

PT BANK VICTORIA INTERNATIONAL Tbk
Domiciled in South Jakarta
("Company")

CALLING
ANNUAL GENERAL MEETING OF SHAREHOLDERS

Hereby the Board of Directors of the Company invites the Shareholders of the Company to attend the Annual General Meeting of Shareholders ("Meeting") which will be held on:

Day, Date : Friday, 26 May 2023
Time : 09.30 - finished
Place : Graha BIP, Functiom Hall lt. 11
Jl. Gen. Gatot Subroto Kav.23,
South 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 and Report on the supervisory duties of the Board of Commissioners ending on December 31, 2022;
2. Determination of the use of the Company's net profit for the Financial Year ending December 31, 2022;
3. Granting power and authority to Shareholder Representatives to determine the amount of honorarium for members of the Board of Commissioners and granting power and authority to the Board of Commissioners to determine the distribution of duties and authorities for members of the Board of Directors and the amount of salaries and allowances for members of the Board of Directors;
4. Appointment of a Public Accountant to audit the Company's financial statements for the 2023 Fiscal Year and authorization to the Board of Commissioners to determine the honorarium of the Public Accountant and other terms of appointment;
5. Amendments to Article 17 paragraph (9) letter b and Article 23 paragraph (5) of the Company's Articles of Association;
6. Report on Realization of Use of Funds for Increase in Capital by Providing Pre-emptive Rights VI, Increase in Capital by Providing Pre-emptive Rights VIII and Public Offering of Continuing Bonds III Phase I Year 2023;
7. Changes in the Composition of the Company's Management.

With the following explanation:

1. Agenda for the 1st, 2nd, 3rd and 4th Meetings are Meeting Agenda which are routinely held at the Company's Annual GMS. This is in accordance with the provisions in the Company's Articles of Association and Law No. 40 of 2007 ("UU PT");
2. The 5th and 7th Meeting Agenda are Meeting Agenda which require the approval of the GMS. This is in accordance with the provisions in the Company's Articles of Association, Law No. 40 of 2007 and/or POJK No. 56/POJK.03/2016;
3. The 6th Agenda of the Meeting is the Agenda of the Meeting which is carried out in accordance with the provisions in the Financial Services Authority Regulation Number 30/POJK.04/2015 concerning Report on the Realization of the Use of Proceeds from a Public Offering.

Notes:

1. The Meeting will be held physically and electronically, the participation of shareholders in the Meeting can be done by being physically present at the Meeting; or attend the Meeting electronically through the KSEI Electronic General Meeting System application ("eASY.KSEI").

2. The Company does not send separate invitation letters to shareholders. This invitation can be accessed through the Company's website (<https://www.victoriabank.co.id/>), and the eASY.KSEI application. This event is held based on the Initiation of the Issuer.
3. Materials related to the agenda of the Meeting are available on the Company's Website from the date of the summons on 4 May 2023 until the Meeting is held on 26 May 2023, according to the Company Information above.
4. Each shareholder who is entitled to attend the Meeting is a shareholder whose name is registered in the Company's Register of Shareholders until the closing of Stock Exchange trading hours on May 3, 2023.
5. Shareholders or their proxies who intend to physically attend the Meeting are required to bring and submit at registration:
 - a. For individual Shareholders:
 - photocopy of personal data in the form of KTP/passport of Shareholders and their Proxies;
 - photocopy of Share Certificate and/or Collective Share Certificate (in the event that the shares owned are still in the form of script); And
 - Shareholders in Collective Custody must bring Written Confirmation for the Meeting which can be obtained through Exchange Members or Custodian Banks.
 - b. For shareholders in the form of legal entities, cooperatives, foundations or pension funds:
 - photocopy of personal data in the form of KTP/passport from the authorized Director and his attorney;
 - photocopy of the articles of association and the latest amendments as well as the latest deed of appointment of the Company's Directors and Board of Commissioners; And
 - photocopy of Share Certificate and/or Collective Share Certificate (in case the shares owned are still in the form of script).
6. Shareholders who can attend directly electronically as mentioned in point 4 letters a (ii) and b are local individual shareholders whose shares are kept in KSEI's collective custody, with procedures that can be learned on the KSEI website <https://www.ksei.co.id/data/download-data-and-user-guide>.
7. To use the eASY.KSEI application, shareholders can access the application through the AKSes facility ([https:// aks.ksei.co.id/](https://aks.ksei.co.id/)).
8. Before deciding to participate in the Meeting, shareholders must read the provisions conveyed through this Summons and other provisions related to the implementation of the Meeting based on the authority determined by the Company. Other provisions can be seen through document attachments in the 'Meeting Info' feature on the eASY.KSEI application and/or the invitation to the Meeting which is located on the related Company website page. The Company has the right to determine other requirements regarding the participation of shareholders or their proxies who will physically attend the Meeting.
9. Shareholders who will exercise their voting rights through the eASY.KSEI application, can inform their attendance or appoint their proxies, and/or submit their voting choices to the eASY.KSEI application.
10. The deadline for submitting an electronic declaration of presence or electronic proxy (e-proxy) and electronic voting in the eASY.KSEI application is no later than 12.00 WIB on 1 (one) working day prior to the date of the Meeting.
11. Before entering the Meeting room, shareholders or their proxies who are physically present at the Meeting are required to fill out the attendance list by showing original proof of identity.
12. Shareholders who will attend or provide power of attorney electronically at the Meeting through the eASY.KSEI application must pay attention to the following matters:

- a. Registration Process
 - i. Shareholders of the local individual type who have not provided a declaration of attendance or power of attorney in the eASY.KSEI application by the deadline in point 10 and wish to attend the Meeting electronically are required to register attendance in the eASY.KSEI application on the date of the Meeting until the electronic Meeting registration period closed by the Company.
 - ii. Shareholders of the local individual type who have submitted a declaration of attendance but have not voted for at least 1 (one) item on the agenda of the Meeting in the eASY.KSEI application by the deadline in point 10 and wish to attend the Meeting electronically are required to register attendance in the eASY application. KSEI on the date of the Meeting until the electronic registration period for the Meeting is closed by the Company.
 - iii. Shareholders who have granted power of attorney to the proxy provided by the Company (Independent Representative) or Individual Representative but the shareholder has not given a minimum vote choice for 1 (one) agenda item in the eASY.KSEI application by the deadline in point 10, then the recipient the power of attorney representing the shareholders is required to register attendance in the eASY.KSEI application on the date of the Meeting until the electronic registration period for the Meeting is closed by the Company.
 - iv. Shareholders who have given power of attorney to participant/intermediary proxy (Custodian Banks or Securities Companies) and have voted in the eASY.KSEI application up to the deadline in point 10, then the proxy representative who has registered in the eASY.KSEI application is required to registration of attendance in the eASY.KSEI application on the date of the Meeting until the electronic registration period for the Meeting is closed by the Company.
 - v. Shareholders who have declared their attendance or given power of attorney to the power of attorney provided by the Company (Independent Representative) or Individual Representative and have given minimum voting choices for 1 (one) or all agenda items in the eASY.KSEI application no later than the limit time in point 10, then the shareholder or proxy does not need to register attendance electronically in the eASY.KSEI application on the date of the Meeting. Share ownership will automatically be calculated as a quorum of attendance and the votes that have been cast will be automatically counted in the voting for the meeting.
 - vi. Delay or failure in the electronic registration process as referred to in points i - iv for any reason will result in the shareholders or their proxies not being able to attend the Meeting electronically, and their share ownership will not be counted as a quorum for attendance at the Meeting.
- b. Process of Submitting Questions and/or Opinions Electronically
 - i. Shareholders or attorneys have 3 (three) opportunities to submit questions and/or opinions in each discussion session per agenda item. Questions and/or opinions per meeting agenda item.

Questions and/or opinions for each agenda item of the Meeting can be submitted in writing by shareholders or their attorneys by using the chat feature in the 'Electronic Opinions' column available on the E-Meeting Hall screen on the eASY.KSEI application. Giving questions and/or opinions can be done as long as the status of the Meeting in the 'General Meeting Flow Text' column is "Discussion started for agenda item no. []".
 - ii. It is the authority of each Company to determine the mechanism for implementing the discussion per agenda of the Meeting in writing through the E-Meeting Hall screen on the eASY.KSEI application.
 - iii. For the power of attorney who is present electronically and will submit questions and/or opinions of his shareholders during the discussion session per the agenda of

the Meeting, he is required to write down the names of the shareholders and the size of their share ownership followed by related questions or opinions.

c. Process Voting / Voting

- i. The electronic voting process takes place in the eASY.KSEI application on the E-Meeting Hall menu, Live Broadcasting sub-menu.
- ii. Shareholders who attend themselves or are represented by their proxies but have not cast a vote on the agenda of the Meeting, then the shareholders or their proxies have the opportunity to submit their vote choices during the voting period through the E-Meeting Hall screen on the eASY.KSEI application opened by the Company. When the electronic voting period for each item on the agenda of the Meeting begins, the system will automatically run the voting time by counting backwards for a maximum of 5 (five) minutes. During the electronic voting process, the status "Voting for agenda item no [] has started" will appear in the 'General Meeting Flow Text' column.

If the shareholders or their proxies do not vote for certain agenda items until the status of the meeting shown in the 'General Meeting Flow Text' column changes to "Voting for agenda item no [] has ended", then it will be considered as giving an Abstain vote for the relevant agenda of the Meeting.

- iii. Voting time during the electronic voting process is the standard time specified in the eASY.KSEI application. The Company can set a direct electronic voting time policy per agenda item in the Meeting (with a maximum time of 5 (five) minutes per Meeting agenda) and will be set forth in the Rules of Conducting the Meeting through the eASY.KSEI application.

d. Meeting View

- i. Shareholders or their proxies who have been registered with eASY.KSEI no later than the deadline in point 10 can witness the ongoing Meeting via the Zoom webinar by accessing the eASY.KSEI menu (Meeting View sub menu) located in the AKSes facility (<https://access.ksei.co.id/>).
- ii. Meeting View has a capacity of up to 500 participants, where attendance of each participant will be determined on a first come first serve basis. Shareholders or their proxies who do not get the opportunity to witness the implementation of the Meeting through the Meeting Impressions are still considered valid to attend electronically and their share ownership and vote choice are taken into account at the Meeting, as long as they have been registered in the eASY.KSEI application.
- iii. Shareholders or their proxies who only witness the implementation of the Meeting through the Meeting Impressions but are not registered as present electronically on the eASY.KSEI application, the presence of the shareholders or their proxies is considered invalid and will not be included in the quorum calculation for meeting attendance.
- iv. Shareholders or their proxies who witness the implementation of the Meeting through the Meeting Impressions have the raise hand feature which can be used to ask questions and/or opinions during the discussion session per the agenda of the Meeting. If the Company permits by activating the allow to talk feature, then the shareholders or their proxies can submit questions and/or opinions by speaking directly. It is the authority of each Company to determine the mechanism for implementing the discussion per agenda of the Meeting using the allow to talk feature contained in the Meeting Impressions.

- v. To get the best experience in using the eASY.KSEI application and/or Meeting Impressions, shareholders or their proxies are advised to use the Mozilla Firefox browser.
13. In the event that Shareholders are unable to access the KSEI System (eASY.KSEI) via the <https://access.ksei.co.id/> link, they can download the power of attorney contained on the Company's website <https://victoriabank.co.id/> to give power of attorney and vote at the Meeting.
14. Shareholders who have granted power of attorney in point 13 above, may submit questions regarding the agenda via email to the Company at corsec@victoriabank.co.id and these questions will be submitted at the Meeting by the Attorney and recorded in the Minutes of Meeting prepared by Notary, and answers to these questions will be submitted via email to Shareholders no later than 3 (three) working days after the Meeting.
15. The Notary, assisted by the Securities Administration Bureau, will check and count the votes for each agenda item in each meeting's resolutions for said agenda, including those based on votes submitted by shareholders through eASY.KSEI as referred to in point 12 above, as well as those presented at the Meeting.
16. Shareholders or their proxies who will be physically present at the Meeting ("Participants"), must ensure that they are in good health, and must follow the health protocol that applies at the Meeting venue as follows:
 - a. Wear a mask according to the standards set by the Government while in the area and place of the Meeting.
 - b. Use hand sanitizer before entering the meeting area and place.
 - c. Shareholders who have come to the location but are unable to attend and enter the Meeting room due to limited room capacity can still exercise their rights by granting power of attorney to attend and cast voting rights on each agenda item of the Meeting to Independent Parties appointed by the Company, namely representatives from PT Adimitra Jasa Korpora as Registrar who has received power of attorney from the Company's Shareholders, or another party appointed by the Shareholders, by filling out and signing the Power of Attorney form provided by the Company.
 - d. If there are changes and/or additions to information related to the procedures for holding meetings in connection with the latest conditions and developments, they will be announced on the Company's website.
17. In order to support efforts to prevent and control Covid-19, the Company:
 - a. Do not provide printed materials, souvenirs, food and drinks;
 - b. Could re-announce if there are changes and/or additional information related to the procedure for holding a Meeting with reference to the latest conditions and developments regarding integrated handling and control to prevent the spread and transmission of Covid-19
18. To maintain order in the Meeting, the shareholders and/or their legal proxies are requested to be present at the Meeting venue 30 (thirty) minutes before the Meeting begins.

Jakarta, 4 May 2023
BOARD OF DIRECTORS
PT BANK VICTORIA INTERNATIONAL, Tbk