

**INFORMATION TO THE SHAREHOLDERS
PT Bank QNB Indonesia Tbk
("The Company")**

The Company shall ensure the safe and health of the Company's Shareholders and other stakeholders. Hence, with regards to the Annual General Meeting of the Shareholders ("the Meeting") of the Company dated 11 June 2020, and by considering:

- Appeal of the Government of the Republic of Indonesia to implement social distancing, related to the latest developments in the spread of Covid-19 in Indonesia.
- Letter from Financial Services Authority No. S-4/D.03/2020 dated 16 March 2020 regarding Steps to Prevent the Impact of Covid-19 in the Banking Industry.

Therefore, the Board of Directors of the Company will take the following measures, including:

1. Minimize the number of guests invited to attend the Meeting, to ensure sufficient room for social distancing.
2. The officers will measure body temperature of the Shareholders and/or invitees.
In the event that the Shareholder and/or invitee have body temperature above 37.5°C, she/he is suggested to leave the venue of the Meeting.
In order to ensure that the respective Shareholder has the opportunity to have their rights, namely attend and vote in the Meeting, then the Company will provide Proxy Form that can be fulfilled before the Shareholder left the venue of the Meeting.
3. Provide sufficient hand sanitizers around the venue and in the Meeting room.
4. Distribute a face mask to the Shareholders, his/her Proxy and/or invitees attending the Meeting.
The Shareholders, his/her Proxy and/or invitees are expected to wear the face mask during the Meeting.
5. Ensure sufficient distance, namely 1 meter at the queue line and seat for the Shareholders and/or invitees.
6. Appeal to the Shareholders and/or invitees to avoid hand-shaking with direct skin contact

For the Shareholders that unable to attend the Meeting, the respective Shareholders may participate and perform their rights, by providing proxy through the eASY.KSEI application provided by KSEI in the link <https://akses.ksei.co.id/> or Proxy Letter that can be downloaded from the Company's website (www.qnb.co.id).

Should any further questions regarding the above, the Corporate Secretary of the Company can be contacted during working hours according to the information on e-mail address and telephone/ facsimile number as stated below.

Thank you for your kind attention.

Jakarta, 20 May 2020
Board of Directors
PT Bank QNB Indonesia Tbk
Corporate Secretary
Revenue Tower, District 8, SCBD Lot. 13
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Jakarta Selatan



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