

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

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, 21 July 2022
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 2021.
2. To appoint and dismissal of the Public Accountant and/or Public Accounting Firm to audit the Company's Financial Statements for the Financial Year of 2022 and determine the honorarium for the Public Accountant and other terms of appointment.
3. 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 2022.
4. Amendments to the Company's Articles of Association.
5. Changes of the Board Member of the Company.

Explanation of the Agenda and Meeting Materials:

Items 1-3 on the Agenda:

Items 1-3 on the agenda are agenda that 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 4 on the Agenda:

The Company proposes amendments to the Articles of Association, among others to amend Article 4 with an increase in authorized capital, to be approved by the Meeting.

Item 5 on the Agenda:

The Company proposes to the Meeting to approve the change in management, among others to fulfill the provisions of the Articles of Association of the Company in Article 15 paragraph 12 concerning the resignation of member of the Board of Directors.

General Provisions:

1. The meeting is held with reference to OJK Regulation No. 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 28 June 2022 at 16.00 Western Indonesia Time.
5. In principle, the meeting will be held electronically with regard of the provision of the POJK 16/2020 and by considering the prevention of Coronavirus Disease 2019 ("Covid-19") and implementation of regulations regarding the Enforcement of Restrictions on Community Activities ("PPKM").
6. In this regard, the Meeting will be implemented as follows:
 - a. Shareholders can attend the Meeting only by electronically or by giving power of attorney through KSEI's Electronic General Meeting System Facility ("eASY.KSEI") with the following procedure:
 - 1) Shareholders must be registered in the KSEI Securities Ownership Reference Facility ("AKSes KSEI"). In the event that the Shareholders have not been registered, the Shareholders are requested to register through the website <https://akses.ksei.co.id>.
 - 2) Power of Attorney for registered Shareholders is granted in eASY.KSEI through the website <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 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 to 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.
 - 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) Shareholders who have given a declaration of presence or power of attorney to the Independent Representative or Individual Representative and have determined the voting options for the Meeting Agenda in eASY.KSEI until the specified time limit, then the Shareholders/ 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 does not count as a 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 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 18 July 2022.
 - 2) Shareholders (or their proxies) who will be attending are requested to bring and submit a photocopy of their valid identity 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 physically attending the Meeting must follow and pass the safety and health protocols that apply at the Meeting venue as follows:
 - a) Have a PCR Swab Test with negative Covid-19 result from a hospital, public health center, clinic or doctor, issued 1 calendar day prior to the Meeting dated 20 July 2022.
 - b) Do a body temperature measurement before entering the Meeting venue to ensure that the Meeting Attendants are not having a body temperature above normal (or higher than 37.3° Celsius).
 - c) Wear mask (type N95/KN95/KF94) that covers the nose, mouth and chin throughout the event.
 - d) Do self-sanitation using antiseptic/ hand sanitizers provided in the area of the Meeting venue.
 - e) Do the social distancing minimal of 1 meter.
 - f) Follow the direction of the Meeting in implementing the physical distancing policy, both before, during, and after the Meeting is over. For this reason, in the context of physical distancing, the Meeting limits the capacity of the Meeting room.
 - g) Follow the procedure and protocols for preventing the spread and transmission of Covid-19 set by the Company.
 - d. Process for Submitting Questions and/ or Opinions Electronically
 - 1) Shareholders or their proxies have 2 (two) opportunities to submit questions and/ or opinions of meeting agenda.
 - 2) Questions and/ or opinions can be submitted by using the chat feature in the eASY.KSEI.
 - 3) The determination of the mechanism for implementing questions and/ or opinions is the authority of the Company, among others duration of this session is maximum of 3 minutes, not all questions will be answered by the Company.
 - e. In order to support to prevent and control the spread of Covid-19, the Company:
 - 1) Does not provide souvenirs/ goodie bags, food and drinks. The Shareholders are not allowed to eat and drink in the building where the Meeting takes place (without exception).
 - 2) Will inform the Shareholders if there are changes and/ or additional information regarding the procedures for conducting the Meeting by referring to the latest conditions and developments related to the integrated handling and control to prevent the spread and transmission of Covid-19.
 - f. Materials of meeting are available since the date of the invitation to the Meeting until the Meeting is held and the Company does not provide materials of meeting in hard copy at the Meeting. 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 through the Company's website www.qnb.co.id since the date of the invitation to the Meeting until the Meeting is held.
 - g. In order to facilitate the Meeting's arrangement and order, the Shareholders (or the proxies) are requested to be present 30 (thirty) minutes before the Meeting started.

Jakarta, 29 June 2022
PT Bank QNB Indonesia Tbk
Board of Directors

PT Bank QNB Indonesia Tbk is registered and supervised by Indonesia Financial Services Authority (OJK).