

**INVITATION
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 : Friday, 24 June 2022
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:

- 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.
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:
 - Propose to the AGMS to grant the release and discharge (volledig acquit et decharge) for the 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 2021 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
 - Report the Company's Business Plan (Work Plan and Annual Budget) for the Financial Year of 2022.
- Approval for the Usage of the Company's Net Income of the Financial Year of 2021.
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 the Company's net income shall be decided by the AGMS.
- 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.
Explanation:
Pursuant to Article 9.5 of the Company's Articles of Association, the appointment of Public Accountants for conducting audit on Company's Financial Statement shall be conducted on the AGMS.
- Approval of the action to pledge assets of the Company as the collateral for the debt of the Company or other.
Explanation:
Pursuant to Article 102 of Company Law 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.
- Report on Realization of the Use of Proceeds from Public Offering through Capital Increase With Pre-emptive Rights VI ("PMHMETD VI") of the Company.
Explanation:
Pursuant to provisions of Article 6 paragraphs 1 and 2 of the Financial Services Authority Regulation ("POJK") No. 30/POJK.04/2015 regarding Report on Realization of the Use of Proceeds from Public Offerings, the Company as a Public Company must be responsible for the realization of the use of proceeds from the Public Offering in each AGMS until all the proceeds from the Public Offering have been realized. Therefore, the Company has proposed such matter to be included in the AGMS Agenda.
- Approval for the Amendment of the Company's Article of Association.
Explanation:
The Amendment of the Article of Association covers Amendments to Article 3 of the Company's Articles of Association concerning the Purpose and Objectives for the adjustment of Indonesia's Central Statistic Agency Regulation No. 2 of 2020 regarding Indonesia Standard Industrial Classification ("KBLI"). Furthermore, 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, therefore, the Company has proposed such matter to be included in the AGMS Agenda.

NOTE:

- 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, 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.
- 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 30 May 2022 until 16.00 WIB.
- 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, the latest composition of the management accompanied by a power of attorney as the proxy of the shareholders, and submit it to the staff before entering the AGMS room.
- 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>).
 - 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
- The Meeting materials related to the above-mentioned AGMS Agenda are available on the Company's website. The Company does not provide the Meeting materials in hard copies to the shareholders at the time of the Meeting.
- The shareholders intending to attend the Meeting in person shall be required to take the following the health procedures:
 - Body Temperature Check
The Meeting Participant with a body temperature of 37.5 degrees 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;
 - 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 certificate of the third dose of 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.
 - Every 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 result of the rt-pcr test whose sample was taken within 3x24 hours or rapid antigen test whose sample was taken within 1x24 before the AGMS. Shareholders or their proxy who are unable to show the original negative results of the test shall be required to grant the authority according to point no. 7 below.
 - Health Mask and Gloves
While inside the building area, the Participants of the AGMS MUST wear a health mask or cloth mask.
 - 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 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.
- Upholding the spirit of prudent principles in relation to the latest development in the environment, the Company strongly encourages the shareholders to 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, opinions and/or suggestions and to cast votes in the Meeting; and the votes cast 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>).
- With regard to the aforementioned note in point 7, every shareholder who is unable to attend the Meeting in person can also be represented by another Proxy authorized by the Shareholder according to the prevailing regulations.
- With regard to the aforementioned note in point 7 and point 8, if the Shareholders who are unable to attend the Meeting in person intend to ask questions and/or state opinion/suggestion, the Shareholder shall put the question and/or the opinion/suggestion in writing in separate sheets of paper by mentioning the Agenda Item to which such question and/or opinion/suggestion is related; the sheets of paper shall be attached in the Power of Attorney.
- 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,

Jakarta, 31 May 2022 / 30 Syawal 1443 H
PT BANK MUAMALAT INDONESIA Tbk
BOARD OF DIRECTORS