

**ANNOUNCEMENT TO THE SHAREHOLDERS
ON CASH DIVIDEND DISTRIBUTION
PT BANK CIMB NIAGA Tbk ("COMPANY")**

Referring to the decision of the Annual General Meeting of Shareholders dated April 15th, 2019 (the "**Meeting**"), it is hereby announced that the Company will perform Cash Dividend distribution for the financial year 2018 ("**Dividend**") to the Company's Shareholders in the amount at the maximum of Rp696,485,584,153 (gross) (or maximum 20% of net profit of the financial year 2018). The Dividend will be distributed to all Company's Shareholders, both Class A and Class B shares ("**Shares**") in the total of 25,131,606,843 shares (before deducted with the treasury stock), therefore each owner/holder of 1 (one) share will get Dividend at the minimum of Rp27.71 (gross).

Schedule and procedure of Dividend distribution are as follow:

a. Schedule :

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| 1. Cum Dividen in Regular and Negotiation Market | April 25 th , 2019 |
| 2. Ex Dividen in Regular and Negotiation Market | April 26 th , 2019 |
| 3. Cum Dividen in Cash Market | April 29 th , 2019 |
| 4. Recording date | April 29 th , 2019 |
| 5. Ex Dividen in Cash Market | April 30 th , 2019 |
| 6. Dividen Payment for financial year 2018 | May 15 th , 2019 |

b. Procedure and mechanism of the Dividend Payment:

1. This announcement is an official notification from the Company, and the Company does not issue a special notification to the Company's Shareholders;
2. Dividend will be distributed on May 15th, 2019 (30 days after approved by the Shareholders in the Meeting) to Shareholders whose name are recorded in the Company's Shareholders Register (*Daftar Pemegang Saham* – "**DPS**") on April 29th, 2019 at 16.00 WIB, or in accordance with the securities account balance in the Collective Custody of PT Kustodian Sentral Efek Indonesia ("**KSEI**") at the closing date of April 29th, 2019;
3. Shareholders whose shares are recorded scriptless listed in the Collective Custody of KSEI therefore:
 - a. Dividend will be paid into the account of the Securities and/or the Custodian Bank in one of the KSEI Payment Bank.
 - b. Written confirmation regarding the result of Dividend distribution will be submitted by KSEI to the Securities Company and/or Custodian Bank.
 - c. Shareholders will receive information on their securities account balance from Securities Company and/or Custodian Bank where Shareholders open their account.
4. Shareholders whose shares are recorded in the form of script at Share Administration Bureau PT Bima Registra ("**BAE**"), the following procedures apply:
 - a. Shareholders are requested to contact BAE at working hour 09.00 – 15.00 Western Indonesian Time with the following address: Satrio Tower, 9th Floor A2, Jalan Prof. Dr. Satrio Blok C4, Kuningan Setiabudi – Jakarta Selatan 12950 - Indonesia, Telp: (021) 25984818, Fax : (021) 25984819, email: dividen@bimaregistra.co.id by submitting:
 - i. Copy of valid identification (ID Card/Driving License/Passport) and to show the original document (for individual Shareholder);
 - ii. Power of Attorney with sufficient stamp duty (*meterai*) when shareholder is represented by other parties, accompanied by photocopy of identity of both the grantor and the applicant of the Power of Attorney.
 - iii. Copy of the Articles of Association and its amendments, the latest Deeds of Reinstatement of the Board of Commissioners and the Board of Directors or the Authorized Personnel representing the legal entity and the applicable copies of the identity of the Board of Directors / proxies or officers authorized to act on behalf of such legal entity (shareholder of legal entity).
 - iv. Notify Bank account number (shareholder's account).
 - b. BAE will issue Notice of Dividend Payment (*Surat Pemberitahuan Pembayaran Dividen* – "**SPPD**") to the Shareholders who claims as a proof that their Dividends have been claimed.
 - c. The Company will pay dividend to Shareholders through bank transfer after obtaining confirmation and validation from BAE.
5. Dividend to be distributed shall be subject to tax according to applicable tax regulations.
6. For Shareholders who are Foreign Tax Payer, the tax deduction shall be adjusted to the Directorate General of Taxation ("**DGT**") Regulation No. 25/PJ/2018 regarding Procedures for the Application of the Agreement for the Avoidance of Double Taxation. For Shareholders whose country has Double Tax Treaty Agreement (Tax Treaty) and intend to request the tax deduction to be adjusted at the rate of the Tax Treaty is required to send/ submit Certificate of Domicile (COD) in the form of Certificate of Residence and/or DGT original form that have been certified by Competent Authority or authorized official in the related country no later than April 29th, 2019 at 16.00 Western Indonesian Time to:
 - a. KSEI for Shareholders whose shares are listed in the Collective Custody of KSEI (scriptless), through Account Holder (Securities Company/ Custodian Bank) appointed by shareholder;
 - b. BAE of the Company for Shareholders whose shares are still in the form of script.

In the event of DGT original form has not been received on the above date, then the withholding tax will be calculated at 20%.

This information notice is also available at Company's website (www.cimbniaga.com).

Jakarta, April 16th, 2019

**Board of Director
PT Bank CIMB Niaga Tbk**

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