



**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 : Wednesday, 29 March 2016
Time : 14.00 Western Indonesian Time – onwards
Venue : Nusantara Room, WTC II, 21st Floor
Jl.Jend. Sudirman Kav. 29-31, Jakarta 12920.

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

- 1. To approve the Annual Report and to ratify the Consolidated Financial Statements of the Company for the financial year ended 31 December 2016.**

Explanation:

In accordance with the Article 12 paragraph (2) and Article 24 paragraph (4) of the Company's Articles of Association and Article 69 paragraph (1) Law Number 40 Year 2007 regarding Limited Liability Company (Company Law), Consolidated Financial Statements and Annual Report of the Company including supervisory report from the Board of Commissioners as of 31 December 2016 must be submitted to AGMS in order to receive ratification and approval from the AGMS.

- 2. To appoint the Company's Public Accountant who will audit the Financial Statement of the Company for the financial year of 2017, and to determine fees for the Public Accountant and terms of appointment.**

Explanation:

In accordance with the Article 12 paragraph (2) the Company's Articles of Association, the proposal to appoint Public Accountant to audit the Company's Consolidated Financial Statement for financial year 2017 must be submitted to AGMS in order to obtain their approval, including granting power to the Board of Commissioners to determine fee and other requirements regarding the appointment of such Public Accountant.

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

Explanation:

In accordance with Article 17 paragraph (2) and Article 20 paragraph (3) the Company's Articles of Association, members of Board of Directors and Board of Commissioners must be appointed by AGMS.

- 4. 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 paragraph (4) and Article 20 paragraph (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 AGMS. In accordance with the Article 23 paragraph (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.

5. Accountability on Realization of Use of Funds from Public Offering.

Explanation:

In accordance with Article 6 paragraph (2) Financial Services Authority Regulation Number 30/POJK.04/2015 regarding Realization of Use of Funds from Public Offering Report, the realization of use of funds from public offering must be reported in the AGMS.

Agenda of the Extraordinary Meeting (EGMS):

1. Amendment of Article 4 paragraph 1 Articles of Association of the Company regarding Authorized Capital.

Explanation:

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

2. To approve the increase of subscribed and paid up capital through Rights Issue.

Explanation:

Based on the article 8 Otoritas Jasa Keuangan Regulation number 32/POJK.04/2015 regarding Additional Capital of Public Company through Rights Issue, additional capital through Rights Issue must obtain prior approval from 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 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 6 March 2017 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 22 March 2017 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. Shareholders in KSEI's collective custody are required to show KTUR.
6. To simplify Meeting arrangement, the Shareholders or their proxies should be already in the meeting room at the latest thirty minutes before the Meeting.

Jakarta, 7 March 2017

The Board of Directors of the Company