

Invitation to The Annual General Meeting of Shareholders of PT Bank QNB Indonesia Tbk

The Board of Directors of PT Bank QNB Indonesia Tbk (the “**Company**”) hereby invites the Shareholders of the Company to attend the Annual General Meeting of Shareholders (the “**Meeting**”) of the Company, which will be held as follows:

Day/ Date : Thursday, 30 May 2024
Time : 02.00 PM Western Indonesia Time until finish
Venue : PT Bank QNB Indonesia Tbk
SCBD Area
Jl. Jend. Sudirman Kav. 52-53
Jakarta Selatan

Agenda :

1. To approve the Annual Report of the Company, including the Board of Directors' Report, the Board of Commissioners' Supervisory Report, and the ratification of Financial Statements for the fiscal year ended on 31 December 2023;
2. To determine the appropriation of the Company's net profit for the financial year ended 31 December 2023;
3. To appoint a Public Accountant and/or Public Accounting Firm to audit the Company's Financial Statements for the Financial Year of 2024 and determine the honorarium for the Public Accountant and other terms of appointment;
4. To determine the honorariums/salaries and other allowances for the members of the Board of Commissioners and the members of Board of Directors of the Company for the fiscal year of 2024;
5. To approve change(s) to the member(s) of the Board of Commissioners and Board of Directors of the Company;
6. To approve amendments to the Company's Articles of Association;
7. Realization Report of the Use of Funds from Rights Issue VII year 2023.

Explanation of the Agenda and Meeting Materials:

Items 1-4 on the Agenda:

Items 1-4 on the agenda are routinely held in the Company's Meeting in accordance with the Law Number 40 of 2007 on Limited Liability Companies and the Company's Articles of Association.

Item 5 on the Agenda:

The Company proposes to approve the changes in the Board of Commissioners and Board of Directors of the Company and to fulfill the provisions of the Articles of Association of the Company in the Article 18 paragraph 13 and Article 15 paragraph 9 concerning Members of the Board of Commissioners and Board of Directors appointed and dismissed by the GMS, and Article 18 paragraph 14 and Article 15 paragraph 10 concerning Reappointment of Members of the Board of Commissioners and Board of Directors.

Item 6 on the Agenda:

The Company proposes amendments to the Articles of Association and to make adjustments to the provisions of Law Number 4 of 2023 (UU P2SK), OJK Regulation Number 15 of 2022 and Number 17 of 2023 to be approved by the GMS, without ignoring the necessary OJK regulations.

Item 7 on the Agenda:

It is the Company's obligation to submit a report, in order to comply with the OJK Regulation Number 30/POJK.04/2015 dated 22 December 2015 regarding the Realization Report of the Use of Funds from the Right Issue.

General Provisions:

1. The meeting is held with reference to OJK Regulation Number 15/POJK.04/2020 dated 20 April 2020 concerning the plan and holding of the General Meeting of Shareholders for Public Company ("POJK 15/2020"), and Number 16/POJK.04/2020 dated 20 April 2020 on the Implementation of Electronic General Meeting of Shareholders of Publicly-Held Company ("POJK 16/2020") as well as the Articles of Association of the Company.
2. The Company will not send a separate Meeting invitation to each Shareholders and this invitation is the official invitation to the Company's Shareholders.
3. This invitation can be viewed on the Company's website "www.qnb.co.id", PT Bursa Efek Indonesia's website "www.idx.co.id", and PT Kustodian Sentral Efek Indonesia's website ("KSEI") "www.ksei.co.id".
4. The Shareholders who are entitled to attend or to be represented in the Meeting are those whose names are registered in the Company's Shareholder Register or Shareholders in the securities account at KSEI on 7 May 2024 at 16.00 Western Indonesia Time.
5. In principle, the Meeting will be held electronically in accordance with the provisions of the POJK 16/2020 and Regulation of KSEI Number XI-B concerning the the Procedure of Electronic General Meeting of Shareholders Supplemented by the Casting of Votes through Electronic General Meeting System of KSEI ("eASY.KSEI").
6. In this regard, the Meeting will be implemented as follows:
 - a. Shareholders can attend the Meeting only electronically or by giving power of attorney through eASY.KSEI with the following procedure:
 - 1) Shareholders must be registered in the KSEI Securities Ownership Reference Facility ("AKSes KSEI"). The Shareholders are requested to register through <https://akses.ksei.co.id>.
 - 2) Power of Attorney for registered Shareholders is granted in eASY.KSEI through <https://easy.ksei.co.id> ("e-Proxy").
 - 3) Shareholders may declare their power of attorney and vote, change the appointment of the Proxy and/or vote for the Agenda of the Meeting, or revoke the power of attorney, as of the date of Invitation to the Meeting until no later than 1 (one) working day prior to the date of the Meeting at 12.00 PM.
 - b. The registration process for the Shareholders who will attend the Meeting electronically to give e-voting through eASY.KSEI should pay attention to the following matters:
 - 1) The Shareholders mentioned below must register their attendance electronically in eASY.KSEI on the date of the Meeting from 12.00 AM until 02.00 PM:
 - a) Local individual Shareholders who have not provided a declaration of presence or power of attorney in eASY.KSEI until the specified time limit and want to attend the Meeting electronically;
 - b) Local Individual Shareholders who have provided a declaration of attendance, but have not made a vote in eASY.KSEI until the specified time limit and want to attend the Meeting electronically;
 - c) Proxy from Shareholders who have given power of attorney to Independent Representatives or Individual Representatives, but have not yet made a vote in eASY.KSEI until specified time limit; and,
 - d) Proxy from the Shareholders who have given power of attorney to the participant/ intermediary (Custodian Bank or Securities Company) and have determined the voting options in eASY.KSEI until the specified time limit.
 - 2) For shareholders who have given a declaration of presence or power of attorney through an Independent Representative or Individual Representative and have determined the voting options for the Meeting Agenda in eASY.KSEI until the specified time limit, such Shareholders or their Proxies do not need to register electronically in eASY.KSEI.
 - 3) Delay or failure in the electronic registration process for any reason will cause the Shareholders or their Proxies to be unable to attend the Meeting electronically and their share ownership will not count in the quorum of attendance.
 - 4) The guidelines for registration, the registration, the use and further explanation regarding eASY.KSEI and AKSes KSEI can be seen on <https://easy.ksei.co.id> and/or <https://akses.ksei.co.id>.
 - c. Excluded from the above provisions, the Shareholders who own shares in **script** form may attend the Meeting physically by adhering to the following provisions:
 - 1) Shareholders are recommended to attend represented by their proxies with the following conditions:
 - a) Shareholders give power of attorney to Independent Representative.
 - b) The Power of Attorney form can be downloaded on the Company's website. Power of Attorney that has been completely filled out is submitted to the Company's Securities Administration Bureau ("BAE"), namely PT Adimitra Jasa Korpora, Rukan Kirana Boutique Office, Jl. Kirana Avenue III Blok F3 Number 5, Kelapa Gading, North Jakarta, Tel (021) 29745222, no later than 27 May 2024.
 - 2) Shareholders (or their proxies) who will be attending are requested to bring and submit a photocopy of their valid identification card/document to the registration officer before entering the Meeting room.
 - 3) Shareholders in the form of legal entities are requested to bring a complete photocopy of their Articles of Association, as well as the latest deed of composition members of the Board of Directors and the Board of Commissioners.
 - 4) Shareholders (or their proxies) who are physically attending the Meeting must comply with the health and safety protocols that apply at the Meeting venue as follows:
 - a) Wear mask while in the Meeting area and venue.
 - b) It is prohibited to remove mask, or to eat and drink, while in the Meeting venue.
 - c) Maintain physical distancing.
 - d) Follow the procedures and protocols of health and safety set by the Company.
 - d. Process for Submitting Questions and/or Opinions Electronically:
 - 1) Shareholders or their proxies have maximum 2 (two) questions and/or opinions of meeting agenda.
 - 2) Questions and/or opinions can be submitted using the chat feature in the eASY.KSEI.
 - 3) The mechanism for addressing questions or providing opinions are determined by the Company and will be limited to a maximum of 3 minutes per each person. Not all questions will be answered by the Company.
 - e. Materials of Meeting are available from the date of the invitation to the Meeting until the Meeting is held and the Company will not provide printed Meeting materials. In accordance with the provisions of the Article 18 paragraph 1 of POJK 15/2020, materials of the Meeting Agenda in the form of copies of electronic documents can be accessed and downloaded from the Company's website www.qnb.co.id from the date of the invitation until the Meeting date.
 - f. To facilitate an orderly Meeting, the Shareholders (or their proxies) are requested to arrive 30 (thirty) minutes early.

Jakarta, 8 May 2024
PT Bank QNB Indonesia Tbk
Board of Directors

PT Bank QNB Indonesia Tbk is licensed and supervised by Indonesia Financial Services Authority (OJK), Bank Indonesia (BI), and a member of Indonesian Deposit Insurance Corporation (LPS).