

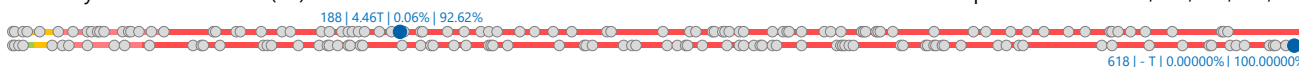
# BCIC Bank JTrust Indonesia Tbk.

## COMPANY REPORT : JANUARY 2019

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

## As of 31 January 2019

Individual Index : 33.741  
Listed Shares : 9,912,003,256  
Market Capitalization : 4,460,401,465,200



### COMPANY HISTORY

Established Date : 30-May-1989  
Listing Date : 25-Jun-1997 (IPO Price: 900)  
Underwriter IPO :  
PT Bhakti Investama  
Securities Administration Bureau :  
PT Sharestar Indonesia

### BOARD OF COMMISSIONERS

1. Nobiru Adachi
  2. Kwik Ing Hie \*)
  3. Mahdi Mahmudy \*)
  4. Nobuiku Chiba
- \*) *Independent Commissioners*

### BOARD OF DIRECTORS

1. Shigeyoshi Asano
2. Felix Istyono Hartadi Tiono
3. Haryanto Budi Purnomo
4. Helmi Arief Hidayat
5. Rio Lanasier
6. Ritsuo Ando

### AUDIT COMMITTEE

1. Mahdi Mahmudy
2. Amalia Setyanti Lestari
3. Kwik Ing Hie
4. Martinus Rosadi Nugroho

### CORPORATE SECRETARY

Rudyanto Gunawan

### HEAD OFFICE

Sahid Sudirman Center 33rd Floor  
Jl. Jend. Sudirman No.86  
Jakarta Pusat 10220  
Phone : (021) 2926 1111  
Fax : (021) 522-4670  
Homepage : [www.jtrustbank.co.id](http://www.jtrustbank.co.id)  
Email : [customercare@jtrustbank.co.id](mailto:customercare@jtrustbank.co.id)

### SHAREHOLDERS (December 2018)

1. J Trust Co. Ltd.	9,630,171,273	: 97.16%
2. J Trust Co. Ltd.	26,038	: 0.00%
3. Public (<5%)	281,805,945	: 2.84%

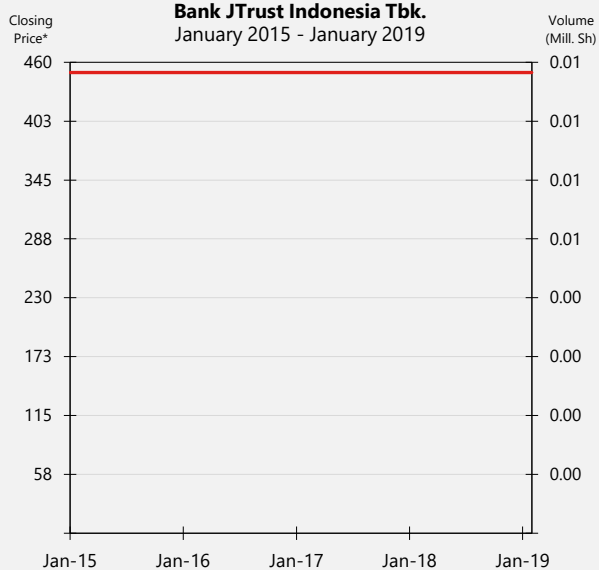
### DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
1998	100 : 24		21-Jul-98	22-Jul-98	30-Jul-98	28-Aug-98	BS

### ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	70,000,000	25-Jun-97	25-Jun-97
2.	Company Listing	160,000,000	T: 25-Jun-97	: 3-Feb-98
3.	Bonus Shares	55,200,000	31-Aug-98	31-Aug-98
4.	Stock Split	1,140,800,000	1-Apr-99	1-Apr-99
5.	Right Issue	14,793,618,127	T: 20-Apr-99	: 11-Jul-07
6.	Partial Delisting	-51,312,058	T: 11-Jun-99	: 29-May-07
7.	Warrant	12,591,500	T: 15-Dec-99	: 6-Sep-01
8.	Warrant II	1,561,400	T: 16-Nov-01	: 20-May-02
9.	Warrant I & II	103,514,938	24-Mar-03	24-Mar-03
10.	Warrant Series IA	281,650	22-Apr-04	22-Apr-04
11.	Warrant Series II	148,369,281	T: 22-Apr-04	: 3-Aug-05
12.	Add. Listing (Merger)	6,701,953,175	15-Dec-04	15-Dec-04
13.	Add. Listing without RI	2,357,723,076	5-Jan-05	5-Jan-05
14.	Warrant Series IV	2,572,347,185	6-Jan-06	6-Jan-06
15.	Warrant Series III	14,762	15-Apr-08	15-Apr-08
16.	Warrant Series V	12,500	T: 15-May-08	: 21-Jul-08
17.	Reverse Split Series B	-28,066,394,870	2-Oct-18	2-Oct-18
18.	Listing Share Series A	10,011,841,000	2-Oct-18	2-Oct-18
19.	Unlisted Shares	-100,118,410	2-Oct-18	2-Oct-18

**Closing Price\* and Trading Volume  
Bank JTrust Indonesia 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.)	-	-	-	-	-
Value (Billion Rp)	-	-	-	-	-
Frequency (Thou. X)	-	-	-	-	-
Days	-	-	-	-	-

### Price (Rupiah)

	2015	2016	2017	2018	Jan-19
High	-	-	-	-	-
Low	-	-	-	-	-
Close	50	50	50	450	450
Close*	450	450	450	450	450

PER (X)	-2.08	-11.06	11.66	-13.59	-13.59
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)	1.42	1.43	0.94	2.79	2.76

\* Adjusted price after corporate action

### TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	-	-	50	-	-	-	-
Feb-15	-	-	50	-	-	-	-
Mar-15	-	-	50	-	-	-	-
Apr-15	-	-	50	-	-	-	-
May-15	-	-	50	-	-	-	-
Jun-15	-	-	50	-	-	-	-
Jul-15	-	-	50	-	-	-	-
Aug-15	-	-	50	-	-	-	-
Sep-15	-	-	50	-	-	-	-
Oct-15	-	-	50	-	-	-	-
Nov-15	-	-	50	-	-	-	-
Dec-15	-	-	50	-	-	-	-
Jan-16	-	-	50	-	-	-	-
Feb-16	-	-	50	-	-	-	-
Mar-16	-	-	50	-	-	-	-
Apr-16	-	-	50	-	-	-	-
May-16	-	-	50	-	-	-	-
Jun-16	-	-	50	-	-	-	-
Jul-16	-	-	50	-	-	-	-
Aug-16	-	-	50	-	-	-	-
Sep-16	-	-	50	-	-	-	-
Oct-16	-	-	50	-	-	-	-
Nov-16	-	-	50	-	-	-	-
Dec-16	-	-	50	-	-	-	-
Jan-17	-	-	50	-	-	-	-
Feb-17	-	-	50	-	-	-	-
Mar-17	-	-	50	-	-	-	-
Apr-17	-	-	50	-	-	-	-
May-17	-	-	50	-	-	-	-
Jun-17	-	-	50	-	-	-	-
Jul-17	-	-	50	-	-	-	-
Aug-17	-	-	50	-	-	-	-
Sep-17	-	-	50	-	-	-	-
Oct-17	-	-	50	-	-	-	-
Nov-17	-	-	50	-	-	-	-
Dec-17	-	-	50	-	-	-	-
Jan-18	-	-	50	-	-	-	-
Feb-18	-	-	50	-	-	-	-
Mar-18	-	-	50	-	-	-	-
Apr-18	-	-	50	-	-	-	-
May-18	-	-	50	-	-	-	-
Jun-18	-	-	50	-	-	-	-
Jul-18	-	-	50	-	-	-	-
Aug-18	-	-	50	-	-	-	-
Sep-18	-	-	50	-	-	-	-
Oct-18	-	-	450	-	-	-	-
Nov-18	-	-	450	-	-	-	-
Dec-18	-	-	450	-	-	-	-
Jan-19	-	-	450	-	-	-	-

BALANCE SHEET	Dec-13	Dec-14	Dec-15	Dec-16	Sep-17
<i>(in Million Rp, except Par Value)</i>					
Cash on Hand	246,398	221,699	212,799	127,767	333,671
Placements with Other Banks	157,001	1,435,819	462,095	319,929	-
Marketable Securities	695,395	1,684,151	1,240,069	2,341,932	2,608,811
Loans	10,128,316	7,234,672	9,176,579	10,397,406	10,917,117
Investment	-	-	-	-	-
Fixed Assets	213,296	224,982	183,287	220,045	221,450
Other Assets	131,604	122,602	163,413	145,825	161,024
<b>Total Assets</b>	<b>14,576,094</b>	<b>12,682,021</b>	<b>13,183,503</b>	<b>16,065,303</b>	<b>16,266,907</b>
<b>Growth (%)</b>		<b>-12.99%</b>	<b>3.95%</b>	<b>21.86%</b>	<b>1.25%</b>

Deposits	12,621,450	11,075,484	11,399,273	13,422,904	13,622,932
Taxes Payable	23,412	19,186	21,623	9,956	17,891
Fund Borrowings	-	-	-	-	-
Other Liabilities	236,829	264,225	-	418,752	458,510
<b>Total Liabilities</b>	<b>13,201,044</b>	<b>11,662,403</b>	<b>12,185,350</b>	<b>14,712,040</b>	<b>14,777,062</b>
<b>Growth (%)</b>		<b>-11.66%</b>	<b>4.48%</b>	<b>20.74%</b>	<b>0.44%</b>

Authorized Capital	12,000,000	12,000,000	15,000,000	15,000,000	15,000,000
Paid up Capital	8,973,675	10,223,155	11,223,155	11,223,155	11,223,155
Paid up Capital (Shares)	676,264,450	801,212,450	901,212,450	861,212,450	861,212,450
Par Value	78 & 0.01	0.01 & 78	0.01 & 78	0.01 & 78	0.01 & 78
Retained Earnings	-9,133,835	-9,792,323	-10,477,858	-11,172,582	-11,079,950
<b>Total Equity</b>	<b>1,375,050</b>	<b>1,019,618</b>	<b>998,153</b>	<b>1,353,263</b>	<b>1,489,845</b>
<b>Growth (%)</b>		<b>-25.85%</b>	<b>-2.11%</b>	<b>35.58%</b>	<b>10.09%</b>

INCOME STATEMENTS	Dec-13	Dec-14	Dec-15	Dec-16	Sep-17
Total Interest Income	1,322,339	1,194,273	1,070,951	1,342,635	1,130,826
<b>Growth (%)</b>		<b>-9.68%</b>	<b>-10.33%</b>	<b>25.37%</b>	

Interest Expenses	1,028,649	1,128,672	922,087	956,993	768,750
Other Operating Revenue	55,455	75,844	86,863	86,378	157,324
Other Operating Expenses	1,518,807	641,255	883,065	942,660	433,944
<b>Income from Operations</b>	<b>-1,169,662</b>	<b>-499,810</b>	<b>-647,338</b>	<b>-470,640</b>	<b>85,456</b>
<b>Growth (%)</b>		<b>57.27%</b>	<b>-29.52%</b>	<b>27.30%</b>	

Non-Operating Revenues	56,686	-170,124	-4,412	-241,548	8,700
<b>Income Before Tax</b>	<b>-1,112,976</b>	<b>-669,934</b>	<b>-651,750</b>	<b>-712,188</b>	<b>94,156</b>
Provision for Income Tax	23,069	-7,928	24,260	6,534	-
<b>Profit for the period</b>	<b>-1,136,045</b>	<b>-662,006</b>	<b>-676,010</b>	<b>-718,722</b>	<b>94,156</b>
<b>Growth (%)</b>		<b>41.73%</b>	<b>-2.12%</b>	<b>-6.32%</b>	

Period Attributable	-1,136,045	-662,006	-676,010	-718,722	94,156
Comprehensive Income	-1,118,376	-655,432	-700,865	-644,890	138,106
Comprehensive Attributable	-1,118,376	-655,432	-700,865	-644,890	138,106

RATIOS	Dec-13	Dec-14	Dec-15	Dec-16	Sep-17
Dividend (Rp)	-	-	-	-	-
EPS (Rp)	-0.00	-0.00	-0.00	-0.00	0.00
BV (Rp)	0.00	0.00	0.00	0.00	0.00
DAR (X)	0.91	0.92	0.92	0.92	0.91
DER(X)	9.60	11.44	12.21	10.87	9.92
ROA (%)	-7.79	-5.22	-5.13	-4.47	0.58
ROE (%)	-82.62	-64.93	-67.73	-53.11	6.32
OPM (%)	-88.45	-41.85	-60.45	-35.05	7.56
NPM (%)	-85.91	-55.43	-63.12	-53.53	8.33
Payout Ratio (%)	-	-	-	-	-
Yield (%)	-	-	-	-	-

*US\$ Rate (Bt), Rp	12,270	12,436	13,794	13,436	13,492
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