



**INVITATION FOR
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS AND
EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS**

PT Bank Permata Tbk. (the "Company"), hereby invites the Company's Shareholders to attend the Annual General Meeting of Shareholders and Extraordinary General Meeting of Shareholders (the "Meeting"), which will be held on:

Day/Date : Friday, 24th April 2015
Time : 14.30 Western Indonesian Time – onwards
Venue : WTC I Building, Bandahara Ballroom, Mercantile Athletic Club
18th Floor, Jl. Jenderal Sudirman Kav. 29 – 31
Jakarta 12920

Agenda of the Annual General Meeting of Shareholders (AGMS):

- 1. To approve the Annual Report and the Consolidated Financial Statements of the Company for the financial year ended 31st December 2014**

Explanation:

In accordance with the Article 12 of the Company's Articles of Association, Article 24 (4) of the Company's Articles of Association, Article 69 Law Number 40 Year 2007 regarding Limited Liability Company (Law 40/2007), and Article 78 (3) Law 40/2007, Consolidated Financial Statements of the Company and Annual Report of the Company including supervisory report from the Board of Commissioners as of 31 December 2014 must be submitted to AGMS in order to receive ratification and approval from the General Meeting of Shareholders.

- 2. To approve the allocation of net profit for the financial year ended 31st December 2014**

Explanation:

In accordance with the Article 25 of the Company's Articles of Association and Article 71 Law 40/2007, proposal to allocate the Company's net profit must be submitted to the General Meeting of Shareholders in order to obtain their approval.

- 3. To appoint the Company's Public Accountant who will audit the Financial Statement of the Company for the financial year of 2015, and to determine fees for the Public Accountant and its terms of appointment**

Explanation:

In accordance with the Article 12 the Company's Articles of Association, the proposal to appoint Public Accountant to audit the Company's Consolidated Financial Statement for financial year 2015 must be submitted to the General Meetings of Shareholders in order to obtain their approval, including granting power to the Board of Commissioners to determine amount of fee and other requirements regarding the appointment of such Public Accountant.

- 4. To appoint the members of Board of Directors and Board of Commissioners**

Explanation:

The Company submits the proposal to appoint member of Board of Directors and Board of Commissioners of the Company in accordance with the Article 12 of the Company's Articles of association. Curriculum Vitae of candidate of member Board of Directors and Board of Commissioners can be downloaded in the Company's website.

- 5. To determine the amount and type of remuneration and other facilities granted by the Company to the Board of Commissioners, the Board of Directors and Sharia Supervisory Board**

Explanation:

In accordance with the Article 17 (4) and Article 20 (5) of the Company's Articles of Association the amount and type of remuneration and other facilities for members of Board of Directors and Board of Commissioners must be determined by the General Meeting of Shareholders, where the General Meeting of Shareholder's authority to determine the amount and type remuneration and facilities for members of Board of Directors can be delegated to the Board of Commissioners. Other than that, in accordance with the Article 23 (3) of the Company's Articles of Association, the amount of allowances for the members of the Sharia Supervisory Board is determined by the General Meeting of Shareholders.

Agenda of the Extraordinary Meeting (EGMS):

- To approve amendment of the Company's Articles of Association.

Explanation:

In accordance with the article 40 Otoritas Jasa Keuangan Regulation number 32/POJK.04/2014 regarding Planning and Covering General Meeting of Shareholders of Public Company (POJK 32), the Company is required to amend its Articles of Association within 1 year since the POJK 32 is promulgated. Other than that, several stipulations from the Company's Articles of Association regarding Board of Directors and Board of Commissioners must be adjusted with the Otoritas Jasa Keuangan Regulation number 33/POJK.04/2014 regarding Board of Directors and Board of Commissioners (POJK 33) as required under Article 41 POJK 33.

Notes :

1. The Company will not send invitations to the Shareholders, therefore this notice shall be considered as an official invitation to the Meeting pursuant to Article 14 (2) of the Company's Article of Association.
2. Shareholders who are entitled to attend the Meeting or represented in the Meeting, both for the Company's share which has been/or not been registered in the Collective Deposit are those whose names are registered in the Company's Shareholders Registration on 1 April 2015 as at 16.15 WIB (Western Indonesian Time). For those KSEI Securities account holders in collective deposit are required to provide the list of shareholders to KSEI to get a written confirmation to the GMS ("KTUR").
- 3.a. Shareholders who are unable to attend may be represented by its Proxy by bringing the valid Power of Attorney as determined by the Board of Directors of the Company. Members of the Board of Directors, members of the Board of Commissioners, and Employees of the Company may act as the Proxy of the Shareholders at the Meeting, but their cast of vote as a Proxy shall not be included in the vote.
 - b. Form for Proxy can be obtained on every working day in Corporate Secretary Division, WTC II Tower, 30th Floor, Jl. Jenderal Sudirman Kav. 29-31, Jakarta 12920.
 - c. For shareholders who are residing overseas, the Power of Attorney shall be made by the local Notary and legalized by the Embassy of the Republic of Indonesia in the local area where the Shareholders reside.
 - d. Power of Attorney must be received by the Company on 21 April 2015 at the latest, enclosing a copy of ID card or for the Shareholders from the Legal Entity accompanied by evidence of authority to represent the Legal Entity.
4. Materials related to the agenda of the Meeting are available for shareholders since the invitation date until the Meeting. Materials of the meeting agenda in electronic documents can be downloaded in the Company's website (www.permatabank.com), and materials of the meeting agenda in hardcopies are available on working hours upon written request from the shareholders.
5. The shareholders who will attend the meeting should bring original ID card and show it to an officer of the Company prior to entering the meeting room and for the shareholders of Legal Entity accompanied by evidence of authority represents the Legal Entity. Particularly for the Shareholders in KSEI's collective custody is required to show KTUR.
6. To simplify Meeting arrangement, the Shareholders or their proxies should be already in the meeting room at 14:00 WIB at the latest.

Jakarta, 2 April 2015
PT Bank Permata Tbk.
Board of Director