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ASHOYA RATAM, SH, MKn

NOTARY & LAND DEED OFFICER

IN

THE ADMINISTRATIVE CITY OF SOUTH JAKARTA

Jalan Suryo Number 54, Kebayoran Baru, South Jakarta 12180

Phone: (021) 29236060, Fax: (021) 29236070

Email: notaris@ashoyaratam.com

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|---------------------|---|--|
| Deed | : | MINUTES OF THE ANNUAL GENERAL MEETING OF |
| | | SHAREHOLDERS OF "PT BANK CIMB NIAGA Tbk" |
| | | |
| Dated | : | 3 April 2024 |
| | | |
| Number | : | 13 |
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| Duplicate / Grossee | | |
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MINUTES OF
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF
"PT BANK CIMB NIAGA Tbk"

Number: 13

-On this day, Wednesday, dated 3-4-2024 (the third day of April two thousand and twenty-four).-----

-At 02.32 p.m. (two o'clock thirty two post meridiem) Western Indonesian Time.-----

-I, ASHOYA RATAM, Bachelor of Law, Master of Notary, Notary in the Administrative City of South Jakarta, in the presence of witnesses who are known to me, Notary, and to be mentioned at the close part of this deed:

-for and at the request of the Board of Directors of the limited liability company "PT BANK CIMB NIAGA Tbk", having its domicile in South Jakarta, having its address at Graha CIMB Niaga, Jalan Jenderal Sudirman Kaveling 58, Senayan, Kebayoran Baru, a limited liability company established in accordance with and based on the laws of The Republic of Indonesia by virtue of:-----

-deed dated 26-9-1955 (the twenty-sixth day of September one thousand nine hundred fifty-five) number 90, whose minutes of the meeting was made before Raden Meester SOEWANDI, used to be Notary in Jakarta, that has obtained legalization by virtue of the decree of The Minister of Justice of The Republic of Indonesia,



dated 1-12-1955 (the first day of December one thousand nine hundred fifty-five) number J.A.5/110/15 and has been published in the State Gazette of The Republic of Indonesia, dated 4-9-1956 (the fourth day of September one thousand nine hundred fifty-six) number 71, Supplement number 729/1956;-----

-the Articles of Association of which have been amended entirely in order to be adjusted with Law Number 40 of 2007 (two thousand and seven) concerning the Limited Liability Company (hereinafter referred to as the "Company Law") and has been published in the State Gazette of The Republic of Indonesia, dated 17-10-2008 (the seventeenth day of October one thousand nine hundred and eight) number 71, Supplement number: 20154/2008; -----

-the Articles of Association of the said limited liability company has been further amended as published/set forth in the:-----

- State Gazette of The Republic of Indonesia dated 3-3-2009 (the third day of March two thousand and nine) number 18, Supplement number 159/2009;-----

- State Gazette of The Republic of Indonesia dated 10-3-2009 (the tenth day of March two thousand and nine) number 20, Supplement number 7162/2009;-----

- Deed dated 2-7-2008 (the second day of July two thousand and eight) number 6, and which



notification on the amendment to the articles of association has been accepted and recorded by The Minister of Law and Human Rights of The Republic of Indonesia, dated 7-7-2008 (the seventh day of July two thousand and eight) number AHU-AH.01.10-17196;-----

- Deed dated 23-7-2008 (the twenty-third day of July two thousand and eight) number 42, and which notification on the merger of the Company has been accepted 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 two thousand and eight) number AHU-AH.01.10-22669; ---
- Deed dated 21-11-2008 (the twenty-first day of November two thousand and eight) number 10, and which notification on the amendment to the articles of association has been accepted and recorded by The Minister of Law and Human Rights of The Republic of Indonesia, dated 9-12-2008 (the ninth day of December two thousand and eight) number AHU-AH.01.10-24908; -----
- Deed dated 28-5-2009 (the twenty-eighth day of May two thousand and nine) number 30, and which notification on the amendment to the articles of association has been accepted and recorded by The Minister of Law and Human Rights of The Republic



of Indonesia, dated 13-7-2009 (the thirteenth day of July two thousand and nine) number AHU-AH.01.10-10088; -----

- Deed dated 22-12-2010 (the twenty-second day of December two thousand and ten) number 36, and which notification on the amendment to the articles of association has been accepted and recorded by The Minister of Law and Human Rights of The Republic of Indonesia, dated 6-1-2011 (the sixth day of January two thousand and eleven) number AHU-AH.01.10-00552; -----

- Deed dated 1-3-2011 (the first day of March two thousand and eleven) number 1, and which notification on the amendment to the articles of association has been accepted and recorded by The Minister of Law and Human Rights of The Republic of Indonesia, dated 15-3-2011 (the fifteenth day of March two thousand and eleven) number AHU-AH.01.10-07889; -----

-all the six minutes of the deed were drawn up before Doctor AMRUL PARTOMUAN POHAN, Bachelor of Law, Lex Legibus Magister, who formerly was a Notary in Jakarta, whose protocol has been surrendered to me, the Notary; -----

- State Gazette of The Republic of Indonesia, dated 14-7-2015 (the fourteenth day of July two thousand



and fifteen) number 56, Supplement number 38557/2015; -----

-the Articles of Association of the said limited liability was further amended in order to be adjusted with the Regulation of Financial Services Authority (hereinafter referred to as the "POJK") number 32/POJK.04/2014 concerning Plan and the Performance of the General Meeting of Shareholders of the Public Company, and POJK number 33/POJK.04/2014 concerning the Board of Directors and the Board of Commissioners of Issuer or the Public Company, as has been published in the: -----

-State Gazette of The Republic of Indonesia, dated 24-7-2018 (the twenty-fourth day of July two thousand and eighteen) number 59, Supplement number 1750/L/2018; --

-the Articles of Association of the said limited liability company have been further amended as published/set forth in the: -----

- State Gazette of The Republic of Indonesia dated 24-7-2018 (the twenty-fourth day of July two thousand and eighteen) number 59, Supplement number 1749/L/2018; -----

- deed dated 18-9-2017 (the eighteenth day of September two thousand and seventeen) number 40, which minutes of the deed was drawn up before me, the Notary, and the notification of the amendments



to the Articles of Association has been accepted and recorded by The Minister of Law and Human Rights of The Republic of Indonesia in accordance with its letter dated 3-10-2017 (the third day of October two thousand and seventeen) number AHU-AH.01.03-0177066; -----

- State Gazette of The Republic of Indonesia dated 23-10-2020 (the twenty-third day of October two thousand and twenty) number 85, Supplement number 40657/2020; -----

-the Articles of Association of the said limited liability were further amended in order to be adjusted with POJK number 15/POJK.04/2020 concerning Plan and the Performance of the General Meeting of Shareholders of the Public Company, and POJK number 16/POJK.04/2020 concerning Implementation of General Meeting of Shareholders of Public Companies with Electronic Method, as has been published in the: -----

-State Gazette of The Republic of Indonesia dated 21-5-2021 (the twenty-first day of May two thousand and twenty-one) number 41, Supplement number 17835/2021;

-then the Articles of Association of the limited liability company were amended again as stated/ published in the: -----

- State Gazette of The Republic of Indonesia dated 14-6-2022 (the fourteenth day of June two thousand



and twenty-two) number 47, Supplement number 19393/2022; -----

- State Gazette of The Republic of Indonesia dated 2-4-2024 (the second day of April two thousand and twenty-four) number 27, Supplement number 10489/2024; -----

-The most current composition of members of the Board of Commissioners of the said limited liability company is contained in the deed dated 24-1-2024 (the twenty-fourth day of January two thousand and twenty-four) number 17; meanwhile, the most current composition of members of the Board of Directors of the said limited liability company is contained in the deed dated 26-8-2022 (the twenty-sixth day of August two thousand and twenty-two) number 69; -----

-the two minutes of the deed mentioned above were drawn up before me, the Notary; -----

(hereinafter the said limited liability company "PT BANK CIMB NIAGA Tbk" shall be referred to as "Company" or "Corporation" or can be referred as well as "Bank CIMB Niaga" or "CIMB Niaga"); -----

-has been at Graha CIMB Niaga, M Floor, Jalan Jenderal Sudirman, Kaveling 58, South Jakarta 12190, in order to draw minutes regarding everything to be discussed and resolved in the Extraordinary General Meeting of Shareholders (hereinafter referred to as the



Jakarta, [REDACTED]
[REDACTED],
[REDACTED]
[REDACTED]
[REDACTED] the holder of
Residential Identity Card number [REDACTED],
the photocopy of which was attached to the minutes
of this deed; -----

-according to his statement in this regard was
present at the Meeting as Vice President
Commissioner (Independent) of the Company; ---

3. Mister JEFFREY KAIRUPAN, born in [REDACTED] on [REDACTED]
[REDACTED] e
[REDACTED], Indonesian
citizen, a Private Person, residing at Jakarta,
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] h
[REDACTED] the holder of Residential Identity
Card number [REDACTED] a photocopy of which
was attached to the minutes of this deed; -----

-according to his statement in this regard was
present at the Meeting as Independent
Commissioner of the Company; -----



4. Mistress SRI WIDOWATI, born in [REDACTED], on [REDACTED]
[REDACTED]
[REDACTED], Indonesian citizen,
private person, residing at Jakarta, [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] is the holder
of Residential Identity Card number [REDACTED]
[REDACTED] a photocopy of which was attached to the
minutes of this deed; -----

- according to her statement in this regard
was present at the Meeting as Independent
Commissioner of the Company; -----

5. Mistress FARINA J. SITUMORANG (in her Residential
Identity Card, it is written [REDACTED]
born in [REDACTED] on [REDACTED]
[REDACTED]
[REDACTED] Indonesian citizen, a Self-Employed,
residing at Jakarta, [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] the holder of Residential
Identity Card number [REDACTED] a photocopy
of which was attached to the minutes of this deed;



- according to her statement in this regard was present at the Meeting via video teleconference media as Independent Commissioner of the Company; -----

6. Mister DATO' ABDUL RAHMAN AHMAD (in the passport, it is written as [REDACTED], born in [REDACTED] on [REDACTED] [REDACTED] Malaysian citizen, a Private Person, residing at Malaysia, [REDACTED] [REDACTED] Malaysian passport issued on 18-3-2022 (the eighteenth day of March two thousand and twenty-two) number [REDACTED] a photocopy of which was attached to the minutes of this deed, temporarily being in Jakarta; -----

-according to his statement in this regard was present at the Meeting as Commissioner of the Company; -----

7. Mistress VERA HANDAJANI (in her Residential Identity Card, it is written [REDACTED], born in [REDACTED] dated [REDACTED] [REDACTED] [REDACTED] residing in Tangerang, [REDACTED] [REDACTED]



[REDACTED]
[REDACTED]

[REDACTED] the holder of Residential Identity Card number [REDACTED] the photocopy of which was attached to the minutes of this deed, temporarily being in Jakarta; -----

-according to her statement in this regard was present at the Meeting via video teleconference media as Commissioner of the Company; -----

8. Mistress LANI DARMAWAN, born in [REDACTED] dated [REDACTED]

[REDACTED]

[REDACTED] Citizen of Indonesia,

a Private Person, residing at Jakarta, [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] the holder of Residential Identity Card number

[REDACTED] the photocopy of which was

attached to the minutes of this deed; -----

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

9. Mister LEE KAI KWONG, born in [REDACTED]

on [REDACTED]



[REDACTED] Malaysian citizen, a Private Person, residing at Jakarta,

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] the holder of Limited Electronic Stay Permit Card number [REDACTED] which is valid until 08-11-2024 (the eighth day of November two thousand and twenty-four), a photocopy of which was attached to the minutes of this deed; --

-according to his statement in this regard was present at the Meeting as Director of the Company; -----

10. Mister JOHN SIMON, born in [REDACTED] dated

[REDACTED]
[REDACTED] Citizen of Indonesia, a Private Person, residing at Jakarta,

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] the holder of Residential Identity Card number [REDACTED] the photocopy of which was attached to the minutes of this deed; -----

-according to his statement in this regard was present at the Meeting via video



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

11. Mistress **FRANSISKA OEI** (in her Residential
Identity Card, it is written as [REDACTED]
[REDACTED] Bachelor of Law), born in [REDACTED] dated [REDACTED]
[REDACTED]
[REDACTED] Citizen of Indonesia, a
Private Person, residing at Jakarta, [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] the holder
of Residential Identity Card number [REDACTED]
[REDACTED] the photocopy of which was attached to
the minutes of this deed; -----

-according to her statement in this regard was
present at the Meeting as Director and
Compliance Director of the Company; -----

12. Mister **PANDJI PRATAMA DJAJANEGARA** (in his
Residential Identity Card, it is written as [REDACTED]
[REDACTED], born in [REDACTED] dated [REDACTED]
[REDACTED]
[REDACTED] Citizen of Indonesia, a
Private Person, [REDACTED]
[REDACTED]
[REDACTED]



[REDACTED]
[REDACTED] the holder of Residential Identity Card number [REDACTED] the photocopy of which was attached to the minutes of this deed; -----

-according to his statement in this regard was present at the Meeting via video teleconference media as Director of the Company;-----

13. Mistress TJIOE MEI TJUEN, born in [REDACTED] on [REDACTED]

[REDACTED]
[REDACTED] Indonesian citizen, a Private Person, residing at Jakarta,

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED] the holder of the Residential Identity Card number [REDACTED] the photocopy of which was attached to the minutes of this deed; --

-according to her statement in this regard was present at the Meeting via video teleconference media as Director of the Company; -----

14. Mister HENKY SULISTYO, born in [REDACTED] on [REDACTED]

[REDACTED]
[REDACTED] Indonesian citizen, a



Private Person, residing at Jakarta, [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] the holder of
Residential Identity Card number [REDACTED]
a photocopy of which was attached to the minutes
of this deed; -----

-according to his in this regard was present
at the Meeting via video teleconference media
as Director of the Company; -----

15. Mister JONI RAINI, born in [REDACTED] on [REDACTED]
[REDACTED] i
[REDACTED] Indonesian citizen, a
Private Person, residing at Jakarta, [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] the holder of
Residential Identity Card number 3172012606800005,
a photocopy of which was attached to the minutes
of this deed; -----

-according to his in this regard was present
at the Meeting via video teleconference media
as Director of the Company; -----



16. Mister RUSLY JOHANNES, born in [REDACTED] on [REDACTED]
[REDACTED]
[REDACTED] Indonesian citizen,
private person, residing in Jakarta, [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] the holder of Residential
Identity Card number [REDACTED] a photocopy
of which was attached to the minutes of this deed;
-according to his in this regard was present
at the Meeting via video teleconference media
as Director of the Company; -----

17. Mister NOVIADY WAHYUDI, born in [REDACTED] on [REDACTED]
[REDACTED]
[REDACTED] Indonesian
citizen, a Private Person, residing at Jakarta,
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] the holder of Residential Identity Card number
[REDACTED] a photocopy of which was attached
to the minutes of this deed; -----



-according to his in this regard was present at the Meeting via video teleconference media as Director of the Company; -----

18. Mister Professor Doctor MUHAMMAD QURAIISH SHIHAB, Master of Arts, born in [REDACTED], on [REDACTED] [REDACTED] Indonesian citizen, a Lecturer, residing at Jakarta, [REDACTED] [REDACTED] [REDACTED] [REDACTED] the holder of Residential Identity Card number [REDACTED] a photocopy of which was attached to the minutes of this deed; -----

-according to his in this regard was present at the Meeting via video teleconference media as Chairperson of the Sharia Supervisory Board of the Company; -----

19. Mister Doctor Haji FATHURRAHMAN DJAMIL, Master of Arts, born in [REDACTED] on [REDACTED] [REDACTED] Indonesian citizen, a Civil Servant (PNS), residing at Tangerang, [REDACTED] [REDACTED] [REDACTED]



[REDACTED]
[REDACTED] the holder of Residential Identity Card number [REDACTED] a photocopy of which was attached to the minutes of this deed;

-according to his in this regard was present at the Meeting via video teleconference media as a member of the Sharia Supervisory Board of the Company; -----

20. Mister Doctor YULIZAR DJAMALUDDIN SANREGO, Master of Economics, born in [REDACTED] on [REDACTED]
[REDACTED]
[REDACTED] Indonesian citizen, a Lecturer, residing at Bogor, [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED] the holder of Residential Identity Card number [REDACTED] a photocopy of which was attached to the minutes of this deed; -----

-according to his in this regard was present at the Meeting via video teleconference media as a member of the Sharia Supervisory Board of the Company; -----

21. Mister DODY BUDI WALUYO, born in [REDACTED] on [REDACTED]
[REDACTED]



[REDACTED] Indonesian citizen, a Civil Servant (PNS), residing at Tangerang, [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] the holder of Residential Identity Card number [REDACTED]

[REDACTED] a photocopy of which was attached to the minutes of this deed; -----

-according to his in this regard was present at the Meeting as an invitee; -----

22. Public Shares that include shares of CIMB GROUP SDN BHD and PT COMMERCE KAPITAL, all as the holders/owners of 23,909,940,781 (twenty-three billion nine hundred nine million nine hundred forty thousand seven hundred eighty-one) class A and class B shares or a total of 95.0988% (ninety-five point zero nine eight eight percent) of the total number of shares issued by and fully paid into the Company, whose names and identities are detailed in a separate list attached to the minutes of this deed; -----

-The appearers are known to me, the Notary. -----

-Prior to the opening of the Meeting, the said mistress FRANSISKA OEI (in her Residential Identity Card, it is written as FRANSISKA OEI LAN SIEM,



Bachelor of Law) in her capacity as the Director and Compliance Director of the Company conveyed to the Meeting the important points regulated in the Code of Conduct of the Meeting, as have been uploaded via the Company's website dated 5-3-2024 (the fifth day of March two thousand and twenty-four) and distributed as well to the Shareholders prior they entering the Meeting room, and displayed at the Meeting. -----

-Furthermore, it was explained as well matters relating to the procedures for holding the Meeting as regulated in the: -----

1. POJK Number 15/POJK.04/2020 concerning Plans and Implementation of the General Meeting of Shareholders of Public Companies (hereinafter referred to as the "POJK 15/2020"); and-----
2. Article 11 and Article 12 of the Company's Articles of Association that: -----

- **Notification** regarding the plan to hold a Meeting has been submitted by the Board of Directors to the Financial Services Authority (hereinafter referred to as the "OJK"), PT BURSA EFEK INDONESIA (hereinafter referred to as the "BEI") and PT KUSTODIAN SENTRAL EFEK INDONESIA (hereinafter referred to as the "KSEI") dated 2-7-2024 (the second day of February two thousand and twenty-four); -----



- **Announcement** of the Meeting to Shareholders was made on 19-2-2024 (the nineteenth day of February two thousand and twenty-four) in Indonesian and English via the Company's website, IDX website, and KSEI website via the eASY.KSEI application; -----

- **Invitation** of the Meeting to the Company's Shareholders was published on 5-3-2024 (the fifth day of March two thousand and twenty-four) in Indonesian and English via a newspaper with national circulation, namely Investor Daily, and on the same date it was uploaded to the Company's Website, IDX's Website, and eASY.KSEI Application. -----

- whereas up to 7 (seven) calendar days before the date of the invitation to the Meeting, the Company's Board of Directors do not accept proposals from shareholders regarding other matters to be included in the agenda of the Meeting, as regulated in Article 16 of POJK 15/2020 and Article 11 paragraph 11.11 of the Articles of Association of the Company. -----

- whereas in accordance with the invitation advertisement, the Meeting was held with the following agenda: -----

1. Approval of the Annual Report and the Consolidated Financial Statements of the Company for the



Financial Year Ended on 31-12-2023 (the thirty-first day of December two thousand and twenty-three). -----

2. Determination on the Use of the Company's Income for the Financial Year Ended on 31-12-2023 (the thirty-first day of December two thousand and twenty-three). -----
3. Appointment of Public Accountant and Public Accounting Firm for the Financial Year of 2024 (two thousand and four) and Determination of the Honorarium and Other Requirements related to the Appointment. -----
4. Reappointment of GLENN MUHAMMAD SURYA YUSUF as Vice President Commissioner (Independent) of the Company. -----
5. Reappointment of DATO' ABDUL RAHMAN AHMAD as Commissioner of the Company. -----
6. Reappointment of FRANSISKA OEI as Director concurrently as Compliance Director of the Company. -----
7. Reappointment of PANDJI PRATAMA DJAJANEGARA as Director of the Company. -----
8. Reappointment of TJIOE MEI TJUEN as Director of the Company. -----



9. Approval to Change the Company's Board of Commissioners Composition by appointing DODY BUDI WALUYO 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 Directors of the Company. -----
11. Approval on Update of the Recovery Plan of the Company. -----
12. Approval of the Company's Share Buyback and Transfer Plan. -----
13. Amendment to the Company's Articles Association.
14. Others (this agenda item does not require Meeting approval): -----
 - a. Report of the Sustainable Financial Action Plan ("**RAKB**") of the Company; -----
 - b. Report on Changes in the Company's Audit Committee Members. -----
 - c. Accountability report on the use of proceeds of: -----
 - Shelf Registration Bonds II Bank CIMB Niaga Phase IV Year 2018 (two thousand and eighteen) Series C; -----



- Subordinated Bond III Bank CIMB Niaga Year 2018 (two thousand and eighteen) Series A; and-----
- Shelf Registration Sukuk Mudharabah I Bank CIMB Niaga Phase III Year 2020 (two thousand and twenty) Series B. -----

d. Report on the Realization of the Transfer of the Company's Share Buyback. -----

-Furthermore, Mister DIDI SYAFRUDDIN YAHYA as President Commissioner has been appointed by the Board of Commissioners to chair the Meeting as Chairperson of the Meeting based on the "Circular Resolutions of the Board of Commissioners of the Company" dated 29-2-2024 (the twenty-ninth day of February two thousand and twenty-four) number 004/DEKOM/KP/III/2024, which was privately executed and a photocopy thereof was attached to the minutes of this deed which are in accordance with the provisions of Article 12 paragraph 12.3 of the Articles of Association of the Company. --

-Furthermore, the Chairperson of the Meeting invited DATO' ABDUL RAHMAN AHMAD (in his passport, it is written as [REDACTED]) as Commissioner of the Company, in accordance with the provisions of Article 39 paragraph 3 of POJK 15/2020, the Chairperson of the Meeting presented an overview of the General Condition of the Company in 2023 (two



thousand and twenty-three) which is basically as follows: -----

"CIMB Niaga provides comprehensive banking services to 7.6 million (seven point six million) customers in various customer segments, both individual and business segments. In carrying out its business, the Company is supported by 12,060 (twelve thousand and sixty) employees, 412 (four hundred and twelve) branch offices, including 33 (thirty-three) sharia branches and 37 (thirty-seven) digital lounges, 3,893 (three thousand eight hundred ninety-three) Automated Teller Machines (ATM), as well as 544,056 (five hundred forty-four thousand fifty-six) Electronic Data Capture (EDC), Quick Response Code (QR), and e-Commerce. The company also provides banking services through digital banking channels with various innovative services. Until the end of 2023 (two thousand and twenty-three), CIMB Niaga has 3 million (three million) users of the mobile banking application of OCTO Mobile, 1.8 million (one point eight million) users of the OCTO Clicks Internet banking service and 5.5 million (five point five million) users of OCTO Pay e-wallet users. -----



As of 31-12-2023 (the thirty-first day of December two thousand and twenty-three), CIMB Niaga's total assets and equity were recorded at Rp 334.4 trillion (three hundred thirty-four point four trillion rupiah) and Rp 49.2 trillion (forty-nine point two trillion rupiah) which positions CIMB Niaga as the second largest private bank in Indonesia. The Company is also the bank with the largest Sharia Business Unit (UUS) in Indonesia in terms of assets. The total credit disbursed was recorded at Rp 213.4 trillion (two hundred thirteen point four trillion rupiah), while the collected customer deposits reached Rp 235.9 trillion (two hundred thirty-five point nine trillion rupiah). The Company is a profitable bank with a solid capital position. This is demonstrated by the Return On Equity (ROE) performance in 2023 (two thousand and twenty-three) of 15% (fifteen percent) and the Capital Adequacy Ratio (CAR) of 24% (twenty-four percent). And finally, in line with the Company's commitment in the field of sustainability, the Company has succeeded in achieving a number of significant developments in 2023 (two thousand and twenty-three), including recording a sustainable financing position of Rp 55.5 trillion (fifty-five



point five trillion rupiah), or representing 25.6% (twenty-five point six percent) of the Company's total credit. -----

A report on the running of the business and the annual financial statements for the Financial Year of 2023 (two thousand and twenty-three) will be submitted on the First Agenda of this Meeting."

-whereas at the Meeting, the holders/owners of 23,909,940,781 (twenty-three billion nine hundred nine million nine hundred forty thousand seven hundred eighty-one) shares were present or represented or constituted 95.0988% (ninety-five point zero nine eight eight percent) of the total number of shares with valid voting rights that have been issued by the Company (both class A shares and class B shares) totaling 25,142,205,843 (twenty-five billion one hundred forty-two million two hundred five thousand eight hundred and forty-three) share; with due regard to the Register of Shareholders of the Company on 4-3-2024 (the fourth day of March two thousand and twenty-four) until 04.00 p.m. (four o'clock post meridiem) Western Indonesian Time. -----

-therefore, that the quorum required in Articles 13.1.a and 13.6.a of the Company's Articles of Association has been fulfilled, the attendance quorum for the Agenda of the Meeting, namely that the Meeting



shall be attended by shareholders representing more than 1/2 (a half) portion of the shares and specifically for 13th Agenda, where the meeting will be valid if it is attended by at least 2/3 (two thirds) portion of the total number of shares issued by the Company with valid voting rights. -----

-Furthermore, the Chairperson of the Meeting officially opened the Meeting at 02.32 p.m. (two o'clock thirty-two minutes post meridiem) Western Indonesian Time by notifying the Meeting the following, -----

-whereas based on Article 13 paragraph 13.2 of the Company's Articles of Association and Meeting's Code of Conduct which have been submitted, all Meeting resolutions are taken based on deliberation to reach consensus. In an effort to ensure that consensus deliberation is achieved while maintaining the independence and confidentiality of Shareholders in the voting process, voting is carried out closed and electronically; -----

I. Entering the **First Agenda** of the Meeting, namely:

"Approval of the Annual Report and the Consolidated Financial Statements of the Company for the Financial Year Ended on 31-12-2023 (the thirty-first day of December two thousand and twenty-three)."



-The Chairperson of the Meeting gave the opportunity to mistress LANI DARMAWAN as the President Director of the Company to deliver a "Brief Explanation of the Company's Business for the Financial Year of 2023 (two thousand and twenty-three)" and a "Brief Explanation of the Company's Financial Statements for the for the Financial Year of 2023 (two thousand and twenty-three)". -----

-Furthermore, mistress LANI DARMAWAN, in her position as President Director of the Company, delivered a "Brief Explanation of the Company's Business for the Financial Year of 2023 (two thousand and twenty-three)", which in essence was further explained using "Infocus", namely as follows: -----

"The year of 2023 (two thousand and twenty-three) is a year that presents many challenges and opportunities, including for the Company. In the midst of the Company's efforts to continue to seize every opportunity and face existing challenges, I can happily report that the Company succeeded in recording excellent net profit growth of 28.4% (twenty-eight point four percent) to Rp 6.5 trillion (six point five trillion rupiah) which is the highest net profit in the history of the Company. -----



This good achievement is the result of the Company's consistent implementation of appropriate business strategies in recent years amidst the challenges of global uncertainty, the trend of increasing interest rates and increasing competition in the Indonesian financial industry. This is of course also the result of hard work and collaboration from all of the Company's stakeholders, especially employees, management, customers, shareholders and other stakeholders. -- The distinguished Shareholders, good performance in 2023 (two thousand and twenty-three) is supported by the Company's success in driving business growth, increasing profitability and operational efficiency. In terms of growth, credit disbursed by the Company grew 8.5% (eight point five percent), driven by credit growth in the Small and Medium Enterprises (SME), Corporate and Consumer segments. The Company's strategy to increase the ratio of low-cost funds/Current Account Saving Account (CASA) Ratio through accelerated growth in the number of retail customers has shown promising initial results with growth in the number of customers reaching 25.2% (twenty-five point two percent) in 2023 (two thousand and twenty-three). This growth in the



number of customers will be a key driver of CASA growth in the future. Furthermore, the Company also succeeded in increasing the risk adjusted Net Interest Margin (NIM) to 3.36% (three point three six percent) in 2023 (two thousand and twenty-three) from 2.84% (two point eight four percent) in 2022 (two thousand and twenty-two). Thus, pushing the Company's ROE to increase significantly to 15% (fifteen percent) in 2023 (two thousand and twenty-three) from 12.6% (twelve point six percent) in 2022 (two thousand and twenty-two). This good performance cannot be separated from the Company's success in controlling costs and at the same time increasing operational productivity which can be seen from the improvement in the Cost To Income Ratio (CIR) to the level of 44.8% (forty-four point eight percent).

On this occasion, I also intend to highlight one thing that is the key to improving the Company's performance in the long term, namely continuous improvement in asset quality. Through a strategy of reallocating the focus of business growth to segments that have a relatively lower credit risk profile but provide better Risk-Adjusted Return On Capital (RAROC) and the implementation of prudent



risk management, over the last few years the Company has consistently succeeded in improving various asset quality indicators to a better and more sustainable level. In 2023 (two thousand and twenty-three), we succeeded in reducing gross Net Performing Loans (NPL) to the lowest level in the Company's history at 1.96% (one point nine six percent). -----

Likewise, the Cost of Credit (COC) has fallen significantly to the level of 1% (one percent), lower than the pre-Covid level. The Company considers that the reserves we allocate (NPL coverage) are very adequate and prudent. The Company also believes that improvements in asset quality will be sustainable and will be the key to encouraging the Company's earnings growth stability in the future. -----

The Company's leadership and capabilities in digital banking services have proven to be very important and a differentiator when the Bank provides services to customers. As a result, the Company has succeeded in increasing customer engagement on the Bank's digital channels, which can be seen from the number of customer financial transactions on digital channels which increased almost 5 (five) times from 57.5 (fifty-seven point



five) million transactions in 2019 (two thousand and nineteen) to 268 (two hundred sixty-eight) million transactions in 2023 (two thousand and twenty-three). In the same period, the value of customer transactions also increased almost 3 (three) times to Rp 457 trillion (four hundred and fifty-seven trillion rupiah). In the future, we will continue to strive to improve digital capabilities, encourage various service innovations, and continue to increase customer engagement with the aim of, among other things, improving customer experience; making CIMB Niaga the "Main Bank" of customers; and increasing Bank income through digital channels. We do this by continuing to invest in the latest technology, human resources and collaboration with various business partners or other stakeholders." -----

-Having learned to the explanation given by mistress LANI DARMAWAN regarding the Brief Explanation of the Company's Business for the Financial Year of 2023 (two thousand and twenty-three), then it was continued by delivering a "Brief Explanation of the Company's Financial Statements for the Financial Year of 2023 (two thousand and twenty-three)"; the further explanation basically is using "Infocus", namely as follows: -----



"The Distinguished Shareholders, the following is the Summary of the Company's Consolidated Balance Sheet as of 31-12-2023 (the thirty-first day of December two thousand and twenty-three): -----

- The credit position disbursed by the Company at the end of 2023 (two thousand and twenty-three) grew healthily by 8.5% (eight point five percent) to Rp 213.4 trillion (two hundred thirteen point four trillion rupiah) from Rp 198.7 trillion (one hundred ninety-eight point seven trillion rupiah) in 2022 (two thousand and twenty-two) which is mainly driven by credit growth in the SME segment which grew 9.5% (nine point five percent), the Consumer segment which grew 6.9% (six point nine percent) and the Corporate segment which grew 11.7% (eleven point seven percent). -----
- Positions in government bonds and securities increased by 23% (twenty-three percent) in line with the reallocation of the Company's cash to assets that produce higher yields. -----
- Overall, the Company's total assets recorded an increase of 9% (nine percent) from Rp 306.8 trillion (three hundred six point eight trillion rupiah) to Rp 334.4 trillion (three



hundred thirty-four point four trillion rupiah). -----

- In terms of liabilities, the amount of customer funds or Third Party Funds (DPK) grew 3.8% (three point eight percent), or higher than the growth in Third Party Funds (DPK) in the banking industry. The growth of the Company's customer funds was supported by growth in current accounts and savings which grew 4.1% (four point one percent) and 4.5% (four point five percent) respectively. -----
- Total equity of the Company at the end of 2023 (two thousand and twenty-three) was recorded to have grown 8.9% (eight point nine percent) to Rp 49.2 trillion (forty-nine point two trillion rupiah) from Rp 45.2 trillion (forty-five point two trillion rupiah) at the end of 2022 (two thousand and twenty-two). -----

Next is the Summary of the Company's Consolidated Profit and Loss Statement for the Financial Year of 2023 (two thousand and twenty-three): -----

- The Company managed to record operating income of Rp 18.8 trillion - (eighteen point eight trillion rupiah) during 2023 (two thousand and twenty-three), relatively almost the same as the previous year where net interest income



decreased slightly by 0.9% (zero point nine percent) to Rp 13.4 trillion (thirteen point four trillion rupiah) and non-interest income still grew 0.8% (zero point eight percent) to Rp 5.4 trillion (five point four trillion rupiah). -----

- Various efficiency initiatives including digitalization of internal business processes have had a positive impact on the Company's operational expenses which fell 0.6% (zero point six percent) to Rp 8.4 trillion (eight point four trillion). The Company succeeded in keeping the growth of operating expenses lower or below the growth rate of operating income.
- Meanwhile, as a positive impact of improving asset quality, provision expenses decreased significantly by 47.4% (forty-seven point four percent) to Rp 2 trillion (two trillion rupiah). -----
- Overall, the Company's net profit in 2023 (two thousand and twenty-three) will grow 28.4% (twenty-eight point four percent) to Rp 6.5 trillion (six point five trillion rupiah).

Next, I convey the achievement of important financial ratios in the Financial Year of 2023 (two thousand and twenty-three): -----



- Firstly, the Company succeeded in recording an increase in profitability with ROA and ROE respectively increasing rapidly to levels of 2.6% (two point six percent) and 15% (fifteen percent). -----
- Net interest margin (NIM) was recorded to have decreased to 4.4% (four point four percent) in line with the increase in interest expenses due to the increase in the benchmark interest rate since semester 2 (two) 2022 (two thousand and twenty-two). However, the Company succeeded in increasing the Risk-Adjusted NIM from 2.84% (two point eight four percent) to 3.36% (three point six percent). -----
- The contribution of non-interest income to operating income increased to 28.9% (twenty-eight point nine percent). -----
- The Expense to Income Ratio (CIR) also improved to 44.8% (forty-four point eight percent).
- Then we also managed to increase the cheap funds ratio or CASA ratio again to 63.9% (sixty-three point nine percent). -----
- With the growth in credit disbursed, the Loan to Deposit Ratio (LDR) also rose to 89.3% (eighty-nine point three percent). -----



- Then, we succeeded in reducing the Non-Performing Loan ratio (NPL-Gross) from 2.8% (two point eight percent) to 1.96% (one point nine six percent) with the Non-Performing Loan provision ratio (NPL Coverage) at the prudent level, namely at the level of 292.1% (two hundred ninety-two point one percent). -----
- Furthermore, costs of credit/COC decreased significantly from 1.8% (one point eight percent) to 1% (one percent). -----
- And finally, the Bank's capital is in a strong position with the Capital Adequacy Ratio (CAR) at the level of 24% (twenty-four percent). ----

That is the explanation regarding the Company's Financial Performance for the Financial Year of 2023 (two thousand and twenty-three).” -----

- Furthermore, the Chairperson of the Meeting invited mister GLENN MUHAMMAD SURYA YUSUF in his position as Vice President Commissioner (Independent) of the Company to submit the Supervision Report of the Board of Commissioners for the Financial Year of 2023 (two thousand and twenty-three). -----

- Mister GLENN MUHAMMAD SURYA YUSUF in his position as Vice President Commissioner (Independent) of the Company, representing the Board of Commissioners and the Company's Sharia Supervisory Board provided an



explanation regarding the "Supervision Report of the Board of Commissioners including the Committee of the Board of Commissioners and the supervision of the Sharia Supervisory Board on the Company's sharia business activities during the Financial Year of 2023 (two thousand and twenty-three)"; the further explanation basically is using "Infocus", namely as follows: -----

"Through the Board of Commissioners' Supervision Report for the Financial Year of 2023 (two thousand and twenty-three), I, representing the Board of Commissioners, will outline various matters related to the implementation of duties and responsibilities, including our assessment of the performance of the Board of Directors, supervision of strategy implementation, views on the business prospects prepared by the Board of Directors and the implementation of Bank governance during 2023 (two thousand and twenty-three). -----

In general, the Board of Commissioners assesses that the Board of Directors has carried out its duties and responsibilities and responded very well to challenges and opportunities throughout 2023 (two thousand and twenty-three). This assessment is based, among other things, on the



achievement of previously determined Bank Business Plan (RBB) targets where most of the Company's performance indicators have increased with several indicators exceeding the targets set amidst very tight competition in the banking industry. -----

The Board of Commissioners assesses that the Company's strategy and policies which focus on the 5 (five) Strategy Pillars have been well executed by the Board of Directors. We see that the Board of Directors is able to translate and synergize these five pillars with the challenges faced in order to achieve the Company's aspirations and strategic goals. -----

Through this Meeting, the Board of Commissioners congratulated the Board of Directors and all employees of CIMB Niaga for achieving good financial performance in 2023 (two thousand and twenty-three). The Board of Commissioners would also like to express its appreciation to the Board of Directors who have been very consistent and disciplined in implementing the Company's long-term strategy. We view the Company's current strategy, the 5 (five) strategic pillars, as still quite relevant. This can be seen by improvements in various main indicators of the Company's performance representing each strategic pillar in



the 5 (five) year period between 2019 (two thousand and nineteen) to 2023 (two thousand and twenty-three), including: -----

- The 1st (first) Pillar (Playing to Our Strengths) - The composition of retail credit which is the focus of the Company's segment increased from 39% (thirty-nine percent) to 45.4% (forty-five point four percent). -----
- The 2nd (second) Pillar (Expanding the CASA Franchise) - The Company's CASA ratio increased significantly from 55.3% (fifty-five point three percent) to 63.9% (sixty-three point nine percent). -----
- The 3rd (third) Pillar (Discipline in Cost Management) - Cost to Income Ratio improved from 49.1% (forty-nine point one percent) to 44.8% (forty-four point eight percent). -----
- The 4th (fourth) Pillar (Preservation of Capital and Balanced Risk Culture) - The Company's capital adequacy ratio (CAR) increased from 21.5% (twenty-one point five percent) to 24% (twenty-four percent), while gross NPL decreased from 2.8% (two point eight percent) to the lowest level of 1.96% (one point nine six percent). -----



- The 5th (fifth) Pillar (Leverage of Information Technology) - The penetration rate of customer digital transactions increased rapidly from 23.8% (twenty-three point eight percent) to 70.2% (seventy point two percent). -----

Going forward, the Company will continue to implement business strategies based on macroeconomic dynamics and trends in the financial industry and while prioritizing the principle of prudence. -----

Amidst the existing challenges and opportunities, the Board of Commissioners targets the Company to continue to grow optimally in 2024 (two thousand and twenty-four). The Board of Commissioners has evaluated the Company's business strategy and prospects prepared by the Board of Directors in the Bank Business Plan (RBB). -----

The Board of Commissioners assesses that the Company's policy direction, as prepared by the Board of Directors in the RBB, is on the right track, in line with the Company's direction and objectives. The Board of Directors pays close attention to basic assumptions and future economic projections accompanied by the implementation of appropriate policy strategies. In particular, regarding the Company's strategy in 2024 (two



thousand and twenty-four) which will focus on efforts to increase the growth of low-cost funds (CASA), profitable credit growth, cost efficiency and optimizing the implementation of risk management, the Board of Commissioners assesses that this strategy is appropriate in responding to the challenges and opportunities that exist in 2024 (two thousand and twenty-four). -----

The Board of Commissioners always reminds the Board of Directors not to be careless, to remain focused, and to prioritize the principle of high prudence in their commitment to achieving sustainable growth and creating value for shareholders. -----

The Board of Commissioners also expressed high appreciation for various efforts to implement sustainability in accordance with the Company's vision and mission of sustainable finance. We give our appreciation for several sustainability achievements in 2023 (two thousand and twenty-three), including: -----

1. Regarding Climate Action: -----

- a) The Company is the first company in Indonesia to purchase carbon units at the inauguration of the Indonesian Carbon Exchange (IDX Carbon). -----



- b) Utilization of New Renewable Energy (EBT) through the use of a Renewable Energy Certificate (REC). -----
 - c) The Company is carrying out the "Net Zero Strategy & Climate Risk Management" Project which produces climate targets for several financing sectors. -----
 - d) Establishment of an Integrated & Climate Risk Unit under the risk management directorate. -----
 - e) Developing a methodology for climate scenario analysis or climate risk stress test that is in line with the direction of policy development from the OJK. -----
2. Regarding Sustainable Finance, the Company recorded a credit portfolio of Rp 213.4 trillion (two hundred thirteen point four trillion rupiah), of which 26% (twenty-six percent) of the total portfolio was Sustainable Business Activity Category (KKUB) financing distributed by the Company. -----

The Board of Commissioners hopes that good performance in 2023 (two thousand and twenty-three) will consistently be implemented and improved in the coming years, so that it will ultimately lead to achieving the organization's



commitment and target of Net Zero Emission (NZE) in 2050 (two thousand and fifty). This will also be in line with the low carbon economy goals, Sustainable Development Goals (TPB), and Indonesia's Enhanced Nationally Determine Contribution (ENDC) targets. -----

Finally, the Board of Commissioners assesses that the implementation of Good Corporate Governance (GCG) by the Company has been carried out very well, some even exceeding the provisions issued by the regulator (beyond compliance), thereby contributing to helping achieve positive Bank performance and increasing customer trust. Furthermore, representing the Company's Sharia Supervisory Board (DPS), we hereby also submit the Sharia Supervisory Board Supervision Report. -----

Throughout 2023 (two thousand and twenty-three), the Sharia Supervisory Board of the CIMB Niaga Sharia Business Unit (UUS) has carried out its duties and responsibilities to supervise and provide advice and recommendations that can encourage improvements in the performance of the CIMB Niaga Sharia Business Unit. -----

Though out 31-12-2023 (the thirty-first day of December two thousand and twenty-three), CIMB Niaga's UUS total assets were recorded at Rp 62.7



trillion (sixty-two point seven trillion rupiah), with customer funds recorded at Rp 44.9 trillion (four twenty-four point nine trillion rupiah) rose 13.7% (thirteen point seven percent) through a focus directed at acquiring low-cost funds and developing a community ecosystem to support the sustainable growth of assets of CIMB Niaga' UUS.-- Meanwhile, financing distribution was recorded to have increased by 17% (seventeen percent) to Rp 55.2 trillion (fifty-five point two trillion rupiah), driven by strong growth in the retail segment, namely Consumer and SME, which is the focus segment of UUS of CIMB Niaga. With this strategy, the composition of retail financing, which has currently reached 61% (sixty-one percent), is expected to continue to increase in the future. -----

Furthermore, in terms of asset quality, UUS CIMB Niaga succeeded in reducing the Non-Performing Financing Ratio (NPF gross) to the level of 1.1% (one point one percent) from 1.3% (one point three percent) in 2022 (two thousand and twenty-two). --

On behalf of the Board of Commissioners, we would like to express our gratitude to the Company's Sharia Supervisory Board which has properly



supervised the Sharia Business Unit based on sharia principles. -----

Thus, we submit this Monitoring Report, the complete report can be seen in the Company's Annual Report for the Financial Year of 2023 (two thousand and twenty-three)." -----

- After mister GLENN MUHAMMAD SURYA YUSUF, in his position as Vice President Commissioner (Independent) of the Company, submitted the "Supervision Report of the Board of Commissioners including the Committee of the Board of Commissioners and the supervision of the Sharia Supervisory Board on the Company's sharia business activities during the financial year of 2023 (two thousand and twenty-three)." -----

-Explanatory report from the Board of Directors and Board of Commissioners of the Company regarding the First Agenda of the Meeting, then the Chairperson of the Meeting conveys the proposed resolutions on the First Agenda of the Meeting, as conveyed in the display as follows: -----

- "1. To approve the Company's Annual Report for the financial year ended on 31-12-2023 (the thirty-first day of December two thousand and twenty-three); -----
2. To ratify the Company's Consolidated Financial Statements for the financial year ended on 31-



12-2023 (the thirty-first day of December two thousand and twenty-three) as audited by the Public Accounting Firm of "Tanudiredja, Wibisana, Rintis & Rekan" (member firm of PricewaterhouseCoopers global network) as stated in its report dated 19-2-2024 (the nineteenth day of February two thousand and twenty-four), with opinion that "The Consolidated Financial Statements present fairly, in all material respects, the consolidated financial position of the Group as of 31-12-2023 (the thirty-first day of December two thousand and twenty-three), and its consolidated financial performance and its consolidated cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards; -----

3. To ratify the Supervisory Duties Report of the Board of Commissioners and Sharia Supervisory Board of the Company for the financial year ended on 31-12-2023 (the thirty-first day of December two thousand and twenty-three); and---
4. To grant the acquit and discharge ("*volledig acquit et décharge*") to the members of the Board of Commissioners, Board of Directors and Sharia Supervisory Board of the Company for the



management and supervision performed in the financial year of 2023 (two thousand and twenty-three) provided the management and supervision actions are reflected in the Company's Annual Report for the Financial Year ended on 31-12-2023 (the thirty-first day of December two thousand and twenty-three)."

II. Entering the **Second Agenda** of the Meeting, namely:
"Determination on the Use of the Company's Income for the Financial Year Ended on 31-12-2023 (the thirty-first day of December two thousand and twenty-three)."

-The Chairperson of the Meeting invited mistress LANI DARMAWAN in her position as President Director of the Company to provide an explanation regarding the Second Agenda of the Meeting.

-Then mistress LANI DARMAWAN, in her position as President Director of the Company, delivered an explanation, which was basically as follows:

"I hereby inform you that for the financial year ending 31-12-2023 (the thirty-first day of December two thousand and twenty-three), the Company (in this case the Company only) has recorded a net profit of Rp 6,168,722,836,227.00 (six trillion one hundred sixty-eight billion seven hundred twenty-two million eight hundred

thirty-six thousand and two hundred twenty-seven rupiah). -----

Furthermore, in accordance with the Circular Resolutions of the Board of Directors, and the Circular Resolutions of the Board of Commissioners, the use of net profit for the Financial Year of 2023 (two thousand and twenty-three) will be proposed as can be seen on the presentation screen, namely as follows: -----

The minimum amount of mandatory reserves in accordance with Article 70 of the Company Law is 20% (twenty-percent) of the Company's Subscribed Capital and Fully Paid-up Capital or 20% (twenty-percent) x Rp. 1,612,257,324,350.00 (one trillion six hundred twelve billion two hundred fifty-seven million three hundred twenty-four thousand three hundred and fifty rupiah) = Rp. 322,451,464,870.00 (three hundred twenty-two billion four hundred fifty-one million four hundred and sixty-four thousand eight hundred and seventy rupiah). -----

Meanwhile, the amount of the Company's mandatory reserves until the end of 2023 (two thousand and twenty-three) is Rp 351,538,017,498.00 (three hundred fifty-one billion five hundred thirty-eight million seventeen thousand four hundred and ninety-eight rupiah)."



-Having learned the Board of Directors' explanation of the Second Agenda of the Meeting, the Chairperson of the Meeting submitted the proposed resolutions on the Second Agenda of the Meeting, as conveyed in the display as follows: -----

"To approve the appropriation of the Net Profit of the Company (Company only) for the Financial Year ended on 31-12-2023 (the thirty-first day of December two thousand and twenty-three) of Rp 6,168,722,836,227 (six trillion one hundred sixty-eight billion seven hundred twenty-two million eight hundred thirty-six thousand and two hundred twenty-seven rupiah) (the **"Company's Net Profit for the Financial Year of 2023 -two thousand and twenty-three"**), as follows: -----

1. To be distributed as final cash dividends at a maximum of 50% of the Company's Net Profit for the Financial Year of 2023 (two thousand and twenty-three) or a maximum of Rp3,084,361,418,113 (three trillion eighty-four billion three hundred sixty-one million four hundred eighteen thousand one hundred and thirteen rupiah) (gross), with the following schedules: -----

a. Announcement of Schedule and Procedures for Distribution of Dividend: 3-4-2024 (the



third day of April two thousand and twenty-four); -----

b. Cum Dividend - Regular and Negotiation Market: 19-4-2024 (the nineteenth day of April two thousand and twenty-four); -----

c. Ex-Dividend - Regular and Negotiation Market: 22-4-2024 (the twenty-second day of April two thousand and twenty-four); -----

d. Cum Dividend - Cash Market: 23-4-2024 (the twenty-third day of April two thousand and twenty-four); -----

e. Recording date for eligible shareholders: 23-4- 2024 (the twenty-third day of April two thousand and twenty-four); -----

f. Ex-Dividend in Cash Market: 24-4-2024 (the twenty-fourth day of April two thousand and twenty-four); -----

g. Distribution of Dividend for the Financial Year of 2023 (two thousand and twenty-three): 3-5-2024 (the third day of May two thousand and twenty-four); -----

and granted the delegation of authority to the Board of Directors for determining the distribution procedures of cash dividends in accordance with 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 has been complied; -----
3. To record the remaining Company's Net Profit for the Financial Year of 2023 (two thousand and twenty-three), after deducted with dividend payments, amounted to Rp3,084,361,418,113.00 (three trillion eighty-four billion three hundred sixty-one million four hundred eighteen thousand one hundred and thirteen rupiah) as the retained earnings to finance the business activities of the Company." -----

III. Entering the **Third Agenda** of the Meeting, namely:
"Appointment of Public Accountant and Public Accounting Firm for the Financial Year of 2024 (two thousand and four) and Determination of the Honorarium and Other Requirements related to the Appointment." -----

-The Chairperson of the Meeting invited mister JEFFREY KAIRUPAN as Independent Commissioner and also the Chairperson of Audit Committee of the Company to provide an explanation regarding the Third Agenda of the Meeting. -----



-Then mister JEFFREY KAIRUPAN in his position then delivered an explanation, which was basically as follows: -----

"I hereby inform you that the audit of the Company's Consolidated Financial Statements for the Financial Year of 2023 (two thousand and twenty-three) has been carried out by the Public Accounting Firm "TANUDIREDDJA, WIBISANA, RINTIS & REKAN". -----

In accordance with the Audit Committee Recommendation dated 28-2-2024 (the twenty-eighth day of February two thousand and twenty-four) which was approved based on the Circular Resolutions of the Board of Commissioners dated 29-2-2024 (the twenty-ninth day of February two thousand and twenty-four), it is proposed to the Meeting to appoint mister JIMMY PANGESTU and the Public Accounting Firm "TANUDIREDDJA, WIBISANA, RINTIS & REKAN" (member firms of the PricewaterhouseCoopers global network) which are respectively registered with the OJK as Public Accountant and Public Accounting Firm or other Public Accountants in the same Public Accounting Firm, in the event that the person concerned is permanently unable to carry out an audit of the Company's Consolidated Financial Statements for



the Financial Year of 2024 (two thousand and twenty-four) and Determine the Honorarium and Other Requirements relating to the Appointment."--

-Furthermore, at the Meeting, the Curriculum Vitae of mister Jimmy Pangestu (Public Accountant) and the Company Profile of the Public Accounting Firm "TANUDIREDDJA, WIBISANA, RINTIS & Rekan" were displayed; -----

-Next, the Chairperson of the Meeting conveyed the proposed resolutions on the Third Agenda of the Meeting, as conveyed in the display as follows: -----

"1. To approve the appointment of JIMMY PANGESTU and Public Accounting Firm of "TANUDIREDDJA, WIBISANA, RINTIS & REKAN" (member firm of PricewaterhouseCoopers global network) which are listed in 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 of 2024 (two thousand and twenty-four); -----

2. To approve the delegation of authority to the Board of Commissioners of the Company to appoint other Public Accountant and Public



Accounting Firm, in the event 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 of 2024 (two thousand and twenty-four). -----

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

- a. other Public Accounting Firm who is appointed by the Board of Commissioners of the Company 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 within the Financial Services Authority; and-----
 - e. the appointment shall not go against the applicable laws and regulations. -----
3. To approve the determination of the honorarium for the Public Accounting Firm for the annual audit fees for the Company's Consolidated



Financial Statements for the Financial Year of 2024 (two thousand and twenty-four) at a maximum of Rp. 9,819,008,000.00 -nine billion eight hundred nineteen million eight thousand rupiah- (excluded VAT, OPE); -----

4. To approve the delegation of authority to the Board of Directors of the Company 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 Agendas of the Meeting**, namely:-----

- a. the **Fourth Agenda** of the Meeting, namely:-----
Reappointment of mister GLENN MUHAMMAD SURYA YUSUF as Vice President Commissioner (Independent) of the Company;-----
- b. the **Fifth Agenda** of the Meeting, namely:-----
Reappointment of mister DATO' ABDUL RAHMAN AHMAD (in his passport, it is written as P [REDACTED] [REDACTED] as Commissioner of the Company. -----
- c. the **Sixth Agenda** of the Meeting, namely:-----



Reappointment of mistress FRANSISKA OEI (in her Residential Identity Card, it is written as [REDACTED] Bachelor of Law) as Director concurrently as Compliance Director of the Company. -----

d. the **Seventh Agenda** of the Meeting, namely: ----
Reappointment of mister PANDJI PRATAMA DJAJANEGARA (in his Residential Identity Card, it is written as [REDACTED]) as Director of the Company. -----

e. the **Eighth Agenda** of the Meeting, namely: ----
Reappointment of Mistress TJIOE MEI TJUEN as Director of the Company. -----

f. the **Ninth Agenda** of the Meeting, namely: -----
"Approval to Change the Company's Board of Commissioners Composition by appointing mister DODY BUDI WALUYO as Independent Commissioner of the Company." -----

-The Chairperson of the Meeting gave the opportunity to mistress SRI WIDOWATI as Independent Commissioner and also the Chairperson of the Nomination and Remuneration Committee of the Company to submit explanations and proposals for the 4th (fourth) to 9th (ninth) Agenda of the Meeting. -----



-Furthermore, mistress SRI WIDOWATI in her position explained the Fourth and Fifth Agendas of the Meeting as follows: -----

"Regarding the explanation of the **Fourth Agenda** to the **Eighth Agenda**, I can convey at the same time that in connection with the end of the terms of office of 3 (three) members of the Board of Commissioners and 3 (three) members of the Board of Directors of the Company at the close of this Meeting, and based on the recommendations from the Nomination and Remuneration Committee which have been approved by the Company's Board of Commissioners, the Company submits that it seeks approval from the Meeting to reappoint the names as can be seen on the presentation screen. -----

Explanation of the Fourth Agenda of the Meeting.--

In connection with the end of the term of office of mister GLENN MUHAMMAD SURYA YUSUF as Vice President Commissioner (Independent) of the Company at the close of the AGMS in 2024 (two thousand and twenty-four) and with due regard to the Recommendation from the Nomination and Remuneration Committee ("**NomRem**") of the Company number 004/NomRem/KP/II/2024 dated 23-2-2024 (the twenty-third day of February two thousand and twenty-four), which has been approved by the Board



of Commissioners based on the Circular Resolutions of the Board of Commissioners of the Company Number 004/DEKOM/KP/III/2024 dated 29-2-2024 (the twenty-ninth day of February two thousand and twenty-four), the Company will propose to the Meeting to obtain approval for the reappointment of: -----

- Mister GLENN MUHAMMAD SURYA YUSUF, as Vice President Commissioner (Independent) of the Company; -----

with an effective term of office starting from the close of the Meeting until the close of the 3rd (third) Annual GMS after the effective date of appointment without diminishing 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 for the proposed re-appointment includes good performance as Vice President Commissioner (Independent) while being able to support the Company's performance and profile in accordance with the diversification policy of the Company's Board of Commissioners. -----

Explanation of the Fifth Agenda of the Meeting. --

In connection with the end of the term of office of DATO' ABDUL RAHMAN AHMAD (in his passport, it



profile that is in line with the diversification policy of the Board of Commissioners of the Company. -----

Explanation of the Sixth Agenda of the Meeting.---

In connection with the end of the term of office of mistress FRANSISKA OEI (in the Residential Identity Card, it is written as [REDACTED])

[REDACTED] Bachelor of Law) as Director and concurrently Compliance Director of the Company at the close of the AGMS in 2024 (two thousand and twenty-four), and with due regard to the Recommendation of NomRem number 004/NomRem/KP/II/2024 dated 23-2-2024 (the twenty-third day of February two thousand and twenty-four), which has been approved by the Board of Commissioners based on the Circular Resolutions of the Board of Commissioners of the Company number 004/DEKOM/KP/III/2024 dated 29-2-2024 (the twenty-ninth day of February two thousand and twenty-four): -----

- Mistress FRANSISKA OEI (in the Residential Identity Card, it is written as [REDACTED]) [REDACTED] Bachelor of Law), as Director and concurrently Director of Compliance of the Company; with an effective term of office starting from the close of the Meeting until the close of the 3rd (third) Annual GMS after



the effective date of her appointment without diminishing the right of the GMS to dismiss her at any time in accordance with the provisions of Article 105 of the Company Law. The rationale for the proposed re-appointment includes good performance as Director and Compliance Director as well as being able to support the Company's performance and a profile that is in accordance with the diversification policy of the Board of Directors of the Company. -----

Explanation of the Seventh Agenda of the Meeting.-

In connection with the end of the term of office of mister PANDJI PRATAMA DJAJANEGARA (in the Residential Identity Card, it is written [REDACTED] [REDACTED]) as Director of the Company at the close of the AGMS in 2024 (two thousand and twenty-four), and with due regard to the Recommendation NomRem number 004/NomRem/KP/II/2024 dated 23-2-2024 (the twenty-third day of February two thousand and twenty-four), which has been approved by the Board of Commissioners based on the Circular Resolutions of the Board of Commissioners of the Company number 004/DEKOM/KP/III/2024 dated 29-2-2024 (the twenty-ninth day of February two thousand and twenty-four): -----



- Mister PANDJI PRATAMA DJAJANEGARA (in the Residential Identity Card, it is written as [REDACTED], as Director of the Company; with an effective term of office starting from the close of the Meeting until the close of the 3rd (third) Annual GMS after the effective date of his appointment without diminishing the right of the GMS to dismiss him at any time in accordance with the provisions of Article 105 of the Company Law. -----
The rationale for the proposed re-appointment includes good performance as a Director while being able to support the Company's performance and a profile that is in accordance with the diversification policy of the Director of the Company. -----

Explanation of the Eighth Agenda for the Meeting.-

In connection with the end of the term of office of mistress TJIOE MEI TJUEN as Director of the Company at the close of the AGMS in 2024 (two thousand and twenty-four), and with due regard to the NomRem Recommendation number 004/NomRem/KP/II /2024 dated 23-2-2024 (the twenty-third day of February two thousand and twenty-four), which has been approved by the Board of Commissioners based on the Circular Resolutions of the Board of



Commissioners of the Company number 004/DEKOM/KP/III/2024 dated 29-2-2024 (the twenty-ninth day of February two thousand and twenty-four):-----

- Mistress TJIOE MEI TJUEN, as Director of the Company; with an effective term of office starting from the close of the Meeting until the close of the 3rd (third) Annual GMS after the effective date of her appointment without diminishing the right of the GMS to dismiss her at any time in accordance with the provisions of Article 105 of the Company Law. The rationale for the proposed re-appointment includes good performance as a Director while also being able to support the Company's performance and a profile that is in line with the diversification policy of the Director of the Company. -----

The **Ninth Agenda** as displayed. -----

Explanation of the Ninth Agenda of the Meeting.---

With due regard the NomRem Recommendation number 004/NomRem/KP/II/2024 dated 23-2-2024 (the twenty-third day of February two thousand and twenty-four), which has been approved by the Board of Commissioners based on the Circular Resolutions of the Board of Commissioners of the Company number 004/DEKOM/KP/ III/2024 dated 29-2-2024 (the



twenty-ninth day of February two thousand and twenty-four). -----

1) The expiration of the term of office of mister JEFFREY KAIRUPAN as Independent Commissioner of the Company at the close of the AGMS in 2024 (two thousand and twenty-four). This is in accordance with the provisions of POJK No. 33/2014, POJK number 17 of 2023 (two thousand and twenty-three) and ASEAN Corporate Governance Scorecard. -----

2) The need to strengthen the supervisory function of the Board of Commissioners while also being able to support the Company's performance and candidate profiles that are in accordance with the qualifications and requirements to become the Independent Commissioner of the Company.---

The rationale for the proposed appointment is, among other things, to strengthen the supervisory function of the Board of Commissioners as well as support the Company's performance and profile in accordance with the qualifications and requirements to become a member of the Board of Commissioners of the Company." -----

The members of the Board of Directors and Board of Commissioners of the Company who will be reappointed, as well as the prospective and new Independent



Commissioner who will be appointed, have attended this Meeting, both physically and via teleconference media.

-Furthermore, at the Meeting, the Curriculum Vitae of each member of the Board of Directors and Board of Commissioners of the Company who will be reappointed and the new Independent Commissioner candidate who will be appointed will be displayed. -----

-Furthermore, at the meeting, the curriculum vitae of mister DODY BUDI WALUYO was displayed and he introduced himself, in essence as follows: -----

"Good afternoon, Shareholders and Meeting participants present, I am Dody Budi Waluyo. -----

Thank you for the nomination and trust given to me to serve as Independent Commissioner of the Company, which will become effective after receiving approval from the OJK." -----

-Furthermore, the Chairperson of the Meeting conveyed the proposed resolutions on the Fourth, Fifth, Sixth, Seventh, Eighth and Ninth Agendas of the Meeting, as conveyed in the display as follows: -----

"1. In connection with the explanation of the 4th (fourth) to 9th (ninth) Agendas, the Company proposes resolutions on each of these agendas, as follows: -----

a. Proposal of the 4th (fourth) Agenda: -----



To approve the reappointment of mister GLENN MUHAMMAD SURYA YUSUF as Vice President Commissioner (Independent) of the Company, with effective term of office since the close of the Meeting until the close of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss him at any time in accordance with the provision as stated in Article 119 of the Company Law. -----

b. Proposal of the 5th (fifth) Agenda: -----

To approve the reappointment of mister DATO' ABDUL RAHMAN AHMAD (in the passport, it is written as [REDACTED]) as Commissioner of the Company, with effective term of office since the close of the Meeting until the close of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss him at any time in accordance with the provision as stated in Article 119 of the Company Law. -----

c. Proposal of the 6th (sixth) Agenda: -----

To approve the reappointment of FRANSISKA OEI (in her Residential Identity Card, it



is written as [REDACTED],
Bachelor of Law) as Director concurrently
as Compliance Director of the Company, with
effective term of office since the close of
the Meeting until the close of the 3rd
(third) Annual GMS after the effective date
of the appointment without prejudicing the
rights of the GMS to dismiss her at any
time in accordance with the provision as
stated in Article 105 of the Company Law.--

d. Proposal of the 7th (seventh) Agenda:-----

To approve the reappointment of PANDJI
PRATAMA DJAJANEGARA (in his Residential
Identity Card, it is written as [REDACTED]
[REDACTED] as Director of the Company, with
effective term of office since the close of
the Meeting until the close of the 3rd
(third) Annual GMS after the effective date
of the appointment without prejudicing the
rights of the GMS to dismiss him at any
time in accordance with the provision as
stated in Article 105 of the Company Law.--

e. Proposal of the 8th (eighth) Agenda:-----

To approve the reappointment of mistress
TJIOE MEI TJUEN as Director of the Company,
with effective term of office since the



close of the Meeting until the close of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss her at any time in accordance with the provision as stated in Article 105 of the Company Law.--

f. Proposal of the 9th (ninth) Agenda:-----

1. To approve the change of composition to the Board of Commissioners of the Company, by appointing mister DODY BUDI WALUYO as Independent Commissioner of the Company, with effective term of office since the close of the Meeting which appoints him and upon obtaining the OJK approval and/or fulfilled of the requirements as determined in the OJK approval letter (the "Effective Date") until the close of the 3rd (third) Annual GMS after the Effective Date of the appointment without prejudicing the rights of the GMS to dismiss him 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 to the Board of Commissioners of the Company shall be as follows: -----

BOARD OF COMMISSIONERS: -----

-President

Commissioner : Mister DIDI SYAFRUDDIN
YAHYA;-----

-Vice President : Mister GLENN MUHAMMAD

Commissioner SURYA YUSUF-----
(Independent)

-Independent : Mistress SRI WIDOWATI;
Commissioner

-Commissioner : Mister DATO' ABDUL ---
RAHMAN AHMAD (in his--
passport, it is -----
written as [REDACTED]
[REDACTED];----

-Commissioner : Mistress VERA -----
HANDAJANI (in her ----
Residential Identity--
Card, it is written---
[REDACTED]

-Independent : Mistress FARINA -----



Commissioner JOHANA SITUMORANG (in
her Residential -----
Identity Card, it is-
written [REDACTED]

-Independent : Mister DODY BUDI ----
Commissioner WALUYO*)-----

*) Effective since the close of the
Meeting which appoints him and upon
obtaining the OJK approval and/or
fulfilled of the requirements as
determined in the OJK approval.-----

2. To approve the delegation of authority
with substitution right to the Board of
Directors of the Company to restate the
resolution regarding the Change of
Composition to the Board of
Commissioners 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, namely:
"Determination on Salary or Honorarium and Other
Allowances for the Board of Commissioners and



Sharia Supervisory Board of the Company as well as Salary, Allowances and Tantiem/Bonus for the Board of Directors of the Company." -----

-Furthermore, mistress SRI WIDOWATI in her position conveyed the discussion of the Tenth Agenda of the Meeting as follows: -----

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

In accordance with the recommendations of the Nomination and Remuneration Committee, which have been approved by the Company's Board of Commissioners, the Company submitted a request to the Meeting to determine the remuneration for members of the Board of Directors and Board of Commissioners. -----

In connection with this explanation, we propose to the Meeting the resolutions on the Tenth Agenda as shown, as follows: -----

"1. To approve and determine the amount of salary or honorarium and other allowances for the Board of Commissioners in the Financial Year of 2024 (two thousand and twenty-four) at a



maximum of Rp 29,865,000,000.00 (twenty-nine billion eight hundred sixty-five million rupiah) (gross), and authorize the President Commissioner of the Company to determine the amount of salary or honorarium and other allowances for each member of the Board of Commissioners of the Company, with due regard to the recommendations of the Nomination and Remuneration Committee; -----

2. To approve and determine the amount of salary or honorarium and other allowances for the Sharia Supervisory Board in the Financial Year of 2024 (two thousand and twenty-four) at a maximum of Rp 3,215,000,000.00 (three billion two hundred and fifteen million rupiah) (gross), and authorize the President Commissioner of the Company to determine the amount of salary or honorarium and other allowances for each member of the Company's Sharia Supervisory Board, with due regard to the recommendation of NomRem. All members of the Board of Commissioners (including Independent Commissioners) and the Sharia Supervisory Board do not receive tantiem /bonus; -----



3. To approve the amount of tantiem/bonus for the Financial Year of 2023 (two thousand and twenty-three) which will be paid in 2024 (two thousand and twenty-four) for the Board of Directors of the Company in the maximum amount of Rp 86,315,000,000.00 (eighty-six billion three hundred and fifteen million rupiah) (gross), including providing variable remuneration in the form of shares or share-based instruments issued by the Company, and granting power 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, with due regard to the recommendation of NomRem. The providing of variable remuneration in the form of shares or share-based instruments is in accordance with POJK No 45/2015 and Company Policy;-----
4. To approve the use of shares repurchased by the Company in the amount of 201,600 (two hundred and one thousand six hundred) shares as variable remuneration to members of Management who are included in the Company's Material Risk Takers (MRT) category and will be paid in 2025 (two thousand and twenty-five)



and 2026 (two thousand and twenty-six) in accordance with POJK No. 45/2015; and-----

5. To approve the delegation of authority to the Company's Board of Commissioners 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 2024 (two thousand and twenty-four), as well as determining the terms and conditions for providing variable remuneration to Management members who fall into the Company's Material Risk Takers (MRT) category, with due regard to the recommendation of NomRem. -----
The amount of salaries, religious holiday allowances and other allowances for the Board of Directors of the Company for the Financial Year of 2024 (two thousand and twenty-four) will be disclosed in the Annual Report of the Company in 2024 (two thousand and twenty-four). The amount of salaries, religious holiday allowances and other allowances for the Company's Board of Directors for the Financial Year of 2024 (two thousand twenty-four) will be disclosed in the Annual Report



of the Company in 2024 (two thousand twenty-four)."

VI. Entering the **Eleventh Agenda** of the Meeting, namely:

"Approval on Update of the Recovery Plan of the Company."

The Chairperson of the Meeting provided an explanation regarding the Eleventh Agenda of the Meeting as follows:

"Whereas, updating the Company's Recovery Plan must obtain shareholder approval at the GMS, therefore the Company will request approval from the Meeting for the updating of the Recovery Plan, which the Company has prepared and submitted to the OJK on 20-11-2023 (the twentieth day of November two thousand and twenty-three).

The updated Recovery Plan which has been submitted to the OJK includes, among other things, changes in order to adapt to the conditions and regulations currently in force. Summary of the Company's Recovery Plan as can be seen on the presentation screen.

Updating the Company's Recovery Plan must obtain shareholder approval at the GMS, therefore the Company will request approval from the Meeting for the updating of the Recovery Plan, which the



Company has prepared and submitted to the OJK on 20-11-2023 (the twentieth day of November two thousand and twenty-three). The updated Recovery Plan which has been submitted to the OJK, includes, among other things, changes in order to adapt to the conditions and provisions currently in force." -----

-Furthermore, the Chairperson of the Meeting proposes to the Meeting regarding resolutions on the Eleventh Agenda of the Meeting as shown below: -----

- "1. To approve the update of Recovery Plan that has been submitted by the Company to the OJK on 20-11-2023 (the twentieth day of November two thousand and twenty-three); and-----
2. To approve the delegation of authority to the Board of Commissioners and the Board of Directors of the Company to take any and all necessary actions in relation to the Company's updated Recovery Plan, respectively with regard to the POJK number 14/POJK.03/2017 regarding Recovery Plan for Systemic Banks, as well as the other related regulations." -----

VII. Entering the **Twelfth Agenda** of the Meeting, namely: -----

"Approval of the Company's Share Buyback and Transfer Plan." -----



-Furthermore, the Chairperson of the Meeting gave the opportunity to mistress FRANSISKA OEI (in her Residential Identity Card, it is written as [REDACTED] [REDACTED] Bachelor of Law) in her position to submit a report related to the Twelfth Agenda of this Meeting; -----

-Furthermore, mistress FRANSISKA OEI (in her Residential Identity Card, it is written as [REDACTED] [REDACTED] Bachelor of Law) in her position conveyed an explanation of the Twelfth Agenda of the Meeting, namely the Approval of the Company's Share Buyback and Transfer Plan, which was basically explained further using "Infocus", as follows: -----

"Referring to the provisions of Article 2 of POJK number 29 of 2023 (two thousand and twenty-three) concerning the Buyback of Shares Issued by Public Companies and Article 2 of POJK number 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks (hereinafter referred to as the "POJK No. 45/2015"). -----

Whereas, in an effort to improve its performance in the midst of intense competition in the banking industry in Indonesia, it is felt necessary to create a variable remuneration program in the form of shares for the Company's Management who are



included as Material Risk Takers (or "MRT"), this is also to maintain the health of the Company individually and mitigate excessive risk taking in decision making by Company Management including MRT. -----

In connection with the fulfillment of the variable remuneration program, including compliance with the provisions in POJK No. 45/2015, it is necessary to take corporate action to buy back the Company's shares. Details regarding the Share Buyback Plan, including the Share Transfer Plan resulting from the Share Buyback, have been conveyed and published through Disclosure of Information on 19-2-2024 (the nineteenth day of February two thousand and twenty-four) or the same date as the date of Announcement of the Meeting, namely by national circulation daily newspaper, the Investor Daily, the Company's website and website of the Indonesian Stock Exchange. Including publishing the Updated Disclosure of Information via the Company's website and website of the Indonesia Stock Exchange on 5-3-2024 (the fifth day of March two thousand and twenty-four).- The share buyback is planned to be conducted no later than 12 (twelve) months from the date of approval from the Meeting and will be transferred



no later than 3 (three) years after the completion of the share buyback; -----

The estimated costs required to buyback shares are a maximum of Rp 500,000,000.00 (five hundred million rupiah) which includes brokerage commissions and other costs. -----

Details regarding this corporate action plan can be seen further in the: -----

- a) Disclosure of Information of the Company, as published in daily newspaper with national circulation, namely Investor Daily, the Company's Website and IDX's Website on 19-2-2024 (the nineteenth day of February two thousand and twenty-four); -----
- b) Updated Disclosure of Information of the Company, as published on the Company's Website and IDX's Website on 5-3-2024 (the fifth day of March two thousand and twenty-four)."

-After mistress FRANSISKA OEI (in her Residential Identity Card, it is written as FRANSISKA OEI LAN SIEM, Bachelor of Law) in her position conveyed an explanation of the Twelfth Agenda of the Meeting, namely Approval of the Company's Share Buyback and Transfer Plan. -----



Furthermore, the Chairperson of the Meeting proposes to the Meeting the resolutions on the Twelfth Agenda of the Meeting as shown below: -----

- "1. To approve the Company's shares buyback from public shareholders, at a maximum of 202,000 (two hundred two thousand) shares and at a maximum cost of Rp 500,000,000.00 -five hundred million rupiah- (including transaction and taxes costs) with regard to the prevailing regulations, with a maximum share buyback period of 12 (twelve) months from the approval date by the Meeting; -----
2. To approve the transfer of shares from share buyback through the distribution of variable remuneration in the form of shares or share-based instruments issued by the Company to parties categorized as the Company's MRT for a maximum of 3 (three) years after completion of the share buyback; and-----
3. To approve the delegation of authority to the Board of Directors of the Company to conduct the Share Buyback in accordance with the prevailing regulations." -----

VIII. Entering the **Thirteenth Agenda** of the Meeting, namely: -----



"Amendments to the Articles of Association of the Company." -----

-Furthermore, the Chairperson of the Meeting gave the opportunity to mistress FRANSISKA OEI (in her Residential Identity Card, it is written as [REDACTED] [REDACTED] Bachelor of Law) in her position to provide an explanation regarding the Thirteenth Agenda of this Meeting; -----

-Furthermore, Mrs. FRANSISKA OEI (in the Residential Identity Card, it is written as [REDACTED] [REDACTED] Bachelor of Law) in her position conveyed an explanation of the Thirteenth Agenda for the Meeting, namely Amendments to the Articles of Association of the Company; the explanation was further given basically using "Infocus", as follows: -----

"In connection with the implementation of POJK number 17 of 2023 (two thousand and twenty-three), and as a form of the Company's efforts to always improve the implementation of Good Corporate Governance, it is felt that there is a need to make amendments and/or adjustments to several articles of the Company's Articles of Association to be in line with several arrangements as regulated in POJK number 17 of 2023 (two thousand and twenty-three). -----



We present a matrix of amendments of several articles contained in the Articles of Association as can be seen on the presentation screen, which the Company has previously published via the Company's website on the date of the Invitation to the Meeting, namely 5-3-2024 (the fifth day of March two thousand and twenty-four)."

-After mistress FRANSISKA OEI (in her Residential Identity Card, it is written as [REDACTED] [REDACTED] Bachelor of Law) in her position conveyed an explanation of the Thirteenth Agenda for the Meeting, namely Amendments to the Articles of Association of the Company, thereafter the Chairperson of the Meeting proposes to the Meeting the resolutions on the Thirteenth Agenda of the Meeting as shown below: -----

"1. To approve the amendments to the Articles of Association of the Company, namely several provisions in Article 14 paragraph 3, Article 14 paragraph 7, Article 17 paragraph 3, Article 17 paragraph 8, Article 18 paragraph 1, and Article 19 paragraph 8, due to the adjustments to OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, and as detailed amendments to the Articles of Association of the Company have been completely presented at the Meeting; -----



2. To approve the delegation of authority to the Board of Directors of the Company with substitution right, to restate the resolution regarding the amendments to the of the Articles of Association of the Company, and restate the entire Articles of Association of the Company in a notary deed, to notify/report the same to the authorities, and with due regard to the foregoing, to perform any necessary actions in accordance with the laws and regulations." ----

IX. Entering the **Fourteenth Agenda** of the Meeting, namely: -----

"Others: -----

a. Report of the Sustainable Financial Action Plan ("RAKB") of the Company; -----

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

c. Accountability report on the use of proceeds of: -----

- Shelf Registration Bonds II Bank CIMB Niaga Phase IV Year 2018 (two thousand and eighteen) Series C; -----

- Subordinated Bond III Bank CIMB Niaga Year 2018 (two thousand and eighteen) Series A; and-----



- Shelf Registration Sukuk Mudharabah I Bank
CIMB Niaga Phase III Year 2020 (two
thousand and twenty) Series B. -----

d. Report on the Realization of the Transfer of
the Company's Share Buyback." -----

-Furthermore, the Chairperson of the Meeting gave the
opportunity to mistress FRANSISKA OEI (in her
Residential Identity Card, it is written as [REDACTED]
[REDACTED], Bachelor of Law) in her position to
submit a report related to the Fourteenth Agenda of
this Meeting; -----

-Furthermore, mistress FRANSISKA OEI (in her
Residential Identity Card, it is written as [REDACTED]
[REDACTED] Bachelor of Law) in her position
submitted a Report of Sustainable Financial Action
Plan with due regard to the POJK Number 51 of 2017
concerning the Implementation of Sustainable Finance
for Financial Services Institutions, Issuers and
Public Companies; the further explanation basically is
using "Infocus", namely as follows: -----

"On this occasion, we would like to convey to the
Meeting the following reports: -----

First, the Sustainable Financial Action Plan
Report, with dure regard to the POJK Number 51 of
2017 concerning the Implementation of Sustainable
Finance for Financial Services Institutions,



Issuers and Public Companies, with an explanation as shown as follows: -----

a. Report of the Sustainable Financial Action Plan ("RAKB") of the Company; -----

RAKB of 2024-2028 (two thousand and twenty-four to two thousand and twenty-eight) contains the realization of the Company's action plan for 2023 (two thousand and twenty-three) and the action plan that the Company will implement in 2024-2028 (two thousand twenty-four to two thousand and twenty-eight), including: -----

- development of sustainable financial products and/or portfolios; -----
- capacity development programs; -----
- internal adjustments; and-----
- sustainable Corporate Social Responsibility program. -----

In accordance with POJK No. 51/2017, the Realization of the RAKB in 2023 (two thousand twenty-three), and RKAB for 2024-2028 (two thousand twenty-four to two thousand and twenty-eight) will be reported to the Meeting, as such have been submitted by the Company to OJK - Bank Supervisory on 17-11-2023 (the



seventeenth day of November two thousand and twenty-three). -----

Second, Report on Changes in Members of the Company's Audit Committee, namely: -----

- Appointment of mister DODY BUDI WALUYO as Chairperson (concurrently as a member) (effective as of the close of the Meeting which appointed him and after obtaining approval from the OJK and/or fulfilling the requirements stipulated in the approval from the OJK), -----
- Re-appointment of mister GLENN MUHAMMAD SURYA YUSUF as a member, and-----
- Reappointment of mistress ENDANG KUSSULANJARI S as a member. -----

Accordingly, the changed composition to the membership of the Audit Committee of the Company is as explained in the following explanation: -----

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

With due regard: -----

- 1) Audit Committee Charter of the Company; and
- 2) Recommendation of Nomination and Remuneration Committee number 004/NOMREM/KP/II/2024 dated 23-2-2024 (the twenty-third day of February two thousand and twenty-four) (which has been approved based



on Circular Resolutions of the Board of Commissioners number 004/DEKOM/KP/III/2024 dated 29-2-2024 (the twenty-ninth day of February two thousand and twenty-four) and Circular Resolutions of the Board of Directors number 001/SIR/DIR/III/2024 dated 1-3-2024 (the first day of March two thousand and twenty-four). -----

Reappointment of members of the Audit Committee of the Company, namely: -----

- 1) Mister GLENN MUHAMMAD SURYA YUSUF, as Member of the Company's Audit Committee, with the term of service of 2024-2026 (two thousand and twenty-four to two thousand and twenty-six); -----
- 2) Mistress ENDANG KUSSULANJARI S., as Member of the Company's Audit Committee, with the term of service of 2024-2026 (two thousand and twenty-four to two thousand and twenty-six). -----

Appointment of a new member of the Company's Audit Committee, namely mister DODY BUDI WALUYO as Chairperson (concurrently as a Member) of the Company's Audit Committee with a term of service starting from the close date of the Meeting that appointed him and after obtaining



approval from the OJK and/or fulfilling the requirements stipulated in the approval from the OJK until the close of the 3rd (third) Annual GMS after his appointment. -----

With the reappointment of members and the appointment of new member as mentioned above, the composition of the Audit Committee membership will be as follows: -----

1. Mister DODY BUDI WALUYO*), as Chairperson (concurrently as a Member). -----
2. Mister GLENN MUHAMMAD SURYA YUSUF, as a Member**);-----
3. Mistress ENDANG KUSSULANJARI S., as a Member; -----
4. Mistress ANGELIQUE DEWI DARYANTO, as a Member; -----

*) effective as of the close of the Meeting that appointed him and after obtaining approval from the OJK and/or fulfilling the requirements stipulated in the approval from the OJK. -----

***) temporarily serving as Chairperson of the Audit Committee since the close of the Annual GMS dated 3-4-2024 (the third day of April two thousand and twenty-four) until the appointment of Mister DODY BUDI WALUYO



as Chairperson of the Audit Committee is declared effective. -----

In the event that the OJK does not approve the appointment or the requirements set by the OJK are not met, then the appointment of the new chairperson will be canceled and Mister GLENN MUHAMMAD SURYA YUSUF will effectively serve as Chairperson (concurrently as a Member) of the Audit Committee. -----

Third, Report regarding Accountability for the Use of Bond and Sukuk Proceeds, where with due regard to POJK No. 30/POJK.04/2015 concerning the Realization Report on the Use of Proceeds from Public Offerings, the Company has complied with the provisions of OJK regulations as the explanation is shown as follows: -----

c. Accountability Report on the Use of Proceeds of: -----

- Shelf Registration Bonds II Bank CIMB Niaga Phase IV Year 2018 (two thousand and eighteen) Series C; -----
 - Subordinated Bond III Bank CIMB Niaga Year 2018 (two thousand and eighteen) Series A; -----
- and-----



- Shelf Registration Sukuk Mudharabah I Bank CIMB Niaga Phase III Year 2020 (two thousand and twenty) Series B; ----- as of 31-12-2023 (the thirty-first day of December two thousand and twenty-three), the proceeds generated from each Bond/Sukuk, namely: -----
- a. Shelf Registration Bonds II Bank CIMB Niaga Phase IV Year 2018 (two thousand and eighteen) Series C amounting to Rp 118,000,000,000.00 -one hundred and eighteen billion rupiah- (net); -----
 - b. Subordinated Bond III Bank CIMB Niaga Year 2018 (two thousand and eighteen) Series A amounting to Rp 75,000,000,000.00 -seventy-five billion rupiah- (net); and-----
 - c. Shelf Registration Sukuk Mudharabah I Bank CIMB Niaga Phase III Year 2020 (two thousand and twenty) Series B amounting to Rp 287,000,000,000.00 -two hundred and eighty-seven billion rupiah- (net); -----
- totally has been used in accordance with the planned use of proceeds as



disclosed in their respective
Prospectus. -----

Fourth, Report regarding the Realization of the Transfer of the Company's Share Buyback, which is the transfer of shares resulting from the share buyback approved at the Extraordinary GMS on 25-4-2017 (the twenty-fifth day of April two thousand and seventeen) and the Company's Annual GMS on 15-4-2019 (the fifteenth day of April two thousand and nineteen), where all shares generated from the buyback have been completely transferred, as explained in the Meeting and a photocopy of which is attached to the minutes of this deed. -----

-Having learned the discussion of the entire Agendas of the Meeting and the submission of the proposed resolutions for the entire Agendas of the Meeting. Then the Chairperson of the Meeting provides the opportunity for shareholders and/or their proxies to raise questions or suggestions regarding the entire Agendas of the Meeting. -----

-Since there were no shareholders and/or their proxies who raised questions, responses or suggestions regarding the entire Agendas of the Meeting, then in accordance with the Code of Conduct of the Meeting which were also explained by mistress FRANSISKA OEI (in the Residential Identity Card, it is written as



[REDACTED] Bachelor of Law) in her position namely at the beginning of the Meeting, the voting for the entire Agendas of the Meeting shall be carried out after the completion of discussion of the entire Agendas of the Meeting as well as the submission of proposed resolutions for the entire Agendas of the Meeting. Therefore, the Chairperson of the Meeting invited the shareholders and/or their proxies to carry out the voting process guided by me, the Notary, and after the electronic voting was carried out, I, the Notary, conveyed the results of the vote count as follows: -----

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

"Meeting with the majority votes, namely 23,909,940,381 (twenty-three billion nine hundred nine million nine hundred forty thousand three hundred eighty-one) shares or constituted 100,0000% (one hundred point zero zero zero zero percent) of the total number of votes cast at the Meeting (with a note that 400 -four hundred- shares voted disagree, and 52,806,300 -fifty-two million eight hundred six million three hundred- voted abstain) resolved: -----

1. Approved the Company's Annual Report for the financial year ended on 31-12-2023 (the thirty-first day of December two thousand and twenty-three); -----



2. Ratified the Company's Consolidated Financial Statements for the financial year ended on 31-12-2023 (the thirty-first day of December two thousand and twenty-three) as audited by the Public Accounting Firm of "Tanudiredja, Wibisana, Rintis & Rekan" (member firm of PricewaterhouseCoopers global network) as stated in its report dated 19-2-2024 (the nineteenth day of February two thousand and twenty-four), with opinion that "The Consolidated Financial Statements present fairly, in all material respects, the consolidated financial position of the Group as of 31-12-2023 (the thirty-first day of December two thousand and twenty-three), and its consolidated financial performance and its consolidated cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards; -----
3. Ratified the Supervisory Duties Report of the Board of Commissioners and Sharia Supervisory Board of the Company for the financial year ended on 31-12-2023 (the thirty-first day of December two thousand and twenty-three); and-----
4. Granted the acquit and discharge ("volledig acquit et décharge") to the members of the Board of Commissioners, Board of Directors and Sharia



Supervisory Board of the Company for the management and supervision performed in the financial year of 2023 (two thousand and twenty-three) provided the management and supervision actions are reflected in the Company's Annual Report for the Financial Year ended on 31-12-2023 (the thirty-first day of December two thousand and twenty-three)."

In the Second Agenda of the Meeting:

"Meeting with the majority votes, namely 23,909,913,881 (twenty-three billion nine hundred nine million nine hundred thirteen thousand eight hundred eighty-one) shares or constituted 99.9999% (ninety-nine point nine nine nine nine percent) of the total number of votes cast at the Meeting (with a note that 26,900 -twenty-six thousand nine hundred- shares voted disagree, and 48,144,300 -forty-eight million one hundred forty-four thousand three hundred- voted abstain) resolved:

Approve the appropriation of the Net Profit of the Company (Company only) for the Financial Year ended on 31-12-2023 (the thirty-first day of December two thousand and twenty-three) of Rp 6,168,722,836,227.00 (six trillion one hundred sixty-eight billion seven hundred twenty-two million eight hundred thirty-six thousand and two hundred twenty-seven rupiah) (the



"Company's Net Profit for the Financial Year of 2023 - two thousand and twenty-three"), as follows: -----

1. To be distributed as final cash dividends at a maximum of 50% of the Company's Net Profit for the Financial Year of 2023 (two thousand and twenty-three) or a maximum of Rp3,084,361,418,113.00 - three trillion eighty-four billion three hundred sixty-one million four hundred eighteen thousand one hundred and thirteen rupiah- (gross), with the following schedules:-----
 - a. Announcement of Schedule and Procedures for Distribution of Dividend: 3-4-2024 (the third day of April two thousand and twenty-four);----
 - b. Cum Dividend - Regular and Negotiation Market: 19-4-2024 (the nineteenth day of April two thousand and twenty-four);-----
 - c. Ex-Dividend - Regular and Negotiation Market: 22-4-2024 (the twenty-second day of April two thousand and twenty-four);-----
 - d. Cum Dividend - Cash Market: 23-4-2024 (the twenty-third day of April two thousand and twenty-four);-----
 - e. Recording date for eligible shareholders: 23-4-2024 (the twenty-third day of April two thousand and twenty-four);-----



f. Ex-Dividend in Cash Market: 24-4-2024 (the twenty-fourth day of April two thousand and twenty-four);-----

g. Distribution of Dividend for the Financial Year of 2023 (two thousand and twenty-three): 3-5-2024 (the third day of May two thousand and twenty-four);-----

and granted the delegation of authority to the Board of Directors for determining the distribution procedures of cash dividends in accordance with 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 has been complied;-----

3. To record the remaining Company's Net Profit for the Financial Year of 2023 (two thousand and twenty-three), after deducted with dividend payments, amounted to Rp3,084,361,418,113.00 (three trillion eighty-four billion three hundred sixty-one million four hundred eighteen thousand one hundred and thirteen rupiah) as the retained earnings to finance the business activities of the Company."-----

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



"Meeting with the majority votes, namely 23,909,940,381 (twenty-three billion nine hundred nine million nine hundred forty thousand three hundred eighty-one) shares or constituted 100,0000% (one hundred point zero zero zero zero percent) of the total number of votes cast at the Meeting (with a note that 400 -four hundred- shares voted disagree, and 48,010,600 -forty-eight million ten thousand six hundred- voted abstain) resolved:-----

1. Approved the appointment of JIMMY PANGESTU and Public Accounting Firm of "TANUDIREDA, WIBISANA, RINTIS & REKAN" (member firm of PricewaterhouseCoopers global network) which are listed in 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 of 2024 (two thousand and twenty-four);-----
2. Approved the delegation of authority to the Board of Commissioners of the Company 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 of 2024 (two thousand and twenty-four).-----

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

- a. other Public Accounting Firm who is appointed by the Board of Commissioners of the Company 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 within the Financial Services Authority; and-----
- e. the appointment shall not go against the applicable laws and regulations.-----

3. Approved the determination of the honorarium for the Public Accounting Firm for the annual audit fees for the Company's Consolidated Financial Statements for the Financial Year of 2024 (two thousand and twenty-four) at a maximum of Rp. 9,819,008,000.00 -nine billion eight hundred



nineteen million eight thousand rupiah- (excluded VAT, OPE);-----

4. Approved the delegation of authority to the Board of Directors of the Company 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:-----

"Meeting with the majority votes, namely 23,874,628,957 (twenty-three billion eight hundred seventy-four million six hundred twenty-eight thousand nine hundred fifty-seven) shares or constituted 99.8523% (ninety-nine point eight five two three percent) of the total number of votes cast at the Meeting (with a note that 35,311,824 -thirty-five million three hundred eleven thousand eight hundred twenty-four- shares voted disagree, and 48,006,800 - forty-eight million six thousand eight hundred- voted abstain) resolved:-----

Approve the reappointment of mister GLENN MUHAMMAD SURYA YUSUF as Vice President Commissioner (Independent) of the Company, with effective term of office since the close of the Meeting until the close of the 3rd (third) Annual GMS after the effective date



of the appointment without prejudicing the rights of the GMS to dismiss him at any time in accordance with the provision as stated in Article 119 of the Company Law.-----

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

"Meeting with the majority votes, namely 23,901,046,412 (twenty-three billion nine hundred one million forty-six thousand four hundred twelve) shares or constituted 99.9628% (ninety-nine point nine six two eight percent) of the total number of votes cast at the Meeting (with a note that 8,894,369 -eight million eight hundred ninety-four thousand three hundred sixty-nine- shares voted disagree, and 48,018,800 -forty-eight million eighteen thousand eight hundred- voted abstain) resolved:-----

Approve the reappointment of mister DATO' ABDUL RAHMAN AHMAD (in the passport, it is written as [REDACTED])

[REDACTED] as Commissioner of the Company, with effective term of office since the close of the Meeting until the close of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss him at any time in accordance with the provision as stated in Article 119 of the Company Law."-----

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



"Meeting with the majority votes, namely 23,901,046,412 (twenty-three billion nine hundred one million forty-six thousand four hundred twelve) shares or constituted 99.9628% (ninety-nine point nine six two eight percent) of the total number of votes cast at the Meeting (with a note that 8,894,369 -eight million eight hundred ninety-four thousand three hundred sixty-nine- shares voted disagree, and 48,006,500 -forty-eight million six thousand five hundred- voted abstain) resolved:-----

Approved the reappointment of FRANSISKA OEI (in her Residential Identity Card, it is written as [REDACTED]

[REDACTED] Bachelor of Law) as Director concurrently as Compliance Director of the Company, with effective term of office since the close of the Meeting until the close of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss her at any time in accordance with the provision as stated in Article 105 of the Company Law."-----

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

"Meeting with the majority votes, namely 23,901,046,412 (twenty-three billion nine hundred one million forty-six thousand four hundred twelve) shares or constituted 99.9628% (ninety-nine point nine six two eight percent) of the total number of votes cast



at the Meeting (with a note that 8,894,369 -eight million eight hundred ninety-four thousand three hundred sixty-nine- shares voted disagree, and 48,006,500 -forty-eight million six thousand five hundred- voted abstain) resolved:-----

Approved the reappointment of PANDJI PRATAMA DJAJANEGARA (in his Residential Identity Card, it is written as [REDACTED] as Director of the Company, with effective term of office since the close of the Meeting until the close of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss him at any time in accordance with the provision as stated in Article 105 of the Company Law."-----

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

"Meeting with the majority votes, namely 23,901,046,412 (twenty-three billion nine hundred one million forty-six thousand four hundred twelve) shares or constituted 99.9628% (ninety-nine point nine six two eight percent) of the total number of votes cast at the Meeting (with a note that 8,894,369 -eight million eight hundred ninety-four thousand three hundred sixty-nine- shares voted disagree, and 48,006,500 -forty-eight million six thousand five hundred- voted abstain) resolved:



Approved the reappointment of mistress TJIOE MEI TJUEN as Director of the Company, with effective term of office since the close of the Meeting until the close of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss her at any time in accordance with the provision as stated in Article 105 of the Company Law."-----

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

"Meeting with the majority votes, namely 23,909,940,081 (twenty-three billion nine hundred nine million nine hundred forty thousand eighty-one) shares or constituted 100,0000% (one hundred point zero zero zero zero percent) of the total number of votes cast at the Meeting (with a note that 700 -seven hundred- shares voted disagree, and 48,018,200 -forty-eight million eighteen thousand two hundred- voted abstain) resolved:-----

1. Approved the change of composition to the Board of Commissioners of the Company, by appointing mister DODY BUDI WALUYO as Independent Commissioner of the Company, with effective term of office since the close of the Meeting which appoints him and upon obtaining the OJK approval and/or fulfilled of the requirements as determined in the OJK approval letter (the "Effective Date") until the



close of the 3rd (third) Annual GMS after the Effective Date of the appointment without prejudicing the rights of the GMS to dismiss him 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 to the Board of Commissioners of the Company shall be as follows:-

BOARD OF COMMISSIONERS:-----

-President

Commissioner : Mister DIDI SYAFRUDDIN
YAHYA above stated;-----

-Vice President

Commissioner : Mister GLENN MUHAMMAD-----
(Independent) SURYA YUSUF above stated;--

-Independent

Commissioner : Mistress SRI WIDOWATI above
stated;-----

-Commissioner : Mister DATO' ABDUL RAHMAN
AHMAD (in his passport, it
is written as [REDACTED]
[REDACTED] above stated;---



-Commissioner : Mistress VERA HANDAJANI (in her Residential Identity Card, it is written [REDACTED] [REDACTED] above stated;---

-Independent Commissioner : Mistress FARINA JOHANA SITUMORANG (in her Residential Identity Card, it is written [REDACTED] [REDACTED] above stated;--

- Independent Commissioner : Mister DODY BUDI WALUYO above stated *)-----

*) Effective since the close of the Meeting which appoints him 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 Board of Directors of the Company to restate the resolution regarding the Change of Composition to the Board of Commissioners 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:-----

"Meeting with the majority votes, namely 23,757,372,335 (twenty-three billion seven hundred fifty-seven million three hundred seventy-two thousand three hundred thirty-five) shares or constituted 100,0000% (one hundred point zero zero zero zero percent) of the total number of votes cast at the Meeting (with a note that 152,568,446 -one hundred fifty-two million five hundred sixty-eight thousand four hundred forty-six- shares voted disagree, and 49,270,900 -forty-nine million two hundred seventy thousand nine hundred- voted abstain) resolved:-----

1. Approved and determined the amount of salary or honorarium and other allowances for the Board of Commissioners in the Financial Year of 2024 (two thousand and twenty-four) at a maximum of Rp 29,865,000,000.00 -twenty-nine billion eight hundred sixty-five million rupiah- (gross), and authorized the President Commissioner of the Company to determine the amount of salary or honorarium and other allowances for each member of the Board of Commissioners of the Company, with due regard to the recommendations of the Nomination and Remuneration Committee;-----
2. Approved and determined the amount of salary or honorarium and other allowances for the Sharia



Supervisory Board in the Financial Year of 2024 (two thousand and twenty-four) at a maximum of Rp 3,215,000,000.00 -three billion two hundred and fifteen million rupiah- (gross), and authorized the President Commissioner of the Company to determine the amount of salary or honorarium and other allowances for each member of the Company's Sharia Supervisory Board, with due regard to the recommendations of the Nomination and Remuneration Committee. All members of the Board of Commissioners (including Independent Commissioners) and the Sharia Supervisory Board do not receive tantiem/bonus;-----

3. Approved the amount of tantiem/bonus for the Financial Year of 2023 (two thousand and twenty-three) which will be paid in 2024 (two thousand and twenty-four) for the Board of Directors of the Company in the maximum amount of Rp 86,315,000,000.00 -eighty-six billion three hundred and fifteen million rupiah- (gross), including providing variable remuneration in the form of shares or share-based instruments issued by the Company, and granted power 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, with due regard



to the recommendations of the Nomination and Remuneration Committee. The providing of variable remuneration in the form of shares or share-based instruments is in accordance with POJK No 45/2015 and Company Policy;-----

4. Approved the use of shares bought-back by the Company in the amount of 201,600 (two hundred and one thousand six hundred) shares as variable remuneration to members of Management who are included in the Company's Material Risk Takers (MRT) category and will be paid in 2025 (two thousand and twenty-five) and 2026 (two thousand and twenty-six) in accordance with POJK No. 45/2015; and-----
5. Approved the delegation of authority to the Company's Board of Commissioners 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 2024 (two thousand and twenty-four), as well as determining the terms and conditions for providing variable remuneration to Management members who fall into the Company's Material Risk Takers (MRT) category, with due regard to the recommendations of the Nomination and Remuneration Committee. The amount of salaries, religious holiday allowances



and other allowances for the Company's Board of Directors for the Financial Year of 2024 (two thousand twenty-four) will be disclosed in the Annual Report of the Company in 2024 (two thousand twenty-four)."

In the Eleventh Agenda of the Meeting:

"Meeting with the majority votes, namely 23,909,939,881 (twenty-three billion nine hundred nine million nine hundred thirty-nine thousand eight hundred eighty-one) shares or constituted 100,0000% (one hundred point zero zero zero zero percent) of the total number of votes cast at the Meeting (with a note that 900 -nine hundred- shares voted disagree, and 48,468,000 -forty-eight million four hundred and sixty-eight thousand- voted abstain) resolved:

1. Approved the update of Recovery Plan that has been submitted by the Company to the OJK on 20-11-2023 (the twentieth day of November two thousand and twenty-three); and
2. Approved the delegation of authority to the Board of Commissioners and the Board of Directors of the Company to take any and all necessary actions in relation to the Company's updated Recovery Plan, respectively with regard to the POJK number 14/POJK.03/2017 regarding Recovery Plan for



Systemic Banks, as well as the other related regulations."-----

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

"Meeting with the majority votes, namely 23,764,326,835 (twenty-three billion seven hundred sixty-four million three hundred twenty-six thousand eight hundred thirty-five) shares or constituted 99.3910% (ninety-nine point three nine one zero percent) of the total number of votes cast at the Meeting (with a note that 145,613,946 -one hundred forty-five million six hundred thirteen thousand nine hundred forty-six- shares voted disagree, and 49,269,700 -forty-nine million two hundred sixty-nine thousand seven hundred- voted abstain) resolved:-----

1. Approved the Company's shares buyback from public shareholders, at a maximum of 202,000 (two hundred two thousand) shares and at a maximum cost of Rp 500,000,000.00 -five hundred million rupiah- (including transaction and taxes costs) with regard to the prevailing regulations, with a maximum share buyback period of 12 (twelve) months from the approval date by the Meeting;-----
2. Approved the transfer of shares from share buyback through the distribution of variable remuneration in the form of shares or share-based instruments issued by the Company to parties categorized as



the Company's MRT for a maximum of 3 (three) years after completion of the share buyback; and-----

3. Approved the delegation of authority to the Board of Directors of the Company to conduct the Share Buyback in accordance with the prevailing regulations."-----

In the Thirteenth Agenda of the Meeting:-----

"Meeting with the majority votes, namely 23,909,939,881 (twenty-three billion nine hundred nine million nine hundred thirty-nine thousand eight hundred eighty-one) shares or constituted 100,0000% (one hundred point zero zero zero zero percent) of the total number of votes cast at the Meeting (with a note that 900 -nine hundred- shares voted disagree, and 48,619,000 -forty-eight million six hundred and nineteen thousand- voted abstain) resolved:-----

1. Approved the amendments to the Articles of Association of the Company, namely several provisions in Article 14 paragraph 3, Article 14 paragraph 7, Article 17 paragraph 3, Article 17 paragraph 8, Article 18 paragraph 1, and Article 19 paragraph 8, due to the adjustments to OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, and as detailed amendments to the Articles of



Association of the Company have been completely presented at the Meeting;-----

2. Approved the delegation of authority to the Board of Directors of the Company with substitution right, to restate the resolution regarding the amendments to the of the Articles of Association of the Company, and restate the entire Articles of Association of the Company in a notary deed, to notify/report the same to the authorities, and with due regard to the foregoing, to perform any necessary actions in accordance with the laws and regulations."-----

In the fourteenth agenda of the Meeting:-----

- "a. Report of the Sustainable Financial Action Plan ("RAKB") of the Company.-----

Company reported to the Meeting regarding:-----

- 1) The Sustainable Financial Action Plan (RAKB) for 2024-2028 (two thousand and twenty-four to two thousand and twenty-eight) and the Financing/Credit Portfolio Based on the Company's Sustainable Business Activity Categories have been submitted to the OJK - Bank Supervisory on 17-11-2023 (the seventeenth day of November two thousand and twenty-three);
- 2) RAKB for 2024-2028 (two thousand and twenty-four to two thousand and twenty-eight) contains



the Realization of the Company's RAKB for 2023 (two thousand and twenty-three) and the RAKB that will be implemented by the Company in 2024-2028 (two thousand and twenty-four to two thousand and twenty-eight), that includes:-----

- a) development of sustainable finance products and/or services;-----
- b) capacity building programs;-----
- c) internal adjustments; and-----
- d) sustainable Corporate Social Responsibility programs.-----

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

1) With regard to:-----

- a) The Company's Audit Committee Charter;-----
- b) Recommendation of Nomination and Remuneration Committee Number 004/NOMREM/KP/II/2024 dated 23-2-2024 (twenty-third of February two thousand and twenty-four) that has been approved based on Circular Resolutions of the Board of Commissioners Number 004/DEKOM/KP/III/2024 dated 29-2-2024 (the twenty-ninth day of February two thousand and twenty-four), and Circular Resolutions of the Board of Directors Number 001/SIR/DIR/III/2024 dated 1-3-2024



(the first day of March two thousand and twenty-four);-----

The Company reported to the Meeting regarding changes to the Company's Audit Committee Members, namely:-----

- Reappointed mister GLENN MUHAMMAD SURYA YUSUF above stated, as the Chairman and concurrently as Member; and Mistress ENDANG KUSSULANJARI S. as Member of the Company's Audit Committee;-----
- Appointed Mister DODY BUDI WALUYO above stated as the new Member of Audit Committee.-----

With the reappointment of members and the appointment of new member as mentioned above, the composition of the Audit Committee membership shall be as follows:--

- 1) Mister GLENN MUHAMMAD SURYA YUSUF above stated, as Chairman and concurrently as Member*);-----
- 2) Mistress ENDANG KUSSULANJARI S. as Member;-----
- 3) Mistress ANGELIQUE DEWI DARYANTO as Member;-----
- 4) Mister DODY BUDI WALUYO above stated**) as Member.-----



*) effective as interim Chairman of the Audit Committee since the close of the Annual GMS dated 3-4-2024 (the third day of April two thousand twenty-four);-----

***) effective as of the date specified in the GMS that appointed him and after obtaining approval from the OJK and/or fulfilling the requirements stipulated in approval from the OJK.-----

All members of the Audit Committee have a term of service starting from the close of the Meeting until the close of the 3rd (third) Annual GMS following the reappointment of members and the appointment of new member without diminishing the rights of the Company's Board of Commissioners.-----

- c. Accountability report on the Use of Proceeds:-----
- Shelf Registration Bonds II Bank CIMB Niaga Phase IV Year 2018 (two thousand and eighteen) Series C;-----
 - Subordinated Bond III Bank CIMB Niaga Year 2018 (two thousand and eighteen) Series A; and-----
 - Shelf Registration Sukuk Mudharabah I Bank CIMB Niaga Phase III Year 2020 (two thousand and twenty) Series B;-----



The Company reported to the Meeting that the accountability report on the use of proceeds from the Bonds/Sukuk had been reported by the Company to the OJK - Capital Markets with a copy to the BEI and the OJK, respectively via letter Number 003/DIR/I/2019 dated 10-1-2019 (the ten January two thousand and nineteen) and letter number 058/DIR/VII/2020 dated 17-7-2020 (the seventeenth day of July two thousand and twenty).-----

While as of the position of 31-12-2023 (the thirty-first day of December two thousand and twenty-three), the proceeds generated from each Bond/Sukuk, namely:-----

- Shelf Registration Bonds II Bank CIMB Niaga Phase IV Year 2018 (two thousand and eighteen) Series C → amounting to Rp 118,000,000,000.00 -one hundred and eighteen billion rupiah- (net);-----
- Subordinated Bond III Bank CIMB Niaga Year 2018 (two thousand and eighteen) Series A → amounting to Rp 75,000,000,000.00 -seventy-five billion rupiah- (net); and-----
- Shelf Registration Sukuk Mudharabah I Bank CIMB Niaga Phase III Year 2020 (two thousand and twenty) Series B → amounting to Rp



287,000,000,000.00 -two hundred and eighty-seven billion rupiah- (net);-----

totally has been used in accordance with the planned use of proceeds as disclosed in their respective Prospectus.-----

d. Report on the Realization of the Transfer of the Company's Share Buyback -----

The Company reports to the Meeting regarding the Realization of the Transfer of the Company's Share Buyback that constitutes the shares from the share buyback which was approved at the Extraordinary General Meeting of Shareholders on 25-4-2017 (the twenty-fifth day of April two thousand and seventeen) and the Annual General Meeting of Shareholders of the Company on 15-4-2019 (the fifteenth day of April two thousand and nineteen), where all the shares generated from the buyback have been completely transferred."-----

-Finally, because there were no other matters related to the agenda of the Meeting that the shareholders wished to discuss, the Chairperson of the Meeting officially closed the Meeting at 04.01 p.m. (four o'clock one minute post meridiem) Western Indonesian Time, after the Chairperson of the Meeting had first invite me, the Notary, to read out the results of resolutions of the Meeting in full.-----



-----IN WITNESS WHEREOF;-----

-This deed is made and executed in Jakarta, on the day, date, time, and place as mentioned at the beginning of this deed in the presence of:-----

- Mister RAIHAN RAHMAWAN SYAPUTRA, Bachelor of Law, born in [REDACTED], on [REDACTED]
[REDACTED]
Indonesian citizen, residing at Jakarta, [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] the holder of Residential Identity Card number [REDACTED] and-----

- Mistress DIAN ANDIRA, Bachelor of Law, born in [REDACTED] on [REDACTED]
[REDACTED]
[REDACTED] Indonesian citizen, residing at Makassar, [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] the holder of the Residential Identity Card number [REDACTED] temporarily being in Jakarta;-----



-both are employees of the Notary's office as the witnesses.-----

-Immediately after this deed is completed being prepared by me, Notary, and thereafter is read by me, Notary, to the witnesses, then this deed is signed by the witnesses and me, Notary, while the appearers have left the Meeting room prior to the completion of this deed.-----

-Executed without any changes.-----

-The minutes of this deed has been signed properly.---

-PROVIDED AS THE TRUE COUNTERPART IN CONFORMANCE WITH THE ORIGINAL.-----

Notary in the Administrative City of South Jakarta

[Signed, seal, stamp duty] 30 APR 2024

ASHOYA RATAM, SH, MKn

