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# *Company Performance* 9M20

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PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk



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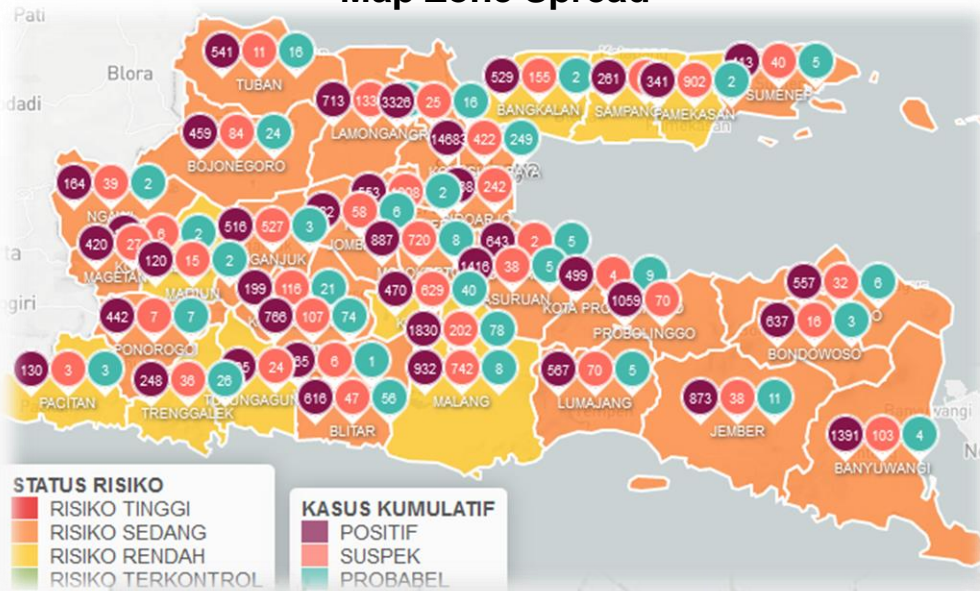
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✓ Strength	➤ 29 - 39

## **Overview:**

- **East Java Covid Data Spread**
- **Financial Performance**
- **Non Performing Loan**
- **Loan Growth**
- **Covid Loan Restructured**
- **PEN Disbursement**

## Map Zone Spread



**STATUS RISIKO**

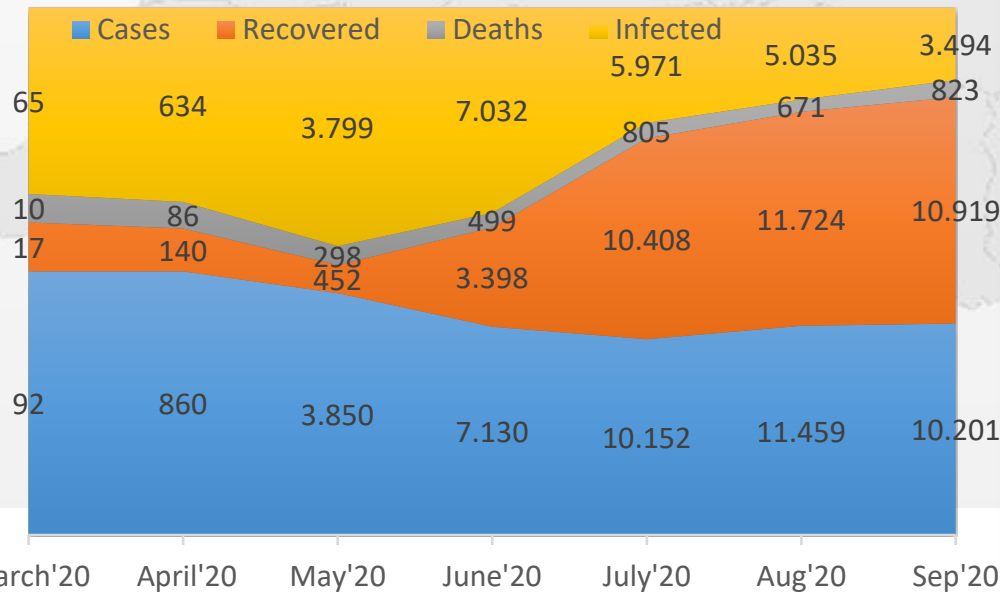
- RISIKO TINGGI
- RISIKO SEDANG
- RISIKO RENDAH
- RISIKO TERKONTROL

**KASUS KUMULATIF**

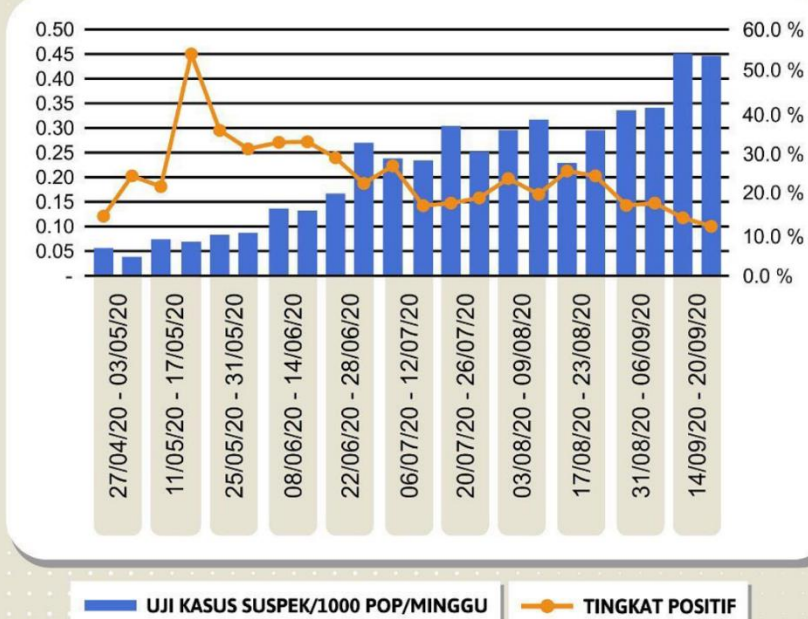
- POSITIF
- SUSPEK
- PROBABEL

- Red zone free, with remaining 28 region orange zone (medium risk) and 10 region yellow zone (low risk).
- 84,72% recovered rate as Sep'20. Infected area getting small.
- Higher covid test with lower positivity rate result.

## Covid Trend

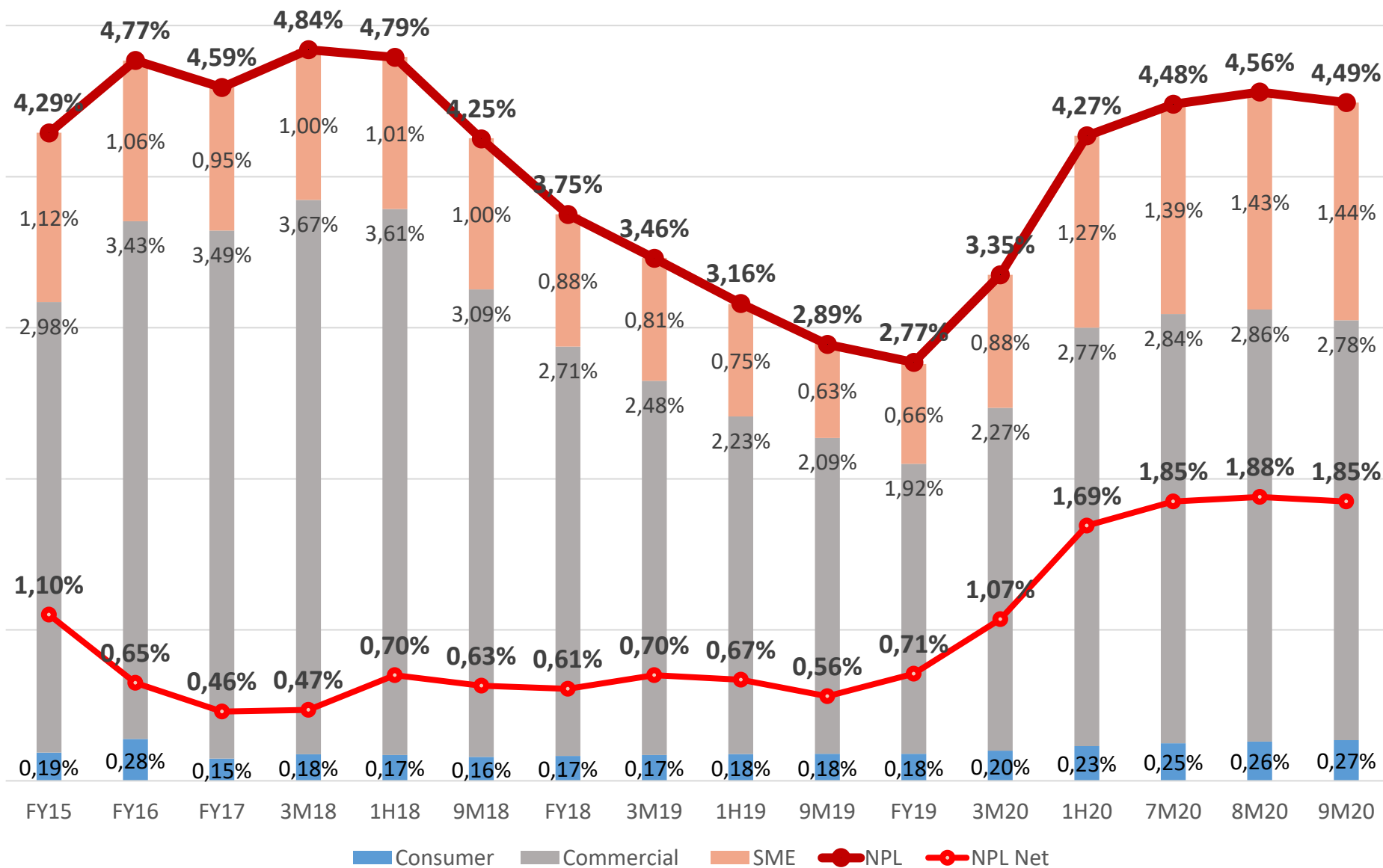


## Covid Test

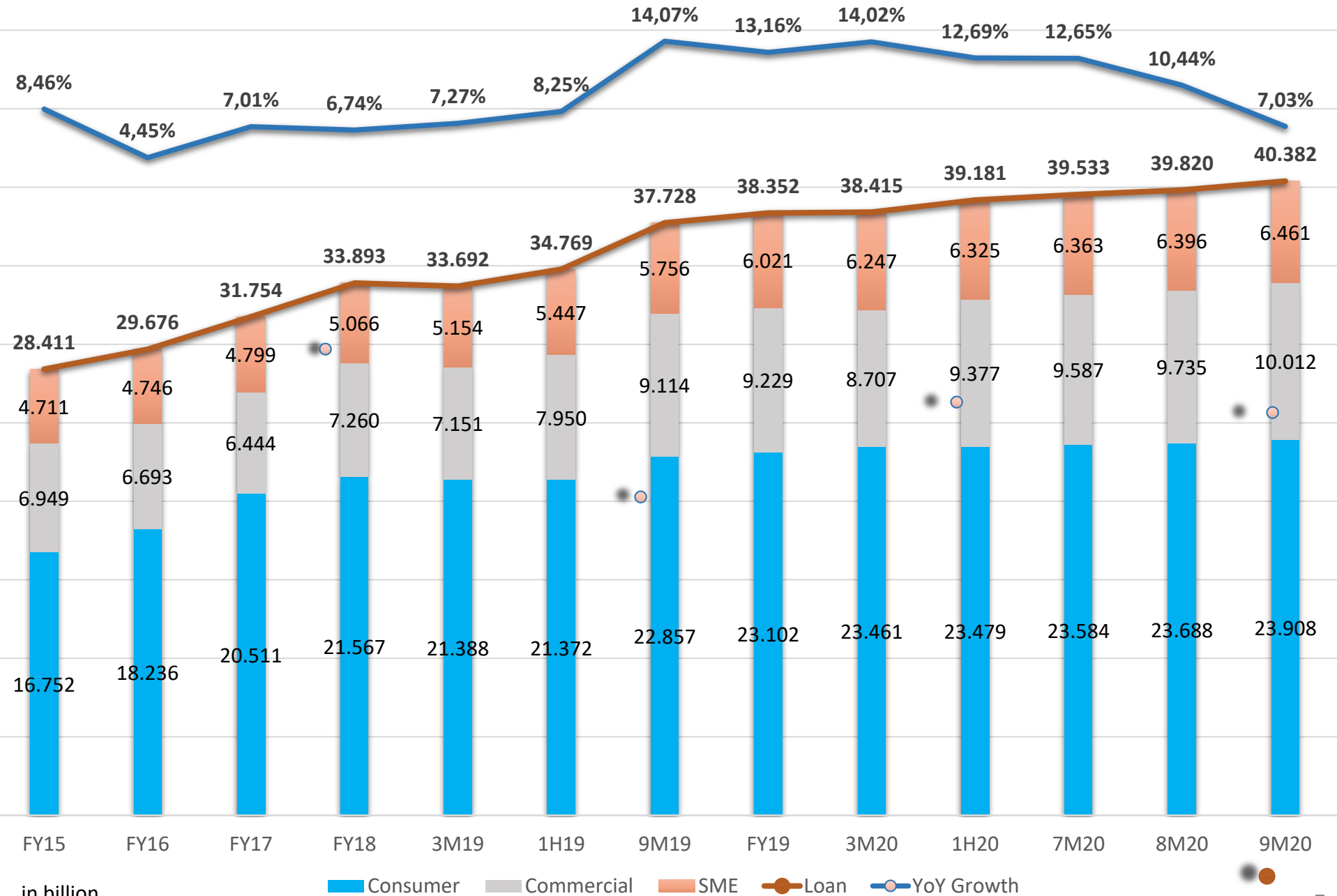


<u>Balance Sheet</u> In billion Rp						<u>Profit &amp; Loss</u> In million Rp					
	<u>FY19</u>	<u>9M19</u>	<u>9M20</u>	<u>YoY</u>	<u>YTD</u>		<u>9M19</u>	<u>9M20</u>	<u>YoY</u>		
<b>A S S E T</b>	<b>76.715</b>	<b>72.128</b>	<b>82.081</b>	<b>13,80%</b>	<b>6,99%</b>	<b>Interest Income</b>	<b>4.238.155</b>	<b>4.423.209</b>	<b>4,37%</b>		
Bank Placements	17.836	14.612	10.954	-25,04%	-38,59%	Interest Expense	(1.252.487)	(1.364.046)	8,91%		
Marketable Securities	16.444	17.005	27.880	63,96%	69,55%	Net Interest Income	2.985.667	3.059.163	2,46%		
<b>L O A N</b>	<b>38.352</b>	<b>37.728</b>	<b>40.382</b>	<b>7,03%</b>	<b>5,29%</b>	Expected Credit Loss	(286.950)	(311.577)	8,58%		
- Commercial	9.229	9.114	10.012	9,86%	8,49%	<b>Net profit</b>	<b>1.140.440</b>	<b>1.099.509</b>	<b>-3,59%</b>		
- SME	6.021	5.756	6.461	12,24%	7,31%	<b>Ratio</b>	<b>9M19</b>	<b>9M20</b>	<b>Ratio</b>	<b>9M19</b>	<b>9M20</b>
- Consumer	23.102	22.857	23.908	4,60%	3,49%	ROA	3,18%	2,57%	CASA	68,38%	63,14%
<b>THIRD PARTY FUND</b>	<b>60.546</b>	<b>61.207</b>	<b>69.768</b>	<b>13,99%</b>	<b>15,23%</b>	ROE	19,98%	18,63%	COF	3,13%	2,93%
- Current Account	23.826	23.565	23.288	-1,17%	-2,26%	NIM	6,20%	5,70%	Credit Cost	1,01%	1,03%
- Saving Account	22.224	18.288	20.761	13,52%	-6,58%	LDR	61,64%	57,88%	Loan at Risk	4,93%	7,41%
- Time Deposit	14.496	19.355	25.719	32,88%	77,42%	BOPO	66,54%	70,25%	NPL Gross	2,89%	4,49%
						CIR	45,67%	49,51%	NPL Net	0,56%	1,85%
						CAR	21,79%	21,34%	Coverage Ratio	96,02%	67,87%

# Non Performing Loan



# Loan Growth



in billion

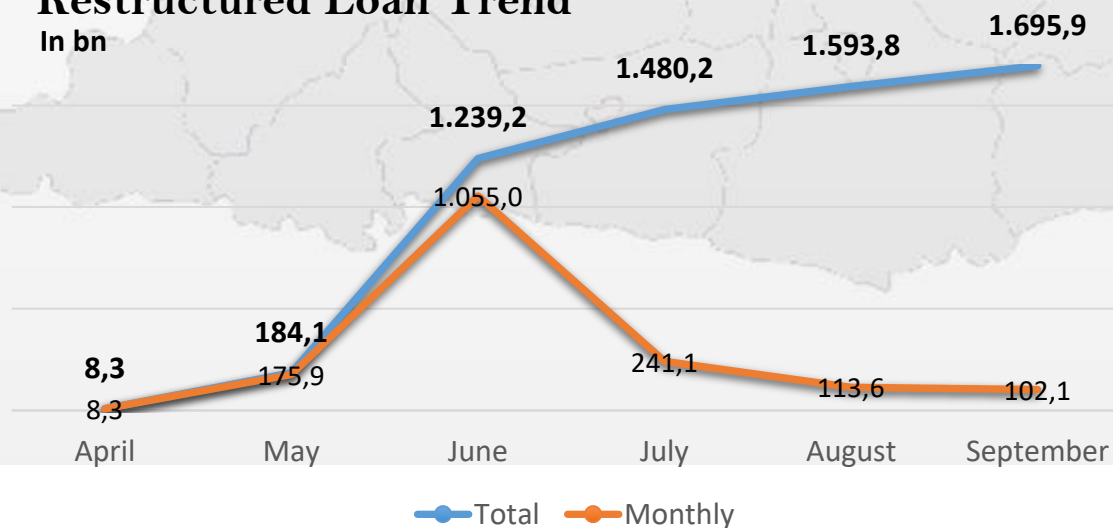
■ Consumer 
 ■ Commercial 
 ■ SME 
 —● Loan 
 —○ YoY Growth

## Covid-19 Loan Restructured

LOAN SECTOR 9M20	Outstanding In bn	Covid Loan Restructured		Composition (Outstanding/ Covid Loan Restructured)	Covid Loan in process	
		Outstanding In bn	Debtor		Outstanding In bn	Debtor
CONSUMER	23.908	4,84	62	0,02%	2,56	48
COMMERCIAL	10.012	1.196,87	387	11,95%	65,31	41
S M E	6.461	494,20	2.304	7,65%	292,05	855
<b>TOTAL</b>	<b>40.382</b>	<b>1.695,91</b>	<b>2.753</b>	<b>4,20%</b>	<b>359,92</b>	<b>944</b>

## Restructured Loan Trend

In bn



Restructured Loan Quality	Outstanding In bn	
Colectibility 1	1617,0	95,34%
Colectibility 2	76,6	4,52%
Colectibility 3	2,3	0,14%
<b>TOTAL</b>	<b>1695,9</b>	<b>100%</b>



## Pemulihan Ekonomi Nasional (PEN) Budget

- IDR 2 Tn placed on August 14th.
- Placed on Time Deposit 6 month with 2,8% pa interest.
- Leverage 2x, should be disburse IDR 4 tn.

LOAN SECTOR 9M20	PEN Disbursement		Target In bn	% Disbursement
	Disburse In bn	Debtor		
CONSUMER	1.809,61	10.212	1.188	152,32%
COMMERCIAL	397,03	923	1.557	25,50%
S M E	368,98	4.080	1.255	29,40%
<b>TOTAL</b>	<b>2.575,62</b>	<b>15.215</b>	<b>4.000</b>	<b>64,39%</b>

### **Financial Data:**

- **Balance Sheet**
- **Quarterly Balance Sheet**
- **Profit**
- **Quarterly Profit**
- **Ratio**
- **Third Party Fund**
- **Loan**
- **Loan FY15 – 9M20**
- **NPL FY14 – 9M20**
- **Loan Quality**

<u>Information</u> In bn Rp	<u>9M19</u>	<u>9M20</u>	<u>YoY</u>	<u>3Q19</u>	<u>2Q20</u>	<u>3Q20</u>	<u>YoY</u>	<u>QoQ</u>
<b>Total Asset</b>	<b>72.128</b>	<b>82.081</b>	<b>13,80%</b>	<b>3.177</b>	<b>5.519</b>	<b>6.841</b>	<b>115,35%</b>	<b>23,94%</b>
Bank Placement	14.612	10.954	-25,04%	1.538	(3.607)	2.279	48,17%	-163,17%
Marketable Securities	17.005	27.880	63,96%	(1.236)	8.349	3.416	-376,31%	-59,08%
<b>LOAN</b>	<b>37.728</b>	<b>40.382</b>	<b>7,03%</b>	<b>2.959</b>	<b>766</b>	<b>1.200</b>	<b>-59,43%</b>	<b>56,66%</b>
<b>Allowance for Impairment Losses</b>	<b>(1.051)</b>	<b>(1.233)</b>	<b>17,26%</b>	<b>(33)</b>	<b>(149)</b>	<b>(9)</b>	<b>-71,94%</b>	<b>-93,85%</b>
- Marketable Securities	(0)	(1)	160,33%	0	(0)	(0)	-400,81%	-33,25%
- Loan	(1.047)	(1.231)	17,54%	(32)	(149)	(9)	-71,32%	-93,78%
- others	(4)	(1)	-84,97%	(0)	0	0	-190,47%	-16,64%
<b>Third Party Fund</b>	<b>61.207</b>	<b>69.768</b>	<b>13,99%</b>	<b>3.274</b>	<b>6.244</b>	<b>5.760</b>	<b>75,91%</b>	<b>-7,76%</b>
- Current Account	23.565	23.288	-1,17%	862	4.726	(241)	-127,97%	-105,10%
- Saving Account	18.288	20.761	13,52%	660	2.035	165	-75,05%	-91,91%
- Time Deposit	19.355	25.719	32,88%	1.752	(517)	5.836	233,15%	-1229,14%
<b>Equity</b>	<b>8.943</b>	<b>9.644</b>	<b>7,85%</b>	<b>329</b>	<b>(389)</b>	<b>473</b>	<b>43,67%</b>	<b>-221,69%</b>

# Quarterly Balance Sheet

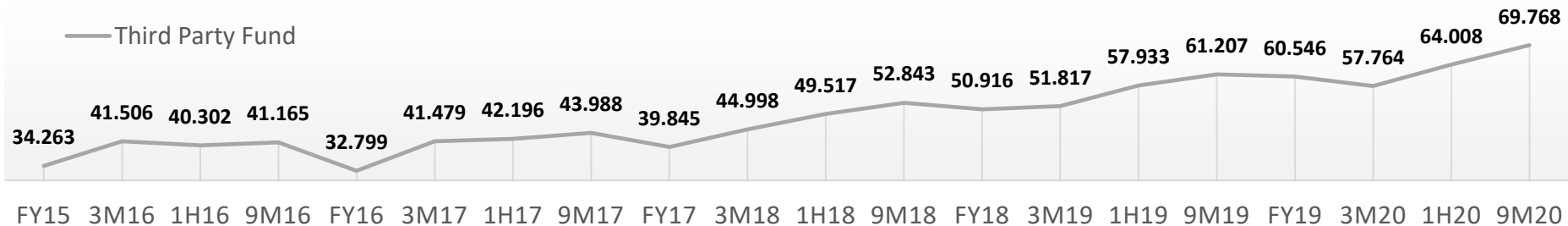
<u>Information</u> In billion Rp	<u>FY17</u>	<u>FY18</u>	<u>3M19</u>	<u>1H19</u>	<u>9M19</u>	<u>FY19</u>	<u>3M20</u>	<u>1H20</u>	<u>7M20</u>	<u>8M20</u>	<u>9M20</u>
Total Asset	51.519	62.689	63.091	68.952	72.128	76.715	69.721	75.240	75.856	79.225	82.081
Loan	31.754	33.893	33.692	34.769	37.728	38.352	38.415	39.181	39.533	39.820	40.382
Allowance for Impairment Losses	(1.394)	(1.201)	(1.071)	(1.019)	(1.051)	(988)	(1.075)	(1.224)	(1.215)	(1.229)	(1.233)
Third Party Fund	39.845	50.916	51.817	57.933	61.207	60.546	57.764	64.008	64.232	67.211	69.768
- Current Account	12.002	19.286	20.055	22.703	23.565	23.826	18.804	23.529	22.467	22.449	23.288
- Saving Account	15.847	19.112	16.114	17.628	18.288	22.224	18.561	20.596	20.380	20.763	20.761
- Time Deposit	11.996	12.518	15.648	17.603	19.355	14.496	20.400	19.883	21.385	24.000	25.719
Equity	7.816	8.472	8.887	8.614	8.943	9.186	9.560	9.171	9.254	9.506	9.644

<u>Information</u> In bn Rp	<u>9M19</u>	<u>9M20</u>	<u>YoY</u>	<u>3Q19</u>	<u>2Q20</u>	<u>3Q20</u>	<u>YoY</u>	<u>QoQ</u>
<b>Interest Income</b>	<b>4.238</b>	<b>4.423</b>	<b>4,37%</b>	<b>1.477</b>	<b>1.461</b>	<b>1.514</b>	<b>2,46%</b>	<b>3,58%</b>
<b>Interest Expense</b>	(1.252)	(1.364)	8,91%	(465)	(470)	(461)	-0,94%	-1,91%
<b>Nett Interest Income</b>	<b>2.986</b>	<b>3.059</b>	<b>2,46%</b>	<b>1.012</b>	<b>991</b>	<b>1.053</b>	<b>4,03%</b>	<b>6,19%</b>
<b>Non Interest Operational Income</b>	425	392	-7,79%	147	124	121	-18,06%	-2,38%
<b>Non Interest Operational Expense</b>	(1.563)	(1.707)	9,18%	(619)	(526)	(703)	13,57%	33,74%
<b>Impairment Losses Expense</b>	<b>(287)</b>	<b>(312)</b>	<b>8,58%</b>	<b>(90)</b>	<b>(161)</b>	<b>(25)</b>	<b>-72,57%</b>	<b>-84,73%</b>
<b>- Other Bank Placement</b>	(1)	(0)	-94,90%	(0)	0	(0)	-99,19%	-128,61%
<b>- Marketable Securities</b>	(0)	(0)	-88,99%	0	(0)	0	-99,23%	-178,05%
<b>- Loan</b>	(286)	(312)	9,06%	(89)	(162)	(25)	-72,48%	-84,83%
<b>- Other Asset</b>	(0)	0	-100,00%	(0)	1	0	-100,00%	-100,00%
<b>Nett Non Interest Operational Income (Expense)</b>	<b>(1.425)</b>	<b>(1.626)</b>	<b>14,12%</b>	<b>(562)</b>	<b>(563)</b>	<b>(607)</b>	<b>8,11%</b>	<b>7,79%</b>
<b>Operational Profit</b>	1.560	1.433	-8,19%	450	428	445	-1,06%	4,08%
<b>Non Operational Profit</b>	13	(3)	-127,52%	4	(10)	3	-23,29%	-131,51%
<b>Pre Tax Profit</b>	<b>1.573</b>	<b>1.429</b>	<b>-9,14%</b>	<b>454</b>	<b>418</b>	<b>449</b>	<b>-1,26%</b>	<b>7,32%</b>
<b>Taxes</b>	(433)	(330)	-23,78%	(130)	(87)	(119)	-8,49%	36,86%
<b>Net profit</b>	<b>1.140</b>	<b>1.100</b>	<b>-3,59%</b>	<b>324</b>	<b>331</b>	<b>329</b>	<b>1,65%</b>	<b>-0,46%</b>

<u>Information</u> In billion Rp	<u>FY17</u>	<u>FY18</u>	<u>3M19</u>	<u>1H19</u>	<u>9M19</u>	<u>FY19</u>	<u>3M20</u>	<u>1H20</u>	<u>7M20</u>	<u>8M20</u>	<u>9M20</u>
Interest Income	4.829	5.137	1.339	2.761	4.238	5.766	1.448	2.909	3.419	3.916	4.423
Interest Expense	(1.315)	(1.414)	(359)	(787)	(1.252)	(1.723)	(433)	(903)	(1.044)	(1.203)	(1.364)
Nett Interest Income	3.514	3.722	980	1.974	2.986	4.043	1.015	2.007	2.376	2.713	3.059
Non Interest Operational Income	442	491	135	278	425	560	148	271	320	361	392
Non Interest Operational Expense	(2.085)	(2.360)	(457)	(944)	(1.563)	(2.424)	(478)	(1.004)	(1.307)	(1.536)	(1.707)
Provision for Impairment Losses	(217)	(134)	(108)	(197)	(287)	(370)	(126)	(287)	(286)	(303)	(312)
Nett Non Interest Operational Income (Expense)	(1.860)	(2.003)	(430)	(864)	(1.425)	(2.233)	(456)	(1.019)	(1.272)	(1.478)	(1.626)
Operational Profit	1.655	1.720	550	1.110	1.560	1.810	559	987	1.104	1.234	1.433
Non Operational Profit	(18)	34	4	8	13	55	3	(7)	(4)	(4)	(3)
Pre Tax Profit	1.637	1.754	553	1.119	1.573	1.864	563	981	1.099	1.230	1.429
Taxes	(478)	(493)	(148)	(302)	(433)	(488)	(123)	(210)	(247)	(282)	(330)
Net profit	1.159	1.260	406	816	1.140	1.377	439	770	852	948	1.100

	ROA	ROE	NIM	LDR	CAR	BOPO	CIR
<b>FY18</b>	2,96%	17,75%	6,37%	66,57%	24,21%	69,45%	55,56%
<b>3M19</b>	3,63%	21,11%	6,52%	65,02%	24,14%	62,70%	40,86%
<b>1H19</b>	3,50%	21,30%	6,30%	60,02%	23,22%	63,46%	41,77%
<b>9M19</b>	3,18%	19,98%	6,20%	61,64%	21,79%	66,54%	45,67%
<b>FY19</b>	2,73%	18,00%	6,11%	63,34%	21,77%	71,40%	52,03%
<b>3M20</b>	3,23%	21,76%	6,05%	66,50%	22,91%	64,95%	40,96%
<b>1H20</b>	2,73%	19,41%	5,79%	61,21%	21,08%	68,96%	44,19%
<b>8M20</b>	2,52%	18,08%	5,76%	59,25%	21,06%	71,14%	50,05%
<b>9M20</b>	2,57%	18,63%	5,70%	57,88%	21,34%	70,25%	49,51%

	Coverage Ratio	Credit Cost	CASA	PBV	EPS <sub>(ann)</sub>	PER	Market Cap (IDR tr)
<b>FY18</b>	94,22%	0,39%	75,41%	1,22	84,14	8,20	10,3
<b>3M19</b>	91,42%	1,28%	69,80%	1,10	108,18	6,01	9,75
<b>1H19</b>	92,41%	1,13%	69,62%	1,11	109,90	5,83	9,52
<b>9M19</b>	96,02%	1,01%	68,38%	1,07	101,36	6,27	9,52
<b>FY19</b>	92,40%	0,97%	76,06%	1,12	91,75	7,47	10,28
<b>3M20</b>	83,49%	1,31%	64,68%	0,69	117,02	3,74	6,57
<b>1H20</b>	73,02%	1,46%	68,94%	0,83	102,58	4,92	7,58
<b>8M20</b>	67,64%	1,14%	64,29%	0,94	94,73	6,28	8,93
<b>9M20</b>	67,87%	1,03%	63,14%	0,79	97,63	5,22	7,66



Funding Growth			
Current Account	9M19	9M20	YoY
Government	18.121	15.610	-13,85%
Private	5.445	7.678	41,02%
<b>Total</b>	<b>23.565</b>	<b>23.288</b>	<b>-1,17%</b>
Saving Account			
Simpeda	12.686	14.226	12,14%
Siklus	2.937	3.362	14,47%
Tab Haji	275	285	3,87%
TabunganKu / SimPel	2.161	2.643	22,27%
Barokah	228	245	7,13%
<b>Total</b>	<b>18.288</b>	<b>20.761</b>	<b>13,52%</b>
Time Deposit			
≤ 3 Month	19.073	23.500	23,21%
≥ 6 Month	282	2.219	686,51%
<b>Total</b>	<b>19.355</b>	<b>25.719</b>	<b>32,88%</b>

in billion

Composition		Ticket Size in million	
9M19	9M20	9M19	9M20
29,61%	22,37%	143.813,6	123.890,8
8,90%	11,01%	60,2	77,5
<b>38,50%</b>	<b>33,38%</b>	<b>260,3</b>	<b>234,7</b>
Saving Account			
20,73%	20,39%	6,1	6,6
4,80%	4,82%	8,4	7,5
0,45%	0,41%	1,8	1,8
3,53%	3,79%	0,6	0,6
0,37%	0,35%	6,9	6,5
<b>29,88%</b>	<b>29,76%</b>	<b>2,8</b>	<b>2,9</b>
Time Deposit			
31,16%	33,68%	374,6	414,5
0,46%	3,18%	105,1	938,8
<b>31,62%</b>	<b>36,86%</b>	<b>361,1</b>	<b>435,5</b>





## Lending Growth

CONSUMER	9M19	9M20	YoY
Multi Purpose	20.651	21.675	4,96%
Other	2.206	2.233	1,22%
<b>Total</b>	<b>22.857</b>	<b>23.908</b>	<b>4,60%</b>
COMMERCIAL			
Standby Loan	685	561	-18,12%
Keppres	1.067	673	-36,98%
Overdraft	3.163	3.130	-1,04%
Syndicate	2.223	3.522	58,41%
General	1.975	2.126	7,67%
<b>Total</b>	<b>9.114</b>	<b>10.012</b>	<b>9,86%</b>
S M E			
Mortgage	2.177	2.420	11,16%
Pundi Kencana	1.781	1.941	9,00%
Bankit KKPA	497	613	23,22%
Jatim Mikro	819	1.014	23,80%
Others	482	473	-1,82%
<b>Total</b>	<b>5.756</b>	<b>6.461</b>	<b>12,24%</b>

## Composition

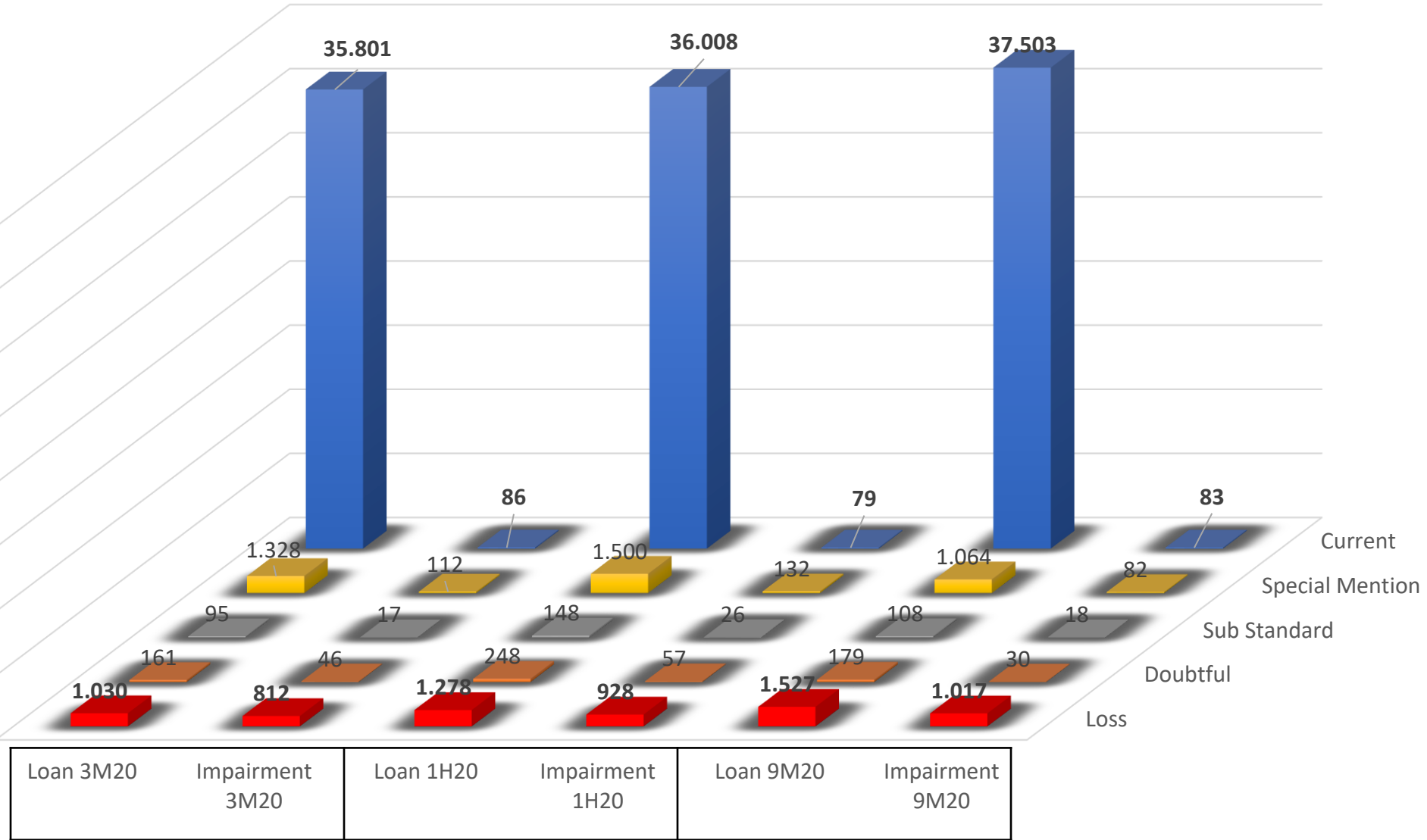
9M19	9M20
54,74%	53,68%
5,85%	5,53%
<b>60,59%</b>	<b>59,21%</b>
Ticket Size (in million)	
9M19	9M20
90,5	92,8
346,0	337,7
<b>97,4</b>	<b>99,6</b>
COMMERCIAL	
1,82%	1,39%
2,83%	1,67%
8,38%	7,75%
5,89%	8,72%
5,23%	5,27%
<b>24,16%</b>	<b>24,79%</b>
S M E	
5,77%	5,99%
4,72%	4,81%
1,32%	1,52%
2,17%	2,51%
1,28%	1,17%
<b>15,26%</b>	<b>16,00%</b>

CONSUMER	FY15	FY16	FY17	3M18	1H18	9M18	FY18	3M19	1H19	9M19	FY19	3M20	1H20	9M20
<b>Multi Purpose</b>	15.924	17.131	18.431	18.363	18.395	18.840	19.285	19.148	19.168	20.651	20.920	21.303	21.348	21.675
<b>Other</b>	827	1.105	2.080	2.085	2.091	2.186	2.282	2.239	2.204	2.206	2.182	2.158	2.131	2.233
<b>Total</b>	<b>16.752</b>	<b>18.236</b>	<b>20.511</b>	<b>20.448</b>	<b>20.486</b>	<b>21.026</b>	<b>21.567</b>	<b>21.388</b>	<b>21.372</b>	<b>22.857</b>	<b>23.102</b>	<b>23.461</b>	<b>23.479</b>	<b>23.908</b>
<b>COMMERCIAL</b>														
<b>Standby Loan</b>	847	531	472	414	493	504	454	353	487	685	554	465	508	561
<b>Keppres</b>	748	546	590	280	587	964	646	340	503	1.067	760	320	445	673
<b>Overdraft</b>	2.766	2.986	2.928	2.813	2.957	3.008	3.125	3.066	3.151	3.163	3.104	3.075	3.144	3.130
<b>Syndicate</b>	1.336	1.255	992	946	933	756	1.269	1.553	1.893	2.223	2.778	2.791	3.188	3.522
<b>General</b>	1.252	1.375	1.462	1.678	1.783	1.850	1.767	1.840	1.915	1.975	2.033	2.056	2.092	2.126
<b>Total</b>	<b>6.949</b>	<b>6.693</b>	<b>6.444</b>	<b>6.132</b>	<b>6.753</b>	<b>7.082</b>	<b>7.260</b>	<b>7.151</b>	<b>7.950</b>	<b>9.114</b>	<b>9.229</b>	<b>8.707</b>	<b>9.377</b>	<b>10.012</b>
<b>S M E</b>														
<b>Mortgage</b>	1.434	1.589	1.777	1.803	1.831	1.874	1.945	2.015	2.098	2.177	2.281	2.337	2.370	2.420
<b>Pundi</b>	1.178	1.301	1.369	1.406	1.441	1.463	1.489	1.555	1.634	1.781	1.879	1.961	1.939	1.941
<b>Bankit KKPA</b>	130	273	252	248	306	366	384	403	495	497	535	565	599	613
<b>Jatim Mikro</b>	520	562	638	655	660	680	724	749	769	819	853	934	943	1.014
<b>Others</b>	1.448	1.022	764	716	642	581	524	432	451	482	472	450	476	473
<b>Total</b>	<b>4.711</b>	<b>4.746</b>	<b>4.799</b>	<b>4.827</b>	<b>4.879</b>	<b>4.966</b>	<b>5.066</b>	<b>5.154</b>	<b>5.447</b>	<b>5.756</b>	<b>6.021</b>	<b>6.247</b>	<b>6.325</b>	<b>6.461</b>

in billion

	FY14	FY15	FY16	FY17	FY18	3M19	1H19	9M19	FY19	3M20	1H20	9M20
<b>NPL Gross</b>	3,31%	4,29%	4,77%	4,59%	3,75%	3,46%	3,16%	2,89%	2,77%	3,35%	4,27%	4,49%
<b>NPL Net</b>	1,08%	1,10%	0,65%	0,46%	0,61%	0,70%	0,67%	0,56%	0,71%	1,07%	1,69%	1,85%
<b>Coverage Ratio</b>	71,43%	81,02%	93,49%	95,60%	94,22%	91,42%	92,41%	96,02%	92,40%	83,49%	73,02%	67,87%
<b>Consumer's NPL</b>	0,21%	0,30%	0,42%	0,23%	0,26%	0,27%	0,29%	0,30%	0,31%	0,32%	0,39%	0,46%
<b>Commercial's NPL</b>	7,27%	12,07%	15,02%	17,22%	12,65%	11,67%	9,77%	8,64%	7,98%	10,02%	11,57%	11,21%
<b>SME's NPL</b>	6,95%	6,71%	6,52%	6,27%	5,86%	5,32%	4,76%	4,10%	4,21%	5,42%	7,86%	9,00%

## Loan & Impairment Composition



in billion

**Management:**

- **Board of Commisioners**
- **Board of Directors**



**M. Mas'ud Said**  
Independent  
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**  
Commissioner

**Education**

- Doctor of Brawijaya University, Malang

**Experience:**

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

**Busrul Iman**  
President Director



**Experience:**

- BRI Malang Regional Head
- BRI Policy & Development Human Capital Division Head
- BRI Surabaya Regional Head
- Commercial & Corporate Director

**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
- Kapanjen Branch Head
- Corporate Secretary

**Rizyana Mirda**  
Business Risk Director



**Experience:**

- Credit Risk Div
- Medium & Corporate Credit Div

**Tonny Prasetyo**  
IT & Operation Director



**Experience:**

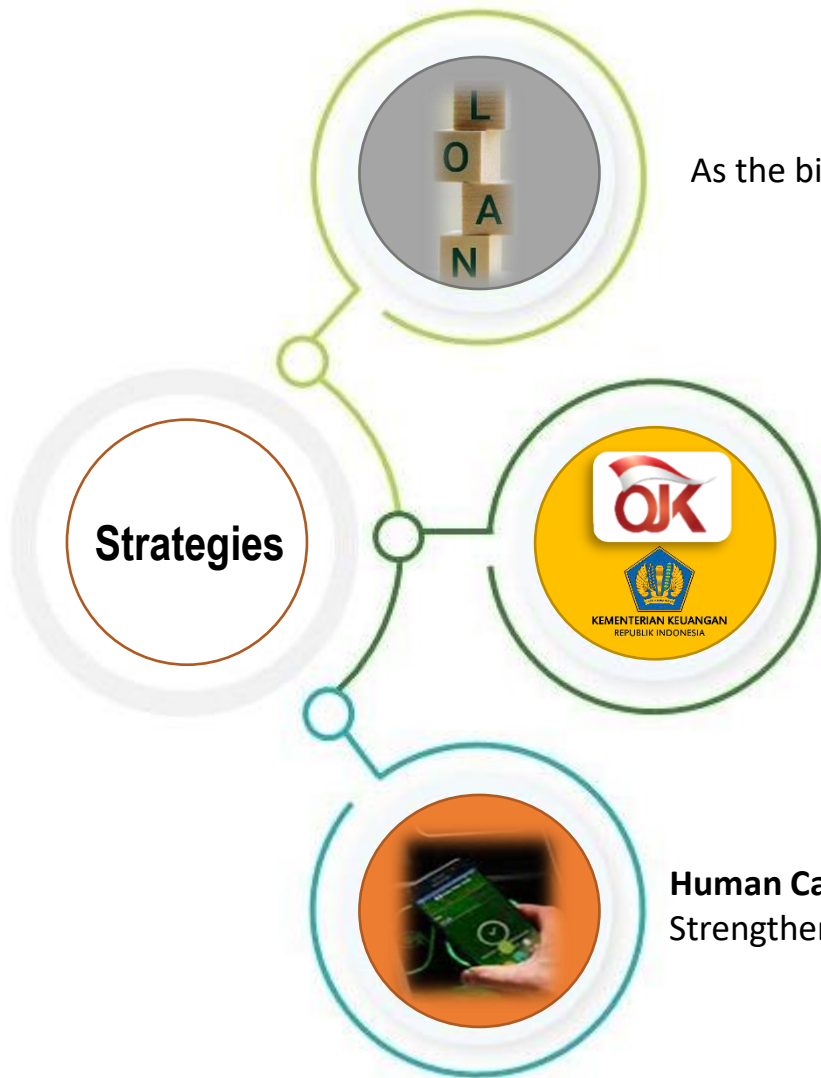
- Credit Head Surabaya Main Branch
- Sharia Business Division Head
- General Division Head

## **Business Plan:**

- **Financial Target Revised**
- **Strategies**
- **IT Roadmap**
- **Digital Banking Application Development**



Description	Growth						Target
	2015	2016	2017	2018	2019	2020E	2020E rev
Total Asset	12,65%	0,54%	19,72%	21,79%	22,37%	8,00%	-2% - -1%
Loan	8,46%	4,45%	7,01%	6,74%	13,16%	14,42%	6% - 8%
Third Party Fund	13,19%	-4,28%	21,48%	27,78%	18,91%	9,95%	4,0% - 5,6%
Pre Tax Profit	-8.33%	15,13%	12,73%	7,23%	6,30%	10,00%	-30% - -25%
<b>Financial Ratio</b>							
- CAR	21,22%	23,88%	24,65%	24,20%	21,77%	20,50%	20% - 23%
- LDR	82,92%	90,48%	79,69%	66,57%	63,34%	70,40%	62% - 65%
- NPL Gross	4,29%	4,77%	4,59%	3,75%	2,77%	2,68%	4,2% - 4,5%
- NIM	6,41%	6,94%	6,68%	6,37%	6,11%	6,20%	5,9% - 6,2%
- BOPO	76,11%	72,22%	68,63%	69,42%	71,40%	72,44%	78% - 80%
- ROE	16,11%	17,82%	17,43%	17,77%	18,00%	18,31%	11,0% - 12,5%
- ROA	2,67%	2,98%	3,12%	2,97%	2,73%	2,80%	2,1% - 2,4%



### Maintain Multipurpose Loan

As the biggest loan portion with low NPL and high yield.

### Government Stimulus

Restructuring covid affected debtors.  
PEN Budget

### Human Capital & Information Technology

Strengthening Human Capital and product digitization.



Digital Service

**Digital Banking One Platform**



2020-2021



2019-2020

Enhanced Digital Service  
DIGITAL LOUNGE, eCIF

**Upgrade Core Banking System**



Enhance One Platform  
Automate & Digital Service Delivery

**Digitize Business Process**



2021-2022



2022-2023

Enhance Mobile Platform

**Fintech Collaboration**



Enhance Trend Mobile Platform

**Big Data Analytics**



2023-2024



# Digital Banking Application Development



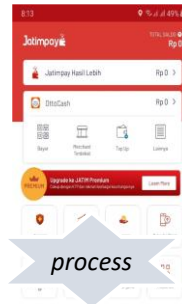
### E-KMG



### Jatim Code QRIS



### Jatim Pay



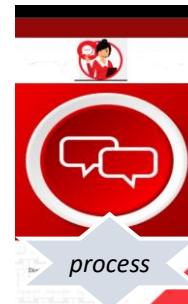
### Jatim Ultra Micro



### Jatim Micro



### ChatBot



### Tax Aggregator



### JCB Co Branding



### EDC GPN



### Customer on Boarding



### CS Kios



### e-Statement



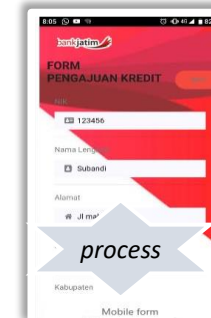
### Co-Create



### ATM Cardless



### e-Loan



### e-KD QRIS



### Open API



### One Platform



### Credit Card



### Jatim Milenial App



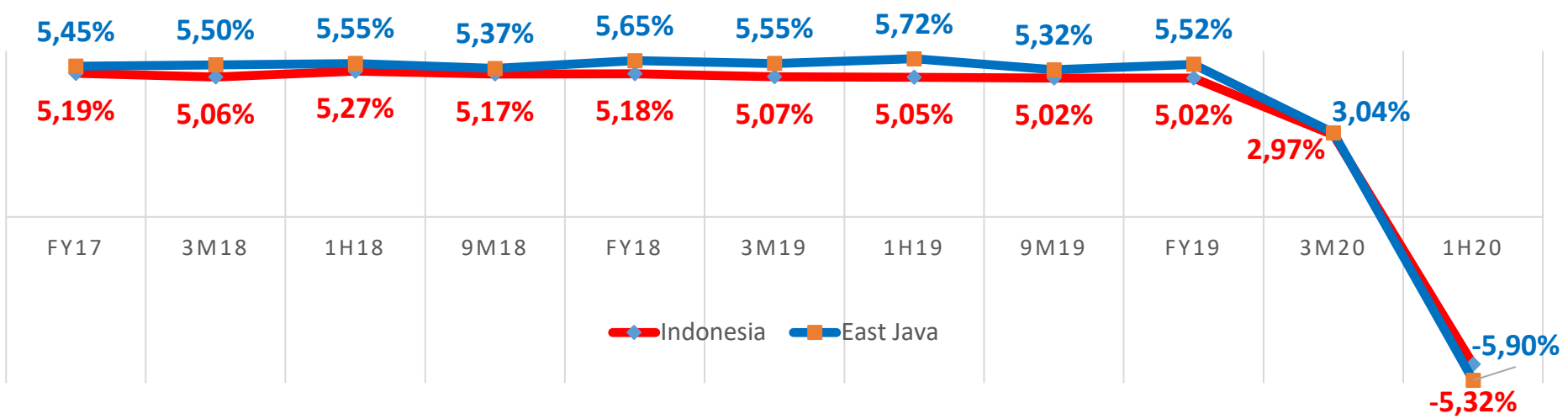
### Laku Pandai



## **Strength:**

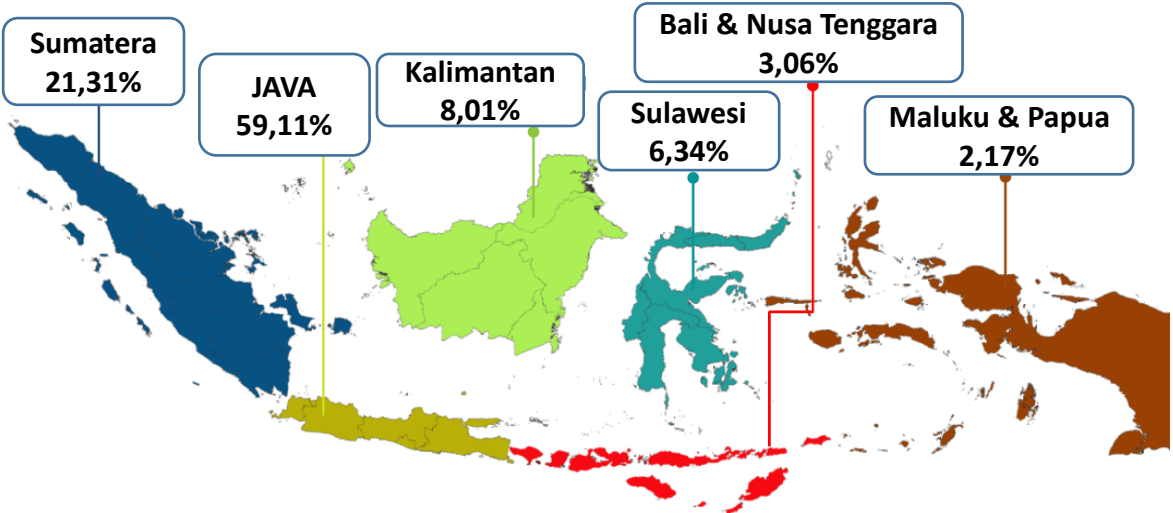
- **East Java Macro Economy**
- **East Java Export Import**
- **Networks**
- **CAGR**
- **Strength of Funding**
- **Strength of Loan**
- **Dividen & Stock**
- **Investor Composition**
- **Digital Banking**
- **Sustainability Report**

## Economic Growth



Source: BPS June 2020

## GDP Composition



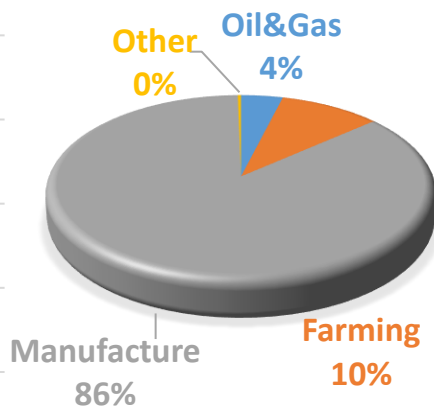
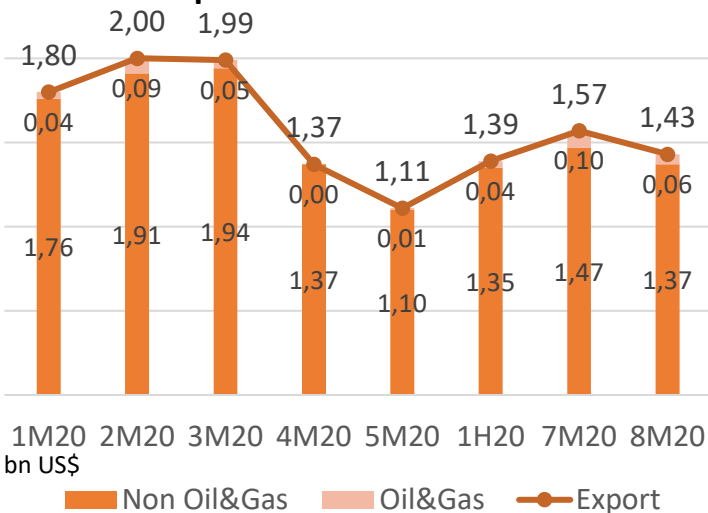
## Java Regional GDP Composition

1. DKI Jakarta	29,66 %
<b>2. East Java</b>	<b>24,98 %</b>
3. West Java	22,39 %
4. Central Java	14,48 %
5. Banten	7,02 %
6. DI Yogyakarta	1,48 %

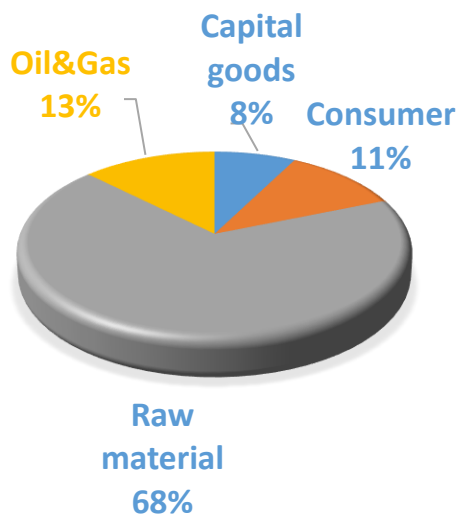
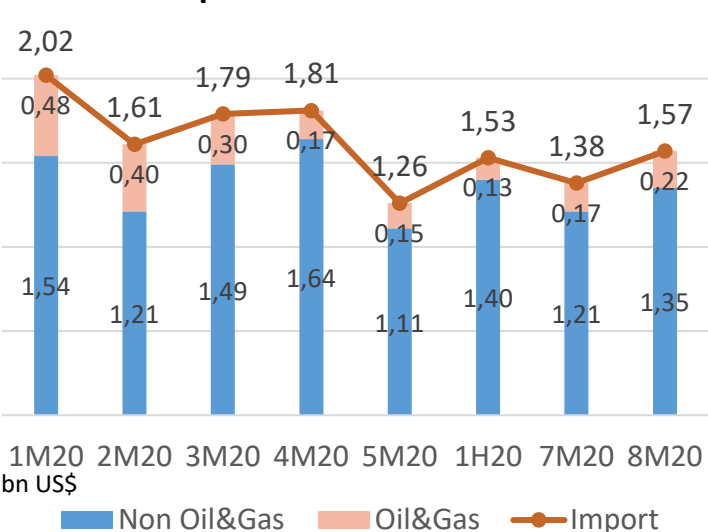
Price based

# East Java Export-Import

## East Java Export



## East Java Import



Gross Regional Domestic Product Business Field	1H19 %	1H20 %
Manufacture	29,78	30,05
Wholesale and Retail Trade	18,62	17,4
Agriculture, Forestry and Fisheries	12,09	14,11
Construction	9,05	9,23
Accommodation and Food and Drink	4,64	5,46
Transportation and warehousing	5,91	5,15
Mining and excavation	4,04	3,22
Education	2,55	2,86
Information and Communication	2,65	2,74
Government Administration and Social Security	2,42	2,63
Cars and Motorbikes	3,41	2,41
Real Estate	1,64	1,85
Other Services	1,37	0,96
Company Services	0,85	0,79
Health Services and Social Activities	0,63	0,74
Electricity and Gas	0,29	0,3
Water Supply, Waste Management, Waste and Recycling	0,09	0,1
	100	100

**“East Java Export-Import goes to pre-Covid level..”**

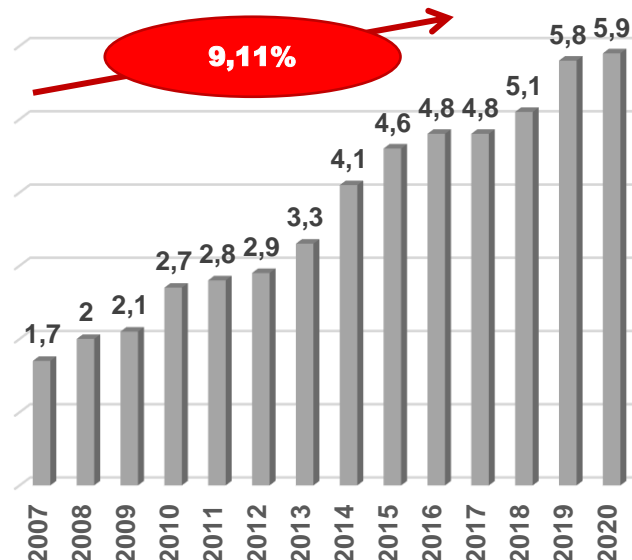
**“Manufacture; agriculture, forestry, fisheries; and construction increase in portion..”**

Network	2012	2013	2014	2015	2016	2017	2018	2019	Sept 2020
Head Office	1	1	1	1	1	1	1	1	1
Branch Office	41	41	43	45	47	48	48	48	48
Sub Branch Office	81	107	153	165	166	166	169	172	172
Cash office	164	176	165	185	190	199	207	209	209
Sharia service office	47	47	97	97	191	191	191	191	195
Payment Point	138	155	167	171	181	190	211	259	254
Mobile cash	63	65	68	71	85	88	98	98	98
CDM/CRM	1	1	2	2	2	2	2	2	27
ATM	368	479	595	688	703	723	757	765	769
<b>Total network</b>	<b>904</b>	<b>1.072</b>	<b>1.291</b>	<b>1.425</b>	<b>1.566</b>	<b>1.608</b>	<b>1.684</b>	<b>1.745</b>	<b>1773</b>
<b>“Laku Pandai” Agent (Branchless Banking)</b>						<b>214</b>	<b>258</b>	<b>453</b>	<b>451</b>

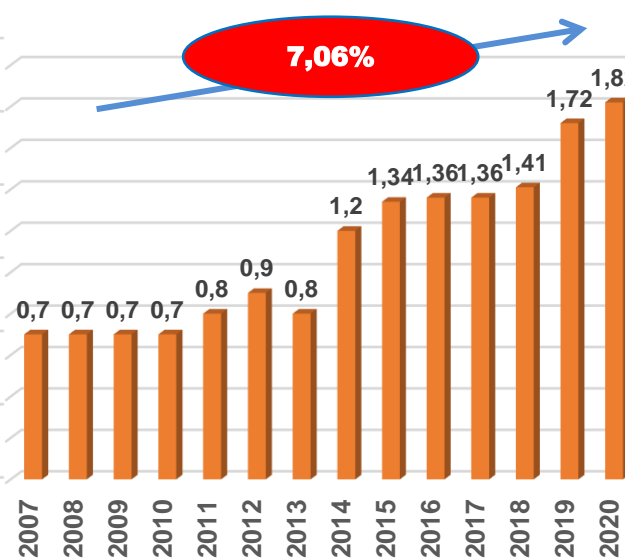


# Compound Annual Growth Rate

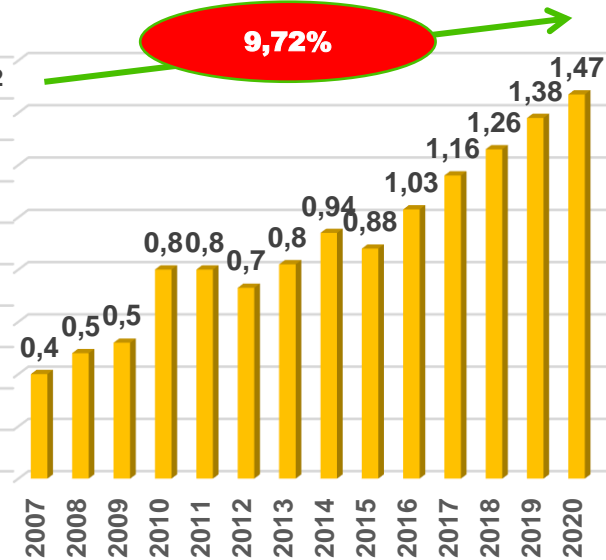
**INTEREST INCOME (Rp Tril)**



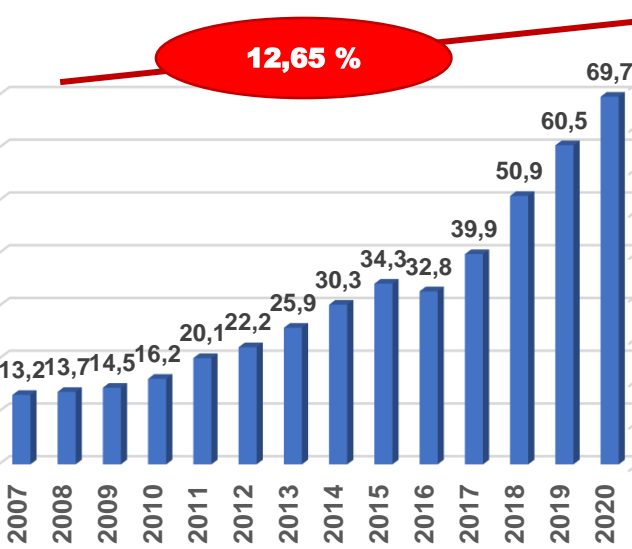
**INTEREST EXPENSE (Rp Tril)**



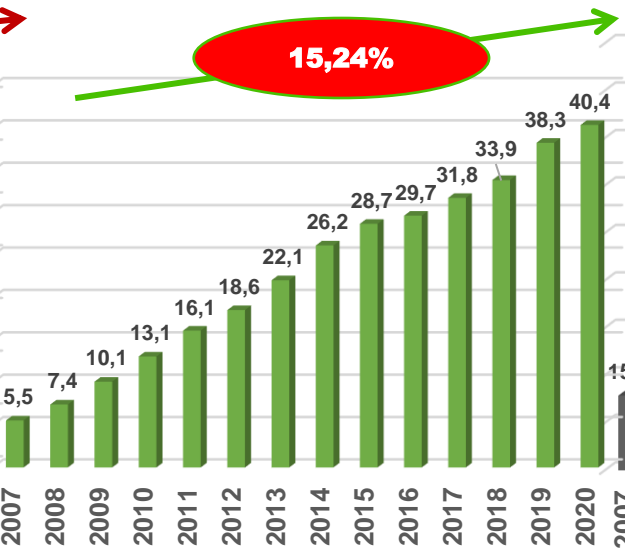
**NET PROFIT (Rp Tril)**



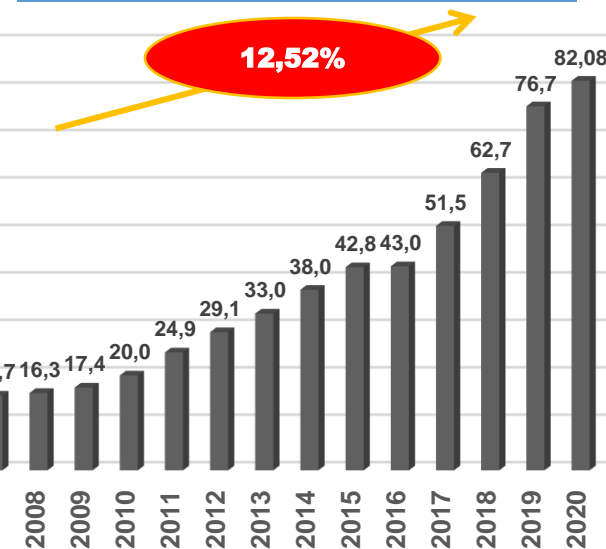
**THIRD PARTY FUND (Rp Tril)**



**LOAN (Rp Tril)**

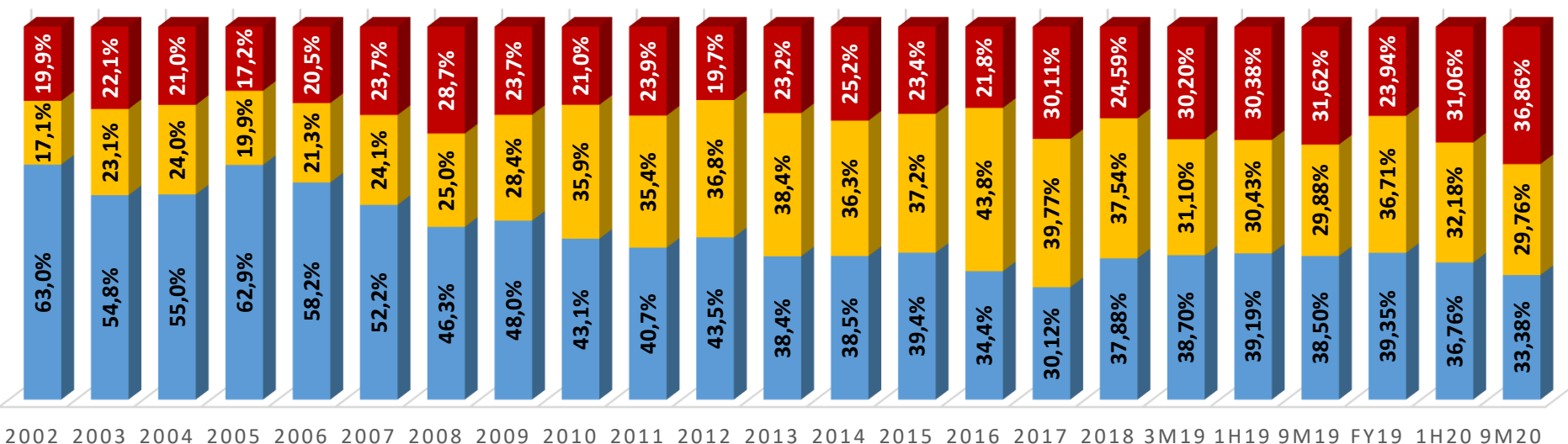


**TOTAL ASSET (Rp Tril)**

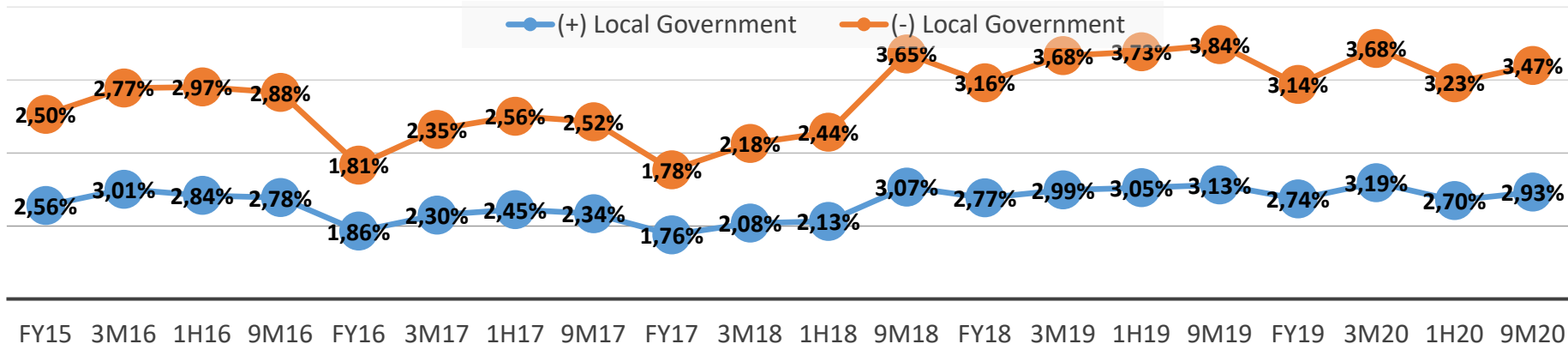


**CAGR**

■ Current account    ■ Saving deposit    ■ Time deposit

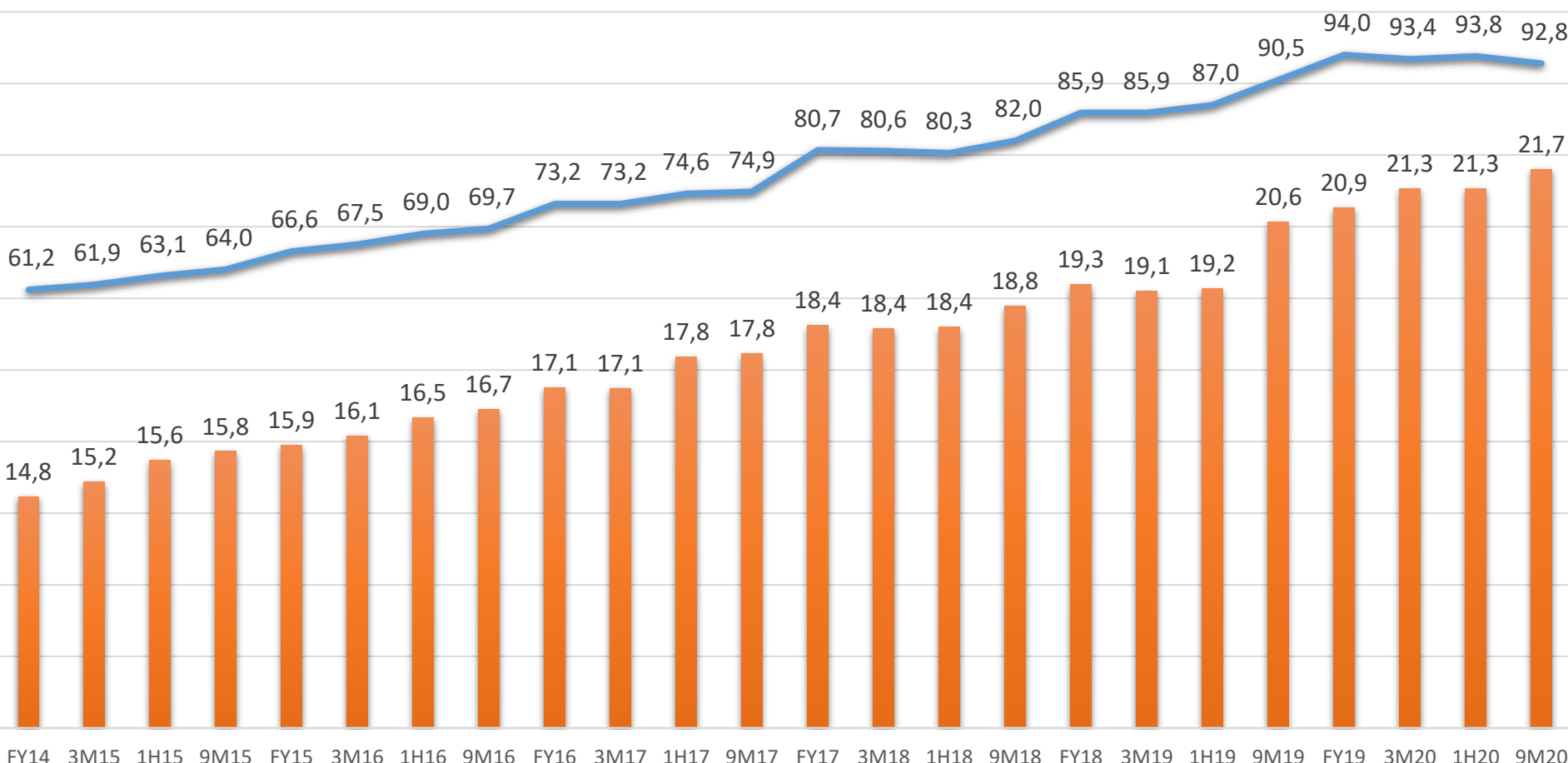


## Cost of Fund



# Strength of Loan (Multipurpose)

Loan Balance (bio)    Ticket Size (mio)



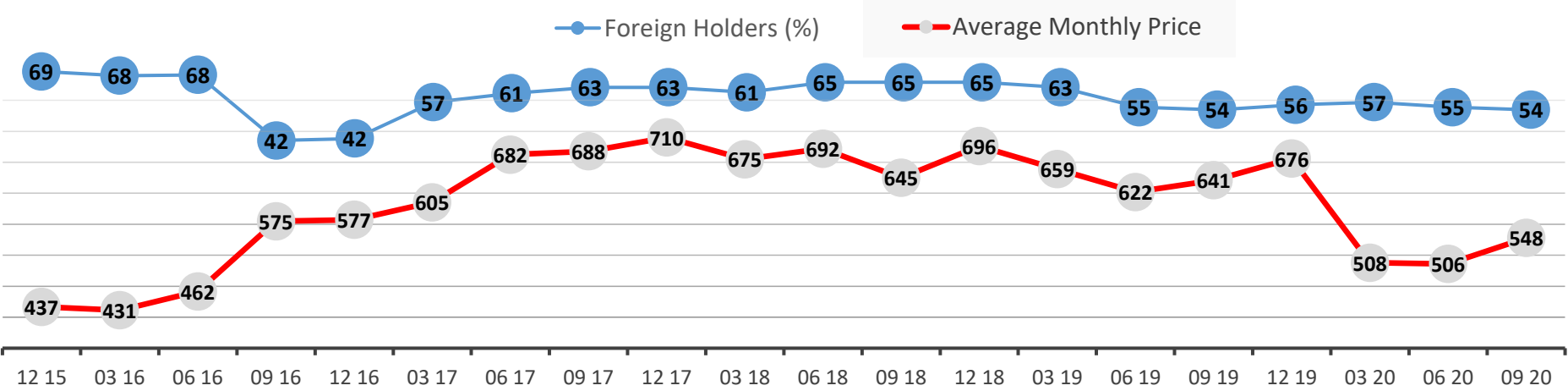
**Loan balance 53,68 % of total loan**

**NPL 0,47% as of Sep 2020**

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%
2019	48,20	1.376.505.140.912,00	52,58%

BJTM Price Sep 30, 2020 IDR 510/ share	
PBV	0,79
EPS(ann)	97,63
PER	5,22
Market Capital	Rp 7.657 tr

### Average Price and Foreign Holders Movement (B Series)



Ownership 9M20		
A Series	East Java Government	51,13%
	East Java City & Municipal Government	28,35%
B Series	Domestic	9,46%
	Foreign	11,06%
<b>Total</b>		<b>100%</b>

B Series Investor	FY19	3M20	1H20	9M20
<b>Foreign Investor</b>	<b>55,51%</b>	<b>57,31%</b>	<b>55,63%</b>	<b>53,91%</b>
- Individual	0,05%	0,12%	0,09%	0,11%
- Institution	55,46%	57,19%	55,54%	53,80%
<b>Domestic Investor</b>	<b>44,49%</b>	<b>42,69%</b>	<b>44,37%</b>	<b>46,09%</b>
- Individual	30,23%	32,80%	35,26%	37,48%
- Institution	14,26%	9,89%	9,11%	8,61%

No	B Series Nation	Share FY19	Share 1H20	Share 9M20	No	B Series Nation	Share FY19	Share 1H20	Share 9M20
1	INDONESIA	44,49032%	44,36947%	46,09345%	16	SINGAPURA	0,20042%	0,22029%	0,42427%
2	AMERIKA	28,21837%	26,66298%	23,74330%	17	KOREA SELATAN	0,16550%	0,16675%	0,10865%
3	FINLANDIA	6,36199%	6,49066%	6,49066%	18	TAIWAN	0,09126%	0,01903%	0,01903%
4	NORWEGIA	5,54067%	6,81519%	8,15389%	19	MALAYSIA	0,03556%	0,02695%	0,02814%
5	IRLANDIA	3,36552%	4,86694%	4,74277%	20	HONGKONG	0,01841%	0,01939%	0,04163%
6	INGGRIS	2,67048%	0,54050%	0,56193%	21	CINA	0,01483%	0,01526%	0,00000%
7	SWITZERLAND	1,77625%	1,57930%	1,63810%	22	SWEDIA	0,01173%	0,01168%	0,01168%
8	AUSTRALIA	1,68137%	0,57493%	0,54887%	23	THAILAND	0,00326%	0,00325%	0,00325%
9	KANADA	1,52855%	1,42229%	1,34082%	24	FILIPINA	0,00218%	0,00217%	0,00217%
10	LUKSEMBURG	1,25863%	1,25428%	1,01964%	25	FRANCE	0,00059%	0,00088%	0,00250%
11	SAUDI ARABIA	0,61306%	0,61045%	0,61045%	26	JEPANG	0,00014%	0,00598%	0,00014%
12	JERMAN	0,58540%	0,53796%	0,53796%	27	INDIA	-	0,00097%	0,00064%
13	CAYMAN ISLAND	0,55387%	0,96585%	1,13392%	28	JERSEY		2,00840%	1,93396%
14	BELANDA	0,52294%	0,52071%	0,52071%					
15	BERMUDA	0,28870%	0,28747%	0,28747%					

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**SMS Banking Bank Jatim**  
PT. Bank Pembangunan Daerah Jawa Timur, Tbk.  
4.2 ★ **INSTALLED**

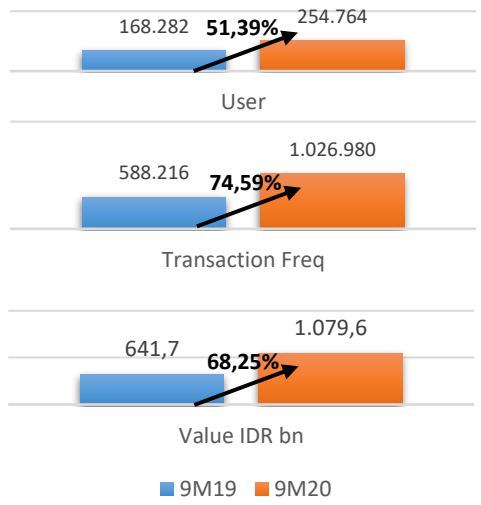
**Bank Jatim Mobile Banking**  
PT. Bank Pembangunan Daerah Jawa Timur, Tbk.  
4.1 ★ **INSTALLED**

**SiPandai Jatim**  
PT. Bank Pembangunan Daerah Jawa Timur, Tbk.  
4.1 ★ **INSTALLED**

- Pembayaran Telkom
- Pembayaran HP Pasca Bayar
- Pembayaran PDAM
- Pembayaran Internet
- Pembayaran TV
- Pembayaran Multifinance
- Pembayaran Kartu Kredit
- Pembayaran Pendidikan
- Pembayaran PBB
- Pembayaran Samsat Online Nasional
- Pembayaran E-Samsat Jatim
- Pembayaran Peti Kemas TPS
- Pembayaran Tiket Kereta
- Pembayaran Tiket Pesawat
- Pembayaran Pajak Daerah Lainnya



Mobile Banking



**PERSONAL**

**PERHATIAN!** Demi keamanan bertransaksi Anda, Bank Jatim tips keamanan perbankan.

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Solusi Layanan Perbankan Terbaik Untuk Anda

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Password:

Language: Indonesia

**Login** **Clear**

Don't have User id? [Click here](#)

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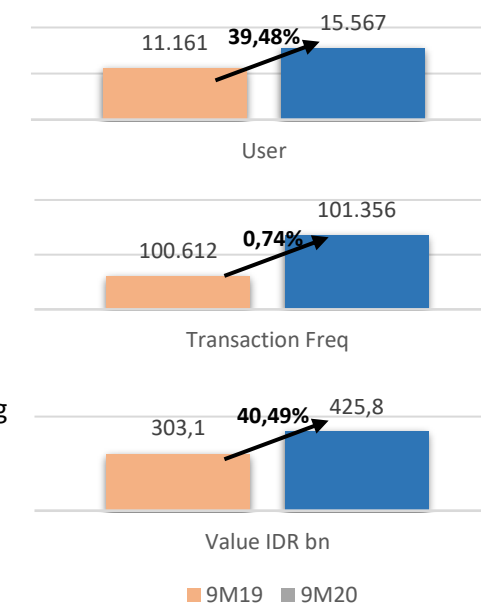
Contact us: [info@bankjatim.co.id](mailto:info@bankjatim.co.id) [14044](tel:14044)

**Tips Keamanan Perbankan**  
Tidak menuliskan password di kartu PIN  
Akses melalui telepon atau email  
Web Site: [www.bankjatim.co.id](http://www.bankjatim.co.id)

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Internet Banking





- ✓ Bank Jatim awareness to environmental, Social, and Governance.
- ✓ Annual Sustainability Report since 2012, and Global Reporting Initiative standard.

## Environmental

- ✓ Corporate Social Responsibility into culture, health, education, and social.
- ✓ Promo lending rates for green environment applied business.
- ✓ Paperless business activities and operational.

## Social

- ✓ Gathering and Socialization with loyal customer.
- ✓ Promo rate for Prime Customer.
- ✓ Employee fair promotion programs.
- ✓ Management and Employee Stock Option Plan
- ✓ Employee & Family Health Insurance

## Governance

- ✓ Management expertise.
- ✓ Public Accountant audit.
- ✓ Internal Audit Committee, Remuneration & Nomination Committee, Risk Monitoring Committee.
- ✓ Financial Services Authority shareholders general meeting process.
- ✓ Public Expose and financial disclosure.



**Asia Sustainability Reporting Rating 2019 – Silver Rank**



bersama membangun Indonesia



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