

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

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

Day/ Date	: Thursday, 17 December 2020
Time	: 01.00 p.m. Western Indonesia Time until finish
Venue	: PT Bank QNB Indonesia Tbk Revenue Tower 8th fl, District 8, SCBD Lot 13 Jl. Jend. Sudirman Kav. 52-53 Jakarta
Agenda	: Composition changes of the Board of Commissioners and/or Board of Directors of the Company.

Explanation of the Agenda and Meeting Materials:

In accordance with the provisions of the Articles of Association of the Company in Article 15 paragraph 9 & Article 18 paragraph 13 concerning members of the Board of Commissioners & Board of Directors are appointed and terminated by the General Meeting of Shareholders, as well as Article 18 paragraph 16 & Article 15 paragraph 12 concerning the resignation of member of the Board of Commissioners & Board of Directors, the Company proposes to the Meeting to approve the changes of the Board of Commissioners and Board of Directors of the Company.

General Provisions:

1. The Meeting is held with reference to POJK No. 15/POJK. 04/2020 concerning the plan and holding of the General Meeting of Shareholders for Public Company (“**POJK 15/2020**”) and 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 also be seen on the Company website at www.qnb.co.id; Indonesia Stock Exchange website and the eASY.KSEI application.
4. The Shareholders who are entitled to attend and/or to be represented in the Meeting are those whose names are registered in the Company’s Shareholder Register on 24 November 2020 at the close of trading hours of the Indonesian stock exchange.
5. Considering the Status of a certain state of emergency disaster outbreak disease caused by Coronavirus disease 2019 (“**Covid-19**”) which determined by the Government of the Republic of Indonesia and the implementation of large-scale social restrictions in the provincial Capital Region special Jakarta, the company gives the appeal to the Shareholders not to be physically present but by granting a PoA to the independent party namely the company’s Securities Administration Bureau (PT Adimitra Jasa Korpora), who will represent the principal to vote and forward the questions to the Meeting.
6. The participation of shareholders in the meeting can be done by the following mechanisms:
 - I. Present themselves in the Meeting.
Shareholders who will attend the Meeting, before entering the Meeting room are required to:
 - a. Informing the number of SID (Single Investor Identification) from KSEI.
 - b. Showing the copy of Identity Card (“**ID**”) to the Registration Officer before entering the Meeting room.
 - c. For Shareholders of the legal entity or the proxy of Shareholders of the legal entity should submit: (i) a letter of authorization of the company, (ii) a photocopy of the latest Articles of Association, (iii) photocopy of the appointment deed of the last company’s management structure, and (iv) special authorization letter (if required by the Articles of Association of legal entities).
 - d. Considering the current condition and in order to support the Government in overcoming the Covid-19 transmission, the meeting participants who will directly attend the invitation physically should have body temperatures check before entering the room and submit an official health certificate.
 - II. Proxy
 - a. Proxy by Electronic
 - The Company encourages Shareholders in the collective custody of PT Central Securities Custodian Indonesia (“**KSEI**”) to provide electronic PoA (“**e-Proxy**”) to independent attorney, which is appointed by the Company’s Securities Administration Bureau (PT Adimitra Jasa Korpora) in the facility of eASY.KSEI which is contained in the Security Ownership website Access. KSEI (<https://akses.ksei.co.id/>).
 - The Shareholders may also provide electronic/e-Proxy PoA to the Shareholder’s designated authorization, as long as the receiver has been registered in the eASY.KSEI facility.
 - The provision of electronic/e-Proxy authorization shall be subject to the procedures, terms and conditions stipulated by KSEI and the Company.
 - b. Proxy by Non-electronic
 - In addition to the electronic administration/e-Proxy above, shareholders can provide PoA outside of eASY.KSEI mechanism by downloading the power of attorney form on the Company’s website (www.qnb.co.id); Letter of authorization that has been completed and signed above stamp, then scanned and send together with copy of identity card (KTP/Passport) by email to opr@adimitra-jk.co.id.
 - Original power of attorney must be submitted directly or through a registered letter to the Company’s Securities Administration Bureau, PT Adimitra Jasa Korpora (“**BAE**”), with the address of PT Adimitra Jasa Korpora with address Rukan Kirana Boutique Office, Jl. Kirana Avenue III Blok F3 No. 5, Kelapa Gading, Jakarta Utara; and received by BAE no later than 3 (three) business days prior to the date of the meeting, which is the date 14 December 2020. If BAE does not accept within the deadline then the recipient can give the original authorization directly before the commencement.
7. Members of the Board of Directors, members of the Board of Commissioners and employees of the Company may act as proxy of shareholders of the Company in the Meeting, but their vote are not taken into account in the vote, the power granted by e-Proxy does not allow members of the Board of Directors, members of Board of Commissioners and employees of the Company to act as the attorney.
8. Shareholders who have provided PoA electronically as well as Non-electronic can submit questions or opinions on the meeting points by using the inquiry form and the procedure can be downloaded on the company’s website (www.qnb.co.id) and send it by email: Corporate.Secretary@qnb.co.id no later than 14 December 2020.
9. The Shareholders or his/her proxy that will be present or vote in the meeting in the eASY.KSEI application, can inform his/her presence or appoint his/her proxy and vote through the eASY.KSEI application on link <https://akses.ksei.co.id/>.
10. The Agenda/ Materials of the Meeting can be accessed on the Company’s website (www.qnb.co.id) and in accordance with the provisions of article 17 and 18 of POJK 15/2020 also available in the Company’s Head Office during working hours since the date of the Notice of the Meeting up to the date of the Meeting and can be obtained by submitting a written request to the Company’s Corporate Secretary.
11. The Shareholders should pay attention to the code of conduct of the meeting available on the Company’s website.
12. The Shareholders or his/her proxy that will be present directly in the meeting, will be enforced a very strict protocol in the framework of handling Covid-19.
13. With the announcement of entire explanation of the agenda, rules, proxy, and according to the prevailing provisions and in relation to the current condition related to Covid-19, the implementation of the Meeting will be held as efficiently as possible.
14. The Government or the competent authority may at any time issue a prohibition policy on the implementation of the Meeting or the prohibition of the Company’s Shareholders to present directly in the Meeting before or on the day of the stipulated implementation, this is entirely beyond the responsibility and authority of the Company.

Jakarta, 25 November 2020
PT Bank QNB Indonesia Tbk
Board of Directors

PT Bank QNB Indonesia Tbk is registered and supervised by the Indonesia Financial Services Authority