



**INVITATION OF
THE ANNUAL GENERAL MEETING OF SHAREHOLDERS
AND
THE EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS
PT BANK CAPITAL INDONESIA, Tbk.**

The Board of Directors of PT Bank Capital Indonesia, Tbk (The "Company") hereby invites the shareholders of the Company to attend the Annual General Meeting of Shareholders (AGMS) and the Extraordinary General Meeting of Shareholders (EGMS) (The "Meeting") which will be held as follows:

Day/Date : Wednesday/June 6th, 2018
Time : 10.00am onward
Place : Le Meridien Hotel, Sasono Mulyo Room
Jalan Jenderal Sudirman Kav 18-20, Jakarta

With the following agenda:

AGMS Agenda:

1. The approval of the Company's Annual Report, including endorsement of Financial Report and Supervisory Report of Board of Commissioners for Fiscal Year 2017, by giving exemption to the Board of Directors and Board of Commissioners of their responsibility and any dependents (acquit et de charge) for the management actions and supervision of the Board of Commissioners for 2017, throughout their actions are stated in the Financial Statements for fiscal year 2017.
2. The determination of the utilization of the Company's net profit for Fiscal year 2017.
3. Reports the utilization of proceeds from the Public Offering of Bank Capital's Right Issuance II Year 2014, the Public Offering of Bank Capital's Right Issuance III Year 2015, and the Public Offering of Bank Capital's III Year 2017.
4. Delegation of authority to the Board of Commissioners for the appointment a Public Accountant to audit Company's Financial Statement for fiscal year 2018.
5. The determination of salary and honorarium and allowance to the Company's Board of Commissioners and delegation of authority to Board of Commissioners to determine the salaries and allowances of members of the Board of Directors.

EGMS Agenda:

1. Determination of the Company Board of Management.
2. To authorize the Board of Directors to provide the Company's assets as collateral.
3. The Amendment of Articles of Association of The Company related to Sharia Business Unit with rule of Bank Indonesia Regulation No. 11/10/PBI/2009 concerning Sharia Business Unit juncto Bank Indonesia Regulation No. 15/14/PBI/2013 concerning the amendment of Bank Indonesia Regulation No. 11/10/PBI/2009 concerning Sharia Business Unit.
4. The grant of authority to the Board of Commissioners to appoint the Company's Sharia Board of Management.

Notes :

1. This Invitation of Meeting is the official invitation to the Company's Shareholders. The Company will not send a specific invitation to each Shareholders.
2. Shareholders those are entitled to attend or to be represented in the Meeting are Shareholders whose names are registered in the Shareholders Register of the Company on May 14th, 2018 at 4 pm West Indonesia Time, whilst shareholders whose shares are in collective custody of PT Kustodian Sentral Efek Indonesia "(KSEI)" are in accordance to the record of share-account balance at the closing of May 14th, 2018 at 4 pm.
3. a. Shareholders those are unable to attend the Meeting may be represented by his/her representative based on Power of Attorney, on condition that member of Board of Directors, member of Board of Commissioner and the employees may act as shareholders' representative in the Meeting, however the votes shall not be calculated in the total number of votes cast in the Meeting.

- b. The standard form of power of attorneys, can be obtained during office hours at Shares Administrator (“BAE”) of the Company:

PT Sinartama Gunita
Sinar Mas Land Plaza, Menara 1, lantai 9
Jl.M.H.Thamrin, No.51, Jakarta 10350
Phone +6221 392 2332, Fax. +6221 392 3003

4. Shareholder or their legal representatives those will attend the Meeting, are required to bring and submit copy of valid ID to the registration officer before entering the meeting room. Shareholders the shares are registered in collective custody are required to submit the original Written Confirmation to Attend the Meeting (“KTUR”), which can be obtained through stock exchange members or custodian bank.
5. Shareholders those are in form of legal entity are requested to bring and submit complete copies of the Articles of Association, and the latest incumbent members of the Board of Directors and the Board of Commissioners.
6. Pursuant to Article 15 of POJK No.32, the materials of Meeting are available from the date of Meeting invitation up to the meetings. The materials in the form of a physical copy of the document can be obtained at the company's head office on the company's working hours if requested in writing by the company's shareholders.
5. In order to facilitate the proper arrangement for the Meeting, the Shareholders or its representative are requested to be present at the Meeting room 30 (thirty) minutes before the Meeting begins.

Jakarta, 15th May, 2018
PT Bank Capital Indonesia, Tbk
Board of Directors

PT Bank Capital Indonesia, Tbk
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