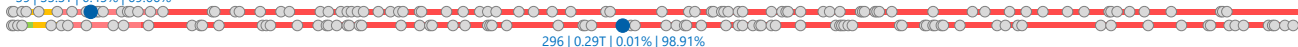


Main Board
 Industry Sector : Finance (8)
 Industry Sub Sector : Bank (81)

Individual Index : 3,520.716
 Listed Shares : 6,894,138,227
 Market Capitalization : 33,298,687,636,410

39 | 33.3T | 0.45% | 69.66%



COMPANY HISTORY

Established Date : 15-Apr-1969
 Listing Date : 17-Apr-2000 (IPO Price: 1,200)
 Underwriter IPO :
 Danareksa Sekuritas
 Trimegah Securities Tbk
 Securities Administration Bureau :
 PT Datindo Entrycom

BOARD OF COMMISSIONERS

- Chairul Tanjung
 - Achjadi Ranuwisastra *)
 - Darmadi Susanto
 - Lambeck V. Nahattands *)
 - Yungki Setiawan
- *) Independent Commissioners

BOARD OF DIRECTORS

- Kostaman Thayib
- Indivara Erni
- Lay Diza Larentie
- Madi Darmadi Lazuardi
- Martin Mulwanto
- Wiweko Probojakti
- Yb. Hariantono
- Yuni Lastianto

AUDIT COMMITTEE

- Achjadi Ranuwisastra
- Adrial Salam
- Iramady Irdja

CORPORATE SECRETARY

Christiana M. Damanik

HEAD OFFICE

Menara Bank Mega
 Jl. Kapten Tendean No.12 - 14A
 Jakarta 12970
 Phone : (021) 791-75000
 Fax : (021) 791-75015
 Homepage : www.bankmega.com
 Email : christiana.damanik@bankmega.com

SHAREHOLDERS (December 2018)

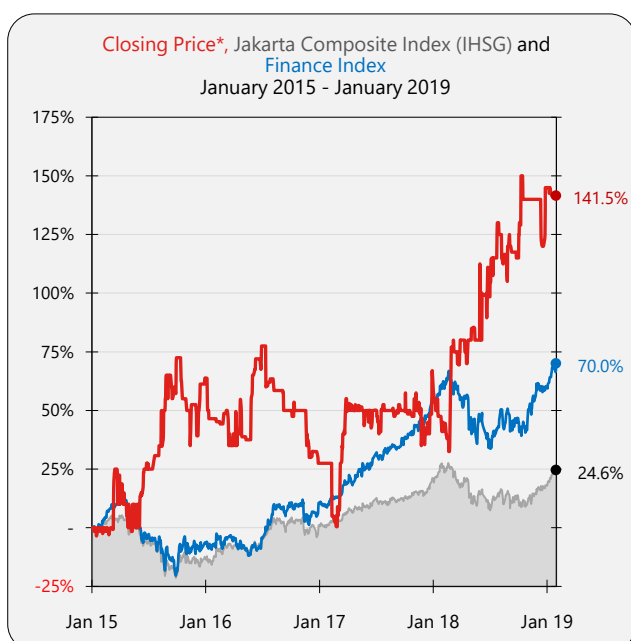
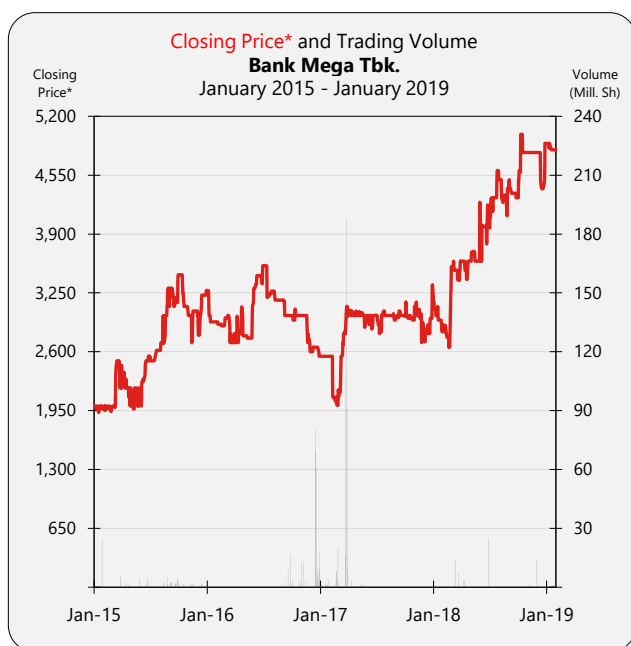
- PT Mega Corpora 4,040,079,822 : 58.60%
- Public (<5%) 2,854,058,405 : 41.40%

DIVIDEND ANNOUNCEMENT

| Year | Bonus | | Cash | | Recording Date | Payment Date | F/I |
|------|-----------|----------|-----------|-----------|----------------|--------------|-----|
| | Shares | Dividend | Cum Date | Ex Date | | | |
| 2000 | 500 : 174 | 48.00 | 13-Jun-01 | 14-Jun-01 | 19-Jun-01 | 29-Jun-01 | F |
| 2001 | | 9.09 | 9-Aug-02 | 12-Aug-02 | 15-Aug-02 | 26-Aug-02 | F |
| 2002 | | 76.66 | 11-Mar-03 | 12-Mar-03 | 14-Mar-03 | 27-Mar-03 | F |
| 2003 | | 113.17 | 13-Apr-04 | 14-Apr-04 | 16-Apr-04 | 27-Apr-04 | F |
| 2003 | 500 : 150 | 136.00 | 12-Apr-05 | 13-Apr-05 | 15-Apr-05 | 21-Apr-05 | F |
| 2003 | 500 : 108 | | 12-Apr-05 | 13-Apr-05 | 15-Apr-05 | 21-Apr-05 | F |
| 2007 | | 64.07 | 30-May-08 | 2-Jun-08 | 4-Jun-08 | 18-Jun-08 | F |
| 2008 | 70 : 67 | | 11-Jun-09 | 12-Jun-09 | 16-Jun-09 | 30-Jun-09 | BS |
| 2012 | | 190.00 | 20-May-13 | 21-May-13 | 23-May-13 | 31-May-13 | F |
| 2014 | | 14.36 | 15-May-15 | 18-May-15 | 20-May-15 | 10-Jun-15 | F |
| 2015 | | 75.58 | 22-Apr-16 | 25-Apr-16 | 27-Apr-16 | 19-May-16 | F |
| 2017 | | 93.34 | 7-Mar-18 | 8-Mar-18 | 12-Mar-18 | 27-Mar-18 | F |

ISSUED HISTORY

| No. | Type of Listing | Shares | Listing | Trading |
|-----|--|---------------|-----------|-----------|
| | | | Date | Date |
| 1. | First Issue | 112,500,000 | 17-Apr-00 | 17-Apr-00 |
| 2. | Company Listing | 444,375,000 | 17-Apr-00 | 15-Nov-00 |
| 3. | Bonus Shares & Dividend Shares | 193,792,500 | 29-Jun-01 | 29-Jun-01 |
| 4. | Right Issue | 180,160,200 | 14-Jun-02 | 23-Jul-02 |
| 5. | Bonus Shares | 279,248,310 | 21-Apr-05 | 21-Apr-05 |
| 6. | Stock Dividend | 201,058,783 | 21-Apr-05 | 21-Apr-05 |
| 7. | Revisi SB & SD | -38 | 12-May-05 | 12-May-05 |
| 8. | Right Issue | 198,054,001 | 4-May-06 | 4-May-06 |
| 9. | Bonus Shares | 1,540,223,523 | 30-Jun-09 | 30-Jun-09 |
| 10. | Bonus Shares | 460,084,992 | 23-Jun-11 | 23-Jun-11 |
| 11. | Stock Dividend | 576,061,055 | 31-May-13 | 31-May-13 |
| 12. | Bonus Shares | 2,708,580,749 | 31-May-13 | 31-May-13 |
| 13. | Revision of Bonus Shares & Stock Dividen | -848 | 3-Jun-13 | 3-Jun-13 |



| SHARES TRADED | 2015 | 2016 | 2017 | 2018 | Jan-19 |
|-----------------------|-------|-------|-------|-------|--------|
| Volume (Million Sh.) | 102 | 328 | 474 | 73 | 2 |
| Value (Billion Rp) | 264 | 893 | 1,094 | 281 | 10 |
| Frequency (Thou. X) | 1 | 0.3 | 1 | 0.9 | 0.01 |
| Days | 136 | 92 | 155 | 150 | 9 |
| Price (Rupiah) | | | | | |
| High | 3,450 | 3,550 | 3,340 | 5,100 | 4,900 |
| Low | 1,930 | 2,510 | 2,000 | 2,600 | 4,830 |
| Close | 3,275 | 2,550 | 3,340 | 4,900 | 4,830 |
| Close* | 3,275 | 2,550 | 3,340 | 4,900 | 4,830 |
| PER (X) | | | | | |
| PER (X) | 21.45 | 11.67 | 17.89 | 22.44 | 22.12 |
| PER Industry (X) | 25.09 | 20.71 | 19.10 | 25.63 | 24.30 |
| PBV (X) | | | | | |
| PBV (X) | 1.98 | 1.44 | 1.78 | 2.68 | 2.62 |

* Adjusted price after corporate action

TRADING ACTIVITIES

| Month | Closing Price | | | Freq. (X) | Volume (Thou. Sh.) | Value (Million Rp) | Day |
|--------|---------------|-------|-------|-----------|--------------------|--------------------|-----|
| | High | Low | Close | | | | |
| Jan-15 | 2,000 | 1,930 | 1,970 | 59 | 25,039 | 50,076 | 12 |
| Feb-15 | 2,000 | 1,940 | 1,970 | 70 | 1,566 | 2,903 | 12 |
| Mar-15 | 2,500 | 1,950 | 2,450 | 313 | 9,142 | 19,484 | 14 |
| Apr-15 | 2,375 | 1,950 | 2,200 | 170 | 4,788 | 11,215 | 16 |
| May-15 | 2,200 | 1,970 | 2,200 | 57 | 4,754 | 10,809 | 13 |
| Jun-15 | 2,550 | 1,965 | 2,500 | 116 | 8,299 | 19,150 | 17 |
| Jul-15 | 2,615 | 2,300 | 2,615 | 20 | 3 | 6 | 5 |
| Aug-15 | 3,300 | 2,200 | 3,300 | 347 | 12,485 | 36,008 | 12 |
| Sep-15 | 3,450 | 2,910 | 3,450 | 85 | 24,016 | 77,441 | 17 |
| Oct-15 | 3,250 | 3,000 | 3,100 | 13 | 2,488 | 7,876 | 4 |
| Nov-15 | 3,050 | 2,700 | 3,050 | 36 | 4,926 | 15,839 | 6 |
| Dec-15 | 3,275 | 2,785 | 3,275 | 24 | 4,255 | 13,337 | 8 |
| Jan-16 | 3,200 | 2,930 | 2,930 | 6 | 0.7 | 2 | 3 |
| Feb-16 | 2,975 | 2,855 | 2,975 | 5 | 0.5 | 2 | 4 |
| Mar-16 | 3,045 | 2,700 | 2,800 | 39 | 77 | 209 | 12 |
| Apr-16 | 3,095 | 2,600 | 2,775 | 55 | 11 | 30 | 12 |
| May-16 | 3,300 | 2,750 | 3,300 | 45 | 27 | 80 | 8 |
| Jun-16 | 3,550 | 3,200 | 3,550 | 26 | 465 | 1,442 | 10 |
| Jul-16 | 3,490 | 3,200 | 3,270 | 16 | 8 | 25 | 5 |
| Aug-16 | 3,170 | 3,170 | 3,170 | 3 | 0.8 | 3 | 2 |
| Sep-16 | 3,170 | 2,800 | 3,000 | 18 | 29,512 | 88,821 | 7 |
| Oct-16 | 3,070 | 2,900 | 3,000 | 7 | 8,034 | 24,102 | 6 |
| Nov-16 | 2,800 | 2,510 | 2,600 | 56 | 30,067 | 90,531 | 9 |
| Dec-16 | 2,700 | 2,530 | 2,550 | 59 | 260,271 | 687,429 | 14 |
| Jan-17 | - | - | 2,550 | 9 | 8,678 | 22,619 | 4 |
| Feb-17 | 2,550 | 2,000 | 2,180 | 282 | 43,144 | 111,353 | 12 |
| Mar-17 | 3,200 | 2,100 | 3,000 | 347 | 413,386 | 936,103 | 22 |
| Apr-17 | 3,100 | 2,900 | 3,010 | 171 | 4,464 | 12,304 | 17 |
| May-17 | 3,040 | 2,870 | 3,000 | 61 | 4,487 | 11,234 | 14 |
| Jun-17 | 3,000 | 2,800 | 3,000 | 37 | 9 | 27 | 9 |
| Jul-17 | 3,050 | 2,800 | 3,000 | 118 | 32 | 96 | 13 |
| Aug-17 | 3,020 | 2,940 | 2,950 | 98 | 32 | 96 | 8 |
| Sep-17 | 3,100 | 2,980 | 3,000 | 52 | 14 | 43 | 14 |
| Oct-17 | 3,150 | 2,900 | 2,950 | 126 | 24 | 72 | 13 |
| Nov-17 | 3,150 | 2,610 | 2,850 | 80 | 19 | 55 | 15 |
| Dec-17 | 3,340 | 2,700 | 3,340 | 88 | 16 | 46 | 14 |
| Jan-18 | 3,200 | 2,790 | 2,900 | 62 | 81 | 234 | 12 |
| Feb-18 | 3,540 | 2,600 | 3,540 | 310 | 439 | 1,369 | 16 |
| Mar-18 | 3,620 | 3,000 | 3,600 | 152 | 21,449 | 75,070 | 18 |
| Apr-18 | 3,600 | 3,400 | 3,600 | 21 | 7,658 | 22,214 | 9 |
| May-18 | 4,250 | 3,600 | 4,250 | 28 | 14 | 55 | 12 |
| Jun-18 | 4,250 | 3,500 | 3,980 | 48 | 24,961 | 99,838 | 11 |
| Jul-18 | 5,100 | 3,900 | 4,500 | 137 | 39 | 169 | 19 |
| Aug-18 | 4,500 | 4,000 | 4,400 | 31 | 833 | 3,333 | 13 |
| Sep-18 | 4,500 | 4,300 | 4,300 | 15 | 167 | 718 | 7 |
| Oct-18 | 5,000 | 4,250 | 4,800 | 22 | 8 | 36 | 15 |
| Nov-18 | 4,800 | 4,800 | 4,800 | 15 | 16,448 | 74,641 | 9 |
| Dec-18 | 4,900 | 4,400 | 4,900 | 13 | 802 | 3,607 | 9 |
| Jan-19 | 4,900 | 4,830 | 4,830 | 13 | 2,152 | 10,331 | 9 |

| BALANCE SHEET | Dec-14 | Dec-15 | Dec-16 | Dec-17 | Sep-18 |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|
| <i>(in Million Rp, except Par Value)</i> | | | | | |
| Cash on Hand | 1,274,528 | 1,093,626 | 1,001,235 | 1,037,227 | 658,597 |
| Placements with Other Banks | 9,093,752 | 8,672,779 | 5,982,913 | 7,169,691 | 952,256 |
| Marketable Securities | 13,786,680 | 10,544,106 | 23,720,151 | 3,523,293 | 89,490 |
| Loans | 33,207,612 | 31,748,472 | 28,300,130 | 35,237,814 | 39,785,826 |
| Investment | - | - | - | - | - |
| Fixed Assets | 1,830,322 | 5,768,873 | 5,651,070 | 5,495,990 | 5,452,353 |
| Other Assets | 1,479,497 | 1,231,388 | 1,296,449 | 2,115,167 | 367,137 |
| Total Assets | 66,647,891 | 68,225,170 | 70,531,682 | 82,297,010 | 77,362,176 |
| Growth (%) | | 2.37% | 3.38% | 16.68% | -6.00% |

| | | | | | |
|--------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Deposits | 53,812,450 | 51,444,400 | 41,300,950 | 63,285,764 | 11,766,576,951 |
| Taxes Payable | 5,337 | 62,734 | 93,956 | 25,153 | - |
| Fund Borrowings | 92,888 | 1,208,945 | 538,900 | 135,675 | - |
| Other Liabilities | 415,576 | 284,737 | 201,655 | - | 314,610 |
| Total Liabilities | 59,691,216 | 56,707,975 | 58,266,001 | 69,232,394 | 64,631,795 |
| Growth (%) | | -5.00% | 2.75% | 18.82% | -6.65% |

| | | | | | |
|--------------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| Authorized Capital | 13,500,000 | 13,500,000 | 13,500,000 | 13,500,000 | 13,500,000 |
| Paid up Capital | 3,481,888 | 3,481,888 | 3,481,888 | 3,481,888 | 3,481,888 |
| Paid up Capital (Shares) | 6,964 | 6,964 | 6,964 | 6,964 | 6,964 |
| Par Value | 500 | 500 | 500 | 500 | 500 |
| Retained Earnings | 1,141,188 | 2,017,621 | 2,845,341 | 3,762,476 | 4,390,199 |
| Total Equity | 6,956,675 | 11,517,195 | 12,265,681 | 13,064,616 | 12,730,381 |
| Growth (%) | | 65.56% | 6.50% | 6.51% | -2.56% |

| INCOME STATEMENTS | Dec-14 | Dec-15 | Dec-16 | Dec-17 | Sep-18 |
|-----------------------|-----------|--------------|---------------|--------------|-----------|
| Total Interest Income | 5,978,672 | 6,458,281 | 6,151,919 | 6,393,586 | 5,021,964 |
| Growth (%) | | 8.02% | -4.74% | 3.93% | |

| | | | | | |
|--------------------------|-----------|---------------|---------------|----------------|-----------|
| Interest Expenses | 3,233,623 | 3,155,463 | 2,664,285 | -2,884,980 | 2,316,208 |
| Other Operating Revenue | 1,396,354 | 1,934,831 | 1,733,801 | 2,179,146 | 1,407,310 |
| Other Operating Expenses | 3,496,023 | 4,058,750 | 3,750,872 | 1,604,085 | 2,769,095 |
| Income from Operations | 645,380 | 1,178,899 | 1,545,423 | 9,853,627 | 1,343,972 |
| Growth (%) | | 82.67% | 31.09% | 537.60% | |

| | | | | | |
|--------------------------|---------|---------------|---------------|----------------|-----------|
| Non-Operating Revenues | 52,601 | 59,870 | - | 45,074 | 51,890 |
| Income Before Tax | 697,981 | 1,238,769 | 1,545,423 | 9,898,701 | 1,395,862 |
| Provision for Income Tax | 98,743 | 185,998 | 387,423 | 349,116 | 266,697 |
| Profit for the period | 599,238 | 1,052,771 | 1,158,000 | 9,549,585 | 1,129,165 |
| Growth (%) | | 75.68% | 10.00% | 724.66% | |

| | | | | | |
|----------------------------|---------|-----------|-----------|-----------|-----------|
| Period Attributable | 599,238 | 1,052,771 | 1,158,000 | 9,549,585 | 1,129,165 |
| Comprehensive Income | 838,170 | 4,647,668 | 1,274,836 | 9,649,869 | 315,765 |
| Comprehensive Attributable | 838,170 | 4,647,668 | 1,274,836 | 9,649,869 | 315,765 |

| RATIOS | Dec-14 | Dec-15 | Dec-16 | Dec-17 | Sep-18 |
|------------------|--------|----------|----------|----------|----------|
| Dividend (Rp) | 14.36 | 75.58 | - | 93.34 | - |
| EPS (Rp) | 86.05 | 151.18 | 166.29 | 1,371.32 | 162.15 |
| BV (Rp) | 998.98 | 1,653.87 | 1,761.36 | 1,876.08 | 1,828.09 |
| DAR (X) | 0.90 | 0.83 | 0.83 | 0.84 | 0.84 |
| DER(X) | 8.58 | 4.92 | 4.75 | 5.30 | 5.08 |
| ROA (%) | 0.90 | 1.54 | 1.64 | 11.60 | 1.46 |
| ROE (%) | 8.61 | 9.14 | 9.44 | 73.10 | 8.87 |
| OPM (%) | 10.79 | 18.25 | 25.12 | 154.12 | 26.76 |
| NPM (%) | 10.02 | 16.30 | 18.82 | 149.36 | 22.48 |
| Payout Ratio (%) | 16.69 | 50.00 | - | 6.81 | - |
| Yield (%) | 0.72 | 2.31 | - | 2.79 | - |

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

