

ANNOUNCEMENT OF SUMMARY OF MINUTES OF ANNUAL GENERAL MEETING OF SHAREHOLDERS PT BANK SYARIAH INDONESIA Tbk

In order to comply with the provisions of Article 49 paragraph (1) and Article 51 of Financial Services Authority Regulation No. 15/POJK.04/2020 concerning the Planning and Implementation of General Meetings of Shareholders of Public Companies (hereinafter referred to as "POJK 15/2020"), the Board of Directors of PT BANK SYARIAH INDONESIA Tbk (hereinafter referred to as the "Company") hereby notifies the Shareholders that the Company has held an Annual General Meeting of Shareholders (hereinafter referred to as the "Meeting"), namely :

A. Day/Date, Place, Time and Agenda of the Meeting

Day/Date	:	Friday / May 16 th , 2025
Time	:	15.07 – 16.54 WIB (Western Indonesian Local Time)
Venue	:	Aryanusa Ballroom Menara Danareksa 2 nd floor, Jalan Medan Merdeka Selatan No.14, Jakarta Pusat
Link for electronic attendance	:	Access the KSEI Electronic General Meeting System (eASY.KSEI) facility at the link https://akses.ksei.co.id/ provided by KSEI.
Meeting Agenda	:	<ol style="list-style-type: none"> 1. Approval of the Annual Report and the Supervisory Duties Report of the Board of Commissioners and Ratification of the Company's Financial Report for the financial year ending on December 31st 2024, including granting full release and discharge (volledig acquit et de charge) to all members of the Board of Directors and members of the Board of Commissioners of the Company in connection with the management and supervision of the Company that has been carried out during the financial year ending on December 31st, 2024, as long as these activities are reflected in the Annual Report. 2. Approval of the use of the Company's net profit for the financial year ending December 31st, 2024. 3. Approval of the appointment of a Public Accounting Firm and Public Accountant to audit the Company's Financial Statements for the financial year ending on December 31st, 2025 and determination of the fees/honorarium. 4. Determination of bonuses for members of the Company's Board of Directors and Board of Commissioners, as well as bonuses for members of the Company's Sharia Supervisory Board for the financial year ending on December 31st, 2024, and determination of salaries for members of the Board of Directors and honorariums for members of the Board of Commissioners and Sharia Supervisory Board, including the provision of facilities, benefits and/or other allowances for the financial year 2025. 5. Report on the Realization of the Use of Proceeds from the Continuous Public Offering of Sukuk Mudharabah Based on Sustainable Sustainability I Bank BSI Phase I 2024. 6. Approval of the Company's Recovery Action Plan Update. 7. Determination of the Ceiling (Limit) for Write-Off of Bad Debts that Have Been Written Off. 8. Approval of Changes in the Management of the Company.

B. Members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board who attended the Meeting:

BOARD OF DIRECTORS

Acting President Director	: Bob Tyasika Ananta
Director of Compliance & Human Capital	: Tribuana Tunggadewi
Director of Sales & Distribution	: Anton Sukarna
Director of Finance & Strategy	: Ade Cahyo Nugroho
Director of Wholesale Transaction Banking	: Zaidan Novari
Director of Risk Management	: Grandhis Helmi Harumansyah
Director of Retail Banking	: Harry Gusti Utama

BOARD OF COMMISSIONERS

President Commissioner,	concurrently	: Muliaman D. Hadad
Independent Commission		
Vice President Commissioner,	concurrently	: Adiwarman Azwar Karim
Independent Commissioner		
Independent Commissioner		: Komaruddin Hidayat
Independent Commissioner		: Mohamad Nasir
Independent Commissioner		: Felicitas Tallulembang
Commissioner		: Suyanto
Commissioner		: Masduki Baidlowi
Commissioner		: Abu Rokhmad
Commissioner		: Fauzi
Commissioner		: Nazaruddin

SHARIA SUPERVISORY BOARD

Chairman	: Prof. Dr. K.H. Hasanudin, M.Ag
Member	: Dr.K.H. Mohamad Hidayat, MBA, MH.
Member	: Dr. H. Oni Sahroni, MA
Member	: Prof. Dr. Jaih Mubarak, SE., M.H., M.Ag.
Member	: Dr. KH. Abdul Ghofur Maimoen, M.A.

C. Presence of Shareholders

The meeting was attended by 43,727,328,093 shares with valid voting rights or 94.7930402% of all shares with valid voting rights issued by the Company.

D. Opportunity to Ask Questions and/or Give Opinions

In the Meeting, Shareholders and/or their proxies were given the opportunity to ask questions and/or provide opinions related to the agenda of the Meeting. In the First to Eighth Agenda, there were no questions and/or opinions from Shareholders.

E. Decision-making mechanism in the Meeting

Decision-making in the Meeting is carried out by deliberation to reach consensus through a voting mechanism. For the Fifth Meeting agenda, no decision was taken because it was only a report. The vote counting for the basis of the Meeting's decision-making was carried out by PT Datindo Entrycom as the Company's Securities Administration Bureau and its validation was carried out by Ashoya Ratam, SH., M.Kn., Notary in South Jakarta Administrative City.

F. The results of decision-making carried out by voting, which includes votes from the eASY.KSEI system and Meeting Decisions.

First Meeting Agenda:

Affirmative (including one Dwiwarna A series share)	Abstained	Dissenting	Results
43.549.016.852 votes or 99,5922201% of all shares with voting rights present at the Meeting.	171.349.553 votes or 0,3918592% of all shares with voting rights present at the Meeting.	6.961.688 votes or 0,0159207% of all shares with voting rights present at the Meeting.	43.720.366.405 votes or 99,9840793% of all shares with voting rights present at the Meeting.

In accordance with the Company's Articles of Association and POJK 15/2020, an Abstain vote is deemed to have cast the same vote as the majority vote of the shareholders who cast the vote.

First Meeting Agenda Decision:

1. Approve the Company's Annual Report including the Company's Board of Commissioners' Supervisory Duties Report for the financial year ending on December 31, 2024 and ratify the Company's Financial Statements for the financial year ending on December 31, 2024 which have been audited by Public Accounting Firm Rintis, Jumadi, Rianto & Rekan which was previously known as Public Accounting Firm Tanudiredja, Wibisana, Rintis & Rekan (a member firm of the PricewaterhouseCoopers Global network), in accordance with its report No. 00019/2.1457/AU.1/07/0229-1/1/II/2025 dated February 4, 2025, with a fair opinion in all material respects.
2. With the approval of the Company's Annual Report, including the Company's Board of Commissioners' Supervisory Report for the financial year ending on December 31, 2024 and the ratification of the Company's Financial Report for the financial year ending on December 31, 2024, the General Meeting of Shareholders grants full release and discharge (volledig acquit et de charge) to all members of the Board of Directors for their management of the Company and to the Board of Commissioners for their supervision of the Company that has been carried out during the financial year ending on December 31, 2024, to the extent that such actions do not constitute a criminal act and are reflected in the reports mentioned above.

Second Meeting Agenda:

Affirmative (including one Dwiwarna A series share)	Abstained	Dissenting	Results
43.556.184.234 votes or 99,6086112% of all shares with voting rights present at the Meeting.	171.143.859 votes or 0,3913888% of all shares with voting rights present at the Meeting.	0 votes or 0% of all shares with voting rights present at the Meeting.	43.727.328.093 votes or 100% of all shares with voting rights present at the Meeting.

In accordance with the Company's Articles of Association and POJK 15/2020, an Abstain vote is deemed to have cast the same vote as the majority vote of the shareholders who cast the vote.

Decision of the Second Meeting Agenda:

Approving the use of the Company's Net Profit for the 2024 financial year amounting to IDR 7,005,888,311,206.00- (seven trillion five billion eight hundred eighty eight million three hundred eleven thousand two hundred and six rupiah), as follows:

1. 20% (twenty percent) of the Company's Net Profit or Rp. 1,401,177,662,241.00,- (one trillion four hundred and one billion one hundred and seventy-seven million six hundred and sixty-two thousand

- two hundred and forty-one rupiah) is set aside as the Company's mandatory reserves.
2. 15% (fifteen percent) of the Company's Net Profit or Rp1,050,883,246,681.00,- (one trillion fifty billion eight hundred eighty three million two hundred forty six thousand six hundred eighty one rupiah) is determined as Dividends, or Rp22.781273 (twenty two point seven eight one two seven three rupiah) per share is determined as Cash Dividends. Payment is carried out with the following provisions:
 - a) Dividends for the 2024 Financial Year will be paid proportionally to each Shareholder whose name is recorded in the Shareholder Register on the recording date.
 - b) The Board of Directors is given authority and power with the right of substitution to carry out:
 - i. Determination of the schedule and procedures for distribution relating to the payment of Dividends for the 2024 Financial Year in accordance with applicable provisions.
 - ii. Dividend tax deductions according to applicable tax regulations.
 - iii. Other technical matters in accordance with applicable provisions.
 3. As much as 65% (sixty five percent) or an amount of Rp. 4,553,827,402,284.00 (four trillion five hundred fifty three billion eight hundred twenty seven million four hundred two thousand two hundred and eighty four rupiah), is used as retained earnings balance.

Third Meeting Agenda:

Affirmative (including one Dwiwarna A series share)	Abstained	Dissenting	Results
43.552,288.841 votes or 99,5997028% of all shares with voting rights present at the Meeting	171.144.359 votes or 0,3913899% of all shares with voting rights present at the Meeting	3.894.893 votes or 0,0089072% of all shares with voting rights present at the Meeting	43.723.433.200 votes or 99,9910928% of all shares with voting rights present at the Meeting

In accordance with the Company's Articles of Association and POJK 15/2020, an Abstain vote is deemed to have cast the same vote as the majority vote of the shareholders who cast the vote.

Decision of the Third Meeting Agenda:

1. Approved the appointment of Public Accounting Firm Purwantono, Sungkoro & Surja (member firm of Ernst & Young Global Limited) and Public Accountant Yovita to audit the Company's Financial Statements and other reports for the 2025 Financial Year.
2. Approving the granting of authority and power to the Company's Board of Commissioners to carry out:
 - a. Appointment of a Public Accounting Firm and/or Public Accountant to conduct an audit of the Company's Financial Statements for other periods in the 2025 Financial Year for the purposes and interests of the Company; and
 - b. Determination of audit service fees and other requirements for the Public Accounting Firm and/or Public Accountant referred to in number 1 and 2 letter a above, as well as the appointment of a Replacement Public Accounting Firm and/or Public Accountant in the event that the Public Accounting Firm of Purwantono, Sungkoro & Surja (a member firm of Ernst & Young Global Limited) and/or Public Accountant Yovita, for any reason, is unable to complete the provision of audit services for the Company's Financial Statements for the 2025 Financial Year and/or other reports in the 2025 Financial Year, including the determination of audit service fees and other requirements for the Replacement Public Accounting Firm and/or Public Accountant.

Fourth Meeting Agenda:

Affirmative (including one Dwiwarna A series share)	Abstained	Dissenting	Results
43.103.881.375 votes or 98,5742401% of all shares with voting rights present at the Meeting.	171.150.059 votes or 0,3914030% of all shares with voting rights present at the Meeting.	452.296.659 votes or 1,0343570% of all shares with voting rights present at the Meeting	43.275.031.434 votes or 98,9656430% of all shares with voting rights present at the Meeting

In accordance with the Company's Articles of Association and POJK 15/2020, an Abstain vote is deemed to have cast the same vote as the majority vote of the shareholders who cast the vote.

Fourth Meeting Agenda Decision:

- Granting authority and power to PT Bank Mandiri (Persero), Tbk. as the Company's Largest Series B Shareholder by first consulting with the Series A Dwiwarna Shareholder to determine the Members of the Company's Board of Directors and Board of Commissioners:
 - Tantiem for performance in the 2024 Financial Year and/or Long-Term Incentive for the 2025-2027 Period, in accordance with applicable provisions;
 - Salary/honorarium, allowances, and facilities for the 2025 financial year.
- Granting authority and power to the Company's Board of Commissioners by first obtaining written approval from PT Bank Mandiri (Persero), Tbk. as the Company's Most Series B Shareholder after consulting with the Series A Dwiwarna Shareholder to determine the Members of the Company's Sharia Supervisory Board:
 - Bonus for performance in the 2024 Financial Year; and
 - Remuneration for the 2025 Financial Year in the context of supervising the Company's business activities based on sharia principles.

Fifth Meeting Agenda:

This agenda is a report that does not require the approval of the General Meeting of Shareholders. Therefore, the Company will not hold a vote to make decisions at the Meeting.

Sixth Meeting Agenda:

Affirmative (including one Dwiwarna A series share)	Abstained	Dissenting	Results
43.556.183.834 votes or 99,6086103% of all shares with voting rights present at the Meeting.	171.144.259 votes or 0,3913897% of all shares with voting rights present at the Meeting.	0 votes or 0% of all shares with voting rights present at the Meeting.	43.727.328.093 votes or 100% of all shares with voting rights present at the Meeting.

In accordance with the Company's Articles of Association and POJK 15/2020, an Abstain vote is deemed to have cast the same vote as the majority vote of the shareholders who cast the vote.

Decision of the Sixth Meeting Agenda:

1. Approving the Update of the Recovery Action Plan in accordance with OJK Regulation Number 5 of 2024 concerning Determination of Supervision Status and Handling of General Bank Problems as submitted by the Company to OJK.
2. In relation to decision point 1, the Board of Commissioners and Board of Directors must take any and all actions necessary in connection with the implementation of the Company's Recovery Action Plan, in accordance with their authority.

Seventh Meeting Agenda:

Affirmative (including one Dwiwarna A series share)	Abstained	Dissenting	Results
41.997.944.753 votes or 96,0450743% of all shares with voting rights present at the Meeting.	1.729.383.340 votes or 3,9549257% of all shares with voting rights present at the Meeting.	0 votes or 0% of all shares with voting rights present at the Meeting.	43.727.328.093 votes or 100% of all shares with voting rights present at the Meeting

In accordance with the Company's Articles of Association and POJK 15/2020, an Abstain vote is deemed to have cast the same vote as the majority vote of the shareholders who cast the vote.

Decision of the Seventh Meeting Agenda:

Approving the ceiling (limit) for writing off the Company's principal bad debts of Rp. 215,000,000,000.00 (two hundred and fifteen billion rupiah) with the following provisions:

1. The principal receivables that are not in good standing have been written off, both before and after the decision of this GMS.
2. The ceiling (limit) for write-offs will remain in effect until a new ceiling (limit) is determined by the GMS.
3. Write-offs are carried out based on the Company's Articles of Association, the implementation of which is in accordance with the Policies and Procedures applicable in the Company, taking into account the provisions of laws and regulations.

Mata Acara Rapat Kedelapan:

Affirmative (including one Dwiwarna A series share)	Abstained	Dissenting	Results
41.987.484.290 votes or 96,0211523% of all shares with voting rights present at the Meeting.	175.292.159 votes or 0,4008755% of all shares with voting rights present at the Meeting	1.564.551.644 votes or 3,5779722% of all shares with voting rights present at the Meeting.	42.162.776.449 votes or 96,4220278% of all shares with voting rights present at the Meeting.

In accordance with the Company's Articles of Association and POJK 15/2020, an Abstain vote is deemed to have cast the same vote as the majority vote of the shareholders who cast the vote.

Decision of the Eighth Meeting Agenda:

1. Confirm honorable dismissal:
 - a. Mr. Hery Gunardi as President Director effective March 24, 2025;
 - b. Mr. Saladin Dharma Nugraha Effendi as Director of Information Technology effective March 24, 2025.
 - c. Mr. Ari Rizaldi as Director of Treasury & International Banking effective March 25, 2025.
2. Dismissed with honor:
 - a. Mr. Bob Tyasika Ananta as Deputy President Director;
 - b. Mrs. Tribuana Tunggadewi as Director of Compliance & Human Capital;
 - c. Mr. Harry Gusti Utama as Director of Retail Banking;
 - d. Mr. Zaidan Novari as Director of Wholesale Transaction Banking;
 - e. Mr. Muliaman D. Hadad as President Commissioner and Independent Commissioner;
 - f. Mr. Adiwarman Azwar Karim as Vice President Commissioner and Independent Commissioner;
 - g. Mr. Mohamad Nasir as Independent Commissioner;
 - h. Mr. Komaruddin Hidayat as Independent Commissioner;
 - i. Mr. Suyanto as Commissioner;
 - j. Mr. Masduki Baidlowi as Commissioner;
 - k. Mr. Fauzi as Commissioner;
 - l. Mr. Abu Rokhmad as Commissioner;
 - m. Mr. Nazaruddin as Commissioner.

effective from the closing date of the Annual General Meeting of Shareholders for the 2024 Financial Year.

3. Appointing:
 - a. Mr. Anggoro Eko Cahyo as President Director;
 - b. Mr. Bob Tyasika Ananta as Vice President Director;
 - c. Mr. Firman Nugraha as Director of Treasury & International Banking;
 - d. Mr. Zaidan Novari as Director of Wholesale Transaction Banking;
 - e. Mr. Muharto as Director of Information Technology;
 - f. Mr. Arief Adhi Sanjaya as Director of Compliance & Human Capital;
 - g. Mr. Kemas Erwan Husainy as Director of Retail Banking;
 - h. Mr. Muhadjir Effendy as President Commissioner;
 - i. Mr. Nizar Ahmad Saputra as Independent Commissioner;
 - j. Mr. Muhammad Syafii Antonio as Independent Commissioner;
 - k. Mr. Meidy Ferdiansyah as Commissioner;
 - l. Mr. Addin Jauharudin as Independent Commissioner;
 - m. Mr. Kamaruddin Amin as Commissioner;
 - n. Mr. Mochamad Agus Rofiudin as Commissioner.

effective from the closing date of the Annual GMS for the 2024 Financial Year and will end at the closing of the third Annual GMS since his appointment, which will be held in 2028, but without reducing the right of the GMS to dismiss at any time in accordance with the Company's Articles of Association.

The determination of the above appointment is effective from the time it receives approval from the Financial Services Authority for the assessment of suitability and propriety (fit and proper test).

4. Granting authority and power to the Company's Board of Directors to follow up on Meeting decisions regarding reporting to regulators and other related agencies.

Effective from the closing date of the 2024 Annual GMS, the composition of the Company's management will be as follows:

No	Name	Position
Board of Commissioners		
1.	Muhadjir Effendy*	President Commissioner
2.	Felicitas Tallulembang	Independent Commissioner
3.	Meidy Ferdiansyah*	Commissioner
4.	Mochamad Agus Rofiudin*	Commissioner
5.	Kamaruddin Amin*	Commissioner
6.	Nizar Ahmad Saputra*	Independent Commissioner
7.	Muhammad Syafii Antonio*	Independent Commissioner
8.	Addin Jauharudin*	Independent Commissioner
Direksi		
1.	Anggoro Eko Cahyo*	President Director
2.	Bob Tyasika Ananta	Vice President Director
3.	Kemas Erwan Husainy*	Director of <i>Retail Banking</i>
4.	Muharto*	Director of <i>Information Technology</i>
5.	Ade Cahyo Nugroho	Director of <i>Finance & Strategy</i>
6.	Anton Sukarna	Director of <i>Sales & Distribution</i>
7.	Arief Adhi Sanjaya*	Director of <i>Compliance & Human Capital</i>
8.	Grandhis Helmi Harumansyah	Director of <i>Risk Management</i>
9.	Zaidan Novari	Director of <i>Wholesale Transaction Banking</i>
10.	Firman Nugraha*	Director of <i>Treasury & International Banking</i>

Notes:

* The appointment is effective from the time approval is obtained from the Financial Services Authority for the fit and proper test.

G. Schedule and Procedures for Distribution of Cash Dividends for the 2024 Financial Year

Furthermore, in accordance with the decision of the second agenda item of the Meeting as mentioned above, regarding the payment of cash dividends of IDR1,050,883,246,681.00 (one trillion fifty billion eight hundred eighty three million two hundred forty six thousand six hundred eighty one rupiah) or IDR22.781273 (twenty two point seven eight one two seven three rupiah) per share to be distributed to the Company's Shareholders, the schedule and procedures for the distribution of cash dividends for the 2024 financial year are hereby notified as follows:

Cash Dividend Distribution Schedule

No.	Information	Date
1.	End of Stock Trading Period with Dividend Rights (Cum Dividend) - Regular and Negotiation Market - Cash Market	May 26, 2025 May 28, 2025
2.	Beginning of Stock Trading Period Without Dividend Rights (Ex Dividend) - Regular and Negotiation Market - Cash Market	May 27, 2025 June 2, 2025
3.	Date of List of Shareholders Entitled to Dividends (Recording Date)	May 28, 2025
4.	Tanggal Pembayaran Dividen Tunai	June 19, 2025

Procedures for Cash Dividend Distribution

1. Cash Dividends will be distributed to the Company's shareholders whose names are registered in the Shareholders Register ("DPS") or recording date on May 28, 2025 and/or the Company's shareholders in securities accounts at PT Kustodian Sentral Efek Indonesia ("KSEI") at the close of trading on the Indonesia Stock Exchange on May 28, 2025.
2. For shareholders whose shares are registered in KSEI Collective Custody, dividend payments in accordance with the schedule above will be made by transfer through KSEI, and then KSEI will distribute it to the Customer Fund Account ("RDN") at the Securities Company or Custodian Bank where the shareholders open their securities accounts. Meanwhile, for shareholders of the Company whose shares are not registered in KSEI collective custody, cash dividend payments will be transferred to the Company's shareholder account..
3. The Cash Dividends will be taxed in accordance with applicable tax laws and regulations.
4. Based on the applicable tax laws and regulations, the cash dividends will be exempted from taxation if received by domestic corporate taxpayer shareholders ("DN Corporate Taxpayers") and the Company does not withhold Income Tax on the cash dividends paid to the said Domestic Corporate Taxpayers. Cash dividends received by domestic individual taxpayer shareholders ("DN Taxpayers") will be exempted from taxation as long as the dividends are invested in the territory of the Unitary State of the Republic of Indonesia. For Domestic Taxpayers who do not meet the investment requirements as stated above, the dividends received by the person concerned will be subject to income tax ("PPH") in accordance with the applicable laws and regulations, and the PPH must be paid by the relevant Domestic Taxpayers themselves in accordance with the provisions of Government Regulation No. 9 of 2021 concerning Tax Treatment to Support Ease of Doing Business.
5. The Company's shareholders can obtain confirmation of dividend payments through securities companies and/or custodian banks where the Company's shareholders open securities accounts. Furthermore, the Company's shareholders are required to be responsible for reporting the receipt of dividends, including in tax reporting for the relevant tax year in accordance with applicable tax laws and regulations.
6. For Shareholders of the Company who are Foreign Taxpayers whose tax deductions will use rates based on the Double Tax Avoidance Agreement ("P3B"), they are required to fulfill the requirements of the Regulation of the Director General of Taxes No. PER-25/PJ/2018 concerning Procedures for Implementing the Double Tax Avoidance Agreement and submit proof of record documents or receipts of DGT/Domicile Certificates that have been uploaded to the Directorate General of Taxes website to KSEI or BAE PT Datindo Entrycom by the submission deadline according to KSEI regulations, without the said documents, cash dividends paid will be subject to Article 26 Income Tax of 20%.

Jakarta, May 20, 2025

PT Bank Syariah Indonesia Tbk

BOARD OF DIRECTORS