

of management and supervision can continue to be maintained according to established standards.

BOARD OF DIRECTORS' PERFORMANCE ASSESSMENT IMPLEMENTATION PROCEDURE

Periodically, every semester, CIMB Niaga conducts a performance assessment of the BOD, including a GCG self-assessment, for the months of June and December of the current year.

BOARD OF DIRECTORS' PERFORMANCE ASSESSMENT CRITERIA

The criteria used in the BOD performance assessment are structured within the Governance system, which consists of three assessment aspects: Governance Structure, Governance Process, and Governance Results.

PARTIES CONDUCTING THE ASSESSMENT

The GCG self-assessment involves the BOC, Independent Parties, the BOD, Executive Officers, and independent functions, coordinated by the Compliance Unit.

BOARD OF DIRECTORS' PERFORMANCE ASSESSMENT RESULTS IN 2025

CIMB Niaga's Self-Assessment of Governance Implementation

Description	Rating
Implementation of Duties and Responsibilities of the BOD	2 (Good)

RECOMMENDATIONS AND FOLLOW-UP

In 2025, there were no recommendations that had not been followed up by the BOD.

Policy on the Diversity of the Board of Commissioners and the Board of Directors

CIMB Niaga has established a Diversity Policy for the Composition of its Board of Commissioners (BOC) and Board of Directors (BOD), which is reviewed on a regular basis in accordance with the Bank's Manual Framework Policy. This policy also takes into consideration the applicable regulations in the Capital Market and Banking sectors that govern the implementation of Good Corporate Governance (GCG).

Members of the BOC and BOD of CIMB Niaga were appointed at the General Meeting of Shareholders (GMS), and their composition is fairly diverse, both in terms of age, educational background, expertise, and experience required to carry out their duties and responsibilities. CIMB Niaga also maintains a diverse range of expertise and experience among its BOC and BOD members, which includes banking, economics, business, finance, governance, human resources, and risk management.

The combination of these characteristics improves the accuracy and effectiveness of the nomination and appointment process for members of the BOC and the BOD, both individually and collectively. The identification of competencies is carried out by considering the educational background, professional experience, and training history of each member. As a follow-up to further strengthen competencies, CIMB Niaga continues

to conduct various development programs, including training, workshops, and other relevant activities that support the effectiveness of the roles of the BOC and the BOD in overseeing and managing the Bank.

This diversity policy is also used to guide the succession planning of members of the BOD and the BOC. Its implementation promotes the development of an adequate talent pool that is consistent with the objectives and provisions outlined in CIMB Niaga's Diversity Policy for the Composition of the BOC and the BOD.

DIVERSITY IN THE COMPOSITION OF MEMBERS THE BOARD OF COMMISSIONERS

Aspects of diversity in the composition of the BOC includes:

1. Expertise/Experience/Education, with at least:
 - a. 1 (one) member who has expertise/work experience/education in the field of economics/business/finance; and/or
 - b. 1 (one) member who has expertise/work experience/ education in the banking industry; and
 - c. 1 (one) member who has expertise/work experience/education in the field of risk management.



2. Nationality
Majority (more than 50% (fifty percent)) of the BOC members shall be Indonesian citizens.
3. Gender
Consider gender diversity among members of the BOC.
4. Age
Members of the BOC shall be diverse in age level.
5. Independence
 - a. A minimum of 50% (fifty percent) of members of the BOC are Independent Commissioners.
 - b. The term of office of an Independent Commissioner is 2 (two) consecutive terms, or a maximum of 9 (nine) years.

DIVERSITY IN THE COMPOSITION OF MEMBER THE BOARD OF DIRECTORS

Aspects of diversity in the composition of members of the BOD include:

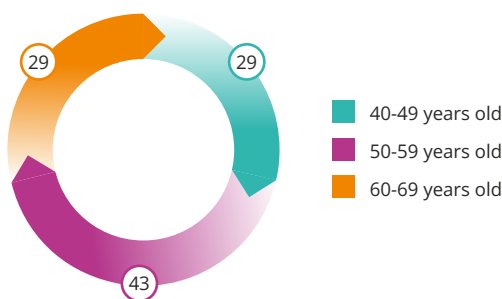
1. Expertise/Experience/Education, having at least:
 - a. 1 (one) member who has expertise/work experience/education in the banking industry or the economy/business,
 - b. 1 (one) member who has expertise/work experience/education in the field of risk management,

- c. 1 (one) member who has expertise/work experience/education in finance/accounting.
2. Nationality
Majority (more than 50% (fifty percent)) of members of the BOD shall be Indonesian citizens.
3. Gender
Consider gender diversity among members of the BOD, with at least 1 (one) female or male member.
4. Age
Members of the BOD shall be diverse in age level.
5. Independence
The President Director shall be independent from the Bank's Controlling Shareholders.

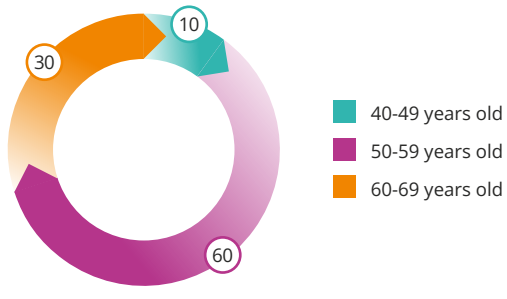
ACHIEVEMENT OF DIVERSITY IN THE COMPOSITION OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

In 2025, the composition of CIMB Niaga's BOC and BOD met the diversity requirement set by prevailing regulations and was aligned with the Bank's strategy, Vision, and Mission. Such diversity is reflected in various dimensions that contribute to the effectiveness of the Bank's oversight and management functions. The Bank's BOC and BOD have diverse compositions, as shown below:

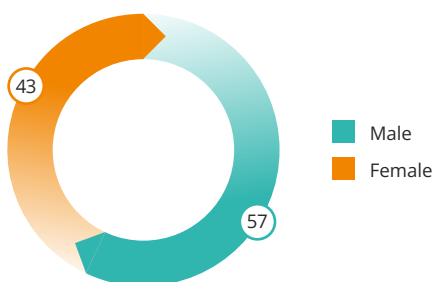
Age of the Board of Commissioners
(%)



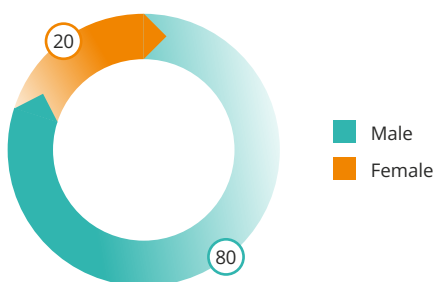
Age of the Board of Directors
(%)



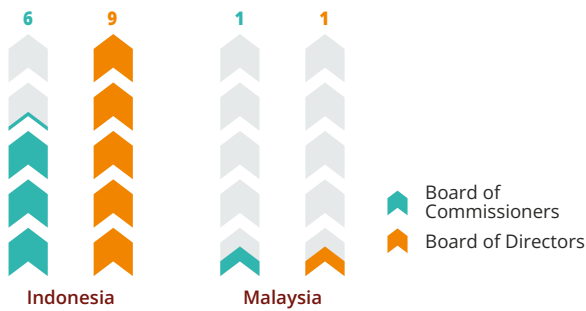
Gender of the Board of Commissioners
(%)



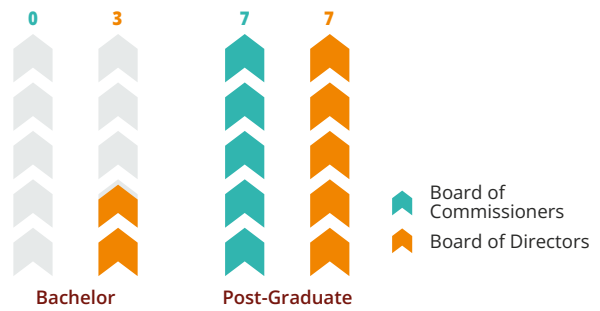
Gender of the Board of Directors
(%)



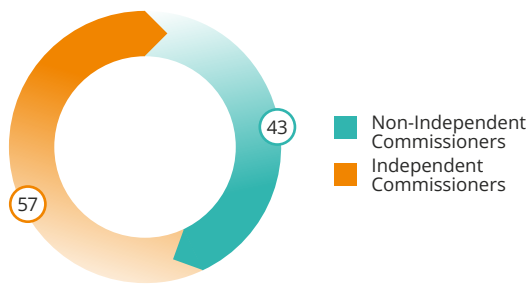
Nationality of the Board of Commissioners & the Board of Directors
(member)



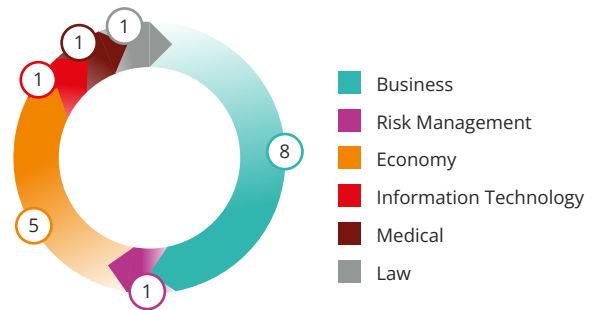
Education of the Board of Commissioners & the Board of Directors
(member)



Independence of the Board of Commissioners
(%)



Expertise of the Board of Commissioners & the Board of Directors
(member)



Work Experience	<p>A diverse work experience of the Commissioners, among others:</p> <ol style="list-style-type: none"> Members of the BOC and/or BOD and/or Officials Chief or Senior Executives or other key positions in national and multinational financial and non-financial institutions. Officials Chief or Member/Chairman of Committee/Special Team or Special Staff or persons who hold other important positions in Government Institutions, such as IBRA, Ministry of Finance, and Bank Indonesia. Lecturers and Vice Deans of leading universities both at home and overseas.
	<p>A diverse work experience of the Directors, among others:</p> <ol style="list-style-type: none"> Members of the BOD of national and multi-national financial and non-financial institutions. Hold important positions in national and foreign banks, including, Chief of Corporate Banking & Financial Institution, Chief of Transaction Banking, Chief Risk Officer, Chief Human Resources Officer, Head of Finance and Planning, Head of Trading & Structuring, Head of Treasury, Head of Financial Institutions Credit, Consumer Banking Country Head, Head of Network, Chief of Syariah Banking, Operations & Technology Head, and others. Founder and Senior Partner in a Law Firm. Auditor. <p>All members of the BOD have working experience in banking.</p>
Independency	<ul style="list-style-type: none"> - All Independent Commissioners have served less than 9 (nine) years. - All BOD members has no affiliation with other fellow BOD members, BOC members and the Ultimate and Controlling Shareholder of the Bank.