

[Official Translation]



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

NOTARY & LAND DEED OFFICIAL

IN

SOUTH JAKARTA ADMINISTRATION CITY

Jalan Suryo Number 54 Kebayoran Baru, South Jakarta 12180

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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

March 20, 2024

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Number

45

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Derivative Grosse

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

Number: 45

- On this day, Wednesday, dated 20-3-2024 (the twentieth day of March of the year two thousand twenty four);-----

- 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, 16<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:-----

Notary's  
Stamp  
Affixed

- the deed dated 27-8-2013 (the twenty seventh day of August of the year two 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 have 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 the 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 27-4-2023 (the twenty seventh day of April of the year two thousand twenty three), number 46, 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**,

;-----

- 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. Mister Insinyur **MULYA EFFENDI SIREGAR**, Master of Science, Doctorate of Philosophy (

;-----

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

3. Mrs. **DEWIE PELITAWATI**, Sarjana Hukum

;-----

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

4. Mister Insinyur **ONGKI WANADJATI DANA**,

-----  
;

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

5. Mister Haji **IKHWAN ABIDIN**, Master of Arts,

-----  
;

- 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,

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;

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

7. Mister **HADI WIBOWO**,



;-----

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

8. Mister **ARIEF ISMAIL**,

;-----

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

9. Mister **DWIYONO BAYU WINANTIO**

;-----

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

10. Mister **FACHMY ACHMAD**,

;-----

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

11. Mrs. **DEWI NUZULIANTI**,

-----  
;

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

12. Mrs. **DINI HERDINI**, Sarjana Hukum,

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;

- according to her statement in this matter present in the Meeting acting by virtue of the Power of Attorney dated 15-3-2024 (the fifteenth day of March of the year two thousand twenty four), number SKU.053/DIR/CCS/III/2024, 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 **KAORU FURUYA**,

;-

b. Mrs. **HANNA TANTANI**,

;------

- 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 was further amended in:-----

- the deed dated 2-7-2018 (the second day of July of the year two thousand eighteen), number 01, which 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 letter 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;-----

- and then, it is further amended as published/contained 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 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 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 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 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 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 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 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 State Report of the Republic of Indonesia dated 25-7-2023 (the twenty fifth day of July of the year two thousand twenty three), number 59, Supplement number 21608/2023;-----
- the State Report of the Republic of Indonesia dated 23-2-2024 (the twenty third day of February of the year two thousand twenty four), number 16, Supplement number 5869/2024;-----
- the deed dated 21-3-2024 (the twenty first day of March of the year two thousand twenty four), number 55, 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 21-3-2024 (the twenty first day of March of the year two thousand twenty four), number AHU-AH.01.03-0069408;-----

- the deed dated 21-3-2024 (the twenty first day of March of the year two thousand twenty four), number 57, 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 26-3-2024 (the twenty sixth day of March of the year two thousand twenty four), number AHU-AH.01.03-0073264;-----

- the latest composition of the members of the Board of Commissioners of the limited liability company aforesaid is contained in the deed dated 10-5-2023 (the tenth day of May of the year two thousand twenty three), number 25, the minutes of which was drawn up before me, Notary, and the latest composition of the members of the Board of Directors of the limited liability company aforesaid is contained in the deed dated 27-7-2023 (the twenty seventh day of July of the year two thousand twenty three), number 58, the minutes of which was drawn up before YUMNA SHABRINA, Sarjana Hukum, Magister Kenotariatan, at that time as my substitute, 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 dated 26-2-2024 (the twenty sixth day of February of the year two thousand twenty four) 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 are 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 “OJK”) and PT Bursa Efek Indonesia (hereinafter will be referred to as “BEI”) dated 31-1-2024 (the thirty first day of January of the year two thousand twenty four), number S.089/DIR/CSGC/II/2023.-----

- **Announcement** of the Meeting has been delivered by the Board of Directors to OJK and BEI by means of letter dated 12-2-2024 (the twelfth day of February of the year two thousand twenty four), number S.065/DIR/CSGC/II/2024 and to the Shareholders regarding the plan for carrying out the Summoning for the Meeting through the Website of PT Kustodian Sentral Efek Indonesia (hereinafter will be referred to as “KSEI”), the Website of BEI, and the Website of the Company on 12-2-2024 (the twelfth day of February of the year two thousand twenty four).-----

- **Summoning** for the Meeting has been delivered by the Board of Directors to OJK and BEI by means of letter dated 27-2-2024 (the twenty seventh day of February of the year two thousand twenty four), number S.084/DIR/CSGC/II/2024 and to the Shareholders

regarding the plan for the convening of the Meeting through the Website of KSEI and the Website of BEI and the Website of the Company on 27-2-2024 (the twenty seventh day of February of the year two thousand twenty four).-----

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 “eASY.KSEI”) are totaling to 6,623,261,472 (six billion six hundred twenty three million two hundred sixty one thousand four hundred seventy two) shares or constituting 85.9777821% (eighty five point nine seven seven seven eight two 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 7,703,457,000 (seven billion seven hundred three million four hundred fifty seven thousand) shares, exclusive of the portfolio (Treasury) shares totaling to 243,000 (two hundred forty three thousand) shares with due regards to the Register of Shareholders of the Company on 26-2-2024 (the twenty sixth day of February of the year two thousand twenty four), thus therefore, the prescribed quorum in Article 41 paragraph 1 letter (a) and Article 42 letter a of POJK 15/2020 in conjunction with Article 86 paragraph 1, Article 88 paragraph 1 of the Company Law in conjunction with Article 11 paragraph 1 and Article 12 paragraph 1 of the Articles of Association of the Company have been fulfilled 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).-----

- The Chairman of the Meeting conveys that the Chairman of the Meeting delegates his duty to mister ARIEF ISMAIL aforesaid as the Compliance Director of the Company to continue the proceeding of the Meeting.-----

- Furthermore, the Chairman of the Meeting gives the opportunity to mister ARIEF ISMAIL aforesaid to continue the proceeding of the Meeting.-----

- And then, mister ARIEF ISMAIL aforesaid, acting as the Chairman of the Meeting and in accordance

with the provisions of Article 39 paragraph 3 of POJK-15, briefly presents the general conditions of the Company, which is principally as following:-----

“The Company is the pioneer focusing on serving productive underprivileged families in Indonesia, spread out in 26 (twenty six) provinces with 15 (fifteen) Branch Offices, 41 (forty one) Functional Offices, and has more than 14,000 (fourteen thousand) employees.-----

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

On 31-12-2023 (the thirty first day of December of the year two thousand twenty three), the total assets of the Company have reached Rp21.4 trillion (twenty one point four trillion Rupiah).-----

The Company has subsidiary company, PT BTPN Syariah Ventura, which has effectively operated since 30-5-2022 (the thirtieth day of May of the year two thousand twenty two).-----

The Structure of the Shareholders of the Company on 31-12-2023 (the thirty first day of December of the year two thousand twenty three) is:-----

- Totaling to 70% (seventy percent) is owned by PT BANK BTPN Tbk;-----
- Totaling to 29.99% (twenty nine point nine nine percent) is owned by the Public;-----
- Totaling to 0.01% (zero point zero one 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. The Consolidated Financial Statement, the Annual Report, and the Sustainability Report which have been reviewed by the Board of Commissioners for the financial year ended on 31-12-2023 (the thirty first day of December of the year two thousand twenty three), including, but not limited to:-----

- a. The Ratification of the Consolidated Financial Statement for the financial year ended on 31-12-2023 (the thirty first day of December of the year two thousand twenty three);-----
- b. The Approval over the Report on the Supervisory Duties of the Board of

Commissioners and the Sharia Supervisory Board for the financial year ended on 31-12-2023 (the thirty first day of December of the year two thousand twenty three); 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 31-12-2023 (the thirty first day of December of the year two thousand twenty three);-----
  2. The stipulation on the utilization of net profit 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);-----
  3. 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 2024 (two thousand twenty four);-----
  4. The appointment of Public Accountant and/or Public Accounting Firm to audit the books of the Company for the financial year ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four) and the stipulation on the amount of honorarium as well as other requirements in relation to the appointment aforesaid;-----
  5. The amendment to the Articles of Association of the Company;-----
  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 2023 (two thousand twenty three).”-----
- Before entering the First Agenda of the Meeting, the Chairman of the Meeting presents the procedure of mechanism for the adoption of resolutions and for the exercise of the rights of the Shareholders and for raising questions and/or expressing opinions in the Meeting, as contained in the Code of Conduct distributed before the Shareholders enter the Meeting room, and which has been read out by the master of ceremony in the Meeting.-----
- I. Entering **the First Agenda** of the Meeting which is:-----

**“The Consolidated Financial Statement, the Annual Report, and the Sustainability**

**Report which have been reviewed by the Board of Commissioners for the financial year ended on 31-12-2023 (the thirty first day of December of the year two thousand twenty three), including, but not limited to:-----**

- a. The Ratification of the Consolidated Financial Statement for the financial year ended on 31-12-2023 (the thirty first day of December of the year two thousand twenty three);-----**
- b. The Approval over the Report on the Supervisory Duties of the Board of Commissioners and the Sharia Supervisory Board for the financial year ended on 31-12-2023 (the thirty first day of December of the year two thousand twenty three); 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 31-12-2023 (the thirty first day of December of the year two thousand twenty three).”-----**

- 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 2023 (two thousand twenty three), 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 (hereinafter will be referred to as “POJK 51/2017”), the Board of Directors has composed the Sustainable Financial Action Plan (hereinafter will be referred to as “**RKAB**”) for the year 2020-2024 (two thousand twenty up to two thousand twenty four), and the Sustainability Report of the Company for the financial year of 2023 (two thousand twenty three).”-----

- 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 2023 (two thousand twenty three) to this Meeting.-----

- And then, mister HADI WIBOWO aforesaid presents important summary of the Annual Report for the financial year of 2023 (two thousand twenty two) which is principally as following:-----

“All praise be to Allah *Subhanahu wa ta’ala* for His blessing to the entire #empoweringbankers who always dedicate themselves for loyally empowering the inclusive client to recover from the impact of the pandemic throughout the year 2023 (two thousand twenty three).-----

The Covid-19 (nineteen) post pandemic economic recovery continues to persist in the year 2023 (two thousand twenty three). It can be seen from the strategies of the Government which have run effectively in keeping the inflation in check and in maintaining the national economic growth above 5% (five percent).-----

However, the recovery aforesaid has not yet evenly distributed. A number of national economists describe such phenomenon as “K-shape” recovery. The upper middle economic group successfully pushed economic growth; meanwhile lower middle economic group still faced the challenges to fully recover as normal as it was before the pandemic.---

This is in line with data from the Statistics Indonesia (hereinafter will be referred to as “BPS”) indicating that the industrial productivity index of Micro and Small Scale Businesses is still below the condition before the pandemic. Meanwhile the productivity of Medium and Large Scale Industries have already demonstrating meaningful recovery.-----

**Loyally Empowering**-----

From various information, the relatively slow recovery in lower middle economic group, including ultra micro group, is caused by a number of factors, one of which is very limited money circulation in rural areas. The economic condition which is full of uncertainty drives the investor to persist in investment option at the money market instead of mobilizing real sector in rural areas. Quoting data from BPS, the Indonesian economic inequality on

March 2023 (two thousand twenty three) recorded the worst record in the last five years.---  
Such condition certainly gives tremendous challenges to the performance of the financial service providers targeting the lower middle economic group, especially ultra micro group. A number of fintech companies who had once entered such segment start to reduce exposure. In the midst of such tremendous challenges, the persistence of the Bank to serve inclusive community becomes much stronger. No matter the situation is, in accordance with the commitment since the beginning, the Company remains loyally empowering the financing clients to hold on and slowly getting up as it was before the pandemic. The Bank continues developing superior behavior of the Clients as the objective of empowering activities carried out by the Bank, which are Dare to try, Discipline, Work Hard, and Help Each Other (hereinafter will be referred to as “**BDKS**”).----  
The strengthening of the client which is created through routine meetings at the Center once every 2 (two) weeks continue to be reactivated. At the center aforesaid, we start to see optimism of the clients to get back up again with the discipline to pay installment and to save.-----

In order to continue maintaining the quality of financing and ensuring that the conduct of the client always implementing BDKS, the Bank also carried out strict selection over the profile of the candidate clients. Before providing financing fund, the Bank provided training to the client, continued with mentoring through meetings at the Center. This method is expected to be able to support the solid growth of the Bank, therefore, it will enable us to help much more inclusive community in the future, in accordance with the mission and vision of the Company.-----

For the funding client, the focus of the Bank is the effort to maintain return stability in order to continue to be in line with the humanitarian benefits.-----

**Positive Achievement 2023 (two thousand twenty three).**-----

The achievement of the Company who loyally empowering the inclusive community is not only appraised from financial performance, but is also reflected from the generated

positive social impact, which is empowered inclusive community, the #bankirpemberdaya who are working from the heart and with high fighting spirit, as well as innovations which are supporting the Bank's operations in providing benefit to more people.-----

**Sound Financial Performance**-----

In line with the slow economic recovery in lower middle economic group, moreover in ultra micro group, most financial service providers faced challenges of declining financing quality. Entering the Second semester of 2023 (two thousand twenty three), the Bank continued improving financing quality through strategy and activity diversification on the site. The range of search for new clients continued to be extended, however, it was accompanied by strict selection for candidate financing clients.-----

During 2023 (two thousand twenty three), the Bank successfully distributed fund in the amount of Rp11.4 trillion (eleven point four trillion rupiah) to approximately 4.21 (four point two one) million productive underprivileged clients spread out in 2,600 (two thousand six hundred) districts throughout Indonesia, accompanied by effective fund distribution risk management, therefore, the financing quality of the Company was categorized good in its sector. The Bank also provided various tactical programs, such as, incentive. This was carried out in order to boost meetings at the center routinely once every two weeks. Through such routine meetings, the Bank not only received payment, but also at the same time monitored the portfolio quality. Whereas for the clients, being with fellow comrades in arms could pump up their fighting power to repay their obligations, to gain various knowledges, and also way out for various challenges which they faced.-----

Work efficiency of #bankirpemberdaya in serving and mentoring the clients were achieved with these meetings, and also contributed in suppressing non-performing loan ratio of the Bank (Non-Performing Finance/NPF) to become 2.94% (two point nine four percent). The low non-performing loan ratio accompanied by reserves towards total financing in the amount of Rp1.2 trillion (one point two trillion rupiah) in the year 2023 (two thousand twenty three).-----



Not only focusing on serving financing clients, for the funding clients, the Bank has carried out a number of initiatives to improve their comfort in materializing their good intentions for empowering inclusive community. The branch offices of the Company were optimized with interesting redesign which gave more comforts and desires to continue contributing to the Indonesian inclusive community. The optimalization was also carried out for mobile banking and internet banking services which were strengthened by enrichment in various features facilitating them to contribute to the financing clients, inclusive women at various ends of the county. On 31-12-2023 (the thirty first day of December of the year two thousand twenty three), the total number of funding clients has increased 22% (twenty two percent) compared to last year, which became more than 27,000 (twenty seven thousand) clients throughout Indonesia. The amount of Third Party Fund increased to become Rp12.1 trillion (twelve point one trillion rupiah), and distributed to support sharia financing with Financing to Deposit Ratio ("FDR") within the range of 93.78% (ninety three point seven eight percent). The digitalization of banking services for funding clients has also increased the Current Account Saving Account ("CASA") to become Rp3.1 trillion (three point one trillion rupiah) with CASA Ratio which was maintained at the level of 25.6% (twenty five point six percent), considering, that at this time, the Bank did not target itself as transaction bank.-----

Total asset of the Bank on 31-12-2023 (the thirty first day of December of the year two thousand twenty three) was recorded in the amount of Rp21.4 trillion (twenty one point four trillion rupiah) with the net profit reaching Rp1.08 trillion (one point zero eight trillion rupiah). The Bank's operations increased accompanied by the Bank's investment on system and software development to improve the services. The operating expenses to operating income ratio (the "OER") was maintained at the level of 76.2% (seventy six point two percent). The Bank also recorded the Capital Adequacy Ratio (the "CAR") at the level of 51.6% (fifty one point six percent) or above the provisions and the average industries of commercial banks and sharia banks. Whereas the Return on Assets (the "RoA") of the

Bank reached 6.3% (six point three percent) and the Return on Equity (the “RoE”) was at 13.2% (thirteen point two percent) which is categorized as healthy in its sector. Over all those achievements, the Bank successfully maintained stable Outlook AAA Rating (Idn) Outlook from PT Fitch Ratings Indonesia. Whereas the total assets of the subsidiary company, i.e., PT BTPN Syariah Ventura reached Rp321 billion (three hundred twenty one billion rupiah) with the total equity of Rp320 billion (three hundred twenty billion rupiah) on 31-12-2023 (the thirty first day of December of the year two thousand twenty three).-----

In overall, the entire achievements on the Bank’s financial performance aspect during the year 2023 (two thousand twenty three) were still in the corridor in accordance with various standards of the regulators.-----

**Widespread Positive Social Impact**-----

The Bank’s efforts to provide positive changes to the clients through structured and sustainable social impact were kept going. For the clients with financing cycle, the Bank cooperated with various parties to carry out measurement to indicate the occurrence of positive changes in the business model implemented by the Bank.-----

During the year 2023 (two thousand twenty three), either based on the research of either the Demographic Institute of Indonesia University or the internal measurement, the total number of children of the clients who were attending school increased, the total number of clients who had good sanitation system increased, the total number of families switching from the utilization of firewood increased, and so forth.-----

The empowerment for the financing clients were increasingly developing with student involvement throughout Indonesia through *Bestee* program.-----

The Bank as the partner of Kampus Merdeka of the Ministry of Education, Culture, Research, and Technology, has opened internship program for college students to jump into directly to mentor the inclusive clients, among others, by teaching product marketing methods. Up to the end of the year 2023 (two thousand twenty three), totaling to 1,821 (one thousand eight hundred twenty one) college students from 257 (two hundred fifty

seven) colleges participated in *Bestee* program as the facilitators for 49,000 (forty nine thousand) clients spread out in 24 (twenty four) provinces. Such achievements increased significantly compared to the year 2022 (two thousand twenty two), supported by digital platform convenience for college students to register themselves, as well as the strengthening popularity of *Bestee* program.-----

Viewing such good impact, the Bank will develop *Bestee* program which is open for all stakeholders, to be involved in the measurable and sustainable empowering program.-----

#### **Called Upon Human Resources**-----

The Bank realized that #empoweringbankers constitutes the spearhead in serving the inclusive clients and constitutes one of the Bank's important assets to implement good intentions faster. For such purpose, the Bank always endeavored to increase the capacity of #bankirpemberdaya through various types of training for the sake of capability and competency improvement as well as provided with clear career path, therefore, could be awaken the empowering spirit and to have high motivation in order to constantly loyal in empowering the inclusive community.-----

#### **Risk Governance & Management**-----

In its journey as a public company, the Bank has continuously applied the best practices from Good Corporate Governance (hereinafter will be referred to as "GCG") and complied with the prevailing rules. The implementation of GCG in the Company has always focused on developing sound sharia banking industry to protect the interest of the stakeholders, to improve the compliance towards the prevailing provisions, as well as to comply with the generally prevailing ethical values in sharia banking industry.-----

During the year 2023 (two thousand twenty three), the Company's application of GCG has run in the appropriate sharia corridor accompanied by increasingly improving information disclosure quality. The entire new initiatives carried out by the Bank during the year 2023 (two thousand twenty three) have been reported and have obtained permits from the regulators. The Bank has also managed risk management emphasized on infrastructure

strengthening, methodology in risk management, and risk awareness culture.-----

**Important Change**-----

In the year 2023 (two thousand twenty three), there was an important change in the Company's organizational structure with the appointment of mrs. DEWI NUZULIANTI as the Director replacing mister GATOT ADHI PRASETYO, and mister MULYA EFFENDI SIREGAR as the Independent Commissioner replacing mrs. YENNY LIM.-----

**Ratings Affirmation**-----

With Allah *Subhanahu wa ta'ala*'s permission, the Company once again received stable Outlook AAA ratings affirmation (Idn) issued by Pt Fitch Ratings Indonesia in April 2023 (two thousand twenty three). 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 2023 (two thousand twenty three) 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 2023 (two thousand twenty three) and in accordance with the provisions of POJK 51/2017, the Board of Directors has composed the Sustainable Financial Action Plan (the "RAKB") for the year 2020-2024 (2024 Indicator)."-----

- Afterward, mister HADI WIBOWO gives the opportunity to mister FACHMY ACHMAD as the Finance and Operational Director to present important summary of the Financial Statement of the year 2023 (two thousand twenty three) as well as the Summary of RAKB of the year 2020-2024 (two thousand twenty – two thousand twenty four) – 2024 (two thousand twenty four) Indicator, which is principally as following:-----

"For almost a decade of being a sharia commercial bank, the Company has successfully achieved Total Assets in the amount of Rp21.44 trillion (twenty one point four four trillion

rupiah) with the total recorded financing in the amount of Rp11.39 trillion (eleven point three nine trillion rupiah).-----

The Company had high and strong liquidity in which the total cash and cash equivalent as well as investment were recorded at Rp10.08 trillion (ten point zero eight trillion rupiah) or reached 83% (eighty three percent) of the total Company's third party fund which was recorded in the amount of Rp12.14 trillion (twelve point one four trillion rupiah) on 31-12-2023 (the thirty first day of December of the year two thousand twenty three). This achievement indicated that the Company was capable of maintaining the trust and loyalty of the clients. Furthermore, the Company always strengthened the capital structure organically. At the end of 2023 (two thousand twenty three), the Company's core capital was recorded to be more than Rp8.0 trillion (eight point zero trillion rupiah), therefore, the Company was able to maintain its position in Banks Group of Core Capital (hereinafter will be referred to as "KBMI") 2, which is the bank with the core capital of Rp6 trillion – Rp14 trillion (six trillion rupiah up to fourteen trillion rupiah).-----

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

In the year 2023 (two thousand twenty three), the Company has successfully recorded operating income in the amount of Rp5.26 trillion (five point two six trillion rupiah), increased from the achievement in the previous year which was recorded in the amount of Rp5.03 trillion (five point zero three trillion rupiah). On the other hand, the operating expenses, including the *wadiah* bonus was maintained in the amount of Rp2.04 trillion (two point zero four trillion rupiah), therefore, the Company recorded the Profit Before Provision Expenses in the amount of Rp3.22 trillion (three point two two trillion rupiah), increased from Rp3.17 trillion (three point one zero trillion Rupiah) for the same period in the previous year.-----

In line with the Company's strategies to always apply the prudential principles, the commitment to become a sound bank considering the challenges served by the Bank, the Company entered into books the provision expenses in the amount of Rp1.8 trillion (one

point eight trillion rupiah). With such performance, and as the result of consistency in providing wholehearted services to the clients, the consolidated Net Profit after Tax entered into books by the Company in the year 2023 (two thousand twenty three) reached Rp1.08 trillion (one point zero eight trillion rupiah).-----

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

The Company's Financial Ratio in general was at the anticipated level. Throughout the year 2023 (two thousand twenty three), the Company was able to maintained very good Financing Ratio to Third Party's Fund, which was totaling to 93.8% (ninety three point eight percent).-----

This indicated the effort of the Company to manage the Third Party's Fund optimally while contemporaneously continued maintaining sufficient liquidity.-----

Amidst the pressure of grassroot economic condition and the post-pandemic recovery effort, the Company continued having the commitment to loyally empowering the inclusive community through the conducted payment, however, by continue maintaining the assets quality through the improvement of application of prudential principles, distribution of more selective financing distribution as well as the formation of sound setting aside of reserves.

The non-performing financing ratio was in accordance with the expectation at the level of 2.9% (two point nine percent), and the Company responded by establishing the Reserves for Impairment Losses on Financial Assets to be compared to the Non-Performing Financing which reached 362.9% (three hundred sixty two point nine percent), therefore, the non-performing – net financing ratio was maintained at the level of 0.3% (zero point three percent). The score of the ratios indicated the Company's growth strategies which always observed the prudential principle and maintained sound and sustainable performance.-----

The Company continued maintaining the capital adequacy ratio (the "CAR") at a very good level, which is 51.6% (fifty one point six percent) above the minimum requirements. This high capital adequacy ratio helped the Company to grow as well as to carry out business

development and supporting infrastructure strengthening, both in terms of information technology and operations.-----

**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 4.2 (four point two) million active clients in 257 (two hundred fifty seven) thousand client communities in more than 2,600 (two thousand six hundred) districts in Indonesia.-----

In terms of social performance, 99.6% (ninety nine point six percent) of the Company’s financing was distributed for financing sustainable business activities. In line with the effort to provide access to knowledge and skills, the Company, through *Bestee Tepat*, has provided business mentoring program for more than 49 (forty nine) thousand clients and totaling to 30 (thirty) thousand *Mitra Tepat* (Appropriate Partners) have also received empowering program.-----

This entire endeavor constitutes the materialization of the Company’s commitment to loyally empowering the inclusive community.-----

In terms of environmental performance, the Company has also participated in environmental conservation efforts through waste management program in which through the year 2023 (two thousand twenty three), 6.3 (six point three) tons of garbage have been successfully sorted out.-----

Furthermore, the Company also realized that energy efficiency initiatives could give impact to natural resources conservation. For such purpose, in the year 2023 (two thousand twenty three), the Company has been more serious in efficient use of electricity and recorded electric power intensity totaling to 169.95 kWh/m<sup>2</sup> (one hundred sixty nine point nine five kilowatt hour per square meters) or included in the category of “Sufficiently

Efficient” according to the prevailing standard value. The Sustainable Social Program Throughout the year 2023 (two thousand twenty three), the Company were in cooperation with the stakeholders and the selected partners in accordance with the needs of the public and the community has implemented various activities in Tepat Peduli (Appropriate Care) as a part of the sharia digital ecosystem elements supporting Sustainable Development Goals (the ‘SDG”).-----

Whereas such programs were Umrah Send-Off Program for Inspirative Clients, Sharing Program to the Poor, Mentoring Program for Inspirative Clients, and Growing Together with Successful Clients, and BERSEMI (Blessing of Fun Friendship) Program.-----

**Social Program**-----

The Company has also carried out measurement of social impact from its interaction with inclusive clients, starting from the first time they joined in. The total number of children of the clients attending increased, the total number of the clients consuming nutritional foods increased, the total number of clients with good quality of residential materials increased, the total number of clients possessing toilet with good sanitary system increased, and the total number of families switching from the use of firewood increased. The improvement of standard of living of the clients was not only the result of the Company’s consistency and perseverance in providing services to the clients, but also constituted the contribution of the entire related stakeholders.-----

**Awards**-----

The Company’s commitment materialized through the perseverance of #bankirpemberdaya to provide the best services for inclusive community by continue implementing good corporate governance as the establishment of foundation in creating sharia digital ecosystem possessing sustainable impact which has been appreciated by various parties and through the receipt of awards during the year 2023 (two thousand twenty three).-----

And following, we present the summary of RAKB for the year 2020-2024 (two thousand



twenty – two thousand twenty four).-----

In the framework of fulfilling POJK 51/2017, the Board of Directors of the Company has composed RAKB for the year 2020-2024 (two thousand twenty – two thousand twenty four), which has been approved by the Board of Commissioners as well as has been submitted to OJK on 30-11-2023 (the thirtieth day of November of the year two thousand twenty three).-----

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

RAKB shall be the 1 (one) year short term and 5 (five) year long term activity plans which became 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 2024 (two thousand twenty four) contains realization of the Company's action plan in the year 2023 (two thousand twenty three) and the action plan to be carried out by the Company in the year 2024 (two thousand twenty four), which covers:-----

- i. The increase of sustainable financial portfolio;-----
- ii. The capacity building program;-----
- iii. The adjustment of sustainable organization, risk management, and governance.-----

Thus therefore, the explanation on the summary of the Financial Statement for the financial year of 2023 (two thousand twenty three) and the summary of RAKB for the year 2020-2024 (two thousand twenty – two thousand twenty four).”-----

- And then, mister ARIEF ISMAIL aforesaid acting as the Compliance Director 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 2023 (two thousand twenty three), 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:-----

- “1. The Semester Report on the Supervisory over the Implementation of Business Plan of the Company for Semester I and II of the Year 2023 (two thousand twenty three) which has been delivered to OJK;-----
2. The Business Plan of the Company for the year 2024 – 2026 (two thousand twenty four – two thousand twenty six) and the Sustainable Financial Action Plan for the year 2020 – 2024 (two thousand twenty two – two thousand twenty four) – 2024 (two thousand twenty four) Indicator;-----
3. The Annual Report of the Year 2023 (two thousand twenty three); and-----
4. The Sustainable Report of the Year 2023 (two thousand twenty three).-----

Furthermore, the Result of Supervisory and Recommendation of the Sharia Supervisory Board, which has been delivered to the Financial Services Authority, which are:-----

1. The Report on the Result of Supervisory of the Sharia Supervisory Board for Semester I and II of the Year 2023 (two thousand twenty three).-----

Whereas from the result of supervisory which has been performed towards new product development activities, fund collection activities, and fund distribution activities as well as service activities during the year 2023 (two thousand twenty three), it can be concluded that the Bank’s activities in general have conformed to Sharia principles;-----

2. The Annual Report of the Year 2023 (two thousand twenty three); and-----
3. The Sustainability Report of the Year 2023 (two thousand twenty three).”-----

- 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 raise questions and/or express opinions over the explanation which have been presented in relation to the First Agenda of the Meeting.-----

- At the First opportunity, mister BENJAMIN SOEGIPTO as the holder of 200 (two hundred) shares in the Company raises a question related to the Agenda of the Meeting, which is principally as following:-----

“The write-off financing and the write-off of Allowance for Impairment Losses (the “CKPN”) which were high in 2023 (two thousand twenty three), in the future, will there be any change of business model, for example by requesting the provision of security to reduce the amount of write-off and CKPN?-----

- Over the question aforesaid, mister FACHMY ACHMAD as the Director of the Company presents the response which is principally as following:-----

“In accordance with the previous explanation that there is a macroeconomic challenge at grass root in which the cash turnover experienced a decrease at grass root segment, however, the Bank was able to generate good profit above Rp1 trillion (one trillion rupiah).- In maintaining the financing quality, the Bank tightened the provided financing and improve the customers’ attendance to be able to attend in the meeting.”-----

- At the second opportunity, mister TEGUH DIYANTO as the holder of 224,700 (two hundred twenty four thousand seven hundred) shares in the Company raises a question related to the Agenda of the Meeting, which is principally as following:-----

“From the performance in the year 2023 (two thousand twenty three), the profit before tax in Sumatra was Rp900 billion (nine hundred billion rupiah), whereas in Java, it was only Rp150 billion (one hundred fifty billion rupiah). Why from 2022 (two thousand twenty two) until 2023 (two thousand twenty three), the credit in Sumatra was only increased 10% (ten percent), why it cannot be focused on Sumatra?”-----

- Upon the question aforesaid, mister FACHMY ACHMAD as the Director of the Company presents the response which is principally as following:-----

“This matter has already in line with the plan of the Management to continue increasing the financing outside Java, whereas since the year 2021 (two thousand twenty one), the Bank has developed network outside java, particularly in Sumatra and Kalimantan.”-----

- At the third opportunity, mister RIVAN KURNIAWAN as the holder of 2,715,600 (two million seven hundred fifteen thousand six hundred) shares in the Company raises a question related to the Agenda of the Meeting which is principally as following:-----

“The synergy between BTPN and BTPN Syariah as a part of key strategic initiative from which presents PT BTPN Syariah Venture, how is the role of PT BTPNS Ventura towards business continuity of Bank BTPN Syariah?”-----

- Upon the question aforesaid, mister FACHMY ACHMAD as the Director of the Company presents the response which is principally as following:-----

“PT BTPNS Ventura constitutes an extension of the Bank to materialize the Bank’s aspiration in serving and fulfilling the clients’ needs, either for the procurement of goods, marketing, knowledge, and so forth. To materialize such aspiration, the Bank looks for potential associate/partner who can serve fulfill the needs of the clients aforesaid, and PT BTPNS Ventura has the role as the bridge and creates strong synergy between the Bank and such partner.”-----

- Since there is not any further 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 31-12-2023 (the thirty first day of December of the year two thousand twenty three), contained in the book of the 2023 (two thousand twenty three) Annual Report and the 2023 (two thousand twenty three) Sustainability Report;-----
2. Ratify the Company’s Consolidated Financial Statement for the financial year ended on 31-12-2023 (the thirty first day of December of the year two thousand twenty three) which

has been examined or audited by Public Accounting Firm (the “KAP”) of Siddharta Widjaja dan Rekan (an Indonesian partnership and member firm of KPMG network of independent member affiliated with KPMG International Cooperative), as stated in its report dated 7-2-2024 (the seventh day of February of the year two thousand twenty four) with the opinion: “the consolidated Financial Statement presents fairly in all material respects, the Group’s consolidated financial position on 31-12-2023 (the thirty first day of December of the year two thousand twenty three), as well as the consolidated financial performance, cash flow, reconciliation report on 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 31-12-2023 (the thirty first day of December of the year two thousand twenty three) 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 31-12-2023 (the thirty first day of December of the year two thousand twenty three), 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 31-12-2023 (the thirty first day of December of the year two thousand twenty three), 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 and 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 100 (one hundred) shares cast dissenting votes or constituting 0.0000015% (zero point zero zero zero zero zero one five percent);-----
- The shareholders entirely owning 6,259,900 (six million two hundred fifty nine thousand nine hundred) shares did not cast vote/Abstain or constituting 0.0945139% (zero point zero nine four five one three nine percent);-----
- The shareholders entirely owning 6,617,001,472 (six billion six hundred seventeen million one thousand four hundred seventy two) shares cast affirmative votes or constituting 99.9054846% (ninety nine point nine zero five four eight four six 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 6,623,261,372 (six billion six hundred twenty three million two hundred sixty one thousand three hundred seventy two) shares or constituting 99.9999985% (ninety nine point nine nine nine nine nine eight five 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 31-12-2023 (the thirty first day of December of the year two thousand twenty three), contained in the book of the 2023 (two thousand twenty three) Annual Report and the 2023 (two thousand twenty three) Annual Sustainability Report;**-----

2. **Ratify the Company’s Consolidated Financial Statement for the financial year ended on 31-12-2023 (the thirty first day of December of the year two thousand twenty three) which has been examined or audited by Public Accounting Firm (the “KAP”) of Siddharta Widjaja dan Rekan (an Indonesian partnership and member firm of KPMG network of independent member affiliated with KPMG International Cooperative), as stated in its report dated 7-2-2024 (the seventh day of February of the year two thousand twenty two) with the opinion:-----**  
**“The consolidated Financial Statement presents fairly in all material respects, the Group’s consolidated financial position dated 31-12-2023 (the thirty first day of December of the year two thousand twenty three), as well as the consolidated financial performance, cash flow, reconciliation report on 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 31-12-2023 (the thirty first day of December of the year two thousand twenty three) 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 31-12-2023 (the thirty first day of December of the year two thousand twenty three), 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 31-12-2023 (the thirty first day of December of the year two thousand**

**twenty three), 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 31-12-2023 (the thirty first day of December of the year two thousand twenty three).”-----**

- Afterward the Chairman of the Meeting gives 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:-----

“In line with the commitment of the Company to be consistent in implementing good corporate governance principles, particularly in ensuring same treatment to the entire shareholders, as well as the fulfillment of the rights of the shareholders and contemporaneously maximizing the value of public shareholders which at the present time is totaling to 29.9% (twenty nine point nine percent), by continue being based on the profitability performance generated by the Company, then, the utilization of the Company’s net profit in the year 2023 (two thousand twenty three) is proposed to be as following:-----

- Approve the utilization of the Company’s Net Profit for the financial year ended on 31-12-2023 (the thirty first day of December of the year two thousand twenty three), including the determination 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 31-12-2023 (the thirty first day of December of the year two thousand twenty three) in the amount of Rp1.080.498.892.729,00 (one trillion eighty billion four hundred ninety eight million eight hundred ninety two thousand seven hundred twenty nine Rupiah), in accordance with the Company Law 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 Rp70,15 (seventy point fifteen Rupiah) per share or in the total amount of Rp540.397.350.713,00 (five hundred forty billion three hundred ninety seven million three hundred fifty thousand seven hundred thirteen Rupiah) will be set aside as Cash Dividend to the share holders with the provisions that:-----

1) 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;-----

2) 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 2023 (two thousand twenty three) aforesaid, including, but not limited to, being guided by the prevailing Dividend Policies of the Company.-----

2. Record the remaining net profit 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) in the amount of Rp520.101.542.016,00 (five hundred twenty billion one hundred one million five hundred forty two thousand sixteen 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 raise questions and/or express 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 the slide shown in the Meeting, afterward, the Chairman of the Meeting asks the shareholders and/or the proxies of the shareholders, whether the presented proposal for the resolution over 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 and 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 the 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 53,400 (fifty three thousand four hundred) shares cast dissenting votes or constituting 0.0008062% (zero point zero zero zero eight zero six two percent);-----

- The shareholders entirely owning 5,248,100 (five million two hundred forty eight thousand one hundred) shares did not cast vote/Abstain or constituting 0.0792374% (zero point zero seven nine two three seven four percent);-----

- The shareholders entirely owning 6,617,959,972 (six billion six hundred seventeen million nine hundred fifty nine thousand nine hundred seventy two) shares cast affirmative votes or constituting 99.9199564% (ninety nine point nine one nine nine five six four 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 6,623,208,072 (six billion six hundred twenty three million two hundred eight thousand seventy two) shares or constituting 99.9991938% (ninety nine point nine nine nine one nine three eight percent) of the total number of the entire votes cast in the Meeting resolves:-----**

**“Approve the utilization of the Net Profit 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), 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 31-12-2023 (the thirty first day of December of the year two thousand twenty three) in the amount of Rp1.080.498.892.729,00 (one trillion eighty billion four hundred ninety eight million eight hundred ninety two thousand seven hundred twenty nine Rupiah), in accordance with the Company Law 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 Rp70.15 (seventy point fifteen rupiah) per share or in the total amount of Rp540.397.350.713,00 (five hundred forty billion three hundred ninety seven million three hundred fifty thousand seven hundred thirteen rupiah) will be set aside as Cash Dividend to the shareholders with the provisions that:-----**

**1) 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;-----**

**2) 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 2023 (two thousand twenty three) aforesaid, including but not limited to being guided by the prevailing Dividend Policy of the Company.-----**

2. **Record the remaining net profit 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) in the amount of Rp520.101.542.016,00 (five hundred twenty billion one hundred one million five hundred forty two thousand sixteen rupiah) as retained earnings to finance the Company's business activities.-----**

III. Entering the Third 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 gives the opportunity to mister FAHCMY ACHMAD as the Director of the Company to present the explanation in the form of proposal for the resolution over the Third Agenda of the Meeting which is principally as following:-----

“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), is proposed 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 2024 (two thousand twenty four) through the Meeting of the Nomination and Remuneration Committee, as well as to determine its distribution among the members of the Board of Directors and the Sharia Supervisory Board, provided that in stipulating the total amount and 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;-----
2. Approve the recommendation of the Nomination and Remuneration Committee based on the Circular Resolution of the Nomination and Remuneration Committee

Number 001/CIR/KNR/II/2024 dated 26-2-2024 (the twenty sixth day of February of the year two thousand twenty four) regarding the Remuneration in the year 2024 (two thousand twenty four) for the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board, and the Independent Parties of the Members of the Audit Committee and the Risk Monitoring Committee, which is approved by the Board of Commissioners based on the Circular Resolution of the Board of Commissioners Number 003/CIR/DEKOM/II/2024 dated 26-2-2024 (the twenty sixth day of February of the year two thousand twenty four) regarding the Approval of the Board of Commissioners over the 2024 (two thousand twenty four) Remuneration for the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board, and the Independent Parties of the Members of the Audit Committee and the Risk Monitoring Committee, which stipulates the total gross remuneration amount for the Board of Commissioners for the year 2024 (two thousand twenty four) shall not exceed Rp16 billion gross (sixteen billion 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 raise questions and/or express 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 shown in the Meeting, afterward, the Chairman of the

Meeting asks the shareholders and/or the proxies of the shareholders, whether the presented proposal for the resolution over 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, and 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 Third Agenda of the Meeting:**-----

- The shareholders entirely owning 36,687,100 (thirty six million six hundred eighty seven thousand one hundred) shares cast dissenting votes or constituting 0.5539129% (zero point five five three nine one two nine percent);-----

- The shareholders entirely owning 5,393,100 (five million three hundred ninety three thousand one hundred) shares did not cast vote/Abstain or constituting 0.0814267% (zero point zero eight one four two six seven percent);-----

- The shareholders entirely owning 6,581,181,272 (six billion five hundred eighty one million one hundred eighty one thousand two hundred seventy two) shares cast affirmative votes or constituting 99.3646604% (ninety nine point three six four six six zero four 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 6,586,574,372 (six billion five hundred eighty six million five hundred seventy four thousand three hundred seventy two) shares or constituting 99.4460871% (ninety nine point four four six zero eight seven one 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 2024 (two thousand twenty four) through the Meeting of the Nomination and Remuneration Committee, as well as to determine 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 to the recommendation of the Nomination and Remuneration Committee of the Company;-----

2. Approve the recommendation of the Nomination and Remuneration Committee based on the Circular Resolution of the Nomination and Remuneration Committee Number 001/CIR/KNR/II/2024 dated 26-2-2024 (the twenty sixth day of February of the year two thousand twenty four) regarding the Remuneration in the year 2024 (two thousand twenty four) for the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board, and the Independent Parties of the Members of the Audit Committee and the Risk Monitoring Committee, which is approved by the Board of Commissioners based on the Circular Resolution of the Board of Commissioners Number 003/CIR/DEKOM/II/2024 dated 26-2-2024 (the twenty sixth day of February of the year two thousand twenty four) regarding the Approval of the Board of Commissioners over the 2024 (two thousand twenty four) Remuneration for the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board, and the Independent Parties of the Members of the Audit Committee and the Risk Monitoring Committee, which stipulates the total gross remuneration amount for the Board of Commissioners for the year 2024 (two thousand twenty four) shall not exceed Rp16 billion gross (sixteen billion 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.”-----**

IV. Entering the Fourth 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 31-12-2024 (the thirty first day of December of the year two thousand twenty four) and the stipulation on the amount of honorarium as well as other requirements related to the appointment aforesaid.”-----**

- The Chairman of the Meeting gives the opportunity to mister FACHMY ACHMAD aforesaid as the Director of the Company to present the explanation in the form of proposal for the resolution on the Fourth Agenda of the Meeting which is principally as following:-----

“In relation to the appointment of Public Accountant and/or Public Accounting Firm to audit the books of the Company for the financial year ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four), it is proposed 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 of 2024 (two thousand twenty four) by appointing mrs. NOVIE, 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.-----



The year 2024 (two thousand twenty four) constitutes the third year in which Mrs. NOVIE, Sarjana Ekonomi, Certified Public Accountant, carries out the audit over the annual report of the Company.-----

- 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 31-12-2024 (the thirty first day of December of the year two thousand twenty four), including stipulating the amount of honorarium and other requirements in relation to the appointment of the substituting KAP and/or AP aforesaid.-----
- 3) Whereas in the designation and appointment of KAP and/or AP aforesaid, the Company will be obliged to fulfill the requirements:-----
  - i. The appointed KAP and/or AP must be registered as the Capital Market Supporting Professions at OJK as well as have experiences in auditing banking Corporations.-----
  - ii. The appointed KAP must be affiliated to an international KAP.-----
- 4) Approve the granting of power of attorney to the Board of Directors of the Company 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 raise questions and/or express opinions over the explanation which has been presented in relation to the Fourth Agenda of the Meeting.-----

- At the provided opportunity, Mister MOHAMMAD HUSEIN as the holder of 100 (one hundred) shares in the Company raises a question related to the Agenda of the Meeting, which is principally as following:-----

“Can you explain the reason for choosing KPMG Siddharta as the KAP/AP, in addition to carrying out the audit over the financial statement, whether KPMG Siddharta will also carry out other duties from BTPN Syariah. How much is the fee for KPMG services?”-----

- Over the question aforesaid, mister FACHMY ACHMAD as the Director of the Company presents the response which is principally as following:-----

“KPMG constitutes the Big 4 (four) public accountants, and KPMG is the auditor from the parent bank and the main shareholder. The amount of honorarium for public accountant has been published in the annual report.”-----

- Since there is no further 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 shown in the Meeting, afterward, the Chairman of the Meeting asks 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 approved by the Meeting unanimously by means of deliberation to reach a consensus with due observance of Article 28 of POJK 15/2020, and 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 572,400 (five hundred seventy two thousand four hundred) shares cast dissenting votes or constituting 0.0086423% (zero point zero zero eight six four two three percent);-----

- The shareholders entirely owning 5,262,800 (five million two hundred sixty two thousand eight hundred) shares did not cast vote/Abstain or constituting 0.0794593% (zero point zero seven nine four five nine three percent);-----

- The shareholders entirely owning 6,617,426,272 (six billion six hundred seventeen million four hundred twenty six thousand two hundred seventy two) shares cast affirmative votes or constituting 99.9118984% (ninety nine point nine one one eight nine eight four 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 6,622,689,072 (six billion six hundred twenty two million six hundred eighty nine thousand seventy two) shares or constituting 99.9913577% (ninety nine point nine nine one three five seven seven percent) of the total number of the entire votes cast in the Meeting resolves:-----**

1) Approve the appointment of KAP Sidharta Widjaja & Rekan who constitutes KAP registered at OJK, to carry out audit over the Financial Statement of the Company for the financial year 2024 (two thousand twenty four), with mrs. NOVIE, Sarjana Ekonomi, Certified Public Accountant, as the Public Accountant, 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.-----  
The year 2024 (two thousand twenty four) constitutes the third year in which mrs. NOVIE, Sarjana Ekonomi, Certified Public Accountant, carries out the audit over the annual report of the Company.-----

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 who have been 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 31-12-2024 (the thirty first day of December of the year two thousand twenty four), including stipulating the amount of honorarium and other requirements in relation to

the appointment of the substituting KAP and/or AP aforesaid.-----

3) Whereas in the designation and appointment of KAP and/or AP aforesaid, the Company will be obliged to fulfill the requirements:-----

i. The appointed KAP and/or AP must be registered as the Capital Market Supporting Professions at OJK as well as have experiences in auditing banking Corporations.-----

ii. The appointed KAP must be affiliated to an international KAP.-----

4) 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.-----

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

**“The Amendment to the Articles of Association of the Company.”**-----

- Afterward, the Chairman of the Meeting presents the explanation in the form of proposal for the resolution over the Fifth Agenda of the Meeting which is principally as following:-----

“The Company proposes the Amendment to the Articles of Association in the framework of adjustment to the issuance of POJK Number 17 of the year 2023 (two thousand twenty three) regarding the Application of Governance for Commercial Banks, the summary of which amendment has been made available on the Website of the Company, the Website of BEI, and OJK, since the date of the Summoning for the Meeting (hereinafter will be referred to as the **“Matrix for the Amendment to the AoA”**), Regarding this Agenda, it is proposed as following:-----

1) Approve the Amendment to the Articles of Association of the Company in the framework of adjustment to the Regulation of the Financial Services Authority Number 17 of the year 2023 (two thousand twenty three) regarding the Application of Governance for Commercial Banks;-----

2) Approve the granting of power of attorney to the Board of Directors with the right of substitution to restate in a notary deed over the resolution mentioned above, including to recompose the entire provisions of the Articles of Association of the Company in notary deed and, furthermore, to submit application for the notification over the amendment to the Articles of Association of the Company aforesaid to the Minister of Law and Human Rights of the Republic of Indonesia as well as to publish it in the State Report of the Republic of Indonesia, and for such purpose, to make changes and/or additions in any form whatsoever which are required and/or prescribed by the Minister of Law and Human Rights of the Republic of Indonesia in order to be able to be approved with regard to the amendment to the Articles of Association as referred to above and to take any and all actions which are required by the prevailing laws and regulations.-----

- Afterward 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 eASY.KSEI to raise questions and/or express 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 shown in the Meeting, afterward, the Chairman of the Meeting asks the shareholders and/or the proxies of the shareholders, whether the presented proposal for the resolution over the Fifth 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, and 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 58,730,500 (fifty eight million seven hundred thirty thousand five hundred) shares cast dissenting votes or constituting 0.8867308% (zero point eight eight six seven three zero eight percent);-----
- The shareholders entirely owning 5,278,100 (five million two hundred seventy eight thousand one hundred) shares did not cast vote/Abstain or constituting 0.0796903% (zero point zero seven nine six nine zero three percent);-----
- The shareholders entirely owning 6,559,252,872 (six billion five hundred fifty nine million two hundred fifty two thousand eight hundred seventy two) shares cast affirmative votes or constituting 99.0335788% (ninety nine point zero three three five eight 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 6,564,530,972 (six billion five hundred sixty four million five hundred thirty thousand nine hundred seventy two) shares or constituting 99.1132692% (ninety nine point one one three two six nine two percent) of the total number of the entire votes cast in the Meeting resolves:**-----

- 1) **Approve the Amendment to the Articles of Association of the Company in the framework of adjustment to the Regulation of the Financial Services Authority Number 17 of the year 2023 (two thousand twenty three) regarding the Application of Governance for Commercial Banks;**-----
- 2) **Approve the granting of power of attorney to the Board of Directors with the right of substitution to restate in a notary deed over the resolution mentioned above, including to recompose the entire provisions of the Articles of Association of the Company in notary deed and, furthermore, to submit application for the notification over the amendment to the Articles of Association of the Company aforesaid to the Minister of Law and Human**

**Rights of the Republic of Indonesia as well as to publish it in the State Report of the Republic of Indonesia, and for such purpose, to make changes and/or additions in any form whatsoever which are required and/or prescribed by the Minister of Law and Human Rights of the Republic of Indonesia in order to be able to be approved with regard to the amendment to the Articles of Association as referred to above and to take any and all actions which are required by the prevailing laws and regulations.-----**

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 2023 (two thousand twenty three).”-**

- The Chairman of the Meeting gives the opportunity to mister FACHMY ACHMAD as the Director of the Company 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 202e (two thousand twenty three) to the Meeting.-----

- Afterward, 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 in the year as stated in the title of the agenda of the meeting of the Company in the year 2023 (two thousand twenty three) which is principally as following:-----

“With due regards to the Company’s Information Disclosure:-----

1. Number S.034/DIR/CSGC/II/2024 dated 26-1-2024 (the twenty sixth day of January of the year two thousand twenty four) regarding the Information Disclosure Which Need to be Publicly Known – the Implementation of Transfer of a Portion of Treasury Shares;-----
2. Number S.035/DIR/CSGC/II/2024 dated 26-1-2024 (the twenty sixth day of January of the year two thousand twenty four) regarding Report on the Ownership or Change of Shares Ownership of the Members of the Board of Directors of PT Bank BTPN Syariah Tbk. As well as with due observance of POJK Number 59 of the year

2017 (two thousand seventeen) regarding the Application of Governance in the Providing of Remuneration for Sharia Commercial Banks and Sharia Business Units in conjunction with POJK Number 29 of the year 2023 (two thousand twenty three) regarding the Repurchase of Shares issued by public company, the articles on transitional provisions, which stipulate for public company who has obtained the approval of the General Meeting of Shareholders regarding the repurchase of shares and/or within the period for the implementation of transfer of shares resulting from the repurchase before POJK Number 29 of the year 2023 (two thousand twenty three) is applicable, will continue following the provisions stipulated by POJK Number 30/POJK.04/2017 regarding the repurchase of shares issued by public company.-----

It is presented to the Shareholders that:-----

- 1) The Company has followed up the Resolution of the Extraordinary General Meeting of Shareholders of the Company dated 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 fourth transfer of a portion of Treasury Shares of the Company resulting from the repurchase, with distribution date on 25-1-2024 (the twenty third day of January of the year two thousand twenty four).--
- 2) Over the remaining Treasury shares, the Company will further release them until the deadline for holding period, in accordance with prevailing regulations.”-----

- Afterward, 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 eASY.KSEI to raise questions and/or express 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 mister ARIEF ISMAIL aforesaid as the Compliance Director returns 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 11.35 WIB (thirty five 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,

; and-----

- Mister RAIHAN RAHMAWAN SYAPUTRA, Sarjana Hukum,

;-----

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,

[Official Translation]

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

April 5, 2024

[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, Sunday, dated June 2, 2024, have translated this document into English language corresponding to the original document in Indonesian language.