

SUMMON

ANNUAL GENERAL MEETING OF SHAREHOLDERS

PT BANK VICTORIA INTERNATIONAL, Tbk.

Directors of PT Bank Victoria International, Tbk. ("The Bank") domiciled in South Jakarta hereby invite The Bank's shareholders to attend the Annual General Meeting of Shareholders ("Meeting") which will be held at:

Day/Date : Friday, June 25, 2021

Time : **09:30 AM** - complete

Venue : **Graha BIP, Function Hall Lt.11, Jalan Jend. Gatot Subroto Kav.23, Jakarta 12930**

With the Meeting Agendas are as follows:

1. Approval of the Company's Annual Report and validation of the Company's consolidated financial statements for the financial year that ends on December 31, 2020, report on the supervisory duties of the Board of Commissioners and provide full discharge and discharge of responsibilities (*acquit et de charge*) to members of the Board of Directors and Board of Commissioners of the Company.
2. Determination of honorarium and/or remuneration for members of the Board of Commissioners and determination of salaries and/or remuneration for members of the Board of Directors of the Company, as well as granting authority to the Board of Commissioners and the Nomination and Remuneration Committee of the Company to determine salaries and/or honorarium and remuneration for members of the Board of Commissioners and members of the Board of Directors of the Company.
3. Appointment of a registered Independent Public Accountant who will audit the Company for the financial year that ends on December 31, 2021
4. Granting power and authority to the Board of Commissioners to declare the realization of the issuance of shares in the context of Capital Increase without Pre-emptive Rights ("PMTMETD") which was decided at the Annual General Meeting of Shareholders on 10 May 2019

With the explanation as follows:

- a. Agenda 1, 2 and 3 are Agenda of the Meeting which is regularly held at The Bank's Annual GMS. This is in accordance with the provisions in The Bank's Articles of Association and Law No.40 of 2007 ("Law of Corporate").
- b. The 4th Meeting Agenda is the Meeting Agenda held in the context of the realization of the issuance of shares in the context of Additional Capital Without Pre-emptive Rights ("PMTMETD") which has been decided at the Annual General Meeting of Shareholders on 10 May 2019.

Note:

As a preventive and / or preventive measure of COVID-19 Spread, The Shareholders shall follow the instructions of the Government of the Republic of Indonesia by conducting social distancing.

The Bank facilitates the holding of Meetings as follows:

1. The Bank does not send separate invitations to The Bank's shareholders because the advertisement of this Summon is considered as an official invitation.

2. Shareholders who are entitled to attend / represent and vote at the Meeting are shareholders of The Bank whose names are registered in the Register of Shareholders of The Bank and shareholders of The Bank in the Collective Custody of PT Kustodian Sentral Efek Indonesia on June 02, 2021, at 16.00 WIB.
3. By taking into account the Status of Specific Emergency Disasters Outbreaks Caused by Corona Virus Disease 2019 ("Covid-19") established by the Government of the Republic of Indonesia and the Implementation of Large-Scale Social Restrictions in the Province of the Special Capital Region of Jakarta, The Bank hereby provides an appeal to Shareholders not to physically present but by granting power of attorney to an Independent Party namely The Bank's Securities Administration Bureau of PT Adimitra Jasa Korpora.
4. Mechanism of Power of Attorney. a. Electronic Power of Attorney.
 - The Bank has provided an alternative authorization electronically to 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 electronic Proxy of members of the Board of Directors, members of the Board of Commissioners, and employees of The Bank are prohibited from acting as the power of attorney of The Bank's shareholders.
- b. Non-electronic proxy.
 - Shareholders who are absent can be represented by their attorney, 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 Bank can act as the power of shareholders of The Bank in the Meeting, but their votes are remove is not counted in the vote.
5. The Power of Attorney form can be obtained every working hour at the Office of PT Bank Victoria International, Tbk. ("Company") having its address at Graha BIP Lantai 10, Jalan Jend. Gatot Subroto Kav.23, Jakarta 12930 with Telephone Number 021-522 8888, Facsimile 021- 5262 8777 or downloaded on The Bank's website www.victoriabank.co.id which can be filled out and sent through The Bank's email corsec@victoriabank.co.id or opr@adimitra-jk.co.id
6. In accordance with Regulation of the Financial Services Authority No.15 / POJK.04 / 2020, The Bank has appointed Helda Dominggus from PT Adimitra Jasa Korpora, The Bank's Securities Administration Bureau as a party provided by The Bank as an electronic proxy.
7. The original power of attorney must be submitted in person or by registered letter to PT Adimitra Jasa Korpora, Kirana Boutique Office Block F3 No. 5. Jl. Kirana Avenue III, Kelapa Gading North Jakarta 14240, up. Mrs. Helda Dominggus no later than June 18, 2020 until 16:00 WIB. If within the stipulated deadline, PT Adimitra Jasa Korpora does not receive the original power of attorney, the Power of Attorney can provide the original power of attorney directly before the Meeting begins.
8. This preventive action does not preclude Shareholders who are willing to attend directly to the holding of the Meeting and must 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 be conducted safely and efficient.
9. Physical presence of shareholders or power of attorney shareholders:
 - Shareholders or their attorneys who will attend the Meeting are requested to bring and submit a photocopy of valid identification to the registration officer before entering the meeting room. For shareholders of The Bank in Collective Custody must show Written Confirmation for Meetings (KTUR) which can be obtained through Exchange Members or Custodian Banks.
 - Shareholders in the form of Legal Entity are requested to bring a complete photocopy of their Articles of Association and the latest composition of the management.

10. In accordance with the provisions of Articles 17 and 18 POJK No.15 / 2020 Meeting agenda materials have been available from the date of the GMS Summons to the holding of the GMS in the form of electronic document copies which can be obtained through The Bank's website.
11. To facilitate the organization and order of the Meeting, shareholders or their proxies are requested to be present at the Meeting venue 30 (thirty) minutes before the Meeting begins.
12. Shareholders or their proxies who will remain physically present at the Meeting, must follow and pass the security protocol
 - Have a Certificate of Rapid Antigen Test or COVID19 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
 - Based on the detection and monitoring of body temperature not having a body temperature above 37.3°C
 - Use the hand sanitizer provided before entering the GMS room
 - At the time of registration, Shareholders or their proxies are required to submit a Health Covid-19 Risk Self Assessment Instrument which can be downloaded on the Company's website
 - 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.
13. In the event that the Shareholders or their attorneys do not pass the security and health protocol as mentioned above, the Shareholders are requested to provide power of attorney.

Jakarta, June 03, 2021

BOARD OF DIRECTORS

PT. BANK VICTORIA INTERNATIONAL, Tbk.