

**BJTM
COMPANY
PERFORMANCE**

**FULL YEAR
2018
AUDITED**

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OVERVIEW

Financial Performance



<u>Balance Sheet</u> In million Rp	<u>FY17</u>	<u>FY18</u>	<u>YoY</u>
A S S E T	51.518.681	62.689.118	21,68%
L O A N	31.754.413	33.893.237	6,74%
- Commercial	6.443.883	7.260.465	12,67%
- SME	4.799.473	5.066.201	5,56%
- Consumer	20.511.057	21.566.571	5,15%
THIRD PARTY FUND	39.845.108	50.915.931	27,78%
- Current Account	12.002.289	19.285.765	60,68%
- Saving Account	15.847.188	19.112.317	20,60%
- Time Deposit	11.995.630	12.517.849	4,35%

<u>Profit & Loss</u> In million Rp	<u>FY17</u>	<u>FY18</u>	<u>YoY</u>
Interest Income	4.828.909	5.136.681	6,37%
Interest Expense	(1.314.632)	(1.414.406)	7,59%
Net Interest Income	3.514.277	3.722.275	5,92%
Provision for Impairment	(217.128)	(133.792)	-38,38%
Net profit	1.159.370	1.260.308	8,71%

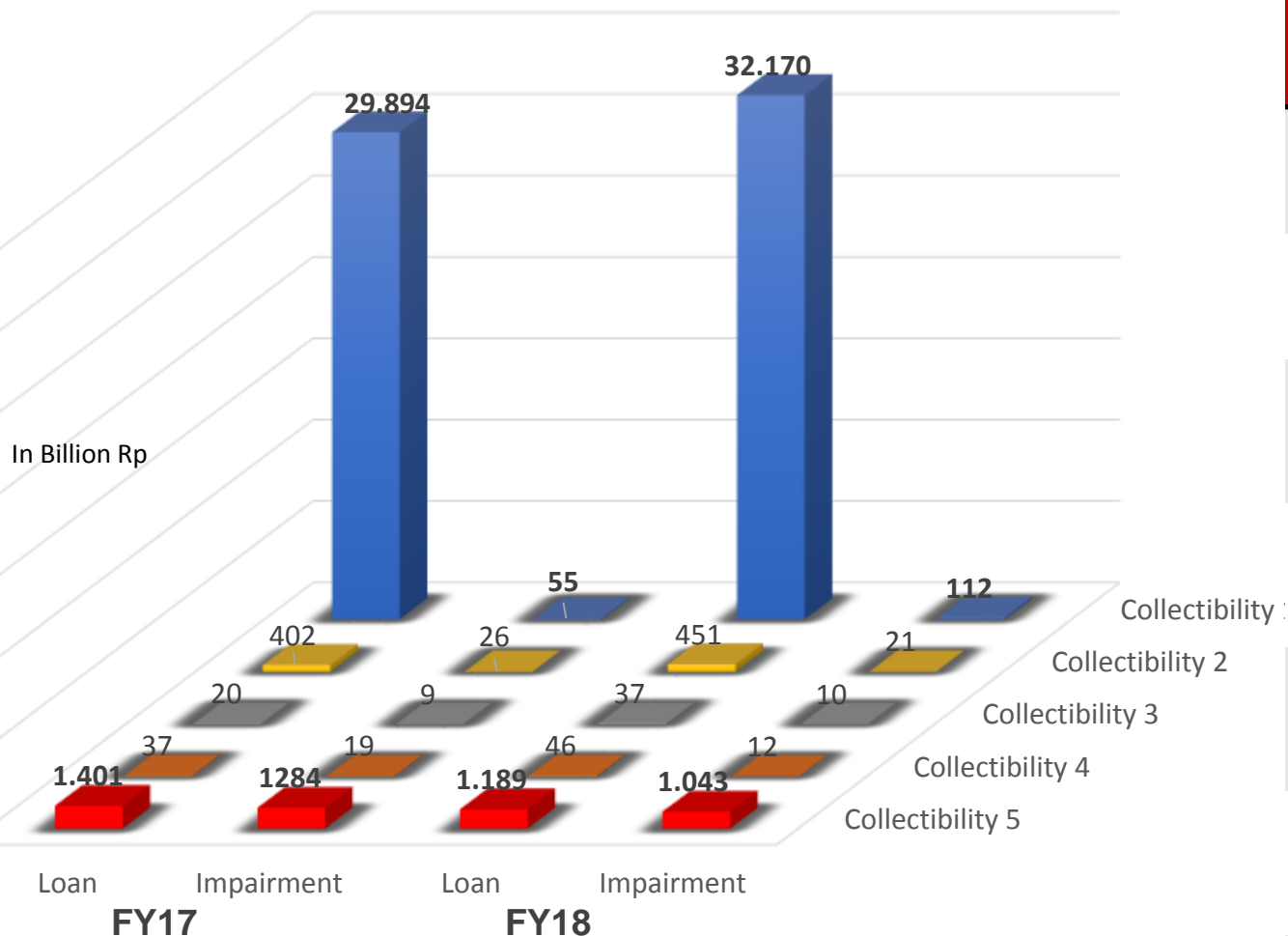
<u>Ratio</u>	<u>FY17</u>	<u>FY18</u>	<u>Ratio</u>	<u>FY17</u>	<u>FY18</u>
ROA	3,12%	2,96%	BOPO	68,63%	69,45%
ROE	17,43%	17,75%	CAR	24,65%	24,21%
NIM	6,68%	6,37%	COF	1,76%	2,77%
LDR	79,69%	66,57%	CASA	69,89%	75,41%

In million Rp

Non Performing Loan



Loan & Impairment Composition



<u>NPL Information</u>	<u>FY17</u>	<u>FY18</u>
NPL Gross	4,59%	3,75%
NPL Net	0,46%	0,61%
Coverage Ratio	95,60%	94,22%
Credit Cost	0,68%	0,39%
Consumer's NPL	0,23%	0,26%
Commercial's NPL	17,22%	12,65%
SME's NPL	6,27%	5,86%

- Extracomptable or write-off collection 77 billion rupiah.



BUSINESS PLAN 2019

Business Plan

Description	<u>Growth</u>				
	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019E</u>
Total Asset	12,65%	0,54%	19,72%	21,79%	9,17%
Loan	8,46%	4,45%	7,01%	6,74%	5,98%
Third Party Fund	13,19%	-4,28%	21,48%	27,78%	13,67%
Pre Tax Profit	-8.33%	15,13%	12,73%	7,23%	7,44%
Financial Ratio					
- CAR	21,22%	23,88%	24,65%	24,20%	24,07%
- LDR	82,92%	90,48%	79,69%	66,57%	78,31%
- NPL Gross	4,29%	4,77%	4,59%	3,75%	3,00%
- NIM	6,41%	6,94%	6,68%	6,37%	7,17%
- BOPO	76,11%	72,22%	68,63%	69,42%	68,24%
- ROE	16,11%	17,82%	17,43%	17,77%	17,74%
- ROA	2,67%	2,98%	3,12%	2,97%	3,41%

Networks Plan



Network	2011	2012	2013	2014	2015	2016	2017	2018
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	169
Cash office	164	164	176	165	185	190	199	207
Sharia service office	47	47	47	97	97	191	191	191
Payment Point	115	138	155	167	171	181	190	211
Mobile cash	61	63	65	68	71	85	88	98
CDM	1	1	1	2	2	2	2	2
ATM	262	368	479	595	688	703	723	757
Digital Lounge	-	-	-	-	-	-	-	-
CRM	-	-	-	-	-	-	-	-
Total network	759	904	1.072	1.291	1.425	1.566	1.608	1.684
“Laku Pandai” Agent (Branchless Banking)							214	258

NETWORK PLAN 2019	SHARIA PLAN 2019
	1
4	1
3	
35	1
4	1
74	6
1	
13	
134	10



2019
STRATEGY IMPLEMENTATION

LOAN

- Accelerate commercial loan growth with a focus on infrastructure development in East Java Province.
- Optimizing SME loan through the development of customer need and cooperating with Government Institutions such as LPDB, PTPN, Provincial Governments and Regency / City Governments, as well as Cooperative & SME Institutions.
- Increasing multipurpose loan disbursement through Civil Servants mapping, as well as increasing cooperation with agencies both SOE and ROE, Private Corporate, Army, Police, pre-retirement credit for Civil Servant in collaboration with Retirement Institutions.

THIRD PARTY FUND

- Managing fund of Regional Government Water Supply, private school, hospital in East Java Province.
- Implementation of digital banking, namely the stage of "banking anywhere" which allows customers to obtain information and conduct transactions through customer-owned facilities.
- Developing new products such as: electronic money, custody, time savings, bancassurance, an EDC.

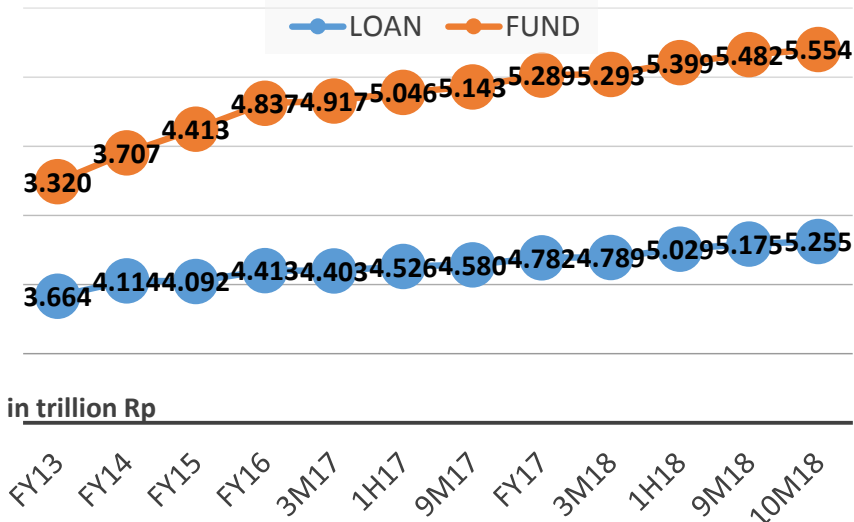
NPL

- 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.
- Credit execution by bankrupting the debtor.
- Implements SMS Blast to remind Debtors in installment payments.

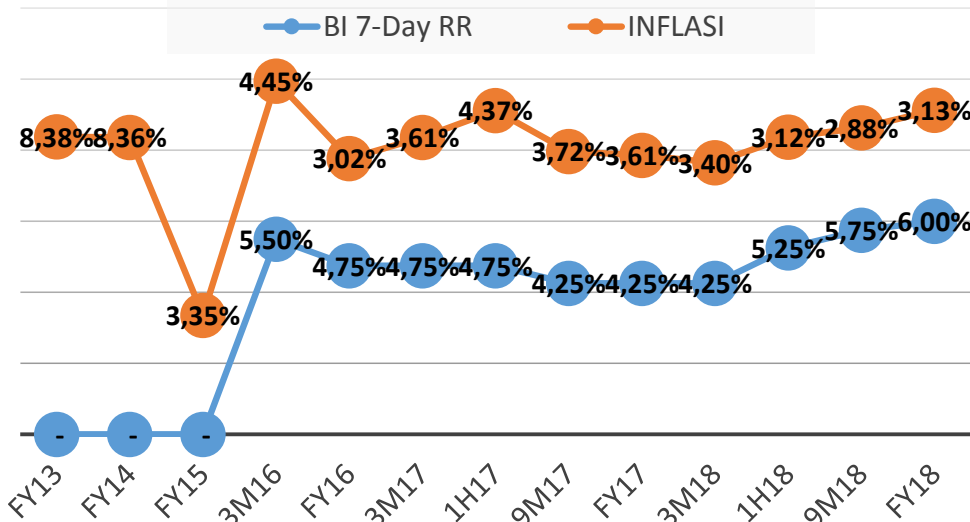
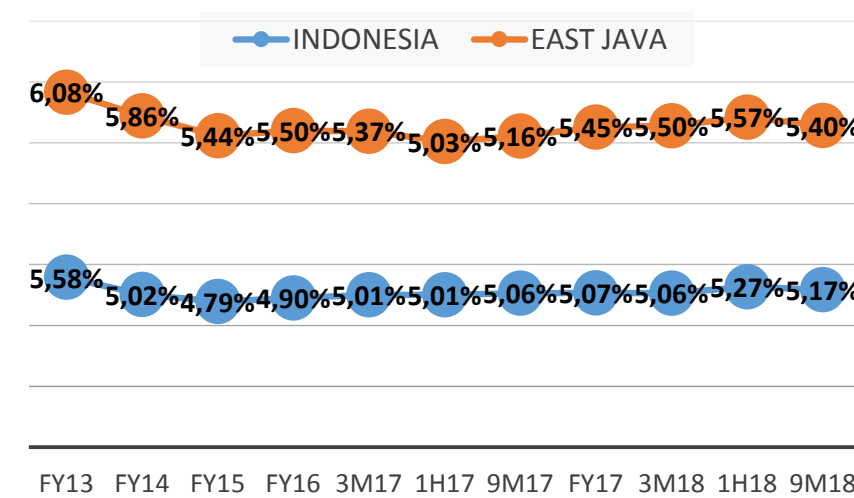


APPENDIX

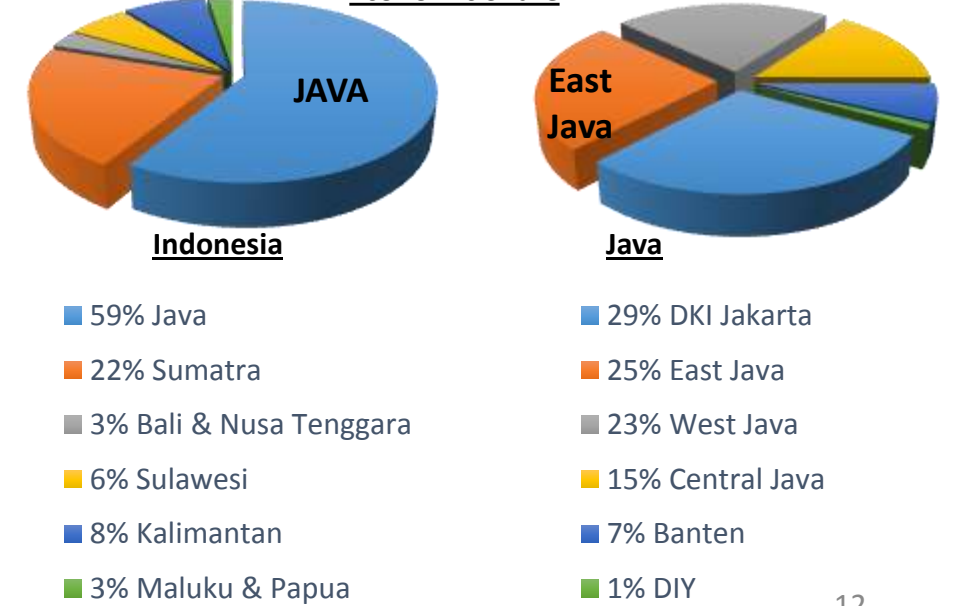
Macro Economy Review



Economic Growth



Economic Share



Balance Sheet

<u>Information</u> In million Rp	<u>FY17</u>	<u>FY18</u>	<u>YoY</u>	<u>4Q17</u>	<u>3Q18</u>	<u>4Q18</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	51.518.681	62.689.118	21,68%	(2.318.988)	3.890.414	(738.329)	-68,16%	-118,98%
Placement BI & SBI	12.630.235	17.522.766	38,74%	(2.986.936)	54.739	1.480.668	-149,57%	2604,94%
Loan	31.754.413	33.893.237	6,74%	1.057.449	954.995	819.938	-22,46%	-14,14%
Allowance for Impairment Losses	(1.394.006)	(1.201.379)	-13,82%	(5.614)	106.976	97.706	-1840,54%	-8,67%
Third Party Fund	39.845.108	50.915.931	27,78%	(4.142.412)	3.325.477	(1.926.813)	-53,49%	-157,94%
- Current Account	12.002.289	19.285.765	60,68%	(4.251.162)	(478.086)	97.528	-102,29%	-120,40%
- Saving Account	15.847.188	19.112.317	20,60%	2.239.005	1.044.448	2.839.459	26,82%	171,86%
- Time Deposit	11.995.630	12.517.849	4,35%	(2.130.254)	2.759.114	(4.863.800)	128,32%	-276,28%
Equity	7.816.074	8.471.937	8,39%	252.722	302.832	254.611	0,75%	-15,92%

Monthly Balance Sheet



Information
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>7M18</u>	<u>8M18</u>	<u>9M18</u>	<u>10M18</u>	<u>11M18</u>	<u>FY18</u>
Total Asset	51.519	51.635	53.525	55.313	57.158	59.817	59.537	59.927	59.743	63.427	63.219	64.368	62.689
Placement BI & SBI	12.630	11.699	11.703	12.371	14.204	14.846	15.987	13.290	13.854	16.042	15.036	15.677	17.523
Loan	31.754	31.205	31.271	31.407	31.654	32.139	32.118	32.370	32.804	33.073	33.343	33.188	33.893
Allowance for Impairment Losses	(1.394)	(1.423)	(1.446)	(1.450)	(1.467)	(1.473)	(1.406)	(1.410)	(1.297)	(1.299)	(1.322)	(1.294)	(1.201)
Third Party Fund	39.845	40.688	42.708	44.998	46.872	49.519	49.517	49.732	49.413	52.843	52.429	52.990	50.916
- Current Account	12.002	15.440	16.509	17.179	17.780	20.496	19.666	18.480	17.387	19.188	19.798	19.818	19.286
- Saving Account	15.847	14.256	14.163	14.127	14.136	14.605	15.228	16.220	16.000	16.273	16.276	16.819	19.112
- Time Deposit	11.996	10.992	12.035	13.693	14.956	14.419	14.623	15.032	16.026	17.382	16.354	16.353	12.518
Equity	7.816	7.944	8.070	7.533	7.645	7.768	7.914	7.998	8.085	8.217	8.351	8.407	8.472

<u>Information</u> In million Rp	<u>FY17</u>	<u>FY18</u>	<u>YoY</u>	<u>4Q17</u>	<u>3Q18</u>	<u>4Q18</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	4.828.909	5.136.681	6,37%	1.239.640	1.317.300	1.396.270	12,64%	5,99%
Interest Expense	(1.314.632)	(1.414.406)	7,59%	(352.591)	(361.004)	(406.031)	15,16%	12,47%
Nett Interest Income	3.514.277	3.722.275	5,92%	887.050	956.296	990.239	11,63%	3,55%
Non Interest Operational Income	442.438	490.988	10,97%	106.093	130.550	123.507	16,41%	-5,40%
Non Interest Operational Expense	(2.084.866)	(2.359.943)	13,19%	(644.539)	(638.948)	(777.721)	20,66%	21,72%
Provision for Impairment Losses	(217.128)	(133.792)	-38,38%	(72.245)	(31.092)	(59.954)	-17,01%	92,83%
Nett Non Interest Operational Income (Expense)	(1.859.556)	(2.002.747)	7,70%	(610.692)	(539.490)	(714.168)	16,94%	32,38%
Operational Profit	1.654.721	1.719.528	3,92%	276.358	416.807	276.071	-0,10%	-33,77%
Non Operational Profit	(17.780)	34.170	-292,18%	(27.475)	15.702	14.849	-154,05%	-5,43%
Pre Tax Profit	1.636.941	1.753.698	7,13%	248.883	432.509	290.920	16,89%	-32,74%
Taxes	(477.571)	(493.390)	3,31%	(103.291)	(130.974)	(90.423)	-12,46%	-30,96%
Net profit	1.159.370	1.260.308	8,71%	145.592	301.535	200.497	37,71%	-33,51%

Monthly Profit / Loss



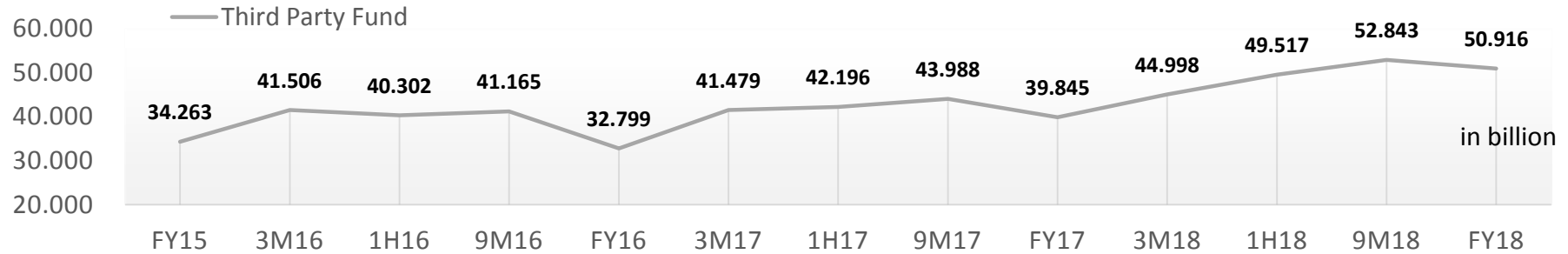
<u>Information</u> In million Rp	<u>FY17</u>	<u>1M18</u>	<u>2M18</u>	<u>3M18</u>	<u>4M18</u>	<u>5M18</u>	<u>1H18</u>	<u>7M18</u>	<u>8M18</u>	<u>9M18</u>	<u>10M18</u>	<u>11M18</u>	<u>FY18</u>
Interest Income	4.829	390	765	1.173	1.577	2.010	2.423	2.856	3.305	3.740	4.204	4.672	5.137
Interest Expense	(1.315)	(98)	(189)	(299)	(412)	(532)	(647)	(764)	(884)	(1.008)	(1.146)	(1.279)	(1.414)
Nett Interest Income	3.514	292	576	874	1.165	1.478	1.776	2.092	2.422	2.732	3.058	3.393	3.722
Non Interest Operational Income	442	29	73	115	163	204	237	283	314	367	404	438	491
Non Interest Operational Expense	(2.085)	(119)	(252)	(414)	(578)	(754)	(943)	(1.183)	(1.401)	(1.582)	(1.734)	(2.051)	(2.360)
Provision for Impairment Losses	(217)	(30)	(54)	(58)	(80)	(86)	(43)	(50)	(71)	(74)	(100)	(77)	(134)
Nett Non Interest Operational Income (Expense)	(1.860)	(120)	(233)	(358)	(495)	(636)	(749)	(950)	(1.157)	(1.289)	(1.429)	(1.689)	(2.003)
Operational Profit	1.655	172	343	517	671	841	1.027	1.142	1.264	1.443	1.629	1.703	1.720
Non Operational Profit	(18)	3	3	3	3	3	4	4	16	19	21	29	34
Pre Tax Profit	1.637	174	346	519	673	845	1.030	1.146	1.280	1.463	1.649	1.732	1.754
Taxes	(478)	(46)	(92)	(142)	(184)	(233)	(272)	(304)	(352)	(403)	(456)	(482)	(493)
Net profit	1.159	128	254	377	489	612	758	842	928	1.060	1.193	1.250	1.260

Financial Ratio



	ROA	ROE	NIM	LDR	CAR	BOPO
FY15	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%
9M18	3,38%	20,20%	6,38%	62,59%	23,35%	64,86%
10M18	3,39%	20,35%	6,37%	63,60%	24,30%	64,65%
11M18	3,21%	19,29%	6,36%	62,63%	25,15%	66,67%
FY18	2,96%	17,75%	6,37%	66,57%	24,21%	69,45%

Third Party Fund



Funding Growth

Current Account	FY17	FY18	YoY
Government	4.920	12.228	148,53%
Private	7.082	7.058	-0,34%
Total	12.002	19.286	60,68%
Saving Account			
Simpeda	11.836	13.591	14,82%
Siklus	2.039	2.924	43,41%
Tab Haji	236	255	8,22%
TabunganKu / SimPel	1.545	2.127	37,63%
Barokah	191	216	13,08%
Total	15.847	19.112	20,60%
Time Deposit			
≤ 3 Month	11.629	12.148	4,47%
≥ 6 Month	367	369	0,65%
Total	11.996	12.518	4,35%

Composition

FY17	FY18
12,35%	24,02%
17,77%	13,86%
30,12%	37,88%
29,71%	26,69%
5,12%	5,74%
0,59%	0,50%
3,88%	4,18%
0,48%	0,42%
39,77%	37,54%
29,18%	23,86%
0,92%	0,73%
30,11%	24,59%

Ticket Size in million

FY17	FY18
42.782,0	104.509,8
116,4	96,4
196,9	263,0
6,3	6,8
10,2	11,2
1,8	1,8
0,5	0,6
7,6	7,3
2,9	3,2
267,6	257,6
107,7	96,2
256,0	245,4

Loan



Lending Growth

CONSUMER	FY17	FY18	YoY
Multi Purpose	18.431	19.285	4,63%
Other	2.080	2.282	9,72%
Total	20.511	21.567	5,15%
COMMERCIAL			
Standby Loan	472	454	-3,93%
Keppres	590	646	9,45%
Overdraft	2.928	3.125	6,72%
Syndicate	992	1.269	27,95%
General	1.462	1.767	20,90%
Total	6.444	7.260	12,67%
S M E			
Mortgage	1.777	1.945	9,45%
Pundi Kencana	1.369	1.489	8,74%
Laguna	50	16	-67,24%
Bankit KKPA	252	384	52,54%
Siumi	35	55	57,49%
Jatim Mikro	638	724	13,53%
Others	679	453	-33,28%
Total	4.799	5.066	5,56%

Composition

FY17	FY18
58,04%	56,90%
6,55%	6,73%
64,59%	63,63%
1,49%	1,34%
1,86%	1,91%
9,22%	9,22%
3,12%	3,74%
4,60%	5,21%
20,29%	21,42%
5,60%	5,74%
4,31%	4,39%
0,16%	0,05%
0,79%	1,13%
0,11%	0,16%
2,01%	2,14%
2,14%	1,34%
15,11%	14,95%

Ticket Size in million

FY17	FY18
80,7	85,9
340,5	323,2
87,5	93,2
426,3	533,9
389,9	468,6
843,6	944,6
49.579,6	57.669,4
830,7	943,1
818,6	976,9
191,5	195,9
62,0	65,7
27,0	12,9
34,1	34,4
96,8	95,4
100,2	99,0
191,8	224,3
94,3	92,2

LOAN FY14 – FY18



CONSUMER	FY14	FY15	FY16	3M17	1H17	9M17	FY17	3M18	1H18	9M18	FY18
Multi Purpose	14.849	15.924	17.131	17.177	17.767	17.841	18.431	18.363	18.395	18.840	19.285
Other	613	827	1.105	1.143	1.133	1.183	2.080	2.085	2.091	2.186	2.282
Total	15.462	16.752	18.236	18.320	18.899	19.024	20.511	20.448	20.486	21.026	21.567
COMMERCIAL											
Standby Loan	1.013	847	531	436	548	578	472	414	493	504	454
Keppres	687	748	546	357	625	908	590	280	587	964	646
Overdraft	2.308	2.766	2.986	2.936	2.965	2.967	2.928	2.813	2.957	3.008	3.125
Syndicate	1.171	1.336	1.255	1.056	1.002	1.006	992	946	933	756	1.269
General	1.004	1.252	1.375	1.392	1.468	1.394	1.462	1.678	1.783	1.850	1.767
Total	6.184	6.949	6.693	6.177	6.608	6.853	6.444	6.132	6.753	7.082	7.260
S M E											
Mortgage	1.299	1.434	1.589	1.614	1.715	1.744	1.777	1.803	1.831	1.874	1.945
Pundi	796	1.178	1.301	1.346	1.415	1.370	1.369	1.406	1.441	1.463	1.489
Laguna	30	21	36	39	30	50	50	43	34	24	16
Bankit KKPA	73	130	273	339	396	302	252	248	306	366	384
Siumi	0	1	27	25	29	29	35	40	45	50	55
Jatim Mikro	263	520	562	579	602	614	638	655	660	680	724
Others	2.088	1.426	959	852	796	710	679	633	563	507	453
Total	4.549	4.711	4.746	4.794	4.982	4.819	4.799	4.827	4.879	4.966	5.066

in billion

	FY14	FY15	3M16	1H16	9M16	FY16	3M17	1H17	9M17	FY17	3M18	1H18	9M18	FY18
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%	4,25%	3,75%
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%	0,63%	0,61%
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%	92,36%	94,22%
Consumer	0,21%	0,30%	0,35%	0,36%	0,40%	0,42%	0,31%	0,32%	0,37%	0,23%	0,27%	0,27%	0,25%	0,26%
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%	14,45%	12,65%
S M E	6,95%	6,71%	7,06%	7,18%	7,05%	6,52%	6,06%	6,35%	6,79%	6,27%	6,48%	6,63%	6,67%	5,86%



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

Board of Directors



Tony Sudjiaryanto

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

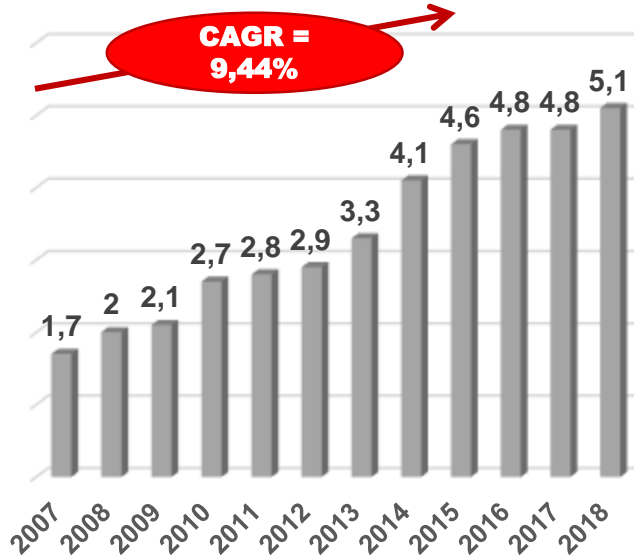


STRENGTH

Compound Annual Growth Rate

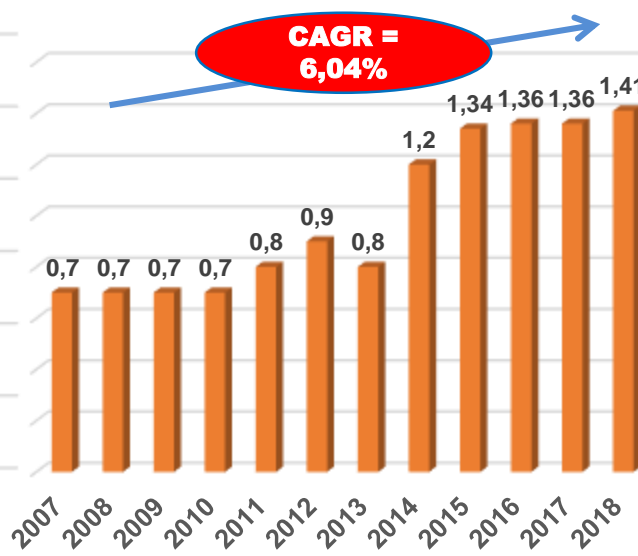
INTEREST INCOME (Rp Tril)

CAGR = 9,44%



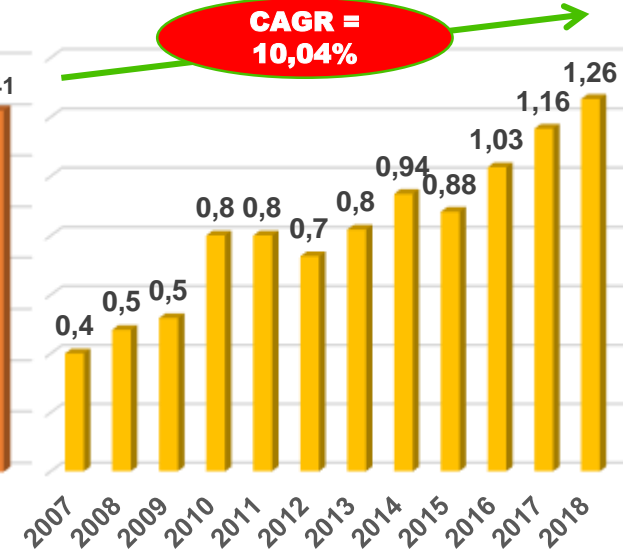
INTEREST EXPENSE (Rp Tril)

CAGR = 6,04%



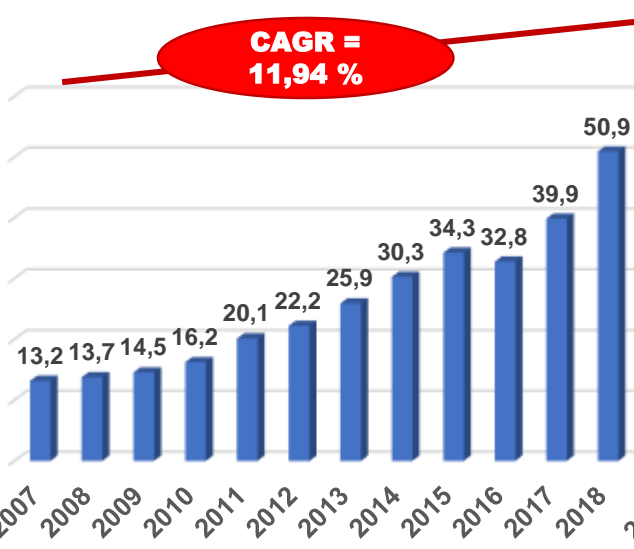
NET PROFIT (Rp Tril)

CAGR = 10,04%



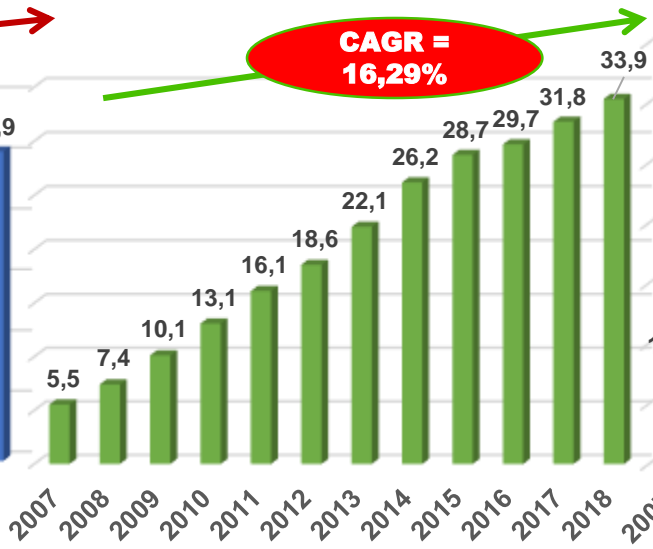
THIRD PARTY FUND (Rp Tril)

CAGR = 11,94%



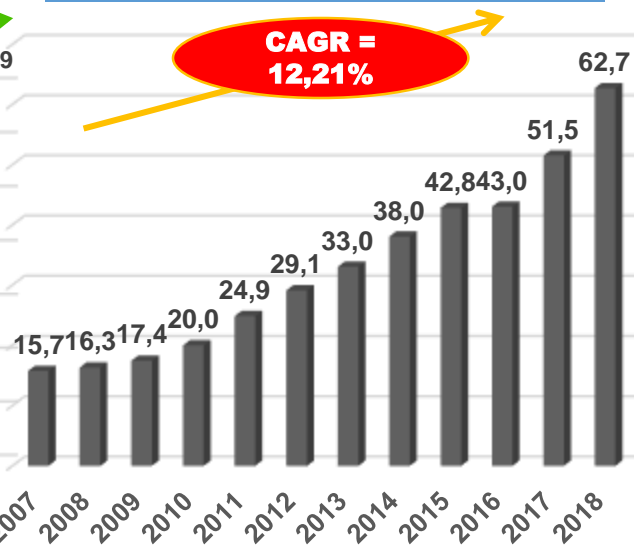
LOAN (Rp Tril)

CAGR = 16,29%



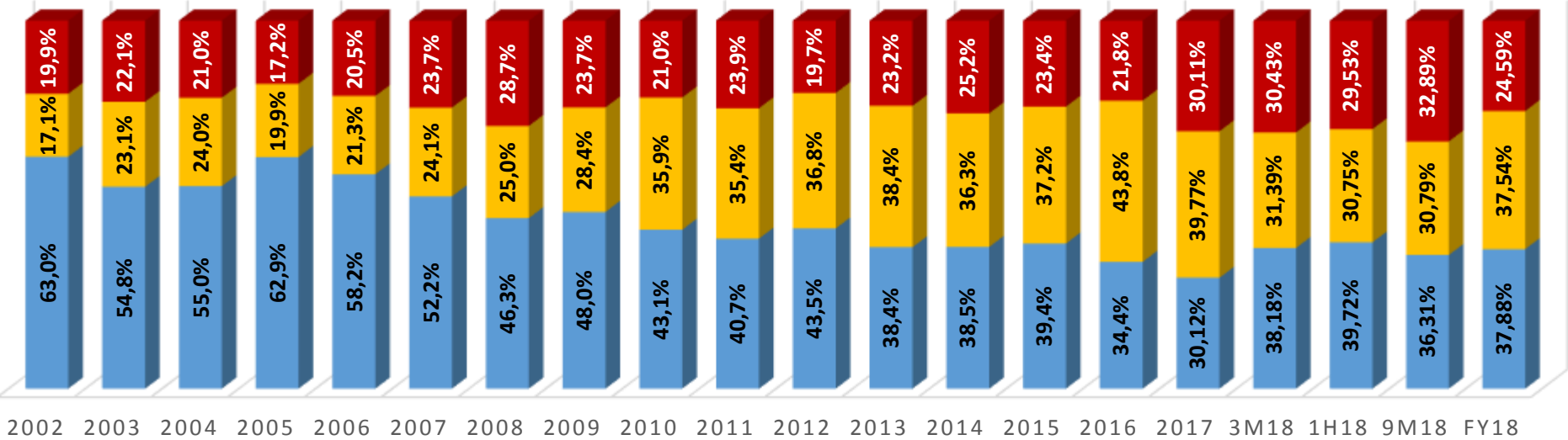
TOTAL ASSET (Rp Tril)

CAGR = 12,21%

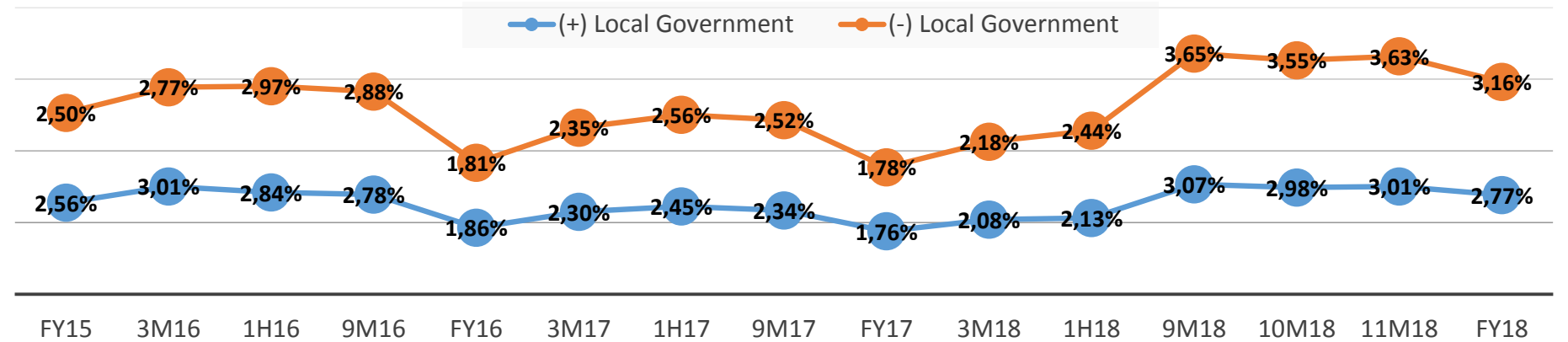


Strength of Funding

■ Current account ■ Saving deposit ■ Time deposit



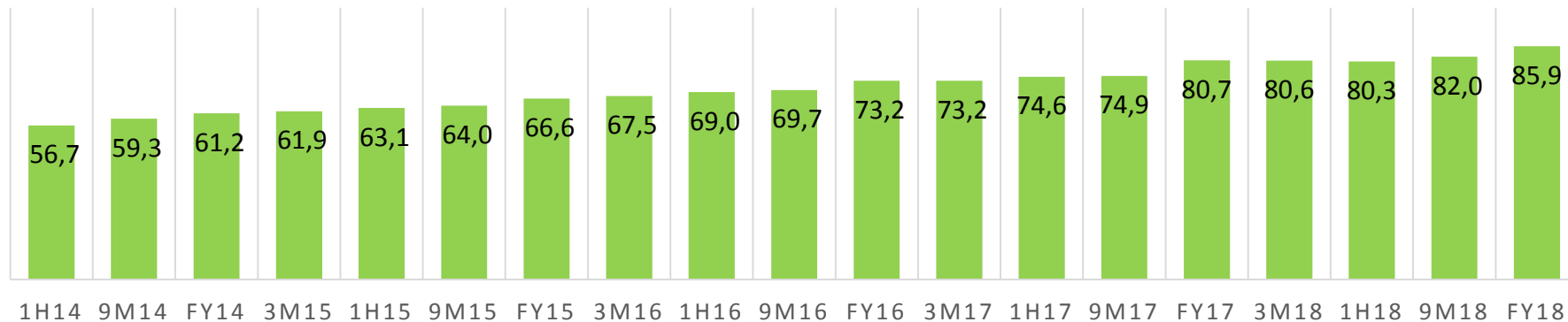
Cost of Fund



Strength of Loan (Multipurpose)

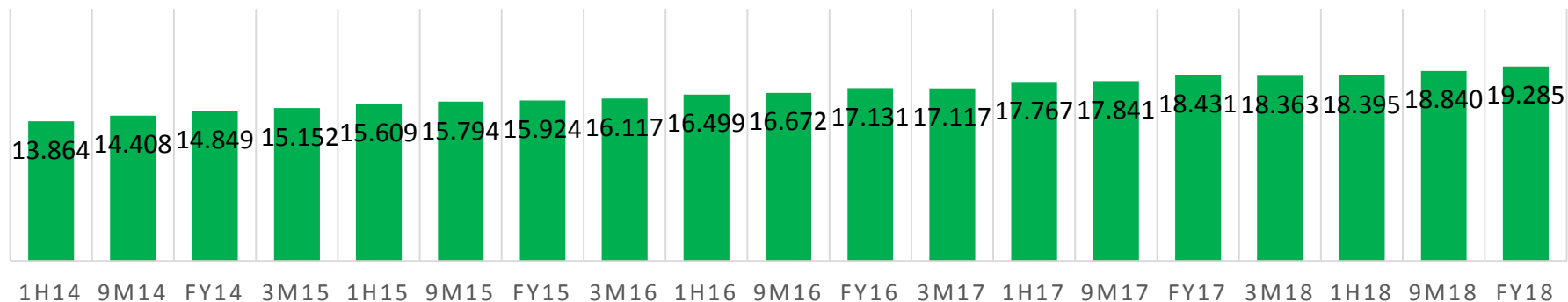
million Rp

MULTIGUNA TICKET SIZE



billion Rp

MULTIGUNA LOAN BALANCE



Loan balance 56,90 % of total loan

NPL

0,25% as of Dec' 2018

Human Resources

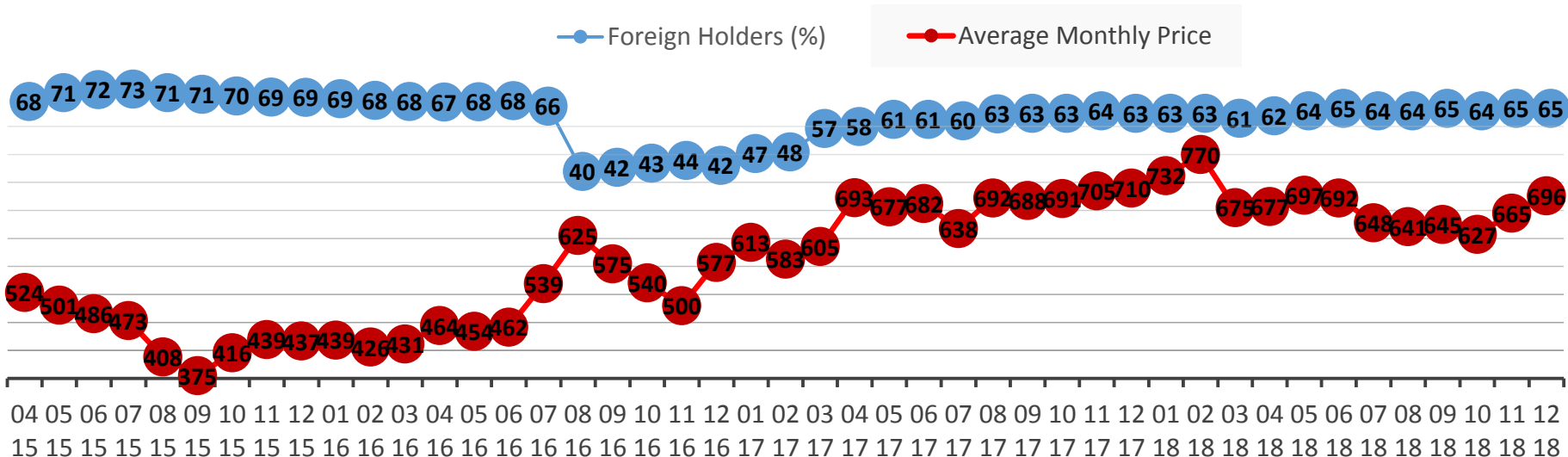
No	DATA	FY17	FY18
1	Board of Commisioner	5	4
2	Board of Sharia Supervisory	3	3
3	Board of Director	7	7
4	Management 1	30	31
5	Management 2	105	109
6	Management 3	260	296
7	Management 4	791	814
8	Staff of Administration	2.538	2.621
9	Staff Non Administration	318	315
10	Non Permanent	368	116
11	Outsource	1.981	2.009
	Total	6.406	6.325

Dividen & Stock



Fiscal year	Payment of Dividend Cash Per Share (IDR)	Net Profit (IDR)	Dividen Payment Ratio	BJTM Price Dec'28, 2018 IDR 690/ share	
2012	39,74	724.639.313.908,99	81,8%	PBV	1,22
2013	40,61	824.311.815.370,19	73,50%	EPS	84,14
2014	41,86	939.083.592.253,50	66,5%	PER	8,20
2015	43,00	885.708.380.142,00	72,42%	Market Cap	Rp 10.335 tr
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 FY18	
(A Series) East Java Government	51,25%
(A Series) City & Municipal Government	28,42%
(B Series) Public Domestic	7,05%
(B Series) Public Foreign	13,27%
Total	100%

B Series Investor	FY17	FY18
Foreign Investor	62,94%	65,30%
Domestic Investor	37,06%	34,70%

No	Country	Share	No	Country	Share
1	AMERIKA	41,37502%	14	BERMUDA	0,34022%
2	INDONESIA	34,69637%	15	JEPANG	0,22494%
3	IRLANDIA	6,46640%	16	KOREA SELATAN	0,12955%
4	FINLANDIA	6,41264%	17	TAIWAN	0,09198%
5	INGGRIS	2,29058%	18	CINA	0,05397%
6	LUKSEMBURG	1,95659%	19	MALAYSIA	0,03244%
7	KANADA	1,82377%	20	BRUNEI DARUSSALAM	0,01401%
8	SWITZERLAND	1,11119%	21	SWEDIA	0,01183%
9	SAUDI ARABIA	0,84832%	22	THAILAND	0,00329%
10	AUSTRALIA	0,62028%	23	FILIPINA	0,00223%
11	JERMAN	0,60505%	24	FRANCE	0,00005%
12	BELANDA	0,54375%			
13	SINGAPURA	0,34553%			
				Total	100%

Competitive Products



- Pembayaran Telkom >
- Pembayaran HP Pasca Bayar >
- Pembayaran PDAM >
- Pembayaran Internet >
- Pembayaran TV >
- Pembayaran Multifinance >
- Pembayaran Kartu Kredit >
- Pembayaran Pendidikan >
- Pembayaran PBB >
- Pembayaran PKB >
- Pembayaran Peti Kemas TPS >
- Pembayaran Tiket Kereta >
- Pembayaran Tiket Pesawat >



Tetap bebas bertransaksi, dimampukan dan apapun aktivitas anda

- Pembayaran tagihan layanan rumah, PDAM, PBB, Rumah SAK, SPK, Tiket Kereta Api, Sekolah, transaksi e-commerce melalui layanan ini
- Pembayaran di toko-toko
- Transaksi online perbankan bankjatim
- Transaksi dan transaksi bank lain ke Bank Lain
- Dapatnya informasi produk dan informasi yang lebih lengkap melalui 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
- Pengajuan Nasabah

Bank Jatim Mobile Banking
PT Bank Jatim Tbk (BJTM)

UNINSTALL OPEN

5 Downloads THE APP
4.6 Rating 152
Finance Similar



Mobile applications for ease of transaction

Award



**Leading in Regional
Development Contribution**

**2nd Corporate Governance
Award Most Improved**

**Best Bank for Student Saving
Implementation**



**Indonesia Living Legend
Company**

The Most Efficient Bank

Top Bank for SME Development

Nikmati kemudahan transaksi dengan

bankjatim *Flazz*



Bayar **TOL**



Bayar **Parkir**



Belanja



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