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NOTARY AND LAND DEED OFFICIAL OF SOUTH JAKARTA ADMINISTRATIVE CITY

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Jakarta, 8 April 2022

Number: 29B/IV/2022

Subject : Resume of the Annual General Meeting of Shareholders of
PT BANK CIMB NIAGA Tbk

To the Honorable:
PT BANK CIMB NIAGA Tbk
In Jakarta

Dear Sirs/Madam,

I hereby convey the Resume of the Annual General Meeting of Shareholders (hereinafter referred to as the “**Meeting**”) of “PT BANK CIMB NIAGA Tbk”, having its domicile in South Jakarta (hereinafter referred to as the “**Company**”) which has been held on:

- A. Day/date : Friday, 8 April 2022
Time : At 02.23 to 03.44 Western Indonesian Time
Place : Graha CIMB Niaga 15th Floor, 14th Floor, and M Floor
Jalan Jenderal Sudirman Kaveling 58, South Jakarta

The Agenda of Meeting is as follows:

1. Approval on the Annual Report and the Consolidated Financial Statements of the Company for the Financial Year Ended on 31 December 2021.
 2. Determination on the Use of the Company’s Income for the Financial Year Ended on 31 December 2021.
 3. Appointment of Public Accountant and Public Accounting Firm for the Financial Year 2022 and Determination of the Honorarium and Other Requirements related to the Appointment.
 4. Reappointment of Lee Kai Kwong as Director of the Company.
 5. Reappointment of John Simon as Director of the Company.
 6. Approval to Change the Company’s Board of Directors Composition by Appointing Noviady Wahyudi, as Director of the Company.
 7. Determination on Salary or Honorarium and Other Allowances for the Board of Commissioners and Sharia Supervisory Board of the Company as well as Salary, Allowances and *Tantiem*/Bonus for the Board of Directors of the Company.
 8. Approval on the Amendments to the Articles of Association of the Company
 9. Approval on the Update of the Recovery Plan of the Company.
 10. Other: Report of the Sustainable Finance Action Plan (RAKB) of the Company.
- B. Members of the Board of Commissioners (“**BOC**”), Board of Directors (“**BOD**”) and Sharia Supervisory Board (“**SSB**”) of the Company, who were presence at the Meeting, are as follows:

BOARD OF COMMISSIONERS

President Commissioner	: DIDI SYAFRUDDIN YAHYA
Vice President Commissioner (Independent)	: GLENN MUHAMMAD SURYA YUSUF
Independent Commissioner	: JEFFREY KAIRUPAN
Independent Commissioner	: SRI WIDOWATI
Commissioner	: DATO’ ABDUL RAHMAN AHMAD
Commissioner	: VERA HANDAJANI

BOARD OF DIRECTORS

President Director	: LANI DARMAWAN
Director	: LEE KAI KWONG
Director	: JOHN SIMON
Director concurrently as Compliance Director	: FRANSISKA OEI
Director	: PANDJI P.DJAJANEGARA
Director	: TJIOE MEI TJUEN
Director	: HENKY SULISTYO
Director	: JONI RAINI
Director	: RUSLY JOHANNES*

* Effective upon obtaining OJK approval and/or fulfilled the requirements as determined in the OJK approval.

SHARIA SUPERVISORY BOARD

Chairman	: PROF. DR. M. QURAIISH SHIHAB, MA
Member	: PROF. DR. FATHURRAHMAN DJAMIL, MA
Member	: DR.YULIZAR D. SANREGO, M.EC.

All members of the BOC, BOD and SSB of the Company attended the Meeting, both physically and through video conference, from Meeting Room I at 15th Floor; Meeting Room II at 14th Floor, which occupied by the supporting professions and institutions, namely Notary, Securities Administration Bureau and representative of the Public Accountant Firm; and other rooms in and outside the Company's Office, as well as the Public Accountant who was present through video conference from other room outside the Company's Office.

While the Shareholders of the Company and/or their proxies who were present occupied the Meeting Room III at M Floor of the Company.

- C. The Meeting was attended and/or represented by the Company's Shareholders, all of whom have 23,966,729,914 shares or representing 96.1173% of the total shares with valid voting rights issued by the Company (both Class A shares and Class B shares) totaling 24,934,885,861 shares (not including Treasury shares in the total of 196,720,982 shares), therefore, the quorum as required under the Article 13 paragraph 13.1.a and 13.6.a of the Company's Articles of Association has been fulfilled and this Meeting is valid and entitled to adopt legal and binding resolutions regarding the matters as discussed in accordance with the agenda of the Meeting.
- D. Announcement and Invitation of the Meeting have been published in accordance with the Article 11 and 12 of the Company's Articles of Association and the Financial Services Authority (hereinafter referred to as the "OJK") Regulation ("POJK") No. 15/POJK.04/2020 on the Plan and Implementation of the General Meeting of Shareholders of Publicly-Held Companies, as follows:
- **Notification** concerning the plan to convene the Meeting has been submitted by the BOD to OJK, Indonesia Stock Exchange (hereinafter referred to as *PT Bursa Efek Indonesia* or "BEI") and Indonesia Central Securities Depository (*PT Kustodian Efek Indonesia* – "KSEI") on 16 February 2022.
 - **Announcement** of the Meeting to the Shareholders of the Company has been published on 23 February 2022, both in Bahasa Indonesia and English, through the websites of the Company, BEI website and KSEI via eASY.KSEI application;
 - **Invitation** of the Meeting to the Shareholders of the Company has been published on 10 March 2021, both in Bahasa Indonesia and English through 1 (one) daily newspaper with nation-wide circulation, namely Investor Daily, and has been uploaded in the Company's website, BEI's website and KSEI's website via eASY.KSEI application.
- E. The Meeting was chaired by **DIDI SYAFRUDDIN YAHYA** as President Commissioner (Independent) based on the BOC Circular Resolutions Number 006/SIR/DEKOM/KP/III/2022 dated 9 March 2022.
- F. The Meeting was held electronically by using eASY.KSEI Application with due observance of OJK Regulation No. 16/POJK.04/2016 regarding Implementation of Electronic General Meetings of

Shareholders of Publicly-Held Companies in conjunction with Article 12 paragraph 12.1. of the Company's AOA. In addition, the Meeting was also held physically in several rooms by the Company. All participants of the Meeting who are physically or electronically present, can attend and actively participate in the Meeting.

- G. In the agenda of the Meeting, it has been provided an opportunity to the Shareholders to raise questions and/or convey opinions for each agenda of the Meeting, however there were no question/opinion raised by the Shareholders in the Meeting.
- H. In order to maintain the independence and secrecy of the Shareholders in the voting process, voting in the Meeting shall be conducted in private. The Meeting resolutions are adopted in accordance with the Meeting quorum. Voting was conducted on each Agenda of the Meeting. For the Shareholders and/or their proxies who attend the Meeting physically, the voting was conducted individually and electronically (“e-Voting”) at the Meeting Venue (“e-Voting at the Meeting Venue”) by using smartphone, other mobile devices (tablet and others) or touch screen monitor provided by the Company, so that the shareholders' votes confidentiality can be preserved. For the Shareholders and/or their proxies who attend the Meeting electronically, can do the process of eASY.KSEI e-Voting. While, for the Shareholders who authorize the proxy with e-Proxy mechanism, are considered exercising their rights through eASY.KSEI and not allowed to conduct the e-Voting at the Meeting Venue process.
- I. The Meeting has adopted the resolutions as set forth in the deed of “Minutes of the Annual General Meeting of Shareholders of PT BANK CIMB NIAGA Tbk”, dated 8 April 2022 number 13 which minutes was drawn up before me, the Notary, which substantially as follows:

In First Agenda of the Meeting:

“The meeting with majority vote of 23,961,738,702 shares or representing 99.9792 % of the total votes issued in the Meeting (with a note that 4,991,212 shares voted against and 329,200 shares voted abstain) resolved to:

1. Approved the Company's Annual Report for the financial year ended on 31 December 2021;
2. Ratified the Company's Consolidated Financial Statements for the financial year ended on 31 December 2021 as audited by the Public Accounting Firm of “Tanudiredja, Wibisana, Rintis & Rekan” (a member firm of PricewaterhouseCoopers Global in Indonesia) as stated in its report dated 17 February 2022, with opinion that “The Consolidated Financial Statements present fairly, in all material respects, the consolidated financial position of PT Bank CIMB Niaga Tbk and its subsidiaries as of 31 December 2021, and their consolidated financial performance and cash flows for the year then ended, in accordance with the Indonesian Financial Accounting Standards”;
3. Ratified the Supervisory Duties Report of the BOC and SSB of the Company for the financial year ended on 31 December 2021; and
4. Granted the acquit and discharge (“*volledig acquit et décharge*”) to the members of BOC, BOD and SSB of the Company (including the BOC and BOD members who had resigned in 2021) for the management and supervision performed in the financial year 2021 provided the management and supervision actions are reflected in the Company's Annual Report for the financial year ended on 31 December 2021”

In Second Agenda of the Meeting:

“The meeting with majority vote of 23,966,688,102 shares or representing 99.9998% of the total votes issued in the Meeting (with a note that 41,812 shares voted against and 324,300 shares voted abstain) resolved to:

Approved the appropriation of the Company's Net Income (Company only) for the Financial Year ended on 31 December 2021 of IDR3,909,476,308,045 (the “Company's Net Income for the Financial Year 2021”), as follows:

1. To be distributed as final cash dividends at a maximum of 60% of the Company's Net Income for the Financial Year 2021 or a maximum of IDR2,345,685,784,827 (*gross*), with the following schedules:

-Cum Dividend in the Regular and Negotiation Market	19 April 2022
-Ex-Dividend in the Regular and Negotiation Market	20 April 2022
-Cum Dividend in the Cash Market	21 April 2022

-Recording date for entitled shareholders	21 April 2022
-Ex-Dividend in Cash Market	22 April 2022
- Dividend Payment for the Financial Year 2021	28 April 2022

and granted the delegation of authority to the BOD for determining the distribution procedures of cash dividends with regard to the prevailing provisions in the capital markets sector;

2. Not set aside any reserve, considering the minimum statutory reserve as required in Article 70 of the Law No. 40 of 2007 has been complied;
3. To record the remaining Company's Net Income for the Financial Year 2021, after deducted with dividend payments, amounted to IDR1,563,790,523,218 as the retained earnings to finance the Company's business activities."

In Third Agenda of the Meeting:

"The meeting with majority vote of 23,961,691,666 shares or representing 99,9790% of the total votes issued in the Meeting (with a note that 5,038,248 shares voted against and 324,200 shares voted abstain) resolved to:

1. Approved the appointment of IRHOAN TANUDIREDA and Public Accounting Firm of "TANUDIREDA, WIBISANA, RINTIS & REKAN" (firm member of PricewaterhouseCoopers Global in Indonesia) which are listed in Financial Services Authority (*Otoritas Jasa Keuangan* – "OJK"), as a Public Accountant and the Public Accounting Firm, respectively or the appointment of other Public Accountant from the same Public Accounting Firm, in the event he is permanently unable to audit the Company's Consolidated Financial Statements for the Financial Year 2022;
2. Approved the delegation of authority to the Company's BOC to appoint other Public Accountant and Public Accounting Firm, in the event of the appointed Public Accountant and/or Public Accounting Firm is unable to complete the audit services or is permanently unable to audit the Company's Consolidated Financial Statements for the Financial Year 2022.

For the said delegation of authority, the following terms shall apply:

- a. other Public Accounting Firm, appointed by the Company's BOC must be one of the big four Public Accounting Firms in Indonesia;
 - b. the appointment shall be based on the Company's Audit Committee recommendation;
 - c. the honorarium and other appointment terms for such Public Accounting Firm shall be determined competitively and reasonably;
 - d. no objection from OJK; and
 - e. the appointment shall be in accordance with the applicable laws and regulations;
3. Approved the honorarium for Public Accounting Firm to audit the Company's 2022 Consolidated Financial Statements at a maximum of IDR9,226,700,000 (excluded VAT and Out of Pocket Expense);
 4. Approved the delegation of authority to the Company's BOD to carry out matters deemed necessary in relation to the appointment of the Public Accountant and Public Accounting Firm, including but not limited to organizing meetings and signing the appointment letter for the Public Accountant and Public Accounting Firm."

In Fourth Agenda of the Meeting:

"The meeting with majority vote of 23,964,504,502 shares or representing 99.9907% of the total votes issued in the Meeting (with a note that 2,225,412 shares voted against and 332,500 shares voted abstain) resolved to:

Approved the reappointment of LEE KAI KWONG, as Director of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS after the Effective Date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 105 of the Company Law."

In Fifth Agenda of the Meeting:

"The meeting with majority vote of 23,964,504,502 shares or representing 99.9907 % of the total votes issued in the Meeting (with a note that 2,225,412 shares voted against and 3,908,900 shares voted abstain) resolved to:

Approved the reappointment of JOHN SIMON, as Director of the Company, with effective term of office since the close of the Meeting until the closing of the 3rd (third) Annual GMS

after the Effective Date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 105 of the Company Law.”

In Sixth Agenda of the Meeting:

“The meeting with majority vote of 23,964,601,202 shares or representing 99.9911% of the total votes issued in the Meeting (with a note that 2,128,712 shares voted against and 332,500 shares voted abstain) resolved to:

1. Approved to change the Company’s BOD composition, by appointing **NOVIADY WAHYUDI**, as Director of the Company, with effective term of office since the date specified in the Meeting which appoints him and upon obtaining the OJK approval and/or fulfilled of the requirements as determined in the OJK approval letter (the “Effective Date”) until the closing of the 3rd (third) Annual GMS after the Effective Date of the appointment without prejudicing the rights of the GMS to dismiss at any time in accordance with the provision as stated in Article 105 of the Company Law;

In terms of OJK does not approve the appointment or the requirements as determined by OJK are not fulfilled, then the appointments will be null and void without requiring a GMS approval.

Accordingly, the composition of the Company’s BOD, shall be as follows:

BOARD OF DIRECTORS

President Director	:	LANI DARMAWAN
Director	:	LEE KAI KWONG
Director	:	JOHN SIMON
Director concurrently as Compliance Director	:	FRANSISKA OEI
Director	:	PANDJI P.DAJANEGARA
Director	:	TJIOE MEI TJUEN
Director	:	JONI RAINI
Director	:	HENKY SULISTYO
Director	:	RUSLY JOHANNES*
Director	:	NOVIADY WAHYUDI **

*) Appointed in the Extraordinary GMS dated 17 December 2021 and effective upon obtaining OJK approval and/or fulfilled the requirements as determined in the OJK approval.

***) Effective since the date specified in the Meeting which appoints him and upon obtaining the OJK approval and/or fulfilled of the requirements as determined in the OJK approval.

2. Approved the delegation of authority with substitution right to the Company’s BOD, to restate the resolution regarding the Change to BOD Composition of the Company 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.”

In Seventh Agenda of the Meeting:

“The meeting with majority vote of 23,966,682,902 shares or representing 99.9998 % of the total votes issued in the Meeting (with a note that 47,012 shares voted against and 948.200 shares voted abstain) resolved to:

1. Approved and determined the amount of salary or honorarium and other allowances for BOC in the financial year 2022 maximum of IDR19,470,000,000 (*gross*), and granted the delegation of authority to the Company’s President Commissioner to determine the amounts of salary or honorarium and other allowances for each member of the Company’s BOC by considering the Nomination and Remuneration Committee (“NRC”) recommendation;
2. Approved and determined the amount of salary or honorarium and other allowances for SSB in the financial year 2022 maximum of IDR2,287,106,000 (*gross*), and granted the delegation of authority to the Company’s President Commissioner to determine the amounts of salary or

honorarium and other allowances for each member of the Company's SSB by considering the NRC recommendation. All members of the BOC (including Independent Commissioners) and SSB do not receive any *tantiem*/bonus;

3. Approved the total *tantiem*/bonus for the financial year 2021 which will be paid in 2022 for the Company's BOD, maximum of IDR63,447,192,000 (*gross*), including the provision of variable remuneration in the form of share or share-based instrument issued by the Company, and granted the delegation of authority to the Company's BOC for determining the *tantiem*/bonus for each member of the Company's BOD, by considering the NRC recommendation. The provision of variable remuneration in the form of share or share-based instrument is in accordance with OJK Regulation No. 45/POJK.03/2015 regarding Implementation of Governance in Granting Remuneration for Commercial Banks and the Company's Policy; and
4. Approved the delegation of authority to the Company's BOC for determining the salary, holiday allowances and other allowances for each member of the Company's BOD for the financial year 2022 by considering the NRC recommendation. Total salary, holiday allowance and other allowances for the Company's BOD for the financial year 2022 will be disclosed in the Company's 2022 Annual Report."

In Eighth Agenda of the Meeting:

"The meeting with majority vote of 23,966,316,602 shares or representing 99.9983 % of the total votes issued in the Meeting (with a note that 413,312 shares voted against and 327,400 shares voted abstain) resolved to:

1. Approved the amendments to the Company's Articles of Association, namely several provisions in Article 3 on Purpose and Objectives as well as Business Activities; Article 4 on Capital; Article 5 on Shares; Article 10 on Transfer of Rights to Shares; Article 11 on GMS; Article 12 on Venue, Summoning, and Chairman of GMS; Article 13 on Quorum, Voting Rights and Resolution of GMS; Article 14 on BOD; Article 15 on Duties and Authority of the BOD; Article 16 on BOD Meeting; Article 17 on BOC; Article 18 on Duties and Authority of the BOC; Article 19 on BOC Meeting; and Article 20 on SSB; to comply with the prevailing laws and regulations as well as to improve the editorial and consistency between articles;

Details of the amendments to the Company's Articles of Association have been completely presented in the Meeting.

2. Approved the delegation of authority to the Company's BOD with substitution right, to restate the resolution regarding the amendments of the Company's AOA 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."

In Ninth Agenda of the Meeting:

"The meeting with majority vote of 23,966,316,602 shares or representing 99.9983 % of the total votes issued in the Meeting (with a note that 413,312 shares voted against and 327,400 shares voted abstain) resolved to:

1. Approved the update of Recovery Plan which has been prepared and submitted by the Company to OJK on 26 November 2021 and Recovery Plan revision which has been submitted by the Company to OJK on 25 February 2022, among other includes the changes to the trigger level in order to comply with the current regulations;
2. Approved the delegation of authority to the BOC and BOD of the Company to perform each and any actions required in relation to the updated Recovery Plan of the Company with regard to the POJK No. 14/POJK.03/2017 regarding Recovery Plan for Systemic Banks, and other related regulations."

In Tenth Agenda of the Meeting:

At the Meeting, the Board of Director of the Company deliver the Sustainable Finance Action Plan (RAKB) Report, as follows:

1. Realization of Sustainable Finance Action Plan (RAKB) 2021 and RAKB 2022 have been submitted to OJK Banking Supervision on 26 November 2021;
2. 2022 RAKB is part of 2019-2023 RAKB has been submitted to OJK in 2018 and reported to the Annual GMS (AGM) held in 2019;
3. 2022 RAKB consists of realization of 2021 action plans of the Company and action plans that will be implemented by the Company in 2022, which covers:
 - a. development of sustainable finance products and/or portfolio;
 - b. capacity building programs;
 - c. internal adjustments, and
 - d. sustainable Corporate Social Responsibility programs.”

In witness whereof, this resume is delivered preceding the produce of official copy of the aforementioned deed, which soon I shall deliver to the Company after it is completely done.



Sincerely yours,

ASHOYA RATAM, SH., MKn.
Notary in South Jakarta Administrative City

