

**INFORMATION DISCLOSURE TO SHAREHOLDERS IN THE FRAMEWORK OF INCREASING
CAPITAL BY ISSUING PRE-EMPTIVE RIGHT VII (“PMHMETD VII”)
BY PT BANK QNB INDONESIA Tbk (the “Company”)**

THIS INFORMATION DISCLOSURE TO SHAREHOLDERS (“INFORMATION DISCLOSURE”) IS SUBMITTED BY THE COMPANY IN COMPLIANCE WITH THE PROVISIONS OF THE FINANCIAL SERVICES AUTHORITY (“OJK”) REGULATION NUMBER 32/POJK.04/2015 CONCERNING RIGHT ISSUE OF THE PUBLICLY-HELD COMPANIES WITH PRE EMPTIVE RIGHT (“POJK 32/2015”) AS AMENDED WITH OJK REGULATION NUMBER 14/POJK.04/2019 CONCERNING AMENDMENT TO OJK REGULATION NUMBER 32/POJK.04/2015 CONCERNING RIGHT ISSUE OF THE PUBLICLY-HELD COMPANIES WITH PRE-EMPTIVE RIGHT (“POJK 14/2019”)



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This Information as contained in this information disclosure is important for the attention of the Company’s Shareholders in making decisions regarding the PMHMETD VII plan.

In relation to PMHMETD VII, the Company intends to seek approval from the shareholders through the Extraordinary General Meeting of Shareholders (“EGMS”), which will be held on Thursday, 16 February 2023, in accordance with the EGMS Announcement on the Indonesian Stock Exchange website, the Indonesian Central Securities Depository (KSEI) and the Company’s website on 10 January 2023.

All information contained in this Information Disclosure is only a proposal, which is subject to the approval of the EGMS and Prospectus, which will be issued for the purpose of PMHMETD.

This Disclosure of Information is published in Jakarta, 10 January 2023.

I. MAXIMUM NUMBER OF THE ISSUANCE OF SHARES RELATED TO PMHMETD VII

The Company plans to conduct PMHMETD VII to the Company's shareholders by issuing a maximum amount of 14,721,515,640 (fourteen billion seven hundred twenty one million five hundred fifteen thousand six hundred and forty) new shares, with a nominal value of IDR 250 (two hundred and fifty rupiah) per share.

The new shares offered in this PMHMETD VII have the same rights and are equal in all respects to all of the Company's old shares that have been issued and fully paid-up, including the right to dividends. The issuance of the Company's shares through PMHMETD VII will be carried out by fulfilling the conditions and the exercise price in accordance with the provisions of the laws and regulations that apply to the capital market.

New shares will be issued from the Company's portfolio and listed on the Indonesia Stock Exchange ("IDX") in accordance with applicable laws and regulations, including IDX Regulation Number I-A concerning the Registration of Shares and Equity-Type Securities other than Shares issued by Listed Companies, Decree of the Board of Directors of PT Indonesia Stock Exchange No. 00101/BEI/12-2021 dated 21 December 2021.

In accordance with POJK 32/2015 juncto POJK 14/2019, PMHMETD VII can be implemented after:

1. The Company obtained approval from the EGMS in relation to PMHMETD VII;
2. The Company submits a registration statement in the context of PMHMETD VII along with its supporting documents to the OJK; and
3. The Company's registration statement, which will be submitted to the OJK, in connection with proposed PMHMETD VII is declared effective by the OJK.

II. ESTIMATION PERIOD OF THE PMHMETD VII IMPLEMENTATION

The Company plans to implement PMHMETD VII in 2023 by following the provisions of POJK 32/2015 juncto POJK 14/2019 that the period between the date of approval of the EGMS until the effectiveness of the registration statement for PMHMETD VII is no more than 12 (twelve) months from the date of approval of the EGMS.

III. ANALYSIS ON EFFECTS OF PMHMETD VII FOR FINANCIAL CONDITION AND SHAREHOLDERS

The purpose of implementing PMHMETD VII is for the Company's working capital needs. With PMHMETD VII, the Company's capital structure will be better and the Company will have sufficient funding to carry out its business strategy.

Implementation of PMHMETD VII in a maximum number of 14,721,515,640 (fourteen billion seven hundred twenty one million five hundred fifteen thousand six hundred and forty) new shares will affect

the Company's shareholders who do not exercise their Preemptive Rights, which will dilute the existing percentage of share ownership in the Company.

IV. ESTIMATION OF THE SUMMARY ON THE USE OF FUNDS

The Funds that will be obtained by the Company from implementation of Rights Issue VII after transaction costs shall be used for working capital in the context of business development through credit expansion.

Jakarta, 10 January 2023
Board of Directors of the Company