



Ashoya Ratam, SH, MKn

NOTARIS & PPAT

DI

KOTA ADMINISTRASI JAKARTA SELATAN

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

Tanggal April 24, 2018

Nomor 48

Turunan Grosse

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

Number: 48

-On this day, Tuesday, dated 24-4-2018 (the twenty fourth day of April two -----
thousand and eighteen).-----

-At 14.17 WIB (fourteen o'clock seventeen minutes Western Indonesian Time).---

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

-for and at the request of the Board of Directors of the limited liability company --
"PT BANK CIMB NIAGA Tbk", having its domicile in South Jakarta, having --
its address at Graha CIMB Niaga, Jalan Jenderal Sudirman Kaveling 58, Senayan,
Kebayoran Baru, Jakarta 12190, which was duly established based on the:-----

-deed dated 26-9-1955 (the twenty sixth day of September one thousand --
nine hundred fifty five) number 90, which minutes of meeting was made --
before Raden Meester SOEWANDI, used to be Notary in Jakarta, that has
obtained legalization by virtue of the decree of the Minister of Justice of --
the Republic of Indonesia, dated 1-12-1955 (the first day of December one
thousand nine hundred fifty five) number J.A.5/110/15 and has been -----
published in the State Gazette of the Republic of Indonesia, dated -----
4-9-1956 (the fourth day of September one thousand nine hundred fifty
six) number 71, Supplement number 729/1956; -----

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

-the Articles of Association of the said limited liability company have been



further amended as being published/set forth in the:-----

- State Gazette of the Republic of Indonesia dated 3-3-2009 (the ---- third day of March two thousand and nine) number 18, Supplement number 159/2009;-----
- State Gazette of the Republic of Indonesia dated 10-3-2009 (the -- tenth day of March two thousand and nine) number 20, ----- Supplement number 7162/2009;-----
- deed dated 2-7-2008 (the second day of July two thousand and --- eight) number 6, and which notification on the amendment to the -- articles of association has been accepted and recorded by the ----- Minister of Law and Human Rights of the Republic of Indonesia, -- dated 7-7-2008 (the seventh day of July two thousand and eight) --- number AHU-AH.01.10-17196;-----
- deed dated 23-7-2008 (the twenty third day of July two thousand and eight) number 42, and which notification on merger of the ----- Company has been accepted and recorded by the Minister of Law - and Human Rights of the Republic of Indonesia, dated 22-10-2008 (the twenty second day of October two thousand and eight) number AHU-AH.01.10-22669;-----
- deed dated 21-11-2008 (the twenty first day of November two ---- thousand and eight) number 10, and which notification on the ----- amendment to the articles of association has been accepted and ---- recorded by the Minister of Law and Human Rights of the ----- Republic of Indonesia, dated 9-12-2008 (the ninth day of ----- December two thousand and eight) number ----- AHU-AH.01.10-24908; -----
- deed dated 28-5-2009 (the twenty eighth day of May two ----- thousand and nine) number 30, and which notification on the ----- amendment to the articles of association has been accepted and ---- recorded by the Minister of Law and Human Rights of the -----

Republic of Indonesia, dated 13-7-2009 (the thirteenth day of July two thousand and nine) number AHU-AH.01.10-10088;-----
-deed dated 22-12-2010 (the twenty second day of December two thousand and ten) number 36, and which notification on the ----- amendment to the articles of association has been accepted and ---- recorded by the Minister of Law and Human Rights of the ----- Republic of Indonesia, dated 6-1-2011 (the sixth day of January --- two thousand and eleven) number AHU-AH.01.10-00552;-----
-deed dated 1-3-2011 (the first day of March two thousand and ---- eleven) number 1, and which notification on the amendment to the articles of association has been accepted and recorded by the ----- Minister of Law and Human Rights of the Republic of Indonesia, -- dated 15-3-2011 (the fifteenth day of March two thousand and ---- eleven) number AHU-AH.01.10-07889;-----
-all the six minutes of the deed were drawn up before Doctor ----- AMRUL PARTOMUAN POHAN, Bachelor of Law, Lex Legibus Magister, formerly Notary in Jakarta, which protocol has been ---- conveyed to me, Notary. -----

-deed dated 21-4-2014 (the twenty first day of April two thousand and ---- fourteen) number 22, which minutes was drawn up before HIMAWAN ---- SUTANTO, Bachelor of Law, at that time was the substitute of me, ----- Notary, and which has obtained approval from the Minister of Law and --- Human Rights of the Republic of Indonesia dated 30-4-2014 (the thirtieth - day of April two thousand and fourteen) number AHU-02085.40.20.2014, while the notification on the amendment to the articles of association has -- been accepted and recorded by the Minister of Law and Human Rights of - the Republic of Indonesia dated 30-4-2014 (the thirtieth day of April two - thousand and fourteen) number AHU-01544.40.21.2014;-----
-lastly the Articles of Association of the said limited liability were further - amended in order to be adjusted with the Regulation of Financial Services

Authority (hereinafter referred to as the “**POJK**”) number -----
32/POJK.04/2014 concerning Planning and Implementation of the General
Meeting of Shareholders of the Public Company, and POJK number -----
33/POJK.04/2014 concerning the Board of Directors and the Board of -----
Commissioners of Issuer or the Public Company, as set forth in my -----
notarial deed, dated 6-5-2015 (the sixth day of May two thousand and -----
fifteen) number 10 and which notification on the amendment to the articles
of association has been accepted and recorded by the Minister of Law and
Human Rights of the Republic of Indonesia, dated 18-5-2015 (the -----
eighteenth day of May two thousand and fifteen) number: -----
AHU-AH.01.03-0932580; -----
-the last composition of the members of the Board of Commissioners and -
the Board of Directors of the said limited liability company was set forth --
in my notarial deed dated 26-3-2018 (the twenty sixth day of March two --
thousand and eighteen) number 83;-----

(hereinafter the said limited liability company “**PT BANK CIMB NIAGA Tbk**” --
shall be referred to as “**Company**” or “**Corporation**” or can be referred as well --
as “**Bank CIMB Niaga**” or “**CIMB Niaga**”);-----
-has been at Financial Hall, Graha CIMB Niaga, 2nd Floor, Jalan Jenderal -----
Sudirman, Kaveling 58, South Jakarta in order to draw minutes regarding -----
everything to be discussed and resolved in the Annual General Meeting of -----
Shareholders (hereinafter referred to as the “**Meeting**”) that was held on the day, -
date, time and place as mentioned at the opening part of this deed.-----
-The meeting was attended by and therefore appeared before me, Notary, in the ---
presence of the same witnesses, the members of the Board of Commissioners, ----
members of the Board of Directors, and Sharia Supervisory Board also the -----
shareholders of the Company, namely:-----

1. Mister **MOHAMED NAZIR Bin ABDUL RAZAK** (also known as -----
Dato’ SRI NAZIR RAZAK), born in Selangor, Malaysia, dated -----
19-11-1966 (the nineteenth day of November one thousand nine hundred -

and sixty six), Citizen of Malaysia, private person, residing in Kuala -----
Lumpur, 6, Jalan Eaton, 50450, Kuala Lumpur, Malaysia, as the holder of
passport of Malaysia issued on 4-5-2012 (the fourth day of May two -----
thousand and twelve) number A26560049, the copy of which is attached to
the minutes of this deed, and temporarily being in Jakarta; -----

-according to his statement in this regard attended the Meeting as --
the President Commissioner of the Company;-----

2. Mister **GLENN MUHAMMAD SURYA YUSUF**, born in Jakarta, dated
17-7-1955 (the seventeenth day of July one thousand nine hundred and ----
fifty five), Citizen of Indonesia, private person, residing in Jakarta, Jalan --
Pejaten Barat I number 2, Neighbours 001, Wards 008, Village of Pejaten
Barat, Sub-regency of Pasar Minggu, South Jakarta, as the holder of -----
Resident Identity Card number 3174041707550004, the copy of which is -
attached to the minutes of this deed;-----

-according to his statement in this regard attended the Meeting as --
the Vice President Commissioner of the Company;-----

3. Mister **ZULKIFLI Bin MOHD ALI**, born in Selangor, Malaysia, dated --
13-9-1950 (the thirteenth day of September one thousand nine hundred ----
and fifty), Citizen of Malaysia, private person, residing in Kuala Lumpur, -
77 Jalan G-3 Taman Melawati 53100 Kuala Lumpur, Malaysia, as the -----
holder of passport of Malaysia issued dated 7-3-2016 (the seventh day of -
March two thousand and sixteen) number A27473887, the copy of which
is attached to the minutes of this deed, temporarily being in Jakarta;-----

-according to his statement in this regard attended the Meeting as --
the Commissioner and concurrently as the Independent -----
Commissioner of the Company;-----

4. Mister **PRI NOTOWIDIGDO** (in his Resident Identity Card, it is written
as **PRIMOEHADI NOTOWIDIGDO**), born in Klaten, dated 14-5-1947 -
(the fourteenth day of May one thousand nine hundred and forty seven), --
Citizen of Indonesia, private person, residing in Jakarta, Jalan Tanjung 6 -

Block H-2/2, Neighbours 013, Wards 002, Village of Tanjung Barat, -----
Sub-regency of Jagakarsa, South Jakarta, as the holder of Resident Identity
Card number 3174091405470004, the copy of which is attached to the ----
minutes of this deed;-----

-according to his statement in this regard attended the Meeting as --
the Commissioner and concurrently as the Independent -----
Commissioner of the Company;-----

5. Mistress **ARMIDA SALSIAH ALISJAHBANA**, born in Bandung, dated
16-8-1960 (the sixteenth day of August one thousand nine hundred and ---
sixty), Citizen of Indonesia, private person, residing in Bandung, Jalan ----
Sulanjana number 11A, Neighbours 001, Wards 003, Village of -----
Tamansari, Sub-regency of Bandung Wetan, Municipality of Bandung, as
the holder of Resident Identity number 3273095608600003, the copy of ---
which is attached to the minutes of this deed, temporarily being in -----
Jakarta;-----

-according to her statement in this regard attended the Meeting as -
the Commissioner and concurrently as the Independent -----
Commissioner of the Company;-----

6. Mister **JEFFREY KAIRUPAN**, born in Jakarta, dated 23-2-1957 (the ----
twenty third day of February one thousand nine hundred and fifty seven), -
Citizen of Indonesia, private person, residing in Jakarta, Aston Rasuna ----
Tower 4/B Unit 02.H, Neighbours 002, Wards 010, Village of Menteng ---
Atas, Sub-regency of Setia Budi, South Jakarta, as the holder of Resident -
Identity Card number 5171042302570002, the copy of which is attached --
to the minutes of this deed;-----

-according to his statement in this regard attended the Meeting as --
the Commissioner and concurrently as the Independent -----
Commissioner of the Company;-----

7. Mister **DAVID RICHARD THOMAS**, born in California, United States -
of America, dated 21-5-1959 (the twenty first day of May one thousand -

nine hundred and fifty nine), Citizen of the United States of America, -----
private person, residing in Malaysia, #B-10 Park Seven Condominium, 5 -
Persiaran KLCC, Kuala Lumpur, Malaysia, as the holder of passport of the
United States of America issued dated 4-4-2014 (the fourth day of April --
two thousand and fourteen) number 505709369, the copy of which is -----
attached to the minutes of this deed, temporarily being in Jakarta;-----

-according to his statement in this regard attended the Meeting as --
the Commissioner of the Company;-----

8. Mister **TENGKU DATO' SRI ZAFRUL TENGKU ABDUL AZIZ**, ---
born in Kuala Lumpur, dated 25-6-1973 (the twenty fifth day of June one -
thousand nine hundred and seventy three), Citizen of Malaysia, private ---
person, residing in Kuala Lumpur, A-13-02, Sunway Palazzio number 1, --
Jalan Sri Hartamas 3 Taman Sri Hartamas, 60000, Kuala Lumpur, -----
Malaysia, as the holder of passport of Malaysia, issued dated 23-5-2017 ---
(the twenty third day of May two thousand and seventeen) number -----
A40018445, the copy of which is attached to the minutes of this deed;-----

-according to his statement in this regard attended the Meeting as --
the Commissioner of the Company;-----

9. Mister **TIGOR M SIAHAAN** (in his Resident Identity Card, it is written -
as **MARSAHALA SIAHAAN**), born in Jakarta, dated 26-10-1971 (the ---
twenty sixth day of October one thousand nine hundred and seventy one),
Citizen of Indonesia, private person, residing in Jakarta, Jalan Cianjur ----
number 19, Neighbours 007, Wards 004, Village of Menteng, Sub-regency
of Menteng, Central Jakarta, as the holder of Resident Identity Card -----
number 3171062610710002, the copy of which is attached to the minutes -
of this deed;-----

-according to his statement in this regard attended the Meeting as --
the President Director of the Company;-----

10. Mister **WAN RAZLY ABDULLAH BIN WAN ALI**, born in Selangor, --
Malaysia, dated 18-12-1971 (the eighteenth day of December one -----

thousand nine hundred and seventy one), Citizen of Malaysia, private -----
person, residing in Jakarta, Jalan Gaharu VI number 6, Neighbours 003, ---
Wards 011, Village of Cilandak Barat, Sub-regency of Cilandak, South ---
Jakarta, as the holder of Electronic Limited Residence Permit Card -----
number 2C2IJE7961AP, which is valid until 31-12-2018 (the thirty first --
day of December two thousand and eighteen), the copy of which is -----
attached to the minutes of this deed;-----

-according to his statement in this regard attended the Meeting as --
the Director of the Company;-----

11. Miss **MEGAWATI SUTANTO**, born in Pangkal Pinang, dated -----
27-1-1962 (the twenty seventh day of January one thousand nine hundred -
and sixty two), Citizen of Indonesia, private person, residing in Jakarta, ---
Jalan Maluku number 34B, Neighbours 006, Wards 005, Village of -----
Gondangdia, Sub-regency of Menteng, Central Jakarta, as the holder of ---
Resident Identity Card number 3171016701620001, the copy of which is -
attached to the minutes of this deed;-----

-according to her statement in this regard attended the Meeting as -
the Director of the Company;-----

12. Mistress Engineer **RITA MAS'OEN**, born in Pontianak, dated 27-8-1961
(the twenty seventh day of August one thousand nine hundred and sixty ---
one), Citizen of Indonesia, residing in Jakarta, Jalan Janur Elok IV QC 8/8,
Neighbours 006, Wards 006, Village of Kelapa Gading Barat, Sub-regency
of Kelapa Gading, North Jakarta, as the holder of Resident Identity Card --
dated 5-9-2012 (the fifth day of September two thousand and twelve) -----
number 3172066708610001, the copy of which is attached to the minutes -
of this deed;-----

-according to her statement in this regard attended the Meeting as -
the Director of the Company;-----

13. Mistress **VERA HANDAJANI** (in her Resident Identity Card, it is written
as **VERA HANDAYANI**), born in Tarakan, dated 15-12-1971 (the -----

fifteenth day of December one thousand nine hundred and seventy one), --
Citizen of Indonesia, private person, residing in Tangerang, Villa Melati --
Mas Block J-6/01, Neighbours 003, Wards 006, Village of Pondok Jagung,
Sub-regency of Serpong Utara, South Tangerang City, as the holder of ----
Residents Identity Card number 3674025512710001, the copy of which is
attached to the minutes of this deed, temporarily being in Jakarta;-----

-according to her statement in this regard attended the Meeting as -
the Director of the Company;-----

14. Mister **JOHN SIMON**, born in Pematang Siantar, dated 29-9-1971 (the ---
twenty ninth day of September one thousand nine hundred and seventy ---
one), Citizen of Indonesia, private person, residing in Jakarta, Jalan Pluit --
Selatan II number 3, Neighbours 019, Wards 006, Village of Pluit, -----
Sub-regency of Penjaringan, North Jakarta, as the holder of Resident -----
Identity Card number 3172012909710009, the copy of which is attached --
to the minutes of this deed;-----

-according to his statement in this regard attended the Meeting as --
the Director of the Company;-----

15. Mistress **LANI DARMAWAN**, born in Krawang, dated 20-4-1962 (the --
twentieth day of April one thousand nine hundred and sixty two), Citizen -
of Indonesia, private person, residing in Jakarta, Jalan Gereja Theresia ----
number 15, Neighbours 007, Wards 004, Village of Gondangdia, -----
Sub-regency of Menteng, Central Jakarta, as the holder of Resident -----
Identity Card number 3171066004620003, the copy of which is attached --
to the minutes of this deed;-----

-according to her statement in this regard attended the Meeting as -
the Director of the Company;-----

16. Mistress **FRANSISKA OEI** (in her Resident Identity Card, it is written --
as **FRANSISKA OEI LAN SIEM**, Bachelor of Law), born in Jakarta, ---
dated 12-6-1957 (the twelfth day of June one thousand nine hundred and -
fifty seven), Citizen of Indonesia, private person, residing in Jakarta, Jalan

Bangka IX number 22C Kaveling 7, Neighbours 003, Wards 010, Village -
of Pela Mampang, Sub-regency of Mampang Prapatan, South Jakarta, as --
the holder of Resident Identity Card number 3171065206570003, the -----
copy of which is attached to the minutes of this deed;-----

-according to her statement in this regard is attending the Meeting -
as the Director and concurrently as the Compliance Director of the
Company;-----

17. Mistress **HEDY MARIA HELENA LAPIAN**, born in Jakarta, dated ----
21-11-1958 (the twenty first day of November one thousand nine hundred
and fifty eight), Citizen of Indonesia, private person, residing in Jakarta, --
Surya Timur Block A number 12 A, Neighbours 002, Wards 005, Village -
of Kedoya Utara, Sub-regency of Kebon Jeruk, West Jakarta, as the holder
of Resident Identity Card number 3173056111580003, the copy of which -
is attached to the minutes of this deed;-----

-according to her statement in this regard attended the Meeting as -
the Director of the Company;-----

18. Mister **PANDJI PRATAMA DJAJANEGARA** (in his Resident Identity
Card, it is written as **PANDJI PRATAMA**), born in Jakarta, dated -----
17-11-1964 (the seventeenth day of November one thousand nine hundred
and sixty four), Citizen of Indonesia, private person, residing in Jakarta,
Jalan Kramat number 12, Neighbours 012, Wards 001, Village of Cilandak
Timur, Sub-regency of Pasar Minggu, South Jakarta, as the holder of -----
Resident Identity Card number 3174041711640003, the copy of which is -
attached to the minutes of this deed;-----

-according to his statement in this regard attended the Meeting as --
the Director of the Company;-----

19. Mister **RAHARDJA ALIMHAMZAH**, born in Jember, dated 1-2-1966 --
(the first day of February one thousand nine hundred and sixty six), -----
Citizen of Indonesia, private person, residing in Jakarta, Jalan Way -----
Seputih number 45, Neighbours 008, Wards 001, Village of Tanjung -----

Duren Selatan, Sub-regency of Grogol Petamburan, West Jakarta, as the --
holder of Resident Identity Card number 3173020102660010, the -----
copy of which is attached to the minutes of this deed;-----

-according to his statement in this regard attended the Meeting as --
the Director of the Company;-----

20. Mister Professor Doctor **MUHAMMAD QURAISH SHIHAB**, Master of Arts, born in Sidrap, dated 16-2-1944 (the sixteenth day of February one -- thousand nine hundred and forty four), Citizen of Indonesia, private ----- person, residing in Jakarta, Jeruk Purut, Neighbours 004, Wards 003, ----- Village of Cilandak Timur, Sub-regency of Pasar Minggu, South Jakarta, - as the holder of Resident Identity Card number 3174041602440005, the --- copy of which is attached to the minutes of this deed;-----

-according to his statement in this regard attended the Meeting as --
the member of Sharia Supervisory Board of the Company;-----

21. Mister Professor Doctor **FATHURRAHMAN DJAMIL**, Master of Arts - (in his Resident Identity Card, it is written as Doctor Haji ----- **FATHURRAHMAN DJAMIL**), born in Sukabumi, dated 7-11-1960 (the seventh day of November one thousand nine hundred and sixty), Citizen of Indonesia, private person, residing in Tangerang, Komplek Saung Gintung Block E/13, Neighbours 002, Wards 005, Village of Cireundeu, ----- Sub-regency of Ciputat Timur, Regency of South Tangerang, as the holder of Resident Identity Card number 3603340711606002, the copy of which is attached to the minutes of this deed, temporarily being in Jakarta;-----

-according to his statement in this regard attended the Meeting as --
the member of Sharia Supervisory Board of the Company;-----

22. Mister **ADRI YUDISTIRA DHARMA**, born in Jakarta, dated 2-5-1985 - (the second day of May one thousand nine hundred and eighty five), ----- Citizen of Indonesia, Lawyer, residing in Jakarta, Jalan Muara Karang ----- Block G5U/18, Neighbours 006, Wards 017, Village of Pluit, Sub-regency of Penjaringan, North Jakarta, as the holder of Passport of Indonesia, -----

issued on 22-1-2018 (the twenty second day of January two thousand and -
eighteen) number X508720, the copy of which is attached to the minutes --
of this deed; -----

-according to his statement in this regard attended the Meeting in --
his capacity above mentioned and based on the "Power of Attorney
to Attend the Annual General Meeting of Shareholders of -----
PT BANK CIMB NIAGA Tbk", privately executed, dated -----
19-4-2018 (the nineteenth day of April two thousand and eighteen),
as the proxy of: -----

-mister SHAHNAZ FAROUQUE BIN JAMMAL -----
AHMAD, Director of "CIMB GROUP SDN BHD", -----
residing at F5 One Menerung Condo, 1 Jalan Menerung ----
Bukit Bandaraya, 59000, Kuala Lumpur, as the holder of ---
passport of Malaysia, issued dated 2-2-2016 (the second ---
day of February two thousand and sixteen) number -----
A50228353;-----

-the original of which was attached to the minutes of this deed; as -
such the appearer was acting as the proxy of and therefore was ----
acting for and on behalf of and representing "**CIMB GROUP** ----
SDN BHD" or "**CIMB GROUP**", a company duly established ----
pursuant to and under the laws of Malaysia, having its head office -
in Kuala Lumpur, Menara CIMB, level 13, Jalan Stesen Sentral 2, -
Kuala Lumpur Sentral 50470, Kuala Lumpur, Malaysia, that in this
regard was represented in its capacity as the holder/owner of -----
22,991,336,581 (twenty two billion nine hundred ninety one -----
million three hundred thirty six thousand five hundred eighty one) -
class B shares or constituting 91.483% (ninety six point four eight -
three percent) of the total number of shares which have been issued
by and fully paid into the Company.-----

23. **Public** (other than the shareholders as referred to in point 22 above), -----

altogether as the holder/owner of 903,177,874 (nine hundred and three ---- million one hundred seventy seven thousand eight hundred seventy four) -- shares or 3.6238% (three point six two three eight percent) of the total ----- number of class A and class B shares with voting right that have been ----- issued the Company which totally amounting to **24,923,390,451** (twenty -- **four billion nine hundred twenty three million three hundred ninety -- thousand four hundred fifty one**) shares (excluding the Treasury ----- shares amounting to 208,216,392 -two hundred and eight million two - **hundred sixteen thousand three hundred ninety two-** shares), and ----- whose names and identities are detailed in separate schedule that is ----- attached to minutes of this deed.-----

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

-Prior to the opening of the Meeting, the said mistress **FRANSISKA OEI** (in her Resident Identity Card, it is written as **FRANSISKA OEI LAN SIEM**, Bachelor of Law) in her capacity as the Director and concurrently as the Compliance ----- Director of the Company presented to the Meeting regarding the principal points - of the Code of Conduct of the Meeting, as uploaded in the website of the ----- Company, dated 26-3-2018 (the twenty sixth day of March two thousand and ---- eighteen) and also distributed to the shareholders before entering the meeting ---- room and as presented in the Meeting.-----

-Furthermore, it was presented as well any matters regarding the procedures for --- the performance of the Meeting as stipulated in the:-----

1. POJK Number 32/POJK.04/2014 concerning Planning and the ----- Implementation of the General Meeting of Shareholders of the Public ----- Company, and its amendment as set forth in POJK Number ----- 10/POJK.04/2017; and-----

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

-Whereas the announcement and summon of the Meeting have been made ----- pursuant to the provision of Article 12 paragraph 2.2 of Articles of Association of the Company, as follows:-----

-**Notification** regarding the plan of the Meeting that will be convened has been conveyed by the Board of Directors to the Financial Services ----- Authority (hereinafter referred to as the “OJK”) and to PT BURSA EFEK INDONESIA, both dated 2-3-2018 (the Second day of March two ----- thousand and eighteen).-----

-**Announcement** of the Meeting has been published in Bisnis Indonesia --- daily newspaper and The Jakarta Post daily newspaper, Indonesian Stock Exchange’s website and Company’s website, dated 9-3-2018 (the ninth --- day of March two thousand and eighteen).-----

-**Summon** and the explanation regarding the agenda of the Meeting have been published in Bisnis Indonesia daily newspaper and The Jakarta Post - daily newspaper, and the material of the Meeting that includes the Annual Report of the financial year 2017 (two thousand and seventeen) have been uploaded in the Indonesian Stock Exchange’s website and in the ----- Company’s website, dated 26-3-2018 (the twenty sixth day of March two - thousand and eighteen).-----

While the Annual Report of the financial year 2017 (two thousand and ---- seventeen) has been distributed to the shareholders before they entered the Meeting room, in the form of softcopy and placed in flash disk.-----

-Whereas up to 7 (seven) calendar days prior to the date of the summon of the ---- Meeting, the Board of Directors of the Company have not accepted any proposal - from the shareholders on other matters to be included in the Agenda of the ----- Meeting, as per stipulated in Article 11 paragraph 11.11 6 of the Articles of ----- Association of the Company.-----

-Whereas pursuant to the advertisement of the summon, the Meeting is convened - with the following agendas:-----

1. Approval of the Company’s Annual Report and Ratification of the ----- Company’s Consolidated Financial Statements for the financial year which ended on 31-12-2017 (the thirty first day of December two thousand and - seventeen);-----

2. Determination on the appropriation of the Company's profit for the ----- financial year which ended on 31-12-2017 (the thirty first day of ----- December two thousand and seventeen);-----
3. Appointment of the Company's Public Accountant and Public Accountant Firm for the financial year 2018 (two thousand and eighteen) and the ----- determination of the honorarium and other requirements related to the ----- appointment;-----
4. Reappointment of 1 (one) member of the Board of Directors and 1 (one) -- member of the Board of Commissioners of the Company;-----
5. Determination of salary or honorarium, tantiem/bonus and other ----- allowances for Board of Commissioners, Board of Directors and Sharia --- Supervisory Board of the Company;-----
6. Approval of the Recovery Plan of the Company;-----
7. Others:-----
 - The accountability report of the utilization of the proceeds of the -- Public Offering of Shelf Registration - Bond II Bank CIMB Niaga, Phase II (the "**PUB – Phase II**") and Phase III (the "**PUB – Phase III**") of 2017 (two thousand and seventeen;-----
 - Report on the realization of the shares buyback and the ----- implementation of share-based loyalty program in the Employee --- and Management Shares Ownership Program.-----

-Thereafter the appearer said mister MOHAMED NAZIR Bin ABDUL RAZAK - (also known as Dato' SRI NAZIR RAZAK) as the President Commissioner of ---- Company has been appointed by Board of Commissioners to preside the Meeting as the Chairman of Meeting as pursuant to "Circular Resolution of the Board of -- Commissioners of PT BANK CIMB NIAGA Tbk", dated 23-3-2018 (the twenty - third day of March two thousand and eighteen) number ----- 007/DEKOM/KP/III/2018, which was privately executed and the original of ----- which was attached to the minutes of this deed, as such pursuant to the provision - of Article 12 paragraph 12.3 of the Articles of Association of the Company.-----

-Whereas the Meeting was attended or represented by the holder/owner of -----
23,894,514,455 (twenty three billion eight hundred ninety four million five -----
hundred fourteen thousand four hundred fifty five) shares or constituting -----
95.8718% (ninety five point eight seven one eight percent) of the total number of
class A and class B shares which having legal voting right issued by the -----
Company, which totally amounting to 24,923,390,451 (twenty four billion nine ---
hundred twenty three million three hundred ninety thousand four hundred fifty ---
one) shares (excluding the Treasury shares amounting to 208,216,392 -two -----
hundred and eight million two hundred sixteen thousand three hundred ninety ----
two) shares.-----
-With due regard to the Register of Shareholders of the Company, dated -----
25-3-2018 (the twenty fifth day of March two thousand and eighteen) until 16.00 -
WIB (sixteen o'clock Western Indonesian Time). -----
-therefore, the quorum as required in Article 13 paragraph 13.1 point f of the ----
Articles of Association of the Company related to Article 86 paragraph 1 of the ---
Company Law has been fulfilled;-----
-Whereas the Meeting was valid and entitled to adopt valid and binding -----
resolutions regarding matters discussed at the Meeting since all requirements as --
stipulated in Articles of Association of the Company to hold the Meeting have ----
been fulfilled;-----
-Furthermore, the Chairman of the Meeting officially opened the Meeting at 14.17
WIB (fourteen o'clock seventeen minutes Western Indonesian Time) by informed
the same to the Meeting.-----
-Before entering the discussion of the agenda of the Meeting, the Chairman of the
Meeting stated that the Code of Conduct of the Meeting that has been presented --
by said mistress **FRANSISKA OEI** (in her Resident Identity Card, it is written as
FRANSISKA OEI LAN SIEM, Bachelor of Law) and distributed to the -----
Shareholders was one of the implementations of Good Corporate Governance ----
practice, at today's Meeting, the Company implemented new innovation in the -
voting process that was conducted directly by shareholders (or individuals) using -

electronic systems (or e-voting). It made the Company the first public company in Indonesia to use an e-voting system validated by Notary and Securities ----- Administration Bureau as an independent party. -----

The e-voting system will be conducted after the completion of the entire ----- discussion of Agenda of 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 as has been distributed, all ----- resolutions of the Meeting were adopted by deliberation for consensus. In an ----- effort to ensure that the deliberation for consensus could be reached while ----- maintaining the independence and secrecy of shareholders in the voting process, -- the voting in the Meeting shall be conducted closely but electronically;-----

-Furthermore, pursuant to the provision of Article 24 paragraph 3 of POJK ----- 32/2014, the Chairman of the Meeting conveyed a description of the General ----- Conditions of the Company, as follows:-----

“Whereas the Company's performance has shown a positive trend in 2017 (two thousand and seventeen). Operating income, consolidated net ----- income, credit distribution and customer deposits increased in 2017 (two -- thousand and seventeen). Total assets grew 10.2% (ten point two percent) or Rp24.7 trillion (twenty four point seven trillion Rupiah) from Rp241.6 - trillion (two hundred forty one point six trillion Rupiah) in 2016 (two ----- thousand sixteen) to Rp266.3 trillion (two hundred sixty six point three ---- trillion Rupiah) in 2017 (two thousand and seventeen).-----

With a total asset of Rp266.3 (two hundred sixty six point three trillion ---- Rupiah), the Company maintains its position as the fifth largest bank in --- Indonesia by assets. The granting of the status as BUKU IV Bank by OJK in 2017 (two thousand and seventeen), i.e. the banking with a minimum --- core capital of Rp30 trillion (thirty trillion Rupiah) also strengthen the ---- Company's brand positioning as one of the largest and most reliable banks in Indonesia. -----

Report on the Company's business affairs and the Company's annual -----

financial statements in 2017 (two thousand and seventeen) will be -----
submitted at the first agenda of the Meeting.”-----

- I. Entering the **First Agenda** of Meeting:-----
“**Approval of the Company’s Annual Report and Ratification of the --
Company’s Consolidated Financial Statements for the financial year --
ended on 31-12-2017 (the thirty first day of December two thousand --
and seventeen).**”-----

-The Chairman of the Meeting gave the opportunity to Mister TIGOR M -----
SIAHAAN (in his Resident Identity Card, it is written as MARSAHALA -----
SIAHAAN), the President Director of Company to present “Summary description
of the Business Affairs of the Company for Financial Year 2017 (two thousand ---
and seventeen)” and will be continued by Mister WAN RAZLY ABDULLAH ----
BIN WAN ALI as the Director of the Company to present the “Summary -----
description of the Annual Financial Statements of the Company for financial year
2017 (two thousand and seventeen)”.-----

-Further, said Mister **TIGOR M SIAHAAN** (in his Resident Identity Card, it is --
written as **MARSAHALA SIAHAAN**), in his position as President Director of ---
the Company presents “a Brief explanation regarding the Company’s Business ----
Process for Book Year of 2017 (two thousand and seventeen)”, which is -----
subsequently further explained using ‘Infocus’, as follows: -----

“Throughout the year 2017 (two thousand and seventeen), the global -----
economy recorded positive growth while nationally the condition is still ---
quite challenging. In 2017 (two thousand and seventeen), the economic ---
condition of the United States of America grew 2.6% (two point six -----
percent) from 1.5% (one point five percent) of the previous year, while ----
European Zone grew 2.5% (two point five percent), the highest in the last -
10 (ten) years, China's economic condition also grew 6.9% (six point nine
percent).-----

From the National side, macroeconomic conditions are relatively stable ---
with growth of Gross Domestic Product (“**GDP**”) at 5.1% (five point one -

percent) from 5.0% (five point zero percent) of the previous year. The -----
economic condition in Indonesia is still dominated by government -----
infrastructure projects and household consumption, although not -----
significantly improved but generally is still able to register slightly better -
growth compared to the previous year. The government's effort to control -
inflation is considered to be quite successful to remain below 4% (four ----
percent) i.e. 3.6% (three point six percent) until the end of 2017 (two -----
thousand seventeen). Bank Indonesia ("BI") Rate has been lowered to the
level of 4.25% (four point two five percent) as of September 2017 (two ---
thousand and seventeen) and maintained to this day.-----
From the trade balance side of 2017 (two thousand and seventeen) there is
a surplus of USD11.8 billion (eleven point eight billion United States ----
Dollars) increased from the previous year's position at USD9.5 billion ----
(nine point five billion United States Dollars). This is considered as a good
thing so that the foreign exchange reserves can maintain the stability of the
USD exchange rate against the Rupiah to the average range of Rp13.000,-
(thirteen thousand Rupiah), i.e. Rp13.384,- (thirteen thousand three -----
hundred and eighty four Rupiah).-----
In general, we take a positive view of the existing conditions and believe --
that the government has taken a strategic step towards improving the right
to build the Indonesian economy.-----
The banking industry runs in accordance with general economic -----
conditions. The Credit Distribution of Banking Industry increased by 8.2%
(eight point two percent) Year on Year (hereinafter referred to as "YoY")
which is better than the growth of 2016 (two thousand sixteen) of 7.9% ---
(seven point nine percent). The Non-Performing Loan of Banking Industry
also positively improved and fell from 2.9% (two point nine percent) in ---
2016 (two thousand and sixteen) to 2.6% (two point six percent) in 2017 --
(two thousand and seventeen). The growth of income before tax of the ----
Banking industry was able to grow significantly by 21.4% (twenty one ----

point four percent) YoY in 2017 (two thousand and seventeen) from 3.0% (three point zero percent) in the previous year.-----

Company Overview.-----

At the end of 2017 (two thousand and seventeen), CIMB Niaga has served more than 7.4 million (seven point four million) customers with the ----- various networks provided by us. CIMB Niaga has a total of 542 (five ----- hundred and forty two) offices network spread across Indonesia covering - conventional branch, sharia branch, cash and payment offices and cash car. The number of Automatic Teller Machine (hereinafter referred to as the --- “ATM”), Cash Deposit Machine (hereinafter referred to as the “CDM”) - and Multi Function Device (hereinafter referred to as the “MFD”) are also increasingly which is recorded in line with the development of branchless banking services. Per 31-12-2017 (the thirty first day of December two ---- thousand and seventeen), CIMB Niaga has 4,500 (four thousand five ----- hundred) ATMs, an increase of 635 (six hundred thirty five) units ----- compared to 2016 (two thousand and sixteen) and from such numbers ----- those equipped with CDM are 774 (seven hundred seventy four) units and those equipped with MFD are 174 (one hundred and seventy four) units.--- In addition, digital banking services are also available 24 (twenty four) ---- hours through Internet Banking - CIMB Clicks, Mobile Banking - Go ----- Mobile, *Rekening Ponsel*, and Phone Banking 14041 and Preferred Phone Banking 1 500 800.-----

Business expansion of CIMB Niaga shows rapid growth post-merger 9 ---- (nine) years ago. We are here to deliver products and services that exceed - our customers' expectations and needs. Several launches of CIMB Niaga's innovative products and services can be found in the following slides:-----

- CIMB NIAGA Auto Finance;-----
- CIMB Clicks;-----
- BizChannel@CIMB;-----
- Phone Banking;-----

- Go Mobile;-----
- *Rekening Ponsel*;-----
- Hajj Savings (*Tabungan Haji*);-----
- Online Deposit;-----
- Ultimate Card JCB;-----
- OctoPay, Virtual Credit Card;-----
- PKR iB FLEXI;-----
- 1P Core Banking System;-----
- Wave n Go, contactless Credit Card.-----

The initiatives undertaken by CIMB Niaga during 2017 (two thousand and seven) are as follows:-----

Indie Account. This year, the special saving product for teenagers aged --- 12-17 (twelve to seventeen years old) is developed and equipped with ---- savings features with youthfulness-freedom of expression as those offered, such as free transaction fees with Go Mobile and CIMB Clicks, free ----- internet quota of up to 1 (one) Gigabyte every month, various designs of -- debit card stickers that are replaced whenever you like. Indie Account ---- managed to gain recognition from the Indonesian World Record Museum - (MURI) as the first saving product in Indonesia that has features stickers -- on the debit card.-----

In addition, in 2017 (two thousand seventeen) we also launched **The New Go Mobile**, a mobile banking service that can provide convenience for ---- customers in doing any transactions, anytime and anywhere through smart phones. New Go Mobile's upgraded innovation with fresh look of the ----- application with login features using fingerprint and face recognition, ----- enhanced security features with 1 (one) device 1 (one) phone number that - makes the application accessible only via registered mobile and device ---- numbers as well as many other features.-----

At the end of the year 2017 (two thousand and seventeen) we also do a ---- soft launching **BizChannel@CIMB for Business** i.e. internet banking ----

solution for business customers or SMEs offering convenient and secure -- transactions. BizChannel@CIMB for Business comes with full features for cash management, trade finance and deal special rate for online forex ----- purchases. BizChannel@CIMB for Business complements the internet - banking solutions that are already present through BizChannel@CIMB for Enterprise for wholesale customers and CIMB Clicks for consumer ----- customers.-----

We expect that with the products and services we launched in 2017 (two -- thousand and seventeen), we can provide better, safer and complete ----- services in transactions activities for all CIMB Niaga customers.-----

Awards in 2017 (two thousand and seventeen)-----

In 2017 (two thousand and seventeen) Bank receives many prestigious ---- awards such as 1st Winner of Listed Private Financial company category - in the Annual Report Award 2016, General Champion of IICD Corporate - Governance - Conference & Award, Winner in the category of BUKU 4 - Bank in Indonesia Digital Innovation Award 2017, the Best Credit Card --- for CIMB Niaga Platinum at Indonesia Country Awards Program 2017; --- the Best Digital Service Bank, the Best Retail service Bank and the Best -- Sharia Bank at Indonesia Banking Award of 2017, Best Literacy and ----- Education Award at Annual Global CSR Summit and Award 2017 and ---- other awards presented in the Annual Report 2017.-----

Financial position of CIMB Niaga in 2017 (two thousand and seventeen) - has grown by more than 2.5 (two point five) times compared to the ----- position in 2008 (two thousand and eight). We also managed to maintain -- our position as the second largest private Bank in Indonesia based on ----- Assets. Total Assets grew 2.6 (two point six) times to approximately ----- Rp266 trillion (two hundred sixty six trillion Rupiah). Total distribution of credit grew 2.5 (two point five) times to Rp185 trillion (one hundred ----- eighty five trillion Rupiah). Total deposits from Customers increased 2.3 -- (two point three) times to Rp189 trillion (one hundred eighty nine trillion

Rupiah).-----

In the midst of economic challenges throughout 2017 (two thousand and -- seventeen), some of CIMB Niaga's businesses are able to cultivate well, --- one of which is demonstrated by the Growing of Current Account and - Saving Account Ratio (CASA Ratio) that has consistently risen from year to year. In 2017 (two thousand seven) CASA of CIMB Niaga grew 8.4% - (eight point four percent) YoY to Rp99.5 trillion (ninety nine point five --- trillion Rupiah).-----

The growth of low-cost funds was followed by an increase in CASA Ratio at the end of 2016 (two thousand and sixteen) to 53% (fifty-three percent) from 51% (fifty-one percent) in the previous year. CIMB Niaga will ----- continue to improve its CASA Ratio with the adoption of digital strategies and improved customer service quality.-----

In line with our aspiration to be the leading digital Bank, digital platform - users are also growing well in all segments. The growth data in the last 2 -- (two) years are:-----

- CIMB Clicks user grew 1.5 (one point five) times to 1.5 million (one ----- point five million);-----
- Go Mobile users grew 1.8 (one point eight) times to 1.8 million (one ----- point eight million);-----
- Rekening Ponsel* Service Users grew by 2.2 (two point two) times to 3.1 - million (three point one million).-----

This condition cannot be separated from CIMB Niaga's strategy to ----- continuously develop and improve the features of digital banking services. Along with the increasing users of our platform and digital services (ATM, CIMB Clicks, Go Mobile, *Rekening Ponsel*, CDM & MFD and ----- BizChannel), the majority of financial transactions in CIMB Niaga are ---- increasingly dominated by the increasing use of digital services over the -- years. In 2017 (two thousand and seventeen) digital service users in ----- financial transactions have reached 92% (ninety two percent) of total -----

transactions leaving about 8% (eight percent) of financial transactions -----
conducted through a conventional branch office.-----
-One of CIMB Niaga's proud achievements in 2017 (two thousand and -
seventeen) is from Sharia Banking. In the last 2 (two) years, the -----
distribution of financing increased by 2.3 (two point three) times to -----
Rp16.7 trillion (sixteen point seven trillion Rupiah) while deposit taking --
increased 2.6 (two point six) times to reach Rp19.9 trillion (nineteen point
nine trillion Rupiah). The contribution of Sharia Banking to total bank -----
financing increased to 8.7% (eight point seven percent) from 5.6% (five ---
point six percent) in the previous year. This achievement demonstrates our
success in developing the first Dual Banking Leverage Model in -----
Indonesia. In the face of economic challenges and business competition, --
one of the main focuses of CIMB Niaga is the readiness of capital. Total --
equity has increased to Rp36.95 trillion (thirty six point nine five trillion --
Rupiah) in 2017 (two thousand and seventeen) from Rp25.79 trillion -----
(twenty five point seven nine trillion Rupiah) in 2013 (two thousand -----
thirteen). CIMB Niaga also keeps and increases the Ratio of Minimum ----
Capital Adequacy Ratio (hereinafter referred to as "**CAR Ratio**"), as -----
reflected by the increasing of CAR Ratio from 15.36% (fifteen point three
six percent) in 2013 (two thousand and thirteen) to be 18.60% (eighteen ---
point six zero percent) in 2017 (two seventeen). This is an effort to -----
improve the strength and solid foundation of the Bank to continue growing
in the future."-----

-After having heard the explanation presented by the said mister TIGOR M -----
SIAHAAN (in his Resident Identity Card, it is written as MARSAHALA -----
SIAHAAN) regarding the Summary Description of the Business Affairs of the ----
Company for Financial Year 2017 (two thousand and seventeen), thereafter said --
mister WAN RAZLY ABDULLAH BIN WAN ALI as the Director of the -----
Company presented the "Summary description of the Annual Financial -----
Statements of the Company for financial year 2017 (two thousand and -----

seventeen)”, which basically was further explained using “InFocus” as follows:---

“Assalamu'alaikum Warrahmatullahi Wabarakatuh. Good afternoon -----
Distinguished Shareholders and attendances. The Company recorded a -
growth in assets of 10.2% (ten point two percent) YoY to Rp266.3 trillion
(two hundred sixty six point three trillion Rupiah) (2016 -two thousand ---
sixteen: Rp241.6 trillion - two hundred forty one point six trillion Rupiah).
Credit growth grew by 2.8% (two point eight percent) YoY. This -----
conservative growth is in line with CIMB Niaga's strategy to maintain ----
credit quality in lending. -----
The Company also recorded savings growth of 4.8% (four point eight ----
percent) of YoY compared to the previous year where the growth of -----
Current Account and Saving Account are 10.5% (ten point five percent) ---
and 6.4% (six point four percent) respectively. This is in line with the ----
Company's strategy to focus on increasing the portion of CASA in -----
customer deposits.-----
In 2017 (two thousand and seventeen) compositions of consumer and -----
Micro, Small and Medium Enterprises banking credit segments is 45% ----
(forty-five percent), thereafter we will focus to enlarge the portion of these
two segments. In general, total loans grew 2.8% (two point eight percent).
The gross Non-Performance Loan (NPL) ratio of the company improved --
by 14 (fourteen) basis points (hereinafter referred to as the “bps”) in 2017
(two thousand and seventeen) to 3.8% (three point eight percent). -----
However, the Company was able to reduce the composition of Credits in --
Special Mention by 188 (one hundred eighty eight) bps, in 2017 (two -----
thousand and seventeen) to 4.7% (four point seven percent). The Coverage
Ratio has decreased to 107.2% (one hundred and seven point two percent)
in 2017 (two thousand and seventeen) but is still in a maintained position -
above 100% (one hundred percent).-----
Total deposits from customers increased by 4.8% (four point eight -----
percent) to Rp189.3 trillion (one hundred eighty nine point three trillion ---

Rupiah) in 2017 (two thousand and seventeen) compared to 2016 (two thousand and sixteen) amounting to Rp180.6 trillion (one hundred eighty - point six trillion Rupiah).-----

The composition of deposits from customers consists of 26.0% (twenty six point zero percent) in the form of current account, 26.5% (twenty six point five percent) in savings and 47.4% (forty seven point four percent) in the form of time deposit. The increase in deposits from customers is seen in the growing of low-cost funds of 8.4% (eight point four percent) with a total of Rp99.5 trillion (ninety nine point five trillion Rupiah). With the growth of these funds, by the end of 2017 (two thousand and seventeen) the low-cost funds (CASA) increased by 171 (one hundred seventy one) bps to 52.5% (fifty two point five percent) in 2016 (two thousand and sixteen).-----

Profit and Loss of the Company.-----

Operational Income in 2017 (two thousand and seventeen) was recorded at Rp15.7 trillion (fifteen point seven trillion Rupiah) or increased by 5.6% (five point six percent) YoY. Operational expenses increased 2.1% (two point one percent) YoY to Rp7.5 trillion (seven point five trillion Rupiah).

Through periodic asset quality monitoring and in line with the company's strategy to reduce low quality asset, as well as increasing the accuracy of the calculation of allowance for impairment losses, we finally managed to lower the provision fee by 18.0% (eighteen point zero percent) YoY to Rp4.1 trillion (four point one trillion Rupiah) in 2017 (two thousand and seventeen). The Company's profit before tax increased significantly by 45.7% (forty five point seven percent) to Rp4.155 billion (four point one five five billion Rupiah) in 2017 (two thousand and seventeen).-----

Meanwhile, net income is recorded at Rp2.978 billion (two point nine seven eight billion Rupiah) in 2017 (two thousand and seventeen) increased by 43.0% (forty three point zero percent) YoY, which will be accumulated as retained earnings in 2017 (two thousand and seventeen).---

The Company's net interest income margin was recorded at 5.60% (five - point six zero percent) in 2017 (two thousand and seventeen). The Cost to Income ratio reaches the target below 50% (fifty percent), at 47.74% (forty seven point seven four percent) by 2017 (two thousand and seventeen). ---

The gross non performing loan ratio is recorded at the temporary 3.75% --- (three point seven five percent) level.-----

The Non-Performing Loan Allowance Adequacy Ratio remains above ---- 100% (one hundred percent) at 107.16% (one hundred and seven point one six percent) in 2017 (two thousand and seventeen).-----

One focus in 2017 (two thousand and seventeen) is the readiness of ----- capital. The Company's capital adequacy ratio was recorded at 18.60% ---- (eighteen point six zero percent) in 2017 (two thousand and seventeen), an increase of 64 (sixty four) bps from 2016 (two thousand and sixteen). -----

CAR in Tier 1 increased by 87 (eighty seven) bps to 17.31% (seventeen --- point three one percent) in 2017 (two thousand and seventeen). Core -----

Capital / Tier 1 (one) of the Company is recorded at Rp35.53 trillion ----- (thirty five point five three trillion Rupiah) in the period of 2017 (two ----- thousand and seventeen).”-----

-After having heard the explanation from the Board of Directors of Company ----- regarding the First Agenda of Meeting, the Chairman of the Meeting stated that --- the “Supervisory Task Report of the Board of Commissioners, including the ----- Committees within the Board of Commissioners Level, and the supervisory task -- of the Sharia Supervisory Board against the sharia business activity of the ----- Company during the financial year of 2017 (two thousand and seventeen)” is also presented in this Meeting. -----

-Furthermore, the Chairman of the Meeting invited the said Mister GLENN ----- MUHAMMAD SURYA YUSUF, as Vice President Commissioner of Company - to present the Supervisory Task Report of the Board of Commissioners of the ----- Financial Year 2017 (two thousand and seventeen).-----

-Subsequently, the said Mister GLENN MUHAMMAD SURYA YUSUF in -----

representing the Board of Commissioners and the Sharia Supervisory Board of -
Company rendered explanation regarding the “Supervisory Task Report of the ---
Board of Commissioners for Financial Year 2017 (two thousand and seventeen)” -
which basically was further explained using “InFocus”, as follows:-----

“Distinguished Shareholders, starting the year 2017 (two thousand and ---
seventeen), we begin with concerns over policy uncertainty, trade -----
protectionism and dynamic political conditions throughout the world. But -
as time passes, concerns about the Trump government's policies, Brexit ---
and geo-political turmoil did not happen.-----

On the contrary, the global economy and trade continued to strengthen, ---
financial markets increased, and operational conditions in ASEAN -----
countries also continued to improve. Meanwhile, Indonesia's economic ----
growth has increased as a result of infrastructure investment, increased ----
trading, and the recovery of major commodity prices. Inflation increased at
3.6% (three point six percent) from 3.02% (two point zero two percent) in
2016 (two thousand and sixteen), but the Rupiah exchange rate was -----
relatively stable with an average of Rp13,360 (thirteen thousand three ----
hundred and sixty Rupiah) per US dollar.-----

The outlook for Indonesia's economy is improving with the actual and -----
planned progress of the Government to accelerate the development of -----
infrastructure that has long hampered Indonesia's growth potential. In -----
addition, foreign investment is also increasing, supported by government--
friendly business policies, political stability as well as clarity from the ----
direction of economic policy.-----

In this improved condition of the national economy, the Board of -----
Commissioners believes that the Board of Directors has worked well in ---
managing CIMB Niaga throughout 2017 (two thousand and seventeen). ---
Our assessment is based on a number of objective indicators, such as total
assets growing by 10.2% (ten point two percent) to Rp266.3 trillion (two --
hundred sixty six point three trillion Rupiah), credit increase of 2.8% (two

point eight percent) to Rp185.1 trillion (one hundred and eighty five point one trillion Rupiah), as well as an increase in customer deposits that grew - to Rp189.3 trillion (one hundred eighty nine point three trillion Rupiah) -- and increased CASA Ratio to 52.6% (fifty two point six percent).-----

The Bank's net profit grew significantly by 43.0% (forty-three point zero -- percent) to Rp3.0 trillion (three point zero trillion Rupiah) so that earnings per share increase to Rp118.5 (one hundred eighteen point five Rupiah) in 2017 (two thousand and seventeen). It has also led to an increase in CAR - to 18.6% (eighteen point six percent) from 18.0% (eighteen point zero ----- percent) in 2016 (two thousand and sixteen). Subjectively, we also ----- consider that the Board of Directors has worked appropriately as a team --- with solid leadership.-----

We also appreciate the performance of the Board of Directors that is able - to bring the category of CIMB Niaga rating from BUKU III Bank to ----- BUKU IV Bank, the highest category for banks with complete business --- activities and core capital above Rp30 trillion (thirty trillion Rupiah).----- To that end, CIMB Niaga has succeeded in carving out a new history as --- the first bank that “upgrading” to the highest category.-----

At the end of 2017 (two thousand and seventeen), CIMB Niaga still ----- maintains its position as Indonesia's fifth largest bank by assets with total - assets of Rp266 trillion (two hundred sixty six trillion Rupiah).-----

The Board of Commissioners consistently oversees the implementation of the strategic policies adopted by the Board of Directors on the ----- management of the Bank. In 2017 (two thousand and seventeen), the ----- Board of Commissioners oversaw the implementation of the five strategic policy pillars that are key to strengthening the Bank's business base, i.e.:---

- Playing to our strengths;-----
- Expanding CASA (Current Account and Savings Account) -----
Franchise;-----
- Maintaining on cost discipline;-----

- Focusing on risk management culture; and -----
- Leveraging technology and digital platforms.-----

In performing such supervisory duties, the Board of Commissioners ----- provides the necessary support, advice and recommendations to the Board of Directors. In 2017 (two thousand and seventeen), some of the ----- recommendations we provide are for the credit process to be carried out in accordance with prudential principles, better corporate governance, higher integrity to eliminate fraud, be smart and flexible in facing challenges ----- digital, asset recovery and other suggestions related to the increase of low-cost funds and Bank revenues through the development of quality services across business segments and the introduction of features of banking ----- services, such as mobile banking and internet banking.-----

Throughout the fiscal year, the Board of Commissioners also provides ----- recommendations in order to improve efficiency and cost discipline to ----- continue reducing the ratio of costs to improve the Bank's opinion. In the - case of Corporate Governance or GCG we consider the Directors have ---- successfully implemented GCG effectively, not only based on regulatory - standards, but also based on globally accepted standards throughout 2017 - (two thousand and seventeen). This is evidenced by the acquisition of ----- several awards related to GCG, including First Winner Annual Report ----- Award and The Best Overall from IICD. The Bank has also implemented - the whistle blowing system as a concrete manifestation of the Bank's ----- overall internal control efforts. We also appreciate the implementation of - our Corporate Social Responsibility (CSR) program which has contributed significantly to the improvement of people's welfare. In performing its ---- oversight function, the Board of Commissioners is assisted by Committees under the Board of Commissioners, namely the Audit Committee, the ----- Nomination and Remuneration Committee, the Risk Monitoring ----- Committee and the Integrated Corporate Governance Committee. All ----- committees have performed their duties and responsibilities respectively --

appropriately throughout 2017 (two thousand and seventeen).-----

Audit Committee has effectively and independently performed its ----- responsibilities, including to ensure accountability and transparency of the financial statements and to provide recommendations for the appointment of Public Accountant Firm for 2017 (two thousand and seventeen).-----

Risk Monitoring Committee has performed its duties and responsibilities professionally and independently, including reviewing policies / ----- frameworks related to risk management, including ICAAP, which includes the setting of risk appetite, risk posture, sector appetite and the execution - of stress test.-----

Nomination and Remuneration Committee has also undertaken its ----- supervisory duties and responsibilities, among others, by providing ----- recommendations and recommendations on the nomination of new ----- members of the Board of Directors and Board of Commissioners as well as members of the Independent Committee.-----

Meanwhile, the **Integrated Corporate Governance Committee** oversees the consistency and sustainability of implementers of corporate ----- governance throughout the Bank's financial conglomerates.-----

On behalf of the Board of Commissioners, I would like to congratulate ---- Mister Tengku Dato 'SRI ZAFRUL TENGKU ABDUL AZIZ as a ----- member of the Board of Commissioners who has been effective since ---- 16-3-2018 (the sixteenth day of March two thousand and eighteen) to replace Mister AHMAD ZULQARNAIN ONN who has resigned at the previous Extraordinary General Meeting of Shareholders. -----

Supervisory Task of the Sharia Supervisory Board -----

During the year 2017 (two thousand and seventeen), the Sharia ----- Supervisory Board (hereinafter abbreviated as the “SSB”) of CIMB Niaga has undertaken the main duty of overseeing the activities of Sharia ----- Business Unit (hereinafter referred to as the “SBU”) of CIMB Niaga and - ensure that all aspects of the business are in accordance with the principles

of sharia. This task can be done due to the support and good cooperation -
of all management and all employees of CIMB Niaga and the support from
CIMB Group.-----

Regarding such supervisory, the SSB provides that sharia banking -----
transactions conducted by the SBU of CIMB Niaga, in the form of -----
financing transactions, fund raising, service and product development ----
initiatives or programs in generally have been in accordance with the -----
provisions of the Authority / Regulator as stipulated in POJK/PBI and ----
SEOJK/SEBI as well as Sharia provisions in the Fatwa of the National ---
Sharia Council and the Indonesian Ulema Council (DSN-MUI) as well as -
opinion of SSB and General Policy of Bank's Sharia Compliance.-----

In summary, we can convey that the performance of SBU of CIMB Niaga
in 2017 (two thousand and seventeen) has achieved excellent results.-----

So, the Supervisory Task Report of the Board of Commissioners, -----
including the Committees within the Board of Commissioners Level, and -
the SSB during the financial year of 2017 (two thousand and seventeen) ---
has been conveyed. The complete report is contained in the Company's ----
Annual Report of 2017 (two thousand and seventeen) that has been -----
distributed prior to entering the Meeting room in softcopy form in flash ---
disk. Furthermore, I return the forum back to the Chairman of the Meeting.

-Having heard the explanation from the Board of Directors and the Board of -----
Commissioners of the Company on the First Agenda of the Meeting, the -----
Chairman of the Meeting gave opportunity to the shareholders and/or their proxies
to raise question, comment or proposal in respect of the First Agenda of the -----
Meeting.-----

-Since there was no question, comment nor proposal raised by the shareholders ---
and/or their proxies in respect of the First Agenda of the Meeting, the Chairman --
of the Meeting presented the proposed resolution of the First Agenda of the -----
Meeting, as presented in the following impression:-----

- a. To approve the Annual Report of the Company for the financial -

year ended on 31-12-2017 (the thirty first day of December two --- thousand and seventeen) and ratify the Company's Consolidated --- Financial Statements for the financial year ended on 31-12-2017 --- (the thirty first day of December two thousand and seventeen), ----- which has been audited by the Public Accounting Firm of ----- TANUDIREDDJA, WIBISANA, RINTIS & PARTNERS (a ----- member firm of PricewaterhouseCoopers Global in Indonesia) as -- set forth in its report dated 26-2-2018 (the twenty sixth day of ----- February two thousand and eighteen) with the opinion that "The --- Consolidated Financial Statements present fairly, in all material --- respects, the consolidated financial position of PT BANK CIMB -- NIAGA Tbk and its subsidiary entity as per 31-12-2017 (the thirty first day of December two thousand and seventeen), and their ----- consolidated financial performance and cash flows for the year ----- then ended, in accordance with Indonesian Financial Accounting - Standards.-----

- b. To ratify the annual Supervisory Report of the Board of ----- Commissioners and the Sharia Supervisory Board of the Company for the financial year ended on 31-12-2017 (the thirty first day of -- December two thousand and seventeen); and-----
- c. To grant full acquittal and discharge ("*volledig acquit et ----- décharge*") to the members of the Board of Directors and the ----- Board of Commissioners including the Sharia Supervisory Board -- of the Company for the management and supervision actions ----- performed in the financial year 2017 (two thousand and seventeen), provided that such management and supervision actions are ----- reflected in the Company's Annual Report for the financial year --- ended on 31-12-2017 (the thirty first day of December two ----- thousand and seventeen)."

II. Entering the **Second Agenda** of Meeting:-----

“Determination on the appropriation of the Company’s profit for the financial year ended on 31-12-2017 (the thirty first day of December two thousand and seventeen).”-----

-The Chairman of the Meeting invited the said Mister WAN RAZLY ABDULLAH BIN WAN ALI as the Director of Company to present explanation in respect of the Second Agenda of the Meeting.-----

-Furthermore, said Mister WAN RAZLY ABDULLAH BIN ALI in his capacity as the Director of Company presented explanation, as follows:-----

“During 2017 (two thousand and seventeen), the Company has gained consolidated net profit in the amount approximately -----

Rp2.977.738.000.000,- (two trillion nine hundred seventy seven billion seven hundred thirty eight million Rupiah).-----

Pursuant to the Resolution of the Meeting of the Board of Directors and Circular Resolution of the Board of Commissioners, the net profit of -----

financial year 2017 (two thousand and seventeen) will be proposed to be utilized as follows:-----

1. To be distributed as cash dividend maximum of 20% (twenty percent) of the net profit of the Company or maximum in the amount of Rp595.547.660.321,- (five hundred ninety five billion five hundred forty seven million six hundred sixty thousand three hundred twenty one Rupiah).-----

2. Company does not set aside any amount as statutory reserves fund, considering that the amount of statutory reserves fund as stipulated in the Company Law, namely a minimum of 20% (twenty percent) of the Paid-Up Capital/Subscribed Capital has been complied. -----
Whereas such minimum amount as stipulated in the Company Law is approximately Rp322.451.000.000,- (three hundred twenty two billion four hundred fifty one million Rupiah), while the statutory reserves fund of the Company up to the financial year of 2017 (two thousand and seventeen) is approximately -----

Rp351.538.000.000,- (three hundred fifty one billion five -----
hundred thirty eight million Rupiah). -----

3. To book the remaining net profit of financial year 2017 (two -----
thousand and seventeen) as retained earnings to finance the -----
business activities of the Company.”-----

-Having heard the explanation of the Board of Directors regarding the Second ----
Agenda of the Meeting, the Chairman of the Meeting then gave opportunity to the
shareholders and/or their proxies to raise question, comment or proposal in respect
of the Second Agenda of the Meeting.-----

-Since there was no question, comment nor proposal raised by the shareholders ---
and/or their proxies in respect of the Second Agenda of the Meeting, the -----
Chairman of the Meeting presented the proposed resolution of the First Agenda of
the Meeting, as presented in the following impression:-----

-To approve the appropriation of Net Profit of the Company for financial -
year 2017 (two thousand and seventeen) in the total amount of -----
Rp2.977.738.301.607,- (two trillion nine hundred seventy seven billion -
seven hundred thirty eight million three hundred and one thousand six ----
hundred and seven Rupiah) (consolidated), with the following breakdown:

- a. To be distributed as cash dividend maximum of 20% (twenty -----
percent) of the net profit of the Company or maximum in the -----
amount of Rp595.547.660.321,- (five hundred ninety five billion
five hundred forty seven million six hundred sixty thousand three -
hundred twenty one Rupiah) (gross) based on the following -----
schedule:-----

- Cum Dividend at Regular and Negotiation Markets, dated -
2-5-2018 (the second day of May two thousand and -----
eighteen). -----
- Ex Dividend at Regular and Negotiation Markets, dated ----
3--5-2018 (the third day of May two thousand and -----
eighteen). -----

- Cum Dividend at Cash Market, dated 7-5-2018 (the seventh day of May two thousand and eighteen).-----
- Recording date of the eligible shareholders, dated 7-5-2018 (the seventh day of May two thousand and eighteen).-----
- Ex Dividend at Cash Market, dated 8-5-2018 (the eighth day of May two thousand and eighteen).-----
- Dividend Payment for financial year 2017 conducted on 24-5-2018 (the twenty fourth day of May two thousand and eighteen).-----

and grant power to the Board of Directors to determine the procedures of the distribution of cash dividends by taking into account the prevailing provisions in the capital markets regulations;-----

- b. Company does not set aside any amount as statutory reserves fund from its net profit of financial year 2017 (two thousand and seventeen) considering that the amount of statutory reserves fund of the Company has complied with the provision regarding the minimum amount of statutory reserve fund pursuant to Article 70 of the Company Law.-----

- 4. To book the remaining net profit of financial year 2017 (two thousand and seventeen) as retained earnings to finance the business activities of the Company.”-----

III. Entering the **Third Agenda** of Meeting:-----
“Appointment of the Company’s Public Accountant and Public Accountant Firm for the financial year 2018 (two thousand and eighteen) and the determination of the honorarium and other requirements related to the appointment.”-----

-The Chairman of the Meeting invited said Mister ZULKIFLI BIN MOHD ALI as the Independent Commissioner as well as the Head of the Audit Committee of the Company, to present the explanation regarding on the Third Agenda of the -----

Meeting. -----
-Said Mister ZULKIFLI BIN MOHD ALI in his capacity as above mentioned ----
thereafter presented explanation as follows:-----

“Whereas the audit on Company’s Financial Statements for financial year 2017 (two thousand and seven) has been conducted by Public Accountant Firm of “TANUDIREDDJA, WIBISANA, RINTIS & PARTNERS”.-----

-Pursuant to the Circular Resolution of the Board of Commissioners based on the recommendation of the Audit Committee, it is proposed to the ----- Meeting to appoint mistress ANGELIQUE DEWI DARYANTO, Bachelor of Law, a Certified Public Accountant of Indonesia, and Public ----- Accountant Firm of “TANUDIREDDJA, WIBISANA, RINTIS & ----- PARTNER” (a member firm of *Pricewaterhouse Coopers Global* in ----- Indonesia), respectively as the Public Accountant and the Public ----- Accounting Firm being registered with the OJK, or other Public Account in the same Public Accountant Firm in the event that the said Public ----- Accountant is permanently unavailable to conduct audit of Company’s ---- Financial Statements for the financial year 2018 (two thousand and ----- eighteen).-----

-Furthermore, it is also proposed as well the delegation of authority by the Meeting to the Board of Commissioners to appoint other Public ---- Accountant Firm as the replacement, in the event that there is any ----- objection from the OJK on the appointment of said Public Accountant - Firm “TANUDIREDDJA, WIBISANA, RINTIS & PARTNERS”, or if - the said Public Accountant Firm conducting partnership restructuring - to become different Public Accountant Firm.-----

It is further tabled that the total audit fee during 2017 (two thousand --- and seventeen) is approximately Rp8.299.000.000,- (eight billion two - hundred ninety nine billion Rupiah) which covers the Company's ----- annual audit fee of approximately Rp7.220.000.000,- (seven billion ---- two hundred twenty million Rupiah) and audit of Subsidiary -----

(PT CIMB Niaga Auto Finance) amounting to approximately -----
Rp1.079.000.000,- (one billion seventy nine million Rupiah).-----

-Having heard the explanation of the Board of Commissioners regarding the Third Agenda of the Meeting, the Chairman of the Meeting gave opportunity to the ----- shareholders and/or their proxies to raise question, comment or proposal in respect of the Third Agenda of the Meeting.-----

-Since there was no question, comment nor proposal raised by the shareholders --- and/or their proxies in respect of the Third Agenda of the Meeting, the Chairman - of the Meeting presented the proposed resolution of the Third Agenda of the ----- Meeting, as presented in the following impression:-----

1. To approve the appointment of ANGELIQUE DEWI -----
DARYANTO, Bachelor of Economics, the Certified Public -----
Accountant of Indonesia, and Public Accounting Firm -----
TANUDIREDJA, WIBISANA, RINTIS & PARTNERS (a -----
member firm of PricewaterhouseCoopers Global in Indonesia) ----
respectively as the Public Accountant and the Public Accounting --
Firm that listed in OJK, or other Public Accountant from the same
Public Accounting Firm in the event that the relevant person is ----
permanently unavailable to conduct audit of the Company's -----
financial statements for financial year 2018 (two thousand and ----
eighteen).-----

2. Delegation of authority to the Board of Commissioners to appoint -
another Public Accounting Firm, if there is objection from OJK to -
the appointment of Public Accounting Firm "TANUDIREDJA, ---
WIBISANA, RINTIS & PARTNERS" or the said Public -----
Accounting Firm conducts partnership restructuring to become a --
different Public Accounting Firm.-----
Upon the said delegation of authority, the following terms shall ----
apply:-----

a. Other Public Accounting Firm that is appointed by Board -

of Commissioners must be one of the big four Public -----
Accounting Firms in Indonesia;-----

- b. The appointment has received recommendation from Audit
Committee of the Company;-----
- c. The honorarium and other terms of appointment of other ---
Public Accounting Firm shall be determined competitively
and reasonably; and -----
- d. The appointment of other Public Accounting Firm should --
not contradict with the applicable laws and regulations.-----

3. To approve the proposed honorarium of the Public Accounting ---
Firm for the financial year 2018 (two thousand and eighteen), as ---
follows:-----

- a. Annual audit fee of the Company is Rp7.432.000.000,- ---
(seven billion four hundred thirty two million Rupiah) -----
(gross).-----
- b. Audit fee for subsidiary (PT CIMB Niaga Auto Finance) is
Rp648.000.000,- (six hundred forty eight million Rupiah) --
(gross).-----

4. To give power to the Board of Directors of the Company to carry --
out matters that are necessary in connection with the appointment -
of the Public Accountant and Public Accountant Firm including ---
but not limited to the implementation process of the meeting and --
the signing of letter of appointment of the Public Accountant and --
Public Accounting Firm.”-----

IV. Entering the **Fourth Agenda** of Meeting:-----

**“Reappointment of 1 (one) member of the Board of Directors and 1 ---
(one) member of the Board of Commissioners.”-----**

-The Chairman of Meeting invited the said Mister PRI NOTOWIDIGDO (in his --
Resident Identity Card, it is written as PRIMOEHADI NOTOWIDIGDO) as the --
Commissioner and as Independent Commissioner as well as the Head of -----

Nomination and Remuneration Committee of the Company to present explanation regarding the Fourth Agenda of the Meeting.-----

-Said Mister PRI NOTOWIDIGDO (in his Resident Identity Card, it is written as PRIMOEHADI NOTOWIDIGDO) in his capacity as above mentioned thereafter - presented explanation as follows:-----

- “1. The terms of office of Mister JOHN SIMON as the Director of the Company and Mister DAVID RICHARD THOMAS as the ----- Commissioner of the Company will end at the clos of today's ----- Meeting.-----
2. In accordance with the letter from CIMB Group Sendirian Berhad - as the owner of 91.48% (ninety one point forty-eight percent) of --- the shares of the Company, dated 12-2-2018 (the twelfth day of ---- February two thousand and eighteen), it is proposed to re-appoint - Mister JOHN SIMON as the Director of the Company and Mister - DAVID RICHARD THOMAS as the Commissioner of the ----- Company effective from the close of the Meeting up to the close of the fourth Annual General Meeting of Shareholders.-----
3. The proposal has also received recommendation from the ----- Nomination and Remuneration Committee of the Company on ---- 22-2-2018 (the twenty second day of February two thousand and -- eighteen).”-----

-Having heard the explanation of the Board of Commissioners regarding the ----- Fourth Agenda of the Meeting, the Chairman of the Meeting gave opportunity to - the shareholders and/or their proxies to raise question, comment or proposal in ---- respect of the Fourth Agenda of the Meeting.-----

-Since there was no question, comment nor proposal raised by the shareholders --- and/or their proxies in respect of the Fourth Agenda of the Meeting, the Chairman of the Meeting presented the proposed resolution of the Fourth Agenda of the ----- Meeting, as presented in the following impression:-----

1. “To approve the reappointment of Mister JOHN SIMON as -----

Director of the Company and Mister DAVID RICHARD -----
THOMAS as Commissioner of the Company, which shall be -----
effective as from the close of the Meeting until the close of the ----
fourth Annual General Meeting of Shareholders. -----
Therefore, there is no change to the complete composition of the --
Board of Commissioners and Board of Directors of the Company.--

2. To approve the granting of authority to the Board of Directors of --
the Company, with the right of substitution, to restate resolution ---
regarding the change of composition of the Board of -----
Commissioners and the Board of Directors of the Company in ----
notarial deed and to report the same to the competent authority, and
with due regard to the foregoing, to perform any acts as may be ----
required with due regard to the prevailing laws and regulations.”---

- V. Entering the **Fifth Agenda** of Meeting:-----
“Determination of salary or honorarium, tantiem/bonus and other ----
allowances for Board of Commissioners, Board of Directors and -----
Sharia Supervisory Board of the Company.”-----

-The Chairman of Meeting invited the said Mister PRI NOTOWIDIGDO (in his --
Resident Identity Card, it is written as PRIMOEHADI NOTOWIDIGDO) as the --
Commissioner and as Independent Commissioner as well as the Head of -----
Nomination and Remuneration Committee of the Company to present explanation
regarding the Fifth Agenda of the Meeting.-----

-Said Mister PRI NOTOWIDIGDO (in his Resident Identity Card, it is written as
PRIMOEHADI NOTOWIDIGDO) in his capacity as above mentioned thereafter -
presented explanation as follows:-----

“Realization of salary or honoraria and other allowances for financial year
2017 (two thousand and seventeen) to:-----

1. all members of the Board of Commissioners were approximately in
the amount of Rp15.785.000.000,- (fifteen billion seven hundred
eighty five million Rupiah) gross per year;-----

2. all members of Sharia Supervisory Board were approximately in ---
the amount of Rp1.603.000.000,- (one billion six hundred and three
million Rupiah) gross per year;-----
3. all members of the Board of Directors of Company were -----
approximately in the amount of Rp68.306.000.000,- (sixty eight -
billion three hundred and six million Rupiah) gross per year;-----
Tantiem or bonus to all members of the Board of Directors of -----
Company for financial year 2017 (two thousand and seventeen) ----
was in the amount of Rp52.142.000.000,- (fifty two billion one --
hundred forty two million Rupiah) gross per year.”-----

-Having heard the explanation of the Board of Commissioners regarding the Fifth
Agenda of the Meeting, the Chairman of the Meeting gave opportunity to the ----
shareholders and/or their proxies to raise question, comment or proposal in respect
of the Fifth Agenda of the Meeting.-----

-Since there was no question, comment nor proposal raised by the shareholders ---
and/or their proxies in respect of the Fifth Agenda of the Meeting, the Chairman --
of the Meeting presented the proposed resolution of the Fifth Agenda of the -----
Meeting, as presented in the following impression:-----

1. To approve and determine the amount of salary or honorarium and other --
allowances for the Board of Commissioners and the Sharia Supervisory ---
Board of the Company for the financial year of 2018 (two thousand and ---
eighteen); and to give authority to the President Commissioners to -----
determine the amount of salary or honorarium and other allowances for ---
each members of the Board of Commissioners and the Sharia Supervisory
Board of the Company for the financial year of 2018 (two thousand and ---
eighteen);-----

-To approve the proposed amount of salary or honorarium and other -----
allowances for the Board of Commissioners and Sharia Supervisory Board
for the year of 2018 (two thousand and eighteen), as follows:-----

- a. Total amount for the Board of Commissioners is -----

Rp19.741.791.391,- (nineteen billion seven hundred forty one -----
million seven hundred ninety one thousand three hundred ninety ---
one Rupiah) (gross) per year;-----

b. Total amount for the Sharia Supervisory Board is -----
Rp1.763.668.280,- (one billion seven hundred sixty three million
six hundred sixty eight thousand two hundred eighty Rupiah) -----
(gross) per year.-----

2. To approve the amount of the tantiem/bonus for the Board of Directors for
the year of 2017 (two thousand and seventeen) in the amount of -----
Rp81.374.275.500,- (eighty one billion three hundred seventy four -----
million two hundred seventy five thousand five hundred Rupiah) (gross) --
per annum.-----

Accordingly, the Board of Commissioners (including the Independent ----
Commissioners) does not receive any bonus/tantiem.-----

3. To approve the granting of authority to the Board of Commissioners of the
Company to determine the amount of salary, holiday allowance and other -
allowances for the Board of Directors and each member of the Board of ---
Directors of the Company for the financial year of 2018 (two thousand and
eighteen) and the tantiem/bonus for the financial year of 2017 (two -----
thousand and seventeen) for each member of the Board of Directors, with -
due regard to the recommendation from the Nomination and Remuneration
Committee of the Company.”-----

VI. Entering the **Sixth Agenda** of Meeting:-----

“Approval of the Recovery Plan of the Company.”-----

-The Chairman of Meeting invited the said Mister WAN RAZLY ABDULLAH --
BIN WAN ALI as the Director of the Company to present explanation regarding -
the Sixth Agenda of the Meeting.-----

-Said Mister WAN RAZLY ABDULLAH BIN WAN ALI in his capacity as the --
Director of the Company presented explanation as follows:-----

1. As the fifth largest Bank in Indonesia in 2017 (two thousand and -

seventeen) and by OJK Letter Number S-138/PB.33/2017, dated ---
21-11-2017 (the twenty first day of November two thousand and --
seventeen), the Company has been designated as a Systemic Bank -
by OJK and therefore has the obligation to prepare the Recovery --
Plan.-----

2. In accordance with Article 2 of OJK Regulation Number -----
14/POJK.03/2017 concerning Recovery Plan for Systemic Banks --
(hereinafter referred to as **"POJK - Recovery Plan"**), the -----
Company shall prepare a Recovery Plan that largely is the plan to -
address possible financial problems.-----

3. The Company has prepared the Recovery Plan with indicators -----
referring to the limits determined by the regulation such as the ----
level of capital adequacy and liquidity adequacy and with due -----
observance of the principles of corporate governance.-----

4. One of the most important components of the Recovery Plan is the
Recovery Options which is the option of actions to be chosen by ---
the Company as a systemic bank to restore and improve the -----
financial condition and business continuity.-----

5. Under Article 24 paragraph (1) and Article 37 paragraph (1) of -----
POJK - Recovery Plan, the Company is required to have debt or ---
investment instruments that have capital characteristics that must --
be fulfilled by the Company no later than 31-12-2018 (the thirty ---
first day of December two thousand and eighteen). In order to -----
comply this obligation, the Company will issue debt or investment
instruments that have capital characteristics such as: -----

- Issuance of financial instruments (among others in the form
of subordinated bonds) which have capital characteristics --
with write-down features, through public offerings; and or--
- Issuance of debt or investment instruments that have capital
characteristics with conversion features through a public -

offering.-----

In the amount and time period as determined by the Company and -
approved by OJK.-----

6. The Company will always comply with all the terms and -----
conditions set forth in the prevailing laws and regulations, -----
therefore in the issuance of such instruments the Company will ----
comply with the provisions of regulations in Capital Market and ---
other related provisions.-----

7. In accordance with Article 3 of POJK - the Recovery Plan, the ----
Action Plan that has been prepared by the Company shall obtain ---
approval from the shareholders in a General Meeting of -----
Shareholders.-----

Therefore, on the agenda of this Meeting, the Company will request the ---
Meeting to approve the Recovery Plan that has been prepared and -----
submitted to OJK dated 19-12-2017 (the nineteenth day of December two
thousand and seventeen) and in order the Meeting to approve any and all --
actions relating to matters relating to the Company's Action Plan with due
regard to the POJK - Recovery Plan and the provisions relating to the -----
issuance of debt or investment instruments that have capital -----
characteristics.”-----

-Having heard the explanation of the Board of Directors regarding the Sixth -----
Agenda of the Meeting, the Chairman of the Meeting gave opportunity to the ----
shareholders and/or their proxies to raise question, comment or proposal in respect
of the Sixth Agenda of the Meeting.-----

-Since there was no question, comment nor proposal raised by the shareholders ---
and/or their proxies in respect of the Sixth Agenda of the Meeting, the Chairman -
of the Meeting presented the proposed resolution of the Sixth Agenda of the -----
Meeting, as presented in the following impression:-----

1. To approve the Action Plan (Recovery Plan) which has been -----
prepared and submitted by the Company to OJK on 19-12-2017 -

(the nineteenth day of December two thousand and seventeen).-----

2. To approve the plan of the issuance of debt or investment -----
instruments that bear the following capital characteristic:-----

a. Issuance of financial instrument (among other in the form --
of subordinated bonds) that has capital characteristic with --
write-down feature; through public offering; and or-----

b. Issuance of debt or investment instrument that has capital --
characteristic with conversion feature through public -----
offering.-----

In the amount and period that will be defined by the Company and
approved by OJK, and with due regard to the provisions of the ----
regulations of Capital Market and other related regulations;-----

3. To approve the granting of authority to the Board of -----
Commissioners and Board of Directors of the Company to perform
each and all actions to achieve the aforementioned purpose, -----
including when required to appoint a Public Accounting Firm -----
under the same provisions applicable to the Public Accounting ----
Firm that audits the Company's Financial Statements for the year --
2018 (two thousand and eighteen).-----

VII. Entering the **Seventh Agenda** of Meeting:-----

"Others:-----

- **The accountability report of the utilization of the proceeds of --
the Public Offering of Shelf Registration - Bond II Bank CIMB
Niaga, Phase II and Phase III of 2017 (two thousand and -----
seventeen);-----**

- **Report on the realization of the shares buyback and the -----
implementation of share-based loyalty program in the -----
Employee and Management Shares Ownership Program."-----**

-The Chairman of Meeting invited the said Mister WAN RAZLY ABDULLAH --
BIN WAN ALI as the Director of the Company to present accountability report of

the utilization of the proceeds of the Public Offering of Shelf Registration - Bond II Bank CIMB Niaga, Phase II and Phase III of 2017 (two thousand and ----- seventeen);-----

-Said Mister WAN RAZLY ABDULLAH BIN WAN ALI in his capacity as the -- Director of the Company presented accountability report of the utilization of the -- proceeds of the Public Offering of Shelf Registration - Bond II Bank CIMB ----- Niaga, Phase II and Phase III of 2017 (two thousand and seventeen), which ----- basically as follows:-----

“Based on the POJK Number 30/POJK.04/2015 concerning the Report on the Realization of Utilization of the Proceeds of the Public Offering, the -- Board of Directors submits accountability report of the utilization of the -- proceeds of the Public Offering of Shelf Registration - Bond II Bank ----- CIMB Niaga, Phase II (the “**PUB – Phase II**”) and Phase III (the “**PUB – Phase III**”) of 2017 (two thousand and seventeen), that is to finance credit expansion.-----

Pursuant to the report that has been submitted to the OJK – Capital Market under Number 003/DIR/2018, dated 10-1-2018 (the tenth day of January -- two thousand and eighteen) with a copy to the Indonesia Stock Exchange - and OJK – Bank Supervisor, up to 31-12-2017 (the thirty first day of ----- December two thousand and seventeen) funds obtained from PUB - Phase II is amounting to Rp1.994.238.165.872,- (one trillion nine hundred ----- ninety four billion two hundred thirty eight million one hundred sixty five thousand eight hundred seventy two Rupiah) and from PUB – Phase III is amounting to Rp1.994.571.571.109,- (one trillion nine hundred ninety --- four billion five hundred seventy one million five hundred seventy one ---- thousand one hundred and nine Rupiah), both after being deducted with --- emission costs, which totally have been utilized in accordance with the ---- funds utilization plan as described in the Prospectus.”-----

-Said Mister WAN RAZLY ABDULLAH BIN WAN ALI in his capacity as the -- Director of the Company presented report on the realization of the shares buyback

and the implementation of share-based loyalty program in the Employee and -----
Management Shares Ownership Program, which basically as follows:-----

- a. In accordance with the resolution of the Extraordinary General -----
Meeting of Shareholders of the Company dated 24-8-2017 (the ----
twenty fourth day of August two thousand and seventeen), it has ---
been approved the share buyback plan from public shareholders at
a maximum of 2% (two percent) of the Paid-up Capital or -----
maximum 503,000,000 (five hundred and three million) shares ----
with an estimated maximum cost of Rp500.000.000.000,- (five --
hundred million Rupiah) including broker dealer commissions and
other expenses.-----
- b. The Company has conducted buyback shares of 208,216,392 (two -
hundred and eight million two hundred sixteen thousand three ----
hundred ninety two) shares from the public with price range per ---
share between Rp1.191,- (one thousand one hundred and ninety -
one Rupiah) up to Rp1.398,- (one thousand three hundred ninety
eight Rupiah) or average per share is Rp1.253,- (one thousand ----
two hundred fifty three Rupiah) with total cost of -----
Rp261.874.305.672,- (two hundred sixty one billion eight -----
hundred seventy four million three hundred and five thousand six -
hundred seventy two Rupiah).-----
- c. The period of the Company's shares buyback has expired on -----
22-2-2018 (the twenty second day of February two thousand and --
eighteen).-----
- d. The proceed of the Company's share buyback are used to:-----
 - Distribution of Employee Share Grant, approximately -----
amounting to 12 million (twelve million) shares (5.7% - ----
five point seven percent), which will be realized entirely to
the Employees on 2018 (two thousand and eighteen).-----
 - Granting of Management and Employees Stock Option -

Program (the “MESOP”) of approximately amounting to --
196.2 million (one hundred ninety six point two million) ---
shares (94.3% -ninety four point three percent) which will -
be realized gradually by 40% (forty percent) in 2018 (two --
thousand and eighteen), 30% (thirty percent) in 2019 (two -
thousand and nineteen), and 30% (thirty percent) in 2020 --
(two thousand and twenty). -----

-Having heard the explanation and proposal of the Board of Directors regarding --
the Seventh Agenda of the Meeting, the Chairman of the Meeting gave -----
opportunity to the shareholders and/or their proxies to raise question, comment or
proposal in respect of the Seventh Agenda of the Meeting.-----

-On this opportunity, Mistress NATALIE as the proxy of CEPI JAMALUDIN ----
MALIK as the holder/owner of 2,503,500 (two million five hundred and three ----
thousand five hundred) shares in the Company raised question which basically as
follows:-----

“CIMB Niaga’s shares in the public is 5% (five percent), is it possible that
CIMB Niaga will go private?”-----

-Against question raised by said mistress NATALIE, the Chairman then invited --
said Mister TIGOR M SIAHAAN (in his Resident Identity Card, it is written as --
MARSAHALA SIAHAAN) in his position as the President Director of the -----
Company to respond the question, which was is principally as follows:-----

“Shares in the public is 7.5% (seven point five percent) and up to now ----
CIMB Niaga has no plan to go private.”-----

-Since there was no more question nor comment raised by the shareholders and/or
their proxies, then the Chairman of the Meeting conveyed that since the Seventh --
Agenda of the Meeting was a report therefore no decision has been made.-----

-Furthermore, in accordance with the code of conduct of the Meeting which was --
also described by said Mistress FRANSISKA OEI (in her Resident Identity Card,
it is written as FRANSISKA OEI LAN SIEM, Bachelor of Law) at the beginning
of the Meeting, that the voting for the entire Agenda of Meetings shall be made -

after the completion of the discussion of the entire Agenda of the Meeting and ----
after the submission of the proposed resolution for the entire Agenda of the -----
Meeting. -----

Thereafter, the Chairman of the Meeting invited the shareholders and/or their ----
proxies to conduct the voting process guided by me, Notary and the Securities ----
Administration Bureau as independent parties. Furthermore, the procedure for the
electronic voting was viewed by video at the Meeting, and after the electronic ----
voting was conducted, then I, the Notary delivered the result of voting, as follows:

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

a. Shareholders that totally own 2,787,086 (two million seven hundred eighty
seven thousand and eighty six) shares cast for abstention votes;-----

b. No shareholders cast for non-affirmative vote;-----

-Based on the result of the voting, it can be concluded that in the First Agenda of -
the Meeting:-----

“The Meeting unanimously resolved:-----

a. To approve the Annual Report of the Company for the -----
financial year ended on 31-12-2017 (the thirty first day of -----
December two thousand and seventeen) and ratify the -----
Company's Consolidated Financial Statements for the financial
year ended on 31-12-2017 (the thirty first day of December two
thousand and seventeen), which has been audited by the Public
Accounting Firm of Tanudiredja, Wibisana, Rintis & Partners
(a member firm of PricewaterhouseCoopers Global in -----
Indonesia) as set forth in its report dated 26-2-2018 (the twenty
sixth day of February two thousand and eighteen) with the ----
opinion that the Consolidated Financial Statements present ----
fairly, in all material respects, the consolidated financial -----
position of PT BANK CIMB NIAGA Tbk and its subsidiary ---
entity as per 31-12-2017 (the thirty first day of December two -
thousand and seventeen), and their consolidated financial -----

- performance and cash flows for the year then ended, in -----
accordance with Indonesian Financial Accounting Standards.-
- b. To ratify the Supervisory Report of the Board of -----
Commissioners and the Sharia Supervisory Board of the -----
Company for the financial year ended on 31-12-2017 (the thirty
first day of December two thousand and seventeen); and -----
 - c. To grant full acquittal and discharge (“*volledig acquit et -----
décharge*”) to the members of the Board of Directors and the --
Board of Commissioners including the Sharia Supervisory ----
Board of the Company for the management and supervision ---
actions performed in the financial year 2017 (two thousand and
seventeen), provided that such management and supervision ---
actions are reflected in the Company’s Annual Report for the -
financial year ended on 31-12-2017 (the thirty first day of -----
December two thousand and seventeen).”-----

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

- a. Shareholders that totally own 130,753 (one hundred thirty thousand seven
hundred fifty three) shares cast for abstention votes;-----
 - b. No shareholders cast for non-affirmative vote;-----
- Based on the result of the voting, it can be concluded that in the Second Agenda -
of the Meeting:-----

“The Meeting unanimously resolved:-----

To approve the appropriation of Net Profit of the Company for -----
financial year 2017 (two thousand and seventeen) in the total amount -
of Rp2.977.738.301.607,- (two trillion nine hundred seventy seven ----
billion seven hundred thirty eight million three hundred and one -----
thousand six hundred and seven Rupiah) (consolidated), with the -----
following breakdown:-----

- a. To be distributed as cash dividend maximum of 20% (twenty -
percent) of the net profit of the Company or maximum in the --

amount of Rp595.547.660.321,- (five hundred ninety five -----
billion five hundred forty seven million six hundred sixty -----
thousand three hundred twenty one Rupiah) (gross) based on --
the following schedule:-----

- Cum Dividend at Regular and Negotiation Markets, ----
dated 2-5-2018 (the second day of May two thousand ----
and eighteen).-----
- Ex Dividend at Regular and Negotiation Markets, dated
3-5-2018 (the third day of May two thousand and -----
eighteen).-----
- Cum Dividend at Cash Market, dated 7-5-2018 (the ----
seventh day of May two thousand and eighteen).-----
- Recording date of the eligible shareholders, dated -----
7-5-2018 (the seventh day of May two thousand and ----
eighteen).-----
- Ex Dividend at Cash Market, dated 8-5-2018 (the eighth
day of May two thousand and eighteen).-----
- Dividend Payment for financial year 2017 conducted on
24-5-2018 (the twenty fourth day of May two thousand
and eighteen).-----

and grant power to the Board of Directors to determine the ----
procedures of the distribution of cash dividends by taking into
account the prevailing provisions in the capital markets -----
regulations;-----

- b. Company does not set aside any amount as statutory reserves --
fund from its net profit of financial year 2017 (two thousand ---
and seventeen) considering that the amount of statutory -----
reserves fund of the Company has complied with the provision
regarding the minimum amount of statutory reserve fund -----
pursuant to Article 70 of the Company Law.-----

- c. To book the remaining net profit of financial year 2017 (two --- thousand and seventeen) as retained earnings to finance the --- business activities of the Company.”-----

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

- a. Shareholders that totally own 130,753 (one hundred thirty thousand seven hundred fifty three) shares cast for abstention votes;-----
- b. No shareholders cast for non-affirmative vote;-----

-Based on the result of the voting, it can be concluded that in the Third Agenda of the Meeting:-----

“The Meeting unanimously resolved:-----

1. To approve the appointment of Angelique Dewi Daryanto, ---- Bachelor of Economics, the Certified Public Accountant of ---- Indonesia, and Public Accounting Firm Tanudiredja, ----- Wibisana, Rintis & Partners (a member firm of ----- PricewaterhouseCoopers Global in Indonesia) respectively as -- the Public Accountant and the Public Accounting Firm that ---- listed in OJK, or other Public Accountant from the same ----- Public Accounting Firm in the event that the relevant person is permanently unavailable to conduct audit of the Company’s --- financial statements for financial year 2018 (two thousand and eighteen).-----

2. Delegation of authority to the Board of Commissioners to ----- appoint another Public Accounting Firm, if there is objection -- from OJK to the appointment of Public Accounting Firm ----- “Tanudiredja, Wibisana, Rintis & Partners” or the said Public Accounting Firm conducts partnership restructuring to ----- become a different Public Accounting Firm.-----
- Upon the said delegation of authority, the following terms shall apply:-----

- a. Other Public Accounting Firm that is appointed by -----

Board of Commissioners must be one of the big four ---
Public Accounting Firms in Indonesia;-----

b. The appointment has received recommendation from ---
Audit Committee of the Company;-----

c. The honorarium and other terms of appointment of ----
other Public Accounting Firm shall be determined -----
competitively and reasonably; and-----

d. The appointment of other Public Accounting Firm -----
should not contradict with the applicable laws and -----
regulations.-----

3. To approve the proposed honorarium of the Public Accounting
Firm for the financial year 2018 (two thousand and eighteen), -
as follows:-----

a. Annual audit fee of the Company is Rp7.432.000.000,- --
(seven billion four hundred thirty two million Rupiah) --
(gross).-----

b. Audit fee for subsidiary (PT CIMB Niaga Auto Finance)
is Rp648.000.000,- (six hundred forty eight million ----
Rupiah) (gross).-----

4. To give power to the Board of Directors of the Company to ----
carry out matters that are necessary in connection with the ----
appointment of the Public Accountant and Public Accountant -
Firm including but not limited to the implementation process --
of the meeting and the signing of letter of appointment of the --
Public Accountant and Public Accounting Firm.”-----

In the Fourth Agenda, Parts A and B, of the Meeting:-----

a. Shareholders that totally own 35,897,053 (thirty five million eight hundred
ninety seven thousand fifty three) shares cast for abstention votes;-----

b. Shareholders that totally own 1,295,100 (one million two hundred ninety -
five thousand one hundred) shares cast for non-affirmative votes.-----

-Based on the result of the voting, it can be concluded that in the Fourth Agenda, -
Parts A and B, of the Meeting:-----

**“The Meeting with majority votes of 23,893,219,355 (twenty three -----
billion eight hundred ninety three million two hundred nineteen -----
thousand three hundred fifty five) or constituting 99.9946% (ninety ---
nine point nine nine four six percent) of the total number of votes cast
in the Meeting resolved:-----**

1. **To approve the reappointment of Mister JOHN SIMON as -----
Director of the Company and Mister DAVID RICHARD -----
THOMAS as Commissioner of the Company, which shall be ---
effective as from the close of the Meeting until the close of the -
fourth Annual General Meeting of Shareholders. -----
Therefore, there is no change to the complete composition of ---
the Board of Commissioners and Board of Directors of the -----
Company.-----**
2. **To approve the granting of authority to the Board of Directors
of the Company, with the right of substitution, to restate -----
resolution regarding the change of composition of the Board of
Commissioners and the Board of Directors of the Company in -
notarial deed and to report the same to the competent -----
authority, and with due regard to the foregoing, to perform ----
any acts as may be required with due regard to the prevailing -
laws and regulations.”-----**

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

- a. Shareholders that totally own 615,753 (six hundred fifteen thousand seven
hundred fifty three) shares cast for abstention votes;-----
- b. Shareholders that totally own 20,100 (twenty thousand one hundred) -----
shares cast for non-affirmative votes.-----

-Based on the result of the voting, it can be concluded that in the Fifth Agenda of -
the Meeting:-----

“The Meeting with majority votes of 23,894,494,355 (twenty three ---- billion eight hundred ninety four million four hundred ninety four ---- thousand three hundred fifty five) or constituting 99.9999% (ninety --- nine point nine nine nine nine percent) of the total number of votes ---- cast in the Meeting resolved:-----

1. To approve and determine the amount of salary or honorarium and other allowances for the Board of Commissioners and the - Sharia Supervisory Board of the Company for the financial ---- year of 2018 (two thousand and eighteen); and to give authority to the President Commissioners to determine the amount of ---- salary or honorarium and other allowances for each members - of the Board of Commissioners and the Sharia Supervisory ---- Board of the Company for the financial year of 2018 (two ----- thousand and eighteen);-----

-To approve the proposed amount of salary or honorarium and other allowances for the Board of Commissioners and Sharia -- Supervisory Board for the year of 2018 (two thousand and ---- eighteen), as follows:-----

a. Total amount for the Board of Commissioners is ----- Rp19.741.791.391,- (nineteen billion seven hundred ---- forty one million seven hundred ninety one thousand ---- three hundred ninety one Rupiah) (gross) per year;-----

b. Total amount for the Sharia Supervisory Board is ----- Rp1.763.668.280,- (one billion seven hundred sixty ---- three million six hundred sixty eight thousand two ----- hundred eighty Rupiah) (gross) per year.-----

2. To approve the amount of the tantiem/bonus for the Board of - Directors for the year of 2017 (two thousand and seventeen) in the amount of Rp81.374.275.500,- (eighty one billion three ----- hundred seventy four million two hundred seventy five -----

thousand five hundred Rupiah) (gross) per annum.-----
Accordingly, the Board of Commissioners (including the -----
Independent Commissioners) does not receive any -----
bonus/tantiem.-----

3. To approve the granting of authority to the Board of -----
Commissioners of the Company to determine the amount of ---
salary, holiday allowance and other allowances for the Board --
of Directors and each member of the Board of Directors of the
Company for the financial year of 2018 (two thousand and ----
eighteen) and the tantiem/bonus for the financial year of 2017 -
(two thousand and seventeen) for each member of the Board of
Directors, with due regard to the recommendation from the ---
Nomination and Remuneration Committee of the Company.”--

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

- a. Shareholders that totally own 130,753 (one hundred thirty thousand seven
hundred fifty three) shares cast for abstention votes;-----
b. No shareholders cast for non-affirmative vote;-----

-Based on the result of the voting, it can be concluded that in the Sixth Agenda of
the Meeting:-----

“The Meeting unanimously resolved:-----

1. To approve the Action Plan (Recovery Plan) which has been ---
prepared and submitted by the Company to OJK on -----
19-12-2017 (the nineteenth day of December two thousand and
seventeen).-----
2. To approve the plan of the issuance of debt or investment -----
instruments that bear the following capital characteristic:-----
a. Issuance of financial instrument (among other in the ---
form of subordinated bonds) that has capital -----
characteristic with write-down feature; through public -
offering; and or-----

b. Issuance of debt or investment instrument that has -----
capital characteristic with conversion feature through --
public offering;-----

In the amount and period that will be defined by the Company
and approved by OJK, and with due regard to the provisions --
of the regulations of Capital Market and other related -----
regulations;-----

3. To approve the granting of authority to the Board of -----
Commissioners and Board of Directors of the Company to ----
perform each and all actions to achieve the aforementioned ----
purpose, including when required to appoint a Public -----
Accounting Firm under the same provisions applicable to the --
Public Accounting Firm that audits the Company's Financial --
Statements for the year 2018 (two thousand and eighteen).”-----

-Finally, since there were no other matters related to agenda of Meeting that will -
be discussed by the shareholders, then the Chairman of the Meeting, after he first -
invited me, Notary to read the result of the resolution of the Meeting in full, -----
closed the Meeting officially at 15.45 WIB (fifteen o'clock forty five minutes ----
Western Indonesian Time).-----

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

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

- Mistress SHASA ADISA PUTRIANTI, Bachelor of Law, Master of -----
Notary, born in Bandung, dated 16-6-1990 (the sixteenth day of June one -
thousand nine hundred and ninety), Citizen of Indonesia, residing in -----
Bandung, Jalan Senam IX number 8, Neighborhood Association 003, -----
Community Association 012, Sub-district of Sukamiskin, District of -----
Arcamanik, City of Bandung, as the holder of Resident Identity Card -----
number 3273245606900002, temporarily being in Jakarta; and-----

- Mistress MYRACH GADIS AYUNINGTIAS, Bachelor of Law, Master of

Notary, born in Jakarta, dated 5-11-1991 (the fifth day of November one --
thousand nine hundred and ninety one), Citizen of Indonesia, residing in --
Jakarta, Kaveling Taman Palem Number 14, Neighborhood Association ---
007, Community Association 005, Sub-district of Kebagusan, District of --
Pasar Minggu, South Jakarta, as the holder of Resident Identity Card -----
number 3174044511910002;-----

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

-Immediately, after this deed was read by me, Notary, to the appearer and the ----
witnesses then this deed were signed by the appearer, witnesses and by me, -----
Notary while attachment of specimen of right thumb fingerprint of appearer which
affixed on a separate sheet attached to the minutes of this deed. -----

-Executed without any amendment.-----

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

-Issued as a true copy in conformance with its minutes, which are deposited by ---
me, Notary.-----



Notary in Administrative City of South Jakarta

ASHOYA RATAM, SH., MKn.