

## The Summary of the Minutes of The Annual General Meeting of Shareholders PT Bank Muamalat Indonesia Tbk 29 April 2021 / 17 Ramadan 1442 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 : Thursday, 29 April 2021 / 17 Ramadan 1442 H  
 Time : 09.35 am until 11.00 am Western Indonesia Time ("WIT")  
 Venue : Ballroom BJ Habibie – Muamalat Tower 2nd floor,  
 Jalan Prof. DR. Satrio Kav. 18, Jakarta 12940, Indonesia

The Meeting Agenda : 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;  
 2. Approval for the Usage of the Company's Net Income of the Financial Year of 2020;  
 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; and  
 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.

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

#### Board of Commissioners

President Commissioner/Independent Commissioner : Ilham Akbar Habibie  
 Independent Commissioner : Iggi Haruman Achsien  
 Independent Commissioner : Edy Setiadi

#### Sharia Supervisory Board

Chairman : Drs. H. Sholahudin Al Aiyub, M.Si  
 Member : Hj. Siti Haniatunnisa, LLB., MH

#### Board of Directors

Director : Purnomo Budiwibowo Soetadi  
 Director : Hery Syafril  
 Compliance Director : Andri Donny  
 Director : Avianto  
 Director : Awaldi

### 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 is 9,539,851,360 (nine billion five hundred and thirty nine million eight hundred and fifty one thousand three hundred sixty) shares or 93.4573820% (ninety three point four five seven three eight two zero percent) of the total shares of class A and class B with valid voting rights that have been issued by the Company however after the Meeting was opened until before entering the voting for the First Meeting Agenda, there are still additional shareholder and/or the proxies of the shareholders present at the Meeting to be totaled 9,539,877,225 (nine billion five hundred and thirty nine million eight hundred and seventy seven thousand two hundred twenty five) shares or 93.4576353% (ninety three point four five seven six three five three percent) of the total number of shares of class A and class B with valid voting rights that have been issued by the Company totaling 10,207,702,335 (ten billion two hundred and seven million seven hundred and two thousand three hundred thirty-five) 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; and
- 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;

with due regard to the Register of Shareholders of the Company as of 6 April 2021 until 4:00 pm WIT, so therefore, the quorum required under Article 11 paragraph 1 and Article 13 paragraph 4 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 with the agenda of the Meeting.

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

In the agenda of the Meeting the opportunity has been given to shareholders and/or the proxies of shareholders to convey questions or suggestions/responses.

### E. The number of Shareholders and/or Proxies of Shareholders who Conveyed Questions and/or Suggestions/Responses in the Meeting

- For the Session of Code of Conduct of the Meeting, there were:  
1 shareholders delivering written suggestion/response
- For the First Meeting Agenda, there were:  
2 shareholders submitting written questions  
1 shareholders delivering written suggestion/response

Meanwhile, in the Second, Third and Fourth Agenda, there were no shareholders who submitting questions or delivering suggestions/ responses.

### F. The Decision-Making Mechanism in the Meeting

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

### G. The Result of Decision-Making in the Meeting Conducted by Voting

1. For the First Agenda of the Meeting, the decision in a meeting conducted by open ballot (voting), with the following results:
  - a. The number of shares agree : 9,029,540,175 shares or 94.6504862% of the shares present.
  - b. The number of shares disagree : 510,321,635 shares or 5.3493522% of the shares present.
  - c. The number of shares abstain : 15,415 shares or 0.0001616% of the shares present.

Pursuant to Article 11 paragraph 11 of the Article of Association, therefore the total number of shares agree after adding the number of shares abstain to be totaled 9,029,555,590 shares or 94.6506478% of the total number of shares present.

2. For the Second Agenda of the Meeting, the decision in the meeting conducted by deliberation.
3. For the Third Agenda of the Meeting, the decision in the meeting conducted by deliberation.
4. For the Fourth Agenda of the Meeting, the decision in the meeting conducted by deliberation.

### H. The Resolutions of the Meeting

In the Meeting it has been taken the following resolutions :

#### The First Meeting Agenda

The Meeting with majority votes of 9,029,555,590 (nine billion twenty nine million five hundred and fifty five thousand five hundred ninety) shares or 94.6506478% (ninety four point six five zero six four seven eight percent) of the total shares that have been issued by the Company resolved the following:

Approved the Company's Annual Report for the Fiscal Year 2020, which includes the Supervisory Report of the Board of Commissioners and Sharia Supervisory Board for the Fiscal Year 2020 and to ratify the Company's Financial Report for the Fiscal Year 2020. Furthermore by approving the Annual Report for the Fiscal Year 2020, including Supervisory Report Board of Commissioners and Sharia Supervisory Board for Fiscal Year 2020 as well as the ratification of the Financial Statements of the Company for the year 2020, 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 2020, provided that such actions are reflected in the Company's Annual Report and the Company's Financial Report for the Fiscal Year 2020, 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 2020 after Tax in the amount of Rp10,019,739,277 (ten billion and nineteen million seven hundred thirty nine thousand two hundred seventy seven Rupiahs) to be used in its entirety for the Company's reserves, therefore the dividend on the Company's net income for the financial year 2020 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 2021 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 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 to grant an authority to the Board of Directors 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.

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 (Peraturan Otoritas Jasa Keuangan) No.15/POJK.04/2020.

*Wassalamualaikum Warahmatullaahi Wabarakaatuh*