bersama membangun indonesia

bankjatim
yang terbaik untuk anda

BJTM COMPANY PERFORMANCE

1H19

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bankjatim

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OVERVIEW

Financial Performance

bankjatim

Balance Sheet In million Rp	1H18	1H19	YoY
A S S E T	**59.537.033**	**68.951.774**	**15,81%**
L O A N	**32.118.304**	**34.768.927**	**8,25%**
- Commercial	6.752.771	7.949.681	17,72%
- SME	4.879.444	5.447.092	11,63%
- Consumer	20.486.089	21.372.154	4,33%
THIRD PARTY FUND	**49.517.267**	**57.933.171**	**17,00%**
- Current Account	19.666.323	22.702.802	15,44%
- Saving Account	15.228.410	17.627.540	15,75%
- Time Deposit	14.622.535	17.602.828	20,38%

In million Rp

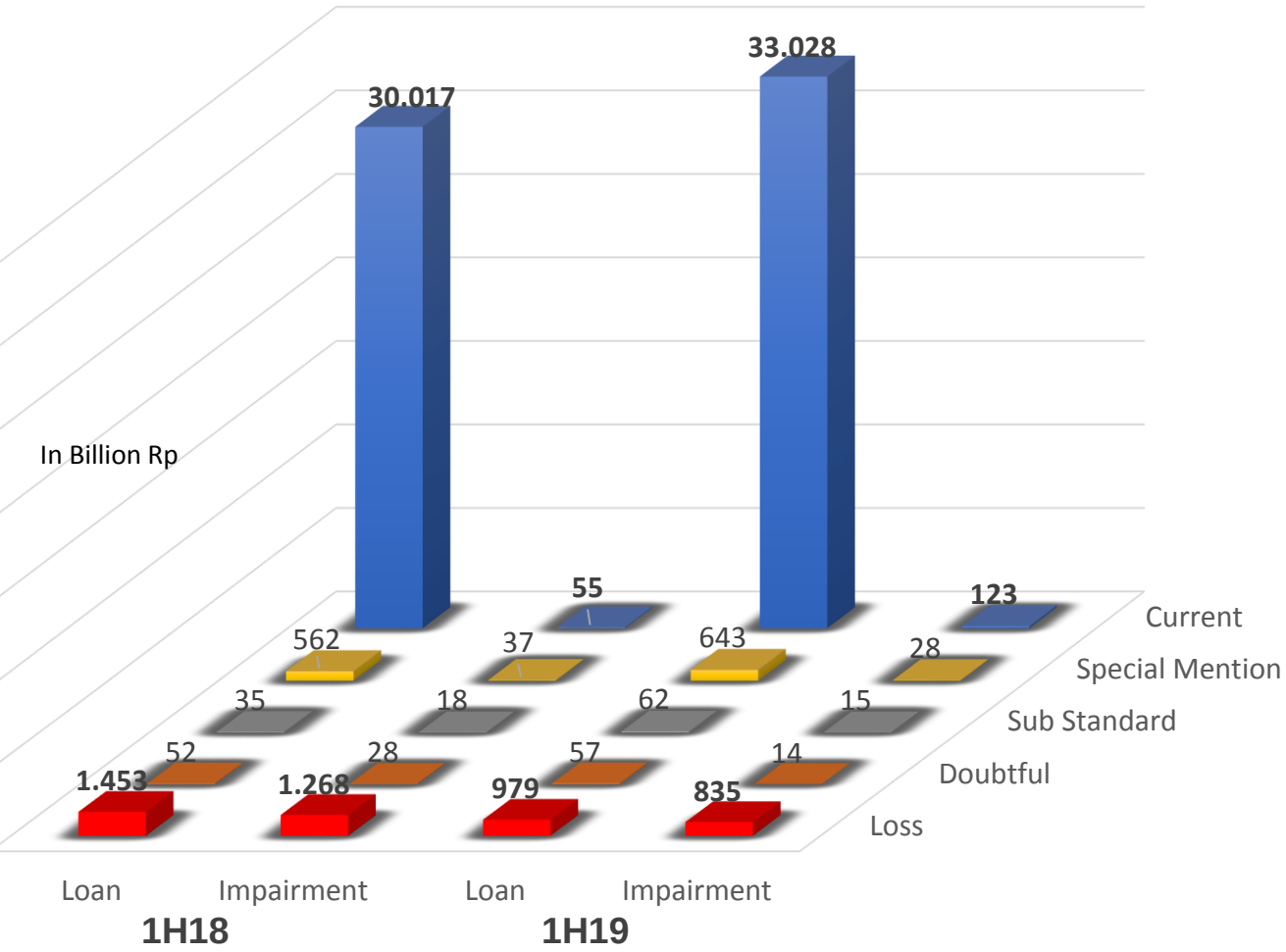
Profit & Loss In million Rp	1H18	1H19	YoY
Interest Income	2.423.111	2.760.800	13,94%
Interest Expense	(647.371)	(787.002)	21,57%
Net Interest Income	1.775.740	1.973.799	11,15%
Provision for Impairment	(42.746)	(197.255)	361,45%
Net profit	**758.277**	**816.416**	**7,67%**

Ratio	1H18	1H19	Ratio	1H18	1H19
ROA	3,67%	3,50%	BOPO	61,40%	63,46%
ROE	21,87%	21,30%	CAR	23,08%	23,22%
NIM	6,41%	6,30%	COF	2,13%	3,05%
LDR	64,86%	60,02%	CASA	70,47%	69,62%

Non Performing Loan

bankjatim

Loan & Impairment Composition



NPL Information	1H18	1H19
NPL Gross	4,79%	3,16%
NPL Net	0,70%	0,67%
Coverage Ratio	91,34%	92,41%
Credit Cost	0,27%	1,13%
Loan at Risk	7,23%	5,34%
Consumer's NPL	0,27%	0,29%
Commercial's NPL	17,19%	9,77%
SME's NPL	6,63%	4,76%

BUSINESS PLAN 2019

Business Plan

bankjatim

Description	Growth				
	2015	2016	2017	2018	2019E
Total Asset	12,65%	0,54%	19,72%	21,79%	5,49%
Loan	8,46%	4,45%	7,01%	6,74%	10,53%
Third Party Fund	13,19%	-4,28%	21,48%	27,78%	8,00%
Pre Tax Profit	-8.33%	15,13%	12,73%	7,23%	8,08%
Financial Ratio					
- CAR	21,22%	23,88%	24,65%	24,20%	24,25%
- LDR	82,92%	90,48%	79,69%	66,57%	68,12%
- NPL Gross	4,29%	4,77%	4,59%	3,75%	3,00%
- NIM	6,41%	6,94%	6,68%	6,37%	6,47%
- BOPO	76,11%	72,22%	68,63%	69,42%	70,29%
- ROE	16,11%	17,82%	17,43%	17,77%	17,70%
- ROA	2,67%	2,98%	3,12%	2,97%	2,86%

Networks Plan

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Network	2012	2013	2014	2015	2016	2017	2018	1H19	NETWORK PLAN 2019	SHARIA PLAN 2019
Head Office	1	1	1	1	1	1	1	1		
Branch Office	41	41	43	45	47	48	48	48		
Sub Branch Office	81	107	153	165	166	166	169	170	3	1
Cash office	164	176	165	185	190	199	207	209	4	
Sharia service office	47	47	97	97	191	191	191	191		
Payment Point	138	155	167	171	181	190	211	239	55	2
Mobile cash	63	65	68	71	85	88	98	98	4	1
CDM	1	1	2	2	2	2	2	2		
ATM	368	479	595	688	703	723	757	759	79	3
Digital Lounge	-	-	-	-	-	-	-	-	1	
Total network	904	1.072	1.291	1.425	1.566	1.608	1.684	1.717	146	7
"Laku Pandai" Agent (Branchless Banking)						214	258	259		

APPENDIX

Macro Economy Review

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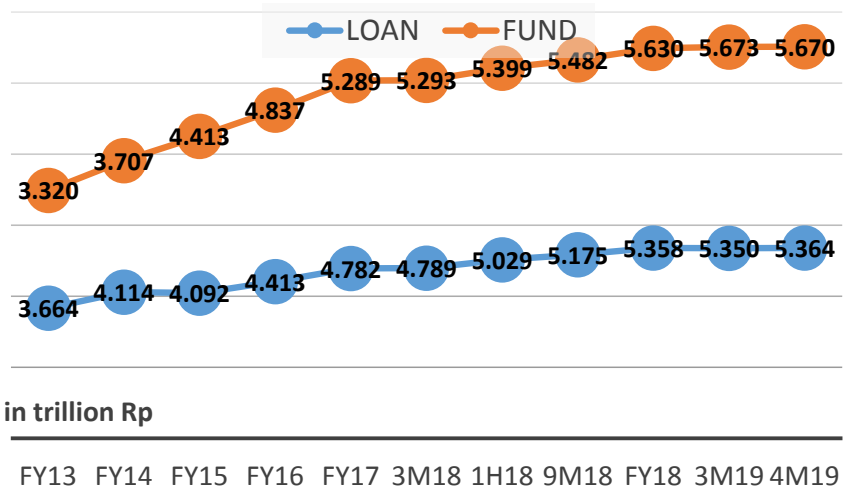
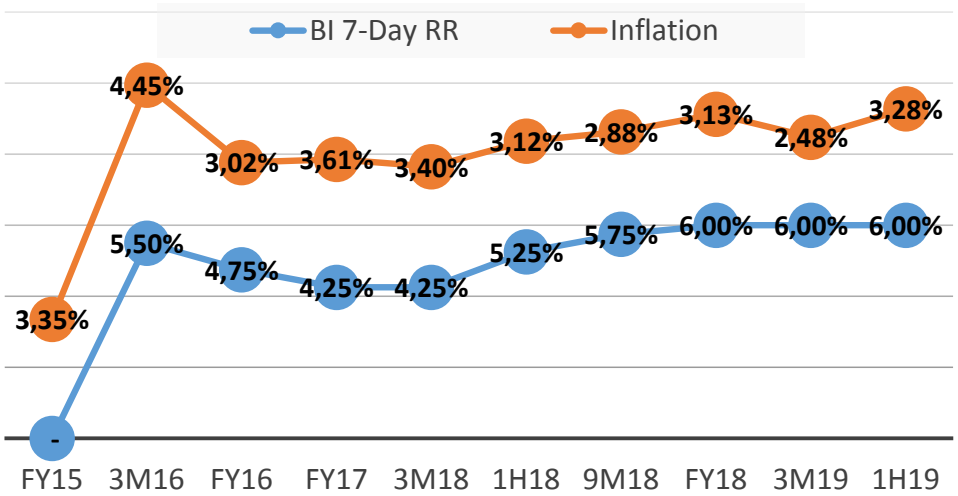
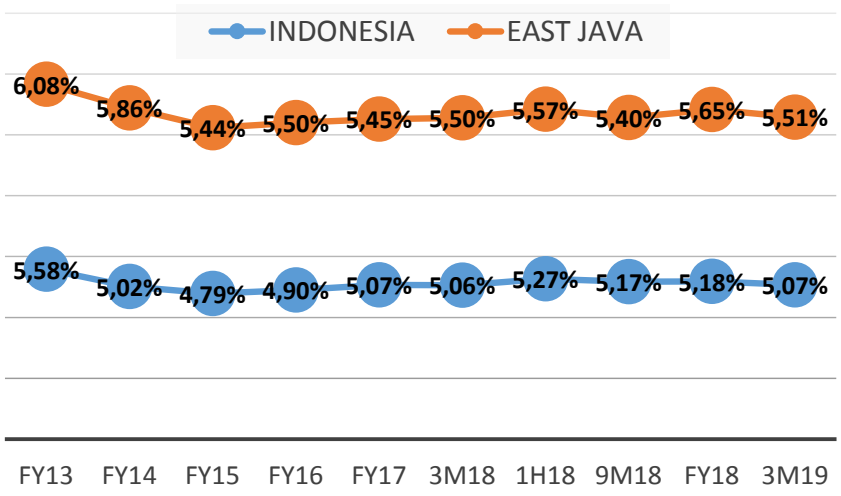
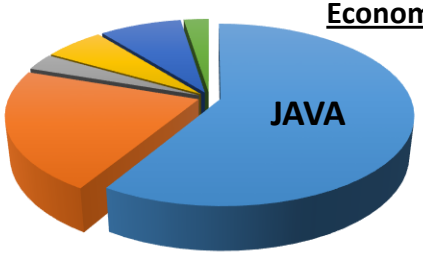




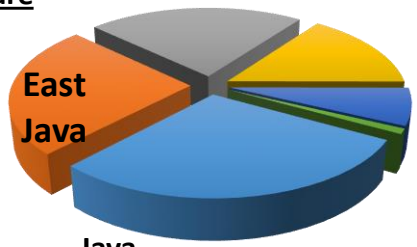
Economic Growth



Economic Share



Indonesia



Java

- 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

Source: Bank Indonesia

Balance Sheet

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Information In million Rp	1H18	1H19	YoY	2Q18	1Q19	2Q19	YoY	QoQ
Total Asset	59.537.033	68.951.774	15,81%	4.223.842	402.351	5.860.305	38,74%	1356,52%
Placement BI & SBI	15.987.358	13.073.988	-18,22%	3.616.591	(3.196.418)	(1.252.360)	-134,63%	-60,82%
Loan	32.118.304	34.768.927	8,25%	710.805	(201.171)	1.076.862	51,50%	-635,30%
Allowance for Impairment Losses	(1.406.061)	(1.018.851)	-27,54%	44.061	130.015	52.513	19,18%	-59,61%
Third Party Fund	49.517.267	57.933.171	17,00%	4.519.427	901.412	6.115.827	35,32%	578,47%
- Current Account	19.666.323	22.702.802	15,44%	2.487.614	769.356	2.647.681	6,43%	244,14%
- Saving Account	15.228.410	17.627.540	15,75%	1.101.910	(2.998.080)	1.513.303	37,33%	-150,48%
- Time Deposit	14.622.535	17.602.828	20,38%	929.903	3.130.136	1.954.843	110,22%	-37,55%
Equity	7.914.494	8.613.597	8,83%	381.431	414.878	(273.218)	-171,63%	-165,86%

Monthly Balance Sheet

bankjatim

Information In million Rp	FY17	3M18	1H18	9M18	FY18	3M19	1H19	YTD
Total Asset	51.519	55.313	59.537	63.427	62.689	63.091	68.952	9,99%
Placement BI & SBI	12.630	12.371	15.987	16.042	17.523	14.326	13.074	-25,39%
Loan	31.754	31.407	32.118	33.073	33.893	33.692	34.769	2,58%
Allowance for Impairment Losses	(1.394)	(1.450)	(1.406)	(1.299)	(1.201)	(1.071)	(1.019)	-15,19%
Third Party Fund	39.845	44.998	49.517	52.843	50.916	51.817	57.933	13,78%
- Current Account	12.002	17.179	19.666	19.188	19.286	20.055	22.703	17,72%
- Saving Account	15.847	14.127	15.228	16.273	19.112	16.114	17.628	-7,77%
- Time Deposit	11.996	13.693	14.623	17.382	12.518	15.648	17.603	40,62%
Equity	7.816	7.533	7.914	8.217	8.472	8.887	8.614	1,67%

Profit / Loss

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Information In million Rp	1H18	1H19	YoY	2Q18	1Q19	2Q19	YoY	QoQ
Interest Income	2.423.111	2.760.800	13,94%	1.249.758	1.338.888	1.421.913	13,78%	6,20%
Interest Expense	(647.371)	(787.002)	21,57%	(348.452)	(359.009)	(427.993)	22,83%	19,22%
Nett Interest Income	1.775.740	1.973.799	11,15%	901.306	979.879	993.920	10,28%	1,43%
Non Interest Operational Income	236.931	277.817	17,26%	122.208	134.682	143.135	17,12%	6,28%
Non Interest Operational Expense	(943.274)	(944.086)	0,09%	(529.203)	(456.856)	(487.230)	-7,93%	6,65%
Provision for Impairment Losses	(42.746)	(197.255)	361,45%	15.676	(108.019)	(89.235)	-669,23%	-17,39%
Nett Non Interest Operational Income (Expense)	(749.089)	(863.523)	15,28%	(391.319)	(430.193)	(433.330)	10,74%	0,73%
Operational Profit	1.026.651	1.110.275	8,15%	509.987	549.686	560.590	9,92%	1,98%
Non Operational Profit	3.618	8.434	133,07%	960	3.672	4.762	396,09%	29,70%
Pre Tax Profit	1.030.270	1.118.709	8,58%	510.947	553.357	565.352	10,65%	2,17%
Taxes	(271.993)	(302.293)	11,14%	(129.516)	(147.837)	(154.456)	19,26%	4,48%
Net profit	758.277	816.416	7,67%	381.431	405.520	410.896	7,72%	1,33%

Monthly Profit / Loss

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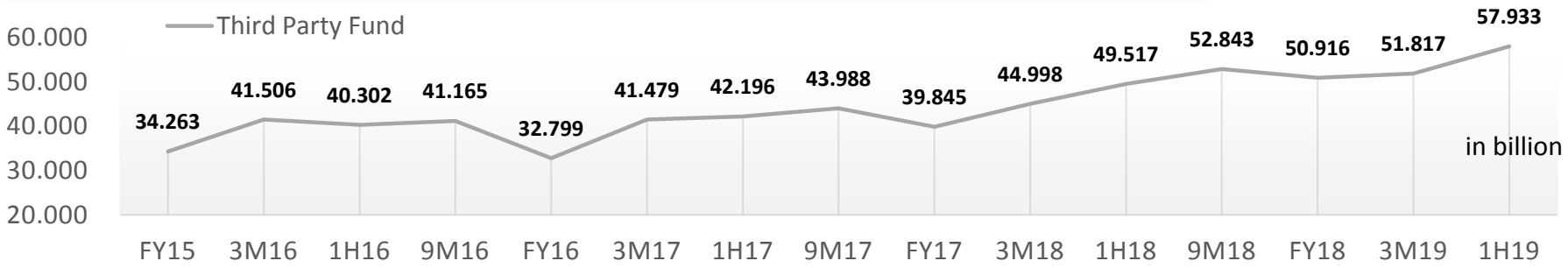
Information In million Rp	FY17	3M18	1H18	9M18	FY18	3M19	1H19
Interest Income	4.829	1.173	2.423	3.740	5.137	1.339	2.761
Interest Expense	(1.315)	(299)	(647)	(1.008)	(1.414)	(359)	(787)
Nett Interest Income	3.514	874	1.776	2.732	3.722	980	1.974
Non Interest Operational Income	442	115	237	367	491	135	278
Non Interest Operational Expense	(2.085)	(414)	(943)	(1.582)	(2.360)	(457)	(944)
Provision for Impairment Losses	(217)	(58)	(43)	(74)	(134)	(108)	(197)
Nett Non Interest Operational Income (Expense)	(1.860)	(358)	(749)	(1.289)	(2.003)	(430)	(864)
Operational Profit	1.655	517	1.027	1.443	1.720	550	1.110
Non Operational Profit	(18)	3	4	19	34	4	8
Pre Tax Profit	1.637	519	1.030	1.463	1.754	553	1.119
Taxes	(478)	(142)	(272)	(403)	(493)	(148)	(302)
Net profit	1.159	377	758	1.060	1.260	406	816

Financial Ratio

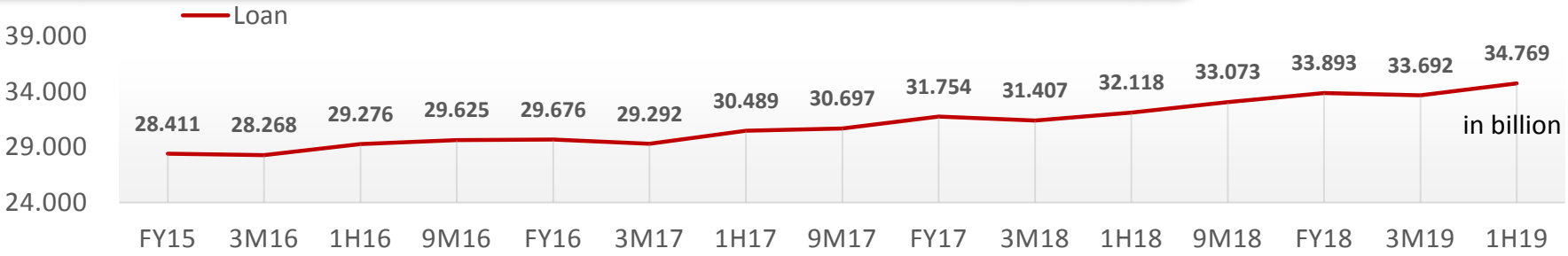
	ROA	ROE	NIM	LDR	CAR	BOPO
FY15	2,67%	16,11%	6,41%	82,92%	21,22%	76,11%
FY16	2,98%	17,82%	6,94%	90,48%	23,88%	72,22%
3M17	3,96%	20,71%	7,18%	70,62%	22,30%	62,62%
1H17	3,93%	22,17%	6,98%	72,26%	22,55%	62,60%
9M17	3,61%	20,51%	6,82%	69,79%	22,85%	64,89%
FY17	3,12%	17,43%	6,68%	79,69%	24,65%	68,63%
3M18	3,88%	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%
FY18	2,96%	17,75%	6,37%	66,57%	24,21%	69,45%
3M19	3,63%	21,11%	6,52%	65,02%	24,14%	62,70%
1H19	3,50%	21,30%	6,30%	60,02%	23,22%	63,46%

Third Party Fund



Funding Growth				Composition		Ticket Size in million	
Current Account	**1H18**	**1H19**	**YoY**	**1H18**	**1H19**	**1H18**	**1H19**
Government	14.625	16.686	14,09%	29,53%	28,80%	127.170,5	127.373,6
Private	5.042	6.017	19,34%	10,18%	10,39%	77,0	69,3
Total	**19.666**	**22.703**	**15,44%**	**39,72%**	**39,19%**	**300,0**	**261,0**
Saving Account							
Simpeda	11.354	12.542	10,47%	22,93%	21,65%	5,8	6,1
Siklus	1.907	2.597	36,16%	3,85%	4,48%	8,4	7,8
Tab Haji	232	259	11,87%	0,47%	0,45%	1,1	1,3
TabunganKu / SimPel	1.565	2.016	28,80%	3,16%	3,48%	0,5	0,5
Barokah	170	213	25,15%	0,34%	0,37%	6,2	6,8
Total	**15.228**	**17.628**	**15,75%**	**30,75%**	**30,43%**	**2,6**	**2,7**
Time Deposit							
≤ 3 Month	14.305	17.325	21,12%	28,89%	29,91%	323,4	352,5
≥ 6 Month	318	277	-12,69%	0,64%	0,48%	101,1	101,8
Total	**14.623**	**17.603**	**20,38%**	**29,53%**	**30,38%**	**308,6**	**339,3**

Loan



Lending Growth				Composition		Ticket Size in million	
CONSUMER	**1H18**	**1H19**	**YoY**	**1H18**	**1H19**	**1H18**	**1H19**
Multi Purpose	18.395	19.168	4,20%	57,27%	55,13%	80,3	87,0
Other	2.091	2.204	5,41%	6,51%	6,34%	320,2	373,1
Total	**20.486**	**21.372**	**4,33%**	**63,78%**	**61,47%**	**87,0**	**94,5**
COMMERCIAL							
Standby Loan	493	487	-1,09%	1,53%	1,40%	447,5	831,6
Keppres	587	503	-14,32%	1,83%	1,45%	385,7	496,5
Overdraft	2.957	3.151	6,56%	9,21%	9,06%	867,1	991,5
Syndicate	933	1.893	102,98%	2,90%	5,45%	42.402,5	70.129,6
General	1.783	1.915	7,38%	5,55%	5,51%	989,1	1.202,8
Total	**6.753**	**7.950**	**17,72%**	**21,02%**	**22,86%**	**859,3**	**1.242,9**
S M E							
Mortgage	1.831	2.098	14,59%	5,70%	6,03%	192,9	202,0
Pundi Kencana	1.441	1.634	13,38%	4,49%	4,70%	62,9	69,2
Bankit KKPA	306	495	61,90%	0,95%	1,42%	31,4	37,3
Jatim Mikro	660	769	16,65%	2,05%	2,21%	91,5	101,2
Others	642	451	-29,79%	2,00%	1,30%	128,5	154,0
Total	**4.879**	**5.447**	**11,63%**	**15,19%**	**15,67%**	**89,8**	**94,2**

LOAN FY14 – 1H19

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CONSUMER	FY14	FY15	FY16	FY17	3M18	1H18	9M18	FY18	3M19	1H19
Multi Purpose	14.849	15.924	17.131	18.431	18.363	18.395	18.840	19.285	19.148	19.168
Other	613	827	1.105	2.080	2.085	2.091	2.186	2.282	2.239	2.204
Total	**15.462**	**16.752**	**18.236**	**20.511**	**20.448**	**20.486**	**21.026**	**21.567**	**21.388**	**21.372**
COMMERCIAL										
Standby Loan	1.013	847	531	472	414	493	504	454	353	487
Keppres	687	748	546	590	280	587	964	646	340	503
Overdraft	2.308	2.766	2.986	2.928	2.813	2.957	3.008	3.125	3.066	3.151
Syndicate	1.171	1.336	1.255	992	946	933	756	1.269	1.553	1.893
General	1.004	1.252	1.375	1.462	1.678	1.783	1.850	1.767	1.840	1.915
Total	**6.184**	**6.949**	**6.693**	**6.444**	**6.132**	**6.753**	**7.082**	**7.260**	**7.151**	**7.950**
S M E										
Mortgage	1.299	1.434	1.589	1.777	1.803	1.831	1.874	1.945	2.015	2.098
Pundi	796	1.178	1.301	1.369	1.406	1.441	1.463	1.489	1.555	1.634
Bankit KKPA	73	130	273	252	248	306	366	384	403	495
Jatim Mikro	263	520	562	638	655	660	680	724	749	769
Others	2.118	1.448	1.022	764	716	642	581	524	432	451
Total	**4.549**	**4.711**	**4.746**	**4.799**	**4.827**	**4.879**	**4.966**	**5.066**	**5.154**	**5.447**

in billion

NPL FY14 – 1H19

	FY14	FY15	FY16	3M17	1H17	9M17	FY17	3M18	1H18	9M18	FY18	3M19	1H19
NPL Gross	3,31%	4,29%	4,77%	4,84%	4,80%	4,92%	4,59%	4,84%	4,79%	4,25%	3,75%	3,46%	3,16%
NPL Net	1,08%	1,10%	0,65%	0,55%	0,67%	0,72%	0,46%	0,47%	0,70%	0,63%	0,61%	0,70%	0,67%
Coverage Ratio	71,43%	81,02%	93,49%	95,33%	91,80%	91,87%	95,60%	95,41%	91,34%	92,36%	94,22%	91,42%	92,41%
Consumer	0,21%	0,30%	0,42%	0,31%	0,32%	0,37%	0,23%	0,27%	0,27%	0,25%	0,26%	0,27%	0,29%
Commercial	7,27%	12,07%	15,02%	16,93%	16,43%	16,26%	17,22%	18,80%	17,19%	14,45%	12,65%	11,67%	9,77%
S M E	6,95%	6,71%	6,52%	6,06%	6,35%	6,79%	6,27%	6,48%	6,63%	6,67%	5,86%	5,32%	4,76%

MANAGEMENT

Board of Commissioners

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M. Mas'ud Said
Commissioner

Education
- Ph.D - School of Political and International Studies – Flinders University - Adelaide- Australia

Experience:
- Deputy of the Special Advisor for The President of the Republic of Indonesia, on Local Development and Decentralization

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

Rudi Purwono
Independent Commissioner

Education:
- Doctor of Economics, Indonesia University

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.

Akhmad Sukardi
President Commissioner

Education
- Doctor of Business Administration, 17 Agustus 1945 University, Surabaya

Experience:
- East Java Government Regional Secretary

Budi Setiawan
Commissioner

Education
- Doctor of Economics Brawijaya University, Malang

Experience:
- Head of East Java Regional Development Planning

Heru Tjahjono
Commisioner

Education
- Doctor of Brawijaya University, Malang

Experience:
- Marine & Fisheries East Java Government Head
- East Java Government Regional Secretary

Board of Directors

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Tonny Prasetyo
IT & Operation Director

Experience:
- Credit Head Surabaya Main Branch
- Sharia Business Division Head
- General Division Head

Erdianto Sigit C
Compliance & Risk Management Director

Experience:
- BRI Syariah Micro Funding & Hajj Director
- BRI Yogyakarta Inspection Office Inspector
- BRI Intern Audit Jakarta 1 Head

Ferdian Timur S
Finance Director

Experience:
- Investor Relation Manager
- Kepanjen Branch Head
- Corporate Secretary

Hadi Santoso
President Director

Experience:
- Sharia Business Div
- Medium & Corporate Credit Div.Bank Jatim
- Compliance & Human Capital Director

Rizyana Mirda
Business Risk Director

Experience:
- Credit Risk Div
- Medium & Corporate Credit Div

Elfaurid A
Consumer, Retail & Sharia Business Director

Experience:
- Kraksaan Branch Head
- Malang Branch Head
- Compliance & Governance Division Head

Busrul Iman
Commercial & Corporate Director

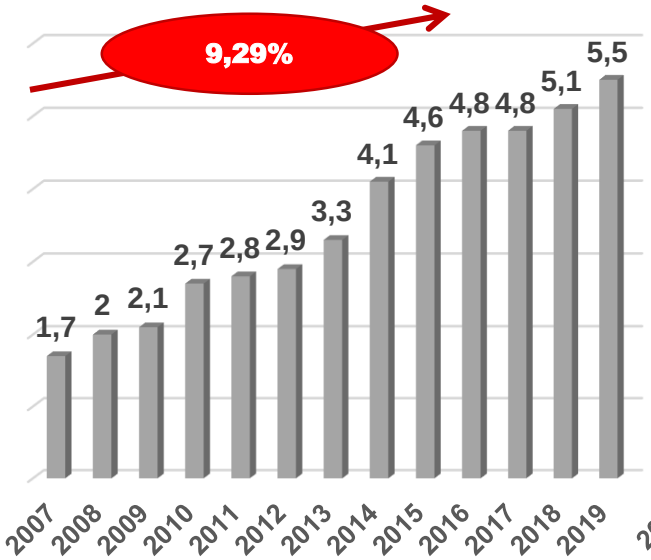
Experience:
- BRI Malang Regional Head
- BRI Policy & Development Human Capital Division Head
- BRI Surabaya Regional Head

STRENGTH

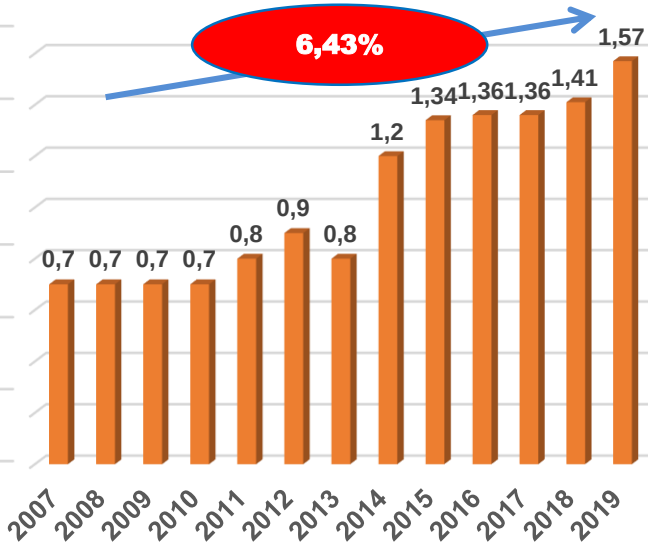
Compound Annual Growth Rate

bankjatim

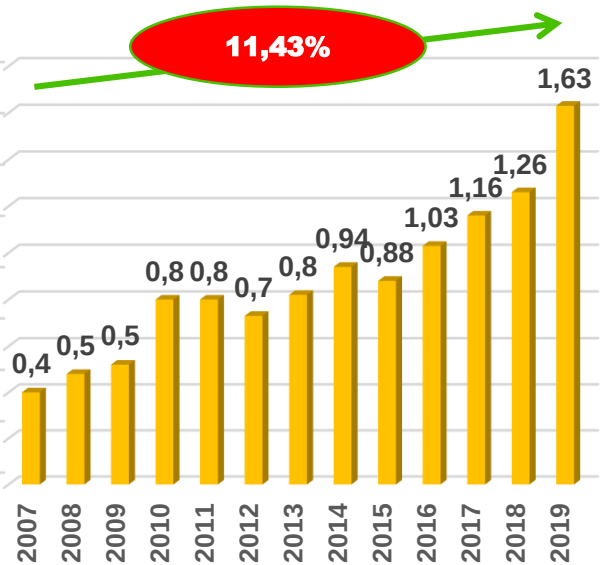
INTEREST INCOME (Rp Tril)



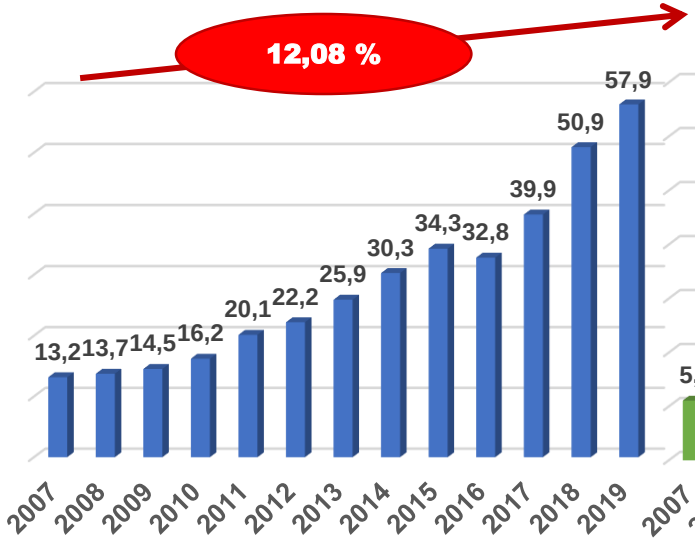
INTEREST EXPENSE (Rp Tril)



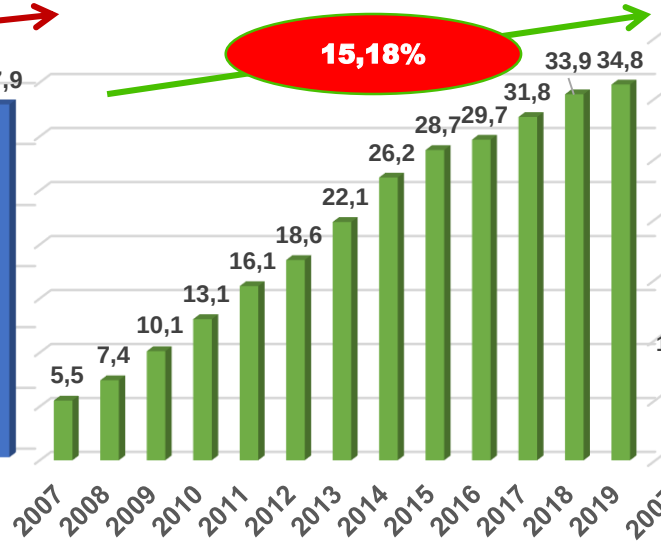
NET PROFIT (Rp Tril)



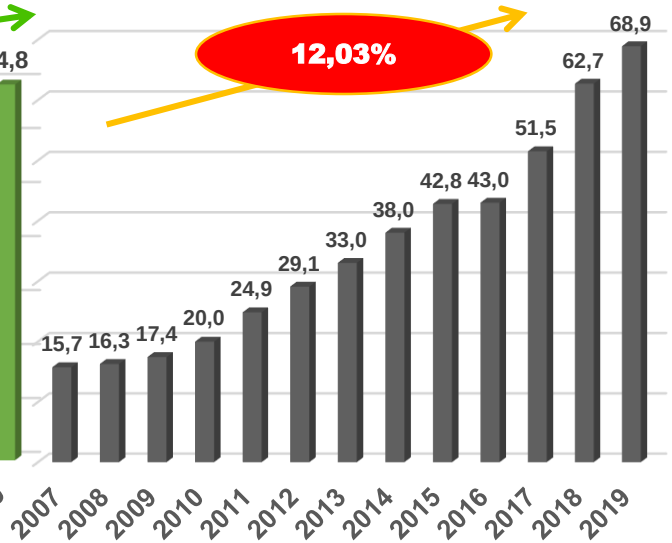
THIRD PARTY FUND(Rp Tril)



LOAN (Rp Tril)

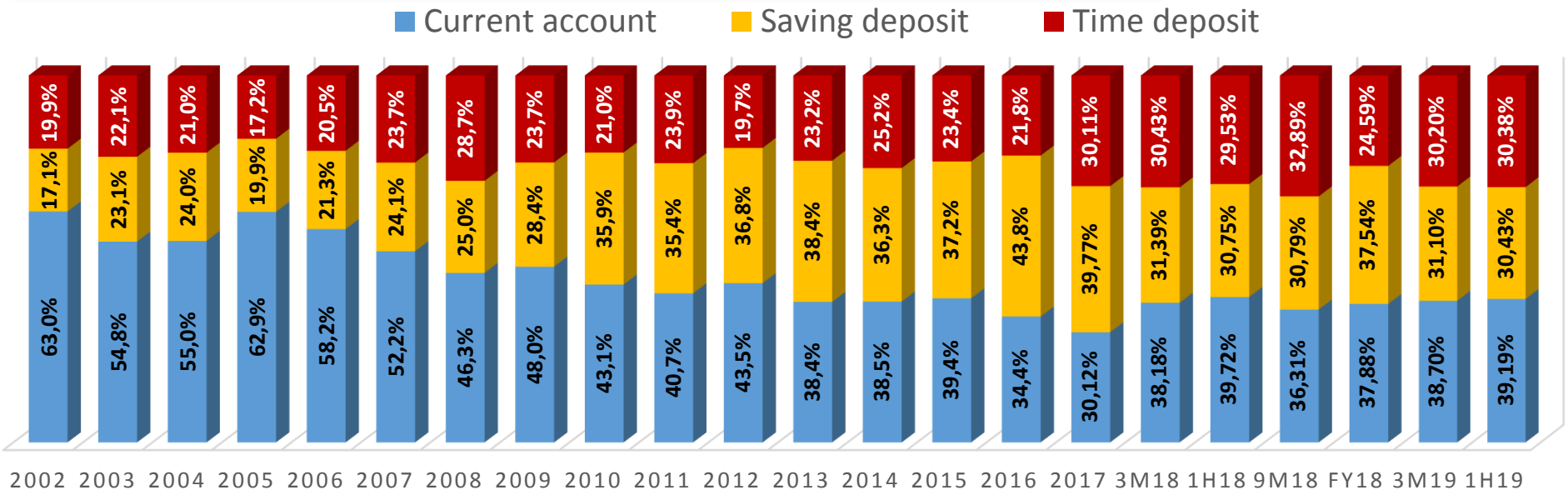


TOTAL ASSET (Rp Tril)

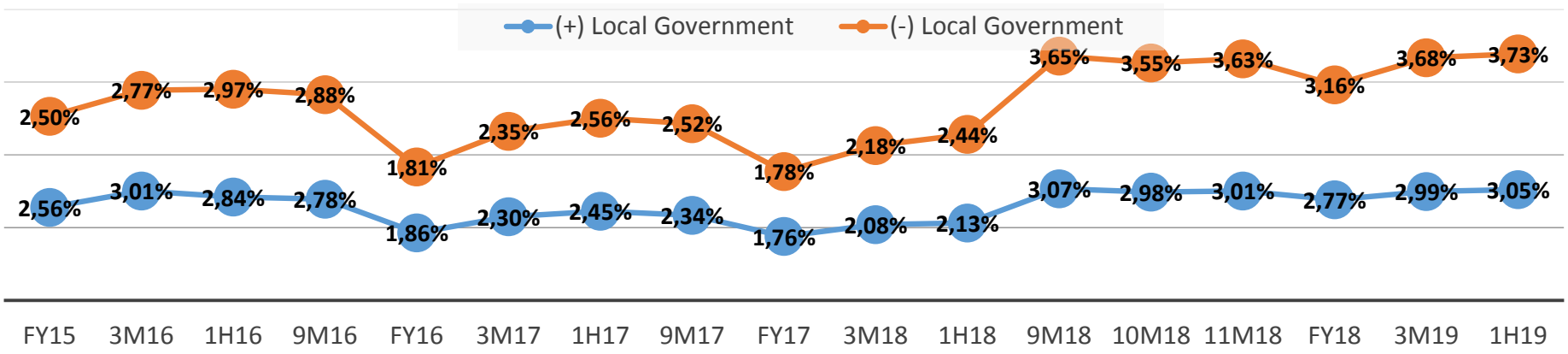


CAGR

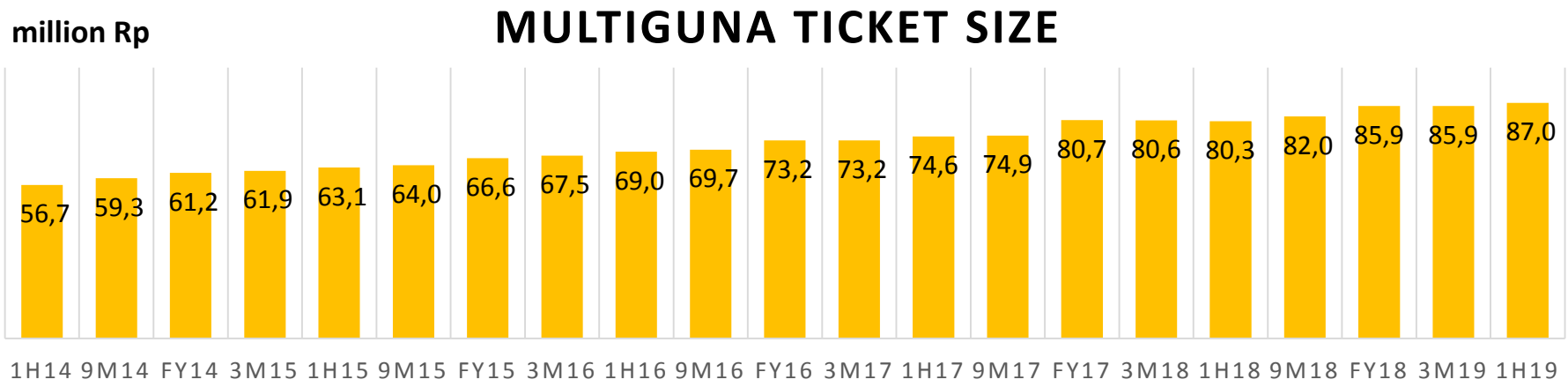
Strength of Funding

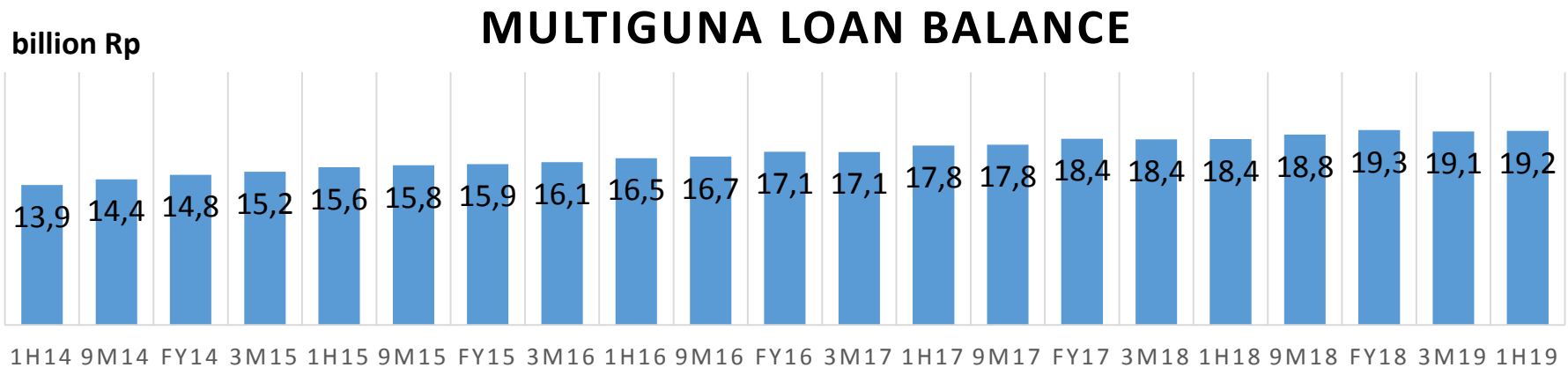


Cost of Fund



Strength of Loan (Multipurpose)





Loan balance 55,13 % of total loan	
NPL	0,29% as of June 2019

Dividen & Stock

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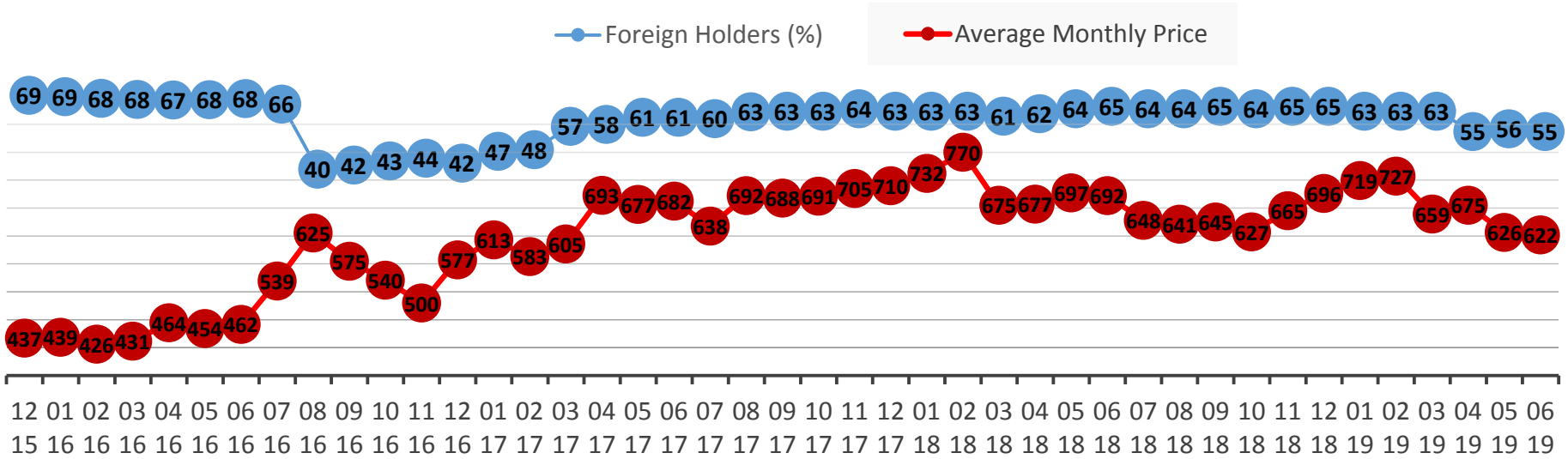
Fiscal year	Payment of Dividend Cash Per Share (IDR)	Net Profit (IDR)	Dividen Payment Ratio
2012	39,74	724.639.313.908,99	81,8%
2013	40,61	824.311.815.370,19	73,50%
2014	41,86	939.083.592.253,50	66,5%
2015	43,00	885.708.380.142,00	72,42%
2016	43,64	1.028.216.274.326,00	63,43%
2017	44,10	1.159.369.505.449,00	56,96%
2018	45,61	1.260.308.411.500,00	54,26%

BJTM Price Jun,30 2019 IDR 635 / share	
PBV	1,11
EPS	108,87
PER	5,83
Market Capital	Rp 9.521 tr

Average Price and Foreign Holders Movement (B Series)



B Series Investor Composition

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Ownership 1H19		
A Series	East Java Government	51,20%
	East Java City & Municipal Government	28,39%
B Series	Domestic	9,18%
	Foreign	11,23%
Total		100%

B Series Investor	1H18	1H19
Foreign Investor	**65,30%**	**55,03%**
- Individual	0,04%	0,20%
- Institution	65,26%	54,83%
Domestic Investor	**34,70%**	**44,97%**
- Individual	23,53%	33,27%
- Institution	11,17%	11,70%

No	B Series Nation	Share	No	B Series Nation	Share
1	Indonesia	44,9656%	16	Japan	0,2173%
2	United States	31,9951%	17	Norway	0,1928%
3	Finland	6,3799%	18	Korea	0,1639%
4	Ireland	2,8709%	19	Taiwan	0,0915%
5	Australia	2,7930%	20	China	0,0527%
6	Jersey	2,0115%	21	Cayman Islands	0,0479%
7	Canada	1,6059%	22	Malaysian	0,0373%
8	Switzerland	1,5264%	23	Hong Kong	0,0185%
9	Luxembourg	1,2713%	24	Brunei Darussalam	0,0139%
10	United Kingdom	1,2192%	25	Sweden	0,0118%
11	Saudi Arabia	0,8440%	26	Thailand	0,0033%
12	Netherlands	0,5244%	27	Philippine	0,0022%
13	Germany	0,4709%	28	South Korean	0,0020%
14	Bermuda	0,3385%	29	French	0,0009%
15	Singapore	0,3269%	30	Swiss	0,0005%

Award

Corporate Social Responsibility Environment Category 2019

Satisfaction Index 2019

Top BPD Buku III

Mortgage Konvensional Bank

67'Indonesia Most Valuable Brands

Public Relation Indonesia Website

Investor Relations (IR)
(031) 5310090 ext. 475
Email: iru@bankjatim.co.id

Tabungan Siklus Pensiun

- Proses Cepat dan Mudah
- Fasilitas Pemeriksaan Kesehatan
- Penarikan Dana Pensiun di seluruh jaringan kantor **bankjatim**

mudah, cepat dan efisien

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