



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

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

Day/Date : Monday, May 22nd, 2017
Time : 11.00 am - onward
Place : Panin Bank Building 4th floor,
Jenderal Sudirman street – Senayan, Jakarta 10270

Meeting Agenda:

- 1) The approval of the Annual Report of the Company and the Board of Commissioners' Supervision Report, as well as the legalization of the Financial Report of the Company for the 2016 financial year.
- 2) Approval on the utilization of profits for the fiscal year ended December 31, 2016
- 3) To determine remunerations and allowances of the members of the Board of Commissioners of the Company, and to give power and authority to the Board of Commissioners of the Company to determine remunerations and allowances of the members of the Board of Directors of the Company.
- 4) To give the power and authority to the Board of Directors of the Company to assign the duties and authorities of the members of Board of Directors of the Company.
- 5) To appoint a Public Accountant to audit the Financial Report of the Company for the 2017 financial year.
- 6) The change of management of the Company.
- 7) The change of the Articles of Association of the Company.
- 8) The Realization Report of the utilization of Public Offering Funds.

The Explanation of the Meeting Agenda:

- The 1st to the 5th Meeting agenda are regular agendas held at the AGMS of the Company, in accordance with the provisions of the Articles of Association of the Company, Law number 40 of 2007 regarding Limited Liabilities Companies (UUPT), and the regulations of the FSA.
- The 6th meeting agenda is held due to the ending tenure period of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board, when the meeting is closed.
- The 7th agenda, the change of the Articles of Association will be done to be adjusted with the regulations of the FSA number 10/POJK.04/2017, and adding a couple more positions such as Deputy President Director and Vice President Commissioner, if necessary.
- The 8th agenda is held to fulfill the regulations of the FSA number 30/POJK.04/2015.

Notes:

1. Those entitled to attend or be represented at the Meeting are the shareholders of the Company whose names are registered on the Company's Shareholders List, or the owner of a current account at the Collective Custodian of PT Kustodian Sentral Efek Indonesia on April 27th, 2017 until 4.15 pm Western Indonesia Time.
2. a. The shareholders of the Company who cannot attend the Meeting can be represented by proxies, with valid 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 are also allowed to act as proxy representatives at the Meeting, however their cast of votes as a proxy shall not be included in the vote.

- b. Proxy forms can be obtained on the weekdays from the Corporate Secretary Unit, at Panin Life Center Building Lt.3, Jl. Letjend. S. Parman Kav. 91, West Jakarta.
 - c. The Power of Attorney must be received by the Company at the above address, before the Meeting is held, attaching a copy of the ID card, or an authorised evidence representing the Law Firm for a Law Firm shareholder.
4. Materials related to the Meeting Agenda in the form of document hard copies are available and can be obtained at the Head Office of the Company within working hours, based on a written request from the shareholder, and the document electronic copy can be downloaded via the Company's website (<https://panindubaisyariah.co.id>), since the date of the Invitation until the date of the Meeting being held.
 5. The shareholders who will attend the Meeting shall bring their original ID card and show it to the registration officer before entering the Meeting room. As for the shareholders of the Collective Custodian, they are asked to show a Written Confirmation for the Meeting (KTUR) which can be obtained from members of Stock Exchange or Custodian Banks.
 6. For shareholders in the form of a Law Firm, they are asked to bring a complete copy of the Articles of Association, including the valid Deed of the current organisational structure.
 7. To facilitate the smooth conduct of the Meeting, the shareholders or their proxies are expected to be present at the Meeting venue 30 minutes prior the starting time at the latest.

Jakarta, April 28th. 2017

The Board of Directors of the Company