

**ANNOUNCEMENT  
SUMMARY OF MINUTES OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS  
PT BANK SYARIAH INDONESIA (PERSERO) Tbk**

In compliance with Article 49 paragraph (1) and Article 51 of Financial Services Authority Regulation No.15/POJK.04/2020 concerning the Plan and Implementation of the General Meetings of Shareholders of Public Companies (hereinafter referred to as "POJK 15/2020"), the Board of Directors of PT BANK SYARIAH INDONESIA (Persero) Tbk (hereinafter referred to as "Company") hereby informs the Shareholders that the Company has convened its Annual General Meeting of Shareholders (hereinafter referred to as the "Meeting"), as follows:

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

Day/Date	:	Tuesday/5 May 2026
Time	:	15.40 – 18.06 WIB
Venue	:	Central Jakarta, through <i>Electronic General Meeting System</i> KSEI facility ("eASY.KSEI") in link <a href="https://akses.ksei.co.id/">https://akses.ksei.co.id/</a> provided by PT Kustodian Sentral Efek Indonesia ("KSEI").
Meeting Agenda	:	<ol style="list-style-type: none"><li>1. Approval of the Company's Annual Report and Ratification of the Company's Financial Statements, as well as Approval of the Board of Commissioner's Supervisory Duties Report for Financial Year 2025, including the Granting of Full Release and Discharge of Responsibility (Volledig acquit et de charge) to the Board of Directors for Management Actions and to the Board of Commissioners for Supervisory Actions during Financial Year 2025.</li><li>2. Approval of the Use of the Company's Net Profit for Financial Year 2025.</li><li>3. Determination of Salary/Honorarium including Facilities and Allowances for Financial Year 2026, and Remuneration Based on Performance for Financial Year 2025, for the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board.</li><li>4. Appointment of a Public Accountant at a Public Accounting Firm to Audit the Company's Financial Statements for Financial Year 2026.</li><li>5. Delegation of Authority for the Approval of the Company's Long-Term Plan (RJPP) 2026-2030, and the Company's Work Plan and Budget (RKAP) 2027, including any amendments thereto from the General Meeting of Shareholders to the party designated by the General Meeting of Shareholders.</li><li>6. Report on the Realization of the Use of Proceeds from the Sustainable Public Offering of Sukuk Mudharabah Based on Sustainable Development I Bank BSI Phase II 2025.</li><li>7. Amendments to the Company's Articles of Association.</li><li>8. Changes in the Composition of the Company's Board of Commissioners.</li><li>9. Affirmation of the Alignment of the Terms of Office of the Members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board with the Company's Articles of Association.</li></ol>

**B. Attendance of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board:**

**BOARD OF DIRECTORS**

President Director	: Anggoro Eko Cahyo
Vice President Director	: Bob Tyasika Ananta
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	: Kemas Erwan Husainy
Director of Compliance & Human Capital	: Arief Adhi Sanjaya
Director of Information Technology	: Muharto Hadi Suprpto
Director of Treasury & International Banking	: Firman Nugraha

**BOARD OF COMMISSIONERS**

President Commissioner	: Muhadjir Effendy
Independent Commissioner	: Felicitas Tallulembang
Commissioner	: Mochamad Agus Rofiudin
Commissioner	: Kamaruddin Amin
Independent Commissioner	: Nizar Ahmad Saputra
Independent Commissioner	: Addin Jauharudin
Independent Commissioner	: Muhammad Syafii Antonio*
Commissioner	: Meidy Ferdiansyah*

**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.

*\*) effective upon obtaining approval from the Financial Services Authority (OJK) following the fit and proper test assessment.*

**C. Attendance of Shareholders**

The Meeting was attended by shareholders representing 43,365,864,151 shares with valid voting rights, constituting 94.0094509% of the total issued shares of the Company with valid voting rights, totaling 46,129,260,138 shares, consisting of 1 Series A Dwiwarna share and 46,129,260,137 Series B shares.

**D. Opportunity to Raise Questions and/or Provide Opinions**

For each agenda of the Meeting, the Chairman of the Meeting provided shareholders and/or their proxies with the opportunity to raise questions and/or provide opinions, and the number of shareholders who raised questions was determined by the Notary based on the verification and review of the relevance of the questions and/or opinions to the relevant agenda of the Meeting, as follows:

- For the First Agenda of the Meeting, there were:
  - a. 1 (one) response from the holder of the Series A Dwiwarna Share, namely State-Owned Enterprises Regulatory Agency, which was read by Mochamad Agus Rofiudin in his capacity as Commissioner of the Company; and
  - b. 1 (one) question from a Shareholder through the eASY.KSEI system, which was answered by Anggoro Eko Cahyo in his capacity as President Director of the Company;
- Meanwhile, for the Second, Third, Fourth, Fifth, Sixth, Seventh, Eighth and Ninth Agenda of the Meeting, there were no questions from Shareholders either at the Meeting venue or through the eASY.KSEI system.

#### E. Mechanism for Adopting Resolutions at the Meeting

Resolutions at the Meeting were adopted by deliberation to reach consensus through a voting mechanism. No resolution was adopted for the Sixth Agenda of the Meeting as it was reportorial in nature only. The vote tabulation for the Meeting resolutions was conducted by PT Datindo Entrycom as the Company's Securities Administration Bureau and was validated by Titik Krisna Murti Wikaningsih Hastuti, S.H., M.Kn., a Notary in the Administrative City of South Jakarta.

#### F. Resolutions are Adopted through Voting, Including Votes Cast through the eASY.KSEI System, and Meeting Resolutions

##### First Agenda:

Agree	Abstain	Disagree	Total Agree
43.164.932.209 votes or 99,5366587% of the total shares with valid voting rights present at the Meeting	155.799.042 votes or 0,3592665% of the total shares with valid voting rights present at the Meeting	45.132.900 votes or 0,1040747% of the total shares with valid voting rights present at the Meeting	43.320.731.251 votes or 99,8959253% of the total shares with valid voting rights present at the Meeting

In accordance with the Company's Articles of Association and POJK 15/2020, abstention votes were deemed to have cast the same vote as the majority vote of the shareholders casting votes.

##### Resolution of the First Agenda:

1. Approved the Company's Annual Report, including the Supervisory Duties Report of the Board of Commissioners of the Company for Financial Year 2025 ended 31 December 2025.
2. Ratified the Company's Financial Statements for Financial Year 2025 ended 31 December 2025, which had been audited by Purwanto, Susanti & Surja Public Accounting Firm (a member firm of the Ernst & Young Global Limited network) pursuant to Report No. 00021/2.1505/AU.1/07/0242-1/1/II/2026 dated 4 February 2026, with an unqualified opinion in all material respects.
3. Following the approval of the Company's Annual Report, including the Supervisory Duties Report of the Board of Commissioners, and the ratification of the Company's Financial Statements, all for Financial Year 2025 ended 31 December 2025, the Meeting granted full release and discharge (volledig acquit et de charge) to all members of the Board of Directors for their management actions and to all members of the Board of Commissioners for their supervisory actions carried out during Financial Year 2025 ended 31 December 2025, insofar as such actions did not constitute criminal acts and were reflected in the aforementioned reports.

##### Second Agenda:

Agree (termasuk satu saham seri A Dwiwarna)	Abstain	Disagree	Total Agree
42.435.092.619 votes or 97,8536770% of the total shares with valid voting rights present at the Meeting	155.798.821 votes or 0,3592660% of the total shares with valid voting rights present at the Meeting	774.972.711 votes or 1,7870570% of the total shares with valid voting rights present at the Meeting	42.590.891.440 votes or 98,2129430% of the total shares with valid voting rights present at the Meeting

In accordance with the Company's Articles of Association and POJK 15/2020, abstention votes were deemed to have cast the same vote as the majority vote of the shareholders casting votes.

### Resolution of the Second Agenda:

Approved and resolved the appropriation of the Company's Net Profit for the financial year 2025 amounting to Rp7,567,523,029,940 (seven trillion five hundred sixty-seven billion five hundred twenty-three million twenty-nine thousand nine hundred forty Rupiah), as follows:

1. An amount equal to 20% (twenty percent) or Rp1,513,504,605,988 (one trillion five hundred thirteen billion five hundred four million six hundred five thousand nine hundred eighty-eight Rupiah), equivalent to Rp32.810077 (thirty-two point eight one zero zero seven seven Rupiah) per share, shall be distributed as Cash Dividend. The payment shall be carried out under the following terms and conditions:
  - a. The dividend for the financial year 2025 shall be distributed proportionally to shareholders whose names are recorded in the Register of Shareholders on the recording date.
  - b. The Board of Directors is granted authority and power, with substitution rights, to undertake the following actions:
    - 1) Determine the schedule and procedures for dividend distribution relating to the payment of dividends for the financial year 2025 in accordance with the prevailing laws and regulations.
    - 2) Withhold dividend tax in accordance with the applicable tax regulations.
    - 3) Carry out other related technical matters in accordance with the prevailing regulations.
2. The remaining 80% (eighty percent) or Rp6,054,018,423,952 (six trillion fifty-four billion eighteen million four hundred twenty-three thousand nine hundred fifty-two Rupiah) shall be retained as retained earnings.

### Third Agenda:

Agree (termasuk satu saham seri A Dwiwarna)	Abstain	Disagree	Total Agree
42.468.119.297 votes or 97,9298352% of the total shares with valid voting rights present at the Meeting	155.823.342 votes or 0,3593226% of the total shares with valid voting rights present at the Meeting	741.921.512 votes or 1,7108422% of the total shares with valid voting rights present at the Meeting	42.623.942.639 votes or 98,2891578 of the total shares with valid voting rights present at the Meeting

In accordance with the Company's Articles of Association and POJK 15/2020, abstention votes were deemed to have cast the same vote as the majority vote of the shareholders casting votes.

### Resolution of the Third Agenda:

1. The holder of the Series A Dwiwarna Share or its proxy is authorized to determine the salary/honorarium, including facilities and allowances, for the members of the Board of Commissioners; and
2. The Board of Commissioners, subject to prior written approval from the holder of the Series A Dwiwarna Share or its proxy, is authorized to determine the salary/honorarium, including facilities and allowances, for the members of the Board of Directors and the members of the Sharia Supervisory Board,

for the financial year 2026, as well as remuneration based on the performance for the financial year 2025, in accordance with the prevailing laws and regulations.

**Fourth Agenda:**

Agree	Abstain	Disagree	Total Agree
42.061.859.424 votes or 96,9930157% of the total shares with valid voting rights present at the Meeting	155.800.321 votes or 0,3592695% of the total shares with valid voting rights present at the Meeting	1.148.204.406 votes or 2,6477148% of the total shares with valid voting rights present at the Meeting	42.217.659.745 votes or 97,3522852% of the total shares with valid voting rights present at the Meeting

In accordance with the Company's Articles of Association and POJK 15/2020, abstention votes were deemed to have cast the same vote as the majority vote of the shareholders casting votes.

**Resolution of the Fourth Agenda:**

1. Approved the appointment of Public Accountant Christophorus Alvin Kossim and/or Purwanto Susanti & Surja (a member firm of Ernst & Young Global Limited) to audit the Company's Financial Statements and other reports for the financial year 2026.
2. Approved the granting of authority to the Company's Board of Commissioners, subject to prior written approval from the holder of the Series A Dwiwarna Share or its proxy, to undertake the following actions:
  - a. Appoint a Public Accountant from a Public Accounting Firm to conduct audits of the Company's Financial Statements for other periods in the financial year 2026 for the purposes and interests of the Company; and
  - b. Determine the audit service fees and other terms and conditions for such Public Accountant and/or Public Accounting Firm, as well as appoint a substitute Public Accountant from a substitute Public Accounting Firm in the event that Purwanto Susanti & Surja (a member firm of Ernst & Young Global Limited), for any reason whatsoever, is unable to complete the audit services for the Company's Financial Statements for the financial year 2026 and/or other periods in the financial year 2026, including determining the audit service fees and other terms and conditions for such substitute Public Accountant and substitute Public Accounting Firm.

**Fifth Agenda:**

Agree (termasuk satu saham seri A Dwiwarna)	Abstain	Disagree	Total Agree
43.074.696.011 votes or 99,3285776% of the total shares with valid voting rights present at the Meeting	155.800.321 votes or 0,3592695% of the total shares with valid voting rights present at the Meeting	135.367.819 votes or 0,3121529% of the total shares with valid voting rights present at the Meeting	43.230.496.332 votes or 99,6878471% of the total shares with valid voting rights present at the Meeting

In accordance with the Company's Articles of Association and POJK 15/2020, abstention votes were deemed to have cast the same vote as the majority vote of the shareholders casting votes.

**Resolution of the Fifth Agenda:**

Approved the granting of authority and power to the Company's Board of Commissioners, subject to prior written approval from the holder of the Series A Dwiwarna Share or its proxy, to approve the Company's Long-Term Corporate Plan (RJPP) for 2026–2030 and the Company's Annual Work Plan and Budget (RKAP) for 2027, including any amendments thereto. The approval of the Company's RJPP for 2026–2030 and RKAP for 2027, including any amendments, shall be carried out in accordance with good corporate governance principles and the prevailing laws and regulations, taking into account the principles of fairness and information disclosure, and shall be synchronized with Government policies.

**Sixth Agenda:**

This agenda was presented for reporting purposes only and did not require approval from the Meeting. Therefore, the Company did not conduct any voting for the adoption of resolutions in relation to this Meeting agenda.

### Seventh Agenda:

Agree (termasuk satu saham seri A Dwiwarna)	Abstain	Disagree	Total Agree
43.209.959.830 votes or 99,6404907% of the total shares with valid voting rights present at the Meeting	155.868.521 votes or 0,3594268% of the total shares with valid voting rights present at the Meeting	35.800 votes or 0,0000826% of the total shares with valid voting rights present at the Meeting	43.365.828.351 votes or 99,9999174% of the total shares with valid voting rights present at the Meeting

In accordance with the Company's Articles of Association and POJK 15/2020, abstention votes were deemed to have cast the same vote as the majority vote of the shareholders casting votes.

### Resolution of the Seventh Agenda:

1. Approved the amendments to the Company's Articles of Association, namely:
  - a. The amendment to Article 3 paragraph (2) concerning the bank's business activities; and
  - b. The amendments to Article 13 paragraph (2), Article 16 paragraph (3), and Article 19 paragraph (4) concerning the minimum frequency of meetings of the Sharia Supervisory Board with the majority of the members of the Board of Directors and/or the majority of the members of the Board of Commissioners.
2. Approved the restatement of all provisions of the Company's Articles of Association in a complete codification in connection with the amendments referred to in point 1 of the above resolution, the full text of which is attached to the minutes deed of the notarial act.
3. Granted authority and power to the Board of Directors of the Company, with substitution rights, to undertake all necessary actions related to the resolution of this Meeting agenda item, including to prepare and restate the entire Articles of Association of the Company in a Notarial Deed, and to authorize, with substitution rights, the submission thereof to the relevant authorities in order to obtain approval and/or acknowledgement of receipt of notification of the amendments to the Company's Articles of Association, as well as to perform all actions deemed necessary and useful for such purposes without any exception, including making additions and/or amendments to the amendments of the Company's Articles of Association if required by the competent authorities.

### Eighth Agenda:

Agree (termasuk satu saham seri A Dwiwarna)	Abstain	Disagree	Total Agree
41.687.735.384 votes or 96,1303002% of the total shares with valid voting rights present at the Meeting	155.868.521 votes or 0,3594268% of the total shares with valid voting rights present at the Meeting	1.522.260.246 votes or 3,5102731% of the total shares with valid voting rights present at the Meeting	41.843.603.905 votes or 96,4897269% of the total shares with valid voting rights present at the Meeting

In accordance with the Company's Articles of Association and POJK 15/2020, abstention votes were deemed to have cast the same vote as the majority vote of the shareholders casting votes.

## Resolution of the Eighth Agenda:

1. Honorably dismissed the following persons from their positions as members of the Company's Management:
  - a. Commissioner : Meidy Ferdiansyah;
  - b. Independent Commissioner : Muhammad Syafii Antonioeach of whom was appointed based on the Annual General Meeting of Shareholders for Financial Year 2024 held on 16 May 2025, effective as of the closing of this Meeting, with appreciation for their contributions, dedication, and services rendered during their tenure as members of the Company's Management.
2. Appointed the following persons as members of the Company's Management.
  - a. Commissioner : Sigit Pramono;
  - b. Independent Commissioner : Muhammad Cholil Nafis
3. The term of office of the members of the Board of Commissioners appointed as referred to in point 2 shall be in accordance with the provisions of the Company's Articles of Association, with due observance of the prevailing laws and regulations in the Capital Market sector, without prejudice to the right of the Meeting to dismiss them at any time.
4. With the dismissal and appointment of members of the Board of Commissioners as referred to in points 1 and 2 above, the composition of the Company's Management shall become as follows:

### **BOARD OF DIRECTORS**

President Director	: Anggoro Eko Cahyo
Vice President Director	: Bob Tyasika Ananta
Director of Compliance & Human Capital	: Arief Adhi Sanjaya
Director of Treasury & International Banking	: Firman Nugraha
Director of Risk Management	: Grandhis Helmi Harumansyah
Director of Retail Banking	: Kemas Erwan Husainy
Director of Information Technology	: Muharto Hadi Suprpto
Director of Finance & Strategy	: Ade Cahyo Nugroho
Director of Wholesale Transaction Banking	: Zaidan Novari
Director of Sales & Distribution	: Anton Sukarna

### **BOARD OF COMMISSIONERS**

President Commissioner	: Muhadjir Effendy
Independent Commissioner	: Felicitas Tallulembang
Commissioner	: Kamaruddin Amin
Commissioner	: Sigit Pramono
Commissioner	: Mochamad Agus Rofiudin
Independent Commissioner	: Muhammad Cholil Nafis
Independent Commissioner	: Addin Jauharudin
Independent Commissioner	: Nizar Ahmad Saputra

5. Requested the Board of Directors to submit a written application to the Financial Services Authority (OJK) for the implementation of the Fit and Proper Test for the members of the Board of Commissioners appointed as referred to in point 2, in compliance with the prevailing regulations.
6. Members of the Board of Commissioners appointed as referred to in point 2 who still hold other positions prohibited by laws and regulations from being concurrently held with the position of member of the Board of Commissioners of a State-Owned Enterprise shall resign from or be dismissed from such positions.
7. Granted authority with the right of substitution to the Board of Directors of the Company to state the resolutions adopted by this GMS in a Notarial Deed, to appear before a Notary or authorized official, and to

make any necessary adjustments or amendments if required by the competent authorities for the implementation of the resolutions of the Meeting.

**Ninth Agenda:**

Agree (termasuk satu saham seri A Dwiwarna)	Abstain	Disagree	Total Agree
43.162.897.870 votes or 99,5319676% of the total shares with valid voting rights present at the Meeting	155.870.321 votes or 0,3594309% of the total shares with valid voting rights present at the Meeting	47.095.960 votes or 0,1086015% of the total shares with valid voting rights present at the Meeting	43.318.768.191 votes or 99,8913985% of the total shares with valid voting rights present at the Meeting

In accordance with the Company's Articles of Association and POJK 15/2020, abstention votes were deemed to have cast the same vote as the majority vote of the shareholders casting votes.

**Resolution of the Ninth Agenda:**

1. Approved the adjustment of the term of office of the members of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company to become effective until the closing of the 5th (fifth) Annual General Meeting of Shareholders following their respective dates of appointment.
2. Approved the reaffirmation of the term of office of each member of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board of the Company in a complete codification in connection with the amendment referred to in point 1 (one) above.
3. Granted authority and power to the Board of Directors of the Company, with the right of substitution, to take all necessary actions relating to the resolution of this Meeting agenda, including submitting the same to the relevant authorities in accordance with the prevailing laws and regulations, and taking any actions deemed necessary and useful for such purposes, without exception.

**G. Schedule and Procedures for the Distribution of Cash Dividends for Financial Year 2025**

Further to the resolution of the second agenda of the meeting as referred to above, concerning the payment of cash dividends amounting to Rp1,513,504,605,988.00 (one trillion five hundred thirteen billion five hundred four million six hundred five thousand nine hundred eighty-eight Rupiah) or Rp32.810077 (thirty-two point eight one zero zero seven seven Rupiah) per share to be distributed to the Company's Shareholders, the schedule and procedures for the distribution of cash dividends for financial year 2025 are hereby announced as follows:

**Schedule for Cash Dividend Distribution**

No.	Description	Date
1.	End of Trading Period for Shares with Dividend Rights (Cum Dividend) - Regular and Negotiated Markets - Cash Market	13 May 2026 19 May 2026
2.	Beginning of Trading Period for Shares without Dividend Rights (Ex Dividend) - Regular and Negotiated Markets - Cash Market	18 May 2026 20 May 2026
3.	Date of Shareholders Entitled to Dividend (Recording Date)	19 May 2026
4.	Cash Dividend Payment Date	5 June 2026

## **Procedures for the Distribution of Cash Dividends**

1. The Cash Dividend shall be distributed to the shareholders of the Company whose names are recorded in the Register of Shareholders (“DPS”) or on the recording date of 19 May 2026 and/or the holders of the Company’s shares in securities accounts at PT Kustodian Sentral Efek Indonesia (“KSEI”) as at the closing of trading on the Indonesia Stock Exchange on 19 May 2026.
2. For shareholders whose shares are registered in KSEI's Collective Custody, dividend payments in accordance with the above schedule shall be made through book-entry transfer via KSEI, and KSEI shall subsequently distribute the dividends to the Customer Fund Accounts (“CFA”) maintained with the Securities Companies or Custodian Banks where the shareholders opened their securities accounts. Meanwhile, for shareholders of the Company whose shares are not registered in KSEI's Collective Custody, the cash dividend shall be transferred directly to the respective shareholders’ bank accounts.
3. The Cash Dividend shall be subject to tax in accordance with the prevailing tax laws and regulations.
4. Pursuant to the prevailing tax laws and regulations, the cash dividend shall be excluded from the tax object if received by domestic corporate taxpayer shareholders (“Domestic Corporate Taxpayers”), and the Company shall not withhold Income Tax on the cash dividend paid to such Domestic Corporate Taxpayers. Cash dividends received by domestic individual taxpayer shareholders (“Domestic Individual Taxpayers”) shall be excluded from the tax object provided that such dividends are invested within the territory of the Republic of Indonesia. For Domestic Individual Taxpayers who do not fulfill the investment requirements referred to above, the dividends received shall be subject to Income Tax (“PPH”) in accordance with the prevailing laws and regulations, and such Income Tax must be paid personally by the relevant Domestic Individual Taxpayer in accordance with Government Regulation No. 9 of 2021 concerning Tax Treatment to Support Ease of Doing Business.
5. Shareholders of the Company may obtain confirmation of dividend payment through the securities company and/or custodian bank where the shareholders maintain their securities accounts. Furthermore, the shareholders of the Company shall be fully responsible for reporting the receipt of such dividends in their respective tax reporting for the relevant fiscal year in accordance with the prevailing tax laws and regulations.
6. Shareholders of the Company who are Foreign Taxpayers whose tax withholding will utilize the tariff based on a Double Tax Avoidance Agreement (“P3B”) are required to comply with the requirements under Director General of Taxes Regulation No. PER-25/PJ/2018 concerning Procedures for the Implementation of Double Tax Avoidance Agreements and submit the proof of receipt record or DGT receipt/Domicile Certificate that has been uploaded to the Directorate General of Taxes website to KSEI or the Company’s Share Registrar, PT Datindo Entrycom, within the submission deadline in accordance with KSEI regulations. In the absence of such documents, the cash dividends paid shall be subject to Article 26 Income Tax at a rate of 20%.

**Jakarta, 7 May 2026**

**PT BANK SYARIAH INDONESIA (PERSERO) Tbk**

**BOARD OF DIRECTORS**

## Appendix

Agenda	Shareholders/Number of Shares	Question/Opinion
1	The State-Owned Enterprises Regulatory Agency of the Republic of Indonesia as the holder of the Series A Dwiwarna Share.	<p>In order to improve the Company's performance and the effectiveness of the supervision of PT Bank Syariah Indonesia (Persero) Tbk ("BSI"), we hereby convey the following matters:</p> <ol style="list-style-type: none"> <li>1. BSI's performance achievements in 2025 were the result of the hard work of the Board of Directors, the Board of Commissioners, and all levels of BSI management. We observed many positive achievements during 2025, including Net Profit, Financing Distribution, Third-Party Funds, and well-maintained Cost of Fund, accompanied by the strengthening of the Islamic banking business and improvement in service quality throughout 2025. However, we also noted several weakening indicators due to increased expenses, including the increase in the Cost to Income Ratio (CIR) and Operating Expenses to Operating Income Ratio (BOPO), which significantly pressured the optimization of profit achievement in 2025. In this regard, management is expected to strengthen financing risk management and improve cost efficiency so that BSI's performance in the coming periods can be realized more effectively.</li> <li>2. Amid ongoing global dynamics, including developments in the financial and trade sectors that may impact BSI's business, we request the Board of Directors, under the supervision of the Board of Commissioners, to: <ol style="list-style-type: none"> <li>a. Conduct optimal identification and mitigation of risks affecting BSI's business and performance achievements.</li> <li>b. Assess and anticipate both direct and indirect impacts arising from such global dynamics in the short term as well as potential long-term effects that may influence global economic policies and conditions, which directly or indirectly affect BSI's business and performance achievements.</li> <li>c. In implementing work programs, the Board of Directors and management should consistently pay attention to and prioritize considerations relating to strengthening BSI's financial soundness, prudential principles in financing risk management, and good corporate governance principles.</li> <li>d. The Board of Directors is requested to continuously improve competitiveness and performance, including through: <ol style="list-style-type: none"> <li>1) Increasing operational productivity to generate higher revenue in accordance with the Company's revenue streams (core business).</li> <li>2) Improving the quality of each product and/or service provided by the Company in order to enhance the competitiveness of products/services in domestic and/or international markets</li> <li>3) Improving efficiency through cost structure optimization, thereby enhancing the Company's overall performance, as reflected among others in increased profit margins and profitability ratios relative to the Company's assets.</li> <li>4) Improving the quality of public services and the implementation of assignments more efficiently, insofar as the Company carries out public service obligations.</li> </ol> </li> </ol> </li> <li>3. The Board of Directors, under the supervision of the Board of Commissioners, is requested to follow up on all findings and recommendations from both internal and external auditors so that such findings do not recur in future periods, and to ensure continuous improvement of the internal control system and corporate governance.</li> </ol>

## Appendix

Agenda	Shareholders/Number of Shares	Question/Opinion
1	Hanan Djati Dwinugroho	<p>Question:</p> <p>Does the Company already have a clear corporate action roadmap to increase free float?</p> <p>Answer:</p> <p>Management views the policy of increasing the minimum free float requirement by the Indonesia Stock Exchange as a positive step toward deepening market liquidity and improving market quality.</p> <p>Currently, BSI's free float position remains at approximately 9%. Going forward, we will continue to evaluate various strategic options to improve share liquidity, while taking into consideration market conditions, valuation, and the interests of all shareholders.</p> <p>The implementation of such options will be highly dependent on the direction and approval of the shareholders, while continuing to comply with the prevailing laws and regulations.</p>