ANNOUNCEMENT
ANNUAL GENERAL MEETING OF SHAREHOLDERS
PT Bank CIMB Niaga Tbk

Hereby announced to all shareholders of PT Bank CIMB Niaga Tbk (the "Company") that the Company will hold Annual General Meeting of Shareholders ("Meeting") on Thursday, 9 April 2020.

Pursuant to the Articles of the Association ("AoA") of the Company and Financial Authority Services (Otoritas Jasa Keuangan) Regulation Number 32/POJK.04/2014 regarding the Plan and Implementation of the General Meeting of Shareholders of a Public Company ("OJK Regulation No. 32/POJK.04/2014"), hereby informed as follows:

1. The Invitation and Agenda of the Meeting will be published in 1 (one) daily newspaper with nationwide circulation in Bahasa Indonesia and 1 (one) daily newspaper with nationwide circulation in English, the Company’s website, and website of the Indonesian Stock Exchange ("IDX") on Wednesday, 11 March 2020 ("Meeting Invitation").

2. Shareholders entitled to attend or to be represented and vote in the Meeting are those who are listed in the Company’s Shareholders Register and/or Shareholders whose Securities Account are registered in PT Kustodian Sentral Efek Indonesia on Tuesday, 10 March 2020 at 16.00 Western Indonesian Time.

3. Shareholders may propose the Meeting Agenda by complying with the requirements on Article 11 paragraph 11.11 in the AoA and Article 12 of the OJK Regulation No.32/POJK.04/2014. The proposal is accompanied with reason and proposed material of the Meeting Agenda shall be delivered and received by the Board of Directors of the Company at least 7 (seven) days prior to the Meeting Invitation which is on Wednesday, 4 March 2020 at 16.00 Western Indonesian Time.

This Meeting announcement is also available and can be accessed on the Company’s website (www.cimbniaga.co.id) and IDX website (www.idx.co.id).

Jakarta, 25 February 2020
Board of Directors of the Company

Ukuran : 2 kolom x 100 mm
Media : The Jakarta Post
Tgl muat : 25 Februari 2019
file : CIMB_Pang.Feb20_D8
Coronavirus concerns spur odd market moves

Gold, stocks, T-bills, dollars all surge in 2020

UK digital bank serves clients shunned by big lenders

Cargill to launch plant-based burger in April

Business

TUESDAY February 25, 2020

UK digital bank serves clients shunned by big lenders

Jeann-Baptiste Oudier

Agency France-Presse /PA

London-based app- based banks that are attracting millions of customers are forcing Britain's traditional lenders in Monese, which also courts customers based on age rather than on personal characteristics, to rethink their strategies,

In the nation's booming financial technology (fintech) sector, a number of new digital banks are now giving exclusive offers to younger customers who are buying bank services online.

Fintech firms, which typically offer digital accounts, are gaining ground because it is easier for them to offer exclusive deals.

In February, the six biggest UK banks have seen relatively weak results, with most of them posting negative profits in the past three years.

The banks are feeling the pressure of a new digital era, as more and more people use mobile phones to make payments or check their bank accounts.

The move by fintech firms is part of a broader trend towards digital banking, as younger customers prefer to use their smartphones or tablets to manage their finances.

The banks are struggling to keep up with the competition, as fintech firms can offer cheaper services and better customer service.

“Digital firms are poised to disrupt the banking industry,” said a report from the Bank of England.

“Fintech firms are using technology to offer better services and lower costs, which is putting pressure on traditional banks,” the report added.

Monese, which has more than 3 million customers, offers a range of services, including mobile payments, online banking, and investment in cryptocurrencies.

The company has been growing at a rapid pace, with its customer base growing by 25% in the last quarter.

Lending is one of the key areas where fintech firms are gaining ground, as they can use data analytics to offer personalized loan products.

However, challenger banks face challenges, as they need to balance the demand for new technologies with the need to maintain traditional banking services.

“Challenger banks need to balance the need for innovation with the need to provide traditional services,” said a report from the UK government.

The government is supporting the fintech industry, with a £500 million fund to help companies develop new technologies.

The fund is part of a broader strategy to promote the UK as a leader in fintech.

“Britain is poised to be a leader in fintech, and we want to ensure that our banks are prepared to compete in this new landscape,” said the government.

The fund is expected to help fintech firms develop new products and services, which will help to attract more customers.

However, the government is also aware of the challenges that new technologies can bring, with concerns about data protection and security.

“While we want to promote innovation, we must also ensure that customer data is protected and that new technologies are used safely,” said a government official.

The government is working with fintech firms to ensure that they follow the rules and regulations that are in place to protect customer data.

“Fintech firms must follow the same rules as traditional banks, and we will work with them to ensure that this happens,” said a government official.

Fintech firms are also facing challenges from traditional banks, which are adapting to the new landscape.

“Traditional banks are aware of the challenges that new technologies can bring, and they are working to adapt to the new landscape,” said a traditional bank executive.

The bank is investing in new technologies, with a focus on improving customer service and reducing costs.

“By investing in new technologies, we are able to offer better services and lower costs, which is helping us to compete in this new landscape,” said the bank executive.

Fintech firms and traditional banks are working together to create a new financial ecosystem, with both parties benefiting from the collaboration.

“Fintech firms and traditional banks are working together to create a new financial ecosystem, which is helping to drive innovation and competition in the banking industry,” said a government official.

The government is keen to promote the new financial ecosystem, with a focus on supporting fintech firms and encouraging innovation.

“By promoting the new financial ecosystem, we are able to support fintech firms and encourage innovation, which is helping to drive competition in the banking industry,” said a government official.

The government is also working with fintech firms to develop new products and services, which will help to attract more customers.

“By working with fintech firms, we are able to develop new products and services, which will help to attract more customers,” said a government official.

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