

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

On this day, Wednesday, dated March 20, 2024, at 10.23 WIB until 11.35 WIB, at Menara BTPN, 16th Floor, CBD Mega Kuningan, Jalan Doktor Ide Anak Agung Gde Agung Kaveling 5.5 - 5.6 Jakarta 12950, has been convened the Annual General Meeting of Shareholders (the "Meeting") PT Bank BTPN Syariah Tbk (the "Company"). The following is the Summary of the Minutes of the Meeting aforesaid:

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

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

The Board of Directors

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|--------------------------|---|---------------------|
| 1. Hadi Wibowo | : | President Director |
| 2. Arief Ismail | : | Compliance Director |
| 3. Dwiyono Bayu Winantio | : | Director |
| 4. Fachmy Achmad | : | Director |
| 5. Dewi Nuzulianti | : | Director |

The Board of Commissioners

- | | | |
|--------------------------|---|------------------------------------|
| 1. Kemal Azis Stamboel | : | President/Independent Commissioner |
| 2. Mulya Effendi Siregar | : | Independent Commissioner |
| 3. Dewie Pelitawati | : | Independent Commissioner |
| 4. Ongki Wanadjati Dana | : | Commissioner |

The Sharia Supervisory Board

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| 1. H. Ikhwan Abidin, MA | : | Chairman of the Sharia Supervisory Board |
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The Member of the Sharia Supervisory Board who is present in the Meeting by means of video conference media is:

The Sharia Supervisory Board

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| 1. H. Muhamad Faiz, MA | : | Member of the Sharia Supervisory Board |
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II. Attendance Quorum of the Shareholders

The total number of present and/or represented shareholders who are attending physically or electronically by means of Electronic General Meeting System of KSEI (hereinafter will be referred to as "eASY.KSEI") are totalling to 6,623,261,472 shares or constituting 85.9777821% of the total number of the entire shares with voting rights which have been issued by the Company which entirely are totalling to 7,703,457,000 shares, exclusive of the portfolio (Treasury) shares which are totalling to 243,000 shares, with due regards to Register of Shareholders of the Company on February 26, 2024.

III. Question and Answers Session

In every agenda of the Meeting, has been given the opportunity to the shareholders and/or the proxies of the shareholders to ask question/express opinion in the Meeting room or through eASY.KSEI, where the number of questioners/shareholders who ask question/express opinion related to the Meeting Agenda are as follows:

The First Agenda contains 3 (three) questions from:

- Benjamin Soegipto as a holder of 200 shares
- Teguh Diyanto as a holder of 224,700 shares
- Rivan Kurniawan as a holder of 2,715,600 shares

The Fourth Agenda contains a question from Mohammad Husein as a holder of 100 shares;

For the Second, Third, Fifth and Sixth Agenda, there is not any shareholder who are asking question and/or expressing opinion.

IV. Independent Vote Counting Party

The Company has appointed the independent parties namely Notary Ashoya Ratam, SH, Mkn. and the Securities Administration Bureau, PT Datindo Entrycom, in carrying out the vote counting and/or validating the votes and they have been present physically.

V. Independent Party – Proxy of the Shareholders

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

VI. Other Independent Party

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

VII. Resolution of the Meeting

Resolution in the First Agenda of the Meeting

1. Approve the Annual Report which has been reviewed by the Board of Commissioners, as well as the Supervisory Duty Report of the Board of Commissioners, and the Sharia Supervisory Board for the financial year ended on December 31, 2023, which are contained in the book of the 2023 Annual Report and 2023 Annual Sustainability Report;
2. Ratify the Consolidated Financial Statement of the Company for the financial year ended on December 31, 2023, which has been examined or audited by Public Accounting Firm (KAP) of Siddharta Widjaja dan Rekan (an Indonesian partnership and member firm of KPMG network of independent member affiliated with KPMG International Cooperative), as stated in its report dated February 7, 2024, with the opinion:

"The consolidated financial statement fairly presents in all material respects, the consolidated financial position of the Group on December 31, 2023, as well as the consolidated financial performance, the cash flow, the revenue and profit sharing reconciliation report, the zakat funds sources and distribution report, and its consolidated benevolent fund sources and utilization report for the year ended on such date, in accordance with the Financial Accounting Standards in Indonesia"
3. Grant full release and discharge over the liabilities (*volledig acquit et decharge*) to the incumbent members of the Board of Directors of the Company in the financial year ended on December 31, 2023, with regard to the management actions, 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 December 31, 2023, to the extent that such actions are reflected in the Annual Report, the Sustainability Report, and the Consolidated Financial Statement of the Company for the financial year ended on December 31, 2023, save for the act of fraud, embezzlement, and other criminal offenses.

Resolution Adoption Basis

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

Present Votes	:	6,623,261,472	=	100%
Dissenting Votes	:	100	=	0.0000015%
Abstain Votes	:	6,259,900	=	0.0945139%
Affirmative Votes	:	6,617,001,472	=	99.9054846%
Total Affirmative Votes	:	6,623,261,372	=	99.9999985%

Thus therefore, the Meeting with the majority votes of totalling to 6,623,261,372 shares or constituting 99.9999985% of the total number of the entire shares with voting rights which have been issued

Resolution in the Second Agenda of the Meeting

Approve the utilization of Net Profit of the Company for the financial year ended December 31, 2023, including the determination of the total amount of the set aside fund for reserves resolved in the Meeting as following:

1. Approve the Utilization of the Net Profit of the Company for the financial year ended December 31, 2023 in the amount of Rp1,080,498,892,729 (one trillion eighty billion, four hundred ninety-eight million, eight hundred ninety-two thousand, seven hundred twenty-nine Rupiah)
 - a. In the amount of Rp20,000,000,000 (twenty billion Rupiah), will be set aside as the "General Reserve" of the Company;
 - b. In the amount of Rp70.15 (seventy point fifteen Rupiah) per share or totally in the amount of Rp540,397,350,713 (five hundred forty billion, three hundred ninety-seven million, three hundred fifty thousand, seven hundred thirteen Rupiah), will be set aside as the Cash Dividend to the shareholders, provided that:
 - 1) Over such dividend, the Board of Directors will withhold the dividend tax according to the tariff in accordance with prevailing taxation regulations towards the shareholders receiving the payment of
 - 2) The Board of Directors hereby grants power of attorney and authority to stipulate matters regarding or relating to the implementation of payment of dividend for the financial year 2023 aforesaid, including but not limited to pursuant to the prevailing Dividend Policy of the Company
2. Enter into book the remaining net profit of the Company for the financial year ended on December 31, 2023, in the amount of Rp520,101,542,016 (five hundred twenty billion, one hundred one million, five hundred forty-two thousand, sixteen Rupiah), as retained earnings to finance the business activities of the Company.

Resolution Adoption Basis

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

Present Votes	:	6,623,261,472	=	100%
Dissenting Votes	:	53,400	=	0.0008062%
Abstain Votes	:	5,248,100	=	0.0792374%
Affirmative Votes	:	6,617,959,972	=	99.9199564%
Total Affirmative Votes	:	6,623,208,072	=	99.9991938%

Thus therefore, the Meeting with the majority votes of totalling 6,623,208,072 shares or constituting 99.9991938% of the total number of the entire shares with voting rights which have been issued.

Resolution in the Third Agenda of the Meeting

- Grant full power and authority to the Board of Commissioners of the Company to stipulate the Remuneration for the members of the Board of Directors and the Sharia Supervisory Board for the year 2024 through the Meeting of the Nomination and Remuneration Committee, as well as determine its distribution among the members of the Board of Directors and Sharia Supervisory Board, provided that in stipulating the total amount 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 have due regard towards the recommendation of the Nomination and Remuneration Committee of the Company;
- Approve the recommendation of the Nomination and Remuneration Committee contained in the Circular Resolution of the Nomination and Remuneration Committee Number 001/CIR/KNR/II/2024 dated February 26, 2024 regarding the Remuneration for the year 2024 for the Board of Commissioners, the Board of Directors and the Sharia Supervisory Board, and the Independent Parties who are Member of the Audit Committee and the Risk Oversight Committee, which is approved by the Board of Commissioners, contained in the Circular Resolution of the Board of Commissioners Number 003/CIR/DEKOM/II/2024 dated February 26, 2024 regarding the approval of the Board of Commissioners for the Remuneration for the year 2024 for the Board of Commissioners, the Board of Directors and the Sharia Supervisory Board, and the Independent Parties who are Member of the Audit Committee and the Risk Oversight Committee, that stipulates the total gross amount of the remuneration for the Board of Commissioners for the year 2024, which in aggregate will not exceed Rp16 billion gross (sixteen billion gross), and to grant full power of attorney and authority to the Board of Commissioners to stipulate in a resolution of the Board of Commissioners, the distribution of the total amount of remuneration aforesaid among the members of the Board of Commissioners, provided that in stipulating the distribution of the total amount of such remuneration, the Board of Commissioners will be obliged to have due regards to the recommendation of the Nomination and Remuneration Committee.

Resolution Adoption Basis

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

Present Votes	: 6,623,261,472	= 100%
Dissenting Votes	: 36,687,100	= 0,5539129%
Abstain Votes	: 5,393,100	= 0,0814267%
Affirmative Votes	: 6,581,181,272	= 99,3646604%
Total Affirmative Votes	: 6,586,574,372	= 99,4460871%

Thus therefore, the Meeting with the majority votes of totaling 6,586,574,372 shares or constituting 99.4460871% of the total number of the entire shares with voting rights which have been issued.

Resolution in the Fourth Agenda of the Meeting

- Approve the appointment of KAP Siddharta Widjaja & Rekan (hereinafter will be referred to as the "KAP") which constitutes a KAP registered at OJK, to carry out audit over the Financial Statement of the Company for the financial year of 2024, with Mrs. Novie, S.E., CPA, as the Public Accountant (hereinafter will be referred to as the "AP") as the person-in-charge for such audit, as well as the stipulation on the amount of honorarium and other requirements regarding the appointment of KAP and/or AP aforesaid with due regards to the recommendation of the Audit Committee and the prevailing regulations.
The year 2024 constitutes the third year for Mrs. Novie, S.E., CPA, to carry out audit over the financial statement of the Company
- Approve the delegation of authority to the Board of Commissioners to stipulate the substituting KAP and/or AP in the event that the KAP and/or AP who have been appointed in accordance with the resolution of Meeting, due to any reason whatsoever, could not complete/carry out the audit over the financial statement for the financial year ended on December 31, 2024, including to determine the amount of honorarium and other requirements in relation to the appointment of the substituting KAP and/or AP aforesaid.
- Whereas in the designation and appointment of KAP and/or AP aforesaid, the Company will be obliged to fulfill the provisions:
 - The appointed KAP and/or AP must be registered at the Capital Market Supporting Profession at OJK as well as have been experienced in auditing banking Companies
 - The appointed KAP must be affiliated to an international KAP.
- Approve the granting of power of attorney to the Board of Directors of the Company to carry out the matters considered necessary in relation to the appointment of KAP and/or AP, including but not limited to the process for the convening of meeting and the execution of the appointment letter for the relevant KAP and/or AP

Resolution Adoption Basis

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

Present Votes	: 6,623,261,472	= 100%
Dissenting Votes	: 572,400	= 0.0086423%
Abstain Votes	: 5,262,800	= 0.0794593%
Affirmative Votes	: 6,617,426,272	= 99.9118984%
Total Affirmative Votes	: 6,622,689,072	= 99.9913577%

Thus therefore, the Meeting with the majority votes of totaling 6,622,689,072 shares or constituting 99.9913577% of the total number of the entire shares with voting rights which have been issued.

Resolution in the Fifth Agenda of the Meeting

- Approve the Amendment to the Articles of Association of the Company in the framework of adjustment to Regulation of the Financial Services Authority No. 17 of the Year 2023 regarding the Application of Governance of Commercial Banks
- Approve the granting of power of attorney to the Board of Directors with the right of substitution to restate in a notary deed over the resolution mentioned above, including to recompose the entire provisions of the Articles of Association of the Company in a notary deed and furthermore to submit application for the notification over the amendment to the Articles of Association of the Company aforesaid to the Minister of Law and Human Rights of the Republic of Indonesia as well as publish it in the State Report of the Republic of Indonesia, and for such purposes to make amendments and/or additions in any form whatsoever which are required and/or prescribed by the Minister of Law and Human Rights of the Republic of Indonesia in order to be approved with regard to the relevant amendment to the Articles of Association and to take any and all actions prescribed by the prevailing laws and regulations.

Resolution Adoption Basis

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

Present Votes	: 6,623,261,472	= 100%
Dissenting Votes	: 58,730,500	= 0.8867308%
Abstain Votes	: 5,278,100	= 0.0796903%
Affirmative Votes	: 6,559,252,872	= 99.0335788%
Total Affirmative Votes	: 6,564,530,972	= 99.1132692%

Thus therefore, the Meeting with the majority votes of totaling 6,564,530,972 shares or constituting 99.1132692% of the total number of the entire shares with voting rights which have been issued.

Resolution of the Sixth Agenda of the Meeting

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

With due regards to Information Disclosure of the Company:

- Number S.034/DIR/CSGC/I/2024 dated January 26, 2024 regarding the Information Disclosure which needs to be acknowledge by the Public – The Implementation of the Transfer of a portion of Treasury Shares;
- Number S.035/DIR/CSGC/I/2024 until Number S.038/DIR/CSGC/I/2024 dated January 26, 2024 regarding the Report on the Ownership or the Changes of Ownership of Share of the Members of the Board of Directors of PT Bank BTPN Syariah Tbk.

As well as with due observance of the Regulations of POJK Number 59 Year 2017 regarding the Application of Governance in the granting of Remuneration for Sharia Commercial Banks and Sharia Business Units *juncto* POJK Number 29 Year 2023 regarding Buyback of Shares issued by Public Company, preservation provisions article, which regulates that public companies that have obtained approval from the General Meeting of Shareholders regarding buyback of shares and/or are within the period for implementing the transfer of shares resulting from the buyback before POJK Number 29 of 2023 comes into effect, continues to comply with the provisions regulated by POJK Number 30/POJK.04/2017 regarding the buyback of shares issued by public companies.

Delivered to the Shareholders as following:

- The Company has followed up the Resolution of the Extraordinary General Meeting of Shareholders of the Company which has been convened on September 2, 2019, the Second Agenda regarding the Repurchase of Shares of the Company in the framework of granting variable remuneration in accordance with POJK Number 59/POJK.03/2017, and has made the payment of the relevant variable remuneration by means of transfer of a portion of the Treasury Shares of the Company on January 25, 2024;
- Over the relevant remaining shares, the Company will further issue up to the holding period deadline, in accordance with the prevailing regulations.

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

Furthermore, in accordance with the resolution on the 2nd (second) Agenda of the Annual General Meeting of Shareholders (the "Meeting") as mentioned above in which the Meeting has resolved to make the payment of cash dividend from the net profit of the Company for the Financial Year 2023 in the amount of Rp1,080,498,892,729 (one trillion eighty billion, four hundred ninety-eight million, eight hundred ninety-two thousand, seven hundred twenty-nine Rupiah) or in the amount of Rp70.15 (seventy point fifteen Rupiah) per shares totally in the amount of Rp540,397,350,713 (five hundred forty billion, three hundred ninety-seven million, three hundred fifty thousand, seven hundred thirteen Rupiah) will be set aside as the Cash Dividend. Then, it is hereby notified that the schedule and procedure for the distribution of cash dividend for the financial year of 2023, is as following:

Schedule for the Distribution of Cash Dividend

NO.	INFORMATION	DATE
1.	End of Trading Period of Shares with Right to Dividend (<i>Cum Dividend</i>) - Regular and Negotiation Market - Cash Market	March 28, 2024 April 2, 2024
2.	Trading Initial Period of Shares Without Right to Dividend (<i>Ex Dividend</i>) - Regular and Negotiation Market - Cash Market	April 1, 2024 April 3, 2024
3.	Date of Register of Shareholders Entitled to Dividend (Recording Date)	April 2, 2024
4.	Date of Payment of Cash Dividend	April 19, 2024

Procedure for the Distribution of Cash Dividend

- Cash Dividend will be distributed to the Shareholders of the Company whose names are recorded in the Register of Shareholders (the "DPS") or the recording date on February 26, 2024, and/or the Owner of shares of the company on the securities sub-account at PT Kustodian Sentral Efek Indonesia (the "KSEI") on the closing of trading on April 2, 2024.

2. For the shareholders of the Company whose shares are deposited in the collective custody of KSEI, the payment of cash dividend will be carried out through KSEI and will be distributed on April 19, 2024, into the Customer Fund Account (RDN) at the Securities Company and/or Custodian Bank in which the Shareholders open the securities sub-account. Whereas for the Shareholders of the Company whose shares are not deposited in the collective custody of KSEI, then, the payment of cash dividend will be transferred to the account of the Shareholders of the Company.
3. The Cash Dividend aforesaid will be imposed with tax in accordance with the prevailing taxation laws and regulations
4. Based on the prevailing taxation laws and regulations, the cash dividend aforesaid will be exempted from tax object if it was received by domestic corporate taxpayer shareholder (the "**WP Badan DN**") and the Company will not carry out the withholding of Income Tax over the cash dividend paid to WP Badan DN aforesaid. Cash dividend received by domestic individual taxpayer shareholder (the "**WPOP DN**") will be exempted from tax object to the extent that such dividend is invested within the territory of the Unitary State of the Republic of Indonesia. For WPOP DN who did not fulfill the investment provision as mentioned above, then, the dividend received by the relevant individual will be imposed with income tax (the "**PPH**") in accordance with the provisions of the prevailing legislations, and such PPH must be paid personally by the relevant WPOP DN in accordance with the provisions of the Government Regulation No. 9 of the Year 2021 regarding Taxation Treatment to Support the Ease Doing Business which has been partially revoked by Government Regulation No. 50 of the Year 2022 regarding Procedures for the Implementation of Tax Rights and Fulfillment of Tax Obligations
5. The shareholder can obtain confirmation on the payment of dividend through the securities company and or the custodian bank in which the relevant shareholder opens securities account, afterward, the Shareholder will be obliged to be responsible for the reporting on the receipt of the relevant dividend in the tax reporting in the relevant fiscal year.
6. For Shareholder who constitutes Foreign Taxpayer whose tax withholding will be using the tariff based on the Double Taxation Avoidance Agreement (the "P3B"), will be obliged to fulfill the requirements of Regulation of the Director General of Tax No. PER-25/PJ/2018 regarding the Procedure for the Application of Double Taxation Avoidance Agreement as well as will be obliged to submit documents of evidence of record or receipt of DGT/SK which has been uploaded onto the website of the Directorate General of Tax to KSEI or BAE in accordance with the regulations and provisions of KSEI, without the presence of the relevant document, the cash dividend to be paid will be imposed with PPh Article 26 totaling to 20%.

Jakarta, March 22, 2024
PT Bank BTPN Syariah Tbk
The Board of Directors