



bank artos

**ANNOUNCEMENT
TO THE SHAREHOLDERS
PT BANK ARTOS INDONESIA TBK
("Company")**

It is hereby announced to the shareholders that the Company shall convene an Annual General Meeting of Shareholders ("AGMS") on Tuesday, 14 April 2020.

Pursuant to article 10 paragraph 4 of the Articles of Association of the Company and with respect to Financial Services Authority Regulation No. 32/POJK.04/2014 regarding Plan and Implementation of the General Meeting of Shareholders of the Public Companies as amended by Financial Services Authority Regulation Number 10/POJK.04/2017 regarding the Amendment of Financial Services Authority Regulation No. 32/ POJK.04/2014 regarding Plan and Implementation of the General Meeting of Shareholders of the Public Companies ("POJK-32"), invitation for the AGMS that include the agenda of the AGMS shall be announced in 1 (one) daily newspapers published in Bahasa Indonesia and having a national circulation, the web site of the Indonesian Stock Exchange and the web site of the Company in Indonesian and English, on 23 March 2020.

The shareholders entitled to attend the AGMS shall be the shareholders whose names are recorded in the Register of Shareholders of the Company on 20 March 2020 at 16:00 hours, West Indonesia Time and or the shareholders of the Company who are registered at the securities sub account with PT Kustodian Sentral Efek Indonesia (KSEI) at the close of share trading at the Indonesian Stock Exchange (IDX) on 20 March 2020.

Each proposal from a shareholders will be entered into the agenda of the AGMS, if such proposal complies with the provision in article 10 paragraph 3 of the Articles of Association of the Company in conjunction with article 12 paragraph 3 of the POJK-32 and is received by the Board of Directors of the Company not later than 7 (seven) calendar days before the date of notice of the AGMS.

Jakarta, 6 March 2020
PT Bank Artos Indonesia Tbk
The Board of Directors