

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

On this day, Wednesday, dated April 12, 2023, at 10.23 WIB until 11.29 WIB, at Menara BTPN, 16th Floor, CBD Mega Kuningan, Jalan Doktor Ide Anak Agung Gde Agung Kaveling 5.5 - 5.6 Jakarta 12950, has been convened the Annual General Meeting of Shareholders (the "Meeting") of PT Bank BTPN Syariah, Tbk. (the "Company"). The following is the Summary of the Minutes of the Meeting aforesaid:

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

The Members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board who are physically present in the Meeting are:

The Board of Directors

1. Hadi Wibowo : President Director
2. Arief Ismail : Compliance Director
3. Dwiyono Bayu Winantio : Director
4. Fachmy Achmad : Director
5. Gatot Adhi Prasetyo : Director

The Board of Commissioners

1. Kemal Azis Stamboel : President/Independent Commissioner
2. Dewie Pelitawati : Independent Commissioner
3. Ongki Wanadjati Dana : Commissioner

The Sharia Supervisory Board

1. H. Ikhwan Abidin, MA : Chairman of the Sharia Supervisory Board
2. H. Muhamad Faiz, MA : Member of the Sharia Supervisory Board

The Member of the Board of Commissioners who is present in the Meeting by means of video conference media is:

The Board of Commissioners

1. Yenny Lim : Commissioner

II. Attendance Quorum of the Shareholders

The total number of present and/or represented shareholders who are attending physically or electronically by means of Electronic General Meeting System of KSEI (hereinafter will be referred to as the "eASY,KSEI") are totaling to 7,111,232,321 shares or constituting 92.3166931% of the total number of the entire shares with voting rights which have been issued by the Company which entirely are totaling to 7,703,083,900 shares, exclusive of the portfolio (Treasury) shares which are totaling to 616,100 shares, with due regards to the Register of Shareholders of the Company on March 17, 2023.

III. Question and Answer Session

In every agenda of the Meeting, has been given the opportunity to the shareholders and/or the proxies of the shareholders to ask question/express opinion (even the sixth agenda of the Meeting has a question and answer session) for the sixth agenda, the nature of which is merely a report. However, there is not any shareholder and/or proxy of the shareholder who was asking question and/or expressing opinion in every agenda of the Meeting.

IV. Independent Vote Counting Party

The Company has appointed the independent parties namely Notary Ashoya Ratam, S.H., M.kn., and the Securities Administration Bureau, PT Datindo Entrycom, in carrying out the vote counting and/or validating the votes.

V. Independent Party – Proxy of the Shareholders

The Company has appointed PT Datindo Entrycom as the Independent Party, to attend the Meeting, without prejudice to the rights of the Shareholders to be personally present, to deliver questions, opinions, and/or votes as well as to cast votes in the Meeting, and the votes cast by means of the proxy in the Meeting will be taken into account in the vote counting.

VI. Other Independent Party

The Company has appointed Public Accountant and/or Public Accounting Firm from Sidharta Widjaja dan Rekan to attend the Meeting and they have been present physically.

VII. Resolution of the Meeting

Resolution in the First Agenda of the Meeting:

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 December 31, 2022, which are contained in the book of 2022 Annual Report and 2022 Sustainability Report.
2. Ratify the Consolidated Financial Statement of the Company for the financial year ended on December 31, 2022, which has been examined or audited by Public Accounting Firm (KAP) of Siddharta Widjaja dan Rekan, as stated in its report dated February 10, 2023, with the opinion that *The consolidated financial statement fairly present in all material respects, the consolidated financial position of the Group on December 31, 2022, as well as the consolidated financial performance, the cash flow, the reconciliation of revenue and profit sharing, the report on the sources and distribution of zakat fund, and the report on the sources and utilization of its consolidated benevolence fund, for the year ended on such date, in accordance with the Financial Accounting Standards in Indonesia.*
3. Grant 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 December 31, 2022, with regard to the management actions, and to the Board of Commissioners and the Sharia Supervisory Board with regard to the supervisory actions which have been carried by them respectively for the financial year ended December 31, 2022, to the extent that such actions are reflected in the Annual Report, the Sustainability Report, and the Consolidated Financial Statement of the Company for the financial year ended on December 31, 2022, save for the acts of fraud, embezzlement, and other criminal offenses.

Resolution Adoption Basis

Based on the votes counting result carried out in the Meeting and also by means of eASY.KSEI is as following:

Present Votes	: 7,111,232,321	= 100%
Dissenting Votes	: 80,000	= 0.0011250%
Abstain Votes	: 8,387,000	= 0.1179402%
Affirmative Votes	: 7,102,765,321	= 99.8809348%
Total Affirmative Votes	: 7,111,152,321	= 99.9988750%

Thus therefore, the Meeting with the majority votes of totaling to 7,111,152,321 or constituting 99.9988750% of the total number of the entire shares with voting rights which have been issued

Resolution in the Second Agenda

Approve the utilization of Net Profit of the Company for the financial year ended on December 31, 2022, including the determination on the total amount of set aside fund for reserves resolved in the Meeting as following

1. Approve the Utilization of Net Profit of the Company for the financial year ended on December 31, 2022, in the amount of Rp 1.779.542.863.537 (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 regarding Limited Liability Company as following:
 - a) In the amount of Rp. 20.000.000.000,- (Twenty Billion Rupiah) will be set aside as the "General Reserve" of the Company;
 - b) In the amount of Rp.92,5 (ninety two point five rupiah) per share or totally in the amount of Rp.712.535.260.750 (seven hundred twelve billion five hundred thirty five million two hundred sixty thousand seven hundred fifty rupiah), will be set aside as the Cash Dividend to the shareholders, provided that:
 1. Over such dividend, the Board of Directors will withhold the dividend tax according to the tariff in accordance with prevailing taxation regulations towards the shareholders receiving the payment of Dividend;
 2. The Board of Directors hereby grants power of attorney and authority to stipulate matters regarding or relating to the implementation of payment of dividend for the financial year of 2022 aforesaid.
2. Enter into book the remaining net profit of the Company for the financial year ended on December 31, 2022, in the amount of Rp1.047.007.602.787 (one trillion forty seven billion seven million six hundred two thousand seven hundred eighty seven rupiah), as retained earnings to finance the business activities of the Company.

Resolution Adoption Basis

Based on the votes counting result carried out in the Meeting and also by means of eASY.KSEI is as following:

Present Votes	: 7,111,232,321	= 100%
Dissenting Votes	: 80,000	= 0.0011250%
Abstain Votes	: 66,422,700	= 0.9340533%
Affirmative Votes	: 7,044,729,621	= 99.0648217%
Total Affirmative Votes	: 7,111,152,321	= 99.9988750%

Thus therefore, the Meeting with the majority votes of totaling to 7,111,152,321 or constituting 99.9988750% of the total number of the entire shares with voting rights which have been issued.

Resolution in the Third Agenda

1. 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, as following:

The Members of the Board of Commissioners of the Company, namely

1. Mr. Kemal Azis Stamboel as the President/Independent Commissioner;
2. Mrs. Dewie Pelitawati as the Independent Commissioner;
3. Mr. Ongki Wanadjati Dana as the Commissioner;
4. Mr. Mulya Effendi Siregar as the Independent Commissioner*

The Members of the Board of Directors of the Company, namely

1. Mr. Hadi Wibowo as the President Director;
2. Mr. Arief Ismail as the Compliance Director;
3. Mr. Dwiyono Bayu Winantio as the Director;
4. Mr. Fachmy Achmad as the Director;
5. Mrs. Dewi Nuzulianti as the Director.

The Members of the Sharia Supervisory Board of the Company, namely:

1. Mr. H. Ikhwan Abidin, M.A., as the Chairman of the Sharia Supervisory Board
2. Mr. H. Muhamad Faiz, M.A., as the Member of the Sharia Supervisory Board

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

With notation (*):

- i. For those who have not yet received the Result of Fit and Proper Test, then, their term of office will be effective upon obtaining approval from OJK and/or the fulfillment of the requirements stipulated in the approval letter of OJK aforesaid (the 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 void and will not be applicable 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 resolutions mentioned above and to notify them to the Minister of Law and Human Rights of the Republic of Indonesia, and for such purposes, to take actions which are required in accordance with the prevailing laws and regulations.

Resolution Adoption Basis

Based on the votes counting result carried out in the Meeting and also by means of eASY.KSEI is as following:

Present Votes	: 7,111,232,321	= 100%
Dissenting Votes	: 48,318,500	= 0.6794673%
Abstain Votes	: 17,099,400	= 0.2404562%
Affirmative Votes	: 7,045,814,421	= 99.0800765%
Total Affirmative Votes	: 7,062,913,821	= 99.3205327%

Thus therefore, the Meeting with the majority votes of totaling to 7,062,913,821 or constituting 99.3205327% of the total number of the entire shares with voting rights which have been issued.

Resolution in the Fourth Agenda

- Grant full power of attorney and authority to the Board of Commissioners of the Company to stipulate the Remuneration for the members of the Board of Directors and the Sharia Supervisory Board in the year 2023 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 figures of the total amount as well as the distribution of the Remuneration for the members of the Board of Directors and the Sharia Supervisory Board aforesaid, the Board of Commissioners will be obliged to have due regards towards the recommendation of the Nomination and Remuneration Committee of the Company;
- 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 March 9, 2023, which is approved by the Board of Commissioners, contained in the Minutes of Meeting of the Board of Commissioners Number 003/KOM/CSGC/III/2023 dated March 9, 2023, stipulate the total gross amount of remuneration for the Board of Commissioners for the year 2023, which in aggregate will not exceed Rp 18.4 billion gross (eighteen billion four hundred million Rupiah gross), and to grant full power of attorney 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 the total amount of such remuneration, the Board of Commissioners will be obliged to have due regards to the recommendation of the Nomination and Remuneration Committee.

Resolution Adoption Basis

Based on the votes counting result carried out in the Meeting and also by means of eASY.KSEI is as following:

Present Votes	: 7,111,232,321	= 100%
Dissenting Votes	: 72,712,206	= 1.0224980%
Abstain Votes	: 8,295,800	= 0.1166577%
Affirmative Votes	: 7,030,224,315	= 98.8608443%
Total Affirmative Votes	: 7,038,520,115	= 98.9775020%

Thus therefore, the Meeting with the majority votes totaling to 7,038,520,115 shares or 98.9775020% of the total number of the entire shares with voting rights which have been issued.

Resolution in the Fifth Agenda

- Approve the appointment of **KAP Sidharta Widjaja & Rekan** (hereinafter will be referred to as the "KAP") which constitutes a KAP registered at OJK, to carry out the audit over the Financial Statement of the Company for the financial year of 2023 by appointing Mr. **Handrow Cahyadi, S.E., C.P.A.**, as the Public Accountant (hereinafter will be referred to as the "AP") as the person-in-charge over the audit aforesaid, as well as the stipulation of the amount of the 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;
- 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 who have been appointed in accordance with the resolution of the Meeting due to any reason whatsoever cannot complete/carry out the audit over the financial statement for the financial year ended on December 31, 2023, including to stipulate the amount of honorarium and other requirements in relation to the appointment of the Substituting KAP and/or AP aforesaid;
- Approve the granting of power of attorney to the Board of Directors of the Company to carry out the matters considered necessary in relation to the appointment of KAP and/or AP, including but not limited to the process for the convening of the meeting and the execution of the appointment letter for the relevant KAP and/or AP.

Resolution Adoption Basis

Based on the votes counting result carried out in the Meeting and also by means of eASY.KSEI is as following:

Present Votes	: 7,111,232,321	= 100%
Dissenting Votes	: 548,900	= 0.0077188%
Abstain Votes	: 8,008,200	= 0.1126134%
Affirmative Votes	: 7,102,675,221	= 99.8796678%
Total Affirmative Votes	: 7,110,683,421	= 99.9922812%

Thus therefore, the Meeting with the majority votes totaling to 7,110,683,421 shares or 99.9922812% of the total number of the entire shares with voting rights which have been issued.

Resolution in the Sixth Agenda

Since the Sixth Agenda constitutes the Report on the Transfer of a portion of Treasury Shares, then, there was not any adoption of resolution, which is:

"With due observance of the Regulations of the Financial Services Authority:

- Number 59/POJK.03/2017 regarding the Application of Governance in the granting of Remuneration for Sharia Commercial Banks and Sharia Business Units;
- Number 30/POJK.04/2017 regarding the Repurchase of shares issued by public Company.

As well as with due regards to the letter of Information Disclosure of the Company:

- Number S.035 – S.039/DIR/CSGC/I/2023 dated January 26, 2023, regarding the Report on the Ownership or the Change of Ownership of Shares of the Members of the Board of Directors of PT Bank BTPN Syariah Tbk; and\
- Number S.034/DIR/CSGC/I/2023 dated January 26, 2023, regarding the Information Disclosure which needs to be acknowledged by the Public – the Implementation of the Transfer of a Portion of Treasury Shares, delivered to the Shareholders as following:
 - The Company has followed up the Resolution of the Extraordinary General Meeting of Shareholders of the Company which has been convened on September 2, 2019, the Second Agenda regarding the Repurchase of Shares of the Company in the framework of granting variable remuneration in accordance with POJK Number 59/POJK.03/2017, and has made the payment of the relevant variable remuneration by means of transfer of a portion of the Treasury Shares of the Company on January 25, 2023.
 - 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.

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

Furthermore, in accordance with the resolution on the 2nd (second) Agenda of the Annual General Meeting of Shareholders (the "Meeting") as mentioned above in which the Meeting has resolved to make the payment of cash dividend from the net profit of the Company for the Financial Year of 2022 in the amount of Rp 1.779.542.863.537,- (one trillion seven hundred seventy nine billion five hundred forty two million eight hundred sixty three thousand five hundred thirty seven Rupiah) or in the amount of Rp 92.5 (ninety two point five Rupiah) per share or totally in the amount of Rp 712.535.260.750 (seven hundred twelve billion five hundred thirty five million two hundred sixty thousand seven hundred fifty rupiah) will be set aside as the Cash Dividend. Then, it is hereby notified that the schedule and procedure for the distribution of cash dividend for the financial year of 2022, is as following:

Schedule for the Distribution of Cash Dividend

NO.	INFORMATION	DATE
1.	End of Trading Period of Shares with Right to Dividend (<i>Cum Dividend</i>) - Regular and Negotiation Market - Cash Market	April 27, 2023 May 2, 2023
2.	Trading Initial Period of Shares Without Right to Dividend (<i>Ex Dividend</i>) - Regular and Negotiation Market - Cash Market	April 28, 2023 May 3, 2023
3.	Date of Register of Shareholders Entitled to Dividend (Recording Date)	May 2, 2023
4.	Date of Payment of Cash Dividend	May 12, 2023

Procedure for the Distribution of Cash Dividend

- Cash Dividend will be distributed to the Shareholders of the Company whose names are recorded in the Register of Shareholders (the "DPS") or the recording date on May 2, 2023, and/or the Owner of shares of the company on the securities sub-account at PT Kustodian Sentral Efek Indonesia (the "KSEI") on the closing of trading on May 2, 2023.
- For the shareholders of the Company whose shares are deposited in the collective custody of KSEI, the payment of cash dividend will be carried out through KSEI and will be distributed on May 12, 2023, into the Customer Fund Account (RDN) at the Securities Company and/or Custodian Bank in which the Shareholders open the securities sub-account. Whereas for the Shareholders of the Company whose shares are not deposited in the collective custody of KSEI, then, the payment of cash dividend will be transferred to the account of the Shareholders of the Company.
- The Cash Dividend aforesaid will be imposed with tax in accordance with the prevailing taxation laws and regulations.
- Based on the prevailing taxation laws and regulations, the cash dividend aforesaid will be exempted from tax object if it was received by domestic corporate taxpayer shareholder (the "WP Badan DN") and the Company will not carry out the withholding of Income Tax over the cash dividend paid to WP Badan DN aforesaid. Cash dividend received by domestic individual taxpayer shareholder (the "WPOP DN") will be exempted from tax object to the extent that such dividend is invested within the territory of the Unitary State of the Republic of Indonesia. For WPOP DN who did not fulfill the investment provision as mentioned above, then, the dividend received by the relevant individual will be imposed with income tax (the "PPH") in accordance with the provisions of the prevailing legislations, and such PPH must be paid personally by the relevant WPOP DN in accordance with the provisions of the Government Regulation No. 9 of the Year 2021 regarding Taxation Treatment to Support the Ease Doing Business.
- The shareholder can obtain confirmation on the payment of dividend through the securities company and or the custodian bank in which the relevant shareholder opens securities account, afterward, the Shareholder will be obliged to be responsible for the reporting on the receipt of the relevant dividend in the tax reporting in the relevant fiscal year.
- For Shareholder who constitutes Foreign Taxpayer whose tax withholding will be using the tariff based on the Double Taxation Avoidance Agreement (the "P3B"), will be obliged to fulfill the requirements of Regulation of the Director General of Tax No. PER-25/PJ/2018 regarding the Procedure for the Application of Double Taxation Avoidance Agreement as well as will be obliged to submit documents of evidence of record or receipt of DGT/SKD which has been uploaded onto the website of the Directorate General of Tax to KSEI or BAE in accordance with the regulations and provisions of KSEI, without the presence of the relevant document, the cash dividend to be paid will be imposed with PPH Article 26 totaling to 20%.