



INVITATION
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS
PT BANK PANIN DUBAI SYARIAH Tbk
("The Company")

The Board of Directors of the Company hereby invite the Shareholders to attend the Annual General Meeting of Shareholders (the "Meetings") of the Company, which will be held on:

Day/Date : Wednesday, June 19, 2019
Time : 8:30 WIB until finished
Place : Panin Bank Building 4th floor,
Jalan Jenderal Sudirman - Senayan,
Jakarta 10270

Meeting agenda:

1. To approve the Company's Annual Report on business activities and the ratification of the Company's Annual Financial Report including the Company's Board of Commissioners Supervision Report for the 2018 financial year;
2. To approve the utilization of the profits for the financial year ending on December 31, 2018;
3. To determine honorarium of the members of the Board of Commissioners of the Company and to give the authority to the Board of Commissioners of the Company to determine the salaries and allowance for the members of the Board of Directors of the Company;
4. To give the authority to the Board of Directors of the Company to assign the duties and authority of members of the Board of Directors of the Company;
5. To appoint the Public Accountant who will audit the Financial Reports of the Company for the 2019 financial year;
6. The changes of the management of the Company.

Explanation of the agenda of the Meeting are as follows:

- a. The 1st, 2nd, 3rd, 4th and 5th meeting agenda are the regular agendas held at the Meeting of The Company, in accordance with the provisions of the Article of Association of the Company, Law Number 40 of 2007 regarding the Limited Liabilities Companies (UUPT) and the regulation of the OJK (FSA);
- b. The 6th meeting agenda is held due to the ending tenure period of the Board of Directors members, the Board of Commissioners members and the Sharia Supervisory Board members at the closing of the Meeting and the changes in the management of the Company.

Notes:

1. Those entitled to attend or be represented at the Meeting are the Company's Shareholders whose names are registered in the Company's Register of Shareholders List or the owners of the current account at the Collective Custodian of the Kustodian Sentral Efek Indonesia (KSEI) on May 27, 2019 until 4.00 pm Indonesia Western Time.
2.
 - a. the shareholders of the Company who cannot attend the Meeting can be represented by their proxies by bringing a valid of the Power of Attorney as determined by the Board of Directors of the Company. The members of the Board of Directors, Commissioners and the employees of the Company may act as proxy of Shareholders at the Meeting, however their votes as a proxy/the power of attorney in the Meeting is not counted in the voting.
 - b. The Power of Attorney form can be obtained every working day in the Corporate Secretary Division, Panin Life Center Building 3rd Floor, Jl. Letjend. S. Parman Kav. 91, West Jakarta.
 - c. The Power of Attorney must be received by the Company at the address above, before the

Meeting is held, accompanied by a copy of the Identity Card (KTP) or for the Legal Entity Shareholders accompanied by proof of authority to represent the Legal Entity.

3. The Materials related to the Meeting Agenda in the form of hard copies documents are available and can be obtained at the Company's Head Office during working hours upon written request from the Shareholders and copies of electronic documents can be downloaded through the Company's website (<https://panindubaisyariah.co.id>), from the Summoning date until the date of the Meeting.
4. The shareholders who will attend the Meeting shall bring the original ID card and show it to the registration officer before entering the Meeting room. As for the shareholders in Collective Custody, are asked to show a Written Confirmation for the Meeting (KTUR) which can be obtained through the Stock Exchange member or Custodian Banks.
5. For shareholders in the form of legal entity, are requested to bring a complete copy documents of the Articles of Association including the latest Management Act Deed.
6. To facilitate the arrangement and orderliness of the Meeting, the Shareholders or their proxies are requested to be present at the Meeting venue no later than 30 minutes before the Meeting begins.

Jakarta, May 28, 2019
The Board of Directors of the Company