



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

The Board of Directors of the Company hereby inform the Shareholders of the Company in connection with the Additional Capital Plan by Giving The Pre-emptive Rights, in compliance with Article 15 of the Financial Services Authority Regulation No.32/POJK.04/2015 dated December 16th, 2015 regarding the Additional Capital of the Public Listed Company By Giving the Pre-emptive Rights jo. the Financial Services Authority Regulation No.14/POJK.04/2019 dated April 29th, 2019 regarding the Amendment of the Financial Services Authority Regulation No.32/POJK.04/2015 regarding the Additional Capital of the Public Listed Company by Giving the Pre-emptive Rights ("HMETD"), as follows:

A. The Amount of Share Issued Plan by Giving HMETD Including Attached Securities

The Additional Capital Plan through HMETD to be exercised by the Company amounting to a maximum of 15.040.962.149. (Fifteen Billion Forty Million Nine Hundred Sixty-Two Thousand One Hundred Forty-Nine) shares with a nominal value of Rp. 100.00 (one hundred rupiah) per share with the exercise value to be determined later. It is expected that the Company will obtain funds at maximum of IDR.1.504.096.214.900,00 (One Trillion Five Hundred Four Billion Ninety-Six Million Two Hundred Fourteen Thousand and Nine Hundred Rupiah).

B. Estimated Period of Execution of Additional Capital

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

C. Analysis of the Influence of Additional Capital to The Financial Performance and Shareholder

The additional capital from the HMETD will strengthen the Company's capital structure in facing the possibility of increase business risks, and to support business growth. The increase of the Company's capital in the long run is expected to increase the business competitiveness and increase the investment value of the shareholders of the Company.

D. Estimated Fund Usage Plan

All funds obtained from the additional capital plan with HMETD will be used to strengthen the Company's capital structure.

Jakarta, June 17th, 2020
Board of Directors of the Company