



**Investor  
Summit  
2018  
Bank Jatim  
Stock Code:  
BJTM**

**Bandung, 4 September 2018**

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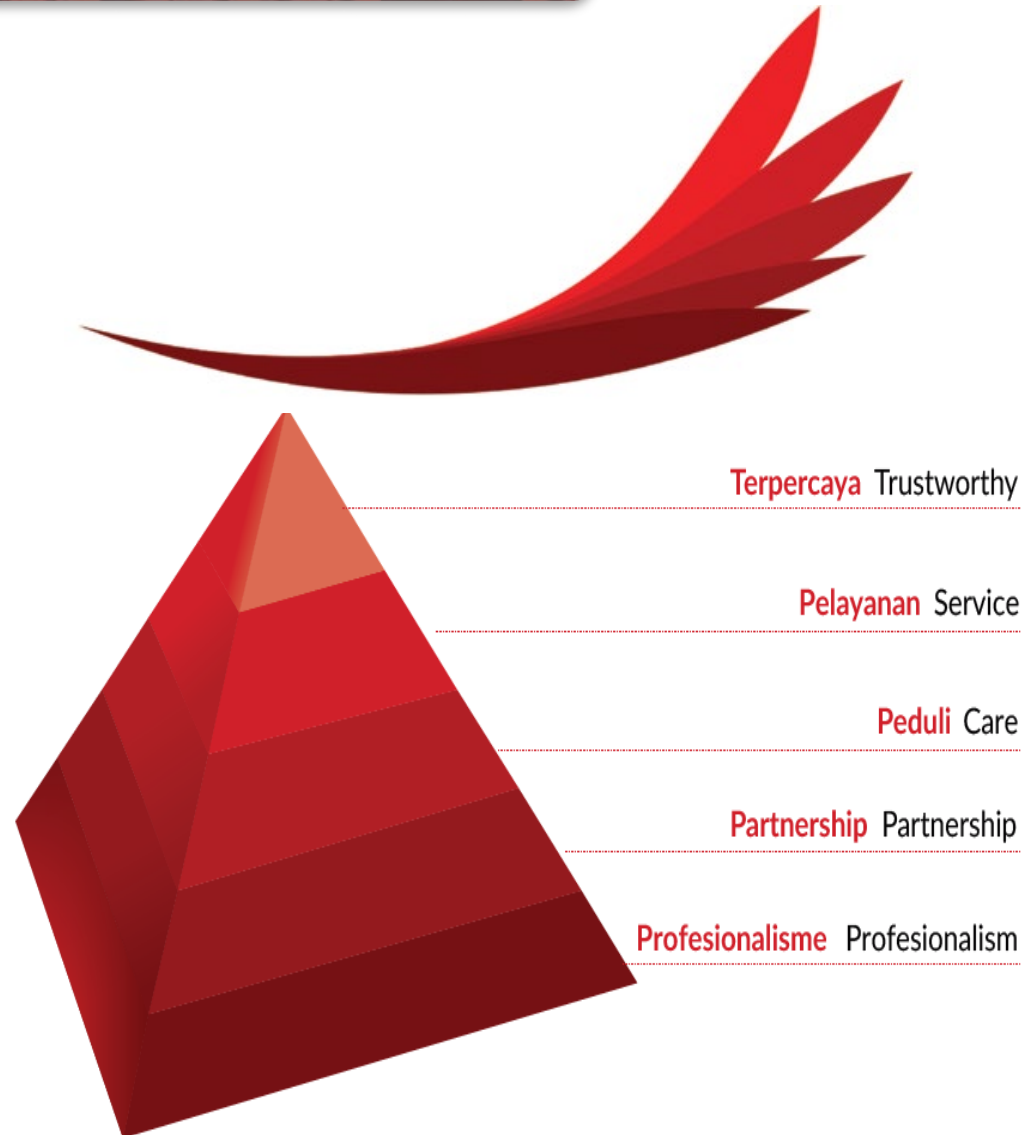
**OVERVIEW BANK JATIM**

## Visi

Menjadi bank yang sehat dan berkembang secara wajar dan memiliki manajemen dan sumber daya manusia yang profesional.

## Misi

Mendorong pertumbuhan perekonomian daerah serta ikut mengembangkan Usaha Kecil dan Menengah dan memperoleh laba yang optimal.



# Sejarah Bank Pembangunan Daerah Jawa Timur



Pendirian  
Bank  
Pembangunan  
Daerah  
Djawa Timur

Obligasi  
Pertama  
RP 25 Miliar

Obligasi  
Kedua  
Rp 50 Miliar

Obligasi  
Ketiga  
Rp 400  
Miliar

IPO  
12 Juli 2012  
20% Saham  
Publik

Peluncuran  
Jatim  
Prioritas

Pembukaan  
Bank Jatim  
Cabang  
Batam

1961

1976

1988

1990

1991

1999

2003

2007

2012

2014

2015

2016

2017

Perubahan  
Status  
ke  
BUMD

Peningkatan  
Status  
ke  
Bank Devisa

Perubahan  
Status dari  
BUMD  
Menjadi  
PT

Pembentukan  
Unit Usaha  
Syariah

Pembentukan  
44 Unit  
Usaha Mikro

Peluncuran  
Mobile  
Banking  
Bank Jatim

# Produk Kompetitif




## bankjatim

### internet banking



Tetap bebas bertransaksi, dimanapun dan apapun aktivitas anda

- Fasilitas yang lengkap meliputi: rumah, PDAM, PBB, Rumah Sakit, SPP, Tiket Kereta Api, Sekolah, transportasi e-commerce, mahasiswa tetap di Pendatang dan Scholar Banker
- Transfer antar Rekening bankjatim
- Transfer dari rekening bank lain ke Bank Lain
- Dapat informasi produk dan informasi yang lebih lengkap serta lokasi ATM dan Cabang Bank Jatim terdekat

www.bankjatim.co.id

**14044**  
INFO BANK JATIM

**Siap melayani 24 jam**

- Informasi Produk
- Informasi Saldo dan transaksi
- Pemblokiran kartu ATM
- Pengaduan Nasabah



**KERETA API**  
PT KERETA API INDONESIA (PERSERO)

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

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5 THOUSAND Downloads

4.6

152 Finance Similar

Mobile applications for ease of transaction

**PROYEK JALAN TOL RUAS GEMPOL – PANDAAN**



**PROYEK PEMBANGUNAN JALAN TOL SURABAYA – MOJOKERTO**



## PABRIK PENGOLAHAN GULA



## PROYEK ICON MALL DAN APARTEMEN DI GRESIK





# Kredit Yang Diberikan

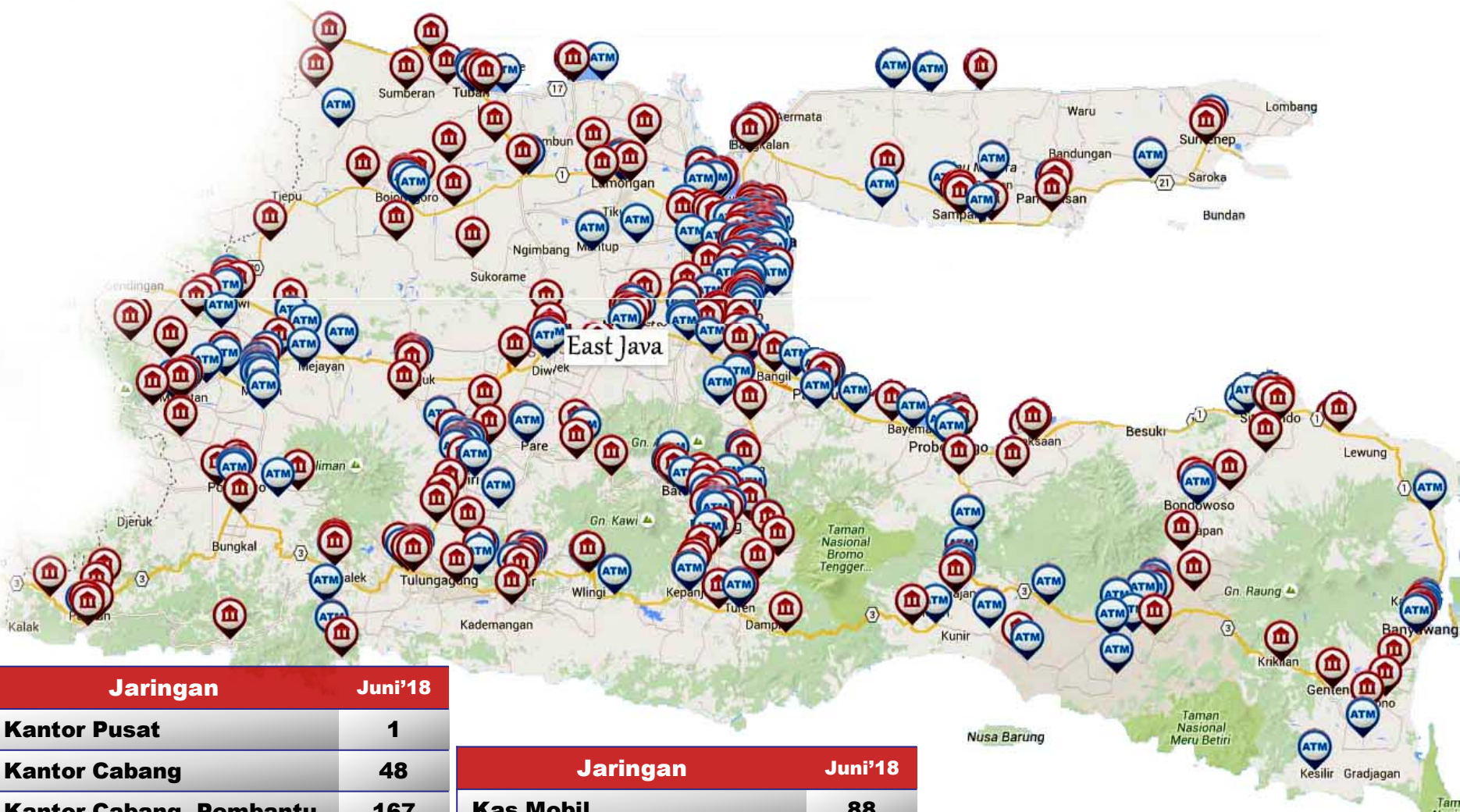
PROYEK PEMBANGUNAN JALAN TOL DEPOK – ANTASARI



PROYEK TOL TENGAH KOTA JAKARTA



# Jaringan Bank Jatim



| Jaringan               | Juni'18 |
|------------------------|---------|
| Kantor Pusat           | 1       |
| Kantor Cabang          | 48      |
| Kantor Cabang Pembantu | 167     |
| Kantor Kas             | 201     |
| Kantor Layanan Syariah | 191     |
| Payment Point          | 204     |

| Jaringan              | Juni'18      |
|-----------------------|--------------|
| Kas Mobil             | 88           |
| CDM                   | 2            |
| ATM                   | 725          |
| <b>Total Jaringan</b> | <b>1.627</b> |

|                         |            |
|-------------------------|------------|
| <b>Agen Laku Pandai</b> | <b>251</b> |
|-------------------------|------------|

# Ihktisar Kinerja Keuangan



| <u>Neraca</u><br>jutaan Rp | <u>Juni'17</u> | <u>Juni'18</u> | <u>YoY</u> | <u>Laba Rugi</u><br>Jutaan Rp | <u>Juni'17</u> | <u>Juni'18</u> | <u>YoY</u> |
|----------------------------|----------------|----------------|------------|-------------------------------|----------------|----------------|------------|
| Aset                       | 51.488.747     | 59.537.033     | 15,63%     | Pendapatan Bunga Bersih       | 1.738.667      | 1.775.740      | 2,13%      |
| Kredit                     | 30.489.487     | 32.118.304     | 5,34%      | Provisi                       | (101.796)      | (42.746)       | -58,01%    |
| Dana Pihak Ketiga          | 42.195.900     | 49.517.267     | 17,35%     | Laba Bersih                   | 722.104        | 758.277        | 5,01%      |

| Ratio | Juni'17 | Juni'18 | Ratio     | Juni'17 | Juni'18 |
|-------|---------|---------|-----------|---------|---------|
| ROA   | 3,93%   | 3,67%   | CAR       | 22,55%  | 23,08%  |
| ROE   | 22,17%  | 21,87%  | COF       | 2,45%   | 2,13%   |
| NIM   | 6,98%   | 6,41%   | CASA      | 69,30%  | 70,47%  |
| LDR   | 72,26%  | 64,86%  | NPL Gross | 4,80%   | 4,79%   |
| BOPO  | 62,60%  | 61,40%  | NPL Net   | 0,67%   | 0,70%   |



APPENDIX

# Kinerja Keuangan



| <u>Neraca</u><br>Jutaan Rp     | <u>Juni'17</u> | <u>Juni'18</u> | <u>YoY</u> |
|--------------------------------|----------------|----------------|------------|
| <b>Total Aset</b>              | 51.488.747     | 59.537.033     | 15,63%     |
| <b>Penempatan BI &amp; SBI</b> | 13.658.218     | 15.987.358     | 17,05%     |
| <b>Kredit</b>                  | 30.489.487     | 32.118.304     | 5,34%      |
| <b>CKPN</b>                    | (1.350.642)    | (1.406.061)    | 4,10%      |
| <b>Dana Pihak Ketiga</b>       | 42.195.900     | 49.517.267     | 17,35%     |
| - Giro                         | 15.627.127     | 19.666.323     | 25,85%     |
| - Tabungan                     | 13.614.198     | 15.228.410     | 11,86%     |
| - Deposito                     | 12.954.576     | 14.622.535     | 12,88%     |
| <b>Ekuitas</b>                 | 7.260.032      | 7.914.494      | 9,01%      |

| <u>Laba Rugi</u><br>Jutaan Rp            | <u>Juni'17</u> | <u>Juni'18</u> | <u>YoY</u> |
|--|----------------|----------------|------------|
| <b>Pendapatan Bunga</b>                  | 2.343.620      | 2.423.111      | 3,39%      |
| <b>Beban Bunga</b>                       | (604.954)      | (647.371)      | 7,01%      |
| <b>Pdpt Bunga Bersih</b>                 | 1.738.667      | 1.775.740      | 2,13%      |
| <b>Pdpt Ops non bunga</b>                | 245.976        | 236.931        | -3,68%     |
| <b>Beban Ops non bunga</b>               | (914.222)      | (943.274)      | 3,18%      |
| <b>Provisi</b>                           | (101.796)      | (42.746)       | -58,01%    |
| <b>Pdpt (beban) Ops non bunga bersih</b> | (770.042)      | (749.089)      | -2,72%     |
| <b>Laba Operasional</b>                  | 968.625        | 1.026.651      | 5,99%      |
| <b>Laba Non Operasional</b>              | 10.419         | 3.618          | -65,27%    |
| <b>Laba Sebelum Pajak</b>                | 979.044        | 1.030.270      | 5,23%      |
| <b>Pajak</b>                             | (256.940)      | (271.993)      | 5,86%      |
| <b>Laba Bersih</b>                       | 722.104        | 758.277        | 5,01%      |

# Neraca 3 Tahun Terakhir

| <u>Neraca</u><br>Jutaan Rp | <u>2015</u> | <u>2016</u> | <u>2017</u> |
|----------------------------|-------------|-------------|-------------|
| Total Aset                 | 42.803.631  | 43.032.950  | 51.518.681  |
| Penempatan BI & SBI        | 6.463.288   | 7.536.300   | 12.630.235  |
| Kredit                     | 28.411.999  | 29.675.421  | 31.754.413  |
| CKPN                       | (988.253)   | (1.322.355) | (1.394.006) |
| Dana Pihak Ketiga          | 34.263.920  | 32.798.657  | 39.845.108  |
| - Giro                     | 13.494.272  | 11.289.451  | 12.002.289  |
| - Tabungan                 | 12.753.386  | 14.361.639  | 15.847.188  |
| - Deposito                 | 8.016.262   | 7.147.568   | 11.995.630  |
| Ekuitas                    | 6.295.461   | 7.209.572   | 7.816.074   |

# Laba Rugi 3 Tahun Terakhir

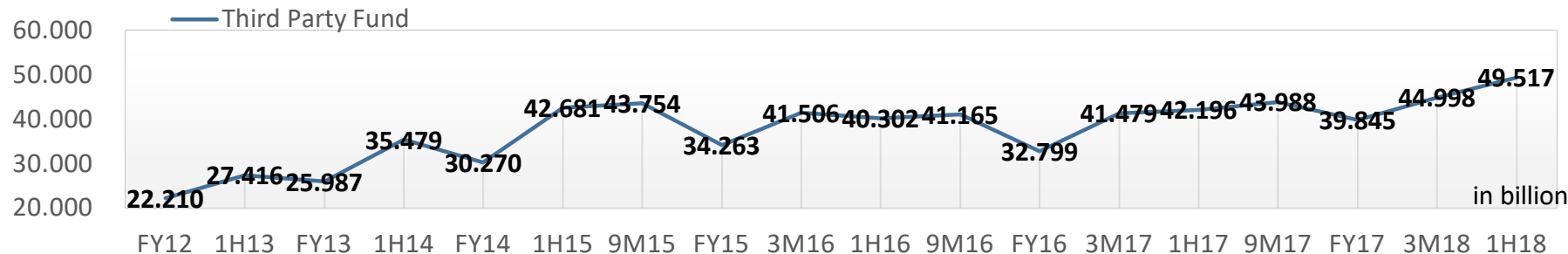
| <b>Laba Rugi</b><br>Jutaan Rp     | <b>2015</b> | <b>2016</b> | <b>2017</b> |
|-----------------------------------|-------------|-------------|-------------|
| Pendapatan Bunga                  | 4.703.655   | 4.823.457   | 4.828.909   |
| Beban Bunga                       | (1.579.710) | (1.360.345) | (1.314.632) |
| Pdpt Bunga Bersih                 | 3.123.945   | 3.463.112   | 3.514.277   |
| Pdpt Ops non bunga                | 339.158     | 441.833     | 442.438     |
| Beban Ops non bunga               | (1.667.158) | (1.932.712) | (2.084.866) |
| Provisi                           | (599.046)   | (509.699)   | (217.128)   |
| Pdpt (beban) Ops non bunga bersih | (1.927.046) | (2.000.578) | (1.859.556) |
| Laba Operasional                  | 1.196.899   | 1.462.534   | 1.654.721   |
| Laba Non Operasional              | 64.354      | (10.406)    | (17.780)    |
| Laba Sebelum Pajak                | 1.261.253   | 1.452.128   | 1.636.941   |
| Pajak                             | (376.750)   | (423.912)   | (477.571)   |
| Laba Bersih                       | 884.503     | 1.028.216   | 1.159.370   |

## Rasio Keuangan

| Ratio     | 2015   | 2016   | 2017   |
|-----------|--------|--------|--------|
| ROA       | 2,67%  | 2,98%  | 3,12%  |
| ROE       | 16,11% | 17,82% | 17,43% |
| NIM       | 6,41%  | 6,94%  | 6,68%  |
| LDR       | 82,92% | 90,48% | 79,69% |
| BOPO      | 76,11% | 72,22% | 68,63% |
| CAR       | 21,22% | 23,88% | 24,65% |
| COF       | 2,56%  | 1,86%  | 1,76%  |
| CASA      | 76,60% | 78,21% | 69,89% |
| NPL Gross | 4,29%  | 4,77%  | 4,59%  |
| NPL Net   | 1,10%  | 0,65%  | 0,46%  |



# Dana Pihak Ketiga



| Pertumbuhan Dana    |               |               |               |
|---------------------|---------------|---------------|---------------|
| Current Account     | 1H17          | 1H18          | YoY           |
| Government          | 10.660        | 14.625        | 37,20%        |
| Private             | 4.968         | 5.042         | 1,49%         |
| <b>Total</b>        | <b>15.627</b> | <b>19.666</b> | <b>25,85%</b> |
| Saving Account      | 1H17          | 1H18          | YoY           |
| Simpeda             | 10.524        | 11.354        | 7,89%         |
| Siklus              | 1.561         | 1.907         | 22,14%        |
| Tab Haji            | 213           | 232           | 8,68%         |
| TabunganKu / SimPel | 1.177         | 1.565         | 32,95%        |
| Barokah             | 139           | 170           | 22,94%        |
| <b>Total</b>        | <b>13.614</b> | <b>15.228</b> | <b>11,86%</b> |
| Time Deposit        | 1H17          | 1H18          | YoY           |
| ≤ 3 Month           | 12.470        | 14.305        | 14,72%        |
| ≥ 6 Month           | 485           | 318           | -34,48%       |
| <b>Total</b>        | <b>12.955</b> | <b>14.623</b> | <b>12,88%</b> |

| Komposisi     |               |
|---------------|---------------|
| 1H17          | 1H18          |
| 25,26%        | 29,53%        |
| 11,77%        | 10,18%        |
| <b>37,03%</b> | <b>39,72%</b> |
| 1H17          | 1H18          |
| 24,94%        | 22,93%        |
| 3,70%         | 3,85%         |
| 0,51%         | 0,47%         |
| 2,79%         | 3,16%         |
| 0,33%         | 0,34%         |
| <b>32,26%</b> | <b>30,75%</b> |
| 1H17          | 1H18          |
| 29,55%        | 28,89%        |
| 1,15%         | 0,64%         |
| <b>30,70%</b> | <b>29,53%</b> |

| Ticket Size<br>in million |              |
|---------------------------|--------------|
| 1H17                      | 1H18         |
| 112.205,8                 | 127.170,5    |
| 86,6                      | 77,0         |
| <b>272,1</b>              | <b>300,0</b> |
| 1H17                      | 1H18         |
| 5,7                       | 5,8          |
| 8,8                       | 8,4          |
| 1,7                       | 1,1          |
| 0,4                       | 0,5          |
| 5,9                       | 6,2          |
| <b>2,6</b>                | <b>2,6</b>   |
| 1H17                      | 1H18         |
| 321,7                     | 323,4        |
| 167,3                     | 101,1        |
| <b>310,9</b>              | <b>308,6</b> |

# Kredit Yang Diberikan



## Pertumbuhan Kredit

| CONSUMER      | 1H17          | 1H18          | YoY           |
|---------------|---------------|---------------|---------------|
| Multi Purpose | 17.767        | 18.395        | 3,54%         |
| Mortgage      | 1.715         | 1.831         | 6,75%         |
| Other         | 1.133         | 2.091         | 84,64%        |
| <b>Total</b>  | <b>20.615</b> | <b>22.317</b> | <b>8,26%</b>  |
| COMMERCIAL    | 1H17          | 1H18          | YoY           |
| Standby Loan  | 548           | 493           | -10,16%       |
| Keppres       | 625           | 587           | -6,08%        |
| Overdraft     | 2.965         | 2.957         | -0,27%        |
| Syndicate     | 1.002         | 933           | -6,91%        |
| General       | 1.468         | 1.783         | 21,51%        |
| <b>Total</b>  | <b>6.608</b>  | <b>6.753</b>  | <b>2,19%</b>  |
| S M E         | 1H17          | 1H18          | YoY           |
| Pundi Kencana | 1.415         | 1.441         | 1,85%         |
| Laguna        | 30            | 34            | 12,21%        |
| Bankit KKPA   | 396           | 306           | -22,82%       |
| Siumi         | 29            | 45            | 58,70%        |
| Jatim Mikro   | 602           | 660           | 9,64%         |
| Others        | 796           | 563           | -29,27%       |
| <b>Total</b>  | <b>3.267</b>  | <b>3.049</b>  | <b>-6,70%</b> |

## Komposisi

| 1H17          | 1H18          |
|---------------|---------------|
| 58,27%        | 57,27%        |
| 5,63%         | 5,70%         |
| 3,71%         | 6,51%         |
| <b>67,61%</b> | <b>69,48%</b> |
| 1H17          | 1H18          |
| 1,80%         | 1,53%         |
| 2,05%         | 1,83%         |
| 9,72%         | 9,21%         |
| 3,29%         | 2,90%         |
| 4,81%         | 5,55%         |
| <b>21,67%</b> | <b>21,02%</b> |
| 1H17          | 1H18          |
| 4,64%         | 4,49%         |
| 0,10%         | 0,10%         |
| 1,30%         | 0,95%         |
| 0,09%         | 0,14%         |
| 1,97%         | 2,05%         |
| 2,61%         | 1,75%         |
| <b>10,72%</b> | <b>9,49%</b>  |

## Ticket Size in million

| 1H17         | 1H18         |
|--------------|--------------|
| 74,6         | 80,3         |
| 187,4        | 192,9        |
| 209,6        | 320,2        |
| <b>81,6</b>  | <b>91,1</b>  |
| 1H17         | 1H18         |
| 451,7        | 447,5        |
| 310,2        | 385,7        |
| 827,3        | 867,1        |
| 52.739,8     | 42.402,5     |
| 704,3        | 989,1        |
| <b>741,1</b> | <b>859,3</b> |
| 1H17         | 1H18         |
| 61,2         | 62,9         |
| 19,9         | 19,1         |
| 60,6         | 31,4         |
| 97,7         | 96,1         |
| 105,0        | 91,5         |
| 148,9        | 203,2        |
| <b>76,8</b>  | <b>68,0</b>  |

## Dana Pihak Ketiga

- Melayani BUMD di Jawa Timur untuk kebutuhan perbankan.
- Bank melakukan cross selling dan marketing secara intensif terutama kepada nasabah giro penerima dana proyek agar dananya tidak berpindah di bank lain (tetap ditransaksikan di Bank Jatim)
- Meningkatkan agen Laku Pandai yang terpercaya, handal, dan mampu memberikan layanan terbaik bagi nasabah.
- Mengembangkan produk dan layanan berbasis teknologi informasi sesuai dengan kebutuhan customer yang dapat meningkatkan kontribusi *Fee Based Income*.

## Kredit

- Di semester II tahun 2018 ini kami terus memberikan promo yang menarik buat nasabah agar menaikkan plafond kreditnya di Bank Jatim.
- Melakukan promosi produk Skim Kredit Kendaraan Bermotor (KKB) bekerjasama dengan salah satu merk motor ternama, suku bunga yang kami tawarkan juga sangat kompetitif dibandingkan dengan finance atau leasing.
- Bekerjasama dengan BPR untuk menyalurkan kredit mikro.
- Melayani kebutuhan BUMD untuk fasilitas kredit, terutama kredit pegawai.
- Meningkatkan Penyaluran Kredit kepada Koperasi Tebu binaan pabrik gula unit usaha dari PTPN.

## NPL

- Untuk kredit dengan kolektibilitas 1 & 2 penanganan dilakukan secara intensif oleh Pimpinan Cabang, namun jika kredit mencapai kolektibilitas 3, 4, & 5 maka penanganan dilakukan oleh Divisi Penyelamatan & Penyelesaian Kredit.
- Tahap penyelamatan, adalah upaya penyelamatan kredit dengan pola restrukturisasi kredit yang terdiri dari 3R yaitu, rescheduling, reconditioning, restructuring.
- Tahap penyelesaian, adalah apabila debitur tersebut tidak bisa diselamatkan maka akan diupayakan penyelesaian yang terdiri dari 2 tahap, penyelesaian secara kooperatif dan penyelesaian secara non kooperatif.



**MANAJEMEN**

# Dewan Komisaris



**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



**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



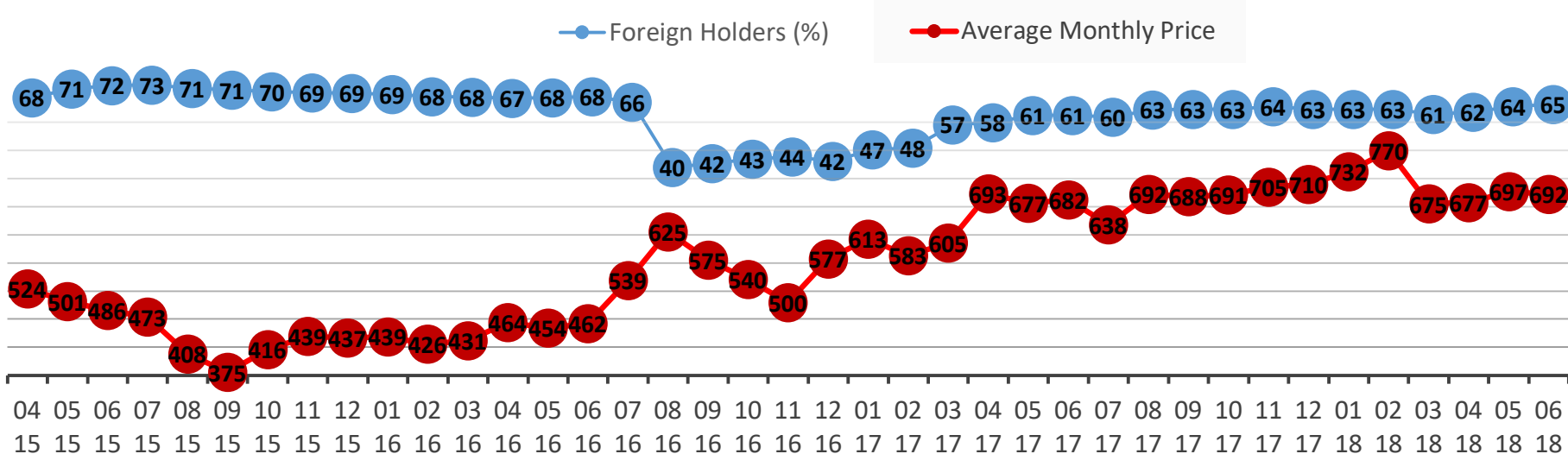
SAHAM BJTM

# Dividen & Stock



| Tahun | Pembayaran Dividen Per Lembar Saham (Rp) | Laba Bersih (Rp)     | Dividen Payment Ratio | BJTM Price Jun'29, 2018<br>IDR 680/ share |              |
|-------|--|----------------------|-----------------------|---|--------------|
| 2012  | 39,74                                    | 724.639.313.908,99   | 81,8%                 | PBV                                       | 1,29         |
| 2013  | 40,61                                    | 824.311.815.370,19   | 73,50%                | EPS                                       | 101,27       |
| 2014  | 41,86                                    | 939.083.592.253,50   | 66,5%                 | PER                                       | 6,71         |
| 2015  | 43,00                                    | 885.708.380.142,00   | 72,42%                | Market Cap                                | Rp 10.184 bn |
| 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)





# Komposisi Saham

| Kepemilikan 1H18            |             |
|-----------------------------|-------------|
| (Seri A) Pemprov Jawa Timur | 51,26%      |
| (Seri A) Kota & Kabupaten   | 28,43%      |
| (Seri B) Domestik           | 7,05%       |
| (Seri B) Asing              | 13,26%      |
| <b>Total</b>                | <b>100%</b> |

| Investor Seri B   | 1H17   | 1H18   |
|-------------------|--------|--------|
| Investor Asing    | 60,64% | 65,30% |
| Investor Domestik | 39,36% | 34,70% |

| No | Negara       | Persentase | No | Negara            | Persentase  |
|----|--------------|------------|----|-------------------|-------------|
| 1  | AMERIKA      | 38,7830%   | 12 | JEPANG            | 0,5434%     |
| 2  | INDONESIA    | 34,7012%   | 13 | JERMAN            | 0,3667%     |
| 3  | FINLANDIA    | 7,8903%    | 14 | BERMUDA           | 0,3516%     |
| 4  | IRLANDIA     | 5,9152%    | 15 | SINGAPURA         | 0,3137%     |
| 5  | LUKSEMBURG   | 2,8204%    | 16 | KOREA SELATAN     | 0,1296%     |
| 6  | INGGRIS      | 2,6263%    | 17 | CINA              | 0,0539%     |
| 7  | KANADA       | 1,8310%    | 18 | MALAYSIA          | 0,0323%     |
| 8  | AUSTRALIA    | 1,1518%    | 19 | BRUNEI DARUSSALAM | 0,0140%     |
| 9  | SWITSERLAND  | 1,0642%    | 20 | SWEDIA            | 0,0118%     |
| 10 | SAUDI ARABIA | 0,8490%    | 21 | THAILAND          | 0,0033%     |
| 11 | BELANDA      | 0,5450%    | 22 | FILIPINA          | 0,0022%     |
|    |              |            |    | <b>Total</b>      | <b>100%</b> |

# Penghargaan



**Top Bank Bidang Pemberdayaan  
UMKM 2018**

**Regional Development Bank  
Good Financial Performance**

**Go Public Company  
GCG Award 2017**



**Top BPD 2017**

**The Higher Bank that Disbursing  
FLPP Fund**

**No 1 BUMD Listed  
Annual Report Award 2016**

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



## bank garansi

- ✓ Pilihan tepat bagi Anda yang bergerak pada bidang Jasa Konstruksi, Jasa Konsultan, Jasa Pengadaan Barang dan Jasa, dll
- ✓ Jangka waktu fleksibel



## kredit modal kerja pola keppres

Membantu Kontraktor dalam menyelesaikan suatu pekerjaan/ proyek



## bankjatim kredit konstruksi properti

Fasilitas kredit modal kerja bagi Anda yang bergerak di bidang properti