

**BJTM ANALYST MEETING**  
**FULL YEAR 2017**  
**AUDITED**

STRENGTHENING  
**SYNERGY**  
ACHIEVING  
**MUTUAL GROWTH**

# Table of Contents

Description	Page
Agenda	Cover
Table of Contents	2
Overview 2017	3 – 5
Business Plan 2018	6 – 14
Appendix	15 – 35
- Macro Economy Review	16
- Balance Sheet, Profit & Loss	17 – 18
- Financial Ratio	19
- Third Party Fund, Loan, & NPL	20 – 23
- Management	24 – 26
- Strength	27 – 35
Contact	36



# OVERVIEW

# Financial Performance



<u>Balance Sheet</u> In million Rp	<u>FY16</u>	<u>FY17</u>	<u>YoY</u>
<b>Asset</b>	43.032.950	51.518.681	19,72%
<b>Loan</b>	29.675.421	31.754.413	7,01%
- Commercial	6.693.215	6.443.883	-3,73%
- SME	3.157.023	3.022.300	-4,27%
- Consumer	19.825.183	22.288.229	12,42%
<b>Third Party Fund</b>	32.798.657	39.845.108	21,48%
- Current Account	11.289.451	12.002.289	6,31%
- Saving Account	14.361.639	15.847.188	10,34%
- Time Deposit	7.147.568	11.995.630	67,83%

In million Rp

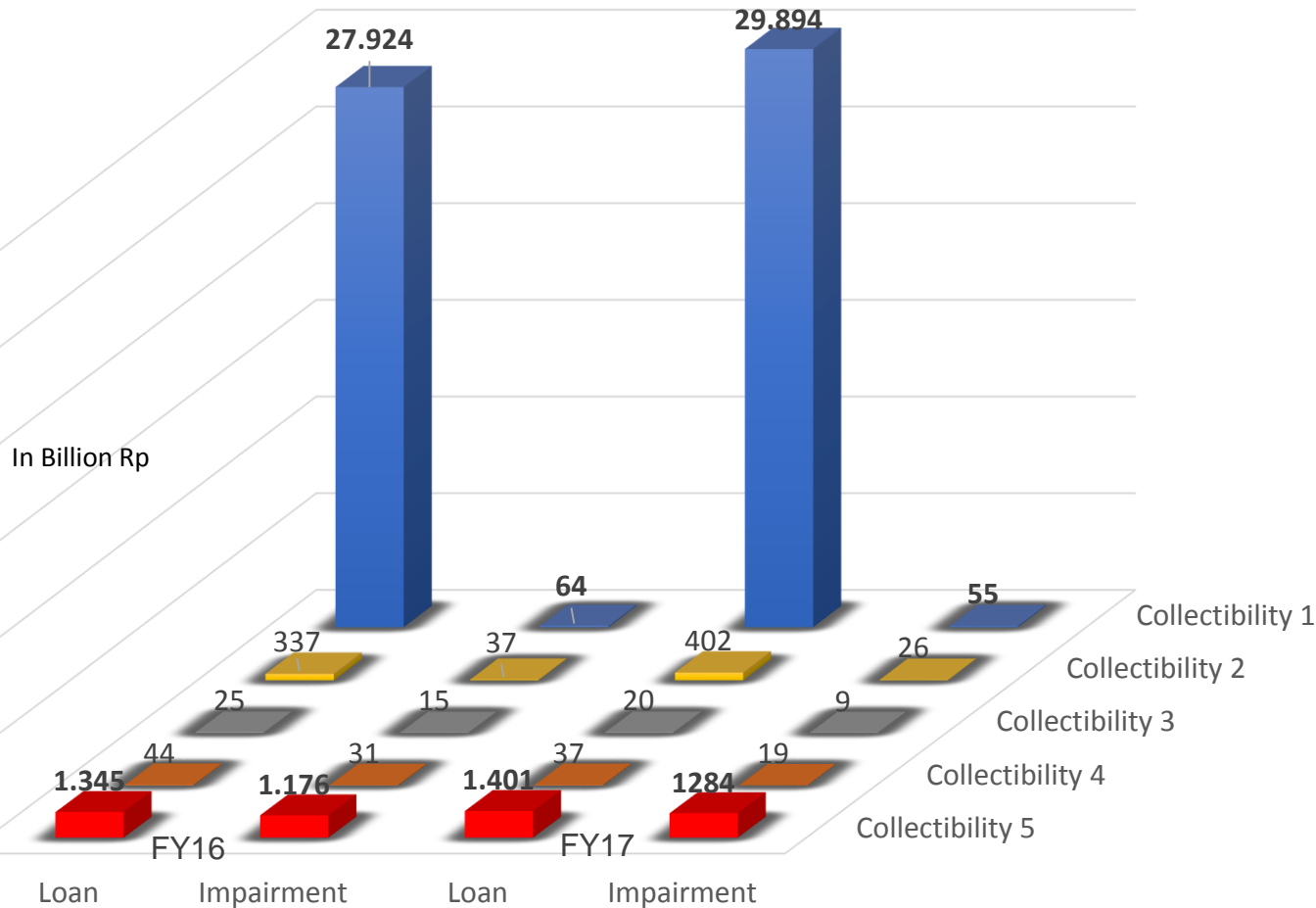
<u>Profit &amp; Loss</u> In million Rp	<u>FY16</u>	<u>FY17</u>	<u>YoY</u>
Interest Income	4.823.457	4.828.909	0,11%
Interest Expense	(1.360.345)	(1.314.632)	-3,36%
Net Interest Income	3.463.112	3.514.277	1,48%
Provision for Impairment	(509.699)	(217.128)	-57,40%
<b>Net profit</b>	1.028.216	1.159.370	12,76%

<u>Ratio</u>	<u>FY16</u>	<u>FY17</u>	<u>Ratio</u>	<u>FY16</u>	<u>FY17</u>
ROA	2,98%	3,12%	BOPO	72,22%	68,63%
ROE	17,82%	17,43%	CAR	23,88%	24,65%
NIM	6,94%	6,68%	COF	1,86%	1,76%
LDR	90,48%	79,69%	CASA	78,21%	69,89%

# Non Performing Loan



## Loan & Impairment Composition



<u>NPL Information</u>	<u>FY16</u>	<u>FY17</u>
NPL Gross	4,77%	4,59%
NPL Net	0,65%	0,46%
Coverage Ratio	93,49%	95,60%
Consumer's NPL	0,84%	0,58%
Commercial's NPL	15,02%	17,22%
SME's NPL	6,95%	7,22%

### NPL

- Collateral sold in auction 22,5 billion rupiah, and still 106 billion rupiah auction registered.
- Extracomptable or write-off collection resulted 63,38 billion rupiah.



**BUSINESS PLAN 2018**



# Business Plan

Description	<u>Growth</u>			
	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018 E</u>
Total Asset	12,65%	0,54%	19,72%	7,54%
Loan	8,46%	4,45%	7,01%	7,50%
Third Party Fund	13,19%	-4,28%	21,48%	8,34%
Pre Tax Profit	-8,33%	15,13%	12,73%	5,0%
<b>Financial Ratio</b>				
- CAR	21,22%	23,88%	24,65%	22,94%
- LDR	82,92%	90,48%	79,69%	90,77%
- NPL Gross	4,29%	4,77%	4,59%	3,70%
- NIM	6,41%	6,94%	6,68%	6,84%
- BOPO	76,11%	72,22%	68,63%	66,89%
- ROE	16,11%	17,82%	17,43%	19,43%
- ROA	2,67%	2,98%	3,12%	3,22%

# Networks Plan

Network	2011	2012	2013	2014	2015	2016	2017
Head Office	1	1	1	1	1	1	1
Branch Office	41	41	41	43	45	47	48
Sub Branch Office	67	81	107	153	165	166	166
Cash office	164	164	176	165	185	190	199
Sharia service office	47	47	47	97	97	191	191
Payment Point	115	138	155	167	171	181	190
Mobile cash	61	63	65	68	71	85	88
CDM	1	1	1	2	2	2	2
ATM	262	368	479	595	688	703	723
<b>Total network</b>	<b>759</b>	<b>904</b>	<b>1.072</b>	<b>1.291</b>	<b>1.425</b>	<b>1.566</b>	<b>1.608</b>

NETWORK PLAN 2018	SHARIA PLAN 2018
	1
7	6
13	1
22	
9	
70	10

**“Laku Pandai” Agent  
(Branchless Banking)**

**214**



- Cooperate with Cooperatives, Industry & Trade Department, Fisheries Department, Economy Bureau, Agriculture Office, and Food Department for financing and obtaining information on debtors of SME and Cooperatives.
- Provide easy access for prospective Debtor and existing debtor in terms of credit application through e-credit with the aim of providing ease of information and services to the East Java SME.
- Loans disbursement of Loan Agreement fund source in 2018 to SMEs primary and secondary industrial sector and Rural Bank (BPR).
- The optimization of micro credit with credit expansion target in 2018 calculated based on the number of sales officer.
- Have an active role in infrastructure financing in East Java through syndicated loans with prudential and regulated banking
- Improve multipurpose loan disbursement:
  - Socialization to government department.
  - Interest rate promo.
  - Treasurer civil servant gathering.
  - Cooperation with private company to disburse multipurpose loan to their employee.
- Encourage Branch Offices to communicate actively with local Governments in order to seek opportunities for regional investment financing.
- There has been a potential loan addition 1.2 trillion rupiah from the commercial sector through existing customers and prospective customers who are being processed.

- The Bank conducts intensive cross selling marketing, especially to the commercial debtors so that the funds remain transacted in Bank Jatim.
- Developing products based on Customer Need:
  - Program Siklus Bunga Plus  
Customers can gain a profit by choosing the item as a gift in accordance with the locked funds at the beginning of the period, and still earning interest at the end of the period
  - Program Giro Plus  
Customers may gain benefit from free of charge RTGS and transfer.
- Improved services and expand market penetration to:
  - East Java Government, City & Municipal Government
  - City & Municipal Health Department
  - Education Department.
  - Taspen, PDAM, RSUD, Asabri, BPR, Cooperative, Association.

- Improving Treasury Dealer:
  1. Money Market & Liquidity Desk
  2. Capital Market & Fixed Income Desk
  3. Foreign Exchange Desk
  4. Treasury Marketing & Sales Desk
  5. Bank Notes Desk
- Improving trade finance services, by conducting promotional programs for customers and prospective customers through exemption of advising fees for L / C or SKBDN services.
- Accelerate services and improve convenience for customers in transactions and skilled human resources in serving customers for bank service transactions beside loans, such as foreign exchange transactions, remittance and other services.
- Cooperate with government institution such as:
  - Indonesia National Police, e-samsat;
  - SP2D online;
  - Ministry of Transportation East Java Government, Karoseri Payment Billing;
  - BPJS Ketenagakerjaan fee;
  - Garuda Indonesia, Lion Air, TV Cable.
- Bank Jatim develops investment in Information Technology such as server virtualization device, upgrade switching, Mobile Application Development Platform, etc with planned capital expenditure prepared for ± 54 billion rupiah.

- Loan Collectibility 1 and 2 handled by Branch, and collectibility 3,4,&5 handled by new Head Office Division, Rescue and Completion Division.
- Rescue Phase, is a credit rescue effort with a credit restructuring pattern consisting of 3R namely, rescheduling, reconditioning, restructuring.
- Completion Phase, if the debtor unable to repayment it will be pursued a settlement consisting of 2 stages, cooperative and non-cooperative settlement
  1. cooperative settlement gives the debtor time to sell the assets under the hands, offer interest payments for redemption, or partial sale of assets.
  2. Non-cooperative settlement can be done by way of asset execution for auction process or through Court.
- Handling of core debtors NPL specifically

- In an effort to achieve the target of business plan, Bank Jatim develop the network. In 2018, Bank Jatim plans to develop 139 office networks:
  - 1 Sharia Head Office
  - 7 Conventional Sub Branches and 6 Sharia
  - 13 Cash Office and 1 Sharia
  - 22 Conventional Payment Point
  - 9 Conventional Car Cash
  - 70 Conventional ATM and 10 Sharia.
- The capital expenditure for development plan of office network in 2018 is estimated at the cost of ± 23 billion rupiah.

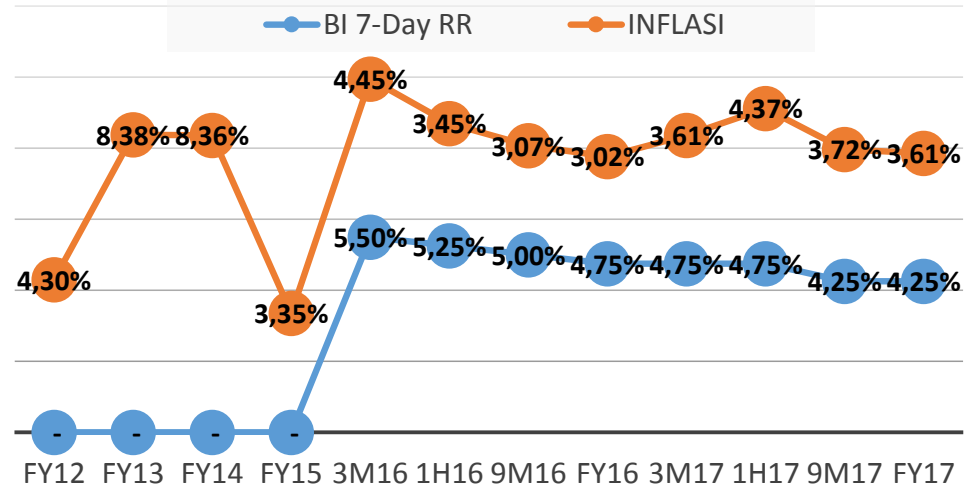
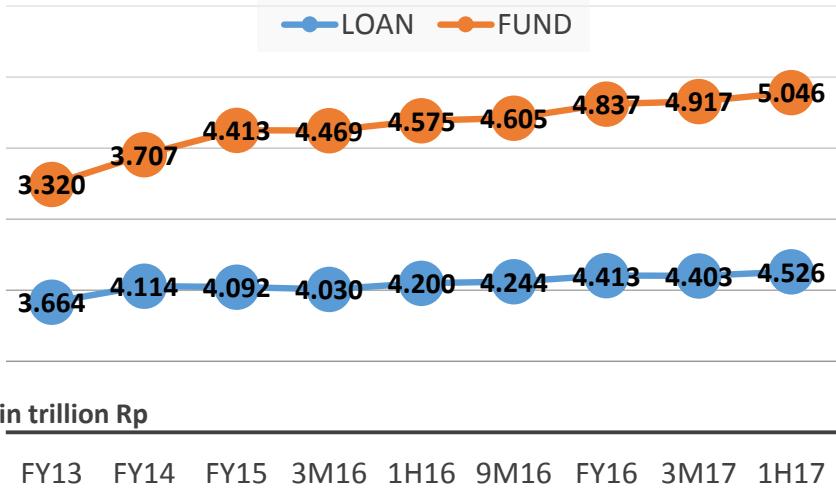
- East Java Government support.
- Resilience of Capital Adequacy Ratio.
- Captive market and accessibility of government spending in East Java.
- Bank Jatim networks coverage in East Java.
- East Java's economic growth in the last 5 years above the national economy.
- Contribution of 14.96% East Java economy to the national economy.
- Development of infrastructure in East Java such as toll roads or non-toll roads, railway infrastructure facilities, and development of airports and ports.



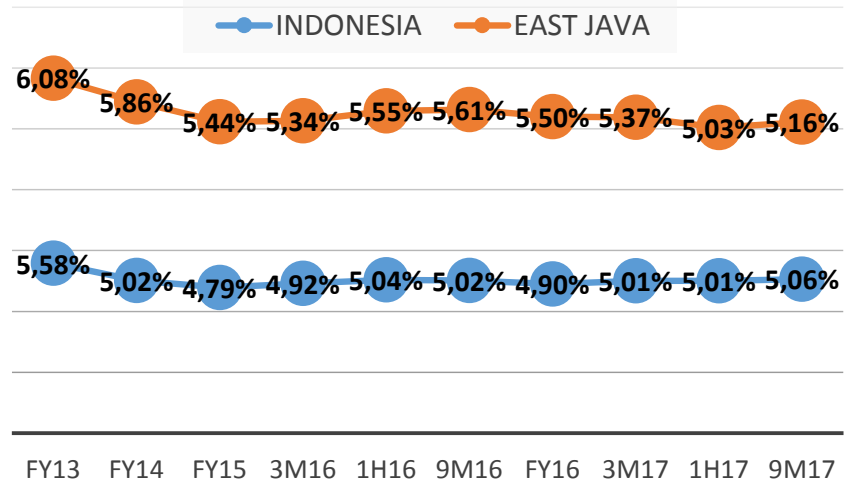


# APPENDIX

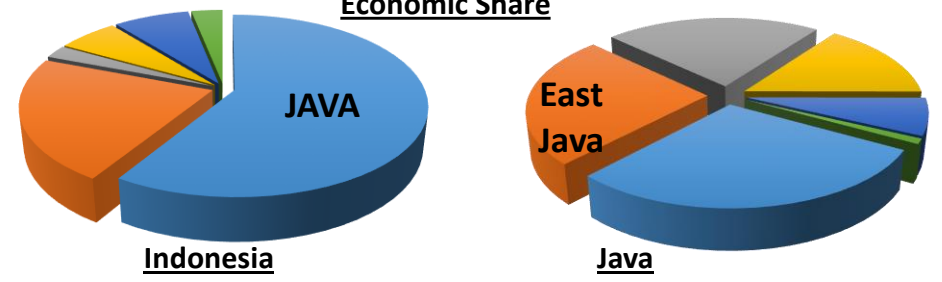
# Macro Economy Review



## Economic Growth



## Economic Share



- Indonesia**
  - 59% Java
  - 22% Sumatra
  - 2% Bali & Nusa Tenggara
  - 6% Sulawesi
  - 8% Kalimantan
  - 3% Maluku & Papua
- Java**
  - 29% DKI Jakarta
  - 25% East Java
  - 23% West Java
  - 15% Central Java
  - 7% Banten
  - 1% DIY

# Balance Sheet

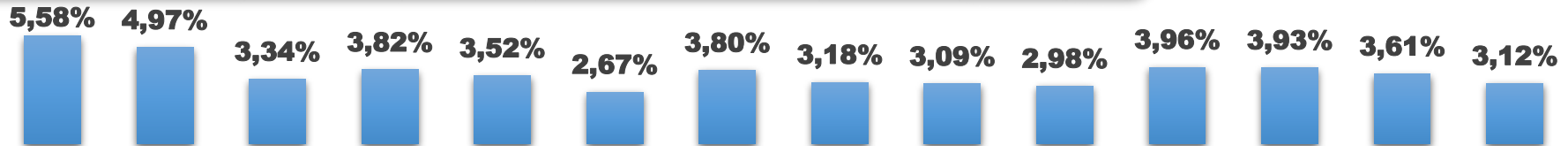
<u>Information</u> In million Rp	<u>FY16</u>	<u>FY17</u>	<u>YoY</u>	<u>4Q16</u>	<u>3Q17</u>	<u>4Q17</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	43.032.950	51.518.681	19,72%	(7.121.913)	2.277.540	(2.318.988)	-67,44%	-201,82%
Placement BI & SBI	7.536.300	12.630.235	67,59%	(6.886.795)	1.958.953	(2.986.936)	-56,63%	-252,48%
Loan	29.675.421	31.754.413	7,01%	50.327	207.096	1.057.449	2001,16%	410,61%
Allowance for Impairment Losses	(1.322.355)	(1.394.006)	5,42%	(96.412)	(45.574)	(5.614)	-94,18%	-87,68%
Third Party Fund	32.798.657	39.845.108	21,48%	(8.366.947)	1.791.619	(4.142.412)	-50,49%	-331,21%
- Current Account	11.289.451	12.002.289	6,31%	(5.430.670)	626.325	(4.251.162)	-21,72%	-778,75%
- Saving Account	14.361.639	15.847.188	10,34%	2.119.331	(6.015)	2.239.005	5,65%	-37325,43%
- Time Deposit	7.147.568	11.995.630	67,83%	(5.055.608)	1.171.309	(2.130.254)	-57,86%	-281,87%
Equity	7.209.572	7.816.074	8,41%	190.430	240.299	252.722	32,71%	5,17%

<u>Information</u> In million Rp	<u>FY16</u>	<u>FY17</u>	<u>YoY</u>	<u>4Q16</u>	<u>3Q17</u>	<u>4Q17</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	4.823.457	4.828.909	0,11%	1.220.565	1.242.384	1.239.640	1,56%	-0,22%
Interest Expense	(1.360.345)	(1.314.632)	-3,36%	(298.857)	(357.087)	(352.591)	17,98%	-1,26%
Nett Interest Income	3.463.112	3.514.277	1,48%	921.708	885.297	887.050	-3,76%	0,20%
Non Interest Operational Income	441.833	442.438	0,14%	122.786	90.537	106.093	-13,60%	17,18%
Non Interest Operational Expense	(1.932.712)	(2.084.866)	7,87%	(583.749)	(536.290)	(644.539)	10,41%	20,18%
Provision for Impairment Losses	(509.699)	(217.128)	-57,40%	(129.858)	(50.911)	(72.245)	-44,37%	41,91%
Nett Non Interest Operational Income (Expense)	(2.000.578)	(1.859.556)	-7,05%	(590.821)	(496.664)	(610.692)	3,36%	22,96%
Operational Profit	1.462.534	1.654.721	13,14%	330.887	388.633	276.358	-16,48%	-28,89%
Non Operational Profit	(10.406)	(17.780)	70,87%	(18.900)	(747)	(27.475)	45,37%	3579,50%
Pre Tax Profit	1.452.128	1.636.941	12,73%	311.987	387.887	248.883	-20,23%	-35,84%
Taxes	(423.912)	(477.571)	12,66%	(120.347)	(112.321)	(103.291)	-14,17%	-8,04%
Net profit	1.028.216	1.159.370	12,76%	191.639	275.566	145.592	-24,03%	-47,17%

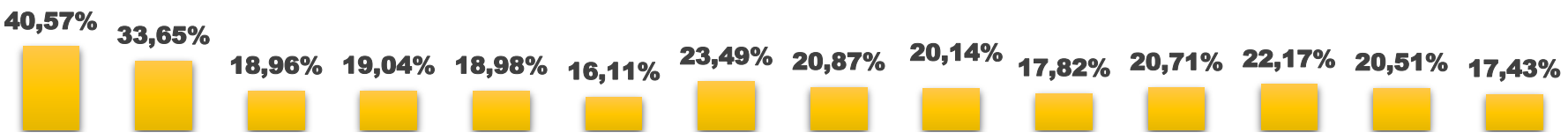
# Financial Ratio



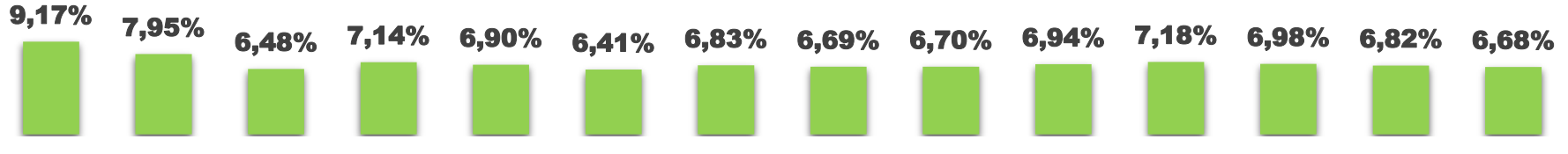
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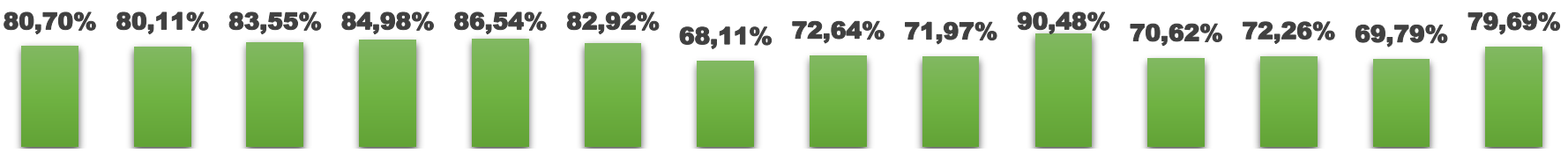
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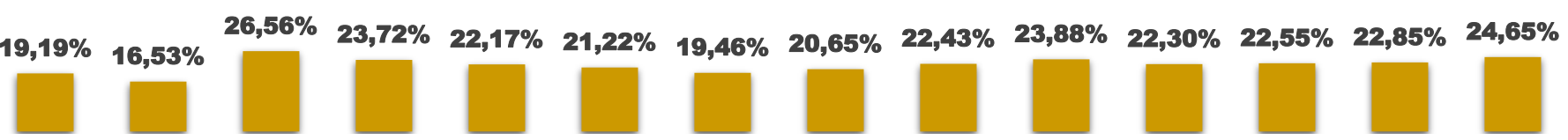
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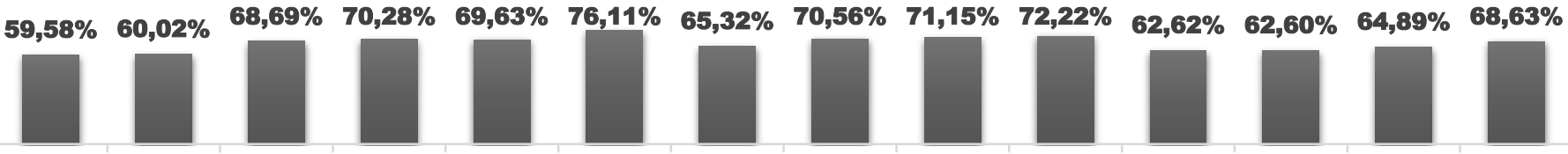
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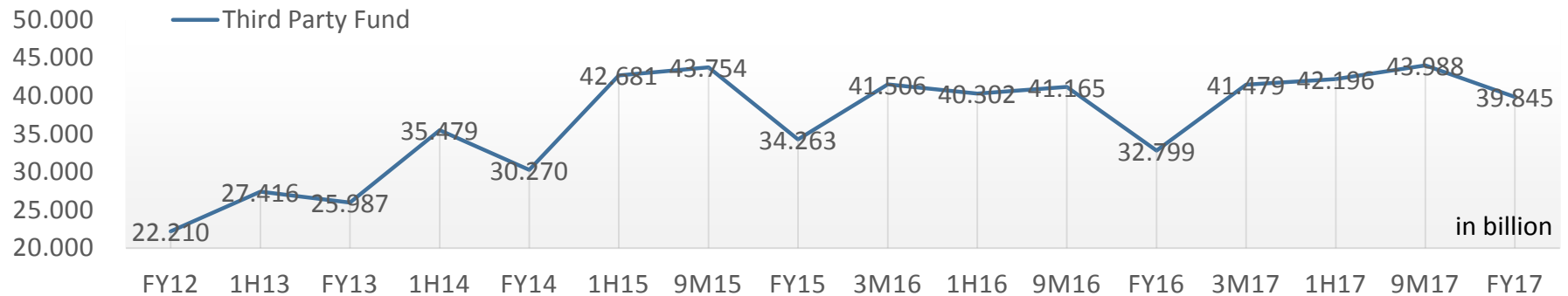


**B  
O  
P  
O**



2010 2011 2012 2013 2014 2015 3M16 1H16 9M16 FY16 3M17 1H17 9M17 FY17

# Third Party Fund



## Funding Growth

Current Account	FY16	FY17	YoY
Government	4.907	4.920	0,27%
Private	6.383	7.082	10,96%
<b>Total</b>	<b>11.289</b>	<b>12.002</b>	<b>6,31%</b>
Saving Account	FY16	FY17	YoY
Simpeda	11.016	11.836	7,45%
Siklus	1.772	2.039	15,07%
Tab Haji	228	236	3,25%
TabunganKu / SimPel	1.212	1.545	27,51%
Barokah	134	191	42,53%
<b>Total</b>	<b>14.362</b>	<b>15.847</b>	<b>10,34%</b>
Time Deposit	FY16	FY17	YoY
Deposit	7.148	11.996	67,83%

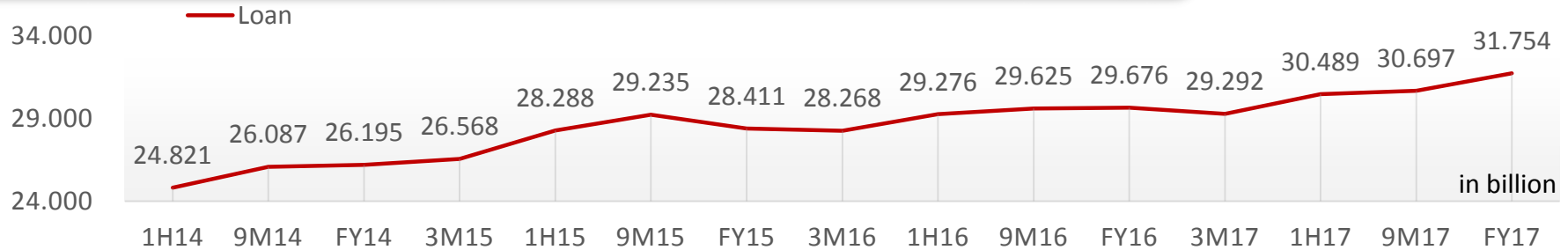
## Composition

## Ticket Size in million

FY16	FY17	FY16	FY17
14,96%	12,35%	52.761,2	51.788,8
19,46%	17,77%	116,2	117,1
34,42%	30,12%	205,2	198,1
FY16	FY17	FY16	FY17
33,59%	29,71%	6,1	6,3
5,40%	5,12%	11,6	10,1
0,70%	0,59%	1,9	1,8
3,70%	3,88%	0,4	0,5
0,41%	0,48%	6,4	7,6
43,79%	39,77%	2,9	2,9
FY16	FY17	FY16	FY17
21,79%	30,11%	176,1	259,6



# Loan



## Lending Growth

CONSUMER	FY16	FY17	YoY
Multi Purpose	17.131	18.431	7,59%
Mortgage	1.589	1.777	11,83%
Other	1.105	2.080	88,23%
<b>Total</b>	<b>19.825</b>	<b>22.288</b>	<b>12,42%</b>
COMMERCIAL	FY16	FY17	YoY
Standby Loan	531	472	-11,10%
Keppres	546	590	7,97%
Overdraft	2.986	2.928	-1,93%
Syndicate	1.255	992	-20,97%
General	1.375	1.462	6,30%
<b>Total</b>	<b>6.693</b>	<b>6.444</b>	<b>-3,73%</b>
S M E	FY16	FY17	YoY
Pundi Kencana	1.301	1.369	5,22%
Laguna	36	50	39,80%
Bankit KKPA	273	252	-7,64%
Siumi	27	35	31,78%
Jatim Mikro	562	638	13,42%
Others	959	679	-29,21%
<b>Total</b>	<b>3.157</b>	<b>3.022</b>	<b>-4,27%</b>

## Composition

FY16	FY17	FY16	FY17
57,73%	58,04%	73,2	80,7
5,36%	5,60%	183,0	191,5
3,72%	6,55%	173,2	340,5
<b>66,81%</b>	<b>70,19%</b>	<b>79,6</b>	<b>91,4</b>
FY16	FY17	FY16	FY17
1,79%	1,49%	866,7	426,3
1,84%	1,86%	481,8	389,9
10,06%	9,22%	818,8	843,6
4,23%	3,12%	59.748,6	49.579,6
4,63%	4,60%	689,7	830,7
<b>22,55%</b>	<b>20,29%</b>	<b>903,5</b>	<b>818,6</b>
FY16	FY17	FY16	FY17
4,38%	4,31%	62,4	62,0
0,12%	0,16%	23,4	27,0
0,92%	0,79%	50,9	34,1
0,09%	0,11%	115,8	96,8
1,90%	2,01%	117,0	100,2
3,23%	2,14%	139,4	191,8
<b>10,64%</b>	<b>9,52%</b>	<b>79,6</b>	<b>72,7</b>

## Ticket Size in million

# LOAN FY14 – FY17



CONSUMER	FY14	FY15	3M16	1H16	9M16	FY16	3M17	1H17	9M17	FY17
<b>Multi Purpose</b>	14.849.126	15.924.309	16.116.984	16.498.907	16.671.584	17.131.199	17.177.244	17.766.924	17.840.841	18.431.427
<b>Mortgage</b>	1.298.747	1.434.353	1.464.781	1.501.875	1.528.177	1.589.130	1.614.312	1.715.118	1.743.588	1.777.173
<b>Other</b>	612.797	827.428	845.423	886.754	916.066	1.104.855	1.142.783	1.132.520	1.183.248	2.079.630
<b>Total</b>	<b>16.760.670</b>	<b>18.186.090</b>	<b>18.427.187</b>	<b>18.887.537</b>	<b>19.115.827</b>	<b>19.825.183</b>	<b>19.934.339</b>	<b>20.614.562</b>	<b>20.767.677</b>	<b>22.288.229</b>
COMMERCIAL	FY14	FY15	3M16	1H16	9M16	FY16	3M17	1H17	9M17	FY17
<b>Standby Loan</b>	1.013.324	847.263	593.513	655.632	657.163	531.315	436.239	548.373	578.104	472.353
<b>Keppres</b>	687.257	748.105	559.221	964.276	1.091.251	546.405	357.492	624.976	907.829	589.971
<b>Overdraft</b>	2.307.783	2.766.452	2.821.776	2.867.474	2.950.827	2.985.503	2.935.996	2.964.871	2.967.410	2.928.009
<b>Syndicate</b>	1.171.171	1.335.649	1.359.599	1.301.393	1.318.861	1.254.721	1.055.945	1.002.057	1.005.880	991.593
<b>General</b>	1.004.389	1.251.986	1.116.825	1.316.609	1.346.781	1.375.272	1.391.778	1.467.658	1.394.181	1.461.957
<b>Total</b>	<b>6.183.924</b>	<b>6.949.455</b>	<b>6.450.934</b>	<b>7.105.384</b>	<b>7.364.883</b>	<b>6.693.215</b>	<b>6.177.449</b>	<b>6.607.934</b>	<b>6.853.404</b>	<b>6.443.883</b>
S M E	FY14	FY15	3M16	1H16	9M16	FY16	3M17	1H17	9M17	FY17
<b>Pundi</b>	796.281	1.177.643	1.222.691	1.273.067	1.256.921	1.300.929	1.346.491	1.415.106	1.369.891	1.368.859
<b>Laguna</b>	30.078	21.204	18.774	17.258	15.390	35.975	38.768	29.890	49.671	50.147
<b>Bankit KKPA</b>	73.113	130.478	128.615	175.481	208.789	272.642	338.899	395.875	302.470	251.803
<b>Siumi</b>	0	954	2.456	14.412	23.176	26.523	24.611	28.521	29.446	34.953
<b>Jatim Mikro</b>	263.067	519.834	530.118	557.303	561.646	562.361	578.536	601.615	614.353	637.832
<b>Others</b>	2.087.748	1.426.340	1.487.528	1.245.524	1.078.463	958.593	852.479	796.364	710.052	678.706
<b>Total</b>	<b>3.250.286</b>	<b>3.276.454</b>	<b>3.390.182</b>	<b>3.283.046</b>	<b>3.144.384</b>	<b>3.157.023</b>	<b>3.179.783</b>	<b>3.267.371</b>	<b>3.075.882</b>	<b>3.022.300</b>

in million

	FY14	3M15	1H15	9M15	FY15	3M16	1H16	9M16	FY16	3M17	1H17	9M17	FY17
<b>NPL Gross</b>	3,31%	3,87%	3,82%	4,22%	4,29%	4,59%	4,58%	4,92%	4,77%	4,84%	4,80%	4,92%	4,59%
<b>NPL Net</b>	1,08%	1,11%	1,47%	1,28%	1,10%	1,19%	1,07%	1,04%	0,65%	0,55%	0,67%	0,72%	0,46%
<b>Coverage Ratio</b>	71,43%	78,95%	75,82%	84,28%	81,02%	80,87%	83,37%	84,18%	93,49%	95,33%	91,80%	91,87%	95,60%
<b>Consumer</b>	0,60%	0,66%	0,75%	0,86%	0,74%	0,82%	0,85%	0,89%	0,84%	0,64%	0,69%	0,76%	0,58%
<b>Commercial</b>	7,27%	10,40%	9,22%	10,01%	12,07%	13,69%	13,10%	14,16%	15,02%	16,93%	16,43%	16,26%	17,22%
<b>S M E</b>	7,64%	8,24%	8,14%	8,41%	7,09%	7,38%	7,49%	7,29%	6,95%	6,91%	7,17%	7,74%	7,22%



**MANAGEMENT**

# Board of Commissioners



## Wibisono

Independent  
Commissioner

### Experience:

Bank Indonesia

### Last Position:

Deputy Head  
Surabaya Branch

## Soebagyo

Independent  
Commissioner

### Experience:

University Lecturer  
Surabaya Mayor Expert Staff

### Currently:

Lecturer

## Heru Santoso

Independent President  
Commissioner

### Experience:

Bank Indonesia

### Last Position:

Governor Board  
Expert Staff

## Rudi Purwono

Independent Commissioner

### Experience:

Airlangga University Lecturer  
BNI Regional Chief Economist

### Currently:

Airlangga Univ. Vice Dean  
Payment Board East Java Gov.  
Regional Research Board Gov.

## Akhmad Sukardi

Commissioner

### Experience:

East Java Government

### Currently:

East Java  
Regional Secretary



# Board of Directors



**Tony Sudjiaryanto**

Retail, Consumer, & Sharia Business Director

**Experience:**

Credit Division Head  
Special Credit Division Head  
Treasury Division Head  
Bank Jatim

**Suúdi**

Medium & Corporate Director

**Experience:**

IT Division Head  
Planning Division Head  
Risk Management Division Head  
Bank Jatim

**Ferdian Timur S**

Finance Director

**Experience:**

Kepanjen Branch Head  
Corporate Secretary  
Bank Jatim

**R Soeroso**

President Director

**Experience:**

Corporate Secretary  
Bank Jatim  
President Director  
Bank UMKM

**Rizyana Mirda**

Risk Management Director

**Experience:**

Credit Risk Div  
Medium&Corporate Credit Div  
Bank Jatim

**Hadi Santoso**

Compliance & Human Capital Director

**Experience:**

Sharia Business Div  
Medium&Corporate Credit Div  
Bank Jatim

**Rudie Hardiono**

Operational Director

**Experience:**

Corporate Secretary  
Compliance Director  
Bank Jatim



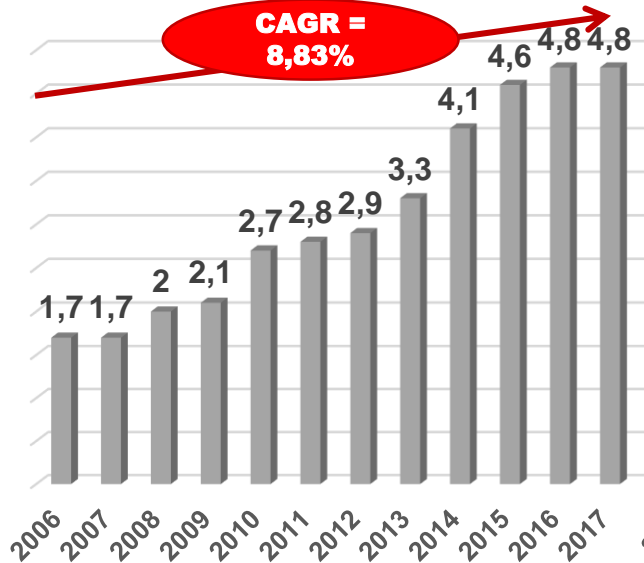


**STRENGTH**

# Compound Annual Growth Rate

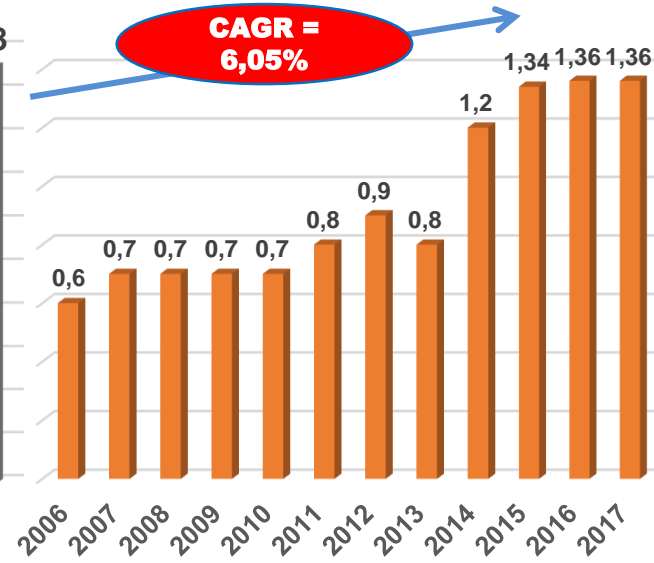
**INTEREST INCOME (Rp Tril)**

**CAGR = 8,83%**



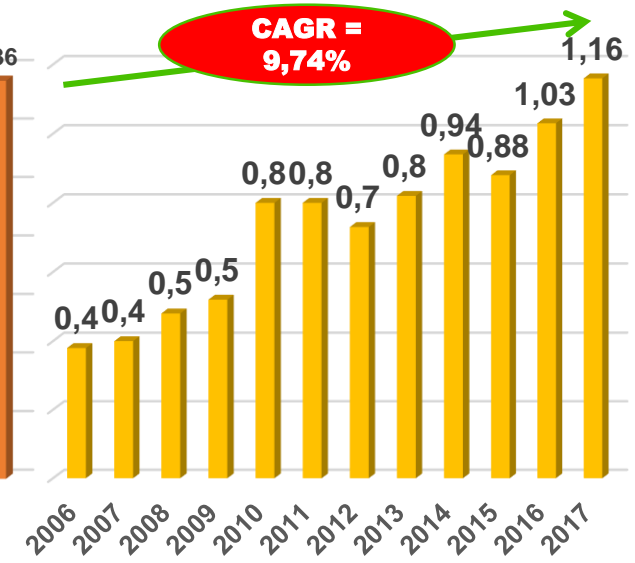
**INTEREST EXPENSE (Rp Tril)**

**CAGR = 6,05%**



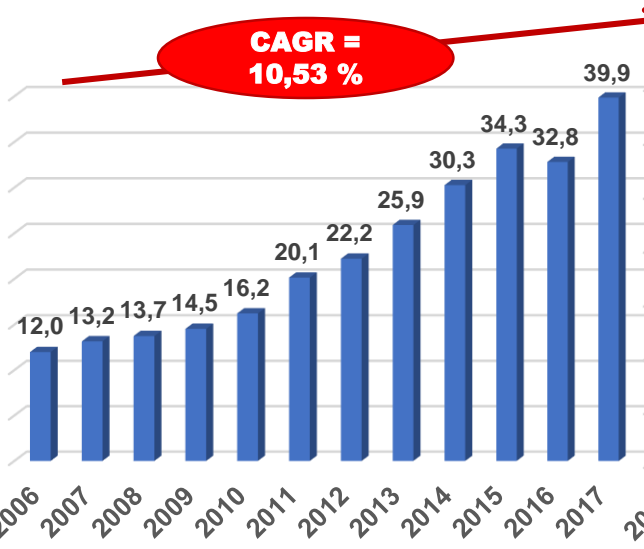
**NET PROFIT (Rp Tril)**

**CAGR = 9,74%**



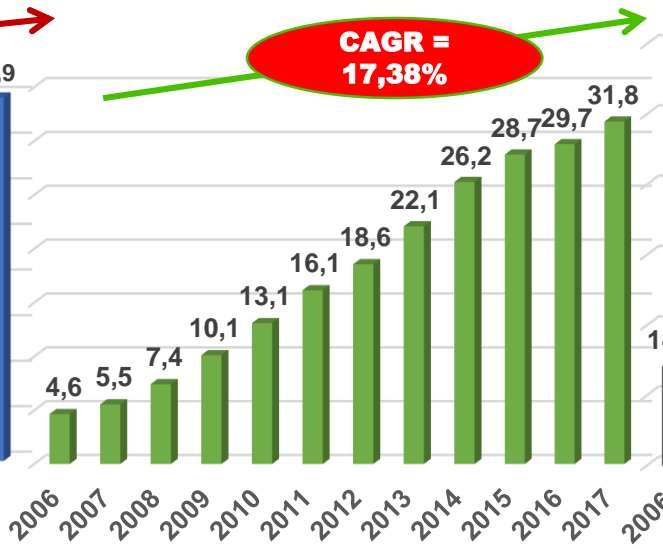
**THIRD PARTY FUND (Rp Tril)**

**CAGR = 10,53%**



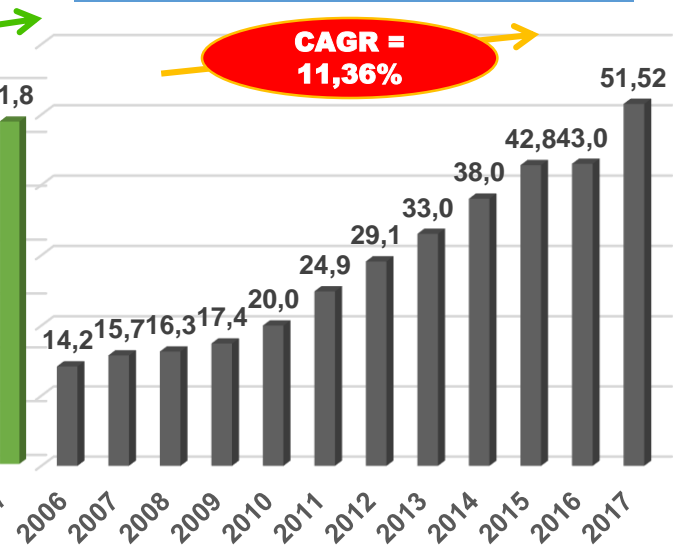
**LOAN (Rp Tril)**

**CAGR = 17,38%**



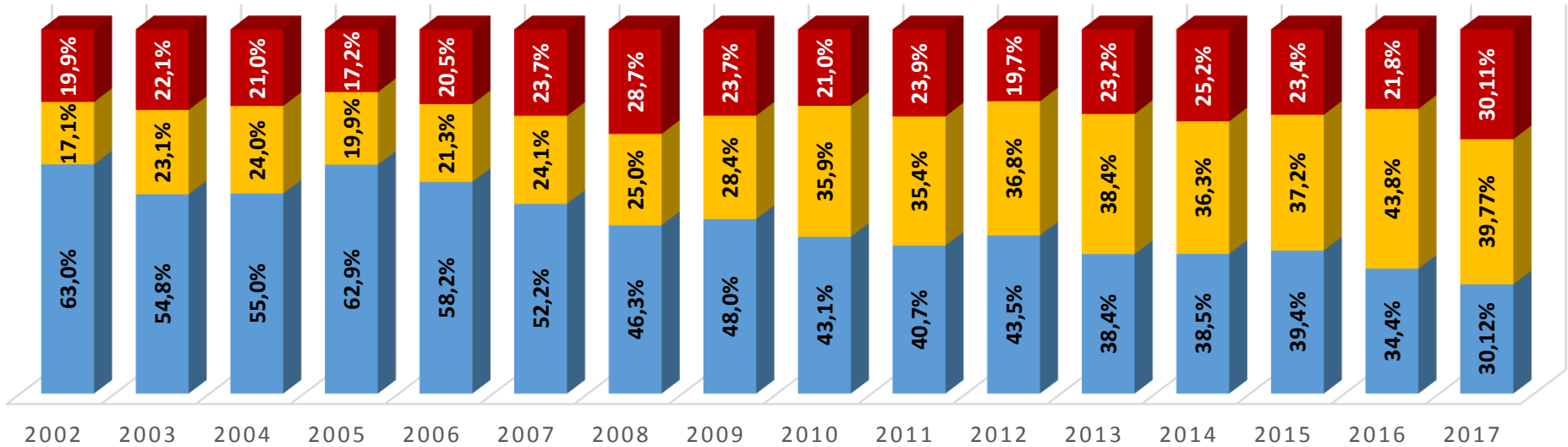
**TOTAL ASSET (Rp Tril)**

**CAGR = 11,36%**



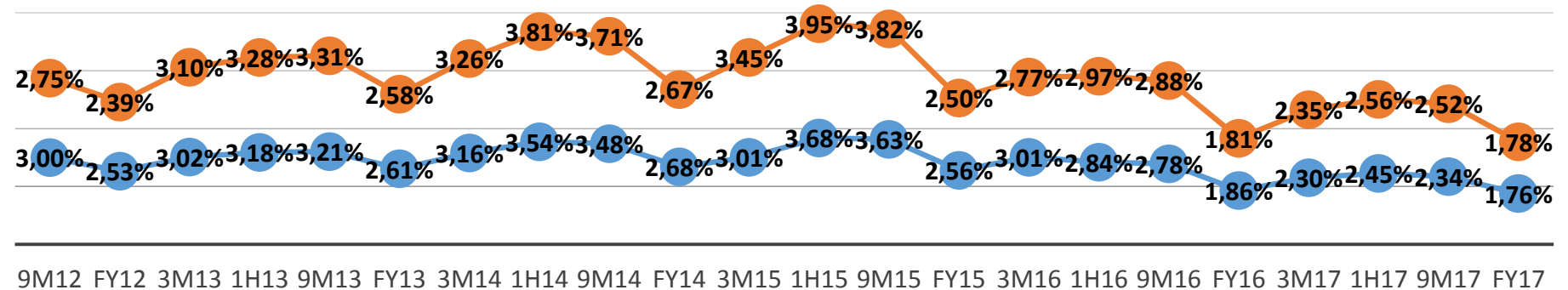
# Strength of Funding

■ Current account   ■ Saving deposit   ■ Time deposit



## Cost of Fund

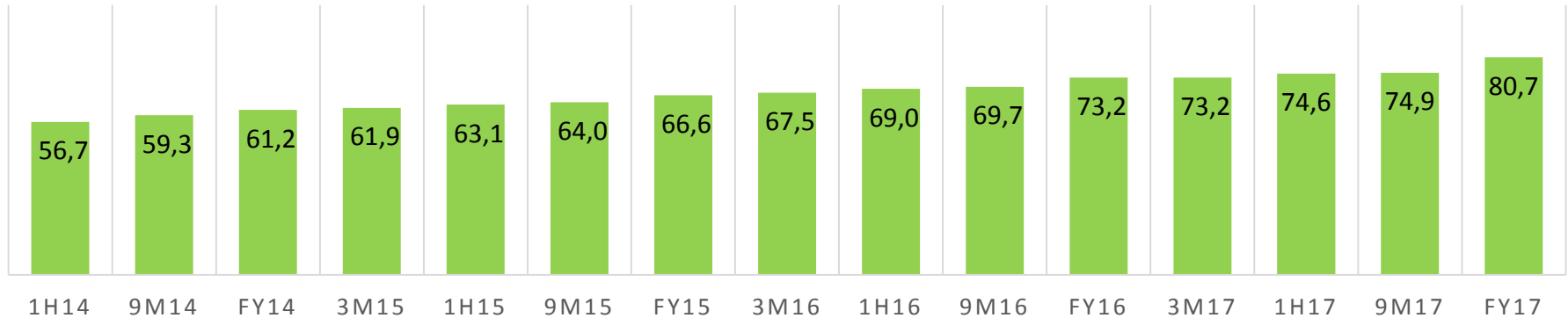
● (+) Local Government   ● (-) Local Government



# Strength of Loan (Multipurpose)

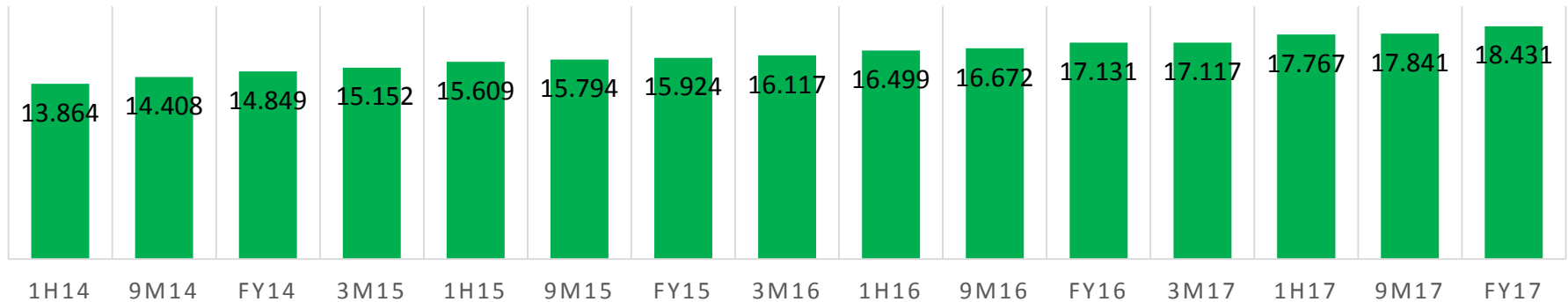
million Rp

## MULTIGUNA TICKET SIZE



billion Rp

## MULTIGUNA LOAN BALANCE



**Loan balance 58,04% of total loan**

**NPL 0,23% as of Dec' 2017**

# Human Resources

No	DATA	Dec' 2016	Dec' 2017
1	Board of Commisioner	5	5
2	Board of Sharia Supervisory	3	3
3	Board of Director	5	7
4	Management 1	21	30
5	Management 2	103	105
6	Management 3	276	260
7	Management 4	696	791
8	Staff of Administration	2.023	2.538
9	Staff Non Administration	327	318
10	Non Permanent	1.071	368
11	Outsource	1.956	1.981
	<b>Total</b>	<b>6.486</b>	<b>6.406</b>

# B Series Investor Composition

B Series Investor	FY16	FY17
Foreign Investor	42,45%	62,94%
Domestic Investor	57,55%	37,06%

No	Country	Share	No	Country	Share
1	INDONESIA	37,0583%	13	BERMUDA	0,3787%
2	AMERIKA	31,6378%	14	JEPANG	0,3194%
3	FINLANDIA	7,8936%	15	SINGAPURA	0,3057%
4	IRLANDIA	7,8864%	16	CAYMAN ISLAND	0,2697%
5	LUKSEMBURG	2,9499%	17	THAILAND	0,1798%
6	NORWEGIA	2,8588%	18	JERMAN	0,1530%
7	KANADA	2,7035%	19	KOREA SELATAN	0,0612%
8	INGGRIS	1,8234%	20	CINA	0,0537%
9	AUSTRALIA	1,2073%	21	MALAYSIA	0,0438%
10	SAUDI ARABIA	0,8493%	22	FRANCE	0,0170%
11	SWITSERLAND	0,7668%	23	BRUNEI DARUSSALAM	0,0140%
12	BELANDA	0,5465%	24	SWEDIA	0,0118%
			25	FILIPINA	0,0104%
			<b>Total</b>		<b>100%</b>

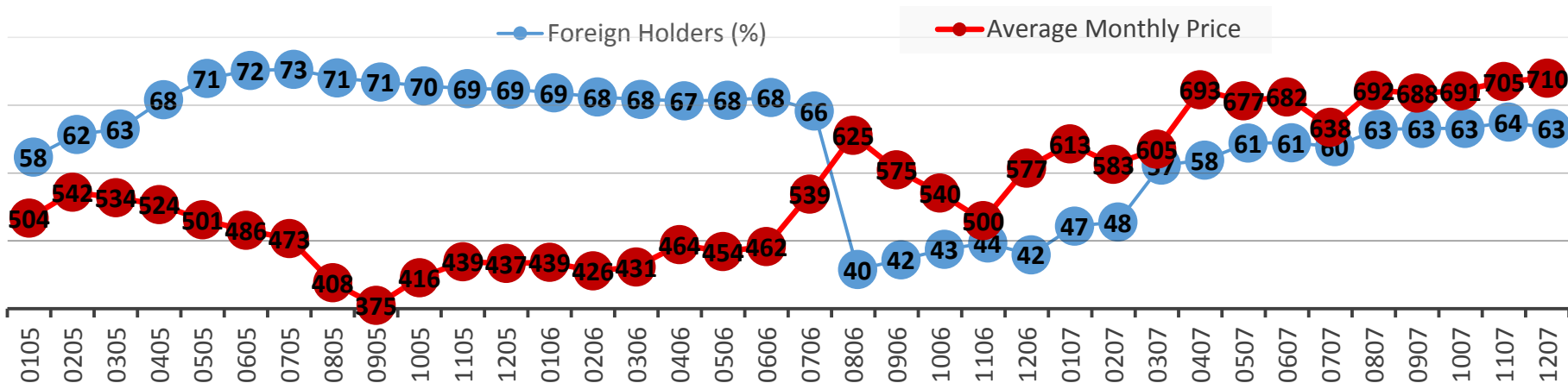
Ownership	
<b>(A Series) East Java Government</b>	<b>51,27%</b>
<b>(A Series) City &amp; Municipal Government</b>	<b>28,43%</b>
<b>(B Series) Public Domestic</b>	<b>7,52%</b>
<b>(B Series) Public Foreign</b>	<b>12,78%</b>
<b>Total</b>	<b>100%</b>



# Dividen & Stock

Fiscal year	Payment of Dividend Cash Per Share (Rp.)	Net Profit	Dividen Payment Ratio	BJTM Price Dec'29, 2017 IDR 710/ share	
2012	39,74	724.639.313.908,99	81,8%	PBV	1,36
2013	40,61	824.311.815.370,19	73,50%	EPS	77,42
2014	41,86	939.083.592.253,50	66,5%	PER	9,17
2015	43,00	885.708.380.142,00	72,42%	Market Cap	Rp 10.632 bn
2016	43,64	1.028.216.274.326,00	63,43%		
2017	.....	1.159.369.505.449,00	.....		

## Price and Foreign Holders



# Competitive Products

**GRAND PRIZE  
UANG TUNAI  
500 JUTA**

**TOTAL HADIAH  
12,5 MILIAR**

**gemerlap hadiah SIMPEDA**  
Tingkatkan SALDO Anda, menangkan Hadiah dengan Total MILIARAN Rupiah!!

**JATIMPRIORITAS**

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R. 50ER050

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internet banking

Tetap bebas bertransaksi,  
dimanapun dan apapun aktivitas Anda

- Pembayaran tagihan telepon rumah, PDAM, PBB, Rumah S&R, SPP, Tiket Kereta Api, Setelur, transaksi e-commerce melalui fitur di
- Pendaftaran Sekolah/Instansi
- Transfer antar Rekening bankjatim
- Transfer dari rekening bankjatim ke Bank Lain
- Dapatkan informasi produk dan informasi yang lebih lengkap serta lokasi ATM dan Cabang Bank Jatim terdekat

www.bankjatim.co.id

Tentukan pilihan Anda,  
tetap nikmati bunganya!!

**tabungan SIKLUS**

- ✓ Program Bunga Plus
- ✓ Bunga kompetitif
- ✓ Syarat dan ketentuan berlaku
- ✓ Warna barang pada gambar hanya ilustrasi

**14044**  
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**24 JAM** LAYANAN  
**atm**

**SMS 3366**  
SMS BANKING

**Bank Jatim Mobile Banking**  
PT Bank Jatim Tbk (BJTM)

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Mobile applications for ease of transaction



# Award



**No 1 BUMD Listed  
Annual Report Award**



**Padmamitra Award**



**Bank Jatim Regional Banks with  
excellent service of the year  
2016**



**Top BPD 2016**



**The Higher Bank that Disbursing  
FLPP Fund**



**Active Role as Resi Gudang  
Lending**

Investor Relations (IR)  
(031) 5310090 ext. 463  
Email: iru@bankjatim.co.id

**bankjatim**



**program SiUMI**

Dapatkan keuntungan lebih bagi usaha mikro & kecil Anda melalui Program SiUMI sekarang juga!

Terdapat di daerah:

**OK** SIUMI

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**GEMERLAP 12 MILIAR SIMPEDA**



**Grand Prize 1 (satu) unit Toyota Fortuner dan Uang Tunai Miliaran Rupiah**

Tingkatkan SALDO Anda, menangkan MILIARAN hadiahnya

Kantor Pusat Bank Jatim  
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**Partner Bisnis Terbaik Anda**  
Praktis dan Aman dalam bertransaksi bisnis

- ✓ Jasa Giro kompetitif
- ✓ Biaya administrasi ringan
- ✓ Sarana terbaik bertransaksi bersama mitra bisnis Anda

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