

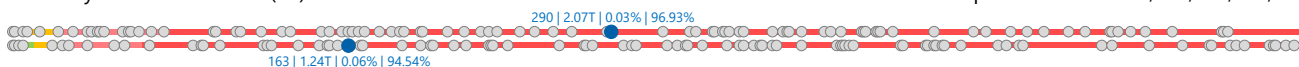
# BACA Bank Capital Indonesia Tbk.

## COMPANY REPORT : JANUARY 2019

As of 31 January 2019

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

Individual Index : 218.233  
Listed Shares : 6,999,757,684  
Market Capitalization : 2,071,928,274,464



### COMPANY HISTORY

Established Date : 20-Apr-1989  
Listing Date : 04-Oct-2007 (IPO Price: 150)  
Underwriter IPO :  
PT Sinarmas Sekuritas  
PT BNI Securities  
PT Transpacific Securindo  
Securities Administration Bureau :  
PT Sintartama Gunita

### SHAREHOLDERS (December 2018)

1. PT Asuransi Simas Jiwa - Simas Equity Fund 2	1,203,191,300	: 17.19%
2. Inigo Global Capital	1,041,250,000	: 14.88%
3. Delta Indo Swakarsa	988,230,000	: 14.12%
4. Public (<5%)	3,767,086,384	: 53.82%

### DIVIDEND ANNOUNCEMENT

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

### BOARD OF COMMISSIONERS

1. Danny Nugroho
  2. Amrih Masjhuri \*)
  3. Maxen Bastian Nggadas \*)
- \*) Independent Commissioners

### BOARD OF DIRECTORS

1. Wahyu Dwi Aji
2. Frederick Rompas
3. Gatot Wahyu Djatmiko
4. Gunarto Hanafi
5. Roy Iskandar Kusuma Widjaja

### AUDIT COMMITTEE

1. Maxen Bastian Nggadas
2. Alfanur Hr
3. Budi Zainal Arifin

### CORPORATE SECRETARY

Budi Setiadi

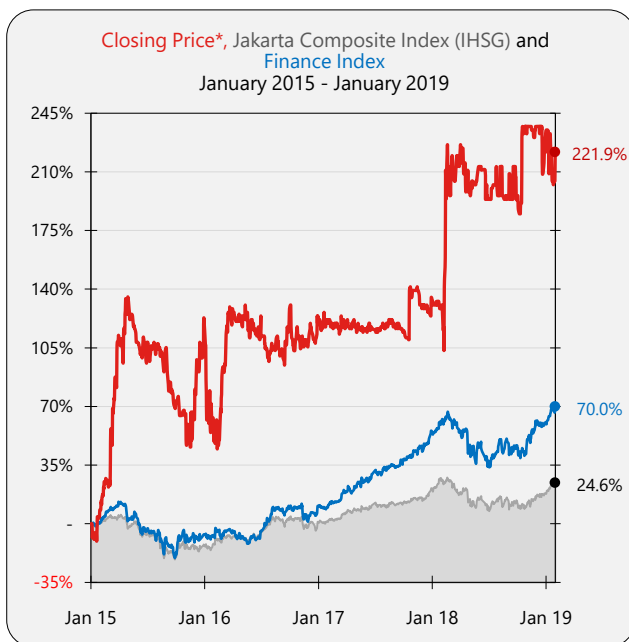
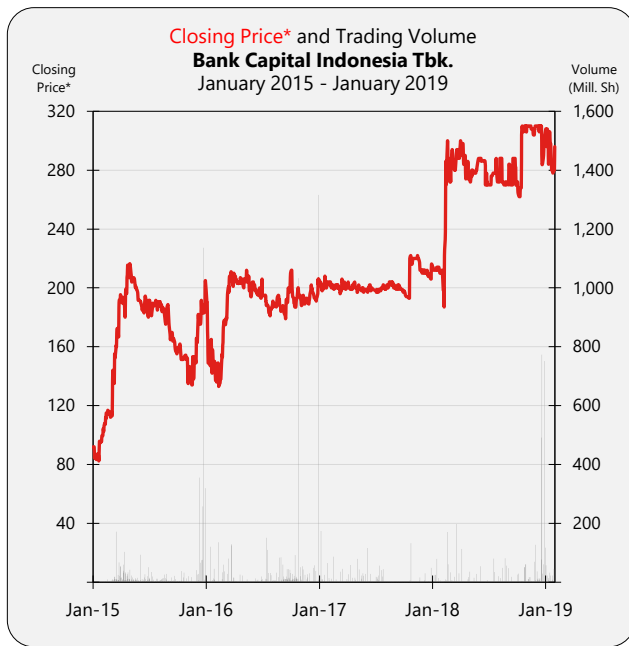
### HEAD OFFICE

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[budi.setiadi@bankcapital.co.id](mailto:budi.setiadi@bankcapital.co.id)

### ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	500,000,000	4-Oct-07	4-Oct-07
2.	Company Listing	995,773,386	T: 4-Oct-07	: 4-Jun-08
3.	Right Issue	2,986,510,498	29-Jul-09	29-Jul-09
4.	Waran I	18,206,033	T: 2-May-12	: 20-Jul-12
5.	Right Issue I	1,832,952,032	T: 18-Oct-13	: 28-Oct-13
6.	Warrant II	39,046,377	T: 10-Mar-15	: 29-Oct-18
7.	Right Issue II	632,545,991	T: 12-Jan-16	: 21-Jan-16
8.	Delisting (1%)	-6,396,582	21-Jan-16	21-Jan-16
9.	Warrant III	1,119,949	T: 2-Aug-16	: 2-Mar-18

# BACA Bank Capital Indonesia Tbk.



SHARES TRADED	2015	2016	2017	2018	Jan-19
Volume (Million Sh.)	4,639	5,281	1,676	4,220	436
Value (Billion Rp)	881	1,037	340	1,150	127
Frequency (Thou. X)	79	44	48	5	0.1
Days	237	244	231	204	22
<b>Price (Rupiah)</b>					
High	232	218	224	320	310
Low	86	133	192	185	262
Close	205	206	216	300	296
Close*	205	206	216	300	296
<b>PER (X)</b>					
PER (X)	14.31	10.67	18.64	15.91	15.70
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)	1.25	1.10	1.10	1.44	1.41

\* Adjusted price after corporate action

## TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	105	86	104	267	3,921	391	18
Feb-15	122	104	117	1,818	29,765	3,477	19
Mar-15	205	117	204	12,518	530,708	92,836	22
Apr-15	232	187	226	13,788	534,747	110,559	21
May-15	226	199	200	7,843	164,588	34,920	19
Jun-15	205	187	200	8,026	296,958	58,603	21
Jul-15	204	189	198	7,338	162,210	31,688	19
Aug-15	201	182	197	6,671	177,258	34,149	20
Sep-15	196	161	164	5,619	115,187	19,961	21
Oct-15	170	150	159	4,577	146,660	23,502	20
Nov-15	169	127	156	173	40,066	5,716	18
Dec-15	207	157	205	10,785	2,437,298	465,145	19
Jan-16	201	135	150	1,199	207,364	31,361	20
Feb-16	179	133	178	1,011	277,976	42,025	18
Mar-16	218	175	210	6,359	423,747	86,157	21
Apr-16	209	200	203	4,257	77,915	15,957	21
May-16	212	193	204	3,981	31,074	6,346	20
Jun-16	214	191	206	5,141	81,093	16,065	22
Jul-16	206	180	185	3,205	385,625	76,611	16
Aug-16	196	184	186	3,585	293,114	59,910	22
Sep-16	210	178	210	3,028	392,537	75,527	21
Oct-16	214	185	195	3,701	1,343,123	269,251	21
Nov-16	196	187	192	4,470	278,896	53,247	22
Dec-16	206	191	206	4,500	1,488,332	304,743	20
Jan-17	210	198	204	4,437	306,561	62,200	21
Feb-17	206	199	202	4,120	143,796	28,906	19
Mar-17	208	196	202	5,390	114,329	23,101	22
Apr-17	216	198	200	5,450	138,014	27,615	17
May-17	210	196	199	5,437	250,698	50,416	20
Jun-17	204	196	199	4,174	163,696	32,255	15
Jul-17	204	196	200	6,344	251,140	49,929	21
Aug-17	206	198	202	6,448	26,331	5,308	22
Sep-17	204	197	197	3,447	13,284	2,657	19
Oct-17	224	192	220	1,177	141,136	31,138	18
Nov-17	222	210	212	310	24,453	5,266	20
Dec-17	216	206	216	919	102,530	21,377	17
Jan-18	218	210	210	435	152,961	32,446	22
Feb-18	306	185	280	2,752	290,903	83,394	19
Mar-18	302	272	288	408	255,471	73,875	21
Apr-18	320	270	274	411	141,033	40,596	20
May-18	288	272	288	141	78,927	21,887	19
Jun-18	288	270	270	31	61,826	17,611	10
Jul-18	288	270	272	33	114,695	31,873	14
Aug-18	288	270	272	37	221,656	60,959	15
Sep-18	288	266	270	57	65,778	17,695	12
Oct-18	310	260	306	197	288,326	86,458	22
Nov-18	310	264	310	70	268,866	82,491	14
Dec-18	310	262	300	623	2,279,445	600,441	16
Jan-19	310	262	296	110	435,765	127,320	22

BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>					
Cash on Hand	39,991	62,662	78,996	68,881	63,255
Placements with Other Banks	1,501,346	1,834,572	1,724,389	2,513,237	4,499,561
Marketable Securities	1,917,531	2,459,134	3,739,483	4,081,822	3,121,963
Loans	4,729,920	6,044,761	6,636,940	71,153,830	7,455,447
Investment	-	-	-	-	-
Fixed Assets	179,384	231,792	319,465	328,164	322,926
Other Assets	34,232	49,342	40,045	57,142	13,865
<b>Total Assets</b>	<b>9,251,776</b>	<b>12,159,197</b>	<b>14,207,414</b>	<b>16,349,473</b>	<b>18,040,803</b>
<b>Growth (%)</b>		<b>31.43%</b>	<b>16.85%</b>	<b>15.08%</b>	<b>10.34%</b>

Deposits	8,214,049	10,829,993	12,381,463	14,109,109	15,046,851
Taxes Payable	18,879	17,034	16,404	23,540	14,254
Fund Borrowings	-	-	-	-	-
Other Liabilities	22,454	28,202	27,650	38,776	76,773
<b>Total Liabilities</b>	<b>8,277,583</b>	<b>11,105,781</b>	<b>12,892,374</b>	<b>14,941,087</b>	<b>16,572,040</b>
<b>Growth (%)</b>		<b>34.17%</b>	<b>16.09%</b>	<b>15.89%</b>	<b>10.92%</b>

Authorized Capital	1,750,000	1,750,000	2,800,000	2,800,000	2,800,000
Paid up Capital	639,742	640,453	703,794	703,950	704,926
Paid up Capital (Shares)	6,397	6,405	7,038	7,040	7,049
Par Value	100	100	100	100	100
Retained Earnings	296,688	393,014	499,452	597,779	696,759
<b>Total Equity</b>	<b>974,193</b>	<b>1,053,416</b>	<b>1,315,040</b>	<b>1,408,386</b>	<b>1,468,763</b>
<b>Growth (%)</b>		<b>8.13%</b>	<b>24.84%</b>	<b>7.10%</b>	<b>4.29%</b>

INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Total Interest Income	792,064	1,120,950	1,238,425	1,290,234	1,086,781
<b>Growth (%)</b>		<b>41.52%</b>	<b>10.48%</b>	<b>4.18%</b>	

Interest Expenses	570,303	828,538	878,011	922,595	674,520
Other Operating Revenue	30,502	41,645	90,285	60,244	40,830
Other Operating Expenses	152,633	210,698	281,039	277,896	308,094
Income from Operations	100,363	123,359	133,283	123,332	144,997
<b>Growth (%)</b>		<b>22.91%</b>	<b>8.04%</b>	<b>-7.47%</b>	

Non-Operating Revenues	-1,467	-3,711	-7,258	-8,594	-13,024
Income Before Tax	98,896	119,648	126,025	114,738	131,973
Provision for Income Tax	24,366	28,825	32,568	28,598	32,993
Profit for the period	74,530	90,823	93,457	86,140	98,980
<b>Growth (%)</b>		<b>21.86%</b>	<b>2.90%</b>	<b>-7.83%</b>	

Period Attributable	74,530	90,823	93,457	86,140	98,980
Comprehensive Income	67,803	80,917	198,870	93,189	57,384
Comprehensive Attributable	67,803	80,917	198,870	93,189	57,384

RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Dividend (Rp)	-	-	-	-	-
EPS (Rp)	11.65	14.18	13.28	12.24	14.04
BV (Rp)	152.28	164.48	186.85	200.07	208.36
DAR (X)	0.89	0.91	0.91	0.91	0.92
DER(X)	8.50	10.54	9.80	10.61	11.28
ROA (%)	0.81	0.75	0.66	0.53	0.55
ROE (%)	7.65	8.62	7.11	6.12	6.74
OPM (%)	12.67	11.00	10.76	9.56	13.34
NPM (%)	9.41	8.10	7.55	6.68	9.11
Payout Ratio (%)	-	-	-	-	-
Yield (%)	-	-	-	-	-

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