



**INVITATION
ANNUAL GENERAL MEETING OF SHAREHOLDERS**

The Board of Directors of PT Bank Panin Syariah Tbk (“the Company”) hereby invite the shareholders to attend the Annual General Meeting of Shareholders (“the Meeting”) of the Company which will be held on:

Day/Date : Friday, April 24th 2015

Time : 10 am – finish

Venue : Panin Bank Building, 4th floor

Jl. Jenderal Sudirman – Senayan, Jakarta 10270

With the following agenda items:

1. The approval of the Company’s Annual Report regarding the business activities and the legalization of the Company’s Annual Financial Report, and to give liberation and full redemption (acquit et de charge) to all the Board of Directors and Board of Commissioners of the Company, for the management and supervision of the Company, for the 2014 Book Performance.
2. The approval of the use of profit plan for the year book which ends on December 31st 2014.
3. The changes of the Board of Commissioners, Board of Directors, and the Sharia Supervisory Board of the Company.
4. To give the power of attorney to the Board of Commissioners of the Company to:
 - Distribute jobs and responsibilities to the Board of Directors of the Company.
 - To determine the salary and allowances of the Board of Directors of the Company.
5. To give the power of attorney to the Board of Directors of the Company to appoint a public accountant to audit the Company’s book for the year book which ends on December 31st 2015.

With the following description of agenda items:

1. The 1st, 2nd, 4th, and 5th Meeting agendas are required by the Article of Associations of the Company.
2. The 3rd agenda is related to the resignation of a (one) member of the Board of Directors and the end of the tenure of all the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board of the Company, and the appointment of the Board of Commissioners, the Board of Directors, and the Sharia Supervisory Board of the Company.

Notes:

1. The Company does not send a separate invitation to the shareholders, therefore this invitation is the official one for the shareholders of the Company.
2. In accordance with Article 19 of the regulations of Financial Services Authority number 32/POJK.04/2014 regarding Plan and Execution of General Meeting of Shareholders of a Listed Company (“POJK”), who are entitled to attend/to be represented, and vote at the Meeting are the shareholders whose names are listed in the Company’s Shareholders Register, or the owners of Current Account in the Collective Custodian of PT Kustodian Sentral Efek Indonesia on April 1st 2015 up to 4 pm, Western Indonesia Time.
3. a. The shareholders of the Company who cannot be present at the Meeting, can be represented by the attorney, with the provisions of, the Board of Directors, the Board of Commissioners, and the employees of the Company may act as attorneys at the Meeting. However, a vote that is voted by an attorney at the Meeting, does not count as a vote.
b. The power of attorney form can be obtained during working hours at the Stock of Administration Bureau Office (“BAE”) of the Company.

PT Blue Chip Mulia

Tempo Pavillion I Building, 8th floor

Jl. HR. Rasuna Said Kav 10-11, Jakarta 12950

Telephone: 021-5201928, 5201983, 5201924

- c. The power of attorney form that has already been completed as required, must have already been received by BAE of the Company, at the address above, on April 21st 2015, at 4 pm Western Indonesia Time, at the latest.
4. The shareholders or the attorneys who will attend the Meeting, shall bring and submit a copy of their valid ID card (KTP) to the registration officer, before entering the Meeting room. As for the shareholders of the Collective Custodian, must show a Written Confirmation for the Meeting (KTUR), which can be obtained from a Stock Exchange member or a Custodian Bank.
5. As for the shareholders in the form of Legal Entity, shall bring a complete copy of the Article of Associations, including the certificate of the recent management structure.
6. In accordance with Article 15 POJK, the Meeting agenda materials in the form of a copy of a physical document, shall be available and can be obtained since the date of the RUPST invitation, until the date of the RUPST execution at the Head Office of the Company, during working hours, with a written request from the shareholder of the Company. Except for the 3rd agenda item material, in accordance with Article 15 Paragraph (7) letter b POJK, shall be available at the Meeting, at the latest.
7. To facilitate the smooth conduct of the arrangement and order of the Meeting, the shareholders or the attorneys are kindly requested to be present at the Meeting venue at 09.30 am Western Indonesia Time, at the latest.

Jakarta, April 2nd 2015

The Board of the Directors of the Company