

**ANNOUNCEMENT OF DIVIDEND PAYMENT FOR FISCAL YEAR 2016
PT BANK MUAMALAT INDONESIA TBK**

Assalamualaikum Warahmatullahi Wabarakatuh

It is here notified to all Shareholders of PT Bank Muamalat Indonesia Tbk (the "Company") that based on the decision of the Company's Annual General Meeting of Shareholders dated March 30, 2017/2 Rajab 1438 H, the resolution of the Company's Extraordinary General Meeting of Shareholders dated 20 September 2017/29 Dzulhijjah 1438 H, the Company hereby announces the Dividend Distribution for the Fiscal Year 2016 as follows:

1. Dividend for Financial Year 2016 will be paid out in cash to all Indonesian Shareholders in amount of 5% of the Company's net profit for the Fiscal Year 2016.
2. Taking into consideration the total number of issued and fully paid shares of the Company totaling 10,207,702,335 (ten billion two hundred and seven million seven hundred and two thousand three hundred and thirty five) shares, the Dividend of the Book Year 2016 to be distributed is Rp 3.14 (three rupiah fourteen cents) per share.
3. Dividend for Financial Year 2016 will be paid out in cash to all Indonesian Shareholders with the following schedule:

No.	Description	Date
1.	Recording Date (to determine the Shareholders' eligibility for dividends)	19 December 2017 / 30 Rabiul Awal 1439 H
2.	Date of Commencement of Dividend Payment	27 December 2017 / 8 Rabiul Tsani 1439 H

4. Cash dividends will be distributed to the Indonesian Shareholders of record as listed on the Company's Register of Shareholders on 19 December 2017/ 30 Rabiul Awal 1439 H (Recording Date) at 16:00 WIB.
5. The dividend payment may be collected through the nearest Company Office at Customer Service during the working day of Monday - Friday at 09.00 - 15.00 local time, by submitting original Share Certificate ("SKS") for the Shareholders whose shares have not been stock split and copy of SKS for Shareholders whose shares have been stock split by enclosing the following documents:
 - a. Original and still valid identity document for individual shareholders; and
 - b. Copy of Articles of Association and the latest amendment, copy of the Latest Management Composition for shareholders in the form of Legal Entity.
6. In the event that the Shareholders would like to authorize to a third party, in addition to submitting the documents as determined in Number 5 above, the Proxy shall submit the original Power of Attorney stamped as well as a valid copy of identity document under the name of the Authorizer and the Proxy.
7. The cash dividend will be taxed according to the prevailing tax law. The amount of tax so charged shall be borne by the respective Shareholder and will be deducted from the amount of Dividend of the Financial Year 2016 entitled to the Shareholder concerned.
8. Shareholder who is a Domestic Tax Payer in the form of a legal entity that has not provided the Taxpayer Identification Number (*Nomor Pokok Wajib Pajak, NPWP*) is required to submit a copy of NPWP to PT Datindo Entrycom as the Company's Share Registrar at Jalan Hayam Wuruk No. 28 – 2nd Floor Jakarta 10120 no later than December 19, 2017/30 Rabiul Awal 1439 H at 16.00 WIB. If the shareholders could not provide NPWP, the cash dividends will be subject to 100% higher Income Tax than the normal rate of Income Tax.
9. The tax withholding certificate in respect of the Income Tax on the cash dividend can be collected through the Company's Office since 22 January 2018/5 Jumadal Ula 1439 H.

Wassalamualaikum Warahmatullahi Wabarakatuh,
Jakarta, 15 December 2017 / 26 Rabiul Awal 1349 H

**PT Bank Muamalat Indonesia Tbk
Board of Directors**