



**INFORMATION TO THE SHAREHOLDERS OF PT BANK PERMATA Tbk (“COMPANY”)
REGARDING PLAN TO INCREASE CAPITAL THROUGH RIGHTS ISSUE**

A. Maximum Number of Shares to be Issued through Rights Issue

The Company is planning to increase capital through Rights Issue with the maximum number of shares to be issued 21.200.000.000 (twenty one billion and two hundred million) shares Class B with nominal price of Rp125,- (one hundred and twenty five Rupiah) per share.

B. Estimation Period of Capital Increase

The Company is planning to increase capital through Rights Issue, with the estimation of timeline as follow:

EGMS	: 29 March 2016	Beginning Period of Rights Trading	: 24 May 2016
Effective Registration Statement from Financial Services Authority (OJK)	: 10 May 2016	End Period of Rights Trading	: 30 May 2016
Recording Date	: 20 May 2016	Latest payment date for the of Additional Request of Shares	: 1 June 2016
Distribution of Rights	: 23 May 2016	Allotment	: 2 June 2016
Listing of Rights in Indonesia Stock Exchange (IDX)	: 24 May 2016	Refund for Unrealized Additional Request of Shares	: 6 June 2016

C. Analysis on the Impact of Capital Increase to Financial Condition and Shareholders

Capital Increase from Rights Issue will strengthen the structure and tenacity of the Company’s capital to encounter the potential of business risk increase, to comply with regulation on minimum capital, and to support business growth. In the long term, the additional of the Company’s capital is expected to increase business competitive and increase returns on investment value for the Company’s shareholders.

D. Use of Funds Estimation

Fund received from Rights Issue net-off with its emission cost, will be used to strengthen the Company's capital structure and to finance productive assets to support business growth.

This information is made and addressed to all shareholders of the Company in order to comply with Article 15 Financial Services Authority Regulation No. 32/POJK.04/2015 dated 16 December 2015 concerning Capital Increase of the Publicly Listed Companies through the Right Issue.

**Jakarta, 19 February 2016
Board of Directors
PT Bank Permata Tbk**