

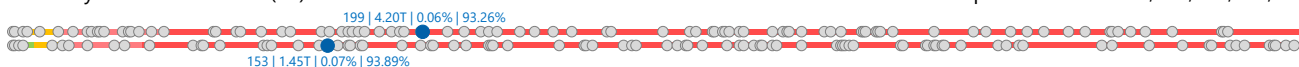
BBKP Bank Bukopin Tbk.

COMPANY REPORT : JANUARY 2019

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

As of 31 January 2019

Individual Index : 107.983
Listed Shares : 11,535,389,661
Market Capitalization : 4,198,881,836,604



COMPANY HISTORY

Established Date : 10-Jul-1970
Listing Date : 10-Jul-2006 (IPO Price: 350)
Underwriter IPO :
PT Bahana Securities
PT Indo Premier Securities
Securities Administration Bureau :
PT Datindo Entrycom

BOARD OF COMMISSIONERS

1. Mustafa Abubakar *)
 2. Deddy S. A. Kodir
 3. Karya Budiana *)
 4. Margustienny *)
 5. Muhammad Subhan Aksa
 6. Mulia Panusunan Nasution *)
 7. Susiwijono
- *) *Independent Commissioners*

BOARD OF DIRECTORS

1. Eko Rachmansyah Gindo
2. Adhi Brahmantha
3. Hari Wuriyanto
4. Heri Purwanto
5. Mikrowa Kirana
6. Muhammad Rachmad Kaimuddin
7. Rivan A. Purwanton

AUDIT COMMITTEE

1. Margustienny
2. Arzul Andaliza
3. Deddy S. A. Kodir
4. Eddy Hutarso
5. Eddy Rizal
6. Hadi Indraprasta

CORPORATE SECRETARY

Ariesyanti Budi Pratiwi

HEAD OFFICE

Bank Bukopin Building
Jl. M.T. Haryono Kav. 50 - 51
Jakarta 12770
Phone : (021) 798-8266; 798-9837
Fax : (021) 798-0625; 798-0238; 798-0244
Homepage : www.bukopin.co.id
Email : corsec@bukopin.co.id
tantriw@bukopin.co.id

SHAREHOLDERS (December 2018)

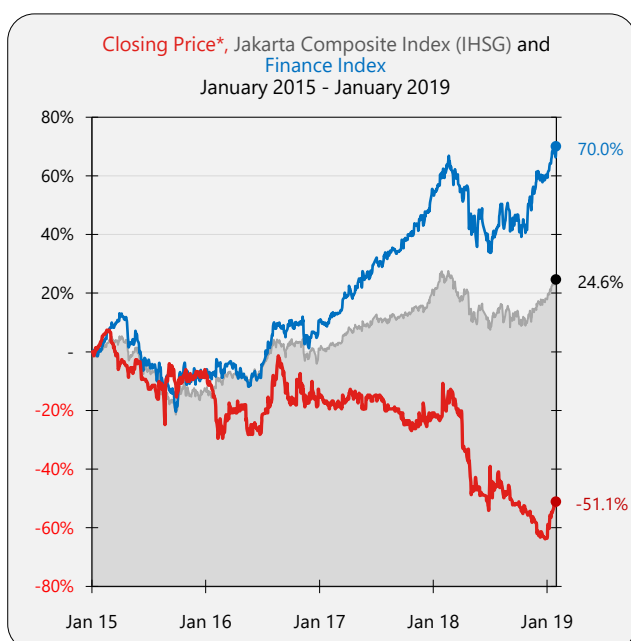
| | | |
|---|---------------|----------|
| 1. PT Bosowa Corporindo | 2,725,986,130 | : 23.63% |
| 2. Kookmin Bank Co., Ltd. | 2,563,000,000 | : 22.22% |
| 3. Koperasi Pegawai Bulog Seluruh Indonesia (Kopelindo) | 1,316,681,393 | : 11.41% |
| 4. Republic of Indonesia | 1,038,968,631 | : 9.01% |
| 5. Public (<5%) | 3,890,753,507 | : 33.73% |

DIVIDEND ANNOUNCEMENT

| Year | Bonus Shares | Cash Dividend | Cum Date | Ex Date | Recording Date | Payment Date | F/I |
|------|--------------|---------------|-----------|-----------|----------------|--------------|-----|
| 2006 | | 22.41 | 14-Jun-07 | 15-Jun-07 | 19-Jun-07 | 29-Jun-07 | F |
| 2007 | | 33.70 | 12-Jun-08 | 17-Jun-08 | 17-Jun-08 | 1-Jul-08 | F |
| 2008 | | 19.38 | 17-Jun-09 | 18-Jun-09 | 22-Jun-09 | 6-Jul-09 | F |
| 2009 | | 30.14 | 11-May-10 | 12-May-10 | 17-May-10 | 1-Jun-10 | F |
| 2010 | | 21.00 | 14-Jun-11 | 15-Jun-11 | 17-Jun-11 | 4-Jul-11 | F |
| 2011 | | 27.00 | 15-Jun-12 | 18-Jun-12 | 20-Jun-12 | 4-Jul-12 | F |
| 2011 | | 27.80 | 15-Jun-12 | 18-Jun-12 | 20-Jun-12 | 4-Jul-12 | F |
| 2012 | | 31.25 | 5-Jul-13 | 8-Jul-13 | 10-Jul-13 | 26-Aug-13 | F |
| 2013 | | 30.69 | 17-Jun-14 | 18-Jun-14 | 20-Jun-14 | 4-Jul-14 | F |
| 2015 | | 31.71 | 9-May-16 | 10-May-16 | 12-May-16 | 1-Jun-16 | F |
| 2016 | | 35.87 | 17-May-17 | 18-May-17 | 22-May-17 | 9-Jun-17 | F |

ISSUED HISTORY

| No. | Type of Listing | Shares | Listing Date | Trading Date |
|-----|-----------------------------|---------------|--------------|--------------|
| 1. | First Issue | 843,765,500 | 10-Jul-06 | 10-Jul-06 |
| 2. | Company Listing | 4,725,086,993 | T: 10-Jul-06 | : 10-Jul-07 |
| 3. | MSOP Conversion | 87,234,500 | T: 15-Aug-07 | : 14-Dec-07 |
| 4. | MSOP Conversion I & II | 1,265,000 | 5-Aug-08 | 5-Aug-08 |
| 5. | MSOP Conversion II | 4,507,500 | T: 26-Aug-08 | : 10-Jul-12 |
| 6. | MSOP Conversion II & III | 46,540,500 | T: 31-Jul-09 | : 26-Jun-12 |
| 7. | MSOP Conversion III | 17,229,000 | T: 14-Aug-09 | : 11-Jul-13 |
| 8. | Right Issue | 283,190,260 | 4-Jan-10 | 4-Jan-10 |
| 9. | MSOP Conversion I, II & III | 116,420,500 | T: 15-Jul-10 | : 30-May-11 |
| 10. | MSOP Conversion I | 8,056,500 | T: 18-Nov-10 | : 24-Nov-11 |
| 11. | HMETD | 1,767,651,430 | 3-Mar-11 | 3-Mar-11 |
| 12. | Right Issue III | 1,094,806,545 | 16-Jan-14 | 16-Jan-14 |
| 13. | Right Issue IV | 2,565,288,316 | T: 19-Jul-18 | : 30-Jul-18 |
| 14. | Unlisted Shares | -25,652,883 | 31-Jul-18 | 31-Jul-18 |



| SHARES TRADED | 2015 | 2016 | 2017 | 2018 | Jan-19 |
|-----------------------|-------|-------|-------|-------|--------|
| Volume (Million Sh.) | 3,158 | 1,782 | 1,230 | 3,121 | 471 |
| Value (Billion Rp) | 2,536 | 1,103 | 745 | 1,367 | 158 |
| Frequency (Thou. X) | 56 | 113 | 83 | 172 | 26 |
| Days | 244 | 246 | 238 | 240 | 22 |
| Price (Rupiah) | | | | | |
| High | 805 | 745 | 670 | 690 | 376 |
| Low | 550 | 515 | 540 | 266 | 270 |
| Close | 700 | 640 | 590 | 272 | 364 |
| Close* | 700 | 640 | 590 | 272 | 364 |
| PER (X) | | | | | |
| PER (X) | 6.56 | 4.96 | 6.10 | 7.20 | 9.64 |
| PER Industry (X) | 25.09 | 20.71 | 19.10 | 25.63 | 24.30 |
| PBV (X) | | | | | |
| PBV (X) | 0.84 | 0.63 | 0.54 | 0.36 | 0.48 |

* Adjusted price after corporate action

TRADING ACTIVITIES

| Month | Closing Price | | | Freq. (X) | Volume (Thou. Sh.) | Value (Million Rp) | Day |
|--------|---------------|-----|-------|--------------|-----------------------|-----------------------|-----|
| | High | Low | Close | | | | |
| Jan-15 | 775 | 735 | 770 | 5,397 | 193,254 | 146,371 | 21 |
| Feb-15 | 805 | 765 | 795 | 3,127 | 223,693 | 176,461 | 19 |
| Mar-15 | 795 | 695 | 710 | 5,405 | 132,370 | 97,713 | 22 |
| Apr-15 | 725 | 670 | 695 | 4,512 | 766,150 | 857,488 | 21 |
| May-15 | 735 | 685 | 720 | 4,442 | 204,823 | 151,172 | 19 |
| Jun-15 | 725 | 655 | 660 | 5,446 | 592,948 | 410,113 | 21 |
| Jul-15 | 670 | 620 | 625 | 3,208 | 217,139 | 142,904 | 19 |
| Aug-15 | 700 | 550 | 680 | 5,256 | 336,567 | 218,790 | 20 |
| Sep-15 | 745 | 630 | 630 | 5,837 | 146,275 | 100,349 | 21 |
| Oct-15 | 710 | 640 | 700 | 6,982 | 184,366 | 123,040 | 21 |
| Nov-15 | 700 | 660 | 680 | 4,241 | 108,294 | 74,904 | 21 |
| Dec-15 | 700 | 680 | 700 | 1,853 | 52,513 | 36,198 | 19 |
| Jan-16 | 700 | 625 | 630 | 1,616 | 41,050 | 23,798 | 20 |
| Feb-16 | 640 | 515 | 545 | 9,720 | 119,328 | 66,430 | 20 |
| Mar-16 | 625 | 535 | 595 | 8,930 | 155,748 | 87,872 | 21 |
| Apr-16 | 630 | 580 | 600 | 5,679 | 105,755 | 63,860 | 21 |
| May-16 | 620 | 530 | 535 | 6,345 | 167,812 | 94,089 | 20 |
| Jun-16 | 595 | 535 | 570 | 6,046 | 104,725 | 55,084 | 22 |
| Jul-16 | 655 | 570 | 615 | 12,709 | 161,547 | 98,942 | 16 |
| Aug-16 | 745 | 615 | 715 | 24,767 | 520,473 | 354,546 | 22 |
| Sep-16 | 730 | 605 | 610 | 7,216 | 134,915 | 89,420 | 21 |
| Oct-16 | 700 | 600 | 690 | 11,848 | 124,101 | 80,338 | 21 |
| Nov-16 | 700 | 605 | 640 | 8,226 | 47,794 | 29,087 | 22 |
| Dec-16 | 670 | 595 | 640 | 9,435 | 98,712 | 59,876 | 20 |
| Jan-17 | 650 | 605 | 610 | 5,836 | 70,159 | 43,468 | 21 |
| Feb-17 | 625 | 600 | 605 | 7,039 | 80,507 | 49,047 | 19 |
| Mar-17 | 645 | 575 | 625 | 13,175 | 200,986 | 123,307 | 22 |
| Apr-17 | 670 | 625 | 630 | 9,367 | 115,579 | 74,156 | 17 |
| May-17 | 645 | 595 | 630 | 9,968 | 167,455 | 101,568 | 20 |
| Jun-17 | 640 | 615 | 630 | 10,064 | 94,188 | 57,829 | 15 |
| Jul-17 | 645 | 595 | 595 | 5,305 | 91,367 | 56,666 | 21 |
| Aug-17 | 610 | 590 | 595 | 4,312 | 133,489 | 80,920 | 22 |
| Sep-17 | 605 | 560 | 560 | 3,136 | 46,246 | 27,122 | 19 |
| Oct-17 | 575 | 540 | 555 | 4,667 | 83,866 | 46,845 | 22 |
| Nov-17 | 615 | 550 | 615 | 6,947 | 84,746 | 49,317 | 22 |
| Dec-17 | 615 | 555 | 590 | 3,418 | 61,292 | 34,919 | 18 |
| Jan-18 | 645 | 570 | 640 | 7,651 | 134,536 | 79,551 | 22 |
| Feb-18 | 690 | 585 | 630 | 13,511 | 298,481 | 190,472 | 19 |
| Mar-18 | 660 | 575 | 580 | 7,382 | 159,272 | 93,747 | 21 |
| Apr-18 | 595 | 424 | 428 | 17,802 | 667,601 | 310,618 | 21 |
| May-18 | 442 | 380 | 380 | 18,666 | 176,542 | 71,451 | 20 |
| Jun-18 | 394 | 340 | 346 | 7,223 | 65,262 | 24,306 | 13 |
| Jul-18 | 496 | 352 | 424 | 32,365 | 644,523 | 262,607 | 22 |
| Aug-18 | 432 | 370 | 406 | 17,121 | 204,915 | 83,119 | 21 |
| Sep-18 | 408 | 354 | 358 | 8,976 | 93,055 | 37,083 | 19 |
| Oct-18 | 374 | 328 | 332 | 11,666 | 115,199 | 43,817 | 23 |
| Nov-18 | 342 | 284 | 284 | 12,234 | 304,096 | 97,975 | 21 |
| Dec-18 | 296 | 266 | 272 | 17,211 | 257,231 | 72,585 | 18 |
| Jan-19 | 376 | 270 | 364 | 25,731 | 470,852 | 158,464 | 22 |

| BALANCE SHEET | Dec-14 | Dec-15 | Dec-16 | Dec-17 | Sep-18 |
|--|-------------------|-------------------|--------------------|--------------------|-------------------|
| <i>(in Million Rp, except Par Value)</i> | | | | | |
| Cash on Hand | 1,023,317 | 850,473 | 679,665 | 678,480 | 694,875 |
| Placements with Other Banks | 7,424,367 | 10,074,600 | 9,407,491 | 9,563,256 | 2,581,180 |
| Marketable Securities | 8,227,792 | 7,048,832 | 12,467,351 | 10,073,468 | 7,673,169 |
| Loans | 54,343,712 | 64,863,291 | 70,966,849 | 70,479,820 | 64,718,461 |
| Investment | 415 | 15 | 15 | 15 | 15 |
| Fixed Assets | 943,283 | 1,211,292 | 2,658,228 | 2,755,288 | 2,965,865 |
| Other Assets | 1,209,606 | 2,063,484 | 2,521,139 | 6,192,045 | 5,681,507 |
| Total Assets | 79,051,268 | 94,366,502 | 105,406,002 | 106,442,999 | 90,264,812 |
| Growth (%) | | 19.37% | 11.70% | 0.98% | -15.20% |

| | | | | | |
|--------------------------|-------------------|-------------------|-------------------|-------------------|------------------|
| Deposits | 67,397,292 | 78,125,484 | 85,917,027 | 90,170,805 | 73,967,532 |
| Taxes Payable | 120,420 | 124,372 | 108,493 | 63,434 | 145,332 |
| Fund Borrowings | 2,218,074 | 2,287,823 | 1,295,106 | 846,980 | 849,949 |
| Other Liabilities | 712,562 | 871,823 | 1,089,946 | 1,083,944 | 1,230,240 |
| Total Liabilities | 72,229,788 | 86,831,323 | 95,868,070 | 99,684,047 | 3,295,519 |
| Growth (%) | | 20.22% | 10.41% | 3.98% | -96.69% |

| | | | | | |
|--------------------------|------------------|------------------|------------------|------------------|------------------|
| Authorized Capital | 2,500,000 | 2,500,000 | 2,500,000 | 2,500,000 | 2,500,000 |
| Paid up Capital | 1,119,908 | 1,119,908 | 1,119,908 | 1,119,908 | 1,376,437 |
| Paid up Capital (Shares) | 9,087 | 9,087 | 9,087 | 9,087 | 11,652 |
| Par Value | 10,000 & 100 | 10,000 & 100 | 10,000 & 100 | 10,000 & 100 | 10,000 & 100 |
| Retained Earnings | 3,984,722 | 4,718,722 | 5,518,897 | 2,712,306 | 3,039,105 |
| Total Equity | 6,821,480 | 7,535,179 | 9,537,932 | 6,758,952 | 8,701,320 |
| Growth (%) | | 10.46% | 26.58% | -29.14% | 28.74% |

| INCOME STATEMENTS | Dec-14 | Dec-15 | Dec-16 | Dec-17 | Sep-18 |
|-----------------------|-----------|---------------|---------------|--------------|-----------|
| Total Interest Income | 7,093,455 | 8,303,973 | 9,408,677 | 9,623,094 | 6,231,284 |
| Growth (%) | | 17.07% | 13.30% | 2.28% | |

| | | | | | |
|--------------------------|-----------|---------------|---------------|----------------|-----------|
| Interest Expenses | 4,620,055 | 5,406,535 | 5,815,627 | 6,489,782 | 4,043,349 |
| Other Operating Revenue | 944,805 | 1,178,227 | 1,373,607 | 767,409 | 571,719 |
| Other Operating Expenses | 2,296,694 | 2,903,002 | 2,911,604 | 2,965,685 | 2,403,053 |
| Income from Operations | 943,739 | 1,172,663 | 1,389,576 | 121,583 | 356,601 |
| Growth (%) | | 24.26% | 18.50% | -91.25% | |

| | | | | | |
|--------------------------|---------|---------------|---------------|----------------|---------|
| Non-Operating Revenues | 27,382 | 6,065 | -32,406 | 236 | 36,326 |
| Income Before Tax | 971,121 | 1,178,728 | 1,357,170 | 121,819 | 392,927 |
| Provision for Income Tax | 244,313 | 214,421 | 266,535 | -14,082 | 65,445 |
| Profit for the period | 726,808 | 964,307 | 1,090,635 | 135,901 | 327,482 |
| Growth (%) | | 32.68% | 13.10% | -87.54% | |

| | | | | | |
|----------------------------|---------|---------|-----------|---------|---------|
| Period Attributable | 724,447 | 960,425 | 1,086,605 | 135,279 | 326,727 |
| Comprehensive Income | 742,483 | 946,994 | 2,290,880 | 174,934 | 480,154 |
| Comprehensive Attributable | 740,122 | 942,377 | 2,283,240 | 174,240 | 479,399 |

| RATIOS | Dec-14 | Dec-15 | Dec-16 | Dec-17 | Sep-18 |
|------------------|--------|--------|----------|--------|--------|
| Dividend (Rp) | - | 31.71 | 35.87 | - | - |
| EPS (Rp) | 79.73 | 105.70 | 119.58 | 14.89 | 28.04 |
| BV (Rp) | 750.72 | 829.26 | 1,049.67 | 743.84 | 746.77 |
| DAR (X) | 0.91 | 0.92 | 0.91 | 0.94 | 0.04 |
| DER(X) | 10.59 | 11.52 | 10.05 | 14.75 | 0.38 |
| ROA (%) | 0.92 | 1.02 | 1.03 | 0.13 | 0.36 |
| ROE (%) | 10.65 | 12.80 | 11.43 | 2.01 | 3.76 |
| OPM (%) | 13.30 | 14.12 | 14.77 | 1.26 | 5.72 |
| NPM (%) | 10.25 | 11.61 | 11.59 | 1.41 | 5.26 |
| Payout Ratio (%) | - | 30.00 | 30.00 | - | - |
| Yield (%) | - | 4.53 | 5.61 | - | - |

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

