

Agenda Materials

# Annual General Meeting of Shareholders for Financial Year 2025 PT Bank Syariah Indonesia (Persero) Tbk

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Bank Syariah Indonesia Call 14040

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# Schedule and Agenda

Time :



**Day, date :**

Tuesday, May 5<sup>th</sup>, 2026



**Event Time :**

14.00 WIB - finished



**Place and Mechanism  
Implementation :**

Central Jakarta

Through KSEI Electronic General Meeting System ("eASY.KSEI") facility in link

<https://akses.ksei.co.id> provided by PT Kustodian Sentral Efek Indonesia ("KSEI")

Agenda:

1. Approval of the Company's Annual Report and Ratification of the Company's Financial Statements, as well as Approval of the Board of Commissioners' 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.
2. Approval of the Use of the Company's Net Profit for Financial Year 2025.
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.
4. Appointment of a Public Accountant at a Public Accounting Firm to Audit the Company's Financial Statements for Financial Year 2026.
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) for 2027, including any amendments thereto from the General Meeting of Shareholders to the party designated by the General Meeting of Shareholders.
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.
7. Amendments to the Company's Articles of Association.
8. Changes in the Composition of the Company's Board of Commissioners.
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.

# Agenda 1

**Approval of the Company's Annual Report and Ratification of the Company's Financial Statements, as well as Approval of the Board of Commissioners' 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.**

## Legal basis

- Article 66 in conjunction with Article 67, Article 68, Article 69, Article 78 paragraph (3) and Article 116 letter c of the UUPT
- Article 15 H paragraph (1) of the State-Owned Enterprises Law
- Article 25 paragraph (1) (2) (3) *Juncto* Article 22 paragraph (5) of BSI's Articles of Association

## Consideration

- BSI's audited Financial Statements for the financial year ended 31<sup>st</sup> December 2025.
- BSI's Annual Report (AR) and Sustainability Report (SR) as a form of accountability from the Board of Directors, Board of Commissioners, and Sharia Supervisory Board .
- With the ratification of the aforementioned Audited Financial Statements and the approval of the Annual Report, the GMS may grant *volledig acquit et de charge* .

## Explanation

In the Meeting, the following will be presented and approval/ratification will be requested from the Shareholders:

- a) The Company's Annual Report, including the Supervisory Duties Report of the Board of Commissioners, for the Financial Year 2025 ending on December 31<sup>st</sup>, 2025, which can be downloaded via the following link: [https://ir.bankbsi.co.id/annual\\_reports.html](https://ir.bankbsi.co.id/annual_reports.html)
- b) The Company's Financial Statements for Financial Year 2025, which can be downloaded via the following link: [https://ir.bankbsi.co.id/financial\\_reports.html](https://ir.bankbsi.co.id/financial_reports.html)
- c) The Approval/ratification from the Shareholders on this agenda also provide full release and discharge (*volledig acquit et de charge*) to all members of the Board of Directors and to the Board of Commissioners.

# Agenda 1

**Approval of the Company's Annual Report and Ratification of the Company's Financial Statements, as well as Approval of the Board of Commissioners' 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.**

## Summary of the Proposed Resolution

- Approval of the Company's Annual Report for Financial Year 2025, including ratification of:
  - a. The Company's Financial Statements; and
  - b. The supervisory duties report of the Board of Commissioners;
- Granting of full release and discharge (volledig acquit et de charge) to the Board of Directors and the Board of Commissioners of the Company.

# Agenda 2

## Approval of the Use of the Company's Net Profit for Financial Year 2025.

### Legal basis

- Article 70 and Article 71 of the UUPT
- Article 22 paragraph (9) in conjunction with Article 25 paragraph (2) letter b, Article 30 of the BSI Articles of Association

### Consideration

- BSI's net profit as of 31 December 2025 amounted to IDR 7.5 trillion.
- BSI's statutory reserves as of 31 December 2025 have been established at 20.7% of the issued and paid-up capital, or equivalent to IDR 4,779 billion.

### Explanation

- The use of the Company's net profit, including the determination of the amount to be appropriated for reserves, shall be decided by the meeting.
- The company is required to allocate a certain portion of its profit each financial year to reserves until such reserves at least 20% of the issued and paid-up capital.
- The Board of Directors shall submit a proposal to the Annual GMS regarding the use of undistributed net profit, including any amounts to be appropriated.
- Further details regarding the Company's net profit for the Financial year 2025 can be found in the Financial Statements within the Company's Annual Report, which can be downloaded via the following link: [https://ir.bankbsi.co.id/financial\\_reports](https://ir.bankbsi.co.id/financial_reports)
- At the Meeting, the Shareholders will be presented with and asked to approve the proposed use of the Company's net profit for the financial year ended on December 31<sup>st</sup>, 2025

### Summary of the Proposed Resolution

- Approval of the use of the Company's net profit attributable for dividend distribution.
- The remaining net profit for the financial year 2025 shall be retained as the Company's retained earnings.

# Agenda 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.

### Legal basis

- Article 96 paragraph (1) in conjunction with Article 113 of the UUPT
- Article 76 of the Minister of State-Owned Enterprises Regulation Number PER-3/MBU/03/2023 concerning State-Owned Enterprises' Organs and Human Resources ( "**PER-3/2023** ")
- Article 9 letter b in conjunction with Article 21, Article 22, Article 23, Article 24, and Article 25 of OJK Regulation Number 59/POJK.03/2017 concerning the Implementation of Governance in the Provision of Remuneration for Sharia Commercial Banks and Sharia Business Units ( "**POJK 59/2017** ")
- Article 34 paragraph (2) of OJK Regulation Number 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units ( "**POJK 2/2024** ")
- Article 11 paragraph (15) in conjunction with Article 14 paragraph (25), Article 17 paragraph (24), and Article 30 paragraph (2) and paragraph (7) of the Company's Articles of Association

### Explanation

- The provisions regarding the amount of salaries for members of the Board of Directors of SOEs and the honorarium for members of the Board of Commissioners of SOEs shall be determined by the GMS annually for a period of one year, commencing from January of the current year. SOEs may grant performance-based rewards and/or other forms of remuneration to members of the Board of Directors and the Board of Commissioners based on a GMS resolution, provided that such grants meet the criteria set out in the applicable regulations.
- Members of the Sharia Supervisory Board shall be granted honorarium and benefits/facilities, including bonuses, the types and amounts of which shall be determined by the GMS.
- In relation to the above, the Board of Directors must submit a proposal to the Annual GMS, without prejudice to the right of the GMS to decide otherwise.
- At the Meeting, the shareholders will be presented with and asked to approve the proposed resolution for this third agenda

### Summary of the Proposed Resolution

- Granting of authority and power to the Series A Dwiwarna Shareholder or its proxy to determine the salary/honorarium, along with benefits and allowances, for members of the Board of Commissioners.
- Granting of authority and power to the Board of Commissioners, subject to prior approval from the Series A Dwiwarna Shareholder or its proxy, to determine the salaries/honoraria, along with benefits and allowances, for members of the Board of Directors and members of the Sharia Supervisory Board.

# Agenda 4

## Legal basis

### Appointment of a Public Accountant at a Public Accounting Firm to Audit the Company's Financial Statements for Financial Year 2026.

- Article 71 paragraph (1) of the State-Owned Enterprises Law.
- Article 59 of OJK Regulation Number 15/POJK.04/2020 concerning the Planning and Implementation of General Meetings of Shareholders of Public Companies ("POJK 15/2020").
- Article 3 in conjunction with Article 5, Article 7, and Article 9 of OJK Regulation Number 9 of 2023 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities ("POJK 9/2023").
- Article 33 paragraphs (2) and (3) of the Minister of State-Owned Enterprises Regulation No. PER-1/MBU/03/2023 concerning Special Assignments and Social and Environmental Responsibility Programs of State-Owned Enterprises ("PER-1/2023").
- Article 15 paragraph (2) letter b.5 in conjunction with Article 25 paragraph (2) letter c, paragraph (4), and paragraph (5) of the Company's Articles of Association.

## Explanation

- The appointment of a Public Accountant and/or Public Accounting Firm to provide audit services on the Company's annual historical financial information must be decided at the GMS taking into account the proposal of the Board of Commissioners.
- The appointment and dismissal of a Public Accountant and/or Public Accounting Firm to provide audit services for the annual historical financial information must be decided at a GMS, taking into account Capital Market regulations.
- Pursuant to Ministerial Regulation 1/2023, the financial statements and implementation reports of the SOE's Social and Environmental Responsibility Program ("TJSL") are integrated with the quarterly and annual reports of SOE performance, outlined in separate chapters.
- During the Annual GMS for the appointment of a Public Accountant and/or Public Accounting Firm, the GMS may delegate its authority to the Board of Commissioners to dismiss the appointed Public Accountant and/or Public Accounting Firm at any time, including appointing a replacement Public Accountant and/or Public Accounting Firm, taking into account Capital Market and Islamic Banking regulations.
- At the Meeting, the shareholders will be presented with and asked to approve the proposed resolution for this fourth agenda item.

# Agenda 4

## Appointment of a Public Accountant at a Public Accounting Firm to Audit the Company's Financial Statements for Financial Year 2026.

### Consideration

**List of KAP and AP of the Company in the Last 7 ( seven ) Years Final , as follows :**

No.	Year	Public Accounting Firm (KAP)	Public Accountant (AP)
1	2019	KAP Purwantono , Sungkoro & Surja (Ernst & Young)	Muhammad Kurniawan
2	2020	KAP Purwantono , Sungkoro & Surja (Ernst & Young)	Alvin Kossim
3	2021	Public Accounting Firm Tanudiredja , Wibisana , Rintis & Partners (PwC Global Network)	Yusuf Wibisana
4	2022	Public Accounting Firm Tanudiredja , Wibisana , Rintis & Partners (PwC Global Network)	Yusuf Wibisana
5	2023	Public Accounting Firm Tanudiredja , Wibisana , Rintis & Partners (PwC Global Network)	Yusuf Wibisana
6	2024	KAP Rintis, Jumadi, Rianto & Rekan which was originally named Public Accounting Firm Tanudiredja , Wibisana , Rintis & Partners (PwC Global Network)	Lucy Luciana Suhenda
7	2025	Public Accounting Firm Purwanto Susanti & Surja (EY Global Limited) ( previously named KAP Purwantono , Sungkoro & Surja )	Yovita

# Agenda 4

## Appointment of a Public Accountant at a Public Accounting Firm to Audit the Company's Financial Statements for Financial Year 2026.

### Summary of the Proposed Resolution

- To approve the appointment of Public Accountant (PA) Christophorus Alvin Kossim of Public Accounting Firm (PAF) Purwanto, Susanti & Surja (a member firm of Ernst & Young Global Limited) to audit the Company's financial statements for financial year 2026.
- To approve the granting of authority and power to the Company's Board of Commissioners, subject to prior written approval from the Series A Dwiwarna Shareholder or its proxy, to appoint a PA and/or PAF for audits of other periods in financial year 2026, to appoint a replacement PA and/or PAF in the event that the appointed PA and/or PAF is unable to complete the audit, and to determine the audit fees for the PA and/or PAF, including any replacement PA and/or PAF.

# Agenda 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) for 2027, including any amendments thereto from the General Meeting of Shareholders to the party designated by the General Meeting of Shareholders.

### Legal basis

- Article 15G paragraph (2) and paragraph (6) of the State-Owned Enterprises Law
- Article 20 *in conjunction with* Article 21 of the BSI's Articles of Association

### Explanation

- The Board of Directors is required to prepare a Draft Long-Term Plan (RJP) in accordance with the SOE Roadmap, in compliance with the prevailing laws and regulations governing State-Owned Enterprises.
- The Company's Work Plan and Budget (RKAP) and Long-Term Plan (RJP) shall be subject to approval by the General Meeting of Shareholders (GMS).
- Such authority of the GMS may be delegated to the Board of Commissioners, subject to prior approval from the Series A Dwiwarna Shareholder.
- Where the authority of the GMS is delegated to the Board of Commissioners, the draft RKAP, which has been signed by all members of the Board of Directors and the Board of Commissioners, shall be subject to the following provisions:
  - a) It must be submitted to the GMS or its proxy for approval no later than 30 (thirty) days before the commencement of the new financial year;
  - b) The GMS or its proxy must grant approval no later than 30 (thirty) days after the beginning of the financial year.
  - c) If the draft RKAP has not been approved by the GMS or the Board of Commissioners within the aforementioned period, the RKAP of the previous year shall remain in effect.
- Where the authority of the GMS is delegated to the Board of Commissioners, the draft RJP, which has been signed by all members of the Board of Directors and the Board of Commissioners, shall be subject to the following provisions:
  - a) It must be submitted to the GMS or its proxy for approval no later than 90 (ninety) days before the commencement of the first financial year of the RJP; and
  - b) The GMS or its proxy must grant approval no later than 30 (thirty) days before the commencement of the first financial year of the RJP.
- At the Meeting, the shareholders will be presented with and asked to approve the proposed resolution for this fifth agenda.

### Summary of the Proposed Resolution

- Granting of authority and power to the Company's Board of Commissioners, subject to prior written approval from the Series A Dwiwarna Shareholder or its proxy, to approve the Company's Long-Term Plan (RJPP) for 2026–2030 and the Company's Work Plan and Budget (RKAP) for 2027, including any amendments thereto.

# Agenda 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.

### Legal basis

Article 6 paragraph (1) (2) and Article 7 of OJK Regulation Number 30/POJK.04/2015 concerning the Report on the Realization of the Use of Proceeds from Public Offering (“**POJK 30/2015**”)

### Explanation

- The Company is required to account for the use of proceeds from the Public Offering at each Annual General Meeting of Shareholders (AGMS) until all proceeds from the Public Offering have been disbursed.
- This accountability report must be made at the nearest Annual General Meeting of Shareholders, even if the use of proceeds has not yet been completed within one year of the allotment date or if all proceeds from the Public Offering have been fully utilized.
- This realization report must be included as an agenda item at the Annual General Meeting of Shareholders (AGMS).
- There are no proposed resolutions in this agenda item, as this agenda item does not require GMS approval and is mandatory, requiring the Board of Directors to report the use of proceeds from the Public Offering until the funds are fully utilized in accordance with the intended use of the funds to the GMS. Therefore, no resolutions are made at the Annual General Meeting of Shareholders.

# Agenda 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.

Nama Emiten : PT Bank Syariah Indonesia Tbk

Periode Pelaporan\*) : Laporan Pertama / Laporan Bulan Juni tahun 2025

(dalam Rp)

No.	Jenis Penawaran Umum	Tanggal Efektif	Nilai Realisasi Hasil Penawaran Umum			Rencana Penggunaan Dana		Realisasi Penggunaan Dana		Sisa Dana Hasil Penawaran Umum
			Jumlah Hasil Penawaran Umum	Biaya Penawaran Umum	Hasil Bersih	Uraian	Total	Uraian	Total	
1	Penawaran Umum Berkelanjutan Sukuk Mudharabah Berlandaskan Keberlanjutan Berkelanjutan I Bank BSI Tahap II Tahun 2025	26 Juni 2025	5.000.000.000.000	7.840.000.000	4.992.160.000.000	<p>Seluruh Dana yang diperoleh dari hasil Penawaran Umum ini, setelah dikurangi dengan biaya-biaya emisi terkait, akan digunakan Perseroan untuk penyaluran pembiayaan baru atau pun pembiayaan yang sudah ada (existing) baik langsung atau pun tidak langsung atas kegiatan-kegiatan yang termasuk dalam kategori Kegiatan Usaha Berwawasan Lingkungan (KUBL) dan Kegiatan Usaha Berwawasan Sosial (KUBS) sebagaimana diatur dalam POJK No. 18 Tahun 2023 tentang penerbitan dan persyaratan efek bersifat utang dan sukuk berlandaskan keberlanjutan. Penggunaan dana untuk Penyaluran pembiayaan yang sudah ada (existing) pada kategori KUBL dan KUBS dengan rincian :</p>		<p>Seluruh Dana yang diperoleh dari hasil Penawaran Umum ini, setelah dikurangi dengan biaya-biaya emisi terkait, akan digunakan Perseroan untuk penyaluran pembiayaan baru atau pun pembiayaan yang sudah ada (existing) baik langsung atau pun tidak langsung atas kegiatan-kegiatan yang termasuk dalam kategori Kegiatan Usaha Berwawasan Lingkungan (KUBL) dan Kegiatan Usaha Berwawasan Sosial (KUBS) sebagaimana diatur dalam POJK No. 18 Tahun 2023 tentang penerbitan dan persyaratan efek bersifat utang dan sukuk berlandaskan keberlanjutan. Penggunaan dana untuk Penyaluran pembiayaan yang sudah ada (existing) pada kategori KUBL dan KUBS dengan rincian :</p>		
						<p>1. Kategori KUBL memiliki porsi minimal sebesar 30% dan maksimal sebesar 50%. Adapun pembagian pada kategori KUBL porsi terbesarnya yaitu minimal sebesar 50% pada kategori (1) energi terbarukan, (2) produk yang dapat mengurangi penggunaan sumber daya dan menghasilkan lebih sedikit polusi serta (3) pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan dan sisanya untuk 7 (tujuh) Kategori KUBL Lainnya.</p>	1.761.306.475.944	<p>1. Kategori KUBL memiliki porsi minimal sebesar 30% dan maksimal sebesar 50%. Adapun pembagian pada kategori KUBL porsi terbesarnya yaitu minimal sebesar 50% pada kategori (1) energi terbarukan, (2) produk yang dapat mengurangi penggunaan sumber daya dan menghasilkan lebih sedikit polusi serta (3) pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan dan sisanya untuk 7 (tujuh) Kategori KUBL Lainnya.</p>	1.761.306.475.944	-
						<p>2. Kategori KUBS memiliki porsi minimal sebesar 50% dan maksimal sebesar 70%. Adapun pembagian kategori KUBS porsi terbesarnya yaitu minimal sebesar 50% pada kategori (1) penciptaan lapangan kerja dan program yang dirancang untuk mencegah dan/atau mengurangi pengangguran, termasuk pembiayaan usaha kecil menengah dan pembiayaan mikro, (2) peningkatan pemberdayaan sosio ekonomi serta (3) akses terhadap layanan esensial dan sisanya untuk 3 (tiga) kategori KUBS lainnya.</p>	3.230.853.524.056	<p>2. Kategori KUBS memiliki porsi minimal sebesar 50% dan maksimal sebesar 70%. Adapun pembagian kategori KUBS porsi terbesarnya yaitu minimal sebesar 50% pada kategori (1) penciptaan lapangan kerja dan program yang dirancang untuk mencegah dan/atau mengurangi pengangguran, termasuk pembiayaan usaha kecil menengah dan pembiayaan mikro, (2) peningkatan pemberdayaan sosio ekonomi serta (3) akses terhadap layanan esensial dan sisanya untuk 3 (tiga) kategori KUBS lainnya.</p>	3.230.853.524.056	-
<b>Jumlah</b>			<b>5.000.000.000.000</b>	<b>7.840.000.000</b>	<b>4.992.160.000.000</b>		<b>4.992.160.000.000</b>	<b>4.992.160.000.000</b>	-	

# Agenda 7

## Amendments to the Company's Articles of Association.

### Legal basis

- Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector (“UUP2SK”).
- OJK Regulation No. 17 of 2024 concerning the Implementation Bullion Business Activities (“POJK 17/2024”).
- OJK Letter Number S-53/PB.22/2025 dated February 12, 2025 concerning Licensing for the Operation of Gold Deposit Products and Gold Trading.
- OJK Letter Number S-259/PB.22/2025 dated November 10, 2025 concerning Licensing for the Operation of Gold Deposit Products.
- DSN-MUI Fatwa No. 166/DSN-MUI/II/2026 dated February 11 , 2026 concerning Bullion Business Activities based on Sharia Principles.
- Central Statistics Agency Regulation No. 7 of 2025 concerning Standard Classification of Indonesian Business Fields.
- OJK Regulation No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units (“ POJK 2/2024 ”).

### Explanation

- Referring to the provisions above, there are several provisions of the Articles of Association that need to be readjusted and harmonized with applicable provisions.
- Several provisions proposed for amendment are as follows.:
  - 1) **Addition of Bullion Bank's business activities (Article 3 paragraph (2) of BSI's Articles of Association);**
  - 2) **Related to the provisions for Sharia Supervisory Board meetings with the members of the Board of Directors and the members of the Board of Commissioners in accordance with the minimum meeting frequency requirements as stipulated in POJK 2/2024. (Article 13 paragraph (2), Article 16 paragraph (3), and Article 19 Paragraph 4 of BSI's Articles of Association)**
- At the Meeting, the proposed amendments to the Company's Articles of Association as referred to above will be presented and submitted to the Shareholders for approval, as well as the approval of the General Meeting of Shareholders to grant authority to the Board of Directors to undertake all actions necessary in connection with the amendments to the Company's Articles of Association, in accordance with the prevailing laws and regulations and Sharia principles.
- To approve the amendments to the Company's Articles of Association in relation to the above resolutions.
- To grant power and authority to the Company's Board of Directors, with the right of substitution, to take all actions necessary in connection with the resolutions of this Meeting agenda.

### Summary of the Proposed Resolution

# Matrix of Amendments to the Articles of Association

1

Regarding

INCLUSION OF BANK BULLION IN BANK BUSINESS ACTIVITIES

BSI Articles of Association ( new )

Article 3 paragraph (2) of BSI's Articles of Association

Legal Basis for Bullion Bank

1. Law No. 4 of 2023 concerning Development and Strengthening of the Financial Sector.
2. POJK No. 17 of 2024 concerning Implementation Bullion Business Activities .
3. OJK Letter Number S-53/PB.22/2025 dated February 12<sup>th</sup>, 2025 concerning Licensing for the Operation of Gold Deposit Products and Gold Trading.
4. OJK Letter Number S-259/PB.22/2025 dated November 10<sup>th</sup>, 2025 concerning Licensing for the Operation of Gold Deposit Products.
5. DSN-MUI Fatwa No. 166/DSN-MUI/II/2026 dated February 11 , 2026 concerning Bullion Business Activities based on Sharia Principles.

Considerations / reasons

- The classification of KBLI (Indonesian Standard Industrial Classification) for Bullion Business Activities has been issued in the Statistical Classification Compendium as set out in the Appendix to Statistics Indonesia Regulation No. 7 of 2025, namely:
  - a) Trading in Financial Markets on Own Account under Code 64994 (covering trading activities of financial instruments, including bullion);
  - b) Sharia Bullion Banking Activities under Code 64997 (covering activities of receiving deposits of precious metals and extending loans in precious metals);
  - c) Financial Asset Custody and Futures Commodity Contract Activities under Code 66132 (covering custodial services for bullion financial assets).Such classifications provide administrative clarity and official categorisation of Sharia Bullion Banking business activities within the framework of the national business classification system.
- In the context of future development of the bullion business, including potential product expansion, business model development, as well as strategic partnerships, it may be necessary to include a more explicit and definitive reference to Bullion Business Activities in the Company's corporate documents. This also includes the need to adjust and/or update the registered KBLI data in the SABH AHU Online system, which is integrated with the OSS (Online Single Submission) system for business licensing issuance.
- Based on the foregoing, for the purpose of registering the Bullion Bank KBLI in the OSS system, it is necessary to include the "Bullion Bank" business activity in the Article on the Bank's Business Activities in the Company's Articles of Association.

# Matrix of Amendments to the Articles of Association

1

## Regarding

## INCLUSION OF BANK BULLION IN BANK BUSINESS ACTIVITIES

Articles of Association of BSI

Article 3 paragraph (2) of BSI's Articles of Association

Initial

(2) For reach purpose and objectives mentioned above , the Company can carry out business main as following :

- 1) Raising funds in form savings in the form of Giro, Savings..... etc.
- 2) ..... etc.
- 3) ... etc.

22) Carry out other activities commonly undertaken in the banking sector, provided that such activities do not conflict with Sharia principles and are in accordance with the applicable laws and regulations.

Proposal Change

Addition in paragraph (2), as follows:

(2) in order to achieve the aforementioned purposes and objectives, the Company may carry out the following principal business activities:

- 1) To Raise funds in the form of deposit, including current accounts, Savings..... etc.
- 2) ..... etc.
- 3) ... etc.

22) *To carry out Bullion business activities, which include:*

- a. *Gold Savings;*
- b. *Gold Financing;*
- c. *Gold Trading ;*
- d. *Gold Custody; and/ or*
- e. *Other Activities carried out by financial services institutions, including but not limited to trading in financial markets covering trading of bullion financial instruments and custodial services for bullion financial assets.*

23) To carry out other activities commonly undertaken in the banking sector, provided that such activities do not conflict with Sharia principles and are in accordance with the applicable laws and regulations.

# Matrix of Amendments to the Articles of Association

2

Regarding

## MINIMUM FREQUENCY OF MEETINGS OF THE SHARIA SUPERVISORY BOARD WITH THE BOARD OF DIRECTORS AND/OR THE BOARD OF COMMISSIONERS

Articles of Association of BSI

Article 13 Paragraph (2)  
Article 16 Paragraph (3)  
Article 19 Paragraph (4)

Considerations / reasons

Pursuant to Article 31 paragraphs (1) to (4) of POJK No. 2/2024, the Sharia Supervisory Board (SSB) is required to hold joint meetings with the majority of the members of the Board of Directors and the majority of the members of the Board of Commissioners at least once every four months.

Initial

### Article 13 paragraph (2):

The Board of Directors shall convene meetings with the Board of Commissioners and/or the Sharia Supervisory Board on a regular basis at least once every 1 (one) month.

### Article 16 paragraph (3):

The Board of Commissioners shall convene meetings with the Board of Directors and/or the Sharia Supervisory Board on a regular basis at least once every 1 (one) month.

### Article 19 paragraph (4):

The Sharia Supervisory Board shall convene meetings with the Board of Directors and/or the Board of Commissioners on a regular basis at least once every 1 (one) month, and such meetings may be held provided that they are attended by a majority of the members of the Sharia Supervisory Board and a majority of the members of the Board of Directors and/or the Board of Commissioners of the Company.

Proposal Change

### Article 13 paragraph (2):

The Board of Directors shall convene meetings with the Board of Commissioners on a regular basis at least once every 1 (one) month, and with the Sharia Supervisory Board at least once every 4 (four) months, in accordance with the applicable laws and regulations.

### Article 16 paragraph (3):

The Board of Commissioners shall convene meetings with the Board of Directors on a regular basis at least once every 1 (one) month, and with the Sharia Supervisory Board at least once every 4 (four) months, in accordance with the applicable laws and regulations.

### Article 19 paragraph (4):

The Sharia Supervisory Board, together with a majority of the members of the Board of Directors and/or a majority of the members of the Board of Commissioners, shall convene joint meetings at least once every 4 (four) months, in accordance with the applicable regulations.

# Agenda 8

## Changes in the Composition of the Company's Board of Commissioners.

### Legal basis

- Article 27 of the State-Owned Enterprises Law, concerning the appointment and dismissal of the Board of Commissioners by the GMS.
- OJK Regulation No. 33/POJK.04/2014 dated December 8, 2014, concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies ("POJK 33")
- Article 5 paragraph (4) letter c number 3 of the Company's Articles of Association, concerning the special rights of holders of the Company's Series A Dwiwarna share.
- Article 14 paragraphs (8), (9), (10), and (11) of the Company's Articles of Association, concerning the appointment and dismissal of members of the Board of Commissioners.
- Letter from the State-Owned Enterprises Supervisory Agency (BP BUMN) Number SR-161/BP/04/2026 dated April 8, 2026, concerning the Addition of an Agenda to the Annual General Meeting of Shareholders (AGM) for the 2025 Fiscal Year of PT Bank Syariah Indonesia (Persero), Tbk. ("BP BUMN Letter of April 8, 2026")

### Explanation

- BP BUMN, as the holder of the Series A Dwiwarna Share, has the privilege of proposing agenda items for the GMS. Through a letter from BP BUMN dated April 8, 2026, BP BUMN proposed the addition of this agenda item to be decided at the Meeting.
- Members of the Company's Board of Commissioners are appointed and dismissed by a GMS held in accordance with the provisions of the Company's Articles of Association.
- The GMS resolution regarding the appointment and dismissal of members of the Company's Board of Commissioners also stipulates the effective date of such appointment and dismissal. If the GMS does not stipulate this, the appointment and dismissal of members of the Board of Commissioners shall be effective upon the closing of the GMS.
- Members of the Company's Board of Commissioners are appointed for a term commencing on the date determined by the appointing GMS and ending at the closing of the fifth Annual GMS following the date of their appointment.
- The proposed resolutions on this eighth agenda item will be presented at the Meeting and the Shareholders' approval will be sought.

### Summary of the Proposed Resolution

- To approve the proposal submitted by the Series A Dwiwarna Shareholder or its proxy at the Meeting.

# Agenda 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.

### Legal basis

- Article 11 paragraph (9) of the BSI's Articles of Association, for the term of office of the Board of Directors
- Article 14 paragraph (10) letter a of the BSI's Articles of Association, for the term of office of the Board of Commissioners.
- Article 17 paragraph (11) of the BSI's Articles of Association, for the term of office of the Sharia Supervisory Board
- BP BUMN Letter Number S-12/Wk2.BPU/01/2026 dated January 13, 2026, concerning the Confirmation of the Term of Office of the Company's Board of Directors and Board of Commissioners. ("State-Owned Enterprises Regulatory Agency Letter of January 13, 2026").

### Explanation

- The Company has adjusted the provisions on the terms of office of the Board of Directors, Board of Commissioners, and Sharia Supervisory Board in the Company's Articles of Association to comply with the State-Owned Enterprises Law as follows:
  - "determined by the GMS appointing them and no later than the closing of the fifth Annual GMS following their appointment."
- The terms of office of all members of the Company's Board of Directors, Board of Commissioners, and Sharia Supervisory Board are currently based on the GMS resolution for their respective appointments, namely "ending at the closing of the third Annual GMS following their appointment."
- Based on the letter from BP BUMN dated 13 January 2026, it is necessary to reaffirm through a GMS Resolution the term of office in accordance with the provisions of the SOE Law as adopted in the Company's Articles of Association, namely: "ending at the closing of the 5th (fifth) Annual General Meeting of Shareholders following the appointment."
- In order to comply with the provisions of the Company's Articles of Association and the BP BUMN Letter dated January 13<sup>rd</sup>, 2026, it is necessary to confirm the adjustments to the terms of office of the members of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board.
- At the Meeting, the proposed decisions in this ninth agenda will be presented and the Shareholders' approval will be sought.

## Agenda 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.

#### Summary of the Proposed Resolution

- To approve the reaffirmation of the term of office of each member of the Board of Directors, the Board of Commissioners, and the Sharia Supervisory Board of the Company.
- To grant authority and power to the Board of Directors of the Company, with the right of substitution, to take all necessary actions in connection with the resolutions of this Meeting, including submitting them to the relevant authorities in accordance with the applicable regulations, and to take any and all actions deemed necessary and appropriate for such purposes without exception.



**Thank You**