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bankjatim



Kilas Kinerja 2018

2018 Performance Highlights

Ikhtisar Keuangan

FINANCIAL HIGHLIGHTS

POSISI KEUANGAN

(dalam jutaan rupiah)

FINANCIAL POSITION

(in million rupiah)

URAIAN	2014	2015	2016	2017	2018	DESCRIPTION
Total Aset	37.998.046	42.803.631	43.032.950	51.518.681	62.689.118	Total Assets
Aset Produktif (Bruto)	39.553.887	45.517.791	43.897.053	51.308.745	61.768.546	Earning Assets (Gross)
Kredit yang Diberikan (Bruto)	26.194.879	28.411.999	29.675.422	31.754.413	33.893.237	Loans (Gross)
Dana Pihak Ketiga	30.270.324	34.263.920	32.798.657	39.845.108	50.915.931	Third Party Funds
Total Liabilitas	31.954.411	36.508.170	35.823.378	43.702.607	54.217.182	Total Liabilities
Total Ekuitas	6.043.635	6.295.461	7.209.572	7.816.074	8.471.936	Total Equity
Modal Inti dan Pelengkap	5.640.051	5.818.258	6.856.176	7.213.983	7.748.250	Core & Supplementary
Modal inti (Tier 1)	5.390.033	5.552.634	6.580.009	6.928.285	7.436.484	Capital Core Capital (Tier 1)
Modal Disetor	3.729.421	3.729.421	3.736.264	3.743.648	3.744.534	Paid in Capital
Laba Tahun Berjalan	939.084	885.708	1.028.216	1.159.370	1.260.308	Income for The Year

LABA/ RUGI

(dalam jutaan rupiah)

PROFIT/ LOSS

(in million rupiah)

URAIAN	2014	2015	2016	2017	2018	DESCRIPTION
Jumlah Pendapatan	4.484.876	5.107.167	5.254.675	5.254.994	5.661.837	Total Income
Pendapatan Bunga, Margin Bagi Hasil	4.083.943	4.703.655	4.904.378	4.889.674	5.200.739	Interest and Sharia Income
Pendapatan Operasional Lainnya	372.877	339.158	349.751	371.186	413.321	Other Operating Income
Pendapatan Non Operasional (Neto)	24.490	64.354	546	(5.866)	47.777	Non-Operating Income
Jumlah Beban	(3.109.040)	(3.845.914)	(3.802.547)	(3.618.053)	(3.908.139)	Total Expenses
Beban Bunga, Bonus & Bagi Hasil	(1.203.004)	(1.579.710)	(1.446.372)	(1.404.762)	(1.512.632)	Interest and Sharia Expense
Beban Operasional Lainnya	(1.902.470)	(2.266.204)	(2.356.175)	(2.213.291)	(2.395.507)	Other Operational Expense
Beban Non Operasional	(3.566)	(5.114)	(30.100)	(38.582)	(7.960)	Non-Operational Expense
Laba Sebelum Pajak Penghasilan	1.375.836	1.261.253	1.452.128	1.636.941	1.753.698	Income Before Corporate Income Tax
Laba Bersih	939.084	885.708	1.028.216	1.159.370	1.260.308	Net Income
Laba Bersih per Saham Dasar*	62,95	59,29	68,88	77,51	84,15	Basic Earnings per Share*

* Berdasarkan RUPS Luar Biasa 2012 disepakati Nilai nominal saham dari Rp1,000,000. - per saham Rp250, - per saham.

* Based on the 2012 Extraordinary General Meeting of Shareholders agreed on the share nominal value start from Rp1,000,000. - per share to IDR 250 per share.

RASIO KEUANGAN

%

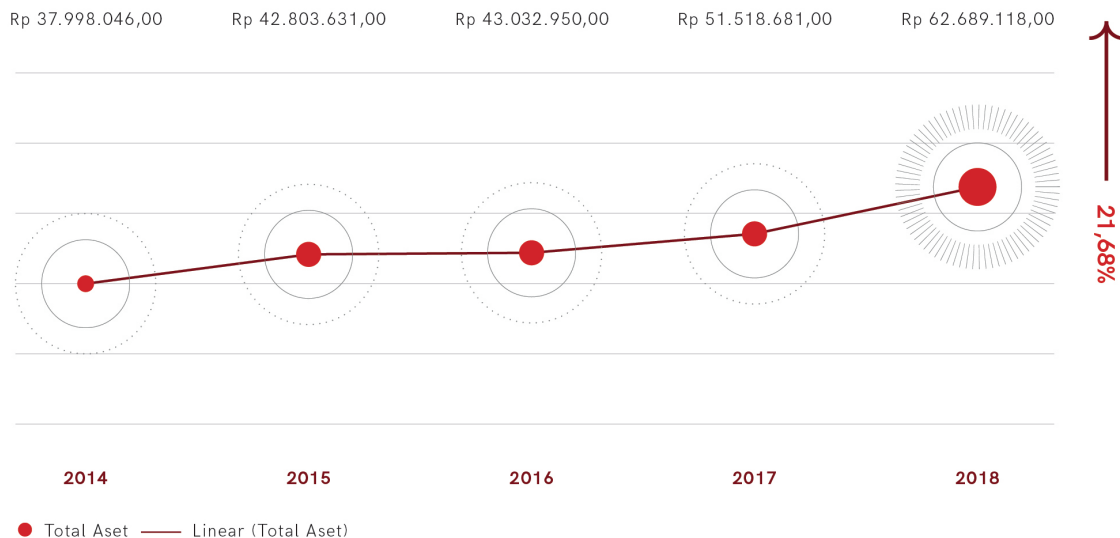
FINANCIAL RATIO

%

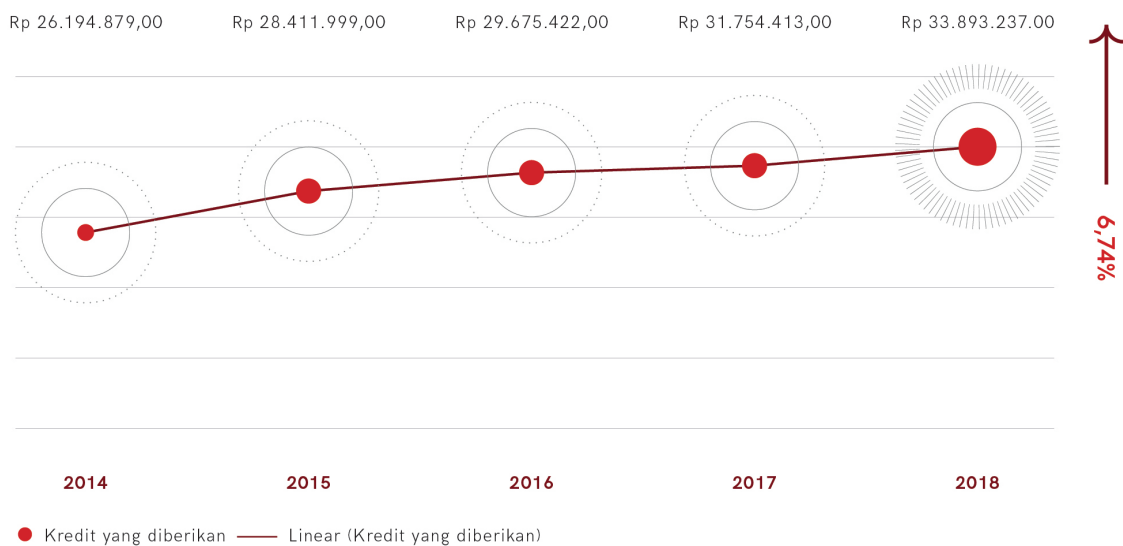
URAIAN	2014	2015	2016	2017	2018	DESCRIPTION
Kewajiban Pemenuhan Modal Minimum (KPMM)	22,17	21,22	23,88	24,65	24,21	Capital Adequacy Ratio (CAR)
Aset Tetap Terhadap Modal	10,41	11,86	18,61	19,68	19,28	Fixed Assets to Capital
Kualitas Aset Produktif	2,20	2,92	3,22	2,85	2,07	Earning Assets Quality
Kredit Bermasalah (NPL-Gross)	3,31	4,29	4,77	4,59	3,75	Non-Performing Loans (NPL-Gross)
CKPN Terhadap Aset Produktif	1,98	2,67	3,46	3,06	2,18	Allowance for Impairment Losses (CKPN) on Earning Assets
Pemenuhan PPAP/CKPN	58,02	60,99	76,46	74,19	68,37	
Laba Terhadap Aset	3,52	2,67	2,98	3,12	2,96	Return on Assets (ROA)
Laba terhadap Ekuitas	18,98	16,11	17,82	17,43	17,75	Return on Equity (ROE)
Margin Bunga Bersih	6,90	6,41	6,94	6,68	6,37	Net Interest Margin
Rasio Fee Based Income terhadap Total Pendapatan Operasional	9,93	8,80	8,39	8,39	8,72	Fee Based Income to Total Operational Income Ratio
Biaya Operasional/ Pendapatan Operasional (BOPO)	69,63	76,12	72,22	68,63	69,45	Operational Cost/ Operational Income
Rasio Efisiensi Biaya	62,09	49,17	49,49	52,72	56,01	Cost Efficiency
Kredit terhadap Dana Pihak Ketiga (LDR)	86,54	82,92	90,48	79,69	66,57	Loans to Deposit Ratio
Giro Wajib Minimum (Rupiah)	8,01	7,95	6,51	7,97	7,99	Minimum Current Account Liability (Rupiah)
Giro Wajib Minimum (Valuta Asing)	18,24	21,06	10,73	14,94	11,84	Minimum Current Account Liability (Foreign Exchange)
Posisi Devisa Netto (PDN)	1,94	1,60	3,53	1,19	2,35	Net Foreign Exchange Position

TOTAL ASET

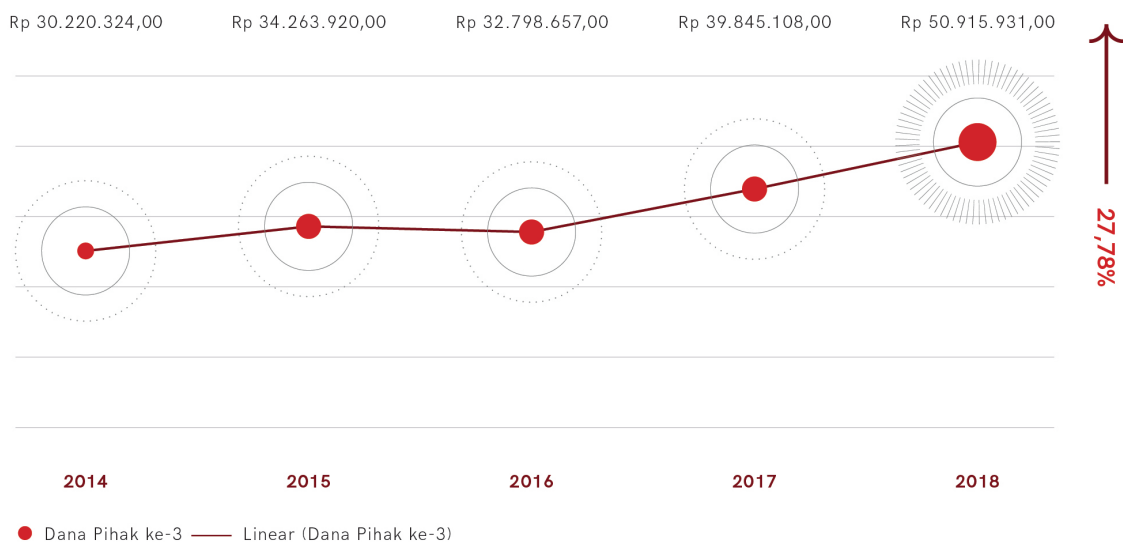
ASSET TOTAL



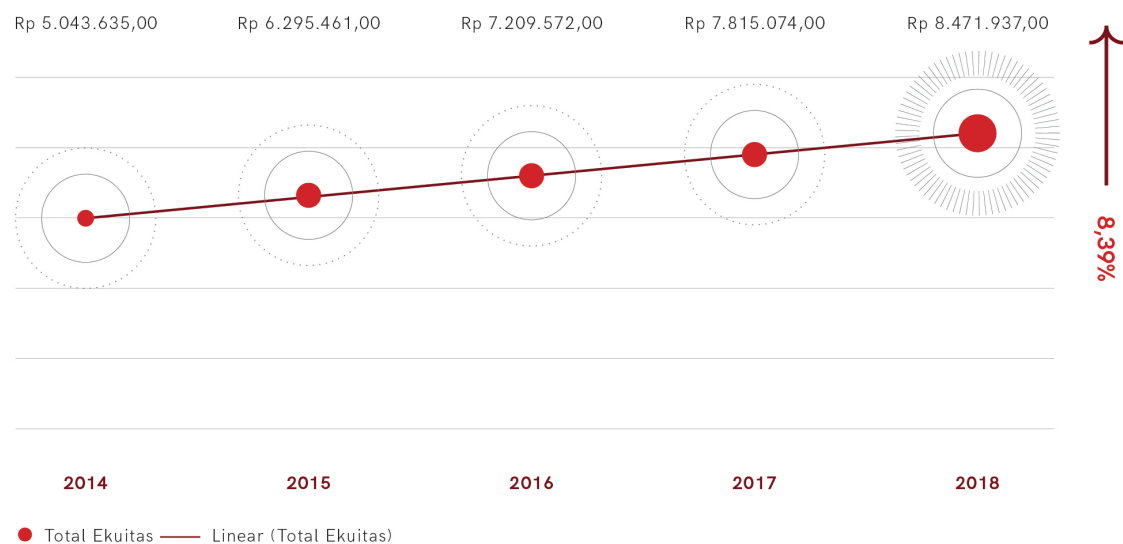
KREDIT YANG DIBERIKAN (BRUTO)
CREDIT PROVIDED (BRUTO)



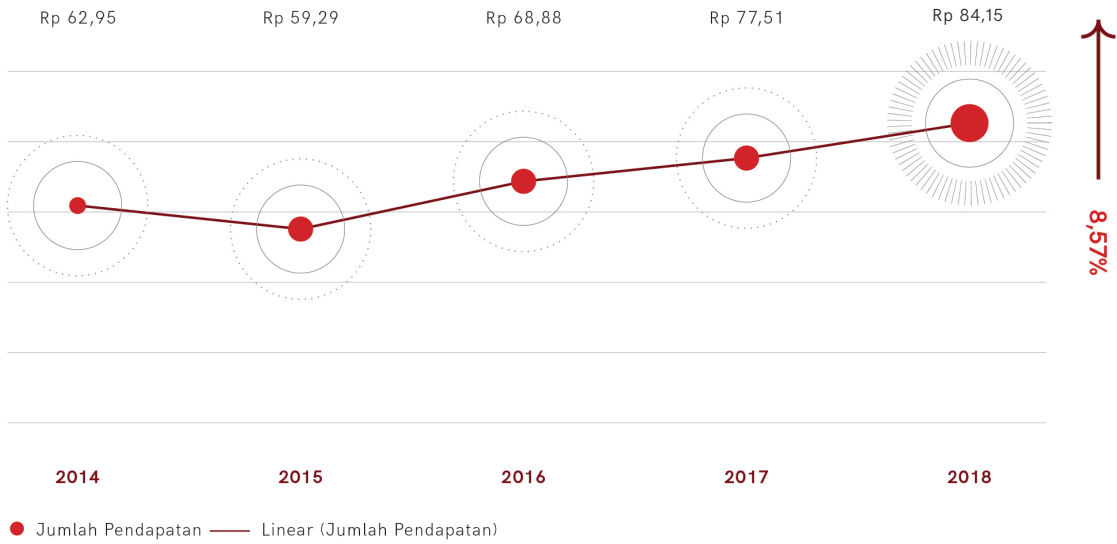
DANA PIHAK KETIGA
THIRD-PARTY FUNDS



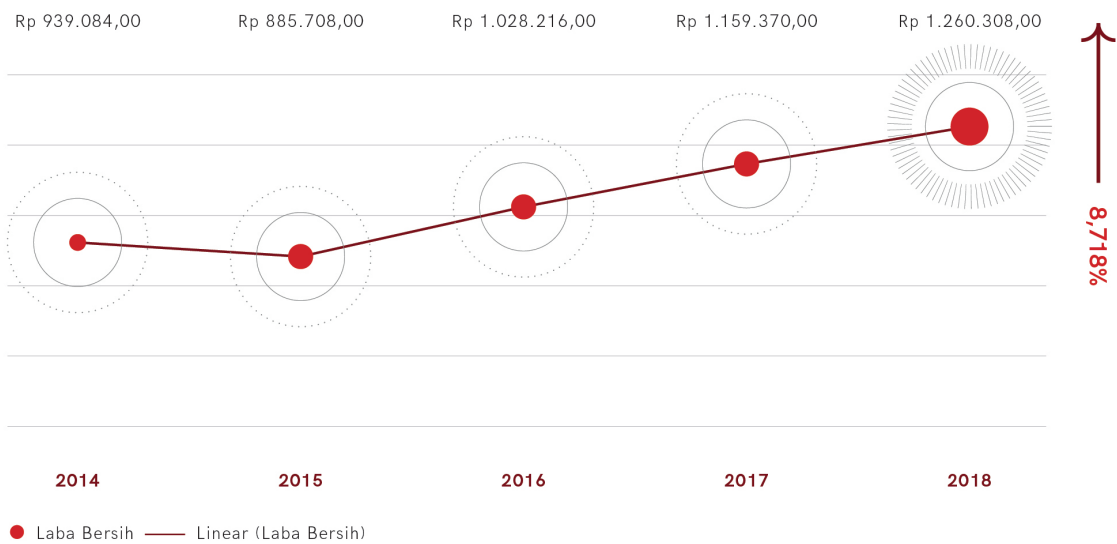
TOTAL EKUITAS
EQUITAS TOTAL



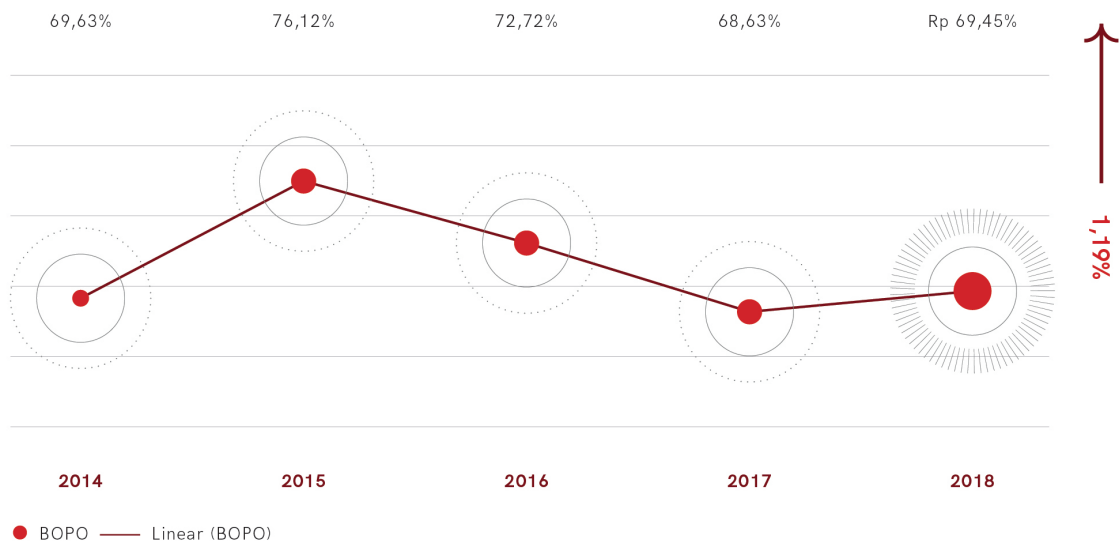
LABA BERSIH PER SAHAM DASAR
NET PROFIT PER BASIC STOCK



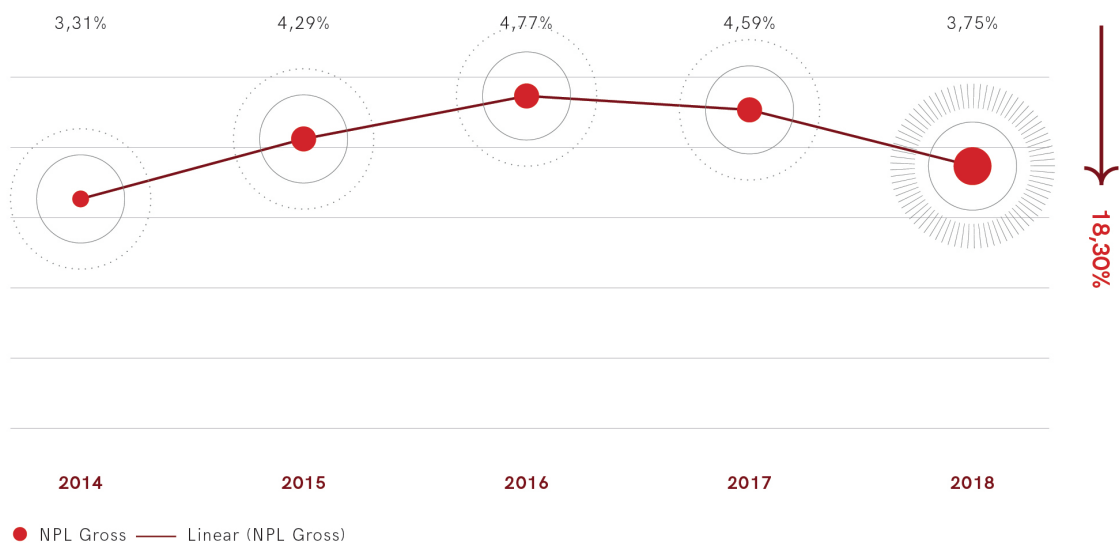
LABA BERSIH
NET PROFIT



BOPO
BOPO



NPL-GROSS
NPL-GROSS



Ikhtisar Operasional

OPERATIONAL HIGHLIGHTS

LAPORAN TAHUNAN

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ANNUAL REPORT

2018 PERFORMANCE HIGHLIGHTS

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR TBK

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KINERJA PRODUK PINJAMAN

(dalam jutaan rupiah)

LOAN PRODUCT PERFORMANCE

(in million rupiah)

PRODUK	2014	2015	2016	2017	2018	PRODUCT
Menengah Korporasi	6.065.289	6.804.481	6.525.579	6.279.901	6.920.535	Medium Corporation
Produktif	3.069.577	2.995.888	2.868.051	2.766.485	2.947.402	Productive
Konsumtif	16.519.919	17.891.724	19.452.911	21.788.891	22.905.473	Consumptive
TOTAL	25.654.785	27.692.093	28.846.541	30.835.277	32.773.410	TOTAL

KINERJA PRODUK PINJAMAN KONSUMER

(dalam jutaan rupiah)

CONSUMER LOAN PRODUCT PERFORMANCE

(in million rupiah)

PRODUK	2014	2015	2016	2017	2018	PRODUCT
Multiguna	14.843.680	15.911.851	17.107.497	18.393.670	19.236.930	Multipurpose
Kredit Pegawai	441.505	702.293	963.389	1.877.709	2.078.449	Employee Loan
Properti	1.170.662	1.261.881	1.381.047	1.516.951	1.587.941	Property Loan
Kendaraan Bermotor*	-	-	-	-	2.153	Vehicle Loan
Al Mabruur	63.815	15.698	978	413	-	Al Mabruur Bailout Loan
Sertifikasi Tanah	256	-	-	148	-	Land Certification Loan
TOTAL	16.519.919	17.891.724	19.452.911	21.788.891	22.905.473	TOTAL

*) Produk Kredit Kendaraan Bermotor diluncurkan pada tahun 2018

*) Vehicle Loan launched in 2018

KINERJA PRODUK PINJAMAN BERDASARKAN SEKTOR EKONOMI

(dalam jutaan rupiah)

LOAN PRODUCT PERFORMANCE BASED ON ECONOMIC SECTOR

(in million rupiah)

PRODUK	2014	2015	2016	2017	2018	PRODUCT
Rumah Tangga	16.523.642	18.020.377	1.866.499	21.973.928	23.450.370	Household
Perdagangan Besar dan Eceran	3.301.008	3.878.010	3.956.541	3.824.580	4.086.202	Retail and wholesale trade
Konstruksi	2.102.392	2.309.673	2.130.113	2.221.104	2.618.792	Construction
Industri Pengolahan	801.154	867.317	978.198	892.326	934.306	Processing industry
Pertanian Perburuan dan Kehutanan	768.266	635.382	662.982	594.016	660.862	Hunting and forestry agriculture
Perantara Keuangan	437.444	600.199	681.163	649.373	545.251	Financial intermediary
Jasa Kemasyarakatan dan Sosial Budaya	577.743	473.361	379.196	352.570	421.004	Community and socio-cultural services

Jasa Kesehatan dan Kegiatan Sosial	144.052	146.449	138.388	149.763	228.450	Health services and social activities
Jasa Pendidikan	100.637	127.122	169.267	182.247	217.205	Education services
Listrik Gas dan Air	703.285	629.608	339.485	239.820	206.824	Electricity of gas and water
Akomodasi Makanan dan Minuman	145.048	169.732	167.289	155.895	176.142	Food and beverage accommodation
Transportasi Pergudangan Dan Komunikasi	43.876	77.866	39.112	38.379	141.713	Warehousing and communication
Real Estate. Usaha Persewaan dan Jasa Perusahaan	315.793	220.064	257.956	297.813	95.912	Real estate. rental business and company services
Pertambangan dan Penggalian	92.280	62.606	52.227	46.323	48.771	Mining and excavation
Perikanan	34.126	32.248	24.062	21.944	23.446	Fishery
Jasa Perorangan yang Melayani Rumah Tangga	4.358	3.516	3.251	3.229	3.603	Individual services that serve households
Kegiatan yang Masih Belum Jelas Batasannya	-	-	17.705.707	1.144	2.062	Activities that has been clearly defined yet
Administrasi Pemerintahan	5.532	2.288	18	-	370	Government administration
Lain-Lain	94.243	156.181	123.968	109.959	31.952	Others
TOTAL	26.194.879	28.411.999	29.675.422	31.754.413	33.893.237	TOTAL

KINERJA PRODUK PINJAMAN MIKRO (dalam jutaan rupiah)

MICRO LOAN PRODUCT PERFORMANCE (in million rupiah)

PRODUK	2014	2015	2016	2017	2018	PRODUCT
Pundi Kencana	796.281	1.177.643	1.300.929	1.368.859	1.488.532	Pundi Kencana
Laguna	30.078	21.204	35.872	50.096	16.428	Laguna
Linkage BPR APEX & Non-APEX	383.001	288.385	252.779	203.182	133.192	Linkage BPR APEX & Non-APEX
KUR	1.050.207	447.804	142.544	62.568	48.157	KUR
Resi Gudang	1.233	784	50	-	-	Warehouse receipt
Bankit KKPA	73.113	130.478	272.642	251.803	384.107	Bankit KKPA
Bankit KKOP	15.452	27.445	31.902	27.537	28.308	Bankit KKOP
KUMK SU-005/KIP	202.076	211.796	163.639	71.828	18.121	KUMK SU-005/KIP
KUPS	73.771	56.156	51.178	47.157	45.516	KUPS
KKPE	181.249	113.199	27.551	10.670	5.849	KKPE
Dana Penguatan Modal (DPM) Perikanan	50	206	81	-	-	Fisheries Capital Strengthening Fund (DPM)
Kredit Jatim Mikro	263.067	519.834	562.361	637.832	724.147	Jatim Micro Loan
Kredit Si UMI	0	954	26.523	34.953	55.047	Si UMI Loan
TOTAL	3.069.577	2.995.888	2.868.051	2.766.485	2.947.402	TOTAL

KINERJA PRODUK DANA PIHAK KETIGA
 (dalam jutaan rupiah)

THIRD PARTY FUNDS PERFORMANCE
 (in million rupiah)

PRODUK	2014	2015	2016	2017	2018	PRODUCT
Giro	11.614.882	13.435.946	11.221.161	11.922.832	19.168.880	Giro / Current Account
Tabungan	10.877.655	12.615.772	14.184.513	15.583.200	18.789.218	Savings
Deposito	6.718.274	6.873.172	5.898.951	10.443.377	11.307.225	Deposit
TOTAL	29.210.811	32.924.890	31.304.625	37.949.408	49.265.324	TOTAL



2018 PERFORMANCE HIGHLIGHTS

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR TBK

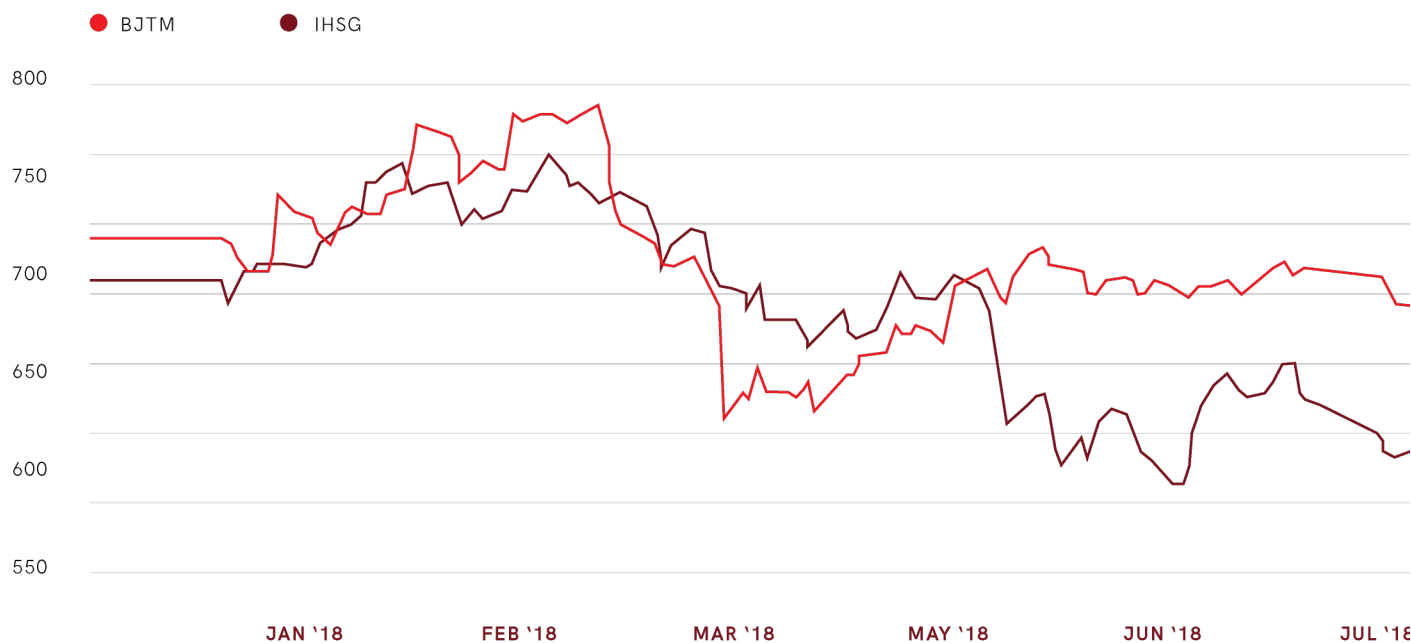
Informasi Harga Saham

STOCK PRICE INFORMATION

HARGA, VOLUME DAN KAPITALISASI BJTM 2016-2018

(dalam jutaan rupiah)

TAHUN	HARGA PER SAHAM PRICE PER SHARE (RP)			
	PEMBUKAAN OPEN PRICE	PENUTUPAN TERTINGGI HIGHEST PRICE	PENUTUPAN TERENDAH LOWEST PRICE	PENUTUPAN LAST PRICE
2018				
Triwulan I	710	790	625	630
Triwulan II	635	715	645	680
Triwulan III	685	670	630	650
Triwulan IV	655	715	600	690
2017				
Triwulan I	570	700	540	690
Triwulan II	685	840	635	665
Triwulan III	670	740	615	700
Triwulan IV	700	740	665	710
2016				
Triwulan I	437	481	405	475
Triwulan II	476	510	438	510
Triwulan III	510	695	494	565
Triwulan IV	570	645	480	570



BJTM PRICE, VOLUME AND CAPITALIZATION 2016-2018
(in million rupiah)

JUMLAH SAHAM (SAHAM) NUMBER OF SHARES (SHARES)	RATA-RATA VOLUME TRANSAKSI (SAHAM) AVERAGE TRANSACTION VOLUME	KAPITALISASI PASAR (RP MILIAR) MARKET CAPITALIZATION (IDR BILLION)	YEAR
			2018
14.975.852.582	169.394	9.435	Quarter I
14.975.852.582	78.543	10.184	Quarter II
14.978.134.982	54.344	9.736	Quarter III
14.978.134.982	47.306	10.335	Quarter IV
			2017
14.946.299.182	471.010	10.313	Quarter I
14.946.299.182	292.313	9.939	Quarter II
14.974.591.382	142.612	10.482	Quarter III
14.974.591.382	90.032	10.632	Quarter IV
			2016
14.917.684.982	85.603	7.086	Quarter I
14.917.684.982	45.359	7.608	Quarter II
14.945.057.582	668.988	8.444	Quarter III
14.945.057.582	494.392	8.519	Quarter IV

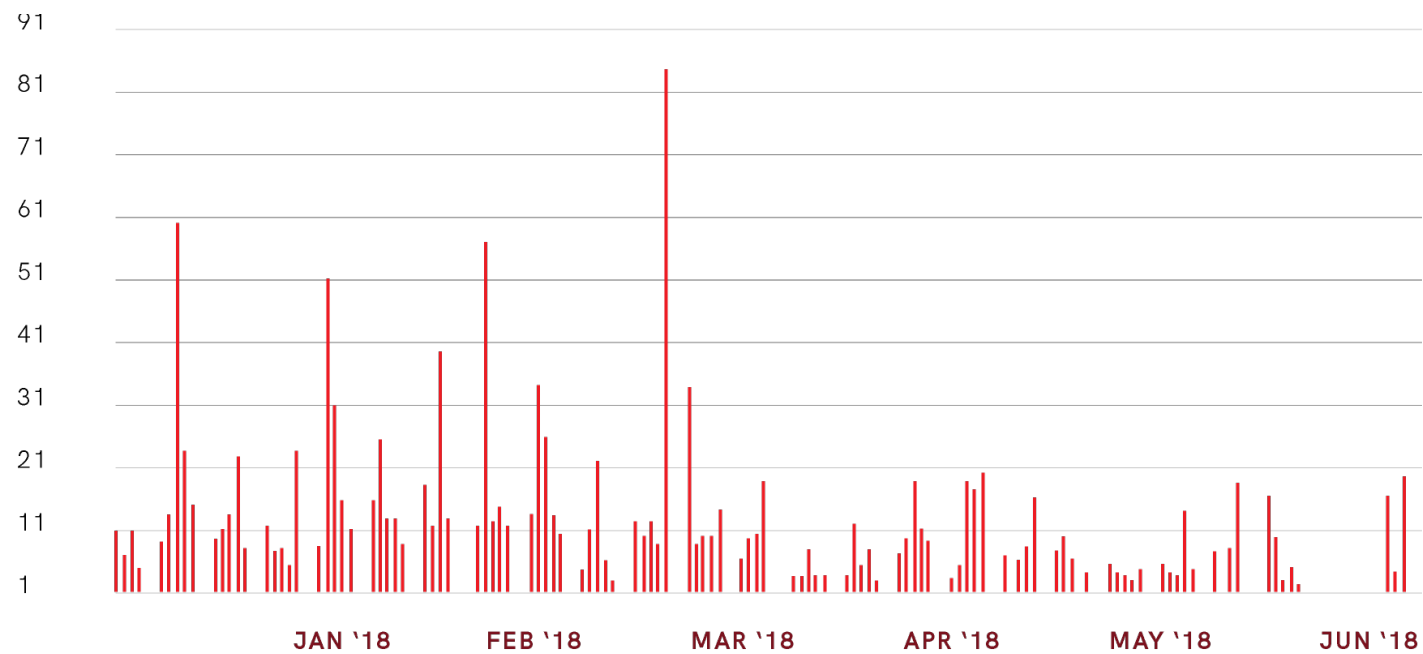


IKHTISAR SAHAM TAHUN 2018
STOCK OVERVIEW YEAR 2018

KILAS KINERJA 2018



VOLUME
VOLUME



PT BANK PEMBANGUNAN DAERAH JAWA TIMUR TBK

