

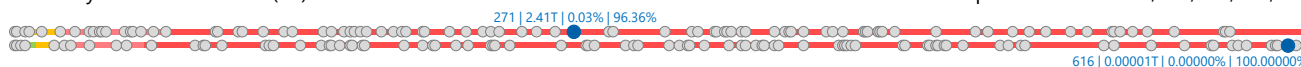
BSWD Bank of India Indonesia Tbk.

COMPANY REPORT : JANUARY 2019

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

As of 31 January 2019

Individual Index : 1,306.662
Listed Shares : 1,374,912,000
Market Capitalization : 2,406,096,000,000



COMPANY HISTORY

Established Date : 28-Sep-1968
Listing Date : 01-May-2002 (IPO Price: 250)
Underwriter IPO :
Ciptadana Sekuritas
Securities Administration Bureau :
PT Adimitra Jasa Korpora

BOARD OF COMMISSIONERS

1. Neelam Darnodharan
 2. Handadjaja Sulaiman *)
 3. Prakash Rupchand Chugani
 4. Raharjo Satrio Unggul *)
- *) *Independent Commissioners*

BOARD OF DIRECTORS

1. Sindbad Rijadi Hardjodipuro
2. Ferry Koswara
3. Prashant Thapliyal
4. Primasura Pandu Dwipanata

AUDIT COMMITTEE

1. Raharjo Satrio Unggul
2. Handadjaja Sulaiman
3. Haryono Adi Prasetyo

CORPORATE SECRETARY

Ferry Koswara

HEAD OFFICE

Jl. H. Samanhudi No. 37
Jakarta Pusat 10710

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Email : corporate@boiindonesia.co.id
fi@boiindonesia.co.id

SHAREHOLDERS (December 2018)

1. Bank Of India	1,055,488,000	: 76.77%
2. PT Panca Mantra Jaya	249,964,589	: 18.18%
3. Public (<5%)	69,459,411	: 5.05%

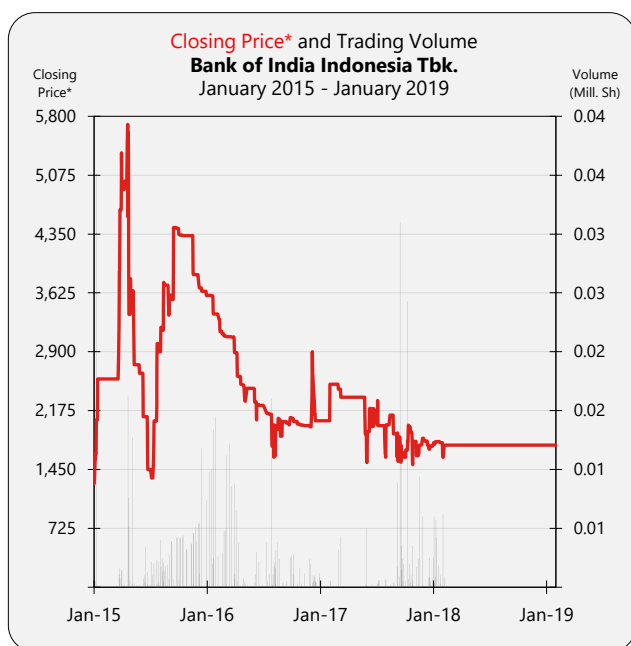
DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
2002		15.00	26-Aug-03	27-Aug-03	29-Aug-03	12-Sep-03	F
2003		11.00	16-Jul-04	19-Jul-04	21-Jul-04	26-Jul-04	F
2004		11.00	28-Jun-05	29-Jun-05	1-Jul-05	8-Jul-05	F
2005		13.00	17-May-06	18-May-06	22-May-06	30-May-06	F
2008		20.00	4-May-09	5-May-09	7-May-09	22-May-09	F
2009		24.00	19-Jul-10	20-Jul-10	22-Jul-10	5-Aug-10	F
2010		23.00	7-Jul-11	8-Jul-11	12-Jul-11	26-Jul-11	F
2011		31.51	6-Jul-12	9-Jul-12	11-Jul-12	25-Jul-12	F

ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	60,000,000	1-May-02	1-May-02
2.	Company Listing	246,900,000	1-May-02	12-Dec-02
3.	Right Issue	552,420,000	29-Jul-08	29-Jul-08
4.	Right Issue I	10	23-Dec-14	23-Dec-14
5.	Right Issue I	9	2-Jan-15	2-Jan-15
6.	Right Issue I	8	6-Jan-15	6-Jan-15
7.	Right Issue I	164,457,931	12-Jan-15	12-Jan-15
8.	Right Issue I	7,406,042	14-Jan-15	14-Jan-15
9.	Right Issue III	331,963,147	3-Jan-18	3-Jan-18
10.	Right Issue III	18	5-Jan-18	5-Jan-18
11.	Right Issue III	6	10-Jan-18	10-Jan-18
12.	Right Issue III	15,236,829	15-Jan-18	15-Jan-18
13.	Unlisted Shares	-3,472,000	15-Jan-18	15-Jan-18

BSWD Bank of India Indonesia Tbk.



SHARES TRADED	2015	2016	2017	2018	Jan-19
Volume (Million Sh.)	0.2	0.2	0.1	0.03	-
Value (Billion Rp)	0.8	0.5	0.2	0.05	-
Frequency (Thou. X)	0.2	0.2	0.2	0.04	-
Days	82	79	62	14	-
Price (Rupiah)					
High	5,800	3,595	2,500	1,840	-
Low	1,200	1,600	1,315	1,600	-
Close	3,595	2,050	1,735	1,750	1,750
Close*	3,595	2,050	1,735	1,750	1,750
PER (X)					
PER (X)	-82.99	-3.12	-21.27	52.88	52.88
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)					
PBV (X)	3.36	1.94	1.67	2.09	2.07

* Adjusted price after corporate action

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	2,565	1,275	2,565	16	36	72	6
Feb-15	-	-	2,565	-	-	-	-
Mar-15	5,800	3,200	5,350	13	5	21	4
Apr-15	5,700	3,360	3,600	46	32	140	11
May-15	4,000	2,635	2,635	17	14	38	6
Jun-15	2,200	1,400	1,450	27	7	14	7
Jul-15	3,000	1,200	2,900	30	11	22	12
Aug-15	3,950	2,895	3,350	23	18	58	10
Sep-15	4,430	3,545	4,420	11	20	78	7
Oct-15	4,345	4,325	4,330	8	24	104	7
Nov-15	4,330	3,845	3,850	8	26	108	7
Dec-15	3,795	3,595	3,595	11	31	115	5
Jan-16	3,595	3,360	3,365	22	52	181	6
Feb-16	3,360	3,090	3,090	6	15	48	6
Mar-16	3,085	2,890	2,890	12	43	130	6
Apr-16	2,885	2,490	2,490	13	12	32	6
May-16	2,600	2,290	2,450	12	1	3	5
Jun-16	2,750	2,060	2,240	20	7	16	7
Jul-16	2,600	1,740	1,740	16	22	43	6
Aug-16	2,400	1,600	2,040	31	17	32	12
Sep-16	2,500	2,000	2,080	9	6	13	5
Oct-16	2,070	2,000	2,000	4	6	12	4
Nov-16	1,995	1,975	1,975	4	6	12	4
Dec-16	3,250	2,000	2,050	39	7	17	12
Jan-17	-	-	2,050	-	-	-	-
Feb-17	2,500	1,550	2,440	9	4	10	4
Mar-17	2,340	2,340	2,340	1	4	10	1
Apr-17	-	-	2,340	-	-	-	-
May-17	2,100	1,535	1,535	10	5	10	4
Jun-17	2,200	1,915	2,200	5	0.5	1	4
Jul-17	2,300	1,510	1,600	20	3	5	7
Aug-17	2,500	1,600	1,890	9	1	3	4
Sep-17	2,100	1,500	1,600	88	66	106	13
Oct-17	1,995	1,510	1,795	44	34	59	11
Nov-17	1,835	1,600	1,835	23	20	34	6
Dec-17	1,800	1,315	1,735	23	6	10	8
Jan-18	1,840	1,605	1,605	21	23	41	11
Feb-18	1,765	1,600	1,750	16	7	12	3
Mar-18	-	-	1,750	-	-	-	-
Apr-18	-	-	1,750	-	-	-	-
May-18	-	-	1,750	-	-	-	-
Jun-18	-	-	1,750	-	-	-	-
Jul-18	-	-	1,750	-	-	-	-
Aug-18	-	-	1,750	-	-	-	-
Sep-18	-	-	1,750	-	-	-	-
Oct-18	-	-	1,750	-	-	-	-
Nov-18	-	-	1,750	-	-	-	-
Dec-18	-	-	1,750	-	-	-	-
Jan-19	-	-	1,750	-	-	-	-

Financial Data and Ratios

Public Accountant : Gani Sigiros & Handayani

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	25,901	13,520	8,439	13,002	12,302
Placements with Other Banks	236,972	78,964	118,974	730,976	489,000
Marketable Securities	754,277	1,568,732	1,182,154	915,139	927,605
Loans	3,129,867	3,401,455	2,191,948	2,101,750	2,306,201
Investment	-	-	-	-	-
Fixed Assets	25,852	144,834	141,921	149,162	139,024
Other Assets	101,714	277,120	260,785	72,225	26,810
Total Assets	5,199,185	6,087,483	4,306,074	4,487,329	4,351,967
Growth (%)		17.09%	-29.26%	4.21%	-3.02%

Deposits	4,025,715	4,820,949	3,134,343	3,296,721	2,842,983
Taxes Payable	10,146	6,188	3,523	4,317	13,864
Fund Borrowings	2,417	-	-	-	-
Other Liabilities	22,993	25,960	14,419	15,169	14,266
Total Liabilities	4,638,597	4,972,595	3,197,858	3,366,093	3,191,378
Growth (%)		7.20%	-35.69%	5.26%	-5.19%

Authorized Capital	690,000	690,000	690,000	690,000	690,000
Paid up Capital	173,600	208,320	208,320	208,320	277,760
Paid up Capital (Shares)	868	1,042	1,042	1,042	1,389
Par Value	200	200	200	200	200
Retained Earnings	357,222	312,773	-192,229	-319,314	-285,190
Total Equity	560,588	1,114,888	1,108,216	1,121,236	1,160,590
Growth (%)		98.88%	-0.60%	1.17%	3.51%

INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Total Interest Income	441,365	553,936	408,092	298,694	242,734
Growth (%)		25.51%	-26.33%	-26.81%	

Interest Expenses	266,673	364,277	247,803	180,564	137,941
Other Operating Revenue	34,098	25,176	9,991	14,408	12,302
Other Operating Expenses	60,847	260,580	65,550	76,627	71,394
Income from Operations	142,032	-45,745	-573,993	-44,728	45,701
Growth (%)		N/A	-1,154.77%	92.21%	

Non-Operating Revenues	-9	-1,857	-1,051	-103,041	-201
Income Before Tax	142,022	-47,601	-575,044	-147,769	45,500
Provision for Income Tax	35,855	-2,933	-70,042	-20,684	11,375
Profit for the period	106,168	-44,668	-505,002	-127,085	34,125
Growth (%)		N/A	-1,030.57%	74.83%	

Period Attributable	106,168	-44,668	-505,002	-127,085	34,125
Comprehensive Income	105,726	74,519	-506,672	-142,046	39,718
Comprehensive Attributable	105,726	74,519	-506,672	-142,046	39,718

RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Dividend (Rp)	-	-	-	-	-
EPS (Rp)	122.31	-42.88	-484.83	-122.01	24.57
BV (Rp)	645.84	1,070.36	1,063.96	1,076.46	835.68
DAR (X)	0.89	0.82	0.74	0.75	0.73
DER(X)	8.27	4.46	2.89	3.00	2.75
ROA (%)	2.04	-0.73	-11.73	-2.83	0.78
ROE (%)	18.94	-4.01	-45.57	-11.33	2.94
OPM (%)	32.18	-8.26	-140.65	-14.97	18.83
NPM (%)	24.05	-8.06	-123.75	-42.55	14.06
Payout Ratio (%)	-	-	-	-	-
Yield (%)	-	-	-	-	-

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