

INVITATION
THE EXTRAORDINARY 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**") domiciled in South Jakarta, hereby invite the Shareholders of the Company to attend the Extraordinary General Meeting of Shareholders (hereinafter referred to as the "**EGMS**") which will be conducted on:

Day/Date : Tuesday, 29 November 2022 / 05 Jumadil Awal 1444 H
Time : 09.00 – 12.00 Western Indonesia Time (WIB)
Venue : Ballroom BJ Habibie - Muamalat Tower 2nd Floor
Jl. Prof. Dr. Satrio Kav. 18, Jakarta 12940, Indonesia

With the following agenda of the EGMS:

1. Approval for the Changes of the Management of the Company.

Explanation:

Pursuant to Article 9 paragraph 5, Article 12 paragraph 4, paragraph 6 and paragraph 7, Article 15 paragraph 6 and paragraph 9, and Article 18 paragraph 9 of Company's Article of Association; Article 94, Article 109, and Article 111 of Law No. 40 of 2007 regarding Limited Liability Company (hereinafter referred to as the "Company Law"), Article 3, Article 7, Article 8, Article 23, Article 26 and Article 27 of POJK No. 33/POJK.04/2014 regarding The Board of Directors and The Board of Commissioners of Issuers or Public Companies, the changes in Management of the Company shall be decided on the General Meeting of Shareholders.

2. Approval for the Amendment of the Company's Article of Association.

Explanation:

Pursuant to Article 9 paragraph 5 and Article 11 paragraph 2 of Company's Article of Association and Article 19 of Company Law, the amendment of Company's Article of Association shall be decided on the General Meeting of Shareholders.

NOTES:

1. The Company will not issue specific invitations to the shareholders, since this Notice constitutes the official invitation pursuant to the provision in Article 10 paragraph 3 letter c and Article 10 paragraph 4 letter a of the Articles of Association of the Company, Article 82 paragraph 2 of Company Law, and Article 52 paragraph 2 of POJK No. 15/POJK.04/2020 regarding the Plan and the Implementation of a General Meeting of Shareholders of a Public Company.
2. Participants entitled to attend or be represented in the EGMS are the Shareholders of the Company whose names are recorded in the Register of Shareholders of the Company on 4 November 2022 until 16.00 WIB.
3. The Company's Shareholders who will attend the EGMS are asked to submit a photocopy of the Share Letter / Share Collective Letter and Identity Card (KTP) or other proof of identity to the officer before entering the EGMS room. For Shareholders of the Company in the form of a Legal Entity, they are asked to bring a photocopy of the last Articles of Association of the Company, the composition of the last company management accompanied by proof of authority to represent the Legal Entity and submit it to the officer before entering the EGMS room.
4. Power of Attorney:
 - a. Shareholders of the Company who are not present in person at the EGMS may be represented by their proxies without reducing the right of shareholders to submit questions, opinions and/or proposals and vote in meetings. The beneficiary of the power of attorney must submit the original power of attorney affixed with a stamp of Rp.10,000, - as well as a photocopy of the Share Letter/Share Collective Letter and KTP or other proof of identity from the power of attorney to the officer before entering the EGMS room. The Power of Attorney form can be downloaded on the Company's website:
<https://www.bankmuamalat.co.id/index.php/en/investor-relations/gms>.
 - b. Power of Attorney according to point a can be given to the Securities Administration Bureau, PT Datindo Entrycom.
 - c. Granting authority to members of the Board of Directors, members of the Board of Commissioners, and Company Employees is permitted, but their votes as proxies in the EGMS will not be counted within voting.
5. The shareholders intending to attend the Meeting in person shall be required to take the following the health procedures:
 - a. Body Temperature Check
The Meeting Participant with a body temperature of 37.5 degrees Celsius or more will not be allowed to attend the Meeting and shall be required to grant the authority according to point no. 4 and shall be advised to go to the nearest health services facility.
 - b. Attendance Restrictions
For the safety and health of all the participants of the Meeting, the Company requires every Shareholder or their proxy who physically present to:
 - Have a third dose Covid-19 vaccine (booster) which is proven through the PeduliLindungi application and scan the QR Code of the PeduliLindungi application when entering the Meeting building.
 - Each shareholder or proxies of shareholders who do not have a certificate of the third dose of Covid 19 vaccine (booster) are required to show a negative antigen result or PCR swab test whose sample was taken within 1x24 before the EGMS.
 - Shareholders or proxies of Shareholders who are unable to show a negative original result on the test are required to grant an authorization in accordance with point no. 4.
 - c. Health Mask and Gloves
While inside the building area, the Participants of the EGMS **MUST** wear a health mask or cloth mask.
 - d. The Participants of the Meeting are required to follow other Covid-19 preventive measures specified by the Company. The Company has the right to prohibit Shareholders or their proxies from attending or being in the EGMS room and/or building where the EGMS is held in the event that the Shareholders or their proxies do not comply with the safety and health protocol as described above.
6. Meeting materials related to the agenda of the EGMS mentioned above are available on the Company's website. The Company does not provide EGMS materials in the form of hard copies to shareholders during the EGMS.
7. To facilitate the arrangement and order of the EGMS, the Shareholders of the Company or the proxies kindly asked be present in Ballroom BJ Habibie, at the latest 30 (thirty) minutes before the EGMS begins.

Thus, this conveyed for our mutual attention.

Wassalamualaikum Warahmatullahi Wabarakatuh.

Jakarta, 7 November 2022 / 12 Rabiul Akhir 1444 H
PT BANK MUAMALAT INDONESIA Tbk
BOARD OF DIRECTORS