

**INVITATION OF
ANNUAL GENERAL MEETING OF SHAREHOLDERS
PT BANK PANIN DUBAI SYARIAH TBK
("The Company")**

The Board of Directors of The Company, domiciled in Jakarta Barat, hereby invite the Shareholders of Company to attend the Annual General Meeting of Shareholders (hereinafter referred to as the "Meeting"), which will be held on :

Day/Date	: Wednesday/June 5 th , 2024
Time	: 10.00 AM (Western Indonesian Local Time) - finish
Place	: Panin Bank Building, 4 th Floor: Jl. Jend Sudirman - Senayan Jakarta 10270
Link for electronic attendance	: Access the KSEI Electronic General Meeting System (eASY.KSEI) facility at the link https://akses.ksei.co.id/ provided by KSEI

The Meeting Agenda:

1. Approval for the Company's Annual Report on business activities and Validation of the Company's Annual Financial Statement, including the Supervision Report of the Board of Commissioners of the Company for the accounting year of 2023;
2. Approval for the use of profits for the accounting year ended on December 31st, 2023;
3. Determination of honorarium of the Board of Commissioners of the Company and granting of authority to the Board of Commissioners of the Company in order to determine wages and allowances of the members of the Board of Directors of the Company;
4. Grant of 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. Appointment of a Public Accountant to audit the Company's books for the accounting year of 2024;
6. Change of the Company Management.

Explanation of the Meeting Agenda are as follows:

- The 1st, 2nd, 3rd, 4th and 5th meeting agenda are the regular agendas, held by the Company in accordance with the provisions of the Article of Association of the Company and the Law Number 40, 2007 regarding the Limited Liabilities Companies (UUPT) and the Financial Services Authority Regulation ("POJK").
- The 6th meeting agenda is held due to the end of tenure period of the Board of Directors, at the closing of the Meeting and the changes of the management of the Company.

General Requirements:

1. The Meeting shall be held electronically and physically using Electronic General Meeting System KSEI application ("eASY.KSEI") by referring to No. 16/POJK.04/2020 on Implementation of General Meeting of Shareholders of Public Company Electronically ("POJK 16/20") and POJK No. 15/POJK.04/2020 on Plan and Implementation of General Meeting of Shareholders of Public Company ("POJK 15/20") and Articles of Association of the Company.
2. The Company does not send a separate invitation letter to the Shareholders, and this summon is an official invitation for the Shareholders to attend the Meeting.
3. This summon can also be seen on the Company's website <https://pdsb.co.id/>; Indonesia Stock Exchange website and eASY.KSEI application.
4. The Shareholders that are entitled to attend or be represented at the Meeting are those whose names are recorded in the Shareholders Register of the Company and /or the Shareholders whose shares are at the collective depository of PT Kustodian Sentral Efek Indonesia (hereinafter referred to as "KSEI") according to the collective deposit accounts at the closing on Thursday, May 13, 2024, at 16.00 WIB.
5. The Company recommends Eligible Shareholders to attend the Meeting electronically or give power of attorney and vote electronically through KSEI's Electronic General Meeting System Facility (eASY.KSEI) in the <https://akses.ksei.co.id/> link provided by KSEI.

6. Participation of Shareholders in the Meeting, can be done through the following mechanism:

I. Attend the Meeting physically

The Shareholders who will attend the Meeting, before entering the meeting room are requested to:

- i. Informing SID number (Single Investor Identification) originating from KSEI.
- ii. Submit a photocopy of the Identity Card (KTP) to the registration officer.
- iii. For Legal Entity Shareholders or Legal Entity Shareholder Proxies, submit; (i) Power of Attorney determined by the company, (ii) photocopy of the latest the deed Articles of Association of the company including the letter from the Ministry of Law and Human Rights of the deed, (iii) photocopy of the latest deed of appointment of management of the company including the letter from the Ministry of Law and Human Rights on the deed, and (iv) special power of attorney (if required by the Articles of Association of the Legal Entity concerned) and Identity Card/KTP (passport for foreign citizens) giving and receiving the power of attorney.
- iv. The Shareholders in the KSEI collective custody are required to show Written Confirmation for GMS ("KTUR") to the registration officer before entering the Meeting room.

Attendance is required to present no later than 30 minutes before the Meeting starts.

II. Attend the Meeting Electronically

- i. Eligible Shareholders must first be registered/have an account in the KSEI Securities Ownership Reference facility ("AKSes KSEI") as AKSes.KSEI users. In the event that Eligible Shareholders do not yet have an AKSes.KSEI account, they can register through the website <https://akses.ksei.co.id>.
- ii. Eligible Shareholders who already have an AKSes.KSEI account, can vote or appoint their proxies electronically (e-voting & e-proxy) via eASY.KSEI by first logging into AKSes.KSEI via the [https](https://access.ksei.co.id) website: [//access.ksei.co.id](https://access.ksei.co.id) and follow the procedures set out on the website.
- iii. With due observance of the provisions of points (i) and (ii), Eligible Shareholders may (i) declare their powers and votes, (ii) make changes to the appointment of the Attorney and/or change the choice of votes in the agenda of the Meeting, or (iii) to revoke the power of attorney, starting from the date of the Invitation to the Meeting until no later than 1 (one) working day prior to the Meeting, namely Tuesday, June 4, 2024, at 12.00 WIB.
- iv. The Registration Period for the Presence of Eligible Shareholders or their proxies is carried out electronically in eASY.KSEI on the date of the Meeting and will be closed at 09.00 WIB.
- v. For:
 - Eligible Shareholders who have not made an electronic declaration of attendance by the deadline in point iii;
 - Eligible Shareholders who have made an electronic declaration of attendance, but have not cast a vote for at least 1 (one) item on the agenda of the Meeting by the deadline in point iii;
 - Individual Representatives or independent parties appointed by the Company (Independent Representatives) who have received power of attorney from the Eligible Shareholders, but the Eligible Shareholders have not set a minimum vote choice for 1 (one) item on the Meeting agenda by the time limit on item (iii);
 - KSEI/Intermediary Participants (Custodian Banks or Securities Companies) who have received power of attorney from Eligible Shareholders who have made voting choices in the eASY.KSEI application;

must register attendance in the eASY.KSEI application on the date of the Meeting until the deadline in point (iv).

- vi. Eligible Shareholders, who have declared attendance or given power of attorney to Independent Representatives or Individual Representatives and have voted on the Meeting agenda items in the eASY.KSEI application, the shareholders or proxy do not need to register attendance automatically electronically in the eASY.KSEI application on the date of the Meeting. Share ownership will automatically be calculated as a quorum of attendance and the

votes that have been cast will be automatically counted in the voting for the Meeting.

- vii. Delay or failure in the electronic registration process as referred to in letters II numbers i to vi for any reason will result in the shareholders or their proxies being unable to attend the Meeting electronically, and their share ownership is not counted as a quorum attendance at the Meeting.

III. Power of Attorney

i. Electronic Power of Attorney

- The Company expects that the Shareholders in the Collective Custody of PT Kustodian Sentral Efek Indonesia ("KSEI") to provide the electronic power of attorney/e-proxy to the Independent Authorized of the Power of Attorney, who are the appointed representatives by the Company's Securities Administration Bureau (PT Raya Saham Registra) in the eASY.KSEI facility in the Securities Ownership website/AKSes.KSEI <https://akses.ksei.co.id>.
- The Shareholders may also give the electronic power of attorney/e-proxy to the authorized who appointed by the Shareholders if the authorized person has been registered in the eASY.KSEI facility.
- The electronic power of attorney/e-proxy must comply with procedures, terms and conditions determined by KSEI and the Company. The power of attorney form is available on the Company's website: <https://pdsb.co.id>

ii. Non-Electronic Power of Attorney

- In addition to the electronic power of attorney/e-proxy mentioned above, the Shareholders may provide the power of attorney outside the eASY-KSEI mechanism.
- The original power of attorney together with a copy of the identity card (KTP/ Passport) must be submitted directly to the Company's Securities Administration Bureau (PT Raya Saham Registra) before the Meeting started or to the registration officer at the Meeting venue no later than 30 minutes before the Meeting starts

- iii. The Shareholders who have given the electronic power of attorney may submit the questions or opinions on the Meeting Agenda through the inquiry form and procedures that can be downloaded from the Company's website <https://pdsb.co.id> and send it via e-mail corsec@pdsb.co.id not later than May 30th, 2024.

- iv. The Shareholders or their proxies who will attend the Meeting or the Shareholders who will use their voting rights in the eASY.KSEI application may inform their presence, the authorized person and vote through the eASY.KSEI application through the link <https://akses.ksei.co.id/> .

7. Eligible Shareholders who will give their power of attorney to Independent Representatives must pay attention to the following matters:

- a. Fill out and sign on the stamp duty the Power of Attorney Form which can be downloaded on the Company's website <https://pdsb.co.id>.
- b. Send the original of the signed Power of Attorney Form along with the complete documents as required in the said form, to be submitted to the Company's Share Registrar, namely PT Raya Saham Registra, Gedung Plaza Sentral Lt. 2 Jl. Jend. Sudirman Kav. 47-48 Jakarta 12930. Telephone (021) 2525666.
- c. These documents must be received by PT Raya Saham Registra no later than Tuesday, June 4, 2024, at 15.00WIB.

8. In the event that the Eligible Shareholders cannot access the KSEI System (eASY.KSEI) in the <https://akses.ksei.co.id/> link, they can provide their power of attorney in accordance with the provisions in point 7 above.

9. The Meeting materials are available at the Company's Head Office during business hours from the date of the Meeting Invitation until the Meeting date and in accordance with provisions of Article 17 and 18 POJK 15/2020, the Meeting agenda materials are available and can be accessed and downloaded through the Company's website (<https://pdsb.co.id>) from the date of the Meeting Invitation until the Meeting date.

10. Rules, Information, Notifications and Meeting Invitations can be seen on the Company's website. The meeting will be held as efficiently as possible and will limit the number of participants in the room, and will not provide souvenirs, food and drinks.

Jakarta, May 14th, 2024
Board of Directors of the Company