

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

The 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 : Tuesday, 22 April 2025
Time : from 02.00 PM Western Indonesia Time onwards
Venue : Revenue Tower 8th floor, District 8, SCBD Lot. 13,
Jl. Jend. Sudirman Kav. 52-53, Jakarta Selatan

Agenda:

1. To approve the Company’s Annual Report, including Board of Directors’ report, the Board of Commissioners’ supervisory report, and ratification of financial statements for the fiscal year ended 31 December 2024.
2. To determine the appropriation of the Company’s net profit for the financial year ended 31 December 2024.
3. To appoint a Public Accountant and/or Public Accounting Firm to audit the Company’s financial statements for the financial year 2025 and determine the honorarium for the Public Accountant and its terms of appointment.
4. To determine the honorarium/salaries and other allowances for the members of Board of Commissioners and the members of the Board of Directors of the Company for the fiscal year of 2025.
5. To approve Recovery Plan of the Company.
6. Realization Report of the Use of Funds from Right Issue VII year 2023.

Explanation of the Agenda and Meeting Materials:

Items 1-4 on the Agenda:

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 5 on the Agenda:

Based on Article 15, Article 16, and Article 18 of the Financial Services Authority Regulation Number 5 of 2024 concerning the Determination of the Supervision Status and Handling of Commercial Bank Problems, the Recovery Plan has received approval from the Board of Commissioners, Controlling Shareholders, and must obtain Shareholder approval at the General Meeting of Shareholders.

Item 6 on the Agenda:

It is the Company’s obligation to submit a report, in order to comply with the Financial Services Authority Regulation Number 30/POJK.04/2015 dated 22 December 2015 regarding the Realization Report of the Use of Funds from the Public Offering.

General Provisions:

1. The meeting is held with reference to Financial Services Authority Regulation Number 15/POJK.04/2020 dated 20 April 2020 concerning Planning and Organization of the General Meeting of Shareholders for Publicly-Traded Company (“**POJK 15/2020**”), and Financial Services Authority Regulation Number 16/POJK.04/2020 dated 20 April 2020 on the Implementation of Electronic General Meeting of Shareholders of Publicly-Traded 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 to attend the Meeting.
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 26 March 2025 at 16.00 Western Indonesia Time.
5. In principle, the Meeting will be held electronically with regards to the provision of the POJK 16/2020 and Regulation of KSEI Number XI-B concerning Procedures for the Implementation of Electronic General Meeting of Shareholders Accompanied by the Casting of Votes through the Electronic General Meeting System of KSEI (eASY.KSEI).
6. In this regard, the Meeting will be implemented as follows:
 - a. The meeting, which will be held electronically through the Electronic General Meeting System of KSEI (“eASY.KSEI”), will use audio, visual, and audio-visual services through eASY.KSEI, that facilitates meeting participants to see, hear and/or participate directly. The Company accepts votes that have been submitted through eASY.KSEI before the implementation of the Meeting electronically. The Company accepts the presence of the Shareholders or their Proxies electronically, including votes given directly by the Shareholders or their Proxies via eASY.KSEI during the Meeting electronically.
 - b. Shareholders can attend the Meeting only electronically or by giving power of attorney through 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 until no later than 1 (one) working day prior to the date of the Meeting at 12.00 Western Indonesia Time.
 - c. The registration process for the Shareholders who will attend the Meeting electronically to give e-voting through eASY.KSEI should 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 until 14.00 Western Indonesia Time:
 - 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; and,
 - 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) For shareholders who have given a declaration of presence or power of attorney through an Independent Representative or Individual Representative and have determined the voting options for the Meeting Agenda in eASY.KSEI until the specified time limit, such Shareholders or 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 will not be counted in the 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>.
 - d. 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 the 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 should be submitted to PT Adimitra Jasa Korpora, Kirana Boutique Bureau (“**BAE**”), namely PT Adimitra Jasa Korpora, Kirana Boutique Office, Jl. Kirana Avenue III Blok F3 Number 5, Kelapa Gading, North Jakarta, Tel (021) 29745222, no later than 16 April 2025.
 - 2) Shareholders (or their proxies) who will be attending are requested to bring and submit a photocopy of their valid identification card/document 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 are physically attending the Meeting must comply with the health and safety protocols that apply at the Meeting venue as follows:
 - a) It is prohibited to eat and drink, while in the Meeting venue.
 - b) Follow the procedure and protocols of health and safety set by the Company.
 - e. Process for Submitting Questions and/or Opinions Electronically
 - 1) Shareholders or their proxies have 2 (two) opportunities to submit questions and/or opinions to the Agenda in the Meeting.
 - 2) Questions and/or opinions can be submitted by using the chat feature in the eASY.KSEI.
 - 3) The mechanism for addressing questions and/or providing opinions are determined by the Company and will be limited to a maximum of 3 minutes per each person and not all questions will be answered by the Company.
 - f. Materials to the Meeting until the Meeting is held and the Company will not provide the Meeting materials in printed form. 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. from the date of the invitation until the Meeting date.
 - g. To facilitate an orderly Meeting, the Shareholders (or their proxies) are requested to arrive 30 (thirty) minutes before the Meeting is commenced.

Jakarta, 27 March 2025
PT Bank QNB Indonesia Tbk
Board of Director