



**PT BANK PANIN DUBAI SYARIAH TBK
("The Company")
INVITATION
TO THE SHAREHOLDERS**

The Board of Directors of the Company hereby invite the Shareholders to attend the Annual General Meeting of Shareholders (hereinafter is called the "Meeting"), that will be held on:

Day/Date : Wednesday/June 29th, 2022
Time : 10.00 AM until finished
Place : Panin Bank Building, 4th Floor
Jl. Jend Sudirman - Senayan Jakarta 10270

The Meeting Agenda:

1. Approval for the Company's Annual Report on business activities and Validation of the Company's Annual Financial Statement, including the Supervision Report of the Board of Commissioners of the Company for the accounting year of 2021;
2. Approval for the use of profits for the accounting year ended on December 31st, 2021;
3. Stipulation of honorarium of the Board of Commissioners of the Company and Granting of authority to the Board of Commissioners of the Company in order to stipulate wages and allowances of 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. Appointment of a Public Accountant to audit the Company's books for the accounting year of 2022;
6. Change of the Company Management.

Explanation of the Meeting Agenda are as follows:

- The 1st, 2nd, 3rd, 4th and 5th meeting agenda are the regular agendas, held by the Company in accordance with the provisions of the Article of Association of the Company and the Law Number 40, 2007 regarding the Limited Liabilities Companies (UUPT) and the Financial Services Authority Regulation ("POJK").
- The 6th meeting agenda is held due to the end of tenure period of the Board of Directors at the closing of the Meeting and the changes of the management of the Company.

General Requirements:

1. The meeting was held with reference to POJK 15/2020 and the Company's Articles of Association.
2. The Company does not send a separate invitation letter to the Shareholders and this summon is an official invitation for the Shareholders to attend the Meeting.
3. This summon can also be seen on the Company's website (www.panindubaisyariah.co.id); Indonesia Stock Exchange website and eASY.KSEI application.
4. The Shareholders who entitled to attend or be represented at the Meeting are the Company's Shareholders whose names are registered in the Register of Shareholders of the Company or the holders of securities account balances at the Collective Depository of the Kustodian Sentral Efek Indonesia (the Indonesian Central Securities Depository) on June 6th, 2022 at the closing of trading hours of the Indonesian Stock Exchange.
5. In order to support the Government's efforts in preventing and spreading COVID-19 and to create a safe and healthy environment, the Company hereby expects that the Shareholders shall not be physically present, but by giving the power of attorney to an independent party which is the Company's Securities Administration Bureau (PT Raya Saham Registra), who will represent the Authorizer to vote and forward questions at the Meeting.
6. Regarding to the Indonesia Central Securities Depository (Kustodian Sentral Efek Indonesia – KSEI) No. KSEI-4012/DIR/0521 dated May 31th, 2021 concerning Impelementation e-Proxy Modul and e-Voting Modul paa eASY.KSEI application with Visual Broadcast of General Meeting of Shareholders, now KSEI has provided e-GMS platform to conduct General Meeting of Shareholders electronically. Thus the Company can hold the Meeting electronically where the Shareholders can attend the Meeting electronically through Electronic General Meeting System with link <https://easy.ksei.co.id/egken> (eASY.KSEI) which is provided by KSEI.
7. Participation of Shareholders in a Meeting, can be done through the following mechanism:
 - I. Self-presence at the Meeting
The Shareholders who will attend the Meeting, before entering the meeting room are requested to:
 - a. Informing SID number (Single Investor Identification) originating from KSEI.

- b. Submit a photocopy of Identity Card (KTP) to the registration officer.
- c. For Legal Entity Shareholders or Legal Entity Shareholder Proxies, submit; (i) Power of Attorney determined by the company, (ii) photocopy of the latest Articles of Association of the company, (iii) photocopy of the latest deed of appointment of management of the company, and (iv) special power of attorney (if required by the Articles of Association of the Legal Entity concerned).
- d. Regarding the current conditions and to support the government in overcoming the spread of COVID-19, the Meeting participants who will attend the invitation physically, have to comply with applicable government regulations.

II. Power of Attorney

a. Electronic Power of Attorney

The Company expects that the Shareholders in the Collective Custody of PT Kustodian Sentral Efek Indonesia ("KSEI") to provide the electronic power of attorney/*e-proxy* to the Independent Authorized of the Power of Attorney, who are the appointed representatives by the Company's Securities Administration Bureau (PT Raya Saham Registra) in the eASY.KSEI facility in the Securities Ownership website/AKSes.KSEI (<https://akses.ksei.co.id>).

The Shareholders may also give the electronic power of attorney/*e-proxy* to the authorized who appointed by the Shareholders if the authorized person has been registered in the eASY.KSEI facility.

The electronic power of attorney/*e-proxy* must comply with procedures, terms and conditions determined by KSEI and the Company.

b. Non-Electronic Power of Attorney

- In addition to the electronic power of attorney/*e-proxy* mentioned above, the Shareholders may provide the power of attorney outside the eASY-KSEI mechanism.

- The original power of attorney together with a copy of the identity card (KTP/ Passport) must be submitted directly to the Company's Securities Administration Bureau (PT Raya Saham Registra) before the Meeting started.

c. The Shareholders who have given the electronic power of attorney may submit the questions or opinions on the Meeting Agenda through the inquiry form and procedures that can be downloaded from the Company's website (www.panindubaisyariah.co.id) and send it via e-mail corsec@pdsb.co.id not later than June 24th, 2022.

d. The Shareholders or their proxies who will attend the Meeting or the Shareholders who will use their voting rights in the eASY.KSEI application may inform their presence, the authorized person and vote through the eASY.KSEI application through the link <https://akses.ksei.co.id/>

8. The Meeting materials are available at the Company's Head Office during business hours from the date of the Meeting Invitation until the Meeting date and in accordance with provisions of Article 17 and 18 POJK 15/2020, the Meeting agenda materials are available and can be accessed and downloaded through the Company's website (www.panindubaisyariah.co.id) from the date of the Meeting Invitation until the Meeting date.

9. For the Shareholders or their proxies who will directly presence at the Meeting, the health protocol will be applied in the framework of handling COVID-19 as follows:

- a. Show a vaccine certificate 1,2 and booster through a Peduli Lindungi application, if you cannot show a vaccine certificate then you must have a Certificate of Rapid Antigen Test or COVID-19 PCR Swab Test with negative results obtained from hospital, Public Health Centers (Puskesmas), or clinics with a date of sampling 1 (one) day before the Meeting;
- b. Body temperature does not exceed 37.3 degrees;
- c. Wear a face mask when they are present on the Meeting premises and venue;
- d. Follow the directions regarding physical distancing at the meeting place and follow the health protocols set by the Company.

10. With the announcement of the Code of Conduct, Information, Meeting Announcement and Meeting Invitation on the Company's website, in accordance with the current conditions regarding COVID-19, the Meeting will be conducted as efficiently as possible.

11. The government or the respective authority may at any time issue the regulation to prohibit the Meeting or to prohibit the Shareholders to self-presence in the Meeting before or on the day of the Meeting date, this is entirely outside the responsibility and authority of the Company.

Jakarta, June 7th, 2022
The Board of Directors of the Company