

**ANNOUNCEMENT  
TO SHAREHOLDERS  
PT BANK VICTORIA INTERNATIONAL Tbk  
("Company")**

Hereby notifies the shareholders of PT Bank Victoria International, Tbk. ("Company"), that the Company intends to hold an Extraordinary General Meeting of Shareholders ("Meeting") in Jakarta on Tuesday, November 30, 2021.

Shareholders of the Company who are entitled to attend the Meeting are Shareholders whose names are recorded in the Register of Shareholders of the Company 1 (one) working day prior to the invitation to the Meeting, which is November 5, 2021 until 16:00 WIB and owners of the Company's shares in the Collective Custody of PT Kustodian Sentral Indonesian Securities (KSEI) up to 16.00 WIB

**Notes:**

1. In accordance with the provisions of Article 12 paragraph (7) of the Company's Articles of Association and Article 16 paragraph (1) of POJK No. 15/POJK.04/2020 concerning the Plan and Implementation of the General Meeting of Shareholders of a Public Company (POJK No. 15/2020), Shareholders may propose the agenda of the Meeting in writing to the Company, no later than 7 (seven) days prior to the date of the summons for the Meeting.
2. In accordance with the provisions of Article 16 paragraph (2) POJK No. 15/2020, Shareholders who can propose the agenda of the Meeting are 1 (one) or more Shareholders who represent 1/20 (one twenty) or more of the total number of shares with voting rights.
3. In accordance with the provisions of Article 11 paragraph (12) number 4 of the Company's Articles of Association and Article 16 paragraph (3) of POJK No. 15/2020, the proposed meeting agenda as referred to, must:
  - a. In good faith;
  - b. Considering the interests of the Company;
  - c. It is an agenda item that requires a GMS decision;
  - d. Include the reasons and materials for the proposed agenda of the Meeting;
  - e. Does not conflict with the provisions of laws and regulations and the Company's Articles of Association.
4. In accordance with POJK No.14/POJK.04/2019 concerning Amendments to Financial Services Authority Regulation Number 32/Pojk.04/2015 concerning Increase in Capital of Public Companies by Granting Pre-emptive Rights. Meeting Agenda is an Meeting Agenda 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 Company, provided that:
  - a. The next General Meeting of Shareholders ("GMS") which is planned to be attended by Independent Shareholders, will be held on November 30, 2021 if the required quorum for attendance of Independent Shareholders is not obtained at the First GMS; and
  - b. The quorum of attendance and the decision of the GMS for additional capital are carried out with the following conditions:
    - 1). The GMS can be held if the GMS is attended by more than 1/2 (one half) of the total shares with valid voting rights owned 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 shareholder, or Controlling.
    - 2). The resolution of the GMS as referred to in letter a is valid if it is approved by more than 1/2 (one half) of the total shares with valid voting rights owned 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 controllers.

- 3). In the event that the quorum as referred to in letter a is not reached, the second GMS may be held if the GMS is attended by more than 1/2 (one half) of the total shares with valid voting rights owned by independent shareholders and shareholders who are not parties. affiliated with a Public Company, member of the Board of Directors, member of the Board of Commissioners, major shareholder, or controller.
  - 4). The decision of the second GMS is valid if it is approved by more than 1/2 (one half) of the total shares with valid voting rights owned by independent shareholders and shareholders who are not affiliated with the Public Company, members of the Board of Directors, members of the Board of Directors Commissioners, major shareholders, or controllers who are present at the GMS.
  - 5). In the event that the quorum of attendance at the second GMS as referred to in letter c is not reached, the third GMS may be held provided that the third GMS is valid and entitled to make decisions if attended by independent shareholders and shareholders who are not affiliated with the Public Company, members of the Board of Directors, members of the Board of Directors, and members of the Board of Directors. The Board of Commissioners, major shareholder, or controller of shares with valid voting rights, in a quorum of attendance determined by the Financial Services Authority at the request of a Public Company.
  - 6). The decision of the third GMS is valid if it is approved 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 Controlling shareholders who represent more than 50% (fifty percent) of the shares owned 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 controllers who are present at the GMS.
5. In accordance with POJK No. 15 Article 52 paragraph 1 and the provisions of Article 15 paragraph 1 of the Company's Articles of Association, summons to the Meeting will be made by placing an advertisement on the Indonesia Stock Exchange website, the website of the e-GMS provider and the Company's website no later than Monday, November 5, 2021.
  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\(eASY.KSEI\)](https://easy.ksei.co.id/egken(eASY.KSEI)) provided by KSEI.
  7. Further information regarding the mechanism for granting power of attorney and other procedures related to the holding of the Meeting will be submitted by the Company in the Invitation to the Meeting.

Jakarta, October 22, 2021  
Directors  
PT Bank Victoria International Tbk