

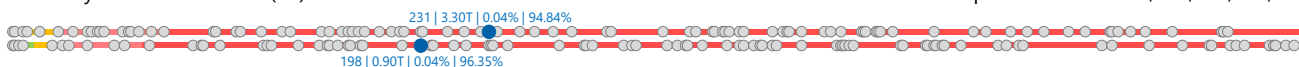
BINA Bank Ina Perdana Tbk.

COMPANY REPORT : JANUARY 2019

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

As of 31 January 2019

Individual Index : 333.341
Listed Shares : 5,597,831,250
Market Capitalization : 3,302,720,437,500



COMPANY HISTORY

Established Date : 09-Feb-1990
Listing Date : 16-Jan-2014 (IPO Price: 240)
Underwriter IPO :
PT Buana Capital
Securities Administration Bureau :
PT Raya Saham Registra

BOARD OF COMMISSIONERS

1. Birawa Natapradja *)
2. Hari Sugiarto *)
3. Winadewi Hanantha

*) *Independent Commissioners*

BOARD OF DIRECTORS

1. Daniel Budirahayu
2. Josavia Rachman Ichwan
3. Kiung Hui Ngo
4. Wardoyo

AUDIT COMMITTEE

1. Hari Sugiharto
2. Birawa Natapradja
3. Edy Sukarno
4. Lim Kurniawan Setiadarma

CORPORATE SECRETARY

Ria Sari Sidabutar

HEAD OFFICE

Wisma BSG
Jl. Abdul Muis No. 40
Jakarta Pusat 10160
Phone : (021) 385-9050
Fax : (021) 385-9041
Homepage : www.bankina.co.id
Email : corp_sec@bankina.co.id

SHAREHOLDERS (December 2018)

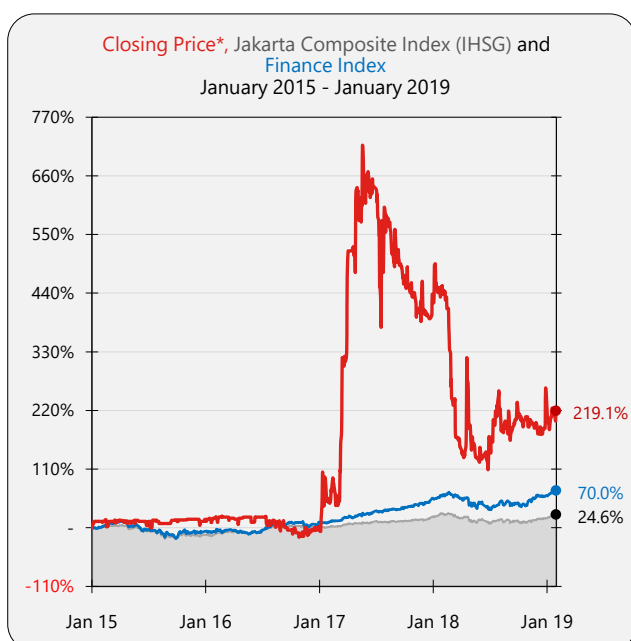
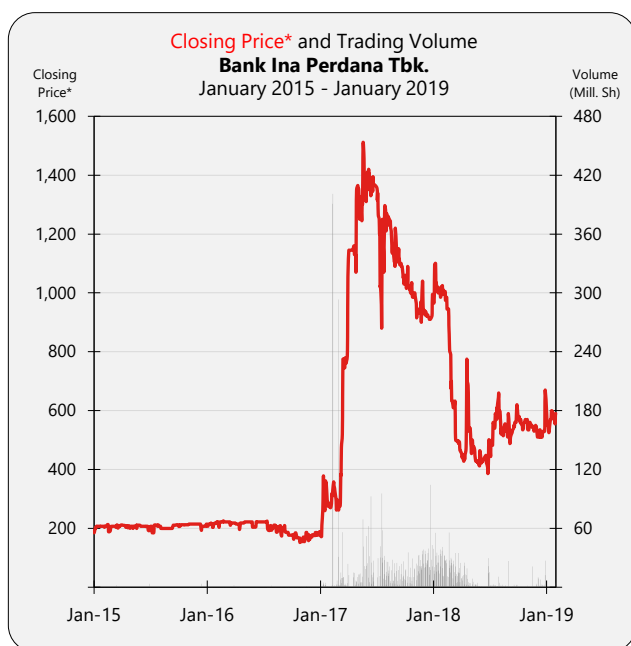
1. PT Indolife Pensionsama	1,270,594,879	: 22.70%
2. Liontrust S/A NS Asean Financials Fund-869344007	1,034,416,550	: 18.48%
3. PT Samudra Biru	933,704,159	: 16.68%
4. PT Gaya Hidup Masa Kini	705,545,840	: 12.60%
5. DBS Bank Ltd. S/A Ltsl As Trustee Of NS Financial Fund	593,387,750	: 10.60%
6. PT Philadel Terra Lestari	545,000,000	: 9.74%
7. Public (<5%)	515,182,072	: 9.20%

DIVIDEND ANNOUNCEMENT

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

ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	520,000,000	16-Jan-14	16-Jan-14
2.	Company Listing	1,580,000,000	16-Jan-14	16-Jan-14
3.	Unlisted Shares	-21,000,000	16-Jan-14	16-Jan-14
4.	Right Issue	97,123	19-Jul-16	19-Jul-16
5.	Right Issue	190,029	21-Jul-16	21-Jul-16
6.	Right Issue	477,081,775	25-Jul-16	25-Jul-16
7.	Right Issue	145,920,260	26-Jul-16	26-Jul-16
8.	Right Issue	1,710,813	28-Jul-16	28-Jul-16
9.	Unlisted Shares	-6,250,000	28-Jul-16	28-Jul-16
10.	Right Issue I	679,670,495	24-Feb-17	24-Feb-17
11.	Right Issue I	1,820,655,968	27-Feb-17	27-Feb-17
12.	Right Issue I	10,099,123	28-Feb-17	28-Feb-17
13.	Right Issue I	416,722,229	1-Mar-17	1-Mar-17
14.	Right Issue I	2,227,185	3-Mar-17	3-Mar-17
15.	Unlisted Shares	-29,293,750	3-Mar-17	3-Mar-17



SHARES TRADED	2015	2016	2017	2018	Jan-19
Volume (Million Sh.)	10	9	4,142	1,908	14
Value (Billion Rp)	3	2	3,545	1,495	8
Frequency (Thou. X)	0.3	0.5	56	55	0.7
Days	95	130	228	240	21
Price (Rupiah)					
High	290	306	1,520	1,145	670
Low	250	196	222	378	520
Close	290	244	995	670	590
Close*	214	189	995	670	590
PER (X)					
PER (X)	35.72	27.26	522.48	-633.68	-558.02
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)					
PBV (X)	1.91	1.37	4.72	3.16	2.75

* Adjusted price after corporate action

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	280	260	280	9	2	0.4	5
Feb-15	287	255	280	39	102	27	8
Mar-15	287	255	286	125	2,221	608	16
Apr-15	286	270	280	34	77	21	13
May-15	285	270	285	15	123	33	10
Jun-15	280	260	260	18	3,752	903	8
Jul-15	287	250	280	17	60	17	9
Aug-15	270	270	270	4	10	3	4
Sep-15	287	285	287	4	10	3	4
Oct-15	287	265	287	20	177	50	8
Nov-15	290	270	290	13	305	86	5
Dec-15	290	261	290	16	3,639	950	5
Jan-16	295	275	295	23	86	24	9
Feb-16	305	275	300	15	13	4	10
Mar-16	300	270	295	24	2,108	530	7
Apr-16	295	265	295	26	21	6	7
May-16	306	276	276	3	3	0.8	2
Jun-16	300	280	300	7	0.7	0.2	6
Jul-16	300	234	260	107	2,274	559	13
Aug-16	274	224	260	28	311	77	11
Sep-16	270	218	228	49	396	93	14
Oct-16	240	196	200	45	200	43	14
Nov-16	240	200	222	103	2,256	486	19
Dec-16	260	220	244	77	944	228	18
Jan-17	520	222	354	5,970	27,513	11,779	20
Feb-17	452	250	270	3,685	844,349	283,736	19
Mar-17	1,060	256	1,055	17,696	461,735	166,897	21
Apr-17	1,415	1,000	1,350	8,904	73,328	82,185	9
May-17	1,520	1,230	1,385	6,343	307,641	397,176	20
Jun-17	1,445	1,300	1,370	1,651	325,508	425,541	15
Jul-17	1,370	830	1,275	5,019	421,575	458,873	21
Aug-17	1,330	1,035	1,220	2,819	273,100	329,552	22
Sep-17	1,220	1,030	1,055	897	201,114	225,748	19
Oct-17	1,090	950	985	634	207,870	222,017	22
Nov-17	1,120	900	940	1,331	442,383	425,557	22
Dec-17	1,050	900	995	975	555,462	515,856	18
Jan-18	1,145	930	1,000	1,326	608,100	599,044	22
Feb-18	1,015	655	700	4,733	440,997	400,216	19
Mar-18	720	400	464	12,285	354,444	193,668	21
Apr-18	805	412	540	14,167	173,443	108,536	21
May-18	550	400	464	5,426	42,788	19,877	20
Jun-18	505	378	500	5,198	70,309	42,200	13
Jul-18	665	420	660	4,679	45,533	23,985	22
Aug-18	680	496	590	1,939	44,112	16,740	21
Sep-18	620	488	620	1,343	12,884	7,414	19
Oct-18	615	520	570	616	5,432	3,046	23
Nov-18	570	510	540	624	29,449	36,001	21
Dec-18	670	500	670	2,900	80,910	43,991	18
Jan-19	670	520	590	712	13,708	8,132	21

BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>					
Cash on Hand	11,598	13,476	16,641	37,198	40,558
Placements with Other Banks	331,147	122,492	185,987	398,981	596,600
Marketable Securities	214,775	322,677	-	907,617	1,224,121
Loans	1,249,168	1,454,018	1,356,478	1,429,038	1,579,919
Investment	-	-	-	-	-
Fixed Assets	1,021	3,143	3,533	8,932	5,257
Other Assets	1,405	1,551	3,247	26,718	26,353
Total Assets	1,951,587	2,081,523	2,359,089	3,123,345	3,654,726
Growth (%)		6.66%	13.33%	32.40%	17.01%

Deposits	1,635,044	1,746,636	1,863,101	1,897,390	2,371,162
Taxes Payable	3,686	3,847	3,946	7,330	2,976
Fund Borrowings	-	-	-	-	-
Other Liabilities	1,722	3,934	2,094	1,615	5,901
Total Liabilities	1,648,756	1,762,091	1,876,384	1,919,161	2,454,981
Growth (%)		6.87%	6.49%	2.28%	27.92%

Authorized Capital	632,000	632,000	2,000,000	2,000,000	2,000,000
Paid up Capital	210,000	210,000	272,500	272,500	272,500
Paid up Capital (Shares)	2,100	2,100	2,725	2,725	104,959
Par Value	100	100	100	100	100
Retained Earnings	29,160	45,260	63,496	81,836	85,627
Total Equity	302,831	319,432	482,705	1,204,184	1,199,745
Growth (%)		5.48%	51.11%	149.47%	-0.37%

INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Total Interest Income	182,446	225,040	241,686	248,101	201,438
Growth (%)		23.35%	7.40%	2.65%	

Interest Expenses	110,507	148,700	137,995	122,588	98,317
Other Operating Revenue	5,647	3,890	6,202	8,689	5,743
Other Operating Expenses	56,944	58,925	87,022	109,996	102,281
Income from Operations	20,642	21,305	22,871	24,206	6,583
Growth (%)		3.21%	7.35%	5.84%	

Non-Operating Revenues	-	-	-	-	-1,398
Income Before Tax	20,642	21,305	22,871	24,206	5,185
Provision for Income Tax	5,300	4,428	4,635	5,866	1,394
Profit for the period	15,342	16,877	18,236	18,340	3,791
Growth (%)		10.01%	8.05%	0.57%	

Period Attributable	15,342	16,877	18,236	18,340	3,791
Comprehensive Income	15,088	17,347	17,185	26,109	-4,439
Comprehensive Attributable	15,088	17,347	17,185	26,109	-4,439

RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Dividend (Rp)	-	-	-	-	-
EPS (Rp)	7.31	8.04	6.69	6.73	0.04
BV (Rp)	144.21	152.11	177.14	441.90	11.43
DAR (X)	0.84	0.85	0.80	0.61	0.67
DER(X)	5.44	5.52	3.89	1.59	2.05
ROA (%)	0.79	0.81	0.77	0.59	0.10
ROE (%)	5.07	5.28	3.78	1.52	0.32
OPM (%)	11.31	9.47	9.46	9.76	3.27
NPM (%)	8.41	7.50	7.55	7.39	1.88
Payout Ratio (%)	-	-	-	-	-
Yield (%)	-	-	-	-	-

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

