

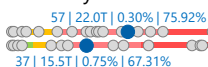
# BTPN Bank Tabungan Pensiunan Nasional Tbk.

## COMPANY REPORT : JANUARY 2019

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

As of 31 January 2019

Individual Index : 733.697  
Listed Shares : 5,791,987,274  
Market Capitalization : 21,951,631,768,460



### COMPANY HISTORY

Established Date : 06-Oct-1959  
Listing Date : 12-Mar-2008 (IPO Price: 2,850)  
Underwriter IPO :  
PT CIMB-GK Securities Indonesia  
PT BNI Securities (Affiliated)  
Securities Administration Bureau :  
PT Datindo Entrycom

### BOARD OF COMMISSIONERS

- Mari Elka Pangistu \*)
  - Arief Tarunakarya Surowidjojo \*)
  - Chow Ying Hoong
  - Irwan Mahjudin Habsjah \*)
  - Shinichi Nakamura
- \*) Independent Commissioners

### BOARD OF DIRECTORS

- Jerry Ng
- Anika Faisal
- Arief Harris Tandjung
- Djemi Suhenda
- Kharim Indra Gupta Siregar
- Ongki Wanadjati Dana

### AUDIT COMMITTEE

- Irwan Mahjudin Habsjah
- Arief Tarunakarya Surowidjojo
- Kanaka Puradiredja
- Yosef Antonius Boliona Badilangoe

### CORPORATE SECRETARY

Anika Faisal

### HEAD OFFICE

BTPN Tower, CBD Mega Kuningan  
Jl. Dr. Ide Anak Agung Gde Agung, Kav 5.5-5.6  
Jakarta 12950  
Phone : (021) 300-26200  
Fax : (021) 300-26308  
Homepage : www.btpn.com  
Email : corporate.communications@btpn.com  
anika.faisal@bankbtpn.co.id

### SHAREHOLDERS (December 2018)

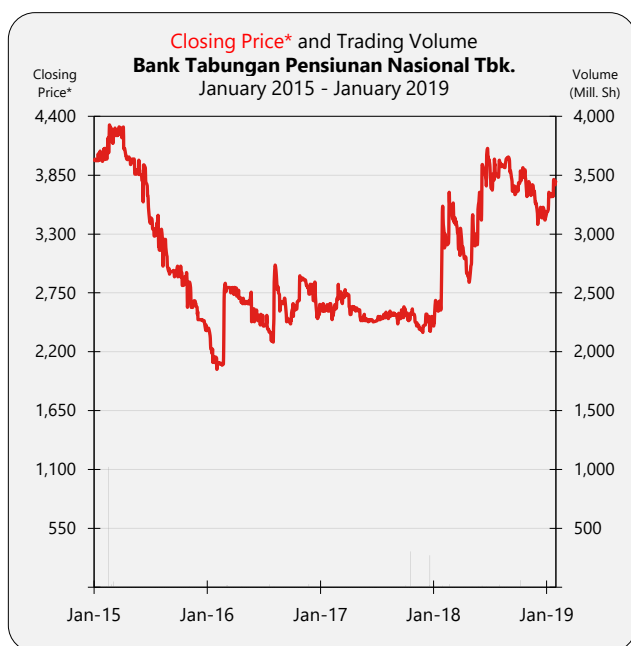
1. Sumitomo Mitsui Banking Corporation	2,336,114,903	40.34%
2. Summit Global Capital Management B.V.	1,168,057,451	20.17%
3. Public (<5%)	2,287,390,920	39.50%

### DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
2016		100.00	3-Apr-17	4-Apr-17	6-Apr-17	21-Apr-17	F
2017		100.00	6-Apr-18	9-Apr-18	11-Apr-18	3-May-18	F

### ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	267,960,220	12-Mar-08	12-Mar-08
2.	Company Listing	666,536,608	12-Mar-08	12-Mar-08
3.	HMETD	186,899,366	29-Dec-10	29-Dec-10
4.	Stock Split	4,485,584,776	28-Mar-11	28-Mar-11
5.	Add. Listing without RI	174,903,414	15-Mar-12	15-Mar-12
6.	ESOP	11,783,500	31-May-18	31-Jan-19
7.	Unlisted Shares	-1,680,610	15-Oct-18	15-Oct-18



SHARES TRADED	2015	2016	2017	2018	Jan-19
Volume (Million Sh.)	1,196	253	708	379	3,339
Value (Billion Rp)	6,609	670	1,768	1,396	14,297
Frequency (Thou. X)	6	17	7	53	3
Days	232	241	236	240	22
<b>Price (Rupiah)</b>					
High	4,400	3,100	2,840	4,140	4,000
Low	2,250	2,000	2,200	2,440	3,460
Close	2,400	2,640	2,460	3,440	3,790
Close*	2,400	2,640	2,460	3,440	3,790
<b>PER (X)</b>					
PER (X)	8.15	8.27	11.77	9.21	11.15
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)	1.01	0.97	0.84	1.08	1.13

\* Adjusted price after corporate action

## TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	4,100	3,950	4,000	506	27,145	109,310	21
Feb-15	4,400	4,000	4,205	2,026	1,069,285	6,125,821	19
Mar-15	4,365	4,140	4,220	871	51,165	213,501	22
Apr-15	4,300	3,950	3,950	230	4,072	16,659	21
May-15	4,050	3,820	3,860	427	8,157	32,232	19
Jun-15	3,945	3,400	3,425	298	6,704	25,767	21
Jul-15	3,500	3,100	3,150	444	7,891	27,161	19
Aug-15	3,345	2,900	2,950	185	1,277	4,031	19
Sep-15	3,000	2,900	2,910	83	1,556	4,614	19
Oct-15	3,250	2,560	2,615	259	268	774	20
Nov-15	2,860	2,600	2,615	214	13,727	38,595	18
Dec-15	2,575	2,250	2,400	117	4,391	10,975	14
Jan-16	2,450	2,000	2,150	502	4,783	10,802	20
Feb-16	2,905	2,035	2,840	2,274	12,610	29,518	20
Mar-16	2,845	2,700	2,800	1,265	68,929	192,953	21
Apr-16	2,810	2,600	2,680	422	20,035	53,436	21
May-16	2,790	2,480	2,600	347	9,586	25,428	20
Jun-16	2,600	2,400	2,470	558	969	2,403	20
Jul-16	2,630	2,300	2,360	2,308	40,427	96,933	16
Aug-16	3,100	2,250	2,670	6,946	35,482	93,786	22
Sep-16	2,710	2,450	2,560	588	8,585	21,530	21
Oct-16	2,930	2,530	2,870	938	9,073	23,890	21
Nov-16	2,900	2,730	2,830	453	34,753	97,730	20
Dec-16	2,880	2,500	2,640	294	7,962	21,604	19
Jan-17	2,650	2,560	2,580	114	1,898	4,936	21
Feb-17	2,830	2,500	2,830	457	7,082	18,626	19
Mar-17	2,840	2,610	2,730	495	4,703	12,868	22
Apr-17	2,750	2,540	2,610	964	6,537	17,145	17
May-17	2,620	2,460	2,490	532	2,846	7,197	20
Jun-17	2,520	2,400	2,480	219	5,551	13,450	14
Jul-17	2,570	2,440	2,520	437	2,057	5,180	21
Aug-17	2,600	2,510	2,550	357	3,043	7,745	22
Sep-17	2,620	2,450	2,550	324	1,456	3,685	19
Oct-17	2,630	2,480	2,550	390	324,198	811,289	21
Nov-17	2,550	2,370	2,440	1,416	36,532	88,716	22
Dec-17	2,590	2,200	2,460	1,445	311,702	777,285	18
Jan-18	4,070	2,440	3,560	9,026	54,744	165,748	22
Feb-18	3,740	3,130	3,530	7,751	45,622	161,748	19
Mar-18	3,590	3,080	3,350	3,066	13,000	44,112	21
Apr-18	3,380	2,750	2,930	3,436	8,186	24,820	21
May-18	3,870	2,950	3,650	6,936	41,662	140,927	20
Jun-18	4,140	3,390	4,000	6,283	55,853	214,780	13
Jul-18	4,050	3,670	3,860	5,043	20,902	80,522	22
Aug-18	4,100	3,870	4,020	5,740	59,369	235,713	21
Sep-18	4,020	3,650	3,740	2,310	12,486	47,441	19
Oct-18	3,920	3,580	3,670	1,744	64,405	271,527	23
Nov-18	3,830	3,550	3,560	602	1,341	4,942	21
Dec-18	3,590	3,300	3,440	952	1,157	4,036	18
Jan-19	4,000	3,460	3,790	2,754	3,339,330	14,296,518	22

# BTPN Bank Tabungan Pensiunan Nasional Tbk.

## Financial Data and Ratios

Book End : December

Public Accountant : Tanudiredja, Wibisana, Rintis, & Partners

BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Dec-18
<i>(in Million Rp, except Par Value)</i>					
Cash on Hand	1,129,677	1,352,401	1,448,180	1,496,785	1,838,136
Placements with Other Banks	6,714,266	6,208,649	7,005,442	8,505,940	11,749,903
Marketable Securities	4,731,069	4,930,068	8,651,657	8,867,329	6,866,506
Loans	49,494,487	58,710,409	63,247,619	65,306,817	67,608,234
Investment	22	22	22	22	22
Fixed Assets	729,723	876,223	1,632,265	1,660,120	1,786,727
Other Assets	144,790	183,367	457,084	342,471	364,683
<b>Total Assets</b>	<b>75,014,737</b>	<b>81,039,663</b>	<b>91,371,387</b>	<b>95,489,850</b>	<b>101,919,301</b>
<b>Growth (%)</b>		<b>8.03%</b>	<b>12.75%</b>	<b>4.51%</b>	<b>6.73%</b>

Deposits	51,140,949	57,475,178	62,956,814	63,687,196	65,099,675
Taxes Payable	181,716	195,898	166,669	176,860	411,627
Fund Borrowings	3,804,506	2,766,046	3,750,671	5,250,207	8,556,874
Other Liabilities	426,420	453,623	488,501	424,354	355,056
<b>Total Liabilities</b>	<b>60,749,900</b>	<b>64,053,233</b>	<b>66,621,195</b>	<b>73,027,270</b>	<b>76,544,999</b>
<b>Growth (%)</b>		<b>5.44%</b>	<b>4.01%</b>	<b>9.62%</b>	<b>4.82%</b>

Authorized Capital	150,000	150,000	150,000	150,000	4,500,150,000
Paid up Capital	116,806	116,806	116,806	116,806	117,033
Paid up Capital (Shares)	5,840	5,840	5,840	5,840	5,852
Par Value	20	20	20	20	20
Retained Earnings	10,171,919	11,881,251	13,625,342	14,417,509	15,806,661
<b>Total Equity</b>	<b>12,060,534</b>	<b>13,923,859</b>	<b>16,312,428</b>	<b>17,200,797</b>	<b>19,364,407</b>
<b>Growth (%)</b>		<b>15.45%</b>	<b>17.15%</b>	<b>5.45%</b>	<b>12.58%</b>

INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Dec-18
Total Interest Income	12,293,155	13,003,876	13,695,226	14,046,062	14,126,651
<b>Growth (%)</b>		<b>5.78%</b>	<b>5.32%</b>	<b>2.56%</b>	<b>0.57%</b>

Interest Expenses	5,252,372	5,308,265	4,841,247	4,524,452	4,526,243
Other Operating Revenue	739,520	705,835	609,942	469,537	600,904
Other Operating Expenses	5,245,261	5,941,739	6,854,205	8,012,721	7,122,971
Income from Operations	2,535,042	2,459,707	2,609,716	1,978,426	3,078,341
<b>Growth (%)</b>		<b>-2.97%</b>	<b>6.10%</b>	<b>-24.19%</b>	<b>55.60%</b>

Non-Operating Revenues	-12,514	-27,096	-5,197	-41,581	-29,093
Income Before Tax	2,522,528	2,432,611	2,604,519	1,936,845	3,049,248
Provision for Income Tax	653,497	680,002	728,673	514,905	791,364
Profit for the period	1,869,031	1,752,609	1,875,846	1,421,940	2,257,884
<b>Growth (%)</b>		<b>-6.23%</b>	<b>7.03%</b>	<b>-24.20%</b>	<b>58.79%</b>

Period Attributable	1,853,022	1,701,847	1,752,097	1,421,940	1,968,291
Comprehensive Income	1,869,988	1,893,851	2,598,021	1,408,491	2,496,164
Comprehensive Attributable	1,853,976	1,841,495	2,471,280	1,408,491	2,195,040

RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Dec-18
Dividend (Rp)	-	-	100.00	100.00	-
EPS (Rp)	317.28	291.40	300.00	243.47	336.37
BV (Rp)	2,065.06	2,384.11	2,793.09	2,945.20	3,309.22
DAR (X)	0.81	0.79	0.73	0.76	0.75
DER(X)	5.04	4.60	4.08	4.25	3.95
ROA (%)	2.49	2.16	2.05	1.49	2.22
ROE (%)	15.50	12.59	11.50	8.27	11.66
OPM (%)	20.62	18.92	19.06	14.09	21.79
NPM (%)	15.20	13.48	13.70	10.12	15.98
Payout Ratio (%)	-	-	33.33	41.07	-
Yield (%)	-	-	3.79	4.07	-

*US\$ Rate (Bt), Rp	12,436	13,794	13,436	13,548	14,542
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