

INFORMATION DISCLOSURE TO THE SHAREHOLDERS
PT Bank Muamalat Indonesia TBK
("Information Disclosure")
In connection with the action plan of Capital Increase
through Limited Public Offering with Pre-Emptive Rights

This Information Disclosure is important to be noticed by all Shareholders in order to make decision in Extraordinary General Meeting of Shareholders (EGMS) which will be held on October 11th, 2018 in Jakarta in order to fulfill The Financial Service Authority Regulation No.32/POJK.4/2015, of December 16th 2015, concerning Capital Injection of Public Company through Pre-Emptive Rights ("POJK No.32/2015").

If You have difficulty in understanding the information in this Information Disclosure or doubt in making decision, You should consult with a security broker, investment manager, lawyer, public accountant, or other profesional advisor.



Business activities:

Engage in sharia banking service
Located in South Jakarta, Indonesia

Headquarter:

Muamalat Tower, Floor 18
Jl. Prof. Dr. Satrio Kav. 18, Jakarta 12940

All presented informations in this Information Disclosure are only recommendations, subject to EGMS approval and Prospectus which will be published in order to increase the capital through Limited Public Offering with Pre-Emptive Rights.

This Information Disclosure is only an information, not an offer nor give an opportunity to sell, not an offer nor invitation to take part in new shares (as defined below) in any jurisdiction where the offer or the invitation is the unlawful acts. There is no one can get the Right Issue or New Shares except on the basis of information contained in the prospectus which will be published in order to increase the capital through Limited Public Offering VI with Pre-Emptive Rights.

The distribution of this Information Disclosure to other jurisdiction outside Indonesia can be limited by the respected state law. The failure to comply such limitation can be construed as a violation of capital market regulation from the respected jurisdictions.

To comply the Article 5 POJK No.32/2015, and in connection to the company's plan in capital increase through Limited Public Offering VI with Pre-Emptive Rights which the approval of it will be asked the EGMS which will be convened by the Company on October 11th 2018, the Board of Directors of the Company hereby announce that:

A. The Maximum Amount of Issued Stock by Giving Pre-Emptive Rights

In implementing the company's plan to increase the capital through Limited Public Offering VI with Pre-Emptive Rights, the Company plans to issue Series B shares with nominal value Rp 100 per share up to 20.000.000.000 (twenty billions) new shares ("New Shares"). The Right Issue will give the rights to all shareholders of the company to buy New Shares. The New Shares will not be listed in Indonesia Stock Exchange. The New Shares will have the same rights as other company's shares which have been issued before Limited Public Offering VI. Besides getting the EGMS approval, comply to POJK No.32/2015, the Limited Public Offering VI can be implemented after the Company submits a registration statement in order to increase the capital with Pre-Emptive Rights along with supporting documents to OJK and the Company's registration statement, which will be submitted to OJK, related to the capital increase plan with Pre-Emptive Rights is declared effective by OJK.

B. Estimated Period of Additional Capital

In accordance with the provisions of Article 8 paragraph (3) POJK No. 32/2015, the period between the date of the EGMS approval to the effective registration statement of Limited Public Offering VI with Pre-emptive Rights is not more than 12 (twelve) months. Therefore, the Company plans to carry out the capital increase through Limited Public Offering VI with Preemptive Rights within the period of 12 (twelve) months.

C. Analysis of Additional Capital Impacts to Bank Muamalat's Financial Conditions and the Shareholders

The Company expects that the Limited Public Offering VI plan will be able to strengthen capital structure of the Company to develop Sharia financing activities which are the part of the Company's main business activities as well as other purposes that can support the Company's business growth so that it will have a positive impacts on the Company's financial condition. After the funds obtained from the Limited Public Offering VI with Preemptive Rights are received by the Company, the funds will be classified into Tier 1 Capital of the Company and be the part of the capital structure of the Company.

In Limited Public Offering VI, if there is no or only a part of the shareholders carrying out their Rights they have, then all the remaining untaken or unpurchased New Shares will be purchased by the standby buyer, who will be appointed later. In the event that the shareholders do not exercise their Rights, the percentage of Ownership of the Company will be diluted to a maximum of 66.21%.

D. Estimation of Use of Proceed

The Company plans to use all of the net funds obtained from Limited Public Offering VI, after being deducted with the issuance costs, it will be used to strengthen the capital structure of the Company to develop Sharia financing activities which are the part of the Company's Main Business Activities and other uses that can support the Company's business growth .

E. Additional Information

To obtain information in connection with this Limited Public Offering VI plan, the Company's shareholders can contact the Corporate Secretary of the Company, on every business day and business hours of the Company at the address below:

PT BANK MUAMALAT INDONESIA TBK.
Muamalat Tower, Lantai 17
Jl. Prof. Dr. Satrio Kav. 18, Jakarta 12940
Tel. (62-21) 80666000
Fax. (62-21) 80666001
Website: www.bankmuamalat.co.id
Email: corporate.affairs@bankmuamalat.co.id

Jakarta, 04 September 2018
PT Bank Muamalat Indonesia Tbk
Director