

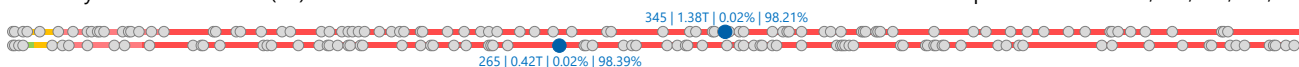
BBYB Bank Yudha Bhakti Tbk.

COMPANY REPORT : JANUARY 2019

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

As of 31 January 2019

Individual Index : 272.865
Listed Shares : 5,148,129,999
Market Capitalization : 1,379,698,839,732



COMPANY HISTORY

Established Date : 19-Sep-1989
Listing Date : 13-Jan-2015 (IPO Price: 115)
Underwriter IPO :
PT Semesta Indovest
Securities Administration Bureau :
PT Ficomindo Buana Registrar

BOARD OF COMMISSIONERS

1. Suprihadi *)
 2. I Putu Soekreta Soeranta *)
 3. Rianzi Julidar
 4. Tjandra Mindharta Gozali
- *) *Independent Commissioners*

BOARD OF DIRECTORS

1. Arifin Indra Sulistyanto
2. Dian Savitry
3. Hardono Budi Prasetya
4. Iim Wardiman

AUDIT COMMITTEE

1. Suprihadi
2. Adi Priyono
3. Didid Hari Basuki
4. R. Rivai M. Noer

CORPORATE SECRETARY

Andriayana Muchyana

HEAD OFFICE

Gedung Gozco
Jl. Raya Pasar Minggu Kav. 32, Pancoran
Jakarta Selatan 12780
Phone : (021) 2975-2975; 2975-2999
Fax : (021) 2975-2918
Homepage : www.yudhabhakti.co.id
Email : birodireksi@yudhabhakti.co.id
customercare@yudhabhakti.co.id

SHAREHOLDERS (December 2018)

1. PT Gozco Capital	2,189,282,767	: 42.53%
2. PT ASABRI (Persero)	1,240,539,090	: 24.10%
3. PT Asuransi Jiwa Adisaranawanaartha	308,768,722	: 6.00%
4. Public (<5%)	1,409,539,420	: 27.38%

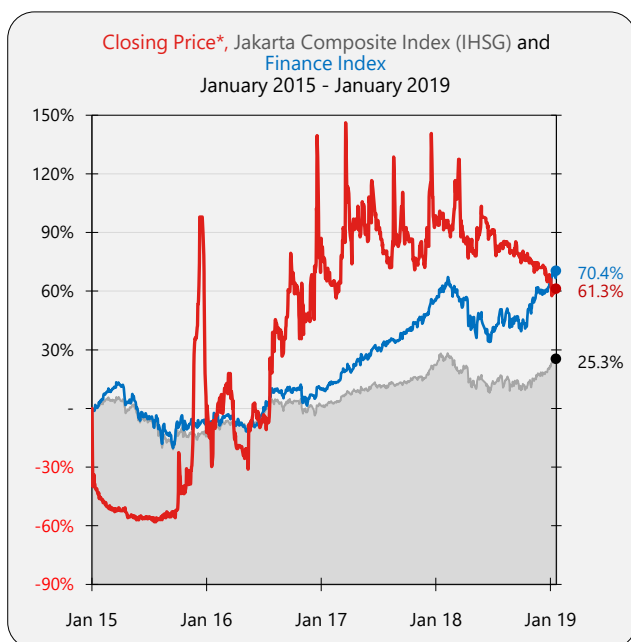
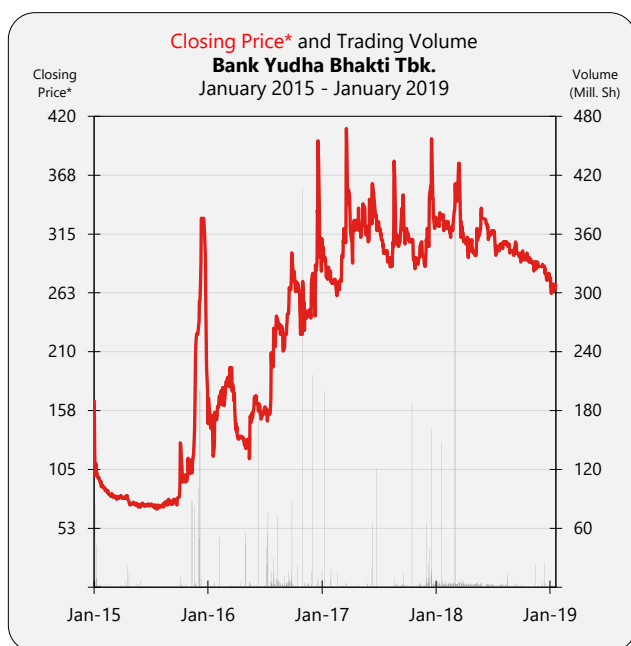
DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
2015		1.48	17-Mar-16	18-Mar-16	22-Mar-16	8-Apr-16	F
2017		1.11	4-Jul-18	5-Jul-18	9-Jul-18	27-Jul-18	F

ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	300,000,000	13-Jan-15	13-Jan-15
2.	Company Listing	2,190,008,400	13-Jan-15	13-Jan-15
3.	Right Issue	1,494,005,040	T: 23-May-16	: 31-May-16
4.	Warrant I	746,967,673	T: 23-Nov-16	: 23-May-18
5.	Bonus Shares	421,362,511	31-May-17	31-May-17
6.	Unlisted Shares	-4,213,625	31-May-17	31-May-17

BBYB Bank Yudha Bhakti Tbk.



SHARES TRADED	2015	2016	2017	2018	Jan-19
Volume (Million Sh.)	1,241	1,825	1,227	1,511	6
Value (Billion Rp)	252	459	379	494	2
Frequency (Thou. X)	79	28	25	24	0.7
Days	232	246	238	240	22
Price (Rupiah)					
High	386	438	450	392	288
Low	81	125	280	272	254
Close	386	438	400	284	268
Close*	329	398	400	284	268
PER (X)					
PER (X)	38.65	25.48	23.89	19.88	18.76
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)	2.66	3.01	2.62	1.88	1.76

* Adjusted price after corporate action

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	200	112	112	10,924	256,634	44,382	14
Feb-15	122	95	98	7,425	20,409	2,167	19
Mar-15	103	92	93	1,978	8,125	779	22
Apr-15	102	91	92	28,911	38,577	3,677	21
May-15	96	84	87	15,244	25,670	2,342	19
Jun-15	102	81	85	9,921	19,762	1,727	21
Jul-15	88	82	83	424	1,497	126	19
Aug-15	90	81	87	389	3,116	265	20
Sep-15	94	83	89	427	2,056	183	21
Oct-15	155	85	113	1,762	22,765	2,903	21
Nov-15	161	103	160	474	265,712	35,185	21
Dec-15	386	144	386	1,156	576,705	158,516	14
Jan-16	385	137	137	631	9,227	1,793	20
Feb-16	215	141	209	1,833	68,045	16,961	20
Mar-16	232	174	210	1,912	15,632	3,390	21
Apr-16	224	150	157	4,057	16,711	2,784	21
May-16	180	125	163	3,414	125,114	18,579	20
Jun-16	190	163	170	1,221	220,920	39,717	22
Jul-16	178	160	170	805	207,330	41,671	16
Aug-16	280	169	250	7,523	219,245	55,728	22
Sep-16	300	210	292	2,243	96,517	24,588	21
Oct-16	334	270	290	1,284	146,532	45,526	21
Nov-16	300	240	268	1,422	434,087	125,141	22
Dec-16	438	260	438	1,470	265,340	82,905	20
Jan-17	438	294	310	2,299	225,767	55,687	21
Feb-17	330	288	288	2,419	34,535	10,526	19
Mar-17	450	280	450	2,130	36,542	11,999	22
Apr-17	446	310	350	2,009	11,744	4,208	17
May-17	390	302	320	1,727	8,925	3,096	20
Jun-17	372	304	360	2,418	101,736	33,664	15
Jul-17	358	298	300	640	123,740	40,812	21
Aug-17	380	284	380	1,099	12,919	4,264	22
Sep-17	374	300	350	3,348	50,650	16,762	19
Oct-17	350	300	300	1,303	211,193	67,459	22
Nov-17	330	282	296	1,604	36,931	11,204	22
Dec-17	400	282	400	4,208	372,569	119,425	18
Jan-18	386	320	328	1,746	227,457	78,628	22
Feb-18	340	300	312	1,731	69,085	22,460	19
Mar-18	392	312	364	3,802	804,848	267,607	21
Apr-18	356	290	308	3,701	81,318	25,378	21
May-18	328	290	314	2,642	64,908	19,750	20
Jun-18	342	310	310	1,822	40,279	13,159	13
Jul-18	324	296	300	1,961	43,881	13,714	22
Aug-18	318	296	304	1,749	63,957	19,512	21
Sep-18	314	296	298	1,549	25,037	7,578	19
Oct-18	302	290	298	1,483	19,445	5,772	23
Nov-18	298	280	284	744	24,528	7,064	21
Dec-18	312	272	284	1,437	46,400	13,279	18
Jan-19	288	254	268	727	6,014	1,647	22

Financial Data and Ratios

Book End : December

Public Accountant : Hendrawinata Hanny Erwin & Sumargo

BALANCE SHEET	Dec-15	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>				
Cash on Hand	145,965	159,912	27,020	26,837
Placements with Other Banks	-	50,500	387,926	188,100
Marketable Securities	2,299,101	4,263,555	266,444	211,205
Loans	559,206	906,652	3,913,394	3,906,623
Investment	-	3,924,065	-	-
Fixed Assets	159,759	214,585	71,538	74,227
Other Assets	192,276	242,156	156,034	207,053
Total Assets	23,017,667	28,314,175	5,004,795	4,886,436
Growth (%)		23.01%	-82.32%	-2.36%
Deposits	2,833,735	4,110,448	4,282,691	3,941,469
Taxes Payable	23,005	33,584	4,093	23,490
Fund Borrowings	-	-	-	3,354
Other Liabilities	71,155	100,122	24,609	34,149
Total Liabilities	3,310,505	4,684,758	4,328,604	4,100,734
Growth (%)		41.51%	-7.60%	-5.26%
Authorized Capital	400,400,000	4,004,000	1,500,000	1,500,000
Paid up Capital	251,516	1,501,500	420,001	519,259
Paid up Capital (Shares)	2,515	2	4,200	5,193
Par Value	100	1,000,000	100	100
Retained Earnings	607,025	861,547	167,560	216,959
Total Equity	2,215,658	2,486,566	676,191	785,702
Growth (%)		12.23%	-72.81%	16.20%
INCOME STATEMENTS	Dec-15	Dec-16	Dec-17	Sep-18
Total Interest Income	2,429,243	2,801,575	614,873	438,684
Growth (%)		15.33%	-78.05%	
Interest Expenses	-	-	305,394	226,917
Other Operating Revenue	118,814	101,718	14,823	11,184
Other Operating Expenses	1,193,136	1,306,363	304,994	149,199
Income from Operations	1,354,921	367,661	19,308	73,753
Growth (%)		-72.86%	-94.75%	
Non-Operating Revenues	701	5,536	746	604
Income Before Tax	1,355,622	373,197	20,054	74,357
Provision for Income Tax	-79,243	95,822	5,633	19,194
Profit for the period	1,434,865	277,375	14,420	55,163
Growth (%)		-80.67%	-94.80%	
Period Attributable	1,434,865	277,375	14,420	55,163
Comprehensive Income	1,471,998	270,908	22,626	48,662
Comprehensive Attributable	1,471,998	270,908	22,626	48,662
RATIOS	Dec-15	Dec-16	Dec-17	Sep-18
Dividend (Rp)	1.48	-	1.11	-
EPS (Rp)	570.49	184,731.93	3.43	10.62
BV (Rp)	880.92	1,656,054.61	161.00	151.31
DAR (X)	0.14	0.17	0.86	0.84
DER(X)	1.49	1.88	6.40	5.22
ROA (%)	6.23	0.98	0.29	1.13
ROE (%)	64.76	11.15	2.13	7.02
OPM (%)	55.78	13.12	3.14	16.81
NPM (%)	59.07	9.90	2.35	12.57
Payout Ratio (%)	0.26	-	32.33	-
Yield (%)	0.38	-	0.28	-
*US\$ Rate (B), Rp	13,794	13,436	13,548	14,929

