

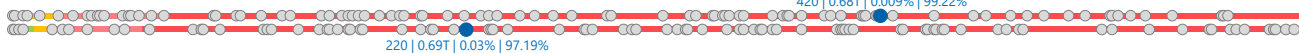
# DNAR Bank Dinar Indonesia Tbk.

## COMPANY REPORT : JANUARY 2019

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

## As of 31 January 2019

Individual Index : 278.182  
Listed Shares : 2,227,500,000  
Market Capitalization : 681,615,000,000



### COMPANY HISTORY

Established Date : 15-Aug-1990  
Listing Date : 11-Jul-2014 (IPO Price: 110)  
Underwriter IPO :  
PT Andalan Artha Advisindo Sekuritas  
Securities Administration Bureau :  
PT Ficomindo Buana Registrar

### BOARD OF COMMISSIONERS

1. Syaiful Amir
  2. Efen Lingga Utama \*)
- \*) *Independent Commissioners*

### BOARD OF DIRECTORS

1. Hendra Lie
2. Idham Aziz
3. Joyo

### AUDIT COMMITTEE

1. Efen Lingga Utama
2. Nugroho Sulistio Waluyo
3. Yahya

### CORPORATE SECRETARY

Idham Aziz

### HEAD OFFICE

Jl. Ir. H. Juanda No. 12  
Jakarta Pusat 10120  
Phone : (021) 231-2633  
Fax : (021) 231-2604  
Homepage : [www.bankdinar.co.id](http://www.bankdinar.co.id)  
Email : [corporate.secretary@bankdinar.co.id](mailto:corporate.secretary@bankdinar.co.id)

### SHAREHOLDERS (December 2018)

1. Apro Financial Co. Ltd. 1,741,070,435 : 78.16%
2. Public (<5%) 486,429,565 : 21.84%

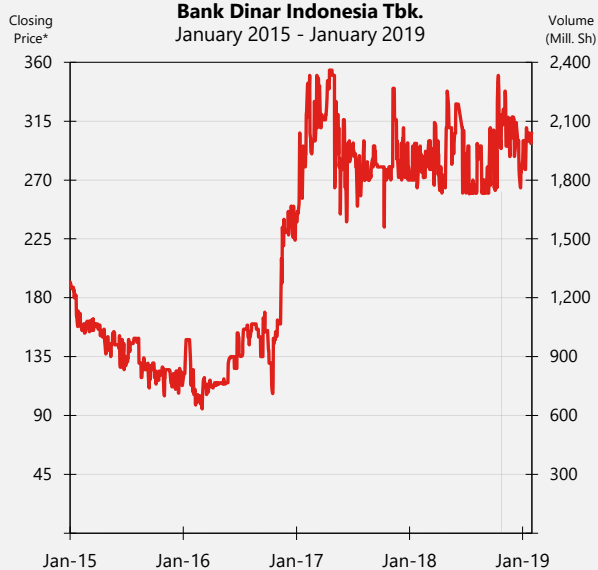
### DIVIDEND ANNOUNCEMENT

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

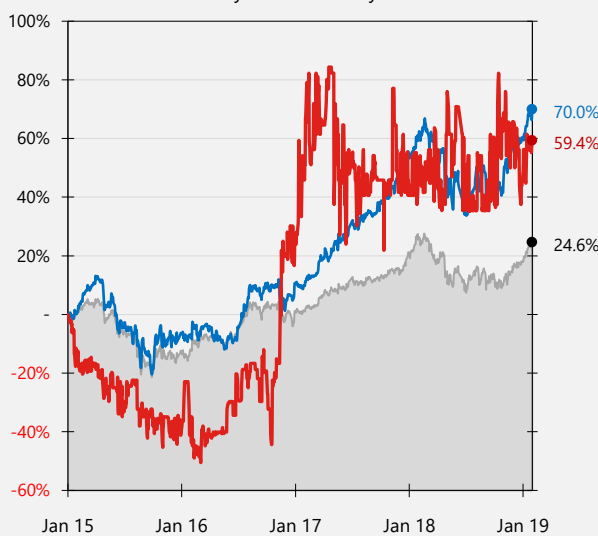
### ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	500,000,000	11-Jul-14	11-Jul-14
2.	Company Listing	1,750,000,000	11-Jul-14	11-Jul-14
3.	Unlisted Shares	-22,500,000	11-Jul-14	11-Jul-14

**Closing Price\* and Trading Volume  
Bank Dinar 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.)	12	9	9	1,753	0.2
Value (Billion Rp)	2	2	3	693	0.06
Frequency (Thou. X)	2	2	2	2	0.09
Days	165	173	187	174	20
<b>Price (Rupiah)</b>					
High	198	260	368	368	310
Low	98	89	212	260	276
Close	113	240	280	276	306
Close*	113	240	280	276	306
<b>PER (X)</b>					
PER (X)	17.95	54.45	62.50	63.51	70.41
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)	0.59	1.23	1.38	1.33	1.46

\* Adjusted price after corporate action

## TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	198	158	159	555	2,785	487	21
Feb-15	168	140	162	356	1,727	277	19
Mar-15	170	145	160	194	704	113	21
Apr-15	162	135	148	201	1,318	201	21
May-15	165	135	144	76	158	24	11
Jun-15	154	107	128	69	132	17	12
Jul-15	149	115	149	56	256	36	7
Aug-15	149	117	125	69	2,520	303	12
Sep-15	139	111	126	45	2,104	244	13
Oct-15	128	108	116	49	350	40	12
Nov-15	125	105	112	15	5	0.6	8
Dec-15	129	98	113	44	28	3	8
Jan-16	148	109	125	32	40	5	8
Feb-16	128	93	101	244	504	51	20
Mar-16	124	89	112	448	990	108	21
Apr-16	122	111	115	87	324	37	18
May-16	134	114	134	68	1,141	138	13
Jun-16	155	125	145	101	331	46	13
Jul-16	164	136	150	71	82	12	13
Aug-16	164	140	156	29	138	21	8
Sep-16	169	135	155	24	1,227	194	9
Oct-16	160	101	151	103	245	31	15
Nov-16	260	151	230	470	2,785	607	18
Dec-16	256	208	240	254	1,390	324	17
Jan-17	328	226	290	1,056	3,484	1,015	21
Feb-17	360	280	330	265	2,508	790	19
Mar-17	368	300	316	197	496	154	21
Apr-17	354	316	350	57	178	60	12
May-17	350	212	278	124	174	48	16
Jun-17	318	238	284	148	103	30	15
Jul-17	304	220	276	116	207	53	18
Aug-17	300	260	280	138	1,003	271	19
Sep-17	296	256	280	38	152	43	11
Oct-17	280	234	280	31	39	10	10
Nov-17	340	260	272	60	675	201	11
Dec-17	310	270	280	57	53	15	14
Jan-18	298	260	278	58	410	111	13
Feb-18	320	260	286	82	283	81	16
Mar-18	346	264	300	102	614	205	15
Apr-18	340	260	310	90	238	66	18
May-18	360	260	328	65	57	17	13
Jun-18	332	260	272	26	16	5	5
Jul-18	296	260	264	89	677	177	14
Aug-18	298	260	260	83	685	179	12
Sep-18	318	260	308	50	92	25	11
Oct-18	368	260	324	752	1,743,127	691,678	22
Nov-18	338	264	318	106	6,257	737	18
Dec-18	326	264	276	113	202	56	17
Jan-19	310	276	306	89	190	56	20

Public Accountant : Hendrawinata Hanny Erwin & Sumargo

BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>					
Cash on Hand	8,338	14,450	18,930	15,478	20,022
Placements with Other Banks	392,494	516,465	302,994	407,961	337,000
Marketable Securities	105,597	129,101	308,579	347,729	375,384
Loans	856,582	1,136,823	1,332,359	1,383,358	1,240,994
Investment	-	-	-	-	-
Fixed Assets	112,316	109,759	118,954	121,199	106,380
Other Assets	67,026	52,222	131,781	127,958	149,519
<b>Total Assets</b>	<b>1,641,451</b>	<b>2,073,670</b>	<b>2,311,229</b>	<b>2,535,111</b>	<b>2,352,896</b>
<b>Growth (%)</b>		<b>26.33%</b>	<b>11.46%</b>	<b>9.69%</b>	<b>-7.19%</b>

Deposits	1,206,197	1,621,568	1,616,625	2,054,868	1,668,841
Taxes Payable	2,440	4,697	3,416	2,946	2,321
Fund Borrowings	-	-	-	-	-
Other Liabilities	51	436	383	389	3,900
<b>Total Liabilities</b>	<b>1,222,435</b>	<b>1,640,989</b>	<b>1,865,151</b>	<b>2,077,023</b>	<b>1,887,548</b>
<b>Growth (%)</b>		<b>34.24%</b>	<b>13.66%</b>	<b>11.36%</b>	<b>-9.12%</b>

Authorized Capital	500,000	500,000	500,000	50,000,000	50,000,000
Paid up Capital	225,000	225,000	225,000	225,000	225,000
Paid up Capital (Shares)	2,250	2,250	2,250	2,250	2,250
Par Value	100	100	100	100	100
Retained Earnings	102,394	117,986	132,642	144,663	152,748
<b>Total Equity</b>	<b>419,016</b>	<b>432,681</b>	<b>446,078</b>	<b>458,088</b>	<b>465,347</b>
<b>Growth (%)</b>		<b>3.26%</b>	<b>3.10%</b>	<b>2.69%</b>	<b>1.58%</b>

INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Total Interest Income	124,554	185,457	195,244	198,848	150,644
<b>Growth (%)</b>		<b>48.90%</b>	<b>5.28%</b>	<b>1.85%</b>	

Interest Expenses	86,124	119,577	121,687	123,992	87,736
Other Operating Revenue	2,127	2,469	2,691	2,995	1,896
Other Operating Expenses	37,499	52,375	58,697	66,000	56,549
Income from Operations	3,057	15,974	17,550	11,852	8,256
<b>Growth (%)</b>		<b>422.49%</b>	<b>9.87%</b>	<b>-32.47%</b>	

Non-Operating Revenues	1,052	2,104	-481	1,133	1,093
Income Before Tax	4,109	18,078	17,069	12,985	9,349
Provision for Income Tax	1,001	4,059	3,987	2,904	2,089
Profit for the period	3,108	14,019	13,082	10,081	7,260
<b>Growth (%)</b>		<b>351.07%</b>	<b>-6.68%</b>	<b>-22.94%</b>	

Period Attributable	3,108	14,019	13,082	10,081	7,260
Comprehensive Income	95,255	13,590	13,097	10,081	7,260
Comprehensive Attributable	95,255	13,590	13,097	10,081	7,260

RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Dividend (Rp)	-	-	-	-	-
EPS (Rp)	1.38	6.23	5.81	4.48	3.23
BV (Rp)	186.23	192.30	198.26	203.59	206.82
DAR (X)	0.74	0.79	0.81	0.82	0.80
DER(X)	2.92	3.79	4.18	4.53	4.06
ROA (%)	0.19	0.68	0.57	0.40	0.31
ROE (%)	0.74	3.24	2.93	2.20	1.56
OPM (%)	2.45	8.61	8.99	5.96	5.48
NPM (%)	2.50	7.56	6.70	5.07	4.82
Payout Ratio (%)	-	-	-	-	-
Yield (%)	-	-	-	-	-

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