

**SUMMON OF
EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS OF
PT BANK PANIN DUBAI SYARIAH Tbk
("Company")**

The Company's Board of Directors hereby invites the Shareholders to attend the Extraordinary General Meeting of Shareholders ("Meeting") of the Company to be held on:

Day / Date : Wednesday / 24th January 2018
Time : 14.00 WIB until finished
Place : Panin Bank Building Floor 4
Jl. Jend. Sudirman – Senayan
Jakarta 10270.

Agenda of Meeting:

1. Approval of capital increase by giving Pre-emptive Rights through Limited Public Offering I and amendment to Article 4 paragraphs 2 and 3 of the Company's Articles of Association.
2. Amendment to the Company's Articles of Association.
3. Amendment of the Management of the Company.

Explanation of the agenda of the Meeting is as follows:

1. The Company's plan to increase its issued and paid-up capital of the Company through Pre-emptive Rights ("HMETD"), pursuant to Article 8 of POJK No.32/POJK.04/2015 dated 16th December 2015 on the Capital Addition of Public Company By Granting Pre-emptive Rights.
2. The amendment of Article 16 of the Company's Articles of Association and/or other articles in the Company's Articles of Association.
3. The change of the member of the Management of the Company.

Notes:

1. Those entitled to attend or be represented in the Meeting are the Shareholders whose names are registered in the Shareholder Register of the Company on 29th December 2017 up to 16.15 WIB.
2. The Shareholders or their attorneys who will attend the Meeting are required to bring and submit to the Company's officers a copy of ID card or other identifications, before entering the Meeting room. For shares of the Company in the Collective Custody, account holders or their attorneys are required to bring KTUR obtained through Exchange Members or Custodian Bank.
3. a. Shareholders of the Company who are unable to attend the Meeting may be represented by their attorneys by bringing a valid Power of Attorney as determined by the Board of Directors, provided that members of the Board of Directors, Commissioners and employees of the Company are allowed to act as the attorney of the Shareholders in the Meeting of this Company, but the votes they cast as attorney in the Meeting is not counted in the voting.
b. Forms of Power of Attorney can be obtained on every business day at Company Office, Panin Life Center Building 3rd Floor, Jl. Letjend. S. Parman Kav. 91, West Jakarta.
c. Power of Attorney must be received at the latest before the Meeting is held, accompanied by a copy of Identity Card (KTP) or to Shareholders of Legal Entity accompanied by evidence of authority representing Legal Entity.
4. Materials related to the Agenda of Meetings are available and may be obtained from the Company's Head Office from 2nd January 2018 up to 24th January 2018 at any time during office hours and copies of physical documents may be granted if requested in writing by the Company's Shareholders. Copies of electronic documents may be downloaded through the Company's website (<https://panindubaisyariah.co.id>).
5. To facilitate the arrangement and ordering of the Meeting, the Shareholders or their attorneys are kindly requested to be present at the Meeting 30 minutes prior to the Meeting.

Jakarta, 2nd January 2018
Board of Directors of the Company