

DISCLOSURE INFORMATION

In Order To fulfill Bapepam-LK Regulation No. IX.E.2
on Material Transactions and Change of Main Business and
Financial Services Authority (OJK) Regulation No. 31/POJK.04/2015 on Disclosure of Information or
Material Facts by the Issuer or a Public Company



PT BANK MUAMALAT INDONESIA Tbk
("COMPANY")

Business Activities:

Engaged in Islamic Banking

Domiciled in South Jakarta, Indonesia

Head Office:

Muamalat Tower, 18th Floor

Jl. Prof. Dr. Satrio Kav. 18 Jakarta 12940

In accordance to comply with the stipulation number 1 letter a. point 2. and number 3. letter a. point 3. and 4. as well as the number 3 letter b. Bapepam-LK No.IX.E.2 About Material Transactions and Change of Main Business Activities, which is Appendix of the Decision of Chairman of Bapepam-LK No. Kep-614 / BL / 2011 dated 28 November 2011 ("**Regulation IX.E.2**") and Regulation of the Financial Services Authority (OJK) NO:31/POJK.04/ 2015 on Disclosure of Information or Material Facts by the Issuer or a Public Company ("**POJK 31/2015**"), hereby announces that the Board of Directors:

1. On 19 December 2017 the Company has received 2 (two) financing facilities from PT Sarana Multigriya Finansial (Persero) ("**PT SMF**") amounting to Rp250,000,000,000.00 (two hundred and fifty billion rupiah) based on the Mudharabah Muqayadah Financing Agreement Number 073/AKAD/SMF-BMI/XII/2017 dated 18 December 2017 and Rp250,000,000,000.00 (two hundred and fifty billion rupiah) based on the Mudharabah Muqayadah Financing Agreement Number 074/AKAD/SMF-BMI/XII/2017 dated 18 December 2017.

That to guarantee financing received by the Company from PT SMF as mentioned in the paragraph above, the Company has pledged its mortgage account receivables of KPR Muamalat iB to PT SMF in accordance with the criteria determined by PT SMF, amounting to Rp 253.787.607.964,00 (two hundred and fifty three billion seven hundred and eighty seven million six hundred and seven thousand nine hundred and sixty four rupiah) based on Deed of Granting of Fiduciary Guaranty Right No: 48 dated 18 December 2017 and amounting to Rp. 253.787.607.964,00 (two hundred and fifty three billion seven hundred and eighty six million five hundred and sixty seven thousand four hundred and eighty two rupiah) based on Deed of Granting of Fiduciary Guaranty Right No: 49 dated 18 December 2017, both made before Notary Ir. Nanette Cahyanie Handari Adi Warsito, SH.

2. As of the date of 19 December 2017 the overall financing facility received by the Company from PT SMF amounted Rp1,886,000,000,000.00 (one trillion eight hundred and eighty six billion rupiah). While the overall value of the Company's mortgage account receivables of KPR Muamalat iB that have been pledged to PT SMF to guarantee overall funding received by the Company amounted Rp1,904,860,000,000.00 (one trillion nine hundred and four billion eight hundred and sixty million rupiah).
3. Although the value of the transaction in Figures 1 and 2 above, exceed 20% (twenty percent) of the Company's equity, but considering that in these transactions the Company received financing facility from PT SMF which is a financing company, then based on the provisions of Regulation IX. E.2. number 3 letter a. point 3., the transaction of financing facilities received by the Company from PT SMF is a material transaction that excluded.

Jakarta, 20 December 2017
PT Bank Muamalat Indonesia Tbk
Board of Directors