

Explanation of The Agenda for Annual General Meeting of Shareholders of PT Bank QNB Indonesia Tbk

In relation to the plan to hold the Annual General Meeting of Shareholders (“Meeting”) of PT Bank QNB Indonesia Tbk (the “Company”) on Thursday, 19 August 2021, the Company has made the announcement in the daily newspaper Kontan, website of KSEI, IDX and the Company:

- Announcement of the Meeting on 13 July 2021
- Invitation to the Meeting on 28 July 2021

Furthermore, in compliance with OJK Regulation Number 15/POJK.04/2020 dated 20 April 2020 on the Plan and Implementation of the General Meeting of Shareholders of the Publicly-Held Company, the Company hereby provides the explanation of its Agenda, as follows:

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 Financial Statements for the fiscal year ended at 31st December 2020.
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 2021 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 2021.
4. Changes of the Management of the Company.
5. Amendment to the Company’s Articles of Association.
6. Realization Report of the Use of Funds from Continuous Bonds I Bank QNB Indonesia Phase III year 2020.

Explanation of the Agenda

Items 1-3 on the Agenda:

Items 1-3 on the agenda are some agenda that are routinely held in the Company’s Annual General Meeting of the Shareholders, 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 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 18 paragraph 13 & Article 15 paragraph 9 concerning members of the Board of Commissioners & Board of Directors are appointed and terminated by the General Meeting of Shareholders, Article 15 paragraph 10 & Article 18 paragraph 14 on the re-appointment of members of the Board of

Commissioners and Board of Directors after their term ends, 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 Curriculum Vitae of the candidate of member of Director of the Company can be found in the last part of this document.

Item 5 on the Agenda:

The Company proposes amendments to the Articles of Association, among others to make adjustments to the provisions of OJK Regulation Number. 15/POJK.04/2020 and Number. 16/POJK.04/2020, to be approved by the GMS, without reducing adjustments to other OJK regulations to the extent necessary.

Item 6 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 16 December 2015 regarding the Realization Report of the Use of Funds from the Public Offering.

Supported Data/Material

Curriculum Vitae of the candidate of the Director of the Company are as follows:



Soemenggrie Jongkamto - Director

Indonesian Citizen. Bachelor of Economic from Trisakti University Jakarta in 1988.

Having more than 19 years of experience in Indonesia's banking industry. Prior to joining PT Bank QNB Indonesia Tbk, he held several roles in Rabobank International Indonesia with last position as Acting President Director. Prior to that, he worked for The Royal Bank of Scotland formerly ABN AMRO Bank as Chief Financial Officer, JP Morgan formerly Chase Manhattan Bank as Country Chief/ Branch Manager as well as in Bank of America as Chief Financial Officer.

The 2020 Company's Annual Report can be accessed on the Company's website qnb.co.id and also available at the Company's Head Office since 28 July 2021 or the date of the final notice of



the Meeting up to the date of the Meeting and can be obtained by filling a written request to the Company's Corporate Secretary.

Jakarta, 28 July 2021
PT Bank QNB Indonesia Tbk
Board of Directors