



**PT BANK PANIN DUBAI SYARIAH TBK
(The "COMPANY")
ANNOUNCEMENT TO SHAREHOLDERS**

The Board of Directors of the Company hereby inform the Shareholders that the Company will hold the Annual General Meeting of Shareholders ("AGMS") and Extraordinary General Meeting Of Shareholders ("EGMS") (hereinafter both meeting are called the "Meeting") on:

Day/Date : Monday/July 27th , 2020
Time : 10.0 AM until finished
Place : PaninBank Centre, Ground Floor
Jl. Jend Sudirman - Senayan
Jakarta 10270

Summons for the Meeting will be advertised in 1 (one) daily national newspaper on July 3rd, 2020 in accordance with the provisions of article 12 paragraph 9. (3) letter a. of the Articles of Association of the Company and will be uploaded at; (a) the e-GMS provider website, (b) the stock exchange website and (c) the Company's website in accordance with article 52 paragraph (1) of the Financial Services Authority Regulation Number 15/POJK.04/2020 dated April 20th, 2020, regarding the Planning and Organizing Public Listed Company's General Meeting of Shareholders (hereinafter referred to as POJK Number 15/2020).

The Shareholders of the Company who are entitled to attend or be represented at the Meeting are the Shareholders of the Company whose names are registered in the Register of the Shareholders of the Company on July 2nd, 2020 until 04.00 PM.

Each proposal of shareholders will be included in the Meeting Agenda if it fulfils the requirements in article 12 paragraph 8. of the Articles of Association of the Company and article 16 paragraph (1) POJK Number 15/2020 and must be received by the Board of Directors no later than 7 (seven) days prior to the Meeting accompanied by the reasons and material for the proposed Meeting Agenda.

Due to the disaster outbreaks of Corona Virus Disease 2019 (Covid-19) which has been stipulated and published by the Government of the Republic of Indonesia, the Company plans to conduct the Meeting using electronic facilities as regulated in POJK 16 /POJK.04/2020 dated April 20th, 2020 concerning the Implementation Public Listed Company's General Meeting of Shareholders via Electronic. Further information regarding the mechanism for providing the power of attorney and other procedures related to the organizing of the Meeting will be informed by the Company in the Advertisement of the Meeting Invitation.

Jakarta, June 17th, 2020
Board of Directors of the Company