



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

INVITATION

TO THE COMPANY'S SHAREHOLDERS

The Board of Directors hereby invites the Shareholders of the Company to attend the Company's Annual General Meeting of Shareholders and an Extraordinary General Meeting of Shareholders (both of which are hereinafter referred to "Meeting"), which will be held:

Date : Wednesday, June 26, 2024
Time : 10.00 Western Indonesia Time - onwards
Location : Discovery Sky, 9th Floor
Hotel Discovery Ancol
Jl. Lodan Timur No.7, Ancol Taman Impian
North Jakarta 14430

Agenda of the Annual General Meeting of Shareholders:

1. Approval of the Annual Report, including the ratification of the Financial Statements and the Supervisory Duties Report of Board of Commissioners for the year 2023;
2. Determination on the appropriation of the Company's profit for the year 2023;
3. Appointment of Public Accountant Firm for the financial year 2024;
4. Determination on the remuneration and allowances for the Board of Directors and determination on the honorarium and allowances to the Board of Commissioners; and
5. Changes on the composition of the Company's Management.

Explanation for the Annual General Meeting of Shareholders Agenda:

1. Meeting Agenda from number 1 to number 4, is a routine meeting agenda that must be submitted annually to the General Meeting of Shareholders for approval and ratification from the General Meeting of Shareholders, as determined in the Company's Articles of Association and the prevailing laws and regulations; and
2. Meeting Agenda number 5, in relation to the Company's Management Structure, and in order to comply with the provisions of the Articles of Association and Article 5, Article 7 and Article 26 of POJK 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.

Agenda of the Extraordinary General Meeting of Shareholders:

1. Approval of Amendments to the Company's Articles of Association.

Explanation for the Extraordinary General Meeting of Shareholders:

The agenda for the Extraordinary General Meeting of Shareholders is an amendment to the Company's Articles of Association in order to adjust to the Financial Services Authority Regulation (POJK) Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks.

Important Notes:

1. The Company will not send a separate invitation to the Shareholders, given that this invitation constitutes an official invitation to the Company's Shareholders.
2. The Shareholders that are entitled to attend the Meeting are:
 - a. For the Company's shares that have not been incorporated into the Collective Custody is Shareholders whose names are recorded in the Register of Shareholders of the Company on Monday, June 3, 2024 until 16:00 Western Indonesia Time; and
 - b. For the Company's shares that in the Collective Custody of PT Kustodian Sentral Efek Indonesia ("KSEI") is the legitimate account holders whose names are registered as Shareholders of the Company in the securities account Custodian Bank or Securities Company recorded in the Register of Shareholders of the Company on Monday, June 3, 2024 until 16:00 Western Indonesia Time.
3.
 - a. The Shareholders who are unable to attend may appoint a proxy in writing.
 - b. Board of Directors and Board of Commissioners members as well as employees of the Company may act as proxies at the Meeting but the votes they cast as proxies at the Meeting are not counted in the voting.
4. The Company suggest the Shareholders whose shares are in the collective custody of KSEI, to give their power of attorney to attend the Meeting electronically (e-proxy) through the KSEI Electronic General Meeting System (eASY.KSEI) facility which can be accessed via the link <https://akses.ksei.co.id/>. The applicable procedures are as follows:
 - a. Shareholders will receive an email from KSEI regarding the Meeting invitation. Registration can be done via the following link: <https://akses.ksei.co.id/>;
 - b. Shareholders may give power of attorney to individual proxies or independent representatives appointed by the Company or KSEI participant proxies (Custodian Bank or Securities Companies) as a mechanism for granting power of attorney electronically (e-proxy); and
 - c. The e-proxy facility is available from the date of this Invitation until 1 (one) working day before the date of the Meeting, which is June 25, 2024.

In case the Shareholders chooses to give their proxy to attend the Meeting outside the eASY.KSEI mechanism, then the Shareholder can download the power of attorney format contained on the Company's website (www.arthagraha.com) and the original power of attorney that has been filled out and sign properly can be submitted to the Company through the office of

the Securities Administration Bureau (BAE) PT Raya Saham Registra Plaza Sentral Building 2nd floor, Jl. Jend. Sudirman Kav. 47-48, Jakarta 12930, phone number 021-2525666, not later than 3 (three) working days before the meeting or on June 21, 2024, at 16.00 Western Indonesia Time.

5. Regarding to OJK Regulation Number 16/POJK.04/2020 concerning the Implementation of Electronic General Meetings of Shareholders of Public Companies and PT Kustodian Sentral Efek Indonesia ("KSEI") Regulations XI-B of 2022 concerning Procedures for Implementing Electronic General Meetings of Shareholders which is accompanied by Voting via the KSEI Electronic General Meeting System ("eASY.KSEI"). Therefore, Shareholders can attend directly electronically through the eASY.KSEI application that has been provided by KSEI. To use the eASY.KSEI application, Shareholders can access the eASY.KSEI menu located at the AKSes facility <https://akses.ksei.co.id/> by observing the following conditions:
 - a. Shareholders in form their attendance or appoint their proxies and/or submit not later than 12.00 Western Indonesia Time on 1 (one) working day before the of the Meeting.
 - b. Shareholders who will attend or provide their proxies electronically to the Meeting through the eASY.KSEI application must pay attention to the following matters:
 - i. Registration Process;
 - ii. Process for Submitting Questions and/or Opinions Electronically;
 - iii. Voting Process; and
 - iv. GMS Impressions.
6. Shareholders or their proxies who attend the Meeting are requested to show their Identity Card (KTP) or other proof of identity and submit 1 (one) copy of it to the registration officer before entering the Meeting room. Shareholders in Collective Custody at KSEI are required to show Written Confirmation for the Meeting which can be obtained through the securities company or Custodian Bank where the shareholders open their securities accounts.
7. Shareholders who wish to attend the GMS electronically or provide power of attorney electronically via eASY.KSEI, are responsible for the suitability and use of access rights in eASY.KSEI, including the use of voting rights granted at the GMS and/or appointment of proxies granted through eASY.KSEI.
8. The Meeting materials are available in the Company's website www.arthagraha.com and at the Company's Head Office located at Artha Graha Building Jl. Jend Sudirman Kav. 52-53, during working hours from the date of the Invitation to the Meeting until the date the Meeting is held.
9. Shareholders or their proxies who wish to attend the Meeting directly are requested to register beforehand with the Company through the Securities Administration Bureau (BAE) and comply with provisions points 2, 4 and 6 above. For Shareholders or their proxies who wish to attend the GMS directly (onsite), expected to register online no later than June 20, 2024 via the link www.arthagraha.com/hubungan-investor/rups/pemanggilan.

10. In order to ensure that the Meeting can be held and efficiently, the Company's Board of Directors may limit the number of individual shareholders or their proxies who can enter the Meeting room by paying attention to standard procedures and government recommendations, as well as room capacity.
11. Shareholders or their proxies who will remain physically present at the Meeting are required to follow the safety and health protocols that will be implemented by the Company, as follows:
 - a. It is recommended that you wear a mask while in the meeting area and during the meeting;
 - b. Must implement a physical distancing policy in accordance with the direction of the Company and the management of the building where the Meeting is held;
 - c. Shareholders or their proxies who are unwell, especially having / feeling such as coughing, fever, or flu, etc, are not permitted to attend Meetings;
 - d. The Company has the right and authority to prohibit the Shareholders or their proxies from attending or being in the Meeting room in the event that the Shareholders or their proxies do not meet the safety and health protocols as described above; and
 - e. The Company will re-announce if there are changes and/or additional information regarding the procedures for holding the Meeting in connections and developments that have not been conveyed through this invitation, which will then be announced on the Company's website (www.arthagraha.com).
12. To facilitate the arrangement and order of the Meeting, Shareholders or their proxies are respectfully requested to be present and register at the Meeting venue 30 (thirty) minutes before the Meeting begins.

Jakarta, June 04, 2024
PT Bank Artha Graha Internasional Tbk
Board of Directors