



Ashoya Ratam, S.H., M.Kn.

NOTARY & LAND DEED OFFICIAL

IN

SOUTH JAKARTA ADMINISTRATION CITY

Jalan Suryo Number 54 Kebayoran Baru, South Jakarta 12180

Phone: (021) 2923 6060, Facsimile: (021) 2923 6070

E-mail: notaris@ashoyaratama.com

Deed of

MINUTES OF

THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF

"PT BANK CIMB NIAGA Tbk"

Date

April 10, 2023

Number

20

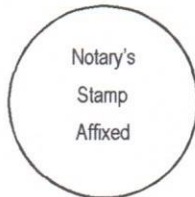
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MINUTES OF
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
"PT BANK CIMB NIAGA Tbk"

Number: 20

- On this day, Monday, dated 10-4-2023 (the tenth day of April of the year two thousand twenty three);--
- 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**", domiciled in South Jakarta, having address at Graha CIMB Niaga, Jalan Jenderal Sudirman Kaveling 58, Senayan, Kebayoran Baru, a limited liability company established pursuant to and based on the laws of the state of the Republic of Indonesia based on the 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 the legalization by means of the decree of the Minister of Justice of the Republic of Indonesia 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



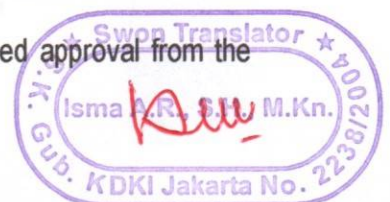
Association of the limited liability company aforesaid has been further amended as published/contained in;-----

- 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;-----



[Official Translation]

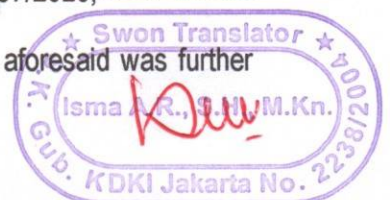
- the deed dated 28-5-2009 (the twenty eighth day of May of the year two thousand nine), number 30, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter 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 was 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, as well as has been published in the State Report of the Republic of Indonesia dated 14-7-2015 (the fourteenth day of July of the year two thousand fifteen), number 56, Supplement number 38557/2015;-----

- 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, the minutes of which deed was drawn up before me, Notary, 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, as well as has been published in the State Report of the Republic of Indonesia dated 24-7-2018 (the twenty fourth day of July of the year two thousand eighteen), number 59, Supplement number 1750/L/2018; and then, the Articles of Association of the limited liability company aforesaid was further amended as contained/published in:-----

- the deed dated 26-4-2016 (the twenty sixth day of April of the year two thousand sixteen), number 57, the minutes of which deed was drawn up before me, Notary, 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, as well as has been published in the State Report of the Republic of Indonesia dated 24-7-2018 (the twenty fourth day of July of the year two thousand eighteen), number 59, Supplement number 1749/L/2018;-----
- the deed dated 18-9-2017 (the eighteenth day of September of the year two thousand seventeen), number 40, the minutes of which deed was drawn up before me, Notary, 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, the minutes of which deed was drawn up before me, Notary, 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, as well as has been published in the State Report of the Republic of Indonesia dated 23-10-2020 (the twenty third day of October of the year two thousand twenty), number 85, Supplement number 40657/2020;-----
- The Articles of Association of the limited liability company aforesaid was 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, the minutes of which deed was drawn up before me, Notary, 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, as well as has been published in the State Report of the Republic of Indonesia dated 21-5-2021 (the twenty first day of May of the year two thousand twenty one), number 41, Supplement number 17835/2021; and then, the Articles of Association of the limited liability company aforesaid was further amended as contained/published in:-----

- the deed dated 8-4-2022 (the eighth day of April of the year two thousand twenty two), number 14, the minutes of which deed was drawn up before me, Notary, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia by means of his Decree number AHU-0027993.AH.01.02.Tahun 2022, 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 number AHU-AH.01.03-0227633, both of which were dated 19-4-2022 (the nineteenth day of April of the year two thousand twenty two), as well as has been published in the State Report of the Republic of Indonesia dated 14-6-2022 (the fourteenth day of June of the year two thousand twenty two), Number 47, Supplement number 19393/2022;-----

- the latest composition of the members of the Board of Commissioners



of the limited liability company aforesaid was contained in the deed dated 23-3-2022 (the twenty third day of March of the year two thousand twenty two), number 40; whereas the latest composition of the members of the Board of Directors of the limited liability company aforesaid was contained in the deed dated 26-8-2022 (the twenty sixth day of August of the year two thousand twenty two), number 69;-----

- both of the 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 "**Bank CIMB Niaga**" or "**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 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;-----

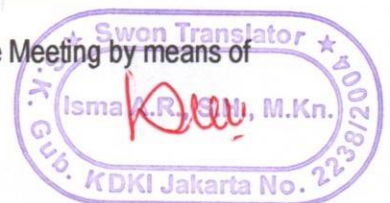
- according to his statement in this matter present in the Meeting by means of video teleconference media as the (Independent) Vice President Commissioner of the Company;-----

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 18-3-2022 (the eighteenth day of March of the year two thousand twenty two), number A55470738, 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 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 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 President
Director of the Company;-----

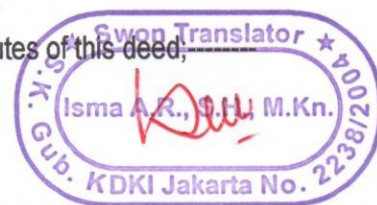
8. Mister **LEE KAI KWONG**, born in Selangor, Malaysia, on 12-10-1966 (the twelfth day of October of the year one thousand nine hundred sixty six), Malaysian Citizen, private person, residing in Jakarta, The Ritz Carlton Pacific Place Jakarta Unit 2608, Jalan Jenderal Sudirman Kaveling 52-53 Sudirman Central Business District (SCBD), Senayan Sub-district, Kebayoran Baru District, the holder of Electronic Limited Stay Permit Card number 2C21JE0189AW, valid up to 08-11-2023 (the eighth day of November of the year two thousand twenty three), 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 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 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 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 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 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 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 Director of the Company.-----
15. Mister **RUSLY JOHANNES**, born in Ujung Padang, on 20-04-1970 (the twentieth day of April of the year one thousand nine hundred seventy), private employee, 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 Director of the Company.-----
16. 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 3171061111730001, 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 Director of the Company.-----
17. 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 Chairman of the Sharia Supervisory Board of the Company;-----

18. 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 member of the Sharia Supervisory Board of the Company;-----

19. Mister Doktor **YULIZAR DJAMALUDDIN SANREGO**, Master of Economics, born in Bogor, on 4-7-1973 (the fourth day 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 Sereal 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 member of the Sharia Supervisory Board of the



Company;-----

20. Mrs. **FARINA JOHANA SITUMORANG** (in the Resident Identification Card is written as **FARINA SITUMORANG**), born in Jakarta, on 18-6-1982 (the eighteenth day of June of the year one thousand nine hundred eighty two), Indonesian Citizen, entrepreneur, residing in Jakarta, Jalan YDPP II Number 25, Neighborhood Association 006, Administrative Unit 001, Cipete Selatan Sub-district, Cipete District, South Jakarta, the holder of Resident Identification Card number 3174045806820010, 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 invitee of the Company;-----

21. The Shares of **the Public** in which there are of CIMB GROUP SDN BHD and PT COMMERCE KAPITAL, entirely totaling to 23,757,453,312 (twenty three billion seven hundred fifty seven million four hundred fifty three thousand three hundred twelve) A class and B class shares or representing 95.2647% (ninety five point two six four seven percent) of the total number of the entire shares 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 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 10-3-2023 (the tenth day of March of the year two thousand twenty three) 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 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 (hereinafter will be referred to as the "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 the letters dated 16-2-2023 (the sixteenth day of February of the year two thousand twenty three);-----

- **The Announcement** of the Meeting to the Shareholders has been published on 23-2-2023 (the twenty third day of February of the year two thousand twenty three) 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 10-3-2023 (the tenth day of March of the year two thousand twenty three) in the Indonesian Language and the English Language by means of 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 of the Annual Report and the Consolidated Financial Statement of the Company for the Financial Year ended on 31-12-2022 (the thirty first day of December of the year two

- thousand twenty two);-----
2. Determination on the Use of the Company's Income for the Financial Year Ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two);-----
 3. Appointment of Public Accountant and Public Accounting Firm for the Financial Year of 2023 (two thousand twenty three) and Determination of the Honorarium and Other Requirements related to the Appointment.-----
 4. Reappointment of DIDI SYAFRUDDIN YAHYA as President Commissioner of the Company.-----
 5. Reappointment of SRI WIDOWATI as Independent Commissioner of the Company;-----
 6. Reappointment of Profesor Doktor Muhammad QURAISH SHIHAB, Master of Arts, as Chairman of the Sharia Supervisory Board of the Company.-----
 7. Reappointment of Profesor Doktor FATHURRAHMAN DJAMIL, Magister Agama, as Member of Sharia Supervisory Board of the Company;-----
 8. Reappointment of Doktor YULIZAR DJAMALUDDIN SANREGO, Master of Economics, as Member of Sharia Supervisory Board of the Company;-----
 9. Approval to Change the Company's Board of Commissioners Composition by appointing FARINA J. SITUMORANG as Independent Commissioner of the Company;-----
 10. Determination on Salary or Honorarium and Other Allowances for the Board of Commissioners and Sharia Supervisory Board of the Company as well as Salary, Allowances and *Tantiem*/Bonus for the Board of Director of the Company;-----
 11. Approval for the Resolution Plan and Update of Recovery Plan of the Company;-----
 12. Others:-----
 - a. Report of the Sustainable Finance Action Plan (**RAKB**).-----
 - b. Report on Changes in the Company's Audit Committee Members.-----
- Afterward, the appearer mister DIDI SYAFRUDDIN YAHYA as 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 9-3-2023 (the ninth day

of March of the year two thousand twenty three) number 005/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 2022 (two thousand twenty two) which is principally as following:-----

"CIMB Niaga has successfully passed the year 2022 (two thousand and twenty two) with good performance and has successfully maintained its position as the 2nd (second) largest private bank in Indonesia in terms of assets. CIMB Niaga's network is widely spread in almost 100 (one hundred) cities in Indonesia through 417 (four hundred seventeen) branch office networks and 4,207 (four thousand two hundred seven) ATMs. CIMB Niaga continues innovating and investing to develop the digital banking services capability. Up to the end of 2022 (two thousand twenty two), CIMB Niaga has had 2.5 million (two point five million) OCTO Mobile - Mobile Banking service users, 1.6 million (one point six million) OCTO Clicks Internet Banking services user, and 5.3 million (five point three million) Cellular Phone Account e-wallet users.-----

On 31-12-2022 (the thirty first day of December of the year two thousand twenty two), CIMB Niaga recorded assets and equity positions respectively at Rp306.8 trillion (three hundred six point eight trillion Rupiah) and Rp45.2 trillion (forty five point two trillion Rupiah). The distributed credit position at the end of the year 2022 (two thousand twenty two) was recorded in the amount of Rp198.8 trillion (one hundred ninety eight point eight trillion Rupiah), meanwhile the collected customer funds reached Rp227.2 trillion (two hundred twenty seven point two trillion Rupiah). Throughout the year 2022 (two thousand twenty two), the Bank managed to record a net profit of Rp5 trillion (five trillion Rupiah) with the capital adequacy ratio (hereinafter will be referred to as the "CAR") at the end of 2022 (two thousand twenty two) maintained at the sound level of 22.2% (twenty two point two percent).-----

The report regarding the course of business and the annual financial statements of the Company for the financial year of 2022 (two thousand twenty two) will be presented on the First Agenda of this Meeting.”-----

- whereas in the Meeting, have been present or represented the holders/owners of 23,757,453,312 (twenty three billion seven hundred fifty seven million four hundred fifty three thousand three hundred twelve) shares or representing 95.2647% (ninety five point two six four seven 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 24,938.355,561 (twenty four billion nine hundred thirty eight million three hundred fifty five thousand five hundred sixty one) shares (exclusive of the Treasury Shares totaling to 193,251,282 –one hundred ninety three million two hundred fifty one thousand two hundred eighty two) shares; with due regards to the Register of Shareholders of the Company on 9-3-2023 (the ninth day of March of the year two thousand twenty three) up to 16.00 WIB (sixteen zero zero Western Indonesia Standard Time).-----

- thus therefore, the prescribed quorum in Articles 13.1.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 Company 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 the 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 of the Annual Report and the Consolidated Financial Statements of the Company for the Financial Year Ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two).”-----

- The Chairman of the Meeting gives the opportunity to mrs. LANI DARMAWAN aforesaid as President Director of the Company to present the “Brief Explanation regarding the Course of Business of the Company in the Financial Year of 2022 (two thousand twenty two)” and then continued by mister LEE KAI KWONG as Director to present the “Brief Explanation regarding the Annual Financial Statement of the Company for the Financial Year of 2022 (two thousand twenty two).”-----

- Afterward, mrs. LANI DARMAWAN aforesaid in her capacity as President Director of the Company 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 attendance, Ladies and Gentlemen in this annual General Meeting of Shareholders (the “GMS”), both those who are personally present at the venue of the Meeting and those who are present by means of video conference, and by following the live streaming of GMS broadcast through the AKSes KSEI platform.-----

On this opportunity, please allow me to start the presentation in today's Annual General Meeting of Shareholders event with a Brief Explanation regarding the Course of Business of the Company in the Financial Year of 2022 (two thousand twenty two), and then, will be followed by the explanation on the 2022 (two thousand twenty two) Financial Performance which will be presented by Director of Strategy, Finance, and Strategic Procurement and Admin Property Management (the “SPAPM”), Mr. LEE KAI KWONG.-----

The year 2022 (two thousand twenty two) constitutes a very good year and we gladly present the



net profit achievement in the year 2022 (two thousand twenty two), which constitutes the highest net profit throughout the history of CIMB Niaga.-----

As you can see on the pages of this presentation, CIMB Niaga continues carrying out the trend of exhilarating financial performance increase from time to time. In the year 2022 (two thousand twenty two), CIMB Niaga successfully recorded the net profit of Rp5,0 trillion (five point zero trillion Rupiah) or grew 23% (twenty three percent) year of year (the “yoy”) compared to the net profit of 2021 (two thousand twenty one) in the amount of Rp4.1 trillion (four point one trillion Rupiah) which was boosted by sound credit growth, asset quality improvement, and good operating expenses management which were in line with the significant progress in the executing of CIMB Niaga’s strategies which were focused on the improvement of operational performance, digitalization and innovation. This net profit growth resulted in the increase of profit per share which became Rp202.21 (two hundred two point two one Rupiah) per share. With this achievement, CIMB Niaga’s net profit in the last 5 (five) years grows on average at double digit position of 10% (ten percent) per year (10% - ten percent – Compound Annual Growth Rate).-----

The respectable Shareholders, in line with the improvement of net profit performance, then the return distributed to the shareholders also continues increasing. In the year 2022 (two thousand twenty two), CIMB Niaga has distributed dividend in the amount of Rp94.07 (ninety four point zero seven Rupiah) per share or increases 114% (one hundred fourteen percent) compared to last year. This matter reflects our commitment to continue creating added value to the shareholders with strategic focus on profitable and sustainable growth of business.-----

CIMB Niaga continues endeavoring to increase the profitability level with Return on Equity (the “ROE”) achievement which in the year 2022 (two thousand twenty two) reached 12.6% (twelve point six percent). The ROE improvement in the last 5 (five) years was primarily boosted by the improvement of the Bank’s fundamental performance which was evidenced by the same trend from the improvement of Return on Risk Weighted Asset (the “RoRWA”) performance which can be seen at the lower right section of the presentation.-----

The Bank’s superiority in terms of innovation and digital capabilities are proven to be very crucial

and become the distinctive feature in our services towards the customers. CIMB Niaga's leadership in digital services in the banking industry has boosted the increase of customers' satisfaction and loyalty as reflected in the improvement of Net Promoter Score (the "NPS"). In the year 2022 (two thousand twenty two), the NPS score of CIMB Niaga increased significantly for 12% (twelve percent) to become 50% (fifty percent) from 38% (thirty eight percent) in the year 2021 (two thousand twenty one).-----

We believe that one of the key strategies to improve the customer experience is by accelerating digital penetration. As can be seen at the bottom left of the presentation page, the digital penetration level from various types of transaction and product acquisition by means of digital channel during the year 2022 (two thousand twenty two) experienced an increase.-----

Likewise, the total number of financial transactions of the customers by means of digital channel increased rapidly, as an example, the total number of financial transactions through OCTO mobile and Bizchannel@CIMB increased significantly in the year 2022 (two thousand twenty two), respectively totaling to 56% (fifty six percent) yoy and 50% (fifty percent) yoy.-----

As has been previously presented by Mister President Commissioner, CIMB Niaga implemented 5 (five) Strategic Pillars which are 1) Focus on Key Expertise, 2) Increase of Current Account Saving Account (hereinafter will be referred to as the "CASA"), 3) Discipline in Cost Management, 4) Capital Maintenance and Balanced Risk Culture, and 5) Utilization of Information Technology. Allow me to present the implementation progress of 5 (five) strategic pillars in the last 5 (five) years.-----

Pillar 1. Focus on Key Expertise: We are continuously growing on profitable segment and it becomes the main focus and strength. As the result, the contribution of retail credit (Consumer and Small Medium Enterprise) towards total credit increased significantly from 35.9% (thirty five point nine percent) in the year 2018 (two thousand eighteen) to become 45.9% (forty five point nine percent) in the year 2022 (two thousand twenty two). The contribution of retail credit also increased compared to the year 2021 (two thousand twenty one) at the level of 44.7% (forty four point seven percent).-----

Pillar 2. Increase of CASA: We succeed in increasing low cost ratio (CASA ratio) in the last 5 (five) years from only totaling to 52.6% (fifty two point six percent) in the year 2018 (two thousand eighteen), to become 63.6% (sixty three point six percent) in the year 2022 (two thousand twenty two) which is also better compared to the 2021 CASA ratio which was totaling to 61.3% (sixty one point three percent). We will continue focusing on growing CASA to maintain competitive advantage among competitor banks.-----

Pillar 3. Discipline in Cost Management: Through the application of good initiatives and control, CIMB Niaga succeeded in decreasing the Cost to Income Ratio (which hereinafter will be referred to as the "CIR") from 50.2% (fifty point two percent) in the year 2018 (two thousand eighteen) to become 44.9% (forty four point nine percent) in the year 2022 (two thousand twenty two). The CIR ratio also improved compared to 2021 (two thousand twenty one) which was at the level of 45.9% (forty five point nine percent).-----

Pillar 4. Capital Maintenance and Balanced Risk Culture: The Capital Adequacy Ratio (CAR) experienced an increase from 19.7% (nineteen point seven percent) in the year 2018 (two thousand eighteen) to become 22.2% (twenty two point two percent) in the year 2022 (two thousand twenty two). Meanwhile, the gross Non-Performing Loan (hereinafter will be referred to as the "NPL") ratio also experienced an improvement from 3.1% (three point one percent) in the year 2018 (two thousand eighteen) to become 2.8% (two point eight percent) in the year 2022 (two thousand twenty two) or improved significantly if compared to NPL in the year 2021 (two thousand twenty one) which was totaling to 3.5% (three point five percent).-----

Pillar 5. Utilization of Information Technology: As the result of consistency to continue innovating and investing in the utilization of Information Technology including digital, the contribution of total customer transactions by means of digital and electronic channels continue growing from 93.6% (ninety three point six percent) in the year 2018 (two thousand eighteen) to become 97.0% ninety seven point zero percent) in the year 2022 (two thousand twenty two).-----

With this good performance achievement, we will continue implementing 5 (five) Strategic Pillars by continue having due regards towards the development, dynamics, and trend in the financial

industry, the business environment of the Bank, and the macro economy in general.-----

Ladies and Gentlemen, the respected Shareholders and the entire attendees, thus therefore, the brief explanation regarding the course of business of the company in the year 2022 (two thousand twenty two).-----

Furthermore, an explanation on the Financial Performance in the year 2022 (two thousand twenty two) will be presented by the Strategic, Finance and SPAPM Director, Mister LEE KAI KWONG ("**Mister KK**").-----

Thank you. Mr. 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 2022 (two thousand twenty two), afterward, mister LEE KAI KWONG aforesaid as Director of the Company presents the "Brief Explanation regarding the Financial Statement of the Company in the Financial Year of 2022 (two thousand twenty two)", 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 entire attendees.-----

I will continue with the Brief Explanation regarding the Financial Statement of the Company in the financial year of 2022 (two thousand twenty two).-----

The following is the Summary of the Balance Sheet per 31-12-2022 (the thirty first day of December of the year two thousand twenty two).-----

- The position of distributed credit at the end of 2022 (two thousand twenty two) grew 9.4% (nine point four percent) to become Rp198.8 trillion (one hundred ninety eight point eight trillion Rupiah) – including the Shares financing) from Rp181.6 trillion (one hundred eighty one point six trillion Rupiah) in the year 2021 (two thousand twenty one). The Bank reduced exposure on securities, such as the government bonds, in line with the increase of trend on interest rate.-----
- Total assets are recorded to decrease by 1.3% (one point three percent) from Rp310.8

trillion (three hundred ten point eight trillion Rupiah) to become Rp306.8 trillion (three hundred six point eight trillion Rupiah) which was caused by the decrease of position on securities and placement on Bank Indonesia. This is in line with the optimization of customer fund composition, on the side of liabilities, particularly by decreasing the position of high cost customer fund which is time deposit.-----

- This decrease of time deposit totaling to 11.3% (eleven point three percent) becomes the main thruster in the decrease of total Customer Fund which was totaling to 5.9% (five point nine percent) from Rp241.4 trillion (two hundred forty one point four trillion) in the year 2021 (two thousand twenty one) to become Rp227.2 trillion (two hundred twenty seven point two trillion Rupiah) in the year 2022 (two thousand twenty two). Meanwhile, the position of clearing account decreased 6.8% (six point eight percent), whereas savings increased 2.1% (two point one percent).-----
- Total Company's equity is recorded growing 4.2% (four point two percent) from Rp43.4 trillion (forty three point four trillion Rupiah) in 2021 (two thousand twenty one) to become Rp45.2 trillion (forty five point two trillion Rupiah) in 2022 (two thousand twenty two).-----

The respectable shareholders, the growth of credit totaling to 9.4% (nine point four percent) in the year 2022 (two thousand twenty two) was primarily boosted by the growth of credit on the segments of Consumer, Small-Medium Scale Businesses, and Corporate Banking which respectively grew 11.8% (eleven point eight percent), 9.2% (nine point two percent), and 12.1% (twelve point one percent). From the Consumer Banking segment, the credit growth was motorized by the growth of House Ownership Credit and Car Ownership Credit products which respectively grew 7.0% (seven point zero percent) and 35.3% (thirty five point three percent). On the same period, the credit card and personal credit business, multipurpose businesses, and others also recorded good growth.---
Meanwhile, the Commercial Banking credit segment slightly decreased 0.6% (zero point six percent). The Bank projected that the credit distribution of Commercial Banking segment will start to positively growing in the year 2023 (two thousand twenty three), and will continue increasing in a sustainable manner in the following years.-----

Afterward, I will present the Summary of the Profit and Loss Statement in the year 2022 (two thousand twenty two).-----

- CIMB Niaga succeed in recording the operating income in the amount of Rp18.9 trillion (eighteen point nine trillion Rupiah) in the year 2022 (two thousand twenty two), grew 7.4% (seven point four percent) which was contributed by net interest income which grew 3% (three percent) to become Rp13.5 Trillion (thirteen point five trillion Rupiah) and non-interest income which grew 20.3% (twenty point three percent) to become Rp5.4 trillion (five point four trillion Rupiah).-----
- Various digitalization initiatives on internal process and good management of operating expenses have had positive impact. The operating expenses grew under control by 5.1% (five point one percent) to become Rp8.5 trillion (eight point five trillion Rupiah). This growth of operating expenses is still below the growth of operating income in the same period at the level of 7.4% (seven point four percent).-----
- Meanwhile, the provision expenses decreased by 8.5% (eight point five percent) to become Rp3.8 trillion (three point eight trillion Rupiah), in line with the continuously improving asset quality.-----
- Overall, the increase in operating profit accompanied by efficiency in the operating expenses and a decrease in the provision expenses has pushed the net profit to grow 23% (twenty three percent) to become Rp5.0 trillion (five point zero trillion Rupiah).-----

Furthermore, I present the achievement of important financial ratio in the financial year of 2022 (two thousand twenty two).-----

- In the year 2022 (two thousand twenty two), the company recorded the profitability performance which was the Return of Asset (the "ROA") and ROE which increased respectively at the level of 2.2% (two point two percent) and 12.6% (twelve point six percent).-----
- The net interest income margin (Net Interest Margin, the "NIM") was recorded to slightly decrease to become 4.69% (four point six nine percent) in line with the increase of interest

cost due to the increase of benchmark interest rate on the semester 2 (two) in the year 2022 (two thousand twenty two).-----

- The non-interest income contribution towards the operating expenses increased to become 28.6% (twenty eight point six percent).-----
- The cost to income ratio (the "CIR") also recovering to become 44.9% (forty four point nine percent) from 45.9% (forty five point nine percent) in 2021 (two thousand twenty one).-----
- We successfully increased the low-cost funds ratio or CASA ratio to become 63.6% (sixty three point six percent) from 61.3% (sixty one point three percent) in 2021 (two thousand twenty one).-----
- And then, we successfully suppressed the ratio of non-performing loans (NPL) from 3.5% (three point five percent) to become 2.8% (two point eight percent) with the ratio of non-performing loans reserve ratio at a sound level of 242.7% (two hundred forty two point seven percent).-----
- Likewise, the cost of credit was down to become 1.8% (one point eight percent), and demonstrated a decreasing trend towards a lower level which becomes the aspiration of the Company.-----
- And finally, the capital structure of the Bank is at a solid position with the Capital Adequacy Ratio (CAR) at the level of 22.2% (twenty two point two percent).-----

Thus, our brief explanation over the Financial Statement of the Company for the financial year of 2022 (two thousand twenty two).-----

Then, we will hand over the next session to 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 2022 (two thousand twenty two).-----

- Mister DIDI SYAFRUDDIN YAHYA aforesaid, representing the Board of Commissioners and the Sharia Supervisory Board of the Company presents an explanation regarding the "Supervisory Report of the Board of Commissioners, 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 2022 (two thousand twenty two)", which is principally will be further explained by using "Infocus", which is as following:-----

The Esteemed Shareholders and Stakeholders,-----

Amidst relatively unstable global macroeconomic condition, the Indonesian economics grew positively at 5.31% (five point three one percent) in the year 2022 (two thousand twenty two), continuing the momentum of economic improvement in the year 2021 (two thousand twenty one). This improvement of economic growth was thrust by the increase of public mobility which drove the economic activities, the strength of export performance, the improving household consumption as well as the increase of investment.-----

Meanwhile, the inflation at the end of the year 2022 (two thousand twenty two) was recorded to increase quite significantly to become 5.51% (five point five one percent), however, it was far lower compared to the estimates or the economic consensus of 6.5% (six point five percent) post adjustment of subsidized fuel price in September 2022 (two thousand two).-----

In order to maintain the stability as well as to mitigate the global cascade impact of policy normalization in developed countries, in the year 2022 (two thousand twenty two), Bank Indonesia carried out normalization of pro-stability monetary policy by absorbing excess liquidity gradually by means of an increase of the Rupiah Minimum Statutory Reserve Requirement (the "WGM") by continue supporting banking capability in credit distribution. During the year 2022 (two thousand twenty two), Bank Indonesia was also recorded of increasing BI interest rate of 7-Day Reserve Repo Rate for 5 (five) times with the total increase of 200 (two hundred) Basis Points (the "BPS") and reached 5.50% (five point five zero percent) at the end of the year.-----

The improvement of domestic economic growth had positive impact on the development of banking industry. In this situation, CIMB Niaga remained capable of maintaining its performance, with the total assets at the end of 2022 (two thousand twenty two) in the amount of Rp306.8 trillion (three hundred six point eight trillion Rupiah) as well as recorded credit in the amount Rp198.8 trillion (one hundred ninety eight point eight trillion Rupiah), grew 9.4% (nine point four percent) compared

to the year 2021 (two thousand twenty one). This credit growth was primarily contributed by the growth in Bank key segments which are the Consumers, Small and Medium Scale Businesses, and Corporate segments which were respectively growing 11.8% (eleven point eight percent), 9.2% (nine point two percent), and 12.1% (twelve point one percent).-----

With strong liquidity position and Loan to Deposit Ratio (hereinafter will be referred to as the "LDR") which was relatively loose, CIMB Niaga restrained the growth rate of Customer Fund to become Rp227.2 trillion (two hundred twenty seven point two trillion Rupiah) or decrease 5.9% (five point nine percent), which was primarily driven by the decreasing time deposit position of 11.3% (eleven point three percent).-----

The Consolidated Net Profit in the year 2022 (two thousand twenty two) grew 23% (twenty three percent) to become Rp5.0 trillion (five point zero trillion Rupiah), which constitutes the highest net profit achievement in the history of CIMB Niaga. Strong profit growth performance was successfully achieved in line with the improvement of non-performing loan ratio (NPL-gross) to the level of 2.8% (two point eight percent) from previously at 3.5% (three point five percent) in the year 2021 (two thousand twenty one). From the perspective of capital structure, the capital adequacy ratio (CAR) was successfully maintained at strong level of 22.2% (twenty two point two percent) at the end of 2022 (two thousand twenty two).-----

Observing this achievement, the Board of Commissioners evaluates that the Board of Directors has performed its duties and responsibilities properly throughout the year 2022 (two thousand twenty two).-----

Throughout 2022 (two thousand twenty two), the Board of Commissioners continued the supervisory over the implementation of the Bank's 5 (five) strategic Pillars, which are 1) Focus on Key Expertise, 2) Increase of CASA, 3) Discipline in Cost Management, 4) Capital Maintenance and Balanced Risk Culture, and 5) Utilization of Information Technology. The Board of Commissioners evaluates these strategies have in line with the Bank's vision which is "To Become the leading ASEAN Company" as well as the Bank's aspiration which is "To Become the Chosen Bank for the Customers in Business and Consumer Segments in Indonesia". CIMB Niaga's

business strategies are also in line with the strategies of CIMB Group, Forward23+, the purpose and vision of CIMB Group.-----

The Board of Commissioners evaluates that the application of 5 (five) Strategic Pillars has been successfully performed very well by the Board of Directors and the Management level. This effort makes the Bank in overall to successfully maintain positive performance in 2022 (two thousand twenty two). Furthermore, the Board of Commissioners is of the opinion that the Business Prospect composed by the Board of Directors as set out in Bank's Business Plan (the "RBB") has been composed properly and realistically, in line with the direction and objectives of the Bank. We believe that the policies and strategies composed by the Board of Directors will be able to utilize the momentum of economic recovery and banking industry dynamics to improve the Bank's performance in sustainable manner. This matter is based on, among others, the credit growth projection in the year 2023 (two thousand twenty three) on the range of 6% - 8% (six percent up to eight percent) which is supported by the growth of third party fund totaling to 5% - 8% (five percent up to eight percent) and the increase of CASA ratio on the range of 63% - 67% (sixty three percent up to sixty seven percent). To achieve this objective, in 2023 (two thousand twenty three), CIMB Niaga's strategy will focus on the growth of total number of retail customers and CASA by means of digital channel, improvement of asset quality, improvement of fee-based income, and innovation of digital banking.-----

In the future, CIMB Niaga will continue implementing a number of strategies which are composed based on the dynamics of macroeconomic and financial industry by continue putting forward the prudential principle. By maximizing the possessed strengths, we believe the Bank will continue capable of growing better in the future.-----

The Board of Commissioners is of the opinion that CIMB Niaga has implemented GCG practices very well which are materialized through 4 (four) pillars of Bank's Governance, which covers governance commitment, governance structure, governance process, and governance outcome.-

In the year 2022 (two thousand twenty two), through various initiatives for the improvement of Good Corporate Governance practices, CIMB Niaga successfully won the award in 2022 (two

thousand twenty two) ASEAN Corporate Governance Scorecard which was carried out in December 2022 (two thousand twenty two) as one of the ASEAN Top 20 PLCs (Public Listed Company). CIMB Niaga is the sole representative of public company carrying the name of Indonesia in this category, in addition, CIMB Niaga also received 2 (two) other awards, which are ASEAN Asset Class PLCs and Indonesia Top 3 PLCs. In addition, at TOP **GRC** Award 2022, CIMB Niaga was also consistent in winning the predicate of 5 (five) Stars in 4 (four) consecutive years.- CIMB Niaga also always carries out risk management very well by applying risk management referring to the Enterprise Wide Risk Management Framework (the "**EWRM**") with mutually completing "top down strategic" and "bottom up tactical" risk management approach as well as supplemented by policies and procedures covering the entire risk areas which are significant for the Bank.-----

Furthermore, the Board of Commissioners evaluates the sustainable financial implementation at CIMB Niaga continues experiencing an increase. Some of those achievements, among others, can be perceived from the achievement of growth of sustainable palm oil financing portfolio reaching 8% (eight percent) from the stipulated target of 5% (five percent) as well as the decrease of Greenhouse Gas emission (the "**GRK**") with 1 (one) and 2 (two) scope of range totaling to 8.5% (eight point five percent).-----

Furthermore, the Bank has applied the Human Rights Policy (HAM) and Zero Deforestation, Zero Peat Moss, and Zero Exploitation (NDPE) principles.-----

CIMB Niaga has also entered a new chapter in implementing sustainable finance which is by carrying out the issuance of two financial products adopting or supporting sustainable financial principles, which are Sustainability Market Linked Deposit and Giro Kartini.-----

The Board of Commissioners hopes that such good performance can consistently be implemented in the years to come, therefore, finally it can realize the Greenhouse Gas Net Zero target in the year 2050 (two thousand fifty).-----

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

Throughout the year 2022 (two thousand twenty two), the Sharia Supervisory Board of the Sharia Business Unit (the “UUS”) of CIMB Niaga has performed its duties and responsibilities to carry out the supervisory and the provision of advices as well as recommendation which can boost the performance growth of CIMB Niaga’s UUS.-----

During the year 2022 (two thousand twenty two), CIMB Niaga’s UUS has continued the strategies to increase the distribution of financing to entire segments, both the business financing segment and the retail financing segment.-----

The distribution of such financing is carried out effectively by putting forward the prudential principle and by continue prioritizing the sharia principles.-----

From the perspective of finance, CIMB Niaga’s UUS recorded an asset growth of 6.3% (six point three percent) to become Rp63 trillion (sixty three trillion Rupiah) from Rp59.3 trillion (fifty nine point three trillion Rupiah) in the previous year, strengthening the position of CIMB Niaga’s UUS as the largest USS in Indonesia in terms of assets. At the end of 2022 (two thousand twenty two), the total distribution of financing grew 33.4% (thirty three point four percent) to become Rp49.3 trillion (forty nine point three trillion Rupiah), including Shares financing, with the gross Non Performing Financing ratio improving to the level of 1.3% (one point three percent). The low cost fund or CASA is recorded in the amount of Rp20.2 trillion (twenty point two trillion Rupiah), increase 32.6% (thirty two point six percent) compared to the previous year in the amount of Rp15.3 trillion (fifteen point three trillion Rupiah). The earning of profit before tax in the year 2022 (two thousand twenty two) was recorded in the amount of Rp1.5 trillion (one point five trillion Rupiah).-----

On behalf of the Board of Commissioners, we extend our “gratitude” to the Sharia Supervisory Board of the Company who has performed the supervisory over the Sharia Business Unit based on the sharia principles properly.-----

Thus, we present this Report on Supervisory, the complete report can be read in the Annual Report of the Company for the financial year of 2022 (two thousand twenty two). Thank you.”-----

The Report on the explanation of the Board of Directors and the Board of Commissioners of the Company over the First Agenda of the Meeting, and then, the Chairman of the Meeting presents

the proposal for the resolution on the First Agenda of the Meeting, as presented in the following presentation:-----

1. Approve the Company's Annual Report for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two);-----
2. Ratify the Company's Consolidated Financial Statements for the financial year ended on 31-12-2022 (the thirty first of December of the year two thousand twenty two) as audited by Public Accounting Firm of "Tanudiredja, Wibisana, Rintis & Rekan" (firm member of PricewaterhouseCoopers Global Network) as stated in its report dated 17-2-2023 (the seventeenth day of February of the year two thousand twenty three), 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 31-12-2022 (the thirty first day of December of the year two thousand twenty two), and their consolidated financial performance and consolidated cash flows for the year then ended, in accordance with the Indonesia Financial Accounting Standards";-----
3. Ratify the Supervisory Duties Report of the BOC and SSB of the Company for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two); and-----
4. Grant the acquit and discharge ("*volledig acquit et décharge*") to the members of BOC, BOD and SSB of the Company for the management and supervision performed in the financial year 2022 (two thousand twenty two) provided the management and supervision actions are reflected in the Company's Annual Report for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two).-----

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

"Determination on the Use of the Company's Income for the Financial Year Ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two)."---

- The Chairman of the Meeting invites mister LEE KAI KWONG aforesaid as 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 Director of the Company presents the explanation, which is principally as following:-----

"I hereby present to you that in the year 2022 (two thousand twenty two), the Company has earned a net profit in the amount of Rp4.786.402.977.175,00 (four trillion seven hundred eighty six billion four hundred two million nine hundred seventy seven thousand one hundred seventy five Rupiah).-

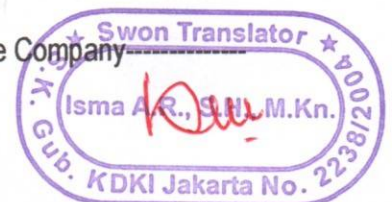
In accordance with the Circular Resolution of the Board of Directors and the Circular Resolution of the Board of Commissioners, over the net profit in the financial year of 2022 (two thousand twenty two) aforesaid will be proposed the its utilization in accordance with the explanation presented as following:-----

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 31-12-2022 (the thirty first day of December of the year two thousand twenty two) in the amount of Rp4.786.402.977.175,00 – four trillion seven hundred eighty six billion four hundred two million nine hundred seventy seven thousand one hundred seventy five Rupiah) – (the **"Net Profit of the Company in the Financial Year of 2022"**), for:-----

1. as a final cash dividend of at the maximum 60% (sixty percent) of the net profit (of the Company only) aforesaid or at the maximum in the amount of Rp2.871.841.786.305,00 – two trillion eight hundred seventy one billion eight hundred forty one million seven hundred eighty six thousand three hundred five Rupiah (gross), which will be paid on 10-5-2023 (the tenth day of May of the year two thousand twenty three) to the shareholders registered in the Register of Shareholders of the Company dated 27-4-2023 (the twenty seventh day of April of the year two twenty three).-----
2. Not setting aside any reserve, considering that the minimum requirement of mandatory reserve as stipulated in Article 70 of Law No. 40 of the Year 2007 (two thousand seven) regarding Limited Liability Company (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-----



- $20\% \times \text{Rp}1.612.257.324.350,00 = \text{Rp}322.451.464.870$ (twenty percent times one trillion six hundred twelve billion two hundred fifty seven million three hundred twenty four thousand three hundred fifty Rupiah) which equals to (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 $\text{Rp}351.538.017.498,00$ (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 only) for the financial year of 2022 (two thousand twenty two), after deducting the distribution of dividends, as retained earnings in the amount of $\text{Rp}1.914.561.190.870,00$ (one trillion nine hundred fourteen billion five hundred sixty one million one hundred ninety thousand eight hundred seventy 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 presentation:-----

Approve the appropriation of the Net Income (Company only) for the Financial Year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two) in the amount of $\text{Rp}4.786.402.977.175,00$ (the **"Net Profit of the Company for Financial Year of 2022"**), for:-----

 1. To be distributed as final cash dividends at a maximum 60% (sixty percent) of the Company's Net Income for the Financial Year of 2022 (two thousand twenty two) or a maximum of $\text{Rp}2.871.841.786.305,00$ - (two trillion eight hundred seventy one billion eight hundred forty one million seven hundred eighty six thousand three hundred five Rupiah) - (gross), with the following schedule:-----
 - Cum Dividend in the Regular and Negotiation Market on 18-4-2023 (the

eighteenth day of April of the year two thousand twenty three)-----

- Ex Dividend in the Regular and Negotiation Market on 26-4-2023 (the twenty sixth day of April of the year two thousand twenty three)-----
- Cum Dividend in the Cash Market on 27-4-2023 (the twenty seventh day of April of the year two thousand twenty three).-----
- Recording date for entitled shareholders on 27-4-2023 (the twenty seventh day of April of the year two thousand twenty three)-----
- Ex Dividend in the Cash Market on 28-4-2023 (the twenty eighth day of April of the year two thousand twenty three).-----
- Dividend Payment for the Financial Year 2022 (two thousand twenty two) on 10-5-2023 (the tenth day of May of the year two thousand twenty three) and granted the delegation of authority to the Board of Directors for determining with regard to the prevailing provisions in the capital markets sector.-----

2. Not set aside any reserve, considering the minimum statutory reserve as required in Article 70 of the Company Law No. 40 of 2007 has been complied;-
3. To record the remaining Company's Net Income for the Financial Year 2022 (two thousand twenty two), after deducted dividend payments, amounted of Rp1.914.561.190.870,00 (one trillion nine hundred fourteen billion five hundred sixty one million one hundred ninety thousand eight hundred seventy Rupiah) as the retained earnings to finance the Company's business activities."-----

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

"Appointment of Public Accountant and Public Accountant Firm for the Financial Year of 2023 (two thousand twenty three) and Determination of the Honorarium and Other Requirements related to the Appointment."-----

- 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:-----

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

I hereby present to you that the audit of the Consolidated Financial Statements of the Company for the financial year of 2022 (two thousand twenty two) has been carried out by Public Accounting Firm of "Tanudiredja, Wibisana, Rintis dan Rekan".-----

In accordance with the Recommendation of the Audit Committee dated 8-3-2023 (the eighth day of March of the year two thousand twenty three), which has been approved based on the Circular Resolution of the Board of Commissioners dated 9-3-2023 (the ninth day of March the year two thousand twenty three), it is proposed to the Meeting to appoint Jimmy Pangestu and Public Accounting Firm of "Tanudiredja, Wibisana, Rintis & Rekan" (a member firm of PricewaterhouseCoopers Global Network) who are respectively registered at the Financial Services Authority (the "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 2023 (two thousand twenty three).-----

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

- In accordance with the Recommendation of the Audit Committee dated 8-3-2023 (the eighth day of March of the year two thousand twenty three) which has been approved based on the Circular Resolution of the Board of Commissioners dated 9-3-2023 (the ninth day of March of the year two thousand twenty three), it is proposed to the Meeting as following:-----

1. The appointment of Jimmy Pangestu and Public Accounting Firm of "Tanudiredja, Wibisana, Rintis & Rekan" (a member firm of PricewaterhouseCoopers Global Network) who are respectively registered at the Financial Services Authority (the "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 2023 (two thousand twenty three).-----

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 2023 (two thousand twenty three).----

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 aforesaid 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 2023 (two thousand twenty three) is in the amount of Rp9.920.754.000,00 (nine billion nine hundred twenty million seven hundred fifty four thousand Rupiah) which covers additional application of 2 (two) new models over the Indonesian Financial Accounting Standards (PSAK) 71 (excluding Value Added Tax (VAT), Out of Pocket Expenses (OPE), and new model of PSAK 71 other than the abovementioned 2 (two) models).-----
- This appointment shall be the first year assignment of Jimmy Pangestu as the Public Accountant of the Company and shall be the reassignment of Public Accounting Firm of

"Tanudiredja, Wibisana, Rintis & Rekan" (a member firm of PricewaterhouseCoopers Global Network) as the Public Accounting Firm to carry out the audit of the Consolidated Financial Statement of the Company.-----

- 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 presented the Curriculum Vitae of mister Jimmy Pangestu aforesaid (the 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 presentation:-----

1. Approved the appointment of JIMMY PANGESTU and Public Accounting Firm of "TANUDIREDDJA, WIBISANA, RINTIS & REKAN" (firm member of PricewaterhouseCoopers Global Network) which are listed in Financial Services Authority (*Otoritas Jasa Keuangan* – OJK), in the event he is permanently unable to audit the Company's Consolidated Financial Statements for the Financial Year 2023 (two thousand twenty three).-----
2. Approved the delegation of authority to the Company's BOC to appoint other Public Accountant and Public Accounting Firm, in the event of the appointed Public Accountant and/or Public Accounting Firm is unable to complete the audit services or is permanently unable to audit the Company's Consolidated Financial Statements for the Financial Year 2023 (two thousand twenty three). For the said delegation of authority, the following terms shall apply:-----
 - a. other Public Accounting Firm who is appointed by the Company's BOC must be one of the big four Public Accounting Firms in Indonesia.-----

- b. the appointment shall be based on the Company's Audit Committee recommendation;-----
 - c. the honorarium amounts and other appointment terms for other Public Accounting Firm shall be determined competitively and reasonably;-----
 - d. no objection from OJK; and-----
 - e. the appointment shall be not against the applicable laws and regulations.-----
3. Approve the honorarium for Public Accounting Firm to audit the Company's 2023 (two thousand twenty three) Consolidated Financial Statements amounted to Rp9.920.754.000,00 (nine billion nine hundred twenty million seven hundred fifty four thousand Rupiah) which include additional implementation of 2 (two) new models of SFAS 71 (exclude VAT, OPE, and new model of SFAS 71 other than 2 (two) models mentioned above).-----
4. Approved the delegation of authority to the Company's BOD to carry out matters deemed necessary in relation to the appointment of the Public Accountant and Public Accounting Firm, including but not limited to organizing meetings and signing the appointment letter for the Public Accountant and Public Accounting Firm.-----
- IV. Entering the **Fourth, Fifth, Sixth, Seventh, Eighth, and Ninth Agenda** of the Meeting, which are:-----
- The Fourth Agenda** of the Meeting, which is:-----
- Reappointment of DIDI SYAFRUDDIN YAHYA as President Commissioner of the Company.-----
- The Fifth Agenda** of the Meeting, which is:-----
- Reappointment of SRI WIDOWATI as Independent Commissioner of the Company.-----
- The Sixth Agenda** of the Meeting, which is:-----
- Reappointment of Profesor Doktor MUHAMMAD QURAISH SHIHAB, Master of Arts, as Chairman of Sharia Supervisory Board of the Company;-----
- The Seventh Agenda** of the Meeting, which is:-----
- Reappointment of Profesor Doktor FATHURRAHMAN DJAMIL, Magister Agama, as Member of

Sharia Supervisory Board of the Company;-----

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

Reappointment of Doktor YULIZAR DJAMALUDDIN SANREGO, Master of Economics, as Member of Sharia Supervisory Board of the Company;-----

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

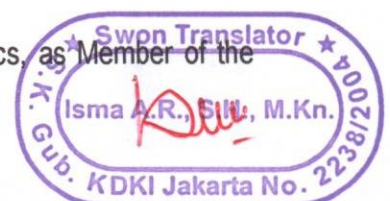
Approval to Change the Company's Board of Commissioners Composition by appointing FARINA JOHANA SITUMORANG, as Independent Commissioner of the Company;-----

- The Chairman of the Meeting gives the opportunity to mrs. SRI WIDOWATI as Independent Commissioner and also as Chairman of the Nomination and Remuneration Committee of the Company to present the explanation and proposal over the 4th Agenda up to the 10th Agenda of the Meeting.-----

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

Regarding the explanation over the FOURTH Agenda up to the EIGHTH Agenda, I can present at the same time that in connection with the expiration of the term of office of 2 (two) members of the Board of Commissioners and the entire members of the Sharia Supervisory Board 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 the following names:-----

- DIDI SYAFRUDDIN YAHYA as President Commissioner of the Company;-----
- Myself, SRI WIDOWATI, as the Independent Commissioner of the Company;-----
- Profesor Doktor MUHAMMAD QURAISH SHIHAB, Master of Arts, as Chairman of the Sharia Supervisory Board of the Company;-----
- Profesor Doktor FATHURRAHMAN DJAMIL, Magister Agama, as Member of the Sharia Supervisory Board of the Company; and-----
- Doktor YULIZAR DJAMALUDDIN SANREGO, Master of Economics, as Member of the



Sharia Supervisory Board of the Company;-----

All of whom effective as of the closing of this Meeting, in accordance with the explanations in each of the Agenda as presented.-----

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

In connection with the nearly expired term of office of Didi Syafruddin Yahya as President Commissioner of the Company at the closing of the 2023 (two thousand twenty three) AGMS, and with due observance of the Recommendation of the Nomination and Remuneration Committee of the Company (the "NomRem") dated 8-3-2023 (the eighth day of March of the year two thousand twenty three), which has been approved by the Board of Commissioners based on the Circular Resolution of the Board of Commissioners of the Company dated 9-3-2023 (the ninth day of March of the year two thousand twenty three), the Company will propose to the Meeting in order to obtain approval over the reappointment of:-----

- Didi Syafruddin Yahya, as President Commissioner 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 119 of the Company Law.-----

The rationale on the proposal for the reappointment is, among other, his good performance as President Commissioner which can simultaneously support the performance of the Company and his profile which conforms to the diversification policy of the Board of Commissioners of the Company.-----

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

In connection with the nearly expired term of office of SRI WIDOWATI as the Independent Commissioner of the Company at the closing of the 2023 (two thousand twenty three) AGMS, and with due observance of the NomRem's Recommendation dated 8-3-2023 (the eighth day of March of the year two thousand twenty three), which has been approved by the Board of Commissioners based on the Circular Resolution of the Board of Commissioners of the Company dated 9-3-2023

(the ninth day of March of the year two thousand twenty three), the Company will propose to the Meeting in order to obtain approval over the reappointment of:-----

- Sri Widowati, as the Independent Commissioner 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 her appointment, without prejudice to the right of the GMS to dismiss her at any time in accordance with the provisions of Article 119 of the Company Law.-----

if approved by the Meeting, then, the reappointment aforesaid shall be the 2nd (second) term of office of Sri Widowati as the Independent Commissioner of the Company.-----

The rationale on the proposal for the reappointment is, among other, her good performance as the Independent Commissioner which can simultaneously support the performance of the Company and her profile which conforms to the diversification policy of the Board of Commissioners of the Company.-----

Explanation on the Sixth Agenda of the Meeting-----

In connection with the nearly expired term of office of Profesor Doktor MUHAMMAD QURAISH SHIHAD, Master of Arts, as Chairman of the Sharia Supervisory Board of the Company at the closing of the 2023 (two thousand twenty three) AGMS, and with due observance of the NomRem's Recommendation dated 8-3-2023 (the eighth day of March of the year two thousand twenty three), which has been approved by the Board of Commissioners based on the Circular Resolution of the Board of Commissioners of the Company dated 9-3-2023 (the ninth day of March of the year two thousand twenty three), the Company will propose to the Meeting in order to obtain approval over the reappointment of:-----

- Profesor Doktor MUHAMMAD QURAISH SHIHAD, Master of Arts, as Chairman of the Sharia Supervisory Board 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 20, paragraph 20.2 of

the Articles of Association of the Company.-----

The rationale on the proposal for the reappointment is, among other, his good performance as Chairman of the Sharia Supervisory Board which can simultaneously support the performance of the Company.-----

Explanation on the Seventh Agenda of the Meeting-----

In connection with the nearly expired term of office of Profesor Doktor Fathurrahman Djamil, Magister Agama, as Member of the Sharia Supervisory Board of the Company at the closing of the 2023 (two thousand twenty three) AGMS, and with due observance of the NomRem's Recommendation dated 8-3-2023 (the eighth day of March of the year two thousand twenty three), which has been approved by the Board of Commissioners based on the Circular Resolution of the Board of Commissioners of the Company dated 9-3-2023 (the ninth day of March of the year two thousand twenty three), the Company will propose to the Meeting in order to obtain approval over the reappointment of:-----

- Profesor Doktor Fathurrahman Djamil, Magister Agama, as Member of the Sharia Supervisory Board 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 20 paragraph 20.2 of the Articles of Association of the Company.-----

The rationale on the proposal for the reappointment is, among other, his good performance as member of the Sharia Supervisory Board which can simultaneously support the performance of the Company.-----

Explanation on the Eighth Agenda of the Meeting-----

In connection with the nearly expired term of office of Doktor **YULIZAR DJAMALUDDIN SANREGO**, Master of Economics, as Member of the Sharia Supervisory Board of the Company at the closing of the 2023 (two thousand twenty three) AGMS, and with due observance of the NomRem's Recommendation dated 8-3-2023 (the eighth day of March of the year two thousand

twenty three), which has been approved by the Board of Commissioners based on the Circular Resolution of the Board of Commissioners of the Company dated 9-3-2023 (the ninth day of March of the year two thousand twenty three), the Company will propose to the Meeting in order to obtain approval over the reappointment of:-----

- Doktor **YULIZAR DJAMALUDDIN SANREGO**, Master of Economics, as Member of the Sharia Supervisory Board 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 20 paragraph 20.2 of the Articles of Association of the Company.-----

The rationale on the proposal for the reappointment is, among other, his good performance as member of the Sharia Supervisory Board which can simultaneously support the performance of the Company.-----

In addition, in accordance with the recommendation of the Nomination and Remuneration Committee, the Company presents to the Meeting to obtain approval over the change of composition of the Board of Commissioners of the Company by appointing FARINA JOHANA SITUMORANG, as the Independent Commissioner of the Company, which will be effective upon obtaining approval from OJK, with the explanation of the NINTH Agenda as presented.-----

Explanation on the Ninth Agenda of the Meeting-----

In connection with the NomRem's Recommendation dated 8-3-2023 (the eighth day of March of the year two thousand twenty three), which has been approved by the Board of Commissioners based on the Circular Resolution of the Board of Commissioners of the Company dated 9-3-2023 (the ninth day of March of the year two thousand twenty three), the Company will propose to the Meeting in order to obtain approval over the change of composition of the Board of Commissioners of the Company by appointing:-----

- Farina J. Situmorang, as the Independent Commissioner of the Company;-----
with the term of office effective starting from the date stipulated in the Meeting appointing her and

upon obtaining approval from OJK and/or the fulfillment of requirements stipulated in the approval from OJK aforesaid (the "Effective Date") up to the closing of the 3rd (third) Annual GMS after the effective date of her appointment, without prejudice to the right of the GMS to dismiss her at any time in accordance with the provisions of Article 119 of the Company Law.-----

The rationale on the proposal for the appointment is, among other, to strengthen the supervisory function of the Board of Commissioners which can simultaneously support the performance of the Company and her profile which conforms to the qualification and requirements to become a member of the Board of Commissioners of the Company.-----

The members of the Board of Commissioners and the Sharia Supervisory Board of the Company who will be reappointed and the candidate for the new Independent Commissioner who will be appointed, have been present in this Meeting, both physically and by means of video conference.-

- Furthermore, in the Meeting, is being presented the Curriculum Vitae of mrs. FARINA JOHANA SITUMORANG (in the Resident Identification Card is written as FARINA SITUMORANG), the candidate Commissioner of the Company.-----

- Afterward, mrs. FARINA JOHANA SITUMORANG (in the Resident Identification Card is written as FARINA SITUMORANG) introduces herself as following:-----

"Good afternoon, Shareholders, I am Farina J. Situmorang. Thank you for the nomination and the trust given to me to serve as the Independent Commissioner of the Company, which will be effective 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 presentation:-----

1. In connection with the explanation of 4th (fourth) Agenda up to the 9th (ninth) Agenda, the Company proposes the resolutions over each of the agenda aforesaid as following:-----

a. Proposal for the Resolution for the 4th (fourth) Agenda, Further approve mister DIDI SYAFRUDDIN YAHYA, as President Commissioner 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 119 of the Company Law.-----

- b. Proposal for the Resolution for the 5th (fifth) Agenda, Approve the reappointment of mrs. SRI WIDOWATI, as the Independent Commissioner 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 her appointment, without prejudice to the right of the GMS to dismiss her at any time in accordance with the provisions of Article 119 of the Company Law.-----
- c. Proposal for the Resolution for the 6th (sixth) Agenda, Approve the reappointment of Profesor Doktor MUHAMMAD QURAIH SHIHAB, Master of Arts, as Chairman of the Sharia Supervisory Board 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 20 paragraph 20.2 of the Articles of Association of the Company.-----
- d. Proposal for the Resolution for the 7th (seventh) Agenda, Approve the reappointment of Profesor Doktor FATHURRAHMAN DJAMIL, Magister Agama, as Member of the Sharia Supervisory Board 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 20 paragraph 20.2 of the Articles of Association of the Company.-----
- e. Proposal for the Resolution for the 8th (eighth) Agenda, Approve the reappointment of Profesor Doktor FATHURRAHMAN DJAMIL, Magister Agama, as Member of the Sharia Supervisory Board 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 20 paragraph 20.2 of the Articles of Association of the Company.-----

- f. Proposal for the Resolution for the 9th (ninth) Agenda, Approve the change of composition of the Board of Commissioners of the Company by appointing FARINA JOHANA SITUMORANG (in the Resident Identification Card is written as FARINA SITUMORANG), as the Independent Commissioner of the Company, with the term of office effective starting from the date determined in the Meeting appointing her 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 her appointment, without prejudice to the right of the GMS to dismiss her at any time in accordance with the provisions of Article 119 of the Company Law.-----

In the event that OJK did not approve the appointment or the requirements stipulated by OJK were not fulfilled, then, the appointment aforesaid will become void and ineffective without requiring the approval of the GMS.-----

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

THE BOARD OF COMMISSIONERS-----

- President Commissioner : mister DIDI SYAFRUDDIN YAHYA;-----
- Vice President (Independent) : mister GLENN MUHAMMAD SURYA-----
Commissioner YUSUF;-----
- Independent Commissioner : mister JEFFREY KAIRUPAN;-----
- Independent Commissioner : mrs. SRI WIDOWATI;-----
- Independent Commissioner : mrs. FARINA JOHANA SITUMORANG (in--
the Resident Identification Card is written--
as FARINA SITUMORANG)*-----



- Commissioner : DATO' ABDUL RAHMAN AHMAD;-----
- Commissioner : mrs. VERA HANDAJANI (in the Resident--
Identification Card is written as VERA-----
HANDAYANI);-----

Effective since the date specified in the Meeting which appoints her and upon obtaining the OJK approval and/or fulfilled of the requirements as determined in the OJK approval.-----

2. Approve the delegation of authority with substitution right to the Company's BOD, to restate the resolution regarding the Change to BOC Composition of the Company in the notary deed and to report to the authorities, and with due regard to the foregoing, to perform any acts necessary in accordance with the laws and regulations.-----

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

"Determination on Salary or Honorarium and Other Allowances for the Board of Commissioners and Sharia Supervisory Board of the Company as well as Salary, Allowances and *Tantiem*/Bonus for the Board of Director 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, regarding:-----

- The provision of salary or honorarium and other allowances for the financial year of 2023 (two thousand twenty three) for the Board of Commissioners, including the Sharia Supervisory Board, and *tantiem*/bonus for the Board of Directors for the financial year of 2022 (two thousand twenty two);-----
- The utilization of a portion of the remaining treasury stocks of the Company from the share based loyalty program in the form of Management and Employee Stock Option Program

(MESOP) for the provision of variable remuneration to the members of the Management who are included in the Material Risk Takers (MRT) category of the Company and will be paid in the year 2024 (two thousand twenty four) and 2025 (two thousand twenty five) in accordance with the Regulation of OJK Number 45 of the Year 2015 (two thousand fifteen); and-----

- 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 2023 (two thousand twenty three), as well as to determine the terms and conditions for the provision of variable remuneration to the members of the Management who are included in the Material Risk Takers (MRT) category of the Company, with due observance of the recommendation of the Nomination and Remuneration Committee of the Company, as presented.-----

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

1. Total amount of salary or honorarium and other allowances for the Board of Commissioners in the financial year of 2023 (two thousand twenty three) is at the maximum in the amount of Rp24.075.000.000,00 (twenty four billion seventy five million Rupiah - gross), and grant power of attorney to 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's recommendation.-----
2. The total amount of salary or honorarium and other allowances for the Sharia Supervisory Board in the financial year of 2023 (two thousand twenty three) is at the maximum in the amount of Rp2.993.000.000,00 (two billion nine hundred ninety three million Rupiah – gross), and to grant power of attorney to 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's recommendation;-----

All members of the Board of Commissioners (including the Independent Commissioners) and DPS do not receive any *tantiem*/bonus.-----



3. The amount of *tantiem*/bonus for the financial year of 2022 (two thousand twenty two) to be paid in the year 2023 (two thousand twenty three) to the Board of Directors of the Company is at the maximum in the amount of Rp79.879.000.000,00 (seventy nine billion eight hundred seventy nine million 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 *tantiem*/bonus for each member of the Board of Directors of the Company, by taking into account the NomRem's recommendation;-----
- The provision of variable remuneration in the form of shares or share-based instruments aforesaid is in accordance with OJK Regulation No. 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;-----
4. The utilization of a portion of the remaining treasury stocks of the Company from the share based loyalty program in the form of Management and Employee Stock Option Program (MESOP) for the provision of variable remuneration to the members of the Management who are included in the Material Risk Takers (MRT) category of the Company and will be paid in the year 2024 (two thousand twenty four) and 2025 (two thousand twenty five) in accordance with POJK No. 45/2015; and-----
5. 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 2023 (two thousand twenty two), as well as to determine the terms and conditions for the provision of variable remuneration to the members of the Management who are included in the MRT category of the Company, by taking into account the NomRem's 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 2023 (two thousand twenty three) will be disclosed in the 2023 (two thousand twenty three) Annual Report of the Company.

In relation to the explanation aforesaid, we propose to the Meeting over the resolution on the Tenth Agenda as presented in the following presentation:-----

1. Approved and determined the amount of salary or honorarium and other allowances for BOC in the financial year 2023 maximum of IDR24,075,000,000 (gross), and granted the delegation of authority to the Company's President Commissioner to determine the amounts of salary or honorarium and other allowances for each member of the Company's BOC by considering the Nomination and Remuneration Committee ("NRC") recommendation;-----
2. Approved and determined the amount of salary or honorarium and other allowances for SSB in the financial year 2023 maximum of IDR2,993,000,000 (gross), and granted the delegation of authority to the Company's President Commissioner to determine the amounts of salary or honorarium and other allowances for each member of the Company's SSB by considering the NRC recommendation.-----
All members of the BOC (including Independent Commissioners) and SSB do not receive any *tantiem*/bonus;-----
3. Approved the total *tantiem*/bonus for the financial year 2022 which will be paid in 2023 for the Company's BOD, maximum of IDR79,879,000,000 (gross), including the provision of variable remuneration in the form of share or share-based instrument issued by the Company, and granted the delegation of authority to the Company's BOC for determining the *tantiem*/bonus for each member of the Company's BOD, by considering the NRC recommendation.-----
The provision of variable remuneration in the form of shares or share-based instruments aforesaid is in accordance with POJK No. 45/2015 regarding the Application of Governance in the Provision of Remuneration for Commercial Banks and the Policies of the Company;-----
4. Approved to use a portion of the remaining Company's treasury stocks from the share-based loyalty program in the form of Management and Employee Share

Ownership Program (MESOP) for the provision of variable remuneration to the members of Management who are classified as the Company's Material Risk Takers (MRT) and will be to be paid in 2024 and 2025 in accordance with OJK Regulation No. 45/POJK.03/2015; and-----

5. Approved the delegation of authority to the Company's BOC for determining the salary, holiday allowances and other allowances for each member of the Company's BOD for the financial year 2023, and determine the terms and conditions for granting variable remuneration to the members of Management who are classified as the Company's MRT, by considering the NRC recommendation. Total salary, holiday allowance and other allowances for the Company's BOD for the financial year 2023 will be disclosed in the Company's 2023 Annual Report.-----

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

"Approval for the Resolution Plan and Update of Recovery Plan of the Company."-----

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

1. In accordance with Article 31 of the Regulation of OJK Number 14 of the Year 2017 (two thousand seventeen) regarding the Action Plan (Recovery Plan) for the Systemic Banks, the Recovery Plan of the Company must be updated periodically at least once in a year, and must obtain approval of the Shareholders in the GMS.-----
2. The Company has carried out the updating of Recovery Plan, among others, the updating of the trigger level adjusting to the currently prevailing conditions and provisions.-----
3. In accordance with Article 8 of the Regulation of the Indonesia Deposit Insurance Corporation Number 1 of the year 2021 (two thousand twenty one) regarding the Resolution Plan for Commercial Bank, the Resolution Plan must obtain approval from the Board of Commissioners and the shareholders in the GMS.-----
4. The Resolution Plan of the Company has been approved in the meeting of the Board of Commissioners of the Company on 31-10-2022 (the thirty first day of October of the year

two thousand twenty two), among others, containing the Resolution Option which can be used by the Company in the condition that the Company is declared as bank failure by the Regulator.-----

Therefore, on this Agenda of the Meeting, the Company will request the approval to the Meeting over:-----

- The Resolution Plan of the Company which has been submitted to the Indonesia Deposit Insurance Corporation (LPS) on 28-11-2022 (the twenty eighth day of November of the year two thousand twenty two); and-----
- The updating of the Recovery Plan which has been submitted by the Company to OJK on 25-11-2022 (the twenty fifth day of November of the year two thousand twenty two);-----
- 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 actions which are required in relation to the Resolution Plan of the Company and the updating of the Action Plan (Recovery Plan) of the Company.-----

The approval over any and all actions in relation to the matters related to the Resolution Plan and the Recovery Plan of the Company, respectively with due observance of the Regulation of the Indonesia Deposit Insurance Corporation Number 1 of the Year 2021 (two thousand twenty one) and the Regulation of OJK Number 14 of the Year 2017 (two thousand seventeen) as well as other related regulations.-----

Thus, being presented. Furthermore, we propose to the Meeting the resolution for the Eleventh Agenda as presented in the following presentation:-----

1. Approved the Company's Resolution Plan which has been submitted to the Indonesia Deposit Insurance Corporation (*Lembaga Penjamin Simpanan* or "LPS") on 28 November 2022, among other includes Resolution Option that can be used by the Company in the event that the Company is declared as a failed bank by the Regulator.-----
2. Approved the update of Recovery Plan that has been submitted by the Company to

OJK on 25 November 2022, among other includes the trigger levels updates according to the current condition and regulation.-----

3. Approved the delegation of authority to the Company's BOC and BOD to take any and all necessary actions in relation to the Company's Resolution Plan and the Company's updated Recovery Plan, respectively with regard to LPS Regulation No.1 of 2021 concerning the Resolution Plan for Commercial Banks and OJK Regulation No. 14/POJK.03/2017 concerning Recovery Plan for Systemic Banks and other related regulations."-----

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

"Other:-----

a. **Report of the Sustainable Finance Action Plan (RAKB);**-----

b. **Report on Changes in the Company's Audit Committee Members.**-----

- 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 Twelfth 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 the Regulation of Financial Services Authority (POJK) Number 51 of the Year 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 reports as following:---

First, 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 presented in the following:-----

a. **Report of the Sustainable Finance Action Plan (RAKB).**-----

- 1) Realization of 2022 Sustainable Finance Action Plan (RAKB) and 2023 RAKB have been submitted to OJK Banking Supervision on 25-11-2022 (the twenty fifth day of November of the year two thousand twenty two).-----
- 2) 2023 (two thousand twenty three) is part of 2019-2023 (two thousand nineteen – two thousand twenty three) RAKB has been submitted to OJK in 2018 (two thousand eighteen) and reported to the Annual GMS (AGM) held in 2019 (two thousand nineteen);-----
- 3) 2022 (two thousand twenty two) RAKB consists realization of 2022 (two thousand twenty two) action plans of the Company and action plans that will be implemented by the Company in 2023 (two thousand twenty three), 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.-----

Second, the Report regarding the Change of Members of the Audit Committee of the Company, by appointing Mister Glenn Muhammad Surya Yusuf, Mrs. Angelique Dewi Daryanto, and Mrs. Riatu Mariatul Qibthiyyah, respectively as the Members of the Audit Committee of the Company. Whereas, Mister Ronald Tauviek Andi Kasim no longer occupies the office as a member of the Audit Committee of the Company, effective starting as of his appointment as member of the Risk Monitoring Committee of the Company on 20-01-2023 (the twentieth day of January of the year two thousand twenty three). Further explanation is as presented as following:-----

b. Report on Changes in the Company's Audit Committee Members.-----

- 1) With regard to:-----
 - a) The Company's Audit Committee Charter;-----
 - b) NRC Recommendation No. 014/NOMREM/KP/X2022 dated 26-9-2022 (the twenty sixth day of September of the year two thousand twenty two) that has been approved based on BOC Circular Resolution No.-----

017/DEKOM/KP/X/2022 dated 10-10-2022 (the tenth day of October of the year two thousand twenty two) and BOD Circular Resolution No. 005/SIR/DIR/X/2022 dated 21-10-2022 (the twenty first day of October of the year two thousand twenty two); and-----

- c) NRC Recommendation No. 003/NOMREM/KP/I/2023 dated 16-1-2023 (the sixteenth day of January of the year two thousand twenty three) that has been approved based on BOC Circular Resolution No. 002/DEKOM/KP/I/2023 and BOD Circular Resolution No. 001/SIR/DIR/I/2023, both dated 20-1-2023 (the twentieth day of January of the year two thousand twenty three);-----

the Company reported to the Meeting on changes in the Company's Audit Committee Members, by appointing:-----

- Glenn Muhammad Surya Yusuf, as the Audit Committee Member of the Company, with a tenure of 2022-2024 (two thousand twenty two – two thousand twenty four);-----
- Angelique Dewi Daryanto, as the Audit Committee Member of the Company, with a tenure of 2022-2025 (two thousand twenty two – two thousand twenty five); and-----
- Riatu Mariatul Qibthiyah, as the Audit Committee Member of the Company, with a tenure of 2023-2024 (two thousand twenty three – two thousand twenty four);-----

without prejudice to the right of the Board of Commissioners of the Company to dismiss them at any time.-----

Whereas Ronald Tauviek Andi Kasim no longer serves as a member of the Company's Audit Committee, effective since being appointed as a member of the Company's Risk Oversight Committee on 20-1-2023 (the twentieth day of January of the year two thousand twenty three).-----

- 2) Accordingly, the composition of the Company's Audit Committee is as follows:-----



- a) Jeffrey Kairupan, as Chairman concurrently as Member;-----
- b) Glenn Muhammad Surya, Yusuf as Member;-----
- c) Endang Kussulanjari S., as Member;-----
- d) Angelique Dewi Daryanto, as Member; and-----
- e) Riatu Mariatul Qibthiyyah, as Member.-----

Thus, we convey the reports. Furthermore, I return the Meeting to the Chairman of the Meeting.-----

- After listening to the discussion of the entire Agenda of the Meeting and the presentation of the proposals for the resolutions for the entire Agenda of the Meeting. Then, the Chairman of the Meeting gives the opportunity to the shareholders and/or their proxies to submit questions, response or proposal in relation to the entire Agenda of the Meeting.-----

- Since there is not any shareholder and/or their proxies submitting question, response or proposal over the entire Agenda of the Meeting, then, afterward, in accordance with the rules of conduct of the Meeting which must be explained by mrs. FRANSISKA OEI (in the Resident Identification Card is written as FRANSISKA OEI LAN SIEM, Sarjana Hukum) in her capacity as mentioned in the beginning of the Meeting, whereas the voting for the entire Agenda of the Meeting is carried out after the completion of the discussion over the entire Agenda of the Meeting and the presentation of the proposals for resolutions for the entire Agenda of the Meeting. And then, the Chairman of the Meeting gives the opportunity to the shareholders and/or their proxies to carry out the voting process which is guided by me, Notary, and after the voting is carried out electronically, I, Notary, present the results of the vote counting as following:-----

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

“The Meeting with the majority votes of 23,757,375,200 (twenty three billion seven hundred fifty seven million three hundred seventy five thousand two hundred) shares or constituting 99.9997% (ninety nine point nine nine nine seven percent) of the total number of votes cast in the Meeting (with a note that 78,112 – seventy eight thousand one hundred twelve shares cast dissenting votes and 4,751,600 – four million seven hundred fifty one thousand six hundred shares cast abstain votes) resolves:-----

1. Approve the Company's Annual Report for the financial year ended on 31-12-2022 (the

thirty first day of December of the year two thousand twenty two);-----

2. Ratify the Company's Consolidated Financial Statements for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two) as audited by the Public Accounting Firm of "TANUDIREDDJA, WIBISANA, RINTIS & REKAN" (firm member of PricewaterhouseCoopers Global Network) as stated in its report dated 17-2-2023 (the seventeenth day of February of the year two thousand twenty three), with opinion that "The Consolidated Financial Statements present fairly, in all material respects, the consolidated financial position of PT Bank CIMB Niaga Tbk and its subsidiaries as of 31-12-2022 (the thirty first day of December of the year two thousand twenty two), and their consolidated financial performance and consolidated cash flows for the year then ended, in accordance with the Indonesian Financial Accounting Standards";-----
3. Ratify the Supervisory Duties Report of the BOC and SSB of the Company for the financial year ended on 31-12-2022 (the thirty first day of December of the year two thousand twenty two); and-----
4. Grant the acquit and discharge ("*volledig acquit et décharge*") to the members of BOC, BOD and SSB of the Company for the management and supervision performed in the financial year 2022 provided the management and supervision actions are reflected in the Company's Annual Report for the Financial Year ended on 31-12-2022 (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 23,757,375,200 (twenty three billion seven hundred fifty seven million three hundred seventy five thousand two hundred) shares or constituting 99.9997% (ninety nine point nine nine nine seven percent) of the total number of votes cast in the Meeting (with a note that 78,112 – seventy eight thousand one hundred twelve shares cast dissenting votes and 465,300 – four hundred sixty five thousand three hundred shares cast abstain votes) resolves:-----

Approve the appropriation of the Net Income (Company only) for the Financial Year ended on 31-

12-2022 (the thirty first day of December of the year two thousand twenty two) of Rp4.786.402.977.175,00 (four trillion seven hundred eighty six billion four hundred two million nine hundred seventy seven thousand one hundred seventy five Rupiah) (the **"Company's Net Income for the Financial Year of 2022"**), as follows:-----

1. To be distributed as final cash dividends at a maximum of 60% (sixty percent) of the Company's Net Income for the Financial Year 2022 or maximum of Rp2.871.841.786.305,00 (two trillion eight hundred seventy one billion eight hundred forty one million seven hundred eighty six thousand three hundred five Rupiah) (gross), with the following schedule:-----
 - Cum Dividend in the Regular and Negotiation Market on 18-4-2023 (the eighteenth day of April of the year two thousand twenty three)-----
 - Ex Dividend in the Regular and Negotiation Market on 26-4-2023 (the twenty sixth day of April of the year two thousand twenty three)-----
 - Cum Dividend in the Cash Market on 27-4-2023 (the twenty seventh day of April of the year two thousand twenty three)-----
 - Recording date for entitled shareholders on 27-4-2023 (the twenty seventh day of April of the year two thousand twenty three).-----
 - Ex Dividend in the Cash Market on 28-4-2023 (the twenty eighth day of April of the year two thousand twenty three)-----
 - Dividend Payment for the Financial Year 2022 (two thousand twenty two) on 10-5-2023 (the tenth day of May of the year two thousand twenty three) and granted the delegation of authority to the BOD for determining the distribution procedures of cash dividends with regard to the prevailing provisions in the capital markets sector .-----
2. Not set aside any reserve, considering the minimum statutory reserve as required in Article 70 of the Company Law No. 40 of 2007 has been complied;-----
3. To record the remaining Company's Net Income for the Financial Year 2022 (two thousand twenty two), after deducted with dividend payments, amounted to Rp1.914.561.190.870,00

(one trillion nine hundred fourteen billion five hundred sixty one million one hundred ninety thousand eight hundred seventy Rupiah) as the retained earnings to finance the Company's business activities -----

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

"The Meeting with the majority votes of 23,757,375,200 (twenty three billion seven hundred fifty seven million three hundred seventy five thousand two hundred) shares or constituting 99.9997% (ninety nine point nine nine nine seven percent) of the total number of votes cast in the Meeting (with a note that 78,112 – seventy eight thousand one hundred twelve shares cast dissenting votes and 482,600 – four hundred eighty two thousand six hundred shares cast abstain votes) resolves:-----

1. Approve the appointment of JIMMY PANGESTU, and Public Accounting Firm of "TANUDIREDJA, WIBISANA, RINTIS & REKAN" (firm member of PricewaterhouseCoopers Global Network) which are listed Financial Services Authority (*Otoritas Jasa Keuangan – "OJK"*), as a Public Accountant and the Public Accounting Firm, respectively or the appointment of other Public Accountant from the same Public Accounting Firm, in the event he is permanently unable to audit the Company's Consolidated Financial Statements for the Financial Year 2023 (two thousand twenty three);-----
2. Approved the delegation of authority to the Company's BOC to appoint other Public Accountant and Public Accounting Firm, in the event of the appointed Public Accountant and/or Public Accounting Firm is unable to complete the audit services or is permanently unable to audit the Company's Consolidated Financial Statements for the Financial Year 2023 (two thousand twenty three);-----

For the said delegation of authority, the following terms shall apply :-----

- a. other Public Accounting Firm who is appointed by the BOC must be one of the big four Public Accounting Firms in Indonesia;-----
- b. the appointment shall be based on the Company's Audit Committee recommendation;-----



- c. the honorarium amounts and other appointment terms for other Public Accounting Firm shall be determined competitively and reasonably ;-----
 - d. no objection from OJK; and-----
 - e. the appointment shall be not against the applicable laws and regulations.-----
3. Approved the honorarium for Public Accounting Firm to audit the Company's 2023 (two thousand twenty three) consolidated Financial Statements amounted to Rp9.920.754.000,00 (nine billion nine hundred twenty million seven hundred fifty four thousand Rupiah) which include additional implementation of 2 (two) new models of SFAS 71 (excluded VAT, OPE and new model of SFAS 71 other than 2 (two) models mentioned above).-----
4. Approved the delegation of authority to the Company's BOD to carry out matters deemed necessary in relation to the appointment of the Public Accountant and Public Accounting Firm, including but not limited to organizing meetings and signing 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 23,741,215,976 – twenty three billion seven hundred forty one million two hundred fifteen thousand nine hundred seventy six shares or constituting 99.9317% - ninety nine point nine three one seven percent of the total number of the entire votes cast in the Meeting (with a note that 16,237,336 – sixteen million two hundred thirty seven thousand three hundred thirty six shares cast dissenting votes and 472,200 – four hundred seventy two thousand two hundred shares cast abstain votes) resolves:-----

Approved the reappointment of DIDI SYAFRUDDIN YAHYA, as President Commissioner of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 119 of the Company Law.-----

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

"The Meeting with the majority votes of 23,741,215,976 – twenty three billion seven hundred forty one million two hundred fifteen thousand nine hundred seventy six shares or constituting 99.9317% - ninety nine point nine three one seven percent of the total number of the entire votes cast in the Meeting (with a note that 16,237,336 – sixteen million two hundred thirty seven thousand three hundred thirty six shares cast dissenting votes and 473,700 – four hundred seventy three thousand seven hundred shares cast abstain votes) resolves:-----

Approved the reappointment of SRI WIDOWATI, as Independent Commissioner of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 119 of the Company Law-----

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

"The Meeting with the majority votes of 23,757,349,100 (twenty three billion seven hundred fifty seven thousand three hundred forty nine thousand one hundred) shares or constituting 99.9996% (ninety nine point nine nine nine six percent) of the total number of the entire votes cast in the Meeting (with a note that 104,212 – one hundred four thousand two hundred twelve shares cast dissenting votes and 471,100 – four hundred seventy one thousand one hundred shares cast abstain votes) resolves:-----

Approved the reappointment of PROF. DR. M. QURAISH SHIHAB, MA, as Chairman of Sharia Supervisory Board of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 20 paragraph 20.2 of the Company's AOA-----

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

"The Meeting with the majority votes of 23,757,368,700 (twenty three billion seven hundred fifty seven thousand three hundred sixty eight thousand seven hundred) shares or constituting 99.9996% (ninety nine point nine nine nine six percent) of the total number of the entire votes cast in the Meeting (with a note that 84,612 – eighty four thousand six hundred twelve shares cast

dissenting votes and 471,700 – four hundred seventy one thousand one hundred shares cast abstain votes) resolves:-----

Approved the reappointment of PROF. DR. FATHURRAHMAN DJAMIL, MA, as Member of Sharia Supervisory Board of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 20 paragraph 20.2 of the Company's AOA-----

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

“The Meeting with the majority votes of 23,757,368,700 (twenty three billion seven hundred fifty seven thousand three hundred sixty eight thousand seven hundred) shares or constituting 99.9996% (ninety nine point nine nine nine six percent) of the total number of the entire votes cast in the Meeting (with a note that 84,612 – eighty four thousand six hundred twelve shares cast dissenting votes and 472,200 – four hundred seventy two thousand two hundred shares cast abstain votes) resolves:-----

Approved the reappointment of DR. YULIZAR DJAMALUDDIN SANREGO, M.EC., as Member of Sharia Supervisory Board of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 20 paragraph 20.2 of the Company's AOA-----

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

“The Meeting with the majority votes of 23,757,375,200 (twenty three billion seven hundred fifty seven thousand three hundred seventy five thousand two hundred) shares or constituting 99.9997% (ninety nine point nine nine nine seven percent) of the total number of the entire votes cast in the Meeting (with a note that 78,112 – seventy eight thousand one hundred twelve shares cast dissenting votes and 482,200 – four hundred eighty two thousand two hundred shares cast abstain votes) resolves:-----

1. Approved to change the Company's BOC composition, by appointing FARINA J.



SITUMORANG, as Independent Commissioner of the Company, with effective term of office since the date specified in the Meeting which appoints her and upon obtaining the OJK approval and/or fulfilled of the requirements as determined in the OJK approval letter (the "Effective Date") until the closing of the 3rd (third) Annual GMS after the Effective Date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 119 of the Company Law.-----

In terms of OJK does not approve the appointment or the requirements as determined by OJK are not fulfilled, then the appointments will be null and void without requiring a GMS approval.-----

Accordingly, the composition of the Company's BOC, shall be as follows:-----

THE BOARD OF COMMISSIONERS-----

President Commissioner : DIDI SYAFRUDDIN YAHYA-----

Vice President (Independent) Commissioner : GLENN MUHAMMAD SURYA-----
YUSUF-----

Independent Commissioner : JEFFREY KAIRUPAN-----

Independent Commissioner : SRI WIDOWATI-----

Independent Commissioner : FARINA J. SITUMORANG*-----

Commissioner : DATO' ABDUL RAHMAN AHMAD-----

Commissioner : VERA HANDAJANI-----

Effective since the date specified in the Meeting which appoints her and upon obtaining the OJK approval and/or fulfilled of the requirements as determined in the OJK approval.-----

2. Approved the delegation of authority with substitution right to the Company's BOD, to restate the resolution regarding the Change to BOC Composition of the Company in the notary deed and to report to the authorities, and with due regard to the foregoing, to perform any acts necessary in accordance with the laws and regulations-----

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

"The Meeting with the majority votes of 23,680,087,062 (twenty three billion six hundred eighty

million eighty seven thousand sixty two) shares or constituting 99.6743% (ninety nine point six seven four three percent) of the total number of the entire votes cast in the Meeting (with a note that 77,366,250 – seventy seven million three hundred sixty six thousand two hundred fifty shares cast dissenting votes and 1,933,300 – one million nine hundred thirty three thousand three hundred shares cast abstain votes) resolves:-----

1. Approved and determined the amount of salary or honorarium and other allowances for BOC in the financial year 2023 (two thousand twenty three) maximum of Rp24.075.000.000,00 (twenty four billion seventy five million Rupiah - gross), and granted the delegation of authority to the Company's President Commissioner to determine the amounts of salary or honorarium and other allowances for each member of the Company's BOC by considering the Nomination and Remuneration Committee ("NRC") recommendation;-----
2. Approved and determined the amount of salary or honorarium and other allowances for SSB in the financial year 2023 (two thousand twenty three) maximum of Rp2.993.000.000,00 (two billion nine hundred ninety three million Rupiah - gross);-----
All members of the BOC (including Independent Commissioners) and SSB do not receive any *tantiem*/bonus;-----
3. Approved the total *tantiem*/bonus for the financial year 2022 (two thousand twenty two) which will be paid in 2023 (two thousand twenty three) for the Company's BOD, maximum of for the Board of Directors of the Company at the maximum in the amount of Rp79.879.000.000,00 (seventy nine billion eight hundred seventy nine million Rupiah - gross), including the provision of variable remuneration in the form of share or share-based instrument issued by the Company, and granted the delegation of authority to the Company's BOC for determining the *tantiem*/bonus for each member of the Company's BOD, by considering the NRC recommendation.-----

The provision of variable remuneration in the form of share or share-based instrument is in accordance with OJK Regulation No. 45/POJK.03/2015 regarding Implementation of

Governance in Granting Remuneration for Commercial Banks and the Company's Policy;--

4. Approved to use a portion of the remaining Company's treasury stocks from the share-based loyalty program in the form of Management and Employee Share Ownership Program (MESOP) for the provision of variable remuneration to the members of Management who are classified as the Company's Material Risk Takers (MRT) and will be to be paid in 2024 (two thousand twenty four) and 2025 (two thousand twenty five) in accordance with POJK No. 45/POJK.03/2015; and-----
5. Approved the delegation of authority to the Company's BOC for determining the salary, holiday allowances and other allowances for each member of the Company's BOD for the financial year 2023 (two thousand twenty three), and determine the terms and conditions for granting variable remuneration to the members of Management who are classified as the Company's MRT, by considering the NRC recommendation. Total salary, holiday allowance and other allowances for the Company's BOD for the financial year S2023 (two thousand twenty three) will be disclosed in the Company's 2023 (two thousand twenty three) Annual Report.-----

In the Eleventh Agenda of the Meeting:-----

“The Meeting with the majority votes of 23,757,375,200 (twenty three billion seven hundred fifty seven million three hundred seventy five thousand two hundred) shares or constituting 99.9997% (ninety nine point nine nine nine seven percent) of the total number of the entire votes cast in the Meeting (with a note that 78,112 –seventy eight thousand one hundred twelve shares cast dissenting votes and 476,100 –four hundred seventy six thousand one hundred shares cast abstain votes) resolves:-----

1. Approved the Company's Resolution Plan which has been submitted to the Indonesia Deposit Insurance Corporation (*Lembaga Penjamin Simpanan* or “LPS”) on 28-11-2022 (the twenty eighth day of November of the year two thousand twenty two), among other includes Resolution Option that can be used by the Company in the event that the Company is declared as a failed bank by the Regulator.-----

2. Approved the update of Recovery Plan that has been submitted by the Company to OJK on 25-11-2022 (the twenty fifth day of November of the year two thousand twenty two), among other includes the trigger levels updates according to the current condition and regulation;-
3. Approved the delegation of authority to the Company's BOC and BOD to take any and all necessary actions in relation to the Company's Resolution Plan and the Company's updated Recovery Plan, respectively with regard to LPS Regulation No.1 of 2021 concerning the Resolution Plan for Commercial Banks and OJK Regulation No. 14/POJK.03/2017 concerning Recovery Plan for Systemic Banks and other related regulations.-----

In the Twelfth Agenda of the Meeting:-----

In the Meeting, the Board of Directors of the Company presents the Reports as following:-----

a. Report of the Sustainable Finance Action Plan (RAKB):-----

1. Realization of 2022 (two thousand twenty two) Sustainable Finance Action Plan (RAKB) and 2023 (two thousand twenty three) RAKB have been submitted to Banking Supervision of OJK on 25-11-2022 (the twenty fifth day of November of the year two thousand twenty two);-
2. 2023 (two thousand twenty three) RAKB is part of 2019 – 2023 (two thousand nineteen – two thousand twenty three) RAKB has been submitted to OJK in 2018 (two thousand eighteen) and reported to the Annual GMS held in 2019 (two thousand nineteen);-----
3. 2022 (two thousand twenty two) RAKB consists of realization of 2022 (two thousand twenty two) action plan of the Company and action plans that will be implemented by the Company in 2023 (two thousand twenty three), 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.-----

b. Report on Changes in the Company's Audit Committee Member.-----

- 1) With regard to:-----
 - a) The Company's Audit Committee Charter;-----

- b) NRC recommendation No. 014/NOMREM/KP/X2022 dated 26-9-2022 (the twenty sixth day of September of the year two thousand twenty two) that has been approved based on BOC Circular Resolution No. 017/DEKOM/KP/X/2022 dated 10-10-2022 (the tenth day of October of the year two thousand twenty two); and-----
- c) NRC recommendation No. 003/NOMREM/KP/I/2023 dated 16-1-2023 (the sixteenth day of January of the year two thousand twenty three) that has been approved based on BOC Circular Resolution No. 002/DEKOM/KP/I/2023 and BOD Circular Resolution No. 001/SIR/DIR/I/2023, both dated 20-1-2023 (the twentieth day of January of the year two thousand twenty three);-----

The Company reports to the Meeting regarding the change of the Members of the Audit Committee of the Company by appointing:-----

- GLENN MUHAMMAD SURYA YUSUF, as the Audit Committee Member of the Company, with a tenure of 2022-2024 (two thousand twenty four – two thousand twenty four);-----
- ANGELIQUE DEWI DARYANTO, as the Audit Committee Member of the Company, with a tenure of 2022-2025 (two thousand twenty two – two thousand twenty five); and-----
- RIATU MARIATUL QIBTHIYYAH, as the Audit Committee Member of the Company, with a tenure of 2023-2024 (two thousand twenty three – two thousand twenty four);-----

without prejudice to the right of the Board of Commissioners of the Company to dismiss them at any time.-----

Whereas RONALD TAUVIEK ANDI KASIM no longer serves as a member of the Company's Audit Committee, effective since being appointed as a member of the Company's Risk Oversight Committee on 20-1-2023 (the twentieth day of January of the year two thousand twenty three).-----

- 2) Accordingly, the composition of the Company's Audit Committee is as follows:-----

- a) JEFFREY KAIRUPAN, as Chairman concurrently as Member;-----
- b) GLENN MUHAMMAD SURYA YUSUF, as Member;-----
- c) ENDANG KUSSULANJARI S., as Member;-----
- d) ANGELIQUE DEWI DARYANTO, as Member; and-----
- e) RIATU MARIATUL QIBTHIYYAH, as Member.-----

- 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 15.42 WIB (forty two 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.-----

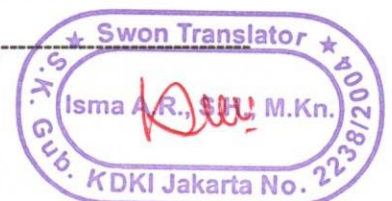
----- **IN WITNESS WHEREOF THIS DEED;** -----

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

- Mister TEGUH SETIANTO, Sarjana Komputer, born in Jakarta, on 7-7-1968 (the seventh day of July of the year one thousand nine hundred sixty eight), Indonesian Citizen, residing in Bogor, Puri Citayam Permai Block C.8/19, Neighborhood Association 004, Administrative Unit 010, Rawapanjang Sub-district, Bojong Gede District, Bogor Regency, the holder of Resident Identification Card number 3201130707680006, temporarily present in Jakarta; and-----
- Mister RAIHAN RAHMAWAN SYAPUTRA, Sarjana Hukum, born in Jakarta, on 4-10-1996 (the fourth day of October of the year one thousand nine hundred ninety six), Indonesian Citizen, residing in Jakarta, Jalan Haji Saabun number 19, Neighborhood Association 010, Administrative Unit 005, Jati Padang Sub-district, Pasar Minggu District, South Jakarta, the holder of Resident Identification Card number 3275030410960019;-----

- 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.-----



[Official Translation]

- 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 May 17, 2023, has translated this document into English language corresponding to the original document in Indonesian language.

