

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

PT Bank CIMB Niaga Tbk, domiciled in South Jakarta (the “**Company**”) hereby invites the Shareholders to attend the Extraordinary General Meeting of Shareholders of the Company which will be held on:

Day, Date : Thursday, 26 June 2025
Time : 2.00 p.m. Western Indonesian Time – onwards
Venue : Meeting Room, M Floor
Graha CIMB Niaga, Jl. Jend. Sudirman Kav. 58, South Jakarta - 12190
Mechanism : Physical and electronic meeting using the application of Electronic General Meeting System KSEI (“**eASY.KSEI**”)

hereinafter referred to as the “**Meeting**”.

Agenda and Explanation of the Meeting Agenda:

1. Approval on the Spin-Off of the Company’s Sharia Business Unit by Establishing a Legal Entity of PT Bank CIMB Niaga Syariah.

Explanation:

Pursuant to the provisions of: Article 7 of the Law No. 40 Year 2007 concerning Limited Liability Companies (the “**Company Law**”); Article 7 of the Law No. 21 Year 2008 concerning the Sharia (Islamic) Banking (the “**Islamic Banking Law**”); OJK Regulation No. 17/POJK.04/2020 on Material Transactions and Changes in Business Activities (“**POJK No. 17/2020**”); OJK Regulation No. 42/POJK.04/2020 on Affiliated Transactions and Conflict of Interest Transactions (“**POJK No. 42/2020**”); Article 59 of the Financial Services Authority (*Otoritas Jasa Keuangan* or “**OJK**”) Regulation (“**POJK**”) Number No. 12 Year 2023 concerning Sharia Business Units (“**POJK No. 12/2023**”); and Article 13.7. the Company’s Articles of Association (“**AOA**”). Propose to the Meeting to: (1) approve the separation (spin-off) of the Sharia Business Unit of PT Bank CIMB Niaga Tbk by establishing a legal entity PT Bank CIMB Niaga Syariah, and to authorize any other actions that may be required to implement such separation (“**Spin-Off**”), including to carry out a capital participation in PT Bank CIMB Niaga Syariah; (2) to grant power and authority to the Board of Directors (“**BOD**”) of the Company with the right of substitution, to perform any and all necessary actions in relation to matters pertaining to such Spin-Off with due observance of the Company’s Articles of Association and prevailing laws and regulations; and (3) ratify and approve any and all actions that have been and will be performed by the BOD and/or Board of Commissioners (“**BOC**”) of the Company without any exception in relation to matters pertaining to such Spin-Off with due observance of the Company’s Articles of Association and prevailing laws and regulations.

Further details regarding the agenda of this Meeting is able to be seen and downloaded from the Company’s Website at <https://investor.cimbniaga.co.id/gcg/egm.html> (“the **Company’s Website**”).

2. Approval on the Spin-Off Design.

Explanation:

Pursuant to the provisions of: (i) Article 127 paragraph (2) of the Company Law and (ii) Article 78 POJK No. 12/2023, that the Company’s plan of the Spin-Off, the Company of the Board Of Directors (“**BOD**”) has been set up the Spin-Off Design and has been approved by the Company of the Board Of

Commissioners (“**BOC**”) which then proposes to the Meeting: (1) approve the Spin-Off Plan of the Sharia Business Unit of PT Bank CIMB Niaga Tbk prepared by the Company's Board of Directors and approved by the Company's Board of Commissioners; (2) approve to grant power and authority to the Board of Directors of the Company with the right of substitution, to perform any and all necessary actions in relation to matters pertaining to the Sharia Business Unit of PT Bank CIMB Niaga Tbk Spin-Off Plan with due observance of the Company's Articles of Association and prevailing laws and regulations; and (3) ratify and approve any and all actions that have been and will be taken by the Board of Directors and/or the Board of Commissioners of the Company without any exception in relation to matters relating to the Spin-Off Plan with due observance of the Company's Articles of Association and prevailing laws and regulations.

Details of the Spin-Off Plan is able to be seen and downloaded from the Company's Website.

3. Approval on the Draft of Spin-Off Deed.

Explanation:

Pursuant to the provisions under: (i) Articles 7, 8 and 128 of the Company Law (ii) Article 81 and Appendix 1 Point V of POJK No. 12/2023; the Company will propose to the Meeting: (1) approve the draft of Spin-Off Deed; (2) approve to grant of power and authority to the Board of Directors of the Company with the right of substitution, to take any and all actions in relation to matters relating to the Draft of Spin-Off Deed with due observance of the Company's Articles of Association and prevailing laws and regulations, including to make or request to make all necessary deeds, letters and documents, appear before the authorized parties/officials, to apply for approval and/or make notification to the authorized parties/officials to obtain approval from OJK in accordance with the prevailing laws and regulations and to make amendments and/or additions in the form necessary to obtain such approval or receipt of notification, and to carry out other actions that may be required without any exception; and (3) ratify and approve any and all actions that have been and will be taken by the Company's BOD and/or BOC without any exception in relation to the matters relating to the Spin-Off Deed with due observance of the Company's Articles of Association and prevailing laws and regulations.

Details of the Draft of Spin-Off Deed is able to be seen and downloaded from the Company's Website.

4. Approval on the Draft of PT Bank CIMB Niaga Syariah Establishment Deed.

Explanation:

Pursuant to the provisions under: (i) Article 8, Article 12, Article 94 paragraph (2) and Article 111 paragraph (2) the Company Law and in connection with the part of Spin-Off the Company's UUS by establishing a BUS in the form of a Limited Liability Company legal entity, then after obtaining the principle approval from OJK and the approval of the Company's GMS for the UUS, hereinafter the Company as the prospective BUS Established needs to sign the Deed of Establishment of the BUS, which the Draft Deed of Establishment of the BUS shall be previously approved by the GMS. The Company will propose to the Meeting: (1) approve the Draft of Establishment Deed of the Sharia Commercial Bank as the result of Spin-Off, namely the Establishment Deed of PT Bank CIMB Niaga Syariah; (2) approve to grant power and authority to the Board of Directors of the Company with the right of substitution, to perform any and all necessary actions in relation to matters pertaining to the Deed of Establishment of PT Bank CIMB Niaga Syariah, including but not limited to signing the Deed of Establishment of PT Bank CIMB Niaga Syariah, apply for legalization of PT Bank CIMB Niaga Syariah as a legal entity from Ministry of Law of Republic of Indonesia and relevant institutions, and to carry out other actions that may be required without any exception with due observance of the Company's Articles of Association and prevailing laws and regulations; and (3) ratify and approve any and all actions that have been and will be taken by the Company's Board of Directors and/or Board of Commissioners without any exception in relation to matters relating to the Deed of Establishment of PT Bank CIMB Niaga Syariah with due observance of the Company's Articles of Association and prevailing laws and regulations.

Details of the Draft of PT Bank CIMB Niaga Syariah Establishment Deed is able to be seen and downloaded from the Company's Website.

5. Approval on the Changes to the Company's Articles of Association that Applicable on the Effectiveness of Spin-Off Date.

Explanation:

Pursuant to the provisions under: (i) Article 19 of the Company Law, (ii) Article 22 of POJK No. 17 of 2020, and (iii) Article 76 POJK No. 12/2023. The Company will propose to the Meeting: (1) approve the amendments to the Company's Articles of Association on the Effective Date of the Spin-Off, namely (i) to delete references to sharia business activities from Article 3 (Purpose, Objectives and Business Activities), (ii) to delete references to the Sharia Supervisory Board from Article 11 (General Meeting of Shareholders), and (iii) to delete Article 20 (Sharia Supervisory Board) and Article 21 (Duties and Authorities of the Sharia Supervisory Board), while also taking into account the implementation of the 2020 Indonesian Standard Industrial Classification (KBLI), with the full details of the amendments to the Company's Articles of Association will be presented during the Meeting; (2) approve to grant power and authority to the Board of Directors of the Company with the right of substitution, to restate the resolution regarding the amendments of the Company's Articles of Association in a notary deed, to notify/report to the authorities, and with due regard to the foregoing, to perform any necessary actions in accordance with the laws and regulations; and (3) ratify and approve any and all actions that have been and will be taken by the Company's Board of Directors and/or Board of Commissioners without any exception in relation to matters relating to the amendment of the Company's Articles of Association with due observance of the Company's Articles of Association and prevailing laws and regulations.

Details of the Changes of the Company's AOA is able to be seen and downloaded from the Company's Website.

6. Approval on the Dissolution and Resignation of Members of the Sharia Supervisory Board of the Company that Applicable on the Effectiveness of Spin-Off Date.

Explanation:

Pursuant to the provisions under: (i) Article 109 of the Company Law, (ii) Article 80 paragraph (3) of POJK No. 12 of 2023 on Sharia Business Units, and (iii) Article 20.10 of the Company's AOA. The Company will propose to the Meeting: (1) approve the honorable dismissal of all members of the Company's Sharia Supervisory Board and provided full release and discharge (*acquitt de charge*) of their responsibilities during their positions as long as the actions are reflected in the Company's books and not conflict or violate the applicable laws and regulations and thanked them for their contributions and services, effective after the effective date of the Business License of Sharia Commercial Bank resulting from the Spin-Off of the Sharia Business Unit issued by OJK; and (2) approve to grant of power and authority to the Board of Directors of the Company with the right of substitution, to restate the resolution regarding the decision of this Meeting's agenda in the notary deed and to report to the authorities, and with due regard to the foregoing, to perform any acts necessary in accordance with the laws and regulations.

Details of this agenda and the Composition of the Company's BOC and BOD is able and downloaded from the Company's Website.

7. Approval on the Changes in the Composition of the Company's Board of Directors and/or Board of Commissioners that Applicable on the Effectiveness of Spin-Off Date.

Explanation:

Pursuant to the provisions under: (i) Article 94 of the Company Law, (ii) Article 9 and Article 41 POJK No. 17 of 2023 concerning Implementation of Governance for Commercial Banks; and (iii) Article 14.5 and Article 17.6 of the Company's AOA. The Company will propose to the Meeting: (1) approve the changes in the composition of the Company's Board of Directors and/or Board of Commissioners, effective after the effective date of the Business License of Sharia Commercial Bank resulting from the Spin-Off of the Sharia Business Unit issued by OJK; and (2) approve to grant of power and authority to the Board of Directors of the Company with the right of substitution, to restate the resolution regarding the Change to the Company's Board of Directors and/or Board of Commissioners Composition in the notary deed and to report to the authorities, and with due regard to the foregoing, to perform any acts necessary in accordance with the laws and regulations.

Details of this agenda and the Composition of the Company's BOC and BOD is able and downloaded from the Company's Website

Explanation on Quorum of Attendance and Resolution:

1. For the 1st to 4th agenda items, the Meeting is valid and can be held and has the right to make valid and binding decisions, if attended by Shareholders or their authorized proxies representing at least 3/4 (three fourths) of the total shares issued by the Company. And for the decision of the Meeting is valid if approved by more than 3/4 (three fourths) of the total number of shares with valid voting rights present and/or represented at the Meeting (in accordance with the provisions of Article 13 paragraph 13.7.a. of the Company's AOA).
2. For the 5th agenda item, the Meeting is valid and can be held and has the right to make valid and binding decisions, if attended by Shareholders or their authorized proxies representing at least 2/3 (two-thirds) of the total shares issued by the Company. And for the decision of the Meeting is valid if approved by more than 2/3 (two-thirds) of the total number of shares with valid voting rights present and/or represented at the Meeting (in accordance with the provisions of Article 13 paragraph 13.6.a. of the Company's AOA).
3. For the 6th and 7th agenda item, the Meeting is valid and can be held and has the right to make valid and binding decisions, if attended by Shareholders or their authorized proxies representing at least 1/2 (one-half) of the total shares issued by the Company. And for the decision of the Meeting is valid if approved by more than 1/2 (one-half) of the total number of shares with valid voting rights present and/or represented at the Meeting (in accordance with the provisions of Article 13 paragraph 13.1.a. of the Company's AOA).

General Provisions:

1. This Meeting Invitation (the "**Invitation**") constitutes as an official invitation in accordance to the provision of Article 82 paragraph (2) of the Company Law and Article 52 paragraph (1) of POJK No. 15/POJK.04/2020 concerning Plan and Implementation of General Meeting of Shareholders of Publicly-Held Companies ("**POJK No. 15/2015**") in conjunction with Article 12 paragraph 12.2. of the Company's AOA, and therefore it is not necessary to extend a separate invitation to the Company's Shareholders (the "**Shareholders**").
2. Shareholders who are entitled to present/be represented and cast a vote in the Meeting, the Shareholders who are listed in the Company's Shareholders Register and/or the Shareholders whose Security Accounts are registered in the Collective Custody of the Indonesia Central Securities Depository (PT Kustodian Sentral Efek Indonesia or "KSEI") on Tuesday, 27 May 2025 at 4.00 p.m. Western Indonesian Time.
3. The implementation of the Company's Meeting in electronically through the eASY.KSEI application, can be accessed on the AKSes KSEI website (<https://access.ksei.co.id/>), with due observance of the POJK

No.16/POJK.04/2016 concerning Implementation of Electronic General Meetings of Shareholders of Publicly-Held Companies ("POJK No. 16/2020") in conjunction with Article 12 paragraph 12.1. of the Company's AOA.

4. Shareholders participation in the Meeting shall be conducted through the following mechanisms:
 - a. attend the Meeting electronically or authorize the electronic proxy (e-Proxy) through eASY.KSEI application; or
 - b. attend the Meeting physically; or
 - c. attend by authorizing the proxy with the Power of Attorney form as referred to in point 8.b.
5. In compliance with POJK No.16/2020, the Company strongly suggests the Shareholders to attend the Meeting with the mechanism as referred to point 4.a. with due observance to the following matters:
 - a. Shareholders who can use the eASY.KSEI application are the Shareholders whose shares are kept in the collective custody of KSEI;
 - b. Shareholders must first register for the KSEI Securities Ownership Reference facility ("AKSes KSEI"). For the Shareholders who have not been registered, please register by accessing the AKSes KSEI website (<https://akses.ksei.co.id/>);
 - c. To use the eASY.KSEI application, the Shareholders can go to the eASY.KSEI menu, and then login in the eASY.KSEI submenu found on the AKSes KSEI website.

Guidelines for registration, use, and further explanation regarding the eASY.KSEI application (e-Proxy and e-Voting) can be seen on the AKSes KSEI website.
6. Shareholders or their proxies who will attend the Meeting electronically through the eASY.KSEI application as referred to in point 4.a., should observe the following provisions:
 - a. The Company's Shareholders can declare their electronic attendance until 25 June 2025 at 12.00 p.m. Western Indonesian Time ("**Deadline for Attendance Declaration**"), and cast their vote through the eASY.KSEI application from the Invitation date until the Deadline for Attendance Declaration;
 - b. For:
 - (i) The Shareholders who have not declared their electronic attendance until the Deadline for Attendance Declaration;
 - (ii) The Shareholders who have declared their electronic attendance but have not cast their vote for at least 1 (one) Meeting' Agenda until the Deadline for Attendance Declaration;
 - (iii) Individual Representative, and independent party appointed by the Company who have received their proxies from the Company's Shareholders, but such Shareholders have not cast a vote for at least 1 (one) Meeting' Agenda until the Deadline for Attendance Declaration;
 - (iv) The KSEI Participants/Intermediary (Custodian Banks or Securities Companies) that have received its proxies from the Company's Shareholders that have their vote through eASY.KSEI application;must register through eASY.KSEI Application on the Meeting date at the latest at 1.00 p.m. Western Indonesian Time.
 - c. Any delay or failure in the process of electronic registration for any reason will result that the Shareholders or their proxies will not being permitted to electronically attend the Meeting and their share ownership will not being taken into account in the attendance quorum.
7. Shareholders whose shares are or are not registered in the Collective Custody of KSEI or their authorized proxies that will attend the Meeting physically, are required to provide the Collective Shares Letter ("CSL") or provide the CSL copy and copy of a valid Identity Card ("ID") or proof of valid personal identity document as well as the power of attorney (if authorized a proxy) to the Registration Officer before entering the Meeting Venue.
8. Shareholders may be represented by their proxies, by:
 - a. Authorizing the electronic proxy (e-Proxy) through the eASY.KSEI application that can be accessed through the AKSes KSEI facility. Shareholders may declare their proxies and votes, change the appointment of their proxies and/or change the votes for the Meeting's agenda or revoke the proxies electronically through eASY.KSEI application from the Invitation date until the Deadline for Attendance Declaration. The party who can be authorized as a proxy electronically, must be legally competent and not a member of the BOC, BOD and employees of the Company, as well as refer to other provisions as stipulated in POJK No. 15/2020; or

- b. Authorizing the proxy by completing the Power of Attorney (“POA”) form which may be downloaded from the Company’s website (<https://investor.cimbniaga.co.id/gcg/egm.html>), with the following terms:
- 1) Any member of the BOC, BOD, and any employee of the Company may act as a proxy for the Shareholders in the Meeting, but any vote they cast as proxy in the Meeting will not be counted in the voting (including act as the Shareholders);
 - 2) Shareholders are not allowed to provide the authority for some of their shares to more than one proxy with different vote;
 - 3) POA from the Shareholders executed abroad must be legalized by the local public notary and the official representative office of the Government of the Republic of Indonesia;
 - 4) The completed POA as well as the copy of valid ID or proof of valid personal identity document of the authorizer/grantor must be received by the Company, at the latest 1 (one) working day before the Meeting without prejudicing the Company’s Policy, through the Securities Administrative Bureau (“BAE”) PT Bima Registra, with registered address in Satrio Tower, 9th Floor A2, Jalan Prof. Dr. Satrio Blok C4, Kuningan Setiabudi, South Jakarta 12950 – Indonesia; Phone: (+6221) 25984818, e-mail: rups@bimaregistra.co.id, website: www.bimaregistra.co.id;
 - 5) The proxies of the Shareholders which are legal entities (Corporate Shareholders) must provide:
 - a) Copy of the valid Articles of Association;
 - b) Document of the appointment of incumbent members of the management;to the Company through BAE at the address as referred in point 8.b.4) above, at the latest 3 (three) days before the Meeting without prejudicing the Company’s policy.
9. Shareholders or their proxies can view the ongoing Meeting through Zoom webinar by selecting the eASY.KSEI menu and the *Tayangan RUPS* (“GMS Video Streaming”) submenu on the AKSes KSEI website or the *Tayangan RUPS* menu on AKSes KSEI mobile, subject to the following provisions:
- a. Shareholders or their proxies have been registered on the eASY.KSEI application no later than 25 June 2025 at 12.00 p.m. Western Indonesian Time;
 - b. The GMS Video Streaming has a capacity up to 500 participants, and the participants’ attendance will be determined on a first come first serve basis. For the Shareholders or their proxies who cannot view the Meeting through the GMS Video Streaming will still be considered as validly attend electronically as well as the share ownerships and votes will be taken into account in the Meeting, as long as they have been registered in the eASY.KSEI application;
 - c. Shareholders or their proxies who can view the ongoing Meeting through the GMS Video Streaming, but whose electronic attendance is not duly registered in eASY.KSEI application will not be considered as validly attending the electronic Meeting and therefore their attendance will not be counted in the attendance quorum for the Meeting;
10. To get the best experience in using eASY.KSEI Application and/or the GMS Video Streaming, Shareholders or their proxies are suggested to use the Mozilla Firefox browser.
11. If after the date of this Meeting Notice there are changes in the technical operations of the eASY.KSEI application, or changes to any regulations, guidelines and/or explanations of KSEI related to the electronic meetings through the eASY.KSEI application, then such changes shall apply to the Meeting, and all the provisions in these General Provisions concerning the implementation of electronic Meeting through the eASY.KSEI application are deemed to be adjusted to such changes.
12. In compliance with POJK No. 16/2020, under certain conditions the Company may limit the number of Shareholders or their proxy who attend the Meeting physically based on the first in first served basis. **Any Shareholders or their proxy who attend the Meeting physically, must follow the protocol in the Meeting’s venue as set out by the Company** as stated in the Meeting’s Rules of Conduct, among others:
- a. Shareholders or their proxy that has arrived in the Meeting premises, but cannot enter the Meeting room due to the limited room capacity, may still exercise their rights by granting power to an independent party appointed by the Company (the “Independent Party”) by completing and signing the power of attorney provided by the Company, so then they may still use their rights to attend and cast vote in the Meeting by represented by the Independent Party.
 - b. To ease the administration arrangement and Meeting’s orderliness, Shareholders or their proxy **must register their attendance no later than 1.00 p.m. Western Indonesian Time**, since the

registration desk will be closed 1 (one) hour before the Meeting. Shareholders or their proxy who arrive after the registration desk is closed or late/fail to electronically register with any reason, deemed as absence or will not be accounted in the attendance quorum.

13. All materials of the Meeting, including the agenda explanations, are available in the Company's website (<https://investor.cimbniaga.co.id/gcg/egm.html>) and eASY.KSEI application that can be accessed through the AKSes KSEI facility (<https://akses.ksei.co.id/>) or may be retrieved by submitting a written request to the Corporate Secretary of the Company on working hours at the address stated below.
14. The Shareholders of the Company are encouraged to read in advance the Rules of Conduct of the Meeting and Voting Procedures which are provided in the video illustration, both available in the Company's website (<https://investor.cimbniaga.co.id/gcg/egm.html>) since the date of this Invitation.
15. Should there any change and/or additional information related to the procedures of the Meeting due to the latest conditions and updates that have not been conveyed through this Invitation, it will be further announced in the Company's website (<https://investor.cimbniaga.co.id/gcg/egm.html>).

In accordance with Good Corporate Governance practices, the Company has carefully considered the mechanism, venue and schedule of the Meeting, as such the Shareholders or their proxies may participate in the Meeting. Therefore, the BOD strongly suggest to all Company's Shareholders to use their rights properly to cast a vote in decision-making process for all Meeting's agenda.

Jakarta, 28 May 2025

Board of Directors

PT Bank CIMB Niaga Tbk

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