

[Official Translation]



Ashoya Ratam, S.H., M.Kn.

NOTARY & LAND DEED OFFICIAL

IN

SOUTH JAKARTA ADMINISTRATION CITY

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Deed of

MINUTES OF

THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF

“PT BANK BTPN SYARIAH Tbk”

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Date

April 12, 2023

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Number

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**MINUTES OF**  
**THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF**  
**"PT BANK BTPN SYARIAH Tbk"**

Number: 26

- On this day, Wednesday, dated 12-4-2023 (the twelfth day of April of the year two thousand twenty three);-----
- At 10.23 WIB (twenty three minutes past ten Western Indonesia Standard Time).-----
- I, ASHOYA RATAM, Sarjana Hukum, Magister Kenotariatan, Notary in South Jakarta Administration City, in the presence of the witnesses whom I, Notary, have known, and who will be mentioned at the end of this deed:-----
- upon the request of the Board of Directors of limited liability company "**PT BANK BTPN SYARIAH Tbk**", domiciled in South Jakarta, having address at Menara BTPN, Central Business District Mega Kuningan, 12<sup>th</sup> Floor, Jalan Doktor Ide Anak Agung Gde Agung Kaveling 5.5-5.6, Kuningan Timur, Setiabudi, a limited liability company established pursuant to and based on the laws of the state of the Republic of Indonesia, whose Articles of Association of the limited liability company aforesaid has been amended entirely in the framework of adjustment to Law Number 40 of the Year 2007 (two thousand seven) regarding Limited Liability Company (hereinafter will be referred to as the "**Company Law**"), as has been contained in the deed dated 27-8-2007 (the twenty seventh day of August of the year two thousand seven), number 5, the minutes of which was drawn up before WINARTI LUKMAN WIDJAJA, Sarjana Hukum, Notary in Jakarta, and has obtained the approval of the Minister of Law and Human Rights of the Republic of Indonesia dated 18-1-2008 (the eighteenth day of January of the year two thousand eight), number AHU-02507.AH.01.02.Tahun 2008; which has been published in the State Report of the Republic of Indonesia dated 14-3-2008 (the fourteenth day of March of the year two thousand eight), number 22, Supplement number 3032; the Articles of Association of the limited liability company aforesaid has been further amended as contained in:-----
- the deed dated 27-8-2013 (the twenty seventh day of August of the year two

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thousand thirteen), number 25, and the deed dated 25-9-2013 (the twenty fifth day of September of the year two thousand thirteen), number 30, the minutes of both deeds were drawn up before HADIJAH, Sarjana Hukum, Magister Kenotariatan, Notary in Central Jakarta, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia dated 1-10-2013 (the first day of October of the year two thousand thirteen), number AHU-50529.AH.01.02.Tahun 2013;-----

- the deed dated 31-10-2013 (the thirty first day of October of the year two thousand thirteen), number 15, the minutes of which was drawn up before INDAH INDRIANI Sarjana Hukum, Spesialis Notaris, Notary in Semarang City, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia dated 21-11-2013 (the twenty first day of November of the year two thousand thirteen), number AHU-60409.AH.01.02.Tahun 2013;-----
- the deed dated 30-1-2014 (the thirtieth day of January of the year two thousand fourteen), number 27, the minutes of which was drawn up before Notary HADIJAH, Sarjana Hukum, Magister Kenotariatan, aforesaid, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia dated 12-2-2014 (the twelfth day of February of the year two thousand fourteen), number AHU-AH.01.10-04338;-----
- the deed dated 9-9-2014 (the ninth day of September of the year two thousand fourteen), number 20, the minutes of which was drawn up before Notary HADIJAH, Sarjana Hukum, Magister Kenotariatan, aforesaid, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia dated 16-9-2014 (the sixteenth day of September of the year two thousand fourteen), number AHU-06242.40.21.2014;-----
- the deed dated 23-6-2015 (the twenty third day of June of the year two thousand

fifteen), number 98, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia dated 25-6-2015 (the twenty fifth day of June of the year two thousand fifteen), number AHU-0938093.AH.01.02.Tahun 2015, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia dated 25-6-2015 (the twenty fifth day of June of the year two thousand fifteen), number AHU-AH.01.03-0945709;-----

- the deed dated 11-5-2016 (the eleventh day of May of the year two thousand sixteen), number 20, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia dated 13-5-2016 (the thirteenth day of May of the year two thousand sixteen), number AHU-AH.01.03-0048779;-----
- the deed dated 14-3-2017 (the fourteenth day of March of the year two thousand seventeen), number 27, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia dated 27-3-2017 (the twenty seventh day of March of the year two thousand seventeen), number AHU-AH.01.03-0121841;-----
- the minutes of three deeds mentioned the latest were drawn up before me, Notary;-----
- furthermore, in the framework of change of status to become public company, the Articles of Association of the Limited Liability Company aforesaid has been further amended by means of deed dated 16-11-2017 (the sixteenth day of November of the year two thousand seventeen), number 57, the minutes of which was drawn up before JOSE DIMA SATRIA, Sarjana Hukum, Magister Kenotariatan, Notary in South Jakarta Administration City, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia by means of his Decree dated 16-11-2017 (the sixteenth day of November of the year two thousand seventeen), number AHU-0024076.AH.01.02.TAHUN 2017; and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of

the Republic of Indonesia in accordance with his letter dated 16-11-2017 (the sixteenth day of November of the year two thousand seventeen), number AHU-AH.01.03-0191730; and then further amended by:-----

- the deed dated 5-4-2018 (the fifth day of April of the year two thousand eighteen), number 8, the minutes of which was drawn up before Notary JOSE DIMA SATRIA, Sarjana Hukum, Magister Kenotariatan, aforesaid, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia by means of his Decree dated 10-4-2018 (the tenth day of April of the year two thousand eighteen), number AHU-0007953.AH.01.02.TAHUN 2018;-----
- the deed dated 31-5-2018 (the thirty first day of May of the year two thousand eighteen), number 178, the minutes of which was drawn up before Notary JOSE DIMA SATRIA, Sarjana Hukum, Magister Kenotariatan, aforesaid and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 21-6-2018 (the twenty first day of June of the year two thousand eighteen), number AHU-AH.01.03-0215425;-----
- the deed dated 16-4-2020 (the sixteenth day of April of the year two thousand twenty), number 26, the minutes of which was drawn up before me, Notary, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia by means of his Decree dated 8-5-2020 (the eighth day of May of the year two thousand twenty), number AHU-0034666.AH.01.02.TAHUN 2020, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 8-5-2020 (the eighth day of May of the year two thousand twenty), number AHU-AH.01.03-0214020;-----
- the Articles of Association of the limited liability company aforesaid was then amended in the framework of adjustment to the Regulation of the Financial Services Authority (hereinafter will be referred to as the “POJK”) Number 15/POJK.04/2020 Regarding the

Plan and Convening of General Meeting of Shareholders of Public Company ("hereinafter will be referred to as the "**POJK 15/2020**"), and POJK Number 16/POJK.04/2020 Regarding the Implementation of Electronic General Meeting of Shareholders of Public Company ("hereinafter will be referred to as the "**POJK 16/2020**") as contained in the deed dated 21-4-2021 (the twenty first day of April of the year two thousand twenty one), number 35, the minutes of which was drawn up before me, Notary, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 17-5-2021 (the seventeenth day of May of the year two thousand twenty one), number AHU-AH.01.03-0309443;-----

- the latest composition of the members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board of the Limited Liability Company aforesaid is contained in the deed dated 13-10-2022 (the thirteenth day of October of the year two thousand twenty two), number 25, the minutes of which was drawn up before me, Notary;-----

(hereinafter limited liability company "**PT BANK BTPN SYARIAH Tbk**" aforesaid will be referred to as the "**Company**").-----

- Has been present at Menara BTPN, 16<sup>th</sup> Floor, Central Business District Mega Kuningan, Jalan Doktor Ide Anak Agung Gde Agung Kaveling 5.5-5.6, South Jakarta, to draw up the minutes regarding any and all things to be discussed and resolved in the Annual General Meeting of Shareholders of the Company (hereinafter will be referred to as the "**Meeting**") convened on the day, date, at the time as well as at the venue as mentioned in the beginning of this deed.-----

- In the Meeting, have been present and, therefore, appear before me, Notary, in the presence of the same witnesses; the members of the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors as well as the shareholders of the Company, namely:-----

1. Mister **KEMAL AZIS STAMBOEL**, born in Malang, on 17-8-1949 (the seventeenth day of August of the year one thousand nine hundred forty nine), Indonesian Citizen, private person, residing in Jakarta, Jalan Bangka X/5, Neighborhood Association 005, Administrative Unit 007, Pela

Mampang Sub-district, Mampang Prapatan District, South Jakarta, the holder of Resident Identification Card number 3174031708490002, the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter, present in the Meeting as the President Commissioner concurrently serving as the Independent Commissioner of the Company;----

2. Mrs. **DEWIE PELITAWATI**, Sarjana Hukum (in the Resident Identification Card is written as **DEWI PELITAWATI RISAN**, Sarjana Hukum), born in Bandung, on 31-10-1959 (the thirty first day of October of the year one thousand nine hundred fifty nine), Indonesian Citizen, private person, residing in Jakarta, Taman Meruya Ilir Block J.7/11, Neighborhood Association 016, Administrative Unit 007, Meruya Utara Sub-district, Kembangan District, West Jakarta, the holder of Resident Identification Card number 3173087110590003, the copy of which is attached to the minutes of this deed;-----

- according to her statement, in this matter, present in the Meeting as the Independent Commissioner of the Company;-----

3. Mister Insinyur **ONGKI WANADJATI DANA**, born in Jakarta, on 13-9-1957 (the thirteenth day of September of the year one thousand nine hundred fifty seven), Indonesian Citizen, private person, residing in Jakarta, Jalan Bungur Besar number 97, Neighborhood Association 010, Administrative Unit 001, Kemayoran Sub-district, Kemayoran District, Central Jakarta, the holder of Resident Identification Card number 3171031309570003, the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter present, in the Meeting as the Commissioner of the Company;-----

4. Mrs. **YENNY LIM**, born in Jakarta, on 2-3-1966 (the second day of March of the year one thousand nine hundred sixty six), Indonesian Citizen, private person, residing in Jakarta, Jalan Jatibaru number 72, Neighborhood Association 014, Administrative Unit 001, Cideng Sub-district, Gambir District, Central Jakarta, the holder of Resident Identification Card number 3171014203660002, the copy of which is attached to the minutes of this deed;-----

- according to her statement, in this matter, present in the Meeting by means of video

teleconference as the Commissioner of the Company;-----

5. Mister Haji **IKHWAN ABIDIN**, Master of Arts, born in Lamongan, on 20-6-1965 (the twentieth day of June of the year one thousand nine hundred sixty five), Indonesian Citizen, private person, residing in Bogor, Griya Kenari Mas F.3/1.A, Neighborhood Association 006, Administrative Unit 010, Cileungsi Kidul Sub-district, Cileungsi District, Bogor Regency, the holder of Resident Identification Card number 3201072006650007; the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter, present in the Meeting as the Chairman of the Sharia Supervisory Board of the Company;-----

6. Mister Haji **MUHAMAD FAIZ**, Master of Arts, born in Jakarta, on 8-5-1974 (the eighth day of May of the year one thousand nine hundred seventy four), Indonesian Citizen, private person, residing in Jakarta, Jalan Senopati Dalam II number 35A, Neighborhood Association 001, Administrative Unit 002, Senayan Sub-district, Kebayoran Baru District, South Jakarta, the holder of Resident Identification Card number 3174070805740001; the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter, present in the Meeting as the Member of the Sharia Supervisory Board of the Company;-----

7. Mister **HADI WIBOWO**, born in Solo, on 4-6-1967 (the fourth day of June of the year one thousand nine hundred sixty seven), Indonesian Citizen, private person, residing in Jakarta, Jalan Biduri III, Block P/7, Neighborhood Association 006, Administrative Unit 001, Grogol Utara Sub-district, Kebayoran Lama District, South Jakarta, the holder of Resident Identification Card number 3174050406670014; the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter, present in the Meeting as the President Director of the Company;-----

8. Mister **GATOT ADHI PRASETYO** (in the Resident Identification Card is written as **MOHAMMAD GATOT ADHI PRASETYO**), born in Bandung, on 14-3-1962 (the fourteenth day of March of the year one thousand nine hundred sixty two), Indonesian Citizen, private person, residing in Tangerang, Jalan Pisok III EA 13/3 BTR-5, Neighborhood Association 003, Administrative Unit



011, Jurangmangu Timur Sub-district, Pondok Aren District, Tangerang Selatan City, the holder of Resident Identification Card number 3674031403620005; the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter, present in the Meeting as the Director of the Company;-----

9. Mister **ARIEF ISMAIL**, born in Jakarta, on 25-6-1966 (the twenty fifth day of June of the year one thousand nine hundred sixty six), Indonesian Citizen, private person, residing in Tangerang, Cikini Bintaro FG 5-12, Neighborhood Association 002, Administrative Unit 007, Jurangmangu Barat Sub-district, Pondok Aren District, Tangerang Selatan City, the holder of Resident Identification Card number 3175032506660008, the copy of which is attached to the minutes of this deed, temporarily present in Jakarta;-----

- according to his statement, in this matter, present in the Meeting as the Compliance Director of the Company;-----

10. Mister **DWIYONO BAYU WINANTIO** (in the Resident Identification Card is written as **DWIYONO BAYUWINANTIO**), born in Jakarta, on 27-6-1963 (the twenty seventh day of June of the year one thousand nine hundred sixty three), Indonesian Citizen, private person, residing in Jakarta, Jalan Gedung Hijau II/34, Neighborhood Association 002, Administrative Unit 013, Pondok Pinang Sub-district, Kebayoran Lama District, South Jakarta, the holder of Resident Identification Card number 3173082706630001, the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter, present in the Meeting as the Director of the Company;-----

11. Mister **FACHMY ACHMAD**, born in Bandung, on 3-8-1982 (the third day of August of the year one thousand nine hundred eighty two), Indonesian Citizen, private person, residing in Jakarta, Jalan Matraman I number 5, Neighborhood Association 015, Administrative Unit 001, Kebon Manggis Sub-district, Matraman District, East Jakarta, the holder of Resident Identification Card number 3175010308820004, the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter, present in the Meeting as the Director of the Company;-----

12. Mrs. **DINI HERDINI**, Sarjana Hukum, born in Jakarta, on 11-7-1965 (the eleventh day of July of the year one thousand nine hundred sixty five), Indonesian Citizen, the Compliance Director of PT BANK BTPN Tbk, residing in Jakarta, Jalan Haji Samali number 33, Neighborhood Association 004, Administrative Unit 004, Kalibata Sub-district, Pancoran District, South Jakarta, the holder of Resident Identification Card number 3174085107650003, the copy of which is attached to the minutes of this deed;-----

- according to her statement in this matter present in the Meeting acting by virtue of the Power of Attorney dated 6-4-2023 (the sixth day of April of the year two thousand twenty three), number SKU.052/DIR/CCS/IX/2023, privately drawn up, affixed with sufficient stamp duty, and the original of which is attached to the minutes of this deed, as the attorney-in-fact of:-----

- a. Mister **HENOCH MUNANDAR**, born in Jakarta, on 22-6-1966 (the twenty second day of June of the year one thousand nine hundred sixty six), Indonesian Citizen, the President Director of PT BANK BTPN Tbk, residing in Jakarta, Puri Permai I Block W 1 number 7, Neighborhood Association 009, Administrative Unit 002, Kembangan Selatan Sub-district, Kembangan District, West Jakarta, the holder of Resident Identification Card number 3173082206660001;-----
- b. Mister **DARMADI SUTANTO**, born in Magelang, on 27-1-1964 (the twenty seventh day of January of the year one thousand nine hundred sixty four), Indonesian Citizen, the Vice President Director of PT BANK BTPN Tbk, residing in Tangerang, Perumahan Menteng Residence Block FC-3 number 17, Neighborhood Association 004, Administrative Unit 012, Pondok Ranji Sub-district, Ciputat Timur District, Tangerang Selatan City, the holder of Resident Identification Card number 367403271640001;-----

- thus therefore, the appearer is representing the Board of Directors of and, therefore, acting for and on behalf of as well as representing limited liability company “**PT BANK BTPN Tbk**”, domiciled and with head office in South Jakarta, having address at Menara BTPN, 11<sup>th</sup>, 18<sup>th</sup>, 19<sup>th</sup>, 20<sup>th</sup>, 21<sup>st</sup>, 22<sup>nd</sup>, 23<sup>rd</sup>, 25<sup>th</sup>, 26<sup>th</sup>, 27<sup>th</sup>, 28<sup>th</sup>, 29<sup>th</sup>, 30<sup>th</sup> floor, Jalan

Doktor Ide Anak Agung Gde Agung Kaveling 5.5-5.6, Kawasan Mega Kuningan, Kuningan Timur, Setia Budi, whose Articles of Association of the Limited Liability Company aforesaid has been amended entirely in the framework of the change of status to become Public Company as has been contained in the deed dated 24-1-2008 (the twenty fourth day of January of the year two thousand eight), number 123, the minutes of which was drawn up before AULIA TAUFANI, Sarjana Hukum, at the time as the substitute of SUTJIPTO, Sarjana Hukum, then Notary in Jakarta, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia by means of his Decree dated 29-1-2008 (the twenty ninth day of January of the year two thousand eight), number AHU-04685.AH.01.02.Tahun 2008, the Articles of Association of the Limited Liability Company has been further amended as contained in:-----

- the deed dated 9-7-2008 (the ninth day of July of the year two thousand eight), number 70, the minutes of which was drawn up before Notary SUTJIPTO, Sarjana Hukum, aforesaid, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 24-7-2008 (the twenty fourth day of July of the year two thousand eight), number AHU-AH.01.10-18520;-----
- the deed dated 2-6-2009 (the second day of June of the year two thousand nine), number 3, the minutes of which was drawn up before SINTA DEWI SUDARSANA, Sarjana Hukum, Notary in Jakarta, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia by means of his Decree dated 19-6-2009 (the nineteenth day of June of the year two thousand nine), number AHU-27276.AH.01.02.Tahun 2009;-----
- the deed dated 17-1-2011 (the seventeenth day of January of the year two thousand eleven), number 116, the minutes of which was drawn up before AULIA TAUFANI, Sarjana Hukum, at that time as the substitute of Notary SUTJIPTO, Sarjana Hukum, aforesaid, and the notification over the amendment to its Articles of

Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 21-2-2011 (the twenty first day of February of the year two thousand eleven), number AHU-AH.01.10-05152;-----

- the deed dated 25-2-2011 (the twenty fifth day of February of the year two thousand eleven), number 166, the minutes of which was drawn up before AULIA TAUFANI, Sarjana Hukum, at that time as the substitute of Notary SUTJIPTO, Sarjana Hukum, aforesaid, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 8-3-2011 (the eighth day of March of the year two thousand eleven), number AHU-AH.01.10-07240;-----
- the deed dated 22-2-2012 (the twenty second day of February of the year two thousand twelve), number 10, the minutes of which was drawn up before Notary SINTA DEWI SUDARSANA, Sarjana Hukum, aforesaid, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 9-3-2012 (the ninth day of March of the year two thousand twelve), number AHU-AH.01.10-08497;-----
- the deed dated 8-4-2013 (the eighth day of April of the year two thousand thirteen), number 11, the minutes of which was drawn up before HADIJAH, Sarjana Hukum, Magister Kenotariatan, Notary in Central Jakarta, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 10-5-2013 (the tenth day of May of the year two thousand thirteen), number AHU-AH.01.10-18068;-----
- the deed dated 10-2-2014 (the tenth day of February of the year two thousand fourteen), number 08, the minutes of which was drawn up before Notary HADIJAH, Sarjana Hukum, Magister Kenotariatan, aforesaid, and has obtained approval from

the Minister of Law and Human Rights of the Republic of Indonesia by means of his Decree dated 8-7-2014 (the eighth day of July of the year two thousand fourteen), number AHU-17103.AH.01.02.Tahun 2014;-----

- the deed dated 2-2-2015 (the second day of February of the year two thousand fifteen), number 01, the minutes of which was drawn up before Notary HADIJAH, Sarjana Hukum, Magister Kenotariatan, aforesaid, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia by means of his Decree dated 13-2-2015 (the thirteenth day of February of the year two thousand fifteen), number AHU-0002400.AH.01.02.Tahun 2015;-----

- The Articles of Association of the limited liability company aforesaid has been further amended in the framework of adjustment to POJK number 32/POJK.04/2014 regarding the Plan and Convening of General Meeting of Shareholders of Public Company along with its amendments and POJK number 33/POJK.04/2014 regarding the Board of Directors and the Board of Commissioners of Issuer and Public Company, as has been contained in the deed dated 14-4-2015 (the fourteenth day of April of the year two thousand fifteen), number 21, the minutes of which was drawn up before Notary HADIJAH, Sarjana Hukum, Magister Kenotariatan, aforesaid, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 17-4-2015 (the seventeenth day of April of the year two thousand fifteen), number AHU-AH.01.03-0925357; the Articles of Association of the limited liability company aforesaid were further amended in:-----

- the deed dated 2-7-2018 (the second day of July of the year two thousand eighteen), number 01, has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia by means of his Decree dated 10-7-2018 (the tenth day of July of the year two thousand eighteen), number AHU-0013945.AH.01.02.TAHUN 2018;-----

- the deed dated 24-8-2018 (the twenty fourth day of August of the year two thousand

eighteen), number 29, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his decree dated 29-8-2018 (the twenty ninth day of August of the year two thousand eighteen), number AHU-AH.01.03-0236807;-----

- the minutes of both deeds mentioned above were drawn up before SHASA ADISA PUTRIANTI, Sarjana Hukum, Magister Kenotariatan, at that time as the substitute of me, Notary;-----

- the deed dated 21-1-2019 (the twenty first day of January of the year two thousand nineteen), number 22, the minutes of which was drawn up before me, Notary, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia by means of his Decree dated 22-1-2019 (the twenty second day of January of the year two thousand nineteen), number AHU-0006169.AH.01.10.TAHUN 2019, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 22-1-2019 (the twenty second day of January of the year two thousand nineteen), number AHU-AH.01.03-0044409, whereas the notification over the merger of the Company has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 22-1-2019 (the twenty second day of January of the year two thousand nineteen), number AHU-AH.01.10-0006176, as well as has been published in the State Report of the Republic of Indonesia dated 2-4-2019 (the second day of April of the year two thousand nineteen), number 27, Supplement number 10716/2019;-----

- the deed dated 1-3-2019 (the first day of March of the year two thousand nineteen), number 01, the minutes of which was drawn up before me, Notary, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in

accordance with his letter dated 6-3-2019 (the sixth day of March of the year two thousand nineteen), number AHU-AH.01.03-0135243, as well as has been published in the State Report of the Republic of Indonesia dated 26-4-2019 (the twenty sixth day of April of the year two thousand nineteen), number 34, Supplement number 14171/2019;-----

- the deed dated 12-8-2019 (the twelfth day of August of the year two thousand nine hundred), number 29, the minutes of which was drawn up before SHASA ADISA PUTRIANTI, Sarjana Hukum, Magister Kenotariatan, at that time as the substitute of me, Notary, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 23-8-2019 (the twenty third day of August of the year two thousand nineteen), number AHU-AH.01.03-0318547, as well as has been published in the State Report of the Republic of Indonesia dated 1-11-2019 (the first day of November of the year two thousand nineteen), number 88, Supplement number 40953/2019;-----
- the deed dated 26-2-2020 (the twenty sixth day of February of the year two thousand twenty), number 44, the minutes of which was drawn up before me, Notary, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 26-3-2020 (the twenty sixth day of March of the year two thousand twenty), number AHU-AH.01.03-0163570, as well as has been published in the State Report of the Republic of Indonesia dated 13-10-2020 (the thirteenth day of October of the year two thousand twenty), number 82, Supplement number 39120/2020;-----
- the deed dated 23-4-2020 (the twenty third day of April of the year two thousand twenty), number 43, the minutes of which was drawn up before me, Notary, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in

accordance with his letter dated 13-5-2020 (the thirteenth day of May of the year two thousand twenty), number AHU-AH.01.03-0218753, as well as has been published in the State Report of the Republic of Indonesia dated 23-10-2020 (the twenty third day of October of the year two thousand twenty), number 85, Supplement number 40646/2020;-----

- the deed dated 18-11-2020 (the eighteenth day of November of the year two thousand twenty), number 31, the minutes of which was drawn up before me, Notary, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 23-11-2020 (the twenty third day of November of the year two thousand twenty), number AHU-AH.01.03-0410879, as well as has been published in the State Report of the Republic of Indonesia dated 15-1-2021 (the fifteenth day of January of the year two thousand twenty one), number 5, Supplement number 2385/2021;-----
- the deed dated 26-2-2021 (the twenty sixth day of February of the year two thousand twenty one), number 21, the minutes of which was drawn up before me, Notary, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 1-3-2021 (the first day of March of the year two thousand twenty one), number AHU-AH.01.03-0133128, as well as has been published in the State Report of the Republic of Indonesia dated 19-3-2021 (the nineteenth day of March of the year two thousand twenty one), number 23, Supplement number 10619/2021;-----
- the deed dated 21-4-2022 (the twenty first day of April of the year two thousand twenty two), number 45, the minutes of which was drawn up before me, Notary, and has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia by means of his Decree dated 27-4-2022 (the twenty seventh day of April of the year two thousand twenty two), number AHU-



0031033.AH.01.02.TAHUN 2002, as well as has been published in the State Report of the Republic of Indonesia dated 16-8-2022 (the sixteenth day of August of the year two thousand twenty two), number 65, Supplement number 27085/2022;-----

- the latest composition of the members of the Board of Commissioners of the limited liability company aforesaid is contained in the deed dated 21-4-2022 (the twenty first day of April of the year two thousand twenty two), number 46, and the latest composition of the members of the Board of Directors of the limited liability company aforesaid is contained in the deed dated 29-9-2022 (the twenty ninth day of September of the year two thousand twenty two), number 78, the minutes of both deeds were drawn up before me, Notary;-----

- the limited liability company aforesaid in this matter is represented as the shareholder/owner of 5,392,590,000 (five billion three hundred ninety two million five hundred ninety thousand) shares in the Company;-----

13. **Public** (in addition to the shareholder mentioned in point 12 above), as the shareholder/owner of 1,718,642,321 (one billion seven hundred eighteen million six hundred forty two thousand three hundred twenty one) share in the Company.-----

- The appearers I, Notary, have known.-----

- Afterward, the appearer mister KEMAL AZIS STAMBOEL aforesaid, as the President Commissioner/Independent Commissioner of the Company has been appointed by the Board of Commissioners to chair the Meeting as the Chairman of the Meeting based on the "Circular Resolution of the Board of Commissioners in Lieu of the Resolution Adopted in the Meeting of the Board of Commissioners of PT BANK BTPN SYARIAH Tbk number 003/CIR/DEKOM/III/2023 regarding the Approval of the Board of Commissioners over the Proposal for the Resolution of the Annual General Meeting of Shareholders of PT BANK BTPN SYARIAH Tbk for the Financial Year Ended on 31-12-2023 (the thirty first day of December of the year two thousand twenty three).-----

- The Chairman of the Meeting firstly notifies to the Meeting the following matters:-----

A. Whereas the Notification, the Announcement, and the Summoning for the Meeting have been carried out in accordance with the provisions of Article 13, Article 14, Article 16, and Article 17 of POJK 15/2020 in conjunction with Article 3 of POJK 16/2020 in conjunction with Article 10

paragraphs (2) and (12) of the Articles of Association of the Company, which is as following:-----

- **Notification** regarding the plan for the convening of the Meeting has been submitted by the Board of Directors to the Financial Services Authority (hereinafter will be referred to as the “OJK”) and PT Bursa Efek Indonesia (hereinafter will be referred to as the “BEI”) dated 23-2-2023 (the twenty third day of February of the year two thousand twenty three), number S.089/DIR/CSGC/II/2023.-----
- **Announcement** of the Meeting to the Shareholders regarding the plan for carrying out the Summoning for the Meeting has been carried out through the Website of PT Kustodian Sentral Efek Indonesia (hereinafter will be referred to as the “KSEI”), the Website of BEI, and the Website of the Company on 3-3-2023 (the third day of March of the year two thousand twenty three).-----
- **Summoning** for the Meeting to the Shareholders regarding the plan for the convening of the Meeting has been carried out through the Website of KSEI and the Website of BEI and the Website of the Company on 20-3-2023 (the twentieth day of March of the year two thousand twenty three).-----

- B. Whereas in the Meeting, the shareholders who are present and/or represented physically and electronically through Electronic General Meeting System of KSEI (hereinafter will be referred to as the “eASY.KSEI”) are totaling to 7,111,232,321 (seven billion one hundred eleven million two hundred thirty two thousand three hundred twenty one) shares or constituting 92.3166931% (ninety two point three one six six nine three one percent) of the total number of the entire shares with voting rights which have been issued by the Company which are aggregately totaling to 7,703,083,900 (seven billion seven hundred three million eighty three thousand nine hundred) shares, exclusive of the portfolio (Treasury) shares totaling to 616,100 (six hundred sixteen thousand one hundred) shares with due regards to the Register of Shareholders of the Company on 17-3-2023 (the seventeenth day of March of the year two thousand twenty three), thus therefore, the prescribed quorum in Article 41 paragraph (1) letter a of POJK 15/2020 in conjunction with Article 86 paragraph (1) of the Company Law in conjunction with Article 11 paragraph (1) of the Articles of Association of the Company has been complied with and the

Meeting is lawful and entitled to adopt valid and binding resolutions regarding the matters to be discussed in accordance with the agenda of the Meeting.-----

- Afterward, the Chairman of the Meeting opens the Meeting officially at 10.23 WIB (twenty three minutes past ten Western Indonesia Standard Time).-----

- Afterward, the Chairman of the Meeting briefly presents the General Condition of the Company to fulfill the provisions of Article 39 paragraph (3) of POJK 15/2020, which is principally as following:-----

“The Company is the pioneer focusing on serving productive underprivileged families in Indonesia, with 15 (fifteen) Branch Offices, 47 (forty seven) Functional Offices, and has more than 12,000 (twelve) employees.-----

The Company became Public Company on 8-5-2018 (the eighth day of May of the year two thousand eighteen).-----

On 31-12-2022 (the thirty first day of December of the year two thousand twenty two), the total assets of the Company have reached Rp21.2 trillion (twenty one point two trillion Rupiah).-----

On 21-10-2021 (the twenty first day of October of the year two thousand twenty one), has been established the subsidiary company, PT BTPN SYARIAH VENTURA, which has obtained business permit on 20-5-2022 (the twentieth day of May of the year two thousand twenty two).----

The Structure of the Shareholders of the Company on 31-12-2022 (the thirty first day of December of the year two thousand twenty two) is:-----

- Totaling to 70% (seventy percent) owned by PT BANK BTPN Tbk;-----
- Totaling to 29.98% (twenty nine point nine eight percent) owned by the Public;-----
- Totaling to 0.02% (zero point zero two percent) constitutes Treasury shares.-----

Thus therefore, the Report on the General Condition of the Company.”-----

- Afterward, the Chairman of the Meeting presents that as has been announced through the Summoning for the Meeting, the Agenda of the Meeting are as following:-----

- “1. Approval of the Financial Statement, the Annual Report, and the Sustainability Report which have been reviewed by the Board of Commissioners for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two), including but not limited to:-----

- a. The Ratification of the Financial Statement for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two);-----
  - b. The Report on the supervisory duties of the Board of Commissioners and the Sharia Supervisory Board for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two); and-----
  - c. The Release and Discharge over Liability (*Volledig Acquit et Decharge*) for the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board of the Company for the management and supervisory actions which have been performed in and during the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two);-----
2. The stipulation on the utilization of net profit of the Company for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two);-----
  3. The change of composition of the management of the Company;-----
  4. The stipulation regarding the amount of remuneration for the members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board of the Company for the year 2023 (two thousand twenty three);-----
  5. The appointment of Public Accountant and/or Public Accounting Firm to audit the books of the Company for the financial year ended on 31-12-2023 (the thirty first day of December of the year two thousand twenty three) and the stipulation on the amount of honorarium as well as other requirements in relation to the appointment aforesaid;-----
  6. The Report of the Company in the Form of Implementation of Transfer of a portion of Treasury Shares of the Company in the year 2022 (two thousand twenty two).”-----
- Before entering the First Agenda of the Meeting, the Chairman of the Meeting presents the procedure of mechanism for the adoption of resolution and the exercise of the rights of the Shareholders and to submit questions and/or opinions in the Meeting, as contained in the Code of Conduct distributed before the Shareholders enter the Meeting room, and has been read out by the master of ceremony in the Meeting.-----
- I. Entering **the First Agenda** of the Meeting which is:-----

**“Approval of the Financial Statement, the Annual Report, and the Sustainability Report which has been reviewed by the Board of Commissioners for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two), including but not limited to:-----**

- a. The Ratification of the Financial Statement for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two);-----**
- b. The Report on the supervisory duties of the Board of Commissioners and the Sharia Supervisory Board for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two); and-----**
- c. The Release and Discharge over Liabilities (*Volledig Acquit et Decharge*) for the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board of the Company over the management and supervisory actions which have been performed in and during the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two).”-----**

- Afterward, the Chairman of the Meeting presents the explanation on the First Agenda of the Meeting which is principally as following:-----

“In accordance with the provisions of Article 66 paragraph (1) of the Company Law, the Board of Directors has composed the Annual Report for the financial year of 2022 (two thousand twenty two), and in accordance with the provisions of POJK number 51/POJK.03/2017 regarding the Application of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, the Board of Directors has composed the Sustainable Financial Action Plan (the “**RKAB**”) for the year 2020-2024 (two thousand twenty – two thousand twenty four), and the Sustainability Report of the Company for the financial year of 2022 (two thousand twenty two).-----

Afterward, we the give the opportunity to mister HADI WIBOWO as the President Director of the Company to present the important summary of the Annual Report for the financial

year of 2022 (two thousand twenty two).”-----

- Afterward, the Chairman of the Meeting gives the opportunity to mister HADI WIBOWO aforesaid as the President Director, to presents important summary of the Annual Report for the financial year of 2022 (two thousand twenty two) to this Meeting.-----

And then, mister HADI WIBOWO aforesaid presents important summary of the Annual Report for the financial year of 2022 (two thousand twenty two) which is basically as following:-----

“The year 2022 (two thousand twenty two) was started with the effort for the recovery of the world from the danger of new variant of COVID-19 which was Omicron, followed by the shock of geopolitical challenge that ravage the world’s economy throughout the year. In Indonesia, the effort for the overcoming of COVID-19 pandemic was carried out by the government by means of risk balancing through the Imposition of Restriction on Community Activities (the “**PPKM**”) as well as intensifying vaccination, for the best health services as well as to reach herd immunity.-----

It is expected to optimally protect the public, therefore, it will remain productive and will revive the economy.-----

All praise be to Allah, the government strategy went very well and the Indonesian economy still recorded very good growth at the level 5.31% (five point three one percent) higher than most developed countries. Indonesia’s economic recovery is gradually strengthening, public mobility is back to normal, the wheels of economy begin to turn even though they are still overshadowed by uncertainty. The inflation level is still controllable by the government; therefore, the price of daily basic necessities remains stable and inspires new optimism for Micro, Small, and Middle Scale Business entrepreneurs, including the ultra-micro segment, the segment which is most affected by restriction of mobility.-----

#### **Digital Ecosystem for Inclusive Society**-----

In this year, exactly eight years that the Company has become sharia commercial bank carrying out the soul mission of becoming #empoweringbanker and focusing on serving millions of Bank’s inclusive societies. During such period, the entire #empoweringbanker continued learning, adapting, and processing together with the women who become the

Bank's inclusive clients. To better serve the clients, the Bank has great aspiration to materialize Sharia Digital Ecosystem for Inclusive Society, wherein this aspiration is expected to be able to open wider access for inclusive society in Indonesia's remote areas which have not yet been touched by financial services. After in the previous year laying basic foundation of digital construction as the effort to materialize this big ambition, in the year 2022 (two thousand twenty two), the entire #empoweringbanker of the Company materialized the transformation effort by means of adaptive, humanist and appropriate digital technology breakthrough adjusting to the needs of the clients focusing on the improvement of inclusive society's welfare, productivity and services quality of #empoweringbanker. Moreover, this matter also has the objective of providing the opportunity to more society to be of benefits to others by opening four accesses, which are:-----

**First Financial Access-----**

Innovation of the Company in providing financial access intended as banking services both for continuously growing financing clients and funding clients involved in the empowerment of inclusive society. Currently, there are 3 (three) platforms of application being used, one Application used by the employees is named Terra application which has been used 100% (one hundred percent) by #empoweringbanker on site. This application gives added value to the inclusive society through client acquisition, financing approval, and financial transaction features, which can be carried out swiftly, appropriately and efficiently. Second for the Bank's banking agent or whom we called as Appropriate Partner, who constitutes the extension of the Bank, being provided the Appropriate Store application. This application has various functions for Appropriate Partner to serve financial transaction for the clients, the submission of working capital for Appropriate Partner, access to suppliers, access to market, as well as has connectivity with Terra application. Third for the Funding Client through Mobile Banking Appropriate and Banking Internet for the convenience and security in banking digital transaction, in which at the same time can be directly involved in empowering the inclusive society.-----

**Second access to knowledge and skill-----**

To increase the capacity and capability of the inclusive society, the Bank innovates by means of empowering program which can improve the skills of the clients in carrying out business activities, with mentoring program on site. The Bank mobilizes various appropriate resources to become the mentor of the client (referred to as the “facilitator”), the Bank also provides application platform for effective mentoring, which is called the **“Appropriate Bestee application”**. In the year 2022 (two thousand twenty two), the Bank has cooperated with various parties, among others, with universities in which the Bank provides opportunity for the college students to be actively involve in the empowering of inclusive society.-----

All praise be to Allah, this Appropriate Bestee application has been used by hundreds of college students throughout Indonesia as the mentoring facilitator for ultra-micro financing clients. Currently, the Bank has become the partner of Freedom Campus of the Ministry of Education, Culture, Research, and Technology to provide opportunity and to encourage the college student to carry out internship activities in the Company by directly mentoring the inclusive clients. This program has its own appeal for the college students possessing concern to contribute in empowering others. It is anticipated that by this program, the college students who are involved will have capability and critical thinking as well as creative, therefore, they will be more ready in entering the society simultaneously possessing strong entrepreneurship spirit which will open employment and will be beneficial to a lot of people. Appropriate Bestee, in its turn, will also open the opportunity from all stakeholders to be involved in the measurable and sustainable empowering program.-----

Next, third is access to supply of goods, and fourth is access to market. To materialize these matters, in their process in the year 2022 (two thousand twenty two), in the framework of accelerating sharia digital ecosystem manifestation, the Bank carried out the establishment of PT BTPN SYARIAH VENTURA as the subsidiary company of the Bank who has obtained permit to fully operate in 2022 (two thousand twenty two).-----



PT BTPN SYARIAH VENTURA becomes the first Islamic VC (Venture Capital) company in Indonesia focusing on the improvement of inclusive society's welfare as well as merely carrying out investment capital participation in startup companies possessing the same vision, mission, as well as the appropriate digital competence. In 2022 (two thousand twenty two), PT BTPN SYARIAH VENTURA has had one Partner Company (the "PPU") named Dagangan who can provide access to supply of goods for daily necessities or its business and access to market with wider coverage area and segment both online and offline. Not only providing convenience in obtaining needs of goods, the Bank also provides convenience for the clients to obtain access to market for the products of the client which has been well curated.-----

Those four accesses become parts of the Bank's effort to become more relevant to the needs of the clients and the dynamics of businesses, and ensure measurable and sustainable positive impacts for the clients and their communities. This matter also becomes the Bank's force and effort to continue providing services wholeheartedly and ensures the lives of millions of inclusive societies in Indonesia grow to become better and meaningful.-----

#### **2022 (two thousand twenty two) achievements-----**

The Bank defines this entire sharia digital ecosystem materialization process as if it was taking on a new phase. Because basically in innovating to expand the access for inclusive society will be required process requiring persistence. Reflecting those which have been achieved up till now, as well as the well progressing results become something to be grateful for. Targets which are not only in the form of financial achievement, but also new initiative receiving support from the regulator, have worked out well, and primarily, target to continue carrying out factual social impact for the lives of millions of inclusive societies. In this matter, processing and growing together with inclusive society becomes very valuable matter for the Bank and becomes great learning in 2022 (two thousand twenty two).-----

#### **Positive Performance of 2022 (two thousand twenty two)-----**

All praise be to Allah, innovation carried out by the Bank and the subsidiary company

brought positive and sustained growth. The Bank successfully distributed financing in the amount of Rp11.5 trillion (eleven point five trillion Rupiah) to inclusive clients, grew 10% (ten percent) compared to 2021 (two thousand twenty one). Total consolidated asset of the Bank grew to become Rp21.2 trillion (twenty one point two trillion Rupiah), up 14% (fourteen percent) from previously Rp18.5 trillion (eighteen point five percent) in the year 2021 (two thousand twenty one). The consolidated net profit of the Bank reached Rp1.8 trillion (one point eight trillion Rupiah) in the year 2022 (two thousand twenty two), grew 21% (twenty one percent) from Rp1.5 trillion (one point five trillion Rupiah) in the year 2021 (two thousand twenty one), by continue recording very strong Capital Adequacy Ratio (CAR) at the position 53.7% (fifty three point seven percent).-----

Good growth of the Bank aforesaid was supported by the growth of the subsidiary company, PT BTPN SYARIAH VENTURA, who at the end of 31-12-2022 (the thirty first day of December of the year two thousand twenty two) had total assets in the amount of Rp313.5 billion (three hundred thirteen point five billion Rupiah) and total equity of Rp311 billion (three hundred eleven billion Rupiah) as well as successfully carried out capital participation to strategic partners in the amount of Rp81 billion (eighty one billion Rupiah) and recorded Net Profit After Tax in the amount of Rp3.9 billion (three point nine billion Rupiah).-----

In line with the growth of financial performance, the Bank also endeavors to continue providing positive changes for the good the client community through measurable and sustainable social impact. Cooperate with various parties, in line with the increasing financing cycle for the clients, there is an increase of education of the client's children who continue attending schools, an increase of hygienic condition and the decrease of household carbon emission of the clients, better housing quality, as well as decreasing concentration of inclusive clients. This conforms to the report of PPI (Poverty Probability Index) to measure progress out of poverty carried out by the Bank.-----

#### **Corporate Governance-----**

Ensuring the Bank applies the best practices of Good Corporate Governance (hereinafter

will be referred to as the “**GCG**”) and complies with the prevailing rules always become the priorities of BTPN Syariah in carrying out its operational activities.-----

The application of the Company’s GCG in 2022 (two thousand twenty two) runs within good sharia corridor by seeking improvement of information disclosure quality to the stakeholders and the regulator. Various new initiatives carried out by the Bank throughout 2022 (two thousand twenty two) have entirely been reported to and received permit from the regulator.-----

#### **Ratings Affirmation**-----

With the permission and blessing from Allah SWT, at the end of the year 2022 (two thousand twenty two), the Company once again received stable Outlook **AAA ratings affirmation** (Idn) issued by PT FITCH RATINGS INDONESIA, this Rating demonstrates the Company’s very low possible risk of default with full commitment support from the Holding Company and the Group.-----

#### **Closing**-----

Thanks to the supports from all stakeholders, then, the Company can close the performance in the year 2022 (two thousand twenty two) well.”-----

- After the explanation from mister HADI WIBOWO aforesaid, the Chairman of the Meeting further presents the explanation which is principally as following:-----

“In accordance with the provision of Article 66 paragraph (1) of the Company Law, the Board of Directors has composed the Financial Statement set out in the Annual Report for the financial year of 2022 (two thousand twenty two) and in accordance with the provisions of POJK Number 51/POJK.03.2017 regarding the Application of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, the Board of Directors have composed the Sustainable Financial Action Plan (the “**RAKB**”) of the year 2020-2024 (two thousand twenty – two thousand twenty four) – 2022 (two thousand twenty two) Indicator.”-----

- Afterward, the Chairman of the Meeting gives the opportunity to mister FACHMY ACHMAD as the Finance and Operational Director to present important summary of the Financial Statement of

the year 2022 (two thousand twenty two) as well as the Summary of RAKB of the year 2020-2024 (two thousand twenty – two thousand twenty four) – 2022 (two thousand twenty two) Indicator, which is principally as following:-----

**“Strong Consolidated Financial Performance-----**

Amidst the pressure of global economic condition, the Company continues successfully recording very good performance throughout 2022 (two thousand twenty two), even marking new milestone. On 31-12-2022 (the thirty first day of December of the year two thousand twenty two), the Company successfully recorded financing growth to become Rp11.5 trillion (eleven point five trillion Rupiah) or increased 10.4% (zero point four percent) from the previous year in the amount of Rp10.4 trillion (ten point four trillion Rupiah).-----

In line with the growth of financing, total third party fund of the Company also increases to become Rp12.0 trillion (twelve point zero trillion Rupiah) compared to the previous year which was Rp11.0 trillion (eleven trillion Rupiah), or up 9.8% (nine point eight percent). The growth of the third party fund aforesaid indicates that the Company is capable of maintaining the trust and loyalty of the clients.-----

With such achievement as well as through various work efficiency and consistency in providing wholehearted services to the clients, the consolidated Net Profit After Tax booked by the Bank in the year 2022 (two thousand twenty two) reached a new milestone in the amount of Rp1.8 trillion (one point eight trillion Rupiah), up 21.5% (twenty one point five percent) compared to the previous year which is Rp1.5 trillion (one point five trillion Rupiah). The increase of profit aforesaid then has impact on the increase of Return on Assets (the “RoA”) to become 11.4% (eleven point four percent) and the Return on Equity (the “RoE”) to become 24.2% (twenty four point two percent).-----

The Company continues maintaining the capital adequacy ratio (the “CAR”) at a very good level, which is 53.7% (fifty three point seven percent) well above the minimum requirement. This high capital adequacy ratio helps the Company to grow as well as to carry out the development of business and the strengthening of supporting infrastructure,

both in terms of information technology and operations.-----

The non-performing financing ratio, in accordance with the expectation, is at 2.6% (two point six percent), however, the Company continues observing the application of prudential principles in the distribution of financing.-----

Throughout 2022 (two thousand twenty two), the Company can very well maintain the Ratio of Financing towards Third Party Fund, which is totaling to 95.7% (ninety five point seven percent). This matter indicates the effort of the Company to manage the Third Party Fund optimally while continue maintaining the liquidity adequacy.-----

#### **Financial Statement – Consolidated Balance Sheet-----**

In the year 2022 (two thousand twenty two), Total Assets increased Rp2.6 trillion (two point six trillion Rupiah) from the previous year, to become Rp21.2 trillion (twenty one point two trillion). The increase of total assets aforesaid, among others, is caused by the increase of total financing of the Company (*murabahah*, *musyarakah*, and *qardh*) to become Rp11.5 trillion (eleven point five trillion Rupiah) or up 10.4% (ten point four percent) compared to the previous year which is Rp10,4 trillion (ten point four trillion Rupiah).-----

Furthermore, from the perspective of liabilities and equity. In the year 2022 (two thousand twenty two), the third party fund of the Company grew 9.8% (nine point eight percent) to become Rp12.0 trillion (twelve point zero trillion Rupiah). In addition, total equity was successfully maintained above Rp8.4 trillion (eight point four trillion Rupiah).-----

#### **Financial Statement – Consolidated Profit and Loss Statement-----**

Total Net Profit for the current year reaches Rp1.8 trillion (one point eight trillion Rupiah), higher Rp314 billion (three hundred fourteen billion Rupiah) compared to the net profit acquisition in 2022 (two thousand twenty two). This achievement is contributed from the success of the Company in recording very good increase of profitability in the year 2022 (two thousand twenty two) in which the net margin Revenue of the Company increased 17.5% (seventeen point five percent) to become Rp5.0 trillion (five point zero trillion rupiah) from Rp4.3 trillion (four point three trillion rupiah) in the year 2021 (two thousand

twenty one). From other perspective, the Company successfully maintains moderate increase on operating expenses to become Rp1.9 trillion (one point nine trillion Rupiah) from Rp1.7 trillion (one point seven trillion Rupiah) in 2021 (two thousand twenty one), whereas for allowance for losses is also remained to be recorded adequately. Thus therefore, the achievement of net profit of the Company for the year 2022 (two thousand twenty two) is recorded higher than the achievement before pandemic and reached a new record.-----

#### **Consolidated Financial Ratio**-----

The success in recording healthy balance sheet and strong profitability causes the Company's financial ratio is recorded on the expected level.-----

Amidst the pressure of global economic condition and the recovery effort towards new normal era, the Company remains committed to support the growth of inclusive society through the provided financing, however, by continue maintaining asset quality through the improvement of prudential principles application and the formation of strong reserves. In the year 2022 (two thousand twenty two), the non-performing financing ratio was recorded at 2.6% (two point six percent) and to address this matter, the Company has established the Allowance for Impairment Losses on Financial Assets compared to the Non-Performing Financing reached 252% (two hundred fifty two percent), therefore, the net non-performing financing ratio is maintained at 0.3% (zero point three percent). This ratio figure indicates the Company's growth strategy which will always observe the prudential principles.-----

With the improving condition, then, the Company's revenue ratio, efficiency ratio, rentability ratio, continue experiencing improvement from the previous year's condition.-----

The Company's capital adequacy ratio can also be maintained at a very strong level which is 53.7% (fifty three point seven percent), far above the minimum requirement prescribed by the regulator.-----

#### **Capital Structure and Strategy**-----

The Company continues strengthening organic capital structure. At the end of 2022 (two

thousand twenty two), the Company's core capital was recorded in the amount of Rp8.0 trillion (eight point zero trillion Rupiah), therefore, BTPN Syariah can maintain its position in the Core Capital Bank Group (the "KBMI") 2 (two), which is bank with core capital of Rp6 trillion – Rp14 trillion (six trillion Rupiah up to fourteen trillion Rupiah).-----

#### **Summary of Sustainable Performance**-----

The Company has identified 12 (twelve) of 17 (seventeen) Sustainable Development Goals (the "SDG") related to daily business activities in the effort of heading towards sustainable ecosystem.-----

In terms of economic performance, the Company has demonstrated good performance and has served 4.25 million (four point twenty five million) active clients in 253 (two hundred fifty three) client communities in more than 2,600 (two thousand six hundred) districts in Indonesia.-----

In terms of social performance, the clients served by the Company are 100% (one hundred percent) female inclusive clients, 95% (ninety five percent) Company's employees are Female with 47% (forty seven percent) of whom are graduates of Senior High School equivalent. In the effort to provide access to knowledge, the Company through Appropriate Bestee provided access to 108 (one hundred eight) college students of 42 (forty two) universities in cooperation with the Minister of Education, Culture, Research, and Technology, become the facilitators for 1,614 (one thousand six hundred fourteen) inclusive clients in 5 (five) provinces; in addition, there is an increase of total children of the clients who are attending school at 6.8% (six point eight percent).-----

In terms of environmental performance, 100% (one hundred percent) Community Officers of the Company have used information technology devices in the form of Tablet in the framework of paper and printed materials reduction towards 4.25 million (four point twenty five million) active clients are served directly to the centers the closest to the clients' houses. The Company has also participated in environmental sustainability by marking 1,536 (one thousand five hundred thirty six) trees which do not need to be cut down and carrying out restoration of 3 (three) hectares of Kahoi forest which is expected to generate

carbon stock totaling to 2,690 tons/hectare (two thousand six hundred ninety tons per hectare).-----

#### **Sustainable Social Program**-----

Throughout the year 2022 (two thousand twenty two), the Company cooperated with the stakeholders and the elected partners in accordance with the needs of the public and the community to carry out various activities in Tepat Peduli as a part of sharia digital ecosystem element supporting the Sustainable Development Goals (the “SDG”).-----

Whereas the program aforesaid is the Inspirational Clients Umrah Departure Program, Sharing Program to 1000 (one thousand) Poor People, Mentoring Program for Inspirational Clients and Growing Together with Successful Client, Educational Assistance Program for Clients’ Children, BERSEMI (the “**Berkah Seru Silaturahmi – Friendship Blessings**”) and natural disaster assistance program.-----

#### **Social Impact**-----

The Company also carried out the measurement of social impact from its interaction with inclusive clients, starting from initially joining. The total number of clients’ children attending school are increasing, the total number of clients consuming nutritious food are increasing, the total number of clients with residential material quality are increasing, the total number of clients owning toilet with good sanitation system are increasing, and the total number of families switching from the use of firewood are increasing. The improvement of the clients’ standard of living is not only resulting from the consistency and perseverance of the Company in providing services to the clients, however, it also constitutes a contribution from the entire related stakeholders.-----

#### **Awards**-----

The Company’s commitment materialized through the perseverance of #empoweringbanker to provide the best services for inclusive society by continue implementing good corporate governance as the establishment of foundation in creating sharia digital ecosystem possessing sustainable impact has been appreciated by various parties and through the receipt of awards during the year 2022 (two thousand twenty two).



**Below we present the summary of the Sustainable Financial Action Plan** (hereinafter will be referred to as the “**RAKB**”) **of 2020-2024 (two thousand twenty – two thousand twenty four)**-----

In the framework of complying with POJK 51/POJK.03/2017 regarding the Application of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, the Board of Directors of the Company has composed RAKB for the year 2020-2024 (two thousand twenty – two thousand twenty four) and the Priority Program for the Year 2023 (two thousand twenty three), which has been approved by the Board of Commissioners as well as has been submitted to the Financial Services Authority on 29-11-2022 (the twenty ninth day of November of the year two thousand twenty two).-----

**Whereas this Report is presented as a part of RAKB communication to the Shareholders through the Annual General Meeting of Shareholders.**-----

RAKB is the 1 (one) year short term and 5 (five) years long term activity plan which becomes the priority of the Company, in the framework of applying Sustainable Finance, by continue observing the fulfilment of prudential provisions and the application of risk management.-----

RAKB is composed by the Company with due regards to the accountable investment principles, sustainable business strategy and practice principles, social and environmental risk management principles, governance principles, informative communication principles, inclusive principles, priority leading sector development principles, as well as coordination and collaboration principles.-----

RAKB 2023 (two thousand twenty three) contains realization of the Company’s action plan in the year 2022 (two thousand twenty two) and the action plan to be carried out by the Company in the year 2023 (two thousand twenty three), which covers:-----

- i. Increase of sustainable financial portfolio;-----
- ii. Capacity building program;-----
- iii. Adjustment of sustainable organization, risk management, and governance.-----

Thus therefore, the explanation on the summary of the Financial Statement for the

financial year of 2022 (two thousand twenty two) and the summary of RAKB for the year 2020-2024 (two thousand twenty – two thousand twenty four).”-----

- And then, mister KEMAL AZIS STAMBOEL in his capacity as the President/Independent Commissioner of the Company representing the Board of Commissioners and the Sharia Supervisory Board will present the Report on the Supervisory Duties of the Board of Commissioners and the Sharia Supervisory Board over the running of the Company during the Financial Year of 2022 (two thousand twenty two), which has been set out in the Supervisory Report and has been submitted to OJK in accordance with the provisions, which is principally as following:-----

“The Result of Supervisory and Recommendation of the Board of Commissioners:-----

1. Semester Report on the Supervisory over the Implementation of Business Plan of the Company for Semester I of the Year 2022 (two thousand twenty two) by means of Letter Number S.315/DIR/CSGC/VIII/2022 dated 29-8-2022 (the twenty ninth day of August of the year two thousand twenty two) to OJK – the Department of Sharia Bank Supervisory (hereinafter will be referred to as the “DPBS”);-----
2. Semester Report on the Supervisory over the Implementation of Business Plan of the Company for Semester II of the Year 2022 (two thousand twenty two) by means of Letter Number S.095/DIR/CSGC/II/2023 dated 28-2-2023 (the twenty eighth day of February of the year two thousand twenty three) to OJK DPBS;-----
3. Delivery of Bank’s Business Plan for the year 2022 – 2024 (two thousand twenty two – two thousand twenty four) and the Sustainable Financial Action Plan for the year 2020 – 2024 (two thousand twenty two – two thousand twenty four);-----
4. Delivery of the 2022 (two thousand twenty two) Annual Report.-----
  - Pages 41 – 45 (forty one up to forty five);-----
  - Pages 318 – 338 (three hundred eighteen up to three hundred thirty eight);---
5. Delivery of the 2022 (two thousand twenty two) Sustainable Report.-----
  - Pages 18 – 21 (eighteen up to twenty one);-----
  - Pages 156 – 164 (one hundred fifty six up to one hundred sixty four).-----

The Result of Supervisory and Recommendation of the Sharia Supervisory Board has been set out in the following reports:-----

1. Report on the Result of Supervisory of the Sharia Supervisory Board for Semester I of the Year 2022 (two thousand twenty two) by means of Letter Number: S.284/DIR/COMP/VII/2022 dated 29-7-2022 (the twenty ninth day of July of the year two thousand twenty two) to OJK DPBS;-----
2. Report on the Result of Supervisory of the Sharia Supervisory Board for Semester II of the Year 2022 (two thousand twenty two) by means of Letter Number S.055/DIR/COMP/II/2023 dated 31-1-2023 (the thirty first day of January of the year two thousand twenty three) to OJK DPBS;-----
3. Result of supervisory carried out towards new product development activities, fund collection activities, and fund distribution activities as well as services activities during the year 2022 (two thousand twenty two), it can be concluded that the Bank's activities in general have conformed with Sharia principles;-----
4. Delivery of the 2022 (two thousand twenty two) Annual Report:-----
  - Pages 54 – 57 (fifty four up to fifty seven);-----
  - Pages 338 – 346 (three hundred thirty eight up to three hundred forty six).-----
5. Delivery of the 2022 (two thousand twenty two) Sustainability Report:-----
  - Pages 30 – 33 (thirty up to thirty three);-----
  - Pages 164 – 169 (one hundred sixty four up to one hundred sixty nine).-----

- After the explanation over the First Agenda of the Meeting, then, the Chairman of the Meeting gives the opportunity to the shareholders and/or the proxies of the shareholders who are present physically and electronically through Electronic General Meeting System of KSEI (hereinafter will be referred to as the “**eASY.KSEI**”) to submit questions and/or opinions over the explanation which have been presented in relation to the First Agenda of the Meeting.-----

- Since there is not any question and/or opinion, then, the Chairman of the Meeting presents proposal for the resolution to the Meeting as following:-----

- “1. Approve the Annual Report which has 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 31-12-2022 (the thirty first day of December of the year two thousand twenty two), contained in the book of the 2022 (two thousand twenty two) Annual Report and the 2022 (two thousand twenty two) Sustainability Report;-----

2. Ratify the Company's Consolidated Financial Statement for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two) which has been examined or audited by Public Accounting Firm (the "**KAP**") of SIDDHARTA WIDJAJA dan Rekan, as stated in its report dated 10-2-2023 (the tenth day of February of the year two thousand twenty three) with the opinion that the consolidated Financial Statement presents fairly in all material respects, the Group's consolidated financial position dated 31-12-2022 (the thirty first day of December of the year two thousand twenty two), as well as the consolidated financial performance, cash flow, reconciliation of revenue and profit sharing, zakat fund sources and distribution report, and its consolidated benevolence fund sources and utilization report, for the year ended on such date, in accordance with the Financial Accounting Standards in Indonesia;-----
3. Give full release and discharge over the liabilities (*volledig acquit et decharge*) to the incumbent members of the Board of Directors of the Company in the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two) regarding the management actions, and to the Board of Commissioners and the Sharia Supervisory Board regarding the supervisory actions which they have respectively performed during the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two), to the extent that such actions are reflected in the Annual Report, the Sustainability Report, and the Consolidated Financial Report of the Company for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two), save for the acts of fraud, embezzlement and other criminal offenses."-----

- Afterward, the Chairman of the Meeting asks to the shareholders and/or the proxies of the

shareholders, whether the proposal for the resolution on the First Agenda of the Meeting presented can be approved by the Meeting unanimously by means of deliberation to reach a consensus with due observance of Article 28 of POJK 15/2020;-----

Whether there is any dissenting vote or abstain vote/any one not casting any vote towards the presented proposal?-----

- Since there are shareholders and/or proxies of the shareholders casting dissenting votes and abstain votes/not casting any vote, then, the Chairman of the Meeting requests me, Notary, to carry out the votes counting, including the counting of votes through eASY.KSEI and after having been carried out votes counting, it is acquired the following votes counting result:-----

**In the First Agenda of the Meeting:**-----

Based on the result of votes counting carried out in the Meeting and also through eASY.KSEI, as following:-----

- The shareholders entirely owning 80,000 (eighty thousand) shares cast dissenting votes or constituting 0.0011250% (zero point zero zero one one two five zero percent);-----
- The shareholders entirely owning 8,387,000 (eight million three hundred eighty seven thousand) shares did not cast vote/Abstain or constituting 0.1179402% (zero point one one seven nine four zero two percent);-----
- The shareholders entirely owning 7,102,765,321 (seven billion one hundred two million seven hundred sixty five thousand three hundred twenty one) shares cast affirmative votes or constituting 99.8809348% (ninety nine point eight eight zero nine three four eight percent);-----

- **Based on the result of the votes counting aforesaid, then, the Chairman of the Meeting concludes that in the First Agenda of the Meeting, the Meeting by means of majority votes totaling to 7,111,152,321 (seven billion one hundred eleven million one hundred fifty two thousand three hundred twenty one) shares or constituting 99.9988750% (ninety nine point nine nine eight eight seven five zero percent) of the total number of the entire votes cast in the Meeting resolves:**-----

**"1. Approve the Annual Report which has 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 31-12-2022 (the thirty first day of December of the year two thousand twenty two), contained in the book of the 2022 (two thousand twenty two) Annual Report and the 2022 (two thousand twenty two) Sustainability Report;-----

2. Ratify the Company's Consolidated Financial Statement for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two) which has been examined or audited by Public Accounting Firm (the "KAP") of SIDDHARTA WIDJAJA dan Rekan, as stated in its report dated 10-2-2023 (the tenth day of February of the year two thousand twenty three) with the opinion that the consolidated Financial Statement presents fairly in all material respects, the Group's consolidated financial position dated 31-12-2022 (the thirty first day of December of the year two thousand twenty two), as well as the consolidated financial performance, cash flow, reconciliation of revenue and profit sharing, zakat fund sources and distribution report, and its consolidated benevolence fund sources and utilization report, for the year ended on such date, in accordance with the Financial Accounting Standards in Indonesia;-----
3. Give full release and discharge over the liabilities (*volledig acquit et decharge*) to the incumbent members of the Board of Directors of the Company in the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two) regarding the management actions, and to the Board of Commissioners and the Sharia Supervisory Board regarding the supervisory actions which they have respectively performed during the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two), to the extent that such actions are reflected in the Annual Report, the Sustainability Report, and the Consolidated Financial Report of the Company for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two), save for the acts of fraud, embezzlement and other criminal offenses."-----

II. Entering the Second Agenda of the Meeting which is:-----

**“Stipulation on the utilization of net profit of the Company for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two).”-----**

- The Chairman of the Meeting presents that the Chairman of the Meeting delegates the duty to mrs. **DEWIE PELITAWATI**, Sarjana Hukum (in the Resident Identification Card is written as **DEWI PELITAWATI RISAN**, Sarjana Hukum) aforesaid as the Independent Commissioner of the Company to continue the convening of the Meeting.-----

- Afterward the Chairman of the Meeting gives opportunity to mrs. **DEWIE PELITAWATI**, Sarjana Hukum (in the Resident Identification Card is written as **DEWI PELITAWATI RISAN**, Sarjana Hukum) aforesaid to continue the convening of the Meeting.-----

- And then, mrs. **DEWIE PELITAWATI**, Sarjana Hukum (in the Resident Identification Card is written as **DEWI PELITAWATI RISAN**, Sarjana Hukum) aforesaid acting as the Chairman of the Meeting gives the opportunity to mister **FACHMY ACHMAD** aforesaid as the Director of the Company to present the explanation on the Second Agenda of the Meeting which is principally as following:-----

“Observing the good development of the Company’s financial performance after the Company offered its shares to the public in the year 2018 (two thousand eighteen), as well as considering that to maximize the value of public shareholders totaling to 29.8% (twenty nine point eight percent), then, the Board of Directors of the Company plans on changing the dividend policy which is still enacted up till now which is at the maximum 40% (forty percent) as contained in the Prospectus at the then Initial Public Offering of Shares, to be able to reach more than 40% (forty percent), by continue observing the related factors, among others, the revenue and cash flow availability of the Company, the Financial Prospects, and the Company’s needs of working capital, Business Prospects in the future, Capital Expenditure and Infrastructure as well as Investment Plan and other Growth Drivers in its dividend policy to be set out in the Website of the Company.-----

The Utilization of the Company’s 2022 (two thousand twenty two) Net Profit is proposed as

set out in the slide presented in the Meeting as following:-----

- Approve the utilization of the Company's Net Profit for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two), including the stipulation on the amount to be set aside for reserves is resolved in the Meeting as following:-----

1. Approve the Utilization of the Company's Net Profit for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two) in the amount of Rp1.799.542.863.537,00 (one trillion seven hundred seventy nine billion five hundred forty two million eight hundred sixty three thousand five hundred thirty seven Rupiah), in accordance with Law Number 40 of the year 2007 (two thousand seven) regarding Limited Liability Company as following:-----

a. In the amount of Rp20.000.000.000,00 (twenty billion Rupiah) will be set aside as the "General Reserve" of the Company;-----

b. In the amount of Rp92,5 (ninety two point five Rupiah) per share or in the total amount of Rp712.535.260.750,00 (seven hundred twelve billion five hundred thirty five million two hundred sixty thousand seven hundred fifty Rupiah) will be set aside as Cash Dividend to the shareholders with the provisions that:-----

i. Over the dividend aforesaid, the Board of Directors will deduct dividend tax pursuant to the tariff according to the prevailing taxation regulations towards the shareholders receiving the payment of Dividend;-----

ii. The Board of Directors is hereby granted with powers and authorities to stipulate matters regarding or related to the implementation of payment of dividend for the financial year of 2022 (two thousand twenty two) aforesaid.-----

2. Record the remaining net profit of the Company for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two) in the



amount of Rp1.047.007.602.787,00 (one trillion forty seven billion seven million six hundred two thousand seven hundred eighty seven Rupiah) as retained earnings to finance the Company's business activities."-----

- After the explanation in the form of proposal for the resolution over the Second Agenda of the Meeting, then, the Chairman of the Meeting gives the opportunity to the Shareholders or the proxies of the shareholders who are present both physically and electronically through eASY.KSEI to submit questions and/or opinions over the explanation which has been presented in relation to the Second Agenda of the Meeting.-----

- Since there is not any question or response, then, the Chairman of the Meeting presents the proposal to the Meeting to adopt resolution as stated in the proposal for the resolution aforesaid which has been presented through slide presented in the Meeting, afterward, the Chairman of the Meeting asks to the shareholders and/or the proxies of the shareholders, whether the presented proposal for the resolution on the Second Agenda of the Meeting can be approved by the Meeting unanimously by means of deliberation to reach a consensus with due observance of Article 28 of POJK 15/2020;-----

Whether there is any dissenting vote or abstain vote/any one not casting any vote towards the presented proposal?-----

- Since there are shareholders and/or proxies of the shareholders casting dissenting votes and abstain votes/not casting any vote, then, the Chairman of the Meeting requests me, Notary, to carry out the votes counting, including the counting of votes through eASY.KSEI and after having been carried out votes counting, it is acquired the following votes counting result:-----

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

- The shareholders entirely owning 80,000 (eighty thousand) shares cast dissenting votes or constituting 0.0011250% (zero point zero zero one one two five zero percent);-----
- The shareholders entirely owning 66,422,700 (sixty six million four hundred twenty two thousand seven hundred) shares did not cast vote/Abstain or constituting 0.9340533% (zero point nine three four zero five three three percent);-----

- The shareholders entirely owning 7,044,729,621 (seven billion forty four million seven hundred twenty nine thousand six hundred twenty one) shares cast affirmative votes or constituting 99.0648217% (ninety nine point zero six four eight two one seven percent);----

**- Based on the result of the votes counting aforesaid, then, the Chairman of the Meeting concludes that in the Second Agenda of the Meeting, the Meeting by means of majority votes totaling to 7,111,152,321 (seven billion one hundred eleven million one hundred fifty two thousand three hundred twenty one) shares or constituting 99.9988750% (ninety nine point nine nine eight eight seven five zero percent) of the total number of the entire votes cast in the Meeting resolves:-----**

**“Approve the utilization of Net Profit of the Company for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two), including the stipulation of the amount being set aside for reserve is resolved in the Meeting as following:-----**

1. Approve the Utilization of Net Profit of the Company for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two) in the amount of Rp1.779.542.863.537,00 (one trillion seven hundred seventy nine billion five hundred forty two million eight hundred sixty three thousand five hundred thirty seven Rupiah), in accordance with Law Number 40 of the year 2007 (two thousand seven) regarding Limited Liability Company as following:-----
  - a. In the amount of Rp20.000.000.000,00 (twenty billion Rupiah) will be set aside as the “General Reserve” of the Company;-----
  - b. In the amount of Rp92,5 (ninety two point five Rupiah) per share or in the total amount of Rp712.535.260.750,00 (seven hundred twelve billion five hundred thirty five million two hundred sixty thousand seven hundred fifty Rupiah) will be set aside as Cash Dividend to the shareholders with the provisions that:-----
    - i. Over the dividend aforesaid, the Board of Directors will deduct

**dividend tax pursuant to the tariff according to the prevailing taxation regulations towards the shareholders receiving the payment of Dividend;-----**

- ii. **The Board of Directors is hereby granted with powers and authorities to stipulate matters regarding or related to the implementation of payment of dividend for the financial year of 2022 (two thousand twenty two) aforesaid.-----**

2. **Record the remaining net profit of the Company for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two) in the amount of Rp1.047.007.602.787,00 (one trillion forty seven billion seven million six hundred two thousand seven hundred eighty seven Rupiah) as retained earnings to finance the Company's business activities."---**

III. Entering the Third Agenda of the Meeting which is:-----

**"Change of composition of the Management of the Company."-----**

- The Chairman of the Meeting presents the explanation and proposal for the resolution on the Second Agenda of the Meeting which is principally as set out in the slide presented in the Meeting as following:-----

"In relation to the soon to be expired term of office of the entire Management of the Company;-----

1. With due regards to the term of office of the entire incumbent Members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board which will end at the closing of the Meeting convened in the year 2023 (two thousand twenty three);-----
2. The statement of mister GATOT ADHI PRASETYO (in the Resident Identification Card is written as MOHAMAD GATOT ADHI PRASETYO) dated 11-11-2022 (the eleventh day of November of the year two thousand twenty two) which stated his wish for not being reappointed;-----
3. The statement of mrs. YENNY LIM dated 6-2-2023 (the sixth day of February of the

year two thousand twenty three) which stated her wish for not being reappointed;  
and-----

4. The proposal of the Majority Shareholders to reappoint the members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board who have stated their willingness to be reappointed and to appoint the New Management of the Company with due regards to the result of Fit and Proper test from OJK.-----

5. The proposal of the Company to appoint mister Insinyur MULYA EFFENDI SIREGAR, Master of Science, Doctorate of Philosophy (in the Resident Identification Card is written as Insinyur MULYA EFFENDI, Master of Science, Doctorate of Philosophy) as the candidate Independent Commissioner and mrs. DEWI NUZULIANTI as the candidate Director of the Company.”-----

- Afterward, the Chairman of the Meeting presents the Curriculum Vitae of mister Insinyur MULYA EFFENDI SIREGAR, Master of Science, Doctorate of Philosophy (in the Resident Identification Card is written as Insinyur MULYA EFFENDI, Master of Science, Doctorate of Philosophy) and mrs. DEWI NUZULIANTI.-----

- And then, the Chairman of the Meeting presents the explanation in the form of proposal for the resolution on the Third Agenda of the Meeting which is principally as set out in the slide presented in the Meeting as following:-----

“1. The appointment of the Members of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board of the Company for the Period of 2023-2026 (two thousand twenty three – two thousand twenty six) as following:-----

The Members of the Board of Commissioners of the Company are:-----

1. mister KEMAL AZIS STAMBOEL as the President/Independent Commissioner;-----
2. mrs. DEWIE PELITAWATI as the Independent Commissioner;-----
3. mister ONGKI WANADJATI DANA as the Commissioner;-----
4. mister MULYA EFFENDI SIREGAR as the Independent Commissioner.\*-----

The Members of the Board of Directors of the Company are:-----

1. mister HADI WIBOWO as the President Director;-----
2. mister ARIEF ISMAIL as the Compliance Director;-----
3. mister DWIYONO BAYU WINANTIO as the Director;-----
4. mister FACHMY ACHMAD as the Director;-----
5. mrs. DEWI NUZULIANTI as the Director.-----

the Members of the Sharia Supervisory Board of the Company are:-----

1. mister Haji IKHWAN ABIDIN, Master of Arts, as the Chairman of the Sharia Supervisory Board;-----
2. mister Haji MUHAMAD FAIZ, Master of Arts, as the Member of the Sharia Supervisory Board.-----

All of whom with the term of office starting as of the date stipulated in the appointing Meeting, up to the closing of the 3<sup>rd</sup> (third) Annual General Meeting of Shareholders of the Company to be convened in the year 2026 (two thousand twenty six), without prejudice to the right of the Meeting or the prevailing laws and regulations to dismiss them at any time before the expiry of their term of office.-----

With a notation (\*):-----

- i. For those who have not yet received the Result of Fit and Proper Test, then, the term of office will be effective upon obtaining the approval from OJK and/or the fulfillment of the requirements stipulated in the OJK approval letter aforesaid (effective date);-----
  - ii. In the event that OJK did not approve the appointment aforesaid, or the requirements stipulated by OJK are not fulfilled, then, the appointment aforesaid will become null and void without requiring further approval of the GMS.-----
2. Grant power of attorney to the Board of Directors of the Company, with the right of substitution, to restate in a notary deed over the resolution mentioned above and to notify it to the Minister of Law and Human Rights of the Republic of Indonesia for

such purpose, to take the required actions in accordance with the prevailing laws and regulations.”-----

- After the explanation regarding the proposal for the resolution over the Third Agenda of the Meeting, then, the Chairman of the Meeting gives opportunity to the Shareholders or the proxies of the shareholders who are present physically and electronically through eASY.KSEI to submit questions and/or opinions over the explanation which has been presented in relation to the Third Agenda of the Meeting.-----

- Since there is not any question or response, then, the Chairman of the Meeting presents the proposal to the Meeting to adopt resolution as stated in the proposal for the resolution aforesaid which has been presented through slide presented in the Meeting, afterward, the Chairman of the Meeting asks to the shareholders and/or the proxies of the shareholders, whether the presented proposal for the resolution on the Third Agenda of the Meeting can be approved by the Meeting unanimously by means of deliberation to reach a consensus with due observance of Article 28 of POJK 15/2020;-----

Whether there is any dissenting vote or abstain vote/any one not casting any vote towards the presented proposal?-----

- Since there are shareholders and/or proxies of the shareholders casting dissenting votes and abstain votes/not casting any vote, then, the Chairman of the Meeting requests me, Notary, to carry out the votes counting, including the counting of votes through eASY.KSEI and after having been carried out votes counting, it is acquired the following votes counting result:-----

On the Third Agenda of the Meeting:-----

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

- The shareholders entirely owning 48,318,500 (forty eight million three hundred eighteen thousand five hundred) shares cast dissenting votes or constituting 0.6794673% (zero point six seven nine four six seven three percent);-----
- The shareholders entirely owning 17,099,400 (seventeen million ninety nine thousand four hundred) shares did not cast vote/Abstain or constituting 0.2404562% (zero point two four

zero four five six two percent);-----

- The shareholders entirely owning 7,045,814,421 (seven billion forty five million eight hundred fourteen thousand four hundred twenty one) shares cast affirmative votes or constituting 99.0800765% (ninety nine point zero eight zero zero seven six five percent);---

**- Based on the result of the votes counting aforesaid, then, the Chairman of the Meeting concludes that in the Third Agenda of the Meeting, the Meeting by means of majority votes totaling to 7,062,913,821 (seven billion sixty two million nine hundred thirteen thousand eight hundred twenty one) shares or constituting 99.3205327% (ninety nine point three two zero five three two seven percent) of the total number of the entire votes cast in the Meeting resolves:-----**

**“1. The appointment of the Members of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board of the Company for the Period of 2023-2026 (two thousand twenty three – two thousand twenty six) as following:-----**

**The Members of the Board of Commissioners of the Company are:-----**

- 1. mister KEMAL AZIS STAMBOEL as the President/Independent Commissioner;-----**
- 2. mrs. DEWIE PELITAWATI as the Independent Commissioner;-----**
- 3. mister ONGKI WANADJATI DANA as the Commissioner;-----**
- 4. mister MULYA EFFENDI SIREGAR as the Independent Commissioner.\*--**

**The Members of the Board of Directors of the Company are:-----**

- 1. mister HADI WIBOWO as the President Director;-----**
- 2. mister ARIEF ISMAIL as the Compliance Director;-----**
- 3. mister DWIYONO BAYU WINANTIO as the Director;-----**
- 4. mister FACHMY ACHMAD as the Director;-----**
- 5. mrs. DEWI NUZULIANTI as the Director.-----**

**the Members of the Sharia Supervisory Board of the Company are:-----**

- 1. mister Haji IKHWAN ABIDIN, Master of Arts, as the Chairman of the**

**Sharia Supervisory Board;-----**

- 2. mister Haji MUHAMAD FAIZ, Master of Arts, as the Member of the Sharia Supervisory Board.-----**

**All of whom with the term of office starting as of the date stipulated in the appointing Meeting, up to the closing of the 3<sup>rd</sup> (third) Annual General Meeting of Shareholders of the Company to be convened in the year 2026 (two thousand twenty six), without prejudice to the right of the Meeting or the prevailing laws and regulations to dismiss them at any time before the expiry of their term of office.-----**

**With a notation (\*):-----**

- i. For those who have not yet received the Result of Fit and Proper Test, then, the term of office will be effective upon obtaining the approval from OJK and/or the fulfillment of the requirements stipulated in the OJK approval letter aforesaid (effective date);-----**
- ii. In the event that OJK did not approve the appointment aforesaid, or the requirements stipulated by OJK are not fulfilled, then, the appointment aforesaid will become null and void without requiring further approval of the GMS.-----**

- 3. Grant power of attorney to the Board of Directors of the Company, with the right of substitution, to restate in a notary deed over the resolution mentioned above and to notify it to the Minister of Law and Human Rights of the Republic of Indonesia for such purpose, to take the required actions in accordance with the prevailing laws and regulations.”-----**

**IV. Entering the Fourth Agenda of the Meeting which is:-----**

**“Stipulation regarding the amount of remuneration for the members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board of the Company for the year 2023 (two thousand twenty three).”-----**

**- The Chairman of the Meeting presents the explanation in the form of proposal for the resolution**



on the Fourth Agenda of the Meeting which is principally as set out in the slide presented in the Meeting as following:-----

- “1. Grant full power 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 for the year 2023 (two thousand twenty three) 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 stipulating the total amount and 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 have due regards towards the recommendation of the Nomination and Remuneration Committee of the Company;-----
  2. Approve the recommendation of the Nomination and Remuneration Committee contained in the Minutes of Meeting of the Nomination and Remuneration Committee Number M.002/RNC/III/2023 dated 9-3-2023 (the ninth day of March of the year two thousand twenty three), approved by the Board of Commissioners contained in the Minutes of Meeting of the Board of Commissioners Number 003/KOM/CSGC/III/2023 dated 9-3-2023 (the ninth day of March of the year two thousand twenty three) stipulates the total gross amount of remuneration for the Board of Commissioners for the year 2023 (two thousand twenty three) aggregately not exceeding Rp18.4 billion gross (eighteen billion four hundred million Rupiah gross), and to grant full power and authority to the Board of Commissioners to stipulate in a resolution 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 stipulating the distribution of total amount of remuneration aforesaid, the Board of Commissioners will be obliged have due regards to the recommendation of the Nomination and Remuneration Committee.”--
- Afterward, the Chairman of the Meeting gives opportunity to the shareholders and/or the

proxies of the shareholders who are present physically and electronically through eASY.KSEI to submit questions and/or opinions over the explanation which has been presented in relation to the Fourth Agenda of the Meeting.-----

- Since there is not any question or response, then, the Chairman of the Meeting presents the proposal to the Meeting to adopt resolution as stated in the proposal for the resolution aforesaid which has been presented through slide presented in the Meeting, afterward, the Chairman of the Meeting asks to the shareholders and/or the proxies of the shareholders, whether the presented proposal for the resolution on the Fourth Agenda of the Meeting can be submitted for approval by the Meeting unanimously by means of deliberation to reach a consensus with due observance of Article 28 of POJK 15/2020, Whether there is any dissenting votes or abstain votes/any one not casting any vote towards the presented proposal?-----

- Since there are shareholders and/or proxies of the shareholders casting dissenting votes and abstain votes/not casting any vote, then, the Chairman of the Meeting requests me, Notary, to carry out the votes counting, including the counting of votes through eASY.KSEI and after having been carried out votes counting, it is acquired the following votes counting result:-----

**On the Fourth Agenda of the Meeting:**-----

- The shareholders entirely owning 72,712,206 (seventy two million seven hundred twelve thousand two hundred six) shares cast dissenting votes or constituting 1.0224980% (one point zero two two four nine eight percent);-----

- The shareholders entirely owning 8,295,800 (eight million two hundred ninety five thousand eight hundred) shares did not cast vote/Abstain or constituting 0.1166577% (zero point one one six six five seven seven percent);-----

- The shareholders entirely owning 7,030,224,315 (seven billion thirty million two hundred twenty four thousand three hundred fifteen) shares cast affirmative votes or constituting 99.8608443% (ninety nine point eight six zero eight four four three percent);-----

**- Based on the result of the votes counting aforesaid, then, the Chairman of the Meeting concludes that in the Fourth Agenda of the Meeting, the Meeting by means of majority votes totaling to 7,038,520,115 (seven billion thirty eight million five hundred twenty**

thousand one hundred fifteen) shares or constituting 99.9775020% (ninety nine point nine seven seven five zero two zero percent) of the total number of the entire votes cast in the Meeting resolves:-----

- “1. Grant full power 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 for the year 2023 (two thousand twenty three) 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 stipulating the total amount and 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 have due regards towards the recommendation of the Nomination and Remuneration Committee of the Company;-----
2. Approve the recommendation of the Nomination and Remuneration Committee contained in the Minutes of Meeting of the Nomination and Remuneration Committee Number M.002/RNC/III/2023 dated 9-3-2023 (the ninth day of March of the year two thousand twenty three), approved by the Board of Commissioners contained in the Minutes of Meeting of the Board of Commissioners Number 003/KOM/CSGC/III/2023 dated 9-3-2023 (the ninth day of March of the year two thousand twenty three) stipulates the total gross amount of remuneration for the Board of Commissioners for the year 2023 (two thousand twenty three) aggregately not exceeding Rp18.4 billion gross (eighteen billion four hundred million Rupiah gross), and to grant full power and authority to the Board of Commissioners to stipulate in a resolution 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 stipulating the distribution of total amount of remuneration

**aforesaid, the Board of Commissioners will be obliged have due regards to the recommendation of the Nomination and Remuneration Committee.”-----**

V. Entering the Fifth Agenda of the Meeting which is:-----

**“Appointment of Public Accountant and/or Public Accounting Firm to audit the books of the Company for the financial year ended on 31-12-2023 (the thirty first day of December of the year two thousand twenty three) and the stipulation on the amount of honorarium as well as other requirements related to the appointment aforesaid.”-----**

- The Chairman of the Meeting presents the explanation in the form of proposal for the resolution on the Fourth Agenda of the Meeting which is principally as set out in the slide presented in the Meeting as following:-----

- “1. Approve the appointment of KAP Sidharta Widjaja & Rekan (hereinafter will be referred to as the “**KAP**”) who constitutes KAP registered at OJK, to carry out audit over the Financial Statement of the Company for the financial year 2023 (two thousand twenty three) by appointing mister HANDROW CAHYADI, Sarjana Ekonomi, Certified Public Accountant, as the Public Accountant (hereinafter will be referred to as the “**AP**”) as the person-in-charge of the audit aforesaid, as well as the stipulation on the amount of honorarium and other requirements regarding the appointment of KAP and/or AP aforesaid with due regards to the recommendation from the Audit Committee and the prevailing regulations.-----
2. Approve the delegation of authority to the Board of Commissioners to stipulate the substituting KAP and/or AP in the event that the KAP and/or AP appointed in accordance with the resolution of the Meeting, due to any reason whatsoever, could not complete/carry out the audit over the financial statement for the financial year ended on 31-12-2023 (the thirty first day of December of the year two thousand twenty three), including stipulating the amount of honorarium and other requirements in relation to the appointment of the substituting KAP and/or AP aforesaid.-----

3. Approve the granting of power of attorney to the Board of Directors to carry out matters considered necessary in relation to the appointment of KAP and/or AP, including but not limited to the process for the convening of meeting and the execution of the appointment letter for the relevant KAP and/or AP.-----
- Afterward, the Chairman of the Meeting gives opportunity to the shareholders and/or the proxies of the shareholders who are present physically and electronically through eASY.KSEI to submit questions and/or opinions over the explanation which has been presented in relation to the Fifth Agenda of the Meeting.-----
- Since there is not any question or response, then, the Chairman of the Meeting presents the proposal to the Meeting to adopt resolution as stated in the proposal for the resolution aforesaid which has been presented through slide presented in the Meeting, afterward, the Chairman of the Meeting asks to the shareholders and/or the proxies of the shareholders, whether the presented proposal for the resolution on the Fifth Agenda of the Meeting can be submitted for approval by the Meeting unanimously by means of deliberation to reach a consensus with due observance of Article 28 of POJK 15/2020, Whether there is any dissenting votes or abstain votes/any one not casting any vote towards the presented proposal?-----
- Since there are shareholders and/or proxies of the shareholders casting dissenting votes and abstain votes/not casting any vote, then, the Chairman of the Meeting requests me, Notary, to carry out the votes counting, including the counting of votes through eASY.KSEI and after having been carried out votes counting, it is acquired the following votes counting result:-----
- On the Fifth Agenda of the Meeting:**-----
- The shareholders entirely owning 548,900 (five hundred forty eight thousand nine hundred) shares cast dissenting votes or constituting 0.0077188% (zero point zero zero seven seven one eight eight percent);-----
- The shareholders entirely owning 8,008,200 (eight million eight thousand two hundred) shares did not cast vote/Abstain or constituting 0.1126134% (zero point one one two six one three four percent);-----
- The shareholders entirely owning 7,102,675,221 (seven billion one hundred two million six

hundred seventy five thousand two hundred twenty one) shares cast affirmative votes or constituting 99.8796678% (ninety nine point eight seven nine six six seven eight percent);-

- Based on the result of the votes counting aforesaid, then, the Chairman of the Meeting concludes that in the Fifth Agenda of the Meeting, the Meeting by means of majority votes totaling to 7,110,683,421 (seven billion one hundred ten million six hundred eighty three thousand four hundred twenty one) shares or constituting 99.9922812% (ninety nine point nine nine two two eight one two percent) of the total number of the entire votes cast in the Meeting resolves:-----

- “1. Approve the appointment of KAP Sidharta Widjaja & Rekan (hereinafter will be referred to as the “KAP”) who constitutes KAP registered at OJK, to carry out audit over the Financial Statement of the Company for the financial year 2023 (two thousand twenty three) by appointing mister HANDROW CAHYADI, Sarjana Ekonomi, Certified Public Accountant, as the Public Accountant (hereinafter will be referred to as the “AP”) as the person-in-charge of the audit aforesaid, as well as the stipulation on the amount of honorarium and other requirements regarding the appointment of KAP and/or AP aforesaid with due regards to the recommendation from the Audit Committee and the prevailing regulations.-----
2. Approve the delegation of authority to the Board of Commissioners to stipulate the substituting KAP and/or AP in the event that the KAP and/or AP appointed in accordance with the resolution of the Meeting, due to any reason whatsoever, could not complete/carry out the audit over the financial statement for the financial year ended on 31-12-2023 (the thirty first day of December of the year two thousand twenty three), including stipulating the amount of honorarium and other requirements in relation to the appointment of the substituting KAP and/or AP aforesaid.-----
3. Approve the granting of power of attorney to the Board of Directors to carry out matters considered necessary in relation to the appointment of KAP

**and/or AP, including but not limited to the process for the convening of meeting and the execution of the appointment letter for the relevant KAP and/or AP.**-----

VI. Entering the Sixth Agenda of the Meeting which is:-----

**“Report of the Company in the Form of Implementation of Transfer of a Portion of the Treasury Shares of the Company in the year 2022 (two thousand twenty two).”**---

- Afterward the Chairman of the Meeting gives the opportunity to mister FACHMY ACHMAD as the Finance and Operational Director to present the important summary on the Report of the Company in the Form of Implementation of Transfer of a Portion of Treasury Shares of the Company in the year 2022 (two thousand twenty two) to the Meeting.-----

- And then, mister FACHMY ACHMAD aforesaid presents the important summary on the Report of the Company in the Form of Implementation of Transfer of a Portion of Treasury Shares of the Company in the year 2022 (two thousand twenty two) which is principally as following:-----

“With due observance of the Regulation of the Financial Services Authority:-----

- Number 59/POJK.03/2017 regarding the Application of Governance in the Providing of Remuneration for Sharia Commercial Banks and Sharia Business Units;-----
- Number 30/POJK.04/2017 regarding the Repurchase of Shares Issued by Public Companies.-----

As well as with due regards to the Company's Information Disclosure Letter:-----

- Number S.035 – S.039/DIR/CSGC/II/2023 dated 26-1-2023 (the twenty sixth day of January of the year two thousand twenty three) regarding the Report on the Ownership or Change of Ownership of Shares of the Members of the Board of Directors of PT BANK BTPN SYARIAH Tbk; and-----
  - Letter Number S.034/DIR/CSGC/II/2023 dated 26-1-2023 (the twenty sixth day of January of the year two thousand twenty three) regarding Information Disclosure Needs to be Known by the Public – Implementation of Transfer of a Portion of Treasury Shares, presented to the Shareholders as following:-----
- It is presented to the Shareholders that:-----

- a) The Company has followed up the Resolution of the Extraordinary General Meeting of Shareholders of the Company which has been convened on 2-9-2019 (the second day of September of the year two thousand nineteen), the Second Agenda regarding the Repurchase of 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 variable remuneration as referred to above through the transfer of a portion of Treasury Shares of the Company on 25-1-2023 (the twenty third day of January of the year two thousand twenty three).-----
- b) Whereas the implementation of the subsequent payment of variable remuneration will continue observing the relevant Resolution of the Extraordinary GMS of the Company and the prevailing provisions.”-----
- Afterward, the Chairman of the Meeting gives opportunity to the shareholders and/or the proxies of the shareholders who are present physically and electronically through eASY.KSEI to submit questions and/or opinions over the explanation which has been presented in relation to the Sixth Agenda of the Meeting, as well as presented by the Chairman of the Meeting that the Sixth Agenda of the Meeting which is merely an Accountability Report in nature, therefore, it does not require any adoption of resolution.-----
- Since there is not any question and/or opinion presented by the shareholders and/or the proxies of the shareholders and since there is not any other matter to be discussed in the Meeting, and with the completion of the discussion regarding all Agenda of the Meeting, and having been adopted resolutions in the Meeting, afterward mrs. **DEWIE PELITAWATI**, Sarjana Hukum (in the Resident Identification Card is written as **DEWI PELITAWATI RISAN**, Sarjana Hukum) as the Independent Commissioner of the Company returns the program to mister **KEMAL AZIS STAMBOEL** aforesaid, as the President Commissioner/Independent Commissioner of the Company to chair the Meeting.-----
- Afterward, the Chairman of the Meeting closes the Meeting at 11.29 WIB (twenty nine minutes past eleven Western Indonesia Standard Time), after the Chairman of the Meeting firstly gives



me, Notary, the opportunity to read out the complete result of the resolutions of the Meeting.-----

----- **IN WITNESS WHEREOF THIS DEED;** -----

- Is drawn up and formalized in Jakarta, on the day and date, at the time as well as at the venue as mentioned in the beginning of this deed, in the presence of:-----

- Mister BARA INDRA ARDIYASHA, Sarjana Hukum, born in Jakarta, on 2-8-1981 (the second day of August of the year one thousand nine hundred eighty one), Indonesian Citizen, residing in Jakarta, Blok Duku, Neighborhood Association 007, Administrative Unit 010, Cibubur Sub-district, Ciracas District, East Jakarta, the holder of Resident Identification Card number 3173040208810012; and-----

- Mister RAIHAN RAHMAWAN SYAPUTRA, Sarjana Hukum, born in Jakarta, on 4-10-1996 (the fourth day of October of the year one thousand nine hundred ninety six), Indonesian Citizen, residing in Bekasi, Villa Indah Permai Block E10 number 32, Neighborhood Association 008, Administrative Unit 033, Teluk Pucung Sub-district, Bekasi Utara District, Bekasi City, the holder of Resident Identification Card number 3275030410960019, temporarily present in Jakarta;-----

both of whom are the employees of Notary office as the witnesses;-----

- Immediately, after this deed is completed to be prepared by me, Notary, and then, read out by me, Notary, to the witnesses, then, this deed is executed by the witnesses and me, Notary, whereas the appearers have left the Meeting room before this deed is completed to be prepared by me, Notary.-----

- Done without any alteration.-----

- The minutes of this deed has been perfectly executed.-----

- GIVEN AS THE OFFICIAL COPY CORRESPONDING TO THE ORIGINAL.-----

Notary in South Jakarta Administration City

May 11, 2023

[Notary's stamp, stamp duty, and Notary's signature affixed]

**ASHOYA RATAM, S.H., M.Kn.**

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I, Isma Afifah Romani, S.H., M.Kn., Sworn Translator (pursuant to the Decree of the Governor of DKI Jakarta No. 2238/2004), hereby affirm that today, Thursday, dated June 22, 2023, has translated this document into English language corresponding to the original document in Indonesian language.