

A large, intricate, golden-brown floral or mandala-style pattern on the left side of the slide, featuring a central circular motif surrounded by various leaf-like and geometric shapes.

COMPANY PERFORMANCE
PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk
1H18

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OVERVIEW

Financial Performance



Balance Sheet In million Rp	1H17	1H18	YoY
Asset	51.488.747	59.537.033	15,63%
Loan	30.489.487	32.118.304	5,34%
- Commercial	6.607.934	6.752.771	2,19%
- SME	3.267.371	3.048.505	-6,70%
- Consumer	20.614.562	22.317.028	8,26%
Third Party Fund	42.195.900	49.517.267	17,35%
- Current Account	15.627.127	19.666.323	25,85%
- Saving Account	13.614.198	15.228.410	11,86%
- Time Deposit	12.954.576	14.622.535	12,88%

In million Rp

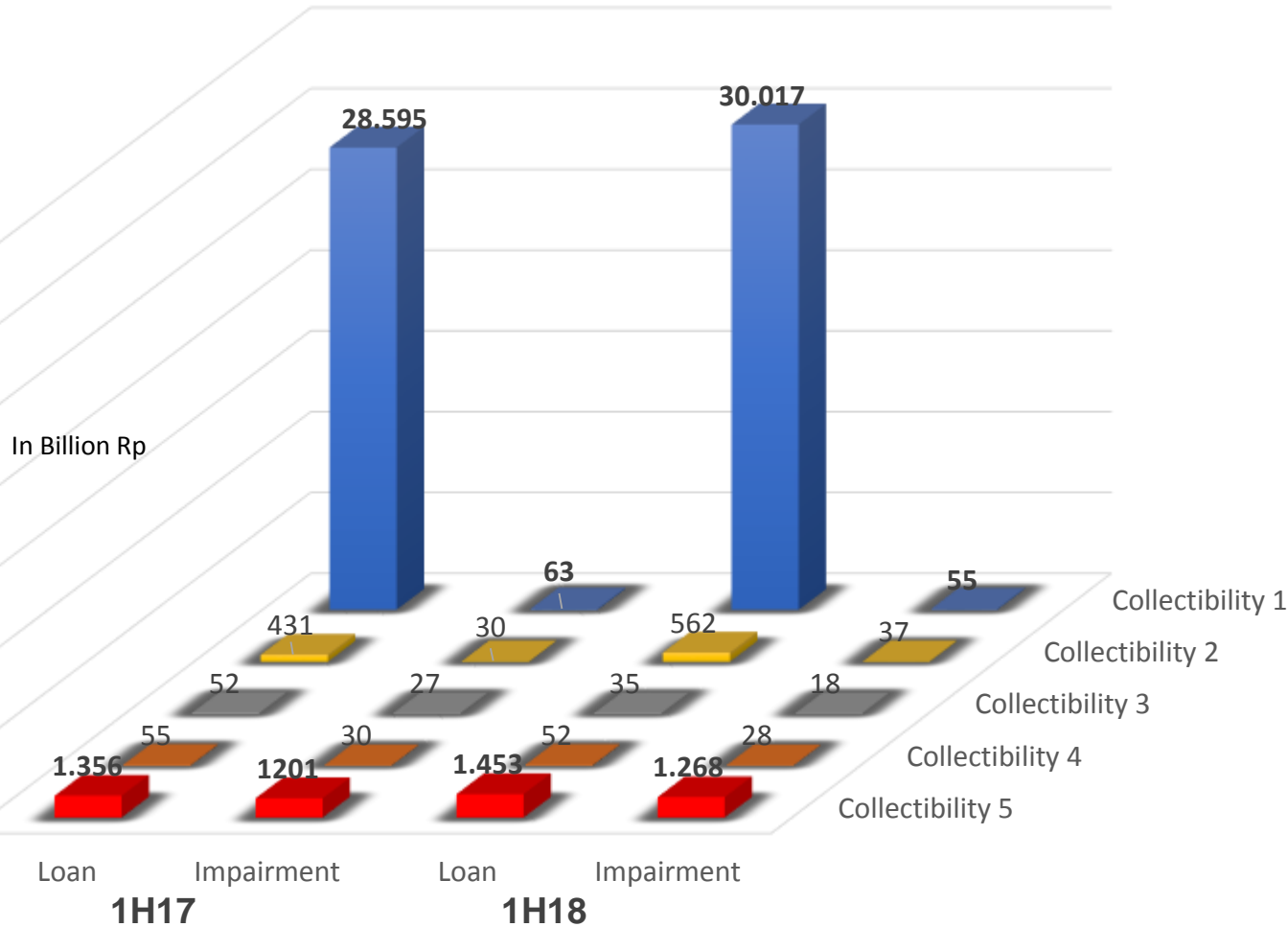
Profit & Loss In million Rp	1H17	1H18	YoY
Interest Income	2.343.620	2.423.111	3,39%
Interest Expense	(604.954)	(647.371)	7,01%
Net Interest Income	1.738.667	1.775.740	2,13%
Provision for Impairment	(101.796)	(42.746)	-58,01%
Net profit	722.104	758.277	5,01%

Ratio	1H17	1H18	Ratio	1H17	1H18
ROA	3,93%	3,67%	BOPO	62,60%	61,40%
ROE	22,17%	21,87%	CAR	22,55%	23,08%
NIM	6,98%	6,41%	COF	2,45%	2,13%
LDR	72,26%	64,86%	CASA	69,30%	70,47%

Non Performing Loan



Loan & Impairment Composition



<u>NPL Information</u>	<u>1H17</u>	<u>1H18</u>
NPL Gross	4,80%	4,79%
NPL Net	0,67%	0,70%
Coverage Ratio	92,34%	91,34%
Consumer's NPL	0,69%	0,67%
Commercial's NPL	16,43%	17,19%
SME's NPL	7,17%	7,49%

NPL

- Collateral sold in auction 5,897 billion rupiah.
- Extracomptable or write-off collection resulted 37,931 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



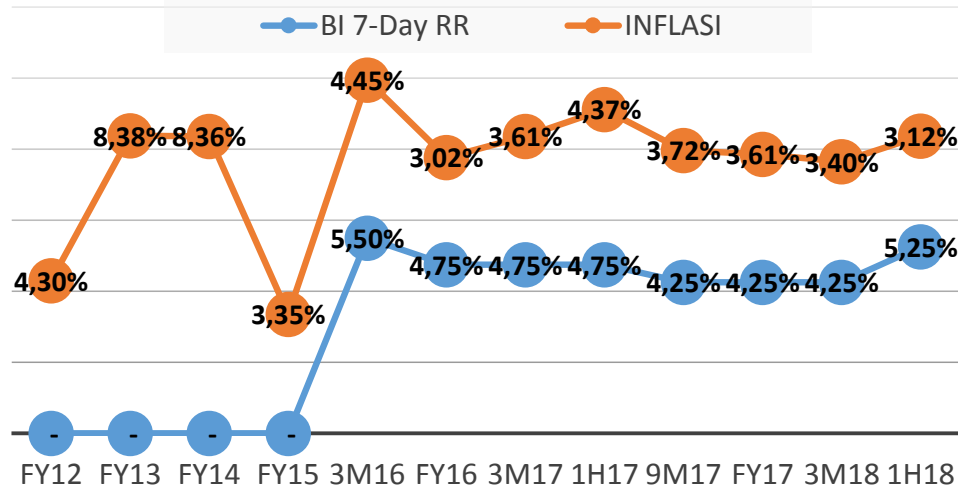
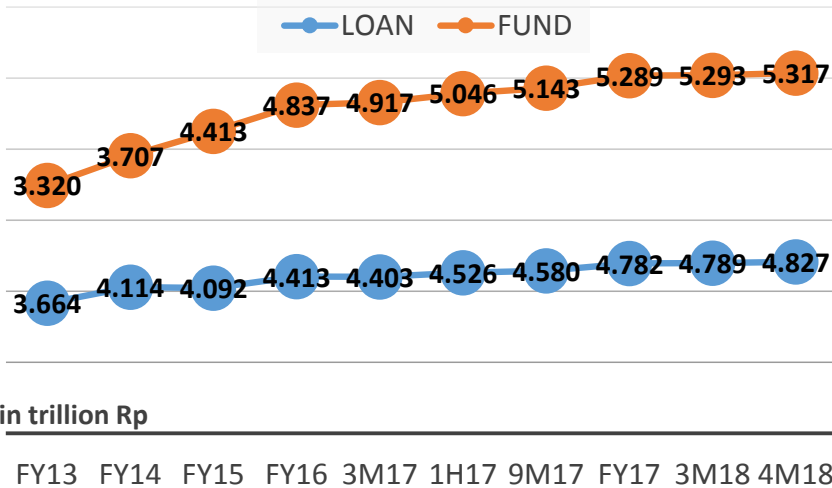
Network	2011	2012	2013	2014	2015	2016	2017	1H18
Head Office	1	1	1	1	1	1	1	1
Branch Office	41	41	41	43	45	47	48	48
Sub Branch Office	67	81	107	153	165	166	166	167
Cash office	164	164	176	165	185	190	199	201
Sharia service office	47	47	47	97	97	191	191	191
Payment Point	115	138	155	167	171	181	190	204
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	725
Total network	759	904	1.072	1.291	1.425	1.566	1.608	1.627
“Laku Pandai” Agent (Branchless Banking)							214	251

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

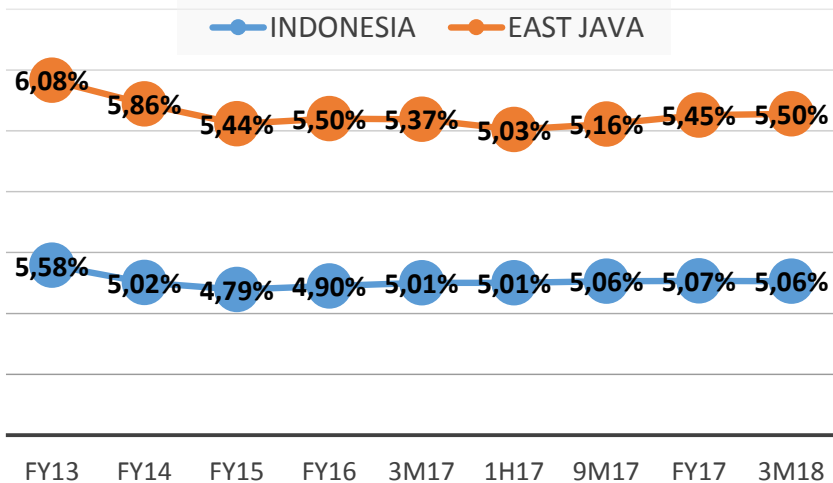


APPENDIX

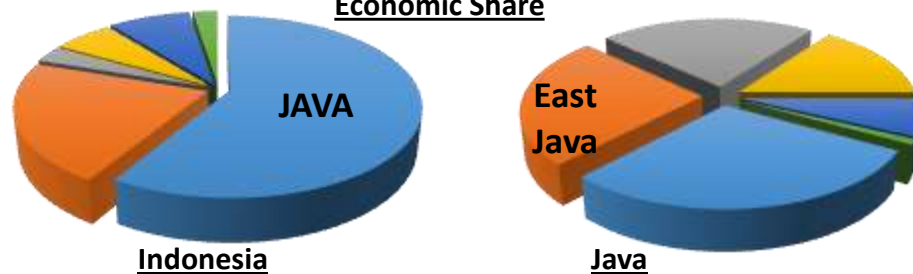
Macro Economy Review



Economic Growth



Economic Share



- 59% Java
- 22% Sumatra
- 3% Bali & Nusa Tenggara
- 6% Sulawesi
- 8% Kalimantan
- 3% Maluku & Papua

- 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>1H17</u>	<u>1H18</u>	<u>YoY</u>	<u>2Q17</u>	<u>1Q18</u>	<u>2Q18</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	51.488.747	59.537.033	15,63%	1.171.760	3.794.510	4.223.842	260,47%	11,31%
Placement BI & SBI	13.658.218	15.987.358	17,05%	(1.220.968)	(259.468)	3.616.591	-396,21%	-1493,85%
Loan	30.489.487	32.118.304	5,34%	1.197.915	(346.914)	710.805	-40,66%	-304,89%
Allowance for Impairment Losses	(1.350.642)	(1.406.061)	4,10%	1.610	(56.117)	44.061	2636,80%	-178,52%
Third Party Fund	42.195.900	49.517.267	17,35%	716.548	5.152.733	4.519.427	530,72%	-12,29%
- Current Account	15.627.127	19.666.323	25,85%	(3.179.879)	5.176.420	2.487.614	-178,23%	-51,94%
- Saving Account	13.614.198	15.228.410	11,86%	1.429.005	(1.720.688)	1.101.910	-22,89%	-164,04%
- Time Deposit	12.954.576	14.622.535	12,88%	2.467.422	1.697.001	929.903	-62,31%	-45,20%
Equity	7.260.032	7.914.494	9,01%	335.199	(283.011)	381.431	13,79%	-234,78%

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>YTD</u>
Total Asset	51.518.681	51.635.005	53.524.875	55.313.192	57.157.827	59.816.575	59.537.033	15,56%
Placement BI & SBI	12.630.235	11.699.228	11.702.667	12.370.768	14.204.099	14.845.571	15.987.358	26,58%
Loan	31.754.413	31.205.034	31.270.886	31.407.499	31.654.051	32.138.823	32.118.304	1,15%
Allowance for Impairment Losses	(1.394.006)	(1.422.738)	(1.446.334)	(1.450.122)	(1.467.450)	(1.473.261)	(1.406.061)	0,86%
Third Party Fund	39.845.108	40.688.101	42.707.528	44.997.840	46.872.141	49.519.369	49.517.267	24,27%
- Current Account	12.002.289	15.440.391	16.509.378	17.178.709	17.779.747	20.495.690	19.666.323	63,85%
- Saving Account	15.847.188	14.255.549	14.163.268	14.126.500	14.136.015	14.604.694	15.228.410	-3,90%
- Time Deposit	11.995.630	10.992.162	12.034.882	13.692.632	14.956.379	14.418.985	14.622.535	21,90%
Equity	7.816.074	7.943.984	8.070.187	7.533.063	7.645.375	7.768.311	7.914.494	1,26%

Profit / Loss

<u>Information</u> In million Rp	<u>1H17</u>	<u>1H18</u>	<u>YoY</u>	<u>2Q17</u>	<u>1Q18</u>	<u>2Q18</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	2.343.620	2.423.111	3,39%	1.230.399	1.173.353	1.249.758	1,57%	6,51%
Interest Expense	(604.954)	(647.371)	7,01%	(338.592)	(298.919)	(348.452)	2,91%	16,57%
Nett Interest Income	1.738.667	1.775.740	2,13%	891.807	874.434	901.306	1,07%	3,07%
Non Interest Operational Income	245.976	236.931	-3,68%	137.616	114.723	122.208	-11,20%	6,52%
Non Interest Operational Expense	(914.222)	(943.274)	3,18%	(512.265)	(414.070)	(529.203)	3,31%	27,81%
Provision for Impairment Losses	(101.796)	(42.746)	-58,01%	(5.186)	(58.423)	15.676	-402,31%	-126,83%
Nett Non Interest Operational Income (Expense)	(770.042)	(749.089)	-2,72%	(379.835)	(357.770)	(391.319)	3,02%	9,38%
Operational Profit	968.625	1.026.651	5,99%	511.972	516.664	509.987	-0,39%	-1,29%
Non Operational Profit	10.419	3.618	-65,27%	2.824	2.659	960	-66,00%	-63,89%
Pre Tax Profit	979.044	1.030.270	5,23%	514.796	519.323	510.947	-0,75%	-1,61%
Taxes	(256.940)	(271.993)	5,86%	(132.685)	(142.477)	(129.516)	-2,39%	-9,10%
Net profit	722.104	758.277	5,01%	382.111	376.846	381.431	-0,18%	1,22%

Monthly Profit / Loss

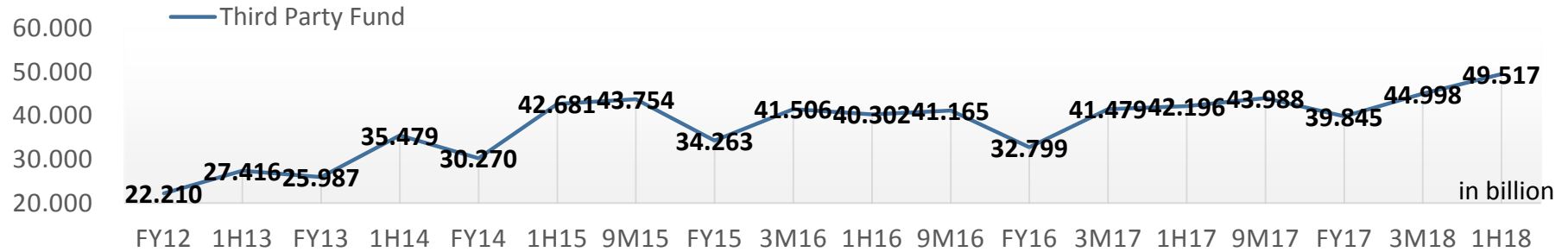
<u>Information</u> In million Rp	<u>FY17</u>	<u>1M18</u>	<u>2M18</u>	<u>3M18</u>	<u>4M18</u>	<u>5M18</u>	<u>1H18</u>
Interest Income	4.828.909	389.835	765.348	1.173.353	1.577.364	2.009.826	2.423.111
Interest Expense	(1.314.632)	(97.787)	(189.453)	(298.919)	(412.154)	(532.139)	(647.371)
Nett Interest Income	3.514.277	292.049	575.895	874.434	1.165.210	1.477.687	1.775.740
Non Interest Operational Income	442.438	29.121	73.186	114.723	162.726	203.832	236.931
Non Interest Operational Expense	(2.084.866)	(119.324)	(252.153)	(414.070)	(577.619)	(754.238)	(943.274)
Provision for Impairment Losses	(217.128)	(30.018)	(53.937)	(58.423)	(79.774)	(86.064)	(42.746)
Nett Non Interest Operational Income (Expense)	(1.859.556)	(120.221)	(232.904)	(357.770)	(494.666)	(636.470)	(749.089)
Operational Profit	1.654.721	171.828	342.991	516.664	670.544	841.217	1.026.651
Non Operational Profit	(17.780)	2.557	2.803	2.659	2.603	3.435	3.618
Pre Tax Profit	1.636.941	174.384	345.794	519.323	673.146	844.652	1.030.270
Taxes	(477.571)	(46.475)	(91.730)	(142.477)	(183.988)	(232.558)	(271.993)
Net profit	1.159.370	127.910	254.063	376.846	489.158	612.094	758.277

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%

Third Party Fund



Funding Growth			
Current Account	1H17	1H18	YoY
Government	10.660	14.625	37,20%
Private	4.968	5.042	1,49%
Total	15.627	19.666	25,85%
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%
Total	13.614	15.228	11,86%
Time Deposit	1H17	1H18	YoY
≤ 3 Month	12.470	14.305	14,72%
≥ 6 Month	485	318	-34,48%
Total	12.955	14.623	12,88%

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

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

Loan



Lending Growth

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%
Total	20.615	22.317	8,26%
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%
Total	6.608	6.753	2,19%
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%
Total	3.267	3.049	-6,70%

Composition

1H17	1H18
58,27%	57,27%
5,63%	5,70%
3,71%	6,51%
67,61%	69,48%
1H17	1H18
1,80%	1,53%
2,05%	1,83%
9,72%	9,21%
3,29%	2,90%
4,81%	5,55%
21,67%	21,02%
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%
10,72%	9,49%

Ticket Size in million

1H17	1H18
74,6	80,3
187,4	192,9
209,6	320,2
81,6	91,1
1H17	1H18
451,7	447,5
310,2	385,7
827,3	867,1
52.739,8	42.402,5
704,3	989,1
741,1	859,3
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
76,8	68,0

LOAN FY14 – 1H18



CONSUMER	FY14	FY15	FY16	3M17	1H17	9M17	FY17	3M18	1H18
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
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
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
Total	16.760.670	18.186.090	19.825.183	19.934.339	20.614.562	20.767.677	22.288.229	22.250.392	22.317.028
COMMERCIAL									
Standby Loan	1.013.324	847.263	531.315	436.239	548.373	578.104	472.353	414.489	492.669
Keppres	687.257	748.105	546.405	357.492	624.976	907.829	589.971	280.072	586.994
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
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
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
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
S M E									
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
Laguna	30.078	21.204	35.975	38.768	29.890	49.671	50.147	42.685	33.539
Bankit KKPA	73.113	130.478	272.642	338.899	395.875	302.470	251.803	248.410	305.519
Siumi	0	954	26.523	24.611	28.521	29.446	34.953	39.757	45.263
Jatim Mikro	263.067	519.834	562.361	578.536	601.615	614.353	637.832	654.858	659.603
Others	2.087.748	1.426.340	958.593	852.479	796.364	710.052	678.706	633.148	563.262
Total	3.250.286	3.276.454	3.157.023	3.179.783	3.267.371	3.075.882	3.022.300	3.024.821	3.048.505

in million

	FY14	FY15	3M16	1H16	9M16	FY16	3M17	1H17	9M17	FY17	3M18	1H18
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%
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%
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%
Consumer	0,60%	0,74%	0,82%	0,85%	0,89%	0,84%	0,64%	0,69%	0,76%	0,58%	0,65%	0,67%
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%
S M E	7,64%	7,09%	7,38%	7,49%	7,29%	6,95%	6,91%	7,17%	7,74%	7,22%	7,37%	7,49%



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.

Network Expansion

- 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.

Bank Jatim Supremacy

- 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.



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

*will effective after passed OJK's Fit and Proper Test that still in progress.

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:

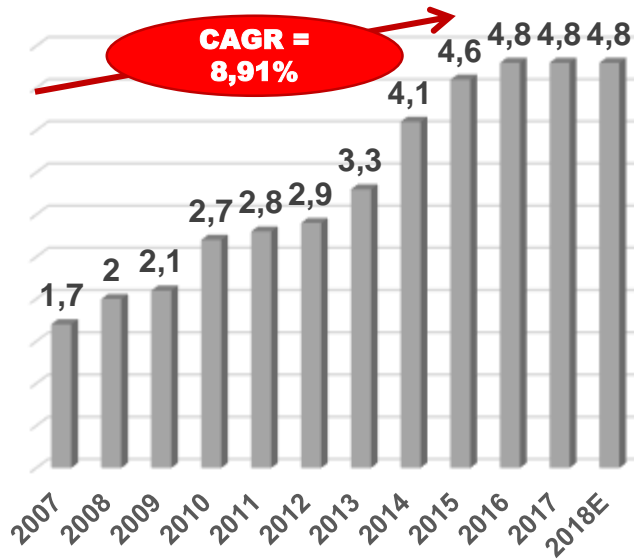
Corporate Secretary
Compliance Director
Bank Jatim



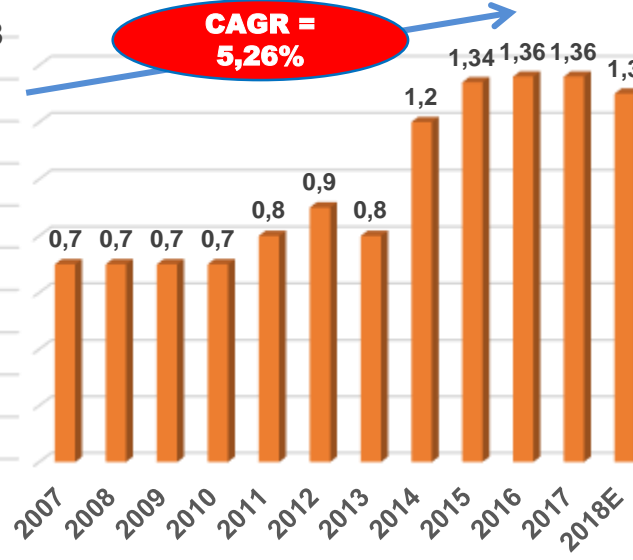
STRENGTH

Compound Annual Growth Rate

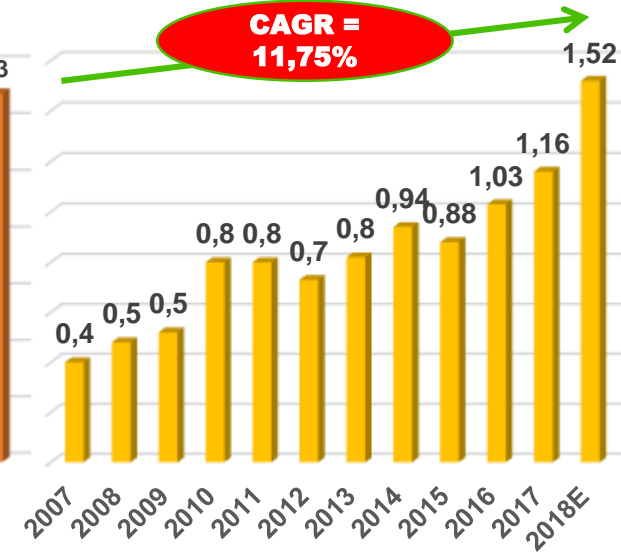
INTEREST INCOME (Rp Tril)



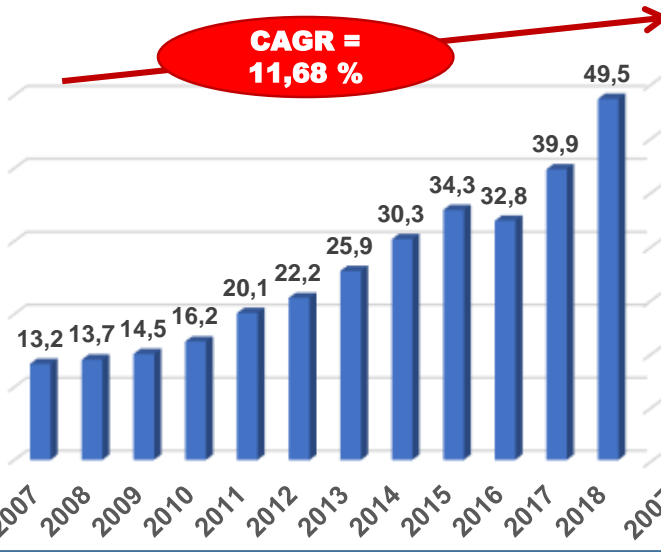
INTEREST EXPENSE (Rp Tril)



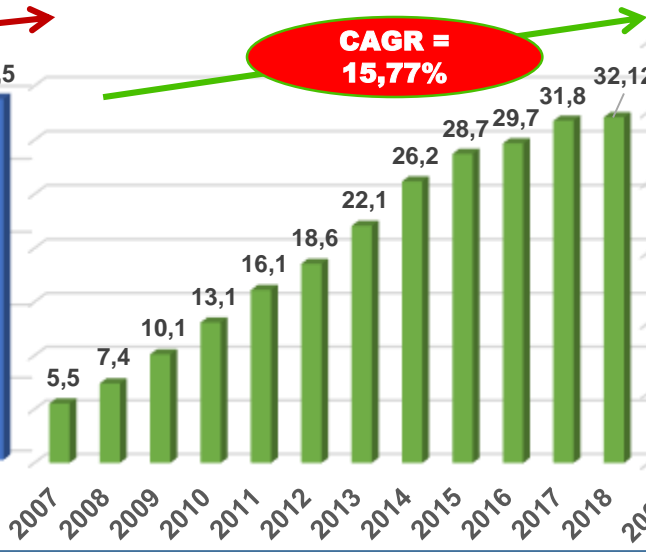
NET PROFIT (Rp Tril)



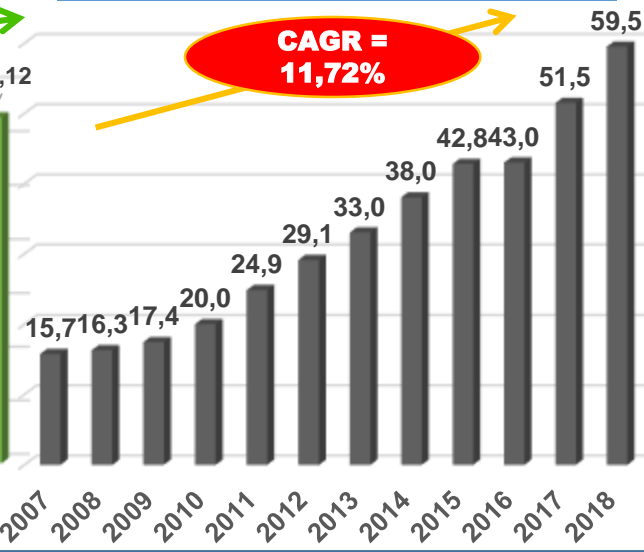
THIRD PARTY FUND (Rp Tril)



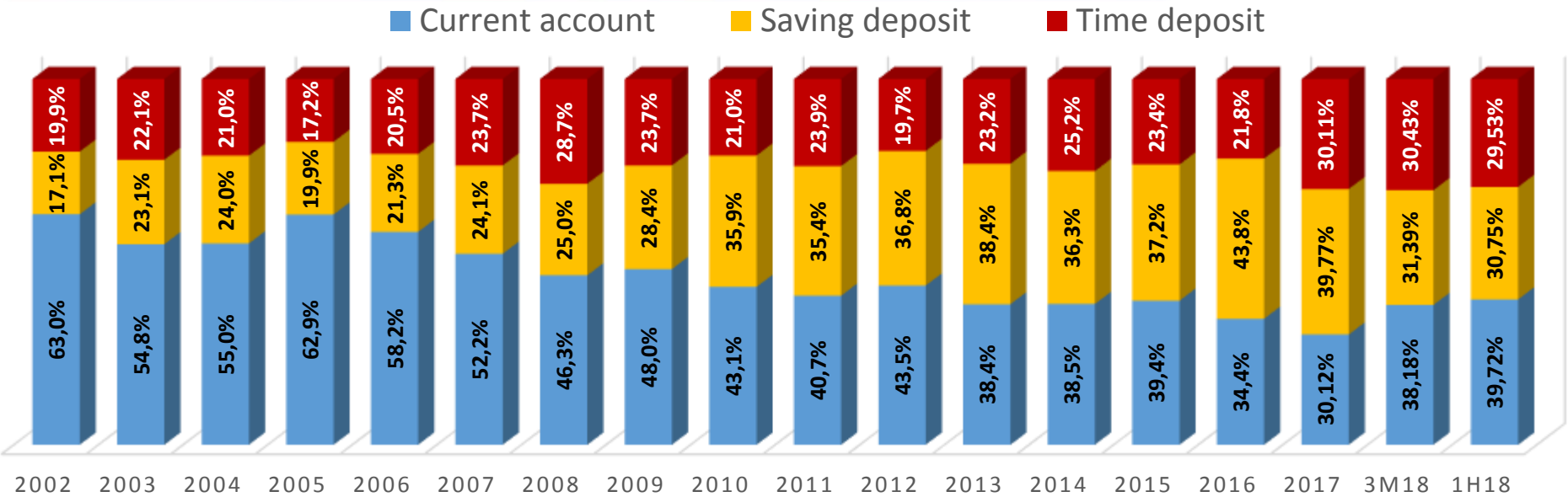
LOAN (Rp Tril)



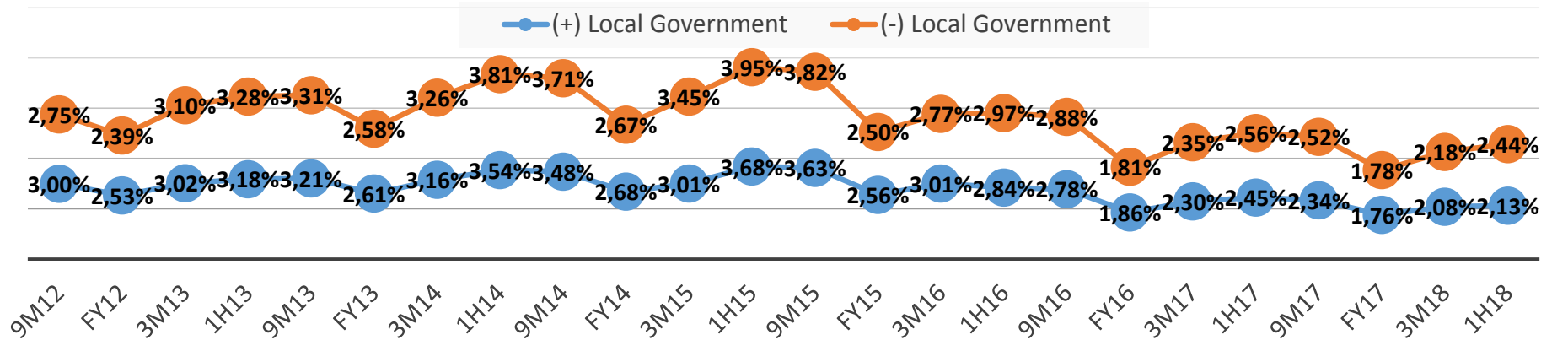
TOTAL ASSET (Rp Tril)



Strength of Funding



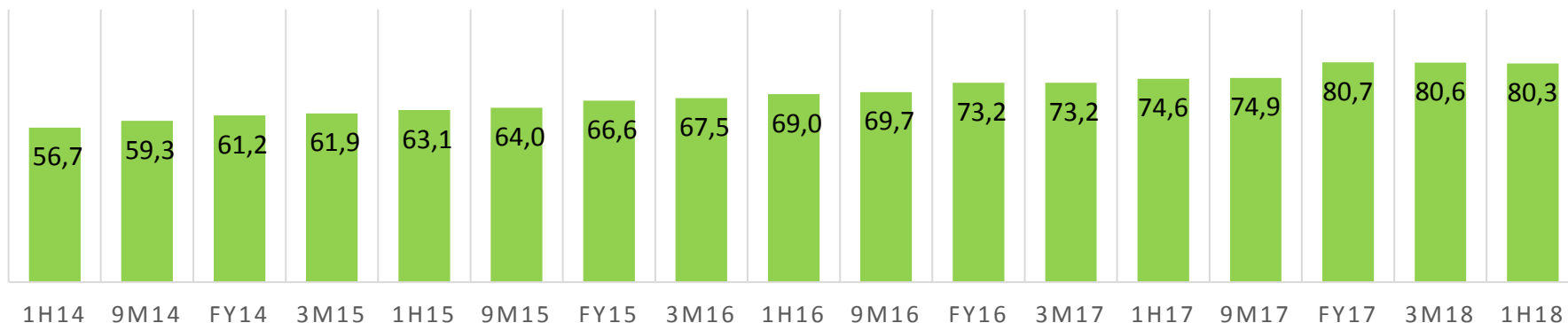
Cost of Fund



Strength of Loan (Multipurpose)

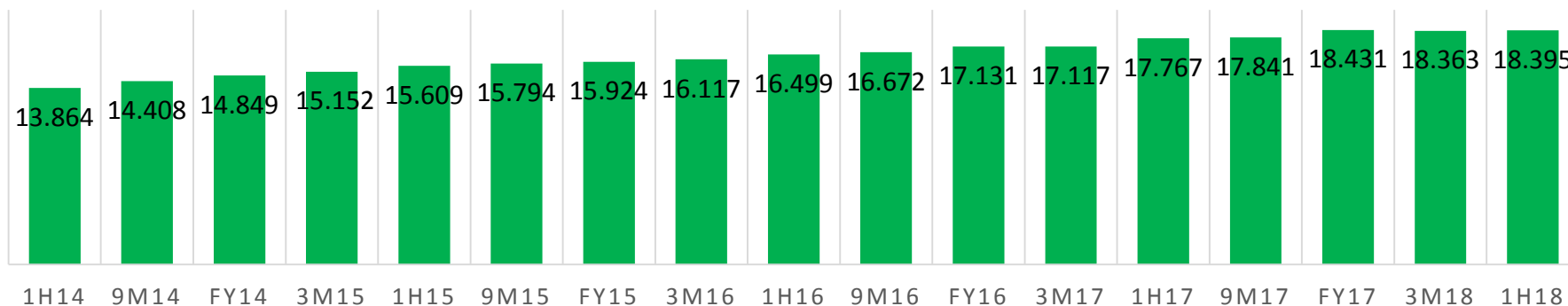
million Rp

MULTIGUNA TICKET SIZE



billion Rp

MULTIGUNA LOAN BALANCE



Loan balance 57,27 % of total loan

NPL 0,27% as of June' 2018

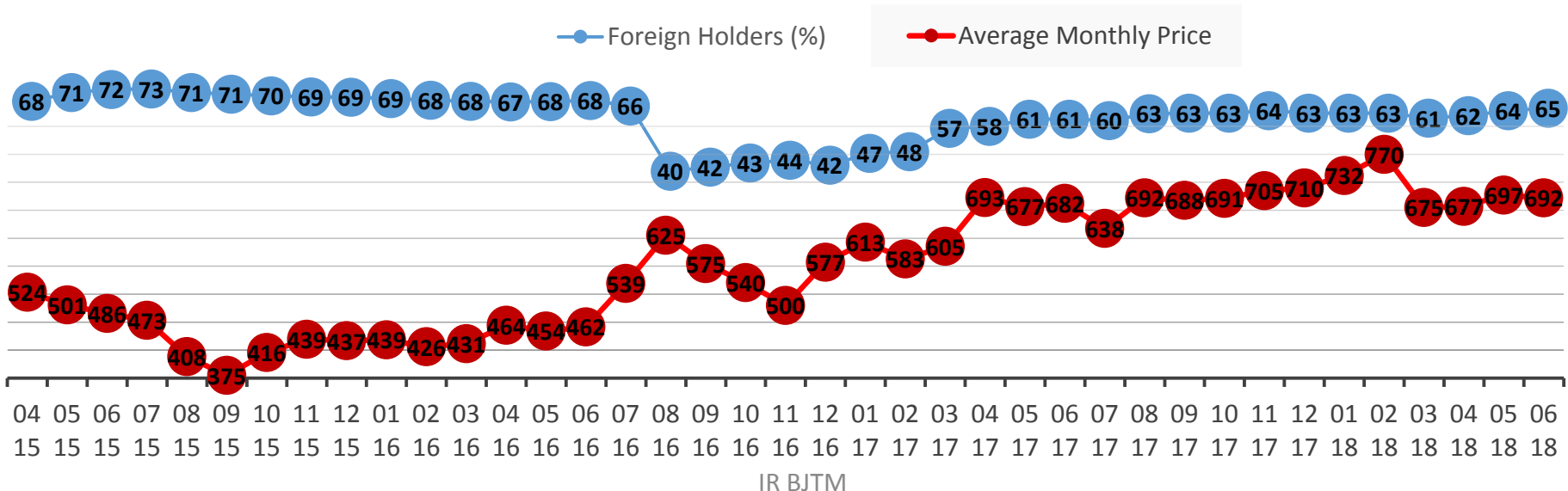
Human Resources

No	DATA	Jun'2017	Jun'2018
1	Board of Commisioner	5	1
2	Board of Sharia Supervisory	3	3
3	Board of Director	5	7
4	Management 1	24	31
5	Management 2	98	112
6	Management 3	264	291
7	Management 4	746	746
8	Staff of Administration	1.963	2.637
9	Staff Non Administration	319	317
10	Non Permanent	1.045	226
11	Outsource	1.974	1.997
	Total	6.446	6.368

Dividen & Stock

Fiscal year	Payment of Dividend Cash Per Share (IDR)	Net Profit (IDR)	Dividen Payment Ratio	BJTM Price Jun'29, 2018 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)



B Series Investor Composition

Ownership 1H18	
(A Series) East Java Government	51,26%
(A Series) City & Municipal Government	28,43%
(B Series) Public Domestic	7,05%
(B Series) Public Foreign	13,26%
Total	100%

B Series Investor	1H17	1H18
Foreign Investor	60,64%	65,30%
Domestic Investor	39,36%	34,70%

No	Country	Share	No	Country	Share
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%
				Total	100%

Competitive Products



bankjatim kredit investasi

Membantu melancarkan bisnis Anda dalam pembelian barang modal dan jasa guna rehabilitasi, serta pendirian usaha baru



bankjatim mobile banking

- bebas, nyaman, dan aman** dalam bertransaksi
- Pembayaran tagihan telepon rumah, PDAM, PBB, PKB, Rumah Sakit, SPP, Tiket Kereta Api, dll
 - Pembelian Pulsa Seluler Prabayar
 - Transfer antar Rekening **bankjatim** maupun ke bank lain
- ✓ Informasi produk serta info rekening yang lebih lengkap



Tabungan SIKLUS Valas

- Nikmati kenyamanan dan kemudahan bertransaksi dengan mata uang asing
- ✓ Suku bunga kompetitif
 - ✓ Bebas biaya saldo minimum
 - ✓ Syarat ringan dan mudah
 - ✓ Dapat dijadikan coverage pembukaan LC

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**

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

bankjatim

bankjatim

bankjatim



bank garansi

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

Fasilitas kredit modal kerja
kepada Kontraktor



kredit modal kerja pola keppres

Membantu Kontraktor dalam menyelesaikan
suatu pekerjaan/ proyek

bankjatim



bankjatim kredit konstruksi properti

Fasilitas kredit modal kerja bagi Anda
yang bergerak di bidang properti

24 JAM LAYANAN atm

SMS 3366 SMS BANKING

14044 INFO BANK JATIM