

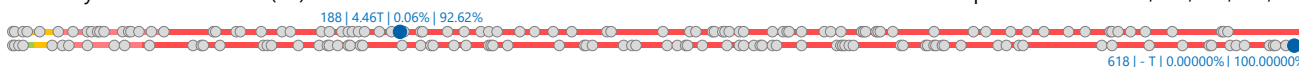
BCIC Bank JTrust Indonesia Tbk.

COMPANY REPORT : JANUARY 2019

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

As of 31 January 2019

Individual Index : 33.741
Listed Shares : 9,912,003,256
Market Capitalization : 4,460,401,465,200



COMPANY HISTORY

Established Date : 30-May-1989
Listing Date : 25-Jun-1997 (IPO Price: 900)
Underwriter IPO :
PT Bhakti Investama
Securities Administration Bureau :
PT Sharestar Indonesia

BOARD OF COMMISSIONERS

1. Nobiru Adachi
 2. Kwik Ing Hie *)
 3. Mahdi Mahmudy *)
 4. Nobuiku Chiba
- *) *Independent Commissioners*

BOARD OF DIRECTORS

1. Shigeyoshi Asano
2. Felix Istyono Hartadi Tiono
3. Haryanto Budi Purnomo
4. Helmi Arief Hidayat
5. Rio Lanasier
6. Ritsuo Ando

AUDIT COMMITTEE

1. Mahdi Mahmudy
2. Amalia Setyanti Lestari
3. Kwik Ing Hie
4. Martinus Rosadi Nugroho

CORPORATE SECRETARY

Rudyanto Gunawan

HEAD OFFICE

Sahid Sudirman Center 33rd Floor
Jl. Jend. Sudirman No.86
Jakarta Pusat 10220
Phone : (021) 2926 1111
Fax : (021) 522-4670
Homepage : www.jtrustbank.co.id
Email : customercare@jtrustbank.co.id

SHAREHOLDERS (December 2018)

1. J Trust Co. Ltd.	9,630,171,273	: 97.16%
2. J Trust Co. Ltd.	26,038	: 0.00%
3. Public (<5%)	281,805,945	: 2.84%

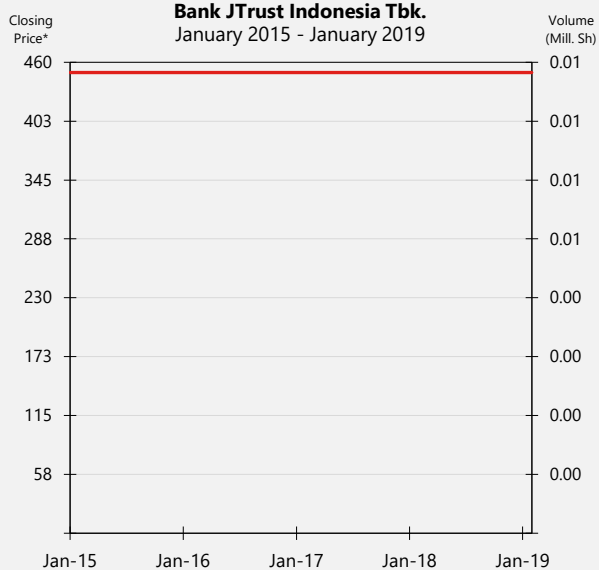
DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
1998	100 : 24		21-Jul-98	22-Jul-98	30-Jul-98	28-Aug-98	BS

ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	70,000,000	25-Jun-97	25-Jun-97
2.	Company Listing	160,000,000	T: 25-Jun-97	: 3-Feb-98
3.	Bonus Shares	55,200,000	31-Aug-98	31-Aug-98
4.	Stock Split	1,140,800,000	1-Apr-99	1-Apr-99
5.	Right Issue	14,793,618,127	T: 20-Apr-99	: 11-Jul-07
6.	Partial Delisting	-51,312,058	T: 11-Jun-99	: 29-May-07
7.	Warrant	12,591,500	T: 15-Dec-99	: 6-Sep-01
8.	Warrant II	1,561,400	T: 16-Nov-01	: 20-May-02
9.	Warrant I & II	103,514,938	24-Mar-03	24-Mar-03
10.	Warrant Series IA	281,650	22-Apr-04	22-Apr-04
11.	Warrant Series II	148,369,281	T: 22-Apr-04	: 3-Aug-05
12.	Add. Listing (Merger)	6,701,953,175	15-Dec-04	15-Dec-04
13.	Add. Listing without RI	2,357,723,076	5-Jan-05	5-Jan-05
14.	Warrant Series IV	2,572,347,185	6-Jan-06	6-Jan-06
15.	Warrant Series III	14,762	15-Apr-08	15-Apr-08
16.	Warrant Series V	12,500	T: 15-May-08	: 21-Jul-08
17.	Reverse Split Series B	-28,066,394,870	2-Oct-18	2-Oct-18
18.	Listing Share Series A	10,011,841,000	2-Oct-18	2-Oct-18
19.	Unlisted Shares	-100,118,410	2-Oct-18	2-Oct-18

**Closing Price* and Trading Volume
Bank JTrust Indonesia Tbk.
January 2015 - January 2019**



**Closing Price*, Jakarta Composite Index (IHSG) and
Finance Index
January 2015 - January 2019**



SHARES TRADED

	2015	2016	2017	2018	Jan-19
Volume (Million Sh.)	-	-	-	-	-
Value (Billion Rp)	-	-	-	-	-
Frequency (Thou. X)	-	-	-	-	-
Days	-	-	-	-	-
Price (Rupiah)					
High	-	-	-	-	-
Low	-	-	-	-	-
Close	50	50	50	450	450
Close*	450	450	450	450	450
PER (X)					
PER (X)	-2.08	-11.06	11.66	-13.59	-13.59
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)	1.42	1.43	0.94	2.79	2.76

* Adjusted price after corporate action

TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	-	-	50	-	-	-	-
Feb-15	-	-	50	-	-	-	-
Mar-15	-	-	50	-	-	-	-
Apr-15	-	-	50	-	-	-	-
May-15	-	-	50	-	-	-	-
Jun-15	-	-	50	-	-	-	-
Jul-15	-	-	50	-	-	-	-
Aug-15	-	-	50	-	-	-	-
Sep-15	-	-	50	-	-	-	-
Oct-15	-	-	50	-	-	-	-
Nov-15	-	-	50	-	-	-	-
Dec-15	-	-	50	-	-	-	-
Jan-16	-	-	50	-	-	-	-
Feb-16	-	-	50	-	-	-	-
Mar-16	-	-	50	-	-	-	-
Apr-16	-	-	50	-	-	-	-
May-16	-	-	50	-	-	-	-
Jun-16	-	-	50	-	-	-	-
Jul-16	-	-	50	-	-	-	-
Aug-16	-	-	50	-	-	-	-
Sep-16	-	-	50	-	-	-	-
Oct-16	-	-	50	-	-	-	-
Nov-16	-	-	50	-	-	-	-
Dec-16	-	-	50	-	-	-	-
Jan-17	-	-	50	-	-	-	-
Feb-17	-	-	50	-	-	-	-
Mar-17	-	-	50	-	-	-	-
Apr-17	-	-	50	-	-	-	-
May-17	-	-	50	-	-	-	-
Jun-17	-	-	50	-	-	-	-
Jul-17	-	-	50	-	-	-	-
Aug-17	-	-	50	-	-	-	-
Sep-17	-	-	50	-	-	-	-
Oct-17	-	-	50	-	-	-	-
Nov-17	-	-	50	-	-	-	-
Dec-17	-	-	50	-	-	-	-
Jan-18	-	-	50	-	-	-	-
Feb-18	-	-	50	-	-	-	-
Mar-18	-	-	50	-	-	-	-
Apr-18	-	-	50	-	-	-	-
May-18	-	-	50	-	-	-	-
Jun-18	-	-	50	-	-	-	-
Jul-18	-	-	50	-	-	-	-
Aug-18	-	-	50	-	-	-	-
Sep-18	-	-	50	-	-	-	-
Oct-18	-	-	450	-	-	-	-
Nov-18	-	-	450	-	-	-	-
Dec-18	-	-	450	-	-	-	-
Jan-19	-	-	450	-	-	-	-

Public Accountant : Kosasih, Nurdjaman, Tjahjo & Partners

BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>					
Cash on Hand	221,699	212,799	127,767	181,457	123,179
Placements with Other Banks	1,435,819	462,095	319,929	-	-
Marketable Securities	1,684,151	1,240,069	2,341,932	2,938,516	3,199,872
Loans	7,234,672	9,176,579	10,397,406	11,281,861	11,765,289
Investment	-	-	-	-	-
Fixed Assets	224,982	183,287	220,045	223,484	193,057
Other Assets	122,602	163,413	145,825	181,003	152,521
Total Assets	12,682,021	13,183,503	16,065,303	17,171,181	-
Growth (%)		3.95%	21.86%	6.88%	-100.00%

Deposits	11,075,484	11,399,273	13,422,904	12,904,620	15,105,809
Taxes Payable	19,186	21,623	9,956	15,561	19,584
Fund Borrowings	-	-	-	-	-
Other Liabilities	264,225	-	418,752	288,229	36,185
Total Liabilities	11,662,403	12,185,350	14,712,040	15,658,857	16,230,340
Growth (%)		4.48%	20.74%	6.44%	3.65%

Authorized Capital	12,000,000	15,000,000	15,000,000	15,000,000	15,000,000
Paid up Capital	10,223,155	11,223,155	11,223,155	12,223,155	12,223,149
Paid up Capital (Shares)	801,212,450	901,212,450	861,212,450	1,001,212,450	861,212,450
Par Value	0,01 & 78	0,01 & 78	0,01 & 78	0,01 & 78	1000 & 7800000
Retained Earnings	-9,792,323	-10,477,858	-11,172,582	-11,050,087	-11,281,000
Total Equity	1,019,618	998,153	1,353,263	1,512,324	1,614,756
Growth (%)		-2.11%	35.58%	11.75%	6.77%

INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Total Interest Income	1,194,273	1,070,951	1,342,635	1,500,646	1,106,253
Growth (%)		-10.33%	25.37%	11.77%	

Interest Expenses	1,128,672	922,087	956,993	1,017,045	758,776
Other Operating Revenue	75,844	86,863	86,378	182,180	64,087
Other Operating Expenses	641,255	883,065	942,660	552,796	628,238
Income from Operations	-499,810	-647,338	-470,640	112,985	-216,674
Growth (%)		-29.52%	27.30%	N/A	

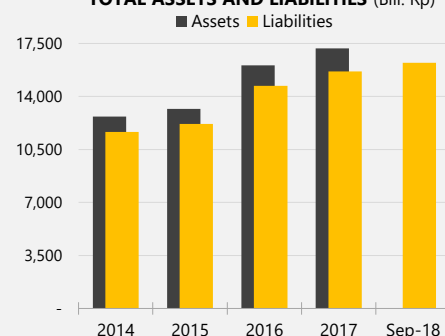
Non-Operating Revenues	-170,124	-4,412	-241,548	5,414	-28,517
Income Before Tax	-669,934	-651,750	-712,188	118,399	-245,191
Provision for Income Tax	-7,928	24,260	6,534	-3,135	963
Profit for the period	-662,006	-676,010	-718,722	121,534	-246,154
Growth (%)		-2.12%	-6.32%	N/A	

Period Attributable	-662,006	-676,010	-718,722	121,534	-246,154
Comprehensive Income	-655,432	-700,865	-644,890	159,061	-290,565
Comprehensive Attributable	-655,432	-700,865	-644,890	159,061	-290,565

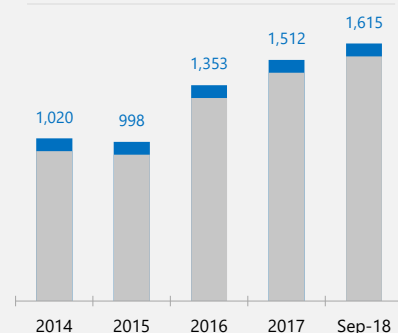
RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Dividend (Rp)	-	-	-	-	-
EPS (Rp)	-0.00	-0.00	-0.00	0.00	-0.00
BV (Rp)	0.00	0.00	0.00	0.00	0.00
DAR (X)	0.92	0.92	0.92	0.91	
DER(X)	11.44	12.21	10.87	10.35	10.05
ROA (%)	-5.22	-5.13	-4.47	0.71	
ROE (%)	-64.93	-67.73	-53.11	8.04	-15.24
OPM (%)	-41.85	-60.45	-35.05	7.53	-19.59
NPM (%)	-55.43	-63.12	-53.53	8.10	-22.25
Payout Ratio (%)	-	-	-	-	-
Yield (%)	-	-	-	-	-

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

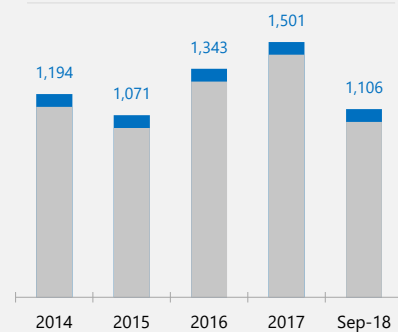
TOTAL ASSETS AND LIABILITIES (Bill. Rp)



TOTAL EQUITY (Bill. Rp)



TOTAL INTEREST INCOME (Bill. Rp)



PROFIT FOR THE PERIOD (Bill. Rp)

