

**INVITATION
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 : Thursday, 31 May 2018
Time : 10.00 WIB until finished
Place : Panin Bank Building, 4th Floor
Jl. Jend. Sudirman – Senayan
Jakarta 10270

Meeting Agenda:

1. The Approval of the Company's Annual Report on business activities and the Annual Company Financial Statement including the Company's Board of Commissioners Supervision Report for the 2017 financial year.
2. The changes of management of the Company.
3. To give the authority to the Board of Directors of the Company to assign the duties and authorities of members of the Board of Directors of the Company.
4. To determine honorarium of the members of the Board of Commissioners of the Company and to give the authority to the Board of Commissioners of the Company to determine the salaries and allowances of the members of the Board of Directors and the Sharia Supervisory Board of the Company
5. To appoint a Public Accountant to audit the Financial Report of the Company for the 2018 financial year.
6. The Realization Report of the utilization of Public Offering Funds.

The Explanation of the Meeting Agenda:

- The 1st, 3rd, 4th, and 5th meeting agenda are regular agendas held at the Meeting 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 ("POJK").
- The 2nd meeting agenda is held due to the ending tenure period of the Board of Directors and the changes of the Board of Directors.
- The 6th meeting 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 May 8th 2018 until 4.00 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 Division, 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 Legal Entity for a Legal Entity 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 Legal Entity, 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.

