

**INVITATION TO
EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS
PT BANK VICTORIA INTERNATIONAL, Tbk.**

The Board of Directors of PT Bank Victoria International, Tbk. (the "Company") domiciled in South Jakarta hereby invites the shareholders of the Company to attend the Extraordinary General Meeting of Shareholders ("Meeting") which will be held on:

Day/Date : Tuesday, November 30th 2021
Time : 10.00 AM – finish
Place : Graha BIP, Function Hall 11th Floor,
Jalan Jend. Gatot Subroto Kav.23,
Jakarta 12930.

With the meeting agenda as follows:

1. Approval for Capital Increase that is excluded from granting Preemptive Rights (Preemptive Rights); and
2. Amendments to article 4 paragraphs 2 and 3 of the Company's Articles of Association in relation to the Capital Increase that is excluded from granting Preemptive Rights.

The following explanation:

The addition of Capital by the Company is exempt from granting Preemptive Rights, thus the Company does not grant Rights and in connection with the addition of capital, amendments are made to Article 4 paragraphs 2 and 3 of the Company's Articles of Association as stated in the second agenda.

Amendments to article 4 paragraphs 2 and 3 of the Company's Articles of Association are made in relation to the Capital Increase as stated in agenda 1.

The Company makes Capital Increases that are exempt from the obligation to provide Pre-emptive Rights as referred to in the Financial Services Authority Regulation No.32/POJK.04/2015 in conjunction with No.14/POJK.04/2019, where the purpose and objectives of the exempted Capital Increase are of the obligation to provide Pre-emptive Rights has been announced through a Disclosure of Information announced through the Indonesia Stock Exchange website www.idx.co.id and the Company's website www.victoriabank.co.id, on the date of the announcement of the Company's EGMS.

Notes :

As a preventive measure and/or prevention of the spread of COVID-19, the Company urges Shareholders to follow the direction of the Government of the Republic of Indonesia by practicing social distancing.

The Company facilitates the holding of the following Meetings:

1. This Meeting is a Meeting that requires the approval of Independent Shareholders, and shareholders who are not affiliated with the Public Company, members of the Board of Directors, members of the Board of Commissioners, major shareholders, or the Controlling Shareholders as referred to in POJK No. 32/2015 jo. POJK No. 14/2019.
2. The Company has provided a statement form with sufficient stamp duty to be signed by independent shareholders and shareholders who are not affiliated with the Public Company, members of the Board of Directors, members of the Board of Commissioners, major shareholders, or the Controlling Shareholders (or their proxies), prior to the implementation of the GMS.

3. The Company does not send a separate invitation to the shareholders of the Company because this Summons advertisement is considered an official invitation.
4. Shareholders who are entitled to attend/represent and vote at the Meeting are shareholders of the Company whose names are recorded in the Register of Shareholders of the Company and shareholders of the Company in the Collective Custody of PT Kustodian Sentral Efek Indonesia by November 5, 2021, at 16.00 WIB.
5. Taking into account the PPKM (Enforcement of Restrictions on Community Activities), the Company hereby appeals to Shareholders not to attend physically but by granting power of attorney to an Independent Party, namely the Company's Securities Administration Bureau, PT Adimitra Jasa Korpora.
6. In connection with the issuance of KSEI's letter No. KSEI-4012/DIR/0521 dated May 31, 2021 regarding the Implementation of the e-Proxy Module and e-Voting Module on the eASY.KSEI Application along with the Impressions of the General Meeting of Shareholders, currently KSEI has provided an e-GMS platform for the implementation of the GMS electronically. Therefore, the Company holds the Meeting electronically where the Shareholders of the Company can attend the Meeting electronically through the Electronic General Meeting System application with the link <https://easy.ksei.co.id/egken> (eASY.KSEI) provided by KSEI.
7. Authorization Mechanism.
 - a. Electronic Authorization

The Company has provided an alternative electronic power of attorney for Shareholders through the KSEI eASY system managed by KSEI ("e-Proxy") which can be accessed via the link <https://easy.ksei.co.id/egken/> In the electronic granting of power of attorney, members of the Board of Directors, members of the Board of Commissioners, and employees of the Company are prohibited from acting as proxies for the shareholders of the Company.
 - b. Non-electronic power of attorney. Shareholders who are not present may be represented by their proxies at the Meeting, in addition to providing power of attorney electronically, by bringing a Power of Attorney, provided that members of the Board of Directors, members of the Board of Commissioners, and employees of the Company may act as proxies for the Company's shareholders at the Meeting, but the votes they cast not taken into account in voting.
8. The Power of Attorney form can be obtained every working hour at the PT Bank Victoria International, Tbk Office. (the "Company") which located at Graha BIP 10th Floor, Jalan Jend. Gatot Subroto Kav.23, Jakarta 12930 with Phone Number 021-522 8888, Facsimile 021-522 8777 or downloaded on the Company's website www.victoriabank.co.id which can be filled in and sent to the Company's email corsec@victoriabank.co.id or opr@adimitra-jk.co.id
9. In accordance with Financial Services Authority Regulation No.15/POJK.04/2020, the Company has appointed Indah Puspitasari, an employee of PT Adimitra Jasa Korpora, the Company's Securities Administration Bureau as a party provided by the Company as an Electronic Authorized Person.
10. The original power of attorney must be submitted in person or by registered letter to PT Adimitra Jasa Korpora, Kirana Boutique Office Blok F3 No. 5. Jl. Kirana Avenue III, Kelapa Gading, North Jakarta 14240, up. Indah Puspitasari no later than November 29, 2021 until 16.00 WIB. If within the specified time limit, PT Adimitra Jasa Korpora does not receive the original power of attorney, then the Proxy may provide the original power of attorney directly before the Meeting begins.
11. This preventive action does not prevent Shareholders who would like to attend the Meeting in person and are required to comply with the rules and procedures for reducing the spread of COVID-19 by referring to the procedures issued by BNPB, DKI Provincial Government, and Building Management to ensure that the Meeting can run smoothly, safe and efficient.
12. Physical presence of shareholders or their proxies:
 - Shareholders or their proxies who will attend the Meeting are requested to bring and submit a photocopy of their valid ID to the registration officer before entering the Meeting room. Shareholders of the Company in

- Collective Custody are required to show Written Confirmation for Meetings (KTUR) which can be obtained through Exchange Members or Custodian Banks.
- Shareholders in the form of Legal Entities are required to bring a complete photocopy of their Articles of Association and the latest composition of the management.
13. In accordance with the provisions of Articles 17 and 18 of POJK No.15/2020, the material for the agenda of the Meeting has been available from the date of the invitation to the GMS until the holding of the GMS in the form of copies of electronic documents that can be obtained through the Company's website/website (www.victoriabank.co.id).
14. The shareholders or their proxies are requested to be present at the Meeting venue 30 (thirty) minutes before the Meeting begins to facilitate the arrangement and orderliness of the Meeting.
15. The shareholders or their proxies who will remain physically present at the Meeting must follow and pass the safety and health protocols that will be enforced by the Company, including the following:
- Have a Certificate of Antigen Test or COVID-19 PCR Swab Test with negative results obtained from hospital doctors, health centers or clinics with a sampling date of 1 (one) day before the GMS.
 - Use a mask while in the area and place of the GMS.
 - Body temperature check is not above 37.3 °C.
 - Use the hand sanitizer provided before entering the GMS room.
 - At the registration time, The Shareholders or their proxies are required to submit an Individual Health Risk Assessment for COVID-19 which can be downloaded on the Company's website.
 - The Shareholders or their proxies must follow the directions of the GMS committee in implementing physical distancing policies while in the building where the GMS is held.
16. In the event that the Shareholders or their proxies do not pass the safety and health protocols as mentioned above, the Shareholders are requested to grant power of attorney to an independent party appointed by the Company (Representative of BAE) or other parties appointed by the Shareholders, by filling out and signing Power of Attorney form provided by the Company at the location of the GMS.

Jakarta, November 8, 2021

BOARD OF DIRECTORS
PT BANK VICTORIA INTERNATIONAL, Tbk