

**POWER OF ATTORNEY TO ATTEND
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
PT BANK CIMB NIAGA Tbk ("The Company")
9 April 2020**

The undersigned below:

Name of Shareholder :
Identity Card : Number
Issued by
Date of issuance
Address :

*1. In this matter represented by:

Name :
Address :
Position :
Identity Card : Number
Issued by
Date of issuance

(hereinafter referred to as the "**Principal**"),

Owners/holder of.....shares of the Company (hereinafter referred to as the "**Shareholder of the Company**") hereby confer Power of Attorney to the following parties:

- **2. a. Name : Chandrawati Dewi
Address : Jalan Ciasem I Nomor 2, RT 002, RW 004, Kelurahan Rawa Barat, Kecamatan Kebayoran Baru, Jakarta Selatan
Position : Partner of law office Ali Budiardjo, Nugroho, Reksodiputro
- b. Name : Novario Asca H
Address : Jalan Cempaka Putih Barat 3 No. 18, RT 007, RW 003, Kelurahan Cempaka Putih Barat, Kecamatan Cempaka Putih
Position : Senior Associate of law office Ali Budiardjo, Nugroho, Reksodiputro
- c. Name : Muhammad Alpian Ramli
Address : Jalan Senayan 28, RT 005, RW 006, Kelurahan Rawa Baru, Kecamatan Kebayoran Baru
Position : Associate of law office Ali Budiardjo, Nugroho, Reksodiputro
- d. Name : Stephanus Kevin Mamusung
Address : Taman Aries Blok A-8/1, RT 006, RW 009, Kelurahan Meruya Utara, Kecamatan Kembangan
Position : Associate of law office Ali Budiardjo, Nugroho, Reksodiputro

acting together or individually (hereinafter referred to as the "**Attorney**"), for and on behalf of the Principal, to conduct the following:

-----**SPECIFICALLY**-----

1. To represent and act for and on behalf of the Principal in his/her capacity as the Shareholder of the Company, to attend the "Annual General Meeting of Shareholders" of the Company which will be held at (i) Meeting Room I (15th Floor), (ii) Meeting Room II (14th Floor), and (iii) Meeting Room III (M Floor) at Graha CIMB Niaga, Jalan Jenderal Sudirman Kav. 58, Jakarta Selatan 12190 or in other rooms at the same address, on Thursday, 9 April 2020 (hereinafter referred to as the "**Meeting**").
2. To act for and on behalf of the Principal in his/her capacity as Shareholder of the Company in exercising and fulfilling all rights of the Principal as the Shareholder of the Company at the Meeting in accordance with applicable laws and regulations, including but not limited to asking questions, expressing responses or opinions, giving and obtaining information, discussing the matters discussed in the Meeting, to vote and participate in adopting resolutions related to the agenda of the Meeting and to do everything necessary in accordance with the prevailing laws and regulations.
3. To cast a vote and make resolution* in relation with the Meeting's agenda, as follows:
(* Please filled with "✓" in accordance with the resolution on " " as provided)

- a. If the votes cast for all agenda are the “**same**”, therefore:

All Agenda (1st until 7th Agenda)

Resolution: Agree Disagree Abstain

- b. If the vote cast for each agenda are “**different**”, therefore:

Agenda 1

Approval on the Annual Report and the Consolidated Financial Statements of the Company for the Financial Year Ended on 31 December 2019.

Resolution: Agree Disagree Abstain

Agenda 2

Determination on the Use of the Company's Profit for the Financial Year ended on 31 December 2019.

Resolution: Agree Disagree Abstain

Agenda 3

Appointment of Public Accountant and Public Accounting Firm for the Financial Year of 2020 and Determination of the Honorarium and Other Requirements related to the Appointment.

Resolution: Agree Disagree Abstain

Agenda 4

Change of Management of the Company.

Resolution:

Reappointment of:						
Jeffrey Kairupan as Independent Commissioner	<input type="checkbox"/>	Agree	<input type="checkbox"/>	Disagree	<input type="checkbox"/>	Abstain
Vera Handajani as Director	<input type="checkbox"/>	Agree	<input type="checkbox"/>	Disagree	<input type="checkbox"/>	Abstain
Lani Darmawan as Director	<input type="checkbox"/>	Agree	<input type="checkbox"/>	Disagree	<input type="checkbox"/>	Abstain
Pandji P. Djajaneegara as Director	<input type="checkbox"/>	Agree	<input type="checkbox"/>	Disagree	<input type="checkbox"/>	Abstain
Fransiska Oei as Director concurrently as Compliance Director	<input type="checkbox"/>	Agree	<input type="checkbox"/>	Disagree	<input type="checkbox"/>	Abstain
Appointment of:						
Didi Syafruddin Yahya as President Commissioner	<input type="checkbox"/>	Agree	<input type="checkbox"/>	Disagree	<input type="checkbox"/>	Abstain
Glenn M. S. Yusuf as Vice President Commissioner (Independent)	<input type="checkbox"/>	Agree	<input type="checkbox"/>	Disagree	<input type="checkbox"/>	Abstain
Tjioe Mei Tjuen as Director	<input type="checkbox"/>	Agree	<input type="checkbox"/>	Disagree	<input type="checkbox"/>	Abstain

Agenda 5

Determination on Salary or Honorarium and Other Allowances for the Board of Commissioners and Sharia Supervisory Board of the Company as well as Salary, Allowances and Tantiem/Bonus for the Board of Directors of the Company.

Resolution: Agree Disagree Abstain

Agenda 6

Approval on the Update of Recovery Plan of the Company.

Resolution: Agree Disagree Abstain

Agenda 7

Approval on the Amendments of the Articles of Association of the Company.

Resolution: Agree Disagree Abstain

This Power of Attorney is granted under the following terms and conditions:

1. That the Principal now as well as in the future declares to accept and ratify all lawful actions taken by the Attorney on behalf of the Principal by virtue of this Power of Attorney;
2. That the Principal release the Attorney from any reasonable claims, lawsuit, fee, compensation, loss, that may be borne to the Attorney as a result of any action conducted by the Attorney for the implementation in accordance from all or each power and authorities as stipulated in this Power of Attorney.

3. This Power of Attorney shall be effective as of the date of its execution.

Executed in, on

Attorney

Principal

*Stamp duty
IDR6,000*

(Chandrawati Dewi)

(_____)

(Novario Asca H)

(Muhammad Alpian Ramli)

(Stephanus Kevin Mamusung)

- *1) Only to be filled out if the shareholders is a limited liability company or other legal entity. Owner's/representative's name and address should be written in block letters. Please enclose a photocopy of the Articles of Association (if the shareholder is a legal entity) and a photocopy of Identity Card of those who represent it.
- **2) Attorney's name and address should be written in full and in block letters. Please bring a photocopy of Identity Card to be given to the official in charge before entering the meeting room.

Notes:

1. This Power of Attorney shall be affixed with a stamp duty of IDR6,000 and the Principal's signature shall be affixed on said stamp duty duly date.
2. Shareholders having status of a Legal Entity may be represented in the Meeting by a person or several persons authorized in accordance with the Articles of Association of said Legal Entity to act in such manner. Please bring a photocopy of the Principal's complete Articles of Association currently effective and a list of the incumbent members of the Board of Directors to be submitted to the official in charge before entering the meeting room.
3. The completed Power of Attorney along with the copy of Identity Card or other identification card from the principal must be received by the Company at the latest 3 (three) days before the Meeting without prejudicing the Company's policy, through the Securities Administration Bureau (*Biro Administrasi Efek* – "BAE") PT Bima Registra, which has registered office at Satrio Tower, 9th Floor A2, Jalan Prof. Dr. Satrio Blok C4, Kuningan Setiabudi – Jakarta Selatan 12950 – Indonesia; Phone: (+6221) 25984818, Fax: (+6221) 25984819, E-mail: rups@bimaregistra.co.id, Website: www.bimaregistra.co.id.
4. As an exception of the submission of this Power of Attorney as mentioned in point 3 above, in order to carry the procedures/protocols/prevention/spreading reduction of the Corona Virus/COVID-19, the Power of Attorney can be submitted to the Company at the registration of the Meeting on 9 April 2020, if special conditions occur, namely:
 - a. The Shareholders are willing to accept the Company's advice to authorize an independent party appointed by the Company to accept the Shareholder's Power of Attorney; or
 - b. Shareholders are requested by the officer to leave the Meeting venue as a result of body temperature identified to be more than 37.5 degree Celsius and such Shareholders are willing to accept the Company's advice to authorize an independent party appointed by the Company to accept the Shareholder's Power of Attorney.
5. The Board of the Directors request the understanding of the Shareholder or its proxy and the Board of Directors' invitee that in order to ensure that the Meeting implemented in an orderly manner, therefore the Meeting shall only be attended by the Shareholder or its valid proxy and the Board of Directors' invitee, shall submit a photocopy of their Identity Card for Indonesian citizen and Limited Stay Permit or Passport for Foreign Citizen, as well as a photocopy of the Principal's Articles of Association and a list of incumbent members of the Board of Directors where appropriate (if the shareholders are legal entity or other institutions).
6. Members of the Board of the Directors, members of the Board of the Commissioners as well as employees of the Company are allowed to act as an Attorney to represent Shareholder in the Meeting, but the votes they cast in the Meeting are not counted in the voting.