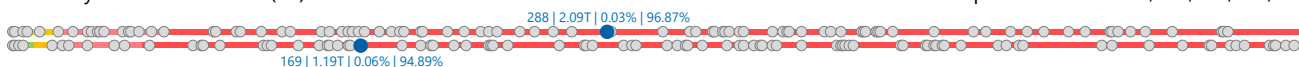


Development Board
Industry Sector : Finance (8)
Industry Sub Sector : Bank (81)

Individual Index : 365.455
Listed Shares : 5,203,614,878
Market Capitalization : 2,091,853,180,956



COMPANY HISTORY

Established Date : 13-Nov-1973
Listing Date : 22-Dec-2014 (IPO Price: 110)
Underwriter IPO :
PT Indo Premier Securities
Securities Administration Bureau :
PT Adimitra Jasa Korpora

BOARD OF COMMISSIONERS

1. Paulus Nurwadono
 2. Amin Handaya *)
- *) *Independent Commissioners*

BOARD OF DIRECTORS

1. Sia Leng Ho
2. Ardian Hak
3. Maria Cortilia Vera Afianti

AUDIT COMMITTEE

1. Amin Handaya
2. Ie Tjie Sing
3. Samuel B. Ishak

CORPORATE SECRETARY

Ita Hidayati

HEAD OFFICE

Wisma GKBI Suite UG-01
Jl. Jend. Sudirman No. 28
Jakarta 10210
Phone : (021) 5790-8888
Fax : (021) 5790-6888
Homepage : www.bankagris.co.id
Email : corsec@bankagris.co.id
ita.hidayati@bankagris.co.id

SHAREHOLDERS (December 2018)

1. PT Dian Intan Perkasa 4,341,286,612 : 83.43%
2. Public (<5%) 862,328,266 : 16.57%

DIVIDEND ANNOUNCEMENT

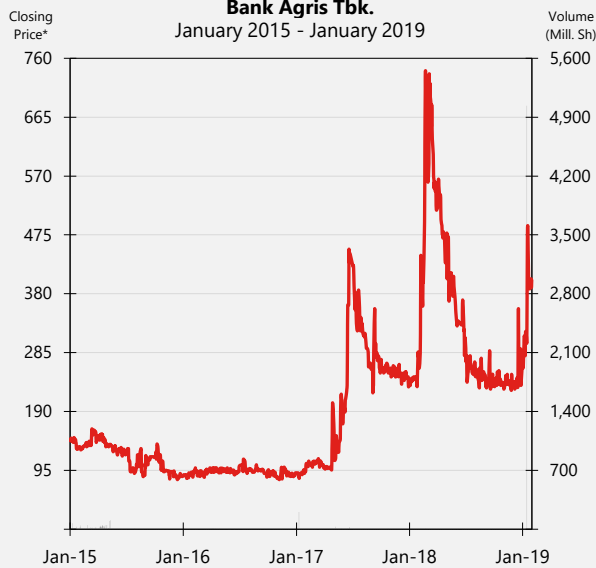
Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
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ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	900,000,000	22-Dec-14	22-Dec-14
2.	Company Listing	3,293,163,711	22-Dec-14	22-Dec-14
3.	Right Issue	997,219,987	29-Dec-15	29-Dec-15
4.	Right Issue	155	4-Jan-16	4-Jan-16
5.	Right Issue	3,437,602	6-Jan-16	6-Jan-16
6.	Right Issue	20,000,000	11-Jan-16	11-Jan-16
7.	Unlisted (1%)	-10,206,577	11-Jan-16	11-Jan-16

**Closing Price* and Trading Volume
Bank Agris Tbk.**
January 2015 - January 2019



**Closing Price*, Jakarta Composite Index (IHSG) and
Finance Index**
January 2015 - January 2019



SHARES TRADED	2015	2016	2017	2018	Jan-19
Volume (Million Sh.)	1,265	107	380	84	5,043
Value (Billion Rp)	174	9	64	42	1,154
Frequency (Thou. X)	5	3	33	22	3
Days	208	216	234	239	22
Price (Rupiah)					
High	179	116	545	795	580
Low	63	80	81	206	236
Close	85	91	230	238	402
Close*	85	91	230	238	402
PER (X)					
PER (X)	112.98	38.57	110.34	-100.45	-169.66
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)	0.79	0.83	2.08	2.25	3.77

* Adjusted price after corporate action

TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	160	124	133	1,989	151,302	21,235	21
Feb-15	145	126	135	577	151,018	17,777	19
Mar-15	179	127	148	917	135,370	20,005	22
Apr-15	159	126	135	966	557,274	79,161	21
May-15	138	110	129	261	250,604	33,260	19
Jun-15	144	110	121	120	5,658	728	20
Jul-15	130	87	92	107	10,263	917	17
Aug-15	135	63	87	75	245	21	13
Sep-15	121	90	116	61	17	2	13
Oct-15	140	91	93	90	3,113	357	16
Nov-15	96	81	93	21	109	10	8
Dec-15	94	80	85	127	380	32	19
Jan-16	92	82	92	33	48	4	12
Feb-16	105	84	94	79	613	53	13
Mar-16	108	83	94	168	35,416	2,996	21
Apr-16	109	86	98	140	47,718	4,128	20
May-16	100	88	92	80	41	4	14
Jun-16	100	87	93	83	218	20	21
Jul-16	116	88	95	228	702	68	16
Aug-16	110	87	96	872	2,314	232	22
Sep-16	106	84	93	148	428	39	19
Oct-16	97	82	82	128	438	38	19
Nov-16	113	80	93	822	2,436	227	21
Dec-16	95	84	91	118	16,646	1,416	18
Jan-17	99	81	93	243	206,664	17,572	19
Feb-17	125	90	109	1,203	4,248	441	19
Mar-17	118	92	100	176	160	17	22
Apr-17	206	93	204	1,296	7,379	1,163	16
May-17	236	100	170	6,031	57,772	7,355	20
Jun-17	545	162	446	11,704	69,095	25,725	14
Jul-17	470	306	330	6,664	16,956	6,326	21
Aug-17	348	242	258	1,345	3,360	985	22
Sep-17	362	220	252	2,662	8,089	2,451	19
Oct-17	310	248	252	1,207	3,660	982	22
Nov-17	270	236	252	489	1,717	440	22
Dec-17	260	226	230	252	688	168	18
Jan-18	330	220	280	771	3,670	1,055	22
Feb-18	795	252	595	12,056	53,311	28,131	19
Mar-18	765	498	515	3,882	11,814	7,929	21
Apr-18	600	430	430	494	1,636	828	21
May-18	505	340	350	430	1,069	415	20
Jun-18	390	266	310	336	772	245	13
Jul-18	310	222	270	622	1,077	280	22
Aug-18	290	206	250	1,087	3,281	802	21
Sep-18	292	216	236	488	1,344	342	19
Oct-18	260	230	232	444	842	201	23
Nov-18	256	222	232	145	303	72	20
Dec-18	440	224	238	1,698	4,541	1,441	18
Jan-19	580	236	402	3,043	5,043,228	1,153,501	22

Public Accountant : Gani Sigiro & Handayani

BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>					
Cash on Hand	36,122	32,386	25,130	21,699	22,965
Placements with Other Banks	810,270	412,255	307,989	331,468	191,500
Marketable Securities	-	502,908	485,295	456,580	591,279
Loans	2,438,290	2,745,252	2,875,315	1,797,203	2,811,689
Investment	-	-	-	-	-
Fixed Assets	29,315	26,908	24,647	21,471	20,858
Other Assets	44,010	32,835	36,620	51,411	62,830
Total Assets	4,111,036	4,217,368	4,059,950	3,892,516	3,960,060
Growth (%)		2.59%	-3.73%	-4.12%	1.74%

Deposits	3,606,711	3,621,307	3,458,377	3,284,755	3,306,643
Taxes Payable	5,288	5,200	4,596	4,728	3,917
Fund Borrowings	-	-	-	-	-
Other Liabilities	18,644	16,777	14,821	18,441	23,912
Total Liabilities	3,638,359	3,650,271	3,487,444	3,328,362	3,405,152
Growth (%)		0.33%	-4.46%	-4.56%	2.31%

Authorized Capital	900,000	900,000	900,000	900,000	900,000
Paid up Capital	423,552	523,274	5,256	525,618	525,618
Paid up Capital (Shares)	4,236	5,233	53	5,256	5,256
Par Value	100	100	100	100	100
Retained Earnings	26,265	19,769	23,158	14,839	5,594
Total Equity	472,677	567,097	572,506	564,154	554,908
Growth (%)		19.98%	0.95%	-1.46%	-1.64%

INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Total Interest Income	320,520	407,736	374,768	359,050	256,351
Growth (%)		27.21%	-8.09%	-4.19%	

Interest Expenses	240,918	285,075	243,008	231,611	152,232
Other Operating Revenue	13,645	-2,776	7,221	5,331	7,109
Other Operating Expenses	84,991	113,435	127,928	134,206	120,475
Income from Operations	8,256	6,450	6,263	-	-9,247
Growth (%)		-21.88%	-2.90%	-100.00%	

Non-Operating Revenues	-	-	-	-	-
Income Before Tax	8,256	6,450	6,263	-7,319	-9,247
Provision for Income Tax	3,665	2,545	2,874	1,000	-
Profit for the period	4,591	3,905	3,389	-8,319	-9,247
Growth (%)		-14.94%	-13.21%	N/A	

Period Attributable	4,591	3,905	3,389	-8,319	-9,247
Comprehensive Income	4,591	3,883	3,064	-8,352	-9,247
Comprehensive Attributable	4,591	3,883	3,064	-8,352	-9,247

RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Dividend (Rp)	-	-	-	-	-
EPS (Rp)	1.08	0.75	64.48	-1.58	-1.76
BV (Rp)	111.60	108.37	10,892.06	107.33	105.57
DAR (X)	0.89	0.87	0.86	0.86	0.86
DER(X)	7.70	6.44	6.09	5.90	6.14
ROA (%)	0.11	0.09	0.08	-0.21	-0.23
ROE (%)	0.97	0.69	0.59	-1.47	-1.67
OPM (%)	2.58	1.58	1.67	-	-3.61
NPM (%)	1.43	0.96	0.90	-2.32	-3.61
Payout Ratio (%)	-	-	-	-	-
Yield (%)	-	-	-	-	-

*US\$ Rate (B), Rp	12,436	13,794	13,436	13,548	14,929
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