

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

Number: 98

- On this day, Thursday, dated 26-6-2025 (the twenty sixth day of June of the year two thousand twenty five).-----
- At 14.29 WIB (twenty nine minutes past fourteen Western Indonesia Standard Time).-----
- I, ASHOYA RATAM, Sarjana Hukum, Magister Kenotariatan, Notary in South Jakarta Administration City, in the presence of the witnesses whom I, Notary, have known, and who will be mentioned at the end of this deed:-----
- for and upon the request of the Board of Directors of limited liability company "**PT BANK CIMB NIAGA Tbk**", domiciled in South Jakarta, having address at Graha CIMB Niaga, Jalan Jenderal Sudirman Kaveling 58, Senayan, Kebayoran Baru, a limited liability company established pursuant to and based on the laws of the State of the Republic of Indonesia based on the deed dated 26-9-1955 (the twenty sixth day of September of the year one thousand nine hundred fifty five), number 90, the minutes of which was drawn up before Raden Meester SOEWANDI, then Notary in Jakarta, which has obtained the legalization by means of the decree of the Minister of Justice of the Republic of Indonesia dated 1-12-1955 (the first day of December of the year one thousand nine hundred fifty five), number J.A.5/110/15, and has been published in the State Report of the Republic of Indonesia dated 4-9-1956 (the fourth day of September of the year one thousand nine hundred fifty six), number 71, Supplement number 729/1956, whose Articles of Association has been amended entirely in the framework of adjustment to Law Number 40 of the Year 2007 (two thousand seven) regarding Limited Liability Company (hereinafter will be referred to as the "**Company Law**") as has been published in the State Report of the Republic of Indonesia dated 17-10-2008 (the seventeenth day of October of the year two thousand eight), number 84, Supplement number 20154/2008, which Articles of Association of the limited liability company



aforesaid has been amended as published/contained in:-----

- The State Report of the Republic of Indonesia dated 3-3-2009 (the third day of March of the year two thousand nine), number 18, Supplement number 159/2009;-----
- The State Report of the Republic of Indonesia dated 10-3-2009 (the tenth day of March of the year two thousand nine), number 20, Supplement number 7162/2009;-----
- The deed dated 2-7-2008 (the second day of July of the year two thousand eight), number 6, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 7-7-2008 (the seventh day of July of the year two thousand eight), number AHU-AH.01.10-17196;-----
- The deed dated 23-7-2008 (the twenty third day of July of the year two thousand eight), number 42, and the notification over the merger of the Company has been received 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 of the year two thousand eight), number AHU-AH.01.10-22669;-----
- The deed dated 21-11-2008 (the twenty first day of November of the year two thousand eight), number 10, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 9-12-2008 (the ninth day of December of the year two thousand eight), number AHU-AH.01.10-24908;-----
- The deed dated 28-5-2009 (the twenty eighth day of May of the year two thousand nine), number 30, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 13-7-2009 (the thirteenth day of July of the year two thousand nine), number AHU-AH.01.10-10088;-----
- The deed dated 22-12-2010 (the twenty second day of December of the year two thousand ten),



- number 36, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 6-1-2011 (the sixth day of January of the year two thousand eleven), number AHU-AH.01.10-00552;-----
- The deed dated 1-3-2011 (the first day of March of the year two thousand eleven), number 1, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 15-3-2011 (the fifteenth day of March of the year two thousand eleven), number AHU-AH.01.10-07889;-----
 - the minutes of those six deeds mentioned above were drawn up before Doktor AMRUL PARTOMUAN POHAN, Sarjana Hukum, Lex Legibus Magister, then Notary in Jakarta, whose protocol has been handed over to me, Notary;-----
 - The State Report of the Republic of Indonesia dated 14-7-2015 (the fourteenth day of July of the year two thousand fifteen), number 56, Supplement number 38557/2015;-----
 - The Articles of Association of the limited liability company aforesaid has been further amended in the framework of adjustment to the Regulation of the Financial Services Authority (hereinafter will be referred to as the "POJK") number 32/POJK.04/2014 regarding the Plan and Convening of General Meeting of Shareholders of Public Companies and POJK number 33/POJK.04/2014 regarding the Board of Directors and the Board of Commissioners of Issuers or Public Companies, as has been published in the State Report of the Republic of Indonesia dated 24-7-2018 (the twenty fourth day of July of the year two thousand eighteen), number 59, Supplement number 1750/L/2018; the subsequent amendments of which were published/contained in:-----
 - The State Report of the Republic of Indonesia dated 24-7-2018 (the twenty fourth day of July of the year two thousand eighteen), number 59, Supplement number 1749/L/2018;-----
 - The deed dated 18-9-2017 (the eighteenth day of September of the year two thousand seventeen),



- number 40, the minutes of which deed was drawn up before me, Notary, and the notification over the amendment to its Articles of Association has been received and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with his letter dated 3-10-2017 (the third day of October of the year two thousand seventeen), number AHU-AH.01.03-0177066;-
- The State Report of the Republic of Indonesia dated 23-10-2020 (the twenty third day of October of the year two thousand twenty), number 85, Supplement number 40657/2020;-----
 - The Articles of Association of the limited liability company aforesaid has been further amended in the framework of adjustment to POJK number 15/POJK.04/2020 regarding the Plan and Convening of General Meeting of Shareholders of Public Companies and POJK number 16/POJK.04/2020 regarding the Convening of Electronic General Meeting of Shareholders of Public Companies as has been published in the State Report of the Republic of Indonesia dated 21-5-2021 (the twenty first day of May of the year two thousand twenty one), number 41, Supplement number 17835/2021; and then, the Articles of Association of the limited liability company aforesaid has been further amended as published/contained in:-----
 - The State Report of the Republic of Indonesia dated 14-6-2022 (the fourteenth day of June of the year two thousand twenty two), number 47, Supplement number 19393/2022;-----
 - The State Report of the Republic of Indonesia dated 2-4-2024 (the second day of April of the year two thousand twenty four), number 27, Supplement number 10489/2024;-----
 - The State Report of the Republic of Indonesia dated 10-1-2025 (the tenth day of January of the year two thousand twenty five), number 3, Supplement number 686/2025;-----
 - the latest composition of the members of the Board of Directors and the Board of Commissioners of the limited liability company aforesaid was contained in the deed dated 14-4-2025 (the fourteenth day of April of the year two thousand twenty five), number 06, the minutes of which deed was drawn up before me, Notary;-----
- (hereinafter limited liability company "**PT BANK CIMB NIAGA Tbk**" aforesaid will be sufficiently referred



to as the "**Company**" or the "**Corporation**" or may also be referred to as "**Bank CIMB Niaga**" or "**CIMB Niaga**";-----

- has been present in the Meeting Room, M Floor, Graha CIMB Niaga, Jalan Jenderal Sudirman Kaveling 58, South Jakarta 12190, to draw up the minutes regarding any and all things to be discussed and resolved in the Extraordinary General Meeting of Shareholders (hereinafter will be referred to as the "**Meeting**") which is convened on the day, date, time as well as venue as mentioned in the beginning of this deed.-----

- In the Meeting, have been present and, therefore, have appeared before me, Notary, in the presence of the same witnesses, the members of the Board of Commissioners, the members of the Board of Directors, and the members of the Sharia Supervisory Board as well as the shareholders of the Company aforesaid, namely:-----

1. Mister **DIDI SYAFRUDDIN YAHYA**, born in [REDACTED] on [REDACTED]
[REDACTED] Indonesian Citizen, private employee,
residing in Jakarta, [REDACTED]
[REDACTED] the holder of
Resident Identification Card number [REDACTED] the copy of which is attached to the
minutes of this deed;-----

- according to his statement, in this matter, present in the Meeting as the President
Commissioner of the Company;-----

2. Mister **GLENN MUHAMMAD SURYA YUSUF**, born in [REDACTED] on [REDACTED]
[REDACTED] Indonesian Citizen, consultant, residing
in Jakarta, [REDACTED]
[REDACTED] the holder of Resident
Identification Card number [REDACTED] the copy of which is attached to the minutes of
this deed;-----



- according to his statement, in this matter, present in the Meeting via video teleconference media as the (Independent) Vice President Commissioner of the Company;-----

3. Mrs. **SRI WIDOWATI**, born in [REDACTED] on [REDACTED]
[REDACTED] Indonesian Citizen, private employee, residing in Jakarta,
[REDACTED]
[REDACTED] the holder of Resident Identification Card number [REDACTED] the copy of which is attached to the minutes of this deed;-----

- according to her statement, in this matter, present in the Meeting via video teleconference media as the Independent Commissioner of the Company;-----

4. Mrs. **FARINA J. SITUMORANG** (in the Resident Identification Card is written as [REDACTED]
[REDACTED], born in [REDACTED] on [REDACTED]
[REDACTED] Indonesian Citizen, private person, residing in Jakarta, [REDACTED]
[REDACTED]
[REDACTED] the holder of Resident Identification Card number [REDACTED] the copy of which is attached to the minutes of this deed;-----

- according to her statement, in this matter, present in the Meeting via video teleconference media as the Independent Commissioner of the Company;-----

5. Mrs. **VERA HANDAJANI** (in the Resident Identification Card is written as [REDACTED],
born in [REDACTED] on [REDACTED]
[REDACTED] Indonesian Citizen, private employee, residing in Tangerang, [REDACTED]
[REDACTED]
[REDACTED] the holder of Resident Identification Card number [REDACTED] the copy of which is attached to the minutes of this deed;-----

- according to her statement, in this matter, present in the Meeting via video teleconference media as the Commissioner of the Company;-----



6. Mister **DODY BUDI WALUYO**, born in [REDACTED] on [REDACTED]
[REDACTED] Indonesian Citizen, (retired) Civilian Government
Employee, residing in Tangerang, [REDACTED]
[REDACTED]
the holder of Resident Identification Card number [REDACTED] the copy of which is
attached to the minutes of this deed;-----
- according to his statement, in this matter, present in the Meeting via video teleconference
media as the Independent Commissioner of the Company;-----
7. Mister **NOVAN AMIRUDIN** (in the Passport is written as [REDACTED])
born in [REDACTED] on [REDACTED]
[REDACTED] Malaysian Citizen, private person, residing in
Malaysia, [REDACTED]
Passport of the State of Malaysia issued on 11-11-2021 (the eleventh day of November of the year
two thousand twenty one), number [REDACTED] the copy of which is attached to the minutes of
this deed;-----
- according to his statement, in this matter, present in the Meeting via video teleconference
media as the Commissioner of the Company;-----
8. Mrs. **LANI DARMAWAN**, born in [REDACTED] on [REDACTED]
[REDACTED] Indonesian Citizen, Physician, residing in Jakarta, [REDACTED]
[REDACTED]
[REDACTED], the holder of Resident Identification Card number
[REDACTED] the copy of which is attached to the minutes of this deed;-----
- according to her statement, in this matter, present in the Meeting as the President Director
of the Company;-----
9. Mister **LEE KAI KWONG**, born in [REDACTED] on [REDACTED]



[REDACTED] Malaysian Citizen, private person, residing in
Jakarta, [REDACTED]

_____ the holder of Electronic Limited
Stay Permit Card number _____ valid up to 8-11-2025 (the eighth day of November of
the year two thousand twenty five), the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter, present in the Meeting via video teleconference media as the Director of the Company;-----

10. Mister **JOHN SIMON**, born in [REDACTED] on 2 [REDACTED]

[REDACTED] Indonesian Citizen, private person, residing
in Jakarta, [REDACTED]

_____ the holder of Resident Identification Card number _____ the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter, present in the Meeting via video teleconference

media as the Director of the Company;-----

11. Mrs. **FRANSISKA OEI** (in the Resident Identification Card is written as [REDACTED])

██████████ Sarjana Hukum), born in ██████████ on ██████████

██████████ Indonesian Citizen, private employee, residing in Jakarta,

_____ the holder of Resident
Identification Card number _____ the copy of which is attached to the minutes of
this deed:-----

- according to her statement, in this matter, present in the Meeting as the Director who is concurrently serving as the Compliance Director of the Company;-----

12. Mister **PANDJI PRATAMA DJAJANEGARA** (in the Resident Identification Card is written as

_____, born in _____ on _____



_____, Indonesian Citizen, private employee, residing in
Jakarta, _____

_____ the holder of Resident
Identification Card number _____ the copy of which is attached to the minutes of
this deed;-----

- according to his statement, in this matter, present in the Meeting via video teleconference
media as the Director of the Company;-----

13. Mister **HENKY SULISTYO**, born in _____ on _____
_____, Indonesian Citizen, private employee, residing in
Jakarta, _____
_____ the Holder of Resident
Identification Card number _____ the copy of which is attached to the minutes of
this deed;-----

- according to his statement, in this matter, present in the Meeting via video teleconference
media as the Director of the Company;-----

14. Mister **RUSLY JOHANNES**, born in _____ on _____
_____, Indonesian Citizen, private employee, residing in
Jakarta, Jalan Pulomas Utara Raya G I/2, Neighborhood Association 001, Administrative Unit 014,
Kayu Putih Sub-district, Pulo Gadung District, East Jakarta, the Holder of Resident Identification
Card number _____ the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter, present in the Meeting via video teleconference
media as the Director of the Company;-----

15. Mister **NOVIADY WAHYUDI**, born in _____ on _____
_____, Indonesian Citizen, private employee, residing
in Jakarta, _____



Neighborhood Association 013, Administrative Unit 012, Kayu Putih Sub-district, Pulo Gadung District, East Jakarta, the holder of Resident Identification Card number [REDACTED], the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter, present in the Meeting via video teleconference media as the Director of the Company;-----

16. Mister **RICO USTHAVIA FRANS**, born in [REDACTED] on [REDACTED]
[REDACTED] Indonesian Citizen, private employee, residing in Jakarta, Kembang Harum II Block C6 number 6, Neighborhood Association 004, Administrative Unit 004, Kembangan Selatan Sub-district, Kembangan District, West Jakarta, the holder of Resident Identification Card number [REDACTED] the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter, present in the Meeting via video teleconference media as the Director of the Company;-----

17. Mister Profesor Doktor **MUHAMMAD QURAISH SHIHAB**, Master of Arts, born in [REDACTED], on [REDACTED]
[REDACTED] Indonesian Citizen, Lecturer, residing in Jakarta, [REDACTED]
[REDACTED] the holder of Resident Identification Card number [REDACTED] the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter, present in the Meeting via video teleconference media as the Chairman of the Sharia Supervisory Board of the Company;-----

18. Mister Profesor Doktor **FATHURRAHMAN DJAMIL**, Master of Arts, born in [REDACTED] on [REDACTED]
[REDACTED] Indonesian Citizen, (retired) Civilian Government Employee, residing in Tangerang, [REDACTED]
[REDACTED]



_____ the holder of Resident Identification Card number _____, the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter, present in this Meeting via video teleconference media as the Member of the Sharia Supervisory Board of the Company;-----

19. Mister Doktor **YULIZAR DJAMALUDDIN SANREGO**, Master of Economics, born in _____ on _____, _____, Indonesian Citizen, Lecturer, residing in Bogor, _____ Neighborhood Association 006, Administrative Unit 007, Kedungbadak Sub-district, Tanah Sareal District, Bogor City, the holder of Resident Identification Card number _____ the copy of which is attached to the minutes of this deed;-----

- according to his statement, in this matter, present in the Meeting via video teleconference media as the member of the Sharia Supervisory Board of the Company;-----

20. Shares of the **Public**, in which there are shares of CIMB GROUP SDN BHD and PT COMMERCE KAPITAL, entirely as the holders/owners of 23,780,066,661 (twenty three billion seven hundred eighty million sixty six thousand six hundred sixty one) A class and B class shares or entirely constituting 94.5823% (ninety four point five eight two three percent) of the total number of the entire shares issued by and fully paid up into the Company, whose names and identities are detailed in a list printed separately which is attached to the minutes of this deed;-----

- The appearers, I, Notary, have known.-----

- Before the Meeting is opened, mrs. FRANSISKA OEI (in the Resident Identification Card is written as _____ Sarjana Hukum) aforesaid in her capacity as the Director who is concurrently serving as the Compliance Director who is concurrently serving as the Corporate Secretary of the Company presents to the Meeting, the basic principles of the Code of Conduct of the Meeting and other matters related to this Meeting, as has been uploaded via the website of the Company on 28-5-2025 (the twenty eighth day of May of the year two thousand twenty five) and has also been distributed



to the Shareholders before entering the Meeting room as well as has been displayed in the Meeting.-----

- Then, has also been presented matters related to the procedure for the convening of the Meeting as stipulated in:-----

1. POJK Number 15/POJK.04/2020 regarding the Plan and Convening of General Meeting of Shareholders of Public Companies (hereinafter will be referred to as the **"POJK 15/2020"**);-----
2. POJK Number 16/POJK.04/2020 regarding the Convening of Electronic General Meeting of Shareholders (hereinafter will be referred to as the **"POJK 16/2020"**); as well as-----
3. Article 11 and Article 12 of the Articles of Association and POJK 15/2020 regarding the Plan and Convening of General Meeting of Shareholders of Public Companies, which are as following:-----
 1. The Notification regarding the plan for the Meeting to the Financial Services Authority (the **"OJK"**), PT BURSA EFEK INDONESIA (the **"Exchange"**), and PT KUSTODIAN SENTRAL EFEK INDONESIA (the **"KSEI"**), entirely on 2-5-2025 (the second day of May of the year two thousand twenty five);-----
 2. The Announcement to the Shareholders of the Company on 9-5-2025 (the ninth day of May of the year two thousand twenty five) has been published and has been uploaded in the Indonesian Language and the English Language onto the website of the Company at www.cimbniaga.co.id (the **"Website of the Company"**), the website of the Exchange via the electronic report at www.idx.co.id (the **"Website of the Exchange"**), and the website of KSEI via KSEI's Electronic General Meeting System Application (the **"eASY.KSEI"**) at <https://easy.ksei.co.id> (the **"eASY.KSEI Application"**);-----
 3. The Summoning to the Shareholders of the Company to attend the Meeting on 28-5-2025 (the twenty eighth day of May of the year two thousand twenty five) (28 –twenty eight– days before the convening of the Meeting) has been published and has been uploaded in the Indonesian Language and the English Language onto the Website of the Company, the Website of the Exchange, and the eASY.KSEI Application;-----



4. The Explanation over the entire Agenda (the "**Agenda**") of the Meeting and the entire materials of the Meeting have been uploaded onto the Website of the Company on 28-5-2025 (the twenty eighth day of May of the year two thousand twenty five), including the Draft Spin-Off, the Concept of the Deed of Spin-Off, the Draft Deed of Establishment of PT BANK CIMB NIAGA SYARIAH, the Matrix of the Amendment to the Articles of Association of the Company, the Code of Conduct of the Meeting, the Form of Power of Attorney for the Meeting, the Illustration Video on the Procedure for Electronic Voting at the Meeting Venue, and the Guidance on eASY.KSEI for the Shareholders (including the guidance for Electronic Voting via eASY.KSEI Application or the "**e-Voting eASY.KSEI**").-----

- whereas up to 7 (seven) calendar days before the date of the summoning for the Meeting, the Board of Directors of the Company did not receive any proposal from the shareholders, regarding other matters to be included in the Agenda of the Meeting, as stipulated in Article 16 of POJK 15/2020 and Article 11 paragraph 11.11 of the Articles of Association of the Company.-----

- whereas in accordance with the advertisement for the summoning, the Meeting is convened with the following Agenda:-----

1. The Approval over the Spin-Off of the Sharia Business Unit of the Company by way of the Establishment of Legal Entity of PT BANK CIMB NIAGA SYARIAH. -----
2. The Approval over the Draft of Spin-Off.-----
3. The Approval over the Concept of Deed of Spin-Off.-----
4. The Approval over the Draft of the Deed of Establishment of PT BANK CIMB NIAGA SYARIAH.--
5. The Approval over the Amendment to the Articles of Association of the Company which Will be Applicable on the Effective Date of the Spin-Off.-----
6. The Approval over the Dissolution and Resignation of the Members of the Sharia Supervisory Board of the Company which Will be Applicable on the Effective Date of the Spin-Off.-----
7. The Approval over the Change of Composition of the Members of the Board of Directors and/or



the Board of Commissioners of the Company which Will be Applicable on the Effective Date of the Spin-Off.-----

- Then, the appearer mister DIDI SYAFRUDDIN YAHYA as the President Commissioner aforesaid has been appointed by the Board of Commissioner to lead the Meeting as the Chairman of the Meeting based on the "Circular Resolution of the Board of Commissioners" of the Company dated 27-5-2025 (the twenty seventh day of May of the year two thousand twenty five), number 022/DEKOM/KP/V/2025, privately drawn up, and the copy of which is attached to the minutes of this deed, as such in accordance with the provision of Article 12 paragraph 12.3 of the Articles of Association of the Company.-----

- Then, the Chairman of the Meeting gives the opportunity to mrs. LANI DARMAWAN aforesaid as the President Director of the Company, in accordance with the provision of Article 39 paragraph 3 of POJK 15/2020;-----

- mrs. LANI DARMAWAN aforesaid as the President Director of the Company aforesaid presents the overview on the General Condition of the Company which is principally as following:-----

"Ladies and Gentlemen of the distinguished shareholders or proxies of the shareholders, following we present the summary on the General Condition of the Company on 30-3-2025 (the thirtieth day of March of the year two thousand twenty five).-----

The total asset and equity of the Company has been continuously growing and, at the end of March 2025 (two thousand twenty five), they were respectively recorded in the amount of Rp371 trillion (three hundred seventy one trillion rupiah) and Rp55 trillion (fifty five trillion rupiah). The Company successfully collected third party fund or customers' savings in the amount of Rp254 trillion (two hundred fifty four trillion rupiah) and channeled credits to the public in the amount of Rp230 trillion (two hundred thirty trillion rupiah). The Company had strong capital position and was a profitable bank as reflected from the Capital Adequacy Ratio (CAR) totaling to 24.8% (twenty four point eight percent) in march 2025 (two thousand twenty five) and Return on Equity (ROE) totaling to 14% (fourteen percent) in the 1st (first) quarter of 2025 (two thousand twenty five) (or 15,1% –fifteen



point one percent– if taken into account the cash dividend paid by the Company on 14-5-2025 – the fourteenth day of May of the year two thousand twenty five–).-----

CIMB Niaga served 9 (nine) million customers from various business segments, both through branch networks and through electronic and digital channels. The CIMB Niaga operating network was spread out throughout the Indonesian territory in 28 (twenty eight) provinces and 102 (one hundred two) regencies/cities through 397 (three hundred ninety seven) branch offices, 34 (thirty four) digital lounges, 3,642 (three thousand six hundred forty two) ATMs, and 689,000 (six hundred eighty nine thousand) merchant point-of-sale (POS) EDCs and QRs.-----

Meanwhile, the CIMB Niaga digital banking services were accessible by the customers via mobile banking application, OCTO Mobile, which currently has 3.5 (three point five) million active users and continued growing, then, via internet banking application, OCTO Clicks, which has 2 (two) million active users, as well as through, OCTO Pay, e-wallet of CIMB Niaga which currently has 5.9 (five point nine) million active users. Whereas for business segment customers, the digital banking services are accessible by using OCTO Biz application.-----

Lastly, we are always committed to sustainability which can be observed from the continuously developing sustainable financing portfolio position and at the present time represents 24.6% (twenty four point six percent) of the total credits of the Company.-----

Thus, the summary on the General Condition of the Company. Next, I return the matter to Mister Chairman of the Meeting. Thank you."-----

- whereas in the Meeting, have been present or represented the holders/owners of 23,780,066,661 (twenty three billion seven hundred eighty million sixty six thousand six hundred sixty one) shares or constituting 94.5823% (ninety four point five eight two three percent) of the total number of the entire shares with valid voting rights which have been issued by the Company (both Class A shares and Class B shares), entirely totaling to 25,142,205,843 (twenty five billion one hundred forty two million two hundred five thousand eight hundred forty three) shares. Thus therefore, has fulfilled the quorum

requirement for the adoption of resolution for the Agenda of the Meeting, which is for the First Agenda up to the Fourth Agenda which must be at least 3/4 (three-quarter), the Fifth Agenda which must be at least 2/3 (two-third), and the Sixth Agenda as well as the Seventh Agenda which must be at least 1/2 (one-half) of the total number of the entire shares with voting rights which have been issued by the Company.-

- then, the Chairman of the Meeting opens the Meeting officially at 14.29 WIB (twenty nine minutes past fourteen Western Indonesia Standard Time) by notifying to 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 which has been presented, all resolutions of the Meeting will be adopted based on deliberation to reach a consensus. In the effort to ensure deliberation to reach a consensus can be achieved by continue maintaining independency and confidentiality of the Shareholders in the vote casting process, then, the voting will be carried out privately and electronically;-----

I. Entering **the First Agenda** of the Meeting, which is:-----

"Approval over the Spin-Off of Sharia Business Unit of the Company by way of the Establishment of Legal Entity of PT BANK CIMB NIAGA SYARIAH."-----

- The Chairman of the Meeting gives the opportunity to mrs. LANI DARMAWAN aforesaid as the President Director of the Company to present brief explanation over the First Agenda of the Meeting.----

- Then, mrs. LANI DARMAWAN aforesaid in her capacity as the President Director of the Company presents the brief explanation regarding the First Agenda, which is principally further explained as following:-----

"Referring to the provisions stipulated in the Regulation of the Financial Services Authority number 12 of the Year 2023 (two thousand twenty three) regarding Sharia Business Unit (hereinafter will be referred to as the **"POJK No. 12 of the Year 2023"**) and several other provisions, as can be seen on the presentation screen.-----

Whereas, Conventional Commercial Bank (hereinafter will be referred to as the **"BUK"**) possessing Sharia Business Unit (hereinafter will be referred to as the **"UUS"**) with the asset value of the UUS



having reached 50% (fifty percent) of the total asset value of its holding BUK and/or the total assets of UUS of at least Rp50.000.000.000.000,00 (fifty trillion rupiah) will be obliged to carry out the spin-off of the UUS. Whereas at the present time, the asset value of the UUS of the Company has reached the threshold aforesaid, therefore, the Company will be obliged to carry out the spin-off of the UUS.-----

As well as considering the business prospect of the Sharia Commercial Bank (hereinafter will be referred to as the "**BUS**") in the future, then, the Company decided to carry out the spin-off of the UUS by establishing the BUS under the name of PT BANK CIMB NIAGA SYARIAH as the BUS resulting from the spin-off jointly with PT COMMERCE KAPITAL.-----

The plan for the spin-off constitutes an exempted material transaction as stipulated in the Regulation of the Financial Services Authority number 17 of the Year 2020 (two thousand twenty) regarding Material Transactions and Change of Business Activities (hereinafter will be referred to as the "**POJK No. 17 of the Year 2020**") since the plan for the spin-off constitutes a transaction carried out in the framework of fulfilment of obligations in accordance with provisions of the laws and regulations. Thus therefore, the plan for the spin-off is exempted from the obligation to retain the services of an appraiser and to obtain the approval of the General Meeting of the Shareholders (hereinafter will be referred to as the "**GMS**") as stipulated in POJK No. 17/2020, and will be sufficient to merely publish the disclosure of information to the public and to present the disclosure of information and its supporting documents to OJK at the latest 2 (two) working days after the date of the transaction.-----

The plan for the spin-off constitutes an exempted affiliated transaction as stipulated in the Regulation of the Financial Services Authority number 42 of the Year 2020 (two thousand twenty) regarding Affiliated Transactions and Conflict of Interest Transactions (hereinafter will be referred to as the "**POJK No. 42 of the Year 2020**") since the plan for the spin-off constitutes a transaction carried out as the implementation of the laws and regulations. Thus therefore, the plan for the spin-



off is exempted from the obligation to carry out the affiliated transaction procedure as stipulated in POJK No. 42/2020, and will be sufficient to be merely reported to OJK at the latest 2 (two) working days after the date of the transaction.-----

Then, the proposed Spin-Off is carried out by considering the interest of the stakeholders, the creditors, the investors, the financing facility providers, the shareholders, and the employees of the Company, the public interest as well as healthy business competitions in carrying out banking businesses.-----

In relation to the explanation or description aforesaid, the Company, in this matter, intends to submit application for the approval from the GMS over the spin-off of the Sharia Business Unit of the Company by way of the Establishment of Legal Entity of PT BANK CIMB NIAGA SYARIAH.”--

- after mrs. LANI DARMAWAN aforesaid in her capacity as the President Director of the Company presents brief explanation regarding the First Agenda of the Meeting, then, the Chairman of the Meeting presents the proposal for the resolution on the First Agenda of the Meeting, as presented in the following display:-----

- “1. Approve the spin-off of the Sharia Business Unit of PT BANK CIMB NIAGA Tbk by establishing the legal entity of PT BANK CIMB NIAGA SYARIAH and each matter or other action which might be required to carry out the spin-off aforesaid (the “Spin-Off”), including to carry out the equity participation to PT BANK CIMB NIAGA SYARIAH; -----
2. Approve the granting of power of attorney and authority to the Board of Directors of the Company with the right of substitution, to take any and all actions which are required in relation to the matters related to the Spin-Off aforesaid with due observance of the Articles of Association of the Company and the prevailing laws and regulations; and-----
3. Ratify each action which has been taken by the Board of Directors and/or the Board of Commissioners of the Company, nothing is excluded, in relation to the matters related to the Spin-Off aforesaid with due observance of the Articles of Association of the Company



and the prevailing laws and regulations."-----

II. Entering **the Second** Agenda of the Meeting, which is:-----

"Approval over the Plan of the Spin-Off."-----

- The Chairman of the Meeting gives the opportunity to mrs. LANI DARMAWAN aforesaid as the President Director of the Company to present the brief explanation over the Second Agenda of the Meeting.-----

- Then, mrs. LANI DARMAWAN aforesaid in her capacity as the President Director of the Company presents the Brief Explanation regarding the Second agenda, which is principally further explained as following:-----

"Referring to the provisions in the POJK No. 12 of the Year 2023, in relation to the plan for the Spin-Off of the UUS of the Company to become the BUS, in this matter, the Board of Directors of the Company has prepared the Draft of Spin-Off which has been approved by the Board of Commissioners of the Company.-----

By also referring to the Article 127 paragraph (2) of the Company Law, the Board of Directors of the Company has also prepared the Summary over the Draft of Spin-Off aforesaid, which was then announced or published on 28-4-2025 (the twenty eighth day of April of the year two thousand twenty five), through:-----

- 1) The daily newspaper titled Investor Daily;-----
- 2) The website of the Company which is www.cimbniaga.co.id; and-----
- 3) The website of PT BURSA EFEK INDONESIA (hereinafter will be referred to as the "BEI"), which is www.idx.co.id;-----

including has delivered it to OJK on the same date;-----

As well as has notified it in writing to the employees of the Company on the same day.-----

A more detailed explanation related to the relevant Draft of Spin-Off can be viewed and downloaded, by you, the distinguished Ladies and Gentlemen, on the website of the Company."-

- after mrs. LANI DARMAWAN aforesaid in her capacity as the President Director of the Company presents the brief explanation regarding the Second Agenda of the Meeting, then, the Chairman of the Meeting presents the proposal for the resolution on the Second Agenda of the Meeting, as presented in the following display:-----

- "1. Approve the Draft of Spin-Off of the Sharia Business Unit of PT BANK CIMB NIAGA Tbk which was composed by the Board of Directors of the Company and has been approved by the Board of Commissioners of the Company;-----
2. Approve the granting of power of attorney and authority to the Board of Directors of the Company with the right of substitution, to take out any and all actions which are required in relation to the matters related to the Draft of Spin-Off of the Sharia Business Unit of PT BANK CIMB NIAGA TBK with due observance of the Articles of Association of the Company and the prevailing laws and regulations; and-----
3. Ratify each action which has been taken by the Board of Directors and/or the Board of Commissioners of the Company, nothing is excluded, in relation to the matters related to the Draft of Spin-Off with due observance of the Articles of Association of the Company and the prevailing laws and regulations."-----

III. Entering **the Third Agenda** of the Meeting, which is:-----

"Approval over the Concept of the Deed of Spin-Off."-----

- The Chairman of the Meeting gives the opportunity to mrs. FRANSISKA OEI (in the Resident Identification Card is written as [REDACTED] Sarjana Hukum) aforesaid as the Director who is concurrently serving as the Compliance Director who is concurrently serving as the Corporate Secretary of the Company to present the explanation regarding the Third Agenda of the Meeting.-----

- then, Mrs. FRANSISKA OEI (in the Resident Identification Card is written as [REDACTED] SIEM, Sarjana Hukum) aforesaid in her capacity aforesaid, then, presents the explanation regarding the Third Agenda, which is principally as following:-----



"The distinguished Ladies and Gentlemen, regarding the Third Agenda of the Meeting, hereby I present the Draft of Spin-Off to be approved by the GMS and to be set out in the Deed of Spin-Off which will be drawn up before the notary in the Indonesian Language.-----

Furthermore, POJK No. 12 of the Year 2023 stipulates that one of the documentary requirements for the application for the principal approval is the Concept of the Deed of Spin-Off and one of the documentary requirements for the application for business permit which must be submitted to OJK is the Deed of Spin-Off drawn up by a notary. To fulfill the provision aforesaid, the Company has prepared the Concept of the Deed of Spin-Off to be approved by the Meeting before the Company submits the Concept of the Deed of Spin-Off to OJK and executes the Deed of Spin-Off aforesaid before a notary. -----

A more detailed explanation related to the relevant Concept of the Deed of Spin-Off can be viewed and downloaded, by you, Ladies and Gentlemen, on the website of the Company."-----

- after mrs. FRANSISKA OEI (in the Resident Identification Card is written as [REDACTED] [REDACTED] Sarjana Hukum) aforesaid in her capacity as the Director who is concurrently serving as the Compliance Directors who is concurrently serving as the Corporate Secretary of the Company presents a brief explanation regarding the Third Agenda of the Meeting, then, the Chairman of the Meeting presents the proposal for the resolution on the Third Agenda of the Meeting, as presented in the following display:-----

- "1. Approve the Concept of the Deed of Spin-Off;-----
2. Approve the granting of power of attorney and authority to the Board of Directors of the Company with the right of substitution, to take any and all actions in relation to the matters related to the Concept of the Deed of Spin-Off with due observance of the Articles of Association of the Company and the prevailing laws and regulations, including to draw up or to ask to be drawn up, any deeds, letters and documents which are required, to appear before the authorized parties/officials, to submit application for the approval and/or to make



notification to the authorized parties/officials to obtain approval from OJK in accordance with the provisions of the prevailing legislations and to make amendments and/or additions in the form required to obtain the approval or for the receipt of the notification aforesaid, and to take any other actions which might be required, nothing is excluded; and-----

3. Ratify each action which has been taken by the Board of Directors and/or the Board of Commissioners of the Company, nothing is excluded, in relation to the matters related to the Deed of Spin-Off with due observance of the Articles of Association of the Company and the prevailing laws and regulations."-----

IV. Entering **the Fourth Agenda** of the Meeting, which is:-----

"Approval over the Draft of the Deed of Establishment of PT BANK CIMB NIAGA SYARIAH."-----

- The Chairman of the Meeting gives the opportunity to mrs. FRANSISKA OEI (in the Resident Identification Card is written as [REDACTED] Sarjana Hukum) aforesaid as the Director who is concurrently serving as the Compliance Director who is concurrently serving as the Corporate Secretary of the Company to present the explanation on the Fourth Agenda of the Meeting.-----

- and then, Mrs. FRANSISKA OEI (in the Resident Identification Card is written as [REDACTED] [REDACTED] Sarjana Hukum) aforesaid in her capacity aforesaid, then, presents the explanation regarding the Fourth Agenda, which is principally as following:-----

"As an inseparable part to the Spin-Off of the UUS of the Company by establishing the BUS in the form of legal entity of Limited Liability Company, then, afterward, the Company as one of the Candidates for the Founders of the BUS needs to execute the Deed of Establishment of the BUS, which is the Deed of Establishment of PT BANK CIMB NIAGA SYARIAH (hereinafter will be referred to as the **"CIMB Niaga Syariah"**).-----

Whereas the relevant Draft of the Deed of Establishment of CIMB Niaga Syariah must firstly be approved by the GMS, to be then requested for its principal approval from OJK.-----

A more detailed explanation regarding the relevant Draft of the Deed of Establishment of CIMB



Niaga Syariah can be viewed and downloaded by you, Ladies and Gentlemen, on the website of the Company."-----

- after mrs. FRANSISKA OEI (in the Resident Identification Card is written as [REDACTED])

[REDACTED] Sarjana Hukum) aforesaid in her capacity aforesaid presents the brief explanation regarding the Fourth Agenda of the Meeting, and then, the Chairman of the Meeting presents the proposal for the resolution on the Fourth Agenda of the Meeting, as presented in the following display:-----

- "1. Approve the Draft of the Deed of Establishment of the Sharia Commercial Bank resulting from the Spin-Off, which is the Deed of Establishment of PT BANK CIMB NIAGA SYARIAH;-
2. Approve the granting of power of attorney and authority to the Board of Directors of the Company with the right of substitution to take any and all actions which are required in relation to the matters related to the Deed of Establishment of PT BANK CIMB NIAGA SYARIAH, including, but not limited to, executing the Deed of Establishment of PT BANK CIMB NIAGA SYARIAH, submitting application for the legalization of the legal entity of PT BANK CIMB NIAGA SYARIAH to the Minister of Law of the Republic of Indonesia and the related institutions, and taking other actions which might be required, nothing is excluded, with due observance of the Articles of Association of the Company and the prevailing laws and regulations; and-----
3. Ratify each action which has been taken by the Board of Directors and/or the Board of Commissioners of the Company, nothing is excluded, in relation to the matters related to the Deed of Establishment of PT BANK CIMB NIAGA SYARIAH, with due observance of the Articles of Association of the Company and the prevailing laws and regulations."-----

V. Entering **the Fifth Agenda** of the Meeting, which is:-----

"Approval over the Amendment to the Articles of Association of the Company which Will be Applicable on the Effective Date of the Spin-Off."-----

- The Chairman of the Meeting gives the opportunity to mrs. FRANSISKA OEI (in the Resident



Identification Card is written as [REDACTED] Sarjana Hukum) aforesaid as the Director who is concurrently serving as the Compliance Director who is concurrently serving as the Corporate Secretary to present the explanation regarding the Fifth Agenda of the Meeting.-----

- then, Mrs. FRANSISKA OEI (in the Resident Identification Card is written as [REDACTED] [REDACTED] Sarjana Hukum) aforesaid in her capacity aforesaid, then, presents the explanation regarding the Fifth Agenda, which is principally as following:-----

"In relation to the plan for the spin-off of the UUS of the Company by establishing CIMB Niaga Syariah, then, starting as of the Effective Date of the Spin-Off, all operations, businesses, actions, and activities of the UUS of the Company will pass on by the operation of law to CIMB Niaga Syariah as the party receiving the Spin-Off.-----

The transfer aforesaid including all permits, facilities, licenses, approvals, and utilizations which have been granted by the authorities to the Company in the framework of operations, businesses, and actions as well as activities of the UUS will be passed on to CIMB Niaga Syariah, provided that the transfer aforesaid must be based on the prevailing legal provisions. In the event that the transfer or assignment of the permits, facilities, licenses, and approvals as mentioned above require a further follow-up action based on the prevailing provisions, then, the Company and CIMB Niaga Syariah will register all permits owned by the Company or the UUS of the Company to become under the name of CIMB Niaga Syariah. The entire operations, business activities, existing products at the UUS of the Company, including, the entire products, services as well as activities which are currently in the process of development and/or obtaining permits or reporting to OJK and Bank Indonesia will be transferred to CIMB Niaga Syariah.-----

As stated in the Summary of the Draft of the Spin-Off dated 28-4-2025 (the twenty eighth day of April of the year two thousand twenty five) and the Draft of the Spin-Off, the Effective Date of the Spin-Off shall be the effective date of the effectuation of the Spin-Off starting as of CIMB Niaga Syariah carries out its business activities, which is at the most 60 (sixty) working days starting as



of the date on which the business permits are granted and will be stated in a statement letter from CIMB Niaga Syariah related to the effectuation of the Spin-Off, which is at the present time is scheduled on 4-5-2026 (the fourth day of May of the year two thousand twenty six).-----

In relation to the matter aforesaid, then, the Company needs to make changes and/or adjustment to several provisions in the Articles of Association of the Company.-----

Following, we present the matrix of changes of the articles in the Articles of Association as can be seen on the presentation screen, which has been published earlier by the Company via the website of the Company on the date of the Summoning for the Meeting which is on 28-5-2025 (the twenty eighth day of May of the year two thousand twenty five).-----

- after mrs. FRANSISKA OEI (in the Resident Identification Card is written as [REDACTED] [REDACTED] Sarjana Hukum) in her capacity aforesaid presents the brief explanation regarding the Fifth Agenda of the Meeting, then, the Chairman of the Meeting presents the proposal for the resolution on the Fifth Agenda of the Meeting, as presented in the display as following:-----

1. Approve the amendment to the Articles of Association of the Company which will be effective on the Effective Date of the Spin-Off, which is:-----

(i) deleting sharia business activities from Article 3 (Purposes and Objectives as well as Business Activities);-----

(ii) deleting references to the Sharia Supervisory Board from Article 11 (General Meeting of Shareholders); as well as-----

(iii) deleting Article 20 (Sharia Supervisory Board) and Article 21 (Duties and Authorities of the Sharia Supervisory Board);-----

by also observing the implementation of the Indonesian Standard of Industrial Classification (ISIC) of the year 2020 (two thousand twenty), which details on the complete amendment to the Articles of Association of the Company are presented in the Meeting;-----

2. Approve the granting of power of attorney and authority to the Board of Directors of the Company



with the right of substitution, to restate the resolution in relation to the amendment to the Articles of Association of the Company in a notary deed, to notify the authorities, and in relation to such matter, to take any and all actions which are required in accordance with the provisions of the legislations; and-----

3. Ratify each action which has been taken by the Board of Directors and/or the Board of Commissioners of the Company, nothing is excluded, in relation to the matters related to the amendment to the Articles of Association of the Company with due observance of the Articles of Association of the Company and the prevailing laws and regulations."-----

VI. Entering **the Sixth Agenda** of the Meeting, which is:-----

"Approval over the Dissolution and Resignation of the Members of the Sharia Supervisory Board of the Company which Will be Applicable on the Effective Date of the Spin-Off."-----

- The Chairman of the Meeting presents the explanation regarding the Sixth Agenda of the Meeting which is principally as following:-----

"I can convey that in relation to the plan of the Company to carry out the spin-off with the UUS of the Company and with due observance of the Recommendation from the Nomination and Remuneration Committee of the Company (the "NomRem") number 010/NomRem/KP/V/2025 dated 26-5-2025 (the twenty sixth day of May of the year two thousand twenty five), which has been approved by the Board of Commissioners based on the Circular Resolution of the Board of Commissioners of the Company number 022/DEKOM/KP/V/2025 dated 27-5-2025 (the twenty seventh day of May of the year two thousand twenty five), in this matter, the Company has received the application for resignation from the members of the Sharia Supervisory Board of the Company (hereinafter will be referred to as the "DPS"), namely:-----

- a. Mister Profesor Doktor Muhammad Quraish Shihab, Master of Arts, as the Chairman of the DPS;-----
- b. Mister Profesor Doktor Fathurrahman Djamil, Master of Arts, as the Member of the DPS;



and-----

- c. Mister Doktor Yulizar Djamaluddin Sanrego, Master of Economics, as the Member of the
DPS;-----

their application letters for resignation have been received by the Company respectively on 26-6-
2025 (the twenty sixth day of June of the year two thousand twenty five) and with the same reason
which is in relation to the process for the spin-off of the UUS of the Company as Conventional
Commercial Bank by establishing Sharia Commercial Bank under the name of PT BANK CIMB
NIAGA SYARIAH."-----

- after the Chairman of the Meeting presents the brief explanation regarding the Sixth Agenda of the
Meeting, then, the Chairman of the Meeting presents the proposal for the resolution on the Sixth Agenda
of the Meeting, as presented in the display as following:-----

- "1. Approve the dissolution and accept the application for the resignation of the entire members
of the Sharia Supervisory Board as well as give full release and discharge (*acquitt de charge*)
over their liabilities during their term of office, to the extent the annual report is ratified in the
Annual General Meeting of Shareholders of the relevant financial year and are not
contradictory to or not violating the prevailing laws and regulations as well as to extend
gratitude for their contributions and services which have been provided, which will be
effective on the Effective Date of the Spin-Off; and-----
2. Approve the granting of power of attorney and authority to the Board of Directors of the
Company with the right of substitution, to restate the resolution in relation to the resolution
in this agenda of the Meeting in a notary deed and to notify it to the authorities and, in relation
to such matter, to take any and all actions which are required in accordance with the laws
and regulations.-----

With the effective resignation of the entire members of the Sharia Supervisory Board and
the effectuation of the Spin-Off on the Effective Date of the Spin-Off, then, the Company



dissolves the Sharia Supervisory Board organ in the Company."-----

VII. Entering **the Seventh Agenda** of the Meeting, which is:-----

"Approval over the Change of Composition of the Members of the Board of Directors and/or the Board of Commissioners of the Company which Will be Applicable on the Effective Date of the Spin-Off."-----

- The Chairman of the Meeting presents the explanation regarding the Seventh Agenda of the Meeting which is principally as following:-----

"With due regards to the Recommendation of the Nomination and Remuneration Committee of the Company (the "NomRem") number 010/NomRem/KP/V/2025 dated 26-5-2025 (the twenty sixth day of May of the year two thousand twenty five), which has been approved by the Board of Commissioners based on the Circular Resolution of the Board of Commissioners of the Company number 022/DEKOM/KP/V/2025 dated 27-5-2025 (the twenty seventh day of May of the year two thousand twenty five), the Company will propose to the Meeting to obtain the approval over the change of composition of the Members of the Board of Directors of the Company which will be effective starting as of the Effective Date of the Spin-Off.-----

Whereas, then, the Company has received the application for resignation from Mister PANDJI PRATAMA DJAJANEGARA as the Director of the Company, which resignation letter has been received by the Company on 26-6-2025 (the twenty sixth day of June of the year two thousand twenty five). Whereas the reason for the resignation aforesaid is in relation to the process for the spin-off of the UUS of the Company as the Conventional Commercial Bank by establishing the Sharia Commercial Bank by the name of PT BANK CIMB NIAGA SYARIAH.-----

Then, the Company conveys to the Meeting, to obtain the approval over the change of composition of the Board of Directors of the Company which will only be effective on the Effective Date of the Spin-Off as stated in the explanation on the Seventh Agenda which you, Ladies and Gentlemen, can see on the presentation screen.-----



In this opportunity, even though the resignation aforesaid will only be effective on the Effective Date of the Spin-Off, I represent the Company in extending our greatest gratitude to the entire members of the DPS of the Company, namely Mister QURAISH, Mister FATHURRAHMAN, and Mister SANREGO, as well as to Mister PANDJI for all of your contributions and roles as well as cooperations which have been provided during your term of office in the Company. May you all be given health and continuous success."-----

- after the Chairman of the Meeting presents the brief explanation regarding the Seventh Agenda of the Meeting, then, the Chairman of the Meeting presents the proposal for the resolution on the Seventh Agenda of the Meeting, as presented in the following display:-----

- "1. Accept the application of resignation from PANDJI PRATAMA DJAJANEGARA from his office as the Director of the Company as well as to give full release and discharge (*acquit de charge*) over the liabilities during his term of office, to the extent that the annual report is ratified in the Annual General Meeting of Shareholders of the relevant financial year and is not contradictory or violating the prevailing laws and regulations as well as extend gratitude over the contributions and services which have been provided, which will be effective on the Effective Date of the Spin-Off.-----

Thus therefore, the composition of the Board of Directors of the Company which is effective on the Effective Date of the Spin-Off as following: -----

THE BOARD OF DIRECTORS-----

President Director : mrs. LANI DARMAWAN-----

Director : mister LEE KAI KWONG-----

Director : mister JOHN SIMON-----

Director concurrently serving as-----

Compliance Director : mrs. FRANSISKA OEI (in the Resident Identification Card is written as FRANSISKA OEI LAN SIEM, Sarjana Hukum)-----



Director : mister HENKY SULISTYO-----

Director : mister JONI RAINI-----

Director : mister RUSLY JOHANNES-----

Director : mister NOVIADY WAHYUDI-----

Director : mister RICO USTHAVIA FRANS-----

- For mister RICO USTHAVIA FRANS aforesaid will be effective starting as of the closing of the Annual GMS on 14-4-2025 (the fourteenth day of April of the year two thousand twenty five) and upon obtaining the approval from OJK and/or the fulfilment of the requirements stipulated in the approval from OJK aforesaid.-----

2. Approve the granting of power of attorney and authority to the Board of Directors of the Company with the right of substitution, to restate the resolution in relation to the change of composition of the Board of Directors of the Company aforesaid in a notary deed and to notify it to the authorities and, in relation to such matter, to take any and all actions which are required, in accordance with the laws and regulations."-----

- After listening to the discussion of the entire Agenda of the Meeting and the presentation on the proposals for the resolutions for the entire Agenda of the Meeting. Then, the Chairman of the Meeting gives the opportunity to the shareholders and/or their proxies to raise questions, give responses or proposals in relation the entire Agenda of the Meeting.-----

- Since there is not any shareholder and/or proxy of the shareholder raising any question, giving any response or proposal over the entire Agenda of the Meeting, then, afterward, in accordance with the Code of Conduct of the Meeting which has also been explained by mrs. FRANSISKA OEI (in the Resident Identification Card is written as [REDACTED] Sarjana Hukum) in her capacity as mentioned in the beginning of the Meeting, that the voting for the entire Agenda of the Meeting will be carried out after the completion of the discussion over the entire Agenda of the Meeting and the presentation of the proposals for the resolutions for the entire Agenda of the Meeting. Then, the Chairman



of the Meeting gives the opportunity to the shareholders and/or their proxies to carry out the voting process guided by me, Notary, and after the completion of the electronic voting, I, Notary, present the result of the votes counting as following:-----

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

“Thus therefore, with the majority votes totaling to 23,779,545,261 (twenty three billion seven hundred seventy nine million five hundred forty five thousand two hundred sixty one) shares or constituting 99.9978% (ninety nine point nine nine seven eight percent) of the entire total number of the votes cast in the Meeting resolve:-----

1. Approve the spin-off of the Sharia Business Unit of PT BANK CIMB NIAGA Tbk by establishing the legal entity of PT BANK CIMB NIAGA SYARIAH and each matter or other action which might be required to carry out the spin-off aforesaid (the “Spin-Off”), including to carry out equity participation to PT BANK CIMB NIAGA SYARIAH;-----
2. Approve the granting of power of attorney and authority to the Board of Directors of the Company with the right of substitution, to take any and all actions which are required in relation to the matters relating to the Spin-Off aforesaid with due observance of the Articles of Association of the Company and the prevailing laws and regulations; and-----
3. Ratify each action which has been taken by the Board of Directors and/or the Board of Commissioners of the Company, nothing is excluded, in relation to the matters related to the Spin-Off aforesaid with due observance of the Articles of Association of the Company and the prevailing laws and regulations.”-----

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

“Thus therefore, with the majority votes totaling to 23,779,545,261 (twenty three billion seven hundred seventy nine million five hundred forty five thousand two hundred sixty one) shares or constituting 99.9978% (ninety nine point nine nine seven eight percent) of the entire total number of votes cast in the Meeting resolve:-----



1. Approve the Draft of the Spin-Off of the Sharia Business Unit of PT BANK CIMB NIAGA Tbk which is composed by the Board of Directors of the Company and which has been approved by the Board of Commissioners of the Company;-----
2. Approve the granting of power of attorney and authority to the Board of Directors of the Company with the right of substitution, to take any and all actions which are required in relation to the matters related to the Draft of the Spin-Off of the Sharia Business Unit of PT BANK CIMB NIAGA Tbk with due observance of the Articles of Association of the Company and the prevailing laws and regulations; and-----
3. Ratify each action which has been taken by the Board of Directors and/or the Board of Commissioners of the Company, nothing is excluded, in relation to the matters related to the Draft of the Spin-Off aforesaid with due observance of the Articles of Association of the Company and the prevailing laws and regulation."-----

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

"Thus therefore, with the majority votes totaling to 23,779,545,261 (twenty three billion seven hundred seventy nine million five hundred forty five thousand two hundred sixty one) shares or constituting 99.9978% (ninety nine point nine nine seven eight percent) of the entire total number of votes cast in the Meeting resolve:-----

1. Approve the Concept of the Deed of Spin-Off;-----
2. Approve the granting of power of attorney and authority to the Board of Directors of the Company with the right of substitution, to take any and all actions in relation to the matters related to the Concept of the Deed of Spin-Off with due observance of the Articles of Association of the Company and the prevailing laws and regulations, including to draw up or ask to be drawn up, any deeds, letters, and documents which are required, to appear before the authorized parties/officials, to submit application for the approval and/or to give notification to the authorized parties/officials to obtain the approval from OJK in



accordance with the provisions of the prevailing legislations and to make changes and/or additions in the forms which are required to obtain the approval or for the acceptance of the notification aforesaid, and to take other actions which might be required, nothing is excluded; and-----

3. Ratify each action which has been taken by the Board of Directors and/or the Board of Commissioners of the Company, nothing is excluded, in relation to the matters related to the Deed of Spin-Off with due observance of the Articles of the Association of the Company and the prevailing laws and regulations."-----

In the Fourth Agenda of the Meeting:-----

"Thus therefore, with the majority votes totaling to 23,779,545,261 (twenty three billion seven hundred seventy nine million five hundred forty five thousand two hundred sixty one) shares or constituting 99.9978% (ninety nine point nine nine seven eight percent) of the entire total number of votes cast in the Meeting resolve:-----

1. Approve the Draft of the Deed of Establishment of the Sharia Commercial Bank resulting from the Spin-Off, which is the Deed of Establishment of PT BANK CIMB NIAGA SYARIAH;-
2. Approve the granting of power of attorney and authority to the Board of Directors of the Company with the right of substitution to take any and all actions which are required in relation to the matters related to the Deed of Establishment of PT BANK CIMB NIAGA SYARIAH, including, but not limited to, executing the Deed of Establishment of PT BANK CIMB NIAGA SYARIAH, submitting the application for the legalization of the legal entity of PT BANK CIMB NIAGA SYARIAH to the Minister of Law of the Republic of Indonesia and the related institutions, and taking other actions which might be required, nothing is excluded, with due observance of the Articles of Association of the Company and the prevailing laws and regulations; and-----
3. Ratify each action which has been taken by the Board of Directors and/or the Board of



Commissioners of the Company, nothing is excluded, in relation to the matters related to the Deed of Establishment of PT BANK CIMB NIAGA SYARIAH, with due observance of the Articles of Association of the Company and the prevailing laws and regulations.”-----

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

“Thus therefore, with the majority votes totaling to 23,779,545,261 (twenty three billion seven hundred seventy nine million five hundred forty five thousand two hundred sixty one) shares or constituting 99.9978% (ninety nine point nine nine seven eight percent) of the entire total number of votes cast in the Meeting resolve:-----

1. Approve the amendment to the Articles of Association of the Company which will be effective on the Effective Date of the Spin-Off, which is:-----

(i) deleting the sharia business activities from Article 3 (Purposes and Objectives as well as Business Activities);-----

(ii) deleting the references to the Sharia Supervisory Board from Article 11 (General Meeting of Shareholders); as well as-----

(iii) deleting Article 20 (Sharia Supervisory Board) and Article 21 (Duties and Authorities of the Sharia Supervisory Board);-----

by also observing the implementation of the Indonesian Standard of Industrial Classification (ISIC) of the year 2020 (two thousand twenty), which details on the complete amendment to the Articles of Association of the Company are presented in the Meeting;----

2. Approve the granting of power of attorney and authority to the Board of Directors of the Company with the right of substitution, to restate the resolution in relation to the amendment to the Articles of Association of the Company in a notary deed, to notify the authorities, and in relation to such matter to take any and all actions which are required in accordance with the provisions of the legislations; and-----

3. Ratify each action which has been taken by the Board of Directors and/or the Board of



Commissioners of the Company, nothing is excluded, in relation to the matters related to the amendment to the Articles of Association of the Company with due observance of the Articles of Association of the Company and the prevailing laws and regulations.”-----

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

“Thus therefore, with the majority votes totaling to 23,779,545,861 (twenty three billion seven hundred seventy nine million five hundred forty five thousand eight hundred sixty one) shares or constituting 99.9978% (ninety nine point nine nine seven eight percent) of the entire total number of votes cast in the Meeting resolve:-----

1. Approve the dissolution and accept the application of resignation from the entire members of the Sharia Supervisory Board as well as give full release and discharge (*acquitt de charge*) over the liabilities during their term of office to the extent the annual report is ratified in the Annual General Meeting of Shareholders in the relevant financial year and they are not contradictory to or violating the prevailing laws and regulations as well as to extend gratitude for the contributions and services which have been provided, which will be effectively applicable on the Effective Date of the Spin-Off; and-----
2. Approve the granting of power of attorney and authority to the Board of Directors of the Company with the right of substitution, to restate the resolution in relation to the resolution in this agenda of the Meeting in a notary deed and to notify it to the authorities and, in relation to such matter, to take any and all actions which are required in accordance with the laws and regulations.-----

With the effective resignation of the entire members of the Sharia Supervisory Board and the effective application of the Spin-Off on the Effective Date of the Spin-Off, hence the Company dissolves the Sharia Supervisory Board organ in the Company.”-----

In the Seventh Agenda of the Meeting:-----

“Thus therefore, with the majority votes totaling to 23,396,528,516 (twenty three billion three



hundred ninety six million five hundred twenty eight thousand five hundred sixteen) shares or constituting 98.3871% (ninety eight point three eight seven one percent) of the entire total number of votes cast in the Meeting resolve:-----

1. Accept the resignation of PANDJI PRATAMA DJAJANEGARA from his office as the Director of the Company as well as give full release and discharge (*acquitt de charge*) over the liabilities during his term of office to the extent the annual report is ratified in the Annual General Meeting of Shareholders in the relevant financial year and is not contradictory to or violating the prevailing laws and regulations as well as extend gratitude for the contributions and services which have been provided, which will be effective on the Effective Date of the Spin-Off.-----

Thus therefore, the composition of the Board of Directors of the Company which is effective on the Effective Date of the Spin-Off is as following:-----

THE BOARD OF DIRECTORS-----

President Director : mrs. LANI DARMAWAN-----

Director : mister LEE KAI KWONG-----

Director : mister JOHN SIMON-----

Director concurrently serving as-----

Compliance Director : mrs. FRANSISKA OEI (in the Resident Identification Card is written as [REDACTED] Sarjana Hukum)-----

Director : mister HENKY SULISTYO-----

Director : mister JONI RAINI-----

Director : mister RUSLY JOHANNES-----

Director : mister NOVIADY WAHYUDI-----

Director : mister RICO USTHAVIA FRANS-----

- For mister RICO USTHAVIA FRANS aforesaid will be effective starting as of the closing of



the Annual GMS on 14-4-2025 (the fourteenth day of April of the year two thousand twenty five) and upon obtaining the approval from OJK and/or the fulfilment of the requirements stipulated in the approval from OJK aforesaid.-----

2. Approve the granting of power of attorney and authority to the Board of Directors of the Company with the right of substitution, to restate the resolution in relation to the Change of Composition of the Board of Directors of the Company aforesaid in a notary deed and to notify it to the authorities and, in relation to such matter, to take any and all actions which are required in accordance with the laws and regulations.”-----

- Finally, since there is not any other matter related to the agenda of the Meeting to be discussed by the shareholders, then, the Chairman of the Meeting closes the Meeting officially at 15.22 WIB (twenty two minutes past fifteen Western Indonesia Standard Time).-----

after the Chairman of the Meeting firstly gives me, Notary, the opportunity to read out the complete result of the resolutions of the Meeting.-----

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

- Is drawn up and formalized in Jakarta, on the day, the date, at the time as well as in the venue as mentioned in the beginning of this deed, in the presence of:-----

- Mister RAIHAN RAHMAWAN SYAPUTRA, Sarjana Hukum, born in [REDACTED] on [REDACTED]
[REDACTED], Indonesian Citizen,
residing in Jakarta, [REDACTED]
[REDACTED] the holder of Resident
Identification Card number [REDACTED] and-----

- Mister TEGUH SETIANTO, Sarjana Komputer, born in [REDACTED] on [REDACTED]
[REDACTED] Indonesian Citizen, residing in Bogor, [REDACTED]
[REDACTED]
[REDACTED] the holder of the Resident



[Official Translation]

Identification Card number [REDACTED], temporarily present in Jakarta;-----

- both of whom are the employees of Notary office as the witnesses;-----

- Immediately, after this deed is completed to be prepared by me, Notary, and then, read out by me, Notary, to the witnesses, then this deed is executed by the witnesses and me, Notary, whereas the appearers have left the Meeting room before this deed is completed to be prepared by me, Notary.-----

- Done without any alteration.-----

I, Isma Afifah Romani, S.H., M.Kn., Sworn Translator (pursuant to the Decree of the Governor of DKI Jakarta No. 2238/2004), hereby affirm that today, Thursday, dated July 17, 2025, have translated this document into English language corresponding to the original document in Indonesian language.

