



ANNOUNCEMENT SUMMARY OF MINUTES
ANNUAL GENERAL MEETING OF SHAREHOLDERS
PT Bank Panin Dubai Syariah Tbk

The Board of Directors of PT Bank Panin Dubai Syariah Tbk (hereinafter referred to as the "Company") hereby notifies the Company's Shareholders, that the Company has held an Annual General Meeting of Shareholders (hereinafter referred to as the "Meeting"), namely on:

Day / Date : Thursday, July 29, 2021
Place : Panin Bank Building 4th floor, Jalan Jenderal Sudirman, Senayan, Jakarta 10270
Time : 10.25 – 11.30 West Indonesia Time

Meeting agenda:

1. To approve the Company's Annual Report on business activities and the ratification of the Company's Annual Financial Report including the Company's Board of Commissioners Supervision Report for the 2020 financial year;
2. To approve the utilization of the profits for the financial year ending on December 31, 2020;
3. 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 allowance for the members of the Board of Directors of the Company;
4. To give the authority to the Board of Directors of the Company to assign the duties and authority of members of the Board of Directors of the Company;
5. To appoint the Public Accountant who will audit the Financial Reports of the Company for the 2020 financial year;
6. The changes of the management.
7. Amendment of Articles of Association
8. Submission of the realization of the use of proceeds from the Rights Issue II Year 2020

A. Members of the Company's Board of Directors and Board of Commissioners who were present at the Meeting;

BOARD OF COMMISSIONERS:

Independent Commissioner : Omar Baginda Pane
Independent Commissioner : Tantry Soetjipto S

BOARD OF DIRECTORS:

Director : Bratha
Director : Budi Prakoso
Director : Shandra Noraya L

- B. Attendance at the Meeting
The meeting was attended by 35.864.484.410 shares which had legitimate voting rights, equivalent to 92,40% of the total shares issued by the Company.
- C. In the Meeting, each Shareholder or his representative is given the opportunity to raise questions and/or give opinions related to each Agenda of the Meeting.
- D. In the Meeting, there were no Shareholder who raised questions and/or gave opinions on agenda items.
- E. The decision-making mechanism at the Meeting is conducted by means of deliberation to reach consensus. If deliberations for consensus are not reached, then a vote is held.
- F. The results of decisions made by voting, the number of votes and the percentage of the resolutions of the Meeting of all shares with voting rights present at the Meeting are as follows;

Agenda	Agree	Disagree	Abstain
First Agenda	35.864.473.110 shares or \pm 99,999%	200 shares or \pm 0,000 %	11.100 shares or \pm 0,000 %
Second Agenda	35.864.482.610 shares or \pm 99,999%	700 shares or \pm 0,000 %	1.100 shares or \pm 0,000 %
Third Agenda	35.864.473.110 shares or \pm 99,999%	10.200 shares or \pm 0,000 %	1.100 shares or \pm 0,000 %
Fourth Agenda	35.864.483.310 shares or \pm 99,999%	-	1.100 shares or \pm 0,000 %
Fifth Agenda	35.864.473.110 shares or \pm 99,999%	-	11.300 shares or \pm 0,000 %
Sixth Agenda	35.864.473.105 shares or \pm 99,999%	-	11.305 shares or \pm 0,000 %
Seven Agenda	35.864.483.310 shares or \pm 99,999%	-	1.100 shares or \pm 0,000 %
Eight Agenda	35.864.484.410 shares or \pm 100%	-	-

In accordance with POJK No.15/2020, the abstention vote follows the majority vote, this number is the calculation of the KSEI e-proxy and the Securities Administration Bureau of the Company.

- G. Meeting has substantially resolved as follows:

First Agenda of Meeting:

Approved the Company's Annual Account regarding its business activities and to approve the Company's Annual Financial Statement including Report on Supervisory Tasks of the Company's Board of Commissioners for the accounting year 2020 that has been audited by Public Accountant Office Imelda and Associates with opinion "Fair in all material respects" as stated in its report dated March 29, 2021 No.00081/2.1265/AU.4/07/0849-2/1/III/2021 and to give full acquit and discharge ("*acquit et de charge*") to all members of

Board of Directors and members of Board of Commissioners of the Company for their management and supervision on the Company that they have conducted for the accounting year 2020, to the extent such acts are reflected in the Annual Account and Financial Statement of the Company of the accounting year 2020.

Second Agenda of Meeting:

1. Approved the use of Company's net profits for the accounting year 2020 namely amounted to IDR128.115.068,86 (one hundred twenty eight million one hundred fifteen thousand sixty eight Indonesia Rupiah eighty six cent) which will entirely be entered as retained earnings to strengthen the Core Capital of the Company in order to develop future business growth.
Thus, no dividend will be apportioned in the accounting year 2020.
2. Approved to determine 2.5% (two point five percent) of the Company's total gross profits (before zakat and tax) of the accounting year 2020 namely amounted to IDR168.450.184,00 (one hundred sixty eight million four hundred fifty thousand one hundred eighty four Indonesia Rupiah) is distributed to fulfil the Corporate Zakat of the Company.

Third Agenda of Meeting:

1. Approved the honorarium and other allowances for the Company's Board of Commissioners for the Accounting year 2021 are amounted to IDR.1.581.000.000,- (One Billion Five Hundred Eighty One Million Indonesia Rupiah).
2. Approved to authorize the Company's Board of Commissioners to determine the salary and allowances for the Company's members of Board of Directors and Sharia Supervisory Board for the Accounting Year 2021.

Fourth Agenda of Meeting:

Approved to authorize the Meeting of Board of Directors of the Company to determine the distribution of tasks and authorities among the Company's Board of Directors.

Fifth Agenda of Meeting:

1. Approved to delegate the authority to appoint Public Accountant and/or Public Accountant Office to carry out audit of the Company's Financial Statement for the accounting year 2021 (two thousand twenty one) to the Board of Commissioners since to the date the Board of Commissioners has not determined the Public Accountant and/or Public Accountant Office. As to the criteria of the Public Accountant and/or Public Accountant Office to appoint includes holding licenses registered with the FSA and maintaining competency in accordance with the business complexity, as well as meeting the terms and conditions applicable, such as POJK Number 13/POJK.03/2017 concerning The use of Public Accountant And Public Accountant Office Services in Financial Service Activities.
2. Approved to authorize the Board of Commissioners to determine the honorarium and other requirements with respect to the appointment of the Public Accountant and Public Accountant Office.
3. Approved to authorize the Board of Commissioners to appoint other Public Accountant and/or Public Accountant Office with experiences in banking audit and affiliated with an International Public Accountant Office and certified by and registered with the FSA in case the firstly appointed Public Accountant and/or Public Accountant Office failed to perform the duties for any reason.

Sixth Agenda of Meeting:

1. Accepted and approved the resignation of Dr. Adnan Abdus Shakoor Chilwan from his position as President Commissioner with gratitude for the contributions given to the Company during his tenure as President Commissioner as of the closing of the Meeting

2. Approved the appointment of Tantry Soetjipto S, as President Commissioner/Independent Commissioner which is effective from the date specified in the approval letter from the Financial Services Authority for the Fit and Proper Test and/or the fulfillment of the requirements stipulated in the said Financial Services Authority letter, until the closing of the Company's Annual General Meeting of Shareholders to be held in 2023.
3. Approved the reappointment of Omar Baginda Pane as an Independent Commissioner effective as of the closing of the Meeting.
4. Approved the reappointment of all members of Board of Directors and Sharia Supervisory Board of the Company, commencing the closing of the Meeting, they are:
 - Bratha as President Director;
 - Budi Prakoso as Director;
 - Shandra Noraya L as Director.
 - Dr. KH. Ahmad Munif Suratmaputra, MA as Chairman of Sharia Supervisory Board.
 - H. Aminudin Yakub, MA as a member of the Sharia Supervisory Board.
5. The above reappointment of member of Board of Commissioner and Sharia Supervisory Board shall be effective from the closing of the Meeting until the closing of the Annual General Meeting of Shareholders of the Accounting Year 2022 that will be held in in 2023 and the reappointment of Board of Directors shall be effective from the closing of the Meeting until the closing of the Annual General Meeting of Shareholders of the Accounting Year 2021 that will be held in in 2022, and by keep observing the statutory regulations in the field of Capital Market.
6. Thus, the composition of the members of Board of Commissioners, Board of Directors, and Syariah Supervisory Board as of the closing of the Meeting shall be as follows:

BOARD OF COMMISSIONERS

President Commissioner /
Independent Commissioner : TANTRY SOETJIPTO S
Independent Commissioner : OMAR BAGINDA PANE

BOARD OF DIRECTORS

President Director : BRATHA
Director : BUDI PRAKOSO
Director : SHANDRA NORAYA L

SYARIAH SUPERVISORY BOARD

Chairman : Dr. KH. AHMAD MUNIF SURATMAPUTRA, MA
Member : Drs. H. AMINUDIN YAKUB, MA

provided that the appointment of Tantry Soetjipto S, as President Commissioner/Independent Commissioner, is effective as of the date specified in the approval letter from the Financial Services Authority for the Fit and Proper Assessment of her appointment as President Commissioner/Independent Commissioner.

7. Authorized the Company's Board of Directors with right of substitution, to restate the resolution of Meeting regarding the change of the management of the Company before Notary, and further to notify and/or register to the Minister of Law and Human Rights of the Republic of Indonesia and take any necessary acts in respect of the matters.

Seventh Agenda of Meeting

1. Approved the amendments to the Articles of Association, among others, to be adjusted to POJK 15/2020 concerning the Plan and Implementation of the General Meeting of Shareholders of a Public Company and POJK 16/2020 concerning the Implementation of the General Meeting of Shareholders of a Public Listed Company Electronically as attached in the minutes of the Meeting and thus amend Article 4 paragraph (3), paragraph (4) paragraph (5), paragraph (6), Article 10, Article 11, Article 12, Article 14, Article 16, Article 22 of the Company's Articles of Association.
2. Approved to rearrange the Articles of Association of the Company in relation to the changes referred to in point 1 above.
3. Authorized the Company's Board of Directors with right of substitution, to restate the amendments to the Articles of Association in a separate deed before a Notary, and to notify and/or register to the Minister of Law and Human Rights of the Republic of Indonesia and take any necessary acts in respect of the matters.

Eighth Agenda:

The Eighth Agenda of the Meeting is only a report, so there is no question and answer session or decision making.

The reports submitted are as follows:

The results of Right Issue II Year 2020 are IDR 1,485,460,346,800,- (one trillion four hundred eighty-five billion four hundred sixty million three hundred forty-six thousand eight hundred Indonesia Rupiah) after deducting the issuance costs, which is IDR 4,038,295,200 ,- (four billion thirty eight million two hundred ninety five thousand two hundred Indonesia Rupiah), then the Company obtains a fund of IDR1,481,422,051,600,- (one trillion four hundred eighty one billion four hundred twenty two million fifty one thousand six hundred Indonesia Rupiah).

The funds are used for business in accordance with the fund usage plan, where the proceeds from the Right Issue II Year 2020 have been entirely used to strengthen the Company's capital structure through financing as stated in the prospectus. The entire fund has been utilized.

Jakarta, August 2, 2021
Company Directors