

<b>Penjelasan Agenda dan Materi/Bahan Rapat Umum Pemegang Saham Tahunan ("Rapat") PT Bank BTPN Syariah Tbk ("Perseroan")</b>	<b>Agenda Description and Materials of the Annual General Meeting of Shareholders (the "Meeting") of PT Bank BTPN Syariah Tbk ("Company")</b>
<p><b>1 Mata Acara 1</b></p> <p><b>Pengesahan dan Persetujuan Laporan Keuangan, Laporan Tahunan dan Laporan Keberlanjutan yang telah ditelaah oleh Dewan Komisaris untuk tahun buku 2021, termasuk namun tidak terbatas pada:</b></p> <p><b>a. Pengesahan Laporan Keuangan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021;</b></p> <p><b>b. Laporan tugas pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk tahun buku yang berakhir pada tanggal 31 Desember 2021; dan</b></p> <p><b>c. Pelunasan dan Pembebasan Tanggung Jawab (<i>Volledig Acquit et Decharge</i>) untuk Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan atas tindakan pengurusan dan pengawasan yang telah dijalankan dalam dan selama tahun buku yang berakhir pada tanggal 31 Desember 2021.</b></p>	<p><b>1<sup>st</sup> Agenda</b></p> <p><b>The Ratification and Approval of the Financial Statement, the Annual Report and the Sustainability Report which have been reviewed by the Board of Commissioners for the financial year of 2021, including but not limited to:</b></p> <p><b>a. The Ratification of the Financial Statement for the financial year ended on December 31, 2021;</b></p> <p><b>b. The Report on the Supervisory Duties of the Board of Commissioners and the Sharia Supervisory Board for the financial year ended on December 31, 2021; and</b></p> <p><b>c. The Release and Discharge over the Liabilities (<i>Volledig Acquit et Decharge</i>) 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 December 31, 2021</b></p>
<p>Sehubungan dengan Pasal 9 ayat 4 Anggaran Dasar Perseroan; Pasal 66, 67, 68 dan Pasal 69 Undang-undang Nomor 40 tahun 2007 tentang Perseroan Terbatas ("<b>UUPT-2007</b>")</p> <p>Berdasarkan hal tersebut diatas Perseroan akan mengusulkan kepada Rapat untuk:</p> <p>(i) Menyetujui Laporan Tahunan yang telah ditelaah oleh Dewan Komisaris, serta Laporan Tugas Pengawasan Dewan Komisaris dan Dewan Pengawas Syariah untuk tahun buku yang berakhir pada tanggal 31 Desember 2021, yang termuat dalam buku Laporan Tahunan 2021 dan Laporan Keberlanjutan 2021,</p> <p>(ii) Mengesahkan Laporan Keuangan Konsolidasian Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021 yang telah diperiksa atau diaudit oleh Kantor Akuntan Publik (KAP) Siddharta Widjaja dan Rekan (<i>an Indonesian partnership and member firm of KPMG network of independent member affiliated with KPMG International Cooperative</i>), sebagaimana dinyatakan dalam laporannya tertanggal 10 Februari 2022 dengan opini "Laporan Keuangan Konsolidasian menyajikan secara wajar dalam semua hal yang material posisi keuangan konsolidasian Perseroan dan entitas anaknya tanggal 31 Desember 2021, serta kinerja keuangan dan arus kas, rekonsiliasi pendapatan dan bagi hasil, sumber dan penyaluran dana zakat dan sumber dan penggunaan dana kebajikan konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia", dan yang telah termuat dalam buku Laporan Tahunan 2021;</p> <p>(iii) Memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>volledig acquit et decharge</i>) kepada anggota Direksi Perseroan yang menjabat dalam tahun buku yang berakhir pada tanggal 31 Desember 2021, mengenai tindakan pengurusan, dan kepada Dewan Komisaris dan Dewan Pengawas Syariah mengenai tindakan pengawasan yang telah dilakukan mereka masing-masing selama tahun</p>	<p>In relation to Article 9 paragraph 4 of the Articles of Association of the Company; Article 66, 67, 68 and Article 69 of Law Number 40 of the year 2007 regarding Limited Liability Company (the "<b>2007 Company Law</b>").</p> <p>Based on the abovementioned matters, the Company proposes to the Meeting to:</p> <p>(i) Approve the Annual Report which has been reviewed by the Board of Commissioners, as well as the Supervisory Report of the Board of Commissioners and the Sharia Supervisory Board for the financial year ended on December 31, 2021, which are contained in the book of the 2021 Annual Report and the 2021 Sustainability Report,</p> <p>(ii) Ratify the Consolidated Financial Statement of the Company for the financial year ended on December 31, 2021, which has been examined or audited by Public Accounting Firm (KAP) of Siddharta Widjaja and partners (<i>an Indonesian partnership and member firm of KPMG network of independent member affiliated with KPMG International Cooperative</i>), as stated in its report dated February 10, 2022, with the opinion that "the consolidated financial statements presents fairly, in all materials aspects, the consolidated financial position of the Company and its subsidiary as of 31 December 2021, and their consolidated financial performance, cash flows, reconciliation of income and revenue sharing, sources and distribution of zakat funds and sources and uses of qardhul hasan funds for the year then ended in accordance with Indonesian Financial Accounting Standards", and which has been contained in the book of the 2021 Annual Report;</p> <p>(iii) Give full release and discharge over the liabilities (<i>volledig acquit et decharge</i>) to the members of the Board of Directors of the Company serving in the financial year ended on December 31, 2021, with regard to the management actions, and to the Board of Commissioners and the Sharia Supervisory Board with regard to the supervisory actions, which have been</p>

	<p>buku yang berakhir pada tanggal 31 Desember 2021, sepanjang tindakan tersebut tercermin dalam Laporan Tahunan, Laporan Keberlanjutan dan Laporan Keuangan Konsolidasian Perseroan untuk tahun buku yang berakhir pada 31 Desember 2021, kecuali perbuatan penipuan, penggelapan dan tindak pidana lainnya</p>	<p>performed respectively, during the financial year ended on December 31, 2021, to the extent that such actions are reflected on the Annual Report, the Sustainability Report, and the Consolidated Financial Statement of the Company for the financial year ended on December 31, 2021, save for due to the acts of fraud, embezzlement, and other criminal offences</p>
<p><b>2</b></p>	<p><b>Mata Acara 2</b></p> <p><b>Penetapan penggunaan laba bersih Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021</b></p>	<p><b>2<sup>nd</sup> Agenda</b></p> <p><b>Stipulation on the utilization of Profit and/or Loss of the Company for the financial year ended on December 31, 2021</b></p>
	<p>Sehubungan dengan Pasal 24 Anggaran Dasar Perseroan Jo Pasal 70 dan 71 UUPT-2007.</p> <p>Berdasarkan hal tersebut diatas Perseroan akan mengusulkan kepada Rapat untuk menyetujui penetapan penggunaan Laba Bersih Perseroan termasuk penentuan jumlah penyisihan untuk cadangan diputuskan oleh Rapat Umum Pemegang Saham.</p>	<p>In relation to Article 24 of the Articles of Association of the Company in conjunction with Articles 70 and 71 of the 2007 Company Law</p> <p>Based on the abovementioned matters, the Company will propose to the Meeting to Approve the appropriation of the Net Profit of the Company, including the determination on the total set-aside amount for reserves to be resolved by the Meeting</p>
<p><b>3</b></p>	<p><b>Mata Acara 3</b></p> <p><b>Perubahan susunan anggota Pengawas Perseroan (Perubahan susunan keanggotaan Dewan Komisaris Perseroan sehubungan pengunduran diri anggota Dewan Komisaris Perseroan)</b></p>	<p><b>3<sup>rd</sup> Agenda</b></p> <p><b>The change of composition of the Supervisors of the Company</b></p> <p>(The change of composition of the membership of the Board of Commissioners of the Company in relation to the resignation of the members of the Board of Commissioners of the Company)</p>
	<p>Sehubungan dengan Pasal 9 ayat 4 (d) dan Pasal 17 ayat 7 Anggaran Dasar Perseroan; Pasal 111 UUPT-2007; Peraturan Bank Indonesia Nomor 11/33/PBI/2009 tentang Pelaksanaan <i>Good Corporate Governance</i> Bagi Bank Umum Syariah dan Unit Usaha Syariah; Pasal 3 Jo Pasal 8, Pasal 9, Pasal 23, Pasal 27 Peraturan Otoritas Jasa Keuangan (“<b>POJK</b>”) Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik; dan Rekomendasi Komite Nominasi dan Remunerasi Perseroan;</p> <p>Perseroan telah menerima surat pengunduran diri Bapak Mahdi Syahbuddin selaku Komisaris Perseroan tertanggal 4 Maret 2022, dengan demikian maka pengunduran diri tersebut diusulkan efektif sejak penutupan Rapat</p> <p>Berdasarkan hal tersebut diatas, Perseroan akan mengusulkan kepada Rapat untuk :</p> <p>(i) Menyetujui dan menerima baik pengunduran diri Bapak Mahdi Syahbuddin selaku anggota Dewan Komisaris Perseroan terhitung sejak penutupan Rapat yang akan diadakan dalam tahun 2022 dengan mengucapkan terima kasih serta menyatakan penghargaan yang setinggi-tingginya kepada Bp Mahdi Syahbuddin atas jasa-jasa dan kontribusi yang telah diberikan selama menjabat sebagai anggota Dewan Komisaris Perseroan;</p> <p>(ii) Dengan adanya pengunduran diri tersebut, maka susunan anggota Direksi, Dewan Komisaris dan Dewan Pengawas Syariah Perseroan diusulkan menjadi sebagai berikut:</p>	<p>In relation to Article 9 paragraph 4 (d) and Article 17 paragraph 7 of the Articles of Association of the Company; Article 111 of the 2007 Company Law; the Regulation of Bank Indonesia Number 11/33/PBI/2009 regarding the Implementation of Good Corporate Governance for Sharia Commercial Bank and Sharia Business Unit; Article 3 in conjunction with Article 8, Article 9, Article 23, Article 27 of the Regulation of the Financial Services Authority (the “<b>POJK</b>”) Number 33/POJK.04/2014 regarding the Board of Directors and the Board of Commissioners of the Issuer or Public Company; and the Recommendation of the Nomination and Remuneration Committee of the Company.</p> <p>The Company has received the resignation letter of Mr. Mahdi Syahbuddin as the Commissioner of the Company dated March 4, 2022, thus therefore, the resignation aforesaid is proposed to be effective starting as of the closing of the Meeting</p> <p>Based on the abovementioned matters, the Company will propose to the Meeting to:</p> <p>(i) Approve and well receive the resignation of Mr. Mahdi Syahbuddin as a member of the Board of Commissioners of the Company starting as of the closing of the Meeting to be convened in the year 2022 by extending our gratitude and highest appreciation to Mr. Mahdi Syahbuddin for his services and contributions which have been provided during his term of office as a member of the Board of Commissioners of the Company.</p> <p>(ii) With the presence of such resignation, then, the composition of the members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board of the Company is proposed to become as</p>

	<p><b>Direksi:</b>  Direktur Utama : Hadi Wibowo  Direktur : Gatot Adhi Prasetyo  Direktur Kepatuhan : Arief Ismail  Direktur : Fachmy Achmad  Direktur : Dwiyono Bayu Winantio</p> <p><b>Dewan Komisaris:</b>  Komisaris Utama / Independen : Kemal Azis Stamboel  Komisaris Independen : Dewie Pelitawati  Komisaris : Yenny Lim</p> <p><b>Dewan Pengawas Syariah:</b>  Ketua Dewan Pengawas Syariah : H. Ikhwan Abidin, MA  Anggota Dewan Pengawas Syariah : H. Muhamad Faiz, MA</p> <p>(iii) Memberikan kewenangan kepada Direksi dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara ke 3 (ketiga) sesuai dengan ketentuan yang berlaku, termasuk untuk menyatakannya dalam Akta Notaris tersendiri dan memberitahukan perubahan susunan anggota Dewan Komisaris Perseroan kepada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia serta instansi terkait lainnya sesuai ketentuan yang berlaku</p>	<p>following:</p> <p><b>The Board of Directors:</b>  President Director : Hadi Wibowo  Director : Gatot Adhi Prasetyo  Compliance Director : Arief Ismail  Director : Fachmy Achmad  Director : Dwiyono Bayu Winantio</p> <p><b>The Board of Commissioners</b>  President/Independent Commissioner : Kemal Azis Stamboel  Independent Commissioner : Dewie Pelitawati  Commissioner : Yenny Lim</p> <p><b>The Sharia Supervisory Board:</b>  Chairman of the Sharia Supervisory Board : H. Ikhwan Abidin, MA  Member of the Sharia Supervisory Board : H. Muhamad Faiz, MA</p> <p>(iii) Give authority to the Board of Directors with the right of substitution, to take any actions which are required in relation to the resolution on the 3<sup>rd</sup> (third) agenda in accordance with the prevailing provisions, including to state it in a separate Notary Deed and to notify the change of composition of the members of the Board of Commissioners of the Company to the Ministry of Law and Human Rights of the Republic of Indonesia as well as other related institutions in accordance with the prevailing provisions</p>
<p><b>4</b></p>	<p><b>Mata Acara 4</b></p> <p><b>Penetapan mengenai besarnya remunerasi bagi para anggota Direksi, Dewan Komisaris, dan Dewan Pengawas Syariah Perseroan tahun 2022</b></p>	<p><b>4<sup>th</sup> Agenda</b></p> <p><b>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 2022</b></p>
	<p>Sehubungan dengan Pasal 9 ayat 4 huruf (e), Pasal 14 ayat 5 Anggaran Dasar Perseroan; Pasal 96 dan Pasal 113 UUPT-2007; POJK Nomor 59/POJK.03/2017 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bank Umum Syariah dan Unit Usaha Syariah; POJK Nomor 30/POJK.04/2017 tentang Pembelian kembali saham yang dikeluarkan oleh Perusahaan Terbuka.</p> <p>Berdasarkan hal tersebut diatas, Perseroan akan mengusulkan kepada Rapat dengan memperhatikan rekomendasi dari Komite Nominasi dan Remunerasi untuk:</p> <p>(i) Memberikan kewenangan penuh kepada Dewan Komisaris Perseroan untuk menetapkan Remunerasi bagi anggota Direksi dan Dewan Pengawas Syariah tahun 2022 melalui Rapat Komite Nominasi dan Remunerasi di tahun 2022 serta menentukan pembagiannya diantara anggota Direksi dan Dewan Pengawas Syariah, dengan ketentuan bahwa dalam menetapkan besarnya jumlah total serta pembagian Remunerasi bagi anggota Direksi dan Dewan Pengawas Syariah tersebut, Dewan Komisaris wajib memperhatikan rekomendasi Komite Nominasi dan Remunerasi Perseroan; dan</p>	<p>In relation to Article 9 paragraph 4 letter (e), Article 14 paragraph 5 of the Articles of Association of the Company; Article 96 and Article 113 of the 2007 Company Law; POJK Number 59/POJK.03/2017 regarding the Implementation of Good Corporate Governance in the Providing of Remuneration of Sharia Commercial Bank and Sharia Business Unit; POJK Number 30/POJK.04/2017 regarding the Repurchase of shares issued by Public Company</p> <p>Based on the abovementioned matter, the Company will propose to the Meeting, with due regards to the recommendation from the Nomination and Remuneration Committee of the Company to:</p> <p>(i) Give full authority to the Board of Commissioners of the Company to determine the Remuneration for the members of the Board of Directors and the Sharia Supervisory Board for the year 2022 by means of the Meeting of the Nomination and Remuneration Committee in the year 2022 as well as to determine its distribution among the members of the Board of Directors and the Sharia Supervisory Board, provided that in determining 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 give due regards to the recommendation of the Nomination and Remuneration Committee of the Company; and</p>

<p>(ii) Menyetujui rekomendasi Komite Nominasi dan Remunerasi yang disetujui oleh Dewan Komisaris dalam menetapkan jumlah total gross Remunerasi bagi Dewan Komisaris untuk tahun 2022 dan memberi kuasa dan wewenang kepada Dewan Komisaris untuk menetapkan, dalam suatu keputusan Dewan Komisaris, pembagian jumlah total Remunerasi tersebut diantara Dewan Komisaris dengan ketentuan bahwa dalam menetapkan pembagian jumlah total Remunerasi tersebut Dewan Komisaris wajib memperhatikan rekomendasi Komite Nominasi dan Remunerasi Perseroan</p>	<p>(ii) Approve the recommendation of the Nomination and Remuneration Committee which has been approved by the Board of Commissioners in determining the total gross amount of the Remuneration for the Board of Commissioners for the year 2022 and give power and authority to the Board of Commissioners to determine, in a decree of the Board of Commissioners, the distribution of the total amount of Remuneration aforesaid among the Board of Commissioners, provided that in determining the distribution of the total amount of Remuneration aforesaid, the Board of Commissioners will be obliged to have due regards to the recommendation of the Nomination and Remuneration Committee of the Company</p>
<p><b>5 Mata Acara 5</b></p> <p><b>Penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik untuk memeriksa buku-buku Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 dan penetapan besarnya honorarium serta persyaratan lain berkenaan dengan pengangkatan tersebut.</b></p>	<p><b>5<sup>th</sup> Agenda</b></p> <p><b>The Appointment of the Public Accountant and/or the Public Accounting Firm to audit the books of the Company for the financial year ended on December 31, 2022, and the stipulation on the amount of honorarium as well as other requirements in relation to such appointment</b></p>
<p>Sehubungan dengan Pasal 9 ayat 4 huruf (f) Anggaran Dasar Perseroan; Pasal 68 UUPD-2007; Pasal 13 ayat 1 POJK Nomor 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan; dan Rekomendasi Komite Audit Perseroan.</p> <p>Berdasarkan hal tersebut diatas Perseroan akan mengusulkan kepada Rapat untuk:</p> <ol style="list-style-type: none"> <li>1. Memberikan kewenangan penuh kepada Dewan Komisaris untuk: <ol style="list-style-type: none"> <li>i. Menunjuk Akuntan Publik (AP) dan/atau Kantor Akuntan Publik (KAP) yang akan memeriksa atau mengaudit buku dan catatan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 serta penetapan besarnya honorarium dan syarat lainnya tentang penunjukan AP dan/atau KAP tersebut dengan memperhatikan rekomendasi Komite Audit dan peraturan yang berlaku;</li> <li>ii. Menetapkan AP dan/atau KAP pengganti dalam hal AP dan/atau KAP yang telah ditunjuk sesuai keputusan RUPS Tahunan karena alasan apapun tidak dapat menyelesaikan/melaksanakan audit laporan keuangan 31 Desember 2022, termasuk menetapkan besarnya honorarium dan persyaratan lainnya sehubungan dengan penunjukan AP dan/atau KAP Pengganti tersebut.</li> </ol> </li> <li>2. Bahwa dalam penunjukan dan pengangkatan AP dan/atau KAP tersebut, Perseroan wajib memenuhi ketentuan: <ol style="list-style-type: none"> <li>i. AP dan/atau KAP yang ditunjuk harus terdaftar sebagai Profesi Penunjang Pasar Modal di Otoritas Jasa Keuangan serta telah berpengalaman dalam mengaudit Perusahaan perbankan</li> </ol> </li> </ol>	<p>In relation to Article 9 paragraph 4 letter (f) of the Articles of Association of the Company; Article 68 of the 2007 Company Law; Article 13 paragraph 1 of POJK Number 13/POJK.03/2017 regarding the Services Usage of Public Accountant and Public Accounting Firm in the Financial Services Activities, and the Recommendation of the Audit Committee of the Company</p> <p>Based on the abovementioned matters, the Company will propose to the Meeting to:</p> <ol style="list-style-type: none"> <li>1. Give full authority to the Board of Commissioners to: <ol style="list-style-type: none"> <li>i. Appoint Public Accountant (AP) and/or Public Accounting Firm (KAP) who will examine or audit the books and records of the Company for the financial year ended on December 31, 2022, as well as the determination on the amount of honorarium and other requirements regarding appointment of AP and/or KAP aforesaid, with due regards to the recommendation of the Audit Committee and the prevailing regulations;</li> <li>ii. Determine the substituting AP and/or KAP in the event that AP and/or KAP who have been appointed in accordance with the resolution of the Annual GMS due to any reason whatsoever unable to complete/carry out the audit over the financial statement as of December 31, 2022, including to determine the amount of honorarium and other requirements in relation to the appointment of the Substituting AP and/or KAP aforesaid.</li> </ol> </li> <li>2. Whereas in the designation and appointment of AP and/or KAP aforesaid, the Company will be obliged to fulfill the provisions: <ol style="list-style-type: none"> <li>i. The appointed AP and/or KAP must have already been registered as the Capital Market Supporting Professions at the Financial Services Authority as well as have been experienced in auditing banking Corporation</li> </ol> </li> </ol>

	ii. KAP yang ditunjuk harus terafiliasi dengan KAP internasional,	ii. The appointed KAP must be affiliated with an international KAP
6	<p><b>Mata Acara 6</b></p> <p><b>Laporan Perseroan Berupa Pelaksanaan Pengalihan sebagian Saham Treasuri Perseroan tahun 2021</b></p>	<p><b>6<sup>th</sup> Agenda</b></p> <p><b>The Report of the Company which is the Implementation of the Transfer of a portion of the Treasury Shares of the Company in the year 2021</b></p>
	<p>Sehubungan dengan POJK Nomor 59/POJK.03/2017 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum Syariah dan Unit Usaha Syariah; dan Pasal 30 POJK Nomor 30/POJK.04/2017 tentang Pembelian Kembali Saham yang Dikeluarkan Perusahaan Terbuka;</p> <p>Berdasarkan hal tersebut diatas Perseroan menginformasikan kepada Rapat atas Laporan Pelaksanaan Pembayaran Remunerasi yang bersifat variable melalui Pengalihan sebagian Saham Treasuri Perseroan, telah dilaksanakan pada tanggal 25 Januari 2022.</p>	<p>In relation to POJK Number 59/POJK.03/2017 regarding the Implementation of Good Corporate Governance in the Providing of Remuneration for Sharia Commercial Bank and Sharia Business Unit; and Article 30 of POJK Number 30/POJK.04/2017 regarding the Repurchase of Shares Issued by Public Company</p> <p>Based on the abovementioned matters, the Company inform to the Meeting, with regard to the Report on the Implementation of Payment of variable Remuneration by means of Transfer of a portion of Treasury Shares of the Company, has been carried out on January 25, 2022</p>