

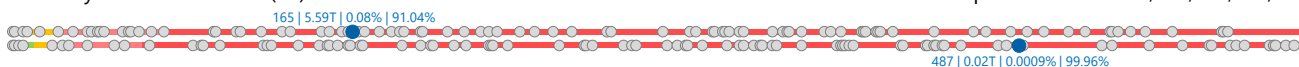
# BBMD Bank Mestika Dharma Tbk.

## COMPANY REPORT : JANUARY 2019

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

## As of 31 January 2019

Individual Index : 100.000  
Listed Shares : 4,049,189,100  
Market Capitalization : 5,587,880,958,000



### COMPANY HISTORY

Established Date : 27-Apr-1955  
Listing Date : 08-Jul-2013 (IPO Price: 1,380)  
Underwriter IPO :  
PT Ciptadana Securities  
Securities Administration Bureau :  
PT Raya Saham Registra

### BOARD OF COMMISSIONERS

1. Witorsa Oemar
2. Gardjito Heru \*)
3. Indra Halim
4. Katio \*)

\*) *Independent Commissioners*

### BOARD OF DIRECTORS

1. Achmad Suherman Kartasasmita
2. Andy
3. Harun Ansari
4. Hendra Halim
5. Yusri Hadi

### AUDIT COMMITTEE

1. Katio
2. Adanan Silaban
3. Armen Lora

### CORPORATE SECRETARY

Afif

### HEAD OFFICE

Jl. H. Zainul Arifin No. 118  
Medan - Sumatera Utara

Phone : (061) 452-5800

Fax : (061) 452-7324

Homepage : [www.bankmestika.co.id](http://www.bankmestika.co.id)

Email : [corsec@bankmestika.co.id](mailto:corsec@bankmestika.co.id)

[customer.care@bankmestika.co.id](mailto:customer.care@bankmestika.co.id)

### SHAREHOLDERS (December 2018)

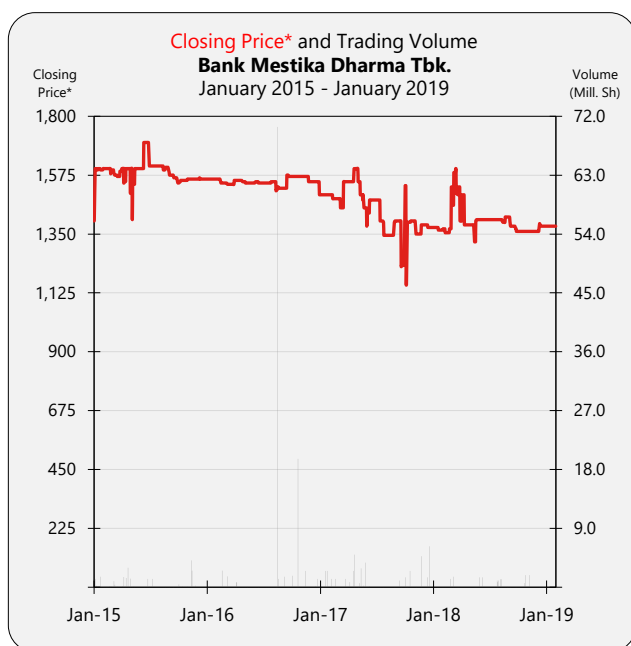
1. Mestika Benua Mas 3,658,020,000 : 90.34%
2. Public (<5%) 391,169,100 : 9.66%

### DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
2013		19.56	30-May-14	2-Jun-14	4-Jun-14	18-Jun-14	F
2014		12.22	28-May-15	29-May-15	3-Jun-15	19-Jun-15	F
2015		14.67	1-Jun-16	2-Jun-16	6-Jun-16	24-Jun-16	F
2016		14.67	26-May-17	29-May-17	31-May-17	15-Jun-17	F
2017		14.67	5-Jun-18	6-Jun-18	8-Jun-18	29-Jun-18	F

### ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	430,000,000	8-Jul-13	8-Jul-13
2.	Company Listing	3,619,189,100	8-Jul-13	8-Jul-13



SHARES TRADED	2015	2016	2017	2018	Jan-19
Volume (Million Sh.)	24	105	42	15	0.000
Value (Billion Rp)	32	98	44	18	0.000
Frequency (Thou. X)	0.3	0.2	0.08	0.08	0.001
Days	76	41	52	51	1
<b>Price (Rupiah)</b>					
High	1,700	1,575	1,600	1,600	1,380
Low	1,400	1,405	1,155	1,320	1,380
Close	1,560	1,500	1,375	1,380	1,380
Close*	1,560	1,500	1,375	1,380	1,380
<b>PER (X)</b>					
PER (X)	26.24	45.55	19.66	19.79	19.79
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)	2.82	2.25	1.87	1.88	1.86

\* Adjusted price after corporate action

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	1,600	1,400	1,600	36	3,232	5,152	13
Feb-15	1,600	1,490	1,590	67	608	976	11
Mar-15	1,595	1,560	1,590	38	1,453	2,320	6
Apr-15	1,600	1,450	1,600	63	7,631	11,827	13
May-15	1,600	1,400	1,600	19	158	254	7
Jun-15	1,700	1,600	1,610	17	1,366	2,060	3
Jul-15	-	-	1,610	2	1,250	1,875	1
Aug-15	1,605	1,585	1,590	28	209	334	5
Sep-15	1,585	1,425	1,545	32	114	175	6
Oct-15	1,560	1,550	1,560	24	902	1,036	5
Nov-15	-	-	1,560	7	7,017	5,986	4
Dec-15	1,565	1,560	1,560	7	18	27	2
Jan-16	1,560	1,560	1,560	16	50	78	4
Feb-16	1,560	1,545	1,545	48	2,660	2,247	4
Mar-16	1,555	1,540	1,555	17	1,689	1,148	3
Apr-16	1,555	1,550	1,550	27	1,505	1,351	3
May-16	1,545	1,545	1,545	10	33	51	3
Jun-16	1,550	1,545	1,545	22	89	137	3
Jul-16	1,550	1,545	1,550	9	45	70	3
Aug-16	1,530	1,405	1,525	20	71,708	71,488	5
Sep-16	1,575	1,570	1,570	3	1,631	1,309	3
Oct-16	1,570	1,570	1,570	16	21,375	17,100	3
Nov-16	1,570	1,550	1,550	6	2,500	2,001	3
Dec-16	1,550	1,500	1,500	5	1,425	1,273	4
Jan-17	-	-	1,500	5	5,000	4,000	2
Feb-17	1,485	1,450	1,485	5	2,500	2,000	3
Mar-17	1,550	1,450	1,550	8	1,265	2,023	6
Apr-17	1,600	1,600	1,600	9	8,250	6,600	4
May-17	1,550	1,380	1,380	16	7,488	6,097	12
Jun-17	1,480	1,430	1,480	11	196	285	2
Jul-17	1,400	1,345	1,345	4	13	18	3
Aug-17	1,400	1,395	1,400	4	4	6	2
Sep-17	1,230	1,225	1,230	3	1,000	1,400	3
Oct-17	1,535	1,155	1,400	10	4,002	5,602	8
Nov-17	1,385	1,350	1,385	4	4,753	7,604	4
Dec-17	1,375	1,375	1,375	4	7,750	8,025	3
Jan-18	1,375	1,365	1,365	4	0.4	0.5	2
Feb-18	1,530	1,355	1,530	9	1,262	1,016	6
Mar-18	1,600	1,400	1,400	22	1,630	2,495	9
Apr-18	1,500	1,385	1,385	5	0.6	0.9	3
May-18	1,405	1,320	1,405	6	1,501	2,101	5
Jun-18	-	-	1,405	1	1,500	1,350	1
Jul-18	1,405	1,405	1,405	6	2,751	3,002	5
Aug-18	1,415	1,395	1,415	11	2,403	2,902	8
Sep-18	1,400	1,360	1,360	6	3	4	5
Oct-18	-	-	1,360	2	2,500	3,331	2
Nov-18	-	-	1,360	1	1,875	1,875	1
Dec-18	1,390	1,380	1,380	6	21	29	4
Jan-19	1,380	1,380	1,380	1	0.1	0.1	1

BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>					
Cash on Hand	189,293	169,218	161,184	128,025	130,812
Placements with Other Banks	188,892	106,305	191,918	339,058	420,270
Marketable Securities	1,085,864	1,280,508	2,957,892	3,337,891	2,935,085
Loans	6,454,451	6,997,785	6,172,770	6,648,063	6,886,740
Investment	-	-	-	-	-
Fixed Assets	112,519	137,344	412,887	463,125	464,352
Other Assets	90,366	141,657	144,463	115,514	239,286
<b>Total Assets</b>	<b>8,672,084</b>	<b>9,409,597</b>	<b>10,587,951</b>	<b>11,817,844</b>	<b>11,914,067</b>
<b>Growth (%)</b>		<b>8.50%</b>	<b>12.52%</b>	<b>11.62%</b>	<b>0.81%</b>

Deposits	6,442,428	7,018,592	7,779,761	8,380,223	8,471,917
Taxes Payable	11,569	22,315	12,022	22,724	5,280
Fund Borrowings	-	-	-	-	-
Other Liabilities	17,104	23,104	26,662	47,685	108,372
<b>Total Liabilities</b>	<b>6,541,263</b>	<b>7,145,763</b>	<b>7,906,177</b>	<b>8,735,694</b>	<b>8,917,797</b>
<b>Growth (%)</b>		<b>9.24%</b>	<b>10.64%</b>	<b>10.49%</b>	<b>2.08%</b>

Authorized Capital	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Paid up Capital	818,018	818,018	818,018	818,018	818,018
Paid up Capital (Shares)	4,090	4,090	4,090	4,090	4,090
Par Value	200	200	200	200	200
Retained Earnings	1,312,488	1,493,278	1,610,215	1,759,631	1,965,082
<b>Total Equity</b>	<b>2,130,821</b>	<b>2,263,834</b>	<b>2,681,774</b>	<b>3,082,151</b>	<b>2,996,297</b>
<b>Growth (%)</b>		<b>6.24%</b>	<b>18.46%</b>	<b>14.93%</b>	<b>-2.79%</b>

INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Total Interest Income	874,534	979,698	1,025,309	1,026,127	781,311
<b>Growth (%)</b>		<b>12.03%</b>	<b>4.66%</b>	<b>0.08%</b>	

Interest Expenses	280,532	323,722	334,635	301,821	236,346
Other Operating Revenue	51,896	61,119	85,984	120,540	68,543
Other Operating Expenses	329,450	389,991	537,389	491,846	322,687
<b>Income from Operations</b>	<b>316,395</b>	<b>327,104</b>	<b>239,185</b>	<b>353,015</b>	<b>290,822</b>
<b>Growth (%)</b>		<b>3.38%</b>	<b>-26.88%</b>	<b>47.59%</b>	

Non-Operating Revenues	-455	-4,668	681	558	-6,205
<b>Income Before Tax</b>	<b>315,940</b>	<b>322,436</b>	<b>239,866</b>	<b>353,573</b>	<b>284,617</b>
Provision for Income Tax	78,910	81,664	60,605	89,820	72,838
<b>Profit for the period</b>	<b>237,031</b>	<b>240,772</b>	<b>179,261</b>	<b>263,753</b>	<b>211,779</b>
<b>Growth (%)</b>		<b>1.58%</b>	<b>-25.55%</b>	<b>47.13%</b>	

Period Attributable	237,031	240,772	179,261	263,753	211,779
Comprehensive Income	279,860	193,074	477,941	460,378	26,711
Comprehensive Attributable	279,860	193,074	477,941	460,378	26,711

RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Dividend (Rp)	12.22	14.67	14.67	14.67	-
EPS (Rp)	57.95	58.87	43.83	64.49	51.78
BV (Rp)	520.97	553.49	655.68	753.57	732.57
DAR (X)	0.75	0.76	0.75	0.74	0.75
DER(X)	3.07	3.16	2.95	2.83	2.98
ROA (%)	2.73	2.56	1.69	2.23	1.78
ROE (%)	11.12	10.64	6.68	8.56	7.07
OPM (%)	36.18	33.39	23.33	34.40	37.22
NPM (%)	27.10	24.58	17.48	25.70	27.11
Payout Ratio (%)	21.09	24.92	33.47	22.75	-
Yield (%)	0.76	0.94	0.98	1.07	-

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