



**SUMMARY OF AMENDMENT TO THE ARTICLES OF ASSOCIATION
PT BANK OCBC NISP TBK
YEAR 2025**

Legal Basis of the amendment:

OJK Regulation No. 30 Year 2024 concerning Financial Conglomerates and Financial Conglomerates Holding Company.

Articles of Association of PT Bank OCBC NISP Tbk Deed No. 8 dated 2 August 2024	Amendments to the Articles of Association of PT Bank OCBC NISP Tbk Deed No. 2 dated 2 December 2025
PURPOSES AND OBJECTIVES AND BUSINESS ACTIVITIES Article 3	PURPOSES AND OBJECTIVES AND BUSINESS ACTIVITIES Article 3
<p>1. To engage business in the field of commercial banks including banking activities that carry out sharia business in accordance with the provisions of the prevailing laws and regulations.</p> <p>2. To achieve such purposes and objectives, the Company may carry out the following main business activities:</p> <ol style="list-style-type: none"> 1. Raising funds from the public in the form of savings such as giro (current account), time deposits, deposit certificates, savings account and/or other forms equivalent to the foregoing; 2. Providing loans/credits either long term, medium-term or provided in the banking business; 3. Issuing promissory notes; 4. Purchasing, selling or guaranteeing on its own risk or for the interests and on the order of its customers, including: <ol style="list-style-type: none"> a. Money orders (wesel), including money orders that are accepted by banks with the validity period of no longer than the common practice in the trading of such papers; b. promissory notes from other commercial papers with the validity period of no longer the common practice in the trading of such papers; c. state treasury papers and government letter of guarantee; d. Certificates of Bank Indonesia (SBI); e. bonds; f. commercial papers with a validity period; g. other commercial paper instruments with a validity period. 	<p>1. To engage business in the field of commercial banks including banking activities that carry out sharia business in accordance with the provisions of the prevailing laws and regulations.</p> <p>2. To achieve such purposes and objectives, the Company may carry out the following main business activities:</p> <ol style="list-style-type: none"> 1. Raising funds from the public in the form of savings such as giro (current account), time deposits, deposit certificates, savings account and/or other forms equivalent to the foregoing; 2. Providing loans/credits either long term, medium-term or provided in the banking business; 3. Issuing promissory notes; 4. Purchasing, selling or guaranteeing on its own risk or for the interests and on the order of its customers, including: <ol style="list-style-type: none"> a. Money orders (wesel), including money orders that are accepted by banks with the validity period of no longer than the common practice in the trading of such papers; b. promissory notes from other commercial papers with the validity period of no longer the common practice in the trading of such papers; c. state treasury papers and government letter of guarantee; d. Certificates of Bank Indonesia (SBI); e. bonds; f. commercial papers with a validity period; g. other commercial paper instruments with a validity period.

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<ul style="list-style-type: none"> 5. Transferring funds either for its own account or for the customers' benefit; 6. Placing funds on, borrowing funds from, or lending funds to other banks, either using letters, means of telecommunications or with bearer money order, cheques or other means; 7. Receiving payments from the receivables on commercial papers and undertaking calculation with or between third parties; 8. Placing funds to other customers in the form of commercial papers that are listed or not listed on the stock exchange; 9. Carrying out factoring and credit card business activities; 10. Issuing credit documents in various forms and bank guarantees; 11. Carrying out activities in foreign currencies; 12. Carrying out activities in the field of payment systems. 	<ul style="list-style-type: none"> 5. Transferring funds either for its own account or for the customers' benefit; 6. Placing funds on, borrowing funds from, or lending funds to other banks, either using letters, means of telecommunications or with bearer money order, cheques or other means; 7. Receiving payments from the receivables on commercial papers and undertaking calculation with or between third parties; 8. Placing funds to other customers in the form of commercial papers that are listed or not listed on the stock exchange; 9. Carrying out factoring and credit card business activities; 10. Issuing credit documents in various forms and bank guarantees; 11. Carrying out activities in foreign currencies; 12. Carrying out activities in the field of payment systems. 13. Conducting activities as Operational Financial Holding Company.
<ul style="list-style-type: none"> 3. To support the Company's main business activities, the Company may carry out the following supporting business activities: <ul style="list-style-type: none"> 1. Providing safe deposits to keep valuable goods and commercial papers; 2. Carrying out custodial activities for other party's interest based on a contract; 3. Carrying out trusteeship activities; 4. Conducting capital investments on banks or other companies in the field of financial services such as financing, funds management, leasing, venture capital, securities company, insurance, clearing and guarantee institutions and the deposit and settlement institutions; 5. Conducting temporary capital participation outside Financial Service Institutions for the purpose of dealing with credit or financing failure under Sharia Principles, provided that such participation must be withdrawn; 6. Acting as the founder and manager of pension funds. - 	<ul style="list-style-type: none"> 3. To support the Company's main business activities, the Company may carry out the following supporting business activities: <ul style="list-style-type: none"> 1. Providing safe deposits to keep valuable goods and commercial papers; 2. Carrying out custodial activities for other party's interest based on a contract; 3. Carrying out trusteeship activities; 4. Conducting capital participation in a bank or any other company in the financial sector, such as a leasing, venture capital company, consumer financing, securities, insurance, clearing and guarantee institutions, the deposit and settlement institutions, a company that utilizes the information technology to provide financial products as its main business, credit bureau and engages in other business activities in accordance with applicable regulations; 5. Conducting temporary capital participation for the purpose of dealing credit and financing failure under sharia principles, provided that such participation must be withdrawn, subject to the rules issued by Bank Indonesia and/or the Financial Services Authority; 6. Acting as the founder and manager of a pension fund in accordance with the regulations on pension funds; 7. Implementing management services to enhance the effectiveness of consolidation and business strategy;

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<p>7. Engaging in other activities generally conducted by a Commercial Bank to the extent they do not conflict with applicable laws and regulations.</p> <p>-</p>	<p>8. Engaging in other supporting business activities to support the Company's main business activities, as generally conducted by banks to the extent they do not conflict with applicable laws and regulations.</p> <p>9. In conducting the Company's business activities, the Company consolidates and shall be responsible for all financial conglomeration activities and supports the financial optimization of the controlled financial conglomeration.</p>
SHARES Article 5	SHARES Article 5
<p>1. The Company's shares shall be registered shares.</p>	<p>1. The Company's shares shall be registered shares.</p>
<p>2. The Company shall only acknowledge one person or one (1) legal entity as the owner of one (1) share.</p>	<p>2. The Company shall only acknowledge one person or one (1) legal entity as the owner of one (1) share.</p>
<p>3. In the event that one (1) share for any reasons whatsoever becomes the ownership of several persons, then these joint owners shall appoint one of them in writing or other person as their joint representative and only the name of this representative that is registered in the Shareholders Register and this representative shall be considered as the valid holder of the relevant shares and shall have the right to exercise and use all rights arising on these shares according to law.</p>	<p>3. In the event that one (1) share for any reasons whatsoever becomes the ownership of several persons, then these joint owners shall appoint one of them in writing or other person as their joint representative and only the name of this representative that is registered in the Shareholders Register and this representative shall be considered as the valid holder of the relevant shares and shall have the right to exercise and use all rights arising on these shares according to law.</p>
<p>4. Every shareholder shall be subject to the articles of association and all resolutions adopted validly in the GMS and the prevailing laws and regulations</p>	<p>4. Every shareholder shall be subject to the articles of association and all resolutions adopted validly in the GMS and the prevailing laws and regulations</p>
<p>5. All shares issued by the Company shall be able to be encumbered as security subject to the provisions of laws and regulations on the security encumbrance on shares, the laws and regulations in Capital Markets and the Law on Limited Liability Companies.</p>	<p>5. All shares issued by the Company which are owned by the controlling shareholder and/or ultimate controlling shareholder are prohibited to be collateralized or encumbered as security to the other party, except to:</p> <p>(i) institutions with authority to resolve or handling default bank, insurance company or sharia insurance company; or</p> <p>(ii) other institutions appointed by the authority.</p> <p>Encumbrance as security subject is allowable subject to the provisions of laws and regulations on the security encumbrance on shares, the laws and regulations in Capital Markets and the Law on Limited Liability Companies.</p>

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<p>6. The evidence of Shares Ownership shall be as follows:</p> <p>a. In the event the Company's shares are not included in the Collective Deposit at the Settlement and Depository Institution, then the Company shall provide the evidence of share ownership in the form of shares certificate or collective shares certificate to the shareholders.</p> <p>b. In the event the Company's Shares are included in the Collective Deposit at the Settlement and Depository Institution, then the Company shall issue the certificate or written confirmation to the Settlement and Depository Institution as the evidence of registration in the Company's shareholders' register.</p>	<p>6. The evidence of Shares Ownership shall be as follows:</p> <p>a. In the event the Company's shares are not included in the Collective Deposit at the Settlement and Depository Institution, then the Company shall provide the evidence of share ownership in the form of shares certificate or collective shares certificate to the shareholders.</p> <p>b. In the event the Company's Shares are included in the Collective Deposit at the Settlement and Depository Institution, then the Company shall issue the certificate or written confirmation to the Settlement and Depository Institution as the evidence of registration in the Company's shareholders' register.</p>
<p>7. The Company's shares that are listed in the Stock Exchange shall be subject to the prevailing laws and regulations in Capital Markets and the Stock Exchange regulations where these shares are listed.</p>	<p>7. The Company's shares that are listed in the Stock Exchange shall be subject to the prevailing laws and regulations in Capital Markets and the Stock Exchange regulations where these shares are listed.</p>
<p>-</p>	<p>8. Shares of the Company are prohibited from being owned by members of financial conglomerate as regulated by the laws and provisions.</p>
<p style="text-align: center;">BOARD OF DIRECTORS Articles 15</p>	<p style="text-align: center;">BOARD OF DIRECTORS Articles 15</p>
<p>1. The Company shall be managed by a Board of Directors;</p>	<p>1. The Company shall be managed by a Board of Directors;</p>
<p>2. The Board of Directors shall consist of at least 3 (three) members that consist of:</p> <ul style="list-style-type: none"> - 1 (one) President Director - 2 (two) or more Directors, one of whom can be appointed as the Vice President Director by taking into account the prevailing laws and regulations. 	<p>2. The Board of Directors shall consist of at least 3 (three) members that consist of:</p> <ul style="list-style-type: none"> - 1 (one) President Director - 2 (two) or more Directors, one of whom can be appointed as the Vice President Director by taking into account the prevailing laws and regulations.

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	<p>3. a. The Company shall have a director who oversees the management function of Financial Conglomerates.</p> <p>b. The Director as specified in point a of this paragraph can also be held concurrently by director of another function within the Company under the Board of Directors' decision as referred to in Article 16 paragraph (8) of these Articles of Association.</p> <p>c. The Director as specified in point a of this paragraph is prohibited from holding:</p> <p>(i) another position which might create conflict of interest issue in executing the roles as members of Operational FHC board of directors; and/or</p> <p>(ii) another position that is prohibited under laws and regulations.</p>
<p>3. Unless otherwise specified under applicable regulations, the members of the Board of Directors are appointed and dismissed by the General Meeting of Shareholders (GMS), the appointment is effective as of the date specified in the GMS at which they are appointed and dismissed at the close of the 3rd (third) Annual GMS held after the date of their appointment.</p>	<p>4. Unless otherwise specified under applicable regulations, the members of the Board of Directors, including the Director who oversees the management of Financial Conglomerate function, are:</p> <p>a. appointed and dismissed by the General Meeting of Shareholders (GMS), the appointment is effective as of the date specified in the GMS at which they are appointed and dismissed at the close of the 3rd (third) Annual GMS held after the date of their appointment.</p> <p>b. must fulfil the prevailing provisions prior to executing the action, role and function, which includes obtaining approval from the Financial Services Authority.</p>
<p>4. The requirements of the members of the Board of Directors shall follow the provisions of:</p> <p>a. The Law on Limited Liability Companies;</p> <p>b. The prevailing laws and regulations in the Capital Markets sector; and</p> <p>c. The laws and regulations that are relevant to the Company's business activities.</p>	<p>5. The requirements of the members of the Board of Directors shall follow the provisions of:</p> <p>d. The Law on Limited Liability Companies;</p> <p>e. The prevailing laws and regulations in the Capital Markets sector; and</p> <p>a. The laws and regulations that are relevant to the Company's business activities.</p>
<p>5. The members of the Board of Directors whose terms of office has ended can be re-appointed by taking into account the provisions of paragraph 3 of this article.</p>	<p>6. The members of the Board of Directors, including the Director who oversees the management of Financial Conglomerate function, whose terms of office has ended can be re-appointed by taking into account the provisions of paragraph 4 of this article.</p>

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<p>6. a. The Company must hold a GMS to make a change of members of Board of Directors who do not meet the requirements as set out in prevailing laws and regulations.</p> <p>b. The GMS may at any time dismiss one or more members of the Board of Directors before their terms of office have ended. Such dismissal shall be valid after the closing of such meeting unless if there is other dismissal date that is determined in the GMS and/or as otherwise provided in the prevailing laws and regulations.</p> <p>c. In the event the GMS dismisses a member of the Board of Directors as referred to in paragraph 6b of this Article, then such dismissal shall mention the reason thereof and give the opportunity to the relevant member of the Board of Directors who is dismissed to defend himself/herself if such member of the Board of Directors attends the relevant GMS.</p>	<p>7. a. The Company must hold a GMS to make a change of members of Board of Directors who do not meet the requirements as set out in prevailing laws and regulations.</p> <p>b. The GMS may at any time dismiss one or more members of the Board of Directors before their terms of office have ended. Such dismissal shall be valid after the closing of such meeting unless if there is other dismissal date that is determined in the GMS and/or as otherwise provided in the prevailing laws and regulations.</p> <p>c. In the event the GMS dismisses a member of the Board of Directors as referred to in paragraph 6b of this Article, then such dismissal shall mention the reason thereof and give the opportunity to the relevant member of the Board of Directors who is dismissed to defend himself/herself if such member of the Board of Directors attends the relevant GMS.</p>
<p>7. A member of the Board of Directors can be suspended by the Board of Commissioners by mentioning the reason thereof and the relevant member of Board of Directors must be informed in writing. The Board of Commissioners must hold a GMS to revoke or affirm such suspension resolution that is conducted in accordance with prevailing laws and regulations.</p>	<p>8. A member of the Board of Directors can be suspended by the Board of Commissioners by mentioning the reason thereof and the relevant member of Board of Directors must be informed in writing. The Board of Commissioners must hold a GMS to revoke or affirm such suspension resolution that is conducted in accordance with prevailing laws and regulations.</p>
<p>8. A member of the Board of Directors shall have the right to resign from his/her position by informing the Company regarding his/her intention in writing. The Company shall hold the GMS to resolve the resignation request of the relevant member of the Board of Directors in accordance with the prevailing laws and regulations. Before the resignation is effective, the relevant member of the Board of Directors must remain be obligated to complete her/his duties and responsibilities in accordance with the Articles of Association and prevailing laws and regulations.</p> <p>The resigning member of the Board of Directors shall be released from her/his responsibilities after obtaining the release of responsibilities from the Annual GMS.</p> <p>In the event the members of the Board of Directors resign and cause the number of the Board of Directors to be less than 3 (three) persons then such resignation shall become effective after the GMS' determination and after the</p>	<p>9. A member of the Board of Directors shall have the right to resign from his/her position by informing the Company regarding his/her intention in writing. The Company shall hold the GMS to resolve the resignation request of the relevant member of the Board of Directors in accordance with the prevailing laws and regulations. Before the resignation is effective, the relevant member of the Board of Directors must remain be obligated to complete her/his duties and responsibilities in accordance with the Articles of Association and prevailing laws and regulations.</p> <p>The resigning member of the Board of Directors shall be released from her/his responsibilities after obtaining the release of responsibilities from the Annual GMS.</p> <p>In the event the members of the Board of Directors resign and cause the number of the Board of Directors to be less than 3 (three) persons then such resignation shall become effective after the GMS' determination and after the</p>

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<p>appointment of the new members of the Board of Directors so it has fulfilled the minimum requirement of the number of the members of the Board of Directors.</p>	<p>appointment of the new members of the Board of Directors so it has fulfilled the minimum requirement of the number of the members of the Board of Directors.</p>
<p>9. The GMS may, by considering the recommendations of the Board of Commissioners or Committee that carries out the nomination function:</p> <ul style="list-style-type: none"> - appoint other person to fill in the position of a member of the Board of Directors who is dismissed from his/her office; or - fill in the position of a member of the Board of Directors who is resigning from his/her office; or - appoint a person to become a member of the Board of Directors to fill in a vacancy; or - add the number of new members of the Board of Directors. <p>The term of office of a person who is appointed to substitute a dismissed member of the Board of Directors or a resigning member of the Board of Directors or to fill in the vacancy shall be for the remaining term of office of such dismissed/substituted Director and the term of office for the additional new members of the Board of Directors shall be for the remaining term of office of the Board of Directors who are still holding their office at that period unless if provided otherwise by the GMS.</p>	<p>10. The GMS, with due regard to the approval of the Board of Commissioners which has considered the recommendations of the Committee that carries out the nomination function:</p> <ul style="list-style-type: none"> - appoint other person to fill in the position of a member of the Board of Directors who is dismissed from his/her office; or - fill in the position of a member of the Board of Directors who is resigning from his/her office; or - appoint a person to become a member of the Board of Directors to fill in a vacancy; or - add the number of new members of the Board of Directors. <p>The term of office of a person who is appointed to substitute a dismissed member of the Board of Directors or a resigning member of the Board of Directors or to fill in the vacancy shall be for the remaining term of office of such dismissed/substituted Director and the term of office for the additional new members of the Board of Directors shall be for the remaining term of office of the Board of Directors who are still holding their office at that period unless if provided otherwise by the GMS.</p>
<p>10. The term of office of a member of the Board of Directors shall end automatically if such member of the Board of Directors:</p> <ol style="list-style-type: none"> a. is declared bankrupt or put under guardianship under a court order; or b. is no longer fulfilling the requirements of the prevailing laws and regulations; or c. passed away; or d. is dismissed based on the GMS' resolution. 	<p>11. The term of office of a member of the Board of Directors shall end automatically if such member of the Board of Directors:</p> <ol style="list-style-type: none"> a. is declared bankrupt or put under guardianship under a court order; or b. is no longer fulfilling the requirements of the prevailing laws and regulations; or c. passed away; or d. is dismissed based on the GMS' resolution.
<p>11. If the office of a member of the Board of Directors is vacant for any reasons whatsoever, which causes the number of the Board of Directors to be less than 3 (three) persons as referred to in the paragraph 2 of this article, then at the latest within 90 (ninety) days after such vacancy occurs, the Company shall hold a GMS to fill in such vacancy.</p>	<p>12. If the office of a member of the Board of Directors is vacant for any reasons whatsoever, which causes the number of the Board of Directors to be less than 3 (three) persons as referred to in the paragraph 2 of this article, then at the latest within 90 (ninety) days after such vacancy occurs, the Company shall hold a GMS to fill in such vacancy.</p>

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<p>12. In the event the position of the President Director is vacant and during the period his/her replacement has not been appointed or has not assumed his/her position, then one of the members of the Board of Directors who is appointed by the Board of Directors meeting shall perform the obligations as the President Director and shall have the same authority and responsibility as the President Director.</p> <p>In the event that all members of the Board of Directors are vacant, then the provision of Article 19 paragraph 5 of the Company's Articles of Association shall apply.</p>	<p>13. In the event the position of the President Director is vacant and during the period his/her replacement has not been appointed or has not assumed his/her position, then one of the members of the Board of Directors who is appointed by the Board of Directors meeting shall perform the obligations as the President Director and shall have the same authority and responsibility as the President Director.</p> <p>In the event that all members of the Board of Directors are vacant, then the provision of Article 19 paragraph 5 of the Company's Articles of Association shall apply.</p>
<p>13. Salary, service fees and other benefits of the members of the Board of Directors (if any) shall be determined by the GMS (and such authority can be assigned by the GMS to the Board of Commissioners).</p>	<p>14. Salary, service fees and other benefits of the members of the Board of Directors (if any) shall be determined by the GMS (and such authority can be assigned by the GMS to the Board of Commissioners).</p>
DUTIES AND AUTHORITIES OF THE BOARD OF DIRECTORS Article 16	DUTIES AND AUTHORITIES OF THE BOARD OF DIRECTORS Article 16
<p>1. The Board of Directors shall be fully responsible in performing their duties for the best interest of the Company in achieving its purposes and objectives. In performing such duties and responsibilities, the Board of Directors shall hold Annual GMS and other GMSs as set out in these Articles of Association and prevailing laws and regulations.</p>	<p>1. The Board of Directors shall be fully responsible in performing their duties for the best interest of the Company in achieving its purposes and objectives. In performing such duties and responsibilities, the Board of Directors shall hold Annual GMS and other GMSs as set out in these Articles of Association and prevailing laws and regulations.</p>
<p>2. Every member of the Board of Directors shall perform his/her duties in good faith and full responsibilities by taking into account the prevailing laws and regulations.</p>	<p>2. Every member of the Board of Directors, including the Director who oversees the management of Financial Conglomerate function or unit, responsible, at the minimum, to execute his/her duties and responsibilities in accordance with their authority, in good faith, and observing prudence aspects, good corporate governance, risk management, and fulfil integrated Financial Conglomerate capital, support the implementation of Financial Service Authority's duties, ministries and relevant Institutions, as well as submit report and information required by Financial Service Authority, with reference to the provisions, including provisions of Financial Conglomerate.</p>

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<p>3. The Board of Directors shall have the right to represent the Company lawfully and directly either within or outside the Court regarding all matters and in all events, bind the Company with other parties and other parties with the Company and shall conduct all actions, either regarding the form of management or ownership, however, with the following limitation that to:</p> <ul style="list-style-type: none"> a. lend the Company's money to other third party or borrow money on behalf of the Company (excluding the money withdrawal from the opened Credit), which amount will be determined from time to time by the Board of Commissioners; b. bind the Company as a guarantor/obligor of a debt, which amount is determined from time to time by the Board of Commissioners; c. pledge or encumber the Company's assets which amount will be determined by the Board of Commissioners from time to time by taking into account the paragraph 4 below; d. purchase, sell or other ways acquire/release rights over immovable goods including the rights over land and/or building or shares in different companies, which amount will be determined from time to time by the Board of Commissioners by taking into account the paragraph 4 below; e. make capital investment or divestment of the investment in other companies without prejudice to the licenses from the authorized institutions; f. purchase part or all of the collaterals, either through a public auction or outside the public action based on the voluntary handover by the owner of the security or based on a power of attorney to sell outside the public auction from the owner of the security in the event the Debtor does not fulfill his/her obligations to the Company, with the provision that the repurchased collaterals shall be immediately liquidated, which amount will be determined from time to time by the Board of Commissioners, by taking into account the prevailing laws and regulations. 	<p>3. Direksi berhak mewakili Perseroan secara sah dan secara langsung baik di dalam maupun di luar Pengadilan tentang segala hal dan dalam segala kejadian, mengikat Perseroan dengan pihak lain dan pihak lain dengan Perseroan serta menjalankan segala tindakan, baik yang mengenai kepengurusan maupun kepemilikan, akan tetapi dengan pembatasan untuk:</p> <ul style="list-style-type: none"> a. lend the Company's money to other third party or borrow money on behalf of the Company (excluding the money withdrawal from the opened Credit), which amount will be determined from time to time by the Board of Commissioners; b. bind the Company as a guarantor/obligor of a debt, which amount is determined from time to time by the Board of Commissioners; c. pledge or encumber the Company's assets which amount will be determined by the Board of Commissioners from time to time by taking into account the paragraph 4 below; d. purchase, sell or other ways acquire/release rights over immovable goods including the rights over land and/or building or shares in different companies, which amount will be determined from time to time by the Board of Commissioners by taking into account the paragraph 4 below; e. make capital investment or divestment of the investment in other companies without prejudice to the licenses from the authorized institutions; f. purchase part or all of the collaterals, either through a public auction or outside the public action based on the voluntary handover by the owner of the security or based on a power of attorney to sell outside the public auction from the owner of the security in the event the Debtor does not fulfill his/her obligations to the Company, with the provision that the repurchased collaterals shall be immediately liquidated, which amount will be determined from time to time by the Board of Commissioners, by taking into account the prevailing laws and regulations. g. prepare a strategic plan for the Financial Conglomerate in the form of a financial plan for the Financial Conglomerate and its changes if there are any external and internal conditions that significantly affect the objectives and corporate strategies of the Financial Conglomerate.

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<p>The Board of Directors shall obtain the prior written approval from or the relevant deed is also signed by the Board of Commissioners, without limiting the provision of the paragraph 4 below and the prevailing laws and regulations.</p>	<p>The Board of Directors shall obtain the prior written approval from or the relevant deed is also signed by the Board of Commissioners, without limiting the provision of the paragraph 4 below and the prevailing laws and regulations.</p>
<p>4. The legal action to transfer, relinquish the rights or encumber all or substantial part of the Company's assets namely with the value of more than fifty 50% (per cent) of the Company's assets in one financial year in one transaction or several transactions cumulatively either that is independent or related between one and another shall obtain the GMS approval with the terms and conditions as set out in Article 14 paragraph 3 of the Company's articles of association.</p>	<p>4. The legal action to transfer, relinquish the rights or encumber all or substantial part of the Company's assets namely with the value of more than fifty 50% (per cent) of the Company's assets in one financial year in one transaction or several transactions cumulatively either that is independent or related between one and another shall obtain the GMS approval with the terms and conditions as set out in Article 14 paragraph 3 of the Company's articles of association.</p>
<p>5. The legal action to carry out the Material Transaction and the Certain Conflict of Interests Transactions as referred to in the prevailing laws and regulations shall obtain the Company's GMS approval, with the requirements as stated in the prevailing laws and regulations.</p>	<p>5. The legal action to carry out the Material Transaction and the Certain Conflict of Interests Transactions as referred to in the prevailing laws and regulations shall obtain the Company's GMS approval, with the requirements as stated in the prevailing laws and regulations.</p>
<p>6. a. Two (2) members of the Board of Directors jointly shall have the rights and are authorized to act for and on behalf of the Board of Directors and represent the Company. b. A member of the Board of Directors shall not be authorized to represent the Company if:</p> <ul style="list-style-type: none"> - there is a case in the court between the Company and such member of the Board of Directors. - Such relevant member of the Board of Directors has a conflict of interests with the Company's interests. - A member of the Board of Directors who is suspended based on the provision of Article 15 paragraph 7 of these articles of association. 	<p>6. a. Two (2) members of the Board of Directors jointly shall have the rights and are authorized to act for and on behalf of the Board of Directors and represent the Company. b. A member of the Board of Directors shall not be authorized to represent the Company if:</p> <ul style="list-style-type: none"> - there is a case in the court between the Company and such member of the Board of Directors. - Such relevant member of the Board of Directors has a conflict of interests with the Company's interests. - A member of the Board of Directors who is suspended based on the provision of Article 15 paragraph 7 of these articles of association.
<p>7. Without prejudice to their responsibilities, the Board of Directors may appoint one or more proxies to act on behalf of the Board of Directors and for such purpose to give the power of attorney, the power of attorney shall authorize these proxies to conduct certain actions.</p>	<p>7. Without prejudice to their responsibilities, the Board of Directors may appoint one or more proxies to act on behalf of the Board of Directors in carrying out certain actions, with terms and conditions determined by the Board of Directors in a special power of attorney. The authority granted must be in accordance with the provisions of these articles of association and applicable laws and regulations.</p>

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Articles of Association of PT Bank OCBC NISP Tbk Deed No. 8 dated 2 August 2024	Amendments to the Articles of Association of PT Bank OCBC NISP Tbk Deed No. 2 dated 2 December 2025
<p>8. The distribution of duties and authorities of each member of the Board of Directors shall be determined by the GMS and such authority by the GMS can be assigned to the Board of Commissioners. In the event the GMS as referred to in this paragraph does not determine the distribution then such distribution of duties and authorities of each member of the Board of Directors shall be determined based on the Board of Directors' resolution.</p>	<p>8. The distribution of duties and management authorities of among members of the Board of Directors including those in charge of compliance function and financial conglomeration management function/unit, shall be determined by the GMS and such authority by the GMS can be assigned to the Board of Commissioners. In the event the GMS as referred to in this paragraph does not determine/delegate the distribution of authorities, then such distribution of duties and authorities of each member of the Board of Directors shall be determined based on the Board of Directors meeting resolution in accordance with the regulations, by taking into consideration to the input of the Board of Commissioners.</p>
<p>9. In the event the Company has conflicting interests with the personal interests of a member of the Board of Directors, then the Company shall be represented by other members of the Board of Directors and in the event the Company has conflicting interests with the interests of all members of the Board of Directors then in this situation the Company shall be represented by the Board of Commissioners. In the event the Company has conflicting interests with the interests of all members of the Board of Directors and Board of Commissioners then the Company shall be represented by another party appointed by the GMS subject to the prevailing laws and regulations.</p>	<p>9. In the event the Company has conflicting interests with the personal interests of a member of the Board of Directors, then the Company shall be represented by other members of the Board of Directors and in the event the Company has conflicting interests with the interests of all members of the Board of Directors then in this situation the Company shall be represented by the Board of Commissioners. In the event the Company has conflicting interests with the interests of all members of the Board of Directors and Board of Commissioners then the Company shall be represented by another party appointed by the GMS subject to the prevailing laws and regulations.</p>
<p>10. In conducting the legal action in the form of conflict-of-interest transaction between the personal economic interests of a member of the Board of Directors, Board of Commissioners or shareholders with the Company's economic interest, the Board of Directors shall obtain the GMS approval with the requirements and provisions as set out in Article 14 paragraph (4) of the Company's Articles of Association subject to the prevailing laws and regulations.</p>	<p>10. In conducting the legal action in the form of conflict-of-interest transaction between the personal economic interests of a member of the Board of Directors, Board of Commissioners or shareholders with the Company's economic interest, the Board of Directors shall obtain the GMS approval with the requirements and provisions as set out in Article 14 paragraph (4) of the Company's Articles of Association subject to the prevailing laws and regulations.</p>
<p>11. All the members of the Board of Directors of the Company shall be responsible for the management of Sharia Business Unit subject to the Financial Services Authority Regulations and prevailing laws and regulations. One of the Directors shall supervise the Sharia Business Unit.</p>	<p>11. All the members of the Board of Directors of the Company shall be responsible for the management of Sharia Business Unit subject to the Financial Services Authority Regulations and prevailing laws and regulations. One of the Directors shall supervise the Sharia Business Unit.</p>

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Articles of Association of PT Bank OCBC NISP Tbk Deed No. 8 dated 2 August 2024	Amendments to the Articles of Association of PT Bank OCBC NISP Tbk Deed No. 2 dated 2 December 2025
<p>12. The criteria, mechanisms and procedures for the appointment, replacement, dismissal and/or resignation of members of the Board of Directors, including the authority vested to the Board of Directors, which have not been regulated in these articles of association shall be subject to the prevailing laws and regulations.</p>	<p>12. The criteria, mechanisms and procedures for the appointment, replacement, dismissal and/or resignation of members of the Board of Directors, including the authority vested to the Board of Directors, which have not been regulated in these articles of association shall be subject to the prevailing laws and regulations.</p>
<p>THE BOARD OF COMMISSIONERS AND THE SHARIA SUPERVISORY Article 18</p>	<p>THE BOARD OF COMMISSIONERS AND THE SHARIA SUPERVISORY Article 18</p>
<p>I. The Board of Commissioners</p>	<p>I. The Board of Commissioners</p>
<p>1. The Board of Commissioners shall supervise the policy and the management in general either regarding the Company or on the implementation of the management and giving advice to the Board of Directors.</p>	<p>1. The Board of Commissioners shall supervise the management policies, the general management process including giving advice to the Board of Directors in relation to the Company and the implementation of Financial Conglomerate.</p>
<p>2. The Board of Commissioners shall consist of independent Commissioner and non-independent Commissioner and at least 3 (three) members, which consists of:</p> <ul style="list-style-type: none"> - 1 (one) President Commissioner; - 2 (two) or more Commissioners, one or more of them can be appointed as the Vice President Commissioner; subject to the prevailing laws and regulations. 	<p>2. The Board of Commissioners shall consist of independent Commissioner and non-independent Commissioner and at least 3 (three) members, which consists of:</p> <ul style="list-style-type: none"> - 1 (one) President Commissioner; - 2 (two) or more Commissioners, one or more of them can be appointed as the Vice President Commissioner; subject to the prevailing laws and regulations.
<p>3. The requirements of the Board of Commissioners shall be subject to the provisions of:</p> <ul style="list-style-type: none"> a. Law on Limited Liability Companies; b. Prevailing Capital Markets laws and regulations; and c. Laws and regulations that are relevant to the Company's business. 	<p>3. The requirements of the Board of Commissioners shall be subject to the provisions of:</p> <ul style="list-style-type: none"> a. Law on Limited Liability Companies; b. Prevailing Capital Markets laws and regulations; and c. Laws and regulations that are relevant to the Company's business.
<p>4. Every member of the Board of Commissioners may not act individually but based on the resolutions of the Board of Commissioners.</p>	<p>4. Every member of the Board of Commissioners may not act individually but based on the resolutions of the Board of Commissioners.</p>

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Articles of Association of PT Bank OCBC NISP Tbk Deed No. 8 dated 2 August 2024	Amendments to the Articles of Association of PT Bank OCBC NISP Tbk Deed No. 2 dated 2 December 2025
<p>5. Unless provided otherwise in the prevailing laws and regulations, the members of the Board of Commissioners shall be appointed and dismissed by the GMS where such appointment shall be effective as of the date specified in the GMS where he/she is (they are) appointed and shall end at the closing of the 3rd (third) Annual GMS after the date of his/her (their) appointment.</p>	<p>5. Unless provided otherwise in the prevailing laws and regulations, the members of the Board of Commissioners shall be appointed and dismissed by the GMS where such appointment shall be effective as of the date specified in the GMS where he/she is (they are) appointed and shall end at the closing of the 3rd (third) Annual GMS after the date of his/her (their) appointment.</p>
<p>6. A member of the Board of Commissioners whose term of office has ended can be reappointed, by taking into account the provision of paragraph 5 of this article.</p>	<p>6. A member of the Board of Commissioners whose term of office has ended can be reappointed, by taking into account the provision of paragraph 5 of this article.</p>
<p>7. a. The Company must hold a GMS to make a change of members of Board of Commissioners who do not meet the requirements as set out in prevailing laws and regulations.</p> <p>b. The GMS may from time to time dismiss one or more members of the Board of Commissioners before the end of their term of office. Such dismissal shall be effective as of the closing of such GMS unless another date of dismissal is determined in the GMS and/or unless otherwise provided in the prevailing laws and regulations.</p> <p>c. In the event the GMS dismisses a member of the Board of Commissioners as referred to in paragraph 7 b of this Article, then such dismissal shall mention the reasons thereof and give the opportunity to the relevant member of the Board of Commissioners who is dismissed to defend himself/herself if such member of the Board of Commissioners attends the relevant GMS.</p>	<p>7. a. The Company must hold a GMS to make a change of members of Board of Commissioners who do not meet the requirements as set out in prevailing laws and regulations.</p> <p>b. The GMS may from time to time dismiss one or more members of the Board of Commissioners before the end of their term of office. Such dismissal shall be effective as of the closing of such GMS unless another date of dismissal is determined in the GMS and/or unless otherwise provided in the prevailing laws and regulations.</p> <p>c. In the event the GMS dismisses a member of the Board of Commissioners as referred to in paragraph 7 b of this Article, then such dismissal shall mention the reasons thereof and give the opportunity to the relevant member of the Board of Commissioners who is dismissed to defend himself/herself if such member of the Board of Commissioners attends the relevant GMS.</p>
<p>8. The GMS may, by considering the recommendations of the Board of Commissioners or Committee that carries out the nomination function, appoint another person to:</p> <ul style="list-style-type: none"> - fill in the position of a member of the Board of Commissioners who is dismissed from his/her office; or - fill in the position of a member of the Board of Commissioners who is resigning from his/her office; or - add the number of new members of the Board of Commissioners. <p>The term of office of a person who is appointed to substitute a dismissed member of the Board of Commissioners or a resigning member of the Board of</p>	<p>8. The GMS, with due regard to the approval of the Board of Commissioners which has considered the recommendations of the Committee that carries out the nomination function, to appoint another person to:</p> <ul style="list-style-type: none"> - fill in the position of a member of the Board of Commissioners who is dismissed from his/her office; or - fill in the position of a member of the Board of Commissioners who is resigning from his/her office; or - add the number of new members of the Board of Commissioners. <p>The term of office of a person who is appointed to substitute a dismissed member of the Board of Commissioners or a resigning member of the Board</p>

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Articles of Association of PT Bank OCBC NISP Tbk Deed No. 8 dated 2 August 2024	Amendments to the Articles of Association of PT Bank OCBC NISP Tbk Deed No. 2 dated 2 December 2025
<p>Commissioners or to fill in the vacancy shall be for the remaining term of office of such dismissed/substituted member of Board of Commissioners and the term of office for the additional new members of the Board of Commissioners shall be for the remaining term of office of the Board of Commissioners who are still holding their office at that period unless if provided otherwise by the GMS.</p>	<p>of Commissioners or to fill in the vacancy shall be for the remaining term of office of such dismissed/substituted member of Board of Commissioners and the term of office for the additional new members of the Board of Commissioners shall be for the remaining term of office of the Board of Commissioners who are still holding their office at that period unless if provided otherwise by the GMS.</p>
<p>9. A member of the Board of Commissioners may resign from his/her position by informing the Company regarding his/her intention in writing. The Company shall hold the GMS to resolve the resignation request of the member of the Board of Commissioners in accordance with the prevailing laws and regulations. Before the resignation is effective, the relevant member of the Board of Commissioners must remain be obligated to complete her/his duties and responsibilities in accordance with the Articles of Association and prevailing laws and regulations. The resigning member of the Board of Commissioners shall be released from her/his responsibilities after obtaining the release of responsibilities from the Annual GMS. In the event the members of the Board of Commissioners resign and cause the number of the Board of Commissioners to be less than 3 (three) persons then such resignation shall become effective after it has been resolved by the GMS and after the appointment of the new members of the Board of Commissioners so it has fulfilled the minimum requirement of the number of the Board of Commissioners.</p>	<p>9. A member of the Board of Commissioners may resign from his/her position by informing the Company regarding his/her intention in writing. The Company shall hold the GMS to resolve the resignation request of the member of the Board of Commissioners in accordance with the prevailing laws and regulations. Before the resignation is effective, the relevant member of the Board of Commissioners must remain be obligated to complete her/his duties and responsibilities in accordance with the Articles of Association and prevailing laws and regulations. The resigning member of the Board of Commissioners shall be released from her/his responsibilities after obtaining the release of responsibilities from the Annual GMS. In the event the members of the Board of Commissioners resign and cause the number of the Board of Commissioners to be less than 3 (three) persons then such resignation shall become effective after it has been resolved by the GMS and after the appointment of the new members of the Board of Commissioners so it has fulfilled the minimum requirement of the number of the Board of Commissioners.</p>
<p>10. The term of office of a member of the Board of Commissioners shall end automatically if such member of the Board of Commissioners:</p> <ul style="list-style-type: none"> a. is declared bankrupt or put under guardianship under a court order; or b. is prohibited for holding a position as a member of the Board of Commissioners based on provisions of a law or prevailing laws and regulations; or c. passed away; or d. is dismissed based on the GMS' resolution. 	<p>10. The term of office of a member of the Board of Commissioners shall end automatically if such member of the Board of Commissioners:</p> <ul style="list-style-type: none"> a. is declared bankrupt or put under guardianship under a court order; or b. is prohibited for holding a position as a member of the Board of Commissioners based on provisions of a law or prevailing laws and regulations; or c. passed away; or d. is dismissed based on the GMS' resolution.
<p>11. The salary and other benefits of the members of the Board of Commissioners shall be determined by the GMS.</p>	<p>11. The salary and other benefits of the members of the Board of Commissioners shall be determined by the GMS.</p>

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Articles of Association of PT Bank OCBC NISP Tbk Deed No. 8 dated 2 August 2024	Amendments to the Articles of Association of PT Bank OCBC NISP Tbk Deed No. 2 dated 2 December 2025
<p>12. If a position of a member of the Board of Commissioners is vacant for any reasons whatsoever, which causes the number of the Board of Commissioners to be less than 3 (three) persons as referred to in the paragraph 2 of this article, then at the latest within 90 (ninety) days after such vacancy occurs, the Company shall hold the GMS to fill in such vacancy subject to the prevailing laws and regulations.</p>	<p>12. If a position of a member of the Board of Commissioners is vacant for any reasons whatsoever, which causes the number of the Board of Commissioners to be less than 3 (three) persons as referred to in the paragraph 2 of this article, then at the latest within 90 (ninety) days after such vacancy occurs, the Company shall hold the GMS to fill in such vacancy subject to the prevailing laws and regulations.</p>
<p>13. In the event the position of the President Commissioner is vacant and during the period of his/her replacement has not been appointed or has not assumed his/her position, then one of the members of the Board of Commissioners who is appointed by the Board of Commissioners' meeting shall perform the obligations as the President Commissioner subject to the Financial Services Authority Regulations.</p>	<p>13. In the event the position of the President Commissioner is vacant and during the period of his/her replacement has not been appointed or has not assumed his/her position, then one of the members of the Board of Commissioners who is appointed by the Board of Commissioners' meeting shall perform the obligations as the President Commissioner subject to the Financial Services Authority Regulations.</p>

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