



**INFORMATION TO THE SHAREHOLDERS  
PT BANK PANIN DUBAI SYARIAH Tbk  
("COMPANY")**

**A. Plan the Amount of Share Issuance by Providing Pre-emptive Right Including Attached Securities**

The Company will conduct EGMS which in the 2<sup>nd</sup> (second) agenda will be amended the Articles of Association with share issuance with different nominal value, so that if approved by the EGMS, there will be 2 (two) series of shares of the Company, Series A shares with nominal value Rp.100,- per share and Series B shares with a nominal value of Rp.50,- per share.

Issuance of shares with different nominal values shall be effective only after notice of amendment to the Articles of Association has been received and recorded by the Ministry of Law and Human Rights of the Republic of Indonesia.

The Company's plan to increase the Company's capital with the Pre-Emptive Right to be exercised is 25,000,000,000 (twenty five billion) Series B shares and at least 15,000,000,000 (fifteen billion) Series B shares with a nominal value of Rp.50,- (fifty Rupiah), with the exercise price to be determined later. It is expected that the Company will obtain as much as Rp.1.250.000.000.000,- (one trillion two hundred and fifty billion Rupiah) and at least Rp.750.000.000.000,- (seven hundred and fifty billion Rupiah).

The issuance of shares with such Pre-Emptive Rights will be executed only after the issuance of shares with different nominal value is effective as mentioned above.

**B. Estimated Period of Execution of Capital Addition**

In relation to the date of the Registration Statement of the Company and the effective date of the Financial Services Authority, the Company has not been able to determine the dates of the additional capital enforcement period.

**C. Analysis of the Influence of Capital Addition To The Financial Condition And Shareholder**

The additional capital from the Pre-Emptive Rights will strengthen the structure and strength of the Company's capital to face the possibility of business risks, and to support business growth. The increase in the Company's long-term capital is expected to increase the business competitiveness and increase the value of investment for the shareholders of the Company.

**D. Estimated Fund Usage Plan**

All use of funds obtained from the capital increase plan with Pre-Emptive Rights will be used to strengthen the Company's capital structure.

Jakarta, 13 February 2018  
Board of Directors of the Company