



**INVITATION FOR
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS
OF
PT BANK PERMATA Tbk**

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

Day/Date : **Tuesday, 24 April 2018**
Time : 02.00 p.m. – onwards
Venue : Nusantara Room, WTC II, 21st Floor
Jl. Jend. Sudirman Kav. 29-31, Jakarta 12920

Agenda of the Meeting:

- 1. To approve the Annual Report 2017 and to ratify the Consolidated Financial Statements of the Company for the financial year ended 31 December 2017**

Explanation:

In accordance with the Article 12 and the Article 24 (4) of the Company's Articles of Association, including Article 69 (1) Law Number 40 Year 2007 regarding Limited Liability (Law 40/2007), Consolidated Financial Statements and Annual Report of the Company including supervisory report from the Board of Commissioners as of 31 December 2017 must be submitted to the AGMS in order to receive the ratification and approval.

- 2. To approve the allocation of net profit for the financial year ended 31 December 2017**

Explanation:

In accordance with the Article 25 (1) of the Company's Articles of Association and Article 71 of Law 40/2007, the allocation of the Company's net profit for the year ended 31 December 2017 is determined by the AGMS.

- 3. To appoint the Company's Public Accountant who will audit the Financial Statement of the Company for the financial year of 2018, and to determine fees for the Public Accountant and its terms of appointment**

Explanation:

In accordance with the Article 12 (2) Articles of Association of the Company, Article 36A OJK Regulation No. 10/POJK.04/2017 regarding the Amendment of OJK Regulation No. 32/POJK.04/2014 regarding the Plan and Implementation of the General Meeting of Shareholders of the Issuer, as well as Article 13 of POJK Regulation No. 13/POJK.03/2017 regarding the Use of the Services of the Public Accountant and Public Accountant Office, Accountant Public and/or Public Accountant Office who will audit the Company's Consolidated Financial Statement for year ended 31 December 2018 must be approved by the General Meeting of Shareholders, considering the proposal from the BOC.

- 4. Change in the Management of the Company and the appointment of the Company's Sharia Supervisory Board**

Explanation:

In accordance with the Article 17 and Article 20 of the Articles of Association of the Company, change of the Management of the Company must be approved by the General Meeting of Shareholders, and the Sharia Supervisory Board is appointed by the General Meeting of Shareholders.

- 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 GMS, where the GMS' authority to determine the amount and type remuneration and facilities for members of Board of Directors can be delegated to the Board of Commissioners. 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 GMS.

6. The Approval of the Company's Recovery Plan**Explanation:**

In accordance with Article 3 of OJK Regulation No. 14/POJK.03/2017 regarding the Recovery Plan for Systemic Banks, the Recovery Plan must be approved by the General Meeting of Shareholders.

7. Accountability on Realization of Use of Funds from Public Offering**Explanation:**

In accordance with Article 6 (2) OJK Regulation No. 30/POJK.04/2015 Report on Use of Funds Realization from Public Offering, the realization of use of funds from Public Offering must be accounted in the General Meeting of Shareholders.

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 paragraph 2 of the Company's Article of Association.
2. Shareholders who are entitled to attend the AGMS, 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 29 March 2018 as at 04.15 p.m. 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 of 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 18 April 2018 at the latest, enclosing a copy of ID card or other valid identity evidence for individual Shareholders and 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 AGMS are available for shareholders since the invitation date until the AGMS. Materials of the AGMS agenda in electronic documents can be downloaded in the Company's website (www.permatabank.com), and materials of the AGMS agenda in hardcopies are available on working hours upon written request from the shareholders as required under Article 14 paragraph 3 Articles of Association of the Company.
5. The shareholders who will attend the AGMS must bring original ID card or other acceptable valid identity evidence and show it to an officer of the Company prior to entering the AGMS room and for the shareholders of legal entity accompanied by evidence of authority represents the legal entity. Shareholders in KSEI's collective custody are required to show KTUR.
6. To simplify AGMS arrangement, the shareholders or their proxies must be presented in the AGMS room at the latest thirty minutes before the AGMS.

Jakarta, 2 April 2018

The Board of Directors of the Company