



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"

Date

April 21, 2022

Number

41

Derivative Grosse

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

Number: 41

- On this day, Thursday, dated 21-4-2022 (the twenty first day of April of the year two thousand twenty two).-----

- At 10.24 WIB (twenty four 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, 12th 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 approval from 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

Notary's
Stamp
Affixed

two thousand eight), number 22, Supplement number 3032; the Articles of Association of the Limited Liability Company aforesaid has been further amended as contained in:-----

- the deed dated 27-8-2013 (the twenty seventh day of August of the year two 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 of such 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 is 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 as well as the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia dated 25-6-2015 (the twenty fifth day of June of the year two thousand fifteen), number AHU-AH.01.03-0945709;-----
 - the deed dated 11-5-2016 (the eleventh day of May of the year two thousand sixteen), number 20, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia dated 13-5-2016 (the thirteenth day of May of the year two thousand sixteen), number AHU-AH.01.03-0048779;-----
 - the deed dated 14-3-2017 (the fourteenth day of March of the year two thousand seventeen), number 27, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia dated 27-3-2017 (the twenty seventh day of March of the year two thousand seventeen), number

AHU-AH.01.03-0121841;-----

- the minutes of three deeds mentioned the latest were drawn up before me, Notary;-----
- furthermore, in the framework of change of status to become public company, the Articles of Association of the Limited Liability Company aforesaid has been further amended by means of the 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, it was further amended by means of:-----

- 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 has been amended in the framework of adjustment to POJK Number 15/POJK.04/2020 Regarding the Planning and Convening of the General Meeting of Shareholders of Public Companies (hereinafter will be referred to as the "**POJK 15/2020**"), and POJK Number 16/POJK.04/2020 Regarding the Holding of Electronic General Meeting of Shareholders of Public Companies (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 21-4-2021 (the twenty first day of April of the year

two thousand twenty one), number 36, 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**").-----

- Have been present at Menara BTPN, 16th 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**"), which is convened on the day, on the 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, have appeared before me, Notary, in the presence of the same witnesses; the members of the Board of Commissioners, the Sharia Supervisory Board, and the Board of Directors as well as the shareholders of the Company, namely:-----

1. Mister **KEMAL AZIS STAMBOEL**, born in Malang, on 17-8-1949 (the seventeenth day of August of the year one thousand nine hundred forty nine), Indonesian Citizen, private person, residing in Jakarta, Jalan Bangka X/5, Neighborhood Association 005, Administrative Unit 007, Pela Mampang Sub-district, Mampang Prapatan District, South Jakarta, the holder of Resident Identification Card number 3174031708490002, the copy of which is attached to the minutes of this deed;-----

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

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

minutes of this deed;-----

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

3. Mister **MAHDI SYAHBUDDIN**, born in Aceh, on 30-10-1961 (the thirtieth day of October of the year one thousand nine hundred sixty one), Indonesian Citizen, private person, residing in Jakarta, Taman Aries Block A 2/33, Neighborhood Association 004, Administrative Unit 009, Meruya Utara Sub-district, Kembangan District, West Jakarta, the holder of Resident Identification Card number 3173083010610001, the copy of which is attached to the minutes of this deed;-----

- according to his statement in this matter present in the Meeting by means of video teleconference as the Commissioner of the Company;-----

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

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

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

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

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

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

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

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

8. Mister **GATOT ADHI PRASETYO** (in the Resident Identification Card is written as **MOHAMAD GATOT ADHI PRASETYO**), born in Bandung, on 14-3-1962 (the fourteenth day of March of the year one thousand nine hundred sixty two), Indonesian Citizen, private person, residing in Tangerang, Jalan Pisok III EA 13/3 BTR-5, Neighborhood Association 003, Administrative Unit 011, Jurangmangu Timur Sub-district, Pondok Aren District, Tangerang Selatan City, the holder of the Resident Identification Card number 3674031403620005, the copy of which is attached to the minutes of this deed;-----

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

9. Mister **ARIEF ISMAIL**, born in Jakarta, on 25-6-1966 (the twenty fifth day of June of the year one thousand nine hundred sixty six), Indonesian Citizen, private person, residing in Tangerang,

Cikini Bintaro FG 5-12, Neighborhood Association 002, Administrative Unit 007, Jurangmangu Barat Sub-district, Pondok Aren District, Tangerang Selatan City, the holder of the Resident Identification Card number 3175032506660008, the copy of which is attached to the minutes of this deed, temporarily present in Jakarta;-----

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

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

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

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

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

12. Mrs. **ENENG YULIE ANDRIANI**, born in Ciamis, on 8-7-1974 (the eighth day of July of the year one thousand nine hundred seventy four), Indonesian Citizen, the Corporate Secretary of PT BANK BTPN Tbk, residing in Jakarta, Jalan Warung Jati Timur II-16.E, Neighborhood Association 010, Administrative Unit 004, Kalibata Sub-district, Pancoran District, South Jakarta, the holder of Resident Identification Card number 3174084807740003; the copy of which is

attached to the minutes of this deed;-----

- according to her statement in this matter present in the Meeting acting by virtue of the Power of Attorney dated 11-4-2022 (the eleventh day of April of the year two thousand twenty two), privately drawn up, affixed with sufficient stamp duty, and the original of which is attached to the minutes of this deed, as the proxy of:-----

- mister Insinyur **ONGKI WANADJATI DANA**, born in Jakarta, on 13-9-1957 (the thirteenth day of September of the year one thousand nine hundred fifty seven), Indonesian Citizen, the President Director of PT BANK BTPN Tbk, residing in Jakarta, Jalan Bungur Besar number 97, Neighborhood Association 010, Administrative Unit 001, Kemayoran Sub-district, Kemayoran District, Central Jakarta, the holder of Resident Identification Card number 3171031309570003;-----

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

- who are represented in their capacities aforesaid, thus therefore, the appearer is representing the Board of Directors of and, therefore, acting for and on behalf of as well as lawfully representing the limited liability company "**PT BANK BTPN Tbk**", domiciled and having head office in South Jakarta, having address at Menara BTPN, 11th, 18th, 19th, 20th, 21st, 22nd, 23rd, 25th, 26th, 27th, 28th, 29th, 30th floors, 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 its change of status to become a 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 that 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 is 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 the Regulation of the Financial Services Authority (hereinafter will be referred to as the “**POJK**”) number 32/POJK.04/2014 regarding the Planning and Convening of the General Meeting of Shareholders of Public Companies along with its amendments, and POJK number 33/POJK.04/2014 regarding the Board of Directors and the Board of Commissioners of Issuers or Public Companies 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 has been 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 the latest were drawn up before SHASA ADISA PUTRIANTI, Sarjana Hukum, Magister Kenotariatan, at that time as the substitute of me, Notary;-----

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

- thousand nineteen), number 27, Supplement number 10716/2019;-----
- the deed dated 1-3-2019 (the first day of March of the year two thousand nineteen), number 01, the minutes of which was drawn up before me, Notary, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 6-3-2019 (the sixth day of March of the year two thousand nineteen), number AHU-AH.01.03-0135243, as well as has been published in the State Report of the Republic of Indonesia dated 26-4-2019 (the twenty sixth day of April of the year two thousand nineteen), number 34, Supplement number 14171/2019;-----
 - the deed dated 12-8-2019 (the twelfth day of August of the year two thousand nineteen), number 29, the minutes of which is drawn up before SHASA ADISA PUTRIANTI, 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 23-8-2019 (the twenty third day of August of the year two thousand nineteen), number AHU-AH.01.03-0318547, as well as has been published in the State Report of the Republic of Indonesia dated 1-11-2019 (the first day of November of the year two thousand nineteen), number 88, Supplement number 40953/2019;-----
 - the deed dated 26-2-2020 (the twenty sixth day of February of the year two thousand twenty), number 44, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 26-3-2020 (the twenty sixth day of March of the year two thousand twenty), number AHU-AH.01.03-0163570;-----

- the deed dated 23-4-2020 (the twenty third day of April of the year two thousand twenty), number 43, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 13-5-2020 (the thirteenth day of May of the year two thousand twenty), number AHU-AH.01.03-0218753;-----
- the deed dated 18-11-2020 (the eighteenth day of November of the year two thousand twenty), number 31, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 23-11-2020 (the twenty third day of November of the year two thousand twenty), number AHU-AH.01.03-0410879;-----
- the deed dated 26-02-2021 (the twenty sixth day of February of the year two thousand twenty one), number 21, 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 01-03-2021 (the first day of March of the year two thousand twenty one), number AHU-AH.01.03-0133128;-----
- the latest composition of the members of the Board of Directors of the limited liability company aforesaid is contained in the deed dated 24-5-2021 (the twenty fourth day of May of the year two thousand twenty one), number 25, whereas the latest composition of the members of the Board of Commissioners of the limited liability company aforesaid is contained in the deed dated 22-4-2021 (the twenty second day of April of the year two thousand twenty one), number 42;-----
- the minutes of all six deeds mentioned the latest were drawn up before me, Notary;-----
- the limited liability company aforesaid in this matter is represented as the holder/owner of

5,392,590,000 (five billion three hundred ninety two million five hundred ninety thousand) shares in the Company;-----

13. **The Public** (other than the shareholders who are mentioned in point 12 above), as the holder/owner of totaling to 1,946,699,672 (one billion nine hundred forty six million six hundred ninety nine thousand six hundred seventy two) shares in the Company.-----

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

- Furthermore, 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 “Minutes of the Meeting of the Board of Commissioners of PT BANK BTPN SYARIAH Tbk (the “BTPN Syariah”) dated 29-3-2022 (the twenty ninth day of March of the year two thousand twenty two), number MOM.003/KOM/CSGC/III/2022;-----

- The Chairman of the Meeting firstly informs 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 the “OJK”) and PT Bursa Efek Indonesia (hereinafter will be referred to as the “BEI”), dated 7-3-2022 (the seventh day of March of the year two thousand twenty two), number S.086/DIR/CSGC/III/2022;-----

- **Announcement** of the Meeting to the Shareholders regarding the plan for the giving of the Summoning for the Meeting has been made through the Website of PT Kustodian Sentral Efek Indonesia (hereinafter will be referred to as the “KSEI”), the Website of BEI, and the Website of the Company on 15-3-2022 (the fifteenth day of March of the year two

thousand twenty two);-----

- **Summoning** for the Meeting to the shareholders regarding the plan for the convening of the Meeting has been given through the Website of KSEI and the Website of BEI and the Website of the Company on 30-3-2022 (the thirtieth day of March of the year two thousand twenty two).-----

- B. Whereas in accordance with the Register of Shareholders of the Company on 29-3-2022 (the twenty ninth day of March of the year two thousand twenty two) up to 16.00 WIB (sixteen zero zero Western Indonesia Standard Time) issued by PT DATINDO ENTRYCOM as the Securities Administration Bureau of the Company the shares of the Company which have been issued was totaling to 7,626,663,000 (seven billion six hundred twenty six million six hundred sixty three thousand) shares.-----
- C. Whereas in the Meeting, the shareholders who are present and/or represented both physically and electronically by means of Electronic General Meeting System of KSEI (hereinafter will be referred to as the “**eASY.KSEI**”) are totaling to 7,339,289,672 (seven billion three hundred thirty nine million two hundred eighty nine thousand six hundred seventy two) shares or constituting 95.2853550% (ninety five point two eight five three five five zero percent) from the total number of the entire shares with voting rights which have been issued by the Company which are entirely totaling to 7,702,432,000 (seven billion seven hundred two million four hundred thirty two thousand) shares, exclusive of the portfolio (the “Treasury”) shares totaling to 1,268,000 (one million two hundred sixty eight thousand) shares, with due regards to the Register of Shareholders of the Company on 29-3-2022 (the twenty ninth day of March of the year two thousand twenty two), thus therefore, the quorum prescribed in Article 41 paragraph (1) letter (a) of POJK15/2020 in conjunction with Article 86 paragraph (1) of the Company Law in conjunction with Article 11 paragraph (1) of the Articles of Association of the Company have been complied with and the Meeting is valid and entitled to adopt valid and binding resolutions regarding the matters to be discussed in accordance with the agenda of the Meeting.-----

- Furthermore, the Chairman of the Meeting opens the Meeting officially at 10.24 (twenty four minutes past ten Western Indonesia Standard Time).-----

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

‘The Company is a pioneer focusing itself on serving productive underprivileged families in Indonesia, with 23 (twenty three) Branch Offices, 42 (forty two) Functional Offices (the “KFO”), and has 12,000 (twelve thousand) employees.-----

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

On 31-12-2021 (the thirty first day of December of the year two thousand twenty one), the total assets of the Company have reached Rp. 18.5 trillion (eighteen point five trillion Rupiah).-----

The structure of the Shareholders of the Company on 31-12-2021 (the thirty first day of December of the year two thousand twenty one) was:-----

- Totaling to 70% (seventy percent) is owned by PT BANK BTPN Tbk;-----
- Totaling to 29.97% (twenty nine point nine seven percent) is owned by the Public;---
- Totaling to 0.03% (zero point zero three percent) constitutes Treasury shares.-----

- After the presentation of the General Condition of the Company, furthermore, the Chairman of the Meeting presents the Agenda of the Meeting as have been announced in the Summoning for the Meeting as following:-----

“1. 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 (two thousand twenty one), including but not limited to:-----

- a. The Ratification of the Financial Statement for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one);-----
- b. The Report on the supervisory duties of the Board of Commissioners and the Sharia Supervisory Board for the financial year ended on 31-12-2021 (the thirty first day of

December of the year two thousand twenty one); and-----

- c. The Release and Discharge over the Liability (*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 31-12-2021 (the thirty first day of December of the year two thousand twenty one).-----

2. The stipulation on the utilization of Profits and/or Losses of the Company for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one).-----
3. The Change of Composition of the Supervisors of the Company.-----
4. The Stipulation regarding the amount of remuneration for the members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board of the Company for the year 2022 (two thousand two).-----
5. The Appointment of Public Accountant and/or Public Accounting Firm to audit the books of the Company for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two) and the stipulation on the amount of service fees as well as other requirements in relation to such appointment.-----
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 2021 (two thousand one).-----

- 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 the submission of questions and/or opinions in the Meeting, as contained in the Code of Conduct which have been distributed before the Shareholders enter the Meeting room and have been read out by the master of ceremony in the Meeting.-----

- I. Entering **the First Agenda** of the Meeting, which is:-----

“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 (two thousand twenty one), including but not limited to:-----

- a. The Ratification of the Financial Statement for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one);-----
- b. The Report on the supervisory duties of the Board of Commissioners and the Sharia Supervisory Board for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one); and-----
- c. The Release and Discharge over the Liability (*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 31-12-2021 (the thirty first day of December of the year two thousand twenty one).”-----

- Furthermore, 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 2021 (two thousand twenty one), hereinafter will be referred to as the “**Annual Report of 2021 (two thousand twenty one)**” and in accordance with the provisions of POJK Number 51/POJK.03/2017 regarding the Application of Sustainable Financing for Financial Services Institutions, Issuers and Public Companies, the Board of Directors has composed the Sustainable Financial Action Plan (the “RKAB”) for the Year 2020-2024 (two thousand twenty two – two thousand twenty four) and the Sustainability Report of the Company for the financial year of 2021 (two thousand twenty one).-----

Furthermore, we give the opportunity to mister HADI WIBOWO as the President Director of the Company to present the important summary on the Annual Report for the financial year of 2021 (two thousand twenty one).-----

- Furthermore, the Chairman of the Meeting gives the opportunity to mister HADI WIBOWO aforesaid as the President Director of the Company, to present the important summary on the Annual Report for the financial year of 2021 (two thousand twenty one) to this Meeting.-----

And then, mister HADI WIBOWO aforesaid presents the important summary on the Annual Report for the financial year of 2021 (two thousand twenty one) which is principally as following:--

“With the condition which is still filled with uncertainty, will be required immediate and comprehensive policy responses, both from the perspective of health/humanity of the employees/clients, the business continuity of the clients and the internal needs of the Bank. The dynamic and proactive adjustment of organizational priority, creating the pandemic handling measures as well as anticipating the limitations/challenges on the service patterns to the under- and sufficiently-privileged clients become the working focuses of the Bank in the year 2021 (two thousand twenty one).-----

All of which are contained in the Beneficial Appropriate Measures.-----

Beneficial Appropriate Measures-----

1. Creating optimism and hopes to the Appropriate ultra-micro segment clients--

The Company is aware that this pandemic condition has put significant impact to ultra-micro segment. It is important for the Company to provide better chance of living, optimism and hopes for this ultra-micro segment in order to be able to get back up as well as to participate in contributing to the National Economic Recovery and to support the government program.-----

On such basis, the Company has vigorously carried out mentoring process as well as provided convenience starting from the restructuring, relaxation on the postponement of installments up to the providing of new financings, with due

regards of the prudential principles since the beginning of the pandemic.-----

With this effort, then, the total financing of the Company in the year 2021 (two thousand twenty one) reached Rp. 10.4 trillion (ten point four trillion Rupiah) or increased 10% (ten percent) from the year 2020 (two thousand twenty).-----

2. Appropriately prioritizing the health and safety of the clients and the employees-----

In the pandemic condition, the empowering and service process to the under- and sufficiently-privileged clients does not stop. The Company is continuously providing services and with due considerations of the health and safety of the clients and the employees.-----

The Company has made adjustment to the biweekly client routine operational meeting with various service models which are ensuring the maintenance of health protocol, particularly the social distancing aspect as well as opening the digital payment and service access. The Company has equipped our employees with body temperature meter (the “thermos gun”), hand sanitizer, the utilization of masks and goggles/face-shields by the employees of the Company during meeting process with the clients. The Company provided oximeter, vitamins, telemedicine services, provided oxygen concentrator and oxygen tube, as well as at the end of December 2021 (two thousand twenty one), the total number of employees who have enrolled in the vaccination program has reached 98% (ninety eight percent). This pandemic condition teaches the Company many things, both concerning digital technology and more efficient service opportunities in the future, therefore, several appropriate digital initiatives have been carried out by the Company.-----

3. Carrying out various appropriate mentoring, care and appreciation program---

During the year 2021 (two thousand twenty one), have also been carried out a series of care and appreciation program to the under- and sufficiently-privileged

clients as sustainable social activities with the objective of continue providing motivation and developing superior behavior of the clients.-----

In addition to the routine mentoring to 4,000,000 (four million) active clients, some of the above mentioned programs are among others:-----

- Providing incentive or appreciation program to the clients who are discipline in paying in a timely manner with the objective of supporting the development of 4 (four) empowerment key characters are:-----
Dare to do business, Discipline, Work hard and Help one another (the “BDKS”) to more than 235,000 (two hundred thirty five) clients;-----
- Providing educational assistance to more than 10,000 (ten thousand) children of the clients;-----
- Appreciating loyal and inspirational clients to improve the loyalty of the clients by giving special gifts for them.-----
- Providing specific mentoring to 10,000 (ten thousand) successful and inspirational clients by giving various mentoring services, such as more extensive business capacity training.-----

4. Developing appropriate sharia-based digital foundation-----

In order to adjust the constantly changing client’s needs, to ensure the occurrence of welfare improvement to under- and sufficiently-privileged clients, and the opportunity to better serve the clients in a continuous manner, the company see the opportunity and at the same time the calling to carry out various breakthroughs in 2021 (two thousand twenty one), by exploiting technology for good cause, the Company is determined to develop the aspiration of: Sharia Digital Ecosystem for Unbanked.-----

To boost the confident of the clients with digitalization, the Company started carrying out digitalization gradually, starting with carrying out digitalization over

service and mentoring process to the clients by launching Terra application, the application for the bank's field employees/Community Officer (the "CO"), in which the entire services to the clients have been provided digitally.-----

The next phase, the Company understands that there are some clients who have already felt comfortable with digitalization, and during the pandemic, such clients have assisted the Company in serving the clients in their surrounding communities, over such matter, the Company has prepared Agent Banking application.-----

The Company has also prepared the perfection of e-channel services for funding clients by means of Tepat Mobile Banking to further optimize the ease of transaction, at the same time, has the opportunity to be involved in providing sustainable benefits to millions of people.-----

5. Maintaining appropriate performance-----

During the long and uncertain pandemic condition, since the beginning, the Company has consistently ensured 4 (four) main things to bring the Company to respectable results, which are:-----

- a. Ensure that the liquidity of the Company is well and efficiently maintained, this thing is reflected in the simple and solid liquidity ratio above the provisions of the regulations as well as very efficient funding costs;-----
- b. Ensure the operating cost is maintained and efficient, in which cost management is carried out thoroughly by considering the innovative factor which must be carried out continuously;-----
- c. Sufficient reserve to cover potential future loss due to pandemic condition;---
- d. Capital structure which is ensured to be sound and well maintained.-----

Corporate Governance-----

The Company continues carrying out updates on manners considered effective and efficient in connecting every Business Plan initiative of the Company and the Sustainable

Financial Action Plan with the effort for the improvement of quality for the fulfillment of Good Corporate Governance principles are in line.-----

The implementation of GCG of the Company in the year 2021 (two thousand twenty one) has been going in the good corridor by making an effort for the improvement of information disclosure quality to the stakeholders are conveyed in a timely and complete manner.-----

Owing to the sophisticated information technology, various processes and mechanisms as the measures in the fulfillment of good GCG application, become more dynamics (“agile”), without prejudice to the quality of achievement and fulfillment in accordance with the provisions.-----

Ratings Affirmation-----

With the permission and blessing of Allah Subhanahu wa ta’ala, at the end of the year 2021 (two thousand twenty one), the Company received stable AAA (Idn) Outlook ratings affirmation issued by PT FITCH RATINGS INDONESIA.-----

This rating indicates the possibility of extremely low default risk of the Company and the full commitment of PT BANK BTPN Tbk as the Parent Company to participate contributing in presenting positive sentiment at the capital market and towards the trust of the investor and public to the Company.-----

Closing-----

Owing to the support from all stakeholders, then, the Company can close the performance in the year 2021 (two thousand twenty one) properly.”-----

- 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 provisions of Article 66 paragraph (1) of the Company Law, the Board of Directors has prepared the Financial Statement as set out in the Annual Report for the financial year 2021 (two thousand twenty one) and in accordance with the provisions of POJK Number 51/POJK.03.2017 regarding the Application of Sustainable

Finance for Financial Services Institutions, Issuers, and Public Companies, the Board of Directors has prepared the Sustainable Financial Action Plan (the “RAKB”) for the year 2020-2024 (two thousand twenty – two thousand twenty four)”-----

- Furthermore, the Chairman of the Meeting gives the opportunity to mister FACHMY ACHMAD as the Finance and Operational Director to presents the brief summary on the Financial Statement of the year 2021 (two thousand twenty one) as well as the Summary of RAKB for the year 2020-2024 (two thousand twenty – two thousand twenty four) to the Meeting.-----

- And then, mister FACHMY ACHMAD aforesaid presents the important summary of the Financial Statement of the year 2020 (two thousand twenty) as well as the Summary of RAKB for the year 2020-2024 (two thousand twenty – two thousand twenty four) which are principally as following:-----

“Solid Financial Performance-----

During the ever-challenging Covid-19 pandemic condition, on 31-12-2021 (the thirty first day of December of the year two thousand twenty one), the Company successfully recorded growth of financing to become Rp. 10.4 trillion (ten point four trillion Rupiah), exceeding the plan in the amount of Rp. 10.2 trillion ten point two trillion), increased totaling to 9.7% (nine point seven percent) from the previous year which is in the amount of Rp. 9.5 trillion (nine point five trillion Rupiah).-----

The total third party fund of the Company has also increased to become Rp. 11.0 trillion (eleven point zero trillion Rupiah) compared to the previous year which is in the amount of Rp. 9.8 trillion (nine point eight trillion Rupiah) or increased 12.2% (twelve point two percent). The growth of the third party fund aforesaid indicates extremely good loyalty of the Company’s clients, even though in the midst of crisis condition.-----

With such achievement, the Net Profit After Tax which has been entered into books by the Company in the year 2021 (two thousand twenty one) increased to become Rp. 1.5 trillion (one point five trillion Rupiah), compared to the previous year which is Rp. 854.6 billion

(eight hundred fifty four point six billion Rupiah) or increased 71.4% (seventy one point four percent).-----

Such increase of profit is also in line with the increase of Return on Assets ("RoA") to become 10.7% (ten point seven percent) and the Return on Equity ("RoE") to become 23.7% (twenty three point seven percent).-----

The Company continues maintaining the capital adequacy ratio ("CAR") on a very good level, which is 58.3% (fifty eight point three percent) far above the minimum threshold. This high capital adequacy ratio aids the Company to grow as well as strengthen the supporting infrastructure, both in term of information and operational technologies.-----

From the perspective of operating expenses towards operating income ("BOPO") can be reduced to become 60.0% (sixty point zero percent) from 72.4% (seventy two point four percent) in the year 2020 (two thousand twenty).-----

This indicates that the Company is able to operate efficiently.-----

The non-performing financing ratio in accordance to the plan is indeed suffering an increase to become 2.4% (two point four percent), however, we continue upholding the prudential principle in the distribution of financing.-----

PT BANK BTPN SYARIAH is also able to maintain the Ratio of Financing towards Third Party Funds in the year 2021 (two thousand twenty one) which is totaling to 95.2% (ninety five point two percent).-----

This also constitutes the effort of the company in order to be able to properly carry out the intermediary function.-----

Financial Statement – Balance Sheet-----

We start from the Assets of the Company. In the year 2021 (two thousand twenty one), the Total Assets grew to become Rp. 18.5 trillion (eighteen point five trillion Rupiah), or increased Rp. 2.1 trillion (two point one trillion Rupiah) from the previous year which was Rp. 16.4 trillion (sixteen point four trillion Rupiah). The increase of total assets aforesaid,

one of which is due to the increase of total financing of the Company (*murabahah*, *musyarakah* and *qardh*) to become Rp. 10.4 trillion (ten point four trillion Rupiah) or increased 9.7% (nine point seven percent) compared to the previous year which was Rp.9.5 trillion (nine point five trillion Rupiah).-----

Furthermore, from the perspective of liabilities and equity. In the year 2021 (two thousand twenty one), the third party funds of the Company grew 12.2% (twelve point two percent) to become Rp. 11 trillion (eleven trillion Rupiah), whereas in the previous year, it was recorded at the amount of Rp. 9.8 trillion (nine point eight trillion Rupiah). The Company has also succeeded to record the equity growth to become Rp .7.1 trillion (seven point one trillion Rupiah), or increased Rp. 1.2 trillion (one point two trillion Rupiah) from the previous year which was in the amount of Rp. 5.9 trillion (five point nine trillion Rupiah).-----

Financial Statement – Profit and Loss Statement-----

Total net profit of the current year reaches Rp. 1.5 trillion (one point five trillion Rupiah) or increases 71.4% (seventy one point four percent) from the previous year. This is contributed from the success of the Company in booking a very good increase of profitability in the year 2021 (two thousand twenty one). The net margin income of the Company increases 20.8% (twenty point eight percent) to become Rp. 4.3 trillion (four point three trillion Rupiah) from Rp. 3.5 trillion (three point five trillion Rupiah) in the year 2020 (two thousand twenty). In line with the growth of business, then, the operating expenses of the Company has also suffered an increase to become Rp. 1.7 trillion (one point seven trillion Rupiah) or increases 6% (six percent), meanwhile for the loss reserve allowance, it continues to be booked sufficiently. Thus therefore, at the end of the year 2021 (two thousand twenty one), the total net profit is booked exceeding the level before the pandemic.-----

Financial Ratio-----

As has been explained before, and with the achievement of sound balance sheet, as well

as solid profit and loss statement, then, the financial ratio of the Company also demonstrates good result.-----

In facing the Covid-19 (nineteen) pandemic, the Company continued to be committed to support the growth of under- and sufficiently-privileged communities through financing which was carried out by improving the prudential principle and the formation of sound reserves. In the year 2021 (two thousand twenty one), the position of non-performing financing became 2.37% (two point three seven percent), therefore, the Company has created the Impairment Losses Allowance for the financial assets compared to the created non-performing financing or "CKPN/NPF" reached 282.8% (two hundred eighty two point eight percent) and the NPF-net ratio was maintained at the level of 0.18% (zero point one eight percent). These ratios demonstrate the growth strategies of the Company who always observes the prudential principles.-----

With the improving condition, then, the income ratio, the efficiency ratio, the rentability ratio of the Company continue improving from the condition of the previous year.-----

The capital adequacy ratio of the Company was also maintained at a very sound level which is 58.3% (fifty eight point three percent) which was included as one of the highest in the industry.-----

Capital Structure and Strategy-----

The Company continues strengthening the capital structure both organically and inorganically. At the end of the year 2021 (two thousand twenty one), the core capital of the Company was recorded in the amount of Rp. 6.8 trillion (six point eight trillion Rupiah), therefore, it can be upgraded to become Commercial Bank Groups of Core Capital (the "KBMI") 2, which is bank with the core capital in the amount of Rp. 6 trillion – Rp. 14 trillion (six trillion Rupiah – fourteen trillion Rupiah).-----

Summary on Sustainable Performance-----

The Company has identified 9 (nine) out of 17 (seventeen) keys of Sustainable

Development Goals (the “SDG”) related to ordinary business performance.-----

In addition to the economic performance, the Company has demonstrated good performance in social sector by serving 100% (one hundred percent) ultra-micro and female segment financing clients, 95% (ninety five percent) employees of the Company are Female, with 45% (forty five percent) of which are graduates from Senior High School equivalent.-----

In supporting the program of the Government, the Company has provided incentive or appreciation program to more than 235,000 (two hundred thirty five thousand) Clients and in the effort of breaking the chain of Covid-19 spreading, totaling to 98% (ninety eight percent) of the employees have been fully vaccinated.-----

In the environmentally supportive performance scope of the Company, 100% (one hundred percent) of the Community Officers of the Company have utilized information technology gadgets in the form of Table in the framework of reducing the use of paper and printed materials to 4,000,000 (four million) active clients who are served personally as well as successfully reducing 81% (eighty one percent) of official business travels. The Company has also participated in the preservation of the environment by marking 1,128 (one thousand one hundred eighty) trees which do not need to be cut down.-----

Sustainable Social Programs-----

During the year 2021 (two thousand twenty one), this appropriate measure is materialized by the Company through the availability of various positive policies in supporting the Government through the acceleration of vaccination program in Indonesia, the providing of appreciation to the clients, the development of discipline and characters of the clients, as well as the effort of the Company to send-off the clients to be upgraded through the mentoring and business diversification program to materialize a better life of the clients, in line with the Mission and Vision of the Company.-----

Whereas the programs aforesaid are Appropriate Vaccination Care, Appropriate

Educational Care, Gold Sharing Program, Incentive and Appreciation Program as well as Inspirational Clients and Successful Clients Mentoring Program.-----

1. Appropriate Vaccination Care-----

The Company has carried out appropriate vaccination care program in cooperation with the Regional Government to assist in socializing the importance of vaccination and to invite the clients and their families to receive vaccination. The program has been carried out in 4 (four) cities (Sukabumi, Palembang, Sukoharjo, and Mataram) with the total participating clients of more than 2,000 (two thousand) participants from the financing clients and communities.-----

2. Appropriate Educational Care-----

The Company has carried out the program in the form of educational assistance for the clients' children which reached out to 10,300 (ten thousand three hundred) clients' children, and then, continued with the carrying out of webinar and selection for internship opportunity for the successfully selected clients' children.-----

3. Gold Sharing Program-----

The Company has carried out the Gold Sharing Program with the objective of providing appreciation to more than 200 (two hundred) Inspirational clients and also to increase the loyalty of the clients. The total budget cost is in the amount of Rp. 2 billion (two billion Rupiah).-----

4. Incentive and Appreciation Program-----

The Company has carried out incentive and appreciation program to provide blessing to the clients who are consistent in developing discipline character in accordance with 4 (four) key characters of empowerment which are dare to do business, discipline, working hard and help one another (the "BDKS"). Whereas the total number of clients in this program reaches more than 235,000 (two hundred thirty five thousand) clients with outstanding financing in the amount of Rp. 1.9

trillion (one point nine trillion Rupiah).-----

5. Mentoring Program (for inspirational clients and successful clients)-----

This Mentoring Program is provided specifically to Inspirational Clients and Successful Clients. This Program has reached approximately 10,000 (ten thousand) Clients through, among others: Entrepreneurship Training, MUI/IRT/BPOM Certification, Exhibition, Business Diversification, Appropriate Bucket, Micro-, Small- and Medium-Scale Businesses (the “UMKM”).-----

Social Impact-----

The Company also carried out measurement of social impact and its interaction with the under- and sufficiently-privileged clients, starting from the first time they joined. The total number of clients’ children who did not attend school has decreased, the total number of families who did not have toilet has decreased, as well as the total number of families who are still using firewood has also decreased. The Company realizes that these changes took place not only because of the Company, but also because of all the related stakeholders.-----

Awards-----

The experience has given amazing result. Owing to the support from the entire parties, in this challenging year, and with various Beneficial and Sustainable Appropriate Measures, the Company continues engraving brilliant achievement. In the midst of Pandemic, the Company earned the trust of various institutions through the receipt of awards during the year 2021 (two thousand twenty one).-----

And hereunder we present the summary of the Sustainable Financial Action Plan (the “RAKB”) of the year 2020 – 2024 (two thousand twenty – two thousand twenty four).-----

In the framework of complying with POJK number 51/POJK.03/2017 regarding the Application of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies, the Board of Directors of the Company has prepared the Sustainable

Financial Action Plan (the “RKAB”) in the year 2020 (two thousand twenty) and the Priority Program of the Year 2021 (two thousand twenty one), which have been approved by the Board of Commissioners as well as has been submitted to the Financial Services Authority on 30-11-2020 (the thirtieth day of November of the year two thousand twenty).-----

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

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

RAKB is prepared by the Company with due regards to the accountably 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 of the year 2020 (two thousand twenty) contains realization of action plan of the Company in the year 2021 (two thousand twenty one) and the action plan to be implemented by the Company in the year 2022 (two thousand twenty two), which covers:--

- (i) The Improvement of sustainable financial portfolio;-----
- (ii) The capacity building program;-----
- (iii) The organizational adjustment, risk management, and sustainable governance.-----

Thus therefore, the explanation over the summary of the Financial Statement of the financial year of 2021 (two thousand twenty one) and the summary of RAKB of the year 2020-2024 (two thousand twenty – two thousand twenty four).”-----

- After mister FACHMY ACHMAD as the Finance and Operational Director to present the important summary on the Financial Statement of the year 2021 (two thousand twenty one) as well as the Summary of RAKB of the year 2020-2024 (two thousand twenty – two thousand

twenty four) to the Meeting.-----

- Afterward, mister KEMAL AZIS STAMBOEL in his capacity as the President Commissioner & Independent Commissioner of the Company representing the Board of Commissioners and the Sharia Supervisory Board to 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 2021 (two thousand twenty one), which has been set out in the Supervisory Report and which has been submitted to OJK in accordance with the provisions, which is principally as following:-----

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

1. The Semester Report on the Supervisory over the Implementation of the Company’s Business Plan for Semester I of the Year 2021 (two thousand twenty one) through Letter Number S.349/DIR/CSGC/VIII/2021 dated 27-8-2021 (the twenty seventh day of August of the year two thousand twenty one) to OJK - the Sharia Bank Supervisory Department (the “DPBS”);-----
2. The Semester Report on the Supervisory over the Implementation of the Company’s Business Plan for Semester II of the Year 2021 (two thousand twenty one) through Letter Number S.077/DIR/CSGC/II/2022 dated 23-2-2022 (the twenty third day of February of the year two thousand twenty two) to OJK DPBS.-----
3. The Delivery of the Bank Business Plan for the year 2022 – 2024 (two thousand twenty two – two thousand twenty four) and the Sustainable Financial Action Plan for the year 2020 – 2024 (two thousand twenty – two thousand twenty four);-----
4. The Delivery of the Annual Report of 2021 (two thousand twenty one) as contained in:-----
 - Pages 43-47 (forty three up to forty seven) and pages 269 – 287 (two hundred sixty nine up to two hundred eighty seven) of the Annual Report of 2021 (two thousand twenty one);-----

5. The Delivery of the Sustainability Report of the year 2021 (two thousand twenty one) as contained in:-----
 - Pages 25 – 29 (twenty five up to twenty nine) and pages 98 – 104 (ninety eight up to one hundred four) of the Annual Report of 2021 (two thousand twenty one);-----

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

1. The Report on the Supervisory Result of the Sharia Supervisory Board for Semester I of the Year 2021 (two thousand twenty one) through Letter Number: S-328/DIR/COMP/VIII/2021 dated 19-8-2021 (the nineteenth day of August of the year two thousand twenty one) to OJK DPBS;-----
2. The Report on the Supervisory Result of the Sharia Supervisory Board for Semester II of the Year 2021 (two thousand twenty one) through Letter Number S-028/DIR/COMP/II/2022 dated 25-1-2022 (the twenty fifth day of January of the year two thousand twenty two) to OJK DPBS;-----
3. The result of the supervisory carried out towards the new product development program, the fund collection activity, and the fund distribution activity as well as the service activity during the year 2021 (two thousand twenty one), it can be concluded that the Bank activity in general has conformed to the Sharia principles;-----
4. The Delivery of the Annual Report of 2021 (two thousand twenty one) as contained in:-----
 - Pages 57 – 59 (fifty seven up to fifty nine) and pages 287 – 295 (two hundred eighty seven up to two hundred ninety five) of the Annual Report of 2021 (two thousand twenty one).-----
5. The Delivery of the Sustainability Report of the year 2021 (two thousand twenty one) as contained in:-----

- Pages 41-43 (forty one up to forty three) and Pages 104-108 (one hundred four up to one hundred eight) of the Annual Report of 2021 (two thousand twenty one).-----
- After the explanation of the First Agenda of the Meeting, then, the Chairman of the Meeting gives opportunity to the shareholders and/or the proxies of the shareholders who are present physically and electronically by means of the Electronic General Meeting System of KSEI (hereinafter will be referred to as the “eASY.KSEI”) to submit questions and/or opinions over the explanation which has been presented in relation to the First Agenda of the Meeting.-----
- Since there is not any question and/or opinion, then, the Chairman of the Meeting presents the proposal 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 31-12-2021 (the thirty first day of December of the year two thousand twenty one), which is contained in the book of Annual Report of 2021 (two thousand twenty one) and the Sustainability Report of 2021 (two thousand twenty one);-----
 - 2. Ratify the Consolidated Financial Statement of the Company for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one) which has been examined or audited by Public Accounting Firm (KAP) of SIDDHARTA WIDJAJA & REKAN (an Indonesian partnership and member firm of KPMG network of independent member affiliated with KPMG International Cooperative), as stated in its report dated 10-2-2022 (the tenth day of February of the year two thousand twenty two) with the opinion that the consolidated Financial Statement fairly presents in

all material aspect the consolidated financial position of the Company and its subsidiary entities on 31-12-2021 (the thirty first day of December of the year two thousand twenty one), as well as the financial performance and cash flow, income reconciliation and profit sharing, sources and distribution of zakat funds, and sources and utilization of its consolidated benevolence funds for the year ended on such date, in accordance with the Financial Accounting Standard in Indonesia, and which has been contained in the book of Annual Report of 2021 (two thousand twenty one).-----

3. Grant full release and discharge over liabilities (*volledig acquit et decharge*) to the members of the Board of Directors of the Company who served the office in the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one), with regard to the management action, and to the Board of Commissioners and the Sharia Supervisory Board with regard to the supervisory actions which they have respectively performed during the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one), 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 31-12-2021 (the thirty first day of December of the year two thousand twenty one), save for the acts of fraud, embezzlement and other criminal offenses.”-----

- Afterward, the Chairman of the Meeting asks the shareholders and/or the proxies of the shareholders, whether the proposal for the resolution on the First Agenda of the Meeting which is submitted can be approved by the Meeting unanimously by means of deliberation to reach a consensus with due observance of Article 28 of POJK 15/2020;-----

Whether there is any one with dissenting votes or who is abstain/not-casting vote towards

the submitted proposal?-----

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

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

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

- The shareholders who are entirely owning 3,094,100 (three million ninety four thousand one hundred) shares cast dissenting votes or constituting 0.0421580% (zero point zero four two one five eight zero percent);-----
- The shareholders who are entirely owning 460,400 (four hundred sixty thousand four hundred) shares did not cast votes/Abstain or constituting 0.0062731% (zero point zero zero six two seven three one percent);-----
- The shareholders who are entirely owning 7,335,735,172 (seven trillion three hundred thirty five million seven hundred thirty five thousand one hundred seventy two) shares cast affirmative votes or constituting 99.9515689% (ninety nine point ninety nine point nine five one five six eight nine 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 with majority votes of totaling to 7,336,195,572 (seven billion three hundred thirty six million one hundred ninety five thousand five hundred seventy two) shares or constituting 99.9578420% (ninety nine point nine five seven eight four two zero percent) of the total number of the entire votes cast in the Meeting resolves:-----

- “1. Approve the Annual Report which has been reviewed by the Board of**

Commissioners, as well as the Report on the Supervisory Duties of the Board of Commissioners and the Sharia Supervisory Board for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one), which is contained in the book of Annual Report of 2021 (two thousand twenty one) and the Sustainability Report of 2021 (two thousand twenty one);-----

2. Ratify the Consolidated Financial Statement of the Company for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one) which has been reviewed or audited by Public Accounting Firm (KAP) of SIDDHARTA WIDJAJA & REKAN (an Indonesian partnership and member firm of KPMG network of independent member affiliated with KPMG International Cooperative), as stated in its report dated 10-2-2022 (the tenth day of February of the year two thousand twenty two) with the opinion that the consolidated Financial Statement presents fairly in all material aspects the consolidated financial position of the Company and its subsidiary entities on 31-12-2021 (the thirty first day of December of the year two thousand twenty one), as well as the financial performance and cash flow, the income reconciliation and profit sharing, the sources and distribution of zakat funds, and the sources and utilization of its consolidated benevolence funds for the year ended on such date, in accordance with the Financial Accounting Standard in Indonesia, and which has been contained in the book of Annual Report of 2021 (two thousand twenty one).-----
3. Grant full release and discharge over liabilities (*volledig acquit et decharge*) to the members of the Board of Directors of the Company

occupying the office in the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one), with regard to the management, and to the Board of Commissioners and the Sharia Supervisory Board with regard to the supervisory which they have respectively performed during the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one), 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 31-12-2021 (the thirty first day of December of the year two thousand twenty one), save for the acts of fraud, embezzlement and other criminal offenses.”-----

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

“The Stipulation on the utilization of Profit and/or Losses of the Company for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one).”-----

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

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

- And then, mrs. **DEWIE PELITAWATI**, Sarjana Hukum (in the Resident Identification Card is written as **DEWI PELITAWATI RISAN**, Sarjana Hukum) aforesaid acting as the Chairman of the Meeting presents explanation and proposal for the resolution of the Second Agenda of the Meeting which is principally as following:-----

- “1. Approve the utilization of Net Profit of the Company for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one) in the amount of Rp. 1.465.003.529.173,- (one trillion four hundred sixty five billion three hundred five hundred twenty nine thousand one hundred seventy three Rupiah), in accordance with the Company Law, as following:-----
- i. In the amount of Rp. 20.000.000.000,- (twenty billion Rupiah) will be set aside as the “General Reserve” of the Company;-----
 - ii. In the amount of Rp. 61.75 (sixty one point seventy five Rupiah) per share or in the amount of Rp. 475.625.176.000,- (four hundred seventy five billion six hundred twenty five million one hundred seventy six thousand Rupiah) will be set aside as the Cash Dividend to the Shareholders, provided that:-----
 - a. Over the dividend aforesaid, the Board of Directors will deduct dividend tax according to the tariff in accordance with the prevailing taxation regulations towards the shareholders receiving payment of Dividend;-----
 - b. The Board of Directors hereby is given the powers and authorities to determine the matters regarding or in relation to the implementation of payment of dividend for the financial year of 2021 (two thousand twenty one) aforesaid.-----
2. Enter into book the remaining net profit of the Company for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one), in the amount of Rp. 969.378.353.173,- (nine hundred sixty nine billion three hundred seventy eight million three hundred fifty three thousand one hundred seventy three Rupiah) as retained earnings to finance the business activities of the Company.”-----

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

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

Whether there is anyone who gives dissenting votes or who is abstain/not casting votes towards the presented proposal?-----

- Since there are shareholders and/or proxies of the shareholders who is giving dissenting votes and abstain/not casting votes, then, the Chairman of the Meeting requests me, Notary, to carry out the votes counting including the counting of votes by means of eASY.KSEI and after having been carried out the votes counting, has been obtained the following votes counting result:-----
Based on the votes counting result carried out in the Meeting and also by means of eASY.KSEI as following:-----

- The shareholders who are entirely owning 49,569,900 (forty nine million five hundred sixty nine thousand nine hundred) shares cast dissenting votes or constituting 0.6754046% (zero point six seven five four zero four six percent);-----
- The shareholders who are entirely owning 2,674,100 (two million six hundred seventy four thousand one hundred) shares did not cast vote/Abstain or constituting 0.0364354% (zero point zero three six four three five four percent);-----
- The shareholders who are entirely owning 7,287,045,672 (seven billion two hundred eighty

seven million forty five thousand six hundred seventy two) shares gives affirmative votes or constituting 99.2881600% (ninety nine point two eight eight one six zero zero percent);--

- Based on the votes counting result aforesaid, then, the Chairman of the Meeting concludes that in the Second Agenda of the Meeting, the Meeting by means of majority votes totaling to 7,289,719,772 (seven billion two hundred eighty nine million seven hundred nineteen thousand seven hundred seventy two) shares or constituting 99.3245954% (ninety nine point three two four five nine five four percent) of the total number of the entire votes cast in the Meeting resolves:-----

1. Approve the utilization of Net Profit of the Company for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one) in the amount of Rp. 1.465.003.529.173,- (one trillion four hundred sixty five billion three million five hundred twenty nine thousand one hundred seventy three Rupiah), in accordance with the Company Law, as following:-----

i. In the amount of Rp. 20.000.000.000,- (twenty billion Rupiah) will be set aside as the "General Reserve" of the Company;-----

ii. In the amount of Rp. 61.75 (sixty one point seventy five Rupiah) per share or in the amount of Rp. 475.625.176.000,- (four hundred seventy five billion six hundred twenty five million one hundred seventy six thousand Rupiah) will be set aside as the Cash Dividend to the Shareholders, provided that:-----

a. Over the dividend aforesaid, the Board of Directors will deduct dividend tax according to the tariff in accordance with the prevailing taxation regulation towards the shareholders receiving payment of Dividend;-----

b. The Board of Directors hereby is granted with powers and

**authority to stipulate the matters regarding or in relation to the
implementation of payment of dividend for the financial year of
2021 (two thousand twenty one) aforesaid.**-----

2. **Enter into book the remaining net profit of the Company for the financial year
ended on 31-12-2021 (the thirty first day of December of the year two
thousand twenty one), in the amount of Rp. 969.378.353.173,- (nine hundred
sixty nine billion three hundred seventy eight million three hundred fifty three
thousand one hundred seventy three Rupiah) as retained earnings to finance
the business activities of the Company.”**-----

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

“Change of composition of the Supervisors of the Company.”-----

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

“whereas the Company has received the resignation letter from mister MAHDI
SYAHBUDDIN from his office as the member of the Board of Commissioners of the
Company dated 4-3-2022 (the fourth day of March of the year two thousand twenty two).
In accordance with his resignation letter, then, the resignation will be effective starting as
of the closing of the Annual GMS of the Company convened in the year 2022 (two
thousand twenty two).-----

With regard to this agenda, it is proposed as shown on the following slide, which is
principally as following:-----

1. Approve and well receive the resignation of mister MAHDI SYAHBUDDIN aforesaid
as the member of the Board of Commissioners of the Company starting as of the
closing of the Meeting by extending gratitude as well as by expressing the highest
appreciation to mister MAHDI SYAHBUDDIN for the services and contribution which

have been given during his service as the member of the Board of Commissioners of the Company;-----

2. With the occurrence 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 becomes as following:-----

THE BOARD OF DIRECTORS:-----

President Director : mister HADI WIBOWO;-----

Director : mister GATOT ADHI PRASETYO (in the Resident Identification Card is written as MOHAMAD----- GATOT ADHI PRASETYO);-----

Compliance Director : mister ARIEF ISMAIL;-----

Director : mister FACHMY ACHMAD;-----

Director : mister DWIYONO BAYU WINANTIO (in the----- Resident Identification Card is written as----- DWIYONO BAYUWINANTIO).-----

THE BOARD OF COMMISSIONERS:-----

President Commissioner & : mister KEMAL AZIS STAMBOEL;-----

Independent Commissioner -----

Independent Commissioner : mrs. DEWIE PELITAWATI, Sarjana Hukum (in the Resident Identification Card is written as DEWI---- PELITAWATI RISAN, Sarjana Hukum);-----

Commissioner : mrs. YENNY LIM.-----

THE SHARIA SUPERVISORY BOARD:-----

Chairman : mister Haji IKHWAN ABIDIN, Master of Arts;-----

Member : mister Haji MUHAMAD FAIZ, Master of Arts.-----

3. 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 Third Agenda of the Meeting 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.”-----

- After the explanation in the form of proposal for the resolution on the Third Agenda of the Meeting, then, the Chairman of the Meeting gives opportunity to the shareholders and/or the proxies of the shareholders who are present physically and electronically by means of eASY.KSEI to submit questions and/or opinions over the explanation which have 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 the proposal for the resolution aforesaid which has been presented through the slide shown in the Meeting, then, the Chairman of the Meeting asks the shareholders and/or the proxies of the shareholders, whether the presented proposal for the resolution on the Third Agenda of the Meeting can be approved by the Meeting unanimously based on deliberation to reach a consensus with due observance of Article 28 of POJK 15/2020;- Whether there is anyone who has dissenting votes or who is abstain/not casting vote towards the presented proposal?-----

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

In the Third Agenda of the Meeting:-----

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

- The shareholders who are entirely owning 3,600 (three thousand six hundred) shares do not cast votes/Abstain or constituting 0.0000491% (zero point zero zero zero zero four nine one percent);-----
- The shareholders who are entirely owning 7,339,286,072 (seven billion three hundred thirty nine million two hundred eighty six thousand seventy two) shares cast affirmative votes or constituting 99.9999509% (ninety nine point nine nine nine five zero nine percent);-----

“The Meeting unanimously (with a notation that there are shareholders casting abstain votes totaling to 3,600 – three thousand six hundred shares) resolves:-----

1. **Approve and well accept the resignation of mister MAHDI SYAHBUDDIN as the member of the Board of Commissioners of the Company starting as of the closing of the Meeting by extending gratitude as well as with expressing the highest appreciation to mister MAHDI SYAHBUDDIN over the services and contribution which have been given during his service as the member of the Board of Commissioners of the Company;-----**
2. **With the occurrence of the resignation aforesaid, then, the composition of the members of the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board of the Company becomes as following:-----**

THE BOARD OF DIRECTORS:-----

President Director : mister HADI WIBOWO;-----

**Director : mister GATOT ADHI PRASETYO (in the-----
Resident Identification Card is written as----
MOHAMAD GATOT ADHI PRASETYO);-----**

Compliance Director : mister ARIEF ISMAIL;-----

Director : mister FACHMY ACHMAD;-----

Director : mister DWIYONO BAYU WINANTIO (in the--
Resident Identification Card is written as---
DWIYONO BAYUWINANTIO).-----

THE BOARD OF COMMISSIONERS:-----

President Commissioner & : mister KEMAL AZIS STAMBOEL;-----

Independent Commissioner -----

Independent Commissioner : mrs. DEWIE PELITAWATI, Sarjana Hukum--
(in the Resident Identification Card is-----
written as DEWI PELITAWATI RISAN,-----
Sarjana Hukum);-----

Commissioner : mrs. YENNY LIM.-----

THE SHARIA SUPERVISORY BOARD:-----

Chairman : mister Haji IKHWAN ABIDIN, Master of
Arts;-----

Member : mister Haji MUHAMAD FAIZ, Master of
Arts.-----

3. 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 Third Agenda of the Meeting 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.”-----

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

“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 (two thousand twenty two)."-----

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

- "1. Give full authority to the Board of Commissioners of the Company to stipulate the Remuneration for the members of the Board of Directors and the Sharia Supervisory Board in the year 2022 (two thousand twenty two) through the Meeting of the Nomination and Remuneration Committee in the year 2022 (two thousand twenty two) 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 amount of total sum as well as the distribution of Remuneration for the members of the Board of Directors and the Sharia Supervisory Board aforesaid, the Board of Commissioners will be obliged to observe the recommendation of the Nomination and Remuneration Committee of the Company;-----
2. Approve the recommendation of the Nomination and Remuneration Committee which is contained in the Minutes of Meeting of the Nomination and Remuneration Committee Number M.002/RNC/IV/2022 dated 8-4-2022 (the eighth day of April of the year two thousand twenty two), approved by the Board of Commissioners which is contained in the Minutes of Meeting of the Board of Commissioners Number 004/KOM/CSGC/IV/2022 dated 8-4-2022 (the eighth day of April of the year two thousand twenty two) which stipulates the total gross amount of Remuneration for the Board of Commissioners for the year 2022 (two thousand twenty two), which is aggregately not exceeding Rp. 10.61 billion (ten point sixty one billion Rupiah) gross and approve the granting of powers and authorities to the Board of Commissioners to determine the distribution of total amount of Remuneration aforesaid among the members of the Board of Commissioners provided that in determining the

distribution of total amount of Remuneration aforesaid, the Board of Commissioners will be obliged to observe the recommendation of the Nomination and Remuneration Committee of the Company.”-----

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

- Since there is not any question or response, then, the Chairman of the Meeting presents 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 proposal for the resolution on the Fourth Agenda of the Meeting which is presented can be approved by the Meeting unanimously based on deliberation to reach a consensus with due observance of Article 28 of POJK 15/2020, Whether there is anyone who is giving dissenting votes or abstain/not casting votes towards the presented proposal?-----

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

In the Fourth Agenda of the Meeting:-----

- The shareholders who are entirely owning 27,103,202 (twenty seven million one hundred three thousand two hundred two) shares cast dissenting votes or constituting 0.3692892% (zero point three six nine two eight nine two percent);-----

- The shareholders who are entirely owning 306,100 (three hundred six thousand one hundred) shares did not cast votes/Abstain or constituting 0.0041707% (zero point zero zero four one seven zero seven percent);-----

- The shareholders who are entirely owning 7,311,880,370 (seven billion three hundred eleven million eight hundred eighty thousand three hundred seventy) shares cast affirmative votes or constituting 99.6265401% (ninety nine point six two six five four zero one percent);-----

- Based on the votes counting result aforesaid, then, the Chairman of the Meeting concludes that in the Fourth Agenda of the Meeting, the Meeting with the majority votes totaling to 7,312,186,470 (seven billion three hundred twelve million one hundred eighty six thousand four hundred seventy) shares or constituting 99.6307108% (ninety nine point six three zero seven one zero eight percent) of the total number of the entire votes cast in the Meeting resolves:-----

“1. Give full authority to the Board of Commissioners of the Company to stipulate the Remuneration for the members of the Board of Directors and the Sharia Supervisory Board in the year 2022 (two thousand twenty two) through the Meeting of the Nomination and Remuneration Committee in the year 2022 (two thousand twenty two) 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 amount of total sum as well as the distribution of Remuneration for the members of the Board of Directors and the Sharia Supervisory Board aforesaid, the Board of Commissioners will be obliged to observe the recommendation of the Nomination and Remuneration Committee of the Company;-----

2. Approve the recommendation of the Nomination and Remuneration Committee which is contained in the Minutes of Meeting of the Nomination and Remuneration Committee Number M.002/RNC/IV/2022 dated 8-4-2022 (the eighth day of April of the year two thousand twenty two), approved by the Board of Commissioners which is contained in the Minutes of Meeting of the

Board of Commissioners Number 004/KOM/CSGC/IV/2022 dated 8-4-2022 (the eighth day of April of the year two thousand twenty two) which stipulates the total gross amount of Remuneration for the Board of Commissioners for the year 2022 (two thousand twenty two), which is aggregately not exceeding Rp.10.61 billion (ten point sixty one billion Rupiah) gross and approve the granting of powers and authorities to the Board of Commissioners to determine the distribution of total amount of Remuneration aforesaid among the members of the Board of Commissioners provided that in determining the distribution of total amount of Remuneration aforesaid, the Board of Commissioners will be obliged to observe the recommendation of the Nomination and Remuneration Committee of the Company.”-----

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

“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 31-12-2022 (the thirty first day of December of the year two thousand twenty two) and the determination on the amount of fee for the services as well as other requirements in relation to the appointment aforesaid.”-----

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

“1. Approve to grant powers and authorities to the Board of Commissioners to:-----

a. Appoint the Public Accountant (hereinafter will be referred to as the “AP”) and/or the Public Accounting Firm (hereinafter will be referred to as the “KAP”) who will examine or audit the books and records of the Company for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two) as well as the determination on the

amount of honorarium and other requirements regarding the appointment of AP and/or KAP aforesaid with due observance of the recommendation of the Audit Committee and the prevailing regulations.-----

- b. 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 Meeting due to any reason whatsoever cannot complete/carry out the audit of the financial statement of 31-12-2022 (the thirty first day of December of the year two thousand twenty two), including to determine the amount of honorarium and other requirements in relation to the appointment of such substituting KAP and/or AP aforesaid.-----

2. Whereas in the designation and appointment of the AP and/or KAP aforesaid, the Company will be obliged to fulfill the provisions that:-----

- a. the appointed AP and/or KAP must be registered as the Supporting Professions of the Capital Market at the Financial Services Authority as well as having the experience in auditing banking Company.-----
- b. the appointed KAP must be affiliated with an international KAP."-----

- Afterward, the Chairman of the Meeting gives opportunity to the shareholders and/or the proxies of the shareholders who are present physically and/or electronically by means of eASY.KSEI to submit questions and/or opinions over the explanation which have been submitted 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 resolutions aforesaid which has been presented through the slide shown in the Meeting, then, the Chairman of the Meeting asks the shareholders and/or the proxies of the shareholders, whether the presented proposal for the resolution for the Fifth Agenda of the Meeting can be approved by the Meeting unanimously based on deliberation to reach a consensus with due observance of Article 28 of

POJK 15/2020. Whether there is anyone who is giving dissenting votes or abstain/not casting votes towards the presented proposal?-----

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

In the Fifth Agenda of the Meeting:-----

- The shareholders who are entirely owning 323,994,863 (three hundred twenty three million nine hundred ninety four thousand eight hundred sixty three) shares cast dissenting votes or constituting 4.4145262% (four point four one four five two six two percent);-----

- The shareholders who are entirely owning 4,280,278 (four million two hundred eighty thousand two hundred seventy eight) shares do not cast votes/abstain or constituting 0.0583201% (zero point zero five eight three two zero one percent);-----

- The shareholders who are entirely owning 7,011,014,531 (seven billion eleven million fourteen thousand five hundred thirty one) share cast affirmative votes or constituting 95.5271538% (ninety five point five two seven one five three eight percent);-----

- Based on the votes counting result aforesaid, then, the Chairman of the Meeting concludes that in the Fifth Agenda of the Meeting, the Meeting with the majority votes totaling to 7,015,294,809 (seven billion fifteen million two hundred ninety four thousand eight hundred nine) shares or constituting 95.5854738% (ninety five point five eight five four seven three eight percent) of the total number of the entire votes cast in the Meeting resolves:-----

1. Approve to grant powers and authorities to the Board of Commissioners to:---
 - a. Appoint the Public Accountant (hereinafter will be referred to as the “AP”) and/or the Public Accounting Firm (hereinafter will be referred to as the “KAP”) who will examine or audit the books and records of the

Company for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two) as well as the determination on the amount of honorarium and other requirements regarding the appointment of AP and/or KAP aforesaid with due observance of the recommendation of the Audit Committee and the prevailing regulations.-----

- b. 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 Meeting due to any reason whatsoever cannot complete/carry out the audit of the financial statement of 31-12-2022 (the thirty first day of December of the year two thousand twenty two), including to determine the amount of honorarium and other requirements in relation to the appointment of such substituting KAP and/or AP aforesaid.-----

- 2. Whereas in the designation and appointment of the AP and/or KAP aforesaid, the Company will be obliged to fulfill the provisions that:-----

- a. the appointed AP and/or KAP must be registered as the Supporting Professions of the Capital Market at the Financial Services Authority as well as having the experience in auditing banking Company.-----
- b. the appointed KAP must be affiliated with an international KAP.”-----

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

“The Report of the Company in the form of Implementation of Transfer of a portion of Treasury Shares of the Company in the year 2021 (two thousand twenty one).”-----

- Afterward, the Chairman of the Meeting presents the Report on the Implementation of Transfer of a portion of Treasury Shares of the Company in the year 2021 (two thousand twenty one) to the Meeting which is principally as following:-----

- “- Referring to the Information Disclosure Letter of the Company Number

S.030/DIR/CSGC/I/2022 dated 26-1-2022 (the twenty sixth day of January of the year two thousand twenty two) regarding the Report on the Share Ownership or the Change of Share Ownership of the Members of the Board of Directors of PT BANK BTPN SYARIAH Tbk; and-----

- Letter Number S.031/DIR/CSGC/I/2022 dated 26-1-2022 (the twenty sixth day of January of the year two thousand twenty two) regarding Information Disclosure Needs to be Publicly Acknowledged – Implementation of the Transfer of a Portion of Treasury Shares, which is delivered to the Shareholders as following:-----

1. The Company has followed up the Resolution of the Extraordinary General Meeting of Shareholders of the Company which has been convened on 2-9-2019 (the second day of September of the year two thousand nineteen), the Second Agenda regarding the Repurchase of Shares of the Company in the framework of providing variable remuneration in accordance with POJK Number 59/POJK.03/2017, and has carried out the payment of the relevant variable remuneration through the transfer of a portion of Treasury Shares of the Company on 25-1-2022 (the twenty fifth day of January of the year two thousand twenty two).-----
2. Whereas the implementation of payment of the subsequent variable remuneration will continue observing the relevant Resolution of the Extraordinary General Meeting of Shareholders of the Company dated 2-9-2019 (the second day of December of the year two thousand nineteen).-----

- Afterward the Chairman of the Meeting gives opportunity to the shareholders and/or the proxies of the shareholders who are present physically and electronically by means of eASY.KSEI to submit questions and/or opinion over the explanation which have been presented in relation to the Sixth Agenda of the Meeting, as well as have been presented by the Chairman of the Meeting whereas the Sixth Agenda of the Meeting which nature is merely Accountability Report, therefore, it does not require the adoption of

resolution.-----

- Since there is not any further question and/or opinion submitted by the shareholders and/or the proxies of the shareholders and since there is not any other matter needs to be discussed in the Meeting as well as with the completion of the discussion regarding all Agenda of the Meeting, and have been adopted resolutions in the Meeting, afterward mrs. **DEWIE PELITAWATI**, Sarjana Hukum (in the Resident Identification Card is written as **DEWI PELITAWATI RISAN**, Sarjana Hukum) aforesaid as the Independent Commissioner of the Company returns the control 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 11.20 WIB (twenty minutes past eleven Western Indonesia Standard Time), after the Chairman of the Meeting firstly gives the opportunity to me, Notary, to read out the result of the resolutions of the Meeting in complete manner.-----

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

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

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

- Miss **YUNI SULISTIANI**, Sarjana Hukum, born in Kuningan, on 12-6-1997 (the twelfth day of June of the year one thousand nine hundred ninety seven), Indonesian Citizen, residing in Kuningan, Wawarung Hamlet, Neighborhood Association 019, Administrative Unit 005, Sukarasa Sub-district, Darma District, Kuningan Regency, the holder of Resident Identification Card number 3208175206970006, temporarily present in Jakarta;-----

both of whom are the employees of the Notary office, as the witnesses.-----

[Official Translation]

- Immediately after this deed is finished to be prepared by me, Notary, and then, read out by me, Notary, to the witnesses, then, this deed is executed by the witnesses, and me, Notary, whereas the appearers have already left the Meeting room before this deed is finished to be prepared by me, Notary.-----
- Done without any alteration.-----
- The minutes of this deed has been perfectly executed.-----
- GIVEN AS THE OFFICIAL COPY CORRESPONDING TO THE ORIGINAL.-----

Notary in South Jakarta Administration City

MAY 17, 2022

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

ASHOYA RATAM, SH, MKn.

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, Monday, dated January 16, 2023, has translated this document into English language corresponding to the original document in Indonesian language.