

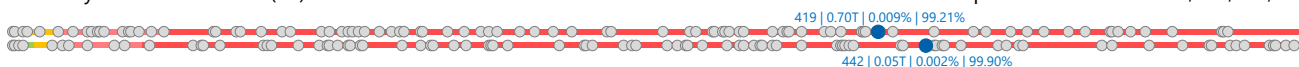
BNBA Bank Bumi Arta Tbk.

COMPANY REPORT : JANUARY 2019

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

As of 31 January 2019

Individual Index : 191.250
Listed Shares : 2,286,900,000
Market Capitalization : 699,791,400,000



COMPANY HISTORY

Established Date : 03-Mar-1967
Listing Date : 01-Jun-2006 (IPO Price: 160)
Underwriter IPO :
Makinta Securities
Securities Administration Bureau :
PT Adimitra Jasa Korpora

BOARD OF COMMISSIONERS

1. Rachmat Mulia Suryahusada
 2. R.M. Sjariffudin
- *) *Independent Commissioners*

BOARD OF DIRECTORS

1. Wikan Aryono S
2. Hendrik Atmaja
3. Tan Hendra Jonathan

AUDIT COMMITTEE

1. R.M. Sjariffudin
2. Lexyndo Hakim
3. Timotius

CORPORATE SECRETARY

Lyvinia Sari

HEAD OFFICE

Jl. Wahid Hasyim No. 234 - 236
Jakarta 10250
Phone : (021) 230-0455; (021) 230-0893
Fax : (021) 230-3264, 310-2632, 3192-5291
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SHAREHOLDERS (December 2018)

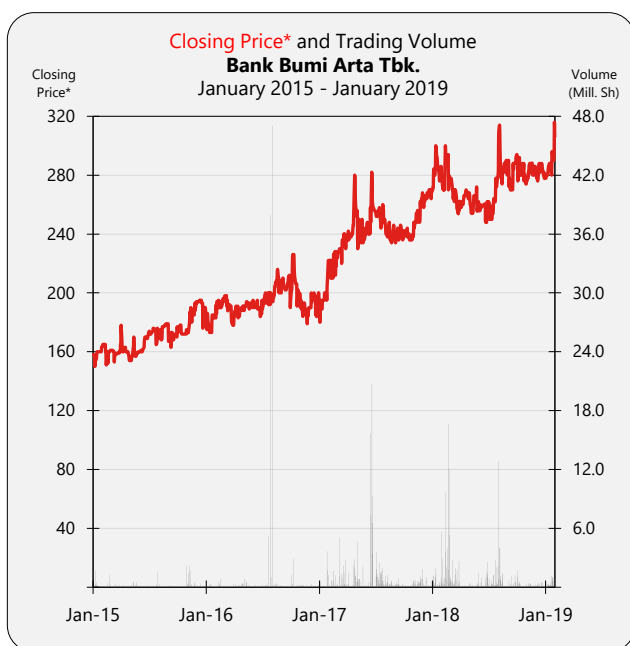
1. PT Surya Husada Investment	1,050,000,000	: 45.91%
2. PT Dana Graha Agung	630,000,000	: 27.55%
3. PT Budiman Kencana Lestari	420,000,000	: 18.37%
4. Public (<5%)	186,900,000	: 8.17%

DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
2006		3.00	13-Jun-07	14-Jun-07	18-Jun-07	29-Jun-07	F
2007		2.25	28-May-08	29-May-08	2-Jun-08	13-Jun-08	F
2008		2.99	26-Jun-09	29-Jun-09	1-Jul-09	15-Jul-09	F
2009		3.00	30-Jun-10	1-Jul-10	5-Jul-10	16-Jul-10	F
2010		3.00	7-Jul-11	8-Jul-11	12-Jul-11	26-Jul-11	F
2011		4.65	29-Jun-12	2-Jul-12	4-Jul-12	18-Jul-12	F
2012		6.19	3-Jul-13	4-Jul-13	8-Jul-13	22-Jul-13	F
2013		6.10	3-Jul-14	4-Jul-14	8-Jul-14	22-Jul-14	F
2015		6.20	15-Jun-16	16-Jun-16	20-Jun-16	1-Jul-16	F
2016		8.55	14-Jun-17	15-Jun-17	19-Jun-17	7-Jul-17	F
2017		10.00	20-Jun-18	21-Jun-18	25-Jun-18	6-Jul-18	F

ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	210,000,000	1-Jun-06	1-Jun-06
2.	Company Listing	2,076,900,000	1-Jun-06	29-Jan-07



SHARES TRADED	2015	2016	2017	2018	Jan-19
Volume (Million Sh.)	25	116	176	174	16
Value (Billion Rp)	4	21	44	48	5
Frequency (Thou. X)	1	2	14	12	1
Days	168	213	229	240	22
Price (Rupiah)					
High	198	226	300	326	322
Low	150	172	180	240	272
Close	190	200	268	278	306
Close*	190	200	268	278	306
PER (X)					
PER (X)	7.63	7.19	9.98	7.82	8.60
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)					
PBV (X)	0.36	0.36	0.47	0.46	0.50

* Adjusted price after corporate action

TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	164	150	163	126	3,400	521	13
Feb-15	178	150	161	78	2,246	349	11
Mar-15	165	150	165	62	1,258	196	12
Apr-15	178	154	154	72	693	108	16
May-15	174	156	160	129	2,847	449	13
Jun-15	172	156	172	53	547	88	13
Jul-15	177	150	173	142	1,989	311	19
Aug-15	180	167	179	46	473	79	14
Sep-15	181	157	177	77	604	100	17
Oct-15	180	160	175	63	2,499	435	13
Nov-15	194	170	193	147	7,900	1,418	15
Dec-15	198	175	190	52	878	163	12
Jan-16	195	172	183	78	1,373	240	16
Feb-16	197	180	197	111	2,226	421	17
Mar-16	200	177	181	77	969	178	18
Apr-16	198	177	191	235	2,942	550	21
May-16	202	182	190	262	3,004	563	17
Jun-16	199	180	195	117	1,328	252	18
Jul-16	202	189	199	177	45,505	8,003	15
Aug-16	220	193	200	157	49,699	8,821	21
Sep-16	212	190	194	43	426	84	14
Oct-16	226	189	199	98	5,390	1,081	16
Nov-16	198	178	190	149	2,186	410	22
Dec-16	200	181	200	145	1,396	262	18
Jan-17	228	180	222	183	7,858	1,587	14
Feb-17	234	202	224	336	6,490	1,386	18
Mar-17	244	210	236	468	17,289	3,970	22
Apr-17	294	230	260	639	11,990	3,088	16
May-17	266	212	240	871	12,789	3,067	20
Jun-17	300	230	260	5,661	64,593	17,611	15
Jul-17	270	238	250	2,682	23,836	6,042	21
Aug-17	254	230	238	761	7,949	1,902	22
Sep-17	246	230	242	531	4,372	1,034	19
Oct-17	246	232	238	359	2,431	573	22
Nov-17	274	236	268	980	12,238	3,100	22
Dec-17	274	258	268	268	4,015	1,059	18
Jan-18	300	266	280	788	16,971	4,777	22
Feb-18	326	262	276	3,545	64,010	18,103	19
Mar-18	280	250	262	1,571	16,397	4,288	21
Apr-18	272	254	268	423	1,525	402	21
May-18	276	248	256	501	3,863	998	20
Jun-18	276	240	258	735	9,989	2,537	13
Jul-18	286	246	278	861	12,127	3,222	22
Aug-18	322	270	280	1,513	30,261	8,234	21
Sep-18	296	260	292	439	5,738	1,581	19
Oct-18	296	272	274	503	5,614	1,579	23
Nov-18	290	272	284	333	3,707	1,044	21
Dec-18	290	274	278	354	3,701	1,046	18
Jan-19	322	272	306	1,441	16,018	4,751	22

BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>					
Cash on Hand	46,906	63,841	46,316	37,592	38,412
Placements with Other Banks	634,399	529,757	658,354	829,865	650,000
Marketable Securities	265,239	358,491	688,135	393,050	437,341
Loans	3,528,465	4,293,193	4,458,966	4,483,064	4,682,453
Investment	10	10	10	10	10
Fixed Assets	133,680	736,785	733,484	733,896	729,471
Other Assets	15,811	13,441	17,460	7,581	7,985
Total Assets	5,155,423	6,567,267	7,121,173	7,014,677	7,121,266
Growth (%)		27.39%	8.43%	-1.50%	1.52%

Deposits	4,451,111	5,215,816	5,696,361	5,517,515	5,553,381
Taxes Payable	11,640	14,211	15,768	20,289	7,479
Fund Borrowings	-	-	-	-	-
Other Liabilities	7,677	6,332	7,584	6,865	29,938
Total Liabilities	4,553,283	5,333,399	5,824,506	5,651,848	5,720,539
Growth (%)		17.13%	9.21%	-2.96%	1.22%

Authorized Capital	800,000	800,000	800,000	800,000	800,000
Paid up Capital	231,000	231,000	231,000	231,000	231,000
Paid up Capital (Shares)	2,310	2,310	2,310	2,310	2,310
Par Value	100	100	100	100	100
Retained Earnings	360,150	404,141	468,579	538,376	576,275
Total Equity	602,140	1,233,868	1,296,667	1,362,829	1,400,727
Growth (%)		104.91%	5.09%	5.10%	2.78%

INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Total Interest Income	531,253	660,714	717,418	678,025	480,813
Growth (%)		24.37%	8.58%	-5.49%	

Interest Expenses	305,157	390,807	384,765	332,352	231,774
Other Operating Revenue	20,500	26,403	24,605	26,923	24,369
Other Operating Expenses	176,610	215,656	251,763	224,461	192,572
Income from Operations	69,986	80,654	105,496	122,321	80,836
Growth (%)		15.24%	30.80%	15.95%	

Non-Operating Revenues	556	-3,008	987	59	495
Income Before Tax	70,542	77,646	106,483	122,380	81,331
Provision for Income Tax	18,714	20,695	27,723	32,832	20,333
Profit for the period	51,828	56,950	78,760	89,548	60,998
Growth (%)		9.88%	38.30%	13.70%	

Period Attributable	51,828	56,950	78,760	89,548	60,998
Comprehensive Income	51,828	644,688	77,121	85,913	60,998
Comprehensive Attributable	51,828	644,688	77,121	85,913	60,998

RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Dividend (Rp)	-	6.20	8.55	10.00	-
EPS (Rp)	22.44	24.65	34.10	38.77	26.41
BV (Rp)	260.67	534.14	561.33	589.97	606.38
DAR (X)	0.88	0.81	0.82	0.81	0.80
DER(X)	7.56	4.32	4.49	4.15	4.08
ROA (%)	1.01	0.87	1.11	1.28	0.86
ROE (%)	8.61	4.62	6.07	6.57	4.35
OPM (%)	13.17	12.21	14.70	18.04	16.81
NPM (%)	9.76	8.62	10.98	13.21	12.69
Payout Ratio (%)	-	25.15	25.08	25.80	-
Yield (%)	-	3.26	4.28	3.73	-

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