

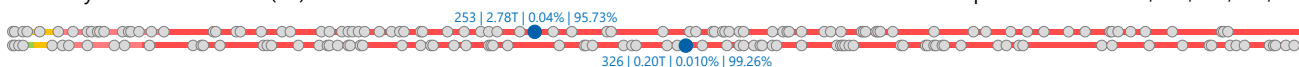
# MCOR Bank China Construction Bank Indonesia Tbk.

## COMPANY REPORT : JANUARY 2019

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

## As of 31 January 2019

Individual Index : 151.580  
Listed Shares : 16,465,148,150  
Market Capitalization : 2,782,610,037,350



### COMPANY HISTORY

Established Date : 02-Apr-1974  
Listing Date : 03-Jul-2007 (IPO Price: 200)  
Underwriter IPO :  
Danpac Sekuritas  
Sucorinvest Central Gani  
Transpacific Securindo (Affiliated)  
Securities Administration Bureau :  
PT Sinartama Gunita

### SHAREHOLDERS (December 2018)

1. China Construction Bank Corporation	9,978,756,012	: 60.61%
2. Johnny Wiraatmadja	3,546,603,605	: 21.54%
3. Kiki Hamidjaja	866,486,206	: 5.26%
4. Public (<5%)	2,073,302,327	: 12.59%

### DIVIDEND ANNOUNCEMENT

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

### BOARD OF COMMISSIONERS

1. Sun Jianzheng
  2. Mohammad Hasan \*)
  3. Qi Jiangong
  4. Yudo Sutanto Nyoo \*)
- \*) *Independent Commissioners*

### BOARD OF DIRECTORS

1. You Wen Nan
2. Adri Triwitjahjo
3. Chandra Siagian
4. Junianto
5. Purbaji Basuki
6. Setiawati Samahita
7. Zhu Yong

### AUDIT COMMITTEE

1. Mohammad Hasan
2. M. Didiek Madinendar Kusumo
3. Mulyadi
4. Tom Andanawari

### CORPORATE SECRETARY

Andreas H. Basuki

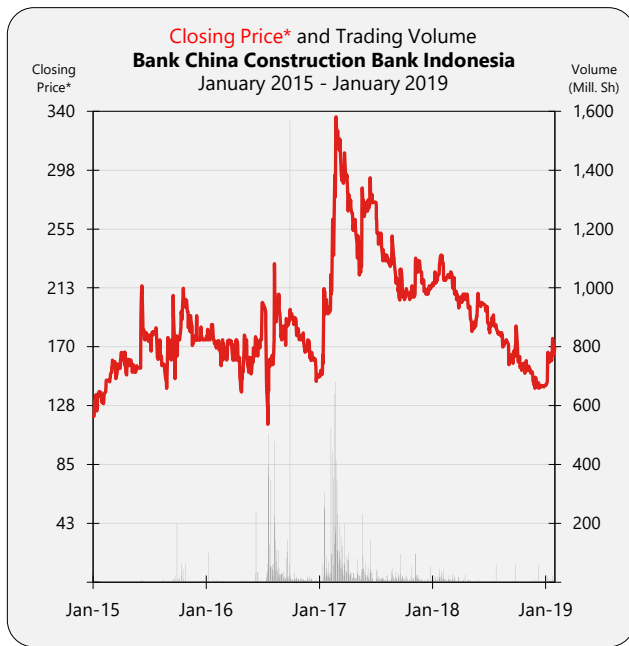
### HEAD OFFICE

Equity Tower fl. 9, SCBD Lot. 9  
Jl. Jend Sudirman Kav. 52 - 53  
Jakarta 12910  
Phone : (021) 514-01707; 514-01211  
Fax : (021) 514-01708; (021) 514-01709  
Homepage : www.bankwindu.com  
Email : andreas.basuki@bankwindu.com  
corsec@bankwindu.com

### ISSUED HISTORY

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	300,000,000	3-Jul-07	3-Jul-07
2.	Company Listing	1,411,952,718 T:	3-Jul-07	3-Mar-08
3.	Additional Listing (Merger with Bank Windu Kentjana International )	1,002,870,000	18-Jan-08	18-Jan-08
4.	Right Issue	1,525,187,403 T:	27-Jul-10	26-Jul-12
5.	Warrant I	5,283 T:	23-Jul-13	27-Nov-13
6.	Right Issue II	1,611,205,782 T:	9-Dec-13	18-Dec-13
7.	Warran I	587,357,571 T:	28-May-14	15-Jul-15
8.	Warran I & II	1,657,100 T:	28-Jan-15	30-Jan-15
9.	Warran II	48,601,813 T:	3-Feb-15	19-Dec-16
10.	Right Issue V	9,976,310,480 T:	19-Jul-16	27-Jul-16

# MCOR Bank China Construction Bank Indonesia Tbk.



SHARES TRADED	2015	2016	2017	2018	Jan-19
Volume (Million Sh.)	673	7,208	11,294	1,225	122
Value (Billion Rp)	216	1,424	3,010	247	20
Frequency (Thou. X)	11	147	377	51	7
Days	234	235	238	240	22
<b>Price (Rupiah)</b>					
High	390	329	356	246	180
Low	206	103	145	138	141
Close	300	148	214	142	169
Close*	175	148	214	142	169
<b>PER (X)</b>					
PER (X)	28.82	34.26	36.12	25.93	30.86
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)	1.39	1.01	1.44	0.94	1.10

\* Adjusted price after corporate action

## TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	239	206	223	225	12,083	2,764	19
Feb-15	258	217	258	312	9,879	2,405	19
Mar-15	275	250	275	185	8,605	2,309	18
Apr-15	288	257	274	243	9,627	2,639	20
May-15	280	260	265	142	4,092	1,094	18
Jun-15	390	260	298	2,301	28,056	9,275	21
Jul-15	320	270	276	791	9,962	2,927	19
Aug-15	312	226	303	449	20,346	4,897	20
Sep-15	386	232	280	4,177	277,278	92,349	21
Oct-15	370	280	349	1,245	257,214	85,552	21
Nov-15	340	272	300	552	15,319	4,623	20
Dec-15	330	275	300	176	20,733	5,653	18
Jan-16	329	285	295	128	111,745	33,521	17
Feb-16	300	268	288	94	11,760	3,442	16
Mar-16	300	275	289	110	2,252	632	18
Apr-16	300	231	260	1,484	14,577	3,657	21
May-16	310	250	276	383	5,751	1,609	19
Jun-16	322	181	200	602	355,846	106,602	22
Jul-16	216	103	159	44,109	2,052,760	310,313	16
Aug-16	240	156	179	55,985	1,868,832	367,442	22
Sep-16	204	169	193	22,487	2,262,416	505,040	21
Oct-16	198	174	176	9,918	227,528	42,636	21
Nov-16	189	160	170	6,714	179,218	31,107	22
Dec-16	175	144	148	4,862	115,109	18,399	20
Jan-17	226	145	199	38,181	1,296,358	260,093	21
Feb-17	356	194	318	99,410	4,363,994	1,227,316	19
Mar-17	342	286	294	55,179	1,892,646	588,182	22
Apr-17	300	250	254	21,997	565,664	155,083	17
May-17	292	222	274	49,612	898,720	235,130	20
Jun-17	300	264	274	17,900	477,045	134,641	15
Jul-17	282	230	234	14,327	291,802	73,361	21
Aug-17	258	228	230	15,791	297,888	71,192	22
Sep-17	236	204	206	26,543	402,051	87,983	19
Oct-17	220	202	206	14,251	249,845	52,495	22
Nov-17	246	204	216	18,165	418,197	94,799	22
Dec-17	222	206	214	5,303	139,824	29,719	18
Jan-18	246	212	232	13,072	270,185	61,882	22
Feb-18	244	210	222	9,133	226,003	50,615	19
Mar-18	230	196	202	6,475	184,391	38,916	21
Apr-18	216	197	198	4,072	113,177	23,221	21
May-18	210	170	200	3,959	57,968	11,193	20
Jun-18	204	185	187	1,223	22,509	4,429	13
Jul-18	198	175	180	2,436	94,504	16,636	22
Aug-18	183	170	173	1,544	17,813	3,166	21
Sep-18	185	150	185	2,185	87,442	14,529	19
Oct-18	185	149	160	2,806	30,479	4,814	23
Nov-18	159	139	148	2,002	37,191	5,463	21
Dec-18	148	138	142	1,926	83,304	11,818	18
Jan-19	180	141	169	6,864	121,632	20,055	22

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## Financial Data and Ratios

Book End : December

Public Accountant : Tanudiredja, Wibisana, Rintis, & Partners

BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>					
Cash on Hand	127,288	121,977	158,851	186,976	166,200
Placements with Other Banks	689,890	480,880	1,031,370	1,552,867	526,883
Marketable Securities	647,967	588,173	924,789	1,434,563	1,499,353
Loans	6,884,866	7,231,871	8,229,739	10,109,907	10,928,462
Investment	-	-	-	-	-
Fixed Assets	307,058	297,466	504,308	781,708	618,392
Other Assets	22,882	135,620	73,000	74,474	104,877
Total Assets	9,769,591	10,089,121	12,257,391	15,788,738	15,592,687
<b>Growth (%)</b>		<b>3.27%</b>	<b>21.49%</b>	<b>28.81%</b>	<b>-1.24%</b>

Deposits	8,373,135	8,524,939	9,685,589	12,713,399	12,446,121
Taxes Payable	13,239	25,549	14,904	16,921	11,239
Fund Borrowings	-	-	-	-	-
Other Liabilities	11,787	10,153	24,532	111,607	158,736
Total Liabilities	8,549,452	8,675,389	9,861,207	13,344,943	13,069,554
<b>Growth (%)</b>		<b>1.47%</b>	<b>13.67%</b>	<b>35.33%</b>	<b>-2.06%</b>

Authorized Capital	1,000,000	1,000,000	2,600,000	2,600,000	2,600,000
Paid up Capital	591,089	653,629	1,663,146	1,663,146	1,663,146
Paid up Capital (Shares)	5,911	6,536	16,631	16,631	16,631
Par Value	100	100	100	100	100
Retained Earnings	294,334	378,513	407,856	471,779	536,400
Total Equity	1,220,139	1,413,732	2,396,184	2,443,795	2,523,133
<b>Growth (%)</b>		<b>15.87%</b>	<b>69.49%</b>	<b>1.99%</b>	<b>3.25%</b>

INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Total Interest Income	899,099	1,000,742	1,067,322	1,147,285	898,264
<b>Growth (%)</b>		<b>11.30%</b>	<b>6.65%</b>	<b>7.49%</b>	

Interest Expenses	602,597	625,206	590,099	572,548	455,741
Other Operating Revenue	21,842	23,798	28,551	36,389	54,065
Other Operating Expenses	250,058	307,349	417,802	472,948	437,457
Income from Operations	64,746	91,985	75,896	73,653	59,131
<b>Growth (%)</b>		<b>42.07%</b>	<b>-17.49%</b>	<b>-2.96%</b>	

Non-Operating Revenues	6,702	4,543	3,549	1,664	31,030
Income Before Tax	71,448	96,528	79,445	75,317	90,161
Provision for Income Tax	18,572	29,150	57,267	25,418	22,540
Profit for the period	52,876	67,378	22,178	49,899	67,621
<b>Growth (%)</b>		<b>27.43%</b>	<b>-67.08%</b>	<b>124.99%</b>	

Period Attributable	52,876	67,378	22,178	49,899	67,621
Comprehensive Income	184,646	67,953	14,237	49,899	67,621
Comprehensive Attributable	184,646	67,953	14,237	49,899	67,621

RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Dividend (Rp)	-	-	-	-	-
EPS (Rp)	8.95	10.31	1.33	3.00	4.07
BV (Rp)	206.42	216.29	144.08	146.94	151.71
DAR (X)	0.88	0.86	0.80	0.85	0.84
DER(X)	7.01	6.14	4.12	5.46	5.18
ROA (%)	0.54	0.67	0.18	0.32	0.43
ROE (%)	4.33	4.77	0.93	2.04	2.68
OPM (%)	7.20	9.19	7.11	6.42	6.58
NPM (%)	5.88	6.73	2.08	4.35	7.53
Payout Ratio (%)	-	-	-	-	-
Yield (%)	-	-	-	-	-

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