

**PROCEDURES FOR ANNUAL GENERAL MEETING OF SHAREHOLDERS**  
("Meeting")  
**PT BANK PANIN DUBAI SYARIAH TBK**  
("Company")

1. The meeting will be held in Indonesian.
2. Based on Article 13.1.(1) of the Company's Articles of Association, the Meeting is chaired by a 2. member of the Board of Commissioners who is appointed by the Board of Commissioners.
3. Quorum of Attendance  
According to Article 14.2.(1) letter a of the Company's Articles of Association, the Meeting may be held if attended by the Shareholders or their proxies who represent more than 1/2 (one half) of the total shares with valid voting rights.
4. All agenda items of the Meeting are discussed and discussed on an ongoing basis.
5. After discussing all the agenda of the Meeting, the Chairperson of the Meeting will provide the opportunity for the Shareholders of the Company or their proxies to submit questions, opinions, proposals or suggestions prior to voting on matters relating to the agenda of the Meeting. The questions that will be answered are questions related to the agenda of the meeting.
6. Those who are entitled to ask questions at the Meeting are only the Shareholders of the Company or their legal proxies whose names are recorded in the Register of Shareholders of the Company on June 6, 2022.
  - a. The process of physically submitting questions and/or opinions:
    - i. Shareholders or their proxies who wish to ask questions are welcome to raise their hands and submit the completed Question Form to the Company Officer.
    - ii. The Company's officers will take the form from the shareholders or their proxies, and submit it to the Chairperson of the Meeting.
  - b. The process of submitting questions and/or opinions electronically:
    - i. Questions and/or opinions per Meeting agenda can be submitted in writing by the shareholders or proxies by using the chat feature in the 'Electronic Opinions' column available in the E-meeting Hall screen on the eASY.KSEI application. Giving questions and/or opinions can be done as long as the status of the Meeting in the 'General Meeting Flow Text' column is "Discussion started for agenda".
    - ii. The proxies who are present electronically and will submit questions and/or opinions of their shareholders during the discussion session per agenda of the Meeting are required to write down the names of the shareholders and the size of their share ownership, followed by related questions or opinions.
  - c. For time efficiency, questions are limited to 3 (three) opportunities to submit questions and/or opinions on each agenda item of the Meeting.
  - d. Questions and/or opinions submitted orally cannot be responded to.
  - e. The questions that will be answered are questions that are directly related to the agenda of the Meeting.
  - f. After all questions and/or opinions are submitted, the Chairperson of the Meeting will answer and/or respond to the questions and/or opinions.
7. Voting Rights:
  - a. Only the Shareholders of the Company whose names are recorded in the Register of Shareholders of the Company on October 11<sup>th</sup>, 2021, or their Proxies are entitled to cast votes.
  - b. Each share entitles its holder to cast 1 (one) vote.
8. Meeting Resolutions:
  - a. Meeting decisions are made by way of deliberation for consensus. If deliberation to reach consensus is not reached, then a vote will be held with the following conditions:  
Based on Article 14.2.(1) letter c of the Company's Articles of Association, the Meeting may adopt valid resolutions if approved by the Shareholders or their Proxies representing more than ½ (one half) of the total shares with voting rights present in the meeting. Meeting decisions are taken based on the vote count that has been submitted through physical voting and eASY.KSEI.
  - b. Physical voting process:
    - i. At the time of voting, shareholders who do not agree or do not vote (abstain) are welcome to raise their hands.

- ii. Then we will count the number of shares that disagreed or abstained.
  - c. Electronic collection process:
    - i. The electronic voting process takes place on the eASY.KSEI application on the E-meeting Hall menu, Live Broadcasting submenu.
    - ii. Shareholders who are present alone or are represented by their proxies but have not yet cast their vote on the agenda of the Meeting as referred to in the Summons have the opportunity to submit their vote during the electronic voting period opened by the Company.
    - iii. When the electronic voting period per meeting agenda begins, the system automatically runs the voting time by counting down a maximum of 5 (five) minutes. During the electronic voting process, the "Voting for agenda item has started" status will be seen in the 'General Meeting Flow Text' column. If the shareholders or their proxies do not vote for a particular meeting agenda until the status of the meeting as shown in the 'General Meeting Flow Text' column changes to "Voting for agenda item has ended".
9. In accordance with Article 47 of the Financial Services Authority Regulation No.15/POJK.04/2020 and Article 14.2.(5) of the Company's Articles of Association, Shareholders with voting rights who attend the Meeting but do not cast a vote (abstain), are deemed to have cast votes equal to the majority vote of the voting shareholders.
10. Prevention of the Spread of COVID-19:
  - a. Meeting participants must present vaccine certificate 1,2 and booster through a Peduli Lindungi application, if you cannot present 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. Meeting participants who attend must go through a body temperature check, and if it exceeds 37.3°C, they are not allowed to enter the meeting room;
  - c. Meeting participants are not permitted to enter the Meeting room if the Meeting participants have a history of traveling abroad in the last 14 (fourteen) days;
  - d. Wear a face mask when they are present on the Meeting premises and venue;
  - e. Meeting participants with flu/cough/cold/fever/throat pain/shortness of breath are required to report to the medical officer before entering the meeting room;
  - f. This meeting implements a social distance radius of 1 meters per person;
  - g. Meeting participants who meet the provisions of letters b and c above, may give power of attorney to the Securities Administration Bureau and fill out the question form provided for each agenda item of the Meeting;
  - h. Referring to Governor Regulation No. 3 of 2021 concerning implementing regulations for regional regulations number 2 of 2020 regarding the prevention of corona virus disease 2019 the Meeting Participants who being in the room is limited to a maximum of 35 people, which consists of the Board of Directors and the Board of Commissioners totaling 7 people, Shareholders 10 people, Corporate Secretary 2 people, Legal 1 person, Technician 3 people, MC 1 person, Prayer reader 1 person, PIC Sound Card 1 person, 1 person receptionist, 1 person documentation, PT. Raya Stock Registrar 4 people and Notary 4 people;
  - i. During the Meeting, Meeting Participants must apply Clean and Healthy Lifestyle (PHBS) such as maintaining their health condition by diligently washing their hands regularly using water and soap or alcohol-based hand sanitizer, avoiding touching the face area unnecessarily, taking vitamins or immune boosters. body, as part of efforts to prevent COVID-19.
  - j. Shareholders or their proxies who are present are requested to attend the Meeting in an orderly, courteous manner and not to take any actions that may interfere with the proceedings of the Meeting.
11. By the announcement on Meeting Agendas, Code of Conduct, Information, Notice and Invitation of the GMS in the Company's Website and in the view of the current condition related to COVID-19, the Meeting shall be held as efficient as possible and limit the number of participants in the room.
12. The Company does not provide and distribute the Meeting materials in printed form to shareholders or their proxies who are physically present at the Meeting. All Meeting materials such as the annual report, explanation of the agenda and the Meeting Rules can be downloaded on the Company's website ([www.panindubaisyariah.co.id](http://www.panindubaisyariah.co.id)).
13. If during the Meeting there are conditions that have not been regulated in these Rules, the Chairperson of the Meeting will determine policies by considering the Company's Articles of Association and/or applicable legal provisions.