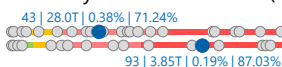


COMPANY REPORT : JANUARY 2019

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

As of 31 January 2019

Individual Index : 10,997
 Listed Shares : 27,762,311,813
 Market Capitalization : 28,039,934,931,130



COMPANY HISTORY

Established Date : 17-Dec-1954
 Listing Date : 15-Jan-1990 (IPO Price: 9,900)
 Underwriter IPO :
 PT Ficorinvest
 PT Inter-Pacific Securities
 PT Merchant Investment Corporation
 PT Inter-Pacific
 PT Danareksa
 PT PDFCI
 Securities Administration Bureau :
 PT Raya Saham Registra

BOARD OF COMMISSIONERS

1. Sebastian Ramon Arcuri
 2. David Allen Worth *)
 3. Haryanto Sahari *)
 4. Ian Charles Anderson
 5. Mark Spencer Greenberg
 6. Rahmat Waluyanto *)
 7. Suparno Djasmin
 8. Zulkifli Zaini *)
- *) *Independent Commissioners*

BOARD OF DIRECTORS

1. Ridha Dm Wirakusumah
2. Abdy Dharma Salimin
3. Darwin Wibowo
4. Dhien Tjahajani
5. Herwin Bustaman
6. Isdar Andre Marwan
7. Julian Loong Choon Fong
8. Lea Setianti Kusumawijaya
9. Loh Tee Boon

AUDIT COMMITTEE

1. David A. Worth
2. Adi Pranoto Leman
3. Handy Effendy Halim
4. Haryanto Sahari

CORPORATE SECRETARY

Katharine Grace

HEAD OFFICE

World Trade Center II Building
 Jl. Jend. Sudirman Kav. 29-31
 Jakarta 12920
 Phone : (021) 523-7788
 Fax : (021) 523-7244
 Homepage : www.permatabank.com
 Email : Corporate.Secretary@permatabank.co.id
kgrace@permatabank.co.id

SHAREHOLDERS (December 2018)

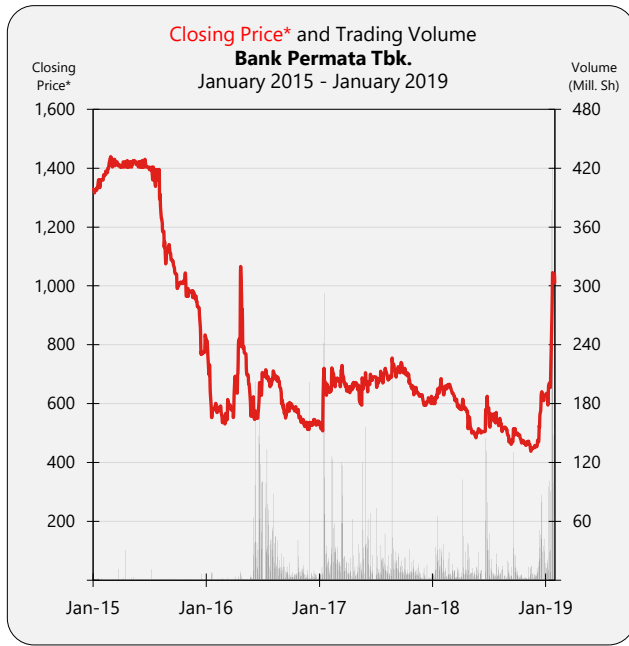
1. PT Astra International Tbk.	12,495,714,666	: 45.01%
2. Standard Chartered Bank	12,495,714,666	: 45.01%
3. Public (<5%)	2,770,882,481	: 9.98%

DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
1989		250.00	23-May-90	25-May-90	31-May-90	15-Jun-90	I
1990		300.00	5-Jul-91	8-Jul-91	15-Jul-91	1-Aug-91	F
1991	1 : 2	330.00	17-Jul-92	20-Jul-92	27-Jul-92	8-Aug-92	F
1992		100.00	21-Jan-93	22-Jan-93	29-Jan-93	18-Feb-93	I
1992		100.00	19-Jul-93	20-Jul-93	27-Jul-93	9-Aug-93	F
1993		100.00	18-Jan-94	19-Jan-94	26-Jan-94	18-Feb-94	I
1993		100.00	8-Jul-94	11-Jul-94	18-Jul-94	1-Aug-94	F
1994		100.00	25-Jan-95	26-Jan-95	2-Feb-95	23-Feb-95	I
1994		125.00	21-Jul-95	24-Jul-95	1-Aug-95	15-Aug-95	F
1995		100.00	29-Dec-95	2-Jan-96	10-Jan-96	31-Jan-96	I
1995		100.00	23-Jul-96	24-Jul-96	1-Aug-96	20-Aug-96	F
1996		100.00	26-Dec-96	27-Dec-96	9-Jan-97	31-Jan-97	I
1996		125.00	23-Jul-97	24-Jul-97	1-Aug-97	18-Aug-97	F
1997		45.00	20-Jan-98	21-Jan-98	2-Feb-98	25-Feb-98	I
1998	100 : 33		3-Aug-98	4-Aug-98	12-Aug-98	24-Aug-98	BS
2013		14.52	14-May-14	16-May-14	20-May-14	5-Jun-14	F
2014		14.00	4-May-15	5-May-15	7-May-15	21-May-15	F

ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	3,999,000	15-Jan-90	15-Jan-90
2.	Right Issue	66,609,219,067	T: 10-Sep-90	: 21-Nov-00
3.	Company Listing	42,525,000	T: 14-Nov-90	: 21-Nov-90
4.	Bonus Shares	290,802,173	T: 8-Sep-92	: 25-Aug-98
5.	Warrant	1,434,230	T: 18-Mar-96	: 20-Mar-98
6.	Stock Split	252,603,830	27-Oct-97	27-Oct-97
7.	Partial Delisting	-1,935,781,481	T: 21-Nov-00	: 1-Oct-02
8.	Additional Listing	126,377,564,775	1-Oct-02	1-Oct-02
9.	Add. Listing without RI	25	8-Jun-04	8-Jun-04
10.	Reverse Stock Split	-183,976,671,955	8-Jun-04	8-Jun-04
11.	Right Issue V	2,903,672,220	T: 8-Dec-10	: 20-Dec-12
12.	Right Issue VI	1,195,629,738	24-Jan-14	24-Jan-14
13.	Right Issue VII	10,456,095,082	T: 7-Jun-16	: 16-Jun-16
14.	Unlisted (1%)	-161,589,041	T: 16-Jun-16	: 7-Jun-17
15.	Right Issue VIII	5,702,809,150	T: 29-May-17	: 7-Jun-17



SHARES TRADED	2015	2016	2017	2018	Jan-19
Volume (Million Sh.)	114	3,902	5,310	3,359	2,430
Value (Billion Rp)	169	2,570	3,688	1,927	2,183
Frequency (Thou. X)	3	115	477	173	62
Days	227	246	238	240	22
Price (Rupiah)					
High	1,650	1,300	795	695	1,070
Low	860	525	520	438	595
Close	945	555	625	625	1,010
Close*	829	536	625	625	1,010
PER (X)					
PER (X)	44.99	7.54	23.42	26.34	42.56
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)	0.60	0.54	0.81	0.80	1.29

* Adjusted price after corporate action

TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	1,570	1,500	1,550	451	13,976	21,429	21
Feb-15	1,650	1,550	1,640	333	2,379	3,769	19
Mar-15	1,640	1,515	1,605	279	17,127	27,628	21
Apr-15	1,640	1,540	1,610	229	35,459	56,741	21
May-15	1,630	1,585	1,620	261	8,179	13,172	17
Jun-15	1,630	1,550	1,600	240	3,611	5,750	19
Jul-15	1,600	1,500	1,550	100	11,373	17,629	14
Aug-15	1,590	1,220	1,280	258	4,890	6,654	19
Sep-15	1,300	1,100	1,130	106	2,573	3,078	19
Oct-15	1,250	1,100	1,100	271	3,577	4,111	20
Nov-15	1,140	1,030	1,100	146	584	640	18
Dec-15	1,100	860	945	469	9,974	8,396	19
Jan-16	945	620	670	2,050	29,251	19,207	20
Feb-16	690	600	630	940	7,977	5,118	20
Mar-16	700	605	670	1,811	9,521	6,022	21
Apr-16	1,300	665	900	7,886	40,941	40,850	21
May-16	940	565	585	2,219	23,384	16,109	20
Jun-16	715	550	705	41,314	1,533,910	976,288	22
Jul-16	760	675	685	23,442	876,688	626,279	16
Aug-16	745	655	660	14,108	589,971	420,646	22
Sep-16	655	560	610	7,229	204,227	125,395	21
Oct-16	630	565	575	6,191	177,685	106,526	21
Nov-16	585	525	555	4,270	329,351	183,421	22
Dec-16	585	540	555	3,919	79,559	44,207	20
Jan-17	760	520	675	25,622	1,000,110	676,423	21
Feb-17	785	655	700	65,082	675,307	480,254	19
Mar-17	790	665	670	96,586	723,105	523,654	22
Apr-17	720	660	695	67,663	221,056	151,978	17
May-17	725	585	685	113,093	632,593	429,089	20
Jun-17	715	630	690	17,796	389,847	264,385	15
Jul-17	720	645	705	13,928	356,419	243,125	21
Aug-17	795	675	720	25,606	558,148	407,666	22
Sep-17	750	690	705	18,923	282,371	201,381	19
Oct-17	725	650	650	17,584	245,415	167,740	22
Nov-17	665	615	620	11,356	151,520	96,682	22
Dec-17	650	585	625	4,238	74,478	45,129	18
Jan-18	695	595	660	20,294	408,130	262,098	22
Feb-18	690	615	655	9,216	209,187	136,594	19
Mar-18	665	575	585	9,552	145,296	89,977	21
Apr-18	655	515	555	19,675	391,626	227,815	21
May-18	565	480	505	15,349	169,999	86,323	20
Jun-18	640	498	580	22,831	553,138	317,032	13
Jul-18	610	498	540	14,104	250,020	138,199	22
Aug-18	555	496	498	6,525	137,464	71,631	21
Sep-18	600	460	500	19,541	329,734	168,387	19
Oct-18	510	456	460	6,439	81,900	39,579	23
Nov-18	478	438	454	5,259	114,647	52,041	21
Dec-18	670	450	625	23,831	567,446	337,581	18
Jan-19	1,070	595	1,010	62,250	2,430,282	2,182,731	22

Financial Data and Ratios

Public Accountant : Tanudiredja, Wibisana, Rintis, & Partners

Book End : December

BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>					
Cash on Hand	2,192,825	2,012,662	2,070,557	1,940,485	1,645,903
Placements with Other Banks	1,395,967	8,290,830	8,045,662	6,294,096	12,623,898
Marketable Securities	179,926	-	3,227,881	976,045	-
Loans	131,388,463	125,867,973	94,782,664	90,020,985	98,140,977
Investment	2,294,284	2,465,417	29,890,686	22,820,908	17,277,509
Fixed Assets	1,129,397	2,724,378	2,554,424	2,460,534	2,421,295
Other Assets	4,703,001	4,064,357	3,707,862	3,944,492	5,551,876
Total Assets	185,349,861	182,689,351	165,527,512	148,328,370	155,747,346
Growth (%)		-1.44%	-9.39%	-10.39%	5.00%

Deposits	150,188,510	147,782,495	132,964,295	113,555,902	102,741,029
Taxes Payable	3,180	-	-	-	2,667
Fund Borrowings	10,096	-	-	36,017	19,226
Other Liabilities	501,539	574,237	752,498	724,977	565,061
Total Liabilities	168,255,325	163,876,507	146,237,906	126,817,628	133,942,502
Growth (%)		-2.60%	-10.76%	-13.28%	5.62%

Authorized Capital	5,600,000	5,600,000	5,600,000	12,500,000	12,500,000
Paid up Capital	1,818,122	1,818,122	3,125,134	3,837,985	3,837,985
Paid up Capital (Shares)	11,884	11,884	22,340	28,043	28,043
Par Value	12,500 & 125	12,500 & 125	12,500 & 125	12,500 & 125	12,500 & 125
Retained Earnings	4,437,115	4,539,311	-1,981,321	-1,333,390	-828,695
Total Equity	17,094,536	18,812,844	19,289,606	21,510,733	21,804,834
Growth (%)		10.05%	2.53%	11.51%	1.37%

INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Total Interest Income	15,546,523	16,130,822	14,398,570	11,198,146	8,180,226
Growth (%)		3.76%	-10.74%	-22.23%	

Interest Expenses	10,117,024	9,933,923	8,515,129	5,973,920	4,190,882
Other Operating Revenue	801,371	2,152,570	1,027,020	1,585,956	1,482,726
Other Operating Expenses	5,373,380	8,055,934	16,786,254	4,501,955	4,796,270
Income from Operations	2,046,223	293,535	-8,634,034	3,541,597	675,800
Growth (%)		-85.65%	N/A	N/A	

Non-Operating Revenues	-	-	-	-	-
Income Before Tax	2,046,223	293,535	-8,634,034	3,541,597	675,800
Provision for Income Tax	459,252	46,423	-2,150,950	205,761	181,648
Profit for the period	1,586,971	247,112	-6,483,084	3,335,836	494,152
Growth (%)		-84.43%	N/A	N/A	

Period Attributable	1,586,972	247,112	-6,483,084	3,335,836	494,151
Comprehensive Income	1,647,115	1,896,109	-6,518,768	3,358,583	294,230
Comprehensive Attributable	1,647,116	1,896,109	-6,518,768	3,358,583	0

RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Dividend (Rp)	14.00	-	-	-	-
EPS (Rp)	133.54	20.79	-290.20	118.96	17.62
BV (Rp)	1,438.47	1,583.06	863.46	767.07	777.56
DAR (X)	0.91	0.90	0.88	0.85	0.86
DER(X)	9.84	8.71	7.58	5.90	6.14
ROA (%)	0.86	0.14	-3.92	2.25	0.32
ROE (%)	9.28	1.31	-33.61	15.51	2.27
OPM (%)	13.16	1.82	-59.96	31.63	8.26
NPM (%)	10.21	1.53	-45.03	29.79	6.04
Payout Ratio (%)	10.48	-	-	-	-
Yield (%)	0.93	-	-	-	-

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