

ANNOUNCEMENT
SUMMARY OF THE MINUTES OF ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
PT BANK BTPN SYARIAH TBK

On Wednesday, 21 April 2021, at 10.17 WIB up to 11.02 WIB, at Menara BTPN, 27th Floor, CBD Mega Kuningan, Jalan Doktor Ide Anak Agung Gde Agung Kaveling 5.5 - 5.6 Jakarta 12950, has been convened the Annual General Meeting of Shareholders (hereinafter will be referred to as the "GMS" or "Meeting") of PT Bank BTPN Syariah Tbk (hereinafter will also be referred to as the "Company"). The following is the Summary of the Minutes of the Meeting aforesaid:

I. Attendance of the Members of the Board of Commissioners, the Sharia Supervisory Board and the Board of Directors of the Company

The Meeting is attended by the entire members of the Board of Commissioners, the Sharia Supervisory Board and the Board of Directors of the Company, either physically or by means of video teleconference at the Office of the Company and outside the Office of the Company, with the following details:

The Board of Commissioners	The Board of Directors	The Sharia Supervisory Board
1. Kemal Azis Stamboel President/Independent Commissioner	1. Hadi Wibowo President Director	1. H. Ikhwani Abidin, MA, Chairman of the Sharia Supervisory Board ¹⁾
2. Dewie Peltawati Independent Commissioner	2. Gatot Adhi Prasetyo Director ¹⁾	2. H. Muhamad Faiz, MA, Member of the Sharia Supervisory Board
3. Mahdi Syahbuddin Commissioner ¹⁾	3. Arief Ismail Compliance Director	
4. Yenny Lim, Commissioner ¹⁾	4. Fachmy Achmad Director	

¹⁾ present by means of video teleconference

II. Attendance Quorum of the Shareholders

The total number of the shareholders and/or the proxies of the shareholders who are present is totaling to 7,204,158,623 shares or constituting 93.5410305% of the total number of the entire shares with voting rights issued by the Company, which are aggregately totaling to 7,701,602,800 shares, exclusive of portfolio (Treasury) shares which are totaling to 2,097,200 shares, by taking into account the Register of Shareholders of the Company per 26 March 2021.

III. Opportunity for Questions and Answers

In every agenda of the Meeting, the shareholders and/or the proxies of the shareholders who are present have been given the opportunity to raise questions and/or give opinions, save for the Sixth Agenda of the Meeting since its nature constitutes a report. However, there is not any shareholder raising any question and/or giving any opinions in every agenda of the Meeting.

IV. Mechanism for the Adoption of Resolution

The mechanism for the adoption of resolution in the Meeting is carried out based on deliberation to reach a consensus. However, if deliberation to reach a consensus cannot be achieved, then, the adoption of resolution in the Meeting will be carried out by means of voting. For the Sixth Agenda of the Meeting, will not be adopted any resolution since its nature is a report.

V. Independent Parties for Vote Counting

The Company has appointed independent parties, i.e., Notary Ashoya Ratam, SH, M.Kn., and the Securities Administration Bureau PT Datindo Entrycor in carrying out the counting and/or validating of the votes.

VI. Proxy of the Shareholders

In relation to the effort for the prevention of the spread of COVID-19, the Company has encouraged the shareholders not to be present physically, instead through the Electronic General Meeting System (eASY.KSEI) Facility or grant power of attorney to the party appointed by the shareholders, or grant power of attorney to and submit questions through PT Datindo Entrycor, the Securities Administration Bureau, who constitutes the Independent Party appointed by the Company.

VII. Other Independent Party

The Company has appointed AP and/or KAP of Sidharta Widjaja dan Rekan (*an Indonesian partnership and member firm of KPMG network of independent member affiliated with KPMG International Cooperative*) as the Independent Party to attend the Meeting and they have been present by means of video teleconference.

VIII. Chairman of the Meeting

The Meeting is chaired by Kemal Azis Stamboel, the President/Independent Commissioner of the Company in accordance with the Articles of Association and the Circular Resolution of the Board of Commissioners.

IX. Resolution of the Meeting

Resolution in the First Agenda

- Approved the Annual Report and the Sustainability Report which have been reviewed by the Board of Commissioners, as well as the report on the supervisory duties of the Board of Commissioners and the Sharia Supervisory Board for the financial year ended on 31 December 2020, which are contained in the book of the Annual Report of 2020 and the Sustainability Report of 2020;
- Ratified the Financial Statement of the Company for the financial year ended on 31 December 2020, which has been examined or audited by the Public Accounting Firm (KAP) of Sidharta Widjaja dan Rekan (*an Indonesian partnership and member firm of KPMG network of independent member affiliated with KPMG International Cooperative*), which has been contained in the book of the Annual Report of 2020.
- Given full release and discharge over the liability (*volledig acquit et decharge*) to the incumbent members of the Board of Directors of the Company in the financial year ended on 31 December 2020, with regard to the management actions, and to the Board of Commissioners and the Sharia Supervisory Board with regard to the supervisory actions which have been performed by them respectively during the financial year ended on 31 December 2020, to the extent that such actions are reflected in the Annual Report, the Sustainability Report and the Financial Statement of the Company for the financial year ended on 31 December 2020, save for the acts of fraud, embezzlement and other criminal offenses.

Basis for the Adoption of Resolution

Based on the result of voting carried out in the Meeting and also through eASY.KSEI as following:

Present votes	: 7.204.158.623 =	100,0000000%
Dissenting votes	: 0 =	0,0000000%
Abstain votes	: 460.500 =	0,0063921%
Approving Votes	: 7.203.698.123 =	99,9936079%
The Total Approving Votes	: 7.204.158.623 =	100,0000000%
Result of the counting votes	: Approved unanimously (provided that 460,500 shares voted to abstain)	

Resolution in the Second Agenda

- Approved the appropriation of Net Profit of the Company for the financial year ended on December 31, 2020, in the amount of Rp.854.614.061.894 (eight hundred fifty four billion six hundred fourteen million sixty one thousand eight hundred ninety four Rupiah), in accordance with Law number 40 of the year 2007 regarding Limited Liability Company, as following:
 - In the amount of Rp. 20.000.000.000,- (Twenty Billion Rupiah) will be set aside as the General Reserve of the Company;
 - In the amount of Rp. 33 (thirty three Rupiah) per share or in the amount of Rp.254.152.892.400,- (Two hundred fifty four billion one hundred fifty two million eight hundred ninety two thousand four hundred Rupiah) will be set aside as Cash Dividend to the Shareholders, provided that:
 - Over the Dividend aforesaid, the Board of Directors will withhold Dividend Tax according to the tariff pursuant to the prevailing taxation regulations against the Shareholders receiving the payment of Dividend, and
 - The Board of Directors is hereby granted with the power of attorney and authority to stipulate matters with regard to or in relation with the implementation of the payment of Dividend for the financial year 2020;
- Approved to book the remaining net profit of the Company for the financial year ended on 31 December 2020, in the amount of Rp.580.461.169.494,- (Five hundred eighty billion four hundred sixty one million one hundred sixty Nine thousand four hundred ninety four Rupiah) as the retained earnings to finance the business activities of the Company.

Basis for the Adoption of Resolution

Based on the result of voting carried out in the Meeting and also through eASY.KSEI as following:

Present votes	: 7.204.158.623 =	100,0000000%
Dissenting votes	: 61.127.000 =	0,8484960%
Abstain Vote	: 0 =	0,0000000%
Approving Votes	: 7.143.031.623 =	99,1515040%
The Total Approving Votes	: 7.143.031.623 =	99,1515040%
Result of the counting votes	: The most votes 7.143.031.623 shares or is 99,1515040%.	

Resolution in the Third Agenda

- Reappointed Mr. Dwiyono Bayu Winantio as a member of the Board of Directors of the Company, provided that the term of office of the relevant individual will be the same as the remaining term of office of the other incumbent members of the Board of Directors, which is up to the closing of the Meeting to be convened in the year 2023, without prejudice to the rights of the General Meeting of Shareholders to dismiss him at any time before the expiry of the term of office aforesaid.

With the occurrence of appointment aforesaid, then, the composition of the members of the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board of the Company becomes as following:

The Board of Directors:	
President Director	: Hadi Wibowo
Director	: Gatot Adhi Prasetyo
Compliance Director	: Arief Ismail
Director	: Fachmy Achmad
Director	: Dwiyono Bayu Winantio

The Board of Commissioners:	
President/Independent Commissioner	: Kemal Azis Stamboel
Independent Commissioner	: Dewie Peltawati
Commissioner	: Mahdi Syahbuddin
Commissioner	: Yenny Lim

The Sharia Supervisory Board:	
Chairman of the Sharia Supervisory Board	: H. Ikhwani Abidin, MA
Member of the Sharia Supervisory Board	: H. Muhamad Faiz, MA

Thus therefore, the Meeting confirms the resolution adopted in the Annual General Meeting of Shareholders which was convened in the year 2020 in relation to the Composition of the Members of the Board of Directors of the Company.

- Granted authority to the Board of Directors with the right of substitution to take any and all actions which are required in relation to the resolution for the third agenda in accordance with the prevailing provisions, including to restate it in a separate Notary Deed and to notify the change of composition of the members of the Board of Directors of the Company to the Ministry of Law and Human Rights of the Republic of Indonesia as well as other related institutions in accordance with the prevailing provisions.

Basis for the Adoption of Resolution

Based on the result of voting carried out in the Meeting and also through eASY.KSEI as following:

Present votes	: 7.204.158.623 =	100,0000000%
Dissenting votes	: 18.090.069 =	0,2511059%
Abstain Vote	: 100 =	0,0000014%
Approving Votes	: 7.186.068.454 =	99,7488927%
The Total Approving Votes	: 7.186.068.554 =	99,7488941%
Result of the counting votes	: The most votes 7.186.068.554 shares or is 99,7488941%.	

Resolution in the Fourth Agenda

- Granted full power of attorney and authority to the Board of Commissioners of the Company to stipulate the Remuneration for the members of the Board of Directors and the Sharia Supervisory Board of the year 2021 through the Meeting of the Nomination and Remuneration Committee, as well as to stipulate its distribution among the members of the Board of Directors and the Sharia Supervisory Board, provided that in determining the sum of the total amount as well as the distribution of the Remuneration for the members of the Board of Directors and the Sharia Supervisory Board aforesaid, the Board of Commissioners will be obliged to observe the recommendation of the Nomination and Remuneration Committee of the Company;
- Approved the recommendation of the Nomination and Remuneration Committee which is contained in the Minutes of Meeting of the Nomination and Remuneration Committee Number 002/RNC/IV/2021 dated 6 April 2021, which is approved by the Board of Commissioners as contained in the Circular Resolution of the Board of Commissioners Number 004/CIR/DEKOM/IV/2021 dated 9 April 2021, stipulate the total gross amount of the Remuneration for the Board of Commissioners for the year 2021, aggregately not exceeding Rp.11.100.000.000,- (Eleven Billion One Hundred Million Rupiah), and to grant power of attorney and authority to the Board of Commissioners to stipulate, in a decree of the Board of Commissioners, the distribution of the total amount of Remuneration aforesaid among the members of the Board of Commissioners, provided that in determining the distribution of the total amount of Remuneration aforesaid, the Board of Commissioners will be obliged to observe the recommendation of the Nomination and Remuneration Committee of the Company.

Basis for the Adoption of Resolution

Based on the result of voting carried out in the Meeting and also through eASY.KSEI as following:

Present votes	: 7.204.158.623 =	100,0000000%
Dissenting votes	: 731.995.365 =	10,1607336%
Abstain Vote	: 100 =	0,0000014%
Approving Votes	: 6.472.163.158 =	89,8392650%
The Total Approving Votes	: 6.472.163.258 =	89,8392664%
Result of the counting votes	: The most votes 6.472.163.258 shares or is 89,8392664%.	

Resolution in the Fifth Agenda

- Approved to grant power of attorney and authority to the Board of Commissioners to:
 - Appoint the Public Accountant (AP) and/or the Public Accounting Firm (KAP) who will examine or audit the books and records of the Company for the financial year ended on 31 December 2021, as well as the stipulation on the amount of honorarium and other requirements regarding the appointment of the AP and/or KAP aforesaid by observing the recommendation of the Audit Committee and the prevailing regulations;
 - Stipulate the substituting AP and/or KAP in the event that the AP and/or KAP who have been appointed in accordance with the resolution of the Meeting, due to any reasons whatsoever, cannot complete/carry out the audit of the financial statement of 31 December 2021 including to stipulate the amount of honorarium and other requirements in relation to the appointment of the Substituting Public Accountant and/or Public Accounting Firm.
- Whereas in the designation and appointment of the AP and/or KAP aforesaid, the Company will be obliged to fulfill the provisions:
 - the appointed AP and/or KAP must be registered as the Capital Market Supporting Professions at the Financial Services Authority as well as have had experiences in auditing banking Corporations;
 - the appointed KAP must be affiliated with an international KAP

Basis for the Adoption of Resolution

Based on the result of voting carried out in the Meeting and also through eASY.KSEI as following:

Present votes	: 7.204.158.623 =	100,0000000%
Dissenting votes	: 517.152.486 =	7,1785272%
Abstain Vote	: 100 =	0,0000014%
Approving Votes	: 6.687.006.037 =	92,8214714%
The Total Approving Votes	: 6.687.006.137 =	92,8214728%
Result of the counting votes	: The most votes 6.687.006.137 share or is 92,8214728%.	

Resolution in the Sixth Agenda

Referring to the Company Disclosure of Information Letter Number S.027/DIR/CSGC/II/2021 dated 26 January 2021 regarding Report of Ownership or Change in Share Ownership of Members of the Board of Directors of PT Bank BTPN Syariah Tbk and Letter Number S.028/DIR/CSGC/II/2021 26 January 2021 regarding Disclosure of Information that needs to be known to the Public - Transfer of Part of Treasury Shares, have been submitted to the Shareholders as follows

- The Company has followed up the Resolution of the Extraordinary General Meeting of Shareholders which has been convened on 2 September 2019, the Second Agenda regarding the Repurchase of the Shares of the Company in the framework of providing variable remuneration in accordance with POJK Number 59/POJK.03/2017, and has made the payment of the relevant variable remuneration through the transfer of a portion of the Treasury Shares of the Company on 25 January 2021.
- Whereas the implementation of the subsequent payment of the variable remuneration will continue referring to the Resolution of the Extraordinary GMS of the Company dated 2 September 2019.

Basis for the Adoption of Resolution

Since the Sixth Agenda of the Meeting constitutes a report, then, there is not any adoption of Resolution.

Resolution in the Seventh Agenda

- Approved the amendment to the Articles of Association of the Company in the framework of adjustment to the Regulation of the Financial Services Authority Number 14/POJK.04/2019 regarding the Amendment to the Regulation of the Financial Services Authority Number 32/POJK.04/2015 regarding the Increase of Capital of Public Company with Preemptive Rights, POJK Number 15/POJK.04/2020 regarding the Plan and Convening of the General Meeting of Shareholders of Public Company and POJK Number 16/POJK.04/2020 regarding the Convening of the General Meeting of Shareholders of Public Company Electronically.
- Approved the granting of power of attorney to the Board of Directors with the right of substitution to restate in a notary deed over the resolution mentioned above, including to the recompose the entire provisions of the Articles of Association of the Company in a notary deed and, furthermore, to submit application for the notification over the amendment to the Articles of Association of the Company aforesaid to the Minister of Law and Human Rights of the Republic of Indonesia as well as publish it in the State Report of the Republic of Indonesia, and for such purpose to make changes and/or additions in any form whatsoever which are required and/or prescribed by the Minister of Law and Human Rights of the Republic of Indonesia, in order that can be approved the amendment to the Articles of Association as referred to above and to take any and all actions which are required by the prevailing statutory regulations

Basis for the Adoption of Resolution

Based on the result of voting carried out in the Meeting and also through eASY.KSEI as following:

Present votes	: 7.204.158.623 =	100,0000000%
Dissenting votes	: 539.164.401 =	7,4840718%
Abstain Vote	: 600 =	0,0000083%
Approving Votes	: 6.664.993.622 =	92,5159199%
The Total Approving Votes	: 6.664.994.222 =	92,5159282%
Result of the counting votes	: The most votes 6.664.994.222 shares or is 92,5159282%.	

THE SCHEDULE AND PROCEDURE FOR THE DISTRIBUTION OF CASH DIVIDEND OF PT BANK BTPN SYARIAH Tbk

Furthermore, in accordance with the resolution of the 2nd (second) Agenda of the GMS as mentioned above, in which the GMS has resolved to make the payment of cash dividend from the net profit of the Company in the Financial Year of 2020 in the amount of Rp 254.152.892.400,- (Two hundred fifty four billion one hundred fifty two million eight hundred ninety two thousand four hundred Rupiah) or in the amount of Rp. 33,- (Thirty Three Rupiah) per share which will be distributed to 7,701,602,800 (seven billion seven hundred one million six hundred two thousand eight hundred) shares of the Company after taking into account the shares which are repurchased by the Company, therefore, hereby, it is being informed the schedule and procedure for the distribution of cash dividend in the financial year of 2020 as following:

Schedule for the Distribution of Cash Dividend

NO.	EXPLANATION	DATE
1.	End of Trading Period for Shares with Dividend Rights (<i>Cum Dividend</i>) - Regular and Negotiation Market - Cash Market	29 April 2021 3 May 2021
2.	Start of Trading Period of Shares Without Dividend Right (<i>Ex Dividend</i>) - Regular and Negotiation Market - Cash Market	30 April 2021 4 May 2021
3.	Date of Register of Shareholders Entitled to the Dividend (<i>Recording Date</i>)	3 May 2021
4.	Date of Payment of Cash Dividend	20 May 2021

Procedure for the Distribution of Cash Dividend

- Cash Dividend will be distributed to the shareholders of the Company whose names are recorded in the Register of Shareholders ("DPS") or the *recording date* on 3 May 2021 and/or the Owners of shares of the Company in the securities sub-account at PT Kustodian Sentral Efek Indonesia ("KSEI") at the time of closing of trading on 3 May 2021.
- For the Shareholders of the Company whose shares are deposited into the collective custody of KSEI, the payment of cash dividend will be carried out through KSEI and will be distributed on 20 May 2021 into the Client Fund Account (RDN) at the Securities Company and/or the Custodian Bank in which the Shareholders open the securities sub-account. Whereas for the shareholders of the Company whose shares are not deposited into the collective custody of KSEI, then, the payment of cash dividend will be transferred into the accounts of the shareholders of the Company.
- The Cash Dividend aforesaid will be imposed with tax in accordance with the prevailing taxation statutory regulations. The shareholders may receive confirmation on the payment of dividend through the securities company and or the custodian bank in which the relevant shareholders open securities accounts, furthermore, the shareholders will be obliged to be responsible for making the reporting on the receipt of the relevant dividend in the tax report in the relevant fiscal year.
- For the Shareholders who constitute Foreign Taxpayers whose tax deduction will use the tariff based on the Tax Treaty ("P3B") will be obliged to fulfill the requirements of the Regulation of the Director General of Tax No. PER-25/PJ/2018 regarding the Procedure for the Approval of Double Taxation Avoidance as well as to deliver the documents of record evidence or receipt of DGT/SKD which have been uploaded to the website of the Directorate General of Tax to KSEI or BAE in accordance with the regulations and provisions of KSEI, without the presence of the relevant documents, the cash dividend to be paid will be charged with Income Tax Article 26 totaling to 20%

Jakarta, 23 April 2021
PT Bank BTPN Syariah Tbk
The Board of Directors