

**MINUTES OF
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
"PT BANK CIMB NIAGA Tbk"**

Number: 13

- On this day, Friday, dated 8-4-2022 (the eighth day of April of the year two thousand twenty two).-----
- At 14.23 WIB (twenty three minutes past fourteen Western Indonesia Standard Time).-----
- I, ASHOYA RATAM, Sarjana Hukum, Magister Kenotariatan, Notary in South Jakarta Administration City, in the presence of the witnesses whom I, Notary, have known, and who will be mentioned at the end of this deed:-----

- for and upon the request of the Board of Directors of limited liability company "**PT BANK CIMB NIAGA Tbk**", a limited liability company established pursuant to and based on the laws of the state of the Republic of Indonesia, domiciled in South Jakarta, having address at Graha CIMB Niaga, Jalan Jenderal Sudirman Kaveling 58, Senayan, Kebayoran Baru, Jakarta 12190, which is established pursuant to and based on the laws of the state of the Republic of Indonesia, which was established based on deed dated 26-9-1955 (the twenty sixth day of September of the year one thousand nine hundred fifty five) number 90, the minutes of which deed was drawn up before Raden Meester SOEWANDI, then, Notary in Jakarta, which has obtained legalization from the Minister of Justice of the Republic of Indonesia by means of decree dated 1-12-1955 (the first day of December of the year one thousand nine hundred fifty five) number J.A.5/110/15 and has been published in the State Report of the Republic of Indonesia dated 4-9-1956 (the fourth day of September of the year one thousand nine hundred fifty six) number 71, Supplement number 729/1956, whose Articles of Association has been amended entirely in the framework of adjustment to Law Number 40 of the Year 2007 (two thousand seven) regarding Limited Liability Company (hereinafter will be referred to as the "**Company Law**") as has been published in the State Report of the Republic of Indonesia dated 17-10-2008 (the seventeenth day of October of the year two thousand eight) number 84, Supplement number 20154/2008, which Articles of Association of the limited liability company aforesaid has been further amended as published/contained in:-----

- the State Report of the Republic of Indonesia dated 3-3-2009 (the third day of March of the year two thousand nine) number 18, Supplement number 159/2009;-----
- the State Report of the Republic of Indonesia dated 10-3-2009 (the tenth day of March of the year two thousand nine) number 20, Supplement number 7162/2009;-----
- the deed dated 2-7-2008 (the second day of July of the year two thousand eight) number 6, and the notification over the amendment to its Articles of Association has



- been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 7-7-2008 (the seventh day of July of the year two thousand eight) number AHU-AH.01.10-17196;-----
- the deed dated 23-7-2008 (the twenty third day of July of the year two thousand eight) number 42, and the notification over the merger of the Company has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia dated 22-10-2008 (the twenty second day of October of the year two thousand eight) number AHU-AH.01.10-22669;-----
 - the deed dated 21-11-2008 (the twenty first day of November of the year two thousand eight) number 10, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 9-12-2008 (the ninth day of December of the year two thousand eight) number AHU-AH.01.10-24908;-----
 - the deed dated 28-5-2009 (the twenty eighth day of May of the year two thousand nine) number 30, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 13-7-2009 (the thirteenth day of July of the year two thousand nine) number AHU-AH.01.10-10088;-
 - the deed dated 22-12-2010 (the twenty second day of December of the year two thousand ten) number 36 and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 6-1-2011 (the sixth day of January of the year two thousand eleven) number AHU-AH.01.10-00552;-
 - the deed dated 1-3-2011 (the first day of March of the year two thousand eleven) number 1 and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 15-3-2011 (the fifteenth day of March of the year two thousand eleven) number AHU-AH.01.10-07889;-----
 - the six minutes of the deeds which are mentioned the latest were drawn up before Doktor AMRUL PARTOMUAN POHAN, Sarjana Hukum, Lex Legibus Magister, then, Notary in Jakarta, whose protocol has been handed over to me, Notary;-----
 - the deed dated 21-4-2014 (the twenty first day of April of the year two thousand fourteen) number 22, the minutes of which is drawn up before HIMAWAN SUTANTO,

Sarjana Hukum, at that time as the substitute of me, Notary, and which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia by means of his Decree dated 30-4-2014 (the thirtieth day of April of the year two thousand fourteen) number AHU-02085.40.20.2014 as well as the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 30-4-2014 (the thirtieth day of April of the year two thousand fourteen) number AHU-01544.40.21.2014;-----

- The Articles of Association of the limited liability company aforesaid has been further amended in the framework of adjustment to the Regulation of the Financial Services Authority (hereinafter will be referred to as the "POJK") number 32/POJK.04/2014 regarding the Plan and Convening of General Meeting of Shareholders of Public Company and POJK number 33/POJK.04/2014 regarding the Board of Directors and the Board of Commissioners of Issuer and Public Company, as has been contained in the deed dated 6-5-2015 (the sixth day of May of the year two thousand fifteen) number 10 and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 18-5-2015 (the eighteenth day of May of the year two thousand fifteen) number AHU-AH.01.03-0932580, then, further amended by means of:-----
- the deed dated 26-4-2016 (the twenty sixth day of April of the year two thousand sixteen) number 57, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 27-4-2016 (the twenty seventh day of April of the year two thousand sixteen) number AHU-AH.01.03-0044098;-----
- the deed dated 18-9-2017 (the eighteenth day of September of the year two thousand seventeen) number 40, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 3-10-2017 (the third day of October of the year two thousand seventeen) number AHU-AH.01.03-0177066;-----
- the deed dated 9-4-2020 (the ninth day of April of the year two thousand twenty) number 20, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic

of Indonesia in accordance with his letter dated 8-5-2020 (the eighth day of May of the year two thousand twenty) number AHU-AH.01.03-0213936;-----

- and at the latest is further amended in the framework of adjustment to POJK number 15/POJK.04/2020 regarding the Plan and Convening of General Meeting of Shareholders of Public Company and POJK number 16/POJK.04/2020 regarding the Implementation of Electronic General Meeting of Shareholders of Public Company as has been contained in the deed dated 9-4-2021 (the ninth day of April of the year two thousand twenty one) number 13, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 26-4-2021 (the twenty sixth day of April of the year two thousand twenty one) number AHU-AH.01.03-0265089;-----

- the latest composition of the members of the Board of Directors and the Board of Commissioners of the limited liability company aforesaid is contained in the deed dated 23-3-2022 (the twenty third day of March of the year two thousand twenty two) number 40;-----

- all six minutes of the deeds mentioned the latest were drawn up before me, Notary.-----

(hereinafter limited liability company "PT BANK CIMB NIAGA Tbk" aforesaid will be sufficiently referred to as the **"Company"** or the **"Corporation"** or may also be referred to as the **"Bank CIMB Niaga"** or the **"CIMB Niaga"**);-----

- have been present at Graha CIMB Niaga, 15th Floor, 14th Floor and M Floor, Jalan Jenderal Sudirman Kaveling 58, South Jakarta, to draw up the minutes regarding any and all things to be discussed and resolved in the Annual General Meeting of Shareholders (hereinafter will be referred to as the **"Meeting"**) to be convened on the day, date, at the time as well as on the venue as mentioned in the beginning of this deed.-----

- Inside the Meeting, have been present and, therefore, have appeared before me, Notary, in the presence of the same witnesses, the members of the Board of Commissioners, the members of the Board of Directors, and the members of the Sharia Supervisory Board as well as the shareholders of the Company aforesaid, namely:-----

1. Mister **DIDI SYAFRUDDIN YAHYA**, born in Tanjung Pandan, on 15-4-1967 (the fifteenth day of April of the year one thousand nine hundred sixty seven), Indonesian Citizen, private person, residing in Jakarta, Komplek Timah number 9, Neighborhood Association 009, Administrative Unit 004, Cilandak Barat Sub-district, Cilandak District, South Jakarta, the holder of Resident Identification Card number 3174021504670009, the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter present in the Meeting as the President



Commissioner of the Company;-----

2. Mister **GLENN MUHAMMAD SURYA YUSUF**, born in Jakarta, on 17-7-1955 (the seventeenth day of July of the year one thousand nine hundred fifty five), Indonesian Citizen, private person, residing in Jakarta, Jalan Pejaten Barat I number 2, Neighborhood Association 001, Administrative Unit 008, Pejaten Barat Sub-district, Pasar Minggu District, South Jakarta, the holder of Resident Identification Card number 3174041707550004, the copy of which is attached to the minutes of this deed;-----
 - according to his statement in this matter present in the Meeting by means of video teleconference media as the (Independent) Vice President Commissioner of the Company;
3. Mister **JEFFREY KAIRUPAN**, born in Jakarta, on 23-2-1957 (the twenty third day of February of the year one thousand nine hundred fifty seven), Indonesian Citizen, private person, residing in Jakarta, Aston Rasuna Tower 4/B Unit 02.H, Neighborhood Association 002, Administrative Unit 010, Menteng Atas Sub-district, Setia Budi District, South Jakarta, the holder of Resident Identification Card number 5171042302570002, the copy of which is attached to the minutes of this deed;-----
 - according to his statement in this matter present in the Meeting by means of video teleconference media as the Independent Commissioner of the Company;-----
4. Mrs. **SRI WIDOWATI**, born in Surabaya, on 25-8-1967 (the twenty fifth day of August of the year one thousand nine hundred sixty seven), Indonesian Citizen, private person, residing in Jakarta, Jalan Taman Wijaya Kusuma III/31, Neighborhood Association 009, Administrative Unit 002, Cilandak Barat Sub-district, Cilandak District, South Jakarta, the holder of Resident Identification Card number 3174066508670003, the copy of which is attached to the minutes of this deed;-----
 - according to her statement in this matter present in the Meeting by means of video teleconference media as the Independent Commissioner of the Company;-----
5. Mister **DATO' ABDUL RAHMAN AHMAD** (in the passport is written as **ABDUL RAHMAN BIN AHMAD**), born in Selangor, Malaysia, on 23-5-1969 (the twenty third day of May of the year one thousand nine hundred sixty nine), Malaysian Citizen, private person, residing in Malaysia, Number 1A, 14/47B, 46100, Petaling Jaya, Selangor, the holder of passport of the state of Malaysia issued on 11-5-2017 (the eleventh day of May of the year two thousand seventeen) number A40016526, the copy of which is attached to the minutes of this deed;-----
 - according to his statement in this matter present in the Meeting by means of video teleconference media as the Commissioner of the Company.-----
6. Mrs. **VERA HANDAJANI** (in the Resident Identification Card is written as **VERA HANDAYANI**), born in Tarakan, on 15-12-1971 (the fifteenth day of December of the year one thousand nine

hundred seventy one), Indonesian Citizen, private person, residing in Tangerang, Villa Melati Mas Block J-6/01, Neighborhood Association 003, Administrative Unit 006, Pondok Jagung Sub-district, Serpong Utara District, Tangerang Selatan City, the holder of Resident Identification Card number 3674025512710001, the copy of which is attached to the minutes of this deed, temporarily present in Jakarta;-----

- according to her statement in this matter present in the Meeting by means of video teleconference media as the Commissioner of the Company;-----

7. Mrs. **LANI DARMAWAN**, born in Krawang, on 20-4-1962 (the twentieth day of April of the year one thousand nine hundred sixty two), Indonesian Citizen, private person, residing in Jakarta, Jalan Gereja Theresia number 15, Neighborhood Association 007, Administrative Unit 004, Gondangdia Sub-district, Menteng District, Central Jakarta, the holder of Resident Identification Card number 3171066004620003, the copy of which is attached to the minutes of this deed;-----

- according to her statement in this matter present in the Meeting as the President Director of the Company;-----

8. Mister **LEE KAI KWONG**, born in Selangor, Malaysia, on 12-10-1966 (the twelfth day of October of the year one thousand nine hundred sixty six), Malaysian Citizen, private person, residing in Jakarta, The Ritz Carlton Pacific Place Jakarta Unit 2608, Jalan Jenderal Sudirman Number 32-35 Sudirman Central Business District (SCBD), Senayan Sub-district, the holder of Electronic Limited Stay Permit Card number 2C11JE5877-V, valid up to 8-11-2022 (the eighth day of November of the year two thousand twenty two), the copy of which is attached to the minutes of this deed, temporarily present in Jakarta;-----

- according to his statement in this matter present in the Meeting as the Director of the Company;-----

9. Mister **JOHN SIMON**, born in Pematang Siantar, on 29-9-1971 (the twenty ninth day of September of the year one thousand nine hundred seventy one), Indonesian Citizen, private person, residing in Jakarta, Jalan Pluit Selatan II number 3, Neighborhood Association 019, Administrative Unit 006, Pluit Sub-district, Penjaringan District, North Jakarta, the holder of Resident Identification Card number 3172012909710009, the copy of which is attached to the minutes of this deed;-----

- according to his statement in this matter present in the Meeting by means of video teleconference media as the Director of the Company;-----

10. Mrs. **FRANSISKA OEI** (in the Resident Identification Card is written as **FRANSISKA OEI LAN SIEM**, Sarjana Hukum), born in Jakarta, on 12-6-1957 (the twelfth day of June of the year one thousand nine hundred fifty seven), Indonesian Citizen, private person, residing in Jakarta, Jalan Bangka IX number 22C Kaveling 7, Neighborhood Association 003, Administrative Unit 010, Pela

Mampang Sub-district, Mampang Prapatan District, South Jakarta, the holder of Resident Identification Card number 3171065206570003, the copy of which is attached to the minutes of this deed;-----

- according to her statement in this matter present in the Meeting as the Director concurrently serving as the Compliance Director of the Company;-----

11. Mister **PANDJI PRATAMA DJAJANEGARA** (in the Resident Identification Card is written as **PANDJI PRATAMA**), born in Jakarta, on 17-11-1964 (the seventeenth day of November of the year one thousand nine hundred sixty four), Indonesian Citizen, private person, residing in Jakarta, Jalan Kramat number 12, Neighborhood Association 012, Administrative Unit 001, Cilandak Timur Sub-district, Pasar Minggu District, South Jakarta, the holder of Resident Identification Card number 3174041711640003, the copy of which is attached to the minutes of this deed;-----

- according to his statement in this matter present in the Meeting by means of video teleconference media as the Director of the Company-----

12. Mrs. **TJIOE MEI TJUEN**, born in Jakarta, on 14-10-1957 (the fourteenth day of October of the year one thousand nine hundred fifty seven), Indonesian Citizen, private person, residing in Jakarta, Jalan Wuluh II Block 2 Number 10, Neighborhood Association 008, Administrative Unit 006, Kota Bambu Utara Sub-district, Pal Merah District, West Jakarta, the holder of Resident Identification Card number 3173075410570006, the copy of which is attached to the minutes of this deed;-----

- according to her statement in this matter present in the Meeting by means of video teleconference media as the Director of the Company.-----

13. Mister **HENKY SULISTYO**, born in Pekalongan, on 1-8-1974 (the first day of August of the year one thousand nine hundred seventy four), Indonesian Citizen, private employee, residing in Jakarta, Jalan Taman Brawijaya III/6E, Neighborhood Association 004, Administrative Unit 003, Cipete Utara Sub-district, Kebayoran Baru District, South Jakarta, the Holder of Resident Identification Card number 3174070108740007, the copy of which is attached to the minutes of this deed;-----

- according to his statement in this matter present in the Meeting by means of video teleconference media as the Director of the Company.-----

14. Mister **JONI RAINI**, born in Bagan Siapi Api, on 26-6-1980 (the twenty sixth day of June of the year one thousand nine hundred eighty), Indonesian Citizen, private employee, residing in Jakarta, Jalan Kapuk Kamal Raya Number 1A, Neighborhood Association 002, Administrative Unit 003, Kamal Muara Sub-district, Penjaringan District, North Jakarta, the Holder of Resident Identification Card number 3172012606800005, the copy of which is attached to the minutes of this deed;-----

- according to his statement in this matter present in the Meeting by means of video

teleconference media as the Director of the Company.-----

15. Mister **RUSLY JOHANNES**, born in U. Padang, on 20-04-1970 (the twentieth day of April of the year one thousand nine hundred seventy), Indonesian Citizen, private person, residing in Jakarta, Jalan Pulomas Utara Raya G I/2, Neighborhood Association 001, Administrative Unit 014, Kayu Putih Sub-district, Pulo Gadung District, East Jakarta, the Holder of Resident Identification Card number 3175022004700013, the copy of which is attached to the minutes of this deed;-----
 - according to his statement in this matter present in the Meeting by means of video teleconference media as the Director of the Company (effective upon obtaining the approval of the Financial Services Authority which hereinafter will be referred to as (the "OJK") and/or upon the fulfillment of the requirements stipulated in the relevant OJK approval.)-----
16. Mister Profesor Doktor **MUHAMMAD QURAISH SHIHAB**, Master of Arts, born in Sidrap, on 16-2-1944 (the sixteenth day of February of the year one thousand nine hundred forty four), Indonesian Citizen, private person, residing in Jakarta, Jeruk Purut, Neighborhood Association 004, Administrative Unit 003, Cilandak Timur Sub-district, Pasar Minggu District, South Jakarta, the holder of Resident Identification Card number 3174041602440005, the copy of which is attached to the minutes of this deed;-----
 - according to his statement in this matter present in the Meeting by means of video teleconference media as the Chairman of the Sharia Supervisory Board of the Company;--
17. Mister Doktor Haji **FATHURRAHMAN DJAMIL**, born in Sukabumi, on 7-11-1960 (the seventh day of November of the year one thousand nine hundred sixty), Indonesian Citizen, private person, residing in Tangerang, Komplek Saung Gintung Block E/13, Neighborhood Association 002, Administrative Unit 005, Cireundeu Sub-district, Ciputat Timur District, Tangerang Selatan City, the holder of Resident Identification Card number 3674050711600008, the copy of which is attached to the minutes of this deed;-----
 - according to his statement in this matter present in the Meeting by means of video teleconference media as the member of the Sharia Supervisory Board of the Company;----
18. Mister Doktor **YULIZAR DJAMALUDDIN SANREGO**, Master of Economics, born in Bogor, on 4-7-1973 (the fourth of July of the year one thousand nine hundred seventy three), Indonesian Citizen, private person, residing in Bogor, Cimanggu Permai Jalan Singasari Block A1 number 7, Neighborhood Association 006, Administrative Unit 007, Kedungbadak Sub-district, Tanah Sareal District, Bogor City, the holder of Resident Identification Card number 3271010407730012, the copy of which is attached to the minutes of this deed;-----
 - according to his statement in this matter present in the Meeting by means of video teleconference media as the member of the Sharia Supervisory Board of the Company;----

19. Miss **SEPTI DAYANA CAHYANI PUTRI**, born in Jakarta, on 3-9-1997 (the third day of September of the year one thousand nine hundred ninety seven), Indonesian Citizen, private person, residing in Jakarta, Jalan Peninggaran Timur I, Neighborhood Association 007, Administrative Unit 009, Kebayoran Lama Utara Sub-district, Kebayoran Lama District, South Jakarta, the holder of Resident Identification Card number 3174054309970003, the copy of which is attached to the minutes of this deed;-----

- according to her statement in this matter present in the Meeting:-----

- a. by virtue of the "Power of Attorney To Attend The Annual General Meeting of Shareholders of PT BANK CIMB NIAGA Tbk" (in the power of attorney, it is written as the "Power of Attorney The Annual General Meeting of the Shareholders PT BANK CIMB NIAGA Tbk ("**The Company**")", privately drawn up, dated 28-3-2022 (the twenty eighth day of March of the year two thousand twenty two), the original of which is attached to the minutes of this deed, as the proxy of:-----

- Mrs. **ROSSAYA BINTI MOHD NASHIR** (also known as **DATIN ROSSAYA MOHD NASHIR**), born in Kelantan, Malaysia, on 30-5-1968 (the thirtieth day of May of the year one thousand nine hundred sixty eight), Malaysian Citizen, the Company Secretary CIMB GROUP SDN BHD, residing in Kuala Lumpur, Number 21, Jalan Setiabakti, Bukit Damansara, 50490 Kuala Lumpur, Malaysia, the holder of passport of the state of Malaysia issued on 7-10-2019 (the seventh day of October of the year two thousand nineteen) number A53898376;-----

the original of which is attached to the minutes of this deed;-----

thus therefore, the appearer is representing and, therefore, acting by virtue of the Certificate of Corporate Representatives Pursuant to Section 333 of The Companies Act, 2016, dated 9-3-2020 (the ninth day of March of the year two thousand twenty) for and on behalf of "**CIMB GROUP SDN BHD**" or referred to as "**CIMB GROUP**", a company established pursuant to and based on the laws of the state of Malaysia, having head office in Kuala Lumpur, having address at Menara CIMB, level 13, Jalan Stesen Sentral 2, Kuala Lumpur Sentral 50470, Kuala Lumpur, Malaysia;-----

- the signature of Mrs. **ROSSAYA BINTI MOHD NASHIR** (also known as **DATIN ROSSAYA MOHD NASHIR**) aforesaid has been legalized by mister **YONG KIM KEONG**, Notary Public in Kuala Lumpur, Malaysia, and has been verified by mister **MAHATHIR MOHD YASIN**, the Consular Officer, the Consular Division, the Ministry of Foreign Affairs Putrajaya Malaysia, on 28-3-2022 (the twenty eighth day of March

of the year two thousand twenty two) as well as has been recorded at the Embassy of the Republic of Indonesia in Kuala Lumpur, Malaysia, on 28-3-2022 (the twenty eighth day of March of the year two thousand twenty two), under number 0089/WN.03.04-01/03/2022;-----

who in this matter is represented in its capacity as the holder/owner of 22,991,336,581 (twenty two billion nine hundred ninety one million three hundred thirty six thousand five hundred eighty one) B Series shares or constituting 92.205% (ninety two point two zero five percent) of the total number of the entire shares which have been issued by and fully paid up into the Company;-----

- b. by virtue of the "Power of Attorney The Annual General Meeting of the Shareholders PT BANK CIMB NIAGA Tbk" (in the power of attorney, it is written as the "Power of Attorney To Attend The Annual General Meeting of Shareholders of PT BANK CIMB NIAGA Tbk ("**The Company**")", privately drawn up, dated 11-3-2022 (the eleventh day of March of the year two thousand twenty two) as the proxy of:-----

- mister **LEONARD MAMAHIT**, born in Manado, on 21-6-1955 (the twenty first day of June of the year one thousand nine hundred fifty five), Indonesian Citizen, the Director of PT COMMERCE KAPITAL, residing in Jakarta, Perumahan Kapuk Mas, Neighborhood Association 007, Administrative Unit 007, Kapuk Sub-district, Cengkareng District, West Jakarta, the holder of Resident Identification Card number 3173012106550005;-----

the original of which is attached to the minutes of this deed;-----

thus therefore, the appearer as the proxy of the director, of and, therefore, is acting for and on behalf of as well as representing "**PT COMMERCE KAPITAL**", a limited liability company established pursuant to and based on the laws of the state of the Republic of Indonesia, domiciled in South Jakarta, having address at Gedung Bursa Efek Indonesia, Tower II, 20th Floor, Jalan Jenderal Sudirman Kaveling 52-53, South Jakarta 12190, who in this matter is represented in as the holder/owner of 255,399,748 (two hundred fifty million three hundred ninety nine thousand seven hundred forty eight) B class shares or constituting 1.0243% (one point zero two four three percent) of the total number of the entire shares which have been issued by and fully paid up into the Company;-----

20. Mister **NOVIADY WAHYUDI**, born in Jakarta, on 11-11-1973 (the eleventh day of November of the year one thousand nine hundred seventy three), Indonesian Citizen, private employee, residing in Jakarta, Apartemen Taman Pasadenia Block B 104, Jalan Pacuan Kuda Raya Number 27,

Neighborhood Association 013, Administrative Unit 012, Kayu Putih Sub-district, Pulo Gadung District, East Jakarta, the holder of Resident Identification Card number 317106111173000, the copy of which is attached to the minutes of this deed;-----

- according to his statement in this matter present in the Meeting by means of video teleconference media as the invitee of the Meeting.-----

21. **The Public** (in addition to the shareholders as referred to in point 19 above) entirely as the holder/owner of 719,993,585 (seven hundred nineteen million nine hundred ninety three thousand five hundred eighty five) A class and B class shares or entirely constituting 2.888% (two point eight eight eight percent) of the total number of the entire shares which have been issued by and fully paid up into the Company, whose names and identities are detailed in a separately drawn up list attached to the minutes of this deed;-----

- The appearers, I, Notary, have known.-----

- Before the Meeting is opened, mrs. FRANSISKA OEI (in the Resident Identification Card is written as FRANSISKA OEI LAN SIEM, Sarjana Hukum) aforesaid in her capacity as the Director concurrently serving as the Compliance Director of the Company presents to the Meeting, the principles of Rules of Conduct of the Meeting, as have been uploaded onto the website of the Company on 10-3-2022 (the tenth day of March of the year two thousand twenty two) and have also been distributed to the Shareholders before entering the Meeting room as well as displayed in the Meeting.-----

- Afterward, are also being presented the matters related to the procedure for the convening of the Meeting as stipulated in:-----

1. POJK Number 15/POJK.04/2020 regarding the Plan and Convening of the General Meeting of Shareholders of Public Company (hereinafter will be referred to as the "**POJK 15/2020**"); as well as-----

2. Article 11 and Article 12 of the Articles of Association of the Company that:-----

- **The Notification** regarding the plan for the convening of the Meeting has been submitted by the Board of Directors to the Financial Services Authority **OJK** and PT BURSA EFEK INDONESIA (hereinafter will be referred to as the "**BEI**") and PT KUSTODIAN SENTRAL EFEK INDONESIA (hereinafter will be referred to as the "**KSEI**") by means of a letter dated 16-2-2022 (the sixteenth day of February of the year two thousand twenty two);-----

- **The Announcement** of the Meeting to the Shareholders has been published on 23-2-2022 (the twenty third day of February of the year two thousand twenty two) in the Indonesian Language and the English Language through the website of the Company and the website of BEI and the website of KSEI via eASY.KSEI application;-----

- **The Summoning** for the Meeting to the Shareholders has been published on 10-3-2022

(the tenth day of March of the year two thousand twenty two) in the Indonesian Language and the English Language by means of 1 (one) daily newspaper with national circulation, which is the "Investor Daily", and has been uploaded onto the website of the Company, the website of BEI and the website of KSEI via eASY.KSEI application;-----

- whereas up to 7 (seven) calendar days prior to the date of the summoning for the Meeting, the Board of Directors of the Company did not receive any proposal from the shareholders, regarding other matter to be included in the Agenda of the Meeting, as stipulated in Article 11 paragraph 11.11 of the Articles of Association of the Company.-----

- whereas in accordance with the advertisement for the summoning, the Meeting will be convened with the following Agenda:-----

1. Approval over the Annual Report and the Ratification of the Consolidated Financial Statement of the Company for the Financial Year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one);-----
2. Stipulation on the Utilization of Profit of the Company for the Financial Year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one);-----
3. Appointment of Public Accountant and Public Accounting Firm for the Financial Year of 2022 (two thousand twenty two) and the Stipulation of Honorarium as well as Other Requirements in relation to the Appointment aforesaid-----
4. Reappointment of LEE KAI KWONG as the Director of the Company;-----
5. Reappointment of JOHN SIMON as the Director of the Company;-----
6. Approval on the Change of Composition of the Board of Directors of the Company by Appointing NOVIADY WAHYUDI as the Director of the Company;-----
7. Stipulation on the Amount of Salary or Honorarium, and Other Allowances for the Board of Commissioners and the Sharia Supervisory Board, as well as the Salary, Allowances and Royalty/Bonus for the Board of Directors of the Company;-----
8. Approval over the Amendment to the Articles of Association of the Company;-----
9. Approval over the Updating of Action Plan (Recovery Plan) of the Company;-----
10. Miscellaneous: the Report on the Sustainable Financial Action Plan (RAKB) of the Company.-----

- Afterward, the appear mister DIDI SYAFRUDDIN YAHYA as the President Commissioner has been appointed by the Board of Commissioners to chair the Meeting as the Chairman of the Meeting based on the "Circular Resolution of the Board of Commissioners" of the Company dated 9-3-2022 (the ninth day of March of the year two thousand twenty two) number 006/SIR/DEKOM/KP/III/2022, privately drawn up, and the copy of which is attached to the minutes of this deed, thus therefore, conforms to the provision

of Article 12 paragraph 12.3 of the Articles of Association of the Company.-----

- Afterward, in accordance with the provision of Article 39 paragraph 3 of POJK 15/2020, the Chairman of the Meeting presents the overview on the General Condition of the Company in the Year 2021 (two thousand twenty one) which is principally as following:-----

"The Company has successfully passed the year 2021 (two thousand and twenty one) very well and managed to maintain its position as the 2nd (second) largest private bank in Indonesia in terms of assets. CIMB Niaga's network is widely spread throughout Indonesia through 427 (four hundred twenty seven) branch offices and 4,481 (four thousand four hundred eighty one) ATMs. The Company's digital banking services continue to grow rapidly in which until the end of 2021 (two thousand twenty one), the Company has had 2.5 (two point five) million Mobile Banking service users, 1.6 (one point six) million Internet Banking service users, and 5 (five) million mobile phone account users. On 31-12-2021 (the thirty first day of December of the year two thousand twenty one), the Company recorded assets and equity positions respectively at Rp310.8 trillion (three hundred ten point eight trillion Rupiah) and Rp43.4 (forty three point four trillion Rupiah). The distributed credit position at the end of the year 2021 (two thousand twenty one) was recorded in the amount of Rp181.6 trillion (one hundred eighty one point six trillion Rupiah), meanwhile the collected customer funds reached Rp241.3 trillion (two hundred forty one point three trillion Rupiah). During the year 2021 (two thousand twenty one), the Company managed to record a net profit of Rp4.2 trillion (four point two trillion Rupiah) - not including Exceptional Items. The Company's Capital Adequacy Ratio (CAR) increased to the level of 22.7% (twenty two point seven percent) reflecting CIMB Niaga's strong capital adequacy. Report regarding the course of business and the annual financial statements of the Company for the financial year of 2021 (two thousand twenty one) will be presented in the First Agenda of this Meeting."-----

- whereas in the Meeting has been present or represented the holders/owners of 23,966,729,914 (twenty three billion nine hundred sixty six million seven hundred twenty nine thousand nine hundred fourteen) shares or representing 96.1173% (ninety six point one one seven three percent) of the total number of the entire shares with valid voting rights which have been issued by the Company (both A Class shares and B Class shares) aggregately totaling to 24,934,885,861 (twenty four billion nine hundred thirty four million eight hundred eighty five thousand eight hundred sixty one) shares (exclusive of the Treasury Shares totaling to 196,720,982 –one hundred ninety six million seven hundred twenty thousand nine hundred eighty two) shares; with due regards to the Register of Shareholders of the Company on 9-3-2022 (the ninth day of March of the year two thousand twenty two) up to 16.00 WIB (sixteen zero zero Western Indonesia Standard Time).-----

- thus therefore, the prescribed quorum in Articles 13.1.a and 13.6.a of the Articles of Association

of the Company has been fulfilled and the Meeting is valid, may adopt valid and binding resolution regarding the matters discussed in the Meeting since all the requirements stipulated in the Articles of Association of the Company to convene the Meeting have been fulfilled;-----

- afterward, the Chairman of the Meeting opens the Meeting officially at 14.23 WIB (twenty three minutes past fourteen Western Indonesia Standard Time) by notifying to the Meeting;-----

- whereas based on Article 13 paragraph 13.2 of the Articles of Association of the Meeting and Rules of Conduct of the Meeting which have been presented, all resolutions of the Meeting will be adopted based on deliberation to reach a consensus. In the effort to ensure the achievement of deliberation to reach a consensus by continue maintaining independence and confidentiality of the Shareholders in the voting process, then, the voting will be carried out privately and electronically;-----

I. Entering the **First Agenda** of the Meeting, which is:-----

“Approval over the Annual Report and Ratification of the Consolidated Financial Statement of the Company for the Financial Year Ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one).”-----

- The Chairman of the Meeting gives the opportunity to mrs. LANI DARMAWAN aforesaid as the President Director of the Company to present the “Brief Explanation regarding the Course of Business of the Company in the Financial Year of 2021 (two thousand twenty one)” and then continued by mister LEE KAI KWONG as the Director to present the “Brief Explanation regarding the Annual Financial Statement of the Company for the Financial Year of 2021 (two thousand twenty one)”.-----

- Afterward, mrs. LANI DARMAWAN aforesaid in her capacity as the President Director presents the “Brief Explanation regarding the Course of Business of the Company in the Financial Year of 2021 (two thousand twenty one)”, which is principally further explained by using “Infocus”, which is as following:-----

“Thank you Mister Chairman of the Meeting,-----

Good Afternoon, Best wishes for all of us.-----

Ladies and Gentlemen, the respected Shareholders and guests,-----

First of all, I would like to thank you for your presence, Ladies and Gentlemen in this Annual General Meeting of Shareholders (GMS). In order to maintain and protect the health of all of us and follow health protocols, this time we are convening the meeting virtually by means of video conference.-----

Furthermore, allow me to start the presentation in today's Annual General Meeting of Shareholders with a Brief Explanation regarding the Course of Business of the Company in the Financial Year of 2021 (two thousand twenty one).-----

First of all, I will present the Economic Condition and Summary of Company Performance, and then will be proceeded with the 2021 (two thousand twenty one) Financial Performance which will be presented by the Finance Director, Mister Lee Kai Kwong or Mister KK.-----

The national economy during the year 2021 (two thousand twenty one) has showed improvement in line with the improving COVID-19 handling indicators followed by the gradually opening of economic activities by the government. This has had a positive impact with the increasing mobility indicators in various sectors of people's lives, the majority of which are currently recovering, even above the level at the beginning of the pandemic.-----

This success is inseparable from the joint efforts of the government and all components of the society including the active role of the banking industry in the accomplishing the success of the COVID-19 vaccination program. The latest data shows that the national COVID-19 vaccination coverage for dose-1 reaches 94%, (ninety four percent), dose-2 reaches 76% (seventy six percent), and booster reaches 10% (ten percent). High vaccination coverage achievement is very critical to ensuring a sustainable economic recovery.-----

The momentum of domestic economic recovery which grew 5% (five percent) Year of Year (the "YoY") in the fourth Quarter of 2021 (two thousand twenty one), is expected to continue in the year 2022 (two thousand twenty two). Several macro key indicators, such as the Consumer Confidence Index (IKK) which has improved to its highest level since the beginning of the pandemic and also the export value which has grown significantly amid rising prices for global commodities become the driving optimism for economic growth in the year 2022 (two thousand twenty two). On the other hand, the upward trend in global inflation and the normalization of fiscal and monetary policies will continue becoming the important factors which must be watched out for and handled with caution. The International Monetary Fund (IMF) estimates that the Indonesian economy will grow 5.4% (five point four percent) in the year 2022 (two thousand twenty two), going up from 3.69% (three point sixty nine percent) in the year 2021 (two thousand twenty one).-----

In line with the recovery in business activity, national banking credit distribution has also resumed growth in positive territory. The overall banking credit position grew 5.2% (five point two percent) in the year 2022 (two thousand twenty two). Meanwhile, based on the type of use, investment credit grew 4% (four percent), working capital credit grew 6.3% (six point three percent), and consumption credit grew 4.7% (four point seven percent). This is also supported by the growth of customer funds which rose 12.2% (twelve point two percent). Meanwhile in the same period, the Non-Performing Loan (the "NPL") of the banking industry was recorded at the level of 3.0% (three point zero percent).-----

During the year 2021 (two thousand twenty one), the Net Profit of the Company succeeded in

growing by 109.4% (one hundred nine point four percent) or more than 2x (twice) to become Rp4.2 trillion (four point two trillion Rupiah) – not including exceptional items. This Net Profit achievement is higher than the Net Profit before the pandemic, and at the same time, constitutes the highest annual Net Profit achievement within the period of the last 8 (eight) years.-----

In the year 2021 (two thousand twenty one), the Company has also successfully booked the Return on Equity or ROE Level (tier 1) to the level of 10.7% (ten point seven percent) which also constitutes the first double digit ROE in the last 8 (eight) years. Management is trying at the maximum to continue maintaining and even improving this ROE performance to a higher level according to the set target. This success was in line with the improvement in several other key fundamental indicators, such as the low cost funds ratio (CASA ratio) which rose to 61.3% (sixty one point three percent) and the Cost to Income ratio which improved to the level of 45.9% (forty five point nine percent).-----

CIMB Niaga continues the implementation of the 5 (five) Strategy Pillars as the foundation of the Bank's medium and long term business strategies, accompanied by analysis on various short term challenges and opportunities. CIMB Niaga also responds to the occurring changes by making adjustments quickly and efficiently. Consistently, we carry out the 5 (five) Strategy Pillars, which are:-----

PILLAR 1) Focus on Key Expertise-----

The Consumer Banking and SME segments remain the main focus of growth, not only because those two segments constitute the Bank's main expertise and strength, but also because we see the attractive future growth prospects and higher potential Rate of Return on risk-weighted assets (RAROC) in both segments. We can convey that in 2021 (two thousand twenty one), the credit portfolio of the Consumer Banking segment grew by 9.2% (nine point two percent) to become Rp60.1 trillion (sixty point one trillion Rupiah). The Home Financing Loan (the "KPR") and the Car Financing Loan (the "KPM") segments which became the driving force for the growth of the Consumer Banking segment respectively grew by 9.1% (nine point one percent) and 28.8% (twenty eight point eight percent). Meanwhile, the SME Banking segment grew 5.4% (five point four percent), Corporate Banking grew 7% (seven percent) and Commercial Banking was still contracted at 10.4% (ten point four percent).-----

PILLAR 2) CASA Improvement-----

We believe that a low and sustainable cost of funds will provide a competitive advantage for CIMB Niaga, therefore, it can push the growth of quality assets in a sustainable manner. This consistent effort has given excellent results year after year

and it continued in the year 2021 (two thousand twenty one) wherein the CASA ratio increased to become 61.3% (sixty one point three percent) compared to 59.6% (fifty nine point six percent) in the year 2020 (two thousand two twenty).-----

PILLAR 3) Discipline in Cost Management-----

The company is committed to continue investing primarily in the areas of information technology, digital capabilities and robotics to automate high-volume and repetitive business processes and tasks. The various initiatives related to such cost expenses management have successfully reduced the Cost to Income Ratio to become 45.9% (forty five point nine percent) from 48.9% (forty eight point nine percent) in 2020 (two thousand twenty).-----

PILLAR 4) Safeguarding Capital and Risk Culture Balance-----

The company is committed to maintaining a strong capital adequacy. At the end of the year 2021 (two thousand twenty one), the Minimum Capital Adequacy Ratio (KPMM) was recorded at 22.7% (twenty two point seven percent), far above the minimum limit of the prevailing regulations. Liquidity Adequacy Ratio (LCR) of the company was also in a solid position at the level of 263.9% (two hundred sixty three point nine percent). Meanwhile, we managed to reduce the NPL ratio to become 3.5% (three point five percent) down from 3.6% (three point six percent) in the year 2020 (two thousand twenty). The Company will continue providing priority to asset quality through strict application of the prudentiality principles to ensure a good level of capital as well as adequate reserve costs in anticipating future economic challenges.-

PILLAR 5) Utilization of Information Technology-----

CIMB Niaga's commitment to investing in information technology sector continues to be maintained to strengthen its position as a leader in digital banking services sector. Utilization of digital platforms will remain to become our main focus to provide the best customer experience and security in banking transactions.-----

As a result of investment and utilization of information technology, especially digital, the total number of customer financial transactions through digital channels, for example OCTO Mobile was recorded to have increased by 138.3% (one hundred thirty eight point three percent) in the fourth Quarter of 2021 (two thousand twenty one) compared to the fourth Quarter of 2020 (two thousand twenty). Even since the 1st quarter of 2021 (two thousand twenty one), the total number of digital financial transactions through OCTO Mobile has exceeded the total number of digital financial transactions through ATM. Likewise, the value of digital transactions through OCTO

Mobil in the 4th (fourth) quarter of the year 2021 (two thousand twenty one) grew by 45.9% (forty five point nine percent) compared to the same period in the year 2020 (two thousand twenty). Meanwhile the contribution of transactions through digital channels towards the total customer transactions also continues to increase, for example, currently 95% (ninety five percent) of credit card installment applications have been made digitally, likewise with 91% (ninety one percent) opening of deposits are done by the customers through digital channels.-----

In the year 2021 (two thousand twenty one), CIMB Niaga focused on several matters, among others the updating the OCTO Mobile banking application, which is currently under the development phase internally to suit more recent technology and to be in line with development of business models. CIMB Niaga also added new features in the OCTO Clicks internet banking application for retail customers and BizChannel@CIMB for non-retail customers. The company also developed the OCTO Friends application to reference CIMB Niaga banking products, such as KPR, KTA, credit cards and savings. We also develop and widely utilize digital banking services with an emphasis on Application Program Interface (API) and implementation of the Cloud ecosystem to create faster interactions with business partners through digital channels.-----

Customer Centricity which constitutes one of the 5 (five) main values of CIMB Niaga, EPICC (Enabling Talent, Passion, Integrity & Accountability, Collaboration, Customer Centricity), has become the DNA and mindset of the entire CIMB Niaga personnel. We have a strong commitment to consistently provide the best solutions, services and customer experience for our Customers. This strong commitment can be seen from the continued increase in the level of customer loyalty as reflected in the consistent increase of the Net Promoter Score (NPS) in all business segments of the Company for the last 5 (five) years.-----

Ladies and Gentlemen, the respected Shareholders and guests, thus therefore, the brief explanation regarding the course of business of the company in the year 2021.-----

Before I hand it over to Mister KK, once again, I would like to thank for the presence of the Ladies and Gentlemen in this annual GMS and I hope that all of us will continue to be given health and safety so that we can continue making positive contributions to the economic recovery of Indonesia in the future.-----

Furthermore, an explanation on the Financial Performance in the year 2021 (two thousand twenty one) will be delivered by our Finance Director Mister Lee Kai Kwong (Mister KK).---

Please take the stage."-----

- Upon hearing the explanation presented by Mrs. LANI DARMAWAN aforesaid concerning the Brief Explanation regarding the Course of Business of the Company in the Financial Year of 2021 (two thousand twenty one), afterward, Mr. LEE KAI KWONG aforesaid as the Director of the Company presents the "Brief Explanation regarding the Financial Statement of the Company in the Financial Year of 2021 (two thousand twenty one)", which is principally further explained by using "Infocus", which is as following:-----

"Thank you Mrs. Lani.-----

Good afternoon Ladies/Gentlemen of the shareholders and the guests.-----

I will continue with the Brief Explanation regarding the Financial Statement of the Company in the financial year of 2021 (two thousand twenty one).-----

The Summary of the Balance Sheet per 31-12-2021 (the thirty first day of December of the year two thousand twenty one).-----

- Total recorded assets increased by 10.6% (ten point six percent) from Rp280.9 trillion (two hundred eighty point nine trillion Rupiah) to become Rp310.8 trillion (three hundred ten point eight trillion Rupiah).-----
- The distributed credit position at the end of 2021 (two thousand twenty one) grew 3.9% (three point nine percent) to become Rp181.6 trillion (one hundred eighty one point six trillion Rupiah) from Rp174.7 trillion (one hundred seventy four point seven trillion Rupiah) in the year 2020 (two thousand twenty).-----
- In terms of Customer Funds, Savings and Current Accounts as the sources of low-cost funds, in overall, increased higher than Deposits. This is in line with the Company's strategy to focus on increasing the portion of low-cost funds (CASA). Current Accounts recorded an increase of 35.1% (thirty five point one percent) and Savings Accounts increased by 6.9% (six point nine percent), therefore, by the end of the year 2021 (two thousand twenty one) the total Customer Funds grew 16.3% (sixteen point three percent) from Rp207.5 trillion (two hundred seven point five trillion Rupiah) in the year 2020 (two thousand twenty) to become Rp241.3 trillion (two hundred forty one point three trillion Rupiah) in the year 2021 (two thousand twenty one).-----
- Total Company's equity is recorded growing 5.7% (five point seven percent) from Rp41 trillion (forty one trillion Rupiah) in 2020 (two thousand twenty) to become Rp43.4 trillion (forty three point four trillion Rupiah) in 2021 (two thousand twenty one).-----

Afterward, we will present the Summary of the Profit and Loss Statement in the year 2021 (two thousand twenty one). For your information, the 2021 (two thousand twenty one) performance will be presented on a Business as Usual (BAU) basis, which does not include exceptional items.-----

- The operating income in the year 2021 (two thousand twenty one) was recorded to grow 7.4% (seven point four percent) which was contributed by interest income which grew 5% (five percent) to become Rp13.1 Trillion (thirteen point one trillion Rupiah) and non-interest income which grew 15.2% (fifteen point two trillion Rupiah) to become Rp4.5 trillion (four point five trillion Rupiah).-----
- Good management of operating expense has had a positive impact with operating expenses which only grew 0.7% (zero point seven percent) to become Rp8.0 trillion (eight point zero trillion Rupiah).-----
- Meanwhile, the provision expenses decreased by 22.8% (twenty two point eight percent) to become Rp4.2 trillion (four point two trillion Rupiah), in line with the improvement in asset quality.-----
- Overall, the increase in operating profit accompanied by efficiency in the operating expenses and a decrease in the provision expenses has successfully pushed the net profit to grow 109.4% (one hundred nine point four percent) to become Rp4.2 trillion (four point two trillion Rupiah) – not including exceptional items.-----

Financial Ratio of the year 2021 (two thousand twenty one).-----

- In the year 2021 (two thousand twenty one), the company recorded the Return on Investment (the "ROA") and the Return on Equity (the "ROE") performance respectively at the level of 1.5% (one point five percent) and 10.7% (ten point seven percent).-----
- The net interest income margin (NIM) was slightly decreased to become 4.86% (four point eight six percent).-----
- The non-interest income contribution increased to become 25.5% (twenty five point five percent).-----
- With consistent effort and disciplines in cost management, we successfully reduced the cost to income ratio to become 45.9% (forty five point nine percent) from 48.9% (forty eight point nine percent) in 2020 (two thousand twenty).-----
- We once again successfully increased the proportion of low-cost funds or CASA significantly to become 61.3% (sixty one point three percent) from 59.6% (fifty nine point six percent) in 2020 (two thousand twenty one).-----

- We successfully reduced the ratio of non-performing loans (NPL) to become 3.5% (three point five percent) with the ratio of non-performing loans reserve ratio at a good level of 212.1% (two hundred twelve point one percent).-----
- Likewise, the cost of credit was down to become 2.4% (two point four percent).-----
- The distinguished guests, in the year 2021 (two thousand twenty one), CIMB Niaga managed to record credit growth of 3.9% (three point nine percent) which was mainly driven by the growth in the Consumers Banking, SMEs and Corporate segments which respectively grew 9.2% (nine point two percent), 5.4% (five point four percent), and 7.0% (seven point zero percent). In the Consumer Banking segment, the credit growth was driven by the KPR and KPM segments, which respectively grew 9.1% (nine point one percent) and 28.8% (twenty eight point eight percent).-----
- Meanwhile, in line with the recalibration program that we carried out in the Commercial Banking segment as well as focusing on selective credit distribution policies, the credit growth in the Commercial Banking segment in the year 2021 (two thousand twenty one) was still contracted at 10.4% (ten point four percent).-----

The maintaining of asset quality remains one of our priorities in the year 2021 (two thousand twenty one), therefore, the Company successfully reduced the ratio of non-performing loans to become 3.5% (three point five percent) which was decreasing from 3.6% (three point six percent) in 2020 (two thousand twenty). The management believes that it has allocated sufficient reserves in order to anticipate economic challenges ahead.-----

Meanwhile, the capital adequacy ratio (CAR) increased by 0.8% (zero point eight percent) from 21.9% (twenty one point nine percent) in the year 2020 (two thousand twenty) to become 22.7% (twenty two point seven percent) in the year 2021 (two thousand twenty one), as well as the CAR in Tier 1 increased by 0.8% (zero point eight percent) to become 21.6% (twenty one point six percent) in the year 2021 (two thousand twenty one).-----

Thus our brief explanation regarding the Financial Statement of the Company in the financial year of 2021 (two thousand twenty one).-----

Then, we will leave the next session to the Mister Chairman of the Meeting.-----

Thank you."-----

- Afterward, the Chairman of the Meeting will present the Supervisory Report of the Board of Commissioners for the Financial Year of 2021 (two thousand twenty one).-----
- Mister DIDI SYAFRUDDIN YAHYA aforesaid, representing the Board of Commissioners and the "Sharia Supervisory Board of the Company provides an explanation regarding the "Supervisory Report of the Board of Commissioners for the Financial Year of 2021 (two thousand twenty one)

including the Committees of the Board of Commissioners and the supervisory of the Sharia Supervisory Board towards the Company's sharia business activities during the financial year of 2021 (two thousand twenty one)", which is principally will be further explained by using "Infocus", which is as following:-----

"Indonesia's economic growth in the year 2021 (two thousand twenty one) has improved and returned to positive territory at the level of 3.69% (three point six nine percent) amid challenges, especially in global supply chains due to COVID-19 pandemic which has triggered inflation in various parts of the world. The domestic economic recovery process is expected to continue, in which the International Monetary Fund (IMF) estimates that the Indonesian economy will grow at the range of 5.4% (five point four percent) in the year 2022 (two thousand twenty two).-----

Throughout 2021 (two thousand twenty one), the inflation rate and the exchange rate of Rupiah towards the United States dollar were relatively controlled, which are closed respectively at the level of 1.87% (one point eight seven percent) and Rp14,269,- (fourteen thousand two hundred sixty nine Rupiah) per USD. The accommodative monetary policy and loose liquidity pushed the credit interest rates and banking customer funds on a downward trend. Bank Indonesia responded by lowering the BI 7-Day Reverse Repo Rate (BI7DRR) by 25 (twenty five) bps to a level of 3.5% (three point five percent) in February 2021 (two thousand twenty one) and continued maintaining it until the end of 2021 (two thousand twenty one).-----

In the midst of challenging economic conditions, CIMB Niaga was able to maintain its position as the 2nd (second) largest private bank in Indonesia in terms of assets, with total assets at the end of 2021 (two thousand twenty one) in the amount of Rp310.8 trillion (three hundred ten point eight trillion Rupiah) which grew 10.6% (ten point six percent). Whereas, the Consolidated Net Profit during 2021 (two thousand twenty one) grew 109.4% (one hundred nine point four percent) to become Rp4.2 trillion (four point two trillion Rupiah) excluding exceptional items.-----

At the end of 2021 (two thousand twenty one), CIMB Niaga recorded credits in the amount of Rp181.6 trillion (one hundred eighty one point six trillion Rupiah) which grew 3.9% (three point nine percent), which was mainly contributed by the growth in the Consumer, SME, and Corporate segments which respectively grew 9.1% (nine point one percent), 5.4% (five point four percent) and 7% (seven percent). In addition, the Customer Funds managed to grow 16.3% (sixteen point three percent) to become Rp241.3 trillion (two hundred forty one point three trillion Rupiah).-----

Meanwhile, the ratio of non-performing loans (NPL-gross) improved to the level of 3.5% (three point five percent) from previously at 3.6% (three point six percent) in the year 2020 (two thousand twenty). CIMB Niaga's Capital Adequacy Ratio/CAR is at the level of 22.7% (twenty two point seven percent), up 0.8% (zero point eight percent).-----

Witnessing this achievement, the Board of Commissioners assessed that the Board of Directors has carried out its duties and responsibilities very well throughout the year 2021 (two thousand twenty one) even though the Operating Profit and the Net Profit for the financial year of 2021 (two thousand twenty one) has surpassed the Bank's achievement level before the COVID-19 pandemic.-----

In the year 2021 (two thousand twenty one), the Board of Commissioners will continue focusing on supervising the implementation of the 5 (five) Pillars of Bank Strategy, which are 1) Focusing on the Main Expertise, 2) CASA Improvement, 3) Discipline in Cost Management, 4) Safeguarding Capital and Risk Culture Balance, and 5) Utilization of Information Technology. This is in line with the Bank's vision, which is "To become a leading ASEAN Company" as well as the Bank's aspiration, which is "To be the Bank of Choice for the Customers in the Business and Consumer Segments in Indonesia".-----

CIMB Niaga's business strategy is already aligned with the CIMB Group's strategy, Forward23+, in the effort to achieve the vision of "to be the leading focused ASEAN bank". Through strategy execution and synergies with the entire CIMB Group network, it is hoped that CIMB Niaga can support the achievement of the CIMB Group's purpose which is "Building a high performing sustainable organization to help advance customers and society".-----

The Board of Commissioners assesses that the 5 (five) pillars of strategy aforesaid have been appropriately carried out by the Board of Directors. The Board of Directors is able to interpret the economy and pandemic conditions by anticipating them through the appropriate strategy, which is reflected from the Bank's positive operational and financial performance.-

The Board of Commissioners has carefully analyzed the business prospects prepared by the Board of Directors, as set out in the RBB of the year 2022 (two thousand twenty two), all of which are aimed at continue developing the Bank's business in the midst of a pandemic. We believe that the policies and strategies formulated by the Board of Directors will be able to take advantage of the momentum of economic recovery to improve the Bank's performance in a sustainable manner. This is based on the projected credit growth in the year 2022 (two thousand twenty two) at the range of 4%-6% (four percent - six percent) which is supported by the growth in third party funds which is totaling to 2% - 5% (two



percent – five percent) and an increase in the CASA ratio at the range of 61% - 65% (sixty one percent - sixty five percent).-----

In addition to analyzing external conditions, the Bank's business prospects are prepared based on the financial condition, liquidity, position, and strength of CIMB Niaga in the national banking industry that is able to serve customers in the Business and Consumer segments through an integrated omnichannel-based service network, both through digital and non-digital channels throughout Indonesian territory.-----

The Board of Commissioners also reminded the Board of Directors in order not to be careless, to stay focused, and to put forward the high prudentiality principle in an effort to achieve the growth target of the Bank.-----

The Board of Commissioners is of the view that CIMB Niaga has appropriately implemented the GCG practice, which is materialized through 4 (four) pillars of Bank Governance, which includes governance commitment, governance structure, governance process, and governance outcome.-----

With various initiatives in improving GCG practices during the year 2021, CIMB Niaga won the "TOP GRC Awards" for the highest category, which is #5 Stars. CIMB Niaga also received a special award, which is the Golden Star Trophy. CIMB Niaga is considered as a very excellent (extraordinary) company in terms of systems, infrastructure and GCG implementation, risk management, and compliance. CIMB Niaga has also consistently won The Best Corporate Governance Overall award for Big Capitalization in the 12th IICD Corporate Governance Award of 2021 (two thousand twenty one), with an assessment based on the ASEAN CG Scorecard (ACGS).-----

CIMB Niaga carries out risk management very well by implementing risk management which is referring to the Enterprise Wide Risk Management Framework (EWRM) which has "top down strategic" and "bottom up tactical" risk management approach that complement each other as well as coupled with policies and procedures covering all risk areas that are significant for the Bank.-----

Furthermore, the Board of Commissioners assesses that the implementation of sustainable finance at CIMB Niaga continues to experience an improvement. In the year 2021, CIMB Niaga, motored by the Sharia Business Unit (UUS) through the Abhipraya program, launched several financing programs such as the X-TRA Motor in collaboration with Gesit electric motorcycles, Green Mortgage, Sustainability Linked-Loan/Financing (SLL/SLF) and Sustainable Financing. The launching of those programs started from the awareness that the implementation of sustainability cannot be done alone, instead will be required the

cooperation of all stakeholders to form a sustainable financing ecosystem.-----

The Board of Commissioners considers that the launch of these financing programs will encourage the sustainability behavior of customers by increasing their concern towards the environment and social surroundings as well as constitutes as a strategy of the Bank to support and in order to be aligned with the Nationally Determined Contribution (NDC) of the Indonesian government, particularly in climate change mitigation and adaptation actions as well as supporting the achievement of CIMB Group's targets to achieve the Carbon Neutrality by the year 2030 and the Net Zero by the year 2050 (two thousand fifty).-----

Furthermore, on behalf of the Sharia Supervisory Board, we hereby present the Supervisory Report of the Sharia Supervisory Board.-----

Throughout the year 2021 (two thousand twenty one), the Sharia Supervisory Board (DPS) of the Sharia Business Unit (UUS) of CIMB Niaga has performed its duties and responsibilities to carry out supervision and provide advice as well as recommendations which can encourage the performance growth of UUS of CIMB Niaga.-----

During the year 2021 (two thousand twenty one), we considers the performance of USS of CIMB Niaga was running well, in which the sharia banking transaction activities run in line with the provisions of the Authority/Regulator as stipulated in POJK/PBI and SEOJK/SEBI as well as the sharia provisions in the Fatwa of DSN MUI as well as the opinion of DPS and the General Policies of Sharia Compliance of Banks. The sharia banking transactions aforesaid cover financing transactions, fundraising, services, as well as product development initiatives and other innovations.-----

From the financial side, UUS of CIMB Niaga recorded asset growth of 32.3% (thirty two point three percent) or increased in the amount of Rp14.5 trillion (fourteen point five trillion Rupiah) from Rp44.8 trillion (forty four point eight trillion Rupiah) in the year 2020 (two thousand twenty) to become Rp59.3 trillion (fifty nine point three trillion Rupiah) in the year 2021 (two thousand twenty one). The total financing disbursement grew 15.8% (fifteen point eight percent) to become Rp37.0 trillion (thirty seven point zero trillion Rupiah) with a gross Non-Performing Financing (NPF) ratio maintained at 1.4% (one point four percent). The Customer Funds grew significantly 39.2% (thirty nine point two percent) to become Rp41.5 trillion (forty one point five trillion Rupiah).-----

The acquirement of profit before tax was recorded in the amount of Rp1.8 trillion (one point eight trillion Rupiah) grew by 34.80% (thirty four point eighty percent) from Rp1.4 trillion (one point four trillion Rupiah) in the year 2020 (two thousand twenty one).-----

On behalf of the Board of Commissioners, we would like to extent our "gratitude" to the

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Sharia Supervisory Board of the Company who has properly performed the supervision of the Sharia Business Unit based on sharia principles.-----

Thus, we present this Supervisory Report, the complete report can be viewed in the Annual Report of the Company for the financial year of 2021 (two thousand twenty one). Thank you."-----

- Upon listening to the explanation of the Board of Directors and the Board of Commissioners of the Company over the First Agenda of the Meeting, then, the Chairman of the Meeting suggests the proposal for the decision of the First Agenda of the Meeting, as conveyed in the following display:-----

1. Approve the Annual Report of the Company for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one);-----
2. Ratify the Consolidated Financial Statements of the Company for the financial year ended on 31-12-2021 (the thirty first of December of the year two thousand twenty one) which has been audited by the Public Accounting Firm of "Tanudiredja, Wibisana, Rintis & Rekan" (a member firm of PricewaterhouseCoopers Global in Indonesia) as stated in its report dated 17-2-2022 (the seventeenth day of February of the year two thousand twenty two), with the opinion that "The Consolidated Financial Statements present fairly, in all material respects, the consolidated financial position of PT Bank CIMB Niaga Tbk and its subsidiary entities as of 31-12-2021 (the thirty first day of December of the year two thousand twenty one), as well as its consolidated financial performance and cash flows for the year ended on such date, in accordance with the Financial Accounting Standards in Indonesia";-----
3. Ratify the Report on the Supervisory Duties of the Board of Commissioners and DPS of the Company for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one); and-----
4. Grant full release and discharge over the liabilities ("volledig acquit et décharge") to members of the Board of Commissioners, the Board of Directors and DPS of the Company (including the members of the Board of Commissioners and the Board of Directors who have resigned in the year 2021 --two thousand twenty one), for the management and supervision which have been performed in the financial year of 2021 (two thousand twenty one), to the extent that such management and supervisory actions are reflected in the Annual Report of the Company for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one).-----

II. Entering the **Second** Agenda of the Meeting, which is:-----

"Determination on the Utilization of the Profits of the Company for the Financial Year

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Ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one)."-----

- The Chairman of the Meeting invites mister LEE KAI KWONG aforesaid as the Director of the Company to present the explanation regarding the Second Agenda of the Meeting.-----

- And then mister LEE KAI KWONG aforesaid in his capacity as the Director of the Company presents the explanation, which is principally as following:-----

"I hereby convey to you that in the year 2021 (two thousand twenty one), the Company has earned a net profit in the amount of Rp3,909,476,308,045.- (three trillion nine hundred nine billion four hundred seventy six million three hundred eight thousand forty five Rupiah). In accordance with the Circular Resolution of the Board of Directors and the Circular Resolution of the Board of Commissioners, over the net profit in the financial year of 2021 (two thousand twenty one) aforesaid will be proposed the following utilization:-----

The Company proposes to the Meeting to obtain approval over the utilization of the net profit of the Company (the Company only) for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty one) in the amount of Rp3.909.476.308.045,- (three trillion nine hundred nine billion four hundred seventy six million three hundred eight thousand forty five Rupiah).-----

(the "Net Profit of the Company in the Financial Year of 2021"), for:-----

1. as a final cash dividend of at the maximum 60% (sixty percent) of the net profit of the Company (the Company only) aforesaid or at the maximum in the amount of Rp2,345,685,784,827.- (two trillion three hundred forty five billion six hundred eighty five million seven hundred eighty four thousand eight hundred twenty seven Rupiah) (gross), which will be paid on 28-4-2022 (the twenty eighth day of April of the year two thousand twenty two) to the shareholders registered in the Register of Shareholders of the Company dated 21-4-2022 (the twenty first day of April of the year two thousand twenty two).-----

2. Not setting aside any reserve, considering that the minimum requirement of mandatory reserve as stipulated in Article 70 of the Company Law has been met;---

Total minimum mandatory reserve of the Company:-----

- 20% (twenty percent) x Issued and Fully Paid Up Capital of the Company-----
- 20% (twenty percent) x Rp1.612.257.324.350,- (one trillion six hundred twelve billion two hundred fifty seven million three hundred twenty four thousand three hundred fifty Rupiah) in the amount of Rp322.451.464.870,- (three hundred twenty two billion four hundred fifty one million four hundred sixty four thousand

eight hundred seventy Rupiah).-----

Whereas the total reserves of the Company which have been recorded are in the amount of Rp351.538.017.498,- (three hundred fifty one billion five hundred thirty eight million seventeen thousand four hundred ninety eight Rupiah).-----

3. Record the remaining Net Profit of the Company for the Financial Year of 2021 (two thousand twenty one), after deducting the distribution of dividends, as retained earnings in the amount of Rp1.563.790.523.218,- (one trillion five hundred sixty three billion seven hundred ninety million five hundred twenty three thousand two hundred eighteen Rupiah) to finance the business activities of the Company."-----

- Upon listening the explanation of the Board of Directors over the Second Agenda of the Meeting, then, the Chairman of the Meeting suggests the proposal for the resolution on the Second Agenda of the Meeting, as presented in the following display:-----

Approve the utilization of the Net Profit of the Company for the Financial Year ended on 31-12-2021 (in the amount of Rp3.909.476.308.045,- (three trillion nine hundred nine billion four hundred seventy six million three hundred eight thousand forty five Rupiah) (the "**Net Profit of the Company for Financial Year of 2021**"), for:-----

1. Distributed as a final cash dividend of at the maximum 60% (sixty percent) of the Net Profit of the Company for the Financial Year of 2021 (two thousand twenty one) or at the maximum in the amount of Rp2,345,685,784,827,- (two trillion three hundred forty five billion six hundred eighty five million seven hundred eighty four thousand eight hundred twenty seven Rupiah) (gross), with the following schedule:--

- Cum Dividend at Regular and Negotiation Market on 19-4-2022
(the nineteenth day of April of the year two thousand twenty two)-----
- Ex Dividend at Regular and Negotiation Market on 20-4-2022
(the twentieth day of April of the year two thousand twenty two)-----
- Cum Dividend at Cash Market on 21-4-2022
(the twenty first day of April of the year two thousand twenty two)-----
- Recording date of the eligible shareholders on 21-4-2022
(the twenty first day of April of the year two thousand twenty two)-----
- Ex Dividend at Cash Market on 22-4-2022
(the twenty second day of April of the year two thousand twenty two)-----
- Payment of Dividend for the Financial Year of 2021 on 28-4-2022
(the twenty eighth day of April of the year two thousand twenty two)-----

and to grant power of attorney to the Board of Directors to determine the procedures

for the distribution of cash dividends aforesaid in accordance with the prevailing provisions in the capital market sector.-----

2. Not setting aside any reserve, considering that the minimum requirement for mandatory reserve as stipulated in Article 70 of the Company Law has been met;---
3. Record the remaining Net Profit of the Company for the Financial Year of 2021 (two thousand twenty one), after deducting the distribution of dividends, as retained earnings in the amount of Rp1.563.790.532.218,- (one trillion five hundred sixty three billion seven hundred ninety million five hundred thirty two thousand two hundred eighteen Rupiah) to finance the business activities of the Company.”-----

III. Entering the **Third Agenda** of the Meeting, which is:-----

“Appointment of Public Accountant and Public Accounting Firm for the Financial Year of 2022 (two thousand twenty two) and Determination of Honorarium as well as Other Requirements with respect to the Appointment aforesaid.”-----

- The Chairman of the Meeting invites mister JEFFREY KAIRUPAN as the Independent Commissioner and also as the Chairman of the Audit Committee of the Company to present the explanation regarding the Third Agenda of the Meeting.-----

Mister JEFFREY KAIRUPAN in his capacities aforesaid, then, presents the explanation, which is principally as following:-----

"I hereby convey to you that the audit of the Financial Statements of the Company for the financial year of 2021 (two thousand twenty one) has been carried out by Public Accounting Firm of "Tanudiredja, Wibisana, Rintis dan Rekan".-----

In accordance with the Recommendation of the Audit Committee dated 8-3-2022 (the eighth day of March of the year two thousand and twenty two), which has been approved based on the Circular Resolution of the Board of Commissioners dated 9-3-2022 (the ninth day of March the year two thousand twenty two), it is proposed to the Meeting to reappoint mister Irhoan Tanudiredja and Public Accounting Firm of "Tanudiredja, Wibisana, Rintis & Rekan" (a member firm of PricewaterhouseCoopers Global in Indonesia) who are respectively registered at OJK as Public Accountant and Public Accounting Firm or other Public Accountant in the same Public Accounting Firm, in the event that the relevant individual is permanently unavailable, to carry out the audit of the Consolidated Financial Statements of the Company for Financial Year of 2022 (two thousand twenty two).-----

Further explanation in relation to this proposal is as presented in the following display:-----

In accordance with the Recommendation of the Audit Committee dated 8-3-2022 (the eighth day of March of the year two thousand twenty two) which has been approved

based on the Circular Resolution of the Board of Commissioners dated 9-3-2022 (the ninth day of March of the year two thousand twenty two), it is proposed to the Meeting as following:-----

1. The appointment of Irhoan Tanudiredja and Public Accounting Firm of "Tanudiredja, Wibisana, Rintis & Rekan" (a member firm of PricewaterhouseCoopers Global in Indonesia) who are respectively registered at OJK as Public Accountant and Public Accounting Firm or other Public Accountant in the same Public Accounting Firm, in the event that the relevant individual is permanently unavailable, to carry out the audit of the Consolidated Financial Statements of the Company for Financial Year of 2022 (two thousand twenty two).-----
2. Delegation of authority to the Board of Commissioners of the Company to appoint the substitute Public Accountant and Public Accounting Firm, in the event that the appointed Public Accountant and/or Public Accounting Firm cannot complete the provision of audit services or was permanently unavailable to carry out the audit of the Consolidated Financial Statements of the Company for the Financial Year of 2022 (two thousand twenty two). Over the delegation of authority, will be applicable the following provisions:-----
 - a. The other Public Accounting Firm appointed by the Board of Commissioners of the Company must be one of the big four Public Accounting Firms in Indonesia;-----
 - b. the appointment aforesaid must be based on the recommendation of the Audit Committee of the Company;-----
 - c. the amount of honorarium and other appointment requirements for such other Public Accounting Firm must be determined in a competitive and fair manner;-----
 - d. there is not any objection from OJK; and-----
 - e. the appointment aforesaid does not contradict with the prevailing laws and regulations.-----
3. Determination of the honorarium of the Public Accounting Firm for the annual audit fee over the Consolidated Financial Statements of the Company for the Financial Year of 2022 (two thousand twenty two) is at the maximum in the amount of Rp9.226.700.000,- (nine billion two hundred twenty six million seven hundred thousand Rupiah) (excluding VAT and OPE).-----

The proposal to the Meeting over the granting of power of attorney to the Board of Directors of the Company to carry out the matters deemed necessary in connection with the appointment of Public Accountant and Public Accounting Firm, including but not limited to, in the process for the convening of the meeting and the execution of appointment letters for Public Accountant and Public Accounting Firm.”-----

- Afterward, in the Meeting is being displayed the Curriculum Vitae of mister Irhoan Tanudiredja aforesaid (Public Accountant), and the Company Profile of Public Accounting Firm of “TANUDIREDDJA, WIBISANA, RINTIS & Rekan”;-----

- Afterward, the Chairman of the Meeting presents the proposal for the resolution on the Third Agenda of the Meeting, as presented in the following display:-----

1. Approve the appointment of Irhoan Tanudiredja and Public Accounting Firm of “Tanudiredja, Wibisana, Rintis & Rekan” (a member firm of PricewaterhouseCoopers Global in Indonesia) who are respectively registered at OJK as Public Accountant and Public Accounting Firm, or other Public Accountant in the same Public Accounting Firm, in the event that the relevant individual is permanently unavailable to carry out the audit over the Consolidated Financial Statements of the Company for the Financial Year of 2022 (two thousand twenty two).-----
2. Approve the delegation of authority to the Board of Commissioners of the Company to appoint other Public Accountant and Public Accounting Firm, in the event that the appointed Public Accountant and/or Public Accounting Firm could not complete the provision of audit service or are permanently unavailable to carry out the audit over the Consolidated Financial Statements of the Company for the Financial Year of 2022 (two thousand twenty two). Over the delegation of authority aforesaid, will be applicable the following provisions:-----
 - a. The other Public Accounting Firm appointed by the Board of Commissioners of the Company must be one of the big four Public Accounting Firms in Indonesia;-----
 - b. the appointment aforesaid must be based on the recommendation of the Audit Committee of the Company;-----
 - c. the amount of honorarium and other appointment requirements for such other Public Accounting Firm must be determined in a competitive and fair manner;-----
 - d. there is not any objection from OJK; and-----
 - e. the appointment aforesaid does not contradict with the prevailing laws and regulations.-----
3. Approve the determination of the honorarium of the Public Accounting Firm for the annual audit fee over the Consolidated Financial Statements of the Company for the Financial Year of 2022 (two thousand twenty two) at the maximum in the amount of Rp9.226.700.000,-

(nine billion two hundred twenty six million seven hundred thousand Rupiah) (excluding VAT and OPE).-----

4. Approved the granting of power of attorney to the Board of Directors of the Company to carry out the matters deemed necessary in connection with the appointment of Public Accountant and Public Accounting Firm, including but not limited to the process of convening the meeting and the execution of the appointment letters for Public Accountant and Public Accounting Firms.-----

IV. Entering the **Fourth, Fifth and Sixth Agenda** of the Meeting, which are:-----

The Fourth Agenda of the Meeting, which is:-----

“Reappointment of Lee Kai Kwong as the Director of the Company.”-----

The Fifth Agenda of the Meeting, which is:-----

“Reappointment of John Simon as the Director of the Company.”-----

The Sixth Agenda of the Meeting, which is:-----

“Approval over the Change of Composition of the Board of Directors of the Company by appointing Noviady Wahyudi, as the Director of the Company.”-----

- The Chairman of the Meeting gives the opportunity to mrs. SRI WIDOWATI as the Independent Commissioner and also as the Chairman of the Nomination and Remuneration Committee of the Company to present the explanation and proposal over the 4th Agenda up to the 7th Agenda of the Meeting.-----

- Afterward, mrs. SRI WIDOWATI in her capacity aforesaid presents the explanation regarding the Fourth and Fifth Agenda of the Meeting as following:-----

“Regarding the explanation over the Fourth and Fifth Agenda, I can convey at the same time that in connection with the expiration of the term of office of 2 (two) members of the Board of Directors of the Company at the closing of this Meeting, and based on the recommendation of the Nomination and Remuneration Committee which has been approved by the Board of Commissioners of the Company, then, the Company presents in order to obtain approval of the Meeting to reappoint Mister LEE KAI KWONG and Mister JOHN SIMON, respectively as Director of the Company, effective as of the closing of this Meeting, in accordance with the explanations in each of the Agendas as displayed, as following:-----

Explanation on the Fourth Agenda of the Meeting-----

In connection with the expiration of the term of office of Mister LEE KAI KWONG as the Director of the Company at the closing of this Meeting, and with due observance of the Recommendation of the Nomination and

Remuneration Committee of the Company (the "**NomRem**") dated 7-2-2022 (the seventh day of February of the year two thousand twenty two), which has been approved by the Board of Commissioners based on the Circular Resolution of the Board of Commissioners of the Company dated 8-2-2022 (the eighth day of February of the year two thousand twenty two), the Company proposes to the Meeting in order to obtain approval over the Reappointment of Mister LEE KAI KWONG, as the Director of the Company; with the term of office effective starting from the closing of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at any time in accordance with the provisions of Article 105 of the Company Law.-----

Explanation on the Fifth Agenda of the Meeting-----

In connection with the expiration of the term of office of John Simon as the Director of the Company at the closing of this Meeting, and with due observance of the NomRem Recommendation dated 7-2-2022 (the seventh day of February of the year two thousand twenty two), which has been approved by the Board of Commissioners based on the Circular Resolution of the Board of Commissioners of the Company dated 8-2-2022 (the eighth day of February of the year two thousand twenty two), the Company proposes to the Meeting in order to obtain approval over the Reappointment of Mister John Simon, as the Director of the Company; with the term of office effective starting from the closing of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at any time in accordance with the provisions of Article 105 of the Company Law.-----

In addition, in accordance with the recommendation of the Nomination and Remuneration Committee, the Company presents to the Meeting in order to obtain approval for the change of composition of the Board of Directors of the Company by appointing Mister NOVIADY WAHYUDI, as the Director of the Company, effective upon obtaining approval from OJK, with the explanation on the Sixth Agenda as displayed, as follows:-----

In connection with the NomRem Recommendation dated 7-2-2022 (the seventh day of February of the year two thousand twenty two), which has been approved by the Board of Commissioners based on the Circular Resolution of

the Board of Commissioners of the Company dated 87-2-2022 (the eighth day of February of the year two thousand twenty two), the Company proposes to the Meeting in order to get approval over the change of composition of the Board of Directors of the Company by appointing mister Noviady Wahyudi, as the Director of the Company; with the term of office effective starting from the date determined in the Meeting that appointed him and upon obtaining approval from OJK and/or the fulfillment of the requirements stipulated in the approval letter from OJK aforesaid (the "**Effective Date**")) until the closing of the 3rd (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at any time in accordance with the provisions of Article 105 of the Company Law.-----

- The members of the Board of Directors of the Company who will be reappointed and the candidate for the new Director who will be appointed, have attended this Meeting by means of video conference.-----

- Furthermore, in the Meeting, the Curriculum Vitae of mister LEE KAI KWONG, the Director of the Company is displayed.-----

- Afterward, in the Meeting, the Curriculum Vitae of mister JOHN SIMON, the Director of the Company, is displayed.-----

- Afterward, in the Meeting, the Curriculum Vitae of mister NOVIADY WAHYUDI, the candidate for Director of the Company, is displayed.-----

- Afterward, mister NOVIADY WAHYUDI introduces himself as following:-----
"Good afternoon Shareholders, NOVIADY WAHYUDI. Thank you for the nomination and the trust given to me to serve as the Director of the Company, upon obtaining approval from OJK."-----

- Afterward, the Chairman of the Meeting presents the proposal for the resolution over the Fourth, Fifth, and Sixth Agenda of the Meeting, as presented in the following displays:-----

1. In connection with the explanation of 4th (fourth) up to the 6th (sixth) Agenda 6, the Company proposes the resolutions over each of the agenda as following:-----

a. Propose the Resolution for the 4th (fourth) Agenda: Approve the reappointment of mister LEE KAI KWONG, as Director of the Company, with the term of office effective starting from the closing of the Meeting up to the closing of the 3rd (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at any time in accordance with the provisions of Article 105 of the Company Law.-----

- b. Propose the Resolution for the 5th (fifth) Agenda: Approve the reappointment of mister JOHN SIMON, as the Director of the Company, with the term of office effective starting from the closing of the Meeting up to the closing of the 3rd (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at any time in accordance with the provisions of Article 105 of the Company Law.-----
- c. Propose the Resolution for the 6th (sixth) Agenda: Approve the change of composition of the Board of Directors of the Company by appointing mister NOVIADY WAHYUDI, as the Director of the Company, with the term of office effective starting from the date determined in the appointing Meeting and upon obtaining approval from OJK and/or fulfillment of the requirements stipulated in the approval letter from OJK aforesaid (the **"Effective Date"**) up to the closing of the 3rd (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at any time in accordance with the provisions of Article 105 of the Company Law. In the event that OJK did not approve the appointment or the requirements stipulated by OJK were not fulfilled as stated in the proposed resolution for the Sixth Agenda of the Meeting, then, the appointment will become null and ineffective without requiring the approval of the GMS.-----

Thus therefore, the composition of the Board of Directors of the Company becomes as following:-----

THE BOARD OF DIRECTORS-----

President Director	:	mrs. LANI DARMAWAN aforesaid;-----
Director	:	mister LEE KAI KWONG aforesaid;-----
Director	:	mister JOHN SIMON aforesaid;-----
Director concurrently serving as the Compliance Director	:	mrs. FRANSISKA OEI (in the Resident Identification Card is written as FRANSISKA OEI LAN SIEM, Sarjana Hukum) aforesaid;-----
Director	:	mister PANDJI PRATAMA DJAJANEGARA (in the Resident Identification Card is written as PANDJI PRATAMA) aforesaid;-----
Director	:	mrs. TJIOE MEI TJUEN aforesaid;-----
Director	:	mister HENKY SULISTYO aforesaid;-----
Director	:	mister JONI RAINI aforesaid;-----

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Director : mister RUSLY JOHANNES aforesaid*-----

Director : mister NOVIADY WAHYUDI aforesaid**-----

* *Appointed at the Extraordinary GMS on 17-12-2021 (the seventeenth day of December of the year two thousand twenty one) and effective upon obtaining OJK approval and/or the fulfillment of the requirements stipulated in the OJK approval aforesaid.*-----

** *Effective starting as of the date stipulated in the appointing GMS and upon obtaining approval from OJK and/or the fulfillment of the requirements stipulated in the approval from OJK aforesaid.*-----

2. Approve the granting of power of attorney to the Board of Directors of the Company with right of substitution, to restate the resolution concerning the Change of composition of the Board of Directors of the Company aforesaid into a notarial deed and to notify it to the competent authorities and, in connection with such matter, to do any and all things which are required in accordance with the laws and regulations.-----

V. Entering the **Seventh Agenda** of the Meeting which is:-----

"Determination on the amount of Salary or Honorarium, and Other Allowances for the Board of Commissioners and the Sharia Supervisory Board, as well as the Salary, Allowances and Royalty/Bonus for the Board of Directors of the Company;-----

- Afterward, mrs. SRI WIDOWATI in her capacity aforesaid, to present the discussion on the Seventh Agenda of the Meeting as following:-----

"In accordance with the provisions of Articles 96 and 113 of the Company Law, the salary or honorarium and allowances for the members of the Board of Directors, the Board of Commissioners, including the Sharia Supervisory Board, are determined by the GMS.-----

Based on the recommendation of the Nomination and Remuneration Committee of the Company, we propose to the Meeting, the provision of salary or honorarium and other allowances for the financial year of 2022 (two thousand twenty two) for the Board of Commissioners, including the Sharia Supervisory Board, and royalty/bonus for the Board of Directors for the financial year of 2021 (two thousand twenty one), as well as the delegation of authority to the Board of Commissioners of the Company to determine the amount of salary, religious holiday allowance and other allowances for each member of the Board of Directors of the Company for the financial year of 2022 (two thousand twenty two), taking into account the recommendations of the Nomination and Remuneration Committee of the Company, as displayed, as follows:-----

Propose to the Meeting to approve and determine, as following:-----

1. Total amount of salary or honorarium and other allowances for the Board of

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Commissioners in the financial year of 2022 (two thousand twenty two) is at the maximum in the amount of Rp19.470.000.000,- (nineteen billion four hundred seventy million Rupiah) (gross), and grant power of attorney to the President Commissioner of the Company to determine the amount of salary or honorarium and other allowances for each member of the Board of Commissioners of the Company, by taking into account the NomRem recommendation.-----

2. The total amount of salary or honorarium and other allowances for DPS in the financial year of 2022 (two thousand twenty two) is at the maximum in the amount of Rp2.287.106.000,- (two billion two hundred eighty seven million one hundred six thousand Rupiah) (gross), and to grant power of attorney to the President Commissioner of the Company to determine the amount of salary or honorarium and other allowances for each member of DPS of the Company, by taking into account the NomRem recommendation; All members of the Board of Commissioners (including the Independent Commissioners) and DPS do not receive any royalty/bonus.-----
3. The amount of royalty/bonus for the financial year of 2021 (two thousand twenty one) to be paid in the year 2022 (two thousand twenty two) to the Board of Directors of the Company is at the maximum in the amount of Rp63.447.192.000,- (sixty three billion four hundred forty seven million one hundred ninety two thousand Rupiah) (gross), including the provision of variable remuneration in the form of shares or share-based instruments issued by the Company, and to grant power of attorney to the Board of Commissioners of the Company to determine the amount of royalty/bonus for each member of the Board of Directors of the Company, by taking into account the NomRem recommendation; The provision of variable remuneration in the form of shares or share-based instruments is in accordance with OJK Regulation Number 45/POJK.03/2015 regarding the Implementation of Governance in the Providing of Remuneration for Commercial Banks (the "**POJK No. 45/2015**") and the Policies of the Company; and-----
4. Delegation of authority to the Board of Commissioners of the Company in order to determine the amount of salary, religious holiday allowances and other allowances for each member of the Board of Directors of the Company for the financial year of 2022 (two thousand twenty two), by taking into account the NomRem recommendation. The total amount of salary, religious holiday allowances and other allowances for the Board of Directors of the Company for the financial year of 2022

(two thousand twenty two) will be disclosed in the 2022 (two thousand twenty two) Annual Report of the Company.-----

In relation to the explanation aforesaid, we propose to the Meeting over the resolution on the Seventh Agenda as displayed, as following:-----

1. Approve and determine the total amount of salary or honorarium and other allowances for the Board of Commissioners in the financial year of 2022 (two thousand twenty two) at the maximum in the amount of Rp19.470.000.000,- (nineteen billion four hundred seventy million Rupiah) (gross), and grant power of attorney to the President Commissioner of the Company to determine the amount of salary or honorarium and other allowances for each member of the Board of Commissioners of the Company, by taking into account the NomRem recommendation;-----
2. Approve and determine the total amount of salary or honorarium and other allowances for DPS in the financial year of 2022 (two thousand twenty two) at the maximum in the amount of Rp2.287.106.000,- (two billion two hundred eighty seven million one hundred six thousand Rupiah) (gross), and to grant power of attorney to the President Commissioner of the Company to determine the amount of salary or honorarium and other allowances for each member of DPS of the Company, by taking into account the NomRem recommendation. All members of the Board of Commissioners (including the Independent Commissioners) and DPS do not receive any royalty/bonus;-----
3. Approve the amount of royalty/bonus for the financial year of 2021 (two thousand twenty one) to be paid in the year 2022 (two thousand twenty two) to the Board of Directors of the Company at the maximum in the amount of Rp63.447.192.000,- (sixty three billion four hundred forty seven million one hundred ninety two thousand Rupiah) (gross), including the provision of variable remuneration in the form of shares or share-based instruments issued by the Company, and to grant power of attorney to the Board of Commissioners of the Company to determine the amount of royalty/bonus for each member of the Board of Directors of the Company, by taking into account the NomRem recommendation. The provision of variable remuneration in the form of shares or share-based instruments aforesaid is in accordance with POJK Number 45/2015 and the Policies of the Company; and-----
4. Approve the delegation of authority to the Board of Commissioners of the Company in order to determine the amount of salary, religious holiday allowances and other allowances for each member of the Board of Directors of the Company for the

financial year of 2022 (two thousand twenty two), by taking into account the NomRem recommendation. The total amount of salary, religious holiday allowances and other allowances for the Board of Directors of the Company for the financial year of 2022 (two thousand twenty two) will be disclosed in the 2022 (two thousand twenty two) Annual Report of the Company.-----

VI. Entering the **Eighth Agenda** of the Meeting which is:-----

“Approval over the Amendment to the Articles of Association of the Company.”-----

- The Chairman of the Meeting gives the opportunity to mrs. FRANSISKA OEI (in the Resident Identification Card is written as FRANSISKA OEI LAN SIEM, Sarjana Hukum) as the Compliance, Corporate Affairs and Legal Director of the Company to present the explanation on the Eighth Agenda of the Meeting.-----

- Afterward, mrs. FRANSISKA OEI (in the Resident Identification Card is written as FRANSISKA OEI LAN SIEM, Sarjana Hukum) in her capacity aforesaid presents the explanation regarding the Eighth Agenda of the Meeting as following:-----

“Proposal for the amendment to the Articles of Association of the Company which covers several articles hereunder with the principal amendments, among others:-----

1. Article 3 (Purposes and Objectives as well as Business Activities) – Adjustment of the business activities of the Company referring to the Indonesian Standard Industrial Classification (ISIC) of the Year 2020 (two thousand twenty two);-----
2. Article 4 (Capital) – Adjustment of provisions related to the increase of capital of the Company based on POJK Number 14/POJK.04/2019 regarding the Amendment to POJK Number 32/POJK.04/2015 regarding the Increase of Capital of Public Company by Providing Preemptive Rights;-----
3. Article 10 (Transfer of Rights over Shares) – Adjustment of provisions related to the obligations of the shareholders submitting application for the convening of GMS in order not to transfer the shares which they owned within a specific period as stipulated in POJK 15/2020;-----
4. Article 12 (Venue, Summoning, and Chairman of the GMS) – Addition and/or adjustment of provisions related to the announcement and summoning for the GMS in order to be further in line with POJK 15/2020;-----
5. Article 13 (Quorum, Voting Rights and Resolutions of the GMS) – Provisions related to the attendance and resolution adoption quorum of the GMS over agenda with conflict of interest, adjusted to become the attendance and resolution adoption quorum of the GMS which is only attended by the Independent Shareholders by

referring to POJK 15/2020;-----

6. Article 14 (the Board of Directors), Article 17 (the Board of Commissioners) and Article 20 (the Sharia Supervisory Board/DPS) – Addition and/or adjustment of several provisions, among others, related to the term of office of the members of the Board of Directors, the Board of Commissioners, and DPS of the Company based on the ASEAN Corporate Governance Scorecard (ACGS) Criteria, which is 3 (three) years;-----
7. Article 15 (Duties and Authorities of the Board of Directors) and Article 18 (Duties and Authorities of the Board of Commissioners) – Addition and/or adjustment of several provisions, among others, regarding the distribution of duties and authorities of the management among the members of the Board of Directors of the Company, as well as the obligations to have in place and maintain the working guidelines and orders of the Board of Directors and the Board of Commissioners of the Company;-----
8. Article 16 (Meeting of the Board of Directors) and Article 19 (Meeting of the Board of Commissioners) – Addition and/or adjustment of several provisions, among others, regarding the mechanism for the summoning and the determination of resolution adoption quorum for the meeting of the Board of Directors and the meeting of the Board of Commissioners of the Company;-----
9. Adjustment to several other provisions in the Articles of Association of the Company with the objective of perfecting the editorial and consistency among the articles.-----

The complete draft amendment to the Articles of Association has been uploaded onto the website of the Company and as presented in the display of the Meeting.-----

Afterward, the Company proposes the granting of power of attorney to the Board of Directors of the Company, with the right of substitution, to restate the resolutions related to the amendments to the Articles of Association of the Company into notarial deed, to notify them to the competent authorities, and in relation to such matter, to take any and all actions which are required in accordance with the provisions of the legislations.-----

Thus therefore, we then propose to the Meeting, the resolution for the Eighth Agenda as displayed, as following:-----

1. Approve the amendment to the Articles of Association of the Company, which are several provisions in Article 3 regarding the Purpose, Objectives and Business Activities; Article 4 regarding Capital; Article 5 regarding Shares; Article 10 regarding the Transfer of Rights over Shares; Article 11 regarding GMS; Article 12 regarding Venue, Summoning, and Chairman of the GMS; Article 13 regarding Quorum, Voting Right and Resolutions of the

GMS; Article 14 regarding the Board of Directors; Article 15 regarding Duties and Authorities of the Board of Directors; Article 16 regarding the Meeting of the Board of Directors; Article 17 regarding the Board of Commissioners; Article 18 regarding the Duties and Authorities of the Board of Commissioners; Article 19 regarding the Meeting of the Board of Commissioners; and Article 20 regarding the Sharia Supervisory Board; for the adjustment to the latest laws and regulations as well as in the framework of perfecting the editorial and consistency among the articles; the Details on the amendment to the Articles of Association of the Company have been completely presented in this Meeting.-----

2. Approve the granting of power of attorney to the Board of Directors of the Company, with the right of substitution, to restate the resolutions related to the amendments to the Articles of Association of the Company and to state of recomposing the entire provisions of the Articles of Association of the Company into notarial deed, to notify them to the competent authorities, and in relation to such matter, to take any and all actions which are required in accordance with the provisions of the legislations.-----

VII. Entering the **Ninth Agenda** of the Meeting which is:-----

“Approval over the Updating of the Action Plan (Recovery Plan) of the Company.”---

- The Chairman of the Meeting presents the explanation regarding the Ninth Agenda of the Meeting as following:-----

1. The Annual GMS on 9-4-2021 (the ninth day of April of the year two thousand twenty one), has approved the updating of the previous Action Plan (Recovery Plan) of the Company.---
2. In accordance with Article 31 of OJK Regulation Number 14 of the Year 2017 (two thousand seventeen) regarding Action Plan (Recovery Plan) for Systemic Banks, the Recovery Plan of the Company must be updated periodically at least once a year, and must obtain approval of the Shareholder at the GMS.-----
3. The Company has updated the Recovery Plan aforesaid, among others, containing changes to the trigger level in the framework of compliance with the currently prevailing provisions.--

Therefore, on this Agenda of the Meeting, the Company will seek approval from the Meeting for the updating of the Recovery Plan which has been prepared and submitted by the Company to OJK on 26-11-2021 (the twenty sixth day of November of the year two thousand twenty one) and the improvement of the Recovery Plan which has been submitted by the Company to OJK on 25-2-2022 (the twenty fifth day of February of the year two thousand twenty two).-----

Approval over any and all actions in relation to the matters in connection with the Recovery Plan of the Company will be with due observance of OJK Regulation Number 14 of the Year 2017 (two thousand seventeen) (POJK 14/2017) and other related regulations.-----

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We hereby conclude our points. Furthermore, we propose to the Meeting, the resolution for the Ninth Agenda as displayed in the following:-----

1. Approve the updating of the Action Plan (Recovery Plan) which has been prepared and submitted by the Company to OJK on 26-11-2021 (the twenty sixth day of November of the year two thousand twenty one) and the improvement of the Recovery Plan which has been submitted by the Company to OJK on 25-2-2022 (the twenty fifth day of February of the year two thousand twenty two), among other, containing the changes of trigger levels in compliance with the currently prevailing provisions.-----
2. Approve the granting of power of attorney and authority to the Board of Commissioners and the Board of Directors of the Company to take any and all necessary actions in relation to the updating of the Action Plan (Recovery Plan) of the Company with due observance of POJK 14/2017 and other related regulations.-----

VIII. Entering the **Tenth Agenda** of the Meeting which is:-----

"Miscellaneous: Sustainable Financial Action Plan (RAKB) Report of the Company;-----

- Afterward, the Chairman of the Meeting gives the opportunity to mrs. FRANSISKA OEI (in the Resident Identification Card is written as FRANSISKA OEI LAN SIEM, Sarjana Hukum) in her capacity aforesaid to present the report related to the Tenth Agenda of this Meeting;-----

- Afterward, mrs. FRANSISKA OEI (in the Resident Identification Card is written as FRANSISKA OEI LAN SIEM, Sarjana Hukum) in her capacity aforesaid presents the Sustainable Financial Action Plan Report, by taking into account POJK Number 51/POJK.03/2017 regarding the implementation of Sustainable finance for Financial Service Institutions, Issuers, and Public Companies, which are principally further explained by using "Infocus", which is as following:-----

On this occasion, please allow us to present to the Meeting regarding the Sustainable Financial Action Plan Report, by taking into account POJK Number 51 of the Year 2017 (two thousand seventeen) regarding the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, with the explanation as displayed in the following:-

- 1) The realization of the Sustainable Financial Action Plan (RAKB) in the year 2021 (two thousand twenty one) and the 2022 (two thousand twenty two) RAKB has been submitted to Bank Supervisors of OJK on 26-11-2021 (the twenty sixth day of November of the year two thousand twenty one).-----
- 2) The 2022 (two thousand twenty two) RKAB constitutes a part of the 2019-2023 (two thousand nineteen – two thousand twenty three) RKAB which has been submitted to the OJK in the year 2018 (two thousand eighteen) and reported to the AGMS which was

convened in the year 2019 (two thousand nineteen).-----

- 3) The 2022 (two thousand twenty two) RKAB contains the realization of the action plan of the Company for the year 2021 (two thousand twenty one) and the action plan to be implemented by the Company in the year 2022 (two thousand twenty two), which covers:-----

- a) development of sustainable financial product and/or portfolio;-----
- b) capacity building program;-----
- c) internal adjustment; and-----
- d) sustainable Corporate Social Responsibility program.-----

Thus therefore, I present to you the report. Afterward, I return the proceedings of the Meeting to the Chairman of the Meeting.-----

- After listening to the discussion over the entire Agenda of the Meeting and presenting the proposal for the resolutions for the entire Agenda of the Meeting. Then, the Chairman of the Meeting gives opportunity to the shareholders and/or their proxies to ask questions, give comments or suggestions in relation to the entire Agenda of the Meeting.-----

- Since there were no shareholders and/or their proxies who asked questions, give comments or suggestions over the entire Agenda of the Meeting, then afterward, in accordance with the rules of conduct of the Meeting which has also been explained by mrs. FRANSISKA OEI (in the Resident Identification Card is written as FRANSISKA OEI LAN SIEM, Sarjana Hukum) in her capacity as mentioned at the beginning of the Meeting, that the voting for the entire Agenda of the Meeting is carried out after the completion of the discussion of the entire Agenda of the Meeting and the presentation of the proposal for the resolutions for the entire Agenda of the Meeting. Then the Chairman of the Meeting asks the shareholders and/or their proxies to carry out the voting process guided by me, Notary, and after the voting is carried out electronically, I, Notary, submits the results of the vote count as following:-----

In the First Agenda of the Meeting:-----

“The Meeting with the majority votes of 23,961,738,702 (twenty three billion nine hundred sixty one million seven hundred thirty eight thousand seven hundred two) shares or constituting 99.9792% (ninety nine point nine seven nine two percent) of the total number of votes cast in the Meeting (with a note that 4,991,212 –four million nine hundred ninety one two hundred twelve– shares cast dissenting votes and 329,200 –three hundred twenty nine thousand two hundred– shares cast abstain votes) resolves:-----

1. Approve the Annual Report of the Company for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty two);-----

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2. Ratify the Consolidated Financial Statements of the Company for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty two) which has been audited by Public Accounting Firm of "Tanudiredja, Wibisana, Rintis & Rekan" (a member firm of PricewaterhouseCoopers Global in Indonesia) as stated in its report dated 17-2-2022 (the seventeenth day of February of the year two thousand and twenty one), with the opinion that "The Consolidated Financial Statements present fairly, in all material respects, the consolidated financial position of PT Bank CIMB Niaga Tbk and its subsidiary entities as of 31-12-2021 (the thirty first day of December of the year two thousand twenty two), as well as their consolidated financial performance and cash flows for the year ended on such date, in accordance with the Financial Accounting Standards in Indonesia";-----
3. Ratify the Report on the Supervisory Duties of the Board of Commissioners and DPS of the Company for the financial year ended on December 31, 2021; and-----
4. Grant full release and discharge over liabilities ("*volledig acquit et décharge*") to members of the Board of Commissioners, the Board of Directors and DPS of the Company (including the members of the Board of Commissioners and the Board of Directors who have resigned) in the year 2021 – two thousand twenty one), for the management and supervision which have been performed in the financial year of 2021 (two thousand twenty one), to the extent that such management and supervisory actions are reflected in the Annual Report of the Company for the financial year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty two).-----

In the Second Agenda of the Meeting:-----

"Meeting with the majority votes of 23,966,688,102 (twenty three billion nine hundred sixty six million six hundred eighty eight thousand one hundred two) shares or constituting 96.9998% (ninety six point nine nine nine eight percent) of the total number of votes cast in the Meeting (with a note that 41,812 –forty one thousand eight hundred twelve– shares cast dissenting votes and 324,300 –three hundred twenty four thousand three hundred– shares cast abstain votes) resolves:-----

Approve the utilization of the Net Profit of the Company for the Financial Year ended on 31-12-2021 (the thirty first day of December of the year two thousand twenty two) in the amount of Rp3.909.476.308.045,- (three trillion nine hundred nine billion four hundred seventy six million three hundred eight thousand forty five Rupiah) (the **"Net Profit of the Company for the Financial Year of 2021"**), to:-----

1. Be distributed as final cash dividend at the maximum 60% of the Net Profit of

the Company for the Financial Year of 2021 or at the maximum in the amount of Rp2.345.685.784.827 (gross), with the following schedule:-----

- Cum Dividend at Regular and Negotiation Market 19-4-2022
(the nineteenth day of April of the year two thousand twenty two)-----
- Ex Dividend at Regular and Negotiation Market 20-4-2022
(the twentieth day of April of the year two thousand twenty two)-----
- Cum Dividend at Cash Market 21-4-2022
(the twenty first day of April of the year two thousand twenty two)-----
- Recording date of the eligible shareholders 21-4-2022
(the twenty first day of April of the year two thousand twenty two)-----
- Ex Dividend at Cash Market 22-4-2022
(the twenty second day of April of the year two thousand twenty two)--
- Payment of Dividend for the Financial Year of 2021 28-4-2022
(the twenty eighth day of April of the year two thousand twenty two)----

and grant power of attorney to the Board of Directors to determine the procedure for the distribution of cash dividend aforesaid in accordance with the prevailing provisions in the capital market sector.-----

2. Not set aside any reserve, considering that the mandatory minimum reserve requirement as stipulated in Article 70 of Law No. 40 of the Year 2007 (two thousand seven) has been met;-----
3. Record the remaining Net Profit of the Company for the Financial Year of 2021 (two thousand twenty one), after deducting distribution of dividend, as retained earnings in the amount of Rp1.563.790.532.218,- (one trillion five hundred sixty three billion seven hundred ninety million five hundred thirty two thousand two hundred eighteen Rupiah) to finance the business activities of the Company.”--

In the Third Agenda of the Meeting:-----

“The Meeting with the majority votes of 23,961,691,666 (twenty three billion nine hundred sixty one million six hundred ninety one thousand six hundred sixty six) shares or constituting 99.9790% (ninety nine point nine seven nine zero percent) of the total number of the votes cast in the Meeting (with a note that 5,038,248 –five million thirty eight thousand two hundred forty eight– shares cast dissenting votes and 324,200 –three hundred twenty four thousand two hundred– shares cast abstain votes) resolves:-----

1. Approve the appointment of IRHOAN TANUDIREDA, and Public Accounting Firm of “TANUDIREDA, WIBISANA, RINTIS & REKAN” (a member firm of

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PricewaterhouseCoopers Global in Indonesia) who are respectively registered at OJK as Public Accountant and Public Accounting Firm, or other Public Accountant in the same Public Accounting Firm, in the event that the relevant individual is permanently unavailable to carry out the audit of the Consolidated Financial Statements of the Company for the Financial Year of 2022 (two thousand twenty two);-----

2. Approve the delegation of authority to the Board of Commissioners of the Company to appoint other Public Accountant and Public Accounting Firm, in the event that the appointed Public Accountant and/or Public Accounting Firm cannot complete the providing of audit services or are permanently unavailable to carry out the audit of the Consolidated Financial Statements of the Company for the Financial Year of 2022 (two thousand twenty two).-----

Over the delegation of authority aforesaid, will be applicable the following provisions:-----

- a. Other Public Accounting Firm who is appointed by the Board of Commissioners aforesaid must constitute one of the big four Public Accounting Firms in Indonesia;--
 - b. The appointment aforesaid must be based on the recommendation of the Audit Committee of the Company;-----
 - c. The amount of honorarium and other appointment requirements for other Public Accounting Firm aforesaid must be determined in a competitive and fair manner;----
 - d. There is not any objection from OJK; and-----
 - e. The appointment of other Public Accounting Firm aforesaid does not contradict with the prevailing laws and regulations.-----
3. Approve the determination of honorarium of Public Accounting Firm for the annual audit fee over the Consolidated Financial Statement of the Company for the year 2022 at the maximum in the amount of Rp9.226.700.000,- (nine billion two hundred twenty six million seven hundred thousand Rupiah) (gross – exclusive of VAT and Out of Pocket Expenses);
 4. Approve the granting of power of attorney to the Board of Directors of the Company to carry out matters considered necessary in relation to the appointment of the Public Accountant and Public Accounting Firm, including but not limited to the process for the convening of the meeting and the execution of the appointment letter for the Public Accountant and Public Accounting Firm.”-----

In the Fourth Agenda of the Meeting:-----

“The Meeting with the majority votes of 23,964,504,502 (twenty three billion nine hundred sixty four million five hundred four thousand five hundred two) shares or constituting 99.9907% (ninety nine point nine nine zero seven percent) of the total number of the entire votes cast in the Meeting (with a note that 2,225,412 –two million two hundred twenty five

thousand four hundred twelve– shares cast dissenting votes and 332,500 –three hundred thirty two thousand five hundred– shares cast abstain votes) resolves:-----

Approve the reappointment of **LEE KAI KWONG**, as the Director of the Company, with the term of office effective starting as of the closing of the Meeting up to the closing of the 3rd (third) Annual GMS after the effective date of his appointment without prejudice to the right of the GMS to dismiss him at any time in accordance with the provisions of Article 105 of the Company Law.”-----

In the Fifth Agenda of the Meeting:-----

“The Meeting with the majority votes of 23,964,504,502 (twenty three billion nine hundred sixty four million five hundred four thousand five hundred two) shares or constituting 99.9907% (ninety nine point nine nine zero seven percent) of the total number of the entire votes cast in the Meeting (with a note that 2,225,412 –two million two hundred twenty five thousand four hundred twelve– shares cast dissenting votes and 3,908,900 –three million nine hundred eight thousand nine hundred– shares cast abstain votes) resolves:-----

Approve the reappointment of **JOHN SIMON**, as the Director of the Company, with the term of office effective starting as of the closing the Meeting up to the closing of the 3rd (third) Annual GMS after the effective date of his appointment without prejudice to the GMS to dismiss him at any time in accordance with the provision of Article 105 of the Company Law.”-----

In the Sixth Agenda of the Meeting:-----

“The Meeting with the majority votes of 23,964,601,202 –twenty three billion nine hundred sixty four thousand six hundred one thousand two hundred two– shares or constituting 99.9911% (ninety nine point nine nine one one percent) of the total number of the entire votes cast in the Meeting (with a note that 2,128,712 –two million one hundred twenty eight thousand seven hundred twelve– shares cast dissenting votes and 332,500 –three hundred thirty two thousand five hundred– shares cast abstain votes) resolves:-----

1. Approve the change of composition of the Board of Directors of the Company by appointing **NOVIADY WAHYUDI**, as the Director of the Company, with the term of office effective starting as of the date stipulated in the appointing Meeting and upon obtaining approval from OJK and/or the fulfillment of the requirements stipulated in the approval letter from OJK aforesaid (the “**Effective Date**”) up to the closing of the 3rd (third) Annual GMS after the Effective Date of his appointment without prejudice to the right of the GMS to dismiss him at any time in accordance with the provision of Article 105 of the Company Law.”-----
In the event that OJK did not approve the appointment or the requirements stipulated by

OJK could not be fulfilled, then, the appointment aforesaid will become null and ineffective without requiring any approval of the GMS.-----

Thus therefore, the composition of the Board of Directors of the Company will become as following:-----

THE BOARD OF DIRECTORS-----

President Director : mrs. LANI DARMAWAN aforesaid;-----

Director : mister LEE KAI KWONG aforesaid;-----

Director : mister JOHN SIMON aforesaid;-----

Director concurrently : mrs. FRANSISKA OEI (in the Resident Identification Card is serving as the written as FRANSISKA OEI LAN SIEM, Sarjana Hukum) Compliance Director aforesaid;-----

Director : mister PANDJI PRATAMA DJAJANEGARA (in the Resident Identification Card is written as PANDJI PRATAMA) aforesaid;-----

Director : mrs. TJIOE MEI TJUEN aforesaid;-----

Director : mister HENKY SULISTYO aforesaid;-----

Director : mister JONI RAINI aforesaid;-----

Director : mister RUSLY JOHANNES aforesaid*-----

Director : mister NOVIADY WAHYUDI aforesaid**-----

* *Appointed in the Extraordinary GMS on 17-12-2021 (the seventeenth day of December of the year two thousand twenty one) and effective upon obtaining approval of OJK and/or the fulfillment of the requirements stipulated in the OJK approval aforesaid.*-----

** *Effective starting as of the date stipulated in the appointing GMS and upon obtaining approval from OJK and/or the fulfillment of the requirements stipulated in the approval from OJK aforesaid.*-----


4. Approve the granting of power of attorney to the Board of Directors with the right of substitution, to restate the resolution relating to the Change of Composition of the Board of Directors of the Company aforesaid into notarial deed and to notify it to the competent authorities and in relation to such matter, to take any and all actions which are required in accordance with the laws and regulations."-----

In the Seventh Agenda of the Meeting:-----

"The Meeting with the majority votes of 23,966,682,902 (twenty three billion nine hundred sixty six million six hundred eighty two thousand nine hundred two) shares or constituting

99.9998% (ninety nine point nine nine nine nine eight percent) of the total number of the entire votes cast in the Meeting (with a note that 47,012 –forty seven thousand twelve– shares cast dissenting votes and 948,200 –nine hundred forty eight thousand two hundred– shares cast abstain votes) resolves:-----

1. Approve and determine the amount of salary or honorarium and other allowances for the Board of Commissioners in the financial year of 2022 (two thousand twenty two) at the maximum in the amount of Rp19.470.000.000,- (nineteen billion four hundred seventy million Rupiah) (gross), and grant power of attorney to the President Commissioner of the Company to determine the amount of salary or honorarium and other allowances for each member of the Board of Commissioners of the Company, by taking into account the recommendation of the Nomination and Remuneration Committee (the "NomRem");-----
2. Approve and determine the amount of salary or honorarium and other allowances for DPS in the financial year of 2022 (two thousand twenty two) at the maximum in the amount of Rp2.287.106.000,- (two billion two hundred eighty seven million one hundred six thousand Rupiah) (gross), and grant power of attorney to the President Commissioner of the Company to determine the amount of salary or honorarium and other allowances for each member of DPS of the Company, by taking into account the recommendation of NomRem.-----
The entire members of the Board of Commissioners (including the Independent Commissioners) and DPS do not receive any royalty/bonus;-----
3. Approve the amount of royalty/bonus for the financial year of 2021 (two thousand twenty one) to be paid in the year 2022 (two thousand twenty two) for the Board of Directors of the Company at the maximum in the amount of Rp63.447.192.000,- (sixty three billion four hundred forty seven million one hundred ninety two thousand Rupiah) (gross), including in it the providing of variable remuneration in the form of shares or share-based instruments issued by the Company, and to grant power of attorney to the Board of Commissioners of the Company to determine the amount of royalty/bonus for each member of the Board of Directors of the Company, by taking into account the recommendation of NomRem.-----
The providing of variable remuneration in the form of shares or share-based instruments aforesaid is in accordance with the Regulation of OJK Number 45/POJK.03/2015 regarding the Implementation of Governance in the Providing of Remuneration for Commercial Banks and the Policies of the Company; and-----
4. Approve the delegation of authority to the Board of Commissioners of the Company to determine the amount of salary, religious holiday allowance and other allowances for each member of the Board of Directors of the Company for the financial year of 2022 (two



thousand twenty two), by taking into account the recommendation of NomRem. The amount of salary, religious holiday allowance and other allowances of the Board of Directors of the Company for the financial year of 2022 (two thousand twenty two) will be disclosed in the 2022 Annual Report of the Company.-----

In the Eighth Agenda of the Meeting:-----

“The Meeting with the majority votes of 23,966,316,602 (twenty three billion nine hundred sixty six million three hundred sixteen thousand six hundred two) shares or constituting 99.9983% (ninety nine point nine nine eight three percent) of the total number of the entire votes cast in the Meeting (with a note that 413,312 –four hundred thirteen thousand three hundred twelve– shares cast dissenting votes and 327,400 –three hundred twenty seven thousand four hundred– shares cast abstain votes) resolves:-----

1. Approve the amendment to the Articles of Association of the Company which is several provisions in Article 3 regarding Purposes, Objectives and Business Activities; Article 4 regarding Capital; Article 5 regarding Shares; Article 10 regarding Transfer of Rights over Shares; Article 11 regarding GMS; Article 12 regarding Venue, Summoning, and Chairman of the GMS; Article 13 regarding Quorum, Voting Rights, and Resolutions of the GMS; Article 14 regarding the Board of Directors; Article 15 regarding the Duties and Authorities of the Board of Directors; Article 16 regarding the Meeting of the Board of Directors; Article 17 regarding the Board of Commissioners; Article 18 regarding the Duties and Authorities of the Board of Commissioners; Article 19 regarding the Meeting of the Board of Commissioners; and Article 20 regarding the Sharia Supervisory Board; for the purpose of adjustment to the latest laws and regulations as well as in the framework of perfecting the editorial and consistency among the articles;-----
The details on the amendment to the Articles of Association has been completely presented in the Meeting.-----
2. Approve the granting of power of attorney to the Board of Directors of the Company with the right of substitution, to restate the resolution relating to the amendment to the Articles of Association of the Company in notarial deed, to notify it to the competent authorities, and in relation to such matter to take any and all actions which are required in accordance with the provisions of the legislations.-----

In the Ninth Agenda of the Meeting:-----

“The Meeting with the majority votes of 23,966,316,602 (twenty three billion nine hundred sixty six million three hundred sixteen thousand six hundred two) shares or constituting 99.9983% (ninety nine point nine nine eight three percent) of the total number of the entire

votes cast in the Meeting (with a note that 413,312 –four hundred thirteen thousand three hundred twelve– shares cast dissenting votes and 327,400 –three hundred twenty seven thousand four hundred– shares cast abstain votes) resolves:-----

1. Approve the updating of the Action Plan (Recovery Plan) which has been prepared and submitted by the Company to OJK on 26-11-2021 (the twenty sixth day of November of the year two thousand twenty one) and the improvement of the Recovery Plan which has been submitted by the Company to OJK on 25-2-2022 (the twenty fifth day of February of the year two thousand twenty two), among others, containing changes to trigger levels in the context of compliance with the currently prevailing provisions;-----
2. Approve the granting of power of attorney and authority to the Board of Commissioners and the Board of Directors of the Company to take any and all necessary actions in connection with the updating of the Action Plan (Recovery Plan) the Company by taking into account POJK Number 14/POJK.03/2017 regarding Action Plan (Recovery Plan) for Systemic Banks, and other related regulations."-----

In the Tenth Agenda of the Meeting:-----

In the Meeting, the Board of Directors of the Company present the Sustainable Financial Action Plan Realization Report (RAKB) as following:-----

1. Realization of the Sustainable Financial Action Plan (RAKB) of the year 2021 (two thousand twenty one) and the 2022 (two thousand twenty two) RAKB have been submitted to Bank Supervisor of OJK on 26-11-2021 (the twenty sixth day of November of the year two thousand twenty one);-----
2. 2022 (two thousand twenty two) RAKB constitutes a part of 2019 – 2023 (two thousand nineteen – two thousand twenty three) RAKB which have been submitted to OJK in the year 2018 (two thousand eighteen) and reported to the AGMS convened in the year 2019 (two thousand nineteen);-----
3. 2022 (two thousand twenty two) RAKB contains the realization of action plan of the Company in the year 2021 (two thousand twenty one) and the action plan to be implemented by the Company in the year 2022 (two thousand twenty two), which covers:-----
 - a. development of sustainable financial products and/or portfolio;-----
 - b. capacity building program;-----
 - c. internal adjustment; and-----
 - d. sustainable Corporate Social Responsibility program.-----

- Finally since there is not any other matters related to the agenda of the Meeting which are going to be discussed by the shareholders, then, the Chairman of the Meeting closes the Meeting officially at 15.44

WIB (forty four minutes past fifteen Western Indonesia Standard Time) after the Chairman of the Meeting firstly gives the opportunity to me, Notary, to read out the result of the resolution of the Meeting in a complete manner.-----

----- **IN WITNESS WHEREOF THIS DEED;** -----

- Is drawn up and formalized in Jakarta, on the day, date, at the time as well as at the place as mentioned in the beginning of this deed, in the presence of:-----

- Mister FIKRI ADITYA HERYANDI, Sarjana Hukum, Magister Kenotariatan, born in Padang, on 26-3-1995 (the twenty sixth day of March of the year one thousand nine hundred ninety five), Indonesian Citizen, residing in Padang, Jalan Taman Siswa Number 9C, Neighborhood Association 001, Administrative Unit 002, Alai Parak Kopi Sub-district, Padang Utara District, Padang City, the holder of Resident Identification Card number 1371042603950001, temporarily present in Jakarta; and-----
- Mrs. DIAN ANDIRA, Sarjana Hukum, born in Makassar, on 18-12-1993 (the eighteenth day of December of the year one thousand nine hundred ninety three), Indonesian Citizen, residing in Makassar, Jalan Pengayoman Kompleks Mawar Block A10, Neighborhood Association 001, Administrative Unit 003, Masale Sub-district, Panakkukang District, Makassar City, the holder of Resident Identification Card number 7371115812930003, temporarily present in Jakarta;-----
- both of whom are the employees of Notary office as the witnesses;-----
- Immediately, after this deed is completed, I, Notary, prepare it, and then it is read by me, Notary, to the witnesses, then, this deed is executed by the witnesses and me, Notary, whereas the appearers have left the Meeting room before this deed is completed to be prepared by me, Notary.-----
- Done without any alteration.-----
- The minutes of this deed has been perfectly executed.-----
- ISSUED AS THE OFFICIAL COPY CORRESPONDING TO THE ORIGINAL.-----

Notary in South Jakarta Administration City

[Notary's stamp, stamp duty, and Notary's signature affixed]

ASHOYA RATAM, S.H., M.Kn.

I, Isma Afifah Romani, S.H., M.Kn., Sworn Translator (pursuant to the Decree of the Governor of DKI Jakarta No. 2238/2004), hereby affirm that today, Wednesday, dated April 27, 2022, has translated this document into English language corresponding to the original document in Indonesian language.

