



BJTM COMPANY PERFORMANCE 9M18

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OVERVIEW

Financial Performance



<u>Balance Sheet</u> In million Rp	<u>9M17</u>	<u>9M18</u>	<u>YoY</u>
Asset	53.837.669	63.427.447	17,81%
Loan	30.696.964	33.073.299	7,74%
- Commercial	6.853.404	7.081.576	3,33%
- SME	4.819.470	4.966.003	3,04%
- Consumer	19.024.089	21.025.720	10,52%
Third Party Fund	43.987.520	52.842.744	20,13%
- Current Account	16.253.451	19.188.237	18,06%
- Saving Account	13.608.183	16.272.858	19,58%
- Time Deposit	14.125.885	17.381.649	23,05%

In million Rp

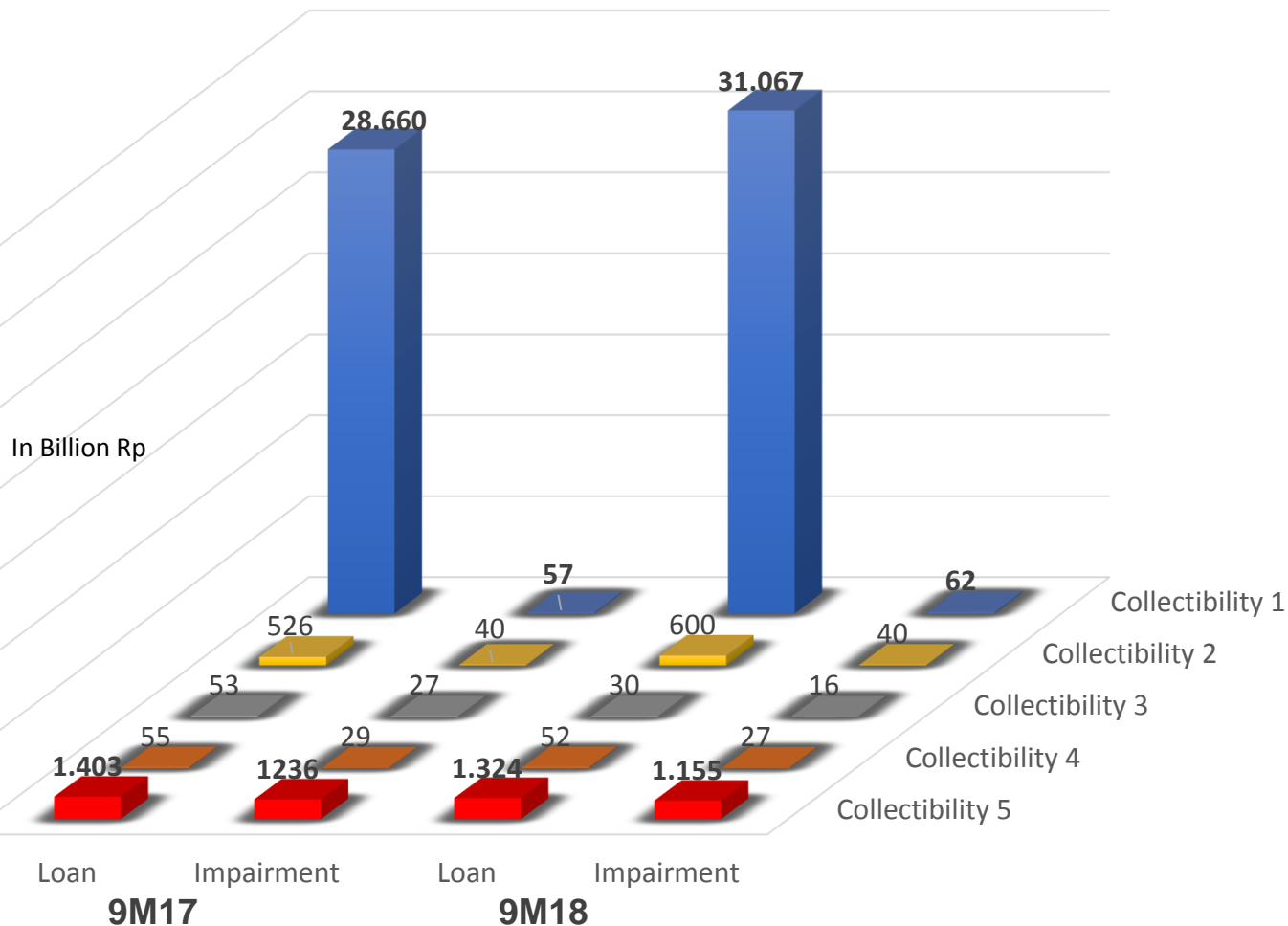
<u>Profit & Loss</u> In million Rp	<u>9M17</u>	<u>9M18</u>	<u>YoY</u>
Interest Income	3.589.269	3.740.411	4,21%
Interest Expense	(962.041)	(1.008.375)	4,82%
Net Interest Income	2.627.227	2.732.036	3,99%
Provision for Impairment	(144.883)	(73.838)	-49,04%
Net profit	1.013.778	1.059.811	4,54%

<u>Ratio</u>	<u>9M17</u>	<u>9M18</u>	<u>Ratio</u>	<u>9M17</u>	<u>9M18</u>
ROA	3,61%	3,38%	BOPO	64,89%	64,86%
ROE	20,51%	20,20%	CAR	22,85%	23,35%
NIM	6,82%	6,38%	COF	2,34%	3,07%
LDR	69,79%	62,59%	CASA	67,89%	67,11%

Non Performing Loan



Loan & Impairment Composition



<u>NPL Information</u>	<u>9M17</u>	<u>9M18</u>
NPL Gross	4,92%	4,25%
NPL Net	0,72%	0,63%
Coverage Ratio	91,87%	92,36%
Credit Cost	0,63%	0,30%
Consumer's NPL	0,37%	0,25%
Commercial's NPL	16,26%	14,45%
SME's NPL	6,79%	6,67%

NPL

- Extracomptable or write-off collection 58 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%	8,50%
Loan	8,46%	4,45%	7,01%	10,65%
Third Party Fund	13,19%	-4,28%	21,48%	10,00%
Pre Tax Profit	-8.33%	15,13%	12,73%	5,00%
Financial Ratio				
- CAR	21,22%	23,88%	24,65%	22,81%
- LDR	82,92%	90,48%	79,69%	81,05%
- NPL Gross	4,29%	4,77%	4,59%	3,70%
- NIM	6,41%	6,94%	6,68%	6,46%
- BOPO	76,11%	72,22%	68,63%	68,38%
- ROE	16,11%	17,82%	17,43%	19,48%
- ROA	2,67%	2,98%	3,12%	3,01%

Networks Plan

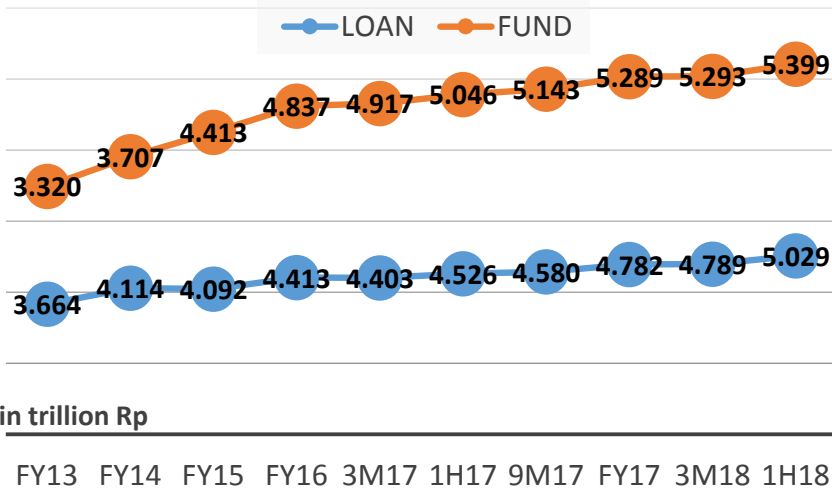
Network	2011	2012	2013	2014	2015	2016	2017	9M18
Head Office	1	1	1	1	1	1	1	1
Branch Office	41	41	41	43	45	47	48	48
Sub Branch Office	67	81	107	153	165	166	166	168
Cash office	164	164	176	165	185	190	199	201
Sharia service office	47	47	47	97	97	191	191	191
Payment Point	115	138	155	167	171	181	190	207
Mobile cash	61	63	65	68	71	85	88	88
CDM	1	1	1	2	2	2	2	2
ATM	262	368	479	595	688	703	723	746
Total network	759	904	1.072	1.291	1.425	1.566	1.608	1.652
“Laku Pandai” Agent (Branchless Banking)							214	255

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

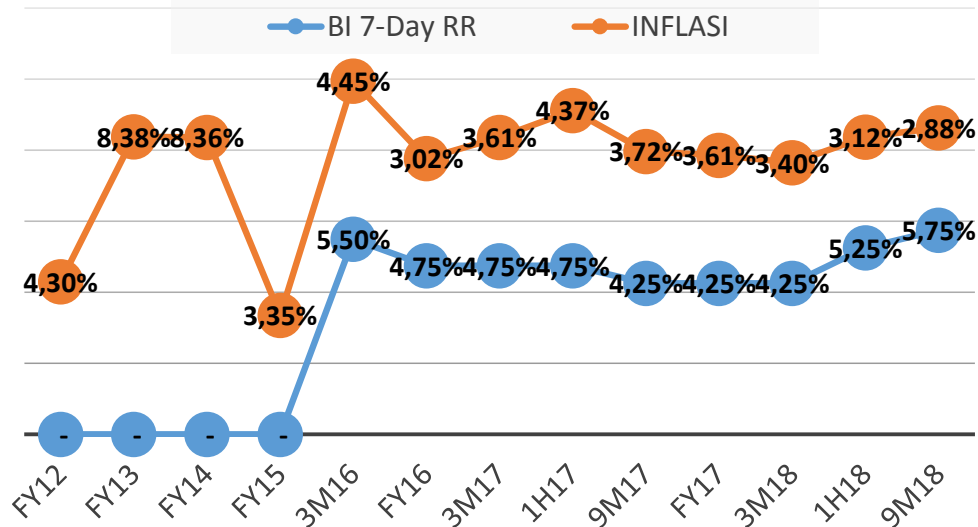


APPENDIX

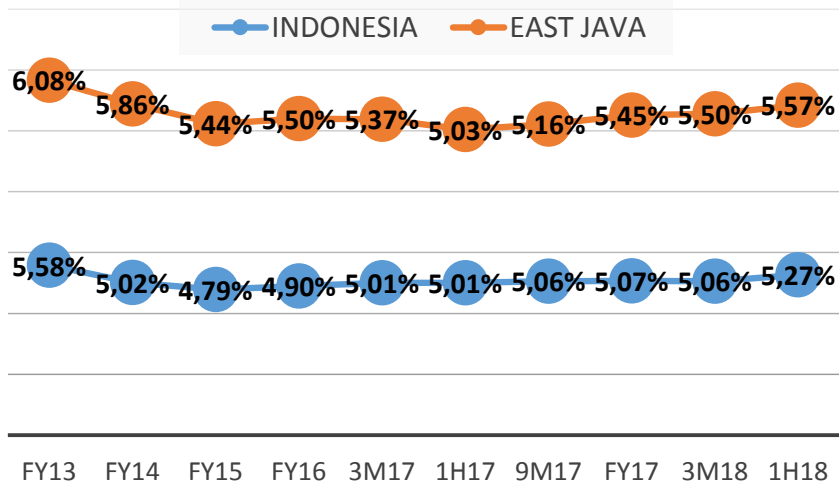
Macro Economy Review



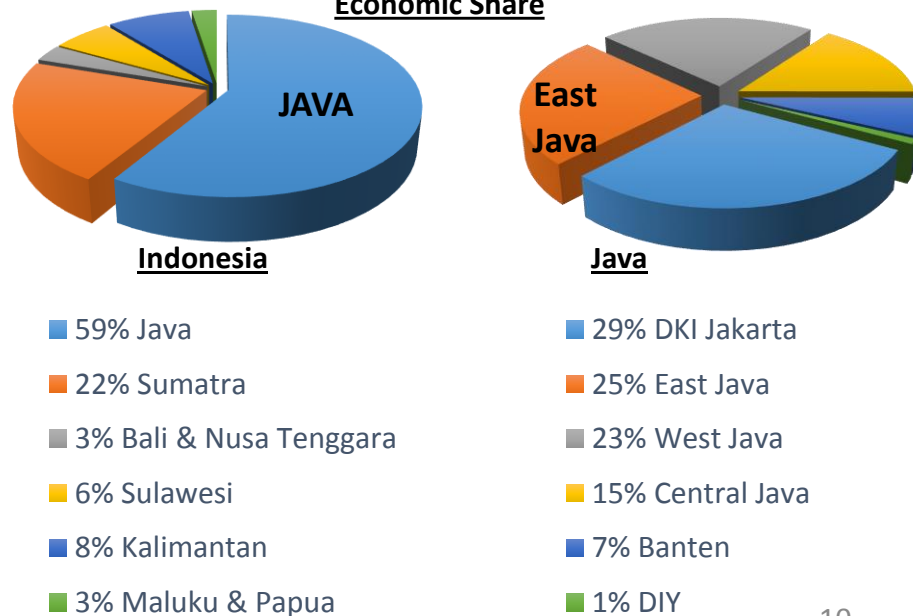
in trillion Rp



Economic Growth



Economic Share



Balance Sheet

<u>Information</u> In million Rp	<u>9M17</u>	<u>9M18</u>	<u>YoY</u>	<u>3Q17</u>	<u>2Q18</u>	<u>3Q18</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	53.837.669	63.427.447	17,81%	2.348.922	4.223.842	3.890.414	65,63%	-7,89%
Placement BI & SBI	15.617.171	16.042.098	2,72%	1.958.953	3.616.591	54.739	-97,21%	-98,49%
Loan	30.696.964	33.073.299	7,74%	207.476	710.805	954.995	360,29%	34,35%
Allowance for Impairment Losses	(1.388.392)	(1.299.085)	-6,43%	(37.750)	44.061	106.976	-383,38%	142,79%
Third Party Fund	43.987.520	52.842.744	20,13%	1.791.619	4.519.427	3.325.477	85,61%	-26,42%
- Current Account	16.253.452	19.188.237	18,06%	626.325	2.487.614	(478.086)	-176,33%	-119,22%
- Saving Account	13.608.183	16.272.858	19,58%	(6.015)	1.101.910	1.044.448	-17464,87%	-5,21%
- Time Deposit	14.125.885	17.381.649	23,05%	1.171.309	929.903	2.759.114	135,56%	196,71%
Equity	7.563.351	8.217.326	8,65%	303.319	381.431	302.832	-0,16%	-20,61%

Monthly Balance Sheet

<u>Information</u> In million Rp	<u>FY17</u>	<u>1M18</u>	<u>2M18</u>	<u>3M18</u>	<u>4M18</u>	<u>5M18</u>	<u>1H18</u>	<u>7M18</u>	<u>8M18</u>	<u>9M18</u>	<u>YTD</u>
Total Asset	51.519	51.635	53.525	55.313	57.158	59.817	59.537	59.927	59.743	63.427	23,12%
Placement BI & SBI	12.630	11.699	11.703	12.371	14.204	14.846	15.987	13.290	13.854	16.042	27,01%
Loan	31.754	31.205	31.271	31.407	31.654	32.139	32.118	32.370	32.804	33.073	4,15%
Allowance for Impairment Losses	(1.394)	(1.423)	(1.446)	(1.450)	(1.467)	(1.473)	(1.406)	(1.410)	(1.297)	(1.299)	-6,81%
Third Party Fund	39.845	40.688	42.708	44.998	46.872	49.519	49.517	49.732	49.413	52.843	32,62%
- Current Account	12.002	15.440	16.509	17.179	17.780	20.496	19.666	18.480	17.387	19.188	59,87%
- Saving Account	15.847	14.256	14.163	14.127	14.136	14.605	15.228	16.220	16.000	16.273	2,69%
- Time Deposit	11.996	10.992	12.035	13.693	14.956	14.419	14.623	15.032	16.026	17.382	44,90%
Equity	7.816	7.944	8.070	7.533	7.645	7.768	7.914	7.998	8.085	8.217	5,13%

Profit / Loss

<u>Information</u> In million Rp	<u>9M17</u>	<u>9M18</u>	<u>YoY</u>	<u>3Q17</u>	<u>2Q18</u>	<u>3Q18</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	3.589.269	3.740.411	4,21%	1.245.648	1.249.758	1.317.300	5,75%	5,40%
Interest Expense	(962.041)	(1.008.375)	4,82%	(357.087)	(348.452)	(361.004)	1,10%	3,60%
Nett Interest Income	2.627.227	2.732.036	3,99%	888.561	901.306	956.296	7,62%	6,10%
Non Interest Operational Income	336.346	367.481	9,26%	90.370	122.208	130.550	44,46%	6,83%
Non Interest Operational Expense	(1.440.327)	(1.582.222)	9,85%	(526.105)	(529.203)	(638.948)	21,45%	20,74%
Provision for Impairment Losses	(144.883)	(73.838)	-49,04%	(43.087)	15.676	(31.092)	-27,84%	-298,33%
Nett Non Interest Operational Income (Expense)	(1.248.865)	(1.288.578)	3,18%	(478.823)	(391.319)	(539.490)	12,67%	37,86%
Operational Profit	1.378.363	1.443.458	4,72%	409.738	509.987	416.807	1,73%	-18,27%
Non Operational Profit	9.695	19.321	99,28%	(724)	960	15.702	-2268,09%	1535,78%
Pre Tax Profit	1.388.058	1.462.778	5,38%	409.014	510.947	432.509	5,74%	-15,35%
Taxes	(374.280)	(402.967)	7,66%	(117.340)	(129.516)	(130.974)	11,62%	1,13%
Net profit	1.013.778	1.059.811	4,54%	291.674	381.431	301.535	3,38%	-20,95%

Monthly Profit / Loss

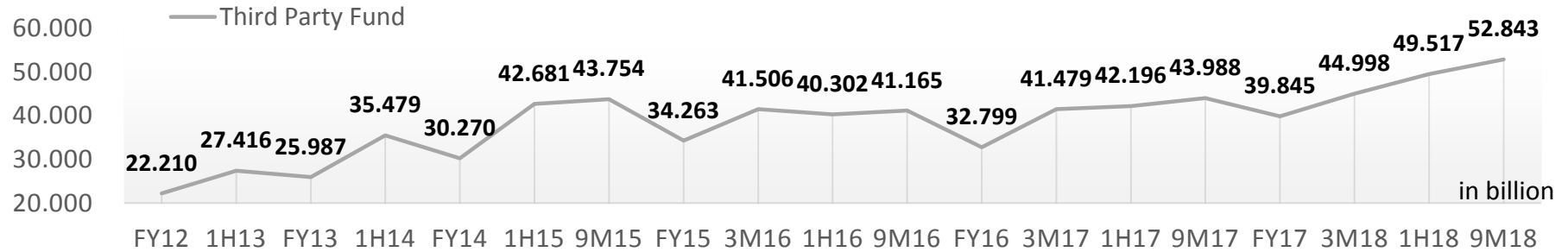
<u>Information</u> In million Rp	<u>FY17</u>	<u>1M18</u>	<u>2M18</u>	<u>3M18</u>	<u>4M18</u>	<u>5M18</u>	<u>1H18</u>	<u>7M18</u>	<u>8M18</u>	<u>9M18</u>
Interest Income	4.829	390	765	1.173	1.577	2.010	2.423	2.856	3.305	3.740
Interest Expense	(1.315)	(98)	(189)	(299)	(412)	(532)	(647)	(764)	(884)	(1.008)
Nett Interest Income	3.514	292	576	874	1.165	1.478	1.776	2.092	2.422	2.732
Non Interest Operational Income	442	29	73	115	163	204	237	283	314	367
Non Interest Operational Expense	(2.085)	(119)	(252)	(414)	(578)	(754)	(943)	(1.183)	(1.401)	(1.582)
Provision for Impairment Losses	(217)	(30)	(54)	(58)	(80)	(86)	(43)	(50)	(71)	(74)
Nett Non Interest Operational Income (Expense)	(1.860)	(120)	(233)	(358)	(495)	(636)	(749)	(950)	(1.157)	(1.289)
Operational Profit	1.655	172	343	517	671	841	1.027	1.142	1.264	1.443
Non Operational Profit	(18)	3	3	3	3	3	4	4	16	19
Pre Tax Profit	1.637	174	346	519	673	845	1.030	1.146	1.280	1.463
Taxes	(478)	(46)	(92)	(142)	(184)	(233)	(272)	(304)	(352)	(403)
Net profit	1.159	128	254	377	489	612	758	842	928	1.060

Financial Ratio



	ROA	ROE	NIM	LDR	CAR	BOPO
2010	5,58%	40,57%	9,17%	80,70%	19,19%	59,58%
2011	4,97%	33,65%	7,95%	80,11%	16,53%	60,02%
2012	3,34%	18,96%	6,48%	83,55%	26,56%	68,69%
2013	3,82%	19,04%	7,14%	84,98%	23,72%	70,28%
2014	3,52%	18,98%	6,90%	86,54%	22,17%	69,63%
2015	2,67%	16,11%	6,41%	82,92%	21,22%	76,11%
3M16	3,80%	23,49%	6,83%	68,11%	19,46%	65,32%
1H16	3,18%	20,87%	6,69%	72,64%	20,65%	70,56%
9M16	3,09%	20,14%	6,70%	71,97%	22,43%	71,15%
FY16	2,98%	17,82%	6,94%	90,48%	23,88%	72,22%
3M17	3,96%	20,71%	7,18%	70,62%	22,30%	62,62%
1H17	3,93%	22,17%	6,98%	72,26%	22,55%	62,60%
9M17	3,61%	20,51%	6,82%	69,79%	22,85%	64,89%
FY17	3,12%	17,43%	6,68%	79,69%	24,65%	68,63%
3M18	3,88%	21,50%	6,57%	69,80%	22,94%	59,88%
1H18	3,67%	21,87%	6,41%	64,86%	23,08%	61,40%
9M18	3,38%	20,20%	6,38%	62,59%	23,35%	64,86%

Third Party Fund



Funding Growth			
Current Account	9M17	9M18	YoY
Government	11.319	14.258	25,97%
Private	4.935	4.930	-0,09%
Total	16.253	19.188	18,06%
Saving Account			
Simpeda	10.295	11.989	16,45%
Siklus	1.672	2.119	26,74%
Tab Haji	226	244	7,99%
TabunganKu / SimPel	1.264	1.729	36,81%
Barokah	151	192	26,83%
Total	13.608	16.273	19,58%
Time Deposit			
≤ 3 Month	13.688	17.095	24,89%
≥ 6 Month	438	287	-34,61%
Total	14.126	17.382	23,05%

Composition	
9M17	9M18
25,73%	26,98%
11,22%	9,33%
36,95%	36,31%
23,40%	22,69%
3,80%	4,01%
0,51%	0,46%
2,87%	3,27%
0,34%	0,36%
30,94%	30,79%
31,12%	32,35%
1,00%	0,54%
32,11%	32,89%

Ticket Size in million	
9M17	9M18
120.410,6	121.861,4
83,3	70,1
274,0	272,3
5,5	6,1
8,6	8,5
1,7	1,8
0,4	0,5
6,2	6,7
2,6	2,8
337,5	369,9
127,7	97,2
321,1	353,5

Loan



Lending Growth			
CONSUMER	9M17	9M18	YoY
Multi Purpose	17.841	18.840	5,60%
Other	1.183	2.186	84,76%
Total	19.024	21.026	10,52%
COMMERCIAL			
Standby Loan	578	504	-12,80%
Keppres	908	964	6,21%
Overdraft	2.967	3.008	1,35%
Syndicate	1.006	756	-24,87%
General	1.394	1.850	32,69%
Total	6.853	7.082	3,33%
S M E			
Mortgage	1.744	1.874	7,49%
Pundi Kencana	1.370	1.463	6,82%
Laguna	50	24	-50,94%
Bankit KKPA	302	366	21,08%
Siumi	29	50	69,75%
Jatim Mikro	614	680	10,75%
Others	710	507	-28,53%
Total	4.819	4.966	3,04%

Composition	
9M17	9M18
58,12%	56,96%
3,85%	6,61%
61,97%	63,57%
1,88%	1,52%
2,96%	2,92%
9,67%	9,09%
3,28%	2,29%
4,54%	5,59%
22,33%	21,41%
5,68%	5,67%
4,46%	4,42%
0,16%	0,07%
0,99%	1,11%
0,10%	0,15%
2,00%	2,06%
2,31%	1,53%
15,70%	15,02%

Ticket Size in million	
9M17	9M18
74,9	82,0
214,7	293,3
78,0	88,7
329,4	405,9
343,7	473,1
834,2	888,5
52.941,0	34.352,9
700,2	988,7
687,9	827,5
187,7	193,4
59,9	62,6
27,5	15,1
43,3	36,2
91,4	92,6
100,1	92,1
155,2	208,5
92,7	90,0

LOAN FY14 – 9M18



CONSUMER	FY14	FY15	FY16	3M17	1H17	9M17	FY17	3M18	1H18	9M18
Multi Purpose	14.849.126	15.924.309	17.131.199	17.177.244	17.766.924	17.840.841	18.431.427	18.362.517	18.395.017	18.839.501
Other	612.797	827.428	1.104.855	1.142.783	1.132.520	1.183.248	2.079.630	2.085.243	2.091.072	2.186.220
Total	15.461.923	16.751.737	18.236.054	18.320.027	18.899.444	19.024.089	20.511.057	20.447.760	20.486.089	21.025.720
COMMERCIAL										
Standby Loan	1.013.324	847.263	531.315	436.239	548.373	578.104	472.353	414.489	492.669	504.087
Keppres	687.257	748.105	546.405	357.492	624.976	907.829	589.971	280.072	586.994	964.188
Overdraft	2.307.783	2.766.452	2.985.503	2.935.996	2.964.871	2.967.410	2.928.009	2.813.183	2.956.964	3.007.585
Syndicate	1.171.171	1.335.649	1.254.721	1.055.945	1.002.057	1.005.880	991.593	946.356	932.854	755.765
General	1.004.389	1.251.986	1.375.272	1.391.778	1.467.658	1.394.181	1.461.957	1.678.185	1.783.290	1.849.951
Total	6.183.924	6.949.455	6.693.215	6.177.449	6.607.934	6.853.404	6.443.883	6.132.285	6.752.771	7.081.576
S M E										
Mortgage	1.298.747	1.434.353	1.589.130	1.614.312	1.715.118	1.743.588	1.777.173	1.802.632	1.830.939	1.874.198
Pundi	796.281	1.177.643	1.300.929	1.346.491	1.415.106	1.369.891	1.368.859	1.405.964	1.441.319	1.463.341
Laguna	30.078	21.204	35.975	38.768	29.890	49.671	50.147	42.685	33.539	24.367
Bankit KKPA	73.113	130.478	272.642	338.899	395.875	302.470	251.803	248.410	305.519	366.222
Siumi	0	954	26.523	24.611	28.521	29.446	34.953	39.757	45.263	49.983
Jatim Mikro	263.067	519.834	562.361	578.536	601.615	614.353	637.832	654.858	659.603	680.413
Others	2.087.748	1.426.340	958.593	852.479	796.364	710.052	678.706	633.148	563.262	507.479
Total	4.549.034	4.710.806	4.746.153	4.794.096	4.982.489	4.819.470	4.799.473	4.827.454	4.879.444	4.966.003

in million

	FY14	FY15	3M16	1H16	9M16	FY16	3M17	1H17	9M17	FY17	3M18	1H18	9M18
NPL Gross	3,31%	4,29%	4,59%	4,58%	4,92%	4,77%	4,84%	4,80%	4,92%	4,59%	4,84%	4,79%	4,25%
NPL Net	1,08%	1,10%	1,19%	1,07%	1,04%	0,65%	0,55%	0,67%	0,72%	0,46%	0,47%	0,70%	0,63%
Coverage Ratio	71,43%	81,02%	80,87%	83,37%	84,18%	93,49%	95,33%	91,80%	91,87%	95,60%	95,41%	91,34%	92,36%
Consumer	0,21%	0,30%	0,35%	0,36%	0,40%	0,42%	0,31%	0,32%	0,37%	0,23%	0,27%	0,27%	0,25%
Commercial	7,27%	12,07%	13,69%	13,10%	14,16%	15,02%	16,93%	16,43%	16,26%	17,22%	18,80%	17,19%	14,45%
S M E	6,95%	6,71%	7,06%	7,18%	7,05%	6,52%	6,06%	6,35%	6,79%	6,27%	6,48%	6,63%	6,67%



STRATEGY IMPLEMENTATION

LOAN

- 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.

THIRD PARTY FUND

- 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.

Interest Income non Credit and Fee Based Income Strategy

- 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.

NPL

- 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.



MANAGEMENT

Board of Commissioners



Akhmad Sukardi
President Commissioner

Education

Doctor of Business Administration,
17 Agustus 1945 University,
Surabaya

Experience:

East Java Government

Currently:

East Java
Regional Secretary



Rudi Purwono
Independent Commissioner

Education

Doctor of Economics,
Indonesia University,
Jakarta

Experience:

-Airlangga University Lecturer
-Finance Minister Economist
-SOE Bank Regional Chief Economist

Currently:

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



Candra Fajri Ananda
Independent Commissioner

Education

Doctor of Rural Development,
University of Gottingen, Germany

Experience:

-Brawijaya University Lecturer
-Supervisory Board of
Indonesia Central Bank
-Finance Minister Economist

Currently :

Professor in Economics Faculty,
Brawijaya University



Budi Setiawan
Commissioner

Education

Doctor of Economics ,
Brawijaya University,
Malang

Experience:

East Java Government

Currently:

Head of East Java Regional
Development Planning

Board of Directors



Tony Sudjiyanto

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:

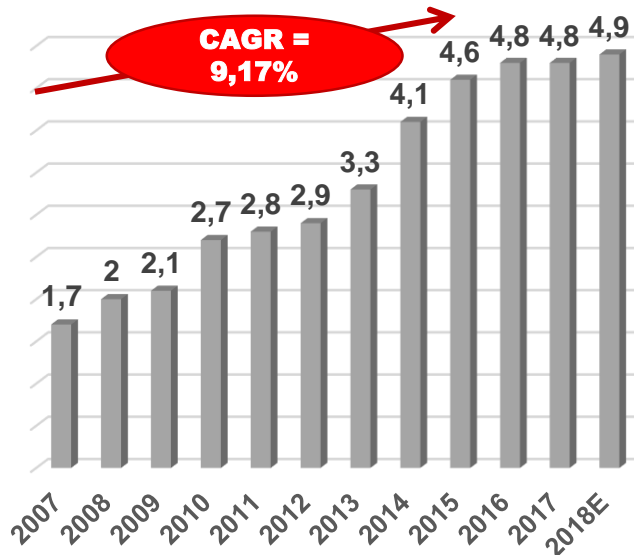
Corporate
Secretary
Compliance
Director
Bank Jatim



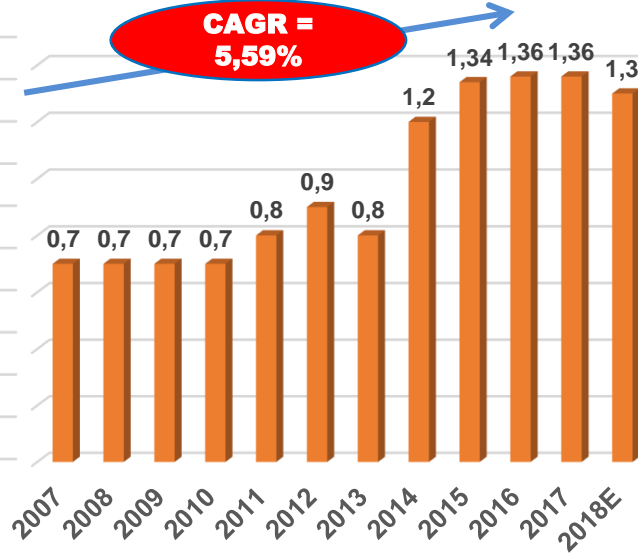
STRENGTH

Compound Annual Growth Rate

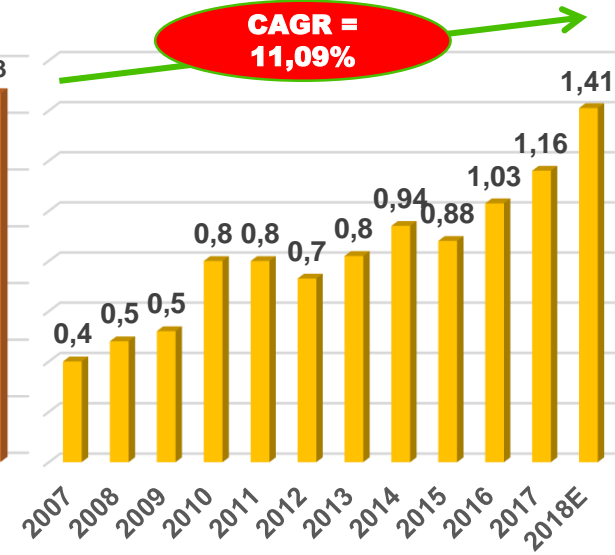
INTEREST INCOME (Rp Tril)



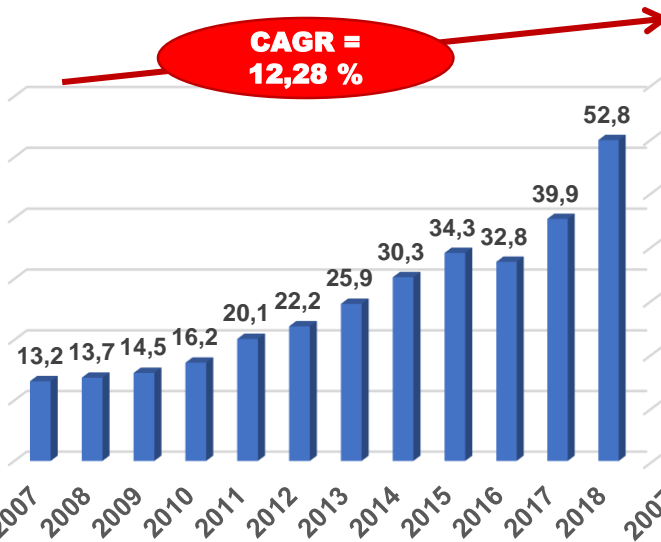
INTEREST EXPENSE (Rp Tril)



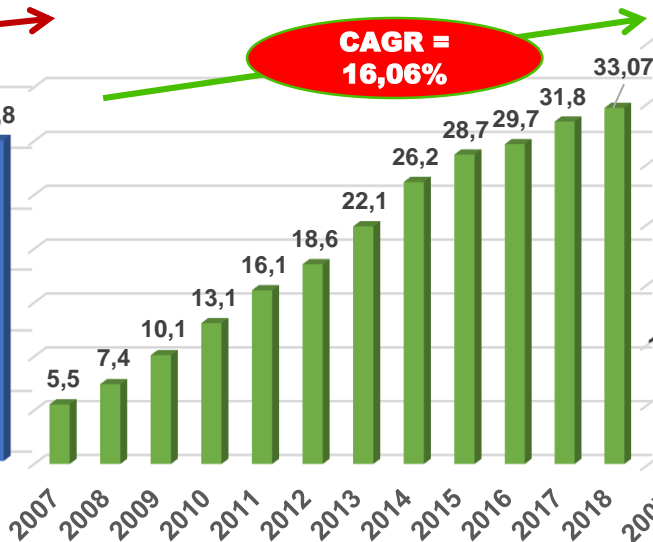
NET PROFIT (Rp Tril)



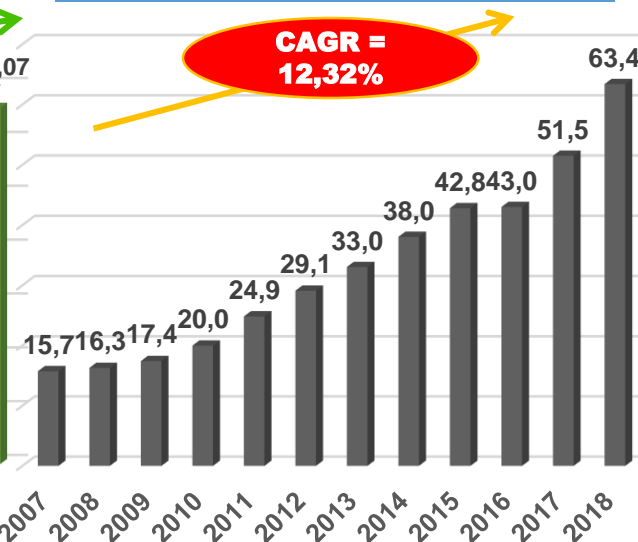
THIRD PARTY FUND (Rp Tril)



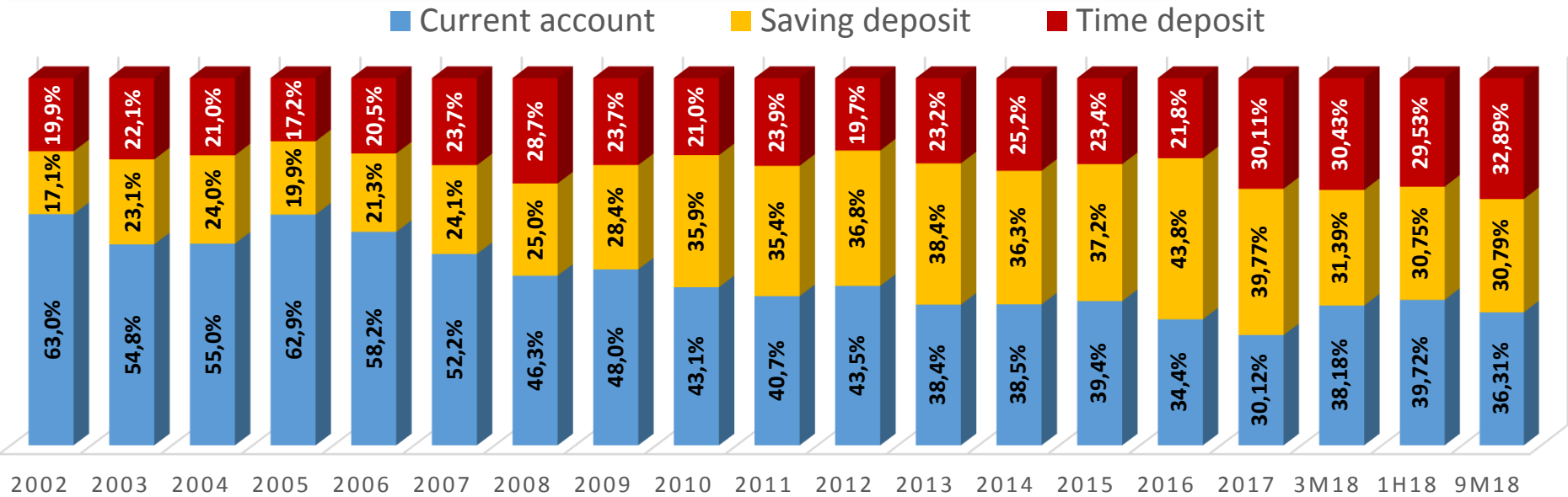
LOAN (Rp Tril)



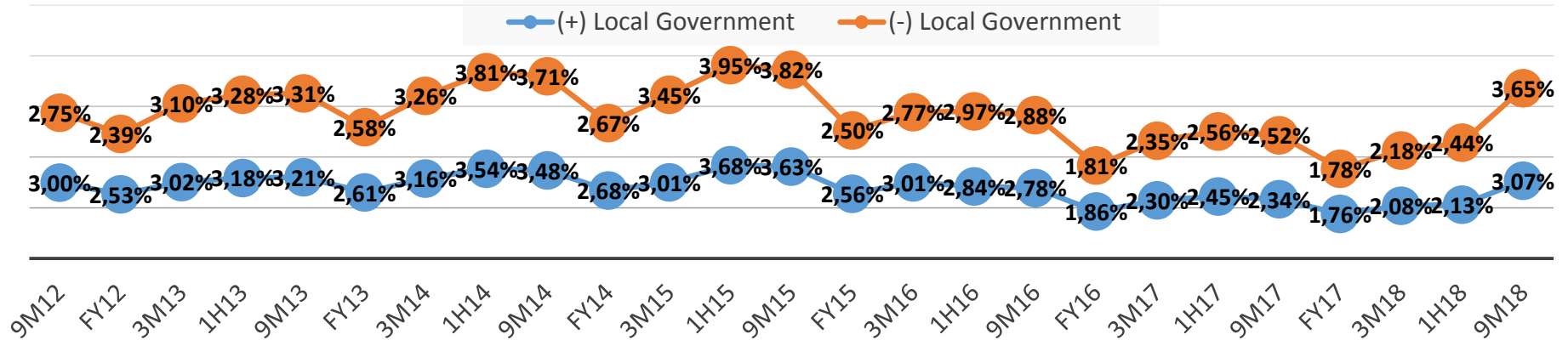
TOTAL ASSET (Rp Tril)



Strength of Funding



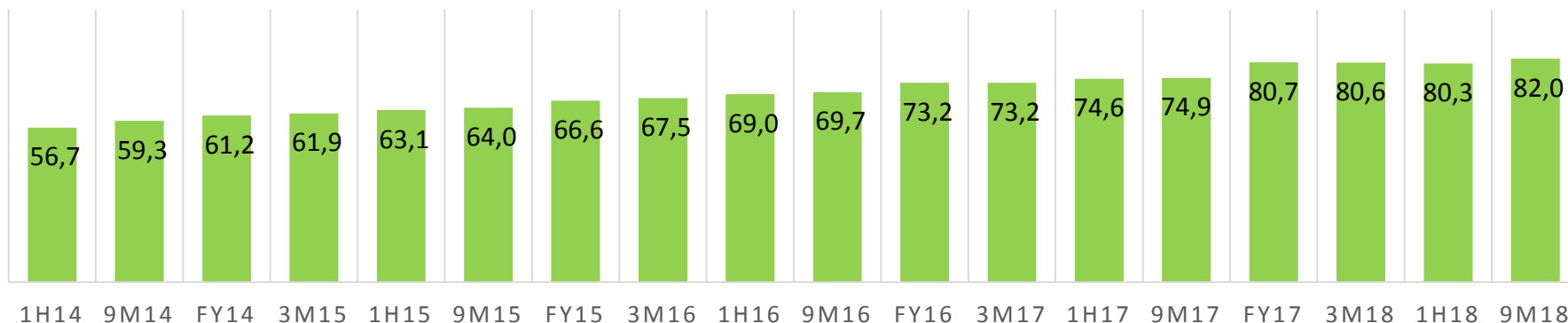
Cost of Fund



Strength of Loan (Multipurpose)

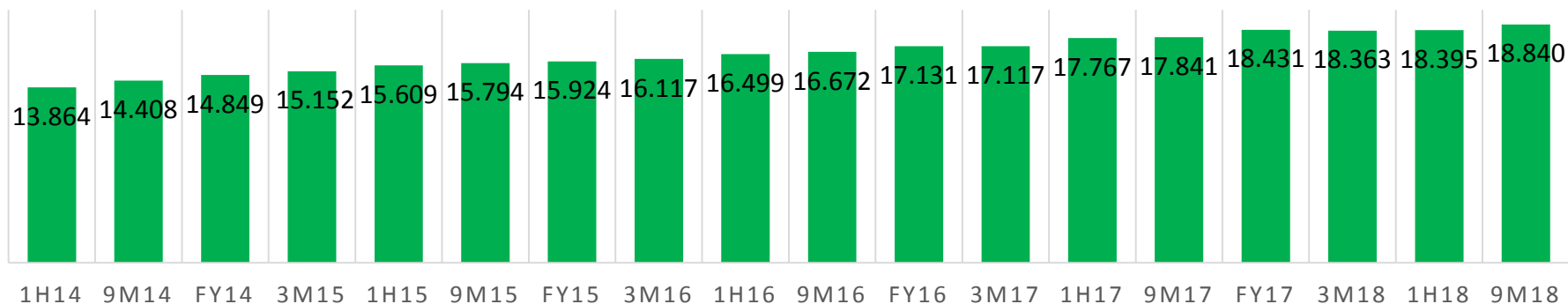
million Rp

MULTIGUNA TICKET SIZE



billion Rp

MULTIGUNA LOAN BALANCE



Loan balance 56,96 % of total loan

NPL 0,25% as of Sept' 2018

Human Resources

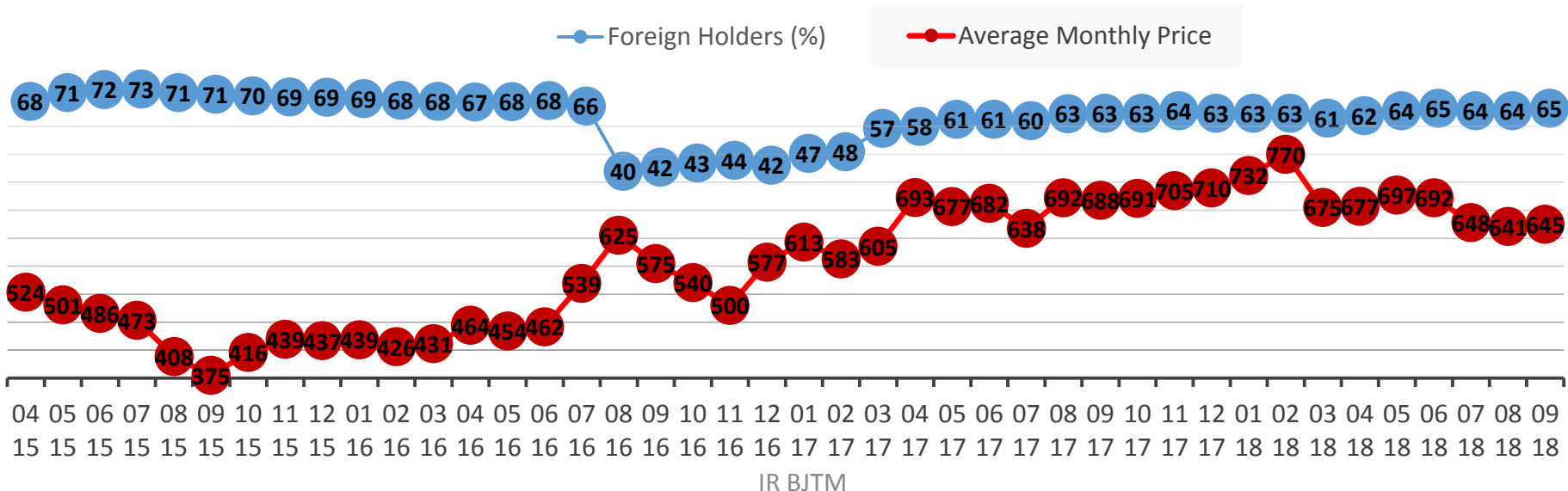
No	DATA	Sep'2017	Sep'2018
1	Board of Commisioner	5	3
2	Board of Sharia Supervisory	3	3
3	Board of Director	5	7
4	Management 1	25	31
5	Management 2	101	110
6	Management 3	258	297
7	Management 4	810	813
8	Staff of Administration	2.067	2.635
9	Staff Non Administration	318	315
10	Non Permanent	857	121
11	Outsource	1.972	2.000
	Total	6.421	6.335

Dividen & Stock



Fiscal year	Payment of Dividend Cash Per Share (IDR)	Net Profit (IDR)	Dividen Payment Ratio	BJTM Price Sep'28, 2018 IDR 650/ share	
2012	39,74	724.639.313.908,99	81,8%	PBV	1,18
2013	40,61	824.311.815.370,19	73,50%	EPS	94,34
2014	41,86	939.083.592.253,50	66,5%	PER	6,89
2015	43,00	885.708.380.142,00	72,42%	Market Cap	Rp 9.736 tr
2016	43,64	1.028.216.274.326,00	63,43%		
2017	44,10	1.159.369.505.449,00	56,96%		

Average Price and Foreign Holders Movement (B Series)



B Series Investor Composition

Ownership 9M18	
(A Series) East Java Government	51,25%
(A Series) City & Municipal Government	28,42%
(B Series) Public Domestic	7,12%
(B Series) Public Foreign	13,20%
Total	100%

B Series Investor	9M17	9M18
Foreign Investor	62,83%	64,96%
Domestic Investor	37,17%	35,04%

No	Country	Share	No	Country	Share
1	AMERIKA	40,0357%	12	JERMAN	0,5369%
2	INDONESIA	35,0359%	13	JEPANG	0,5364%
3	FINLANDIA	6,4126%	14	SINGAPURA	0,3988%
4	IRLANDIA	6,1330%	15	BERMUDA	0,3513%
5	INGGRIS	2,6267%	16	KOREA SELATAN	0,1295%
6	LUKSEMBURG	2,3284%	17	CINA	0,0539%
7	KANADA	1,8297%	18	MALAYSIA	0,0322%
8	SWITZERLAND	1,1100%	19	BRUNEI DARUSSALAM	0,0140%
9	AUSTRALIA	1,0216%	20	SWEDIA	0,0118%
10	SAUDI ARABIA	0,8483%	21	THAILAND	0,0062%
11	BELANDA	0,5446%	22	FILIPINA	0,0022%
				Total	100%

Competitive Products



- Pembayaran Telkom >
- Pembayaran HP Pasca Bayar >
- Pembayaran PDAM >
- Pembayaran Internet >
- Pembayaran TV >
- Pembayaran Multifinance >
- Pembayaran Kartu Kredit >
- Pembayaran Pendidikan >
- Pembayaran PBB >
- Pembayaran PKB >
- Pembayaran Peti Kemas TPS >
- Pembayaran Tiket Kereta >
- Pembayaran Tiket Pesawat >



Mobile applications for ease of transaction

Award



**Regional Development Bank
Good Financial Performance**



**Top Human Capital Learning
2017**



**Go Public Company
GCG Award 2017**



Top BPD 2017



**The Higher Bank that Disbursing
FLPP Fund**



**Active Role as Resi Gudang
Lending**

Nikmati kemudahan transaksi dengan

bankjatim *Flazz*



Bayar **TOL**



Bayar **Parkir**



Belanja



Investor Relations (IR)

(031) 5310090 ext. 463

Email: iru@bankjatim.co.id