

**ANNOUNCEMENT
TO ALL THE SHAREHOLDERS**

Hereby we announce to all the shareholders of PT Bank Panin Syariah Tbk (“the Company”) that the Company will hold the Extraordinary General Meeting of Shareholders (“the Meeting”) on Friday, October 2nd 2015.

According to the regulation stated in Article 15 paragraph 2 of the company's Articles of Association and Article 13 of Financial Services Authority's regulation No.32/POJK.04/2014 dated December 8th 2014 regarding The Planning and Execution of the General Meeting of Shareholders of a public company (“POJK No.32”), the Meeting invitation will be published on 2 (two) daily Indonesian newspapers, Indonesia Stock Exchange's website, and the company's website on September 10th 2015.

The shareholders who are entitled to be present or represented at the Meeting are the company's shareholders whose names are listed on the list of shareholders of the company dated September 9th 2015 up to 4 pm Indonesia Western Time.

Every proposal from the shareholder will be included in the Meeting's agenda if fulfilling the requirements as stated in Article 15 paragraph 4 of the company's Articles of Association and Article 12 paragraph (1) up to paragraph (4) POJK No.32 and must be received by the company's Board of Directors 7 (seven) days prior the date of the Meeting's Invitation, at the latest.

**Jakarta, August 26th 2015
The Board of Directors of the Company**