

**INVITATION  
ANNUAL GENERAL MEETING OF SHAREHOLDERS  
PT BANK CIMB NIAGA Tbk**

PT Bank CIMB Niaga Tbk, domiciled in South Jakarta (the “**Company**”) hereby invites the Shareholders to attend the Annual General Meeting of Shareholders (“the **Meeting**”) of the Company which will be held on:

Day, Date : Friday, 17 April 2026  
Time : 2.00 p.m. Western Indonesian Time – onwards  
Venue : Meeting Room, M Floor  
Graha CIMB Niaga, Jl. Jend. Sudirman Kav. 58, South Jakarta - 12190  
Mechanism : Physical and electronic meeting using the application of Electronic General Meeting System KSEI (“**eASY.KSEI**”)

hereinafter referred to as the “**Meeting**”.

**Agenda and Explanation of the Meeting Agenda:**

**1. Approval of the Annual Report and the Consolidated Financial Statements of the Company for the Financial Year Ended on 31 December 2025.**

**Explanation:**

Pursuant to the provisions under: (i) Article 66, Article 67, Article 68, and Article 69 of the Company Law No. 40 Tahun 2007 (“the **Company Law**”), as well as (ii) Article 11 paragraph 11.14 and paragraph 11.15 of the Company’s Articles of Association (“**AoA**”); The Company will explain the main points of the Annual Report and Consolidated Financial Statements of the Company for the Financial Year 2025, which including the business performance and achievements of the Company during the financial year 2025. In addition, it will also explain the Board of Commissioners’ (“**BOC**”) Supervisory Duties Report, including the BOC Committees and the supervision of Sharia Supervisory Board (“**SSB**”) of the Company. Propose to the Meeting to: (1) approve the Company’s Annual Report for the financial year ended on 31 December 2025; (2) ratify the Company’s Consolidated Financial Statements for the financial year ended on 31 December 2025 as audited by the Public Accounting Firm of “Rintis, Jumadi, Rianto & Rekan” (firm member of PricewaterhouseCoopers Global Network); (3) ratify the Supervisory Duties Report of the BOC and SSB of the Company for the financial year ended on 31 December 2025; and (4) grant the acquit and discharge (“*volledig acquit et décharge*”) to the members of BOC, Board of Directors (“**BOD**”) and SSB of the Company for the management and supervision performed in the financial year 2025 provided the management and supervision actions are reflected in the Company’s Annual Report for the Financial Year ended on 31 December 2025. The Company’s 2025 Annual Report and the Company’s Consolidated Financial Statements as of 31 December 2025 and a more detailed explanation related to the agenda of this Meeting can be viewed and downloaded on the Company’s website at <https://investor.cimbniaga.co.id/gcg/agm.html> (the “**Company’s Website**”).

**2. Determination on the Use of the Company’s Profit for the Financial Year Ended on 31 December 2025.**

**Explanation:**

Pursuant to the provisions of: (i) Articles 70 and 71 of the Company Law, as well as (ii) Article 11 paragraph 11.14 and Article 22 paragraph 22.1 of the AOA, that, for the financial year ending 31 December 2025, the Company will propose to the Meeting to obtain approval for the use of net profit (the Company only) for the financial year ending 31 December 2025, to: (1) distributed as final cash dividends, and authorize the Board of Directors to determine the dividend payment schedule and dividend payment procedures in accordance with prevailing regulations; (2) not set aside reserves, considering that the minimum mandatory reserve requirements as stipulated in the Company Law,

namely a minimum of 20% (twenty percent) of the Company's Issued and Fully Paid-up Capital have been complied; and (3) accruing the remaining net profit (the Company only) for the financial year 2025 as retained earnings. Further details regarding the agenda of this Meeting including the proposed dividend amount is able to be seen and downloaded from the Company's Website.

**3. Appointment of Public Accountant and Public Accounting Firm for the Financial Year of 2026 and Determination of the Honorarium and Other Requirements related to the Appointment.**

Explanation:

Pursuant to the provisions under: (i) Article 68 of the Company Law, (ii) Article 3 of the Financial Services Authority ("POJK") Regulation No. 9 of 2023 regarding The Services Usage of Public Accountant and Public Accounting Firm in the Financial Services Activities, and (iii) Article 11 paragraph 11.14 of the Company's AoA; the Company will propose for approval to the Meeting on the reappointment of Jimmy Pangestu as Public Accountant and reappointment Public Accounting Firm of "Rintis, Jumadi, Rianto & Rekan" (firm member of PricewaterhouseCoopers Global Network) which are listed in Financial Services Authority ("OJK") respectively as a Public Accountant and the Public Accounting Firm; or other Public Accountant from the said Public Accounting Firm, in the event he is permanently unable, to audit the Company's Consolidated Financial Statements for the Financial Year 2026; as well as determine the honorarium and other requirements with regard to the appointment of the Public Accountant and Public Accounting Firm. The Curriculum Vitae of the proposed Public Accountant and profile of the proposed Public Accounting Firm is able to be seen and downloaded from the Company's Website.

**4. Reappointment of Didi Syafruddin Yahya as President Commissioner of the Company.**

**5. Reappointment of Sri Widowati as Independent Commissioner of the Company.**

**6. Reappointment of Farina J. Situmorang as Independent Commissioner of the Company.**

Explanation of the 4<sup>th</sup> up to 6<sup>th</sup> Agenda of the Meeting:

Pursuant to the provisions under: (i) Article 111 of the Company Law, (ii) Article 23 of POJK No. 33/POJK.04/2014 regarding the Board of Directors and Board of Commissioners of the Issuers or Publicly-Held Companies, (iii) Article 41 of POJK No. 17 of 2023 regarding Implementation of Corporate Governance for Commercial Banks, (iv) OJK Circular Letter ("SEOJK") No. 14/SEOJK.03/2025 regarding Implementation of Corporate Governance for Commercial Banks, (v) OJK Circular Letter No. 39/SEOJK.03/2016 regarding Fit and Proper Test for the Candidate of Controlling Shareholder, BOD Member and BOC Member of Banks; (vi) Article 17 paragraph 17.3 and paragraph 17.4 of the Company's AoA; and in relation to the term of office of each Board of Commissioners of the Company will be ended at the close of the Meeting. The Company will propose to the Meeting to obtain approval on the reappointment of the Company's BOC members mentioned above, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the effective date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 119 of the Company Law. The detailed explanation regarding the 4<sup>th</sup> up to 6<sup>th</sup> Agenda of the Meeting, as well as Curriculum Vitae of each Board of Commissioners as mentioned above are able to be seen and downloaded from the Company's website.

**7. Reappointment of Prof. Dr. M. Quraish Shihab, MA as Chairman of Sharia Supervisory Board of the Company.**

**8. Reappointment of Dr. Yulizar Djamaluddin Sanrego, M.Ec. as Member of Sharia Supervisory Board of the Company.**

Explanation of the 7<sup>th</sup> and 8<sup>th</sup> Agenda of the Meeting

Pursuant to the provisions under: (i) Article 109 of the Company Law, (ii) POJK No. 2 of 2024, (iii) Article 20 paragraph 20.2 of the Company's AoA as well as (iv) The decision of the sixth agenda item of the Company's Extraordinary GMS on 26 June 2025; and in relation to the term of office of Prof. Dr. M. Quraish Shihab, MA as Chairman of Sharia Supervisory Board of the Company and Dr. Yulizar Djamaluddin Sanrego, M.Ec. as Member of Sharia Supervisory Board of the Company will be ended at the close of 2026 AGMS; The Company will propose to the Meeting to obtain approval on the reappointment of the Company's SSB members mentioned above, with effective term of office since

the close of the Meeting until the Spin-Off Effective Date\* between the Company and the Sharia Business Unit without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 20 paragraph 20.2 of the Company's AOA. The detailed explanation regarding the 7<sup>th</sup> and 8<sup>th</sup> Agenda of the Meeting, as well as Curriculum Vitae of Prof. Dr. M. Quraish Shihab, MA and Dr. Yulizar Djamaluddin Sanrego, M.Ec. are able to be seen and downloaded from the Company's Website.

**9. Approval to Change the Company's Sharia Supervisory Board Composition.**

Explanation of the 9<sup>th</sup> Agenda of the Meeting:

Pursuant to the provisions under: (i) Article 109 of the Company Law, (ii) POJK No. 2 of 2024, (iii) Article 20 paragraph 20.2 of the Company's AoA as well as (iv) The decision of the sixth agenda item of the Company's Extraordinary GMS on 26 June 2025; and in relation to the term of office of Prof. Dr. Fathurrahman Djamil, MA as Member of Sharia Supervisory Board of the Company will be ended at the close of 2026 AGMS; strengthening governance and ensuring ongoing sharia compliance, including the implementation of sharia principles in the Company, by nominating **Dr. H. Hamim Ilyas, M.Ag.** as a new member of the Company's SSB; as well as considering the decision of the sixth agenda item of the Company's Extraordinary GMS on 26 June 2025, the dissolution and resignation of members of the Company's SSB will only take effect on the Spin-Off Effective Date\*. The Company will propose to the Meeting to obtain approval on the reappointment of the Company's SSB members mentioned above, with effective term of office since the close of the Meeting until the Spin-Off Effective Date between the Company and the Sharia Business Unit without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 20 paragraph 20.2 of the Company's AOA. The detailed explanation regarding the 9<sup>th</sup> Agenda of the Meeting, as well as Curriculum Vitae of **Dr. H. Hamim Ilyas, M.Ag.** are able to be seen and downloaded from the Company's Website.

**10. Approval to Change the Company's Board of Directors Composition.**

Explanation:

Pursuant to the provisions under: (i) Article 94 of the Company Law, (ii) Article 3 of OJK Regulation No. 33/POJK.04/2014 regarding Board of Directors and Board of Commissioners of the Issuers or Publicly-Held Companies, (iii) Article 9 of POJK No. 17 of 2023 regarding Implementation of Corporate Governance for Commercial Banks, (iv) OJK Circular Letter No. 13/SEOJK.03/2017 regarding Implementation of Corporate Governance for Commercial Banks, and (v) OJK Circular Letter No. 39/SEOJK.03/2016 regarding Fit and Proper Test for the Candidate of Controlling Shareholder, BOD Member and BOC Member of Banks; (vi) Article 14 paragraph 14.2, paragraph 14.3 and paragraph 14.5 of the Company's AoA, as well as the decision of the sixth agenda item of the Company's Extraordinary GMS on 26 June 2025, the Company will propose to the Meeting to obtain approval to change the Company's BOD composition, appointing Budiman Tanjung as the Director of the Company, with effective term of office since the date specified in the Meeting and upon obtaining the OJK approval and/or fulfilled of the requirements as determined in the OJK approval letter (the "Effective Date") until the closing of the 3<sup>rd</sup> (third) Annual GMS after the Effective Date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 105 of the Company Law. The detailed explanation regarding this Meeting agenda and Curriculum Vitae of Budiman Tanjung are able to be seen and downloaded from the Company's website.

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

Explanation:

Pursuant to the provisions under: (i) Articles 96 and 113 of the Company Law, (ii) POJK No. 45/POJK.03/2015 regarding the Implementation of Governance in Providing Remuneration for Commercial Banks ("POJK No. 45/2015"), and (iii) Article 11 paragraph 11.14 and Article 20 paragraph 20.6 of the Company's AOA; the Company will propose to the Meeting to: (1) approve and determine the amount of salary or honorarium and other benefits for the Board of Commissioners in the financial

year 2026, and authorize the President Commissioner of the Company to determine the amount of salary or honorarium and other allowances for each member of the Board of Commissioners of the Company, by considering the recommendation of the Nomination and Remuneration Committee of the Company ("NomRem"); (2) approve and determine the amount of salary or honorarium and other allowances for the SSB in 2026 until the Spin-Off Effective Date\* between the Company and the Sharia Business Unit and authorize the President Commissioner of the Company to determine the amount of salary or honorarium and other allowances for each member of the SSB of the Company, by considering the recommendation of NomRem. All members of the Board of Commissioners (including Independent Commissioners) and SSB do not receive tantiem/bonus; (3) approved the amount of tantiem/bonus for the financial year 2025 will be paid in 2026 for the Board of Directors of the Company, whether deferred or in the form of share or share-based instrument issued by the Company, and authorized the Board of Commissioners of the Company to determine the amount of tantiem/bonus for each member of the Board of Directors of the Company, taking into account the recommendation of NomRem. The provision of variable remuneration in the form of shares or share-based instruments is in accordance with POJK No. 45/2015 and the Company's Policy; (4) approve use of the share from the buyback of the Company's shares to provide variable remuneration to the members of Management who are classified as the Company's Material Risk Takers (MRT) and will be to be paid in 2027 and 2028 in accordance with POJK No. 45/2015; and (5) approved the delegation of authority to the Company's Board of Commissioners to determine the amount of salary, holiday allowances and other benefits for each member of the Company's Board of Directors for the financial year 2026, and determine the terms and conditions for the provision of variable remuneration to members of Management who are included in the Material Risk Takers (MRT) category by taking into account the recommendations of NomRem. The amount of salary/honorarium and other benefits for the Board of Commissioners and SSB, as well as the proposed tantiem/bonus for the Board of Directors can be seen in the explanation of the Meeting agenda on the Company's Website.

#### **12. Approval on Update of the Recovery Plan of the Company.**

Explanation:

Pursuant to the provisions under Article 31 of POJK No. 14/POJK.03/2017 regarding Recovery Plan for Systemic Banks ("POJK No. 14/2017"), the Company will seek approval to the Meeting to: (1) approve the update of Recovery Plan that has been submitted by the Company to the OJK on 28 November 2024, among other includes the trigger levels updates according to the current condition and regulation; (2) approve the update of debt or investment instrument which have capital characteristic obtained by the Bank thru Bilateral Subordinated Borrowing with CIMB Group as of 13<sup>th</sup> February 2026 with total amount of IDR75 billion and 5 years tenure; and (3) approve the delegation of authority to the Company's BOC and BOD to take any and all necessary actions in relation to the Company's updated Recovery Plan, respectively with regard to the POJK No. 14/2017, as well as the other related regulations. The summary of the updated Recovery Plan can be seen in the Meeting materials that have been uploaded to the Company's website.

#### **13. Approval of the Company's Share Buyback and Transfer Plan.**

Explanation:

Pursuant to the provisions Article 2 POJK No. 29 of 2023 concerning the Buyback of Shares Issued by Public Companies and Article 2 of OJK Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks; the Company will propose to the Meeting to: (1) Approve the Company's shares buyback from public shareholders, with period of the implementation of the Company's share buyback will be completed no later than 12 months after 17 April 2026 (the GMS approving the share buyback).; (2) Approve the transfer of shares resulting from share buyback through the provision of variable remuneration in the form of shares or share-based instruments issued by the Company to parties categorized as the Company's Material Risk Taker (MRT) for a maximum of 3 (three) years. Details regarding this corporate action plan is as described in the Company's Disclosure of Information, as published in the daily newspaper with national circulation, namely Investor Daily, the Company's website and the Indonesian Stock Exchange website on 2 March 2026.

#### **14. Changes to the Company's Articles of Association.**

Explanation:

Pursuant to the provisions Article 19 of the Company Law and POJK No. 2 of 2024 concerning Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units ("POJK No. 2 of 2024"), the Company will propose to the Meeting to: (1) approve the changes to the Company's Articles of Association, namely Article 3, Article 5, Article 11, Article 15.1 and Article 18, in relation with the Financial Services Authority's approval of PT Bank CIMB Niaga Tbk as the Financial Holding Company of the CIMB Indonesia Financial Conglomeration and as detailed in the complete amendments to the Company's Articles of Association, which will be presented at the Meeting; (2) approve the delegation of authority to the Company's BOD with substitution right, to restate the resolution regarding the changes of the Company's Articles of Association and restated the entire Company's Articles of Association in a notary deed, to notify/report to the authorities, and with due regard to the foregoing, to perform any necessary actions in accordance with the laws and regulations; and (3) ratify and approve all and every action that has been and will be taken by the BOD and/or BOC of the Company without exception in relation to matters concerning amendments to the Company's Articles of Association, with due regard to the Company's Articles of Association and applicable laws and regulation.

Details of the amendments to the Company's Articles of Association can be seen on the Company's website and KSEI's website.

#### **15. Others (this agenda item does not require Meeting approval):**

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

Explanation:

Pursuant to Article 6 OJK Regulation No. 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Services Institution, Issuer, and Public Company; it will be reported to the Meeting on the Realization of 2025 RAKB and 2026 RAKB, which has been submitted to OJK Banking Supervision on 27 November 2025. The 2026 RAKB Summary is able to be seen and downloaded from the Company's Website.

**b. Accountability report on the use of fund proceeds of Shelf-Registration Subordinated Bond III Bank CIMB Niaga 2018 Series B.**

Explanation:

Pursuant to Article 6 POJK No. 30/POJK.04/2015 regarding Report on Realization of the Use of Proceeds from Public Offerings it will be reported to the Meeting regarding the realization use of funds obtained from the Bonds. Further details regarding this report can be seen on the Company's Website.

**c. Report on the Realization of the Transfer of the Company's Share Buyback.**

Explanation:

Pursuant to: (i) The Resolutions of the Annual GMS ("AGMS") of the Company dated 14 April 2025; (ii) POJK No. 30/POJK.04/2017 regarding the Shares Buyback Issued by the Publicly-Held Company ("POJK No. 30/2017"); and (iii) OJK Regulation No. 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks ("POJK No. 45/2015"), it will be reported to the Meeting for details of the transfer of shares resulting from the share buyback approved at the AGMS on 14 April 2025. Further details regarding this report can be seen on the Company's Website.

*\*The Spin-Off Effective Date is the effective date of the spin-off or separation (between the Company and the Sharia Business Unit) since the date the Sharia Commercial Bank (PT Bank CIMB Niaga Syariah) commenced its business activities, which is no later than 60 (sixty) Working Days from the date the business license was granted by the OJK, as evidenced by a statement from the Sharia Commercial Bank regarding the effectiveness of the Spin-Off*

### **Explanation on Quorum of Attendance and Resolution:**

1. For the agendas 1<sup>st</sup> up to 13<sup>th</sup>, the Meeting is valid and entitled to take the lawful and binding resolutions, if attended by the Shareholders or their authorized proxies representing more than 1/2 (half) of the total shares issued by the Company. And a resolution of the Meeting is valid if it is approved by more than half (1/2) of the total number of shares with valid voting rights present and/or represented at the Meeting (in accordance with provisions under Article 13 paragraph 13.1.a. of the Company's AOA).
2. For the agenda 14<sup>th</sup>, the Meeting is valid and entitled to take the lawful and binding resolutions if attended by the Shareholders or their authorized proxies who represents 2/3 (two third) of total shares issued by the Company. And a resolution of the Meeting is valid if it is approved by more than 2/3 (two third) of the total number of shares with valid voting rights present and/or represented at the Meeting (in accordance with provisions under Article 13 paragraph 13.6.a. of the Company's AOA).

### **General Provisions:**

1. This Meeting Invitation (the "Invitation") constitutes as an official invitation in accordance to the provision of Article 82 paragraph (2) of the Company Law and Article 52 paragraph (1) of POJK No. 15/POJK.04/2020 concerning Plan and Implementation of General Meeting of Shareholders of Publicly-Held Companies ("POJK No. 15/2015") in conjunction with Article 12 paragraph 12.2. of the Company's AOA, and therefore it is not necessary to extend a separate invitation to the Company's Shareholders (the "Shareholders").
2. Shareholders who are entitled to present/be represented and cast a vote in the Meeting, the Shareholders who are listed in the Company's Shareholders Register and/or the Shareholders whose Security Accounts are registered in the Collective Custody of the Indonesia Central Securities Depository (PT Kustodian Sentral Efek Indonesia or "KSEI") on Monday, 16 March 2026 at 4.00 p.m. Western Indonesian Time.
3. The implementation of the Company's Meeting in electronically through the eASY.KSEI application, can be accessed on the AKSes KSEI website (<https://access.ksei.co.id/>), with due observance of the POJK No.16/POJK.04/2016 concerning Implementation of Electronic General Meetings of Shareholders of Publicly-Held Companies ("POJK No. 16/2020") in conjunction with Article 12 paragraph 12.1. of the Company's AOA.
4. Shareholders participation in the Meeting shall be conducted through the following mechanisms:
  - a. attend the Meeting electronically or authorize the electronic proxy (e-Proxy) through eASY.KSEI application; or
  - b. attend the Meeting physically; or
  - c. attend by authorizing the proxy with the Power of Attorney form as referred to in point 8.b.
5. In compliance with POJK No.16/2020, the Company strongly suggests the Shareholders to attend the Meeting with the mechanism as referred to point 4.a. with due observance to the following matters:
  - a. Shareholders who can use the eASY.KSEI application are the Shareholders whose shares are kept in the collective custody of KSEI;
  - b. Shareholders must first register for the KSEI Securities Ownership Reference facility ("AKSes KSEI"). For the Shareholders who have not been registered, please register by accessing the AKSes KSEI website (<https://akses.ksei.co.id/>);
  - c. To use the eASY.KSEI application, the Shareholders can go to the eASY.KSEI menu, and then login in the eASY.KSEI submenu found on the AKSes KSEI website.  
Guidelines for registration, use, and further explanation regarding the eASY.KSEI application (e-Proxy and e-Voting) can be seen on the AKSes KSEI website.
6. Shareholders or their proxies who will attend the Meeting electronically through the eASY.KSEI application as referred to in point 4.a., should observe the following provisions:
  - a. The Company's Shareholders can declare their electronic attendance until 16 April 2026 at 12.00 p.m. Western Indonesian Time ("Deadline for Attendance Declaration"), and cast their vote through the eASY.KSEI application from the Invitation date until the Deadline for Attendance Declaration;
  - b. For:
    - (i) The Shareholders who have not declared their electronic attendance until the Deadline for Attendance Declaration;

- (ii) The Shareholders who have declared their electronic attendance but have not cast their vote for at least 1 (one) Meeting' Agenda until the Deadline for Attendance Declaration;
  - (iii) Individual Representative, and independent party appointed by the Company who have received their proxies from the Company's Shareholders, but such Shareholders have not cast a vote for at least 1 (one) Meeting' Agenda until the Deadline for Attendance Declaration;
  - (iv) The KSEI Participants/Intermediary (Custodian Banks or Securities Companies) that have received its proxies from the Company's Shareholders that have their vote through eASY.KSEI application;
- must register through eASY.KSEI Application on the Meeting date at the latest at 1.00 p.m. Western Indonesian Time.
- c. Any delay or failure in the process of electronic registration for any reason will result that the Shareholders or their proxies will not being permitted to electronically attend the Meeting and their share ownership will not being taken into account in the attendance quorum.
7. Shareholders whose shares are or are not registered in the Collective Custody of KSEI or their authorized proxies that will attend the Meeting physically, are required to provide the Collective Shares Letter ("CSL") or provide the CSL copy and copy of a valid Identity Card ("ID") or proof of valid personal identity document as well as the power of attorney (if authorized a proxy) to the Registration Officer before entering the Meeting Venue.
  8. Shareholders may be represented by their proxies, by:
    - a. Authorizing the electronic proxy (e-Proxy) through the eASY.KSEI application that can be accessed through the AKSes KSEI facility. Shareholders may declare their proxies and votes, change the appointment of their proxies and/or change the votes for the Meeting's agenda or revoke the proxies electronically through eASY.KSEI application from the Invitation date until the Deadline for Attendance Declaration. The party who can be authorized as a proxy electronically, must be legally competent and not a member of the BOC, BOD and employees of the Company, as well as refer to other provisions as stipulated in POJK No. 15/2020; or
    - b. Authorizing the proxy by completing the Power of Attorney ("POA") form which may be downloaded from the Company's website (<http://investor.cimbniaga.co.id/gcg/agm.html>), with the following terms:
      - 1) Any member of the BOC, BOD, and any employee of the Company may act as a proxy for the Shareholders in the Meeting, but any vote they cast as proxy in the Meeting will not be counted in the voting (including act as the Shareholders);
      - 2) Shareholders are not allowed to provide the authority for some of their shares to more than one proxy with different vote;
      - 3) POA from the Shareholders executed abroad must be legalized by the local public notary and the official representative office of the Government of the Republic of Indonesia;
      - 4) The completed POA as well as the copy of valid ID or proof of valid personal identity document of the authorizer/grantor must be received by the Company, at the latest 1 (one) working day before the Meeting without prejudicing the Company's Policy, through the Securities Administrative Bureau ("BAE") PT Bima Registra, with registered address in Satrio Tower, 9<sup>th</sup> Floor A2, Jalan Prof. Dr. Satrio Blok C4, Kuningan Setiabudi, South Jakarta 12950 – Indonesia; Phone: (+6221) 25984818, e-mail: [rups@bimaregistra.co.id](mailto:rups@bimaregistra.co.id), website: [www.bimaregistra.co.id](http://www.bimaregistra.co.id);
      - 5) The proxies of the Shareholders which are legal entities (Corporate Shareholders) must provide:
        - a) Copy of the valid Articles of Association;
        - b) Document of the appointment of incumbent members of the management;
 to the Company through BAE at the address as referred in point 8.b.4) above, at the latest 3 (three) days before the Meeting without prejudicing the Company's policy.
  9. Shareholders or their proxies can view the ongoing Meeting through Zoom webinar by selecting the eASY.KSEI menu and the *Tayangan RUPS* ("GMS Video Streaming") submenu on the AKSes KSEI website or the *Tayangan RUPS* menu on AKSes KSEI mobile, subject to the following provisions:
    - a. Shareholders or their proxies have been registered on the eASY.KSEI application no later than 16 April 2026 at 12.00 p.m. Western Indonesian Time;
    - b. The GMS Video Streaming has a capacity up to 500 participants, and the participants' attendance will be determined on a first come first serve basis. For the Shareholders or their proxies who

- cannot view the Meeting through the GMS Video Streaming will still be considered as validly attend electronically as well as the share ownerships and votes will be taken into account in the Meeting, as long as they have been registered in the eASY.KSEI application;
- c. Shareholders or their proxies who can view the ongoing Meeting through the GMS Video Streaming, but whose electronic attendance is not duly registered in eASY.KSEI application will not be considered as validly attending the electronic Meeting and therefore their attendance will not be counted in the attendance quorum for the Meeting;
10. To get the best experience in using eASY.KSEI Application and/or the GMS Video Streaming, Shareholders or their proxies are suggested to use the Mozilla Firefox browser.
  11. If after the date of this Meeting Notice there are changes in the technical operations of the eASY.KSEI application, or changes to any regulations, guidelines and/or explanations of KSEI related to the electronic meetings through the eASY.KSEI application, then such changes shall apply to the Meeting, and all the provisions in these General Provisions concerning the implementation of electronic Meeting through the eASY.KSEI application are deemed to be adjusted to such changes.
  12. In compliance with POJK No. 16/2020, under certain conditions the Company may limit the number of Shareholders or their proxy who attend the Meeting physically based on the first in first served basis. **Any Shareholders or their proxy who attend the Meeting physically, must follow the protocol in the Meeting's venue as set out by the Company** as stated in the Meeting's Rules of Conduct, among others:
    - a. Shareholders or their proxy that has arrived in the Meeting premises, but cannot enter the Meeting room due to the limited room capacity, may still exercise their rights by granting power to an independent party appointed by the Company (the "Independent Party") by completing and signing the power of attorney provided by the Company, so then they may still use their rights to attend and cast vote in the Meeting by represented by the Independent Party.
    - b. To ease the administration arrangement and Meeting's orderliness, Shareholders or their proxy **must register their attendance no later than 1.00 p.m. Western Indonesian Time, since the registration desk will be closed 1 (one) hour before the Meeting.** Shareholders or their proxy who arrive after the registration desk is closed or late/fail to electronically register with any reason, deemed as absence or will not be accounted in the attendance quorum.
  13. All materials of the Meeting, including the agenda explanations, are available in the Company's website (<http://investor.cimbniaga.co.id/gcg/agm.html>) and eASY.KSEI application that can be accessed through the AKSes KSEI facility (<https://akses.ksei.co.id/>) or may be retrieved by submitting a written request to the Corporate Secretary of the Company on working hours at the address stated below.
  14. The Shareholders of the Company are encouraged to read in advance the Rules of Conduct of the Meeting and Voting Procedures which are provided in the video illustration, both available in the Company's website (<http://investor.cimbniaga.co.id/gcg/agm.html>) since the date of this Invitation.
  15. Should there any change and/or additional information related to the procedures of the Meeting due to the latest conditions and updates that have not been conveyed through this Invitation, it will be further announced in the Company's website (<http://investor.cimbniaga.co.id/gcg/agm.html>).

In accordance with Good Corporate Governance practices, the Company has carefully considered the mechanism, venue and schedule of the Meeting, as such the Shareholders or their proxies may participate in the Meeting. Therefore, the BOD strongly suggest to all Company's Shareholders to use their rights properly to cast a vote in decision-making process for all Meeting's agenda.

Jakarta, 17 March 2026

**Board of Directors**

**PT Bank CIMB Niaga Tbk**

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