

(National Emblem of The Republic of Indonesia)

Ashoya Ratam, SH, MKn
NOTARY & LAND DEED OFFICIAL

IN

SOUTH JAKARTA ADMINISTRATIVE CITY

Suryo Street Number 54 Kebayoran Baru, South Jakarta 12180

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Deed of

MINUTES OF

THE THIRD EXTRAORDINARY GENERAL MEETING OF
SHAREHOLDERS OF "PT BANK CIMB NIAGA Tbk"

Date

11 January 2023

Number

13

Grosse Duplicate



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

Number: 13

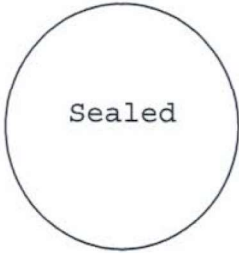
-On this day, Thursday, dated 11-01-2024 (the eleventh day of January two thousand and twenty-four).-----

-At 02.25 p.m. (two o'clock twenty-five minutes post meridiem) 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 is duly established based on the:-----

-deed dated 26-9-1955 (the twenty-sixth day of September one thousand nine hundred fifty-five) number 90, whose minutes of the 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 one thousand nine hundred and eight) number 84, Supplement number: 20154/2008; -----
-the Articles of Association of the said limited liability company has been further amended as 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 the 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, who formerly was a Notary in Jakarta, whose protocol has been surrendered to me, the 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, the 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, and has been published in the State Gazette of The Republic of Indonesia, dated 14-7-2015 (the fourteenth day of July two thousand and fifteen) number 56, Supplement number 38557/2015;-----
-the Articles of Association of the said limited liability was 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 Plan and the Performance 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 the:-----

-deed dated 6-5-2015 (the sixth day of May two thousand and fifteen) number 10 which minutes was drawn up before me, the Notary, 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, and has been published in the State Gazette of The Republic of Indonesia, dated 24-7-2018 (the twenty-fourth day of July two thousand and eighteen) number 59, Supplement number 1750/L/2018;-----



-the Articles of Association of the said limited liability company have been further amended as published/set forth in the:-----

-deed dated 26-4-2016 (the twenty-sixth day of April two thousand and sixteen) number 57, the minutes of which was drawn up before me, the Notary, and the notification of amendments to the Articles of Association has been accepted and recorded by The Minister of Law and Human Rights of The Republic of Indonesia in accordance with its letter dated 27-4-2016 (the twenty-seventh day of April two thousand and sixteen) number AHU-AH.01.03-0044098 and has been published in the State Gazette of The Republic of Indonesia dated 24-7-2018 (the twenty-fourth day of July two thousand and eighteen) number 59, Supplement number 1749/L/2018;-----

-deed dated 18-9-2017 (the eighteenth day of September two thousand and seventeen) number 40, which minutes of the deed was drawn up before me, the Notary, and the notification



of the amendments to the Articles of Association has been accepted and recorded by The Minister of Law and Human Rights of The Republic of Indonesia in accordance with its letter dated 3-10-2017 (the third day of October two thousand and seventeen) number AHU-AH.01.03-0177066;-----
-deed dated 9-4-2020 (the ninth day of April two thousand and twenty) number 20, which minutes of the deed was drawn up before me, the Notary, and the notification of the amendments to the Articles of Association has been accepted and recorded by The Minister of Law and Rights Human Rights of The Republic of Indonesia in accordance with its letter dated 8-5-2020 (the eighth day of May two thousand and twenty) number AHU-AH.01.03-0213936 and has been announced in the State Gazette of The Republic of Indonesia dated 23-10-2020 (the twenty-third day of October two thousand and twenty) number 85, Supplement number 40657/2020;----



-the Articles of Association of the said limited liability were further amended in order to be adjusted with POJK number 15/POJK.04/2020 concerning Plan and the Performance of the General Meeting of Shareholders of the Public Company (hereinafter shall be referred to as the "POJK 15/2020"), and POJK number 16/POJK.04/2020 concerning Implementation of General Meeting of Shareholders of Public Companies with Electronic Method (hereinafter shall be referred to as the "POJK 16/2020"), as set forth in the:-----

-deed dated 9-4-2021 (the ninth day of April two thousand twenty-one) number 13, the minutes of which was drawn up before me, the Notary, and the notification of amendments to the Articles of Association has been accepted and recorded by The Minister of Law and Human Rights People of The Republic of Indonesia in accordance with the letter dated 26-4-2021 (the twenty-sixth day of April two thousand twenty-one) number AHU-AH.01.03-0265089 and has been published in the State Gazette of The Republic of



Indonesia dated 21-5-2021 (the twenty-first day of May two thousand twenty-one) number 41, Supplement number 17835/2021;-----
-then the Articles of Association of the limited liability company were amended again as stated/published in the:-----
- deed dated 8-4-2022 (the eighth day of April two thousand twenty-two) number 14, the minutes of which was drawn up before me, Notary, which has received approval from The Minister of Law and Human Rights of The Republic of Indonesia with the Decree dated 19-4-2022 (the nineteenth day of April two thousand twenty-two) number AHU-0027993. AH.011.022.Year 2022, and the notification of amendments to the Articles of Association has been accepted and recorded by The Minister of Law and Human Rights of The Republic of Indonesia in accordance with the letter dated 19-4-2022 (the nineteenth day of April two thousand twenty-two) number AHU-AH. 01.03-0227633, and has been published in the State Gazette of The



Republic of Indonesia dated 14-6-2022 (the fourteenth day of June two thousand twenty-two) number 47, Supplement number 19393 /2022;-----

-The most current composition of members of the Board of Commissioners of the said limited liability company is contained in the deed dated 10-4-2023 (the tenth day of April two thousand twenty-three) number 21; meanwhile, the most current composition of members of the Board of Directors of the said limited liability company is contained in the deed dated 26-8-2022 (the twenty-sixth day of August two thousand and twenty-two) number 69;-----

-the two minutes of the deed mentioned above were drawn up before me, the Notary;-----

(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 Graha CIMB Niaga, M Floor, Jalan Jenderal Sudirman, Kaveling 58, South Jakarta in order to draw minutes regarding everything to be discussed and



resolved in the Extraordinary General Meeting of Shareholders (hereinafter referred to as the "Meeting") that was held on the day, date, time, and place as mentioned at the beginning 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 members of the Sharia Supervisory Board as well as the shareholders of the Company, namely:-----

1. Mister DIDI SYAFRUDDIN YAHYA, born in [REDACTED]

[REDACTED], on [REDACTED]
[REDACTED]

Indonesian citizen, a Private Person, residing at Jakarta, [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED] as the holder of the Residential Identity Card number [REDACTED] the photocopy of which was attached to the minutes of this deed-----



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

2. Mister **GLENN MUHAMMAD SURYA YUSUF**, Master of Business Administration, born in [REDACTED], dated [REDACTED], [REDACTED], Citizen of Indonesia, a Consultant, residing at Jakarta, [REDACTED], [REDACTED], [REDACTED], [REDACTED], [REDACTED] as the holder of Residential Identity Card number [REDACTED], the photocopy of which was attached to the minutes of this deed;--

-according to his statement in this regard was present at the Meeting via video teleconference as Vice President Commissioner (Independent Commissioner) of the Company;-----

3. Mister **JEFFREY KAIRUPAN**, born in Jakarta, [REDACTED], [REDACTED], [REDACTED]



Indonesian citizen, a Private Person, residing at
Jakarta, [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED] as the holder of Residential
Identity Card number [REDACTED] a
photocopy of which was attached to the minutes of
this deed;-----

-according to his statement in this regard
was present at the Meeting via video
teleconference as Independent Commissioner
of the Company;-----

4. Mistress SRI WIDOWATI, born in [REDACTED] on [REDACTED]

[REDACTED]
[REDACTED] Indonesian
citizen, private person, residing at Jakarta,
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED] as the holder of Residential Identity



Card number [REDACTED] a photocopy of which was attached to the minutes of this deed;--

- according to her statement in this regard was present at the Meeting via video teleconference as Independent Commissioner of the Company;-----

5. Mistress FARINA JOHANA SITUMORANG (in her Population Registration Card, it is written

[REDACTED], born in [REDACTED], on [REDACTED]

[REDACTED]

[REDACTED] Indonesian citizen, a

Self-Employed, residing at Jakarta, [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] as the holder

of Residential Identity Card number [REDACTED]

[REDACTED] a photocopy of which was attached to the

minutes of this deed;-----

- according to her statement in this regard

was present at the Meeting via video

teleconference as Commissioner of the

Company which will be effective after



obtaining approval from the Financial Services Authority (hereinafter referred to as the "OJK") and/or fulfilling the requirements stipulated in the approval issued by the OJK;-----

6. Mister DATO' ABDUL RAHMAN AHMAD (in the passport, it is written as [REDACTED]), born in [REDACTED], on [REDACTED] [REDACTED] Malaysian citizen, a Private Person, residing at Malaysia, [REDACTED] [REDACTED] as the holder of a Malaysian passport issued on 18-3-2022 (the eighteenth day of March two thousand twenty-two) number [REDACTED] a photocopy of which was attached to the minutes of this deed;-----

-according to his statement in this regard was present at the Meeting via video teleconference as Commissioner of the Company;-----

7. Mistress VERA HANDAJANI (in her Residential Identity Card, it is written [REDACTED]), born in [REDACTED], dated [REDACTED]



[REDACTED]

[REDACTED], Citizen of Indonesia, a Private Person, residing in Tangerang, [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] as the holder of Residential Identity Card number [REDACTED] the photocopy of which was attached to the minutes of this deed, temporarily being in Jakarta;-----

-according to her statement in this regard was present at the Meeting via video teleconference as Commissioner of the Company;-----

8. Mistress LANI DARMAWAN, born in [REDACTED], dated

[REDACTED]

[REDACTED] Citizen of Indonesia, a Private Person, residing at Jakarta,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



as the holder of Residential Identity Card number [REDACTED] the photocopy of which was attached to the minutes of this deed;-----

-according to her statement in this regard was present at the Meeting as President Director of the Company;-----

9. Mister LEE KAI KWONG, born in [REDACTED]
[REDACTED]
[REDACTED] Malaysian citizen, a Private Person, residing at Jakarta,
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED], as the holder of Limited Electronic Stay Permit Card number [REDACTED] which is valid until 8-11-2024 (the eighth day of November two thousand twenty-three), a photocopy of which was attached to the minutes of this deed, and temporarily being in Jakarta;-----

-according to his statement in this regard was present at the Meeting as Director of the Company;-----



10. Mister JOHN SIMON, born in [REDACTED],
dated [REDACTED]

[REDACTED]
[REDACTED] Citizen of Indonesia, a Private Person,
residing at Jakarta, [REDACTED]

[REDACTED]
[REDACTED] as the holder of
Residential Identity Card number [REDACTED]
[REDACTED] the photocopy of which was attached to the
minutes of this deed;-----

-according to his statement in this regard
was present at the Meeting via video
teleconference as Director of the Company;--

11. Mistress FRANSISKA OEI (in her Residential
Identity Card, it is written as [REDACTED]

[REDACTED] Bachelor of Law), born in [REDACTED]
dated [REDACTED]

[REDACTED] Citizen
of Indonesia, a Private Person, residing at
Jakarta, [REDACTED]



[REDACTED]

[REDACTED]

[REDACTED] as the holder of Residential Identity Card number [REDACTED]

[REDACTED] the photocopy of which was attached to the minutes of this deed;-----

-according to her statement in this regard was present at the Meeting as Director and Compliance Director of the Company;-----

12. Mister PANDJI PRATAMA DJAJANEGARA (in his Residential Identity Card, it is written as

[REDACTED], born in [REDACTED], dated 17-11-

[REDACTED]

[REDACTED] Citizen of

Indonesia, a Private Person, residing at Jakarta,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

as the holder of Residential Identity Card number

[REDACTED] the photocopy of which was

attached to the minutes of this deed;-----



-according to his statement in this regard was present at the Meeting via video teleconference as Director of the Company;--

13. Mistress TJIOE MEI TJUEN, born in [REDACTED], on [REDACTED]

[REDACTED]
[REDACTED]

Indonesian citizen, a Private Person, residing at Jakarta, [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED] as the holder of the Residential Identity Card number [REDACTED] the photocopy of which was attached to the minutes of this deed;-----

-according to her statement in this regard was present at the Meeting via video teleconference as Director of the Company;--

14. Mister HENKY SULISTYO, born in [REDACTED], on [REDACTED]

[REDACTED]
[REDACTED] Indonesian citizen, a

Private Person, residing at Jakarta, [REDACTED]

[REDACTED]



[REDACTED]

[REDACTED]

[REDACTED] as the holder of Residential Identity Card number [REDACTED] a photocopy of which was attached to the minutes of this deed;-----

-according to his in this regard was present at the Meeting via video teleconference as Director of the Company;-----

15. Mister JONI RAINI, born in [REDACTED] on

[REDACTED]

[REDACTED], Indonesian

citizen, a Private Person, residing at Jakarta,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] as the holder of Residential Identity Card number [REDACTED], a photocopy of which was attached to the minutes of this deed;--

-according to his in this regard was present at the Meeting via video teleconference as Director of the Company;-----



16. Mister RUSLY JOHANNES, born in [REDACTED], on [REDACTED]
[REDACTED] Indonesian citizen, private person, residing in Jakarta, [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED] as the holder of Residential Identity Card number [REDACTED]
[REDACTED], a photocopy of which was attached to the minutes of this deed;-----

-according to his in this regard was present at the Meeting via video teleconference as Director of the Company;-----

17. Mister NOVIADY WAHYUDI, born in [REDACTED] on [REDACTED]
[REDACTED]
[REDACTED] Indonesian citizen, a Private Person, residing at Jakarta, [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]



[REDACTED] as the holder of Residential Identity Card number [REDACTED], a photocopy of which was attached to the minutes of this deed;--

-according to his in this regard was present at the Meeting via video teleconference as Director of the Company;-----

18. Mister Professor Doctor MUHAMMAD QURAISH SHIHAB, Master of Arts, born in [REDACTED] on [REDACTED]

[REDACTED]
[REDACTED] Indonesian citizen, a Lecturer, residing at Jakarta, [REDACTED]

[REDACTED] as the holder of Residential Identity Card number [REDACTED]

[REDACTED] a photocopy of which was attached to the minutes of this deed;-----

-according to his in this regard was present at the Meeting via video teleconference as Chairman of the Sharia Supervisory Board of the Company;-----



19. Mister Doctor Haji FATHURRAHMAN DJAMIL, born in [REDACTED], on [REDACTED]

[REDACTED]
Indonesian citizen, a Private, Person, residing at Tangerang, [REDACTED]

[REDACTED] as the holder of Residential Identity Card number [REDACTED], a photocopy of which was attached to the minutes of this deed;-----

-according to his in this regard was present at the Meeting via video teleconference as a member of the Sharia Supervisory Board of the Company;-----

20. Mister Doctor YULIZAR DJAMALUDDIN SANREGO, Master of Economics, born in [REDACTED], on [REDACTED]

[REDACTED]
[REDACTED] Indonesian citizen, a Private Person, residing at Bogor, [REDACTED]



[REDACTED]
[REDACTED]
[REDACTED] as the holder of Residential Identity Card number [REDACTED] a photocopy of which was attached to the minutes of this deed;-----

-according to his in this regard was present at the Meeting via video teleconference as a member of the Sharia Supervisory Board of the Company;-----

21. **Public** Shares that include shares of CIMB GROUP SDN BHD and PT COMMERCE KAPITAL, a total of 24,040,794,023 (twenty-four billion forty million seven hundred ninety-four thousand twenty-three) class A and class B shares or representing 95.6596% (ninety-five point six five nine six percent) of the total number of shares issued by and fully paid into the Company, whose names and identities are detailed in a separate list attached to the minutes of this deed;-----

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

-Prior to the opening of the Meeting, the said mistress FRANSISKA OEI (in her Resident Identity Card, it is written as [REDACTED], Bachelor of



Law) in her capacity as the Director and Compliance Director of the Company conveyed to the Meeting the important points regulated in the Code of Conduct of the Meeting, especially regarding Meeting Quorum, Questions and Answers, Voting, and Meeting Resolutions before the start of the Meeting. Details of the Code of Conduct of the Meeting have been uploaded via the Company's website along with the publication of the Invitation to the Meeting or on 4-1-2024 (the fourth day of January two thousand twenty-four), or 7 (seven) days before this Meeting is held, including being distributed in hard form copy and/or digital to Shareholders and/or their Proxies by scanning the QR Code during registration and as displayed at the Meeting.-----

-Thereafter, it was conveyed by Mistress **FRANSISKA OEI** (in her Residential Identity Card it is written **[REDACTED]** Bachelor of Law) in her position as Director and concurrently Director of Compliance of the Company regarding the attendance and resolution quorums for each Agenda of the Meeting (hereinafter shall be referred to as the "Agenda of the Meeting").-----



- a. The First Agenda of the Meeting is valid and has the right to make legal and binding decisions if attended by Independent Shareholders or their legal Proxies, representing at least 44% (forty-four percent) of the total number of shares issued by the Company with voting rights legally owned by Independent Shareholders; and-----
- b. The Second Agenda of the Meeting is valid and has the right to make legal and binding decisions if attended by Shareholders or their authorized Proxies, representing more than 50% (fifty percent) of the total number of shares issued by the Company with valid voting rights.-----

-Whereas at the Company's Extraordinary General Meeting of Shareholders which was held on 9-10-2023 (the ninth day of October two thousand twenty-three) (hereinafter referred to as the "First Meeting") and 19-10-2023 (the nineteenth day of October two thousand twenty-three) (hereinafter referred to as "Second Meeting"),



the Second Agenda of the Meeting has reached a quorum but cannot be implemented because it is related to the First Agenda of the Meeting which did not reach a quorum, so this Second Agenda still refers to the quorum provisions and resolutions as specified in Company's Articles of Association.-----

-In an effort to maintain the independence and confidentiality of Shareholders in the process of granting voting rights, voting at the Meeting is carried out in a closed manner.-----

-Resolution of the Meeting-----

- a. Resolution on the First Agenda of the Meeting are valid if approved by more than 50% (fifty percent) of the shares owned by Independent Shareholders present at the Third Meeting; and-----
- b. Resolutions on the Second Agenda of the Meeting are valid if approved by more than 50% (fifty percent) of all shares with voting rights present at the Third Meeting.-

-The current composition of members of the Board of Commissioners, members of the Board of



Directors and members of the Sharia Supervisory Board of the Company is as displayed in the Meeting.-----

-All members of the Company's Board of Commissioners, Board of Directors, and Sharia Supervisory Board were present at this meeting both physically and via video conference.-----

-Meanwhile, all members of the Company's Audit Committee attended this meeting via video conference.-----

-With regard to the procedures for holding the Meeting as regulated in:-----

1. POJK Number 15/2020 and POJK Number 16/2020; as well as-----

2. Article 13 of the Company's Articles of Association states that:-----

- Published the Meeting Announcement to Shareholders on 2-1-2024 (the second day of January two thousand and twenty-four) in Indonesian and English languages via the website of PT Kustodian Sentral Efek Indonesia



("KSEI") through the eASY.KSEI application;-----

- Published the Meeting Announcement Information Disclosure to Shareholders on 2-1-2024 (the second day of January two thousand and twenty-four) in Indonesian and English languages via the website of the Company, and the website of the Indonesian Stock Exchange ("Stock Exchange");-----
- Republished via the Company's website and the Stock Exchange's website on 4-1-2024 (the fourth day of January two thousand and twenty-four) regarding Disclosure of Information to Shareholders regarding the Plan to Implement Capital Increases Without Pre-emptive Rights ("PMTHMETD") which was issued and/or published on 5-10-2023 (the fifth day of October two thousand twenty-three) and 12-10-2023 (the twelfth day of October two thousand twenty-three) in Indonesian



and English Languages, namely in daily newspapers with national circulation, namely Investor Daily, in the Company's website and the Stock Exchange's website;-----

- Published the Invitation to the Meeting to the Company's Shareholders on 4-1-2024 (the fourth day of January two thousand and twenty-four) in Indonesian and English languages through daily newspapers with national circulation, namely Investor Daily, on the Company's website, the Stock Exchange website, and the website of KSEI via eASY.KSEI application; and-----
- Explanation of all Meeting Agendas ("**Agenda**") and all Meeting materials have been uploaded to the Company's website on 4-1-2024 (the fourth day of January two thousand twenty-four), including Amendments and/or Supplements to the Disclosure of Information on PMTHMETD dated 5-10-2023 (the fifth day



of October two thousand twenty-three), Draft of Amendment to the Articles of Association, Rules of Conduct, of the Meeting, Power of Attorney Form for the Meeting, Independent Statement, Video Illustration of Procedures for Electronic Voting at Venue of the Meeting, and eASY.KSEI Guidelines for the Shareholders (including guidelines for Electronic Voting via the eASY.KSEI Application or "eASY.KSEI e-Voting").--

-whereas according to the invitation advertisement, the Meeting was held with the following agenda:-----

1. Approval of Capital Increases Without Pre-emptive Rights (PMTHMETD); and-----
2. Amendment to the Articles of Association of the Company.-----

-Furthermore, Mister DIDI SYAFRUDDIN YAHYA as President Commissioner has been appointed by the Board of Commissioners to chair the Meeting as Chairperson of the Meeting based on the Circular Resolution of the Company's Board of Commissioners dated 15-8-2023 (the



fifteenth day of August two thousand and twenty-three) number 016/DEKOM/KP/VIII/2023 juncto Company Memorandum Number 103/Memo/CA/KP/X/2023 dated 13-10-2023 (the thirteenth day of October two thousand and twenty-three), which was made privately and a photocopy of which is attached to the minutes of this deed, as such in accordance with the provisions of Article 12 paragraph 12.3 of the Articles of Association of the Company.-----
-Furthermore, in accordance with the provisions of Article 39 paragraph 3 POJK 15/2020, the Chairperson of the Meeting invited Mistress LANI DARMAWAN as President Director to convey an overview of the "General Conditions of the Company" which are basically as follows:-----

"The distinguished Ladies and Gentlemen, and the Shareholders, below we present a summary of the General Conditions of the Company as of 30-9-2023 (the thirtieth day of September two thousand and twenty-three). -----
The Company, which is the 2nd (second) largest private bank in Indonesia in terms of assets, has a network spread widely in almost 100 (one



hundred) cities throughout Indonesia supported by 411 (four hundred eleven) branch offices (including 36 thirty-six digital Lounges and 33 thirty-three sharia branches), 3,952 (three thousand nine hundred and fifty-two) Automated Teller Machines ("ATMs") as well as nearly 500 (five hundred) thousand Electronic Data Capture ("EDC") terminals and Quick response codes ("QR").-----

The Company continues to strive to develop digital capabilities to create personalized and seamless customer experiences. As of September 2023 (two thousand twenty-three), the Company has 2.9 (two point nine) million users of the OCTO Mobile application, 1.8 million (one point eight million) users of internet banking, OCTO Clicks, and 5.5 million (five point five million) OCTO Pay e-wallet users (Mobile Account). The number of users of the Company's digital banking services continues to grow and currently, 97% (ninety-seven percent) of customer transactions are carried out through digital and electronic channels.-----



From a financial perspective, the Company's total assets and equity respectively reached IDR 329.1 trillion (three hundred twenty-nine point one trillion rupiah) and IDR 47.3 trillion (forty-seven point three trillion rupiah) as of September 2023 (two thousand twenty-three). The amount of credit disbursed was recorded at IDR 205.6 trillion (two hundred five point six trillion rupiah), while customer funds collected reached IDR 235.3 trillion (two hundred thirty-five point three trillion rupiah). During the first nine months of 2023 (two thousand twenty-three), the Company managed to record a net profit of IDR 4.9 trillion (four point nine trillion rupiah) resulting in a Return On Equity ("ROE") of 15.4% (fifteen point four percent) which is the Company's highest ROE in the last 9 (nine) years. This good performance was achieved by maintaining a strong capital adequacy ratio (Required Minimum Capital Adequacy Ratio - "KPMM/CAR") at the level of 23.8% (twenty-three point eight percent). In closing, the Company continues to be committed to supporting



sustainable development, one of which can be seen from the position of its sustainable finance portfolio which continues to grow, which as of September 2023 (two thousand twenty-three) reached IDR 52.6 trillion (fifty-two point six trillion) or representing 25, 6% (twenty-five point six percent) of the total credit disbursed by the Company.-----

This is a summary of the General Conditions of the Company as of 30-9-2023 (the thirtieth day of September two thousand twenty-three). Therefore, I return the meeting forum to the Chairperson of the Meeting. Thank You."-----

-Furthermore, the Chairperson of the Meeting invited me, the Notary to report on the quorum for today's Meeting.-----

-Next, I, the Notary, convey the quorum for attendance at the Meeting as follows:-----

- With due regard to the Meeting Agenda as stated in the Invitation to the Meeting, for this Meeting the following meeting attendance quorum provisions apply:-----



a) in accordance with the provisions of Article 13 paragraphs 13.5.e and 13.5.f of the Company's Articles of Association in conjunction with the OJK Letter, for the First Agenda of the Meeting, the Meeting can be held if attended by at least 44% (forty-four percent) of the total shares with voting rights legally owned by Independent Shareholders.-----

-The number of Independent Shareholders present or represented in the First Agenda of this Meeting amounted to 794,057,694 (seven hundred ninety-four million fifty-seven thousand six hundred ninety-four) shares or representing 44.8113% (forty-four point eight one one three percent) of the total number of shares with valid voting rights that have been issued by the Company owned by Independent Shareholders (both Class A shares and Class B shares) totaling 1,772,005,200 (one billion seven hundred seventy-two million five thousand two hundred) share.-----



b) in accordance with the provisions of Article 13 paragraph 13.1.f and Article 13.2 of the Company's Articles of Association, for the Second Agenda of the Meeting, the Meeting can be held if the Meeting is attended by Shareholders or their legal proxies representing more than 50% (fifty percent) of the total all shares issued by the Company.-----

The number of shares present or represented in the Second Agenda of the Meeting amounted to 24,040,794,023 (twenty-four billion forty million seven hundred ninety-four thousand twenty-three) shares or representing 95.6596% (ninety-five point six five nine six percent) of the total number of shares with valid voting rights that have been issued by the Company (both Class A shares and Class B shares) totaling 25,131,606,843 (twenty-five billion one hundred thirty-one million six hundred six thousand eight hundred four thirty-three) shares and excluding Treasury Shares as of recording



date of 3-1-2024 (the third day of January two thousand and twenty-four) totaling 100,148,782 (one hundred million one hundred forty-eight thousand seven hundred and eighty-two) shares.-----

Therefore, the quorum for the Meeting as stipulated in the provisions I mentioned has been fulfilled, thus the Meeting is valid and has the right and authority to discuss and take legal and binding decisions in connection with the First Agenda and Second Agenda of the Meeting.-----

-Furthermore, the Chairperson of the Meeting officially opened the Meeting at 02.25 p.m. (two o'clock twenty-five minutes post meridiem) Western Indonesia Time) by notifying the Meeting of the following;-----

-Furthermore, the Chairperson of the Meeting said that because the First Agenda and Second Agenda were interrelated, the discussion of both Agendas was carried out at once.-----

I. Entering the **First Agenda of the Meeting**, namely: **Approval of Capital Increases Without Pre-emptive Rights (PMTMETD)**;-----



-The Chairperson of the Meeting gave the opportunity to Mister LEE KAI KWONG as Director of the Company to convey the Meeting material, related to the Approval of PMTHMETD, and to Mistress FRANSISKA OEI [REDACTED] Residential Identity Card, it is written as [REDACTED] [REDACTED] Bachelor of Law) in her position as Director and Compliance Director of the Company to deliver Meeting materials related to Amendments to the Articles of Association.-----

-Furthermore, Mister LEE KAI KWONG, in his position as Director of the Company, delivered a presentation on the First Agenda which was basically explained further using "Infocus", namely as follows:-----

"Thank you, Mister Chairperson of the Meeting,---
Good afternoon, best wishes to all of us.-----
The Distinguished Shareholders or Proxies of Shareholders.-----
Allow me to start presenting the material on the First Agenda for the Meeting.-----
The Company submitted approval for the PMTHMETD implementation plan at today's meeting in connection with:-----



- 1) the Company's efforts to fulfill the requirements for listed companies to remain listed on the Exchange as regulated in Stock Exchange Regulation Number I-A concerning the Listing of Shares and Equity Securities Other Than Shares Issued by Listed Companies (hereinafter referred to as the **"Stock Exchange Regulation No. I-A"**), namely: have a minimum number of free float shares of 50,000,000 (fifty million) shares and at least 7.5% (seven point five percent) of the total number of registered shares no later than 2 (two) years after the publication of the last amendment to the Stock Exchange Regulation No. I-A on 21-12-2021 (the twenty-first day of December two thousand twenty-one); as well as-----
- 2) aims to increase the number of Company shares in circulation, thereby increasing the trading liquidity of the Company's shares.-----

Regarding the PMTHMETD implementation plan, the Company also refers to the provisions of Article



41 of Company Law, POJK Number 14/POJK.04/2019 concerning POJK Number 32/POJK.04/2015 concerning Increase in Public Company Capital by Providing Pre-emptive Rights (hereinafter referred to as "POJK No. 14/2019") and Article 44 of POJK Number 15/POJK.04/2020.-----

In connection with the PMTHMETD implementation plan, fulfilling the availability of agenda materials for the first meeting and/or requesting approval from Shareholders at the First Meeting, and referring to the provisions of POJK Number 14/2019, the Company has made Information Disclosure to the Company's Shareholders, as follows:-----

- 1) Disclosure of Company Information on 24-8-2023 (the twenty-fourth August day of two thousand twenty-three); and-----
- 2) Amendments and/or Additions to the Disclosure of Information on 5-10-2023 (the fifth day of October two thousand twenty-three);-----

in relation to the First Meeting, the Company has published these two Information Disclosures in



Indonesian and English versions through 1 (one) daily newspaper with national circulation, namely Investor Daily, the Company's website, and the Stock Exchange's website. This includes the Company submitting it to the OJK and the Stock Exchange via the OJK/Stock Exchange Electronic Reporting System on the same date as the publication date.-----

Furthermore, with the same aims and objectives proposed at this Meeting, the Company has re-published the Disclosure of Information regarding Changes and/or Supplements to the Disclosure of Information of PMTHMETD implementation plans dated 5-10-2023 (the fifth day of October two thousand and twenty-three) to the Shareholders in Indonesian and English language versions via the Company's website and the Stock Exchange's website on the same day and date as the date of the Invitation to the Meeting or on 4-1-2024 (the fourth day of January two thousand twenty-four). Apart from the Company's efforts and objectives regarding the PMTHMETD implementation plan that we have previously conveyed, there are several



other important information and/or points that we would like to convey at the Meeting, which the Company has stated in detail in the Company's Disclosure of Information, including the following:-----

- 1) The PMTHMETD implementation period is planned to be completed and effective before 21-12-2023 (the twenty-first day of December two thousand twenty-three), however, it does not rule out the possibility that the PMTHMETD will be implemented no later than 2 (two) years from the time the implementation of PMTHMETD is approved at the GMS;-----
- 2) all funds obtained from PMTHMETD, after deducting transaction costs, will be used entirely by the Company to finance the expansion of the Company's business activities. The Company will publish the results of the PMTHMETD implementation later through Disclosure of Information no later than 2 (two) working days after the implementation of PMTHMETD;-----



- 3) the PMTHMETD implementation plan is a maximum of 10,599,000 (ten million five hundred ninety-nine thousand) new class B ordinary shares with a nominal value of IDR 50.00 (fifty rupiah) per share so that the Company's shareholders will experience a decrease (dilution) share ownership proportionally according to the number of new shares issued, namely a maximum of 0.04% (zero point zero four percent) after PMTHMETD. The estimated PMTHMETD implementation price is at least 90% (ninety percent) of the average closing price of the Company's shares over a period of 25 (twenty-five) consecutive Stock Exchange Days until the close of trading on 5-9-2023 (the fifth day of September two thousand twenty-three) namely IDR 1,550.00 (one thousand five hundred and fifty rupiah).-----
- 4) referring to Article 4 paragraph (3) of the Government Regulation number 29 of 1999 in conjunction with Article 39 paragraph (2) of POJK No. 41/POJK.03/2019 concerning the



Merger, Consolidation, Takeover, Integration, and Conversion of Commercial Banks and the Commitment Statement of PT COMMERCE KAPITAL dated 6-9-2023 (the sixth day of September two thousand and twenty-three), then for share ownership belonging to PT COMMERCE CAPITAL on the Company of 251,422,059 (two hundred fifty-one million four hundred twenty-two thousand and fifty-nine) shares or the equivalent of 1% (one percent) of the total number of issued and paid-up capital of the Company, will not be listed on the Stock Exchange after implementation of PMTHMETD;-----

- 5) refers to the capital structure and composition of the Company's share ownership as stated in Deed number 14 dated 8-4-2022 (the eighth day of April two thousand twenty-two) which was drawn up before ASHOYA RATAM, Bachelor of Laws, Master of Notary, Notary in the Administrative City of Jakarta South, the pro forma capital structure of



the Company before and after the PMTHMETD is carried out is as displayed.-----

And based on the Company's Register of Shareholders on 31-8-2023 (the thirty-first day of August two thousand and twenty-three) published by PT BIMA REGISTRARIA as the Company's Securities Administration Bureau through letter Number 110/BIMA/BNGA/IX/2023 dated 1-9-2023 (the first day of September two thousand twenty-three), the pro forma composition of the Company's Shareholders before and after the PMTHMETD is carried out is as displayed.-----

- 6) The Company plans not to offer new shares from PMTHMETD to prospective investors or investors who have an affiliate relationship with the Company and who have an affiliate relationship with the Company's Controlling Shareholders, and in this case, the Company has not yet determined the potential investors for the shares issued.-----



This is a brief explanation regarding the PMTHMETD implementation plan of the Company delivered by Mister LEE KAI KWONG, as Director.-----

Next, Mistress FRANSISKA OEI (in her Resident Identity Card, it is written as [REDACTED])

Bachelor of Law) is invited to continue. Thank You."--

II. Entering the Second Meeting Agenda, namely:-----

Changes to the Company's Articles of Association.

-Furthermore, Mrs. FRANSISKA OEI (in her Resident Identity Card it says [REDACTED], Bachelor

of Laws) in her position as Director of the Company

delivered a presentation on the Second Agenda which

was basically explained further using "Infocus",

namely as follows:-----

"In accordance with the provisions of Article 42 paragraph 2 of the Company Law, Article 4 paragraph 4.2 letter b of the Articles of Association of the Company and Article 41 of POJK Number 15/2020 and as a form of follow-up in the event that there is approval from Independent Shareholders in the First Agenda of the Meeting, the Company needs to adjust and/or amend the provisions in Article 4 paragraph 4.2 point b of



the Articles of Association of the Company, as displayed.-----

The Company has republished the complete draft amendment to the Articles of Association of the Company and uploaded the same on the Company's website, along with the date of the Invitation to the Meeting, namely 4-1-2024 (the fourth day of January two thousand twenty-four).-----

The Distinguished Ladies and Gentlemen, and the Shareholders or Proxies of Shareholders, this is a brief explanation regarding the amendment to articles in the Articles of Association of the Company.-----

Thus conveyed, I will then return the meeting to the Chairperson of the Meeting. Thank You."-----

-Furthermore, the Chairperson of the Meeting conveyed the proposed resolutions on the First and Second Agenda of the Meeting, as conveyed in the display as follows:-----

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

- a. Issues a maximum of 10,599,000 (ten million five hundred and ninety-nine thousand) new



shares using a mechanism without pre-emptive rights;-----

- b. Grants authority to the Company's Board of Directors with substitution rights, to determine the number of shares issued and the price of new shares; and-----
- c. Grants authority to the Company's Board of Commissioners to declare the realization of the issuance of shares without pre-emptive rights.-----

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

- a. Amends Article 4 paragraph 4.2 point b of the Articles of Association of the Company.-
- b. Grants authority to the Company's Board of Directors with the right of substitution, to restate the Meeting's resolutions and redraw the entire Articles of Association of the Company, notify the competent authorities, and do everything necessary in accordance with the provisions of laws and regulations."-----

-After listening to the discussion of the entire Meeting Agenda and submitting proposed resolutions for



the entire Meeting Agenda. Then the Chairperson of the Meeting provides the opportunity for shareholders and/or their proxies to raise questions or suggestions regarding the entire Meeting Agenda.-----

-Because there were no shareholders and/or their proxies who raised questions, responses, or suggestions regarding the entire Meeting Agenda, then in accordance with the Code of Conduct of the Meeting which were also explained by Mistress FRANSISKA OEI (in her Residential Identity Card, it is written as [REDACTED], Bachelor of Law) in her position as Director and Compliance Director of the Company, that voting for the entire Meeting Agenda is carried out after the completion of the discussion of the entire Meeting Agenda and submission of proposed resolutions for the entire Meeting Agenda. Then the Chairperson of the Meeting invited the shareholders and/or their proxies to carry out the voting process guided by me, the Notary, and after the electronic voting was carried out, I, the Notary, conveyed the results of the vote count as follows:-----

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



The meeting with the majority votes of 793,920,794 (seven hundred ninety-three million nine hundred twenty thousand seven hundred ninety-four) shares or constituted 99.9830% (ninety-nine point nine eight three zero percent) of the total number of votes cast at the Meeting (with a record of 39,191,200 -thirty-nine million one hundred ninety-one thousand two hundred-shares voting for abstain) resolved to approve:--

- a. Issues a maximum of 10,599,000 (ten million five hundred and ninety-nine thousand) new shares using a mechanism without pre-emptive rights;-----
- b. Grants authority to the Company's Board of Directors with substitution rights, to determine the number of shares issued and the price of new shares; and-----
- c. Grants authority to the Company's Board of Commissioners to declare the realization of the issuance of shares without pre-emptive rights.-----

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



The meeting with the majority votes of 24,040,630,623 (twenty-four billion forty million six hundred thirty thousand six hundred twenty-three) shares or constituted 99.9993% (ninety-nine point nine nine nine three percent) of the total number of votes cast at the Meeting (with a record of 39,192,400 -thirty-nine million one hundred ninety-two thousand four hundred- shares voting for abstain), resolved to approve:-----

- a. Amends to Article 4 paragraph 4.2 point b of the Articles of Association of the Company.
- b. Grants authority to the Company's Board of Directors with the right of substitution, to restate the Meeting's resolutions and redraw the entire Articles of Association of the Company, notify the competent authorities, and do everything necessary in accordance with provisions of laws and regulations."---

-Since there was nothing further to discuss, the Meeting was then officially opened and closed at 03.02 p.m. (three o'clock two minutes post meridiem) Western Indonesia Time) .-----

-----IN WITNESS WHEREOF;-----



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

- Mister RAIHAN RAHMAWAN SYAPUTRA, Bachelor of Law, born in [REDACTED] on [REDACTED] [REDACTED] Indonesian citizen, residing at Jakarta, [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] as the holder of Residential Identity Card number [REDACTED] and-----

- Mistress DIAN ANDIRA, Bachelor of Law, born in [REDACTED], on [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] as the holder of the Residential



Identity Card number [REDACTED]

temporarily being in Jakarta;-----

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

-Immediately after this deed is completed being prepared by me, Notary, and thereafter is read by me, Notary, to the witnesses, then this deed is signed by the witnesses and me, Notary, while the appearers have left the Meeting room prior to the completion of this deed.-----

-Executed without any changes.-----

-PROVIDED AS THE TRUE COUNTERPART IN CONFORMANCE WITH THE ORIGINAL.-----

Notary in the Administrative City of South Jakarta

[Signed]

ASHOYA RATAM, SH, MKn

AFFIDAVIT

I, SOESILO, a Sworn Translator in the Republic of Indonesia, pursuant to the prevailing laws and regulations in the Republic of Indonesia, hereby certify and declare, in accordance with my oath of office, that this document is a true, faithful, and complete translation from Indonesian to English.
Jakarta, February 02, 2024



Decree of the Minister of Law and Human Rights R.I.
No. AHU-40 AH.03.07.2022, Reg. No. 037 /SOE/02/02/2024
Jl. Otista III No. 117 Jakarta 13340 email: unggul.translator@gmail.com