

To,

Directors

Account Holder

Indonesian Central Securities Depository (KSEI)

Re : Schedule of Interest and Redemption payment BANK CIMB NIAGA Tbk, PT.

Please be inform that BANK CIMB NIAGA Tbk, PT intends to perform the following Corporate Action:

Securities	ISIN Code	Securities Code	Maturity
OBLIGASI SUBORDINASI III BANK CIMB NIAGA TAHUN 2018 SERI B	IDA0000946B4	BNGA03BSB	15 November 2025

Detail of activities as follow,

Securities Code	Payment Frequency	Type of Payment	Order of Payment	Level of Payment (%)	Remarks
BNGA03BSB	3 Months	Interest	28	10 p.a	Repayment of Principal 100%

The payment schedule of the bonds are :

Activity	Date
Determination date of Account Holders entitled to receive payment (Recording Date)	11 November 2025
Determination date of Account Holders entitled to receive Maturity Date (Recording Date)	14 November 2025
Payment Date	17 November 2025
Date of Letter of SKD/DGT Record Receipt Submission	14 November 2025
The Report Date of Purchase Price *)	12 November 2025

**)Should the Account Holder fails to deliver such report, it is assumed that the purchase price is similiar to the bonds principal value (at par value)*

The guideline of Corporate Action facility through C-BEST is available at KSEI's homepage: <http://www.ksei.co.id>

Thank you for your kind attention and cooperation.

Sincerely yours,

Indonesian Central Securities Depository

Yulia Purnama Sari

Head of Custodian Services Division

Nina Pratama

Head of Corporate Action Unit

Custodian Services Division

C. c. :

1. Director PT Bursa Efek Indonesia.
2. Director BANK CIMB NIAGA Tbk, PT
3. PT Bank Permata Tbk as Trust Agent BNGA03BSB