

**INVITATION FOR
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS
PT BANK PAN INDONESIA TBK
abbreviated PT BANK PANIN Tbk
(‘COMPANY’)**

The Board of Directors hereby invites Shareholders to attend the Annual General Meeting of Shareholders’ of the Company (the "Meeting") which will be held on:

Day/Date : Wednesday/ 19 June 2019
Time : 11:00 Western Indonesian Time (WIB)
Venue : Panin Bank Building 4th Floor
Jalan Jend. Sudirman - Senayan
Jakarta 10270

with the following agenda:

1. Approval of the Company’s Annual Report and the Board of Commissioner Supervision Report as well as the Company’s Annual Financial Report for the financial year 2018.
2. Approval on the utilization of profits for the fiscal year ended December 31, 2018
3. Determine remunerations and allowances of member of the Board of Commissioners, and giving power and authority to the Board of Commissioners to determine remunerations and allowances of members of the Board of Directors
4. Giving power and authority to the Board of Directors to assign the duties and authorities of the Board of Directors
5. Appointment of Public Accountant to audit the books of the Company for fiscal year ended December 31, 2019.
6. Change of Board of Commissioner of the Company

Explanation of the Agenda:

- Agenda number 1 to number 5: The agenda of the Meeting is a regular meeting conducted every year. This is to comply with the Article of Association of the Company, and Law No. 40 of 2007 regarding Limited Liability Companies, as well as the Financial Services Authority (OJK) Regulation.
- Agenda number 6: In accordance with the provisions of article 18.6 of the Company's articles of association, changes in the composition of the Company's management must be decided by the Meeting.

Other Information:

1. Those entitled to attend or be represented at the Meeting are Shareholders whose names are listed in the registered of Shareholders of the Company as of April 26, 2018 by 16.00 WIB.
2. Shareholders or their representatives who attend the Meeting should be able to prove their identity to an officer of the Company prior to entering the meeting room. For Company shares located in collective custody, the account holders or their representatives are required to bring KTUR which can be obtained through stock exchange members or custodian bank.
3. a. Shareholders who cannot attend the Meeting can be represented by proxies with valid powers of attorney as determined by the Board of Directors. Members of the Board of

Directors, Commissioners and employees of the Company are also allowed to act as proxy representatives at the Meeting, but their cast of votes as a proxy shall not be included in the vote

b. Proxy forms can be obtained during the working hours at the Company's Office, Panin Bank Centre 7th Floor, Jalan Jend. Sudirman - Senayan, Jakarta 10270.

c. All required documents must be submitted timely before the Meeting.

4. Materials related to the Agenda of the Meeting are available at the Company's office on 28 May 2019 until 19 June 2019 - during business hours. Shareholders who wish to obtain the documents are requested to submit a written request to the Company.
5. To simplify Meeting arrangement, the Shareholders or their proxies should be already in the meeting room at the latest thirty minutes before the Meeting

Jakarta, 28 May 2019
BOARD OF DIRECTORS

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