

**The Summary of the Minutes of
The Annual General Meeting of Shareholders
PT Bank Muamalat Indonesia Tbk
24 June 2022 / 24 Dzulkaedah 1443 H**

Assalamualaikum Warahmatullaahi Wabarakaatuh

The Board of Directors of PT Bank Muamalat Indonesia Tbk ("**Company**") hereby announces that the Company has held an Annual General Meeting of Shareholders ("**Meeting**") with the following information:

A. Day / Date, Venue, Time, and Agenda of the Meeting

- Day / Date : Friday, 24 June 2022
 Time : 10.06 am until 11.07 am Western Indonesia Time ("**WIT**")
 Tempat : Ballroom BJ Habibie - Muamalat Tower 2nd Floor,
 Jalan Professor Doktor Satrio Kaveling 18, Jakarta 12940, Indonesia
- The Meeting Agenda :
1. Approval of the Company's Annual Report of the Year 2021 including the Supervisory Report of the Board of Commissioner and Sharia Supervisory Board of the Financial Year of 2021 and Ratification of the Company's Financial Statement for the Financial Year of 2021.
 2. Approval for the Usage of the Company's Net Income of the Financial Year of 2021.
 3. Appointment of Public Accountant for Conducting Audit on the Company's Financial Statement for the Financial Year of 2022 and Other Audit Needed by the Company.
 4. Approval of the action to pledge assets of the Company as the collateral for the debt of the Company or other.
 5. Report on Realization of the Use of Proceeds from Public Offering through Capital Increase With Pre-emptive Rights VI ("**PMHMETD VI**") of the Company.
 6. Approval for the Amendment of the Company's Article of Association.

B. Members of the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors, Present at the Meeting

Board of Commissioners

- Independent Commissioner : Iggi Haruman Achsien
 Independent Commissioner : Edy Setiadi
 Commissioner : Andre Mirza Hartawan*)

Sharia Supervisory Board

- Chairman : Sholahudin Al Aiyub
 Member : Siti Haniatunnisa
 Member : Agung Danarto**)

Board of Directors

- President Director : Achmad K. Permana
 Director : Hery Syafril
 Compliance Director : Andri Donny
 Director : Purnomo B. Soetadi
 Director : Avianto Istihardjo
 Director : Awaldi

*) Effective after obtaining a Fit and Proper Assessment from the Financial Services Authority

**) Effective after obtaining approval from the Financial Services Authority

C. The Number of Shares with the Voting Rights Present at the Meeting

The number of shareholders and/or proxies of the shareholders present at the Meeting was 47,498,346,618 (forty-seven billion four hundred ninety-eight million three hundred forty-six thousand six hundred eighteen) shares or 94.9629976 % (ninety-four point nine six two nine nine seven six) percent of the total shares of class A, class B and class C with valid voting rights that have been issued by the Company, totaling 50,017,741,442 (fifty billion seventeen million seven hundred forty-one thousand four hundred forty-two) shares consisting of:

- The class A shares in the number of 826,649,175 (eight hundred and twenty-six million six hundred and forty-nine thousand one hundred seventy-five) shares.
- The class B shares in the number of 9,381,053,160 (nine billion three hundred and eighty-one million fifty-three thousand one hundred sixty) shares.
- The class C shares in the number of 39,810,039,107 (thirty-nine billion eight hundred ten million thirty-nine thousand one hundred seven) shares.

with due regard to the Register of Shareholders of the Company as of 30 May 2022 until 4:00 pm WIT. So therefore the quorum is required under Article 41 paragraphs 1, 42, and 43 of the Regulation of Financial Services Authority ("**POJK**") No. 15/POJK.04/2020 and Article 11 paragraph 1, 11 paragraph 2, and 11 paragraph 3 of the Articles of Association of the Company has been fulfilled and the Meeting was legally convened and entitled to make a legal and binding resolution regarding all the matters discussed according to the agenda of the Meeting.

D. The Opportunities to ask Questions and/or Opinions/Suggestions in the Meeting

In each of the agendas of the Meeting, the opportunity has been given to shareholders and/or the proxies of shareholders to convey questions and opinions/suggestions related to the agenda of the Meeting.

E. The Number of Shareholders and/or Proxies of Shareholders who Conveyed Questions and/or Opinions/Suggestions in the Meeting

- In the First, Second, Fourth, Fifth, and Sixth Agenda there were no shareholders and/or shareholder proxies who submitted questions and/or opinions/suggestions.
- For the Third Meeting Agenda, there were:
 1 shareholder delivered a written opinion/suggestion.

F. The Decision-Making Mechanism in the Meeting

The decision-making mechanism in the meeting is conducted by deliberation. However, if no agreement is reached, then the decision in a meeting conducted by open ballot (voting).

G. The Resolutions of the Meeting

In the Meeting it has been taken the following resolutions :

The Code of Conduct of the Meeting

Meeting unanimously on the basis of deliberation decided to:

- Approve the Code of Conduct of the Meeting

The First Meeting Agenda

Meeting unanimously on the basis of deliberation decided to:

Approved the Company's Annual Report for the Fiscal Year 2021, which includes the Supervisory Report of the Board of Commissioners and Sharia Supervisory Board for the Fiscal Year 2021, and to ratify the Company's Financial Report for the Fiscal Year 2021. Furthermore, by approving the Annual Report for the Fiscal Year 2021, including the Supervisory Report Board of Commissioners and Sharia Supervisory Board for Fiscal Year 2021 as well as the ratification of the Financial Statements of the Company for the year 2021, the Meeting granted a release and discharge of liabilities (volledig acquit et de charge) to the members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board of the Company for all acts of management and supervision of the Company which had been performed during the Fiscal Year 2021, provided that such actions are reflected in the Company's Annual Report and the Company's Financial Report for the Fiscal Year 2021, and do not constitute as a criminal act and violation to any of the prevailing regulations.

The Second Meeting Agenda

The Meeting unanimously on the basis of deliberation resolved to:

Approve the Company's Net Profit for the fiscal year 2021 after Tax in the amount of Rp8,927,050,660 (eight billion nine hundred twenty-seven million fifty thousand six hundred and sixty Rupiah) to be used in its entirety for the Company's reserves, therefore the dividend on the Company's net income for the financial year 2021 shall not be distributed.

The Third Meeting Agenda

The Meeting unanimously on the basis of deliberation resolved to:

Approve to grant an authority to the Board of Commissioners to appoint, terminate and/or replace Public Accounting Firm to audit the Financial Statements for the Fiscal Year 2022 and/or audit required by the Company and to determine the honorarium as well as other requirements for a proper appointment of such Public Accounting Firm. The granting of authority to the Board of Commissioners is proposed for the effectiveness of the appointment process, termination, and/or replacement of the Public Accounting Firm in accordance with the Company's condition and will be implemented with the criteria or restrictions as deemed appropriate with the condition of the Company by the Board of Commissioners.

The Fourth Meeting Agenda

The Meeting unanimously on the basis of deliberation resolved to:

Approve the action to pledge assets of the Company as the collateral for the debt of the Company for Sukuk Issuance Transactions/financing facilities from PT Perusahaan Pengelola Aset (Persero), PT Sarana Multigriya Finansial, and/or other parties in one transaction guarantee or more with a maximum amount of Rp.4,000,000,000 (four trillion Rupiah).

The Fifth Meeting Agenda

The Fifth Meeting Agenda was a report and thus no resolution was adopted. The Company presented its Report on 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 Regulation of the Financial Services Authority Number 30/POJK.04/2015 on Report on the Use of Proceeds from Public Offerings.

The Sixth Meeting Agenda

The Meeting unanimously on the basis of deliberation resolved to:

1. Approve amendments to Article 3 paragraph (2) of the Company's Articles of Association regarding Business Activities for the adjustment of Indonesia's Central Statistical Agency Regulation No. 2 of 2020 regarding Indonesia Standard Industrial Classification ("**KBLI**").
2. Approve the granting of authorization to the Board of Directors with the right of substitution, to restate the decision relating to the changes to the provisions of the Company's Articles of Association into a notarial deed, and to propose approval request of amendment of the Articles of Association to the authorized party/official and in connection with it to do all everything necessary in accordance with the prevailing regulations.

The announcement of this Summary of Minutes of the Meeting is to fulfill the provisions of Article 51 paragraph (1) and paragraph (2) of Financial Services Authority Regulation (POJK) No.15/POJK.04/2020.

Wassalamualaikum Warahmatullaahi Wabarakaatuh.