



**PT BANK ARTHA GRAHA INTERNASIONAL Tbk.
("Company")**

**INVITATION OF
ANNUAL GENERAL MEETING OF SHAREHOLDERS**

The Board of Directors of PT Bank Artha Graha Internasional Tbk. located in South Jakarta, hereby invites the Shareholders of the Company to attend the Annual General Meeting of Shareholders (AGMS) on:

Day, Date : Friday, June 21, 2019

Time : 09:00 am

Venue : Lobby Level Gedung Artha Graha Jl. Jend Sudirman Kav. 52-53
Sudirman Central Business District (SCBD) - Jakarta 12190

With the following agendas of the AGMS :

1. Approval of the Annual Report, including the approval of the Financial Statements and Supervisory Report of the Board of Commissioners of the Company for the year 2018.
2. The approval of the use of the Company's Net Profits for the financial year of 2018.
3. The appointment of a Registered Public Accountants Firm for the financial year of 2019.
4. The determination of the salary and allowance for the Board of Directors and salary and allowance for the Board of Commissioners of the Company.
5. Changes of the Company's Management Composition

The Explanation of the agendas:

1. In compliance with the provisions Regulation No.40 /2017 regarding Limited Liability Company, agendas number 1 to 4 are regular meeting agendas which shall be submitted for approval and ratification of the General Meeting of Shareholders.
2. Meeting agenda number 5, what is meant by the management is the Board of Commissioners and Directors of the Company. In order to fulfill the provisions of Article 7, Article 8 paragraph (1) and Article 26 of OJK Regulation No. 33 / POJK.04 / 2014 concerning Directors and Board of Commissioners of Issuers or Public Companies (POJK No.:33/2014), Article 17 paragraph (4) and paragraph (9) and Article 20 paragraph (4) paragraph (9) Articles of Association The Company, the Company will request the approval of the General Meeting of Shareholders for the change of management concerned.

Notes:

1. The Company does not send any individual invitations to the shareholders. This invitation shall be deemed as an official invitation.
2. Those entitled to attend or be represented at the AGMS are:
 - a. For the shares of the Company that have not been incorporated into the Collective Custody of Shareholders is only valid whose names are registered in the Register of Shareholders of the Company on Tuesday, May 28, 2019 until 04:00 pm.
 - b. For the shares of the Company in collective custody in PT. Indonesian Central Securities Depository (KSEI) is only legitimate account holders whose names are registered as Shareholders of the Company in the securities account of Custodian Bank or Securities Company registered in the Register of Shareholders of the Company on Tuesday, May 28, 2019 until 04:00 pm.
3.
 - a. Shareholders that are absent in the AGMS, can be represented by its proxy in writing.
 - b. Members of the Board of Directors and the Board of Commissioners and employees of the Company can act as the proxy of the Shareholders in the AGMS, but the vote they cast as a Proxy will not be counted in the voting calculation.
 - c. The form of the Power of Attorney can be obtained during working hours at:

PT Raya Saham Registra

Gedung Plaza Sentral Lt. 2, Jl. Jend. Sudirman Kav. 47-48, Jakarta 12930

4. Shareholders or their proxies who attended the AGMS is requested to show identity cards (KTP) or other identity and submit one (1) copy to the registrar before entering the meeting room. Shareholders in Collective Custody at KSEI asked to show written confirmation for the Meeting (KTUR).
5. For the shareholders of the Company as limited liability companies, cooperatives, foundations or pension funds asked to provide the complete copy of their article of association.
6. The material of AGMS is available and can be obtained on the Company's website www.arthagraha.com and at the Company's head office Jl. Jend Sudirman Kav. 52-53 Sudirman Central Business District (SCBD) - Jakarta 12190 during normal business hours from the date of this invitation until the closing of AGMS.
7. To facilitate the smooth conduct of AGMS shareholders or their proxies are kindly requested to be present at the AGMS thirty (30) minutes before the AGMS begin.

Jakarta, May 29, 2019

PT Bank Artha Graha Internasional Tbk.

Board of Directors