

**INVITATION
ANNUAL GENERAL MEETING OF SHAREHOLDERS
PT BANK MUAMALAT INDONESIA Tbk**

Assalamualaikum Warahmatullahi Wabarakatuh.

The Board of Directors of PT Bank Muamalat Indonesia Tbk (hereinafter referred to as the "**Company**") having its domicile in South Jakarta, hereby invite the Shareholders to attend the Company's Annual General Meeting of Shareholders (hereinafter referred to as the "**AGMS**") which will be held physically on:

Day/Date : Thursday, May 11, 2023 / 20 Syawal 1444 H
Time : 09.00 – 11.00 WIB (Western Indonesia Time Zone)
Place : BJ Habibie Ballroom - Muamalat Tower 2nd Floor
Jalan Prof. Dr. Satrio Kav. 18, South Jakarta 12940, Indonesia

The AGMS will be held with the following Agenda:

- Approval of the Company's Annual Report for the Financial Year 2022, including the Board of Commissioners and Sharia Supervisory Board Oversight Report for the Financial Year 2022, and ratification of the Company's Financial Statements for the Financial Year 2022.**

Explanation:

In accordance with the provisions of Article 9.5 and Article 9.6 of the Company's Articles of Association, as well as Article 69 and Article 78 of Law No.40 of 2007 on Limited Liability Companies ("Company Law"), the approval of the Annual Report, which includes the Company's Financial Statements, the Company's Activity Report and the Report on the Supervisory Duties of the Board of Commissioners and the Sharia Supervisory Board, is decided at the AGMS.

In this agenda, the Company will also propose to the AGMS to grant full release and discharge (*vollediq acquit de charge*) to the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company for the management and supervisory actions that have been carried out during the financial year 2022.

- Determination of the Use of the Company's Net Income for the Financial Year 2022**

Explanation:

In accordance with the provisions of Article 20.1 of the Company's Articles of Association as well as Article 70 and Article 71 of the Company Law, the utilisation of the Company's net profit is decided by the AGMS.

- Appointment of a Public Accountant Firm to audit the Company's Financial Statements for the Financial Year 2023 and other audits required by the Company.**

Explanation:

In accordance with the provisions of Article 9.5 of the Company's Articles of Association and Article 13.1 POJK Number 13/POJK.03/2017 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities, the appointment of a Public Accountant Office to audit the Company's Financial Statements must be carried out at the AGMS with considering the proposal of the Board of Commissioners.

- Determination of salaries or honorarium and benefits of Board members for the year 2023.**

Explanation:

In accordance with the provisions of Article 13.8 and Article 15.17 of the Company's Articles of Association, the determination of the salary or honorarium and benefits of the Board of Commissioners and Board of Directors shall be made at the AGMS.

- Amendments to the Company's Articles of Association**

Explanation:

In accordance with the provisions of Article 19 of the Company Law, Article 9.5 and Article 11.2 of the Company's Articles of Association, amendments to the Articles of Association are determined by the AGMS. The proposed amendment to the Articles of Association is an adjustment to the conditions of the Company's organisational needs and business activities as well as the latest provisions including POJK 15/2020.

- Changes in the Composition of the Company's Management.**

Explanation:

In accordance with the provisions of Article 94, Article 109, and Article 119 of the Company Law, Article 3, Article 8, Article 23, and Article 27 of POJK No.33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, and Article 9.5, Article 12.4 and paragraph 7, Article 15.6 and paragraph 10, and Article 18.9 of the Company's Articles of Association, changes to the Company's management members are carried out in the AGMS.

ANNOTATION:

- The Company do not send a separate invitation to the Shareholders because this invitation is considered as an official invitation to the Company's Shareholders to attend the Meeting.
- The Shareholders of the Company who are entitled to attend or be represented and vote at the Meeting are the Shareholders of the Company whose names are recorded in the Register of Shareholders of the Company on Monday, April 17, 2023 at 16.00 WIB (hereinafter referred to as the "**Eligible Shareholders**").
- Eligible Shareholders or their proxies who will attend the AGMS are required to submit a photocopy of the Share Certificate/Collective Share Certificate and Identity Card (KTP) or other proof of identity to the officer before entering the AGMS room. Shareholders of the Company in the form of Legal Entities are required to bring a photocopy of the latest Articles of Association of the Company, the latest composition of the management accompanied by proof of authority to represent the Legal Entity and submit to the officer before entering the AGMS room.
- Authorisation by Eligible Shareholders:
 - Shareholders of the Company who are not present at the AGMS can be represented by their proxies by submitting a valid power of attorney (original) affixed with a stamp duty of IDR10,000.- as well as a photocopy of the Share Certificate / Collective Share Certificate and ID card or other proof of identity of the authoriser and proxy to the officer before entering the AGMS room. The Power of Attorney form can be downloaded from the Company's website (<https://www.bankmuamalat.co.id/index.php/hubungan-investor/rups>).
 - Granting power of attorney to members of the Board of Directors, members of the Board of Commissioners and Employees of the Company is permitted, but the votes they cast as proxies in the AGMS are not counted in the voting.
- Meeting materials related to the agenda of the AGMS mentioned above are available on the Company's website. The Company does not provide printed copies of the Meeting materials to the Shareholders at the time of the Meeting.
- Eligible Shareholders or their proxies who will physically attend the AGMS, must follow and pass the safety and health protocols applicable to the Meeting venue, as follows:
 - Wear a mask while in the Meeting area.
 - Not have a body temperature above normal (or more than 37,5° C).
 - Implementing physical distancing policy in the AGMS area.
 - Following other health and security procedures and protocols set by the Company.
- For the health and safety of all Parties, the Company may prohibit Eligible Shareholders or their proxies from attending/entering the building area or being in the Meeting room where the Meeting is held in the event that the shareholders or their proxies do not comply with the security and health protocols as required above, as well as if there are certain conditions that the Company considers necessary as a form of implementing health and order protocols.
- To facilitate the arrangement of the AGMS, the Shareholders or their proxies who are present are kindly requested to be at the venue of AGMS no later than 30 (thirty) minutes before the event begins.

This is conveyed to be a common concern.

Wassalamualaikum Warahmatullahi Wabarakatuh.