

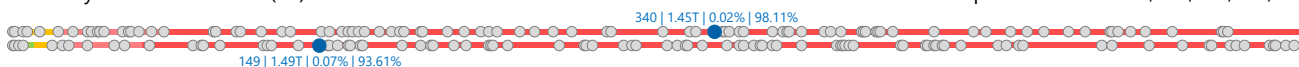
PNBS Bank Panin Dubai Syariah Tbk.

COMPANY REPORT : JANUARY 2019

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

As of 31 January 2019

Individual Index : 61.000
Listed Shares : 23,719,447,472
Market Capitalization : 1,446,886,295,792



COMPANY HISTORY

Established Date : 08-Jan-1972
Listing Date : 15-Jan-2014 (IPO Price: 100)
Underwriter IPO :
PT Evergreen Capital
PT RHB OSK Securities Indonesia
Securities Administration Bureau :
PT Raya Saham Registrasi

BOARD OF COMMISSIONERS

1. Adnan Abdus Shakoor Chilwan
 2. Omar Baginda Pane *)
 3. Tantri Soetijipto *)
- *) *Independent Commissioners*

BOARD OF DIRECTORS

1. Bambang Setyoko
2. Bratha
3. Budi Prakoso
4. Doddy Permadi Syarief

AUDIT COMMITTEE

1. Tantry Soetijipto S
2. Evi Firmansyah
3. Januar Tedjo Kusumo

CORPORATE SECRETARY

Ahmad Fathoni

HEAD OFFICE

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Jl. Letjend S. Parman Kav. 91
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Homepage : www.paninbanksyariah.co.id
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SHAREHOLDERS (December 2018)

1. PT Bank Panin Tbk	12,865,796,875	: 54.24%
2. Dubai Islamic Bank PJSC	9,165,000,000	: 38.64%
3. Public (<5%)	1,688,650,597	: 7.12%

DIVIDEND ANNOUNCEMENT

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

No.	Type of Listing	Shares	Listing Date	Trading Date
1.	First Issue	4,750,000,000	15-Jan-14	15-Jan-14
2.	Company Listing	5,000,000,000	15-Jan-14	15-Jan-14
3.	Unlisted Shares	-239,590,379	T: 15-Jan-14	: 22-Jun-18
4.	Warrant I	445,335,256	T: 21-Jul-14	: 19-Jan-17
5.	Right Issue	13,763,702,595	T: 4-Jun-18	: 22-Jun-18



SHARES TRADED	2015	2016	2017	2018	Jan-19
Volume (Million Sh.)	4,962	2,181	4,250	22,619	370
Value (Billion Rp)	985	458	440	1,938	22
Frequency (Thou. X)	10	8	118	337	11
Days	244	246	238	240	22
Price (Rupiah)					
High	299	268	153	109	64
Low	181	117	61	50	50
Close	250	120	65	50	61
Close*	266	128	69	50	61
PER (X)					
PER (X)	45.57	51.40	-0.68	75.59	92.22
PER Industry (X)	25.09	20.71	19.10	25.63	24.30
PBV (X)	2.13	1.01	2.42	0.72	0.87

* Adjusted price after corporate action

TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh.)	Value (Million Rp)	Day
	High	Low	Close				
Jan-15	188	181	187	649	346,356	63,406	21
Feb-15	193	183	193	520	22,631	4,219	19
Mar-15	240	193	233	1,190	416,019	91,946	22
Apr-15	275	229	266	1,528	385,716	91,188	21
May-15	299	265	276	1,695	138,421	36,173	19
Jun-15	280	255	265	1,188	155,010	39,305	21
Jul-15	275	261	270	644	91,996	24,544	19
Aug-15	270	230	252	857	762,483	139,700	20
Sep-15	253	198	224	643	116,291	27,730	21
Oct-15	250	214	232	829	1,840,017	301,628	21
Nov-15	248	219	242	335	215,031	50,788	21
Dec-15	250	219	250	281	472,212	114,256	19
Jan-16	268	225	236	299	420,446	102,827	20
Feb-16	245	205	220	516	180,912	40,910	20
Mar-16	237	200	218	463	218,691	47,280	21
Apr-16	218	185	202	690	139,423	29,069	21
May-16	206	181	196	571	139,127	27,772	20
Jun-16	240	190	210	628	316,001	63,682	22
Jul-16	236	202	212	575	116,796	24,466	16
Aug-16	228	200	216	475	202,547	43,302	22
Sep-16	216	195	199	564	160,985	33,141	21
Oct-16	200	155	169	807	93,703	17,219	21
Nov-16	196	139	146	1,292	103,847	16,407	22
Dec-16	150	117	120	1,322	88,823	11,967	20
Jan-17	143	107	109	23,626	522,120	61,213	21
Feb-17	122	102	104	12,206	480,738	54,001	19
Mar-17	115	101	113	5,915	265,989	28,580	22
Apr-17	121	112	116	4,195	198,163	22,769	17
May-17	117	112	117	2,644	222,358	25,654	20
Jun-17	153	117	140	11,329	322,417	42,996	15
Jul-17	143	108	111	7,981	260,459	30,913	21
Aug-17	113	100	101	10,676	386,935	40,798	22
Sep-17	107	97	100	7,768	295,319	29,923	19
Oct-17	100	92	94	7,893	257,605	24,767	22
Nov-17	94	74	77	11,535	545,491	46,209	22
Dec-17	77	61	65	12,121	492,075	32,398	18
Jan-18	96	65	86	61,950	5,997,554	471,413	22
Feb-18	95	80	87	85,870	6,845,541	600,642	19
Mar-18	109	70	93	91,385	6,788,695	627,061	21
Apr-18	98	84	86	22,855	925,329	86,607	21
May-18	95	77	88	18,878	585,298	51,137	20
Jun-18	92	72	73	12,631	284,364	23,765	13
Jul-18	80	65	72	11,745	279,742	20,607	22
Aug-18	75	67	68	5,885	162,141	11,306	21
Sep-18	73	64	67	7,899	246,000	16,758	19
Oct-18	69	57	61	6,065	177,914	11,461	23
Nov-18	64	50	50	9,059	252,619	13,510	21
Dec-18	52	50	50	2,587	74,282	3,743	18
Jan-19	64	50	61	10,694	370,316	21,857	22

BALANCE SHEET	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
<i>(in Million Rp, except Par Value)</i>					
Cash on Hand	9,708	17,484	17,462	22,183	19,343
Placements with Other Banks	1,231,472	1,045,962	1,107,608	1,207,275	800,000
Marketable Securities	-	-	-	-	837,114
Loans	-	-	-	-	-
Investment	151,524	333,380	1,060,247	1,025,097	559,083
Fixed Assets	29,860	54,139	84,132	95,225	90,234
Other Assets	41,887	54,495	218,136	69,640	548,654
Total Assets	6,207,678	7,134,235	8,757,964	8,629,275	8,130,851
Growth (%)		14.93%	22.76%	-1.47%	-5.78%

Deposits	833,856	791,661	969,310	572,775	894,650
Taxes Payable	16,632	10,009	7,142	8,368	10,656
Fund Borrowings	-	-	-	-	-
Other Liabilities	8,548	8,497	9,071	31,317	41,700
Total Liabilities	891,746	841,348	1,019,132	654,020	1,000,875
Growth (%)		-5.65%	21.13%	-35.83%	53.03%

Authorized Capital	3,900,000	3,900,000	3,900,000	3,900,000	3,900,000
Paid up Capital	982,473	98,727	991,953	1,019,534	2,395,904
Paid up Capital (Shares)	9,825	987	9,920	10,195	23,959
Par Value	100	100	100	100	100
Retained Earnings	96,934	150,456	169,997	-798,854	-787,087
Total Equity	1,072,795	1,155,491	1,187,941	274,196	1,657,345
Growth (%)		7.71%	2.81%	-76.92%	504.44%

INCOME STATEMENTS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Total Interest Income	526,520	711,206	693,132	793,407	452,810
Growth (%)		35.08%	-2.54%	14.47%	

Interest Expenses	295,597	421,249	456,481	1,480,810	292,818
Other Operating Revenue	33,269	23,031	23,528	21,340	52,402
Other Operating Expenses	128,061	235,061	232,684	296,059	196,580
Income from Operations	97,510	77,927	27,495	-962,122	15,814
Growth (%)		-20.08%	-64.72%	N/A	

Non-Operating Revenues	676	-621	968	-12,681	-125
Income Before Tax	95,732	77,305	27,751	-974,803	15,689
Provision for Income Tax	24,793	21,794	8,210	-5,951	3,922
Profit for the period	70,939	53,578	19,541	-968,851	11,767
Growth (%)		-24.47%	-63.53%	N/A	

Period Attributable	70,939	53,578	19,541	-968,851	11,767
Comprehensive Income	70,939	73,895	21,359	-945,100	10,156
Comprehensive Attributable	70,939	73,895	21,359	-945,100	10,156

RATIOS	Dec-14	Dec-15	Dec-16	Dec-17	Sep-18
Dividend (Rp)	-	-	-	-	-
EPS (Rp)	7.22	54.27	1.97	-95.03	0.49
BV (Rp)	109.19	1,170.39	119.76	26.89	69.17
DAR (X)	0.14	0.12	0.12	0.08	0.12
DER(X)	0.83	0.73	0.86	2.39	0.60
ROA (%)	1.14	0.75	0.22	-11.23	0.14
ROE (%)	6.61	4.64	1.64	-353.34	0.71
OPM (%)	18.52	10.96	3.97	-121.26	3.49
NPM (%)	13.47	7.53	2.82	-122.11	2.60
Payout Ratio (%)	-	-	-	-	-
Yield (%)	-	-	-	-	-

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