

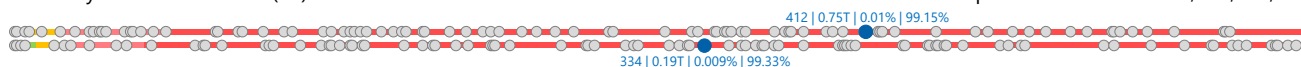
# BBHI Bank Harda Internasional Tbk.

## COMPANY REPORT : JANUARY 2019

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

## As of 31 January 2019

Individual Index : 144.000  
Listed Shares : 4,142,587,477  
Market Capitalization : 745,665,745,860



### COMPANY HISTORY

Established Date : 21-Oct-1992  
Listing Date : 12-Aug-2015 (IPO Price: 125)  
Underwriter IPO :  
PT Lautandhana Securindo  
Securities Administration Bureau :  
PT Datindo Entrycom

### SHAREHOLDERS (December 2018)

1. PT Hakimputra Perkasa 3,084,461,000 : 74.46%  
2. Public (<5%) 1,058,126,477 : 25.54%

### DIVIDEND ANNOUNCEMENT

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

### BOARD OF COMMISSIONERS

1. Bernardus Dwibyantoro \*)
  2. Novita Hakim
  3. Robertus Soedaryatmo Yosowidagdo \*)
- \*) *Independent Commissioners*

### ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	800,000,000	12-Aug-15	12-Aug-15
2.	Company Listing	2,850,000,000	12-Aug-15	12-Aug-15
3.	Unlisted	-36,500,000	12-Aug-15	12-Aug-15
4.	Add. Listing without RI	365,000,000	26-Jul-17	
5.	Unlisted	-3,650,000	26-Jul-17	26-Jul-17
6.	Right Issue	2,574	9-Jul-18	9-Jul-18
7.	Right Issue	62,134	10-Jul-18	10-Jul-18
8.	Right Issue	17,362	11-Jul-18	11-Jul-18
9.	Right Issue	83,162,625	13-Jul-18	13-Jul-18
10.	Right Issue	86,187,100	16-Jul-18	16-Jul-18
11.	Unlisted Shares	-1,694,318	16-Jul-18	16-Jul-18

### BOARD OF DIRECTORS

1. Barlian Halim
2. David Fisher Kusnadi
3. Harry Abbas
4. Yohanes

### AUDIT COMMITTEE

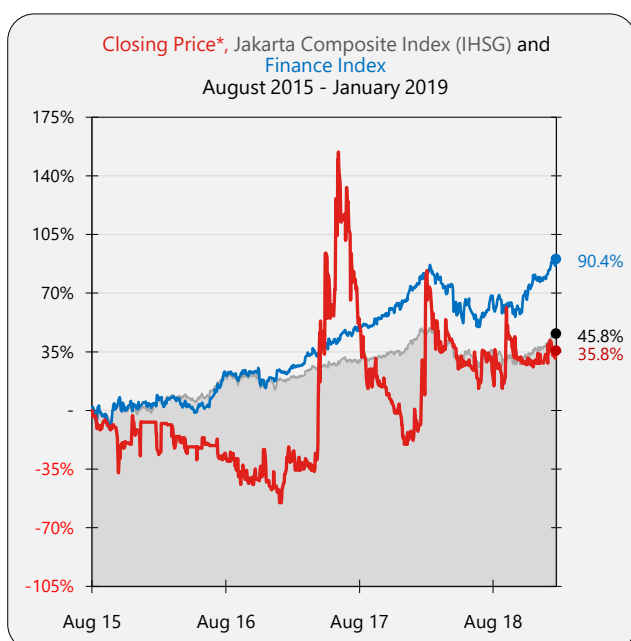
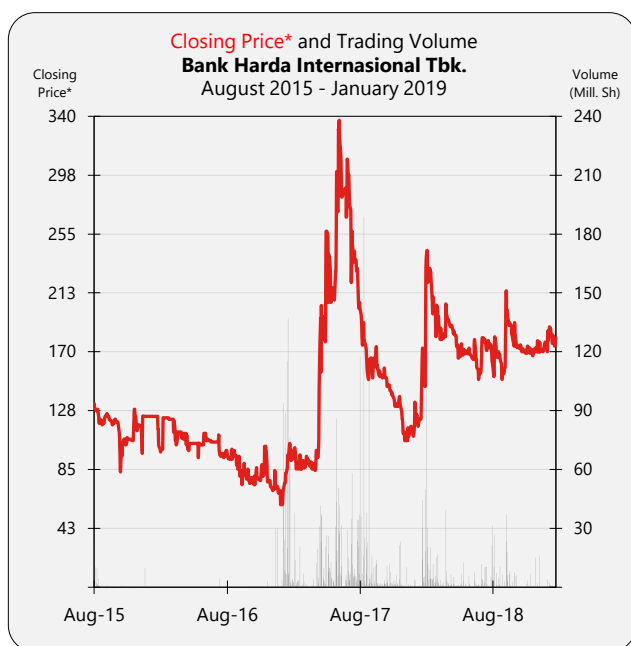
1. Bernardus Dwibyantoro
2. Ignatius Sri Mulyanto
3. Slamet Agus Pramono

### CORPORATE SECRETARY

Kemal S. Sindi

### HEAD OFFICE

Asean Tower Floor 2-3  
Jl. K.H. Samanhudi No. 10  
Jakarta 10710  
Phone : (021) 384-1178  
Fax : (021) 384-1022; 384-1023  
Homepage : [www.bankbhi.co.id](http://www.bankbhi.co.id)  
Email : [corsec@bankbhi.co.id](mailto:corsec@bankbhi.co.id)



## TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Aug-15	170	115	117	4,417	112,561	14,171	13
Sep-15	122	113	115	816	7,604	893	20
Oct-15	120	74	102	1,177	8,941	964	21
Nov-15	125	95	125	356	2,764	280	17
Dec-15	125	94	120	20	10,026	1,348	8

Jan-16	-	-	120	-	-	-	-
Feb-16	119	95	119	25	11	1	7
Mar-16	118	95	109	50	57	6	11
Apr-16	110	96	100	126	95	10	14
May-16	102	91	100	12	2	0.2	8
Jun-16	108	99	102	18	441	46	9
Jul-16	109	92	94	559	5,260	538	11
Aug-16	100	85	96	350	188	17	22
Sep-16	96	72	82	263	573	46	20
Oct-16	84	72	84	144	150	11	17
Nov-16	99	74	74	68	3,407	276	15
Dec-16	85	63	66	136	61,798	7,716	15

Jan-17	108	57	99	47,848	699,506	62,855	20
Feb-17	106	80	90	16,284	109,923	10,599	19
Mar-17	96	77	84	2,654	20,514	1,807	22
Apr-17	254	81	182	19,012	214,421	34,203	17
May-17	270	166	204	16,276	178,015	38,495	19
Jun-17	356	199	274	34,447	403,842	116,928	15
Jul-17	326	212	230	30,039	252,500	64,841	21
Aug-17	238	150	152	28,507	651,600	119,410	22
Sep-17	176	141	153	8,897	218,076	38,192	19
Oct-17	158	140	142	5,261	55,343	9,219	22
Nov-17	149	122	128	14,625	88,721	13,825	22
Dec-17	128	100	113	2,032	23,092	3,462	18

Jan-18	202	102	166	8,872	103,381	17,086	22
Feb-18	266	136	204	22,583	324,497	72,144	19
Mar-18	214	170	175	6,422	72,444	14,158	21
Apr-18	230	174	177	7,933	81,891	16,211	21
May-18	186	153	165	6,547	38,198	6,530	20
Jun-18	187	154	158	3,055	27,663	4,862	13
Jul-18	190	146	173	2,741	65,563	10,434	22
Aug-18	202	151	165	4,390	124,382	24,052	21
Sep-18	220	145	189	6,809	115,818	22,862	19
Oct-18	214	167	171	2,508	28,457	5,398	23
Nov-18	182	165	170	715	16,518	3,023	21
Dec-18	179	162	171	344	37,103	6,683	18

Jan-19	212	170	180	2,046	13,007	2,449	22
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SHARES TRADED	2015	2016	2017	2018	Jan-19
Volume (Million Sh.)	142	72	2,916	1,036	13
Value (Billion Rp)	18	9	514	203	2
Frequency (Thou. X)	7	2	226	73	2
Days	79	149	236	240	22

Price (Rupiah)	2015	2016	2017	2018	Jan-19
High	170	119	356	266	212
Low	74	63	57	102	170
Close	120	66	113	171	180
Close*	123	68	116	171	180

PER (X)	-9.43	44.82	44.87	-27.18	-28.61
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)	1.16	0.64	1.03	1.62	1.69

\* Adjusted price after corporate action

## Financial Data and Ratios

Public Accountant : Kanaka Puradiredja, Suhartono

Book End : December

BALANCE SHEET	Dec-15	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>				
Cash on Hand	13,194	14,326	1,498	14,636
Placements with Other Banks	171,253	234,945	221,686	220,100
Marketable Securities	180,165	147,078	1,717,957	119,481
Loans	1,454,447	1,379,143	-	1,716,679
Investment	-	-	-	-
Fixed Assets	33,062	31,745	32,682	33,041
Other Assets	53,197	96,724	153,640	189,325
<b>Total Assets</b>	<b>2,079,034</b>	<b>2,058,463</b>	<b>2,458,824</b>	<b>2,446,772</b>
<b>Growth (%)</b>		<b>-0.99%</b>	<b>19.45%</b>	<b>-0.49%</b>

Deposits	-	1,639,358	1,945,841	1,721,752
Taxes Payable	2,872	1,907	2,880	4,296
Fund Borrowings	-	-	-	-
Other Liabilities	-	871	1,844	5,445
<b>Total Liabilities</b>	<b>1,703,066</b>	<b>1,676,655</b>	<b>2,018,490</b>	<b>2,005,549</b>
<b>Growth (%)</b>		<b>-1.55%</b>	<b>20.39%</b>	<b>-0.64%</b>

Authorized Capital	1,000,000	1,000,000	1,000,000	1,000,000
Paid up Capital	-	365,000	401,500	401,500
Paid up Capital (Shares)	-	3,650	4,015	4,015
Par Value	-	100	100	100
Retained Earnings	-31,011	-23,709	-13,148	-32,695
<b>Total Equity</b>	<b>375,968</b>	<b>381,808</b>	<b>440,333</b>	<b>441,173</b>
<b>Growth (%)</b>		<b>1.55%</b>	<b>15.33%</b>	<b>0.19%</b>

INCOME STATEMENTS	Dec-15	Dec-16	Dec-17	Sep-18
Total Interest Income	-	215,914	212,854	167,856
<b>Growth (%)</b>			<b>-1.42%</b>	

Interest Expenses	-	121,423	115,393	89,551
Other Operating Revenue	-	10,091	16,036	5,016
Other Operating Expenses	-	85,278	97,528	101,534
<b>Income from Operations</b>	<b>-</b>	<b>8,212</b>	<b>14,126</b>	<b>-18,213</b>
<b>Growth (%)</b>			<b>72.02%</b>	

Non-Operating Revenues	1,541	2,667	1,171	-2,553
<b>Income Before Tax</b>	<b>-59,997</b>	<b>10,879</b>	<b>15,297</b>	<b>-20,766</b>
Provision for Income Tax	-	3,792	4,935	-1,219
<b>Profit for the period</b>	<b>-</b>	<b>7,087</b>	<b>10,362</b>	<b>-19,547</b>
<b>Growth (%)</b>			<b>46.22%</b>	

Period Attributable	-	7,087	10,362	-19,547
Comprehensive Income	-	5,625	8,651	-19,547
Comprehensive Attributable	-	5,625	8,651	-19,547

RATIOS	Dec-15	Dec-16	Dec-17	Sep-18
Dividend (Rp)	-	-	-	-
EPS (Rp)	-	1.94	2.58	-4.87
BV (Rp)	-	104.61	109.67	109.88
DAR (X)	0.82	0.81	0.82	0.82
DER(X)	4.53	4.39	4.58	4.55
ROA (%)	-	0.34	0.42	-0.80
ROE (%)	-	1.86	2.35	-4.43
OPM (%)	-	3.80	6.64	-10.85
NPM (%)	-	3.28	4.87	-11.65
Payout Ratio (%)	-	-	-	-
Yield (%)	-	-	-	-

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