

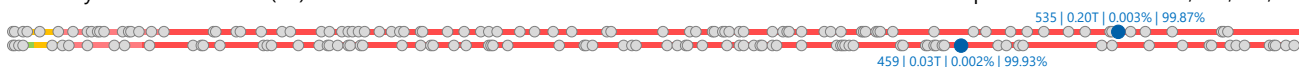
ARTO Bank Artos Indonesia Tbk.

COMPANY REPORT : JANUARY 2019

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

As of 31 January 2019

Individual Index : 126.515
Listed Shares : 1,194,187,500
Market Capitalization : 199,429,312,500



COMPANY HISTORY

Established Date : 01-May-1992
Listing Date : 12-Jan-2016 (IPO Price: 132)
Underwriter IPO :
PT Binaartha Parama
PT Erdikha Elit Sekuritas
Securities Administration Bureau :
PT Ficomindo Buana Registrar

SHAREHOLDERS (December 2018)

1. Arto Hardy	386,000,000	: 32.32%
2. Lanny Miguna	144,750,000	: 12.12%
3. Lina Arto Hardy	144,750,000	: 12.12%
4. Sinatra Arto Hardy	144,750,000	: 12.12%
5. William Arto Hardy	144,750,000	: 12.12%
6. Public (<5%)	229,187,500	: 19.19%

BOARD OF COMMISSIONERS

1. Wiliam Arto Hardy
 2. Lucia Djatmiko *)
- *) *Independent Commissioners*

DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
-	-	-	-	-	-	-	-

BOARD OF DIRECTORS

1. Reinantha Yaputra
2. Bambang Setiawan
3. Lina Arto Hardy

ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	241,250,000	12-Jan-16	12-Jan-16
2.	Company Listing	965,000,000	12-Jan-16	12-Jan-16
3.	Unlisted (1%)	-12,062,500	12-Jan-16	12-Jan-16

AUDIT COMMITTEE

1. Lucia Djatmiko
2. Manuel Lahengke Nusa
3. Verawaty Surya Putra

CORPORATE SECRETARY

Deddy Triyana

HEAD OFFICE

Jl. Otto Iskandardinata No.18
Bandung 40171

Phone : (022) 420-0202

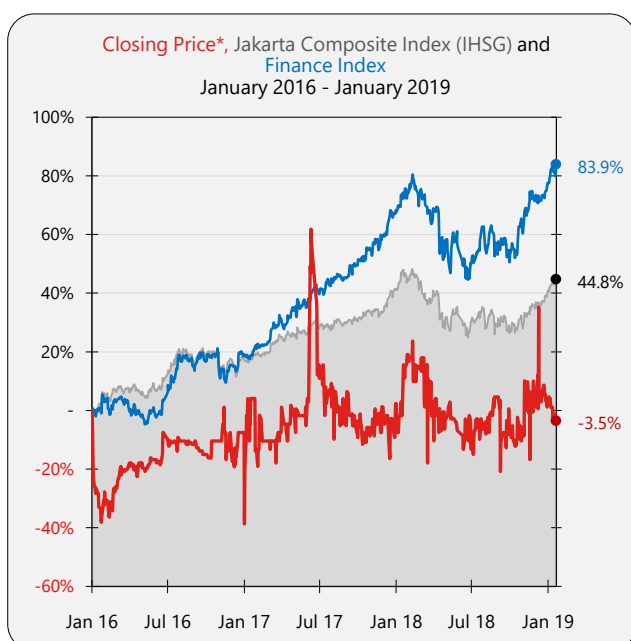
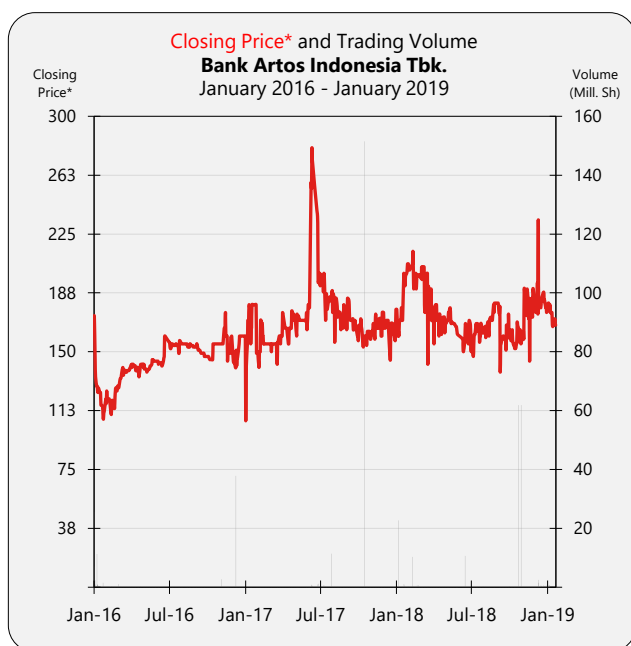
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ARTO Bank Artos Indonesia Tbk.



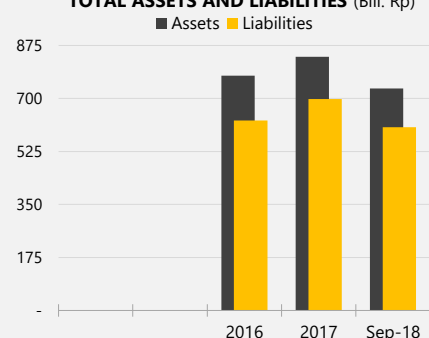
Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-16	199	112	116	6,539	51,105	8,211	14
Feb-16	130	101	116	708	3,984	458	20
Mar-16	148	114	138	363	2,950	379	21
Apr-16	147	134	134	114	1,008	140	19
May-16	150	137	145	152	865	121	18
Jun-16	160	140	160	78	325	47	20
Jul-16	160	152	154	49	136	21	10
Aug-16	160	149	155	33	61	9	15
Sep-16	155	149	149	24	43	7	12
Oct-16	160	145	155	10	14	2	5
Nov-16	185	140	154	21	2,725	422	12
Dec-16	160	140	160	33	37,917	5,006	13
Jan-17	185	106	180	83	122	20	13
Feb-17	175	135	155	120	70	10	10
Mar-17	156	135	156	20	30	4	6
Apr-17	175	109	165	42	145	23	10
May-17	180	141	170	47	52	9	12
Jun-17	334	159	272	558	2,481	643	13
Jul-17	270	154	183	1,244	4,153	835	21
Aug-17	196	150	168	175	11,796	2,178	20
Sep-17	195	160	164	179	231	41	18
Oct-17	204	119	154	269	151,736	22,460	22
Nov-17	188	150	171	127	113	19	19
Dec-17	180	140	168	178	103	16	11
Jan-18	228	136	197	624	24,424	3,786	17
Feb-18	230	180	190	398	11,302	2,084	19
Mar-18	208	142	191	235	1,523	289	19
Apr-18	195	150	161	249	261	46	20
May-18	182	150	168	158	264	44	20
Jun-18	175	146	163	205	10,815	2,039	13
Jul-18	173	140	156	203	267	42	21
Aug-18	175	140	170	117	669	106	18
Sep-18	204	137	159	100	129	20	13
Oct-18	194	122	167	502	700	117	23
Nov-18	216	140	170	216	123,956	26,210	21
Dec-18	260	152	184	1,026	5,378	1,104	17
Jan-19	199	159	167	691	5,880	1,051	22

SHARES TRADED	2016	2017	2018	Jan-19
Volume (Million Sh.)	101	171	180	6
Value (Billion Rp)	15	26	36	1
Frequency (Thou. X)	8	3	4	0.7
Days	179	175	221	22
Price (Rupiah)				
High	199	334	260	199
Low	101	106	122	159
Close	160	168	184	167
Close*	160	168	184	167
PER (X)				
PER (X)	-3.87	-17.18	-16.19	-14.69
PER Industry (X)	20.71	19.10	25.63	24.30
PBV (X)				
PBV (X)	1.32	1.46	1.72	1.55

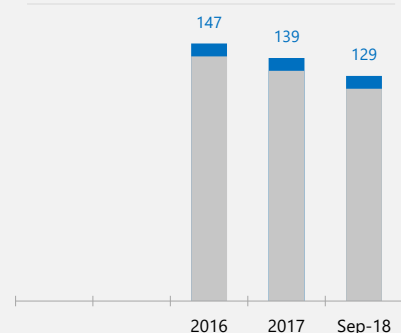
* Adjusted price after corporate action

BALANCE SHEET	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>			
Cash on Hand	13,195	12,671	17,233
Placements with Other Banks	-	-	-
Marketable Securities	151,989	175,008	132,686
Loans	461,432	446,049	407,921
Investment	-	-	-
Fixed Assets	68,817	66,877	65,369
Other Assets	34,260	2,662	53,875
Total Assets	774,779	837,227	733,303
Growth (%)		8.06%	-12.41%
Deposits	609,158	685,405	591,565
Taxes Payable	1,934	1,170	768
Fund Borrowings	-	-	-
Other Liabilities	10,590	5,830	8,459
Total Liabilities	627,510	698,176	604,602
Growth (%)		11.26%	-13.40%
Authorized Capital	200,000	350,000	350,000
Paid up Capital	120,625	120,625	120,625
Paid up Capital (Shares)	121	1,206	1,206
Par Value	1,000	100	100
Retained Earnings	-35,247	-44,153	-54,504
Total Equity	147,269	139,051	128,700
Growth (%)		-5.58%	-7.44%
INCOME STATEMENTS	Dec-16	Dec-17	Sep-18
Total Interest Income	77,160	77,455	52,050
Growth (%)		0.38%	
Interest Expenses	43,898	47,838	30,525
Other Operating Revenue	7,473	12,363	3,780
Other Operating Expenses	77,242	54,286	35,366
Income from Operations	-36,507	-12,305	-10,061
Growth (%)	N/A	66.29%	
Non-Operating Revenues	-1,373	-127	-120
Income Before Tax	-37,880	-12,432	-10,181
Provision for Income Tax	-4,549	-3,695	-
Profit for the period	-33,331	-8,737	-10,181
Growth (%)	N/A	73.79%	
Period Attributable	-33,331	-8,737	-10,181
Comprehensive Income	-34,715	-8,218	-10,181
Comprehensive Attributable	-34,715	-8,218	-10,181
RATIOS	Dec-16	Dec-17	Sep-18
Dividend (Rp)	-	-	-
EPS (Rp)	-276.32	-7.24	-8.44
BV (Rp)	1,220.88	115.28	106.69
DAR (X)	0.81	0.83	0.82
DER(X)	4.26	5.02	4.70
ROA (%)	-4.30	-1.04	-1.39
ROE (%)	-22.63	-6.28	-7.91
OPM (%)	-47.31	-15.89	-19.33
NPM (%)	-43.20	-11.28	-19.56
Payout Ratio (%)	-	-	-
Yield (%)	-	-	-
*US\$ Rate (B), Rp	13,436	13,548	14,929

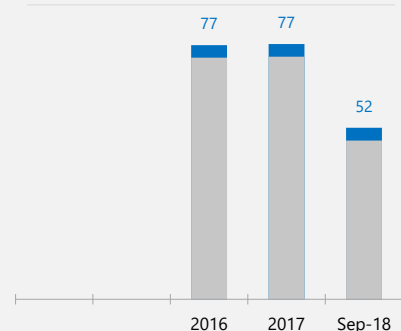
TOTAL ASSETS AND LIABILITIES (Bill. Rp)



TOTAL EQUITY (Bill. Rp)



TOTAL INTEREST INCOME (Bill. Rp)



PROFIT FOR THE PERIOD (Bill. Rp)

