

**NOTICE  
OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF  
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 Jakarta, hereby invite the Shareholders of the Company to attend the Annual General Meeting of Shareholders (hereinafter referred to as the "**AGMS**") that will be held on:

Day / Date : Thursday, 29 April 2021  
Time : 09.00 Western Indonesia Time (WIB) until the end  
Venue : Ballroom BJ Habibie - Muamalat Tower Building 2nd Floor  
Jl. Prof. Dr. Satrio Kav. 18, Jakarta 12940, Indonesia

With the following agenda of the AGMS:

1. Approval of the Company's Annual Report of the Year 2020 including the Supervisory Report of Board of Commissioner and Sharia Supervisory Board of the Financial Year of 2020 and Ratification of the Company's Financial Statement for the Financial Year of 2020.

Explanation:

Pursuant to Article 9.5 and Article 9.6 of the Company's Articles of Association and Article 69 and Article 78 of Law No. 40 of 2007 regarding Limited Liability Company (hereinafter referred to as the "**Company Law**"), approval of the Company's Annual Report which include among others the Company's Financial Statements and the Supervisory Report of Board of Commissioners and Sharia Supervision Board of the Company, shall be decided by the AGMS.

In this agenda, the Company will also:

- a. Propose to the AGMS to grant the release and discharge (*volledig acquit et decharge*) for Board of Directors, Board of Commissioners and Sharia Supervision Board upon their managerial and supervision activities of the Company which have been conducted during the Financial Year of 2020 as long as it is noted in the Financial Statements of the Company and does not constitute as a criminal act or violation of the prevailing regulations; and
  - b. Report the Company's Business Plan (Work Plan and Annual Budget) for the Financial Year of 2020.
2. Approval for the Usage of the Company's Net Income of the Financial Year of 2020.

Explanation:

Pursuant to Article 20.1 of the Company's Articles of Association and Article 70 and Article 71 of Company Law, approval for the usage of Company's net income shall be decided by the AGMS.

3. Appointment of Public Accountant for Conducting Audit on Company's Financial Statement for the Financial Year of 2021 and Other Audit Needed by the Company.

Explanation:

Pursuant to Article 9.5 of Company's Articles of Association, the appointment of Public Accountants for conducting audit on Company's Financial Statement shall be conducted on the AGMS.

4. Approval of the action to pledge assets of the Company's as the collateral for the debt of the Company or other parties over financing facilities which will be provided by PT Sarana Multigriya Finansial and / or other parties.

Explanation:

Pursuant to Article 102 of Law No. 40 of 2007 regarding Limited Liability Company and Article 13.4 of Company's Articles of Association, approval to pledge Company's assets which comprise more than 50% (fifty percent) of the Company's net worth in 1 (one) or more related or unrelated transactions, shall be decided on the General Meeting of Shareholders.

**NOTE:**

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 of the Articles of Association of the Company. Participants entitled to attend or be represented in the AGMS are the Shareholders of the Company whose names are recorded in the Register of Shareholders of the Company on 6 April 2021 until 16.00 WIB.
2. Shareholders are required to bring a copy of Shares/Collective Shares and Identity Card or other proof of identity to be submitted to the staff before entering the AGMS room. The shareholders in form of a legal entity are required to bring a copy of the Articles of Association and the latest composition of the management and submit it to the staff before entering the AGMS room.
3. a. Shareholders who could not attend AGMS may be represented by their proxies bringing a valid power of attorney (original) to which a duty stamp of Rp 10,000,- is affixed as well as a copy of Shares / Collective Shares and Identity Card or other proof of identity of the authorizer and authorized to be submitted to the staff before entering the AGMS room. The Power of Attorney Form can be downloaded on the Company's website (<https://www.bankmuamalat.co.id/en/investor-relations/gms>).
- b. 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 AGMS are not counted.
5. The materials of the above mentioned AGMS Agendas are available at the Company's website of the Company since the date of this Notice has been released until the date of the AGMS.
6. 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 the body temperature of 37.5 degree Celsius or more is not allowed to attend the Meeting and shall be required to grant the authority according to point no. 7 below and shall be advised to go to the nearest health services facility;
  - b. Attendance Restrictions  
For safety and health all the Participant of the Meeting, the Company requires every Shareholder or their proxy who physically present to have a Certificate of Rapid Test or Swab Test obtained from hospital doctors, health centers, or clinics at least with non-reactive results of rapid test examination in the maximum period of 3 (three) days before the Meeting. Shareholders or their proxy who are unable to show the original non-reactive results of the rapid test shall be required to take a rapid test that will be carried out by a doctor/health worker provided by the Company. If the rapid test results are reactive, then Shareholders or their proxy are required to grant the authority according to point no. 7 below;
  - c. Medical Declaration  
The Participants are required to sign the document "Medical Declaration" that can be downloaded through the Company's website (<https://www.bankmuamalat.co.id/en/investor-relations>). To maintain mutual safety and health, the Participants who have travelled to or from out of city less than 14 days before the Meeting are advised not to attend the Meeting and grant the authority according to point no. 7 below. Shareholders or their proxies who are not healthy (especially having / feeling symptoms of Covid-19 infection, such as cough, fever and/or flu) are not allowed to attend the AGMS.
  - d. Physical Distancing  
Safe physical distancing amongst the Participants of the Meeting shall be applied both in the seating arrangement in the Meeting room and in the queueing prior to entering the Meeting room and similar procedures shall be applied upon the completing of the Meeting;
  - e. Health Mask and Gloves  
While inside the building area, the Participants of the Meeting MUST wear a health mask or cloth mask and gloves;
  - f. The Participants of the Meeting are required to follow other Covid-19 preventive measures applied by the Company. The Company has the right to prohibit Shareholders or their proxies from attending or being in the AGMS room and / or building where the AGMS is held in the event that the Shareholders or their proxies do not comply with the safety and health protocol as described above.
7. Upholding the spirit of prudent principles in relation to the latest development in the environment, the Company strongly encourages that the shareholders grant the authority to the Securities Administration Bureau, PT Datindo Entrycom, Independent Party, to attend the Meeting, without reducing the right of the Shareholders to attend the Meeting in person, to ask questions and to cast votes in the Meeting; and the votes casted by the proxy in the Meeting shall be counted in the voting by filling out the Power of Attorney form which can be downloaded on the Company's website (<https://www.bankmuamalat.co.id/en/investor-relations/gms>).
8. With regard to the aforementioned note in point (7), every shareholder who is unable to attend the Meeting, can also be represented by other Proxy authorized by the Shareholder according to the prevailing regulations.
9. With regard to the aforementioned note in point (7) and point (8), if the Shareholders who are unable to attend the Meeting intend to ask questions or state opinion, the Shareholder shall put the question/opinion in writing in separate sheets of paper by mentioning the Agenda Item to which such question/opinion is related; the sheets of paper shall be attached in the Power of Attorney.
10. To facilitate the arrangement and order of the AGMS, the Shareholders of the Company or the proxies kindly be present in the Ballroom BJ Habibie, at the latest 30 (thirty) minutes before the AGMS begins.

*Wassalamualaikum Warahmatullahi Wabarakatuh,*