

[Official Translation]



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

NOTARY & LAND DEED OFFICIAL

IN

SOUTH JAKARTA ADMINISTRATION CITY

Jalan Suryo Number 54 Kebayoran Baru, South Jakarta 12180

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Deed of

MINUTES OF

.....  
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS OF

.....  
"PT BANK CIMB NIAGA Tbk"  
.....  
.....

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Date

April 14, 2025

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Number

05

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Derivative Grosse

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

Number: 05

- On this day, Monday, dated 14-4-2025 (the fourteenth day of April of the year two thousand twenty five).-----

- At 14.28 WIB (twenty eight minutes past fourteen Western Indonesia Standard Time).-----

- I, ASHOYA RATAM, Sarjana Hukum, Magister Kenotariatan, Notary in South Jakarta Administration City, in the presence of the witnesses whom I, Notary, have known, and who will be mentioned at the end of this deed:-----

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

- The State Report of the Republic of Indonesia dated 3-3-2009 (the third day of March of the year two thousand nine), number 18, Supplement number 159/2009;-----
- The State Report of the Republic of Indonesia dated 10-3-2009 (the tenth day of March of the year two thousand nine), number 20, Supplement number 7162/2009;-----
- The deed dated 2-7-2008 (the second day of July of the year two thousand eight), number 6, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with its letter dated 7-7-2008 (the seventh day of July of the year two thousand eight), number AHU-AH.01.10-17196;-----
- The deed dated 23-7-2008 (the twenty third day of July of the year two thousand eight), number 42, and the notification over the merger of the Company has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia dated 22-10-2008 (the twenty second day of October of the year two thousand eight), number AHU-AH.01.10-22669;-----
- The deed dated 21-11-2008 (the twenty first day of November of the year two thousand eight), number 10, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 9-12-2008 (the ninth day of December of the year two thousand eight), number AHU-AH.01.10-24908;-----
- The deed dated 28-5-2009 (the twenty eighth day of May of the year two thousand nine), number 30, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 13-7-2009 (the thirteenth day of July of the year two thousand nine), number AHU-AH.01.10-10088;-----
- The deed dated 22-12-2010 (the twenty second day of December of the year two thousand ten), number 36, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in

- accordance with his letter dated 6-1-2011 (the sixth day of January of the year two thousand eleven), number AHU-AH.01.10-00552;-----
- The deed dated 1-3-2011 (the first day of March of the year two thousand eleven), number 1, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 15-3-2011 (the fifteenth day of March of the year two thousand eleven), number AHU-AH.01.10-07889;-----
  - all six minutes of the deeds mentioned above were drawn up before Doktor AMRUL PARTOMUAN POHAN, Sarjana Hukum, Lex Legibus Magister, then Notary in Jakarta, the protocol of which has been handed over to me, Notary;-----
  - The State Report of the Republic of Indonesia dated 14-7-2015 (the fourteenth day of July of the year two thousand fifteen), number 56, Supplement number 38557/2015;-----
  - The Articles of Association of the limited liability company aforesaid has been further amended in the framework of adjustment to the Regulation of the Financial Services Authority (*Otoritas Jasa Keuangan/OJK*) (hereinafter will be referred to as “**POJK**”) number 32/POJK.04/2014 regarding the Plan and Convening of the General Meeting of Shareholders of Public Companies and POJK number 33/POJK.04/2014 regarding the Board of Directors and the Board of Commissioners of the Issuers or Public Companies, as has been published in the State Report of the Republic of Indonesia dated 24-7-2018 (the twenty fourth day of July of the year two thousand eighteen), number 59, Supplement number 1750/L/2018; further amendments of which are published/contained in:-----
  - The State Report of the Republic of Indonesia dated 24-7-2018 (the twenty fourth day of July of the year two thousand eighteen), number 59, Supplement number 1749/L/2018;-----
  - The deed dated 18-9-2017 (the eighteenth day of September of the year two thousand seventeen), number 40, the minutes of which deed was drawn up before me, Notary, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter

- dated 3-10-2017 (the third day of October of the year two thousand seventeen), number AHU-AH.01.03-0177066;-----
- The State Report of the Republic of Indonesia dated 23-10-2020 (the twenty third day of October of the year two thousand twenty), number 85, Supplement number 40657/2020;-----
  - The Articles of Association of the limited liability company aforesaid has been further amended in the framework of adjustment to POJK number 15/POJK.04/2020 regarding the Plan and Convening of General Meeting of Shareholders of Public Companies, and POJK number 16/POJK.04/2020 regarding the Convening of Electronic General Meeting of Shareholders of Public Companies as has been published in the State Report of the Republic of Indonesia dated 21-5-2021 (the twenty first day of May of the year two thousand twenty one), number 41, Supplement number 17835/2021; and then, the Articles of Association of the limited liability company aforesaid was then further amended as contained/published in:-----
  - The State Report of the Republic of Indonesia dated 14-6-2022 (the fourteenth day of June of the year two thousand twenty two), number 47, Supplement number 19393/2022;-----
  - The State Report of the Republic of Indonesia dated 2-4-2024 (the second day of April of the year two thousand twenty four), number 27, Supplement number 10489/2024;-----
  - The State Report of the Republic of Indonesia dated 10-1-2025 (the tenth day of January of the year two thousand twenty five), number 3, Supplement number 686/2025;-----
  - the latest composition of the members of the Board of Directors and the Board of Commissioners of the limited liability company aforesaid is contained in the deed dated 3-3-2025 (the third day of March of the year two thousand twenty five), number 01, the minutes of which deed was drawn up before me, Notary;-----
- (hereinafter limited liability company "**PT BANK CIMB NIAGA Tbk**" aforesaid will be sufficiently referred to as the "**Company**" or the "**Corporation**" or may also be referred to as "**Bank CIMB Niaga**" or "**CIMB Niaga**");-----
- have been present in the Meeting Room, M Floor, Graha CIMB Niaga, Jalan Jenderal Sudirman

Kaveling 58, South Jakarta 12190, to draw up the minutes regarding any and all matters to be discussed and resolved in the Annual General Meeting (hereinafter will be referred to as the **"Meeting"**) to be convened on the day, date, time as well as venue as mentioned in the beginning of this deed.-----

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

1. Mister **DIDI SYAFRUDDIN YAHYA**, born in **[anjung Pandar]**, on **[5-4-1967 (the fifteenth day of April of the year one thousand nine hundred sixty seven)]** Indonesian Citizen, private employee, residing in Jakarta, **[Imah Housing Compound, number 9, Neighborhood Association 009, Administrative Unit 004, Cilandak Barat Sub-district, Cilandak District, South Jakarta]** the holder of Resident Identification Card number **[3174021504670009]**, the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter present in the Meeting as the President Commissioner of the Company;-----

2. Mister **GLENN MUHAMMAD SURYA YUSUF**, born in **[Jakarta]** on **[17-7-1955 (the seventeenth day of July of the year one thousand nine hundred fifty five)]** Indonesian Citizen, consultant, residing in Jakarta, **[Jalan Pejaten Barat 1 number 2, Neighborhood Association 001, Administrative Unit 003, Pejaten Barat Sub-district, Pasar Minggu District, South Jakarta]** the holder of Resident Identification Card number **[3174041707550004]**, the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter present in the Meeting via video teleconference media as:-----

- a. The (Independent) Vice President Commissioner of the Company; and-----
- b. The Chairman (who is concurrently serving as the Member) of the Risk Monitoring

Committee;-----

c. The Member of the Audit Committee;-----

3. Mrs. **SRI WIDOWATI**, born in **Surabaya** on **25-8-1967** (the twenty fifth day of August of the year **one thousand nine hundred sixty seven**) Indonesian Citizen, private employee, residing in Jakarta, **Jalan Taman Wijaya Kusuma III/31, Neighborhood Association 009, Administrative Unit 002, Cilandak Barat Sub-district, Cilandak District, South Jakarta** the holder of Resident Identification Card number **3174066508670003** the copy of which is attached to the minutes of this deed;-----

- according to her statement, in this matter present in Meeting via video teleconference media as:

- a. The Independent Commissioner of the Company; and-----  
b. The Chairman (who is concurrently serving as the Member) of the Nomination and Remuneration Committee;-----

4. Mrs. **VERA HANDAJANI** (in the Resident Identification Card is written as **VERA HANDAJANI**), born in **Tarakat**, on **15-12-1971** (the fifteenth day of December of the year one thousand nine hundred seventy one) Indonesian Citizen, private employee, residing in Tangerang, **Milia Melati Mas Block J-6/01, Neighborhood Association 003, Administrative Unit 006, Pondok Jagung Sub-district, Serpong Utara District, Tangerang Selatan City** the holder of Resident Identification Card number **3674025512710001**, the copy of which is attached to the minutes of this deed;-----

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

5. Mrs. **FARINA J. SITUMORANG** (in the Resident Identification Card is written as **FARINA SITUMORANG**), born in **Jakarta** on **18-6-1982** (the eighteenth day of June of the year one thousand nine hundred eighty two), Indonesian Citizen, private person, residing in Jakarta, **Jalan YDPP-II number 25, Neighborhood Association 006, Administrative Unit 001, Cipete Selatan Sub-district, Cilandak District, South Jakarta**, the holder of Resident Identification Card number **3174045806820010**, the copy of which is attached to the minutes of this deed;-----

- according to her statement, in this matter present in the Meeting via video teleconference media as the Independent Commissioner of the Company-----

6. Mister **DODY BUDI WALUYO**, born in **Jakarta** on **19-9-1961 (nineteenth day of September of the year one thousand nine hundred sixty one)** Indonesian Citizen, Civilian Government Employee (PNS), residing in Tangerang, **Jalan Matahari Raya Block L2/21, Neighborhood Association 008, Administrative Unit 013, Pisangan Sub-district, Ciputat Timur District Tangerang Selatan City** the holder of Resident Identification Card number **36751909610001**, the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter present in the Meeting via video teleconference media as:-----

1. The Independent Commissioner of the Company;-----
2. The Chairman (who is concurrently serving as the Member) of the Audit Committee of the Company;-----

7. Mister **NOVAN AMIRUDIN** (in the Passport is written as **MUHAMMAD NOVAN BIN AMIRUDIN**), born in **Negeri Sembilan Kuala Lumpur**, on **23-10-1980 (the twenty third day of October of the year one thousand nine hundred eighty)** Malaysian Citizen, private person, residing in Malaysia, **5 Jalan Setiakasih 8, Bukit Damansara 50490 Kuala Lumpur, Malaysia** the holder of Passport of the State of Malaysia issued on 11-11-2021 (the eleventh day of November of the year two thousand twenty one), number **A55018762**, the copy of which is attached to the minutes of this deed, temporarily present in Jakarta;-----

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

8. Mrs. **LANI DARMAWAN**, born in **Krawang**, on **20-4-1962 (the twentieth day of April of the year one thousand nine hundred sixty two)** Indonesian Citizen, Physician, residing in Jakarta, **Jalan Gereja Theresia number 15, Neighborhood Association 007, Administrative Unit 004 Gondangdia Sub-district, Menteng District, Central Jakarta** the holder of Resident Identification

Card number [REDACTED] the copy of which is attached to the minutes of this deed;-----

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

9. Mister **LEE KAI KWONG**, born in [REDACTED], on [REDACTED] (the twelfth day of October of the year one thousand nine hundred sixty six), Malaysian Citizen, private person, residing in Jakarta, [REDACTED], the holder of Electronic Limited Stay Permit Card number [REDACTED], valid up to 8-11-2024 (the eighth day of November of the year two thousand twenty four), the copy of which is attached to the minutes of this deed;-----

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

10. Mister **JOHN SIMON**, born in [REDACTED], on [REDACTED] (the twenty ninth day of September of the year one thousand nine hundred seventy one), Indonesian Citizen, private employee, residing in Jakarta, [REDACTED], the holder of Resident Identification Card number [REDACTED] the copy of which is attached to the minutes of this deed;-----

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

11. Mrs. **FRANSISKA OEI** (in the Resident Identification Card is written as [REDACTED] Sarjana Hukum), born in [REDACTED], on [REDACTED] (the twelfth day of June of the year one thousand nine hundred fifty seven), Indonesian Citizen, private employee, residing in Jakarta, [REDACTED], the holder of Resident Identification Card number [REDACTED], the copy of which is attached to the

minutes of this deed;-----

- according to his statement, in this matter present in the Meeting as the Director who is concurrently serving as the Compliance Director of the Company;-----

12. Mister **PANDJI PRATAMA DJAJANEGARA** (in the Resident Identification Card is written as **PANDJI PRATAMA**), born in **Jakarta** on **17-11-1964** (the seventeenth day of November of the year one thousand nine hundred sixty four), Indonesian Citizen, private employee, residing in **Jakarta, Jalan Kramat number 12, Neighborhood Association 012, Administrative Unit 001, Cilandak Timur Sub-district, Pasar Minggu District, South Jakarta**, the holder of Resident Identification Card number **317404171164000**, the copy of which is attached to the minutes of this deed;-----

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

13. Mrs. **TJIOE MEI TJUEN**, born in **Jakarta** on **14-10-1957** (the fourteenth day of October of the year one thousand nine hundred fifty seven), Indonesian Citizen, private employee, residing in **Jakarta, Jalan Wuluh II Block 2 Number 10, Neighborhood Association 008, Administrative Unit 006, Kota Bambu Utara Sub-district, Pal Merah District, West Jakarta**, the holder of Resident Identification Card number **317307541057000**, the copy of which is attached to the minutes of this deed;-----

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

14. Mister **HENKY SULISTYO**, born in **Pekalongan**, on **1-8-1974** (the first day of August of the year one thousand nine hundred seventy four), Indonesian Citizen, private employee, residing in **Jakarta, Jalan Taman Brawijaya III/6E, Neighborhood Association 004, Administrative Unit 003, Cipete Utara Sub-district, Kebayoran Baru District, South Jakarta**, the Holder of Resident Identification Card number **317407010874000**, the copy of which is attached to the minutes of this deed;-----

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

15. Mister **JONI RAINI**, born in **Bagan Siapi Ag.**, on **26-6-1980 (the twenty sixth day of June of the year one thousand nine hundred eighty)**, Indonesian Citizen, private employee, residing in Jakarta, **Jalan Kapuk Kamal Raya Number 1A, Neighborhood Association 002, Administrative Unit 003, Kamal Muara Sub-district, Penjaringan District, North Jakarta**, the Holder of Resident Identification Card number **3172012606800009**, the copy of which is attached to the minutes of this deed;-----

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

16. Mister **RUSLY JOHANNES**, born in **Ujung Pandang**, on **20-4-1970 (the twentieth day of April of the year one thousand nine hundred seventy)**, Indonesian Citizen, private employee, residing in Jakarta, **Jalan Pulomas Utara Raya G 1/2, Neighborhood Association 001, Administrative Unit 014, Kayu Putih Sub-district, Pulo Gadung District, East Jakarta**, the Holder of Resident Identification Card number **3175022004700019**, the copy of which is attached to the minutes of this deed;-----

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

17. Mister **NOVIADY WAHYUDI**, born in **Jakarta**, on **11-11-1973 (the eleventh day of November of the year one thousand nine hundred seventy three)**, Indonesian Citizen, private employee, residing in Jakarta, **Apartemen Taman Pasadenia Block B 104, Jalan Pacuan Kuda Raya Number 27, Neighborhood Association 013, Administrative Unit 012, Kayu Putih Sub-district Pulo Gadung District, East Jakarta** the holder of Resident Identification Card number **3171061111730009** the copy of which is attached to the minutes of this deed;-----

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

18. Mister Profesor Doktor **MUHAMMAD QURAIISH SHIHAB**, Master of Arts, born in **Sidrap**, on **16-2-1944** (the sixteenth day of February of the year one thousand nine hundred forty four) Indonesian Citizen, Lecturer, residing in Jakarta, **Jeruk Purut, Neighborhood Association 004 Administrative Unit 003, Cilandak Timur Sub-district, Pasar Minggu District, South Jakarta**, the holder of Resident Identification Card number **3174041602440005**, the copy of which is attached to the minutes of this deed;-----  
- according to his statement, in this matter present in the Meeting via video teleconference media as the Chairman of the Sharia Supervisory Board of the Company;-----
19. Mister Profesor Doktor **FATHURRAHMAN DJAMIL**, Master of Arts, born in **Sukabumi** on **7-11-1960** (the seventh day of November of the year one thousand nine hundred sixty) Indonesian Citizen, Civilian Government Employee (PNS), residing in Tangerang, **Saung Gintung Housing Compound, Block E/13, Neighborhood Association 002, Administrative Unit 005, Cireundeu Sub-district, Ciputat Timur District, Tangerang Selatan City** the holder of Resident Identification Card number **3674050711600003**, the copy of which is attached to the minutes of this deed;-----  
- according to his statement, in this matter present in the Meeting via video teleconference media as the Member of the Sharia Supervisory Board of the Company;-----
20. Mister Doktor **YULIZAR DJAMALUDDIN SANREGO**, Master of Economics, born in **Bogor**, on **4-7-1973** (the fourth day of July of the year one thousand nine hundred seventy three) Indonesian Citizen, Lecturer, residing in Bogor, **Cimanggu Permai, Jalan Singasan Block A1 number 7 Neighborhood Association 006, Administrative Unit 007, Kedungbadak Sub-district, Tanah Sarea District, Bogor City** the holder of Resident Identification Card number **3271010407730012**, the copy of which is attached to the minutes of this deed;-----  
- according to his statement, in this matter present in the Meeting via video teleconference media as the member of the Sharia Supervisory Board of the Company;-----
21. Mister **RICO USTHAVIA FRANS**, born in **Kebumer**, on **31-5-1970** (the thirty first day of May of the year one thousand nine hundred seventy) Indonesian Citizen, Private Employee, residing in

Jakarta, [Kembangan Harum II Block C6 number 6, Neighborhood Association 004

[Administrative Unit 004, Kembangan Selatan Sub-district, Kembangan District, West Jakarta] the

holder of Resident Identification Card number [173083105700005], the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter present in the Meeting as an invitee of the Company;--

22. Shares of the **Public**, among which there are shares of CIMB GROUP SDN BHD and PT COMMERCE KAPITAL, entirely as the holder/owner of 23,875,505,440 (twenty three billion eight hundred seventy five million five hundred five thousand four hundred forty) A class and B class shares or aggregately constituting 94.9618% (ninety four point nine six one eight percent) of the total number of the entire shares issued by and fully paid up into the Company, whose names and identities will be detailed in a register printed separately which is attached to the minutes of this deed;-----

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

- Before the Meeting is open, Mrs. FRANSISKA OEI (in the Resident Identification Card is written as [FRANSISKA OEI LAN SIEM] Sarjana Hukum) aforesaid in her capacity as the Compliance, Corporate Affairs, and Legal Director, concurrently serving as the Corporate Secretary presents to the Meeting, the basic principles of the Code of Conduct of the Meeting, and other matters related to this Meeting, as has been uploaded via the website of the Company on 14-3-2025 (the fourteenth day of March of the year two thousand twenty five), and which has also been distributed to the Shareholders before entering the Meeting room as well as which has been displayed in the Meeting.-----

- Then, has also been presented matters related to the procedure for the convening of the Meeting as stipulated in:-----

1. POJK Number 15/POJK.04/2020 regarding the Plan and Convening of General Meeting of Shareholders of Public Companies (hereinafter will be referred to as "**POJK 15/2020**");-----
2. POJK Number 16/POJK.04/2020 regarding the Implementation of Electronic General Meeting of Shareholders (hereinafter will be referred to as "**POJK 16/2020**"); as well as-----

3. Article 11 and Article 12 of the Articles of Association of the Company that:-----
- **The Notification** regarding the plan for the convening of the Meeting has been submitted by the Board of Directors to the Financial Services Authority (*Otoritas Jasa Keuangan/OJK*) (hereinafter will be referred to as “**OJK**”), PT BURSA EFEK INDONESIA (hereinafter will be referred to as “**BEI**”) and PT KUSTODIAN SENTRAL EFEK INDONESIA (hereinafter will be referred to as “**KSEI**”) dated 20-2-2025 (the twentieth day of February of the year two thousand twenty five);-----
  - **The Announcement** of the Meeting to the Shareholders has been made on 27-2-2025 (the twenty seventh day of February of the year two thousand twenty five) in the Indonesian Language and the English Language through the website of the Company, the website of BEI, and the website of KSEI via eASY.KSEI application;-----
  - **The Summoning** for the Meeting to the Shareholders of the Company has been published on 14-3-2025 (the fourteenth day of March of the year two thousand twenty five) in the Indonesian Language and the English Language through the Website of the Company, the Website of the Stock Exchange, and the website of KSEI via eASY.KSEI Application;-----
  - The explanation of the entire Agenda (the “**Agenda**”) of the Meeting and the entire materials of the Meeting has been uploaded onto the Website of the Company on 14-3-2025 (the fourteenth day of March of the year two thousand twenty five), including the 2024 (two thousand twenty four) Annual Report, the 2024 (two thousand twenty four) Sustainability Report, the 2024 (two thousand twenty four) Annual Financial Statement Publication, the Curriculum Vitae of the proposed Public Accountant (hereinafter will be referred to as the “**AP**”) and the Profile of the proposed Public Accounting Firm (hereinafter will be referred to as the “**KAP**”), the Curriculum Vitae of the candidates Members of the Board of Commissioners (Reappointment), the Curriculum Vitae of the candidates Members of the Board of Directors (Reappointment and New Appointment), Summary of the Action Plan (Recovery Plan), Information Disclosure regarding the Plan

for the Repurchase of Shares including the Plan for the Transfer of Shares Resulting from the Repurchase of Shares, the Report on Sustainable Financial Action Plan (RAKB) of the Company, the Code of Conduct of the Meeting, the Form of Power of Attorney for the Meeting, Illustration Video on the Procedure for Electronic Voting at the Meeting Venue and eASY.KSEI Guidelines for the Shareholders (including the guidance for Electronic Voting via eASY.KSEI Application or “e-Voting eASY.KSEI”)-----

- whereas up to 7 (seven) calendar days prior to the summoning for the Meeting, the Board of Directors of the Company did not receive any proposal from the shareholders, regarding other matters to be included into the Agenda of the Meeting, as stipulated 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 advertisement of the summoning, the Meeting will be convened with the following Agenda:-----

1. The Approval over the Annual Report and the Ratification of the Consolidated Financial Statement of the Company for the Financial Year Ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four).-----
2. The Stipulation on the Utilization of Profit of the Company for the Financial Year Ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four).-----
3. The Appointment of AP and KAP for the 2025 (two thousand twenty five) Financial Year and the Stipulation of Honorarium as well as Other Requirements in relation to such Appointment.-----
4. The Reappointment of mrs. VERA HANDAJANI (in the Resident Identification Card is written as **VERA HANDAYANI**) aforesaid as the Commissioner of the Company.-----
5. The Reappointment of mrs. LANI DARMAWAN aforesaid as the President Director of the Company.-----
6. The Reappointment of mister JOHN SIMON aforesaid as the Director of the Company.-----
7. The Reappointment of mister LEE KAI KWONG aforesaid as the Director of the Company.-----
8. The Reappointment of mister RUSLY JOHANNES aforesaid as the Director of the Company.-----

9. The Reappointment of mister JONI RAINI aforesaid as the Director of the Company.-----
10. The Reappointment of mister HENKY SULISTYO aforesaid as the Director of the Company.-----
11. The Reappointment of mister NOVIADY WAHYUDI aforesaid as the Director of the Company.----
12. The Approval over the Change of Composition of the Board of Directors of the Company.-----
13. The Stipulation on the Amount of Salary or Honorarium, and Other Allowances for the Board of Commissioners and the Sharia Supervisory Board, as well as the Salary, Allowances, and *Tantiem*/Bonus for the Board of Directors of the Company.-----
14. The Approval over the Update on Recovery Action Plan (Recovery Plan) of the Company.-----
15. The Approval over the Repurchase of Shares of the Company and the Plan for its Transfer.-----
16. Miscellaneous (these agenda do not require approval of the Meeting):-----
  - a. The Report on the Sustainable Financial Action Plan (RAKB) of the Company;-----
  - b. The Accountability Report on the Utilization of Funds Resulting from:-----
    1. Sustainable Sukuk Mudharabah I Phase II of the Year 2019 (two thousand nineteen) Series C;-----
    2. Sustainable Bond III Phase I of the Year 2019 (two thousand nineteen) Series C; and-----
    3. Sustainable Subordinated Bond I Phase I of the Year 2019 (two thousand nineteen);-----
  - c. The Report on the End of Term of Office and the Reappointment of the Members of the Audit Committee of the Company-----
  - d. The Report on the Realization of Transfer over the Repurchase of Shares of the Company;-----

- Then, the appearer mister DIDI SYAFRUDDIN YAHYA as the President Commissioner aforesaid has been designated by the Board of Commissioners to lead the Meeting as the Chairman of the Meeting by virtue of the "Circular Resolution of the Board of Commissioners" of the Company dated 12-3-2025 (the twelfth day of March of the year two thousand twenty five) number 013/DEKOM/KP/III/2025,

privately drawn up, and the copy of which is attached to the minutes of this deed, as such in accordance with the provision Article 12 paragraph 12.3 of the Articles of Association of the Company.--

- Then, the Chairman of the Meeting gives opportunity to mister NOVAN AMIRUDIN aforesaid as the Commissioner of the Company, in accordance with the provision of Article 39 paragraph 3 of POJK 15/2020;-----

- mister NOVAN AMIRUDIN as the Commissioner of the Company aforesaid presents the illustration on the General Condition of the Company in the Year 2024 (two thousand twenty four) which is basically as following:-----

“Up to the end of the year 2024 (two thousand twenty four), CIMB Niaga has provided comprehensive banking services to 8.5 million (eight point five million) clients from various segments, both individual and business client segments. In carrying out its business, the Company was supported by 12,004 (twelve thousand four) employees, 407 (four hundred seven) branch office networks, 3,265 (three thousand two hundred sixty five) ATMs, more than six hundred thousand point-of-sale (hereinafter will be referred to as “**POS**”) networks, Electronic Data Capture (the “**EDC**”), and Quick Response (hereinafter will be referred to as “**QR**”).-----

The Company also provided banking services via digital banking channels with various innovative services. Up to the end of the year 2024 (two thousand twenty four), CIMB Niaga had 3.4 million (three point four million) users of OCTO Mobile mobile banking application, 1.9 million (one point nine million) users of OCTO Clicks Internet banking services, and 5.8 million (five point eight million) users of e-wallet, OCTO Pay.-----

On 31-12-2024 (the thirty first day of December of the year two thousand twenty four), the total assets and equity of CIMB Niaga are recorded respectively in the amount of Rp360 trillion (three hundred sixty trillion rupiah) and Rp53 trillion (fifty three trillion rupiah) placing CIMB Niaga as the 2<sup>nd</sup> (second) largest private bank in Indonesia. The Company also constitutes the bank with the largest Sharia Business Unit (hereinafter will be referred to as “**UUS**”) in Indonesia from the perspective of assets. The total distributed credits were recorded to reach Rp228 trillion (two

hundred twenty eight trillion rupiah), meanwhile the collected savings of the clients reached Rp261 trillion (two hundred sixty one trillion rupiah). The Company is a profitable bank with solid capital position. This is demonstrated by the performance of Return on Equity (hereinafter will be referred to as “**ROE**”) in the year 2024 (two thousand twenty four) totaling to 14.3% (fourteen point three percent) and the Capital Adequacy Ratio (hereinafter will be referred to as “**CAR**”) totaling to 23.3% (twenty three point three percent). And finally, in line with the commitment of the Company in the sustainability sector, the Company has successfully reached a number of significant developments in the year 2024 (two thousand twenty four), among others, recorded sustainable financing position in the amount of Rp59 trillion (fifty nine trillion rupiah), or representing 25.9% (twenty five point nine percent) of the total credit of the Company.-----

The Report on the course of business and the annual financial statement of the Company for the financial year of 2024 (two thousand twenty four) will be presented on the First Agenda of this Meeting.”-----

- whereas in the Meeting, have been present or represented the holders/owners of 23,875,505,440 (twenty three billion eight hundred seventy five million five hundred five thousand four hundred forty) shares or representing 94.9618% (ninety four point nine six one eight percent) of the total number of the entire shares with valid voting rights which have been issued by the Company (both class A shares and class B shares) entirely totaling to 25,142,205,843 (twenty five billion one hundred forty two million two hundred five thousand eight hundred forty three) shares; with due regards to the Register of Shareholders of the Company on 13-3-2025 (the thirteenth day of March of the year two thousand twenty five) up to 16.00 WIB (sixteen zero zero Western Indonesia Standard Time).-----

- thus therefore, the prescribed quorum in the Articles 13.1.a and 13.6.a of the Articles of Association of the Company have been complied with, the attendance quorum for the Agenda of the Meeting, which is the Meeting is attended by the shareholders representing more than 1/2 (one-half) of the total number of the entire shares which have been issued by the Company with valid voting rights.-----

- then, the Chairman of the Meeting open the Meeting officially at 14.28 WIB (twenty eight minutes past

fourteen Western Indonesia Standard Time) by notifying to the Meeting;-----

- whereas based on Article 13 paragraph 13.2 of the Articles of Association of the Company and the Code of Conduct of the Meeting which have been presented, all resolutions of the Meeting will be adopted based on deliberation to reach a consensus. In the effort to ensure that deliberation to reach a consensus can be achieved by continue maintaining independency and confidentiality of the Shareholders in the vote casting process, then, the voting will be carried out in private and electronically;-----

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

**“The Approval over the Annual Report and the Ratification over the Consolidated Financial Statement of the Company for the Financial Year Ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four).”-----**

- The Chairman of the Meeting gives the opportunity to mrs. LANI DARMAWAN aforesaid as the President Director of the Company to present Brief Explanation regarding the Course of Business of the Company in the Financial Year of 2024 (two thousand twenty four) and followed by mister LEE KAI KWONG aforesaid as the Strategic, Finance, and Strategic Procurement and Admin Property Director (hereinafter will be referred to as “**SPAPM**”) to present Brief Explanation regarding the Financial Statement of the Company for the Financial Year of 2024 (two thousand twenty four).-----

- Then, mrs. LANI DARMAWAN aforesaid, in her capacity as the President Director of the Company presents Brief Explanation regarding the Course of Business of the Company in the Financial Year of 2024 (two thousand twenty four), which is basically further explained by using “**Infocus**”, which is as following:-----

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

Dear distinguished Ladies and Gentlemen of the Shareholders or the Proxies of the Shareholders and dear attendees, good afternoon and best wished for all of us. -----

Firstly, I would like to extend my gratitude for your attendance, dear Ladies and Gentlemen, in this Annual General Meeting of Shareholders (hereinafter will be referred to as the “**GMS**”), both

those who are present physically at the Meeting venue and via video conference and those following the live streaming broadcast of the GMS via the website of AKSes KSEI.-----

On this opportunity, allow me to start by firstly presenting Brief Explanation regarding the Course of Business of the Company in the Financial Year of 2024 (two thousand twenty four).-----

Dear Ladies and Gentlemen of the Shareholders, in the midst of domestic economic condition which is still challenging in the year 2024 (two thousand twenty four), the National Banking Industry recorded the growth of clients/third parties' savings (hereinafter will be referred to as "**DPK**") totaling to 4.5% (four point five percent). In the same period, the Company successfully recorded a higher growth of Clients Savings, twice the growth of Banking industry DPK, which is at the level of 10.5% (ten point five percent). The Company also successfully increased the low cost fund ratio/Current Account and Savings Account Ratio (hereinafter will be referred to as the "**CASA ratio**") to become 66% (sixty six percent), which is also higher than CASA ratio of the Industry at the level of 63.4% (sixty three point four percent). On the other hand, in the year 2024 (two thousand twenty four), the credit of the national Banking Industry increased 10.4% (ten point four percent). CIMB Niaga, on the same period, successfully recorded credit growth of 6.9% (six point nine percent) as the consequences of the strategies and commitments of the Company to focus on the growth of high quality and profitable credit portfolio. This strategy has yielded good result with the continuing decline of the Non-Performing Loan ratio/Non-Performing Loan Gross (hereinafter will be referred to as "**Gross NPL**") of the Company which in the year 2024 (two thousand twenty four) was at the level of 1.8% (one point eight percent), lower than the gross NPL of the Banking Industry at 2.2% (two point two percent).-----

The Year 2024 (two thousand twenty four) constitutes the last year in the long term strategic implementation both at the level of CIMB Group with Forward23+ and at the level of CIMB Niaga with 5 (five) Pillars Strategy. This page demonstrates that the disciplined execution of 5 (five) Pillars Strategy by the management and CIMB Niaga personnel have yielded healthy growth in the Pre-Provisioning Operating Profit (hereinafter will be referred to as "**PPOP**"), amidst the

challenging business environment which we faced during the period of 2019 (two thousand nineteen) up to 2024 (two thousand twenty four). One of the important factors driving the profit growth performance of the Company was the capability of the Company to manage the operational expenses. We successfully maintained the growth of operational expenses under control during the implementation period of the 5 (five) pillars strategy, amidst the Company's strategic decision to continue investing in technology. This matter, combined with continuous improvements on assets quality, which is reflected from NPL ratio and cost of credit ratio (hereinafter will be referred to as "**COC**") which are continuously declining, has yielded sustainable net profit growth, with the average net profit growth/Compounded Annual Growth Rate (hereinafter will be referred to as "**CAGR**") in the period of 2019 (two thousand nineteen) up to 2024 (two thousand twenty four) totaling to 11.3% (eleven point three percent). As the result, ROE of the Company demonstrated increasing trend, which enable us to reach the ROE target of 15% (fifteen percent) in the year 2023 (two thousand twenty three), 1 (one) year faster than our plan, by continue maintaining strong capital position.-----

One of the key factors enabling us to achieve sustainable performance is our commitment to provide the best experience for the clients, supported by the application of appropriate digital strategy. The Company's investment in digital capability has generated rapidly increasing client digital penetration as well as much better customer engagement. As demonstrated on this slide, digital penetration significantly increased from the level 23.8% (twenty three point eight percent) in the year 2019 (two thousand nineteen) to become 71% (seventy one percent) in the year 2024 (two thousand twenty four), meanwhile the customer engagement, which is measured by transaction frequency and transaction value parameters via OCTO Mobile have increased respectively ninefold and sixfold in the last 5 (five) years.-----

Eventually, our continuous efforts in this sector have resulted in better experience and clients' loyalty, made us getting the highest Net Promoter Score (hereinafter will be referred to as "**NPS**") in consumer banking market in Indonesia.-----

We can further present that CIMB Niaga's performance achievements in the year 2024 (two thousand twenty four) was closely related to the Bank's commitment to continue improving the Good Corporate Governance practices, in line with the best practices both on national and international scale.-----

CIMB Niaga also puts sustainability as one of the priorities in carrying out our business activities. In the year 2024 (two thousand twenty four), together with CIMB Group, we strengthened our commitment through setting decarbonization interim target for six economic sectors. CIMB Niaga also as one of national banks appointed by OJK to carry out climate scenario analysis pilot project and to report the result via Climate Scenario Analysis to OJK in mid-2024 (two thousand twenty four). In the future, we will continue encouraging the implementation and adoption of sustainable business models among business actors. Since we believe that sustainability does not only require effort and innovation from the bank, but also collaboration from all stakeholders to preserve the earth's sustainability towards a better future to be passed on to the next generation.-----

- Then, mister LEE KAI KWONG aforesaid in his capacity aforesaid presents the Brief Explanation on the Financial Performance in the Financial Year of 2024 (two thousand twenty four), which is principally further explained by using "**Infocus**", which is as following:-----

"Good afternoon, Ladies and Gentlemen of the shareholders and attendees.-----

I will continue with the Brief Explanation regarding the Financial Statement of the Company for the financial year of 2024 (two thousand twenty four).-----

Firstly, with regard to the Summary on the Consolidated Balance Sheet of the Company on 31-12-2024 (the thirty first day of December of the year two thousand twenty four):-----

- The Credit Position distributed by the Company at the end of 2024 was recorded to have grown healthily totaling to 6.9% (six point nine percent) to become Rp228 trillion (two hundred twenty eight trillion rupiah) from Rp213.4 trillion (two hundred thirteen point four trillion rupiah) in the year 2024 (two thousand twenty four) which is primarily driven by the

growth of Car Loan (hereinafter will be referred to as “**KPM**”) which grew 26% (twenty six percent), Small and Medium Scale Business (hereinafter will be referred to as “**UKM**”) loan which grew 9.1% (nine point one percent), and the Corporate segment loan which grew 8.3% (eight point three percent);-----

- The position of placement on Government Bonds and Securities increased 17.3% (seventeen point three percent) in line with the optimization of the Company’s Treasury on the assets generating better risk-adjusted return;-----
- Overall, the Total Assets of the Company were recorded to have increased 7.7% (seven point seven percent) to become Rp360 trillion (three hundred sixty trillion rupiah);-----
- From the perspective of Liabilities, the total Clients’ Deposit grew 10.5% (ten point five percent), or higher compared to the growth of Third Parties’ Fund (hereinafter will be referred to as “**DPK**”) of banking industry which is totaling to 4.5% (four point five percent). This growth of Client’s Deposit Fund of the Company was supported by the growth of Giro which grew 25.4% (twenty five point four percent);-----
- Total Equity of the Company at the end of 2024 (two thousand twenty four) was recorded to have grown 7.7% (seven point seven percent) to become Rp53 trillion (fifty three trillion rupiah) from Rp49.2 trillion (forty nine point two trillion rupiah) at the end of 2023 (two thousand twenty three);-----

The following is the Summary on the Consolidated Profit and Loss Statement of the Company for the financial year of 2024 (two thousand twenty four);-----

- The Company successfully booked Operating Income in the amount of Rp18.9 trillion (eighty point nine trillion rupiah) throughout the year 2024 (two thousand twenty four), increased by 0.7% (zero point seven percent) compared to the year 2023 (two thousand twenty three). This matter was caused by Net Interest Income which slightly decreased by 0.6% (zero point six percent) to become Rp13.3 trillion (thirteen point three trillion rupiah) and Non-Interest Income which grew 4% (four percent) to become Rp5.7 trillion (five point

seven trillion rupiah).-----

- Various efficiency initiatives including internal process digitalization have positive impact on the Operating Expenses of the Company which is remained under control and decreased by 0.5% (zero point five percent) to become Rp8.4 trillion (eighty point four trillion rupiah). The Company successfully maintained the growth of the Operating Expenses to remain lower or below the growth level of the Operating Income.-----
- Meanwhile, as the positive impact of the asset quality improvement, the Provisional Expenses decreased by 10% (ten percent) to become Rp1.8 trillion (one point eight trillion rupiah).-----
- In overall, the Net Profit of the Company in the year 2024 (two thousand twenty four) grew positively by 5.4% (five point four percent) to become Rp6.8 trillion (six point eight trillion rupiah).-----

Next, I will present the Summary on the Consolidated Financial Ratio in the year 2024 (two thousand twenty four):-----

- Firstly, the Company successfully recorded the profitability level of the Return on Asset (hereinafter will be referred to as “**ROA**”) and good ROE which are respectively at the level of 2.5% (two point five percent) and 14.3% (fourteen point three percent) slightly decreased compared to the year 2023 (two thousand twenty three) which was caused by Cost of Fund pressure which was still quite high in the national Banking industry.-----
- In line with the cost of fund which was remaining high, the Net Interest Margin (hereinafter will be referred to as “**NIM**”) of the Company was recorded to have decreased to become 4.1% (four point one percent).-----
- Meanwhile, the contribution of Non-Interest Income towards the Operating Income has increased to become 29.9% (twenty nine point nine percent).-----
- The Cost to Income Ratio (hereinafter will be referred to as “**CIR**”) was improving to become 44.3% (forty four point three percent).-----

- And then the low cost fund ratio/CASA ratio has also significantly increased to become 66% (sixty six percent).-----
- From the perspective of liquidity, the Loan to Deposit Ratio (hereinafter will be referred to as "LDR") was continued maintained at the level of 86.3% (eighty six point three percent), therefore, provided room for the Company to continue growing in the future.-----
- Then, the Gross Non-Performing Loan/NPL Ratio has been successfully suppressed from 2% (two percent) to become 1.8% (one point eight percent) with the NPL Coverage remained to be maintained at prudent level of 270% (two hundred seventy percent).-----
- In line with the improvement of asset quality, the credit fee/COC also decreased again by 1.0% (one point zero percent) to become 0.8% (zero point eight percent).-----
- And finally, the Bank's capitalization was at a strong position with the Capital Adequacy Ratio/CAR at the level of 23.3% (twenty three point three percent).-----

Thus therefore, our brief explanation over the Consolidated Financial Statement of the Company for the financial year 2024 (two thousand twenty four).-----

- Then, the Chairman of the Meeting in his capacity as the President Commissioner of the Company will present the Report on the Supervisory Duties of the Board of Commissioners, including the Committees of the Board of Commissioners, and the supervisory of the Sharia Supervisory Board towards sharia business activities of the Company during the Financial Year of 2024 (two thousand twenty four).-----
- The Chairman of the Meeting in his capacity as the President Commissioner of the Company, representing the Board of Commissioners and the Sharia Supervisory Board of the Company provides explanation regarding the Report on the Supervisory of the Board of Commissioners, including the Committees of the Board of Commissioners, and the supervisory of the Sharia Supervisory Board towards sharia business activities of the Company during the financial year of 2024 (two thousand twenty four) which was principally further explained by using "Infocus", which is as following:-----

"Through this Report on the Supervisory of the Board of Commissioners for the financial year of 2024 (two thousand twenty four), I, representing the Board of Commissioners, will describe

various matters related to the implementation of duties and responsibilities, among other, our assessment towards the performance of the Board of Directors, the supervisory towards the implementation of strategies, outlook on business prospects composed by the Board of Directors, and the application of Bank's governance during the year 2024 (two thousand twenty four).-----

Amidst the quite challenging economic situation and industry throughout the year 2024 (two thousand twenty four), the Company remained capable of maintaining its position as the 2<sup>nd</sup> (second) largest private bank in Indonesia in terms of its assets, with total assets at the end of 2024 (two thousand twenty four) in the amount of Rp360 trillion (three hundred sixty trillion rupiah) as well as successfully booked credit in the amount of Rp228 trillion (two hundred twenty eight trillion rupiah), grew 6.9% (six point nine percent) compared to the year 2023 (two thousand twenty three). This good growth of assets and credits was driven by the clients' deposits which grew 10.5% (ten point five percent) to become Rp261 trillion (two hundred sixty one trillion rupiah), or grew higher if compared to the growth of clients' deposit at the national banking industry.-----

The Consolidated Net Profit of the Company for the financial year of 2024 (two thousand twenty four) grew 5.4% (five point four percent) to become Rp6.8 trillion (six point trillion rupiah), which once again constitutes the highest net profit achievement in the history of CIMB Niaga. This continuously growing profit performance has been successfully achieved in line with the improvement of asset quality which can be perceived from the gross Non-Performing Loan/NPL ratio which decreased again to the level of 1.8% (one point eight percent), lower than the NPL of the National Banking Industry. In terms of capitalization, the Capital Adequacy Ratio/CAR was successfully maintained at strong level of 23.3% (twenty three point three percent).-----

Perceiving this achievement, the Board of Commissioners considers the Board of Directors has carried out its duties and responsibilities as well as has well responded to the challenges and opportunities throughout the year 2024 (two thousand twenty four).-----

The Board of Commissioners considers the Board of Directors has very well succeeded in implementing the Bank's strategies and policies which have always been applied through 5 (five) Pillars of Strategy, which are consisting of:-----

- 1) Focus on Main Expertise;-----
- 2) Improvement of CASA;-----
- 3) Disciplined in Cost Management;-----
- 4) Capital Preservation and Balanced Risk Culture; and-----
- 5) Utilization of Information Technology. Up to the end of the year 2024 (two thousand twenty four);-----

We see that the five pillars are capable of answering challenges and needs of the Bank in achieving business objectives.-----

Furthermore, the Board of Commissioners is of the opinion that the Business Prospect in the year 2025 (two thousand twenty five) which is composed by the Board of Directors as set out in the Bank's Business Plan (hereinafter will be referred to as "RBB") has been well and realistically organized, in line with the directions and objectives of the Bank. This is based on, among others, the projection on clients' deposit growth in the year 2025 (two thousand twenty five) within the range of 5%-8% (five percent up to eight percent), credit growth of 4%-7% (four percent up to seven percent), and an increase of CASA ratio within the range of 62%-68% (sixty two percent up to sixty eight percent). The Board of Commissioners also appreciates the Board of Directors for continue maintaining the commitment to high quality growth prioritizing the prudential principles as well as the commitment to continue investing in technology to improve productivity, operational efficiency, and clients' experience.-----

We also view that CIMB Niaga needs to continue proactively anticipating the arising risks from global economic and financial market dynamics by adopting more robust risk management strategies, strengthening business portfolio, as well as expanding products and services diversification to ensure sustainable stability and growth.-----

The Board of Commissioners also gives high appreciation for various sustainable application efforts which have been performed by the Company in the year 2024 (two thousand twenty four), in line with the upheld sustainable financial visions and missions. Some of the achievements which deserve appreciation are, among others:-----

A. Related to Climate Action:-----

1. The Reduction in Greenhouse Gas (hereinafter will be referred to as “**GRK**”) emission carbon footprint for scope 1 (one) and 2 (two) by 11% (eleven percent) compared to the previous year;-----
2. The utilization of renewable energy through the purchase of Renewable Energy Certificate (hereinafter will be referred to as “**REC**”), including the utilization of solar energy;-----
3. The Company starts to prepare the adoption of International Financial Reporting Standards/IFRS Sustainability Disclosure Standards (IFRS S1 and S2) in the composition of the 2024 (two thousand twenty four) Sustainability Report;-----
4. The reporting to OJK related to the result of Climate Scenario Analysis;-----
5. The issuance of the Operational Policy on GRK Net Zero Emission.-----

B. Related to Sustainable Finance, the Company recorded credit portfolio in the amount of Rp228 trillion (two hundred twenty eight trillion rupiah), in which 25.9% (twenty five point nine percent) of the total portfolio aforesaid constitutes financing in the Category of Sustainable Business Activities (hereinafter will be referred to as “**KKUB**”) distributed by the Company.-----

The Board of Commissioners hopes that these positive achievements can be continued and improved in the future. This is also anticipated to strengthen the long term commitment of the Company to achieve net zero emission in the year 2050 (two thousand fifty), supporting the transition towards low carbon economy, as well as contributing to the achievement of the Sustainable Development Objectives (hereinafter will be referred to as “**TPB**”) and the target of

Indonesian Enhanced Nationally Determined Contribution (hereinafter will be referred to as “**ENDC**”).-----

Eventually, the Board of Commissioners also considers that the implementation of Good Corporate Governance (hereinafter will be referred to as “**GCG**”) principles has been well-implemented by the Company, even so in several aspects have exceeded the provisions of the regulator (beyond compliance), which in the end will also support the achievement of positive performance and improvement of stakeholders’ trust.-----

Then, representing the Sharia Supervisory Board (hereinafter will be referred to as “**DPS**”) of the Company, hereby we also present the Report on the Supervisory of the Sharia Supervisory Board.-----

Throughout the year 2024 (two thousand twenty four), the Sharia Supervisory Board – Sharia Business Unit (UUS) of CIMB Niaga has performed its duties and responsibilities to carry out supervisory and to provide advices as well as recommendations which can boost performance improvement of UUS of CIMB Niaga.-----

On 31-12-2024 (the thirty first day of December of the year two thousand twenty four), the total assets of UUS of CIMB Niaga were recorded to grow 7.6% (seven point six percent) to become Rp67.5 trillion (sixty seven point five trillion rupiah). This asset growth is in line with the growth of the Company’s sharia financing which was recorded to increase by 9.1% (nine point one percent) to become Rp60.3 trillion (sixty point three trillion rupiah). The focus of sharia financing growth remains directed towards the growth in the business segment which becomes the focus of the Company, which is the retail segment which covers consumers and UKM segments. As the result, the retail financing composition is maintained at the level of 60.8% (sixty point eight percent). Meanwhile the clients’ deposits are recorded of growing significantly by 21.7% (twenty one point seven percent) to become Rp54.7 trillion (fifty four point seven trillion rupiah) driven by low fund/CASA which grew 22.9% (twenty two point nine percent) and resulting in an increase of low fund ratio/CASA at the level of 59.1% (fifty nine point one percent). Furthermore, in terms of

asset quality, the gross Non-Performing Financing/NPF Ratio of UUS of CIMB Niaga increased to the level of 1.7% (one point seven percent), however, it still remains under the gross NPF of the national Sharia Banking Industry which is at the level of 2.1% (two point one percent).-----

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

Thus, we present this Report on the Supervisory of the Board of Commissioners, the full report can be seen on the Annual Report of the Company for the financial year of 2024 (two thousand twenty four). Thank you.”-----

- after the Chairman of the Meeting in his capacity as the President Commissioner of the Company presents the Report on the Supervisory of the Board of Commissioners, including the Committees of the Board of Commissioners, and the supervisory of the Sharia Supervisory Board towards the sharia business activities of the Company during the financial year of 2024 (two thousand twenty four), then, the Chairman of the Meeting presents the proposal for the resolution on the First Agenda of the Meeting, as presented in the following broadcast:-----

- “1. Approve the Annual Report of the Company for the financial year ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four);-----
2. Ratify the Consolidated Financial Statement of the Company for the financial year ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four) which has been audited by KAP “RINTIS, JUMADI, RIANTO & Rekan” (member firm of PricewaterhouseCoopers Global Network) as stated in its report dated 18-2-2024 (the eighteenth day of February of the year two thousand twenty four), with the opinion that “the Consolidated Financial Statement fairly presents, in all material respects, the consolidated financial position of the Group on 31-12-2024 (the thirty first day of December of the year two thousand twenty four), as well as the consolidated financial performance and its consolidated cash flow for the year ended on such date, in

accordance with the Financial Accounting Standard in Indonesia;-----

3. Ratify the Report on the Supervisory of the Board of Commissioners and the Sharia Supervisory Board for the financial year ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four); and-----
4. Give full release and discharge over the liability (“*volledig acquit et décharge*”) to the members of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board of the Company, for the management and the supervisory which have been performed during the financial year of 2024 (two thousand twenty four), to the extent that such management and supervisory actions are reflected in the Annual Report of the Company for the financial year ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four).”-----

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

**“Stipulation on the utilization of Profit of the Company for the Financial Year ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four).”-----**

- The Chairman of the Meeting gives the opportunity to mister LEE KAI KWONG aforesaid in his capacity as the Strategy, Finance, and SPAPM Director of the Company to present the explanation regarding the Second Agenda of the Meeting.-----

- And then, mister LEE KAI KWONG aforesaid in his capacity as the Strategy, Finance, and SPAPM Director of the Company presents the explanation regarding the Second Agenda, which is basically as following:-----

“Dear distinguished Ladies and Gentlemen, hereby I present that for the financial year ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four), the Company (in this case only the Company itself) has booked net profit in the amount of Rp6.525.665.641.690,00 (six trillion five hundred twenty five billion six hundred sixty five million six hundred forty one thousand and six hundred ninety rupiah).-----

Then, in accordance with the Circular Resolution of the Board of Directors and the Circular Resolution of the Board of Commissioners, over the net profit in the financial year of 2024 (two thousand twenty four) aforesaid, the utilization of which has been proposed as can be viewed on the presentation screen.”-----

- After listening to the explanation of the Board of Directors on the Second Agenda of the Meeting, then, the Chairman of the Meeting presents the proposal for the resolution for the Second Agenda of the Meeting, as has been presented in the display as following:-----

“Approve the utilization of the Net Profit of the Company (only the Company itself) for the Financial Year ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four) in the amount of Rp6.525.665.641.690,00 (six trillion five hundred twenty five billion six hundred sixty five million six hundred forty one thousand six hundred ninety rupiah) (the “**Net Profit of the Company for the Financial Year of 2024 – two thousand twenty four**”), to:-----

1. Be distributed as final cash dividend at the highest totaling to 60% (sixty percent) of the Net Profit of the Company for the Financial Year of 2024 or at the most in the amount of Rp3.915.399.384.014,00 (three trillion nine hundred fifteen billion three hundred ninety nine million three hundred eighty four thousand fourteen rupiah) (gross), with the following schedule:-----

- a. Announcement on the Schedule and Procedure for the Distribution of Dividend: 14-4-2025 (the fourteenth day of April of the year two thousand twenty five);-----
- b. Cum Dividend at Regular Market and Negotiation Market: 23-4-2025 (the twenty third day of April of the year two thousand twenty five);-----
- c. Ex Dividend at Regular Market and Negotiation Market: 24-4-2025 (the twenty fourth day of April of the year two thousand twenty five);-----
- d. Cum Dividend at Cash Market: 25-4-2024 (the twenty fifth day of April of the year two thousand twenty five);-----
- e. Recording Date for the eligible shareholders: 25-4-2025 (the twenty fifth day of April

of the year two thousand twenty five);-----

f. Ex Dividend at Cash Market: 28-4-2025 (the twenty eighth day of April of the year two thousand twenty five).-----

g. Distribution of Cash Dividend for the Financial Year of 2024: 14-5-2025 (the fourteenth day of May of the year two thousand twenty five);-----

and grant power of attorney to the Board of Directors to stipulate the procedure for the distribution of cash dividend aforesaid in accordance with the prevailing provisions in the Capital Market sector.-----

2. Not setting aside as reserves, bearing in mind the mandatory minimum reserves requirement as stipulated in Article 70 of the Company Law has been fulfilled;-----

3. Book the remaining Net Profit of the Company for the Financial Year of 2024 (two thousand twenty four), after subtracted by the distribution of dividend, as the retained earnings in the amount of Rp2.610.266.256.676,00 (two trillion six hundred ten billion two hundred sixty six million two hundred fifty six thousand six hundred seventy six rupiah) to finance the business activities of the Company.”-----

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

**“The Appointment of AP and KAP for the Financial Year of 2025 (two thousand twenty five) and the Stipulation of Honorarium as well as Other Requirements related to such Appointment.”-----**

- The Chairman of the Meeting gives the opportunity to mister DODY BUDI WALUYO aforesaid as the Independent Commissioner and also as the Chairman of the Audit Committee of the Company to present the explanation regarding the Third Agenda of the Meeting.-----

- and then, mister DODY BUDI WALUYO in his capacity as aforesaid, presents the explanation regarding the Third Agenda, which is principally as following:-----

“Hereby I present that the audit over the Consolidated Financial Statement of the Company for the financial year of 2024 (two thousand twenty four) has been carried out by KAP “RINTIS,

JUMADI, RIANTO & Rekan” (member firm of PricewaterhouseCoopers Global Network).-----

Next, in accordance with the Recommendation of the Audit Committee on 10-3-2025 (the tenth day of March of the year two thousand twenty five) which has been approved based on the Circular Resolution of the Board of Commissioners dated 12-3-2025 (the twelfth day of March of the year two thousand twenty five), it is proposed to the Meeting to appoint Mister JIMMY PANGESTU and KAP “RINTIS, JUMADI, RIANTO & Rekan” (member firm of PricewaterhouseCoopers Global Network), who are respectively registered at OJK as AP and KAP or other Public Accountant in the same KAP, in the event the relevant individual is permanently unavailable, to carry out the audit over the Consolidated Financial Statement of the Company for the Financial Year of 2025 (two thousand twenty five) and the Stipulation of Honorarium as well as other requirements in relation to such Appointment.-----

Following, we display the profile of the proposed AP (Mister JIMMY PANGESTU) and KAP as have been uploaded on the website of the Company.-----

- Then, in the Meeting, being displayed the Curriculum Vitae of mister JIMMY PANGESTU aforesaid (AP), and the Company Profile of the Public Accounting Firm of “RINTIS, JUMADI, RIANTO & Rekan”;--

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

“1. Approve the appointment of JIMMY PANGESTU and KAP “RINTIS, JUMADI, RIANTO & Rekan” (member firm of PricewaterhouseCoopers Global Network) who are respectively registered at OJK as AP and KAP, or other AP in the same KAP, in the event that the relevant individual is permanently unavailable to carry out the audit over the Consolidated Financial Statement of the Company for the Financial Year of 2025 (two thousand twenty five);-----

2. Approve the stipulation of honorarium of KAP for the annual audit fee over the Consolidated Financial Statement of the Company for the Financial Year of 2025 (two thousand twenty five) at the most in the amount of Rp10.263.768.320,00 – ten billion two

hundred sixty three million seven hundred sixty eight thousand three hundred twenty rupiah – (exclusive of the Value Added Tax – hereinafter will be referred to as “VAT”, Operating Expenses – hereinafter will be referred to as “OPE”);-----

3. Approve the delegation of authority to the Board of Commissioners of the Company to appoint other AP and KAP, in the event that the appointed AP and/or KAP could not complete the providing of audit services or are permanently unavailable to carry out the audit over the Consolidated Financial Statement of the Company for the Financial Year of 2025 (two thousand twenty five). Over the delegation of authority aforesaid will be applicable the following provisions:-----

a. Other KAP appointed by the Board of Commissioners of the Company aforesaid must constitute one of the big four KAP in Indonesia;-----

b. the appointment aforesaid must be based on the recommendation of the Audit Committee of the Company;-----

c. the amount of honorarium and other requirements for the appointment of other KAP aforesaid must be stipulated in a competitive and fair manner;-----

d. there is not any objection from OJK; and-----

e. the appointment aforesaid does not contradict with the prevailing laws and regulations; and-----

4. Approve the granting of power of attorney to the Board of Directors of the Company to take any actions considered necessary in relation to the appointment of AP and KAP, including but not limited to, the proceeding of the meeting and the execution of the appointment letter for AP dan KAP.”-----

IV. Entering **the Fourth, Fifth, Sixth, Seventh, Eighth, Ninth, Tenth, Eleventh, and Twelfth Agenda** of the Meeting which are:-----

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

The Reappointment of mrs. VERA HANDAJANI (in the Resident Identification Card is

written as **ERA HANDAYANI** aforesaid as the Commissioner of the Company;-----

- b. The Fifth Agenda of the Company, which is:-----  
The Reappointment of mrs. LANI DARMAWAN aforesaid as the President Director of the Company;-----
- c. The Sixth Agenda of the Meeting, which is:-----  
The Reappointment of mister JOHN SIMON aforesaid as the Director of the Company;----
- d. The Seventh Agenda of the Meeting, which is:-----  
The Reappointment of mister LEE KAI KWONG aforesaid as the Director of the Company;
- e. The Eighth Agenda of the Meeting, which is:-----  
The Reappointment of mister RUSLY JOHANNES aforesaid as the Director of the Company;-----
- f. The Ninth Agenda of the Meeting, which is:-----  
The Reappointment of mister JONI RAINI aforesaid as the Director of the Company;-----
- g. The Tenth Agenda of the Meeting, which is:-----  
The Reappointment of mister HENKY SULISTYO aforesaid as the Director of the Company;-----
- h. The Eleventh Agenda of the Meeting, which is:-----  
The Reappointment of mister NOVIADY WAHYUDI aforesaid as the Director of the Company;-----
- i. The Twelfth Agenda of the Meeting, which is:-----  
The Approval on the Change of Composition of the Board of Directors of the Company;----

- The Chairman of the Meeting gives the opportunity to mrs. SRI WIDOWATI aforesaid as the Independent Commissioner and also as the Chairman of the Nomination and Remuneration Committee of the Company to present the explanation and proposals for the 4<sup>th</sup> (fourth) Agenda up to the 12<sup>th</sup> (twelfth) Agenda of the Meeting;-----

- Then, mrs. SRI WIDOWATI in his capacity aforesaid presents the explanation regarding the Fourth

Agenda of the Meeting as following:-----

“Dear distinguished Ladies and Gentlemen, with regard to the Fourth Agenda, I can convey that in relation to soon-to-be-expired term of office of one of the members of the Board of Commissioners of the Company at the closing of this Meeting, as well as based on the recommendation of the Nomination and Remuneration Committee which has been approved by the Board of Commissioners of the Company, then, the Company conveys in order to obtain the approval of the Meeting to reappoint mrs. VERA HANDAJANI (in the Resident Identification Card is written as **VERA HANDAYANI**) as the Commissioner of the Company.-----

Next, we display on the presentation screen, the Curriculum Vitae of mrs. VERA HANDAJANI (in the Resident Identification Card is written as **VERA HANDAYANI**) as the Commissioner of the Company who will be reappointed, as following.”-----

- Next, in the Meeting will be displayed the Curriculum Vitae of mrs. VERA HANDAJANI (in the Resident Identification Card is written as **VERA HANDAYANI**) aforesaid as the Commissioner of the Company;-----

- Then, mrs. SRI WIDOWATI in her capacity aforesaid presents the explanation regarding the Fifth Agenda up to the Eleventh Agenda of the Meeting as following:-----

“Next, with regard to the explanation on the Fifth Agenda up to the Eleventh Agenda, I can convey them simultaneously, that in relation to the soon-to-be-expired term of office of 7 (seven) members of the Board of Directors of the Company at the closing of this Meeting, as well as based on the recommendation of the Nomination and Remuneration Committee which has been approved by the Board of Commissioners of the Company, then, the Company submits the application for the approval of the Meeting to reappoint the names as can be seen on the presentation screen.-----

Next, we present on the presentation screen, the Curriculum Vitae of each member of the Board of Directors to be reappointed, as following, all of which will be effective starting as of the closing of this Meeting, in accordance with the explanation on each Agenda of the Meeting as can be

seen on the presentation screen.”-----

- Next, in the Meeting, is being displayed the Curriculum Vitae of:-----

1. mrs. LANI DARMAWAN aforesaid, as the President Director of the Company;-----
2. mister JOHN SIMON aforesaid, as the Director of the Company;-----
3. mister LEE KAI KWONG aforesaid, as the Director of the Company;-----
4. mister RUSLY JOHANNES aforesaid, as the Director of the Company;-----
5. mister JONI RAINI aforesaid, as the Director of the Company;-----
6. mister HENKY SULISTYO aforesaid, as the Director of the Company;-----
7. mister NOVIADY WAHYUDI aforesaid, as the Director of the Company;-----

- Then, mrs. SRI WIDOWATI in her capacity aforesaid presents the explanation regarding the Twelfth Agenda of the Meeting as following:-----

- 1) in relation to the application for resignation of mrs. TJIOE MEI TJUEN as the Director of the Company which was received by the Company by means of her letter dated 3-3-2025 (the third day of March of the year two thousand twenty five), the reason of such resignation is due to her wishes to retire. The resignation aforesaid has been approved by the Board of Commissioners based on the Circular Resolution of the Board of Commissioners Number 013/DEKOM/KP/III/2025 dated 12-3-2025 (the twelfth day of March of the year two thousand twenty five); and-----
- 2) with due regards to the recommendation of the Nomination and Remuneration Committee dated 10-3-2025 (the tenth day of March of the year two thousand twenty five), which has been approved by the Board of Commissioners based on the Circular Resolution of the Board of Commissioners of the Company dated 12-3-2025 (the twelfth day of March of the year two thousand twenty five), to nominate Mister RICO USTHAVIA FRANS as the candidate Director of the Company.-----

Then, the Company presents to the Meeting to obtain approval over the change of composition of the Board of Directors of the Company as described in the explanation on the Twelfth Agenda

which you, Ladies and Gentlemen, can see on the presentation screen.-----

Next, we will display, the Curriculum Vitae of the candidate Director of the Company who will be appointed, as can be seen on the presentation screen.”-----

- Then, in the Meeting, being displayed the Curriculum Vitae of mister RICO USTHAVIA FRANS aforesaid, as the candidate Director of the Company;-----

- Then, mrs. SRI WIDOWATI aforesaid gives the opportunity to mister RICO USTHAVIA FRANS aforesaid, as the candidate Director of the Company to introduce himself to the Meeting;-----

- Then, mister RICO USTHAVIA FRANS aforesaid, as the candidate Director of the Company introduces himself to the Meeting, which is basically as following;-----

“Good afternoon the Shareholders and the Proxies of the Shareholders, as well as the participants of the Meeting who are present today, I am RICO USTHAVIA FRANS.-----

At this occasion on this afternoon, I would like to express my gratitude for the nomination and the trust given to me to serve as the Director of the Company, which will be effective upon obtaining the approval from OJK.”-----

- After mister RICO USTHAVIA FRANS aforesaid introduced himself, mrs. SRI WIDOWATI aforesaid presents the proposal for the resolutions on the Fourth Agenda up to the Twelfth Agenda, as presented in the following display:-----

“1. The proposal for the Fourth Agenda: Approve the reappointment of mrs. VERA HANDAJANI (in the Resident Identification Card is written as **VERA HANDAYANI**) as the Commissioner of the Company, with the term of office effective starting as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective date of her appointment without prejudice to the right of the GMS to dismiss her at anytime in accordance with the provisions of Article 119 Company Law.-----

2. The proposal for the Fifth Agenda: Approve the reappointment of mrs. LANI DARMAWAN as the President Director of the Company, with the term of office effective starting as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective

date of her appointment, without prejudice to the right of the GMS to dismiss her at anytime in accordance with the provisions of Article 105 of the Company Law.-----

3. The proposal for the Sixth Agenda: Approve the reappointment of mister JOHN SIMON as the Director of the Company, with the term of office effective starting as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at anytime in accordance with the provisions of Article 105 of the Company Law.-----
4. The proposal for the Seventh Agenda: Approve the reappointment of mister LEE KAI KWONG as the Director of the Company, with the term of office effective starting as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at any time in accordance with the provisions of Article 105 of the Company Law.-----
5. The proposal for the Eighth Agenda: Approve the reappointment of mister RUSLY JOHANNES as the Director of the Company, with the term of office effective starting as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at anytime in accordance with the provisions of Article 105 of the Company Law.-----
6. The proposal for the Ninth Agenda: Approve the reappointment of mister JONI RAINI as the Director of the Company, with the term of office effective starting as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at anytime in accordance with the provisions of Article 105 of the Company Law.-----
7. The proposal for the Tenth Agenda: Approve the reappointment of mister HENKY SULISTYO as the Director of the Company, with the term of office effective starting as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at

anytime in accordance with the provisions of Article 105 of the Company Law.-----

8. The proposal for the Eleventh Agenda: Approve the reappointment of mister NOVIADY WAHYUDI as the Director of the Company, with the term of office effective starting as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at anytime in accordance with the provisions of Article 105 of the Company Law.-----

9. The proposal for the Twelfth Agenda:-----

a. Accept the application for the resignation of mrs. TJIOE MEI TJUEN from her office as the Director of the Company, effective starting as of the closing of the Meeting; and-----

b. Appoint mister RICO USHTAVIA FRANS as the Director of the Company, with the term of office effective starting as of the closing of the Meeting appointing him and upon obtaining the approval from OJK and/or the fulfillment of the requirements stipulated in the approval letter from OJK aforesaid (hereinafter will be referred to as the “**Effective Date**”) up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at anytime in accordance with the provisions of Article 105 of the Company Law.-----

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

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

**THE BOARD OF DIRECTORS**-----

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

- Director : mister **LEE KAI KWONG** aforesaid;-----
- Director : mister **JOHN SIMON** aforesaid;-----
- Director concurrently serves : mrs. **FRANSISKA OEI**, (in the Resident  
as Compliance Director Identification Card is written as **FRANSISKA  
DE LAN SIEM**, Sarjana Hukum) aforesaid;-----
- Director : mister **PANDJI PRATAMA DJAJANEGARA** (in  
the Resident Identification Card is written as  
**PANDJI PRATAMA**) aforesaid;-----
- Director : mister **HENKY SULISTYO** aforesaid;-----
- Director : mister **JONI RAINI** aforesaid;-----
- Director : mister **RUSLY JOHANNES** aforesaid;-----
- Director : mister **NOVIADY WAHYUDI** aforesaid;-----
- Director : mister **RICO USTHAVIA FRANS** aforesaid;\*-----

\*) Effective starting as of the closing of the Meeting appointing him and upon obtaining approval from OJK and/or the fulfillment of the requirements stipulated in the approval from OJK aforesaid.-----

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

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

**“Stipulation on the Amount of Salary or Honorarium, and Other Allowances for the Board of Directors and the Sharia Supervisory Board, as well as Salary, Allowances, and *Tantiem*/Bonus for the Board of Directors of the Company;-----**

- The Chairman of the Meeting gives opportunity to mrs. SRI WIDOWATI aforesaid as the Independent

Commissioner and also the Chairman of the Nomination and Remuneration Committee of the Company to present the explanation and proposal for the Thirteenth Agenda of the Meeting;-----

- Then, Mrs. SRI WIDOWATI aforesaid in her capacity aforesaid presents the explanation regarding the Thirteenth Agenda of the Meeting as following:-----

“It can be conveyed that in accordance with the provisions of Articles 96 and 113 of the Company Law as well as the provisions of POJK number 45/POJK.03/2015 regarding the Application of Governance in the Providing of Remuneration for Commercial Banks (hereinafter will be referred to as “**POJK No. 45/2015**”), whereas in relation to the salary or honorarium and allowances for the members of the Board of Directors, the Board of Commissioners, including the Sharia Supervisory Board, will be stipulated by the General Meeting of Shareholders.-----

In accordance with the recommendation of the Nomination and Remuneration Committee, which has been approved by the Board of Commissioners of the Company, next, we propose the resolution for the Thirteenth Agenda of the Meeting as can be seen on the presentation screen.”-

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

“1. Approve and stipulate the amount of salary or honorarium and other allowances for the Board of Commissioners in the financial year of 2025 (two thousand twenty five) at the most in the amount of Rp33.383.000.000,00 (thirty three billion three hundred eighty three million rupiah) (gross), and grant power of attorney to the President Commissioner of the Company to stipulate the amount of salary or honorarium and other allowances for each member of the Board of Commissioners of the Company, with due regards to the recommendation of the Nomination and Remuneration Committee (hereinafter will be referred to as “**NomRem**”);-----

2. Approve and stipulate the amount of salary or honorarium and other allowances for the Sharia Supervisory Board in the financial year of 2025 (two thousand twenty five) at the most in the amount of Rp3.069.000.000,00 (three billion sixty nine million rupiah) (gross),

and to grant power of attorney to the President Commissioner of the Company to stipulate the amount of salary or honorarium and other allowances for each member of the Sharia Supervisory Board of the Company, with due regards to the NomRem's recommendation.-

The entire members of the Board of Commissioners (including the Independent Commissioner) and the Sharia Supervisory Board do not receive any *tantiem*/bonus;-----

3. Approve the amount of *tantiem*/bonus for the financial year of 2024 (two thousand twenty four) which will be paid in the year 2025 (two thousand twenty five) for the Board of Directors of the Company at the most in the amount of Rp91.828.000.000,00 (ninety one billion eight hundred twenty eight million rupiah) (gross), including the providing of variable remuneration in the form of shares or share-based instruments issued by the Company, and to grant power of attorney to the Board of Commissioners of the Company to stipulate the amount of *tantiem*/bonus for each member of the Board of Directors of the Company, with due regards to the NomRem's recommendation.-----

The providing of variable remuneration in the form of shares or share-based instruments aforesaid is in accordance with POJK No. 45/2015 and the Policies of the Company;-----

4. Approve the utilization of shares deriving from the repurchase of shares of the Company at the most totaling to 202,000 (two hundred two thousand) shares as the providing of variable remuneration to the members of the Management who are included in the category of Material Risk Takers (hereinafter will be referred to as "MRT") of the Company and will be paid in the year 2026 (two thousand twenty six) and 2027 (two thousand twenty seven) in accordance with POJK No. 45/2015; and-----

5. Approve the delegation of authority to the Board of Commissioners of the Company to stipulate the amount of salary, religious holiday allowance, and other allowances for each member of the Board of Directors of the Company for the financial year of 2025 (two thousand twenty five), as well as stipulate the terms and conditions for the providing of variable remuneration to the members of the Management who are included in the

category of MRT of the Company, with due regards to the NomRem's recommendation."---

- Before entering the next Agenda, the Chairman of the Meeting representing the Company extends his gratitude to Mrs. TJIOE MEI TJUEN aforesaid, as the Director of the Company, for her contributions, services, and roles as well as cooperation which have been provided during her service in the Company.-----

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

**"Approval over the Updating on the Action Plan (Recovery Plan) of the Company."**---

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

"Whereas, the updating of the Recovery Action Plan of the Company must obtain approval of the Shareholders in the GMS, therefore, the Company will request for the approval to the Meeting over the updating of the Recovery Action Plan (Recovery Plan), which has been composed and submitted by the Company to OJK on 28-11-2024 (the twenty eighth day of November of the year two thousand twenty four).-----

Whereas the updating of the Recovery Action Plan (Recovery Plan) which has been submitted to OJK aforesaid, among others contain changes in the framework of adjusting to the currently prevailing terms and conditions. The Summary of the Recovery Action Plan (Recovery Plan) of the Company as can be seen on the presentation screen.-----

- Next, in the Meeting, is being displayed the Summary of the Recovery Action Plan (Recovery Plan);---

- Then, the Chairman of the Meeting proposes to the Meeting, the resolution for the Fourteenth Agenda of the Meeting as presented in the display as following:-----

- "1. Approve the updating of the Action Plan (Recovery Plan) which has been submitted by the Company to OJK on 28-11-2024 (the twenty eighth day of November of the year two thousand twenty four); and-----
2. Approve the granting of power of attorney and authority to the Board of Commissioners and the Board of Directors of the Company to take any and all actions which are required

in relation to the Updating of the Action Plan (Recovery Plan) of the Company, with due regards to POJK No. 5/2024, as well as other related regulations”-----

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

**”Approval for the Repurchase of Shares of the Company and the Plan for its Transfer”**.-----

- Then, the Chairman of the Meeting gives the opportunity to mrs. LANI DARMAWAN in her capacity aforesaid to present the report related to the Fifteenth Agenda of this Meeting;-----

- Then, mrs. LANI DARMAWAN in her capacity aforesaid presents her explanation regarding the Fifteenth Agenda of the Meeting as following:-----

”Referring to the provisions of Article 2 of POJK No. 29 of the Year 2023 (two thousand twenty three) regarding the Repurchase of Shares Issued by Public Companies and Article 2 of POJK No. 45/2015.-----

Whereas, in the effort to improve its performance in the midst of tight competition in the banking industry, it is deemed necessary to make variable remuneration program in the form of shares to the Management of the Company included as MRT, this is also in order to maintain the health of the Company individually and to mitigate the presence of excessive risk taking in the adoption of resolutions by the Management of the Company who are included as MRT.-----

In relation to the fulfillment of variable remuneration program aforesaid, including the fulfillment of the provisions in POJK No. 45/2015, then, will be required the presence of corporate action for the repurchase of shares of the Company.-----

The detail regarding the Plan for the Repurchase of Shares, including the Plan for the Transfer of Shares Resulting from the Repurchase of Shares, has been presented and publicized by the Company through Information Disclosure on 27-2-2025 (the twenty seventh day of February of the year two thousand twenty five) or on the same date as the date of Announcement of the Meeting by means of Investor Daily, a daily newspaper with national circulation, the website of the Company and the website of the Indonesian Stock Exchange. Including to make publication

over the Updating of Information Disclosure aforesaid via the website of the Company and the website of the Indonesian Stock Exchange on 14-3-2025 (the fourteenth day of March of the year two thousand twenty five).-----

The implementation of repurchase of shares of the Company will be settled at the latest 12 (twelve) months after 14-4-2025 (the fourteenth day of April of the year two thousand twenty five) (the GMS approving the repurchase of shares) and will be transferred at the latest 3 (three) years after the completion of the repurchase of shares through the providing of variable remuneration to the members of the Management who are included in the category of risk taker/MRT in the form of shares;-----

The estimate on the cost which is required to carry out the repurchase of shares shall be at the most in the amount of Rp450.000.000,00 (four hundred fifty million rupiah) which cost already includes brokerage commission and other costs;-----

The detail regarding this corporate action plan can be further studied in:-----

- a) The Information Disclosure of the Company, as has been published through daily newspaper with national circulation, which is Investor Daily, the Website of the Company, and the Website of BEI on 27-2-2025 (the twenty seventh day of February of the year two thousand twenty five);-----
- b) The Updating of the Information Disclosure of the Company, as has been published via the Website of the Company and the Website of BEI on 14-3-2025 (the fourteenth day of March of the year two thousand twenty five).”-----

- Then, the Chairman of the Meeting proposes to the Meeting, the resolution for the Fifteenth Agenda of the Meeting as presented in the display as following:-----

- “1. Approve the repurchase of shares of the Company from public shareholders, at the most totaling to 202,000 (two hundred two thousand) shares with the cost at the most in the amount of Rp450.000.000,00 – four hundred fifty million rupiah – (including the cost of transaction and taxes) with due regards to the prevailing provisions, the with the term for

the repurchase of shares of the Company will be settled at the latest 12 (twelve) months starting after 14-4-2025 (the fourteenth day of April of the year two thousand twenty five) (the GMS which is approving the repurchase of shares).-----

2. Approve the transfer of shares resulting from the repurchase of shares through the granting of variable remuneration in the form of shares of share-based instruments which are issued by the Company to the parties who have been stipulated as MRT of the Company, at the latest 3 (three) years after the completion of repurchase of shares; and-----
3. Approve the granting of power of attorney to the Board of Directors of the Company to carry out the repurchase of shares in accordance with the prevailing provisions.”-----

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

**“Miscellaneous:-----**

- a. **Report on the Sustainable Action Plan (RKAB) of the Company;-----**
- b. **Report on the accountability over the utilization of fund resulting from:-----**
  - **Sustainable Sukuk Mudharabah I Phase II of the Year 2019 (two thousand nineteen) of Series C; -----**
  - **Sustainable Bond III Phase I of the Year 2019 (two thousand nineteen) of Series C; and-----**
  - **Sustainable Sub-ordinated Bond I Phase I of the Year 2019 (two thousand nineteen) -----**
- c. **Report on the End of Term of Office and the Reappointment of the Members of Audit Committee of the Company -----**
- d. **Report on the Realization of Transfer over the Repurchase of Shares of the Company”-----**

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

- Then, mrs. FRANSISKA OEI (in the Resident Identification Card is written as **FRANSISKA OEI LAN SIEM** Sarjana Hukum) in her capacity aforesaid presents her explanation related to the Sixteenth Agenda as following:-----

“On this occasion, please allow us to present to the Meeting regarding the reports as following:---

First, the Report on the Sustainable Financial Action Plan, with due regards to POJK Number 51 of the Year 2017 (two thousand seventeen) regarding the Application of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, with the explanation as presented on the display as following:-----

a. Report on the Sustainable Financial Action Plan (RAKB) of the Company;-----  
RAKB of the year 2024 (two thousand twenty four) contains the realization of the Company’s action plan in the year 2024 (two thousand twenty four) and the action plan to be implemented by the Company in the year 2025 (two thousand twenty five), which covers:-----

- development of sustainable financial products and/or portfolio;-----
- capacity building program;-----
- internal adjustment; and-----
- sustainable Corporate Social Responsibility program.-----

In accordance with POJK number 51/POJK.03/2017 regarding the Application of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, it is reported to the Meeting that the realization of 2024 (two thousand twenty four) RAKB and 2025 (two thousand twenty five) RAKB have been submitted by the Company to the Bank Supervisor of OJK on 22-11-2024 (the twenty second day of November of the year two thousand twenty four).-----

Second, Report regarding the Accountability over the Utilization of Fund Resulting from Bonds and Sukuk, which with due observance of POJK number 30/POJK.04/2015 regarding the Report on the Realization of Utilization of Fund Resulting from Public Offering, the Company has fulfilled

the provisions of the regulations of OJK as explained on the display:-----

b. Report on the accountability over the utilization of fund resulting from:-----

- Sustainable Sukuk Mudharabah I Phase II of the Year 2019 (two thousand nineteen) Series C;-----
- Sustainable Bond III Phase I of the Year 2019 (two thousand nineteen) Series C; and-----
- Sustainable Subordinated Bond I Phase I of the Year 2019 (two thousand nineteen).-----

The Company reports to the Meeting that the accountability report on the utilization of fund resulting from Bond/Sukuk aforesaid has been reported by the Company to the Capital Market of OJK with copies sent to the Bank Supervisor of OJK and BEI, by means of Letter number 001/DIR/II/2020 dated 8-1-2020 (the eighth day of January of the year two thousand twenty).-----

As of position on 31-12-2024 (the thirty first day of December of the year two thousand twenty four), the funds collected from each Bond/Sukuk, are:-----

- Sustainable Sukuk Mudharabah I Phase II of the Year 2019 (two thousand nineteen) Series C in the amount of Rp481.000.000.000,00 (four hundred eighty one billion rupiah);-----
- Sustainable Bond III Phase I of the Year 2019 (two thousand nineteen) Series C in the amount of Rp83.000.000.000,00 (eighty three billion rupiah); and-----
- Sustainable Subordinated Bond I Phase I of the Year 2019 (two thousand nineteen) in the amount of Rp429.000.000.000,00 (four hundred twenty nine billion rupiah);---

have been fully utilized in accordance with the plan for the utilization of fund as disclosed in their respective Prospectus.-----

Third, Report on the End of Term of Office and the Reappointment of the Members of the Audit Committee of the Company, it is reported that there is not any change of composition of the

members of the Audit Committee from those previously reported in the year 2024 (two thousand twenty four) regarding the composition of the Members of the Audit Committee of the Company.

Then, it is informed that mrs. ANGELIQUE DEWI DARYANTO is reappointed as a Member of the Audit Committee of the Company with the assignment period of 2025-2028 (two thousand twenty five up to two thousand twenty eight).-----

Therefore, the composition of the membership of the Audit Committee of the Company is as can be seen on the display:-----

c. Report on the End of Term of Office and the Reappointment of the Members of the Audit Committee of the Company-----

With due regards to:-----

- (1) The Charter of the Audit Committee of the Company; and-----
- (2) The Recommendation on the Nomination and Remuneration number 005/NomRem/KP/III/2025 dated 10-3-2025 (the tenth day of March of the year two thousand twenty five) which has been approved based on the Circular Resolution of the Board of Commissioners number 013/DEKOM/KP/III/2025 dated 12-3-2025 (the twelfth day of March of the year two thousand twenty five) and the Circular Resolution of the Board of Directors number 001/SIR/DIR/III/2025 dated 12-3-2025 (the twelfth day March of the year two thousand twenty five).-----

The reappointment of the member of the Audit Committee of the Company, namely mrs. ANGELIQUE DEWI DARYANTO as the Member of the Audit Committee of the Company, with the assignment period of 2025-2028 (two thousand twenty five up to two thousand twenty eight).-----

With the occurrence of the reappointment mentioned above, there is not any change in the composition of the membership. The Composition of the membership of the Audit Committee of the Company is as following:-----

1. Mister DODY BUDI WALUYO aforesaid, as the Chairman (concurrently serving as

the Member);-----

2. Mister GLENN MUHAMMAD SURYA YUSUF aforesaid, as the Member;-----

3. mrs. ENDANG KUSSULANJARI S. aforesaid, as the Member; and-----

4. mrs. ANGELIQUE DEWI DARYANTO aforesaid, as the Member.-----

The entire members of the Audit Committee aforesaid have the assignment period which is started as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) AGMS after the reappointment of the members and the appointment of new member aforesaid, without prejudice to the right of the Board of Commissioners of the Company to dismiss them at anytime.-----

Fourth, Report regarding the Realization of Transfer over the Repurchase of Shares of the Company, which derive from the result of the repurchase of shares which has been approved by the Annual GMS on 3-4-2024 (the third day of April of the year two thousand twenty four), as can be seen on the display:-----

d. Report on the Realization of Further Transfer of Shares of the Company-----

The Company reports to the Meeting regarding the Realization of Transfer on the Repurchase of Shares of the Shares of the Company, which constitutes the transfer of shares resulting from repurchase of shares which has been approved by the Annual GMS on 3-4-2024 (the third day of April of the year two thousand twenty four), which there has not yet any transfer of shares over the result of the repurchase of shares aforesaid.”-----

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

- On the given opportunity, mister JOHANNES GANI as the holder/owner of 250,000 (two hundred fifty thousand) shares raises a question which is basically as following:-----

“What I want to ask in the 2<sup>nd</sup> (second) agenda, in there, there is a stipulation of profit of 20%

(twenty percent) and 80% (eighty percent), it is not explained what are their allocation? Won't Bank CIMB Niaga distribute any dividend? Please confirm in this meeting."-----

- Over the question raised by mister JOHANNES GANI aforesaid, then, the Chairman of the Meeting gives the opportunity to mister LEE KAI KWONG aforesaid in his capacity aforesaid to convey the explanation which is basically as following:-----

"So can go back page to the page number 43 and 44, so maybe its clear, from profit its IDR6.525.665.641.690,00 (six trillion five hundred twenty-five billion six hundred sixty five million six hundred forty-one thousand six hundred ninety rupiahs) from 2024 (two thousand and twenty four), 20% (twenty percent) will be retained for expansion. So the question its what happen in balance 80% (eighty percent) of the profit, we go to the next slide, up to 60% (sixty percent) of the bank profit will be distributed to the shareholders, distribution date will on 14-5-2025 (fourteenth day of May two thousand and twenty five)."-----

- Then, the Chairman of the Meeting responds which is basically as following:-----

"May be it is already sufficiently clear, We will pay the dividend up to 60% (sixty percent) of the net profit"-----

- Then, mrs. LANI DARMAWAN in her capacity aforesaid convey the response which is basically as following:-----

"In addition, for the retain profit itself, we will use it for the subsequent development of business of the company, we will continue digital investment in order to improve the customer experience."

- Since there is not any shareholder and/or proxy of shareholder raising question, giving response or proposal over the entire Agenda of the Meeting, then, next, in accordance with the code of conduct of the Meeting which has also been explained by mrs. FRANSISKA OEI (in the Resident Identification Card is written as **FRANSISKA OEI LAN SIEM** Sarjana Hukum) in her capacity as mentioned in the beginning of the Meeting, that the voting for the entire Agenda of the Meeting will be carried out after the completion of the discussion over the entire Agenda of the Meeting and the submission of proposals for the resolutions for the entire Agenda of the Meeting. Then, the Chairman of the Meeting

gives the opportunity to the shareholders and/or their proxies to carry out the voting process guided by me, Notary, and after the carrying out of electronic voting, I, Notary, present the votes counting result as following:-----

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

**“Thus therefore, with the majority votes of 23,875,505,040 (twenty three billion eight hundred seventy five million five hundred five thousand forty) shares or constituting 99.9999% (ninety nine point nine nine nine nine percent) of the entire total number of votes cast in the Meeting, resolves:-----**

- 1. Approve the Annual Report of the Company for the financial year ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four);-----**
- 2. Ratify the Consolidated Financial Statement of the Company for the financial year ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four) which has been audited by KAP “RINTIS, JUMADI, RIANTO & Rekan” (member firm of PricewaterhouseCoopers Global Network) as stated in its report dated 18-2-2024 (the twenty eighth day of February of the year two thousand twenty four), with the opinion that “the Consolidated Financial Statement fairly presents, in all material respects, the consolidated financial position of the Group on 31-12-2024 (the thirty first day of December of the year two thousand twenty four), as well as its consolidated financial performance and its consolidated cash flow for the year ended on such date, in accordance with the Financial Accounting Standards in Indonesia;-----**
- 3. Ratify the Report on the Supervisory Duties of the Board of Commissioners and the Sharia Supervisory Board of the Company for the financial year ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four); and-----**
- 4. Give full release and discharge over the liabilities (“*volledig acquit et décharge*”) to the members of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board of the Company, for the management and supervisory which have**

been performed during the financial year of 2024 (two thousand twenty four), to the extent that such management and supervisory actions are reflected in the Annual Report of the Company for the financial year ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four).”-----

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

“Thus therefore, with the majority votes of 23,875,505,040 (twenty three billion eight hundred seventy five million five hundred five thousand forty) shares or constituting 99.9999% (ninety nine point nine nine nine nine percent) of the entire total number of votes cast in the Meeting, resolves:-----

“Approve the utilization of the Net Profit of the Company (only the Company) for the Financial Year ended on 31-12-2024 (the thirty first day of December of the year two thousand twenty four) in the amount of Rp6.525.665.641.690,00 (six trillion five hundred twenty five billion six hundred sixty five million six hundred forty one thousand six hundred ninety rupiah) (the “Net Profit of the Company for the Financial Year of 2024 – two thousand twenty four”), to:-----

1. Distribute as final cash dividend at the highest 60% (sixty percent) of the Net Profit of the Company for the Financial Year of 2024 or at the most in the amount of Rp3.915.399.384.014,00 (three trillion nine hundred fifteen billion three hundred ninety nine million three hundred eighty four thousand fourteen rupiah) (gross), with the following schedule:-----
  - a. The Announcement on the Schedule and Procedure for the Distribution of Dividend: 14-4-2025 (the fourteenth day of April of the year two thousand twenty five);-----
  - b. Cum Dividend at Regular Market and Negotiation Market: 23-4-2025 (the twenty third day of April of the year two thousand twenty five);-----
  - c. Ex Dividend at Regular Market and Negotiation Market: 24-4-2025 (the twenty

fourth day of April of the year two thousand twenty five);-----

- d. Cum Dividend at Cash Market: 25-4-2024 (the twenty fifth day of April of the year two thousand twenty five);-----
- e. Recording Date of the eligible shareholders: 25-4-2025 (the twenty fifth day of April of the year two thousand twenty five);-----
- f. Ex Dividend at Cash Market: 28-4-2025 (the twenty eighth day of April of the year two thousand twenty five).-----
- g. Distribution of Cash Dividend for the Financial Year of 2024: 14-5-2025 (the fourteenth day of May of the year two thousand twenty five);-----

and grant power of attorney to the Board of Directors to stipulate the procedure for the distribution of cash dividend aforesaid in accordance with the prevailing provisions in the Capital Market sector.-----

- 2. Not setting aside as reserves, considering the mandatory minimum reserves requirement as stipulated in Article 70 of the Company Law has been fulfilled;-----
- 3. Book the remaining Net Profit of the Company for the Financial Year of 2024 (two thousand twenty four), after being subtracted by the distribution of dividend, as retained earnings in the amount of Rp2.610.266.256.676,00 (two trillion six hundred ten billion two hundred sixty six million two hundred fifty six thousand six hundred seventy six rupiah) to finance the business activities of the Company.”-----

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

“Thus therefore, with the majority votes of 23,875,505,040 (twenty three billion eight hundred seventy five million five hundred five thousand forty) shares or constituting 99.9999% (ninety nine point nine nine nine nine percent) of the entire total number of votes cast in the Meeting, resolves:-----

- 1. Approve the appointment of JIMMY PANGESTU and KAP “RINTIS, JUMADI, RIAN TO & Rekan” (member firm of PricewaterhouseCoopers Global Network) who are respectively

registered at OJK as AP and KAP, or other AP in the same KAP, in the event that the relevant individual is permanently unavailable to carry out the audit over the Consolidated Financial Statement of the Company for the Financial Year of 2025 (two thousand twenty five);-----

2. Approve the stipulation of honorarium of KAP for the fee for the annual audit over the Consolidated Financial Statement of the Company for the Financial Year of 2025 (two thousand twenty five) at the most in the amount of Rp10.263.768.320,00 – ten billion two hundred sixty three million seven hundred sixty eight thousand three hundred twenty rupiah – (exclusive of VAT, OPE);-----
3. Approve the delegation of authority to the Board of Commissioners of the Company to appoint other AP and KAP, in the event that the appointed AP and/or KAP could not complete the providing of audit services or are permanently unavailable to carry out audit over the Consolidated Financial Statement of the Company for the Financial Year of 2025 (two thousand twenty five). Over the delegation of authority aforesaid will be applicable the provisions, as following:-----
  - a. other KAP appointed by the Board of Commissioners aforesaid must constitute one of the big four KAP in Indonesia;-----
  - b. the appointment aforesaid must be based on the recommendation of the Audit Committee of the Company;-----
  - c. the amount of honorarium and other appointment requirements for other KAP aforesaid must be stipulated competitively and fairly;-----
  - d. there is not any objection from the Financial Services Authority (*Otoritas Jasa Keuangan/OJK*); and-----
  - e. the appointment aforesaid does not contradict with the prevailing laws and regulations; and-----
4. Approve the granting of power of attorney to the Board of Directors of the Company to

carry out matters considered necessary in relation to the appointment of AP and KAP, including, but not limited to, the process for the convening of meeting and the execution of the appointment letter for AP and KAP.-----

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

“Thus therefore, with the majority votes of 23,862,036,316 (twenty three billion eight hundred sixty two million thirty six thousand sixteen) shares or constituting 99.9436% (ninety nine point nine four three six percent) of the entire total number of votes cast in the Meeting, resolves:-----

“Approve the reappointment of mrs. VERA HANDAJANI (in the Resident Identification Card is written as **VERA HANDAYANI**) aforesaid as the Commissioner of the Company, with the term of office effective starting as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective date of her appointment, without prejudice to the right of the GMS to dismiss her at anytime in accordance with the provisions of Article 119 of the Company Law.”-----

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

Thus therefore, with the majority votes of 23,875,500,140 (twenty three billion eight hundred seventy five million five hundred thousand one hundred forty) shares or constituting 99.9999% (ninety nine point nine nine nine nine percent) of the entire total number of votes cast in the Meeting, resolves:-----

“Approve the reappointment of mrs. LANI DARMAWAN aforesaid as the President Director of the Company, with the term of office effective starting as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective date of her appointment, without prejudice to the right of the GMS to dismiss her at anytime in accordance with the provisions of Article 105 of the Company Law.”-----

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

Thus therefore, with the majority votes of 23,875,500,140 (twenty three billion eighth hundred seventy five million five hundred thousand one hundred forty) shares or constituting 99.9999%

(ninety nine point nine nine nine nine percent) of the entire total number of votes cast in the Meeting, resolves:-----

“Approve the reappointment of mister JOHN SIMON aforesaid as the Director of the Company, with the term of office effective starting as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at anytime in accordance with the provisions of Article 105 of the Company Law.”-----

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

Thus therefore, with the majority votes of 23,875,500,140 (twenty three billion eight hundred seventy five million five hundred thousand one hundred forty) shares or constituting 99.9999% (ninety nine point nine nine nine nine percent) of the entire total number of votes cast in the Meeting, resolves:-----

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

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

Thus therefore, with the majority votes of 23,875,500,140 (twenty three billion eight hundred seventy five million five hundred thousand one hundred forty) shares or constituting 99.9999% (ninety nine point nine nine nine nine percent) of the entire total number of votes cast in the Meeting, resolves:-----

“Approve the reappointment of mister RUSLY JOHANNES aforesaid as the Director of the Company, with the term of office effective starting as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective date of his appointment,

without prejudice to the right of the GMS to dismiss him at anytime in accordance with the provisions of Article 105 of the Company Law.”-----

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

“Thus therefore, with the majority votes of 23,875,500,140 (twenty three billion eight hundred seventy five million five hundred thousand one hundred forty) shares or constituting 99.9999% (ninety nine point nine nine nine nine percent) of the entire total number of votes cast in the Meeting, resolves:-----

“Approve the reappointment of mister JONI RAINI aforesaid as the Director of the Company, with the term of office effective starting as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at anytime in accordance with the provisions of Article 105 of the Company Law.”-----

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

“Thus therefore, with the majority votes of 23,875,500,140 (twenty three billion eight hundred seventy five million five hundred thousand one hundred forty) shares or constituting 99.9999% (ninety nine point nine nine nine nine percent) of the entire total number of votes cast in the Meeting, resolves:-----

Approve the reappointment of mister HENKY SULISTYO aforesaid as the Director of the Company, with the term of office effective starting as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at anytime in accordance with the provisions of Article 105 of the Company Law.”-----

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

“Thus therefore, with the majority votes of 23,875,500,140 (twenty three billion eight hundred seventy five million five hundred thousand one hundred forty) shares or constituting 99.9999%

(ninety nine point nine nine nine nine percent) of the entire total number of votes cast in the Meeting, resolves:-----

“Approve the reappointment of mister **NOVIADY WAHYUDI** aforesaid as the Director of the Company, with the term of office effective starting as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at anytime in accordance with the provisions of Article 105 of the Company Law.”-----

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

“Thus therefore, with the majority votes of 23,875,477,040 (twenty three billion eight hundred seventy five million four hundred seventy seven thousand forty) shares or constituting 99.9999% (ninety nine point nine nine nine nine percent) of the entire total number of votes cast in the Meeting, resolves:-----

1. Approve the application for resignation of mrs. **TJIOE MEI TJUEN** aforesaid from her office as the Director of the Company, effective starting as of the closing of the Meeting.-----
2. Appoint mister **RICO USTHAVIA FRANS** aforesaid as the Director of the Company, with the term of office effective starting as of the closing of the Meeting appointing him and upon obtaining the approval from OJK and/or the fulfillment of the requirements stipulated in the approval letter from OJK aforesaid (the “Effective Date”) up to the closing of the 3<sup>rd</sup> (third) Annual GMS after the effective date of his appointment, without prejudice to the right of the GMS to dismiss him at anytime in accordance with the provisions of Article 105 of the Company Law.-----

In the event that OJK did not approve the appointment or the requirements stipulated by OJK were not fulfilled, then, the appointment aforesaid will become null and void without requiring the approval of the GMS. Thus therefore, the composition of the Board of Directors of the Company will become as following:-----

**THE BOARD OF DIRECTORS**-----

- President Director : Mrs. **LANI DARMAWAN** aforesaid;-----
- Director : mister **LEE KAI KWONG** aforesaid;-----
- Director : mister **JOHN SIMON** aforesaid;-----
- Director concurrently : mrs. **FRANSISKA OEI**, (in the Resident Identification Card is serving as written as **FRANSISKA OEI LAN SIEM**, Sarjana Hukum) aforesaid;-----
- Compliance Director : aforesaid;-----
- Director : mister **PANDJI PRATAMA DJAJANEGARA** (in the Resident Identification Card is written as **PANDJI PRATAMA**) aforesaid;-
- Director : mister **HENKY SULISTYO** aforesaid;-----
- Director : mister **JONI RAINI** aforesaid;-----
- Director : mister **RUSLY JOHANNES** aforesaid;-----
- Director : mister **NOVIADY WAHYUDI** aforesaid;-----
- Director : mister **RICO USTHAVIA FRANS** aforesaid;\*------

**\*Effective starting as of the closing of the Meeting appointing him and upon obtaining the approval from OJK and/or the fulfillment of the requirements stipulated in the approval from OJK aforesaid.**-----

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

**In the Fourteenth Agenda of the Meeting:**-----

**“Thus therefore, with the majority votes of 23,875,477,040 (twenty three billion eight hundred seventy five million four hundred seventy seven thousand forty) shares or constituting**

**99.9999% (ninety nine point nine nine nine nine percent) of the entire total number of votes cast in the Meeting, resolves:-----**

- 1. Approve the updating of the Action Plan (Recovery Plan) which has been submitted by the Company to OJK on 28-11-2024 (the twenty eighth day of November of the year two thousand twenty four); and-----**
- 2. Approve the granting of power of attorney and authority to the Board of Commissioners and the Board of Directors of the Company to take any and all actions which are required in relation to the Updating of the Action Plan (Recovery Plan), with due regards to POJK No. 5/2024, as well as other related regulations.”-----**

**In the Fifteenth Agenda of the Meeting:-----**

**“Thus therefore, with the majority votes of 23,875,477,040 (twenty three billion eight hundred seventy five million four hundred seventy seven thousand forty) shares or constituting 99.9999% (ninety nine point nine nine nine nine percent) of the entire total number of votes cast in the Meeting, resolves:-----**

- 1. Approve the repurchase of shares of the Company from public shareholders, at the most 202,000 (two hundred two thousand) shares with the cost at the most in the amount of Rp450.000.000,00 – four hundred fifty million rupiah – (including the cost of transaction and taxes) by continuing observing the prevailing provisions, with the period for the repurchase of shares of the Company to be completed at the latest 12 (twelve) months starting as of 14-4-2025 (the fourteenth day of April of the year two thousand twenty five) (the GMS approving the repurchase of shares).-----**
- 2. Approve the transfer of shares resulting from the repurchase of shares through the providing of variable remuneration in the form of shares or share-based instruments issued by the Company to the parties who have been stipulated as MRT of the Company at the latest for the period of 3 (three) years after the completion of the**

repurchase of shares; and-----

3. Approve the granting of power of attorney to the Board of Directors of the Company to carry out the repurchase of shares in accordance with the prevailing provisions.”

**In the Sixteenth Agenda of the Meeting:**-----

- a. The Sustainable Financial Action Plan (RAKB) of the Company, the Company reports to the Meeting, related to the 2024 (two thousand twenty four) RAKB containing the realization of the Company’s action plan in the year 2024 (two thousand twenty four) and the action plan to be implemented by the Company in the year 2025 (two thousand twenty five), which covers:-----

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

In accordance with POJK No. 51/POJK.03/2017 regarding the Application of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, it is reported to the Meeting that the realization of 2024 (two thousand twenty four) RAKB and 2025 (two thousand twenty five) RAKB has been submitted by the Company to the Bank Supervisor of OJK on 22-11-2024 (the twenty second day of November of the year two thousand twenty four).-----

- b. Accountability report on the utilization of fund resulting from:-----
- Sustainable Sukuk Mudharabah I Phase II of the Year 2019 (two thousand nineteen) Series C;-----
  - Sustainable Bond III Phase I of the Year 2019 (two thousand nineteen) Series C; and-
  - Sustainable Subordinated Bond I Phase I of the Year 2019 (two thousand nineteen).-

The Company reports to the Meeting, that the accountability report on the utilization of funds resulting from Bond/Sukuk aforesaid has been reported by the Company to the Capital Market of OJK with the copies sent to the Bank Supervisor of OJK and BEI, by means of Letter number 001/DIR/II/2020 dated 8-1-2020 (the eighth day of November of the year two thousand twenty).-----

Whereas on 31-12-2024 (the thirty first day of December of the year two thousand twenty four), the funds collected from each Bond/Sukuk, are:-----

- Sustainable Sukuk Mudharabah I Phase II of the Year 2019 (two thousand nineteen) Series C in the amount of Rp481.000.000.000,00 (four hundred eighty one billion rupiah);-----
- Sustainable Bond III Phase I of the Year 2019 (two thousand nineteen) Series C in the amount of Rp83.000.000.000,00 (eighty three billion rupiah); and-----
- Sustainable Subordinated Bond I Phase I of the Year 2019 (two thousand nineteen) in the amount of Rp429.000.000.000,00 (four hundred twenty nine billion rupiah);-----

have been fully used in accordance with the fund utilization plan as disclosed in their respective Prospectus.-----

- c. Report on the End of Term of Office and the Reappointment of the Members of the Audit Committee of the Company.-----

With due regards to:-----

- 1) The Charter of the Audit Committee of the Company; and-----
- 2) The Nomination and Remuneration Recommendation number 005/NomRem/KP/III/2025 dated 10-3-2025 (the tenth day of March of the year two thousand twenty five) which has been approved based on the Circular Resolution of the Board of Commissioners number 013/DEKOM/KP/III/2025 dated 12-3-2025 (the twelfth day of March of the year two thousand twenty five) and the Circular

**Resolution of the Board of Directors number 001/SIR/DIR/III/2025 dated 12-3-2025**

**(the twelfth day of March of the year two thousand twenty five);-----**

**The reappointment of the member of the Audit Committee, namely mrs. ANGELIQUE DEWI DARYANTO, as the Member of the Audit Committee of the Company, with the period of 2025-2028 (two thousand twenty five up to two thousand twenty eight).-----**

**With the occurrence of the reappointment mentioned above, there is not any change in the composition of the membership. The composition of the membership of the Audit Committee of the Company is as following:-----**

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

**The entire members of the Audit Committee aforesaid have the assignment period starting as of the closing of the Meeting up to the closing of the 3<sup>rd</sup> (third) AGMS after the reappointment of the members and the appointment of the new member aforesaid, without prejudice to the right of the Board of Commissioners of the Company to dismiss them at anytime.-----**

- d. Report on the Realization of the Transfer over the Repurchase of Shares of the Company.-**  
**The Company reports to the Meeting regarding the Realization of the Transfer over the Repurchase of Shares of the Company, which constitutes the transfer of shares resulting from the repurchase of shares approved on the Annual GMS on 3-4-2024 (the third day of April of the year two thousand twenty four), in which there is not yet any transfer of shares resulting from the repurchase of shares aforesaid."-----**

**- Finally, since there is not any other matter related to the agenda of the Meeting to be discussed by the**

shareholders, then, the Chairman of the Meeting closes the Meeting officially at 15.53 WIB (fifty three minutes past fifteen Western Indonesia Standard Time).-----

after the Chairman of the Meeting firstly gives the opportunity to me, Notary, to read out the complete result of the resolutions of the Meeting.-----

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

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

- Mister RAIHAN RAHMAWAN SYAPUTRA, Sarjana Hukum, born in Jakarta on 4-10-1996 (the fourth day of October of the year one thousand nine hundred ninety six), Indonesian Citizen, residing in Jakarta, Jalan Haji Saabun number 19, Neighborhood Association 010, Administrative Unit 005, Jati Padang Sub-district, Pasar Minggu District, South Jakarta, the holder of Resident Identification Card number 3275030410960019, and-----

- Mister TEGUH SETIANTO, Sarjana Komputer, born in Jakarta, on 7-7-1968 (the seventh day of July of the year one thousand nine hundred sixty eight), Indonesian Citizen, residing in Bogor, Puri Citayam Permai Block C.8/19, Neighborhood Association 004, Administrative Unit 010, Rawapanjang Sub-district, Bojong Gede District, Bogor Regency, the holder of Resident Identification Card number 3201130707680006, temporarily present in Jakarta;-----

- both of whom are the employees of Notary office as the witnesses;-----

- Immediately, after this deed is completed to be prepared by me, Notary, then, read out by me, Notary, to the witnesses, then, this deed is executed by the witnesses and me, Notary, whereas the appearers have left the Meeting room while this deed is completed to be prepared by me, Notary.-----

- Done without any alteration.-----

- The minutes of this deed has been perfectly executed.-----

- GIVEN AS THE OFFICIAL COPY CORRESPONDING TO THE ORIGINAL-----

[Official Translation]

Notary in South Jakarta Administration City

MAY 02, 2025

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

ASHOYA RATAM, SH., MKn.

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I, Isma Afifah Romani, S.H., M.Kn., Sworn Translator (pursuant to the Decree of the Governor of DKI Jakarta No. 2238/2004), hereby affirm that today, Wednesday, dated May 7, 2025, have translated this document into English language corresponding to the original document in Indonesian language.