



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 is 24,000,000,000 (twenty four billion) Class B shares with nominal price of Rp125,- (one hundred and twenty five Rupiah) per share (“Rights Issue VIII”).

New Shares offered in the Rights Issue VIII will be issued from the Company’s portfolio and will have the equal right to and the same degree in all respects with other shares which have been fully subscribed and paid.

B. Estimation Period of Capital Increase

The Capital Increase will refer to Otoritas Jasa Keuangan Regulation No. 32/POJK.04/2015 dated 16 December 2015 regarding Capital Increase of the Publicly Listed Companies through Rights Issue (“POJK No. 32 year 2015”), which stipulates that the period between the approval date of General Meeting of Shareholders until the effective date of registration statement shall not be more than 12 (twelve) months.

Company’s Extraordinary General Meeting of Shareholders to approve the Rights Issue VIII will be held on 29 March 2017, and the Company is planning to complete the Rights Issue VIII in June 2017.

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 in order to comply with regulation on minimum capital, encounter the business risk, and to support business growth. In the long term, the additional of the Company’s capital is expected to increase business competitive and increase the 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 POJK No. 32 year 2015.

**Jakarta, 17 February 2017
Board of Directors
PT Bank Permata Tbk**