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Tata Kelola Perusahaan

Corporate Governance

Bank Muamalat berupaya untuk terus melakukan inovasi dan integrasi dalam menjalankan kegiatan bisnis Bank yang berlandaskan prinsip tata kelola perusahaan yang baik atau *Good Corporate Governance* (GCG). Selain itu, Bank juga berkomitmen untuk meningkatkan kualitas penerapan prinsip GCG dan memperkukuh sinergi tata kelola perusahaan sebagai bentuk dukungan Bank untuk tumbuh secara berkesinambungan sehingga dapat memberikan nilai tambah bagi Bank dan seluruh pemangku kepentingan.

Bank Muamalat strives to continue to innovate and integrate the Bank's business activities based on the principles of good corporate governance. In addition, the Bank is also committed to improving the quality of GCG implementation and strengthening corporate governance synergies to support the Bank's growth on an ongoing basis so that it can provide added value, both for the Bank and for all stakeholders.

Penerapan internalisasi prinsip GCG yang baik dalam setiap kebijakan akan menjadikan pengelolaan Bank berjalan secara jelas, terstruktur, terbuka, adil, dapat dipertanggungjawabkan, serta independen.

The internalization of GCG principles in every policy will enable the Bank's management to run clearly, structured, openly, fair, accountable, and independently.

Komitmen dan Kebijakan Penerapan *Good Corporate Governance*

Commitment and Policy on the Implementation of Good Corporate Governance

Bank Muamalat dalam menerapkan tata kelola perusahaan didasari oleh lima prinsip yaitu: Transparansi, Akuntabilitas, Responsibilitas, Profesional dan Kesetaraan atau Kewajaran. Implementasi prinsip-prinsip tersebut dilakukan secara berkesinambungan yang didahului dengan proses internalisasi di lingkungan BMI agar setiap lini organisasi Bank memiliki kesepahaman atas penerapan GCG secara konsisten dalam menjalankan fungsinya.

In implementing corporate governance, Bank Muamalat refers to five principles: Transparency, Accountability, Responsibility, Professionalism, and Equality or Fairness. The implementation of these principles is carried out on an ongoing basis, preceded by an internalization process within BMI so that each line of the Bank's organization understands the consistent implementation of GCG in carrying out its functions.

Penerapan prinsip-prinsip di lingkungan Bank Muamalat diuraikan dalam tabel berikut ini:

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 convey the mandate (rights/ information) to those who are entitled to receive it" (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 perundangundangan yang berlaku.	Openness, or transparency, contains elements of disclosure and the provision of information in a timely, adequate, clear, accurate, comparable and easily accessible manner for stakeholders and the public. The Bank and management always strive to ensure transparency in conveying material and relevant information. Likewise in carrying out the decision-making process. All information is easily accessible by stakeholders according to their rights. BMI policies are made in writing and communicated to stakeholders who are entitled to obtain information. Disclosure not only discloses information required by laws and regulations, but is also important in the decision-making process according to sharia provisions, without prejudice to the Bank's obligation to comply with organizational confidentiality provisions in accordance with applicable laws and regulations.
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** "Indeed, those who fear Allah among His servants are only scholars (those who are knowledgeable)" (QS Fathir: 28) "Are there people who are knowledgeable and those who are not knowledgeable" (QS Az-Zumar: 9) "Allah elevates those who believe among you and those who have knowledge by degrees. Allah is All-Knowing of 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 is part of the clarity of functions within the organization and how to account for them so that their management can run effectively. The management of Bank Muamalat Indonesia is accountable for its performance in a transparent and fair manner. For this reason, Bank Muamalat Indonesia's business must be managed properly, measurably and in accordance with the interests of business actors 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** "Each person is responsible for what he has done" (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, then he is among them" (HR Abu Daud) "Indeed, Allah loves someone when doing something work, done professionally (itqon)" (HR Abu Ya'la and authenticated by 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 a professional as competent, capable of acting objectively, free from influence/pressure from any party (independent), avoiding conflicts of interest and having a high commitment to developing BMI. The Bank and all levels of management guarantee that Bank Muamalat Indonesia is managed professionally without any conflict of interest and can avoid influence/pressure from any party (independent) that is not in accordance with applicable laws and regulations and sound corporate principles. The implementation of professional principles and independence is carried out 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 commands you to act justly and do good" (QS An-Nahl: 90) "O you who believe, be a person who is truly upholding justice, being a witness for Allah even if it is against yourself or your 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 are the values of fair treatment and equal opportunity in proportion to fulfilling the rights of stakeholders based on agreements and applicable laws and regulations. Equality contains elements of equality of treatment and opportunity, so that it always pays attention to the interests of shareholders, customers and other stakeholders based on the principles of fairness and equality of each of the parties concerned, including: 1. BMI applies the principle of fairness which is implemented as fairness and equality (equal treatment) in fulfilling the rights of stakeholders that arise based on agreements and applicable laws and regulations. 2. BMI guarantees that each stakeholder will receive equal treatment without discrimination in accordance with existing laws and regulations.

KEBIJAKAN PENERAPAN TATA KELOLA PERUSAHAAN

Penerapan prinsip-prinsip GCG adalah landasan berpikir dan bertindak yang melekat pada seluruh insan Bank Muamalat dalam melaksanakan tugas dan tanggung jawabnya. Penerapan internalisasi prinsip GCG yang baik dalam setiap kebijakan akan menjadikan pengelolaan Bank berjalan secara jelas, terstruktur, terbuka, adil, dapat dipertanggungjawabkan, serta independen.

Anggaran Dasar Perusahaan selama ini berperan sebagai acuan dan pijakan dasar dalam penerapan prinsip-prinsip GCG, yang penyusunannya bersumber dari Undang-undang dan peraturan regulator yang sesuai dengan kegiatan usaha Bank Muamalat.

Governance Framework dalam penerapan GCG Bank Muamalat, adalah sebagai berikut:

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

POLICY ON THE IMPLEMENTATION OF CORPORATE GOVERNANCE

The implementation of GCG principles is the cornerstone of thinking and acting that is inherent in all employees of Bank Muamalat when carrying out their duties and responsibilities. The internalization of GCG principles in every policy will enable the Bank's management to run clearly, structured, openly, fair, accountable, and independently.

The Company's Articles of Association thus far have served as a reference and foundation in applying GCG principles, the preparation of which is sourced from the Law and regulatory regulations in accordance with Bank Muamalat's business activities.

The Governance Framework in the implementation of Bank Muamalat's GCG is as follows:

1. **Governance Commitment**
   The first stage in implementing GCG is to build commitment from all levels of the Bank to be part of the implementation of corporate governance. The form of commitment implementation begins with forming a foundation that forms the basis for implementing implementation commitments such as the Company's Articles of Association, the Company's Vision and Mission, and the Code of Conduct.
2. **Governance Structure**
   The Bank is committed to equipping and placing the right resources in the corporate structure and improving various supporting infrastructures to ensure the governance process can run properly.
3. **Governance Mechanism**
   GCG principles are embedded in policies, guidelines, work procedures, and other internal rules to ensure the implementation of these principles and the fulfillment of the governance process.

4. **Sosialisasi dan Evaluasi**
   Guna memastikan seluruh jajaran Perseroan dapat menerapkan prinsip-prinsip tata kelola yang telah diinternalisasi dalam sistem perusahaan maka tahapan selanjutnya adalah melakukan sosialisasi kepada seluruh jajaran Perseroan. Pelaksanaan sosialisasi ditujukan agar seluruh jajaran perusahaan dapat memahami dan menerapkan GCG pada setiap implementasi tugas dan tanggung jawabnya. Adapun evaluasi dilakukan untuk mengontrol sejauh mana implementasi telah dilakukan dan guna membenahi kelemahan untuk perbaikan penerapan GCG selanjutnya.

4. **Socialization and Evaluation**
   To ensure all levels of the Company can apply the principles of governance that have been internalized in the company system, the next stage is to conduct socialization at all levels of the Company. The implementation of socialization is intended so that all levels of the Company can understand and apply GCG in every implementation of their duties and responsibilities. The evaluation is carried out to control the extent to which the implementation has been carried out and to fix weaknesses for further improvement of GCG implementation.

DASAR PENERAPAN *GOOD CORPORATE GOVERNANCE*

Penerapan *Good Corporate Governance* pada Bank Muamalat berdasarkan pada berbagai peraturan perundang-undangan, antara lain adalah sebagai berikut:

BASIS FOR IMPLEMENTING GOOD CORPORATE GOVERNANCE

The implementation of Good Corporate Governance at Bank Muamalat is based on various laws and regulations, including the following:

Jenis Peraturan Type of Regulation	Peraturan	Regulation
Undang-Undang **Law**	• Undang Undang No. 8 tahun 1995 tentang Pasar Modal • Undang Undang No. 21 tahun 2008 tentang Perbankan Syariah. • Undang-Undang No. 40 Tahun 2007 Tentang Perseroan Terbatas.	• Law No. 8 of 1995 on Capital Markets • Law No. 21 of 2008 on Sharia Banking. • Law No. 40 of 2007 concerning Limited Liability Companies.
Peraturan Bank Indonesia **Bank Indonesia Regulation**	Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah.	Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
Surat Edaran Bank Indonesia **Bank Indonesia Circular Letter**	• 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.	• Bank Indonesia Circular Letter No. 12/13/DPbS dated April 30, 2010 regarding the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units. • Bank Indonesia Circular Letter No. 15/50/DPbS No. 11/9/DPbS dated April 7, 2009 regarding Islamic Commercial Banks as amended by Bank Indonesia Circular Letter 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. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan kepentingan. • Peraturan Otoritas Jasa Keuangan No. 14/POJK.03/2021 Tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2018 Tentang Penilaian Kembali Bagi Pihak Utama Lembaga Jasa Keuangan. • 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 concerning Health Level Assessment 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 regarding Website of Issuers or Public Companies. • Financial Services Authority Regulation No. 21/POJK.04/2015 regarding the Implementation of Public Company Governance Guidelines. • Financial Services Authority Regulation No. 31/POJK.04/2015 regarding Disclosure of Material Information or Facts by Issuers or Public Companies. • Financial Services Authority Regulation No. 17/POJK.04/2020 regarding Material Transactions and Changes in Business Activities. • Financial Services Authority Regulation No. 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions. • Financial Services Authority Regulation No. 14/POJK.03/2021 Concerning Amendments to Financial Services Authority Regulation No. 34/POJK.03/2018 Concerning Revaluation of Main Parties in Financial Services Institutions. • Financial Services Authority Regulation No. 27/POJK.03/2016 concerning Capability and Appropriateness Assessment for the Main Party of Financial Services Institutions. • Financial Services Authority Regulation No. 29/POJK.04/2016 regarding Annual Report of Issuers or Public Companies. • Financial Services Authority Regulation No. 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies. • Financial Services Authority Regulation No. 65/POJK.03/2016 regarding the Implementation of Risk Management for Sharia Commercial Banks and Sharia Business Units. • Financial Services Authority Regulation No. 46/POJK.03/2017 regarding Implementation of Compliance Function of Commercial Banks. • Financial Services Authority Regulation No. 15/POJK.04/2020 concerning Planning and Organizing General Meetings of Shareholders of Public Companies. • Financial Services Authority Regulation Regulation No. 16/POJK.04/2020 regarding the Implementation of Electronic General Meeting of Shareholders of Public Companies. • Financial Services Authority Regulation No. 37/POJK.03/2019 regarding Transparency and Publication of Bank Reports. • Financial Services Authority Regulation No. 3/POJK.04/2021 concerning the Implementation of Activities in the Capital Market Sector.

Jenis Peraturan Type of Regulation	Peraturan	Regulation
Surat Edaran Otoritas Jasa Keuangan (OJK) **Circular Letter of the Financial Services Authority 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 concerning Health Level Assessment of Sharia Commercial Banks and Sharia Business Units. • Circular Letter of the Financial Services Authority No. 32/SEOJK.04/2015 on Guidelines for the Governance of Public Companies. • Circular Letter of the Financial Services Authority No. 16/SEOJK.04/2021 regarding the Form and Content of the Annual Report of Issuers or Public Companies. • Circular Letter of the Financial Services Authority No. 10/SEOJK.03/2020 concerning Transparency and Publication of Reports of Sharia Commercial Banks and Sharia Business Units.
Peraturan Otoritas Jasa Keuangan (OJK) **Financial Services Authority (OJK) Regulation**	• Peraturan OJK Nomor 16/POJK.03/2022 tentang Bank Umum Syariah.	• Financial Services Authority Regulation Regulation Number 16/POJK.03/2022 concerning Islamic Commercial Banks.
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 for Good Governance of Sharia Business • Board Manual of PT Bank Muamalat Indonesia Tbk. • Good Corporate Governance Policy of PT Bank Muamalat Indonesia Tbk. • Guidelines and Procedures for Handling Customer Complaint Reporting PT Bank Muamalat Indonesia Tbk. • Banker's Code of Ethics. • Code of Ethics of PT Bank Muamalat Indonesia Tbk. • Ittifaq Muamalat.

TUJUAN PENERAPAN GCG

Bank berkomitmen 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.

PURPOSE OF IMPLEMENTING GCG

The Bank is highly committed to implementing GCG principles with the following objectives:

1. Controlling and directing the relationship between Company Organs (Shareholders, Board of Commissioners, Board of Directors and Sharia Supervisory Board), employees, customers, business partners, as well as the community and the environment so that all Bank activities can be carried out properly in accordance with GCG principles.
2. Improve the image of Bank Muamalat Indonesia to be better at the national and regional levels.
3. Improve the performance of Bank Muamalat through corporate efficiency programs created from the implementation of GCG culture in every operational activity.
4. Increase accountability to stakeholders.
5. Preventing irregularities in the management of Bank Muamalat.
6. Preparing a strong foundation for the sustainable growth of Bank Muamalat.

REALISASI PENERAPAN *GOOD CORPORATE GOVERNANCE* TAHUN 2022

Pada tahun 2022 Bank Muamalat telah melakukan beberapa upaya perbaikan GCG, di antaranya:

1. Memproses permohonan Penilaian Kemampuan dan Kepatutan atas seorang anggota DPS hingga yang bersangkutan telah mendapatkan keputusan efektif dari OJK tanggal 7 Juli 2022.
2. Memproses permohonan Penilaian Kemampuan dan Kepatutan atas 3 (tiga) orang anggota Dewan Komisaris hingga yang bersangkutan telah mendapatkan keputusan efektif dari OJK pada tanggal 19 Juli 2022 dan 16 Januari 2023.
3. Memproses permohonan Penilaian Kemampuan dan Kepatutan atas 2 (dua) orang anggota Direksi hingga yang bersangkutan telah mendapatkan keputusan efektif dari OJK pada tanggal 3 Oktober 2022.
4. Melakukan pengkinian Komite-Komite Tingkat Dewan Komisaris sesuai dengan keputusan Rapat Umum Pemegang Saham Luar Biasa (RUSPLB) tahun 2022 atas perubahan anggota Dewan Komisaris Perseroan.
5. Penyelenggaraan pelatihan dan sertifikasi wajib seperti Pelaksanaan Sertifikasi Tresuri, Sertifikat Pelatihan Berbasis Kompetensi (PBK), Sertifikat Kompetensi Sistem Pembayaran dan Pengelolaan Uang Rupiah (SPPUR) dan Pemeliharaan Kompetensi SPPUR kepada pejabat dan pegawai terkait secara berkala.
6. Membangun sosialisasi budaya kepatuhan (*compliance culture*), budaya risiko, budaya *anti-fraud* dank ode etik Bank Muamalat di lingkungan Bank melalui email blast dan juga sistem *Muamalat Human Power* (MHP).
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.

REALIZATION OF GOOD CORPORATE GOVERNANCE IMPLEMENTATION IN 2022

In 2022 Bank Muamalat has made several improvements to the implementation of GCG, including:

1. Processing the application for Fit and Proper Assessment of a DPS member until the person concerned has received an effective decision from OJK on July 7, 2022.
2. Processing the application for Fit and Proper Assessment of 3 (three) members of the Board of Commissioners until they have received an effective decision from the OJK on July 19, 2022, and January 16, 2023.
3. Processing the application for Fit and Proper Assessment of 2 (two) members of the Board of Directors until they have received an effective decision from OJK on October 3, 2022.
4. Updating the Board of Commissioners Level Committees in accordance with the decision of the Extraordinary General Meeting of Shareholders (EGMS) in 2022 on changes in the members of the Company's Board of Commissioners.
5. Organizing mandatory training and certification such as Treasury Certification Implementation, Competency Based Training Certificate (PBK), Certificate of Competency for Payment System and Rupiah Money Management (SPPUR), and SPPUR Competency Maintenance to relevant officials and employees on a regular basis.
6. Building the socialization of compliance culture, risk culture, anti-fraud culture, and ethical rules of Bank Muamalat within the Bank through email blasts and the Muamalat Human Power (MHP) system.
7. Requiring every employee of Bank Muamalat to make electronic approval of compliance statements, GCG implementation, and anti-fraud declaration periodically.
8. Monitoring the issuance of Bank products and activities by the Sharia Supervisory Board (DPS) and Sharia Compliance to remain in accordance with sharia aspects, including conducting a petition test to ensure the implementation of sharia compliance in the Bank's business units.

Peningkatan Kualitas *Good Corporate Governance* Tahun 2023

Quality Improvement of Good Corporate Governance 2023

Sebagai upaya peningkatan kualitas implementasi GCG yang berkelanjutan, pada tahun 2023 Bank Muamalat berencana untuk melakukan 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 penyempurnaan penerapan GCG yang mengacu pada pedoman dan standar GCG yang berlaku secara nasional dan internasional.
5. Memproses permohonan Penilaian Kemampuan dan Kepatutan atas 2 (dua) orang anggota Dewan Komisaris dan 2 (dua) orang anggota Direksi hingga yang bersangkutan mendapatkan keputusan efektif dari OJK.
6. Melakukan pengkinian Komite-Komite Tingkat Direksi sesuai dengan keputusan Rapat Umum Pemegang Saham Luar Biasa (RUSPLB) tahun 2022 atas perubahan anggota Direksi Perseroan.
7. Penambahan dua Komite Tingkat Direksi yaitu Komite Kebijakan Pembiayaan dan Komite Bisnis guna mendukung efektivitas pelaksanaan tugas dan tanggung jawab Direksi.
8. Melakukan penambahan anggota Komite Pemantau Risiko yaitu seorang Pihak Independen yang ahli di bidang Perbankan Syariah.
9. Melakukan pelatihan dan sertifikasi kepada pejabat dan pegawai secara berkala.
10. Melakukan *refreshment* budaya kepatuhan (*compliance culture*), budaya risiko dan budaya *anti-fraud* di lingkungan Bank.
11. Melakukan *refreshment* kode etik Bank dan *corporate culture*.
12. Melakukan pengkinian persetujuan secara elektronik atas surat pernyataan kepatuhan, pelaksanaan GCG dan deklarasi *anti-fraud* secara berkala.

To improve the quality of sustainable GCG implementation, in 2023 Bank Muamalat plans to carry out various initiatives, including:

1. Evaluate and update policies and procedures periodically to maintain the effectiveness and suitability of policies and procedures owned with reference to applicable laws and regulations.
2. Making efforts to improve the Bank's performance by paying attention to prudential and GCG aspects that continue to be carried out by Bank Management on an ongoing basis.
3. Improving the organizational structure in accordance with the Bank's business.
4. Improving the implementation of GCG that refers to the GCG guidelines and standards that apply nationally and internationally.
5. Processed the Fit and Proper Assessment application of 2 (two) members of the Board of Commissioners and 2 (two) members of the Board of Directors until they received an effective decision from OJK.
6. Updating the Board of Directors Committees in accordance with the decision of the Extraordinary General Meeting of Shareholders (EGMS) in 2022 on changes in the members of the Company's Board of Directors.
7. Addition of two Board of Directors Level Committees, namely the Financing Policy Committee and the Business Committee, to support the effectiveness of the implementation of the duties and responsibilities of the Board of Directors.
8. Adding a member of the Risk Monitoring Committee, an Independent Party expert in Sharia Banking.
9. Conducting training and certification for officials and employees on a regular basis.
10. Refreshing compliance culture, risk culture, and anti-fraud culture within the Bank.
11. Conducting refreshments of the Bank's code of ethics and corporate culture.
12. Updating electronic approval of compliance statements, GCG implementation, and anti-fraud declaration periodically.

13. 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.

14. Pemenuhan rasio prudensial.

STANDAR KUALITAS PENERAPAN *GOOD CORPORATE GOVERNANCE*

Penerapan tata kelola perusahaan pada Bank Muamalat melingkupi seluruh aktivitas kerja di semua organ Perseroan meliputi Rapat Umum Pemegang Saham, Dewan Pengawas Syariah, Dewan Komisaris, Direksi, Komite-Komite Tingkat Dewan Komisaris, Komite-Komite Tingkat Direksi, dan seluruh karyawan Bank, yang berpedoman pada 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 menggali praktik terbaik di industri guna memaksimalkan kualitas penerapan GCG.

Dewan Komisaris dalam penerapan GCG menjalankan fungsi pengawasan guna memastikan pengelolaan Bank dilakukan oleh Direksi sesuai ketentuan dan peraturan perundangan yang berlaku, termasuk dalam memberikan nasihat/pendapat atas tindakan/kegiatan strategis yang akan dan telah dilaksanakan oleh Direksi.

Adapun, Direksi melaksanakan fungsi kepengurusannya secara amanah dan professional serta menghindari terjadinya segala potensi benturan kepentingan. Demikian juga dengan Komite-Komite Tingkat Dewan Komisaris dan Komite-Komite Tingkat Direksi serta organ-organ GCG lainnya yang saling bersinergi untuk menciptakan seluruh kegiatan operasional Bank berjalan sesuai dengan peraturan perundang-undangan yang berlaku.

13. Monitor the issuance of the Bank's products and activities by the Sharia Supervisory Board (DPS) and Sharia Compliance to ensure compliance with sharia aspects, including conducting petition tests to ensure the implementation of sharia compliance in the Bank's business units.
14. Fulfillment of prudential ratio.

QUALITY STANDARD OF GOOD CORPORATE GOVERNANCE IMPLEMENTATION

The implementation of corporate governance at Bank Muamalat covers all work activities in all company organs, including the General Meeting of Shareholders, Sharia Supervisory Board, Board of Commissioners, Board of Directors, Board of Commissioners Level Committees, Board of Directors Level Committees, and all Bank employees. All of them are guided by Bank Indonesia Regulations on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and Financial Services Authority Regulations on the Implementation of Public Company Governance Guidelines. In addition, Bank Muamalat also explores best practices in the industry to maximize the quality of GCG implementation.

The Board of Commissioners, in implementing GCG carries out a supervisory function to ensure that the Board of Directors carries out the management of the Bank in accordance with applicable laws and regulations, including in providing advice/opinions on strategic actions/activities that will and have been carried out by the Board of Directors.

Meanwhile, the Board of Directors carries out its management function in a trustworthy and professional manner and avoids any potential conflict of interest. Likewise, the Board of Commissioners Level Committees, Board of Directors Level Committees, and other GCG organs synergize to create all operational activities of the Bank per applicable laws and regulations.

Penilaian Penerapan *Good Corporate Governance*

Assessment of Good Corporate Governance Implementation

Penilaian penerapan tata kelola perusahaan bertujuan untuk mengukur kedalaman implementasi praktik GCG dan mendapatkan umpan balik perbaikan penerapan GCG selanjutnya. Dari tahun ke tahun, Bank Muamalat melakukan penilaian penerapan GCG secara berkala untuk meningkatkan kualitas penerapan GCG secara mandiri (*self-assessment*).

Pelaksanaan *self-assessment* 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, Peraturan Otoritas Jasa Keuangan No. 8/POJK.03/2014 tentang Penilaian Tingkat Kesehatan Bank Umum Syariah dan Unit Usaha Syariah, Peraturan Otoritas Jasa Keuangan Nomor 16/POJK.03/2022 Tentang Bank Umum 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

Dalam implementasinya, terdapat 3 (tiga) aspek GCG yang dinilai secara terstruktur dan menyeluruh, yaitu

1. **Struktur Tata Kelola**
   Pada penilaian ini, Bank Muamalat mengukur kecukupan struktur dan infrastruktur tata kelola yang dimiliki secara menyeluruh, guna menghasilkan hasil yang sesuai dengan harapan seluruh pemangku kepentingan Bank.
2. **Proses Tata Kelola**
   Penilaian ini bertujuan untuk mengukur efektivitas proses implementasi tata kelola yang berjalan.
3. **Hasil Tata Kelola**
   Penilaian tata kelola dilakukan Bank Muamalat guna menilai kualitas hasil tata kelola perusahaan serta meninjau struktur dan proses tata kelola yang dilakukan guna menghasilkan penerapan tata kelola yang berkualitas sesuai harapan seluruh pemangku kepentingan Bank.

Penilaian penerapan GCG Bank Muamalat dilaksanakan secara mandiri atau *self-assessment* secara berkala 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.

The assessment of the GCG implementation aims to measure the depth of GCG practices implementation and to obtain feedback for further improvement of GCG implementation. From year to year, Bank Muamalat conducts periodic GCG implementation assessments to improve the quality of GCG implementation independently (self-assessment).

The implementation of self-assessment refers to Bank Indonesia Regulation No. 11/33/PBI/2009 dated December 7, 2009, concerning the Implementation of Good Corporate Governance for Islamic Commercial Banks and Islamic Business Units, Financial Services Authority Regulation No. 8/POJK.03/2014 concerning Assessment of Soundness Level of Sharia Commercial Banks and Sharia Business Units, Financial Services Authority Regulation Number 16/POJK.03/2022 Concerning Sharia Commercial Banks and Circular Letter of the Financial Services Authority No. 10/SEOJK.03/2014 concerning Health Level Assessment of Islamic Commercial Banks and Islamic Business Units.

ASSESSMENT PROCEDURE

3 (three) aspects of GCG are assessed in a structured and comprehensive manner, namely.

1. **Governance Structure**
   In this assessment, Bank Muamalat measures the adequacy of its overall governance structure and infrastructure to produce results in accordance with the expectations of all Bank stakeholders.
2. **Governance Process**
   This assessment aims to measure the effectiveness of the ongoing governance implementation process.
3. **Governance Results**
   Bank Muamalat carries out governance assessments to assess the quality of corporate governance results and review the governance structure and processes carried out to produce quality governance implementation according to the expectations of all Bank stakeholders.

Assessment of Bank Muamalat's GCG implementation is carried out independently or self-assessment on a regular basis with the following stages:

1. Preparation of assessment material carried out by referring to the format of working papers or questionnaires set by OJK.
2. Distribution of GCG self-assessment working papers / questionnaires to company organs and related functions.

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.
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.

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.

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). Secara konsolidasi, Bank Muamalat juga melakukan *self-assessment* atas implementasi GCG di lingkungan anak perusahaan.

3. Based on feedback received from corporate organs and related functions, the Bank's Compliance Working Unit reviews and evaluates the completion of the working papers/quizzer. In the process, it is possible to request explanations or clarifications from the relevant units on the results of filling out the questionnaires that have been prepared.
4. The Compliance Working Unit analyzes the results of the questionnaire filling and presents them in the GCG Self-Assessment Report.
5. Requesting review and approval from the management on the GCG Self-Assessment Report that has been prepared.
6. Sending the GCG Self-Assessment Report results that have been approved by the Company's management to OJK in accordance with the applicable time limit.
7. Informing the Bank's Board of Commissioners of the results of the GCG self-assessment, among others through the Corporate Governance Committee meeting.

CRITERIA APPLIED

Bank Muamalat applies 11 (eleven) criteria that refer to the rules of Bank Indonesia, 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 the duties and responsibilities of the Sharia Supervisory Board.
5. Implementation of sharia principles in fund-raising and fund-channeling activities and services.
6. Handling of conflict of interest.
7. Implementation of the bank's compliance function.
8. Implementation of internal audit function.
9. Implementation of external audit function.
10. Maximum Limit of Fund Disbursement (BMPD).
11. Transparency of financial and non-financial conditions, reports on the implementation of Good Corporate Governance and internal reporting.

PARTIES CONDUCTING THE ASSESSMENT

The party conducting the assessment is internal to Bank Muamalat since the method used in the assessment is the self-assessment method. The implementation is carried out by the Compliance Working Unit (SKK). On a consolidated basis, Bank Muamalat also conducts a self-assessment of GCG implementation in the subsidiary environment.

HASIL *SELF-ASSESSMENT GOOD CORPORATE GOVERNANCE*

Bank Muamalat Indonesia pada tahun 2022 melakukan penilaian sendiri (*self-assessment*) pelaksanaan GCG secara individual dan konsolidasi dengan hasil penilaian pada 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. Meskipun masih terdapat kelemahan dalam penerapan prinsip *Good Corporate Governance* maka secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank.

Analisis

Berdasarkan kertas kerja *self-assessment* tahun 2022 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 Corporate 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 Dewan Pengawas Syariah telah mendapatkan persetujuan dari 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. 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.

GOOD CORPORATE GOVERNANCE SELF-ASSESSMENT RESULTS

In 2022, Bank Muamalat Indonesia conducted a self-assessment of the GCG implementation individually and consolidated with the assessment results at a rating of 2 (two), which reflects the Bank's management has implemented Good Corporate Governance, which is generally good. This is reflected in the adequate implementation of the principles of Good Corporate Governance. Although there are still weaknesses in implementing Good Corporate Governance principles, in general, these weaknesses are less significant and can be resolved with normal actions by the Bank's management.

Analysis

Based on the 2022 self-assessment working paper in a comprehensive and structured manner that includes governance structure, governance process, and governance outcome, problems can be identified in the form of weaknesses and their causes (root causes) and the strengths of the implementation of Good Corporate Governance as follows:

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 Sharia Supervisory Board have obtained approval from the 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 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.

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.

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) dan Rencana Korporasi Bank Muamalat 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 2 (dua) orang Liaison 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 Rencana Korporasi Bank Muamalat yang 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 Rencana Bisnis Bank (RBB) dan Rencana Korporasi Bank Muamalat serta memperbaiki kinerja Bank, Direksi telah melakukan upaya-upaya antara lain sebagai berikut:

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

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) and the Bank's Muamalat Corporate Plan, which have 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 2 (two) Liaison 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 Bnak Business (BBP) and the Bank Muamalat Corporate Plan which has received Board approval Commissioner. 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 Bank's Business Plan (BBP) and the Bank's Muamalat Corporate Plan and improve the Bank's performance, the Board of Directors has made the following efforts:

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 pembiayaan.
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 progres, antara lain Implementation Security Operation Control (SOC), Additional Head Office MT Firewall, Replacement Backup solution & core storage, MDIN - Tarik Tunai (Indomart), Paywave VISA dan MDIN - verifikasi biometric calon nasabah.
e. *Training/workshop* & sosialisasi, dan sertifikasi profesi, antara lain antara lain terkait dengan sertifikasi manajemen risiko beserta resfreshment, sertifikasi *treasury* beserta *resfreshment*, Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah (SPPUR), Sertifikasi Wakil Perantara Pedagang Efek (WPPE), Sertifikasi Asosiasi Asuransi Syariah Indonesia (AASI), *Campaign* Terkait dengan *Anti-Fraud*, *Mandatory* Muamalat Internal Certification (MIC), Muamalat Associate Program (MAP) *Wholesale Banking* dan *Small Medium Enterprise*, program Muamalat internal *certification* yang ditujukan untuk *role Teller*, CS dan *Operation supervisor*, *Coaching For Performance Retail Collection Leader* dan *Training* Dirasah Islamiyah.
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 (RBB) dan Rencana Korporasi Bank Muamalat telah disusun dan dikaji secara komprehensif dengan memperhatikan kondisi industri terkini, peluang

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 financing risk.

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 Implementation Security Operation Control (SOC), Additional Head Office MT Firewall, Replacement Backup solution & core storage, MDIN – Cash Withdrawal (Indomart), Paywave VISA and MDIN - biometric verification of prospective customers.
e. Training/workshop & socialization, and professional certification, among others related to risk management certification along with refreshment, treasury certification along with refreshment, Payment System Certification and Rupiah Currency Management (SPPUR), Securities Broker Representative Certification (WPPE), Indonesian Sharia Insurance Association (AASI) Certification, Campaign Related to Anti-Fraud , Mandatory Muamalat Internal Certification (MIC), Muamalat Associate Program (MAP) Wholesale Banking and Small Medium Enterprise, Muamalat internal certification program aimed at Teller, CS and Operation supervisor roles, Coaching For Performance Retail Collection Leader and Dirasah Islamiyah Training.
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 (BBP) and the Bank's Muamalat Corporate Plan have been compiled and reviewed in a comprehensive manner, taking into account the latest

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.

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 prudensial Bank telah sesuai dengan ketentuan. Bank juga tidak melakukan pelanggaran dan/atau pelampauan Batas Maksimum Penyaluran Dana (BMPD). 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. 2 (dua) orang anggota Dewan Komisaris yang diangkat melalui RUPSLB tanggal 29 November 2022 belum efektif menjabat.
b. 2 (dua) orang anggota Direksi yang diangkat melalui RUPSLB tanggal 29 November 2022 belum efektif menjabat, telah diajukan proses PKK ke OJK dan masih dalam proses PKK oleh OJK.
c. Keanggotaan Komite Pemantau Risiko masih kurang seorang Pihak Independen yang ahli di bidang Perbankan Syariah.
d. Kualitas data pelaporan masih terus dipantau dan dijaga konsistensinya.
e. Perbaikan proses Tata Kelola perlu terus dilakukan secara berkelanjutan.

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.

The products and activities issued by Bank Muamalat are in accordance with the Fatwa issued by the National Sharia Board-Indonesian Ulama 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, channelling funds, and providing Bank services are also in accordance with sharia regulations and principles.

In general, the Bank's prudential ratios comply with the provisions. The Bank also does not violate and/or exceed the Maximum Funds Distribution Limit (BMPD). The Bank has made efforts to improve the quality of reporting data through the al-Basith project so that it is hoped that the quality of reporting data will improve.

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

a. 2 (two) members of the Board of Commissioners who were appointed through the Extraordinary General Meeting of Shareholders on 29 November 2022 have not served effectively.
b. 2 (two) members of the Board of Directors who were appointed through the Extraordinary General Meeting of Shareholders on November 29, 2022 have not served effectively, have been proposed FNP process to FSA and still in FNP process by OJK.
c. The membership of the Risk Monitoring Committee still lacks an Independent Party who is an expert in Sharia Banking.
d. The quality of reporting data is still being monitored and maintained for consistency.
e. Improvement of the Governance process needs to be carried out on an ongoing basis.

Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka

Implementation of Corporate Governance Guidelines for Public Companies

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

Based on the Circular Letter of the Financial Services Authority No. 32/SEOJK.04/2015 concerning Guidelines for Corporate Governance of Public Companies as a standard for implementing GCG, Bank Muamalat implements the basic Corporate Governance Guidelines which include 5 (five) aspects which are derived into 8 (eight) principles and 25 recommendations. These aspects and principles are as follows:

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Application at Bank Muamalat
Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-Hak Pemegang Saham **Aspect 1: Public Company Relations with Shareholders in Guaranteeing Shareholders' Rights**			
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 melalui 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 Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Application at Bank Muamalat
Principle 1: Increasing the value of holding a General Meeting of Shareholders (GMS).	1.1. Public companies have technical methods or procedures for voting, both open and closed, which promote independence.	Each share with voting rights issued has one voting right (one share one vote). Shareholders can use their voting rights when making decisions, especially when making decisions by voting. However, the decision-making mechanism by means of open and closed voting has not been regulated in detail. Public companies are recommended to have voting procedures in making decisions on a GMS agenda. The voting procedure must maintain the independence or freedom of the shareholders. For example, in open voting, voting is carried out 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 by use of electronic voting.	**Has Been Applied** The Bank already has provisions on procedures for making decisions through voting at GMS, both open and closed which prioritizes independence and the interests of shareholders. These provisions are regulated in the Bank's Articles of Association and GMS Implementation Procedures as follows: 1. GMS decisions are taken based on deliberation to reach a consensus. 2. In the event that a decision based on deliberation to reach a consensus is not reached, the GMS decision is valid if it is approved by more than 1/2 (one half) of the total number of shares with voting rights present at the GMS, except for statutory regulations and/or the Articles of Association. The basis determines that a decision is valid if it is approved by a greater number of affirmative votes. 3. Voting on individuals and voting on other matters is regulated as follows: a. person's self is carried out in writing with a closed vote that is not signed; b. regarding other matters carried out verbally, unless the chairman of the GMS determines otherwise without any objections 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.	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.	**Telah Diterapkan** 1. RUPSLB pada 28 Februari 2022 dihadiri oleh 3 (tiga) orang anggota Dewan Komisaris dan 5 (lima) orang anggota Direksi yang telah efektif menjabat. 2 (dua) orang anggota Dewan Komisaris dan 1 (satu) orang anggota Direksi berhalangan hadir. 2. RUPST dan RUPSLB pada 24 Juni 2022 dihadiri oleh 3 (tiga) orang anggota Dewan Komisaris dan seluruh anggota Direksi yang telah efektif menjabat. 3 (tiga) orang anggota Dewan Komisaris berhalangan hadir. 3. RUPSLB pada 29 November 2022 dihadiri oleh 5 (lima) orang anggota Dewan Komisaris dan 4 (empat) orang anggota Direksi yang telah efektif menjabat. 1 (satu) orang anggota Dewan Komisaris dan 2 (dua) orang angggota Direksi berhalangan hadir.
	1.2. All members of the Board of Directors and members of the Public Company's Board of Commissioners attend the Annual GMS.	Members of the Public Company Board of Commissioners aim that each member of the Board of Directors and members of the Board of Commissioners can pay attention, explain and answer directly the problems that occur or questions raised by shareholders regarding the agenda at the GMS.	**Has Been Applied** 1. The EGMS on 28 February 2022 was attended by 3 (three) members of the Board of Commissioners and 5 (five) members of the Board of Directors who have effectively served. 2 (two) members of the Board of Commissioners and 1 (one) member of the Board of Directors were unable to attend. 2. The AGMS and EGMS on 24 June 2022 were attended by 3 (three) members of the Board of Commissioners and all members of the Board of Directors who have effectively served. 3 (three) members of the Board of Commissioners were unable to attend. 3. The EGM on 29 November 2022 was attended by 5 (five) members of the Board of Commissioners and 4 (four) members of the Board of Directors who have effectively served. 1 (one) member of the Board of Commissioners and 2 (two) members of the Board of Directors were unable to attend.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Application at Bank Muamalat
	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.
	1.3. A summary of the minutes of the GMS is available on the Public Company Website for at least 1 (one) year	The Public Company is required to make a summary of the minutes of the GMS in Indonesian and foreign languages (at least in English), and to be announced 2 (two) working days after the GMS is held to the public, one of which is through the Public Company's website. The availability of a summary of the minutes of the GMS on the Public Company's website provides an opportunity for shareholders who are not present to obtain important information in holding the GMS easily and quickly. Therefore, the provision regarding the minimum period for the availability of a summary of the minutes of the GMS on the website is intended to provide sufficient time for shareholders to obtain this information.	**Has Been Applied** The Bank has a summary of the minutes of the GMS, for the GMS that has been held, both in Indonesian and English and can be accessed by the public 2 (two) working days after the GMS is held, one of which is through the Bank's Website (www. bankmuamalat.co.id) on the investor relations-GMS menu available for more than 1 (one) year.
Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor.	2.1. PerusahaanTerbuka 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, akun sosial media Bank Muamalat, SalaMuamalat, dan melalui surat menyurat.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Application at Bank Muamalat
Principle 2: Improving the Quality of Public Company's Communication with Shareholders or Investors.	2.1. The Public Company has a communication policy with shareholders or investors.	Communication between a Public Company and shareholders or investors is intended so that shareholders or investors get a clearer understanding of the information that has been published to the public, such as periodic reports, information disclosure, business and performance conditions or prospects, and Implementation of Public Company Governance. In addition, shareholders or investors can also submit input and opinions to the management of the Public Company. The communication policy with shareholders or investors shows the Public Company's commitment to communicating with shareholders or investors. The policy may include strategies, programs and timing of communications, as well as guidelines that support shareholders or investors to participate in these communications.	**Has Been Applied** The GCG policy stipulates that in relation to Shareholders, Bank Muamalat Indonesia always encourages its implementation based on the following provisions: 1. Protecting the rights of Shareholders in accordance with laws and regulations and the Articles of Association of the Bank; 2. Organize the Register of Shareholders in an orderly and regular manner in accordance with laws and regulations and the Articles of Association of the Bank; 3. Providing information regarding the Bank in a timely, correct and orderly manner for all Shareholders, except for confidential matters; And 4. Provide a complete explanation and accurate information regarding the implementation of the GMS. Bank Muamalat Indonesia communicates with shareholders through communication media including through the General Meeting of Shareholders (GMS), the Bank's website (www.bankmuamalat.co.id), e-mail helpdesk: investor.relations@bankmuamalat.co.id, Bank Muamalat's social media accounts, SalaMuamalat, and through correspondence.
	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 Listed Company discloses its communication policy with shareholders or investors on its Website.	The disclosure of the communication policy is a form of transparency on the commitment of the Public Listed Company in providing equality to all shareholders or investors on the implementation of communication.provide equality to all shareholders or investors on the implementation of communication. provide equality to all shareholders or investors on the implementation of communication. The disclosure of such information also aims to increase the participation and role of shareholders or investors in the implementation of the communication program. communication program of the Public Listed Company.	**Has Been Applied** The Bank has provided a communication mechanism between Shareholders and the Bank as described on the Bank's website.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Application at Bank Muamalat
Aspek 2: Fungsi dan Peran Dewan Komisaris **Aspect 2: Function and Role 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 2022, jumlah anggota Dewan Komisaris adalah 5 (lima) orang di mana 4 (empat) orang anggota Dewan Komisaris merupakan Komisaris Independen. 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 considers the condition of the Public Listed Company.	The number of members of the Board of Commissioners may affect the effectiveness of the implementation of the duties of the Board of Commissioners. The determination of the number of members of the Board of Commissioners of a Public Company shall refer to the provisions of the prevailing laws and regulations, which shall consist of at least 2 (two) persons based on the provisions of OJK regulations on the Board of Directors and Board of Commissioners of Issuers or Public Companies. Commissioners of Issuers or Public Companies. In addition, it is also necessary to consider conditions of the Public Listed Company which include, among others, characteristics, capacity, and size, as well as achievement of objectives and fulfillment of business needs that differ among Public Listed Companies. However, too large a number of members of the Board of Commissioners has the potential to disrupt the effectiveness of the implementation of the Board of Commissioners' functions.	**Has Been Applied** Until the end of the financial year 2022, the Board of Commissioners consists of 5 (five) members, of which 4 (four) members are Independent Commissioners. The determination of the number of members of the Board of Commissioners has complied with regulations and considered 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.
	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 telah 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: • Perbankan syariah • Industri keuangan • Manajemen strategis • Tata Kelola Perusahaan • Hukum

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Application at Bank Muamalat
	3.2. Determination of the composition of the Board of Commissioners takes into account the diversity of expertise, knowledge, and experience required.	The composition of the BOC is a combination of characteristics both in terms of the BOC organ and individual members of the BOC, in accordance with the needs of the Public Listed Company. Such characteristics may be reflected in the determination of expertise, knowledge, and experience required in the implementation of supervisory and advisory duties by the Board of Commissioners of a Public Listed Company. The composition that has taken into account the needs of the Public Listed Company is a positive thing, especially related to decision making in the context of implementing the supervisory function which is carried out by considering a wider range of aspects.	**Has been Applied** The composition of the Board of Commissioners has taken into account the diversity of expertise, knowledge, and experience required where such 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: • Islamic banking • Financial industry • Strategic management • Corporate Governance • Law
Prinsip 4: Meningkatkan kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.	4.1. Dewan Komisaris mempunyai kebijakan penilaian sendiri (*selfassessment*) 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.
Principle 4: Improve quality Implementation Duties and Responsibility Board of Commissioners.	4.1. The BOC has a self-assessment policy to assess the performance of the BOC.	The Board of Commissioners' self-assessment policy is a guideline used as a form of accountability for the assessment of the Board of Commissioners' performance. guidelines used as a form of accountability for the performance assessment of the BOC collegially. Commissioners collegially. Self-assessment is conducted by each member to assess the performance of the Board of Commissioners. by each member to assess the performance of the Board of Commissioners collegially, and not to assess the individual performance of each member of the Board of Commissioners. With this self-assessment It is expected that each member of the Board of Commissioners can contribute to improve the performance of the Board of Commissioners on an ongoing basis. The policy can include the assessment activities carried out along with the purpose and objectives, the time of periodic periodic implementation, and the benchmarks or assessment criteria used in accordance with the recommendations given by the nomination and remuneration function of the Public Company, where the existence of such function has been required in the OJK Regulation on the Nomination and Remuneration Committee of Issuers or Public Companies. Public Company.	**Has been Applied** The Board of Commissioners has a self-assessment policy as a mechanism for assessing the performance of the Board of Commissioners.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Application at Bank Muamalat
	4.2. Kebijakan penilaian sendiri (*selfassessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan PerusahaanTerbuka.	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 Company's Annual Report.	Disclosure of the self-assessment policy on the performance of the Board of Commissioners is carried out not only to comply with 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 in improving the performance of the Board of Commissioners. With this disclosure, shareholders or investors are aware of the check and balance mechanism on the performance of the Board of Commissioners.	**Has been Applied** 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 mempunyaikebijakan 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 balances* 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.
	4.3. The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if involved in financial crimes.	The 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 in the performance of the Board of Commissioners. shareholders or investors on the efforts that need to be made in improving the performance of the Board of Commissioners. improve the performance of the Board of Commissioners. With this disclosure, shareholders or investors are aware of the checks and balances mechanism on the performance of the Board of Commissioners.	**Has been Applied** In the Board Manual of the Board of Commissioners of Bank Muamalat Indonesia in the chapter on Ethics Relating to Bribery and Financial Crimes. Bribery and Financial Crimes stipulates that members of the Board of Commissioners who are involved in financial crimes as convicted status must resign from their position as members of the Board of Commissioners.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Application at Bank Muamalat
	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*. Program *Talent Management* bertujuan untuk mempersiapkan *Pool of Talent* dari Bank sebagai 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 Pejabat Eksekutif Bank. 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.
	4.4. The Board of Commissioners or the Committee that carries out the Nomination and Remuneration function prepares a succession policy in the process of nominating members of the Board of Directors.	Based on the provisions of the OJK Regulation on the Nomination and Remuneration Committee of Issuers or Public Companies, the committee that carries out the nomination function has the duty to formulate policies and criteria required in the nomination process of candidates for the Board of Directors. criteria required in the nomination process of candidates for members of the Board of Directors. One of the policies that can support the nomination process as intended is the succession policy for members of the Board of Directors. The policy on succession aims to maintain the continuity of the regeneration process or leadership regeneration in the company in order to maintain business sustainability and long-term goals of the company.	**Has been Applied** The Bank has established and implemented a Talent Management program and Succession Plan. The Talent Management program aims to prepare the Bank's Pool of Talent as an effort to provide and strengthen the Bank's Human Resources. Succession is implemented to prepare the best cadres from the Bank's Pool of Talent who are ready to occupy critical positions including the position of Executive Officer of the Bank. The Bank has a database of Pool of Talent and Successors based on the talent and successor identification process using a methodology prepared by the Bank. Validation and calibration processes are 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 Heads. This database is updated annually and serves as a reference for management in conducting employee rotations and promotions as well as for nomination needs for strategic positions including the Board of Directors.
Aspek 3: Fungsi dan Peran Direksi **Aspect 3: Function and Role of the Board of Directors**			
Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi.	5.1. Penentuan jumlah anggota Direksi memper-timbangkan 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 2022, jumlah Direksi sebanyak 5 (lima) orang dengan pembagian tugas sebagai Direktur Utama, Direktur Kepatuhan, Risiko dan Hukum, Direktur Risiko Bisnis Pembiayaan, Direktur Keuangan & Strategi, serta Direktur Operasi & Digital. Direksi memiliki keahlian dan pengalaman yang sesuai dengan bidang tugasnya masing-masing.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Application at Bank Muamalat
Principle 5: Strengthen Membership and Composition Board of Directors.	5.1. The determination of the number of members of the Board of Directors takes into account the condition of the Public Listed Company as well as the effectiveness in decision making.	As a corporate organ authorized to manage the company, the determination of the number of members of the Board of Directors greatly affects the performance of the Public Listed Company. Thus, the determination of the number of members of the Board of Directors must be made through careful consideration and must refer to the provisions of the prevailing laws and regulations. Where based on OJK Regulation on the Board of Directors and Board of Commissioners of Issuers or Public Companies, the Board of Directors must consist of at least 2 members. or Public Company shall consist of at least 2 (two) persons. In addition, the determination of the number 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 capacity of the Public Company. conditions of the Public Listed Company, including the characteristics, capacity and size of the Public Listed Company, as well as how to achieve effective decision-making. as well as how to achieve the effectiveness of the Board of Directors' decision making.	**Has been Applied** The composition of the Board of Directors is in accordance with the regulations and has considered the characteristics, capacity, and scale of the Bank's business. As of December 2022, the number of Directors as many as 5 (five) people with the division of duties as President Director, Compliance, Risk and Legal Director, Financing Business Risk Director, Finance & Strategy Director, and Operation & Digital Director. The Board of Directors has expertise and experience in accordance with their respective fields of work.
	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.
	5.2. Determination of the composition of the Board of Directors takes into account the diversity of skills, knowledge and experience required.	Similar to the Board of Commissioners, the diversity of the composition of the Board of Directors is a desirable combination of characteristics both in terms of the Board of Directors organ and individual members of the Board of Directors, in accordance with the needs of the Public Listed 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 Listed Company. Thus, consideration of the combination of these characteristics will have an impact on the accuracy of the nomination and appointment process of individual members of the Board of Directors or the Board of Directors as a collegial body.	**Has been Applied** The composition of members 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 objectives of the Bank.

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	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 sector 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 kualifikasi 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, sertifikasi 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 serta meraih gelar Sarjana Ekonomi (Accounting) di Universitas Indonesia (2002) dan Master of Islamic Banking and Finance di Universitas Indonesia (2009). Beliau memiliki pengalaman berkarir sebagai Senior Vice President/Group Head Corporate Transformation Office PT Bank Syariah Indonesia Tbk (2021), Group Head/Senior Vice President, Corporate Transformation PT Bank Syariah Mandiri (2019 - 2021), Group Head/ Senior Vice President, Accounting Group PT Bank Syariah Mandiri (November 2014 - Januari 2019) sebelum menjabat sebagai Direktur Keuangan Bank Muamalat yang diangkat melalui RUPS Luar Biasa tanggal 29 November 2022.

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	5.3. Members of the Board of Directors in charge of accounting or finance have expertise and/ or knowledge in accounting.	Financial Statements are accountability reports of management's accountability for the management of resources owned by the Public Listed Company, which must be prepared and presented in accordance with Financial Accounting Standards generally accepted in Indonesia as well as relevant OJK regulations, including laws and regulations in the Capital Market sector governing the presentation and disclosure of Public Listed Company Financial Statements. Financial Statements of Public Listed Companies. Based on the laws and regulations in the capital market sector governing the responsibility of the Board of Directors for the Financial Statements, the Board of Directors is jointly and severally responsible for the Financial Statements, signed by the President Director and the member of the Board of Directors in charge of accounting or finance. accounting or finance. As such, the disclosure and preparation of financial information presented in the financial statements will be highly dependent on the expertise, and/or knowledge of the Board of Directors, particularly the member 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 is at least owned by members of the Board of Directors can provide confidence in the preparation of the Financial Statements, so that the Financial Statements can be relied upon by stakeholders. can be relied upon by stakeholders as the basis for making economic decisions related to the Public Company. economic decisions related to the Public Listed Company. Such expertise and/or knowledge may be evidenced by educational background, training certification and/or related work experience.	**Has been Applied** The Director in charge of accounting or finance has an educational background and work experience in accounting and finance and holds a Bachelor of Economics (Accounting) at the University of Indonesia (2002) and a Master of Islamic Banking and Finance at the University of Indonesia (2009). He has career experience as Senior Vice President/Group Head Corporate Transformation Office PT Bank Syariah Indonesia Tbk (2021), Group Head/Senior Vice President, Corporate Transformation PT Bank Syariah Mandiri (2019 - 2021), Group Head/ Senior Vice President, Accounting Group PT Bank Syariah Mandiri (November 2014 - January 2019) before serving as Finance Director of Bank Muamalat which was appointed through the Extraordinary GMS on November 29, 2022.
Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.	6.1. Direksi mempunyai kebijakan penilaian sendiri (*selfassessment*) 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.

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Principle 6: Improve Quality Implementation Duties and Responsibility Board of Directors.	6.1. The BOD has a self-assessment policy to assess the performance of the BOD.	As with the Board of Commissioners, the Board of Directors' self-assessment policy is a guideline used as a form of accountability for the assessment of the Board of Directors' performance collegially. The self-assessment is conducted 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, it is expected that each member of the Board of Directors can contribute to improving the performance of the Board of Directors on an ongoing basis. The policy may include the assessment activities carried out along with the purpose and objectives, the periodic implementation time, and the benchmarks or assessment criteria used in accordance with the recommendations provided by the nomination and remuneration function of the Public Company, where the establishment of such function has been required in the OJK regulation on the Nomination and Remuneration Committee of Issuers or Public Companies.	**Has been Applied** 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 BOD is also conducted periodically on governance structure, process and outcome at the BOD level. Outcome at the Board of Directors level. Based on the results of the self-assessment, efforts have been made to improve performance in the future.
	6.2. Kebijakan penilaian sendiri (*selfassessment*) 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 balances* terhadap kinerja Direksi.	**Telah Diterapkan** 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 Listed Company.	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 its duties, but also to provide important information on improvement efforts in the management of the Public Listed Company. Such information is very useful to provide confidence to shareholders or investors that there is certainty that the management of the company continues to be carried out in a better direction. With such disclosure, shareholders or investors are aware of the checks and balances mechanism on the performance of the Board of Directors.	**Has been Applied** 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.

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	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 hokum 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 regarding the resignation of members of the Board of Directors if they are involved in financial crimes.	Policy on the resignation of members Board of Directors member who is involved in financial crime financial crimes is a policy that can increase the stakeholders' trust in stakeholders' trust in the Public Listed Company, so that the integrity of the company will be maintained. This policy is necessary to help smooth the legal process and so that the legal process does not interfere with the course of business activities. In addition, in terms of morality, this policy will build an ethical culture within the Public Listed Company. The policy may be included in the Guidelines or Code of Ethics applicable to the Board of Directors.	**Has been Applied** In Internal provisions: The Board Manual of Bank Muamalat Indonesia in the chapter Ethics Relating to Bribery and Financial Crimes for Directors, among others, stipulates Financial Crimes for Directors, among others, stipulates that: 1. The Board of Directors is prohibited from committing acts of manipulation and various forms of embezzlement in financial services activities and money laundering criminal acts as referred to in Law No. 8 of 2010 concerning Prevention and Eradication of Money Laundering. 2. Members of the Board of Directors who are involved in financial crimes as convicted status, must resign from their position as members of the Board of Directors.
Aspek 4: Partisipasi Pemangku Kepentingan **Aspect 4: Stakeholder 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.

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Principle 7: Improving Aspects of Corporate Governance through Stakeholder Participation Stakeholders.	7.1. Public Listed Company has a policy to prevent insider trading.	A person who has inside information is prohibited from conducting a securities transaction by using inside information as referred to in the Law on Capital Market. Public Listed Company may minimize the occurrence of insider trading through prevention policy, for example, by strictly separating confidential data and/or information from public information, as well as dividing duties and responsibilities between the two. public, as well as dividing duties and responsibilities for the management of such information proportionally and efficiently.	**Has been Applied** 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. treatment principle. The Bank's personnel are prohibited from buying or selling shares (common stock) or other securities of the Bank when they are responsible for important information that is not intended for public consumption that may affect the price value of the Bank's shares and securities. For information, Bank Muamalat Indonesia is a public company, but does not trade its shares on the Indonesia Stock Exchange, so 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 antifraud 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 *whistleblowing system*.
	7.2. Public Listed Company has anti-corruption and anti-fraud policies.	Anti-corruption policy is useful to ensure that the Public Listed Company's business activities are conducted legally, prudently, and in accordance with the principles of good governance. principles of good governance. Such policy may be part of the code of ethics, or in a separate form. The policy may include, among others, programs and procedures to address corruption, kickbacks, fraud, bribery and/or gratuities within the Public Listed Company. The scope of the policy must describe the Public Listed Company's prevention of all corrupt practices, whether giving or receiving from other parties. whether giving or receiving from other parties.	**Has been Implemented** Provisions related to anti-corruption and antifraud have been regulated in the Board Manual and Procedures. Manual and Procedures. The Bank has developed an Anti Fraud Procedure that generally regulates the duties and responsibilities of the Anti Fraud work unit, anti-fraud authority, prevention, detection, investigation, reporting, sanctions, monitoring, follow-up evaluation and whistleblowing system.

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	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.

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	7.3. Public Listed Company has a policy on the selection and upgrading of suppliers or vendors.	Policies on supplier or vendor selection are useful to ensure that the Public Listed Company obtains the necessary goods or services at competitive prices and good quality. Meanwhile, the policy on supplier or vendor capacity building is useful to ensure that the supply chain runs efficiently and effectively. The ability of suppliers or vendors to supply/fulfill the goods or services needed 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 needed by the Company. Open. The scope of This policy includes criteria in the selection of suppliers or vendors, transparent procurement mechanisms, efforts to improve the capabilities of suppliers or vendors, and fulfillment of rights related to suppliers or vendors. related to suppliers or vendors.	**Has been Applied** The GCG Policy stipulates that in interacting with Goods/Services Providers, among others, suppliers and other parties conducting business transactions with the Bank, the Bank always establishes good relationships based on professionalism, trust, honesty, mutual respect and equal opportunities in obtaining relevant information in accordance with business relationships with the Company so that each party can make decisions based on fair and reasonable considerations. In establishing relationships between the Bank and goods/services providers, all parties are obliged to keep information confidential and protect the interests of each party. In carrying out relationships with goods/services providers, the Bank always prioritizes the following principles: • 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 of 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 do business with the company. • Providing equal treatment for all prospective business partners proportionally and not leading to give advantages to certain parties in any way. • The supplier or vendor selection mechanism has been regulated in detail in the Goods and Services Procurement Procedure.
	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. Public Listed Companies have a policy on the fulfillment of creditors' rights.	The policy on the fulfillment of creditors' rights is used as a guideline in making loans to creditors. The purpose of the policy is to maintain the fulfillment of rights and to maintain creditors' trust in the Public Listed Company. The policy includes considerations in entering into agreements, as well as follow-up in the fulfillment of the Public Listed Company's obligations to creditors.	**Has been Implemented** The fulfillment of creditors' rights has been regulated in the Bank's product procedures and stated in the agreement.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Application at Bank Muamalat
	7.5. Perusahaan Terbuka memiliki kebijakan *system whistleblowing*.	Kebijakan *system 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 *system 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*
	7.5. The Public Listed Company has a whistleblowing system policy.	The whistleblowing system policy that has been policy will provide certainty of protection to witnesses or whistleblowers on an indication of violations committed by employees or management of the Public Listed Company. Implementation of the whistleblowing system policy will have an impact on the establishment 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, how to file a complaint, protection and guarantee of confidentiality of the whistleblower, complaint handling, the party managing the complaint, and the results of handling and follow-up of the complaint. and follow-up of complaints.	**Has been Implemented** The Bank has a policy on the implementation of the Whistleblowing System as stipulated in the GCG Policy and Anti Fraud Procedure which includes: • Protection to Whistleblower. • Reporting System and Whistleblower Report Follow-up Mechanism. • Complaints of fraud indications. • Contact center 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.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Application at Bank Muamalat
	7.6. The Public Listed Company has a policy of providing long-term incentives to Directors and employees.	Long-term incentives are incentives based on the achievement of long-term performance. Long-term incentive plan long-term incentive plan is based on the premise that the company's long-term performance is is reflected by growth in the value of shares or other long-term targets of the company. Long-term incentives are useful in order to maintain loyalty and motivate the Board of Directors and employees to improve performance. and employees to improve their performance or productivity which will have an impact on improving the company's performance in the long term. long term. The existence of a long-term incentive policy is a real commitment of the Public Listed Company to encourage the implementation of long-term incentives. Public Listed Company to encourage the implementation of long-term incentives to Directors and Employees with terms, procedures and forms tailored to the long-term objectives of the Public Listed Company. Such policy may include, among others: the purpose and objectives of granting long-term incentives, terms and procedures in granting incentives, as well as conditions and risks that must be considered by the Public Listed Company in granting incentives. to be considered by the Public Listed Company in granting incentives. Such policy may also be included in the existing remuneration policy of the Public Listed Company.	**Has been Applied** The Long Term Incentive Plan (LTIP) was developed as part of the implementation of the Talent Management and Succession Plan concepts in the Bank. The available Talent and Successor Pool are selected employees who are expected to be the main drivers of the company's business processes. One of the efforts to retain them is through retention programs, both financial and non-financial. The LTIP program is one of the retention programs from the financial side where the scheme made refers to the achievement of performance on the long-term Key Performance Indicator (KPI) with special terms and conditions. Some schemes are set in several options, namely upfront payment system with bonding period and clawback mechanism and option x. Each is subject to relevant terms and conditions.
Aspek 5: Keterbukaan Informasi **Aspect 5: Information Disclosure**			
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* dan *shareholders* 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 website Bank Muamalat, SalaMuamalat, media sosial, yang terdiri dari Youtube, Facebook, Twitter dan Instagram.
Principle 8: Improving the Implementation of Information Disclosure	8.1. Public Listed Companies make wider use of information technology other than the Website as a medium for information disclosure.	The use of information technology can be useful as a medium for information disclosure. The information disclosure carried out is not only information disclosure that has been regulated in the laws and regulations, but also other information related to the Public Listed Company that is deemed useful to be known by shareholders or investors. By utilizing information technology more widely in addition to the website, it is expected that the company can increase the effectiveness of the dissemination of company information. Nevertheless, the utilization of information technology that is carried out still pays attention to the benefits and costs of the company.	**Has been Implemented** The Bank always strives to improve the quality of information disclosure to stakeholders and shareholders through information technology media other than the Bank's website. Information technology media used by the Bank to provide services and update information needs to customers or prospective customers are the Bank Muamalat website, SalaMuamalat, social media, consisting of Youtube, Facebook, Twitter and Instagram.

Prinsip Principle	Rekomendasi Recommendation	Penjelasan Rekomendasi OJK Explanation of OJK Recommendations	Penerapan di Bank Muamalat Application at Bank Muamalat
	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 sector 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*, publikasi Laporan Keuangan, dan Laporan Tahunan Bank. Pengungkapan informasi tersebut telah diungkapkan pada *website* Bank menu Hubungan Investor bagian pemegang saham, Laporan Triwulan serta bagian ikhtisar saham dalam Laporan Tahunan ini.
	8.2. The Annual Report of a Public Listed Company discloses the ultimate beneficial owner in the shareholding of the Public Listed Company of at least 5% (five percent), in addition to the disclosure of the ultimate beneficial owner in the shareholding of the Public Listed Company through the ultimate and controlling shareholders.	The laws and regulations in the Capital Market sector governing the submission of annual reports of Public Listed Companies have stipulated the obligation to disclose information regarding shareholders who own 5% (five percent) or more of the shares of a Public Company as well as the obligation to disclose information regarding the major shareholders and controlling shareholders of a Public Company either directly or indirectly up to the ultimate beneficial owner in the ownership of such shares. in the share ownership. In this Corporate Governance Guideline, it is recommended to disclose the ultimate beneficial owner of a Public Listed Company's shareholding of at least 5% (five percent), in addition to disclosing the ultimate beneficial owner of the shareholding by the major and controlling shareholders.	**Has been Implemented** The Bank has disclosed information regarding shareholders who own more than 5% (five) percent or more of the Bank's shares to Regulators and the Public through the website, publication of Financial Statements, and the Bank's Annual Report. The disclosure of such information has been disclosed on the Bank's website in the Investor Relations section of the shareholders menu, the Quarterly Report and the share overview section of this Annual Report.

Struktur dan Mekanisme *Corporate Governance*

Corporate Governance Structure and Mechanism

STRUKTUR TATA KELOLA PERUSAHAAN

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

CORPORATE GOVERNANCE STRUCTURE

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

Struktur Organisasi Tata Kelola Bank Muamalat Indonesia

Bank Muamalat Indonesia Governance Organization Structure

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

CORPORATE GOVERNANCE INFRASTRUCTURE

Bank Muamalat has an infrastructure in the form of policies and procedures as a guide in carrying out the functions and duties of the Company's organs, among others:

- Articles of Association of Bank Muamalat Indonesia
- Board Manual of Bank Muamalat Indonesia
- Code of Ethics of Bank Muamalat Indonesia
- GCG Policy of Bank Muamalat Indonesia
- General Policy of Bank Operations
- Board of Directors Meeting Procedure
- General Meeting of Shareholders Procedure

- 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
- Piagam Komite Sumber Daya Manusia
- 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 Bank Muamalat berlandaskan pada *soft structure*, yaitu berbentuk kebijakan dan prosedur operasional terkait GCG. Kebijakan dan prosedur tersebut senantiasa diimplementasikan dalam kegiatan bisnis Bank sehari-hari dan dikaji secara berkala efektifitasnya. Norma tersebut secara berkelanjutan dikomunikasikan kepada seluruh jajaran karyawan dalam organisasi Bank untuk dapat dijadikan sebagai landasan dalam menerapkan prinsip-prinsip GCG di lingkungan Bank.

Organ utama Bank dalam pelaksanaannya dibantu oleh organ pendukung yang terdiri dari komite di tingkat Dewan Komisaris, Direksi, Dewan Pengawas Syariah, Sekretaris Perusahaan, Manajemen Risiko dan Internal Audit.

Berikut adalah komite-komite di tingkat Dewan Komisaris BMI yang bertugas untuk membantu dan meningkatkan tugas dan fungsi pengawasan Dewan Komisaris, yaitu:

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

Adapun komite tingkat Dirksi adalah sebagai berikut:
- Komite Aset dan Liabilitas
- Komite Pengarah Teknologi Informasi
- Komite Manajemen Risiko
- Komite Sumber Daya Manusia

- Audit Committee Charter
- Nomination and Remuneration Committee Charter
- Risk Monitoring Committee Charter
- Corporate Governance Committee Charter
- Asset and Liability Committee Charter
- Information Technology Steering Committee Charter
- Risk Management Committee Charter
- Human Resources Committee Charter
- Anti-Fraud Guidelines and Procedures
- Internal Audit Charter
- APU-PPT (Anti-Money Laundering-Prevention of Financing of Terrorism) Implementation Policy and Procedure

CORPORATE GOVERNANCE MECHANISM

The governance mechanism at Bank Muamalat is based on a soft structure, which is in the form of operational policies and procedures related to GCG. These policies and procedures are always implemented in the Bank's daily business activities and periodically reviewed for effectiveness. The norm is continuously communicated to all employees in the Bank's organization to be used as a basis for implementing GCG principles.

In its implementation, the Bank's main organ is assisted by supporting organs consisting of committees at the Board of Commissioners, Board of Directors, Sharia Supervisory Board, Corporate Secretary, Risk Management, and Internal Audit.

The following are the committees at the BMI Board of Commissioners level that are tasked with assisting and enhancing the supervisory duties and functions of the Board of Commissioners, namely:
- Audit Committee
- Risk Monitoring Committee
- Nomination and Remuneration Committee
- Corporate Governance Committee.

The committees at the Board of Directors level are as follows:
- Asset and Liability Committee
- Information Technology Steering Committee
- Risk Management Committee
- Human Resources Committee

Rapat Umum Pemegang Saham

General Meeting of Shareholders

RUPS merupakan organ tertinggi dalam struktur organisasi GCG BMI, dimana hak dan kewenangan RUPS tidak dimiliki oleh Dewan Komisaris dan Direksi Perseroan yang batasannya diatur oleh ketentuan peraturan perundangan terkait dan Anggaran Dasar Bank.

RUPS juga berfungsi sebagai salah satu media komunikasi antara para Pemegang Saham dengan Dewan Komisaris dan Direksi melalui forum tanya jawab. Forum tersebut memberikan kesempatan yang sama kepada seluruh Pemegang Saham Bank yang hadir pada setiap mata acara RUPS. RUPS selanjutnya juga berfungsi sebagai forum bagi para pemegang saham untuk mengevaluasi kinerja Direksi dan Dewan Komisaris Bank.

Penyelenggaraan RUPS Bank Muamalat berdasarkan 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
- Peraturan perundang-undangan terkait lainnya.

JENIS RUPS

Terdapat dua jenis RUPS 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 ialah RUPS yang 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. Agenda lainnya ialah penunjukan Kantor Akuntan Publik untuk tahun buku berikutnya, pengesahan penggunaan laba, pengangkatan atau pemberhentian anggota Direksi atau anggota Dewan Komisaris serta hal-hal lain yang diperlukan.

The GMS is the highest organ in BMI's GCG organizational structure, where the rights and authorities of the GMS are not owned by the Board of Commissioners and the Board of Directors, whose limits are regulated by the provisions of the relevant laws and regulations and the Bank's Articles of Association.

The GMS also serves as one of the communication media between the Shareholders and the Board of Commissioners and Directors through a question-and-answer forum. The forum provides equal opportunities to all Shareholders of the Bank who attend each agenda item of the GMS. The GMS also serves as a forum for shareholders to evaluate the performance of the Bank's Board of Directors and Board of Commissioners.

The implementation of the GMS of Bank Muamalat is based on several provisions, including:

- Law No. 40 of 2007 concerning Limited Liability Companies.
- OJK Regulation No. 15/POJK.04/2020 concerning the Plan and Implementation of the General Meeting of Shareholders of Public Companies.
- OJK Regulation No. 16/POJK.04/2020 concerning the Implementation of the General Meeting of Shareholders of Public Companies Electronically
- The Bank's Articles of Association
- Internal Procedures related to the Implementation of the General Meeting of Shareholders
- Other relevant laws and regulations.

TYPES OF GMS

There are two types of GMS in accordance with Law No. 40 of 2007 concerning Limited Liability Companies and OJK Regulation No. 15/POJK.04/2020 of 2020 concerning Planning and Organizing General Meetings of Shareholders of Public Companies, namely:

1. **Annual GMS**
   Annual GMS is a GMS held no later than 6 (six) months after the end of the financial year or the deadline determined by OJK. The main agenda of the AGM consists of the submission of Financial Statements and Annual Reports from the Board of Directors to be ratified and approved by the Shareholders. Other agendas are the appointment of a Public Accountant Firm for the next financial year, ratification of the use of profit, appointment or dismissal of members of the Board of Directors or members of the Board of Commissioners and other necessary matters.

2. RUPS Luar Biasa atau RUPS Lainnya

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

WEWENANG RUPS

Rapat Umum Pemegang Saham memiliki wewenang tertinggi dalam Tata Kelola Perusahaan yang tidak dimiliki oleh Dewan Komisaris maupun Direksi, yang batasannya 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, Anggaran Dasar Bank dan peraturan terkait lainnya. Wewenang RUPS yaitu:

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 Dewan Pengawas Syariah, Direksi, dan Dewan Komisaris Perseroan;

2. Extraordinary GMS or Other GMS

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

AUTHORITY OF THE GMS

The General Meeting of Shareholders has the highest authority in Corporate Governance that is not vested in the Board of Commissioners or the Board of Directors, the limits of which are determined in Law No. 40 of 2007 concerning Limited Liability Companies, OJK Regulation No. 15/POJK.04/2020 concerning Planning and Organizing General Meetings of Shareholders of Public Companies, Financial Services Authority Regulation No. 3/POJK.04/2021 concerning the Implementation of Activities in the Capital Market Sector, the Bank's Articles of Association and other relevant regulations. The authority of the GMS are:

1. Evaluate the performance of the Board of Commissioners and Board of Directors;
2. To approve amendments to the Articles of Association;
3. To approve the Board of Directors' Report, the Board of Commissioners' Supervisory Report and the Company's Financial Statements;
4. Decide the allocation of profit utilization;
5. Appoint and determine the public accountant service fee;
6. Deciding on the amount and type of compensation and facilities for the management;
7. To approve the Annual Report, including the Company's Financial Statements and the Board of Commissioners' Supervisory Report, and to release and discharge the members of the Board of Directors and the Board of Commissioners from their respective management and supervisory duties;
8. To authorize the Board of Directors to determine and pay the final dividend;
9. Make decisions regarding the organizational structure such as amendments to the Articles of Association, merger, consolidation, separation, dissolution and liquidation of the Company;
10. Appoint and/or change the composition of members of the Board of Directors and Board of Commissioners;
11. Determining remuneration, namely determining the salary, other benefits and honorarium of the Sharia Supervisory Board, Board of Directors, and Board of Commissioners of the Company;

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.

HAK PEMEGANG SAHAM

Berdasarkan Anggaran Dasar Bank dan peraturan terkait, pemegang saham memiliki hak-hak sebagai berikut:

1. Pemegang saham dapat melakukan permintaan penyelenggaraan RUPS. Permintaan tersebut dapat dilakukan atas permintaan : 1 (satu) orang atau lebih pemegang saham yang bersama-sama mewakili 1/10 (satu persepuluh) atau lebih dari jumlah seluruh saham dengan hak suara, kecuali anggaran dasar menentukan suatu jumlah yang lebih kecil.
2. Menghadiri dan memberikan hak suara di RUPS berdasarkan dengan syarat dan ketentuan yang berlaku dan tata tertib RUPS
3. Pemegang saham berhak memperoleh informasi mata acara rapat dan bahan terkait mata acara rapat sepanjang tidak bertentangan dengan kepentingan Bank.
4. Menerima dividen saham dengan syarat dan ketentuan sesuai dengan keputusan RUPS
5. Menerima informasi mengenai tata tertib RUPS dan prosedur *voting* di dalam RUPS
6. Hak-hak lainnya sesuai dengan peraturan perundang-undangan terkait.

PELAKSANAAN RUPS TAHUN BUKU 2022

Sepanjang tahun 2022, BMI telah menyelenggarakan RUPS sebanyak 4 (empat) kali yang terdiri dari 1 (satu) kali RUPS Tahunan dan 3 (tiga) kali RUPS Luar Biasa.

RUPS Tahunan

RUPS Tahunan (RUPST) diselenggarakan pada tanggal 24 Juni 2022 pukul 10.06 WIB sd 11.07 WIB bertempat di Ballroom BJ Habibie – Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

12. Give approval to transactions that contain conflicts of interest;
13. Granting power and authority to the Board of Commissioners to appoint a Public Accounting Firm (KAP) by taking into account the recommendations of the Audit Committee;
14. Determining the Party that becomes the Controller of the Public Company.

SHAREHOLDER RIGHTS

Based on the Bank's Articles of Association and relevant regulations, shareholders have the following rights:

1. Shareholders may make a request to hold a GMS. Such request may be made by 1 (one) or more shareholders who jointly represent 1/10 (one tenth) or more of the total number of shares with voting rights, unless the articles of association specify a smaller number.
2. Attend and vote at the GMS based on the applicable terms and conditions and the GMS rules of procedure.
3. Shareholders are entitled to obtain information on the agenda of the meeting and materials related to the agenda of the meeting as long as it does not conflict with the interests of the Bank.
4. Receive stock dividends with terms and conditions in accordance with the GMS resolution.
5. Receive information regarding the GMS rules and voting procedures in the GMS.
6. Other rights in accordance with the relevant laws and regulations.

IMPLEMENTATION OF RUPS IN FISCAL YEAR 2022

In 2022, BMI held 4 (four) GMS, consisting of 1 (one) Annual GMS and 3 (three) Extraordinary GMS.

Annual GMS

The Annual General Meeting of Shareholders (AGM) was held on June 24, 2022 at 10:06 am to 11:07 am at BJ Habibie Ballroom - Muamalat Tower 2nd Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

Daftar Peserta RUPS Tahunan / List of AGM Participants

No.	Nama Name	Jabatan	Position
Dewan Pengawas Syariah | Sharia Supervisory Board			
1	Sholahudin Al Aiyub	Ketua	Chairman
2	Siti Haniatunnisa	Anggota	Member
3	Agung Danarto	Anggota	Member
Dewan Komisaris | Board of Commissioners			
1	Iggi Haruman Achsien	Komisaris Independen	Independent Commissioner
2	Edy Setiadi	Komisaris Independen	Independent Commissioner
3	Andre Mirza Hartawan	Komisaris	Commissioner
Direksi | Board of Directors			
1	Achmad K. Permana	Direktur Utama	President Director
2	Hery Syafril	Direktur Keuangan	Director of Finance
3	Andri Donny	Direktur Kepatuhan, Risiko, dan Hukum	Director of Compliance, Risk and Legal
4	Purnomo B. Soetadi	Direktur Bisnis Ritel	Director of Retail Business
5	Avianto	Direktur Pembiayaan	Director of Financing
6	Awaldi	Direktur Operasi	Director of Operations

Kesempatan Mengajukan Pertanyaan dan atau Pendapat pada Rapat

Dalam tiap-tiap Mata Acara RUPS Tahunan 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 Raise Questions and or Opinions at the Meeting

In each Agenda of the Annual GMS, opportunities were given to shareholders and/or their proxies to raise questions and/or give opinions/suggestions related to the agenda of the Meeting.

Mekanisme Pengambilan Keputusan Rapat

Pengambilan keputusan dalam RUPS Tahunan selalu dilakukan melalui mekanisme musyawarah untuk mufakat. Namun 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.

Mechanism of Making Meeting Resolutions

Decision-making in the Annual GMS is always carried out through deliberation for consensus. However, if deliberation for consensus is not achieved, the decision making in the meeting is carried out by open voting conducted by PT Datindo Entrycom as the Company's Securities Administration Bureau.

Keterlibatan Pihak Independen dalam Penghitungan Suara

Mekanisme pengambilan keputusan dalam setiap agenda RUPS Tahunan dilakukan secara musyawarah untuk mufakat. Sehingga tidak terdapat pengambilan keputusan dalam agenda RUPS yang dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang melibatkan pihak independen.

Involvement of Independent Parties in Vote Counting

The decision-making mechanism in each agenda of the Annual GMS is carried out by deliberation for consensus. Therefore, there is no decision making in the agenda of the AGM which is carried out by open voting involving independent parties.

Tahapan Pelaksanaan RUPS Tahunan

Stages of the Annual GMS Implementation

Pemberitahuan Notification	Pengumuman Announcement	Pemanggilan Summons	Pelaksanaan Implementation	Hasil dan Keputusan Result and Resolution
Perseroan telah menyampaikan pemberitahuan rencana penyelenggaraan Rapat beserta Mata Acara Rapat kepada Kepala Eksekutif Pengawas Pasar Modal melalui surat nomor 101/B/PRD-SRT/ III/2022 dan kepada Deputi Komisioner Pengawas Perbankan III OJK melalui surat nomor 102/B/PRD-SRT/III/2022 keduanya tertanggal 5 April 2022 perihal Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang -Saham Tahunan (”RUPST”) PT Bank Muamalat Indonesia Tbk (”Perseroan”) dan Penyampaian Mata Acara RUPST 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 Ekonomi Neraca” dan melalui Website Perseroan pada tanggal 26 April 2022 dalam bahasa Indonesia dan bahasa Inggris	Pemanggilan kepada pemegang saham mengenai penyelenggaraan Rapat telah dilakukan pada tanggal 11 Mei 2022 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	Bank melaksanakan RUPS Tahunan (RUPST) pada tanggal 24 Juni 2022 pukul 10.06 WIB sd 11.07 WIB bertempat di Ballroom BJ Habibie – Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.	Ringkasan Risalah RUPS Tahunan telah diumumkan pada tanggal 28 Juni 2022 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 Company has submitted notification of the plan to hold the Meeting along with the Meeting Agenda to the Chief Executive of the Capital Market Supervisor by letter number 101/B/PRD-SRT/ III/2022 and to the Deputy Commissioner for Banking Supervision III of OJK by letter number 102/B/PRD-SRT/III/2022 both dated April 5, 2022 regarding Notification of the Plan to Hold an Annual General Meeting of Shareholders ("AGMS") of PT Bank Muamalat Indonesia Tbk ("Company") and Submission of the Company's AGMS Agenda.	Announcement to shareholders shareholders regarding will be conducted Meeting Invitation, has been made through 1 (one) daily newspaper in Indonesian language circulated national circulation, namely newspaper "Harian Ekonomi Neraca" newspaper and through Company's website on April 26, 2022 in Indonesian and English	The summons to the shareholders regarding the holding of the Meeting was made on May 11, 2022 through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Terbit" newspaper and through the Company's Website in Indonesian and English language.	The Bank held its Annual General Meeting of Shareholders (AGM) on June 24, 2022 at 10.06 am to 11.07 am at BJ Habibie Ballroom - Muamalat Tower 2nd Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.	The Summary of Minutes of the Annual GMS was announced on June 28, 2022 through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English.

Keputusan dan Realisasi RUPST Tahun 2022

Seluruh Keputusan rapat telah disahkan dalam RUPS Tahunan tanggal 24 Juni 2022.

Resolution and Realization of AGMS Year 2022

All resolutions of the meeting have been ratified at the Annual GMS on June 24, 2022.

Agenda, Keputusan, dan Realisasi RUPST Tahun 2022

Agenda, Resolution, and Realization of AGMS Year 2022

No	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders who Raise Questions & Give Opinions/Proposals	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
1	Persetujuan Laporan Tahunan Perseroan Tahun Buku 2021 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2021 serta pengesahan Laporan Keuangan Perseroan untuk Tahun Buku 2021.	Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat	Menyetujui Laporan Tahunan Perseroan Tahun Buku 2021 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2021 dan mengesahkan Laporan Keuangan Perseroan untuk Tahun Buku 2021. Selanjutnya dengan telah disetujuinya Laporan Tahunan Perseroan Tahun Buku 2021 termasuk Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk Tahun Buku 2021 serta disahkannya Laporan Keuangan Perseroan untuk Tahun Buku 2021, 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 2021, sepanjang tindakan tersebut tercermin dari Laporan Tahunan dan Laporan Keuangan Perseroan Tahun Buku 2021 serta bukan merupakan tindak pidana atau pelanggaran terhadap ketentuan peraturan perundang-undangan yang berlaku	Sudah direalisasikan pada tahun 2022 dan Laporan Tahunan Perseroan telah disampaikan kepada OJK melalui surat No. 140/B/PRD-SRT/IV/2022 dan No. 141/B/PRD-SRT/IV/2022 tanggal 28 April 2022 kepada pihak-pihak terkait dan kepada lembaga-lembaga terkait
	Approval of the Company's Annual Report for the Financial Year 2021, including the Board of Commissioners and Sharia Supervisory Board Oversight Report for the Financial Year 2021, and ratification of the Company's Financial Statements for the Financial Year 2021.	There were no shareholders and/or proxy of shareholders who raised questions and/or gave opinions/proposals.	Decision making was carried out by deliberation to reach a consensus.	Approved the Company's Annual Report for the Financial Year 2021, including the Report on the Supervisory Duties of the Board of Commissioners and the Sharia Supervisory Board for the Financial Year 2021 and ratified the Company's Financial Statements for the Financial Year 2021. Furthermore, with the approval of the Company's Annual Report for the 2021 Financial Year including the Report on the Supervisory Duties of the Board of Commissioners and the Sharia Supervisory Board for the 2021 Financial Year and the ratification of the Company's Financial Statements for the 2021 Financial Year, it means that the Meeting has given full release and discharge (volledig acquit et de charge) to the members of the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board of the Company for the management and supervision of the Company that has been carried out during the 2021 Financial Year, as long as such actions are reflected in the Annual Report and Financial Statements of the Company for the 2021 Financial Year and do not constitute a criminal offense or violation of the provisions of the applicable laws and regulations.	It has been realized in 2022 and the Company's Annual Report has been submitted to OJK through letters No. 140/B/PRD-SRT/IV/2022 and No. 141/B/PRD-SRT/IV/2022 dated 28 April 2022 to related parties and to related institutions.
2	Persetujuan Penggunaan Laba Bersih Perseroan untuk Tahun Buku 2021.	Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat	Menyetujui laba bersih Perseroan untuk Tahun Buku 2021 setelah Pajak sebesar Rp8.927.050.660 (delapan miliar sembilan ratus dua puluh tujuh juta lima puluh ribu enam ratus enam puluh Rupiah) seluruhnya dipergunakan untuk cadangan Perseroan, sehingga tidak diadakan pembagian dividen atas laba bersih Perseroan Tahun Buku 2021.	Sudah direalisasikan pada tahun 2022 dan Laba bersih Perseroan untuk Tahun Buku 2021 tidak dibagikan dan dipergunakan untuk cadangan Perseroan
	Approval of the Use of the Company's Net Income for the Financial Year 2021.	There were no shareholders and/or proxy of shareholders who raised questions and/or gave opinions/proposals.	The decision was made by deliberation to reach a consensus.	Approved that the Company's net profit for the Financial Year 2021 after tax amounting to Rp8,927,050,660 (eight billion nine hundred twenty seven million fifty thousand six hundred sixty Rupiah) will be used entirely for the Company's reserves, so that no dividend distribution will be made on the Company's net profit for the Financial Year 2021.	It has been realized in 2022 and the Company's net profit for the Financial Year 2021 is not distributed and used for the Company's reserves.

No	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders who Raise Questions & Give Opinions/Proposals	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
3	Penunjukan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan Tahun Buku 2022 dan audit lain yang dibutuhkan Perseroan	Terdapat 1 (satu) pemegang saham yang menyampaikan pendapat/usulan tertulis.	Pengambilan keputusan dilakukan secara 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 2022 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 dan akan dilaksanakan dengan kriteria atau batasan yang dianggap sesuai oleh Dewan Komisaris Perseroan dengan kondisi Perseroan.	Sudah direalisasikan pada tahun 2022 dan Dewan Komisaris telah menunjuk Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2022 berdasarkan rekomendasi dari Komite Audit. Penunjukan berdasarkan surat Dewan Komisaris tanggal 18 November 2022 dan telah dilaporkan kepada OJK melalui surat No. 163/B/FND-SRT/XI/2022 tanggal 28 November 2022.
	Appointment of a Public Accountant Firm to audit the Company's Financial Statements for the Financial Year 2022 and other audits required by the Company.	There is 1 (one) shareholder who submits written opinion/proposal.	The decision was made by deliberation to reach a consensus.	Approved to authorize the Board of Commissioners of the Company to appoint, terminate and/or replace the Public Accounting Firm to audit the Company's Financial Statements for the Financial Year 2022 and/or other audits required by the Company and to determine the amount of honorarium and other reasonable appointment requirements for the Public Accounting Firm. The granting of authority to the Board of Commissioners of the Company is proposed for the effectiveness of the process of appointment, termination, and/or replacement of the Public Accounting Firm in accordance with the conditions of the Company and will be carried out with criteria or limits deemed appropriate by the Board of Commissioners of the Company with the conditions of the Company.	It has been realized in 2022 and the Board of Commissioners has appointed a Public Accountant Firm to audit the Company's Financial Statements for the Financial Year 2022 based on recommendations from the Audit Committee. The appointment is based on the Board of Commissioners' letter dated November 18, 2022 and has been reported to OJK through letter No. 163/B/FND-SRT/XI/2022 dated November 28, 2022.
4	Persetujuan tindakan penjaminan aset Perseroan sebagai jaminan utang Perseroan atau pihak lain.	Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat	Menyetujui tindakan penjaminan aset Perseroan sebagai jaminan utang Perseroan atas Transaksi Penerbitan Sukuk/fasilitas pembiayaan dari PT Perusahaan Pengelola Aset (Persero), PT Sarana Multigriya Finansial, dan atau pihak lain baik dalam satu transaksi penjaminan atau lebih dengan jumlah maksimum sebesar Rp4.000.000.000.000 (empat triliun Rupiah).	Transaksi dengan PT Sarana Multigriya Finansial senilai Rp 5.000.000.000 telah direalisasikan pada tahun 2022.
	Approval of the pledge of the Company's assets as collateral for the Company's debt or other parties.	There were no shareholders and/or proxy of shareholders who raised questions and/or opinions/proposals.	The decision was made by deliberation to reach a consensus.	Approved to pledge of the Company's assets as collateral for the Company's debt for the Sukuk Issuance Transaction/financing facility from PT Perusahaan Pengelola Aset (Persero), PT Sarana Multigriya Finansial, and/or other parties either in one or more pledge transactions with a maximum amount of Rp4,000,000,000,000 (four trillion Rupiah).	The transaction with PT Sarana Multigriya Finansial worth Rp 5,000,000,000,000 has been realized in 2022.

No	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders who Raise Questions & Give Opinions/Proposals	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
5	Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum melalui Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu VI ("PMHMETD VI") Perseroan	Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.	Untuk Mata Acara Rapat Kelima bersifat Laporan, oleh karenanya tidak dilakukan pengambilan keputusan.	Perseroan telah menyampaikan Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum melalui PMHMETD VI Perseroan sebagaimana dipersyaratkan Pasal 6 Ayat (1) dan Ayat (2) Peraturan Otoritas Jasa Keuangan Nomor 30/ POJK.4/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum.	Untuk Mata Acara Rapat Kelima bersifat Laporan, oleh karenanya tidak terdapat realisasi lebih lanjut atas laporan tersebut.
	Report on the Realization of the Use of Proceeds from the Public Offering through Capital Increase with Pre-emptive Rights VI ("PMHMETD VI") of the Company	There were no shareholders and/or proxy of shareholders who raised questions and/or opinions/ proposals.	The Fifth Meeting Agenda was a report, therefore no decision was made.	The Company has submitted the Report on the Realization of the Use of Proceeds from Public Offering through PMHMETD VI of the Company as required by Article 6 Paragraph (1) and Paragraph (2) of the Financial Services Authority Regulation Number 30/ POJK.4/2015 regarding the Report on the Realization of the Use of Proceeds from Public Offering.	The Fifth Meeting Agenda was a report, therefore there was no further realization of the report.
6	Persetujuan atas Perubahan Anggaran Dasar Perseroan	Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat.	1. Menyetujui perubahan Pasal 3 ayat (2) Anggaran Dasar Perseroan tentang Kegiatan Usaha dalam rangka penyesuaian dengan peraturan Badan Pusat Statistik No.2 Tahun 2. Menyetujui pemberian kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusaan berkenaan dengan perubahan ketentuan Anggaran Dasar Perseroan ke dalam akta Notaris dan mengajukan permohonan persetujuan 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 direalisaskan dan dituangkan dalam Akta No. 48 tanggal 24 Juni 2022 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 11 Juli 2022 No. AHU-0047668. AH.01.02. Tahun 2022 serta diumumkan dalam Berita Negara Republik Indonesia No. 56 tanggal 15 Juli 2022 Tambahan Berita Negara Republik Indonesia No. 023534.
	Approval of Amendments to the Company's Articles of Association	There were no shareholders and/or proxy of shareholders who raised questions and/or gave opinions/ proposals.	Decision making was carried out by deliberation to reach a consensus.	1. Approved the amendment to Article 3 paragraph (2) of the Company's Articles of Association regarding Business Activities in order to adjust with the regulation of the Central Bureau of Statistics No.2. 2. Approved the authorization to the Board of Directors of the Company with the right of substitution, to restate the decision regarding the amendment to the provisions of the Company's Articles of Association into a Notarial deed and submit an application for approval of the amendment to the Articles of Association to the competent authority and in connection with this matter to do everything necessary in accordance with the provisions of the applicable laws and regulations.	The amendment of the Company's Articles of Association has been realized and set forth in Deed No. 48 dated June 24, 2022 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 his Decree dated July 11, 2022 No. AHU-0047668. AH.01.02. Year 2022 and announced in the State Gazette of the Republic of Indonesia No. 56 dated July 15, 2022 Supplement to the State Gazette of the Republic of Indonesia No. 023534.

Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Tahunan tanggal 24 Juni 2022 telah direalisasikan pada tahun 2022.

Reasons for Unrealized Resolutions

All resolutions of the Annual GMS dated June 24, 2022 have been realized in 2022.

RUPS LUAR BIASA TAHUN 2022

EXTRAORDINARY GMS IN 2022

RUPS Luar Biasa Pertama Tahun 2022

RUPS Luar Biasa (RUPSLB) pertama diselenggarakan pada tanggal 28 Februari 2022 pukul 16.57 WIB sd 17.20 WIB bertempat di Ballroom BJ Habibie – Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

First Extraordinary GMS of 2022

The first Extraordinary GMS (EGMS) was held on February 28, 2022 at 16.57 WIB to 17.20 WIB at BJ Habibie Ballroom - Muamalat Tower 2nd Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

Daftar Peserta RUPS Luar Biasa Pertama

List of Participants of the First Extraordinary GMS

No.	Nama Name	Jabatan	Position
Dewan Pengawas Syariah | Sharia Supervisory Board			
1	Sholahudin Al Aiyub	Ketua	Chairman
2	Siti Haniatunnisa	Anggota	Member
3	Agung Danarto	Anggota	Member
Dewan Komisaris | Board of Commissioners			
1	Ilham Akbar Habibie	Komisaris Utama/Independen	President Commissioner/Independent
2	Iggi Haruman Achsien	Komisaris Independen	Independent Commissioner
3	Edy Setiadi	Komisaris Independen	Independent Commissioner
Direksi | Board of Directors			
1	Achmad K. Permana	Direktur Utama	President Director
2	Hery Syafril	Direktur Keuangan	Director of Finance
3	Andri Donny	Direktur Kepatuhan, Risiko, dan Hukum	Director of Compliance, Risk and Legal
4	Avianto	Direktur Pembiayaan	Director of Financing
5	Awaldi	Direktur Operasi	Director of Operations

Kesempatan Mengajukan Pertanyaan dan atau Pendapat pada Rapat

Dalam tiap-tiap Mata Acara RUPS Luar Biasa Pertama 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 Raise Questions and or Give Opinions at the Meeting

In each Agenda of the First Extraordinary GMS, opportunities were given to the shareholders and/or their proxies to raise questions and/or give opinions/suggestions related to the agenda of the Meeting.

Mekanisme Pengambilan Keputusan Rapat

Pengambilan keputusan dalam RUPS Luar Biasa Pertama dilakukan melalui mekanisme musyawarah untuk mufakat. Namun 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.

Mechanism for Making Meeting Resolutions

Decision-making in the First Extraordinary GMS was conducted through deliberation for consensus. However, if deliberation for consensus is not achieved, the decision making in the meeting will be carried out by open voting conducted by PT Datindo Entrycom as the Company's Securities Administration Bureau.

Keterlibatan Pihak Independen dalam Penghitungan Suara

Mekanisme pengambilan keputusan dalam agenda RUPS Luar Biasa Pertama dilakukan secara musyawarah untuk mufakat. Sehingga tidak terdapat pengambilan keputusan dalam agenda RUPS yang dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang melibatkan pihak independen.

Involvement of Independent Parties in Vote Counting

The decision-making mechanism in the agenda of the First Extraordinary GMS was carried out by deliberation for consensus. Therefore, there is no decision making in the agenda of the GMS which is carried out by open voting involving independent parties.

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

Pemberitahuan Notification	Pengumuman Announcement	Pemanggilan Summons	Pelaksanaan Implementation	Hasil dan Keputusan Result and Resolution
1. Perseroan telah menyampaikan pemberitahuan rencana penyelenggaraan Rapat beserta Mata Acara Rapat kepada Kepala Eksekutif Pengawas Pasar Modal melalui surat nomor 001/R/PRD-SRT/ I/2022 dan kepada Deputi Komisioner Pengawas Perbankan III OJK melalui surat nomor 002/B/PRD-SRT/I/2022 keduanya tertanggal 4 Januari 2022 perihal Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang -Saham Luar Biasa (”RUPSLB”) PT Bank Muamalat Indonesia Tbk (”Perseroan”) dan Penyampaian Mata Acara RUPSLB Perseroan. 2. Perseroan telah menyampaikan pemberitahuan penundaan Rapat kepada Kepala Eksekutif Pengawas Pasar Modal OJK nomor 026/B/PRD-SRT/I/2022dan Deputi Komisioner Pengawas Perbankan III OJK melalui Surat Nomor 027/B/PRD-SRT/I/2022 keduanya tertanggal 28 Januari 2022 perihal Penyampaian Bukti Publikasi Pengumuman Penundaan Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") PT Bank Muamalat Indonesia Tbk ("Perseroan")	1. 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 Ekonomi Neraca” dan melalui Website Perseroan pada tanggal 12 Januari 2022 dalam Bahasa Indonesia dan Bahasa Inggris 2. Pengumuman penundaan Rapat telah dilakukan melalui 1 (satu) surat kabar harian berbahasa Indonesia, yaitu “Harian Terbit” dan melalui Website Perseroan pada tanggal 27 Januari 2022, dalam bahasa Indonesia dan bahasa Inggris	Pemanggilan kepada pemegang saham mengenai penyelenggaraan Rapat telah dilakukan pada tanggal 4 Februari 2022 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	Bank melaksanakan RUPS Luar Biasa Pertama pada tanggal 28 Februari 2022 pukul 16.57 WIB sd 17.20 WIB bertempat 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 2 Maret 2022 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 Summons	Pelaksanaan Implementation	Hasil dan Keputusan Result and Resolution
1. The Company has submitted notification of the plan to hold the Meeting along with the Meeting Agenda to the Chief Executive of the Capital Market Supervisor through letter number 001/R/PRD-SRT/ I/2022 and to the Deputy Commissioner of Banking Supervision III OJK through letter number 002/B/PRD-SRT/I/2022 both dated January 4, 2022 regarding Notification of the Plan to Hold an Extraordinary General Meeting of Shareholders ("EGMS") of PT Bank Muamalat Indonesia Tbk ("Company") and Submission of the Company's EGMS Agenda. 2. The Company has submitted a notice of postponement of the Meeting to the Chief Executive Officer of OJK Capital Market Supervisor number 026/B/PRD-SRT/I/2022 and Deputy Commissioner for Banking Supervision III OJK through Letter Number 027/B/PRD-SRT/I/2022 both dated January 28, 2022 regarding Submission of Proof of Publication of Announcement of Postponement of the Extraordinary General Meeting of Shareholders ("EGMS") of PT Bank Muamalat Indonesia Tbk ("Company").	1. Announcement to the shareholders regarding the Meeting Invitation, has been made through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Ekonomi Neraca" newspaper and through the Company's Website on January 12, 2022 in Indonesian and English. 2. Announcement of the adjournment of the Meeting has been made through 1 (one) daily newspaper in Indonesian language, namely "Harian Terbit" newspaper and through the Company's Website on January 27, 2022, in Indonesian language and English language.	Summons to shareholders regarding the holding of the Meeting has been made on February 4, 2022 through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Terbit" newspaper and through the Company's Website in Indonesian language and English language	The Bank held the First Extraordinary GMS on February 28, 2022 at 16.57 WIB to 17.20 WIB at BJ Habibie Ballroom - Muamalat Tower 2nd Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.	The Summary of Minutes of the Extraordinary GMS was announced on March 2, 2022 through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English.

Keputusan dan Realisasi RUPSLB Pertama Tahun 2022

Seluruh Keputusan rapat telah disahkan dalam RUPS Luar Biasa Pertama tanggal 28 Februari 2022.

Resolutions and Realization of the First EGM in 2022

All resolutions of the meeting were ratified at the First Extraordinary GMS on February 28, 2022.

Agenda, Keputusan, dan Realisasi RUPSLB Pertama Tahun 2022

Agenda, Resolution, and Realization of the First EGM of 2022

No	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders who Raise Questions & Give Opinions/Proposals	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
1	Persetujuan Perubahan Susunan Pengurus Perseroan	Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan .	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat	1. Menyetujui pemberhentian dengan hormat yaitu : Anggota Dewan Komisaris • Mohamed Hedi Mejai selaku Komisaris Perseroan; dan • Abdulsalam Mohammad Joher Al-Saleh selaku Komisaris Perseroan terhitung sejak ditutupnya Rapat disertai dengan ucapan terima kasih dan penghargaan atas jasa mereka selama ini untuk kemajuan Perseroan. 2. Menyetujui pengangkatan : Anggota Dewan Komisaris • Sulistyo Budi selaku Komisaris merangkap Wakil Komisaris Utama Perseroan; • Juni Supriyanto selaku Komisaris Perseroan; dan • Andre Mirza Hartawan selaku Komisaris Perseroan; terhitung sejak ditutupnya Rapat ini sampai dengan sisa masa jabatan kepengurusan Perseroan saat ini, yaitu sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan Tahun 2024 (dua ribu dua puluh empat), dengan ketentuan pengangkatan tersebut akan berlaku efektif setelah masing-masing memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK. Dari dan oleh karenanya hal yang berkaitan dengan honorarium maupun tunjangan masing-masing selaku Pengurus Perseroan yang baru akan mengikuti hasil keputusan Rapat Umum Pemegang Saham yang mengangkat Pengurus lainnya yang masih menjabat. 3. Menyetujui pemberian kuasa kepada Direksi guna mewakili Perseroan untuk menandatangani perjanjian (management contract) dengan masing-masing anggota Dewan Komisaris; dan 4. Menyetujui pemberian kuasa kepada Direksi dengan hak substitusi, untuk menyatakan kembali keputusan berkenaan dengan perubahan anggota Dewan Komisaris 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.	Keputusan berkenaan dengan pengangkatan anggota Dewan Komisaris Perseroan telah dituangkan ke dalam akta Notaris No. 45 tanggal 28 Februari 2022 yang dibuat oleh Notaris Ashoya Ratam, S.H. M.Kn dan telah memberitahukannya kepada pihak yang berwenang.

No	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders who Raise Questions & Give Opinions/Proposals	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
	Approval of Changes in the Company's Management Structure	There were no shareholders and/or proxy of shareholders who raised questions and/or opinions/ proposals.	Decision making is carried out by deliberation to reach a consensus	1. Approved the honorable dismissal of : Member of the Board of Commissioners • Mohamed Hedi Mejai as Commissioner of the Company; and • Abdulsalam Mohammad Joher Al-Saleh as Commissioner of the Company as of the closing of the Meeting along with gratitude and appreciation for their services so far for the progress of the Company. 2. Approved the appointment of : Member of the Board of Commissioners • Sulistyo Budi as Commissioner and concurrently Vice President Commissioner of the Company; • Juni Supriyanto as Commissioner of the Company; and • Andre Mirza Hartawan as Commissioner of the Company; as of the closing of this Meeting until the remaining term of office of the current management of the Company, namely until the closing of the Annual General Meeting of Shareholders of the Company in 2024 (two thousand twenty-four), provided that such appointment will be effective after each of them has obtained the determination of passing the Fit and Proper Assessment from OJK. From and therefore matters relating to honorarium and benefits respectively as the new Management of the Company will follow the results of the decision of the General Meeting of Shareholders which appoints other Management who are still in office. 3. Approved the authorization to the Board of Directors to represent the Company to sign an agreement (management contract) with each member of the Board of Commissioners; and 4. Approved the authorization to the Board of Directors with the right of substitution, to restate the resolution regarding the changes of the members of the Board of Commissioners in a Notarial deed and notify the competent authorities and in connection with this matter to do everything necessary in accordance with the provisions of the applicable laws and regulations.	The decision regarding the appointment of members of the Board of Commissioners of the Company has been set forth in Notarial deed No. 45 dated February 28, 2022 made by Notary Ashoya Ratam, S.H. M.Kn and has been notified to the competent authorities.

Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Luar Biasa Pertama tanggal 28 Februari 2022 telah direalisasikan pada tahun 2022.

RUPS Luar Biasa Kedua Tahun 2022

RUPS Luar Biasa (RUPSLB) Kedua diselenggarakan pada tanggal 24 Juni 2022 pukul 13.45 WIB sd 14.15 WIB bertempat di Ballroom BJ Habibie – Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

Reasons for Unrealized Resolutions

All resolutions of the First Extraordinary GMS dated 28 February 2022 have been realized in 2022.

Second Extraordinary General Meeting of 2022

The Second Extraordinary GMS (EGMS) was held on June 24, 2022 at 13.45 WIB to 14.15 WIB at BJ Habibie Ballroom - Muamalat Tower 2nd Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

Daftar Peserta RUPS Luar Biasa Kedua / **List of Participants of the Second Extraordinary GMS**

No.	Nama Name	Jabatan	Position
Dewan Pengawas Syariah | Sharia Supervisory Board			
1	Sholahudin Al Aiyub	Ketua	Chairman
Dewan Komisaris | Board of Commissioners			
1	Iggi Haruman Achsien	Komisaris Independen	Independent Commissioner
2	Edy Setiadi	Komisaris Independen	Independent Commissioner
3	Andre Mirza Hartawan	Komisaris	Commissioner
Direksi | Board of Directors			
1	Achmad K. Permana	Direktur Utama	President Director
2	Hery Syafril	Direktur Keuangan	Director of Finance
3	Andri Donny	Direktur Kepatuhan, Risiko, dan Hukum	Director of Compliance, Risk and Legal
4	Purnomo B. Soetadi	Direktur Bisnis Ritel	Director of Retail Business
5	Avianto	Direktur Pembiayaan	Director of Financing
6	Awaldi	Direktur Operasi	Director of Operations

Kesempatan Mengajukan Pertanyaan dan atau Pendapat pada Rapat

Dalam tiap-tiap Mata Acara RUPS Luar Biasa Kedua 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 Raise Questions and or Give Opinions at the Meeting

In each Agenda of the Second Extraordinary GMS, opportunities were given to the shareholders and/or their proxies to raise questions and/or give opinions/suggestions related to the agenda of the Meeting.

Mekanisme Pengambilan Keputusan Rapat

Pengambilan keputusan dalam RUPS Luar Biasa Kedua dilakukan melalui mekanisme musyawarah untuk mufakat. Namun 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.

Mechanism for Making Meeting Resolutions

Decision-making in the Second Extraordinary GMS was conducted through deliberation for consensus. However, if deliberation for consensus is not achieved, the decision making in the meeting will be carried out by open voting conducted by PT Datindo Entrycom as the Company's Securities Administration Bureau.

Keterlibatan Pihak Independen dalam Penghitungan Suara

Mekanisme pengambilan keputusan dalam agenda RUPS Luar Biasa Kedua dilakukan secara musyawarah untuk mufakat. Sehingga tidak terdapat pengambilan keputusan dalam agenda RUPS yang dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang melibatkan pihak independen.

Involvement of Independent Parties in Vote Counting

The decision-making mechanism in the agenda of the First Extraordinary GMS was carried out by deliberation for consensus. Therefore, there is no decision making in the agenda of the GMS which is carried out by open voting involving independent parties.

Tahapan Pelaksanaan RUPS Luar Biasa Kedua

Stages of the Second Extraordinary GMS Implementation

Pemberitahuan Notification	Pengumuman Announcement	Pemanggilan Summons	Pelaksanaan Implementation	Hasil dan Keputusan Result and Resolution
Perseroan telah menyampaikan pemberitahuan rencana penyelenggaraan Rapat beserta Mata Acara Rapat kepada Kepala Eksekutif Pengawas Pasar Modal melalui surat nomor 103/B/PRD-SRT/ III/2022 dan kepada Deputi Komisioner Pengawas Perbankan III OJK melalui surat nomor 104/B/ PRD-SRT/III/2022 keduanya tertanggal 5 April 2022 perihal Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang -Saham Luar Biasa (”RUPSLB”) PT Bank Muamalat Indonesia Tbk (”Perseroan”) dan Penyampaian Mata Acara RUPSLB 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 Ekonomi Neraca” dan melalui Website Perseroan pada tanggal 26 April 2022 dalam bahasa Indonesia dan bahasa Inggris	Pemanggilan kepada pemegang saham mengenai penyelenggaraan Rapat telah dilakukan pada tanggal 11 Mei 2022 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	Bank melaksanakan RUPS Luar Biasa pada tanggal 24 Juni 2022 pukul 13.45 WIB sd 14.15 WIB bertempat 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 28 Juni 2022 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 Company has submitted notification of the plan to hold the Meeting along with the Meeting Agenda to the Chief Executive of the Capital Market Supervisor by letter number 103/B/PRD-SRT/ III/2022 and to the Deputy Commissioner for Banking Supervision III of OJK by letter number 104/B/PRD-SRT/III/2022 both dated April 5, 2022 regarding Notification of the Plan to Hold an Annual General Meeting of Shareholders ("AGMS") of PT Bank Muamalat Indonesia Tbk ("Company") and Submission of the Company's AGMS Agenda.	Announcement to shareholders shareholders regarding will be conducted Meeting Invitation, has been made through 1 (one) daily newspaper in Indonesian language circulated national circulation, namely newspaper "Harian Ekonomi Neraca" newspaper and through Company's website on April 26, 2022 in Indonesian and English	The summons to the shareholders regarding the holding of the Meeting was made on May 11, 2022 through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Terbit" newspaper and through the Company's Website in Indonesian and English language	The Bank held its Annual General Meeting of Shareholders (AGM) on June 24, 2022 at 13.45 am to 14.15 am at BJ Habibie Ballroom - Muamalat Tower 2nd Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia	The Summary of Minutes of the Extraordinary GMS was announced on June 28, 2022 through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English.

Keputusan dan Realisasi RUPSLB Kedua Tahun 2022

Seluruh Keputusan rapat telah disahkan dalam RUPS Luar Biasa Kedua tanggal 24 Juni 2022.

Resolution and Realization of the Second EGMS 2022

All resolutions of the meeting were ratified at the Second Extraordinary GMS on June 24, 2022.

Agenda, Keputusan, dan Realisasi RUPSLB Kedua Tahun 2022

Agenda, Resolution, and Realization of the Second EGM of 2022

No	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders who Raise Questions & Give Opinions/Proposals	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
1	Persetujuan Permohonan Pengunduran Diri Pengurus Perseroan	Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan. .	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat	1. Menerima pengunduran diri Bapak Ilham Akbar Habibie dari jabatannya selaku Komisaris Utama sekaligus Komisaris Independen Perseroan sebagaimana dinyatakan dalam surat pengunduran dirinya tertanggal 19 Mei 2022. 2. Memberikan pelunasan dan pembebasan tanggung jawab (*volledig acquit et de charge*) kepada Bapak Ilham Akbar Habibie tersebut untuk tindakan pengurusan Perseroan yang telah dilakukannya selama tahun 2022, sepanjang laporan tahunan dan laporan keuangan Perseroan Tahun 2022 disetujui dan disahkan dalam Rapat Umum Pemegang Saham Tahunan Perseroan yang akan diadakan di tahun 2023, serta sejauh tindakan pengurusan tersebut tercermin dari Laporan Tahunan dan Laporan Keuangan Perseroan Tahun Buku 2022 dan bukan merupakan tindak pidana atau pelanggaran terhadap ketentuan peraturan perundangan yang berlaku	Keputusan berkenaan dengan pengunduran diri Bapak Ilham Akbar Habibie dari jabatannya selaku Komisaris Utama sekaligus Komisaris Independen Perseroan telah dituangkan ke dalam akta Notaris No. 49 tanggal 24 Juni 2022 yang dibuat oleh Notaris Ashoya Ratam, S.H. M.Kn dan telah memberitahukannya kepada pihak yang berwenang.
	Approval of Application for Resignation of the Company's Management.	There were no shareholders and/or proxy of shareholders who raised questions and/or opinions/ proposals	Decision making is carried out by deliberation for consensus	1. To accept the resignation of Mr. Ilham Akbar Habibie from his position as President Commissioner and Independent Commissioner of the Company as stated in his resignation letter dated May 19, 2022. 2. To grant a release and discharge (volledig acquit et de charge) to Mr. Ilham Akbar Habibie for the management of the Company that he has carried out during 2022, to the extent that the Company's annual report and financial statements for 2022 are approved and ratified at the Company's Annual General Meeting of Shareholders to be held in 2023, and to the extent that such management actions are reflected in the Company's Annual Report and Financial Statements for the Financial Year 2022 and do not constitute a criminal offense or violation of the provisions of the prevailing laws and regulations.	The decision regarding the resignation of Mr. Ilham Akbar Habibie from his position as President Commissioner and Independent Commissioner of the Company has been set forth in Notarial Deed No. 49 dated June 24, 2022 made by Notary Ashoya Ratam, S.H. M.Kn and has been notified to the competent authorities.

No	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders who Raise Questions & Give Opinions/Proposals	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
2	Persetujuan Perubahan Susunan Pengurus Perseroan	Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat	1. Menyetujui pemberhentian dengan hormat: a. Juni Supriyanto selaku anggota Dewan Komisaris Perseroan. b. Edy Setiadi selaku anggota Dewan Komisaris Perseroan. c. Andri Donny selaku anggota Direksi Perseroan. terhitung sejak ditutupnya Rapat disertai dengan ucapan terima kasih dan penghargaan atas jasa mereka selama ini untuk kemajuan Perseroan. 2. Menyetujui pengangkatan: a. Iggi H.Achsien sebagai Komisaris Utama sekaligus Komisaris Independen Perseroan. b. Sartono sebagaiAnggota Dewan Komisaris sekaligus Komisaris Independen Perseroan. c. Amin Said Husni sebagai Anggota Dewan Komisaris sekaligus Komisaris Independen Perseroan. d. KH. Marsudi Syuhud sebagai anggota Dewan Komisaris Perseroan. e. Karno sebagai anggota Direksi Perseroan sekaligus Direktur Kepatuhan. terhitung sejak ditutupnya Rapat sampai dengan sisa masa jabatan kepengurusan Perseroan saat ini, yaitu sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan Tahun 2024, dengan ketentuan: bagi calon anggota Direksi dan Dewan Komisaris Perseroan yang belum memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK, pengangkatannya akan berlaku efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK. Dalam hal yang bersangkutan dinyatakan tidak lulus Penilaian Kemampuan dan Kepatutan (Fit and Proper Assessment), maka pengangkatan yang bersangkutan menjadi batal, tanpa diperlukan lagi suatu keputusan dari Rapat Umum Pemegang Saham; dan Dari dan oleh karenanya hal yang berkaitan dengan honorarium maupun tunjangan masing-masing selaku Pengurus Perseroan yang baru akan mengikuti hasil keputusan Rapat Umum Pemegang Saham yang mengangkat Pengurus lainnya yang masih menjabat. 3. Pelaksana tugas Direktur Kepatuhan sampai dengan saudara Karno memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK (Fit and Proper Assesment) akan ditetapkan dalam Rapat Direksi Perseroan sesuai ketentuan Anggaran Dasar Perseroan serta memperhatikan ketentuan yang berlaku. 4. Menyetujui pemberian kuasa kepada Direksi guna mewakili Perseroan untuk menandatangani perjanjian (management contract) dengan masing-masing anggota Dewan Komisaris; 5. Menyetujui pemberian kuasa kepada Dewan Komisaris guna mewakili Perseroan untuk menandatangani perjanjian (management contract) dengan masing-masing anggota Direksi; dan 6. Menyetujui pemberian kuasa kepada Direksi dengan hak substitusi, untuk menyatakan kembali keputusan berkenaan dengan perubahan anggota pengurus 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.	Keputusan berkenaan dengan perubahan susunan Pengurus Perseroan telah dituangkan ke dalam akta Notaris No. 49 tanggal 24 Juni 2022 yang dibuat oleh Notaris Ashoya Ratam, S.H. M.Kn dan telah memberitahukannya kepada pihak yang berwenang.

No	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders who Raise Questions & Give Opinions/Proposals	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
	Approval of Changes in the Company's Management Structure	There were no shareholders and/or proxy of shareholders who raised questions and/or opinions/ proposals	Decision making is carried out by deliberation for consensus	1. Approved the dismissal with honor: a. Juni Supriyanto as a member of the Company's Board of Commissioners. b. Edy Setiadi as member of the Board of Commissioners of the Company. c. Andri Donny as member of the Board of Directors of the Company. as of the closing of the Meeting along with gratitude and appreciation for their services so far for the progress of the Company. 2. Approved the appointment of: a. Iggi H. Achsien as President Commissioner and Independent Commissioner of the Company. b. Sartono as Member of the Board of Commissioners and Independent Commissioner of the Company. c. Amin Said Husni as Member of the Board of Commissioners as well as Independent Commissioner of the Company. d. KH Marsudi Syuhud as a member of the Company's Board of Commissioners. e. Karno as a member of the Company's Board of Directors as well as Compliance Director. as of the closing of the Meeting until the remaining term of office of the current management of the Company, namely until the closing of the Annual General Meeting of Shareholders of the Company in 2024, provided that: for candidates for members of the Company's Board of Directors and Board of Commissioners who have not obtained a determination of passing the Fit and Proper Assessment from the OJK, their appointment will be effective after obtaining a determination of passing the Fit and Proper Assessment from the OJK. In the event that the person concerned is declared not to have passed the Fit and Proper Assessment, then the appointment concerned will be canceled, without the need for a decision from the General Meeting of Shareholders; and From and therefore matters relating to honorarium and benefits respectively as the new Management of the Company will follow the results of the decision of the General Meeting of Shareholders appointing other Management who are still in office. 3. The acting Compliance Director until Mr. Karno obtains a determination of passing the Fit and Proper Assessment from OJK will be determined at the Company's Board of Directors Meeting in accordance with the provisions of the Company's Articles of Association and taking into account applicable regulations. 4. Approved the authorization to the Board of Directors to represent the Company to sign an agreement (management contract) with each member of the Board of Commissioners; 5. Approved the authorization to the Board of Commissioners to represent the Company to sign an agreement (management contract) with each member of the Board of Directors; and 6. Approved the authorization to the Board of Directors with the right of substitution, to restate the decision regarding the changes in the members of the management in a Notarial deed and notify the authorized parties and in connection with this matter to do everything necessary in accordance with the provisions of the applicable laws and regulations.	The decision regarding the changes in the composition of the Company's Management has been set forth in Notarial deed No. 49 dated June 24, 2022 made by Notary Ashoya Ratam, S.H. M.Kn and has been notified to the competent authorities.

Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Luar Biasa Kedua tanggal 24 Juni 2022 telah direalisasikan pada tahun 2022.

Reasons for Unrealized Resolutions

All resolutions of the Second Extraordinary GMS dated 24 June 2022 have been realized in 2022.

RUPS Luar Biasa Kedua Ketiga Tahun 2022

RUPS Luar Biasa (RUPSLB) Ketiga diselenggarakan pada tanggal 29 November 2022 pukul 10.10 – 10.46 WIB bertempat di Ballroom BJ Habibie – Muamalat Tower Lantai 2, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

Third Extraordinary General Meeting of 2022

The Third Extraordinary General Meeting of Shareholders (EGMS) was held on November 29, 2022 at 10.10 - 10.46 WIB at BJ Habibie Ballroom - Muamalat Tower 2nd Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia.

Daftar Peserta RUPS Luar Biasa Ketiga

List of Participants of the Third Extraordinary GMS

No.	Nama Name	Jabatan	Position
Dewan Pengawas Syariah | Sharia Supervisory Board			
1	Siti Haniatunnisa	Anggota	Member
2	Agung Danarto	Anggota	Member
Dewan Komisaris | Board of Commissioners			
1	Iggi H. Achsien	Komisaris Utama/Independen	President Commissioner/Independent
2	Sartono	Komisaris Independen	Independent Commissioner
3	Amin Said Husni	Komisaris Independen	Independent Commissioner
4	Sulistyo Budi*)	Komisaris Independen	Independent Commissioner
5	Andre Mirza Hartawan	Komisaris	Commissioner
Direksi | Board of Directors			
1	Achmad K. Permana	Direktur Utama	President Director
2	Hery Syafril	Direktur Keuangan	Director of Finance
3	Karno	Direktur Kepatuhan, Risiko, dan Hukum	Director of Compliance, Risk and Legal
4	Awaldi	Direktur Operasi	Director of Operations

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

Kesempatan Mengajukan Pertanyaan dan atau Pendapat pada Rapat

Dalam tiap-tiap Mata Acara RUPS Luar Biasa Ketiga 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 Raise Questions and or Give Opinions at the Meeting

In each Agenda of the Third Extraordinary GMS, opportunities were given to the shareholders and/or their proxies to raise questions and/or give opinions/suggestions related to the agenda of the Meeting.

Mekanisme Pengambilan Keputusan Rapat

Pengambilan keputusan dalam RUPS Luar Biasa Ketiga dilakukan melalui mekanisme musyawarah untuk mufakat. Namun 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.

Mechanism for Making Meeting Resolutions

Decision-making in the Third Extraordinary GMS was conducted through deliberation for consensus. However, if deliberation for consensus is not achieved, the decision making in the meeting will be carried out by open voting conducted by PT Datindo Entrycom as the Company's Securities Administration Bureau.

Keterlibatan Pihak Independen dalam Penghitungan Suara

Mekanisme pengambilan keputusan dalam agenda RUPS Luar Biasa Ketiga dilakukan secara musyawarah untuk mufakat. Sehingga tidak terdapat pengambilan keputusan dalam agenda RUPS yang dilakukan dengan cara pemungutan suara (*voting*) secara terbuka yang melibatkan pihak independen.

Involvement of Independent Parties in Vote Counting

The decision-making mechanism in the agenda of the Third Extraordinary GMS was carried out by deliberation for consensus. Therefore, there is no decision making in the agenda of the GMS which is carried out by open voting involving independent parties.

Tahapan Pelaksanaan RUPS Luar Biasa Ketiga

Stages of the Third Extraordinary GMS Implementation

Pemberitahuan Notification	Pengumuman Announcement	Pemanggilan Summons	Pelaksanaan Implementation	Hasil dan Keputusan Result and Resolution
1. Perseroan telah menyampaikan pemberitahuan rencana penyelenggaraan Rapat beserta Mata Acara Rapat kepada Kepala Eksekutif Pengawas Pasar Modal melalui surat nomor 258/B/PRD-SRT/ IX/2022 dan kepada Deputi Komisioner Pengawas Perbankan III OJK melalui surat nomor 259/B/PRD-SRT/IX/2022 keduanya tertanggal 7 September 2022 perihal Pemberitahuan Rencana Penyelenggaraan Rapat Umum Pemegang -Saham Luar Biasa (“RUPSLB”) PT Bank Muamalat Indonesia Tbk (”Perseroan”) dan Penyampaian Mata Acara RUPSLB Perseroan. 2. 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 297/B/PRD-SRT/XI/2022 dan kepada Deputi Komisioner Pengawas Perbankan III OJK melalui Surat Nomor 298/B/PRD-SRT/XI/2022 keduanya tertanggal 1 November 2022 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 Ekonomi Neraca” dan melalui Website Perseroan pada tanggal 14 September 2022 dalam bahasa Indonesia dan bahasa Inggris	Pemanggilan kepada pemegang saham mengenai penyelenggaraan Rapat telah dilakukan pada tanggal 29 September 2022 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 melaksanakan RUPS Luar Biasa pada tanggal 29 November 2022 pukul 10.10 – 10.46 WIB bertempat 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 Desember 2022 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.
1. The Company has submitted notification of the plan to hold the Meeting along with the Meeting Agenda to the Chief Executive of the Capital Market Supervisor by letter number 258/B/PRD-SRT/ IX/2022 and to the Deputy Commissioner for Banking Supervision III of OJK by letter number 259/B/PRD-SRT/ IX/2022 both dated 7 September, 2022 regarding Notification of the Plan to Hold an Annual General Meeting of Shareholders ("AGMS") of PT Bank Muamalat Indonesia Tbk ("Company") and Submission of the Company's AGMS Agenda. 2. The Company has submitted the Notice of Amendment to the Agenda of the Meeting to the Chief Executive Officer of the OJK Capital Market Supervisor in accordance with the provisions of Article 13 paragraph (3) POJK 15/2020 through Letter Number 297/B/PRD-SRT/XI/2022 and to the Deputy Commissioner for Banking Supervision III OJK through Letter Number 298/B/PRD-SRT/ XI/2022 both dated November 1, 2022 regarding Amendments to the Agenda of the Extraordinary General Meeting of Shareholders ("EGMS") of PT Bank Muamalat Indonesia Tbk ("Company").	Announcement to shareholders shareholders regarding will be conducted Meeting Invitation, has been made through 1 (one) daily newspaper in Indonesian language circulated national circulation, namely newspaper "Harian Ekonomi Neraca" newspaper and through Company's website on September 14, 2022 in Indonesian and English	The summons to the shareholders regarding the holding of the Meeting was made on September 29, 2022 through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Terbit" newspaper and through the Company's Website in Indonesian and English language	The Bank held its Annual General Meeting of Shareholders (AGM) on November 29, 2022 at 10.10 – 10.46 at BJ Habibie Ballroom - Muamalat Tower 2nd Floor, Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia	The Summary of Minutes of the Extraordinary GMS was announced on December 1, 2022 through 1 (one) daily newspaper in Indonesian language with national circulation, namely "Harian Ekonomi Neraca" newspaper and through the Company's Website in Indonesian and English.

Keputusan dan Realisasi RUPSLB Ketiga Tahun 2022

Seluruh Keputusan rapat telah disahkan dalam RUPS Luar Biasa Ketiga tanggal 29 November 2022.

Resolution and Realization of the Third EGMS 2022

All resolutions of the meeting were ratified at the Third Extraordinary GMS on November 29, 2022.

Agenda, Keputusan, dan Realisasi RUPSLB Ketiga Tahun 2022

Agenda, Resolution and Realization of the Third EGMS 2022

No	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders who Raise Questions & Give Opinions/Proposals	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
1	Persetujuan Perubahan Anggaran Dasar Perseroan.	Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat	1. Menyetujui perubahan Anggaran Dasar Perseroan, sebagaimana telah disampaikan menjadi sebagai berikut: - Pasal 13 ayat 8 terkait remunerasi Direksi "Gaji, uang jasa, dan tunjangan lainnya (jika ada) bagi anggota Direksi ditetapkan oleh RUPS dan wewenang tersebut oleh RUPS dapat dilimpahkan kepada Dewan Komisaris dengan memperhatikan ketentuan perundang-undangan." - Pasal 13 ayat 13 terkait remunerasi Direksi yang berhenti atau diberhentikan sebelum masa jabatanya berakhir "Gaji, uang jasa dan tunjangan lainya (jika ada) bagi anggota Direksi yang berhenti atau diberhentikan sebagaimana dimaksud dalam Pasal 12.4 huruf a Anggaran Dasar, ditetapkan oleh RUPS." - Pasal 15 ayat 7 terkait remunerasi Komisaris Utama dan Komisaris "Gaji, uang jasa dan tunjangan lainnya (jika ada) bagi Dewan Komisaris ditetapkan oleh RUPS dengan memperhatikan ketentuan peraturan perundang-undangan yang berlaku." - Pasal 15 ayat 16 terkait remunerasi Dewan Komisaris yang berhenti atau diberhentikan sebelum masa jabatannya berakhir "Gaji, uang jasa dan tunjangan lainya (jika ada) bagi Dewan Komisaris yang berhenti atau diberhentikan sebagaimana dimaksud dalam Pasal 15.6 huruf a Anggaran Dasar, ditetapkan oleh RUPS." 2. Menyetujui pemberian kuasa kepada Direksi dengan hak substitusi untuk menyatakan kembali keputusan berkenaan dengan perubahan Anggaran Dasar Perseroan 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.	Perubahan Anggaran Dasar Perseroan telah direalisaskan dan dituangkan dalam Akta No. 21 tanggal 9 Desember 2022 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 11 Juli 2022 No. AHU-AH.01.03-0326274 Tahun 2022 serta diumumkan dalam Berita Negara Republik Indonesia No. 104 tanggal 30 Desember 2022 Tambahan Berita Negara Republik Indonesia No. 045582.

No	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders who Raise Questions & Give Opinions/Proposals	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
	Approval of Amendments to the Company's Articles of Association.	There were no shareholders and/or proxy of shareholders who raised questions and/or opinions/ proposals.	Decision making is carried out by deliberation to reach a consensus	1. Approved the amendments to the Company's Articles of Association, as submitted as follows: - Article 13 paragraph 8 related to remuneration of the Board of Directors "Salaries, fees, and other benefits (if any) for members of the Board of Directors shall be determined by the GMS and such authority by the GMS may be delegated to the Board of Commissioners with due observance of statutory provisions." - Article 13 paragraph 13 related to the remuneration of Directors who quit or are dismissed before their term ends "Salary, service fees and other benefits (if any) for members of the Board of Directors who quit or are dismissed as referred to in Article 12.4 letter a of the Articles of Association, shall be determined by the GMS." - Article 15 paragraph 7 related to remuneration of President Commissioner and Commissioner "Salary, service fees and other benefits (if any) for the Board of Commissioners shall be determined by the GMS with due observance of the prevailing laws and regulations." - Article 15 paragraph 16 related to the remuneration of the Board of Commissioners who quit or are dismissed before the end of their term of office "Salary, service fees and other benefits (if any) for the Board of Commissioners who quit or are dismissed as referred to in Article 15.6 letter a of the Articles of Association, shall be determined by the GMS." 2. Approved the authorization to the Board of Directors with the right of substitution to restate the resolution relating to the amendment of the Company's Articles of Association into a Notarial deed and notify it to the competent authorities and in connection with this matter to do everything necessary in accordance with the provisions of the applicable laws and regulations.	The amendment to the Company's Articles of Association has been realized and set forth in Deed No. 21 dated 9 December 2022 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 his Decree dated 11 July 2022 No. AHU-AH.01.03-0326274 of 2022 and announced in the State Gazette of the Republic of Indonesia No. 104 dated 30 December 2022 Supplement to the State Gazette of the Republic of Indonesia No. 045582.

No	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders who Raise Questions & Give Opinions/Proposals	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
2	Persetujuan Perubahan Susunan Pengurus Perseroan	Tidak terdapat pemegang saham dan/atau kuasa pemegang saham yang menyampaikan pertanyaan dan/atau pendapat/usulan.	Pengambilan keputusan dilakukan secara musyawarah untuk mufakat	1. Menyetujui pengunduran diri : Bapak Purnomo B. Soetadi selaku Direktur Perseroan; terhitung sejak ditutupnya Rapat disertai dengan ucapan terima kasih dan penghargaan atas jasa beliau selama ini untuk kemajuan Perseroan; 2. Menyetujui pemberhentian dengan hormat: a. Bapak Iggi H. Achsien sebagai Komisaris Utama Perseroan merangkap Komisaris Independen; b. Bapak Sulistyo Budi sebagai Komisaris Perseroan; c. Bapak KH. Marsudi Syuhud sebagai Komisaris Perseroan; d. Bapak Achmad K. Permana sebagai Direktur Utama Perseroan; e. Bapak Avianto Istihardjo sebagai Direktur Perseroan; dan f. Bapak Awaldi sebagai Direktur Perseroan terhitung sejak ditutupnya Rapat disertai dengan ucapan terima kasih dan penghargaan atas jasa beliau-beliau selama ini untuk kemajuan Perseroan. 3. Menyetujui pengangkatan : a. Bapak Mardiasmo sebagai Komisaris Utama Independen Perseroan; b. Bapak Suwarta sebagai Komisaris Independen Perseroan; c. Bapak Indra Falatehan sebagai Direktur Utama Perseroan; d. Bapak Suhendar sebagai Direktur Perseroan; dan e. Bapak Wahyu Avianto sebagai Direktur Perseroan. terhitung sejak ditutupnya Rapat sampai dengan sisa masa jabatan kepengurusan Perseroan saat ini, yaitu sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan Tahun 2024, dengan ketentuan: a. bagi calon anggota Direksi Perseroan yang belum memperoleh persetujuan pengunduran diri dari Rapat Umum Pemegang Saham dimana calon anggota Direksi pada saat Rapat ini ditutup masih bekerja dan belum memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK, pengangkatannya akan berlaku efektif setelah memperoleh persetujuan Rapat Umum Pemegang Saham Perseroan dimana calon Angota Direksi menjabat serta mendapat penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK. Dalam hal yang bersangkutan dinyatakan tidak lulus Penilaian Kemampuan dan Kepatutan (Fit and Proper Assessment), maka pengangkatan yang bersangkutan menjadi batal tanpa diperlukan lagi suatu keputusan dari Rapat Umum Pemegang Saham; dan b. bagi calon anggota Direksi dan Dewan Komisaris Perseroan yang belum memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK, pengangkatannya akan berlaku efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK. Dalam hal yang bersangkutan dinyatakan tidak lulus Penilaian Kemampuan dan Kepatutan (Fit and Proper Assessment), maka pengangkatan yang bersangkutan menjadi batal, tanpa diperlukan lagi suatu keputusan dari Rapat Umum Pemegang Saham. 4. Menyetujui pemberian kuasa kepada Direksi dengan hak substitusi, untuk menyatakan kembali keputusan berkenaan dengan susunan Dewan Pengawas Syariah serta perubahan anggota Dewan Komisaris dan Direksi 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.	Keputusan berkenaan dengan perubahan susunan Pengurus Perseroan telah dituangkan ke dalam akta Notaris No. 22 tanggal 9 Desember 2022 yang dibuat oleh Notaris Ashoya Ratam, S.H. M.Kn dan telah memberitahukannya kepada pihak yang berwenang.

No	Agenda	Jumlah Pemegang Saham yang Mengajukan Pertanyaan & Pendapat/Usulan Number of Shareholders who Raise Questions & Give Opinions/Proposals	Pengambilan Keputusan Decision Making	Keputusan Resolution	Realisasi Realization
	Approval of Changes in the Composition of the Company's Management	There were no shareholders and/or proxies of shareholders who raised questions and/or opinions/ proposals.	Decision making is carried out by deliberation for consensus	1. Approved the resignation of : Mr. Purnomo B. Soetadi as Director of the Company; effective as of the closing of the Meeting accompanied by gratitude and appreciation for his services so far for the progress of the Company; 2. Approved the dismissal with honor of: a. Mr. Iggi H. Achsien as President Commissioner of the Company and concurrently Independent Commissioner; b. Mr. Sulistyo Budi as Commissioner of the Company; c. Mr. KH Marsudi Syuhud as Commissioner of the Company; d. Mr. Achmad K. Permana as President Director of the Company; e. Mr. Avianto Istihardjo as Director of the Company; and f. Mr. Awaldi as Director of the Company as of the closing of the Meeting along with gratitude and appreciation for their services so far for the progress of the Company. 3. Approved the appointment of: a. Mr. Mardiasmo as Independent President Commissioner of the Company; b. Mr. Suwarta as Independent Commissioner of the Company; c. Mr. Indra Falatehan as President Director of the Company; d. Mr. Suhendar as Director of the Company; and e. Mr. Wahyu Avianto as Director of the Company. as of the closing of the Meeting until the remaining term of office of the current management of the Company, namely until the closing of the Annual General Meeting of Shareholders of the Company in 2024, with the following provisions: a. for prospective members of the Board of Directors of the Company who have not obtained approval for their resignation from the General Meeting of Shareholders where the prospective member of the Board of Directors is still working at the time of the closing of this Meeting and have not obtained a determination of passing the Fit and Proper Assessment from the OJK, their appointment will be effective after obtaining approval from the General Meeting of Shareholders of the Company where the prospective member of the Board of Directors serves and obtaining a determination of passing the Fit and Proper Assessment from the OJK. In the event that the person concerned is declared not to have passed the Fit and Proper Assessment, the appointment shall be void without the need for a resolution from the General Meeting of Shareholders; and b. for prospective members of the Company's Board of Directors and Board of Commissioners who have not obtained a determination of passing the Fit and Proper Assessment from the OJK, their appointment will become effective after obtaining a determination of passing the Fit and Proper Assessment from the OJK. In the event that the person concerned is declared not to have passed the Fit and Proper Assessment, his/her appointment shall become void, without the need for a resolution from the General Meeting of Shareholders. 4. Approved the authorization to the Board of Directors with the right of substitution, to restate the resolution regarding the composition of the Sharia Supervisory Board and changes in the members of the Board of Commissioners and Board of Directors in a Notarial deed and notify the competent authorities and in connection with this matter to do everything necessary in accordance with the provisions of the applicable laws and regulations.	The decision regarding the changes in the composition of the Company's Management has been set forth in Notarial deed No. 22 dated December 9, 2022 made by Notary Ashoya Ratam, S.H. M.Kn and has been notified to the competent authorities.

Alasan Belum Terealisasinya Keputusan

Seluruh hasil keputusan RUPS Luar Biasa Ketiga tanggal 29 November 2022 telah direalisasikan pada tahun 2022.

Reasons for Unrealized Resolutions

All resolutions of the Third Extraordinary GMS dated 29 November 2022 have been realized in 2022.

KEPUTUSAN DAN REALISASI RUPS TAHUN SEBELUMNYA

RESOLUTION AND REASLIZATION OF PREVIOUS YEAR'S GMS

Keputusan RUPS Tahunan 29 April 2021

Resolution of the Annual General Meeting of Shareholders April 29, 2021

Keputusan Resolution	Realisasi Realization
Agenda 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 **Agenda 1: Approval of the Company's Annual Report for the Financial Year 2020, including the Board of Commissioners and Sharia Supervisory Board Oversight Report for the Financial Year 2020, and Ratification of the Company's Financial Statements for the Financial Year 2020.**	
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.
Approved the Company's Annual Report for the 2020 Financial Year including the Report on the Supervisory Duties of the Board of Commissioners and the Sharia Supervisory Board for the 2020 Financial Year and ratified the Company's Financial Statements for the 2020 Financial Year. Furthermore, with the approval of the Company's Annual Report for the 2020 Financial Year, including the Report on the Supervisory Duties of the Board of Commissioners and the Sharia Supervisory Board for the 2020 Financial Year and the ratification of the Company's Financial Statements for the 2020 Financial Year, it means that the Meeting has given full release and discharge (volledig acquit et de charge) to the members of the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board of the Company for the management and supervision of the Company that has been carried out during the 2020 Financial Year, as long as these actions are reflected in the Company's Annual Report and Financial Statements for the 2020 Financial Year and do not constitute a criminal offense or violation of the provisions of applicable laws and regulations.	It has been realized in 2021 and the Company's Annual Report has been submitted to OJK through letter No. 053/B/PRD-SRT/IV/2021 and No. 054/B/PRD-SRT/IV/2021 dated April 7, 2021 to related parties and to related institutions.
Agenda 2: Persetujuan Penggunaan Laba Bersih Perseroan untuk Tahun Buku 2020 **Agenda 2: Approval on the Use of the Company's Net Income for the Financial Year 2020**	
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 direalisasikanpada tahun 2021 dan Laba bersih Perseroan untuk Tahun Buku 2020 tidak dibagikan dan dipergunakan untuk cadangan Perseroan.
Approved that the Company's net profit for the Financial Year 2020 after tax amounting to Rp10,019,739,277 (ten billion nineteen million seven hundred thirty nine thousand two hundred seventy seven Rupiah) will be used entirely for the Company's reserves, so that no dividend distribution will be made on the Company's net profit for the Financial Year 2020.	It has been realized in 2021 and the Company's net profit for the Financial Year 2020 is not distributed and used for the Company's reserves.

Keputusan Resolution	Realisasi Realization
Agenda 3: Penunjukan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan Tahun Buku 2021 dan audit lain yang dibutuhkan Perseroan. **Agenda 3: Appointment of Public Accountant Firm to audit the Company's Financial Statements for the Financial Year 2021 and other audits required by the Company.**	
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 Approved to authorize the Board of Commissioners of the Company to appoint, terminate and/or replace the Public Accounting Firm to audit the Company's Financial Statements for the Financial Year 2021 and/or other audits required by the Company and determine the amount of honorarium and other reasonable requirements for the Public Accounting Firm. The granting of authority to the Board of Commissioners of the Company is proposed for the effectiveness of the process of appointment, termination, and/or replacement of the Public Accounting Firm in accordance with the conditions of the Company and will be carried out with criteria or limits deemed appropriate by the Board of Commissioners of the Company with the conditions of the Company.	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. It has been realized in 2021 and the Board of Commissioners has appointed a Public Accountant Firm to audit the Company's Financial Statements for the 2021 Financial Year based on recommendations from the Audit Committee. The appointment is based on the Board of Commissioners' letter dated November 30, 2021 and has been reported to OJK through letter No. 207/B/FND-SRT/XII/2021 dated December 13, 2021.
Agenda 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. **Agenda 4: Approval of the pledge of the Company's assets as collateral for the Company's or other parties' debt for the financing facilities to be provided by PT Sarana Multigriya Finansial and/or other parties.**	
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 Approved and authorized the Board of Directors to pledge the Company's assets as collateral for the Company's or other parties' debt for financing facilities to be provided by PT Sarana Multigriya Finansial and/or other parties	Transaksi dengan PT Sarana Multigriya Finansial telah direalisasikan Transactions with PT Sarana Multigriya Finansial have been realized.

Alasan Belum Terealisasinya Keputusan

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

Reasons for Unrealized Resolution

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

Keputusan RUPS Luar Biasa Pertama 29 April 2021

Decision of the First Extraordinary GMS 29 April 2021 April 29, 2021

Keputusan Resolution	Realisasi Realization
Agenda 1: Persetujuan rencana Perseroan atas rangkaian transaksi yang terdiri dari: **a. Transaksi penjualan aset** **b. Transaksi pembelian surat berharga** **c. Transaksi penerbitan Sukuk/Pinjaman Syariah.** **Agenda 1: Approval of the Company's plan for a series of transactions consisting of:** **a. Asset sales transactions** **b. Securities purchase transactions** **c. Sukuk/Sharia Loan issuance transactions.**	
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. 1. Approved the implementation of the following Series of Transactions: a. Sale 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 Rp13.1 trillion (thirteen point one trillion Rupiah) and a tenor of 20 (twenty) years; and c. Issuance of securities in the form of Sukuk or financing facility transactions worth Rp2.4 trillion (two point four trillion Rupiah) with a tenor of 20 (twenty) years. 2. Authorized the Board of Directors of the Company to carry out the Transaction and all actions deemed necessary in carrying out the Transaction.	a. Transaksi Penjualan Aset, b. Transaksi Pembelian Surat Berharga, dan c. Transaksi Penerbitan Sukuk/Pinjaman Syariah telah direalisasikan pada tanggal 15 November 2021. a. Asset Sale Transaction, b. Securities Purchase Transaction, and c. The Sukuk / Sharia Loan Issuance Transaction has been realized on November 15, 2021.
Menyetujui untuk melakukan pembahasan dan persetujuan atas rencana PUT VI pada RUPS selanjutnya Approved the discussion and approval of the PUT VI plan at the next GMS	Pembahasan dan persetujuan atas rencana PUT VI telah dilakukan pada RUPSLB tanggal 30 Agustus 2021. Discussion and approval of the PUT VI plan 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.

Reasons for Unrealized Resolution

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

Keputusan RUPS Luar Biasa Kedua 30 Agustus 2021

Resolution of the Second Extraordinary General Meeting August 30, 2021

Keputusan Resolution	Realisasi Realization
Agenda 1: Perubahan Anggaran Dasar Perseroan **Agenda 1: Amendment of the Company's Articles of Association**	
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 direalisaskan 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. AHUAH.01.03-0453018 serta diumumkan dalam Berita Negara Republik Indonesia No. 78 tanggal 28 September 2021 Tambahan Berita Negara Republik Indonesia No. 030306.
1. Approved the amendment to the Company's Articles of Association regarding the Authorized Capital and Nominal Value of the Company's shares, so that henceforth, the Article 4 paragraph 1 would read and should read as follows: The authorized capital of the Company amounts to Rp5,600,000,000,000 (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, consisting of: a. 826,649,175 (eight hundred twenty-six million six hundred forty-nine thousand one hundred seventy-five) Series A Shares, each with a nominal value of Rp200, - (two hundred Rupiah), or a total nominal value of Rp165,329,835,000 (one hundred sixty-five billion three hundred twenty-nine million eight hundred thirty-five thousand Rupiah); b. 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 in the aggregate nominal value of Rp4,234,670,165,000 (four trillion two hundred thirty-four billion six hundred seventy million one hundred sixty-five thousand Rupiah); and c. 40,000,000,000 (forty billion) Series C Shares each with a nominal value of Rp30 (thirty Rupiah) or in the aggregate nominal value of Rp1,200,000,000,000 (one trillion two hundred billion Rupiah). 2. Approved the amendments to the Company's Articles of Association on several articles including but not limited to Articles 4, 8, 9, 10, 11, 18 as drafted in the matrix displayed in the Meeting, which are included in the framework of adjustments and related to POJK No.14/POJK.04/2019 concerning Amendments to POJK No.32/POJK.04/2015 concerning Capital Increase of Public Companies with Pre-emptive Rights, POJK No.15/POJK.04/2020 concerning Planning and Organizing General Meetings of Shareholders of Public Companies and POJK No.16/POJK.04/2020 concerning Implementation of Electronic General Meetings of Shareholders of Public Companies. 3. Approved the authorization to the Board of Directors of the Company with the right of substitution, to restate the decision regarding the amendment and preparation and restate all provisions of the Company's Articles of Association into a Notarial deed and to apply for approval and submit a notification of the amendment to the Articles of Association to the competent authorities and in connection with this matter to do everything necessary in accordance with the provisions of the applicable laws and regulations.	Amendment to the Company's Articles of Association has been realized and set forth in 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 his Decree dated 25 September 2021 No. AHU-0052441. AH.01.02. Year 2021 and notification of the amendment to the articles of association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated September 25, 2021, No. AHUAH.01.03-0453018 and announced in the State Gazette of the Republic of Indonesia No. 78 dated September 28, 2021 Supplement to the State Gazette of the Republic of Indonesia No. 030306.

Keputusan Resolution	Realisasi Realization
Agenda 2: Persetujuan rencana penambahan modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu ("PMHMETD") **Agenda 2: Approval of capital increase plan with Pre-emptive Rights ("PMHMETD")**	
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). 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 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	• 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. AHUAH.01.03-0070769 serta diumumkan dalam Berita Negara Republik Indonesia No. 10 tanggal 3 Februari 2022 Tambahan Berita Negara Republik Indonesia No. 004853.

Keputusan Resolution	**Realisasi** Realization
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 Shares of the Company of 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. Thus, if the new shares are fully subscribed by the 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 in total with a nominal value of Rp1,103,435,151,000 (one trillion one hundred three billion four hundred thirty five million one hundred 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 value of Rp2,303,435,151,000 (two trillion three hundred three billion four hundred thirty five million one hundred fifty one thousand rupiah). b. The issuance of the new shares will be carried out by issuing Pre-emptive Rights to the Shareholders of the Company. The number of shares to be issued as well as the ratio of the number of Pre-emptive Rights to the shares to be issued will be informed in the upcoming Rights Issue prospectus. c. The number of shares offered in the Rights Issue is the maximum number of new shares issued, all of which will be issued from the portepel with due observance of the prevailing laws and regulations. The shares resulting from the Rights Issue shall 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 fractions will be rounded down e. If the shares offered in this Rights Issue are not fully subscribed by the Pre-emptive Rights holders, then the remainder will be allocated to other Pre-emptive Rights holders who subscribe more than their rights proportionally, based on the number of Pre-emptive Rights that have been exercised by each Pre-emptive Rights holder who wants additional shares based on the subscription price. If after the allocation there are still remaining Pre-emptive Rights that have not been exercised, then all of the remaining Pre-emptive Rights will be purchased in whole/part by the Standby Buyer (if any) and if not purchased in whole/part by the Standby Buyer, the shares will not be issued from the portepel. As additional information, the Company will not list the shares offered in this Rights Issue on the Stock Exchange. f. Existing shareholders who do not exercise their rights to purchase new shares offered in this Rights Issue in accordance with their Pre-emptive Rights will experience a decrease in the percentage of share ownership or dilution. g. Proceeds from the Rights Issue after deducting issuance costs, will be used to strengthen the Company's capital structure, to develop sharia financing activities which are part of the Company's main business activities and other purposes that can support the Company's business growth. 2. Approved to grant authority and power to the Board of Commissioners of the Company to declare the certainty of the number of shares issued in the framework of Rights Issue and the increase in issued and paid-up capital after the shares issuance in the framework of Rights Issue has been completed; and 3. Granted power and authority to the Board of Directors of the Company, with the right of substitution, to take all and any necessary actions in connection with the Rights Issue, including but not limited to: a. take all and any necessary actions in relation to the Rights Issue, all with due observance of the provisions of the prevailing laws and regulations, including Capital Market regulations; and b. state/pour out the resolution 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 the increase in issued and paid-up capital after the Rights Issue is completed); - one and other as required by and in accordance with the applicable laws and regulations to make or order to make and sign deeds and letters and documents required, to appear before the authorized parties/officials including notaries, and subsequently to submit applications to the authorized parties/officials, to obtain approval and/or submit notifications of the resolutions of this Meeting and/or of the amendments to the Company's Articles of Association based on the resolutions of this Meeting, and to take all and any necessary actions, in accordance with the applicable laws and regulations. Provided that, specifically for the determination of the amount of issued and paid-up capital and changes in authorized capital (if needed) will be carried out by the Board of Directors with the approval of the Board of Commissioners	• Bank Muamalat has completed the process of Capital Increase with Pre-emptive Rights ("Rights Issue") which took place on December 30, 2021 until the allotment of shares on January 12, 2022. • The increase in issued and paid-up capital after the issuance of shares in the framework of Rights Issue has been completed and set forth in Deed No. 18 dated January 28, 2022 made before Notary Ashoya Ratam S.H. M.Kn, and notification of the amendment to the articles of association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated January 31, 2022 No. AHUAH.01.03-0070769 and announced in the State Gazette of the Republic of Indonesia No. 10 dated February 3, 2022 Supplement to the State Gazette of the Republic of Indonesia No. 004853.

Keputusan Resolution	Realisasi Realization
Agenda 3: Persetujuan penerbitan instrumen subordinasi oleh Perseroan. **Agenda 3: Approval of the issuance of subordinated instruments by the Company.**	
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.
1. Approved the issuance of Subordinated Instruments with a maximum value of Rp2,000,000,000,000,- (two trillion rupiah) or equivalent to other values that will be adjusted to the needs of the Company at once or gradually; and; 2. Authorized the Board of Directors of the Company to take all necessary actions in relation to the issuance of the Subordinated Instruments, including to determine the structure, scheme and contract of the Subordinated Instruments, as well as other matters relating to the issuance of the Subordinated Instruments.	The issuance of Subordinated Instruments by the Company has been completed on March 15, 2022.
Agenda 4: Persetujuan perubahan susunan pengurus Perseroan. **Agenda 4: Approval of changes in the composition of the Company's management.**	
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 telah mendapatkan persetujuan OJK tanggal 7 Juli 2022. • 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 memberitahukannya kepada pihak yang berwenang
1. Approved the appointment of Mr. Dr. H. Agung Danarto, M.Ag as the new Member of Sharia Supervisory Board of the Company. 2. Thus, the complete composition of the Company's Sharia Supervisory Board is as follows: **Sharia Supervisory Board** • Chairman: Mr. Drs. H. Sholahudin Al-Aiyub, M.Si • Member: Mrs. Siti Haniatunnisa, LLB, MH • Member: Dr. H. Agung Danarto, M.Ag with the provision that: The appointment of Mr. Dr. H. Agung Danarto, M.Ag as a member of the Sharia Supervisory Board of the Company, will be effective after obtaining approval from the OJK. In the event that the person concerned failed to obtain approval from the OJK, then the appointment concerned will be canceled, without the need for a resolution from the General Meeting of Shareholders. 3. Approved the authorization 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 a member of the Company's Sharia Supervisory Board. 4. Approved the authorization to the Board of Directors with the right of substitution, to restate the resolution regarding the appointment of the members of the Company's Sharia Supervisory Board into a Notarial deed and notify the competent authorities and in connection with the matter to do everything necessary in accordance with the provisions of the applicable laws and regulations	• In connection with the appointment of Dr. H. Agung Danarto, M.Ag as a member of the Company's Sharia Supervisory Board, has obtained FSA approval on 7 July 2022. • The decision regarding the appointment of members of the Company's Sharia Supervisory Board has been recorded in Notarial Deed No. 52 dated August 30, 2021 made by Notary Ashoya Ratam, S.H. M.Kn and has been notified to the competent authorities.

Informasi Pemegang Saham Utama/ Pengendali

Information on Majority/Controlling Shareholders

Pengendali Bank Muamalat Indonesia ialah 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 Muamalat ialah Badan Pengelolaan Keuangan Haji (BPKH) dengan kepemilikan saham sebesar 82,7% dari total keseluruhan saham yang ada. Berikut ialah bagan terkait informasi pemegang saham utama Bank:

Bank Muamalat Indonesia's controlling party owns 25% (twenty-five percent) or more of the Company's shares of the total shares issued by the Bank. It has voting rights as referred to in OJK Regulation No. 39/POJK.03/2017 concerning Sole Ownership in Indonesian Banking. As of the issuance of this report, the main shareholder of Bank Muamalat is the Hajj Financial Management Agency (BPKH), with a shared ownership of 82.7% of the total shares available. The following is a chart related to information on the Bank's major shareholders:

Dewan Pengawas Syariah

Sharia Supervisory Board

Dewan Pengawas Syariah ialah salah satu organ Bank yang berperan penting dalam penerapan prinsip-prinsip *Good Corporate Governance.* Berdasarkan pada Undang-Undang No. 21 tahun 2008 tentang Perbankan Syariah, Bank Muamalat menjalankan kegiatan usahanya berlandaskan pada prinsip syariah yang mengacu pada fatwa yang dikeluarkan oleh lembaga yang berwenang, yaitu Dewan Syariah Nasional–Majelis Ulama Indonesia (DSN–MUI).

Dewan Pengawas Syariah memiliki tugas dan fungsi utama untuk memastikan dan mengawasi kesesuaian kegiatan operasional bank terhadap fatwa yang dikeluarkan oleh DSN MUI serta berperan dalam memberikan nasihat dan saran kepada Direksi. Hasil pengawasan Dewan Pengawas Syariah atas Bank kemudian dilaporkan kepada Direktur Utama untuk ditindaklanjuti dan disampaikan kepada Otoritas Jasa Keuangan (OJK) setiap semester.

DASAR HUKUM

Dasar hukum pembentukan dan pelaksanaan tugas Dewan Pengawas Syariah, ialah 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. Anggaran Dasar Bank Muamalat Indonesia
5. Akta tertanggal 20 Juli 2022 No. 20 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 21 Juli 2022 No. AHU-AH.01.09-0035247.

TUGAS DAN TANGGUNG JAWAB DEWAN PENGAWAS SYARIAH

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

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

The Sharia Supervisory Board is one of the Bank's organs that plays an important role in implementing the principles of Good Corporate Governance. Based on Law No. 21 of 2008 concerning Islamic Banking, Bank Muamalat conducts business activities based on sharia principles that refer to fatwas issued by authorized institutions, namely the National Sharia Council-Majelis Ulama Indonesia (DSN-MUI).

The Sharia Supervisory Board has the main task and function to ensure and oversee the suitability of the Bank's operational activities to the fatwas issued by the DSN MUI and plays a role in providing advice and suggestions to the Board of Directors. The results of the Sharia Supervisory Board's supervision of the Bank are then reported to the President Director for follow-up and submitted to the Financial Services Authority (OJK) every semester.

LEGAL BASIS

The legal basis for the establishment and implementation of the duties of the Sharia Supervisory Board is as follows:

1. Law of the Republic of Indonesia No. 40 of 2007 concerning 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 the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units;
4. Articles of Association of Bank Muamalat Indonesia;
5. Deed dated July 20, 2022, No. 20, made before Notary Ashoya Ratam and notification of changes in company data has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated July 21, 2022, No. AHU-AH.01.09-0035247.

DUTIES AND RESPONSIBILITIES OF THE SYARIAH SUPERVISORY BOARD

The duties and responsibilities of the Sharia Supervisory Board of Bank Muamalat Indonesia are as follows:

1. Provide advice and suggestions to the Board of Directors on matters related to sharia aspects;
2. Assess and ensure the fulfillment of sharia principles on operational guidelines and products that have been issued by Bank Muamalat Indonesia;
3. As a mediator between Bank Muamalat Indonesia and DSN-MUI in communicating proposals and suggestions for the development of products and services from Bank Muamalat Indonesia that require review and fatwa from 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.

Adapun tugas dan tanggung jawab pengawasan DPS terhadap proses pengembangan produk baru Bank Muamalat ialah 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 DSNMUI.
   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.

Tugas dan tanggung jawab pengawasan Dewan Pengawas Syariah terhadap kegiatan Bank Muamalat ialah sebagai berikut:

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

4. Supervise the process of developing new products and activities of Bank Muamalat Indonesia to comply with the DSN-MUI fatwa;
5. Requesting a fatwa to DSN-MUI for new products of Bank Muamalat Indonesia for which there is no fatwa
6. As a representative of DSN-MUI placed in Bank Muamalat Indonesia, the Sharia Supervisory Board is required to report on the results of its supervision to DSN-MUI and OJK within 6 (six) months;
7. Provide an opinion from the sharia aspect of the implementation of Bank Muamalat Indonesia's overall operations in the Bank Muamalat Indonesia publication report;
8. Conducting periodic reviews on the fulfillment of sharia principles on the mechanism of raising funds and channeling funds and services of Bank Muamalat Indonesia
9. Provide sharia aspect opinion on the findings/irregularities encountered by the Internal Audit Unit;
10. Request data and information related to sharia aspects of the work unit at Bank Muamalat Indonesia in the context of carrying out its duties.

The duties and responsibilities of DPS supervision of Bank Muamalat's new product development process are as follows:

1. Request explanations from authorized Bank Muamalat Indonesia officials regarding the objectives, characteristics, and contracts used in new products to be issued;
2. Checking whether the contract used in the new product has a DSN-MUI fatwa:
   a. In the event that there is a fatwa, the Sharia Supervisory Board analyzes the suitability of the new product contract with the DSNMUI fatwa.
   b. In the event that there is no fatwa, the Sharia Supervisory Board proposes to the Bank's Board of Directors to complete the new product contract with a fatwa from DSN-MUI.
3. Review of systems and procedures for new products to be issued related to the fulfillment of sharia principles.
4. Provide sharia opinion on new products to be issued.

The duties and responsibilities of the Sharia Supervisory Board's supervision of Bank Muamalat's activities are as follows:

1. Analyzing reports submitted by and/or requested from the Board of Directors, implementing the internal audit function and/or compliance function to determine the quality of implementation of the fulfillment of sharia principles on the activities of raising funds and channeling funds and services of the Bank.
2. Determining the number of samples of transactions to be examined by taking into account the quality of the

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. Memeriksa, 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.

PEDOMAN DAN TATA TERTIB KERJA DEWAN PENGAWAS SYARIAH

Pedoman dan tata tertib kerja Dewan Pengawas Syariah Bank Muamalat merujuk pada ketentuan Peraturan Otoritas Jasa Keuangan (POJK) Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah dan Board Manual Bank Muamalat No. CPL. KBJ.013.2016, yang antara lain meliputi:

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

implementation of the fulfillment of sharia principles of each activity.

3. Examine transaction documents that are tested (samples) to determine the fulfillment of sharia principles as required in the Standard Operating Procedure (SOP), including:
   a. The presence or absence of proof of purchase of goods for murabahah contracts is evidence of fulfilling the murabahah sale-purchase requirements.
   b. The presence or absence of customer business reports, for mudharabah/musyarakah contracts, as a basis for calculating profit-sharing distribution.
4. Examine, observe, request information and/or confirmation to Bank Muamalat Indonesia employees and/or customers to strengthen the results of document examination, if necessary.
5. Conduct a review of procedures related to sharia aspects if there are indications of non-compliance with the fulfillment of sharia principles for the activity in question.
6. Provide sharia opinion on the activities of raising funds and channeling funds and services of the Bank.
7. Reporting the results of the supervision of the Sharia Supervisory Board to the Board of Directors and the Board of Commissioners.

SHARIA SUPERVISORY BOARD CHARTER

The guidelines and work rules of the Sharia Supervisory Board of Bank Muamalat refer to the provisions of the Financial Services Authority Regulation (POJK) Number 16/POJK.03/2022 concerning Islamic Commercial Banks and Bank Muamalat's Board Manual No. CPL.KBJ.013.2016, which includes:

1. Function;
2. Requirements;
3. Composition;
4. Appointment;
5. Concurrent Position;
6. Term of Office and Dismissal
7. Orientation and Capability Enhancement Program;
8. Ethical Standards of the Sharia Supervisory Board;
9. Duties and Responsibilities of the Sharia Supervisory Board;
10. Sharia Supervisory Board Work Procedure;
11. Division of Duties of the Sharia Supervisory Board;
12. Sharia Supervisory Board Meeting;
13. Working Relationship with the Board of Commissioners and Board of Directors;
14. Sharia Supervisory Board Reporting;
15. Compensation Rights of the Sharia Supervisory Board;
16. Performance Evaluation of the Sharia Supervisory Board.

KRITERIA ANGGOTA DEWAN PENGAWAS SYARIAH

Kriteria anggota Dewan Pengawas Syariah Bank merujuk pada ketentuan Pasal 60 POJK Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah dan tertuang pada Board Manual Bank Muamalat No. CPL.KBJ.013.2016 dengan uraian sebagai berikut:

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.

CRITERIA FOR MEMBERS OF THE SHARIA SUPERVISORY BOARD

The criteria for members of the Bank's Sharia Supervisory Board refer to the provisions of Article 60 POJK Number 16/POJK.03/2022 concerning Islamic Commercial Banks and are contained in the Bank Muamalat Board Manual No. CPL.KBJ.013.2016 with the following description:

1. Have a good character and morals;
2. Have the commitment to comply with Islamic banking regulations and other applicable laws and regulations.
3. Have a high commitment to developing a sound and resilient (sustainable) Bank.
4. Not included in the List of Not Pass the Fit and Proper Test, in accordance with the provisions stipulated by Bank Indonesia and/or the Financial Services Authority;
5. Have expertise in the field of mu'amalah fiqh.
6. Have knowledge and experience in the field of sharia mu'amalah and knowledge in the field of banking and/or finance in general.
7. If necessary, DPS members may also have expertise other than mu'amalah fiqh, but must have experience in banking and or Islamic financial institutions.
8. Not included in the list of bad debts/financing.
9. Never been declared bankrupt or become a shareholder, member of the Board of Commissioners, or member of the Board of Directors who was found guilty of causing a Company to be declared bankrupt within the last 5 (five) years before nomination.

SUSUNAN KEANGGOTAAN DEWAN PENGAWAS SYARIAH DAN PERIODE PENUGASAN

Bank memiliki acuan dalam menentukan susunan keanggotaan Dewan Pengawas Syariah yaitu POJK Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah Pasal 59 ayat (2) 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 2022, jumlah anggota Dewan Pengawas Syariah Bank berjumlah 3 (tiga) orang dengan detail sebagai berikut:

COMPOSITION OF MEMBERS OF THE SHARIA SUPERVISORY BOARD AND TERMS OF ASSIGNMENT

The Bank has a reference in determining the composition of the Sharia Supervisory Board membership, namely, POJK Number 16/POJK.03/2022 concerning Islamic Commercial Banks Article 59 paragraph (2), 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 number of members of the Board of Directors.

In 2022, the number of members of the Bank's Sharia Supervisory Board amounted to 3 (three) people with the following details:

Susunan Dewan Pengaawas Syariah Tahun 2022 / **Composition of the Sharia Supervisory Board in 2022**

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 December 16, 2019	Surat OJK No. SR-2/PB.13/2017 tanggal 2 Februari 2017 FSA Letter No. SR-2/PB.13/2017 dated February 2, 2017	2 Februari 2017 February 2, 2017	16 Desember 2019 (Ketua DPS) December 16, 2019 (Chairman)	2019-2024
Hj. Siti Haniatunnisa,LLB., MH	Anggota Member	RUPS LB 16 Desember 2019 Extraordinary GMS on December 16, 2019	Surat OJK No. S-13/PB.1/2021 tanggal 22 Januari 2021 FSA Letter No. S-13/PB.1/2021 dated January 22, 2021	22 Januari 2021 January 22, 2021	–	2019-2024
Dr. H. Agung Danarto, M.Ag	Anggota Member	RUPS LB 30 Agustus 2021 Extraordinary GMS on August 30, 2021	Surat OJK No.SR-8/PB.1/2022 tanggal 7 Juli 2022 FSA Letter No.SR-8/PB.1/2022 dated 7 July 2022	7 Juli 2022 July 7, 2022	–	2021-2024

RANGKAP JABATAN DEWAN PENGAWAS SYARIAH

Ketentuan mengenai rangkap jabatan DPS mengacu pada POJK Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah Pasal 59 ayat (4) yang menyebutkan bahwa anggota Dewan Pengawas Syariah hanya dapat merangkap jabatan sebagai anggota Dewan Pengawas Syariah paling banyak pada 4 (empat) lembaga keuangan syariah lain. Bank Muamalat telah mematuhi ketentuan rangkap jabatan tersebut, yang mana DPS Bank Muamalat tidak memiliki rangkap jabatan pada lebih dari 4 (empat) lembaga keuangan syariah lain. Berikut detail menganai rangkap jabatan DPS Bank Muamalat

CONCURRENT POSITION OF SHARIA SUPERVISORY BOARD

The provisions regarding concurrent positions of DPS refer to POJK Number 16/POJK.03/2022 concerning Sharia Commercial Banks Article 59 paragraph (4), which states that members of the Sharia Supervisory Board can only concurrently serve as members of the Sharia Supervisory Board at a maximum of 4 (four) other Islamic financial institutions. Bank Muamalat has complied with the provisions of the dual position, whereas DPS Bank Muamalat does not have concurrent positions in more than 4 (four) other Islamic financial institutions. The following are the details of DPS Bank Muamalat's dual positions.

Daftar Rangkap Jabatan Dewan Pengawas Syariah / **List of Concurrent Position of 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 Penasihat 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	Tidak memiliki rangkap jabatan No concurrent positions	Tidak memiliki rangkap jabatan No concurrent positions

INDEPENDENSI DEWAN PENGAWAS SYARIAH

Dalam melaksanakan tugas pengawasannya, DPS Bank Muamalat berkomitmen untuk selalu mengedepankan kesesuaian dengan prinsip syariah dan mengutamakan kepentingan Bank di atas kepentingan pribadi dan tidak dipengaruhi oleh pihak mana pun.

Seluruh anggota DPS Bank Muamalat ialah pihak independen yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan dengan Perseroan, Dewan Komisaris, Direksi atau Pemegang Saham.

INDEPENDENCE OF SHARIA SUPERVISORY BOARD

In carrying out its supervisory duties, DPS Bank Muamalat is committed to always prioritizing conformity with sharia principles, prioritizing the Bank's interests over personal interests, and not being influenced by any party.

All members of DPS Bank Muamalat are independent parties who have no financial, management, share ownership, and/or relationship with the Company, Board of Commissioners, Directors, or Shareholders.

Pernyataan Independensi Dewan Pengawas Syariah

Statement of Independence 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	√	√	√

KEPEMILIKAN SAHAM DEWAN PENGAWAS SYARIAH

Salah satu wujud independensi DPS Bank Muamalat ialah tidak terdapatnya kepemilikan saham yang bersangkutan pada Bank Muamalat hingga berakhirnya tahun buku 2022. Dengan demikian, tidak terdapat *conflict of interest* dalam proses pengawasan yang dijalankan.

SHARE OWNERSHIP OF SHARIA SUPERVISORY BOARD

One evidence of the independence of Bank Muamalat's DPS is the absence of DPS members who own Bank Muamalat shares until the end of the 2022 financial year. Thus, there is no conflict of interest in their supervisory process.

Pernyataan Kepemilikan Saham Dewan Pengawas Syariah

Statement of Share Ownership of 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
Drs. H. Sholahudin Al Aiyub, M.Si	Ketua DPS Chairman	–	–	–	–
Hj. Siti Haniatunnisa,LLB., MH	Anggota DPS Member	–	–	–	–
Dr. H. Agung Danarto, M.Ag	Anggota DPS Member	–	–	–	–

PEMBAGIAN TUGAS DEWAN PENGAWAS SYARIAH

Pembagian tugas di antara anggota DPS telah merujuk pada ketentuan dalam Board Manual Dewan Pengawas Syariah Bank Muamalat Indonesia. Adapun uraian tugas dari masing-masing jabatan DPS 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.

HUBUNGAN KERJA ANTARA DEWAN PENGAWAS SYARIAH, DEWAN KOMISARIS DAN DIREKSI

Hubungan kerja *check and balance* antara Dewan Pengawas Syariah, Dewan Komisaris dan Direksi yang diciptakan Bank memiliki beberapa tujuan akhir, yaitu untuk kemajuan Bank, pelaksanaan kegiatan bisnis dan operasional Bank yang sesuai dengan prinsip syariah, dan pemenuhan peraturan dan perundang-undangan yang berlaku, termasuk implementasi GCG di dalamya.

Merujuk pada fungsinya masing-masing, Dewan Pengawas Syariah, Dewan Komisaris dan Direksi bertanggung 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 *shareholders* dan *stakeholders* secara wajar.
4. Terpenuhinya pelaksanaan *Good Corporate Governance*.
5. Terlaksananya suksesi kepemimpinan dan kontinuitas Manajemen di semua lini organisasi.

DIVISION OF DUTIES OF THE SYARIAH SUPERVISORY BOARD

The division of duties among DPS members has referred to the provisions in the Board Manual of the Sharia Supervisory Board of Bank Muamalat Indonesia. The job description of each DPS position is as follows.

Chairman

- Leads all activities of the members of the Sharia Supervisory Board.
- Developingn work program for the implementation of his/her duties.
- Presiding over meetings of the Sharia Supervisory Board.
- Determining the division of duties of the members of the Sharia Supervisory Board.

Member

- Assisting the Chairman of the Sharia Supervisory Board in carrying out his duties according to the division determined by the Chairman of the Sharia Supervisory Board.
- Performing other duties assigned by the Chairman of the Sharia Supervisory Board.

WORKING RELATIONSHIP BETWEEN SHARIA SUPERVISORY BOARD, BOARD OF COMMISSIONERS, AND BOARD OF DIRECTORS

The check and balance working relationship between the Sharia Supervisory Board, the Board of Commissioners, and the Board of Directors created by the Bank is carried out for the progress of the Bank, ensuring the implementation of the Bank's business and operational activities in accordance with sharia principles, and the fulfillment of applicable laws and regulations, including the implementation of GCG in it.

Referring to their respective functions, the Sharia Supervisory Board, the Board of Commissioners, and the Board of Directors are responsible for maintaining Bank Muamalat's long-term business continuity, which is reflected in:

1. The maintenance of the health of Bank Muamalat Indonesia in accordance with the principles of prudence and compliance with the principles of Islamic sharia and applicable laws and regulations.
2. Implementation of good internal control and risk management.
3. Protecting the interests of shareholders and stakeholders in a reasonable manner.
4. Fulfillment of the implementation of Good Corporate Governance.
5. Implementation of leadership succession and Management continuity in all lines of the organization.

KEBIJAKAN PENGAWASAN DEWAN PENGAWAS SYARIAH

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

SHARIA SUPERVISORY BOARD SUPERVISION POLICY

In carrying out its supervisory duties at Bank Muamalat, the Sharia Supervisory Board is assisted by the Sharia Compliance Officer. Sharia Compliance Officer functions as a liaison officer, one of which is tasked with properly documenting the details of DPS work activities into supervisory work papers. The working paper is then set forth in the Sharia Supervisory Board Supervisory Report submitted to the Board of Directors of Bank Muamalat Indonesia, DSN-MUI, and the Financial Services Authority on a semesterly basis.

RAPAT DEWAN PENGAWAS SYARIAH

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

Adapun materi-materi 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.
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.

Pengambilan keputusan pada rapat Dewan Pengawas Syariah dilakukan berdasarkan musyawarah untuk mufakat. Apabila terdapat perbedaan pendapat, maka perbedaan pendapat tersebut dicantumkan dalam risalah rapat beserta alasannya. Detail frekuensi dan rekapitulasi kehadiran anggota Dewan Pengawas Syariah pada rapat disajikan dalam Sub Bab Rapat Dewan Pengawas Syariah, Dewan Komisaris dan Direksi.

SHARIA SUPERVISORY BOARD MEETING

The organization of DPS meeting is at least once a month, in accordance with the provisions of Bank Indonesia Regulation No. 11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and contained in the Board Manual of Bank Muamalat Indonesia.

The materials in the Sharia Supervisory Board meeting have been regulated in the Board Manual of the Sharia Supervisory Board of Bank Muamalat Indonesia, including:

1. Matters relating to the development of new products and the results of the review of existing products, including the objectives, characteristics, and contracts used in accordance with sharia principles.
2. Submission of new activities and review of Bank activities that have been running from sharia aspects.
3. Problems arising from the Bank's activities that require an opinion from DPS.
4. Sharia findings from auditors, both external and internal auditors.

Decision-making at the Sharia Supervisory Board meeting is based on deliberation for consensus. If there is a difference of opinion, the difference of opinion is included in the minutes of the meeting, along with the reasons. Details of the frequency and recapitulation of attendance of members of the Sharia Supervisory Board at meetings are presented in the Meetings of the Sharia Supervisory Board, Board of Commissioners, and Board of Directors Subchapter.

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

Mekanisme pemberian nasihat, saran, serta pengawasan, Dewan Pengawas Syariah dilakukan 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.

PROCEDURES FOR PROVIDING ADVICE AND SUGGESTION AND SUPERVISION OF THE FULFILLMENT OF SHARIA PRINCIPLES IN THE CAPITAL MARKET

The mechanism for providing advice, suggestions, and supervision, the Sharia Supervisory Board is carried out in the following manner:

a. Conducting regular meetings every month.
b. Providing opinions on new products/activities and programs issued by business units.
c. Conducting a petition test on operational activities of distribution and collection of funds.

d. Memberikan *sharing knowledge* terkait aspek syariah secara berkala ke semua level.
e. Memberikan *advise* dalam hal peningkatan akhlaqul karimah.

PELAKSANAAN KEGIATAN DEWAN PENGAWAS SYARIAH TAHUN 2022

Penyampaian Laporan Pengawasan Dewan Pengawas Syariah kepada manajemen Bank Muamalat dilakukan setiap 6 (enam) bulan sekali. Selanjutnya, laporan tersebut disampaikan kepada DSN-MUI dan Otoritas Jasa Keuangan oleh manajemen Bank. Laporan Hasil Pengawasan DPS telah disampaikan kepada OJK paling lambat 2 (dua) bulan setelah periode laporan semester. Untuk laporan Semester I tahun 2022 telah disampaikan kepada OJK tanggal 24 Agustus 2022 melalui surat No. 100/B/CRD-SRT/VIII/2022 tanggal 24 Agustus 2022, sedangkan Laporan Pengawasan DPS Semester II tahun 2022 telah disampaikan kepada OJK tanggal 28 Februari 2023 melalui surat No. 044/B/CRD-SRT/II/2023 tanggal 28 Februari 2023.

Aktivitas pengawasan Dewan Pengawas Syariah pada kegiatan bisnis Bank Muamalat mencakup pengawasan terhadap pelaksanaan prinsip syariah dalam kegiatan penghimpunan dana dan penyaluran dana serta pelayanan jasa. Dalam melakukan pengawasan, Dewan Pengawas Syariah dibantu 2 (dua) *liasion officer* dari Unit Kepatuhan Syariah. Rincian pengawasan Dewan Pengawas Syariah terhadap pelaksanaan prinsip syariah dalam kegiatan penghimpunan dan penyaluran dana serta pelayanan jasa pada tahun 2022 adalah sebagai berikut.

Pengawasan terhadap Penghimpunan Dana

Pada tahun 2022, Dewan Pengawas Syariah telah melakukan pengawasan atas produk penghimpunan dana Bank Muamalat Indonesia dan melakukan kajian atas kesesuaian produk penghimpunan dana dengan fatwa DSN-MUI. Dari pengawasan tersebut, tidak terdapat produk-produk penghimpunan dana yang bertentangan dengan fatwa DSN-MUI.

d. Providing knowledge sharing related to sharia aspects periodically to all levels.
e. Providing advice in terms of improving akhlaqul karimah.

IMPLEMENTATION OF SHARIA SUPERVISORY BOARD ACTIVITIES IN 2022

Submission of the Sharia Supervisory Board Supervisory Report to the management of Bank Muamalat is carried out every 6 (six) months. Furthermore, the report is submitted to DSN-MUI and the Financial Services Authority by the Bank's management. The DPS Supervisory Report has been submitted to OJK no later than 2 (two) months after the semester reporting period. The report for Semester I of 2022 has been submitted to OJK on August 24, 2022, through letter No. 100/B/CRD-SRT/VIII/2022 dated August 24, 2022, while the DPS Supervision Report for Semester II of 2022 has been submitted to OJK on February 28, 2023, through letter No. 044/B/CRD-SRT/II/2023 dated February 28, 2023..

The supervisory activities of the Sharia Supervisory Board on Bank Muamalat's business activities include supervision of the implementation of sharia principles in the activities of raising funds and channeling funds and services. In conducting supervision, the Sharia Supervisory Board is assisted by 2 (two) liaison officers from the Sharia Compliance Unit. The details of the Sharia Supervisory Board's supervision of the implementation of sharia principles in raising and channeling funds and services in 2022 are as follows.

Supervision of Fundraising

In 2022, the Sharia Supervisory Board supervised Bank Muamalat Indonesia's fundraising products and reviewed the suitability of fundraising products with the DSN-MUI fatwa. From this supervision, no fundraising products conflict with the DSN-MUI fatwa. Division of Duties of the Syariah Supervisory Board

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

Pada tahun 2022, Dewan Pengawas Syariah telah melakukan pengawasan atas produk penyaluran dana Bank Muamalat Indonesia dan melakukan kajian atas kesesuaian produk penyaluran dana dengan fatwa DSN-MUI. Dari pengawasan tersebut, tidak terdapat produk-produk penyaluran dana yang bertentangan dengan fatwa DSN-MUI.

Supervision of Fund Disbursement

In 2022, the Sharia Supervisory Board supervised the funding products of Bank Muamalat Indonesia and reviewed their compliance with the DSN-MUI fatwa. DPS found no funding products from this supervision that conflicted with the DSN-MUI fatwa.

Produk Penyaluran Dana / Fund Disbursement 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 • iB Pensiun Hijrah • Pembiayaan Pro Hajj

Pengawasan terhadap Layanan

Pada tahun 2022, Dewan Pengawas Syariah telah melakukan pengawasan atas layanan Bank Muamalat Indonesia dan melakukan kajian atas kesesuaian layanan dengan fatwa DSN-MUI. Dari pengawasan tersebut, tidak terdapat layanan-layanan yang bertentangan dengan fatwa DSN-MUI.

Supervision of Services

In 2022, the Sharia Supervisory Board supervised the services provided by Bank Muamalat Indonesia and reviewed its compliance with the DSN-MUI fatwa. Based on the supervision, DPS did not find services contradicting the DSN-MUI fatwa.

Layanan Bank Muamalat / Bank Muamalat Services

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 Negeri SKBDN (Surat Kredit Berdokumen Dalam Negeri) | Products/Services for Domestic Trade SKBDN (Domestic Letter of Credit) • Vendor Payment iB
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 • Layanan Gerai Online Reksa Dana Syariah | Sharia Mutual Fund Online Outlet Service

Pengawasan terhadap Usulan Produk/ Aktivitas Baru

Dewan Pengawas Syariah melalui Liasion Officer (Sharia Compliance) telah melakukan kajian dan pembahasan usulan produk/aktivitas baru sepanjang tahun 2022 dengan detail sebagai berikut:

1. Lindung Nilai Kompleks
2. Vendor Payment iB
3. Layanan Gerai Online Reksa Dana Syariah
4. Bancassurance – Asuransi Sun Healthcare Solution Syariah (SHSS) Sunlife
5. Bancassurance – Asuransi Gempa Bumi, Kebakaran, Mobil dan Property All Risk Syariah PT Sompo Insurance Indonesia
6. Bancassurance – Asuransi Takaful Kebakaran Standar
7. Layanan Perbankan Digital berupa Digital Account Opening melalui Mobile Banking-COB MDIN
8. Layanan Tarik Tunai di Merchant melalui Mobile Banking

Supervision of Proposed New Products/Activities

The Sharia Supervisory Board, through the Liasion Officer (Sharia Compliance), has reviewed and discussed the proposed new products/activities throughout 2022 with the following details:

1. Complex Hedging;
2. Vendor Payment iB;
3. Sharia Mutual Fund Online Outlet Service;
4. Bancassurance - Sunlife Sun Healthcare Solution Syariah (SHSS) Insurance;
5. Bancassurance - Sharia Earthquake, Fire, Car and Property All Risk Insurance of PT Sompo Insurance Indonesia;
6. Bancassurance - Standard Takaful Fire Insurance;
7. Digital Banking Services in the form of Digital Account Opening through Mobile Banking- COB MDIN
8. Cash Withdrawal Service at Merchants through Mobile Banking.

Uji Petik dan Kunjungan Dewan Pengawas Syariah

Dalam rangka menjalankan fungsi pengawasan, Dewan Pengawas Syariah melakukan kegiatan Uji Petik. Uji petik 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. Pemeriksaan tersebut dilakukan dengan metode uji petik yang dibantu oleh Unit Kepatuhan Syariah sebagai liaison officer Dewan Pengawas Syariah. Melanjutkan metode uji petik tahun sebelumnya, pada tahun 2022, uji petik dilakukan masih dilakukan secara virtual dan online sebagai antisipasi dari kondisi pandemi COVID-19.

Random Sampling and Visit of Sharia Supervisory Board

In order to carry out the supervisory function, the Sharia Supervisory Board conducts Random Sampling activities 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 compliance with sharia principles. The examination is assisted by the Sharia Compliance Unit, which acts as a liaison officer for the Sharia Supervisory Board. In 2022, Random Sampling is still carried out virtually due to the conditions of the COVID-19 pandemic.

Kegiatan Uji Petik Dewan Pengawas Syariah

Random Sampling activity by the Sharia Supervisory Board

Tanggal Date	Cabang/Unit Kerja	Branch/Work Unit
Semester I tahun 2022 9 s.d 23 Mei 2022 First semester of 2022 May 9 to 23, 2022	Kantor Cabang Ambon	Ambon Branch Office
	Kantor Cabang Palembang	Palembang Branch Office
	Kantor Cabang Samarinda	Samarinda Branch Office
	Kantor Cabang Batam	Batam Branch Office
	Kantor Cabang Gorontalo	Gorontalo Branch Office
	Kantor Cabang Pekanbaru	Pekanbaru Branch Office
	Kantor Cabang Mataram	Mataram Branch Office
	Kantor Cabang Kelapa Gading	Kelapa Gading Branch Office
Semester II tahun 2022 12 s.d 23 Desember 2022 Second semester of 2022 December 12 to 23, 2022	Kantor Cabang Pangkal Pinang	Pangkal Pinang Branch Office
	Kantor Cabang Bintaro Jaya	Bintaro Jaya Branch Office
	Kantor Cabang Sukabumi	Sukabumi Branch Office
	Kantor Cabang Solo	Solo Branch Office
	Kantor Cabang Kendari	Kendari Branch Office
	Kantor Pusat Fungsi Trade Finance	Head Office, Trade Finance Function

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

Pada tahun 2022, Dewan Pengawas Syariah telah melakukan *review* dan/atau *endorsement* terhadap kebijakan dan prosedur Bank Muamalat agar sesuai dengan fatwa DSN-MUI dan ketentuan terkait yang dibantu oleh Unit Kepatuhan Syariah. Beberapa kebijakan dan *Standard Operational Procedure* (SOP) yang menjadi perhatian Dewan Pengawas Syariah yakni:

1. Prosedur Pelaksanaan Layanan Madina Wholesale Banking.
2. Revisi Prosedur Pelaksanaan Layanan Madina Wholesale Banking
3. Loose Leaf Prosedur Pelaksanaan Hadiah Komitmen
4. Prosedur Buyer Financing IB

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

In 2022, assisted by the Sharia Compliance Unit, the Sharia Supervisory Board reviewed and/or endorsed Bank Muamalat's policies and procedures to be in accordance with the DSN-MUI fatwa and related provisions. Some policies and Standard Operational Procedures (SOP) that are of concern to the Sharia Supervisory Board are:

1. Madina Wholesale Banking Service Implementation Procedure;
2. Revision of Madina Wholesale Banking Service Implementation Procedure;
3. Loose Leaf Commitment Gift Implementation Procedure;
4. IB Buyer Financing Procedure

Dewan Komisaris

Board of Commissioners

Dewan Komisaris ialah organ Perseroan yang bertugas melakukan pengawasan baik secara umum dan atau khusus sesuai dengan anggaran dasar, memberi nasihat kepada Direksi serta bertugas memastikan Bank Muamalat telah melaksanakan prinsip-prinsip Tata Kelola Perusahaan yang Baik. Pengangkatan dan pemberhentian, tugas dan wewenang, serta hak dan kewajiban Dewan Komisaris serta hal-hal lain yang bertalian dengan Dewan Komisaris diatur dalam Anggaran Dasar Bank serta ketentuan-ketentuan lain berdasarkan *best practices* tata kelola perusahaan.

Selanjutnya pengangkatan dan pemberhentian serta penetapan masa jabatan anggota Dewan Komisaris Bank Muamalat dilaksanakan melalui RUPS. Dewan Komisaris kemudian melaporkan hasil pengawasannya terhadap Perseroan kepada para pemegang Saham dan pemangku kepentingan melalui forum RUPS.

DASAR HUKUM

Bank merujuk pada beberapa ketentuan sebagai dasar hukum untuk pengangkatan Dewan Komisaris yaitu:

1. Undang-undang Nomor 8 Tahun 1995 tentang Pasar Modal
2. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas
3. Undang-Undang Republik Indonesia No. 21 Tahun 2008 tentang Perbankan Syariah
4. Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 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 Nomor 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka
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. 37/POJK.03/2017 tentang Pemanfaatan Tenaga Kerja Asing dan Program Alih Pengetahuan di Sektor Perbankan.
9. Anggaran Dasar Bank Muamalat Indonesia.

The Board of Commissioners is an organ of the Company that supervises both generally and specifically, in accordance with the Company's Articles of Association. The Board of Commissioners is also in charge of advising the Board of Directors and ensuring that the Bank implements the principles of Good Corporate Governance. The appointment and dismissal policies of the Board of Commissioners, duties and authorities, rights and obligations of the Board of Commissioners, as well as other matters relating to the Board of Commissioners, are regulated in the Bank's Articles of Association, other provisions, and also based on corporate governance best practices.

Furthermore, the appointment and dismissal, and determination of the term of office of the members of the Board of Commissioners of Bank Muamalat are carried out through the GMS. The Board of Commissioners then reports the results of its supervision to shareholders and stakeholders through the GMS.

LEGAL BASIS

The Bank refers to several provisions as the legal basis for the appointment of the Board of Commissioners, namely:

1. Law Number 8 Year 1995 on Capital Market;
2. Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies;
3. Law of the Republic of Indonesia No. 21 of 2008 on Sharia Banking;
4. Regulation of the Financial Services Authority of the Republic of Indonesia Number 16/POJK.03/2022 concerning Islamic Commercial Banks;
5. Regulation of the Financial Services Authority No. 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies;
6. Financial Services Authority Regulation No. 15/POJK.04/2020 concerning the Plan and Implementation of the General Meeting of Shareholders of Public Companies;
7. Financial Services Authority Regulation No. 27/POJK.03/2016 regarding Capability & Appropriateness Assessment for Main Parties of Financial Services Institutions;
8. Financial Services Authority Regulation No. 37/POJK.03/2017 regarding the Utilization of Foreign Workers and Knowledge Transfer Programs in the Banking Sector;
9. Articles of Association of Bank Muamalat Indonesia;

10. Akta tertanggal 26 Januari 2023 No. 22 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 30 Januari 2023 No. AHU-AH.01.09-0062375.

TUGAS DAN TANGGUNG JAWAB

Tugas dan tanggung jawab Dewan Komisaris Perseroan 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. 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.

10. Deed dated January 26, 2023 No. 22 made before Notary Ashoya Ratam and notification of changes in company data has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated January 30, 2023 No. AHU-AH.01.09-0062375.

DUTIES AND RESPONSIBILITIES

The duties and responsibilities of the Company's Board of Commissioners are as follows:

1. Perform duties and responsibilities in accordance with GCG principles.
2. Prepare guidelines and work rules that are binding for each member of the Board of Commissioners, which at least include work time and meeting rules;
3. Supervise the implementation of GCG in every business activity of the Bank at all levels of the organization;
4. Comply with the provisions of the prevailing laws and regulations, the Bank's Articles of Association and the resolutions of the GMS;
5. Perform duties for the interests and business of the Bank in good faith, in accordance with prudential principles, and with full responsibility, and endeavor to take action to prevent the incidence, or continuation, of losses and/or the occurrence of bankruptcy;
6. Supervise the policies of the Board of Directors in carrying out the management of the Bank, including the implementation of the Articles of Association, resolutions of the General Meeting of Shareholders and prevailing laws and regulations;
7. 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. Providing opinions and suggestions to the Board of Directors and all its staff related to the management of the Bank;
9. Provide opinions and suggestions to the Board of Directors and all its staff regarding the preparation of the Vision, Mission and other strategic plans of Bank Muamalat as stipulated in the Articles of Association;
10. Providing opinions and suggestions as well as ratifying the Bank's business plan proposed by the Board of Directors.
11. Examining and reviewing reports from the Board of Directors and all its staff, especially those related to specific tasks that have been decided together.
12. Examining and reviewing reports from the Committees under the Board of Commissioners.
13. Following the development of the Bank's activities, both from internal information provided by management and external information from the media and other sources.

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.
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

Hak dan wewenang Dewan Komisaris Perseroan adalah sebagai berikut:

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.

14. Attend working/coordination meetings with the Board of Directors and its staff.
15. Ensure that the Board of Directors and its staff have complied with statutory provisions and regulations in managing Bank Muamalat Indonesia.
16. Prepare the Board of Commissioners' work plan 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 periodic meetings between the Board of Commissioners and the Board of Directors to discuss the implementation of Good Corporate Governance.
19. Establish at least a Risk Monitoring Committee, Nomination and Remuneration Committee, Audit Committee, and Corporate Governance Committee, and ensure that the established committees perform their duties effectively.
20. The Board of Commissioners must be independent in its duties and responsibilities. In the sense of carrying out its duties objectively and free from pressure and the interests of any party, including in relationships with each other and with the Board of Directors.
21. Must actively supervise the implementation of the Compliance Function.
22. Approve AML/CFT policy and supervise the AML/CFT program implementation.
23. Conduct a review of the effectiveness of the internal control system by assessing the competence and number of resources, the scope of duties and authority, and independence of the Internal Auditor in accordance with the Standards for Implementation of the Internal Audit Function of Commercial Banks (SPFAIB) issued/ issued by Bank Indonesia/Financial Services Authority.
24. Conduct a review of the effectiveness of implementing the External Auditor's duties by assessing the competence, independence, and scope of responsibilities of the External Auditor.

THE RIGHTS AND AUTHORITIES

The rights and authorities of the Company's Board of Commissioners are as follows:

1. The right to request explanations and inquire about all matters related to the duties of the Board of Commissioners and the Board of Directors. The Board of Directors shall submit an explanation of all matters inquired by the Board of Commissioners.
2. The right to request all information relating to the Bank from the Board of Directors. The BOD shall provide all information relating to the Bank as required by the members of the BOC through the BOC.

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.
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.

3. The division of labor and membership among the members of the Board of Commissioners is regulated by the members of the Board of Commissioners themselves. For the smooth running of its duties, the BOC may be assisted by a Secretary appointed by the BOC.
4. Based on the resolution of the Board of Commissioners Meeting, at any time the Board of Commissioners may temporarily suspend any member of the Board of Directors from his/her position by stating the reasons, with the provisions as described 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.

PEDOMAN KERJA/PIAGAM DEWAN KOMISARIS

Dewan Komisaris Bank Muamalat telah memiliki pedoman dan tata tertib kerja yang tertuang pada *Board Manual*. Pedoman kerja tersebut dibuat untuk memudahkan Dewan Komisaris dalam menjalankan tugas dan fungsinya. Pedoman kerja Dewan Komisaris ini senantiasa dievaluasi dan diperbarui secara berkala dengan mengacu pada peraturan dan ketentuan perundang-undangan yang berlaku di Indonesia.

Setiap anggota Dewan Komisaris wajib mematuhi pedoman dan tata tertib kerja tersebut agar dapat melaksanakan fungsi pengawasan secara efisien, efektif, transparan, independen dan akuntabel. Adapun dasar penyusunan pedoman dan tata tertib kerja Dewan Komisaris adalah sebagai berikut:

1. Undang-undang Nomor 8 Tahun 1995 tentang Pasar Modal
2. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas;
3. Peraturan OJK dan Surat Edaran OJK terkait penerapan dan organ Tata Kelola Perusahaan;
4. Anggaran Dasar Bank
5. Ketentuan dan peraturan perundang-undangan terkait lainnya.

WORK GUIDELINES / CHARTER OF THE BOARD OF COMMISSIONERS

The Board of Commissioners of Bank Muamalat already has guidelines and work rules in the Board Manual. The work guidelines are intended to facilitate the Board of Commissioners to carry out its duties and functions. The Board of Commissioners' work guidelines is always evaluated and updated regularly regarding the prevailing laws and regulations in Indonesia.

Each member of the Board of Commissioners is obliged to comply with the guidelines and work rules to carry out the supervisory function efficiently, effectively, transparently, independently, and accountably. The guidelines and work rules of the Board of Commissioners are based on the following:

1. Law Number 8 the Year 1995 on Capital Market
2. Law No. 40 of 2007 concerning Limited Liability Companies;
3. OJK Regulations and OJK Circular Letters related to the implementation and organs of Corporate;
4. Articles of Association of the Bank
5. Other relevant laws and regulations

Berikut ialah isi dari Piagam Dewan Komisaris Bank Muamalat:

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

KRITERIA DEWAN KOMISARIS

Bank Muamalat telah menetapkan kriteria Dewan Komisaris sebagai berikut:

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.

The following are the contents of the Bank Muamalat Board of Commissioners Charter:

1. Function
2. Composition and Requirements
3. Appointment and Term of Office
4. Concurrent Position
5. Resignation and Dismissal
6. Independent Commissioner
7. Orientation and Capability Enhancement Program
8. Position Ethics
9. Duties and Obligations of the Board of Commissioners
10. Rights and Authorities of the Board of Commissioners
11. Meeting of the Board of Commissioners
12. Working Relationship between the Board of Commissioners and the Board of Directors
13. Performance Evaluation of the Board of Commissioners
14. Committees of the Board of Commissioners
15. Secretary of the Board of Commissioners

CRITERIA FOR THE BOARD OF COMMISSIONERS

Bank Muamalat has set the criteria for the Board of Commissioners as follows:

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. Mempunyai kemauan dan kemampuan untuk mengawasi kegiatan usaha BMI agar sesuai dengan prinsip kehatihatian dan prinsip syariah di bidang perbankan syariah.
11. Mempunyai pengetahuan dan pemahaman dalam penerapan manajemen risiko.
12. Tidak mempunyai kredit/pembiayaan macet.
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.

KETENTUAN MASA JABATAN DEWAN KOMISARIS

Masa jabatan anggota Dewan Komisaris Bank Muamalat ialah terhitung sejak tanggal RUPS pengangkatan dan berakhir pada saat penutupan RUPS tahunan yang ke 5 (lima) setelah tanggal pengangkatannya. Ketentuan atas masa jabatan tersebut tidak mengurangi hak RUPS untuk sewaktu-waktu memberhentikan anggota Dewan Komisaris sebelum masa jabatan berakhir dengan menyebutkan alasan pemberhentian. Ketentuan tersebut merujuk pada dengan UU Perseroan Terbatas, Anggaran Dasar, dan ketentuan terkait.

Dewan Komisaris dapat menjabat paling banyak 2 (dua) kali masa jabatan dengan 1 (satu) periode masa jabatan paling lama 5 (lima) tahun. Dalam hal seorang anggota Dewan Komisaris berhenti atau diberhentikan sebelum masa jabatannya, maka masa jabatan penggantinya ialah sisa masa jabatan anggota Dewan Komisaris yang digantikannya. Adapun 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 Dewan Komisaris dinyatakan berakhir apabila anggota Dewan Komisaris tersebut diberhentikan melalui RUPS, mengundurkan diri, dan tidak lagi memenuhi persyaratan sebagai anggota Dewan Komisaris berdasarkan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku, meninggal dunia atau masa jabatannya berakhir.

KOMPOSISI DAN DASAR PENGANGKATAN DEWAN KOMISARIS

Pada 31 Desember 2022, komposisi susunan keanggotaan Dewan Komisaris Bank ialah 5 (lima) orang anggota Dewan Komisaris yang terdiri atas 4 (empat) orang Komisaris Independen dan 1 (satu) Komisaris Non-Independen. Jumlah tersebut telah memenuhi ketentuan Pasal 53 POJK Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah yang mengatur bahwa jumlah anggota Dewan Komisaris paling kurang 3 (tiga) orang dan paling banyak sama dengan jumlah

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. 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.

TERM OF OFFICE OF THE BOARD OF COMMISSIONERS

Members of the Board of Commissioners are appointed starting from the date of the GMS of appointment and ending at the closing of the 5th (fifth) annual GMS after the appointment date. These provisions are 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 under the Articles of Association/GMS and the Limited Liability Company Law.

The Board of Commissioners may serve a maximum of 2 (two) terms of office with 1 (one) term of office of a maximum of 5 (five) years. Suppose a member of the Board of Commissioners resigns or is dismissed before his/her term of office. In that case, 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 if the member of the Board of Commissioners is dismissed based on 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.

COMPOSITION AND BASIS FOR APPOINTMENT OF THE BOARD OF COMMISSIONERS

As of 31 December 2022, the membership composition of the Bank's Board of Commissioners consists of 5 (five) members of the Board of Commissioners, consisting of 4 (four) Independent Commissioners and 1 (one) Non-Independent Commissioner. This amount has complied with the provisions of Article 53 POJK Number 16/POJK.03/2022 concerning Sharia Commercial Banks that stipulate that the number of members of the Board of Commissioners is at

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.

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.

Selanjutnya berdasarkan POJK 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 akhir tahun buku 2022, tercatat 3 (tiga) orang anggota Dewan Komisaris Bank Muamalat yang telah dinyatakan lulus Penilaian Kemampuan dan Kepatutan (PKK) oleh OJK.

Furthermore, based on POJK No. 27/POJK.03/2016 concerning Capability and Appropriateness Assessment for Main Parties of Financial Services Institutions, prospective members of the Board of Commissioners must obtain approval from the Financial Services Authority before carrying out their actions, duties, and functions as the Board of Commissioners. Until the end of the 2022 financial year, 3 (three) members of the Board of Commissioners of Bank Muamalat had passed the Fit and Proper Assessment (PKK) by the OJK.

Berikut ini adalah susunan anggota Dewan Komisaris beserta dasar pengangkatannya:

The following is the composition of the 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
Mardiasmo*)	Komisaris Utama/ Independen President Commissioner/ Independent	29 November 2022 November 29, 2022	Proses penyiapan dokumen persyaratan Penilaian Kemampuan dan Kepatutan in process of preparing the Fit and Proper Test requirements document	-	-
Suwarta*)	Komisaris Independen Independent Commissioner	29 November 2022 November 29, 2022	Sedang dalam proses Penilaian Kemampuan dan Kepatutan dari OJK In the process of Fit and Proper Assessment from OJK	-	-
Sartono	Komisaris Independen Independent Commissioner	24 Juni 2022 June 24, 2022	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor KEP-8/D.03/2023 tanggal 16 Januari 2023 16 Januari 2023 Copy of Decision of Members of the Board of Commissioners of the Financial Services Authority number KEP-8/D.03/2023 dated January 16, 2023 January 16, 2023	16 Januari 2023 Januari 16, 2023	-
Amin Said Husni	Komisaris Independen Independent Commissioner	24 Juni 2022 June 24, 2022	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor KEP-9/D.03/2023 tanggal 16 Januari 2023 Copy of Decision of the Member of the Board of Commissioners of the Financial Services Authority number KEP-9/D.03/2023 dated January 16, 2023	16 Januari 2023 Januari 16, 2023	-
Andre Mirza Hartawan	Komisaris Commissioner	24 Juni 2022 June 24, 2022	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor KEP-114/D.03/2022 tanggal 19 Juli 2022 Copy of Decision of the Member of the Board of Commissioners of the Financial Services Authority number KEP-114/D.03/2022 dated July 19, 2022	19 Juli 2022 July 19, 2022	-

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

KEPEMILIKAN SAHAM DEWAN KOMISARIS

Berdasarkan ketentuan 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 Perseroan wajib mengungkapkan kepemilikan sahamnya pada BUS yang bersangkutan.

Pada 31 Desember 2022, terdapat satu anggota Dewan Komisaris Bank Muamalat Indonesia yang memiliki 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

According 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 2022, it was recorded that there were no members of the Board of Commissioners of Bank Muamalat Indonesia who owned shares, either on their 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	Persentase Kepemilikan Percentage of Ownership	Jumlah Kepemilikan Saham Number of Share Ownership			Jumlah Nominal Saham Total Nominal Shares		
			Seri A Series A	Seri B Series B	Seri C Series C	Seri A Series A	Seri B Series B	Seri C Series C
Mardiasmo*)	Komisaris Utama/ Independen President Commissioner/ Independent	–	–	–	–	–	–	–
Suwarta*)	Komisaris Independen Independent Commissioner	–	–	–	–	–	–	–
Sartono	Komisaris Independen Independent Commissioner	–	–	–	–	–	–	–
Amin Said Husni	Komisaris Independen Independent Commissioner	–	–	–	–	–	–	–
Andre Mirza Hartawan	Komisaris Commissioner	5,19%	–	169.500.000	2.427.050.000	–	16.950.000.000	72.811.500.000

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

KEBIJAKAN RANGKAP JABATAN DEWAN KOMISARIS

Ketentuan rangkap jabatan Anggota Dewan Komisaris Bank Muamalat Indonesia mengacu pada ketentuan POJK Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah, yang mana anggota Dewan Komisaris dilarang melakukan rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris, atau Pejabat Eksekutif pada:

a. lembaga keuangan atau perusahaan keuangan, baik bank maupun bukan bank; dan/atau
b. lebih dari 1 (satu) lembaga bukan keuangan atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri.

POLICY ON CONCURRENT POSITIONS OF THE BOARD OF COMMISSIONERS

Concurrent positions of Member of the Board of Commissioners of Bank Muamalat Indonesia refers to OJK Regulation No. 16/POJK.03/2022 on Sharia Commercial Banks, which members of the Board of Commissioners are prohibited from holding concurrent positions as members of the Board of Directors, members of the Board Commissioner, or Executive Officer at:

a. financial institutions or financial companies, both banks and non-banks; and/or
b. more than 1 (one) non-financial institution or non-financial company, whether domiciled inside or outside the country.

Rangkap Jabatan Dewan Komisaris Bank Muamalat Indonesia

Dual Position of Board of Commissioners of Bank Muamalat Indonesia

Nama Name	Jabatan Position	Jabatan pada Lembaga atau Perusahaan Lain Position at Other Companies	Nama Lembaga atau Perusahaan Lain Company Name
Mardiasmo*)	Komisaris Utama/ Independen President Commissioner/ Independent	Komisaris Independen Independent Commissioner	PT TASPEN (Persero) atau Dana Tabungan dan Asuransi Pegawai Negeri
Suwarta*)	Komisaris Independen Independent Commissioner	Partner	JMT Law House
Sartono	Komisaris Independen Independent Commissioner	Jaksa Fungsional Functional Attorney	Kejaksaan Agung Attorney General's Office
Amin Said Husni	Komisaris Independen Independent Commissioner	-	-
Andre Mirza Hartawan	Komisaris Commissioner	Komisaris Utama President Commissioner	PT Wisma Seratus Sejahtera

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
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PROGRAM PENGENALAN PERUSAHAAN BAGI KOMISARIS BARU

Program orientasi berupa pengenalan perusahaan kepada anggota Dewan Komisaris baru dilakukan atas dasar beberapa pertimbangan, salah satunya adalah ketentuan peraturan perundang-undangan. 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.
   e. Penjelasan yang berkaitan dengan kewenangan yang didelegasikan, audit internal dan eksternal, system 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.

COMPANY INTRODUCTION PROGRAM FOR NEW COMMISSIONERS

The orientation program in the form of a company introduction to new members of the Board of Commissioners is carried out based on several considerations, one of which is the provisions of laws and regulations. Bank Muamalat Orientation Program procedures include the following:

1. An orientation program regarding Bank Muamalat Indonesia (the Bank) must be given to new members of the Board of Commissioners who serves at the Bank for the first time.
2. The responsibility for implementing the orientation program lies with the President Commissioner. In the event the President Commissioner is absent, the responsibility for implementing the orientation program lies with the President Director.
3. The materials provided in the orientation program include 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 services products.
   c. Implementation of the principles of Good Corporate Governance by the Bank.
   d. Legal responsibility of members of the Board of Commissioners.
   e. Explanations relating to delegated authority, internal and external audit, 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. An explanation of the obligations, duties, responsibilities and rights of the Sharia Supervisory Board, the Board of Commissioners and the Board of Directors.

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.
h. 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 2022, Bank Muamalat telah melaksanakan 3 (tiga) kali program orientasi/pengenalan perusahaan kepada anggota Dewan Komisaris Baru pada tanggal 8 Februari 2022, 1 Juli 2022, dan 5 Desember 2022 sesuai dengan perubahan struktur keanggotaan Dewan Komisaris pada RUPSLB 28 Februari 2022, 24 Juni 2022, dan 29 November 2022.

PEMBIDANGAN TUGAS PENGAWASAN DEWAN KOMISARIS

Dalam rangka membantu pelaksanaan tugas dan tanggung jawab Dewan Komisaris, Dewan Komisaris dibantu oleh komite-komite tingkat Dewan Komisaris. Yang mana keanggotaan setiap anggota Dewan Komisaris pada masing-masing komite sesuai dengan kompetensi, pengalaman, dan bidang masing-masing anggota. Uraian mengenai komite-komite tingkat Dewan Komisaris adalah sebagai berikut:

g. Team building, which includes all members of the Board of Commissioners, both those who have just served and those who have served previously with the aim of realizing cohesiveness and teamwork as the Board of Commissioners.
h. The orientation program provided can be in the form of presentations, meetings or visits to the Bank's facilities, introductions to senior employees and Bank employees and other programs.

In 2022, Bank Muamalat carried out 3 (three) company orientation/introduction programs for New Board of Commissioners members on February 8, 2022, July 1, 2022, and December 5, 2022, in accordance with changes in the membership structure of the Board of Commissioners at the EGMS on February 28, 2022, June 24, 2022, and November 29, 2022.

DIVISION OF SUPERVISORY DUTIES OF THE BOARD OF COMMISSIONERS

In order to assist the implementation of the duties and responsibilities of the Board of Commissioners, the Board of Commissioners is assisted by Board of Commissioners-level committees. The membership of each member of the Board of Commissioners in each committee is in accordance with each member's competence, experience, and field. A description of the Board of Commissioners level committees is as follows:

Nama Name	Keanggotaan Komite Level Komisaris Commissioner Level Committee Membership	Jabatan Position
Mardiasmo*)	Komite Audit Audit Committee	Ketua Chairman
	Komite Tata Kelola Perusahaan Corporate Governance Committee	Anggota Member
Suwarta*)	Komite Audit Audit Committee	Anggota Member
	Komite Pemantau Risiko Risk Monitoring Committee	Ketua Chairman
	Komite Nominasi dan Remunerasi Nomination and Remuneration Committee	Anggota Member
Sartono	Komite Audit Audit Committee	Anggota Member
	Komite Pemantau Risiko Risk Monitoring Committee	Anggota Member
	Komite Tata Kelola Perusahaan Corporate Governance Committee	Ketua Chairman
Amin Said Husni	Komite Pemantau Risiko Risk Monitoring Committee	Anggota Member
	Komite Nominasi dan Remunerasi Nomination and Remuneration Committee	Ketua Chairman
	Komite Tata Kelola Perusahaan Corporate Governance Committee	Anggota Member
Andre Mirza Hartawan	Komite Audit Audit Committee	Anggota Member
	Komite Nominasi dan Remunerasi Nomination and Remuneration Committee	Anggota Member
	Komite Tata Kelola Perusahaan Corporate Governance Committee	Anggota Member

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

KEPUTUSAN YANG PERLU MENDAPAT PERSETUJUAN DEWAN KOMISARIS

Menindaklanjuti 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 ikut serta dalam pengambilan keputusan kegiatan operasional Bank. Ketentuan 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.

Selanjutnya PBI tersebut juga mengatur 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 ialah bagian dari tugas pengawasan oleh Dewan Komisaris. Sehingga, tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.

DECISIONS REQUIRING THE APPROVAL BOARD OF COMMISSIONERS

Following up 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 from participating in decision-making on the Bank's operational activities. This provision does not include decision-making for financing to the Board of Directors to the extent that the authority of the Board of Commissioners is stipulated in the Bank's Articles of Association or the General Meeting of Shareholders.

Furthermore, the PBI stipulates that the Board of Commissioners may participate in decision-making on other matters stipulated in the Bank's Articles of Association or laws and regulations. Decision-making on the Bank's operational activities by the Board of Commissioners, as referred to above, is part of the supervisory duties of the Board of Commissioners. Thus, it does not negate the responsibility of the Board of Directors to implement the Bank's management.

SERTIFIKASI MANAJEMEN RISIKO

Kompetensi dan keahlian di bidang manajemen risiko merupakan sebuah kebutuhan yang harus dikuasai Dewan Komisaris sehingga dapat mengawasi pelaksanaan manajemen risiko Bank secara efektif. Hal tersebut juga ditegaskan oleh Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 24 Tahun 2022 Tentang Pengembangan Kualitas Sumber Daya Manusia Bank Umum yang mengatur bahwa Dewan Komisaris dan Direksi wajib memiliki Sertifikasi Kompetensi Kerja di bidang manajemen risiko yang diterbitkan oleh Lembaga Sertifikasi Profesi terkait.

RISK MANAGEMENT CERTIFICATION

Competence and expertise in risk management are the requirements that must be acquired by the Board of Commissioners to effectively oversee the implementation of the Bank's risk management. This is also confirmed by the Regulation of the Financial Services Authority of the Republic of Indonesia Number 24 of 2022 concerning the Development of the Quality of Human Resources of Commercial Banks, which stipulates that the Board of Commissioners and Directors are required to have Work Competency Certification in the field of risk management issued by the relevant Professional Certification Institution.

Kepemilikan Sertifikasi Manajemen Risiko Dewan Komisaris

Board of Commissioners Risk Management Certification

Nama Name	Jabatan Position	Level Sertifikasi Certification Level	Bidang Subject	Lembaga yang Mengeluarkan Sertifikasi Certifying Agency	Tanggal Dikeluarkan Issuing Date	Tanggal Kadaluarsa Expiration Date	Program Pemeliharaan Maintenance Program
Mardiasmo*)	Komisaris Utama/ Independen President Commissioner/ Independent	2	Risk Management Certification	BSMR (Badan Sertifikasi Manajemen Risiko)	5 Desember 2022 December 5, 2022	5 Desember 2026 December 5, 2026	-
Suwarta*)	Komisaris Independen Independent Commissioner	5	Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan (LSPP)	4 Agustus 2022 August 4, 2022	23 Agustus 2024 August 23, 2024	-
Sartono	Komisaris Independen Independent Commissioner	2	Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan (LSPP)	12 September 2022 September 12, 2022	12 September 2026 September 12, 2026	-

Nama Name	Jabatan Position	Level Sertifikasi Certification Level	Bidang Subject	Lembaga yang Mengeluarkan Sertifikasi Certifying Agency	Tanggal Dikeluarkan Issuing Date	Tanggal Kadaluarsa Expiration Date	Program Pemeliharaan Maintenance Program
Amin Said Husni	Komisaris Independen Independent Commissioner	2	Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan (LSPP)	12 September 2022 September 12, 2022	12 September 2026 September 12, 2026	-
Andre Mirza Hartawan	Komisaris Commissioner	2	Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan (LSPP)	4 Mei 2019 May 4, 2019	4 Mei 2023 May 4, 2023	24 Februari 2021 February 24, 2021

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

PROGRAM PENGEMBANGAN KOMPETENSI DEWAN KOMISARIS

Dewan Komisaris sepanjang tahun 2022 telah mengikuti berbagai pelatihan untuk meningkatkan kompetensi, yang secara rinci disampaikan dalam bab “Profil Perusahaan” dalam Laporan Tahunan ini.

BOARD OF COMMISSIONERS COMPETENCY DEVELOPMENT PROGRAM

The Board of Commissioners throughout 2022 has attended various training to improve competence, which are detailed in the "Company Profile" chapter in this Annual Report.

PENGELOLAAN BENTURAN KEPENTINGAN DEWAN KOMISARIS

Sesuai ketentuan Pasal 61 Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah, Bank telah memiliki pengaturan atas pengelolaan benturan kepentingan. Apabila terdapat benturan kepentingan, anggota Dewan Komisaris tidak boleh mengambil tindakan yang berpotensi dapat mengurangi aset atau mengurangi keuntungan Bank Umum Syariah (BUS) dan wajib mengungkapkan benturan kepentingan dalam setiap keputusannya.

Anggota Dewan Komisaris juga diharuskan untuk senantiasa 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.

Selanjutnya, Anggota Dewan Komisaris diminta untuk 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 keterbukaan dalam hal pengambilan keputusan diambil pada kondisi adanya benturan kepentingan.

MANAGEMENT OF CONFLICT OF INTEREST OF THE BOARD OF COMMISSIONERS

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, the Bank has arrangements for managing conflicts of interest. If there is a conflict of interest, members of the Board of Commissioners must not take actions that could potentially reduce the assets or reduce the profits of the Islamic Commercial Bank (BUS) and must disclose the conflict of interest in each decision.

Members of the Board of Commissioners are also required to always prioritize the interests of the Bank and not reduce the Bank's finances in the event of a conflict of interest and avoid making decisions in situations and conditions of a conflict of interest.

Furthermore, members of the Board of Commissioners are required to disclose family relationships, financial relationships, management relationships, and 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 as well as conducting transparency in terms of decision making in conditions of conflict of interest.

KEPUTUSAN, REKOMENDASI DAN PELAKSANAAN TUGAS DEWAN KOMISARIS

Dalam melakukan pengawasan terhadap kinerja Bank Muamalat Indonesia, Dewan Komisaris memberikan rekomendasi, saran dan nasihat kepada Direksi melalui rapat Dewan Komisaris bersama Direksi. Pengawasan dan nasihat Dewan Komisaris juga disampaikan melalui komite-komite tingkat Dewan Komisaris yaitu Komite Audit, Komite Pemantau Risiko dan Komite Nominasi dan Remunerasi, dan Komite Tata Kelola Perusahaan yang pembahasannya disampaikan pada rapat Dewan Komisaris.

PENILAIAN KINERJA KOMITE DI BAWAH DEWAN KOMISARIS

Dasar Penilaian

Penilaian atas kinerja komite-komite tingkat Dewan Komisaris dilakukan secara berkala dengan metode *self-assesment* secara kolektif dan kolegial. Berikut merupakan dasar penilaian atas kinerja anggota komite tingkat Dewan Komisaris dalam melaksanakan tugas dan tanggung jawabnya:

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

Hasil Penilaian

Selama tahun 2022, Dewan Komisaris menilai bahwa seluruh komite tingkat Dewan Komisaris telah menjalankan tugas dan tanggung jawabnya dengan baik dalam membantu fungsi pengawasan yang dijalankan Dewan Komisaris. Penilaian tersebut berlandaskan atas kinerja komite-komite yang telah memberikan masukan dan saran kepada Dewan Komisaris sesuai dengan bidang tanggung jawabnya.

DECISION, RECOMMENDATION, AND IMPLEMENTATION OF BOARD OF COMMISSIONERS DUTIES

In supervising the performance of Bank Muamalat Indonesia, the Board of Commissioners provides recommendations, advice, and counsel to the Board of Directors through the Board of Commissioners meeting with the Board of Directors. Supervision and advice of the Board of Commissioners are also conveyed through the Board of Commissioners level committees, namely the Audit Committee, Risk Monitoring Committee and Nomination and Remuneration Committee, and the Corporate Governance Committee, whose discussion is submitted at the Board of Commissioners meeting.

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE BOARD OF COMMISSIONERS

Basis of Assessment

Assessment of the committees' performance at the Board of Commissioners level is conducted periodically using the self-assessment method collectively and collegially. The following is the basis for assessing the performance of members of the Board of Commissioners level committees in carrying out their duties and responsibilities:

1. Fulfillment of Committee Organizational Structure;
2. Availability of Committee Charter/Charter;
3. Implementation of Committee Meetings;
4. Documentation of Committee Recommendation Results

Assessment Result

During 2022, the Board of Commissioners assessed that all Board of Commissioners-level committees performed admirably in aiding the Board of Commissioners in carrying out its supervisory activities. The evaluation is based on the performance of the committees that gave input and recommendations to the BOC in their respective areas of responsibility.

MEKANISME PENGUNDURAN DIRI DAN PEMBERHENTIAN DEWAN KOMISARIS

Merujuk pada ketentuan perundang-undangan yang berlaku dan Anggaran Dasar Perseroan, mekanisme pengunduran diri dan pemberhentian Dewan Komisaris Bank Muamalat ialah 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 selambatlambatnya 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

With reference to the prevailing laws and regulations and the Company's Articles of Association, the mechanism of resignation and dismissal of the Board of Commissioners of Bank Muamalat is as follows:

1. Members of the Board of Commissioners have the right to resign from their position by notifying the Company in writing within 90 (Ninety) days prior to the resignation.
2. The Company must hold a GMS to resolve the resignation of the member of the Board of Commissioners no later than 90 (Ninety) days after receipt of the resignation application letter.
3. The Company shall disclose information to the public and submit to the Financial Services Authority no later than 2 (two) business days after:
   a. receipt of application for resignation of member of the Board of Commissioners
   b. the result of the GMS
4. Resignation and/or dismissal of members of the Board of Commissioners must be reported to the Financial Services Authority no later than 10 (ten) days after the dismissal and/or resignation is effective.
5. If all members of the Board of Commissioners are dismissed from office, resign from office, or for any reason the position of a member of the Board of Commissioners is vacant and the Bank does not have a member of the Board of Commissioners, the term of office of his/her successor or the term of office of all his/her successors shall be the remaining term of office of the member of the Board of Commissioners he/she replaces.
6. If there is an additional member 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 term of office of the other existing members of the Board of Commissioners.

Komisaris Independen

Independent Commissioners

Komisaris Independen ialah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Direksi, Dewan Komisaris lainnya dan/atau Pemegang Saham Pengendali atau hubungan dengan Perseroan yang dapat memengaruhi kemampuan yang bersangkutan untuk bertindak independen. Pengangkatan Komisaris Independen Bank Muamalat merujuk pada Peraturan OJK No. 33/POJK.04/2014 tentang Direksi dan Dewan komisaris Emiten atau Perusahaan Publik.

Komisaris Independen bertanggung jawab untuk melakukan pengawasan dan juga mewakili kepentingan Pemegang Saham minoritas. Selain itu, keberadaan Komisaris Independen bertujuan untuk mendorong terwujudnya iklim dan lingkungan kerja yang lebih objektif dan dapat menempatkan kewajaran (*fairness*) serta kesetaraan di antara berbagai kepentingan, termasuk kepentingan *stakeholders* dan *shareholders* minoritas.

KRITERIA KOMISARIS INDEPENDEN

Merujuk ketentuan Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah, Komisaris Independen ialah 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.

Adapun berdasarkan Peraturan Otoritas Jasa Keuangan No. 33/ POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Komisaris Independen merupakan anggota Dewan Komisaris yang berasal dari luar Emiten atau Perusahaan Publik dan telah 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 members of the Board of Directors, other Board of Commissioners and/or Controlling Shareholders or relationships with the Company that may affect the ability to act independently. The appointment of the Independent Commissioner of Bank Muamalat refers to OJK Regulation No. 33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies.

Independent Commissioners are responsible for supervising and also representing the interests of minority shareholders. In addition, the existence of an Independent Commissioner aims to encourage the realization of a climate and work environment that is more objective and can place fairness and equality among various interests, including the interests of stakeholders and minority shareholders.

INDEPENDENT COMMISSIONER CRITERIA

Referring to the provisions of Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, an Independent Commissioner is a member of the Board of Commissioners who does 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, which may support his/her ability to act independently.

Based on Financial Services Authority Regulation No. 33/POJK.04/2014 regarding the Board of Directors and Board of Commissioners of Issuers or Public Companies, an Independent Commissioner is a member of the Board of Commissioners who comes from outside the Issuer or Public Company and has fulfilled the following requirements as an Independent Commissioner:

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. Not having 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.

Berkaitan dengan Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah serta Peraturan Otoritas Jasa Keuangan No. 33/ POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Bank Muamalat telah menyusun kriteria Komisaris Independen yang tertuang dalam *Board Manual* dengan ketentuan sebagai berikut:

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 major shareholders of the Issuer or Public Company; and
4. Not having a business relationship, either directly or indirectly, related to the business activities of the Issuer or Public Company.

In connection with Bank Indonesia Regulation No. 11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units and Financial Services Authority Regulation No. 33 / POJK.04 / 2014 concerning Directors and Board of Commissioners of Issuers or Public Companies, Bank Muamalat has compiled the criteria for Independent Commissioners contained in the Board Manual with the following provisions:

1. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Company within the last 6 (six) months, except for reappointment as Independent Commissioner of the Company in the following period;
2. Does not own 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 major shareholders of the Company;
4. Not having any direct or indirect business relationship related to the Company's business activities; and
5. Must undergo a waiting period (cooling off) for at least 6 (six) months for prospective members of the Independent Commissioner who previously served as members of the Board of Directors of Bank Muamalat, except for their previous position as Directors of Bank Muamalat who performed supervisory functions.

Pemenuhan Kriteria Independensi Komisaris Independen

Fulfillment of Independence Criteria of Independent Commissioner

Kriteria Criteria	Komisaris Independen Independent Commissioner			
	Mardiasmo*)	Suwarta*)	Sartono	Amin Said Husni
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. Does not have shares either directly or indirectly in the Issuer or Public Company.	√	√	√	√

Kriteria Criteria	Komisaris Independen Independent Commissioner			
	Mardiasmo*)	Suwarta*)	Sartono	Amin Said Husni
Tidak mempunyai hubungan afiliasi dengan Emiten atau Perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Emiten atau Perusahaan Publik tersebut. Have no affiliation with the Issuer or Public Company, members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of the Issuer or Public Company.	√	√	√	√
Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik tersebut. Has no direct or indirect business relationship related to the business activities of the Issuer or Public Company.	√	√	√	√

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

JUMLAH KOMISARIS INDEPENDEN

Pada tahun 2022 Komposisi anggota Dewan Komisaris Bank berjumlah 5 (lima) orang di mana 4 (empat) orang anggota atau setara dengan 80% di antaranya menjabat sebagai Komisaris Independen. Dengan demikian jumlah Komisaris Independen Bank telah memenuhi Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 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 composition of the Bank's Board of Commissioners in 2022 comprised 5 (five) members, including 4 (four) members, or 80% of them, serving as Independent Commissioners. Thus the number of Independent Commissioners of the Bank has fulfilled the Regulation of the Financial Services Authority of the Republic of Indonesia Number 16/POJK.03/2022 concerning Sharia Commercial Banks, which regulates that at least 50% (fifty percent) of the total number of members of the Board of Commissioners are Independent Commissioners and fulfills OJK Regulation No. 33/POJK.04/2014 concerning the number of members of the Board of Commissioners of Banks, which regulates that the number of Independent Commissioners must be at least 30% (thirty percent) of the total number of members of the Board of Commissioners.

PERNYATAAN INDEPENDENSI KOMISARIS INDEPENDEN

Pernyataan Independensi Komisaris Independen Bank telah dikuatkan dengan tersedianya Surat Pernyataan Independensi oleh masing-masing Komisaris Independen 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 atau hubungan dengan bank, yang dapat mempengaruhi kemampuan saya untuk bertindak independen, pada saat beliau diangkat menjadi Komisaris Independen Bank.

INDEPENDENT COMMISSIONER'S STATEMENT OF INDEPENDENCE

The Independence Statement of the Bank's Independent Commissioners has been corroborated by the availability of an Independence Statement Letter by each Independent Commissioner which contains a statement that the Independent Commissioner does not own shares of the Bank and does not have a financial or family relationship with members of the Board of Directors and Board of Commissioners as well as Major and Controlling Shareholders or a relationship with the bank, which may affect my ability to act independently, at the time he was appointed as Independent Commissioner of the Bank.

Pernyataan Independensi 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 JasaKeuangan.
   e. Memiliki komitmen untuk mematuhi peraturan perundang-undangan; dan
   f. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Emiten atau Perusahaan Publik.

The Independence Statement signed by each member of the Independent Commissioner also includes statements regarding the following matters:

1. Having good morals, character, and integrity;
2. Capable of performing legal acts;
3. Within 5 (five) years prior to appointment and during 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 be declared bankrupt;
   c. Never been convicted of a criminal offense that is detrimental to state finances and/or related to the financial sector;
   d. Never been a member of the Board of Directors and/or a member of the Board of Commissioners who during his/her tenure:
      i. Has not held an annual GMS;
      ii. His/her accountability as a member of the Board of Directors and/or a member of the Board of Commissioners has not been accepted by the GMS or has not provided accountability as a member of the Board of Directors and/or a member of the Board of Commissioners to the GMS; and
      iii. Has caused a company that obtained a license, approval, or registration from the Financial Services Authority to not fulfill the obligation to submit annual reports and/or financial reports to the Financial Services Authority.
   e. Have a commitment to comply with laws and regulations; and
   f. Have knowledge and/or expertise in the field required by the Issuer or Public Company.

Direksi
Board of Directors

Direksi ialah organ perusahaan yang berwenang dan bertanggung jawab penuh atas pengurusan Bank Muamalat untuk kepentingan Bank Muamalat sesuai dengan maksud dan tujuan Bank serta mewakili Bank Muamalat, baik di dalam maupun di luar pengadilan sesuai ketentuan Anggaran Dasar.

Anggota Direksi Bank Muamalat dituntut untuk mencurahkan pikiran, tenaga, perhatian dan pengabdiannya secara penuh pada tugas, kewajiban, rencana bisnis, dan target serta tujuan perusahaan. Anggota Direksi juga senantiasa mematuhi Anggaran Dasar Perusahaan dan peraturan perundang-undangan serta melaksanakan prinsip-prinsip profesionalisme, efisiensi, transparansi, kemandirian, akuntabilitas, pertanggungjawaban, kewajaran, dan mengedepankan kepentingan Bank, dalam rangka meningkatkan nilai tambah bagi pemangku kepentingan dan keberlanjutan usaha Bank.

DASAR HUKUM

Penunjukan dan Pengangkatan Direksi Bank Muamalat Indonesia merujuk pada beberapa ketentuan, antara lain:

1. Undang-undang Nomor 8 Tahun 1995 tentang Pasar Modal
2. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas
3. Undang-Undang Republik Indonesia No. 21 Tahun 2008 tentang Perbankan Syariah
4. Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah.
5. Peraturan Otoritas Jasa Keuangan Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum
6. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik
7. PeraturanOtoritasJasaKeuanganNomor15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka
8. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan & Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan
9. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2017 tentang Pemanfaatan Tenaga Kerja Asing dan Program Alih Pengetahuan di Sektor Perbankan.

The Board of Directors is the organ of the Company that is authorized and fully responsible for the management of Bank Muamalat for the benefit of Bank Muamalat in accordance with the aims and objectives of the Bank and represents Bank Muamalat, both inside and outside the court in accordance with the provisions of the Articles of Association.

Members of the Board of Directors of Bank Muamalat are required to devote their full thoughts, energy, attention, and services to the Company's duties, obligations, business plans, and targets and objectives. Members of the Board of Directors also always comply with the Company's Articles of Association and laws and regulations and implement the principles of professionalism, efficiency, transparency, independence, accountability, responsibility, fairness, and prioritize the interests of the Bank to increase added value for stakeholders and the sustainability of the Bank's business.

LEGAL BASIS

The appointment of the Board of Directors of Bank Muamalat Indonesia refers to several provisions, among others:

1. Law Number 8 Year 1995 on Capital Market;
2. Law of the Republic of Indonesia No. 40 Year 2007 on Limited Liability Company
3. Law of the Republic of Indonesia No. 21 of 2008 on Sharia Banking;
4. Regulation of the Financial Services Authority of the Republic of Indonesia Number 16/POJK.03/2022 concerning Islamic Commercial Banks;
5. Regulation of the Financial Services Authority Number 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks.
6. Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies;
7. Financial Services Authority Regulation No. 15/POJK.04/2020 regarding the Plan and Implementation of the General Meeting of Shareholders of Public Companies;
8. Financial Services Authority Regulation No. 27/POJK.03/2016 regarding Capability & Appropriateness Assessment for Main Parties of Financial Services Institutions
9. Financial Services Authority Regulation No. 37/POJK.03/2017 regarding the Utilization of Foreign Workers and Knowledge Transfer Programs in the Banking Sector

10. Anggaran Dasar Bank Muamalat Indonesia.
11. Akta tertanggal 9 Desember 2022 No. 22 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 15 Desember 2022 No. AHU-AH.01.09-0087267.

TUGAS DAN TANGGUNG JAWAB

Tanggung jawab atas tugas dan fungsi utama Direksi ialah melakukan pengurusan dan pengelolaan Bank. Pembagian tugas Direksi Bank Muamalat merujuk pada peraturan perundang-undangan yang berlaku, Anggaran Dasar, keputusan RUPS atau keputusan rapat Direksi. Anggota Direksi Bank Muamalat bertanggung jawab penuh atas pelaksanaan tugasnya sesuai pembagian tugas masing-masing.

Tugas dan kewajiban Direksi, antara lain namun tidak terbatas 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 rincian 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, efektivitas dan produktivitas 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. Menguasai, 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.

10. Articles of Association of Bank Muamalat Indonesia;
11. Deed dated December 9, 2022 No. 22 made before Notary Ashoya Ratam and notification of changes in company data has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated December 15, 2022 No. AHU-AH.01.09-0087267.

DUTIES AND RESPONSIBILITIES

The responsibility for main duties and functions of the Board of Directors is to perform the management of the Bank. The division of duties of the Board of Directors of Bank Muamalat refers to the applicable laws and regulations, Articles of Association, resolutions of the GMS, or the Board of Directors meeting. Members of the Board of Directors of Bank Muamalat are fully responsible for implementing their duties according to the division of their respective duties.

The duties and obligations of the Board of Directors, including but not limited to relating to strategies and work plans, implementation of compliance functions, implementation of risk management, internal control systems, disclosure and confidentiality of information, relationships with stakeholders, accounting and bookkeeping systems, implementation of know your customer principles and Eradication of Money Laundering / Suspicious Financial Transactions.

The following are details of the duties and obligations of the Board of Directors of Bank Muamalat Indonesia:

1. Develop a code of ethics that applies to all members of the Board of Directors and members of the Board of Commissioners, employees / employees, and supporting organs owned by Bank Muamalat Indonesia and socialize it to all employees / employees who work at Bank Muamalat Indonesia and post it in full on the Bank Muamalat Indonesia website;
2. Lead and manage the Company in accordance with the purposes and objectives of the Company and always ensure 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, guidelines and guidelines 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. Mastering, maintaining, and managing the assets of Bank Muamalat Indonesia.
5. The Board of Directors must have at least Internal Audit, Risk Management and Risk Management Committee and Compliance functions in order to implement GCG.

6. Menjalankan tugas untuk kepentingan dan usaha Bank Muamalat Indonesia dengan itikad baik dan penuh tanggung jawab.
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 bertanggung jawab 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% 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, serta tepat waktu kepada Dewan Komisaris dan Dewan Pengawas Syariah.

6. Performing duties for the interests and business of Bank Muamalat Indonesia in good faith and full responsibility.
7. Subject to the provisions of the applicable laws and regulations, Articles of Association and GMS decisions and ensure that all Bank activities are in accordance with the provisions of the applicable laws and regulations, Articles of Association and GMS decisions.
8. Comply with the Bank's internal regulations.
9. Manage Bank Muamalat Indonesia for the benefit and purpose of Bank Muamalat Indonesia.
10. Establish the organizational structure of Bank Muamalat Indonesia at the central, regional and branch levels complete with the implementation of its duties.
11. Act as the leader in the management of Bank Muamalat Indonesia.
12. The Board of Directors must convey the strategic policy of Bank Muamalat Indonesia in the field of employment to employees.
13. Fully responsible in carrying out its duties for the benefit of Bank Muamalat Indonesia in achieving its goals and objectives.
14. Represent Bank Muamalat Indonesia both inside and outside the court.
15. Perform all actions and deeds, both regarding the management and ownership of the assets of Bank Muamalat Indonesia and 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 that result 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 the shareholders through the General Meeting of Shareholders.
18. The Board of Directors must make and maintain all shareholder lists, special lists, GMS minutes and minutes of Board of Directors meetings as well as financial documents and other Bank Muamalat Indonesia documents.
19. Members of the Board of Directors, either 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 the person concerned is guilty or negligent in carrying out his duties.
21. Members of the Board of Directors must disclose share ownership that reaches 5% or more both in the Bank concerned and in other banks and companies domiciled at home and abroad.
22. The Board of Directors shall provide accurate, relevant and timely data and information to the Board of Commissioners and Sharia Supervisory Board.

23. Setiap keputusan Direksi bersifat mengikat dan menjadi tanggung jawab seluruh anggota Direksi.

HAK DAN WEWENANG DIREKSI

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.

23. Every decision of the Board of Directors is binding and the responsibility of all members of the Board of Directors.

RIGHTS AND AUTHORITIES OF THE BOARD OF DIRECTORS

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. Deciding policies in the management of the Bank, including the determination of the Bank's organizational structure.
2. Refuse to register the transfer of rights to shares in the Register of Shareholders if the transfer does not meet the provisions in the Bank's Articles of Association.
3. To represent the Bank in and out of court.
4. Perform all actions, both regarding the management and ownership of the Bank.
5. Bind the Bank with other parties and other parties with the Bank, with restrictions in accordance with existing regulations.
6. Regulate the transfer of power of the Board of Directors to represent the Bank inside and outside the Court to a person or several Directors specifically appointed for that purpose or to a person or several employees of the Bank either individually or jointly or to other persons or entities.
7. Regulate the provisions regarding the employment of BMI including the determination of salaries, pensions, old age insurance and income for Bank employees based on applicable regulations.
8. Appoint, reward and sanction and dismiss BMI employees based on the Bank's personnel regulations
9. Ensure the competence of the relevant Human Resources.
10. Write off bad debt books which are then reported and accounted for in the Annual Report.
11. Purchasing part or all of the collateral, either through auction or outside the auction based on voluntary submission by the collateral owner or based on the power to sell outside the auction from the collateral owner in the event that the Debtor does not fulfill its obligations to the Bank, provided that the purchased collateral must be disbursed as soon as possible, with due observance of the prevailing laws and regulations.
12. Conducting activities outside the Bank that are not directly related to the interests of the Company such as teaching activities, being a board member of business associations and the like are permitted to the extent of using reasonable time and to the knowledge of the President Director or other Directors.
13. If necessary, utilize 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.

Kewenangan Direksi yang Harus Mendapatkan Persetujuan Dewan Komisaris

Kewenangan Direksi yang harus mendapatkan persetujuan Dewan Komisaris terlebih dahulu adalah sebagai berikut:

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.

PEDOMAN KERJA/PIAGAM DIREKSI

Pedoman Kerja Bank Muamalat tertuang pada *Board Manual* Direksi Bank Muamalat No. CPL. KBJ.013.2016 yang mencakup hal-hal sebagai berikut:

1. Fungsi
2. Komposisi dan Persyaratan
3. Pengangkatan dan Masa Jabatan
4. Pengunduran Diri dan Pemberhentian
5. Program Orientasi dan Peningkatan Kapabilitas

14. Receive a salary along with other facilities and benefits including retirement benefits, the amount of which shall be determined by the GMS or the Board of Commissioners based on the delegation of authority from the GMS.
15. If BMI achieves a profit level, the Board of Directors may receive incentives as a reward for their work performance, the amount of which is determined by the GMS.
16. Use the Bank's facilities for activities related to the interests of the Bank, in accordance with laws and regulations and Bank policies

17. Eligible to receive facilities set by the Bank.

Board of Directors Authorities that Must Obtain Board of Commissioners Approval

The authorities of the Board of Directors that must obtain prior approval from the Board of Commissioners are as follows:

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. To purchase, sell, or otherwise dispose of rights to fixed assets (land and/or buildings) and companies or encumber the Company's assets with a value equal to or greater than the value of material transactions in accordance with applicable capital market regulations.

3. Binding the Bank as corporate guarantor.

4. Establishing a new business entity.
5. Transferring, releasing rights or making debt collateral for all or most of the Bank's assets either in 1 (one) transaction or several transactions that stand alone or are related to one another that occur within 1 (one) fiscal year.
6. Purchasing or releasing the Bank's shares in other companies.
7. Taking legal actions or transactions of a strategic nature that may materially affect the Bank's business continuity in accordance with the prevailing capital market regulations, the type of such legal actions or transactions from time to time to be determined by the Board of Commissioners.

BOARD OF DIRECTORS CHARTER / MANUAL

Bank Muamalat's Work Guidelines are contained in the Board Manual of the Board of Directors of Bank Muamalat No. CPL. KBJ.013.2016, which includes the following matters:

1. Function;
2. Composition and Requirements;
3. Appointment and Term of Office;
4. Resignation and Dismissal;
5. Orientation and Capability Enhancement Program;

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 anggota Direksi Bank Muamalat terdiri dari tiga bagian yakni integritas, kompetensi dan reputasi keuangan. Uraian dari masing-masing kriteria tersebut adalah 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.
4. Tidak pernah dihukum karena terbukti melakukan tindak pidana asal yang disebut 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. 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.
8. Tidak tercantum dalam Daftar Tidak Lulus (DTL).

6. Independence of the Board of Directors;
7. Position Ethics;
8. Duties and Obligations of the Board of Directors;
9. Rights and Authorities of the Board of Directors;
10. Determination of Company Management Policy by the Board of Directors;
11. Delegation of Authority among Directors of the Company;
12. Division of Duties of the Board of Directors;
13. Meeting of the Board of Directors;
14. Committees of the Board of Directors;
15. Working Relationship;
16. Relationship with Capital Market Professionals;
17. Use of Professional Advice.

BOARD OF DIRECTORS CRITERIA

The criteria for members of the Board of Directors of Bank Muamalat consist of three parts: integrity, competence, and financial reputation. The description of each of these criteria is as follows.

Integrity

1. Have good morals and morals;
2. Capable of performing legal acts;
3. Within 5 (five) years prior to appointment and during the term of office, has never been a member of the Board of Directors and/or a member of the Board of Commissioners who:

   a. has not held an annual GMS;
   b. his/her accountability as a member of the Board of Directors and/or a member of the Board of Commissioners has not been accepted by the GMS or has not provided 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 obtained a license, approval, or registration from the Financial Services Authority to not fulfill the obligation to submit annual reports and/or financial reports to the Financial Services Authority.
4. Never been convicted of a criminal offense as referred to in Law No. 8 of 2010 on the Crime of Money Laundering, a criminal offense that harms state finances and/or is related to the financial sector, within the last 20 (twenty) years before nomination;
5. Have a commitment to comply with laws and regulations;
6. Have a commitment to the development of healthy Syariah Bank operations
7. Never directly or indirectly involved in engineering and deviant practices, broken promises and other actions that are detrimental to the Company where the person works or has worked;
8. Not listed in the Do Not Pass 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.

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.

MASA JABATAN DIREKSI

Masa jabatan anggota Direksi mengacu pada Undang-Undang Perseroan Terbatas, Anggaran Dasar, dan keputusan RUPS, yang antara lain mengatur:

1. Direksi Bank Muamalat 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.
2. Dewan Komisaris berdasarkan keputusan Rapat Dewan Komisaris dapat memberhentikan anggota Direksi untuk sementara waktu, tidak terbatas oleh waktu dengan menyebutkan alasannya.
3. Jabatan Direktur dinyatakan berakhir, apabila anggota Direksi 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.
4. 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.

Competence

1. Have sufficient knowledge and understanding in the field of Islamic banking operations;
2. Have experience and expertise in the field of banking operations, Islamic banking, finance or Islamic finance;
3. Have the ability to carry out strategic management in the context of developing a healthy and resilient Bank; and
4. Have knowledge and understanding in the implementation of risk management.

Financial Reputation

1. Does not have bad debts/financing; and
2. Never been declared bankrupt or become a member of the Board of Directors and/or Board of Commissioners who was found guilty of causing a company to be declared bankrupt, within the last 5 (five) years before nomination.

TERM OF OFFICE OF THE BOARD OF DIRECTORS

The term of office of members of the Board of Directors refers to the Limited Liability Company Law, Articles of Association, and resolutions of the GMS, which among others, stipulate:

1. The Board of Directors of Bank Muamalat is appointed for a period commencing from the date of the GMS of appointment and ends 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 ends by stating the reasons.
2. The Board of Commissioners based on the decision of the Board of Commissioners Meeting may temporarily dismiss a member of the Board of Directors, not limited by time by stating the reasons.
3. The position of Director shall be declared terminated, if the member of the Board of Directors concerned is dismissed by resolution of the GMS, resigns, and no longer meets the requirements as a member of the Board of Commissioners based on the provisions of the Articles of Association and prevailing laws and regulations, then dies or his/her term of office expires.
4. Members of the Board of Directors may be reappointed by the GMS after their term of office expires, provided that the term of office of the President Director is limited to 2 (two) times the term of office as 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) times the term of office. This provision does not include if the person concerned is appointed as President Director, then his term of office is only 1 (one) term of office.

KOMPOSISI DAN DASAR PENGANGKATAN DIREKSI

Pengangkatan anggota Direksi Bank Muamalat telah memperhatikan rekomendasi Komite Nominasi dan Remunerasi kemudian pengangkatannya ditetapkan melalui RUPS. Direksi yang diangkat tersebut ialah 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. Direksi dinyatakan efektif ketika sudah mendapat persetujuan atau dinyatakan lulus Penilaian Kemampuan dan Kepatutan oleh OJK.

Pada tahun 2022, Bank memiliki 5 (lima) Direktur yang terdiri dari Direktur Utama, Direktur Kepatuhan, Risiko & Hukum, Direktur Risiko Bisnis Pembiayaan, Direktur Operasi & Digital, serta Direktur Keuangan dan Strategi. Jumlah Direksi Bank Muamalat telah memenuhi ketentuan pasal 48 Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah yang mengatur bahwa jumlah anggota Direksi paling kurang 3 (tiga) orang dan dipimpin oleh Direktur Utama serta setiap anggota Direksi harus berdomisili di Indonesia. Direktur Utama Bank Muamalat tersebut berasal dari pihak yang independen terhadap pemegang saham pengendali.

Selain itu, Bank Muamalat juga telah memenuhi ketentuan Peraturan Otoritas Jasa Keuangan Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum yang mengatur kewajiban Bank untuk memiliki 1 (satu) orang Direktur Kepatuhan yang diangkat oleh Rapat Umum Pemegang Saham.

Berikut komposisi dan dasar hukum pengangkatan Direksi Bank Muamalat Indonesia per 31 Desember 2022.

COMPOSITION AND BASIS FOR APPOINTMENT OF THE BOARD OF DIRECTORS

The appointment of members of the Board of Directors of Bank Muamalat has taken into account the recommendations of the Nomination and Remuneration Committee then the appointment is determined through the GMS. The appointed Directors are candidates proposed by shareholders and/or their proxies representing at least 1/10 (one-tenth) of the total number of Bank shares issued with valid voting rights, and the nomination is binding for the GMS. The Board of Directors is declared effective when it has received approval or passed the Fit and Proper Assessment by OJK.

In 2022, the Bank had 5 (five) Directors consisting of the President Director, Compliance, Risk & Legal Director, Financing Business Risk Director, Operations & Digital Director, and Finance and Strategy Director. The number of Directors of Bank Muamalat has fulfilled the provisions of article 48 of the Regulation of the Financial Services Authority of the Republic of Indonesia Number 16/POJK.03/2022 concerning Islamic Commercial Banks, which stipulates that the number of members of the Board of Directors is at least 3 (three) people and is led by the President Director and each member of the Board of Directors must be domiciled in Indonesia. The President Director of Bank Muamalat comes from a party independent of the controlling shareholder.

In addition, Bank Muamalat has also fulfilled the provisions of Financial Services Authority Regulation Number 46/POJK.03/2017 concerning the Implementation of the Compliance Function of Commercial Banks, which regulates the Bank's obligation to have 1 (one) Compliance Director appointed by the General Meeting of Shareholders.

The following is the composition and legal basis for the appointment of the Board of Directors of Bank Muamalat Indonesia as of December 31, 2022.

Nama Name	Jabatan Position	RUPS Pengangkatan Appointment GMS	Persetujuan OJK FSA Approval	Tanggal Efektif Effective Date	Pengangkatan Kembali Reappointment
Indra Falatehan*)	Direktur Utama President Director	RUPSLB 29 November 2022 Extraordinary GMS on November 29, 2022	-	-	-
Karno	Direktur Kepatuhan, Risiko & Hukum Compliance, Risk & Legal Director	RUPSLB 24 Juni 2022 Extraordinary GMS on June 24, 2022	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor Kep-153/D.03/2022 tanggal 3 Oktober 2022 Copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority number Kep-153/D.03/2022 dated October 3, 2022	3 Oktober 2022 October 3, 2022	-

Nama Name	Jabatan Position	RUPS Pengangkatan Appointment GMS	Persetujuan OJK FSA Approval	Tanggal Efektif Effective Date	Pengangkatan Kembali Reappointment
Hery Safril	Direktur Risiko Bisnis Pembiayaan/ Plt. Direktur Utama Director of Financing Business Risk / Acting. President Director	RUPSLB 20 September 2015 Extraordinary GMS on September 20, 2015	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor No. Kep-9/D.03/2018 tanggal 21 Maret 2016 Copy of Decision of Members of the Board of Commissioners of the Financial Services Authority No. Kep-9/D.03/2018 dated March 21, 2016	21 Maret 2016 March 21, 2016	29 November 2022 November 29, 2022
Wahyu Avianto	Direktur Operasi & Digital Director of Operations & Digital	RUPSLB 29 November 2022 Extraordinary GMS on November 29, 2022	Salinan Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan nomor No. Kep-154/D.03/2022 tanggal 3 Oktober 2022 Copy of the Decision of the Members of the Board of Commissioners of the Financial Services Authority number No. Kep-154/D.03/2022 dated October 3, 2022	3 Oktober 2022 October 3, 2022	-
Suhendar*)	Direktur Keuangan dan Strategi Director of Finance and Strategy	RUPSLB 29 November 2022 Extraordinary GMS on November 29, 2022	-	-	-

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

PEMBAGIAN TUGAS DAN TANGGUNG JAWAB MASING-MASING DIREKSI

Pembagian tugas dan wewenang masing-masing Direksi Bank Muamalat mengacu pada peraturan perundang-undangan yang berlaku, Anggaran Dasar, Keputusan RUPS atau Keputusan rapat Direksi. Berdasarkan RUPS, Direksi Bank dapat melakukan pembagian tugas dan wewenang atau *job description* di antara anggota Direksi. Namun apabila RUPS tidak menetapkan, maka penetapan tugas dan wewenang Direksi mengacu pada keputusan rapat Direksi. Rincian pembagian tugas dan wewenang Direksi ialah sebagai berikut:

1. **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*.
   - 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.

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

The division of duties and authorities of each member of the Board of Directors of Bank Muamalat refers to the applicable laws and regulations, Articles of Association, GMS Decisions, or Decisions of the Board of Directors meeting. Based on the GMS, the Bank's Board of Directors can divide the duties and authorities or job descriptions among the members of the Board of Directors. However, suppose the GMS does not determine. In that case, the determination of the duties and authority of the Board of Directors refers to the decision of the Board of Directors meeting. Details of the division of duties and authorities of the Board of Directors are as follows:

1. **President Director**
   - Planning, developing and determining the company's general policies based on the principles of economy, effectiveness and efficiency, in accordance with the company's vision, mission and objectives.
   - Directing, developing and determining the overall management strategy of the company.
   - Coordinating the activities and duties of all Directors.
   - Prepare corporate plan and business plan.
   - Establish general policies related to Internal Audit and pay attention and immediately take the necessary steps on everything stated in each inspection report made by IAD

- Memimpin kegiatan yang bersifat strategis dalam pengembangan perusahaan.

2. **Direktur Kepatuhan, Risiko dan Hukum**
   - Menetapkan langkah-langkah yang diperlukan untuk memastikan perusahaan telah memenuhi seluruh peraturan Bank Indonesia, Otoritas Jasa Keuangan dan peraturan perundang-undangan lain yang berlaku dalam rangka pelaksanaan prinsip kehati-hatian. 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 perundang-undangan 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.
   - 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 kehatihatian dan prinsip Syariah.
   - Melaksanakan GCG dalam setiap kegiatan usaha Bank Muamalat Indonesia pada seluruh tingkatan atau jenjang organisasi

- Lead strategic activities in the development of the company.

2. **Compliance, Risk and Legal Director**
   - Determine the necessary steps to ensure that the company has complied with all regulations of Bank Indonesia, the Financial Services Authority and other applicable laws and regulations in the context of implementing the prudential principle. Formulate strategies to encourage the creation of a culture of compliance
   - Formulate strategies to encourage the creation of a culture of compliance.
   - Ensure that all policies, provisions, systems and procedures, as well as business activities carried out by Bank Muamalat Indonesia are in accordance with the provisions of Bank Indonesia, the Financial Services Authority and applicable laws and regulations, including sharia principles for Sharia Commercial Banks.
   - Take precautions so that policies and / or decisions taken by the BMI Board of Directors do not deviate from the provisions of Bank Indonesia, the Financial Services Authority and applicable laws and regulations.
   - Monitor and maintain Bank Muamalat Indonesia's compliance with commitments made by Bank Muamalat Indonesia to the Financial Services Authority and other authorized supervisory authorities.
   - Minimize bank compliance risk
   - Coordinate the formulation of an integrated risk framework in BMI.
   - Ensure that the concept of risk is integrated into the Bank's strategic planning.
   - Manage and supervise the Bank's overall risk measurement, especially the risks in the Bank's fund raising and operational activities.
   - Build and develop a risk culture in Bank Muamalat Indonesia.
   - Implement measures that can reduce and overcome various types of risks that can be faced by Bank Muamalat Indonesia in coordination with other Directors.
   - Build, develop and supervise 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.

   - Fully responsible for the implementation of the management of Bank Muamalat Indonesia based on prudent principles and Sharia principles.
   - Implementing GCG in every business activity of Bank Muamalat Indonesia at all levels or levels of the organization.

3. **Direktur Risiko Bisnis 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 kehatihatian, prinsip syariah, dan seluruh ketentuan yang berlaku.
   - Melaksanakan GCG termasuk memastikan setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi dilakukan secara berintegritas.

4. **Direktur Operasi dan Digital**
   - 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.

3. **Director of Financing Business Risk**
   - Coordinate the formulation of frameworks, target markets, and risk acceptance criteria for bank-wide financing including the management and handling of problematic 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 overall financing portfolio.
   - Build and develop a risk culture in the end-to-end financing process.
   - Implement measures to properly manage the financing portfolio and related risk mitigation in coordination with other Directors.
   - Build, develop and supervise credit risk mitigation activities to achieve optimal business results from the implementation of all business activities of the Bank.
   - Fully responsible for the implementation of the Bank's financing portfolio management based on prudent principles, sharia principles, and all applicable regulations.
   - Implementing GCG, including ensuring that the Bank's business activities at all levels of the organization are conducted with integrity.

4. **Director of Operations and Digital**
   - Coordinating the formulation of Standard Operational Procedure (SOP) as the basis for all banking operational activities at Bank Muamalat Indonesia.
   - Implement measures that can reduce and overcome various types of operational risks that can be faced by Bank Muamalat Indonesia in coordination with other Directors.
   - Ensure that all banking operations in Bank Muamalat Indonesia comply with applicable policies and SOPs both internal and external.
   - Build, develop and supervise the banking operations of Bank Muamalat Indonesia to be more efficient by considering cost efficiency in order to achieve optimal business results from the implementation of all business activities of the Bank.
   - Manage and supervise the proper use of the Bank's assets for business activities, in close coordination with business unit leaders.
   - Ensure and supervise 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.

- Bertanggung jawab penuh atas pelaksanaan pengelolaan Bank Muamalat Indonesia berdasarkan prinsip kehatihatian dan prinsip Syariah.
- Melaksanakan GCG dalam setiap kegiatan usaha BMI pada seluruh tingkatan atau jenjang organisasi.

5. Direktur Keuangan dan Strategi

- 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 kehatihatian dan prinsip syariah.
- Melaksanakan GCG dalam setiap kegiatan usaha BMI pada seluruh tingkatan atau jenjang organisasi.

KEPEMILIKAN SAHAM DIREKSI

Merujuk pada ketentuan Pasal 50 Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah, Anggota Direksi Bank Muamalat, baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% (dua puluh lima persen) dari modal disetor pada perusahaan lain. Berikut adalah rincian Kepemilikan Saham Direksi Hingga 31 Desember 2022.

- Fully responsible for the implementation of the management of Bank Muamalat Indonesia based on prudent principles and Sharia principles.
- Implementing GCG in every BMI business activity at all levels of the organization.

5. Director of Finance and Strategy

- Direct, evaluate and coordinate the formulation of the Bank financial policies oriented towards revenue optimization and cost efficiency.
- Ensure the application of accounting policies (PSAK), taxation and company financial management policies in accordance with applicable regulations.
- Manage and supervise the overall performance measurement of the Bank.
- Ensure and supervise the implementation and issuance of the Bank's financial statements.
- Direct and evaluate the implementation of business intelligence and effective data warehouse management to obtain accurate information in determining the Bank's business strategy.
- Coordinate, supervise and approve the activities of work units under the finance directorate in order to comply with the provisions and/or work targets that have been set.
- Fully responsible for the implementation of the management of Bank Muamalat Indonesia based on prudent principles and sharia principles.
- Implementing GCG in every BMI business activity at all levels of the organization.

SHARE OWNERSHIP OF BOARD OF DIRECTORS

Referring to the provisions of Article 50 of the Regulation of the Financial Services Authority of the Republic of Indonesia Number 16/POJK.03/2022 concerning Islamic Commercial Banks, Members of the Board of Directors of Bank Muamalat, either individually or jointly are prohibited from owning shares exceeding 25% (twenty-five percent) of the paid-up capital in other companies. The following are details of the Directors' Share Ownership until December 31, 2022.

Nama Name	Jabatan Position	Kepemilikan Saham (Lembar Saham) Share Ownership (Share Sheet)			
		Bank Muamalat	Bank Lain Other Banks	LJK-Non Bank Non-Bank Financial Institution	Bank Lain Other Banks
Indra Falatehan*)	Direktur Utama President Director	-	-	-	-
Karno	Direktur Kepatuhan, Risiko & Hukum Director of Compliance, Risk & Legal	-	-	-	-
Hery Safril	Direktur Risiko Bisnis Pembiayaan/Plt. Direktur Utama Director of Financing Business Risk/Acting. President Director	-	-	-	-

Nama Name	Jabatan Position	Kepemilikan Saham (Lembar Saham) Share Ownership (Share Sheet)			
		Bank Muamalat	Bank Lain Other Banks	LJK-Non Bank Non-Bank Financial Institution	Bank Lain Other Banks
Wahyu Avianto	Direktur Operasi & Digital Director of Operations & Digital	-	-	-	-
Suhendar*)	Direktur Keuangan dan Strategi Director of Finance and Strategy	-	-	-	-

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

RANGKAP JABATAN DIREKSI

Ketentuan mengenai rangkap jabatan Anggota Direksi Bank Muamalat mengacu pada Pasal 50 Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 16/POJK.03/2022 Tentang Bank Umum Syariah. Anggota Direksi Bank Muamalat tidak memiliki rangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi, atau Pejabat Eksekutif pada bank, perusahaan dan/atau lembaga lain.

Rangkap jabatan dikecualikan apabila:

1. Direksi yang bertanggung jawab terhadap pengawasan atas penyertaan Bank pada perusahaan anak, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan anak bukan bank yang dikendalikan oleh Bank;
2. Direksi yang bertanggung jawab terhadap pengawasan dana pensiun, menjalankan tugas sebagai dewan pengawas dana pensiun yang dimiliki oleh Bank; dan/atau
3. Direksi menduduki jabatan pada organisasi atau lembaga nirlaba, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi Bank

CONCURRENT POSITION OF THE BOARD OF DIRECTORS

Provisions regarding concurrent positions of members of the Board of Directors of Bank Muamalat refer to Article 50 of the Regulation of the Financial Services Authority of the Republic of Indonesia Number 16/POJK.03/2022 concerning Islamic Commercial Banks. Members of the Board of Directors of Bank Muamalat do not have concurrent positions as members of the Board of Commissioners, the Board of Directors, or Executive Officers at banks, companies and/or other institutions.

Concurrent positions are allowed if:

1. Directors who are responsible for supervising the Bank's participation in subsidiaries, carry out functional duties as members of the Board of Commissioners of non-bank subsidiaries controlled by the Bank;
2. Directors responsible for the supervision of pension funds, perform duties as the supervisory board of pension funds owned by the Bank; and/or
3. Directors hold positions in non-profit organizations or institutions, as long as it does not cause them to neglect the implementation of their duties and responsibilities as members of the Board of Directors of the Bank.

Rangkap Jabatan Direksi Per 31 Desember 2022 / Concurrent Position of Directors as of December 31, 2022

Nama Name	Jabatan Position	Jabatan pada Peruahaan Lain Position at Other Companies	Nama Perusahaan Company Name
Indra Falatehan	Direktur Utama President Director	Direktur Utama Bank KB Bukopin Syariah (Telah mengundurkan diri tanggal 28 November 2022 dan akan efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK) President Director of Bank KB Bukopin Syariah (Has submitted his resignation on November 28, 2022 and will be effective after obtaining the determination of passing the Fit and Proper Test from the OJK)	Bank KB Bukopin Syariah
Karno	Direktur Kepatuhan, Risiko & Hukum Director of Compliance, Risk & Legal	-	-
Hery Safril	Direktur Risiko Bisnis Pembiayaan/Plt. Direktur Utama Director of Financing Business Risk/ Acting. President Director	-	-
Wahyu Avianto	Direktur Operasi & Digital Director of Operations & Digital	-	-
Suhendar*)	Direktur Keuangan dan Strategi Director of Finance and Strategy	-	-

*) efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
effective after obtaining the determination of passing the Fit and Proper Test from the OJK.

PENGELOLAAN BENTURAN KEPENTINGAN DIREKSI

Menindaklanjuti ketentuan Pasal 61 Peraturan Bank Indonesia No. 11/33/PBI/2009 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah, anggota Direksi Bank Muamalat dilarang untuk mengambil tindakan yang dapat mengurangi aset atau mengurangi keuntungan bank umum syariah dan wajib mengungkapkan benturan kepentingan dalam setiap keputusan, apabila terjadi benturan kepentingan. 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 CONFLICT OF INTEREST OF THE BOARD OF DIRECTORS

To follow up on the provisions of Article 61 of Bank Indonesia Regulation No. 11/33/PBI/2009 on the Implementation of Good Corporate Governance for Islamic Commercial Banks and Islamic Business Units, members of the Board of Directors of Bank Muamalat are prohibited from taking actions that can reduce the assets or reduce the profits of Islamic commercial banks and are required to disclose conflicts of interest in every decision made, in the event of a conflict of interest. Thus, the Board of Directors is obliged to:

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 where there is a conflict of interest.
3. 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.
4. Disclose in the event that decision making must still be taken in the event of a conflict of interest.

PROGRAM PENGENALAN PERUSAHAAN BAGI DIREKSI BARU

Program orientasi perusahan bagi Direksi Baru ialah program pengenalan perusahaan kepada Direksi baru yang dilakukan atas dasar beberapa pertimbangan, yakni, ketentuan regulasi, keberagaman latar belakang Direksi, serta media pengenalan antar anggota Direksi, Dengan demikian, program orientasi ini penting untuk menciptakan suatu tim kerja yang solid bagi Direksi.

Prosedur Program Orientasi Bank Muamalat Indonesia mencakup hal-hal sebagai berikut:

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.

COMPANY INTRODUCTION PROGRAM FOR NEW DIRECTORS

The corporate orientation program for New Directors is the Bank's introduction program to new Directors. This program is carried out by considering regulatory provisions, the diversity of the Directors' backgrounds, and the introduction of media between members of the Board of Directors. Thus, this orientation program is also important to create a solid work team for the Board of Directors.

Bank Muamalat Indonesia Orientation Program procedures include the following:

1. An orientation program regarding the Bank shall be provided to the Board of Directors Members, who serve for the first time in the Bank.
2. The President Director is in charge of the implementation of the orientation program. In the absence of the President Director, the responsibility for implementing the orientation program lies with the President Commissioner, or other available Directors.
3. The materials provided in the orientation program include the following:
   a. Information on the duties and responsibilities of the Board of Commissioners and Board of Directors under the law.
   b. Explanation of banking service / products provided by the Bank.
   c. Implementation of the principles of Good Corporate Governance by the 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, system 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.

Pada tahun 2022, Bank Muamalat telah melaksanakan 2 (dua) kali program orientasi/pengenalan perusahaan kepada anggota Direksi Baru pada tanggal 1 Juli 2022, dan 5 Desember 2022 sesuai dengan perubahan struktur keanggotaan Direksi pada RUPSLB 24 Juni 2022, dan 29 November 2022.

SERTIFIKASI MANAJEMEN RISIKO

Kompetensi dan keahlian di bidang manajemen risiko merupakan sebuah kebutuhan yang harus dikuasai anggota Direksi Bank Muamalat dalam rangka pelaksanaan manajemen risiko Bank secara efektif. Hal tersebut juga ditegaskan oleh Peraturan Otoritas Jasa Keuangan Republik Indonesia Nomor 24 Tahun 2022 Tentang Pengembangan Kualitas Sumber Daya Manusia Bank Umum yang mengatur bahwa Dewan Komisaris dan Direksi wajib memiliki Sertifikasi Kompetensi Kerja di bidang manajemen risiko yang diterbitkan oleh Lembaga Sertifikasi Profesi terkait.

d. An overview of the Bank with regard to its objectives, nature, scope of activities, financial and operating performance, strategy, short and long term business plans, competitive position, risks and other strategic issues.
e. Explanations relating to delegated authority, internal and external audit, internal control systems and policies.
f. An explanation 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 members.

4. The orientation program provided can be in the form of presentations, meetings or visits to the Bank's facilities, introductions to senior employees and Bank employees and other programs.

In 2022, Bank Muamalat carried out 2 (two) company orientation/introduction programs to new members of the Board of Directors on July 1, 2022, and December 5, 2022, in accordance with changes in the membership structure of the Board of Directors at the EGMS June 24, 2022, and November 29, 2022.

RISK MANAGEMENT CERTIFICATION

Competence and expertise in the field of risk management are a necessity that must be possessed by members of the Board of Directors of Bank Muamalat to effectively implement the Bank's risk management. This is also confirmed by the Regulation of the Financial Services Authority of the Republic of Indonesia Number 24 of 2022 concerning the Development of the Quality of Human Resources of Commercial Banks, which stipulates that the Board of Commissioners and Directors are required to have Work Competency Certification in the field of risk management issued by the relevant Professional Certification Institution.

Kepemilikan Sertifikasi Manajemen Risiko Direksi

Board of Directors Risk Management Certification Ownership

Nama Name	Jabatan Position	Level Sertifikasi Certification Level	Bidang Subject	Lembaga yang Mengeluarkan Sertifikasi Certifying Agency	Tanggal Dikeluarkan Issuing Date	Tanggal Kadaluarsa Expiration Date
Indra Falatehan*)	Direktur Utama President Director	5	Risk Management Certification	Badan Nasional Sertifikasi Profesi (BNSP) National Professional Certification Agency (BNSP)	14 September 2021 September 14, 2021	7 Mei 2023 May 7, 2023
Karno	Direktur Kepatuhan, Risiko & Hukum Director of Compliance, Risk & Legal	5	Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan (LSPP) Banking Professional Certification Institute (LSPP)	27 Agustus 2020 August 27, 2020	27 Agustus 2024 August 27, 2024

Nama Name	Jabatan Position	Level Sertifikasi Certification Level	Bidang Subject	Lembaga yang Mengeluarkan Sertifikasi Certifying Agency	Tanggal Dikeluarkan Issuing Date	Tanggal Kadaluarsa Expiration Date
Hery Safril	Direktur Risiko Bisnis Pembiayaan/ Plt. Direktur Utama Director of Financing Business Risk/Acting. President Director	5	Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan (LSPP) Banking Professional Certification Institute (LSPP)	22 Maret 2014 March 22, 2014	22 Maret 2024 March 22, 2024
Wahyu Avianto	Direktur Operasi & Digital Director of Operations & Digital	5	Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan (LSPP) Banking Professional Certification Institute (LSPP)	04 Maret 2022 March 04, 2022	10 Maret 2024 March 10, 2024
Suhendar*)	Direktur Keuangan dan Strategi Director of Finance and Strategy	5	Risk Management Certification	Lembaga Sertifikasi Profesi Perbankan (LSPP) Banking Professional Certification Institute (LSPP)	15 Desember 2022 December 15, 2022	15 Desember 2024 December 15, 2024

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

PROGRAM PENGEMBANGAN KOMPETENSI DIREKSI

Sepanjang tahun 2022, Direksi Bank Muamalat Indonesia telah mengikuti berbagai pelatihan yang secara rinci disampaikan dalam bab “Profil Perusahaan” dalam Laporan Tahunan.

MEKANISME PENGUNDURAN DIRI DAN PEMBERHENTIAN DIREKSI

Berikut ialah mekanisme pengunduran diri dan pemberhentian Direksi:

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

BOARD OF DIRECTORS COMPETENCY DEVELOPMENT PROGRAM

Throughout 2022, the Board of Directors of Bank Muamalat Indonesia has attended various trainings which are detailed in the "Company Profile" chapter in this Annual Report.

RESIGNATION AND DISMISSAL MECHANISM OF THE BOARD OF DIRECTORS

The following is the mechanism for resignation and dismissal of the Board of Directors:

1. Members of the Board of Directors are entitled to resign from their position by notifying the company in writing within 90 (Ninety) days prior to the resignation.
2. The Company must hold a GMS to resolve the resignation request of the member of the Board of Directors within a period of no later than 90 (Ninety) days after the receipt of the resignation request letter.
3. Members of the Board of Directors who resign can still be held accountable as Directors from the time of their appointment until the date of approval of their resignation.
4. The Company shall disclose information to the public and submit to the Financial Services Authority no later than 2 (two) business days after:
   a. receipt of the application for resignation of a member of the Board of Directors;
   b. the result of the GMS

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.

PENILAIAN KINERJA KOMITE DI BAWAH DIREKSI

Dasar Penilaian

Pembentukan Komite tingkat Direksi ditujukan untuk membantu Direksi dalam menjalankan tugas dan tanggung jawabnya. Pembentukan komite tingkat Direksi berdasarkan surat keputusan Direksi disertai tugas dan tanggung jawab masing-masing komite. Adapun tugas dan tanggung jawab komite-komite tersebut secara rinci diatur dalam Piagam (*Charter*) Komite level Direksi Bank Muamalat.

Pada tahun 2022, Bank Muamalat memiliki Komite tingkat Direksi yakni Komite Pengarah Teknologi Informasi, Komite Manajemen Risiko, Komite Aset dan Kewajiban, serta Komite Sumber Daya Manusia.

Penilaian atas kinerja komite-komite tingkat Direksi dilakukan dilaksanakan secara periodik melalui *Human Capital Division*. Berikut merupakan dasar penilaian atas kinerja anggota komite tingkat Direksi dalam melaksanakan tugas dan tanggung jawabnya:

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

5. The GMS may appoint another person to fill the position of a Director who is dismissed from office and the GMS may appoint a person as a Director to fill a vacancy. The term of office of a person appointed to replace a Director who is terminated as such or to fill a vacancy shall be the remaining term of office of the Director who is terminated/ replaced.

6. The Board of Directors shall notify changes in the composition and names of members of the Board of Directors to the Minister to be recorded in the company register within 30 (thirty) days as of the date of the GMS resolution or binding resolution outside the GMS.

PERFORMANCE ASSESSMENT OF COMMITTEE UNDER THE BOARD OF DIRECTORS

Basis for Assessment

The establishment of the Board of Directors Committee is intended to assist the Board of Directors in carrying out its duties and responsibilities. The establishment of the Board of Directors-level committees is based on the Board of Directors' resolution, along with the duties and responsibilities of each committee. The duties and responsibilities of these committees are detailed in the Charter of the Board of Directors Committee of Bank Muamalat.

In 2022, Bank Muamalat has Board of Directors level committees, namely the Information Technology Steering Committee, Risk Management Committee, Assets and Liabilities Committee, and Human Resources Committee.

Assessment of the performance of the Board of Directors level committees is carried out periodically through the Human Capital Division. The following is the basis for assessing the performance of members of the Board of Directors level committees in carrying out their duties and responsibilities:

1. Fulfillment of Committee Organizational Structure;
2. Availability of Committee Charter/Charter;
3. Implementation of Committee Meeting;
4. Documentation of Committee Recommendation Results

Hasil Penilaian

Berikut adalah hasil penilaian Komite di Bawah Direksi atas kinerja yang telah diberikan sepanjang tahun 2022:

Assessment Results

The following are the results of the assessment of the Committee under the Board of Directors for the performance that has been given throughout 2022:

Indikator Indicator	Penilaian	Assessment
Struktur Organisasi Komite Committee Organizational Structure	Struktur organisasi dan komposisi keanggotaan komite tingkat Direksi telah lengkap dan sesuai dengan kebutuhan Bank. Proses pengangkatan keanggotaan komite telah mengacu kepada ketentuan perundangan yang berlaku.	The organizational structure and membership composition of the Board of Directors level committees are complete and in accordance with the needs of the Bank. The appointment process of committee membership has referred to the prevailing laws and regulations.
Ketersediaan Piagam Komite Availability of Committee Charter	Seluruh komite tingkat Direksi telah memiliki piagam komite sebagai panduan dalam pelaksanaan tugas dan tanggung jawab sebagai anggota komite. Namun ke depannya masih diperlukan *improvement* dalam rangka pengkinian piagam komite yang telah ada.	All committees at the Board of Directors level have a committee charter as a guide in carrying out their duties and responsibilities as committee members. However, in the future, improvement is still needed in order to update the existing committee charters.
Dokumentasi Hasil Rekomendasi Komite Documentation of Committee Recommendations	Hasil rapat komite tingkat Direksi telah dituangkan dalam risalah rapat dan telah didokumentasikan dengan baik, termasuk pengungkapan *dissenting opinions* (jika ada) secara jelas.	The results of the Board of Directors level committee meetings have been set forth in the minutes of meetings and have been well documented, including clear disclosure of dissenting opinions (if any).
Pelaksanaan Rapat Komite Implementation of Committee Meetings	Frekuensi rapat komite tingkat Direksi selama tahun 2022 telah sesuai dengan ketentuan dan mengacu kepada jadwal rapat tahunan yang telah ditetapkan.	The frequency of Board of Directors committee meetings during 2022 was in accordance with the provisions and refers to the annual meeting schedule that has been set.

Menindaklanjuti keputusan RUPSLB Bank Muamalat tanggal 24 Juni 2022 dan 29 November 2022, Bank Muamalat telah menyesuaikan struktur organisasi dan komposisi keanggotaan komite tingkat Direksi.

Following up on the decisions of the EGMS of Bank Muamalat dated June 24, 2022 and November 29, 2022, Bank Muamalat has adjusted the organizational structure and membership composition of the Board of Directors level committees.

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

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

HUBUNGAN AFILIASI DEWAN KOMISARIS

Pengungkapan hubungan afiliasi anggota 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. Adapun, bentuk hubungan keluarga mencakup hubungan istimewa terutama yang disebabkan hubungan pertalian darah seperti suami/istri/anak/orang tua/saudara kandung/ipar, dan sebagainya.

AFFILIATION RELATIONSHIP OF THE BOARD OF COMMISSIONERS

Disclosure of affiliated relationships of members of the Board of Commissioners includes family relationships and financial relationships with other members of the Board of Commissioners, Directors, and controlling shareholders. Forms of financial relationships include debt and credit, business cooperation, and so on. Meanwhile, family relationships include special relationships, especially those caused by blood relations such as husband/wife/children/parents/siblings/in-laws, and so on.

Pernyataan Hubungan Afiliasi Dewan Komisaris

Statement of Affiliation 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
Mardiasmo*)	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner		√		√		√		√		√		√		√
Suwarta*)	Komisaris Independen Independent Commissioner		√		√		√		√		√		√		√
Sartono	Komisaris Independen Independent Commissioner		√		√		√		√		√		√		√
Amin Said Husni	Komisaris Independen Independent Commissioner		√		√		√		√		√		√		√
Andre Mirza Hartawan	Komisaris Commissioner		√		√		√		√		√		√		√

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

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. Pernyataan Hubungan Afiliasi Direksi

AFFILIATION RELATIONSHIP OF THE BOARD OF DIRECTORS

The Bank regulates the disclosure of affiliated relationships of the Board of Directors, including family relationships and financial relationships with other members of the Board of Directors, the Board of Commissioners, and controlling shareholders. Forms of financial relationships include debt and credit, business cooperation, and so on. Meanwhile, family relationships include special relationships, especially those caused by blood relations such as husband/wife/children/parents/siblings/in-laws, and so on. Statement of Affiliated Relationship of the Board of Directors

Pernyataan Hubungan Afiliasi Direksi

Statement of Affiliated Relationship of the Board of Directors

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
Indra Falatehan*)	Direktur Utama President Director		√		√		√		√		√		√		√
Karno	Direktur Kepatuhan, Risiko & Hukum Director of Compliance, Risk & Legal		√		√		√		√		√		√		√
Hery Safril	Direktur Risiko Bisnis Pembiayaan/ Plt. Direktur Utama Director of Financing Business Risk/Acting. President Director		√		√		√		√		√		√		√
Wahyu Avianto	Direktur Operasi & Digital Director of Operations & Digital		√		√		√		√		√		√		√
Suhendar*)	Direktur Keuangan dan Strategi Director of Finance and Strategy		√		√		√		√		√		√		√

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

Kebijakan Pengungkapan Informasi Kepemilikan Saham

Policy on Disclosure of Information on Share Ownership

Anggota Dewan Komisaris dan anggota Direksi Bank Muamalat wajib melaporkan kepada Perseroan mengenai saham yang dimiliki anggota Dewan Komisaris dan anggota Direksi yang bersangkutan dan/atau keluarganya pada Bank Muamalat dan Perseroan lain untuk selanjutnya dicatat dalam daftar khusus, termasuk setiap perolehan dan perubahan dalam kepemilikan saham tersebut wajib dilaporkan. Pengungkapan saham tersebut terkait kepemilikan saham yang mencapai sejumlah 5% (lima persen) atau lebih, baik pada Bank Muamalat maupun pada bank dan perusahaan lain, yang berkedudukan di dalam dan di luar negeri dalam laporan pelaksanaan GCG.

Members of the Board of Commissioners and members of the Board of Directors of Bank Muamalat must report to the Company regarding the shares owned by members of the Board of Commissioners and members of the Board of Directors concerned and / or their families in Bank Muamalat and other companies to be recorded in a special register, including any acquisition and changes in share ownership must be reported. Disclosure of these shares related to share ownership that reaches a total of 5% (five percent) or more, both in Bank Muamalat and in other banks and companies, domiciled at home and abroad in the GCG implementation report.

KEBIJAKAN KEBERAGAMAN DEWAN KOMISARIS DAN DIREKSI

Penentuan komposisi anggota Dewan Komisaris telah memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan sesuai dengan tujuan dan kebutuhan perusahaan 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.

DIVERSITY POLICY OF THE BOARD OF COMMISSIONERS AND DIRECTORS

Determination of the composition of the Board of Commissioners has taken into account the diversity of expertise, knowledge and experience required in accordance with the objectives and needs of the company in accordance with the recommendations of the Financial Services Authority contained in the Appendix to the Circular Letter of the Financial Services Authority Number 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance.

Pernyataan Keberagaman Komposisi Dewan Komisaris

Diversity Statement of Board of Commissioners Composition

No	Nama Name	Jabatan Position	Usia Age	Gender	Pendidikan Education	Pengalaman Kerja Job Experience	Keahlian Expertise
1	Mardiasmo*)	Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner	64	Laki-laki Male	• Doktor Kebijakan Publik • MBA Administrasi Bisnis • Sarjana Ekonomi • Doctor of Public Policy • MBA Business Administration • Bachelor of Economics	• Komisaris Independen PT TASPEN (Persero) (2020-sekarang) • Staf Ahli Dewan Komsioner OJK (2020) • Ketua Komite Pengawas Perpajakan (2019-2022) • Anggota Dewan Komisioner OJK Ex Officio Kemenkeu (2014-2019) • Wakil Menteri Keuangan RI (2014 – 2019) • Independent Commissioner of PT TASPEN (Persero) (2020-present) • Expert Staff of OJK Board of Commissioners (2020) • Chairman of the Taxation Supervisory Committee (2019-2022) • Member of OJK Board of Commissioners Ex Officio Ministry of Finance (2014-2019) • Deputy Minister of Finance (2014-2019)	• Tata Kelola perusahaan • Ekonomi • Pajak • Corporate Governance • Economy • Tax

No	Nama Name	Jabatan Position	Usia Age	Gender	Pendidikan Education	Pengalaman Kerja Job Experience	Keahlian Expertise
2	Suwarta*)	Komisaris Independen Independent Commissioner	51	Laki-laki Male	• Doktor Manajemen Bisnis • Magister Hukum Bisnis • Sarjana Hukum • Sarjana Akuntansi • Doctor of Business Management • Master of Business Law • Bachelor of Law • Bachelor of Accounting	• Partner Pendiri Firma Hukum Bisnis JMT Law House (2010 - sekarang), • Komisaris Independen PT Bank Pembangunan Jawa Barat dan Banten tbk / Bank BJB (2016 - 2018), • Direktur Utama PT Rizgold Resources (2015 - 2016), • Komite Audit PT Bank Pembangunan Jawa Barat dan Banten Tbk / Bank BJB (2012 – 2016). • Founding Partner of JMT Law House Business Law Firm (2010 - present), • Independent Commissioner of PT Bank Pembangunan Jawa Barat dan Banten tbk / Bank BJB (2016 - 2018), • President Director of PT Rizgold Resources (2015 - 2016), • Audit Committee of PT Bank Pembangunan Jawa Barat dan Banten Tbk / Bank BJB (2012 - 2016).	• Akuntansi • Hukum • Perbankan • Accounting • Legal • Banking
3	Sartono	Komisaris Independen Independent Commissioner	61	Laki-laki Male	Sarjana Hukum Bachelor of Law	• Jaksa Fungsional pada Jaksa Agung Muda Pembinaan di Kejaksaan Agung pada tahun 2021 • Sekretaris Jaksa Agung Muda Pembinaan di Kejaksaan Agung pada tahun 2019. • Functional Prosecutor at the Deputy Attorney General for Development in the Attorney General's Office in 2021 • Secretary to the Deputy Attorney General for Development in the Attorney General's Office in 2019.	Hukum Legal Affairs
4	Amin Said Husni	Komisaris Independen Independent Commissioner	56	Laki-laki Male	• Magister Studi Antropologi Budaya • Sarjana Syariah • Master of Cultural Anthropology Studies • Bachelor of Sharia	• Wakil Ketua Badan Anggaran Dewan Perwakilan Rakyat (DPR) Republik Indonesia (RI) dari 2006 hingga 2018 • Anggota Komisi X (Pendidikan) DPR RI dari 2007 hingga 2008 • Vice Chairman of the Budget Committee of the House of Representatives (DPR) of the Republic of Indonesia (RI) from 2006 to 2018 • Member of Commission X (Education) of the House of Representatives from 2007 to 2008	Syariah Sharia
5	Andre Mirza Hartawan	Komisaris Commissioner	53	Laki-laki Male	• Doktor Ilmu ekonomi • Master Administrasi Bisnis • Sarjana Teknik Industri • Doctor of Economics • Master of Business Administration • Bachelor of Industrial Engineering	• Komisaris Independen PT Bank Oke Indonesia Tbk (2019-2022) • Komisaris Utama PT Wisma Seratus Sejahtera (2014-sekarang) • Komisaris Utama PT Syres Power Energy (2004-2019) • Komisaris Utama PT Auto Daya Amara (2014-2019) • Independent Commissioner of PT Bank Oke Indonesia Tbk (2019-2022) • President Commissioner of PT Wisma Seratus Sejahtera (2014-present) • President Commissioner of PT Syres Power Energy (2004-2019) • President Commissioner of PT Auto Daya Amara (2014-2019)	• Ekonomi • Perbankan • Economy • Banking

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

Pernyataan Keberagaman Komposisi Dewan Komisaris

Statement of Diversity of Board of Commissioners Composition

No	Nama Name	Jabatan Position	Usia Age	Gender	Pendidikan Education	Pengalaman Kerja Job Experience	Keahlian Expertise
1	Indra Falatehan*)	Direktur Utama President Director	44	Laki-laki Male	• Magister Manajemen Bisnis • Sarjana Gas dan Petrochemical Engineering • Master of Business Management • Bachelor of Gas and Petrochemical Engineering - President Director of PT KB Bukopin Syariah (2022-2023)	• Direktur Utama PT KB Bukopin Syariah (2022) • Direktur Utama Bank BJB Syariah (2018-2022) • Direktur Pembiayaan Bank BJB Syariah (2017 - 2018) • Direktur Keuangan Bank BJB Syariah (2016) • Group Head of Corporate Banking 2 Bank Syariah Mandiri (2015 - 2016) • Kepala Divisi Special Financing & Syndication Bank Syariah Mandiri (2012 – 2015). • President director of PT KB Bukopin Syariah (2022) • Financing Director of Bank BJB Syariah (2017 - 2018) • Finance Director of Bank BJB Syariah (2016) • Group Head of Corporate Banking 2 Bank Syariah Mandiri (2015 - 2016) • Head of Special Financing & Syndication Division of Bank Syariah Mandiri (2012 - 2015).	• Perbankan Syariah • Keuangan • Syariah Banking • Finance
2	Karno	Direktur Kepatuhan, Risiko & Hukum Director of Compliance, Risk & Legal	50	Laki-laki Male	• Magister Manajemen • Sarjana Ekonomi • Master of Management • Bachelor of Economics	• Deputi bidang Manajemen Risiko di Badan Pengelola Keuangan Haji (BPKH) (2018-2022) • Kepala Divisi Manajemen Risiko PT Bank Panin Dubai Syariah Tbk (2016-2018) • Kepala Departemen Manajemen Risiko PT Bank BCA Syariah (2013-2016). • Deputy for Risk Management at the Hajj Financial Management Agency (BPKH) (2018-2022) • Head of Risk Management Division of PT Bank Panin Dubai Syariah Tbk (2016-2018). • Head of Risk Management Department of PT Bank BCA Syariah (2013-2016).	• Manajemen Risiko • Perbankan Syariah • Risk Management • Syariah Banking
3	Hery Safril	Direktur Risiko Bisnis Pembiayaan/ Plt. Direktur Utama Director of Financing Business Risk / Acting. President Director	53	Laki-laki Male	• MBA International Business • S1 Akuntansi • MBA International Business • Bachelor of Accounting	• CFO & Finance Director - PT Bank QNB Kesawan Tbk (2012-2015) • Controller - PT Bank Rabobank International Indonesia (2009-2012) • Chief Financial Officer & Legal Entity Controller - JP Morgan Indonesia (JP Morgan Chase Bank Jakarta Branch & PT JP Morgan Securities Indonesia) pada tahun 2003-2009 • Akuntan Publik, Ernst & Young (1993-2004) • CFO & Finance Director - PT Bank QNB Kesawan Tbk (2012-2015) • Controller • PT Bank Rabobank International Indonesia (2009-2012) • Chief Financial Officer & Legal Entity Controller - JP Morgan Indonesia (JP Morgan Chase Bank Jakarta Branch & PT JP Morgan Securities Indonesia) in 2003-2009 • Public Accountant, Ernst & Young (1993-2004)	• Perbankan • Akuntansi • Keuangan • Banking • Accounting • Finance

No	Nama Name	Jabatan Position	Usia Age	Gender	Pendidikan Education	Pengalaman Kerja Job Experience	Keahlian Expertise
4	Wahyu Avianto	Direktur Operasi & Digital Director of Operations & Digital	50	Laki-laki Male	• Magister Manajemen Keuangan • Sarjana Teknik Planologi • Master of Financial Management • Bachelor of Planology Engineering	• Senior Executive Vice President Operations PT Bank Syariah Indonesia Tbk (2021-2022) • Anggota/Tim Percepatan Integrasi dan Peningkatan Nilai Bank Syariah BUMN (2020 – 2021) • Direktur Keuangan & Operasional PT Bank BNI Syariah (2018 – 2021). • Senior Executive Vice President Operations PT Bank Syariah Indonesia Tbk (2021-2022) • Member/Team for the Acceleration of Integration and Increasing the Value of BUMN Syariah Banks (2020 – 2021) • Director of Finance & Operations at PT Bank BNI Syariah (2018 – 2021).	• Perbankan Syariah • Keuangan • Operasional • Syariah banking • Finance • Operational
5	Suhendar*)	Direktur Keuangan dan Strategi Director of Finance and Strategy	46	Laki-laki Male	• Magister Islamic Banking and Finance • Sarjana Ekonomi • Masters in Islamic Banking and Finance • Bachelor of Economics	• Senior Vice President/Group Head Corporate Transformation Office PT Bank Syariah Indonesia Tbk (2021-2022) • Group Head/Senior Vice President, Corporate Transformation PT Bank Syariah Mandiri (2019 - 2021) • Group Head/Senior Vice President, Accounting Group PT Bank Syariah Mandiri (November 2014 - Januari 2019). • Senior Vice President/Group Head Corporate Transformation Office PT Bank Syariah Indonesia Tbk (2021-2022) • Group Head/Senior Vice President, Corporate Transformation of PT Bank Syariah Mandiri (2019 - 2021) • Group Head/Senior Vice President, Accounting Group PT Bank Syariah Mandiri (November 2014 - January 2019).	• Keuangan • Ekonomi • Finance • Economy

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

Penilaian Dewan Komisaris dan Direksi

Assessment of the Board of Commissioners and the Board of Directors

PENILAIAN DEWAN KOMISARIS

Prosedur Penilaian

Pelaksanaan penilaian kinerja Dewan Komisaris dilakukan setiap tahun (paling sedikit satu tahun sekali) melalui mekanisme *self-assessment.* Proses ini diawali dengan pengisian kertas kerja yang berisi kriteria/indikator pelaksanaan tugas dan tanggung jawab sesuai ketentuan yang berlaku serta atas kompetensi kinerja Dewan Komisaris selama satu semester/tahun.

Hasil penilaian tersebut disampaikan kepada pemegang saham dan dievaluasi melalui RUPS Tahunan. 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, sepanjang tindakan tersebut tercermin dari Laporan Tahunan dan Laporan Keuangan Perseroan serta bukan merupakan tindak pidana atau pelanggaran terhadap ketentuan peraturan perundang-undangan yang berlaku.

Hasil evaluasi terhadap kinerja secara keseluruhan dan masing-masing anggota Dewan Komisaris secara individual menjadi pertimbangan dalam skema kompensasi dan pemberian insentif serta 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 kemudian menjadi sarana penilaian serta peningkatan efektivitas Dewan Komisaris.

Kriteria Penilaian

Kriteria penilaian kinerja Dewan Komisaris secara umum ditetapkan 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.

BOARD OF COMMISSIONERS ASSESSMENT

Assessment Procedure

The implementation of the Board of Commissioners performance assessment is carried out annually (at least once a year) through a self-assessment mechanism. This process begins with filling out a working paper containing criteria/indicators of the implementation of duties and responsibilities in accordance with applicable regulations and on the performance competence of the Board of Commissioners for one semester/year.

The assessment results are then submitted to the shareholders and evaluated through the Annual GMS. 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 the management (supervisory) actions carried out in the financial year ended at the end of the year, as long as such actions are reflected in the Company's Annual Report and Financial Statements and do not constitute a criminal offense or violation of the provisions of applicable laws and regulations.

The results of the evaluation of the performance of the Board of Commissioners as a whole and each member of the Board of Commissioners individually are taken into consideration in the compensation and incentive scheme and become one of the bases for consideration by the Shareholders to dismiss and/or reappoint the members of the Board of Commissioners concerned. The results of the evaluation of the performance of the Board of Commissioners, both as a Board of Commissioners and individually, then become a means of assessing and improving the effectiveness of the Board of Commissioners.

Assessment Criteria

The criteria for evaluating the performance of the Board of Commissioners are generally determined based on the duties and obligations stated in the prevailing laws and regulations and the Company's Articles of Association as well as the mandate of the Shareholders. The evaluation criteria are disclosed to the Board of Commissioners upon their first appointment.

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

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

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 Positions Independent Commissioner as Chairman of the Committee under the Board of Commissioners 6. There is no family relationship among members of the Board of Commissioners and/or the Board of Directors 7. Availability of work guidelines and rules 8. Integrity, competence and financial reputation 9. Waiting period (cooling off) for members who are former members of the Board of Directors 10. There are no financial, management, share ownership and/or family relationships that may affect independence 11. Fulfillment of OJK fit and proper test 12. Competence that is sufficient and relevant 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. The process of appointing and/or replacing members of the Board of Commissioners 2. Has ensured the implementation of the principles of Good Corporate Governance 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. Evaluation of the responsibility of the Board of Directors and provide direction for improvement of the implementation of Risk Management 7. Approve and supervise the Bank's Business Plan and corporate plan 8. Not involved in making decisions on the Bank's operational activities 9. Ensuring that the Board of Directors has followed up on audit findings and recommendations from the Bank's Internal Audit Work Unit (SKAI). 10. Notify the OJK if there is a violation of regulations 11. Independence in carrying out duties and responsibilities 12. Formation of the Audit Committee, Risk Monitoring Committee, and the Remuneration and Nomination Committee 13. The process of appointment of Committee Members 14. Ensuring that the Committee carries out its duties and responsibilities 15. Provision of sufficient time by members in carrying out their duties and responsibilities 16. Implementation of Board of Commissioners Meetings 17. Meeting decision-making mechanism 18. Do not use the Bank for personal, family and/or other party interests 19. Do not take and/or receive personal benefits from the Bank 20. Owner intervention in carrying out the duties of the Board of Commissioners

Aspek Aspect	Indikator	Indicator
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 Report 5. The effectiveness of the Board of Commissioners' active supervision 6. Increasing the knowledge, skills and abilities of members of the Board of Commissioners 7. There are disturbances/losses due to the owner's intervention on the Board of Commissioners 8. Application of risk management

Pihak yang Melakukan Penilaian

Metode penilaian ialah *self-assesssment* yang dilakukan oleh Dewan Komisaris sendiri dan dibantu oleh fungsi terkait.

Parties Conducting the Assessment

The assessment method used is self-assessment conducted by the Board of Commissioners itself and assisted by related functions.

Hasil Penilaian

Hasil penilaian *self-assessment* yang telah dilaksanakan pada semester I dan II tahun 2022 dari aspek *Governance Structure, Governance Process,* dan *Governance Outcome* pada Dewan Komisaris adalah sebagai berikut:

1. Jumlah dan komposisi anggota Dewan Komisaris, Direksi dan DPS Bank Muamalat telah sesuai dengan ketentuan dimana Dewan Komisaris berjumlah 5 (lima) orang dan 4 (empat) di antaranya 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 tingkat Dewan Komisaris sesuai dengan ketentuan. Komposisi anggota Komite tingkat Dewan Komisaris juga telah disesuaikan sesuai keputusan RUPSLB Bank Muamalat tanggal 28 Februari 2022, RUPSLB tanggal 24 Juni 2022, dan RUPSLB tanggal 29 November 2022 mengenai perubahan susunan anggota pengurus Perseroan.
6. Pengangkatan dan/atau penggantian anggota Dewan Komisaris telah sesuai dengan ketentuan dan telah memperhatikan rekomendasi Komite Nominasi dan Remunerasi.

Assessment Results

The results of the self-assessment carried out in the first and second semester of 2022 from the aspects of Governance Structure, Governance Process, and Governance Outcome on the Board of Commissioners are as follows:

1. The number and composition of members of the Board of Commissioners, Directors and DPS of Bank Muamalat are in accordance with the provisions where the Board of Commissioners totals 5 (five) people and 4 (four) of them are Independent Commissioners.
2. Members of the Board of Commissioners of Bank Muamalat Indonesia have sufficient competence and are relevant 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 both among fellow members of the Board of Commissioners and members of the Board of Directors with the Board of Commissioners.
4. The Board of Commissioners has guidelines in carrying out its duties and responsibilities in accordance with its functions.
5. In order to assist the implementation of supervisory duties, the Board of Commissioners has established a Board of Commissioners-level Committee in accordance with the provisions. The composition of the members of the Board of Commissioners level Committee has also been adjusted according to the decision of the EGMS of Bank Muamalat dated February 28, 2022, EGMS dated June 24, 2022, and EGMS dated November 29, 2022 regarding changes in the composition of the Company's management members.
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. 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.
10. Dewan Komisaris telah melakukan upaya-upaya dalam rangka meningkatkan pelaksanaan aspek GCG antara lain menyesuaikan keanggotaan komite Nominasi dan Remunerasi serta komite Tata Kelola Perusahaan 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.

Rekomendasi Hasil Penilaian

Proses Penilaian Kemampuan dan Kepatutan atas 2 (dua) orang anggota komisaris independen yang belum efektif menjabat sebagai anggota Dewan Komisaris perlu terus dilakukan. Selain itu terdapat 1 (satu) orang anggota Komisaris Independen Perseroan yang rangkap jabatannya belum sesuai dengan ketentuan.

PENILAIAN DIREKSI

Prosedur Penilaian

Pelaksanaan penilaian kinerja Direksi dilakukan setiap tahun (paling sedikit satu tahun sekali) melalui mekanisme *self-assessment.* Proses ini diawali dengan pengisian kertas kerja yang berisi kriteria/indikator pelaksanaan tugas dan tanggung jawab sesuai ketentuan yang berlaku serta atas kompetensi kinerja Direksi selama satu semester/tahun.

Hasil penilaian tersebut kemudian disampaikan kepada pemegang saham dan dievaluasi melalui RUPS Tahunan. Pada penyerahan laporan, RUPS juga memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) kepada Direksi atas tindakan pengelolaan (pengawasan) yang dilakukan pada tahun buku yang berakhir pada akhir tahun, sepanjang tindakan

7. The Board of Commissioners has supervised and advised the Board of Directors through the Board of Commissioners meetings with the Board of Directors.
8. In order to carry out its duties and functions, the Board of Commissioners has regularly held meetings of the Board of Commissioners and meetings of the Board of Commissioners with the Board of Directors in accordance with the provisions. The meetings are held in order to supervise the implementation of the duties and responsibilities of the Board of Directors and to provide advice to the Board of Directors.
9. The Board of Commissioners has approved and supervised the Bank's Business Plan and submitted the Bank's Business Plan supervision report to OJK on a regular basis.
10. The Board of Commissioners has made efforts to improve the implementation of GCG aspects, including adjusting the membership of the Nomination and Remuneration committee and Corporate Governance 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 in accordance with the provisions and have determined several recommendations that are the concern and focus of improvement of Bank Muamalat Indonesia.

Recommendation from the Assessment Result

The Fit and Proper Assessment process for 2 (two) independent commissioners who have not effectively served as members of the Board of Commissioners needs to be continued. In addition, there is 1 (one) member of the Company's Independent Commissioner whose concurrent position is not in accordance with the provisions.

BOARD OF DIRECTORS ASSESSMENT

Assessment Procedure

The performance assessment of the Board of Directors is conducted each year (at least once a year) through a self-assessment mechanism. This process begins with the completion of working papers containing criteria/indicators of the implementation of duties and responsibilities in accordance with applicable regulations as well as on the competence of the performance of the Board of Directors for one semester/year.

The assessment results are then submitted to the shareholders for evaluation in the Annual GMS. At the submission of the report, the GMS also granted full release and discharge (volledig acquit et de charge) to the Board of Directors for the management (supervision) actions carried out in the financial year ended at the end of the year, as long as such actions are reflected in the Company's Annual

tersebut tercermin dari Laporan Tahunan dan Laporan Keuangan Perseroan serta bukan merupakan tindak pidana atau pelanggaran terhadap ketentuan peraturan perundang-undangan yang berlaku.

Report and Financial Statements and do not constitute a criminal offense or violation of the provisions of applicable laws and regulations.

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

The results of the evaluation of the overall performance and each member of the Board of Directors individually are taken into consideration in the compensation and incentive scheme and become one of the bases for consideration by the Shareholders to dismiss and/or reappoint the members of the Board of Directors concerned.

Kriteria Penilaian

Kriteria penilaian kinerja Direksi secara umum ditetapkan 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.

Assessment Criteria

The criteria for evaluating the performance of the Board of Directors are generally determined based on the duties and obligations stated in the prevailing 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.

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

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

Aspek Aspect	Indikator	Indicator
Governance Structure	1. Jumlah Anggota Direksi 2. Jumlah Anggota yang berdomisili di Indonesia 3. Pengalaman/*track record* anggota Direksi 4. Rangkap Jabatan anggota Direksi 5. Kepemilikan saham pada perusahaan lain 6. Tidak adanya hubungan keluarga sesama anggota Direksi dan/atau dengan Dewan Komisaris 7. Ketersediaan pedoman dan tata tertib kerja 8. Penggunaan penasehat perorangan dan/atau jasa profesional oleh Direksi 9. Integritas, kompetensi, dan reputasi keuangan 10. Presiden Direktur atau Direktur Utama, berasal dari pihak yang independen 11. Pemenuhan kelulusan *fit and proper test* OJK 12. Kompetensi Direksi yang memadai dan relevan dengan jabatannya 13. Kemauan dan kemampuan untuk melakukan pembelajaran secara berkelanjutan dalam rangka peningkatan pengetahuan 14. Budaya pembelajaran secara berkelanjutan dalam rangka peningkatan pengetahuan 15. Komposisi Direksi tidak memenuhi ketentuan karena adanya intervensi pemilik	1. Number of Directors 2. Number of Members domiciled in Indonesia 3. Experience/track record of members of the Board of Directors 4. Dual Position of members of the Board of Directors 5. Share ownership in other companies 6. No family relationship among members of the Board of Directors and / or with the Board of Commissioners 7. Availability of guidelines and work rules 8. The use of individual advisors and/or professional services by the Board of Directors 9. Integrity, competence and financial reputation 10. President Director or President Director, coming from an independent party 11. Fulfillment of OJK fit and proper test 12. Competence of the Board of Directors is adequate and relevant to their position 13. Willingness and ability to conduct continuous learning in order to improve knowledge 14. Culture of continuous learning in order to improve knowledge 15. Composition of the Board of Directors does not fulfill the provisions 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. Appointment and/or replacement process for members of the Board of Directors; 2. Appointment of Board of Directors Committee Members based on the decision of the Board of Commissioners meeting; 3. Not giving 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 responsibilities of the Board of Directors as stipulated in the Articles of Association and the Law; 6. Independence of the Board of Directors towards shareholders; 7. Implementation of the principles of Good Corporate Governance in every business activity of the Bank at all levels of the organization; 8. Follow up on audit findings and recommendations from SKAI, external auditors, and OJK supervision results; 9. Providing accurate, relevant and timely data and information to members of the Board of Commissioners and DPS; 10. Decision making of the Board of Directors meeting has been conducted based on deliberation to reach consensus; 11. Every meeting decision taken by the Board of Directors can be implemented; 12. Determining strategic policies and decisions through the mechanism of the Board of Directors meeting; 13. Not utilizing the Bank for personal, family, and/or other parties' interests; 14. Not taking and/or receiving personal benefits from the Bank; 15. Owner's intervention in 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 Risks; 18. Evaluation and/or updating of Risk Management strategy and framework policies; 19. Implementation of Risk Management policies and Risk exposures; 20. Transaction approval mechanism, including those that exceed the limit and authority; 21. Evaluation and decision on transactions that require the approval of the Board of Directors; 22. Development of Risk Management culture at all levels of the organization; 23. Independence of risk management function; 24. Preparation of a measurable Bank Business Plan with due regard to prudential principles; 25. Communication of the Bank's Business Plan to Shareholders and all levels of the organization.

Aspek Aspect	Indikator	Indicator
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 Board of Directors' duties to the shareholders/RUPS; 2. Shareholders accept the accountability of the Board of Directors in the GMS; 3. Disclosure of the Bank's strategic policies related to employment; 4. Communication to all employees regarding the Bank's business direction/vision and mission; 5. Documentation of Board of Directors meetings; 6. Disclosure of important information of the Board of Directors in the GCG implementation report; 7. Improvement of knowledge, expertise, and capabilities of members of the Board of Directors; 8. Improvement of knowledge, skills, and abilities of all Bank employees; 9. Continuous improvement of learning culture; 10. Active monitoring of the implementation of Risk Management policies and strategies; 11. Disruption/loss due to owner intervention in 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

Metode penilaian ialah *self-assesssment* yang dilakukan oleh Direksi sendiri dan dibantu oleh fungsi terkait.

Hasil Penilaian

Hasil penilaian *self-assessment* yang telah dilaksanakan pada semester I dan II tahun 2022 dari aspek *Governance Structure, Governance Process,* dan *Governance Outcome* pada Dewan Komisaris adalah sebagai berikut:

1. Terdapat 3 (tiga) orang anggota Direksi Bank Muamalat yang telah lulus Penilaian Kemampuan dan Kepatutan (PKK) oleh Otoritas Jasa Keuangan.
2. Jumlah dan komposisi anggota Direksi Bank Muamalat telah sesuai dengan ketentuan.
3. Tidak terdapat anggota Direksi yang memiliki rangkap jabatan.
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.

Parties Conducting Assessment

The assessment method is self-assessment conducted by the Board of Directors itself and assisted by related functions.

Assessment Results

The results of the self-assessment assessment that was carried out in the first and second semesters of 2022 from the aspects of Governance Structure, Governance Process, and Governance Outcome on the Board of Commissioners are as follows:

1. 3 (three) members of the Board of Directors of Bank Muamalat have passed the Fit and Proper Assessment (PKK) by the Financial Services Authority.
2. The number and composition of members of the Board of Directors of Bank Muamalat are in accordance with the provisions.
3. No members of the Board of Directors have concurrent positions.
4. There is no family relationship up to the second degree between members of the Board of Directors and members of the Board of Directors with the Board of Commissioners.
5. Members of the Board of Directors of Bank Muamalat have adequate competence, are relevant to their positions to carry out their duties and responsibilities, and can implement their competencies in carrying out their duties and responsibilities.
6. The Board of Directors has a board manual for 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 is in accordance with the provisions and has taken into account the recommendations of the Nomination and Remuneration Committee.

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.
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*.

Rekomendasi Hasil Penilaian

Proses Penilaian Kemampuan dan Kepatutan atas 2 (dua) orang anggota Direksi yang belum efektif menjabat sebagai Direksi perlu terus dilakukan. Selain itu perlu dilakukannya penyesuaian komposisi anggota Komite Tingkat Direksi sesuai dengan hasil keputusan RUPSLB tanggal 24 Juni 2022 dan RUPSLB tanggal 29 November 2022 mengenai perubahan susunan anggota pengurus Perseroan.

8. The Board of Directors of Bank Muamalat has carried out its duties and functions without intervention from shareholders and is fully responsible for implementing the Bank's management based on prudential principles and sharia principles.
9. To support its duties and responsibilities, the Board of Directors has established 4 (four) Board of Directors level committees: Risk Management Committee, IT Steering Committee, ALCO, and 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 risks.
12. The Board of Directors has continuously made efforts to improve the Bank's performance with due regard to prudential aspects and good governance.
13. The Board of Directors has disclosed Bank Muamalat's strategic policies in the field of employment and communicated to employees about the Bank's business direction 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 levels or levels of the organization.
15. The Board of Directors has developed a Risk Management culture at all levels of the organization through 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 through e-mail blasts and podcasts.

Recommendation of Assessment Result

The Fit and Proper Assessment process for 2 (two) members of the Board of Directors who have yet to effectively serve as Directors needs to be continued. In addition, it is necessary to adjust the composition of the members of the Board of Directors Level Committee in accordance with the results of the EGMS decision dated June 24, 2022, and EGMS dated November 29, 2022, regarding changes in the composition of the Company's management.

Nominasi dan Remunerasi Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi

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

REMUNERASI

Tata kelola remunerasi Bank Muamalat 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:

1. memastikan kesesuaian pemberian remunerasi dengan prinsip syariah
2. 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.
3. Peningkatan tata kelola yang baik dalam pemberian remunerasi

Dalam menjalankan kebijakan remunerasi, Bank Muamalat senantiasa memperhatikan peraturan perundangan yang berlaku, seperti upah minimum provinsi atau upah minimum kota/kabupaten. Bank Muamalat juga mengkaji ulang kebijakan remunerasi secara berkala dengan memperhatikan hasil analisis market dengan *peer group* industri Bank, kontribusi individual kepada Bank, *performance* serta kemampuan Bank sehingga kelangsungan usaha bank dapat terjaga.

Cakupan Kebijakan dan Implementasinya

Kebijakan pemberian remunerasi pada Bank Muamalat mempertimbangkan terciptanya manajemen risiko yang efektif, stabilitas keuangan, kecukupan dan penguatan permodalan, kebutuhan likuiditas dan potensi pendapatan Bank serta kesesuaian dengan prinsip syariah. Bank Muamalat mengimplementasikan kebijakan remunerasi yang mencakup seluruh jajaran organisasi Bank, termasuk Dewan Pengawas Syariah, Dewan Komisaris, Direksi dan karyawan selaras dengan ketentuan perundang-undangan yang berlaku.

REMUNERATION

Bank Muamalat's remuneration governance refers to the Financial Services Authority regulation No. 59/POJK.03/2017 concerning the Implementation of Governance in Providing Remuneration for Sharia Commercial Banks and Sharia Business Units, which is then derived into Decree No. 50/R/DIR-KPTS/XI/2018 concerning the Governance of Remuneration of PT Bank Muamalat Indonesia Tbk which was jointly signed by the President Commissioner and President Director on November 12, 2018.

Remuneration Policy

The remuneration policy implemented by the Bank aims to:

1. ensure the suitability of remuneration with sharia principles;
2. regulate the process and approach to determine remuneration for all Directors, Board of Commissioners, and employees based on the type of work, individual work performance, contribution to the Bank, fairness with peer groups in the Bank's industry, as well as the Bank's performance and capabilities.
3. Improvement of good governance in terms of remuneration.

In implementing the remuneration policy, Bank Muamalat always pays attention to applicable laws and regulations, such as provincial minimum wage or city/regency minimum wage. Bank Muamalat also reviews remuneration policies periodically by considering the results of market analysis with the Bank's industry peer group, individual contributions to the Bank, performance, and the Bank's ability so that the Bank's business continuity can be maintained.

Policy Scope and Its Implementation

The policy for providing remuneration at Bank Muamalat takes into account the creation of effective risk management, financial stability, adequacy and strengthening of capital, liquidity requirements and potential income of the Bank as well as conformity with sharia principles. Bank Muamalat implements a remuneration policy that covers all levels of the Bank's organization, including the Sharia Supervisory Board, Board of Commissioners, Directors and employees in accordance with applicable laws and regulations.

Kebijakan remunerasi Bank Muamalat Indonesia mengacu pada prinsip syariah 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*.

Bank Muamalat Indonesia's remuneration policy refers to sharia principles as follows:

- Provision of remuneration must consider fairness in market prices in similar industries and in accordance with the competence and performance of employees.
- The provision of remuneration when employees join must be agreed upon and stated in a work contract that adheres to the principle of consensus.
- Remuneration must be based on a shared awareness that work is part of pursuing the pleasure of Allah SWT.
- Remuneration must consider the workload given to employees or al ghunmu bil ghurmi.

Remunerasi Dikaitkan dengan Risiko

Bank Muamalat menerapkan kebijakan dan strategi pemberian remenerasi dengan mempertimbangkan potensi risiko yang akan timbul dengan tetap memperhatikan prinsip kehati-hatian. Bank Muamalat telah mengkategorikan 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 Bank Muamalat berhak untuk menunda pembayaran atau tidak membayarkan remunerasi yang bersifat *variable* yang belum dibayarkan kepada pihak yang telah ditetapkan sebagai MRT.

Remuneration Associated with Risk

Bank Muamalat implements policies and strategies for providing remuneration by considering the potential risks that will arise while taking into account the precautionary principle. Bank Muamalat has categorized parties who become Material Risk Takers (MRT) based on certain considerations in accordance with the potential risks that arise from a position held. In the event of a risk arising from a decision taken, Bank Muamalat has the right to postpone payment or not pay variable remuneration that has not been paid to the party that has been designated as MRT.

Pengukuran Kinerja Terkait Remunerasi

Bank Muamalat memiliki *Performance Management System* (PMS) dalam pengukuran kinerja terkait remunerasi. Metode PMS ialah metode pengukuran kinerja individu dan jenis risiko sesuai skala dan kompleksitas usaha Bank. Adapun Penilaian kinerja individu ditentukan melalui target atau *Most Important Goals* (MIG) yang telah ditentukan pada awal tahun buku serta peninjauan pencapaian pada akhir tahun buku.

Hasil dari penilaian MIG kemudian 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 Related to Remuneration

Bank Muamalat has a Performance Management System (PMS) in measuring performance related to remuneration. The PMS method is a method of measuring individual performance and types of risk according to the scale and complexity of the Bank's business. The individual performance assessment is determined through the targets or Most Important Goals (MIG) that have been determined at the beginning of the financial year and review of achievements at the end of the financial year.

The results of the MIG assessment are then used as the basis for a remuneration review which is carried out periodically every year by taking into account the performance of individual employees, the position of wages in relation to the wage structure (salary) as well as the performance and capabilities of the Bank.

Penyesuaian Remunerasi Dikaitkan dengan Kinerja dan Risiko

Prinsip kehati-hatian senantiasa diimplementasikan oleh Bank Muamalat dalam memberikan remunerasi, baik remunerasi yang bersifat tetap maupun yang bersifat variabel. Remunerasi bersifat variabel bagi anggota Direksi, Dewan Komisaris, anggota Dewan Pengawas Syariah ditetapkan berdasarkan persetujuan Komite Nominasi dan Remunerasi. Sedangkan penetapan remunerasi bagi

Remuneration Adjustment Linked to Performance and Risk

The precautionary principle is always implemented by Bank Muamalat in providing remuneration, both fixed and variable remuneration. Variable remuneration for members of the Board of Directors, Board of Commissioners, members of the Sharia Supervisory Board is determined based on the approval of the Nomination and Remuneration Committee. Meanwhile, the determination of remuneration

karyawan yang bersifat variabel didasarkan pada persetujuan Direksi terkait. Selanjutnya, pengawasan karyawan pada unit kerja dilakukan sesuai dengan kinerja individu dengan tetap memperhatikan objektivitas dan independensi.

Penerapan manajemen risiko remunerasi terwujud pada diberlakukannya ketentuan terkait pemberian remunerasi yang bersifat variabel kepada *Material Risk Takers.*

Konsultan Terkait Remunerasi

Konsultan Willis Tower Watson ialah konsultan yang dipilih oleh Bank Muamalat untuk mendapatkan data *market peer group*. Data tersebut diperoleh melalui survei yang diikuti oleh sebagian besar industri perbankan di Indonesia yang menjadi *market peer group*. Data statistik dari konsultan tersebut kemudian digunakan sebagai referensi peninjauan remunerasi bersifat tetap dan pemberian remunerasi bersifat variabel.

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

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

for employees that is variable is based on the approval of the relevant Directors. Furthermore, supervision of employees in work units is carried out according to individual performance while still paying attention to objectivity and independence.

The implementation of remuneration risk management at was realized in the enactment of provisions related to the granting of variable remuneration to Material Risk Takers.

Consultants on Remuneration

The Willis Tower Watson consultant is the consultant selected by Bank Muamalat to obtain market peer group data. The data was obtained through a survey which was attended by most of the banking industry in Indonesia, which is the market peer group. Statistical data from the consultant is then used as a reference for reviewing fixed remuneration and variable remuneration.

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

Table of Remuneration Packages and Facilities 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 Person	Jutaan Million (Rp)	Orang Person	Jutaan Million (Rp)	Orang Person	Jutaan Million (Rp)
Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lain dalam bentuk non natura Salary, bonuses, routine allowances, tantiem, and other facilities in kind	9	25.138,34	12	7.756,44	3	1.055,34
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.) that: a. can be owned; and/or b. cannot be owned.	-	-	-	-	-	-
Total*)	**9**	**25.138,34**	**12**	**7.756,44**	**3**	**1.055,34**

*) Nilai adalah jumlah total remunerasi yang diterima selama 2022
Value is the total amount of remuneration received during 2022

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

Table of Remuneration Package Based on the Income Level Received by Directors, 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 Board Members Commissioner	Jumlah Anggota DPS Number of DPS Members
> Rp2 miliar > Rp2 billion	6	-	
Rp1 miliar-Rp2 miliar Rp1 billion-Rp2 billion	1	3	
Rp500 juta-Rp1 miliar Rp500 million-Rp1 billion	3	3	
≤ Rp500 juta ≤ Rp500 million	2	6	3

Jabatan dan Jumlah Pihak yang Dijadikan *Material Risk Taker*

Dalam menetapkan posisi/jabatan yang termasuk ke dalam kategori MRT, Bank Muamalat mengacu kepada ketentuan Peraturan Otoritas Jasa Keuangan Nomor 59/POJK.03/2020 tentang Persyaratan dan Tata Cara Pemisahan Unit Usaha Syariah. 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 the position included in the MRT category, Bank Muamalat refers to the provisions of the Financial Services Authority Regulation Number 59/POJK.03/2020 concerning Requirements and Procedures for Separation of Sharia Business Units. Those included in the MRT are:

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

Share Option

Pada tahun 2022, Bank Muamalat Indonesia tidak menerbitkan program *share option* untuk Dewan Pengawas Syariah, Dewan Komisaris, Direksi, dan karyawan Bank Muamalat.

Share Option

In 2022, Bank Muamalat Indonesia did not issue a share option program for the Sharia Supervisory Board, Board of Commissioners, Board of Directors, and employees of Bank Muamalat.

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 highest and lowest salary ratio according to the maximum grade of each employee in Bank Muamalat Indonesia is as follows:

Rasio Gaji Tertinggi : Terendah	**25,2**	Highest Employee Salary Ratio : Lowest
Rasio Gaji Direksi Tertinggi : Terendah	**1,7**	Highest Salary Ratio of Directors : Lowest
Rasio Gaji Komisaris Tertinggi : Terendah	**1,1**	Highest Commissioner Salary Ratio : Lowest
Rasio Gaji Direksi Tertinggi : Karyawan Tertinggi	**2,2**	Highest Salary Ratio of Directors : Highest Employee

Jumlah Remunerasi Variabel yang Ditangguhkan

Sepanjang tahun 2022, Bank Muamalat tidak memberikan remunerasi yang bersifat variabel yang diberikan dan ditangguhkan.

Total Deferred Variable Remuneration

During the year, Bank Muamalat did not provide any granted or deferred variable remuneration.

Remunerasi yang Bersifat Tetap	Keterangan (Rp) Description	Fixed Remuneration
Tunai	131.385.579.436	Cash
Saham/Instrumen yang Berbasis Saham yang Diterbitkan Bank	Nihil	Stock/Instrument based on Shares Issued by the Bank
Remunerasi yang Bersifat Variabel	Nihil	Variable Remuneration
Tunai	Nihil	Cash
Saham/Instrumen yang Berbasis Saham yang Diterbitkan Bank	Nihil	Stock/Instrument based on Shares Issued by the Bank

Informasi Kuantitatif

Informasi kuantitatif untuk MRT adalah sebagai berikut:

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 quantitative information for MRT is as follows:

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

Jenis Remunerasi yang Bersifat Variabel Type of Remuneration that is Variable	Sisa yang Masih Ditangguhkan Remaining Deferred	Total Pengurangan Selama Periode Laporan Total Reduction During the Reporting Period		
		Disebabkan Penyesuaian Eksplisit (A) Due to Explicit Adjustment (A)	Disebebkan Penyesuaian Implisit (B) Due to Explicit Adjustment (B)	Total (A)+(B)
Tunai (Rp juta) Cash (Rp million)	Nihil	Nihil	Nihil	Nihil
Saham/Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah) yang merupakan konversi dari lembar saham tersebut. Shares/Share-based instruments issued by the Bank (in shares and nominal million rupiah) which are conversion of shares.	Nihil	Nihil	Nihil	Nihil

Rapat Dewan Pengawas Syariah, Dewan Komisaris, dan Direksi

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

RAPAT DEWAN PENGAWAS SYARIAH

Kebijakan Rapat

Penyelenggaraan rapat Dewan Pengawas Syariah Bank Muamalat mengacu pada 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. Rapat Dewan Pengawas Syariah dilaksanakan paling sedikit 1 (satu) kali dalam 1 (satu) bulan.

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

Rapat Dewan Pengawas Syariah terbagi menjadi Rapat Internal Dewan Pengawas Syariah dan Rapat Dewan Pengawas Syariah bersama organ Bank Muamalat Indonesia dan/atau bersama *Sharia Compliance*. Rapat Dewan Pengawas Syariah tersebut diadakan di tempat kedudukan Bank Muamalat Indonesia atau di tempat lain dalam wilayah Republik Indonesia, pemanggilan rapatnya dilakukan oleh Ketua atau oleh salah seorang anggota Dewan Pengawas Syariah atau *Sharia Compliance* yang bertindak sebagai *liaison officer*. Risalah rapat yang memuat hasil rapat Dewan Pengawas Syariah wajib didokumentasikan dengan baik. Seluruh keputusan Dewan Pengawas Syariah yang dituangkan dalam risalah rapat tersebut 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 SHARIA SUPERVISORY BOARD

Meeting Policy

Sharia Supervisory Board of Bank Muamalat holds meetings based on Bank Indonesia Regulation No. 11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, the Bank Muamalat Indonesia Board Manual, and the Sharia Supervisory Board Work Guidelines. Sharia Supervisory Board holds meetings at least once a month.

Decision-making in the Sharia Supervisory Board meetings is based on deliberation to reach a consensus. In case there is dissent in the decision-making process, it 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 to and decided by all members.

Sharia Supervisory Board Meeting then 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 Republic of Indonesia territory. Invitation for Sharia Supervisory Board Meeting is carried out by the Chairman or 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 the following:

1. Matters related to the development of new products and the review results of the existing product, including regarding the objectives, characteristics, and contracts used following the 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 the existing Bank activities from the sharia aspect
3. Issues arising from the Bank's activities require an opinion from Sharia Supervisory Board.
4. Sharia findings from auditors, both external auditors and internal auditors.

Pelaksanaan Rapat

Sepanjang tahun buku 2022, Dewan Pengawas Syariah telah menggelar rapat sebanyak 12 (dua belas) kali dengan rincian sebagai berikut:

Meeting Implementation

During the 2022 fiscal year, the Sharia Supervisory Board held 12 (twelve) meetings with the following details:

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Dewan Pengawas Syariah Sharia Supervisory Board Participants	Peserta Direksi Board of Directors Participants
1.	Jum'at, 24 Januari 2022 Friday, January 24, 2022	Rencana Usulan Agenda DPS BMI Tahun 2022 BMI SSB Agenda Proposal Plan for 2022	• Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH • Dr. H. Agung Danarto, M.Ag.	Andri Donny*)
2	Senin, 21 Februari 2022 Monday, February 21, 2022	Pembahasan Lanjutan Penggunaan Akad Dalam Pembiayaan Pengurusan Pendaftaran Ibadah Haji Khusus Advanced Discussion on the Use of Contracts in Financing the Management of Special Hajj Registration	• Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH • Dr. H. Agung Danarto, M.Ag.	Andri Donny*)
3	Senin, 28 Maret 2021 Monday, March 28, 2021	1. Update Tindak Lanjut Hasil Rapat DPS Terkait Pemberian Nisbah Tiering Pada Akad Mudharabah 2. Permohonan Penjelasan Syariah terkait Biaya Non Operasional Pada Hadiah Komitmen 3. Laporan Konsultasi Syariah Januari - Maret 2022 1. Update on the Follow-up of SSB Meeting Results Related to the Provision of Nisbah Tiering in Mudharabah Agreements. 2. Request for Sharia Explanation related to Non-Operating Expenses on Commitment Rewards 3. Sharia Consultation Report January - March 2022	• Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH • Dr. H. Agung Danarto, M.Ag.	Andri Donny*)
4	Rabu, 20 April 2022 Wednesday, April 20, 2022	1. Laporan Financial Highlight Triwulan I 2. Pembahasan Lanjutan Prosedur Syariah Dalam Akad Pembiayaan (SOP Akad)0020 1. First Quarter Financial Highlights Report 2. Advanced Discussion of Sharia Procedures in the Financing Contract (SOP Contract)	• Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH • Dr. H. Agung Danarto, M.Ag.	Andri Donny*)
5	Senin, 23 Mei 2022 Monday, May 23, 2022	1. Permohonan Opini DPS atas Layanan Tarik Tunai Tanpa Kartu di Merchant Via Muamalat DIN 2. Permohonan Opini DPS terkait Penjualan Cessie Melalui Skema Subrogasi Syariah 1. Application for SSB Opinion on Cardless Cash Withdrawal Service at Merchant Via Muamalat DIN 2. Application for SSB Opinion related to Cessie Sale via Sharia Subrogation Scheme	• Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH • Dr. H. Agung Danarto, M.Ag.	Andri Donny*)
6	Senin, 20 Juni 2021 Monday, June 20, 2021	1. Permohonan Opini DPS atas Pembiayaan Kos-Kosan 2. Permohonan Opini DPS atas Pembiayaan Villa 2. Application for SSB Opinion on boarding house Financing 3. Application for SSB Opinion on Villa Financing	• Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH • Dr. H. Agung Danarto, M.Ag.	Andri Donny*)

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Dewan Pengawas Syariah Sharia Supervisory Board Participants	Peserta Direksi Board of Directors Participants
7	Kamis, 21 Juli 2022 Thursday, July 21, 2022	1. Permohonan Opini DPS atas Reward Program Bundling Penjualan Sukuk dan Top Up Dana 2. Permohonan Opini DPS atas Program Hadiah Promosi BMI 3. Permohonan Opini DPS atas Pembiayaan Nasabah 4. Permohonan Opini DPS atas Persetujuan Penggunaan Dana Yang Tidak boleh Diakui Sebagai Pendapatan (TBDSP) 1. Application for SSB Opinion on Reward Program Bundling of Sukuk Sales and Top Up Funds 2. Application for SSB Opinion on BMI Promotional Reward Program 3. Application for SSB Opinion on Customer Financing 4. Application for SSB Opinion on Approval of the Use of Funds That Should Not Be Recognized as Income (TBDSP)	• Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH • Dr. H. Agung Danarto, M.Ag.	Karno
8	Jum'at 26 Agustus 2022 Friday, August 26, 2022	1. Laporan Konsultasi Syariah Compliance Bulan April - Juli 2022 2. Rencana Pelaksanaan Uji Petik DPS 2022 1. Sharia Compliance Consultation Report for April - July 2022 2. SSB Petition Test Implementation Plan in 2022	• Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH • Dr. H. Agung Danarto, M.Ag.	Karno
9	Senin, 19 September 2022 Monday, September 19, 2022	1. Permohonan Opini DPS atas Produk Asuransi & Bancasurrance 2. Permohonan Opini DPS atas Pembukaan Rekening Online 3. Permohonan Opini DPS atas Restruktur Fasilitas Sesuai Putusan Homologasi nasabah pembiayaan 4. Permohonan Opini DPS atas Ketentuan Pembiayaan Akad Bagi Hasil Musyarakah dan Mudharabah 1. Application for SSB Opinion on & Bancasurrance Insurance Products 2. Application for DPS Opinion on Online Account Opening 3. Application for SSB Opinion on Facility Restructure in line with the Homologation Decision of financing customer. 4. Application for SSB Opinion on the Provision of Financing of Musyarakah and Mudharabah Profit Sharing Agreements	• Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH • Dr. H. Agung Danarto, M.Ag.	Karno
10	Selasa, 18 Oktober 2022 Tuesday, October 18, 2022	1. Permohonan Opini DPS atas Penentuan Pricing Nasabah Menggunakan JIBOR/LIBOR 2. Pelaporan Deposito Income Smoothing-Retail Banking Q3 tahun 2022 3. Permohonan Opini DPS atas RO Project Produk asuransi Model Bisnis Distribusi 1. Application for SSB Opinion on Customer Pricing Using JIBOR/LIBOR 2. Report on Deposit Income Smoothing-Retail Banking for Q3/2022 3. Application for SSB Opinion on RO Project of insurance Distribution Business Model	• Drs. H. Sholahudin Al-Aiyub, M.Si • Hj. Siti Haniatunnisa, LLB, MH • Dr. H. Agung Danarto, M.Ag.	Karno
11	Senin, 21 November 2022 Monday, November 21, 2022	1. Permohonan Opini DPS atas Penggunaan Asuransi Non Syariah pada Pembiayaan. 2. Laporan Konsultasi Syariah Periode Agustus – November 2022 1. Application for SSB Opinion on the Use of Non Sharia Insurance in the Financing. 2. Sharia Consultation Report August - November 2022	• Drs. H. Sholahudin Al-Aiyub, M.Si • Dr. H. Agung Danarto, M.Ag.	Karno

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Dewan Pengawas Syariah Sharia Supervisory Board Participants	Peserta Direksi Board of Directors Participants
12	Kamis, 15 Desember 2022 Thursday, December 15, 2022	1. Laporan Internal Audit atas Ketidakpatuhan Syariah 2. Permohonan Opini DPS atas Penggunaan Asuransi Konvensional 3. Permohonan Persetujuan DPS atas Perpanjangan Income Smoothing Retail banking 2023 4. Laporan Kepada DPS atas Pengaduan Nasabah/ Complaint Handling 1. Internal Audit Report on Sharia Non-Compliance 2. Application for SSB Opinion on the Use of Conventional Insurance 3. Application for SSB Approval on the Extension of Income Smoothing Retail banking 2023. 4. Report to SSB on Customer Complaints/ Complaint Handling	• Drs. H. Sholahudin Al-Aiyub, M.Si • Dr. H. Agung Danarto, M.Ag.	• Indra Falatehan**) • Wahyu Avianto • Karno

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022
Dismissed based on EGMS resolution on June 24, 2022
**) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment 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
1	Drs. H. Sholahudin Al Aiyub, M.Si	Ketua Chairman	12	12
2	Hj. Siti Haniatunnisa,LLB., MH	Anggota Member	12	10
3	Dr. H. Agung Danarto, M.Ag	Anggota Member	12	12

RAPAT DEWAN KOMISARIS

Kebijakan Rapat

Kebijakan rapat Dewan Komisaris mengacu pada ketentuan Peraturan OJK Nomor 33/POJK.05/2014, Anggaran Dasar Perseroan dan *Board Manual* Bank Muamalat Indonesia. dimana rapat Dewan Komisaris diselenggarakan paling sedikit sebanyak 1 (satu) kali dalam 2 (dua) bulan.

Dewan Komisaris memiliki Sekretaris Dewan Komisaris yang bertugas untuk mengatur rapat, menyiapkan agenda dan materi hingga pencatatan risalah rapat. Risalah rapat tersebut berfungsi 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.

Pelaksanaan Rapat

Hingga akhir Tahun Buku 2022, Dewan Komisaris menggelar rapat sebanyak 15 (lima belas) kali rapat dengan rincian sebagai berikut.

MEETING OF THE BOARD OF COMMISSIONERS

Meeting Policy

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

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

Meeting Implementation

As of December 31, 2022, the Board of Commissioners held 15 (fifteen) meetings with the following details.

Agenda Rapat Internal Dewan Komisaris

Internal Meeting Agenda of the Board of Commissioners

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Dewan Komisaris Board of Commissioners Participants
1	24 Februari 2022 February 24, 2022	1. Financial Highlights as of January 2022 2. Corporate Action Update 3. Other Updates	• Ilham A Habibie*) • Iggi H Achsien**) • Edy Setiadi*)
2	11 Maret 2022 March 11, 2022	BOC Update	• Ilham A Habibie*) • Sulistyo Budi**) • Edy Setiadi*) • Iggi H Achsien**) • Juni Supriyanto*) • Andre Mirza Hartawan
3	31 Maret 2022 March 31, 2022	1. Program Efisiensi 2. BBP Tahun 2022 3. Update lainnya 1. Efficiency Program 2. BBP in 2022 3. Other updates	• Ilham A Habibie*) • Sulistyo Budi**) • Edy Setiadi*) • Juni Supriyanto*) • Andre Mirza Hartawan
4	7 April 2022 April 7, 2022	1. BBP Tahun 2022 2. Program Efisiensi 3. Kinerja Retail Banking per 31 Maret 2022 4. Update lainnya 1.BBP in 2022 2. Efficiency Program 3. Retail Banking Performance as of March 31, 2022 4. Other updates	• Ilham A Habibie*) • Edy Setiadi*) • Iggi H Achsien**) • Juni Supriyanto*) • Andre Mirza Hartawan
5	14 April 2022 April 14, 2022	1. Laporan Komite Audit per 31 Maret 2022 2. Laporan Komite Pemantauan Risiko per 31 Maret 2022 3. Laporan Komite Tata Kelola per 31 Maret 2022 4. Persiapan Rapat BOC-BOD 1. Audit Committee Report as of March 31, 2022 2. Risk Monitoring Committee Report as of March 31, 2022 3. Governance Committee Report as of March 31, 2022 4. BOC-BOD Meeting Preparation	• Ilham A Habibie*) • Sulistyo Budi**) • Edy Setiadi*) • Iggi H Achsien**) • Juni Supriyanto*) • Andre Mirza Hartawan
6	19 May 2022 May 19, 2022	1. Persiapan Rapat BOC-BOD 2. RUPS Update & Approval 1. BOC-BOD Meeting Preparation 2. GMS Update & Approval	• Ilham A Habibie*) • Sulistyo Budi**) • Edy Setiadi*) • Iggi H Achsien**) • Juni Supriyanto*) • Andre Mirza Hartawan
7	16 Juni 2022 June 16, 2022	Update dan Diskusi Internal BOC BOC Internal Updates and Discussions	• Sulistyo Budi**) • Edy Setiadi*) • Iggi H Achsien**) • Andre Mirza Hartawan
8	29 Juli 22 July 29, 2022	1. Pembentukan Komite Tingkat BOC 2. Laporan H1-2022 Komite Tingkat BOC : Komite Nominasi & Remunerasi, Komite Audit, Komite Pemantau Risiko, Komite Tata Kelola 1. Establishment of BOC Level Committee 2. Report D1-2022 BOC Level Committee: Nomination & Remuneration Committee, Audit Committee, Risk Monitoring Committee, Governance Committee	• Iggi H Achsien**) • Sartono • Amin Said Husni • Sulistyo Budi**) • KH Marsudi Syuhud**) • Andre Mirza Hartawan
9	24 Augustus 2022 August 24, 2022	Pembahasan Internal BOC Internal Discussion of BOC	• Iggi H Achsien**) • Sartono • Amin Said Husni • KH Marsudi Syuhud**) • Andre Mirza Hartawan
11	17 November 2022 November 17, 2022	Pembasahan Internal BOC Internal Discussion of BOC	• Iggi H Achsien**) • Sartono • Amin Said Husni • KH Marsudi Syuhud**) • Andre Mirza Hartawan

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Dewan Komisaris Board of Commissioners Participants
12	2 Desember 2022 December 2, 2022	1. Perkenalan 2. Pembahasan Komite Tingkat BOC 3. Pembahasan Rencana Aksi Korporasi, RBB 2022 & 2023 4. Lain-lain 1. Introduction 2. Discussion of the BOC Level Committee 3. Discussion of Corporate Action Plan, BPP 2022 & 2023 4. Other	• Mardiasmo***) • Sartono • Amin Said Husni • Andre Mirza Hartawan • Suwarta***)
13	9 Desember 2022 December 9, 2022	1. Formalisasi Remunerasi BOC-BOD Pasca RUPS 2. Penjelasan Update ALIF 1. Formalization of BOC-BOD Remuneration After GMS 2. ALIF Update Explained	• Mardiasmo***) • Sartono • Amin Said Husni • Andre Mirza Hartawan • Suwarta***)
14	16 Desember 2022 December 16, 2022	1. Update & Persetujuan Rapat Komite Nominasi & Remunerasi 2. Update Lainnya 1. Update & Approval of the Nomination & Remuneration Committee Meeting 2. Other Updates	• Mardiasmo***) • Sartono • Amin Said Husni • Andre Mirza Hartawan • Suwarta***)
15	23 Desember 2022 December 23, 2022	Laporan Komite Tingkat BOC BOC Level Committee Report	• Mardiasmo***) • Sartono • Amin Said Husni • Andre Mirza Hartawan • Suwarta***)

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022
Dismissed based on EGMS resolution on June 24, 2022
**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022
Dismissed based on EGMS resolution on November 29, 2022
***) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

Frekuensi Rapat dan Tingkat Kehadiran Dewan Komisaris

Meeting Frequency and Attendance Rate of the Board of Commissioners

No	Nama Name	Jabatan Position	Rapat Internal Internal Meeting		RUPS GMS	
			Jumlah Rapat Number of meeting	Jumlah Kehadiran Number of Attendance	Jumlah Rapat Number of Meeting	Jumlah Kehadiran Number of Attendance
1	Mardiasmo*)	Komisaris Utama Independen Independent President Commissioner	4	4	0	0
2	Suwarta*)	Komisaris Independen Independent Commissioner	4	4	0	0
3	Sartono	Komisaris Independen Independent Commissioner	7	7	1	1
4	Amin Said Husni	Komisaris Independen Independent Commissioner	7	7	1	1
5	Andre Mirza Hartawan	Komisaris Commissioner	14	14	3	3

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

RAPAT DIREKSI

Kebijakan Rapat

Kebijakan rapat Direksi Bank Muamalat Indonesia mengacu pada Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014, Anggaran Dasar Bank dan *Board Manual* Bank Muamalat Indonesia, yang mengatur bahwa rapat Direksi diselenggarakan secara berkala sedikitnya 1 (satu) kali dalam setiap bulan.

Pada rapat Direksi, Direksi memiliki kewenangan secara bersama-sama atau kolektif kolegial untuk mengambil berbagai keputusan bisnis, mengevaluasi kinerja Bank dan menetapkan berbagai kebijakan dalam pengurusan Bank. Prinsip-prinsip pada rapat Direksi adalah 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
   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

MEETING OF THE BOARD OF DIRECTORS

Meeting Policy

Bank Muamalat Indonesia's Board of Directors meeting policy refers to the Financial Services Authority Regulation No. 33/POJK.04/2014, the Bank's Articles of Association and Board Manual of Bank Muamalat Indonesia, which stipulates that the Board of Directors holds meeting regularly at least 1 (one) time every month.

In the Board of Directors meeting, the Board of Directors has the authority to jointly or collectively make various business decisions, evaluate the Bank's performance and determine various policies in the Bank management. The principles of the Board of Directors meeting are as follows:

1. The Board of Directors Meetings 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. Board of Commissioners Members; and/or
   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 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 the 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. Invitation to the Board of Directors meeting is made by the President Director, and if the President Director is unable to attend, which does not need to be proven to other parties, an invitation 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 Board of Directors meeting.
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 2022, Direksi Bank Muamalat telah menggelar rapat sebanyak 51 (lima puluh satu) kali rapat dengan rincian sebagai berikut.

Meeting Implementation

During the 2022 fiscal year, the Board of Directors held 51 (fifty-one) meetings with the following details.

Agenda Rapat Internal Dewan Komisaris

Agenda of Internal Meeting of the Board of Commissioners

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Direksi/SEVP Board of Directors/SEVP Participants
1	5 January 2022 January 5, 2022	1. CAR & Media Update 2. Corporate Action Update 3. Kick Off Meeting Update 4. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
2	18 January 2022 January 18, 2022	1. CAR & Media Update 2. Financial Highlights as of December 2021 3. Wholesale Banking Update 4. Retail Banking Update 5. Corporate Action Update 6. Run Off Polis D&O 7. BOD Other Updates	• Purnomo B. Soetadi*) • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
3	25 January 2022 January 25, 2022	1. CAR & Media Update 2. ALIF Update 3. Bad Bank Update 4. TAP Update 5. Corporate Action Update 6. BOD Other Updates	• Achmad K. Permana*) • Hery Syafril • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
4	31 January 2022 January 31, 2022	1. CAR & Media Update 2. Financial Update 3. Corporate Action Update 4. Digital Banking Strategy 5. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
5	8 February 2022 February 8, 2022	1. CAR & Media Update 2. TAP Monitoring (Financial Highlights as of January 22) 3. Corporate Action Update 4. BI Fast 5. Update SLE Infobank 6. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
6	15 February 2022 February 15, 2022	1. CAR & Media Update 2. TAP Monitoring 3. Corporate Action Update 4. Wholesale Banking Update 5. Retail Banking Update 6. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
7	22 February 2022 February 22, 2022	1. CAR & Media Update 2. DPLK Update 3. Update Hasil Pemeriksaan Khusus Nasabah Pembiayaan Update on Special Audit Results of Financing Customers 4. TAP Monitoring – Recovery & Cash Collection Update 5. Bad Bank Update 6. Corporate Action Update 7. BOD Other Updates	• Achmad K. Permana*) • Hery Syafril • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
8	2 March 2022 March 2, 2022	1. CAR & Media Update 2. TAP Meeting (Business Update) 3. Corporate Action Update 4. BMM Update 5. MI Update 6. BOD Other Updates	• Achmad K. Permana*) • Hery Syafril • Awaldi*) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Direksi/SEVP Board of Directors/SEVP Participants
9	8 March 2022 March 8, 2022	1. CAR & Media Update 2. TAP Meeting (Financial Update) 3. Corporate Action Update 4. Proposal Asuransi / Lembaga Penjamin Pembiayaan Insurance/Financing Guarantee Agency Proposal 5. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
10	16 March 2021 March 16, 2021	1. CAR & Media Update 2. Closing Meeting dengan KAP 3. Penyesuaian / Koreksi RBB BPP Adjustment/Correction 4. Persiapan Rapat BOC: Preparation for BOC Meeting: - TAP Monitoring - Corporate Action Update 5. BOD Other Updates	• Achmad K. Permana*) • Hery Syafril • Awaldi*) • Andri Donny**) • Riksa Prakoso • Irvan Y. Noor
11	22 March 2022 March 22, 2022	1. CAR & Media Update 2. Wholesale Banking Update 3. Retail Banking Update 4. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Irvan Y. Noor
12	29 March 2022 March 29, 2022	1. CAR & Media Update 2. TAP Monitoring (Business Update) 3. Bad Bank Update 4. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Irvan Y. Noor
13	6 April 2022 April 6, 2022	1. CAR & Media Update 2. Persiapan Rapat RBB 2022 dengan OJK Preparation for 2022 BPP Meeting with FSA 3. Financial Highlights as of March 2022 4. Financing Documentation Management Update 5. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso
14	12 April 2022 April 12, 2022	1. CAR & Media Update 2. Annual Report 2021, dan Rapat Umum Pemegang Saham Annual Report 2021 and General Meeting of Shareholders 3. TAP Monitoring (Business Update) 4. Wholesale Banking Update 5. BOD Other Updates	• Achmad K. Permana*) • Hery Syafril • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
15	19 April 2021 April 19, 2021	1. CAR & Media Update 2. TAP Monitoring (Recovery & Cash Collection Update) 3. Bad Bank Update 4. ALIF Update 5. BOD Other Updates	• Achmad K. Permana*) • Hery Syafril • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
16	27 April 2022 April 27, 2022	1. CAR & Media Update 2. RUPS Update & Approval 3. TAP Monitoring (Business Update) 4. Update Milad BMI ke-30 5. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
17	17 May 2022 May 17, 2022	1. CAR & Media Update 2. RUPS Update 3. TAP Monitoring (Financial Highlight as of April 2022) 4. Persiapan Rapat BOC-BOD 19 Mei 2022: Preparation for BOC-BOD Meeting on May 19, 2022: a. Bancassurance Update b. ALIF Update 5. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Direksi/SEVP Board of Directors/SEVP Participants
18	24 May 2022 May 24, 2022	1. CAR & Media Update 2. TAP Monitoring (Business Update) 3. Wholesale Banking Update & Approval 4. Persetujuan Restrukturisasi dan Perpanjangan Waktu Pembiayaan 4 Nasabah Kelolaan SAM Approval of Restructuring and Extension of Financing Time for 4 SAM Managed Customers 5. Retail Banking Update 6. BSEM MRI Update	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
19	31 May 2022 May 31, 2022	1. CAR & Media Update 2. Perkembangan Rencana RUPS GMS Plan Progress 3. Strategi GWM 4. TAP Monitoring (Recovery & Cash Collection Update) 5. Bad Bank Update 6. Strategi Hukum Penanganan PT Sianyu Perkasa Legal Strategy for Handling PT Sianyu Perkasa 7. BOD Other Updates	• Achmad K. Permana*) • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
20	07 June 2021 June 07, 2021	1. CAR & Media Update 2. TAP Monitoring – Financial Highlights as of Mei 2022 3. Rencana Perubahan RBB Juni 2022 BPP Amendment Plan June 2022 4. Digital Banking FBI Update 5. Retail Financing 6. Persetujuan ALIF ALIF Approval 7. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
21	14 June 2022 June 14, 2022	1. CAR & Media Update 2. Update Proses Pemeringkatan & Follow Up Rapat BOC-BOD Action Points Ranking Process Update & Follow Up BOC-BOD Meeting Action Points 3. Wholesale Banking Update & Approval 4. Penanganan Nasabah SAM SAM Customer Handling 5. IT Update 6. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
22	21 June 2022 June 21, 2022	1. CAR & Media Update 2. RUPS Update 3. TAP Monitoring (Business Update) 4. IT Update 5. Penanganan Nasabah RCM & SAM RCM & SAM Customer Handling 6. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
23	29 June 2022 June 29, 2022	1. CAR & Media Update 2. UCS Bulan Juni 2022 UCS June 2022 3. TAP Monitoring (Recovery & Cash Collection Update) 4. Bad Bank Update 5. Approval Review Kol Nasabah WB & RCM Approval Review of WB & RCM Customer Kol 6. Penunjukkan Pejabat Pelaksana Tugas Direktur Kepatuhan, Risiko & Hukum Appointment of Acting Director of Compliance, Risk & Legal Affairs 7. BOD Other Updates	• Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
24	5 July 2022 July 5, 2022	1. CAR & Media Update 2. Financial Highlights as of June 2022 3. Pefindo Rating 4. Persetujuan Penggunaan Dana Kebajikan Approval of the Use of Benevolent Funds 5. Penanganan Nasabah SAM SAM Customer Handling 6. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Direksi/SEVP Board of Directors/SEVP Participants
25	12 July 2022 July 12, 2022	1. CAR & Media Update 2. ITY Update 3. Persiapan Rapat OJK Preparation for FSA Meeting 4. DPLK Update 5. ALIF Update 6. Retail Customer Update 7. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
26	19 July 2022 July 19, 2022	1. CAR & Media Update 2. Persiapan Rapat BOC Preparation for BOC Meeting 3. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
27	26 July 2022 July 26, 2022	1. CAR & Media Update 2. ALIF Update 3. MI Update 4. BMM Update 5. TAP Monitoring 6. Update Sinergy BPKH 7. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
28	2 August 2022 August 2, 2022	1. CAR & Media Update 2. Restrukturisasi Nasabah Customer Restructuring 3. Bad Bank Update 4. Employee Engagement Update 5. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
29	9 August 2022 August 9, 2022	1. CAR & Media Update 2. Financial Highlights as of July 2022 3. TAP Monitoring 4. Corporate Action Book Project Brief 5. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
30	16 August 2022 August 16, 2022	1. CAR & Media Update 2. Rating Pefindo 3. RUPS Update GMS Update 4. TAP – RB Update 5. Update Hari Pelanggan Nasional National Customer Day Update 6. BOD Other Updates	• Achmad K. Permana*) • Hery Syafril • Awaldi*) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
31	23 August 2022 August 23, 2022	1. CAR & Media Update 2. Persetujuan Business Model ALIF ALIF Business Model Approval 3. Persiapan Rapat BOC-BOD BOC-BOD Meeting Preparation 4. a. Update Yayasan ACT ACT Foundation Update b. Update Sinergi BMI-BPKH BMI-BPKH Synergy Update c. Strategi RB RB Strategy 5. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Karno • Riksa Prakoso • Irvan Y. Noor

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Direksi/SEVP Board of Directors/SEVP Participants
32	30 August 2022 August 30, 2022	1. CAR & Media Update 2. Persetujuan RKAT-PKPA RKAT-PKPA Approval 3. TAP Update 4. Bad Bank Update 5. Muamalat Tower Update 6. BOD Other Updates 7. HC Update - Organisasi	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
33	6 September 2022 September 6, 2022	1. CAR & Media Update 2. Financial Highlights as of August 2022 a. Rencana Jadwal Penyusunan Rencana Bisnis Bank (BBP) tahun 2023 Schedule for the preparation of the Bank's Business Plan (BBP) for 2023 b. Rencana Korporasi Bank Muamalat Bank Muamalat Corporate Plan c. Update Pelaksanaan RUPSLB Update on EGM Implementation 3. Restrukturisasi Nasabah Customer Restructuring 4. ACT Update 5. Operation Update: a. Financial Performance Dashboard Update b. Smart Office Enforcement & Digital Sign Update 6. Liquidity Update setelah Penerapan GWM Baru Liquidity Update after New GWM Implementation 7. BOD Other Updates	• Achmad K. Permana*) • Hery Syafril • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
34	13 September 2022 September 13, 2022	1. CAR & Media Update 2. RUPS Update GMS Update 3. Proyeksi Akselerasi Recovery sd. Desember 2022 Recovery Acceleration Projection until December 2022 4. Dampak Disrupsi VA pada Turunnya CASA Impact of VA Disruption on CASA Decline 5. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
35	20 September 2022 September 20, 2022	1. CAR & Media Update 2. Proyeksi Akselerasi Recovery s.d. Desember 2022 Projected Recovery Acceleration until December 2022 3. Restruktur Fasilitas sesuai Putusan Homologasi atas nasabah pembiayaan Facility Restructure as per Homologation Decision on Debtor 4. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
36	27 September 2022 September 27, 2022	1. CAR & Media Update 2. Rencana Strategi PaSBI PaSBI Strategy Plan 3. Brainstorming for BBP 2023 Brainstorming for BBP 2023 4. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Karno*) • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
37	4 Oktober 2022 October 4, 2022	1. CAR & Media Update 2. Proposal Perubahan Anggaran Dasar BMI Proposal to Amend the Articles of Association of Bank Muamalat Indonesia 3. Update Organisasi Cash Management Cash Management Organization Update 4. TAP Monitoring TAP Monitoring 5. Pembahasan Materi Rapat dengan LPS – 4 Oktober 2022 Discussion on Meeting Materials with LPS - October 4, 2022 6. Sukuk BMI Bank Muamalat Sukuk 7. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Karno • Riksa Prakoso • Irvan Y. Noor

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Direksi/SEVP Board of Directors/SEVP Participants
38	11 Oktober 2022 October 11, 2022	1. CAR & Media Update 2. Restrukturisasi Nasabah Customer Restructuring 3. Financial Highlights as of September 2022 & TAP Monitoring 4. RUPS Update GMS Update 5. Update Project Whitebook Corp. Action 6. ALIF Update 7. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
39	18 Oktober 2022 October 18, 2022	1. CAR & Media Update 2. Hasil Penilaian Profil Risiko periode Triwulan III 2022 Risk Profile Assessment Results for Q3/2022 3. Memo RKAT - BMI sebagai Agen Penagihan PKPA Tahun 2022 RKAT Memo - Bank muamalat indonesia as PKPA Collection Agent in 2022 4. Bad Bank Update 5. Bulk Sales Update 6. Capital Update 7. Strategi Funding-Financing WB & RB WB & RB Funding-Financing Strategy 8. ACT Update 9. BMM Update	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
40	25 Oktober 2022 October 25, 2022	1. CAR & Media Update 2. Update Sewa Kantor MT MT Office Rental Update 3. RIM Update 4. Liquidity Update 5. Update Perubahan Anggaran Dasar BMI Update on Changes to BMI's Articles of Association	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
41	1 November 2022 November 1, 2022	1. CAR & Media Update 2. Restrukturisasi Nasabah Customer Restructuring 3. Publikasi Laporan Keuangan September 2022 Publication of Financial Statements for September 2022 4. RUPS Update GMS Update 5. Liquidity Update 6. DPLK Update 7. BOD Other Updates	• Achmad K. Permana*) • Hery Syafril • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
42	8 November 2022 November 8, 2022	1. CAR & Media Update 2. RUPS Update GMS Update 3. Persetujuan Perubahan Anggaran Dasar BMI Approval of Amendments to BMI's Articles of Association 4. RBB 2023 (termasuk Rencana Korporasi tahun 2023-2027) BPP 2023 (including Corporate Plan 2023-2027) 5. Financial Highlights as of October 2022 6. Update Implementasi AML & CFT tahun 2022 7. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
43	15 November 2022 November 15, 2022	1. CAR & Media Update 2. Perubahan Pencatatan Saham Haji Changes in the Registration of Hajj Shares 3. Bad Bank Update 4. MI Update 5. Update ALIF 6. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
44	22 November 2022 November 22, 2022	1. CAR & Media Update 2. Perubahan Pencatatan Saham Haji Change in Hajj Stock Listing 3. RUPS Update GMS Update 4. Kesiapan End to End Process Pembiayaan Multiguna End to End Process of the Readiness of Multipurpose Financing 5. Persetujuan Laporan Keuangan Juli-Oktober 2022 Approval of Financial Statements for July-October 2022 6. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Direksi/SEVP Board of Directors/SEVP Participants
45	28 November 2022 November 28, 2022	1. CAR & Media Update 2. Update Pencatatan Saham Stock Listing Update 3. Corporate Action 4. Year End Projection 5. BOD Other Updates	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso • Irvan Y. Noor
46	6 December 2022 December 6, 2022	1. Kinerja November 2022 & Proyeksi Desember 2022 November 2022 Performance & December 2022 Projection 2. Bad Bank Update (termasuk Recovery) Bad Bank Update (including Recovery) 3. ALIF Update 4. Presentasi Bisnis Wholesale Banking Wholesale Banking Business Presentation 5. Presentasi Bisnis Retail Banking Retail Banking Business Presentation 6. BOD Other Updates	• Indra Falatehan***) • Karno • Wahyu Avianto • Suhendar***) • Hery Syafril • Riksa Prakoso • Irvan Yulian Noor
47	8 December 2022 December 8, 2022	1. Update Rencana Corporate Action Update on Corporate Action Plan 2. Project Muscat & Komite Bad Bank 3. Persetujuan Pelampauan BMPD Internal Internal BMPD Exceeding Approval 4. Presentasi Bisnis Retail Banking Retail Banking Business Presentation 5. BOM Other Updates	• Indra Falatehan***) • Karno • Wahyu Avianto • Suhendar***) • Hery Syafril • Riksa Prakoso • Irvan Yulian Noor
48	14 December 2022 December 14, 2022	1. CAR & Media Update 2. Laporan Pengawasan dan Rekomendasi OJK FSA Supervision Report and Recommendations 3. Fungsi Kepatuhan dalam Komite Bad Bank & SOP *Threshold Recovery Rate dan* Penjualan *Haircut* Compliance Function in Bad Bank Committee & SOP Threshold Recovery Rate and Sales Haircut 4. RIM Development 5. Kick Off Meeting Profit Based Performance Management Project 6. BOM Brainstorming Business Strategy 2023 7. BOM Other Updates	• Indra Falatehan***) • Karno • Wahyu Avianto • Suhendar***) • Hery Syafril • Riksa Prakoso
49	20 December 2022 December 20, 2022	1. Kinerja November 2022 & Proyeksi Desember 2022 November 2022 Performance & December 2022 Projection 2. Bad Bank Update & Pipeline Recovery Asset Sale 3. Update on Pipeline Good Bank 4. Update proyeksi P&L Desember 2022 Update on P&L projection for December 2022 5. Perubahan Pengelolaan Financing & Funding Akun Tertentu Changes in Financing & Funding Management of Certain Accounts 6. Update Penyelesaian Temuan OJK 2022 Update on FSA Findings Completion 2022 7. Penyesuaian Limit Internal BMPD & Ketentuan Opini BOC Adjustment of Internal Limit of BMPD & BOC Opinion Provisions 8. BOD Other Update	• Indra Falatehan***) • Karno • Wahyu Avianto • Suhendar***) • Hery Syafril • Riksa Prakoso • Irvan Yulian Noor
50	26 December 2022 December 26, 2022	1. Rencana Pencairan Nasabah Wholesale Banking Disbursement Plan for the Wholesale Banking Customers 2. Jual Beli Cessie PPA Kapital PPA Capital Cessie Sale and Purchase	• Indra Falatehan***) • Karno • Wahyu Avianto • Suhendar***) • Hery Syafril • Riksa Prakoso • Irvan Yulian Noor

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Direksi/SEVP Board of Directors/SEVP Participants
51	27 December 2022 December 27, 2022	1. CAR & Media Update 2. Persetujuan Tema Annual Report & Sustainability Report tahun 2022 Approval to the Annual Report & Sustainability Report theme for 2022. 3. Update Persiapan Operasional Akhir Tahun 2022 Update on Operational Preparation for the End of 2022 4. Persiapan Rapat BOC-BOM: Preparation For BOC-BOM Meeting: a. Laporan Tahunan Bank Muamalat Indonesia Bank Muamalat Indonesia Annual Report b. ALIF Update 5. BOM Update	• Indra Falatehan***) • Karno • Wahyu Avianto • Suhendar***) • Hery Syafril • Riksa Prakoso • Irvan Yulian Noor

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022
Dismissed based on EGMS resolution on November 29, 2022
**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022
Dismissed based on EGMS resolution on June 24, 2022
***) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

Frekuensi Rapat dan Tingkat Kehadiran Direksi

Meeting Frequency and Attendance Rate of the Board of Directors

No	Nama Name	Jabatan Position	Rapat Internal Internal Meeting		RUPS GMS	
			Jumlah Rapat Number of meeting	Jumlah Kehadiran Number of Attendance	Jumlah Rapat Number of Meeting	Jumlah Kehadiran Number of Attendance
1	Indra Falatehan*)	Direktur Utama President Director	6	6	0	0
2	Karno	Direktur Kepatuhan, Risiko & Hukum Compliance, Risk, and Legal Director	29	28	1	1
3	Hery Safril	Direktur Risiko Bisnis Pembiayaan/ Plt. Direktur Utama Director of Financing Business Risk/Acting President Director	51	44	4	4
4	Wahyu Avianto	Direktur Operasi & Digital Director of Operations & Digital	6	6	0	0
5	Suhendar*)	Direktur Keuangan dan Strategi Director of Finance and Strategy	6	6	0	0

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
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RAPAT GABUNGAN DEWAN KOMISARIS DAN DIREKSI

Kebijakan Rapat

Kebijakan rapat gabungan Dewan Komisaris dan Direksi Bank Muamalat mengatur bahwa rapat diselenggarakan 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 2022, Dewan Komisaris dan Direksi menggelar rapat gabungan sebanyak 13 (tiga belas) kali rapat dengan rincian sebagai berikut.

JOINT MEETING OF THE BOARD OF COMMISSION

Meeting Policy

The joint meeting policy of Bank Muamalat's Board of Commissioners and Directors stipulates that the meeting is held 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 the Board of Directors.

Meeting Implementation

During the 2022 fiscal year, the Board of Commissioners and Board of Directors held 13 (thirteen) joint meetings with the following details.

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Dewan Komisaris Board of Commissioners Participants	Peserta Direksi Board of Directors Participants
1	6 Januari 2022 January 6, 2022	1. Extraordinary General Meeting of Shareholders 2. Appointment of the Arranger of Subordinated Sukuk 3. Appointment of Business Strategy Consultant 4. Other Updates	• Ilham A. Habibie**) • Iggi H. Achsien*) • Edy Setiadi**)	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Irvan Yulian Noor • Awaldi*) • Andri Donny**) • Riksa Prakoso
2	27 Januari 2022 January 27, 2022	1. Financial Highlights as of December 2021 2. Corporate Action Update 3. ALIF Update 4. Other Updates	• Ilham A Habibie**) • Iggi H Achsien*) • Edy Setiadi**)	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Irvan Yulian Noor • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso
3	22 Maret 2022 March 22, 2022	1. Update Corporate Action 2. RBB BPP 3. Monitoring Kinerja per Februari 2022 Performance Monitoring as of February 2022 4. Update Program Efisiensi Efficiency Program Update 5. Update lainnya Other updates	• Ilham A Habibie**) • Sulistyo Budi*) • Edy Setiadi**) • Iggi H Achsien*) • Juni Supriyanto**) • Andre Mirza Hartawan	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Irvan Yulian Noor • Awaldi*) • Andri Donny**) • Avianto Istihardjo*)
4	14 April 2022 April 14, 2022	1. Monitoring Kinerja per 31 Maret 2022 Performance Monitoring as of March 31, 2022 2. Pengajuan Repricing Sukuk BPKH Submission of BPKH Sukuk Repricing 3. Annual Report 2021 dan Rapat Umum Pemegang Saham Annual Report 2021 and General Meeting of Shareholders 4. Update lain-lainnya Other updates	• Ilham A Habibie**) • Sulistyo Budi*) • Edy Setiadi**) • Iggi H Achsien*) • Juni Supriyanto**) • Andre Mirza Hartawan	• Achmad K. Permana*) • Hery Syafril • Irvan Yulian Noor • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso
5	19 Mei 2022 May 19, 2022	1. Ringkasan Laporan Keuangan per April 2022 Summary of Financial Statement as of April 2022 2. Kinerja & Benchmarking Bancassurance Bancassurance & Benchmarking Performance 3. ALIF Update 4. Update lainnya Other updates	• Ilham A Habibie**) • Sulistyo Budi*) • Edy Setiadi**) • Iggi H Achsien*) • Juni Supriyanto**) • Andre Mirza Hartawan	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Irvan Yulian Noor • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso
6	16 June 2022 June 16, 2022	1. Action Point BOC-BOD 19 Mei 2022 Action Point BOC-BOD on May 19, 2022 2. Update Direktur Utama President Director Update 3. Ringkasan Laporan Keuangan per Mei 2022 Summary of Financial Statements as of May 2022 4. RBB/BPP 5. Update dan Persetujuan ALIF ALIF Update and Approval 6. Rapat Umum Pemegang Saham General Meeting of Shareholders	• Sulistyo Budi*) • Edy Setiadi**) • Iggi H Achsien*) • Andre Mirza Hartawan	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Irvan Yulian Noor • Awaldi*) • Andri Donny**) • Avianto Istihardjo*) • Riksa Prakoso
7	29 July 2022 July 29, 2022	1. Financial Highlights 30 Juni 2022 Summary of Financial Data on June 30, 2022 2. Bad Bank Recovery Bad Bank Recovery 3. Update lainnya Other Updates	• Iggi H Achsien*) • Sartono • Amin Said Husni • Sulistyo Budi*) • KH Marsudi Syuhud*) • Andre Mirza Hartawan	• Hery Syafril • Irvan Yulian Noor • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Dewan Komisaris Board of Commissioners Participants	Peserta Direksi Board of Directors Participants
8	24 August 2022 August 24, 2022	1. Laporan Direktur Utama Report from the President Director 2. Update & Persetujuan RUPS GMS Update & Approval 3. Ringkasan Laporan Keuangan Juli 2022 Summary of Financial Statements for July 2022 4. Strategi Retail Banking Retail Banking Strategy 5. Update Sinergi BMI-BPKH BMI-BPKH Synergy 6. Update ACT (Aksi Cepat Tanggap) Update on ACT (Aksi Cepat Tanggap) 7. Update lainnya Other updates	• Iggi H Achsien*) • Sartono • Amin Said Husni • KH Marsudi Syuhud*) • Andre Mirza Hartawan	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Irvan Yulian Noor • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso
9	23 September 2022 September 23, 2022	1. Laporan Direktur Utama Report from President Director 2. Financial Highlights per Agustus 2022 Financial Highlights as of August 2022 3. Update RUPSLB EGMS Update 4. Update ALIF ALIF Update 5. Update Lainnya Other Updates	• Iggi H Achsien*) • Sartono • Amin Said Husni • Sulistyo Budi*) • KH Marsudi Syuhud*) • Andre Mirza Hartawan	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Irvan Yulian Noor • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso
10	24 Oktober 2022 October 24, 2022	1. Laporan Direktur Utama Report from President Director 2. Bulk Sales Update 3. Capital Update 4. Update ALIF ALIF Update	• Iggi H Achsien*) • Sartono • Amin Said Husni • KH Marsudi Syuhud*) • Andre Mirza Hartawan	• Achmad K. Permana*) • Purnomo B. Soetadi*) • Hery Syafril • Irvan Yulian Noor • Karno • Avianto Istihardjo*) • Riksa Prakoso
11	17 November 2022 November 17, 2022	1. Financial Highlights per Oktober 2022 Financial Highlights as of October 2022 2. Update Implementasi AML & CFT Tahun 2022 Update on AML & CFT Implementation in 2022 3. Permohonan Persetujuan Pembubaran ALIF Application for Approval of ALIF Dissolution 4. Update lainnya Other Updates	• Iggi H Achsien*) • Sartono • Amin Said Husni • KH Marsudi Syuhud*) • Andre Mirza Hartawan	• Achmad K. Permana*) • Hery Syafril • Irvan Yulian Noor • Awaldi*) • Karno • Avianto Istihardjo*) • Riksa Prakoso
12	16 Desember 2022 December 16, 2022	1. Financial Highlights per November 2022 Financial Highlights as of November 2022 2. Laporan Pengawasan & Rekomendasi OJK FSA Supervision & Recommendation Report 3. Update Project Muscat Muscat Project Update 4. Jadwal Rapat Tahun 2023 Meeting Schedule for 2023 5. Update lainnya Other updates	• Mardiasmo***) • Sartono • Amin Said Husni • Andre Mirza Hartawan • Suwarta***)	• Indra Falatehan***) • Karno • Wahyu Avianto • Suhendar***) • Hery Syafril • Riksa Prakoso • Irvan Yulian Noor
13	30 Desember 2022 December 30, 2022	1. Laporan Tahunan Bank Muamalat Indonesia Annual Report of Bank Muamalat Indonesia 2. Update ALIF ALIF Update 3. Update BOC-BOM lainnya Other BOC-BOM updates	• Mardiasmo***) • Sartono • Amin Said Husni • Andre Mirza Hartawan • Suwarta***)	• Indra Falatehan***) • Karno • Wahyu Avianto • Suhendar***) • Irvan Yulian Noor

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022
Dismissed based on EGMS resolution on November 29, 2022
**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022
Dismissed based on EGMS resolution on June 24, 2022
***) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
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RAPAT DEWAN PENGAWAS SYARIAH BERSAMA DEWAN KOMISARIS DAN DIREKSI

Kebijakan Rapat

Kebijakan rapat Dewan Pengawas Dyariah bersama Dewan Komisaris dan Direksi tertuang pada *Board Manual*, yang mengatur bahwa rapat Dewan Pengawas Syariah bersama dengan Direksi dan rapat Rapat Dewan Pengawas Syariah bersama dengan Dewan Komisaris diselenggarakan sesuai dengan kebutuhan dan dapat dilakukan secara gabungan.

Pelaksanaan Rapat

Sepanjang tahun buku 2022, rapat Dewan Pengawas Syariah bersama Dewan Komisaris dan Direksi digelar sebanyak 2 (dua) kali rapat dengan rincian sebagai berikut:

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

Meeting Policy

The policy for the Shariah Supervisory Board meetings with the Board of Commissioners and the Board of Directors is regulated in the Board Manual, stipulating that the implementation of the Sharia Supervisory Board meetings 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 2022 fiscal year, the Sharia Supervisory Board held 2 (two) meetings with the Board of Commissioners and the Board of Directors with the following details:

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Dewan Pengawas Syariah Sharia Supervisory Board Participants	Peserta Dewan Komisaris Board of Commissioners Participants	Peserta Direksi/SEVP Board of Directors/SEVP Participants
1	16 Juni 2022 June 16, 2022	Rapat Umum Pemegang Saham General Meeting of Shareholders	• Agung Danarto • Siti Haniatunnisa	• Ilham A Habibie*) • Sulistyo Budi**) • Edy Setiadi*) • Iggi H Achsien**) • Andre Mirza Hartawan	• Achmad K. Permana**) • Purnomo B. Soetadi**) • Hery Syafril • Irvan Yulian Noor • Awaldi**) • Andri Donny*) • Avianto Istihardjo**) • Riksa Prakoso
2	24 Oktober 2022 October 24, 2022	1. Financial Highlights per September 2022 2. Update RUPS 3. Update lainnya 1. Financial Highlights as of September 2022 2. General Meeting of Shareholders (GMS) update 3. Other updates	• Agung Danarto • Siti Haniatunnisa	• Iggi H Achsien**) • Sartono • Amin Said Husni • Andre Mirza Hartawan • KH Marsudi Syuhud**)	• Achmad K. Permana**) • Purnomo B. Soetadi**) • Hery Syafril • Irvan Yulian Noor • Riksa Prakoso • Karno • Avianto Istihardjo**)

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022
Dismissed based on EGMS resolution on June 24, 2022

**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022
Dismissed based on EGMS resolution on November 29, 2022

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 Meeting	Jumlah Kehadiran Number of attandance	Persentase Percentage (%)
Dewan Pengawas Syariah | Sharia Supervisory Board					
1	Drs. H. Sholahudin Al Aiyub, M.Si	Ketua Chairman	12	12	100
2	Hj. Siti Haniatunnisa,LLB., MH	Anggota Member	12	10	83
3	Dr. H. Agung Danarto, M.Ag	Anggota Member	12	12	100
Dewan Komisaris | Board of Commissioners					
1	Mardiasmo*)	Komisaris Utama Independen Independent President Commissioner	4	4	100
2	Suwarta*)	Komisaris Independen Independent Commissioner	4	4	100
3	Sartono	Komisaris Independen Independent Commissioner	7	7	100
4	Amin Said Husni	Komisaris Independen Independent Commissioner	7	7	100
5	Andre Mirza Hartawan	Komisaris Commissioner	15	14	93
Direksi | Board of Directors					
1	Indra Falatehan*)	Direktur Utama President Director	6	6	100
2	Karno	Direktur Kepatuhan, Risiko & Hukum Director of Compliance, Risk & Legal	29	28	96
3	Hery Safril	Direktur Risiko Bisnis Pembiayaan/ Plt. Direktur Utama Director of Financing Business Risk / Plt. President Director	51	44	86
4	Wahyu Avianto	Direktur Operasi & Digital Director of Operations & Digital	6	6	100
5	Suhendar*)	Direktur Keuangan dan Strategi Director of Finance and Strategy	6	6	100

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
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Komite Audit

Audit Committee

Dewan Komisaris membentuk komite Audit untuk membantu pelaksanaan pengawasan dan evaluasi Dewan Komisaris terhadap pelaksanaan audit intern Bank Muamalat. Komite tersebut juga bertugas melakukan pemantauan atas tindak lanjut hasil audit internal dan hasil audit pihak eksternal guna menilai kecukupan pengendalian intern, termasuk kecukupan proses pelaporan keuangan Bank.

DASAR HUKUM

Pembentukan Komite Audit Bank Muamalat Indonesia mengacu pada peraturan perundangan-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.

PEDOMAN KERJA/PIAGAM KOMITE AUDIT

Komite Audit Bank Muamalat telah memiliki pedoman kerja atau 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 dan susunan anggota Komite Audit telah diperbarui sesuai dengan perubahan susunan pengurus Perseroan pada RUPSLB tahun 2022 dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

KRITERIA ANGGOTA KOMITE AUDIT

Piagam Komite Audit Bank Muamalat telah mengatur kriteria keanggotaan Komite Audit dimana anggota komite tersebut berasal dari Komisaris Independen dan pihak independen serta memenuhi persyaratan sebagai berikut:

1. Wajib mempunyai integritas, akhlak, moral dan reputasi keuangan yang baik.

The Board of Commissioners established an Audit Committee to assist in evaluating the implementation of internal audit 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.

LEGAL BASIS

Bank Muamalat Indonesia established Audit Committee by referring to the laws and regulations as follows:

1. Bank Indonesia Regulation No. 11/33/PBI/2009, dated December 7, 2009, concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
2. Bank Indonesia Circular No. 12/13/DPBS dated April 30, 2010, concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
3. Financial Services Authority Regulation No. 55/ POJK.04/2015, dated December 29, 2015, concerning the Establishment and Work Implementation Guidelines of the Audit Committee.
4. Financial Services Authority Regulation No. 1/ POJK.03/2019, dated January 8, 2019, concerning the Implementation of Internal Audit Function in Commercial Banks.
5. The Bank's Articles of Association on the duties and responsibilities of the Board of Commissioners.

AUDIT COMMITTEE CHARTER

Bank Muamalat established a charter for the Audit Committee that regulates the structure and membership, membership requirements, duties and responsibilities, authority, meetings, term of office, working time, and reporting. Audit Committee Charter was last updated following the changes in the composition of the Company management at the EGMS in 2022 and will continue to be updated based on the development of applicable regulations and the latest conditions of the Bank.

MEMBERSHIP CRITERIA OF THE AUDIT COMMITTEE

The Audit Committee Charter of Bank Muamalat has established the membership criteria for Audit Committee where the committee members come from Independent Commissioners and independent parties and the following requirements:

1. Required to have integrity, character, morals, and a good financial reputation.

2. Wajib mempunyai kemampuan, pengetahuan, pengalaman sesuai dengan bidang pekerjaannya, serta mampu berkomunikasi dengan baik.
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

Uraian tugas dan tanggung jawab Komite Audit pada Piagam Komite Audit adalah sebagai berikut:

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:

2. Required to have the ability, knowledge, and experience in line with the field of work and communicate well.
3. Required to 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 improve competence through education and training continuously
5. Required to comply with the Audit Committee's code of conduct established by the Bank.
6. Required to have at least one member with an educational background and expertise in accounting and/or finance.
7. Required to 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 the Independent Commissioner.
10. Having no direct or indirect shares in the Bank.
11. Having no affiliation with members of the Board of Commissioners, the Board of Directors, or Major Shareholders of Bank Muamalat Indonesia.
12. Having no business relationships, directly or indirectly, related to the business activities of Bank Muamalat Indonesia.

DUTIES AND RESPONSIBILITIES

The duties and responsibilities of Audit Committee according to Audit Committee Charter are as follow:

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 advising the Board of Commissioners regarding potential conflicts of interest.
3. Reviewing compliance with laws and regulations related to the Bank's activities.
4. Maintaining the confidentiality of documents, data, and information of the Bank.
5. In carrying out the duties as referred to in item 1, Audit Committee is required to monitor and evaluate the following:

a. Pelaksanaan tugas satuan kerja audit intern;
b. Kesesuaian pelaksanaan audit oleh Akuntan Publik dengan standar audit;
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 kepada 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:
      i. Kesesuaian pelaksanaan audit oleh Akuntan Publik dan/atau Kantor Akuntan Publik dengan standar audit yang berlaku;

a. Duties implementation of internal audit unit;
b. Audit conformity by a Public Accountant with auditing standards;
c. Conformity of financial statements with financial accounting standards; and
d. Implementation of follow-up by the Board of Directors on the findings by 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 duties implementation of the Internal Audit Unit (IAU), Audit Committee is responsible for the following:
   a. Monitoring and reviewing 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 performing duties;
   e. Providing recommendations to the Board of Commissioners regarding audit plan preparation, as well as IAU scope and budget;
   f. Reviewing audit reports and ensuring that the Board of Directors takes the necessary corrective actions rapidly and accurately;
   g. Providing recommendations to the Board of Commissioners regarding the provision of IAU's overall annual Remuneration and performance awards; and
   h. Providing recommendations to the Board of Commissioners regarding approval for the appointment and dismissal of the Head of IAU, the establishment of an internal audit charter, and the appointment of an independent quality controller from an external party to review IAU performance.
7. In monitoring and evaluating audits by a Public Accounting Firm, Audit Committee is responsible for the following:
   a. Providing recommendations to the Board of Commissioners regarding the appointment of a Public Accountant based on independence, the scope of the assignment, and fees;
   b. Providing 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 a Public Accountant and/or Public Accounting Firm, including:
      i. Conformity of audit implementation by Public Accountant and/or Public Accounting Firm with applicable auditing standards;

ii. Kecukupan waktu pekerjaan lapangan;
iii. Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik; dan
iv. 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

Wewenang yang dimiliki Komite Audit tertuang pada Piagam Komite Audit yang diantaranya adalah:

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 jabatan anggota Komite Audit Bank Muamalat telah merujuk pada peraturan perundangan yang berlaku, yakni masa jabatan 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

Merujuk pasal 36 Peraturan Bank Indonesia Nomor 11/33/PBI/2009 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah, 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.

ii. Sufficient time for field work;
iii. Assessment of the scope of services provided and the adequacy of sampling test; and
iv. Recommendations for improvement provided by the Public Accountant and/or Public Accounting Firm.

8. In monitoring and evaluating financial reporting, Audit Committee is responsible for the following:
   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

AUDIT COMMITTEE AUTHORITIES

Audit Committee has the authorities as contained in the Audit Committee Charter, which include:

1. Accessing the Bank's documents, data, and information regarding the Bank's employees, funds, assets, and resources as needed.
2. Communicating directly with employees, including the Board of Directors and those who function the internal audit, risk management, and accountants related to the duties and responsibilities of the Audit Committee.
3. Involving independent parties outside the Audit Committee members who are needed to assist in running duties.
4. Receiving a copy of the Internal Audit Report submitted to the President Director.
5. Performing other authorities granted by the Board of Commissioners

TERM OF OFFICE

The term of office for Audit Committee Members of Bank Muamalat refers to the applicable laws and regulations. The term is required to be no longer than the term of office of the Board of Commissioners and can be re-elected only for one subsequent term.

COMPOSITION AND BASIS OF APPOINTMENT OF AUDIT COMMITTEE

Referring to article 36 of Bank Indonesia Regulation No. 11/33/PBI/2009 regarding the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, the composition of Audit Committee members consists of at least one Independent Commissioner, independent parties with expertise in financial accounting and sharia banking.

Berikut komposisi dan dasar hukum pengangkatan Komite Audit bank Muamalat Indonesia per 31 Desember 2022:

The following are the composition and legal basis for the appointment of the Audit Committee of Bank Muamalat Indonesia as of December 31, 2022:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis for Appointment	Keterangan Description
Mardiasmo*)	Ketua Chairman	Surat Keputusan Direksi No. 035/B/DIR-KPTS/XII/2022 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 16 Desember 2022. The Board of Directors Decree No. 035/B/DIR-KPTS/XII/2022 regarding Audit Committee of PT Bank Muamalat Indonesia Tbk as of December 16, 2022.	Komisaris Independen Independent Commissioner
Sartono*)	Anggota Member	Surat Keputusan Direksi No. 035/B/DIR-KPTS/XII/2022 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 16 Desember 2022. The Board of Directors Decree No. 035/B/DIR-KPTS/XII/2022 regarding Audit Committee of PT Bank Muamalat Indonesia Tbk as of December 16, 2022.	Komisaris Independen Independent Commissioner
Suwarta*)	Anggota Member	Surat Keputusan Direksi No. 035/B/DIR-KPTS/XII/2022 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 16 Desember 2022. The Board of Directors Decree No. 035/B/DIR-KPTS/XII/2022 regarding Audit Committee of PT Bank Muamalat Indonesia Tbk as of December 16, 2022.	Komisaris Independen Independent Commissioner
Dwi Sasongko	Anggota Member	Surat Keputusan Direksi No. 035/B/DIR-KPTS/XII/2022 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 16 Desember 2022. The Board of Directors Decree No. 035/B/DIR-KPTS/XII/2022 regarding Audit Committee of PT Bank Muamalat Indonesia Tbk as of December 16, 2022.	Pihak Independen ahli di bidang akutansi keuangan Independent Party who is an expert in the financial accounting sector
Tika Arudina	Anggota Member	Surat Keputusan Direksi No. 005/B/DIR-KPTS/II/2022 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 17 Februari 2022. The Board of Directors Decree No. 035/B/DIR-KPTS/XII/2022 regarding Audit Committee of PT Bank Muamalat Indonesia Tbk as of December 16, 2022.	Pihak Independen ahli di bidang Perbankan syariah Independent party who is an expert in the sharia banking sector

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

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

Mardiasmo
Ketua
Chairman

Profil lengkap disajikan pada bab “Profil Perusahaan.”

The complete profile is presented in the chapter “Company Profile.”

Sartono
Anggota
Member

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."

Suwarta
Anggota
Member

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."

Dwi Sasongko
Anggota
Member

Warga Negara Citizen	Indonesia	Indonesia
Domisili Domicile	Banten	Banten
Usia Age	58 tahun pada akhir Tahun Buku 2022	58 as of the end of the 2022 Financial Year
Dasar Hukum Pengangkatan Legal Basis for 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 December 5, 2019.
Riwayat Pendidikan Education Background	Sarjana Ekonomi dan Akuntansi dari Universitas Diponegoro Semarang (1987)	Bachelor of Economics and Acountant from Diponegoro University Semarang (1987)
Rangkap Jabatan Dual Position	• 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.

Tika Arudina
Anggota
Member

Warga Negara Citizen	Indonesia	Indonesia
Domisili Domicile	Jakarta	Jakarta
Usia Age	38 tahun pada akhir Tahun Buku 2022	38 as of the end of the 2022 Financial Year
Dasar Hukum Pengangkatan Legal Basis for Appointment	Diangkat menjadi Anggota Komite Audit PT Bank Muamalat Indonesia Tbk Surat Keputusan Direksi No. 005/B/DIR-KPTS/II/2022 tentang Komite Audit PT Bank Muamalat Indonesia Tbk tanggal 17 Februari 2022	Appointed as Member of the Audit Committee of PT Bank Muamalat Indonesia Tbk based on Decree of the Board of Directors No. 005/B/DIR-KPTS/II/2022 on the Audit Committee of PT Bank Muamalat Indonesia Tbk dated February 17, 2022.
Riwayat Pendidikan Education Background	• Sarjana Ekonomi dari Universitas Indonesia • Master of Science (Finance) dari International Islamic University Malaysia (2010) • Ph.d. bidang Islamic Banking and Finance dari International Islamic University Malaysia (2014)	• Bachelor of Economics from University of Indonesia • Master of Science (Finance) from International Islamic University Malaysia (2010) • Ph.d. in Islamic Banking and Finance from International Islamic University Malaysia (2014)
Rangkap Jabatan Dual Position	• Ketua Program Studi Ilmu Ekonomi Islam Fakultas Ekonomi dan Bisnis Universitas Indonesia • Anggota Komite Audit dan Komite Pemantau Risiko Bank BTPN Syariah	• Head of the Islamic Economics Study Program, Faculty of Economics and Business, University of Indonesia • Member of Audit Committee and Risk Monitoring Committee of Bank BTPN Syariah
Pengalaman Kerja Work Experience	-	-
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.

AUDIT COMMITTEE INDEPENDENCE

Independent parties of Audit Committee Members are required to be professional and independent without interference from any party that is not in accordance with the laws and regulations in performing functions and duties.

Aspek Independensi Independence Aspect	Dwi Sasongko	Tika Arundina
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Having no financial relationship with the Board of Commissioners and Board of Directors	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Having no management relationship in the Company, subsidiaries, or affiliated companies	√	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Having no management relationship in the Company, subsidiaries, or affiliated companies	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi, Remunerasi dan GCG Having 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, the Bank's Audit Committee members 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	
		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
Dwi Sasongko	Anggota Member		√		√		√		√		√		√		√
Tika Arudina	Anggota Member		√		√		√		√		√		√		√

RAPAT KOMITE AUDIT

Kebijakan Rapat

Kebijakan Rapat Komite Audit Bank Muamalat mengatur bahwa rapat Komite Audit wajib 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.

Selain itu, hasil rapat Komite Audit juga harus 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.

Pelaksanaan Rapat

Hingga akhir tahun buku 2022, Komite Audit menggelar rapat sebanyak 4 (empat) kali rapat dengan rincian sebagai berikut:

AUDIT COMMITTEE MEETING

Meeting Policy

Bank Muamalat stipulated Meeting Policy for Audit Committee, which required holding a meeting 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 the Independent Commissioner and members from independent parties. This policy refers to 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 Audit Committee Charter.

Furthermore, the Audit Committee meeting resolution must be recorded in the minutes of the meeting and properly documented, including in the event of a dissenting opinion, which is signed by the entire Audit Committee members present and submitted to the Board of Commissioners.

Meeting Implementation

Until the end of 2022 fiscal year, Audit Committee held 4 (four) meetings with the following details.

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	22 Maret 2022 March 22, 2022	1. KAP DBSDA 2. Update Internal Audit 1. PAF DBSDA 2. Internal Audit Update	• Iggi H. Achsien*) • Dwi Sasongko • Tika Arundina
2	28 Juni 2022 June 28, 2022	1. Pembahasan Notulen Meeting Periode Sebelumnya 2. Rencana Audit vs Realisasi 3. Hasil Audit Terkini 4. Status Tindak Lanjut Hasil Audit (Internal dan OJK) 1. Discussion of Minutes of the Previous Meeting 2. Audit vs Realization Plan 3. The Latest Audit Result 4. Follow-up Status of Audit Results (Internal and FSA)	• Iggi H. Achsien*) • Dwi Sasongko • Tika Arundina
3	30 September 2022 September 30, 2022	1. Status Rekomendasi Komite Audit Sebelumnya 2. Realisasi Pelaksanaan Audit Plan 2022 3. Highlight Audit Findings 4. Status Pemenuhan Komitmen Hasil Audit 1. Status of Previous Audit Committee Recommendations 2. Implementation Realization of 2022 Audit Plan 3. Highlight Audit Findings 4. Status of Audit Result Commitments Fulfillment	• Iggi H. Achsien*) • Dwi Sasongko • Tika Arundina
4	23 Desember 2022 December 23, 2022	1. Kick Off KAP DBSDA 2. Update Internal Audit 1. DBSDA KAP Kick Off 2. Internal Audit Update	• Mardiasmo**) • Sartono • Suwarta**) • Dwi Sasongko • Tika Arundina

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022
Dismissed based on EGMS resolution on November 29, 2022
**) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

Adapun tingkat kehadiran masing-masing anggota komite adalah sebagai berikut:

Attendance level of each committee members are as follows:

No	Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Attendance Percentage (%)
1	Mardiasmo*)	Ketua Chairman	1	1	100
2	Sartono	Anggota Member	1	1	100
3	Suwarta*)	Anggota Member	1	1	100
4	Dwi Sasongko	Anggota Member	4	4	100
5	Tika Arudina	Anggota Member	4	4	100

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

PENGEMBANGAN KOMPETENSI KOMITE AUDIT

Bank Muamalat senantiasa mendorong Komite Audit untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan pada tahun 2022. Informasi lengkap mengenai hal ini disampaikan dalam bab “Profil Perusahaan”.

COMPETENCY DEVELOPMENT OF THE AUDIT COMMITTEE

Bank Muamalat always encouraged Audit Committee to develop competence through training in 2022. Detailed information regarding competence development is available in the "Company Profile" chapter.

PELAKSANAAN TUGAS KOMITE AUDIT

Dalam rangka melaksanakan tugas dan tanggung jawabnya sebagai organ pendukung Dewan Komisaris, di tahun 2022 Komite Audit Bank Muamalat telah menyampaikan beberapa rekomendasi antara lain sebagai berikut:

1. Peningkatan kualifikasi auditor agar senantiasa dilakukan antara lain melalui program pelatihan baik melalui tatap muka maupun secara daring.
2. Terus mengupayakan pengembangan *combine assurance*, dan menyampaikan *milestone* rencana pengembangan internal audit selanjutnya.
3. 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.
4. Perlu dilakukan kaji ulang atas penetapan KPI kepada audit khususnya yang memiliki komitmen tindak lanjut telah melewati batas waktu.
5. Diupayakan atas setiap temuan audit 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.
6. Pelanggaran *basic control* pada pelaksanaan audit yang ditemukan di cabang/unit kerja, agar dipertimbangkan untuk menjadi faktor penilaian dalam memberikan *Audit Rating*.
7. Pada penyusunan rencana kerja audit tahun 2023 agar memperhatikan adanya temuan regulator yang belum terselesaikan.

DUTIES IMPLEMENTATION OF AUDIT COMMITTEE

In the context of performing duties and responsibilities as a supporting organ of the Board of Commissioners, the Audit Committee of Bank Muamalat submitted several recommendations in 2022, including:

1. Improvement of auditor qualifications should always be carried out, including through face-to-face and online training programs.
2. Continue striving to develop combined assurance and submit milestones for the next internal audit development plan.
3. Improvements to the mechanism for changing/extending the target time for completing follow-up commitments on audit results need to be made to rapidly fulfill follow-up commitments on audit results.
4. It is necessary to review KPI determination to audit, especially those with follow-up commitments that have passed the deadline.
5. Each audit finding is equipped with information that the finding is a recurring finding or not so that the provision of audit recommendations includes preventive action, namely improvements to the source of the issues.
6. Violations of basic control in audits found in branches/work units are considered an assessment factor in providing Audit ratings.
7. Considering the unresolved regulatory findings in the preparation of the 2023 audit work plan.

Komite Nominasi dan Remunerasi

Nomination and Remuneration Committee

Pembentukan Komite Nominasi dan Remunerasi bertujuan untuk menilai, memantau, mengevaluasi dan memastikan pelaksanaan sistem nominasi dan remunerasi Bank Muamalat sesuai dengan peraturan perundang-undangan yang berlaku dan prinsip kehati-hatian. 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 Nominasi dan Remunerasi dapat melaksanakan tugas lain yang diberikan oleh Dewan Komisaris sepanjang tugas tersebut masih dalam lingkup tugas dan kewajiban Dewan Komisaris berdasarkan Anggaran Dasar Bank dan peraturan perundang-undangan yang berlaku.

DASAR HUKUM

Pembentukan Komite Nominasi dan Remunerasi Bank Muamalat Indonesia berpedoman pada ketentuan 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 UsahaSyariah.
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 KOMITE NOMINASI DAN REMUNERASI

Komite Nominasi dan Remunerasi Bank Muamalat telah memiliki piagam sebagai pedoman komite dalam menjalankan tugas dan fungsinya. Adapun fungsi dari komite Nominasi dan Remunerasi antara lain, mengatur struktur dan keanggotaan, persyaratan keanggotaan, tugas dan tanggung jawab, wewenang, kode etik, program kerja, dan pelaporan komite. Piagam Komite Nominasi dan Remunerasi dan susunan keanggotaan komite telah diperbarui sesuai dengan perubahan susunan pengurus Perseroan pada RUPSLB tahun 2022 dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

The establishment of the Nomination and Remuneration Committee purposed to assess, monitor, evaluate, and ensure the implementation of Bank Muamalat's nomination and remuneration system following the applicable laws and regulations as well as prudential principles. This committee also intends to provide recommendations to the Board of Commissioners on the evaluation results regarding the suitability of the nomination and remuneration system with policies implemented within the Bank.

The Nomination and Remuneration Committee may carry out other tasks assigned by the Board of Commissioners as long as the task is still within the scope of the duties and obligations of the Board of Commissioners based on the Bank's Articles of Association and applicable laws and regulations.

LEGAL BASIS

The establishment of the Nomination and Remuneration Committee of Bank Muamalat Indonesia is based on the following provisions:

1. Bank Indonesia Regulation No. 11/33/PBI/2009 as of December 7, 2009, regarding the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
2. FSA Regulation No. 34/POJK.04/2014 regarding the Nomination and Remuneration Committee of Issuers or Public Companies.
3. Bank Indonesia Circular No. 12/13/DPbS on April 30, 2010, regarding the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
4. The Bank's Articles of Association regarding duties and authorities of the Board of Commissioners.

WORKGUIDELINES/CHARTERFORNOMINATION AND REMUNERATION COMMITTEE

Bank Muamalat established a charter for the Nomination and Remuneration Committee as a guideline for performing duties and functions. The Nomination and Remuneration Committee regulates the structure and membership, membership requirements, duties and responsibilities, authority, code of ethics, work program, and committee reporting. The Nomination and Remuneration Committee Charter and the composition of the committee members have been updated in accordance with the changes in the composition of the Company management at the EGMS in 2022 and will continue to be updated following the development of applicable regulations and the current conditions of the Bank.

KRITERIA ANGGOTA KOMITE NOMINASI DAN REMUNERASI

Anggota Komite Nominasi dan Remunerasi wajib memenuhi persyaratan sebagai berikut:

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.

MEMBERSHIP CRITERIA OF THE AUDIT COMMITTEE

Members of the Nomination and Remuneration Committee must meet the following requirements:

1. Having balance of skills and experience with a broad background understanding of Bank Muamalat Indonesia's business processes in general.
2. Obliged to have integrity, good character and morals.
3. Having sufficient competence and experience in the following sectors:
   a. The laws and regulations (in-depth understanding of the concepts and practices of legislation, banking, Good Corporate Governance).
   b. Islamic banking business process.
4. Having independent, objective and professional attitude.
5. Obliged to have dedication, a good understanding of the organization, business environment, risks and controls.
6. Required to have good communication skills.
7. Having no personal interest/relationship that may bring negative impacts and conflict of interests on Bank Muamalat Indonesia, such as:
   a. Having family bound by blood and marriage up to the second degree both vertically and horizontally with the staff and employees or Management of Bank Muamalat Indonesia.
   b. Having bound with Bank Muamalat Indonesia's partners, other parties that are prohibited according to the provisions of the legislation and other applicable regulations.
8. Committee members who come from independent parties are obliged to fulfill the following requirements:
   a. Having no affiliation with Bank Muamalat Indonesia, members of the Board of Directors, the Board of Commissioners, or Major Shareholders of Bank Muamalat Indonesia.
   b. Having experience related to Nomination and/or Remuneration.
   c. Not concurrently serving as a member of other committees owned by Bank Muamalat Indonesia.

TUGAS DAN TANGGUNG JAWAB KOMITE NOMINASI DAN REMUNERASI

Berikut adalah tugas dan tanggung jawab Komite Nominasi dan Remunerasi sebagai pedoman bagi anggota dalam menjalankan fungsinya.

DUTIES AND RESPONSIBILITIES OF NOMINATION AND REMUNERATION COMMITTEE

The followings are the duties and responsibilities of the Nomination and Remuneration Committee as a guideline for members in performing functions.

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

Related to the nomination policy:

1. Providing 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. Providing proposals for candidates who qualify as members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board to the Board of Commissioners to be submitted to the GMS.
3. Providing recommendations to the Board of Commissioners regarding 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. Assisting the Board of Commissioners in evaluating the performance of members of the Board of Directors and/or the Board of Commissioners based on the prepared benchmarks as the evaluation material.
5. Providing 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. Providing recommendations to the Board of Commissioners regarding prospective members of the Board of Commissioners, Board of Directors, and/or Sharia Supervisory Board.
7. Providing recommendations to the Board of Commissioners regarding candidates for independent parties who will become the Committee members.

Related to the remuneration policy:

1. Evaluating the remuneration policy.
2. Evaluating the suitability of the remuneration policy and the policy implementation.
3. Providing 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.

In running duties related to remuneration, the Nomination and Remuneration Committee is required to 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

Selain wewenang yang diatur pada Piagam Komite Nominasi dan Remunerasi, Komite juga berwenang untuk mengakses dokumen, data, dan informasi yang diperlukan dari Bank Muamalat Indonesia. Komite Nominasi dan Remunerasi juga 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 KOMITE NOMINASI DAN REMUNERASI

Ketentuan Bank Muamalat atas masa tugas anggota Komite Nominasi dan Remunerasi adalah sebagai berikut:

1. masa tugas anggota Komite Nominasi dan Remunerasi tidak boleh lebih lama dari masa jabatan Dewan Komisaris dan dapat diangkat kembali.
2. 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

Merujuk pada pasal 35 Peraturan Bank Indonesia Nomor 11/33/PBI/2009 tentang Pelaksanaan *Good Corporate Governance* bagi Bank Umum Syariah dan Unit Usaha Syariah, komposisi anggota Komite Nominasi dan Remunerasi paling kurang terdiri dari 2 (dua) orang Komisaris Independen dan seorang perjabat eksekutif yang membawahi Sumber Daya Manusia. 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.

AUTHORITIES FOR NOMINATION AND REMUNERATION COMMITTEE

Apart from the authority in the Nomination and Remuneration Committee Charter, the Committee is also authorized to access the necessary documents, data, and information from Bank Muamalat Indonesia. The Nomination and Remuneration Committee may involve independent parties outside the committee members to assist in duties implementation and carry out other authorities assigned by the Board of Commissioners, if necessary.

TERM OF OFFICE FOR NOMINATION AND REMUNERATION COMMITTEE

Bank Muamalat provisions on the term of office for Nomination and Remuneration Committee members are as follows:

1. The term of office of the Nomination and Remuneration Committee members shall not exceed the term of office of the Board of Commissioners and may be reappointed.
2. For Committee members who are not from the Board of Commissioners, the replacement shall be carried out no later than 60 (sixty) days since the Nomination and Remuneration Committee member can no longer carry out his/her functions.

COMPOSITION AND APPOINTMENT BASIS OF NOMINATION AND REMUNERATION COMMITTEE

Refer to article 35 of Bank Indonesia Regulation No. 11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, the composition of the Nomination and Remuneration Committee members at least consists of 2 (two) Independent Commissioners and an executive officer in charge of Human Resources. Meanwhile, Article 3 of the Financial Services Authority Regulation No. 34/POJK.04/2014 regarding the Nomination and Remuneration Committee of Issuers or Public Companies stipulates that the Nomination and Remuneration Committee consists of at least 3 (three) members, provided that a chairman who is concurrently a member, who is an Independent Commissioner and other members may come from the Board of Commissioners members, parties from outside the Bank, or parties who hold managerial positions under the Board of Directors in charge of human resources.

Berikut komposisi dan dasar hukum pengangkatan Komite Nominasi dan Remunerasi Bank Muamalat Indonesia per 31 Desember 2022:

The following is the composition and legal basis of the appointment to the Nomination and Remuneration Committee of Bank Muamalat Indonesia as of December 31, 2022:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis for Appointment	Keterangan Description
Amin Said Husni	Ketua Chairman	Surat Keputusan Direksi No. 037/DIR/KPTS/XII/2022 tanggal 12 Desember 2022 tentang Komite Nominasi dan Remunerasi Board of Directors Decree No. 037/DIR/KPTS/XII/2022 dated December 12, 2022 on the Nomination and Remuneration Committee	Komisaris Independen Independent Commissioner
Suwarta*)	Anggota Member	Surat Keputusan Direksi No. 037/DIR/KPTS/XII/2022 tanggal 12 Desember 2022 tentang Komite Nominasi dan Remunerasi Board of Directors Decree No. 037/DIR/KPTS/XII/2022 dated December 12, 2022 on the Nomination and Remuneration Committee	Komisaris Independen Independent Commissioner
Andre Mirza Hartawan	Anggota Member	Surat Keputusan Direksi No. 037/DIR/KPTS/XII/2022 tanggal 12 Desember 2022 tentang Komite Nominasi dan Remunerasi Board of Directors Decree No. 037/DIR/KPTS/XII/2022 dated December 12, 2022 on the Nomination and Remuneration Committee	Komisaris Commissioner
Riksa Prakoso	Anggota Member	Surat Keputusan Direksi No. 037/DIR/KPTS/XII/2022 tanggal 12 Desember 2022 tentang Komite Nominasi dan Remunerasi Board of Directors Decree No. 037/DIR/KPTS/XII/2022 dated December 12, 2022 on the Nomination and Remuneration Committee	Pejabat Eksekutif Executive Officer

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

PROFIL KOMITE NOMINASI DAN REMUNERASI

Berikut adalah profil anggota Komite Nominasi dan Remunerasi Bank Muamalat Indonesia.

NOMINATION AND REMUNERATION COMMITTEE PROFILE

The following is the profile of members of the Nomination and Remuneration Committee of Bank Muamalat Indonesia.

Amir Said Husni
Ketua
Chairman

Profil lengkap disajikan pada bab “Profil Perusahaan.”

The complete profile is presented in the chapter “Company Profile.”

Suwarta
Anggota
Member

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."

Andre Mirza Hartawan
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."

INDEPENDENSI KOMITE NOMINASI DAN REMUNERASI

Anggota Komite Nominasi dan Remunerasi yang berasal dari pihak independen dituntut untuk dapat bekerja secara profesional dan independen tanpa campur tangan dari pihak manapun yang tidak sesuai dengan peraturan perundang-undangan dalam melaksanakan fungsi dan tugasnya. Mengingat tidak terdapat anggota Komite Nominasi dan Remunerasi Bank Muamalat Indonesia yang berasal dari pihak independen maka keterangan terkait ini tidak dijelaskan lebih lanjut pada laporan tahunan ini.

INDEPENDENCE OF NOMINATION AND REMUNERATION COMMITTEE

Nomination and Remuneration Committee members from independent parties must work professionally and independently without interference from any party that is not following the laws and regulations in running functions and duties. Considering that no members of the Nomination and Remuneration Committee of Bank Muamalat Indonesia come from independent parties, this related information is not explained further in this annual report.

RAPAT KOMITE NOMINASI DAN REMUNERASI

Kebijakan Rapat

Komite Nominasi dan Remunerasi Bank Muamalat wajib menyelenggarakan rapat paling sedikit sebanyak 1 (satu) kali dalam 4 (empat) bulan. Rapat dimaksud 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 harus 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 akhir tahun buku 2022, Komite Nominasi dan Remunerasi menggelar rapat sebanyak 8 (delapan) kali rapat. Berikut rinciannya.

MEETING OF NOMINATION AND REMUNERATION COMMITTEE

Meeting Policy

The nomination and Remuneration Committee of Bank Muamalat holds meetings 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 Committee meeting resolution must be stated in the minutes of the meeting, including any dissenting opinions. The minutes must be signed by the entire Nomination, and Remuneration Committee members present and further submitted to the Board of Commissioners.

Meeting Implementation

Until the end of 2022 fiscal year, Nomination and Remuneration Committee held 8 (Eight) meetings with the following details:

No	Tanggal Date	Peserta Rapat Meeting Participants
1	28 Februari 2022 February 28, 2022	• Ilham A. Habibie*) • Edy Setiadi*) • Iggi H. Achsien**) • Riksa Prakoso
2	27 April 2022 April 27, 2022	• Ilham A. Habibie*) • Edy Setiadi*) • Iggi H. Achsien**) • Riksa Prakoso
3	7 Juni 2022 June 7, 2022	• Iggi H. Achsien**) • Edy Setiadi*) • Riksa Prakoso
4	24 Juni 2022 June 24 2022	• Iggi H. Achsien**) • Edy Setiadi*) • Riksa Prakoso
5	2 September 2022 September 2, 2022	• Iggi H. Achsien**) • Riksa Prakoso

No	Tanggal Date	Peserta Rapat Meeting Participants
6	23 September 2022 September 23, 2022	• Iggi H. Achsien**) • Riksa Prakoso
7	28 November 2022 November 28, 2022	• Iggi H. Achsien**) • Sartono • Marsudi Syuhud**) • Riksa Prakoso
8	13 Desember 2022 December 13, 2022	• Amin Said Husni • Suwarta***) • Andre Mirza Hartawan • Riksa Prakoso

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022
Dismissed based on EGMS resolution on June 24, 2022
**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022
Dismissed based on EGMS resolution on November 29, 2022
***) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

Adapun tingkat kehadiran masing-masing anggota komite adalah sebagai berikut:

Attendance level of each committee member is as follows:

No	Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Attendance Percentage (%)
1	Amin Said Husni	Ketua Chairman	1	1	100
2	Suwarta*)	Anggota Member	1	1	100
3	Andre Mirza Hartawan	Anggota Member	1	1	100
5	Riksa Prakoso	Anggota Member	8	8	100

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

PENGEMBANGAN KOMPETENSI

Bank senantiasa mendorong Komite Nominasi dan Remunerasi untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan pada tahun 2022. Informasi lengkap mengenai hal ini disampaikan dalam bab "Profil Perusahaan".

COMPETENCY DEVELOPMENT

The Bank continuously encouraged the Nomination and Remuneration Committee to develop competence through trainings in 2022. Complete information regarding this matter is presented in the chapter "Company Profile".

PELAKSANAAN TUGAS KOMITE NOMINASI DAN REMUNERASI

Berikut ialah rekomendasi Komite Nominasi dan Remunerasi dalam rangka menjalankan tugas dan tanggung jawabnya sebagai organ pendukung Dewan Komisaris:

1. Pengangkatan Anggota Dewan Komisaris baru
2. Pengangkatan Anggota Direksi baru
3. Perpanjangan kontrak dan pengakhiran kontrak anggota komite Audit, Komite Pemantau Risiko, Komite Tata Kelola Perusahaan dan Komite GCG
4. Perpanjangan kontrak untuk Manajemen
5. Rekomendasi perubahan struktur organisasi Bank Muamalat

DUTIES IMPLEMENTATION OF NOMINATION AND REMUNERATION COMMITTEE

The following are the recommendations by the Nomination and Remuneration Committee in the context of performing duties and responsibilities as a supporting organ to the Board of Commissioners:

1. Appointment of new members of the Board of Commissioners
2. Appointment of new members of the Board of Directors
3. Contract extension and contract termination of members of the Audit Committee, Risk Monitoring Committee, Corporate Governance Committee, and GCG Committee
4. Contract renewal for Management
5. Recommendations for changes in the organizational structure of Bank Muamalat

KEBIJAKAN MENGENAI SUKSESI DIREKSI

Bank Muamalat telah memiliki kebijakan mengenai suksesi manajemen, termasuk Dewan Komisaris, Dewan Pengawas Syariah dan 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 Muamalat mempunyai tugas untuk menyusun kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi calon anggota manajemen. Salah satu kebijakan yang dapat mendukung proses Nominasi sebagaimana dimaksud adalah kebijakan suksesi anggota manajemen Perseroan. 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 sebagai 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 pejabat eksekutif Bank.

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 pada Bank Muamalat.

POLICY ON THE SUCCESSION FOR THE BOARD OF DIRECTORS

The Bank established policy regarding management succession, including the Board of Commissioners, Sharia Supervisory Board, and Board of Directors, which refers to FSA Regulation No. 34/POJK.04/2014 on the Nomination and Remuneration Committee for Issuers or Public Companies. The committee carrying out 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 the Board of Directors members. 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 longterm goals of the Company.

The management succession policy is implemented through various programs, including the Talent Management and Succession Plan. The function of talent management is to prepare a pool of talent from the Bank in 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 Talent who are ready to hold critical positions, including executive officer positions in the Bank.

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 and Board of Directors levels for strategic positions, which is 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 in Bank Muamalat.

Komite Pemantau Risiko

Risk Oversight Committee

Pembentukan Komite Pemantau Risiko bertujuan untuk membantu pelaksanaan pengawasan dan evaluasi terhadap kebijakan manajemen risiko serta pelaksanaannya agar sesuai dengan prinsip kehati-hatian. Komite juga melakukan evaluasi atas pelaksanaan tugas Komite Manajemen Risiko dan Unit Kerja Manajemen Risiko.

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.

PEDOMAN KERJA/PIAGAM KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko Bank Muamalat telah memiliki piagam atau pedoman kerja dalam menjalankan perannya. Piagam tersebut 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 dan susunan keanggotaan komite telah diperbarui sesuai dengan perubahan susunan pengurus Perseroan pada RUPSLB tahun 2022 dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

KRITERIA ANGGOTA KOMITE PEMANTAU RISIKO

Kriteria keanggotaan Komite Pemantau Risiko 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.

The Risk Monitoring Committee was established to assist in the implementation of supervision and evaluation of risk management policy and its implementation based on prudential principles. The Committee also evaluates the duties implementation of the Risk Management Committee and the Risk Management Unit.

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 December 7, 2009, concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
2. Bank Indonesia Circular No. 12/13/DPbS dated April 30, 2010, concerning the 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.

THE RISK OVERSIGHT COMMITTEE CHARTER

Bank Muamalat established the Risk Oversight Committee charter to carry out its role, which regulates the structure and membership, membership requirements, tenure, duties and responsibilities, authority, and procedures for holding meetings and reporting to the Board of Commissioners. The Risk Monitoring Committee Charter and the composition of the committee members have been updated in accordance with the changes in the composition of the Company management at the EGMS in 2022 and will continue to be updated following the development of applicable regulations and the current conditions of the Bank.

MEMBERSHIP CRITERIA FOR THE RISK OVERSIGHT COMMITTEE

Membership criteria for the Risk Oversight Committee for members 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. Being able to work together, 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 nonassurance, 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 TANGUNG JAWAB KOMITE PEMANTAU RISIKO

Tugas dan tanggung jawab Komite Pemantau Risiko ialah sebagai berikut:

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 kehatihatian, 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 of 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. Having no direct or indirect shares in Bank Muamalat Indonesia.
9. Having no personal interests that may cause a conflict of interests against Bank Muamalat Indonesia.
10. Having no affiliation with members of the Board of Commissioners, the Board of Directors, or Major Shareholders of Bank Muamalat Indonesia.
11. Having no 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 OF THE RISK MONITORING COMMITTEE

Duties and responsibilities of the Risk Monitoring Committee are as follows:

1. Evaluating the risk management policies and strategies prepared by the Management.
2. Evaluating the conformity of the risk management policy with the implementation.
3. Evaluating duties implementation of the Risk Management Committee and Risk Management Unit.
4. Evaluating the measures taken by the Board of Directors to comply with the Financial Services Authority and other applicable laws and regulations in implementing prudential principles, particularly those relating to risk management.
5. Evaluating the requests from 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 organizational structure.
7. Evaluating the risk profile report and the Bank's report, both internal and external, to be in line with the applicable regulations.
8. Ensuring the risk management unit meets the independence criteria in performing duties and responsibilities.

WEWENANG KOMITE PEMANTAU RISIKO

Wewenang yang dimiliki oleh Komite Pemantau Risiko Bank Muamalat Indonesia tertuang pada Piagam Komite Pemantau Risiko, antara lain:

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.

THE RISK OVERSIGHT COMMITTEE AUTHORITIES

The Risk Monitoring Committee of Bank Muamalat Indonesia has authorities as contained in the Risk Monitoring Committee Charter, among others:

1. Access to bank documents, data, and information about employees, funds, assets, and company resources is needed.
2. Being able to communicate directly with the 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. Being able to involve independent parties outside the Risk Oversight Committee members to assist in running duties.
4. Performing other authorities assigned 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 for the Risk Oversight Committee members 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

Merujuk ketentuan pasal 34 Peraturan Bank Indonesia Nomor 11/33/PBI/2009 tentang Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah, 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.

Hingga 31 Desember 2022, komposisi Komite Pemantau Risiko Bank Muamalat Indonesia telah sesuai dengan peraturan perundangan-undangan yang ada. Berikut adalah keanggotaan Komite Pemantau Risiko Bank Muamalat:

COMPOSITION AND BASIS OF APPOINTMENT FOR THE RISK OVERSIGHT COMMITTEE

Referring to the provisions of article 34 of Bank Indonesia Regulation No. 11/33/PBI/2009 concerning the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units, the composition of the Risk Monitoring Committee consists of at least: an Independent Commissioner, an independent party with expertise in sharia banking and an independent party with expertise in risk management.

Until December 31, 2022, the composition of the Risk Monitoring Committee of Bank Muamalat Indonesia has been in accordance with existing laws and regulations. The following is the membership of the Risk Monitoring Committee of Bank Muamalat:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis for Appointment	Keterangan Description
Suwarta*)	Ketua Chairman	Surat Keputusan Direksi No. 036/B/DIR-KPTS/XII/2022 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 12 Desember 2022. The Board of Directors Decree No. 032/B/DIR-KPTS/XI/2022 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk on November 25, 2022.	Komisaris Independen Independent Commissioner
Andre Mirza Hartawan	Anggota Member	Surat Keputusan Direksi No. 032/B/DIR-KPTS/XI/2022 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 25 November 2022. The Board of Directors Decree No. 032/B/DIR-KPTS/XI/2022 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk on November 25, 2022.	Komisaris Commissioner

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis for Appointment	Keterangan Description
Sartono	Anggota Member	Surat Keputusan Direksi No. 036/B/DIR-KPTS/XII/2022 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 12 Desember 2022. The Board of Directors Decree No. 032/B/DIR-KPTS/XI/2022 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk on November 25, 2022.	Komisaris Independen Independent Commissioner
Amin Said Husni	Anggota Member	Surat Keputusan Direksi No. 036/B/DIR-KPTS/XII/2022 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 12 Desember 2022. The Board of Directors Decree No. 032/B/DIR-KPTS/XI/2022 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk on November 25, 2022.	Komisaris Independen Independent Commissioner
Dedi Sopyan	Anggota Member	Surat Keputusan Direksi No. 032/B/DIR-KPTS/XI/2022 tentang Komite Pemantau Risiko PT Bank Muamalat Indonesia Tbk tanggal 25 November 2022. The Board of Directors Decree No. 032/B/DIR-KPTS/XI/2022 concerning the Risk Monitoring Committee of PT Bank Muamalat Indonesia Tbk on November 25, 2022.	Pihak Independen yang ahli dalam Bidang Manajemen Risiko Independent Party with expertise in Risk Management

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

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.

Sartono
Ketua
Chairman

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."

Mardiasmo
Anggota
Member

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."

Dedi Sopyan
Anggota
Member

Warga Negara Citizen	Indonesia	Indonesia
Domisili Domicile	Jakarta	Jakarta
Usia Age	43 tahun pada akhir Tahun Buku 2022	43 as of the end of the 2022 Financial Year
Dasar Hukum Pengangkatan Legal Basis for 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 Education 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 Dual Position	-	-
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 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 manajemen risiko dan audit.	An independent party with expertise in risk management and audit.

INDEPENDENSI KOMITE PEMANTAU RISIKO

Anggota Komite Pemantau Risiko Bank Muamalat yang berasal dari pihak independen dituntut untuk dapat bekerja secara 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

The Risk Oversight Committee Members who are independent parties are required to be professional and independent in carrying out functions and duties. It means, carrying out their duties without interference from any party that is not in accordance with the laws and regulations.

Aspek Independensi Independence Aspect	Dedi Sopyan
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi Having no financial relationship with the Board of Commissioners and Board of Directors	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Having no management relationship in the Company, subsidiaries, or affiliated companies	√
Tidak memiliki hubungan kepengurusan di perusahaan, anak perusahaan, maupun perusahaan afiliasi Having no management relationship in the Company, subsidiaries, or affiliated companies	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi, Remunerasi dan GCG Having 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, the Bank's Risk Oversight Committee members 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	
		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
Dedi Sopyan	Anggota Member		√		√		√		√		√		√		√

RAPAT KOMITE PEMANTAU RISIKO

Kebijakan Rapat

Rapat Komite Pemantau Risiko Bank Muamalat Indonesia wajib diselenggarakan sedikitnya sebanyak 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.

Pelaksanaan Rapat

Sepanjang tahun buku 2022, Komite Pemantau Risiko menggelar rapat sebanyak 7 (tujuh) kali rapat dengan rincian sebagai berikut:

RISK MONITORING COMMITTEE MEETING

Meeting Policy

The risk Monitoring Committee of Bank Muamalat Indonesia holds meetings at least 1 (one) time in 2 (two) months. In compliance with the Risk Oversight Committee Charter, the meeting can be declared valid if attended by more than ½ (one-half) of the total members of the Risk Oversight Committee.

The meeting resolution of the Risk Oversight Committee must be written in 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.

Meeting Implementation

During the 2022 fiscal year, the Risk Oversight Committee held 7 (seven) meetings with the following details:

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	21 Januari 2022 January 21, 2022	1. Persiapan Pengalihan Kepemilikan Bank kepada PSP Baru 2. Pemenuhan Action Plan Hasil Pemeriksaan OJK yang Jatuh Tempo pada Januari 2022 3. Ketentuan Baru POJK Khususnya Peran dan Fungsi Komisaris 4. Tingkat Kesehatan Bank (RBBR) Per Desember 2021 1. Preparation for the Transfer of Bank Ownership to the New PSPs 2. Fulfillment of Action Plan for FSA Examination Results Due in January 2022 3. New FSAR Provisions, Specifically the Role and Function of the Commissioner 4. Bank Health Level (RBBR) as of December 2021	• Edy Setiadi*) • Ilham A. Habibie*) • Evi Aviatin**) • Dedy Sopyan
2	23 Febuari 2022 February 23, 2022	1. Tindak Lanjut Penyelesaian Temuan Audit OJK Jatuh Tempo Februari 2022 2. Kondisi Likuiditas Bank dan Pencapaian Target Pembiayaan Bank sesuai RBB Tahun 2022 1. Follow-up on FSA Audit Findings Due in February 2022 2. Liquidity Condition of the Bank and Achievement of the Bank's Financing Target based on 2022 BPP	• Edy Setiadi*) • Ilham A. Habibie*) • Evi Aviatin**) • Dedy Sopyan
3	13 April 2022 April 13, 2022	1. Target Market dan Financing Allocation Limit (FAL) Tahun 2022 2. Risiko Operasional : Kualitas Pelaporan Kepada Regulator dan Digital Banking Journey 3. Profil Risiko per Maret 2022 1. Target Market and Financing Allocation Limit (FAL) in 2022 2. Operational Risk: Quality of Reporting to the Regulators and Digital Banking Journey 3. Risk Profile as of March 2022	• Edy Setiadi*) • Ilham A. Habibie*) • Evi Aviatin**) • Dedy Sopyan
4	15 Juni 2022 June 15, 2022	1. Progress Tindak Lanjut Temuan Audit OJK terkait Kelengkapan Dokumen Pembiayaan 2. Risiko Kepatuhan 3. Risiko Stratejik terkait Kinerja Pencapaian BBP Tahun 2022 4. Risiko Likuiditas dan Pasar 1. Progress on Follow-up of FSA Audit Findings related to the Completeness of Financing Documents 2. Compliance Risk 3. Strategic Risk related to Performance Achievement of 2022 BBP 4. Liquidity and Market Risk	• Edy Setiadi*) • Ilham A. Habibie*) • Evi Aviatin**) • Dedy Sopyan
5	26 Agustus 2022 August 26, 2022	1. Laporan Penilaian Tingkat Kesehatan Bank Smt I/2022 dan Rencana Strategis Bank terhadap Perbaikan Rentabilitas 2. Hasil Temuan SKAI 3. Rencana Strategis Bank dan Action Plan pada GWM 1. Bank Health Level Assessment Report for Semester I/2022 and Bank's Strategic Plan for Rentability Improvement 2. IAU Findings 3. Bank's Strategic Plan and Action Plan on GWM	• Andre Mirza Hartawan • Evi Aviatin**) • Dedy Sopyan
6	17 Oktober 2022 October 17, 2022	1. Profil risiko Bank per September 2022 2. Tindak lanjut pembenahan IT security dan digitalisasi 3. Update atas nasabah Pembiayaan 1. Bank's risk profile as of September 2022 2. Follow-up on IT security and digitalization improvements. 3. Update on Financing customers	• Andre Mirza Hartawan • Dedy Sopyan

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
7	15 Desember 2022 December 15, 2022	1. Tindak Lanjut Rapat ROC Sebelumnya 2. Penilaian Tingkat Kesehatan Bank Periode Juni 2022 3. Tindak Lanjut Temuan Audit Regulator yang Jatuh Tempo pada Desember 2022 4. Kajian terkait anak perusahaan 1. Follow-up on the Previous ROC Meeting 2. Bank Health Level Assessment for June 2022 Period 3. Follow-up of Regulatory Audit Findings Due in December 2022 4. Review of subsidiaries Plan	• Suwarta***) • Andre Mirza Hartawan • Sartono • Amin Said Husni • Dedy Sopyan

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022
Dismissed based on EGMS resolution on June 24, 2022
**) Telah berhenti menjabat sejak tanggal 30 September 2022
Has stopped serving since September 30, 2022
***) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

Adapun tingkat kehadiran masing-masing anggota komite adalah sebagai berikut:

The attendance level of each committee members are as follows:

No	Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Attendance Percentage (%)
1	Suwarta*)	Ketua Chairman	1	1	100
2	Andre Mirza Hartawan	Anggota Member	3	3	100
3	Sartono	Anggota Member	1	1	100
4	Amin Said Husni	Anggota Member	1	1	100
5	Dedi Sopyan	Anggota Member	7	7	100

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

PENGEMBANGAN KOMPETENSI

Bank senantiasa mendorong Komite Pemantau Risiko untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan pada tahun 2022. 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 2022 Komite Pemantau Risiko telah menyampaikan rekomendasi antara lain sebagai berikut:

1. Dokumentasi pembiayaan agar menjadi perhatian mengingat kelengkapan dokumentasi dapat mempengaruhi proses eksekusi agunan.
2. Temuan audit regulator agar dikaji berdasarkan kriteria fundamental dan tidak fundamental, serta berulang atau merupakan temuan baru.
3. Agar diselaraskan antara konsep pengembangan SDM yang telah ditentukan dengan implementasi/praktik di lapangan untuk meminimalkan gap yang terjadi
4. Terkait upaya perbaikan peringkat profil risiko agar dikomunikasikan kepada Otoritas Jasa Keuangan bahwa peringkat risiko Bank dapat dinilai lebih baik.
5. Bank agar melakukan pemenuhan rasio RIM Syariah sesuai ketentuan yang berlaku

COMPETENCY DEVELOPMENT

The Bank continuously encouraged the Risk Oversight Committee to develop competency through training in 2022. Complete information regarding competency development is available in the chapter "Company Profile."

DUTIES 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 2022, the Risk Monitoring Committee has submitted recommendations, including the following:

1. Financing documentation is a concern considering the completeness of documentation can affect the collateral execution process.
2. Regulatory audit findings are reviewed based on fundamental and non-fundamental criteria, as well as recurring or new findings.
3. To be aligned between the defined HR development concept and the implementation/practice in the field to minimize the recurring gap.
4. Related to efforts to improve the risk profile rating to be communicated to the Financial Services Authority, the Bank's risk rating can be assessed better.
5. The Bank should fulfill the Sharia RIM ratio in accordance with the applicable regulations.

Komite Tata Kelola Perusahaan

Corporate Governance Committee

Dewan Komisaris telah membentuk Komite Tata Kelola Perusahaan untuk membantu pelaksanaan pengawasan dan evaluasi Dewan Komisaris terhadap penyelenggaraan Tata Kelola yang baik dalam setiap aktivitas usaha Bank pada seluruh jenjang atau tingkatan organisasi.

DASAR HUKUM

Pembentukan Komite Tata Kelola Perusahaan oleh Bank 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. 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.

PEDOMAN KERJA/PIAGAM KOMITE TATA KELOLA PERUSAHAAN

Komite Tata Kelola Perusahaan Bank Muamalat Indonesia telah memiliki pedoman kerja atau 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 dan susunan keanggotaan komite telah diperbarui sesuai dengan perubahan susunan pengurus Perseroan pada RUPSLB tahun 2022 dan akan terus diperbarui sesuai dengan perkembangan regulasi yang berlaku serta kondisi terkini dari Bank.

KRITERIA ANGGOTA KOMITE TATA KELOLA PERUSAHAAN

Kriteria keanggotaan keanggotaan Komite Tata Kelola Perusahaan 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.

The Board of Commissioners established the Corporate Governance Committee to assist in 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.

LEGAL BASIS

The Bank established Corporate Governance Committee by referring to the following laws and regulations:

1. Bank Indonesia Regulation No. 11/33/PBI/2009 dated December 7, 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
2. Bank Indonesia Circular No. 12/13/DPBS dated April 30, 2010 concerning 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.

CORPORATE GOVERNANCE COMMITTEE CHARTER

Bank Muamalat Indonesia established a charter for Corporate Governance Committee as guidelines in carrying out its role, which regulates GCG principles, structure and membership, membership requirements, term of office, duties and responsibilities, authorities, and procedures for holding meetings and reporting to the Board of Commissioners. The charter and membership of the committee have been updated in accordance with the changes in the composition of the Company's management at the EGMS in 2022 and will continue to be updated in accordance with the development of applicable regulations and the current conditions of the Bank.

MEMBERSHIP CRITERIA FOR CORPORATE GOVERNANCE COMMITTEE

The Bank regulates membership criteria for Corporate Governance Committee. The regulation is stated in the Corporate Governance Committee Charter, including:

1. Required to have integrity and a good financial reputation.
2. Required to have the ability, knowledge, and experience based on the field of work and being able to communicate well.
3. Required to 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. Unless for the Independent Commissioner, there is no one who works or has the authority and responsibility to plan, lead, control, or supervise the Bank's activities within the last 6 (six) months.
7. Having no direct or indirect shares in Bank Muamalat Indonesia.
8. Having no affiliation with members of the Board of Commissioners, the Board of Directors, or Major Shareholders of Bank Muamalat Indonesia.
9. Having no business relationship, 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 regulated 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 submitting recommendations for improvements to the Board of Commissioners.
4. Submitting reports to the Board of Commissioners on Bank activities that are not in line with the implementation of Good Corporate Governance.
5. Reviewing 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 preparing and updating the Governance Committee charter.
8. Maintaining 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.

CORPORATE GOVERNANCE COMMITTEE AUTHORITIES

The Corporate Governance Committee of Bank Muamalat Indonesia also has the authority apart from its duties and responsibilities, as stipulated in the Corporate Governance Committee Charter, namely:

1. Being allowed to access the Bank documents, data and information regarding the Bank employees, funds, assets, and required resources.
2. Being allowed to communicate directly with employees, including the Board of Directors and other parties related to duties and responsibilities of Corporate Governance Committee.
3. Being allowed to involve independent parties other than the Corporate Governance Committee members who are needed to assist in running duties.
4. Exercising other authorities delegated by the Board of Commissioners.

KETENTUAN MASA JABATAN

Berikut beberapa ketentuan atas masa jabatan anggota Komite Tata Kelola Perusahaan:

1. Masa tugas anggota Komite Tata Kelola Perusahaan tidak boleh lebih lama dari masa jabatan Dewan Komisaris.
2. Anggota Komite dapat dipilih kembali hanya untuk satu periode berikutnya.

TERM OF OFFICE

The following are provisions in the term of office for Corporate Governance Committee members:

1. The term of office for Corporate Governance Committee members shall not exceed the term of office of the Board of Commissioners.
2. Committee members may be reelected only for one subsequent period.

KOMPOSISI DAN DASAR PENGANGKATAN KOMITE TATA KELOLA PERUSAHAAN

Hingga berakhirnya tahun buku 2022, komposisi Komite Tata Kelola Perusahaan Bank Muamalat Indonesia berjumlah 5 (lima) orang. Berikut adalah susunan dan dasar pengangkatannya.

COMPOSITION AND APPOINTMENT BASIS OF THE CORPORATE GOVERNANCE COMMITTEE

Until the end of the 2022 fiscal year, the composition of the Bank Muamalat Indonesia Corporate Governance Committee amounted to 5 (five) members, with following composition and basis of appointment:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis for Appointment	Keterangan Description
Sartono	Ketua Chairman	Surat Keputusan Direksi No. 038/B/DIR-KPTS/XII/2022 tanggal 12 Desember 2022 dan No. 001/B/DIR-KPTS/I/2023 tanggal 9 Januari 2023 The Board of Directors Decree No. 038/B/DIR-KPTS/XII/2022 dated December 12, 2022 and No. 001/B/DIR-KPTS/I/2023 dated January 9, 2023	Komisaris Independen Independent Commissioner
Mardiasmo*)	Anggota Member	Surat Keputusan Direksi No. 038/B/DIR-KPTS/XII/2022 tanggal 12 Desember 2022 dan No. 001/B/DIR-KPTS/I/2023 tanggal 9 Januari 2023 The Board of Directors Decree No. 038/B/DIR-KPTS/XII/2022 dated December 12, 2022 and No. 001/B/DIR-KPTS/I/2023 dated January 9, 2023	Komisaris Independen Independent Commissioner
Amin Said Husni	Anggota Member	Surat Keputusan Direksi No. 038/B/DIR-KPTS/XII/2022 tanggal 12 Desember 2022 dan No. 001/B/DIR-KPTS/I/2023 tanggal 9 Januari 2023 The Board of Directors Decree No. 038/B/DIR-KPTS/XII/2022 dated December 12, 2022 and No. 001/B/DIR-KPTS/I/2023 dated January 9, 2023	Komisaris Independen Independent Commissioner
Andre Mirza Hartawan	Anggota Member	Surat Keputusan Direksi No. 038/B/DIR-KPTS/XII/2022 tanggal 12 Desember 2022 dan No. 001/B/DIR-KPTS/I/2023 tanggal 9 Januari 2023 The Board of Directors Decree No. 038/B/DIR-KPTS/XII/2022 dated December 12, 2022 and No. 001/B/DIR-KPTS/I/2023 dated January 9, 2023	Komisaris Commissioner

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis for Appointment	Keterangan Description
Dedi Sopyan	Anggota Member	Surat Keputusan Direksi No. 038/B/DIR-KPTS/XII/2022 tanggal 12 Desember 2022 dan No. 001/B/DIR-KPTS/I/2023 tanggal 9 Januari 2023 The Board of Directors Decree No. 038/B/DIR-KPTS/XII/2022 dated December 12, 2022 and No. 001/B/DIR-KPTS/I/2023 dated January 9, 2023	Pihak Independen Independent Party

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

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.

Sartono
Ketua
Chairman

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."

Mardiasmo
Anggota
Member

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."

Amir Said Husni
Anggota
Member

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."

Andre Mirza Hartawan
Anggota
Member

Profil lengkap disajikan pada bab "Profil Perusahaan."

The complete profile is presented in the chapter "Company Profile."

Dedi Sopyan
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

Rapat Komite Tata Kelola Perusahaan Bank Muamalat Indonesia diselenggarakan paling sedikit sebanyak 1 (satu) kali dalam 6 (enam) bulan. Rapat 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 2022, Komite Tata Kelola Perusahaan menggelar rapat sebanyak 2 (dua) kali dengan rincian sebagai berikut.

CORPORATE GOVERNANCE COMMITTEE MEETING

Meeting Policy

The Corporate Governance Committee of Bank Muamalat Indonesia holds meetings 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 2022 fiscal year, the Corporate Governance Committee held 2 (two) meetings with the following details.

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	15 Juni 2022 June 15, 2022	GCG Review	Edy Setiadi*)
2	23 Desember 2022 December 23, 2022	GCG Rating 2022	• Sartono • Mardiasmo**) • Amin Said Husni • Andre Mirza hartawan

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022
Dismissed based on EGMS resolution on June 24, 2022
**) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

Adapun tingkat kehadiran masing-masing anggota komite adalah sebagai berikut:

Attendance level of each committee members is as follows:

No	Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	Persentase Kehadiran Attendance Percentage (%)
1	Sartono	Ketua Chairman	1	1	100
2	Mardiasmo*)	Anggota Member	1	1	100
3	Amin Said Husni	Anggota Member	1	1	100
4	Andre Mirza Hartawan	Anggota Member	1	1	100
5	Dedi Sopyan	Anggota Member	1	1	100

*) Efektif setelah memperoleh penetapan lulus Penilaian Kemampuan dan Kepatutan dari OJK
Effective after obtaining a determination of passing the Fit and Proper Assessment from FSA

PENGEMBANGAN KOMPETENSI

Bank senantiasa mendorong Komite Tata Kelola Perusahaan untuk melakukan pengembangan kompetensi melalui pelatihan-pelatihan pada tahun 2022. Informasi lengkap mengenai hal ini disampaikan dalam bab "Profil Perusahaan".

PELAKSANAAN TUGAS KOMITE TATA KELOLA PERUSAHAAN

Sepanjang tahun 2022, Komite Tata Kelola Perusahaan telah memberikan rekomendasi dalam rangka memenuhi tugas dan tanggung jawabnya sebagai organ pendukung Dewan Komisaris dengan rincian sebagai berikut:

1. Melakukan review keanggotaan komite level Dewan Komisaris.
2. Memberi masukan agar Bank memastikan terkait *dissenting opinion* dalam rapat-rapat telah didokumentasikan dengan baik.
3. Memberikan masukan agar proses persetujuan calon anggota Dewan Komisaris dan Direksi yang diproses secara proper.
4. Memberikan masukan agar Bank memastikan rangkap jabatan anggota Dewan Komisaris sesuai ketentuan termasuk calon anggota Dewan Komisaris yang baru.
5. Memberikan masukan agar manajemen terus berupaya agar rating GCG Bank Muamalat dapat meningkat

COMPETENCY DEVELOPMENT

The Bank continuously encouraged the Corporate Governance Committee to carry out competency development through trainings in 2022. Detailed information regarding this matter is available in the "Company Profile" chapter.

DUTIES IMPLEMENTATION OF CORPORATE GOVERNANCE COMMITTEE

During 2022, Corporate Governance Committee provided recommendations in the context to fulfill its duties and responsibilities as a supporting organ for the Board of Commissioners with the following details:

1. Reviewed the membership of Board of Commissioners committees level.
2. Provided advice to the Bank to ensure that dissenting opinions in meetings are well documented.
3. Provided input so that the approval process of candidates for members of the Board of Commissioners and Directors is properly processed.
4. Provided input so that the Bank ensures that the concurrent positions of members of the Board of Commissioners are in line with the provisions, including new candidates for the Board of Commissioners members.
5. Provided input so as the management continues to strive to improve GCG rating of Bank Muamalat.

Komite di Bawah Direksi

Committees under the Board of Directors

Pada tahun 2022, Direksi Bank Muamalat Indonesia membentuk 4 (empat) Komite Tingkat Direksi 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

In 2022, the Board of Directors of Bank Muamalat Indonesia established 4 (four) Board of Directors Level Committees led directly by the President Director and/or relevant Directors, as including:

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

Komite Pengarah Teknologi Informasi adalah komite yang dibentuk Bank Muamalat dalam rangka mendukung efektifitas pelaksanaan tugas dan tanggung jawab Direksi dalam memastikan strategi Teknologi Informasi yang telah ditetapkan sejalan dengan strategi Bank dalam mencapai tujuan bisnis dan operasional Bank.

DASAR HUKUM

Pembentukan Komite Pengarah Teknologi Informasi Bank Muamalat Indonesia berlandas pada peraturan perundangan-undangan, yaitu Peraturan Otoritas Jasa Keuangan (POJK) Nomor 11/POJK.03/2022 Tentang Penyelenggaraan Teknologi Informasi Oleh Bank Umum serta Piagam Komite Pengarah Teknologi Informasi Bank Muamalat Indonesia.

PIAGAM KOMITE PENGARAH TEKNOLOGI INFORMASI

Komite Pengarah Teknologi Informasi telah 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 dilakukan pembaharuan susunan keanggotaan dan piagam komite mengikuti perubahan susunan pengurus Perseroan pada RUPSLB tahun 2022 serta Struktur Organisasi terkini Perseroan.

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.

The Bank established Information Technology Steering Committee in order to support the effective implementation of the Board of Directors' duties and responsibilities in ensuring the established Information Technology strategy based on the strategy in achieving business and operational objectives of the Bank.

LEGAL BASIS

Bank Muamalat Indonesia established Information Technology Steering Committee following the laws and regulations, namely the Financial Services Authority Regulation No. 11/POJK.03/2022 regarding the Implementation of Information Technology by Commercial Banks and the Bank Muamalat Indonesia Information Technology Steering Committee Charter.

INFORMATION TECHNOLOGY STEERING COMMITTEE CHARTER

Information Technology Steering Committee established a Charter as guidelines running the roles which regulate the structure and membership, basic rules, authorities and responsibilities, working time, and reporting. The Information Technology Steering Committee Charter was last updated on May 2, 2019, and will continue to be updated to the membership and charter of the committee following the changes in the composition of the Company management at 2022 EGMS and the latest Bank condition.

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 information technology user work unit.

Per 31 Desember 2022 komposisi Komite Pengarah Teknologi Informasi adalah sebagai berikut.

As of December 31, 2022, the composition of the Information Technology Steering Committee is as follows.

Fungsi/Jabatan dalam Komite Function/ Position in Committee	Pelaksanaan/Pejabat dalam Organisasi Officer in the Organization	Dasar Pengangkatan Basis of Appointment
Penasihat dan Pengawas Advisors and Supervisors	Direktur Utama President Director	Surat Keputusan No. 07/B/DIR/KPTS/V/2019 tentang Komite Pengarah Teknologi Informasi Decree No. 007/B/DIR/KPTS/V/2019 on the Information Technology Steering Committee
Ketua Chairman	Direktur Operasi Director of Operations	Surat Keputusan No. 07/B/DIR/KPTS/V/2019 tentang 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 Director of Compliance, Risk and Legal	Surat Keputusan No. 07/B/DIR/KPTS/V/2019 tentang 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 No. 07/B/DIR/KPTS/V/2019 tentang Komite Pengarah Teknologi Informasi Decree No. 007/B/DIR/KPTS/V/2019 on the Information Technology Steering Committee
Anggota Members	• Head of Financing Operation • Head of Retail Liabilities, Wealth Management & Digital Banking • Head of Compliance • Head of Integrated Risk Management	Surat Keputusan No. 07/B/DIR/KPTS/V/2019 tentang 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

Information Technology Steering Committee has the duties and responsibilities set out in the Information Technology Steering Committee Charter, including:

Chairman and Deputy Chairman

1. Proposing agenda for each meeting with input from committee members.
2. Ensuring that the meeting agenda and relevant discussion material is distributed to all committee members at least one working day prior to the meeting.
3. Maintaining the focus of the discussion topics in the meeting.
4. Ensureing the meetings to start and end on time.
5. Acting as a liaison between Information Technology (IT) work unit with IT user work unit and the Board of Directors

Secretary

1. Preparing and keeping the minutes of each meeting in hardcopy and/or in appropriate electronic format.
2. Providing list of actions that need to be discussed and followed up as well as preparing explanation, assigning person in charge and setting the estimated time for the meeting completion.
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 sensitive 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.

PROFIL KOMITE PENGARAH TEKNOLOGI INFORMASI

Profil ketua Komite Pengarah Teknologi Informasi disajikan pada bab "Profil Perusahaan".

PELAKSANAAN KEGIATAN KOMITE PENGARAH TEKNOLOGI INFORMASI

Sepanjang tahun 2022, Komite Pengarah Teknologi Informasi telah memberikan rekomendasi dalam rangka memenuhi tugas dan tanggung jawabnya dengan rincian sebagai berikut:

1. Menetapkan Rencana Strategis IT untuk tahun 2022-2025
2. Menetapkan proyek-proyek TI tahun anggaran 2022
3. Melakukan monitoring rutin status pengembangan proyek-proyek Teknologi Informasi tahun anggaran 2022
4. Memantau dan memberikan arahan atas penanganan *cyber-attack* terhadap sistem Bank Muamalat
5. Memantau dan memberikan arahan terhadap masalah-masalah TI
6. Melakukan perumusan kebijakan yang disesuaikan dengan kebutuhan Bank
7. Melakukan monitoring status teknologi *existing*

RAPAT KOMITE PENGARAH TEKNOLOGI INFORMASI

Piagam Komite Pengarah Teknologi Informasi Bank Muamalat Indonesia mengatur rapat Komite Pengarah Teknologi Informasi yang wajib diselenggarakan paling kurang 2 (dua) kali dalam satu tahun.

Members

1. Attending Information Technology Steering Committee meetings on time.
2. Maintaining confidentiality of the discussion of sensitive topics discussed in committee meetings.
3. Maintaining the confidentiality of information discussed in meetings.
4. Following up the decisions of Information Technology Steering Committee meeting.
5. Committee members are expected to attend every meeting and inform the organizer in case they are unable to attend the Committee meetings.

PROFILE OF INFORMATION TECHNOLOGY STEERING COMMITTEE

Profile of the Chairman of Information Technology Steering Committee is available in the "Company Profile" chapter.

IMPLEMENTATION OF INFORMATION TECHNOLOGY STEERING COMMITTEE ACTIVITIES

During 2022, Information Technology Steering Committee provided recommendations in order to fulfill their duties and responsibilities with the following details:

1. Established IT Strategic Plan for 2022-2025
2. Established IT projects for 2022fiscal year
3. Regularly monitored the development status of Information Technology projects in 2022.
4. Monitored and provided direction on the handling of cyber-attacks against Bank Muamalat system.
5. Monitored and provided direction on IT issues.
6. Formulated policies that are adjusted to the Bank needs.
7. Monitored the status of existing technology

INFORMATION TECHNOLOGY STEERING COMMITTEE MEETING

Through the Charter, Bank Muamalat Indonesia regulates Information Technology Steering Committee to hold meeting at least 2 (two) times a year.

Sepanjang tahun 2022, Komite Pengarah Teknologi Informasi telah menyelenggarakan 2 (dua) kali rapat dengan agenda sebagai berikut.

During 2022, Information Technology Steering Committee held 2 (two) meetings with the following agenda.

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	20 April 2022 April 20, 2022	1. IT Strategic Roadmap 2022-2025 2. IT Human Resource & Organization Update 2022 3. IT Major Initiatives 2022 4. Realisasi Budget 2022 5. IT Secutiry Concern 6. Recommendation-Support Needed	• Bpk. Awaldi**) • Bpk. Andri Donny*) • Bpk. Shandy Sofyan • Bpk. Marjuki • Ibu Catur Andayani • Ibu Wita Hanayori • Ibu Dyah Ekowati • Ibu Vinny Rika Anwar • Bpk. Demmy Rizkiadhy • Bpk. Setiawan Sabri • Ibu Esti Budiarti • Bpk. Dahnulbahri Noor • Bpk. M. Imam Mahsudi • Bpk. Azwar Lubis • Bpk. Soegeng Triwaloedjo • Bpk. Fikry
2	25 November 2022 November 25, 2022	1. Update progress IT Major Initiatives 2022 - IT Security Infrastructure - IT DC DRC Infrastructure - Initiative projects (Regulatory, Business & Operation) 2. Update Realisasi Budget 2022 3. IT Issues a. IT Infrastructure b. IT Security Vulnerability c. DC & DRC Environment 4. IT Strategic Roadmap 2023-2025 5. RAB ITY 2023 6. Recommendation-Support Needed	• Bpk. Achmad Kusna Permana**) • Bpk. Awaldi**) • Bpk. Karno • Bpk. Sandhy Sofian • Bpk. Marjuki • Bpk. Nanang Basuki • Bpk. Novi Wardi • Ibu. Catur Andayani • Ibu. Dyah Ekowati • Ibu. Wita Hanayori • Ibu. Esti Budiarti • Bpk. Demmy Rizkiadhy • Bpk. Prasetya Supardi • Bpk. Satya Sofiadhi Pratama • Bpk. Fauzan Albanjari • Bpk. Soegeng Triwaloejo • Bpk. Ibnu Umar • Bpk. Hamdan Kosasih

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022
Dismissed based on EGMS resolution on June 24, 2022

**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022
Dismissed based on EGMS resolution on November 29, 2022

Asset & Liability Committee (ALCO)

Asset & Liability Committee (ALCO)

Komite Aset dan Liabilitas (ALCO) adalah komite yang dibentuk oleh PT Bank Muamalat Indonesia Tbk dalam rangka mendukung efektifitas pelaksanaan tugas dan tanggung jawab 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 perundang-undangan maupun strategi bisnis perusahaan.

DASAR HUKUM

Bank Muamalat Indonesia membentuk Komite ALCO dengan 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. Peraturan Otoritas Jasa Keuangan No. 65/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum Syariah dan Unit Usaha Syariah.
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. Piagam ALCO Bank Muamalat Indonesia.

PIAGAM KOMITE ALCO

Komite ALCO telah 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 dilakukan pembaharuan susunan keanggotaan dan piagam komite mengikuti perubahan susunan pengurus Perseroan pada RUPSLB tahun 2022 serta Struktur Organisasi terkini Perseroan.

STRUKTUR, KOMPOSISI, DAN DASAR PENGANGKATAN

Berikut adalah komposisi keanggotaan Komite ALCO per 31 Desember 2022.

Asset and Liability Committee (ALCO) is a committee established by PT Bank Muamalat Indonesia Tbk to support the effective implementation of the duties and responsibilities of the Board of Directors in ensuring a strong balance sheet structure, including analysis and formulation of policy and strategy, decision making, supervision in managing liquidity risk, market risk, and capital in line with laws and regulations as well as the business strategy of the Company.

LEGAL BASIS

Bank Muamalat Indonesia established ALCO Committee with reference to the following laws and regulations:

1. Bank Indonesia Regulation No. 11/33/PBI/2009 dated December 7, 2009 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
2. Financial Services Authority Regulation No. 65/POJK.03/2016 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
3. Bank Indonesia Circular No. 12/13/DPbS dated April 30, 2010 concerning Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units.
4. ALCO Charter of Bank Muamalat Indonesia

ALCO COMMITTEE CHARTER

ALCO Committee has a Charter as a guideline in carrying out its role, which regulates the structure and membership, duties and responsibilities, meeting mechanism, reporting, and secretariat. The ALCO Committee Charter was last updated in December 2016. The membership and charter of the committee will be updated following the changes in the composition of the Company's management at the EGMS in 2022 as well as the Company's current organizational structure.

STRUCTURE, COMPOSITION, AND BASIS OF APPOINTMENT

The following is the membership composition of the ALCO Committee as of December 31, 2022.

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 No. 347/B/DIR/KPTS/XII/2016 tentang 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 No. 347/B/DIR/KPTS/XII/2016 tentang 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)
Sekretaris Secretary	Head of Treasury	Surat Keputusan Direksi No. 347/B/DIR/KPTS/XII/2016 tentang 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 No. 347/B/DIR/KPTS/XII/2016 tentang 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 Member with no voting rights	· Head of Global Market · Head of Consumer Financing · Head of Special Asset Management · Head of DistrMrs.tion Network Management · Head of Integrated Risk Management · Head of Business Finance & Planning · Head of Treasury (merangkap sekretaris Komite ALCO) (concurrently secretary of ALCO Committee)	Surat Keputusan Direksi No. 347/B/DIR/KPTS/XII/2016 tentang 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 No. 347/B/DIR/KPTS/XII/2016 tentang 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 KOMITE ALCO

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 KOMITE ALCO

Profil ketua Komite ALCO disajikan pada bab "Profil Perusahaan".

PELAKSANAAN KEGIATAN KOMITE ALCO

Sepanjang tahun 2022, Komite ALCO telah memberikan rekomendasi dalam rangka memenuhi tugas dan tanggung jawabnya dengan rincian sebagai berikut:

1. Melakukan optimisasi neraca melalui penyesuaian biaya dana dan pinjaman serta melakukan penempatan aset alternatif pada surat berharga dengan tingkat likuidasi baik dan risiko yang dapat diterima.
2. Memastikan tingkat likuiditas Bank Muamalat selalu berada pada level yang optimum.

RAPAT KOMITE 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.

DUTIES AND RESPONSIBILITIES

ALCO Committee has duties and responsibilities as outlined in the ALCO Charter, including:

1. Evaluating or reviewing policies and strategies for managing the Bank's assets and liabilities as a whole.
2. Submitting 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 performance.

ALCO COMMITTEE PROFILE

Profile of the Chairman of Asset & Liability Committee is available in the "Company Profile" chapter.

IMPLEMENTATION OF ACTIVITIES OF THE ALCO COMMITTEE

During 2022, ALCO Committee provided recommendations in order to meet its duties and responsibilities with the following details:

1. Optimized the balance sheet by adjusting the cost of funds and loans as well as placed alternative assets in securities with good liquidity and acceptable risk.
2. Ensured the liquidity level of Bank Muamalat is always at the optimum level.

ALCO COMMITTEE MEETING

Bank Muamalat Indonesia through ALCO Charter, regulates ALCO meetings to be held at least 1 (one) time a month on a predetermined schedule and agenda. The provisions regarding ALCO meetings 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. ALCO meeting is preceded by the ASG meeting. However, under certain circumstances, ALCO meeting can be held immediately without being preceded by 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. 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.

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 distrMrs.tion 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

Sepanjang tahun 2022, ALCO telah menyelenggarakan 15 (lima belas) kali rapat dengan agenda sebagai berikut.

During 2022, ALCO held 15 (fifteen) meetings with the following agenda.

Rapat Komite Aset dan Liabilitas (ALCO) (minimal 1 kali dalam sebulan)

Rapat Komite Aset dan Liabilitas (ALCO) (minimal 1 kali dalam sebulan)

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	21-Jan-22 January 21, 2022	1. Materi ERM ERM 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 dan Yield Financing - COF dan Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Kenaikan GWM Increase in GWM - Wholesale and Retail Business - Borrowing, SWAP & REPO Capacity - Usulan investasi dana BPKH Proposed investment of BPKH funds 5. Ketentuan Spesial Nisbah IDR & USD 6. Ketentuan Pricing Counter DOC harian dan bulanan 7. Ketentuan Pricing Counter Bulanan IDR & USD 8. Ketentuan spesial nisbah CASA retail & wholesale - IDR & USD 9. Financing Performance 10. Pricing Pembiayaan dan FTP 11. Kebijakan Required Yield Financing 14. Pricing Negosiasi wesel export, Usance LC/TR/UPAS 15. Ketentuan back to back Retail & Wholesale 16. Mekanisme persetujuan disburse dan dana keluar IDR 17. Mekanisme persetujuan disburse USD 5. Provision on IDR & USD special ratio 6. Provision on daily and monthly DOC Counter Pricing 7. Provision on IDR & USD Monthly Counter Pricing 8. Provision on Special retail & wholesale CASA ratio - IDR & USD 10. Financing and FTP Pricing 11. Required Yield Financing Policy 14. Pricing Negotiation of export bills, Usance LC/TR/UPAS 15. Back to back Retail & Wholesale terms 16. Disbursement approval mechanism and outcome IDR funds 17. USD disburse approval mechanism	Achmad K. Permana** Hery Syafril Andri Donny* Avianto Istihardjo** Purnomo B Soetadi** Irvan Yulian Noor Moh. Madina Hendrik Soe'oed Catur Andayani Citra Kurniawati Wang Wardhana Agus Andipratama Amir Agung Prambudi Astri Piesca Rini Muhammad Lutfi Demmy Rizkiadhy Elisa Ratnawardani Prima Ekalisanti Dina Novita Daulay Erick Ermawan Marissa Widyanti Prasetyo Utomo Vita Dewiyanti Felysa Dariahulvi Alfian Kusuma Nugraha

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
2	23-Feb-22 February 23, 2022	1. Materi ERM - 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 & RIM - COF dan Yield Financing - COF dan Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Borrowing, SWAP & REPO Capacity - Wholesale and Retail Business 5. Ketentuan Spesial Nisbah IDR & USD 6. Ketentuan Pricing Counter DOC harian dan bulanan 7. Ketentuan Pricing Counter Bulanan IDR & USD 8. Ketentuan spesial nisbah CASA retail & wholesale - IDR & USD 9. Financing Performance 10. Pricing Pembiayaan dan FTP 11. Kebijakan Required Yield Financing 14. Pricing Negosiasi wesel export, Usance LC/TR/UPAS 15. Ketentuan back to back Retail & Wholesale 16. Mekanisme persetujuan disburse dan dana keluar IDR 17. Mekanisme persetujuan disburse USD 1. ERM Materials - 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 & RIM - COF and Yield Financing - COF and Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Borrowing, SWAP & REPO Capacity - Wholesale and Retail Business 5. Special Terms of IDR & USD Ratios 6. Provision on daily and monthly DOC Counter Pricing 7. Provision on IDR & USD Monthly Counter Pricing 8. Provision on special retail & wholesale CASA ratio - IDR & USD 9. Financing Performance 10. Pricing Financing and FTP 11. Required Yield Financing Policy 14. Pricing Negotiation of export bills, Usance LC/TR/UPAS 15. Provision on back to back Retail & Wholesale 16. Disbursement approval mechanism and outcoming IDR funds 17. USD disburse approval mechanism	Achmad K. Permana** Hery Syafril Andri Donny* Irvan Yulian Noor Riksa Prakoso Moh. Madina Hendrik Soe'oed Catur Andayani Citra Kurniawati Wang Wardhana Agus Andipratama Amir Astri Piesca Rini Demmy Rizkiadhy Muhammad Lutfi Elisa Ratnawardani Prima Ekalisanti Erick Ermawan Marissa Widyanti Eko Dermawan Alfian Kusuma Nugraha Vita Dewiyanti Felysa Dariahulvi Muhammad Alviza

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
3	23-Mar-22 March 23, 2022	1. Materi ERM - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - Forex & Bonds Update - Sektor Keuangan - Sektor Riil 3.ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF dan Yield Financing - COF dan Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Wholesale and Retail Business - Borrowing, SWAP & REPO Capacity 5. Ketentuan Spesial Nisbah IDR & USD 6. Ketentuan Pricing Counter DOC harian dan bulanan 7. Ketentuan Pricing Counter Bulanan IDR & USD 8. Ketentuan spesial nisbah CASA retail & wholesale - IDR & USD 9.Financing Performance 10. Pricing Pembiayaan dan FTP 11. Kebijakan Required Yield Financing 14. Pricing Negosiasi wesel export, Usance LC/TR/UPAS 15. Ketentuan back to back Retail & Wholesale 16. Mekanisme persetujuan disburse dan dana keluar IDR 17. Mekanisme persetujuan disburse USD 1. ERM Materials - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - Forex & Bonds Update - Financial Sector - Real Sector 3.ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF and Yield Financing - COF and Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Wholesale and Retail Business - Borrowing, SWAP & REPO Capacity 5. Special Terms of IDR & USD Ratios 6. Provision on daily and monthly DOC Counter Pricing 7. Provision on IDR & USD Monthly Counter Pricing 8. Provision on special retail & wholesale CASA ratio - IDR & USD 9.Financing Performance 10. Pricing Financing and FTP 11. Required Yield Financing Policy 14. Pricing Negotiation of export bills, Usance LC/TR/UPAS 15. Provision on back to back Retail & Wholesale 16. Disbursement approval mechanism and outcoming IDR funds 17. USD disburse approval mechanism	Achmad K. Permana** Hery Syafril Andri Donny* Irvan Yulian Noor Purnomo B. Soetadi** Moh. Madina Hendrik Soe'oed Catur Andayani Citra Kurniawati Wang Wardhana Agus Andipratama Amir Astri Piesca Rini Mustaqim Muhammad Lutfi Elisa Ratnawardani Hafni Marfu'ah Muhidin Erick Ermawan Gunarko Eko Dermawan Noviandanu Setyawan Alfian Kusuma Nugraha Muhammad Alviza

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
4	19-Apr-22 April 19, 2022	1. Materi ERM - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - World Economic Update - Local Market Update 3.ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF dan Yield Financing - COF dan Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Wholesale and Retail Business - Borrowing, SWAP & REPO Capacity 5. Ketentuan Spesial Nisbah IDR & USD 6. Ketentuan Pricing Counter DOC harian dan bulanan 7. Ketentuan Pricing Counter Bulanan IDR & USD 8. Ketentuan spesial nisbah CASA retail & wholesale - IDR & USD 9. Financing Performance 10. Pricing Pembiayaan dan FTP 11. Kebijakan Required Yield Financing 14. Pricing Negosiasi wesel export, Usance LC/TR/UPAS 15. Ketentuan back to back Retail & Wholesale 16. Mekanisme persetujuan disburse dan dana keluar IDR 17. Mekanisme persetujuan disburse USD 1. ERM Materials - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - World Economic Update - Local Market Update 3.ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF and Yield Financing - COF and Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Wholesale and Retail Business - Borrowing, SWAP & REPO Capacity 5. Special Terms of IDR & USD Ratios 6. Provision on daily and monthly DOC Counter Pricing 7. Provision on IDR & USD Monthly Counter Pricing 8. Provision on special retail & wholesale CASA ratio - IDR & USD 9. Financing Performance 10. Pricing Financing and FTP 11. Required Yield Financing Policy 14. Pricing Negotiation of export bills, Usance LC/TR/UPAS 15. Provision on back to back Retail & Wholesale 16. Disbursement approval mechanism and outcoming IDR funds 17. USD disburse approval mechanism	Achmad K. Permana** Riksa Prakoso Andri Donny* Irvan Yulian Noor Avianto Istiharjo** Moh. Madina Hendrik Soe'oed Catur Andayani Citra Kurniawati Wang Wardhana Agus Andipratama Amir Astri Piesca Rini Demmy Rizkiadhy Muhammad Lutfi Elisa Ratnawardani Marissa Widyanti Erick Ermawan Eko Dermawan Noviandanu Setyawan Alfian Kusuma Nugraha Muhammad Alviza Prima Ekalisanti

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
5	25-Mei-2022 May 25, 2022	1. Materi ERM - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - World Economic Update - Local Market Update 3. ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF dan Yield Financing - COF dan Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Wholesale and Retail Business - Borrowing, SWAP & REPO Capacity 5. Ketentuan Spesial Nisbah IDR & USD 6. Ketentuan Pricing Counter DOC harian dan bulanan 7. Ketentuan Pricing Counter Bulanan IDR & USD 8. Ketentuan spesial nisbah CASA retail & wholesale - IDR & USD 9. Financing Performance 10. Pricing Pembiayaan dan FTP 11. Kebijakan Required Yield Financing 14. Pricing Negosiasi wesel export, Usance LC/TR/UPAS 15. Ketentuan back to back Retail & Wholesale 16. Mekanisme persetujuan disburse dan dana keluar IDR 17. Mekanisme persetujuan disburse USD 1. ERM Materials - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - World Economic Update - Local Market Update 3. ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF and Yield Financing - COF and Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Wholesale and Retail Business - Borrowing, SWAP & REPO Capacity 5. Special Terms of IDR & USD Ratios 6. Provision on daily and monthly DOC Counter Pricing 7. Provision on IDR & USD Monthly Counter Pricing 8. Provision on special retail & wholesale CASA ratio - IDR & USD 9. Financing Performance 10. Pricing Financing and FTP 11. Required Yield Financing Policy 14. Pricing Negotiation of export bills, Usance LC/TR/UPAS 15. Provision on back to back Retail & Wholesale 16. Disbursement approval mechanism and outcoming IDR funds 17. USD disburse approval mechanism	Achmad K. Permana** Purnomo B. Soetadi** Andri Donny* Irvan Yulian Noor Moh. Madina Hendrik Soe'oed Catur Andayani Citra Kurniawati Wang Wardhana Agus Andipratama Amir Astri Piesca Rini Mustaqim Muhammad Lutfi Elisa Ratnawardani Hafni Marfu'ah Muhidin Erick Ermawan Eko Dermawan Noviandanu Setyawan Alfian Kusuma Nugraha Muhammad Alviza Gunarko

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
6	23-Jun-22 June 23, 2022	1. Materi ERM - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - Forex & Bonds Update - Sektor Keuangan - Sektor Riil 3. ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF dan Yield Financing - COF dan Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Wholesale and Retail Business - Borrowing, SWAP & REPO Capacity 5. Ketentuan Spesial Nisbah IDR & USD 6. Ketentuan Pricing Counter DOC harian dan bulanan 7. Ketentuan Pricing Counter Bulanan IDR & USD 8. Ketentuan spesial nisbah CASA retail & wholesale - IDR & USD 9. Financing Performance 10. Pricing Pembiayaan dan FTP 11. Kebijakan Required Yield Financing 14. Pricing Negosiasi wesel export, Usance LC/TR/UPAS 15. Ketentuan back to back Retail & Wholesale 16. Mekanisme persetujuan disburse dan dana keluar IDR 17. Mekanisme persetujuan disburse USD 1. ERM Materials - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - Forex & Bonds Update - Financial Sector - Real Sector 3. ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF and Yield Financing - COF and Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Wholesale and Retail Business - Borrowing, SWAP & REPO Capacity 5. Special Terms of IDR & USD Ratios 6. Provision on daily and monthly DOC Counter Pricing 7. Provision on IDR & USD Monthly Counter Pricing 8. Provision on special retail & wholesale CASA ratio - IDR & USD 9. Financing Performance 10. Pricing Financing and FTP 11. Required Yield Financing Policy 14. Pricing Negotiation of export bills, Usance LC/TR/UPAS 15. Provision on back to back Retail & Wholesale 16. Disbursement approval mechanism and outcoming IDR funds 17. USD disburse approval mechanism	Achmad K. Permana** Avianto Istihardjo** Andri Donny* Irvan Yulian Noor Arief Budianto Wang Wardhana Astri Piesca Rini Demmy Rizkiadhy Agus Andipratama Amir Agung Prambudi Eko Dermawan Muhammad Lutfi Elisa Ratnawardani Fatrika Rusdi Erick Ermawan Gunarko Pratisyara Puspa Widitha Narindra Mahisi Anas Zainuddin Alfian Kusuma Nugraha Muhammad Alviza Marissa Widyanti

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
7	21-Jul-22 July 21, 2022	1. Materi IRM - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - World Economic Update - Local Economic Update 3. ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF dan Yield Financing - COF dan Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Borrowing, SWAP & REPO Capacity - Perubahan Kebijakan GWM - Wholesale and Retail Business 5. Ketentuan Spesial Nisbah IDR & USD 6. Ketentuan Pricing Counter DOC harian dan bulanan 7. Ketentuan Pricing Counter Bulanan IDR & USD 8. Ketentuan spesial nisbah CASA retail & wholesale - IDR & USD 9. Financing Performance 10. Pricing Pembiayaan dan FTP 11. Kebijakan Required Yield Financing 14. Pricing Negosiasi wesel export, Usance LC/TR/UPAS 15. Ketentuan back to back Retail & Wholesale 16. Mekanisme persetujuan disburse dan dana keluar IDR 17. Mekanisme persetujuan disburse USD 1. IRM Materials - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - World Economic Update - Local Economic Update 3.ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF and Yield Financing - COF and Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Borrowing, SWAP & REPO Capacity - Reserve Requirement Policy Change - Wholesale and Retail Business 5. Special Terms of IDR & USD Ratios 6. Provision on daily and monthly DOC Counter Pricing 7. Provision on IDR & USD Monthly Counter Pricing 8. Provision on special retail & wholesale CASA ratio - IDR & USD 9.Financing Performance 10. Pricing Financing and FTP 11. Required Yield Financing Policy 14. Pricing Negotiation of export bills, Usance LC/TR/UPAS 15. Provision on back to back Retail & Wholesale 16. Disbursement approval mechanism and outcoming IDR funds 17. USD disburse approval mechanism	Achmad K. Permana** Hery Syafril Karno Avianto Istihardjo** Irvan Yulian Noor Purnomo B. Soetadi** Wang Wardhana Arief Budianto Riksa Prakoso Catur Andayani Demmy Rizkiadhy Agus Andipratama Amir Agung Prambudi Eko Dermawan Muhammad Lutfi Elisa Ratnawardani Fatrika Rusdi Erick Ermawan Gunarko Pratisyara Puspa Widitha Narindra Mahisi Anas Zainuddin Muhammad Alviza Marissa Widyanti Noviandanu Setyawan Prima Ekalisanti Hari Chairul Damanik Rizki Sabily Firdaus Niken Yurivika Palupi Tawang Kirana

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
8	23-Aug-22 August 23, 2022	1. Materi ERM - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - Forex & Bonds Update - Sektor Keuangan - Sektor Riil 3.ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF dan Yield Financing - COF dan Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Wholesale and Retail Business - Borrowing, SWAP & REPO Capacity 5. Ketentuan Spesial Nisbah IDR & USD 6. Ketentuan Pricing Counter DOC harian dan bulanan 7. Ketentuan Pricing Counter Bulanan IDR & USD 8. Ketentuan spesial nisbah CASA retail & wholesale - IDR & USD 9. Financing Performance 10. Pricing Pembiayaan dan FTP 11. Kebijakan Required Yield Financing 14. Pricing Negosiasi wesel export, Usance LC/TR/UPAS 15. Ketentuan back to back Retail & Wholesale 16. Mekanisme persetujuan disburse dan dana keluar IDR 17. Mekanisme persetujuan disburse USD 1. ERM Materials - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - Forex & Bonds Update - Financial Sector - Real Sector 3.ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF and Yield Financing - COF and Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Wholesale and Retail Business - Borrowing, SWAP & REPO Capacity 5. Special Terms of IDR & USD Ratios 6. Provision on daily and monthly DOC Counter Pricing 7. Provision on IDR & USD Monthly Counter Pricing 8. Provision on special retail & wholesale CASA ratio - IDR & USD 9.Financing Performance 10. Pricing Financing and FTP 11. Required Yield Financing Policy 14. Pricing Negotiation of export bills, Usance LC/TR/UPAS 15. Provision on back to back Retail & Wholesale 16. Disbursement approval mechanism and outcoming IDR funds 17. USD disburse approval mechanism	Hery Syafril Avianto Istihardjo** Irvan Yulian Noor Purnomo B. Soetadi** Riksa Prakoso Moh. Madina Hendrik Soe'oed Wang Wardhana Demmy Rizkiadhy Agus Andipratama Amir Muhammad Nejjum Eko Dermawan Muhammad Lutfi Fadilla Harika Wijaya Fatrika Rusdi Erick Ermawan Citra Kurniawati Hafni Marfu'ah Muhidin Pratisyara Puspa Widitha Narindra Mahisi Muhammad Alviza Marissa Widyanti Sylvano Berlian Rizki Sabily Firdaus

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
9	06-Sep-22 September 6, 2022	1. Liquidity Update 2. Ketentuan Spesial Nisbah Cabang KL-USD 3. Pembiayaan yang Diagunkan (PYD) PT SMF 1. Liquidity Update 2. Privision of Special KL-USD Branch Ratio 3. PT SMF's Collateralized Financing (PYD)	Achmad K. Permana** Hery Syafril Karno Irvan Yulian Noor Riksa Prakoso Avianto Istiharjo** Awaldi** Moh. Madina Hendrik Soe'oed Demmy Rizkiadhy Citra Kurniawati Mustaqim Hayunaji
10	20-Sep-22 September 20, 2022	1. Materi IRM - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - World Economic Update - Local Economic Update 3. ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF dan Yield Financing - COF dan Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Borrowing, SWAP & REPO Capacity - Wholesale and Retail Business 5. Ketentuan Spesial Nisbah IDR & USD 6. Ketentuan Pricing Counter DOC harian dan bulanan 7. Ketentuan Pricing Counter Bulanan IDR & USD 8. Ketentuan spesial nisbah CASA retail & wholesale - IDR & USD 9.Financing Performance 10. Pricing Pembiayaan dan FTP 11. Kebijakan Required Yield Financing 14. Pricing Negosiasi wesel export, Usance LC/TR/UPAS 15. Ketentuan back to back Retail & Wholesale 16. Mekanisme persetujuan disburse dan dana keluar IDR 17. Mekanisme persetujuan disburse USD 1. IRM Materials - Funding Trends - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - World Economic Development - Local Economy Update 3. ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF and Financing Yield - COF and Yield Projections 4. Liquidity Update - Cash Flow IDR & USD - Lending Capacity, SWAP & REPO - Wholesale and Retail Business 5. Special Terms of IDR & USD Ratios 6. Provision on daily and monthly DOC Counter Pricing 7. Provision on IDR & USD Monthly Counter Pricing 8. Provision on special retail & wholesale CASA ratio - IDR & USD 9. Financing Performance 10. Pricing Financing and FTP 11. Required Yield Financing Policy 14. Pricing Negotiation of export bills, Usance LC/TR/UPAS 15. Provision on back to back Retail & Wholesale 16. Disbursement approval mechanism and outcoming IDR funds 17. USD disburse approval mechanism	Hery Syafril Avianto Istihardjo** Irvan Yulian Noor Purnomo B. Soetadi** Riksa Prakoso Karno Moh. Madina Hendrik Soe'oed Wang Wardhana Demmy Rizkiadhy Agus Andipratama Amir Citra Kurniawati Teguh Nugroho Catur Andayani Elisa Ratnawardani Fadilla Harika Wijaya Erick Ermawan Arief Budianto Gunarko Muhammad Lutfi Astri Piesca Rini Bambang Rudi Hariyanto Dendy Awara Rezka Marissa Widyanti Fatrika Rusdi Rizki Sabily Firdaus Pratisyara Puspa Widitha Narindra Mahisi Muhammad Alviza Marina Diah Oceanty Eko Dermawan

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11	27-Sep-22 September 27, 2022	1. Update Rate Acuan dan Benchmark Pricing Funding 2. Perubahan ketentuan Kewenangan Spesial Nisbah IDR 3. Perubahan ketentuan spesal nisbah untuk CASA retail 4. Ketentuan FTP IDR 5. Ketentuan Required Yield 1. Update on Funding Rate and Benchmark Pricing 2. Changes to the provisions of IDR Special Rate Authority 3. Changes to special ratio provisions for CASA retail 3. 4. Provision on IDR FTP 5. Provision on the Required Yield	Achmad K. Permana** Hery Syafril Karno Irvan Yulian Noor Riksa Prakoso Avianto Istiharjo** Purnomo B. Soetadi** Moh. Madina Hendrik Soe'oed Wang Wardhana Demmy Rizkiadhy Citra Kurniawati Catur Andayani Agung Prambudi Catur Andayani Elisa Ratnawardani Hafni Marfu'ah Muhidin Agung Prambudi Muhammad Lutfi Marissa Widyanti Rizki Sabily Firdaus Pratisyara Puspa Widitha Narindra Mahisi
12	11-Oct-22 October 11, 2022	1. Liquidity Update 2. Benchmark Rate IDR dan USD 3. Ketentuan kewenangan spesal nisbah IDR 4. Ketentuan kewenangan spesal nisbah USD 1. Liquidity Update 2. Benchmark Rate for IDR and USD 3. Provision on specific authority for IDR ratio 4. Provision on specific authority for USD ratio	Achmad K. Permana** Irvan Yulian Noor Purnomo B. Soetadi** Riksa Prakoso Avianto Istiharjo** Catur Andayani Moh. Madina Hendrik Soe'oed Gunarko Hari Chairul Damanik Muhammad Lutfi Nesha N. P Anas Zainuddin Bagus M

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
13	27-Oct-22 October 27, 2022	1. Materi IRM - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - World Economic Update - Local Economic Update 3. ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF dan Yield Financing - COF dan Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Borrowing, SWAP & REPO Capacity - Wholesale and Retail Business 5. Ketentuan Spesial Nisbah IDR & USD 6. Ketentuan Pricing Counter DOC harian dan bulanan 7. Ketentuan Pricing Counter Bulanan IDR & USD 8. Ketentuan spesial nisbah CASA retail & wholesale - IDR & USD 9. Ketentuan Pricing Cabang KL 10.Financing Performance 11. Pricing Pembiayaan dan FTP 12. Kebijakan Required Yield Financing 13. Pricing Negosiasi wesel export, Usance LC/TR/UPAS 14. Ketentuan back to back Retail & Wholesale 15. Mekanisme persetujuan disburse dan dana keluar IDR 16. Mekanisme persetujuan disburse USD 17. Pembukuan penambahan bagi hasil 1. IRM Materials - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - World Economic Update - Local Economic Update 3. ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF and Yield Financing - COF and Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Borrowing, SWAP & REPO Capacity - Wholesale and Retail Business 5. Special Terms of IDR & USD Ratios 6. Provision on daily and monthly DOC Counter Pricing 7. Provision on IDR & USD Monthly Counter Pricing 8. Provision on special retail & wholesale CASA ratio - IDR & USD 9. Provision on KL Branch Pricing 10.Financing Performance 11. Financing Pricing and FTP 12. Required Yield Financing Policy 13. Pricing Negotiation of export bills, Usance LC/TR/UPAS 14. Provision on back to back Retail & Wholesale 15. Disbursement approval mechanism and outcoming IDR funds 16. USD disburse approval mechanism 17. Bookkeeping of additional profit sharing	Hery Syafril Avianto Istihardjo** Irvan Yulian Noor Purnomo B. Soetadi** Riksa Prakoso Karno Moh. Madina Hendrik Soe'oed Wang Wardhana Demmy Rizkiadhy Agus Andipratama Amir Citra Kurniawati Teguh Nugroho Catur Andayani Elisa Ratnawardani Hafni Marfu'ah Muhidin Agung Prambudi Erick Ermawan Arief Budianto Gunarko Muhammad Lutfi Astri Piesca Rini Prima Ekalisanti Marissa Widyanti Fatrika Rusdi Rizki Sabily Firdaus Pratisyara Puspa Widitha Narindra Mahisi

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
14	21-Nov-22 November 21, 2022	1. Materi IRM - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - World Economic Update - Local Economic Update 3.ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF dan Yield Financing - COF dan Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Borrowing, SWAP & REPO Capacity - Wholesale and Retail Business 5. Ketentuan Spesial Nisbah IDR & USD 6. Ketentuan Pricing Counter DOC harian dan bulanan 7. Ketentuan Pricing Counter Bulanan IDR & USD 8. Ketentuan spesial nisbah CASA retail & wholesale - IDR & USD 9. Ketentuan Pricing Cabang KL 10.Financing Performance 11. Pricing Pembiayaan dan FTP 12. Kebijakan Required Yield Financing 13. Pricing Negosiasi wesel export, Usance LC/TR/UPAS 14. Ketentuan back to back Retail & Wholesale 15. Mekanisme persetujuan disburse dan dana keluar IDR 16. Mekanisme persetujuan disburse USD 17. Rencana Penggunaan Relaksasi RIM 18. Rencana Redemption Reksadana 1. IRM Materials - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - World Economic Update - Local Economic Update 3.ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF and Yield Financing - COF and Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Borrowing, SWAP & REPO Capacity - Wholesale and Retail Business 5. Special Terms of IDR & USD Ratios 6. Provision on daily and monthly DOC Counter Pricing 7. Provision on IDR & USD Monthly Counter Pricing 8. Provision on special retail & wholesale CASA ratio - IDR & USD 9. Provision on KL Branch Pricing 10.Financing Performance 11. Financing Pricing and FTP 12. Required Yield Financing Policy 13. Pricing Negotiation of export bills, Usance LC/TR/UPAS 14. Provision on back to back Retail & Wholesale 15. Disbursement approval mechanism and outcoming IDR funds 16. USD disburse approval mechanism 17. Bookkeeping of additional profit sharing 17. RIM Relaxation Usage Plan 18. Mutual Fund Redemption Plan	Achmad K. Permana** Hery Syafril Avianto Istihardjo** Irvan Yulian Noor Moh. Madina Hendrik Soe'oed Wang Wardhana Demmy Rizkiadhy Agus Andipratama Amir Citra Kurniawati Teguh Nugroho Catur Andayani Elisa Ratnawardani Hafni Marfu'ah Muhidin Bambang Rudi Hariyanto Prima Ekalisanti Fadilla Harika Wijaya Eko Dermawan Muhammad Lutfi Pratisyara Puspa Widitha Narindra Mahisi Muhammad Alviza Marissa Widyanti Fatrika Rusdi

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
15	22-Dec-22 December 22, 2022	1. Materi IRM - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - World Economic Update - Local Economic Update 3.ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF dan Yield Financing - COF dan Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Borrowing, SWAP & REPO Capacity - Wholesale and Retail Business 5. Ketentuan Spesial Nisbah IDR & USD 6. Spesial Pricing Nasabah WB Funding 7. Ketentuan Pricing Counter DOC harian dan bulanan 8. Ketentuan Pricing Counter Bulanan IDR & USD 9. Ketentuan spesial nisbah CASA retail & wholesale - IDR & USD 10. Ketentuan Pricing Cabang KL 11.Financing Performance 12. Pricing Pembiayaan dan FTP 13. Kebijakan Required Yield Financing 14. Pricing Negosiasi wesel export, Usance LC/TR/UPAS 15. Ketentuan back to back Retail & Wholesale 16. Mekanisme persetujuan disburse dan dana keluar IDR 17. Mekanisme persetujuan disburse USD 1. IRM Materials - Funding Trend - Current Liquidity Risk Monitoring - Liquidity Stress Test 2. Market Update - World Economic Update - Local Economic Update 3.ALM Performance - Bankwide Overview - Funding Structure - Financing Structure - FDR & RIM - COF and Yield Financing - COF and Yield Projection 4. Liquidty Update - Cash Flow IDR & USD - Borrowing, SWAP & REPO Capacity - Wholesale and Retail Business 5. Special Terms of IDR & USD Ratios 6. Special Pricing for WB Funding Customers 7. Provision on daily and monthly DOC Counter Pricing 8.. Provision on IDR & USD Monthly Counter Pricing 9. Provision on special retail & wholesale CASA ratio - IDR & USD 10. Provision on KL Branch Pricing 11.Financing Performance 12. Financing Pricing and FTP 13. Required Yield Financing Policy 14. Pricing Negotiation of export bills, Usance LC/TR/UPAS 15. Provision on back to back Retail & Wholesale 16. Disbursement approval mechanism and outcoming IDR funds 17. USD disburse approval mechanism	Hery Syafril Wahyu Avianto Karno Irvan Yulian Noor Moh. Madina Hendrik Soe'oed Wang Wardhana Demmy Rizkiadhy Agus Andipratama Amir Citra Kurniawati Astri Piesca Rini Teguh Nugroho Agung Prambudi Catur Andayani Elisa Ratnawardani Hafni Marfu'ah Muhidin Bambang Rudi Hariyanto Prima Ekalisanti Muhammad Lutfi Pratisyara Puspa Widitha Narindra Mahisi Marissa Widyanti

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022
Dismissed based on EGMS resolution on June 24, 2022
**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022
Dismissed based on EGMS resolution on November 29, 2022

Komite Manajemen Risiko

Risk Management Committee

Komite Manajemen Risiko adalah Komite yang dibentuk oleh PT Bank Muamalat Indonesia Tbk dalam rangka mendukung efektifitas pelaksanaan tugas dan tanggung jawab Direksi yang berhubungan dengan pengelolaan risiko di Bank Muamalat Indonesia serta memberikan rekomendasi perihal perbaikan proses dan sistem manajemen risiko yang efektif.

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.

PIAGAM KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko Bank Muamalat telah 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 23 Juni 2022 dan akan dilakukan pembaharuan susunan keanggotaan dan piagam komite mengikuti perubahan susunan pengurus Perseroan pada RUPSLB tahun 2022 serta Struktur Organisasi terkini Perseroan.

The Risk Management Committee was established with the purpose 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.

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

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 Risk Management Committee Charter was last updated on June 23, 2022, and will update the membership and charter of the committee following the changes in the composition of the Company management at the EGMS in 2022 and the Company's current Organizational Structure.

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 anggot atetap dengan hak suara, anggota tetap tanpa hak suara, dan anggota tidak tetap tanpa hak suara. Adapun komposisi Komite Manajemen Risiko per 31 Desember 2022 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 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 December 31, 2022:

Fungsi/Jabatan dalam Komite Function/ Position in Committee	Pelaksanaan/Pejabat dalam Organisasi Officer in the Organization	Dasar Pengangkatan Basis of Appointment
Ketua/ Anggota Tetap dengan Hak Suara Chairman/Permanent Member with Voting Rights	President Director	Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk The Board of Directors Decree 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 Rights	Compliance, Risk & Legal Director	Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk The Board of Directors Decree 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 Rights	· Financing Director · Finance Director · Retail Banking Director · Operation Director · Chief Wholesale Banking Officer · Chief Human Capital Officer	Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk The Board of Directors Decree 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 Rights	Head of Integrated Risk Management	Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk The Board of Directors Decree 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 Rights	· Head of Internal Audit · Head of Compliance	Surat Keputusan Direksi No. 004/B/DIR-KPTS/II/2021 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk The Board of Directors Decree 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 rights	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 tentang Komite Manajemen Risiko PT Bank Muamalat Indonesia Tbk The Board of Directors Decree No. 004/B/DIR-KPTS/ II/2021 on the Risk Management Committee of PT Bank Muamalat Indonesia Tbk

WEWENANG DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO

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 tanggungjawab 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.

AUTHORITIES AND RESPONSIBILITIES OF THE RISK MANAGEMENT COMMITTEE

The Risk Management Committee in carrying out its functions has the authority and responsibilities as stated in the Risk Management Committee Charter, as follows:

1. Holding the Risk Management Committee periodic meetings, including determining the meeting agenda as well as special meeting participants who need to attend the meeting.
2. Carrying 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. Carrying 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) Providing 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) Conducting 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) Periodically reviewing 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. Improving or refining the Risk Management implementation through monitoring and evaluation on the following:
      (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) Reviewing of the Bank's overall risk exposure and ensure that the risk exposure is managed properly.

(3) Kebenaran pelaksanaan ketentuan Batas Maksimum Pemberian Pembiayaan (BMPP).
(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 dengan 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.

SEKRETARIS 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.

(3) Validity of the implementation of the provisions on the Legal Lending Limit (LLL)
(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 Providing 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.

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 the following:

1. Holding 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. Submitting 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. Preparing 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. Distributing 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. Monitoring follow-up to the Risk Management Committee meeting resolution.

PROFIL KOMITE MANAJEMEN RISIKO

Profil ketua Komite Manajemen Risiko disajikan pada bab "Profil Perusahaan".

PELAKSANAAN KEGIATAN KOMITE MANAJEMEN RISIKO

Sepanjang tahun 2022, Komite Manajemen Risiko telah memberikan rekomendasi dalam rangka memenuhi tugas dan tanggung jawabnya dengan rincian sebagai berikut:

1. Persetujuan dan evaluasi kebijakan yang terkait dengan manajemen risiko
2. Persetujuan dan evaluasi limit risiko dan *risk appetite.*
3. Persetujuan laporan profil risiko dan RBBR
4. Persetujuan hasil risk assessment tahun 2022
5. Persetujuan scenario dan hasil dari beberapa *stress test*.

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 2022, Komite Manajemen Risiko telah menyelenggarakan 6 (enam) kali rapat dengan agenda sebagai berikut.

RISK MANAGEMENT COMMITTEE PROFILE

The profile of the chairman of the Risk Management Committee is presented in the "Company Profile" chapter.

IMPLEMENTATION OF RISK MANAGEMENT COMMITTEE ACTIVITIES

During 2022, the Risk Management Committee has provided recommendations in order to meet its duties and responsibilities with the following details:

1. Approval and evaluation of policies related to risk management
2. Approval and evaluation of risk limits and risk appetite.
3. Approval of risk profile and RBBR reports
4. Approval of the risk assessment results in 2022
5. Approval of scenarios and results of several stress tests.

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 is permanent members and have voting rights. The board of Directors who are permanent members with voting rights who are unable to attend and 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 that 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 2022, the Risk Management Committee held 6 (six) meetings with the following agenda.

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	25 Januari 2022 January 25, 2022	1. Operational Risk Rating	Achmad Kusna Permana** Andri Donny* Awaldi** Hery Syafril Riksa Prakoso Irvan Yulian Noor
2	9 Maret 2022 March 9, 2022	1. Credit Risk Update 2022 2. Retail Portfolio Update 3. Usulan atas Target Market dan Financing Allocation Limit (FAL) Tahun 2022 1. Credit Risk Update for 2022 2. Update on Retail Portfolio 3. Proposed Target Market and Financing Allocation Limit (FAL) for 2022	Achmad Kusna Permana** Andri Donny* Avianto Istihardjo** Awaldi** Hery Syafril Riksa Prakoso Irvan Yulian Noor
3	30 Mei 2022 May 30, 2022	1. Credit Risk Update Posisi April 2022 2. Retail Portfolio Financing Analysis Posisi April 2022 3. Mekanisme Persetujuan Restrukturisasi Pembiayaan pada Rapat Direksi 4. Operational Risk Update April 2022 1. Credit Risk Update Position for April 2022 2. Retail Portfolio Financing Analysis for April 2022 Position 3. Financing Restructuring Approval Mechanism at the Board of Directors Meeting 4. Operational Risk Update for April 2022	Achmad Kusna Permana** Andri Donny* Avianto Istihardjo** Awaldi** Purnomo B Soetadi** Riksa Prakoso Irvan Yulian Noor
4	11 Agustus 2022 August 11, 2022	1. Credit Risk Update - Posisi Juni 2022 2. Stress Test 2022 Portfolio Wholesale Financing 3. Operational Risk Update - Posisi Juni 2022 1. Credit Risk Update position for June 2022 2. 2022 Portfolio Wholesale Financing Stress Test 3. Operational Risk Update position for June 2022	Achmad Kusna Permana** Karno Avianto Istihardjo** Awaldi** Riksa Prakoso Irvan Yulian Noor Hery Syafril
5	11 Oktober 2022 October 11, 2022	1. Credit Risk Update Posisi September 2022 2. Operational Risk Update Agustus 2022 1. Credit Risk Update Position for September 2022 2. Operational Risk Update for August 2022	Achmad Kusna Permana** Karno Avianto Istihardjo** Awaldi** Purnomo B Soetadi** Riksa Prakoso Irvan Yulian Noor
6	19 Desember 2022 December 19, 2022	1. Credit Risk & Operational Risk Highlight 2. Target Market & Financing Allocation Limit 2023 3. Retail Financing Performance 4. Produk Fisik Emas Digital 5. Aktivitas Penjualan Bancassurance dengan Metode Distribusi 1. Credit Risk & Operational Risk Highlight 2. Target Market & Financing Allocation Limit for 2023 3. Retail Financing Performance 4. Digital Gold Physical Product 5. Bancassurance Sales Activity with Distribution Method	Karno Riksa Prakoso Irvan Yulian Noor

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022
Dismissed based on EGMS resolution on June 24, 2022
**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022
Dismissed based on EGMS resolution on November 29, 2022

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 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 Risk Management Committee's decision, 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 committee members 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 RESOLUTION

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 the 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 ialah komite yang dibentuk oleh Bank Muamalat 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 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 December 7, 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 Bank Muamalat telah 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 dilakukan pembaharuan susunan keanggotaan dan piagam komite mengikuti perubahan susunan pengurus Perseroan pada RUPSLB tahun 2022 serta Struktur Organisasi terkini Perseroan.

HUMAN CAPITAL COMMITTEE CHARTER

Bank Muamalat prepared Human Capital Committee Charter as guidelines for carrying out its role, which regulates the structure and membership, authority and responsibility, working time, and reporting. The Human Capital Committee Charter was last updated on June 6, 2017, and the membership and charter of the committee will be updated following the changes in the composition of the Company's management at the EGMS in 2022 and the Company's current organizational structure.

STRUKTUR, KOMPOSISI DAN DASAR PENGANGKATAN

Berikut adalah komposisi keanggotaan Komite Sumber Daya Manusia per 31 Desember 2022.

STRUCTURE, COMPOSITION, AND BASIS OF APPOINTMENT

The following is the Human Capital Committee membership composition as of December 31, 2022.

Fungsi/Jabatan dalam Komite Function/ Position in Committee	Pelaksanaan/Pejabat dalam Organisasi Officer in the Organization	Dasar Pengangkatan Basis of Appointment
Ketua Merangkap Anggota Chairman Concurrently	President Director	Surat Keputusan No. 023/R/DIR/KPTS/VI/2017 tentang Pembentukan Komite Sumber Daya Manusia PT Bank Muamalat Indonesia Tbk Decree No. 023/R/DIR/KPTS/VI/2017 on the Establishment of the Human Capital Committee of PT Bank Muamalat Indonesia Tbk
Sekretaris Merangkap Anggota Member Secretary concurrent member	Head of HC Strategy	Surat Keputusan No. 023/R/DIR/KPTS/VI/2017 tentang Pembentukan Komite Sumber Daya Manusia PT Bank Muamalat Indonesia Tbk Decree No. 023/R/DIR/KPTS/VI/2017 on the Establishment of the Human Capital 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	Surat Keputusan No. 023/R/DIR/KPTS/VI/2017 tentang Pembentukan Komite Sumber Daya Manusia PT Bank Muamalat Indonesia Tbk Decree No. 023/R/DIR/KPTS/VI/2017 on the Establishment of the Human Capital 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.
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.

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. 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

Profile of the chairman of the Human Capital Committee is available in the “Company Profile” chapter

PELAKSANAAN KEGIATAN KOMITE SUMBER DAYA MANUSIA

Sepanjang tahun 2022, Komite Sumber Daya Manusia telah memberikan rekomendasi dalam rangka memenuhi tugas dan tanggung jawabnya yakni rekomendasi terkait struktur organisasi Perseroan yang sesuai dengan kebutuhan Bank dan kajian terkait SMT *Promotion & Talent Management Program.*

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 tatap muka atau melalui video konferensi. Ketua dapat menggelar rapat apabila 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*.

Sepanjang tahun 2022, Komite Sumber Daya Manusia telah menyelenggarakan 4 (empat) kali rapat yang diselenggarakan sebagai berikut.

IMPLEMENTATION OF HUMAN CAPITAL COMMITTEE ACTIVITIES

During 2022, the Human Capital Committee has provided recommendations in order to meet its duties and responsibilities, namely recommendations related to the Company's organizational structure in accordance with the needs of the Bank and studies related to SMT Promotion & Talent Management Program.

HUMAN CAPITAL COMMITTEE MEETING

Pursuant to the Human Capital Committee Charter of Bank Muamalat Indonesia, committee meetings are held 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 committee's Chairman, 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 provide 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 support.

In the event that there is a discussion that the committee cannot decide 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.

In 2022, the Human Capital Committee held 4 (four) meetings, which were as follows.

No	Tanggal Date	Peserta Rapat Meeting Participants
1.	17 Februari 2022 February 17, 2022	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. Esti Budiarti 12. Anton Hendrianto 13. M. Dinar Prasetya 14. Andi Suryawan 15. Rima Rizky
2	20 Mei 2022 May 20, 2022	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. Esti Budiarti 12. M. Dinar Prasetya 13. Andi Suryawan 14. Erawan Hanafie
3	7 Juni 2022 June 7, 2022	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. Vino Y. Lamantu 10. Esti Budiarti 11. M. Dinar Prasetya
4	16 Agustus 2022 August 16, 2022	1. Achmad K Permana** 2. Karno 3. Hery Syafril 4. Awaldi** 5. Avianto** 6. Riksa Prakoso 7. Irvan Yulian Noor 8. Anton Hendrianto 9. Vino Y. Lamantu 10. Esti Budiarti 11. Dienul Charya

*) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 24 Juni 2022
Dismissed based on EGMS resolution on June 24, 2022

**) Telah berhenti menjabat sesuai keputusan RUPSLB tanggal 29 November 2022
Dismissed based on EGMS resolution on November 29, 2022

Sekretaris Perusahaan

Corporate Secretary

Sekretaris Perusahaan Bank Muamalat bertanggung jawab dalam membantu Direksi dan Dewan Komisaris terkait pelaksanaan tata kelola perusahaan sesuai dengan peraturan perundang-undangan terkait, khususnya ketentuan pasar modal dalam hal keterbukaan Informasi kepada masyarakat, yang dilaksanakan melalui pelaporan kepada instansi pemerintahan dan pengumuman dalam website serta media cetak (apabila diwajibkan). Sekretaris Perusahaan juga berperan dalam memastikan tercapainya peningkatan citra Bank Muamalat melalui pengelolaan komunikasi perusahaan dengan pihak internal dan eksternal; mengadministrasikan dokumen Perusahaan; membina hubungan antar lembaga seperti regulator pasar modal, pemegang saham, media serta pemangku kepentingan lainnya.

Bank Muamalat has Corporate Secretary in charge of assisting the Board of Directors and Board of Commissioners regarding the implementation of corporate governance following the relevant laws and regulations, especially the provisions of the capital market in terms of information disclosure to the public, which is carried out through reporting to government agencies and announcements on the website and printed media (if required). The Corporate Secretary takes a role in ensuring the achievement of an improved image of Bank Muamalat through managing corporate communications with internal and external parties; administering Company documents; fostering relationships among institutions such as capital market regulators, shareholders, media, and other stakeholders.

DASAR HUKUM

Dasar hukum pembentukan Sekretaris Perusahaan ialah Peraturan Otoritas Jasa Keuangan (POJK) No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, Surat Keputusan Direksi PT Bursa Efek Indonesia No. Kep00001/BEI/01-2014 perihal Perubahan Peraturan No. I-A: tentang Pencatatan Saham dan Efek Bersifat Ekuitas Selain Saham yang Diterbitkan Oleh Perusahaan Tercatat serta Surat Keputusan No. 010/HCE/KEP/XII/2018 dan efektif sejak tanggal 14 Desember 2018.

LEGAL BASIS

The legal basis for the establishment of the Corporate Secretary is the Financial Services Authority Regulation (POJK) No. 35/POJK.04/2014 concerning the Corporate Secretary of Issuers or Public Companies, Decree of the Board of Directors of PT Bursa Efek Indonesia No. Kep00001/BEI/01-2014 regarding Amendments to Regulation No. I-A: concerning the Listing of Shares and Equity Securities Other than Shares Issued by Listed Companies as well as Decree No. 010/HCE/KEP/XII/2018 and effective since December 14, 2018.

PROFIL SEKRETARIS PERUSAHAAN

CORPORATE SECRETARY PROFILE

Hayunaji
Sekretaris Perusahaan
Corporate Secretary

Warga Negara Citizen	Indonesia	Indonesia
Domisili Domicile	Jakarta	Jakarta
Usia Age	51 tahun pada akhir Tahun Buku 2022	51 as of the end of the 2022 Financial Year

Dasar Hukum Pengangkatan Legal Basis for 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 December 14, 2018
Riwayat Pendidikan Education Background	Sarjana Ekonomi, Universitas Indonesia (1996)	Bachelor in Economics, Faculty of Economics University of Indonesia, 1996
Rangkap Jabatan Dual Position	-	-
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)
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

TUGAS DAN TANGGUNG JAWAB SEKRETARIS PERUSAHAAN

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 Tahunan, Luar Biasa dan aksi korporasi.

DUTIES AND RESPONSIBILITIES OF CORPORATE SECRETARY

The Corporate Secretary of Bank Muamalat Indonesia has the following duties and responsibilities:

1. Representing the Board of Directors in its relations with institutions/agencies, both government and private.
2. Cooperating with the Compliance Division to monitor the compliance of Bank Muamalat Indonesia with banking provisions and regulations.
3. Ensuring the implementation and application of Good Corporate Governance (GCG) at Bank Muamalat Indonesia.
4. Compiling a list of shareholders with ownership of 5% or more shares.
5. Overseeing various corporate secretarial activities and protocols, correspondence, and administrative affairs related to the Board of Directors and the Board of Commissioners.
6. Implementing and supervising regulations relating to corporate actions, GCG, and compliance with capital market regulations.
7. Holding Annual and Extraordinary GMS and corporate actions.

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.
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.
13. Mengelola penyimpanan dokumen aktif dan inaktif perusahaan

STRUKTUR ORGANISASI SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan Bank Muamalat Indonesia membawahi beberapa unit kerja yang dijelaskan dalam bagan berikut ini.

8. Coordinating with the related internal work units and external parties 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 delivering and accepting corporate information and holding meetings of the Board of Directors and the Board of Commissioners.
10. Providing services to the stakeholders for any information needed related to the condition of Bank Muamalat Indonesia.
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. Carrying out activities that support the implementation of the principle of transparency, especially regarding the performance of Bank Muamalat Indonesia, through communication with interested parties.
13. Managing the storage of active and inactive documents of the Company

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 2022

Sepanjang tahun 2022, 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 tanggal 28 Februari 2022, 24 Juni 2022 dan 29 November 2022 di Muamalat Tower, Jakarta dengan menerapkan protokol kesehatan yang berlaku

DUTIES IMPLEMENTATION IN 2022

Throughout 2022, the Corporate Secretary and all work units under it have realized their duties and functions. Among others are:

1. Organizing and attending the Board of Directors Meetings and preparing minutes of the results of the Board of Directors Meetings, Board of Commissioners Meetings, and Joint Meetings between the Board of Commissioners and Board of Directors.
2. Assisting the Board of Directors in organizing the Bank's Annual GMS and Other GMS (Extraordinary GMS), held physically on February 28, 2022, June 24, 2022, and November 29, 2022, at Muamalat Tower, Jakarta, by implementing the applicable health protocols.

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 PMHMETD IV dan aksi korporasi lainnya bersama dengan unit kerja terkait.
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 2022 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 2022 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 pada tahun 2022. Informasi lengkap mengenai hal ini disampaikan dalam bab “Profil Perusahaan.”

3. Developing a communication strategy and maintaining good relations with regulators, institutional and individual shareholders, as well as capital market supporting institutions.
4. Carrying out the submission of reporting becomes an obligation of the Bank as a public company to the regulator.
5. Preparing the annual report and ensuring all information presented is accurate and the information disclosure meets the regulations.
6. Executing PMHMETD IV and other corporate actions together with related work units.
7. Coordinating with CMC in carrying out Corporate Social Responsibility (CSR) activities.
8. Carrying out the Bank’s publication obligations in the form of information disclosure materials, corporate advertisements, and promotions during 2022 through print media and the Company’s website.
9. Issuing press releases, providing rights of reply, and communicating with journalists of print and electronic media.
10. Conducting reminders on reporting obligations to the Financial Services Authority/Bank Indonesia and other Supervisory Authorities, especially on the obligations as a public company.
11. Conducting training and knowledge sharing with materials and regulations related to the capital market
12. Conducting the self-assessment on GCG implementation in Semesters I and II of 2022 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. Managing the storage of active and inactive documents of the Company.

COMPETENCY DEVELOPMENT

The Bank continues to encourage the Corporate Secretary to develop competencies through trainings in 2022. Detailed information regarding this matter is presented in the "Company Profile" chapter.

Satuan Kerja Audit Internal (SKAI)

Internal Audit Work Unit (IAU)

SKAI ialah satuan pengawasan Bank Muamalat sebagai bagian dari sistem pengendalian intern yang 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 Bank Muamalat 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 Muamalat telah 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 a supervisory unit of Bank Muamalat as part of the internal control system which includes examination and assessment of the adequacy and effectiveness of the internal control system which aims to provide adequate assurance to management that the governance process, risk management and internal control system have been running effectively in order to assist management 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

Bank Muamalat has an Internal Audit Charter which has been updated in June 2021 and has been approved by the Board of Commissioners with recommendations 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 auditor code of ethics, which is reviewed and updated regularly.

The charter has been aligned with the regulatory provisions contained in FSA Regulation No. 01/POJK.03/2019 concerning Implementation of the Internal Audit Function in Commercial Banks and FSA Regulation No. 56/POJK.04/2015 concerning 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 Bank Muamalat 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 menjabat sebagai Kepala SKAI Bank Muamalat dan pengangkatannya telah dilaporkan kepada 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 IAU

Referring to the OJK Regulation No. 01/POJK.03/2019 concerning the Implementation of Internal Audit Function in Commercial Banks, the Head of IAU of Bank Muamalat is appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners by considering recommendations from the Audit Committee. Based on the Decree of the Board of Directors No. 003/DIR-KPTS/I/2021 dated January 26, 2021 and the Approval of the Board of Commissioners contained in Letter No. 07/R/PRD-SRT/I/2021 dated January 11, 2021, effective from January 28, 2021, Riva Yan Abdillah served as the Head of IAU of Bank Muamalat and the appointment has been reported to the OJK based on Bank Muamalat's letter No. 017/B/PRD-SRT/I/2021 dated January 26, 2021 regarding the 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 2022, 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 di antaranya 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.

TOTAL EMPLOYEES AND PROFESSIONAL AUDITORS CERTIFICATION

As of December 31, 2022, the total Company's IAU employees were 24 (twenty-four) with competence in audit and certification in 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 IAU PROFILE

Riva Yan Abdillah
Kepala Satuan Kerja Audit Internal
Head of the Internal Audit Unit

Warga Negara Citizen	Indonesia	Indonesia
Domisili Domicile	Jakarta	Jakarta
Usia Age	50 tahun pada akhir Tahun Buku 2022	50 as of the end of the 2022 Financial Year
Dasar Hukum Pengangkatan Legal Basis for 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 January 26, 2021
Riwayat Pendidikan Education Background	Sarjana Ekonomi	Bachelor in Economics
Rangkap Jabatan Dual Position	-	-
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	• Certified Risk Management Professional (CRMP) • Credit Skill Assessment Certification (CSAC) • Risk Management Certification Level 4
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

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;

IAU DUTIES AND RESPONSIBILITIES

Main Duties

1. Assisting the President Director, and the Board of Commissioners in carrying out supervision by operationally describing the planning, implementation, and monitoring of audit results;
2. Assessing and evaluating the efficiency and effectiveness in finance, accounting, operations, human resources, marketing, information technology, and other activities;

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.

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

3. Identifying all possibilities to improve and increase the efficiency in leveraging resources and funds;
4. Providing improvement suggestions and objective information on activities audited at the entire management level.

Responsibilities

The Head of IAU has the following responsibilities:

1. Preparing an 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 from the Audit Committee;
2. Implementing the approved annual audit plan;
3. Drafting report on the internal audit result and submitting 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. Conducting special audits and/or investigations of the alleged violations of the code of conduct and/or fraud (coordinating with anti-fraud function) as well as submitting 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 submitting the report to the President Director, Board of Commissioners, Audit Committee, and Compliance Director;
6. Determining 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 compliance implementation with sharia principles to the Sharia Supervisory Board;
8. Being capable of being a consultant for the Bank by providing feedback on the proposed policies, systems, and procedures to ensure the adequacy of internal control;
9. Maintaining competence and professionalism of internal auditors through continuous education programs to complement the knowledge and skills of internal auditors following the complexity and business activities of the Bank;
10. Developing 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 line with Internal Audit Professional Standards and Internal Audit Code of Conduct;
12. Periodically drafting and reviewing the Internal Audit Charter; and

13. Memastikan sumber daya manusia memiliki kompetensi sesuai dengan kebutuhan dalam pelaksanaan tugas Internal Audit.

PELAKSANAAN KEGIATAN TAHUN 2022

Di tahun 2022, SKAI telah melaksanakan 34 (tiga puluh empat) penugasan audit yang terdiri dari 27 (dua puluh tujuh) audit reguler dan 7 (tujuh) audit adhoc berdasarkan permintaan dari manajemen ataupun regulator. Penugasan audit di tahun 2022 difokuskan pada beberapa aktivitas, antara lain yaitu pengelolaan jasa pihak ketiga dan pengelolaan likuiditas, 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.

FOKUS DAN RENCANA AUDIT TAHUN 2023

Pemeriksaan SKAI Bank Muamalat akan fokus 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 beberapa area yang mencakup 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.
6. 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.

13. Ensuring that the human capital has competence following the needs in running Internal Audit tasks.

ACTIVITIES IMPLEMENTATION IN 2022

In 2022, IAU carried out 34 (thirty-four) audit assignments consisting of 27 (twenty-seven) regular audits and 7 (seven) ad-hoc audits based on requests by the management or regulators. Audit assignments in 2022 focused on several activities, including management of third-party services and liquidity management, 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 audits related to financing documentation and cash management. As an independent function within the IAU organization, the Quality Assurance unit regularly monitors the realization of audit assignments and fulfillment of commitment to following up on audit results.

Focus And Audit Plan in 2023

The investigation by Bank Muamalat will focus on high-risk activities based on the risk assessment results, including activities at the Branch Office, Head Office (Business and Support Functions), financing activities in various segmentations, and Information Technology activities, with a focus on investigating the following:

1. Financing in the Islamic Business & SME, Consumer Financing, and Wholesales Business segments;
2. Operational activities in several areas covering the Main Branch Office, 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 the Head Office, including Treasury & Global Market, procurement and vendor management, as well as one subsidiary;
4. Information technology activities, including development & providers of the 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, a mandatory audit from the regulator.
6. Developing a technology-based audit function to strengthen the detection of internal control weaknesses using a data query program through the Bank's information database to expand the coverage area and support the Bank's development in the Digital and Electronic Banking era.

Sistem Pengendalian Internal

Internal Control System

Bank Muamalat menerapkan mekanisme pengendalian yang ditetapkan oleh manajemen secara berkesinambungan (*on going basis*) untuk mengidentifikasi dan mengelola risiko agar tetap berada dalam batas toleransi (risk appetite) serta untuk memberikan keyakinan yang memadai dalam rangka pencapaian tujuan kegiatan usaha Bank. Penerapan pengendalian berpedoman pada Surat Edaran Otoritas Jasa Keuangan Nomor No 35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Intern Bagi Bank Umum.

1. Tujuan penerapan Sistem Pengendalian Internal:

   Penerapan sistem pengendalian internal di Bank Muamalat bertujuan untuk memastikan:
   a. Kepatuhan terhadap ketentuan internal dan peraturan perundang-undangan
   b. Tersedianya informasi keuangan dan manajemen yang lengkap, akurat, tepat
   c. guna, dan tepat waktu.

   d. Efektivitas dan efisiensi dalam kegiatan usaha Bank.
2. Kerangka Sistem Pengendalian Internal
   Penerapan Sistem Pengendalian Intern menjadi tanggung jawab semua pihak yang terlibat di dalam organisasi Bank Muamalat, antara lain:
   a. Dewan Komisaris dan komite di bawah koordinasinya.

   b. Direksi
   c. Manajemen dan Pegawai terkait
   d. Satuan Kerja Manajemen Risiko (SKMR) dan unit kerja kepatuhan
   e. Satuan Kerja Audit Intern (SKAI)
3. Komponen Utama Sistem Pengendalian Internal
   Penerapan Sistem Pengendalian internal Bank Muamalat terdiri dari 5 (lima) komponen utama yang sejalan dengan Internal Control Integrated Framework yang dikembangkan oleh The Committee of Sponsoring Organization of the Treadway Commission (COSO), meliputi:
   a. Lingkungan Pengendalian (Control Environment)
   b. Penilaian Risiko (Risk Assessment)
   c. Aktivitas Pengendalian (Control Activities)
   d. Sistem Akuntansi, Informasi, dan Komunikasi (Accountancy, Information and Communication)
   e. Aktivitas Pemantauan (Monitoring Activities)

Komponen Pengendalian Internal Bank Muamalat yang sejalan dengan COSO Internal Control Integrated Framework Penerapan di Bank Muamalat

1) Lingkungan Pengendalian
   Merupakan dasar dari semua komponen pengendalian internal mencakup pembentukan dan pemeliharaan

Bank Muamalat has implemented a control mechanism established by management on an ongoing basis to identify and manage risks to remain within the risk appetite and to provide adequate assurance in order to achieve the objectives of the Bank's business activities. The control is guided by Financial Services Authority Circular No. 35/SEOJK.03/2017 concerning Standard Guidelines on Internal Control Systems for Commercial Banks.

1. The purpose of implementation of the Internal Control System:
   Internal control system implementation at Bank Muamalat purposed to ensure the following:
   a. Compliance with internal regulations and laws and regulations
   b. Availability of financial information, complete, accurate, precise and timely management
   c. Effectiveness and efficiency in Bank's business activities.
   d. Effectiveness of risk culture in the Bank organization.
2. Internal Control System Structure
   Implementation of Internal Control System is the responsibility of all parties involved in the Bank Muamalat organization, including:
   a. The Board of Commissioners and the committees under its coordination.
   b. Directors
   c. Management and related employees
   d. Risk Management Work Unit and compliance work unit
   e. Internal Audit Unit (IAU)
3. Key Components of Internal Control System
   Bank Muamalat applies internal control system consisting of 5 (five) main components in line with the Internal Control Integrated Framework developed by The Committee of Sponsoring Organization of the Treadway Commission (COSO), including:

   a. Control Environment
   b. Risk Assessment
   c. Control Activities
   d. System of Accountancy, Information and Communication
   e. Monitoring Activities

Bank Muamalat Internal Control Component in line with COSO Internal Control Integrated Framework Implementation in Bank Muamalat

1) Environmental Control
   The basis of overall internal control components includes establishing and maintaining effective internal

sistem pengendalian internal yang efektif serta kegiatan untuk memastikan bahwa sistem tersebut berjalan secara aman dan andal sesuai dengan tujuan.

Direksi menciptakan sistem pengendalian internal, antara lain melalui penetapan kebijakan pengendalian intern dan prosedur operasional. Dewan Komisaris melalui komite di bawah koordinasinya antara lain Komite Audit melakukan penilaian terhadap kecukupan pengendalian internal.

2) Penilaian Risiko
Merupakan suatu rangkaian tindakan yang dimulai dari identifikasi, analisis dan pengukuran risiko Bank untuk mencapai sasaran yang ditetapkan. Penilaian risiko dilakukan terhadap seluruh jenis risiko yang melekat pada setiap proses/aktivitas yang berpotensi merugikan Bank. Pelaksanaan identifikasi dan penilaian risiko, antara lain melalui penetapan kebijakan manajemen risiko dan pembentukan SKMR yang bertujuan untuk meyakinkan Bank Muamalat melakukan mitigasi risiko dengan benar melalui identifikasi, pengukuran, pemantauan, pengendalian dan pelaporan risiko sesuai kerangka kerja manajemen risiko, serta mampu menghadapi situasi darurat yang mengancam kelangsungan usaha Bank.

3) Aktivitas Pengendalian
Merupakan kegiatan pengendalian yang direncanakan dan diterapkan guna mengendalikan risiko yang telah diidentifikasi, serta penetapan kebijakan dan prosedur pengendalian termasuk memastikan bahwa kebijakan dan prosedur tersebut secara konsisten dipatuhi. Bank Muamalat mengembangkan kebijakan dan prosedur operasional sebagai pedoman pelaksanaan kerja pada masing-masing unit kerja. Kebijakan serta prosedur operasional senantiasa dikaji secara berkala sesuai dengan ketentuan yang berlaku. Pelaksanaan aktivitas pengendalian oleh unit kerja dipantau dan diuji oleh SKMR dan SKAI sebagai unit kerja independen. SKAI menyampaikan hasil audit dan pengujian penerapan aktivitas pengendalian kepada Dewan Komisaris, Komite Audit dan Direksi. Pemisahan fungsi diterapkan pada seluruh jenjang organisasi dan kegiatan operasional agar setiap orang di dalam jabatannya tidak memiliki peluang untuk melakukan dan menyembunyikan kesalahan atau penyimpangan dalam pelaksanaan tugas.

4) Sistem Akuntansi, Informasi, dan Komunikasi
Merupakan sistem akuntansi, informasi dan komunikasi yang dapat mengidentifikasi masalah yang mungkin timbul dan digunakan sebagai sarana tukar menukar informasi dalam rangka pelaksanaan tugas sesuai dengan tanggung jawab masing-masing Penerapan sistem akuntansi, informasi dan komunikasi, antara lain melalui penetapan kebijakan akuntansi yang

control systems and activities to ensure that the system operates safely and reliably following the objectives.

The Board of Directors established the Internal Control System, including the internal control policy and operational procedures. The Board of Commissioners, through committees under their coordination, including the Audit Committee, assessed the adequacy of internal control.

2) Risk Assessment
Risk assessment is a set of actions starting from identifying, analyzing and measuring the Bank's risks to achieve the established goals. Risk assessment is carried out on all types of risks associated with each process/activity that has the potential to impact the Bank. Implementation of risk identification and assessment, including the establishment of risk management policy and SKMR aimed at ensuring that Bank Muamalat mitigates risks properly through identification, measurement, monitoring, control, and reporting of risks according to the risk management framework and is able to deal with emergencies that threaten business continuity of the Bank.

3) Control Activities
The activities include the planned and implemented control activities to the identified control risk as well as the establishment of control policy and procedures, including ensuring that the Policy and Procedure consistently adhered to the Bank Muamalat developed operational policy and procedures as guidelines for the work in each work unit. Operational policy and procedures are reviewed periodically based on the applicable regulations. The control is monitored and tested by RMU and IAU as independent work units. IAU reports the audit and testing results of the implementation of control activities to the Board of Commissioners, the Audit Committee, and the Board of Directors. Separation of functions is applied at all organizational levels and operational activities so that every person in their position has no opportunities to commit and hide errors or irregularities in running duties.

4) System of Accounting, Information, and Communication
The system includes an accounting, information, and communication system that can identify issues that may arise and is used as a facility for exchanging information in the context of carrying out duties according to their respective responsibilities. The application of accounting, information, and communication systems, including the establishment of accounting policy supported by the

didukung dengan tersedianya sistem informasi yang dapat menghasilkan laporan mengenai kegiatan usaha, kondisi keuangan, penerapan manajemen risiko, dan pemenuhan ketentuan yang mendukung pelaksanaan tugas Direksi dan Dewan Komisaris.

5) Aktivitas Pemantauan
Merupakan kegiatan pemantauan secara terus menerus terhadap efektivitas keseluruhan pelaksanaan pengendalian internal, serta proses pelaporan atas kelemahan dalam pengendalian internal dan langkah-langkah perbaikan yang dilakukan. SKAI memantau secara berkala kecukupan pelaksanaan tindak lanjut hasil audit oleh unit kerja dan melaporkan hasil pemantauan tindak lanjut kepada Direksi dan Dewan Komisaris. Direksi memantau serta memastikan temuan dan rekomendasi dari SKAI, Auditor Eksternal, hasil pengawasan Otoritas Jasa Keuangan (OJK) dan hasil pengawasan otoritas lain telah ditindaklanjuti oleh unit kerja terkait.

4. Pelaksanaan Pengendalian Internal
Berdasarkan kerangka dan komponen pengendalian internal yang disusun, Bank Muamalat melaksanakan pengendalian internal untuk memastikan kecukupan pengendalian keuangan, efektivitas dan efisiensi operasional, serta kepatuhan terhadap hukum dan peraturan yang berlaku.
   a. Pengendalian Keuangan
      Untuk menjamin keberhasilan pelaksanaan rencana strategis yang mendukung perkembangan Bank Muamalat, Bank Muamalat menerapkan hal-hal berikut:
      - Direksi telah menyusun dan mendapat persetujuan dari Dewan Komisaris atas rencana stratejik Bank yang dituangkan ke dalam Rencana Bisnis Bank (RBB).
      - Penetapan strategi telah mempertimbangkan risiko stratejik.
      - Direksi secara aktif melakukan diskusi/ memberikan masukan serta memantau kondisi internal dan perkembangan faktor eksternal yang secara langsung maupun tidak langsung memengaruhi strategi bisnis Bank Muamalat.
      - Direksi telah melaksanakan proses pengendalian keuangan guna memantau pencapaian kinerja secara berkala.
      - Direksi telah memastikan seluruh kebijakan dan standar akuntansi diperbaharui secara berkala sesuai dengan ketentuan dan peraturan yang berlaku
   b. Pengendalian Operasional
      Untuk mendukung pengendalian risiko operasional, Bank Muamalat telah menerapkan hal-hal berikut:
      - Pemisahan fungsi sehingga tidak menimbulkan conflict of interest.

availability of information systems that can report the business activities, financial condition, implementation of risk management, and fulfillment of provisions that support the implementation of the duties of the Board of Directors and the Board of Commissioners.

5) Monitoring Activities
Continuous monitoring of the overall effectiveness of internal control implementation, reporting the weaknesses in internal control, and the corrective measures taken. IAU periodically monitors the adequacy of the implementation of follow-up audit results by work units and reports the results of follow-up monitoring to the Board of Directors and Board of Commissioners. The Board of Directors monitors and ensures that findings and recommendations from IAU, External Auditors, supervisory results of the Financial Services Authority (FSA), and supervisory results of other authorities are followed up by the relevant work units.

4. Implementation of Internal Control
Based on internal control structure and components, Bank Muamalat implements internal control to ensure the adequacy of financial control, operational effectiveness, efficiency, compliance with applicable laws and regulations.
   a. Financial Control
      To ensure successful implementation of strategic plans that support the development, Bank Muamalat implements the following:
      - The Board of Directors prepared and received approval from the Board of Commissioners on the Bank's strategic plan as outlined in the Bank's Business Plan (BBP).
      - Strategy setting has considered strategic risks.
      - The Board of Directors actively discusses/ provides input and monitores internal conditions and the development of external factors that directly or indirectly affected business strategy of Bank Muamalat.
      - The Board of Directors has implemented financial control process to monitor performance achievement on a regular basis.
      - The Board of Directors has ensured that all accounting policy and standards are updated regularly following the rules and regulations.
   b. Operational Control
      To support operational risk control, Bank Muamalat has implemented the following:
      - Function division to avoid conflict of interests.

- Supervisor berfungsi melakukan pengawasan pelaksanaan pengendalian internal di Kantor Cabang dan Kantor Pusat setiap hari.
- Pengawasan oleh unit kerja internal kontrol terhadap Kantor Cabang dan Kantor Pusat.
- SKAI secara independen terhadap risk taking unit melakukan pengawasan serta penilaian kecukupan dan efektivitas proses tata kelola, manajemen risiko, dan pengendalian internal.
- SKMR dan unit kerja kepatuhan yang independen terhadap risk taking unit.
- Unit kerja Anti Fraud berperan meningkatkan efektivitas penerapan strategi anti fraud.

c. Kepatuhan terhadap Peraturan Perundang-Undangan Yang Berlaku

Untuk memastikan kepatuhan Bank Muamalat terhadap peraturan perundang-undangan yang berlaku, Bank Muamalat menerapkan hal-hal berikut:

- Direksi telah membentuk unit kerja kepatuhan yang independen terhadap risk taking unit dan bertanggung jawab untuk memantau kepatuhan terhadap terhadap peraturan perundang-undangan yang berlaku
- Unit kerja kepatuhan melakukan pemantauan kepatuhan pelaporan kepada BI/OJK/regulator lainnya.

EVALUASI EFEKTIFITAS SISTEM PENGENDALIAN INTERNAL

Direksi bertanggung jawab memastikan efektifitas penerapan sistem pengendalian internal untuk mencapai tujuan Bank Muamalat. Dewan Komisaris melalui komite di bawah koordinasinya antara lain Komite Audit melakukan penilaian terhadap kecukupan pengendalian internal. Sepanjang tahun 2022 telah dilakukan kegiatan pemantauan terhadap efektifitas sistem pengendalian internal, antara lain:

1. Direksi melakukan evaluasi dan pemantauan secara terus menerus efektifitas penerapan sistem pengendalian internal termasuk jika terjadi perubahan kondisi internal dan eksternal yang dapat memengaruhi Bank Muamalat dalam mencapai sasarannya.
2. SKAI melakukan evaluasi atas kecukupan dan efektivitas sistem pengendalian internal secara independen melalui pelaksanaan kegiatan audit yang berbasis risiko. Hasil evaluasi dan tindak lanjutnya dilaporkan kepada Dewan Komisaris, Komite Audit dan Direksi

- Supervisor provides supervised implementation of internal controls at Branch Offices and Head Office every day.
- Supervision by internal control unit to the Branch Office and Head Office.
- IAU independently supervises the risk taking units and assesses the adequacy and effectiveness of governance, risk management and internal control processes.
- RMU and compliance unit are independent of the risk taking unit.
- Anti Fraud work unit takes in role in improving the effectiveness of anti fraud strategy implementation.

c. Compliance with Applicable Laws and Regulations

To ensure Bank Muamalat compliance with applicable laws and regulations, Bank Muamalat implements the following:

- The Board of Directors established compliance unit that is independent towards risk taking unit and is in charge of monitoring compliance with applicable laws and regulations.
- The compliance work unit monitors reporting compliance to BI/FSA/other regulators.

EVALUATION ON THE EFFECTIVENESS OF INTERNAL CONTROL SYSTEM

The Board of Directors is responsible for ensuring the effectiveness of internal control system implementation to achieve the objectives of Bank Muamalat. The Board of Commissioners, through committees under their coordination, including the Audit Committee, assesses the adequacy of internal control. Throughout 2022, the Bank monitored activities on the effectiveness of the internal control system as follows:

1. The Board of Directors evaluated and continuously monitored the effectiveness of internal control system implementation, including any changes in internal and external conditions that affect Bank Muamalat in achieving the established goals.
2. IAU evaluated the adequacy and effectiveness of internal control systems independently by implementing risk-based audit activities. The results of the evaluation and follow-up are reported to the Board of Commissioners, Audit Committee, and Board of Directors.

KAJIAN ULANG (REVIEW) ATAS PELAKSANAAN SISTEM PENGENDALIAN INTERNAL

Hasil Review Pelaksanaan Sistem Pengendalian Internal Oleh SKAI

Pelaksanaan kegiatan audit dalam rangka evaluasi kecukupan dan efektivitas sistem pengendalian internal selama tahun 2022 difokuskan terhadap beberapa ruang lingkup di antaranya: 1) Penyaluran pembiayaan di segmen Islamic Business & SME, Consumer, Corporate dan Commercial; 2) Procurement dan Vendor Management; 3) Penerapan Program Anti Pencucian Uang dan Pendanaan Terorisme; 4) Pengembangan dan Pengadaan Serta Penggunaan Penyedia Jasa Teknologi Informasi; serta 5) Rencana Pemulihan Bencana. Berdasarkan hasil audit masih ditemukan beberapa kelemahan pada pelaksanaan pengendalian internal yang perlu dilakukan perbaikan. Menindaklanjuti hal tersebut manajemen telah berkomitmen untuk menindaklanjuti perbaikannya sesuai batas waktu yang telah disepakati.

Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Pengendalian Internal

Sistem pengendalian internal pada Bank Muamalat dibangun dengan mengacu pada standar pengendalian internal yang berlaku umum dan sesuai dengan best practices di industri. Sistem tersebut dibentuk untuk mengendalikan dan mencegah terjadinya risiko dalam usaha yang dijalankan oleh Perseroan.

Terkait sistem pengendalian internal yang diterapkan oleh Perseroan, Dewan Komisaris dan Direksi memandang bahwa implementasi sistem pengendalian internal yang dilakukan sepanjang tahun 2022 sudah cukup baik. Namun demikian, hasil evaluasi terhadap sistem pengendalian internal tetap dijadikan dasar bagi Manajemen untuk memperbaiki dan mengembangkan sistem pengendalian internal agar pelaksanaannya dapat berjalan efektif dan efisien, serta diharapkan dapat mendorong pertumbuhan dan keberlangsungan usaha Perseroan.

REVIEW ON INTERNAL CONTROL SYSTEM IMPLEMENTATION

Review Results of Internal Control System Implementation by IAU

The implementation of audit activities in the context of evaluating the adequacy and effectiveness of the internal control system during 2022 focused on several scopes, including 1) Distribution of financing in the Islamic Business & SME, Consumer, Corporate, and Commercial segments; 2) Procurement and Vendor Management; 3) Implementation of Anti-Money Laundering and Terrorism Financing Program; 4) Development, Procurement and utilization of Information Technology Service Providers; and 5) Disaster Recovery Plan. Based on the audit results, several weaknesses in the implementation of internal control need to be improved. Following up on this issue, the management has committed to following up on the improvement according to the agreed deadline.

Statement by the Board of Directors and/or Board of Commissioners on the Adequacy of Internal Control System

The internal control system at Bank Muamalat was developed with reference to generally accepted internal control standards and in line with industry best practices. The system is formed to control and prevent risks in the business run by the Company.

Regarding the internal control system implemented by the Company, the Board of Commissioners and the Board of Directors consider that the implementation carried out throughout 2022 was fairly good. However, the Bank still uses the evaluation result of the internal control system as a basis for Management to improve and develop the internal control system. Thus, the implementation can run effectively and efficiently and is expected to encourage business growth and sustainability of the Company.

Audit Eksternal

External Audit

Bank Muamalat menunjuk audit eksternal sebagai bagian dari penerapan independensi pengawasan dan audit terhadap pelaporan Laporan Keuangan perusahaan dan sebagai bagian dari implementasi GCG, Bank menunjuk Kantor Akuntan Publik. Kantor Akuntan Publik sebagai auditor eksternal berfungsi untuk memastikan pencatatan akuntansi Bank telah disusun sesuai dengan ketentuan Pernyataan Standar Akuntansi dan Keuangan (PSAK) dengan opini yang wajar.

Pada tahun 2022, Laporan Keuangan Konsolidasian Bank Muamalat Indonesia 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 Rp1.250.000.000,- (satu miliar dua ratus lima puluh juta rupiah) belum termasuk Pajak Pertambahan Nilai (PPN) 11% (sebelas persen). Penunjukan KAP tersebut dilakukan oleh Dewan Komisaris.

Akuntan Publik dan KAP dimaksud telah menyelesaikan tugas secara independen sesuai dengan pedoman standar profesi akuntan publik serta sesuai dengan persyaratan kerja dan ruang lingkup audit yang telah ditentukan.

Bank Muamalat appointed an external audit as part of independent supervision and audit of the Company's Financial Statement reporting. As part of GCG implementation, the Bank appointed Public Accounting Firm. Public Accounting Firm as an external auditor function to ensure that the Bank's accounting records have been prepared following the provisions of the Statement of Accounting and Financial Standards (SAFS) with a fair opinion.

In 2022, the Consolidated Financial Statements of Bank Muamalat Indonesia for the 2021 fiscal year were audited by Public Accounting Firm (PAF) Doli, Bambang, Sulistiyanto, Dadang and Ali (dbsd&a), which have been registered with the Financial Services Authority, with an audit fee of Rp1.250.000.000,- (one billion two hundred fifty million rupiah) excluding Value Added Tax (VAT) 11% (eleven percent). The PAF is appointed by the Board of Commissioners.

The referred Public Accountant and PAF had completed their duties independently according to the guidelines of public accountant professional standards and in accordance with the stipulated work requirements and audit.

AKUNTAN PUBLIK BANK MUAMALAT INDONESIA TAHUN BUKU 2022

BANK MUAMALAT INDONESIA PUBLIC ACCOUNTANT FOR 2022 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-2 2nd

Berikut adalah KAP yang telah mengaudit Laporan Keuangan Bank Muamalat dalam 5 (lima) tahun terakhir:

The following are PAF that audited Bank Muamalat's Financial Statements in the latest 5 (five) 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)
2022	Doli Diapary Siregar, CPA	Doli, Bambang, Sulistiyanto, Dadang dan Ali (dbsd&a)	BKR Internasional	1.250.000.000
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

JASA LAIN YANG DIBERIKAN

Tidak terdapat jasa lain yang diberikan, selain audit atas laporan keuangan.

OTHER SERVICES PROVIDED

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

Pembentukan Satuan Kerja Kepatuhan Bank Muamalat telah merujuk pada peraturan terkait fungsi kepatuhan yang terkini yaitu Peraturan Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum. Fungsi kepatuhan ialah 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.

Berdasarkan tujuannya tersebut, Satuan Kerja Kepatuhan bersama Direktur yang membawahkan fungsi kepatuhan, wajib selalu berkoordinasi dengan Dewan Pengawas Syariah dalam pelaksanaan fungsi kepatuhan terhadap prinsip syariah.

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 24 Juni 2022. 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.
4. Memastikan seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank

The establishment of the Compliance Unit of Bank Muamalat has referred to the latest regulations related to the compliance function, namely Regulations the Financial Services Authority Regulation No. 46/POJK.03/2017 dated 12 July 2017 on the Implementation of Commercial Bank Compliance Functions. 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 line with the provisions of the Financial Services Authority and the provisions of other laws and regulations, including sharia principles.

Based on these objectives, the Compliance Unit and the Director in charge of the compliance function are required to always coordinate with the Sharia Supervisory Board in implementing the compliance function with sharia principles.

The Compliance Director of Bank Muamalat Indonesia has met the requirements based on applicable laws and regulations and effectively passed the Fit and Proper Test from the FSA dated 24 June 2022. The followings are the duties and responsibilities of the Director in charge of the Compliance Function following the Financial Services Authority Regulation No. 46/POJK.03/2017:

1. Developing a strategy to encourage the creation of the Bank Compliance Culture.
2. Proposing compliance policies or principles to be approved by the Board of Directors.
3. Establishing compliance systems and procedures that are used to formulate internal provisions and guidelines of the Bank.
4. Ensuring that all policies, regulations, systems, procedures, and business activities conducted by the

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 perundangundangan.
7. Melakukan tugas lain yang terkait dengan fungsi kepatuhan.

Dalam melaksanakan 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 Bank Muamalat 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.

PROFIL KEPALA SATUAN KERJA KEPATUHAN

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. Minimizing and depressing the Bank's compliance risk.
6. Taking preventive measures to ensure that policies and/ or decisions taken by the Bank's Directors or the head of the branch office domiciled overseas do not deviate from the provisions of the Financial Services Authority and the provisions of laws and regulations.
7. Performing other duties related to the compliance function.

In running duties, the Compliance Director is assisted by the Compliance Unit of Bank Muamalat Indonesia, which is established separately and free from other work units' influence. 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, as well as not carrying out other duties outside the compliance function.

PROFILE OF THE HEAD OF THE COMPLIANCE UNIT

Dyah Ekowati
Kepala Satuan Kerja Kepatuhan
Head of the Compliance Unit

Warga Negara Citizen	Indonesia	Indonesia
Domisili Domicile	Jakarta	Jakarta
Usia Age	51 tahun pada akhir Tahun Buku 2022	51 as of the end of the 2022 Financial Year
Dasar Hukum Pengangkatan Legal Basis for 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 August 25, 2009 on the Transfer and Improvement of the Appointment of Compliance Division Head Officer

Riwayat Pendidikan Education 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 Dual Position	-	-
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)
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

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 RESPONSIBILITIES

The following are the duties and responsibilities of the Compliance Unit:

1. Assisting in determining the necessary measures to ensure the Bank's compliance in fulfilling the overall internal and external regulations as well as other applicable laws and regulations in the context of the prudence principle.
2. Providing assistance in monitoring and maintaining the Bank's business activities to not deviate from the applicable regulations.
3. Formulating steps in order to support the creation of Compliance Culture in the entire Bank business activities at every organizational level
4. Identifying, measuring, monitoring, and controlling Compliance Risk by referring to the Financial Services Authority regulations on the Risk Management Implementation for Sharia Commercial Banks and Sharia Business Units.
5. Periodically monitoring and evaluating the development of compliance risks and internal control for the Bank's interests based on business development.
6. Assessing and evaluating the effectiveness, adequacy, and conformity of the Bank's policies, regulations, systems, and procedures with the laws and regulations.
7. Reviewing and/or recommending updates 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.

STRUKTUR ORGANISASI UNIT KERJA KEPATUHAN

Per 31 Desember 2022, organisasi Satuan Kerja Kepatuhan Bank Muamalat Indonesia terdiri 15 (lima belas) karyawan. Adapun struktur organisasinya digambarkan dalam bagan berikut ini.

8. Striving to ensure that the Bank's policies, regulations, systems, and procedures, as well as business activities, are in line with the rules of the Financial Services Authority as well as the laws and regulations.
9. Ensuring the Bank has complied with the commitments to the Financial Services Authority and/or other competent supervisory authorities.
10. Disseminating matters related to the Compliance Function, especially regarding the applicable regulations to all Bank employees.
11. Carrying out a consultative role as a strategic business partner for prevention to mitigate compliance risk and providing recommendations for improving and enhancing compliance effectiveness, internal control, and GCG.
12. Carrying out other duties related to the compliance function.

ORGANIZATIONAL STRUCTURE OF THE COMPLIANCE FUNCTION

As of 31 December 2022, Bank Muamalat Indonesia's Compliance Unit consists of 15 (fifteen) employees. The organizational structure is described in the following chart

KUALIFIKASI DAN SERTIFIKASI

Personel Satuan Kerja Kepatuhan BMI memiliki kompetensi yang memadai dan sesuai dengan tugas dan tanggung jawabnya, terutama kompetensi pada bidang Kepatuhan dan Manajemen Risiko.

PENGELOLAAN DAN MITIGASI RISIKO KEPATUHAN

Perseroan sebagai entitas yang bergerak pada industri perbankan 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.

Memperhatikan kondisi tersebut, Bank Muamalat senantiasa berupaya untuk 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.

Bank Muamalat menyelenggarakan rapat *Risk Management Committee* (RMC) secara berkala berkala untuk membahas pengelolaan risiko kepatuhan dan pembahasannya disajikan dalam Laporan Profil Risiko Bank yang disampaikan kepada Otoritas Jasa Keuangan secara triwulanan maupun Laporan Tingkat Kesehatan Bank secara semesteran.

Sebagai upaya pengelolaan risiko kepatuhan, sepanjang tahun 2022, Bank telah melakukan mitigasi risiko kepatuhan di antaranya:

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).

QUALIFICATION AND CERTIFICATION

The Compliance Unit Personnel of BMI have competence in line with their duties and responsibilities, especially competence in Compliance and Risk Management.

COMPLIANCE RISK MANAGEMENT AND MITIGATION

As an entity engaged in the banking industry, the Company is loaded with the fulfillment of laws and 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 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 Muamalat always maximizes efforts to be able to implement the applicable provisions and regulations properly 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 operational activities of the Bank.

Bank Muamalat periodically holds Risk Management Committee (RMC) meetings to discuss compliance risk management, which is discussed and presented in the Bank's Risk Profile Report submitted to the Financial Services Authority quarterly as well as in the Bank Soundness Level Report on a semesterly basis.

As the effort to manage compliance risk, the Bank mitigated the following compliance risk during 2022:

1. Carried out compliance culture campaigns by sharing information on regulations and fatwas, provided opinions on implementing regulations and sharia aspects, reminded the related work units regarding regulatory compliance, and held training and knowledge sharing.
2. Provided opinions/suggestions regarding general and sharia compliance to work units related to product development, programs, regulations, operational activities, and compliance issues.
3. Monitored the prudential aspects of the Bank by issuing a 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 (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 *e-mail blast* dengan materi regulasi baru, fatwa, APU PPT dan Tata Kelola Perusahaan.
9. Pelaksanaan Sertifikasi Basic Sharia secara internal guna meningkatkan kompetensi karyawan terkait aspek syariah.
10. Pelaksanaan Sertifikasi APU – PPT secara internal untuk meningkatkan kompetensi karyawan di bidang APU-PPT
11. Mengembangkan materi training kepatuhan untuk meningkatkan kualitas karyawan Bank agar meningkatkan budaya kepatuhan serta memitigasi risiko
12. Menyampaikan data debitur group kepada Unit Kerja terkait secara rutin bulanan sebagai acuan dalam pemberian pembiayaan kepada Nasabah Group agar tidak melanggar BMPD.
13. Menyampaikan Laporan Pengawasan DPS kepada Manajemen Bank dan OJK.
14. Menyampaikan laporan terkait kepatuhan dan GCG kepada Otoritas Jasa Keuangan.

4. Assessed and evaluated the effectiveness, adequacy, and conformity of the Bank's policies, provisions, systems, and procedures with the prevailing laws and regulations and sharia provisions
5. Developed the Compliance Checklist, which purpose is to ensure operational readiness for opening, changing addresses, and changing office status prior to submitting the submission to the Financial Services Authority (FSA)
6. Reminded the reporting obligations to the Financial Services Authority/Bank Indonesia and other supervisory authorities.
7. Held training and knowledge sharing with materials on general compliance, AML & CFT, and sharia.
8. Sent email blasts with materials on new regulations, fatwas, AML & CFT, and Corporate Governance.
9. Implemented Internal Basic Sharia certification to improve employee competence in relation to the sharia aspects.
10. Implemented AML & CFT Certification internally to improve employee competence in AML & CFT.
11. Developed compliance training materials to improve the quality of the Bank's employees to improve compliance culture as well as mitigate compliance risk and mitigating risks
12. Submitted the group debtor data to the related Work Units monthly as a reference in providing financing to Group Customers so as not to violate the LLL
13. Submitted SSB Supervision Report to the Bank Management and FSA.
14. Submitted reports related to compliance and GCG to the Financial Services Authority.

Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT)

Anti Money Laundering and Counter Financing of Terrorism (AML & CFT)

Bank Muamalat senatiasa memantuhi peraturan perundang-undangan dan berbagai peraturan lainnya terkait Prinsip Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT). Bank Muamalat telah 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 di bawah Kepala Satuan Kerja Kepatuhan/ Compliance.

Implementasi APU & PTT pada Bank Muamalat mendapat perhatian khusus dan peran aktif dari Direksi dan Dewan Komisaris. Peranan Direksi dan Dewan Komisaris bertujuan untuk memotivasi karyawan dan unit kerja dalam mendorong terbentuknya budaya kepatuhan di seluruh jajaran organisasi.

Bank Muamalat telah memiliki beragam program yang sejalan dengan peraturan perundangan yang berlaku. Penerapan Program APU & PPT Bank Muamalat dilakukan secara efektif dan efisien mengacu pada Kebijakan Penerapan APU & PPT yang paling kurang mencakup 5 (lima) pilar penerapan Program APU & PPT, yaitu:

1. Pengawasan Aktif Dewan Komisaris dan Direksi
2. Kebijakan dan Prosedur
3. Pengendalian Intern
4. Sistem Informasi Manajemen
5. Sumber Daya Manusia dan Pelatihan

Bank Muamalat Indonesia juga melakukan *Customer Due Diligence* (CDD) yang sebelumnya dikenal dengan Prinsip Mengenal Nasabah (*Know Your Customer*). CDD ialah kegiatan 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.

Bank Muamalat always complies with the laws and regulations and other regulations related to the Principles of AntiMoney Laundering and Counter Financing of Terrorism (AML & CFT). As a form of compliance, Bank Muamalat established a Special Work Unit or appointed Bank Officers to implement the AML & CFT programs. In this case, the person in charge of AML & CFT at the Bank is the AML & CFT Work Unit, under the Head of the Compliance Unit.

Bank Muamalat applies AML & CFT through special attention and an active role from the Board of Directors and Board of Commissioners. The main role of the Board of Directors and the Board of Commissioners is to motivate employees and work units to encourage a culture of compliance at all organizational levels.

Bank Muamalat already has various programs in line with applicable laws and regulations. Bank Muamalat applies for the AML & CFT Program effectively and efficiently, referring to the AML & CFT Implementation Policy, which includes at least 5 (five) pillars of the implementation of the AML & CFT Program, namely:

1. Active Supervision by the Board of Commissioners and Directors
2. Policies and Procedures
3. Internal Control
4. Management Information System
5. Human Resources and Training

Bank Muamalat Indonesia also implements Customer Due Diligence (CDD), previously known as the Know Your Customer Principle. CDD is identification, verification, and monitoring by the Bank to ensure that the transaction is based on a profile of the prospective customer, walk-in customer, or bank customer. Therefore, it is expected to be able to prevent the establishment of Bank Muamalat Indonesia's facility of criminal money transactions and to support eradication as well as prevention of money laundering and terrorism financing.

Sepanjang 2022, 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.
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 bekerja sama 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.

During 2022, the Bank carried out activities related to the implementation of the AML & CFT program, including the following:

a. Shared information or reminders related to the AML & CFT Program implementation to all related work units.
b. Reported preparation and submission activities (LTKM, LTKT, LTKL, SIPESAT), as well as updated and monitored customer data.
c. Maintained the List of Suspected Terrorists and Terrorist Organizations (DTTOT) and the List of Funding for the Proliferation of Weapons of Mass Destruction.
d. Monitored the implementation of customer risk classification using the Risk-Based Approach (RBA) method, an indication of Suspicious Financial Transactions (SFT alert), and persons/business entities designated as suspects or defendants in corruption/ money laundering cases.
e. Reviewed the New Policies, Guidelines, Implementation Procedures, Products, or Activities related to the implementation of the AML & CFT program.
f. Fulfilled requests for data/information/documents from external parties, especially Law Enforcement Officials or the Supervisory and Regulatory Agency.
g. Fulfilled requests for data/information/ documents from (PPATK) in the context of FIR.
h. Reviewed and/or provided AML & CFT opinions related to the Bank's products, operations, and activities.
i. Delivered the process of updating customer data with a priority scale, including for customers in the high-risk category, active in the transaction, and with a large balance.
j. Filled in the KYC/AML Questionnaire, which is part of correspondent banking activities, to ensure that AML/ KYC implementation is carried out in accordance with regulations.
k. Submitted 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. Monitored CIF to ensure the Bank maintained an integrated Customer profile (Single CIF) to reduce duplicate CIF data.
m. Training/socialization/coaching related to the implementation of the AML & CFT Program to related employees.
n. Attended training/workshops related to AML & CFT from PPATK, FSA, and FKDKP
o. Organized the AML & CFT certification program, which is carried out internally in collaboration with Learning & Talent Management to increase the understanding of all employees on implementing 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 2022, berikut permasalahan hukum Bank Muamalat Indonesia sebagaimana digambarkan dalam tabel berikut :

As a company that actively carries out its business activities, Bank Muamalat Indonesia is at risk of facing civil and criminal legal cases. As of the end of 2022, Bank Muamalat Indonesia faced the following legal issues:

Jenis Sanksi	Jumlah Total		Type of Sanction
	Perdata Civil	Pidana Crime	
Telah selesai (telah mempunyai kekuatan hukum yang tetap)	44	2	Has been completed (has permanent legal force)
Dalam proses penyelesaian	94	22	In the process of being completed

Sanksi Administratif

Administrative Sanction

Hingga berakhirnya tahun buku 2022, baik Bank Muamalat Indonesia, anggota Dewan Komisaris, dan Direksi tidak mendapatkan sanksi administratif dari Otoritas Perbankan yang berpengaruh signifikan terhadap operasional Bank.

As of the end of the 2022 fiscal year, Bank Muamalat Indonesia, members of the Board of Commissioners, and Board of Directors never received administrative sanctions from the Banking Authority which has a significant effect on the Bank's operations.

Akses Informasi dan Data Perusahaan

Access to Company Data and Information

Bank Muamalat berkomitmen untuk mewujudkan prinsip-prinsip tata kelola yang baik, termasuk transparansi, yang salah satunya diwujudkan melalui penyediaan akses informasi bagi para pemegang saham dan pemangku kepentingan. Bank Muamalat berkomitmen untuk senantiasa memberikan informasi yang aktual dan bermanfaat dengan memperhatikan ketentuan terkait data perusahaan yang tidak dapat dipublikasikan/rahasia.

Bank Muamalat is committed to actualizing GCG principles, including transparency, which is manifested by providing access to information for the stakeholders. Bank Muamalat strives to provide actual and useful information by considering the provisions regarding company data that cannot be published/confidential.

Transparansi informasi secara internal dan eksternal diharapkan 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 website Bank pada alamat www.bankmuamalat.co.id dan media social resmi milik Bank Muamalat. Bank juga menyediakan informasi lebih lanjut bagi Pemegang Saham dan pemangku kepentingan yang dapat diakses melalui:

The manifestation of internal and external transparency principles in the information is expected to assist, maintain and increase the stakeholders' knowledge, understanding, and positive perception toward 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 and official social media by Bank Muamalat. The Bank also provides further information for the shareholders and stakeholders, which can be accessed through the following:

a. Media Elektronik

Penggunaan teknologi informasi dan komunikasi (*Information & Communication Technology*/ICT) yang andal 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 penting dalam pengembangan media komunikasi Bank Muamalat Indonesia saat ini dan di masa mendatang.

a. Electronic Media

The use of reliable Information & Communication Technology (ICT) is highly required to support information delivery 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 communication media for Bank Muamalat Indonesia today and in the future.

Bank menyediakan beberapa saluran media elektronik yang dapat diakses yaitu:

Telepon	: (021) 80666000
Faksimile	: (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 mutasi, pemindahbukuan, transfer antar rekening Bank Muamalat hingga Rp50 juta. Nasabah 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 e-mail 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 2022 .

The Bank provides several electronic media channels that can be accessed, namely:

Phone	: (021) 80666000
Facsimile	: (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 the effort to disseminate information on every corporate action and other important Bank activities.

c. Salamuamalat

Bank Muamalat has 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, the customers may check balance information, check transactions, book transfers, transfer between Bank Muamalat accounts up to Rp50 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 on 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 e-mail corporate.affairs@bankmuamalat.co.id or investor.relations@bankmuamalat.co.id apart from the previously described facilities

Bank Muamalat Indonesia also continues to share information regarding its business activities to the public through information disclosure. The following is information disclosure released by the Bank during 2022.

Keterangan Description	Tanggal Date	Media Media
Pemberitahuan Perubahan Anggota Komite Audit PT Bank Muamalat Indonesia Tbk Notification of Changes in Audit Committee Member of PT Bank Muamalat Indonesia Tbk	20 Desember 2022 December 20, 2022	Website perseroan dalam Bahasa Indonesia dan Bahasa Inggris Company website in Indonesian and English
Ringkasan Risalah RUPS Luar Biasa 29 November 2022 Summary of Minutes of Extraordinary GMS on November 29, 2022	01 Desember 2022 December 01, 2022	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar harian ekonomi neraca dan 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
Perubahan Dewan Komisaris, Direksi PT Bank Muamalat Indonesia Tbk Changes in the composition of PT Bank Muamalat Indonesia Tbk's Board of Commissioners and Board of Directors	29 November 2022 November 29, 2022	Website perseroan dalam Bahasa Indonesia dan Bahasa Inggris Company website in Indonesian and English
Pemberitahuan Perubahan Anggota Komite Audit PT Bank Muamalat Indonesia Tbk Notification of Changes in Audit Committee Members of PT Bank Muamalat Indonesia Tbk	28 November 2022 November 28, 2022	Website perseroan dalam Bahasa Indonesia dan Bahasa Inggris Company website in Indonesian and English
Pemanggilan Ulang RUPS Luar Biasa tanggal 29 November 2022 Reinvitation of Extraordinary GMS on November 29, 2022	07 November 2022 November 7, 2022	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar harian ekonomi neraca dan 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
Keterbukaan Informasi Tentang Pengunduran Diri Anggota Direksi PT Bank Muamalat Indonesia Tbk Information disclosure on the Resignation of Members of the Board of Directors of PT Bank Muamalat Indonesia Tbk	01 November 2022 November 1, 2022	Surat kabar harian berbahasa Indonesia berperedaran nasional, **yaitu surat kabar harian ekonomi neraca** dan 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
Pengumuman Penundaan RUPS Luar Biasa tanggal 21 Oktober 2022 Announcement of Postponement of Extraordinary GMS on October 21, 2022	20 Oktober 2022 October 20, 2022	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar harian ekonomi neraca dan 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
Pemanggilan RUPS Luar Biasa tanggal 21 Oktober 2022 Invitation of Extraordinary GMS on October 21, 2022	29 September 2022 September 29, 2022	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar harian ekonomi neraca dan 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
Pengumuman RUPS Luar Biasa 21 Oktober 2022 Announcement of Extraordinary GMS on October 21, 2022	14 September 2022 September 14, 2022	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar harian ekonomi neraca dan 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
Ringkasan Risalah RUPS Tahunan dan Luar Biasa tanggal 24 Juni 2022 Summary of Minutes of the Annual and Extraordinary GMS on June 24, 2022	28 Juni 2022 June 28, 2022	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar harian ekonomi neraca dan 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

Keterangan Description	Tanggal Date	Media Media
Pemanggilan Ulang RUPS Tahunan dan RUPS Luar Biasa tanggal 24 Juni 2022 Reinvitation of Annual GMS and Extraordinary GMS on June 24, 2022	31 Mei 2022 May 31, 2022	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar harian terbit dan 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
Penundaan RUPS Tahunan dan Luar Biasa tanggal 02 Juni 2022 Postponement of Annual and Extraordinary GMS on June 02, 2022	27 Mei 2022 May 27, 2022	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar harian terbit dan 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
Pemanggilan RUPS Tahunan dan Luar Biasa tanggal 02 Juni 2022 Invitation to the Annual and Extraordinary GMS on June 02, 2022	11 Mei 2022 May 11, 2022	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar harian terbit dan 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
Ringkasan Risalah Rapat RUPS Luar Biasa tanggal 28 Februari 2022 Summary of Minutes of Extraordinary GMS Meeting on February 28, 2022	02 Maret 2022 March 02, 2022	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar harian ekonomi neraca dan 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
Pemberitahuan Perubahan Anggota komite Audit PT Bank Muamalat Indonesia Tbk Notification of Changes in Audit Committee Members of PT Bank Muamalat Indonesia Tbk	18 Februari 2022 February 18, 2022	Website perseroan dalam bahasa Indonesia dan Bahasa Inggris Company website in Indonesian and English
Keterbukaan Informasi dan Fakta Material Information disclosure and Material Facts	08 Februari 2022 February 08, 2022	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar harian ekonomi neraca dan 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
Pemanggilan RUPS Luar Biasa tanggal 28 Februari 2022 Invitation to Extraordinary GMS on February 28, 2022	04 Februari 2022 February 04, 2022	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar harian ekonomi neraca dan 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
Pengumuman Penundaan RUPS Luar Biasa tanggal 18 Februari 2022 Announcement of Postponement of Extraordinary GMS on February 18, 2022	27 Januari 2022 January 27, 2022	Surat kabar harian berbahasa Indonesia berperedaran nasional, yaitu surat kabar harian ekonomi neraca dan 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

Kode Etik Perusahaan

Corporate Code of Conduct

Kode Etik (*Code of Conduct*) Bank Muamalat menjadi nilai dasar dan pedoman bagi seluruh insan Bank Muamalat Indonesia sekaligus merupakan wujud dari komitmen Bank untuk menjalankan fungsi kepatuhan. Kode etik tersebut menjadi dasar dalam bersikap dan beretika seluruh insan Muamalat di setiap kegiatan usahanya. Penyusunan Kode Etik Bank Muamalat mengacu pada Kode Etik Bankir Indonesia, *Core Values* Bank Muamalat Indonesia dan *Ittifaq* serta berdasarkan pada *best practice* penerapan *Good Corporate Governance*.

Kode Etik Bank Muamalat mengatur 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*.

Bank Muamalat's Code of Conducts is the basic values and guidelines for all employees of Bank Muamalat Indonesia and manifestation of the Bank's commitment to applying the compliance function. The code of conduct provides the basis for the behavior and ethics of the entire Muamalat individuals in every business activity. The preparation of the Bank Muamalat Code of Conducts is based on the Indonesian Bankers Code of Ethics, the Core Values of Bank Muamalat Indonesia and Ittifaq and based on the best practice of implementing Good Corporate Governance.

Bank Muamalat's Code of Conducts regulates 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 regulated the main principles of the Code of Conducts within the Bank, including:

1. Compliance with Islamic teachings as well as applicable laws and regulations.
2. Ensuring halal sources, processes, and results of work, including regulation of conflicts of interest, relationships with the stakeholders, and employees' political activities.
3. Demonstrating discipline behavior in working and practicing worship.
4. Upholding moral ethics and courtesy.
5. Maintaining the delegated mandate, including regulating behavior to maintain the Bank's good reputation, care for Bank facilities, serve customers well, and prevent violations.
6. Maintain the confidentiality of customer and bank information.

DISSEMINATION OF THE CODE OF CONDUCTS AND ENFORCEMENT EFFORTS

The Bank constantly carries out periodical socialization from year to year through a series of training and display of Code of Conducts material through the Muamalat Human Power media, which can be accessed by all employees, as well as socialization via HC News. The entire 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 manifestation 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 CONDUCTS APPLICABLE TO ALL ORGANIZATION LEVELS

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 always willing to 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

Sanctions are imposed 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. The Bank may impose sanctions due to 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 2022 .

Total Violations and Sanctions Imposed

The following are total violations and sanctions imposed by the Bank until the end of the 2022 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	35	31	4
2	SP1 Warning Letter 1	12	9	3
3	SP2 Warning Letter 2	4	4	0
4	SP3 Warning Letter 3	12	9	3
5	Pemutusan Hubungan Kerja Termination of Employment	12	0	12
	Total	**75**	**53**	**22**

Kebijakan Anti Korupsi/Fraud dan Sosialisasinya

Anti-Corruption/Fraud Policy and Its Socialization

Bank berkomitmen penuh untuk mencegah terjadinya tindak korupsi maupun tindakan penipuan (*fraud*) lainnya dengan menerapkan aturan yang ketat. Bank menerapkan kebijakan yang secara tegas menyatakan bahwa Insan Muamalat tidak diperbolehkan melakukan perbuatan korupsi atau melakukan perbuatan yang mendorong terjadinya korupsi, serta memberi atau menerima suap. 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 is fully committed to preventing corruption and other frauds by implementing strict rules. The Bank applies a policy that clearly states that Muamalat Individuals are not allowed to commit corruption, perform actions that encourage corruption or give or receive a bribe. The Bank regulates anti-corruption/anti-fraud policy as described in the Code of Conducts & Employment Behavior. The Bank also has customer complaint service and a violation reporting program, as described in the "Whistleblowing System" sub-chapter, as part of the support for implementing anti-corruption policies within the Bank.

FUNGSI ANTI FRAUD

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.

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*).

ANTI-FRAUD FUNCTION

Bank Muamalat Indonesia also developed an anti-fraud policy in the Anti-Fraud Guidelines and Procedures to prevent fraud. In general, Anti-Fraud Guidelines and Procedures regulate anti-fraud duties and responsibilities, anti-fraud authority, prevention, detection, investigation, reporting, sanctions, monitoring, evaluation, and follow-up of frauds.

Regarding acts of irregularities or fraud, Bank Muamalat Indonesia complies with FSA Regulation No.39/POJK.03/2019 dated December 19, 2019, on the Implementation of an AntiFraud Strategy for Commercial Banks and as a manifestation of improvement of the Bank's Internal Control System Policy. To that end, through monitoring and mitigating fraud risk, Bank Muamalat Indonesia has developed 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 awareness*, 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 *e-mail blast* melalui *employee relations* ke seluruh karyawan di kantor kas, kantor capem dan kantor cabang. Selain itu juga dikirim melalui *news letter* yang di-*e-mail* 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 *whitsleblowing* 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 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.

Apart from the roles in implementing fraud control strategies, the Bank's Anti-Fraud Function also has duties and responsibilities that include the following:

1. Compiling and periodically reviewing Anti-Fraud Guidelines and Procedures.
2. Providing socialization, training, campaigns, and coaching to all organization levels to anticipate and prevent fraud.
3. Supervising and evaluating the implementation/ application of the Anti-Fraud Guidelines and Implementation Procedures.
4. Assessing the Bank's effectiveness 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. Berkoordinasi dengan instansi dan aparatur Negara terkait untuk menindaklanjuti kasus *fraud*, baik yang dilakukan oleh pihak internal maupun eksternal.
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 sebaikbaiknya. 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.

6. Coordinating with the related agencies and state apparatus to follow up on fraud cases committed by internal or external parties.
7. Coordinating with related work units in reporting to Bank Indonesia and/or the Financial Services Authority to submit a Report every semester on implementing the Anti-Fraud Strategy, which is conducted in January and July each year.
8. Reporting to the Financial Services Authority and fraud incidents estimated to bring significant negative impacts to the Bank no later than 3 (three) working days after the Bank is aware of the fraud.
9. Administering all documents properly. All documents are strictly confidential and cannot be borrowed from any party unless 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 running duties.
11. Required keeping the confidentiality of all information related to the whistleblower's identity.
12. Required to keep the confidentiality of all information during the investigation process
13. Required to submit special audit/investigation report to the President Director, Commissioner through the Audit Committee and copy it to the Compliance Director to obtain directives which then 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 2022

REALIZATION OF ACTIVITIES IN 2022

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		
	2022	2021	2022	2021	2022	2021	
Total *Fraud*	0	0	14	9	0	1	Total Fraud
Telah Diselesaikan	0	0	14	9	0	1	Resolved
Dalam Proses Penyelesaian Internal Bank	0	0	0	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 KEBIJAKAN ANTI FRAUD TAHUN 2022

Sebagai bagian dari upaya mencegah terjadinya tindakan korupsi dan sebagai wujud implementasi kebijakan anti korupsi, Bank merealisasikan program "Pelatihan, sosialisasi dan kampanye Anti Fraud termasuk didalamnya pelatihan Anti Korupsi" yang telah dilaksanakan pada semua cabang sebanyak 2 kali setahun dan disampaikan oleh para Pimpinan Cabang terkait dan juga disampaikan oleh tim Anti Fraud. Pelaksanaan 2 kali setahun merupakan suatu kewajiban, dimana realisasinya akan dimonitor oleh Satuan Anti Fraud (SAF) karena akan menjadi menjadi faktor pengurang dalam penilaian bagi Cabang yang tidak melaksanakannya.

Sosialisasi Anti fraud dilakukan Dicabang-cabang yang dilakukan oleh Tim Anti Fraud maupun dilakukan oleh Cabang secara mandiri dengan pemberian materi secara online maupun tatap muka, dengan rincian sebagai berikut :

SOCIALIZATION OF ANTI-FRAUD POLICY ACTIVITIES IN 2022

As part of preventing corruption and implementing an anti-corruption policy, the Bank implements the "Anti-Fraud Training, Socialization and Campaign" program, conducted in all branches twice a year and delivered by the relevant Branch Managers and delivered by the Anti-Fraud team. Implementation twice a year is mandatory, where the realization will be monitored by Anti Fraud Unit (AFU) since it will be a deduction factor in the assessment for branches that do not implement it.

Anti-fraud socialization is carried out in the branches by Anti-fraud Team and carried out by the branches independently by providing material online and face-to-face, with the following details:

Periode Sosialisasi Socialization Period	Jumlah Cabang Number of Branches	Jumlah Peserta Number of Participants
Semester I 2022	80	2.219
Semester II 2022	80	2.248

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

Bank Muamalat Indonesia implements Gratuity Control Policy to realize the Bank management 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 these guidelines, the entire Bank Muamalat Indonesia personnel are expected to have an equal understanding of the treatment of gratuity and avoid the practices, including 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

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 PENGENDALIAN GRATIFIKASI 2022

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.

TRANSPARANSI KONDISI KEUANGAN DAN NON-KEUANGAN PERUSAHAAN

Bank Muamalat Indonesia telah memenuhi kewajiban transparansi dan publikasi kondisi keuangan dan nonkeuangan sesuai dengan peraturan perundangan-undangan yang berlaku, melalui penyampaian dan publikasi informasi, baik melalui media cetak maupun situs web Bank yang mencakup:

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.

TRANSPARENCY OF THE COMPANY'S FINANCIAL AND NON-FINANCIAL CONDITIONS

Bank Muamalat Indonesia has fulfilled the obligations of transparency and publication of financial and nonfinancial conditions according to the prevailing laws and regulations through the delivery and publication of information, either through print media or the Bank's website, including:

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 based on 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 the 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 information disclosure, financial education and services to the public	Situs web Bank The Bank's website

PEMBELIAN KEMBALI SAHAM DAN OBLIGASI BANK MUAMALAT INDONESIA

Selama tahun 2022, tidak terdapat buyback saham maupun buyback obligasi.

PEMBERIAN DANA UNTUK KEGIATAN SOSIAL DAN POLITIK

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".

BATAS MAKSIMUM PENYALURAN DANA (BMPD)

Sepanjang tahun 2022, Bank Muamalat Indonesia tidak melanggar dan/atau melampaui Batas Maksimum Penyaluran Dana (BMPD) baik kepada pihak terkait maupun pihak tidak terkait dengan Bank.

KEBIJAKAN PERLINDUNGAN NASABAH

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 Otoritas Jasa Keuangan Republik Indonesia Nomor 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan. Informasi lebih rinci terkait dengan mekanisme prosedur dan pelaksanaan penyelesaian pengaduan nasabah dijelaskan di Bab "Tanggung Jawab Sosial Perusahaan".

PERLINDUNGAN HAK KREDITUR

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

BUYBACK OF SHARES AND BONDS OF BANK MUAMALAT INDONESIA

Throughout 2022, there were no shares buybacks or bond buybacks.

PROVISION OF FUNDS FOR SOCIAL AND POLITICAL ACTIVITIES

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 maintains the independence and professionalism of the Bank and its employees.

The Bank allows the personnel of Bank Muamalat Indonesia to be involved in social activities since the Bank believes that social activities positively impact a wider audience in the long term. The Bank always strives to continue supporting the implementation of social activities realized through the Corporate Social Responsibility program. The details are reported in the Chapter "Corporate Social Responsibility."

LEGAL LENDING LIMIT (LLL)

Throughout 2022, Bank Muamalat Indonesia did not violate and/ or exceed the Legal Lending Limit (LLL) for related parties and unrelated parties to the Bank.

CUSTOMER PROTECTION POLICY

For BMI, the customer is one of the stakeholders with a crucial role in improving the business performance and sustainability of the Bank. Therefore, the Bank is committed and strives to provide excellent services and protection to the customers, manifested by the customer complaint services on Bank Muamalat Indonesia's website. Customers can directly contact and report if they encounter issues in the banking/financial transaction process at Bank Muamalat Indonesia.

The Bank always strives to protect all customers' interests and provide the best, as a manifestation of fulfillment of the Regulation of the Financial Services Authority of the Republic of Indonesia Number 6/POJK.07/2022 concerning Consumer and Community Protection in the Financial Services Sector. Detailed information related to the procedure and implementation mechanism for settling customer complaints is described in the "Corporate Social Responsibility" chapter.

CREDITOR RIGHTS PROTECTION

In order to protect the creditors' rights, Bank Muamalat Indonesia conducts honest and transparent information disclosure and equal treatment to all creditors without any discrimination. Through information disclosure, all creditors and business partners obtain relevant information

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.

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.

SISTEM PELAPORAN PELANGGARAN

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 (*Whistleblowing 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.

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.

MEKANISME PELAPORAN

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, *e-mail* 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
Telpon/SMS/WA : 0811-1310-6000

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 GCG implementation.

Through this policy, the Bank expects that creditors' rights can be fulfilled while simultaneously maintaining creditors' confidence in the Bank. The Bank guarantees that the creditors' rights are implemented properly, as outlined in the agreement agreed by both parties. As part of the implementation of creditors' rights, the Bank carries out its obligations as agreed in a timely manner and strives to avoid delays or negligence that may potentially cause losses to both parties

WHISTLEBLOWING SYSTEM

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, WBS implementation is intended to provide a comfortable and favorable work environment for all employees and prevent fraud that may lead to material or immaterial losses to the Company in the future.

The whistleblowing policy has been included in the internal provision, namely "Speak Up," which is related to the protection for whistleblowers, fraud complaints, reporting systems and report follow-up mechanisms pursuant to the applicable laws and regulations, in which Bank Muamalat Indonesia guarantees the confidentiality of the whistleblowers' identity and the reports submitted in a free format.

REPORTING MECHANISM

Bank Muamalat Indonesia guarantees the confidentiality of the whistleblowers' identity and their report and provides full protection for them. Whistleblowers can convey their allegations personally by letter, telephone, e-mail, and other media. Reports of alleged violations can be submitted to the Bank Muamalat Indonesia WBS Contact Center as follows:

WBS CONTACT CENTER OF 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
Telpon/SMS/WA : 0811-1310-6000

PERLINDUNGAN BAGI PELAPOR

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.

PROTECTION FOR WHISTLEBLOWERS

Bank Muamalat Indonesia guarantees protection to the Whistleblowers with good intentions and to their families by keeping the identity of the Whistleblower confidential. Moreover, Bank Muamalat Indonesia also provides legal assistance to Whistleblowers from all threats, intimidation, punishment, or unpleasant actions from any party. Protection is also provided to employees investigating and providing information related to investigations of violations.

PENGELOLA PENGADUAN

Whistle Blowing System (WBS) dikelola 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.

WHISTLEBLOWING MANAGER

WBS is managed through the Anti-Fraud unit and functions as a derivative of the Anti-Fraud Strategy (AFS). WBS implementation is regulated in GCG Policy and Anti-Fraud Procedure, which includes: Protection for Whistleblowers, Reporting System, Whistleblower Report Follow-Up Mechanism, Complaints on Fraud Indications, and WBS Contact Center.

JENIS SANKSI BAGI PELANGGAR

Apabila Terlapor terbukti melakukan pelanggaran, maka sanksi yang diberikan mengacu pada ketentuan yang berlaku di Perseroan, maupun sesuai dengan perundang-undangan yang berlaku. Bagi pelaku yang terbukti, 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.

TYPES OF SANCTIONS FOR VIOLATORS

If the Reported Party is proven to have committed a violation, then the sanctions imposed refer to the provisions applicable in the Company and in accordance with the applicable laws and regulations. The Bank applies strict sanctions for the perpetrators by referring to the Zero Tolerance policy, namely Termination of Employment. In contrast, for the related parties, the sanctions are imposed by considering the level of negligence and the impact.

PENANGANAN PENGADUAN DAN TINDAK LANJUT TAHUN 2022

COMPLAINT HANDLING AND FOLLOW-UP IN 2022

Jumlah Pengaduan Total Complaints	Status			
	Sudah Ditindaklanjuti Followed Up	Sedang Ditindaklanjuti In Follow Up	Belum Ditindaklanjuti Not Followed Up	Tidak Layak Ditindaklanjuti Not Eligible to Be Followed Up
14	14	0	0	0

PENDAPATAN NON HALAL DAN PENGGUNAANNYA

Berikut adalah rincian pendapatan non halal Bank sepanjang 2022 dan penggunaannya.

NON-HALAL INCOME AND THE USE

The following is detail for the Bank's non-halal income throughout 2022 and its use.

(dalam jutaan Rupiah | in million Rupiah)

No	Sumber Pendapatan Non Halal Non-Halal Income Source	Nilai Pendapatan Non Halal Value of Non-Halal Income
1	Denda Penalties	327
2	Penerimaan Non Halal Non-Halal Revenue	1.275
	Total Penerimaan **Total Revenue**	**1.602**