

**INVITATION
EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS
PT BANK SYARIAH INDONESIA TBK**

The Board of Directors of PT Bank Syariah Indonesia Tbk (hereinafter referred to as the “**Company**”), domiciled in South Jakarta, hereby invites the Company’s Shareholders to attend the Extraordinary General Meeting of Shareholders (hereinafter referred to as the “**Meeting**”), which will be held electronically as follows:

Day/Date : Monday, 22 December 2025
Time : 2.00 pm until the meeting concludes
Venue and Mechanism : Central Jakarta, through the Electronic General Meeting System of KSEI (“**eASY.KSEI**”) accessible via <https://akses.ksei.co.id/> provided by PT Kustodian Sentral Efek Indonesia (“**KSEI**”).

The Meeting will be held with the following Agenda:

1. Approval of the Amendments to the Company’s Articles of Association

Legal Basis & Explanation:

- i. Legal Basis:
 - a) Law Number 40 of 2007 concerning Limited Liability Companies as amended by Law Number 6 of 2023 concerning Enactment of Regulation of the Government in Lieu of Law Number 2 of 2022 on Job Creation into Law (“Company Law”).
 - b) Law Number 19 of 2003 concerning State-Owned Enterprises as last amended by Law Number 16 of 2025 concerning the Fourth Amendment to Law Number 19 of 2003 concerning State-Owned Enterprises (“SOE Law”).
 - c) Financial Services Authority Regulation Number 2 of 2024 concerning Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Unit (“POJK 2/2024”).
 - d) Articles of Association of PT Bank Syariah Indonesia Tbk (“BSI Articles of Association”).
 - e) Letter from the State-Owned Enterprise Regulatory Agency of the Republic of Indonesia (BP BUMN) Number S-23/BPU/10/2025 dated 28 October 2025 regarding Amendments to the Articles of Association.
- ii. Explanation:
 - a) Based on the provisions in the State-Owned Enterprises Law, the existence of special rights of the Republic of Indonesia in the ownership of Series A Dwiwarna Shares in BSI causes the Company's status to be categorized as a State-Owned Enterprise, so that in accordance with the provisions in Article 94 of the State-Owned Enterprises Law, the Company is obliged to comply with the provisions of the State-Owned Enterprises Law.
 - b) Under Article 8 paragraph (1) of POJK 2/2024 and its elucidation, the Sharia Supervisory Board is recognized as a key organ of the bank, equivalent to the Board of Directors and the Board of Commissioners. With the enactment of POJK 2/2024, the Company, as a Sharia Commercial Bank, is also required to amend its Articles of Association to incorporate provisions on Sharia governance in accordance with POJK 2/2024 and its implementing regulations.
 - c) In accordance with Article 19 paragraph (1) of the Company Law and Article 29 paragraph (2) of the BSI Articles of Association, any amendments to the Articles of Association must be determined by the General Meeting of Shareholders.

- d) Based on Article 5 paragraph (4) letters c.1) & c.3) of the BSI Articles of Association, Series A Dwiwarna Shareholders holds special rights :
- approve amendments to BSI's articles of association at the GMS; and
 - propose and convene the GMS and the agenda items for the GMS.

2. Delegation of Authority for the Approval of the Company's Work Plan and Budget for the Year 2026

Legal Basis & Explanation:

- i. Legal Basis:
 - a) **SOE Law**
 - b) Letter from the State-Owned Enterprise Regulatory Agency of the Republic of Indonesia (BP BUMN) Number SR-62/BPU/11/2025 dated 14 November 2025 regarding Approval for the Convening of the Extraordinary General Meeting of Shareholders (EGMS) of PT Bank Syariah Indonesia Tbk for the Year 2025 ("**BP BUMN Letter dated 14 November 2025**")
- ii. Explanation:
 - a) Pursuant to Article 15G paragraphs (3), (5), and (6) of the SOE Law, the Board of Directors is required to prepare the annual Corporate Work Plan and Budget and submit it to the General Meeting of Shareholders for approval, after prior review by the Board of Commissioners.
 - b) Based on the BP BUMN Letter of November 14, 2025, this agenda item has been approved to be decided at the Meeting.

Notes:

1. The Company will not send a separate invitation to the Shareholders because this invitation complies with Article 14 paragraph (9) of the Company's Articles of Association and therefore constitutes an official invitation for the Shareholders to attend the Meeting.
2. Shareholders entitled to attend the Meeting are those whose names are recorded in the Company's Shareholder Register and/or owners of the Company's shares in the securities account balance in the Collective Custody of PT Kustodian Sentral Efek Indonesia (hereinafter referred to as "**KSEI**") on **Thursday, November 27, 2025, at 16:15 WIB** (hereinafter referred to as "**Eligible Shareholders**").
3. In accordance with OJK Regulation Number 14 of 2025 dated June 20, 2025 concerning the Electronic Implementation of General Meetings of Shareholders, Bondholders, and Sukuk Holders ("**POJK e-GMS**") and KSEI Regulation Number XI-B of 2022 concerning Procedures for Electronic General Meetings of Shareholders accompanied by electronic voting through the KSEI Electronic General Meeting System (**eASY.KSEI**):
 - a. The Meeting will be held electronically via eASY.KSEI at the Meeting venue. Pursuant to Article 24 paragraph (5) of POJK e-GMS and considering room capacity, the Company reserves the right to limit the number of Shareholders who may attend the Meeting physically.
 - b. The Company urges Shareholders to attend the Meeting electronically or grant a proxy through the eASY.KSEI facility by following these procedures:
 - 1) Shareholders must first be registered in the KSEI Securities Ownership Reference Facility ("**AKSes KSEI**"). Shareholders who are not yet registered are requested to complete their registration via <https://akses.ksei.co.id>.
 - 2) Registered Shareholders may grant a proxy through eASY.KSEI via <https://easy.ksei.co.id> ("**e-Proxy**").

- 3) Shareholders may declare their proxy and vote, change proxy appointments and/or voting choices for Meeting Agenda, or revoke a proxy, from the date of this invitation until no later than 1 (one) business day before the Meeting, namely Friday, 19 December 2025, at 12:00 WIB.
 - c. The following are matters that need to be considered during the registration process for Shareholders who will attend the Meeting electronically through eASY.KSEI:
 - 1) Shareholders registering for electronic attendance must complete registration on the Meeting day under the following conditions:
 - a) Individual local Shareholders who have not declared attendance or proxy in eASY.KSEI by the deadline and wish to attend electronically.
 - b) Individual local Shareholders who have declared attendance but have not set voting choices in eASY.KSEI by the deadline and wish to attend electronically.
 - c) Proxy holders appointed by Shareholders who granted a proxy to an Independent Representative or Individual Representative but have not set voting choices in eASY.KSEI by the deadline.
 - d) Proxy holders appointed by Shareholders who granted a proxy to a participant/intermediary (Custodian Bank or Securities Company) and have set voting choices in eASY.KSEI by the deadline.
 - 2) Any delay or failure in electronic registration for any reason will result in the Shareholder or Proxy being unable to attend electronically, and their shareholding will not be counted toward the quorum.
 - 3) Further details on registration, usage, and procedures are available on eASY.KSEI system and AKSes KSEI at <https://akses.ksei.co.id/> and/or <https://easy.ksei.co.id> or on the Company's website.
 - d. The Chairperson of the Meeting, the Board of Directors, the Board of Commissioners and the Sharia Supervisory Board as well as capital market supporting professionals who assist in the implementation of the Meeting attend the Meeting at the location where the Meeting is held.
4. Meeting materials will be available during business hours from the date of this invitation until the Meeting date and can be downloaded from the Company's website in accordance with Article 18 paragraphs (1) and (2) of the Financial Services Authority Regulation Number 15/POJK.04/2020 concerning the Planning and Implementation of General Meeting Shareholders for Public Companies.

Jakarta, 28 November 2025

Board of Directors