

## NOTICE OF ANNUAL GENERAL MEETING OF SHAREHOLDERS OF PT BANK SYARIAH INDONESIA (PERSERO) TBK

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

Day, Date : Friday, April 17, 2026  
Time : 14.00 WIB – finished  
Place and Mechanism : Central Jakarta, via facility *Electronic General Meeting System* KSEI (“**eASY.KSEI**”) in link <https://akses.ksei.co.id/> which provided by PT Kustodian Sentral Efek Indonesia (“**KSEI**”).

The meeting will be held with the following agenda items:

- 1. Approval of the Annual Report and Ratification of the Company's Financial Statements, as well as Approval of the Board of Commissioners' Supervisory Duties Report for the 2025 Financial Year, as well as Granting of Full Release and Discharge (volledig acquit et de charge) to the Board of Directors for their Management Actions of the Company and the Board of Commissioners for their Supervisory Actions of the Company that have been carried out during the 2025 Financial Year.**

Legal Basis & Explanation :

- i. Legal basis:
  - a) Article 66 *unctis* Article 67, Article 68, Article 69, Article 78 paragraph (3) and Article 116 letter c of the Republic of Indonesia Law Number 40 of 2007 concerning Limited Liability Companies as changed final with Invite Republic of Indonesia Law Number 6 of 2023 concerning Determination Regulation Government Replacement Invite Law of the Republic of Indonesia Number 2 of 2022 concerning Job Creation Becomes Invite Law (“**UUPT**”).
  - b) Article 15 H paragraph (1) of the Law Number 19 of 2003 concerning State-Owned Enterprises as changed with Constitution Number 1 of 2025 concerning Change Third on Constitution Number 19 of 2003 concerning State-Owned Enterprises and Law Invite Number 16 of 2025 concerning Change Fourth on Constitution Number 19 of 2003 concerning State-Owned Enterprises (“**BUMN Law**”).
  - c) Article 25 paragraph (1) (2) (3) *in conjunction with* Article 22 paragraph (5) of BSI's Articles of Association.
- ii. Explanation:

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

  - a) Report The Company's Annual Report includes Report Task Supervision of the Company's Board of Commissioners for Year The 2025 book ends on December 31 , 2025.
  - b) Report Corporate Finance for year book ending on December 31 , 2025 .

- c) Approval / ratification from the Shareholders on this agenda item at a time give release and settlement not quite enough answer completely ( *volledig acquit et de charge* ) to all over member Board of Directors on action management of the Company and to the Board of Commissioners on action supervision of the Company that has been executed during year books ending on December 31 , 2025 , to the extent action the No is action criminal and reflected in reports the on .

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

### Legal Basis & Explanation :

- i. Legal basis:
  - a) Article 70 and Article 71 of the UUPT.
  - b) Article 22 paragraph (9) *in conjunction with* Article 25 paragraph (2) letter b, Article 30 of the BSI Articles of Association.
- ii. Explanation:
  - a) Use profit The Company's net income includes determination amount elimination For reserves decided by the Annual GMS .
  - b) The company is obliged set aside amount certain from profit every year book For reserves until reach at least 20% of the amount of capital placed and paid up .
  - c) Board of Directors must submit proposal to the Annual GMS about use profit clean that has not been divided , which can be set aside .
  - d) Details more carry on regarding the Company's Net Profit for the Year 2025 Book can seen in Report Finance on Report The Company's Annual Report for 2025 which can downloaded via the link [https://ir.bankbsi.co.id/financial\\_reports](https://ir.bankbsi.co.id/financial_reports)
  - e) In the Meeting will be presented and the Shareholders will be asked for approval regarding the proposed use of profits net profit of the Company for year book ending on December 31 , 2025.

## **3. Determination of Salary/Honorarium including Facilities and Allowances for the 2026 Financial Year and Remuneration for Performance for the 2025 Financial Year Determined for the Company's Board of Directors, Board of Commissioners, and Sharia Supervisory Board.**

### Legal Basis & Explanation :

- i. Legal basis:
  - a) Article 96 paragraph (1) *in conjunction with* Article 113 of the UUPT.
  - b) Article 76 of the Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023 concerning Organs and Human Resources of State - Owned Enterprises ("**PER-3/2023**").
  - c) 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**").
  - d) 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**")
  - e) Article 11 paragraph (15) *unctis* Article 14 paragraph (25), Article 17 paragraph (24), and Article 30 paragraph (2) and paragraph (7) of the Company's Articles of Association.

- ii. Explanation:
  - a) The salaries of members of the Board of Directors of State-Owned Enterprises (BUMN) and the honorarium of the Board of Commissioners of BUMN are determined by the GMS annually for one year, starting from January of the current year. BUMN may provide performance awards and/or other forms of remuneration to members of the Board of Directors and Board of Commissioners based on the GMS's determination, provided they meet the criteria set by applicable regulations.
  - b) Members of the Sharia Supervisory Board are given honorariums and allowances/facilities including bonuses, the type and amount of which are determined by the GMS.
  - c) Regarding the above matter, the Board of Directors must submit a proposal to the Annual GMS without reducing the right of the GMS to decide otherwise.
  - d) At the Meeting, the Shareholders will present and seek approval for the proposed decision on this third agenda item.

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

##### Legal Basis & Explanation :

- i. Legal basis:
  - a) Article 71 paragraph (1) of the State-Owned Enterprises Law.
  - b) Article 59 of OJK Regulation Number 15/POJK.04/2020 concerning Planning and Implementation of General Meeting of Shareholders of Public Companies ("**POJK 15/2020**").
  - c) Article 3 *unctis* Article 5, Article 7 and Article 9 of OJK Regulation Number 9 of 2023 concerning Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities ("**POJK 9/2023**").
  - d) Article 33 paragraph (2) and paragraph (3) of BUMN Ministerial Regulation No. PER-1/MBU/03/2023 concerning Assignment Special and Social and Environmental Responsibility Program of State-Owned Enterprises ("**PER-1/2023**").
  - e) 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.
- ii. Explanation:
  - a) Appointment Public Accountants (AP) and/ or Public Accounting Firms (KAP) which will give audit services on information finance historical The Company's annual report is mandatory decided in the GMS with consider proposal of the Board of Commissioners.
  - b) Appointment and dismissal Public Accountants and/ or Public Accounting Firms that will give audit services on information finance historical annual must decided in the GMS, with notice regulations in the Capital Market sector .
  - c) According to Ministerial Regulation 1/2023 that Report finance and reports implementation of the BUMN Social and Environmental Responsibility Program ("TJSL") to become One unity with report quarterly and reports annual the performance of state-owned enterprises as outlined in chapter alone .
  - d) In the implementation of the Annual GMS for the appointment of Public Accountants and/or Public Accounting Firms, the GMS may delegate its authority to the Board of Commissioners to dismiss at any time the appointed Public Accountants and/or Public Accounting Firms, including appointing replacement Public Accountants and/or Public Accounting Firms, with due regard to regulations in the Capital Market and Islamic Banking sectors.
  - e) At the Meeting, the Shareholders will present and seek approval for the proposed decision on this fourth agenda item.

**5. Delegation of Authority to Approve the 2026-2030 Company Long-Term Plan (RJPP) and the 2027 Company Work and Budget Plan (RKAP) and its amendments from the GMS to the party appointed by the GMS.**

Legal Basis & Explanation :

- i. Legal basis:
  - a) Article 15G paragraph (2) and paragraph (6) of the BUMN Law
  - b) Article 20 *in conjunction with* Article 21 of BSI's Articles of Association
- ii. Explanation:
  - a) Board of Directors must compile Design Long Term Plan (RJP) with based on the BUMN Roadmap in accordance with with provision regulation legislation in the field of State-Owned Enterprises.
  - b) Plan Company Work and Budget (RKAP) and Long Term Plan (RJP) which are prepared approved by the GMS.
  - c) The authority of the GMS can empowered to the Board of Commissioners with moreover formerly get agreement Dwiwarna Series A Shareholders .
  - d) In terms of the authority of the GMS is authorized to the Board of Commissioners, the draft RKAP which has been signed by all member Board of Directors and Board of Commissioners, with provision:
    - 1) Must be submitted to the GMS or Power of Attorney for get approval , no later than 30 ( three) twenty ) days before year book new started ;
    - 2) GMS or The authorized person is obliged to agree no later than 30 ( three) twenty ) days after year budget walk .
    - 3) In terms of draft RKAP not yet approved by the GMS or the Board of Commissioners in period time the on then the RKAP for the year previously implemented .
  - e) In terms of the authority of the GMS is authorized to the Board of Commissioners, the draft RJP which has signed by all member Board of Directors and Board of Commissioners, with provision:
    - 1) Must be submitted to the GMS or the authorized person to obtain approval, no later than 90 (ninety) days before the start of the first financial year of the RJP; and
    - 2) GMS or The authorized person is obliged to agree no later than 30 ( three) twenty ) days before the beginning year book first CPR.
  - f) At the Meeting, the Shareholders will present and request approval for the proposed decision on this fifth agenda item.

**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 & Explanation :

- i. Legal basis:

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

- ii. Explanation:
  - a) The company is obliged accountable realization use of proceeds Public Offering in every Annual GMS until with all proceeds offer general has realized .
  - b) Accountability the must conducted at the Annual GMS closest although realization use of funds not yet covers 1 (one) year after date rationing or in matter all proceeds offer has finished realized .
  - c) Report realization the must made into as one of the agenda items in the Annual GMS .
  - d) There are no proposed decisions in this agenda item, because this agenda item does not require the approval of the GMS and is mandatory, requiring the Board of Directors to report the realization of the use of funds from the public offering until the funds are used up in accordance with the intended use of the funds to the GMS. Therefore, no decisions are taken at the Annual GMS.

## 7. Changes to the Company's Articles of Association.

### Legal Basis & Explanation :

- i. Legal basis:
  - a) Law No. 4 of 2023 concerning Development and Strengthening of the Financial Sector (“**UUP2SK**”).
  - b) OJK Regulation No. 17 of 2024 concerning Implementation Bullion Business Activities (“**POJK 17/2024**”).
  - c) OJK Letter Number S-53/PB.22/2025 dated February 12, 2025 concerning Licensing Implementation Product Gold Deposits and Gold Trading.
  - d) OJK Letter Number S-259/PB.22/2025 dated November 10, 2025 concerning Licensing Implementation Product Gold Savings .
  - e) DSN-MUI Fatwa No. 166/DSN-MUI/II/2026 dated February 11 , 2026 concerning Bullion Business Activities based on Sharia Principles .
  - f) Central Statistics Agency Regulation Number 7 of 2025 concerning Standard Classification of Indonesian Business Fields .
  - g) OJK Regulation No. 35 of 2024 concerning Pension Fund Licensing and Institutions (“**POJK 35/2024**”).
  - h) OJK Regulation No. 2 of 2024 concerning Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units (“**POJK 2/2024**”).
- ii. Explanation:
  - a) Referring to the provisions above , there is a number of provision Articles of Association that are necessary customized back and harmonized with applicable provision .
  - b) A number of provision the proposed intended For changed is as following :
    - 1) Addition activity Bullion Bank's business in Article 3 paragraph (2) of the Company's Articles of Association;
    - 2) Adjustment provision related action Directors who need GMS approval including about establishment of a pension fund , where based on OJK provisions for The establishment of the Financial Institution Pension Fund (DPLK) is not need GMS approval ;
    - 3) Related with provision joint Sharia Supervisory Board meeting majority member Directors and majority adjusted members of the Board of Commissioners with minimum frequency requirements meeting in accordance provisions of POJK 2/2024.
  - c) In the Meeting will presented and requested Shareholders ' approval regarding proposal change The Company's Articles of Association as intended and the approval of the GMS for give authority to Board of Directors in do all necessary

actions in connection with change A. The Company's Articles of Association in accordance with with provision regulation applicable laws and sharia principles .

## 8. Confirmation of Adjustment of the Term of Office of Members of the Board of Directors, Board of Commissioners and Sharia Supervisory Board with the Company's Articles of Association.

### Legal Basis & Explanation :

- i. Legal basis:
  - a) Article 11 paragraph (9) of the BSI Articles of Association, for term of office Member Board of Directors .
  - b) Article 14 paragraph (10) letter a of the BSI Articles of Association, for position Member of the Board of Commissioners.
  - c) Article 17 paragraph (11) of the BSI Articles of Association, for term of office Member of the Sharia Supervisory Board .
  - d) State-Owned Enterprises Regulatory Agency Letter Number S-12/Wk2.BPU/01/2026 dated January 13, 2026 regarding Confirmation of Term of Office The Company's Board of Directors and Board of Commissioners. ("**Letter of BP BUMN January 13, 2026**").
  
- iii. Explanation:
  - a) Based on the BP BUMN Letter dated January 13, 2026, BP BUMN confirmed a number of matter between other :
    - 1) Length of service member Directors and members of the Board of Commissioners of BUMN for a maximum of sd closing of the 5th Annual General Meeting of Shareholders since appointment decision determined member Directors and members of the Board of Commissioners of BUMN; and
    - 2) Length of service member Directors and members of the Board of Commissioners said , applies for member Directors and members of the Board of Commissioners of BUMN who are currently This Still take office without except .
  - b) The company has adapt terms of office Board of Directors, Board of Commissioners and Sharia Supervisory Board in BSI's Articles of Association as following :

*"determined by the GMS that appointed him and no later than with closing of the 5th (fifth) Annual GMS after date his appointment."*
  - c) Term of office member The Board of Directors, Board of Commissioners and Sharia Supervisory Board of BSI at the moment This is :

*"counted since the closing of the GMS that appointed him or otherwise determined by the GMS and ends at the closing of the 3rd (third) Annual GMS after his appointment."*
  - d) Since effectiveness BSI Articles of Association, not yet There is adjustment of term of office Member Board of Directors, Board of Commissioners and Sharia Supervisory Board .
  - e) In order to fulfil provision BSI's Articles of Association and the BP BUMN Letter dated January 13, 2026 , then need done affirmation adjustment of term of office Member Directors , Members of the Board of Commissioners and Members of the Sharia Supervisory Board .
  - f) In the Meeting will presented and requested Shareholders approval of the proposed decision on this eighth agenda item.

## Notes:

1. The Company does not send separate invitations to the Company's Shareholders because this Invitation is in accordance with Article 14 paragraph ( 9 ) of the Company's Articles of Association. and therefore this Summons constitutes an official invitation to the Company's Shareholders.
2. Shareholders entitled to attend the Meeting are the Company's Shareholders whose names are recorded in the Company's Shareholders Register and/or the Company's shareholders in the securities account balance records at the Collective Custody of PT Kustodian Sentral Efek Indonesia on **Wednesday, March 25, 2026, at 16.15 WIB** (hereinafter referred to as "**Eligible Shareholders**" ).
3. Notice OJK Regulation Number 14 of 2025 dated June 20, 2025 concerning Implementation General Meeting of Shareholders , General Meeting of Shareholders Bonds , and Electronic General Meeting of Sukuk Holders ("**POJK e-RUPS**") and KSEI Regulation Number : XI-B of 2022 concerning Procedures for Implementation Electronic General Meeting of Shareholders accompanied by with Voting via the KSEI Electronic General Meeting System (eASY.KSEI):
  - a. Meeting will held in a way electronic through eASY.KSEI onsite implementation Meeting. Based on Article 24 paragraph (5) of POJK e-RUPS and taking into account capacity room , the Company is authorized limit amount Shareholders who can attend Meeting in a way physique .
  - b. Shareholders must attend electronically or provide power of attorney through the eASY.KSEI Facility with the following procedures:
    - 1) Shareholders must first register with the KSEI Securities Ownership Reference Facility ("**AKSes KSEI**"). If not yet registered, Shareholders are requested to register via the website <https://akses.ksei.co.id> .
    - 2) For registered Shareholders, power of attorney is granted in eASY.KSEI via the website <https://easy.ksei.co.id> ("**e-Proxy**").
    - 3) Shareholders may declare their power of attorney and vote, change the appointment of the Attorney and/or vote choice for the Meeting Agenda, or revoke their power of attorney, from the date of the Meeting Invitation until no later than 1 (one) working day before the date of the Meeting, namely on Thursday, April 16, 2026 at 12.00 WIB.
  - c. Things that need to be done attention to the registration process for Shareholders through eASY.KSEI as following :
    - 1) Shareholders who register their attendance electronically are required to register their attendance on the day of the Meeting with the following explanation:
      - a) Local individual shareholders who have not provided a declaration of attendance or power of attorney in eASY.KSEI by the specified deadline and wish to attend the Meeting electronically.
      - b) Local individual Shareholders who have submitted a declaration of attendance, but have not yet determined their voting choice in eASY.KSEI by the specified deadline and wish to attend the Meeting electronically.
      - c) The Power of Attorney from Shareholders who have give power to the Independent Representative or Individual Representative, but Not yet set choice voice in eASY.KSEI until the specified time limit .
      - d) The Power of Attorney from Shareholders who have give power to participant / *intermediary* ( Custodian Bank or Securities Company ) and has set choice voice in eASY.KSEI until the specified time limit .
    - 2) Delays or failures in the electronic registration process for any reason will result in Shareholders or their Authorized Persons being unable to attend the Meeting

- electronically, and their share ownership will not be counted as a quorum for attendance.
- 3) Registration guide, registration, use and explanation more carry on about eASY.KSEI and AKSes KSEI can viewed on the KSEI website with links <https://akses.ksei.co.id/> and <https://easy.ksei.co.id> or the Company's website.
  - d. Chairperson of the Meeting, Board of Directors, Board of Commissioners and Sharia Supervisory Board as well as profession capital market support that helps implementation Meeting attend On-site meeting implementation Meeting.
4. Meeting Agenda Materials are available during working hours from the date of the Meeting Invitation until the Meeting is held. Meeting Agenda Materials can be downloaded on the Company's website in accordance with Article 18 paragraph (1) and paragraph (2) of OJK Regulation Number 15/POJK.04/2020 of 2020 concerning Planning and Implementation General Meeting of Shareholders of Public Companies.

**Jakarta, March 26, 2026**

**Board of Directors**