

**PRESS CONFERENCE
PAPARAN KINERJA
BANK JATIM
PERIODE MARET 2014**

bankjatim 

bankjatim 



AGENDA

PROFIL DIREKSI & DEKOM

LAPORAN KEUANGAN

DANA PIHAK KETIGA & KREDIT

KEKUATAN

Bank Jatim dipimpin oleh tim manajemen yang berpengalaman dengan pengetahuan mendalam pada sektor perbankan Indonesia

Direktur Utama : HADI SUKRianto



- Lahir di Tanjung Karang pada tanggal 28 Maret 1957.
- Menjabat sebagai Direktur Utama Bank Jatim sejak 14 April 2011.
- Lulus Strata 1 Jurusan Ekonomi tahun 1990 dan Magister Manajemen tahun 2003.

Direktur Bisnis Menengah & Korporasi : DJOKO LESMONO



- Lahir di Kediri pada tanggal 12 Desember 1952.
- Menjabat sebagai Direktur Bisnis Menengah & Korporasi Bank Jatim sejak 14 April 2011.
- Lulus Strata 1 Jurusan Ekonomi tahun 1992 dan Magister Manajemen tahun 2003.

Direktur Operasional : EKO ANTONO



- Lahir di Bandung pada tanggal 16 Juli 1956.
- Menjabat sebagai Direktur Operasional Bank Jatim sejak 14 April 2011.
- Lulus Strata 1 Jurusan Hukum tahun 1981 dan Magister Manajemen pada tahun 2002.

Direktur Kepatuhan : RUDIE HARDIONO



- Lahir di Malang, 05 November 1958
- Menjabat sebagai Direktur Kepatuhan Bank Jatim sejak 03 September 2013.
- Lulus Strata 1 Jurusan Keuangan pada Tahun 1985, dan Magister Manajemen tahun 2000

Dir. Agrobisnis & Usaha Syariah : TONY SUDJIARYANTO



- Lahir di Kediri, 07 Agustus 1959.
- Menjabat sebagai Direktur Agrobisnis & Usaha Syariah Bank Jatim sejak 03 September 2013.
- Lulus Strata 1 Jurusan Teknik Sipil tahun 1985 dan Magister Manajemen 1994.

PROFIL DEWAN KOMISARIS

Bank Jatim dipimpin oleh tim manajemen yang berpengalaman dengan pengetahuan mendalam pada sektor perbankan Indonesia

Komisaris Utama : MULJANTO



- Lahir di Malang pada tanggal 2 Agustus 1953.
- Menjabat sebagai Komisaris Utama Bank Jatim sejak 01 Juni 2011.
- Lulus Strata 1 Jurusan Ekonomi pada Tahun 1987 dan Magister Managemen pada tahun 2005.

Komisaris Independen : SOEBAGYO



- Lahir di Gresik, 01 Oktober 1949.
- Menjabat sebagai Komisaris Independen Bank Jatim sejak 3 September 2013.
- Lulus Strata 1 Jurusan Ekonomi pada Tahun 1978.

Komisaris : CHAIRUL DJAELANI



- Lahir di Surabaya pada tanggal 12 Juli 1952.
- Menjabat sebagai Komisaris Bank Jatim sejak 14 April 2011.
- Lulus Strata 1 Jurusan Teknik Sipil Tahun 1979 dan Magister Managemen tahun 2003.

Komisaris Independen : WIBISONO



- Lahir di Mataram pada tanggal 21 Oktober 1953.
- Menjabat sebagai Komisaris Independen Bank Jatim sejak 01 Juni 2011.
- Lulus Strata 1 Jurusan Akuntansi pada tahun 1981 dan lulus Master of Administration tahun 1988.

LAPORAN KEUANGAN

Dalam Jutaan Rupiah

| Keterangan | 3M13 | 3M14 | YoY |
|----------------------|------------|------------|---------|
| Total Asset | 32.577.785 | 35.464.167 | 8,86% |
| Penempatan BI & SBI | 1.904.417 | 2.123.654 | 11,51% |
| Penempatan Bank Lain | 8.643.716 | 6.043.189 | -30,09% |
| Kredit | 18.804.526 | 22.683.940 | 20,62% |
| Dana Pihak Ketiga | 25.639.490 | 28.204.524 | 10,00% |
| - Giro | 12.101.449 | 11.690.406 | -3,40% |
| - Tabungan | 6.757.427 | 8.287.439 | 22,64% |
| - Deposito | 6.780.614 | 8.226.680 | 21,33% |
| Ekuitas | 5.112.532 | 5.418.445 | 5,98% |

LABA RUGI

Dalam Jutaan Rupiah

| Keterangan | 3M13 | 3M14 | YoY |
|--|-----------|-----------|---------|
| Pendapatan Bunga | 720.112 | 930.967 | 29,28% |
| Beban Bunga | (172.181) | (218.372) | 26,83% |
| Pendapatan Bunga Bersih | 547.931 | 712.595 | 30,05% |
| Pendapatan Operasional Selain Bunga | 111.270 | 120.233 | 8,06% |
| Beban Operasional Selain Bunga | (360.426) | (413.788) | 14,81% |
| Pendapatan (beban) operasional selain bunga bersih | (249.156) | (293.555) | 17,82% |
| Laba Operasional | 298.775 | 419.036 | 40,25% |
| Laba Non Operasional | 2.158 | 7.529 | 248.89% |
| Laba Sebelum Pajak | 300.933 | 426.565 | 41.75% |
| Pajak | (82.751) | (114.370) | 38.21% |
| Laba Bersih | 218.181 | 312.195 | 43.09% |

BANK JATIM DI ANTARA BANK DI INDONESIA

| No | Bank | Asset | Kredit | DPK | Modal Disetor | Laba Bersih |
|-----|--------------|---------|---------|---------|---------------|-------------|
| 1 | Bank Mandiri | 647,152 | 416,978 | 499,718 | 11,667 | 16,994 |
| 2 | BRI | 606,370 | 430,622 | 486,366 | 6,167 | 21,160 |
| 3 | BCA | 488,508 | 312,380 | 409,514 | 1,541 | 14,364 |
| 4 | BNI | 371,046 | 239,363 | 280,744 | 9,055 | 8,800 |
| 5 | CIM Niaga | 213,574 | 143,641 | 163,791 | 5,768 | 4,603 |
| ... | | | | | | |
| 24 | Bank Jatim | 33,047 | 22,084 | 25,988 | 3,729 | 824 |

Sumber: Bank Indonesia

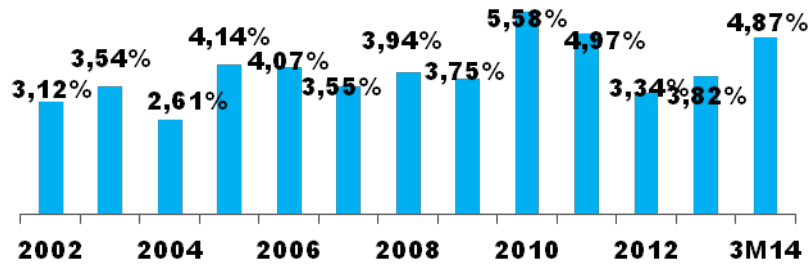
BANK JATIM DI SELURUH BANK DI JAWA TIMUR

| No | Nama Bank | Asset | Kredit | DPK |
|----|--------------|--------|--------|--------|
| 1 | BRI | 58.658 | 48.607 | 47.682 |
| 2 | BCA | 56.168 | 28.965 | 55.239 |
| 3 | Mandiri | 47.373 | 44.598 | 38.750 |
| 4 | BNI | 36.527 | 29.459 | 25.470 |
| 5 | Bank Jatim | 33.047 | 22.084 | 25.988 |
| 6 | CIMB Niaga | 18.592 | 13.140 | 14.057 |
| 7 | Bank Permata | 14.293 | 11.612 | 9.882 |
| 8 | Bank Panin | 13.404 | 8.642 | 12.746 |

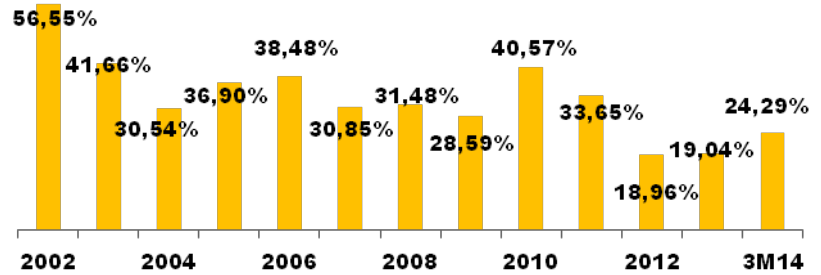
Sumber: Bank Indonesia

RASIO KEUANGAN

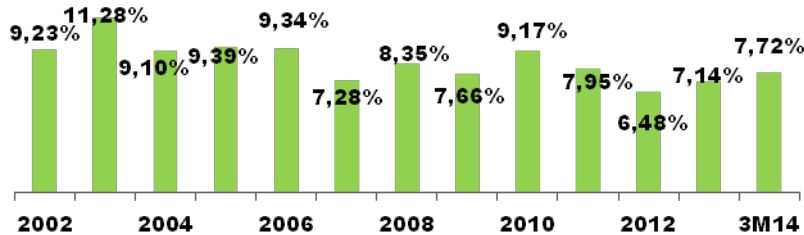
ROA



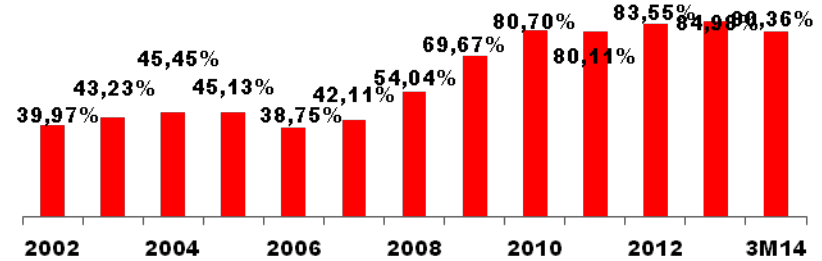
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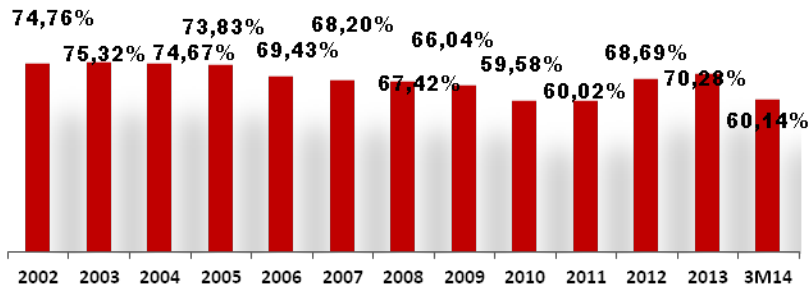
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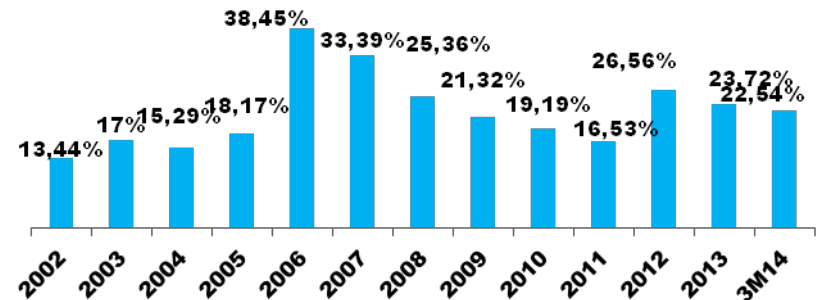
LDR



POPOB



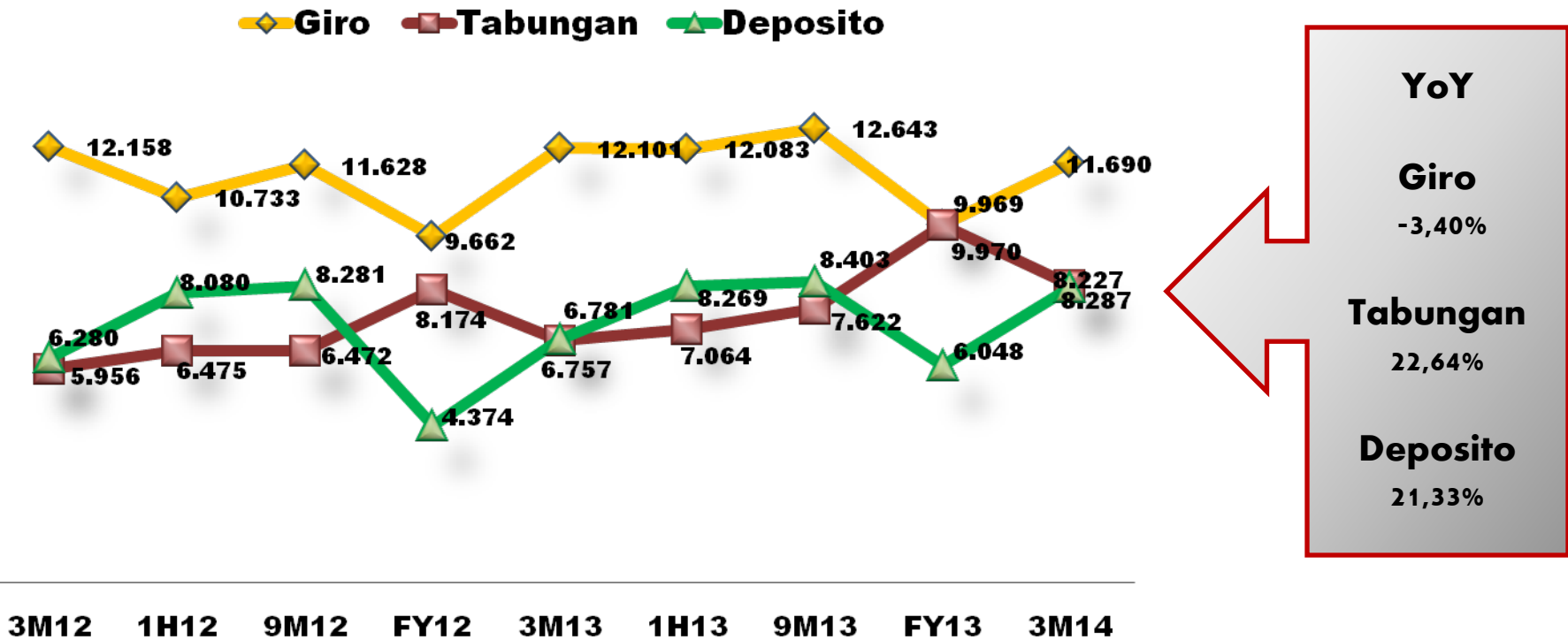
CAR



DANA PIHAK KETIGA & KREDIT

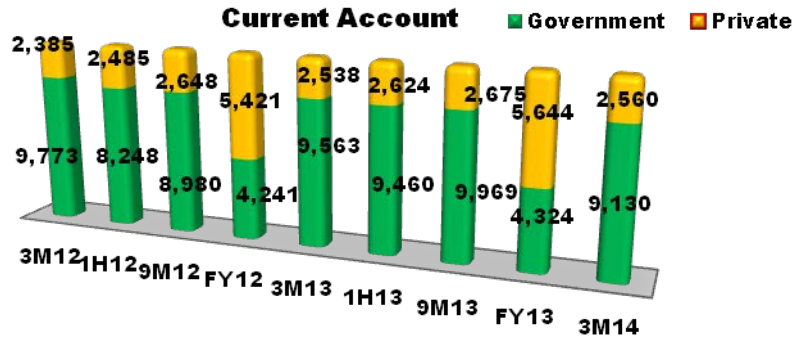
DANA PIHAK KETIGA

Dalam millar rupiah



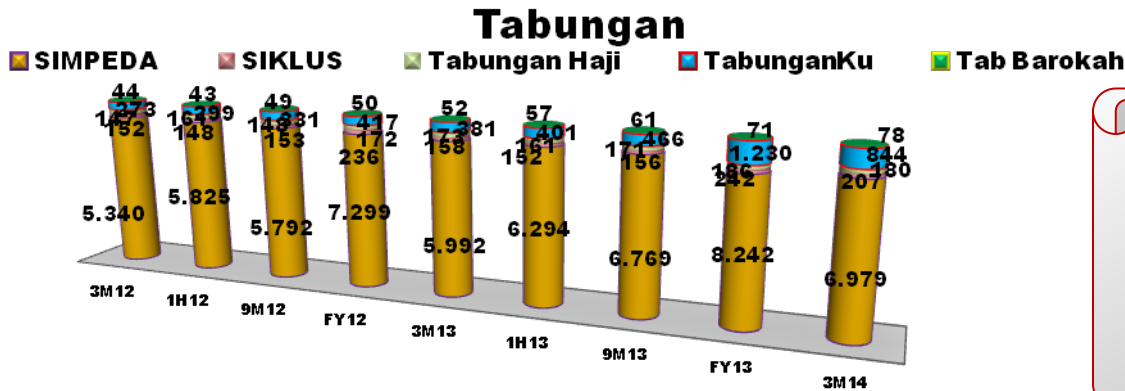
DANA PIHAK KETIGA

In Billion Rp.

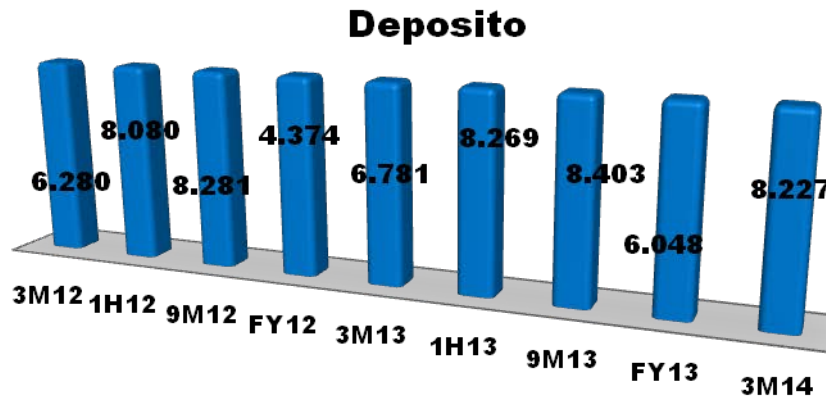


Giro Pemda
YoY -4,53%

Giro Swasta
YoY 0,86%



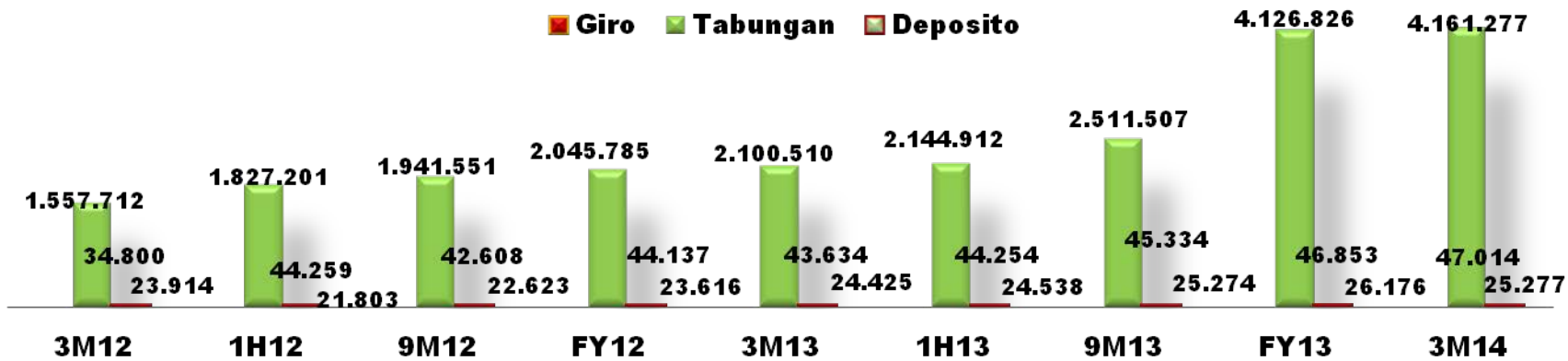
| | | |
|------------------|-----|---------|
| SIMPEDA | YoY | 16,47% |
| SIKLUS | YoY | 30,51% |
| Tabungan Haji | YoY | 3,87% |
| TabunganKu | YoY | 121,49% |
| Tabungan Barokah | YoY | 49,68% |



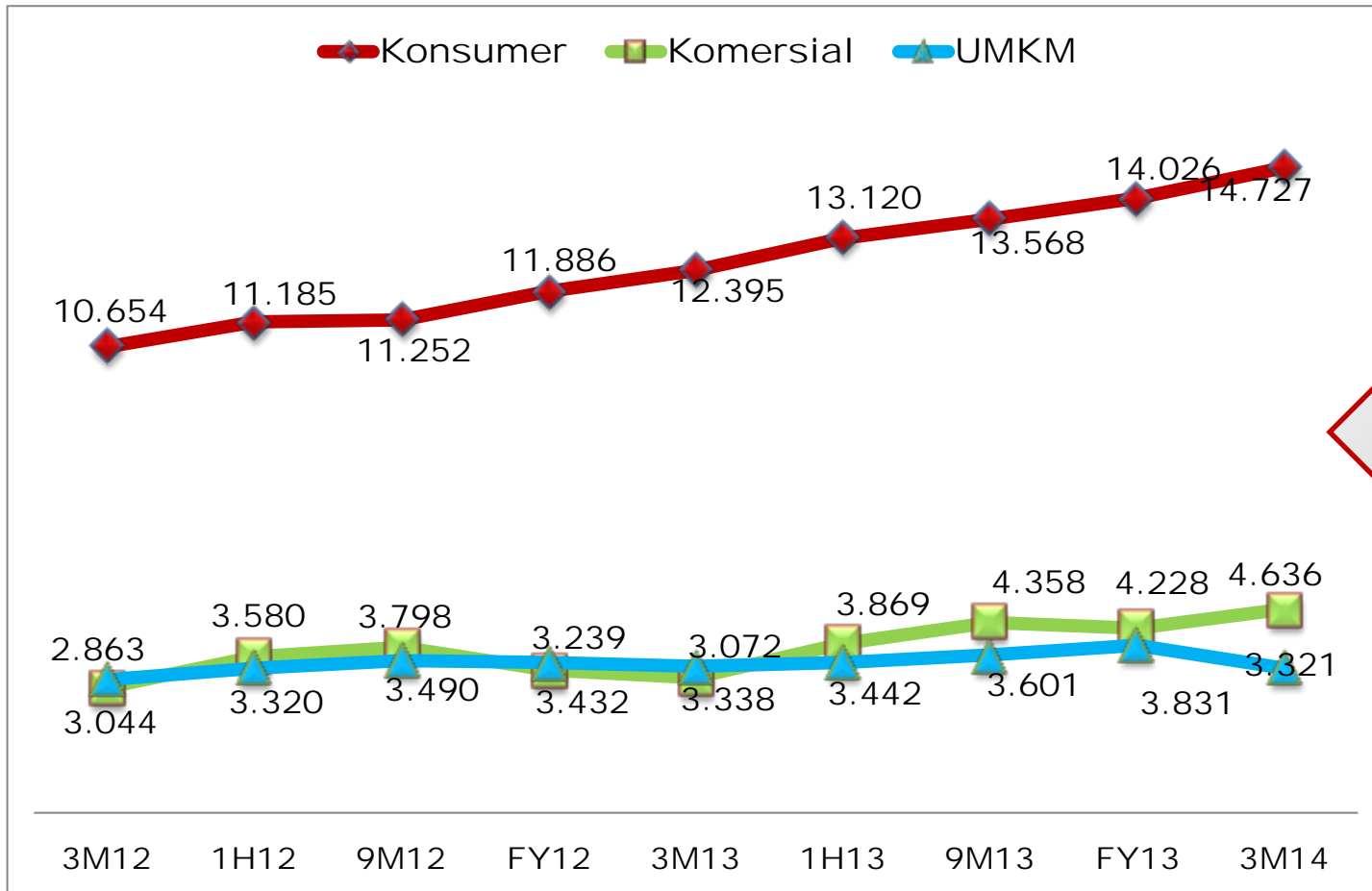
Deposito
YoY 21,32%

DANA PIHAK KETIGA

Total Nasabah



KREDIT



YoY

Konsumer
18,81%

Komersial
50,91%

UMKM
-0,51%

Bank Jatim menyediakan berbagai variasi produk untuk memenuhi semua kebutuhan nasabah



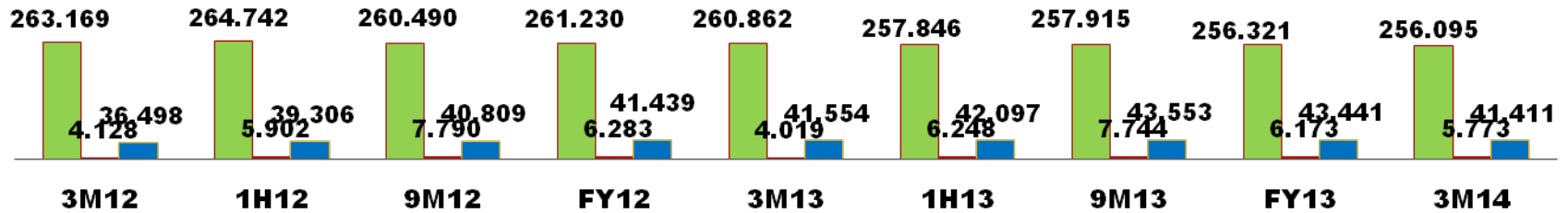
KREDIT

| KREDIT KONSUMER | % Total Loan | |
|------------------------|---------------|---------------|
| | Mar 13 | Mar 14 |
| ▶ Multiguna | 59,25% | 57,61% |
| ▶ KPR | 3,98% | 4,84% |
| ▶ Lainnya | 2,69% | 2,52% |
| | 65,91% | 64,98% |
| KREDIT KOMERSIAL | Mar 13 | Mar 14 |
| ▶ Keppres | 2,19% | 1,67% |
| ▶ Standby Loan | 3,28% | 3,75% |
| ▶ Kredit Sindikasi | 4,04% | 3,59% |
| ▶ PRK | 6,84% | 11,37% |
| | 16,33% | 20,37% |
| UMKM | Mar 13 | Mar 14 |
| ▶ KUR | 8,68% | 5,48% |
| ▶ Pundi Kencana | 1,47% | 2,66% |
| ▶ Laguna | 0,53% | 0,33% |
| ▶ Lainnya | 7,07% | 6,18% |
| | 17,75% | 14,65% |

Kredit
Multiguna
17,37% YoY

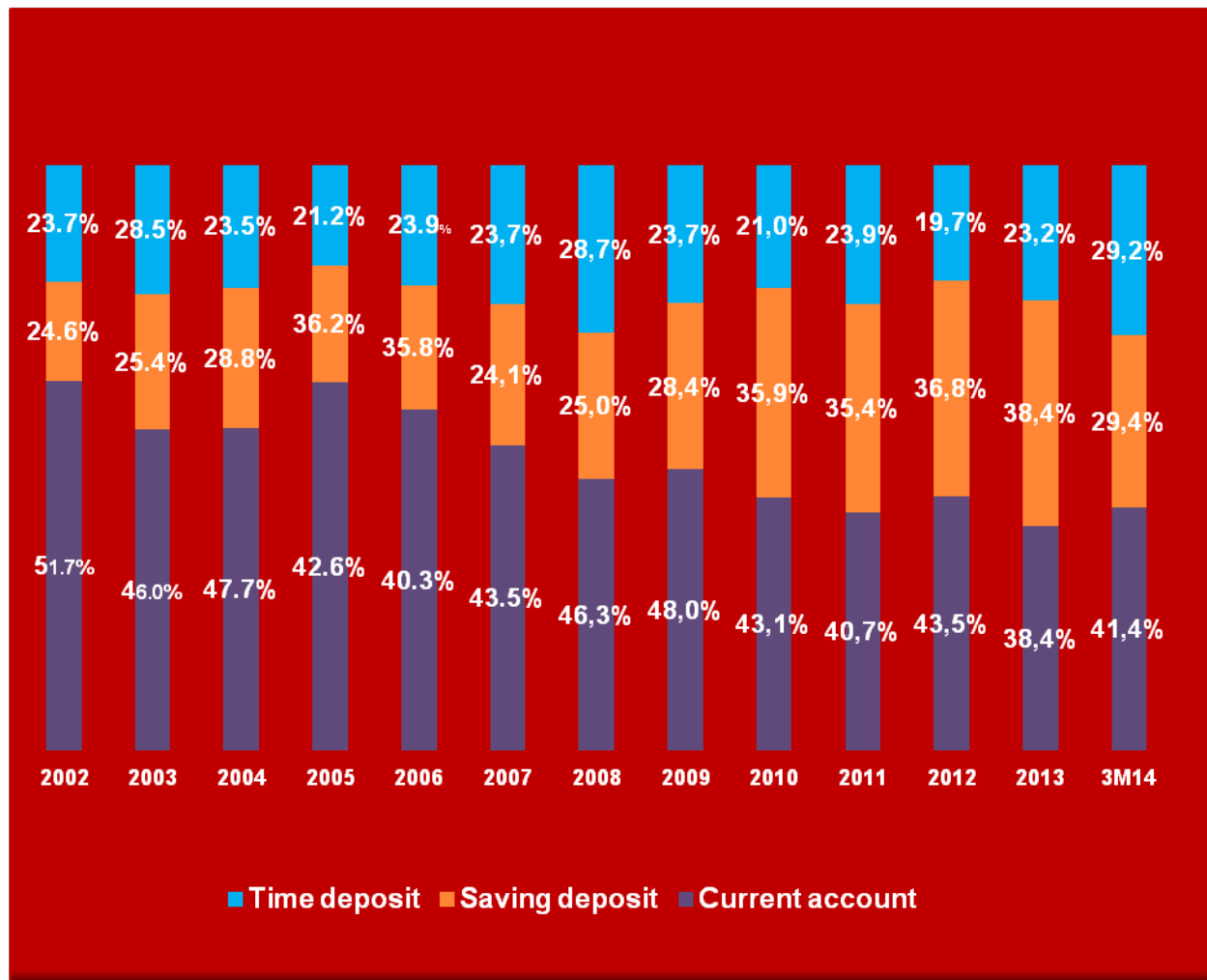
Total Nasabah

■ Konsumer
 ■ Komersial
 ■ UMKM



KEKUATAN

1. KOMPOSISI DANA MURAH

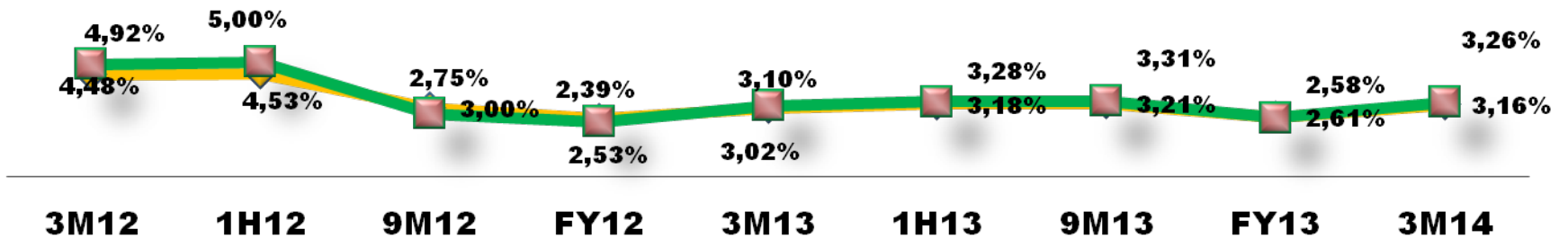


CASA
March
2014
70,8 %

2. COST OF FUND RENDAH

COF

◆ (+) Local Government ■ (-) Local Government



3. KREDIT MIKRO



KINERJA REALISASI PENCAIRAN

per tanggal : 28 Maret 2014

| NO | KODE UNIT | UNIT | DISBURSEMENT Mar-14 | POSISI FEB-MAR 2014 | | | | RR | NPL | % ACHIEVEMENT | |
|-------------------|-----------|--------------|------------------------|---------------------|-------------------|-----------|---------------|----------------|--------------|----------------|---------------|
| | | | | PLAFOND | Out Standing | NOA | AVG MRG | | | OS | AVG MRG |
| SURABAYA | | | | | | | | | | | |
| 1 | 1 | Kalibutih | 900.000 | 960.000 | 958.173 | 3 | 16,95% | 100,00% | 0,00% | 63,16% | 77,06% |
| 2 | 2 | Wiyung | 1.051.000 | 1.501.000 | 1.491.217 | 4 | 15,87% | 100,00% | 0,00% | 98,75% | 72,15% |
| 3 | 3 | Tambak Rejo | 900.000 | 1.250.000 | 1.242.391 | 3 | 16,12% | 100,00% | 0,00% | 82,24% | 73,27% |
| 4 | 4 | Lidah Kulon | 330.000 | 800.000 | 794.797 | 3 | 17,48% | 100,00% | 0,00% | | 79,43% |
| 5 | 5 | HR. Muhammad | 150.000 | 150.000 | 150.000 | 1 | 20,31% | 100,00% | 0,00% | | 92,32% |
| 6 | 6 | Rungkut | 1.635.000 | 1.835.000 | 1.830.622 | 7 | 17,41% | 100,00% | 0,00% | 120,72% | 79,12% |
| 7 | 7 | Rajawali | 235.000 | 235.000 | 235.000 | 1 | 18,87% | 100,00% | 0,00% | | 85,79% |
| Total Area | | | 5.201.000 | 6.731.000 | 6.702.200 | 22 | 16,89% | 100,00% | 0,00% | 63,26% | 76,75% |
| SIDOARJO | | | | | | | | | | | |
| 1 | 8 | Sidoarjo | 1.975.000 | 3.050.000 | 3.036.516 | 9 | 16,24% | 100,00% | 0,00% | 200,66% | 73,83% |
| 2 | 9 | Krian | 726.000 | 976.000 | 973.438 | 4 | 17,57% | 100,00% | 0,00% | 64,21% | 79,88% |
| 3 | 10 | Tulangan | 1.485.000 | 1.635.000 | 1.631.983 | 9 | 19,19% | 100,00% | 0,00% | 107,57% | 87,21% |
| 4 | 11 | Taman | 950.000 | 1.300.000 | 1.296.413 | 4 | 17,63% | 100,00% | 0,00% | 85,53% | 80,13% |
| 5 | 12 | Gedangan | 1.447.000 | 1.447.000 | 1.447.000 | 6 | 17,87% | 100,00% | 0,00% | 95,20% | 81,24% |
| 6 | 13 | Waru | 1.610.000 | 1.715.000 | 1.712.888 | 5 | 16,24% | 100,00% | 0,00% | 112,83% | 73,81% |
| Total Area | | | 8.193.000 | 10.123.000 | 10.098.238 | 37 | 17,26% | 100,00% | 0,00% | 111,00% | 78,44% |
| MADIUN | | | | | | | | | | | |
| 1 | 14 | Madiun | 1.605.000 | 2.410.000 | 2.401.088 | 7 | 16,38% | 100,00% | 0,00% | 158,55% | 74,47% |
| 2 | 15 | Dolopo | 76.000 | 286.000 | 283.848 | 2 | 19,32% | 100,00% | 0,00% | | 87,82% |
| 3 | 16 | Jiwan | 710.000 | 895.000 | 892.493 | 3 | 16,97% | 100,00% | 0,00% | | 77,14% |
| 4 | 17 | Uteran | 430.000 | 430.000 | 430.000 | 3 | 21,01% | 100,00% | 0,00% | | 95,50% |
| 5 | 18 | Muneng | 1.080.000 | 1.395.000 | 1.389.103 | 8 | 19,96% | 100,00% | 0,00% | 91,78% | 90,71% |
| Total Area | | | 4.401.000 | 5.416.000 | 5.396.532 | 23 | 17,92% | 100,00% | 0,00% | 71,26% | 81,47% |
| TOTAL | | | 17.795.000 | 22.270.000 | 22.196.970 | 82 | 17,31% | 100,00% | 0,00% | 81,40% | 78,67% |

4. JARINGAN KANTOR



| Network | 2009 | 2010 | 2011 | 2012 | 2013 | Maret 2014 |
|-----------------------|------|------|------|------|-------|------------|
| Head Office | 1 | 1 | 1 | 1 | 1 | 1 |
| Branch Office | 39 | 41 | 41 | 41 | 41 | 42 |
| Sub Branch Office | 26 | 44 | 67 | 81 | 107 | 129 |
| Cash office | 151 | 154 | 164 | 164 | 176 | 160 |
| Sharia service office | 37 | 37 | 47 | 47 | 47 | 47 |
| Payment Point | 78 | 88 | 115 | 138 | 155 | 154 |
| Mobile cash | 45 | 49 | 57 | 57 | 59 | 59 |
| Mobile ATM | - | 4 | 4 | 6 | 6 | 6 |
| CDM | 1 | 1 | 1 | 1 | 1 | 1 |
| ATM | 87 | 142 | 262 | 368 | 479 | 490 |
| Total network | 465 | 561 | 759 | 904 | 1.072 | 1.089 |

| | 2014 | 2015 | 2016 | 2017 | 2018 |
|-------------------|------|------|------|------|------|
| Branch Office | 3 | 2 | 2 | - | - |
| Sub Branch Office | 40 | 46 | 46 | 50 | 50 |
| Cash office | 20 | 31 | 31 | 30 | 30 |
| ATM | 125 | 100 | 100 | 100 | 100 |

5. MARKET SHARE GIRO TERTINGGI DI JAWA TIMUR

Dalam Triliun Rupiah

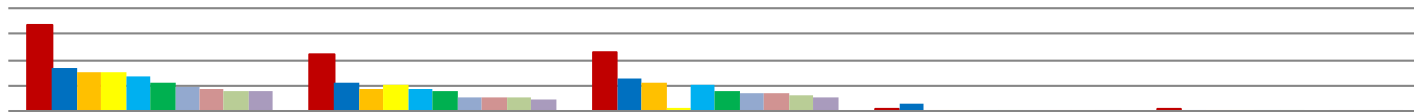
| No | Keterangan | Dec 2013 Jawa Timur | 3M14 Bank Jatim | % |
|----|-------------------|------------------------|--------------------|--------|
| 1. | Total Asset | 420,52 | 35,46 | 8,43% |
| 2. | Dana Pihak Ketiga | 335,31 | 28,20 | 8,41% |
| | -Giro | 51,85 | 11,69 | 22,54% |
| | -Tabungan | 140,54 | 8,29 | 5,89% |
| | -Deposito | 121,31 | 8,23 | 6,78% |
| 3. | Kredit | 304,11 | 22,67 | 7,45% |

Sumber : Bank Indonesia

Total Bank di Jawa Timur : 83 Bank

6. BANK JATIM DIANTARA BPD

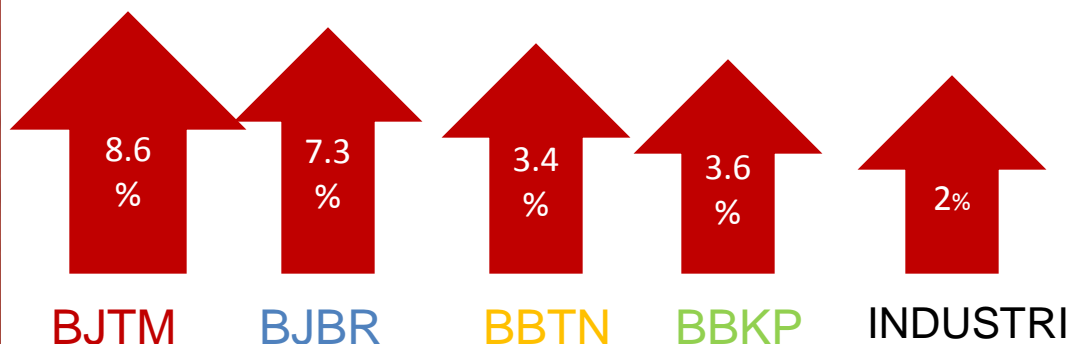
Dalam Miliar Rupiah



| | Asset | Kredit | DPK | Modal | Laba Bersih |
|---------------|-------|--------|-------|-------|-------------|
| ■ BJB * | 67041 | 44990 | 46761 | 2424 | 1385 |
| ■ Bank Jatim* | 33047 | 22084 | 25988 | 5719 | 824 |
| ■ Bank DKI | 31097 | 18018 | 22115 | 1931 | 802 |
| ■ Bank Jateng | 30908 | 21267 | 2493 | 1217 | 717 |
| ■ Bank Kaltim | 27554 | 18199 | 21347 | 264 | 683 |
| ■ Bank SUMUT | 21664 | 15347 | 15943 | 907 | 623 |
| ■ Bank Riau | 19646 | 11333 | 13643 | 957 | -384 |
| ■ Bank PAPUA | 17692 | 11378 | 13421 | 1122 | 455 |
| ■ Bank Nagari | 16332 | 11155 | 12287 | 799 | 305 |
| ■ Bank Aceh | 15359 | 8937 | 11749 | 861 | 379 |

Data Desember 2013
Sumber : Asbanda

7. DIVIDEND YIELD TINGGI



| Bank (22/04/2014) | Share px | Market Cap Rp bn | PBV | PER | Dividend Yield |
|----------------------|-------------|------------------------|-----|------|-------------------|
| Bank Jatim | 472 | 7.041 | 1.2 | 7.7 | 8.6% |
| Bukopin | 640 | 5.815 | 0.9 | 5.4 | 3.6% |
| Bank Jabar Banten | 1005 | 9.745 | 1.4 | 6.7 | 7.3% |
| BTN | 1315 | 13.893 | 1.2 | 8.9 | 3.4% |
| BTPN | 4160 | 24.296 | 2.5 | 11.4 | 0% |
| Bank Danamon | 4360 | 41.789 | 1.3 | 10.4 | 2.4% |
| BNI | 5075 | 94.642 | 2.0 | 10.5 | 2.9% |
| BRI | 10200 | 251.625 | 3.2 | 12.2 | 1.6% |
| Bank Mandiri | 9850 | 229.833 | 2.6 | 12.6 | 2.4% |
| BCA | 11050 | 272.438 | 4.3 | 19.3 | 1.2% |

8. PRESTASI & PENGHARGAAN



Indonesia Bank Loyalty Award 2014



IAIR Awards 2014



Platinum Award Infobank 2013



Indonesia Banking Award 2013



Best Services Excellence 2013

TERIMA KASIH



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