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|-----------------|---------------------------------------------------------------------------------------|
| Nomor Surat     | 053/FO/KP/2025                                                                        |
| Nama Perusahaan | PT Bank CIMB Niaga Tbk                                                                |
| Kode Emiten     | BNGA                                                                                  |
| Lampiran        | 3                                                                                     |
| Perihal         | Penggabungan usaha, pemisahan usaha, peleburan usaha, atau pembentukan usaha patungan |

Dengan ini kami untuk dan atas nama perusahaan menyampaikan Laporan Informasi atau Fakta Material sebagai berikut:

|                                    |                                     |
|------------------------------------|-------------------------------------|
| Nama Emiten atau Perusahaan Publik | PT Bank CIMB Niaga Tbk              |
| Bidang Usaha                       | Jasa Perbankan                      |
| Telepon                            | 250-5252, 250-5353                  |
| Faksimili                          | 252-6749                            |
| Alamat Surat Elektronik (email)    | Corporate.Secretary@cimbniaga.co.id |

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|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tanggal Kejadian                                                                                                                                                      | 28 April 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Jenis Informasi atau Fakta Material                                                                                                                                   | Penggabungan usaha, pemisahan usaha, peleburan usaha, atau pembentukan usaha patungan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Uraian Informasi atau Fakta Material                                                                                                                                  | <p>Berdasarkan Pasal 59 POJK No. 12 Tahun 2023 tentang Unit Usaha Syariah sebagaimana dicabut sebagian melalui Peraturan OJK No. 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah, dalam hal Bank Umum Konvensional (BUK) yang memiliki Unit Usaha Syariah (UUS) dengan nilai aset UUS telah mencapai 50% dari total nilai aset BUK induknya dan/atau jumlah aset UUS paling sedikit Rp50.000.000.000.000,00 (lima puluh triliun rupiah) diwajibkan untuk melakukan pemisahan UUS.</p> <p>Sehubungan dengan nilai aset UUS Perseroan telah melebihi dari ketentuan di atas, maka kewajiban Pemisahan itu perlu untuk diterapkan Perseroan, serta mempertimbangkan prospek usaha Bank Umum Syariah (BUS) di masa mendatang, maka Perseroan memutuskan untuk memisahkan UUS dengan mendirikan BUS dengan nama PT Bank CIMB Niaga Syariah sebagai BUS hasil pemisahan.</p> <p>Untuk tujuan Pemisahan tersebut, Perseroan menyusun Rancangan Pemisahan yang nantinya akan dimintakan persetujuannya melalui Rapat Umum Pemegang Saham (RUPS) Perseroan, yang akan dipublikasikan pada saat Pemanggilan RUPS.</p> |
| Dampak kejadian, informasi atau fakta material tersebut terhadap kegiatan operasional, hukum, kondisi keuangan, atau kelangsungan usaha Emiten atau Perusahaan Publik | Pemisahan Unit Usaha Syariah Perseroan menjadi Bank Umum Syariah.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

Berdasarkan Pasal 127 ayat (2) Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas, Perseroan melakukan publikasi Ringkasan Rancangan Pemisahan melalui 1 (satu) surat kabar harian berperedaran nasional yaitu Investor Daily pada tanggal 28 April 2025, dan Ringkasan Rancangan Pemisahan ini juga telah diunggah di situs web Perseroan dan situs web BEI pada tanggal yang sama.

Demikian untuk diketahui.

Hormat Kami,  
**PT Bank CIMB Niaga Tbk**

Susiana Tanto  
Corporate Affairs Head

PT Bank CIMB Niaga Tbk  
Graha CIMB Niaga  
Telepon : 250-5252, 250-5353, Fax : 252-6749, [www.cimbniaga.com](http://www.cimbniaga.com)

|                   |                                                   |
|-------------------|---------------------------------------------------|
| Nama Pengirim     | Susiana Tanto                                     |
| Jabatan           | Corporate Affairs Head                            |
| Tanggal dan Waktu | 28-04-2025 05:36                                  |
| Lampiran          | 1. 053 Ringkasan Rancangan Pemisahan (OJK PM).pdf |
|                   | 2. 052 Ringkasan Rancangan Pemisahan (BEI).pdf    |
|                   | 3. BNGA - RingkasaRancanganPemisahan_280425.pdf   |

Dokumen ini merupakan dokumen resmi PT Bank CIMB Niaga Tbk yang tidak memerlukan tanda tangan karena dihasilkan secara elektronik oleh sistem pelaporan elektronik. PT Bank CIMB Niaga Tbk bertanggung jawab penuh atas informasi yang tertera didalam dokumen ini.

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|---------------------------|----------------------------------------------------------------------------------|
| Letter / Announcement No. | 053/FO/KP/2025                                                                   |
| Issuer Name               | PT Bank CIMB Niaga Tbk                                                           |
| Issuer Code               | BNGA                                                                             |
| Attachment                | 3                                                                                |
| Subject                   | Merger, Spin-Off, Consolidation, Acquisition, or establishment of joint ventures |

The company hereby announce the Material Information or Facts Report as follows

|                                  |                                     |
|----------------------------------|-------------------------------------|
| Name of Issuer or Public Company | PT Bank CIMB Niaga Tbk              |
| Business Activities              | Jasa Perbankan                      |
| Telephone                        | 250-5252, 250-5353                  |
| Faximile                         | 252-6749                            |
| Email Address                    | Corporate.Secretary@cimbniaga.co.id |

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| Date of Event                                                                                                                                           | 28 April 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Type of Material Information or Facts                                                                                                                   | Merger, Spin-Off, Consolidation, Acquisition, or establishment of joint ventures                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Description of Material Information or Facts                                                                                                            | <p>Based on Article 59 of OJK Regulation No. 12 of 2023 concerning Sharia Business Units as partially revoked through OJK Regulation No. 2 of 2024 concerning the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units. If a Conventional Commercial Bank (BUK) that has a Sharia Business Unit (UUS) with the value of UUS assets has reached 50% of the total asset value of its parent BUK and/or the total assets of UUS are at least Rp50,000,000,000,000 (fifty trillion Rupiah) is required to separate (spin-off) the UUS.</p> <p>In connection with the value of the Companys UUS assets has exceeded the above provisions, the spin-off obligation is necessary for the Company to implement and considering the business prospects of the Sharia Commercial Bank (BUS) in the future, the Company decided to separate the UUS by establishing a BUS with the name PT Bank CIMB Niaga Syariah as the result of the spin-off.</p> <p>For the Spin-Off, the Company has prepared a Spin-Off Plan which will be approved by the General Meeting of Shareholders (GMS) of the Company, that will be published at the time of the GMS Invitation.</p> |
| Impact of event, material information or facts towards Issuers or Public Company's operational activities, legal, financial condition, or going concern | Spin-off of the Company's Syaria Unit Business into a Sharia Commercial Bank.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

#### Other Information

Referring to Article 127 paragraph (2) of Law No. 40 of 2007 on Limited Liability Companies, the Company published the Summary of Spin-Off Plan in (one) daily newspaper with national circulation, Investor Daily on 28 April 2025, and at the same date this Summary of Spin-Off Plan has been uploaded in the Company's website and IDX's website.

Thus to be informed accordingly.

Respectfully,

**PT Bank CIMB Niaga Tbk**

Susiana Tanto

Corporate Affairs Head

PT Bank CIMB Niaga Tbk

Graha CIMB Niaga

Phone : 250-5252, 250-5353, Fax : 252-6749, [www.cimbniaga.com](http://www.cimbniaga.com)

|               |                                                   |
|---------------|---------------------------------------------------|
| Sender Name   | Susiana Tanto                                     |
| Function      | Corporate Affairs Head                            |
| Date and Time | 28-04-2025 05:36                                  |
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