06

Tata Kelola Perusahaan

Corporate Governance

Bank Muamalat menyadari bahwa penerapan prinsip tata kelola perusahaan yang baik atau *Good Corporate Governance* (GCG) menjadi salah satu faktor fundamental yang sangat penting dalam pengelolaan perusahaan. Penerapan GCG akan memberikan dukungan Bank untuk tumbuh secara berkesinambungan.

Bahkan saat ini, para investor melihat GCG sebagai salah satu indikator penting untuk menilai sebuah entitas, terutama terkait prospek kinerja berkelanjutan di masa mendatang. Hal itu didasari atas keyakinan bahwa GCG adalah prinsip yang mendasari proses dan mekanisme pengelolaan perusahaan berlandaskan kepatuhan terhadap peraturan perundang-undangan serta cerminan dunia usaha yang beretika.

Karena itulah, Bank Muamalat menjadikan penerapan GCG sebagai suatu kebutuhan dalam pengelolaan kegiatan usaha Bank, bukan lagi sekadar kewajiban akibat adanya peraturan yang harus dipatuhi.

Bank Muamalat realizes that the application of good corporate governance (GCG) principles is one of the most important fundamental factors in the management of a company. The implementation of GCG will support the Bank to grow in a sustainable manner.

Even today, investors consider GCG as one of the important indicators to assess an entity, particularly in regards to prospects for sustainable performance in the future. This is based on the belief that GCG is the principle that determines the process and mechanism of managing a company based on compliance with laws and regulations as well as a reflection of an ethical business.

For this reason, Bank Muamalat makes the implementation of GCG a necessity in managing the Bank's business activities, no longer merely an obligation due to regulations that must be complied with.

PT Bank Muamalat Indonesia Tbk meraih penghargaan "1st The Best Informative Website 2021" kategori Sharia Bank - Public Company pada acara Indonesia Corporate Secretary and Corporate Communication Award VI 2021 tanggal 11 Juni 2021.

Sejalan dengan penghargaan yang diperoleh, Bank Muamalat berkomitmen untuk terus meningkatkan kemudahan dan kualitas keterbukaan informasi kepada pemegang saham, pemangku kepentingan dan masyarakat melalui situs resmi perusahaan. Keberadaan situs Perusahaan dan keterbukaan informasi perusahaan tersebut merupakan bagian penting dari tata kelola perusahaan yang baik serta salah satu indikator pemenuhan kepatuhan Bank atas regulasi yang berlaku.

PT Bank Muamalat Indonesia Tbk won the "1st The Best Informative Website 2021" category Sharia Bank - Public Company at the Indonesia Corporate Secretary and Corporate Communication Award VI 2021 on June 11, 2021.

In line with the awards received, Bank Muamalat is committed to continuously improve the convenience and quality of disclosure of information to shareholders, stakeholders and the public through the company's official website. The existence of a company website and disclosure of information of the company is an important part of good corporate governance and an indicator of Bank's compliance with applicable regulations.

Komitmen dan Kebijakan Penerapan *Good Corporate Governance*

Commitment and Policy of Good Corporate Governance Implementation

Penerapan GCG oleh Perseroan didasari oleh lima prinsip yaitu: Transparansi, Akuntabilitas, Responsibilitas, Profesional dan Kesetaraan/Kewajaran. Implementasi prinsip-prinsip GCG di BMI dilakukan secara berkelanjutan dan diawali dengan proses internalisasi di lingkungan Bank agar setiap unit organisasi Bank memiliki kesepahaman terkait penerapan GCG. Selain itu, setiap unit organisasi Bank diharapkan menyertakan penerapan prinsip-prinsip GCG secara konsisten dalam menjalankan fungsinya. Selanjutnya, penerapan prinsip-prinsip di lingkungan Bank Muamalat diuraikan dalam tabel berikut ini:

The Company's GCG Company is based on five principles, namely: Transparency, Accountability, Responsibility, Professionalism and Equality/ Fairness. The implementation of GCG principles at BMI is carried out in a sustainable manner, starting with an internalization process within the Bank to ensure that each of the Bank's organizational unit has an understanding regarding GCG implementation. In addition, each of the Bank's organizational unit is expected to include consistent application of GCG principles in carrying out its functions. Furthermore, the application of the principles within Bank Muamalat is described in the following table:

Prinsip Principle	Implementasi di Bank Muamalat Indonesia	Implementation at Bank Muamalat Indonesia
Transparansi "Sesungguhnya Allah menyuruh kamu menyampaikan amanat (hak/informasi) kepada yang berhak menerimanya" (QS. An-Nisa: 58) **Transparency** "Indeed, Allah commands you to render trust to whom it is due" (QS. An-Nisa: 58)	Keterbukaan atau transparansi mengandung unsur pengungkapan (*disclosure*) dan penyediaan informasi secara tepat waktu, memadai, jelas, akurat, dapat diperbandingkan serta mudah diakses oleh para pemangku kepentingan dan masyarakat. Bank dan jajaran manajemen selalu berupaya menjamin adanya keterbukaan dalam menyampaikan informasi materiil dan relevan. Begitu juga dalam melaksanakan proses pengambilan keputusan. Seluruh Informasi mudah diakses oleh para pemangku kepentingan sesuai dengan haknya. Kebijakan BMI dibuat secara tertulis dan dikomunikasikan kepada pemangku kepentingan yang berhak memperoleh informasi. Keterbukaan tidak hanya mengungkapkan informasi yang diwajibkan oleh peraturan perundang-undangan, tetapi juga hal penting dalam proses pengambilan keputusan sesuai ketentuan syariah, tanpa mengurangi kewajiban Bank memenuhi ketentuan kerahasiaan organisasi sesuai peraturan perundang-undangan yang berlaku.	Transparency contains the elements of disclosure and the provision of information in a timely, adequate, clear, and accurate manner as well as comparable and easily accessed by the stakeholders and the public The Bank and all levels of its management always seek to ensure transparency in conveying material, relevant information, as well as transparency in the decision making process. All information is easily accessed by the stakeholders in accordance with their rights BMI's policy is communicated in writing to all stakeholders who are entitled to obtain the information. Transparency does not only mean the disclosure of information required by the legislation, but it is also important in the decision making process in accordance with sharia provisions, without reducing the Bank's obligation to comply with the provision on the confidentiality of the organization in accordance with applicable legislations.
Akuntabilitas "Sesungguhnya yang takut kepada Allah di antara hamba-hamba-Nya, hanyalah ulama (orang-orang yang berilmu pengetahuan)" (QS Fathir: 28) "Adakah sama orang yang berilmu pengetahuan dengan yang tidak berilmu pengetahuan" (QS Az-Zumar: 9) "Allah mengangkat derajat orang yang beriman di antara kamu dan orang yang memiliki ilmu pengetahuan beberapa derajat. Allah Maha Mengetahui apa-apa yang kamu lakukan" (QS Al-Mujaadilah: 11) **Accountability** "Only those who fear Allah, from among His servants, who have knowledge" (QS Fathir: 28) "Are those who know equal to those who do not know?" (QS Az- Zumar:9) "Allah will raise those who have believed among you and those who were given knowledge, by degrees. And Allah is Acquainted with what you do" (QS Al-Mujaadilah: 11)	Akuntabilitas merupakan bagian dari kejelasan fungsi dalam organisasi dan cara mempertanggungjawabkannya sehingga pengelolaannya dapat berjalan secara efektif. Manajemen Bank Muamalat Indonesia mempertanggungjawabkan kinerjanya secara transparan dan wajar. Untuk itu, bisnis Bank Muamalat Indonesia harus dikelola secara benar, terukur dan sesuai kepentingan pelaku bisnis dengan tetap memperhitungkan kepentingan para pemangku kepentingan.	Accountability contains clarity of function within the organization and behaving responsibly, thus management can run effectively. Bank Muamalat Indonesia's management must be accountable for a fair and transparent performance. To that end, the business of Bank Muamalat Indonesia should be properly managed, measured and should be in accordance with the interests of the business while taking into account the interests of stakeholders.

Prinsip Principle	Implementasi di Bank Muamalat Indonesia	Implementation at Bank Muamalat Indonesia
Responsibilitas "Tiap-tiap diri bertanggung jawab atas apa yang telah diperbuatnya" (QS Al-Muddatsir: 38) **Responsibility** "Every soul, for what it has earned, will be retained" (QS Al-Muddatsir: 38)	Pertanggungjawaban atau responsibilitas merupakan bentuk kepatuhan terhadap peraturan perundang-undangan dan ketentuan internal serta tanggung jawab terhadap masyarakat dan lingkungan. Responsibilitas diperlukan agar dapat menjamin terpeliharanya kesinambungan usaha dalam jangka panjang dan mendapat pengakuan sebagai warga korporasi yang baik/*good corporate citizen*. Jajaran manajemen BMI selalu berpegang teguh pada prinsip kehati-hatian dan peraturan perundang-undangan yang berlaku serta prinsip pengelolaan bank yang sehat dalam setiap tindakannya, dengan tetap menyadari segala risiko dan implikasi negatif yang mungkin ditimbulkan oleh tindakannya. Bank dan jajaran manajemen Bank harus selalu mengingat kepentingan seluruh pemangku kepentingan dalam menjalankan fungsinya dan menetapkan kebijaksanaan dalam mengambil keputusan.	Responsibility is a form of compliance toward legislation and internal regulations as well as responsibility towards society and the environment. Responsibility is required to ensure long-term sustainability of the business and recognition as a good corporate citizen. The management of BMI always adheres to the prudence principles in all actions, along with the conformity with applicable legislation and the principles of sound bank management, while taking into account possible risks and negative implications caused by its actions. The Bank and its management must show consideration for the interests of all stakeholders in carrying out its functions, determining policies, or making decisions
Profesional "Barang siapa meniru-niru suatu kaum, maka ia termasuk golongan mereka" (HR Abu Daud) "Sesungguhnya Allah mencintai seseorang apabila mengerjakan sesuatu pekerjaan, dilakukan secara profesional (*itqon*)" (HR Abu Ya'la dan dishahihkan oleh Albany) **Professional** "Whoever imitates a People becomes one of them" (HR Abu Dawud) "Trully, God loves someone who carries out work in a professional manner (*itqon*)" (HR Abu Ya'la dan dishahihkan oleh Albany)	Bank mendefinisikan profesional sebagai kompeten, mampu bertindak objektif, bebas dari pengaruh/ tekanan dari pihak mana pun (independen), terhindar dari benturan kepentingan serta memiliki komitmen yang tinggi untuk mengembangkan BMI. Bank dan seluruh jajaran manajemen menjamin bahwa Bank Muamalat Indonesia dikelola secara profesional tanpa adanya benturan kepentingan dan dapat menghindari pengaruh/tekanan dari pihak mana pun (independen) yang tidak sesuai dengan peraturan perundang-undangan yang berlaku dan prinsip-prinsip korporasi yang sehat. Implementasi prinsip profesional dan kemandirian dilaksanakan oleh BMI.	The Bank defines professionalism as competent, able to act objectively, free from influence/ pressure from any party (independent), avoid conflicts of interest and have a high commitment to developing BMI The Bank and its management ensure that Bank Muamalat Indonesia is managed in a professional manner with no conflict of interest and avoids influence or pressure from other parties (independent) which are not in accordance with the applicable legislations and the principles of a sound corporation. Implementation of the professionalism and independence principles are implemented by BMI.
Kewajaran dan Kesetaraan "Sesungguhnya Allah memerintahkan kamu untuk berlaku adil dan berbuat kebaikan" (QS An-Nahl: 90) "Wahai orang-orang yang beriman, jadilah kamu orang yang benar-benar penegak keadilan, menjadi saksi karena Allah biarpun terhadap dirimu sendiri atau ibu bapak dan kaum kerabatmu..." (QS An-Nisa:135) **Fairness and Equality** "Indeed, Allah orders justice and good conduct" (QS An-Nahl: 90) "O you who have believed, persistently stand firm in justice, witnesses for Allah, even if it be against yourselves or parents and relatives..." (QS An-Nisa:135)	Kewajaran dan kesetaraan merupakan nilai dari perlakuan yang adil dan kesempatan yang sama sesuai proporsinya dalam memenuhi hak-hak pemangku kepentingan berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku. Kesetaraan mengandung unsur kesamaan perlakuan dan kesempatan, sehingga senantiasa memperhatikan kepentingan pemegang saham, nasabah dan pemangku kepentingan lainnya berdasarkan asas kewajaran serta kesetaraan dari masing-masing pihak yang bersangkutan antara lain: 1. BMI menerapkan prinsip kewajaran yang diimplementasikan sebagai keadilan dan kesetaraan (equal treatment) di dalam memenuhi hak-hak pemangku kepentingan yang timbul berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku. 2. BMI menjamin bahwa setiap pemangku kepentingan akan mendapatkan perlakuan yang setara tanpa diskriminasi sesuai dengan peraturan perundang-undangan yang ada.	Fairness and equality contain the elements of fair treatment and equal opportunity in a proportionate manner in fulfilling the rights of stakeholders under the agreements and the legislation in force. Equality means the similarity of treatment and opportunity, thus always considering the interests of shareholders, customers, and other stakeholders based on the principles of fairness towards each of the parties concerned 1. BMI applies the fairness principle, which is implemented as justice and equality (equal treatment) in fulfilling the rights of the stakeholders arising under the agreements, laws and regulations in force 2. BMI ensures that all stakeholders receive equal treatment without any discrimination in accordance with applicable laws and regulations.

KEBIJAKAN PENERAPAN GOOD *CORPORATE GOVERNANCE*

Seluruh insan Bank Muamalat, tanpa terkecuali, dituntut untuk menyadari risiko yang mungkin muncul dalam setiap pekerjaan. Karena itu, penerapan prinsip-prinsip GCG merupakan landasan berpikir dan bertindak saat melaksanakan tugas dan tanggung jawabnya. Keberhasilan internalisasi prinsip GCG dalam setiap kebijakan akan menjadikan pengelolaan Bank dilakukan secara terbuka, jelas, dapat dipertanggungjawabkan, adil serta independen.

Prinsip-prinsip tersebut melekat pada setiap jajaran organisasi. Sebagai acuan bagi Insan Bank Muamalat, Anggaran Dasar Perusahaan berperan sebagai pijakan dasar dalam penerapan prinsip-prinsip GCG, yang telah disusun dari berbagai acuan Undang-undang dan peraturan regulator yang sesuai dengan kegiatan usaha Bank.

BMI memiliki *Governance Framework* dalam penerapan GCG, yaitu:

1. **Komitmen Tata Kelola**
   Tahapan awal dalam penerapan GCG yakni membangun komitmen dari seluruh jajaran Bank untuk menjadi bagian dalam implementasi tata kelola perusahaan. Bentuk implementasi komitmen dimulai dengan membangun landasan yang menjadi dasar pelaksanaan komitmen implementasi seperti Anggaran Dasar Perusahaan, Visi Misi Perusahaan dan *Code of Conduct*.
2. **Struktur Tata Kelola**
   Bank melengkapi dan menempatkan sumber daya yang tepat pada struktur perusahaan dan menyempurnakan berbagai infrastruktur pendukung untuk memastikan *governance process* dapat berjalan seperti seharusnya.
3. **Mekanisme Tata Kelola**
   Prinsip-prinsip GCG dibuat melekat dalam kebijakan, pedoman, prosedur kerja, dan aturan internal lainnya guna memastikan prinsip-prinsip tersebut terlaksana dan dapat memenuhi *governance process*.

GOOD CORPORATE GOVERNANCE IMPLEMENTATION POLICY

All personnel of Bank Muamalat, without exception, are required to be aware of the risks that may arise in every job. To that end, the application of GCG principles is the basis for thinking and acting in carrying out their duties and responsibilities. The success of internalizing GCG principles in each policy will make the management of the Bank can be carried out in a transparent, clear, accountable, fair, and independent manner.

These principles are inherent in every level of the organization. As a reference for Bank Muamalat Personnel, the Company's Articles of Association serves as the basis for the implementation of GCG principles, which have been compiled from various references to laws and regulatory regulations that are in accordance with the Bank's business activities.

BMI has established a Governance Framework in GCG implementation, namely:

1. **Governance Commitment**
   The initial stage of GCG implementation is building the commitment of the Bank's management to be part of the implementation of corporate governance. The commitment is formed by having a solid foundation as a basis of implementing the commitment such as the Company's Articles of Association, Vision & Mission, and Code of Conduct.
2. **Governance Structure**
   The Bank completes and places the right resources in the Company's structure as well as improving several supporting infrastructures to ensure that the governance process runs as it is supposed to be.
3. **Governance Mechanism**
   The Governance Principles are arranged to be inherent in policies, guidelines, work procedures, and other internal rules to ensure that the governance principles are administered in compliance with the governance process.

4. **Sosialisasi dan Evaluasi**

Untuk memastikan jajaran perusahaan dapat mengimplementasikan prinsip-prinsip tata kelola yang telah diinternalisasi dalam sistem perusahaan maka tahapan berikutnya ialah melakukan sosialisasi kepada seluruh jajaran perusahaan. Dengan dilaksanakannya sosialisasi tersebut, diharapkan seluruh jajaran perusahaan memahami dan dapat mengimplementasikan GCG di tiap pelaksanaan tugas dan tanggung jawabnya. Evaluasi dilaksanakan untuk memantau sampai sejauh mana implementasi telah dilaksanakan dan guna memperbaiki kekurangan untuk perbaikan di masa yang akan datang.

4. **Sosialization and Evaluation**

To ensure that all levels of the Company are able to implement the governance principles that have been internalised within the Company's system, the next step is then to disseminate information to the Company's management. Through socialisation, all levels are expected to be able to properly comprehend and implement governance in carrying out their duties and responsibilities. Evaluations are conducted to monitor how far the implementation has been performed and to improve matters that are still insufficients for future improvement.

DASAR PENERAPAN *GOOD CORPORATE GOVERNANCE*

Penerapan GCG di lingkungan BMI mengacu pada berbagai peraturan perundang-undangan, antara lain:

BASIS OF GOOD CORPORATE GOVERNANCE IMPLEMENTATION

The implementation of GCG within BMI refers to various laws and regulations, including:

Jenis Peraturan Type of Regulation	Peraturan	Regulation
Undang-undang **Law**	• Undang Undang No. 21 tahun 2008 tentang Perbankan Syariah. • Undang-Undang No. 40 Tahun 2007 Tentang Perseroan Terbatas.	• Law No. 21 of 2008 on Sharia Banking. • Law No. 40 of 2007 on Limited Liability Companies.
Peraturan Bank Indonesia **Bank Indonesian Regulation**	• Peraturan Bank Indonesia No. 11/3/PBI/2009 tentang Bank Umum Syariah sebagaimana diubah dengan Peraturan Bank Indonesia No. 15/3/PBI/2013 tentang Bank Umum Syariah. • Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah. • Peraturan Bank Indonesia No. 14/6/PBI/2012 tanggal 18 Juni 2012 tentang Uji Kemampuan dan Kepatutan (*Fit and Proper Test*) Bank Syariah dan Unit Usaha Syariah.	• Bank Indonesia Regulation No. 11/3/PBI/2009 on Sharia Commercial Banks as amended by Bank Indonesia Regulation No. 15/3/PBI/2013 on Sharia Commercial Banks • Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units • Bank Indonesia Regulation No. 14/6/PBI/2012 dated 18 June 2012 on Fit and Proper Test for Sharia Banks and Sharia Business Units .
Surat Edaran Bank Indonesia **Circular Letter of Bank Indonesia**	• Surat Edaran Bank Indonesia No. 12/13/DPbS tanggal 30 April 2010 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah. • Surat Edaran Bank Indonesia No. 15/50/DPbS No. 11/9/DPbS tanggal 7 April 2009 perihal Bank Umum Syariah sebagaimana telah diubah dengan Surat Edaran Bank Indonesia No. 15/50/DPbS.	• Circular Letter of Bank Indonesia No. 12/13/DPbS dated 30 April 2010 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units. • Circular Letter of Bank Indonesia No. 15/50/DPbS No. 11/9/DPbS dated 7 April 2009 on Sharia Commercial Banks as amended by Circular Letter of Bank Indonesia No. 15/50/DPbS.

Jenis Peraturan Type of Regulation	Peraturan	Regulation
Peraturan Otoritas Jasa Keuangan (OJK) **Financial Services Authority (OJK) Regulation**	• Peraturan Otoritas Jasa Keuangan No. 8/POJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah • Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik • Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs *Web* Emiten atau Perusahaan Publik. • Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka. • Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik. • Peraturan Otoritas Jasa Keuangan No. 17/POJK.04/2020 Tentang Transaksi Material dan Perubahan Kegiatan Usaha. • Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. • Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik • Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten dan Perusahaan Publik. • Peraturan Otoritas Jasa Keuangan No. 65/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah. • Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum. • Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka. • Peraturan OJK No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik. • Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank. • Peraturan Otoritas Jasa Keuangan No. 3/POJK.04/2021 tentang Penyelenggaraan Kegiatan di Bidang Pasar Modal.	• Financial Services Authority Regulation No. 8/POJK.03/2014 on Risk-Based Rating of Sharia Commercial Banks and Sharia Business Units • Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies • Financial Services Authority Regulation No. 8/POJK.04/2015 on Websites of Issuers or Public Companies. • Financial Services Authority Regulation No. 21/POJK.04/2015 on Application of Corporate Governance Guidelines for Public Companies. • Financial Services Authority Regulation No. 31/POJK.04/2015 on Disclosure of Material Facts or Information by Issuers or Public Companies. • Financial Services Authority Regulation No. 17/POJK.04/2020 on Material Transactions and Changes in Business Activities. • Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions. • Financial Services Authority Regulation No. 29/POJK.04/2016 on Annual Reports of Issuers or Public Companies. • Financial Services Authority Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. • Financial Services Authority Regulation No. 65/POJK.03/2016 on Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units. • Financial Services Authority Regulation No. 46/POJK.03/2017 on Implementation of the Compliance Function for Commercial Bank. • Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Implementation of the General Meeting of Shareholders of Public Companies. • OJK Regulation No. 16/POJK.04/2020 on the Implementation of the General Meeting of Shareholders of Public Companies Electronically. • Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports. • Financial Services Authority Regulation No. 3/POJK.04/2021 on Implementation of Activities in the Capital Market Sector.
Surat Edaran Otoritas Jasa Keuangan (OJK) **Circular Letter of the Financial Services Authority (OJK)**	• Surat Edaran Otoritas Jasa Keuangan No. 10/SEOJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah. • Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. • Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik. • Surat Edaran Otoritas Jasa Keuangan No. 10/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Syariah dan Unit Usaha Syariah.	• Circular Letter of the Financial Services Authority No. 10/SEOJK.03/2014 on Risk-Based Bank Rating for Sharia Commercial Banks and Sharia Business Units. • Circular Letter of the Financial Services Authority No. 32/SEOJK.04/2015 on Governance Guidelines of Public Companies. • Circular Letter of the Financial Services Authority No. 16/SEOJK.04/2021 on the Format and Contents of Annual Reports of Issuers or Public Companies. • Circular Letter of the Financial Services Authority No. 10/SEOJK.03/2020 on Transparency and Publication of Reports of Sharia Commercial Banks and Sharia Business Units.

Jenis Peraturan Type of Regulation	Peraturan	Regulation
Lain-lain **Others**	• Anggaran Dasar PT Bank Muamalat Indonesia Tbk. • Pedoman Umum *Good Governance* Bisnis Syariah • *Board Manual* PT Bank Muamalat Indonesia Tbk. • Kebijakan *Good Corporate Governance* PT Bank Muamalat Indonesia Tbk. • Pedoman dan Prosedur Pelaksanaan Penanganan Pelaporan Pengaduan Nasabah PT Bank Muamalat Indonesia Tbk. • Kode Etik Bankir. • Kode Etik PT Bank Muamalat Indonesia Tbk. • *Ittifaq* Muamalat.	• Articles of Association of PT Bank Muamalat Indonesia Tbk. • General Guidelines of Good Governance for Sharia Business. • Board Manual of PT Bank Muamalat Indonesia Tbk. • Good Corporate Governance Policy of PT Bank Muamalat Indonesia Tbk. • Guidelines and Procedures for Implementing Customer Complaints Reporting of PT Bank Muamalat Indonesia Tbk. • Banker Code of Conduct. • PT Bank Muamalat Indonesia Tbk Code of Conduct. • *Ittifaq* Muamalat.

GOVERNANCE OUTCOME DAN PENGHARGAAN

BMI memiliki komitmen yang tinggi dalam menerapkan prinsip-prinsip GCG dengan tujuan sebagai berikut:

1. Mengendalikan dan mengarahkan hubungan antara Organ Perusahaan (Pemegang Saham, Dewan Komisaris, Direksi dan Dewan Pengawas Syariah), karyawan, nasabah, mitra kerja, serta masyarakat dan lingkungan agar seluruh aktivitas Bank dapat dijalankan dengan baik sesuai dengan prinsip-prinsip GCG.
2. Meningkatkan citra (*image*) Bank Muamalat Indonesia menjadi semakin baik di tingkat nasional maupun regional.
3. Meningkatkan kinerja Bank Muamalat melalui program-program efisiensi perusahaan yang tercipta dari penerapan budaya GCG di setiap kegiatan operasional.
4. Meningkatkan pertanggungjawaban kepada pemangku kepentingan.
5. Mencegah terjadinya penyimpangan dalam pengelolaan Bank Muamalat.
6. Mempersiapkan landasan yang kuat bagi pertumbuhan berkelanjutan Bank Muamalat.

Upaya tersebut telah memberikan hasil yang baik, antara lain ditunjukkan melalui beberapa penghargaan di bidang GCG yang diterima Bank pada tahun 2021. Penjelasan terkait *award* dibahas secara rinci dalam bab “Profil Perusahaan” dalam Laporan Tahunan ini.

GOVERNANCE OUTCOME AND AWARD

BMI is highly committed to implement the GCG principles with the following objectives:

1. Control and direct relationships between the Company’s Organs (Shareholders, Board of Commissioners, Board of Directors and Sharia Supervisory Board), employees, customers, partners, as well as the public and environment in order for the Bank to run well in accordance with GCG principles.
2. Improve the image of Bank Muamalat Indonesia to be better at national and regional levels.
3. Improve the performance of Bank Muamalat through the Company’s efficiency programs created by the implementation of GCG culture in every operational activity.
4. Increase accountability to stakeholders.
5. Prevent the occurrence of irregularities in the management of Bank Muamalat Indonesia.
6. Prepare a strong foundation for the sustainable growth of Bank Muamalat Indonesia.

These efforts have generated good results, as demonstrated through several awards in the field of GCG that have been received by the Bank in 2021. The description regarding the award is discussed in detail in the “Company Profile” chapter of this Annual Report.

Peningkatan Kualitas *Good Corporate Governance*

Quality Improvement of Good Corporate Governance

Sebagai upaya peningkatan kualitas implementasi GCG secara berkesinambungan, pada tahun 2021 Bank Muamalat menerapkan berbagai inisiatif, di antaranya:

1. Mengevaluasi serta memperbarui kebijakan dan prosedur secara berkala dalam rangka menjaga efektivitas dan kesesuaian kebijakan serta prosedur yang dimiliki dengan mengacu pada ketentuan dan perundang-undangan yang berlaku.
2. Melakukan upaya-upaya untuk memperbaiki kinerja Bank dengan memperhatikan aspek kehati-hatian dan GCG yang terus dilakukan oleh Manajemen Bank secara berkesinambungan.
3. Menyempurnakan struktur organisasi yang sesuai dengan bisnis Bank.
4. Melakukan pelatihan dan sertifikasi kepada pejabat dan pegawai secara berkala.
5. Membangun budaya kepatuhan (*compliance culture*), budaya risiko dan budaya *anti-fraud* di lingkungan Bank.
6. Melakukan sosialisasi kode etik Bank dan *corporate culture*.
7. Mewajibkan setiap karyawan Bank Muamalat untuk membuat persetujuan secara elektronik surat pernyataan kepatuhan, pelaksanaan GCG dan deklarasi *anti-fraud* secara berkala.
8. Memonitor penerbitan produk dan aktivitas Bank oleh Dewan Pengawas Syariah (DPS) dan *Compliance* Syariah agar tetap sesuai dengan aspek syariah termasuk melakukan uji petik dalam memastikan penerapan kepatuhan syariah di unit bisnis Bank.

As an effort to continuously improve the quality of GCG implementation, Bank Muamalat will implemented a variety of initiatives in 2021, including:

1. Evaluate and update policies and procedures on a regular basis in order to maintain the effectiveness and conformity of existing policies and procedures with reference to the applicable laws and regulations.
2. Conduct efforts to improve the Bank's performance by taking into account the prudential and GCG aspects, which are continuously carried out by the Bank's Management.
3. Improving the organizational structure in accordance with the Bank's business.
4. Conduct training and certification for officials and employees on a regular basis.
5. Building a compliance culture, risk culture, and anti-fraud culture within the Bank.
6. Disseminating the Bank's code of conduct and corporate culture.
7. Requiring every employee of Bank Muamalat to periodically sign the electronic approval of compliance statements, GCG implementation and anti-fraud declarations.
8. Monitor the issuance of the Bank's products and activities conducted by the Sharia Supervisory Board (DPS) and Sharia Compliance in order to remain in accordance with sharia aspects including conducting a sampling test in ensuring the implementation of sharia compliance in the Bank's business units.

STANDAR KUALITAS PENERAPAN *GOOD CORPORATE GOVERNANCE*

Penerapan GCG di BMI mencakup seluruh aktivitas kerja Dewan Komisaris, Direksi, dan seluruh karyawan Bank, yang berpedoman pada Peraturan Peraturan Bank Indonesia tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah dan Peraturan Otoritas Jasa Keuangan tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka. Selain itu, Bank Muamalat juga mengadopsi praktik terbaik di industri demi meningkatkan kualitas penerapan GCG.

QUALITY STANDARD OF GOOD CORPORATE GOVERNANCE IMPLEMENTATION

The implementation of GCG at BMI includes all work activities of the Board of Commissioners, Board of Directors, and all Bank employees, which refers to Bank Indonesia Regulations on Implementation of Good Corporate Governance for Islamic Sharia Banks and Sharia Business Units and the Financial Services Authority Regulations on the Guidelines of Governance Implementation for Public Companies. In addition, Bank Muamalat also adopts industry best practices to improve the quality of GCG implementation.

Dalam penerapan GCG, peran Dewan Komisaris dijalankan sebagai fungsi pengawasan untuk memastikan pengelolaan Bank dilaksanakan oleh Direksi sesuai peraturan perundangan yang berlaku, termasuk dalam memberikan nasihat/pendapat atas tindakan/kegiatan strategis yang akan dan telah dilaksanakan oleh Direksi.

Sementara, Direksi memiliki peran untuk melaksanakan fungsi kepengurusannya secara amanah dan profesional serta menghindari terjadinya segala potensi benturan kepentingan. Demikian juga dengan organ-organ GCG lainnya yang saling bersinergi untuk menciptakan seluruh kegiatan operasional Bank berjalan sesuai dengan peraturan perundang-undangan yang berlaku.

In the implementation of GCG, the role of the Board of Commissioners is carried out as a supervisory function to ensure that the management of the Bank is carried out by the Board of Directors in accordance with applicable laws and regulations, including in providing advice/opinions on strategic actions/activities that will be and have been implemented by the Board of Directors.

Moreover, the Board of Directors has the role to carry out its management functions in a trustworthy and professional manner as well as avoiding any potential conflicts of interest. Similarly with other GCG organs that synergize with each other to make all operational activities of the Bank operate in accordance with the applicable laws and regulations.

Penilaian Penerapan *Good Corporate Governance*

Assessment of Good Corporate Governance Implementation

Bank Muamalat melakukan penilaian penerapan GCG secara berkala untuk meningkatkan kualitas penerapan GCG yang mengacu pada Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah serta Surat Edaran Otoritas Jasa Keuangan No. 10/SEOJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah.

PROSEDUR PENILAIAN

Penilaian penerapan GCG Bank Muamalat dilaksanakan secara mandiri atau *self-assessment* setiap semester, dengan tahapan sebagai berikut:

1. Persiapan materi penilaian yang dilakukan dengan mengacu kepada format kertas kerja atau kuisoner yang ditetapkan oleh OJK.
2. Pendistribusian kertas kerja/kuisoner *self-assessment* GCG kepada organ perusahaan dan fungsi terkait.
3. Berdasarkan *feedback* yang diterima dari organ perusahaan dan fungsi terkait, Satuan Kerja Kepatuhan Bank melakukan *review* dan evaluasi atas pengisian kertas kerja/kuisoner. Dalam proses tersebut, dimungkinkan untuk meminta penjelasan atau klarifikasi dari unit terkait atas hasil pengisian kuisoner yang telah disusun.
4. Satuan Kerja Kepatuhan membuat analisis dari hasil pengisian kuisoner dan menuangkannya dalam Laporan *Self-Assessment* GCG.

Bank Muamalat periodically conducts the assessment on GCG implementation to improve the quality of GCG implementation, which refers to Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and Circular Letter of the Financial Services Authority No. 10/SEOJK.03/2014 on Risk-Based Bank Rating of Sharia Commercial Banks and Sharia Business Units.

ASSESSMENT PROCEDURE

Assessment of Bank Muamalat's GCG implementation is carried out independently or self-assessment every semester, with the following stages:

1. Preparation of material for the assessment carried out by referring to the working paper format or questionnaire set by the FSA.
2. Distributing GCG working papers/self-assessment questionnaires to the related Company organization and functions.
3. Based on the feedback received from the related Company organs and functions, the Bank's Compliance Unit reviews and evaluates the filling out of working papers/ questionnaires. In this process, it is possible to ask for an explanation or clarification from the related unit on the results of filling out the questionnaire that has been made.
4. The Compliance Unit analyzes the results of filling out the questionnaire and puts it in a GCG Self-Assessment Report.

5. Meminta *review* dan persetujuan kepada jajaran manajemen atas Laporan *Self-Assessment* GCG yang telah disusun.
6. Mengirimkan hasil Laporan *Self-Assessment* GCG yang telah disetujui manajemen Perseroan kepada OJK sesuai dengan batas waktu yang berlaku.
7. Menginformasikan kepada Dewan Komisaris Bank atas hasil pelaksanaan penilaian *self-assessment* GCG, antara lain melalui rapat Komite Tata kelola Perusahaan.

5. Requesting review and approval from the management on the GCG self-assessment report that has been prepared.
6. Send the results of the GCG self-assessment report that has been approved by the management of the Company to the FSA under the applicable time limit.
7. Inform the Board of Commissioners of the Bank on the results of the implementation of the GCG self-assessment, one of which is through the Corporate Governance Committee meeting.

KRITERIA YANG DIGUNAKAN

Bank Muamalat menggunakan 11 (sebelas) kriteria yang mengacu pada aturan Bank Indonesia, yaitu:

1. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
2. Pelaksanaan tugas dan tanggung jawab Direksi.
3. Kelengkapan dan pelaksanaan tugas Komite.
4. Pelaksanaan tugas dan tanggung jawab Dewan Pengawas Syariah.
5. Pelaksanaan prinsip syariah dalam kegiatan penghimpunan dana dan penyaluran dana serta pelayanan jasa.
6. Penanganan benturan kepentingan.
7. Penerapan fungsi kepatuhan bank.
8. Penerapan fungsi audit internal.
9. Penerapan fungsi audit eksternal.
10. Batas Maksimum Penyaluran Dana (BMPD).
11. Transparansi kondisi keuangan dan non keuangan, laporan pelaksanaan *Good Corporate Governance* dan pelaporan internal.

CRITERIA USED

Bank Muamalat uses 11 (eleven) criteria that refer to Bank Indonesia regulations, namely:

1. Implementation of duties and responsibilities of the Board of Commissioners.
2. Implementation of duties and responsibilities of the Board of Directors.
3. Completeness and implementation of the Committee's duties.
4. Implementation of duties and responsibilities of the Sharia Supervisory Board.
5. Implementation of sharia principles in the activities of funding and financing as well as services.
6. Handling of conflict of interests.
7. Implementation of the bank's compliance function.
8. Implementation of internal audit function.
9. Implementation of external audit function.
10. Legal Lending Limit.
11. Transparency of financial and non-financial conditions, report of Good Corporate Governance implementation and internal reporting.

PIHAK YANG MELAKUKAN PENILAIAN

Pihak yang melakukan penilaian adalah internal Bank Muamalat karena metode yang digunakan dalam penilaian ialah metode *self-assessment*. Adapun pelaksanaannya dilakukan oleh Satuan Kerja Kepatuhan (SKK).

PARTY CONDUCTING THE ASSESSMENT

The party conducting the assessment is the internal Bank Muamalat Indonesia given that this assessment uses the self-assessment method. The implementation is carried out by the Compliance Work Unit (SKK).

HASIL *SELF-ASSESSMENT GOOD CORPORATE GOVERNANCE*

Pada tahun 2021, Bank Muamalat Indonesia melakukan penilaian sendiri (*self-assessment*) pelaksanaan GCG secara individual dan konsolidasi dengan hasil peringkat 2 (dua) yang mencerminkan manajemen Bank telah melakukan penerapan *Good Corporate Governance* yang secara umum baik. Hal ini tercermin dari penerapan atas prinsip-prinsip *Good Corporate Governance* yang memadai. Apabila terdapat kelemahan dalam penerapan prinsip *Good Corporate Governance* maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.

GOOD CORPORATE GOVERNANCE SELF-ASSESSMENT RESULTS

In 2021, Bank Muamalat Indonesia conducted an assessment (self-assessment) of GCG implementation individually and consolidated with the results of rank 2 (two) that reflect the Bank's management has implemented Good Corporate Governance well in general. This is reflected in the adequate application of Good Corporate Governance. If there are weaknesses in the application of Good Corporate Governance principles, they are generally not very significant and can be resolved by normal actions by the management of the Bank.

Analisis

Dengan mengacu kepada kertas kerja *self-assessment* tahun 2021 secara komprehensif dan terstruktur yang mencakup *governance structure, governance process*, dan *governance outcome*, dapat diidentifikasi mengenai permasalahan berupa kelemahan dan penyebabnya (*root caused*) dan kekuatan pelaksanaan *Good Coprorate Governance* sebagai berikut:

Governance Structure

Bank Muamalat telah memiliki struktur organisasi Dewan Komisaris, Direksi, Dewan Pengawas Syariah (DPS), Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan yang memadai. Jumlah dan komposisi anggota Dewan Komisaris, Direksi dan DPS telah sesuai dengan ketentuan. Pengangkatan anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah telah melalui tahapan *assessment* oleh Komite Nominasi dan Remunerasi dengan memperhatikan faktor integritas, kompetensi, dan reputasi keuangan sehingga anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah memiliki kompetensi yang memadai dan relevan dengan jabatannya untuk menjalankan tugas dan tanggung jawabnya. Seluruh anggota Direksi dan Komisaris Independen telah dinyatakan lulus Penilaian Kemampuan dan Kepatutan (PKK) oleh OJK.

Dalam melaksanakan tugas dan tanggung jawabnya, Dewan Komisaris, Direksi dan Dewan Pengawas Syariah telah memiliki pedoman kerja yang mengatur pelaksanaan tugas dan tanggung jawab dari masing-masing organ. Dalam rangka membantu pelaksanaan tugas pengawasan, Dewan Komisaris telah membentuk Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi serta Komite Tata Kelola Perusahaan. Keanggotaan komite tingkat Dewan Komisaris telah sesuai dengan regulasi dan kebutuhan Bank. Direksi juga telah membentuk 4 (empat) komite yaitu Risk Management Committee, IT Steering Committee, Asset Liability Committee (ALCO) dan Human Capital Committee guna mendukung efektivitas pelaksanaan tugas dan tanggung jawab Direksi.

Satuan Kerja Audit Intern, Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan Bank Muamalat dibentuk secara independen terhadap satuan kerja operasional Bank. Infrastruktur tata kelola Bank berupa kebijakan dan prosedur Bank, tugas pokok dan fungsi masing-masing struktur organisasi telah memadai dan mendukung kegiatan usaha Bank serta telah dikinikan secara berkala. Dalam rangka meningkatkan kompetensi Sumber Daya Manusia, Bank juga telah menyelenggarakan *training/workshop*, sosialisasi dan sertifikasi.

Analysis

Referring to the 2021 self-assessment paper in a comprehensive and structured manner that includes the governance structure, governance process, and governance outcome, the following issues can be identified in the form of root causes and weaknesses in the implementation of Good Corporate Governance:

Governance Structure

Bank Muamalat already has established an adequate organizational structure of the Board of Commissioners, Board of Directors, Sharia Supervisory Board (DPS), Internal Audit Unit, Risk Management Unit, and Compliance Unit. The number and composition of members of the Board of Commissioners, Board of Directors, and DPS are in accordance with the provisions. The appointment of members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board has gone through the assessment stage by the Nomination and Remuneration Committee by taking into account the integrity, competence, and financial reputation factors, thus members of the Board of Commissioners, Board of Directors, and Sharia Supervisory Board have adequate and relevant competence to their positions to carry out their duties and responsibilities. All members of the Board of Directors and Independent Commissioners have passed the Fit and Proper Test (FPT) by FSA.

In implementing their duties and responsibilities, the Board of Commissioners, Board of Directors and, Sharia Supervisory Board have set work guidelines that regulate the implementation of duties and responsibilities of each organ. In order to assist the implementation of supervisory duties, the Board of Commissioners has established the Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee and Corporate Governance Committee. The membership of the Board of Commissioners level committees is in accordance with the regulations and needs of the Bank. The Board of Directors has also established 4 (four) committees, namely the Risk Management Committee, IT Steering Committee, Asset Liability Committee (ALCO), and the Human Capital Committee to support the effectiveness of the implementation of duties and responsibilities of the Board of Directors.

The Internal Audit Work Unit, Risk Management Unit and Compliance Unit of Bank Muamalat were established independently of the Bank's operational work units. The Bank's governance infrastructure in the form of Bank policies and procedures, the main tasks and functions of each organizational structure is adequate and supports the Bank's business activities and has been updated regularly. In order to improve the competence of Human Resources, the Bank has also organized training/ workshops, socialization and certification.

Governance Process

Dewan Komisaris telah melakukan upaya-upaya dalam rangka meningkatkan pelaksanaan aspek tata kelola perusahaan antara lain dengan melakukan pengawasan terhadap kegiatan operasional Bank, memenuhi penyelenggaraan rapat-rapat Dewan Komisaris dan memperbarui keanggotaan komite level Dewan Komisaris sesuai ketentuan. Komite-Komite yang dibentuk oleh Dewan Komisaris telah menyampaikan rekomendasi proses perbaikan kepada Dewan Komisaris. Dewan Komisaris dan Komite level Dewan Komisaris telah menyelenggarakan rapat sesuai dengan ketentuan. Dewan Komisaris telah menyelenggarakan rapat bersama Direksi guna melakukan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi dan pemberian nasihat oleh Dewan Komisaris kepada Direksi. Dewan Komisaris telah menyetujui Rencana Bisnis Bank (RBB) yang telah disusun dengan memperhatikan kondisi faktor eksternal dan internal Bank. Dewan Komisaris juga telah melakukan pengawasan terhadap realisasi RBB dan menyampaikan laporan hasil pengawasan kepada OJK secara periodik.

Dalam rangka melaksanakan tugas dan tanggung jawabnya memastikan pemenuhan aspek syariah, Dewan Pengawas Syariah telah melakukan uji petik di unit bisnis/cabang. Pelaksanaan uji petik dibantu oleh 3 (tiga) orang *Liasion Officer* yang berada di bawah supervisi unit kerja Compliance. Dewan Pengawas Syariah telah menyelenggarakan rapat rutin bulanan guna membahas dan memberikan opini terhadap usulan produk, aktivitas dan program sesuai dengan prinsip syariah. Dewan Pengawas Syariah telah melakukan pengawasan terhadap kegiatan usaha Bank dan menyampaikan laporan hasil pengawasannya kepada OJK secara periodik.

Direksi bertanggung jawab penuh terhadap pelaksanaan kepengurusan Bank berdasarkan prinsip kehati-hatian, GCG dan syariah. Direksi telah menyusun Rencana Bisnis Bank (RBB) dan telah mendapatkan persetujuan Dewan Komisaris. Proses pengambilan keputusan Direksi antara lain dilakukan melalui rapat Direksi yang diselenggarakan secara mingguan. Dalam rangka merealisasikan target bisnis dalam RBB dan memperbaiki kinerja Bank, Direksi telah melakukan upaya-upaya antara lain sebagai berikut:

a. Melakukan perbaikan-perbaikan atas tata kelola pembiayaan antara lain dengan memperbarui Surat Edaran (SE) Direksi tentang Komite Pembiayaan, menyempurnakan dan menyusun ketentuan internal, meningkatkan kualitas Sumber Daya Manusia terkait risiko pembiayaan, dan memantau pengelolaan risiko kredit.

Governance Process

The Board of Commissioners has made efforts to improve the implementation of the corporate governance aspects, including by supervising the Bank's operational activities, fulfilling the implementation of the Board of Commissioners meetings and renewing the membership of the Board of Commissioners level committees in accordance with the provisions. The committees established by the Board of Commissioners have submitted recommendations for improvement processes to the Board of Commissioners. The Board of Commissioners and the Board of Commissioners level Committees have held meetings in accordance with the provisions. The Board of Commissioners has held a meeting with the Board of Directors to supervise the implementation of duties and responsibilities of the Board of Directors and provide advice to the Board of Directors. The Board of Commissioners has approved the Bank's Business Plan (BBP), which has been prepared by taking into account the condition of the Bank's external and internal factors. The Board of Commissioners has also supervised the realization of the BBP and periodically submitted reports on the results of supervision to the FSA.

In order to conduct its duties and responsibilities to ensure compliance with sharia aspects, the Sharia Supervisory Board has conducted a sampling test in several business units/ branches. The implementation of the sampling test is assisted by 3 (three) Liasion Officers who are under the supervision of the Compliance work unit. The Sharia Supervisory Board has held regular monthly meetings to discuss and provide opinions on proposed products, activities, and programs in accordance with sharia principles. The Sharia Supervisory Board has supervised the Bank's business activities and submitted reports on the results of its supervision to the FSA periodically.

The Board of Directors is fully responsible for the implementation of the Bank's management based on the principles of prudence, GCG, and sharia. The Board of Directors has prepared a Bank Business Plan (BBP) and has obtained the approval of the Board of Commissioners. The decision-making process for the Board of Directors is carried out, among others, through the Board of Directors meetings, which are held weekly. In order to realize the business targets in the BBP and improve the Bank's performance, the Board of Directors has made the following efforts:

a. Making improvements to the governance of financing, among others, by updating the Circular of the Board of Directors (SE) on the Financing Committee, enhancing and compiling internal regulations, improving the quality of Human Resources related to financing risk, and monitored the management of credit risk.

b. Melakukan inisitaif perbaikan atas tata kelola operasional Bank melalui pengelolaan risiko operasional bank, penyempurnaan dan penyusunan ketentuan internal terkait operasional dan pemantauan pengelolaan risiko operasional.
c. Mengembangkan budaya Manajemen Risiko dan Kepatuhan pada seluruh jenjang organisasi, antara lain melalui media *e-mail blast, podcast*, video dan pelatihan.
d. Melakukan beberapa inisiatif proyek, baik yang telah selesai maupun yang masih progress, antara lain MDIN–*Smart Account Opening*, MDIN-QRIS *Issuer* (QR *Payment*), MDIN–QRIS *Acquiring* (*Merchant*), MDIN–Pelunasan Haji, Visa 3DS Debit *Online E-Commerce*, Paywave VISA, *Mudharabah Muqayyadah* (Mumu), Project Al-Basith (ANTASENA-SLIK), Smart AML (goAML), SISMONTAVAR, *Website Asset* Lelang, dan SWIFT Upgrade SR2021.
e. *Training/workshop* & sosialisasi, dan sertifikasi profesi, antara lain terkait dengan sertifikasi manajemen risiko beserta *resfreshment*, sertifikasi treasuri beserta *resfreshment*, *IT Risk Based Audit, Mastering Cash Management Product and Consultative Selling Technique, refreshment training Wholesale Banking, Mortgage Academy, Sharia Banking for Executive*, dan Sertifikasi Wakil Perantara Pedagang Efek (WPPE).
f. Melaksanakan penerapan strategi pencegahan *anti-fraud* secara periodik melalui program *Anti-Fraud Awareness*, identifikasi kerawanan, dan *know your employee*.

Bank Muamalat juga telah melakukan evaluasi dan pengkinian terhadap ketentuan internal secara berkala dalam rangka menjaga efektivitas, kecukupan dan kesesuaian ketentuan internal dengan peraturan perundang-undangan yang berlaku serta prinsip syariah. Pengajuan produk dan aktivitas baru telah dikaji/dievaluasi oleh fungsi-fungsi terkait yaitu Manajemen Risiko, Kepatuhan dan Legal serta telah mendapatkan opini/persetujuan dari Dewan Pengawas Syariah atas kesesuaian produk dan aktivitas baru dengan Fatwa Dewan Syariah Nasional-Majelis Ulama Indonesia (DSN-MUI).

Governance Outcome

Rencana Bisnis Bank telah disusun dan dikaji secara komprehensif dengan memperhatikan kondisi industri terkini, peluang bisnis, kekuatan yang dimiliki Bank serta kelemahan dan ancaman yang akan dihadapi. Direksi Bank telah menyampaikan Rencana Bisnis Bank kepada pemegang saham melalui Rapat Umum Pemegang Saham Tahunan (RUPST). Selain itu, Rencana Bisnis Bank juga telah dikomunikasikan kepada seluruh pejabat di internal Bank. Setiap pengambilan keputusan Dewan Komisaris, Dewan Pengawas Syariah dan Direksi Bank Muamalat dilakukan melalui rapat yang dituangkan dalam risalah rapat dan telah ditindaklanjuti sebagai upaya perbaikan.

b. Carried out initiatives to improve the Bank's operational governance through the management of bank operational risks, enhancement and preparation of internal regulations related to operations, and monitored the management of operational risk.
c. Developed a Risk Management and Compliance culture at all levels of the organization, including through e-mail blasts, podcasts, videos, and training.
d. Carry out several project initiatives, both completed and in progress, including MDIN–Smart Account Opening, MDIN-QRIS Issuer (QR Payment), MDIN–QRIS Acquiring (Merchant), MDIN–Hajj Payment, Visa 3DS Debit Online E-Commerce, Paywave VISA, *Mudharabah Muqayyadah* (Mumu), Project Al-Basith (ANTASENA-SLIK), Smart AML (goAML), SISMONTAVAR, Asset Auction Website, and SR2021 SWIFT Upgrade.
e. Training/workshop & socialization, and professional certification, among others related to risk management certification and refreshment, treasury certification and refreshment, IT Risk Based Audit, Mastering Cash Management Product and Consultative Selling Technique, Wholesale Banking refreshment training, Mortgage Academy, Sharia Banking for Executive, and Broker-Dealer Representative Certification (WPPE).
f. Implemented periodic anti-fraud prevention strategies through the Anti-Fraud Awareness program, vulnerability identification, and know your employee.

Bank Muamalat has also evaluated and updated internal regulations on a regular basis in order to maintain the effectiveness, adequacy and conformity of internal provisions with applicable laws and regulations and sharia principles. Submission of new products and activities has been reviewed/ evaluated by related functions, namely Risk Management, Compliance and Legal, and has received opinion/ approval from the Sharia Supervisory Board on the conformity of new products and activities with the Fatwa of the National Sharia Council-Indonesian Ulama Council (DSN-MUI).

Governance Outcome

The Bank's Business Plan has been compiled and reviewed in a comprehensive manner, taking into account the latest industry conditions, business opportunities, strengths of the Bank as well as weaknesses and threats to be faced. The Bank's Board of Directors has submitted the Bank's Business Plan to shareholders through the Annual General Meeting of Shareholders (AGMS). In addition, the Bank's Business Plan has also been communicated to all internal officials of the Bank. Every decision making by the Board of Commissioners, Sharia Supervisory Board, and Board of Directors of Bank Muamalat is carried out through a meeting as outlined in the minutes of the meeting and has been followed up as an effort to improve.

Produk dan aktivitas yang diterbitkan oleh Bank Muamalat telah sesuai dengan Fatwa yang diterbitkan oleh Dewan Syariah Nasional-Majelis Ulama Indonesia (DSN-MUI). Setiap produk dan aktivitas yang diterbitkan oleh Bank telah mendapat opini syariah dari Dewan Pengawas Syariah. Prosedur pelaksanaan (*Standard Operating Procedures*/ SOP) dalam penghimpunan dana, penyaluran dana, dan pelayanan jasa Bank juga telah sesuai dengan regulasi dan prinsip syariah.

Secara umum rasio keuangan Bank termasuk permodalan membaik dan rasio prudensial Bank telah sesuai dengan ketentuan. Hal ini seiring dengan proses penyelesaian pembiayaan melalui rangkaian aksi korporasi dan *asset sales*. Adapun untuk pembiayaan yang masih tersisa akan dikelola dan dipantau secara proper. Bank juga tidak melakukan pelanggaran dan/atau pelampauan Batas Maksimum Penyaluran Dana (BMPD) termasuk setelah ketentuan baru BMPD diimplementasikan. Bank telah melakukan upaya perbaikan kualitas data pelaporan melalui Project Al-Basith sehingga diharapkan kualitas data pelaporan semakin membaik.

Beberapa faktor dalam pelaksanaan GCG yang masih perlu diperbaiki, oleh PT Bank Muamalat Indonesia Tbk, antara lain:

a. Seorang anggota Dewan Pengawas Perseroan yang telah diangkat melalui Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 30 Agustus 2021 masih dalam proses memenuhi persyaratan dalam rangka permohonan persetujuan kepada OJK.
b. Kualitas data pelaporan perlu terus dipantau dan dijaga konsistensinya.

The products and activities issued by Bank Muamalat are in accordance with the Fatwa issued by the National Sharia Board-Indonesian Ulema Council (DSN-MUI). Every product and activity issued by the Bank has received a sharia opinion from the Sharia Supervisory Board. The Standard Operating Procedures (SOP) in collecting funds, channleing funds, and providing Bank services are also in accordance with sharia regulations and principles.

In general, the Bank's financial ratios, including capital, have improved and the Bank's prudential ratios have complied with regulations. This is in line with the financing settlement process through a series of corporate actions and sales of assets. The remaining financing will be managed and monitored properly. The Bank also does not violate and/ or exceed the Legal Lending Limit (LLL), including after the new LLL provisions took effect. The Bank has made efforts to improve the quality of data reporting through the Al-Basith Project, enabling the quality of data reporting to improve.

Several factors in the implementation of GCG that still need to be improved by PT Bank Muamalat Indonesia Tbk include:

a. One member of the Company's Supervisory Board who has been appointed through the Extraordinary General Meeting of Shareholders (EGMS) on 30 August 2021 is still in the process of fulfilling the requirements in the context of approval request to the FSA.
b. The quality of data reporting needs to be continuously monitored and maintained for consistency.

Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka

Implementation of Corporate Governance Guidelines for Public Companies

Bank Muamalat menggunakan dasar Pedoman Tata Kelola Perusahaan seperti tertuang dalam Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka sebagai standar penerapan GCG, yaitu meliputi 5 (lima) aspek yang diturunkan ke dalam 8 (delapan) prinsip dan 25 rekomendasi. Aspek-aspek dan prinsip-prinsip tersebut, yaitu:

Bank Muamalat uses the basis of the Corporate Governance Guidelines as stated in the Circular Letter of the Financial Services Authority No. 32/SEOJK.04/2015 on Governance Guidelines for Public Companies as a standard for GCG implementation, which includes 5 (five) aspects, which are derived into 8 (eight) principles and 25 recommendations. These aspects and principles are, namely:

Prinsip Principle	Rekomendasi Recommendations	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-Hak Pemegang Saham **Aspect 1: Relationship of Public Companies with Shareholders in Guaranteeing the Rights of Shareholders**			
Prinsip 1: Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS).	1.1 Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*) baik secara terbuka maupun tertutup yang mengedepankan independensi.	Setiap saham dengan hak suara yang dikeluarkan mempunyai satu hak suara (*one share one vote*). Pemegang saham dapat menggunakan hak suaranya pada saat pengambilan keputusan, terutama dalam pengambilan keputusan dengan cara pengumpulan suara (*voting*). Namun demikian, mekanisme pengambilan keputusan dengan cara pengumpulan suara (*voting*) baik secara terbuka maupun tertutup belum diatur secara rinci. Perusahaan Terbuka direkomendasikan mempunyai prosedur pengumpulan suara dalam pengambilan keputusan atas suatu mata acara RUPS. Adapun prosedur pengumpulan suara (*voting*) tersebut harus menjaga independensi ataupun kebebasan pemegang saham. Sebagai contoh, dalam pengumpulan suara (*voting*) secara terbuka dilakukan dengan cara mengangkat tangan sesuai dengan instruksi pilihan yang ditawarkan oleh pimpinan RUPS. Sedangkan, dalam pengumpulan suara (*voting*) secara tertutup dilakukan pada keputusan yang membutuhkan kerahasiaan ataupun atas permintaan pemegang saham, dengan cara menggunakan kartu suara ataupun dengan penggunaan *electronic voting*.	**Telah Diterapkan** Bank telah memiliki ketentuan tata cara pengambilan keputusan melalu pengumpulan suara (voting) dalam RUPS, baik secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan pemegang saham. Ketentuan tersebut diatur dalam Anggaran Dasar Bank dan Prosedur Pelaksanaan RUPS sebagai berikut: 1. Keputusan RUPS diambil berdasarkan musyawarah untuk mufakat. 2. Dalam hal keputusan berdasarkan musyawarah untuk mufakat tidak tercapai, keputusan RUPS adalah sah jika disetujui lebih dari 1/2 (satu per dua) bagian dari jumlah seluruh saham dengan hak suara yang hadir dalam RUPS, kecuali peraturan perundang-undangan dan/ atau Anggaran Dasar menentukan bahwa keputusan adalah sah jika disetujui oleh jumlah suara setuju yang lebih besar. 3. Pemungutan suara mengenai diri orang dan pemungutan suara mengenai hal-hal lain diatur sebagai berikut: a. diri orang dilakukan secara tertulis dengan suara tertutup yang tidak ditandatangani; b. mengenai hal-hal lain dilakukan secara lisan, kecuali apabila ketua RUPS menentukan lain tanpa ada keberatan dari 1 (satu) atau lebih pemegang saham yang hadir dalam RUPS.

Prinsip Principle	Rekomendasi Recommendations	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
Principle 1: Increasing the Value in the Implementation of General Meeting of Shareholders	1.1 The Public Company has a technical method or procedure of voting in public or in private, which emphasizes on independence.	Each share has one vote. Shareholders may use their vote in decision making, especially by voting during the process of decision-making. However, the mechanism of decision-making by voting has not been arranged in a detailed manner whether it is in public or in private. The Public Company is recommended to have voting procedures in making decisions on a GMS agenda. The voting procedure must maintain the independence of shareholders. For example, in open voting, it is done by raising hands in accordance with the choice instructions offered by the chairman of the GMS. Meanwhile, closed voting is carried out on decisions that require confidentiality or at the request of shareholders, by using a voting card or electronic voting.	**Has Been Implemented** The Bank has established decision making procedures through open or closed voting in the GMS that emphasizes on the independence and interests of shareholders. These provisions are stipulated in the Bank's Articles of Association and the GMS's Implementation Procedures as follows: 1. GMS decisions are taken based on deliberation for consensus 2. In the event that a decision based on deliberation for consensus is not reached, the resolution of the GMS is valid if it is approved by more than 1/2 (one half) of the total shares with voting rights present at the GMS, unless the laws and regulations and/or Articles of Association determine that a decision is valid if it is approved by a larger number of affirmative votes. 3. Voting regarding individuals and voting on other matters are regulated as follows: a. silent, self-made in writing and unsigned; b. regarding the other things done orally, unless the Chairman of the GMS decides otherwise without objection from 1 (one) or more shareholders present at the GMS.
	1.2 Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. 1.2 All members of the Board of Directors and members of the Board of Commissioners of the Public Company are present at the Annual GMS	anggota Dewan Komisaris Perusahaan Terbuka bertujuan agar setiap anggota Direksi dan anggota Dewan Komisaris dapat memperhatikan, menjelaskan dan menjawab secara langsung permasalahan yang terjadi atau pertanyaan yang diajukan oleh pemegang saham terkait mata acara dalam RUPS. The attendance of all members of the Board of Directors and Board of Commissioners of the Public Company is required so that all members of the Board of Directors and Board of Commissioners are able to observe, explain, and answer directly the agenda-related issues or queries submitted by shareholders related to the agenda in the GMS	RUPST dan RUPSLB pada 29 April 2021 dihadiri oleh 5 (lima) anggota Direksi dan seluruh anggota Dewan Komisaris yang telah efektif menjabat. 1 (satu) orang anggota Direksi berhalangan hadir. The Annual GMS and Extraordinary GMS held on 29 April 2021 were attended by 5 (five) members of the Board of Directors and all members of the Board of Commissioners who have effectively served. 1 (one) member of the Board of Directors was unable to attend RUPS Luar Biasa yang diselenggarakan pada tanggal 30 Agustus 2021 dihadiri oleh seluruh anggota Direksi dan seluruh anggota Dewan Komisaris yang telah efektif menjabat The Extraordinary GMS held on 30 August 2021 was attended by all members of the Board of Directors and all members of the Board of Commissioners who have effectively served
	1.3 Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun	Perusahaan Terbuka wajib membuat ringkasan risalah RUPS dalam bahasa Indonesia dan bahasa asing (minimal dalam bahasa Inggris), serta diumumkan 2 (dua) hari kerja setelah RUPS diselenggarakan kepada masyarakat, yang salah satunya melalui situs web Perusahaan Terbuka. Ketersediaan ringkasan risalah RUPS pada situs web Perusahaan Terbuka memberikan kesempatan bagi pemegang saham yang tidak hadir untuk mendapatkan informasi penting dalam penyelenggaraan RUPS secara mudah dan cepat. Oleh karena itu, ketentuan tentang jangka waktu minimal ketersediaan ringkasan risalah RUPS di situs web dimaksudkan untuk menyediakan kecukupan waktu bagi pemegang saham untuk memperoleh informasi tersebut.	**Telah Diterapkan** Bank memiliki ringkasan risalah RUPS atas RUPS yang telah diselenggarakan, baik dalam Bahasa Indonesia maupun Bahasa Inggris dan dapat diakses oleh masyarakat 2 (dua) hari kerja setelah pelaksanaan RUPS, salah satunya adalah melalui Situs Web Bank (www. bankmuamalat.co.id) pada menu hubungan investor-RUPS yang tersedia selama lebih dari 1 (satu) tahun.

Prinsip Principle	Rekomendasi Recommendations	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
	1.3 The summary of the minites of the GMS is available on the Website of the Public Company for at least 1 (one) year	The Public Company is required to make a summary of minutes of the GMS in Bahasa Indonesia and in a foreign language (at least in English), and it must be announced 2 (two) working days after the GMS is implemented for the public, one of which is through the website of the Public Company. The availability of the summary of minutes of the GMS provides an opportunity for shareholders who were not present to obtain important information during the GMS implementation quickly and easily. To that end, the provisions regarding the minimum period of availability of the summary of the minutes of the GMS on the website are intended to provide sufficient time for shareholders to obtain the information	**Has been Implemented** The Bank has a summary of the minutes of the GMS that have been held, both in Indonesian and English and can be accessed by the public 2 (two) working days after the implementation of the GMS, one of which is through the Bank's Website (www.bankmuamalat.co.id) at the investor relations-GMS menu, which is available for more than 1 (one) year.
Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor.	2.1 Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor.	Adanya komunikasi antara Perusahaan Terbuka dengan pemegang saham atau investor dimaksudkan agar para pemegang saham atau investor mendapatkan pemahaman lebih jelas atas informasi yang telah dipublikasikan kepada masyarakat, seperti laporan berkala, keterbukaan informasi, kondisi atau prospek bisnis dan kinerja, serta Pelaksanaan Tata Kelola Perusahaan Terbuka. Di samping itu, pemegang saham atau investor juga dapat menyampaikan masukan dan opini kepada manajemen Perusahaan Terbuka. Kebijakan komunikasi dengan para pemegang saham atau investor menunjukkan komitmen Perusahaan Terbuka dalam melaksanakan komunikasi dengan para pemegang saham atau investor. Dalam kebijakan tersebut dapat mencakup strategi, program, dan waktu pelaksanaan komunikasi, serta panduan yang mendukung pemegang saham atau investor untuk berpartisipasi dalam komunikasi tersebut.	**Telah Diterapkan** Dalam kebijakan GCG diatur bahwa dalam hubungan dengan Pemegang Saham, Bank Muamalat Indonesia senantiasa mendorong penerapannya berdasarkan ketentuan sebagai berikut: 1. Melindungi hak-hak Pemegang Saham sesuai dengan peraturan perundang-undangan dan Anggaran Dasar Bank; 2. Menyelenggarakan Daftar Pemegang Saham secara tertib dan teratur sesuai dengan peraturan perundang-undangan dan Anggaran Dasar Bank; 3. Menyediakan informasi mengenai Bank secara tepat waktu, benar dan teratur bagi seluruh Pemegang Saham, kecuali hal-hal yang bersifat rahasia; dan 4. Memberikan penjelasan yang lengkap dan informasi yang akurat mengenai penyelenggaraan RUPS. Bank Muamalat Indonesia melakukan komunikasi dengan para pemegang saham melalui media komunikasi antara lain melalui Rapat Umum Pemegang Saham (RUPS), website Bank (www.bankmuamalat.co.id), e-mail helpdesk: investor.relations@bankmuamalat.co.id dan melalui surat menyurat dan/atau fax.
Principle 2: Improving the Quality of Communication between the Public Company and Shareholders or Investors	2.1 The Public Company has a communication policy with shareholders or investors	Communication between the Public Company with shareholders or investors means is to allow shareholders and investors gain a clearer understanding of the information that has been published to the public, such as newsletters, disclosure of information, business conditions or prospects and performance, as well as the implementation of corporate governance of the Public Company. In addition, shareholders or investors can also submit feedback and opinions to the management of the Public Company. Communication policy with shareholders or investors demonstrates the commitment of the Public Company in carrying out communications with shareholders or investors. This policy may include strategy, programs, and the timing of the communication, as well as guidance that supports shareholders or investors to participate in the communication	**Has been Implemented** The GCG policy regulates that in terms of relationship with Shareholders, Bank Muamalat Indonesia always encourages its implementation based on the following provisions: 1. Protect the rights of Shareholders in accordance with the legislation and Articles of Association of the Bank; 2. Maintain the List of Shareholders in an orderly and organized manner in accordance with the legislation and the Bank's Articles of Association; 3. Provide information regarding the Company in a timely manner, and regularly to all shareholders, except confidential matters; and 4. Provide a complete explanation and accurate information regarding the GMS Bank Muamalat Indonesia communicates with its shareholders through the General Meeting of Shareholders (GMS), the Bank's website (www.bankmuamalat.co.id), helpdesk e-mail investor.relations@bankmuamalat.co.id and correspondence/fax

Prinsip Principle	Rekomendasi Recommendations	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
	2.2 Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web.	Pengungkapan kebijakan komunikasi merupakan bentuk transparansi atas komitmen Perusahaan Terbuka dalam memberikan kesetaraan kepada semua pemegang saham atau investor atas pelaksanaan komunikasi. Pengungkapan informasi tersebut juga bertujuan untuk meningkatkan partisipasi dan peran pemegang saham atau investor dalam pelaksanaan program komunikasi Perusahaan Terbuka.	**Telah Diterapkan** Bank telah menyediakan mekanisme komunikasi antara Pemegang Saham dengan Bank sebagaimana dijelaskan pada website Bank.
	2.2 The Public Company discloses the communication policy of the Public Company with shareholders or investors on its Website	Disclosure of the communication policy is a form of transparency of the Public Company's commitment to provide equality to all shareholders or investors in the implementation of communications. Disclosure of information also aims to increase the participation and role of shareholders or investors in the implementation of the communication program of the Public Company.	**Has been Implemented** The Bank has provided a communication mechanism between Shareholders and the Bank as described on the Bank's website.
Aspek 2: Fungsi dan Peran Dewan Komisaris **Aspect 2: Function and Roles of the Board of Commissioners**			
Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris.	3.1 Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka.	Jumlah anggota Dewan Komisaris dapat mempengaruhi efektivitas pelaksanaan tugas dari Dewan Komisaris. Penentuan jumlah anggota Dewan Komisaris Perusahaan Terbuka wajib mengacu kepada ketentuan peraturan perundang-undangan yang berlaku, yang paling kurang terdiri dari 2 (dua) orang berdasarkan ketentuan peraturan OJK tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. Selain itu, perlu juga mempertimbangkan kondisi Perusahaan Terbuka yang antara lain yang meliputi karakteristik, kapasitas, dan ukuran, serta pencapaian tujuan dan pemenuhan kebutuhan bisnis yang berbeda di antara Perusahaan Terbuka. Namun demikian, jumlah anggota Dewan Komisaris yang terlalu besar berpotensi mengganggu efektivitas pelaksanaan fungsi Dewan Komisaris.	**Telah Diterapkan** Hingga berakhirnya tahun buku 2021, jumlah anggota Dewan Komisaris adalah 5 (lima) orang di mana 3 (tiga) orang anggota Dewan Komisaris merupakan Komisaris Independen dan berdomisili di Indonesia. Penentuan jumlah anggota Dewan Komisaris tersebut telah memenuhi regulasi dan mempertimbangkan karakteristik, kapasitas, ukuran, dan komposisi terhadap Direksi serta pencapaian tujuan dan pemenuhan kebutuhan bisnis Bank.
Principle 3: Strengthening the Membership and Composition of the Board of Commissioners	3.1 Determination of the number of members of the Board of Commissioners considering the conditions of the Public Company	The number of members of the Board of Commissioners may affect the effectiveness of the implementation of duties of the Board of Commissioners. The determination of the number of members of the Board of Commissioners of a Public Company must refer to the provisions of the applicable laws and regulations, which consists of at least 2 (two) people based on the provisions of OJK regulations on the Board of Directors and Board of Commissioners of Issuers or Public Companies. In addition, it also needs to take into account the condition of the Public Company, which includes the characteristics, capacity, and size, as well as the achievement of goals and fulfillment of different business needs among Public Companies. However, the number of members of the Board of Commissioners that is too large has the potential to interfere with the effectiveness of the implementation of functions of the Board of Commissioners	**Has been Implemented** Up to the end of the 2021 fiscal year, the number of members of the Board of Commissioners is 5 (five), of which 3 (three) members of the Board of Commissioners are Independent Commissioners and are domiciled in Indonesia. The determination of the number of members of the Board of Commissioners has complied with regulations and taken into account the characteristics, capacity, size, and composition of the Board of Directors as well as the achievement of objectives and fulfillment of the Bank's business needs

Prinsip Principle	Rekomendasi Recommendations	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
	3.2 Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.	Komposisi Dewan Komisaris merupakan kombinasi karakteristik baik dari segi organ Dewan Komisaris maupun anggota Dewan Komisaris secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Karakteristik tersebut dapat tercermin dalam penentuan keahlian, pengetahuan, dan pengalaman yang dibutuhkan dalam pelaksanaan tugas pengawasan dan pemberian nasihat oleh Dewan Komisaris Perusahaan Terbuka. Komposisi yang telah memperhatikan kebutuhan Perusahaan Terbuka merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan yang dilakukan dengan mempertimbangkan berbagai aspek yang lebih luas.	**Telah Diterapkan** Komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan di mana keberagaman tersebut tercermin dari keahlian dan pengalaman yang dimiliki masing-masing anggota Dewan Komisaris. Anggota Dewan Komisaris memiliki keahlian pada bidang: • Pasar modal dan investasi • Perbankan syariah • Asuransi • Industri keuangan • Manajemen strategis • Keuangan
	3.2 Determination of the membership composition of the Board of Commissioners takes into account the diversity of expertise, knowledge, and experience required	The composition of the Board of Commissioners is a combination of characteristics, both in terms of the organs of the Board of Commissioners and individual members of the Board of Commissioners, in accordance with the needs of the Public Company. These characteristics can be reflected in the determination of the expertise, knowledge, and experience required in carrying out the supervisory duties and providing advice by the Board of Commissioners of a Public Company. The composition that has taken into account the needs of the Public Company is a positive matter, particularly in terms of decision making in the context of implementing the supervisory function, which is carried out by considering various broader aspects	**Has been Implemented** The membership composition of the Board of Commissioners takes into account the diversity of expertise, knowledge, and experience required where this diversity is reflected in the expertise and experience of each member of the Board of Commissioners. Members of the Board of Commissioners have expertise in the following fields: • Capital market and investment • Sharia banking • Insurance • Financial industry • Strategic management • Finance
Prinsip 4: Meningkatkan kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.	4.1 Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris.	Kebijakan penilaian sendiri (*self- assessment*) Dewan Komisaris merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Dewan Komisaris secara kolegial. *Self-assessment* atau penilaian sendiri dimaksud dilakukan oleh masing-masing anggota untuk menilai pelaksanaan kinerja Dewan Komisaris secara kolegial, dan bukan menilai kinerja individual masing- masing anggota Dewan Komisaris. Dengan adanya *self-assessment* ini diharapkan masing-masing anggota Dewan Komisaris dapat berkontribusi untuk memperbaiki kinerja Dewan Komisaris secara berkesinambungan. Dalam kebijakan tesebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolak ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, di mana adanya fungsi tersebut telah diwajibkan dalam Peraturan OJK tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.	**Telah Diterapkan** Dewan Komisaris telah memiliki kebijakan penilaian sendiri (*self-assessment*) sebagai mekanisme penilaian kinerja Dewan Komisaris.

Prinsip Principle	Rekomendasi Recommendations	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
Principle 4: Improving the Quality of Implementation of Duties and Responsibilities of the Board of Commissioners	4.1 The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners	The self-assessment policy of the Board of Commissioners is a guideline that is used as a form of accountability to collegially assess the performance of the Board of Commissioners. Self-assessment is intended to be carried out by each member to collegially assess the performance of the Board of Commissioners, and not to assess the individual performance of each member of the Board of Commissioners. With this self-assessment, each member of the Board of Commissioners is expected to be able to contribute to the performance improvement of the Board of Commissioners on an ongoing basis The policy may include assessment activities carried out along with the aims and objectives, periodical implementation time, as well as benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of the Public Company, in which this function has been required in OJK Regulation on the Nomination and Remuneration Committee of Issuers or Public Companies	**Has been Implemented** The Board of Commissioners has established a self-assessment policy as a mechanism to evaluate the performance of the Board of Commissioners.
	4.2 Kebijakan penilaian sendiri (self-assessment) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.	Pengungkapan kebijakan *self-assessment* atas kinerja Dewan Komisaris dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga, untuk memberikan keyakinan khususnya kepada para pemegang saham atau investor atas upaya- upaya yang perlu dilakukan dalam meningkatkan kinerja Dewan Komisaris. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme *check and balance* terhadap kinerja Dewan Komisaris.	**Telah Diterapkan** Kebijakan penilaian sendiri (self-assessment) untuk menilai kinerja Dewan Komisaris telah diungkapkan dalam Laporan Tahunan Bank.
	4.2 The self-assessment policy to assess the performance of the Board of Commissioners is disclosed in the Annual Report of the Public Company	Disclosure of the self-assessment policy on the performance of the Board of Commissioners is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of its duties, but also to provide confidence, especially to shareholders or investors, on the efforts that need to be made to improve the performance of the Board of Commissioners. With this disclosure, shareholders or investors are informed regarding the checks and balances mechanisms on the performance of the Board of Commissioners.	**Has been Implemented** The self-assessment policy to assess the performance of the Board of Commissioners has been disclosed in the Bank's Annual Report.
	4.3 Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.	Pengungkapan kebijakan *self-assessment* atas kinerja Dewan Komisaris dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga, untuk memberikan keyakinan khususnya kepada para pemegang saham atau investor atas upaya- upaya yang perlu dilakukan dalam meningkatkan kinerja Dewan Komisaris. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme *check and balance* terhadap kinerja Dewan Komisaris.	**Telah Diterapkan** Dalam Board Manual Dewan Komisaris Bank Muamalat Indonesia di bab Etika Berkaitan dengan Penyuapan dan Kejahatan Keuangan diatur bahwa anggota Dewan Komisaris yang terlibat dalam tindak kejahatan keuangan sebagai status terpidana maka harus mengundurkan diri dari jabatan sebagai anggota Dewan Komisaris.

Prinsip Principle	Rekomendasi Recommendations	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
	4.3 The Board of Commissioners has a policy related to the resignation of members of the Board of Commissioners if involved in a financial crime	Disclosure of the self-assessment policy on the performance of the Board of Commissioners is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of its duties, but also to provide confidence, especially to shareholders or investors, on the efforts that need to be made to improve the performance of the Board of Commissioners. With this disclosure, shareholders or investors are informed regarding the checks and balances mechanisms on the performance of the Board of Commissioners.	**Has been Implemented** In the Board Manual of the Board of Commissioners of Bank Muamalat Indonesia in the chapter on Ethics Relating to Bribery and Financial Crimes, it is regulated that members of the Board of Commissioners who are involved in financial crimes with convicted status must resign from their positions as members of the Board of Commissioners.
	4.4 Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi	Berdasarkan ketentuan Peraturan OJK tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik, komite yang menjalankan fungsi nominasi mempunyai tugas untuk menyusun kebijakan dan kriteria yang dibutuhkan dalam proses nominasi calon anggota Direksi. Salah satu kebijakan yang dapat mendukung proses nominasi sebagaimana dimaksud adalah kebijakan suksesi anggota Direksi. Kebijakan mengenai suksesi bertujuan untuk menjaga kesinambungan proses regenerasi atau kaderisasi kepemimpinan di perusahaan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang perusahaan.	**Telah Diterapkan** Bank telah memiliki dan menerapkan program *Talent Management dan Succession Plan*. *Talent Management* mempersiapkan *Pool of Talent* dari Bank sebagal upaya menyediaan dan penguatan Sumber Daya Insani di Bank. Suksesi diterapkan untuk penyiapan kader-kader terbaik dari *Pool of Talent* Bank yang siap menduduki posisi-posisi kritikal termasuk posisi Direksi. Bank telah memiliki *database Pool of Talent* dan *Successor* berdasarkan proses identifikasi talent dan suksesor dengan menggunakan metodologi yang disiapkan Bank. Proses validasi dan kalibrasi dilakukan atas talent dan suksesor, baik di tingkat Direktorat maupun di tingkat Direksi untuk posisi-posisi strategis yaitu posisi satu level dibawah Direksi dan Region Head. *Database* ini diperbarui setiap tahun dan menjadi referensi manajemen dalam melakukan rotasi maupun promosi karyawan serta untuk kebutuhan nominasi jabatan strategis termasuk Direksi.
	4.4 Board of Commissioners or the Committee in charge of managing the Nomination and Remuneration function shall establish a succession policy in the Nomination process of members of the Board of Directors	Based on the provisions of the OJK Regulation on the Nomination and Remuneration Committee for Issuers or Public Companies, the committee in charge of the nomination function has the duty to formulate the policies and criteria required in the nomination process for candidates for the Board of Directors. One of the policies that can support the nomination process as referred to is the succession policy for members of the Board of Directors. The succession policy aims to maintain the continuity of the leadership regeneration process in the company in order to maintain business sustainability and achieve the company's long-term goals.	**Has been Implemented** The Bank has established and implemented the Talent Management and Succession Plan programs. Talent Management prepares a Pool of Talent from the Bank as an effort to provide and strengthen Human Resources in the Bank. Succession is applied to prepare the best cadres from the Bank's Pool of Talents who are ready to occupy essential positions including the position of the Board of Directors. The Bank has established a Pool of Talent and Successor database based on the talent and successor identification process using the methodology prepared by the Bank. The validation and calibration process is carried out on talents and successors, both at the Directorate level and at the Board of Directors level for strategic positions, namely positions one level below the Board of Directors and Region Head. The database is updated every year and serves as a management reference in employee rotation and promotion as well as for the need of nominations for strategic positions, including the Board of Directors.

Prinsip Principle	Rekomendasi Recommendations	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
Aspek 3: Fungsi dan Peran Direksi **Aspect 3: Functions and Roles of the Board of Directors**			
Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi.	5.1 Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan.	Sebagai organ perusahaan yang berwenang dalam pengurusan perusahaan, penentuan jumlah Direksi sangat mempengaruhi jalannya kinerja Perusahaan Terbuka. Dengan demikian, penentuan jumlah anggota Direksi harus dilakukan melalui pertimbangan yang matang dan wajib mengacu pada ketentuan Peraturan Perundang- undangan yang berlaku, di mana berdasarkan Peraturan OJK tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik paling sedikit terdiri dari 2 (dua) orang. Di samping itu, dalam penentuan jumlah Direksi harus didasarkan pada kebutuhan untuk mencapai maksud dan tujuan Perusahaan Terbuka dan disesuaikan dengan kondisi Perusahaan Terbuka, meliputi karakteristik, kapasitas dan ukuran Perusahaan Terbuka serta bagaimana tercapainya efektivitas pengambilan keputusan Direksi.	**Telah Diterapkan** Komposisi Direksi telah sesuai dengan regulasi dan telah mempertimbangkan karakteristik, kapasitas, dan skala usaha Bank. Per Desember 2021, jumlah Direksi sebanyak 6 (enam) orang dengan pembagian tugas sebagai Direktur Utama, Direktur Bisnis Ritel, Direktur Pembiayaan, Direktur Keuangan, Direktur Operasi serta Direktur Kepatuhan, Risiko dan Hukum. Direksi memiliki keahlian dan pengalaman yang sesuai dengan bidang tugasnya masing-masing.
Principle 5: Strengthening the Membership and Composition of the Board of Directors	5.1 Determination of the number of members of the Board of Directors takes into account the conditions of the Public Company and the effectiveness of decision making	As a company organ that is authorized to manage the company, the determination of the number of members of the Board of Directors greatly affects the performance of the Public Company. Thus, it must be carried out through thorough consideration and must refer to the provisions of the applicable laws and regulations, where based on the OJK Regulation on the Board of Directors and Board of Commissioners, Issuers or Public Companies consist of at least 2 (two) people. In addition, the determination of the number of members of the Board of Directors must be based on the need to achieve the purposes and objectives of the Public Company and adjusted to the conditions of the Public Company, including the characteristics, capacity and size of the Public Company, as well as how to achieve the effectiveness of decision making of the Board of Directors	**Has been Implemented** The composition of the Board of Directors is in accordance with regulations and has taken into account the characteristics, capacity, and business scale of the Bank. As of December 2021, 6 (six) people serve in the Board of Directors with the division of duties as President Director, Director of Retail Business, Director of Financing, Director of Finance, Director of Operations, and Director of Compliance, Risk and Legal. The Board of Directors has expertise and experience in accordance with their respective fields of duty.
	5.2 Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.	Seperti halnya Dewan Komisaris, keberagaman komposisi anggota Direksi merupakan kombinasi karakteristik yang diinginkan baik dari segi organ Direksi maupun anggota Direksi secara individu, sesuai dengan kebutuhan Perusahaan Terbuka. Kombinasi tersebut ditentukan dengan cara memperhatikan keahlian, pengetahuan, dan pengalaman yang sesuai pada pembagian tugas dan fungsi jabatan Direksi dalam mencapai tujuan Perusahaan Terbuka. Dengan demikian, pertimbangan kombinasi karakteristik dimaksud akan berdampak dalam ketepatan proses pencalonan dan penunjukan individual anggota Direksi ataupun Direksi secara kolegial.	**Telah Diterapkan** Komposisi anggota Direksi telah memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan sesuai pembagian fungsi, tugas dan wewenang Direksi dalam mencapai tujuan Bank.

Prinsip Principle	Rekomendasi Recommendations	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
	5.2 Determination of the membership composition of the Board of Directors takes into account the diversity of expertise, knowledge, and experience required	Similar to the Board of Commissioners, the diversity in the composition of members of the Board of Directors is a combination of desirable characteristics, both in terms of organs of the Board of Directors and individual members of the Board of Directors, in accordance with the needs of the Public Company. The combination is determined by taking into account the appropriate expertise, knowledge, and experience in the division of duties and functions of the Board of Directors in achieving the objectives of the Public Company. Thus, the consideration of the combination of these characteristics will have an impact on the accuracy of the nomination process and the appointment of members of the Board of Directors individually or collegially	**Has been Implemented** The membership composition of the Board of Directors has taken into account the diversity of expertise, knowledge, and experience required in accordance with the division of functions, duties and authorities of the Board of Directors in achieving the Bank's objectives.
	5.3 Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/ atau pengetahuan di bidang akuntansi.	Laporan Keuangan merupakan laporan pertanggungjawaban manajemen atas pengelolaan sumber daya yang dimiliki oleh Perusahaan Terbuka, yang wajib disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan yang berlaku umum di Indonesia dan juga peraturan OJK terkait, antara lain peraturan perundang- undangan di sektor Pasar Modal yang mengatur mengenai penyajian dan pengungkapan Laporan Keuangan Perusahaan Terbuka. Berdasarkan peraturan perundang-undangan di sektor pasar modal yang mengatur mengenai tanggung jawab Direksi atas Laporan Keuangan, Direksi secara tanggung renteng bertanggung jawab atas Laporan Keuangan, yang ditandatangani Direktur Utama dan anggota Direksi yang membawahi bidang akuntansi atau keuangan. Dengan demikian, pengungkapan dan penyusunan informasi keuangan yang disajikan dalam laporan keuangan akan sangat tergantung pada keahlian, dan/atau pengetahuan Direksi, khususnya anggota Direksi yang membawahi bidang akuntansi atau keuangan. Adanya kuali kasi keahlian dan/atau pengetahuan di bidang akuntansi yang setidaknya dimiliki anggota Direksi dimaksud dapat memberikan keyakinan atas penyusunan Laporan Keuangan, sehingga Laporan Keuangan tersebut dapat diandalkan oleh para pemangku kepentingan (*stakeholders*) sebagai dasar pengambilan keputusan ekonomi terkait Perusahaan Terbuka dimaksud. Keahlian dan/atau pengetahuan tersebut dapat dibuktikan dengan latar belakang pendidikan, serti kasi pelatihan dan/atau pengalaman kerja terkait.	**Telah Diterapkan** Direktur yang membawahi bidang akuntansi atau keuangan memiliki latar belakang pendidikan dan pengalaman kerja di bidang akuntansi dan keuangan meraih gelar sarjana Akuntansi dari Universitas Indonesia (1996) dan gelar Master dari IPMI International Business School (2020) serta memiliki pengalaman berkarir di akuntan publik Ernst & Young (1993-2003). *Chief Financial Officer & Legal Entity Controller* JP Morgan Indonesia (JP Morgan Chase Bank Jakarta Branch & PT JP Morgan Securities Indonesia) dan Controller PT Bank Rabobank International Indonesia; terakhir menjabat sebagai CFO & Finance Director PT Bank QNB Kesawan Tbk (2012-2015) sebelum menjabat sebagai Direktur Keuangan Bank Muamalat yang diangkat melalui RUPS Luar Biasa tanggal 7 September 2015.

Prinsip Principle	**Rekomendasi** Recommendations	**Penjelasan Rekomendasi OJK** Explanation of OJK Recommendations	**Penerapan di Bank Muamalat** Implementation at Bank Muamalat
	5.3 Member of the Board of Directors who is in charge of accounting or finance has the expertise and/or knowledge in accounting	Financial Statements are management accountability report for the management of resources owned by a Public Company, which must be prepared and presented in accordance with generally accepted Financial Accounting Standards in Indonesia as well as the relevant OJK regulations, including the laws and regulations in the Capital Market sector, which regulates the presentation and disclosure of Financial Statements of Public Companies. Based on the laws and regulations in the capital market sector, which regulates the responsibilities of the Board of Directors for the Financial Statements, the Board of Directors is jointly and personally responsible for the Financial Statements, which are signed by the President Director and members of the Board of Directors in charge of accounting or finance. Accordingly, the disclosure and preparation of financial information presented in the financial statements will greatly depend on the expertise and/or knowledge of the Board of Directors, particularly members of the Board of Directors in charge of accounting or finance. The existence of qualifications of expertise and/or knowledge in the field of accounting that at least belongs to the member of the Board of Directors can provide confidence in the preparation of the Financial Statements, to ensure that the Financial Statements can be relied on by stakeholders as the basis for making economic decisions regarding the Public Company. Such expertise and/or knowledge can be proven by educational background, training certificates, and/or relevant work experience	**Has been Implemented** The director in charge of accounting or finance has an educational background and work experience in accounting and finance. He holds a bachelor's degree in Accounting from the University of Indonesia (1996) and a Master's degree from IPMI International Business School (2020) and has work experience in Ernst & Young public accountants. (1993-2003). Chief Financial Officer & Legal Entity Controller at JP Morgan Indonesia (JP Morgan Chase Bank Jakarta Branch & PT JP Morgan Securities Indonesia) and Controller of PT Bank Rabobank International Indonesia; last served as CFO & Finance Director of PT Bank QNB Kesawan Tbk (2012-2015) prior to serving as Finance Director of Bank Muamalat, which was appointed through the Extraordinary GMS on 7 September 2015.
Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.	6.1 Direksi mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi.	Seperti halnya pada Dewan Komisaris, kebijakan penilaian sendiri (*self- assessment*) Direksi merupakan suatu pedoman yang digunakan sebagai bentuk akuntabilitas atas penilaian kinerja Direksi secara kolegial. *Self-assessment* atau penilaian sendiri dimaksud dilakukan oleh masing- masing anggota Direksi untuk menilai pelaksanaan kinerja Direksi secara kolegial, dan bukan menilai kinerja individual masing-masing anggota Direksi. Dengan adanya *self-assessment* ini diharapkan masing-masing anggota Direksi dapat berkontribusi untuk memperbaiki kinerja Direksi secara berkesinambungan. Dalam kebijakan tersebut dapat mencakup kegiatan penilaian yang dilakukan beserta maksud dan tujuannya, waktu pelaksanaannya secara berkala, dan tolak ukur atau kriteria penilaian yang digunakan sesuai dengan dengan rekomendasi yang diberikan oleh fungsi nominasi dan remunerasi Perusahaan Terbuka, di mana pembentukan fungsi tersebut telah diwajibkan dalam peraturan OJK tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik	**Telah Diterapkan** Direksi memiliki kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi secara kolegial. Selain itu *self-assessment* kinerja Direksi juga dilakukan secara berkala terhadap *governance structure*, *process* dan *outcome* di level Direksi. Berdasarkan hasil *self-assessment* tersebut telah dilakukan upaya-upaya yang perlu ditingkatkan untuk peningkatan kinerja ke depan.

Prinsip Principle	**Rekomendasi** Recommendations	**Penjelasan Rekomendasi OJK** Explanation of OJK Recommendations	**Penerapan di Bank Muamalat** Implementation at Bank Muamalat
Principle 6: Improving the Quality of Implementation of Duties and Responsibilities of the Board of Directors	6.1 The Board of Directors has a self-assessment policy to assess the performance of the Board of Directors	As with the Board of Commissioners, the Board of Directors' self-assessment policy is a guideline used as a form of accountability to collegially assess the performance of the Board of Directors. The self-assessment is meant to be carried out by each member of the Board of Directors to assess the performance of the Board of Directors collegially, and not to assess the individual performance of each member of the Board of Directors. With this self-assessment, each member of the Board of Directors is expected to be able to contribute to improving the performance of the Board of Directors on an ongoing basis The policy may include assessment activities carried out along with the purposes and objectives, implementation time in a periodic manner, and assessment benchmarks or criteria used in accordance with the recommendations provided by the nomination and remuneration function of a Public Company, where the establishment of this function has been required in the FSA regulation on the Nomination and Remuneration Committee of Issuers or Public Companies	**Has been Implemented** The Board of Directors has a self-assessment policy to assess the performance of the Board of Directors collegially. In addition, self-assessment of the performance of the Board of Directors is also carried out periodically on the governance structure, process and outcome at the level of the Board of Directors. Based on the results of the self-assessment, efforts have been made to improve performance in the future.
	6.2 Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka.	Pengungkapan kebijakan *self-assessment* atas kinerja Direksi dilakukan tidak hanya untuk memenuhi aspek transparansi sebagai bentuk pertanggungjawaban atas pelaksanaan tugasnya, namun juga untuk memberikan informasi penting atas upaya-upaya perbaikan dalam pengelolaan Perusahaan Terbuka. Informasi tersebut sangat bermanfaat untuk memberikan keyakinan kepada pemegang saham atau investor bahwa terdapat kepastian pengelolaan perusahaan terus dilakukan ke arah yang lebih baik. Dengan adanya pengungkapan tersebut pemegang saham atau investor mengetahui mekanisme *check and balance* terhadap kinerja Direksi.	Kebijakan *self-assessment* atas kinerja Direksi diungkapkan dalam bagian Penilaian Kinerja Direksi di Laporan Tahunan.
	6.2 The self-assessment policy to assess the performance of the Board of Directors is disclosed in the annual report of the Public Company	check and balance terhadap kinerja Direksi. Disclosure of the self-assessment policy on the performance of the Board of Directors is carried out not only to fulfill the transparency aspect as a form of accountability for the implementation of their duties, but also to provide important information on efforts to improve the management of the Public Company. This information is very useful to provide confidence to shareholders or investors that there is certainty that the management of the company will continue to be carried out in a better direction. With this disclosure, shareholders or investors are informed on the checks and balances mechanism on the performance of the Board of Directors	The self-assessment policy on the performance of the Board of Directors is disclosed in the Board of Directors Performance Assessment section of the Annual Report.

Prinsip Principle	Rekomendasi Recommendations	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
	6.3 Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.	Kebijakan pengunduran diri anggota Direksi yang terlibat dalam kejahatan keuangan merupakan kebijakan yang dapat meningkatkan kepercayaan para pemangku kepentingan terhadap Perusahaan Terbuka, sehingga integritas perusahaan akan tetap terjaga. Kebijakan ini diperlukan untuk membantu kelancaran proses hukum dan agar proses hukum tersebut tidak mengganggu jalannya kegiatan usaha. Selain itu, dari sisi moralitas, kebijakan ini akan membangun budaya beretika di lingkungan Perusahaan Terbuka. Kebijakan tersebut dapat tercakup dalam Pedoman ataupun Kode Etik yang berlaku bagi Direksi.	**Telah Diterapkan** Dalam ketentuan Internal: Board Manual Direksi Bank Muamalat Indonesia dalam bab Etika Berkaitan dengan Penyuapan dan Kejahatan Keuangan bagi Direksi antara lain diatur bahwa: 1. Direksi dilarang melakukan tindakan manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan serta tindakan pidana pencucian uang sebagaimana dimaksud UU No. 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pencucian Uang. 2. Anggota Direksi yang terlibat dalam tindak kejahatan keuangan sebagai status terpidana, maka harus mengundurkan diri dari jabatan sebagai anggota Direksi.
	6.3 The Board of Directors has a policy related to the resignation of members of the Board of Directors if involved in a financial crime	The policy on the resignation of members of the Board of Directors involved in financial crimes is a policy that can increase the confidence of stakeholders in the Public Company, subsequently maintaining the integrity of the company. This policy is required to facilitate the legal process and to ensure that the legal process does not interfere with business activities. In addition, from a morality perspective, this policy will build an ethical culture within the Public Company. These policies can be included in the Guidelines or Code of Conduct applicable to the Board of Directors.	**Has been Implemented** In the Internal provisions: Board Manual of the Board of Directors of Bank Muamalat Indonesia, the chapter on Ethics Relating to Bribery and Financial Crimes for the Board of Directors regulated that: 1. The Board of Directors is prohibited from committing acts of manipulation and various forms of embezzlement in financial services activities as well as money laundering as referred to in Law No. 8 of 2010 on the Prevention and Eradication of Money Laundering. 2. Members of the Board of Directors who are involved in financial crimes with convicted status must resign from their positions as members of the Board of Directors.
Aspek 4: partisipasi Pemangku Kepentingan **Aspect 4: Stakeholders Participation**			
Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan.	7.1 Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya insider trading.	Seseorang yang mempunyai informasi orang dalam dilarang melakukan suatu transaksi efek dengan menggunakan informasi orang dalam sebagaimana dimaksud dalam Undang-Undang mengenai Pasar Modal. Perusahaan Terbuka dapat meminimalisir terjadinya *insider trading* tersebut melalui kebijakan pencegahan, misalnya dengan memisahkan secara tegas data dan/atau informasi yang bersifat rahasia dengan informasi yang bersifat publik, serta membagi tugas dan tanggung jawab atas pengelolaan informasi dimaksud secara proporsional dan efisien.	**Telah Diterapkan** Kebijakan GCG Bank mengatur bahwa Bank senantiasa menyediakan informasi yang cukup, akurat, dipercaya dan tepat waktu kepada segenap pemangku kepentingan dengan mengedepankan prinsip *equal treatment*. Jajaran Bank dilarang untuk membeli atau menjual saham (*common stock*) atau surat berharga Bank lainnya pada saat yang bersangkutan bertanggung jawab atas informasi penting yang tidak dimaksudkan untuk konsumsi publik yang dapat mempengaruhi nilai harga saham dan surat berharga Bank. Sebagai informasi bahwa Bank Muamalat Indonesia merupakan perusahaan terbuka, namun tidak memperdagangkan sahamnya di Bursa Efek Indonesia, sehingga potensi terjadinya insider trading sangat rendah.

Prinsip Principle	**Rekomendasi** Recommendations	**Penjelasan Rekomendasi OJK** Explanation of OJK Recommendations	**Penerapan di Bank Muamalat** Implementation at Bank Muamalat
Principle 7: Improving the Corporate Governance Aspect through Stakeholders Participation	7.1 The Public Company has a policy to prevent the occurrence of insider trading	A person who has inside information is prohibited from conducting a securities transaction using inside information as referred to in the Law on the Capital Market. Public companies can minimize the occurrence of insider trading through preventive policies, such as by strictly separating confidential data and/or information from public information, as well as dividing tasks and responsibilities for the management of information in a proportional and efficient manner.	**Has been Implemented** The Bank's GCG policy stipulates that the Bank always provides sufficient, accurate, reliable and timely information to all stakeholders by prioritizing the principle of equal treatment. Bank officials are prohibited from buying or selling common stock or other Bank securities when they are responsible for important information that is not intended for public consumption that may affect the value of the Bank's shares and securities. As information, Bank Muamalat Indonesia is a public company, but does not trade its shares on the Indonesia Stock Exchange, therefore the potential for insider trading is very low.
	7.2 Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti fraud.	Kebijakan anti korupsi bermanfaat untuk memastikan agar kegiatan usaha Perusahaan Terbuka dilakukan secara legal, prudent, dan sesuai dengan prinsip-prinsip tata kelola yang baik. Kebijakan tersebut dapat merupakan bagian dalam kode etik, ataupun dalam bentuk tersendiri. Dalam kebijakan tersebut dapat meliputi antara lain mengenai program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), fraud, suap dan/atau gratifikasi dalam Perusahaan Terbuka. Lingkup dari kebijakan tersebut harus menggambarkan pencegahan Perusahaan Terbuka terhadap segala praktik korupsi baik memberi atau menerima dari pihak lain.	**Telah Diterapkan** Ketentuan terkait anti korupsi dan anti-fraud telah diatur dalam *Board Manual* dan Prosedur. Bank telah menyusun Prosedur *Anti Fraud* yang secara umum mengatur tugas dan tanggung jawab unit kerja Anti *Fraud*, wewenang anti-fraud, pencegahan, deteksi, investigasi, pelaporan, sanksi, pemantauan, evaluasi tindak lanjut dan *whistle blowing system*.
	7.2 The Public Company has established the anti-corruption and anti-fraud policy	The anti-corruption policy is useful to ensure that the business activities of the Public Company are carried out legally, prudently, and in accordance with the principles of good governance. The policy can be part of the code of conduct, or in a separate form. The policy may include, among others, the programs and procedures carried out in overcoming the practice of corruption, kickbacks, fraud, bribery and/or gratuities in a Public Company. The scope of the policy must describe the prevention of the Public Company against all corrupt practices, either in terms of giving and receiving from others.	**Has been Implemented** Provisions related to anti-corruption and anti-fraud have been regulated in the Board Manual and Procedure. The Bank has developed Anti-Fraud Procedures that generally regulate the duties and responsibilities of the Anti-Fraud work unit, the authority of anti-fraud, prevention, detection, investigation, reporting, sanctions, monitoring, follow-up evaluation and whistle blowing system.

Prinsip Principle	Rekomendasi Recommendations	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
	7.3 Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor.	Kebijakan tentang seleksi pemasok atau vendor bermanfaat untuk memastikan agar Perusahaan Terbuka memperoleh barang atau jasa yang diperlukan dengan harga yang kompetitif dan kualitas yang baik. Sedangkan kebijakan peningkatan kemampuan pemasok atau vendor bermanfaat untuk memastikan bahwa rantai pasokan (*supply chain*) berjalan dengan efisien dan efektif. Kemampuan pemasok atau vendor dalam memasok/memenuhi barang atau jasa yang dibutuhkan perusahaan akan mempengaruhi kualitas output perusahaan. Pelaksanaan kebijakan-kebijakan tersebut dapat menjamin kontinuitas pasokan, baik dari segi kuantitas maupun kualitas yang dibutuhkan Perusahaan Terbuka. Adapun cakupan kebijakan ini meliputi kriteria dalam pemilihan pemasok atau vendor, mekanisme pengadaan yang transparan, upaya peningkatan kemampuan pemasok atau vendor, dan pemenuhan hak-hak yang berkaitan dengan pemasok atau vendor.	**Telah Diterapkan** Kebijakan GCG mengatur bahwa Bank dalam berinteraksi dengan Penyedia Barang/Jasa antara lain dengan pemasok dan pihak lain yang melakukan transaksi usaha dengan Bank senantiasa menjalin hubungan baik didasarkan atas dasar profesionalisme, kepercayaan, kejujuran, saling menghormati dan memberi kesempatan yang sama dalam memperoleh informasi yang relevan sesuai hubungan bisnis dengan Perseroan sehingga masing-masing pihak dapat membuat keputusan atas dasar pertimbangan yang adil dan wajar. Dalam menjalin hubungan antara Bank dengan penyedia barang/ jasa, seluruh pihak berkewajiban untuk merahasiakan informasi dan melindungi kepentingan masing-masing pihak. Dalam melaksanakan hubungan dengan penyedia barang/jasa, Bank senantiasa mengedepankan prinsip-prinsip sebagai berikut: • Pengadaan barang/jasa harus dilakukan melalui seleksi dan persaingan yang sehat dengan memberikan perlakukan yang setara terhadap semua calon mitra bisnis yang telah memenuhi syarat/kriteria tertentu dari perusahaan. • Semua ketentuan dan informasi mengenai pengadaan barang/ jasa termasuk syarat teknis administrasi, tata cara evaluasi serta hasil evaluasi disampaikan kepada calon mitra bisnis yang akan melakukan bisnis dengan perusahaan. • Memberikan perlakukan yang sama bagi semua calon mitra bisnis secara proporsional dan tidak mengarah untuk memberikan keuntungan kepada pihak tertentu dengan cara apapun. • Mekanisme seleksi pemasok atau vendor telah diatur secara detil dalam Prosedur Pengadaan Barang dan Jasa.

Prinsip Principle	Rekomendasi Recommendations	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
	7.3 The Public Company has a policy on the selection and capability improvement of suppliers or vendors	The policy regarding the selection of suppliers or vendors is useful to ensure that the Public Company obtains the required goods or services at competitive prices with good quality. Meanwhile, the policy on improving the ability of suppliers or vendors is useful to ensure that the supply chain is running efficiently and effectively. The ability of suppliers or vendors to supply/ fulfill the goods or services required by the company will affect the quality of the company's output. The implementation of these policies can ensure continuity of supply, both in terms of quantity and quality required by the Public Company. The scope of this policy includes criteria to select suppliers or vendors, transparency in the procurement mechanisms, efforts to improve the capacity of suppliers or vendors, and fulfillment of rights related to suppliers or vendors.	**Has been Implemented** The GCG policy stipulates that in interacting with providers of goods/ services, among others with suppliers and other parties conducting business transactions, the Bank always maintain good relations based on professionalism, trust, honesty, mutual respect and provide equal opportunities in obtaining relevant information, in accordance with the business relationship with the Company to ensure that each party can make decisions based on fair and reasonable considerations. In establishing a relationship between the Bank and providers of goods/ services, all parties are required to keep information confidential and protect the interests of each party In establishing relationships with providers of goods/services, the Bank always prioritizes the following principles: • The procurement of goods/ services must be carried out through selection and fair competition by providing equal treatment to all prospective business partners who have met certain requirements/ criteria from the company. • All provisions and information regarding the procurement of goods/ services, including administrative technical requirements, evaluation procedures, and evaluation results are submitted to prospective business partners who will conduct business with the company • Providing equal treatment for all potential business partners in a proportional manner and does not lead to providing benefits to certain parties in any way • The supplier or vendor selection mechanism has been regulated in detail in the Procedure for the Procurement of Goods and Services.
	7.4 Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur.	Kebijakan tentang pemenuhan hak-hak kreditur digunakan sebagai pedoman dalam melakukan pinjaman kepada kreditur. Tujuan dari kebijakan dimaksud adalah untuk menjaga terpenuhinya hak-hak dan menjaga kepercayaan kreditur terhadap Perusahaan Terbuka. Dalam kebijakan tersebut mencakup pertimbangan dalam melakukan perjanjian, serta tindak lanjut dalam pemenuhan kewajiban Perusahaan Terbuka kepada kreditur.	**Telah Diterapkan** Pemenuhan hak-hak kreditur telah diatur pada prosedur produk Bank serta tercantum dalam perjanjian.
	7.4 The Public Company has a policy on the fulfilment of creditor rights	The policy regarding the fulfillment of creditor rights is used as a guideline in lending to creditors. The purpose of the policy is to maintain the fulfillment of rights and maintain creditor's confidence in the Public Company. The policy includes considerations on making agreements, as well as follow-up actions in fulfilling the obligations of the Public Company to creditors.	**Has been Implemented** Fulfillment of creditor rights has been regulated in the Bank's product procedures and stated in the agreement.
	7.5 Perusahaan Terbuka memiliki kebijakan sistem *whistleblowing*.	Kebijakan sistem *whistleblowing* yang telah disusun dengan baik akan memberikan kepastian perlindungan kepada saksi atau pelapor atas suatu indikasi pelanggaran yang dilakukan karyawan atau manajemen Perusahaan Terbuka. Penerapan kebijakan sistem tersebut akan berdampak pada pembentukan budaya tata kelola perusahaan yang baik. Kebijakan sistem whistleblowing mencakup antara lain jenis pelanggaran yang dapat dilaporkan melalui sistem *whistleblowing*, cara pengaduan, perlindungan dan jaminan kerahasiaan pelapor, penanganan pengaduan, pihak yang mengelola aduan, dan hasil penanganan dan tindak lanjut pengaduan.	**Telah Diterapkan** Bank memiliki kebijakan pelaksanaan *Whistleblowing System* sebagaimana diatur dalam Kebijakan GCG dan Prosedur Anti Fraud yang mencakup: • Perlindungan kepada *Whistleblower*. • Sistem Pelaporan dan Mekanisme Tindak Lanjut Laporan *Whistleblower*. • Pengaduan indikasi *fraud*. • Contact center *whistleblowing system*

Prinsip Principle	Rekomendasi Recommendations	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
	7.5 The Public Company has a whistleblowing system policy	A whistleblowing system policy that has been prepared properly will provide certainty of protection to witnesses or reporters on an indication of a violation committed by employees or management of the Public Company. The implementation of the system policy will have an impact on the formation of a good corporate governance culture. The whistleblowing system policy covers, among others, the types of violations that can be reported through the whistleblowing system, the method of complaints, protection and assurance of the confidentiality of the whistleblower, handling of complaints, the party managing complaints, and the results of handling and following up of complaints.	**Has been Implemented** The Bank has established a Whistleblowing System implementation policy as stipulated in the GCG Policy and Anti-Fraud Procedure, which includes: • Protection to Whistleblower • Reporting System and Mechanism for Follow-Up on Whistleblower Reports • Complaints indicating fraud • Contact center of the whistleblowing system
	7.6 Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan.	Insentif jangka panjang merupakan insentif yang didasarkan atas pencapaian kinerja jangka panjang. Rencana insentif jangka panjang mempunyai dasar pemikiran bahwa kinerja jangka panjang perusahaan tercermin oleh pertumbuhan nilai dari saham atau target-target jangka panjang perusahaan lainnya. Insentif jangka panjang bermanfaat dalam rangka menjaga loyalitas dan memberikan motivasi kepada Direksi dan karyawan untuk menigkatkan kinerja atau produktivitasnya yang akan berdampak pada peningkatan kinerja perusahaan dalam jangka panjang. Adanya suatu kebijakan insentif jangka panjang merupakan komitmen nyata Perusahaan Terbuka untuk mendorong pelaksanaan pemberian insentif jangka panjang kepada Direksi dan Karyawan dengan syarat, prosedur dan bentuk yang disesuaikan dengan tujuan jangka panjang Perusahaan Terbuka. Kebijakan dimaksud dapat mencakup, antara lain: maksud dan tujuan pemberian insentif jangka panjang, syarat dan prosedur dalam pemberian insentif, serta kondisi dan risiko yang harus diperhatikan oleh Perusahaan Terbuka dalam pemberian insentif. Kebijakan tersebut juga dapat tercakup dalam kebijakan remunerasi Perusahaan Terbuka yang ada.	**Telah Diterapkan** *Long Term Incentive Plan* (LTIP) dikembangkan sebagai bagian dari penerapan konsep *Talent Management* dan *Succession Plan* di Bank. *Talent* dan *Successor Pool* yang tersedia merupakan karyawan terpilih yang diharapkan menjadi penggerak utama proses bisnis perusahaan. Salah satu upaya untuk mempertahankan mereka adalah melalui program retensi baik yang bersifat finansial maupun non finansial. Program LTIP merupakan salah satu program retensi dari sisi finansial di mana skema yang dibuat mengacu pada pencapaian kinerja atas *Key Performance Indicator* (KPI) jangka panjang dengan syarat dan kondisi khusus. Beberapa skema ditetapkan dalam beberapa opsi yaitu *upfront payment system* dengan *bonding period* dan mekanisme *clawback* serta opsi x. Masing-masing terikat dengan syarat dan ketentuan yang relevan.
	7.6 The Public Company has a policy of providing long-term incentives to the Board of Directors and employees	Long-term incentives are incentives that are based on the achievement of long-term performance. Long-term incentive plans have the rationales that the company's long-term performance is reflected by the growth in the value of the stock or other long-term targets of the company. Long-term incentives are useful in order to maintain loyalty and provide motivation to the Board of Directors and employees to increase their performance or productivity, that will have an impact on increasing the company's performance over the long term. The existence of a long-term incentive policy is a real commitment of a Public Company to encourage the implementation of providing long-term incentives to the Board of Directors and Employees on terms, procedures, and forms that are tailored to the long-term objectives of the Public Company. Such policy may include, among others: means and objectives of providing long-term incentives, terms and procedures for incentives, as well as conditions and risks that the Public Company should consider in providing incentives. The policy may also be included in the existing remuneration policy of the Public Company	**Has been Implemented** The available Talent and Successor Pool are employees who have been selected and are expected to be the main drivers of the company's business processes. One of the efforts to retain them is through financial and non-financial retention programs. The LTIP program is one of the financial retention programs where the prepared scheme refers to the long-term performance achievement of the Key Performance Indicators (KPI) with special terms and conditions. Several schemes are set in several options, namely the upfront payment system with a bonding period and clawback mechanism, as well as x option. Each is binding by the relevant terms and conditions.

Prinsip Principle	Rekomendasi Recommendations	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Implementation at Bank Muamalat
Aspek 5: Keterbukaan Informasi **Aspect 5: Disclosure of Information**			
Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi	8.1 Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi.	Penggunaan teknologi informasi dapat bermanfaat sebagai media keterbukaan informasi. Adapun keterbukaan informasi yang dilakukan tidak hanya keterbukaan informasi yang telah diatur dalam peraturan perundang-undangan, namun juga informasi lain terkait Perusahaan Terbuka yang dirasakan bermanfaat untuk diketahui pemegang saham atau investor. Dengan pemanfaatan teknologi informasi secara lebih luas selain situs web diharapkan perusahaan dapat meningkatkan efektivitas penyebaran informasi perusahaan. Meskipun demikian, pemanfaatan teknologi informasi yang dilakukan tetap memperhatikan manfaat dan biaya perusahaan.	**Telah Diterapkan** Bank senantiasa berupaya untuk meningkatkan kualitas keterbukaan informasi kepada *stakeholders* melalui media teknologi informasi selain *website* Bank. Media teknologi informasi yang digunakan oleh Bank untuk melakukan pelayanan dan *update* kebutuhan informasi kepada nasabah atau calon nasabah adalah media sosial, yang terdiri dari Youtube, Facebook, Twitter dan Instagram.
Principle 8: Improving the Disclosure of Information Implementation	8.1 The Public Company utilize the use of information technology more broadly than the Website as a medium for transparency of information.	Information technology can be useful as a medium to disclose information. The disclosure of information is not only limited to information that has been regulated in the laws and regulations but also other information related to the Company that can be useful to be disclosed to shareholders or investors. With more extensive utilization of information technology in addition to the Website, improvement in the effectiveness of the dissemination of corporate information by the company is expected. Nevertheless, the utilization of information technology still takes into account the benefits and costs of the company.	**Has been Implemented** The Bank always strives to improve the quality of information disclosure to stakeholders through information technology media in addition to the Bank's website. Information technology media used by the Bank to provide services and update of information for customers or prospective customers is social media, consisting of Youtube, Facebook, Twitter, and Instagram.
	8.2 Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali.	Peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai penyampaian laporan tahunan Perusahaan Terbuka telah mengatur kewajiban pengungkapan informasi mengenai pemegang saham yang memiliki 5% (lima persen) atau lebih saham Perusahaan Terbuka serta kewajiban pengungkapan informasi mengenai pemegang saham utama dan pengendali Perusahaan Terbuka baik langsung maupun tidak langsung sampai dengan pemilik manfaat terakhir dalam kepemilikan saham tersebut. Dalam Pedoman Tata Kelola ini direkomendasikan untuk mengungkapkan pemilik manfaat akhir atas kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain mengungkapkan pemilik manfaat akhir dari kepemilikan saham oleh pemegang saham utama dan pengendali.	**Telah Diterapkan** Bank telah mengungkapkan informasi mengenai pemegang saham yang memiliki lebih dari 5% (lima) persen atau lebih saham Bank kepada Regulator dan Masyarakat melalui *website* Bank. Pengungkapan informasi tersebut telah diungkapkan pada *website* Bank menu Hubungan Investor bagian pemegang saham serta bagian ikhtisar saham dalam Laporan Tahunan ini.
	8.2 Annual Report of the Public Company discloses the ultimate beneficial owner of Public Company's share ownership of at least 5% (five percent), in addition to the disclosure of the ultimate beneficial owners in the share ownership of the Public Company through the majority and controlling shareholders	Laws and regulations in the Capital Market sector that regulate the submission of a Public Company's Annual Report has set out the obligation to disclose information concerning shareholders with 5% (five percent) or more ownership of Public Company's shares, as well as the obligation to disclose information on majority and controlling shareholders of the Public Company either directly or indirectly up to the ultimate beneficial owner in the shares ownership. In this Governance Guideline, it is recommended to disclose the ultimate beneficial owner on the Public Company's shares ownership of at least 5% (five percent), in addition to disclose the ultimate beneficial owner from the shares ownership by the majority and controlling shareholders	**Has been Implemented** The Bank has disclosed information regarding shareholders with 5% (five) percent or more of the Bank's shares to Regulators and the Public through the Bank's website. The disclosure of information has been disclosed on the Bank's website, on the Investor Relations menu, shareholders section as well as the stock highlights section of this Annual Report.

Struktur dan Mekanisme *Corporate Governance*

Corporate Governance Structure and Mechanism

STRUKTUR TATA KELOLA PERUSAHAAN

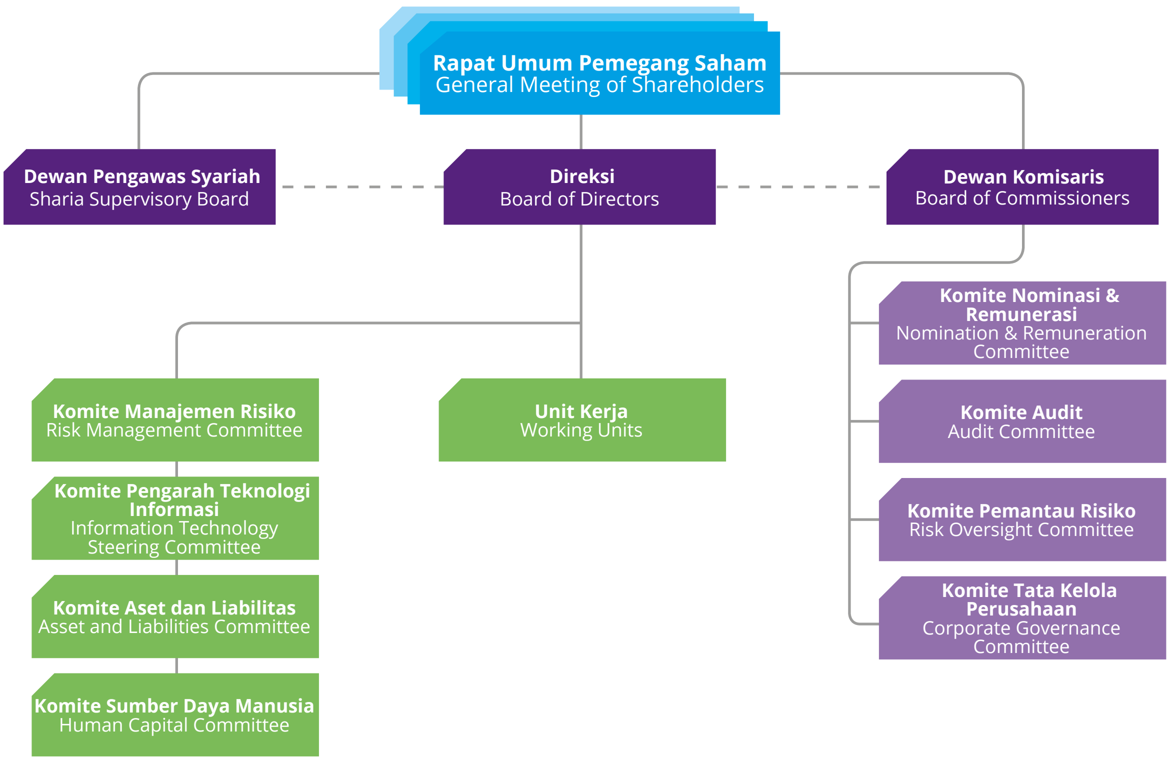
Struktur pelaksanaan GCG di lingkungan Bank Muamalat terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, Dewan Pengawas Syariah, Direksi dan komite-komite di bawah Dewan Komisaris dan Direksi. Seluruh unsur tersebut melaksanakan tugas dan tanggung jawab sesuai fungsinya masing-masing.

CORPORATE GOVERNANCE STRUCTURE

The structure GCG implementation structure within Bank Muamalat consists of the General Meeting of Shareholders (GMS), the Board of Commissioners, the Sharia Supervisory Board, the Board of Directors, and committees under the Board of Commissioners and the Board of Directors. All of these elements carry out their duties and responsibilities according to their respective functions.

Struktur Organisasi Tata Kelola Bank Muamalat Indonesia

Governance Organizational Structure of Bank Muamalat Indonesia



INFRASTRUKTUR TATA KELOLA PERUSAHAAN

Bank Muamalat memiliki infrastruktur berupa kebijakan dan prosedur sebagai panduan dalam menjalankan fungsi dan tugas organ perusahaan, antara lain:

- Anggaran Dasar Bank Muamalat Indonesia
- Board Manual Bank Muamalat Indonesia
- Kode Etik Bank Muamalat Indonesia
- Kebijakan GCG Bank Muamalat Indonesia

CORPORATE GOVERNANCE INFRASTRUCTURE

Bank Muamalat has established an infrastructure in the form of Policy/ Procedure as a guide in carrying out its functions and duties such as:

- Bank Muamalat Indonesia's Articles of Association
- Board Manual of Bank Muamalat Indonesia
- Bank Muamalat Indonesia's Code of Conduct
- Bank Muamalat Indonesia's GCG Policy

- Kebijakan Umum Operasional Bank
- Prosedur Pelaksanaan Rapat Direksi
- Prosedur Pelaksanaan Rapat Umum Pemegang Saham

- Piagam Komite Audit
- Piagam Komite Nominasi dan Remunerasi
- Piagam Komite Pemantau Risiko
- Piagam Komite Tata Kelola Perusahaan
- Piagam Komite Aset dan Liabilitas
- Piagam Komite Pengarah Teknologi Informasi
- Piagam Komite Manajemen Risiko
- Pedoman dan Prosedur Anti-Fraud
- Piagam Internal Audit
- Kebijakan dan Prosedur penerapan APU-PPT (Anti Pencucian Uang-Pencegahan Pendanaan Terorisme)

MEKANISME TATA KELOLA PERUSAHAAN

Mekanisme tata kelola di lingkungan Bank mengacu pada *soft structure*, berupa kebijakan dan prosedur operasional yang terkait GCG. Kebijakan ini senantiasa diterapkan dalam kegiatan bisnis sehari-hari. Selain itu, Bank juga melakukan *review* secara berkala.

Norma tersebut dikomunikasikan kepada seluruh unsur dan masing-masing tingkatan dalam organisasi Bank agar dapat dijadikan sebagai landasan dalam menerapkan prinsip-prinsip GCG di lingkungan Bank.

Organ utama struktur GCG terdiri dari RUPS yang memiliki kedudukan tertinggi, Dewan Komisaris, Dewan Pengawas Syariah dan Direksi. Dalam pelaksanaannya, organ utama dibantu oleh organ pendukung yang terdiri dari komite di tingkat Dewan Komisaris, Direksi, Dewan Pengawas Syariah, Sekretaris Perusahaan, Manajemen Risiko dan Internal Audit.

Dewan Komisaris memiliki beberapa komite untuk membantu dan meningkatkan tugas dan fungsi pengawasan. Komite-komite di tingkat Dewan Komisaris BMI adalah sebagai berikut:

- Komite Audit
- Komite Pemantau Risiko
- Komite Nominasi dan Remunerasi
- Komite Tata Kelola Perusahaan

Direksi juga membentuk komite dalam rangka membantu tugasnya, antara lain:

- Komite Aset dan Liabilitas
- Komite Pengarah Teknologi Informasi
- Komite Manajemen Risiko
- Komite Sumber Daya Manusia

- Bank's General Operational Policy
- Procedure for Conducting Board of Directors' Meetings
- Procedure for Conducting General Meeting of Shareholders
- Audit Committee Charter
- Nomination and Remuneration Committee Charter
- Risk Monitoring Committee Charter
- Corporate Governance Committee Charter
- Assets and Liabilities Committee Charter
- Information Technology Steering Committee Charter
- Risk Management Committee Charter
- Anti-Fraud Guideline and Procedure
- Internal Audit Charter
- AML-CFT (Anti Money Laundering & Counter Financing of Terrorism) Implementation Policy and Procedure

CORPORATE GOVERNANCE MECHANISM

The governance mechanism within the Bank refers to the soft structure, in the form of policies and operational procedures that are related to GCG. The policies are always applied in daily business activities. In addition, the Bank also conducts periodic reviews.

These norms are communicated to all elements and each level within the Bank's organization to ensure that it can be used as the basis for implementing GCG principles within the Bank.

The main organs of the GCG structure consist of the GMS, which has the highest position, the Board of Commissioners, the Sharia Supervisory Board and the Board of Directors. In its implementation, the main organs are assisted by supporting organs consisting of committees at the levels of the Board of Commissioners, Board of Directors, Sharia Supervisory Board, Corporate Secretary, Risk Management, and Internal Audit.

The Board of Commissioners established several committees to assist and improve its supervisory duties and functions. The following are committees at the level of the Board of Commissioners of BMI:

- Audit Committee
- Risk Monitoring Committee
- Nomination and Remuneration Committee
- Corporate Governance Committee

The Board of Directors also established several committee in order to assist its duties, among others:

- Assets and Liabilities Committee
- Information Technology Steering Committee
- Risk Management Committee
- Human Resources Committee

Rapat Umum Pemegang Saham
General Meeting of Shareholders

RUPS adalah organ tertinggi dalam struktur organisasi GCG BMI, yang mempunyai hak dan kewenangan yang tidak dimiliki oleh Dewan Komisaris dan Direksi dalam batasan yang ditentukan oleh ketentuan peraturan perundangan dan Anggaran Dasar Bank.

RUPS juga menjadi media komunikasi antara Pemegang Saham dengan Dewan Komisaris dan Direksi melalui forum tanya jawab yang diberikan kepada seluruh Pemegang Saham yang hadir pada setiap mata acara RUPS.

Penyelenggaraan RUPS Bank mengacu pada beberapa ketentuan, di antaranya:

- Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas.
- Peraturan OJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka
- Peraturan OJK No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik
- Anggaran Dasar Bank
- Prosedur Internal terkait Pelaksanaan Rapat Umum Pemegang Saham

JENIS RUPS

Bank Muamalat membagi RUPS ke dalam dua jenis sesuai dengan UU No. 40 Tahun 2007 tentang Perseroan Terbatas dan Peraturan OJK No. 15/POJK.04/2020 Tahun 2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, yakni:

1. RUPS Tahunan

RUPS Tahunan diselenggarakan paling lambat 6 (enam) bulan setelah berakhirnya tahun buku atau batas waktu yang ditentukan oleh OJK. Agenda utama RUPS Tahunan terdiri dari pengajuan Laporan Keuangan dan Laporan Tahunan dari Direksi untuk disahkan dan disetujui oleh Pemegang Saham. Kemudian melakukan penunjukan Kantor Akuntan Publik untuk tahun buku berikutnya, memutuskan penggunaan laba, mengangkat atau memberhentikan anggota Direksi atau anggota Dewan Komisaris serta memutuskan hal-hal lain yang diperlukan.

2. RUPS Luar Biasa atau RUPS Lainnya

Pelaksanaan RUPS Luar Biasa atau RUPS Lainnya tidak terbatas oleh ketentuan waktu, dapat diselenggarakan kapan saja sesuai keperluan perusahaan oleh Dewan Komisaris atau Direksi, atas permintaan dari Pemegang Saham.

The GMS is the highest organ in the organizational structure of BMI's GCG, that has rights and authorities not granted to the Board of Commissioners and the Board of Directors within the limits determined by the provisions of laws and regulations and the Bank's Articles of Association.

The GMS also serves as a communication medium between Shareholders with the Board of Commissioners and Board of Directors through the Q&A forum provided to all Shareholders present at each GMS agenda.

The Bank's GMS implementation refers to several provisions, among others:

- Law No. 40 of 2007 on Limited Liability Companies.
- FSA Regulation No. 15/POJK.04/2020 on the Planning and Implementation of General Meeting of Shareholders of a Public Companies
- FSA Regulation No. 16/POJK.04/2020 on the Implementation of the General Meeting of Shareholders of a Public Company Electronically
- The Bank's Articles of Association
- Internal Procedures related to the General Meeting of Shareholders

TYPES OF GMS

Bank Muamalat divides the GMS into two types in accordance with Law no. 40 of 2007 on Limited Liability Companies and FSA Regulation No. 15/POJK.04/2020 of 2020 on the Plan and Implementation of the General Meeting of Shareholders of Public Companies, namely:

1. Annual GMS

The Annual GMS is held no later than 6 (six) months after the end of the fiscal year or the time limit determined by FSA. The main agenda of the Annual GMS consists of the submission of Financial Statements and Annual Reports from the Board of Directors to be approved and ratified by the Shareholders. Then appoint a Public Accounting Firm for the upcoming fiscal year, decide on the use of profits, appoint or dismiss members of the Board of Directors or members of the Board of Commissioners and decide other necessary matters.

2. Extraordinary GMS and Other GMS

The implementation of the Extraordinary GMS or Other GMS is not limited by time provisions, can be implemented at any time according to the company's needs by the Board of Commissioners or the Board of Directors, at the request of the Shareholders.

WEWENANG RUPS

RUPS memiliki wewenang yang tidak diberikan kepada Dewan Komisaris atau pun Direksi, sesuai batasan yang ditentukan dalam UU No. 40 tahun 2007 tentang Perseroan Terbatas, Peraturan OJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, Peraturan Otoritas Jasa Keuangan Nomor 3/POJK.04/2021 tentang Penyelenggaraan Kegiatan di Bidang Pasar Modal dan/atau Anggaran Dasar Bank. Wewenang RUPS di antara lain:

1. Melakukan evaluasi kinerja Dewan Komisaris dan Direksi
2. Melakukan pengesahan perubahan Anggaran Dasar
3. Memberikan persetujuan atas Laporan Direksi, Laporan Tugas Pengawasan Dewan Komisaris serta Laporan Keuangan Perseroan
4. Memutuskan alokasi penggunaan laba
5. Menunjuk dan menetapkan biaya jasa akuntan publik
6. Memutuskan jumlah dan jenis kompensasi serta fasilitas pengurus
7. Memberikan persetujuan Laporan Tahunan termasuk Laporan Keuangan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan serta memberikan pelunasan dan pembebasan tanggung jawab (*acquit et decharge*) kepada anggota Direksi dan Dewan Komisaris atas tindakan pengurusan dan pengawasan yang telah dilakukannya masing-masing
8. Memberi kuasa dan wewenang kepada Direksi untuk menentukan dan membayar dividen *final*
9. Mengambil keputusan-keputusan menyangkut struktur organisasi misalnya perubahan Anggaran Dasar, penggabungan, peleburan, pemisahan, pembubaran dan likuidasi Perseroan
10. Mengangkat dan/atau mengubah susunan anggota Direksi dan Dewan Komisaris
11. Menetapkan remunerasi yakni: penetapan gaji, tunjangan lain serta honorarium Direksi dan Dewan Komisaris Perseroan
12. Memberi persetujuan terhadap transaksi yang mengandung benturan kepentingan
13. Memberikan kuasa dan kewenangan kepada Dewan Komisaris untuk menunjuk Kantor Akuntan Publik (KAP) dengan memperhatikan rekomendasi dari Komite Audit
14. Menetapkan Pihak yang menjadi Pengendali dari Perusahaan Terbuka

AUTHORITY OF THE GMS

The GMS has authorities not granted to the Board of Commissioners or the Board of Directors, according to the limits stipulated in Law No. 40 of 2007 on Limited Liability Companies, FSA Regulation No. 15/POJK.04/2020 on the Planning and Implementation of General Meeting of Shareholders of Public Companies, Financial Services Authority Regulation No. 3/POJK.04/2021 on Implementation of Activities in the Capital Market Sector and/or Articles of Association of Banks. The GMS's authorities include:

1. Evaluating the performance of the Boards of Commissioners and Board of Directors
2. Approving amendments to the Articles of Association
3. Giving approval to the Board of Directors' Report, the Board of Commissioners Supervisory Report, and the Company's Financial Statements
4. Deciding on the allocation of the use of profits
5. Appointing and determining the cost of public accountant services
6. Determining the amount and type of management compensation and facilities
7. Approving the Annual Report including the Company's Financial Statements and the Supervisory Report of the Company's Board of Commissioners as well as granting release and discharge (acquit et decharge) to members of the Board of Directors and Board of Commissioners for the management and supervisory actions that they have completed respectively
8. Granting power and authority to the Board of Directors to determine and pay the final dividends
9. Making decisions concerning the organisational structure, such as amendments to the Articles of Association, incorporation, consolidation, separation, dissolution, or liquidation of the Company
10. Appointing and/or changing the membership composition of the Board of Directors and Board of Commissioners
11. Determining remuneration, namely determining the salaries, other benefits, and honorarium for the Company's Board of Directors and Board of Commissioners
12. Granting approval to transactions containing conflicts of interest
13. Granting the power and authority to the Board of Commissioners to appoint a Public Accounting Firm with regard to recommendations from the Audit Committee
14. Establishing the Controlling Party of a Public Company

HAK PEMEGANG SAHAM

BMI mengatur hak Pemegang Saham, yaitu:

1. Pemegang saham dapat melakukan permintaan penyelenggaraan RUPS
2. Pemegang saham berhak memperoleh informasi mata acara rapat dan bahan terkait mata acara rapat sepanjang tidak bertentangan dengan kepentingan Bank

RIGHTS OF SHAREHOLDERS

BMI regulates the rights of Shareholders, namely:

1. Shareholders can make requests to hold a GMS
2. Shareholders are entitled to acquire information on the agenda of the meeting and materials related to the agenda as long as it does not conflict with the interests of the Bank

3. Menerima dividen saham dengan syarat dan ketentuan sesuai dengan keputusan RUPS
4. Ikut berpartisipasi dalam mengambil keputusan di dalam RUPS berdasarkan dengan syarat dan ketentuan yang berlaku dan tata tertib RUPS
5. Menerima informasi mengenai tata tertib RUPS dan prosedur *voting* di dalam RUPS

3. Receive stock dividends on terms and conditions in accordance with the GMS decision
4. Participate in making decisions at the GMS based on the applicable terms and conditions and the GMS Rules of Procedure
5. Receive information regarding the GMS Rules and voting procedures in the GMS

RUPS TAHUN 2021

Sepanjang tahun 2021, BMI menyelenggarakan RUPS sebanyak 3 (tiga) kali yang terdiri dari 1 (Satu) kali RUPS Tahunan dan 2 (dua) kali RUPS Luar Biasa.

GMS IN 2021

Throughout 2021, BMI held 3 (three) GMS consisting of 1 (one) Annual GMS and 2 (two) Extraordinary GMS.

RUPS Tahunan

RUPS Tahunan diselenggarakan pada 29 April 2021, pukul 09.35 WIB sampai dengan 11:00 WIB di Ballroom BJ Habibie – Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

Annual GMS

The Annual GMS was held on 29 April 2021, at 09.35 to 11:00 WIB at the BJ Habibie Ballroom – Muamalat Tower 2nd Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

Daftar Peserta RUPS Tahunan

List of Participants in the Annual GMS

Dewan Pengawas Syariah Sharia Supervisory Board	**Jabatan** Position
Drs. H. Sholahudin Al Aiyub, M.Si	Ketua Chairman
Hj. Siti Haniatunnisa, LLB., MH	Anggota Member
Dewan Komisaris Board of Commissioners	**Jabatan** Position
Ilham Akbar Habibie	Komisaris Utama Independen President Commissioner/ Independent Commissioner
Iggi Haruman Achsien	Komisaris Independen Independent Commissioner
Edy Setiadi	Komisaris Independen Independent Commissioner
Direksi Board of Directors	**Jabatan** Position
Purnomo B. Soetadi	Direktur Bisnis Ritel Retail Banking Director
Hery Syafril	Direktur Keuangan Finance Director
Andri Donny	Direktur Kepatuhan, Risiko dan Hukum Compliance, Risk, and Legal Director
Avianto	Direkur Pembiayaan Financing Director
Awaldi	Direktur Operasi Operations Director

Selain itu, turut hadir pemegang saham yang memiliki 9.539.851.360 (sembilan miliar lima ratus tiga puluh sembilan juta delapan ratus lima puluh satu ribu tiga ratus enam puluh) saham atau 93,4573820% (sembilan puluh tiga koma empat lima tujuh tiga delapan dua nol persen) dari jumlah seluruh saham Seri A dan Seri B dengan hak suara yang telah dikeluarkan Perseroan, namun setelah Rapat dibuka sampai dengan sebelum memasuki pemungutan suara untuk Mata Acara Pertama masih terdapat tambahan pemegang saham dan/atau kuasa pemegang saham yang hadir dalam Rapat sehingga menjadi berjumlah 9.539.877.225 (sembilan miliar lima ratus tiga puluh sembilan juta delapan ratus tujuh puluh tujuh ribu dua ratus dua puluh lima) saham atau 93,4576353% (sembilan puluh tiga koma empat lima tujuh enam tiga lima tiga persen) dari jumlah seluruh saham Seri A dan Seri B dengan hak suara yang telah dikeluarkan Perseroan yang seluruhnya berjumlah 10.207.702.335 (sepuluh miliar dua ratus tujuh juta tujuh ratus dua ribu tiga ratus tiga puluh lima) saham.

In addition, shareholders who own 9,539,851,360 (nine billion five hundred thirty nine million eight hundred fifty one thousand three hundred sixty) shares or 93,4573820% (ninety three point four five seven three eight two zero percent) of the total number of Series A and Series B shares with voting rights that have been issued by the Company, but after the Meeting is opened until before entering the voting for the First Agenda there are still additional shareholders and/or proxies, making the total to 9,539,877,225 (nine billion five hundred thirty-nine million eight hundred seventy-seven thousand two hundred twenty-five) shares or 93,4576353% (ninety three point four five seven six three five three percent) with total number of Series shares A and Series B with voting rights issued by the Company totaling to 10,207,702,335 (ten billion two hundred seven million seven hundred two three hundred and thirty five) shares.

Dengan memperhatikan Daftar Pemegang Saham Perseroan per tanggal 6 April 2021 sampai dengan pukul 16.00 WIB, sehingga karenanya, kuorum yang disyaratkan dalam Pasal 11 ayat (1) dan Pasal 13 ayat (4) Anggaran Dasar Perseroan telah terpenuhi dan Rapat adalah sah serta berhak untuk mengambil keputusan yang sah dan mengikat mengenai hal-hal yang dibicarakan sesuai dengan Mata Acara Rapat.

Taking into account the Company's Shareholders Register Company as of 6 April 2021 until 16.00 WIB, therefore, the quorum required in Article 11 paragraph (1) and Article 13 paragraph (4) of the Company's Articles of Association has been met and the Meeting is valid and entitled to adopt valid and binding decisions regarding the matters discussed in accordance with the Meeting Agenda.

Kesempatan Mengajukan Pertanyaan dan atau Pendapat pada Rapat

Dalam tiap-tiap Mata Acara RUPS telah diberikan kesempatan kepada pemegang saham dan/atau kuasa pemegang saham untuk mengajukan pertanyaan dan/atau memberikan pendapat/usulan terkait mata acara Rapat.

Opportunity to Ask Questions and/or State Opinions at the Meeting

In each GMS Agenda, the shareholders and/or their proxies have been provided the opportunity to ask questions and/or provide opinions/suggestions regarding the agenda of the Meeting.

Mekanisme Pengambilan Keputusan Rapat

Pengambilan keputusan dalam RUPS selalu dilakukan melalui mekanisme musyawarah untuk mufakat. Kendati begitu, apabila musyawarah untuk mufakat tidak tercapai maka pengambilan keputusan dalam rapat dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang dilakukan oleh PT Datindo Entrycom selaku Biro Administrasi Efek Perseroan.

Decision Making Mechanism at the Meeting

Decision making in the GMS is always carried out through the mechanism of deliberation for consensus. However, in the event that deliberation to reach a consensus is not reached, the decision-making in the meeting is carried out by means of an open voting conducted by PT Datindo Entrycom as the Company's Securities Administration Bureau.

Tahapan Pelaksanaan RUPS Tahunan

Implementation Stages of the Annual GMS

Pemberitahuan Notification	**Pengumuman** Announcement	**Pemanggilan** Invitation	**Pelaksanaan** Implementation	**Hasil dan Keputusan** Results and Resolutions
Perseroan telah menyampaikan pemberitahuan rencana penyelenggaraan Rapat beserta Mata Acara Rapat kepada Kepala Eksekutif Pengawas Pasar Modal melalui surat nomor 034/R/PRD-SRT/III/2021 dan kepada Deputi Komisioner Pengawas Perbankan III OJK melalui surat nomor 036/R/PRD-SRT/III/2021 keduanya tertanggal 16-3-2021 perihal Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang -Saham Tahunan ("RUPST") PT Bank Muamalat Indonesia Tbk ("Perseroan") dan Penyampaian Mata Acara RUPST Perseroan The Company has notified the plan to hold the Meeting and the Meeting Agenda to the Chief Executive of the Capital Market Supervision of OJK through the letter No. 034/R/PRD-SRT/III/2021 and to the Deputy Commissioner for Banking Supervision III of OJK through the letter No. 036/R/PRD-SRT/ III/2021, both dated 16-3-2021 in the Notification of the Plan to Implement the Annual General Meeting of Shareholders ("AGMS") of PT Bank Muamalat Indonesia Tbk (the "Company") and Submission of the Agenda of the Company's AGMS	Pengumuman kepada pemegang saham mengenai akan dilakukannya Pemanggilan Rapat, telah dilakukan melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Terbit" dan melalui Website Perseroan pada tanggal 23-3-2021 dalam bahasa Indonesia dan bahasa Inggris Announcement to shareholders regarding the Invitation to the Meeting has been conducted through 1 (one) daily newspaper in Indonesian with national circulation, namely the newspaper "Harian Terbit" and through the Company's Website on 23-3-2021 in Indonesian and English.	Pemanggilan kepada pemegang saham mengenai penyelenggaraan Rapat telah dilakukan pada tanggal 7-4-2021 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Terbit" dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris Invitations to shareholders regarding the implementation of the Meeting have been conducted on 7-4-2021 through 1 (one) daily newspaper in Indonesian with national circulation, namely the "Harian Terbit" newspaper and through the Company's Website in Indonesian and English.	Bank Muamalat melaksanakan RUPS Tahunan pada 29 April 2021, pukul 09.35 WIB sampai dengan 11:00 WIB di Ballroom BJ Habibie – Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia. Bank Muamalat implemented the Annual GMS on 29 April 2021, at 09.35 WIB to 11:00 WIB at the BJ Habibie Ballroom – Muamalat Tower 2nd Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.	Ringkasan Risalah RUPS Tahunan telah diumumkan pada tanggal 3-5-2021 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris. The Summary of Minutes of the Annual GMS has been announced on 3-5-2021 through 1 (one) daily newspaper in Indonesian with national circulation, namely the newspaper "Economic Daily Balance" and through the Company's Website in Indonesian and English.

Keputusan dan Realisasi

Seluruh Keputusan rapat telah disahkan dalam RUPS Tahunan tanggal 29 April 2021.

Resolution and Realization

All meeting resolution have been approved at the Annual GMS on 29 April 2021.

Agenda, Keputusan dan Realisasi RUPS Tahunan

Agenda, Resolutions and Realization of the Annual GMS

No.	Agenda Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Submitting Questions & Opinions/ Suggestions	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
1	Persetujuan Laporan Tahunan Perseroan Tahun Buku 2020 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2020 serta pengesahan Laporan Keuangan Perseroan untuk Tahun Buku 2020	2 (dua) pemegang saham mengajukan pertanyaan tertulis dan 1 (satu) pemegang saham menyampaikan pendapat/usulan tertulis	Dengan pemungutan suara dengan hasil sebagai berikut: a. Jumlah saham yang setuju : 9.029.555.590 saham atau 94,6506478 % dari jumlah saham yang hadir. b. Jumlah saham yang tidak setuju : 510.321.635 saham atau 5,3493522% dari jumlah saham yang hadir.	Menyetujui Laporan Tahunan Perseroan Tahun Buku 2020 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2020 dan mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2020. Selanjutnya dengan telah disetujuinya Laporan Tahunan Perseroan Tahun Buku 2020 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2020 serta disahkannya Laporan Keuangan Perseroan untuk Tahun Buku 2020, maka berarti Rapat telah memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) kepada anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan atas tindakan pengurusan dan pengawasan Perseroan yang telah dijalankan selama Tahun Buku 2020, sepanjang tindakan tersebut tercermin dari Laporan Tahunan dan Laporan Keuangan Perseroan Tahun Buku 2020 serta bukan merupakan tindak pidana atau pelanggaran terhadap ketentuan peraturan perundang-undangan yang berlaku.	Sudah direalisasikan pada tahun 2021 dan Laporan Tahunan Perseroan telah disampaikan kepada OJK melalui surat No. 053/B/PRD-SRT/IV/2021 dan No. 054/B/PRD-SRT/IV/2021 tanggal 7 April 2021 kepada pihak-pihak terkait dan kepada lembaga-lembaga terkait
	Approval on the Company's Annual Report for the 2020 Fiscal Year including the Supervisory Report of the Board of Commissioners and the Sharia Supervisory Board for the 2020 Fiscal Year and ratification of the Company's Financial Statements for the 2019 Fiscal Year	2 (two) shareholders submitted written questions and 1 (one) shareholder submitted written opinions/ suggestions	By voting with the following results: a. Number of shares that agreed: 9,029,555,590 shares or 94,6506478 % of the total shares present. b. Number of shares that disagree: 510,321,635 shares or 5,3493522% of the total shares present	Approve the Company's Annual Report for the 2020 Fiscal Year including the Supervisory Report of the Board of Commissioners and the Sharia Supervisory Board for the 2020 Fiscal Year and ratified the Company's Financial Statements for the 2020 Fiscal Year. Furthermore, with the approval of the Company's Annual Report for the 2020 Fiscal Year including the Supervisory Report of the Board of Commissioners and the Sharia Supervisory Board for the 2020 Fiscal Year and the ratification of the Company's Financial Statements for the 2020 Fiscal Year, the Meeting has granted full release and discharge (volledig acquit et de charge) to members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company for management and supervision of the Company that have been carried out during the 2020 Fiscal Year, as long as these actions are reflected in the Company's Annual Report and Financial Statements for the 2020 Fiscal Year and are not a criminal act or a violation of the provisions of the prevailing laws and regulations	Has been realized in 2021 and the Company's Annual Report has been submitted to FSA through the letter No. 053/B/PRD-SRT/IV/2021 and No. 054/B/PRD-SRT/IV/2021 dated 7 April 2021 to related parties and institutions
2	Persetujuan Penggunaan Laba Bersih Perseroan untuk Tahun Buku 2020	tidak terdapat pemegang saham yang mengajukan pertanyaan maupun, menyampaikan pendapat/usulan	Dengan musyawarah untuk mufakat	Menyetujui laba bersih Perseroan untuk Tahun Buku 2020 setelah pajak sebesar Rp10.019.739.277 (sepuluh miliar sembilan belas juta tujuh ratus tiga puluh sembilan ribu dua ratus tujuh puluh tujuh Rupiah) seluruhnya dipergunakan untuk cadangan Perseroan, sehingga tidak diadakan pembagian dividen atas laba bersih Perseroan Tahun Buku 2020.	Sudah direalisasikan pada tahun 2021 dan Laba bersih Perseroan untuk Tahun Buku 2021 tidak dibagikan dan dipergunakan untuk cadangan Perseroan
	Approval for the Use of the Company's Net Profit for Fiscal Year 2020	There were no shareholders who submitted questions, opinions/ suggestions	Deliberation to reach a consensus	Approved the Company's net profit for the fiscal year 2020 after tax in the amount of Rp10,019,739,277 (ten billion nineteen million seven hundred thirty-nine thousand two hundred and seventy-seven Rupiah) entirely used for the Company's reserves, thus, no dividend was distributed on the Company's net income for Fiscal Year 2020.	Has been realized in 2021 and the Company's Net Profit for the Fiscal Year 2021 shall not be distributed and used in its entirety for the Company's reserves

No.	Agenda Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Submitting Questions & Opinions/ Suggestions	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
3	Penunjukan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan Tahun Buku 2021 dan audit lain yang dibutuhkan Perseroan	tidak terdapat pemegang saham yang mengajukan pertanyaan maupun, menyampaikan pendapat/usulan	Dengan musyawarah untuk mufakat	Menyetujui untuk memberikan kewenangan kepada Dewan Komisaris Perseroan untuk menunjuk, mengakhiri dan/atau mengganti Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2021 dan/atau audit lain yang dibutuhkan Perseroan serta menetapkan jumlah honorarium dan persyaratan lainnya yang wajar bagi Kantor Akuntan Publik tersebut. Pemberian kewenangan kepada Dewan Komisaris Perseroan tersebut diusulkan untuk efektifitas proses penunjukan, pengakhiran, dan/atau penggantian Kantor Akuntan Publik yang sesuai dengan kondisi Perseroan dan akan dilaksanakan dengan kriteria atau batasan yang dianggap sesuai oleh Dewan Komisaris Perseroan dengan kondisi Perseroan.	Sudah direalisasikan pada tahun 2021 dan Dewan Komisaris telah menunjuk Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2021 berdasarkan rekomendasi dari Komite Audit. Penunjukan berdasarkan surat Dewan Komisaris tanggal 30 November 2021 dan telah dilaporkan kepada OJK melalui surat No. 207/B/FND-SRT/ XII/2021 tanggal 13 Desember 2021.
	Appointment of a Public Accountant Office to audit the Company's Financial Statements for the 2021 Fiscal Year and other audits required by the Company	There were no shareholders who submitted questions, opinions/ suggestions	Deliberation to reach a consensus	Approve granting the authority to the Company's Board of Commissioners to appoint, dismiss, and/or replace the Public Accountant Firm to audit the Company's Financial Statements for 2021 Fiscal Year and/ or other audits required by the Company and determining the appropriate amount of honorarium and other appointment requirements for the appointed Public Accounting Firm. The granting of authority to the Board of Commissioners of the Company is proposed for the effectiveness of the process of appointing, termination and/or replacement of the Public Accountant Firm in accordance with the conditions of the Company to be implemented with criteria or limits deemed appropriate by the Board of Commissioners of the Company with the conditions of the Company	Has been realized in 2021 and the Board of Commissioners has appointed a Public Accounting Firm to audit the Company's Financial Statements for the 2021 Fiscal Year based on recommendations from the Audit Committee. The appointment was based on a letter of the Board of Commissioners dated 30 November 2021 and has been reported to the FSA through letter No. 207/B/FND-SRT/ XII/2021 dated 13 December 2021
4	Persetujuan tindakan penjaminan aset Perseroan sebagai jaminan utang Perseroan atau pihak lain atas fasilitas pembiayaan yang akan diberikan oleh PT Sarana Multigriya Finansial dan/atau pihak lain	tidak terdapat pemegang saham yang mengajukan pertanyaan maupun, menyampaikan pendapat/usulan	Dengan musyawarah untuk mufakat	Menyetujui dan memberikan kewenangan kepada Direksi Perseroan untuk melakukan tindakan penjaminan aset Perseroan sebagai jaminan utang Perseroan atau pihak lain atas fasilitas pembiayaan yang akan diberikan oleh PT Sarana Multigriya Finansial dan/atau pihak lain	Transaksi dengan PT Sarana Multigriya Finansial telah direalisasikan
	Approval of actions to guarantee the Company's assets as collateral for the debts of the Company or other parties for the financing facilities to be provided by PT Sarana Multigriya Finansial and/or other parties	There were no shareholders who submitted questions, opinions/ suggestions	Deliberation to reach a consensus	Approve and authorize the Company's Board of Directors to take actions to guarantee the Company's assets as collateral for the debt of the Company or other parties for the financing facilities to be provided by PT Sarana Multigriya Finansial and/or other parties	The transaction with PT Sarana Multigriya Finansial has been realized

Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Tahunan tanggal 29 April 2021 telah direalisasikan pada tahun 2021.

Reason for Unrealized Resolution

All resolutions of the Annual GMS on 29 April 2021 have been realized in 2021.

RUPS Luar Biasa Pertama

RUPS Luar Biasa Pertama diselenggarakan pada 29 April 2021, pukul 11.15 WIB sampai dengan 12.38 WIB di Ballroom BJ Habibie – Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

First Extraordinary GMS

The First Extraordinary GMS was held on 29 April 2021, at 11.15 to 12.38 WIB at the BJ Habibie Ballroom – Muamalat Tower 2nd Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

Peserta RUPS Luar Biasa Pertama

Participants in the First Extraordinary GMS

Dewan Pengawas Syariah Sharia Supervisory Board	Jabatan Position
Drs. H. Sholahudin Al Aiyub, M.Si	Ketua Chairman
Hj. Siti Haniatunnisa, LLB., MH	Anggota Member
Dewan Komisaris Board of Commissioners	**Jabatan Position**
Ilham Akbar Habibie	Komisaris Utama Independen President Commissioner/ Independent Commissioner
Iggi Haruman Achsien	Komisaris Independen Independent Commissioner
Edy Setiadi	Komisaris Independen Independent Commissioner
Direksi Board of Directors	**Jabatan Position**
Purnomo B. Soetadi	Direktur Bisnis Ritel Retail Banking Director
Hery Syafril	Direktur Keuangan Finance Director
Andri Donny	Direktur Kepatuhan, Risiko dan Hukum Compliance, Risk, and Legal Director
Avianto	Direkur Pembiayaan Financing Director
Awaldi	Direktur Operasi Operations Director

Selain itu, turut hadir pemegang saham yang memiliki 9.539.874.575 (sembilan miliar lima ratus tiga puluh sembilan juta delapan ratus tujuh puluh empat ribu lima ratus tujuh puluh lima) saham atau 93,4576094% (sembilan puluh tiga koma empat lima tujuh enam nol sembilan empat persen) dari jumlah seluruh saham Seri A dan Seri B dengan hak suara yang telah dikeluarkan Perseroan yang seluruhnya berjumlah 10.207.702.335 (sepuluh miliar dua ratus tujuh juta tujuh ratus dua ribu tiga ratus tiga puluh lima) saham.

Dengan memperhatikan Daftar Pemegang Saham Perseroan per tanggal 6 April 2021 sampai dengan pukul 16.00 WIB, sehingga karenanya, kuorum yang disyaratkan dalam Pasal 11 ayat (1) dan Pasal 13 ayat (4) Anggaran Dasar Perseroan telah terpenuhi dan Rapat adalah sah serta berhak untuk mengambil keputusan yang sah dan mengikat mengenai hal-hal yang dibicarakan sesuai dengan Mata Acara Rapat.

In addition, the shareholders who own 9,539,874,575 (nine billion five hundred thirty-nine million eight hundred seventy-four thousand five hundred seventy-five) shares or 93,4576094% (ninety-three point four five seven six zero nine four percent) of the total number of Series A and Series B shares with voting rights issued by the Company totaling 10,207,702,335 (ten billion two hundred seven million seven hundred two thousand three hundred thirty-five) shares also attended the meeting.

Taking into account the Company's Shareholders Register Company as of of 6 April 2021 until 16.00 WIB, therefore, the quorum required in Article 11 paragraph (1) and Article 13 paragraph (4) of the Company's Articles of Association has been met and the Meeting is valid and entitled to adopt valid and binding decisions regarding the matters discussed in accordance with the Meeting Agenda.

Tahapan Pelaksanaan RUPS Luar Biasa Pertama **Implementation Stages of the First Extraordinary GMS**

Pemberitahuan Notification	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Hasil dan Keputusan Results and Resolutions
Perseroan telah menyampaikan pemberitahuan rencana penyelenggaraan Rapat beserta Mata Acara Rapat kepada Kepala Eksekutif Pengawas Pasar Modal melalui surat nomor 035/R/PRD-SRT/III/2021 dan kepada Deputi Komisioner Pengawas Perbankan III OJK melalui surat nomor 037/R/PRD-SRT/III/2021 keduanya tertanggal 16-3-2021 perihal Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") PT Bank Muamalat Indonesia Tbk ("Perseroan") dan Penyampaian Mata Acara RUPSLB Perseroan The Company has notified the plan to hold the Meeting along with the Meeting Agenda to the Chief Executive of the Capital Market Supervision of OJK through the letter No. 035/R/PRD-SRT/III/2021 and to the Deputy Commissioner for Banking Supervision III of OJK through the letter No. 037/R/PRD-SRT/ III/2021, both dated 16-3-2021 regarding the Notification of the Plan to Organize the Extraordinary General Meeting of Shareholders ("EGMS") of PT Bank Muamalat Indonesia Tbk (the "Company") and Submission of the Company's EGMS Agenda	Pengumuman kepada pemegang saham mengenai akan dilakukannya Pemanggilan Rapat, telah dilakukan melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Terbit" dan melalui Website Perseroan pada tanggal 23-3-2021 dalam bahasa Indonesia dan bahasa Inggris Announcement to shareholders regarding the Invitation to the Meeting has been conducted through 1 (one) daily newspaper in Indonesian with national circulation, namely the newspaper "Harian Terbit" and through the Company's Website on 23-3-2021 in Indonesian and English.	Pemanggilan kepada pemegang saham mengenai penyelenggaraan Rapat telah dilakukan pada tanggal 7-4-2021 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Terbit" dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris Invitations to shareholders regarding the implementation of the Meeting have been conducted on 7-4-2021 through 1 (one) daily newspaper in Indonesian with national circulation, namely the "Harian Terbit" newspaper and through the Company's Website in Indonesian and English.	Bank Muamalat melaksanakan RUPS Luar Biasa pada 29 April 2021, pukul 11.15 WIB sampai dengan 12.38 WIB di Ballroom BJ Habibie Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia. Bank Muamalat held the Extraordinary GMS on 29 April 2021, at 11.15 to 12.38 WIB at the Ballroom BJ Habibie Muamalat Tower 2nd Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.	Ringkasan Risalah RUPS Luar Biasa telah diumumkan pada tanggal 3 Mei 2021 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris. Summary of Minutes of the Extraordinary GMS has been announced on 3 May 2021 in 1 (one) daily newspaper in Indonesian with national circulation, namely the newspaper "Economic Daily Balance" and through the Company's Website, in Indonesian and English

Selain itu, Keterbukaan Informasi sehubungan dengan rencana Perseroan untuk -melakukan penambahan modal melalui Penawaran Umum Terbatas dengan memberikan Hak Memesan Efek Terlebih Dahulu telah dilaksanakan sesuai dengan ketentuan Pasal 15 Peraturan OJK Nomor 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka dengan Memberikan Hak Memesan Efek Terlebih Dahulu sebagaimana diubah dengan Peraturan OJK Nomor 14/POJK.04.2019 tentang Perubahan atas Peraturan OJK Nomor 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka dengan Memberikan Hak Memesan Efek Terlebih Dahulu melalui surat kabar harian berbahasa Indonesia, yaitu "Harian Terbit" dan melalui Website Perseroan pada tanggal 23-3-2021 dalam bahasa Indonesia dan bahasa Inggris.

In addition, the Disclosure of Information in relation to the Company's plan to increase capital through a Limited Public Offering by granting Pre-emptive Rights has been implemented in accordance with the provisions of Article 15 of FSA Regulation No. 32/POJK.04/2015 on Increase of Public Company Capital by Granting Pre-emptive Rights as amended by FSA Regulation No. 14/POJK.04.2019 on Amendments to FSA Regulation No. 32/POJK.04/2015 on Increase of Public Company Capital of by Granting Pre-emptive Rights through Indonesian language daily newspapers, namely "Daily Published" and through the Company's Website on 23-3-2021, in Indonesian and English.

Keputusan dan Realisasi

Seluruh Keputusan rapat telah disahkan dalam RUPS Luar Biasa Pertama tanggal 29 April 2021.

Resolutions and Realization

All meeting resolutions have been approved in the First Extraordinary GMS on 29 April 2021.

Agenda, Keputusan dan Realisasi RUPS Luar Biasa Pertama

Agenda, Resolution, and Realization of the First Extraordinary GMS

No.	Agenda Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Submitting Questions & Opinions/ Suggestions	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
1	Persetujuan Rencana Perseroan atas rangkaian transaksi yang terdiri dari : a. Transaksi Penjualan Aset, b. Transaksi Pembelian Surat Berharga, dan c. Transaksi Penerbitan Sukuk/Pinjaman Syariah	3 (tiga) pemegang saham mengajukan pertanyaan tertulis	Dengan pemungutan suara dengan hasil sebagai berikut: a. Jumlah saham yang setuju : 9.029.552.940 saham atau 94,6506463% dari jumlah saham yang hadir. b. Jumlah saham yang tidak setuju : 510.321.635 saham atau 5,3493537% dari jumlah saham yang hadir.	1. Menyetujui pelaksanaan RangkaianTransaksi sebagai berikut: a. Penjualan Aset Perseroan berupa pembiayaan pada nilai buku *(at par)*, sampai dengan Rp10 triliun (sepuluh triliun Rupiah); b. Pembelian surat berharga berupa Sukuk dengan nilai nominal senilai Rp13,1 triliun (tiga belas koma satu triliun Rupiah) dan tenor selama 20 (dua puluh) tahun; dan c. Penerbitan surat berharga berupa Sukuk atau transaksi fasilitas pembiayaan senilai Rp2,4 triliun (dua koma empat triliun Rupiah) dengan tenor selama 20 (dua puluh) tahun. 2. Memberikan kewenangan kepada Direksi Perseroan untuk melaksanakan Transaksi dan segala tindakan yang dianggap perlu dalam melaksanakan Transaksi.	a. Transaksi Penjualan Aset, b. Transaksi Pembelian Surat Berharga, dan c. Transaksi Penerbitan Sukuk/Pinjaman Syariah telah direalisasikan pada tanggal 15 November 2021.
	Approval of the Company's Plan for a series of transactions consisting of: a. Asset Sale Transaction b. Purchase of Securities Transaction, and c. Issuance of Sukuk/ Sharia Loans Transaction	3 (three) shareholders submitted written questions	By voting with the following results: a. Number of shares that agreed: 9,029,552,940 shares or 94,6506463% of the total shares present. b. Number of shares that disagree: 510,321,635 shares or 5,3493537% of the total shares present.	1. Approved the implementation of the following Series of Transaction a. Sales of the Company's Assets in the form of financing at book value (at par), up to Rp10 trillion (ten trillion Rupiah) b. Purchase of securities in the form of Sukuk with a nominal value of Rp. 13.1 trillion (thirteen point one trillion Rupiah) and a tenor of 20 (twenty) years; and c. Issuance of securities in the form of Sukuk or transaction of financing facilities in the amount of Rp2.4 trillion (two point four trillion Rupiah) with a tenor of 20 (twenty) years 2. Granting the authority to the Board of Directors of the Company to carry out the Transaction and all actions deemed necessary in carrying out the Transaction	a. Asset Sale Transaction b. Purchase of Securities Transaction, and c. Issuance of Sukuk/ Sharia Loans Transactions have been realized on 15 November 2021.
2	Persetujuan Rencana Penawaran Umum Terbatas VI dengan Memberikan Hak Memesan Efek Terlebih Dahulu (HMETD).	4 (empat) pemegang saham mengajukan pertanyaan tertulis dan 1 (satu) pemegang saham menyampaikan pendapat/usulan tertulis	Dengan pemungutan suara dengan hasil sebagai berikut: a. Jumlah saham yang setuju : 9.029.552.940 saham atau 94,6506463% dari jumlah saham yang hadir. b. Jumlah saham yang tidak setuju: 510.321.635 saham atau 5,3493537% dari jumlah saham yang hadir.	Menyetujui untuk melakukan pembahasan dan persetujuan atas rencana PUT VI pada RUPS selanjutnya	Pembahasan dan persetujuan atas rencana PUT VI telah dilakukan pada RUPSLB tanggal 30 Agustus 2021.
	Approval of Plan for Limited Public Offering VI by Granting Pre-emptive Rights (HMETD).	4 (four) shareholders submitted written questions and 1 (one) shareholder submitted written opinions/ suggestions	By voting with the following results: a. Number of shares that agreed: 9,029,552,940 shares or 94,6506463% of the total shares present. b. Number of shares that disagree: 510,321,635 shares or 5,3493537% of the total shares present.	Approved to discuss and approve the proposed PUT VI at the next GMS	The discussion and approval of the proposed PUT VI was carried out at the EGMS on 30 August 2021.

Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Luar Biasa Pertama tanggal 29 April 2021 telah direalisasikan pada tahun 2021.

Reason for Unrealized Resolution

All resolutions of the First Extraordinary GMS on 29 April 2021 have been realized in 2021.

RUPS Luar Biasa Kedua

RUPS Luar Biasa kedua diselenggarakan pada 30 Agustus 2021, pukul 16.17 WIB sd 18.25 WIB di Ballroom BJ Habibie – Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

Second Extraordinary GMS

The second Extraordinary GMS was held on 30 August 2021, at 16.17 to 18.25 WIB at the BJ Habibie Ballroom – Muamalat Tower 2nd Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

Peserta RUPS Luar Biasa Kedua

Participants in the Second Extraordinary GMS

Dewan Pengawas Syariah Sharia Supervisory Board	Jabatan Position
Drs. H. Sholahudin Al Aiyub, M.Si	Ketua Chairman
Dewan Komisaris Board of Commissioners	**Jabatan Position**
Ilham Akbar Habibie	Komisaris Utama Independen President Commissioner/ Independent Commissioner
Iggi Haruman Achsien	Komisaris Independen Independent Commissioner
Edy Setiadi	Komisaris Independen Independent Commissioner
Direksi Board of Directors	**Jabatan Position**
Achmad Kusna Permana	Direktur Utama President Director
Purnomo B. Soetadi	Direktur Bisnis Ritel Retail Banking Director
Hery Syafril	Direktur Keuangan Finance Director
Andri Donny	Direktur Kepatuhan, Risiko dan Hukum Compliance, Risk, and Legal Director
Avianto	Direkur Pembiayaan Financing Director
Awaldi	Direktur Operasi Operation Director

Selain itu, turut hadir pemegang saham yang memiliki 8.697.173.542 (delapan miliar enam ratus sembilan puluh tujuh juta seratus tujuh puluh tiga ribu lima ratus empat puluh dua) saham atau 85.2020686% (delapan puluh lima koma dua nol dua nol enam delapan enam persen) dari jumlah seluruh saham Seri A dan Seri B dengan hak suara yang telah dikeluarkan Perseroan, namun setelah Rapat dibuka sampai dengan sebelum memasuki pemungutan suara untuk Mata Acara Pertama masih terdapat tambahan pemegang saham dan/atau kuasa pemegang saham yang hadir dalam Rapat sehingga menjadi berjumlah 8.697.188.957 (delapan miliar enam ratus sembilan puluh tujuh juta seratus delapan puluh delapan ribu sembilan ratus lima puluh tujuh) saham atau 85.2022196% (delapan puluh lima koma dua nol dua dua satu Sembilan enam persen) dari jumlah seluruh saham Seri A dan Seri B dengan hak suara yang telah dikeluarkan Perseroan yang seluruhnya berjumlah 10.207.702.335 (sepuluh miliar dua ratus tujuh juta tujuh ratus dua ribu tiga ratus tiga puluh lima) saham.

In addition, shareholders who owned 8,697,173,542 (eight billion six hundred ninety-seven million one hundred seventy-three thousand five hundred forty-two) shares or 85.2020686% (eighty five point two zero two zero six eight six percent) of the total number of Series A and Series B shares with voting rights that have been issued by the Company, however, after the Meeting was opened until prior to entering the voting for the First Agenda, there were still additional shareholders and/or proxies of shareholders who attended the Meeting, bringing the total to 8,697. 188,957 (eight billion six hundred ninety-seven million one hundred eighty-eight thousand nine hundred fifty-seven) shares or 85.2022196% (eighty-five point two zero two two one nine six percent) of the total number of Series A and Series B shares with voting rights issued by the Company totaling 10,207,702,335 (ten billion two hundred seven million seven hundred two thousand three hundred thirty-five) shares.

Dengan memperhatikan Daftar Pemegang Saham Perseroan per tanggal 5 Agustus 2021 sampai dengan pukul 16.00 WIB, sehingga karenanya, kuorum yang disyaratkan dalam Pasal 41 ayat 1 dan Pasal 42 Peraturan Otoritas Jasa Keuangan ("POJK") No. 15/POJK.04/2020 Tentang Rencana Dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka dan Pasal 11 ayat (1) dan Pasal 11 ayat (2) Anggaran Dasar Perseroan telah terpenuhi dan Rapat adalah sah serta berhak untuk mengambil keputusan yang sah dan mengikat mengenai hal-hal yang dibicarakan sesuai dengan Mata Acara Rapat.

Taking into account the Company's Shareholders Register Company as as of 5 August 2021 until 16.00 WIB, therefore, the quorum required in Article 41 paragraph 1 and Article 42 of the Regulation of the Financial Services Authority ("POJK") No. 15/POJK.04/2020 on the Plan and Implementation of General Meeting of Shareholders of Public Companies and Article 11 paragraph (1) and Article 11 paragraph (2) of the Company's Articles of Association have been met and the Meeting is valid and has the right to take legal and binding decisions regarding matters discussed in accordance with the Meeting Agenda.

Tahapan Pelaksanaan RUPS Luar Biasa Kedua

Implementation Stages of the Second Extraordinary GMS

Pemberitahuan Notification	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Hasil dan Keputusan Results and Resolutions
Perseroan telah menyampaikan pemberitahuan rencana penyelenggaraan Rapat beserta Mata Acara Rapat kepada Kepala Eksekutif Pengawas Pasar Modal melalui surat nomor 099/R/PRD-SRT/V/2021 dan kepada Deputi Komisioner Pengawas Perbankan III Otoritas Jasa Keuangan ("OJK") melalui surat nomor 098/R/PRD-SRT/V/2021 keduanya tertanggal 11-5-2021 perihal Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") PT Bank Muamalat Indonesia Tbk ("Perseroan") dan Penyampaian Mata Acara RUPSLB Perseroan Perseroan telah menyampaikan Pemberitahuan perubahan mata acara Rapat telah disampaikan kepada Kepala Eksekutif Pengawas Pasar Modal OJK sesuai dengan ketentuan Pasal 13 ayat (3) POJK 15/2020 melalui Surat Nomor 126/R/PRD-SRT/VII/2021 dan kepada Deputi Komisioner Pengawas Perbankan III OJK melalui Surat Nomor 127/R/PRD-SRT/VII/2021 keduanya tertanggal 7-7-2021 perihal Perubahan Mata Acara Rapat Umum -Pemegang Saham Luar Biasa ("RUPSLB") PT Bank Muamalat Indonesia Tbk ("Perseroan")	Pengumuman kepada pemegang saham mengenai akan dilakukannya Pemanggilan Rapat, telah dilakukan melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Terbit" dan melalui Website Perseroan pada tanggal 23-6-2021 dalam bahasa Indonesia dan bahasa Inggris.	Pemanggilan kepada pemegang saham mengenai penyelenggaraan Rapat telah dilakukan pada tanggal 8-7-2021 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris. Pengumuman Penundaan kepada pemegang saham mengenai penyelenggaraan Rapat telah dilakukan pada tanggal 29-7-2021 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris. Pemanggilan kepada pemegang saham mengenai penyelenggaraan Rapat telah dilakukan pada tanggal 6-8-2021 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris	Bank Muamalat melaksanakan RUPS Luar Biasa pada 30 Agustus 2021, pukul 16.17 WIB sd 18.25 WIB di Ballroom BJ Habibie Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.	Ringkasan Risalah RUPS Luar Biasa telah diumumkan pada tanggal 1-9-2021 melalui 1 (satu) surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris

Pemberitahuan Notification	Pengumuman Announcement	Pemanggilan Invitation	Pelaksanaan Implementation	Hasil dan Keputusan Results and Resolutions
The Company has notified the plan to hold the Meeting and the Meeting Agenda to the Chief Executive of the Capital Market Supervision of OJK through letter No. 099/R/PRD-SRT/V/2021 and to the Deputy Commissioner for Banking Supervision III of the Financial Services Authority ("OJK") through letter No. 098 /R/PRD-SRT/V/2021, both dated 11-5-2021 on Notification of the Plan to Implement the Extraordinary General Meeting of Shareholders ("EGMS") of PT Bank Muamalat Indonesia Tbk (the "Company") and Submission of the Company's EGMS Agenda The Company has submitted notification of changes to the agenda of the Meeting, which has been submitted to the Chief Executive of Capital Market Supervision of FSA in accordance with the provisions of Article 13 paragraph (3) of POJK 15/2020 through Letter No. 126/R/PRD-SRT/VII/2021 and to the Deputy Commissioner for Banking Supervision III of OJK through Letter No. 127/R/PRD-SRT/VII/2021, both dated 7-7-2021 on Changes in the Agenda for the Extraordinary General Meeting of Shareholders ("EGMS") of PT Bank Muamalat Indonesia Tbk (the "Company")	Announcement to shareholders regarding the invitation to the Meeting has been conducted through 1 (one) daily newspaper in Indonesian with national circulation, namely the newspaper "Harian Terbit" and through the Company's Website on 23-6-2021, in Indonesian and English.	Invitation to shareholders regarding the implementation of the Meeting has been conducted on 8-7-2021 through 1 (one) daily newspaper in Indonesian with national circulation, namely the newspaper "Economic Daily Balance" and through the Company's Website, in Indonesian and English. Announcement of the postponement to shareholders regarding the implementation of the Meeting has been conducted on 29-7-2021 through 1 (one) daily newspaper in Indonesian with national circulation, namely the newspaper "Economic Daily Balance" and through the Company's Website, in Indonesian and English. Invitation to shareholders regarding the implementation of the Meeting has been conducted on 6-8-2021 through 1 (one) daily newspaper in Indonesian with national circulation, namely the newspaper "Economic Daily Balance" and through the Company's Website, in Indonesian and English.	Bank Muamalat held the Extraordinary GMS on 30 August 2021, at 16.17 to 18.25 WIB at the Ballroom BJ Habibie Muamalat Tower 2nd Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.	1 (one) daily newspaper in Indonesian with national circulation, namely the newspaper "Economic Daily Balance" and through the Company's Website, in Indonesian and English

Selain itu, Keterbukaan Informasi kepada Pemegang Saham dalam Rangka Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu (PMHMETD) Perseroan telah dilaksanakan sesuai dengan ketentuan Pasal 15 Peraturan OJK Nomor 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka dengan Memberikan Hak Memesan Efek Terlebih Dahulu sebagaimana diubah dengan Peraturan OJK Nomor 14/POJK.04.2019 tentang Perubahan atas Peraturan OJK Nomor 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka dengan Memberikan Hak Memesan Efek Terlebih Dahulu melalui surat kabar harian berbahasa Indonesia, yaitu "Harian Terbit" dan melalui website Perseroan pada tanggal 23-6-2021 dalam bahasa Indonesia dan bahasa -Inggris, serta Perubahan Keterbukaan Informasi kepada Pemegang Saham dalam rangka PMHMETD dalam surat kabar harian berbahasa Indonesia, yaitu "Harian Terbit" dan melalui website Perseroan pada tanggal 25-8-2021 dalam bahasa Indonesia dan bahasa Inggris.

In addition, the Disclosure of Information to Shareholders in the Context of Capital Increase by Granting Pre-emptive Rights (PMHMETD) of the Company has been carried out in accordance with the provisions of Article 15 of FSA Regulation No. 32/POJK.04/2015 on Increase of Capital of a Public Company by Granting Pre-emptive Rights, as amended by FSA Regulation No. 14/POJK.04.2019 on Amendment to FSA Regulation No. 32/POJK.04/2015 on Increase of Capital of Public Company by Granting Pre-emptive Rights through Indonesian language daily newspapers, namely "Harian Terbit" and through the Company's website on 23-6-2021, in Indonesian and English, as well as Changes in Disclosure of Information to Shareholders in the context of Rights Issue in the Indonesian language daily newspaper, namely "Harian Terbit" and through the Company's website on 25-8-2021, in Indonesian and English.

Keputusan dan Realisasi

Seluruh Keputusan rapat telah disahkan dalam RUPS Luar Biasa Kedua tanggal 30 Agustus 2021.

Resolution and Realization

Seluruh Keputusan rapat telah disahkan dalam RUPS Luar Biasa Kedua tanggal 30 Agustus 2021.

Agenda, Keputusan dan Realisasi RUPS Luar Biasa Kedua

Agenda, Resolution, and Realization of the Second Extraordinary GMS

No.	Agenda Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Submitting Questions & Opinions/ Suggestions	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
1	Perubahan Anggaran Dasar Perseroan	1 (satu) pemegang saham menyampaikan pendapat/usulan tertulis	Dengan musyawarah untuk mufakat	1. Menyetujui perubahan Anggaran Dasar Perseroan tentang Modal Dasar dan Nilai Nominal saham Perseroan sehingga untuk selanjutnya pada Pasal 4 ayat 1 berbunyi dan harus dibaca sebagai berikut: Modal dasar Perseroan berjumlah Rp5.600.000.000.000 (lima triliun enam ratus miliar rupiah), yang terbagi atas 83.173.350.825 (delapan puluh tiga miliar seratus tujuh puluh tiga juta tiga ratus lima puluh ribu delapan ratus dua puluh lima) saham, yang terdiri dari: a. Sejumlah 826.649.175 (delapan ratus dua puluh enam juta enam ratus empat puluh sembilan ribu seratus tujuh puluh lima) Saham Seri A masing-masing dengan nilai nominal Rp200,- (dua ratus Rupiah) atau seluruhnya bernilai nominal Rp165.329.835.000 (seratus enam puluh lima miliar tiga ratus dua puluh sembilan juta delapan ratus tiga puluh lima ribu Rupiah); b. Sejumlah 42.346.701.650 (empat puluh dua miliar tiga ratus empat puluh enam juta tujuh ratus satu ribu enam ratus lima puluh) Saham Seri B masing-masing dengan nilai nominal Rp100 (seratus Rupiah) atau seluruhnya bernilai nominal Rp4.234.670.165.000 (empat triliun dua ratus tiga puluh-empat miliar enam ratus tujuh puluh juta seratus enam puluh lima ribu Rupiah); dan c. Sejumlah 40.000.000.000 (empat puluh miliar) Saham Seri C masing-masing dengan nilai nominal Rp30 (tiga puluh Rupiah) atau seluruhnya bernilai nominal Rp1.200.000.000.000,- (satu triliun dua ratus miliar Rupiah). 2. Menyetujui perubahan Anggaran Dasar Perseroan atas beberapa pasal termasuk namun tidak terbatas pada Pasal 4, 8, 9, 10, 11, 18 sebagaimana konsep dalam matriks yang ditayangkan dalam Rapat, yang termasuk dalam rangka penyesuaian maupun berkaitan dengan peraturan POJK No.14/POJK.04/2019 tentang Perubahan POJK No.32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu, POJK No.15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka dan POJK No.16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka secara Elektronik. 3. Menyetujui pemberian kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan berkenaan dengan perubahan dan penyusunan serta menyatakan kembali seluruh ketentuan Anggaran Dasar Perseroan ke dalam akta Notaris dan mengajukan permohonan persetujuan dan menyampaikan pemberitahuan atas perubahan Anggaran Dasar tersebut kepada pihak yang berwenang dan sehubungan dengan hal tersebut untuk melakukan segala sesuatu yang diperlukan sesuai dengan ketentuan peraturan perundangan yang berlaku.	Perubahan Anggaran Dasar Perseroan telah direalisasikan dan dituangkan dalam Akta No. 51 tanggal 30 Agustus 2021 dibuat di hadapan Notaris Ashoya Ratam, S.H. M.Kn, dan telah memperoleh persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai Surat Keputusannya tertanggal 25 September 2021 No. AHU-0052441.AH.01.02. Tahun 2021 serta pemberitahuan atas perubahan anggaran dasarnya telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai suratnya tertanggal 25 September 2021 No. AHU-AH.01.03-0453018 serta diumumkan dalam Berita Negara Republik Indonesia No. 78 tanggal 28 September 2021 Tambahan Berita Negara Republik Indonesia No. 030306.

No.	**Agenda** Agenda	**Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan** Number of Shareholders Submitting Questions & Opinions/ Suggestions	**Pengambilan Keputusan** Decision Making	**Keputusan** Resolution	**Realisasi** Realization
	Amendment to the Company's Articles of Association	1 (one) shareholder submitted written opinions/ suggestions	Deliberation to reach consensus	1. Approved the amendment to the Company's Articles of Association on Authorized Capital and Nominal Value of the Company's shares, henceforth Article 4 paragraph 1 reads and must be read as follows: The authorized capital of the Company is in the amount of Rp.5,600,000,000,000,000 (five trillion six hundred billion rupiah), which is divided into 83,173 350,825 (eighty three billion one hundred seventy three million three hundred fifty thousand eight hundred twenty five) shares, which consists of a. A total of 826,649,175 (eight hundred twenty-six million six hundred forty-nine thousand one hundred and seventy-five) Series A Shares each with a nominal value of Rp. 200,- (two hundred Rupiah) or a total nominal value of Rp. 165,329,835,000 (one hundred sixty-five billion three hundred twenty-nine million eight hundred thirty-five thousand Rupiah); b. A total of 42,346,701,650 (forty-two billion three hundred forty-six million seven hundred one thousand six hundred fifty) Series B Shares each with a nominal value of Rp100 (one hundred Rupiah) or a total nominal value of Rp 4,234,670,165,000 (four trillion) two hundred and thirty-four billion six hundred and seventy million one hundred and sixty-five thousand Rupiah); and c. A total of 40,000,000,000 (forty billion) Series C Shares each with a nominal value of Rp30 (thirty Rupiah) or a total nominal value of Rp1,200,000,000,000 (one trillion two hundred billion Rupiah). 2. Approved amendments to the Company's Articles of Association on several articles including but not limited to Articles 4, 8, 9, 10, 11, 18 as outlined in the matrix presented at the Meeting, which are included in the context of adjustments to or related to POJK regulations No.14/POJK. 04/2019 on Amendments to POJK No.32/POJK.04/2015 on Increase in Capital of Public Companies by Granting Pre-emptive Rights, POJK No.15/ POJK.04/2020 on Planning and Implementation of General Meeting of Shareholders of Public Companies and POJK No.16/POJK.04/2020 on Electronic Implementation of General Meeting of Shareholders of Public Companies. 3. Approved the granting of power of attorney to the Board of Directors of the Company with substitution rights, to restate decisions regarding amendments and preparation and to restate all provisions of the Company's Articles of Association into a notarial deed and apply for approval and submit notification of the amendments to the Articles of Association to the competent authorities and in connection with this is to carry out everything required in accordance with the provisions of the applicable laws and regulations	The amendments to the Company's Articles of Association have been realized and stated in the Deed No. 51 dated 30 August 2021 made before Notary Ashoya Ratam, S.H. M.Kn, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the Decree dated 25 September 2021 No. AHU-0052441. AH.01.02. Year 2021 and the notification of the amendment to the articles of association have been received and registered by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the letter dated 25 September 2021 No. AHU-AH.01.03-0453018 and announced in the State Gazette of the Republic of Indonesia No. 78 dated 28 September 2021 Supplement to the State Gazette of the Republic of Indonesia No. 030306.

No.	**Agenda** Agenda	**Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan** Number of Shareholders Submitting Questions & Opinions/ Suggestions	**Pengambilan Keputusan** Decision Making	**Keputusan** Resolution	**Realisasi** Realization
2	Persetujuan Rencana Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu ("PMHMETD")	2 (dua) pemegang saham menyampaikan pertanyaan tertulis	Dengan musyawarah untuk mufakat	1. Menyetujui pelaksanaan Rencana Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu ("PMHMETD"), dengan persyaratan dan ketentuan sebagai berikut: a. Penerbitan Saham baru Perseroan paling banyak 40.000.000.000 (empat puluh miliar) Saham Seri C dengan nilai nominal Rp30 (tiga puluh Rupiah) setiap saham, dengan harga pelaksanaan sebesar Rp30,- (tiga puluh Rupiah)/ lembar saham. Dengan demikian, jika saham baru tersebut seluruhnya diambil oleh Pemegang Saham Perseroan maka, modal ditempatkan dan disetor Perseroan akan meningkat dari 10.207.702.335 (sepuluh miliar dua ratus tujuh juta tujuh ratus dua ribu tiga ratus tiga puluh lima) Saham atau seluruhnya dengan nilai nominal sebesar Rp1.103.435.151.000 (satu triliun seratus tiga miliar empat ratus tiga puluh lima juta seratus lima puluh satu ribu rupiah), menjadi paling banyak sejumlah 50.207.702.335 (lima puluh miliar dua ratus tujuh juta tujuh ratus dua ribu tiga ratus tiga puluh lima) Saham yang terdiri dari Saham Seri A, Saham Seri B dan Saham Seri C, dengan jumlah nominal seluruhnya sebesar Rp2.303.435.151.000 (dua triliun tiga ratus tiga miliar empat ratus tiga puluh lima juta seratus lima puluh satu ribu rupiah). b. Penerbitan saham baru tersebut, akan dilakukan dengan cara penerbitan HMETD kepada para Pemegang Saham Perseroan. Jumlah saham yang akan diterbitkan serta rasio jumlah HMETD terhadap saham yang akan diterbitkan akan diinformasikan dalam prospektus PMHMETD mendatang. c. Jumlah saham yang ditawarkan dalam PMHMETD dengan cara penerbitan HMETD tersebut, adalah jumlah maksimum saham baru yang diterbitkan, yang seluruhnya akan dikeluarkan dari portepel dengan memperhatikan peraturan perundangan yang berlaku. Saham hasil pelaksanaan PMHMETD ini, memiliki hak yang sama dan sederajat dalam segala hal dengan saham yang telah disetor penuh lainnya, termasuk hak untuk memperoleh dividen. d. Setiap PMHMETD dalam bentuk pecahan akan dibulatkan ke bawah (round down).	• Bank Muamalat telah menyelesaikan proses Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu ("PMHMETD") yang berlangsung pada tanggal 30 Desember 2021 sampai dengan penjatahan saham tanggal 12 Januari 2022. • Peningkatan modal ditempatkan dan disetor setelah pelaksanaan pengeluaran saham dalam rangka PMHMETD telah selesai dilaksanakan dan dituangkan dalam Akta No. 18 tanggal 28 Januari 2022 dibuat di hadapan Notaris Ashoya Ratam, S.H. M.Kn, dan pemberitahuan atas perubahan anggaran dasarnya telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai suratnya tertanggal 31 Januari 2022 No. AHU-AH.01.03-0070769 serta diumumkan dalam Berita Negara Republik Indonesia No. 10 tanggal 3 Februari 2022 Tambahan Berita Negara Republik Indonesia No. 004853.

No.	Agenda Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Submitting Questions & Opinions/ Suggestions	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
				e. Apabila saham yang ditawarkan dalam PMHMETD ini tidak seluruhnya diambil oleh pemegang HMETD, maka sisanya akan dialokasikan kepada pemegang HMETD lainnya yang melakukan pemesanan lebih besar dari haknya secara proporsional, berdasarkan jumlah HMETD yang telah dilaksanakan oleh masing-masing pemegang HMETD yang menghendaki penambahan saham berdasarkan harga pemesanan. Apabila setelah alokasi tersebut masih terdapat sisa HMETD yang belum dilaksanakan, maka terhadap seluruh HMETD yang tersisa tersebut akan dibeli seluruhnya/sebagian oleh Pembeli Siaga (jika ada) dan jika tidak dibeli seluruhnya/ sebagian oleh Pembeli Siaga tersebut, maka saham tidak akan dikeluarkan dari portepel. Sebagai informasi tambahan, Perseroan tidak akan mencatatkan saham yang ditawarkan dalam PMHMETD ini pada Bursa Efek. f. Pemegang saham lama yang tidak melaksanakan haknya untuk membeli saham baru yang ditawarkan dalam PMHMETD ini sesuai dengan HMETD-nya akan mengalami penurunan persentase kepemilikan saham atau dilusi. g. Dana yang diperoleh dari hasil PMHMETD setelah dikurangi biaya emisi, akan digunakan untuk memperkuat struktur permodalan Perseroan, guna mengembangkan kegiatan pembiayaan syariah yang merupakan bagian dari kegiatan usaha utama Perseroan serta peruntukan lainnya yang dapat mendukung pertumbuhan bisnis Perseroan. 2. Menyetujui memberikan wewenang dan kuasa kepada kepada Dewan Komisaris Perseroan untuk menyatakan kepastian jumlah saham yang telah dikeluarkan dalam rangka PMHMETD dan peningkatan modal ditempatkan dan disetor setelah pelaksanaan pengeluaran saham dalam rangka PMHMETD telah selesai dilaksanakan; dan 3. Memberikan kuasa dan wewenang kepada Direksi Perseroan, dengan hak substitusi, untuk melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan PMHMETD, termasuk tetapi tidak terbatas untuk: a. melakukan semua dan setiap tindakan yang diperlukan sehubungan dengan PMHMETD, kesemuanya dengan memperhatikan ketentuan peraturan perundang-undangan yang berlaku, termasuk peraturan Pasar Modal; dan	

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				b. menyatakan/ menuangkan keputusan tersebut dalam akta yang dibuat di hadapan Notaris, untuk mengubah dan/ atau menyusun kembali ketentuan Pasal 4 Anggaran Dasar Perseroan secara keseluruhan sesuai keputusan tersebut (termasuk peningkatan modal ditempatkan dan disetor setelah PMHMETD selesai dilaksanakan); - satu dan lain sebagaimana yang disyaratkan oleh serta sesuai dengan ketentuan perundangundangan yang berlaku untuk itu membuat atau suruh membuat serta menandatangani akta dan surat maupun dokumen yang diperlukan, hadir dihadapan pihak/ pejabat yang berwenang termasuk notaris, dan selanjutnya untuk mengajukan permohonan kepada pihak/pejabat yang berwenang, untuk memperoleh persetujuan dan/atau menyampaikan pemberitahuan atas keputusan Rapat ini dan/atau atas perubahan Anggaran Dasar Perseroan berdasarkan keputusan Rapat ini, serta melakukan semua dan setiap tindakan yang diperlukan, sesuai dengan peraturan perundang-undangan yang berlaku. Dengan ketentuan bahwa, khusus untuk penetapan jumlah modal ditempatkan dan disetor serta perubahan modal dasar (jika diperlukan) akan dilakukan oleh Direksi dengan persetujuan Dewan Komisaris.	

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	Approval of Capital Increase Plan by Granting Pre-emptive Rights ("Rights Issue")	2 (two) shareholders submitted written questions	Deliberation to reach consensus	1. Approved the implementation of the Capital Increase Plan by granting Pre-emptive Rights ("Rights Issue"), with the following terms and conditions: a. Issuance of new Company shares with a maximum of 40,000,000,000 (forty billion) Series C Shares with a nominal value of Rp30 (thirty Rupiah) per share, with an exercise price of Rp30 (thirty Rupiah)/share. Accordingly, if the new shares are entirely taken by Shareholders of the Company, the issued and paid-up capital of the Company will increase from 10,207,702,335 (ten billion two hundred seven million seven hundred two thousand three hundred thirty five) shares or entirely with a nominal value of Rp1,103,435,151,000 (one trillion one hundred three billion four hundred thirty-five million one hundred and fifty-one thousand rupiah), to a maximum of 50,207,702,335 (fifty billion two hundred seven million seven hundred two thousand three hundred thirty-five) Shares consisting of Series A Shares, Series B Shares and Series C Shares, with a total nominal amount of Rp2,303,435,151,000 (two trillion three hundred three billion four hundred thirty-five million one hundred and fifty one thousand rupiah). b. The issuance of the new shares will be carried out by way of the issuance of Rights Issue to Shareholders of the Company. The number of shares to be issued and the ratio of the number of Rights Issue to shares to be issued will be informed in the future Rights Issue prospectus. c. The number of shares offered in the Rights Issue through the issuance of the Rights Issue, is the maximum number of new shares issued, all of which will be issued from the portfolio with due observance of the prevailing laws and regulations. The shares resulting from the exercise of this Rights Issue have the same and equal rights in all respects with other fully paid shares, including the right to receive dividends. d. Each Rights Issue in the form of a fraction will be rounded down e. If the shares offered in this Rights Issue are not entirely taken up by the Preemptive Rights holders, the remainder will be allocated to other Rights Issue holders who place an order proportional to their rights, based on the number of Rights that have been exercised by each Preemptive Rights holder who wants additional shares based on the price. booking. If after the allocation there are still remaining Rights that have not been exercised, all remaining Rights will be purchased wholly/partly by the Standby Buyer (if any) and if they are not purchased wholly/partly by the Standby Buyer, the shares will not be excluded from the portfolio. As additional information, the Company will not list the shares offered in this Rights Issue on the Stock Exchange.	• Bank Muamalat has completed the process of Capital Increase by Granting Pre-emptive Rights ("Rights Issue"), took place on 30 December 2021 until the allotment of shares on 12 January 2022. • The increase in issued and paid-up capital after the implementation of the issuance of shares in the context of Rights Issue has been completed and stated in the Deed No. 18 dated 28 January 2022 made before Notary Ashoya Ratam, S.H. M.Kn, and the notification of the amendment to the articles of association has been received and registered by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the letter dated 31 January 2022 No. AHU-AH.01.03-0070769 and announced in the State Gazette of the Republic of Indonesia No. 10 dated 3 February 2022, Supplement to the State Gazette of the Republic of Indonesia No. 004853.

No.	Agenda Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Submitting Questions & Opinions/ Suggestions	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
				f. Shareholders who do not exercise their rights to purchase new shares offered in this Rights Issue in accordance with their Preemptive Rights will experience a decrease in the percentage of share ownership or dilution. g. The proceeds from the Rights Issue after deducting emission costs will be used to strengthen the Company's capital structure, in order to develop sharia financing activities, which are part of the Company's main business activities as well as other purposes that can support the Company's business growth. 2. Approved to grant authority and power to the Company's Board of Commissioners to state the certainty of the number of shares that have been issued for the Rights Issue and the increase in issued and paid-up capital after the implementation of the issuance of shares in the context of the Rights Issue has been completed; and 3. To grant power and authority to the Company's Board of Directors, with the right of substitution, to take all and any necessary actions in relation to the Rights Issue, including but not limited to: a. take all and any necessary action in relation to the Rights Issue, all of which take into account the provisions of the applicable laws and regulations, including Capital Market regulations; and b. declare/ state the decision in a deed made before a Notary, to amend and/or rearrange the provisions of Article 4 of the Company's Articles of Association as a whole in accordance with the resolution (including an increase in issued and paid-up capital after the Rights Issue is completed); - as required by and in accordance with the prevailing regulations, to make or to give instruction to make and to sign the required deeds, letters and documents, to presence in front of the authorized party or officials including notary, and to propose request to the authorized party/official to obtain approval and/or conveying information on resolution of this Meeting and/or amendment of the Articles of Association of the Company in the resolution of this Meeting, and to conduct all and every actions needed or required, in accordance with the prevailing laws and regulations. With the condition that, specifically for the determination of the amount of Paid Up Capital and changes in Authorized Capital of the Company (if needed) are executed by the Board of Directors with the approval of the Board of Commissioners.	

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3	Persetujuan Penerbitan Instrumen Subordinasi oleh Perseroan	1 (satu) pemegang saham menyampaikan pertanyaan tertulis	Dengan musyawarah untuk mufakat	1. Menyetujui penerbitan Instrumen Subordinasi dengan nilai sebanyak-banyaknya Rp2.000.000.000.000,- (dua triliun rupiah) atau setara dengan nilai lain yang akan disesuaikan dengan kebutuhan Perseroan secara sekaligus maupun bertahap; dan; 2. Memberikan kewenangan kepada Direksi Perseroan untuk melaksanakan segala tindakan yang diperlukan dalam rangka penerbitan Instrumen Subordinasi dimaksud, termasuk untuk menentukan struktur, skema dan akad Instrumen Subordinasi tersebut, serta hal-hal yang lain yang berkaitan dengan penerbitan Instrumen Subordinasi.	Penerbitan Instrumen Subordinasi oleh Perseroan telah selesai dilaksanakan pada 15 Maret 2022.
	Approval for Issuance of Subordinated Instruments by the Company	1 (one) shareholder submitted written questions	Deliberation to reach consensus	1. Approved the issuance of Subordinated Instruments with a maximum value of Rp2,000,000,000,- (two trillion rupiahs) or equivalent to other values that will be adjusted to the needs of the Company all at once or gradually; and; 2. Granted the authority to the Company's Board of Directors to take all necessary actions for the issuance of the Subordinated Instrument, including to determine the structure, scheme and contract of the Subordinated Instrument, as well as other matters related to the issuance of the Subordinated Instrument.	The issuance of Subordinated Instruments by the Company has been completed on March 15, 2022.
4	Persetujuan Perubahan Susunan Pengurus Perseroan	tidak terdapat pemegang saham yang mengajukan pertanyaan maupun, menyampaikan pendapat/usulan	Dengan musyawarah untuk mufakat	1. Menyetujui penunjukan Bapak Dr. H. Agung Danarto, M.Ag sebagai Anggota Dewan Pengawas Syariah Perseroan yang baru. 2. Maka susunan selengkapnya Dewan Pengawas Syariah Perseroan menjadi sebagai berikut: Dewan Pengawas Syariah • Ketua: Bapak Drs. H. Sholahudin Al-Aiyub, M.Si • Anggota: Ibu Hj. Siti Haniatunnisa, LLB., MH • Anggota: Dr. H. Agung Danarto, M.Ag dengan ketentuan bahwa: pengangkatan Bapak Dr. H. Agung Danarto, M.Ag selaku anggota Dewan Pengawas Syariah Perseroan, akan berlaku efektif setelah memperoleh persetujuan dari OJK. Dalam hal yang bersangkutan tidak memperoleh persetujuan dari OJK, maka pengangkatan yang bersangkutan menjadi batal, tanpa diperlukan lagi suatu keputusan dari Rapat Umum Pemegang Saham. 3. Menyetujui pemberian kuasa kepada Direksi guna mewakili Perseroan untuk menandatangani perjanjian dengan Bapak Dr. H. Agung Danarto, M.Ag sehubungan dengan pengangkatannya selaku anggota Dewan Pengawas Syariah Perseroan. 4. Menyetujui pemberian kuasa kepada Direksi dengan hak substitusi, untuk menyatakan kembali keputusan berkenaan dengan pengangkatan anggota Dewan Pengawas Syariah Perseroan tersebut ke dalam akta Notaris dan memberitahukannya kepada pihak yang berwenang dan sehubungan dengan hal tersebut untuk melakukan segala sesuatu yang diperlukan sesuai dengan ketentuan peraturan perundangan yang berlaku	• Sehubungan dengan pengangkatan Dr. H. Agung Danarto, M.Ag sebagai anggota Dewan Pengawas Syariah Perseroan, yang bersangkutan sedang melengkapi persyaratan untuk dapat diajukan permohonan persetujuannya kepada OJK • Keputusan berkenaan dengan pengangkatan anggota Dewan Pengawas Syariah Perseroan telah ditungkan ke dalam akta Notaris No. 52 tanggal 30 Agustus 2021 yang dibuat oleh Notaris Ashoya Ratam, S.H. M.Kn dan telah memberi-tahukannya kepada pihak yang berwenang

No.	Agenda Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders Submitting Questions & Opinions/ Suggestions	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
	Approval of Changes in the Composition of the Company's Management	There are no shareholders who submitted questions, opinions/ suggestions	Deliberation to reach consensus	1. Approved the appointment of Mr. Dr. H. Agung Danarto, M.Ag as new Member of the Company's Sharia Supervisory Board 2. Therefore, the following is the composition of the Company's Sharia Supervisory Board: Sharia Supervisory Board • Chairman: Mr. Drs. H. Sholahudin Al-Aiyub, M.si • Member: Ms. Hj. Siti Haniatunnisa, LLB., MH • Member: Dr. H. Agung Danarto, M.Ag provided that: the appointment of Mr. Dr. H. Agung Danarto, M.Ag as member of the Company's Sharia Supervisory Board, will be effective after obtaining approval from OJK. In the event that the person concerned does not obtain approval from the OJK, the appointment will be cancelled, without the need for a decision from the General Meeting of Shareholders. 3. Approved to grant the power of attorney to the Board of Directors to represent the Company to sign an agreement with Mr. Dr. H. Agung Danarto, M.Ag in connection with his appointment as member of the Sharia Supervisory Board of the Company. 4. Approved to grant the power of attorney to the Board of Directors with substitution rights, to restate the resolution regarding the appointment of members of the Company's Sharia Supervisory Board into a notarial deed and notify the competent authorities and in connection with this to take all necessary actions in accordance with the provisions of the applicable laws and regulations.	• In connection with the appointment of Dr. H. Agung Danarto, M.Ag as member of the Company's Sharia Supervisory Board, he is currently completing the requirements to submit an application for approval to the OJK • The decision regarding the appointment of members of the Company's Sharia Supervisory Board has been incorporated into the Notary deed No. 52 dated 30 August 2021, made before Notary Ashoya Ratam, S.H. M.Kn and has notified the authorities

Alasan Keputusan Belum Direalisasikan

Penerbitan Instrumen Subordinasi oleh Perseroan pada tahun 2021 masih dalam tahap finalisasi dan telah selesai dilaksanakan pada 15 Maret 2022.

Reason for Unrealized Resolution

The issuance of Subordinated Instruments by the Company in 2021 is still in the finalization stage and has been completed on March 15, 2022.

RUPS TAHUN 2020

Sepanjang tahun 2020, Bank Muamalat Indonesia menyelenggarakan RUPS sebanyak 1 (satu) kali yaitu RUPS Tahunan.

GMS IN 2020

Throughout 2020, PT Bank Muamalat Indonesia Tbk held 1 (one) GMS, namely the Annual GMS.

RUPS Tahunan

RUPS Tahunan diselenggarakan pada hari Jumat tanggal 31 Agustus 2020, pada pukul 10.00 hingga 11:58 WIB di Muamalat Tower Ballroom Lantai 2, Jalan Profesor Doktor Satrio Kaveling 18, Jakarta 12940. RUPS Tahunan tersebut dihadiri oleh Ketua Dewan Pengawas Syariah, Tiga Anggota Dewan Komisaris dan seluruh Direksi.

Annual GMS

The Annual GMS was held on 31 August 2020, at 10.00 to 11.58 WIB, in Muamalat Tower Ballroom 2nd Floor, Jalan Professor Doktor Satrio Kav. 18, Jakarta 12940. The Annual GMS was attended by the Chairman of the Sharia Supervisory Board, Three Members of the Board of Commissioners and the entire Board of Directors.

Peserta RUPS Tahunan Tahun 2020

Participants of the 2020 Annual GMS

Dewan Pengawas Syariah Sharia Supervisory Board	Jabatan Position
Drs. H. Sholahudin Al Aiyub, M.Si	Ketua Chairman
Dewan Komisaris **Board of Commissioners**	**Jabatan** **Position**
Ilham Akbar Habibie	Komisaris Utama Independen President Commissioner/ Independent Commissioner
Iggi Haruman Achsien	Komisaris Independen Independent Commissioner
Edy Setiadi	Komisaris Independen Independent Commissioner
Direksi **Board of Directors**	**Jabatan** **Position**
Achmad Kusna Permana	Direktur Utama President Director
Purnomo B. Soetadi	Direktur Bisnis Ritel Retail Banking Director
Hery Syafril	Direktur Keuangan Finance Director
Andri Donny	Direktur Kepatuhan, Risiko dan Hukum Compliance, Risk, and Legal Director
Avianto	Direkur Pembiayaan Financing Director
Awaldi	Direktur Operasi Operation Director

Selain itu, turut hadir pemegang saham yang 9.454.231.050 (sembilan miliar empat ratus lima puluh empat juta dua ratus tiga puluh satu ribu lima puluh) saham atau 92,6186005% (sembilan puluh dua koma enam satu delapan enam nol nol lima persen) dari jumlah seluruh saham Seri A dan Seri B dengan hak suara yang telah dikeluarkan Perseroan, yang seluruhnya berjumlah 10.207.702.335 (sepuluh miliar dua ratus tujuh juta tujuh ratus dua ribu tiga ratus tiga puluh lima) saham.

In addition, there were also shareholders with a total amount of 9,454,231,050 (nine billion four hundred fifty-four million two hundred thirty-one thousand and fifty) shares or 92.6186005% (ninety two point six one eight six zero zero five percent) of the total number of Series A and Series B shares with voting rights issued by the Company, totaling 10,207,702,335 (ten billion two hundred seven million seven hundred two thousand three hundred thirty five) shares.

Dengan memperhatikan Daftar Pemegang Saham Perseroan per tanggal 5 Agustus 2021 sampai dengan pukul 16.00 WIB, sehingga karenanya, kuorum yang disyaratkan dalam Pasal 41 ayat 1 dan Pasal 42 Peraturan Otoritas Jasa Keuangan ("POJK") No. 15/POJK.04/2020 Tentang Rencana Dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka dan Pasal 11 ayat (1) dan Pasal 11 ayat (2) Anggaran Dasar Perseroan telah terpenuhi dan Rapat adalah sah serta berhak untuk mengambil keputusan yang sah dan mengikat mengenai hal-hal yang dibicarakan sesuai dengan Mata Acara Rapat.

With regard to the Company's Shareholders Register as of 6 August 2020 until 16.00 WIB, the quorum required in Article 11 paragraph 1 of the Company's Articles of Association in conjunction with Article 41 of the FSA Regulation No. 15/ POJK.04/2020 on Planning and Implementation of General Meetings of Shareholders of the Public Company have been fulfilled and the Meeting is valid and entitled to make legal and binding decisions regarding matters discussed in accordance with the agenda of the Meeting

Keputusan dan Realisasi

Seluruh Keputusan rapat telah disahkan dalam Akta No. 30 Notaris Utiek R. Abdurachman, S.H., MLI., Mkn tanggal 31 Agustus 2021.

Resolution and Realization

All resolutions of the meeting have been ratified in the Deed No. 30 Notary Utiek R. Abdurachman, S.H., MLI., Mkn dated 31 August 2021.

Keputusan dan Realisasi RUPS Tahunan 2020

Resolution and Realization of the 2020 Annual Report

No.	Keputusan Resolutions	Realisasi Realization
1	Menyetujui Laporan Tahunan Perseroan Tahun Buku 2019 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2019 dan mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2019. Selanjutnya dengan telah disetujuinya Laporan Tahunan Perseroan Tahun Buku 2019 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2019 serta disahkannya Laporan Keuangan Perseroan untuk Tahun Buku 2019, maka Rapat telah memberikan pelunasan dan pembebasan tanggung-jawab sepenuhnya (volledig acquit et de charge) kepada anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan atas tindakan pengurusan dan pengawasan Perseroan yang telah dijalankan selama Tahun Buku 2019, sepanjang tindakan tersebut tercermin dari Laporan Tahunan dan Laporan Keuangan Perseroan Tahun Buku 2019 serta bukan merupakan tindak pidana atau pelanggaran terhadap ketentuan peraturan perundang-undangan yang berlaku. Approve the Company's Annual Report for the 2019 Fiscal Year including the Supervisory Report of the Board of Commissioners and the Sharia Supervisory Board for the 2019 Fiscal Year and ratified the Company's Financial Statements for the 2019 Financial Year. Furthermore, with the approval of the Company's Annual Report for the 2019 Fiscal Year including the Supervisory Report of the Board of Commissioners and the Sharia Supervisory Board for the 2019 Fiscal Year and the ratification of the Company's Financial Statements for the 2019 Fiscal Year, the Meeting has granted full release and discharge (volledig acquit et de charge) to members of the Board of Directors, Board of Commissioners and the Company's Sharia Supervisory Board for management and supervision of the Company which have been carried out during the 2019 Fiscal Year, as long as these actions are reflected in the Company's Annual Report and Financial Statements for the 2019 Fiscal Year and are not a criminal act or a violation of the provisions of the prevailing laws and regulations.	Sudah direalisasikan pada tahun 2020 dan Laporan Tahunan Perseroan telah disampaikan kepada OJK melalui surat No. 057/B/PRD-SRT/ III/2020 tanggal 4 Maret 2020 kepada pihak-pihak terkait dan kepada lembaga- lembaga terkait. Has been realized in 2020 and the Company's Annual Report has been submitted to the OJK through letter No. 057/B/PRD-SRT/III/2020 dated 4 March 2020 to related parties and related institutions.
2	Menyetujui laba bersih Perseroan untuk Tahun Buku 2019 setelah pajak sebesar Rp16.326.330.630,00 (enam belas miliar tiga ratus dua puluh enam juta tiga ratus tiga puluh ribu enam ratus tiga puluh rupiah) seluruhnya dipergunakan untuk cadangan Perseroan, sehingga tidak ada pembagian dividen atas laba bersih Perseroan Tahun Buku 2019. Approve the Company's net profit for Fiscal Year 2019 after tax of Rp16,326,330,630.00 (sixteen billion three hundred twenty six million three hundred thirty thousand six hundred thirty rupiah) entirely used for the Company's reserves, so that no dividend was distributed on the Company's net income for Fiscal Year 2019.	Sudah direalisasikan pada tahun 2020 dan Laba bersih Perseroan untuk Tahun Buku 2019 tidak dibagikan dan dipergunakan untuk cadangan Perseroan. Has been realized in 2020 and the Company's Net Profit for the Fiscal Year 2019 shall not be distributed and used in its entirety for the Company's reserves
3	Menyetujui untuk memberikan kewenangan kepada Dewan Komisaris Perseroan untuk menunjuk, mengakhiri dan/atau mengganti Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2020 dan/atau audit lain yang dibutuhkan Perseroan serta menetapkan jumlah honorarium dan persyaratan penunjukan lainnya yang wajar bagi Kantor Akuntan Publik tersebut. Pemberian kewenangan kepada Dewan Komisaris Perseroan tersebut diusulkan untuk efektifitas proses penunjukan pengakhiran dan/atau penggantian Kantor Akuntan Publik yang sesuai dengan kondisi Perseroan yang akan dilaksanakan dengan kriteria/batasan yang dianggap sesuai oleh Dewan Komisaris Perseroan dengan kondisi Perseroan. Approved to grant the authority to the Company's Board of Commissioners to appoint, dismiss, and/or replace the Public Accountant Firm to audit the Company's Financial Statements for 2020 Fiscal Year and/or other audits required by the Company and determining the appropriate amount of honorarium and other appointment requirements for the appointed Public Accounting Firm. The granting of authority to the Board of Commissioners of the Company is proposed for the effectiveness of the process of appointing the termination and/or replacement of the Public Accountant Firm in accordance with the conditions of the Company to be implemented with criteria/limits deemed appropriate by the Board of Commissioners of the Company with the conditions of the Company.	Sudah direalisasikan pada tahun 2020 dan Dewan Komisaris telah menunjuk Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2020 berdasarkan rekomendasi dari Komite Audit. Penunjukan berdasarkan surat Dewan Komisaris tanggal 21 Desember 2020 dan telah dilaporkan kepada OJK tanggal 28 Desember 2020. Has been realized in 2020 and the Board of Commissioners has appointed the Public Accountant Firm to audit the Company's Financial Statements for 2020 Fiscal Year based on recomendation from the Audit Committee. The appointment based on letter from Board of Commissioners on 21 December 2020 and has been reported to the OJK on 28 December 2020

Alasan Keputusan Belum Direalisasikan

Tidak ada keputusan yang belum direalisasikan.

Reason for Unrealized Resolutions

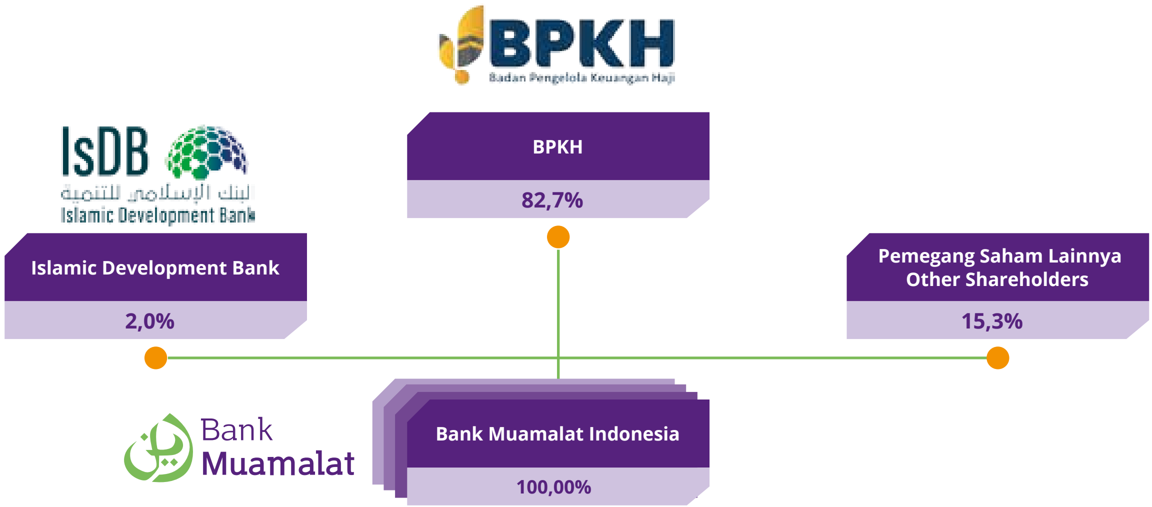
There were no resolutions that has not been realized.

Informasi Pemegang Saham Utama/ Pengendali

Information On Majority/ Controlling Shareholders

Pengendali Perseroan adalah pihak yang memiliki saham Perseroan sebesar 25% (dua puluh lima persen) atau lebih dari jumlah saham yang dikeluarkan dan mempunyai hak suara sebagaimana dimaksud dalam Peraturan OJK No. 39/ POJK.03/2017 tentang Kepemilikan Tunggal Pada Perbankan Indonesia. Sampai dengan laporan ini diterbitkan, Pemegang saham utama Bank ialah Badan Pengelolaan Keuangan Haji dengan kepemilikan saham sebesar 82,7% dari total keseluruhan saham yang ada. Adapun secara bagan, informasi pemegang saham utama Bank ialah sebagai berikut:

The controlling party of the Company is the party that owns 25% (twenty five percent) of the Company's shares or more of the total issued shares and has voting rights as referred to in FSA Regulation No. 39/POJK.03/2017 on Single Ownership in the Indonesian Banking Sector. As of the publication of this report, the Bank's majority shareholder is the Hajj Financial Management Agency with a share ownership of 82.7% of the total outstanding shares. As for the chart, the following is the majority shareholders of the Bank:



Dewan Pengawas Syariah
Sharia Supervisory Board

Mengacu pada Undang-Undang No. 21 tahun 2008 tentang Perbankan Syariah yang mengatur bahwa kegiatan usaha bank syariah harus berlandaskan pada prinsip syariah yaitu fatwa yang dikeluarkan oleh lembaga yang berwenang dalam hal ini adalah Dewan Syariah Nasional–Majelis Ulama Indonesia (DSN–MUI). Sebagai bank syariah, Bank Muamalat Indonesia memiliki Dewan Pengawas Syariah (DPS) yang merupakan organ Bank.

Dewan Pengawas Syariah memiliki tugas memberikan nasihat dan saran kepada Direksi serta mengawasi kegiatan Bank agar berjalan sesuai dengan prinsip syariah. Hasil pengawasan Dewan Pengawas Syariah dilaporkan kepada Direktur Utama untuk selanjutnya disampaikan kepada Otoritas Jasa Keuangan (OJK) setiap semester.

DASAR HUKUM

Bank Muamalat memiliki landasan peraturan perundang-undangan sebagai dasar hukum pembentukan dan pelaksanaan tugas Dewan Pengawas Syariah, yaitu sebagai berikut:

1. Undang Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas
2. Undang Undang Republik Indonesia No. 21 Tahun 2008 tentang Perbankan Syariah
3. Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah
4. Peraturan Bank Indonesia No. 11/3/PBI/2009 tentang Bank Umum Syariah sebagaimana diubah dengan Peraturan Bank Indonesia No. 15/3/PBI/2013 tentang Bank Umum Syariah.
5. Anggaran Dasar Bank Muamalat Indonesia
6. Akta tertanggal 16 Desember 2019 No. 81 dibuat dihadapan Notaris Ashoya Ratam dan pemberitahuan atas perubahan data perseroan telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai suratnya tertanggal 31 Desember 2019 No. AHU-AH.01.03-0380139 dan Akta tertanggal 30 Agustus 2021 No. 52 dibuat dihadapan Notaris Ashoya Ratam.

TUGAS DAN TANGGUNG JAWAB DEWAN PENGAWAS SYARIAH

Tugas dan tanggung jawab Dewan Pengawas Syariah Bank Muamalat Indonesia adalah sebagai berikut:

1. Memberikan nasihat dan saran kepada Direksi mengenai hal-hal yang terkait dengan aspek syariah.

Pursuant to Law no. 21 of 2008 on Islamic Banking which stipulates that the business activities of sharia banks must be based on sharia principles, namely the fatwa issued by the authorized institution, in this case the National Sharia Council–Indonesian Ulema Council (DSN–MUI). As a sharia bank, Bank Muamalat Indonesia has established a Sharia Supervisory Board (DPS), which is an organ of the Bank.

The Sharia Supervisory Board has the task of providing advice and suggestions to the Board of Directors as well as supervising the Bank's activities to ensure that it operates in accordance with sharia principles. The results of the supervision of the Sharia Supervisory Board are reported to the President Director to be submitted to the Financial Services Authority (FSA) every semester.

LEGAL BASIS

Bank Muamalat has a statutory foundation as the legal basis for the establishment and implementation of the duties of the Sharia Supervisory Board, which are as follows:

1. Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies
2. Law of the Republic of Indonesia No. 21 of 2008 on Sharia Banking
3. Bank Indonesia Regulation No. 11/33/PBI/2009 on Good Corporate Governance Implementation for Sharia Commercial Banks and Sharia Business Units
4. Bank Indonesia Regulation No. 11/3/PBI/2009 on Sharia Commercial Banks as amended by Bank Indonesia Regulation No. 15/3/PBI/2013 on Sharia Commercial Banks.
5. Articles of Association of Bank Muamalat Indonesia
6. Deed dated December 16, 2019 No. 81 made before Notary Ashoya Ratam and notification of changes to company data have been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia according to his letter dated December 31, 2019 No. AHU-AH.01.03-0380139 and Deed dated August 30, 2021 No. 52 made before Notary Ashoya Ratam.

DUTIES AND RESPONSIBILITIES OF THE SHARIA SUPERVISORY BOARD

The following is the duties and responsibilities of the Sharia Supervisory Board of Bank Muamalat Indonesia:

1. Provide advice and suggestions to the Board of Directors on matters related to sharia aspects.

2. Menilai dan memastikan pemenuhan prinsip syariah atas pedoman operasional dan produk yang telah dikeluarkan Bank Muamalat Indonesia.
3. Sebagai mediator antara Bank Muamalat Indonesia dengan DSN-MUI dalam mengkomunikasikan usul dan saran pengembangan produk dan jasa dari Bank Muamalat Indonesia yang memerlukan kajian dan fatwa dari DSN-MUI.
4. Mengawasi proses pengembangan produk baru dan kegiatan Bank Muamalat Indonesia agar sesuai dengan fatwa DSN-MUI.
5. Meminta fatwa kepada DSN-MUI untuk produk baru Bank Muamalat Indonesia yang belum ada fatwanya.
6. Sebagai perwakilan DSN-MUI yang ditempatkan di Bank Muamalat Indonesia, Dewan Pengawas Syariah wajib melaporkan atas hasil pengawasannya kepada DSN-MUI dan OJK dalam waktu 6 (enam) bulan sekali.
7. Memberikan opini dari aspek syariah terhadap pelaksanaan operasional Bank Muamalat Indonesia secara keseluruhan dalam laporan publikasi Bank Muamalat Indonesia.
8. Melakukan *review* secara berkala atas pemenuhan prinsip syariah terhadap mekanisme penghimpunan dana dan penyaluran dana serta pelayanan jasa Bank Muamalat Indonesia.
9. Memberikan opini aspek syariah atas temuan/ penyimpangan yang dijumpai oleh Unit Kerja Internal Audit.
10. Meminta data dan informasi terkait dengan aspek syariah dari satuan kerja di Bank Muamalat Indonesia dalam rangka pelaksanaan tugasnya.

Selain itu, DPS juga memiliki tugas dan tanggung jawab pengawasan terhadap proses pengembangan produk baru Bank Muamalat. Terkait hal tersebut Dewan Pengawas Syariah melakukan hal-hal sebagai berikut:
1. Meminta penjelasan dari pejabat Bank Muamalat Indonesia yang berwenang mengenai tujuan, karakteristik, dan akad yang digunakan dalam produk baru yang akan dikeluarkan.
2. Memeriksa apakah terhadap akad yang digunakan dalam produk baru telah terdapat fatwa DSN-MUI,
    a. Dalam hal telah terdapat fatwa, maka Dewan Pengawas Syariah melakukan analisis atas kesesuaian akad produk baru dengan fatwa DSN-MUI.
    b. Dalam hal belum terdapat fatwa, maka Dewan Pengawas Syariah mengusulkan kepada Direksi Bank untuk melengkapi akad produk baru dengan fatwa dari DSN-MUI.
3. *Review* sistem dan prosedur produk baru yang akan dikeluarkan terkait dengan pemenuhan prinsip syariah.
4. Memberikan pendapat syariah atas produk baru yang akan dikeluarkan.

2. Assess and ensure compliance with sharia principles on operational guidelines and products issued by Bank Muamalat Indonesia.
3. As a mediator between Bank Muamalat Indonesia and DSN-MUI in communicating proposals and suggestions for product and service development from Bank Muamalat Indonesia which require a study and fatwa from DSN-MUI.
4. Oversee the process of developing new products and activities of Bank Muamalat Indonesia to comply with the DSN-MUI fatwa.
5. Appeal for a fatwa from the DSN-MUI for new products of Bank Muamalat Indonesia for which the fatwa is still unavailable.
6. As a representative of DSN-MUI stationed at Bank Muamalat Indonesia, the Sharia Supervisory Board is required to report the results of its supervision to DSN-MUI and FSA once every 6 (six) months.
7. Provide an opinion from sharia aspects on the overall operational implementation of Bank Muamalat Indonesia in the published report of Bank Muamalat Indonesia.
8. Conduct periodic reviews on compliance with sharia principles in the mechanism for raising funds and channelling funds as well as Bank Muamalat Indonesia services.
9. Provide an opinion on the sharia aspects of the findings/ irregularities encountered by the Internal Audit Unit.
10. Request data and information related to sharia aspects from the work unit at Bank Muamalat Indonesia in the context of carrying out their duties.

In addition, the DPS also has the duties and responsibilities of supervising the development process of Bank Muamalat's new products. In this regard, the Sharia Supervisory Board conducts the following:
1. Ask for an explanation from the authorized Bank Muamalat Indonesia official regarding the objectives, characteristics, and the contract used in the new product to be issued.
2. Check whether the contract employed in the new product has a DSN-MUI fatwa,
    a. Should there be a fatwa, the Sharia Supervisory Board will conduct an analysis on the conformity of the new product contract with the DSN-MUI fatwa
    b. In the event that the fatwa is unavailable, the Sharia Supervisory Board proposes to the Board of Directors of the Bank to complete the new product contract with a fatwa from DSN-MUI.
3. Review of systems and procedures for new products that will be issued related to compliance with sharia principles.
4. Provide sharia opinion on new products to be issued.

Tidak hanya itu, Dewan Pengawas Syariah juga mempunyai tugas dan tanggung jawab pengawasan terhadap kegiatan Bank Muamalat. Untuk memenuhi tugas dan tanggung jawab itu, Dewan Pengawas Syariah melakukan hal-hal di antaranya:

1. Menganalisis laporan yang disampaikan oleh dan/atau yang diminta dari Direksi, pelaksana fungsi audit intern dan/atau fungsi kepatuhan untuk mengetahui kualitas pelaksanaan pemenuhan prinsip syariah atas kegiatan penghimpunan dana dan penyaluran dana serta pelayanan jasa Bank.
2. Menetapkan jumlah uji petik (sampel) transaksi yang akan diperiksa dengan memperhatikan kualitas pelaksanaan pemenuhan prinsip syariah dari masing-masing kegiatan.
3. Memeriksa dokumen transaksi yang diuji petik (sampel) untuk mengetahui pemenuhan prinsip syariah sebagaimana dipersyaratkan dalam Standar Operasional Prosedur (SOP), di antaranya:
    a. Ada tidaknya bukti pembelian barang, untuk akad murabahah sebagai bukti terpenuhinya syarat jual-beli murabahah.
    b. Ada tidaknya laporan usaha nasabah, untuk akad mudharabah/ musyarakah, sebagai dasar melakukan perhitungan distribusi bagi hasil.
4. Menginspeksi, mengamati, meminta keterangan dan/ atau konfirmasi kepada karyawan Bank Muamalat Indonesia dan/atau nasabah untuk memperkuat hasil pemeriksaan dokumen, apabila diperlukan.
5. Melakukan *review* terhadap prosedur terkait aspek syariah apabila terdapat indikasi ketidaksesuaian pelaksanaan pemenuhan prinsip syariah atas kegiatan dimaksud.
6. Memberikan pendapat syariah atas kegiatan penghimpunan dana dan penyaluran dana serta pelayanan jasa Bank.
7. Melaporkan hasil pengawasan Dewan Pengawas Syariah kepada Direksi dan Dewan Komisaris.

Furthermore, the Sharia Supervisory Board also has the duties and responsibilities of supervising the activities of Bank Muamalat. To fulfill these duties and responsibilities, the Sharia Supervisory Board does the following:

1. Analyze the reports submitted by and/or requested from the Board of Directors, executor of the Internal Audit Function and/or Compliance Function to determine the quality of the implementation of compliance with sharia principles for fundraising and fund distribution activities as well as the Bank's services.
2. Determine the number of sample tests of transactions to be examined by observing the quality of compliance implementation with sharia principles for each activity.
3. Conduct spot-check transaction documents to determine the fulfilment of sharia principles as required in the SOP, including:
    a. Whether or not there is proof of purchase of goods, for murabahah contracts as proof of the fulfilment of the murabahah sale and purchase conditions.
    b. Whether there is a customer business report, for a mudharabah/ musyarakah contract, as a basis for calculating the distribution of profit sharing.
4. Conduct inspections, observations, requests for information and/or confirmation to Bank Muamalat Indonesia employees and/or customers to strengthen the results of document checks, if necessary.
5. Review procedures related to sharia aspects should there be indications of non-compliance with the implementation of sharia principles for the said activity.
6. Provide sharia opinion on fundraising and channeling of fund activities as well as bank services.
7. Report the supervision results of the Sharia Supervisory Board to the Board of Directors and Board of Commissioners.

PEDOMAN DAN TATA TERTIB KERJA DEWAN PENGAWAS SYARIAH

Dalam rangka mempermudah Dewan Pengawas Syariah dalam memahami peraturan-peraturan yang terkait dengan pelaksanaan fungsi dan tanggung jawabnya, Bank memiliki pedoman dan tata tertib kerja berupa Board Manual Bank Muamalat No. CPL.KBJ.013.2016.

Pedoman kerja Dewan Pengawas Syariah yang diatur dalam Board Manual, yang antara lain meliputi:

1. Fungsi
2. Persyaratan
3. Komposisi
4. Pengangkatan
5. Rangkap Jabatan
6. Masa Jabatan dan Pemberhentian

CHARTER AND CODE OF CONDUCT OF THE SHARIA SUPERVISORY BOARD

In order to facilitate the Sharia Supervisory Board in understanding the regulations related to the implementation of its functions and responsibilities, the Bank has guidelines and work procedures in the form of Bank Muamalat Board Manual No. CPL.KBJ.013.2016.

The work guidelines of the Sharia Supervisory Board that are regulated in the Board Manual include:

1. Function
2. Requirement
3. Composition
4. Appointment
5. Concurrent Positions
6. Term of Office and Dismissal

7. Program Orientasi Dan Peningkatan Kapabilitas
8. Standar Etika Dewan Pengawas Syariah
9. Tugas dan Tanggung Jawab Dewan Pengawas Syariah
10. Tata Kerja Dewan Pengawas Syariah
11. Pembagian Tugas Dewan Pengawas Syariah
12. Rapat Dewan Pengawas Syariah
13. Hubungan Kerja dengan Dewan Komisaris dan Direksi
14. Pelaporan Dewan Pengawas Syariah
15. Hak Kompensasi Dewan Pengawas Syariah
16. Evaluasi Kinerja Dewan Pengawas Syariah

KRITERIA ANGGOTA DEWAN PENGAWAS SYARIAH

Kriteria anggota Dewan Pengawas Syariah telah diatur oleh Bank sesuai dengan Peraturan Bank Indonesia No. 11/3/PBI/2009 tentang Bank Umum Syariah sebagaimana diubah dengan Peraturan Bank Indonesia No. 15/3/PBI/2013 tentang Bank Umum Syariah. Persyaratan yang wajib dipenuhi sebagai anggota Dewan Pengawas Syariah tersebut juga dicantumkan di dalam Board Manual Dewan Pengawas Syariah. Adapun kriterianya antara lain:

1. Memiliki akhlak dan moral yang baik.
2. Memiliki komitmen untuk mematuhi peraturan perbankan syariah dan peraturan perundang-undangan lain yang berlaku.
3. Memiliki komitmen yang tinggi terhadap pengembangan Bank yang sehat dan tangguh (*sustainable*).
4. Tidak termasuk dalam Daftar Tidak Lulus sesuai dengan ketentuan yang ditetapkan oleh Bank Indonesia dan/atau Otoritas Jasa Keuangan.
5. Memiliki keahlian di bidang *fiqih mu'amalah*.
6. Memiliki pengetahuan dan pengalaman di bidang syariah mu'amalah dan pengetahuan di bidang perbankan dan/atau keuangan secara umum.
7. Jika diperlukan anggota DPS dapat pula memiliki keahlian selain fiqih mu'amalah, tetapi harus memiliki pengalaman di bidang perbankan dan atau lembaga keuangan syariah.
8. Tidak termasuk dalam daftar kredit/pembiayaan macet.
9. Tidak pernah dinyatakan pailit atau menjadi pemegang saham, anggota Dewan Komisaris atau anggota Direksi yang dinyatakan bersalah menyebabkan suatu perseroan dinyatakan pailit dalam waktu 5 (lima) tahun terakhir sebelum dicalonkan.

7. Orientation and Capability Improvement Program
8. Ethics Standard of the Sharia Supervisory Board
9. Duties and Responsibilities of the Sharia Supervisory Board
10. Work Procedure of the Sharia Supervisory Board
11. Division of Duties of the Sharia Supervisory Board
12. Sharia Supervisory Board Meeting
13. Working Relationships with the Board of Commissioners and Board of Directors
14. Reporting of the Sharia Supervisory Board
15. Compensation Rights of the Sharia Supervisory Board
16. Performance Evaluation of the Sharia Supervisory Board

CRITERIA OF THE SHARIA SUPERVISORY BOARD MEMBERS

The criteria for members of the Sharia Supervisory Board have been regulated by the Bank pursuant to Bank Indonesia Regulation No. 11/3/PBI/2009 on Sharia Commercial Banks as amended by Bank Indonesia Regulation No. 15/3/PBI/2013 on Sharia Commercial Banks. The requirements that must be fulfilled as a member of the Sharia Supervisory Board are also listed in the Board Manual of the Sharia Supervisory Board. The criteria include:

1. Have good character and morals.
2. Committed to complying with sharia banking regulations and other applicable laws and regulations.
3. Has a high commitment to the development of a sound and resilient (sustainable) Bank.
4. Not included in the Disqualified List under the provisions stipulated by Bank Indonesia and/or Financial Services Authority.
5. Have proficiency in the field of fiqih mu'amalah.
6. Have proper knowledge and experience in the field of sharia mu'amalah and knowledge in banking and/or finance in general.
7. If necessary, Sharia Supervisory Board members can also have expertise other than fiqih mu'amalah, but must have experience in banking and/or sharia financial institutions.
8. Not included in the list of bad credit/financing.
9. Have never been declared bankrupt or have been a shareholder, a member of the Board of Commissioners or a member of the Board of Directors found guilty of causing a company to be declared bankrupt within the last 5 (five) years prior to being nominated.

SUSUNAN KEANGGOTAAN DEWAN PENGAWAS SYARIAH DAN PERIODE PENUGASAN

Bank memiliki acuan dalam menentukan susunan keanggotaan Dewan Pengawas Syariah yaitu Peraturan Bank Indonesia No. 11/3/PBI/2009 tentang Bank Umum Syariah sebagaimana diubah dengan Peraturan Bank Indonesia No. 15/3/PBI/2013 tentang Bank Umum Syariah Pasal 36 ayat (1) yang menyebutkan jumlah anggota Dewan Pengawas Syariah paling kurang 2 (dua) orang atau paling banyak 50% (lima puluh persen) dari jumlah anggota Direksi.

Pada tahun 2021, jumlah anggota Dewan Pengawas Syariah Bank berjumlah 3 (tiga) orang sehingga sudah memenuhi peraturan perundangan yang berlaku.

MEMBERSHIP COMPOSITION AND ASSIGNMENT PERIOD OF THE SHARIA SUPERVISORY BOARD

The Bank has a reference in determining the membership composition of the Sharia Supervisory Board, namely Bank Indonesia Regulation No. 11/3/PBI/2009 on Sharia Commercial Banks as amended by Bank Indonesia Regulation No. 15/3/PBI/2013 on Sharia Commercial Banks Article 36 paragraph (1) which states that the number of members of the Sharia Supervisory Board is at least 2 (two) people or at most 50% (fifty percent) of the total members of the Board of Directors.

In 2021, the number of members of the Bank's Sharia Supervisory Board is 3 (three) people, complying with the applicable laws and regulations.

Susunan Dewan Pengawas Syariah Tahun 2021

Composition of the Sharia Supervisory Board in 2021

Nama Name	Jabatan Position	RUPS Pengangkatan Appointment GMS	Persetujuan OJK FSA Approval	Tanggal Efektif Effective Date	Pengangkatan Kembali Reappointment	Periode Penugasan Assignment Period
Drs. H. Sholahudin Al Aiyub, M.Si	Ketua Chairman	RUPS LB 16 Desember 2019 Extraordinary GMS on 16 December 2019	Surat OJK No. SR-2/PB.13/2017 tanggal 2 Februari 2017 FSA Letter No. SR-2/PB.13/2017 dated 2 February 2017	2 Februari 2017 2 February 2017	16 Desember 2019 (Ketua DPS) 16 December 2019 (Chairman)	2019- 2024
Hj. Siti Haniatunnisa,LLB., MH	Anggota Member	RUPS LB 16 Desember 2019 Extraordinary GMS on 16 December 2019	Surat OJK No. S-13/PB.1/2021 tanggal 22 Januari 2021 FSA Letter No. S-13/PB.1/2021 dated 22 January 2021	22 Januari 2021 22 January 2021	-	2019- 2024
Dr. H. Agung Danarto, M.Ag*)	Anggota Member	RUPS LB 30 Agustus 2021 Extraordinary GMS on 30 August 2021	-	-	-	2021- 2024

Keterangan | Remarks:
*) Efektif setelah memperoleh persetujuan dari OJK | Effective after obtaining approval from FSA

RANGKAP JABATAN DEWAN PENGAWAS SYARIAH

Mengenai rangkap jabatan DPS, Bank mengacu pada Peraturan Bank Indonesia No. 11/3/PBI/2009 sebagaimana diubah dengan Peraturan Bank Indonesia No. 15/3/PBI/2013 tentang Bank Umum Syariah Pasal 36 ayat (2) yang menyebutkan anggota Dewan Pengawas Syariah hanya dapat merangkap jabatan sebagai anggota Dewan Pengawas Syariah paling banyak pada 4 (empat) lembaga keuangan syariah lain. Ketentuan tersebut telah dipatuhi oleh BMI, di mana DPS Bank merangkap jabatan sebagai anggota Dewan Pengawas Syariah tidak lebih dari 4 (empat) lembaga keuangan syariah lain.

CONCURRENT POSITIONS OF THE SHARIA SUPERVISORY BOARD

Regarding concurrent positions of the Sharia Supervisory Board, the Bank refers to Bank Indonesia Regulation No. 11/3/PBI/2009 as amended by Bank Indonesia Regulation No. 15/3/PBI/2013 on Sharia Commercial Banks Article 36 paragraph (2) which states that members of the Sharia Supervisory Board can only hold concurrent positions as members of the Sharia Supervisory Board at a maximum of 4 (four) other sharia financial institutions. These provisions have been complied with by BMI, where the Bank's Sharia Supervisory Board concurrently serves as a member of the Sharia Supervisory Board for no more than 4 (four) other sharia financial institutions.

Daftar Rangkap Jabatan Dewan Pengawas Syariah

List of Concurrent Positions of the Sharia Supervisory Board

Nama Name	Jabatan Position	Nama Perusahaan Name of Company
Drs. H. Sholahudin Al Aiyub, M.Si	Dewan Pengawas Syariah Sharia Supervisory Board	Indo Mobil Finance Indonesia Syariah
	Dewan Pengawas Syariah Sharia Supervisory Board	PT Reasuransi Syariah Indonesia (ReINDO Syariah
	Dewan Penasehat Syariah Sharia Advisor Board	BP TAPERA
	Dewan Pengawas Syariah Sharia Supervisory Board	Bank Aladin Syariah
Hj. Siti Haniatunnisa,LLB., MH	Dewan Pengawas Syariah Sharia Supervisory Board	PT BNI Life Insurance
	Dewan Pengawas Syariah Sharia Supervisory Board	DPLK Syariah Muamalat
	Dewan Pengawas Syariah Sharia Supervisory Board	PT Asuransi Jasindo Syariah
	Dewan Pengawas Syariah Sharia Supervisory Board	PT Asuransi BRI Life
Dr. H. Agung Danarto, M.Ag*)	-	-

Keterangan | Remarks:
*) Efektif setelah memperoleh persetujuan dari OJK | Effective after obtaining approval from FSA

INDEPENDENSI DEWAN PENGAWAS SYARIAH

DPS BMI senantiasa mengutamakan kepentingan Bank di atas kepentingan pribadi dalam melaksanakan tugas pengawasannya. Komitmen tersebut memiliki tujuan agar sesuai dengan prinsip syariah dan tidak dipengaruhi oleh pihak mana pun.

Seluruh anggota DPS merupakan pihak independen yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan dengan Perseroan, Dewan Komisaris, Direksi atau Pemegang Saham. Independensi Dewan Pengawas Syariah Bank digambarkan dalam tabel berikut ini.

INDEPENDENCE OF THE SHARIA SUPERVISORY BOARD

The Sharia Supervisory Board of BMI always puts the interests of the Bank above personal interests in carrying out its supervisory duties. This commitment aims to comply with sharia principles and is not influenced by any party.

All members of the Sharia Supervisory Board are independent parties who have no financial, management, share ownership and/or relationship with the Company, the Board of Commissioners, the Board of Directors or the Shareholders. The independence of the Bank's Sharia Supervisory Board is described in the following table.

Pernyataan Independensi Dewan Pengawas Syariah

Independence Statement of the Sharia Supervisory Board

Aspek Independensi Independence Aspect	Drs. H. Sholahudin Al Aiyub, M.Si	Hj. Siti Haniatunnisa, LLB., MH	Dr. H. Agung Danarto, M.Ag*)
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Have no financial relationship with the Boards of Commissioners and Directors	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Have no management relationship in the Company, its subsidiaries, or affiliated companies	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Have no management relationship in the Company, its subsidiaries, or affiliated companies	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi, Remunerasi dan GCG Have no any family relations with the Boards of Commissioners or Directors, and/or fellow members of the Nomination, Remuneration and GCG Committees	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Have not served as a manager of political parties, officials and government	√	√	√

Keterangan | Remarks:
*) Efektif setelah memperoleh persetujuan dari OJK | Effective after obtaining approval from FSA

KEPEMILIKAN SAHAM DEWAN PENGAWAS SYARIAH

DPS BMI tidak memiliki saham pada perusahaan. Hal tersebut merupakan salah satu wujud independensi. Dengan demikian, tidak ada *conflict of interest* dalam proses pengawasan yang dijalankan. Hingga berakhirnya tahun buku 2021, tercatat tidak terdapat anggota DPS Indonesia yang mempunyai saham pada Bank.

SHARE OWNERSHIP OF THE SHARIA SUPERVISORY BOARD

The Sharia Supervisory Board of BMI does not own shares in the company. This is a form of independence. Thus, there is no conflict of interest in the monitoring process carried out. As of the end of the 2021 fiscal year, there are no Indonesian Sharia Supervisory Board members who have shares in the Bank.

Pernyataan Kepemilikan Saham Dewan Pengawas Syariah

Share Ownership Statement of the Sharia Supervisory Board

Nama Name	Jabatan Position	Kepemilikan Saham (Lembar Saham) Share Ownership (Number of Shares)			
		Bank Muamalat	**Bank Lain** Other Banks	**LJK-Non Bank** Non-Bank Financial Institution	**Bank Lain** Other Banks
Sholahudin Al-Aiyub	Ketua DPS Chairman	-	-	-	-
Siti Haniatunnisa	Anggota DPS Member	-	-	-	-
Dr. H. Agung Danarto, M.Ag*)	Anggota DPS Member	-	-	-	-

Keterangan | Remarks:
*) Efektif setelah memperoleh persetujuan dari OJK | Effective after obtaining approval from FSA

PEMBAGIAN TUGAS DEWAN PENGAWAS SYARIAH

Pembagian tugas di antara anggota DPS telah diatur dalam Board Manual Dewan Pengawas Syariah Bank Muamalat Indonesia. Adapun tugas dari masing-masing jabatan ialah sebagai berikut.

Ketua

- Memimpin semua kegiatan anggota Dewan Pengawas Syariah.
- Menyusun program kerja pelaksanaan tugasnya.
- Memimpin rapat Dewan Pengawas Syariah.
- Menetapkan pembagian tugas para anggota Dewan Pengawas Syariah.

Anggota

- Membantu Ketua Dewan Pengawas Syariah dalam melaksanakan tugasnya menurut pembidangan yang telah ditetapkan oleh ketua Dewan Pengawas Syariah.
- Melakukan tugas-tugas lain yang diberikan oleh Ketua Dewan Pengawas Syariah.

DIVISION OF DUTIES OF THE SHARIA SUPERVISORY BOARD

The division of tasks among members of the Sharia Supervisory Board has been regulated in the Board Manual of the Sharia Supervisory Board of Bank Muamalat Indonesia. The duties of each position are as follows.

Chairman

- Lead all activities of members of the Sharia Supervisory Board.
- Develop a work program for the implementation of their duties.
- Chair the Sharia Supervisory Board Meetings.
- Determine the distribution of duties of the members of Sharia Supervisory Board.

Member

- Assist the Chairman of the Sharia Supervisory Board in carrying out his duties according to the working area that has been determined by the Chairman of the Sharia Supervisory Board.
- Perform other tasks given by the Chairman of Sharia Supervisory Board.

HUBUNGAN KERJA ANTARA DEWAN PENGAWAS SYARIAH, DEWAN KOMISARIS DAN DIREKSI

Bank menciptakan hubungan kerja antara Dewan Pengawas Syariah, Dewan Komisaris dan Direksi yaitu hubungan *check and balance* yang memiliki tujuan akhir untuk kemajuan Bank serta pelaksanaan operasional Bank yang sesuai dengan prinsip syariah dan senantiasa mematuhi peraturan dan perundang-undangan yang berlaku, termasuk implementasi GCG.

Sesuai dengan fungsinya masing-masing, Dewan Pengawas Syariah, Dewan Komisaris dan Direksi memiliki tanggung jawab untuk menjaga kelangsungan usaha Bank Muamalat dalam jangka panjang, yang tercermin pada:

1. Terpeliharanya kesehatan Bank Muamalat Indonesia sesuai prinsip kehati-hatian dan mematuhi (*comply*) terhadap prinsip syariah Islam serta peraturan dan perundang-undangan yang berlaku.
2. Terlaksananya dengan baik pengendalian internal (*internal control*) dan manajemen risiko (*risk management*).
3. Terlindunginya kepentingan *stakeholders* secara wajar.
4. Terpenuhinya pelaksanaan *Good Corporate Governance*.
5. Terlaksananya suksesi kepemimpinan dan kontinuitas Manajemen di semua lini organisasi.

WORKING RELATIONSHIPS BETWEEN THE SHARIA SUPERVISORY BOARD, BOARD OF COMMISSIONERS, AND BOARD OF DIRECTORS

The Bank creates a working relationship between the Sharia Supervisory Board, the Board of Commissioners and the Board of Directors, namely a check and balance relationship, which has the ultimate goal of advancing the Bank and implementing the Bank's operations in accordance with sharia principles and always complying with applicable laws and regulations, including GCG implementation.

In accordance with their respective functions, the Sharia Supervisory Board, and Boards of Commissioners, and Board of Directors have the responsibility to maintain the long-term business continuity of Bank Muamalat, which is reflected in:

1. Maintaining the soundness of Bank Muamalat Indonesia in accordance with the principles of prudence and complying with the principles of Islamic sharia as well as the prevailing laws and regulations.
2. Proper implementation of internal control and risk management.
3. Appropriate protection for stakeholder interests.
4. The fulfilment of Good Corporate Governance.
5. Implementation of leadership succession and continuity of Management in all levels of the organization.

KEBIJAKAN PENGAWASAN DEWAN PENGAWAS SYARIAH

Dewan Pengawas Syariah dibantu oleh *Sharia Compliance Officer* dalam menjalankan tugas pengawasannya, yang berfungsi sebagai *liaison officer* yang antara lain bertugas untuk mendokumentasikan rincian kegiatan dengan baik ke dalam kertas kerja pengawasan. Kertas kerja tersebut kemudian dituangkan dalam Laporan Pengawasan Dewan Pengawas Syariah periode semesteran yang disampaikan kepada Direksi Bank Muamalat Indonesia, DSN-MUI dan Otoritas Jasa Keuangan.

SUPERVISION POLICY OF THE SHARIA SUPERVISORY BOARD

The Sharia Supervisory Board is assisted by a Sharia Compliance Officer in carrying out its supervisory duties, as a liaison officer who, among other things, is assigned to properly document the details of activities into supervisory working papers. The working paper is then written in the Semester Sharia Supervisory Board Supervisory Report submitted to the Board of Directors of Bank Muamalat Indonesia, DSN-MUI and Financial Services Authority.

RAPAT DEWAN PENGAWAS SYARIAH

Bank mengatur penyelenggaraan rapat DPS paling kurang 1 (satu) kali dalam 1 (satu) bulan, sesuai dengan Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah dan Board Manual Bank Muamalat Indonesia.

Materi-materi yang dibahas dalam rapat Dewan Pengawas Syariah telah diatur di dalam *Board Manual* Dewan Pengawas Syariah Bank Muamalat Indonesia, di antaranya:

1. Hal-hal yang berkaitan dengan pengembangan produk baru dan hasil *review* produk yang telah ada, antara lain mengenai tujuan, karakteristik dan akad yang digunakan sesuai dengan prinsip syariah.

MEETING OF THE SHARIA SUPERVISORY BOARD

The Bank regulates the implementation of the Sharia Supervisory Board meetings at least 1 (one) time in 1 (one) month, in accordance with Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units as well as the Board Manual of Bank Muamalat Indonesia.

The materials discussed in the Sharia Supervisory Board meetings have been regulated by the Board Manual of Bank Muamalat Indonesia Sharia, among others:

1. Matters relating to the development of new products and the review results of existing product, including the objectives, characteristics, and contracts used in accordance with sharia principles.

2. Pengajuan aktivitas baru dan *review* aktivitas Bank yang telah berjalan dari aspek syariah.
3. Permasalahan yang timbul akibat aktivitas Bank yang membutuhkan opini dari DPS.
4. Hasil temuan syariah dari auditor, baik auditor eksternal maupun auditor internal.

2. Submission of new activities and reviews of Bank activities that have been running from the sharia aspect.
3. Issues arising from Bank activities requiring opinion from the Sharia Supervisory Board.
4. Sharia findings from both external and internal auditors.

Pengambilan keputusan di dalam rapat Dewan Pengawas Syaria, dilakukan berdasarkan musyawarah mufakat. Apabila terdapat perbedaan pendapat, maka perbedaan pendapat tersebut dicantumkan dalam risalah rapat beserta alasannya.

Decision making in the Sharia Supervisory Board meeting is carried out based on deliberation and consensus. In the event that there is a difference of opinion, the difference of opinion is stated in the minutes of the meeting and stating the reasons.

Frekuensi dan rekapitulasi kehadiran anggota Dewan Pengawas Syariah pada rapat disajikan dalam Sub Bab Rapat Dewan Pengawas Syariah, Dewan Komisaris dan Direksi.

The frequency and recapitulation of attendance of members of the Sharia Supervisory Board at meetings are presented in the Sub-Chapter Meetings of the Sharia Supervisory Board, Board of Commissioners, and Board of Directors.

FREKUENSI DAN TATA CARA PEMBERIAN NASIHAT DAN SARAN SERTA PENGAWASAN PEMENUHAN PRINSIP SYARIAH DI PASAR MODAL

Sepanjang tahun 2021, Dewan Pengawas Syariah telah melaksanakan 12 (dua belas) kali rapat rutin. Selain itu, Dewan Pengawas Syariah melakukan uji petik terhadap 16 (enam belas) kantor cabang sebagai bentuk pengawasan di lapangan.

Dalam memberikan nasihat, saran, serta pengawasan, Dewan Pengawas Syariah melakukannya dengan tata cara sebagai berikut:

a. Melakukan rapat rutin setiap bulan.
b. Memberikan opini atas produk/aktivitas dan program baru yang diterbitkan oleh unit bisnis.
c. Melakukan uji petik terhadap kegiatan operasional penyaluran dan penghimpunan dana.
d. Memberikan *sharing knowledge* terkait aspek syariah secara berkala ke semua level.
e. Memberikan *advise* dalam hal peningkatan akhlaqul karimah.

FREQUENCY AND PROCEDURE FOR PROVIDING ADVICE AND SUGGESTIONS AS WELL AS SUPERVISION OF SHARIA PRINCIPLE COMPLIANCE IN THE CAPITAL MARKET

During 2021, the Sharia Supervisory Board held 12 (twelve) regular meetings. In addition, the Sharia Supervisory Board conducted a sampling test on 16 (sixteen) branch offices as a form of supervision in the field.

In providing advice, suggestions, and supervision, the Sharia Supervisory Board conducts it with the following manner:

a. Conduct regular meetings every month.
b. Provide opinions on new products/activities and programs issued by the business unit.
c. Conduct sampling tests on operational activities of channelling and raising funds.
d. Provide regular sharing of knowledge related to aspects of sharia to all levels.
e. Provide advice in terms of improving the morality of the akhlaqul karimah.

PELAKSANAAN KEGIATAN DEWAN PENGAWAS SYARIAH TAHUN 2021

Laporan Pengawasan Dewan Pengawas Syariah, wajib disampaikan oleh Dewan Pengawas Syariah kepada manajemen Bank Muamalat setiap 6 (enam) bulan sekali. Selanjutnya, laporan tersebut disampaikan kepada DSN-MUI dan Otoritas Jasa Keuangan oleh manajemen Bank.

Laporan Pengawasan Dewan Pengawas Syariah semester I-2021 telah disampaikan kepada Otoritas Jasa Keuangan melalui surat Bank Muamalat No. 094/B/CRD-SRT/VIII/2021 tanggal 26 Agustus 2021. Sementara Laporan Pengawasan DPS semester II-2021 telah disampaikan kepada Otoritas

IMPLEMENTATION OF ACTIVITIES OF THE SHARIA SUPERVISORY BOARD IN 2021

The Sharia Supervisory Board Supervisory Report must be submitted by the Sharia Supervisory Board to the management of Bank Muamalat once every 6 (six) months. Furthermore, the report is submitted to DSN-MUI and the Financial Services Authority by the Bank's management.

The Supervisory Report of the Sharia Supervisory Board for semester I-2021 has been submitted to the Financial Services Authority through Bank Muamalat letter No. 094/B/CRD-SRT/VIII/2021 dated 26 August 2021. Furthermore, the Supervisory Report of the Sharia Supervisory Board

Jasa Keuangan melalui surat Bank Muamalat Indonesia No. 022/B/CRD-SRT/II/2022 tanggal 21 Februari 2022.

for semester II-2021 has been submitted to the Financial Services Authority through Bank Muamalat Indonesia letter No. 022/B/CRD-SRT/II/2022 dated 21 February 2022.

Aktivitas pengawasan Dewan Pengawas Syariah mencakup pengawasan terhadap pelaksanaan prinsip syariah dalam kegiatan penghimpunan dana dan penyaluran dana serta pelayanan jasa. Dalam melakukan pengawasan, Dewan Pengawas Syariah dibantu 3 (tiga) *liasion officer* dari Unit Kepatuhan Syariah.

The supervisory activities of the Sharia Supervisory Board include supervision of the implementation of sharia principles in the activities of raising and channelling funds as well as providing services. In conducting supervision, the Sharia Supervisory Board is assisted by 3 (three) liaison officers from the Sharia Compliance Unit.

Berikut adalah rincian pengawasan Dewan Pengawas Syariah terhadap pelaksanaan prinsip syariah dalam kegiatan penghimpunan dan penyaluran dana serta pelayanan jasa yang dilakukan sepanjang tahun 2021.

The following are details of the supervision of the Sharia Supervisory Board on the implementation of sharia principles in collecting and channelling funds as well as service activities completed throughout 2021.

Pengawasan terhadap Penghimpunan Dana

Sepanjang 2021, Dewan Pengawas Syariah melakukan pengawasan atas produk penghimpunan dana Bank Muamalat Indonesia. Dari pengawasan tersebut, produkproduk penghimpunan dana telah sesuai dengan fatwa DSN-MUI.

Supervision of Fund Raising

Throughout 2021, the Sharia Supervisory Board supervised Bank Muamalat Indonesia's fund raising products. Through this supervision, the fundraising products are in accordance with the DSN-MUI fatwa.

Produk Penghimpunan Dana / Fund Raising Products

Jenis Produk Type of Product	Nama Produk Name of Product
Tabungan Savings	• Tabungan iB Hijrah • Tabungan iB Hijrah Haji • Tabungan iB Hijrah Rencana • Tabungan iB Hijrah Valas • Tabungan iB Hijrah Prima • Tabungan iB Hijrah Bisnis • Tabungan iB Muamalat Sahabat • TabunganKu • Tabungan Simple iB
Giro Current Accounts	• Giro iB Hijrah • Giro iB Hijrah Ultima
Deposito Deposits	Deposito iB Hijrah

Pengawasan Terhadap Penyaluran Dana

Sesuai dengan laporan pengawasan Dewan Pengawas Syariah selama tahun 2021, Dewan Pengawas Syariah melakukan pengawasan terhadap produk penyaluran dana Bank Muamalat Indonesia. Dari pengawasan tersebut, produk-produk penyaluran dana telah sesuai dengan fatwa DSN-MUI. Berikut adalah produk penyaluran dana tersebut.

Supervision of Financing Activities

In accordance with the supervisory report of the Sharia Supervisory Board for 2021, the Sharia Supervisory Board supervises the product distribution of Bank Muamalat Indonesia funds. From this supervision, financing products are in accordance with the DSN-MUI fatwa. The following are the products for the distribution of funds.

Produk Penyaluran Dana / Financing Products

Jenis Produk Type of Product	Nama Produk Name of Product
Produk Pembiayaan Financing Product	• KPR iB Hijrah • Multiguna iB Hijrah • iB Asset Refinance Hijrah • iB Investasi Hijrah • iB Properti Bisnis Hijrah • iB Modal Kerja Hijrah • iB Modal Kerja Konstruksi Developer Hijrah • iB Modal Kerja kepada LKS Hijrah • iB Pembiayaan Rekening Koran Syariah Hijrah • iB Koperasi Segmen Konsumer Hijrah • iB Multifinance Hijrah • Pembiayaan Pro Hajj

Pengawasan Terhadap Layanan

Sesuai dengan laporan pengawasan Dewan Pengawas Syariah selama tahun 2021, Dewan Pengawas Syariah melakukan pengawasan terhadap layanan Bank Muamalat Indonesia. Dari pengawasan tersebut, layanan-layanan tersebut telah sesuai dengan fatwa DSN-MUI.

Supervision on Services

In accordance with the supervisory report of the Sharia Supervisory Board during 2021, the Sharia Supervisory Board supervises the services of Bank Muamalat Indonesia. From this supervision, these services are in accordance with the DSN-MUI fatwa.

Layanan Bank Muamalat Indonesia
Services of Bank Muamalat Indonesia

Jenis Produk Type of Product	Nama Produk Name of Product
Remittance	• Remittance iB Muamalat • Remittance BMI – National Commercial Bank
Trade Finance	• Bank Garansi | Bank Guarantee • Trade Finance – Ekspor | Trade Finance – Export • Trade Finance – Impor | Trade Finance – Import • SBLC (Standby L/C) • Letter of Credit • Produk/ Layanan Untuk Perdagangan Dalam Negri SKBDN (Surat Kredit Berdokumen Dalam Negeri) | Products/Services for Domestic Trade SKBDN (Domestic Letter of Credit)
Layanan Corporate Corporate Services	• Layanan Muamalat Cash Management- MADINA | Mualamat Cash Management – MADINA services • Jasa Layanan Escrow | Escrow services • Layanan Cash Pick-Up and Delivery | Cash Pick-up and Delivery services
e-Banking	• Mobile Banking Muamalat | Muamalat Mobile Banking • Internet Banking Muamalat | Muamalat Internet Banking • ATM Muamalat | Muamalat ATM • Gerai Muamalat | Muamalat Outlet • Layanan Host to Host Web Service | Host to Host Web Services • Kartu ATM/ Debit Shar-e | ATM/ Shar-e Debit Cards
Layanan 24 Jam 24 Hour Services	• Salam Muamalat • Virtual Account
Layanan Treasury Treasury Services	• Muamalat Foreign Exchange (FX) • Muamalat Multicurrency • Money Market & Fixed Income • Lindung Nilai Sederhana | Simple Hedging • Lindung Nilai Kompleks | Complex Hedging
Layanan Investasi dan Wealth Management Investment and Wealth Management Services	• Muamalat Investment Service • Bancassurance • Layanan Muamalat Prioritas | Muamalat Priority Services • Safe Deposit Box

Pengawasan terhadap Usulan Produk/ Aktivitas Baru

Dewan Pengawas Syariah melalui *Liasion Officer* (*Sharia Compliance*) telah melakukan kajian dan pembahasan usulan produk/aktivitas baru sebagai berikut:

1. Produk Fisik Emas Digital
2. Vendor Payment iB
3. Kartu Shar-E Debit Visa Paywave atau *Contactless*
4. Commodity Murabahah Financing iB Cabang Kuala Lumpur

Pengawasan terhadap Usulan Produk/ Aktivitas Baru

The Sharia Supervisory Board through the Liasion Officer (Sharia Compliance) has reviewed and discussed the following new product/ activity proposals:

1. Physical Digital Gold Products
2. iB Payment
3. Paywave or Contactless Shar-E Visa Debit Card
4. Commodity Murabahah Financing iB Kuala Lumpur Branch

Uji Petik dan Kunjungan Dewan Pengawas Syariah

Uji petik juga dilakukan oleh Dewan Pengawas Syariah dengan cara berkunjung, mengamati dan/atau *sharing* session dengan karyawan di beberapa Kantor Cabang Bank Muamalat Indonesia. Dewan Pengawas Syariah juga memeriksa dokumen-dokumen transaksi untuk memastikan pemenuhan prinsip syariah telah terlaksana.

Sampling Test and Visits of the Sharia Supervisory Board

The sampling test is also carried out by the Sharia Supervisory Board by visiting, observing and/or sharing sessions with employees at several Bank Muamalat Indonesia Branch Offices. The Sharia Supervisory Board also examines transaction documents to ensure that compliance with sharia principles has been implemented.

Pemeriksaan tersebut dilakukan dengan metode uji petik yang dibantu oleh Unit Kepatuhan Syariah sebagai *liaison officer* Dewan Pengawas Syariah. Melanjutkan metode uji petik tahun 2020, pada tahun 2021, uji petik dilakukan masih dilakukan secara *virtual* dan *online* sebagai antisipasi dari kondisi pandemic COVID-19.

The examination was carried out using a sampling method assisted by the Sharia Compliance Unit as a liaison officer for the Sharia Supervisory Board. Continuing the sampling method in 2020, in 2021, the sampling test was carried out virtually and online in anticipation of the COVID-19 pandemic.

Kegiatan Uji Petik Dewan Pengawas Syariah

Sampling Test Activity of the Sharia Supervisory Board

Tanggal Date	Cabang/Unit Kerja Branch/ Work Unit
28 April - 12 Mei 2021 28 April – 12 May 2021	Kantor Cabang KH Mas Mansyur KH Mas Mansyur Branch Office
	Kantor Cabang Sungkono Sungkono Branch Office
	Kantor Cabang Makassar Makassar Branch Office
	Kantor Cabang Kendari Kendari Branch Office
	Kantor Cabang Denpasar Denpasar Branch Office
	Kantor Cabang Kediri Kediri Branch Office
	Kantor Cabang Ternate Ternate Branch Office
	Kantor Cabang Sorong Sorong Branch Office
12 Oktober - 29 Oktober 2021 12 October- 29 October 2021	Kantor Cabang Kalimas Kalimas Branch Office
	Kantor Cabang Cipulir Cipulir Branch Office
	Kantor Cabang Buaran Buaran Branch Office
	Kantor Cabang Cengkareng Cengkareng Branch Office
	Kantor Cabang BSD BSD Branch Office
	Kantor Cabang Surabaya Darmo Surabaya Darmo Branch Office
	Kantor Cabang Malang Malang Branch Office
	Kantor Cabang Palangkaraya Palangkaraya Branch Office

REVIEW, ENDORSEMENT ATAS KEBIJAKAN DAN *STANDARD OPERATIONAL PROCEDURE* (SOP)

Hingga 31 Desember 2021, Dewan Pengawas Syariah melakukan *review* dan/atau *endorsement* terhadap kebijakan dan prosedur Bank Muamalat agar sesuai dengan fatwa DSN-MUI yang dibantu oleh Unit Kepatuhan Syariah. Adapun kebijakan dan *Standard Operational Procedure* (SOP) yang menjadi perhatian Dewan Pengawas Syariah yakni:

1. Kebijakan Umum Tresuri
2. Prosedur Standar Pelaksanaan Akad Pembiayaan

REVIEW, ENDORSEMENT OF POLICIES AND STANDARD OPERATIONAL PROCEDURE (SOP)

Up to 31 December 2021, the Sharia Supervisory Board reviewed and/or endorsed the policies and procedures of Bank Muamalat to be in compliance with the fatwa of DSN-MUI, assisted by the Sharia Compliance Unit. The policies and Standard Operational Procedures (SOP) that are of concern to the Sharia Supervisory Board are:

1. General Policy of Treasury
2. Standard Operating Procedure of Financing Contracts

Dewan Komisaris

Board of Commissioners

Dewan Komisaris ialah salah satu struktur tata kelola perusahaan Bank yang memiliki tugas pengawasan secara umum dan/atau khusus sesuai dengan Anggaran Dasar, memberi nasihat kepada Direksi serta memastikan Bank Muamalat telah melaksanakan prinsip-prinsip Tata Kelola Perusahaan yang Baik. Terkait dengan pengangkatan dan pemberhentian serta penetapan akan masa jabatan anggota Dewan Komisaris dilaksanakan di dalam RUPS Oleh karena itu, Dewan Komisaris melaporkan hasil pengawasannya kepada RUPS yang dihadiri oleh para Pemegang Saham.

The Board of Commissioners is part of the Bank's corporate governance structure which has general and/or specific supervisory duties in accordance with the Articles of Association, provides advice to the Board of Directors and ensures that Bank Muamalat has implemented the principles of Good Corporate Governance. Appointment and dismissal, as well as determination of the terms of office of members of the Board of Commissioners, are held at the GMS. Therefore, the Board of Commissioners reports the results of its supervision to the GMS, which is attended by Shareholders

DASAR HUKUM

Bank memiliki sejumlah acuan yang dijadikan dasar hukum untuk pengangkatan Dewan Komisaris yaitu:

1. Undang-Undang Republik Indonesia No. 40 Tahun 2007 Tentang Perseroan Terbatas
2. Undang-Undang Republik Indonesia No. 21 Tahun 2008 tentang Perbankan Syariah
3. Peraturan Bank Indonesia Nomor 14/6/PBI/2012 tanggal 18 Juni 2012 tentang Uji Kemampuan dan Kepatutan (*Fit and Proper Test*) Bank Syariah dan Unit Usaha Syariah
4. Peraturan Bank Indonesia No. 11/3/PBI/2009 tentang Bank Umum Syariah sebagaimana diubah dengan Peraturan Bank Indonesia No. 15/3/PBI/2013 tentang Bank Umum Syariah.
5. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik
6. Peraturan Otoritas Jasa Keuangan No.27/POJK.03/2016 tentang Penilaian Kemampuan & Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan
7. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2017 tentang Pemanfaatan Tenaga Kerja Asing dan Program Alih Pengetahuan di Sektor Perbankan.
8. Anggaran Dasar Bank Muamalat Indonesia.
9. Akta tertanggal 17 Mei 2019 No. 29 dibuat dihadapan Notaris Utiek R. Abdurachman dan pemberitahuan atas perubahan data perseroan telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai suratnya tertanggal 28 Mei 2019 No. AHU-AH.01.03-0283340.

LEGAL BASIS

The Bank has a number of references that are used as the legal basis for the appointment of the Board of Commissioners, namely:

1. Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies
2. Law of the Republic of Indonesia No. 21 of 2008 on Sharia Banking
3. Bank Indonesia Regulation No. 14/6/PBI/2012 dated 18 June 2012 on Fit and Proper Test of Sharia Banks and Sharia Business Units
4. Bank Indonesia Regulation No. 11/3/PBI/2009 on Sharia Commercial Banks as amended by Bank Indonesia Regulation No. 15/3/PBI/2013 on Sharia Commercial Banks.
5. Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies
6. Financial Services Authority Regulation No.27/POJK.03/2016 on Fit and Proper Assessment for Main Parties of Financial Service Institutions
7. Financial Services Authority Regulation No. 37/POJK.03/2017 on Utilization of Foreign Workers and Transfer of Knowledge Program in the Banking Sector.
8. Articles of Association of Bank Muamalat Indonesia.
9. Deed dated 17 May 2019 No. 29 made before Notary Utiek R. Abdurachman and notification of changes to the company's data has been received and registered by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the letter dated 28 May 2019 No. AHU-AH.01.03-0283340.

TUGAS DAN TANGGUNG JAWAB

Bank Muamalat telah mengatur tugas dan tanggung jawab Dewan Komisaris antara lain sebagai berikut:

1. Melakukan tugas dan tanggung jawab sesuai dengan prinsip-prinsip GCG.
2. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris yang paling kurang mencantumkan waktu kerja dan pengaturan rapat.
3. Mengawasi terselenggaranya pelaksanaan GCG dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
4. Tunduk pada ketentuan peraturan perundang-undangan yang berlaku, Anggaran Dasar Bank dan keputusan RUPS.
5. Beritikad baik, dengan prinsip kehati-hatian dan bertanggung jawab dalam menjalankan tugas untuk kepentingan dan usaha bank, dengan berupaya untuk mengambil tindakan dalam mencegah timbul atau berlanjutnya kerugian dan/atau terjadinya kepailitan.
6. Mengawasi kebijakan Direksi dalam melaksanakan pengurusan Bank termasuk pelaksanaan ketentuan ketentuan Anggaran Dasar dan keputusan Rapat Umum Pemegang Saham dan peraturan perundang-undangan yang berlaku.
7. Mengawasi Direksi untuk memastikan Direksi mematuhi ketentuan internal Bank dan memberi nasihat kepada Direksi dalam melaksanakan pengurusan Bank.
8. Memberikan pendapat dan saran kepada Direksi dan segenap jajarannya berkaitan dengan pengurusan Bank.
9. Memberikan pendapat dan saran kepada Direksi dan segenap jajarannya berkaitan dengan penyusunan Visi, Misi serta rencana- rencana strategis Bank Muamalat lainnya seperti yang diatur dalam Anggaran Dasar.
10. Memberikan pendapat dan saran serta pengesahan mengenai rencana bisnis Bank yang diusulkan Direksi.
11. Meneliti dan menelaah atas laporan-laporan dari Direksi dan segenap jajarannya, terutama yang berkaitan dengan tugas-tugas spesifik yang telah diputuskan bersama.
12. Meneliti dan menelaah laporan-laporan dari Komite-komite yang ada di bawah Dewan Komisaris.
13. Mengikuti perkembangan kegiatan Bank, baik dari informasi-informasi internal yang disediakan oleh manajemen maupun dari informasi-informasi eksternal yang berasal dari media maupun dari sumber-sumber lainnya.
14. Menghadiri rapat-rapat kerja/koordinasi dengan Direksi dan segenap jajarannya.
15. Melakukan usaha-usaha untuk memastikan bahwa Direksi dan jajarannya telah mematuhi ketentuan perundang-undangan serta peraturan-peraturan lainnya dalam mengelola Bank Muamalat Indonesia.

DUTIES AND RESPONSIBILITIES

Bank Muamalat has set the duties and responsibilities of the Board of Commissioners, including:

1. Carry out duties and responsibilities in accordance with the GCG principles.
2. Have a work guideline and code of conduct which is binding for each member of the Board of Commissioners and which at least includes working hours and meeting arrangements.
3. Supervise the implementation of GCG in every business activity of the Bank at all levels or ranks of the organization.
4. Comply with the prevailing laws and regulations, the Articles of Association of the Bank and resolutions of the GMS.
5. Have good faith in carrying out duties with prudential principles and responsibility for the interests and business of the bank, by striving to take action to prevent the occurrence or continuation of losses and/or bankruptcy.
6. To supervise the policies of the Board of Directors in managing the Bank, including the implementation of the provisions of the Articles of Association and General Meeting of Shareholders decisions and prevailing laws and regulations.
7. Supervise the Board of Directors to ensure that the Board of Directors complies with the Bank's internal regulations and provide advice to the Board of Directors in carrying out the management of the Bank.
8. Provide opinions and suggestions to the Board of Directors and all staff in relation to the management of the Bank.
9. Provide opinions and suggestions to the Board of Directors and all staff in preparing the Vision, Mission and other strategic plans of Bank Muamalat Indonesia as stipulated in the Articles of Association.
10. Provide opinions and suggestions as well as endorsement of the Bank's business plan proposed by the Board of Directors.
11. Conduct research and review on reports from the Board of Directors and all its subordinate ranks, especially those related to specific tasks that have been jointly decided.
12. Examine and analyze reports from Committees under the Board of Commissioners.
13. Keep abreast of the Bank's activities, both from internal information provided by management and from external information from the media as well as other sources.
14. Attend work/coordination meetings with the Board of Directors and all staff.
15. Make efforts to ensure that the Board of Directors and staff have complied with statutory regulations in managing Bank Muamalat Indonesia

16. Menyusun rencana kerja Dewan Komisaris untuk periode tahun berjalan.
17. Memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank.
18. Memantau efektivitas praktik *Good Corporate Governance* antara lain dengan mengadakan pertemuan berkala antara Dewan Komisaris dengan Direksi untuk membahas implementasi *Good Corporate Governance*.
19. Membentuk paling kurang Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, Komite Audit, Komite Tata Kelola Perusahaan dan memastikan komite yang telah dibentuk menjalankan tugasnya secara efektif.
20. Dewan Komisaris wajib independen dalam menjalankan tugas dan tanggung jawabnya, dalam arti melaksanakan tugas secara obyektif dan bebas dari tekanan serta kepentingan pihak mana pun, termasuk dalam hubungan satu sama lain maupun hubungan dengan Direksi.
21. Wajib melakukan pengawasan aktif terhadap pelaksanaan Fungsi Kepatuhan.
22. Menyetujui kebijakan APU & PPT serta mengawasi pelaksanaan program APU & PPT.
23. Melakukan kajian atas efektivitas sistem pengendalian internal, dengan menilai kompetensi dan jumlah sumber daya, ruang lingkup tugas dan kewenangan serta independensi dari Auditor Intern sesuai dengan Standar Pelaksanaan Fungsi Audit Intern Bank Umum (SPFAIB) yang diterbitkan/dikeluarkan oleh Bank Indonesia/ Otoritas Jasa Keuangan.
24. Melakukan kajian atas efektivitas pelaksanaan tugas Auditor Eksternal, dengan menilai kompetensi, independensi serta ruang lingkup tugas Auditor Eksternal.

HAK DAN WEWENANG

Dewan Komisaris BMI juga memiliki hak dan wewenang di samping tugas dan tanggung jawabnya, yaitu:

1. Hak meminta penjelasan dan menanyakan segala hal yang berhubungan dengan tugas-tugas Dewan Komisaris dan Direksi, dan Direksi wajib menyampaikan penjelasan tentang segala hal yang ditanyakan oleh Dewan Komisaris.
2. Hak meminta semua keterangan yang berkenaan dengan Bank kepada Direksi dan Direksi harus memberikan semua keterangan yang berkenaan dengan Bank sebagaimana diperlukan para anggota Dewan Komisaris melalui Dewan Komisaris.
3. Pembagian kerja dan keanggotaan Komite di antara para Anggota Komisaris diatur oleh anggota Dewan Komisaris sendiri dan untuk kelancaran tugasnya Dewan Komisaris dapat dibantu oleh Sekretaris yang diangkat oleh Dewan Komisaris.

16. Prepare a work plan for the Board of Commissioners for the current year.
17. Monitor and evaluate the implementation of the Bank's strategic policies.
18. Monitor the effectiveness of Good Corporate Governance practices, among others by holding regular meetings between the Board of Commissioners and the Board of Directors to discuss the implementation of Good Corporate Governance.
19. Establish a Risk Monitoring Committee, Nomination and Remuneration Committee, Audit Committee, Corporate Governance Committee, and ensuring that the committees that have been established carry out their duties effectively.
20. In carrying out its duties and responsibilities, the Board of Commissioners must be independent, meaning that it carries out its duties objectively and free from pressure and interests of any party, including relationships with each other as well as relationships with the Board of Directors.
21. Obliged to carry out active supervision of the implementation of the Compliance Function.
22. Approve the AML & CFT policies and supervise the implementation of AML & CFT programs.
23. Assess the effectiveness of the internal control system by assessing the competence and amount of resources, the scope of duties and authorities, as well as the independence of Internal Auditor in accordance with the Implementation Standards for the Internal Audit Function for Commercial Banks (SIAFCB) published/ issued by Bank Indonesia/ Financial Services Authority
24. Assess the effectiveness of the External Auditor's duties by assessing the External Auditor's competence, independence, and scope of duties.

RIGHTS AND AUTHORITIES

BMI's Board of Commissioners also has rights and authorities in addition to its duties and responsibilities, namely:

1. Right to request an explanation and to question all matters related to the duties of the Board of Commissioners and the Board of Directors. The Board of Directors is obliged to provide an explanation on all matters required by the Board of Commissioners.
2. Right to request all information related to the Bank from the Board of Directors and the Board of Directors must provide all information as required by members of the Board of Commissioners through the Board of Commissioners.
3. The division of work and membership of Committee among members of the Commissioners is regulated by members of the Board of Commissioners, as for the smooth running of duties, the Board of Commissioners can be assisted by a Secretary who is appointed by the Board of Commissioners.

4. Pada setiap waktu Dewan Komisaris berdasarkan suatu keputusan Rapat Dewan Komisaris dapat memberhentikan untuk sementara waktu anggota Direksi dari jabatannya dengan menyebutkan alasannya, dengan ketentuan sebagaimana diuraikan dalam Undang-undang Perseroan Terbatas.
5. Berdasarkan keputusan rapat Dewan Komisaris, Dewan Komisaris berwenang memberikan kekuasaan sementara untuk menjalankan tindakan pengurusan Bank dan mewakili Bank terhadap pihak lain kepada seseorang atau lebih di antara mereka atas tanggungan Dewan Komisaris, jika oleh sebab apa pun jabatan anggota Direksi lowong dan/atau Bank tidak mempunyai seorang pun anggota Direksi.
6. Tiap anggota Dewan Komisaris memiliki hak untuk menerima honorarium dan tunjangan lain sesuai yang ditetapkan sesuai dengan Anggaran Dasar atau keputusan Rapat Umum Pemegang Saham.

PEDOMAN KERJA/PIAGAM DEWAN KOMISARIS

Piagam Dewan Komisaris dimiliki oleh Dewan Komisaris Bank sebagai pedoman kerja yang ditujukan untuk memudahkan Dewan Komisaris dalam menjalankan tugas dan fungsinya. Pedoman tersebut dievaluasi dan diperbarui secara berkala dengan mengacu pada peraturan dan ketentuan yang berlaku di Indonesia.

Pedoman dan tata tertib kerja tersebut bersifat mengikat bagi setiap anggota Dewan Komisaris agar dapat melaksanakan fungsi pengawasan secara efisien, efektif, transparan, independen dan akuntabel. Bank menggunakan acuan berikut sebagai dasar penyusunan pedoman dan tata tertib kerja, yaitu:
1. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas;
2. Peraturan OJK dan Surat Edaran OJK terkait penerapan dan organ Tata Kelola Perusahaan; dan
3. Anggaran Dasar Bank

Adapun isi dari Piagam Dewan Komisaris BMI mencakup:

1. Fungsi
2. Komposisi dan Persyaratan
3. Pengangkatan dan Masa Jabatan
4. Rangkap Jabatan
5. Pengunduran Diri dan Pemberhentian
6. Komisaris Independen

4. At any time, the Board of Commissioners based on a resolution of the Board of Commissioners Meeting may temporarily dismiss a member of the Board of Directors from his/her position by stating the reasons as outlined in the Limited Liability Company Law.
5. Based on the resolution of the Board of Commissioners meeting, the Board of Commissioners has the authority to grant temporary power to one or more Commissioners to carry out the management of the Bank and represent the Bank with other parties at the discretion of the Board of Commissioners if, for whatever reason, the position of the member of the Board of Directors is vacant and/or the Bank does not have a single member of the Board of Directors.
6. Each member of the Board of Commissioners has the right to receive an honorarium and other allowances as determined in accordance with the Articles of Association or the resolution of the General Meeting of Shareholders.

WORK GUIDELINES/ CHARTER OF THE BOARD OF COMMISSIONERS

The Charter of Board of Commissioners is established by the Bank's Board of Commissioners as a work guideline aimed to facilitate the Board of Commissioners in carrying out its duties and functions. These guidelines are evaluated and updated regularly with reference to the applicable rules and regulations in Indonesia.

These guidelines and work rules are binding for each member of the Board of Commissioners in order to carry out the supervisory function efficiently, effectively, transparently, independently and accountably. The Bank uses the following references as the basis to formulate the work guidelines and procedures, namely:
1. Law No. 40 of 2007 on Limited Liability Companies;
2. FSA Regulation and FSA Circular Letter on the implementation and organs of Corporate Governance; and
3. The Bank's Articles of Association

The contents of the BMI Board of Commissioners Charter include:
1. Functions
2. Composition and Requirements
3. Appointment and Term of Office
4. Concurrent Positions
5. Resignation and Termination
6. Independent Commissioner

7. Program Orientasi dan Peningkatan Kapabilitas
8. Etika Jabatan
9. Tugas dan Kewajiban Dewan Komisaris
10. Hak dan Wewenang Dewan Komisaris
11. Rapat Dewan Komisaris
12. Hubungan Kerja antara Dewan Komisaris dan Direksi
13. Evaluasi Kinerja Dewan Komisaris
14. Komite-komite Dewan Komisaris
15. Sekretaris Dewan Komisaris

7. Orientation and Capability Improvement Program
8. Corporate Ethics
9. Duties and Obligations of the Board of Commissioners
10. Rights and Authorities of the Board of Commissioners
11. Meetings of the Board of Commissioners
12. Working Relationship between the Board of Commissioners and the Board of Directors
13. Performance Assessment of the Board of Commissioners
14. Committees of the Board of Commissioners
15. Secretary to the Board of Commissioners

KRITERIA DEWAN KOMISARIS

Berikut adalah kriteria Dewan Komisaris yang telah ditetapkan oleh Bank Muamalat:

1. Memiliki akhlak, moral, dan integritas yang baik.
2. Cakap melakukan perbuatan hukum.
3. Dalam lima tahun sebelum pengangkatan tidak pernah menjadi anggota Direksi dan atau anggota Dewan Komisaris yang selama menjabat:
   i. Pernah tidak menyelenggarakan RUPS tahunan.
   ii. Pertanggungjawabannya sebagai anggota Direksi dan atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan atau anggota Dewan Komisaris kepada RUPS.
   iii. Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan Laporan Tahunan dan atau Laporan Keuangan kepada Otoritas Jasa Keuangan.
4. Tidak pernah dihukum karena melakukan tindak pidana yang disebutkan dalam Undang-Undang No. 8 Tahun 2010 tentang Tindak Pidana Pencucian Uang, tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan, dalam waktu 20 (dua puluh) tahun terakhir sebelum dicalonkan.
5. Mempunyai komitmen untuk memenuhi peraturan perundang-undangan yang berlaku.
6. Mempunyai komitmen terhadap pengembangan operasional Bank Syariah yang sehat.
7. Tidak pernah secara langsung maupun tidak langsung terlibat dalam perbuatan rekayasa dan praktik-praktik menyimpang, cedera janji serta perbuatan lain yang merugikan perusahaan di mana yang bersangkutan bekerja atau pernah bekerja.
8. Tidak tercantum dalam Daftar Tidak Lulus (DTL).
9. Mempunyai pengetahuan di bidang perbankan dan perbankan syariah yang memadai dan relevan dengan jabatannya.
10. Mempunyai kemauan dan kemampuan untuk mengawasi kegiatan usaha BMI agar sesuai dengan prinsip kehati-hatian dan prinsip syariah di bidang perbankan syariah.
11. Mempunyai pengetahuan dan pemahaman dalam penerapan manajemen risiko.
12. Tidak mempunyai kredit/pembiayaan macet.

CRITERIA FOR THE BOARD OF COMMISSIONERS

The following are criteria for the Board of Commissioners set by Bank Muamalat:

1. Have good character, morals and integrity.
2. Capable of taking legal actions.
3. In the five years prior to appointment, they were never a member of the Board of Directors and/or a member of the Board of Commissioners during their tenure:
   i. Failed to implement the annual GMS.
   ii. Had his/her responsibilities as member of the Board of Directors and/or Board of Commissioners not accepted by the GMS or has never given accountability as member of the Board of Directors and/or Board of Commissioners to the GMS.
   iii. Cause a company that obtained a license, approval, or registration from the Financial Services Authority to fail to meet its obligation to submit an Annual Report and/or Financial Report to the Financial Services Authority.
4. Has never been convicted of committing a crime as stated in Law No. 8 of 2010 on Money Laundering Crime, a crime that causes losses to state finances and/or is related to the financial sector, within the last 20 (twenty) years prior to being nominated.
5. Has a commitment to comply with the prevailing laws and regulations.
6. Has a commitment to the development of sound Sharia Bank operations.
7. Has never been directly or indirectly involved in engineering acts and deviant practices, defaults as well as other actions that are detrimental to the company where the person concerned is working or has worked.
8. Not listed in the Disqualified List (DTL).
9. Possess adequate knowledge in the field of banking and sharia banking relevant to the position.
10. Has the will and ability to supervise BMI's business activities to comply with the prudential principles and sharia principles in the field of sharia banking.
11. Has the knowledge and understanding in the application of risk management.
12. Has no bad credit financing.

13. Tidak pernah dinyatakan pailit atau menjadi anggota Direksi dan/atau Dewan Komisaris yang dinyatakan bersalah yang menyebabkan suatu perseroan dinyatakan pailit, dalam waktu 5 (lima) tahun terakhir sebelum dicalonkan.

13. Has never been declared bankrupt or been a member of the Board of Directors and/or Board of Commissioners who was found guilty of causing a company to go bankrupt, within the last 5 (five) years prior to being nominated.

KETENTUAN MASA JABATAN DEWAN KOMISARIS

Anggota Dewan Komisaris diangkat untuk jangka waktu terhitung sejak tanggal RUPS pengangkatan dan berakhir pada penutupan RUPS tahunan yang ke 5 (lima) setelah tanggal pengangkatannya. Ketentuan tersebut dengan tidak mengurangi hak RUPS untuk sewaktu-waktu memberhentikan sebelum masa jabatan berakhir dengan menyebutkan alasannya. Hal tersebut sesuai dengan Anggaran Dasar/RUPS dan UU Perseroan Terbatas.

Masa jabatan anggota Dewan Komisaris maksimal 2 (dua) kali masa jabatan. Dalam hal seorang anggota Dewan Komisaris berhenti atau diberhentikan sebelum masa jabatannya, maka masa jabatan penggantinya adalah sisa masa jabatan anggota Dewan Komisaris yang digantikannya. Apabila terdapat penambahan anggota Dewan Komisaris, maka masa jabatan anggota Dewan Komisaris tersebut akan berakhir bersamaan dengan berakhirnya masa jabatan Dewan Komisaris lainnya yang telah ada.

Jabatan anggota Dewan Komisaris dinyatakan berakhir, apabila anggota Dewan Komisaris yang bersangkutan diberhentikan berdasarkan keputusan RUPS, mengundurkan diri, dan tidak lagi memenuhi persyaratan sebagai anggota Dewan Komisaris berdasarkan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku. Kemudian meninggal dunia atau masa jabatannya berakhir.

TERM OF OFFICE OF THE BOARD OF COMMISSIONERS

Members of the Board of Commissioners are appointed for a period starting from the date of the GMS of appointment and ending at the closing of the 5th (fifth) annual GMS after the date of appointment. These provisions without prejudice to the right of the GMS to dismiss at any time before the term of office ends by stating the reasons. This is in accordance with the Articles of Association/GMS and the Limited Liability Company Law.

The term of office for members of the Board of Commissioners is a maximum of 2 (two) terms of office. In the event that a member of the Board of Commissioners resigns or is dismissed before his/her term of office, the term of office of his/her replacement is the remaining term of office of the member of the Board of Commissioners he/she replaces. In the event there are additional members of the Board of Commissioners, the term of office of the member of the Board of Commissioners will end at the same time as the end of the term of office of the other existing Board of Commissioners.

The position of a member of the Board of Commissioners is declared terminated, in the event that the member of the Board of Commissioners is dismissed based on the the GMS resolution, resigns, passes away, reaches the end of his/ her term, and no longer meets the requirements as a member of the Board of Commissioners based on the provisions of the Articles of Association and the prevailing laws and regulations.

KOMPOSISI DAN DASAR PENGANGKATAN DEWAN KOMISARIS

Per 31 Desember 2021, komposisi susunan keanggotaan Dewan Komisaris Bank adalah 5 (lima) orang anggota Dewan Komisaris yang terdiri atas 3 (tiga) orang Komisaris Independen yang berdomisili di Indonesia dan Komisaris Non-Independen yang berdomisili di luar Indonesia.

Jumlah tersebut telah memenuhi ketentuan yang mengatur bahwa jumlah anggota Dewan Komisaris paling kurang 3 (tiga) orang dan paling banyak sama dengan jumlah anggota Direksi, paling kurang 1 (satu) orang anggota Dewan Komisaris wajib berdomisili di Indonesia serta sedikitnya 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris adalah Komisaris Independen.

COMPOSITION AND BASIS FOR APPOINTMENT OF THE BOARD OF COMMISSIONERS

As of 31 December 2021, the membership composition of the Bank's Board of Commissioners consists of 5 (five) members of the Board of Commissioners, consisting of 3 (three) Independent Commissioners domiciled in Indonesia and Non-Independent Commissioners domiciled outside Indonesia.

This amount has complied with the provisions that stipulate that the number of members of the Board of Commissioners is at least 3 (three) and at most equal to the number of members of the Board of Directors, at least 1 (one) member of the Board of Commissioners must be domiciled in Indonesia and at least 50% (fifty percent)) of the total members of the Board of Commissioners are Independent Commissioners.

Berdasarkan Peraturan OJK No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan, calon anggota Dewan Komisaris wajib memperoleh persetujuan dari Otoritas Jasa Keuangan sebelum menjalankan tindakan, tugas, dan fungsinya sebagai Dewan Komisaris. Hingga 31 Desember 2021, tercatat 3 (tiga) orang anggota Dewan Komisaris Bank Muamalat telah dinyatakan lulus Penilaian Kemampuan dan Kepatutan (PKK) oleh OJK.

Pada tahun buku 2021 tidak terdapat perubahan susunan keanggotaan Dewan Komisaris Bank Muamalat Indonesia. Berikut ini adalah susunan anggota Dewan Komisaris beserta dasar pengangkatannya.

Based on FSA Regulation No. 27/POJK.03/2016 on Fit and Proper Test for the Main Parties of Financial Services Institutions, prospective members of the Board of Commissioners are required to obtain approval from the Financial Services Authority before carrying out their actions, duties and functions as the Board of Commissioners. As of 31 December 2021, it was recorded that 3 (three) members of the Board of Commissioners of Bank Muamalat have passed the Fit and Proper Test (FPT) by the FSA.

Pada tahun buku 2021, there were no changes in the membership composition of the Board of Commissioners of Bank Muamalat Indonesia. The following is the composition of members of the Board of Commissioners and the basis for their appointment.

Nama Name	Jabatan Position	RUPS Pengangkatan Appointment GMS	Persetujuan OJK FSA Approval	Tanggal Efektif Effective Date	Pengangkatan Kembali Reappointment
Ilham A. Habibie	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	RUPS Tahunan 28 Juni 2018 Annual GMS on 28 June 2018	No. Kep-51/D.03/2019 tanggal 26 Mar 2019 No. Kep-51/D.03/2019 dated 26 Mar 2019	26 Maret 2019 29 March 2019	RUPS Tahunan 17 Mei 2019 Annual GMS on 17 May 2019
Iggi H. Achsien	Komisaris Independen Independent Commissioner	RUPS Tahunan 23 Juni 2014 Annual GMS on 23 June 2014	No. Kep-113/D.03/2014 tanggal 25 Nov 2014 No. Kep-113/D.03/2014 dated 25 Nov 2014	25 November 2014 25 November 2014	RUPS Tahunan 17 Mei 2019 Annual GMS on 17 May 2019
Edy Setiadi	Komisaris Independen Independent Commissioner	RUPSLB Tanggal 20 September 2017 Extraordinary GMS on 20 September 2017	No. Kep-36/D.03/2018 tanggal 2 Mar 2018 No. Kep-36/D.03/2018 dated 2 Mar 2018	2 Maret 2018 2 March 2018	RUPS Tahunan 17 Mei 2019 Annual GMS on 17 May 2019
Mohamed Hedi Mejai*)	Komisaris Commissioner	RUPSLB Tanggal 20 September 2017 Extraordinary GMS on 20 September 2017	-	-	RUPS Tahunan 17 Mei 2019 Annual GMS on 17 May 2019
Abdulsalam Mohammad Joher Al-Saleh*)	Komisaris Commissioner	RUPS Tahunan 30 Maret 2017 Annual GMS on 30 March 2017	-	-	RUPS Tahunan 17 Mei 2019 Annual GMS on 17 May 2019

Keterangan | Remark:
*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris disahkan melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as a Commissioner and his dismissal as a member of the Board of Commissioners was ratified through the EGMS on 28 February 2022

KEPEMILIKAN SAHAM DEWAN KOMISARIS

Sesuai dengan Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah pasal 16 serta sebagai wujud penerapan prinsip transparansi dalam GCG, seluruh anggota Dewan Komisaris wajib mengungkapkan kepemilikan sahamnya pada BUS yang bersangkutan.

Per 31 Desember 2021, tercatat tidak terdapat anggota Dewan Komisaris Bank Muamalat Indonesia yang mempunyai saham, baik atas nama sendiri maupun secara bersama-sama yang melebihi 5% (lima persen) dari modal disetor pada Bank Muamalat Indonesia, sebagaimana disajikan pada tabel berikut ini:

SHARE OWNERSHIP OF THE BOARD OF COMMISSIONERS

Pursuant to Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units article 16 and as a form of the implementation of the transparency principle in GCG, all members of the Board of Commissioners are required to disclose their share ownership in the relevant BUS.

As of 31 December 2021, it was recorded that there were no members of the Board of Commissioners of Bank Muamalat Indonesia who owned shares, either on their own behalf or collectively, which exceeded 5% (five percent) of the paid-up capital of Bank Muamalat Indonesia, as presented in the following table:

Nama Name	Jabatan Position	Jumlah Kepemilikan Saham Number of Share Ownership		Jumlah Nominal Saham Total Nominal Shares	
		Seri A Series A	Seri B Series B	Seri A Series A	Seri B Series B
Ilham A. Habibie	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	-	-	-	-
Iggi H. Achsien	Komisaris Independen Independent Commissioner	-	-	-	-
Edy Setiadi	Komisaris Independen Independent Commissioner	-	-	-	-
Mohamed Hedi Mejai*)	Komisaris Commissioner	-	-	-	-
Abdulsalam Mohammad Joher Al-Saleh*)	Komisaris Commissioner	-	-	-	-

Keterangan | Remark:
*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris disahkan melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as a Commissioner and his dismissal as a member of the Board of Commissioners was ratified through the EGMS on 28 February 2022

KEBIJAKAN RANGKAP JABATAN DEWAN KOMISARIS

Rangkap jabatan Anggota Dewan Komisaris Bank Muamalat Indonesia mengacu pada Peraturan Bank Indonesia No. 11/3/PBI/2009 tentang Bank Umum Syariah sebagaimana diubah dengan Peraturan Bank Indonesia No. 15/3/PBI/2013 tentang Bank Umum Syariah Pasal 26 ayat (1). Anggota Dewan Komisaris hanya dapat merangkap jabatan sebagai:

1. Anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada 1 (satu) lembaga/perusahaan bukan lembaga keuangan.
2. Anggota Dewan Komisaris atau Direksi yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak lembaga keuangan bukan Bank yang dimiliki oleh Bank.
3. Anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada 1 (satu) perusahaan yang merupakan pemegang saham Bank.
4. Pejabat pada paling banyak 3 (tiga) lembaga nirlaba.

POLICY ON CONCURRENT POSITIONS OF THE BOARD OF COMMISSIONERS

Concurrent positions of Member of the Board of Commissioners of Bank Muamalat Indonesia refers to Bank Indonesia Regulation No. 11/3/PBI/2009 on Sharia Commercial Banks as amended by Bank Indonesia Regulation No. 15/3/PBI/2013 on Sharia Commercial Banks Article 26 paragraph (1). The positions that can be concurrently held by members of the Board of Commissioners are:

1. Member of the Board of Commissioners, Board of Directors, or Executive Officers in 1 (one) non-financial institution/ company.
2. Member of the Board of Commissioners or Board of Directors who carry out supervisory functions in 1 (one) non-Bank financial institution subsidiary of the Bank.
3. Member of the Board of Commissioners, Board of Directors, or Executive Officer in 1 (one) company that are shareholders of the Bank.
4. Official at a maximum of 3 (three) non-profit institutions.

Rangkap Jabatan Dewan Komisaris Bank Muamalat Indonesia Hingga 31 Desember 2021

Concurrent Position of the Board of Commissioners of Bank Muamalat Indonesia up to 31 December 2021

Nama Name	Jabatan Position	Jabatan Pada Perusahaan Lain Position in Other Company	Nama Perusahaan Name of Company
Ilham A. Habibie**)	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	Komisaris Utama President Commissioner Komisaris Utama President Commissioner	PT Ilthabi Rekatama PT Visi Media Asia Tbk
Iggi H. Achsien	Komisaris Independen Independent Commissioner	Komisaris Independen Independent Commissioner	PT Pertamina (Persero)
Edy Setiadi	Komisaris Independen Independent Commissioner	Direktur Director Wakil Sekretaris Dewan Pakar Deputy Secretary of the Expert Council	Lembaga Pengembangan Perbankan Syariah Islamic Banking Development Institute Masyarakat Ekonomi Syariah Sharia Economic Community
Mohamed Hedi Mejai*)	Komisaris Commissioner	Direktur Director	Islamic Development Bank
Abdulsalam Mohammad Joher Al-Saleh*)	Komisaris Commissioner	Deputy CEO Board Member Board Member Vice Chairman	Boubyan Bank Boubyan Takaful Insurance United Capital Bank Boubyan Capital

Keterangan | Remark:
*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris disahkan melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as a Commissioner and his dismissal as a member of the Board of Commissioners was ratified through the EGMS on 28 February 2022
**) Telah mengundurkan diri dari jabatannya sebagai Komisaris Utama PT Ilthabi Rekatama pada tanggal 10 Maret 2022
Has resigned from his position as President Commissioner of PT Ilthabi Rekatama on March 10, 2022

PROGRAM PENGENALAN PERUSAHAAN BAGI KOMISARIS BARU

Program orientasi berupa pengenalan perusahaan kepada anggota Dewan Komisaris baru dilakukan atas dasar beberapa pertimbangan, selain mandat regulasi. Prosedur Program Orientasi Bank Muamalat mencakup hal-hal sebagai berikut:

1. Program orientasi mengenai Bank Muamalat Indonesia (Bank) wajib diberikan kepada Anggota Dewan Komisaris yang baru pertama kali menjabat di Bank.
2. Tanggung jawab pelaksanaan program orientasi ada pada Komisaris Utama. Jika Komisaris Utama berhalangan maka tanggung jawab pelaksanaan program orientasi berada pada Direktur Utama.
3. Materi yang diberikan pada program orientasi meliputi hal-hal sebagai berikut:
   a. Gambaran mengenai BMI berkaitan dengan tujuan, sifat, lingkup kegiatan, kinerja keuangan dan operasi, strategi, rencana usaha jangka pendek dan jangka panjang, posisi kompetitif, risiko dan berbagai masalah strategis lainnya.
   b. Penjelasan mengenai produk-produk jasa perbankan Bank.
   c. Pelaksanaan prinsip-prinsip *Good Corporate Governance* oleh Bank.
   d. Tanggung jawab hukum anggota Dewan Komisaris.

COMPANY INTRODUCTION PROGRAM FOR NEW COMMISSIONERS

The orientation program in the form of introducing the company to new members of the Board of Commissioners is carried out on the basis of several considerations, in addition to regulatory mandates. Bank Muamalat Orientation Program Procedures include the following:

1. An orientation program regarding Bank Muamalat Indonesia (Bank) must be given to Members of the Board of Commissioners who are serving at the Bank for the first time.
2. Responsibility for implementing the orientation program rests on the President Commissioners. In the event that the President Commissioners is absent, the responsibility for implementing the orientation program rests with the President Director.
3. The material provided in the orientation program includes the following:
   a. The description of BMI regarding the objectives, nature, scope of activities, financial and operational performance, strategy, short-term and long-term business plans, competitive market position, risks and various other strategic issues.
   b. Explanation of the Bank's banking service products.
   c. Implementation of Good Corporate Governance principles by the Bank.
   d. Legal responsibilities of members of the Board of Commissioners.

e. Penjelasan yang berkaitan dengan kewenangan yang didelegasikan, audit internal dan eksternal, sistem dan kebijakan pengendalian internal serta tugas dan peran Komite Audit dan Komite-komite lain yang dibentuk oleh Dewan Komisaris.
f. Penjelasan mengenai kewajiban, tugas, tanggung jawab dan hak-hak Dewan Pengawas Syariah, Dewan Komisaris dan Direksi.
g. *Team building*, yang menyertakan seluruh anggota Dewan Komisaris, baik yang baru menjabat maupun yang pernah menjabat sebelumnya dengan tujuan mewujudkan kekompakan dan kerja sama tim sebagai Dewan Komisaris.

4. Program orientasi yang diberikan dapat berupa presentasi, pertemuan atau kunjungan ke fasilitas Bank, perkenalan dengan para karyawan senior dan para karyawan Bank serta program lainnya.

Pada tahun 2021, Bank Muamalat tidak melaksanakan program orientasi/ pengenalan dikarenakan tidak terdapat perubahan struktur keanggotaan Dewan Komisaris baru.

PEMBIDANGAN TUGAS PENGAWASAN DEWAN KOMISARIS

Setiap anggota Dewan Komisaris memiliki kompetensi, pengalaman, dan bidang masing-masing sehingga menjadikan para anggota Dewan Komisaris merangkap sebagai Ketua dan/atau anggota komite-komite di bawah Dewan Komisaris dalam rangka membantu pelaksanaan tugas dan tanggung jawab Dewan Komisaris. Adapun keanggotaan Dewan Komisaris pada komite-komite tersebut diurai pada tabel berikut ini.

e. Explanation related to delegated authority, internal and external audits, internal control systems and policies, as well as the duties and roles of the Audit Committee and other committees established by the Board of Commissioners.
f. Description of the obligations, duties, responsibilities, and rights of the Sharia Supervisory Board, Board of Commissioners and Board of Directors.
g. Team building, which includes all members of the Board of Commissioners, both new and former members of the Board of Commissioners with the goal of creating solidarity and teamwork as the Board of Commissioners.

4. The orientation program can take the form of presentations, meetings or visits to Bank facilities, introductions to senior employees and Bank employees, as well as other programs.

In 2021, Bank Muamalat did not carry out the orientation/ introduction program because there were no changes in the membership structure of the Board of Commissioners.

DIVISION OF SUPERVISORY DUTIES OF THE BOARD OF COMMISSIONERS

Each member of the Board of Commissioners has the competence, experience, and respective fields that enables members of the Board of Commissioners concurrently serves the Chair and/or members of committees under the Board of Commissioners in order to assist the implementation of duties and responsibilities of the Board of Commissioners. The membership of the Board of Commissioners in these committees is described in the following table.

Nama Name	Keanggotaan Komite Level Komisaris Membership in Commissioner Level Committees	Jabatan Position
Ilham A. Habibie	Komite Nominasi dan Remunerasi Nomination and Remuneration Committee Komite Pemantau Risiko Risk Monitoring Committee	Ketua Chairman Anggota Member
Iggi H. Achsien	Komite Audit Audit Committee Komite Nominasi dan Remunerasi Nomination and Remuneration Committee	Ketua Chairman Anggota Member
Edy Setiadi	Komite Pemantau Risiko Risk Monitoring Committee Komite Tata Kelola Perusahaan Corporate Governance Commitee Komite Nominasi dan Remunerasi Nomination and Remuneration Committee	Ketua Chairman Ketua Chairman Anggota Member
Mohamed Hedi Mejai*)	Komite Tata Kelola Perusahaan Corporate Governance Committee Komite Nominasi dan Remunerasi Nomination and Remuneration Committee	Anggota Member Anggota Member

Keterangan | Remark :
*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris disahkan melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as a Commissioner and his dismissal as a member of the Board of Commissioners was ratified through the EGMS on 28 February 2022

KEPUTUSAN YANG PERLU MENDAPAT PERSETUJUAN DEWAN KOMISARIS

Berlandas pada Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah pasal 8 ayat (4), dalam melakukan pengawasan, Dewan Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank. Hal itu tidak termasuk dalam pengambilan keputusan untuk pemberian pembiayaan kepada Direksi sepanjang kewenangan Dewan Komisaris tersebut ditetapkan dalam Anggaran Dasar Bank atau dalam Rapat Umum Pemegang Saham.

Aturan itu juga mengungkapkan bahwa Dewan Komisaris dapat ikut serta dalam pengambilan keputusan atas hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundang-undangan. Pengambilan keputusan kegiatan operasional Bank oleh Dewan Komisaris sebagaimana dimaksud di atas merupakan bagian dari tugas pengawasan oleh Dewan Komisaris. Dengan demikian, tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.

DECISIONS REQUIRING THE APPROVAL OF THE BOARD OF COMMISSIONERS

Based on Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units article 8 paragraph (4), in conducting supervision, the Board of Commissioners is prohibited to be involved in the decision making on operational activities of the Bank. This is not included in making decisions to provide financing to the Board of Directors as long as the authority of the Board of Commissioners is stipulated in the Bank's Articles of Association or in the General Meeting of Shareholders.

The regulation also states that the Board of Commissioners can participate in making decisions on other matters stipulated in the Articles of Association of the Bank or laws and regulations. The decision making for the Bank's operational activities by the Board of Commissioners as referred to above is part of the supervisory duties by the Board of Commissioners. Thus, it does not negate the responsibility of the Board of Directors for the implementation of the management of the Bank.

SERTIFIKASI MANAJEMEN RISIKO

Bank Muamalat memandang pejabat yang memiliki kompetensi dan keahlian di bidang manajemen risiko merupakan sebuah kebutuhan dalam bisnis bank seiring dengan semakin kompleksnya kegiatan usaha perbankan sehingga potensi risiko yang dihadapi juga semakin besar.

Hal itu juga sesuai dengan Peraturan Bank Indonesia No. 11/19/PBI/2009 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum. Dewan Komisaris dan Direksi wajib memiliki Sertifikat Manajemen Risiko yang diterbitkan oleh Lembaga Sertifikasi Profesi.

RISK MANAGEMENT CERTIFICATION

Bank Muamalat considers that officials who have competence and expertise in the field of risk management are a necessity in the bank's business in line with the increasingly complex banking business activities resulting in bigger potential risks to be faced.

This is also in line with Bank Indonesia Regulation No. 11/19/PBI/2009 on Risk Management Certification for Management and Officers of Commercial Banks. The Board of Commissioners and Board of Directors are required to have a Risk Management Certificate issued by a Professional Certification Institute.

Kewajiban Sertifikasi Manajemen Risiko Dewan Komisaris

Requirement for Risk Management Certification for the Board of Commissioners

Jabatan Position	Level Level	Masa Berlaku Validity Period
Komisaris Commissioner	1	4 tahun 4 years
Komisaris Independen Independent Commissioner	2	4 tahun 4 years
Direktur Utama dan Direktur dengan aset di atas Rp10 triliun President Director and Directors with assets of above Rp10 trillion	5	2 tahun 2 years

Jika masa berlaku sertifikasi tersebut telah habis, Dewan Komisaris wajib melakukan program pemeliharaan (*refreshment*) secara berkala, minimal 1 (satu) kali dalam 4 (empat) tahun untuk tingkat 1 dan 2, atau 1 (satu) kali dalam 2 (dua) tahun untuk tingkat 3, 4 dan 5. Adapun sertifikasi manajemen risiko yang dimiliki oleh Dewan Komisaris pada tahun 2021 dijelaskan dalam tabel di bawah ini.

In the event that the validity period of the certification has expired, the Board of Commissioners is required to conduct a regular refreshment program, at least 1 (one) time in 4 (four) years for levels 1 and 2, or 1 (one) time in 2 (two) years for levels 3, 4 and 5. The risk management certifications held by the Board of Commissioners in 2021 are described in the following table.

Kepemilikan Sertifikasi Manajemen Risiko Dewan Komisaris

Ownership of Risk Management Certification by the Board of Commissioners

Nama Name	**Jabatan** Position	**Level Sertifikasi** Certification Level	**Bidang** Field	**Lembaga yang Mengeluarkan Sertifikasi** Institution Issuing the Certification	**Tanggal Dikeluarkan** Issuance Date	**Tanggal Kadaluarsa** Expiration Date
Ilham A. Habibie	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	2	Risk Management Certification	LSPP	27 Agustus 2018 27 August 2018	27 Agustus 2022 27 August 2022
Iggi H. Achsien	Komisaris Independen Independent Commissioner	2	Risk Management Certification	LSPP	12 Agustus 2014 12 August 2014	12 Agustus 2023 12 August 2023
Edy Setiadi	Komisaris Independen Independent Commissioner	2	Risk Management Certification	LSPP	5 Mei 2021 5 May 2021	26 Oktober 2025 26 October 2025
Mohamed Hedi Mejai*)	Komisaris Commissioner	1	Risk Management Certification	LSPP	9 November 2017 9 November 2017	
Abdulsalam Mohammad Joher Al-Saleh*)	Komisaris Commissioner	1	Risk Management Certification	LSPP	23 Agustus 2017 23 August 2017	

Keterangan | Remark:
*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris disahkan melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as a Commissioner and his dismissal as a member of the Board of Commissioners was ratified through the EGMS on 28 February 2022

PROGRAM PENGEMBANGAN KOMPETENSI DEWAN KOMISARIS

COMPETENCY DEVELOPMENT PROGRAM FOR THE BOARD OF COMMISSIONERS

Realisasi Pengembangan Kompetensi

Sebagai upaya untuk meningkatkan kompetensi, sepanjang tahun 2021, Dewan Komisaris telah mengikuti berbagai pelatihan yang secara rinci disampaikan dalam bab "Profil Perusahaan" dalam Laporan Tahunan ini.

Realization of Competency Development

In an effort to improve competency, throughout 2021, the Board of Commissioners participated in various trainings, which are detailed in the "Company Profile" chapter in this Annual Report.

PENGELOLAAN BENTURAN KEPENTINGAN DEWAN KOMISARIS

Bank mengatur mengenai pengelolaan benturan kepentingan. Apabila benturan kepentingan terjadi, anggota Dewan Komisaris dilarang mengambil tindakan yang berpotensi dapat mengurangi aset atau mengurangi keuntungan Bank Umum Syariah (BUS) dan wajib mengungkapkan benturan kepentingan dalam setiap keputusan. Hal tersebut sesuai dengan Pasal 61 Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.

MANAGEMENT OF CONFLICTS OF INTEREST OF THE BOARD OF COMMISSIONERS

The Bank regulates the management of conflicts of interest. In the event a conflict of interest occurs, members of the Board of Commissioners are prohibited from taking actions that have the potential to reduce assets or profits of the Sharia Commercial Bank (SCB) and shall disclose conflicts of interest in every decision. This is pursuant to Article 61 of Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.

Dengan demikian, Anggota Dewan Komisaris harus selalu mengutamakan kepentingan Bank dan tidak mengurangi keuangan Bank dalam hal terjadi benturan kepentingan dan menghindarkan diri dari pengambilan keputusan dalam situasi dan kondisi adanya benturan kepentingan.

Accordingly, Members of the Board of Commissioners must always prioritize the interests of the Bank and do not reduce the Bank's finances in the event of a conflict of interest and avoid making decisions in situations and conditions where there is a conflict of interest.

Selain itu, Anggota Dewan Komisaris juga harus melakukan pengungkapan hubungan kekeluargaan, hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan dengan Anggota Komisaris lain dan/atau anggota Direksi dan/atau pemegang saham pengendali Bank dan/atau pihak lainnya dalam rangka bisnis Bank serta melakukan pengungkapan dalam hal pengambilan keputusan tetap harus diambil pada kondisi adanya benturan kepentingan.

Furthermore, Members of the Board of Commissioners must also disclose family relationships, financial relationships, management relationships, ownership relationships with other members of the Board of Commissioners and/or members of the Board of Directors and/or controlling shareholders of the Bank and/or other parties in the context of the Bank's business and make disclosures in the event that decision-making must still be taken in conditions of a conflict of interest.

KEPUTUSAN, REKOMENDASI DAN PELAKSANAAN TUGAS DEWAN KOMISARIS

Dewan Komisaris melakukan pengawasan terhadap kinerja Bank Muamalat Indonesia sekaligus memberikan rekomendasi, saran dan nasihat kepada Direksi. Pengawasan dan nasihat Dewan Komisaris juga disampaikan melalui Komite Audit, Komite Pemantau Risiko dan Komite Nominasi dan Remunerasi, dan Komite Tata Kelola Perusahaan yang dibahas pada rapat Dewan Komisaris.

DECISIONS, RECOMMENDATIONS, AND IMPLEMENTATION OF DUTIES OF THE BOARD OF COMMISSIONERS

The Board of Commissioners supervises the performance of Bank Muamalat Indonesia as well as provides recommendations, suggestions and advice to the Board of Directors. Supervision and advice from the Board of Commissioners is also conveyed through the Audit Committee, the Risk Monitoring Committee, the Nomination and Remuneration Committee, and the Corporate Governance Committee which were discussed at the Board of Commissioners' meeting

Berikut adalah beberapa rekomendasi penting yang dikeluarkan oleh Dewan Komisaris pada 2021, antara lain:

The following are some important recommendations issued by the Board of Commissioners in 2021, among others:

Penilaian Kinerja Komite di Bawah Dewan Komisaris

Dasar Penilaian

Kinerja komite-komite yang berada di bawah Komisaris dinilai secara berkala dengan metode *self-assesment*. Penilaian secara kolektif dan kolegial atas kinerja anggota komite di tingkat Komisaris dalam melaksanakan tugas dan tanggung jawabnya didasarkan pada hal-hal berikut ini:

1. Pemenuhan Struktur Organisasi Komite
2. Ketersediaan Piagam/Charter Komite
3. Pelaksanaan Rapat Komite
4. Dokumentasi Hasil Rekomendasi Komite

Hasil Penilaian

Berikut adalah hasil penilaian terhadap komite-komite di bawah Dewan Komisaris sepanjang tahun 2021.

Performance Assessment of Committees under the Board of Commissioners

Basis of Assessment

The performance of the committees under the Board of Commissioners is assessed periodically using the self-assessment method. Collective and collegial assessment on the performance of committee members at the Commissioner level in carrying out their duties and responsibilities is based on the following:

1. Fulfillment of the Committee's Organizational Structure
2. Availability of Committee Charter
3. Implementation of Committee Meetings
4. Documentation of the Results of the Committee's Recommendations

Assessment Results

The following are the results of the assessment of the committees under the Board of Commissioners throughout 2021.

Indikator Indicator	Penilaian Assessment
Struktur Organisasi Komite Committee Organizational Structure	Mayoritas struktur organisasi dan komposisi keanggotaan komite telah lengkap dan memadai termasuk keanggotaan komite yang berasal dari pihak independen. The majority of the organizational structure and composition of committee membership are complete and adequate, including committee membership from independent parties
Ketersediaan Piagam Komite Availability of Committee Charter	Seluruh komite telah memiliki piagam/*charter* sebagai panduan dalam pelaksanaan tugas dan tanggung jawab anggota komite. Piagam/charter telah dilakukan pengkinian menyesuaikan dengan kondisi terkini dan kebutuhan organisasi. All committees have charters as a guide in carrying out the duties and responsibilities of committee members. The charter has been updated according to current conditions and organizational needs
Pelaksanaan Rapat Komite Implementation of Committee Meetings	Frekuensi rapat komite selama tahun 2021 telah sesuai dengan ketentuan. The frequency of committee meetings during 2021 has been in accordance with the provisions.
Dokumentasi Hasil Rekomendasi Komite Documentation of Committee's Recommendations Results	Hasil rapat Komite telah dituangkan dalam risalah rapat dan telah didokumentasikan dengan baik, termasuk pengungkapan *dissenting opinions* (jika ada) secara jelas. The results of the Committee meetings have been stated in the minutes of the meeting and have been well documented, including the disclosure of dissenting opinions (if any).

MEKANISME PENGUNDURAN DIRI DAN PEMBERHENTIAN DEWAN KOMISARIS

Mekanisme pengunduran diri dan pemberhentian Dewan Komisaris di lingkungan BMI telah diatur sebagai berikut:

1. Anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada perusahaan dalam jangka waktu 90 (sembilan puluh) hari sebelum pengunduran diri dimaksud.
2. Perusahaan wajib menyelenggarakan RUPS untuk memutuskan permohonan diri anggota Dewan Komisaris tersebut dalam jangka waktu selambat-lambatnya 90 (sembilan puluh) hari setelah diterimanya surat permohonan pengunduran diri.
3. Perusahaan wajib melakukan keterbukaan informasi kepada masyarakat dan menyampaikan kepada Otoritas Jasa Keuangan paling lambat 2 (dua) hari kerja setelah:
   a. diterimanya permohonan pengunduran diri anggota Dewan Komisaris
   b. hasil penyelenggaraan RUPS
4. Pengunduran diri dan/atau pemberhentian anggota Dewan Komisaris wajib dilaporkan kepada Otoritas Jasa Keuangan paling lambat 10 (sepuluh) hari sejak pemberhentian dan/atau pengunduran diri efektif.
5. Apabila seluruh anggota Dewan Komisaris diberhentikan dari jabatannya, mengundurkan diri dari jabatannya, atau oleh suatu sebab apa pun jabatan Anggota Dewan Komisaris lowong dan Bank tidak mempunyai seorang pun anggota Dewan Komisaris maka masa jabatan penggantinya atau masa jabatan seluruh penggantinya adalah sisa masa jabatan Anggota Dewan Komisaris yang digantikannya.
6. Apabila terdapat penambahan anggota Dewan Komisaris, maka masa jabatan anggota Dewan Komisaris tersebut akan berakhir bersamaan dengan masa jabatan anggota Dewan Komisaris lainnya yang telah ada.

MECHANISM OF RESIGNATION AND DISMISSAL OF THE BOARD OF COMMISSIONERS

The mechanism for the resignation and dismissal of the Board of Commissioners within BMI has been regulated as follows:

1. A member of the Board of Commissioners has the right to resign from his/her position by giving a written notification to the company within 90 (ninety) days prior to the resignation.
2. The company shall hold a GMS to decide the application for resignation of the member of the Board of Commissioners no later than 90 (ninety) days after the receipt of the letter of resignation.
3. The company is required to disclose information to the public and submit it to the Financial Services Authority no later than 2 (two) working days after the:
   a. receipt of the request for resignation of a member of the Board of Commissioners
   b. the results of the GMS
4. The resignation and/or dismissal of a member of the Board of Commissioners must be reported to the Financial Services Authority no later than 10 (ten) days after the discharge and/or resignation took effect.
5. In the event that all members of the Board of Commissioners are dismissed from their positions, resign from their positions, or for whatever reason the positions of the Members of the Board of Commissioners are vacant and the Bank does not have a single member of the Board of Commissioners, the term of office for those who replace them or the terms of office for all of their successors is the remaining term of office of the Members of the Board of Commissioners replaced.
6. If there are additional members of the Board of Commissioners, the term of office of new members of the Board of Commissioners will end simultaneously with the terms of office of the other members of the Board of Commissioners.

Komisaris Independen
Independent Commissioners

Komisaris Independen adalah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuannya untuk bertindak independen untuk mewujudkan objektivitas, independen, *fairness*, serta dapat memberikan keseimbangan dan perlindungan bagi kepentingan para pemangku kepentingan.

Komisaris Independen ditujukan untuk mendorong terciptanya iklim dan lingkungan kerja yang lebih objektif dan dapat menempatkan kewajaran (*fairness*) serta kesetaraan di antara berbagai kepentingan, termasuk kepentingan pemegang saham minoritas dan pemangku kepentingan lainnya.

KRITERIA KOMISARIS INDEPENDEN

Mengacu pada Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah, Komisaris Independen adalah anggota Dewan Komisaris yang tidak memiliki:

1. Hubungan keuangan, kepengurusan, kepemilikan saham dan/ atau hubungan keluarga dengan pemegang saham pengendali, anggota Dewan Komisaris dan/atau anggota Direksi; atau
2. Hubungan keuangan dan/atau hubungan kepemilikan saham dengan Bank, sehingga dapat mendukung kemampuannya untuk bertindak independen.

OJK juga mengatur mengenai Dewan Komisaris Independen. Berdasarkan Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Komisaris Independen ialah anggota Dewan Komisaris yang berasal dari luar Emiten atau Perusahaan Publik dan memenuhi persyaratan sebagai Komisaris Independen sebagai berikut:

1. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Emiten atau Perusahaan Publik pada periode berikutnya;
2. Tidak mempunyai saham baik langsung maupun tidak langsung pada Emiten atau Perusahaan Publik tersebut;

Independent Commissioner is a member of the Board of Commissioners who has no financial, management, share ownership and/or family relationship with fellow members of the Board of Commissioners, Board of Directors and/or Controlling Shareholder or relationship with the Bank, which may affect his/her ability to act independently to realize objectivity, independence, fairness, and abel to provide balance and protection for the interests of stakeholders.

Independent Commissioner is intended to encourage the creation of a more objective working climate and environment that can place fairness and equality among various interests, including the interests of minority shareholders and other stakeholders.

CRITERIA OF INDEPENDENT COMMISSIONER

Pursuant to Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, Independent Commissioners are members of the Board of Commissioners who do not have:

1. Financial, management, share ownership and/or family relationships with controlling shareholders, members of the Board of Commissioners and/or members of the Board of Directors; or
2. Financial relationship and/or share ownership relationship with the Bank, in order to support its ability to act independently.

FSA also regulates the Independent Board of Commissioners. Based on the Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies, Independent Commissioners are members of the Board of Commissioners deriving from outside the Issuer or Public Company and meet the following requirements as Independent Commissioners:

1. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company within the last 6 (six) months, except for reappointment as Independent Commissioner of the Issuer or Public Company in the following period;
2. Has no shares either directly or indirectly in the Issuer or Public Company;

3. Tidak mempunyai hubungan Afiliasi dengan Emiten atau Perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, atau pemegang saham utama Emiten atau Perusahaan Publik tersebut; dan
4. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik tersebut.

Mengacu pada kedua peraturan instansi tersebut, BMI menyusun kriteria Komisaris Independen di mana wajib memenuhi persyaratan Dewan Komisaris secara umum. Persyaratan tersebut sebagaimana diatur dalam *Board Manual* Bank Muamalat Indonesia baik saat diangkat maupun selama menjabat sebagai Komisaris Independen, yaitu:

1. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Perseroan pada periode berikutnya;
2. Tidak mempunyai saham baik langsung maupun tidak langsung pada Perseroan;
3. Tidak mempunyai hubungan afiliasi dengan Perseroan, anggota Dewan Komisaris, anggota Direksi, atau pemegang saham utama Perseroan;
4. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan; dan
5. Wajib menjalani masa tunggu (*cooling off*) paling kurang selama 6 (enam) bulan bagi calon anggota Komisaris Independen yang sebelumnya menjabat sebagai anggota Direksi Bank Muamalat kecuali jabatan sebelumnya sebagai Direksi Bank Muamalat yang melakukan fungsi pengawasan.

3. Has no affiliation with the Issuer or Public Company, members of the Board of Commissioners, members of the Board of Directors, or majority shareholder of the Issuer or Public Company; and
4. Has no business relationship, either directly or indirectly, related to the business activities of the Issuer or Public Company.

Referring to the regulations of these two agencies, BMI prepares the criteria for Independent Commissioners, which must meet the requirements of the Board of Commissioners in general. These requirements are as regulated in the Board Manual of Bank Muamalat Indonesia, both when appointed and while serving as an Independent Commissioner, namely:

1. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the Company's activities within the last 6 (six) months, except for reappointment as an Independent Commissioner of the Company in the following period;
2. Has no shares either directly or indirectly in the Company;
3. Has no affiliation with the Company, members of the Board of Commissioners, members of the Board of Directors, or the majority shareholder of the Company;
4. Has no business relationship, either directly or indirectly, related to the Company's business activities; and
5. Must undergo a cooling off period of at least 6 (six) months for candidates for Independent Commissioners who previously served as members of the Board of Directors of Bank Muamalat except for Directors of Bank Muamalat conducting the supervisory functions in their previous position.

Pemenuhan Kriteria Independensi Komisaris Independen

Fulfillment of Independency Criteria of Independent Commisisoners

Kriteria Criteria	Komisaris Independen Independent Commissioner		
	Ilham A. Habibie	Iggi H. Achsien	Edy Setiadi
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Emiten atau Perusahaan Publik pada periode berikutnya. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company within the last 6 (six) months, except for reappointment as Independent Commissioner of the Issuer or Public Company in the following period	√	√	√
Tidak mempunyai saham baik langsung maupun tidak langsung pada Emiten atau Perusahaan Publik tersebut. Has no shares either directly or indirectly in the Issuer or Public Company	√	√	√
Tidak mempunyai hubungan afiliasi dengan Emiten atau Perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Emiten atau Perusahaan Publik tersebut. Has no affiliation with the Issuer or Public Company, members of the Board of Commissioners, members of the Board of Directors, or majority shareholder of the Issuer or Public Company; and	√	√	√
Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik tersebut. Has no business relationship, either directly or indirectly, related to the business activities of the Issuer or Public Company	√	√	√

JUMLAH KOMISARIS INDEPENDEN

Komposisi anggota Dewan Komisaris Bank pada tahun 2021 berjumlah 5 (lima) orang di mana 3 (tiga) atau setara dengan 60% di antaranya menjabat sebagai Komisaris Independen. Dengan demikian jumlah Komisaris Independen Bank telah memenuhi PBI No. 11/3/PBI/2009 tentang Bank Umum Syariah sebagaimana diubah dengan Peraturan Bank Indonesia No. 15/3/PBI/2013 tentang Bank Umum Syariah yang mengatur paling kurang 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris adalah Komisaris Independen dan memenuhi Peraturan OJK No. 33/POJK.04/2014 tentang jumlah anggota Dewan Komisaris Bank yang mengatur jumlah Komisaris Independen wajib paling kurang 30% (tiga puluh persen) dari jumlah seluruh anggota Dewan Komisaris.

NUMBER OF INDEPENDENT COMMISSIONERS

The membership composition of the Bank's Board of Commissioners in 2021 is 5 (five) people, of which 3 (three) or equivalent to 60% serve as Independent Commissioners. Accordingly, the number of Independent Commissioners of the Bank has complied with PBI No. 11/3/PBI/2009 on Sharia Commercial Banks as amended by Bank Indonesia Regulation No. 15/3/PBI/2013 on Sharia Commercial Banks which regulates that at least 50% (fifty percent) of the total members of the Board of Commissioners are Independent Commissioners and fulfill FSA Regulation No. 33/POJK.04/2014 on the number of members of the Bank's Board of Commissioners, which stipulates that the number of Independent Commissioners must be at least 30% (thirty percent) of the total members of the Board of Commissioners.

PERNYATAAN INDEPENDENSI KOMISARIS INDEPENDEN

Sebagai bentuk pernyataan independensi dan GCG, Komisaris Independen Bank menandatangani Surat Pernyataan Independensi yang memuat pernyataan bahwa Komisaris Independen tidak memiliki saham Bank serta tidak memiliki hubungan keuangan maupun hubungan keluarga dengan anggota Direksi dan Dewan Komisaris serta Pemegang Saham Utama dan Pengendali.

Masing-masing Komisaris Independen telah menandatangani surat pernyataan independensi yang menyatakan tidak memiliki saham Bank serta tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota dewan komisaris lainnya, direksi, dan/atau pemegang saham pengendali atau hubungan dengan bank, yang dapat mempengaruhi kemampuan saya untuk bertindak independen, pada saat beliau diangkat menjadi Komisaris Independen Bank.

Adapun pernyataan yang ditandatangani oleh masing-masing anggota Komisaris Independen juga mencakup hal-hal sebagai berikut:

1. Mempunyai akhlak, moral, dan integritas yang baik;
2. Cakap melakukan perbuatan hukum;
3. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat:
    a. Tidak pernah dinyatakan pailit;
    b. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit;
    c. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/ atau yang berkaitan dengan sektor keuangan;
    d. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat:
        i. Pernah tidak menyelenggarakan RUPS tahunan;
        ii. Pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS; dan
        iii. Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/ atau laporan keuangan kepada Otoritas Jasa Keuangan.
    e. Memiliki komitmen untuk mematuhi peraturan perundang-undangan; dan
    f. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Emiten atau Perusahaan Publik.

INDEPENDENCY REQUIREMENTS OF INDEPENDENT COMMISSIONERS

As a form of statement of independence and GCG, Independent Commissioners of the Bank sign a Statement of Independence, which states that Independent Commissioners have no shares of the Bank and have no financial or family relationship with members of the Board of Directors and Board of Commissioners as well as Major and Controlling Shareholders.

Each Independent Commissioner has signed a statement of independence stating that he does not own the Bank's shares and has no financial relationship, management relationship, share ownership and/or family relationship with fellow members of the board of commissioners, board of directors, and/or controlling shareholder or relationship with the bank, which could affect my ability to act independently, when he/she was appointed as Independent Commissioner of the Bank.

The statement signed by each member of the Independent Commissioner also includes the following:

1. Has good character, morals and integrity;
2. Capable of performing legal actions;
3. Within 5 (five) years prior to the appointment and during the term of office:
    a. Has never been declared bankrupt;
    b. Never been a member of the Board of Directors and/or a member of the Board of Commissioners who was found guilty of causing a company to declare bankruptcy;
    c. Never been convicted of committing a crime that caused losses to state finances and/or related to the financial sector;
    d. Has never been a member of the Board of Directors and/or a member of the Board of Commissioners who during the term of office:
        i. Failed to hold the Annual GMS;
        ii. Had his/her responsibilities as member of the Board of Directors and/or Board of Commissioners not accepted by the GMS or has never given accountability as member of the Board of Directors and/or Board of Commissioners to the GMS
        iii. Cause a company that obtained a license, approval, or registration from the Financial Services Authority to fail to meet its obligation to submit an Annual Report and/or Financial Report to the Financial Services Authority.
    e. Has a commitment to comply with the prevailing laws and regulations
    f. Has the knowledge and/or expertise in the field required by the Issuer or Public Company.

Direksi
Board of Directors

Direksi merupakan salah satu organ Bank Muamalat dengan kewenangan dan tanggung jawab penuh atas pengelolaan Bank sesuai dengan kepentingan, maksud dan tujuan pendirian Bank. Direksi dapat mewakili Bank, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar.

The Board of Directors is one of the organs of Bank Muamalat with full authority and responsibility for the management of the Bank in accordance with the interests, purposes, and objectives of the Bank's establishment. The Board of Directors can represent the Bank, both inside and outside the court in accordance with the provisions of the Articles of Association.

Anggota Direksi diwajibkan mencurahkan tenaga, pikiran, perhatian dan pengabdiannya secara penuh pada tugas, kewajiban dan target serta tujuan perusahaan. Anggota Direksi juga harus mematuhi Anggaran Dasar Perusahaan dan peraturan perundang-undangan serta wajib melaksanakan prinsip-prinsip profesionalisme, efisiensi, transparansi, kemandirian, akuntabilitas, pertanggungjawaban serta kewajaran.

Members of the Board of Directors must to devote their energy, thoughts, attention and full dedication to the duties, obligations, targets, and objectives of the company. Members of the Board of Directors must also comply with the Bank's Articles of Association, laws and regulations and must implement the principles of professionalism, efficiency, transparency, independence, accountability, responsibility, and fairness.

DASAR HUKUM

Berikut adalah dasar hukum yang dijadikan acuan pengangkatan Direksi oleh Bank Muamalat Indonesia.

1. Undang Undang No. 40 Tahun 2007 tentang Perseroan Terbatas
2. Undang Undang Republik Indonesia No. 21 Tahun 2008 tentang Perbankan Syariah.
3. Peraturan Bank Indonesia No. 11/3/PBI/2009 tentang Bank Umum Syariah sebagaimana diubah dengan Peraturan Bank Indonesia No. 15/3/PBI/2013 tentang Bank Umum Syariah.
4. Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
5. Peraturan Bank Indonesia Nomor 14/6/PBI/2012 tanggal 18 Juni 2012 tentang Uji Kemampuan dan Kepatutan (*Fit and Proper Test*) Bank Syariah dan Unit Usaha Syariah.
6. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
7. Peraturan Otoritas Jasa Keuangan No.27/POJK.03/2016 tentang Penilaian Kemampuan & Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan.
8. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
9. Anggaran Dasar Bank Muamalat Indonesia.
10. Akta tertanggal 17 Mei 2019 No. 29 dibuat dihadapan Notaris Utiek R. Abdurachman dan pemberitahuan atas perubahan data perseroan telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai suratnya tertanggal 28 Mei 2019 No. AHU-AH.01.03-0283340.

LEGAL BASIS

The following is the legal basis used as a reference for the appointment of the Board of Directors by Bank Muamalat Indonesia.

1. Law No. 40 of 2007 on Limited Liability Companies
2. Law of the Republic of Indonesia No. 21 of 2008 on Sharia Banking.
3. Bank Indonesia Regulation No. 11/3/PBI/2009 on Sharia Commercial Banks as amended by Bank Indonesia Regulation No. 15/3/PBI/2013 on Sharia Commercial Banks.
4. Bank Indonesia Regulation No. 11/33/PBI/2009 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
5. Bank Indonesia Regulation No. 14/6/PBI/2012 dated 18 June 2012 on Fir and Proper Test of Sharia Banks and Sharia Business Units.
6. Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies.
7. Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Service Insitutions.
8. Financial Services Authority Regulation No. 46/POJK.03/2017 on Implementation of the Compliance Function for Commercial Banks.
9. Articles of Association of Bank Muamalat Indonesia.
10. Deed dated 17 May 2019 No. 29 made before Notary Utiek R. Abdurachman and notification of changes to the company's data has been received and registered by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with the letter dated 28 May 2019 No. AHU-AH.01.03-0283340.

11. Akta tertanggal 15 September 2020 No. 13 dibuat dihadapan Notaris Ashoya Ratam dan pemberitahuan atas perubahan data perseroan telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai suratnya tertanggal 23 September 2020 No. AHU-AH.01.03-0389971.

TUGAS DAN TANGGUNG JAWAB

Tanggung jawab atas tugas dan fungsi Direksi telah diatur oleh Bank, yakni melakukan pengurusan dan pengelolaan Bank. Pembagian tugas Direksi ditentukan sesuai dengan peraturan perundang-undangan yang berlaku, Anggaran Dasar, keputusan RUPS atau keputusan rapat Direksi. Untuk itu, setiap anggota Direksi bertanggung jawab atas pelaksanaan tugasnya masing-masing.

Direksi juga memiliki tugas dan kewajiban secara spesifik yang berkaitan dengan strategi dan rencana kerja, pelaksanaan fungsi kepatuhan, penerapan manajemen risiko, sistem pengendalian internal, keterbukaan dan kerahasiaan informasi, hubungan dengan para pemangku kepentingan, sistem akuntansi dan pembukuan, pelaksanaan prinsip mengenal nasabah dan Pemberantasan Tindak Pidana Pencucian Uang/Transaksi Keuangan yang Mencurigakan. Berikut adalah tugas dan kewajiban Direksi Bank Muamalat Indonesia.

1. Menyusun kode etik yang berlaku bagi seluruh anggota Direksi dan anggota Dewan Komisaris, karyawan/ pegawai, serta pendukung organ yang dimiliki Bank Muamalat Indonesia dan menyosialisasikannya kepada seluruh karyawan/pegawai yang bekerja pada Bank Muamalat Indonesia serta memuatnya secara lengkap dalam situs web Bank Muamalat Indonesia.
2. Memimpin dan mengurus Perseroan sesuai dengan maksud dan tujuan Perseroan dan senantiasa memastikan peningkatan efisiensi, efektifitas dan produktifitas setinggi-tingginya bagi Perseroan secara berkesinambungan.
3. Untuk menerapkan *Good Corporate Governance* sesuai dengan prinsip-prinsip dan praktek *Good Corporate Governance*, buku pedoman dan petunjuk bagi Direksi, petunjuk *corporate governance* lainnya yang berlaku dan sebagaimana yang telah ditentukan oleh Dewan Komisaris, dari waktu ke waktu di setiap kegiatan usaha dan pada semua tingkat organisasi Perseroan.
4. Menguasasi, memelihara dan mengurus kekayaan Bank Muamalat Indonesia.
5. Direksi wajib memiliki fungsi paling kurang Audit Intern, Manajemen Risiko dan Komite Manajemen Risiko serta Kepatuhan dalam rangka melaksanakan GCG.
6. Menjalankan tugas untuk kepentingan dan usaha Bank Muamalat Indonesia dengan itikad baik dan penuh tanggung jawab.

11. Deed dated 15 September 2020 No. 13 made before Notary Ashoya Ratam and notification of changes to company data has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia according to his letter dated September 23, 2020 No. AHU-AH.01.03-0389971.

DUTIES AND RESPONSIBILITIES

Responsibilities for the duties and functions of the Board of Directors have been regulated by the Bank, namely governing and managing the Bank. The division of duties of the Board of Directors is determined in accordance with the prevailing laws and regulations, Articles of Association, GMS resolutions, or resolutions of the meeting of the Board of Directors. To that end, each member of the Board of Directors is responsible for carrying out their respective duties.

The Board of Directors also has specific duties and obligations relating to strategies and work plans, execution of the compliance function, implementation of risk management, internal control systems, disclosure and confidentiality of information, stakeholders relationships, accounting and bookkeeping systems, implementation of Know Your Customer (KYC) principles, and eradication of money laundering/ Suspicious Financial Transactions. The following are the duties and obligations of the Board of Directors of Bank Muamalat Indonesia.

1. Develop a Code of Conduct that applies to all members of the Board of Directors and members of the Board of Commissioners, and employees, as well as supporting units owned by Bank Muamalat Indonesia, and disseminate it to all employees who work at Bank Muamalat Indonesia and post it completely on the Bank Muamalat Indonesia website.
2. To lead and manage the Company in accordance with the purposes and objectives of the Company and always ensuring the highest efficiency, effectiveness, and productivity improvements for the Company on an ongoing basis.
3. To implement Good Corporate Governance in accordance with the principles and practices of Good Corporate Governance, manuals and instructions for the Board of Directors, other applicable corporate governance guidelines and as determined by the Board of Commissioners, from time to time in every business activity and at all levels of the Company's organization.
4. Control, maintain, and manage the assets of Bank Muamalat Indonesia.
5. The Board of Directors must have the functions of at least Internal Audit, Risk Management, and Compliance Committees in order to implement GCG.
6. Carry out duties for the interests and business of Bank Muamalat Indonesia in good faith and full responsibility.

7. Tunduk pada ketentuan peraturan perundang-undangan yang berlaku, Anggaran Dasar dan keputusan RUPS serta memastikan seluruh aktivitas Bank telah sesuai dengan ketentuan peraturan peraturan perundang-undangan yang berlaku, Anggaran Dasar dan keputusan RUPS.
8. Mematuhi tata urutan peraturan internal Bank.
9. Menjalankan pengurusan Bank Muamalat Indonesia untuk kepentingan dan tujuan Bank Muamalat Indonesia.
10. Menetapkan susunan organisasi Bank Muamalat Indonesia di tingkat pusat, wilayah maupun cabang lengkap dengan pelaksanaan tugasnya.
11. Bertindak selaku pimpinan dalam pengurusan Bank Muamalat Indonesia.
12. Direksi harus menyampaikan kebijakan Bank Muamalat Indonesia yang bersifat strategis di bidang kepegawaian kepada pegawai.
13. Bertanggung jawab penuh dalam melaksanakan tugasnya untuk kepentingan Bank Muamalat Indonesia dalam mencapai maksud dan tujuannya.
14. Mewakili Bank Muamalat Indonesia baik di dalam maupun di luar pengadilan.
15. Melakukan segala tindakan dan perbuatan, baik mengenai pengurusan maupun pemilikan kekayaan Bank Muamalat Indonesia serta mengikat Bank Muamalat Indonesia dengan pihak lain dan atau pihak lain dengan Bank Muamalat Indonesia, dengan pembatasan tertentu.
16. Anggota Direksi dilarang memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan tugas dan fungsi Direksi.
17. Direksi wajib mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui Rapat Umum Pemegang Saham.
18. Direksi wajib membuat dan memelihara seluruh daftar pemegang saham, daftar khusus, risalah RUPS dan risalah rapat Direksi serta dokumen-dokumen keuangan dan dokumen Bank Muamalat Indonesia lainnya.
19. Anggota Direksi, baik sendiri-sendiri maupun secara bersama-sama dilarang memiliki saham lebih dari 25% dari modal disetor perusahaan lain.
20. Setiap anggota Direksi bertanggungjawab secara pribadi atas kerugian Bank Muamalat Indonesia apabila yang bersangkutan bersalah atau lalai menjalankan tugas.
21. Anggota Direksi wajib mengungkapkan kepemilikan saham yang mencapai 5% (lima per seratus) atau lebih baik pada Bank yang bersangkutan maupun pada bank dan perusahaan lain yang berkedudukan di dalam dan di luar negeri.
22. Direksi wajib menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris dan Dewan Pengawas Syariah.
23. Setiap keputusan Direksi bersifat mengikat dan menjadi tanggung jawab seluruh anggota Direksi.

7. Comply with the prevailing laws and regulations, the Articles of Association and the resolutions of the GMS and ensure that all Bank activities are in accordance with the provisions of the prevailing laws and regulations, Articles of Association and GMS resolutions.
8. Comply with the Bank's internal regulations.
9. Carry out the management of Bank Muamalat Indonesia for the interests and objectives of Bank Muamalat Indonesia.
10. Determine the organizational structure of Bank Muamalat Indonesia at the central, regional, and branch levels, complete with the implementation of duties.
11. Act as a leader in the management of Bank Muamalat Indonesia.
12. The Board of Directors must convey Bank Muamalat Indonesia strategic employment policies to its employees.
13. Take full responsibility in carrying out duties for the benefit of Bank Muamalat Indonesia in achieving its goals and objectives.
14. Represent Bank Muamalat Indonesia both inside and outside of a court.
15. Carry out all and any actions, regarding both the management and ownership of Bank Muamalat Indonesia assets as well as binding Bank Muamalat Indonesia with other parties and/or other parties with Bank Muamalat Indonesia, with certain restrictions.
16. Members of the Board of Directors are prohibited from giving general power of attorney to other parties which results in the transfer of duties and functions of the Board of Directors.
17. The Board of Directors must be accountable for the implementation of its duties to shareholders through the General Meeting of Shareholders.
18. The Board of Directors is required to prepare and maintain the entire list of shareholders, special registration list, minutes of the GMS and minutes of meetings of the Board of Directors as well as financial documents and other Bank Muamalat Indonesia documents.
19. Members of the Board of Directors, individually or collectively, are prohibited from owning shares of more than 25% of the paid-up capital of other companies.
20. Each member of the Board of Directors is personally responsible for the loss of Bank Muamalat Indonesia if guilty of negligence in carrying out their duties.
21. Members of the Board of Directors are required to disclose share ownership that reaches 5% (five percent) or more in the Bank as well as in other banks and companies domiciled at home and abroad.
22. The Board of Directors must provide accurate, relevant and timely data and information to the Board of Commissioners and Sharia Supervisory Board.
23. Every decision of the Board of Directors is binding and is the responsibility of all members of the Board of Directors.

HAK DAN WEWENANG DIREKSI

Selain tugas dan tanggung jawab, Direksi Bank Muamalat juga memiliki hak dan wewenang yang mengacu pada peraturan perundangan-undangan serta Anggaran Dasar Perusahaan, yakni sebagai berikut:

1. Memutuskan kebijakan dalam pengurusan Bank, berikut penentuan struktur organisasi Bank.
2. Menolak mendaftarkan pemindahan hak atas saham dalam Daftar Pemegang Saham apabila pemindahan tersebut tidak memenuhi ketentuan dalam Anggaran Dasar Bank.
3. Menjadi wakil Bank di dalam dan di luar pengadilan.
4. Melakukan segala tindakan, baik yang mengenai pengurusan maupun mengenai pemilikan Bank.
5. Mengikat Bank dengan pihak lain dan pihak lain dengan Bank, dengan pembatasan-pembatasan yang sesuai dengan ketentuan yang ada.
6. Mengatur penyerahan kekuasaan Direksi untuk mewakili Bank di dalam dan di luar Pengadilan kepada seseorang atau beberapa orang Direktur yang khusus ditunjuk untuk itu atau kepada seseorang atau beberapa orang pegawai Bank baik sendiri-sendiri maupun bersama-sama atau kepada orang atau badan lain.
7. Mengatur ketentuan-ketentuan tentang kepegawaian BMI termasuk penetapan gaji, pensiun, jaminan hari tua dan penghasilan bagi Karyawan Bank berdasarkan ketentuan yang berlaku.
8. Mengangkat, memberi penghargaan dan sanksi serta memberhentikan karyawan BMI berdasarkan peraturan kepegawaian Bank.
9. Memastikan kompetensi Sumber Daya Insani yang terkait.
10. Menghapus buku piutang macet yang selanjutnya dilaporkan dan dipertanggungjawabkan dalam Laporan Tahunan.
11. Membeli sebagian atau seluruh agunan, baik melalui pelelangan maupun di luar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual di luar lelang dari pemilik agunan dalam hal Debitur tidak memenuhi kewajibannya kepada Bank, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya, dengan memperhatikan peraturan perundangan yang berlaku.
12. Melakukan aktivitas di luar Bank yang tidak secara langsung berhubungan dengan kepentingan Perseroan seperti kegiatan mengajar, menjadi pengurus asosiasi bisnis dan sejenisnya diperkenankan sebatas menggunakan waktu yang wajar dan sepengetahuan Direktur Utama atau Direktur lainnya.
13. Jika diperlukan, mempergunakan saran profesional.

RIGHTS AND AUTHORITIES OF THE BOARD OF DIRECTORS

In addition to the duties and responsibilities, the Board of Directors of Bank Muamalat also has rights and authorities that refer to the laws and regulations and the Company's Articles of Association, which are as follows:

1. Decide on policies in the management of the Bank, along with the determination of the Bank's organizational structure.
2. Refuse to register the transfer of rights over shares in the Shareholders Register in the event that the transfer does not comply with the provisions in the Bank's Articles of Association.
3. Become a representative of the Bank inside and outside of a court.
4. Perform all actions, regarding both the management and ownership of the Bank.
5. Binding the Bank with other parties and other parties with the Bank, with restrictions in accordance with existing regulations.
6. Arrange the transfer of power of the Board of Directors to represent the Bank inside and outside of a court to one or several Directors specifically appointed for that purpose or to one or several Bank employees, either individually or collectively, or to other people or bodies.
7. Regulate the provisions concerning the employment of BMI including the determination of salary, retirement, pension plan, and income for Bank Employees based on applicable regulations.
8. Appoint, reward, sanction, and dismiss BMI employees based on the Bank's employment regulations.
9. Ensure the competence of related Human Resources.
10. Delete recorded non-performing loans, which is then reported and accounted for in the Annual Report.
11. Purchase part or all of the collateral, either through auction or non-auction means based on voluntary delivery by the collateral owner or based on the power to sell to non-auction means from the collateral owner in the event that the Debtor does not meet their obligations to the Bank, provided that the collateral purchased must be cashed as soon as possible, with due observance of the applicable laws and regulations.
12. Carrying out activities outside the Bank that are not directly related to the interests of the Company, such as teaching activities or being the management of a business association and the like, is allowed to use a reasonable amount of time with the knowledge of the President Director or other Directors.
13. If necessary, to use professional advice.

14. Menerima gaji berikut fasilitas dan tunjangan lainnya termasuk santunan purnajabatan yang jumlahnya ditetapkan oleh RUPS atau Dewan Komisaris berdasarkan pelimpahan wewenang dari RUPS.
15. Apabila BMI mencapai tingkat keuntungan, maka Direksi dapat menerima insentif sebagai imbalan atas prestasi kerjanya yang besarnya ditetapkan oleh RUPS
16. Menggunakan sarana dan fasilitas Bank untuk kegiatan yang berhubungan dengan kepentingan Bank, sesuai dengan peraturan perundang-undangan dan kebijakan Bank.
17. Berhak menerima fasilitas yang ditetapkan Bank.

14. Receive salary along with other facilities and benefits, including post-service compensation, the amount of which is determined by the GMS or the Board of Commissioners based on the delegation of authority from the GMS.
15. In the event that BMI reaches a targeted level of profit, the Board of Directors may receive incentives as compensation for their work performance the amount of which is determined by the GMS
16. Utilize the Bank's facilities and resources for activities related to the Bank's interests, in accordance with laws and regulations and Bank policies.
17. The Board of Directors is entitled to receive facilities determined by the Bank.

Kewenangan Direksi yang Harus Mendapatkan Persetujuan Dewan Komisaris

Sebagai bagian dari fungsi pengawasan, Direksi memiliki beberapa kewenangan yang harus mendapatkan persetujuan Dewan Komisaris terlebih dahulu. Adapun kewenangan yang termasuk bagian dari hal tersebut ialah:

1. Meminjam atau meminjamkan uang atas nama Bank sejumlah uang yang melampaui kewenangan Direksi yang dari waktu ke waktu akan ditentukan secara tertulis oleh Dewan Komisaris.
2. Membeli, menjual, atau dengan cara lain melepaskan hak-hak atas harta tetap (tanah dan/atau bangunan) dan perusahaan-perusahaan atau memberati harta kekayaan Perseroan yang nilainya sama atau lebih besar dari nilai transaksi material sesuai dengan peraturan pasar modal yang berlaku.
3. Mengikat Bank sebagai penjamin/penanggung utang (*corporate guarantor*).
4. Mendirikan suatu badan usaha baru.
5. Mengalihkan, melepaskan hak atau menjadikan jaminan utang seluruh atau sebagian besar harta kekayaan Bank baik dalam 1 (satu) transaksi atau beberapa transaksi yang berdiri sendiri ataupun yang berkaitan satu sama lain yang terjadi dalam 1 (satu) tahun buku.
6. Membeli atau melepaskan saham Bank dalam perusahaan lain.
7. Mengambil tindakan-tindakan hukum atau transaksi yang bersifat strategis yang dapat mempengaruhi kelangsungan usaha Bank secara materiil sesuai dengan peraturan pasar modal yang berlaku, jenis tindakan hukum atau transaksi tersebut dari waktu ke waktu akan ditetapkan oleh Dewan Komisaris.

Authorities of the Board of Directors that Require the Approval of the Board of Commissioners

As part of the supervisory function, the Board of Directors has several authorities that require the approval of the Board of Commissioners. The authorities included are:

1. Borrowing or lending money on behalf of the Bank in an amount that exceeds the authority of the Board of Directors which from time to time will be determined in writing by the Board of Commissioners.
2. Buying, selling, or in other ways releasing rights over fixed assets (land and/or buildings) and companies or burdening the Bank's assets whose value is equal to or greater than the value of material transactions in accordance with applicable capital market regulations.
3. Binding the Bank as a corporate guarantor.
4. Establishing a new business entity.
5. Transferring, releasing rights or making debt collateral for all or a large part of the assets of the Bank either in 1 (one) transaction or several transactions that are independent or related to one another that occur within 1 (one) fiscal year.
6. Purchasing or releasing the Bank's shares in another company.
7. Taking strategic legal actions or transactions that may materially affect the sustainability of the Bank's business in accordance with the applicable capital market regulations, the types of legal actions or transactions will from time to time be determined by the Board of Commissioners.

PEDOMAN KERJA/PIAGAM DIREKSI

Bank memiliki *Board Manual* Direksi Bank Muamalat No. CPL. KBJ.013.2016 dengan tujuan memudahkan Direksi dalam menjalankan tugas dan fungsinya. Adapun isi dari Piagam Direksi mencakup:

1. Fungsi
2. Komposisi dan Persyaratan
3. Pengangkatan dan Masa Jabatan
4. Pengunduran Diri dan Pemberhentian
5. Program Orientasi dan Peningkatan Kapabilitas
6. Independensi (Kemandirian) Direksi
7. Etika Jabatan
8. Tugas dan Kewajiban Direksi
9. Hak dan Wewenang Direksi
10. Penetapan Kebijakan Pengurusan Perusahaan oleh Direksi
11. Pendelegasian Wewenang di antara Direktur Perusahaan
12. Pembagian Tugas Direksi
13. Rapat Direksi
14. Komite-Komite Direksi
15. Hubungan Kerja
16. Hubungan Dengan Profesi Pasar Modal
17. Penggunaan Saran Profesional.

KRITERIA DIREKSI

Kriteria Direksi ditetapkan oleh Bank dengan membaginya ke dalam tiga bagian yakni integritas, kompetensi dan reputasi keuangan. Uraian dari masing-masing kriteria tersebut dijelaskan sebagai berikut.

Integritas

1. Mempunyai akhlak dan moral yang baik
2. Cakap melakukan perbuatan hukum
3. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat, tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang:
    a. pernah tidak menyelenggarakan RUPS tahunan;
    b. pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS; dan
    c. pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan;

WORK GUIDELINES/ CHARTER OF THE BOARD OF DIRECTORS

The Bank has established a Board Manual for the Board of Directors of Bank Muamalat No. CPL.KBJ.013.2016 with the aim of facilitating the Board of Directors in carrying out their duties and functions. The Charter of the Board of Directors contains:

1. Functions
2. Composition and Requirements
3. Appointment and Term of Office
4. Resignation and Termination
5. Orientation and Capacity Improvement Program
6. Independence of the Board of Directors
7. Code of Ethics
8. Duties and Obligations of the Board of Directors
9. Rights and Authorities of the Board of Directors
10. Determination of Company Management Policies by the Board of Directors
11. Delegation of Authority among the Board of Directors
12. Distribution of Duties of the Board of Directors
13. Board of Directors Meetings
14. Committees of the Board of Directors
15. Employment Relations
16. Relationship with Capital Market Profession
17. Use of Professional Advice.

CRITERIA OF THE BOARD OF DIRECTORS

The criteria for the Board of Directors are established by the Bank by dividing it into three parts, namely integrity, competence, and financial reputation. The description of each of these criteria is explained as follows.

Integrity

1. Have good character and morals
2. Capable of taking legal actions
3. In the 5 (five) years prior to appointment and during their tenure, was never a member of the Board of Directors and/or a member of the Board of Commissioners who/whose:
    a. failed to hold an Annual GMS;
    b. accountability as a member of the Board of Directors and/or a member of the Board of Commissioners was not accepted by the GMS or did not give accountability as a member of the Board of Directors and/or a member of the Board of Commissioners to the GMS; and
    c. has caused a company that required to obtain a license, approval, or registration from the Financial Services Authority to fail to meet its obligation to submit an annual report and/or financial report to the Financial Services Authority;

4. Tidak pernah dihukum karena terbukti melakukan tindak pidana asal yang disebut dalam Undang-Undang Nomor 8 Tahun 2010 tentang Tindak Pidana Pencucian Uang, tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan, dalam waktu 20 (dua puluh) tahun terakhir sebelum dicalonkan;
5. Memiliki komitmen untuk mematuhi peraturan perundang- undangan;
6. Memiliki komitmen terhadap pengembangan operasional Bank Syariah yang sehat;
7. Tidak pernah secara langsung maupun tidak langsung terlibat dalam perbuatan rekayasa dan praktik-praktik menyimpang, cedera janji serta perbuatan lain yang merugikan Perseroan di mana yang bersangkutan bekerja atau pernah bekerja; dan
8. Tidak tercantum dalam Daftar Tidak Lulus (DTL).

4. Has never been convicted of committing predicate offenses referred to in Law Number 8 of 2010 on Money Laundering, a crime that has caused losses to state finances and/or related to the financial sector, within 20 (twenty) years prior to being nominated;
5. Has a commitment to comply with laws and regulations;
6. Has a commitment to the development of sound Sharia Bank operations;
7. Never been directly or indirectly involved in fabrication and deviant practices, defaults on and other actions that are detrimental to the Company where the person concerned works or has worked; and
8. Not listed in the Disqualified List (DTL).

Kompetensi

1. Memiliki pengetahuan dan pemahaman di bidang operasional perbankan syariah yang cukup;
2. Memiliki pengalaman dan keahlian di bidang operasional perbankan, perbankan syariah, bidang keuangan atau keuangan syariah;
3. Memiliki kemampuan untuk melakukan pengelolaan strategis dalam rangka pengembangan Bank yang sehat dan tangguh; dan
4. Memiliki pengetahuan dan pemahaman dalam penerapan manajemen risiko.

Competence

1. Has sufficient knowledge and understanding in the field of shariah banking operations;
2. Has experience and expertise in banking operations, sharia banking, sharia finance, or finance;
3. Has the ability to carry out strategic management in order to develop a sound and resilient Bank; and
4. Has the knowledge and understanding in the application of risk management.

Reputasi Keuangan

1. Tidak memiliki kredit/pembiayaan macet;dan
2. Tidak pernah dinyatakan pailit atau menjadi anggota Direksi dan/atau Dewan Komisaris yang dinyatakan bersalah yang menyebabkan suatu perseroan dinyatakan pailit, dalam waktu 5 (lima) tahun terakhir sebelum dicalonkan.

Financial Reputation

1. Has no bad credit/financing, and
2. Never been declared bankrupt or been a member of the Board of Directors and/or Board of Commissioners who was found guilty of causing a company declare bankruptcy, within the last 5 (five) years prior to being nominated.

MASA JABATAN DIREKSI

Mengacu pada Anggaran Dasar/RUPS dan Undang-Undang Perseroan Terbatas, Direksi diangkat untuk jangka waktu terhitung sejak tanggal RUPS pengangkatan dan berakhir pada penutupan RUPS tahunan yang ke 5 (lima) setelah tanggal pengangkatannya. Ketentuan tersebut tidak mengurangi hak RUPS untuk sewaktu-waktu memberhentikan sebelum masa jabatan berakhir dengan menyebutkan alasannya.

Dewan Komisaris berdasarkan keputusan Rapat Dewan Komisaris juga bisa memberhentikan anggota Direksi untuk sementara waktu, tidak terbatas oleh waktu dengan menyebutkan alasannya. Jabatan Direktur dinyatakan berakhir, apabila anggota Direksi yang bersangkutan diberhentikan berdasarkan keputusan RUPS, mengundurkan diri, dan tidak lagi memenuhi persyaratan sebagai anggota

TERM OF OFFICE OF THE BOARD OF DIRECTORS

Pursuant to the Articles of Association/GMS and the Limited Liability Company Law, the Board of Directors is appointed for a period starting from the date of the GMS appointment and ending at the closing of the 5th (fifth) annual GMS after the date of appointment. This provision does not reduce the right of the GMS to dismiss at any time before the term of office ends by stating the reasons.

The Board of Commissioners based on the decision of the Board of Commissioners Meeting may also temporarily dismiss members of the Board of Directors, not limited by time by stating the reasons. The position of Director is declared terminated, in the event that the member of the Board of Directors concerned is dismissed based on the decision of the GMS, resigns, passes away prior to the term of

Dewan Komisaris berdasarkan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku. Kemudian meninggal dunia atau masa jabatannya berakhir.

office, and no longer fulfills the requirements as a member of the Board of Commissioners based on the provisions of the Articles of Association and applicable laws and regulations.

Anggota Direksi dapat diangkat kembali oleh RUPS setelah masa jabatannya berakhir, dengan ketentuan yakni masa jabatan Direktur Utama dibatasi hanya 2 (dua) kali masa jabatan sebagai Direktur Utama serta masa jabatan anggota Direksi (selain Direktur Utama) dibatasi maksimal 2 (dua) kali masa jabatan. Ketentuan tersebut tidak termasuk apabila yang bersangkutan diangkat menjadi Direktur Utama, maka masa jabatannya hanya 1 (satu) kali masa jabatan.

Members of the Board of Directors may be reappointed by the GMS after their term of office ends, provided that the term of office of the President Director is limited to only 2 (two) terms of office as the President Director and the term of office of members of the Board of Directors (other than the President Director) is limited to a maximum of 2 (two) terms. . This provision does not include if the person is appointed as the President Director, then the term of office is only 1 (one) term of office.

KOMPOSISI DAN DASAR PENGANGKATAN DIREKSI

Pengangkatan anggota Direksi dilakukan oleh RUPS dengan memperhatikan rekomendasi Komite Nominasi dan Remunerasi. Direksi yang diangkat tersebut merupakan calon yang diajukan oleh pemegang saham dan/atau kuasanya yang mewakili sekurang-kurangnya 1/10 (satu per sepuluh) dari jumlah seluruh saham Bank yang ditempatkan dengan hak suara yang sah dan pencalonan tersebut mengikat bagi RUPS.

Individu yang dicalonkan sebagai calon Direktur akan menjalani proses Penilaian Kemampuan dan Kepatutan (PKK) yang dilaksanakan oleh OJK. Direksi dinyatakan efektif ketika sudah mendapat persetujuan atau dinyatakan lulus PKK oleh OJK.

Per 31 Desember 2021, Bank memiliki enam direktur yang terdiri dari Direktur Utama, Direktur Keuangan, Direktur Kepatuhan, Risiko dan Hukum, Direktur Bisnis Ritel, Direktur Operasi, dan Direktur Pembiayaan. Jumlah ini telah memenuhi ketentuan peraturan perundang-undangan terkait yang mengatur bahwa jumlah anggota Direksi paling kurang 3 (tiga) orang dan dipimpin oleh Direktur Utama serta setiap anggota Direksi harus berdomisili di Indonesia.

Bank juga telah memenuhi ketentuan mengenai kewajiban Bank untuk memiliki 1 (satu) orang Direktur Kepatuhan yang diangkat oleh Rapat Umum Pemegang Saham. Direktur Utama berasal dari pihak yang independen terhadap pemegang saham pengendali. Seluruh anggota Direksi Bank Muamalat telah dinyatakan lulus proses penilaian kemampuan dan kepatutan oleh OJK.

COMPOSITION AND BASIS OF APPOINTMENT OF THE BOARD OF DIRECTORS

The appointment of members of the Board of Directors is carried out by the GMS by taking into account the recommendations of the Nomination and Remuneration Committee. The appointed Board of Directors is a candidate proposed by the shareholders and/or their proxies who represent at least 1/10 (one tenth) of the total issued shares of the Bank with valid voting rights and the nomination shall be binding for the GMS.

Individuals who are nominated as candidates for Director will undergo a Fit and Proper Test (FPT) conducted by the FSA. The Board of Directors is declared effective when it has received approval or has passed the FPT by the FSA.

As of 31 December 2021, the Bank has six directors consisting of the President Director, Finance Director, Compliance, Risk and Legal Director, Retail Banking Director, Operation Director, and Financing Director. This number has complied with the provisions of the relevant laws and regulations, which stipulate that the number of members of the Board of Directors is at least 3 (three) persons and is led by the President Director and each member of the Board of Directors must be domiciled in Indonesia.

The Bank has also complied with the provisions regarding the Bank's obligation to have 1 (one) Compliance Director, who is appointed by the General Meeting of Shareholders. The President Director is a party that is independent of the controlling shareholder. All members of the Board of Directors of Bank Muamalat have passed the fit and proper test process by the FSA.

Komposisi Direksi dan Dasar Pengangkatan

Composition of the Board of Directors and Basis of Appointment

Nama Name	Jabatan Position	RUPS Pengangkatan Appointment GMS	Persetujuan OJK OJK Approval	Tanggal Efektif Effective Date	Pengangkatan Kembali Reappointment
Achmad Kusna Permana	Direktur Utama President Director	RUPSLB 20 September 2017 Extraordinary GMS on 20 September 2017	No. Kep-32/D.03/2018 tanggal 27 Februari 2018 No. Kep-32/D.03/2018 dated 27 February 2018	27 Februari 2018 27 February 2018	RUPS Tahunan 17 Mei 2019 Annual GMS on 17 May 2019
Hery Syafril	Direktur Keuangan Finance Director	RUPSLB 20 September 2015 Extraordinary GMS on 20 September 2015	No. Kep-9/D.03/2018 tanggal 21 Maret 2016 No. Kep-9/D.03/2018 dated 21 March 2016	21 Maret 2016 21 March 2016	RUPS Tahunan 17 Mei 2019 Annual GMS on 17 May 2019
Andri Donny	Direktur Kepatuhan, Risiko dan Hukum Compliance, Risk, and Legal Director	RUPS Tahunan 29 Juni 2016 Annual GMS on 29 June 2019	No. Kep-24/D.03/2018 tanggal 29 Juni 2016 No. Kep-24/D.03/2018 dated 29 June 2016	29 Juni 2016 29 June 2016	RUPS Tahunan 17 Mei 2019 Annual GMS on 17 May 2019
Purnomo B. Soetadi	Direktur Bisnis Ritel Retail Banking Director	RUPSLB 20 September 2015 Extraordinary GMS on 20 September 2015	No. Kep-10/D.03/2018 tanggal 21 Maret 2016 No. Kep-10/D.03/2018 dated 21 March 2016	21 Maret 2016 21 March 2016	RUPS Tahunan 17 Mei 2019 Annual GMS on 17 May 2019
Awaldi	Direktur Operasi Operation Director	RUPSLB 23 Mei 2016 Extraordinary GMS on 23 May 2016	No. Kep-32/D.03/2018 tanggal 24 Maret 2017 No. Kep-32/D.03/2018 dated 24 March 2017	24 Maret 2017 24 March 2017	RUPS Tahunan 17 Mei 2019 Annual GMS on 17 May 2019
Avianto	Direktur Pembiayaan Financing Director	RUPS Tahunan 17 Mei 2019 Annual GMS on 17 May 2019	No. Kep-9/D.03/2020 tanggal 13 Januari 2020 No. Kep-9/D.03/2020 dated 13 January 2020	13 Januari 2020 13 January 2020	-

PEMBAGIAN TUGAS DAN TANGGUNG JAWAB MASING-MASING DIREKSI

Pembagian tugas dan wewenang pengurus di antara anggota Direksi diatur oleh Bank dalam batas yang ditentukan dalam peraturan perundang-undangan yang berlaku, yaitu Anggaran Dasar, Keputusan RUPS atau Keputusan rapat Direksi. Direksi Bank dapat melakukan pembagian tugas dan wewenang atau *job description* di antara anggota Direksi yang ditetapkan berdasarkan keputusan RUPS. Apabila RUPS tidak menetapkan, maka penetapan dapat berdasarkan keputusan rapat Direksi. Berikut rincian pembagian tugas dan wewenang Direksi:

Achmad Kusna Permana

Direktur Utama

- Merencanakan, mengembangkan dan menetapkan kebijakan umum perusahaan berdasarkan prinsip kehematan, efektif, dan efisien, sesuai dengan visi, misi dan tujuan perusahaan.
- Mengarahkan, mengembangkan dan menetapkan strategi pengelolaan perusahaan secara menyeluruh.
- Mengkoordinasikan kegiatan dan pelaksanaan tugas seluruh Direktur.
- Menyiapkan *corporate plan* dan *business plan*.

DIVISION OF DUTIES AND RESPONSIBILITIES OF EACH MEMBER OF THE BOARD OF DIRECTORS

The division of duties and authorities of the management among members of the Board of Directors is regulated by the Bank within the limits specified in the applicable laws and regulations, namely the Articles of Association, GMS Resolutions, or Board of Directors Meeting Resolutions. The Bank's Board of Directors may divide the duties and authorities or job description among the members of the Board of Directors that has been determined based on the decision of the GMS. If the GMS does not determine, the determination can be based on the decision of the Board of Directors meeting. The following are the details of the division of duties and authorities of the Board of Directors:

Achmad Kusna Permana

President Director

- Planning, developing and establishing general company policies based on prudential, effectiveness and efficiency principles in accordance with the Bank's vision, mission and objectives.
- Directing, developing and determining the overall corporate management strategy.
- Coordinating the activities and implementation of duties of all Directors.
- Preparing the corporate plan and business plan.

- Menetapkan kebijakan umum terkait Internal Audit dan memperhatikan dan segera mengambil langkah-langkah yang diperlukan atas segala sesuatu yang dikemukakan dalam setiap laporan hasil pemeriksaan yang dibuat oleh IAD.
- Memimpin kegiatan yang bersifat strategis dalam pengembangan perusahaan.

Hery Syafril
Direktur Keuangan

- Mengarahkan, mengevaluasi dan mengkoordinir perumusan kebijakan finansial perusahaan yang berorientasi pada optimalisasi pendapatan maupun efisiensi biaya.
- Memastikan penerapan kebijakan akuntansi (PSAK), perpajakan dan kebijakan pengelolaan finansial perusahaan sesuai dengan ketentuan yang berlaku.
- Mengelola dan mengawasi pengukuran kinerja perusahaan secara menyeluruh.
- Memastikan dan mengawasi pelaksanaan dan penerbitan laporan keuangan perusahaan.
- Mengarahkan dan mengevaluasi pelaksanaan business *intelligence* dan pengurusan data *warehouse* yang efektif guna mendapatkan informasi yang akurat dalam penentuan strategi bisnis perusahaan.
- Mengkoordinasikan, mengawasi dan memberikan persetujuan atas aktivitas unit kerja di bawah direktorat finance agar sesuai dengan ketentuan dan/atau target kerja yang telah ditetapkan.
- Bertanggung jawab penuh atas pelaksanaan pengelolaan Bank Muamalat Indonesia berdasarkan prinsip kehati-hatian dan prinsip syariah.
- Melaksanakan GCG dalam setiap kegiatan usaha BMI pada seluruh tingkatan atau jenjang organisasi

Andri Donny
Direktur Kepatuhan, Risiko dan Hukum

- Menetapkan langkah-langkah yang diperlukan untuk memastikan perusahaan telah memenuhi seluruh peraturan Bank Indonesia, Otoritas Jasa Keuangan dan peraturan perundangundangan lain yang berlaku dalam rangka pelaksanaan prinsip kehatihatian. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan
- Merumuskan strategi guna mendorong terciptanya budaya kepatuhan.
- Memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank Muamalat Indonesia telah sesuai dengan ketentuan Bank Indonesia, Otoritas Jasa Keuangan dan peraturan perundangundangan yang berlaku, termasuk prinsip syariah bagi Bank Umum Syariah
- Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi BMI tidak menyimpang dari ketentuan Bank Indonesia, Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku.

- Establishing general policies related to Internal Audit and carefully considering and immediately taking the necessary measures on everything that is stated in every audit report prepared by the IAD.
- Leading strategic activities towards the Bank's development.

Hery Syafril
Finance Director

- Directing, evaluating and coordinating the formulation of corporate financial policies that are focused towards revenue optimization and cost efficiency.
- Ensuring the implementation of accounting policies (PSAK), taxation and corporate financial management policies in accordance with applicable regulations.
- Managing and supervising the Bank's overall performance measurement.
- Ensuring and supervising the implementation and issuance of corporate financial reports.
- Directing and evaluating the implementation of business intelligence and effective data warehouse management in order to obtain accurate information in determining the company's business strategy.
- Coordinating, supervising and providing approval for work unit activities under the finance directorate to comply with the stipulated regulations and/or work targets.
- Taking full responsibility for the implementation of BMI management based on prudential principles and Sharia Principles.
- Implementing GCG in every BMI business activity at all levels or ranks of the organization

Andri Donny
Compliance, Risk, and Legal Director

- Determining the necessary steps to ensure that the Bank has complied with all regulations of Bank Indonesia, the Financial Services Authority and other prevailing laws and regulations in the context of implementing the prudence principle. Formulate strategies to encourage the creation of a compliance culture
- Formulating strategies to promote the compliance culture.
- Ensuring that all policies, regulations, systems and procedures as well as business activities carried out by Bank Muamalat Indonesia are in accordance with Bank Indonesia, the Financial Services Authority and the prevailing laws and regulations, including sharia principles for Sharia Commercial Banks
- Taking preventive measures so that the policies and/or decisions taken by BMI Directors do not deviate from the regulations of Bank Indonesia, the Financial Services Authority and the prevailing laws and regulations.

- Memantau dan menjaga kepatuhan Bank Muamalat Indonesia terhadap komitmen yang dibuat oleh Bank Muamalat Indonesia kepada Otoritas Jasa Keuangan maupun otoritas pengawas lainnya yang berwenang.
- Meminimalkan risiko kepatuhan bank
- Mengkoordinir perumusan *framework* risiko terintegrasi di BMI
- Memastikan bahwa konsep risiko terintegrasi terkait kedalam perencanaan strategis Bank.
- Mengelola dan mengawasi pengukuran risiko Bank dilakukan secara menyeluruh, khususnya risiko pada kegiatan penghimpunan dana dan operasional Bank
- Membangun dan mengembangkan budaya risiko di Bank Muamalat Indonesia.
- Memberlakukan langkah-langkah yang dapat mengurangi dan menanggulangi berbagai jenis risiko yang dapat dihadapi oleh Bank Muamalat Indonesia dengan berkoordinasi dengan Direksi lainnya.
- Membangun, mengembangkan dan mengawasi aktivitas mitigasi risiko perbankan Bank Muamalat Indonesia menjadi lebih efisien dengan mempertimbangkan *cost efficiency* guna mencapai hasil bisnis yang optimal dari pelaksanaan seluruh aktivitas bisnis perusahaan.
- Bertanggung jawab penuh atas pelaksanaan pengelolaan Bank Muamalat Indonesia berdasarkan prinsip kehati-hatian dan prinsip Syariah.
- Melaksanakan GCG dalam setiap kegiatan usaha Bank Muamalat Indonesia pada seluruh tingkatan atau jenjang organisasi

Purnomo B. Soetadi

Direktur Bisnis Ritel

- Mengkoordinir perumusan strategi bisnis pada segmen *retail banking* sebagai dasar dalam pelaksanaan semua aktivitas bisnis retail banking di Bank Muamalat Indonesia guna tercapainya pertumbuhan bisnis Bank Muamalat Indonesia yang signifikan.
- Mengkoordinir dalam pengembangan dan inovasi produk pada segmen retail banking guna menjawab kebutuhan nasabah dan dinamika perkembangan ekonomi.
- Memastikan target pertumbuhan bisnis pada segmen retail banking sesuai dengan target yang ditentukan, dan bekerja sama dengan direktorat terkait guna menjaga dari kualitas portofolio bisnis dengan mempertimbangkan risiko dan ketentuan regulator.
- Sebagai anggota "*Board of Directors*" bersama-sama menjaga pengelolaan Bank Muamalat Indonesia berdasarkan prinsip kehati-hatian dan prinsip syariah.
- Sebagai anggota "*Board of Directors*" bersama-sama menjaga implementasi GCG dalam setiap kegiatan usaha BMI pada seluruh tingkatan atau jenjang organisasi.

- Monitoring and maintaining the compliance of Bank Muamalat Indonesia with commitments made by Bank Muamalat Indonesia to the Financial Services Authority and other competent supervisory authorities.
- Minimizing the bank's compliance risks
- Coordinating the formulation of an integrated risk framework at BMI
- Ensure that the integrated risk concept is integrated into the Bank's strategic planning.
- Managing and supervising the Bank's risk measurement is carried out comprehensively, especially risks in fundraising activities and the Bank's operations
- Building and developing a risk culture at Bank Muamalat Indonesia.
- Implementing measuers that will reduce and overcome various types of risks that can be faced by Bank Muamalat Indonesia by coordinating with other Directors.
- Building, developing, and supervising Bank Muamalat Indonesia's banking risk mitigation activities to be more efficient by considering cost efficiency in order to achieve optimal business results from the implementation of all company business activities.
- Taking full responsibility for the management implementation of Bank Muamalat Indonesia based on prudential principles and Sharia principles.
- Implementing GCG in every business activity of Bank Muamalat Indonesia at all levels of the organization

Purnomo B. Soetadi

Retail Banking Director

- Coordinating the formulation of business strategies in the retail banking segment as the basis for the implementation of all retail banking business activities at Bank Muamalat Indonesia to enable Bank Muamalat Indonesia to achieve significant business growth.
- Coordinating in the development and innovation of products in the retail banking segment to address customer needs and the dynamics of economic development.
- Ensuring business growth targets in the retail banking segment are in accordance with the set targets, and work closely with related directorates to maintain the quality of the business portfolio by taking into account risks and regulatory requirements.
- As a member of the "Board of Directors", jointly maintain the management of Bank Muamalat Indonesia based on prudential principles and Sharia principles.
- As a member of the "Board of Directors" jointly maintain the implementation of GCG in every BMI business activity at all levels or ranks of the organization.

Awaldi

Direktur Operasi

- Mengkoordinir perumusan *Standard Operational Procedure* (SOP) sebagai dasar dalam semua aktivitas operasional perbankan di Bank Muamalat Indonesia.
- Memberlakukan langkah-langkah yang dapat mengurangi dan menanggulangi berbagai jenis risiko operasional yang dapat dihadapi oleh Bank Muamalat Indonesia dengan berkoordinasi dengan Direksi lainnya.
- Memastikan agar seluruh operasional perbankan di Bank Muamalat Indonesia mematuhi *policy* dan SOP yang berlaku baik internal maupun eksternal.
- Membangun, mengembangkan dan mengawasi aktivitas operasional perbankan Bank Muamalat Indonesia menjadi lebih efisien dengan mempertimbangkan *cost efficiency* guna mencapai hasil bisnis yang optimal dari pelaksanaan seluruh aktivitas bisnis perusahaan.
- Mengelola dan mengawasi penggunaan aset perusahaan secara baik dan tepat untuk kegiatan bisnis, dengan melakukan koordinasi erat dengan para pimpinan unit usaha.
- Memastikan dan mengawasi kualitas standar pelayanan terhadap nasabah sesuai dengan ketentuan yang berlaku di semua unit bisnis pelayanan nasabah, guna tercipta tingkat kepuasan nasabah yang baik.
- Bertanggung jawab penuh atas pelaksanaan pengelolaan Bank Muamalat Indonesia berdasarkan prinsip kehati-hatian dan prinsip Syariah.
- Melaksanakan GCG dalam setiap kegiatan usaha BMI pada seluruh tingkatan atau jenjang organisasi.

Avianto

Direktur Pembiayaan

- Mengkoordinir perumusan *framework*, *target market*, dan *risk acceptance criteria* pembiayaan secara *bank-wide* termasuk pengelolaan dan penanganan pembiayaan bermasalah.
- Memastikan bahwa konsep pembiayaan dan konsep pengelolaan pembiayaan bermasalah terintegrasi kedalam perencanaan strategis Bank.
- Mengelola dan mengawasi *portfolio* pembiayaan Bank yang dilakukan secara menyeluruh.
- Membangun dan mengembangkan budaya risiko di dalam proses *end-to-end* pembiayaan.
- Memberlakukan langkah-langkah untuk dapat mengelola portofolio pembiayaan dengan baik beserta mitigasi risiko yang terkait dengan berkoordinasi dengan Direksi lainnya.
- Membangun, mengembangkan dan mengawasi aktivitas mitigasi risiko kredit guna mencapai hasil bisnis yang optimal dari pelaksanaan seluruh aktivitas bisnis Bank.
- Bertanggung jawab penuh atas pelaksanaan pengelolaan portofolio pembiayaan Bank berdasarkan prinsip kehati-hatian, prinsip syariah, dan seluruh ketentuan yang berlaku.

Awaldi

Operation Director

- Coordinating the formulation of Standard Operating Procedures (SOP) as the basis for all banking operational activities at Bank Muamalat Indonesia.
- Implementing measures that will reduce and mitigate various types of operational risks that can be encountered by Bank Muamalat Indonesia by coordinating with other Directors.
- Ensuring that all banking operations at Bank Muamalat Indonesia comply with the prevailing internal and external policies and standard operating procedures (SOPs).
- Building, developing and supervising banking operations of Bank Muamalat Indonesia to become more efficient by considering cost efficiency in order to achieve optimal business results from the implementation of the Bank's business activities.
- Managing and supervising the proper use of the company's assets for business activities, by closely coordinating with business unit leaders.
- Ensuring and supervising the quality of service standards to customers in accordance with applicable regulations in all customer service business units, in order to create a good level of customer satisfaction.
- Taking full responsibility for the implementation of Bank Muamalat Indonesia management based on prudent and Sharia Principles.
- Implementing GCG in every BMI business activity at all levels or ranks of the organization.

Avianto

Financing Director

- Coordinate the formulation of the framework, target market, and risk acceptance criteria for bank-wide financing, including the management and handling of non-performing financing.
- Ensure that the concept of financing and the concept of managing non-performing financing are integrated into the Bank's strategic planning.
- Manage and supervise the Bank's financing portfolio comprehensively.
- Build and develop a risk culture in the end-to-end financing process.
- Implement steps to be able to manage the financing portfolio properly along with risk mitigation associated with coordinating with other Directors.
- Establish, develop and supervise credit risk mitigation activities in order to achieve optimal business results from the implementation of all Bank business activities.
- Fully responsible for the implementation of the Bank's financing portfolio management based on prudential principles, sharia principles, and all applicable regulations.

- Melaksanakan GCG termasuk memastikan setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi dilakukan secara berintegritas.

- Implementing GCG including ensuring that every Bank's business activities at all levels or levels of the organization are carried out with integrity.

KEPEMILIKAN SAHAM DIREKSI

Anggota Direksi, baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% dari modal disetor pada perusahaan lain. Hal itu sesuai dengan Peraturan Bank Indonesia No. 11/3/PBI/2009 tentang Bank Umum Syariah sebagaimana diubah dengan Peraturan Bank Indonesia No. 15/3/PBI/2013 tentang Bank Umum Syariah Pasal 29 ayat 3 menyebutkan bahwa. Seluruh Direksi Bank Muamalat Indonesia telah memenuhi aturan tersebut.

SHARE OWNERSHIP OF THE BOARD OF DIRECTORS

Members of the Board of Directors, either individually or jointly are prohibited from owning shares exceeding 25% of the paid-up capital in other companies. This is in accordance with Bank Indonesia Regulation No. 11/3/PBI/2009 on Sharia Commercial Banks as amended by Bank Indonesia Regulation No. 15/3/PBI/2013 on Sharia Commercial Banks Article 29 paragraph 3 stating that. All Directors of Bank Muamalat Indonesia have complied with these rules.

Rincian Kepemilikan Saham Direksi Hingga 31 Desember 2021

Details of Shareownership of the Board of Directors as of 31 December 2021

Nama Name	Jabatan Position	Kepemilikan Saham (Lembar Saham) Share Ownership (Shares)			
		Bank Muamalat	Bank Lain Other Banks	LJK-Non Bank Non-Bank Financial Institutions	Bank Lain Other Banks
Achmad Kusna Permana	Direktur Utama President Director	-	-	-	-
Hery Syafril	Direktur Keuangan Finance Director	-	-	-	-
Andri Donny	Direktur Kepatuhan, Risiko dan Hukum Compliance, Risk, and Legal Director	15.415	-	-	-
Purnomo B. Soetadi	Direktur Bisnis Ritel Retail Banking Director	-	-	-	-
Awaldi	Direktur Operasi Operation Director	-	-	-	-
Avianto Istihardjo	Direktur Pembiayaan Financing Director	-	-	-	-

RANGKAP JABATAN DIREKSI

Bank mengatur mengenai rangkap jabatan Anggota Direksi mengacu pada Peraturan Bank Indonesia No. 11/3/PBI/2009 Tentang Bank Umum Syariah sebagaimana diubah dengan Peraturan Bank Indonesia No. 15/3/PBI/2013 tentang Bank Umum Syariah pasal 29 ayat (1). Sesuai dengan dasar hukum tersebut, anggota Direksi dilarang merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi, atau Pejabat Eksekutif pada bank, perusahaan dan/atau lembaga lain. Larangan tersebut dikecualikan apabila:

1. Direksi yang bertanggung jawab terhadap pengawasan atas penyertaan pada perusahaan anak Bank, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan anak bukan bank yang dikendalikan oleh Bank; dan/atau
2. Direksi menduduki jabatan pada 2 (dua) lembaga nirlaba.

CONCURRENT POSITIONS OF THE BOARD OF DIRECTORS

The Bank sets that concurrent positions of members of the Board of Directors referS to Bank Indonesia Regulation No. 11/3/PBI/2009 on Sharia Commercial Banks as amended by Bank Indonesia Regulation No. 15/3/PBI/2013 on Sharia Commercial Banks article 29 paragraph (1). In accordance with this legal basis, members of the Board of Directors are prohibited from holding concurrent positions as members of the Board of Commissioners, members of the Board of Directors, or Executive Officers in other banks, companies and/or institutions. This prohibition is excluded if:

1. The member of the Board of Directors who is responsible for the supervision of the Bank's subsidiary companies, performs functional duties as a member of the Board of Commissioners in a non-bank subsidiary controlled by the Bank; and/or
2. Directors hold positions at 2 (two) non-profit institutions.

Rangkap Jabatan Direksi Hingga 31 Desember 2021

Concurrent Positions of the Board of Directors as of 31 December 2021

Nama Name	Jabatan Position	Jabatan Pada Perusahaan Lain Position in Other Company	Nama Perusahaan Name of Company
Achmad Kusna Permana	Direktur Utama President Director	-	-
Hery Syafril	Direktur Keuangan Finance Director	-	-
Andri Donny	Direktur Kepatuhan, Risiko dan Hukum Compliance, Risk, and Legal Directors	-	-
Purnomo B. Soetadi	Direktur Bisnis Ritel Retail Banking Director	-	-
Awaldi	Direktur Operasi Operation Director	-	-
Avianto	Direktur Pembiayaan Financing Director	-	-

PENGELOLAAN BENTURAN KEPENTINGAN DIREKSI

Anggota Direksi dilarang mengambil tindakan yang dapat mengurangi aset atau mengurangi keuntungan bank umum syariah dan wajib mengungkapkan benturan kepentingan dalam setiap keputusan, apabila terjadi benturan kepentingan, Hal tersebut sesuai dengan pasal 61 Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.

Dengan demikian, Direksi wajib untuk:

1. Mengutamakan kepentingan Bank dan tidak mengurangi keuangan Bank dalam hal terjadi benturan kepentingan.
2. Menghindari diri dari pengambilan keputusan dalam situasi dan kondisi adanya benturan kepentingan.
3. Melakukan pengungkapan hubungan kekeluargaan, hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan dengan Anggota Komisaris lain dan/atau anggota Direksi dan/ atau pemegang saham pengendali Bank dan/atau pihak lainnya dalam rangka bisnis Bank.
4. Melakukan pengungkapan dalam hal pengambilan keputusan tetap harus diambil pada kondisi adanya benturan kepentingan.

MANAGEMENT OF CONFLICTS OF INTEREST FOR THE BOARD OF DIRECTORS

Members of the Board of Directors are prohibited from taking actions that can reduce assets or reduce profits of sharia commercial banks and are required to disclose conflicts of interest in every decision, in the event of a conflict of interest. This is in accordance with article 61 of Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.

Therefore, the Board of Directors must always:

1. Prioritize the interests of the Bank and not reduce the Bank's finances in the event of a conflict of interest.
2. Refrain from making decisions in situations and conditions of conflict of interest.
3. Disclose family relationships, financial relationships, management relationships, and ownership relationships with fellow Commissioners and/or members of the Board of Directors and/or controlling shareholders of the Bank and/or other parties in the framework of the Bank's business.
4. Making disclosures in terms of decision making must still be made in a condition where there is a conflict of interest.

PROGRAM PENGENALAN PERUSAHAAN BAGI DIREKSI BARU

Program orientasi berupa pengenalan perusahaan kepada Direksi baru dilakukan atas dasar beberapa pertmbangan, selain mandat regulasi. Pertama, mengingat anggota Direksi batu memiliki latar belakang beraga. Kedua, sebagai sarana saling antaranggota Direksi, yang sangat mungkin belum pernah bekerja dalam satu tim sebelumnya. Dengan demikian, program orientasi menjadi sangat penting untuk dilaksanakan dalam rangka menciptakan suatu tim kerja yang solid.

ORIENTATATION PROGRAM FOR NEW DIRECTORS

The orientation program in the form of introducing the company to new Directors is carried out on the basis of several considerations, in addition to regulatory mandates. First, considering that the members of the Board of Directors have different backgrounds. Second, as a means of mutual exchange between members of the Board of Directors, who may not have worked in a team before. Thus, the orientation program becomes crucial in order to create a solid work team.

Berikut adalah cakupan prosedur Program Orientasi Bank Muamalat Indonesia:

1. Program orientasi mengenai Bank wajib diberikan kepada Anggota Direksi yang baru pertama kali menjabat di Bank.
2. Tanggung jawab pelaksanaan Program orientasi ada pada Direktur Utama. Jika Direksi Utama berhalangan maka tanggung jawab pelaksanaan program orientasi berada pada Komisaris Utama atau Direktur yang ada.
3. Materi yang diberikan pada Program orientasi meliputi hal-hal sebagai berikut:
   a. Keterangan mengenai tugas dan tanggung jawab Dewan Komisaris dan Direksi berdasarkan hukum.
   b. Penjelasan mengenai produk-produk jasa perbankan Bank.
   c. Pelaksanaan prinsip-prinsip *Good Corporate Governance* oleh Bank.
   d. Gambaran mengenai Bank berkaitan dengan tujuan, sifat, lingkup kegiatan, kinerja keuangan dan operasi, strategi, rencana usaha jangka pendek dan jangka panjang, posisi kompetitif, risiko dan berbagai masalah strategis lainnya.
   e. Penjelasan yang berkaitan dengan kewenangan yang didelegasikan, audit internal dan eksternal, sistem dan kebijakan pengendalian internal
   f. Penjelasan mengenai kewajiban, tugas, tanggung jawab dan hak-hak Dewan Pengawas Syariah, Dewan Komisaris dan Direksi.
   g. *Team building* yang menyertakan seluruh anggota Direksi, baik yang baru menjabat maupun yang pernah menjabat sebelumnya
4. Program orientasi yang diberikan dapat berupa presentasi, pertemuan atau kunjungan ke fasilitas Bank, perkenalan dengan para karyawan senior dan para karyawan Bank serta program lainnya.

Sepanjang tahun 2021, Bank tidak melaksanakan program orientasi/ pengenalan dikarenakan tidak terdapat perubahan struktur keanggotaan Direksi baru.

SERTIFIKASI MANAJEMEN RISIKO

Kompetensi dan keahlian di bidang manajemen risiko merupakan sebuah kebutuhan dalam bisnis bank seiring dengan semakin kompleksnya kegiatan usaha perbankan sehingga potensi risiko yang dihadapi juga semakin besar. Dengan demikian, menjadi sangat penting bagi pejabat Bank untuk memiliki sertifikasi tersebut.

Hal itu juga sesuai dengan Peraturan Bank Indonesia No. 11/19/ PBI/2009 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum. Dewan Komisaris dan Direksi wajib memiliki Sertifikat Manajemen Risiko yang diterbitkan oleh Lembaga Sertifikasi Profesi.

The following is the scope of the Bank Muamalat Indonesia Orientation Program procedures:

1. Oientation program regarding the Bank must be provided to Members of the Board of Directors who are serving for the first time at the Bank.
2. Responsibility for implementing the orientation program rests with the President Director. In the event that the President Director is absent, the responsibility for implementing the orientation program rests with the President Commissioner or the existing Director.
3. Material provided in the orientation program includes the following:
   a. Description of the duties and responsibilities of the Board of Commissioners and the Board of Directors based on the law.
   b. Explanation of the Bank's banking service products.
   c. Implementation of Good Corporate Governance principles by the Bank
   d. Overview of the Bank in relation to its objectives, nature, scope of activities, financial and operational performance, strategy, short and long term business plans, competitive market share, risks, and various other strategic issues.
   e. Explanation relating to delegated authority, internal and external audits, internal control systems and policies
   f. Description of the obligations, duties, responsibilities and rights of the Sharia Supervisory Board, Board of Commissioners, and Board of Directors.
   g. Team building that includes all members of the Board of Directors, both new and former
4. The orientation program provided may take the form of presentations, meetings or visits to Bank facilities, introductions to senior employees and Bank employees and other programs.

During 2021, the Bank did not carry out the orientation/ introduction program because there were no changes in the membership structure of the Board of Directors.

RISK MANAGEMENT CERTIFICATION

Competence and expertise in the field of risk management is a necessity in the bank's business, in line with the increasingly complex banking business activities resulting in bigger potential risks to be faced. Thus, it becomes crucial for Bank officials to have the certification

This is also in accordance with Bank Indonesia Regulation No. 11/19/PBI/2009 on Risk Management Certification for Management and Officers of Commercial Banks. The Board of Commissioners and Board of Directors are required to have a Risk Management Certificate that is issued by a Professional Certification Institute.

Ketentuan Sertifikasi Manajemen Risiko

Risk Management Certification Requirement

Jabatan Position	Level Level	Masa Berlaku Validity Period
Komisaris Commissioner	1	4 tahun 4 years
Komisaris Independen Independent Commissioner	2	4 tahun 4 years
Direktur Utama dan Direktur dengan aset di atas Rp10 triliun President Director and Directors with assets of above Rp10 trillion	5	2 tahun 2 years

Jika masa berlaku sertifikasi tersebut telah habis, maka wajib dilakukan program pemeliharaan (*refreshment*) secara berkala minimal 1 (satu) kali dalam 4 (empat) tahun untuk tingkat 1 dan 2, atau 1 (satu) kali dalam 2 (dua) tahun untuk tingkat 3, 4 dan 5.

In the event that the validity period of the certification has expired, a periodic refreshment program is required, at least 1 (one) time in 4 (four) years for levels 1 and 2, or 1 (one) time in 2 (two) years for levels 3, 4 and 5.

Nama Name	Jabatan Position	Level Sertifikasi Certification Level	Bidang Field	Lembaga yang Mengeluarkan Sertifikasi Institution Issuing the Certification	Tanggal Dikeluarkan Issuance Date	Tanggal Kadaluarsa Expiration Date
Achmad Kusna Permana	Direktur Utama President Director	5	Risk Management Certification	LSPP	9 September 2013 9 September 2013	9 September 2023 9 September 2023
Hery Syafril	Direktur Keuangan Finance Director	5	Risk Management Certification	LSPP	22 Maret 2014 22 March 2014	22 Maret 2024 22 March 2024
Andri Donny	Direktur Kepatuhan, Risiko dan Hukum Compliance, Risk, and Legal Director	5	Risk Management Certification	LSPP	24 Mei 2014 24 May 2014	24 Mei 2022 24 May 2022
Purnomo B. Soetadi	Direktur Bisnis Ritel Retail Banking Director	5	Risk Management Certification	LSPP	21 November 2015 21 November 2015	21 Agustus 2023 21 August 2023
Awaldi	Direktur Operasi Operation Director	5	Risk Management Certification	LSPP	30 Juni 2016 30 June 2016	30 Juni 2024 30 June 2024
Avianto Istihardjo	Direktur Pembiayaan Financing Director	5	Risk Management Certification	LSPP	19 Mei 2018 19 May 2018	19 Mei 2022 19 May 2022

PROGRAM PENGEMBANGAN KOMPETENSI DIREKSI

Realisasi Pengembangan Kompetensi

Sebagai upaya untuk meningkatkan kompetensi, sepanjang tahun 2021 Direksi telah mengikuti berbagai pelatihan yang secara rinci disampaikan dalam bab “Profil Perusahaan” dalam Laporan Tahunan ini.

MEKANISME PENGUNDURAN DIRI DAN PEMBERHENTIAN DIREKSI

Mekanisme pengunduran diri dan pemberhentian Direksi telah diatur oleh Bank sebagai berikut:

1. Anggota Direksi berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada perusahaan dalam jangka waktu 90 hari (sembilan puluh) hari sebelum pengunduran diri dimaksud.

COMPETENCY DEVELOPMENT PROGRAM OF THE BOARD OF DIRECTORS

Competency Development Realization

As an effort to improve competence, during 2021 the Board of Directors has attended various trainings, which are detailed in the chapter “Company Profile” in this Annual Report.

RESIGNATION AND DISMISSAL MECHANISMS OF THE BOARD OF DIRECTORS

The mechanism for the resignation and dismissal of the Board of Directors has been regulated by the Bank as follows:

1. Members of the Board of Directors have the right to resign from their positions by providing a written notification to the company within 90 days (ninety) days prior to the resignation.

2. Perseroan wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Direksi tersebut dalam jangka waktu selambat-lambatnya 90 (sembilan puluh) hari setelah diterimanya surat permohonan pengunduran diri.
3. Anggota Direksi yang mengundurkan diri tetap dapat dimintakan pertanggungjawabannya sebagai Direktur sejak pengangkatan yang bersangkutan sampai dengan tanggal disetujuinya pengunduran diri.
4. Perusahaan wajib melakukan keterbukaan informasi kepada masyarakat dan menyampaikan kepada Otoritas Jasa Keuangan paling lambat 2 (dua) hari kerja setelah:
   a. diterimanya permohonan pengunduran diri anggota Direksi
   b. hasil penyelenggaraan RUPS
5. RUPS dapat mengangkat orang lain untuk mengisi jabatan seorang Direktur yang diberhentikan dari jabatannya dan RUPS dapat mengangkat seseorang sebagai Direktur untuk mengisi suatu lowongan. Masa jabatan seseorang yang diangkat untuk menggantikan Direktur yang berhenti secara demikian atau untuk mengisi lowongan tersebut adalah sisa masa jabatan dari Direktur yang diberhentikan/ digantikan tersebut.
6. Direksi wajib memberitahukan perubahan susunan dan nama anggota Direksi kepada Menteri untuk dicatat dalam daftar perseroan dalam jangka waktu 30 (tiga puluh) hari terhitung sejak tanggal keputusan RUPS atau keputusan yang mengikat di luar RUPS.

2. The company shall hold a GMS to decide the application for resignation of members of the Board of Directprs no later than 90 (ninety) days after the receipt of the letter of resignation.
3. Members of the Board of Directors who resign can still be held accountable as Director from the date of the appointment until the date the resignation is approved.
4. The Company is required to disclose information to the public and submit it to the Financial Services Authority no later than 2 (two) working days after:
   a. receipt of the resignation of the member of the Board of Directors
   b. the results of the GMS
5. The GMS can appoint another person to fill the position of a Director who has been dismissed from his/her position and the GMS can appoint someone as a Director to fill a vacancy. The term of office of the person who is appointed to replace the Director who is resigning or to fill the vacancy is the remaining term of office of the dismissed/ replaced Director.
6. The Board of Directors is required to notify the changes in the composition and names of members of the Board of Directors to the Ministry to be recorded in the list of companies within 30 (thirty) days from the date of the GMS resolution or binding decisions outside the GMS.

PENILAIAN KINERJA KOMITE DI BAWAH DIREKSI

Dalam menjalankan tugas dan tanggung jawanya, Direksi dibantu oleh sejumlah komite yang dibentuk berdasarkan surat keputusan Direksi disertai tugas dan tanggung jawab masing-masing komite. Selanjutnya tugas dan tanggung jawab komite-komite tersebut secara rinci diatur dalam Piagam (*Charter*) Komite level Direksi Bank Muamalat.

Direksi BMI memiliki komite yang meliputi Komite Pengarah Teknologi Informasi, Komite Manajemen Risiko Komite Aset dan Kewajiban serta Komite Sumber Daya Manusia. Penilaian kinerja Komite-komite yang berada di bawah Direksi dilakukan dilaksanakan secara periodik melalui Human Capital Division.

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE BOARD OF DIRECTORS

In carrying out its duties and responsibilities, the Board of Directors is assisted by a number of committees that have been established based on the decree of the Board of Directors along with the duties and responsibilities of each committee. Furthermore, the duties and responsibilities of these committees are regulated in detail in the Charter of the Board of Directors level Committees of Bank Muamalat.

The Board of Directors of BMI has established committees, including the Information Technology Steering Committee, Risk Management Committee, Assets and Liabilities Committee, and Human Resources Committee. Performance assessment of committees under the Board of Directors is carried out periodically through the Human Capital Division.

Berikut adalah hasil penilaian Komite di Bawah Direksi atas kinerja yang telah diberikan sepanjang tahun 2021:

Berikut adalah hasil penilaian Komite di Bawah Direksi atas kinerja yang telah diberikan sepanjang tahun 2021:

Indikator Indicator	**Penilaian** Assessment
Struktur Organisasi Komite Committee Organizational Structure	Struktur organisasi dan komposisi keanggotaan komite telah lengkap dan sesuai dengan kebutuhan Bank. Proses pengangkatan keanggotaan komite telah mengacu kepada ketentuan berlaku. The organizational structure and membership composition of committees are complete and in accordance with the needs of the Bank. The committee membership appointment process has referred to the applicable provisions.
Ketersediaan Piagam Komite Availability of Committee Charter	Seluruh komite telah memiliki piagam komite sebagai panduan dalam pelaksanaan tugas dan tanggung jawab sebagai anggota komite. Namun kedepannya masih diperlukan improvement dalam rangka pengkinian piagam komite yang telah ada. All committees have a committee charter as a guide in carrying out their duties and responsibilities as committee members. However, improvements are still needed in the future in order to update the existing committee charter.
Dokumentasi Hasil Rekomendasi Komite Documentation of Committee's Recommendations Results	Hasil rapat Komite telah dituangkan dalam risalah rapat dan telah didokumentasikan dengan baik, termasuk pengungkapan *dissenting opinions* (jika ada) secara jelas. The results of the Committee meetings have been stated in the minutes of the meeting and have been well documented, including the disclosure of dissenting opinions (if any).
Pelaksanaan Rapat Komite Committee Meeting Implementation	Frekuensi rapat Komite selama tahun 2021 telah sesuai dengan ketentuan dan mengacu kepada jadwal rapat tahunan yang telah ditetapkan. The frequency of Committee meetings during 2021 has been in accordance with the provisions and refers to the set annual meeting schedule.

Hubungan Afiliasi antara Anggota Direksi, Dewan Komisaris dan Pemegang Saham Utama dan/atau Pengendali

Affiliated Relationships between Members of the Board of Directors, Board of Commisisoners, and Majority and/or Controlling Shareholders

HUBUNGAN AFILIASI DEWAN KOMISARIS

Bank mengatur pengungkapan hubungan afiliasi Dewan Komisaris mencakup hubungan keluarga dan hubungan keuangan dengan anggota Dewan Komisaris lainnya, Direksi, maupun pemegang saham pengendali. Bentuk hubungan keuangan termasuk di antaranya utang-piutang, kerja sama bisnis, dan sebagainya. Sementara itu, bentuk hubungan keluarga mencakup hubungan istimewa terutama yang disebabkan hubungan pertalian darah seperti suami/ istri/ anak/ orang tua/ saudara kandung/ ipar, dan sebagainya.

AFFILIATED RELATIONS OF THE BOARD OF COMMISSIONERS

The Bank regulates the disclosure of affiliations of the Board of Commissioners, including family relationships and financial relationships with fellow members of the Board of Commissioners, Board of Directors, and controlling shareholders. Forms of financial relationships include lending and borrowing, business cooperation, and others. Moreover, the form of family relationships includes special relationships, especially those caused by blood ties, such as husband/ wife/ children/ parents/ siblings/ in-laws, and others.

Pernyataan Hubungan Afiliasi Dewan Komisaris

Affiliated Relations of the Board of Commissioners

Nama Name	Jabatan Position	Hubungan Keluarga dengan Family Relationship with						Hubungan Keuangan dengan Financial Relationship with						Hubungan Kepengurusan Management Relationship	
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Ilham A. Habibie	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner		√		√		√		√		√		√		√
Iggi H. Achsien	Komisaris Independen Independent Commissioner		√		√		√		√		√		√		√
Edy Setiadi	Komisaris Independen Independent Commissioner		√		√		√		√		√		√		√
Mohamed Hedi Mejai*)	Komisaris Commissioner		√		√		√		√		√	√			√
Abdulsalam Mohammad Joher Al-Saleh*)	Komisaris Commissioner		√		√		√		√		√	√			√

Keterangan | Remark:

*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris disahkan melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as a Commissioner and his dismissal as a member of the Board of Commissioners was ratified through the EGMS on 28 February 2022

HUBUNGAN AFILIASI DIREKSI

Bank mengatur pengungkapan hubungan afiliasi Direksi mencakup hubungan keluarga dan hubungan keuangan dengan anggota Direksi lainnya, Dewan Komisaris, maupun Pemegang Saham pengendali. Bentuk hubungan keuangan termasuk di antaranya utang-piutang, kerja sama bisnis, dan sebagainya. Sementara bentuk hubungan keluarga mencakup hubungan istimewa terutama yang disebabkan hubungan pertalian darah seperti suami/ istri/ anak/ orang tua/ saudara kandung/ ipar, dan sebagainya.

AFFILIATED RELATIONS OF THE BOARD OF COMMISSIONERS

The Bank regulates the disclosure of affiliations of the Board of Commissioners, including family relationships and financial relationships with fellow members of the Board of Commissioners, Board of Directors, and controlling shareholders. Forms of financial relationships include lending and borrowing, business cooperation, and others. Moreover, the form of family relationships includes special relationships, especially those caused by blood ties, such as husband/ wife/ children/ parents/ siblings/ in-laws, and others.

Pernyataan Hubungan Afiliasi Direksi

Statement of Affiliated Relations of the Board of Commissioners

Nama Name	Jabatan Position	Hubungan Keluarga dengan Family Relationship with						Hubungan Keuangan dengan Financial Relationship with						Hubungan Kepengurusan Management Relationship	
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Achmad Kusna Permana	Direktur Utama President Director		√		√		√		√		√		√		√
Hery Syafril	Direktur Keuangan Finance Director		√		√		√		√		√		√		√
Andri Donny	Direktur Kepatuhan, Risiko dan Hukum Compliance, Risk, and Legal Director		√		√		√		√		√		√		√
Purnomo B. Soetadi	Direktur Bisnis Ritel Retail Banking Director		√		√		√		√		√		√		√
Awaldi	Direktur Operasi Operation Director		√		√		√		√		√		√		√
Avianto Istihardjo	Direktur Pembiayaan Financing Director		√		√		√		√		√		√		√

Kebijakan Pengungkapan Informasi Kepemilikan Saham

Policy on Disclosure of Information on Share Ownership

Anggota Direksi wajib melaporkan kepada Perseroan mengenai saham yang dimiliki anggota Direksi yang bersangkutan dan/atau keluarganya dalam Perseroan dan Perseroan lain untuk selanjutnya dicatat dalam daftar khusus, termasuk setiap perolehan dan perubahan dalam kepemilikan saham tersebut wajib dilaporkan. Anggota Direksi yang tidak melaksanakan kewajiban tersebut dan menimbulkan Kerugian bagi Perseroan, bertanggung jawab secara pribadi atas Kerugian Perseroan. Anggota Direksi wajib mengungkapkan kepemilikan saham yang mencapai 5% (lima persen) atau lebih, baik pada Bank maupun pada bank dan perusahaan lain, yang berkedudukan di dalam dan di luar negeri dalam laporan pelaksanaan GCG.

Anggota Dewan Komisaris wajib melaporkan kepada Perseroan mengenai kepemilikan sahamnya dan/atau keluarganya pada Perseroan dan Perseroan lain untuk selanjutnya dicatat dalam daftar khusus, termasuk setiap perolehan dan perubahan dalam kepemilikan saham tersebut wajib dilaporkan. Anggota Dewan Komisaris wajib mengungkapkan kepemilikan saham yang mencapai 5% (lima persen) atau lebih pada Bank dalam laporan pelaksanaan GCG.

Members of the Board of Directors are required to report to the Company regarding shares owned by members of the Board of Directors and/or their families in the Company and other companies to be subsequently recorded in a special register, including any acquisitions and changes in share ownership that must be reported. Members of the Board of Directors who do not conduct these obligations and cause losses to the Company, are personally responsible for the Company's losses. In the GCG implementation report, members of the Board of Directors are required to disclose share ownership that reaches 5% (five percent) or more, both in the Bank and in other banks and companies, domiciled at home and abroad.

Members of the Board of Commissioners are required to report the ownership of their shares and/or their families in the Company and other companies to the Company to be subsequently recorded in a special register, including any acquisitions and changes in share ownership that must be reported. In the GCG implementation report, members of the Board of Commissioners are required to disclose share ownership of 5% (five percent) or more in the Bank.

KEBIJAKAN KEBERAGAMAN DEWAN KOMISARIS DAN DIREKSI

Sesuai dengan rekomendasi Otoritas Jasa Keuangan yang tertuang dalam Lampiran Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka, disebutkan bahwa penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan sesuai dengan tujuan dan kebutuhan perusahaan.

Sebagai perusahaan yang senantiasa memenuhi aturan relevan yang berlaku, Bank memiliki kebijakan keberagaman Dewan Komisaris dan Direksi. Bagi BMI, komposisi Dewan Komisaris dan Direksi yang memperhatikan tujuan dan kebutuhan perusahaan tersebut merupakan suatu hal yang positif, khususnya terkait pengambilan keputusan dalam rangka pelaksanaan fungsi pengawasan oleh Dewan Komisaris dan fungsi pengelolaan yang dijalankan oleh Direksi dengan mempertimbangkan berbagai aspek yang lebih luas.

POLICY ON THE DIVERSITY OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Pursuant to the recommendations of the Financial Services Authority as contained in the Attachment to the Circular Letter of the Financial Services Authority No. 32/SEOJK.04/2015 on Governance Guidelines for Public Companies, it is stated that the determination of the membership composition of the Board of Commissioners takes into account the diversity of expertise, knowledge, and experience required in accordance with the company's objectives and needs.

As a company that always complies with the relevant applicable regulations, the Bank has a diversity policy for the Board of Commissioners and the Board of Directors. For BMI, the composition of the Board of Commissioners and Board of Directors that takes into account the objectives and needs of the company is a positive matter, particularly in regards to decision making in the context of implementing the supervisory function by the Board of Commissioners and the management function by the Board of Directors by considering various broader aspects.

Pernyataan Keberagaman Komposisi Dewan Komisaris

Statement on the Diversity of the Composition of the Board of Commisisoners

No.	Nama Name	Jabatan Position	Usia Age	Gender	Pendidikan Education	Pengalaman Kerja Work Experience	Keahlian Expertise
1	Ilham A. Habibie	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	58	Laki-laki Male	MBA Business MBA Business Dr.Ing Tehnik Dr. Ing Engineering Dipl. Ing Tehnik Dipl. Ing Engineering	• Mengawasi pekerjaan Direksi agar sesuai dengan Rencana Kerja Perusahaan • Oversee the work of the Board of Directors in accordance with the Bank's Work Budget Plan • Menjalankan operasi Perusahaan agar sesuai dengan Rencana Kerja Perusahaan, termasuk membentuk dan mengawasi/ mengontrol Direksi menjalankan Rencana Kerja Perusahaan • Carry out Company operations in accordance with the Company Work Plan, including establishing and supervising/controlling the Board of Directors in carrying out the Company's Work Plan	Ekonomi Bisnis Business Economics Teknik Aeronautika Aeronautical Engineering Teknologi Informasi Information Rechnology
2	Iggi H. Achsien	Komisaris Independen Independent Commissioner	44	Laki-laki Male	MBA, Global Leadership Executive MBA, Global Leadership Executive Sarjana Ekonomi Bachelor in Economics	• Terlibat dalam penerbitan Obligasi Syariah Mudharabah Indosat tahun 2002 Involved in the issuance of Indosat Mudharabah Bonds in 2002 • Terlibat proses penerbitan Sukuk Negara tahun 2008 Involved in the issuance process of 2008 State Sukuk	Perbankan Syariah Sharia Banking Pasar Modal Capital Market Asuransi Insurance
3	Edy Setiadi	Komisaris Independen Independent Commissioner	64	Laki-laki Male	Magister Ekonomi Pertanian Magistrate in Agricultural Economics Sarjana Peternakan Bachelor in Animal Husbandry	• Deputi Komisioner, IKNB, OJK • FSA Deputy Commissioner for Non-Bank Financial Institution • Kepala Departemen Perbankan Syariah, OJK • FSA Head of Shariah Banking • Direktur Eksekutif DPBS, BI • Executive Director of DPBS, BI	Perbankan Banking Industri Keuangan Non Bank Non-Bank Financial Industry
4	Mohamed Hedi Mejai*)	Komisaris Commissioner	52	Laki-laki Male	MBA, Manajemen Strategis dan Keuangan MBA, Srategic and Financial Management S1 Ekonomi Bachelor in Economics	• Director of the Enterprise Department, IDB • Chief Executive Officer & Board Member, Oryx Capital Ltd. (OC), Dubai, UAE • Executive Director, Investmnt & Business Development, IIB, Manama, Kingdom of Bahrain • Division Chief, Investment Operation and Marketing, IDB Group	Ekonomi Keuangan Financial Economics
5	Abdulsalam Mohammad Joher Al-Saleh*)	Komisaris Commissioner	56	Laki-laki Male	S1 Administrasi Bisnis Bachelor in Business Administration	• Deputy CEO, Boubyan Bank • Board Member, Boubyan Takaful Insurance • Board Member, United Capital Bank (Sudan-Khartoum) • Vice Chairman, Boubyan Capital • Regional Manager, National Bank of Abu Dhabi – Kuwait Branch • Head of Domestic Corporate Banking Division, NBK	Perbankan Banking Asuransi Insurance Manajemen Investasi Syariah Sharia Investment Management

Keterangan | Remark:

*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris disahkan melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as a Commissioner and his dismissal as a member of the Board of Commissioners was ratified through the EGMS on 28 February 2022

Sementara itu, keberagaman Komposisi Direksi Bank Muamalat Indonesia Tahun 2021 dapat dilihat dalam tabel sebagai berikut.

Meanwhile, the diversity of the composition of the Board of Directors of Bank Muamalat Indonesia in 2021 is presented in the following table.

No.	Nama Name	Jabatan Position	Usia Age	Gender	Pendidikan Education	Pengalaman Experience	Keahlian Expertise
1	Achmad Kusna Permana	Direktur Utama President Director	56	Laki-laki Male	Magister Manajemen Institut Keuangan Perbankan dan Informatika Asia (2021) Master in Management of Asian Banking Finance and Informatics Institute (2021) Sarjana Pertanian Institut Pertanian Bogor (1989) Bachelor of Agriculture from Bogor Agricultural University (1989)	• Chief General Manager, PT Bank Bali Indonesia • Senior Vice President Consumer Banking Group, HSBC • Executive Vice President Head of Syariah Banking, Bank Danamon Indonesia • Director Syariah, Permata Bank	Perbankan Syariah Sharia banking Keuangan Finance
2	Hery Syafril	Direktur Keuangan Finance Director	52	Laki-laki Male	MBA International Business MBA in International Business S1 Akuntansi Bachelor in Accounting	• Akuntan Publik, Ernst & Young • Public Accountant, Ernst & Young • Chief Financial Officer & Legal Entity Controller, JP Morgan Indonesia • Controller, Rabobank • Finance Director, PT Bank QNB Kesawan	Perbankan Banking Akuntansi Accounting Keuangan Finance
3	Andri Donny	Direktur Kepatuhan, Risiko dan Hukum Compliance, Risk, and Legal Director	50	Laki-laki Male	S1 Geofisika & Meteorologi Bachelor in Geophysics and Meteorolgy	• Branch Manager, Bank Muamalat Indonesia • Product Development, Bank Muamalat Indonesia • Treasury, Bank Muamalat Indonesia • Assistant Director Corporate Planning, Bank Muamalat Indonesia • Pelaksana Tugas Head of Risk Management Division • Head of Finance & Strategy Division • Head of Strategic Change Management Division • Head of Strategic Planning Division	Perbankan Syariah Sharia Banking Keuangan Finance
4	Purnomo B. Soetadi	Direktur Bisnis Ritel Retail Banking Director	53	Laki-laki Male	Doktor Ilmu Ekonomi PhD in Economics Master Komunikasi Bisnis Master in Business Communication S1 Psikologi Bachelor in Psychology	• Assistant Vice President – Branch Manager, Standard Chartered Bank • Vice President - Regional Head, Standard Chartered Bank • Senior Vice President - Pemimpin Wilayah Regional II Jawa Barat, Bank Danamon • Senior Vice President - Pemimpin Divisi Retail Banking Network Distribution, Bank Danamon • Executive Vice President – Pemimpin Divisi Customer Management & Marketing, Bank Negara Indonesia	Perbankan Banking Keuangan Finance

No.	Nama Name	Jabatan Position	Usia Age	Gender	Pendidikan Education	Pengalaman Experience	Keahlian Expertise
5	Awaldi	Direktur Operasi Operation Director	55	Laki-laki Male	MBA International Business MBA in International Business S1 Psikologi Bachelor in Psychology	• Head of HR, Bank Niaga • Director of Commerce Leadership Institute, CIMB • Head of HR & HR Project Manager for Business Transformation, Bank Ekonomi HSBC Group • Director of Towers Watson Indonesia	Perbankan Banking Human Capital Human Capital
6	Avianto	Direktur Pembiayaan Financing Director	51	Laki-laki	Doktor Manajemen Stategis PhD in Strategic Management Magister Manajemen jurusan Manajemen Risiko Master in Management majoring in Risk Management S1 Akuntansi Bachelor in Accounting	• General Manager Public Sector & Corporate Credit Processing, PT Bank NISP Tbk • Vice President – Credit Risk Division Head, Bank OCBC NISP • Vice President – Global Consumer Group CitiBusiness Risk Head Citibank Indonesia • Vice President – Institutional Client Group – Local Commercial Bank, Citibank Indonesia • Senior Vice President – Head of Credit Risk Management, PT Bank Ekonomi Raharja Tbk • Head of Corporate Credit Group, DBS Bank • Executive Director – Corporate Credit Group, DBS Bank	Perbankan Banking Manajemen Risiko Risk Management

Penilaian Dewan Komisaris dan Direksi

Assessment of the Board of Commissioners and Board of Directors

PENILAIAN DEWAN KOMISARIS

Prosedur Penilaian

Proses penilaian Dewan Komisaris melalui mekanisme *self-assessment* diawali dengan penisian kerta kerja. Formulir tersebut berisi kriteria/indikator pelaksanaan tugas dan tanggung jawab sesuai ketentuan yang berlaku serta atas kompetensi kinerja selama satu semester/tahun untuk kemudian dilaporkan kepada Otoritas Jasa Keuangan.

Setelah itu, hasil penilaian tersebut dibawa ke RUPS Tahunan untuk disampaikan kepada Pemegang Saham untuk evaluasi. Pada penyerahan laporan, RUPS juga memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) kepada Dewan Komisaris atas tindakan pengelolaan (pengawasan) yang dilakukan pada tahun buku yang berakhir pada akhir tahun.

Hasil evaluasi terhadap kinerja secara keseluruhan dan masing-masing anggota Dewan Komisaris secara individual menjadi pertimbangan dalam skema kompensasi dan pemberian insentif. Hasil evaluasi kinerja masing-masing anggota Dewan Komisaris secara individual menjadi salah satu dasar pertimbangan Pemegang Saham untuk memberhentikan dan/atau menunjuk kembali anggota Dewan Komisaris yang bersangkutan.

Hasil evaluasi kinerja Dewan Komisaris, baik sebagai Dewan Komisaris maupun individu merupakan sarana penilaian serta peningkatan efektivitas Dewan Komisaris.

Kriteria Penilaian

Kinerja Dewan Komisaris secara umum ditentukan berdasarkan tugas kewajiban yang tercantum dalam peraturan perundang-undangan yang berlaku dan Anggaran Dasar Perusahaan maupun amanat Pemegang Saham. Kriteria evaluasi disampaikan secara terbuka kepada Dewan Komisaris sejak pengangkatan pertamanya.

Kriteria *self-assessment* Dewan Komisaris terbagi menjadi 3 (tiga) aspek: *Governance Structure* (14 indikator), *Governance Process* (20 indikator) dan *Governance Outcome* (8 indikator).

ASSESSMENT OF THE BOARD OF COMMISSIONERS

Assessment Procedure

The assessment process for the Board of Commissioners through the self-assessment mechanism begins with the completion of the work paper. The form contains criteria/indicators of the implementation of duties and responsibilities in accordance with applicable regulations as well as performance competencies for one semester/ year to be reported to the Financial Services Authority.

Subsequently, the assessment results are brought to the Annual GMS to be submitted to the Shareholders for evaluation. At the submission of the report, the GMS also granted full release and discharge (volledig acquit et de charge) to the Board of Commissioners for management (supervisory) actions carried out in the fiscal year that ended at the end of the year.

The results of the evaluation on the overall and individual performance of the Board of Commissioners are taken into account in the compensation and incentive schemes. The results of the individual performance evaluation of each member of the Board of Commissioners become one of the basis for the consideration of the Shareholders to dismiss and/or reappoint the relevant member of the Board of Commissioners.

The performance evaluation results on the Board of Commissioners, both as the Board of Commissioners and as individuals, are a means of assessing and increasing the effectiveness of the Board of Commissioners.

Assessment Criteria

The performance of the Board of Commissioners is generally determined based on the duties and obligations listed in the applicable laws and regulations and the Company's Articles of Association as well as the mandate of the Shareholders. The evaluation criteria are submitted transparently to the Board of Commissioners since their first appointment.

The Board of Commissioners' self-assessment criteria are divided into 3 (three) aspects: Governance Structure (14 indicators), Governance Process (20 indicators) and Governance Outcome (8 indicators).

Indikator Penilaian Kinerja Dewan Komisaris

Performance Assessment Indicators of the Board of Commissioners

Aspek Aspect	Indikator	Indicator
Governance Structure	1. Jumlah Anggota Dewan Komisaris 2. Jumlah Dewan Komisaris yang berdomisili di Indonesia 3. Jumlah Komisaris Independen 4. Rangkap Jabatan Anggota Dewan Komisaris 5. Rangkap Jabatan Komisaris Independen sebagai Ketua Komite di bawah Dewan Komisaris 6. Tidak ada hubungan Keluarga sesama anggota Dewan Komisaris dan/atau Direksi 7. Ketersediaan pedoman dan tata tertib kerja 8. Integritas, kompetensi dan reputasi keuangan 9. Masa tunggu (*cooling off*) bagi anggota yang berasal dari mantan anggota Direksi 10. Tidak ada hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga yang dapat mempengaruhi independensi 11. Pemenuhan kelulusan *fit and proper* test OJK 12. Kompetensi yang memadai dan relevan dengan jabatan untuk menjalankan tugas dan tanggung jawab 13. Kemauan dan kemampuan untuk melakukan pembelajaran secara berkelanjutan 14. Komposisi Dewan Komisaris tidak memenuhi ketentuan karena adanya intervensi pemilik	1. Number of Members of the Board of Commissioners 2. Number of Members of the Board of Commissioners domiciled in Indonesia 3. Number of Independent Commissioners 4. Concurrent Positions of Members of the Board of Commissioners 5. Concurrent Position of Independent Commissioner as Chairperson of Committees under the Board of Commissioners 6. No family relationship among members of the Board of Commissioners and/or Board of Directors 7. Availability of work guidelines and procedures 8. Integrity, competence and financial reputation 9. Waiting period (cooling off) for members who are former members of the Board of Directors 10. No financial relationship, management, share ownership and/or family relationship that can affect independence 11. Fulfillment of passing the FSA fit and proper test 12. Adequate and relevant competence to the position to carry out the duties and responsibilities 13. Willingness and ability to carry out continuous learning 14. The composition of the Board of Commissioners does not meet the requirements due to owner intervention
Governance Process	1. Proses Pengangkatan dan/atau penggantian anggota Dewan Komisaris 2. Telah memastikan penyelenggaraan prinsip-prinsip *Good Corporate Governance* dalam setiap kegiatan usaha 3. Melakukan kewajiban dalam pengawasan pelaksanaan tugas dan tanggung jawab Direksi 4. Telah mengarahkan, memantau dan mengevaluasi pelaksanaan kebijakan strategis Bank 5. Telah menyetujui, mengevaluasi kebijakan Manajemen Risiko dan strategi Manajemen Risiko 6. Evaluasi atas pertanggung jawaban Direksi dan memberikan arahan perbaikan atas pelaksanaan Manajemen Risiko 7. Menyetujui dan mengawasi Rencana Bisnis Bank dan rencana korporasi 8. Tidak terlibat dalam pengambilan keputusan kegiatan operasional Bank 9. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern (SKAI) Bank 10. Melakukan pemberitahuan kepada OJK jika terjadi pelanggaran peraturan 11. Independensi dalam pelaksanaan tugas dan tanggung jawab 12. Pembentukan Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi 13. Proses pengangkatan Anggota Komite 14. Memastikan Komite menjalankan tugas dan tanggung jawabnya 15. Penyediaan waktu yang cukup oleh anggota dalam melaksanakan tugas dan tanggung jawab 16. Pelaksanaan Rapat Dewan Komisaris 17. Mekanisme pengambilan keputusan Rapat 18. Tidak memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain 19. Tidak mengambil dan/atau menerima keuntungan pribadi dari Bank 20. Intervensi pemilik terhadap pelaksanaan tugas Dewan Komisaris	1. Process of Appointment and/or replacement of members of the Board of Commissioners 2. Has ensured the implementation of Good Corporate Governance principles in every business activity 3. Carry out obligations in supervising the implementation of the duties and responsibilities of the Board of Directors 4. Has directed, monitored, and evaluated the implementation of the Bank's strategic policies 5. Has approved, evaluated Risk Management policies and Risk Management strategies 6. Evaluate the accountability of the Board of Directors and provides direction for improvement on the implementation of Risk Management 7. Approve and supervise the Bank's Business Plan and corporate plans 8. Not involved in decision making on the Bank's operational activities 9. Ensure that the Board of Directors has followed up on audit findings and recommendations from the Bank's Internal Audit Unit (IAU) 10. Notify the FSA if there is a violation of the regulations 11. Independence in performing duties and responsibilities 12. Establishment of the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee 13. The process of appointment of Committee Members 14. Ensure that the Committee completed its duties and responsibilities 15. Provision of sufficient time by members in conducting their duties and responsibilities 16. Implementation of the Board of Commissioners Meetings 17. Meeting's decision making mechanism 18. Not using the Bank for personal, family, and/or other party interests 19. Not taking and/or receiving personal benefits from the Bank 20. Owner intervention in the implementation of duties of the Board of Commissioners
Governance Outcome	1. Dokumentasi hasil rapat Dewan Komisaris 2. Penyampaian hasil rapat kepada seluruh anggota Dewan Komisaris dan pihak terkait 3. Implementasi hasil rapat Dewan Komisaris 4. Pengungkapan informasi mandatory pada Laporan GCG Bank 5. Efektivitas pengawasan aktif Dewan Komisaris 6. Peningkatan pengetahuan, keahlian dan kemampuan anggota Dewan Komisaris 7. Adanya gangguan/kerugian akibat intervensi pemilik terhadap Dewan Komisaris 8. Penerapan manajemen risiko	1. Documentation of the results of the Board of Commissioners meeting 2. Submission of meeting results to all members of the Board of Commissioners and related parties 3. Implementation of the results of the Board of Commissioners Meeting 4. Disclosure of mandatory information on the Bank's GCG reports 5. The effectiveness of the Board of Commissioners' active supervision 6. Increase the knowledge, skills and abilities of members of the Board of Commissioners 7. There is interference/loss due to owner intervention against the Board of Commissioners 8. Implementation of risk management

Pihak yang Melakukan Penilaian

Mengingat metode yang digunakan ialah *self-assesssment*, maka pihak yang melakukan penilaian terhadap kinerja Dewan Komisaris adalah Dewan Komisaris sendiri dan dibantu oleh fungsi terkait.

Hasil Penilaian

Berikut adalah hasil penilaian self-assessment yang telah dilaksanakan pada semester I dan II tahun 2021 dari aspek *Governance Structure, Governance Process*, dan *Governance Outcome* pada Dewan Komisaris.

1. Jumlah dan komposisi anggota Dewan Komisaris, Direksi dan DPS Bank Muamalat telah sesuai dengan ketentuan dimana Dewan Komisaris berjumlah 5 (lima) orang dan 3 (tiga) diantaranya merupakan Komisaris Independen.
2. Anggota Dewan Komisaris Bank Muamalat Indonesia memiliki kompetensi yang memadai dan relevan dengan jabatannya untuk menjalankan tugas dan tanggung jawabnya serta mampu mengimplementasikan kompetensi yang dimilikinya dalam pelaksanaan tugas dan tanggung jawabnya.
3. Tidak terdapat hubungan keluarga sampai dengan derajat kedua baik sesama sesama anggota Dewan Komisaris serta anggota Direksi dengan Dewan Komisaris.
4. Dewan Komisaris telah memiliki pedoman dalam pelaksanaan tugas dan tanggung jawabnya sesuai fungsinya.
5. Dalam rangka membantu pelaksanaan tugas pengawasan, Dewan Komisaris telah membentuk Komite sesuai dengan ketentuan.
6. Pengangkatan dan/atau penggantian anggota Dewan Komisaris telah sesuai dengan ketentuan dan telah memperhatikan rekomendasi Komite Nominasi dan Remunerasi.
7. Dewan Komisaris telah menjalankan pengawasan dan pemberian nasihat kepada Direksi melalui rapat Dewan Komisaris bersama Direksi.
8. Dalam rangka menjalankan tugas dan fungsinya, Dewan Komisaris secara rutin telah menyelenggarakan rapat-rapat Dewan Komisaris dan rapat Dewan Komisaris bersama Direksi sesuai ketentuan. Rapat tersebut dilaksanakan dalam rangka melakukan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi dan pemberian nasihat kepada Direksi.
9. Dewan Komisaris telah menyetujui dan melakukan pengawasan terhadap Rencana Bisnis Bank dan menyampaikan laporan hasil pengawasan Rencana Bisnis Bank kepada OJK secara berkala.

Parties Conducting the Assessment

Considering that the method used is self-assessment, the party that evaluates the performance of the Board of Commissioners is the Board of Commissioners itself and is assisted by related functions.

Rating Result

The following are the results of the self-assessment that has been carried out in the first and second semesters of 2021 from the aspects of Governance Structure, Governance Process, and Governance Outcome on the Board of Commissioners.

1. The number and membership composition of the Board of Commissioners, Board of Directors and SSB of Bank Muamalat are in accordance with the provisions, where the Board of Commissioners consists of 5 (five) people and 3 (three) of them are Independent Commissioners.
2. Members of the Board of Commissioners of Bank Muamalat Indonesia have adequate and relevant competence to their positions to carry out their duties and responsibilities and are able to implement their competencies in carrying out their duties and responsibilities.
3. There is no family relationship up to the second degree with fellow members of the Board of Commissioners and members of the Board of Directors and the Board of Commissioners.
4. The Board of Commissioners has guidelines in performing its duties and responsibilities suitable to its function.
5. In order to assist the implementation of supervisory duties, the Board of Commissioners has established Committees in accordance with the provisions.
6. The appointment and/or replacement of members of the Board of Commissioners is in accordance with the provisions and has taken into account the recommendations of the Nomination and Remuneration Committee.
7. The Board of Commissioners has carried out supervision and provided advice to the Board of Directors through meetings of the Board of Commissioners with the Board of Directors.
8. In fulfilling its duties and functions, the Board of Commissioners regularly holds Board of Commissioners' meetings and Board of Commissioners' meetings with the Board of Directors in line with the provisions. These meetings ar eimplemented in order to supervise the implementation of the duties and responsibilities of the Board of Directors and provide advice to the Board of Directors.
9. The Board of Commissioners has approved and supervised the Bank's Business Plan and submitted reports on the results of the supervision of the Bank's Business Plan to OJK on a regular basis.

10. Dewan Komisaris telah melakukan upaya-upaya dalam rangka meningkatkan pelaksanaan aspek GCG antara lain menyesuaikan keanggotaan komite Pemantau Risiko sesuai regulasi.
11. Rapat-rapat Komite Audit, Komite Pemantau Risiko, Komite Tata Kelola Perusahaan dan Komite Nominasi dan Remunerasi Bank Muamalat telah diselenggarakan sesuai dengan ketentuan dan telah menetapkan beberapa rekomendasi yang menjadi perhatian dan fokus perbaikan Bank Muamalat Indonesia.

10. The Board of Commissioners has made efforts to improve the aspect of GCG implementation, including adjusting the membership of the Risk Monitoring Committee in accordance with regulations.
11. Meetings of the Audit Committee, Risk Monitoring Committee, Corporate Governance Committee, and Nomination and Remuneration Committee of Bank Muamalat have been held aligned with the provisions and have set several recommendations that are the focus of attention and improvement of Bank Muamalat Indonesia.

Rekomendasi Hasil Penilaian

Proses atas 2 (dua) anggota komisaris non independen yang belum efektif menjabat sebagai anggota Dewan Komisaris perlu terus dilakukan.

Recommendation on Assessment Results

The process for 2 (two) non-independent commissioners who have not effectively served as members of the Board of Commissioners needs to be carried out continuously.

PENILAIAN DIREKSI

ASSESSMENT OF THE BOARD OF DIRECTORS

Prosedur Penilaian

Bank mengatur prosedur penilaian kinerja Direksi dilakukan secara *self-assessment* melalui pengisian kertas kerja yang berisi kriteria/indikator pelaksanaan tugas dan tanggung jawab Direksi sesuai dengan ketentuan yang berlaku, dilakukan setiap semester untuk dilaporkan kepada Otoritas Jasa Keuangan.

Pada RUPS Tahunan, hasil dari penilaian tersebut disampaikan kepada Pemegang Saham untuk dilakukan evaluasi. Di kesempatan tersebut, RUPS juga memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) kepada Direksi atas tindakan pengelolaan yang dilakukan pada Tahun Buku yang berakhir pada akhir tahun.

Assessment Procedure

The Bank regulates the procedure for assessing the performance of the Board of Directors to be carried out by self-assessment by filling out working papers containing criteria/indicators of the implementation of duties and responsibilities of the Board of Directors in accordance with applicable regulations, which is carried out every semester to be reported to the Financial Services Authority.

At the Annual GMS, the assessment results are submitted to the Shareholders for evaluation. On that occasion, the GMS also granted full release and discharge (volledig acquit et de charge) to the Board of Directors for management actions carried out in the Fiscal Year that ended at the end of the year.

Kriteria Penilaian

Kinerja Direksi secara umum ditentukan berdasarkan tugas kewajiban yang tercantum dalam peraturan perundang-undangan yang berlaku dan Anggaran Dasar Perusahaan maupun amanat Pemegang Saham. Kriteria evaluasi disampaikan secara terbuka kepada Direksi sejak pengangkatan pertamanya.

Bank membagi kriteria *self-assessment* Direksi terbagi menjadi 3 (tiga) aspek: *Governance Structure* (15 indikator), *Governance Process* (25 indikator) dan *Governance Outcome* (14 indikator).

Assessment Criteria

The performance of the Board of Directors is generally determined based on the duties and obligations listed in the applicable laws and regulations and the Company's Articles of Association as well as the mandate of the Shareholders. The evaluation criteria are submitted openly to the Board of Directors since their first appointment.

The Bank divides the Board of Directors self-assessment criteria into 3 (three) aspects: Governance Structure (15 indicators), Governance Process (25 indicators), and Governance Outcome (14 indicators).

Aspek Aspect	Indikator	Indicator
Governance Structure	1. Jumlah Anggota Direksi	1. Number of members of the Board of Directors
	2. Jumlah Anggota yang berdomisili di Indonesia	2. Number of members of the Board of Directors domiciled in Indonesia
	3. Pengalaman/*track record* anggota Direksi	3. Experience/track record of members of the Board of Directors
	4. Rangkap Jabatan anggota Direksi	4. Concurrent Positions of members of the Board of Directors
	5. Kepemilikan saham pada perusahaan lain	5. Share ownership in other companies
	6. Tidak adanya hubungan keluarga sesama anggota Direksi dan/atau dengan Dewan Komisaris	6. No family relationship among members of the Board of Directors and/or with the Board of Commissioners
	7. Ketersediaan pedoman dan tata tertib kerja	7. Availability of work guidelines and procedures
	8. Penggunaan penasehat perorangan dan/atau jasa profesional oleh Direksi	8. Use of individual advisors and/or professional services by the Board of Directors
	9. Integritas, kompetensi, dan reputasi keuangan	9. Integrity, competency, and financial reputation
	10. Presiden Direktur atau Direktur Utama, berasal dari pihak yang independen	10. President Director comes from an independent party
	11. Pemenuhan kelulusan *fit and proper test* OJK	11. Fulfillment of passing the OJK fit and proper test
	12. Kompetensi Direksi yang memadai dan relevan dengan jabatannya	12. Adequate and relevant competence of the Board of Directors to their position
	13. Kemauan dan kemampuan untuk melakukan pembelajaran secara berkelanjutan dalam rangka peningkatan pengetahuan	13. Willingness and ability to carry out continuous learning in order to increase knowledge
	14. Budaya pembelajaran secara berkelanjutan dalam rangka peningkatan pengetahuan	14. Continuous learning culture in order to increase knowledge
	15. Komposisi Direksi tidak memenuhi ketentuan karena adanya intervensi pemilik	15. Composition of the Board of Directors does not meet the requirements due to owner intervention

Aspek Aspect	Indikator	Indicator
Governance Process	1. Proses Pengangkatan dan/atau penggantian anggota Direksi 2. Pengangkatan Anggota Komite Direksi berdasarkan keputusan rapat Dewan Komisaris 3. Tidak memberikan kuasa umum kepada pihak lain 4. Pelaksanaan kepengurusan Bank berdasarkan prinsip kehati-hatian dan prinsip syariah 5. Pengelolaan Bank sesuai kewenangan dan tanggung jawab Direksi sebagaimana diatur dalam Anggaran Dasar dan UU 6. Independensi Direksi terhadap pemegang saham 7. Pelaksanaan prinsip-prinsip *Good Corporate Governance* dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi 8. Menindaklanjuti temuan audit dan rekomendasi dari SKAI, auditor eksternal, dan hasil pengawasan OJK 9. Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada anggota Dewan Komisaris dan DPS 10. Pengambilan keputusan rapat Direksi telah dilakukan berdasarkan musyawarah mufakat 11. Setiap keputusan rapat yang diambil Direksi dapat diimplementasikan 12. Menetapkan kebijakan dan keputusan strategis melalui mekanisme rapat Direksi 13. Tidak memanfaatkan Bank untuk kepentingan pribadi, keluarga, dan/atau pihak lain 14. Tidak mengambil dan/atau menerima keuntungan pribadi dari Bank 15. Intervensi pemilik terhadap pelaksanaan tugas Direksi 16. Kebijakan Manajemen Risiko dan strategi kerangka Manajemen Risiko secara tertulis dan komprehensif 17. Ketersediaan prosedur dan alat untuk mengidentifikasi, mengukur, memonitor, dan mengendalikan Risiko 18. Evaluasi dan/atau pengkinian kebijakan strategi dan kerangka Manajemen Risiko 19. Pelaksanaan kebijakan Manajemen Risiko dan eksposur Risiko 20. Mekanisme persetujuan transaksi, termasuk yang melampaui limit dan kewenangan 21. Evaluasi dan keputusan atas transaksi yang memerlukan persetujuan Direksi 22. Pengembangan budaya Manajemen Risiko pada seluruh jenjang organisasi 23. Independensi fungsi manajemen risiko 24. Penyusunan Rencana Bisnis Bank yang terukur dengan memperhatikan prinsip kehati-hatian 25. Komunikasi atas Rencana Bisnis Bank kepada Pemegang Saham dan seluruh jenjang organisasi	1. Process of Appointment and/or replacement of members of the Board of Directors 2. Appointment of members of the Board of Directors Committee based on the decision of the Board of Commissioners meeting 3. Does not grant general power of attorney to other parties 4. Implementation of the Bank's management based on prudential principles and sharia principles 5. Management of the Bank in accordance with the authority and responsibility of the Board of Directors as stipulated in the Articles of Association and the Law 6. Independence of the Board of Directors from shareholders 7. Implementation of Good Corporate Governance principles in every business activity of the Bank at all levels or ranks of the organization 8. Following up on audit findings and recommendations from the IAU, external auditors, and the results of OJK supervision 9. Provide accurate, relevant and timely data and information to members of the Board of Commissioners and the SSB 10. The decision making of the Board of Directors meeting has been made based on deliberation and consensus 11. Every meeting decision taken by the Board of Directors can be implemented 12. Establish strategic policies and decisions through the mechanism of the Board of Directors meeting 13. Not using the Bank for personal, family, and/or other party interests 14. Not taking and/or receiving personal benefits from the Bank 15. Owner intervention on the implementation of the duties of the Board of Directors 16. Written and comprehensive Risk Management Policy and Risk Management framework strategy 17. Availability of procedures and tools to identify, measure, monitor, and control Risk 18. Evaluation and/or update of Risk Management strategy and framework policies 19. Implementation of Risk Management and Risk exposure policies 20. Transaction approval mechanisms, including those exceeding the limits and authority 21. Evaluation and decision on transactions that require the approval of the Board of Directors 22. Development of a Risk Management culture at all levels of the organization 23. Independence of the risk management function 24. Preparation of a measurable Bank Business Plan by taking into account the prudence principle 25. Communication of the Bank's Business Plan to Shareholders and all levels of the organization
Governance Outcome	1. Pertanggungjawaban tugas Direksi kepada pemegang saham/RUPS 2. Pemegang saham menerima pertanggungajawaban Direksi di RUPS 3. Pengungkapan kebijakan-kebijakan strategis bank di bidang kepegawaian 4. Komunikasi kepada seluruh karyawan mengenai arah bisnis/visi misi Bank 5. Dokumentasi rapat Direksi 6. Pengungkapan informasi penting Direksi pada laporan pelaksanaan GCG 7. Peningkatan pengetahuan, keahlian, dan kemampuan anggota Direksi 8. Peningkatan pengetahuan, keahlian, dan kemampuan dari seluruh karyawan Bank 9. Peningkatan budaya pembelajaran secara berkelanjutan 10. Pengawasan secara aktif terhadap pelaksanaan kebijakan dan strategi Manajemen Risiko 11. Adanya gangguan/kerugian akibat intervensi pemilik terhadap tugas Direksi 12. Penerapan Manajemen Risiko secara efektif 13. Penyusunan Rencana Bisnis Bank 14. Rencana Bisnis Bank telah menggambarkan pertumbuhan Bank yang berkesinambungan	1. Accountability of the duties of the Board of Directors to shareholders/GMS 2. Shareholders accept the accountability of the Board of Directors at the GMS 3. Disclosure of the bank's strategic policies in the field of personnel 4. Communication to all employees regarding the business direction/ vision and mission of the Bank 5. Documentation of Board of Directors meetings 6. Disclosure of important information by the Board of Directors in the GCG implementation report 7. Improving the knowledge, expertise, and abilities of members of the Board of Directors 8. Improving the knowledge, skills, and abilities of all Bank employees 9. Continuous improvement of the learning culture 10. Active supervision on the implementation of Risk Management policies and strategies 11. There is interference /losses due to the owner's intervention on the duties of the Board of Directors 12. Effective implementation of Risk Management 13. Preparation of the Bank's Business Plan 14. The Bank's Business Plan has described the Bank's sustainable growth

Pihak yang Melakukan Penilaian

Mengingat metode yang digunakan ialah *self-assesssment,* maka pihak yang melakukan penilaian terhadap kinerja Direksi adalah Direksi sendiri dan dibantu oleh fungsi terkait.

Parties Conducting the Assessment

Given that the method used is self-assessment, the party that evaluates the performance of the Board of Directors is the Board of Directors themselves and is assisted by related functions.

Hasil Penilaian

Berikut adalah hasil penilaian self-assessment yang telah dilaksanakan pada semester I dan II tahun 2021 dari aspek *Governance Structure, Governance Process,* dan *Governance Outcome* pada Direksi.

1. Seluruh anggota Direksi telah lulus Penilaian Kemampuan dan Kepatutan (PKK) oleh Otoritas Jasa Keuangan.
2. Jumlah dan komposisi anggota Direksi Bank Muamalat telah sesuai dengan ketentuan.
3. Rangkap jabatan anggota Direksi Bank telah sesuai dengan ketentuan.
4. Tidak terdapat hubungan keluarga sampai dengan derajat kedua baik sesama anggota Direksi serta anggota Direksi dengan Dewan Komisaris.
5. Anggota Direksi Bank Muamalat memiliki kompetensi yang memadai dan relevan dengan jabatannya untuk menjalankan tugas dan tanggung jawabnya serta mampu mengimplementasikan kompetensi yang dimilikinya dalam pelaksanaan tugas dan tanggung jawabnya.
6. Direksi telah memiliki pedoman (*board manual*) dalam pelaksanaan tugas dan tanggung jawabnya sesuai fungsinya.
7. Pengangkatan dan/atau penggantian anggota Direksi Bank Muamalat telah sesuai dengan ketentuan dan telah memperhatikan rekomendasi Komite Nominasi dan Remunerasi.
8. Direksi Bank Muamalat telah menjalankan tugas dan fungsinya tanpa intervensi dari pemegang saham dan bertanggung jawab penuh atas pelaksanaan kepengurusan Bank berdasarkan prinsip kehati-hatian dan prinsip syariah.
9. Dalam rangka mendukung tugas dan tanggung jawabnya, Direksi telah membentuk 4 (empat) komite tingkat Direksi yaitu *Risk Management Committee, IT Steering Committee*, ALCO dan *Human Capital Committee*.
10. Direksi telah menyelenggarakan rapat secara rutin paling kurang setiap minggu sekali yang membahas keputusan yang bersifat strategis strategis.
11. Direksi telah menetapkan dan mengkinikan prosedur dan *tools* untuk mengidentifikasi, mengukur, memonitor, dan mengendalikan Risiko.
12. Direksi secara berkesinambungan telah melakukan upaya-upaya dalam memperbaiki kinerja Bank dengan memperhatikan aspek kehati-hatian dan tata kelola yang baik.

Rating Result

The following are the results of the self-assessment that was carried out in the first and second semesters of 2021 from the aspects of Governance Structure, Governance Process, and Governance Outcome on the Board of Directors.

1. All members of the Board of Directors have passed the Fit and Proper Assessment (PKK) by the Financial Services Authority.
2. The number and membership composition of the Board of Directors of Bank Muamalat are in accordance with the provisions.
3. Concurrent positions of members of the Bank's Board of Directors are in accordance with the provisions.
4. There is no family relationship up to the second degree, both fellow members of the Board of Directors and members of the Board of Directors and the Board of Commissioners.
5. Members of the Board of Directors of Bank Muamalat have sufficient and relevant competence to their positions and are able to implement their competencies in carrying out their duties and responsibilities.
6. The Board of Directors has established a guideline (board manual) in carrying out its duties and responsibilities according to its function.
7. The appointment and/or replacement of members of the Board of Directors of Bank Muamalat has complied with the provisions and has taken into account the recommendations of the Nomination and Remuneration Committee.
8. The Board of Directors of Bank Muamalat has carried out its duties and functions without intervention from shareholders and is fully responsible for the implementation of the Bank's management based on prudential principles and sharia principles.
9. In order to support its duties and responsibilities, the Board of Directors has established 4 (four) Board-level committees, namely the Risk Management Committee, IT Steering Committee, ALCO and the Human Capital Committee.
10. The Board of Directors has held regular meetings at least once a week to discuss strategic decisions.
11. The Board of Directors has established and updated procedures and tools to identify, measure, monitor, and control Risk.
12. The Board of Directors has continuously made efforts to improve the Bank's performance by taking into account the aspects of prudence and good governance.

13. Direksi telah mengungkapkan kebijakan-kebijakan Bank Muamalat yang bersifat strategis di bidang kepegawaian dan mengkomunikasikan kepada pegawai mengenai arah bisnis Bank dalam rangka pencapaian misi dan visi Bank.
14. Direksi telah melaksanakan prinsip-prinsip *Good Corporate Governance* dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
15. Direksi telah mengembangkan budaya Manajemen Risiko pada seluruh jenjang organisasi, melalui antara lain *e-mail blast, podcast*, video, pelatihan, kuis dan nilai budaya perusahaan.
16. Direksi juga telah mengembangkan budaya kepatuhan pada seluruh jenjang organisasi, melalui antara lain *e-mail blast* dan *podcast*.

13. The Board of Directors has disclosed Bank Muamalat's strategic policies in the field of personnel and communicated to employees regarding the Bank's business direction in order to achieve the Bank's mission and vision.
14. The Board of Directors has implemented the principles of Good Corporate Governance in every business activity of the Bank at all ranks or levels of the organization.
15. The Board of Directors has developed a Risk Management culture at all levels of the organization, through, among others, e-mail blasts, podcasts, videos, training, quizzes and corporate culture values.
16. The Board of Directors has also developed a culture of compliance at all levels of the organization, via among others e-mail blasts and podcasts.

Nominasi dan Remunerasi Dewan Pengawas Syariah, Dewan Komisaris dan Direksi

Nomination and Remuneration of the Sharia Supervisory Board, Board of Commissioners, and Board of Directors

REMUNERASI

Bank Muamalat memiliki tata kelola remunerasi yang mengacu pada peraturan Otoritas Jasa Keuangan No. 59/POJK.03/2017 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum Syariah dan Unit Usaha Syariah yang kemudian diturunkan ke dalam Surat Keputusan No. 50/R/DIR-KPTS/XI/2018 tentang Tata Kelola Pemberian Remunerasi PT Bank Muamalat Indonesia Tbk yang ditandatangani bersama oleh Komisaris Utama dan Direktur Utama pada tanggal 12 November 2018.

Kebijakan Remunerasi

Kebijakan remunerasi yang diimplementasikan oleh Bank bertujuan untuk mengatur proses dan pendekatan guna menentukan remunerasi bagi seluruh Direksi, Dewan Komisaris dan karyawan berdasarkan jenis pekerjaan, prestasi kerja individu, kontribusi kepada Bank, kewajaran dengan dengan *peer group* dalam industri Bank, serta *performance* dan kemampuan Bank. Hal ini juga tidak terlepas dari ketentuan dan perundang-undangan yang berlaku.

Bank mengkaji ulang remunerasi secara berkala dengan memperhatikan hasil analisis *market* dengan *peer group* industri Bank, kontribusi individual kepada Bank, *performance* serta kemampuan Bank. Termasuk di dalamnya, menerapkan peraturan perundangan yang ada, seperti upah minimum provinsi atau upah minimum kota/kabupaten.

Cakupan Kebijakan dan Implementasinya

Bank menentukan cakupan kebijakan pemberian remunerasi dengan mempertimbangkan terciptanya manajemen risiko yang efektif, stabilitas keuangan, kecukupan dan penguatan permodalan, kebutuhan likuiditas dan potensi pendapatan Bank serta kesesuaian dengan prinsip syariah. Kebijakan tersebut berlaku pada seluruh unit bisnis pada kantor pusat, kantor wilayah dan kantor cabang yang berlokasi di luar negeri.

REMUNERATION

Bank Muamalat has a established remuneration management that refers to the Financial Services Authority regulation No. 59/POJK.03/2017 on Implementation of Good Corporate Governance in Providing Remuneration for Sharia Commercial Banks and Sharia Business Units which was later derived into Decree No. 50/R/DIR-KPTS/XI/2018 on Governance for Remuneration of PT Bank Muamalat Indonesia Tbk, which was signed jointly by the President Commissioner and the President Director on 12 November 2018.

Remuneration Policy

The remuneration policy implemented by the Bank aims to regulate the process and approach to determine remuneration for the Board of Directors, Board of Commissioners and employees based on the type of work, individual work achievement, contributions to the Bank, fairness with peer groups in the banking industry, as well as the Bank's performance and capabilities. This is also inseparable from the applicable laws and regulations.

The Bank regularly reviews the remuneration by taking into account the results of market analysis with the peer group of the Bank's industry, individual contributions to the Bank, as well as the Bank's performance and capabilities. This includes implementing existing laws and regulations, such as the provincial minimum wage or the city/ regency minimum wage.

Coverage of Policy and Its Implementation

The Bank determines the scope of the remuneration policy by taking into account the creation of effective risk management, financial stability, adequacy and strengthening of capital, liquidity needs, and income potential of the Bank, as well as compliance with sharia principles. This policy applies to all business units at the head office, regional offices, and branch offices located overseas.

Dalam memberikan remunerasi, Bank Muamalat Indonesia mengacu pada prinsip syariah dengan memenuhi persyaratan sebagai berikut:

- Pemberian remunerasi harus mempertimbangkan kewajaran dalam harga pasar di industri sejenis dan sesuai dengan kompetensi dan kinerja karyawan.
- Pemberian remunerasi pada awal karyawan bergabung harus disepakati dan tercantum dalam sebuah kontrak kerja yang menganut asas konsensus.
- Pemberian remunerasi harus didasari kesadaran bersama bahwa bekerja merupakan bagian dari mengejar ridha Allah SWT.
- Pemberian remunerasi harus mempertimbangkan beban kerja yang diberikan kepada karyawan atau al *ghunmu bil ghurmi*.

In providing remuneration, Bank Muamalat Indonesia refers to sharia principles by fulfilling the following requirements:

- Remuneration must consider fairness in market prices in similar industry and in accordance with employee competencies and performance.
- Remuneration at the beginning of joining employees must agreed and stated in a work contract adheres to the principle of consensus.
- Remuneration must be based on that shared awareness that work is part of pursuing the pleasure of Allah.
- Remuneration must consider the workload given to employees or al ghunmu bil ghurmi.

Remunerasi Dikaitkan dengan Risiko

Dalam menentukan remunerasi kepada karyawannya, Bank Muamalat senantiasa mempertimbangkan potensi risiko yang akan timbul dengan tetap memperhatikan prinsip kehati-hatian. Bank telah menetapkan pihak-pihak yang menjadi *Material Risk Takers* (MRT) berdasarkan pertimbangan tertentu sesuai dengan potensi risiko yang timbul atas suatu jabatan yang dimiliki.

Dalam hal terjadi risiko akibat keputusan yang diambil, maka perusahaan berhak untuk menunda pembayaran atau tidak membayarkan remunerasi yang bersifat variabel yang belum dibayarkan kepada pihak yang telah ditetapkan sebagai MRT.

Remuneration in Relations to Risk

In determining remuneration for its employees, Bank Muamalat always considers the potential risks that may arise while taking into account the prudence principle. The Bank has determined the parties to be Material Risk Takers (MRT) based on certain considerations in accordance with the potential risks that arise from certain positions.

In the event of a risk due to a decision taken, the Company then has the right to delay payment or not pay variable remuneration that is not yet paid to the party that has been designated as MRT.

Pengukuran Kinerja Terkait Remunerasi

Dalam menetapkan pemberian remunerasi, Bank memiliki mekanisme yang disebut dengan siklus *Performance Management System*. Mekanisme tersebut berisi penentuan metode pengukuran kinerja individu dan jenis risiko yaitu sesuai skala dan kompleksitas usaha Bank. Penilaian kinerja individu ditentukan melalui target atau *Most Important Goals* (MIG) yang telah ditentukan pada awal tahun serta peninjauan pencapaian pada akhir tahun.

Hasil dari penilaian tersebut akan dijadikan dasar dalam peninjauan remunerasi yang dilakukan secara berkala setiap tahun dengan memperhatikan kinerja individu karyawan, posisi upah terhadap struktur upah (*salary*) serta kinerja dan kemampuan Bank.

Performance Measurement in Relations to Remuneration

In determining remuneration, the Bank has a mechanism called the Performance Management System cycle. The mechanism contains the method determination to measure individual performance and types of risk, namely according to the scale and complexity of the Bank's business. The individual performance assessment is determined through targets or Most Important Goals (MIG) that have been determined at the beginning of the year as well as review of achievements at the end of the year.

The results of the assessment will be used in the remuneration review, which is conducted periodically every year, taking into account individual employee performance, wage position towards the wage structure, as well as performance and ability of the Bank.

Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko

Bank Muamalat mengacu pada prinsip kehati-hatian dalam memberikan remunerasi, baik untuk remunerasi yang bersifat tetap maupun yang bersifat variabel. Untuk remunerasi yang bersifat variabel bagi anggota Direksi, Dewan Komisaris, anggota Dewan Pengawas Syariah harus mendapatkan persetujuan Komite Nominasi dan Remunerasi.

Bagi karyawan, penetapan remunerasi yang bersifat variabel cukup dengan persetujuan Direksi. Bagi karyawan pada unit kerja pengawasan dilakukan sesuai dengan kinerja individu dengan tetap memperhatikan objektivitas dan independensi.

Salah satu penerapan manajemen risiko remunerasi adalah ketentuan pemberian remunerasi yang bersifat variabel kepada MRT:

- Pembayaran bertahap dalam jangka waktu minimal 3 (tiga) tahun sejak pembayaran pertama.
- Penangguhan pembayaran dapat ditentukan lebih panjang dari 3 (tiga) tahun sesuai dengan potensi dan jangka waktu risiko atau *time horizon of risk*.
- Bank berhak menunda pembayaran atau tidak membayarankan remunerasi yang bersifat variabel yang belum dibayarkan apabila terbukti melakukan tindakan yang merugikan Bank berdasarkan laporan Komite Pemantau Risiko.
- Bank menetapkan jenis tindakan yang merugikan Bank seperti *fraud*, indikasi konflik kepentingan dalam pengambilan keputusan bisnis dan berdampak kepada *Non-Performing Financing* Bank secara keseluruhan.
- Bank dapat menunda pembayaran yang ditangguhkan kepada MRT pada kondisi tertentu.

Konsultan Terkait Remunerasi

Bank Muamalat menggunakan jasa konsultan Willis Tower Watson untuk mendapatkan data *market peer group*, yang didapat melalui survei yang diikuti oleh sebagian besar industri bank di Indonesia yang menjadi *market peer group*. Konsultan akan memberikan data statistik dari *market* yang ikut serta yang akan digunakan sebagai referensi peninjauan remunerasi bersifat tetap dan pemberian remunerasi bersifat variabel.

Adjustment of Remuneration in Relations to Performance and Risk

Bank Muamalat refers to the prudence principle in providing remuneration, both fixed and variable remuneration. For variable remuneration for members of the Board of Directors, Board of Commissioners, members of the Sharia Supervisory Board must obtain the approval of the Nomination and Remuneration Committee.

For employees, the determination of variable remuneration with the approval of the Board of Directors is sufficient. For employees in work units, supervision is carried out according to individual performance while still paying attention to objectivity and independence.

One application of remuneration risk management is provisions on variable remuneration for Material Risk Taker (MRT):

- Payment in stages within a minimum period of 3 (three) years since the first payment.
- The deferment of payment can be determined to be longer than 3 (three) years according to the risk potential and period or time horizon of risk.
- The Bank has the right to defer payment or not pay variable remuneration that has not been paid if it has been proven to have taken an adverse action on the basis of the Bank's Risk Monitoring Committee report.
- The Bank determines the types of actions that are detrimental to the Bank such as fraud, indication of conflicts of interest in taking business decisions and impact on Non-Performing Bank Financing as a whole.
- The Bank can delay deferred payments to the MRT under certain conditions.

Consultant in Relation to Remuneration

Bank Muamalat uses the consulting services of Willis Tower Watson to obtain market peer group data, which is obtained through surveys participated by most of the banking industry in Indonesia as the market peer group. The consultant will provide statistical data from the participating market, which will be used as a reference for reviewing fixed remuneration and the provision of variable remuneration.

Paket Remunerasi dan Fasilitas yang Diterima oleh Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah

Remuneration Packages and Facility Received by the Board of Directors, Board of Commissioners, and Sharia Supervisory Board

Tabel Paket Remunerasi dan Fasilitas yang Diterima oleh Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah

Remuneration Packages and Facility Received by the Board of Directors, Board of Commissioners, and Sharia Supervisory Board

Keterangan Description	Jumlah yang Diterima Dalam Satu Tahun Amount Received in One Year					
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners		DPS SSB	
	Orang People	Jutaan (Rp) Million (Rp)	Orang People	Jutaan (Rp) Million (Rp)	Orang People	Jutaan (Rp) Million (Rp)
Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lain dalam bentuk non natura Salaries, bonuses, routine benefits, tantiem, and other facilities in non-natura form*)	6	25.255,31	4	7.202,17	2	747,98
Fasilitas lain dalam bentuk natura (perumahan, asuransi kesehatan, dan sebagainya) yang: a. dapat dimiliki; dan/atau b. tidak dapat dimiliki. Other facilities in kind (housing, health insurance, etc.) which: a. can be owned b. can't be owned						
Total	**6**	**25.255,31**	**4**	**7.202,17**	**2**	**747,98**

Tabel Paket Remunerasi yang Dikelompokkan dalam Tingkat Penghasilan yang Diterima oleh Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah dalam 1 (Satu) Tahun

Remuneration Packages Based on the Level of Income Received by the Board of Directors, Board of Commissioners, and Sharia Supervisory Board in 1 (One) Year

Jenis Remunerasi per Orang dalam 1 (satu) Tahun Type of Remuneration per Person in 1 (one) Year	Jumlah Anggota Direksi Number of Members of the Board of Directors	Jumlah Anggota Dewan Komisaris Number of Members of the Board of Commissioners	Jumlah Anggota DPS Number of Members of the Sharia Supervisory Board
> Rp2 Miliar > Rp2 Billion	6	1	
Rp1 Miliar–Rp2 Miliar Rp1 Billion – Rp2 Billion		3	
Rp500 Juta–Rp1 Miliar Rp500 Million – Rp1 Billion			
≤ Rp500 Juta ≤ Rp500 Million			2

Jabatan dan Jumlah Pihak yang Dijadikan *Material Risk Taker*

Dalam menetapkan posisi/jabatan yang termasuk ke dalam kategori MRT, BMI mengacu kepada kriteria Peraturan OJK No. 59/POJK.03.2017. Adapun yang termasuk dalam MRT adalah:

- Dewan Komisaris
- Direksi
- Pejabat setingkat Chief
- Karyawan yang mendapatkan remunerasi yang bersifat variabel dengan jumlah sama dengan atau lebih besar dari Rp650 juta.

Position and Number of Parties Appointed as Material Risk Taker

In determining positions that is included in the MRT category, BMI refers to the FSA Regulation No. 59/POJK.03.2017 criteria, including:

- Board of Commissioners
- Board of Directors
- Chief-level officials
- Employees receiving variable remuneration with an amount equal to or greater than Rp650 million.

Share Option

Pada tahun 2021, BMI tidak menerbitkan program *share option* untuk Direksi, Dewan Komisaris dan karyawan.

Share Option

In 2021, BMI did not issue a share option program for the Board of Directors, Board of Commissioners, and employees.

Rasio Gaji Tertinggi dan Terendah

Rasio gaji tertinggi dan terendah sesuai grade maksimum masing-masing karyawan di Bank Muamalat Indonesia adalah sebagai berikut:

Highest and Lowest Salary Ratio

The following is the ratio of the highest and lowest salaries according to the grade of each employee at Bank Muamalat Indonesia:

Rasio Gaji Tertinggi : Terendah	26,0	Highest and Lowest Employee Salary Ratio
Rasio Gaji Direksi Tertinggi : Terendah	1,7	Highest and Lowest Board of Directors Salary Rasio
Rasio Gaji Komisaris Tertinggi : Terendah	1,1	Highest and Lowest Board of Commissioners Salary Rasio
Rasio Gaji Direksi Tertinggi : Karyawan Tertinggi	2,3	Highest Salary Ratio of Directors and Highest Employees

Jumlah Remunerasi Variabel yang Ditangguhkan

Bank Muamalat tidak memberikan remunerasi yang bersifat variabel yang diberikan dan ditangguhkan sepanjang tahun 2021.

Total Deferred Variable Remuneration

Bank Muamalat Indonesia did not provide variable remuneration that was granted and deferred during 2021.

Remunerasi yang Bersifat Tetap	Keterangan Description	Fixed Remuneration
Tunai	124.640.556.163	Cash
Saham/Instrumen yang Berbasis Saham yang Diterbitkan Bank	Nihil Nil	Stock/Instrument based on Shares Issued by the Bank
Remunerasi yang Bersifat Variabel	Tidak Ditangguhkan Not Deferred	Variable Remuneration
Tunai		Cash
Saham/Instrumen yang Berbasis Saham yang Diterbitkan Bank	Nihil Nil	Stock/Instrument based on Shares Issued by the Bank

Informasi Kuantitatif

Berikut adalah informasi kuantitatif untuk MRT, yang mencakup:

1. Total sisa Remunerasi yang masih ditangguhkan, baik yang terekspos penyesuaian implisit maupun eksplisit;
2. Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan; dan
3. Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan.

Quantitative Information

The following is quantitative information for MRT, which includes:

1. Total remaining deferred Remuneration, both exposed to implicit and explicit adjustments;
2. Total Remuneration reduction due to explicit adjustments during the reporting period; and
3. Total Remuneration reduction due to implicit adjustments during the reporting period.

Jenis Remunerasi yang Bersifat Variabel* Type of Variable Remuneration*	Sisa yang Masih Ditangguhkan Deferred Pending	Total Pengurangan Selama Periode Laporan Total Deduction During the Reporting Period		
		Disebabkan Penyesuaian Eksplisit (A) Due to Explicit Adjustments (A)	Disebabkan Penyesuaian Implisit (B) Due to Implicit Adjustments (B)	Total (A)+(B)
Tunai (Rp Juta) Cash	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Saham/ Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut Stock/ Stock-based instruments issued by the Bank (in shares and par. million rupiah, which is a conversion of the stock)	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

Rapat Dewan Pengawas Syariah, Dewan Komisaris dan Direksi

Meeting of the Sharia Supervisory Board, Board of Commissioners, and Board of Directors

RAPAT DEWAN PENGAWAS SYARIAH

Kebijakan Rapat

Bank mengatur penyelenggaraan rapat Dewan Pengawas Syariah paling sedikit 1 (satu) kali dalam 1 (satu) bulan, sesuai dengan Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah dan Board Manual Bank Muamalat Indonesia serta Pedoman Kerja Dewan Pengawas Syariah.

Pengambilan keputusan dalam rapat Dewan Pengawas Syariah dilakukan berdasarkan musyawarah mufakat. Apabila dalam proses pengambilan keputusan terdapat perbedaan pendapat, maka perbedaan pendapat tersebut dapat dicantumkan dalam risalah rapat beserta alasannya. Khusus rapat Dewan Pengawas Syariah untuk mengeluarkan opini Syariah baik untuk produk maupun aktivitas harus dihadiri dan diputuskan oleh seluruh anggota Dewan Pengawas Syariah.

Bank membagi jenis-jenis Rapat Dewan Pengawas Syariah terdiri dari Rapat Internal Dewan Pengawas Syariah dan Rapat Dewan Pengawas Syariah bersama organ Bank Muamalat Indonesia dan/atau bersama *Sharia Compliance*. Rapat Dewan Pengawas Syariah diadakan di tempat kedudukan Bank Muamalat Indonesia atau di tempat lain dalam wilayah Republik Indonesia. Pemanggilan rapat Dewan Pengawas Syariah dilakukan oleh Ketua atau oleh salah seorang anggota Dewan Pengawas Syariah atau Sharia Compliance yang bertindak sebagai *liaison officer*.

Hasil rapat Dewan Pengawas Syariah wajib dituangkan dalam risalah rapat dan didokumentasikan dengan baik. Seluruh keputusan Dewan Pengawas Syariah yang dituangkan dalam risalah rapat merupakan keputusan bersama seluruh anggota Dewan Pengawas Syariah. Materi-materi yang dibahas dalam rapat Dewan Pengawas Syariah sesuai *Board Manual* Bank Muamalat Indonesia antara lain:

1. Hal-hal yang berkaitan dengan pengembangan produk baru dan hasil *review* produk yang telah ada antara lain mengenai tujuan, karakteristik dan akad yang digunakan sesuai dengan prinsip syariah.

MEETING OF THE SHARIA SUPERVISORY BOARD

Meeting Policy

The Bank regulates that the implementation of the Sharia Supervisory Board meeting is at least 1 (one) time in 1 (one) month, in accordance with Bank Indonesia Regulation No. 11/33/PBI/2009 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and the Board Manual of Bank Muamalat Indonesia as well as the Work Guidelines for the Sharia Supervisory Board.

Decision making in the Sharia Supervisory Board meetings is based on deliberation to reach a consensus. If there is a difference of opinion in the decision-making process, the difference of opinion can be stated in the minutes of the meeting along with the reasons. Meetings of the Sharia Supervisory Board that are specifically implemented to issue Sharia opinions for both products and activities must be attended and decided by all members of the Sharia Supervisory Board.

The Bank divides the types of Sharia Supervisory Board Meetings, consisting of Internal Sharia Supervisory Board Meetings and Sharia Supervisory Board Meetings with Bank Muamalat Indonesia organs and/or with Sharia Compliance. The meeting of the Sharia Supervisory Board is held at the domicile of Bank Muamalat Indonesia or elsewhere within the territory of the Republic of Indonesia. The summons for the meeting of the Sharia Supervisory Board is carried out by the Chairman or by a member of the Sharia Supervisory Board or Sharia Compliance acting as a liaison officer.

The results of the Sharia Supervisory Board meetings must be stated in the minutes of the meeting and properly documented. All decisions of the Sharia Supervisory Board as outlined in the minutes of the meeting are joint decisions of all members of the Sharia Supervisory Board. Materials discussed in the Sharia Supervisory Board meetings according to the Bank Muamalat Indonesia Board Manual include:

1. Matters relating to the development of new products and the results of existing product reviews, among others, regarding the objectives, characteristics and contracts used in accordance with sharia principles.

2. Pengajuan aktivitas baru dan review aktivitas Bank yang telah berjalan dari aspek syariah.
3. Permasalahan yang timbul akibat aktivitas Bank yang membutuhkan opini dari Dewan Pengawas Syariah.
4. Hasil temuan syariah dari auditor, baik auditor eksternal maupun auditor internal.

2. Submission of new activities and review of existing Bank activities from the sharia aspect.
3. Issues arising from the Bank's activities requiring an opinion from the Sharia Supervisory Board.
4. Sharia findings from auditors, both external auditors and internal auditors.

Pelaksanaan Rapat

Sepanjang tahun buku 2021, Dewan Pengawas Syariah menggelar rapat sebanyak 12 (dua belas) rapat dengan rincian sebagai berikut.

Meeting Implementation

During the 2021 fiscal year, the Sharia Supervisory Board held 12 (twelve) meetings with the following details.

Agenda Rapat Dewan Pengawas Syariah
Agenda of Sharia Supervisory Board Meetings

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
1	Jum'at, 22 Januari 2021 Friday, 22 January 2021	• Mekanisme *Top Up* Dengan Akad MMQ *Refinancing* Untuk Nasabah yang telah Memiliki Pembiayaan Eksisting • Update atas Tindak Lanjut *Script* Akad by Phone Produk Multiguna • Top Up Mechanism With MMQ Refinancing Contract For Customers with Existing Financing • Update on the Follow-up to the Contract Script by Phone for Multipurpose Products	DPS : • Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH BOD: • Andri Donny
2	Senin, 22 Februari 2021 Monday, 22 February 2021	Tindak Lanjut Rapat DPS atas Mekanisme *Top Up* Dengan Akad MMQ Refinancing Untuk Nasabah yang telah Memiliki Pembiayaan Eksisting Follow-up to the SSB Meeting on Top Up Mechanism with MMQ Refinancing Agreement for Customers with Existing Financing	DPS : • Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH BOD: • Andri Donny
3	Senin, 29 Maret 2021 Monday, 29 March 2021	• Pembiayaan Pembelian Saham Rumah Sakit • Penyampaian *Sharia Dashboard* dan *Update* Persiapan Uji Petik Semester I Tahun 2021 • Financing for the Purchase of Shares of Hospital • Submission of Sharia Dashboard and Update of Sampling Test Preparation for Semester I of 2021	DPS : • Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH
4	Senin, 19 April 2021 Monday, 19 April 2021	Permohonan Opini Syariah Tentang Ta'limat DSN No. U-286 Tentang Penerapan Prinsip Syariah Terkait Penerimaan Dan Penyaluran Dana Bank Syariah Application for Sharia Opinion Regarding Ta'limat DSN No. U-286 on Implementation of Sharia Principles in Relations to the Receipts and Distribution of Sharia Bank Funds	DPS : • Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH BOD: • Andri Donny
5	Kamis, 27 Mei 2021 Thursday, 27 May 2021	• Pemberian Nisbah *Tiering* Pada Tabungan dengan Akad Mudharabah • Skema MMQ *Refinancing* Dengan Objek MMQ Yang Disewakan Kepada Pihak Lain • Pengajuan Izin *Commodity Murabahah Financing* iB Cabang Kuala Lumpur • Laporan *Sharia Dashboard* Januari - April 2021 • Provision of Tiering Nisbah for Savings with Mudharabah Contracts • MMQ Refinancing Scheme With MMQ Objects Leased to Other Parties • Application for iB Commodity Murabahah Financing at Kuala Lumpur Branch • January - April 2021 Sharia Dashboard Report	DPS : • Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH BOD: • Andri Donny
6	Senin, 21 Juni 2021 Monday, 21 June 2021	Laporan Pelaksanaan Uji Petik DPS Semester I Tahun 2021 Report on the SSB Sampling Test Implementation for Semester I of 2021	DPS : • Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH BOD: • Andri Donny
7	Senin, 26 Juli 2021 Monday, 26 July 2021	Pelunasan Dipercepat Pada Akad IMBT *Refinancing* Early Repayment on IMBT Refinancing Contracts	DPS : • Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH BOD: • Andri Donny

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
8	Juma't, 20 Agustus 2021 Friday, 20 August 2021	Penyelesaian Pembiayaan Bermasalah Melalui Pengalihan Nasabah Settlement of Non-Performing Financing Customer Transfer	DPS : • Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH BOD: • Andri Donny
9.	Senin, 27 September 2021 Monday, 27 September 2021	Usulan Format Pemeriksaan Uji Petik DPS Pada Semester II 2021 Proposal for the SSB Sample Test Format in Semester II of 2021	DPS : • Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH BOD: • Andri Donny
10.	Senin, 18 Oktober 2021 Monday, 18 October 2021	• Pengajuan Trade Credit Insurance (Nasabah BMI Cab KL) • Submission for Trade Credit Insurance (BMI KL Branch Customer) • Pembahasan Prosedur Pelaksanaan Standar Akad Pembiayaan • Discussion on Standard Implementation Procedures for Financing Contracts	DPS : • Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH BOD: • Andri Donny
11	Senin, 29 November 2021 Monday, 29 November 2021	• Penyampaian Laporan Konsultasi Syariah Periode Agustus sd November 2021 • Update Pelaksanaan Uji Petik DPS Semester II Tahun 2021 Melalui Kuesioner • Hasil Workshop Simulasi Akad Pembiayaan (Murabahah) • Submission of Sharia Consultation Report for the August to November 2021 Period • Update on the Implementation of the SSB Sample Test for Semester II of 2021 through a Questionnaire • Results of the Financing Contract Simulation Workshop (Murabahah)	DPS : • Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH • Dr. H. Agung Danarto, M.Ag.*) BOD: • Andri Donny
12	Senin, 27 Desember 2021 Monday, 27 December 2021	Penyampaian *Sharia Rating* Semester II Tahun 2021 Submission of Sharia Rating for Semester II of 2021	DPS : • Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH • Dr. H. Agung Danarto, M.Ag.*) BOD: • Andri Donny • Purnomo B. Soetadi

Keterangan | Remark:
*) Efektif setelah memperoleh persetujuan dari OJK
Effective after obtaining approval from FSA

Frekuensi Rapat dan Tingkat Kehadiran Dewan Pengawas Syariah

Meeting Frequency and Attendance Rate of the Sharia Supervisory Board

No.	Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Kehadiran (%) Attendance Percentage (%)
1	Drs. H. Sholahudin Al Aiyub, M.Si	Ketua Chairman	12	12	100%
2	Hj. Siti Haniatunnisa,LLB., MH	Anggota Member	12	12	100%
3	Dr. H. Agung Danarto, M.Ag*)	Anggota Member	2	2	100%

Keterangan | Remark:
*) Efektif setelah memperoleh persetujuan dari OJK
Effective after obtaining approval from FSA

RAPAT DEWAN KOMISARIS

Kebijakan Rapat

Bank mewajibkan Dewan Komisaris mengadakan rapat sedikitnya 1 (satu) kali dalam 2 (dua) bulan, mengacu pada Peraturan OJK Nomor 33/POJK.05/2014, Anggaran Dasar Perseroan dan *Board Manual* Bank Muamalat Indonesia.

MEETING OF THE BOARD OF COMMISSIONERS

Meeting Policy

The Bank requires the Board of Commissioners to hold a meeting at least 1 (one) time in 2 (two) months, referring to FSA Regulation No. 33/POJK.05/2014, the Company's Articles of Association and the Board Manual of Bank Muamalat Indonesia.

Sekretaris Dewan Komisaris memiliki tugas untuk mengatur rapat, mulai dari menyiapkan agenda dan materi hingga pencatatan risalah rapat sebagai bukti yang sah untuk para anggota Dewan Komisaris apabila terjadi dissenting opinions dan sebagai dokumentasi untuk pihak ketiga mengenai keputusan yang diambil dalam rapat.

The Secretary to the Board of Commissioners is in charge of arranging meetings, starting from preparing agendas and materials to recording minutes of meetings as valid evidence for members of the Board of Commissioners in the event of dissenting opinions and as documentation for third parties regarding decisions made at the meeting.

Pelaksanaan Rapat

Hingga 31 Desember 2021, Dewan Komisaris menggelar rapat sebanyak 14 (empat belas) kali rapat dengan rincian sebagai berikut.

Meeting Implementation

Up to 31 December 2021, the Board of Commissioners held 14 (fourteen) meetings with the following details.

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
1	Selasa, 23 February 2021 Tuesday, 23 February 2021	1. Financial Highlights as of January 2021 2. Corporate Action Update 3. Other Updates	• Ilham A Habibie • Iggi H Achsien • Edy Setiadi
2	Selasa, 9 Maret 2021 Tuesday, 19 March 2021	1. Corporate Action Update 2. Other Update	• Ilham A Habibie • Iggi H Achsien • Edy Setiadi • Abdulsalam Al Saleh*) • Mohamed Hedi Mejai*)
3	Selasa, 23 Maret 2021 Tuesday, 23 March 2021	1. Financial Highlights 2. Corporate Action Update 3. Bad Bank Update	• Ilham A Habibie • Iggi H Achsien • Edy Setiadi • Mohamed Hedi Mejai*)
4	Kamis, 27 Mei 2021 Thursday, 27 May 2021	1. Financial Highlights 2. Corporate Action Update 3. New Approach Supervision by BOC 4. Other Updates	• Ilham A Habibie • Iggi H Achsien • Edy Setiadi • Abdulsalam Al Saleh*) • Mohamed Hedi Mejai*)
5	Rabu, 7 Juli 2021 Wednesday, 7 July 2021	1. Corporate Action Update 2. Other Updates	• Ilham A Habibie • Iggi H Achsien • Edy Setiadi
6	Senin, 26 Juli 2021 Monday, 26 July 2021	1. Corporate Action & EGMS Update 2. Other Update	• Ilham A Habibie • Iggi H Achsien • Edy Setiadi
7	Rabu, 28 Juli 2021 Wednesday, 28 July 2021	1. EGMS Update 2. Other Update	• Iggi H Achsien • Edy Setiadi
8	Kamis 5 Agustus, 2021 Thursday, 5 August 2021	1. EGMS & Corporate Action Update 2. Other Updates	• Ilham A Habibie • Edy Setiadi
9	Rabu, 18 Agustus, 2021 Wednesday, 18 August 2021	1. Restructuring in BMI as requested by OJK 2. Approval Rights Issuance & Timeline	• Ilham A Habibie • Iggi H Achsien • Edy Setiadi
10	Friday, 27 Agustus, 2021 Friday, 27 August 2021	1. Financial Highlights July 2021 2. EGMS & Corporate Action Update 3. BMPP Muhammadiyah	• Ilham A Habibie • Edy Setiadi
11	Rabu, 22 September 2021 Wednesday, 22 September 2021	1. Financial Highlights August 2021 2. Corporate Action Update 3. Other Updates	• Ilham A Habibie • Edy Setiadi
12	Kamis, 21 Oktober 2021 Thursday, 21 October 2021	1. Financial Highlights os of September 2021 2. Corporate Action Update 3. Other updates	• Ilham A Habibie • Edy Setiadi
13	Rabu, 24 November 2021 Wednesday, 24 November 2021	Business Plan tahun 2022	• Ilham A Habibie • Iggi H Achsien • Edy Setiadi
14	Kamis, 23 Desember 2021 Thursday, 23 December 2021	1. Financial Highlights as of November 2021 2. Corporate Action Update 3. 2022 Taxonomy	• Ilham A Habibie • Iggi H Achsien • Edy Setiadi

Keterangan | Remark:
*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as a Commissioner and was dismissed as a member of the Board of Commissioners through the EGMS on 28 February 2022

Frekuensi Rapat dan Tingkat Kehadiran Dewan Komisaris

Berikut adalah frekuensi rapat dan tingkat kehadiran Dewan Komisaris.

Meeting Frequency and Attendance Rate of the Board of Commissioners

The following is the meeting frequency and attendance rate of the Board of Commissioners.

Nama Name	**Jabatan** Position	**Rapat Internal Dewan Komisaris** Internal Meeting of the Board of Commissioners			**Rapat Gabungan dengan Direksi** Joint Meeting with the Board of Directors			**Kehadiran di RUPS** Attendance at the GMS		
		Jumlah Rapat Number of Meetings	**Jumlah Kehadiran** Number of Attendance	**%**	**Jumlah Rapat** Number of Meetings	**Jumlah Kehadiran** Number of Attendance	**%**	**Jumlah Rapat** Number of Meetings	**Jumlah Kehadiran** Number of Attendance	**%**
Ilham A. Habibie	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	14	13	93%	5	4	80%	3	3	100%
Iggi H. Achsien	Komisaris Independen Independent Commissioner	14	10	71%	5	4	80%	3	3	100%
Edy Setiadi	Komisaris Independen Independent Commissioner	14	14	100%	5	5	100%	3	3	100%
Mohamed Hedi Mejai*)	Komisaris Commissioner	14	3	21%	5	3	60%	3	0	0%
Abdulsalam Mohammad Joher Al-Saleh*)	Komisaris Commissioner	14	2	14%	5	2	40%	3	0	0%

Keterangan | Remark:
*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as a Commissioner and was dismissed as a member of the Board of Commissioners through the EGMS on 28 February 2022

RAPAT DIREKSI

Kebijakan Rapat

Bank Muamalat memiliki kebijakan rapat Direksi Bank Muamalat Indonesia yang mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014, Anggaran Dasar Bank dan Board Manual Bank Muamalat Indonesia. Dari aturan tersebut, Direksi diwajibkan mengadakan rapat secara berkala sedikitnya 1 (satu) kali dalam setiap bulan.

Dalam rapat Direksi, Direksi memiliki kewenangan untuk mengambil berbagai keputusan bisnis, mengevaluasi kinerja Bank dan menetapkan berbagai kebijakan dalam pengurusan Bank. Rapat Direksi dilakukan berdasarkan prinsip-prinsip sebagai berikut:

1. Penyelenggaraan rapat Direksi dapat diadakan setiap waktu, atas permintaan tertulis dari:
    a. Direksi;
    b. Anggota Direksi;
    c. Dewan Komisaris;
    d. Anggota Dewan Komisaris; dan/atau

MEETING OF THE BOARD OF DIRECTORS

Meeting Policy

Bank Muamalat has a policy of meeting the Board of Directors of Bank Muamalat Indonesia, which refers to the Financial Services Authority Regulation No. 33/POJK.04/2014, the Bank's Articles of Association and the Board Manual of Bank Muamalat Indonesia. These rules require the Board of Directors to hold regular meetings at least 1 (one) time every month.

In the Board of Directors' meeting, the Board of Directors has the authority to make various business decisions, evaluate the performance of the Bank, and establish various policies in the management of the Bank. Board of Directors' meetings are held based on the following principles:

1. Meetings of the Board of Directors may be held at any time, upon written request from:
    a. Board of Directors;
    b. Members of the Board of Directors;
    c. Board of Commissioners;
    d. Members of the Board of Commissioners; and/or

e. Seorang atau lebih pemegang saham yang bersama-sama mewakili 1/10 (satu per sepuluh) atau lebih dari jumlah seluruh saham dengan hak suara.
Yang diajukan kepada Perseroan dengan Surat Tercatat dan/atau surat yang disampaikan langsung kepada Perseroan dengan mendapat tanda-terima disertai alasannya dan tembusannya disampaikan kepada setiap anggota Direksi dan setiap anggota Dewan Komisaris dengan Surat Tercatat dan/atau surat yang disampaikan langsung kepada setiap anggota Direksi dan setiap anggota Dewan Komisaris dengan mendapat tanda terima;
2. Panggilan rapat Direksi dilakukan oleh Direktur Utama dan dalam hal Direktur Utama tidak dapat hadir yang tidak perlu dibuktikan kepada pihak lain panggilan rapat Direksi dapat dilakukan oleh anggota Direksi lainnya.
3. Pengambilan keputusan dilakukan secara musyawarah untuk mufakat dan/atau pengambilan suara, akan dianggap sah apabila paling sedikit lebih dari 2/3 (dua per tiga) bagian dari jumlah anggota Direksi hadir dan/atau diwakili dalam rapat Direksi
4. Sekretaris Perusahaan membuat risalah rapat dan ditandatangani oleh seluruh anggota Direksi yang hadir untuk disimpan dan tersedia sewaktu-waktu jika diminta oleh Dewan Komisaris
5. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat harus dicantumkan didalam risalah rapat beserta alasannya

e. One or more shareholders who jointly represent 1/10 (one tenth) or more of the total number of shares with voting rights.
Submitted to the Company by Registered Letter and/or a letter submitted directly to the Company with receipt along with the reasons and a copy submitted to each member of the Board of Directors and each member of the Board of Commissioners with a Registered Letter and/or letter delivered directly to each member of the Board of Directors and each member of the Board of Commissioners by receiving a receipt;
2. Summons to the Board of Directors' meeting is made by the President Director and in the event that the President Director is unable to attend, which does not need to be proven to other parties, the summons for the Board of Directors' meeting can be made by other members of the Board of Directors.
3. Decisions are made by deliberation to reach consensus and/or voting, deemed valid if at least more than 2/3 (two thirds) of the total members of the Board of Directors are present and/or represented at the meeting of the Board of Directors.
4. The Corporate Secretary prepares the minutes of the meeting and is signed by all members of the Board of Directors present for safekeeping and available at any time if requested by the Board of Commissioners
5. Dissenting opinions that occurred in the meeting must be stated in the minutes of the meeting along with the reasons

Pelaksanaan Rapat

Sepanjang tahun buku 2021, Direksi menggelar rapat sebanyak 50 (lima puluh) kali rapat dengan rincian sebagai berikut.

Meeting Implementation

During the 2021 fiscal year, the Board of Directors held 50 (fifty) meetings with the following details.

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
1	12 Januari 2021 12 January 2021	1. CAR & Media Update 2. Liquidity Update 3. Financial Highlights as of Desember 2020 4. Bad Bank Update 5. BOD Other Updates	Achmad K. Permana Hery Syafril Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
2	19 Januari 2021 19 January 2021	1. CAR & Media Update 2. Liquidity Update 3. Retail Banking Update 4. Wholesale Banking Update 5. As-Salam Project Update 6. Pembahasan Materi Rapat BOC-BOD Januari 2021 Discussion on BOC-BOD Meeting Materials in January 2021 7. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
3	26 Januari 2021 26 January 2021	1. CAR & Media Update 2. Liquidity Update 3. Litigation Update (include Bad Bank Update) 4. Update COVID-19 5. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
4	2 Februari 2021 2 February 2021	1. CAR & Media Update 2. Pelaporan Rasio Pembiayaan UMKM 2020 2020 MSME Financing Ratio Report 3. Project Amanah Update 4. Strategi Hukum Terhadap Nasabah Legal Strategy for the Customers 5. Tindaklanjut Rapat dengan Pemegang Saham Follow-up of the Meeting with Shareholders 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
5	9 Februari 2021 9 February 2021	1. CAR & Media Update 2. Financial Highlights as of January 2021 3. Wholesale Banking Update 4. Retail Banking Update 5. Risk Initiative to Support Business Growth 6. Assesment Pemilihan GeNose vs Swab Antigen GeNose vs Antigen Swab Selection Assessment 7. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO
6	16 Februari2021 16 February 2021	1. CAR & Media Update 2. Amanah Project Update 3. Bad Bank Update 4. Corporate Action Update 5. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO
7	23 Februari 2021 23 February 2021	1. CAR & Media Update 2. Liquidity Update 3. Debit Paywave Visa 4. Corporate Action Update 5. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Riksa Prakoso (CHO) Irvan Y. Noor (CWO
8	2 Maret 2021 2 March 2021	1. CAR & Media Update 2. Amanah Project Update 3. WB Financing Customer Review 4. BOD Other Updates	Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Riksa Prakoso (CHO) Irvan Y. Noor (CWO
9	9 Maret 2021 9 March 2021	1. CAR & Media Update 2. Corporate Action Update 3. NPF 4. Financial Highlight as of February 2021 5. Retail Banking Update 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Riksa Prakoso (CHO)
10	16 Maret 2021 16 March 2021	1. CAR & Media Update 2. RUPS Update 3. Wholesale Banking Update 4. Bad Bank Update 5. Amanah Project Update 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO
11	23 Maret 2021 23 March 2021	1. CAR & Media Update 2. Persiapan Rapat dengan Shareholders 3. Corporate Action Update 4. Progress Report Audit 31 Desember 2020 5. Peer to Peer Financing Initiative 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Andri Donny Irvan Y. Noor (CWO
12	30 Maret 2021 30 March 2021	1. CAR & Media Update 2. Liquidity Update 3. Amanah Project Update 4. Bad Bank NPF Update 5. Corporate Action Update 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO
13	6 April 2021 6 April 2021	1. CAR & Media Update 2. Corporate Action Update 3. RUPS Update GMS Update 4. Operation Update 5. BOD Other Updates	Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
14	13 April 2021 13 April 2021	1. CAR & Media Update 2. Corporate Action & RUPS Update 3. Financial Highlights as of March 2021 4. ANTASENA Progress Update 5. Retail Banking Update 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO)
15	20 April 2021 20 April 2021	1. CAR & Media Update 2. Wholesale Banking Update 3. DPLK Update 4. BMM Update 5. Corporate Action & RUPS Update Corporate Action & GMS Update 6. BOD Other Updates	Achmad K. Permana Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO))
16	27 April 2021 27 April 2021	1. CAR & Media Update 2. Liquidity Update 3. Proyeksi Laporan Keuangan 4. Corporate Action & RUPS Update Corporate Action & GMS Update 5. Bad Bank Update 6. Amanah Project Update 7. Milad ke-29 BMI BMI's 29th Anniversary 8. BOD Other Updates	Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
17	4 Mei 2021 4 May 2021	1. CAR & Media Update 2. Corporate Action Update 3. MDIN Smart Account Opening 4. Muamalat Institute Update 5. ALIF Update 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO)
18	11 Mei 2021 11 May 2021	1. CAR & Media Update 2. Financial Highlights as of April 2021 3. Wholesale Banking Update 4. Retail Banking Update 5. Amanah Project Update 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
19	27 Mei 2021 27 May 2021	1. CAR & Media Update 2. Liquidity Update 3. Bad Bank Update 4. Revisi RBB 2021 2021 Bank Business Plan Revision 5. Pembahasan Materi Rapat BOC Discussion on BOC Meeting Materials 6. SWIFT Compliance 2021 7. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
20	2 Juni 2021 2 june 2021	1. CAR & Media Update 2. Amanah Project Update 3. Business Turnaround 4. Pelaksanaan Audit 2021 2021 Audit Implementation 5. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
21	8 Juni 2021 8 June 2021	1. CAR & Media Update 2. Financial Highlights as of May 2021 3. Wholesale Banking Update 4. Retail Banking Update 5. BOD Other Updates	Achmad K. Permana Hery Syafril Awaldi Andri Donny Avianto Istihardjo Irvan Y. Noor (CWO)
22	15 Juni 2021 15 June 2021	1. CAR & Media Update 2. Amanah Project Update 3. IT Security Update 4. Bad Bank Update 5. Pembahasan Dana Haji Hajj Fund Discussion 6. BOD Other Updates	Achmad K. Permana Hery Syafril Awaldi Andri Donny Avianto Istihardjo Irvan Y. Noor (CWO))
23	22 Juni 2021 22 June 2021	1. CAR & Media Update 2. Corporate Action & RUPS Update 3. Update Progress Konversi MDIN MDIN Conversion Progress Update 4. Update Muamalat Tower 5. COVID-19 Update 6. BOD Other Updates	Purnomo B. Soetadi Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
24	29 Juni 2021 29 June 2021	1. CAR & Media Update 2. Litigation Process 3. Corporate Action & RUPS Update 4. Liquidity Update 5. Financing Document Update 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Irvan Y. Noor (CWO)
25	6 Juli 2021 6 July 2021	1. CAR & Media Update 2. Financial Highlight Juni 2021 3. Corporate Action & RUPS Update 4. Pro-Hajj Update (ditunda) Pro-Hajj Update (postponed) 5. COVID-19 Update 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
26	13 Juli 2021 13 July 2021	1. CAR & Media Update 2. Wholesale Banking Update 3. Retail Banking Update 4. Financing Document Update 5. Update COVID-19 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
27	21 Juli 2021 21 July 2021	1. CAR & Media Update 2. Corporate Action & RUPS Update 3. Bad Bank Update 4. Pro-Hajj Update 5. Amanah Project Update 6. PT Alpha Case 7. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
28	27 Juli 2021 27 July 2021	1. CAR & Media Update 2. Liquidity Update 3. DPLK Update 4. BMM Update 5. Corporate Action & RUPS Update Corporate Action & GMS Update 6. BOD Other Updates	Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
29	3 Agustus 2021 3 August 2021	1. CAR & Media Update 2. Muamalat Institute Update 3. ALIF Update 4. Pro-Hajj Update 5. Service Quality Update 6. Publikasi Laporan Keuangan Juni 2021 Publication of June 2021 Financial Statements 7. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
30	10 Agustus 2021 10 August 2021	1. Laporan Keuangan Audited Juni 2021 June 2021 Audited Financial Statements 2. Financial Highlights as of July 2021 3. CAR & Media Update 4. Corporate Action Update 5. ALIF Update 6. COVID-19 Update 7. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
31	18 Agustus 2021 18 August 2021	1. CAR & Media Update 2. Corporate Action Update 3. Wholesale Banking Update 4. Retail Banking Update 5. Amanah Project Update 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
32	24 Agustus 2021 24 August 2021	1. CAR & Media Update 2. Bad Bank Update 3. Corporate Action Update 4. BOD Other Updates	Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
33	1 September 2021 1 September 2021	1. CAR & Media Update 2. Liquidity Update 3. Pengajuan dari ALIF 4. Update Progress Penugasan Audit Khusus OJK Update on OJK Special Audit Assignment Progress 5. Persiapan Hari Pelanggan Nasional 2021 Preparation for 2021 National Customer Day 6. BOD Other Updates	Achmad K. Permana Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
34	7 September 2021 7 September 2021	1. CAR & Media Update 2. Update Pemeriksaan OJK OJK Audit Update 3. Financial Highlights as of August 2021 4. Corporate Action Update 5. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
35	14 September 2021 14 September 2021	1. CAR & Media Update 2. Wholesale Banking Update 3. Retail Banking Update (include Pro-Hajj Update) 4. Corporate Action Update 5. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
36	21 September 2021 21 September 2021	1. CAR & Media Update 2. Bad Bank Update 3. Amanah Project Update 4. Usulan Perbaikan Proses EOM EOM Process Improvement Proposal 5. Pipeline Pembiayaan 6. Turnaround Meeting Plan 7. Corporate Action Update 8. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
37	28 September 2021 28 September 2021	1. CAR & Media Update 2. Liquidity Update 3. MDIN Update & Digital Initiatives 4. Corporate Action Update 5. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
38	12 Oktober 2021 12 October 2021	1. CAR & Media Update 2. Corporate Action Update 3. RBB 2022 2022 Bank Business Plan 4. Financial Highlights as of September 2021 5. High Yield Financing Product 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
39	19 Oktober 2021 19 October 2021	1. CAR & Media Update 2. Bad Bank Update 3. Digital & Electronic Banking Update 4. Pipeline WB & RB 2021 5. Corporate Action Update 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Awaldi Andri Donny Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
40	26 Oktober 2021 26 October 2021	1. CAR & Media Update 2. Liquidity Update 3. Bad Bank Update 4. Corporate Action Update 5. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
41	2 November 2021 2 November 2021	1. CAR & Media Update 2. RBB 2022 2022 Bank Business Plan 3. Corporate Action Update 4. Amanah Project Update 5. BMM Update 6. ALIF Update 7. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
42	9 November 2021 9 November 2021	1. CAR & Media Update 2. Financial Highlight as of October 2021 3. Corporate Action Update 4. Wholesale Banking Update 5. Branch & ATM Plan 2022 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
43	16 November 2021 16 November 2021	1. CAR & Media Update 2. Retail Banking Update 3. DPLK Update 4. Corporate Action Update 5. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
44	23 November 2021 23 November 2021	1. CAR & Media Update 2. Update Implementasi AML & CFT Tahun 2021 Update on AML & CFT Implementation in 2021 3. Amanah Project Update 4. Corporate Action Update 5. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
45	30 November 2021 30 November 2021	1. CAR & Media Update 2. Liquidity Update 3. Bad Bank Update 4. MI Update 5. Corporate Action Update 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
46	8 Desember 2021 8 December 2021	1. CAR & Media Update 2. Financial Highlights as of November 2021 3. Corporate Action Update 4. Persetujuan Business Plan ALIF Approval for ALIF Business Plan 5. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
47	13 Desember 2021 13 December 2021	1. CAR & Media Update 2. Kick Off Audit 2021 3. Year End Projection 2021 4. Corporate Action Update 5. Wholesale Banking Update 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
48	22 Desember 2021 22 December 2021	1. CAR & Media Update 2. Business Strategy Proposal I 3. Corporate Action Update 4. Year End Projection 2021 5. Business Strategy Proposal II 6. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
49	28 Desember 2021 28 December 2021	1. CAR & Media Update 2. Liquidity Update 3. Corporate Action Update 4. Retail Banking Update 5. BOD Other Updates	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Istihardjo Riksa Prakoso (CHO) Irvan Y. Noor (CWO)
50	31 Desember 2021 31 December 2021	Persetujuan Penunjukkan Konsultan *Business Strategy* Approval for the Appointment of Business Strategy Consultant	Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Riksa Prakoso (CHO) Irvan Y. Noor (CWO)

Frekuensi Rapat dan Tingkat Kehadiran Direksi

Berikut adalah frekuensi rapat dan tingkat kehadiran Direksi.

Meeting Frequency and Attendance Rate of the Board of Directors

The following is the meeting frequency and attendance rate of the Board of Directors.

Nama Name	Jabatan Position	Rapat Internal Direksi Internal Meeting of the Board of Directors			Rapat Gabungan dengan Dewan Komisaris Joint Meeting with the Board of Commissioners			Kehadiran di RUPS Attendance at the GMS		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	%	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	%	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	%
Direksi | Board of Directors										
Achmad Kusna Permana	Direktur Utama President Director	50	44	88%	5	5	100%	3	1	33%
Purnomo B. Soetadi	Direktur Keuangan Finance Director	50	45	90%	5	4	80%	3	3	100%
Hery Syafril	Direktur Kepatuhan, Risiko dan Hukum Compliance, Risk, and Legal Director	50	41	82%	5	5	100%	3	3	100%
Awaldi	Direktur Bisnis Ritel Retail Banking Director	50	45	90%	5	5	100%	3	3	100%
Andri Donny	Direktur Operasi Operation Director	50	49	98%	5	5	100%	3	3	100%
Avianto	Direktur Pembiayaan Financing Director	50	46	92%	5	5	100%	3	3	100%
Pejabat Eksekutif Senior | Senior Executive Officers										
Riksa Prakoso	Chief Human Capital Officer	50	46	92%	5	4	80%			
Irvan Y .Noor	Chief Wholesale Banking Officer	50	47	94%	5	5	100%			

RAPAT GABUNGAN DEWAN KOMISARIS DAN DIREKSI

Kebijakan Rapat

Bank memiliki kebijakan rapat gabungan Dewan Komisaris dan Direksi paling sedikit 1 (satu) kali dalam 4 (empat) bulan. Rapat gabungan tersebut mencerminkan penyelenggaraan koordinasi dan sinergi fungsi manajemen antara Dewan Komisaris dan Direksi.

Pelaksanaan Rapat

Sepanjang tahun buku 2021, Dewan Komisaris dan Direksi menggelar rapat gabungan sebanyak 5 (lima) kali rapat dengan rincian sebagai berikut.

JOINT MEETING OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Meeting Policy

The Bank has established a policy on joint meetings of the Board of Commissioners and Board of Directors at least 1 (one) time in 4 (four) months. The joint meeting reflects the coordination and synergy of management functions between the Board of Commissioners and Board of Directors.

Meeting Implementation

During the 2021 fiscal year, the Board of Commissioners and Board of Directors held 5 (five) joint meetings with the following details.

Tabel Agenda Rapat Gabungan Dewan Komisaris dan Direksi

Agenda for Joint Meeting of the Board of Commissioners and Board of Directors

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
1	Selasa, 26 Januari 2021 Tuesday, 26 January 2021	1. Financial Highlights as of 31 December 2020 2. Corporate Action Update 3. Report on BMI's Handling on COVID-19 4. Other Updates	BOC: Ilham A. Habibie Iggi H. Achsien Edy Setiadi BOD: Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Pejabat Eksekutif Senior: Senior Executive Officers: Riksa Prakoso Irvan Yulian Noor
2	Kamis, 22 April 2021 Thursday, 22 April 2021	1. Financial Highlights as of March 2021 2. Corporate Action Update 3. Other Updates	BOC: Ilham A. Habibie Iggi H. Achsien Edy Setiadi AbdulSalam Al Saleh*) Mohamed Hedi Mejai*) BOD: Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Pejabat Eksekutif Senior: Senior Executive Officers: Riksa Prakoso Irvan Yulian Noor
3	Senin, 14 Juni 2021 Monday, 14 June 2021	1. Proposal of the Revision of the Bank's Business Plan 2021 2. Financial Highlights as of May 2021 3. Corporate Action Update 4. Other Updates	BOC: Iggi H. Achsien Edy Setiadi AbdulSalam Al Saleh*) Mohamed Hedi Mejai*) BOD: Achmad K. Permana Hery Syafril Awaldi Andri Donny Avianto Pejabat Eksekutif Senior: Senior Executive Officers: Irvan Yulian Noor
4	Jumat, 23 Juli, 2021 Friday, 23 July 2021	1. Financial Highlights as of May 2021 2. Corporate Action Update 3. Other Updates	BOC: Ilham A. Habibie Iggi H. Achsien Edy Setiadi BOD: Achmad K. Permana Purnomo B. Soetadi Hery Syafril Awaldi Andri Donny Avianto Pejabat Eksekutif Senior: Senior Executive Officers: Riksa Prakoso Irvan Yulian Noor

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
5	Selasa, 30 November, 2021 Tuesday, 30 November 2021	1. AML & CFT Update 2. Financial Highlights as of October 2021 3. Corporate Action Update 4. Other Update	BOC: • Ilham A. Habibie • Edy Setiadi • Mohamed Hedi Mejai*) BOD: • Achmad K. Permana • Purnomo B. Soetadi • Hery Syafril • Awaldi • Andri Donny • Avianto Pejabat Eksekutif Senior: Senior Executive Officers: • Riksa Prakoso • Irvan Yulian Noor

Keterangan | Remark:
*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as a Commissioner and was dismissed as a member of the Board of Commissioners through the EGMS on 28 February 2022

RAPAT DEWAN PENGAWAS SYARIAH BERSAMA DEWAN KOMISARIS DAN DIREKSI

Kebijakan Rapat

Mengacu pada Board Manual, Rapat Dewan Pengawas Syariah bersama dengan Direksi dan rapat Rapat Dewan Pengawas Syariah bersama dengan Dewan Komisaris diselenggarakan sesuai dengan kebutuhan. Pelaksanaan rapat Dewan Pengawas Syariah bersama dengan Direksi dan rapat Dewan Pengawas Syariah bersama dengan Dewan Komisaris dapat dilakukan secara gabungan.

Pelaksanaan Rapat

Sepanjang tahun buku 2021, rapat Dewan Pengawas Syariah bersama Dewan Komisaris dan Direksi digelar sebanyak 1 (satu) rapat dengan rincian sebagai berikut.

Tabel Agenda Rapat Dewan Pengawas Syariah bersama Dewan Komisaris dan Direksi

MEETING OF THE SHARIA SUPERVISORY BOARD WITH THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Meeting Policy

Pursuant to the Board Manual, the Meeting of the Sharia Supervisory Board with the Board of Directors and the Meeting of the Sharia Supervisory Board with the Board of Commissioners are held as needed. The implementation of the meeting of the Sharia Supervisory Board with the Board of Directors and meeting of the Sharia Supervisory Board with the Board of Commissioners can be held jointly.

Meeting Implementation

During the 2021 fiscal year, the meeting of the Sharia Supervisory Board with the Board of Commissioners and Board of Directors was held for 1 (one) time with the following details.

Agenda for the Meeting of the Sharia Supervisory Board with the Board of Commissioners and Board of Directors

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
1	29 April 2021 29 April 2021	Corporate Update	DPS | SSB: • Sholahudin Al-Aiyub • Siti Haniatunnisa BOC: • Ilham A Habibie • Iggi H Achsien • Edy Setiadi BOD: • Purnomo B. Soetadi • Hery Syafril • Awaldi • Andri Donny • Avianto Pejabat Eksekutif Senior: Senior Executive Officers: • Riksa Prakoso • Irvan Yulian Noor

Frekuensi Rapat dan Tingkat Kehadiran Dewan Pengawas Syariah, Dewan Komisaris dan Direksi

Berikut adalah frekuensi rapat dan tingkat kehadiran Dewan Pengawas Syariah, Dewan Komisaris dan Direksi.

Meeting Frequency and Attendance Rate for the Meeting of the Sharia Supervisory Board, Board of Commissioners, and Board of Directors

The following is the meeting frequency and attendance rate of the Sharia Supervisory Board, the Board of Commissioners, and Board of Directors.

No.	Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Kehadiran (%) Attendance Percentage (%)
Dewan Pengawas Syariah | Sharia Supervisory Board					
1	Drs. H. Sholahudin Al Aiyub, M.Si	Ketua Chairman	1	1	100%
2	Hj. Siti Haniatunnisa,LLB., MH	Anggota Member	1	1	100%
3	Dr. H. Agung Danarto, M.Ag*)	Anggota Member	1	0	0%
Dewan Komisaris | Board of Commissioners					
4	Ilham A. Habibie	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	1	1	100%
5	Iggi H. Achsien	Komisaris Independen Independent Commissioner	1	1	100%
6	Edy Setiadi	Komisaris Independen Independent Commissioner	1	1	100%
7	Mohamed Hedi Mejai**)	Komisaris Commissioner	1	0	0%
8	Abdulsalam Mohammad Joher Al-Saleh**)	Komisaris Commissioner	1	0	0%
Direksi | Board of Directors					
9	Achmad Kusna Permana	Direktur Utama President Director	1	0	0%
10	Hery Syafril	Direktur Keuangan Finance Director	1	1	100%
11	Andri Donny	Direktur Kepatuhan, Risiko dan Hukum Compliance, Risk, and Legal Director	1	1	100%
12	Purnomo B. Soetadi	Direktur Bisnis Ritel Retail Banking Director	1	1	100%
13	Awaldi	Direktur Operasi Operation Director	1	1	100%
14	Avianto	Direktur Pembiayaan Financing Director	1	1	100%
Pejabat Eksekutif Senior | Senior Executive Officers					
15	Irvan Yulian Noor	Chief Wholesale Banking Officer	1	1	100%
16	Riksa Prakoso	Chief Human Capital Officer	1	1	100%

Keterangan | Remarks:

*) Efektif setelah memperoleh persetujuan dari OJK
Effective after obtaining approval from FSA

**) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as a Commissioner and was dismissed as a member of the Board of Commissioners through the EGMS on 28 February 2022

Komite Audit
Audit Committee

Komite Audit dibentuk oleh Dewan Komisaris untuk membantu pelaksanaan pengawasan dan evaluasi terhadap pelaksanaan audit intern. Komite tersebut juga melakukan pemantauan atas tindak lanjut hasil audit guna menilai kecukupan pengendalian intern, termasuk kecukupan proses pelaporan keuangan Bank.

The Audit Committee was established by the Board of Commissioners to assist in evaluating the implementation of internal audits and monitoring of follow-up to audit results to assess the adequacy of internal control, including the adequacy of the Bank's financial reporting process

DASAR HUKUM

Pembentukan Komite Audit Bank Muamalat Indonesia mengacu pada peraturan perundang-undangan, yaitu:

1. Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
2. Surat Edaran Bank Indonesia No. 12/13/DPBS tanggal 30 April 2010 perihal Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
3. Peraturan Otoritas Jasa Keuangan No. 55/ POJK.04/2015 tanggal 29 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
4. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 8 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
5. Anggaran Dasar Bank tentang tugas dan wewenang Dewan Komisaris.

LEGAL BASIS

The establishment of Bank Muamalat Indonesia Audit Committee refers to the laws and regulations, namely:

1. Regulation of Bank Indonesia No. 11/33/PBI/2009 dated 7 December 2009 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
2. Circular Letter of Bank Indonesia No. 12/13/DPBS dated 30 April 2010 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
3. Financial Services Authority Regulation No. 55/ POJK.04/2015 dated 29 December 2015 on the Establishment and Work Implementation Guidelines of the Audit Committee.
4. Financial Services Authority Regulation No. 1/ POJK.03/2019 dated 8 January 2019 on Implementation of the Internal Audit Function in Commercial Banks.
5. The Bank's Articles of Association on the duties and responsibilities of the Board of Commissioners.

PEDOMAN KERJA/PIAGAM KOMITE AUDIT

Komite Audit Bank Muamalat memiliki piagam yang di dalamnya mengatur struktur dan keanggotaan, persyaratan keanggotaan, tugas dan tanggung jawab, wewenang, rapat, masa tugas, waktu kerja dan pelaporan. Piagam Komite Audit terakhir dikinikan pada tahun 2021 dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

AUDIT COMMITTEE CHARTER

Bank Muamalat Audit Committee has established a charter that regulates the structure and membership, membership requirements, duties and responsibilities, authority, meetings, term of office, working time and reporting. The Audit Committee Charter was last updated in 2021 and will continue to be updated in accordance with the development of applicable regulations and the latest conditions of the Bank.

KRITERIA ANGGOTA KOMITE AUDIT

Kriteria keanggotaan Komite Audit untuk anggota yang merupakan Komisaris Independen dan pihak independen telah diatur oleh Bank, yang juga telah dituangkan ke dalam Piagam Komite Audit. Kriteria tersebut antara lain:

1. Wajib mempunyai integritas, akhlak, moral dan reputasi keuangan yang baik.
2. Wajib mempunyai kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik.

MEMBERSHIP CRITERIA OF THE AUDIT COMMITTEE

The membership criteria of the Audit Committee for members who are Independent Commissioners and independent parties have been regulated by the Bank, which has also been stated in the Audit Committee Charter. These criteria include:

1. Must have integrity, character, morals, and good financial reputation.
2. Must have the ability, knowledge, experience in accordance with the field of work, and be able to communicate well.

3. Wajib memahami laporan keuangan, bisnis perusahaan khususnya yang terkait dengan layanan jasa atau kegiatan usaha Bank, proses audit, manajemen risiko, dan peraturan perundang- undangan terkait lainnya.
4. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan
5. Wajib mematuhi kode etik Komite Audit yang ditetapkan oleh Bank.
6. Wajib mempunyai paling kurang satu anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan keuangan.
7. Wajib mempunyai paling kurang satu anggota yang memiliki keahlian di bidang perbankan syariah.
8. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa *assurance*, jasa *non-assurance*, jasa penilai dan/atau jasa konsultasi lain kepada emiten atau perusahaan publik yang bersangkutan dalam waktu 6 (enam) bulan terakhir.
9. Bukan merupakan orang yang berkerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir kecuali Komisaris Independen.
10. Tidak memiliki saham langsung maupun tidak langsung pada Bank.
11. Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Bank Muamalat Indonesia.
12. Tidak memiliki hubungan usaha, baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank Muamalat Indonesia.

TUGAS DAN TANGGUNG JAWAB

Berikut adalah tugas dan tanggung jawab Komite Audit sesuai dengan Piagam Komite Audit.

1. Melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern, termasuk kecukupan proses pelaporan keuangan.
2. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan.
3. Melakukan penelaahan atas kepatuhan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank.
4. Menjaga kerahasiaan dokumen, data dan informasi Bank.
5. Dalam melakukan tugas sebagaimana angka 1 di atas, Komite Audit wajib melakukan pemantauan dan evaluasi paling sedikit:
    a. Pelaksanaan tugas satuan kerja audit intern;
    b. Kesesuaian pelaksanaan audit oleh Akuntan Publik dengan standar audit;

3. Must understand financial reports, the company's business, especially those related to the Bank's services or business activities, audit process, risk management, and other relevant laws and regulations.
4. Willing to continuously improve competence through education and training
5. Must comply with the Audit Committee's code of conduct established by the Bank.
6. Must have at least one member with an educational background and expertise in accounting and/or finance.
7. Must have at least one member who has expertise in sharia banking.
8. Not a person in the Public Accounting Firm, Legal Consultant Office, Public Appraisal Service Office or other party providing assurance services, non-assurance services, appraisal services and/or other consulting services to the relevant Issuer or Public Company within the last 6 (six) months.
9. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Bank within the last 6 (six) months except for Independent Commissioner.
10. Does not have direct or indirect shares in the Bank.
11. Has no affiliation with members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of Bank Muamalat Indonesia.
12. Has no business relationships, directly or indirectly, related to the business activities of Bank Muamalat Indonesia.

DUTIES AND RESPONSIBILITIES

The following are the duties and responsibilities of the Audit Committee in accordance with the Audit Committee Charter.

1. Monitoring and evaluating the planning and implementation of audit as well as monitoring the follow-up to the audit results in order to assess the adequacy of internal control, including the adequacy of the financial reporting process.
2. Reviewing and providing advice to the Board of Commissioners regarding potential conflicts of interest.
3. Reviewing compliance with laws and regulations related to the Bank's activities.
4. Maintain the confidentiality of documents, data, and information of the Bank.
5. In carrying out the duties as referred to in item 1, the Audit Committee is required to monitor and evaluate at least:
    a. Implementation of the duties of the internal audit unit;
    b. Conformity of the audit by a Public Accountant with auditing standards;

c. Kesesuaian laporan keuangan dengan standar akuntansi keuangan; dan
d. Pelaksanaan tindak lanjut oleh Direksi atas hasil temuan satuan kerja audit intern, akuntan publik, dan hasil pengawasan Otoritas jas Keuangan, guna memberikan rekomendasi kepada Dewan Komisaris.

6. Dalam melakukan pemantauan dan evaluasi pelaksanaan tugas Satuan Kerja Audit Intern (SKAI), Komite Audit bertanggung jawab antara lain:
   a. Memantau dan mengkaji efektivitas pelaksanaan audit intern Bank;
   b. Mengevaluasi kinerja SKAI Bank;
   c. Memastikan SKAI berkomunikasi dengan Direksi, Dewan Komisaris, Dewan Pengawas Syariah, auditor ekstern, dan Otoritas Jasa Keuangan;
   d. Memastikan SKAI bekerja secara independen serta menjunjung tinggi integritas dalam pelaksanaan tugas;
   e. Memberikan rekomendasi Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup dan anggaran SKAI;
   f. Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat dan akurat;
   g. Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian Remunerasi tahunan SKAI secara keseluruhan serta penghargaan kinerja; dan
   h. Memberikan rekomendasi kepada Dewan Komisaris terkait persetujuan pengangkatan dan pemberhentian kepala SKAI, penetapan piagam audit intern dan penunjukan pengendali mutu independen dari pihak ekstern untuk melakukan kaji ulang terhadap kinerja SKAI.

7. Dalam pemantauan dan evaluasi pelaksanaan audit oleh Kantor Akuntan Publik, Komite Audit bertanggung jawab antara lain:
   a. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Akuntan Publik yang didasarkan pada independensi, ruang lingkup penugasan, dan imbalan jasa;
   b. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Akuntan atas jasa yang diberikannya.
   c. Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh Akuntan Publik dan/atau Kantor Akuntan Publik paling kurang melalui:
      1. Kesesuaian pelaksanaan audit oleh Akuntan Publik dan/atau Kantor Akuntan Publik dengan standar audit yang berlaku;
      2. Kecukupan waktu pekerjaan lapangan;

c. Conformity of financial statements with financial accounting standards; and
d. Implementation of follow-up by the Board of Directors on the findings of the internal audit work unit, public accountants, and supervision results of the Financial Services Authority, in order to provide recommendations to the Board of Commissioners.

6. In monitoring and evaluating the implementation of the duties of the Internal Audit Unit (IAU), the Audit Committee is responsible for, among others:
   a. Monitor and review the effectiveness of the Bank's internal audit;
   b. Evaluating the performance of the Bank's IAU;
   c. Ensuring the IAU communicates with the Board of Directors, Board of Commissioners, Sharia Supervisory Board, external auditors, and the Financial Services Authority;
   d. Ensuring that the IAU is independent and upholds integrity in carrying out its duties;
   e. Provide recommendations to the Board of Commissioners regarding the preparation of the audit plan, scope and budget of the IAU;
   f. Reviewing audit reports and ensuring that the Board of Directors takes the necessary corrective actions in a swift and accurate manner;
   g. Provide recommendations to the Board of Commissioners regarding the provision of IAU's overall annual Remuneration and performance awards; and
   h. Provide recommendations to the Board of Commissioners regarding the approval for the appointment and dismissal of the head of the IAU, the establishment of an internal audit charter and the appointment of an independent quality controller from an external party to review the performance of the IAU.

7. In monitoring and evaluating the audit by the Public Accounting Firm, the Audit Committee is responsible for, among others:
   a. Provide recommendations to the Board of Commissioners regarding the appointment of a Public Accountant based on independence, the scope of the assignment, and fees;
   b. Provide an independent opinion in the event of disagreement between management and the Accountant for the services provided.
   c. Evaluating the implementation of audit services on annual historical financial information by the Public Accountant and/or Public Accounting Firms at least through:
      1. Conformity of audit implementation by Public Accountant and/or Public Accounting Firm with applicable auditing standards;
      2. Sufficient time for field work;

3. Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik; dan
4. Rekomendasi perbaikan yang diberikan oleh Akuntan Publik dan/atau KAP.

8. Dalam pemantauan dan evaluasi pelaporan keuangan, Komite Audit bertanggung jawab antara lain:
   a. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Bank kepada publik dan/atau pihak otoritas antaran lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank;
   b. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank.

WEWENANG KOMITE AUDIT

Komite Audit Bank Muamalat juga memiliki wewenang di samping tugas dan tanggung jawabnya sebagaimana diatur dalam Piagam Komite Audit, yakni:

1. Mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, dan sumber daya Bank yang diperlukan.
2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan akuntan terkait tugas dan tanggung jawab Komite Audit.
3. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya.
4. Menerima tembusan Laporan Hasil Audit Intern yang disampaikan ke Direktur Utama.
5. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

KETENTUAN MASA JABATAN

Masa tugas seorang anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris dan dapat dipilih kembali hanya untuk satu periode berikutnya.

KOMPOSISI DAN DASAR PENGANGKATAN KOMITE AUDIT

Komposisi Anggota Komite Audit paling kurang terdiri dari seorang Komisaris Independen, seorang pihak independen yang memiliki keahlian di bidang akuntansi keuangan dan seorang pihak independen yang memiliki keahlian di bidang perbankan syariah. Hal tersebut sesuai dengan pasal 36 Peraturan Bank Indonesia Nomor 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.

3. Assessment on the scope of services provided and the adequacy of sampling test; and
4. Recommendations for improvement provided by the Public Accountant and/or Public Accounting Firm.

8. In monitoring and evaluating financial reporting, the Audit Committee is responsible for, among others:
   a. Reviewing financial information to be issued by the Bank to the public and/or authorities, including financial reports, projections, and other reports related to the Bank's financial information;
   b. Reviewing complaints related to the Bank's accounting and financial reporting processes.

AUTHORITIES OF THE AUDIT COMMITTEE

The Audit Committee of Bank Muamalat also has the authority in addition to its duties and responsibilities as stipulated in the Audit Committee Charter, namely:

1. Access the Bank's documents, data, and information about the Bank's employees, funds, assets, and resources as needed.
2. Communicate directly with employees, including the Board of Directors and those who carry out the functions of internal audit, risk management, and accountants, n relations to the duties and responsibilities of the Audit Committee.
3. Involve independent parties outside the Audit Committee members who are needed to help carry out their duties.
4. Receive a copy of the Internal Audit Report submitted to the President Director.
5. Perform other authorities granted by the Board of Commissioners.

TERM OF OFFICE

The term of office of members of the Audit Committee must not be longer than the term of office of the Board of Commissioners and can be reelected only for one subsequent term.

COMPOSITION AND BASIS OF APPOINTMENT OF THE AUDIT COMMITTEE

The composition of the Audit Committee members at least consists of an Independent Commissioner, an independent party with expertise in financial accounting and an independent party with expertise in sharia banking. This is in accordance with Article 36 of Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.

Hingga 31 Desember 2021, komposisi Komite Audit Bank Muamalat Indonesia berjumlah tiga orang dan terdiri sesuai dengan peraturan perundangan-undangan yang ada. Berikut adalah komposisi dan dasar pengangkatan Komite Audit Bank sesuai dengan Keputusan Direksi No. 032/B/DIR-KPTS/XII/2019 tanggal 5 Desember 2019.

As of 31 December 2021, the composition of the Audit Committee of Bank Muamalat Indonesia consists of three people and in compliance with the existing laws and regulations. The following is the composition and basis for the appointment of the Bank's Audit Committee in accordance with the Decree of the Board of Directors No. 032/B/DIR-KPTS/XII/2019 dated 5 December 2019.

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Iggi H. Achsien	Ketua Chairman	Surat Keputusan Direksi No. 023/B/DIR-KPTS/X/2019 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 24 Oktober 2019. Decree of the Board of Directors No. 023/B/DIR-KPTS/X/2019 on the Audit Committee of PT Bank Muamalat Indonesia Tbk dated 24 October 2019.	Komisaris Independen Independent Commissioner
Tindomora Siregar	Anggota Member	Surat Keputusan Direksi No. 023/B/DIR-KPTS/X/2019 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 24 Oktober 2019 Decree of the Board of Directors No. 023/B/DIR-KPTS/X/2019 on the Audit Committee of PT Bank Muamalat Indonesia Tbk dated 24 October 2019.	Pihak Independen ahli di bidang perbankan syariah Independent party who is an expert in the field of sharia banking
Dwi Sasongko	Anggota Member	Surat Keputusan Direksi No. 032/B/DIR-KPTS/XII/2019 tanggal 5 Desember 2019 Decree of the Board of Directors No. 032/B/DIR-KPTS/XII/2019 dated 5 December 2019	Pihak Independen ahli di bidang akutansi keuangan Independent party who is an expert in financial accounting

PROFIL KOMITE AUDIT

Berikut adalah profil Komite Audit Bank Muamalat Indonesia.

AUDIT COMMITTEE PROFILE

The following is the profile of the Audit Committee of Bank Muamalat Indonesia

Iggi H. Achsien
Ketua
Chairman

Profil lengkap disajikan pada bab "Profil Perusahaan"

The complete profile is presented in the chapter "Company Profile"

Tindomora Siregar
Anggota
Member

Warga Negara Citizenship	Indonesia
Domisili Domicile	Jakarta
Usia Age	63 tahun pada akhir Tahun Buku 2021 63 years old at the end of the 2021 Fiscal Year
Dasar Hukum Pengangkatan Legal Basis of Appointment	Diangkat menjadi Anggota Komite Audit PT Bank Muamalat Indonesia Tbk berdasarkan Surat Keputusan Direksi No. 023/B/DIR-KPTS/X/2019 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 24 Oktober 2019 Appointed as Member of the Audit Committee of PT Bank Muamalat Indonesia Tbk based on the Decree of the Board of Directors No. 023/B/DIR-KPTS/X/2019 on the Audit Committee of PT Bank Muamalat Indonesia Tbk dated 24 October 2019
Riwayat Pendidikan Educational Background	Magister Bidang Finance dari Universitas Birmingham, London Master of Finance from Birmingham University, London
Rangkap Jabatan Concurrent Positions	-
Pengalaman Kerja Work Experience	• Kepala SKAI PT Bank Muamalat Indonesia Tbk (2015-2019) • Direktur Penjaminan Lembaga Penjamin Simpanan (2010-2014) • Investigator Madya Direktorat Investigas dan Mediasi Bank Indonesia (2007-2009) • Pemimpin Cabang Bank Indonesia Kepri di Batam (2005) • Bank Indonesia Pusat Jakarta (1998-2003) • Kantor Perwakilan Bank Indonesia London(1993-1997) • Pengawas Bank Indonesia Kantor Pusat Jakarta (1992) • Pengawas Bank Indonesia wilayah kerja Padang, (1984-1986) • Head of the IAU of PT Bank Muamalat Indonesia Tbk (2015-2019) • Director of Guarantee of the Indonesian Deposit Insurance Corporation (2010-2014) • Associate Investigator, Directorate of Investigation and Mediation, Bank Indonesia (2007-2009) • Branch Manager of Bank Indonesia of Kepri in Batam (2005) • Bank Indonesia Head Office Jakarta (1998-2003) • Representative Office of Bank Indonesia in London(1993-1997) • Supervisor of Bank Indonesia Jakarta Head Office (1992) • Supervisor of Bank Indonesia for area of Padang, (1984-1986)
Hubungan Afiliasi Affiliated Relations	Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali Has no affiliation, either in terms of financial or kinship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors, and Major Shareholders or Controlling Shareholders
Kualifikasi Qualification	Pihak independen yang memiliki keahlian dalam bidang perbankan/keuangan syariah, dan audit. An independent party with expertise in sharia banking/ finance and auditing.

Dwi Sasongko
Anggota
Member

Warga Negara Citizenship	Indonesia
Domisili Domicile	Banten
Usia Age	58 tahun pada akhir Tahun Buku 2021 58 years old at the end of the 2021 Fiscal Year
Dasar Hukum Pengangkatan Legal Basis of Appointment	Diangkat menjadi Anggota Komite Audit PT Bank Muamalat Indonesia Tbk Surat Keputusan Direksi No. 032/B/DIR-KPTS/XII/2019 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 5 Desember 2019 Appointed as Member of the Audit Committee of PT Bank Muamalat Indonesia Tbk based on Decree of the Board of Directors No. 032/B/DIRKPTS/XII/2019 on the Audit Committee of PT Bank Muamalat Indonesia Tbk dated 5 December 2019.
Riwayat Pendidikan Educational Background	Sarjana Ekonomi dan Akuntansi dari Universitas Diponegoro Semarang (1987) Bachelor of Economics and Acountant from Diponegoro University Semarang (1982-1987)
Rangkap Jabatan Concurrent Positions	Anggota Komite PT Radana Bhaskara Finance Tbk Anggota Komite CSUL Finance PT Radana Bhaskara Finance Tbk – Member of Committee CSUL Finance – Member of Committee
Pengalaman Kerja Work Experience	• Head of Internal Audit di PT Bank Permata Tbk (2006-2012) • Head of Division PT Bank Niaga Tbk (1991-2006) • Auditor Kantor Akuntan Publik Tahrir Hidayat (1987-1988) • Head of Internal Audit at PT Bank Permata Tbk (2006-2012) • Head of Division at PT Bank CIMB Niaga Tbk (1991-2006) • Auditor of Public Accounting Firm Tahrir Hidayat (1987-1988)
Hubungan Afiliasi Affiliated Relations	Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali Has no affiliation, either in terms of financial or kinship, with members of the Sharia Supervisory Board, members of the Board of Commissioners, members of the Board of Directors, and Major Shareholders or Controlling Shareholders
Kualifikasi Qualification	Pihak independen yang memiliki keahlian dalam bidang akuntansi keuangan dan audit. An independent party with expertise in financial accounting and audit.

INDEPENDENSI KOMITE AUDIT

Anggota Komite Audit yang berasal dari pihak independen dituntut untuk dapat profesional dan independen tanpa campur tangan dari pihak manapun yang tidak sesuai dengan peraturan perundang-undangan dalam melaksanakan fungsi dan tugasnya.

INDEPENDENCE OF THE AUDIT COMMITTEE

Members of the Audit Committee who are independent parties are required to be professional and independent without interference from any party that is not in accordance with the laws and regulations in carrying out their functions and duties.

Aspek Independensi Independence Aspect	**Tindomora Siregar**	**Dwi Sasongko**
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the Company, its subsidiaries, or affiliated companies	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the Company, its subsidiaries, or affiliated companies	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi, Remunerasi dan GCG Has no family relations with the Board of Commissioners, Board of Directors, and/or fellow members of the Nomination, Remuneration Committee and GCG Committee	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Does not serve as a manager of political parties, officials, and government	√	√

Dalam hal pembuktian independensi, anggota Komite Audit Bank tidak memiliki hubungan keluarga maupun hubungan keuangan, baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.

In terms of proving independence, members of the Bank's Audit Committee have no family or financial relationship, either directly or indirectly, relating to the Bank's business activities.

Nama Name	**Jabatan** Position	**Hubungan Keluarga dengan** Family Relationship with						**Hubungan Keuangan dengan** Financial Relationship with						**Hubungan Kepengurusan** Management Relationship	
		Dewan Komisaris Board of Commissioners		**Direksi** Board of Directors		**Pemegang Saham Pengendali** Controlling Shareholders		**Dewan Komisaris** Board of Commissioners		**Direksi** Board of Directors		**Pemegang Saham Pengendali** Controlling Shareholders			
		Ya Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No	**Ya** Yes	**Tidak** No
Tindomora Siregar	Anggota Member		√		√		√		√		√		√		√
Dwi Sasongko	Anggota Member		√		√		√		√		√		√		√

RAPAT KOMITE AUDIT

Kebijakan Rapat

Bank mengatur Rapat Komite Audit diselenggarakan sedikitnya 1 (satu) kali dalam 3 (tiga) bulan. Rapat dapat dinyatakan sah apabila dihadiri oleh paling kurang 51% (lima puluh satu persen) dari anggota termasuk seorang Komisaris Independen dan anggota yang berasal dari pihak independen. Kebijakan tersebut mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) Nomor 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit serta diatur dalam Piagam Komite Audit.

Hasil rapat Komite Audit wajib dituangkan ke dalam risalah rapat dan didokumentasikan dengan baik, termasuk apabila terdapat perbedaan pendapat (*dissenting opinion*), yang ditandatangani oleh seluruh anggota Komite Audit yang hadir dan disampaikan kepada Dewan Komisaris.

AUDIT COMMITTEE MEETING

Meeting Policy

The Bank stipulates that the Audit Committee Meeting shall be held at least 1 (one) time in 3 (three) months. The meetings can be declared valid if attended by at least 51% (fifty one percent) of the members including an Independent Commissioner and members from independent parties. This policy refers to the Financial Services Authority Regulation (FSAR) No. 55/POJK.04/2015 on the Establishment and Work Implementation Guidelines of the Audit Committee and is regulated in the Audit Committee Charter.

The results of the Audit Committee meeting must be recorded in the minutes of the meeting and properly documented, including in the event of a dissenting opinion, which is signed by all members of the Audit Committee present and submitted to the Board of Commissioners.

Pelaksanaan Rapat

Hingga 31 Desember 2021, Komite Audit menggelar rapat sebanyak 6 (enam) kali rapat dengan rincian sebagai berikut.

Meeting Implementation

Up to 31 December 2021, the Audit Committee held 6 (six) meetings with the following details.

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
1	29 Januari 2021 29 January 2021	Update Aktivitas Audit dan Koordinasi Rencana Audit 2021 Update on Audit Activities and Coordination for 2021Audit Plan	Iggi H. Achsien Tindomora Siregar Dwi Sasongko
2	26 Maret 2021 26 March 2021	Laporan Audit Tahun 2020 dengan KAP DBSDA 2020 Audit Report with the Public Accounting Firm DBSDA	Iggi H. Achsien Tindomora Siregar Dwi Sasongko
3	11 Mei 2021 11 May 2021	1. Pembahasan Notulen Meeting Periode Sebelumnya 2. Rencana Audit vs Realisasi Audit Plan vs Realization 3. Hasil Audit Terkini Latest Audit Results 4. Status dan Tindak Lanjut Hasil Audit Status and Follow-up on Audit Results 5. IA Development & Others	Iggi H. Achsien Tindomora Siregar Dwi Sasongko
4	13 Augustus 2021 13 August 2021	1. Finalisasi Laporan Audit Juni 2021 Finalization of June 2021 Audit Report 2. *Update* Internal Audit Internal Audit Update	Iggi H. Achsien Tindomora Siregar Dwi Sasongko
5	28 September 2021 28 September 2021	1. Tindak Lanjut Rekomendasi Komite Audit Follow Up on Audit Committee Recommendations 2. Realisasi Rencana Audit Realization of Audit Plan 3. Hasil Audit Periode Agustus – September 2021 Audit Results of the August - September 2021 Period 4. Status Pemenuhan Komitmen Hasil Audit Fulfillment Status of Audit Results Commitments 5. Improvement Update	Iggi H. Achsien Tindomora Siregar Dwi Sasongko
6	31 Desember 2021 31 December 2021	1. Kick off dengan KAP DBSDA Kick off the the Public Accounting Firm DBSDA 2. *Update* Internal Audit Internal Audit Update	Iggi H. Achsien Dwi Sasongko

Adapun tingkat kehadiran masing-masing anggota komite adalah sebagai berikut:

The following is the attendance rate of each member of the committee:

No.	Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Kehadiran (%) Attendance Percentage (%)
1	Iggi H. Achsien	Ketua Chairman	6	6	100%
2	Tindomora Siregar	Anggota Member	5	5	100%
3	Dwi Sasongko	Anggota Member	6	6	100%

PENGEMBANGAN KOMPETENSI

Bank senantiasa mendorong Komite Audit untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan. Informasi lengkap mengenai hal ini disampaikan dalam bab “Profil Perusahaan”.

COMPETENCY DEVELOPMENT

The Bank continuously encourages the Audit Committee to carry out competency development through trainings. The complete information regarding this matter is presented in the chapter “Company Profile”.

PELAKSANAAN TUGAS KOMITE AUDIT

Dalam rangka pelaksanaan tugas dan tanggung jawabnya sebagai organ pendukung Dewan Komisaris, di tahun 2021 Komite Audit telah menyampaikan rekomendasi antara lain sebagai berikut:

1. Untuk memastikan kepatuhan terhadap regulator tentang restrukturisasi pembiayaan terdampak COVID-19, implementasinya agar masuk dalam cakupan pemeriksaan audit.
2. Peningkatan kualifikasi auditor agar senantiasa dilakukan antara lain melalui program pelatihan yang selama pandemi tetap dapat dilakukan secara *online*.
3. Terus mengupayakan pengembangan *combine assurance*, dan menyampaikan *milestone* rencana pengembangan internal audit selanjutnya.
4. Perbaikan pada mekanisme perubahan/perpanjangan target waktu penyelesaian komitmen tindak lanjut hasil audit perlu dilakukan, agar pemenuhan komitmen tindak lanjut hasil audit tidak berlarut-larut.
5. Perlu dilakukan kaji ulang atas penetapan KPI kepada audit khususnya yang memiliki komitmen tindak lanjut telah melewati batas waktu.
6. Diupayakan atas setiap temuan dilengkapi dengan informasi bahwa temuan tersebut merupakan temuan berulang atau tidak, sehingga pemberian rekomendasi audit termasuk pada *preventive action* yaitu perbaikan terhadap sumber penyebab terjadinya permasalahan.
7. Pelanggaran *basic control* pada pelaksanaan audit yang ditemukan di cabang/unit kerja, agar dipertimbangkan untuk menjadi faktor penilaian dalam memberikan Audit Rating.
8. Pada penyusunan rencana kerja audit tahun 2022 agar memperhatikan adanya temuan regulator yang belum terselesaikan.

DUTY IMPLEMENTATION OF THE AUDIT COMMITTEE

In order to carry out its duties and responsibilities as a supporting organ for the Board of Commissioners, in 2021 the Audit Committee has submitted recommendations, including the following:

1. To ensure compliance with regulators regarding financing restructuring affected by COVID-19, its implementation must be included in the scope of audit examination.
2. Improved auditor qualifications to always be carried out, among others, through training programs which during the pandemic can still be done online.
3. Continue to strive for the development of combine assurance, and deliver milestones for the next internal audit development plan.
4. Improvements in the mechanism for changing/extending the target time for the completion of the follow-up audit results commitments need to be carried out, so that the fulfillment of the audit results follow-up commitments does not drag on.
5. It is necessary to review the determination of KPI for auditees, especially those who have a follow-up commitment that has passed the time limit.
6. Efforts are made for each finding to be accompanied by information that the finding is a recurring finding or not, so that the provision of audit recommendations includes preventive action, namely repairing the source causing the problem.
7. Violation of basic control on audit implementation found in the branch/work unit, to be considered as an assessment factor in providing an Audit Rating.
8. In the preparation of the 2022 audit work plan, pay attention to any unresolved regulatory findings.

Komite Nominasi dan Remunerasi

Nomination and Remuneration Committee

Dewan Komisaris membentuk Komite Nominasi dan Remunerasi dengan tujuan untuk menilai, memantau, mengevaluasi dan memastikan pelaksanaan sistem nominasi dan remunerasi sesuai dengan peraturan perundang-undangan secara teratur dan konsisten. Komite ini juga ditujukan untuk memberikan rekomendasi kepada Dewan Komisaris atas hasil evaluasi mengenai kesesuaian antara sistem nominasi dan remunerasi dengan pelaksanaan kebijakan di internal Bank.

Komite juga melaksanakan tugas lain yang diberikan oleh Dewan Komisaris sepanjang masih dalam lingkup tugas dan kewajiban Dewan Komisaris berdasarkan peraturan perundang-undangan yang berlaku.

DASAR HUKUM

Bank membentuk Komite Nominasi dan Remunerasi Bank Muamalat Indonesia dengan berpedoman pada peraturan perundangan-undangan sebagai berikut:

1. Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
2. Peraturan OJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik
3. Surat Edaran Bank Indonesia No. 12/13/DPbS tanggal 30 April 2010 perihal Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
4. Anggaran Dasar Bank tentang tugas dan wewenang Dewan Komisaris.

PEDOMAN KERJA/PIAGAM NOMINASI DAN REMUNERASI

Komite Nominasi dan Remunerasi Bank memiliki piagam sebagai pedoman dalam menjalankan fungsinya yang antara lain, mengatur: struktur dan keanggotaan, persyaratan keanggotaan, tugas dan tanggung jawab, wewenang, kode etik, program kerja, dan pelaporan. Pembaruan Piagam Komite Nominasi dan Remunerasi terakhir dilakukan pada pada tanggal 24 Oktober 2019 dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini Bank.

The Board of Commissioners established the Nomination and Remuneration Committee with the aim of assessing, monitoring, evaluating, and ensuring the implementation of the nomination and remuneration system in accordance with the laws and regulations on a regular and consistent basis. This committee is also aimed to provide recommendations to the Board of Commissioners on the evaluation results regarding the conformity of the nomination and remuneration system with the implementation of the Bank's internal policies.

The Committee also performs other tasks assigned by the Board of Commissioners as long as it is within the scope of duties and obligations of the Board of Commissioners based on the applicable laws and regulations.

LEGAL BASIS

The Bank established the Nomination and Remuneration Committee of Bank Muamalat Indonesia based on the following laws and regulations:

1. Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
2. FSA Regulation No. 34/POJK.04/2014 on the Nomination and Remuneration Committee of Issuers or Public Companies
3. Circular Letter of Bank Indonesia No. 12/13/DPbS dated 30 April 2010 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
4. The Bank's Articles of Association on the duties and authorities of the Board of Commissioners.

CHARTER OF THE NOMINATION AND REMUNERATION COMMITTEE

The Bank's Nomination and Remuneration Committee has established a charter as a guideline in carrying out its functions which regulates, among others: structure and membership, membership requirements, duties and responsibilities, authorities, code of conduct, work program, and reporting. The latest update of the Nomination and Remuneration Committee Charter was carried out on 24 October 2019 and will continue to be updated in accordance with developments in applicable regulations and the latest conditions of the Bank.

KRITERIA ANGGOTA

Kriteria keanggotaan keanggotaan Komite Nominasi dan Remunerasi untuk anggota yang merupakan Komisaris Independen dan pihak independen telah diatur oleh Bank, yang juga telah dituangkan ke dalam Piagam Komite Nominasi dan Remunerasi. Kriteria tersebut di antaranya:

1. Mempunyai keseimbangan antara keahlian dan pengalaman dengan latar belakang pemahaman yang luas mengenai proses bisnis Bank Muamalat Indonesia secara umum.
2. Berkewajiban memiliki integritas, akhlak dan moral yang baik.
3. Memiliki kompetensi dan pengalaman yang cukup di bidang:
   a. Peraturan Perundang-undangan (pemahaman mendalam mengenai konsep dan praktik peraturan perundangan, perbankan, *Good Corporate Governance*).
   b. Proses bisnis perbankan syariah.
4. Berkewajiban memiliki sikap yang independen, objektif dan profesional.
5. Berkewajiban memiliki dedikasi, pemahaman yang baik tentang organisasi, lingkungan bisnis, risiko maupun pengendalian.
6. Berkewajiban memiliki kemampuan komunikasi yang baik.
7. Tidak memiliki kepentingan/ keterkaitan pribadi yang dapat menimbulkan dampak negatif dan konflik kepentingan terhadap Bank Muamalat Indonesia, seperti:
   a. Mempunyai ikatan keluarga sedarah dan semenda sampai derajat kedua baik menurut garis lurus maupun garis ke samping dengan staf dan pegawai atau Jajaran Manajemen Bank Muamalat Indonesia.
   b. Mempunyai ikatan dengan rekanan Bank Muamalat Indonesia, pihak-pihak lain yang dilarang menurut ketentuan perundang- undangan maupun peraturan lain yang berlaku.
8. Anggota komite yang berasal dari pihak independen wajib memenuhi syarat:
   a. Tidak mempunyai hubungan Afiliasi dengan Bank Muamalat Indonesia, anggota Direksi, anggota Dewan Komisaris, atau Pemegang Saham Utama Bank Muamalat Indonesia.
   b. Memiliki pengalaman terkait Nominasi dan/atau Remunerasi.
   c. Tidak merangkap jabatan sebagai anggota komite lainnya yang dimiliki Bank Muamalat Indonesia.

CRITERIA OF MEMBER

The membership criteria of the Nomination and Remuneration Committee for members who are Independent Commissioners and independent parties have been regulated by the Bank, which has also been stated in the Nomination and Remuneration Committee Charter. These criteria include:

1. Has a balance between expertise and experience with a background of a broad understanding of the business processes of Bank Muamalat Indonesia in general.
2. Must have good integrity, character and morals.
3. Has sufficient competence and experience in the fields of:
   a. Legislation (in-depth understanding of the concepts and practices of legislation, banking, and Good Corporate Governance).
   b. Sharia banking business process.
4. Must have an independent, objective and professional attitude.
5. Must have dedication, a good understanding of the organisation, business environment, risk, and control.
6. Must have good communication skills.
7. Has no personal interests/ relationships that can lead to negative impacts and conflicts of interest on Bank Muamalat Indonesia, such as:
   a. Has a family relationship in blood and marriage to the second degree either according to a straight line or sideways line with staff and employees or the Management Board of Bank Muamalat Indonesia.
   b. Has links with Bank Muamalat Indonesia’s partners, other parties which are prohibited according to the provisions of the legislation or other applicable regulations.
8. Member of the Committee who are independent parties must meet the following requirements:
   a. Has no affiliated relationship with Bank Muamalat Indonesia, members of the Board of Directors, members of the Board of Commissioners, or Major Shareholders of Bank Muamalat Indonesia.
   b. Has experience related to Nomination and/or Remuneration.
   c. Not concurrently serving as another committee member owned by Bank Muamalat Indonesia.

TUGAS DAN TANGGUNG JAWAB

Berikut adalah tugas dan tanggung jawab Komite Nominasi dan Remunerasi sebagai pedoman bagi anggota dalam menjalankan fungsinya.

Terkait dengan kebijakan nominasi:

1. Memberikan rekomendasi kepada Dewan Komisaris mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris, Direksi dan Dewan Pengawas Syariah.
2. Memberikan usulan calon yang memenuhi syarat sebagai anggota Direksi, anggota Dewan Komisaris dan Dewan Pengawas Syariah kepada Dewan Komisaris untuk disampaikan kepada RUPS.
3. Memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan dan kriteria yang dibutuhkan dalam proses nominasi dan kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris.
4. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolok ukur yang telah disusun sebagai bahan evaluasi.
5. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris.
6. Memberikan rekomendasi kepada Dewan Komisaris mengenai calon anggota Dewan Komisaris, Direksi dan/atau Dewan Pengawas Syariah.
7. Memberikan rekomendasi kepada Dewan Komisaris mengenai calon pihak independen yang akan menjadi anggota Komite.

Terkait dengan kebijakan remunerasi:

1. Melakukan evaluasi terhadap kebijakan remunerasi.
2. Melakukan evaluasi terhadap kesesuaian antara kebijakan remunerasi dengan pelaksanaan kebijakan tersebut.
3. Memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi bagi Dewan Komisaris, Direksi, Dewan Pengawas Syariah, Pejabat Eksekutif dan karyawani secara keseluruhan.

   Komite Nominasi dan Remunerasi dalam menjalankan tugas terkait dengan remunerasi, setidaknya perlu memerhatikan:
   a. Kinerja keuangan
   b. Pemenuhan pembentukan Penyisihan Penghapusan Aset
   c. Kewajaran dengan *peer* group
   d. Pertimbangan sasaran dan strategi jangka panjang Bank

DUTIES AND RESPONSIBILITIES

The following are the duties and responsibilities of the Nomination and Remuneration Committee as a guideline for members in carrying out their functions.

Related to the nomination policy:

1. Provide recommendations to the Board of Commissioners regarding the system and procedures for the selection and/or replacement of members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board.
2. Provide proposals for candidates who qualify as members of the Board of Directors, members of the Board of Commissioners, and Sharia Supervisory Board to the Board of Commissioners to be submitted to the GMS.
3. Provide recommendations to the Board of Commissioners regarding the policies and criteria needed in the nomination process and performance evaluation policies for members of the Board of Directors and/or members of the Board of Commissioners.
4. Assist the Board of Commissioners in evaluating the performance of members of the Board of Directors and/or members of the Board of Commissioners based on benchmarks that have been prepared as evaluation material.
5. Provide recommendations to the Board of Commissioners regarding the capacity building program for members of the Board of Directors and/or members of the Board of Commissioners.
6. Provide recommendations to the Board of Commissioners regarding prospective members of the Board of Commissioners, Board of Directors, and/or Sharia Supervisory Board.
7. Provide recommendations to the Board of Commissioners regarding candidates for independent parties who will become members of the Committee.

Related to the remuneration policy:

1. Evaluate the remuneration policy.
2. Evaluate the suitability of the remuneration policy and the implementation of the policy.
3. Provide recommendations to the Board of Commissioners regarding the remuneration policy for the Board of Commissioners, Board of Directors, Sharia Supervisory Board, Executive Officers and employees as a whole.

   In carrying out its duties related to remuneration, the Nomination and Remuneration Committee must at least take into account the following:
   a. Financial performance
   b. Compliance with the establishment of Allowance for Asset Losses
   c. Fairness with peer groups
   d. Consideration of the Bank's long-term goals and strategies

WEWENANG KOMITE NOMINASI DAN REMUNERASI

Nominasi dan Remunerasi Bank Muamalat juga memiliki wewenang di samping tugas dan tanggung jawabnya, sebagaimana diatur dalam Piagam Komite Nominasi dan Remunerasi. Wewenang yang dimaksud ialah mengakses dokumen, data, dan informasi yang diperlukan dari Bank Muamalat Indonesia.

Komite Nominasi dan Remunerasi dapat melibatkan pihak independen di luar anggota komite untuk membantu pelaksanaan tugasnya serta melaksanakan kewenangan lain yang diberikan oleh Dewan Komisaris, apabila dianggap perlu.

KETENTUAN MASA JABATAN

Masa tugas anggota Komite Nominasi dan Remunerasi tidak boleh lebih lama dari masa jabatan Dewan Komisaris dan dapat diangkat kembali. Sementara itu, bagi anggota Komite yang bukan berasal dari Dewan Komisaris, pergantiannya paling lambat dilakukakan 60 (enam puluh) hari sejak anggota Komite Nominasi dan Remunerasi dimaksud tidak dapat lagi melaksanakan fungsinya.

KOMPOSISI DAN DASAR PENGANGKATAN KOMITE NOMINASI DAN REMUNERASI

Komposisi anggota Komite Nominasi dan Remunerasi paling kurang terdiri dari 2 (dua) orang Komisaris Independen dan seorang perjabat eksekutif yang membawahi Sumber Daya Manusia. Ketentuan tersebut mengacu pasal 35 Peraturan Bank Indonesia Nomor 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.

Sementara pasal 3 Peraturan Otoritas Jasa Keuangan No. 34/ POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik mengatur bahwa anggota Komite Nominasi dan Remunerasi paling kurang terdiri dari 3 (tiga) orang anggota, dengan ketentuan: seorang ketua merangkap anggota, yang merupakan Komisaris Independen dan anggota lainnya dapat berasal dari anggota Dewan Komisaris, pihak yang berasal dari luar Bank, atau pihak yang menduduki jabatan manajerial di bawah Direksi yang membidangi sumber daya manusia.

Hingga 31 Desember 2021, komposisi Komite Nominasi dan Remunerasi Bank Muamalat Indonesia berjumlah 5 (lima) orang. Komposisi tersebut telah memenuhi peraturan perundangan-undangan yang ada serta telah ditetapkan dalam Keputusan Direksi No. 25/B/DIR-KPTS/X/2019 tanggal 24 Oktober 2019 tentang Komite Nominasi dan Remunerasi PT Bank Muamalat Indonesia Tbk.

AUTHORITIES OF THE NOMINATION AND REMUNERATION COMMITTEE

In addition to its duties and responsibilities, the Nomination and Remuneration Committee of Bank Muamalat also has authorities, as stipulated in the Nomination and Remuneration Committee Charter. The authorities refer to accessing the required documents, data, and information from Bank Muamalat Indonesia.

The Nomination and Remuneration Committee may involve independent parties outside the committee members to assist in the implementation of their duties and carry out other authorities granted by the Board of Commissioners, if necessary.

TERM OF OFFICE

The term of office of members of the Nomination and Remuneration Committee shall not be longer than the term of office of the Board of Commissioners and can be reappointed. For members of the Committee who are not members of the Board of Commissioners, replacements are made no later than 60 (sixty) days after the members of the Nomination and Remuneration Committee are no longer able to perform their functions.

COMPOSITION AND APPOINTMENT BASIS OF THE NOMINATION AND REMUNERATION COMMITTEE

The composition of the Nomination and Remuneration Committee consists of at least 2 (two) Independent Commissioners and an executive officer in charge of Human Resources. This provision refers to Article 35 of Bank Indonesia Regulation No. 11/33/PBI/2009 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.

Furthermore, Article 3 of the Financial Services Authority Regulation No. 34/ POJK.04/2014 on the Nomination and Remuneration Committee of Issuers or Public Companies stipulates that members of the Nomination and Remuneration Committee shall consist of at least 3 (three) members, with the following provisions: a chairman who is concurrently a member, who is an Independent Commissioner, and other members who are members of the Board of Commissioners, parties from outside the Bank, or parties holding managerial positions under the Board of Directors in charge of human resources.

As of 31 December 2021, the composition of the Nomination and Remuneration Committee of Bank Muamalat Indonesia is 5 (five) people. The composition has complied with the existing laws and regulations and has been stipulated in the Decree of the Board of Directors No. 25/B/DIR-KPTS/X/2019 dated 24 October 2019 on the Nomination and Remuneration Committee of PT Bank Muamalat Indonesia Tbk.

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Ilham A. Habibie	Ketua Chairman	Surat Keputusan Direksi No. 025/B/DIR/KPTS/X/2019 tentang Komite Nominasi dan Remunerasi PT Bank Muamalat Indonesia Tbk tanggal 24 Oktober 2019 Decree of the Board of Directors No. 025/B/DIR/KPTS/X/2019 on the Nomination and Remuneration Committee of PT Bank Muamalat Indonesia Tbk dated 24 October 2019	Komisaris Independen Independent Commissioner
Iggi H. Achsien	Anggota Member	Surat Keputusan Direksi No. 025/B/DIR-KPTS/X/2019 tentang Komite Nominasi dan Remunerasi PT Bank Muamalat Indonesia Tbk tanggal 24 Oktober 2019. Decree of the Board of Directors No. 025/B/DIR/KPTS/X/2019 on the Nomination and Remuneration Committee of PT Bank Muamalat Indonesia Tbk dated 24 October 2019	Komisaris Independen Independent Commissioner
Edy Setiadi	Anggota Member	Surat Keputusan Direksi No. 025/B/DIR-KPTS/X/2019 tentang Komite Nominasi dan Remunerasi PT Bank Muamalat Indonesia Tbk tanggal 24 Oktober 2019. Decree of the Board of Directors No. 025/B/DIR/KPTS/X/2019 on the Nomination and Remuneration Committee of PT Bank Muamalat Indonesia Tbk dated 24 October 2019	Komisaris Independen Independent Commissioner
Mohamed Hedi Mejai*)	Anggota Member	Surat Keputusan Direksi No. 025/B/DIR-KPTS/X/2019 tentang Komite Nominasi dan Remunerasi PT Bank Muamalat Indonesia Tbk tanggal 24 Oktober 2019. Decree of the Board of Directors No. 025/B/DIR/KPTS/X/2019 on the Nomination and Remuneration Committee of PT Bank Muamalat Indonesia Tbk dated 24 October 2019	Komisaris Commissioner
Riksa Prakoso	Anggota Member	Surat Keputusan Direksi No. 025/B/DIR-KPTS/X/2019 tentang Komite Nominasi dan Remunerasi PT Bank Muamalat Indonesia Tbk tanggal 24 Oktober 2019. Decree of the Board of Directors No. 025/B/DIR/KPTS/X/2019 on the Nomination and Remuneration Committee of PT Bank Muamalat Indonesia Tbk dated 24 October 2019	Pejabat Eksekutif Bank Executive Officer of the Bank

Keterangan | Remark:
*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as a Commissioner and was dismissed as a member of the Board of Commissioners through the EGMS on 28 February 2022

PROFIL KOMITE NOMINASI DAN REMUNERASI PROFIL KOMITE NOMINASI DAN REMUNERASI

Berikut adalah profil anggota Komite Nominasi dan Remunerasi Bank Muamalat Indonesia.

Ilham A. Habibie
Ketua
Chairman

Profil lengkap disajikan pada bab "Profil Perusahaan"
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NOMINATION AND REMUNERATION COMMITTEE PROFILE

The following is the profile of members of the Nomination and Remuneration Committee of Bank Muamalat Indonesia.

The complete profile is presented in the chapter "Company Profile".

Iggi H. Achsien
Anggota
Member

Profil lengkap disajikan pada bab “Profil Perusahaan”.

The complete profile is presented in the chapter “Company Profile”.

Edy Setiadi
Anggota
Member

Profil lengkap disajikan pada bab “Profil Perusahaan”.

The complete profile is presented in the chapter “Company Profile”.

Mohamed Hedi Mejai
Anggota
Member

Profil lengkap disajikan pada bab “Profil Perusahaan”

The complete profile is presented in the chapter “Company Profile”.

Riksa Prakoso
Anggota
Member

Profil lengkap disajikan pada bab "Profil Perusahaan".

The complete profile is presented in the chapter "Company Profile".

RAPAT KOMITE NOMINASI DAN REMUNERASI

Kebijakan Rapat

Bank mengatur rapat Komite Nominasi dan Remunerasi BMI sedikitnya diselenggarakan 1 (satu) kali dalam 4 (empat) bulan. Rapat dapat dinyatakan sah apabila dihadiri oleh mayoritas dari jumlah anggota Komite Nominasi dan Remunerasi dan salah satu dari mayoritas jumlah anggota Komite Nominasi dan Remunerasi tersebut merupakan Ketua Komite Nominasi dan Remunerasi. Hal tersebut sesuai dengan Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik serta dalam Piagam Komite Nominasi dan Remunerasi.

Hasil rapat Komite wajib dituangkan ke dalam risalah rapat, termasuk apabila terdapat perbedaan pendapat (*dissenting opinion*). Risalah tersebut harus ditandatangani oleh seluruh anggota Komite Nominasi dan Remunerasi yang hadir dan disampaikan kepada Dewan Komisaris.

Pelaksanaan Rapat

Hingga 31 Desember 2021, Komite Nominasi dan Remunerasi menggelar rapat sebanyak 5 (lima) kali rapat. Berikut rinciannya.

NOMINATION AND REMUNERATION COMMITTEE MEETING

Meeting Policy

The Bank stipulates that the Nomination and Remuneration Committee meetings of BMI are held at least 1 (one) time in 4 (four) months. Meetings can be declared valid if attended by the majority of members of the Nomination and Remuneration Committee and one of the majority of members attending the meeting is the Chairman of the Nomination and Remuneration Committee. This is in accordance with FSA Regulation No. 34/POJK.04/2014 on the Nomination and Remuneration Committee of Issuers or Public Companies and is regulated in the Nomination and Remuneration Committee Charter.

The results of the Committee meeting must be stated in the minutes of the meeting, including any dissenting opinions. The minutes must be signed by all members of the Nomination and Remuneration Committee who are present and submitted to the Board of Commissioners.

Meeting Implementation

Up to 31 December 2021, the Nomination and Remuneration Committee held 5 (five) meetings. The following are the details.

No.	Tanggal Date	Peserta Rapat Meeting Participants
1	15 April 2021 15 April 2021	Ilham A. Habibie Edy Setiadi Iggi H. Achsien Moh Hedi Mejai*) Riksa Prakoso
2	13 Juli 2021 13 July 2021	Ilham A. Habibie Edy Setiadi Iggi H. Achsien Moh Hedi Mejai*) Riksa Prakoso
3	13 Agustus 2021 13 August 2021	Ilham A. Habibie Edy Setiadi Iggi H. Achsien Riksa Prakoso

No.	Tanggal Date	Peserta Rapat Meeting Participants
4	22 September 2021 22 September 2021	Ilham A. Habibie Edy Setiadi Iggi H. Achsien Moh Hedi Mejai*)
5	3 November 2021 3 November 2021	Ilham A. Habibie Edy Setiadi Moh Hedi Mejai*) Riksa Prakoso

Keterangan | Remark:
*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as a Commissioner and was dismissed as a member of the Board of Commissioners through the EGMS on 28 February 2022

Tingkat Kehadiran Rapat | **Meeting Attendance Rate**

No.	Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Kehadiran (%) Attendance Percentage (%)
1	Ilham A. Habibie	Ketua Chairman	5	5	100%
2	Iggi H. Achsien	Anggota Member	5	4	80%
3	Edy Setiadi	Anggota Member	5	5	100%
4	Mohamed Hedi Mejai*)	Anggota Member	5	4	80%
5	Riksa Prakoso	Anggota Member	5	4	80%

Keterangan | Remark:
*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as a Commissioner and was dismissed as a member of the Board of Commissioners through the EGMS on 28 February 2022

PENGEMBANGAN KOMPETENSI

Bank senantiasa mendorong Komite Nominasi dan Remunerasi untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan. Informasi lengkap mengenai hal ini disampaikan dalam bab "Profil Perusahaan".

COMPETENCY DEVELOPMENT

The Bank continuously encourages the Nomination and Remuneration Committee to develop competence through trainings. Complete information regarding this matter is presented in the chapter "Company Profile".

PELAKSANAAN TUGAS KOMITE NOMINASI DAN REMUNERASI

Komite Nominasi dan Remunerasi telah menyampaikan rekomendasi dalam rangka menjalankan tugas dan tanggung jawabnya sebagai organ pendukung Dewan Komisaris antara lain sebagai berikut:

1. Pengangkatan Anggota DPS baru
2. Pembubaran komite tata kelola terintegrasi sehubungan dengan tidak terpenuhinya persyaratan Bank sebagai konglomerasi keuangan
3. Perpanjangan kontrak dan pengakhiran kontrak anggota komite Audit, Komite Pemantau Risiko, dan Komite GCG
4. Perpanjangan kontrak untuk Manajemen
5. Rekomendasi perubahan status hubungan kerja Chief

DUTY IMPLEMENTATION OF THE NOMINATION AND REMUNERATION COMMITTEE

The Nomination and Remuneration Committee has submitted recommendations in order to carry out its duties and responsibilities as a supporting organ for the Board of Commissioners, including the following:

1. Appointment of new DPS Members
2. Dissolution of the integrated governance committee in connection with the non-fulfillment of the requirements of the Bank as a financial conglomerate
3. Contract extension and termination of contracts for members of the Audit Committee, Risk Monitoring Committee, and GCG Committee
4. Contract renewal for Management
5. Recommendations for changes to Chiefs employment status

KEBIJAKAN MENGENAI SUKSESI DIREKSI

Bank memiliki kebijakan mengenai suksesi manajemen, termasuk Direksi yang mengacu pada ketentuan OJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik. Komite yang menjalankan fungsi nominasi dan remunerasi di Bank mempunyai tugas untuk menyusun kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi calon anggota Direksi. Salah satu kebijakan yang dapat mendukung proses Nominasi sebagaimana dimaksud adalah kebijakan suksesi anggota Direksi. Kebijakan mengenai suksesi bertujuan untuk menjaga kesinambungan proses regenerasi atau kaderisasi kepemimpinan di perusahaan dalam rangka mempertahankan keberlanjutan bisnis dan tujuan jangka panjang perusahaan.

Kebijakan suksesi manajemen itu diimplementasikan melalui beragam program, salah satunya ialah *Talent Management* dan *Succession Plan*. Fungsi dari *talent management* ialah mempersiapkan *pool of talent* dari Bank sebaga upaya menyediaan dan penguatan Sumber Daya Insani di Bank. Suksesi diterapkan untuk penyiapan kader-kader terbaik dari *pool of talent* Bank yang siap menduduki posisi-posisi kritikal termasuk posisi Direksi.

Bank telah memiliki database *pool of talent* dan *successor* berdasarkan proses identifikasi talent dan suksesor dengan menggunakan metodologi yang disiapkan Bank. Proses validasi dan kalibrasi dilakukan atas talent dan Suksesor baik di tingkat Direktorat maupun di tingkat Direksi untuk posisi-posisi strategis yaitu posisi satu level di bawah Direksi dan Region Head. Database ini diperbarui setiap tahun dan menjadi referensi Manajemen dalam melakukan rotasi maupun promosi karyawan serta untuk kebutuhan nominasi jabatan strategis termasuk Direksi.

POLICY ON THE SUCCESSION OF THE BOARD OF DIRECTORS

The Bank has established a policy regarding management succession, including the Board of Directors, which refers to he FSA Regulation No. 34/POJK.04/2014 on the Nomination and Remuneration Committee for Issuers or Public Companies. The committee that performs the nomination and remuneration functions at the Bank has the task of formulating the required policies and criteria in the nomination process for prospective members of the Board of Directors. One of the policies that can support the nomination process as referred to is the succession policy of members of the Board of Directors. The succession policy aims to maintain the continuity of the regeneration process or leadership regeneration in the Company in order to maintain business sustainability and the Company's long-term goals.

The management succession policy is implemented through various programs, one of which is Talent Management and Succession Plan. The function of talent management is to prepare a pool of talent from the Bank as an effort to provide and strengthen Human Resources in the Bank. Succession is applied to prepare the best cadres from the Pool of Talent of the Bank who are ready to hold critical positions, including the position of the Board of Directors.

The Bank has a Pool of Talent and Successor database based on the process of identifying talent and successors using the methodology prepared by the Bank. The validation and calibration process is carried out on Talent and Successor at both the Directorate level and the Board of Directors level for strategic positions, namely one level below the Board of Directors and Region Head. This database is updated annually and serves as a reference for the management in conducting employee rotation and promotion as well as for nominating strategic positions, including the Board of Directors.

Komite Pemantau Risiko

Risk Oversight Committee

Dewan Komisaris membentuk Komite Pemantau Risiko dengan tujuan membantu pelaksanaan pengawasan dan evaluasi terhadap kebijakan manajemen risiko serta pelaksanaannya. Komite juga melakukan evaluasi atas pelaksanaan tugas Komite Manajemen Risiko dan Unit Kerja Manajemen Risiko.

The Board of Commissioners established a Risk Oversight Committee with the aim of assisting the implementation of supervision and evaluation of risk management policies and their implementation. The Committee also evaluates the implementation of the tasks of the Risk Management Committee and the Risk Management Unit.

DASAR HUKUM

Dalam membentuk Komite Pemantau Risiko, Bank Muamalat Indonesia mengacu pada peraturan perundangan-undangan sebagai berikut:

1. Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
2. Surat Edaran Bank Indonesia No. 12/13/DPbS tanggal 30 April 2010 perihal Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
3. Anggaran Dasar Bank tentang tugas dan wewenang Dewan Komisaris.

LEGAL BASIS

In establishing the Risk Oversight Committee, Bank Muamalat Indonesia refers to the following laws and regulations:

1. Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
2. Circular Letter of Bank Indonesia No. 12/13/DPbS dated 30 April 2010 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
3. Bank's Articles of Association regarding the duties and authorities of the Board of Commissioners.

PEDOMAN KERJA/PIAGAM KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko memiliki piagam dalam menjalankan perannya, yang mengatur struktur dan keanggotaan, persyaratan keanggotaan, masa tugas, tugas dan tanggung jawab, wewenang, tata cara dan prosedur penyelenggaraan rapat serta pelaporan kepada Dewan Komisaris. Piagam Komite Pemantau Risiko terakhir dimutakhirkan pada Mei 2020 dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

CHARTER OF THE RISK OVERSIGHT COMMITTEE

The Risk Oversight Committee has established a charter in carrying out its role, which regulates the structure and membership, membership requirements, tenure, duties and responsibilities, authority, procedures and procedures for holding meetings and reporting to the Board of Commissioners. The Charter of the Risk Oversight Committee was last updated in May 2020 and would continue to be updated in accordance with developments in applicable regulations and the latest conditions of the Bank

KRITERIA ANGGOTA KOMITE PEMANTAU RISIKO

Kriteria keanggotaan Komite Pemantau Risiko untuk anggota yang merupakan Komisaris Independen dan pihak independen telah diatur oleh Bank, yang juga telah dituangkan ke dalam Piagam Komite Pemantau Risiko Kriteria tersebut di antaranya:

1. Memiliki integritas, reputasi keuangan, akhlak dan moral yang baik.
2. Memiliki latar belakang pendidikan, kemampuan, pengetahuan dan pengalaman yang memadai di bidang keuangan dan perbankan.
3. Mampu bekerja sama dan memiliki kemampuan komunikasi yang baik serta menyediakan waktu yang cukup untuk melaksanakan tugasnya.

MEMBERSHIP CRITERIA OF THE RISK OVERSIGHT COMMITTEE

The membership criteria of the Risk Oversight Committee for members who are Independent Commissioners and independent parties have been regulated by the Bank, which has also been stated in the Risk Oversight Committee Charter, including:

1. Having integrity, financial reputation, good character, and morals.
2. Having adequate educational background, abilities, knowledge and experience in finance and banking.
3. Able to work together and have good communication skills and provide sufficient time to carry out their duties.

4. Memiliki pengetahuan yang memadai mengenai *Good Corporate Governance* dan manajemen risiko secara umum.
5. Berpengetahuan yang memadai mengenai peraturan perundang-undangan di bidang perbankan dan peraturan perundang-undangan terkait lainnya.
6. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan.
7. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa *assurance*, jasa non-assurance, jasa penilai dan/ atau jasa konsultasi lain kepada Bank Muamalat Indonesia dalam waktu 6 (enam) bulan terakhir.
8. Tidak mempunyai saham langsung maupun tidak langsung pada Bank Muamalat Indonesia.
9. Tidak memiliki kepentingan pribadi yang dapat menimbulkan benturan kepentingan terhadap Bank Muamalat Indonesia.
10. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Bank Muamalat Indonesia.
11. Tidak memiliki hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank Muamalat Indonesia.
12. Bukan merupakan pihak yang berasal dari karyawan Bank Muamalat Indonesia.

TUGAS DAN TANGGUNG JAWAB

Berikut adalah tugas dan tanggung jawab Komite Pemantau Risiko yang telah diatur oleh Bank.

1. Melakukan evaluasi atas kebijakan dan strategi manajemen risiko yang disusun Manajemen.
2. Melakukan evaluasi atas kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan tersebut.
3. Melakukan evaluasi atas pelaksanaan tugas Komite Manajemen Risiko dan Unit Kerja Manajemen Risiko.
4. Melakukan evaluasi atas langkah-langkah yang diambil oleh Direksi dalam rangka memenuhi Otoritas Jasa Keuangan dan peraturan perundang-undangan lain yang berlaku dalam rangka pelaksanaan prinsip kehati-hatian, khususnya yang berkaitan dengan manajemen risiko.
5. Melakukan evaluasi atas permohonan atas usulan Direksi yang berkaitan dengan transaksi atau kegiatan usaha yang melampaui kewenangan Direksi untuk dapat digunakan oleh Dewan Komisaris sebagai dasar pengambilan keputusan.
6. Melakukan evaluasi atas struktur organisasi manajemen risiko.
7. Melakukan evaluasi atas laporan profil risiko dan laporan Bank baik internal maupun eksternal agar sesuai dengan ketentuan yang berlaku.
8. Memastikan bahwa unit kerja manajemen risiko memenuhi kriteria independensi dalam melaksanakan tugas dan tanggung jawabnya.

4. Having adequate knowledge about Good Corporate Governance and risk management in general.
5. Having adequate knowledge of banking laws and regulations and other related laws and regulations.
6. Willing to increase competence continuously through education and training.
7. Not a person in a Public Accountant Office, Legal Consultant Office, Public Appraisal Service Office or other parties providing assurance services, non-assurance services, appraisal services and/or other consulting services to Bank Muamalat Indonesia within the last 6 (six) months.
8. Not having direct or indirect shares in Bank Muamalat Indonesia.
9. Not having personal interests that could cause a conflict of interest against Bank Muamalat Indonesia.
10. Having no affiliated relation with members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of Bank Muamalat Indonesia.
11. Not having business relationships, directly or indirectly, related to the business activities of Bank Muamalat Indonesia.
12. Not a party originating from Bank Muamalat Indonesia employees.

DUTIES AND RESPONSIBILITIES

The following are the duties and responsibilities of the Risk Oversight Committee that have been regulated by the Bank.

1. Evaluating the risk management policies and strategies prepared by Management.
2. Evaluating the conformity of the risk management policy with the implementation of the policy.
3. Evaluating the implementation of the tasks of the Risk Management Committee and Risk Management Unit.
4. Evaluating the measures taken by the Board of Directors in order to comply with the Financial Services Authority and other applicable laws and regulations in the context of implementing the prudential principles, particularly those relating to risk management
5. Evaluating the requests of the Board of Directors' proposal relating to transactions or business activities that exceed the authority of the Board of Directors to be used by the Board of Commissioners as a basis for decision making.
6. Evaluating the risk management organisational structure.
7. Evaluating the risk profile report and the Bank's report, both internal and external, to be in accordance with the applicable regulations.
8. Ensuring that the risk management unit meets the independence criteria in carrying out its duties and responsibilities.

WEWENANG KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko Bank Muamalat Indonesia juga memiliki wewenang di samping tugas dan tanggung jawabnya sebagaimana diatur dalam Piagam Komite Pemantau Risiko, yakni:

1. Diperbolehkan mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset dan sumber daya Bank yang diperlukan.
2. Diperbolehkan berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi manajemen risiko dan pihak-pihak lain yang berkaitan dengan tugas dan tanggung jawab Komite Pemantau Risiko.
3. Diperbolehkan melibatkan pihak independen di luar anggota Komite Pemantau Risiko yang diperlukan untuk membantu pelaksanaan tugasnya.
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

AUTHORITIES OF THE RISK OVERSIGHT COMMITTEE

In addition to its duties and responsibilities, the Risk Oversight Committee of Bank Muamalat Indonesia also has authorities as stipulated in the Risk Oversight Committee Charter, namely:

1. Able to access bank documents, data, and information about employees, funds, assets, and company resources needed.
2. Able to communicate directly with employees, including the Board of Directors as well as parties performing the risk management functions and other parties related to the duties and responsibilities of the Risk Oversight Committee.
3. Able to involve independent parties outside the members of the Risk Oversight Committee to assist in carrying out its duties.
4. Perform other authorities granted by the Board of Commissioners.

KETENTUAN MASA JABATAN

Masa tugas anggota Komite Pemantau Risiko tidak boleh lebih lama dari masa jabatan Dewan Komisaris dan dapat dipilih kembali hanya untuk satu periode berikutnya.

TERM OF OFFICE

The term of office of members of the Risk Oversight Committee must not be longer than the term of office of the Board of Commissioners. Committee members can be re-elected for only one term.

KOMPOSISI DAN DASAR PENGANGKATAN KOMITE PEMANTAU RISIKO

Komposisi Komite Pemantau Risiko paling kurang terdiri dari: seorang Komisaris Independen, seorang pihak independen yang memiliki keahlian di bidang perbankan syariah dan seorang pihak independen yang memiliki keahlian di bidang manajemen risiko. Hal itu sesuai dengan pasal 34 Peraturan Bank Indonesia Nomor 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.

Hingga 31 Desember 2021, komposisi Komite Pemantau Risiko Bank Muamalat Indonesia telah sesuai dengan peraturan perundangan-undangan yang ada. Keanggotaan Komite Pemantau Risiko di tahun 2021 ditetapkan melalui Surat Keputusan Direksi No. 018/B/DIR-KPTS/IV/2021 tanggal 26 April 2021 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk dan Surat Keputusan Direksi No. 032/B/DIR-KPTS/XI/2021 tanggal 18 November 2021 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk.

COMPOSITION AND BASIS OF APPOINTMENT OF THE RISK OVERSIGHT COMMITTEE

The composition of the Risk Oversight Committee shall at least consist of: an Independent Commissioner, an independent party with expertise in sharia banking, and an independent party with expertise in risk management. This is in accordance with article 34 of Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.

As of 31 December 2021, the composition of the Risk Oversight Committee of Bank Muamalat Indonesia has complied with the existing laws and regulations. The membership of the Risk Oversight Committee in 2021 is determined through the Decree of the Board of Directors No. 018/B/DIR-KPTS/IV/2021 dated 26 April 2021 on the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk and the Decree of the Board of Directors No. 032/B/DIR-KPTS/XI/2021 dated 18 November 2021 on the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk.

Komposisi dan Dasar Pengangkatan Komite Pemantau Risiko Bank per 26 April 2021

Composition and Basis of Appointment of the Bank's Risk Oversight Committee as of 26 April 2021

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Edy Setiadi	Ketua Chairman	Surat Keputusan Direksi No. 018/B/DIR-KPTS/IV/2021 tanggal 26 April 2021 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk Decree of the Board of Directors No. 018/B/DIR-KPTS/IV/2021 dated 26 April 2021 on the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk	Komisaris Independen Independent Commissioner
Ilham A. Habibie	Anggota Member	Surat Keputusan Direksi No. 018/B/DIR-KPTS/IV/2021 tanggal 26 April 2021 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk Decree of the Board of Directors No. 018/B/DIR-KPTS/IV/2021 dated 26 April 2021 on the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk	Komisaris Independen Independent Commissioner
Abdulsalam Mohammad Joher Al-Saleh*	Anggota Member	Surat Keputusan Direksi No. 018/B/DIR-KPTS/IV/2021 tanggal 26 April 2021 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk Decree of the Board of Directors No. 018/B/DIR-KPTS/IV/2021 dated 26 April 2021 on the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk	Komisaris Commissioner
Dece Kurniadi	Anggota Member	Surat Keputusan Direksi No. 018/B/DIR-KPTS/IV/2021 tanggal 26 April 2021 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk Decree of the Board of Directors No. 018/B/DIR-KPTS/IV/2021 dated 26 April 2021 on the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk	Pihak Independen Independent Party
Evi Afiatin	Anggota Member	Surat Keputusan Direksi No. 018/B/DIR-KPTS/IV/2021 tanggal 26 April 2021 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk Decree of the Board of Directors No. 018/B/DIR-KPTS/IV/2021 dated 26 April 2021 on the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk	Pihak Independen Independent Party

Keterangan | Remark:
*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as a Commissioner and was dismissed as a member of the Board of Commissioners through the EGMS on 28 February 2022

Komposisi dan Dasar Pengangkatan Komite Pemantau Risiko Bank per 18 November 2021

Composition and Basis of Appointment of the Bank's Risk Oversight Committee as of 18 November 2021

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Edy Setiadi	Ketua Chairman	Surat Keputusan Direksi No. 032/B/DIR-KPTS/XI/2021 tanggal 18 November 2021 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk Decree of the Board of Directors No. 032/B/DIR-KPTS/XI/2021 dated 18 November 2021 on the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk	Komisaris Independen Independent Commissioner
Ilham A. Habibie	Anggota Member	Surat Keputusan Direksi No. 032/B/DIR-KPTS/XI/2021 tanggal 18 November 2021 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk 2021 Decree of the Board of Directors No. 032/B/DIR-KPTS/XI/2021 dated 18 November 2021 on the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk 2021	Komisaris Independen Independent Commissioner
Evi Afiatin	Anggota Member	Surat Keputusan Direksi No. 032/B/DIR-KPTS/XI/2021 tanggal 18 November 2021 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk Decree of the Board of Directors No. 032/B/DIR-KPTS/XI/2021 dated 18 November 2021 on the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk	Pihak Independen dalam bidang perbankan Syariah Independent Party in Sharia banking
Dedi Sopyan	Anggota Member	Surat Keputusan Direksi No. 032/B/DIR-KPTS/XI/2021 tanggal 18 November 2021 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk Decree of the Board of Directors No. 032/B/DIR-KPTS/XI/2021 dated 18 November 2021 on the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk	Pihak Independen dalam bidang manajemen risiko Independent Party in risk management

PROFIL KOMITE PEMANTAU RISIKO

Berikut adalah profil Komite Pemantau Risiko Bank Muamalat Indonesia.

RISK OVERSIGHT COMMITTEE PROFILE

The following is the profile of the Risk Oversight Committee of Bank Muamalat Indonesia.

Profil lengkap disajikan pada bab "Profil Perusahaan".

The complete profile is presented in the chapter "Company Profile".

Profil lengkap disajikan pada bab "Profil Perusahaan".

The complete profile is presented in the chapter "Company Profile".

Evi Afiatin
Anggota
Member

Warga Negara Citizenship	Indonesia
Domisili Domicile	Jakarta
Usia Age	52 tahun pada akhir Tahun Buku 2021 52 years old at the end of the 2021 Fiscal Year
Dasar Hukum Pengangkatan Legal Basis of Appointment	Diangkat menjadi Anggota Komite Pemantau Rsiko PT Bank Muamalat Indonesia Tbk berdasarkan Surat Keputusan Direksi No. 032/B/DIR-KPTS/XI/2021 tanggal 18 November 2021 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk dan Surat Keputusan Direksi No. 032/B/DIR-KPTS/XI/2021 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 18 November 2021 Appointed as Member of the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk based on the Decree of the Board of Directors No. 032/B/DIR-KPTS/XI/2021 dated 18 November 2021 on the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk and the Decree of the Board of Directors No. 032/B/DIR-KPTS/XI/2021 on the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk dated 18 November 2021
Riwayat Pendidikan Educational Background	• Master of Applied Finance dari University of Melbourne pada tahun 1999 • Master of Chemical Engineering dari University of Wales pada tahun 1994 • Sarjana di bidang Teknik Kimia dari Institut Teknologi Bandung pada tahun 1993 • Master of Applied Finance from the University of Melbourne in 1999 • Master of Chemical Engineering from the University of Wales in 1994 • Bachelors degree in Chemical Engineering from Institut Teknologi Bandung in 1993
Rangkap Jabatan Concurrent Positions	-
Pengalaman Kerja Work Experience	• Direktur Keuangan BPJS Ketenagakerjaan (2017-2021) • Direktur Pelayanan BPJS Ketenagakerjaan (2016-2017) • Direktur Manajemen Risiko & Kepatuhan PT Bank Mualamat Indonesia Tbk (2014-2016) • Kepala Manajemen Risiko & Kepatuhan BRI Syariah (2012-2014) • Kepala Commercial Credit Underwriting PT Bank Maybank Indonesia (2009-2010) • Direktur Keuangan & Administrasi Bosowa Nusantara Motor (2001-2005) • Finance Director of BPJS Ketenagakerjaan (2017 – 2021) • Service Director of BPJS Ketenagakerjaan (2016 – 2017) • Risk Management & Compliance Director of PT Bank Muamalat Indonesia Tbk (2014 – 2016) • Head of Risk Management & Compliance of BRI Syariah (2012 – 2014) • Head of Commercial Credit Underwriting of PT Bank Maybank Indonesia (2009 – 2010) • Finance & Administrative Director of Bosowa Nusantara Motor (2001 – 2005)
Hubungan Afiliasi Affiliated Relations	Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali Has no affiliation, either in terms of financial or kinship, with members of the Board of Commissioners, members of the Board of Directors, and Major or Controlling Shareholders
Kualifikasi Qualification	Pihak independen yang memiliki keahlian dalam bidang perbankan/keuangan syariah An independent party with expertise in sharia banking/ finance

Dedi Sopyan
Anggota
Member

Warga Negara Citizenship	Indonesia
Domisili Domicile	Jakarta
Usia Age	42 tahun pada akhir Tahun Buku 2021 42 years old at the end of the 2021 Fiscal Year
Dasar Hukum Pengangkatan Legal Basis of Appointment	Diangkat menjadi Anggota Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk berdasarkan Surat Keputusan Direksi No. 032/B/DIR-KPTS/XI/2021 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 18 November 2021 Appointed as Member of the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk based on the Decree of the Board of Directors No. 032/B/DIR-KPTS/XI/2021 on the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk dated 18 November 2021
Riwayat Pendidikan Educational Background	• Doktor Manajemen Bisnis Institut Pertanian Bogor (2016-sekarang) • Magister Manajemen Strategis dan Manajemen Keuangan Universitas Gadjah Mada (2013) • Sarjana Teknik Industri Universitas Indonesia (2003) • Doctor of Business Management from Institut Pertanian Bogor (2016 – present) • Master of Strategic Management and Finance Management from the University of Gadjah Mada (2013) • Bachelors Degree in Industrial Engineering from the University of Indonesia (2003)
Rangkap Jabatan Concurrent Positions	-
Pengalaman Kerja Work Experience	• Anggota Komite Audit Dewan Komisaris di PT Kriling Berjangka Indonesia (Persero) hingga tahun 2021. • Anggota Komite Pemantau Risiko Dewan Pengawas di BPJS Kesehatan (2014-2017) • Anggota Komite Audit – Dewan Komisaris pada tahun 2014 di PT Bio Farma (Persero) • Anggota Komite Pemantau Risiko - Dewan Komisaris pada tahun 2013 • Member of the Audit Committee of the Board of Commissioners at PT Kriling Berjangka Indonesia (Persero) until 2021. • Member of the Risk Monitoring Committee of the Supervisory Board at BPJS Kesehatan (2014 – 2017) • Member of the Audit Committee – Board of Commissioners in 2014 at PT Bio Farma (Persero) • Member of the Risk Monitoring Committee - Board of Commissioners in 2013
Hubungan Afiliasi Affiliated Relations	Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali Has no affiliation, either in terms of financial or kinship, with members of the Board of Commissioners, members of the Board of Directors, and Major or Controlling Shareholders
Kualifikasi Qualification	Pihak independen yang memiliki keahlian dalam bidang manajemen risiko dan audit An independent party with expertise in risk management and audit

Dece Kurniadi
Anggota
Member

Warga Negara Citizenship	Indonesia
Domisili Domicile	Jakarta
Usia Age	51 tahun pada akhir Tahun Buku 2021 51 years old at the end of the 2021 Fiscal Year
Dasar Hukum Pengangkatan Legal Basis of Appointment	Diangkat menjadi Anggota Komite Pemantau Rsiko PT Bank Muamalat Indonesia Tbk berdasarkan Surat Keputusan Direksi No. 032/B/DIR-KPTS/XI/2021 tanggal 18 November 2021 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk Appointed as Member of the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk based on the Decree of the Board of Directors No. 032/B/DIR-KPTS/XI/2021 on the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk dated 18 November 2021
Riwayat Pendidikan Educational Background	• Magister Manajemen Bidang Keuangan Syariah Universitas Indonesia (2011-2013) • Sarjana Hukum, Universitas Islam Indonesia (1990-1995) • Master of Management in Sharia Finance from the University of Indonesia (2011-2013) • Bachelor of Law, Islam University of Indonesia (1990-1995)
Rangkap Jabatan Concurrent Positions	-
Pengalaman Kerja Work Experience	• Branch Manager di Bank Muamalat Indonesia tahun 2006 • Associate Partner di Konsultan Perbankan Syariah di "SHG-SAM & Rekan" • Associate Partner di Islamic Finance Initiative • Dosen Program Vokasi Administrasi Keuangan dan Perbankan di Universitas Indonesia • Dosen beberapa mata kuliah Perbankan Syariah di Politeknik Negeri Jakarta • Anggota dan Instruktur di Lembaga Pengembangan Perbankan Indonesia – BI • Commissioners dan Finance Advisor di PT Wichindo Pratama Balikpapan • Instruktur di Muamalat Institute • Anggota POKJA IPMP Komite Ekonomi dan Industri Nasional • Branch Manager at Bank Muamalat Indonesia in 2006 • Associate Partner at the Sharia Banking Consultant "SHG-SAM & Rekan" • Associate Partner at Islamic Finance Initiative • Lecturer on Financial and Banking Administration Vocational Program at the University of Indonesia • Lecturer of several Sharia Banking courses at Politeknik Negeri Jakarta • Member and Instructor at Indonesian Banking Development Institute - BI • Commissioner and Finance Advisor at PT Wichindo Pratama Balikpapan • Instructor at Muamalat Institute • Member of POKJA IPMP of the National Economic and Industry Committee
Hubungan Afiliasi Affiliated Relations	Tidak memiliki hubungan afiliasi baik dalam hal hubungan keuangan maupun kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama maupun Pemegang Saham Pengendali Has no affiliation, either in terms of financial or kinship, with members of the Board of Commissioners, members of the Board of Directors, and Major or Controlling Shareholders
Kualifikasi Qualification	Pihak independen yang memiliki keahlian dalam bidang perbankan/keuangan syariah An independent party with expertise in sharia banking/ finance

INDEPENDENSI KOMITE PEMANTAU RISIKO

Anggota Komite Pemantau Risiko yang berasal dari pihak independen dituntut untuk dapat profesional dan independen dalam melaksanakan fungsi dan tugasnya. Hal itu memiliki arti pelaksanaan tugasnya tanpa campur tangan dari pihak mana pun yang tidak sesuai dengan peraturan perundang-undangan.

INDEPENDENCE OF THE RISK OVERSIGHT COMMITTEE

Members of the Risk Oversight Committee who are independent parties are required to be professional and independent in carrying out their functions and duties. This means, carrying out their duties without interference from any party that is not in accordance with the laws and regulations.

Aspek Independensi Independence Aspect	Evi Afiatin	Dece Kurniadi	Dedi Sopyan
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Has no financial relationship with the Board of Commissioners and Board of Directors	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the Company, its subsidiaries, or affiliated companies	√	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Has no management relationship in the Company, its subsidiaries, or affiliated companies	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi, Remunerasi dan GCG Has no family relations with the Board of Commissioners, Board of Directors, and/or fellow members of the Nomination, Remuneration Committee and GCG Committee	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Does not serve as a manager of political parties, officials, and government	√	√	√

Dalam hal pembuktian independensi, anggota Komite Pemantau Risiko Bank tidak memiliki hubungan keluarga maupun hubungan keuangan, baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.

In terms of proving independence, members of the Bank's Risk Oversight Committee do not have family or financial relations, either directly or indirectly, relating to the Bank's business activities.

Nama Name	Jabatan Position	Hubungan Keluarga dengan Family Relationship with						Hubungan Keuangan dengan Financial Relationship with						Hubungan Kepengurusan Management Relationship	
		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Controlling Shareholders			
		Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No	Ya Yes	Tidak No
Evi Afiatin	Anggota Member		√		√		√		√		√		√		√
Dece Kurniadi*)	Anggota Member		√		√		√		√		√		√		√
Dedi Sopyan	Anggota Member		√		√		√		√		√		√		√

Keterangan | Remark:
*) Tidak menjabat sebagai anggota komite Pemantau Risiko sejak tanggal 18 November 2021
Does not serve as member of the Risk Oversight Committee since 18 November 2021

RAPAT KOMITE PEMANTAU RISIKO

Kebijakan Rapat

Bank mengatur rapat Komite Pemantau Risiko Bank Muamalat Indonesia diselenggarakan sedikitnya 1 (satu) kali dalam 2 (dua) bulan. Sebagaimana Piagam Komite Pemantau Risiko, rapat dapat dinyatakan sah apabila dihadiri oleh lebih dari ½ (satu per dua) dari jumlah keseluruhan anggota Komite Pemantau Risiko.

Hasil rapat Komite Pemantau Risiko wajib dituangkan ke dalam risalah rapat dan didokumentasikan dengan baik, termasuk apabila terdapat perbedaan pendapat (*dissenting opinion*), yang ditandatangani oleh seluruh anggota Komite Pemantau Risiko yang hadir dan disampaikan kepada Dewan Komisaris.

RISK OVERSIGHT COMMITTEE MEETING

Meeting Policy

The Bank stipulates that Bank Muamalat Indonesia's Risk Oversight Committee meetings are be held at least 1 (one) time in 2 (two) months. In compliance with the Risk Oversight Committee Charter, a meeting can be declared valid if attended by more than ½ (one half) of the total members of the Risk Oversight Committee.

The results of the Risk Oversight Committee meeting must be written into the minutes of the meeting and well documented, including any dissenting opinions, which are signed by all members of the Risk Oversight Committee who are present and submitted to the Board of Commissioners.

Pelaksanaan Rapat

Sepanjang tahun buku 2021, Komite Pemantau Risiko menggelar rapat sebanyak 8 (delapan) kali.

Meeting Implementation

During the 2021 fiscal year, the Risk Oversight Committee held 8 (eight) meetings.

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
1	24 Februari 2021 24 February 2021	1. Profil risiko per Desember 2020 Risk profile as of December 2020 2. Pengembangan organisasi Manajemen Risiko dan Komite Manajemen Risiko Organizational development of Risk Management and Risk Management Committee 3. *Risk Management Committee Report 2020* 2020 Risk Management Committee Report	Edy Setiadi Dece Kurniadi
2	24 Maret 2021 24 March 2021	1. Pembiayaan ProHajj ProHajj financing 2. *Disaster Recovery Center, Application of Trade Finance and Muamalat DIN* Disaster Recovery Center, Application of Trade Finance and Muamalat DIN	Edy Setiadi Ilham A. Habibie Dece Kurniadi
3	30 April 2021 30 April 2021	1. *Update portofolio pembiayaan* Financing portfolio update 2. *Bad Bank Update* Bad Bank Update 3. *Target Market and RAC Segment Wholesale* Target Market and RAC Segment Wholesale	Edy Setiadi Ilham A. Habibie Dece Kurniadi Evi Afiatin
4	14 Juni 2021 14 June 2021	1. *Financing Portfolio Update* Financing Portfolio Update 2. *Bad Bank Update* Bad Bank Update 3. *Target Market and RAC Segment Wholesale* Target Market and RAC Segment Wholesale	Edy Setiadi Ilham A. Habibie Dece Kurniadi Evi Afiatin
5	15 Juli 2021 15 July 2021	Risiko kredit pada situasi pandemic Credit risk during the pandemic condition	Edy Setiadi Ilham A. Habibie Dece Kurniadi Evi Afiatin
6	19 Agustus 2021 19 August 2021	1. Isu Risiko Reputasi Reputational Risk issues 2. Pilot Project dengan OJK terkait *Digital Account Opening Cross Selling* Pilot Project with the OJK regarding Digital Account Opening Cross Selling 3. Strategi Pengembangan SDM untuk Memitigasi Risiko Operasional dan Risiko Stratejik HR Development Strategy to Mitigate Operational Risk and Strategic Risk	Edy Setiadi Ilham A. Habibie Dece Kurniadi Evi Afiatin
7	15 Oktober 2021 15 October 2021	1. Profil Risiko Hukum BMI Legal Risk Profile of BMI 2. Profil Risiko Kepatuhan BMI Compliance Risk Profileof BMI 3. Profil Risiko Stratejik Strategic Risk Profile	Edy Setiadi Ilham A. Habibie Dece Kurniadi Evi Afiatin
8	8 Desember 2021 8 December 2021	Profil Risiko per 30 September 2021 Risk Profile as of 30 September 2021	Edy Setiadi Ilham A. Habibie Dece Kurniadi Evi Afiatin

Tingkat Kehadiran Rapat

Meeting Attendance Rate

No.	Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Kehadiran (%) Attendance Percentage (%)
1	Edy Setiadi	Ketua Chairman	8	8	100%
2	Ilham A. Habibie	Anggota Member	8	7	88%
3	Evi Afiatin	Anggota Member	6	6	100%
4	Dedi Sopyan	Anggota Member	1	1	100%
5	Dece Kurniadi*)	Anggota Member	7	7	100%

Keterangan | Remark:
*) Tidak menjabat sebagai anggota komite Pemantau Risiko sejak tanggal 18 November 2021
Does not serve as member of the Risk Oversight Committee since 18 November 2021

PENGEMBANGAN KOMPETENSI

Bank senantiasa mendorong Komite Pemantau Risiko untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan. Informasi lengkap mengenai hal ini disampaikan dalam bab “Profil Perusahaan”.

PELAKSANAAN TUGAS KOMITE PEMANTAU RISIKO

Dalam rangka pelaksanaan tugas dan tanggung jawabnya sebagai organ pendukung Dewan Komisaris, di tahun 2021 Komite Pemantau Risiko telah menyampaikan rekomendasi antara lain sebagai berikut:

1. Disiapkan perangkat mitigasi risiko untuk implementasi layanan perbankan digital, termasuk perangkat di lini pertahanan kedua dan ketiga serta dipastikan pengelolaan DC sehubungan dengan adanya perkembangan digitalisasi di industri perbankan.
2. Perlu dilakukan kajian untuk melihat pengaruh digitalisasi terhadap perubahan jumlah rekening yang dimiliki per nasabah.
3. Agar dikembangkan program untuk meningkatkan kompetensi sumber daya manusia terkait risiko melalui media lain seperti *podcast*.
4. Dokumentasi pembiayaan agar menjadi perhatian mengingat kelengkapan dokumentasi dapat mempengaruhi proses eksekusi agunan.
5. Bank agar berpartisipasi sehubungan dengan rencana pelaksanaan pelatihan IT audit yang dilaksanakan oleh OJK.
6. Agar ditingkatkan kemampuan karyawan terkait aspek legal dan kemampuan melakukan komunikasi.
7. Bank agar melakukan kajian rencana target bisnis yang selaras dengan target G-20.
8. Ketentuan regulator mengenai arbitrase yang diselenggarakan oleh Basyarnas agar dapat diikuti.
9. Temuan audit regulator agar dikaji berdasarkan kriteria fundamental dan tidak fundamental, serta berulang atau merupakan temuan baru.
10. Dilakukan analisis *peers* terkait produk dan sistem *cash management*.
11. Agar diselaraskan antara konsep pengembangan SDM yang telah ditentukan dengan implementasi/praktik di lapangan untuk meminimalkan gap yang terjadi, misalnya dengan menggunakan informasi dari temuan audit intern dan ekstern, *mistery shopper* atau *roleplay training*.
12. Dalam rangka proses Kerja sama dengan bancassurance agar dilakukan kajian mendalam atas dampak kerja sama antara Bank dengan pihak asuransi terutama dari aspek bisnis.
13. Terkait upaya perbaikan peringkat profil risiko agar dikomunikasikan kepada Otoritas Jasa Keuangan bahwa peringkat risiko Bank dapat dinilai lebih baik.

COMPETENCY DEVELOPMENT

The Bank continuously encourages the Risk Oversight Committee to carry out competency development through trainings. Complete information regarding this matter is presented in the chapter “Company Profile”.

DUTY IMPLEMENTATION OF THE RISK OVERSIGHT COMMITTEE

In order to carry out its duties and responsibilities as a supporting organ for the Board of Commissioners, in 2021 the Risk Monitoring Committee has submitted recommendations, including the following:

1. Prepared risk mitigation tools for the implementation of digital banking services, including devices in the second and third lines of defense and ensured DC management in connection with the development of digitalization in the banking industry.
2. It is necessary to conduct a study to see the effect of digitization on changes in the number of accounts held per customer.
3. To develop programs to improve the competence of human resources related to risk through other media such as podcasts.
4. Documentation of financing to be a concern considering the completeness of the documentation can affect the process of execution of the collateral.
5. Banks to participate in connection with the IT audit training implementation plan carried out by FSA.
6. In order to improve the ability of employees related to legal aspects and the ability to communicate.
7. Banks are required to review business target plans that are in line with the G-20 targets.
8. Regulatory provisions regarding arbitration organized by Basyarnas so that they can be followed.
9. Regulatory audit findings should be reviewed based on fundamental and non-fundamental criteria, as well as repeated or new findings.
10. Peer analysis is carried out regarding products and cash management systems.
11. To harmonize the concept of HR development that has been determined with the implementation/practice in the field to minimize the gaps that occur, for example by using information from internal and external audit findings, mystery shopper or roleplay training.
12. In the framework of the Cooperation process with bancassurance, an in-depth study should be conducted on the impact of cooperation between the Bank and the insurance company, especially from the business aspect.
13. Regarding efforts to improve the risk profile rating so that it is communicated to the Financial Services Authority that the Bank's risk rating can be assessed as better.

Komite Tata Kelola Perusahaan
Corporate Governance Committee

Dewan Komisaris membentuk Komite Tata Kelola Perusahaan untuk membantu pelaksanaan pengawasan dan evaluasi terhadap penyelenggaraan Tata Kelola yang baik dalam setiap aktivitas usaha Bank pada seluruh jenjang atau tingkatan organisasi.

The Board of Commissioners established the Corporate Governance Committee to assist the implementation of supervision and evaluation on the implementation of Governance in each of the Bank's business activities at all ranks or levels of the organization.

DASAR HUKUM

Pembentukan Komite Tata Kelola Perusahaan oleh Bank mengacu pada peraturan perundangan-undangan sebagai berikut:

1. Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
2. Surat Edaran Bank Indonesia No. 12/13/DPBS tanggal 30 April 2010 perihal Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.
3. Anggaran Dasar Bank tentang tugas dan wewenang Dewan Komisaris.

LEGAL BASIS

The establishment of the Corporate Governance Committee by the Bank refers to the following laws and regulations:

1. Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
2. Circular Letter of Bank Indonesia No. 12/13/DPBS dated 30 April 2010 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
3. The Bank's Articles of Association regarding the duties and authorities of the Board of Commissioners.

PEDOMAN KERJA/PIAGAM KOMITE TATA KELOLA PERUSAHAAN

Komite Tata Kelola Perusahaan Bank Muamalat Indonesia memiliki piagam sebagai panduan dalam menjalankan perannya, yang mengatur prinsip-prinsip *Good Corporate Governance*, struktur dan keanggotaan, persyaratan keanggotaan, masa tugas, tugas dan tanggung jawab, wewenang, tata cara dan prosedur penyelenggaraan rapat serta pelaporan kepada Dewan Komisaris. Piagam Komite terakhir dimutakhirkan pada tanggal 19 September 2017 dan masih relevan sampai saat ini serta akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

CORPORATE GOVERNANCE COMMITTEE CHARTER

The Corporate Governance Committee of Bank Muamalat Indonesia has established a charter as a guideline in carrying out its role, which regulates GCG principles, structure and membership, membership requirements, term of office, duties and responsibilities, authorities, procedures for holding meetings and reporting to the Board of Commissioners. The Charter of the Committee was last updated on 19 September 2017 and is still relevant today and will continue to be updated in accordance with developments in applicable regulations and the latest conditions of the Bank.

KRITERIA ANGGOTA KOMITE TATA KELOLA PERUSAHAAN

Kriteria keanggotaan keanggotaan Komite Tata Kelola Perusahaan untuk anggota yang merupakan Komisaris Independen dan pihak independen telah diatur oleh Bank, yang juga telah dituangkan ke dalam Piagam Komite Tata Kelola Perusahaan Kriteria tersebut di antaranya:

1. Wajib berintegritas dan memiliki reputasi keuangan yang baik.
2. Wajib memiliki kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik.
3. Wajib mematuhi kode etik yang ditetapkan oleh Bank.

MEMBERSHIP CRITERIA OF THE CORPORATE GOVERNANCE COMMITTEE

The membership criteria of the Corporate Governance Committee for members who are Independent Commissioners and independent parties have been regulated by the Bank, which has also been stated in the Corporate Governance Committee Charter, including:

1. Must have integrity and have a good financial reputation.
2. Must have the ability, knowledge, experience in accordance with the field of work, and able to communicate well.
3. Must comply with the code of conduct established by the Bank.

4. Bersedia meningkatkan kompetensi secara terus menerus melalui pendidikan dan pelatihan.
5. Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa *assurance*, jasa *non-assurance*, jasa penilai dan/atau jasa konsultasi lain kepada Emiten atau Perusahaan Publik yang bersangkutan dalam waktu 6 (enam) bulan terakhir.
6. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank dalam waktu 6 (enam) bulan terakhir kecuali Komisaris Independen.
7. Tidak mempunyai saham langsung maupun tidak langsung pada Bank Muamalat Indonesia.
8. Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Bank Muamalat Indonesia.
9. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank Muamalat Indonesia.

TUGAS DAN TANGGUNG JAWAB

Berikut adalah tugas dan tanggung jawab Komite Tata Kelola Perusahaan yang telah diatur oleh Bank.

1. Melakukan evaluasi atas struktur, kerangka tata kelola dan kebijakan *Good Corporate Governance* Bank Muamalat Indonesia.
2. Memastikan pelaksanaan kebijakan *Good Corporate Governance* dalam kegiatan Bank Muamalat Indonesia.
3. Melakukan kajian dan menilai prinsip-prinsip pelaksanaan *Good Corporate Governance* Bank Muamalat Indonesia secara berkala dan menyampaikan rekomendasi perbaikan kepada Dewan Komisaris.
4. Menyampaikan laporan kepada Dewan Komisaris kegiatan Bank yang tidak sesuai dengan pelaksanaan *Good Corporate Governance*.
5. Melakukan kajian atas laporan *Self-Assessment Good Corporate Governance* dan laporan tahunan *Good Corporate Governance* yang diterbitkan oleh Bank Muamalat Indonesia guna memastikan transparansi dan akurasi laporan serta merekomendasikan perbaikan kepada Direksi.
6. Menyampaikan rekomendasi dalam rangka pemberian *endorsement* Dewan Komisaris atas laporan *Good Corporate Governance* dan kebijakan *Good Corporate Governance* Bank Muamalat Indonesia.
7. Menyusun dan memutakhirkan piagam Komite Tata Kelola secara berkala.
8. Menjaga kerahasiaan seluruh dokumen, data dan informasi Bank Muamalat Indonesia.

4. Willing to improve competence continuously through education and training.
5. Not a person in a Public Accounting Firm, Legal Consulting Firm, Public Appraisal Service Firm or any other party that provides assurance, non-assurance services, appraisal services and/or other consulting services to the Issuer or Public Company within 6 (six) times last month.
6. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the Bank's activities within the last 6 (six) months, except for an Independent Commissioner.
7. Does not have direct or indirect shares in Bank Muamalat Indonesia.
8. Has no affiliation with members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of Bank Muamalat Indonesia.
9. Has no business relationship, either directly or indirectly, related to the business activities of Bank Muamalat Indonesia.

DUTIES AND RESPONSIBILITIES

The following are the duties and responsibilities of the Corporate Governance Committee that have been set by the Bank.

1. Evaluating the structure, governance framework and Good Corporate Governance policies of Bank Muamalat Indonesia.
2. Ensuring the implementation of Good Corporate Governance policies in the activities of Bank Muamalat Indonesia.
3. Reviewing and assessing the principles of Good Corporate Governance implementation of Bank Muamalat Indonesia on a regular basis and submit recommendations for improvements to the Board of Commissioners.
4. Submit reports to the Board of Commissioners on Bank activities that are not in accordance with the implementation of Good Corporate Governance.
5. Review the Good Corporate Governance Self-Assessment report and the Good Corporate Governance annual report published by Bank Muamalat Indonesia to ensure the transparency and accuracy of the report and recommend improvements to the Board of Directors.
6. Delivering recommendations in the context of endorsing the Board of Commissioners on the Good Corporate Governance reports and Good Corporate Governance policies of Bank Muamalat Indonesia.
7. Periodically prepare and update the Governance Committee charter.
8. Maintain the confidentiality of all documents, data and information of Bank Muamalat Indonesia.

WEWENANG KOMITE TATA KELOLA PERUSAHAAN

Komite Tata Kelola Perusahaan Bank Muamalat Indonesia juga memiliki wewenang di samping tugas dan tanggung jawabnya, sebagaimana diatur dalam Piagam Komite Tata Kelola Perusahaan, yakni:

1. Diperbolehkan mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, dan sumber daya Bank yang diperlukan.
2. Diperbolehkan berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak-pihak lain yang berkaitan dengan tugas dan tanggung jawab Komite Tata Kelola Perusahaan.
3. Diperbolehkan melibatkan pihak independen di luar anggota Komite Tata Kelola Perusahaan yang diperlukan untuk membantu pelaksanaan tugasnya.
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

AUTHORITIES OF THE CORPORATE GOVERNANCE COMMITTEE

The Corporate Governance Committee of Bank Muamalat Indonesia also has the authority in addition to its duties and responsibilities, as stipulated in the Corporate Governance Committee Charter, namely:

1. Can access Bank documents, data and information regarding the Bank's employees, funds, assets, and required resources.
2. Can communicate directly with employees, including the Board of Directors and other parties related to the duties and responsibilities of the Corporate Governance Committee.
3. May involve independent parties other than members of the Corporate Governance Committee who are needed to assist in carrying out their duties.
4. Exercise other authorities granted by the Board of Commissioners.

KETENTUAN MASA JABATAN

Masa tugas anggota Komite Tata Kelola Perusahaan tidak boleh lebih lama dari masa jabatan Dewan Komisaris. Anggota Komite dapat dipilih kembali hanya untuk satu periode berikutnya.

TERM OF OFFICE

The term of office of members of the Corporate Governance Committee must not be longer than the term of office of the Board of Commissioners. Committee members can be re-elected for only one subsequent term.

KOMPOSISI DAN DASAR PENGANGKATAN KOMITE TATA KELOLA PERUSAHAAN

Hingga berakhirnya tahun buku 2021, komposisi Komite Tata Kelola Perusahaan Bank Muamalat Indonesia berjumlah 3 (tiga) orang. Berikut adalah susunan dan dasar pengangkatannya.

COMPOSITION AND BASIS OF APPOINTMENT OF THE CORPORATE GOVERNANCE COMMITTEE

Up to the end of the 2021 fiscal year, the composition of the Bank Muamalat Indonesia's Corporate Governance Committee consisted of 3 (three) people. The following is the composition and basis for their appointment.

Nama Name	Jabatan Position	Dasar Pengangkatan Basis of Appointment	Keterangan Description
Edy Setiadi	Ketua Chairman	Surat Keputusan Direksi No. 003/B/DIR-KPTS/IV/2020 tentang Komite Tata Kelola Perusahaan PT Bank Muamalat Indonesia Tbk tanggal 8 April 2020 Decree of the Board of Directors No. 003/B/DIR-KPTS/IV/2020 on the Corporate Governance Committee of PT Bank Muamalat Indonesia Tbk dated 8 April 2020	Komisaris Independen Independent Commissioner
Mohamed Hedi Mejai*)	Anggota Member	Surat Keputusan Direksi No. 003/B/DIR-KPTS/IV/2020 tentang Tata Kelola Perusahaan PT Bank Muamalat Indonesia Tbk tanggal 8 April 2020 Decree of the Board of Directors No. 003/B/DIR-KPTS/IV/2020 on the Corporate Governance Committee of PT Bank Muamalat Indonesia Tbk dated 8 April 2020	Komisaris Commissioner
Dece Kurniadi	Anggota Member	Surat Keputusan Direksi No. 003/B/DIR-KPTS/IV/2020 tentang Komite Tata Kelola Perusahaan PT Bank Muamalat Indonesia Tbk tanggal 8 April 2020 Decree of the Board of Directors No. 003/B/DIR-KPTS/IV/2020 on the Corporate Governance Committee of PT Bank Muamalat Indonesia Tbk dated 8 April 2020	Pihak Independen Independent Party

Keterangan | Remark:
*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as Commissioner and was dismissed as a member of the Board of Commissioners through the EGMS on 28 February 2022

PROFIL KOMITE TATA KELOLA PERUSAHAAN

Berikut adalah profil Komite Tata Kelola Perusahaan Bank Muamalat Indonesia.

CORPORATE GOVERNANCE COMMITTEE PROFILE

The following is the profile of Bank Muamalat Indonesia's Corporate Governance Committee.

Edy Setiadi
Ketua
Chairman

Profil lengkap disajikan pada bab "Profil Perusahaan".

The complete profile is presented in the chapter "Company Profile".

Mohamed Hedi Mejai
Anggota
Member

Profil lengkap disajikan pada bab "Profil Perusahaan".

The complete profile is presented in the chapter "Company Profile".

Dece Kurniadi
Anggota
Member

Profil lengkap disajikan pada Sub Bab "Komite Pemantau Risiko"

The full profile is presented in the "Risk Oversight Committee" Sub-Chapter

RAPAT KOMITE TATA KELOLA PERUSAHAAN

Kebijakan Rapat

Bank mengatur rapat Komite Tata Kelola Perusahaan Bank Muamalat Indonesia diselenggarakan sedikitnya 1 (satu) kali dalam 6 (enam) bulan. Rapat dapat dinyatakan sah apabila dihadiri oleh lebih dari ½ (satu per dua) dari jumlah keseluruhan anggota Komite Tata Kelola Perusahaan, yang diatur dalam Piagam Komite Tata Kelola Perusahaan.

Hasil rapat Komite Tata Kelola Perusahaan wajib dituangkan ke dalam risalah rapat dan didokumentasikan dengan baik, termasuk apabila terdapat perbedaan pendapat (dissenting opinion), yang ditandatangani oleh seluruh anggota Komite Tata Kelola Perusahaan yang hadir dan disampaikan kepada Dewan Komisaris.

Pelaksanaan Rapat

Sepanjang tahun buku 2021, Komite Tata Kelola Perusahaan menggelar rapat sebanyak 2 (dua) kali dengan rincian sebagai berikut.

CORPORATE GOVERNANCE COMMITTEE MEETING

Meeting Policy

The Bank established that Bank Muamalat Indonesia's Corporate Governance Committee meetings are held at least 1 (one) time in 6 (six) months. Meetings can be declared valid if attended by more than ½ (one half) of the total members of the Corporate Governance Committee, which is regulated in the Corporate Governance Committee Charter.

The results of the Corporate Governance Committee meeting must be written into the minutes of the meeting and well documented, including any dissenting opinions, which are signed by all members of the Corporate Governance Committee who are present and submitted to the Board of Commissioners.

Meeting Implementation

During the 2021 fiscal year, the Corporate Governance Committee held 2 (two) meetings with the following details.

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
1	8 April 2021 8 April 2021	Profil GCG & tindak lanjut rapat komite GCG	Edy Setiadi Moh Hedi Mejai*) Dece Kurniadi
2	15 Desember 2021 15 December 2021	GCG *Review* aspek *Structure*	Edy Setiadi Moh Hedi Mejai*)

Keterangan | Remark:
*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as Commissioner and was dismissed as a member of the Board of Commissioners through the EGMS on 28 February 2022

Tingkat Kehadiran Rapat

Meeting Agenda and Participants

No.	Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	Persentase Kehadiran (%) Attendance Percentage (%)
1	Edy Setiadi	Ketua Chairman	2	2	100%
2	Mohamed Hedi Mejai*)	Anggota Member	2	2	100%
3	Dece Kurniadi	Anggota Member	1	1	100%

Keterangan | Remark:
*) Belum efektif menjabat sebagai Komisaris dan pemberhentian sebagai anggota Dewan Komisaris melalui RUPSLB tanggal 28 Februari 2022
Has not effectively served as Commissioner and was dismissed as a member of the Board of Commissioners through the EGMS on 28 February 2022

PENGEMBANGAN KOMPETENSI

Bank senantiasa mendorong Komite Tata Kelola Perusahaan untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan. Informasi lengkap mengenai hal ini disampaikan dalam bab "Profil Perusahaan".

COMPETENCY DEVELOPMENT

The Bank continuously encourages the Corporate Governance Committee to carry out competency development through trainings. Complete information regarding this matter is presented in the chapter "Company Profile".

PELAKSANAAN TUGAS KOMITE TATA KELOLA PERUSAHAAN

Sepanjang tahun 2021, Komite Tata Kelola Perusahaan telah memberikan rekomendasi dalam rangka memenuhi tugas dan tanggung jawabnya sebagai organ pendukung Dewan Komisaris dengan rincian sebagai berikut:

1. Memberi masukan agar Bank mengantisipasi terhadap monitoring GCG di era globalisasi
2. Memberi masukan agar diselenggarakan Webinar GCG untuk Direksi dan Dewan Komisaris
3. Melakukan *review* keanggotaan komite level Dewan Komisaris
4. Memberi masukan agar Bank memastikan terkait *dissenting opinion* dalam rapat-rapat telah didokumentasikan dengan baik.
5. Memberikan masukan agar proses persetujuan calon anggota DPS diproses secara *proper*.
6. Memberikan masukan agar Bank memastikan rangkap jabatan anggota DPS sesuai ketentuan termasuk calon anggota DPS yang baru.
7. Memberikan masukan agar manajemen terus berupaya agar *rating* GCG dapat meningkat.

DUTY IMPLEMENTATION OF THE CORPORATE GOVERNANCE COMMITTEE

During 2021, the Corporate Governance Committee has provided recommendations in order to fulfill its duties and responsibilities as a supporting organ for the Board of Commissioners with the following details:

1. Provide input to ensure that the Bank anticipates GCG monitoring in the globalization age
2. Provide input to hold GCG Webinars for the Board of Directors and Board of Commissioners
3. Reviewing the membership of the Board of Commissioners level committees
4. Provide input so that the Bank ensures dissenting opinions in meetings have been properly documented.
5. Provide input to ensure that the approval process for prospective SSB members is processed properly.
6. Provide input so that the Bank ensures that concurrent positions of SSB members is in accordance with the provisions, including candidates of new SSB members.
7. Provide input to ensure that management continues to strive in order to increase the GCG rating.

Komite di Bawah Direksi

Committees under the Board of Directors

Mengacu pada Surat Keputusan Direksi No. 021/B/DIR-KPTS/VIII/2018 tentang Penyempurnaan Struktur Organisasi Muamalat Indonesia, Direksi Bank Muamalat Indonesia membentuk 4 (empat) Komite Eksekutif yang dipimpin langsung oleh Direktur Utama dan/atau Direktur terkait, yaitu sebagai berikut:

1. Komite Pengarah Teknologi Informasi
2. Komite Aset dan Liabilitas
3. Komite Manajemen Risiko
4. Komite Sumber Daya Manusia

Referring to the Decree of the Board of Directors No. 021/B/DIR-KPTS/VIII/2018 regarding the Improvement of the Muamalat Indonesia Organizational Structure, the Directors of Bank Muamalat Indonesia form 4 (four) Executive Committees which are led directly by the President Director (Dirut) and/or related Directors, namely as follows:

1. Information Technology Steering Committee
2. Asset and Liability Committee
3. Risk Management Committee
4. Human Capital Committee

Komite Pengarah Teknologi Informasi

Information Technology Steering Committee

Direksi membentuk Komite Pengarah Teknologi Informasi dengan tujuan membantu tugas Direksi dalam memastikan strategi Teknologi Informasi yang telah ditetapkan sejalan dengan strategi Bank dalam mencapai tujuan bisnis dan operasional Bank.

The Board of Directors established the Information Technology Steering Committee with the aim of assisting the Board of Directors in ensuring that the Information Technology strategy that has been set is in line with the Bank's strategy in achieving the Bank's business and operational objectives.

DASAR HUKUM

Pembentukan Komite Pengarah Teknologi Informasi Bank Muamalat Indonesia berlandas pada peraturan perundangan-undangan, yaitu Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2016 tanggal 1 Desember 2016 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum serta Piagam Komite Pengarah Teknologi Informasi Bank Muamalat Indonesia.

LEGAL BASIS

The establishment of the Information Technology Steering Committee of Bank Muamalat Indonesia is based on the laws and regulations, namely the Financial Services Authority Regulation No. 38/POJK.03/2016 dated 1 December 2016 on Implementation of Risk Management in the Use of Information Technology by Commercial Banks as well as the Charter of the Information Technology Steering Committee of Bank Muamalat Indonesia.

PIAGAM KOMITE PENGARAH TEKNOLOGI INFORMASI

Komite Pengarah Teknologi Informasi memiliki Piagam sebagai pedoman dalam menjalankan perannya, yang mengatur struktur dan keanggotaan, aturan dasar, wewenang dan tanggung jawab, waktu kerja dan pelaporan. Piagam Komite Pengarah Teknologi Informasi terakhir dikinikan pada tanggal 2 Mei 2019 dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

INFORMATION TECHNOLOGY STEERING COMMITTEE CHARTER

The Information Technology Steering Committee has established a Charter as a guideline in carrying out its role, which regulates the structure and membership, basic rules, authorities and responsibilities, working time and reporting. The Information Technology Steering Committee Charter was last updated on 2 May 2019 and will continue to be updated in accordance with developments in applicable regulations and the latest conditions of the Bank

STRUKTUR, KOMPOSISI DAN DASAR PENGANGKATAN

Bank mengatur struktur keanggotaan Komite Pengarah Teknologi Informasi Bank Muamalat Indonesia, paling tidak terdiri dari Direktur yang membawahi satuan kerja teknologi informasi, Direktur yang membawahi satuan kerja manajemen risiko, pejabat tertinggi yang membawahi satuan kerja penyelenggara teknologi informasi, dan pejabat tertinggi yang membawahkan satuan kerja pengguna teknologi informasi.

STRUCTURE, COMPOSITION, AND BASIS OF APPOINTMENT

The Bank regulates the membership structure of the Information Technology Steering Committee of Bank Muamalat Indonesia, consisting of at least the Director in charge of the information technology work unit, the Director in charge of the risk management work unit, the highest official in charge of the information technology administration work unit, and the highest official in charge of the information technology user work unit.

Berikut adalah komposisi Komite Pengarah Teknologi Informasi per 31 Desember 2021.

The following is the composition of the Information Technology Steering Committee as of 31 December 2021.

Fungsi/Jabatan dalam Komite Function/ Position in Committee	Pelaksanaan/Pejabat dalam Organisasi Officer in the Organization	Dasar Pengangkatan Basis of Appointment
Penasihat dan Pengawas Advisor and Supervisor	Direktur Utama President Director	Surat Keputusan Nomor 007/B/DIR/KPTS/V/2019 tentan Komite Pengarah Teknologi Informasi Decree No. 007/B/DIR/KPTS/V/2019 on the Information Technology Steering Committee
Ketua Chairman	Direktur Operasi Operation Director	Surat Keputusan Nomor 007/B/DIR/KPTS/V/2019 tentan Komite Pengarah Teknologi Informasi Decree No. 007/B/DIR/KPTS/V/2019 on the Information Technology Steering Committee
Wakil Ketua Deputy Chairman	Direktur Kepatuhan, Risiko dan Hukum Compliance, risk, and Legal Director	Surat Keputusan Nomor 007/B/DIR/KPTS/V/2019 tentan Komite Pengarah Teknologi Informasi Decree No. 007/B/DIR/KPTS/V/2019 on the Information Technology Steering Committee
Sekretaris Secretary	Head of Information Technology	Surat Keputusan Nomor 007/B/DIR/KPTS/V/2019 tentan Komite Pengarah Teknologi Informasi Decree No. 007/B/DIR/KPTS/V/2019 on the Information Technology Steering Committee
Anggota Member	• Head of Financing Operation • Head of Retail Liabilities, Wealth Management & Digital Banking • Head of Compliance • Head of Integrated Risk Management	Surat Keputusan Nomor 007/B/DIR/KPTS/V/2019 tentan Komite Pengarah Teknologi Informasi Decree No. 007/B/DIR/KPTS/V/2019 on the Information Technology Steering Committee

TUGAS DAN TANGGUNG JAWAB

Komite Pengarah Teknologi Informasi memiliki tugas dan tanggung jawab yang tertuang dalam Piagam Komite Pengarah Teknologi Informasi, yaitu sebagai berikut:

Ketua dan Wakil Ketua

1. Mengusulkan agenda untuk setiap rapat dengan masukan dari anggota komite.
2. Memastikan bahwa agenda rapat dan bahan pembahasan yang relevan didistribusikan kepada semua anggota komite setidaknya satu hari kerja sebelum rapat.
3. Menjaga fokus topik pembahasan dalam rapat.
4. Memastikan rapat dimulai dan diakhiri tepat waktu.
5. Berperan sebagai penghubung antara satuan kerja Teknologi Informasi (TI) dengan satuan kerja pengguna TI dengan Direksi

Sekretaris

1. Menyiapkan dan mendokumentasikan risalah rapat dari setiap rapat dalam format *hardcopy* dan/atau format elektronik yang sesuai.
2. Menyediakan daftar tindakan yang perlu dibahas dan ditindaklanjuti serta dibuatkan pemaparan, penanggung jawab dan estimasi waktu penyelesaian rapat.
3. Mendistribusikan risalah rapat dan daftar yang perlu ditindaklanjuti kepada seluruh anggota Komite Pengarah Teknologi Informasi dan satuan kerja terkait.

DUTIES AND RESPONSIBILITIES

The Information Technology Steering Committee has the duties and responsibilities set out in the Information Technology Steering Committee Charter, which are as follows:

Chairman and Deputy Chairman

1. Propose an agenda for each meeting with input from committee members.
2. Ensure that the meeting agenda and relevant discussion material is distributed to all committee members at least one working day prior to the meeting.
3. Maintain the focus of the discussion topics in the meeting.
4. Ensure meetings to start and end on time.
5. Acting as a liaison between the Information Technology (IT) work unit and the IT user work unit and the Board of Directors

Secretary

1. Prepare and keep the minutes of each meeting in hardcopy and/or in appropriate electronic format.
2. Provide a list of actions that need to be discussed and followed up as well as preparing explanation, assigning person in charge and setting an estimated time for completion of the meeting.
3. Distributing minutes of meetings and lists that need to be followed up to all members of the Information Technology Steering Committee and related work units.

Anggota

1. Menghadiri rapat Komite Pengarah Teknologi Informasi tepat waktu.
2. Menjaga kerahasian atas pembahasan topik yang sensitif yang dibahas dalam rapat komite.
3. Menjaga kerahasiaan informasi yang bersifat rahasia yang dibahas dalam rapat.
4. Menindaklanjuti keputusan rapat Komite Pengarah Teknologi Informasi.
5. Anggota Komite diharapkan untuk menghadiri setiap pertemuan dan menginformasikan apabila tidak dapat hadir dalam rapat komite.

Members

1. Attend Information Technology Steering Committee meetings on time.
2. Maintain confidentiality of the discussion of sensitive topics discussed in committee meetings.
3. Maintain the confidentiality of information discussed in meetings.
4. Follow up the decisions of the Information Technology Steering Committee meeting.
5. Committee members are expected to attend every meeting and inform the organizer if they cannot attend committee meetings.

PROFIL KOMITE PENGARAH TEKNOLOGI INFORMASI

Profil ketua Komite Pengarah Teknologi Inforamasi disajikan pada bab “Profil Perusahaan”.

INFORMATION TECHNOLOGY STEERING COMMITTEE PROFILE

The profile of the Chairman of the Information Technology Steering Committee is presented in the chapter “Company Profile”.

RAPAT KOMITE PENGARAH TEKNOLOGI INFORMASI

Mengacu pada Piagam Komite Pengarah Teknologi Informasi Bank Muamalat Indonesia rapat Komite Pengarah Teknologi Informasi harus diselenggarakan paling kurang 2 (dua) kali dalam satu tahun. Sepanjang tahun 2021, Komite Pengarah Teknologi Informasi telah menyelenggarakan 3 (tiga) kali rapat dengan agenda sebagai berikut.

INFORMATION TECHNOLOGY STEERING COMMITTEE MEETING

Pursuant to the Charter of the Information Technology Steering Committee of Bank Muamalat Indonesia, the meetings of the Information Technology Steering Committee are held at least 2 (two) times a year. During 2021, the Information Technology Steering Committee has held 3 (three) meetings with the following agenda.

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
1	24 September 2021 24 September 2021	*ITSC I:* 1. *IT Major Initiatives 2021* 2. Realisasi *Budget* 2021 2021 Budget Realization a. *OPEX 2021* b. *CAPEX 2021* 3. *Concerns to be discussed* a. *Storage & Backup* b. *DC DR Facility* c. *Obsolete core switch* d. *Obsolete pc replacement* e. *Capacity Server MDIN* f. *VISA BIN 8 digit* g. *BI-FAST* 4. *Plan IT Budget 2022* 2022 IT Plan Budget a. *IT OPEX 2022* b. *IT CAPEX 2022*	1. Awaldi 2. Andri Donny 3. Marjuki 4. Demmy Rizkiadhy 5. Catur Andayani 6. Nanang Basuki 7. Setiawan Sabri 8. Vinny Rika Anwar 9. Wang Wardhana 10. Wita Hanyaori 11. Imam Mashudi 12. Aryo Seno 13. Dahnulbahri Noor
2	6 Desember 2021 6 December 2021	*IT Incident & Recovery Update:* a. *IT Incident Service Interruption Chronology* b. *Root Cause* c. *Lesson Learnt* d. *Propose Action Plan, short mid long term* e. *Ref IT Architecture & Txn*	1. Achmad Kusna Permana 2. Awaldi 3. Hery Syafril 4. Purnomo B. Soetadi 5. Andri Donny 6. Marjuki 7. Agus Amir 8. Wang Wardhana
3	17 Desember 2021 17 December 2021	*ITSC III:* 1. *IT Incident & Recovery Update* 2. *IT Yearly DR Test Update* 3. *IT Major Initiatives 2021* 4. Realisasi *Budget 2021* 2021 Budget Realization a. *OPEX 2021* b. *CAPEX 2021* 5. *IT Budget & Priority CAPEX 2021* a. *IT OPEX 2022* b. *IT CAPEX 2022*	1. Awaldi 2. Andri Donny 3. Marjuki 4. Demmy Rizkiadhy 5. Catur Andayani 6. Nanang Basuki 7. Setiawan Sabri 8. Vinny Rika Anwar 9. Esti Budiarti 10. Wita Hanyaori 11. Dyah Ekowati 12. Imam Mashudi 13. Dahnulbahri Noor

Asset & Liability Committee (ALCO)

Asset & Liability Committee (ALCO)

Bank membentuk Komite ALCO dengan tujuan membantu pelaksanaan tugas Direksi dalam memelihara struktur neraca yang kuat, yang meliputi analisis dan perumusan kebijakan dan strategi, pengambilan keputusan, pengawasan dalam pengelolaan risiko likuiditas, risiko pasar dan permodalan sejalan dengan peraturan BI/OJK maupun strategi bisnis perusahaan.

The Bank established the ALCO Committee with the aim of assisting the implementation of the Board of Directors' duties in maintaining a strong balance sheet structure, which includes analysis and formulation of policies and strategies, decision making, supervision in the management of liquidity risk, market risk and capital in line with BI/FSA regulations and the company's business strategy

DASAR HUKUM

Bank Muamalat Indonesia membentuk Komite ALCO dengan mengacu pada peraturan perundang-undangan sebagai berikut:

1. Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah.
2. Peraturan Otoritas Jasa Keuangan Nomor 65/ POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah.
3. Surat Edaran Bank Indonesia Nomor 12/13/DPbS tanggal 30 April 2010 perihal Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah.
4. Piagam ALCO Bank Muamalat Indonesia.

LEGAL BASIS

Bank Muamalat Indonesia established the ALCO Committee with reference to the following laws and regulations:

1. Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
2. Financial Services Authority Regulation No. 65/ POJK.03/2016 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
3. Circular Letter of Bank Indonesia No. 12/13/DPbS dated 30 April 2010 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
4. ALCO Charter of Bank Muamalat Indonesia.

PIAGAM KOMITE ALCO

Komite ALCO memiliki Piagam sebagai pedoman dalam menjalankan perannya, yang mengatur struktur dan keanggotaan, tugas dan tanggung jawab, mekanisme pelaksanaan rapat, pelaporan serta sekretariat. Piagam Komite ALCO terakhir dikinikan pada Desember 2016 dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

ALCO COMMITTEE CHARTER

The ALCO Committee has established a Charter as a guide in carrying out its role, which regulates the structure and membership, duties and responsibilities, the mechanism for meetings, reporting and the secretariat. The last ALCO Committee Charter was updated in December 2016 and will continue to be updated in accordance with developments in applicable regulations and the latest conditions of the Bank.

STRUKTUR, KOMPOSISI DAN DASAR PENGANGKATAN

Berikut adalah komposisi keanggotaan Komite ALCO per 31 Desember 2021.

STRUCTURE, COMPOSITION, AND BASIS OF APPOINTMENT

The following is the membership composition of the ALCO Committee as of 31 December 2021.

Fungsi/Jabatan dalam Komite Function/ Position in Committee	**Pelaksanaan/Pejabat dalam Organisasi** Officer in the Organization	**Dasar Pengangkatan** Basis of Appointment
Ketua Chairman	Direktur Utama President Director	Surat Keputusan Direksi Nomor 347/B/DIR/KPTS/XII/2016 tentan Asset & Liability Commmittee (ALCO) dan ALCO Support Group (ASG) Board of Directors Decree No. 347/B/DIR/KPTS/XII/2016 on Asset & Liability Committee (ALCO) and ALCO Support Group (ASG)
Wakil Ketua Deputy Chairman	Direktur Keuangan Finance Director	Surat Keputusan Direksi Nomor 347/B/DIR/KPTS/XII/2016 tentan Asset & Liability Commmittee (ALCO) dan ALCO Support Group (ASG) Board of Directors Decree No. 347/B/DIR/KPTS/XII/2016 on Asset & Liability Committee (ALCO) and ALCO Support Group (ASG)

Fungsi/Jabatan dalam Komite Function/ Position in Committee	Pelaksanaan/Pejabat dalam Organisasi Officer in the Organization	Dasar Pengangkatan Basis of Appointment
Sekretaris Secretary	Head of Treasury	Surat Keputusan Direksi Nomor 347/B/DIR/KPTS/XII/2016 tentan Asset & Liability Commmittee (ALCO) dan ALCO Support Group (ASG) Board of Directors Decree No. 347/B/DIR/KPTS/XII/2016 on Asset & Liability Committee (ALCO) and ALCO Support Group (ASG)
Anggota Tetap dengan Hak Suara Permanent Members with Voting Rights	· *Chief Wholesale Banking Officer* · *Retail Banking Director* · *Compliance, Risk & Legal Director* · *Operation Director* · *Financing Director* · *Chief Human Capital Officer*	Surat Keputusan Direksi Nomor 347/B/DIR/KPTS/XII/2016 tentan Asset & Liability Commmittee (ALCO) dan ALCO Support Group (ASG) Board of Directors Decree No. 347/B/DIR/KPTS/XII/2016 on Asset & Liability Committee (ALCO) and ALCO Support Group (ASG)
Anggota Tetap Tanpa Hak Suara Permanent Members with No Voting Rights	· *Head of Global Market* · *Head of Consumer Financing* · *Head of Special Asset Management* · *Head of Distribution Network Management* · *Head of Integrated Risk Management* · *Head of Business Finance & Planning* · *Head of Treasury* (merangkap sekretaris Komite ALCO) Head of Treasury (concurrently secretary of the ALCO Committee)	Surat Keputusan Direksi Nomor 347/B/DIR/KPTS/XII/2016 tentan Asset & Liability Commmittee (ALCO) dan ALCO Support Group (ASG) Board of Directors Decree No. 347/B/DIR/KPTS/XII/2016 on Asset & Liability Committee (ALCO) and ALCO Support Group (ASG)
Anggota Tidak Tetap Tanpa Hak Suara Non-Permanent Members with No Voting Rights	· Kepala Unit Bisnis yang terkait dengan materi pembahasan dalam Rapat ALCO Head of Business Units related to discussion material in ALCO Meeting · Region Head atau Branch Manager yang terkait dengan materi pembahasan dalam rapat ALCO Region Head or Branch Manager related to discussion material in ALCO Meeting	Surat Keputusan Direksi Nomor 347/B/DIR/KPTS/XII/2016 tentan Asset & Liability Commmittee (ALCO) dan ALCO Support Group (ASG) Board of Directors Decree No. 347/B/DIR/KPTS/XII/2016 on Asset & Liability Committee (ALCO) and ALCO Support Group (ASG)

TUGAS DAN TANGGUNG JAWAB

ALCO memiliki tugas dan tanggung jawab yang tertuang dalam Piagam ALCO, yang mencakup:

1. Melakukan kajian atau meninjau (*review*) terhadap kebijakan dan strategi pengelolaan aset dan kewajiban Bank secara keseluruhan.
2. Menyampaikan rekomendasi kepada Direksi Bank terkait kebijakan dan strategi pengelolaan aset dan kewajiban Perseroan.
3. Melakukan evaluasi atas implementasi/ pelaksanaan kebijakan dan strategi pengelolaan aset dan kewajiban Bank dalam rangka memenuhi peraturan perundang-undangan yang berlaku terkait dengan pelaksanaan prinsip kehati-hatian oleh Perseroan selaku Bank Umum Syariah.
4. Melakukan evaluasi atas kinerja ALCO.

PROFIL ALCO

Profil ketua Asset & Liability Committee disajikan pada bab "Profil Perusahaan".

DUTIES AND RESPONSIBILITIES

The ALCO Committee has duties and responsibilities as established in the ALCO Charter, which include:

1. To evaluate or review the policies and strategies for managing the Bank's assets and liabilities as a whole.
2. Submit recommendations to the Bank's Board of Directors regarding policies and strategies for managing the Company's assets and liabilities.
3. Evaluating the implementation/ execution of policies and strategies for managing assets and liabilities of the Bank in order to comply with the prevailing laws and regulations and in line to the implementation of prudential principles by the Company as a Sharia Commercial Bank.
4. Evaluating ALCO's performance.

ALCO PROFILE

The profile of the Chairman of the Asset & Liability Committee is presented in the chapter "Company Profile".

RAPAT ALCO

Mengacu pada Piagam ALCO Bank Muamalat Indonesia, rapat ALCO wajib diselenggarakan paling sedikit 1 (satu) kali dalam satu bulan pada jadwal dan agenda yang telah ditetapkan. Adapun ketentuan mengenai rapat ALCO adalah sebagai berikut:

1. Rapat ALCO diselenggarakan berdasarkan musyawarah untuk mufakat
2. Rapat ALCO dilaksanakan paling sedikitnya 1 (satu) kali dalam 1 (satu) bulan pada jadwal dan agenda yang telah ditetapkan oleh secretaries ALCO
3. Rapat ALCO didahului oleh rapat ASG. Namun, dalam keadaan tertentu Rapat ALCO dapat langsung dilaksanakan tanpa didahului oleh rapat ASG dan dapat pula dilaksanakan di luar jadwal rapat ALCO yang telah ditetapkan dengan menyesuaikan jadwal Direksi.
4. Setiap anggota ALCO diwajibkan untuk menghadiri rapat ALCO. Apabila anggota ALCO berhalangan untuk menghadiri Rapat ALCO, maka harus diwakili oleh Senior Officer dalam subordinatnya.
5. Rapat ALCO hanya dapat dilaksanakan apabila dihadiri oleh sekurang-kurangnya 50% (lima puluh persen) dari jumlah seluruh anggota ALCO serta dihadiri oleh sekurang-kurangnya dua orang Direktur Bank, yang terdiri dari Ketua ALCO, atau Wakil Ketua ALCO (jika Ketua ALCO berhalangan hadir) dan Direktur yang membawahi unit bisnis.
6. Rapat ALCO dipimpin oleh Ketua ALCO atau Wakil Ketua ALCO apabila Ketua ALCO berhalangan untuk menghadiri rapat.
7. Materi rapat ALCO disiapkan oleh Sekretaris ALCO.
8. Hasil keputusan rapat ALCO adalah sah jika diputuskan oleh Anggota ALCO yang memiliki hak suara yang menghadiri rapat ALCO.
9. Setiap rapat ALCO dan hasil keputusannya dituangkan ke dalam risalah rapat ALCO yang dibuat dan disampaikan oleh Sekretaris ALCO kepada Ketua ALCO dan Wakil Ketua ALCO untuk ditandatangani oleh Ketua ALCO, Wakil Ketua ALCO dan Sekretaris ALCO untuk selanjutnya didistribusikan oleh Sekretaris ALCO kepada unit kerja terkait.
10. Sekretaris ALCO mengdokumentasikan seluruh dokumen rapat ALCO.
11. Hasil keputusan rapat ALCO yang terkait dengan seluruh unit bisnis ditindaklanjuti oleh ALCO dengan menyampaikan memorandum kepada seluruh unit bisnis, Region Head, Branch Manager, dan Operation Manager serta diketahui oleh Direksi. Sementara hasil keputusan rapat ALCO yang harus ditindaklanjuti oleh unit bisnis terkait disampaikan melalui memorandum khusus.

ALCO MEETINGS

Pursuant to the ALCO Charter of Bank Muamalat Indonesia, the ALCO meeting are held at least 1 (one) time in a month on a predetermined schedule and agenda. The provisions regarding the ALCO meeting are as follows:

1. ALCO meeting is held based on deliberation to reach consensus
2. ALCO meeting is held at least 1 (one) time in 1 (one) month on the schedule and agenda set by the ALCO secretary
3. The ALCO meeting is preceded by the ASG meeting. However, under certain circumstances, ALCO meeting can be held immediately without being preceded by the ASG meeting and can also be held outside of ALCO meeting schedule that has been determined by adjusting the schedule of the Board of Directors.
4. Each ALCO member is required to attend the ALCO meeting. If ALCO members are unable to attend the ALCO Meeting, they must be represented by a Senior Officer in their subordinates.
5. ALCO meeting can only be held if attended by at least 50% (fifty percent) of the total members of ALCO and attended by at least two Bank Directors, consisting of the Chairman of ALCO, or the Deputy Chairman of ALCO (if the Chairman of ALCO unable to attend) and the Director in charge of the business unit.
6. The ALCO meeting is chaired by the Chairman of ALCO or Deputy Chairman of ALCO if the Chairman of ALCO is unable to attend the meeting.
7. The Secretary of ALCO prepares ALCO materials.
8. The results of the decisions of the ALCO meeting are valid if they are decided by ALCO Members with voting rights and attend the ALCO meeting.
9. Each ALCO meeting and the results of its decisions are written into the minutes of the ALCO meeting, which is prepared and submitted by the Secretary of ALCO to the Chairman of ALCO and the Deputy Chairman of ALCO to be signed by the Chairman of ALCO, Deputy Chairman of ALCO and the Secretary of ALCO for further distribution by the Secretary of ALCO to related work units.
10. Secretary of ALCO documents all ALCO meeting documents.
11. The results of ALCO meeting decisions related to all business units are followed up by ALCO by submitting a memorandum to all business units, Region Heads, Branch Managers and Operations Manager and are acknowledged by the Board of Directors. Meanwhile, the decision of the ALCO meeting which must be followed up by the related business unit is conveyed through a special memorandum.

Hingga 31 Desember 20201 Komite ALCO telah menyelenggarakan 12 (dua belas) kali rapat dengan agenda sebagai berikut.

As of 31 December 20201 the ALCO Committee has held 12 (twelve) meetings with the following agenda.

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
1	20 Januari 2021 20 January 2021	1. Materi Integrated Risk Management (IRM) IRM Material - *Funding Trend* - *Current Liquidity Risk Monitoring* 2. *Market Update* - Kondisi Ekonomi Global Global Economic Conditions - Kondisi Ekonomi Indonesia Indonesian Economic Conditions 3. *ALM Performance* - *Bankwide Overview* - *Funding Structure* - *Financing Structure* - COF & *Yield Financing* 4. *Liquidty Update* - *Cash Flow IDR & USD* - Historis Kondisi Likuiditas BMI Historical Liquidity Condition of BMI - *Term Deposit Profile* - *Borrowing, SWAP & REPO Capacity* 5. Ketentuan Spesial Nisbah IDR & USD Special Provisions for IDR & USD Ratio 6. Ketentuan *Pricing Counter* DOC harian dan bulanan Provisions for daily and monthly DOC Pricing Counter 7. Ketentuan spesial nisbah CASA *retail* & *wholesale* - IDR & USD Special provisions for retail & wholesale CASA ratio - IDR & USD 8. Ketentuan *Back-to-Back* dan *Pricing* Pembiayaan Back-to-Back and Financing Pricing Provisions 9. Kebijakan FTP FTP Policy 10. Indikator APR RORA bulan Januari 2021 APR RORA indicator in January 2021 11. Pricing negosiasi wesel *export*, usance LC/TR/UPAS - Tetap Pricing negotiation of export bills, usance/ LC/ TR/ UPAS – Fixed 12. Mekanisme persetujuan *dropping* Dropping approval mechanism	• Achmad Kusna Permana • Hery Syafril • Andri Donny • Avianto Istihardjo • Irvan Yulian Noor • Purnomo B Soetadi • Moh. Madina Hendrik Soe'oed • Moch Victor Antariksa • Aznovri Kurniawan • Demmy Rizkiadhy • Arief Budianto • Catur Andayani • Agung Prambudi • Sari Suwarman • Erick Ermawan • Rizki Sabilly Firdaus • Siusantyo Irawan • Marissa Widyanti • Wita Hanayori • Fadilla Harika Wijaya • Prima Ekalisanti • Dina Novita Daulay • Muhammad Lutfi • Wang Wardana • Hafni Marfu'ah Muhidin • Lia Damayanti • Eko Dermawan • Citra Kurniawati • Chistine Ullyana • Alfian K Nugraha • Vita Dewiyanti • Ridho Gusti Hendharto
2	27 Februari 2021 27 February 2021	1. *Market Update* - Kondisi Ekonomi Global Global Economic Conditions - Kondisi Ekonomi Indonesia Indonesian Economic Conditions 2. *ALM Performance* - *Bankwide Overview* - *Funding Structure* - *Financing Structure* - COF & *Yield Financing* 3. *Liquidity Update* - *Cash Flow IDR & USD* - *Borrowing, SWAP & REPO Capacity* 4. Ketentuan Spesial Nisbah IDR & USD Special Provisions for IDR & USD Ratio 5. Ketentuan *Pricing Counter* DOC harian dan bulanan Provisions for daily and monthly DOC Pricing Counter 6. Ketentuan spesial nisbah CASA *retail* & *wholesale* - IDR & USD Special provisions for retail & wholesale CASA ratio - IDR & USD 7. Ketentuan *Back-to-Back* dan *Pricing* Pembiayaan Back-to-Back and Financing Pricing Provisions 8. Kebijakan FTP FTP Policy 9. Indikator APR RORA bulan Februari 2021 APR RORA indicator in February 2021 10. *Pricing* negosiasi wesel *export*, usance LC/TR/UPAS - Tetap Pricing negotiation of export bills, usance/ LC/ TR/ UPAS – Fixed 11. Mekanisme persetujuan *dropping* Dropping approval mechanism	• Achmad Kusna Permana • Hery Syafril • Andri Donny • Avianto Istihardjo • Irvan Yulian Noor • Purnomo B Soetadi • Riksa Prakoso • Moh. Madina Hendrik Soe'oed • Catur Andayani • Moch Victor Antariksa • Arief Budianto • Agus A. Amir • Wang Wardana • Wita Hanayori • Aznovri Kurniawan • Astri Piesca Rini • Prima Ekalisanti • Dina Novita Daulay • Eko Dermawan • Citra Kurniawati • Dina Novita Daulay • Fadilla Harika Wijaya • Muhammad Lutfi • Marissa Widyanti • Hafni Marfu'ah Muhidin • Lia Damayanti • Alfian K Nugraha • Vita Dewiyanti • Ridho Gusti Hendharto • Maulati Mushafi

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
3	24 Maret 2021 24 March 2021	1. Materi IRM IRM Material - *Funding Trend* - *Current Liquidity Risk Monitoring* - *RIM Disinsentive Issue* - *Liquidity Risk Stress Testing* 2. *Market Update* - Kondisi Ekonomi Global Global Economic Conditions - Kondisi Ekonomi Indonesia Indonesian Economic Conditions 3. *ALM Performance* - *Bankwide Overview* - *Funding Structure* - *Financing Structure* - COF & *Yield Financing* - *Profile TD wholesale* - *Profile TD Retail* - *Run Off vs Disburse* - Update Pemenuhan Rasio ULN ULN Ratio Fulfillment Update 4. *Liquidity Update* - *Cash Flow IDR & USD* - *Borrowing, SWAP & REPO Capacity* - Penambahan bagi hasil Addition of profit sharing 5. Ketentuan Spesial Nisbah IDR & USD Special Provisions for IDR & USD Ratio 6. Ketentuan *Pricing Counter* DOC harian dan bulanan Provisions for daily and monthly DOC Pricing Counter 7. Ketentuan spesial nisbah CASA *retail* & *wholesale* - IDR & USD Special provisions for retail & wholesale CASA ratio - IDR & USD 8. Ketentuan *Back-to-Back* dan *Pricing* Pembiayaan Back-to-Back and Financing Pricing Provisions 9. Kebijakan FTP FTP Policy 10. Indikator APR RORA bulan Maret 2021 APR RORA indicator in March 2021 11. Pricing negosiasi wesel *export*, usance LC/TR/UPAS - Tetap Pricing negotiation of export bills, usance/ LC/ TR/ UPAS – Fixed 12. Mekanisme persetujuan *dropping* Dropping approval mechanism	• Achmad Kusna Permana • Hery Syafril • Andri Donny • Avianto Istihardjo • Irvan Yulian Noor • Purnomo B Soetadi • Agung Prambudi • Moh. Madina Hendrik Soe'oed • Catur Andayani • Moch Victor Antariksa • Arief Budianto • Vinny Rika Anwar • Wang Wardana • Wita Hanayori • Aznovri Kurniawan • Ilham Wahyudin • Demmy Rizkiadhy • Prima Ekalisanti • Marjuki • Astri Piesca Rini • Citra Kurniawati • Teguh Nugroho • Erick Ermawan • Muhammad Lutfi • Susantyo Irawan • Hafni Marfu'ah Muhidin • Lia Damayanti • Mustaqim • Ardiansyah Rakhmadi • Hendrawan adinata • Alfian K Nugraha • Vita Dewiyanti • Ridho Gusti Hendharto • Maulati Mushafi
4	21 April 2021 21 April 2021	1. Materi IRM IRM Material - *Funding Trend* - *Current Liquidity Risk Monitoring* - *Liquidity Risk Stress Testing* 2. *Market Update* - *Weekly forex Update* - *Economic Update* 3. ALM *Performance* - *Bankwide Overview* - *Funding Structure* - *Financing Structure* - COF & *Yield Financing* - FDR - *Run Off vs Disburse* 4. *Liquidity Update* - *Cash Flow IDR & USD* - *Borrowing, SWAP & REPO Capacity* 5. Ketentuan Spesial Nisbah IDR & USD Special Provisions for IDR & USD Ratio 6. Ketentuan Pricing Counter DOC harian dan bulanan Provisions for daily and monthly DOC Pricing Counter 7. Ketentuan spesial nisbah CASA retail & wholesale - IDR & USD Special provisions for retail & wholesale CASA ratio - IDR & USD 8. Ketentuan Back-to-Back dan Pricing Pembiayaan Back-to-Back and Financing Pricing Provisions 9. Pricing Pembiayaan Financing Pricing 10. Kebijakan FTP FTP Policy 11. Indikator APR RORA bulan Maret 2021 APR RORA indicator in March 2021 12. Pricing negosiasi wesel export, usance LC/TR/UPAS - Tetap Pricing negotiation of export bills, usance/ LC/ TR/ UPAS – Fixed 13. Mekanisme persetujuan dropping Dropping approval mechanism	• Achmad Kusna Permana • Hery Syafril • Andri Donny • Purnomo B Soetadi • Avianto Istihardjo • Awaldi • Riksa Prakoso • Irvan Yulian Noor • Moh. Madina Hendrik Soe'oed • Catur Andayani • Wang Wardana • Aznovri Kurniawan • Moch Victor Antariksa • Arief Budianto • Demmy Rizkiadhy • Wita Hanayori • Citra Kurniawati • Muhammad Lutfi • Teguh Nugroho • Erick Ermawan • Prima Ekalisanti • Marissa Widyanti • Lia Damayanti • Christine Ullyana • Imam Haryanto • Hafni Marfu'ah Muhidin • Hendrawan adinata • Vita Dewiyanti • Ridho Gusti Hendharto • Maulati Mushafi

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
5	28 Mei 2021 28 May 2021	1. Materi IRM IRM Material - *Funding Trend* - Pemantauan Likuiditas Harian Monitoring of Daily Liquidity 2. *Market Update* - *Economic Update* - *Credit Crunch* - *Third Party Fund* - *Safe Haven Instrument* 3. ALM *Performance* - *Bankwide Overview* - *Funding Structure* - *Financing Structure* - COF & *Yield Financing* - *Run Off vs Disburse* 4. *Liquidity Update* - *Cash Flow IDR & USD* - *Borrowing, SWAP & REPO Capacity* 5. Ketentuan Spesial Nisbah IDR & USD Special Provisions for IDR & USD Ratio 6. Ketentuan *Pricing Counter* DOC harian dan bulanan Provisions for daily and monthly DOC Pricing Counter 7. Ketentuan *Pricing Counter* Bulanan IDR & USD Provisions for IDR & USD Monthly Pricing Counter 8. Ketentuan spesial nisbah CASA *retail* & *wholesale* - IDR & USD Special provisions for retail & wholesale CASA ratio - IDR & USD 9. Usulan Penurunan Giro per *Tiering* Proposed Reduction of Current Accounts per Tiering 10. Ketentuan *Back-to-Back* dan *Pricing* Pembiayaan Back-to-Back and Financing Pricing Provisions 11. *Pricing* Pembiayaan Financing Pricing 12. Kebijakan FTP FTP Policy 13. Indikator APR RORA bulan Maret 2021 APR RORA indicator in March 2021 14. *Pricing* negosiasi wesel *export*, usance LC/TR/UPAS – Tetap Pricing negotiation of export bills, usance/ LC/ TR/ UPAS – Fixed 15. Mekanisme persetujuan *dropping* Dropping approval mechanism	• Achmad Kusna Permana • Hery Syafril • Andri Donny • Avianto Istihardjo • Awaldi • Purnomo B Soetadi • Irvan Yulian Noor • Moh. Madina Hendrik Soe'oed • Moch Victor Antariksa • Catur Andayani • Arief Budianto • Aznovri Kurniawan • Agung Prambudi • Astri Piesca Rini • Wita Hanayori • Demmy Rizkiadhy • Prima Ekalisanti • Susantyo Irawan • Teguh Nugroho • Erick Ermawan • Lia Damayanti • Hafni Marfu'ah Muhidin • Marissa Widyanti • Vita Dewiyanti • Ridho Gusti Hendharto • Maulati Mushafi

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
6	24 Juni 2021 24 June 2021	1. Materi IRM IRM Material - *Funding Trend* - *Current Liquidity Risk Monitoring* 2. *Market Update* - *Forex Update* - *Global Market Update* - *Local Market Update* 3. ALM *Performance* - *Bankwide Overview* - *Funding Structure* - *Financing Structure* - COF & *Yield Financing* - *Run Off vs Disburse* 4. *Liquidity Update* - *Cash Flow IDR & USD* - *Borrowing, SWAP & REPO Capacity* 5. Ketentuan Spesial Nisbah IDR & USD Special Provisions for IDR & USD Ratio 6. Ketentuan *Pricing Counter* DOC harian dan bulanan Provisions for daily and monthly DOC Pricing Counter 7. Ketentuan *Pricing Counter* Bulanan IDR & USD Provisions for IDR & USD Monthly Pricing Counter 8. Ketentuan spesial nisbah CASA *retail* & *wholesale* - IDR & USD Special provisions for retail & wholesale CASA ratio - IDR & USD 9. Usulan Penurunan Giro per *Tiering* Proposed Reduction of Current Accounts per Tiering 10. Ketentuan *Back-to-Back* dan *Pricing* Pembiayaan Back-to-Back and Financing Pricing Provisions 11. Perubahan Acuan *Pricing* Pembiayaan Changes in Financing Pricing Benchmark 12. Kebijakan FTP FTP Policy 13. Indikator APR RORA bulan Maret 2021 APR RORA indicator in March 2021 14. *Pricing* negosiasi wesel *export*, usance LC/TR/UPAS - Tetap Pricing negotiation of export bills, usance/ LC/ TR/ UPAS – Fixed 15. Mekanisme persetujuan *dropping* Dropping approval mechanism	• Achmad Kusna Permana • Andri Donny • Awaldi • Purnomo B Soetadi • Irvan Yulian Noor • Moh. Madina Hendrik Soe'oed • Moch Victor Antariksa • Catur Andayani • Aznovri Kurniawan • Agung Prambudi • Agus A. Amir • Marissa Widyanti • Narsemen • Marjuki • Astri Piesca Rini • Demmy Rizkiadhy • Prima Ekalisanti • Susantyo Irawan • Teguh Nugroho • Erick Ermawan • Citra Kurniawati • Fauzan Albanjari • Muhammad Lutfi • Vita Dewiyanti • Alfian K Nugraha • Maulati Mushafi
7	22 Juli 2021 22 July 2021	1. Materi IRM IRM Material - *Funding Trend* - *Current Liquidity Risk Monitoring* 2. *Market Update* - *Forex Update* - *Global Market Update* - *Local Market Update* 3. ALM *Performance* - *Bankwide Overview* - *Funding Structure* - *Financing Structure* - COF & *Yield Financing* - *Run Off vs Disburse* 4. Liquidity Update - *Cash Flow IDR & USD* - *Borrowing, SWAP & REPO Capacity* 5. Ketentuan Spesial Nisbah IDR & USD Special Provisions for IDR & USD Ratio 6. Ketentuan *Pricing Counter* DOC harian dan bulanan Provisions for daily and monthly DOC Pricing Counter 7. Ketentuan *Pricing Counter* Bulanan IDR & USD Provisions for IDR & USD Monthly Pricing Counter 8. Ketentuan spesial nisbah CASA retail & wholesale - IDR & USD Special provisions for retail & wholesale CASA ratio - IDR & USD 9. Usulan Penurunan Giro per *Tiering* Proposed Reduction of Current Accounts per Tiering 10. Ketentuan *Back-to-Back* dan *Pricing* Pembiayaan Back-to-Back and Financing Pricing Provisions 11. Perubahan Acuan *Pricing* Pembiayaan Changes in Financing Pricing Benchmark 12. Kebijakan FTP FTP Policy 13.Kebijakan *Required Yield Financing* Required Yield Financing provision 14. Indikator APR RORA bulan Maret 2021 APR RORA indicator in March 2021 15. *Pricing* negosiasi wesel *export*, usance LC/TR/UPAS – Tetap Pricing negotiation of export bills, usance/ LC/ TR/ UPAS – Fixed 16. Mekanisme persetujuan *dropping* Dropping approval mechanism 17. *Financing Performance Monitoring*	• Achmad Kusna Permana • Hery Syafril • Andri Donny • Avianto Istihardjo • Purnomo B Soetadi • Irvan Yulian Noor • Riksa Prakoso • Moh. Madina Hendrik Soe'oed • Moch Victor Antariksa • Catur Andayani • Aznovri Kurniawan • Agung Prambudi • Agus A. Amir • Marissa Widyanti • Arief Budianto • Citra Kurniawati • Astri Piesca Rini • Erick Ermawan • Prima Ekalisanti • Muhammad Lutfi • Lia Damayanti • RW Hendarwan Adinata • Vita Dewiyanti • Alfian K Nugraha • Ridho Gusti Hendharto

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
8	26 Agustus 2021 26 August 2021	1. Materi IRM IRM Material - *Funding Trend* - *Current Liquidity Risk Monitoring* - *Liquidity Stress Test* 2. *Market Update* - *Forex Update* - Indonesia *Market Update* 3. ALM *Performance* - *Bankwide Overview* - *Funding Structure* - *Financing Structure* - *FDR IDR & USD* - COF & *Yield Financing* 4. *Liquidity Update* - *Cash Flow IDR & USD* - *Borrowing, SWAP & REPO Capacity* 5. Ketentuan Spesial Nisbah IDR & USD Special Provisions for IDR & USD Ratio 6. Ketentuan *Pricing Counter* DOC harian dan bulanan Provisions for daily and monthly DOC Pricing Counter 7. Ketentuan *Pricing Counter* Bulanan IDR & USD Provisions for IDR & USD Monthly Pricing Counter 8. Ketentuan spesial nisbah CASA *retail* & *wholesale* - IDR & USD Special provisions for retail & wholesale CASA ratio - IDR & USD 9. Usulan Penurunan Giro per *Tiering* Proposed Reduction of Current Accounts per Tiering 10. Ketentuan *Back-to-Back* dan *Pricing* Pembiayaan Back-to-Back and Financing Pricing Provisions 11. Perubahan Acuan *Pricing* Pembiayaan Changes in Financing Pricing Benchmark 12. Kebijakan FTP FTP Policy 13.Kebijakan *Required Yield Financing* Required Yield Financing Provision 14. Indikator APR RORA bulan Maret 2021 APR RORA indicator in March 2021 15. *Pricing* negosiasi wesel *export*, usance LC/TR/UPAS – Tetap Pricing negotiation of export bills, usance/ LC/ TR/ UPAS – Fixed 16. Mekanisme persetujuan *dropping* Dropping approval mechanism	• Achmad Kusna Permana • Hery Syafril • Andri Donny • Avianto Istihardjo • Purnomo B Soetadi • Irvan Yulian Noor • Riksa Prakoso • Moh. Madina Hendrik Soe'oed • Moch Victor Antariksa • Catur Andayani • Aznovri Kurniawan • Agung Prambudi • Agus A. Amir • Wang Wardana • Arief Budianto • Citra Kurniawati • Astri Piesca Rini • Demmy Rizkiadhy • Teguh Nugroho • Mahmud Abu Bakar • Erick Ermawan • Marissa Widyanti • Prima Ekalisanti • Muhammad Lutfi • Hafni Marfu'ah Muhidin • Vita Dewiyanti • Alfian K Nugraha • Felysa Dariahulvi
9	22 September 2021 22 September 2021	1. Materi IRM IRM Material - *Funding Trend* - *Current Liquidity Risk Monitoring* 2. *Market Update* - *Forex Update* - *Global Market Update* - *Local Market Update* 3. ALM *Performance* - *Bankwide Overview* - *Funding Structure* - *Financing Structure* - *FDR IDR & USD* - COF & *Yield Financing* 4. *Liquidity Update* - *Cash Flow IDR & USD* - *Borrowing, SWAP & REPO Capacity* 5. Ketentuan Spesial Nisbah IDR & USD Special Provisions for IDR & USD Ratio 6. Ketentuan *Pricing Counter* DOC harian dan bulanan Provisions for daily and monthly DOC Pricing Counter 7. Ketentuan *Pricing Counter* Bulanan IDR & USD Provisions for IDR & USD Monthly Pricing Counter 8. Ketentuan spesial nisbah CASA *retail & wholesale* - IDR & USD Special provisions for retail & wholesale CASA ratio - IDR & USD 9. Usulan Penurunan Giro per *Tiering* Proposed Reduction of Current Accounts per Tiering 10. Ketentuan *Back-to-Back* dan *Pricing* Pembiayaan Back-to-Back and Financing Pricing Provisions 11. Perubahan Acuan *Pricing* Pembiayaan Changes in Financing Pricing Benchmark 12. Kebijakan FTP FTP Policy 13. Kebijakan *Required Yield Financing* Required Yield Financing Provision 14. Indikator APR RORA bulan Maret 2021 APR RORA indicator in March2021 15. *Pricing* negosiasi wesel *export*, usance LC/TR/UPAS – Tetap Pricing negotiation of export bills, usance/ LC/ TR/ UPAS – Fixed 16. Mekanisme persetujuan *dropping* Dropping approval mechanism	• Achmad Kusna Permana • Hery Syafril • Andri Donny • Avianto Istihardjo • Purnomo B Soetadi • Irvan Yulian Noor • Riksa Prakoso • Moh. Madina Hendrik Soe'oed • Moch Victor Antariksa • Catur Andayani • Aznovri Kurniawan • Agung Prambudi • Agus A. Amir • Wang Wardana • Arief Budianto • Citra Kurniawati • Astri Piesca Rini • Demmy Rizkiadhy • Teguh Nugroho • Mahmud Abu Bakar • Erick Ermawan • Marissa Widyanti • Prima Ekalisanti • Muhammad Lutfi • Hafni Marfu'ah Muhidin • Vita Dewiyanti • Alfian K Nugraha • Felysa Dariahulvi

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
10	21 Oktober 2021 21 October 2021	1. Materi IRM IRM Material - *Funding Trend* - *Current Liquidity Risk Monitoring* - *Liquidity Stress Test* 2. *Market Update* - Forex Update - Global Market Update - Local Market Update 3. ALM *Performance* - *Bankwide Overview* - *Funding Structure* - *Financing Structure* - *FDR IDR & USD* - COF & *Yield Financing* 4. *Liquidity Update* - *Cash Flow IDR & USD* - *Business Projection* - *Borrowing, SWAP & REPO Capacity* 5. Ketentuan Spesial Nisbah IDR & USD Special Provisions for IDR & USD Ratio 6. Ketentuan *Pricing Counter* DOC harian dan bulanan Provisions for daily and monthly DOC Pricing Counter 7. Ketentuan *Pricing Counter* Bulanan IDR & USD Provisions for IDR & USD Monthly Pricing Counter 8. Ketentuan spesial nisbah CASA *retail & wholesale* - IDR & USD Special provisions for retail & wholesale CASA ratio - IDR & USD 9. *Financing Performance* 10. *Pricing* Pembiayaan dan FTP Financing and FTP Pricing 11. Kebijakan *Required Yield Financing* Required Yield Financing Provision 12. Acuan *Pricing* Pembiayaan Mikro Micro Financing Pricing Benchmark 13. Acuan *Pricing* Pembiayaan Kuala Lumpur Kuala Lumpur Financing Pricing Benchmark 14. *Pricing* Negosiasi wesel *export*, Usance LC/TR/UPAS Pricing negotiation of export bills, usance/ LC/ TR/ UPAS 15. *Pricing* negosiasi wesel *export*, usance LC/TR/UPAS – Tetap Pricing negotiation of export bills, usance/ LC/ TR/ UPAS – Fixed 16. Ketentuan *Back-to-Back Retail & Wholesale* Provision of Back-to-Back Retail & Wholesale 17. Mekanisme persetujuan *disburse* dan dana keluar IDR IDR disburse and outflow funds approval mechanism 18. Mekanisme persetujuan *disburse* USD USD disburse approval mechanism	• Achmad Kusna Permana • Hery Syafril • Andri Donny • Avianto Istihardjo • Purnomo B Soetadi • Irvan Yulian Noor • Riksa Prakoso • Moh. Madina Hendrik Soe'oed • Catur Andayani • Aznovri Kurniawan • Agung Prambudi • Agus A. Amir • Wang Wardana • Demmy Rizkiadhy • Astri Piesca Rini • Rizki Sabilly Firdaus • Teguh Nugroho • Citra Kurniawati • Muhammad Lutfi • Erick Ermawan • Marissa Widyanti • Prasetyo Utomo • Hafni Marfu'ah Muhidin • Felysa Dariahulvi • Alfian K Nugraha • Vita Dewiyanti • Maulati Mushafi

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
11	24 November 2021 24 November 2021	1. Materi IRM IRM Material - *Funding Trend* - *Current Liquidity Risk Monitoring* - *Liquidity Stress Test* 2. *Market Update* - Forex Update - Global Market Update - Local Market Update 3. ALM *Performance* - *Bankwide Overview* - *Funding Structure* - *Financing Structure* - *FDR IDR & USD* - COF & *Yield Financing* - COF & *Yield Projection* 4. *Liquidity Update* - *Cash Flow IDR & USD* - *Wholesale and Retail Business* - *Borrowing, SWAP & REPO Capacity* 5. Ketentuan Spesial Nisbah IDR & USD Special Provisions for IDR & USD Ratio 6. Ketentuan *Pricing Counter* DOC harian dan bulanan Provisions for daily and monthly DOC Pricing Counter 7. Ketentuan *Pricing Counter* Bulanan IDR & USD Provisions for IDR & USD Monthly Pricing Counter 8. Ketentuan spesial nisbah CASA *retail & wholesale* - IDR & USD Special provisions for retail & wholesale CASA ratio - IDR & USD 9. *Financing Performance* 10. *Pricing* Pembiayaan dan FTP Financing and FTP Pricing 11. Kebijakan *Required Yield Financing* Required Yield Financing Provision 12. *Pricing* Negosiasi wesel *export*, Usance LC/TR/UPAS Pricing negotiation of export bills, usance/ LC/ TR/ UPAS 13. *Pricing* negosiasi wesel *export*, usance LC/TR/UPAS – Tetap Pricing negotiation of export bills, usance/ LC/ TR/ UPAS – Fixed 14. Ketentuan *Back-to-Back Retail & Wholesale* Provision of Back-to-Back Retail & Wholesale 15. Mekanisme persetujuan *disburse* dan dana keluar IDR IDR disburse and outflow funds approval mechanism 16. Mekanisme persetujuan *disburse* USD USD disburse approval mechanism	• Achmad Kusna Permana • Andri Donny • Purnomo B Soetadi • Irvan Yulian Noor • Moh. Madina Hendrik Soe'oed • Catur Andayani • Citra Kurniawati • Wang Wardana • Agus A. Amir • Agung Prambudi • Astri Piesca Rini • Demmy Rizkiadhy • Rizki Sabilly Firdaus • Prima Ekalisanti • Muhammad Lutfi • Felysa Dariahulvi • Alfian K Nugraha • Vita Dewiyanti • Maulati Mushafi

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
12	22 Desember 2021 22 December 2021	1. Materi IRM IRM Material - *Funding Trend* - *Current Liquidity Risk Monitoring* - *Liquidity Stress Test* 2. *Market Update* - Forex Update - Global Market Update - Local Market Update 3. ALM *Performance* - *Bankwide Overview* - *Funding Structure* - *Financing Structure* - *FDR IDR & USD* - COF & *Yield Financing* - COF & *Yield Projection* 4. *Liquidity Update* - *Cash Flow IDR & USD* - *Wholesale and Retail Business* - *Borrowing, SWAP & REPO Capacity* 5. Ketentuan Spesial Nisbah IDR & USD Special Provisions for IDR & USD Ratio 6. Ketentuan *Pricing Counter* DOC harian dan bulanan Provisions for daily and monthly DOC Pricing Counter 7. Ketentuan *Pricing Counter* Bulanan IDR & USD Provisions for IDR & USD Monthly Pricing Counter 8. Ketentuan spesial nisbah CASA *retail & wholesale* - IDR & USD Special provisions for retail & wholesale CASA ratio - IDR & USD 9. *Financing Performance* 10. *Pricing* Pembiayaan dan FTP Financing and FTP Pricing 11. Kebijakan *Required Yield Financing* Required Yield Financing Provision 12. *Pricing* Negosiasi wesel *export*, Usance LC/TR/UPAS Pricing negotiation of export bills, usance/ LC/ TR/ UPAS 13. Ketentuan *Back-to-Back Retail & Wholesale* Provision of Back-to-Back Retail & Wholesale 14. Mekanisme persetujuan *disburse* dan dana keluar IDR IDR disburse and outflow funds approval mechanism 15. Mekanisme persetujuan *disburse* USD USD disburse approval mechanism	• Achmad Kusna Permana • Andri Donny • Purnomo B Soetadi • Irvan Yulian Noor • Moh. Madina Hendrik Soe'oed • Catur Andayani • Citra Kurniawati • Wang Wardana • Agus A. Amir • Agung Prambudi • Dyah Ekowati • Teguh Nugroho • Dina Novita Daulay • Prima Ekalisanti • Muhammad Lutfi • Erick Ermawan • Marissa Widyanti • Hafni Marfu'ah Muhidin • Prasetyo Utomo • Felysa Dariahulvi • Alfian K Nugraha • Vita Dewiyanti

Komite Manajemen Risiko
Risk Management Committee

Komite Manajemen Risiko dibentuk dengan tujuan untuk memberi dukungan kepada Direktur Utama dan seluruh jajaran Direksi terkait dengan pengelolaan risiko di Bank Muamalat Indonesia serta memberikan rekomendasi perihal perbaikan proses dan sistem manajemen risiko yang efektif.

The Risk Management Committee was established with the aim of providing support to the President Director and the entire Board of Directors regarding risk management at Bank Muamalat Indonesia as well as to provide recommendations regarding improvements to the process and an effective risk management system.

DASAR HUKUM

Pembentukan Komite Manajemen Risiko, Bank Muamalat Indonesia didasari pada peraturan perundangan-undangan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan No. 65/ POJK.03/2016 tanggal 23 Desember 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum Syariah dan Unit Usaha Syariah.
2. Peraturan Otoritas Jasa Keuangan No. 42/ POJK.03/2017 tanggal 12 Juli 2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum.
3. Peraturan Bank Indonesia No. 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah.
4. Surat Edaran Otoritas Jasa Keuangan No. 12/13/DPbS tanggal 30 April 2010 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah.
5. Kebijakan Umum Manajemen Risiko PT Bank Muamalat Indonesia Tbk.
6. Piagam Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk.

LEGAL BASIS

The establishment of the Risk Management Committee of Bank Muamalat Indonesia is based on the following laws and regulations:

1. Financial Services Authority Regulation No. 65/ POJK.03/2016 dated 23 December 2016 on Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units.
2. Financial Services Authority Regulation No. 42/ POJK.03/2017 dated 12 July 2017 on Requirement to Prepare and Implement Bank Credit or Financing Policies for Commercial Banks.
3. Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
4. Circular Letter of Financial Services Authority No. 12/13/ DPbS dated 30 April 2010 on Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
5. General Risk Management Policy of PT Bank Muamalat Indonesia Tbk.
6. The Charter of the Risk Management Committee of PT Bank Muamalat Indonesia Tbk.

PIAGAM KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko memiliki Piagam yang dijadikan sebagai panduan dalam menjalankan tugasnya, yang mengatur di antaranya struktur dan keanggotaan, wewenang dan tanggung jawab, waktu kerja dan pelaporan. Piagam Komite Manajemen Risiko terakhir dikinikan pada tanggal 26 Februari 2021 dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

RISK MANAGEMENT COMMITTEE CHARTER

The Risk Management Committee has established a Charter that serves as a guideline in carrying out its duties, which regulates, among others, the structure and membership, powers and responsibilities, working time and reporting. The last Risk Management Committee Charter was updated on 26 February 2021 and will continue to be updated in accordance with developments in applicable regulations and the latest conditions of the Bank.

STRUKTUR, KOMPOSISI DAN DASAR PENGANGKATAN

Struktur keanggotaan Komite Manajemen Risiko Bank Muamalat Indonesia terdiri dari mayoritas Direksi, salah satunya ialah Direktur yang membawahi fungsi manajemen risiko; pejabat eksekutif yang mempimpin antara lain unit kerja operasional dan unit kerja manajemen risiko serta pimpinan unit internal audit.

Komite Manajemen Risiko dipimpin oleh ketua merangkap sebagai anggota tetap, wakil ketua merangkap sebagai anggota tetap dan sekretaris merangkap sebagai anggota tetap. Sementara itu, struktur komite dibagi menjadi anggota tetap dengan hak suara, anggota tetap tanpa hak suara, dan anggota tidak tetap tanpa hak suara.

Adapun komposisi Komite Manajemen Risiko per 31 Desember 2021 adalah sebagai berikut:

STRUCTURE, COMPOSITION AND BASIS OF APPOINTMENT

The membership structure of the Risk Management Committee of Bank Muamalat Indonesia consists of a majority of the Board of Directors, one of which is the Director in charge of the risk management function; executive officers who lead among others, operational work unit and risk management work unit as well as the head of the internal audit unit.

The Risk Management Committee is chaired by a chairman who also doubles as a permanent member, a vice chairman concurrently as a permanent member and a secretary concurrently as a permanent member. Meanwhile, the committee structure is divided into permanent members with voting rights, permanent members without voting rights, and non-permanent members without voting rights.

The following is the composition of the Risk Management Committee as of 31 December 2021:

Fungsi/Jabatan dalam Komite Function/ Position in Committee	**Pelaksanaan/Pejabat dalam Organisasi** Officer in the Organization	**Nama** Name	**Dasar Pengangkatan** Basis of Appointment
Ketua/ Anggota Tetap dengan Hak Suara Chairman/ Permanent Member with Voting Right	President Director	Achmad Kusna Permana	Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentan Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk Decree of the Board of Directors No. 004/B/DIR-KPTS/II/2021 on the Risk Management Committee of PT Bank Muamalat Indonesia Tbk
Wakil Ketua/ Anggota Tetap dengan Hak Suara Deputy Chairman/ Permanent Member with Voting Right	Compliance, Risk & Legal Director	Andri Donny	Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentan Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk Decree of the Board of Directors No. 004/B/DIR-KPTS/II/2021 on the Risk Management Committee of PT Bank Muamalat Indonesia Tbk
Anggota Tetap dengan Hak Suara Permanent Member with Voting Right	· Financing Director · Finance Director · Retail Banking Director · Operation Director · Chief Wholesale Banking Officer · Chief Human Capital Officer	· Avianto · Hery Syafril · Purnomo B. Soetadi · Awaldi · Irvan Y. Noor · Riksa Prakoso	Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentan Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk Decree of the Board of Directors No. 004/B/DIR-KPTS/II/2021 on the Risk Management Committee of PT Bank Muamalat Indonesia Tbk
Sekretaris/ Anggota Tetap Tanpa Hak Suara Secretary/ Permanent Member with no Voting Right	· Head of Integrated Risk Management	Catur Andayani	Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentan Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk Decree of the Board of Directors No. 004/B/DIR-KPTS/II/2021 on the Risk Management Committee of PT Bank Muamalat Indonesia Tbk
Anggota Tetap Tanpa Hak Suara Permanent Member with no Voting Right	· Head of Internal Audit · Head of Compliance	· Riva Yan Abdillah · Dyah Ekowati	Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentan Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk Decree of the Board of Directors No. 004/B/DIR-KPTS/II/2021 on the Risk Management Committee of PT Bank Muamalat Indonesia Tbk
Anggota Tidak Tetap Tanpa Hak Suara Non-Permanent Member with no Voting Right	Kepala Unit Kerja (Head of Level 1) sesuai agenda pembahasan, yang mewakili fungsi operasional, bisnis dan *financing risk* Head of Work Unit (Head of Level 1) according to the discussion agenda, which represents the operational, business, and financing risk functions		Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentan Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk Decree of the Board of Directors No. 004/B/DIR-KPTS/II/2021 on the Risk Management Committee of PT Bank Muamalat Indonesia Tbk

KEWENANGAN DAN TANGGUNG JAWAB

Komite Manajemen Risiko dalam menjalankan fungsinya memiliki kewenangan dan tanggung jawab sebagaimana tertuang dalam Piagam Komite Manajemen Risiko, sebagai berikut:

1. Melaksanakan rapat berkala Komite Manajemen Risiko, termasuk menetapkan agenda pembahasan rapat dan peserta rapat khusus yang perlu menghadiri rapat dimaksud.
2. Melaksanakan wewenang dan tanggun jawab Komite Manajemen Risiko dan Komite Kebijakan Pembiayaan untuk memberikan rekomendasi kepada Direktur Utama dan seluruh Jajaran Direksi yaitu:
   a. Melaksanakan kewenangan Komite Kebijakan Pembiayaan serta penyusunan kebijakan, strategi, dan pedoman penerapan Manajemen Risiko Bank Muamalat antara lain:
      (1) Memberikan masukan kepada Direksi terkait dengan penyusunan organisasi manajemen pembiayaan dan penyusunan kebijakan, terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam pembiayaan, serta kegiatan Bank lainnya. Masukan terkait kebijakan mencakup antara lain:
         - Kebenaran pelaksanaan kewenangan memutus pembiayaan dan operasional pembiayaan (termasuk di dalamhya administrasi dan dokumentasi pembiayaan) Bank Muamalat.
         - Penyelesaian pembiayaan bermasalah sesuai Kebijakan Pembiayaan Bank Muamalat.
      (2) Mengawasi agar kebijakan internal dan ketentuan internal pada poin (2) dapat diterapkan dan dilaksanakan secara konsekuen dan konsistensi serta merumuskan pemecahan apabila terdapat hambatan/kendala dalam penerapan kebijakan dan ketentuan internal lainnya.
      (3) Melakukan kajian berkala terhadap kebijakan dan ketentuan internal lain serta memberikan saran kepada Direksi apabila diperlukan perubahan/perbaikan kebijakan dan ketentuan internal lainnya.
   b. Melakukan perbaikan atau penyempurnaan pelaksanaan Manajemen Risiko dengan melakukan pemantauan dan evaluasi terhadap:
      (1) Perkembangan risiko kredit dan operasional Bank Muamalat secara keseluruhan, termasuk kualitas pembiayaan yang diberikan kepada pihak terkait Bank dan debitur besar tertentu.
      (2) Melakukan kajian atas eksposur risiko Bank secara keseluruhan dan memastikan bahwa eksposur risiko dikelola dengan baik.
      (3) Kebenaran pelaksanaan ketentuan Batas Maksimum Pemberian Pembiayaan (BMPP).

AUTHORITIES AND RESPONSIBILITIES

In carrying out its functions, the Risk Management Committee has the authority and responsibility as stated in the Risk Management Committee Charter, as follows:

1. Conduct Risk Management Committee periodic meetings, including determining the meeting agenda as well as special meeting participants who need to attend the meeting.
2. Carry out the authority and responsibility of the Risk Management Committee and the Financing Policy Committee to provide recommendations to the President Director and the Board of Directors, namely:
   a. Carry out the authority of the Financing Policy Committee as well as the formulation of policies, strategies, and guidelines for the implementation of Bank Muamalat Risk Management, among others:
      (1) Provide input to the Board of Directors in relations to the preparation of financing management organization and the formulation of policies, especially matters related to the formulation of prudential principles in financing, as well as other Bank activities. Inputs related to policies include, among others:
         - The validity of the implementation of the authority to terminate a financing and financing operations (including administration and financing documentation) of Bank Muamalat.
         - Settlement of non-performing financing in accordance with Bank Muamalat's Financing Policy.
      (2) Conduct supervision to ensure that the internal policies and internal provisions in point (2) can be applied and implemented in a consistent manner as well as formulate solutions if there are restrictions/ obstacles in the implementation of policies and other internal provisions.
      (3) Conduct periodic reviews on other internal policies and provisions and provide advice to the Board of Directors if changes/ improvements to other internal policies and provisions are required.
   b. Perform enhancements or improvements to Risk Management implementation by conducting monitoring and evaluation on:
      (1) Development of the overall credit and operational risk of Bank Muamalat, including the quality of financing provided to related parties to the Bank and certain large debtors.
      (2) Conduct a review of the Bank's overall risk exposure and ensure that the risk exposure is managed properly.
      (3) The validity of the implementation of the provisions on the Legal Lending Limit (LLL).

(4) Ketaatan terhadap ketentuan perundangan yang berlaku terkait risiko kredit dan opersional Bank Muamalat.
(5) Budaya manajemen Risiko pada seluruh level organisasi Bank.

c. Pemantauan (*justification*) hal-hal yang terkait dengan keputusan bisnis yang tidak sesuai dengan prosedur normal (*irregularities*) termasuk dalam keputusan bisnis yang tidak sesuai denga prosedur normal antara lain pelampauan ekspansi usaha yang signifikan dibandingkan rencana bisnis Bank dan pengambilan posisi atau eksposur risiko yang tidak sesuai dengan limit yang telah ditetapkan.

3. Memberikan saran dan Langkah perbaikan kepada Direksi terkait dengan tembusan kepada Dewan Komisaris mengenai hal-hal yang terkait dengan butir 2 di atas.
4. Dalam hal terdapat penyimpangan dalam pelaksanaan Kebijakan Pembiayaan Bank Muamalat terkait dengan pemenuhan prinsip syariah, maka laporan disampaikan kepada Dewan Pengawas Syariah.

PROFIL KOMITE MANAJEMEN RISIKO

Profil ketua Komite Manajemen Risiko disajikan pada bab "Profil Perusahaan".

SEKRETARIAT KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko memiliki sekretaris yang ditunjuk dan ditetapkan melalui Surat Keputusan Direksi. Adapun tanggung jawab dari Sekretaris Komite antara lain:

1. Menyelenggarakan rapat Komite Manajemen Risiko sesuai dengan jadwal yang telah ditetapkan sebelumnya atau berdasarkan *calendar of events* Bank Muamalat Indonesia, termasuk menyiapkan daftar hadir peserta rapat Komite Manajemen Risiko.
2. Menyampaikan materi rapat Komite Manajemen Risiko kepada peserta rapat yang diundang selambat-lambatnya 1 (satu) hari kerja sebelum rapat diselenggarakan.
3. Mengundang peserta rapat Komite Manajemen Risiko termasuk melakukan koordinasi untuk persiapan materi yang akan dibahas dalam rapat Komite Manajemen Risiko.
4. Menyusun risalah rapat Komite Manajemen Risiko selambat-lambatnya dalam waktu 5 (lima) hari kerja setelah rapat diselenggarakan untuk ditandatangani oleh Ketua atau Wakil Ketua Manajemen Risiko.
5. Mendistribusikan risalah rapat kepada seluruh anggota tetap Komite Manajemen Risiko dan seluruh peserta yang hadir berdasarkan kepentingannya untuk ditindaklanjuti.
6. Melaporkan penyelenggaraan rapat Komite Manajemen Risiko kepada Direksi dan/atau untuk kepentingan lainnya.
7. Memantau tindak lanjut atas hasil rapat Komite Manajemen Risiko.

(4) Compliance with applicable laws and regulations related to credit and operational risks of Bank Muamalat.
(5) Risk management culture at all levels of the Bank's organization.

c. Monitoring (justification) of matters related to business decisions that are not in accordance with normal procedures (irregularities), including business decisions that are not in accordance with normal procedures, including excess of significant business expansion compared to the Bank's business plan and taking risk positions or exposures that are not in accordance with the set limit.

3. Provide suggestions and corrective measures to the Board of Directors related to a copy to the Board of Commissioners regarding matters related to point 2 above.
4. In the event of deviations in the implementation of Bank Muamalat's Financing Policy related to the fulfillment of sharia principles, the report is submitted to the Sharia Supervisory Board.

RISK MANAGEMENT COMMITTEE PROFILE

The profile of the chairman of the Risk Management Committee is presented in the chapter "Company Profile".

SECRETARIAT OF THE RISK MANAGEMENT COMMITTEE

The Risk Management Committee has a secretary who is appointed and determined by a Decree of the Board of Directors. The responsibilities of the Committee Secretary include:

1. Hold a Risk Management Committee meeting according to a predetermined schedule or based on the calendar of events of Bank Muamalat Indonesia, including preparing a list of attendees for the Risk Management Committee meeting.
2. Submits materials for the Risk Management Committee meeting to the invited meeting participants no later than 1 (one) working day before the meeting is held.
3. Inviting participants to the Risk Management Committee meeting, including coordinating the preparation of material to be discussed in the Risk Management Committee meeting.
4. Prepare minutes of the Risk Management Committee meeting no later than 5 (five) working days after the meeting is held to be signed by the Chairman or Deputy Chairman of Risk Management Committee.
5. Distribute the minutes of meetings to all permanent members of the Risk Management Committee and all attendees based on their interests to be followed up.
6. Reporting the implementation of the Risk Management Committee meeting to the Board of Directors and/or for other purposes.
7. Monitor the follow-up to the results of the Risk Management Committee meeting.

RAPAT KOMITE MANAJEMEN RISIKO

Mengacu pada Piagam Komite Manajemen Risiko Bank Muamalat Indonesia, rapat komite wajib diselenggarakan sedikitnya 6 (enam) kali dalam setahun. Rapat dapat diselenggarakan apabila dihadiri oleh lebih dari setengah dari Direksi yang menjadi anggota tetap dan memiliki hak suara. Direksi yang menjadi anggota tetap dan memiliki hak suara yang berhalangan hadir dapat mewakilkan suaranya kepada Direktur lain yang menjadi anggota tetap dan memiliki hak suara, dan disampaikan kepada Sekretaris Komite Manajemen Risiko minimal 1 (satu) hari kerja sebelum pelaksanaan rapat. Direktur yang menjadi anggota tetap Komite Manajemen Risiko dan memiliki hak suara hanya dapat mewakili 1 (satu) suara anggota tetap dan memiliki hak suara lainnya, yang berhalangan hadir. Selain itu, Komite Manajemen Risiko juga wajib dihadiri oleh Ketua atau Wakil Ketua Komite Manajemen Risiko atau penggantinya.

Komite Manajemen Risiko dapat mengambil keputusan atas kebijakan, metodologi, limit dan strategi terkait dengan manajemen risiko. Keputusan yang diambil oleh menjadi rekomendasi yang perlu memperoleh keputusan lebih lanjut dari Direksi.

Pengambilan keputusan dalam rapat komite diambil berdasarkan mufakat. Apabila tidak terjadi mufakat, maka keputusan dianggap sah apabila disetujui oleh lebih dari setengah anggota tetap Komite Manajemen Risiko dan memiliki hak suara, yang hadir dan/atau diwakili dalam rapat tersebut dan disetujui oleh Ketua Komite atau Wakil Ketua Komite.

Sepanjang tahun 2021, Komite Manajemen Risiko telah menyelenggarakan 13 (tiga belas) kali rapat dengan agenda sebagai berikut.

RISK MANAGEMENT COMMITTEE MEETING

Pursuant to the Risk Management Committee Charter of Bank Muamalat Indonesia, committee meetings are held at least 6 (six) times a year. Meetings can be held if attended by more than half of the Board of Directors who are permanent members and have voting rights. The Boatd of Directors who are permanent members with voting rights who are unable to attend can represent their votes to other Directors who are permanent members with voting rights, and this is submitted to the Secretary of the Risk Management Committee at least 1 (one) working day prior to the meeting. Directors who are permanent members of the Risk Management Committee and have voting rights can only represent 1 (one) vote of permanent members and have other voting rights, who are unable to attend. In addition, the Risk Management Committee must also be attended by the Chairman or Deputy Chairman of the Risk Management Committee or his/her replacement.

The Risk Management Committee can make decisions on policies, methodologies, limits and strategies related to risk management. Decisions taken by the Board of Directors become recommendations which require further decisions from the Board of Directors

Decisions in committee meetings are made based on consensus. If there is no consensus, the decision is considered valid if it is approved by more than half of the permanent members of the Risk Management Committee with voting rights, who are present and/or represented in the meeting and approved by the Chairman of the Committee or the Deputy Chairman of the Committee.

During 2021, the Risk Management Committee has held 13 (thirteen) meetings with the following agenda.

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
1	22 Januari 2021 22 January 2021	1. Laporan RBBR RBBR Report 2. Update Project Al Basith Al Basith Project Update 3. Mortgage Portfolio Review: KPR ASR 4. Retail Portfolio Update 5. Portfolio Review: Palm Oil and Plantation Industry	Achmad Kusna Permana Awaldi Andri Donny Avianto Purnomo B Soetadi Hery Syafril Irvan Yulian Noor
2	23 Januari 2021 23 January 2021	1. Status Rekomendasi ORC Periode Sebelumnya Status of ORC Recommendations of the Previous Period 2. Key Risk Indicator Monitoring - Desember 2020 Key Risk Indicator Monitoring - December 2020 3. Loss Event Monitoring - Desember 2020 Loss Event Monitoring - December 2020 4. Risk Highlight - Desember 2020 Risk Highlight – December 2020	Achmad Kusna Permana Andri Donny Avianto Awaldi Hery Syafril Irvan Yulian Noor Riksa Prakoso
3	26 Februari 2021 26 February 2021	1. Status Rekomendasi ORC Periode Sebelumnya (BCM Updates) Status of ORC Recommendations of the Previous Period (BCM Updates) 2. Al Basith Progress Update 3. Key Risk Indicator Monitoring - Januari 2021 Key Risk Indicator Monitoring - January 2021 4. Loss Event Monitoring - Januari 2021 Loss Event Monitoring – January 2021 5. Risk Highlight - Januari 2021 Risk Highlight - January 2021	Achmad Kusna Permana Andri Donny Awaldi Hery Syafril Purnomo B. Soetadi Riksa Prakoso

No.	Tanggal Date	Agenda Agenda	Peserta Rapat Meeting Participants
4	25 Maret 2021 25 March 2021	1. Credit Risk Update Posisi Februari 2021 Credit Risk Update of February 2021 Position 2. Usulan Hasil Review Target Market dan Financing Allocation Limit (FAL) 2021 Proposed Review Results of the 2021 Target Market and Financing Allocation Limit (FAL) 3. Target Market and Risk Acceptance Criteria (TMRAC) 2021 Wholesale Banking 4. Retail Portfolio Performance Review Posisi Februari 2021 Retail Portfolio Performance Review of the February 2021 Position	Achmad Kusna Permana Andri Donny Purnomo B Soetadi Hery Syafril Irvan Yulian Noor
5	26 Maret 2021 26 March 2021	1. Status Rekomendasi ORC Periode Sebelumnya Status of ORC Recommendations of the Previous Period 2. Key Risk Indicator (KRI) Monitoring Periode Februari 2021 Key Risk Indicator (KRI) Monitoring for February 2021 3. Loss Evenet Monitoring Periode Februari 2021 Loss Event Monitoring for February 2021 4. Top Risk Issue Periode Februari 2021 Top Risk Issue for February 2021	Achmad Kusna Permana Andri Donny Hery Syafril Irvan Yulian Noor
6	24 Juni 2021 24 June 2021	1. Peringkat Risiko Operasional Unit Kerja Periode Mei 2021 Work Unit Operational Risk Rating for May 2021 2. Top Risk Issue Unit Kerja Periode Mei 2021 Top Risk Issue of Work Units for May 2021 3. Key Risk Indicator (KRI) Bankwide Periode Mei 2021 Bankwide Key Risk Indicator (KRI) for May 2021 4. Laporan Kejadian Risiko Operasional Periode Mei 2021 Operational Risk Event Report for May 2021 5. Status Rekomendasi ORC Periode Sebelumnya Status of ORC Recommendations of the Previous Period	Andri Donny Avianto Awaldi Purnomo B Soetadi Irvan Yulian Noor Riksa Prakoso
7	29 Juni 2021 29 June 2021	1. Credit Risk Update - Posisi Mei 2021 Credit Risk Update – May 2021 Position 2. Operational Risk Update 2021 2021 Operational Risk Update 3. Wholesale Financing Risk Update- Posisi April 2021 Wholesale Financing Risk Update – April 2021 Position	Achmad Kusna Permana Andri Donny Avianto Istihardjo Purnomo B. Soetadi Riksa Prakoso Irvan Yulian Noor
8	29 Juli 2021 29 July 2021	1. Peringkat Risiko Operasional Unit Kerja Periode Juni 2021 Operational Risk Rating of Work Units for June 2021 2. Top Risk Issue Unit Kerja Periode Juni 2021 Top Risk Issue of Work Units for June 2021 3. Key Risk Indicator (KRI) Bankwide Periode Juni 2021 Bankwide Key Risk Indicator (KRI) for June 2021 4. Laporan Kejadian Risiko Operasional Periode Juni 2021 Operational Risk Event Report for June 2021	Andri Donny Avianto Istihardjo Awaldi Purnomo B Soetadi Riksa Prakoso
9	24 Agustus 2021 24 August 2021	1. Peringkat Risiko Operasional Unit Kerja Periode Juli 2021 Operational Risk Rating of Work Units for July 2021 2. Top Risk Issue Unit Kerja Periode Juli 2021 Top Risk Issue of Work Units for July 2021 3. Key Risk Indicator (KRI) Bankwide Periode Juli 2021 Bankwide Key Risk Indicator (KRI) for July 2021 4. Laporan Kejadian Risiko Operasional Periode Juli 2021 Operational Risk Event Report for July 2021	Andri Donny Avianto Istihardjo Awaldi Hery Syafril Riksa Prakoso Irvan Yulian Noor
10	26 Agustus 2021 26 August 2021	1. Credit Risk Update - Posisi Juli 2021 Credit Risk Update – July 2021 Position 2. Al Basith Project Update Al Basith Project Update	Achmad Kusna Permana Andri Donny Avianto Istihardjo Awaldi Purnomo B Soetadi Riksa Prakoso Irvan Yulian Noor Hery Syafril
11	23 September 2021 23 September 2021	1. Peringkat Risiko Operasional Unit Kerja Periode Agustus 2021 Operational Risk Rating of Work Units for August 2021 2. Top Risk Issue Unit Kerja Periode Agustus 2021 Top Risk Issue of Work Units for August 2021 3. Key Risk Indicator (KRI) Bankwide Periode Agustus 2021 Bankwide Key Risk Indicator (KRI) for August 2021 4. Laporan Kejadian Risiko Operasional Periode Agustus 2021 Operational Risk Event Report for August 2021	Andri Donny Avianto Istihardjo Awaldi Hery Syafril Riksa Prakoso Irvan Yulian Noor
12	26 Oktober 2021 26 October 2021	1. Credit Risk Update - Posisi September 2021 Credit Risk Update – September 2021 Position 2. Update PBI Terbaru Terkait Pemenuhan Rasio Pembiayaan Inklusif Makroprudensial (RPIM) Latest PBI Update Regarding the Fulfillment of Macroprudential Inclusive Financing Ratio (RPIM)	Achmad Kusna Permana Andri Donny Avianto Istihardjo Awaldi Purnomo B Soetadi Riksa Prakoso Irvan Yulian Noor Hery Syafril
13	24 Desember 2021 24 December 2021	1. Outlook Tingkat Kesehatan Bank dan Profil Risiko Desember 2021 Bank Soundness Level and Risk Profile Outlook of December 2021 2. Pembahasan Risiko Reputasi Reputation Risk discussion 3. Pembahasan Risiko Stratejik Strategic Risk discussion	Achmad Kusna Permana Andri Donny Awaldi Purnomo B Soetadi Riksa Prakoso Irvan Yulian Noor Hery Syafril

KEPUTUSAN DI LUAR RAPAT KOMITE MANAJEMEN RISIKO

Selain di dalam rapat, keputusan dalam Komite Manajemen Risiko juga bisa terjadi di luar rapat yakni secara sirkuler kepada seluruh anggota tetap dan memiliki hak suara, berdasarkan persetujuan terlebih dahulu dari Ketua Komite Manajemen Risiko. Keputusan Komite Manajemen Risiko yang dilakukan secara sirkular mengikat semua anggota atau unit kerja di Bank Muamalat Indonesia terkait dengan risiko. Keputusan di luar rapat Komite Manajemen Risiko berlaku apabila telah disetujui oleh seluruh anggota tetap Komite dan memiliki hak suara, secara bulat atas usulan yang diajukan.

DECISIONS OUTSIDE OF THE RISK MANAGEMENT COMMITTEE MEETING

Decisions in the Risk Management Committee can also take place outside the meeting, namely in a circular manner to all permanent members with voting rights to the Risk Management Committee, based on prior approval from the Chairman of the Risk Management Committee. The decision of the Risk Management Committee which is carried out in a circular manner binds all members or work units at Bank Muamalat Indonesia regarding risks. Decisions outside the Risk Management Committee meeting shall be effective if all permanent members of the Committee with voting rights have approved unanimously on the submitted proposal.

TINDAK LANJUT KEPUTUSAN KOMITE MANAJEMEN RISIKO

Apabila Komite Manajemen Risiko memberikan masukan dan rekomendasi yang perlu memperoleh keputusan lebih lanjut dari Direksi, maka masukan dan rekomendasi Komite Manajemen Risiko harus ditindaklanjuti dengan memo usulan yang ditujukan kepada Direksi untuk memperoleh keputudan lebih lanjut. Memo usulan disusun oleh unit kerja yang menyampaikan usulan tersebut dalam rapat Komite Manajemen Risiko. Jika terdapat Unit Kerja yang melakukan presentasi dalam Rapat Komite Manajemen Risiko, maka rapat wajib dihadiri oleh Kepala Unit Kerja Level 1 (L1) atau pejabat yang setingkat.

Apabila diperlukan, keputusan Komite Manajemen Risiko dapat pula ditindaklanjuti dengan penerbitan memorandum atau ketentuan oleh unit kerja yang bertanggung jawab. Sekretaris Komite Manajamen Risiko bertanggung jawab memantau pelaksanaan tindak lanjut dari keputusan Komite Manajemen Risiko.

FOLLOW-UP TO THE RISK MANAGEMENT COMMITTEE MEETING DECISIONS

In the event that the Risk Management Committee provides input and recommendations that require further decisions from the Board of Directors, the input and recommendations of the Risk Management Committee must be followed up with a proposal memo addressed to the Board of Directors to obtain further decisions. The proposal memo is prepared by the work unit that submits the proposal at the Risk Management Committee meeting. In th event that there is a Work Unit that makes the presentation at the Risk Management Committee Meeting, the meeting must be attended by the Head of the Level 1 Work Unit (L1) or an official at the same level.

If necessary, the decision of the Risk Management Committee can also be followed up with the issuance of a memorandum or provision by the work unit in charge. The Secretary of the Risk Management Committee is responsible for monitoring the follow-up implementation of the decisions of the Risk Management Committee.

Komite Sumber Daya Manusia

Human Capital Committee

Komite Sumber Daya Manusia dibentuk dengan tujuan untuk membantu tugas Direksi dan Senior Management dalam memenuhi tanggung jawab *supervisory* terkait pengembangan organisasi, manajemen suksesi, dan implementasi kebijakan-kebijakan sumber daya manusia. Komite ini dibentuk pada tingkatan/level korporasi, direktorat, kantor wilayah atau region dan pada unit kerja yang bertanggung jawab terhadap pengelolaan jaringan kantor dan distribusi. Komite ini diharapkan dapat melakukan mitigasi risiko atas pengelolaan dan penyelesaian setiap masalah ketenagakerjaan.

The Human Capital Committee was established with the aim of assisting the duties of the Board of Directors and Senior Management in fulfilling supervisory responsibilities related to organizational development, succession management, and implementation of human capital policies. This committee is established at the corporate level, directorate, regional or area office and in the work unit responsible for managing the office network and distribution. This committee is expected to be able to mitigate risks for the management and resolution of every labor issue.

DASAR HUKUM

Komite Sumber Daya Manusia Bank Muamalat Indonesia dibentuk dengan berpedoman pada peraturan perundang-undangan yaitu Peraturan Bank Indonesia Nomor 11/33/PBI/2009 tanggal 7 Desember 2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah dan Piagam Komite Sumber Daya Manusia.

LEGAL BASIS

The Human Capital Committee of Bank Muamalat Indonesia was established by referring to the laws and regulations, namely Bank Indonesia Regulation No. 11/33/PBI/2009 dated 7 December 2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and the Charter of the Human Capital Committee.

PIAGAM KOMITE SUMBER DAYA MANUSIA

Komite Sumber Daya Manusia memiliki Piagam sebagai pedoman dalam menjalankan perannya, yang mengatur di antaranya struktur dan keanggotaan, wewenang dan tanggung jawab, waktu kerja dan pelaporan. Piagam Komite Sumber Daya Manusia terakhir dikinikan pada tanggal 6 Juni 2017 dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

HUMAN CAPITAL COMMITTEE CHARTER

The Human Capital Committee has established a Charter as a guideline in carrying out its role, which regulates, among others, structure and membership, authority and responsibility, working time and reporting. The Human Resources Committee Charter was last updated on 6 June 2017 and will continue to be updated in accordance with developments in applicable regulations and the latest conditions of the Bank.

STRUKTUR, KOMPOSISI DAN DASAR PENGANGKATAN

Berikut adalah komposisi keanggotaan Komite Sumber Daya Manusia per 31 Desember 2021.

STRUCTURE, COMPOSITION AND BASIS OF APPOINTMENT

The following is the membership composition of the Human Capital Committee as of 31 December 2021.

Fungsi/Jabatan dalam Komite Function/ Position in Committee	**Pelaksanaan/Pejabat dalam Organisasi** Officer in the Organization	**Nama** Name	**Dasar Pengangkatan** Basis of Appointment
Ketua Merangkap Anggota Chairman concurrently Member	President Director	Achmad Kusna Permana	Surat Keputusan No. 023/R/DIR/KPTS/VI/2017 tentang Pembentukan Komite Sumber Daya Manusia PT Bank Muamalat Indonesia, Tvk Decree No. 023/R/DIR/KPTS/VI/2017 on the Establishment of the Human Resources Committee of PT Bank Muamalat Indonesia, Tbk
Sekretaris Merangkap Anggota Secretary concurrently Member	Head of HC Strategy	M. Ade Kurniawan	Surat Keputusan No. 023/R/DIR/KPTS/VI/2017 tentang Pembentukan Komite Sumber Daya Manusia PT Bank Muamalat Indonesia, Tvk Decree No. 023/R/DIR/KPTS/VI/2017 on the Establishment of the Human Resources Committee of PT Bank Muamalat Indonesia, Tbk
Anggota Member	• Compliance, Risk & Legal Director • Finance Director • Operation Director • Retail Banking Director • Financing Director • Chief Wholesale Banking Officer • Chief Human Capital Officer	• Andri Donny • Hery Syafril • Awaldi • Purnomo B Soetadi • Avianto • Irvan Y Noor • Riksa Prakoso	Surat Keputusan No. 023/R/DIR/KPTS/VI/2017 tentang Pembentukan Komite Sumber Daya Manusia PT Bank Muamalat Indonesia, Tvk Decree No. 023/R/DIR/KPTS/VI/2017 on the Establishment of the Human Resources Committee of PT Bank Muamalat Indonesia, Tbk

TUGAS DAN TANGGUNG JAWAB

Mengacu pada Piagam Komite Sumber Daya Manusia, berikut adalah tugas dan tanggung jawab komite:

1. Memberikan arahan atas strategi dan kebijakan dalam bidang sumber daya manusia, menyetujui pelaksanaan program remunerasi sumber daya manusia.
2. Memberikan persetujuan atas proposal penempatan sumber daya manusia untuk posisi-posisi atau jabatan pada unit business, *region* dan *functional head* sesuai hirarki yang berlaku.
3. Memberikan persetujuan atas promosi karyawan ke level senior management team dan/atau yang lebih tinggi.

DUTIES AND RESPONSIBILITIES

Pursuant to the Human Capital Committee Charter, the following are the duties and responsibilities of the committee:

1. Providing direction on strategies and policies in the field of human capital, approving the implementation of the human capital remuneration program
2. Providing approval to proposals for the placement of human capital for positions in the business unit, region and functional head according to the prevailing hierarchy.
3. Providing approval for the promotion of employees to the senior management team level and/or higher.

4. Memberikan persetujuan atas usulan khusus di bidang sumber daya manusia yang melebihi kewenangan Head of dan/atau kewenangan Direktur yang membidangi sumber daya manusia.

4. Providing approval to special proposals in the field of human capital that exceed the authority of the Head of and/or the authority of the Director in charge of human capital.

PROFIL KOMITE SUMBER DAYA MANUSIA

Profil ketua Komite Sumber Daya Manusia disajikan pada bab "Profil Perusahaan".

HUMAN CAPITAL COMMITTEE PROFILE

The profile of the chairman of the Human Capital Committee is presented in the chapter "Company Profile".

RAPAT KOMITE SUMBER DAYA MANUSIA

Sesuai dengan Piagam Komite Sumber Daya Manusia Bank Muamalat Indonesia, rapat komite harus dilakukan setidaknya 1 (satu) kali dalam sebulan atau sewaktu-waktu sesuai dengan kebutuhan. Rapat dianggap sah apabila dihadiri oleh minimal separuh lebih anggota Komite yang memiliki hak suara. Rapat dipimpin oleh ketua komite dan apabila berhalangan hadir dapat dipimpin oleh salah satu anggota komite.

Pelaksanaan rapat dilakukan secara *face to face* atau melalui *video call*. Ketua dapat menggelar rapat apabil terdapat permasalahan yang mendesak yang harus didiskusikan dan diputuskan oleh komite. Komite juga memiliki kewenangan untuk mengundang pimpinan unit kerja terkait untuk memberikan informasi dan klarifikasi yang diperlukan serta dapat memberikan usulan dan rekomendasi namun tidak memiliki hak suara dalam proses pengambilan keputusan.

Terkait dengan pengambilan keputusan dalam rapat, komite senantiasa mengupayakan secara musyawarah mufakat tanpa melakukan *voting* dan dianggap sah apabila dihadiri Ketua Komite dan setengah lebih anggota komite. Apabila tidak terdapat kebutuhan penyelesaian masalah/keputusan dalam rapat maka dapat disirkulasikan menggunakan memorandum sebagai pendukung oleh anggota komite.

Apabila terdapat pembahasan yang tidak dapat diputuskan oleh komite pada suatu level dapat diajukan oleh Ketua Komite untuk dibahas dan diputuskan dalam Rapat Komite pada level komite yang lebih tinggi. Hasil dan keputusan dalam setiap Rapat Komite wajib disampaikan kepada Sekretaris Komite pada level Komite yang lebih tinggi dan kepada *Head of HC Strategy.*

HUMAN CAPITAL COMMITTEE MEETING

Pursuant to the Human Capital Committee Charter of Bank Muamalat Indonesia, committee meetings are at least 1 (one) time a month or at any time as needed. A meeting is considered valid if it is attended by at least more than half of the Committee members with voting rights. The meeting is chaired by the chairman of the committee and if unable to attend, it can be chaired by one of the committee members.

Meetings are held face-to-face or via video call. The chairman can hold a meeting if there are urgent issues that the committee must discuss and decide. The Committee also has the authority to invite the head of the relevant work unit to provide the necessary information and clarification as well as providing suggestions and recommendations, but does not have a say in the decision-making process.

Regarding decision-making in the meeting, the committee always strives for consensus without voting and is considered valid if attended by the Chairman of the Committee and more than half of the committee members. If there is no need for problem solving/ decision at the meeting, it can be circulated by committee members using a memorandum as a support.

In the event that there is a discussion that cannot be decided by the committee at a certain level, the Chairman of the Committee may submit it to be discussed and decided in a Committee Meeting at a higher committee level. The results and decisions at each Committee Meeting must be submitted to the Committee Secretary at a higher level of the Committee and to the Head of HC Strategy

Sepanjang tahun 2021, Komite Sumber Daya Manusia telah menyelenggarakan 5 (lima) kali rapat yang diselenggarakan sebagai berikut.

During 2021, the Human Capital Committee has held 5 (five) meetings, which were held as follows.

No.	Tanggal Date	Peserta Rapat Meeting Participants
1	10 Maret 2021 10 March 2021	1. Achmad K Permana 2. Andri Donny 3. Hery Syafril 4. Awaldi 5. Purnomo B. Soetadi 6. Riksa Prakoso 7. Avianto 8. Irvan Yulian Noor 9. M. Ade Kurniawan 10. Aznovri Kurniawan 11. Moh. Dinar Prasetya 12. Vino Y Lamantu 13. Esti Budiarti
2	5 Mei 2021 5 May 2021	1. Achmad K Permana 2. Andri Donny 3. Hery Syafril 4. Awaldi 5. Purnomo B. Soetadi 6. Riksa Prakoso 7. Avianto 8. Irvan Yulian Noor 9. M. Ade Kurniawan 10. Andi Suryawan 11. Moh. Dinar Prasetya 12. Vino Y Lamantu 13. Esti Budiarti 14. Anton Hendrianto
3	3 Agustus 2021 3 August 2021	1. Achmad K Permana 2. Andri Donny 3. Hery Syafril 4. Awaldi 5. Purnomo B. Soetadi 6. Riksa Prakoso 7. Avianto 8. Irvan Yulian Noor 9. M. Ade Kurniawan 10. Andi Suryawan 11. Moh. Dinar Prasetya 12. Vino Y Lamantu 13. Esti Budiarti 14. Anton Hendrianto
4	9 September 2021 9 September 2021	1. Achmad K Permana 2. Andri Donny 3. Hery Syafril 4. Awaldi 5. Purnomo B. Soetadi 6. Riksa Prakoso 7. Avianto 8. Irvan Yulian Noor 9. M. Ade Kurniawan 10. Vino Y Lamantu 11. Moh. Dinar Prasetya 12. Esti Budiarti
5	17 November 2021 17 November 2021	1. Achmad K Permana 2. Andri Donny 3. Hery Syafril 4. Awaldi 5. Purnomo B. Soetadi 6. Riksa Prakoso 7. Avianto 8. Irvan Yulian Noor 9. M. Ade Kurniawan 10. Vino Y Lamantu 11. Moh. Dinar Prasetya 12. Esti Budiarti

Sekretaris Perusahaan
Corporate Secretary

Sekretaris Perusahaan memiliki tanggung jawab membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan sesuai dengan peraturan pasar modal, khususnya dalam hal terkait keterbukaan Informasi kepada masyarakat, yang dilaksanakan melalui pelaporan kepada instansi pemerintahan dan pengumuman dalam website serta media cetak (apabila diwajibkan), organisasi pelaksanaan RUPS. Sekretaris Perusahaan juga berperan sebagai penghubung antara Bank dengan pihak eksternal seperti regulator pasar modal, pemegang saham, media serta pemangku kepentingan lainnya.

The Corporate Secretary has the responsibility of assisting the Board of Directors and the Board of Commissioners in implementing corporate governance in accordance with capital market regulations, particularly with regard to disclosure of information to the public, which is carried out through reporting to government agencies and announcements on websites and print media (if required), organizing the implementation of the GMS. The Corporate Secretary also acts as a liaison between the Bank and external parties such as capital market regulators, shareholders, media, and other stakeholders.

DASAR HUKUM

Bank menggunakan dasar hukum berikut sebagai landasan keberadaan Sekretaris Perusahaan, yaitu Peraturan Otoritas Jasa Keuangan (POJK) No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik dan Surat Keputusan Direksi PT Bursa Efek Indonesia No. Kep-00001/ BEI/01-2014 Perihal Perubahan Peraturan Nomor I-A: Tentang Pencatatan Saham dan Efek Bersifat Ekuitas Selain Saham yang Diterbitkan Oleh Perusahaan Tercatat.

LEGAL BASIS

The Bank uses the following legal basis as the basis for the establishment of the Corporate Secretary, namely Financial Services Authority Regulation (POJK) No. 35/POJK.04/2014 on Corporate Secretary of Issuers or Public Companies and Decree of the Board of Directors of PT Bursa Efek Indonesia No. Kep-00001/ BEI/01-2014 on Amendment to Regulation No. I-A: on Listing of Shares and Equity Securities Other Than Shares Issued by Listed Companies.

PROFIL SEKRETARIS PERUSAHAAN

CORPORATE SECRETARY PROFILE

Hayunaji
Sekretaris Perusahaan
Corporate Secretary

Warga Negara Citizenship	Indonesia
Domisili Domicile	Jakarta
Usia Age	50 tahun pada akhir Tahun Buku 2021 50 years old at the end of the 2021 Fiscal Year
Dasar Hukum Pengangkatan Legal Basis of Appointment	Surat Keputusan No. 010/HCE/KEP/XII/2018 dan efektif sejak tanggal 14 Desember 2018 Decree No. 010/HCE/KEP/XII/2018 effective since 14 December 2018
Riwayat Pendidikan Educational Background	Sarjana Ekonomi, Universitas Indonesia (1996) Bachelor in Economics, Faculty of Economics University of Indonesia, 1996
Rangkap Jabatan Concurrent Positions	-

Pengalaman Kerja Work Experience	• Head of Corporate Affairs PT Bank Muamalat Indonesia Tbk (Desember 2018-sekarang) • Vice President, Board Office Head PT Bank CIMB Niaga Tbk (April 2015-Desember 2018) • Vice President, CEO Office Head PT Bank CIMB Niaga Tbk (Januari 2015-April 2015) • Vice President, Strategy & Performance Management Head PT Bank CIMB Niaga Tbk (Maret 2014-Januari 2015) • Vice President, Investor Relations & Reporting Head PT Bank CIMB Niaga Tbk (September 2006-Maret 2014) • Senior Manager, Investor Relations Development PT Bank Permata Tbk (Januari 2003-Agustus 2006) • Change Management, Merger Integration Office, 5 Banks Merger (Indonesian Bank Restructuring Agency and Accenture) (September 2002-Januari 2003) • Senior Assistant Manager, Investor Relations Development PT Bank Universal Tbk (Desember 1999-Agustus 2002) • Assistant Manager, Priority Banking PT Bank Duta Tbk (Maret 1998-Desember 1999) • Head of Corporate Affairs PT Bank Muamalat Indonesia Tbk (December 2018 – Present) • Vice President, Board Office Head PT Bank CIMB Niaga Tbk (April 2015 – December 2018) • Vice President, CEO Office Head PT Bank CIMB Niaga Tbk (January 2015 – April 2015) • Vice President, Strategy & Performance Management Head PT Bank CIMB Niaga Tbk (March 2014 – January 2015) • Vice President, Investor Relations & Reporting Head PT Bank CIMB Niaga Tbk (September 2006 – March 2014) • Senior Manager, Investor Relations Development PT Bank Permata Tbk (January 2003 – August 2006) • Change Management, Merger Integration Office, 5 Banks Merger (Indonesian Bank Restructuring Agency and Accenture) (September 2002 – January 2003) • Senior Assistant Manager, Investor Relations Development PT Bank Universal Tbk (December 1999 – August 2002) • Assistant Manager, Priority Banking PT Bank Duta Tbk (March 1998 – December 1999)

TUGAS DAN TANGGUNG JAWAB

Sekretaris Perusahaan Bank Muamalat Indonesia memiliki tugas dan tanggung jawab sebagai berikut:

1. Mewakili Direksi dalam hubungannya dengan lembaga/ institusi baik pemerintah maupun swasta.
2. Bekerja sama dengan Divisi Kepatuhan memantau kepatuhan Bank Muamalat Indonesia terhadap ketentuan dan peraturan tentang perbankan.
3. Memastikan penerapan dan pelaksanaan *Good Corporate Governance* (GCG) di Bank Muamalat Indonesia.
4. Menyusun daftar pemegang saham termasuk kepemilikan saham 5% atau lebih.
5. Mengawasi berbagai kegiatan kesekretariatan korporasi dan protokoler, korespondensi dan kerumahtanggaan yang terkait dengan Direksi dan Dewan Komisaris.
6. Mengimplementasikan dan mengawasi peraturan-peraturan yang berkaitan dengan aksi korporasi, GCG, dan kepatuhan terhadap peraturan pasar modal.
7. Menggelar RUPS dan aksi korporasi.
8. Berkoordinasi dengan unit kerja internal terkait dan pihak eksternal dalam upaya melancarkan kegiatan korporasi dan meningkatkan efektivitas tata kerja yang terkait dengan kegiatan Direksi dan Dewan Komisaris.
9. Mengkoordinasikan/ memonitor kegiatan yang berkaitan dengan penerimaan dan penyampaian informasi korporasi serta pelaksanaan rapat Direksi dan Dewan Komisaris.
10. Memberikan pelayanan kepada para pemangku kepentingan (*stakeholders*) atas setiap informasi yang dibutuhkan terkait dengan kondisi Bank Muamalat Indonesia.

DUTIES AND RESPONSIBILITIES

The Corporate Secretary of Bank Muamalat Indonesia has the following duties and responsibilities:

1. Become a representative of the Board of Directors in relation to institutions/agencies, both government and private.
2. Cooperating with the Compliance Division to monitor the compliance of Bank Muamalat Indonesia with banking rules and regulations.
3. Ensuring the implementation and application of Good Corporate Governance (GCG) at Bank Muamalat Indonesia.
4. Compile a list of shareholders with ownership of shares of 5% or more.
5. Oversee various corporate secretarial activities and protocol, correspondence, and administrative affairs related to the Board of Directors and the Board of Commissioners.
6. Implement and supervise regulations relating to corporate actions, GCG, and compliance with capital market regulations.
7. Holding GMS and corporate actions.
8. Coordinate with related internal work units and external parties in an effort to streamline corporate activities and improve the effectiveness of work procedures related to the activities of the Board of Directors and Board of Commissioners.
9. Coordinating/ monitoring activities related to delivery of and acceptance of corporate information as well as holding meetings of the Board of Directors and the Board of Commissioners.
10. Providing information services required by stakeholders for information related to the condition of Bank Muamalat Indonesia.

11. Menjadi penghubung atau *contact person* antara Bank Muamalat Indonesia dengan Otoritas Jasa Keuangan, Bursa Efek Indonesia, otoritas pasar modal lainnya, dan masyarakat.
12. Melaksanakan kegiatan yang mendukung pelaksanaan prinsip keterbukaan terutama menyangkut kinerja Bank Muamalat Indonesia melalui komunikasi kepada pihak-pihak yang berkepentingan.

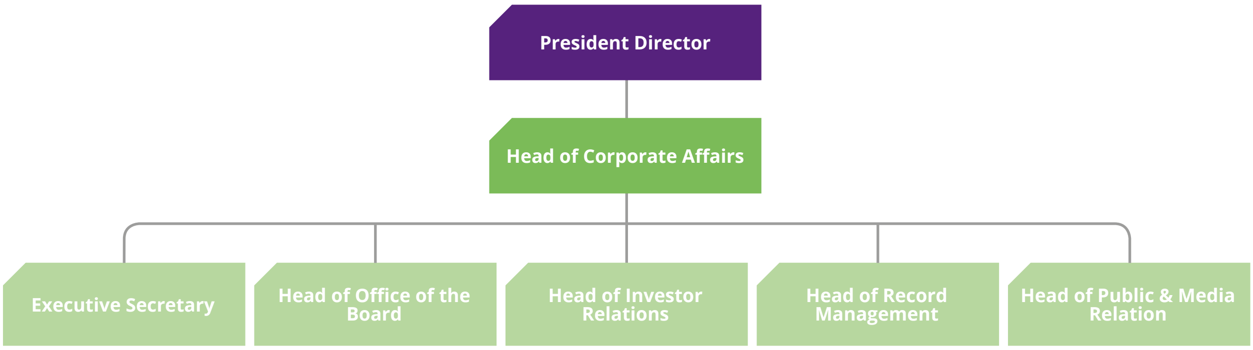
11. Become a liaison or contact person between Bank Muamalat Indonesia and the Financial Services Authority, Indonesia Stock Exchange, other capital market authorities, and the public.
12. Carry out activities that support the implementation of the principle of transparency, especially regarding the performance of Bank Muamalat Indonesia through communication to interested parties.

STRUKTUR ORGANISASI SEKRETARIS PERUSAHAAN

Sekretaris Perusahan Bank Muamalat Indonesia membawahi beberapa unit kerja yang dijelaskan dalam bagan berikut ini.

ORGANIZATIONAL STRUCTURE OF THE CORPORATE SECRETARY

The Corporate Secretary of Bank Muamalat Indonesia oversees several work units which are described in the following chart.



PELAKSANAAN TUGAS 2021

Sepanjang tahun 2021, Sekretaris Perusahaan bersama seluruh unit kerja di bawahnya telah merealisasikan tugas dan fungsinya. Di antaranya adalah:

1. Menyelenggarakan dan menghadiri pelaksanaan Rapat Direksi serta membuat risalah hasil Rapat Direksi, Rapat Dewan Komisaris, dan Rapat Gabungan antara Dewan Komisaris serta Direksi.
2. Membantu Direksi dalam menyelenggarakan RUPS Tahunan dan RUPS Lainnya (RUPS Luar Biasa) Bank yang telah diselenggarakan secara fisik pada 29 April 2021 dan 30 Agustus 2022 di Muamalat Tower, Jakarta dengan menerapkan protokol kesehatan dalam rangka pencegahan penyebaran COVID-19.
3. Mengembangkan strategi komunikasi dan menjaga hubungan baik dengan para pemangku kepentingan seperti regulator, para pemegang saham institusi dan individu, lembaga dan profesi penunjang pasar modal.
4. Melaksanakan penyampaian pelaporan yang menjadi kewajiban Bank sebagai perusahaan terbuka kepada regulator.
5. Menyusun laporan tahunan (*annual report*) dan memastikan seluruh informasi yang disampaikan adalah akurat dan *disclosure* informasi terpenuhi sesuai regulasi.
6. Melaksanakan *Right Issue* dan aksi korporasi lainnya bersama dengan unit kerja terkait.

DUTY IMPLEMENTATION IN 2021

During 2021, the Corporate Secretary and all work units under it have realized their duties and functions. Among others are:

1. Organizing and attending Board of Directors Meetings and preparing minutes of the results of Board of Directors Meetings, Board of Commissioners Meetings, and Joint Meetings between the Board of Commissioners and Directors.
2. Assisting the Board of Directors in organizing the Bank's Annual GMS and Other GMS (Extraordinary GMS), which was held physically on 29 April 2021 and 30 August 2021at Muamalat Tower, Jakarta by implementing health protocols in order to prevent the outbreak of COVID-19.
3. Develop a communication strategy and maintain good relations with regulators, institutional and individual shareholders, as well as capital market supporting institutions.
4. Submitting disclosure of information reports, which are the obligations of the Bank as a public company to regulators.
5. Prepare an annual report and ensure that all information presented is accurate and the disclosure of information meets the regulations.
6. Execute Right Issues and other corporate actions together with related work units.

7. Berkoordinasi dengan CMC dalam melakukan kegiatan Tanggung Jawab Sosial Perusahaan/ *Corporate Social Responsibility* (CSR).
8. Melakukan kewajiban publikasi Bank dalam bentuk materi keterbukaan informasi, iklan korporasi dan promosi selama tahun 2021 melalui media cetak dan website Perseroan.
9. Menerbitkan siaran pers, memberikan hak jawab, dan berkomunikasi dengan para wartawan media cetak dan elektronik.
10. Melakukan *reminder* terhadap kewajiban pelaporan kepada Orotitas Jasa Keuangan/ Bank Indonesia dan Otoritas Pengawas lainnya terutama kewajiban sebagai perusahaan terbuka.
11. Melakukan training dan *sharing knowledge* dengan materi dan regulasi terkait pasar modal
12. Melakukan *self-assesment* pelaksanaan GCG Semester I dan II tahun 2021 terkait pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi.
13. Melakukan pengaturan protokoler untuk mendampingi dan memenuhi kebutuhan dari Direksi dan Dewan Komisaris.
14. Mengelola penyimpanan dokumen aktif dan inaktif Perusahaan

PENGEMBANGAN KOMPETENSI

Bank senantiasa mendorong Sekretaris Perusahaan untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan. Informasi lengkap mengenai hal ini disampaikan dalam bab “Profil Perusahaan”.

7. Coordinate with CMC in carrying out Corporate Social Responsibility (CSR) activities.
8. Carry out the Bank’s publication obligations in the form of information disclosure materials, corporate advertisements and promotions during 2021 through print media and the Company’s website.
9. Issuing press releases, exercise rights of reply, and communicate with journalists of print and electronic media.
10. Carry out reminders on reporting obligations to the Financial Services Authority/ Bank Indonesia and other supervisory authorities, especially on the obligations as a public company.
11. Conduct training and knowledge sharing with materials and regulations related to the capital market
12. Conducting the self-assessment on GCG implementation in Semester I and II of 2021 related to the implementation of the duties and responsibilities of the Board of Commissioners and Board of Directors.
13. Arranging protocols to assist and fulfill the needs of the Board of Directors and Board of Commissioners.
14. Manage the filing of active and inactive documents of the Company

COMPETENCY DEVELOPMENT

The Bank continuously encourages the Corporate Secretary to develop competence through trainings. Complete information regarding this matter is presented in the chapter “Company Profile”.

Satuan Kerja Audit Internal (SKAI)
Internal Audit Work Unit (IAU)

SKAI merupakan bagian dari sistem pengendalian intern dengan ruang lingkup mencakup pemeriksaan dan penilaian atas kecukupan dan efektivitas sistem pengendalian intern yang bertujuan memberikan keyakinan memadai kepada manajemen bahwa proses tata kelola, manajemen risiko dan sistem pengendalian intern telah berjalan dengan efektif dalam rangka membantu manajemen merealisasikan tujuan perusahaan.

Dalam pelaksanaannya, SKAI menggunakan pendekatan Audit Berbasis Risiko (*Risk Based Audit*) yang melalui tahapan penyusunan rencana audit, pelaksanaan penugasan audit, pelaporan hasil audit dan pemantauan tindak lanjut pemenuhan komitmen hasil audit.

PIAGAM AUDIT INTERN

Bank memiliki Piagam Audit Intern yang telah dikinikan pada bulan Juni tahun 2021 dan telah disetujui oleh Dewan Komisaris dengan rekomendasi dari Komite Audit serta ditetapkan oleh Direktur Utama. Piagam tersebut merupakan pernyataan formal yang menegaskan visi dan misi, struktur dan kedudukan, ruang lingkup, tugas dan tanggung jawab, wewenang, kualifikasi serta kode etik auditor, yang dikaji ulang dan diperbaharui secara berkala.

Piagam tersebut telah diselaraskan dengan ketentuan regulator yang tertuang dalam Peraturan OJK No. 01/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum dan Peraturan OJK No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Audit Intern.

The IAU is part of the internal control system with a scope that includes the audit and assessment on the adequacy and effectiveness of the internal control system, which aims to provide adequate assurance to management that governance, risk management, and internal control system processes have been running effectively in order to assist management in realizing the company's objectives.

In its implementation, the IAU uses the Risk-Based Audit approach which goes through the stages of preparing an audit plan, implementing audit assignments, reporting audit results, and monitoring the follow-up to fulfill the audit commitments.

INTERNAL AUDIT CHARTER

The Bank has established an Internal Audit Charter, which was updated in June 2021 and has been approved by the Board of Commissioners with a recommendation from the Audit Committee and stipulated by the President Director. The charter is a formal statement that confirms the vision and mission, structure and position, scope, duties and responsibilities, authority, qualifications and code of conduct of the auditor, which is periodically reviewed and updated.

The charter has been aligned with the regulatory provisions contained in FSA Regulation No. 01/POJK.03/2019 on Implementation of the Internal Audit Function in Commercial Banks and FSA Regulation No. 56/POJK.04/2015 on Establishment and Guidelines for the Internal Audit Charter Preparation.

PENGANGKATAN DAN PEMBERHENTIAN KEPALA SKAI

Merujuk kepada Peraturan OJK No. 01/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum, Kepala SKAI diangkat dan diberhentikan oleh Direktur Utama setelah mendapatkan persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi dari Komite Audit. Berdasarkan SK Direksi No. 003/DIR-KPTS/I/2021 tanggal 26 Januari 2021 dan Persetujuan Dewan Komisaris yang tertuang dalam Surat No. 07/R/PRD-SRT/I/2021 tanggal 11 Januari 2021, terhitung efektif sejak tanggal 28 Januari 2021, Riva Yan Abdillah telah diangkat sebagai Kepala SKAI dan atas pengangkatan tersebut telah dilaporkan ke OJK berdasarkan surat Bank Muamalat No. 017/B/PRD-SRT/I/2021 tanggal 26 Januari 2021 perihal Laporan Penggantian Head of internal Audit PT Bank Muamalat Indonesia Tbk.

APPOINTMENT AND DISMISSAL OF THE HEAD OF THE IAU

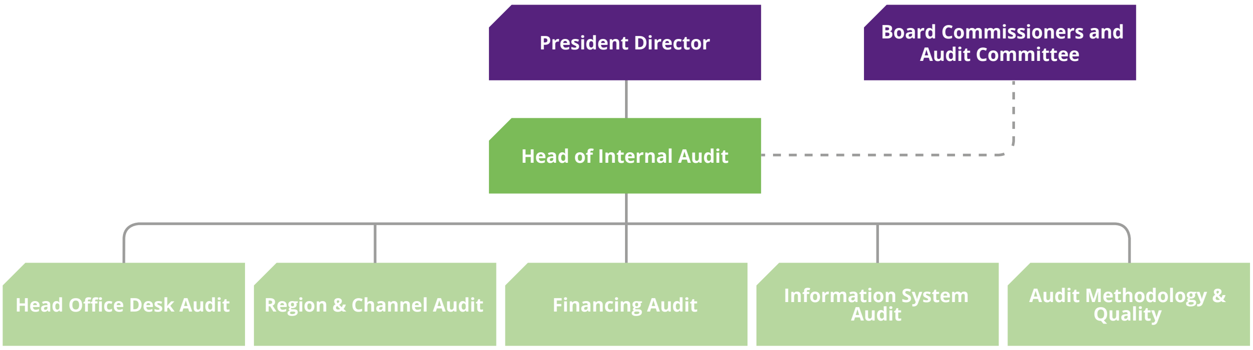
Pursuant to FSA Regulation No. 01/POJK.03/2019 on Implementation of the Internal Audit Function in Commercial Banks, the Head of the IAU is appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners, taking into account the recommendations from the Audit Committee. Based on the Decree of the Board of Directors No. 003/DIR-KPTS/I/2021 dated 26 January 2021 and the approval of the Board of Commissioners as stated in Letter No. 07/R/PRD-SRT/I/2021 dated 11 January 2021, effective 28 January 2021, Riva Yan Abdillah has been appointed as Head of the IAU and the appointment has been reported to FSA based on Bank Muamalat letter No. 017/B/PRD-SRT/I/2021 dated 26 January 2021 regarding Report on the Replacement of Head of Internal Audit of PT Bank Muamalat Indonesia Tbk.

STRUKTUR ORGANISASI SKAI

SKAI bertanggung jawab langsung kepada Direktur Utama dan mempunyai matriks komunikasi kepada Dewan Komisaris melalui Komite Audit, dengan susunan struktur organisasi sebagai berikut:

ORGANIZATIONAL STRUCTURE OF THE IAU

The IAU is directly responsible to the President Director and has a communication matrix to the Board of Commissioners through the Audit Committee, with the following organizational structure:



JUMLAH PEGAWAI DAN SERTIFIKASI PROFESI AUDITOR

Pada posisi 31 Desember 2021, pegawai SKAI berjumlah 24 (dua puluh empat) orang yang memiliki kompetensi di bidang audit dan sertifikasi dalam bidang manajemen risiko untuk berbagai jenjang dalam struktur organisasi (level 1 – 4). Beberapa auditor diantaranya telah dilengkapi sertifikasi kompetensi profesional seperti *Certified Risk Management Professional, Credit Skill Assessment Certification, Certified Information System Auditor, Certified Ethical Hacker, Cobit 5 Foundation, Certificate of Competence "Treasury Dealer"* dan sertifikasi profesi audit internal level auditor dan supervisor.

NUMBER OF EMPLOYEES AND PROFESSIONAL CERTIFICATION OF AUDITORS

As of 31 December 2021, there are 24 (twenty-four) IAU employees with competence in audit and certification in the field of risk management for various levels in the organizational structure (levels 1 – 4). Several auditors have been equipped with professional competency certifications, such as Certified Risk Management Professional, Credit Skill Assessment Certification, Certified Information System Auditor, Certified Ethical Hacker, Cobit 5 Foundation, "Treasury Dealer"Certificate of Competence as well as auditor and supervisor level internal audit professional certification.

PROFIL KEPALA SKAI

HEAD OF THE IAU PROFILE

Riva Yan Abdillah
Kepala Satuan Kerja Audit Internal
Head of the Internal Audit Unit

Warga Negara Citizenship	Indonesia
Domisili Domicile	Jakarta
Usia Age	49 tahun pada akhir Tahun Buku 2021 49 years old at the end of the 2021 Fiscal Year
Dasar Hukum Pengangkatan Legal Basis of Appointment	Diangkat sebagai Kepala SKAI PT Bank Muamalat Indonesia Tbk berdasarkan Surat Keputusan No. 003/B/DIR- KPTS/1/2021 tanggal 26 Januari 2021 Appointed as the Head of the IAU of PT Bank Muamalat Indonesia Tbk based on Decree No. 003/B/DIR-KPTS/1/2021 dated 26 January 2021
Riwayat Pendidikan Educational Background	• Sarjana Ekonomi • Bachelor in Economics
Rangkap Jabatan Concurrent Positions	-
Pengalaman Kerja Work Experience	• Internal Audit Group Head, PT Bank MNC International Tbk (2017-2021) • Assistant Head of Internal Audit, PT Bank ICBC Indonesia (2009-2017) • Internal Audit Team Leader, PT Bank Commonwealth (2006-2009) • Internal Auditor, PT. Bank Mega Tbk (2003-2006) • Internal Auditor, PT. Bank Panin Tbk (1997-2003) • Internal Audit Group Head, PT Bank MNC International Tbk (2017-2021) • Assistant Head of Internal Audit, PT Bank ICBC Indonesia (2009-2017) • Internal Audit Team Leader, PT Bank Commonwealth (2006-2009) • Internal Auditor, PT. Bank Mega Tbk (2003-2006) • Internal Auditor, PT. Bank Panin Tbk (1997-2003)
Sertifikasi Certification	• *Certified Risk Management Professional* (CRMP) • *Credit Skill Assessment Certification* (CSAC) • Sertifikasi Manajemen Risiko Level 4 Risk Management Certification Level 4

TUGAS DAN TANGGUNG JAWAB SKAI

Tugas Pokok

1. Membantu tugas Direktur Utama dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit;
2. Menilai dan mengevaluasi efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi dan aktivitas lainnya;
3. Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana;
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen.

DUTIES AND RESPONSIBILITIES OF THE IAU

Main Duties

1. Assisting the duties of the President Director and the Board of Commissioners in carrying out supervision by operationally describing the planning, implementation, and monitoring of audit results;
2. Assess and evaluate efficiency and effectiveness in finance, accounting, operations, human resources, marketing, information technology and other activities;
3. Identify all possibilities to improve and increase the efficiency in the use of resources and funds;
4. Provide improvement suggestions and objective information on activities audited at all levels of management.

Tanggung Jawab

Kepala SKAI memiliki tanggung jawab sebagai berikut:

1. Membuat perencanaan audit tahunan berdasarkan pendekatan audit berbasis risiko. Rencana audit tahunan dan alokasi anggaran harus disetujui oleh Direktur Utama dan Dewan Komisaris dengan mempertimbangkan rekomendasi dari Komite Audit;
2. Melaksanakan rencana audit tahunan yang telah disetujui;
3. Membuat laporan hasil audit intern dan menyampaikan kepada Direktur Utama dan Dewan Komisaris dengan tembusan kepada Direktur Kepatuhan, Direktur Manajemen Risiko, Direktur terkait, dan Kepala Unit terkait;
4. Melakukan pemeriksaan khusus dan atau investigasi atas dugaan pelanggaran kode etik dan/atau fraud (berkoordinasi dengan fungsi anti-fraud) serta menyampaikan hasilnya kepada Direktur Utama dan Dewan Komisaris melalui Komite Audit;
5. Melakukan pemantauan dan evaluasi atas kecukupan tindak lanjut hasil audit oleh auditee dan menyampaikan laporan kepada Direktur Utama, Dewan Komisaris, Komite Audit, dan Direktur Kepatuhan;
6. Menentukan strategi pelaksanaan audit intern dengan merumuskan prinsip-prinsip audit intern yang mencakup metodologi, perangkat dan teknik audit yang memadai serta metodologi pengendalian mutu audit;
7. Menyampaikan temuan audit terkait pelaksanaan pemenuhan prinsip syariah kepada Dewan Pengawas Syariah;
8. Dapat berperan sebagai konsultan bagi Bank antara lain dengan memberikan tanggapan atas usulan kebijakan, sistem, dan prosedur untuk memastikan kecukupan pengendalian intern;
9. Menjaga kompetensi dan profesionalisme auditor intern melalui program pendidikan berkelanjutan untuk melengkapi pengetahuan dan ketrampilan auditor intern yang sesuai dengan kompleksitas dan usaha kegiatan Bank;
10. Mengembangkan metodologi, perangkat dan teknik audit yang memadai secara berkesinambungan untuk meningkatkan efisiensi dan efektivitas kinerja Internal Audit;
11. Memastikan pelaksanaan fungsi audit intern sesuai dengan Standar Profesional Audit Intern dan Kode Etik Audit Intern;
12. Menyusun dan mengkaji Piagam Audit Intern secara berkala; dan
13. Memastikan sumber daya manusia memiliki kompetensi sesuai dengan kebutuhan dalam pelaksanaan tugas Internal Audit.

Responsibilities

The Head of the IAU has the following responsibilities:

1. Prepare the annual audit plan based on a risk-based audit approach. The annual audit plan and budget allocation must be approved by the President Director and the Board of Commissioners, taking into account the recommendations of the Audit Committee;
2. Implementing the approved annual audit plan;
3. Preparing the report on the internal audit result and submit it to the President Director and the Board of Commissioners with a copy to the Compliance Director, Risk Management Director, related Directors, and related Unit Heads;
4. Conduct special audits and/or investigations of alleged violations of the code of conduct and/or fraud (coordinate with the anti-fraud function) as well as submit the results to the President Director and the Board of Commissioners through the Audit Committee;
5. Monitoring and evaluating the adequacy of follow-up on audit results by the auditee and submit reports to the President Director, Board of Commissioners, Audit Committee, and Compliance Director;
6. Determining the internal audit implementation strategy by formulating internal audit principles, which include the adequate audit methodology, tools and techniques, as well as audit quality control methodology;
7. Submitting audit findings related to the implementation of compliance with sharia principles to the Sharia Supervisory Board;
8. Has a role as a consultant for the Bank, among others, by providing feedback on proposed policies, systems, and procedures to ensure the adequacy of internal control;
9. Maintaining the competence and professionalism of internal auditors through continuous education programs to complement the knowledge and skills of internal auditors in accordance with the complexity and business activities of the Bank;
10. Developing the adequate audit methodology, tools, and techniques on an ongoing basis to improve the efficiency and effectiveness of Internal Audit performance;
11. Ensuring the implementation of the internal audit function is in accordance with the Internal Audit Professional Standards and the Internal Audit Code of Conduct;
12. Periodically prepare and review the Internal Audit Charter; and
13. Ensuring that the human capital have competence in accordance with the needs in carrying out Internal Audit tasks.

PELAKSANAAN AUDIT TAHUN 2021

Di tahun 2021, SKAI telah melaksanakan 19 (Sembilan belas) penugasan audit baik reguler maupun *adhoc* berdasarkan permintaan dari manajemen ataupun regulator. Penugasan audit di tahun 2021 difokuskan pada beberapa aktivitas, antara lain yaitu pengelolaan jasa pihak ketiga dan pengelolaan likuiditas selama pandemi COVID-19, aktivitas pelaporan ke regulator, aktivitas pembiayaan dan pengelolaan *asset* bermasalah, pengelolaan produk dan keluhan nasabah, operasional dan pengamanan informasi serta beberapa tematik audit terkait dokumentasi pembiayaan dan pengelolaan kas.

Realisasi penugasan audit dan pemenuhan komitmen tindak lanjut hasil audit dipantau secara berkala oleh unit *Quality Assurance* yang merupakan fungsi independen pada organisasi SKAI.

AUDIT IMPLEMENTATION IN 2021

In 2021, the IAU has carried out 19 (nineteen) audit assignments, both regular and ad-hoc based on requests of the management or regulators. The audit assignments in 2021 are focused on several activities, including the management of third-party services and management of liquidity during the COVID-19 pandemic, reporting activities to regulators, financing activities and management of non-performing assets, product management and customer complaints, operations and information security, as well as several thematic audit related to financing documentation and cash management.

The realization of audit assignments and fulfillment of commitments to follow-up on audit results are monitored regularly by the Quality Assurance unit, which is an independent function in the IAU organization.

FOKUS DAN RENCANA AUDIT TAHUN 2022

Pemeriksaan SKAI akan dilakukan pada aktivitas yang berisiko tinggi berdasarkan hasil *risk assessment*, yang meliputi aktivitas di Kantor Cabang, Kantor Pusat (Bisnis dan Fungsi Pendukung), aktivitas pembiayaan di berbagai segmentasi dan aktivitas Teknologi Informasi, dengan fokus pemeriksaan pada:

1. Pembiayaan pada segmentasi *Islamic Business & SME*, *Consumer Financing* dan *Wholesales Business*;
2. Aktivitas operasional pada 5 area yang mencakup 11 Kantor Cabang Utama, dimana penugasan ini bersifat tematik dengan mekanisme *surprise audit* sebagai pemenuhan pilar deteksi Penerapan Strategi Anti Fraud;
3. Aktivitas bisnis dan fungsi pendukung di Kantor Pusat, antara lain *Treasury & Global Market*, *procurement* dan *vendor management* serta 1 anak perusahaan;
4. Aktivitas teknologi informasi, antara lain pengembangan & penyedia jasa pihak ketiga, jaringan komunikasi, rencana pemulihan bencana, *electronic banking* dan beberapa aplikasi *critical*; serta
5. Sistem pembayaran dan pelaporan data penjaminan simpanan berbasis nasabah yang merupakan *mandatory* audit dari regulator.

Selain melaksanakan penugasan audit yang tertuang dalam Rencana Kerja Audit Tahun 2022, pada tahun ini SKAI berupaya mengembangkan fungsi audit berbasis teknologi untuk memperkuat deteksi kelemahan pengendalian intern menggunakan program data *query* melalui *database* informasi Bank dalam rangka memperluas coverage area dan mendukung pengembangan Bank di era *Digital* dan *Electronic Banking*.

FOCUS AND AUDIT PLAN IN 2022

The IAU audit will be carried out on high-risk activities based on the results of the risk assessment, which includes activities at Branch Offices, Head Office (Business and Supporting Functions), financing activities in various segments, and Information Technology activities, with a focus on audit on:

1. Financing in the Islamic Business & SME, Consumer Financing, and Wholesales Business segments;
2. Operational activities in 5 areas, covering 11 Main Branch Offices, where this assignment is thematic in nature with a surprise audit mechanism as a fulfillment of the detection pillars of Anti Fraud Strategy Implementation;
3. Business activities and support functions at Head Office, including Treasury & Global Market, procurement and vendor management, as well as 1 subsidiary;
4. Information technology activities, including development & providers of third-party service, communication networks, disaster recovery plans, electronic banking, and several critical applications; and
5. Payment system and customer-based deposit insurance data reporting system, which is a mandatory audit from the regulator.

In addition to carrying out audit assignments in the 2022 Audit Work Plan, this year the IAU seeks to develop a technology-based audit function to strengthen the detection of internal control weaknesses using a data query program through the Bank's information database in order to expand the coverage area and support the development of the Bank in the Digital and Electronic Banking era.

Audit Eksternal
External Audit

Sebagai bagian dari penerapan independensi pengawasan dan audit terhadap pelaporan Laporan Keuangan perusahaan dan sebagai bagian dari implementasi GCG, Bank menunjuk Kantor Akuntan Publik. Sebagai auditor eksternal, fungsinya untuk memastikan pencatatan akuntansi Bank telah disusun sesuai dengan ketentuan Pernyataan Standar Akuntansi dan Keuangan (PSAK) dengan opini yang wajar.

Laporan Keuangan Konsolidasian Bank Muamalat Indonesia untuk tahun buku 2021 telah diaudit oleh Kantor Akuntan Publik (KAP) Doli, Bambang, Sulistiyanto, Dadang dan Ali (dbsd&a) yang telah terdaftar di Otoritas Jasa Keuangan, dengan biaya audit sebesar Rp. 1.100.000.000,-. Penunjukan KAP tersebut dilakukan oleh Dewan Komisaris.

As part of the implementation of independent supervision and audit on the reporting of the company's Financial Statements and as part of GCG implementation, the Bank appoints a Public Accounting Firm. As an external auditor, its function is to ensure that the Bank's accounting records have been prepared in accordance with the provisions of the Statement of Accounting and Financial Standards (SAFS) with a fair opinion.

The Consolidated Financial Statements of Bank Muamalat Indonesia for the 2021 fiscal year have been audited by the Public Accounting Firm (KAP) Doli, Bambang, Sulistiyanto, Dadang and Ali (dbsd&a), which have been registered with the Financial Services Authority, with an audit fee of 1,100,000,000. The KAP appointment is made by the Board of Commissioners.

AKUNTAN PUBLIK BANK MUAMALAT INDONESIA TAHUN BUKU 2021
BANK MUAMALAT INDONESIA PUBLIC ACCOUNTANT FOR THE 2021 FISCAL YEAR

Nama Name	**Doli Diapary Siregar, CPA**
Nomor Registrasi AP dari Menteri Keuangan AP Registration Number from the Minister of Finance	AP.0396
Nomor Surat Tanda Terdaftar AP AP Registered Certificate Number	Perbankan | Banking STTD.AP-194/PB.122/2018 Bank Syariah | Islamic Bank STTD.APS-53/PB.122/2018 Pasar Modal | Capital market STTD.AP-314/PM.22/2018
Tahun Penugasan Year of Assignment	Ke-1 Number 1

KANTOR AKUNTAN PUBLIK BANK MUAMALAT INDONESIA DALAM 5 TAHUN
BANK MUAMALAT INDONESIA PUBLIC ACCOUNTING FIRM IN THE LAST 5 YEARS

Tahun Pemeriksaan Audit Year	***Signing Partner*** Signing Partner	**Kantor Akuntan Publik** Public Accounting Firm	**Kantor Akuntan Asing** Foreign Accounting Office	**Biaya (Rp)** Fee (Rp)
2021	Doli Diapary Siregar, CPA	Doli, Bambang, Sulistiyanto, Dadang dan Ali (dbsd&a)	BKR Internasional	1.100.000.000
2020	Bambang Sulistiyanto, CPA	Doli, Bambang, Sulistiyanto, Dadang dan Ali (dbsd&a)	BKR Internasional	1.300.000.000
2019	Bambang Sulistiyanto, CPA	Doli, Bambang, Sulistiyanto, Dadang dan Ali (dbsd&a)	BKR Internasional	800.000.000
2018	Doli Diapary Siregar, CPA	Doli, Bambang, Sulistiyanto, Dadang dan Ali (dbsd&a)	BKR Internasional	1.000.000.000
2017	Doli Diapary Siregar, CPA	Doli, Bambang, Sulistiyanto, Dadang dan Ali (dbsd&a)	BKR Internasional	900.000.000

JASA LAIN

Tidak terdapat jasa lain yang diberikan, selain audit atas laporan keuangan

OTHER SERVICES

There were no other services provided, other than the audit on the financial statements

Sistem Manajemen Risiko
Risk Management System

Penjelasan mengenai Manajemen Risiko disajikan pada Bab Fungsi Penunjang Bisnis pada sub bab Manajemen Risiko.

Description of Risk Management is presented in the Business Support Functions Chapter in the Risk Management sub-chapter.

Satuan Kerja Kepatuhan
Compliance Unit

Fungsi kepatuhan merupakan serangkaian tindakan atau langkah-langkah yang bersifat preventif untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan lainnya, termasuk prinsip syariah. Pembentukan Satuan Kerja Kepatuhan merujuk pada Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.

Berdasarkan tujuannya tersebut, Satuan Kerja Kepatuhan bersama Direktur yang membawahi fungsi kepatuhan, wajib selalu berkoordinasi dengan Dewan Pengawas Syariah dalam pelaksanaan fungsi kepatuhan terhadap prinsip syariah.

Satuan Kerja Kepatuhan juga memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

Direktur Kepatuhan Bank Muamalat Indonesia telah memenuhi persyaratan sesuai dengan peraturan perundangan yang berlaku dan telah efektif lulus Penilaian Kemampuan dan Kepatutan dari OJK tanggal 27 Juni 2016. Berikut adalah tugas dan tanggung jawab Direktur yang membawahkan Fungsi Kepatuhan sesuai dengan Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017:
1. Menyusun strategi untuk mendorong terciptanya Budaya Kepatuhan Bank.
2. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi.
3. Menetapkan sistem dan prosedur kepatuhan yang digunakan untuk menyusun ketentuan dan pedoman internal Bank.

The compliance function is a series of preventive actions or measures to ensure that the policies, provisions, systems and procedures, as well as business activities carried out by the Bank are in accordance with the provisions of the Financial Services Authority and the provisions of other laws and regulations, including sharia principles. The establishment of the Compliance Unit is pursuant to the Financial Services Authority Regulation No. 46/POJK.03/2017 dated 12 July 2017 on the Implementation of Commercial Bank Compliance Functions.

Based on these objectives, the Compliance Unit and the Director in charge of the compliance function, must always coordinate with the Sharia Supervisory Board in implementing the function of compliance with sharia principles.

The Compliance Unit also ensures the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other competent supervisory authorities.

The Compliance Director of Bank Muamalat Indonesia has met the requirements in accordance with the applicable laws and regulations and has effectively passed the Fit and Proper Test from the FSA dated 27 June 2016. The following is the duties and responsibilities of the Director in charge of the Compliance Function in accordance with the Financial Services Authority Regulation No. 46/POJK.03/2017:
1. Develop a strategy to encourage the creation of Bank Compliance Culture.
2. Propose compliance policies or principles to be approved by the Board of Directors.
3. Establish compliance systems and procedures that are used to formulate the Bank's internal provisions and guidelines.

4. Memastikan seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan, termasuk prinsip syariah bagi bank umum syariah dan unit usaha syariah.
5. Meminimalisasi dan menekan risiko kepatuhan Bank.
6. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank atau pimpinan kantor cabang dari Bank yang berkedudukan di luar negeri tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan.
7. Melakukan tugas lain yang terkait dengan fungsi kepatuhan.

Dalam melaksankan tugasnya, Direktur Kepatuhan dibantu oleh Satuan Kerja Kepatuhan Bank Muamalat Indonesia yang dibentuk secara tersendiri dan bebas dari pengaruh satuan kerja lainnya. Satuan Kerja tersebut memiliki akses langsung kepada Direktur yang membawahkan fungsi kepatuhan.

Kepala Satuan Kerja Kepatuhan BMI telah memenuhi kriteria yang ditetapkan oleh regulasi, antara lain persyaratan independensi, menguasai ketentuan Otoritas Jasa Keuangan (OJK)/Bank Indonesia dan peraturan perundang-undangan yang berlaku dan tidak melaksanakan tugas lainnya di luar fungsi kepatuhan.

4. Ensure that all policies, regulations, systems and procedures, as well as business activities conducted by the Bank, comply with the provisions of the Financial Services Authority and laws and regulations, including sharia principles for sharia commercial banks and sharia business units.
5. Lower and minimize the Bank's compliance risk.
6. Take preventive measures to ensure that policies and/or decisions taken by the Board of Directors of the Bank or the head of the branch office of the Bank domiciled overseas do not deviate from the provisions of the Financial Services Authority and the provisions of laws and regulations.
7. Perform other duties related to the compliance function.

In carrying out its duties, the Compliance Director is assisted by the Compliance Unit of Bank Muamalat Indonesia, which is established separately and is free from the influence of other work units. The Compliance Unit has direct access to the Director in charge of the compliance function.

The Head of the Compliance Unit has met the criteria set by the regulations, including the independence requirements, mastering the provisions of the Financial Services Authority (FSA)/ Bank Indonesia and the prevailing laws and regulations and not carrying out other duties outside the compliance function.

PROFIL KEPALA SATUAN KERJA KEPATUHAN

HEAD OF THE COMPLIANCE UNIT PROFILE

Dyah Ekowati
Kepala Satuan Kerja Kepatuhan
Head of the Compliance Unit

Warga Negara Citizenship	Indonesia
Domisili Domicile	Jakarta
Usia Age	50 tahun pada akhir Tahun Buku 2021 50 years old at the end of the 2021 Fiscal Year

Dasar Hukum Pengangkatan Legal Basis of Appointment	Surat Keputusan Direksi PT Bank Muamalat Indonesia Tbk No. 080/DIR/KPTS/VIII/2009 tanggal 25 Agustus 2009 Tentang Mutasi dan Penyempurnaan Penetapan Pejabat Compliance Division Head Decree of the Board of Directors of PT Bank Muamalat Indonesia Tbk No. 080/DIR/KPTS/VIII/2009 dated 25 August 2009 on the Transfer and Improvement of the Appointment of Compliance Division Head Officer
Riwayat Pendidikan Educational Background	• Sarjana Pertanian Institut Pertanian Bogor (1996) • Muamalat Officer Development Program (1997) • Sertifikasi Manajemen Risiko Level 4, Lembaga Sertifikasi Profesi Perbankan • Sertifikasi Manajemen Kepatuhan Level 2, Lembaga Sertifikasi Profesi Perbankan • Bachelor in Agriculture Science, Institut Pertanian Bogor (1996) • Muamalat Officer Development Program (1997) • Certification of Risk Management Level 4, Banking Professional Certification Institute • Certification of Compliance Management Level 2, Banking Professional Certification Institute
Rangkap Jabatan Concurrent Positions	-
Pengalaman Kerja Work Experience	• Kepala Satuan Kerja Kepatuhan (2009-sekarang) • Compliance & Risk Management Group Head (2009) • Kebijakan dan Produk Pembiayaan Divisi Pembiayaan (2003-2009) • Account Manager Cabang Bumi Serpong Damai (1997-2002) • Head of Compliance Unit (2009 – present) • Compliance & Risk Management Group Head (2009) • Financing Policy and Products of the Financing Division (2003-2009) • Account Manager at Bumi Serpong Damai Branch (1997-2002)

TUGAS DAN TANGGUNG JAWAB

Berikut adalah tugas dan tanggung jawab Satuan Kerja Kepatuhan, yang mencakup:

1. Membantu menetapkan langkah-langkah yang diperlukan untuk memastikan kepatuhan Bank dalam memenuhi seluruh peraturan internal dan eksternal serta peraturan perundang-undangan lain yang berlaku dalam rangka prinsip kehati-hatian.
2. Membantu memantau dan menjaga kegiatan usaha Bank agar tidak menyimpang dari ketentuan yang berlaku.
3. Menyusun langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi,
4. Mengidentifikasi, mengukur, memantau, dan mengendalikan Risiko Kepatuhan dengan mengacu pada ketentuan Otoritas Jasa Keuangan mengenai Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah.
5. Memantau dan mengevaluasi secara berkala terhadap perkembangan risiko-risiko kepatuhan dan pengendalian internal untuk kepentingan Bank sesuai dengan perkembangan bisnis.
6. Menilai dan mengevaluasi atas efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan peraturan perundang-undangan.
7. Mengkaji ulang dan/atau merekomendasikan pemutakhiran dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan, termasuk prinsip syariah.

DUTIES AND RESONSIBILITIES

The following are the duties and responsibilities of the Compliance Unit, which include:

1. To assist in determining the necessary measures in order to ensure the Bank's compliance in fulfilling all internal and external regulations as well as other applicable laws and regulations in the context of the prudence principle.
2. Provide assistance in monitoring and maintaining the Bank's business activities to not deviate from the applicable regulations.
3. Formulate steps in order to support the creation of a Compliance Culture in all Bank business activities at every level of the organization,
4. Identifying, measuring, monitoring, and controlling Compliance Risk by referring to the regulations of the Financial Services Authority on the Risk Management Implementation for Sharia Commercial Banks and Sharia Business Units.
5. Periodically monitor and evaluate the development of compliance risks and internal control for the Bank's interest in accordance with business developments.
6. Assess and evaluate the effectiveness, adequacy and conformity of the Bank's policies, regulations, systems and procedures with the laws and regulations.
7. Review and/or recommend updating and refinement of policies, regulations, systems and procedures currently applied by the Bank to comply with the provisions of the Financial Services Authority and laws and regulations, including sharia principles.

8. Mengupayakan untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan.
9. Memastikan Bank telah patuh terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.
10. Melakukan sosialisasi hal-hal yang terkait dengan Fungsi Kepatuhan terutama mengenai ketentuan yang berlaku kepada seluruh karyawan Bank.
11. Menjalankan peran konsultatif sebagai *strategic business partner* guna pencegahan dalam rangka mitigasi risiko kepatuhan dan memberikan rekomendasi untuk perbaikan serta peningkatan efektivitas kepatuhan, pengendalian internal dan GCG.
12. Menjalankan tugas-tugas lainnya yang terkait dengan fungsi kepatuhan.

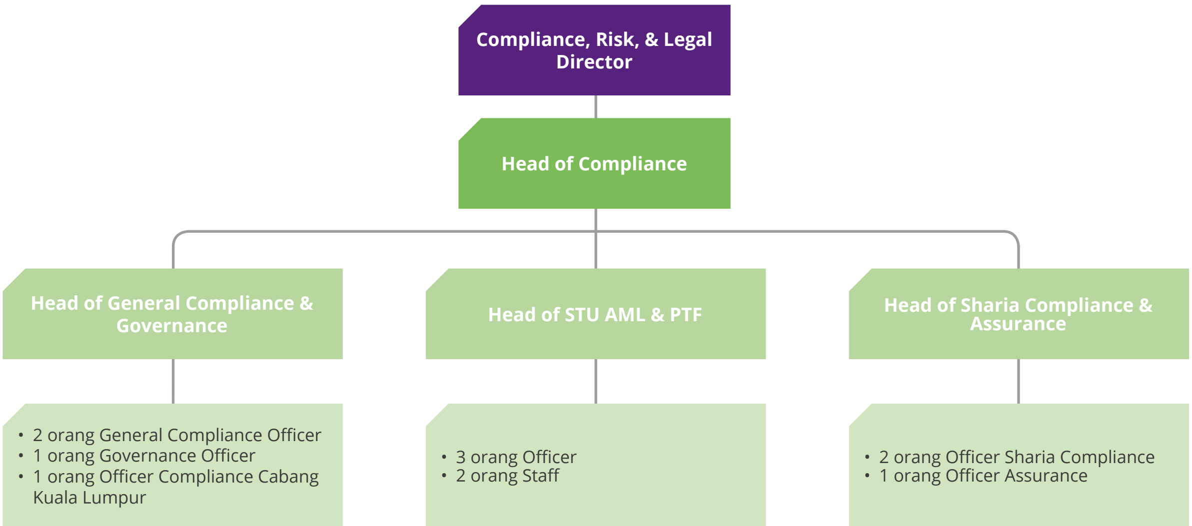
8. Strive to ensure that the Bank's policies, regulations, systems and procedures, as well as business activities are in accordance with the rules of the Financial Services Authority and laws and regulations.
9. Ensure that the Bank has complied with the commitments made by the Bank to the Financial Services Authority and/or other competent supervisory authorities.
10. To disseminate matters related to the Compliance Function, especially regarding the applicable regulations to all Bank employees.
11. Carry out a consultative role as a strategic business partner for prevention in order to mitigate compliance risk and provide recommendations for improvement and enhancement of compliance effectiveness, internal control and GCG.
12. Carry out other duties related to the compliance function.

STRUKTUR ORGANISASI UNIT KERJA KEPATUHAN

Per 31 Desember 2021, organisasi Satuan Kerja Kepatuhan Bank Muamalat Indonesia terdiri 16 (enam belas) karyawan. Adapun struktur organisasinya digambarkan dalam bagan berikut ini.

ORGANIZATIONAL STRUCTURE OF THE COMPLIANCE FUNCTION

As of 31 December 2021, the organization of Bank Muamalat Indonesia's Compliance Unit consists of 16 (sixteen) employees. The organizational structure is described in the following chart.



KUALIFIKASI DAN SERTIFIKASI

Personel Satuan Kerja Kepatuhan BMI senantiasa mengupayakan kompetensi yang memadai dan sesuai dengan tugas dan tanggung jawabnya. Berikut adalah rangkuman sertifikasi yang dimiliki oleh personel Satuan Kerja Kepatuhan hingga berakhirnya tahun buku 2021.

QUALIFICATION AND CERTIFICATION

The personnel of the Compliance Unit of BMI always strive for adequate competence and in accordance with their duties and responsibilities. The following is a summary of the certifications held by personnel of the Compliance Unit up to the end of the 2021 fiscal year.

Daftar Sertifikasi Pengelola Satuan Kerja Kepatuhan

List of Compliance Unit Manager Certification

Nama Sertifikasi Name of Certification	Level Level	Jumlah Orang Total Personnel
Kepatuhan Compliance	1	5
	2	2
Manajemen Risiko Risk Management	1	1
	2	8
	3	3
	4	1

PELAKSANAAN TUGAS 2021

Hingga 31 Desember 2021, Satuan Kerja Kepatuhan telah menjalankan tugasnya, yang mencakup antara lain:

1. Melaksanakan kampanye budaya kepatuhan melalui sharing informasi regulasi dan fatwa, memberikan opini terhadap penerapan regulasi dan aspek syariah, melakukan reminder kepada unit kerja terkait mengenai pemenuhan regulasi serta melakukan pelatihan dan *sharing knowledge*.
2. Memberikan opini/saran dari sisi kepatuhan umum dan syariah kepada unit kerja terkait dengan pengembangan produk, program, ketentuan, aktivitas operasional dan permasalahan compliance yang dihadapi.
3. Memonitor aspek kehati-hatian Bank dengan menerbitkan *dashboard prudential banking* agar sesuai dengan regulasi yang berlaku yaitu terkait Kewajiban Penyediaan Modal Minimum (KPMM), Batas Maksimum Penyaluran Dana (BMPD), Posisi Devisa Neto (PDN), Kualitas Aset (KA), Penyisihan Penghapusan Aset (PPA), Giro Wajib Minimum (GWM), Rasio Intermediasi Makroprudential (RIM) Syariah, Pemenuhan giro RIM Syariah, Penyangga Likuiditas Moneter (PLM) Syariah dan Utabg Luar Negeri (ULN).
4. Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan ketentuan peraturan perundang-undangan dan ketentuan syariah yang berlaku
5. Mengembangkan *compliance checklist* untuk memastikan kesiapan operasional pembukaan, pemindahan alamat dan perubahan status kantor dan perizinan produk sebelum disampaikan kepada Otoritas Jasa Keuangan (OJK)
6. Melakukan reminder terhadap kewajiban pelaporan kepada Orotitas Jasa Keuangan/Bank Indonesia dan Otoritas Pengawas lainnya.
7. Melakukan training dan sharing knowledge dengan materi kepatuhan umum, APU PPT dan syariah.
8. Menyampaikan email blast dengan materi regulasi baru, fatwa, APU PPT dan Tata Kelola Perusahaan.
9. Sertifikasi Basic Sharia secara internal guna meningkatkan kompetensi karyawan terkait aspek syariah.

DUTY IMPLEMENTATION IN 2021

As of 31 December 2021, the Compliance Unit has carried out its duties, which include, among others:

1. Carrying out a compliance culture campaign by sharing regulatory information and fatwas, providing opinions on the implementation of regulations and sharia aspects, providing reminders to related work units regarding regulatory compliance as well as conducting training and knowledge sharing.
2. Provide opinions/suggestions in terms of general and sharia compliance to work units related to product development, programs, regulations, operational activities and compliance issues faced.
3. Monitor the prudential aspects of the Bank by issuing the prudential banking dashboard to comply with applicable regulations, namely the Minimum Capital Adequacy Requirement (CAR), Legal Lending Limit (LLL), Net Open Position (NOP), Asset Quality, Allowance for Asset Losses, Statutory Reserves, Sharia Macroprudential Intermediation Ratio, Sharia RIM Demand Deposit Fulfillment, Sharia Monetary Liquidity Buffer (PLM) and Foreign Loans.
4. Assess and evaluate the effectiveness, adequacy, and conformity of the Bank's policies, provisions, systems and procedures with the prevailing laws and regulations and sharia provisions
5. Develop the Compliance Checklist, which aims at ensuring operational readiness for opening, changing addresses and changing office status before submitting the submission to the Financial Services Authority (FSA)
6. Perform reminders on reporting obligations to the Financial Services Authority/ Bank Indonesia and other supervisory authorities.
7. Conduct training and knowledge sharing with materials on general compliance, AML-CFT and sharia.
8. Sending email blasts with materials on new regulations, fatwas, AML-CFT and Corporate Governance.
9. Internal Basic Sharia certification to improve employee competence in relations to sharia aspects.

10. Sertifikasi APU – PPT secara internal untuk meningkatkan kompetensi karyawan dibidang APU-PPT melalui E-Learning.
11. Mengembangkan materi training kepatuhan untuk meningkatkan kualitas karyawan Bank agar meningkatkan budaya kepatuhan serta memitigasi risiko kepatuhan
12. Menerbitkan *e-book* APU – PPT sebagai salah satu sarana pembelajaran.
13. Membuat podcast terkait APU – PPT dan Syariah sebagai salah satu sarana sosialisasi.
14. Membuat panduan seleksi syariah dalam pembiayaan dan panduan syariah untuk kerjasama bank dengan pihak ketiga
15. Menyampaikan data debitur *group* kepada Unit Kerja terkait secara rutin bulanan sebagai acuan dalam pemberian pembiayaan kepada Nasabah Group agar tidak melanggar BMPD.
16. Menyampaikan Laporan Pengawasan DPS kepada Manajemen Bank dan OJK.
17. Menyampaikan laporan terkait kepatuhan dan GCG kepada Otoritas Jasa Keuangan.

10. Internal AML-CFT certification to improve employee competence in the field of AML-CFT field through E-Learning.
11. Develop compliance training materials to improve the quality of the Bank's employees in order to improve compliance culture as well as mitigate compliance risk
12. Publishing the AML-CFT e-books as a learning tool.
13. Creating podcasts related to AML-CFT and Sharia as a means of socialization.
14. Making sharia selection guidelines in financing and sharia guidelines for bank collaboration with third parties
15. Submit the group debtor data to the related Work Units on a monthly basis as a reference in providing financing to Group Customers so as not to violate the LLL.
16. Submitting the SSB Supervision Report to the Management of the Bank and FSA.
17. Submit reports related to compliance and GCG to the Financial Services Authority.

PENGELOLAAN DAN MITIGASI RISIKO KEPATUHAN

Bank Muamalat merupakan entitas yang sarat dengan pemenuhan peraturan perundang-undangan, sehingga risiko kepatuhan menjadi salah satu risiko penting yang harus diantisipasi oleh Bank. Risiko kepatuhan muncul apabila Bank tidak mematuhi atau tidak melaksanakan peraturan Otoritas Jasa Keuangan dan/atau Bank Indonesia, maupun peraturan perundang-undangan lainnya yang berlaku.

Mengacu pada kondisi tersebut, Bank senantiasa memaksimalkan upaya untuk dapat melaksanakan ketentuan dan peraturan yang berlaku dengan baik dan secara terus menerus melakukan langkah-langkah perbaikan dalam kualitas manajemen risiko, sistem pengendalian internal dan pelaksanaan tata kelola yang baik serta memperhatikan prinsip kehati-hatian maupun prinsip syariah dalam menjalankan kegiatan operasional bank.

Rapat Risk Management Committee (RMC) secara berkala diselenggarakan untuk membahas pengelolaan risiko kepatuhan dibahas dan disajikan dalam Laporan Profil Risiko Bank yang disampaikan kepada Otoritas Jasa Keuangan secara Triwulanan maupun Laporan Tingkat Kesehatan Bank secara Semesteran.

MANAGEMENT AND MITIGATION OF COMPLIANCE RISK

Bank Muamalat is an entity that is full of compliance with statutory regulations, therefore compliance risk is one of the important risks that must be anticipated by the Bank. Compliance risk arises if the Bank does not comply with or does not implement the regulations of the Financial Services Authority and/or Bank Indonesia, as well as other applicable laws and regulations.

Referring to these conditions, the Bank always maximizes its efforts to be able to implement the applicable provisions and regulations in a proper manner and continuously takes steps to improve the quality of risk management, internal control system, and implementation of good governance, as well as taking into account the prudential principles and sharia principles in carrying out bank operational activities.

The Risk Management Committee (RMC) meeting is periodically held to discuss compliance risk management, which is discussed and presented in the Bank's Risk Profile Report that is submitted to the Financial Services Authority on a quarterly basis as well as in the Bank Soundness Level Report on a Semester basis.

Sebagai upaya pengelolaan risiko kepatuhan, sepanjang tahun 2021, Bank telah melakukan mitigasi risiko kepatuhan di antaranya:

1. Melakukan *sharing* informasi regulasi dan fatwa, memberikan opini terhadap penerapan regulasi dan aspek syariah dan melakukan reminder kepada unit kerja terkait pemenuhan regulasi.
2. Melakukan pemantauan terhadap prudential aspect bank antara lain Kewajiban Penyediaan Modal Minimum (KPMM), Posisi Devisa Neto (PDN), Giro Wajib Minumum (GWM), Rasio Intermediasi Makroprudensial (RIM) syariah, Giro RIM syariah, Penyangga Likuiditas Moneter (PLM) syariah, Utang Luar Negeri (ULN), Kualitas Aset dan Batas Maksimum Penyaluran Dana (BMPD).
3. Melakukan *Compliance Checklist* yang bertujuan untuk memastikan kesiapan operasional pembukaan, pemindahan alamat dan perubahan status kantor sebelum pengajuan tersebut disampaikan kepada Otoritas Jasa Keuangan (OJK).
4. Melakukan reminder terhadap kewajiban pelaporan kepada Orotitas Jasa Keuangan/Bank Indonesia dan Otoritas Pengawas lainnya.
5. Melakukan pendampingan kepada unit kerja dan/ atau unit bisnis dalam melakukan penerbitan produk, program, operasional, sosialisasi dan/atau pendekatan terhadap nasabah dan calon nasabah serta melakukan pelatihan/*sharing* kepada karyawan baru maupun kepada pihak internal bank.
6. Melakukan penguatan atas penerapan Program APU dan PPT mengacu pada Kebijakan Penerapan APU dan PPT yang paling kurang mencakup 5 (lima) pilar, yaitu:
   a. Pengawasan Aktif Dewan Komisaris dan Direksi;
   b. Kebijakan dan Prosedur;
   c. Pengendalian Intern;
   d. Sistem Informasi Manajemen; dan
   e. Sumber Daya Manusia dan Pelatihan.

As an effort to manage compliance risk, during 2021, the Bank has mitigated compliance risk, including:

1. Sharing regulatory information and fatwas, providing opinions on the implementation of regulations and sharia aspects as well as providing reminders to work units related to regulatory compliance.
2. Monitor the prudential aspects, namely the Minimum Capital Adequacy Requirement (CAR), Net Open Position (NOP), Statutory Reserves, Sharia Macroprudential Intermediation Ratio, Sharia RIM Demand Deposit Fulfillment, Sharia Monetary Liquidity Buffer, Foreign Loans, Asset Quality, and Legal Lending Limit (LLL).
3. Carry out a Compliance Checklist which aims at ensuring operational readiness for opening, changing addresses and changing office status before submitting the submission to the Financial Services Authority (FSA).
4. Melakukan reminder terhadap kewajiban pelaporan kepada Orotitas Jasa Keuangan/Bank Indonesia dan Otoritas Pengawas lainnya.
5. Provide assistance to work units and/or business units in issuing products, programs, operations, socialization and/or approaches to customers and prospective customers as well as conducting training/sharing to new employees as well as to internal parties of the bank.
6. Strengthening the implementation of the AML and CFT Programs referring to the AML and CFT Implementation Policies which at least cover 5 (five) pillars, namely:
   a. Active Supervision of the Board of Commissioners and Board of Directors;
   b. Policies and Procedures;
   c. Internal Control;
   d. Management Information System; and
   e. Human Resources and Training.

Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT)

Anti Money Laundering and Counter Financing of Terrorism (AML & CFT)

BMI senatiasa memantuhi peraturan perundang-undangan dan berbagai peraturan lainnya terkait Prinsip Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT). Sebagai bentuk kepatuhan tersebut, Bank wajib membentuk Unit Kerja Khusus atau menunjuk Pejabat Bank yang bertanggung jawab atas penerapan program APU dan PPT. Dalam hal ini, penanggung jawab APU & PTT di Bank ialah Unit Kerja APU-PPT yang berada dibawah Kepala Satuan Kerja Kepatuhan/*Compliance*.

Implementasi APU & PTT juga sangat membutuhkan perhatian khusus dan peran aktif dari Direksi dan Dewan Komisaris di samping penanganan oleh unit terkait karena dapat mempengaruhi tingkat pencapaian tujuan organisasi dalam penerapan Program APU dan PPT. Peranan Direksi dan Dewan Komisaris utamanya ialah untuk memotivasi karyawan dan unit kerja dalam mendorong terbentuknya budaya kepatuhan di seluruh jajaran organisasi.

Bank memiliki beragam program yang sejalan dengan aturan tersebut. Program tersebut didasari oleh prinsip tata kelola perusahaan yang baik sehingga mampu menciptakan pengawasan yang efektif dan efisien. Salah satu yang telah dijalankan oleh Bank Muamalat Indonesia ialah *Customer Due Diligence* (CDD) yang sebelumnya dikenal dengan Prinsip Mengenal Nasabah (*Know Your Customer*).

CDD merupakan identifikasi, verifikasi dan pemantauan yang dilakukan Bank untuk memastikan bahwa transaksi tersebut sesuai dengan profil calon nasabah, *walk in customer*, atau pun nasabah. Dengan begitu, diharapkan mampu mencegah dijadikannya Bank Muamalat Indonesia sebagai sarana transaksi uang kejahatan dan pendukung kegiatan pemberantas serta pencegahan terjadinya tindakan pencucian uang dan pendanaan terorisme.

Sepanjang 2021, Bank telah melakukan kegiatan terkait penerapan program APU & PTT antara lain sebagai berikut:

a. Sharing informasi atau reminder terkait dengan penerapan Program APU & PPT kepada seluruh unit kerja terkait.
b. Aktivitas penyusunan dan penyampaian laporan (LTKM, LTKT, LTKL, SIPESAT) serta melakukan kegiatan pengkinian dan pemantauan data nasabah.
c. Melakukan Pemeliharaan Daftar Terduga Teroris dan Organisasi Teroris (DTTOT) serta Daftar Pendanaan Proliferasi Senjata Pemusnah Massal.

BMI always complies with the laws and regulations and various other regulations related to the Principles of Anti-Money Laundering and Counter Financing of Terrorism (AML & CFT). As a form of compliance, Banks are required to establish a Special Work Unit or appoint Bank Officers responsible for the implementation of the AML and CFT programs. In this case, the person in charge of AML & CFT at the Bank is the AML-CFT Work Unit, which is under the Head of the Compliance Unit.

The implementation of AML & CFT also requires special attention and an active role from the Board of Directors and Board of Commissioners in addition to handling by related units as it can affect the level of achievement of organizational goals in implementing AML and CFT Programs. The main role of the Board of Directors and the Board of Commissioners is to motivate employees and work units in encouraging a culture of compliance at all levels of the organization.

The bank has a variety of programs that are in line with these regulations. The program is based on the principles of good corporate governance in order to create effective and efficient supervision. One that has been implemented by Bank Muamalat Indonesia is the Customer Due Diligence (CDD), previously known as the Know Your Customer Principle.

CDD is identification, verification and monitoring carried out by the Bank to ensure that the transaction is in accordance with the profile of a prospective customer, walk-in customer, or bank customer. By doing so, it is expected that it will be able to prevent the establishment of Bank Muamalat Indonesia as a means of criminal money transactions and to support eradication and prevention of money laundering and financing of terrorism.

During 2021, the Bank has carried out activities related to the implementation of the AML & CFT program, including the following:

a. Sharing information or reminders related to the implementation of the AML & CFT Program to all related work units.
b. Report preparation and submission activities (LTKM, LTKT, LTKL, SIPESAT) as well as updating and monitoring customer data.
c. Maintain the List of Suspected Terrorists and Terrorist Organizations (DTTOT) and the List of Funding for the Proliferation of Weapons of Mass Destruction.

d. Pemantauan implementasi penggolongan risiko nasabah menggunakan metode *Risk Based Approach* (RBA), indikasi Transaksi Keuangan Mencurigakan (alert TKM), dan orang/badan usaha yang ditetapkan sebagai Tersangka atau terdakwa kasus korupsi/pencucian uang.
e. Review Kebijakan, Pedoman, Prosedur Pelaksanaan, Produk atau Aktivitas Baru yang terkait dengan penerapan program APU & PPT.
f. Pemenuhan permintaan data/ informasi/ dokumen dari pihak eksternal terutama Aparat Penegak Hukum (Apgakum) atau Lembaga Pengawas dan Pengatur (LPP).
g. Pemenuhan permintaan data/ informasi/ dokumen dari (PPATK) dalam rangka FIR.
h. Melakukan review dan/atau memberikan opini APU & PPT terkait dengan produk, operasional maupun aktivitas Bank.
i. Menyampaikan proses kegiatan pengikinian data nasabah dengan skala prioritas antara lain untuk nasabah dengan kategori *high risk*, aktif bermutasi dan bersaldo cukup besar.
j. Pengisian KYC/AML Questionnaire yang merupakan bagian dari kegiatan koresponden *banking* guna memastikan penerapan AML/KYC dilaksanakan sesuai dengan ketentuan.
k. Penyampaian Informasi kepada Komisi Pemberantasan Korupsi Republik Indonesia (KPK-RI) dan Laporan kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK).
l. Melakukan *monitoring* CIF dalam rangka memastikan Bank memelihara profil Nasabah secara terpadu (Single CIF) untuk mengurangi data-data CIF yang *duplicate*.
m. Pelatihan/ sosialisasi/ *coaching* terkait penerapan Program APU & PPT kepada karyawan terkait.
n. Mengikuti pelatihan/ workshop terkait APU & PPT dari PPATK, OJK dan FKDKP
o. Menyelenggarakan program sertifikasi APU & PPT yang dilaksanakan secara internal bekerjasama dengan Learning & Talent Management dalam rangka meningkatkan pemahaman seluruh karyawan terhadap penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT).
p. Implementasi Project GoAML.

d. Monitoring the implementation of customer risk classification using the Risk-Based Approach (RBA) method, indication of Suspicious Financial Transactions (SFT alert), and persons/business entities designated as suspects or defendants in corruption/ money laundering cases.
e. Reviewing New Policies, Guidelines, Implementation Procedures, Products or Activities related to the implementation of the AML & CFT program.
f. Fulfillment of requests for data/ information/ documents from external parties, especially from Law Enforcement Officials or the Supervisory and Regulatory Agency.
g. Fulfillment of requests for data/ information/ documents from (PPATK) in the context of FIR.
h. Review and/or provide AML & CFT opinions related to products, operations, and activities of the Bank.
i. Delivering the process of updating customer data with a priority scale, including for customers with the high risk category, active in transaction and with a large balance.
j. Filling in KYC/AML Questionnaire, which is part of correspondent banking activities to ensure that the implementation of AML/ KYC implementaton is carried out in accordance with regulations.
k. Submission of information to the Corruption Eradication Commission of the Republic of Indonesia (KPK-RI) and reports to the Financial Transaction Reports and Analysis Center (PPATK).
l. Monitor CIF in order to ensure the Bank maintains an integrated Customer profile (Single CIF) to reduce duplicate of CIF data.
m. Training/ socialization/ coaching related to the implementation of the AML & CFT Program to related employees.
n. Attending training/ workshops related to AML & CFT from PPATK, FSA, and FKDKP
o. Organizing the AML & CFT certification program which is carried out internally in collaboration with Learning & Talent Management in order to increase the understanding of all employees on the implementation of Anti Money Laundering and Counter Financing of Terrorism (AML & CFT).
p. Implementation of the GoAML Project.

Perkara Penting
Important Cases

Sebagai perusahaan yang aktif menjalankan aktivitas bisnisnya, Bank Muamalat Indonesia memiliki risiko menghadapi permasalahan hukum, baik di bidang perdata maupun pidana. Hingga akhir 2021, tidak tercatat perkara perdata yang terdaftar di berbagai Pengadilan maupun perkara Pidana yang diperiksa di tahap penyelidikan maupun pengadilan.

Permasalahan hukum Bank Muamalat Indonesia Tahun 2021 digambarkan dalam tabel berikut:

As a company that actively carries out its business activities, Bank Muamalat Indonesia is at risk of facing legal problems, both civil and criminal. Up to the end of 2021, there were no recorded civil cases registered in various courts or criminal cases that were examined at the investigation and court stages.

Legal issues faced by Bank Muamalat Indonesia in 2021 are described in the following table:

Jenis Sanksi	Jumlah Total		Type of Sanction
	Perdata Civil	Pidana Crime	
Telah selesai (telah mempunyai kekuatan hukum yang tetap)	35	4	Has been completed (has permanent legal force)
Dalam proses penyelesaian	104	12	In the process of being completed

PERKEMBANGAN PERKARA PENTING TAHUN 2021

PROGRESS OF IMPORTANT CASES IN 2021

No.	Pokok Perkara/Gugatan Subject Matter/ Lawsuit	Status Penyelesaian Perkara/Gugatan Case/ Lawsuit Settlement Status	Risiko yang Dihadapi Perusahaan dan Nilai Nominal Tuntutan/ Gugatan Risks Faced by the Company and the Nominal Value of the Claims
1	Gugatan sehubungan dengan objek Murabahah yang menurut pendapat Penggugat tidak berwujud, sehingga seharusnya Penggugat hanya harus membayar Qardh. Perkara No.4398/Pdt.G/2020/PA.Badg Lawsuit relating to the Murabaha object which in the Plaintiff's opinion is intangible, so the Plaintiff should only have to pay Qardh. Case No.4398/Pdt.G/2020/PA.Badg	BMI menang dengan amar putusan menyatakan gugatan tidak dapat diterima. BMI prevailed with a verdict declaring the lawsuit unacceptable.	Nilai tuntutan sebesar Rp186.794.464.040,-.
2	Gugatan sehubungan dengan objek Murabahah yang menurut pendapat Penggugat tidak berwujud, sehingga seharusnya Penggugat hanya harus membayar Qardh. Perkara No.4399/Pdt.G/2020/PA.Badg Lawsuit relating to the Murabaha object which in the Plaintiff's opinion is intangible, so the Plaintiff should only have to pay Qardh. Case No.4399/Pdt.G/2020/PA.Badg	BMI menang dengan amar putusan menyatakan Pengadilan Agama Bandung tidak berwenang mengadili perkara. BMI prevailed with a verdict stating that the Bandung Religious Court is not authorized to hear the case.	Nilai tuntutan sebesar Rp62.713.029.310,-.
3	Gugatan diajukan karena adanya cacat formil dalam akad restrukturisasi, dimana premis akad menyebutkan referensi akad terdahulu yang keliru. Penggugat meminta pembatalan akad dalam petitum gugatannya. Perkara No.3833/Pdt.G/2020/PA.JS The lawsuit was filed because of a formal defect in the restructuring contract, where the premise of the contract stated that the previous contract reference was wrong. The plaintiff asked for the cancellation of the contract in the petitum of the lawsuit. Case No.3833/Pdt.G/2020/PA.JS	Dicapai kesepakatan dalam Mediasi dan dituangkan dalam Putusan Dading. An agreement was reached in Mediation and it was stated in the Dading Decision.	Penggugat tidak menyebutkan nilai tuntutan ganti rugi dalam gugatannya, namun meminta pembatalan akad. The plaintiff did not mention the compensation value of the claim in the lawsuit, but asked for the cancellation of the contract.

Sanksi Administratif
Administrative Sanction

Hingga berakhirnya tahun buku 2021, baik Bank Muamalat Indonesia, anggota Dewan Komisaris, dan Direksi tidak pernah mendapatkan sanksi administratif dari Otoritas Perbankan.

Up to the end of the 2021 fiscal year, Bank Muamalat Indonesia, members of the Board of Commissioners, and Board of Directors have never received administrative sanctions from the Banking Authority.

Akses Informasi dan Data Perusahaan
Access to Company Data and Information

Bank senantiasa berkomitmen mewujudkan prinsip-prinsip GCG, termasuk transparansi, yang salah satunya diwujudkan melalui penyediaan akses informasi bagi para pemangku kepentingan. Bagi BMI, pengelolaan dan keterbukaan informasi tentang perusahaan sangat penting dalam membangun citra perusahaan di mata publik, khususnya para pemangku kepentingan. Oleh karena itu, Bank berupaya untuk memberikan informasi yang aktual dan bermanfaat dengan memperhatikan ketentuan terkait data perusahaan yang tidak dapat dipublikasikan/rahasia.

Bank berharap perwujudan prinsip transparansi informasi secara internal dan eksternal tersebut dapat membantu, menjaga dan meningkatkan pengetahuan, pemahaman, dan persepsi positif dari para pemangku kepentingan terhadap kebijakan dan kegiatan Bank. Untuk menyediakan informasi terkini bagi seluruh pemangku kepentingan, Bank Muamalat Indonesia menyediakan sarana portal informasi melalui situs Bank di www.bankmuamalat.co.id.

Bank juga menyediakan informasi lebih lanjut bagi Pemegang Saham dan pemangku kepentingan yang dapat diakses melalui:

a. Media Elektronik

Penggunaan teknologi informasi dan komunikasi (Information & Communication Technology/ICT) yang handal sangat dibutuhkan untuk mendukung penyampaian informasi kepada publik baik internal maupun eksternal sehubungan dengan perkembangan teknologi dan arah penyajian informasi yang cepat serta singkat namun jelas.

Akses database elektronik menjadi salah satu alternatif yang penting dalam pemenuhan kebutuhan masyarakat akan informasi sehingga penggunaan TI berbasis digital menjadi sebuah keharusan belakangan ini. Oleh karena itu Teknologi Informasi (TI) menjadi tuntutan mutlak dan

The Bank is always committed to realizing the GCG principles, including transparency, one of which is manifested by providing access to information for stakeholders. For BMI, the management and disclosure of information regarding the company is crucial in building the company's image in the public's perspective, particularly stakeholders. Therefore, the Bank strives to provide actual and useful information by taking into account the provisions regarding company data that cannot be published/confidential.

The Bank hopes that the manifestation of the principle of transparency of information internally and externally can help, maintain and increase the knowledge, understanding, and positive perception of stakeholders towards the Bank's policies and activities. To provide the latest information for all stakeholders, Bank Muamalat Indonesia provides an information portal facility through the Bank's website at www.bankmuamalat.co.id.

The Bank also provides further information for Shareholders and stakeholders which can be accessed through:

a. Electronic Media

The use of reliable Information & Communication Technology (ICT) is highly required to support the delivery of information to the public, both internally and externally in connection with technological developments and the direction of presenting information in a quick and brief but clear manner.

Access to electronic databases is an important alternative in meeting the public's needs for information, thus the use of digital-based IT has become a necessity these days. Therefore, Information Technology (IT) is an absolute and important demand in the development of penting dalam pengembangan media komunikasi Bank Muamalat Indonesia saat ini dan di masa mendatang.

Bank menyediakan beberapa saluran media elektronik yang dapat diakses yaitu:

Telp	: (021) 80666000
Fax	: (021) 80666001
E-mail	: corporate.affairs@bankmuamalat.co.id
website	: www.bankmuamalat.co.id
Facebook	: Bank Muamalat
Twitter	: @BankMuamalat
Instagram	: @bankmuamalat
Youtube	: Bank Muamalat

b. Siaran Pers

Bank Muamalat secara aktif mempublikasikan siaran pers melalui berita dan informasi terkini yang tersedia di situs Bank sebagai upaya penyebarluasan informasi dari setiap aksi korporasi dan kegiatan penting Bank lainnya.

c. Salamuamalat

Bank Muamalat memiliki layanan phone banking 24 jam melalui nomor 1500016 yang dinamakan Salamuamalat. Salamuamalat juga menjangkau nasabah yang berada di luar negeri melalui nomor +6221 8066 8000. Salamuamalat memberikan kemudahan kepada nasabah setiap saat dan di mana pun nasabah berada.

Dengan menghubungi Salamuamlat, nasabah dapat melakukan pengecekan informasi saldo, cek mutase, pemindahbukuan, transfer antarrekening Bank Muamalat hingga Rp50 juta. Naasabah juga bisa membayar Zakat Infak Sedekah, mendapatkan informasi produk pendanaan, informasi produk pembiayaan, layanan pengaduan dan kehilangan kartu, layanan virtual account dan layanan untuk berbicara dengan Salamuamalat officer.

d. Sekretaris Perusahaan

Untuk dapat mengakses informasi mengenai Bank, masyarakat dapat menghubungi Sekretaris Perusahaan dengan alamat Jl. Prof. Dr. Satrio, Kav. 18 Kuningan Timur, Setiabudi Jakarta Selatan 12940 di nomor telepon 021-80666000 ext 117023 dan email corporate.affairs@bankmuamalat.co.id atau investor.relations@bankmuamalat.co.id di samping sarana-sarana yang telah diurai sebelumnya.

Bank Muamalat Indonesia juga senantiasa membagikan informasi mengenai aktivitas bisnis yang dilakukan kepada publik melalui keterbukaan informasi. Berikut adalah keterbukaan informasi yang dirilis Bank sepanjang tahun 2021.

communication media for Bank Muamalat Indonesia today and in the future.

The Bank provides several electronic media channels that can be accessed, namely:

Phone	: (021) 80666000
Fax	: (021) 80666001
E-mail	: corporate.affairs@bankmuamalat.co.id
website	: www.bankmuamalat.co.id
Facebook	: Bank Muamalat
Twitter	: @BankMuamalat
Instagram	: @bankmuamalat
Youtube	: Bank Muamalat

b. Press Releases

Bank Muamalat actively publishes press releases through the latest news and information available on the Bank's website as an effort to disseminate information on every corporate action and other important Bank activities.

c. Salamuamalat

Bank Muamalat has a 24-hour phone banking service through the number 1500016 called Salamuamalat. Salamuamalat also reaches overseas customers via the number +6221 8066 8000. Salamuamalat provides convenience to customers whenever and wherever they are.

By contacting Salamuamalat, customers can check balance information, check transactions, book transfers, transfer between Bank Muamalat accounts up to Rp. 50 million. Customers can also pay Zakat Infaq Alms, obtain information on funding products, information on financing products, complaint services and lost cards, virtual account services, and services to talk to Salamuamalat officers.

d. Corporate Secretary

To be able to access information about the Bank, the public can contact the Corporate Secretary at the address Jl. Prof. Dr. Satrio, Kav. 18 Kuningan Timur, Setiabudi South Jakarta 12940 at telephone number 021-80666000 ext 117023 and email corporate.affairs@bankmuamalat.co.id or investor.relations@bankmuamalat.co.id in addition to the previously described facilities.

Bank Muamalat Indonesia also continues to share information regarding its business activities to the public through disclosure of information. The following is disclosure of information released by the Bank during 2021.

No.	Keterangan Description	Tanggal Date	Media Media
1	Berita terkini atas kegiatan dan kinerja yang dilakukan Bank the latest news on the activities and performance of the Bank	sepanjang tahun 2021 throughout 2021	*Website* Perseroan dalam bahasa Indonesia dan bahasa Inggris Company website in Indonesian and English
2	Publikasi Laporan Bank Umum Syariah Publication of Sharia Commercial Bank Reports	sepanjang tahun 2021 throughout 2021	*Website* Perseroan dalam bahasa Indonesia dan bahasa Inggris Company website in Indonesian and English
3	Perubahan Anggota Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk Changes in Members of the Risk Oversight Committee of PT Bank Muamalat Indonesia Tbk	18 November 2021 18 November 2021	*Website* Perseroan dalam bahasa Indonesia dan bahasa Inggris Company website in Indonesian and English
4	Prospektus Ringkas dalam rangka rencana Bank untuk melakukan Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu ("PMHMETD" Concise Prospectus in the context of the Bank's plan to conduct Capital Increase by Providing Pre-emptive Rights ("PMHMETD")	17 November 2021 17 November 2021	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Terbit" dan melalui *Website* Perseroan dalam bahasa Indonesia dan bahasa Inggris Indonesian language daily newspapers with national circulation, namely the "Harian Terbit" newspaper and through the Company's Website in Indonesian and English
5	Keterbukaan Informasi atau Fakta Material Disclosure of Information or Material Facts	17 November 2021 17 November 2021	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui *Website* Perseroan dalam bahasa Indonesia dan bahasa Inggris Indonesian language daily newspapers with national circulation, namely the "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English
6	Perubahan Struktur Organisasi PT Bank Muamalat Indonesia Tbk Changes in the Organizational Structure of PT Bank Muamalat Indonesia Tbk	1 Oktober 2021 1 October 2021	*Website* Perseroan dalam bahasa Indonesia dan bahasa Inggris Company website in Indonesian and English
7	Ringkasan Risalah RUPS Luar Biasa tanggal 30 Agustus 2021 Summary of Minutes of Extraordinary GMS dated 30 August 2021	1 September 2021 1 September 2021	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Ekonomi Neraca" dan melalui *Website* Perseroan dalam bahasa Indonesia dan bahasa Inggris Indonesian language daily newspapers with national circulation, namely the "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English
8	Perubahan Anggota Dewan Pengawas Syariah PT Bank Muamalat Indonesia Tbk Changes in the Members of the Sharia Supervisory Board of PT Bank Muamalat Indonesia Tbk	30 Agustus 2021 30 August 2021	*Website* Perseroan dalam bahasa Indonesia dan bahasa Inggris Company website in Indonesian and English
9	Perubahan Informasi atas Keterbukaan Informasi Kepada Pemegang Saham Dalam Rangka PMHMETD Changes in Information on Disclosure of Information to Shareholders in the Context of PMHMETD	25 Agustus 2021 25 August 2021	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Terbit" dan melalui *Website* Perseroan dalam bahasa Indonesia dan bahasa Inggris Indonesian language daily newspapers with national circulation, namely the "Harian Terbit" newspaper and through the Company's Website in Indonesian and English
10	Laporan Keuangan Tengah Tahun Mid-Year Financial Report	6 Agustus 2021 6 August 2021	surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar "Harian Terbit" dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris Indonesian language daily newspapers with national circulation, namely the "Harian Terbit" newspaper and through the Company's Website in Indonesian and English

No.	Keterangan Description	Tanggal Date	Media Media
11	Pemanggilan RUPS Luar Biasa tanggal 30 Agustus 2021 Invitation to the Extraordinary GMS on 30 August 2021	6 Agustus 2021 6 August 2021	surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar “Harian Ekonomi Neraca” dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris Indonesian language daily newspapers with national circulation, namely the “Harian Ekonomi Neraca” newspaper and through the Company's Website in Indonesian and English
12	Penundaan RUPS Luar Biasa 30 Juli 2021 Postponement of Extraordinary GMS on 30 July 2021	29 Juli 2021 29 July 2021	surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar “Harian Ekonomi Neraca” dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris Indonesian language daily newspapers with national circulation, namely the “Harian Ekonomi Neraca” newspaper and through the Company's Website in Indonesian and English
13	Pemangilan RUPS Luar Biasa tanggal 30 Juli 2021 Invitation to the Extraordinary GMS on 30 July 2021	8 Juli 2021 8 July 2021	surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar “Harian Ekonomi Neraca” dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris Indonesian language daily newspapers with national circulation, namely the “Harian Ekonomi Neraca” newspaper and through the Company's Website in Indonesian and English
14	Keterbukaan Informasi Kepada Pemegang Saham Dalam Rangka PMHMETD Disclosure of Information to Shareholders in the Context of PMHMETD	23 Juni 2021 23 June 2021	surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar “Harian Terbit” dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris Indonesian language daily newspapers with national circulation, namely the “Harian Terbit” newspaper and through the Company's Website in Indonesian and English
15	Ringkasan Risalah RUPS Tahunan dan RUPS Luar Biasa tanggal 29 April 2021 Summary of Minutes of Annual GMS and Extraordinary GMS on 29 April 2021	3 Mei 2021 3 May 2021	surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar “Harian Ekonomi Neraca” dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris Indonesian language daily newspapers with national circulation, namely the “Harian Ekonomi Neraca” newspaper and through the Company's Website in Indonesian and English
16	Pemanggilan RUPS Tahunan dan RUPS Luar Biasa tanggal 29 April 2021 Invitation to the Annual GMS and Extraordinary GMS on 29 April 2021	7 April 2021 7 April 2021	surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar “Harian Terbit” dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris Indonesian language daily newspapers with national circulation, namely the “Harian Terbit” newspaper and through the Company's Website in Indonesian and English
17	Keterbukaan Informasi Kepada Pemegang Saham Dalam Rangka Penawaran Umum Terbatas VI ("PUT VI") Dengan Hak Memesan Efek Terlebih Dahulu Disclosure of Information to Shareholders in the Context of Limited Public Offering VI ("PUT VI") with Pre-emptive Rights	23 Maret 2021 23 March 2021	surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar “Harian Terbit” dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris Indonesian language daily newspapers with national circulation, namely the “Harian Terbit” newspaper and through the Company's Website in Indonesian and English
18	Pengumuman RUPS Tahunan dan RUPS Luar Biasa tanggal 29 April 2021 Announcement of Annual GMS and Extraordinary GMS on 29 April 2021	23 Maret 2021 23 March 2021	surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar “Harian Terbit” dan melalui Website Perseroan dalam bahasa Indonesia dan bahasa Inggris Indonesian language daily newspapers with national circulation, namely the “Harian Terbit” newspaper and through the Company's Website in Indonesian and English

Kode Etik Perusahaan
Corporate Code Of Conduct

Bank memiliki Kode Etik (*Code of Conduct*) yang menjadi nilai dasar bagi seluruh insan Bank Muamalat Indonesia sekaligus merupakan wujud dari komitmen Bank untuk menjalankan fungsi kepatuhan. Kode etik tersebut menjadi landasan dalam bersikap dan beretika di setiap kegiatan usahanya yang mengacu pada Kode Etik Bankir Indonesia, *Core Values* Bank Muamalat Indonesia dan *Ittifaq* serta berdasarkan pada *best practice* penerapan *Good Corporate Governance*.

Di dalam Kode Etik tersebut telah diatur mengenai standar perilaku, sistem nilai, etika bisnis, etika kerja, komitmen dan penegakan terhadap peraturan-peraturan yang berlaku bagi anggota Direksi, anggota Dewan Komisaris dan karyawan.

POKOK-POKOK KODE ETIK BANK

Bank Muamalat telah mengatur pokok-pokok Kode Etik di lingkungan Bank yaitu:
1. Kepatuhan terhadap ajaran Islam dan peraturan perundang-undangan yang berlaku.
2. Memastikan kehalalan sumber, proses dan hasil dari pekerjaan, yaitu mencakup pengaturan benturan kepentingan, hubungan dengan *stakeholder*, kegiatan politik karyawan.
3. Menunjukkan perilaku disiplin dalam bekerja dan menjalankan ibadah.
4. Menjunjung tinggi etika moral dan sopan santun.
5. Menjaga amanah yang diberikan, termasuk pengaturan perilaku untuk menjaga nama baik Bank, menjaga fasilitas Bank, melayani nasabah dengan baik, dan mencegah tindakan pelanggaran.
6. Menjaga kerahasiaan Informasi nasabah dan Bank.

SOSIALISASI KODE ETIK DAN UPAYA PENEGAKAN

Secara berkala, Bank senantiasa melakukan sosialisasi dari tahun ke tahun melalui serangkaian pelatihan, penayangan materi Kode Etik melalui media Muamalat Human Power yang dapat diakses oleh seluruh karyawan serta sosialisasi melalui HC News. Seluruh karyawan Bank wajib memberikan pernyataan kesanggupan menjalankan Kode Etik secara online melalui aplikasi Muamalat Human Power sebagai bentuk implementasi *Good Corporate Governance*.

The Bank has established a Code of Conduct, which is the basic value for all Bank Muamalat Indonesia personnel as well as a manifestation of the Bank's commitment to carry out the compliance function. The code of conduct is the basis for conduct and ethics in every business activity that refers to the Indonesian Banker Code of Ethics, Bank Muamalat Indonesia's Core Values and Ittifaq and is based on the best practice of Good Corporate Governance implementation.

The Code of Ethics has regulated standards of conduct, value systems, business ethics, work ethics, commitment and enforcement of regulations that apply to members of the Board of Directors, members of the Board of Commissioners and employees.

PRINCIPLED OF THE BANK'S CODE OF CONDUCT

Bank Muamalat has regulated the main principles of the Code of Conduct within the Bank, namely:
1. Compliance with Islamic teachings and applicable laws and regulations.
2. Ensuring the halal of sources, processes and results of work, including regulation of conflicts of interest, relationships with stakeholders, political activities of employees.
3. Demonstrate discipline behavior in working and practicing worship.
4. Upholding moral ethics and courtesy.
5. Maintain the given mandate, including regulating behavior to maintain the good reputation of the Bank, to care for Bank facilities, to serve customers well, and to prevent violations.
6. Maintain the confidentiality of customer and bank information.

DISSEMINATION OF THE CODE OF CONDUCT AND ENFORCEMENT EFFORTS

Periodically, the Bank continues to carry out socialization from year to year through a series of trainings, display of Code of Conduct material through the Muamalat Human Power media which can be accessed by all employees, as well as socialization via HC News. All Bank employees are required to provide an online statement of ability to implement the Code of Ethics through the Muamalat Human Power application as a form of Good Corporate Governance implementation.

PERNYATAAN KODE ETIK BERLAKU BAGI SELURUH LEVEL ORGANISASI

Kode etik yang dimiliki oleh Bank Muamalat berlaku bagi seluruh karyawan. Khusus untuk karyawan, Bank telah memiliki surat pernyataan kode etik yang menegaskan bahwa karyawan Bank Muamalat telah membaca, mempelajari dan memahami keseluruhan isi Kode Etik Bank Muamalat dan bersedia untuk selalu menaati dan melaksanakannya dengan sebaik-baiknya. Dalam pernyataan tersebut juga terdapat kesediaan untuk dikenakan sanksi apabila dikemudian hari karyawan melakukan pelanggaran atas Kode Etik Bank Muamalat.

STATEMENT OF CODE OF CONDUCT APPLICABLE TO ALL LEVELS OF THE ORGANIZATION

Bank Muamalat's code of conduct applies to all employees. For employees in particular, the Bank has a statement of code of conduct, which confirms that Bank Muamalat employees have read, studied, and understood the entire contents of Bank Muamalat Code of Conduct and are willing to always comply and implement it as well as possible. In the statement there is also a willingness to be subject to sanctions if the employee violates the Bank Muamalat Code of Conduct in the future.

SANKSI PELANGGARAN

Pemberian sanksi dilakukan sebagai suatu tindakan korektif, pembinaan dan memberikan arahan kepada karyawan agar dapat memperbaiki diri, mengubah sikap dan tingkah laku serta berbuat sesuatu secara benar sesuai aturan yang berlaku atau meningkatkan motivasi dan kinerja. Bank dapat memberikan sanksi sebagai konsekuensi atas pelanggaran yang dilakukan karyawan terhadap Kode Etik sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku.

SANCTIONS FOR VIOLATIONS

The imposition of sanctions is carried out as a corrective and coaching measure, as well as providing direction to employees to ensure that they can improve themselves, change attitudes and behavior and do things correctly according to applicable rules or increase motivation and performance. Banks can impose sanctions as a consequence of violations committed by employees against the Code of Conduct as long as they do not conflict with the applicable laws and regulations.

Jumlah Pelanggaran dan Sanksi yang Diberikan

Berikut adalah jumlah pelanggaran dan sanksi yang diberikan oleh Bank hingga berakhirnya tahun buku 2021.

Number of Violations and Sanctions Imposed

The following is the number of violations and sanctions impposed by the Bank up to the end of the 2021 fiscal year.

No.	Jenis Sanksi Type of Sanction	Jumlah Sanksi Number of Sanctions	Status Karyawan Saat Ini Current Status of Employee	
			Aktif Active	Non Aktif Non-Active
1	Surat Teguran Reprimand Letter	78	62	16
2	SP1 Warning Letter 1	27	20	7
3	SP2 Warning Letter 2	27	19	8
4	SP3 Warning Letter 3	3	1	2
5	Pemutusan Hubungan Kerja Termination of Employment	18	0	18
	Total	**153**	**102**	**51**

Kebijakan Anti Korupsi/*Fraud* dan Sosialisasinya

Anti-Corruption/ Fraud Policy And Its Socialization

Bank mengatur kebijakan mengenai anti korupsi/*anti-fraud* yang dituangkan dalam Kode Etik & Perilaku Kepegawaian. Bank juga memiliki layanan pengaduan nasabah serta program pelaporan pelanggaran sebagaimana dijabarkan di sub bab "*Whistleblowing System*", sebagai bagian dari dukungan penerapan kebijakan anti korupsi di lingkungan Bank.

The Bank regulates policies regarding anti-corruption/ anti-fraud as outlined in the Code of Ethics & Behavior of Personnel. The Bank also has a customer complaint service as well as a violation reporting program as described in the "Whistleblowing System" sub-chapter, as part of the support for the implementation of anti-corruption policies within the Bank.

FUNGSI *ANTI FRAUD*

Fraud didefinisikan sebagai tindakan atau perbuatan penyimpangan atau pembiaran yang sengaja dilakukan untuk mengelabui, menipu, atau memanipulasi Bank, nasabah, atau pihak lain, yang terjadi di lingkungan Bank dan/atau menggunakan sarana Bank sehingga mengakibatkan Bank, nasabah, atau pihak lain menderita kerugian dan/atau pelaku *Fraud* memperoleh keuntungan keuangan baik secara langsung maupun tidak langsung yang dilakukan oleh seluruh jajaran Bank Muamalat Indonesia, baik pemegang saham, Dewan Komisaris, Direksi, Tim Manajemen, serta seluruh karyawan baik tetap maupun tidak tetap (kontrak, permanen dan alih daya/*outsourcing*) terkait dengan proses kerja dan kegiatan operasional Bank yang mengakibatkan kerugian atau risiko kerugian secara langsung dan tidak langsung bagi pihak lain.

ANTI-FRAUD FUNCTION

Fraud is defined as a deed or act of deviation or omission that is intentionally carried out to trick, deceive, or manipulate the Bank, customer, or other party, which occurs within the Bank and/or uses the Bank's facilities, causing the Bank, customer, or other party to suffer losses and/or Fraud perpetrators obtain financial benefits either directly or indirectly, conducted by any level of Bank Muamalat Indonesia, including shareholders, Board of Commissioners, Board of Directors, Management Team, and all employees, both permanent and non-permanent (contract, permanent and outsourcing) related to work processes and operational activities of the Bank that result in direct and indirect loss or risk of loss to other parties.

Untuk mencegah terjadinya *fraud*, Bank Muamalat Indonesia juga telah menyusun kebijakan *anti fraud* dalam Pedoman dan Prosedur *Anti Fraud*. Secara umum Pedoman dan Prosedur *Anti Fraud* mengatur antara lain tugas dan tanggung jawab *anti fraud*, wewenang *anti fraud*, pencegahan, deteksi, investigasi, pelaporan, sanksi, pemantauan, evaluasi dan tindak lanjut.

To prevent fraud, Bank Muamalat Indonesia has also developed an anti-fraud policy in the Anti-Fraud Guidelines and Procedures. In general, the Anti-Fraud Guidelines and Procedures regulate, among others, anti-fraud duties and responsibilities, anti-fraud authority, prevention, detection, investigation, reporting, sanctions, monitoring, evaluation and follow-up of frauds.

Terkait tindakan penyimpangan atau *fraud*, Bank Muamalat Indonesia mematuhi Peraturan OJK No.39/POJK.03/2019 tanggal 19 Desember 2019 perihal Penerapan Strategi Anti Fraud bagi Bank Umum dan sebagai wujud penyempurnaan Kebijakan Sistem Pengendalian Intern Bank. Untuk itu, melalui upaya pemantauan dan mitigasi risiko fraud, Bank Muamalat Indonesia telah menyusun Strategi Anti Fraud yang berlandaskan pada empat pilar, yakni: (1) Pencegahan, (2) Deteksi, (3) Investigasi Pelaporan dan Sanksi, (4) Pemantauan, Evaluasi dan Tindak Lanjut, dengan melibatkan seluruh jajaran karyawan (*line of defense*).

Regarding acts of irregularities or fraud, Bank Muamalat Indonesia complies with FSA Regulation No.39/POJK.03/2019 dated 19 December 2019 on the Implementation of Anti-Fraud Strategy for Commercial Banks and as a form of improvement of the Bank's Internal Control System Policy. To that end, through monitoring and mitigating fraud risk, Bank Muamalat Indonesia has developed an Anti-Fraud Strategy based on four pillars, namely: (1) Prevention, (2) Detection, (3) Investigation, Reporting, and Sanctions, (4) Monitoring, Evaluation and Follow-up, involving all levels of employees (line of defense).

Pilar 1 : Pencegahan
Pillar 1 : Prevention

Melakukan langkah-langkah dalam rangka mengurangi potensi risiko terjadinya Fraud, antara lain *anti-fraud awereness*, identifikasi kerawanan, dan *know your employee*. Taking measures in order to reduce the potential risk of fraud, including anti-fraud awareness, identification of vulnerabilities, and know your employee.	***Anti-fraud Awereness*** Upaya untuk menumbuhkan *anti-fraud awereness* dilakukan dengan cara: 1. **Penyampaian Deklarasi *Anti-Fraud*** Deklarasi Anti-Fraud wajib untuk diketahui, dipahami dan ditandatangani/disetujui oleh seluruh karyawan Bank Muamalat Indonesia sebanyak dua kali setahun melalui "Muamalat Human Power (MHP)" atau sistem/ aplikasi SDM yang diperbaharui setiap tahunnya. 2. **Program *Employee Awareness*** Secara konsisten melaksanakan program kampanye/sosialisasi *anti-fraud* serta email blast melalui *employee relations* ke seluruh karyawan di kantor kas, kantor capem dan kantor cabang. Selain itu juga dikirim melalui *news letter* yang di-email kepada seluruh pejabat internal Bank Muamalat Indonesia untuk diteruskan kepada sub ordinat masing-masing. Program kampanye tersebut juga dilaksanakan bekerja sama dengan HC Learning pada saat pelaksanaan program *training* reguler di unit kerja/bisnis seperti Program Mulia, MODP Future Leader, dan RFC Managers Program. 3. **Program *Customer Awareness*** a. Menyampaikan informasi *anti-fraud* di media elektronik Bank: ATM, *mobile banking*, *internet banking*, dan juga melalui media sosial (Twitter, Facebook). b. Imbauan tertulis di area *banking hall*. 4. **Pelaksanaan *Training*** Mengikutsertakan karyawan dalam eksternal *training/workshop*. 5. **Sosialisasi *Anti-Fraud*** Dilakukannya Training of Trainer (ToT) anti-fraud yang diikuti oleh Region Head, Region Operation Manager, Branch Manager, dan Branch Operation Manager di seluruh area dan cabang se-Indonesia yang kemudian disebut Anti Fraud Ambasador (Ambasador). Ambasador diberi sertifikat dan memiliki kewajiban untuk menyampaikan kampanye di area dan cabang masing-masing.	**Anti-fraud Awereness** Efforts to foster anti-fraud awareness are carried out by: 1. **Submission of the Anti-Fraud Declaration** The Anti-Fraud Declaration must be known, understood and signed/ approved by all Bank Muamalat Indonesia employees twice a year via the "Muamalat Human Power (MHP)" or HR system/application which is updated annually 2. **Employee Awareness Program** Consistently implementing anti-fraud campaign/socialization programs as well as email blasts through employee relations to all employees at cash offices, sub-branch offices and branch offices. In addition, it was also sent via a news letter which was emailed to all internal officials of Bank Muamalat Indonesia to be forwarded to their respective subordinates. The campaign program was also carried out in collaboration with HC Learning during regular training programs in work/business units such as the Mulia Program, MODP Future Leader, and RFC Managers Program 3. **Customer Awareness Program** a. Conveying anti-fraud information on the Bank's electronic media: ATMs, mobile banking, internet banking, and also through social media (Twitter, Facebook) b. Written appeal in the banking hall area. 4. **Training Implementation** Engaging employees in external training/ workshops. 5. **Anti-Fraud Socialization** Anti-fraud Training of Trainers (ToT) was carried out which was attended by Region Heads, Region Operation Managers, Branch Managers, and Branch Operation Managers in all areas and branches throughout Indonesia which were later called Anti-Fraud Ambassadors (Ambassadors). The Ambassadors received the certification and have the obligation to deliver campaigns in their respective areas and branches
	Identifikasi Kerawanan Mengacu pada pengalaman kasus-kasus fraud yang telah terjadi, aktivitas yang memiliki tingkat kerawanan fraud yang tinggi antara lain bidang operasional, bidang pembiayaan, dan bidang teknologi informasi. Hasil identifikasi kerawanan telah tertuang dalam rekomendasi perbaikan masing-masing kasus dan telah disampaikan kepada pihak terkait untuk ditindaklanjuti.	**Identification of Vulnerability** Referring to the past fraud cases, activities that have a high level of fraud vulnerability include operational sector, financing sector, and information technology sector. The results of the identification of vulnerabilities have been stated in the recommendations for improvement in each case and have been submitted to related parties for follow-up
	Know Your Employee Dalam hal proses seleksi atau rekrutmen calon karyawan, divisi terkait atau kantor cabang dilakukan sesuai dengan prosedur yang berlaku, termasuk yang terkait dengan *screening*.	**Know Your Employee** In terms of the selection or recruitment process for prospective employees in related divisions or branch offices, it is carried out in accordance with applicable procedures, including those related to screening

Pilar 2 : Deteksi
Pillar 2 : Detection

Melakukan langkah-langkah dalam mengidentifikasi dan menemukan *fraud* dalam kegiatan usaha bank, antara lain kebijakan dan mekanisme *whistleblowing, surprise audit* dan *surveillance system*. Taking steps to identify and find fraud in bank business activities, including policies and mechanisms for whistleblowing, surprise audits, and surveillance systems	**Kebijakan dan Mekanisme *Whitsleblowing*** Kebijakan *whistleblowing* telah tercantum dalam ketentuan internal, yakni terkait perlindungan kepada *whistleblower*, pengaduan *fraud* dan sistem pelaporan dan mekanisme tindak lanjut laporan dengan mengacu pada ketentuan dan peraturan perundang-undangan yang berlaku di mana Bank menjamin kerahasiaan identitas pelapor dan laporan yang disampaikannya dengan format bebas.	**Whistleblowing Policy and Mechanism** The whistleblowing policy has been stated in the internal regulations, which are related to the protection of whistleblowers, fraud complaints, reporting systems and report follow-up mechanisms with reference to the prevailing laws and regulations where the Bank guarantees the confidentiality of the whistleblower's identity and the report he/she submits in a free format
	***Surprise* Audit** Pemeriksaan mendadak untuk meningkatkan kewaspadaan karyawan dalam melaksanakan tugas dan tanggung jawabnya dalam rangka pencegahan *fraud* di Bank Muamalat Indonesia.	**Surprise Audit** Unannounced audits to increase employee vigilance in carrying out their duties and responsibilities in order to prevent fraud at Bank Muamalat Indonesia
	Surveillance System Pemeriksaan secara diam-diam untuk meningkatkan kewaspadaan karyawan dalam melaksanakan tugas dan tanggung jawab dalam rangka pencegahan fraud di Bank Muamalat Indonesia.	**Surveillance System** Secret inspection to increase employee vigilance in carrying out their duties and responsibilities in order to prevent fraud at Bank Muamalat Indonesia

Pilar 3 : Investigasi, Pelaporan dan Sanksi Pillar 3 : Investigation, Reporting, and Sanctions		
Melakukan langkah-langkah dalam rangka menggali informasi (investigasi), sistem pelaporan dan pengenaan sanksi atas *fraud* dalam kegiatan usaha Bank. Taking steps in order to gather information (investigation), a reporting system and impose sanctions for fraud in the Bank's business activities.	**Investigasi** Investigasi dilakukan dengan tujuan: • Mengumpulkan bukti-bukti yang terkait dengan kejadian yang patut diduga merupakan tindakan fraud sehingga (jika diperlukan) dapat digunakan untuk melakukan tuntutan hukum ke pengadilan. • Mengetahui bagaimana *fraud* dapat terjadi. • Mengetahui dampak atas *fraud*, pihak yang terlibat dan kelemahan dari sistem/proses yang menyebabkan terjadinya *fraud* sehingga dapat ditemukan langkah perbaikan yang efektif. • Pemberian sanksi kepada pelaku *fraud*.	**Investigation** Investigations are carried out with the following goals: • Collecting evidence related to events that can reasonably be suspected of being an act of fraud so that (if needed) can be used to bring legal proceedings to court. • Determine how fraud can occur. • Determine the impact of fraud, the parties involved and the weaknesses of the systems/ processes that lead to fraud so that effective corrective measures can be formulated. • Imposing sanctions for fraud perpetrators
	Pelaporan Sistem pelaporan mencakup pelaporan secara internal kepada pihak Manajemen Bank maupun kepada Otoritas Jasa Keuangan dan Bank Indonesia.	**Reporting** The reporting system includes internal reporting to the Bank Management as well as to the Financial Services Authority and Bank Indonesia.
	Sanksi Direksi merupakan pihak yang berwenang memutuskan pengenaan sanksi yang dikategorikan sebagai tindakan fraud berdasarkan hasil rekomendasi Komite Disiplin. Pengenaan jenis dan kadar berat ringannya sanksi kepada pelaku mengacu kepada ketentuan yang berlaku.	**Sanction** The Board of Directors is the party authorized to decide the imposition of sanctions for fraud based on the recommendations of the Disciplinary Committee. The imposition of the type and severity of sanctions on the perpetrator refers to the applicable provisions.
Pilar 4 : Pemantauan, Evaluasi, dan Tindak Lanjut **Pillar 4 : Monitoring, Evaluation, and Follow-up**		
Melakukan langkah-langkah dalam rangka memantau dan mengevaluasi *fraud*, serta mekanisme tindak lanjut. Taking steps to monitor and evaluate fraud, as well as follow-up mechanisms	**Pemantauan** Melakukan pemantauan terhadap tindakan perbaikan dalam upaya menghindari berulangnya kasus *fraud* yang sama dan memastikan bahwa rekomendasi perbaikan telah dilaksanakan secara memadai oleh unit kerja terkait.	**Monitoring** Monitor corrective measures in an effort to avoid recurring cases of the same fraud and ensure that recommendations for improvements have been implemented adequately by the relevant work unit.
	Evaluasi Mengevaluasi akar penyebab dari setiap kejadian *fraud* untuk menentukan langkah perbaikan (*corrective action*) yang perlu dilakukan, mencakup evaluasi terhadap kecukupan kontrol (sistem pengendalian) dan pelaksanaan pedoman dan prosedur kerja, proses pengelolaan risiko dan proses tata kelola di unit kerja terkait tempat terjadinya *fraud*.	**Evaluation** Evaluating the root causes of each fraud incident to determine corrective action that needs to be taken, including evaluation of the adequacy of controls (control systems) and implementation of work guidelines and procedures, risk management processes and governance processes in work units related to where the fraud occurred.
	Tindak Lanjut Memperbaiki penyebab terjadinya fraud dengan memperkuat sistem pengendalian internal, proses pengelolaan risiko dan proses tata kelola yang lebih baik.	**Follow-up** Rectify the causes of fraud by strengthening internal control systems, risk management processes and better governance processes.

Di samping perannya untuk menerapkan strategi pengendalian *fraud*, Fungsi Anti Fraud Bank juga memiliki tugas dan tanggung jawab yang mencakup:

1. Menyusun dan melakukan kajian ulang secara berkala atas Pedoman dan Prosedur *Anti Fraud*.
2. Memberikan sosialisasi, *training*, ataupun kampanye dan pembinaan kepada seluruh jenjang organisasi dalam rangka antisipasi dan pencegahan terjadinya *fraud.*
3. Mengawasi dan mengevaluasi pelaksanaan/ implementasi dari Pedoman dan Prosedur Pelaksanaan Anti Fraud.
4. Mengkaji efektivitas Bank dalam mencegah, mendeteksi, menginvestigasi dan memperbaiki dampak *fraud* yang terjadi.
5. Menyelenggarakan rapat rutin terkait tindak lanjut penanganan *fraud* dan membuat laporan periodik kepada Direktur Supervisi.
6. Berkoordinasi dengan instansi dan aparatur negara terkait untuk menindaklanjuti kasus *fraud*, baik yang dilakukan oleh pihak internal maupun eksternal.

In addition to its role in implementing fraud control strategies, the Bank's Anti-Fraud Function also has duties and responsibilities that include:

1. Compile and periodically review the Anti-Fraud Guidelines and Procedures.
2. Providing socialization, training, or campaigns and coaching to all levels of the organization in order to anticipate and prevent fraud.
3. Supervise and evaluate the implementation/ application of the Anti-Fraud Guidelines and Implementation Procedures.
4. Assessing the effectiveness of the Bank in preventing, detecting, investigating, and correcting the impact of fraud that occurred.
5. Holding regular meetings related to follow-up on fraud handling and making periodic reports to the Director of Supervision.
6. To coordinate with related agencies and state apparatus to follow up on fraud cases, whether committed by internal or external parties.

7. Berkoordinasi dengan unit kerja yang terkait dalam pelaporan kepada Bank Indonesia dan/atau Otoritas Jasa Keuangan guna menyampaikan Laporan Penerapan Strategi *Anti Fraud* setiap semester yang dilakukan pada bulan Januari dan Juli setiap tahunnya.
8. Melapor kepada Otoritas Jasa Keuangan atas kejadian *fraud* yang diperkirakan berdampak negatif secara signifikan terhadap Bank, paling lambat 3 (tiga) hari kerja setelah Bank mengetahui hal tersebut.
9. Mengadministrasikan seluruh dokumen dengan sebaik-baiknya. Seluruh dokumen bersifat sangat rahasia dan tidak dapat dipinjamkan kepada pihak mana pun kecuali atas izin *Head of Internal Audit* secara tertulis dengan diketahui oleh Direktur Utama.
10. Fungsi *Anti Fraud* bekerja sama dengan unit kerja lain yang terkait dalam menjalankan tugasnya.
11. Berkewajiban merahasiakan seluruh informasi yang berkaitan dengan identitas pelapor selamanya.
12. Berkewajiban merahasiakan seluruh informasi selama proses investigasi berlangsung.
13. Berkewajiban menyampaikan laporan hasil audit khusus/ investigasi kepada Direktur Utama, Komisaris melalui Komite Audit dan ditembuskan ke Direktur Kepatuhan untuk mendapatkan arahan yang selanjutnya dilaporkan kepada pihak terkait untuk dapat ditindaklanjuti.
14. Berkewajiban menyerahkan seluruh dokumen dan data termasuk keterangan dari pihak-pihak terkait kepada Komite Disiplin.

7. Coordinating with related work units in reporting to Bank Indonesia and/or the Financial Services Authority to submit a Report every semester on the Implementation of Anti-Fraud Strategy, which is conducted in January and July each year.
8. Report to the Financial Services Authority any fraud incidents that are estimated to have a significant negative impact on the Bank, no later than 3 (three) working days after the Bank becomes aware of this.
9. To administer all documents properly. All documents are strictly confidential and cannot be borrowed to any party except with the written permission of the Head of Internal Audit with the acknowledgment of the President Director.
10. The Anti-Fraud function cooperates with other related work units in carrying out its duties.
11. Required to keep the confidentiality of all information related to the identity of the whistleblower for good.
12. Required to keep the confidentiality of all information during the investigation process
13. Required to submit a special audit/ investigation report to the President Director, Commissioner through the Audit Committee and copy it to the Compliance Director to obtain directives which can then be reported to related parties for further action.
14. Required to submit all documents and data including information from related parties to the Disciplinary Committee.

REALISASI KEGIATAN TAHUN 2021

REALIZATION OF ACTIVITIES IN 2021

Internal Fraud dalam 1 Tahun	Jumlah Kasus yang Dilakukan Oleh: Number of Cases by						Internal Fraud in 1 Year
	Pengurus Management		Pegawai Tetap Permanent Employee		Pegawai Tidak Tetap Non-Permanent Employee		
	2020	2021	2020	2021	2020	2021	
Total Fraud	0	0	8	9	0	1	Total Fraud
Telah Diselesaikan	0	0	7	9	0	1	Resolved
Dalam Proses Penyelesaian Internal Bank	0	0	1	0	0	0	Still in Bank Internal Settlement Process
Belum Diupayakan Penyelesaiannya	0	0	0	0	0	0	Has not been Resolved yet
Telah Ditindaklanjuti Melalui Proses Hukum	0	0	0	0	0	0	Has Been Followed-up through the Legal Process

KEGIATAN SOSIALISASI TAHUN 2021

Komunikasi kegiatan anti korupsi yang dijalankan oleh Bank saat ini terhadap seluruh unit kerja di Bank Muamalat untuk menghindari adanya *fraud* berupa penyampaian *e-mail blast* sekali seminggu dan *newsletter* sekali sebulan.

Pelatihan Anti Korupsi yang dijalankan telah dilaksanakan pada seluruh cabang sebanyak 2 (dua) kali setahun yang disampaikan oleh Pimpinan Cabang terkait dan sebagian juga disampaikan oleh tim *anti fraud*.

SOCIALIZATION ACTIVITIES IN 2021

The communication of anti-corruption activities that is currently carried out by the Bank to all work units at Bank Muamalat to avoid fraud is in the form of sending e-mail blasts once a week and newsletters once a month.

Anti-corruption training has been carried out in all branches 2 (two) times a year, delivered by the relevant Branch Managers and by the anti-fraud team in part.

Pengendalian Gratifikasi
Gratuity Control

Bank Muamalat Indonesia menerapkan Kebijakan Pengendalian Gratifikasi untuk mewujudkan pengelolaan Bank yang bebas dari segala bentuk korupsi, kolusi dan nepotisme (KKN) bagi seluruh jajaran Bank Muamalat Indonesia. Kegiatan gratifikasi berpotensi terjadi saat menjalin hubungan kerja dengan pihak ketiga.

Berdasarkan hal tersebut, Bank Muamalat Indonesia menginisiasi pedoman dan pengendalian gratifikasi di lingkungan Bank. Pedoman dan pengendalian gratifikasi tersebut juga berlaku untuk anak perusahaan Bank sesuai dengan ketentuan yang berlaku. Dengan adanya pedoman tersebut diharapkan agar seluruh Insan Bank Muamalat Indonesia memiliki pemahaman yang setara tentang perlakuan terhadap gratifikasi serta terhindar dari praktik gratifikasi yang termasuk tindak pidana suap.

Bank Muamalat Indonesia mendefinisikan gratifikasi/ hadiah sebagai semua bentuk penerimaan atau pemberian, baik langsung maupun tidak langsung. Gratifikasi/hadiah dapat berupa uang, barang atau sesuatu penerimaan atau pemberian berupa apa pun (termasuk hiburan dan pelayanan) atau keuntungan lain yang tidak sepatutnya yang diketahui atau patut diduga bahwa penerimaan atau pemberian itu dimaksudkan untuk mempengaruhi keputusan pejabat perusahaan dan/atau pihak lain atau hadiah tersebut diberikan sebagai akibat karena telah melakukan sesuatu atau tidak melakukan sesuatu dalam jabatannya yang bertentangan dengan kewajibannya.

Bank Muamalat Indonesia melarang seluruh jajaran insan Bank Muamalat Indonesia menerima atau memberi hadiah dari dan/atau kepada pihak lain yang dimaksudkan untuk atau diduga dapat mempengaruhi keputusan pejabat Bank dan/atau pihak lain. Bank Muamalat Indonesia mengizinkan pemberian bantuan (donasi) untuk kepentingan amal atau sosial dalam jumlah yang wajar sepanjang sesuai peraturan perundang-undangan serta ketentuan dan kaidah syariah yang berlaku.

KEGIATAN SOSIALISASI TAHUN 2021

Komunikasi Kebijakan Pengendalian Gratifikasi untuk mewujudkan pengelolaan Bank yang bebas dari segala bentuk korupsi, kolusi dan nepotisme (KKN) saat ini dilakukan kepada seluruh unit dengan penyampaian *e-mail blast* dan Memorandum Internal.

Bank Muamalat Indonesia implements the Gratuity Control Policy to realize Bank management that is free from all forms of corruption, collusion, and nepotism (KKN) for all levels of Bank Muamalat Indonesia. Gratuity activities have the potential to occur when establishing a working relationship with a third party.

Based on this, Bank Muamalat Indonesia initiated the gratuity guidelines and control within the Bank. The gratuity guidelines and control also apply to the Bank's subsidiaries in accordance with applicable regulations. With this guidelines, all Bank Muamalat Indonesia personnel are expected that have an equal understanding on the treatment of gratuity and avoid the practice of gratuity, which includes bribery.

Bank Muamalat Indonesia defines gratuities/ gifts as all forms of acceptance or gift, either directly or indirectly. Gratuities/gifts can be in the form of money, goods, or something received or given in any form (including entertainment and services) or other benefits that are not duly known or reasonably suspected that the receipt or gift is intended to influence the decisions of company officials and/ or other parties, or the gift is given as a result of having done something or not doing something in his/her position that is contrary to his/her obligations.

Bank Muamalat Indonesia prohibits all personnel of Bank Muamalat Indonesia from accepting or giving gifts from and/ or to other parties that are intended to or are suspected of being able to influence the decisions of Bank officials and/or other parties. Bank Muamalat Indonesia is allowed to provide assistance (donations) for charitable or social purposes in a reasonable amount as long as it is in accordance with the laws and regulations as well as applicable sharia rules and regulations.

SOCIALIZATION ACTIVITIES IN 2021

Communication of Gratuity Control Policy to realize Bank management that is free from all forms of corruption, collusion and nepotism (KKN) is currently carried out to all units by sending e-mail blasts and Internal Memorandums.

Transparansi Kondisi Keuangan dan Non-Keuangan Perusahaan

Transparency of the Company's Financial and Non-Financial Conditions

Bank Muamalat Indonesia telah memenuhi kewajiban transparansi dan publikasi kondisi keuangan dan non-keuangan sesuai dengan peraturan perundangan-undangan yang berlaku, melalui penyampaian dan publikasi informasi, baik melalui media cetak maupun situs web Bank yang mencakup:

Bank Muamalat Indonesia has fulfilled the obligations of transparency and publication of financial and non-financial conditions in accordance with the prevailing laws and regulations through the delivery and publication of information, either through print media or the Bank's website which includes:

Jenis Publikasi Type of Publication	**Media Publikasi** Publication Media
Laporan Keuangan Bulanan kepada regulator Monthly Financial Reports to regulators	Situs web OJK dan Bank Website of the FSA and the Bank
Laporan Keuangan Triwulan kepada regulator Quarterly Financial Reports to regulators	Media cetak dan situs web Bank. Print media and the Bank's website
Laporan Tahunan Bank Muamalat Indonesia yang disusun dan disajikan sesuai ketentuan dan disampaikan kepada regulator, *rating agency*, lembaga pengembangan perbankan, lembaga/institusi riset dan majalah keuangan The Annual Report of Bank Muamalat Indonesia, which is prepared and presented in accordance with the provisions and submitted to regulators, rating agencies, banking development institutions, research institutions/ agencies and financial magazines	Situs web Bank The Bank's website
Informasi Tata Kelola Perusahaan, di antaranya adalah Laporan Tahunan Tata Kelola Perusahaan, Visi, Misi, Nilai Perusahaan, Komposisi dan Profil Dewan Pengawas Syariah, Dewan Komisaris dan Direksi, serta ketentuan internal terkait tata kelola antara lain Piagam Komite-komite Corporate Governance Information, including the Annual Report on Corporate Governance, Vision, Mission, Corporate Values, Composition and Profile of the Sharia Supervisory Board, Board of Commissioners and Board of Directors, as well as internal regulations related to governance, including the Articles of Association to the Committees Charter	Situs web Bank The Bank's website
Informasi Produk dan Layanan Bank, termasuk jaringan kantor Information on Bank Products and Services, including office networks	Situs web Bank the Bank's website
Informasi Prosedur Penyampaian Pengaduan, Kebijakan Keamanan Informasi dan tips bagi Nasabah dalam menggunakan layanan perbankan sebagai bagian dari pelaksanaan ketentuan perlindungan konsumen Information on Complaint Submission Procedures, Information Security Policies and Tips for Customers in using banking services published on the Bank's website for the implementation of consumer protection regulations	Situs web Bank The Bank's website
Informasi lainnya yang bertujuan untuk mendukung keterbukaan informasi, edukasi keuangan dan layanan kepada masyarakat Other information that aims at supporting disclosure of information, financial education and services to the public	Situs web Bank The Bank's website

Pembelian Kembali Saham dan Obligasi Bank Muamalat Indonesia

Buyback of Shares and Bonds of Bank Muamalat Indonesia

Selama tahun 2021, tidak terdapat buyback saham maupun *buyback* obligasi.

During 2021, there were no share buybacks or bond buybacks.

Pemberian Dana untuk Kegiatan Sosial dan Politik

Provision Of Funds For Social And Political Activities

Bank Muamalat tidak menoleransi keterlibatan Bank dan seluruh insan Bank Muamalat Indonesia tanpa terkecuali dalam kegiatan politik, termasuk memberikan dana untuk kepentingan politik. Kebijakan ini bertujuan menjaga independensi dan profesionalisme Bank dan pekerja.

Bank memperkenankan insan Bank Muamalat Indonesia terlibat dalam dalam hal kegiatan sosial karena Bank meyakini bahwa kegiatan sosial memberi dampak positif kepada khalayak yang lebih luas untuk jangka panjang. Bank senatiasa berupaya untuk terus mendukung pelaksanaan kegiatan sosial yang diwujudkan melalui program Tanggung Jawab Sosial Perusahaan. Adapun rinciannya dilaporkan dalam Bab “Tanggung Jawab Sosial Perusahaan”.

Bank Muamalat does not tolerate the involvement of the Bank and all personnel of Bank Muamalat Indonesia without exception in political activities, including providing funds for political purposes. This policy aims to maintain the independence and professionalism of the Bank and employees.

The Bank allows the personnel of Bank Muamalat Indonesia to be involved in social activities because the Bank believes that social activities have a positive impact on a wider audience in the long term. The Bank always strives to continue to support the implementation of social activities that are realized through the Corporate Social Responsibility program. The details are reported in the Chapter “Corporate Social Responsibility”.

Batas Maksimum Penyaluran Dana (BMPD)

Legal Lending Limit (LLL)

Selama tahun 2021, Bank Muamalat Indonesia tidak melanggar dan/atau melampaui Batas Maksimum Penyaluran Dana (BMPD) baik kepada pihak terkait maupun pihak tidak terkait dengan Bank.

During 2021, Bank Muamalat Indonesia did not violate and/or exceed the Legal Lending Limit (LLL) for both related parties and parties not related to the Bank.

Kebijakan Perlindungan Nasabah

Customer Protection Policy

Bagi BMI, nasabah merupakan salah satu pemangku kepentingan yang memiliki peran penting bagi peningkatan kinerja dan keberlanjutan usaha Bank. Oleh karena itu, Bank berkomitmen dan terus berupaya untuk memberikan pelayanan prima dan perlindungan bagi para nasabah yang diwujudkan dengan adanya layanan pengaduan nasabah di *website* Bank Muamalat Indonesia. Nasabah dapat langsung menghubungi dan melaporkan bila mendapatkan kendala dalam proses perbankan/transaksi keuangan di Bank Muamalat Indonesia.

Bank senantiasa berupaya secara maksimal dalam melindungi kepentingan seluruh nasabah dan memberikan yang terbaik, sebagai bentuk pemenuhan Peraturan OJK No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan, POJK No. 18/POJK.07/2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan, serta SEOJK No. 17/SEOJK.07/2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen di Sektor Jasa Keuangan.

Informasi lebih rinci terkait dengan mekanisme prosedur dan pelaksanaan penyelesaian pengaduan nasabah dijelaskan di Bab "Tanggung Jawab Sosial Perusahaan".

For BMI, customer is one of the stakeholders with a crucial role in improving the performance and sustainability of the Bank's business. Therefore, the Bank is committed and continues to strive to provide excellent service and protection for customers, which is manifested by the customer complaint services on Bank Muamalat Indonesia's website. Customers can directly contact and report if they encounter problems in banking/ financial transaction process at Bank Muamalat Indonesia.

The Bank always strives optimally in protecting the interests of all customers and providing the best, as a form of compliance with FSA Regulation No. 1/POJK.07/2013 on Consumer Protection in the Financial Services Sector, FSA Regulation No. 18/POJK.07/2018 on Consumer Complaint Services in the Financial Services Sector, as well as SEOJK No. 17/SEOJK.07/2018 on Guidelines for the Implementation of Consumer Complaint Services in the Financial Services Sector.

Detailed information related to the procedure and implementation mechanism for the settlement of customer complaints is described in the "Corporate Social Responsibility" chapter.

Perlindungan Hak Kreditur

Creditor Rights Protection

Dalam rangka perlindungan hak-hak kreditur, Bank Muamalat Indonesia melakukan keterbukaan informasi secara jujur dan transparan serta persamaan perlakuan (*equal treatment*) kepada seluruh kreditur tanpa adanya diskriminasi. Melalui keterbukaan informasi, seluruh kreditur maupun mitra usaha memperoleh informasi yang relevan sesuai kebutuhannya sehingga masing-masing pihak dapat membuat keputusan yang objektif atas dasar pertimbangan yang adil, wajar dan akurat. Hal tersebut juga sejalan dengan implementasi GCG.

In order to protect the rights of creditors, Bank Muamalat Indonesia conducts honest and transparent information disclosure and equal treatment to all creditors without any discrimination. Through disclosure of information, all creditors and business partners obtain relevant information according to their needs to ensure that each party can make objective decisions based on fair, reasonable and accurate considerations. This is also in line with the implementation of GCG.

Melalui kebijakan tersebut, Bank berharap hak-hak kreditur dapat terpenuhi sekaligus mampu menjaga kepercayaan kreditur terhadap Bank. Bank menjamin hak-hak kreditur dilaksanakan dengan baik, yang dituangkan dalam perjanjian yang disepakati oleh kedua belah pihak. Sebagai bagian dari pelaksanaan dari hak-hak kreditur, Bank menjalankan kewajibannya sebagaimana yang diperjanjikan dengan tepat waktu dan berupaya untuk menghindari keterlambatan maupun kelalaian yang berpotensi menimbulkan kerugian kedua belah pihak.

Through this policy, the Bank hopes that the rights of creditors can be fulfilled, while at the same time able to maintain creditors' confidence in the Bank. The bank guarantees that the creditor's rights are implemented properly, as outlined in the agreement agreed by both parties. As part of the implementation of creditor rights, the Bank carries out its obligations as agreed in a timely manner and strives to avoid delays or negligence that could potentially cause losses to both parties.

Sistem Pelaporan Pelanggaran

Whistleblowing System

Bank Muamalat Indonesia merancang dan menetapkan sebuah mekanisme pelaporan atas pelanggaran atau dugaan pelanggaran terhadap kebijakan dan/atau prosedur serta etika dan nilai-nilai budaya Perseroan, yang dikenal dengan nama Sistem pelaporan pelanggaran (*Whistle Blowing System/"*WBS*"*). Secara umum, penerapan WBS ditujukan untuk menghadirkan lingkungan kerja yang nyaman dan kondusif bagi seluruh karyawan, serta dalam rangka mencegah terjadinya tindak kecurangan yang dapat menimbulkan kerugian materiil ataupun immaterial bagi Perseroan di kemudian hari.

Bank Muamalat Indonesia formulated and established a reporting mechanism for violations or alleged violations of the Company's policies and/or procedures as well as ethics and cultural values, known as the Whistle Blowing System ("WBS"). In general, the implementation of WBS is intended to provide a comfortable and favorable work environment for all employees, as well as in order to prevent fraudulent acts that can lead to material or immaterial losses to the Company in the future.

Kebijakan *Whitsleblowing* telah dicantumkan dalam ketentuan internal *"Speak Up"*, yakni terkait perlindungan kepada *whistleblower*, pengaduan fraud dan sistem pelaporan dan mekanisme tindak lanjut laporan dengan mengacu pada ketentuan dan perundang-undangan yang berlaku di mana Bank Muamalat Indonesia menjamin kerahasiaan identitas pelapor dan laporan yang disampaikannya dengan *free format*.

The Whistleblowing policy has been included in the internal provision, namely "Speak Up", which is related to the protection for whistleblowers, fraud complaints and reporting systems and report follow-up mechanisms pursuant to the applicable laws and regulations, in which Bank Muamalat Indonesia guarantees the confidentiality of the identity of the whistleblower and the reports submitted in a free format.

WBS dikelola melalui unit Anti Fraud dan difungsikan sebagai turunan dari Strategi Anti Fraud (SAF). Pelaksanaan WBS diatur dalam Kebijakan GCG dan Prosedur Anti Fraud yang mencakup: Perlindungan kepada *Whistleblower*, Sistem Pelaporan dan Mekanisme Tindak Lanjut Laporan Whistleblower, Pengaduan Indikasi *Fraud*, serta *Contact Center* WBS.

WBS is managed through the Anti-Fraud unit and functions as a derivative of the Anti-Fraud Strategy (AFS). The implementation of WBS is regulated in the GCG Policy and Anti-Fraud Procedure, which includes: Protection for Whistleblowers, Reporting System and Whistleblower Report Follow Up Mechanism, Complaints on Fraud Indications, and WBS Contact Center.

Bank Muamalat Indonesia menjamin kerahasiaan identitas pelapor dan laporannya serta memberikan perlindungan penuh bagi *whistleblower*. *Whistleblower* dapat menyampaikan dugaannya secara pribadi, baik melalui surat, telepon, email serta media lainnya. Laporan dugaan pelanggaran bisa disampaikan kepada Contact Center WBS Bank Muamalat Indonesia, yakni:

***Contact Center* WBS PT Bank Muamalat Indonesia Tbk**
Muamalat Tower Lantai 9
Jl. Prof. Dr. Satrio Kav. 18
Jakarta 12940
UP. Anti Fraud
email: antifraud@bankmuamalat.co.id

Bank Muamalat Indonesia memberi jaminan perlindungan kepada Pelapor yang beritikad baik beserta keluarganya dengan merahasiakan identitas diri Pelapor. Selain itu, Bank Muamalat Indonesia juga memberikan bantuan perlindungan hukum kepada Pelapor dari segala bentuk ancaman, intimidasi, hukuman atau tindakan yang tidak menyenangkan dari pihak manapun. Perlindungan juga diberikan kepada karyawan yang melakukan penyelidikan dan bagi yang memberikan informasi terkait dengan penyelidikan pelanggaran.

Apabila Terlapor terbukti melakukan pelanggaran, maka sanksi yang diberikan mengacu pada ketentuan yang berlaku di Perseroan, maupun sesuai dengan perundang-undangan yang berlaku.

Selama tahun 2021 Bank Muamalat Indonesia menindaklanjuti dengan melakukan investigasi terhadap indikasi *fraud* yang dilaporkan.

Terhadap pelaku dan pihak terkait dari kasus pelanggaran tersebut, Bank telah memberikan sanksi. Bagi pelaku, Bank menerapkan sanksi tegas dengan mengacu pada kebijakan *Zero Tolerance* yaitu Pemutusan Hubungan Kerja, sementara untuk pihak terkait sanksi diberikan dengan mempertimbangkan tingkat kelalaian dan dampak yang ditimbulkan.

Melalui penanganan kasus-kasus tersebut, diidentifikasi *root cause* maupun kelemahan dari sistem yang masih mungkin dilanggar dan memberi risiko, untuk kemudian diberikan rekomendasi perbaikan terkait prosedur maupun insfrastruktur sebagai bentuk *risk mitigation* (pencegahan) terhadap kasus fraud dimasa mendatang dan bagian dari deteksi berkelanjutan.

Bank Muamalat Indonesia guarantees the confidentiality of the identity of the whistleblowers and their report and provides full protection for whistleblowers. Whistleblowers can convey their allegations personally, either by letter, telephone, email and other media. Reports of alleged violations can be submitted to the WBS Bank Muamalat Indonesia Contact Center, namely:

WBS Contact Center PT Bank Muamalat Indonesia Tbk
Muamalat Tower Fl. 9th
Jl. Prof. Dr. Satrio Kav. 18
Jakarta 12940
UP. Anti Fraud
email: antifraud@bankmuamalat.co.id

Bank Muamalat Indonesia guarantees protection to the Whistleblower with good intentions and to their families by keeping the identity of the Whistleblower confidential. In addition, Bank Muamalat Indonesia also provides legal assistance to the Whistleblower from all forms of threats, intimidation, punishment or unpleasant actions from any party. Protection is also provided to employees who conduct the investigation and to those who provide information related to investigations of violations.

If the Reported Party is proven to have committed a violation, then the sanctions imposed refer to the provisions applicable in the Company, as well as in accordance with the applicable laws and regulations.

During 2021 Bank Muamalat Indonesia performed followed up actions by conducting investigations on indications of reported fraud.

Against the perpetrators and related parties of the violation case, the Bank has imposed sanctions. For the perpetrators, the Bank applies strict sanctions by referring to the Zero Tolerance policy, namely Termination of Employment, while for the related parties, the sanctions were imposed by considering the level of negligence and the impact.

Through the handling of these cases, the root causes and weaknesses of the system that may still be violated and pose risks can be identified, then recommendations for improvement related to procedures and infrastructure are provided as a form of risk mitigation (prevention) against future fraud cases and part of continuous detection.

Pendapatan Non Halal dan Penggunaannya

Non-Halal Income And Use

Berikut adalah rincian pendapatan non halal Bank sepanjang 2021 dan penggunaannya.

The following is a breakdown of the Bank's non-halal income throughout 2021 and its use.

(dalam Rp juta | In Rp million)

No.	Sumber Pendapatan Non Halal Non-Halal Income Source	Nilai Pendapatan Non Halal Value of Non-Halal Income	Penggunaan Pendapatan Non Halal Use of Non Halal Revenue
1	Non Halal	637	637
	Total	**637**	**637**