



**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, June 27, 2024 / 20 Dhul Hijjah 1445 H
Time : 09.30 – 12.00 Western Indonesia Time Zone
Place : BJ Habibie Ballroom - Muamalat Tower 2nd Floor
Jalan Prof. Dr. Satrio Kav. 18, South Jakarta 12940, Indonesia

The AGMS will be held with the following Agenda :

1. Approval of the Company's Annual Report for the Financial Year 2023, including the Board of Commissioners and Sharia Supervisory Board Oversight Report for the Financial Year 2023, and ratification of the Company's Financial Statements for the Financial Year 2023

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 66, Article 69 and Article 78 of the Law of the Republic of Indonesia Number 40 of 2007 on Limited Liability Companies as amended by Law of the Republic of Indonesia Number 6 of 2023 on the Stipulation of Government Regulation in Lieu of Law Number 2 of 2022 on Job Creation into Law ("**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 Sharia Supervisory Board, is decided at the AGMS.

In this agenda, the Company will also:

- a. propose to the AGMS to grant full release and discharge (vollediq acquit et 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 2023.
- b. submit the Bank's Business Plan Report (the Company's Annual Work Plan and Budget) for the Financial Year 2024.

2. Determination of the Use of the Company's Net Income for the Financial Year 2023

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.

3. Appointment of a Public Accountant Firm to audit the Company's Financial Statements for the Financial Year 2024 and other audits required by the Company

Explanation :

In accordance with the provisions of Article 9.5 of the Company's Articles of Association, Article 3 of POJK Number 9 of 2023 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities and Article 59 of POJK Number 15/POJK.04/2020 concerning the Plan and Implementation of the General Meeting of Shareholders of Public Companies, the appointment of a Public Accounting Firm registered with the Financial Services Authority to audit the Company's Financial Statements must be made at the General Meeting of Shareholders by considering the proposal of the Board of Commissioners. The proposal for the appointment and dismissal of the public accountant and/or public accounting firm submitted by the Board of Commissioners must consider the recommendations of the Audit Committee.

4. Determination of Salaries or Honoraria and Benefits of Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company for the Financial Year 2024

Explanation :

In accordance with the provisions of Article 13 paragraph 8 and paragraph 13 and Article 15 paragraph 7 and paragraph 16 of the Company's Articles of Association, the determination of the salary or honorarium and allowances of the Board of Commissioners and the Board of Directors is determined by the GMS. As for the Sharia Supervisory Board ("**SSB**"), in accordance with the provisions in Article 18 paragraph 6 of the Company's Articles of Association, the remuneration ratio has been determined.

5. Changes in the composition of the Company's Management

Explanation :

The term of office of the members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board ends at the closing of the 5th AGMS and in accordance with 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 as well as 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 ("**POJK 33/2014**") that changes in the members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company are carried out in the GMS.

ANNOTATION :

1. 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 AGMS.
2. The Shareholders of the Company who are entitled to attend or be represented and vote at the AGMS are the Shareholders of the Company whose names are recorded in the Register of Shareholders of the Company on **Monday, June 3, 2024 at 16.00 Western Indonesia Time Zone** (hereinafter referred to as the "**Eligible Shareholders**").

3. The Company limits the number of Shareholders physically present at the venue of the AGMS, taking into account the security of the building where the AGMS takes place. For this reason, Shareholders who are unable to attend or cannot enter the room, can authorise an Independent Proxy that has been provided by the Company's Securities Administration Bureau, PT Datindo Entrycom.
4. 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.
5. Authorisation by Eligible Shareholders:
 - a. 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 IDR10,000.00 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>).
 - b. 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.
 - c. The granting of power of attorney can be done to an Independent Proxy provided by the Company's Securities Administration Bureau, PT Datindo Entrycom.
6. The Company does not provide printed copies of the AGM Procedures, Power of Attorney Form and materials related to the AGM agenda, therefore Shareholders can obtain them by downloading from the Company's website (<https://www.bankmuamalat.co.id/index.php/hubungan-investor/rups>).
7. To facilitate the arrangement of the AGMS, Shareholders or their proxies who attend are kindly requested to be at the venue of the AGMS no later than 30 (thirty) minutes before the event begins.

This is conveyed to be a common concern.

Wassalamualaikum Warahmatullahi Wabarakatuh.

Jakarta, June 4, 2024 / 27 Dhul Qadah 1445 H
PT BANK MUAMALAT INDONESIA Tbk
BOARD OF DIRECTORS