

NOTICE of
EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS (EGMS)
and
ANNUAL GENERAL MEETING OF SHAREHOLDERS (AGMS)
PT BANK MESTIKA DHARMA Tbk (The Company)

PT Bank Mestika Dharma Tbk (the Company) hereby invites all shareholders of the company to attend EGMS and AGMS which will be held on :

Day/Date : Thursday, 21 May 2015
Time : 10.00 am till finish
Venue : Santika Premiere Dyandra Hotel & Convention's Ballroom
Jl. Kapt. Maulana Lubis No. 7, Medan 20112
Meeting's Agendas :

EGM Agenda:

1. To amend the company's Articles of Association.
2. To determine the term of office of The Board of Directors and Board of Commissioners.

AGM Agenda:

1. Approval of Annual report of the Board of Directors and ratification of the Company's Financial Report for the financial year ended on 31 December 2014.
2. Determination of the distribution of the Company's profit for the financial year ended on 31 December 2014.
3. Presentation of the Company's 2015 Business Plan by the Board of Directors (In this agenda no decision will be taken).
4. Granting the authority to the Board of Commissioners to choose an Independent Public Accountant to audit the Company's financial report for the financial year ended on 31 December 2015 and granting the authority to the Board of Directors to determine the honorarium of the chosen public accountant.
5. Determination of the remuneration (salary and bonuses) as well as the Tantiem of the Board of Directors and Board of Commissioners.

A description of the material:

Material for this particular AGMS & EGMS especially the Company's financial report of 2014 will be available at the Company's head office on the date of this notice. The financial report can also be downloaded from the Company's website or be obtained by sending a written request to the Company's Corporate Secretary.

General Provisions:

1. This Notice of EGMS & AGMS is an official invitation for the Shareholders to attend the AGMS & EGMS. The company did not submit a separate letter of invitation to each Shareholders.
2. Shareholders who are entitled to be present or represented in EGMS & AGMS are shareholders of the Company whose names appear on the list of shareholders on 28 April 2015 at 16.00 pm,:
 - a. Shareholders who are unable to attend may be represented by proxy by submitting a valid Power of Attorney form which is determined by the Board of Directors of the Company, with the provisions that the members of the Board of Directors, Member of the Board of Commissioners and Employees of the Company may act as the proxy at the meeting but their votes were not be counted as the proxy voting.
 - b. Power of Attorney form from the shareholders who are located outside the country should be legalized in the Consulate of the Republic of Indonesia
 - c. The completed Power of Attorney form must be received by the company through the Bureau of Securities, PT Raya Saham Registra located at Jl. Sudirman, Plaza Central 2nd floor no later than 18 May 2015.
3. Shareholders or their proxies who will attend the meeting are requested to submit a copy of ID card or their valid identification to the registration officer before entering the meeting room.
Shareholders who are legal entities, are required to bring a copy of their company's latest Articles of Associations and the latest deed of appointment of members of Board of Directors and Board of Commissioners, or the Governing Board.
Shareholders of which shares are kept as collective custody in PT KSEI are required to bring written confirmation (Konfirmasi Tertulis Untuk Rapat/KTUR) for EGM ad AGM to the registration officer. In the event that shareholder is not able to show the KTUR to the registration officer, the shareholders can still attend the meeting as long as his name can be verified in the registered shareholders issued by KSEI, and can show a valid ID that can be verified in accordance with applicable regulations.
4. To ease the registration's process, and ensure the orderly arrangement of the meeting, shareholders or their proxies are required to be present in the venue 15 minutes before the meeting begins.

Medan, April 29th 2015

PT Bank Mestika Dharma Tbk
The Board of Directors