

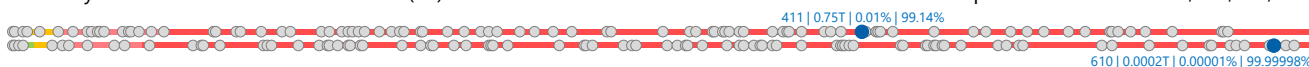
BBLD Buana Finance Tbk.

COMPANY REPORT : JANUARY 2019

Development Board
Industry Sector : Finance (8)
Industry Sub Sector : Financial Institution (82)

As of 31 January 2019

Individual Index : 180.686
Listed Shares : 1,645,796,054
Market Capitalization : 747,191,408,516



COMPANY HISTORY

Established Date : 07-Jun-1982
Listing Date : 07-May-1990 (IPO Price: 6,250)
Under Writer IPO :
PT Aseam Indonesia
PT Multicor
Securities Administration Bureau :
PT Edi Indonesia

BOARD OF COMMISSIONERS

1. Siang Hadi Widjaja
 2. Dani Firmansjah *)
 3. Pintaro Mulia *)
 4. Tjan Soen Eng
- *) Independent Commissioners

BOARD OF DIRECTORS

1. Yannuar Alin
2. Corneilles Tedjo Endriyanto
3. Herman Lesmana

AUDIT COMMITTEE

1. Pintaro Mulia
2. Dani Firmansjah
3. Hardianto Soefajin
4. Vonny Sulaimin

CORPORATE SECRETARY

Ted Suyani

HEAD OFFICE

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SHAREHOLDERS (December 2018)

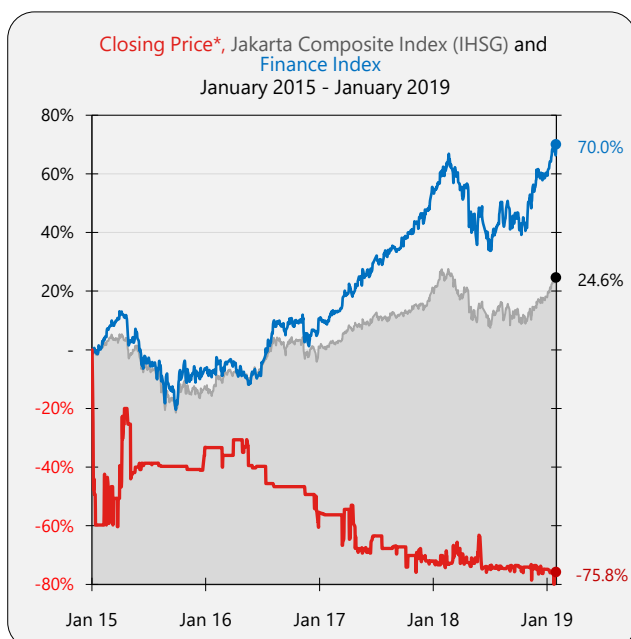
1. PT Sari Dasa Karsa	1,112,584,069	67.60%
2. Bank Of Singapore Limited-2048834001	91,737,909	5.57%
3. Public (<5%)	441,474,076	26.82%

DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
1989		100.00	10-Aug-90	13-Aug-90	21-Aug-90	22-Aug-90	F
1990		150.00	13-Jun-91	14-Jun-91	21-Jun-91	15-Jul-91	F
1991		200.00	29-May-92	1-Jun-92	9-Jun-92	8-Jul-92	F
1992		200.00	11-Jun-93	14-Jun-93	19-Jun-93	19-Jul-93	F
1993	5 : 4		20-Oct-93	21-Oct-93	28-Oct-93	29-Nov-93	BS
1993		200.00	30-May-94	31-May-94	7-Jun-94	1-Jul-94	F
1994	1 : 1	200.00	9-May-95	11-May-95	19-May-95	19-Jun-95	F
1995		150.00	24-May-96	27-May-96	4-Jun-96	3-Jul-96	F
1996		60.00	14-Nov-96	15-Nov-96	25-Nov-96	18-Dec-96	I
1996		90.00	25-Apr-97	28-Apr-97	6-May-97	4-Jun-97	F
2005		20.03	4-Jul-06	5-Jul-06	7-Jul-06	21-Jul-06	F
2006	500 : 200	10.00	8-May-07	9-May-07	11-May-07	28-May-07	I
2007		10.00	19-Jun-08	18-Jun-08	23-Jun-08	7-Jul-08	F
2008		10.00	17-Jun-09	18-Jun-09	22-Jun-09	6-Jul-09	F
2010		21.00	20-May-11	23-May-11	25-May-11	9-Jun-11	F
2010		35.00	20-May-11	23-May-11	25-May-11	9-Jun-11	F
2011		30.00	16-Nov-11	17-Nov-11	21-Nov-11	5-Dec-11	I
2011		20.00	21-May-12	22-May-12	24-May-12	7-Jun-12	F
2012		30.00	19-Nov-12	20-Nov-12	22-Nov-12	6-Dec-12	I
2012		30.00	19-Jun-13	20-Jun-13	24-Jun-13	8-Jul-13	F
2013		60.00	13-Jun-14	16-Jun-14	18-Jun-14	2-Jul-14	F
2015		18.00	16-Jun-16	17-Jun-16	21-Jun-16	13-Jul-16	F
2017		16.00	31-May-18	4-Jun-18	6-Jun-18	8-Jun-18	F

ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	2,500,000	7-May-90	7-May-90
2.	Partial Listing	12,135,000	16-Jan-91	23-Jan-91
3.	Company Listing	365,000	16-Jan-91	20-Jun-91
4.	Bonus Shares	12,000,000	30-Nov-93	30-Nov-93
5.	Right Issue	10,200	31-May-94	14-Jun-94
6.	Right Issue	1,300	31-May-94	22-Jun-94
7.	Right Issue	12,360	31-May-94	28-Jun-94
8.	Right Issue	17,976,140	31-May-94	15-Aug-94
9.	Bonus Shares	45,000,000	20-Jun-95	20-Jun-95
10.	Stock Split	90,000,000	26-Jul-99	26-Jul-99
11.	Add. Listing without RI	270,000,000	5-Feb-04	5-Feb-04
12.	Warrant I	1,384,500	25-Feb-05	25-Feb-05
13.	Warrant I	100,000	11-May-05	11-May-05
14.	Warrant II	47,866,747	21-Nov-05	21-Nov-05
15.	Stock Split	499,351,247	2-Oct-06	2-Oct-06
16.	Bonus Shares	399,480,997	28-May-07	28-May-07
17.	Warrant II	32,766,983	3-Jul-08	3-Jul-08
18.	Warrant	5,171,838	6-Jan-09	6-Jan-09
19.	Bonus Stock	209,673,742	7-Jun-12	7-Jun-12



SHARES TRADED	2015	2016	2017	2018	Jan-19
Volume (Million Sh.)	138	0.5	0.6	0.4	0.01
Value (Billion Rp)	145	0.6	0.4	0.2	0.005
Frequency (Thou. X)	0.3	0.08	0.3	0.6	0.02
Days	68	38	81	139	12
Price (Rupiah)					
High	1,500	1,300	895	710	468
Low	695	735	452	374	376
Close	1,250	835	525	472	454
Close*	1,250	835	525	472	454
PER (X)					
PER (X)	33.20	22.63	10.69	12.90	12.40
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)	1.90	1.23	0.76	0.67	0.64

* Adjusted price after corporate action

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	1,410	755	755	71	148	141	6
Feb-15	1,080	695	985	35	21	19	12
Mar-15	1,000	745	925	12	8	8	5
Apr-15	1,500	940	1,400	82	674	713	11
May-15	1,300	1,040	1,125	52	324	351	9
Jun-15	1,150	1,105	1,150	45	73,521	81,049	12
Jul-15	1,150	1,140	1,150	5	1,002	1,152	3
Aug-15	1,150	1,130	1,130	14	2	2	3
Sep-15	-	-	1,130	-	-	-	-
Oct-15	-	-	1,130	-	-	-	-
Nov-15	1,125	1,110	1,110	3	5	6	1
Dec-15	1,250	1,105	1,250	14	61,964	61,915	6
Jan-16	-	-	1,250	-	-	-	-
Feb-16	1,250	1,125	1,200	4	0.6	0.7	3
Mar-16	1,300	1,200	1,300	7	370	476	3
Apr-16	1,300	1,220	1,220	2	0.2	0.3	2
May-16	1,300	1,120	1,120	14	1	2	6
Jun-16	1,130	1,130	1,130	4	0.4	0.5	3
Jul-16	1,020	1,020	1,020	3	0.3	0.3	1
Aug-16	1,020	900	1,000	9	101	91	3
Sep-16	-	-	1,000	-	-	-	-
Oct-16	1,000	980	1,000	5	4	4	4
Nov-16	1,000	950	950	5	23	12	4
Dec-16	950	735	835	22	34	29	9
Jan-17	830	820	820	7	0.9	0.7	5
Feb-17	-	-	820	2	0.0	0.0	2
Mar-17	895	620	855	18	5	3	6
Apr-17	890	575	620	62	95	59	11
May-17	620	575	585	37	41	25	12
Jun-17	685	575	685	49	413	250	13
Jul-17	685	605	605	3	0.5	0.3	3
Aug-17	620	615	620	4	0.9	0.6	3
Sep-17	615	570	615	2	0.2	0.1	2
Oct-17	600	486	560	5	1	0.7	3
Nov-17	690	452	545	117	71	38	15
Dec-17	560	482	525	14	4	2	6
Jan-18	560	482	560	24	6	3	11
Feb-18	690	462	510	58	34	20	10
Mar-18	690	454	510	78	59	33	15
Apr-18	585	490	490	47	11	6	14
May-18	710	490	680	43	34	22	13
Jun-18	605	452	480	180	138	71	12
Jul-18	525	470	470	25	6	3	13
Aug-18	560	476	486	25	7	3	9
Sep-18	496	456	496	18	7	3	8
Oct-18	505	450	486	31	24	11	10
Nov-18	500	374	486	31	16	7	11
Dec-18	510	420	472	49	16	7	13
Jan-19	468	376	454	24	11	5	12

BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>					
Cash & Cash Equivalents	121,972	89,222	98,232	120,381	252,040
Other Receivables	28,844	30,645	21,953	44,656	56,286
Consumer Financing Receivables	562,197	520,715	1,201,471	2,585,474	3,177,558
Prepaid Expenses and Deferred Tax	8,420	29,632	9,203	52,997	27,775
Fixed Assets	54,186	71,832	86,386	99,309	101,364
Other Assets	-	-	-	-	-
Total Assets	3,586,854	3,162,906	3,629,038	4,367,934	4,915,538
Growth (%)		-11.82%	14.74%	20.36%	12.54%

Fund Borrowings	-	-	-	-	-
Taxes Payable	11,177	6,164	7,370	7,320	7,023
Total Liabilities	2,482,261	2,079,471	2,528,134	3,238,393	3,754,932
Growth (%)		-16.23%	21.58%	28.09%	15.95%

Authorized Capital (Shares)	4,800	4,800	4,800	4,800	4,800
Authorized Capital	1,200,000	1,200,000	1,200,000	1,200,000	1,200,000
Paid up Capital	411,449	411,449	411,449	411,449	411,449
Paid up Capital (Shares)	1,646	1,646	1,646	1,646	1,646
Par Value	250	250	250	250	250
Retained Earnings	703,467	666,759	690,556	730,656	749,498
Total Equity	1,104,593	1,083,435	1,100,904	1,129,541	1,160,606
Growth (%)		-1.92%	1.61%	2.60%	2.75%

INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Total Revenues	601,296	548,665	510,802	718,032	29,512
Growth (%)		-8.75%	-6.90%	40.57%	
Expenses	452,871	465,686	438,420	629,712	-514,687
Other Income	-	-	-	-	-483,457
Earning Before Tax	148,425	82,979	72,382	88,320	60,742
Growth (%)		-44.09%	-12.77%	22.02%	
Net Tax	37,570	324	18,961	21,887	15,567
Profit for the period	110,855	82,655	53,421	66,433	45,175
Growth (%)		-25.44%	-35.37%	24.36%	

Period Attributable	110,855	82,655	53,421	66,433	45,175
Comprehensive Income	100,107	61,974	47,093	54,970	57,398
Comprehensive Attributable	100,107	61,974	47,093	54,970	57,398

RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Dividend (Rp)	-	18.00	-	16.00	-
EPS (Rp)	67.36	50.22	32.46	40.37	27.45
BV (Rp)	671.16	658.30	668.92	686.32	705.19
DAR (X)	0.69	0.66	0.70	0.74	0.76
DER(X)	2.25	1.92	2.30	2.87	3.24
ROA (%)	3.09	2.61	1.47	1.52	0.92
ROE (%)	10.04	7.63	4.85	5.88	3.89
OPM (%)	24.68	15.12	14.17	12.30	205.82
NPM (%)	18.44	15.06	10.46	9.25	153.07
Payout Ratio (%)	-	35.84	-	39.64	-
Yield (%)	-	1.44	-	3.05	-

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