

# Ikhtisar Data Keuangan

## FINANCIAL DATA HIGHLIGHTS

### LAPORAN POSISI KEUANGAN

#### STATEMENTS OF FINANCIAL POSITION

(JUTAAN RUPIAH)	2015	2016	2017	2018	2019	(MILLION RUPIAH)
TOTAL ASET	42.803.631	43.032.950	51.518.681	62.689.118	76.715.290	TOTAL ASSETS
ASET PRODUKTIF (BRUTO)	45.517.791	43.897.053	51.308.745	61.768.546	72.037.394	PRODUCTIVE ASSETS (GROSS)
KREDIT YANG DIBERIKAN (BRUTO)	28.411.999	29.675.422	31.754.413	33.893.237	38.352.300	LOANS (GROSS)
DANA PIHAK KETIGA	34.263.920	32.798.657	39.845.108	50.915.931	60.545.872	THIRD PARTY FUNDS
TOTAL LIABILITAS	36.508.170	35.823.378	43.702.607	54.217.182	67.529.638	TOTAL LIABILITIES
TOTAL EKUITAS	6.295.461	7.209.572	7.816.074	8.471.936	9.185.652	TOTAL EQUITY
MODAL INTI DAN PELENGKAP	5.818.258	6.856.176	7.213.983	7.748.250	8.202.293	CORE AND SUPPLEMENTARY CAPITAL
MODAL INTI (TIER 1)	5.552.634	6.580.009	6.928.285	7.436.484	7.822.122	CORE CAPITAL (TIER 1)
MODAL DISETOR	3.729.421	3.736.264	3.743.648	3.744.534	3.750.593	PAID CAPITAL

IKHTISAR KINERJA UTAMA

### LAPORAN LABA RUGI

#### STATEMENTS OF PROFIT OR LOSS

(JUTAAN RUPIAH)	2015	2016	2017	2018	2019	(MILLION RUPIAH)
PENDAPATAN BUNGA DAN SYARIAH	4.703.655	4.904.378	4.889.674	5.200.739	5.839.016	INTEREST AND SHARIA INCOME
BEBAN BUNGA DAN SYARIAH	(1.579.710)	(1.446.372)	(1.404.762)	(1.512.632)	(1.839.415)	INTEREST AND SHARIA EXPENSE
PENDAPATAN BUNGA DAN SYARIAH, NETTO	3.123.945	3.458.006	3.484.912	3.688.107	3.999.601	INTEREST AND SHARIA INCOME, NET
PENDAPATAN OPERASIONAL LAINNYA						OTHER OPERATING INCOME
ADMINISTRASI GIRO, TABUNGAN DAN DEPOSITO	67.923	97.923	123.430	137.745	155.360	CURRENT ACCOUNTS, SAVINGS AND DEPOSITS ADMINISTRATION FEES
ADMINISTRASI PINJAMAN	33.448	29.559	37.051	40.096	45.993	LOAN ADMINISTRATION FEES
PENERIMAAN KEMBALI KREDIT HAPUS BUKU	96.803	73.651	63.381	77.254	77.973	COLLECTION OF LOANS WRITTEN-OFF
PROVISI DAN KOMISI DARI SELAIN KREDIT YANG DIBERIKAN	7.886	6.393	6.175	7.089	14.795	FEES AND COMMISSIONS FROM OTHER THAN LOANS
LAINNYA	133.098	142.225	141.149	151.137	179.859	OTHERS
JUMLAH PENDAPATAN OPERASIONAL LAINNYA	339.158	349.751	371.186	413.321	473.980	TOTAL OTHER OPERATING INCOME

BEBAN OPERASIONAL (JUTAAN RUPIAH / MILLION RUPIAH)						OPERATING EXPENSES
TENAGA KERJA DAN TUNJANGAN KARYAWAN	(945.755)	(1.060.045)	(1.179.380)	(1.411.911)	(1.459.394)	SALARIES AND EMPLOYEE BENEFITS
UMUM DAN ADMINISTRASI	(586.292)	(652.706)	(673.365)	(706.474)	(683.957)	GENERAL AND ADMINISTRATIVE
PENYISIHAN KERUGIAN PENURUNAN NILAI ATAS ASET KEUANGAN	(599.046)	(509.700)	(217.128)	(133.793)	(370.265)	PROVISION FOR IMPAIRMENT LOSSES ON FINANCIAL ASSETS
BEBAN LAINNYA	(135.111)	(133.569)	(143.418)	(143.329)	(163.386)	OTHER EXPENSES
JUMLAH BEBAN OPERASIONAL	(2.266.204)	(2.356.175)	(2.213.291)	(2.395.507)	(2.677.002)	TOTAL OPERATING EXPENSES
LABA OPERASIONAL	1.196.899	1.451.582	1.642.807	1.705.921	1.796.579	INCOME FROM OPERATIONS
PENDAPATAN (BEBAN) NON-OPERASIONAL						NON-OPERATING INCOME (EXPENSES)
KEUNTUNGAN SELISIH KURS	24.712	(214)	1.149	3.013	2.440	GAIN ON FOREIGN EXCHANGE
BEBAN NON-OPERASIONAL	(5.114)	(30.100)	(38.582)	(7.960)	(6.565)	NON-OPERATING EXPENSES
FEE JASA PELAYANAN PAJAK	10.684	10.547	10.421	13.089	12.796	TAX SERVICE FEES
KEUNTUNGAN PENJUALAN EFEK-EFEK, NETTO	33	332	284	-	393	GAIN ON SALE OF FIXED ASSETS, NET
LAINNYA	33.965	19.909	20.862	39.635	58.490	OTHERS
PENDAPATAN NON-OPERASIONAL, NETTO	64.354	546	(5.866)	47.777	67.554	NON-OPERATING INCOME, NET
LABA SEBELUM BEBAN PAJAK	1.261.253	1.452.128	1.636.941	1.753.698	1.864.133	INCOME BEFORE TAX EXPENSE
BEBAN PAJAK - NETTO	(376.750)	(423.912)	(477.571)	(493.390)	(487.628)	TAX EXPENSE, NET
LABA TAHUN BERJALAN	884.503	1.028.216	1.159.370	1.260.308	1.376.505	INCOME FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN						OTHER COMPREHENSIVE INCOME
POS-POS YANG TIDAK AKAN DIREKLASIFIKASI KE LABA RUGI:						ITEMS THAT WILL NOT BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS
SURPLUS REVALUASI ASET TETAP	-	537.756	112.985	44.713	74.239	REVALUATION SURPLUS OF FIXED ASSETS
KEUNTUNGAN (KERUGIAN) PENGUKURAN KEMBALI PROGRAM IMBALAN PASTI	-	(1.612)	(70.356)	12.535	(84.240)	REMEASUREMENT GAIN (LOSSES) OF DEFINED BENEFIT PENSION PLANS
PAJAK PENGHASILAN TERKAIT	-	(21.106)	17.589	(3.134)	16.848	RELATED INCOME TAXES
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN	884.503	1.543.254	1.219.588	1.314.422	1.383.372	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM DASAR (RUPIAH PENUH)	59.29	68.88	77.51	84.15	91.80	BASIC EARNINGS PER SHARE (IN FULL RUPIAH)

## LAPORAN ARUS KAS

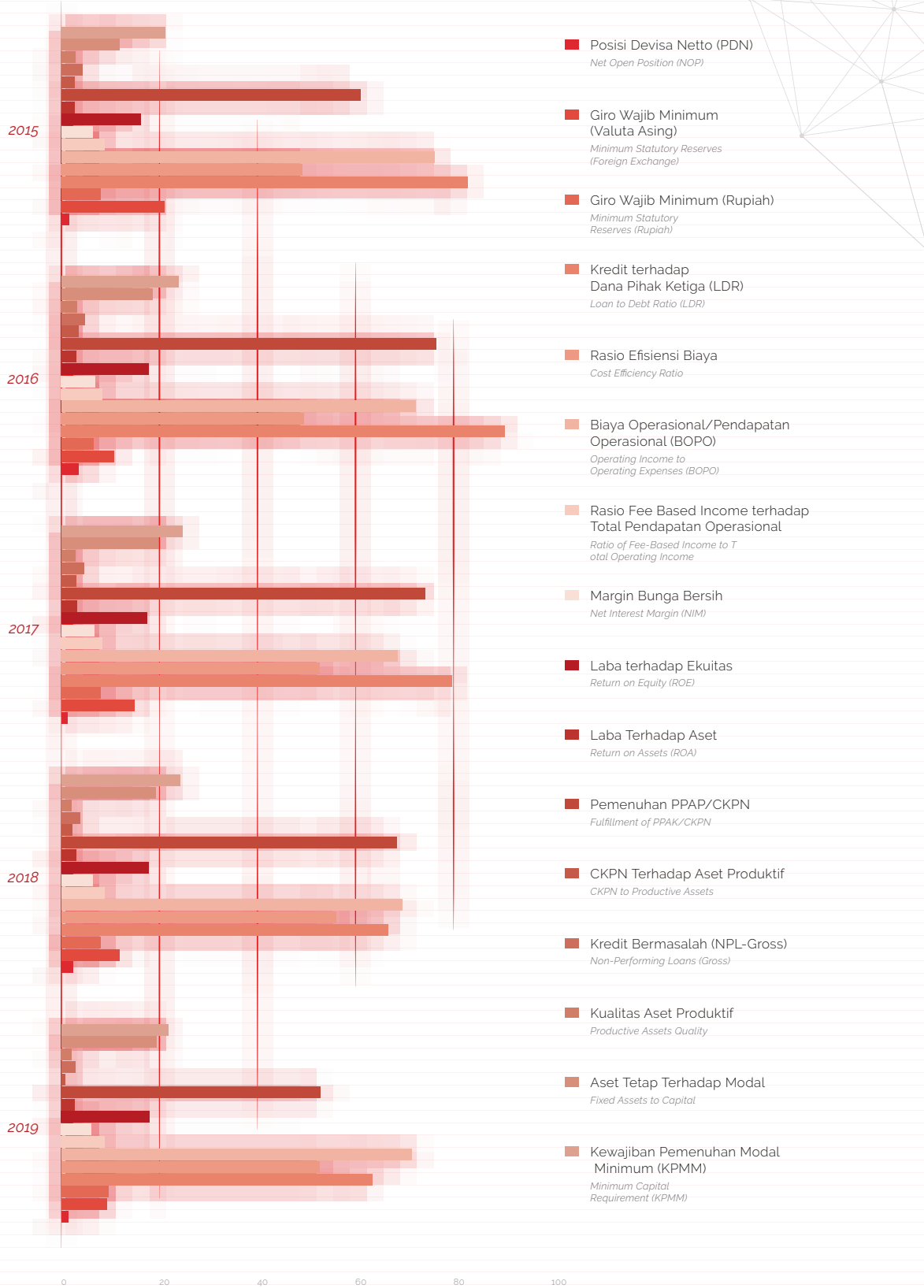
### STATEMENTS OF CASH FLOWS

(JUTAAN RUPIAH)	2015	2016	2017	2018	2019	(MILLION RUPIAH)
ARUS KAS DARI AKTIVITAS OPERASI	3.150.353	(1.132.088)	6.663.420	9.427.320	2.337.757	CASH FLOWS FROM OPERATING ACTIVITIES
ARUS KAS DARI AKTIVITAS INVESTASI	(2.232.077)	2.150.089	(1.490.006)	(3.063.485)	(1.795.971)	CASH FLOWS FROM INVESTING ACTIVITIES
ARUS KAS DARI AKTIVITAS PENDANAAN	(460.652)	(146.557)	(315.919)	(1.229.874)	475.026	CASH FLOWS FROM FINANCING ACTIVITIES
KENAIKAN NETTO KAS DAN SETARA KAS	457.624	871.444	4.857.495	5.133.961	1.016.812	NET INCREASE IN CASH AND CASH EQUIVALENTS
KAS DAN SETARA KAS AWAL TAHUN	8.117.680	8.575.371	9.446.524	14.304.019	19.437.785	CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR
KAS DAN SETARA KAS AKHIR TAHUN	8.575.371	9.446.524	14.304.019	19.437.785	20.453.366	CASH AND CASH EQUIVALENTS AT END OF YEAR

## RASIO KEUANGAN

### FINANCIAL RATIOS

	2015	2016	2017	2018	2019	
KEWAJIBAN PEMENUHAN MODAL MINIMUM (KPMM)	21,22	23,88	24,65	24,21	21,77%	MINIMUM CAPITAL REQUIREMENT (KPMM)
ASET TETAP TERHADAP MODAL	11,86	18,61	19,68	19,28	19,43%	FIXED ASSETS TO CAPITAL
KUALITAS ASET PRODUKTIF	2,92	3,22	2,85	2,07	2,09%	PRODUCTIVE ASSETS QUALITY
KREDIT BERMASALAH (NPL-GROSS)	4,29	4,77	4,59	3,75	2,77%	NON-PERFORMING LOANS (GROSS)
CKPN TERHADAP ASET PRODUKTIF	2,67	3,46	3,06	2,18	0,71%	CKPN TO PRODUCTIVE ASSETS
PEMENUHAN PPAP/CKPN	60,99	76,46	74,19	68,37	52,84%	FULFILLMENT OF PPAK/CKPN
LABA TERHADAP ASET	2,67	2,98	3,12	2,96	2,73%	RETURN ON ASSETS (ROA)
LABA TERHADAP EKUITAS	16,11	17,82	17,43	17,75	18,00%	RETURN ON EQUITY (ROE)
MARGIN BUNGA BERSIH	6,41	6,94	6,68	6,37	6,11%	NET INTEREST MARGIN (NIM)
RASIO FEE BASED INCOME TERHADAP TOTAL PENDAPATAN OPERASIONAL	8,80	8,39	8,39	8,72	8,86%	RATIO OF FEE-BASED INCOME TO TOTAL OPERATING INCOME
BIAYA OPERASIONAL/PENDAPATAN OPERASIONAL (BOPO)	76,12	72,22	68,63	69,45	71,40%	OPERATING INCOME TO OPERATING EXPENSES (BOPO)
RASIO EFISIENSI BIAYA	49,17	49,49	52,72	56,01	52,65%	COST EFFICIENCY RATIO
KREDIT TERHADAP DANA PIHAK KETIGA (LDR)	82,92	90,48	79,69	66,57	63,34%	LOAN TO DEBT RATIO (LDR)
GIRO WAJIB MINIMUM (RUPIAH)	7,95	6,51	7,97	7,99	9,63%	MINIMUM STATUTORY RESERVES (RUPIAH)
GIRO WAJIB MINIMUM (VALUTA ASING)	21,06	10,73	14,94	11,84	9,21%	MINIMUM STATUTORY RESERVES (FOREIGN EXCHANGE)
POSISI DEVISA NETTO (PDN)	1,60	3,53	1,19	2,35	1,33%	NET OPEN POSITION (NOP)



# Ikhtisar Saham

## SHARE HIGHLIGHTS

### INFORMASI

### INFORMATION

INFORMASI SAHAM / SHARE INFORMATION	
EMITEN / ISSUER	PT Bank Pembangunan Daerah Jawa Timur Tbk
KODE SAHAM / TICKER CODE	BJTM
PENCATATAN DI BURSA EFEK / LISTING ON STOCK EXCHANGE	Bursa Efek Indonesia
BIRO ADMINISTRASI EFEK / SHARE REGISTRAR	PT. Datindo Entrycom
TANGGAL PENCATATAN / DATE OF LISTING	12 Juli 2012 / July 12, 2012

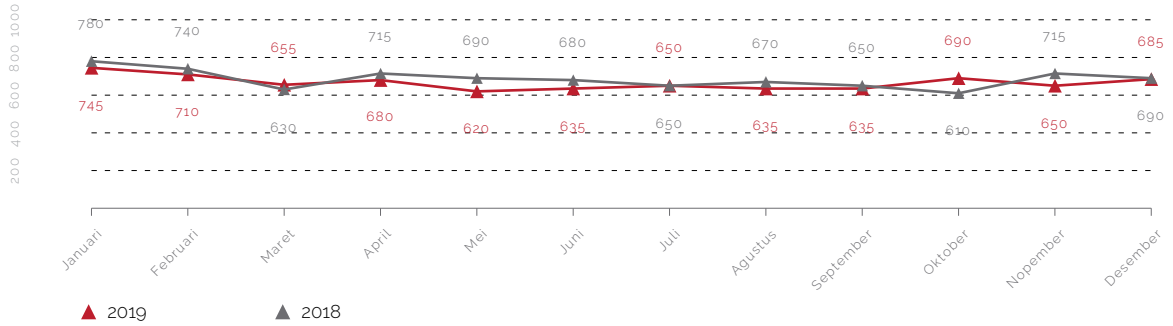
	HARGA PEMBUKAAN / OPENING PRICE	HARGA TERTINGGI / HIGHEST PRICE	HARGA TERENDAH / LOWEST PRICE	HARGA PENUTUPAN / CLOSING PRICE	JUMLAH SAHAM / TOTAL SHARES	VOLUME PERDAGANGAN / TRADING VOLUME	KAPITALISASI PASAR (MILIAR RP) / MARKET CAPITALIZATION (RP BILLION)
<b>2019</b>							
TRIWULAN IV / 4TH QUARTER	Rp 635,00	Rp 690,00	Rp 645,00	Rp 685,00	15.002.370.582,00	6.046.017,00	Rp 10.094,00
TRIWULAN III / 3RD QUARTER	Rp 640,00	Rp 655,00	Rp 630,00	Rp 635,00	15.002.370.582,00	4.495.971,00	Rp 9.558,00
TRIWULAN II / 2ND QUARTER	Rp 650,00	Rp 640,00	Rp 610,00	Rp 635,00	14.993.772.982,00	11.273.269,00	Rp 9.620,00
TRIWULAN I / 1ST QUARTER	Rp 700,00	Rp 715,00	Rp 635,00	Rp 655,00	14.993.772.982,00	14.509.397,00	Rp 10.522,00
<b>2018</b>							
TRIWULAN IV / 4TH QUARTER	Rp 655,00	Rp 715,00	Rp 600,00	Rp 690,00	14.975.852.582,00	47.306,00	Rp 10.335,00
TRIWULAN III / 3RD QUARTER	Rp 685,00	Rp 670,00	Rp 630,00	Rp 650,00	14.975.852.582,00	54.344,00	Rp 9.736,00
TRIWULAN II / 2ND QUARTER	Rp 635,00	Rp 715,00	Rp 645,00	Rp 680,00	14.975.852.582,00	78.543,00	Rp 10.184,00
TRIWULAN I / 1ST QUARTER	Rp 710,00	Rp 790,00	Rp 625,00	Rp 630,00	14.975.852.582,00	169.394,00	Rp 9.435,00

**GRAFIK HARGA PENUTUPAN DAN VOLUME PERDAGANGAN SAHAM BANK JATIM**

**CHART OF CLOSING PRICE AND TRADING PRICE OF BANK JATIM SHARES**

**HARGA PENUTUPAN SAHAM BJTM 2018 & 2019**

**CLOSING PRICE OF BJTM SHARE IN 2018 & 2019**



**VOLUME PERDAGANGAN SAHAM BJTM 2018 & 2019**

**TRADING VOLUME OF BJTM SHARE IN 2018 & 2019**

