

<p style="text-align: center;"><b>Penjelasan Mata Acara Rapat Umum Pemegang Saham Luar Biasa PT Bank BTPN Syariah Tbk</b></p>	<p style="text-align: center;"><b>Explanation on the Agenda of Extraordinary General Meeting of Shareholders of PT Bank BTPN Syariah Tbk</b></p>
<p>Sehubungan dengan rencana penyelenggaraan Rapat Umum Pemegang Saham Luar Biasa ("<b>RUPSLB</b>") PT Bank BTPN Syariah Tbk ("Perseroan") pada hari Kamis, tanggal 13 Oktober 2022 ("<b>Rapat</b>"), Perseroan telah menyampaikan:</p> <ol style="list-style-type: none"> <li>1. Pengumuman Rapat kepada Pemegang Saham pada tanggal 6 September 2022 dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Perseroan, Situs Web PT Bursa Efek Indonesia ("<b>BEI</b>"), dan situs web PT Kustodian Sentral Efek Indonesia ("<b>KSEI</b>") Via platform eASY.KSEI;</li> <li>2. Pemanggilan Rapat kepada Pemegang Saham Perseroan pada tanggal 21 September 2022 dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Perseroan, Situs Web BEI, dan situs web KSEI Via platform eASY.KSEI;</li> </ol>	<p><i>With regards to the plan to convene the Extraordinary General Meeting of Shareholders (the "<b>EGMS</b>") of PT Bank BTPN Syariah Tbk (the "Company") on Thursday, dated October 13, 2022 (the "<b>Meeting</b>"), the Company has delivered:</i></p> <ol style="list-style-type: none"> <li>1. <i>Announcement of the Meeting to the Shareholders on September 6, 2022, in Indonesian Language and English Language through the website of the Company, the website of Indonesia Stock Exchange (the "<b>IDX</b>"), and the website of PT Kustodian Sentral Efek Indonesia (the "<b>KSEI</b>") via Easy.KSEI platform;</i></li> <li>2. <i>The Summoning for the Meeting to the Shareholders on September 21, 2022, in Indonesian Language and English Language through the website of the Company, the website of IDX, and the website of KSEI via Easy.KSEI platform.</i></li> </ol>
<p><b>MATA ACARA:</b> <b>Pengangkatan Anggota Dewan Komisaris Perseroan</b></p>	<p><b>AGENDA:</b> <b>Appointment of the Members of the Board of Commissioners of the Company</b></p>
<p><b>Sehubungan dengan</b></p> <ol style="list-style-type: none"> <li>a. Pasal 9 ayat 4 huruf d Anggaran Dasar Perseroan ("<b>AD Perseroan</b>");</li> <li>b. Pasal 17 ayat 1 dan ayat 7 AD Perseroan <i>juncto</i> Pasal 111 Undang-undang No.40 tahun 2007 tentang Perseroan Terbatas ("<b>UUPT</b>");</li> <li>c. Pasal 6 ayat 1 Peraturan Bank Indonesia No.11/33/PBI/2009 tentang <i>Pelaksanaan Good Corporate Governance bagi Bank Umum Syariah dan Unit Usaha Syariah</i>);</li> </ol>	<p><b>With regard to</b></p> <ol style="list-style-type: none"> <li>a. <i>Article 9 paragraph 4 letter d of the Articles of Association of the Company (the "<b>AoA of the Company</b>");</i></li> <li>b. <i>Article 17 paragraph 1 and paragraph 7 of the AoA of the Company in conjunction with Article 111 of Law No. 40 of the year 2007 regarding Limited Liability Company ("<b>Company Law</b>");</i></li> <li>c. <i>Article 6 paragraph 1 of the Regulation of Bank Indonesia No. 11/33/PBI/2009 regarding the Implementation of Good Corporate Governance for Sharia Commercial Banks and Sharia Business Units);</i></li> </ol>

<p>d. Pasal 7 Peraturan Otoritas Jasa Keuangan ("POJK") No.33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;</p> <p>e. POJK No.27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan;</p> <p>f. Surat Edaran OJK No.39/SEOJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Calon Pemegang Saham Pengendali, Calon Anggota Direksi dan Calon Anggota Dewan Komisaris Bank;</p> <p>g. Surat OJK No. SR-67/PB.101/2022 tanggal 26 Agustus 2022 perihal Keputusan atas pencalonan anggota Dewan Komisaris PT Bank BTPN Syariah Tbk dan Salinan Keputusan Anggota Dewan Komisaris OJK Nomor Kep-129/D.03/2000 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr Ongki Wanadjati Dana selaku Calon Anggota Dewan Komisaris PT Bank BTPN Syariah Tbk.</p> <p>h. Keputusan Sirkuler Dewan Komisaris No.004/CIR/DEKOM/VIII/2022 tanggal 30 Agustus 2022 Perihal Persetujuan Rencana Pelaksanaan Rapat Umum Pemegang Saham Luar Biasa PT Bank BTPN Syariah Tbk di tahun 2022;</p> <p>i. Keputusan Sirkuler Dewan Komisaris Nomor 005/CIR/DEKOM/IX/2022 tanggal 20 September 2022 Perihal Persetujuan Usulan Keputusan pada Rapat Umum Pemegang Saham Luar Biasa PT Bank BTPN Syariah Tbk di tahun 2022</p>	<p>d. Article 7 of the Regulation of the Financial Services Authority (the "POJK") No. 33/POJK.04/2014 regarding the Board of Directors and the Board of Commissioners of Issuers or Public Companies;</p> <p>e. POJK No. 27/POJK.03/2016 regarding the Fit and Proper Test for the Main Parties of the Financial Services Institutions;</p> <p>f. Circular Letter of OJK No. 39/SEOJK.03/2016 regarding the Fit and Proper Test for the Candidates for the Controlling Shareholders, the Candidates for the Members of the Board of Directors, and the Candidates for the Members of the Board of Commissioners of the Banks;</p> <p>g. Letter of OJK No. SR-67/PB.101/2022 dated August 26, 2022, regarding the Decision over the nomination for the members of the Board of Commissioners of PT Bank BTPN Syariah Tbk and the Official Copy of the Decree of the Members of the Board of Commissioners of OJK Number Kep-129/D.03/2000 regarding the Result of the Fit and Proper Test of Mr. Ongki Wanadjati Dana as the Candidate for the Member of the Board of Commissioners of PT Bank BTPN Syariah Tbk.</p> <p>h. Circular Letter of the Board of Commissioners No. 004/CIR/DEKOM/VIII/2022 dated August 30, 2022, Regarding the Approval over the Plan for the Convening of the Extraordinary General Meeting of Shareholders of PT Bank BTPN Syariah Tbk, in the year 2022;</p> <p>i. Circular Letter of the Board of Commissioners Number 005/CIR/DEKOM/IX/2022 dated September 20, 2022 Regarding the Approval over the Proposal for the Resolution in the Extraordinary General Meeting of Shareholders of PT Bank BTPN Syariah Tbk, in the year 2022</p>
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<b>Kuorum dan Keputusan Rapat</b>	<b>Quorum and Resolutions of the Meeting</b>
<ul style="list-style-type: none"> <li>Rapat dapat dilangsungkan jika dihadiri oleh para Pemegang Saham atau kuasanya yang sah mewakili lebih dari 1/2 (satu per dua) dari jumlah seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan.</li> <li>Keputusan Rapat diambil berdasarkan musyawarah untuk mufakat dengan memperhatikan Pasal 28 POJK Nomor 15/POJK.04/2020 ("<b>POJK-15/2020</b>"). Dalam hal keputusan berdasarkan musyawarah untuk mufakat tidak tercapai, keputusan adalah sah jika diambil berdasarkan suara setuju lebih dari 1/2 (satu per dua) dari jumlah seluruh saham dengan hak suara yang sah yang hadir dan/atau diwakili dalam Rapat.</li> </ul>	<ul style="list-style-type: none"> <li><i>The Meeting may be convened if it was attended by the Shareholders or their lawful proxies representing more than 1/2 (one-half) of the total number of the entire shares with valid voting rights which have been issued by the Company.</i></li> <li><i>The Resolution of the Meeting will be adopted based on deliberation to reach a consensus with due observance of Article 28 of POJK Number 15/POJK.04/2020 (the "<b>POJK-15/2020</b>"). In the event that the resolution based on deliberation to reach a consensus cannot be achieved, the resolution will be valid if it was adopted based on the affirmative votes of more than 1/2 (one-half) of the total number of the entire shares with valid voting rights which are present and/or represented in the Meeting.</i></li> </ul>
<b>Bahan Rapat</b>	<b>Materials of the Meeting</b>
<p>Daftar Riwayat Hidup Calon Anggota Dewan Komisaris yang akan diangkat tersebut diatas, telah diunggah pada situs web Perseroan dan aplikasi eASY.KSEI</p>	<p><i>The Curriculum Vitae of the Candidate for the Member of the Board of Commissioners who will be appointed as mentioned above, has been uploaded on the website of the Company and on eASY.KSEI Application</i></p>
<b>Penjelasan:</b>	<b>Explanation:</b>
<p>Surat OJK Nomor SR-67/PB.101/2022 tanggal 26 Agustus 2022 perihal Keputusan atas pencalonan anggota Dewan Komisaris PT Bank BTPN Syariah Tbk, dan Salinan Keputusan Anggota Dewan Komisaris OJK No.Kep-129/D.03/2000 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr Ongki Wanadjati Dana selaku Calon Anggota Dewan Komisaris PT Bank BTPN Syariah Tbk, yang menyatakan Sdr Ongki Wanadjati Dana telah memenuhi persyaratan untuk menjadi anggota Dewan Komisaris pada PT Bank BTPN Syariah Tbk.</p>	<p><i>Letter of OJK Number SR-67/PB.101/2022 dated August 26, 2022, regarding the Decree over the nomination for the member of the Board of Commissioners of PT Bank BTPN Syariah Tbk, and the Official Copy of the Decree of the Members of the Board of Commissioners of OJK No. Kep-129/D.03/2000 regarding the Result of the Fit and Proper Test of Mr. Ongki Wanadjati Dana as the Candidate for the Member of the Board of Commissioners of PT Bank BTPN Syariah Tbk, which states that Mr. Ongki Wanadjati Dana has fulfilled the requirements to become a member of the Board of Commissioners of PT Bank BTPN Syariah Tbk.</i></p>

Usulan Keputusan Rapat:	Proposal for the Resolution of the Meeting:
<p>1. Menyetujui pengangkatan Bapak Ongki Wanadjati Dana sebagai anggota Dewan Komisaris Perseroan terhitung sejak ditutupnya Rapat, dengan masa jabatan yang bersangkutan adalah sama dengan sisa masa jabatan anggota Dewan Komisaris lain yang menjabat yaitu sampai dengan ditutupnya RUPS Tahunan Perseroan yang akan diadakan pada tahun 2023 tanpa mengurangi hak Rapat atau peraturan perundangan yang berlaku untuk memberhentikan sewaktu-waktu sebelum masa jabatannya berakhir;</p> <p>Dengan demikian susunan selengkapnya anggota Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah Perseroan terhitung sejak ditutupnya Rapat menjadi sebagai berikut</p> <p><b>Direksi:</b></p> <p>Direktur Utama : Hadi Wibowo  Direktur : Gatot Adhi Prasetyo  Direktur Kepatuhan : Arief Ismail  Direktur : Fachmy Achmad  Direktur : Dwiyono Bayu Winantio</p> <p><b>Dewan Komisaris:</b></p> <p>Komisaris Utama / Independen : Kemal Azis Stamboel</p> <p>Komisaris Independen : Dewie Pelitawati</p> <p>Komisaris : Yenny Lim</p> <p>Komisaris : Ongki Wanadjati Dana</p>	<p>1. <i>Approve the appointment of Mr. Ongki Wanadjati Dana as a member of the Board of Commissioners of the Company starting as of the closing the Meeting, with the term of office of the relevant individual will be the same of the remaining term of services of other incumbent members of the Board of Commissioners which is until the closing of the Annual GMS of the Company to be convened in the year 2023 without prejudice to the rights of the Meeting or the prevailing laws and regulations to dismiss him at any time before the expiry of his term of office;</i></p> <p><i>Thus therefore, the complete composition of the members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board of the Company starting as of the closing of the Meeting will become as following</i></p> <p><b>The Board of Directors:</b></p> <p><i>President Director : Hadi Wibowo  Director : Gatot Adhi Prasetyo  Compliance Director : Arief Ismail  Director : Fachmy Achmad  Director : Dwiyono Bayu Winantio</i></p> <p><b>The Board of Commissioners:</b></p> <p><i>President / Independent Commissioner : Kemal Azis Stamboel  Independent Commissioner : Dewie Pelitawati  Commissioner : Yenny Lim  Commissioner : Ongki Wanadjati Dana</i></p>

<p><b>Dewan Pengawas Syariah:</b></p> <p>Ketua Dewan Pengawas Syariah : H. Ikhwan Abidin, MA</p> <p>Anggota Dewan Pengawas Syariah : H. Muhamad Faiz, MA</p> <p>2. Memberikan kuasa kepada Direksi Perseroan dengan hak substitusi untuk menyatakan kembali keputusan mata acara dari Rapat ke dalam akta Notaris dan menyampaikannya kepada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia serta untuk melakukan segala tindakan yang diperlukan sesuai dengan Anggaran Dasar Perseroan dan peraturan perundangan yang berlaku.</p>	<p><b><i>The Sharia Supervisory Board:</i></b></p> <p><i>Chairman of the Sharia Supervisory Board : H. Ikhwan Abidin, MA</i></p> <p><i>Member of the Sharia Supervisory Board : H. Muhamad Faiz, MA</i></p> <p>2. <i>Grant power of attorney to the Board of Directors of the Company with the rights of substitution to restate the resolutions on the agenda of the Meeting into a Notary deed and to deliver it to the Ministry of Law and Human Rights of the Republic of Indonesia as well as to take any and all actions which are required in accordance with the Articles of Association of the Company and the prevailing laws and regulations.</i></p>
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