

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

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

Day/Date : Friday, 03 June 2022
Time : **09.30 WIB** – finished
Place : **Graha BIP, Function Hall 11th Floor,
Jalan Jend. Gatot Subroto Kav.23,
Jakarta 12930.**

With the Meeting Agenda as follows:

1. The Company's Annual Report including the Board of Directors' Report, ratification of the Annual Financial Report, Report on the supervisory duties of the Board of Commissioners for the 2021 Fiscal Year;
2. Determination of the amount of honorarium for members of the Board of Commissioners and the distribution of duties and authorities of members of the Board of Directors as well as the amount of salary and allowances for members of the Board of Directors;
3. Appointment of a Public Accountant to audit the Company's financial statements for the Financial Year 2022 and granting power of attorney to the Board of Commissioners to determine the honorarium of the Public Accountant and other requirements for his appointment;
4. Changes in the Company's Management;
5. Approval of the increase in the Company's Authorized Capital;
6. Approval of the Company's Capital Increase by granting Pre-emptive Rights (“PMHMETD”) to shareholders thereby amending Article 4 paragraph (2) and paragraph (3) of the Company's Articles of Association.

With the following explanation:

- a. The agenda of the 1st, 2nd, and 3rd Meetings are the Meeting Agenda which are routinely held at the Company's Annual GMS. This is in accordance with the provisions of the Company's Articles of Association and Law No. 40 of 2007 (“**UU PT**”).
- b. The 4th Agenda of the Meeting is the Agenda of the Meeting which is held among others in connection with the expiration of the term of office of the Company's Management.
- c. The agenda of the 5th Meeting is the Agenda of the Meeting which was held among other things in connection with the increase of the Company's Authorized Capital from Rp. 1,400,000,000,000 (one trillion four hundred billion rupiah) to Rp. 4,100,000,000,000,000 (four trillion one hundred billion rupiah) by taking into account the Rule Number IX.J.1 Attachment to Decision of the Capital Market and Financial Institution Supervisory Agency Number Kep-179/BL/2008 concerning Principles of Articles of Association of Companies Conducting Public Offerings of Equity Securities and Public Companies
- d. The 6th Meeting Agenda is the Meeting Agenda Referring to the Information Disclosure dated 27 April 2022 regarding the Company's plan to conduct PMHMETD in a maximum of 7,042,253,521 (seven billion forty two million two hundred fifty three thousand five hundred twenty one) shares with a nominal value of Rp. 100,- (one hundred rupiah) per share, the PMHMETD plan and the amendment of the Company's Articles of Association as a result of the PMHMETD requires approval from the General Meeting of Shareholders of the Company in accordance with the provisions of Article 41 paragraph (1) of Law Number 40 of 2007 concerning Limited Liability Companies as already stated. amended by Law Number

11 of 2020 concerning Job Creation, Article 8 paragraph (1) letter a Financial Services Authority ("OJK") Regulation Number 32/POJK.04/2015 concerning Capital Increases for Public Companies with Pre-emptive Rights as amended by OJK Regulation Number 14/POJK.04/2019, and Article 4 paragraph (5) Deed of Statement of Resolutions of the Annual General Meeting of Shareholders of PT Bank Victoria International, Tbk. No. 42 On 19 June 2020.

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. The Company does not send a separate invitation to the shareholders of the Company because this Summons advertisement is considered an official invitation.
2. 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 on June 11, 2022, at 16.00 WIB.
3. Taking into account the current conditions, the Company hereby appeals to Shareholders not to be physically present but by granting power of attorney to an Independent Party, namely the Company's Securities Administration Bureau, PT Adimitra Jasa Korpora.
4. 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 can be represented by their proxies at the Meeting, in addition to giving 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 can act as proxies for the Company's shareholders at the Meeting, but the votes they cast not taken into account in voting.

5. The Power of Attorney form can be obtained every working hour at the PT Bank Victoria International, Tbk Office. (the "Company") having its address at Graha BIP 10th Floor, Jalan Jend. Gatot Subroto Kav.23, Jakarta 12930 with Telephone 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
6. In accordance with Financial Services Authority Regulation No.15/POJK.04/2020, the Company has appointed Helda Dominggus, 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.
7. The original power of attorney must be submitted directly 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. Mrs. Helda Dominggus no later than 02 June 2022 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.
8. This preventive action does not prevent Shareholders who wish to attend the Meeting in person 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 run smoothly. safe and efficient.

9. 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 management.
10. 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 electronic copies of documents that can be obtained through the Company's website/website.
11. In order to facilitate the arrangement and orderliness 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 safety and health protocols that will be enforced by the Company, including the following:
 - 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 GMS area and venue.
 - Based on the detection and monitoring of body temperature not currently having body temperature

Jakarta, 12 May 2022

BOARD OF DIRECTORS

PT BANK VICTORIA INTERNATIONAL, Tbk