

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

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

Day/date : Friday, 15 April 2016
Time : 02:00 pm
Venue : The Financial Hall
Graha CIMB Niaga, 2nd Floor
Jl. Jenderal Sudirman Kav. 58
Jakarta Selatan

Agenda:

1. Approval of the Company’s Annual Report and the Company’s consolidated Financial Statements for the year ended on 31 December 2015;
2. Determination on the use of the Company’s profit for financial year ended on 31 December 2015;
3. Appointment of Public Accountant for financial year of 2016 and the decision on its honorarium and other requirements related to the appointment;
4. Change of member of the Board including Board of Sharia Supervisory of the Company;
5. Determination on the salary/honorarium and allowances of the members of Directors, Board of Commissioners, and Board of Sharia Supervisory of the Company;
6. Approval of the amendment of Articles of Association of the Company;
7. Others:
 - Integrated Financial Conglomeration Report of CIMB Indonesia;
 - The expiration of term of office and the appointment of BOC Committee members’ report.

Explanation of agenda:

In accordance with the Financial Services Authority Regulation No. 32/POJK.04/2014 dated December 8, 2014, a detailed explanation of Agenda and meeting materials of the Meeting, including the Annual Report for the book year 2014 are available and can be accessed at the Company website www.cimbniaga.com, or are available also at the head office of the Company as stated in point (f) of the Notes below on any office hours from the date of this the Meeting Invitation, and may be obtained upon the written request of the shareholders. If any change (s) and/or addition of information related agenda explanation of the Meeting, the Company continuously from time to time will pass the information on the company website.

Notes:

- a. The Company does not issue a separate letter of invitation to the shareholders, and this advertisement is considered as a formal invitation;
- b. The shareholders who are entitled to attend or be represented in the said Meeting are shareholders whose names are recorded in the Company’s Shareholders Register on 23 March 2016 at 04:00 pm, or must be recorded in the balance of security account in the collective custody of PT Kustodian Sentral Efek Indonesia (“KSEI”) at the closing date of 23 March 2016;
- c. For shareholders in Collective Custody of KSEI who wish to attend the Meeting, please notify the KSEI Account Holder (Securities Company/Custodian Bank) to obtain a Written Confirmation For The Meeting (“KTUR”);
- d. Shareholders who will attend the Meeting, prior to entering the Meeting room, are requested to submit a photo copy of their Resident Identification Card (“KTP”) or other identifications (shareholders representing a Legal Entity must submit proof of authority to represent the said Legal Entity) to the registration staff. Shareholder in the collective custody of KSEI must show KTUR to simplify registration;
- e. Company shareholders who are unable to attend the Meeting, may be represented by a proxy with a valid Power of Attorney and accepted by the Board of Directors, with the provision that members of the Board of Commissioners, Board of Directors and Company’s employees may act as proxies of the shareholders in the Meeting, however any vote issued by them as proxies in the Meeting will not be counted in the ballot.
- f. The Power of Attorney form (if needed) can be obtained on any working day at the Corporate Secretary of the Company’s office Graha CIMB Niaga, 16th floor, Jalan Jendral Sudirman Kaveling 58, South Jakarta or at PT Sirca Datapro Perdana, Wisma Sirca, Jalan Johar Number 18 Menteng, Central Jakarta. Submission of the Power of Attorney should be accompanied with a photocopy of KTP or other identifications from authorizer and proxy (shareholders representing a Legal Entity should submit proof of authority to represent the said Legal Entity).
- g. For simplification of the arrangement and order of the Meeting, the shareholders or their proxies with due respect are requested to be present at the Meeting room the latest at 01:30 pm.

Information and materials relating to the advertisement of this Invitation are also available at the Company’s website (www.cimbniaga.com).

Jakarta, 24 March 2016
Directors of the Company