

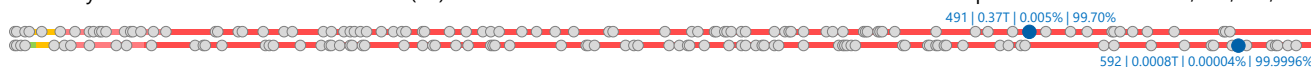
HDFA Radana Bhaskara Finance Tbk.

COMPANY REPORT : JANUARY 2019

Main Board
Industry Sector : Finance (8)
Industry Sub Sector : Financial Institution (82)

As of 31 January 2019

Individual Index : 85.553
Listed Shares : 2,329,668,917
Market Capitalization : 368,087,688,886



COMPANY HISTORY

Established Date : 20-Sep-1972
Listing Date : 10-May-2011 (IPO Price: 200)
Under Writer IPO :
PT Makinta Securities
Securities Administration Bureau :
PT Bima Registra

BOARD OF COMMISSIONERS

1. Saidinur
 2. Handoyo Soebali *)
 3. Kasim Zainal
- *) *Independent Commissioners*

BOARD OF DIRECTORS

1. Evy Indahwaty
2. Anang Haryanto
3. Andoko
4. Henri Gunawan

AUDIT COMMITTEE

1. Handoyo Soebali
2. Dwi Sasongko
3. Handoko Tomo

CORPORATE SECRETARY

Andoko

HEAD OFFICE

The Bluegreen Boutique Office, 5th Floor
Jl. Lingkar Luar Barat Kav. 88
Jakarta 11610
Phone : (021) 2952-7300
Fax : (021) 2952-7301
Homepage : www.radanafinance.co.id
Email : corp@radanafinance.co.id

SHAREHOLDERS (December 2018)

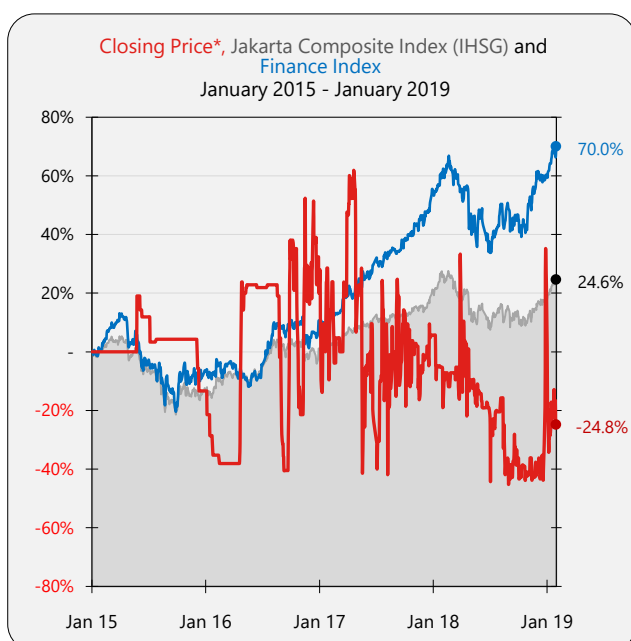
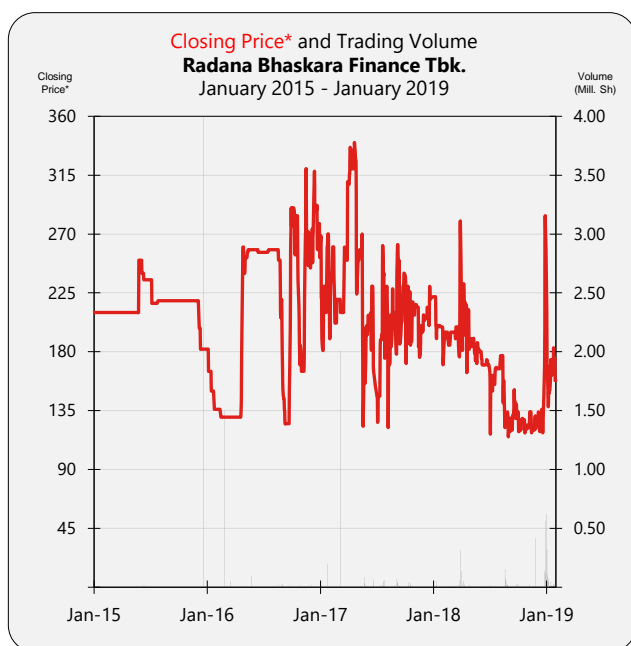
1. PT Tiara Marga Trakindo	1,648,921,332	70.78%
2. PT Inti Investasi Prima	505,919,933	21.72%
3. Public (<5%)	174,827,652	7.50%

DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
2015		3.50	27-Apr-16	28-Apr-16	2-May-16	20-May-16	F

ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	460,000,000	10-May-11	10-May-11
2.	Company Listing	1,080,000,000	10-May-11	10-May-11
3.	Right Issue	550,735,088	22-Jul-15	22-Jul-15
4.	Right Issue	21,945	23-Jul-15	23-Jul-15
5.	Right Issue	72,284	27-Jul-15	27-Jul-15
6.	Right Issue	238,839,600	30-Jul-15	30-Jul-15



SHARES TRADED	2015	2016	2017	2018	Jan-19
Volume (Million Sh.)	4	2	3	3	1
Value (Billion Rp)	0.7	0.3	0.7	0.5	0.3
Frequency (Thou. X)	0.03	0.3	2	2	1.0
Days	13	85	171	177	22
Price (Rupiah)					
High	255	340	356	310	354
Low	182	125	111	106	132
Close	182	252	222	284	158
Close*	182	252	222	284	158
PER (X)					
PER (X)	10.64	14.64	129.95	-4.87	-2.71
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)					
PBV (X)	0.85	1.12	1.00	1.56	0.87

* Adjusted price after corporate action

TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	-	-	210	-	-	-	-
Feb-15	-	-	210	-	-	-	-
Mar-15	-	-	210	-	-	-	-
Apr-15	-	-	210	-	-	-	-
May-15	250	250	250	10	2	0.5	5
Jun-15	255	235	235	10	34	8	3
Jul-15	219	219	219	2	0.1	0.0	2
Aug-15	-	-	219	-	-	-	-
Sep-15	-	-	219	-	-	-	-
Oct-15	-	-	219	-	-	-	-
Nov-15	-	-	219	-	-	-	-
Dec-15	200	182	182	4	4,001	720	3
Jan-16	170	136	136	7	4	0.6	3
Feb-16	130	130	130	3	1,500	188	3
Mar-16	131	130	130	5	54	7	3
Apr-16	260	125	240	17	11	2	6
May-16	258	246	258	5	112	29	5
Jun-16	256	256	256	1	0.1	0.0	1
Jul-16	258	258	258	1	2	0.6	1
Aug-16	250	180	180	8	54	12	6
Sep-16	290	125	276	28	47	8	11
Oct-16	290	162	175	51	31	6	16
Nov-16	340	165	244	69	44	11	15
Dec-16	318	220	252	93	67	17	15
Jan-17	282	170	190	78	238	48	15
Feb-17	260	195	220	31	24	6	8
Mar-17	310	202	310	21	2,023	445	7
Apr-17	356	226	226	49	16	5	13
May-17	270	111	200	98	149	30	15
Jun-17	250	130	165	98	143	26	14
Jul-17	260	126	208	610	220	49	17
Aug-17	234	122	200	125	67	13	20
Sep-17	300	179	240	148	194	46	17
Oct-17	252	171	210	204	201	43	21
Nov-17	224	174	208	78	20	4	14
Dec-17	254	200	222	24	5	1	10
Jan-18	276	190	198	73	69	13	11
Feb-18	200	129	195	40	27	5	14
Mar-18	310	170	280	213	430	105	12
Apr-18	280	164	187	230	339	74	19
May-18	210	114	180	106	57	10	17
Jun-18	208	162	170	42	39	7	10
Jul-18	194	117	167	116	53	8	17
Aug-18	177	106	115	259	362	45	13
Sep-18	151	115	129	81	70	9	16
Oct-18	142	115	122	56	44	6	18
Nov-18	161	111	129	99	479	50	16
Dec-18	284	114	284	291	837	209	14
Jan-19	354	132	158	991	1,397	296	22

HDFA Radana Bhaskara Finance Tbk.

Financial Data and Ratios

Book End : December

Public Accountant : Purwanto, Sungkoro & Surja

BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>					
Cash & Cash Equivalents	108,558	44,030	100,684	110,112	133,696
Other Receivables	16,478	29,194	33,612	45,783	34,558
Consumer Financing Receivables	2,334,621	2,904,671	3,382,406	3,585,278	2,585,689
Prepaid Expenses and Deferred Tax	7,510	8,525	11,296	15,569	38,445
Fixed Assets	81,881	79,498	73,462	67,036	58,687
Other Assets	990	994	1,079	14,674	63,919
Total Assets	2,555,301	3,084,793	3,603,950	3,850,637	2,944,229
Growth (%)		20.72%	16.83%	6.84%	-23.54%

Fund Borrowings	1,804,132	2,087,027	2,282,595	2,278,431	1,474,418
Taxes Payable	2,313	7,195	1,781	5,068	2,050
Total Liabilities	2,244,860	2,588,182	3,090,620	3,325,881	2,521,267
Growth (%)		15.29%	19.41%	7.61%	-24.19%

Authorized Capital (Shares)	4,320	4,320	4,320	4,320	4,320
Authorized Capital	432,000	432,000	432,000	432,000	432,000
Paid up Capital	154,000	154,000	232,967	232,967	232,967
Paid up Capital (Shares)	1,540	1,540	2,330	2,330	2,330
Par Value	100	100	100	100	100
Retained Earnings	116,902	1,157,327	174,957	192,815	91,022
Total Equity	310,441	496,611	513,330	524,756	422,962
Growth (%)		59.97%	3.37%	2.23%	-19.40%

INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Total Revenues	387,146	546,692	847,587	897,832	521,853
Growth (%)		41.21%	55.04%	5.93%	
Expenses	-	497,767	818,692	876,253	621,283
Other Income	-	-	-	-	-1,030
Earning Before Tax	41,136	48,924	28,895	21,579	-100,460
Growth (%)		18.93%	-40.94%	-25.32%	
Net Tax	2,655	9,070	3,265	3,720	1,334
Profit for the period	38,481	39,854	25,630	17,858	-101,794
Growth (%)		3.57%	-35.69%	-30.32%	

Period Attributable	38,481	39,854	25,630	17,858	-101,794
Comprehensive Income	37,938	41,182	24,719	11,426	-101,794
Comprehensive Attributable	37,938	41,182	24,719	11,426	-101,794

RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Dividend (Rp)	-	3.50	-	-	-
EPS (Rp)	24.99	25.88	11.00	7.67	-43.69
BV (Rp)	201.59	322.47	220.34	225.25	181.55
DAR (X)	0.88	0.84	0.86	0.86	0.86
DER(X)	7.23	5.21	6.02	6.34	5.96
ROA (%)	1.51	1.29	0.71	0.46	-3.46
ROE (%)	12.40	8.03	4.99	3.40	-24.07
OPM (%)	10.63	8.95	3.41	2.40	-19.25
NPM (%)	9.94	7.29	3.02	1.99	-19.51
Payout Ratio (%)	-	13.52	-	-	-
Yield (%)	-	1.92	-	-	-

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