



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

The Board of Directors of PT Bank Permata Tbk (the “**Company**”) invites the shareholders to attend the Annual General Meeting of Shareholders (“AGMS”) and the Extraordinary General Meeting of Shareholders (“EGMS”) of the Company which will be held on:

Day/Date : **Tuesday, 27 April 2021**
Time : 14.00 Western Indonesian Time – onwards
Venue : WTC II, 30th Floor and Mezzanine
Jl. Jend. Sudirman Kav. 29-31, Jakarta 12920

AGMS and EGMS together shall be referred as “the Meeting”.

AGMS Agenda:

- 1. To approve the 2020 Annual Report and to ratify the Consolidated Financial Statements year ended 31 December 2020.**

Explanation:

Referring to Article 12 paragraph (2) and Article 24 paragraph (4) Articles of Association and Article 69 paragraph (1) Law Number 40 year 2007 regarding Limited Liability Company (Company Law), Annual Report of the Company including Supervisory Report of the Board of Commissioners as of 31 December 2020 is submitted to the AGMS to obtain its approval and Consolidated Financial Statements as of 31 December 2020 is submitted to the AGMS to obtain its ratification.

- 2. To determine the allocation of the Company’s net profit for the financial year ended 31 December 2020.**

Explanation:

Referring to Article 25 paragraph (1) Articles of Association of the Company and Article 71 paragraph (1) Company Law, the use of net profit of the Company as of 31 December 2020 is determined by the AGMS.

- 3. To appoint Public Accounting Firm which will audit the Company’s books for the financial year of 2021 and to determine the honorarium of the said Public Accounting Firm as well as other requirements regarding its appointment.**

Explanation:

Referring to Article 12 paragraph (2) Articles of Association of the Company, Article 59 OJK Regulation Number 15/POJK.04/2020 regarding Planning and Convening of General Meeting of Shareholders of Public Company and Article 13 OJK Regulation Number 13/POJK.03/2017 regarding Use of the Services of Public Accountant and Public Accounting Firm, the Public Accounting Firm who will audit the

records of the Company for financial year end on 31 December 2021 must be decided by the AGMS by taking into consideration of the Board of Commissioners proposal.

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

Explanation:

In accordance with Article 17 paragraph (4) and Article 20 paragraph (5) Articles of Association of the Company the amount and type of remuneration and other facilities granted for the members of the Board of Directors and the Board of Commissioners of the Company are determined by the AGMS. Furthermore in accordance with Article 23 paragraph (3) Articles of Association of the Company, members of the Sharia Supervisory Board of the Company are granted honorarium and/or facilities which amount determined by the AGMS.

EGMS Agenda:

- 1. To approve the increase of issued and paid up capital of the Company through Limited Public Offering with issuance of Pre-Emptive Rights.**

Explanation:

In accordance with Article 8 OJK Regulation Number 32/POJK.04/2015 regarding Additional Capital of Public Company by Giving Pre-Emptive Rights which has been amended by OJK Regulation Number 14/POJK.04/2019 regarding Amendment of OJK regulation Number 32/POJK.04/2015 regarding Additional Capital of Public Company by Giving Pre-Emptive Rights, adding capital by giving Pre-Emptive Rights must be approved by the General Meeting of Shareholders.

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

Explanation:

Referring to Article 27 Articles of Association of the Company, the amendment of the Articles of Association of the Company must be approved by the General Meeting of Shareholders.

- 3. To approve the update of the Company's Recovery Plan, in order to comply with Article 31 OJK Regulation number 14/POJK.03/2017.**

Explanation:

In accordance with Article 31 OJK Regulation Number 14/POJK.03/2017 regarding Recovery Plan for Systemic Bank, the update of Recovery Plan must be approved by the General Meeting of Shareholders.

- 4. To approve the change of the Management of the Company.**

Explanation:

In accordance with Article 17 and Article 20 Articles of Association of the Company, the change of management of the Company must be approved by the General Meeting of Shareholders.

Notes:

1. The Company will not send separate invitations to the shareholders, therefore this notice is in accordance with Article 14 paragraph (3) of the Company's Articles of Association and considered as a formal invitation to all shareholders of the Company.
2. Shareholders entitled to attend the Meeting or represented in the Meeting, are valid shareholders or its power of attorney which has been registered in shareholders registration list of the Company on 26 March 2021 until the closing of trading in the Indonesia Stock Exchange.
3. Shareholders whose shares not yet registered in the collective depository of PT Kustodian Sentral Efek Indonesia ("KSEI") or its valid power of attorney, must show his/her original Shares Collective

Certificate or present its copy and requested to bring original Identity Card or other valid proof of identification and for shareholders in the form of legal entity must be accompanied with proof to represent legal entity. Meanwhile, for shareholders whose shares have been registered in the collective depository of KSEI or its valid power of attorney to present the Meeting, must present Written Confirmation for Meeting (“KTUR”) and requested to bring original Identity Card or other valid proof of identification and for shareholders in the form of legal entity must be accompanied with proof to represent legal entity. Those requirements must be shown to the registration officer before entering the Meeting room.

4. To support the Government’s effort in handling Corona Virus Disease 2019 (“Covid-19”) pandemic, the Company appeals all shareholders to grant power of attorney with below mechanism:
 - 1) For shareholders who are entitled to attend the Meeting whose shares are placed in the collective depository of KSEI, may grant power of attorney to the Securities Administration Bureau (“BAE”), namely PT Raya Saham Registra through the Electronic General Meeting System KSEI (eASY.KSEI) using the link <https://akses.ksei.co.id> provided by KSEI as a mechanism for electronic power of attorney in the process of organizing the Meeting.
 - 2) For shareholders who are entitled to attend the Meeting whose shares are in the form of script may grant the power of attorney to the BAE, namely PT Raya Saham Registra, with due observance of the provisions below:
 - a. Form of power of attorney can be downloaded via link <https://www.permatabank.com/en/tentang-kami/hubungan-investor#!/General-Meeting-of-Shareholders> and the original power of attorney must be received by the Company through BAE addressed at Plasa Sentral Building 2nd Floor Jl Jend Sudirman Kav.47-48 Jakarta 12930, Ph. 021-2525666, Fax. 021-2525028, and the scan of the power of attorney must be received by electronic mail: rsrbae@registra.co.id, no later than 1 (one) working day during operational hours, attached with a copy of KTP or for shareholders in the form of a legal entity accompanied by proof of authority to represent a legal entity.
 - b. 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.
5. For shareholders or its power of attorney who will physically attend the Meeting, bring the Certificate of Rapid Antigen Test or Covid-19 PCR Swab Test with negative result from hospital doctors, public health center, or clinic which test is taken one day before the Meeting and required to follow health and safety protocol (“Covid-19 Protocol”) applicable in the Meeting venue as stipulated in the Meeting Rules which available in the Company’s website (www.permatabank.com).
6. All Meeting materials including explanation of the Meeting agenda are available for all shareholders since the date of this invitation in the Company’s website (www.permatabank.com). The Company does not provide the Meeting materials in hard copy to shareholders at the time of the Meeting.
7. Any questions related to the agenda of the Meeting can be submitted via email rups@permatabank.co.id or conveyed in the Meeting in accordance with the Meeting Rules.
8. Any changes and/or additional Meeting materials or information related with the Meeting in accordance with current condition and development which has not been conveyed in this invitation, will be announced in the Company’s website (www.permatabank.com).

Jakarta, 29 March 2021
The Board of Directors of the Company