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# *Company Performance* 3M20

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PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk

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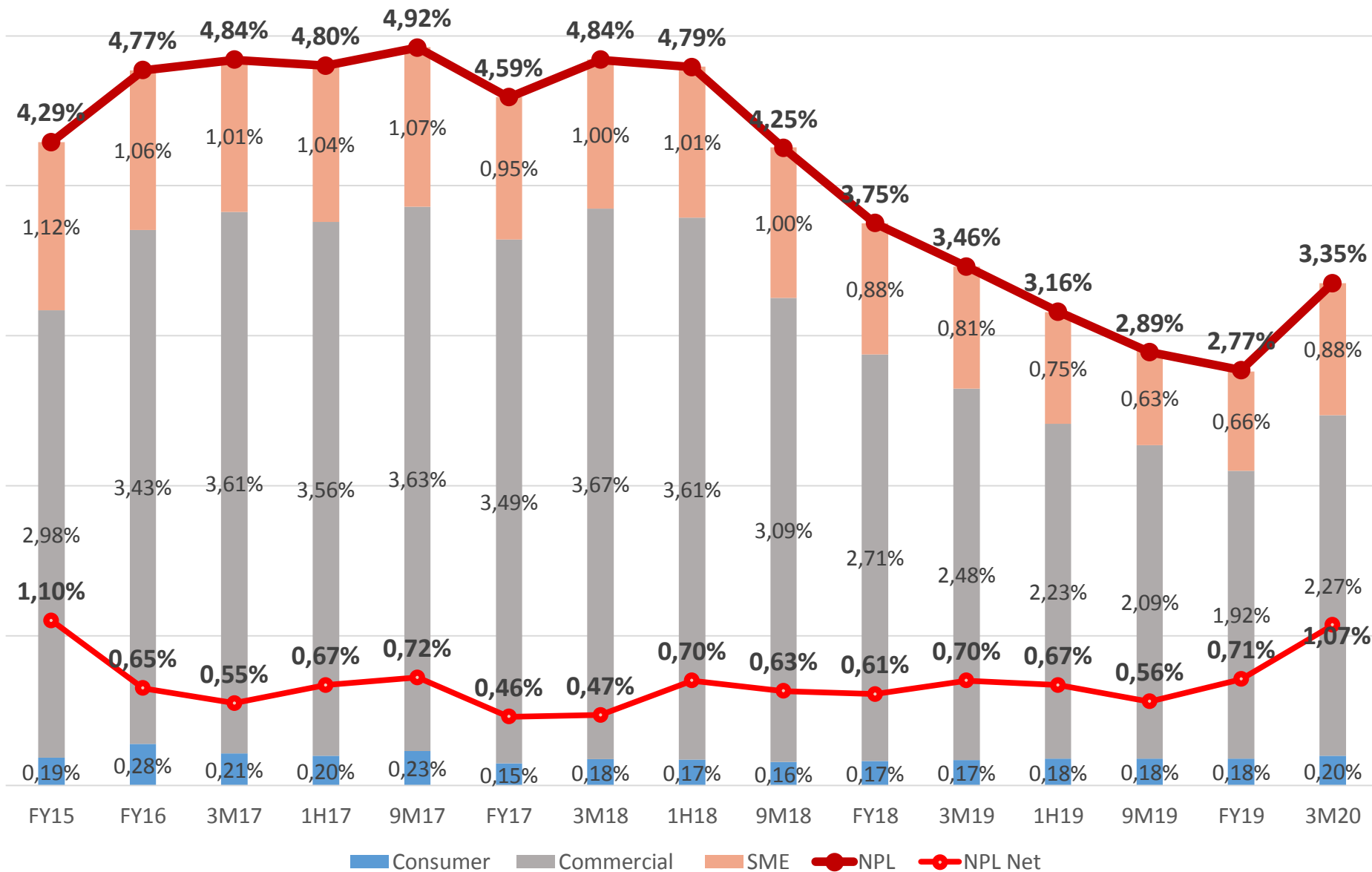
## Overview:

- Financial Performance
- Non Performing Loan
- Loan Growth
- Covid Impact

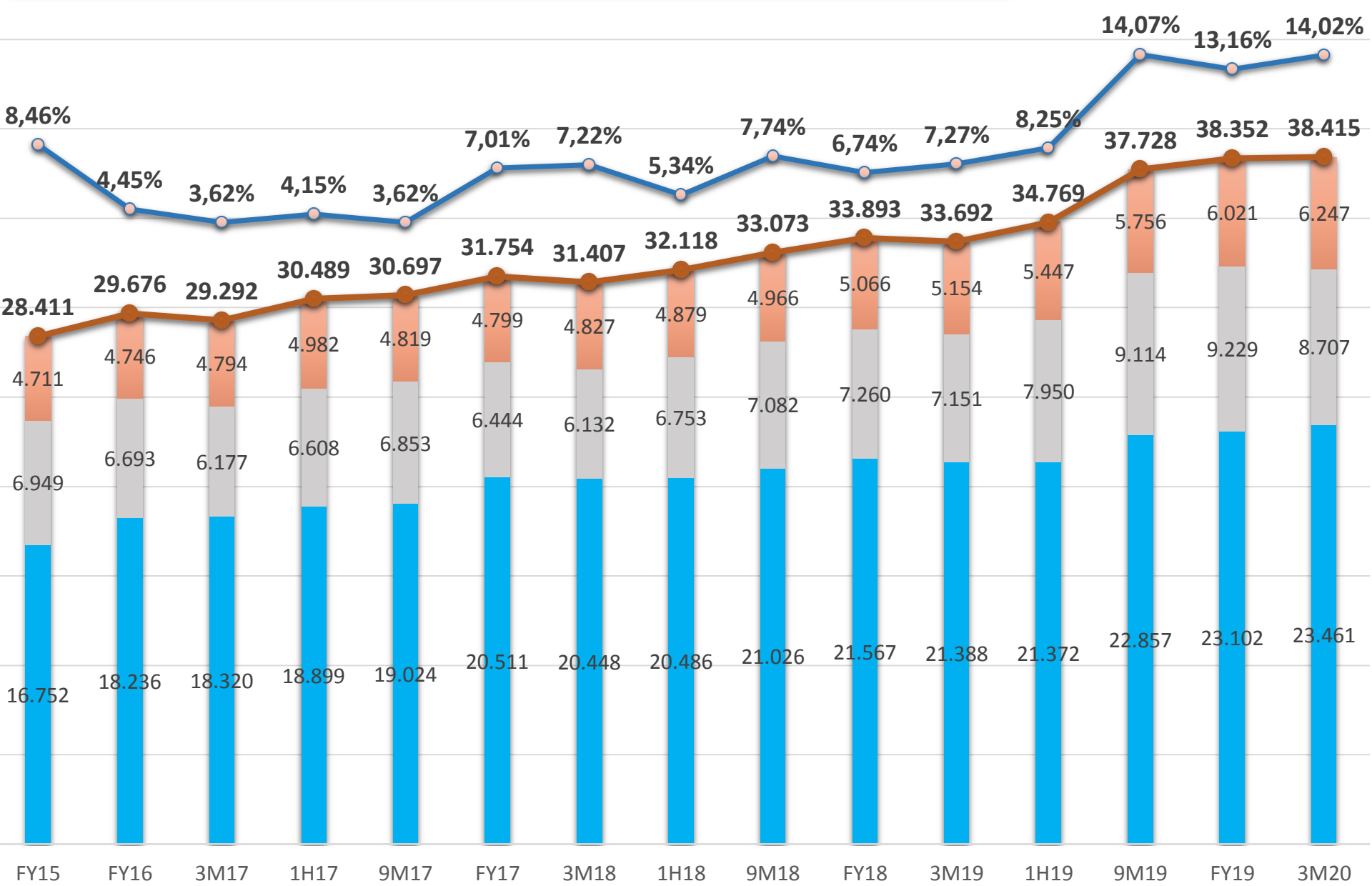
<u>Balance Sheet</u> In million Rp	<u>3M19</u>	<u>3M20</u>	<u>YoY</u>
<b>A S S E T</b>	<b>63.091.469</b>	<b>69.720.706</b>	<b>10,51%</b>
Placement Other Banks	9.824.303	5.276.794	-46,29%
Marketable Securities	9.144.618	8.947.484	-2,16%
<b>L O A N</b>	<b>33.692.066</b>	<b>38.414.981</b>	<b>14,02%</b>
- Commercial	7.150.885	8.706.721	21,76%
- SME	5.153.650	6.246.832	21,21%
- Consumer	21.387.531	23.461.428	9,70%
<b>THIRD PARTY FUND</b>	<b>51.817.344</b>	<b>57.764.065</b>	<b>11,48%</b>
- Current Account	20.055.121	18.803.540	-6,24%
- Saving Account	16.114.237	18.560.845	15,18%
- Time Deposit	15.647.985	20.399.681	30,37%

<u>Profit &amp; Loss</u> In million Rp	<u>3M19</u>	<u>3M20</u>	<u>YoY</u>		
Interest Income	1.338.888	1.448.022	8,15%		
Interest Expense	(359.009)	(432.803)	20,56%		
Net Interest Income	979.879	1.015.219	3,61%		
Expected Credit Loss	(108.019)	(125.909)	16,56%		
<b>Net profit</b>	<b>405.520</b>	<b>439.280</b>	<b>8,33%</b>		
<u>Ratio</u>	<u>3M19</u>	<u>3M20</u>	<u>Ratio</u>	<u>3M19</u>	<u>3M20</u>
ROA	3,63%	3,23%	CASA	69,80%	64,68%
ROE	21,11%	21,76%	COF	2,99%	3,19%
NIM	6,52%	6,05%	Credit Cost	1,28%	1,31%
LDR	65,02%	66,50%	Loan at Risk	5,44%	7,10%
BOPO	62,70%	64,95%	NPL Gross	3,46%	3,35%
CAR	24,14%	22,91%	NPL Net	0,70%	1,07%
CIR	40,86%	40,96%	Coverage Ratio	91,42%	83,49%

# Non Performing Loan



# Loan Growth



in billion

■ Consumer 
 ■ Commercial 
 ■ SME 
 ● Loan 
 ○ YoY Growth

**Finance Minister Letter No S-247/MK.07/2020 March 27, 2020 about termination of the procurement process from special allocation budget (Dana Alokasi Khusus (DAK)) except for health and education sector.**

**Indonesia Government Regulation No 1, 2020 about financial policy and financial stability system to covid-19 pandemic handling for facing dangerous threats to national economy.**

- **East Java Government refocussing activities and reallocate regional budget up to IDR 2,38 tn or 6,8% from IDR 35 tn 2020 east java regional budget (APBD) to handle covid-19 pandemic.**

**Financial Services Authority Regulation No 11/POJK.03/2020 about national economic stimulus as countercyclical policy covid-19 spreading impact.**

**Bank Jatim restructured loan policy:**

- 1. Interest rate reduction;**
- 2. Loan term adjustment;**
- 3. Principal or interest adjustment;**
- 4. Loan facility addition;**
- 5. Combination of poin 1-4.**

<b>LOAN SECTOR 3M20</b>	<b>Outstanding in billion</b>	<b>Composition</b>	<b>NPL</b>	<b>Covid Loan Restructured</b>
<b>CONSUMER</b>	<b>23.461</b>	<b>61,07%</b>	<b>0,32%</b>	<b>-</b>
<b>COMMERCIAL</b>	<b>8.707</b>	<b>22,66%</b>	<b>10,02%</b>	<b>-</b>
<b>S M E</b>	<b>6.247</b>	<b>16,26%</b>	<b>5,42%</b>	<b>-</b>
<b>TOTAL</b>	<b>38.415</b>	<b>100%</b>	<b>3,35%</b>	<b>-</b>



# Financial Data:

- Balance Sheet
- Quarterly Balance Sheet
- Profit
- Quarterly Profit
- Ratio
- Third Party Fund
- Loan
- Loan FY14 - FY19
- NPL FY14 - FY19
- Loan Quality

<u>Information</u> In million Rp	<u>3M19</u>	<u>3M20</u>	<u>YoY</u>	<u>1Q19</u>	<u>4Q19</u>	<u>1Q20</u>	<u>YoY</u>	<u>QoQ</u>
<b>Total Asset</b>	<b>63.091.469</b>	<b>69.720.706</b>	<b>10,51%</b>	<b>402.351</b>	<b>4.586.975</b>	<b>(6.994.584)</b>	<b>-1838,43%</b>	<b>-252,49%</b>
Others Bank Placement	9.824.303	5.276.794	-46,29%	3.554.516	128.475	(3.181.686)	-189,51%	-2576,49%
Marketable Securities	9.144.618	8.947.484	-2,16%	1.352.661	62.839	(620.761)	-145,89%	-1087,86%
<b>LOAN</b>	<b>33.692.066</b>	<b>38.414.981</b>	<b>14,02%</b>	<b>(201.171)</b>	<b>624.661</b>	<b>62.681</b>	<b>-131,16%</b>	<b>-89,97%</b>
<b>Allowance for Impairment Losses</b>	<b>(1.071.364)</b>	<b>(1.075.191)</b>	<b>0,36%</b>	<b>130.015</b>	<b>63.692</b>	<b>(87.502)</b>	<b>-167,30%</b>	<b>-237,38%</b>
- Marketable Securities	(669)	(812)	21,39%	(156)	(4.677)	4.362	-2903,14%	-193,28%
- Loan	(1.066.914)	(1.073.150)	0,58%	131.635	67.136	(93.016)	-170,66%	-238,55%
- others	(3.781)	(1.230)	-67,49%	(1.465)	1.233	1.152	-178,66%	-6,53%
<b>Third Party Fund</b>	<b>51.817.344</b>	<b>57.764.065</b>	<b>11,48%</b>	<b>901.412</b>	<b>(661.617)</b>	<b>(2.781.807)</b>	<b>-408,61%</b>	<b>320,46%</b>
- Current Account	20.055.121	18.803.540	-6,24%	769.356	260.825	(5.022.339)	-752,80%	-2025,56%
- Saving Account	16.114.237	18.560.845	15,18%	(2.998.080)	3.935.879	(3.662.794)	22,17%	-193,06%
- Time Deposit	15.647.985	20.399.681	30,37%	3.130.136	(4.858.322)	5.903.325	88,60%	-221,51%
<b>Equity</b>	<b>8.886.815</b>	<b>9.560.050</b>	<b>7,58%</b>	<b>414.878</b>	<b>242.931</b>	<b>374.399</b>	<b>-9,76%</b>	<b>54,12%</b>

# Quarterly Balance Sheet

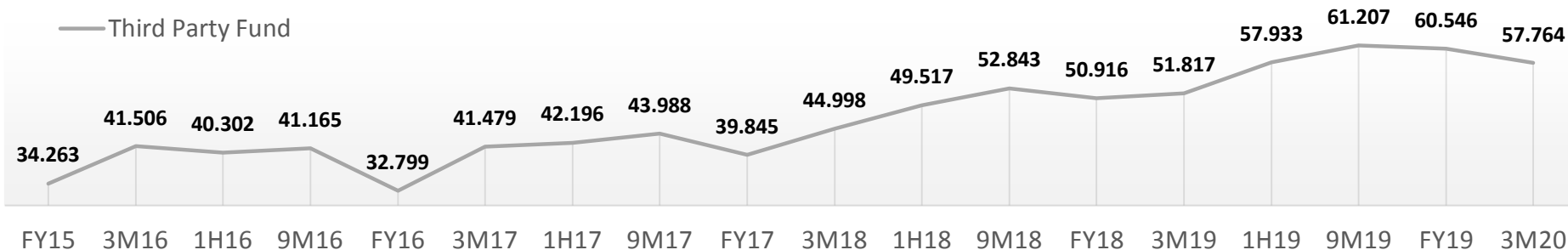
<u>Information</u> In billion Rp	<u>FY17</u>	<u>3M18</u>	<u>1H18</u>	<u>9M18</u>	<u>FY18</u>	<u>3M19</u>	<u>1H19</u>	<u>9M19</u>	<u>FY19</u>	<u>3M20</u>
Total Asset	51.519	55.313	59.537	63.427	62.689	63.091	68.952	72.128	76.715	69.721
Loan	31.754	31.407	32.118	33.073	33.893	33.692	34.769	37.728	38.352	38.415
Allowance for Impairment Losses	(1.394)	(1.450)	(1.406)	(1.299)	(1.201)	(1.071)	(1.019)	(1.051)	(988)	(1.075)
Third Party Fund	39.845	44.998	49.517	52.843	50.916	51.817	57.933	61.207	60.546	57.764
- Current Account	12.002	17.179	19.666	19.188	19.286	20.055	22.703	23.565	23.826	18.804
- Saving Account	15.847	14.127	15.228	16.273	19.112	16.114	17.628	18.288	22.224	18.561
- Time Deposit	11.996	13.693	14.623	17.382	12.518	15.648	17.603	19.355	14.496	20.400
Equity	7.816	7.533	7.914	8.217	8.472	8.887	8.614	8.943	9.186	9.560

<u>Information</u> In million Rp	<u>3M19</u>	<u>3M20</u>	<u>YoY</u>	<u>1Q19</u>	<u>4Q19</u>	<u>1Q20</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	1.338.888	1.448.022	8,15%	1.338.888	1.527.440	1.448.022	8,15%	-5,20%
Interest Expense	(359.009)	(432.803)	20,56%	(359.009)	(470.079)	(432.803)	20,56%	-7,93%
Nett Interest Income	979.879	1.015.219	3,61%	979.879	1.057.360	1.015.219	3,61%	-3,99%
Non Interest Operational Income	134.682	147.708	9,67%	134.682	135.318	147.708	9,67%	9,16%
Non Interest Operational Expense	(456.856)	(477.774)	4,58%	(456.856)	(860.271)	(477.774)	4,58%	-44,46%
Impairment Losses Expense	(108.019)	(125.909)	16,56%	(108.019)	(83.378)	(125.909)	16,56%	51,01%
- Other Bank Placement	(1.461)	(73)	-95,00%	(1.461)	1.170	(73)	-95,00%	-106,24%
- Marketable Securities	(156)	0	-100,00%	(156)	(4.663)	0	-100,00%	-100,00%
- Loan	(106.402)	(124.771)	17,26%	(106.402)	(75.768)	(124.771)	17,26%	64,68%
- Other Asset	0	(1.065)	-	0	(4.117)	(1.065)	#DIV/0!	-74,13%
Nett Non Interest Operational Income (Expense)	(430.193)	(455.975)	5,99%	(430.193)	(808.331)	(455.975)	5,99%	-43,59%
Operational Profit	549.686	559.243	1,74%	549.686	249.029	559.243	1,74%	124,57%
Non Operational Profit	3.672	3.401	-7,37%	3.672	42.061	3.401	-7,37%	-91,91%
Pre Tax Profit	553.357	562.644	1,68%	553.357	291.090	562.644	1,68%	93,29%
Taxes	(147.837)	(123.364)	-16,55%	(147.837)	(55.024)	(123.364)	-16,55%	124,20%
Net profit	405.520	439.280	8,33%	405.520	236.066	439.280	8,33%	86,08%

<u>Information</u> In billion Rp	<u>FY17</u>	<u>3M18</u>	<u>1H18</u>	<u>9M18</u>	<u>FY18</u>	<u>3M19</u>	<u>1H19</u>	<u>9M19</u>	<u>FY19</u>	<u>3M20</u>
Interest Income	4.829	1.173	2.423	3.740	5.137	1.339	2.761	4.238	5.766	1.448
Interest Expense	(1.315)	(299)	(647)	(1.008)	(1.414)	(359)	(787)	(1.252)	(1.723)	(433)
Nett Interest Income	3.514	874	1.776	2.732	3.722	980	1.974	2.986	4.043	1.015
Non Interest Operational Income	442	115	237	367	491	135	278	425	560	148
Non Interest Operational Expense	(2.085)	(414)	(943)	(1.582)	(2.360)	(457)	(944)	(1.563)	(2.424)	(478)
Provision for Impairment Losses	(217)	(58)	(43)	(74)	(134)	(108)	(197)	(287)	(370)	(126)
Nett Non Interest Operational Income (Expense)	(1.860)	(358)	(749)	(1.289)	(2.003)	(430)	(864)	(1.425)	(2.233)	(456)
Operational Profit	1.655	517	1.027	1.443	1.720	550	1.110	1.560	1.810	559
Non Operational Profit	(18)	3	4	19	34	4	8	13	55	3
Pre Tax Profit	1.637	519	1.030	1.463	1.754	553	1.119	1.573	1.864	563
Taxes	(478)	(142)	(272)	(403)	(493)	(148)	(302)	(433)	(488)	(123)
Net profit	1.159	377	758	1.060	1.260	406	816	1.140	1.377	439

	ROA	ROE	NIM	LDR	CAR	BOPO	CASA
<b>FY17</b>	3,12%	17,43%	6,68%	79,69%	24,65%	68,63%	69,89%
<b>3M18</b>	3,88%	21,50%	6,57%	69,80%	22,94%	59,88%	69,57%
<b>1H18</b>	3,67%	21,87%	6,41%	64,86%	23,08%	61,40%	70,47%
<b>9M18</b>	3,38%	20,20%	6,38%	62,59%	23,35%	64,86%	67,11
<b>FY18</b>	2,96%	17,75%	6,37%	66,57%	24,21%	69,45%	75,41%
<b>3M19</b>	3,63%	21,11%	6,52%	65,02%	24,14%	62,70%	69,80%
<b>1H19</b>	3,50%	21,30%	6,30%	60,02%	23,22%	63,46%	69,62%
<b>9M19</b>	3,18%	19,98%	6,20%	61,64%	21,79%	66,54%	68,38%
<b>FY19</b>	2,73%	18,00%	6,11%	63,34%	21,77%	71,40%	76,06%
<b>3M20</b>	3,23%	21,76%	6,05%	66,50%	22,91%	64,95%	64,68%

	PBV	EPS <sub>(ann)</sub>	PER	Market Cap	Coverage Ratio	Credit Cost	CIR
<b>FY17</b>	1,36	77,42	9,17	Rp 10,6 Tr	95,60%	0,68%	53,14%
<b>3M18</b>	1,25	100,65	6,26	Rp 9,4 Tr	95,41%	0,74%	41,75%
<b>1H18</b>	1,29	101,27	6,71	Rp 10,2 Tr	91,34%	0,27%	46,78%
<b>9M18</b>	1,18	94,34	6,89	Rp 9,7 Tr	92,36%	0,30%	50,73%
<b>FY18</b>	1,22	84,14	8,20	Rp 10,3 Tr	94,22%	0,39%	55,56%
<b>3M19</b>	1,10	108,18	6,01	Rp 9,75 Tr	91,42%	1,28%	40,86%
<b>1H19</b>	1,11	109,90	5,83	Rp 9,52 Tr	92,41%	1,13%	41,77%
<b>9M19</b>	1,07	101,36	6,27	Rp 9,52 Tr	96,02%	1,01%	45,67%
<b>FY19</b>	1,12	91,75	7,47	Rp 10,28 Tr	92,40%	0,97%	52,03%
<b>3M20</b>	0,69	117,02	3,74	Rp 6,57 Tr	83,49%	1,31%	40,96%



## Funding Growth

Current Account	3M19	3M20	YoY
<b>Government</b>	15.261	12.405	-18,71%
<b>Private</b>	4.794	6.399	33,46%
<b>Total</b>	<b>20.055</b>	<b>18.804</b>	<b>-6,24%</b>
<b>Saving Account</b>			
<b>Simpeda</b>	11.376	12.666	11,34%
<b>Siklus</b>	2.377	3.055	28,50%
<b>Tab Haji</b>	256	286	11,61%
<b>TabunganKu / SimPel</b>	1.884	2.320	23,13%
<b>Barokah</b>	221	235	6,09%
<b>Total</b>	<b>16.114</b>	<b>18.561</b>	<b>15,18%</b>
<b>Time Deposit</b>			
<b>≤ 3 Month</b>	15.356	20.157	31,26%
<b>≥ 6 Month</b>	292	243	-16,65%
<b>Total</b>	<b>15.648</b>	<b>20.400</b>	<b>30,37%</b>

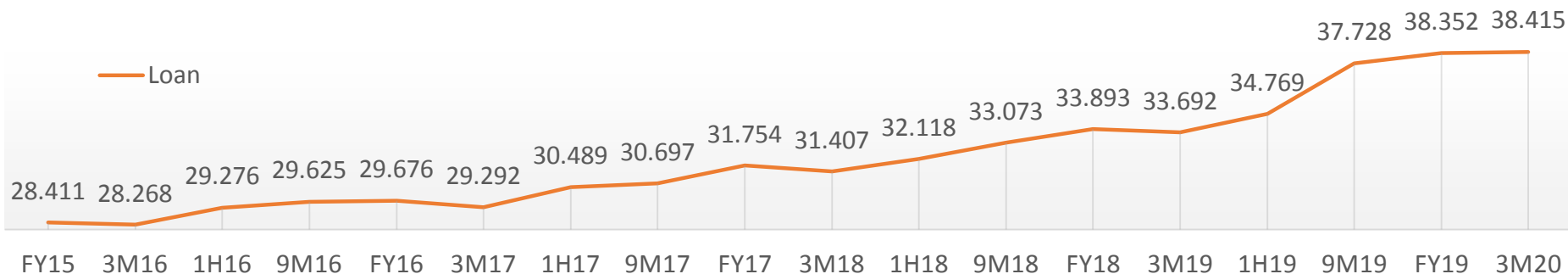
in billion

## Composition

3M19	3M20
29,45%	21,48%
9,25%	11,08%
<b>38,70%</b>	<b>32,55%</b>
21,95%	21,93%
4,59%	5,29%
0,49%	0,49%
3,64%	4,02%
0,43%	0,41%
<b>31,10%</b>	<b>32,13%</b>
29,64%	34,89%
0,56%	0,42%
<b>30,20%</b>	<b>35,32%</b>

## Ticket Size in million

3M19	3M20
119.224,8	98.452,3
56,3	67,1
<b>235,3</b>	<b>196,9</b>
5,6	6,0
8,6	7,3
1,3	1,9
0,5	0,6
7,2	6,6
<b>2,6</b>	<b>2,7</b>
314,3	377,1
105,4	96,7
<b>303,1</b>	<b>364,5</b>



## Lending Growth

CONSUMER	3M19	3M20	YoY
Multi Purpose	19.148	21.303	11,25%
Other	2.239	2.158	-3,62%
<b>Total</b>	<b>21.388</b>	<b>23.461</b>	<b>9,70%</b>
COMMERCIAL			
Standby Loan	353	465	31,83%
Keppres	340	320	-5,89%
Overdraft	3.066	3.075	0,28%
Syndicate	1.553	2.791	79,74%
General	1.840	2.056	11,78%
<b>Total</b>	<b>7.151</b>	<b>8.707</b>	<b>21,76%</b>
S M E			
Mortgage	2.015	2.337	15,93%
Pundi Kencana	1.555	1.961	26,13%
Bankit KKPA	403	565	40,28%
Jatim Mikro	749	934	24,78%
Others	432	450	4,19%
<b>Total</b>	<b>5.154</b>	<b>6.247</b>	<b>21,21%</b>

## Composition

3M19	3M20
56,83%	55,46%
6,65%	5,62%
<b>63,48%</b>	<b>61,07%</b>
1,05%	1,21%
1,01%	0,83%
9,10%	8,00%
4,61%	7,27%
5,46%	5,35%
<b>21,22%</b>	<b>22,66%</b>
5,98%	6,08%
4,61%	5,10%
1,20%	1,47%
2,22%	2,43%
1,28%	1,17%
<b>15,30%</b>	<b>16,26%</b>

## Ticket Size in million

3M19	3M20
85,9	93,4
343,9	353,1
<b>93,2</b>	<b>100,1</b>
1.192,5	1.556,4
643,3	671,6
939,3	1.028,3
64.699,0	103.368,7
1.086,5	1.394,9
<b>1.231,8</b>	<b>1.653,4</b>
198,2	197,0
67,8	78,8
36,6	35,5
100,5	124,0
131,5	209,3
<b>94,0</b>	<b>100,2</b>

in billion

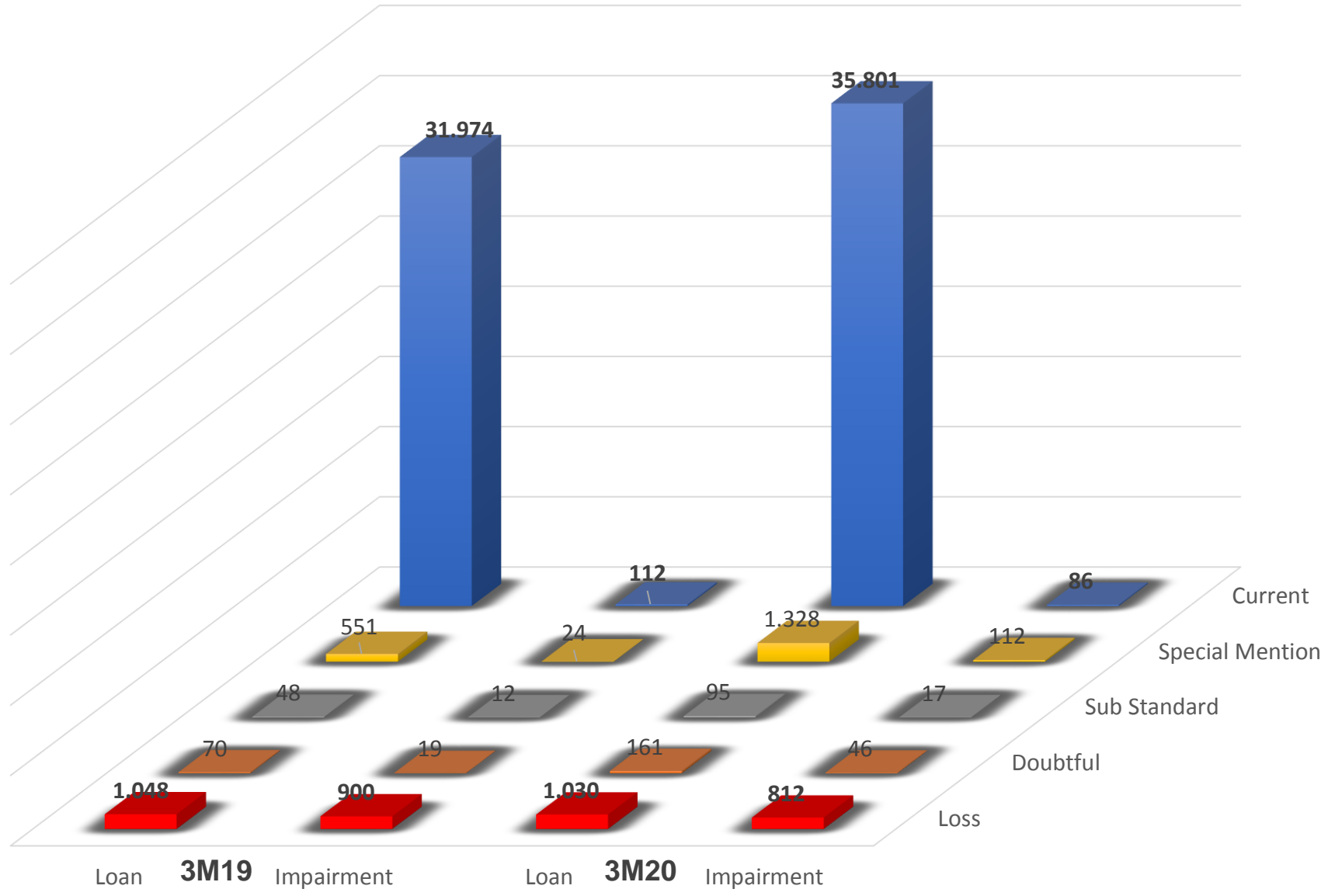


CONSUMER	FY14	FY15	FY16	FY17	3M18	1H18	9M18	FY18	3M19	1H19	9M19	FY19	3M20
<b>Multi Purpose</b>	14.849	15.924	17.131	18.431	18.363	18.395	18.840	19.285	19.148	19.168	20.651	20.920	21.303
<b>Other</b>	613	827	1.105	2.080	2.085	2.091	2.186	2.282	2.239	2.204	2.206	2.182	2.158
<b>Total</b>	<b>15.462</b>	<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>COMMERCIAL</b>													
<b>Standby Loan</b>	1.013	847	531	472	414	493	504	454	353	487	685	554	465
<b>Keppres</b>	687	748	546	590	280	587	964	646	340	503	1.067	760	320
<b>Overdraft</b>	2.308	2.766	2.986	2.928	2.813	2.957	3.008	3.125	3.066	3.151	3.163	3.104	3.075
<b>Syndicate</b>	1.171	1.336	1.255	992	946	933	756	1.269	1.553	1.893	2.223	2.778	2.791
<b>General</b>	1.004	1.252	1.375	1.462	1.678	1.783	1.850	1.767	1.840	1.915	1.975	2.033	2.056
<b>Total</b>	<b>6.184</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>S M E</b>													
<b>Mortgage</b>	1.299	1.434	1.589	1.777	1.803	1.831	1.874	1.945	2.015	2.098	2.177	2.281	2.337
<b>Pundi</b>	796	1.178	1.301	1.369	1.406	1.441	1.463	1.489	1.555	1.634	1.781	1.879	1.961
<b>Bankit KKPA</b>	73	130	273	252	248	306	366	384	403	495	497	535	565
<b>Jatim Mikro</b>	263	520	562	638	655	660	680	724	749	769	819	853	934
<b>Others</b>	2.118	1.448	1.022	764	716	642	581	524	432	451	482	472	450
<b>Total</b>	<b>4.549</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>

in billion

	FY14	FY15	FY16	FY17	3M18	1H18	9M18	FY18	3M19	1H19	9M19	FY19	3M20
<b>NPL Gross</b>	3,31%	4,29%	4,77%	4,59%	4,84%	4,79%	4,25%	3,75%	3,46%	3,16%	2,89%	2,77%	3,35%
<b>NPL Net</b>	1,08%	1,10%	0,65%	0,46%	0,47%	0,70%	0,63%	0,61%	0,70%	0,67%	0,56%	0,71%	1,07%
<b>Coverage Ratio</b>	71,43%	81,02%	93,49%	95,60%	95,41%	91,34%	92,36%	94,22%	91,42%	92,41%	96,02%	92,40%	83,49%
<b>Consumer's NPL</b>	0,21%	0,30%	0,42%	0,23%	0,27%	0,27%	0,25%	0,26%	0,27%	0,29%	0,30%	0,31%	0,32%
<b>Commercial's NPL</b>	7,27%	12,07%	15,02%	17,22%	18,80%	17,19%	14,45%	12,65%	11,67%	9,77%	8,64%	7,98%	10,02%
<b>SME's NPL</b>	6,95%	6,71%	6,52%	6,27%	6,48%	6,63%	6,67%	5,86%	5,32%	4,76%	4,10%	4,21%	5,42%

## Loan & Impairment Composition



## 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



**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



**Busrul Iman**  
Commercial & Corporate Director

**Experience:**

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

# Business Plan:

- Financial Target
- IT Roadmap
- Digital Banking Application Development
- Networks Plan



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



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



Done

### Jatim QRIS



Done

### Jatim Pay



Done

### Jatim Ultra Micro



Done

### Jatim Micro



Done

### ChatBot



process

### Tax Aggregator



Done

### JCB Co Branding



### EDC GPN



### Open Account



### CS Kios



### e-Statement



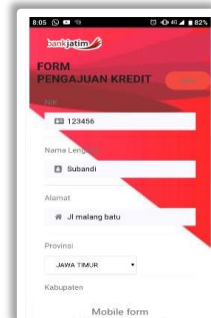
### Co-Create



### ATM Cardless



### e-Loan



### e-KD QRIS



### e-Tax



### e-Money



### EDC Android



### Open API



### One Platform



### Credit Card



### Jatim Milenial App



### Laku Pandai



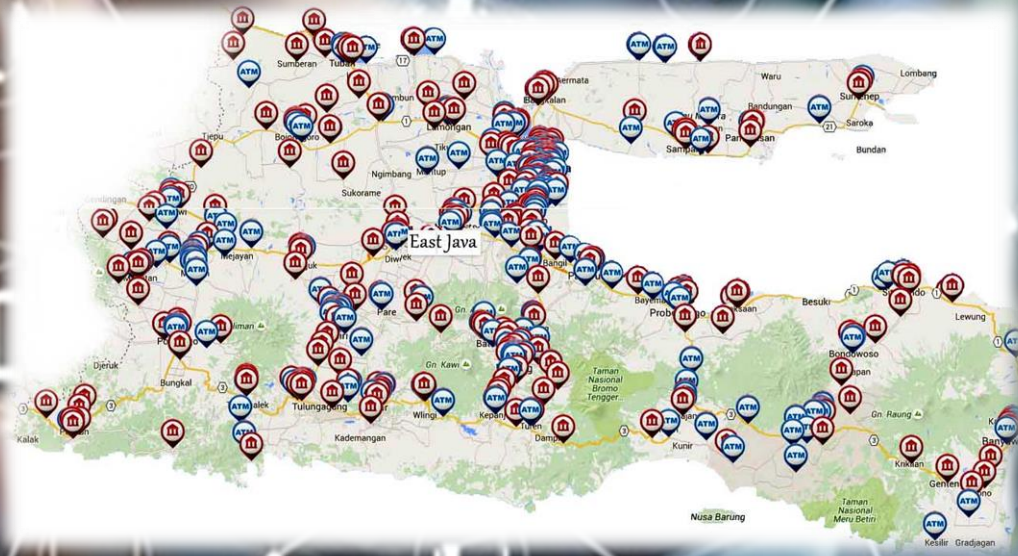


6 Payment Point

Networks Relocation  
Cash Office Upgrade

Sharia: 1 Cash Office, 1 Cash Vehicle

7 Cash Vehicle



53 ATM, 49 CRM, &  
197 EDC

Sharia: 2 ATM and  
7 CRM

# Strength:

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

## Vision

Become the Best Regional Bank.

## Mision

Increase the market share;

Increase professionalism, having high integrity and market oriented;

Provide optimal value for stakeholders and shareholders;

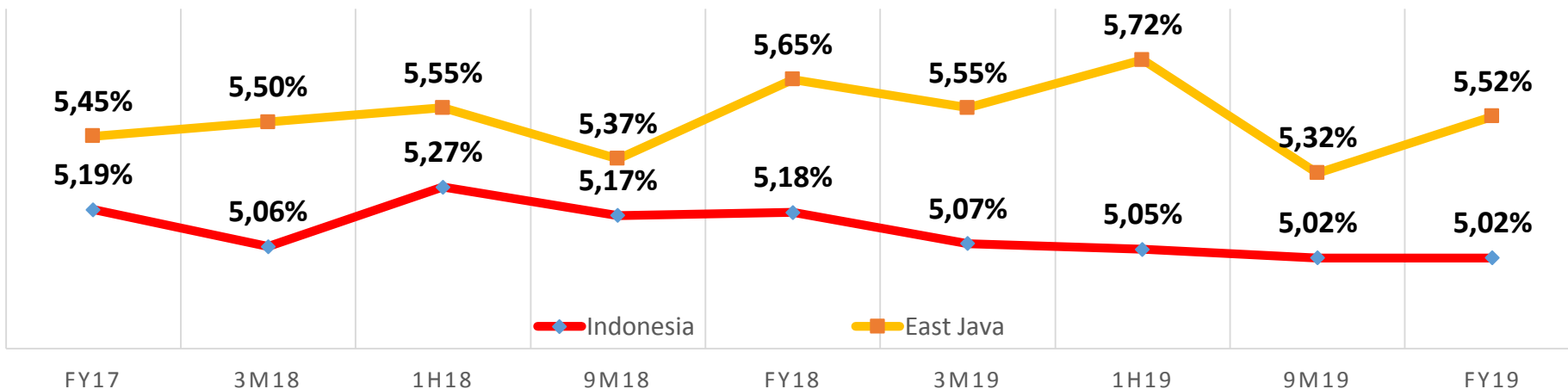
Facilitate Small Micro Medium Enterprises sector;

Encourage East Java economic growth.



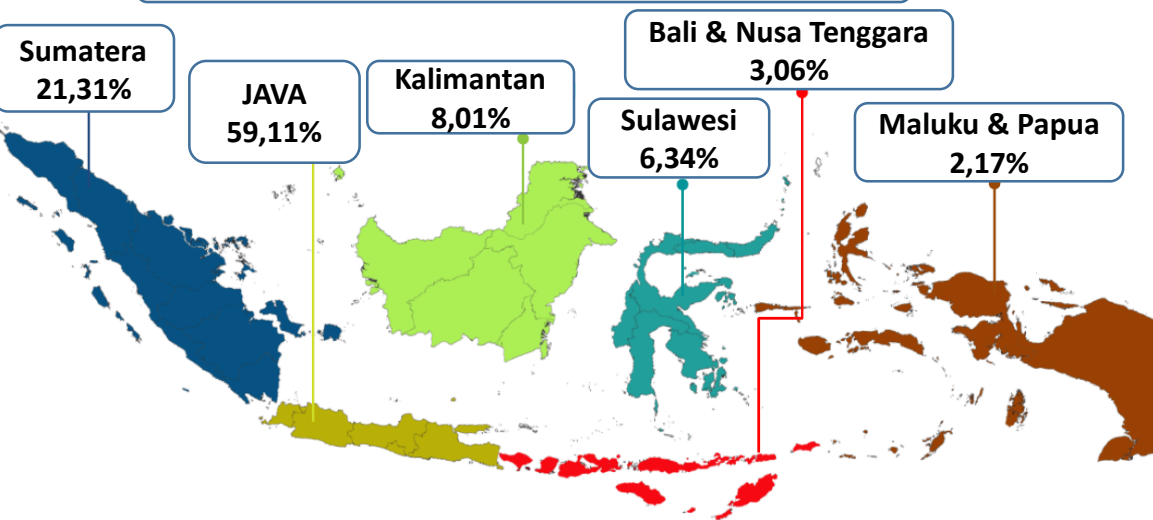


## Economic Growth



Source: BPS December 2019

## 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

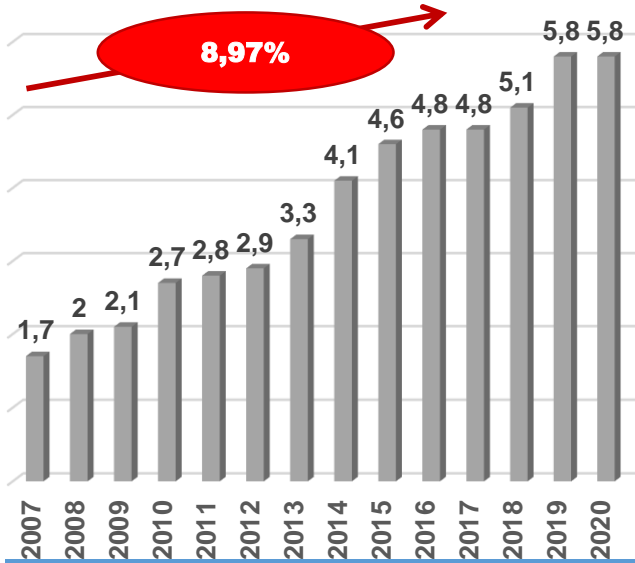
Network	2012	2013	2014	2015	2016	2017	2018	2019	March 2020
Head Office	1	1	1	1	1	1	1	1	1
Branch Office	41	41	43	45	47	48	48	48	48
Sub Branch Office	81	107	153	165	166	166	169	172	172
Cash office	164	176	165	185	190	199	207	209	208
Sharia service office	47	47	97	97	191	191	191	191	191
Payment Point	138	155	167	171	181	190	211	259	253
Mobile cash	63	65	68	71	85	88	98	98	98
CDM	1	1	2	2	2	2	2	2	2
ATM	368	479	595	688	703	723	757	765	767
<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>1740</b>
<b>“Laku Pandai” Agent (Branchless Banking)</b>						<b>214</b>	<b>258</b>	<b>453</b>	

# Compound Annual Growth Rate



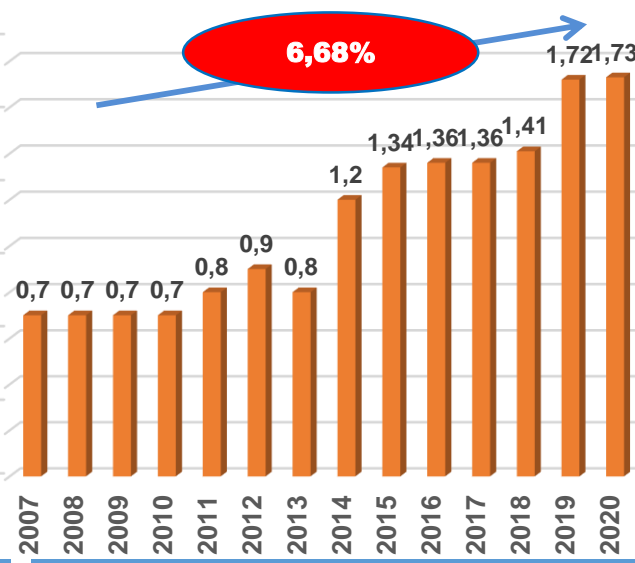
**INTEREST INCOME (Rp Tril)**

**8,97%**



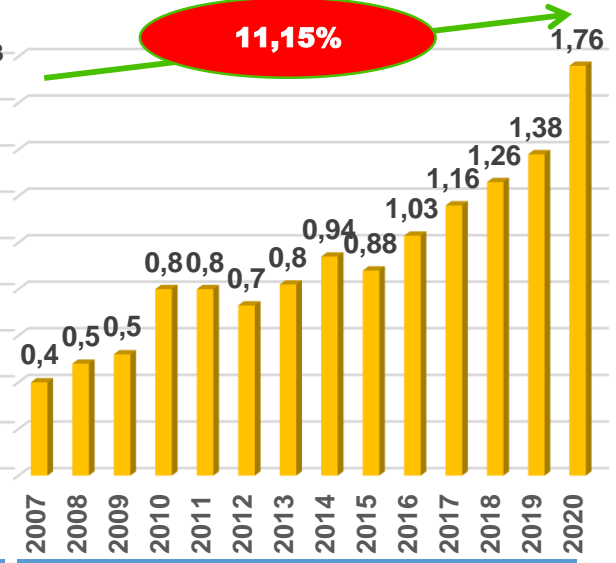
**INTEREST EXPENSE (Rp Tril)**

**6,68%**



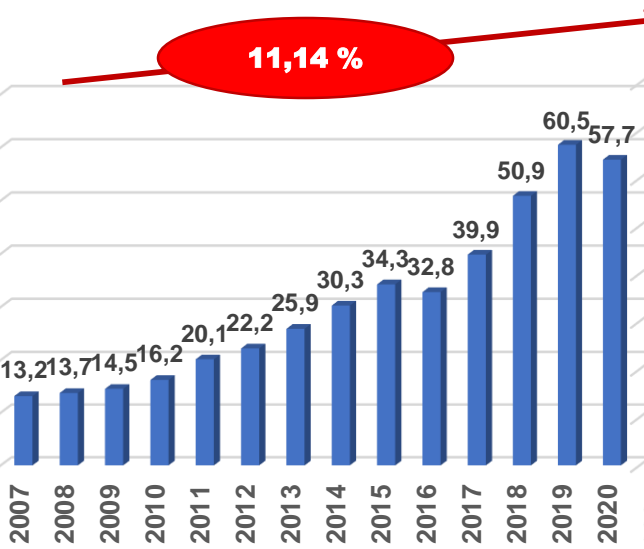
**NET PROFIT (Rp Tril)**

**11,15%**



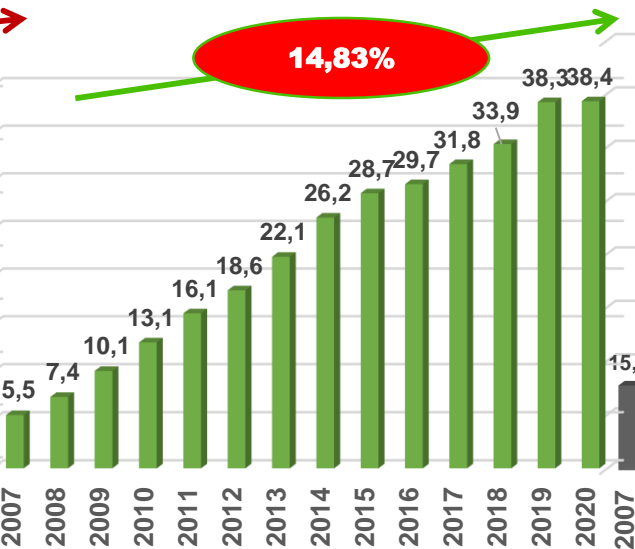
**THIRD PARTY FUND (Rp Tril)**

**11,14%**



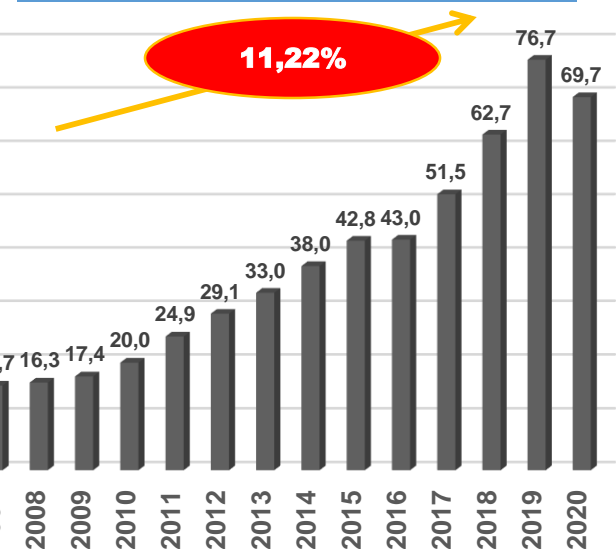
**LOAN (Rp Tril)**

**14,83%**



**TOTAL ASSET (Rp Tril)**

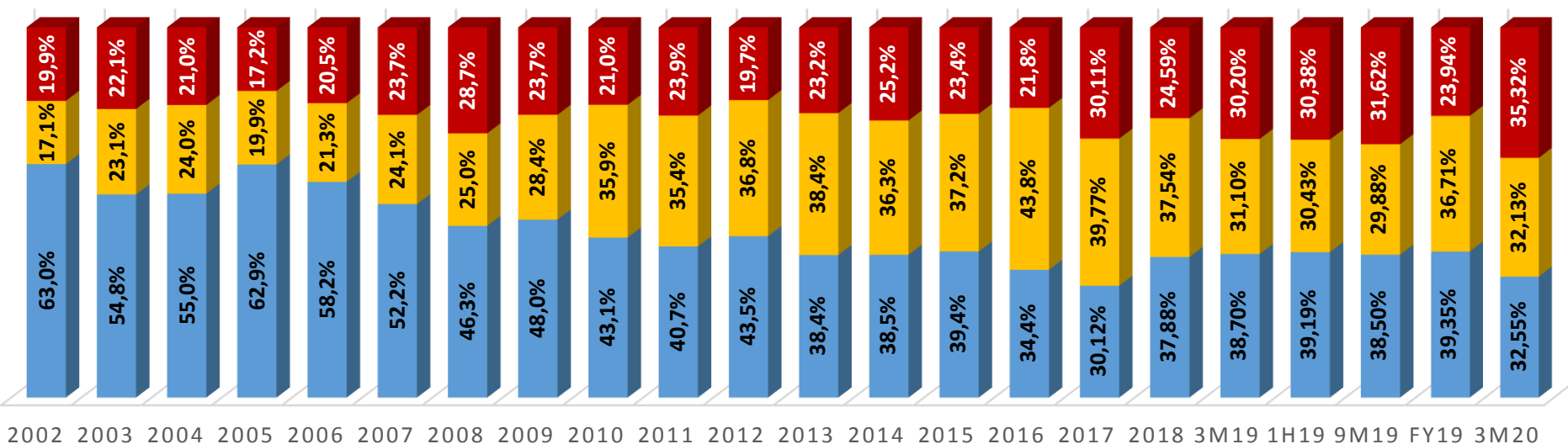
**11,22%**



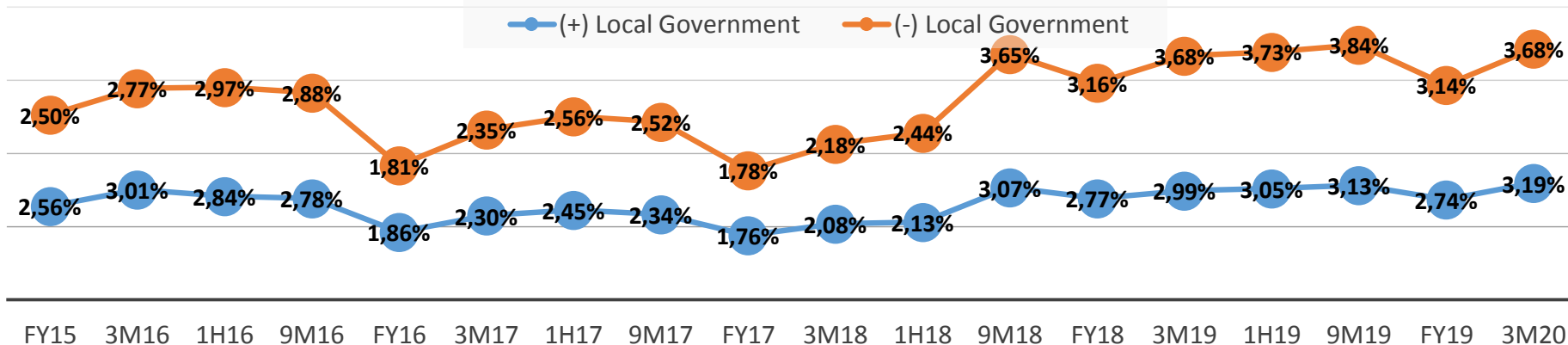
**CAGR**



■ Current account    ■ Saving deposit    ■ Time deposit

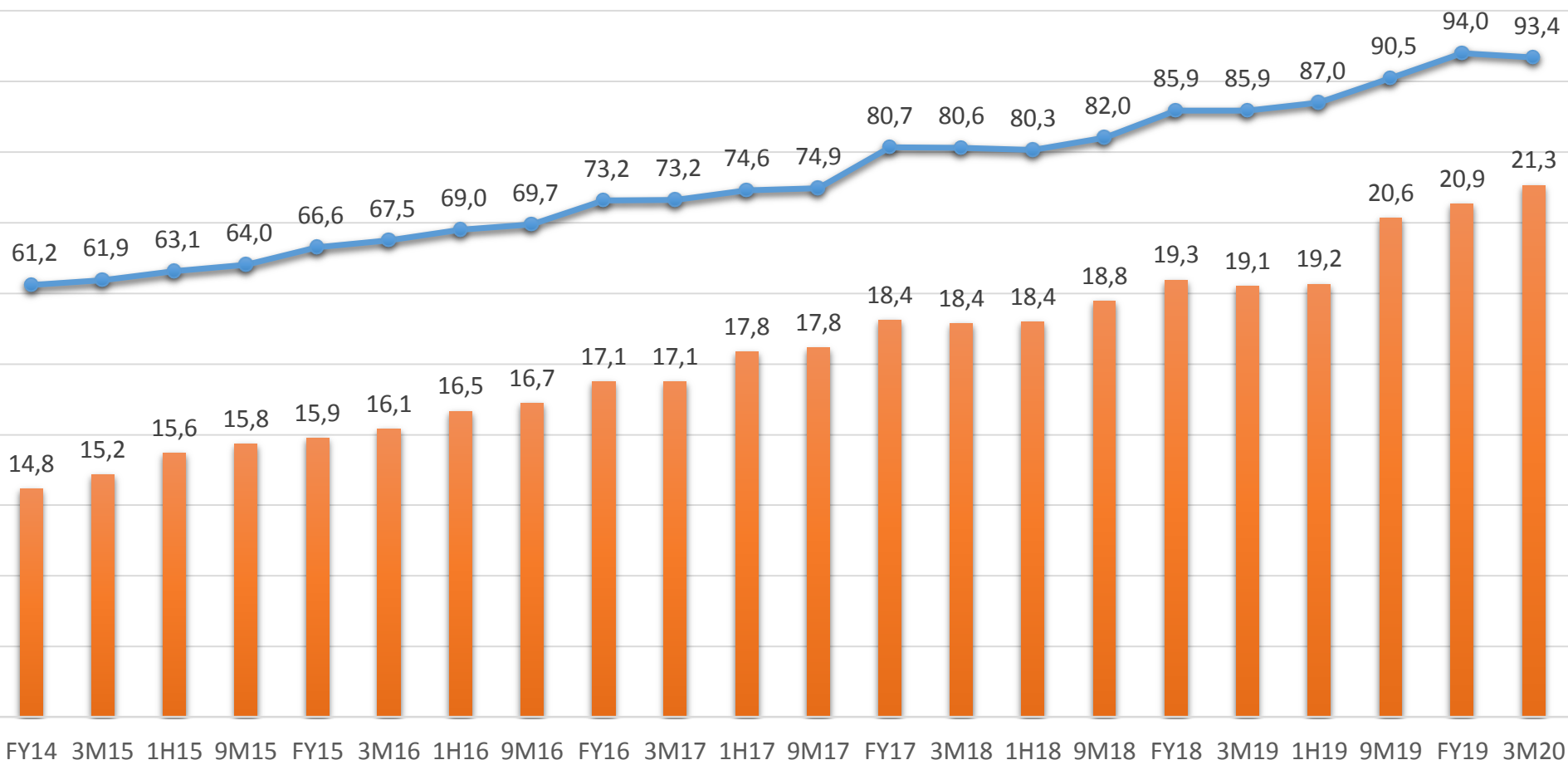


## Cost of Fund



# Strength of Loan (Multipurpose)

Loan Balance (bio)    Ticket Size (mio)



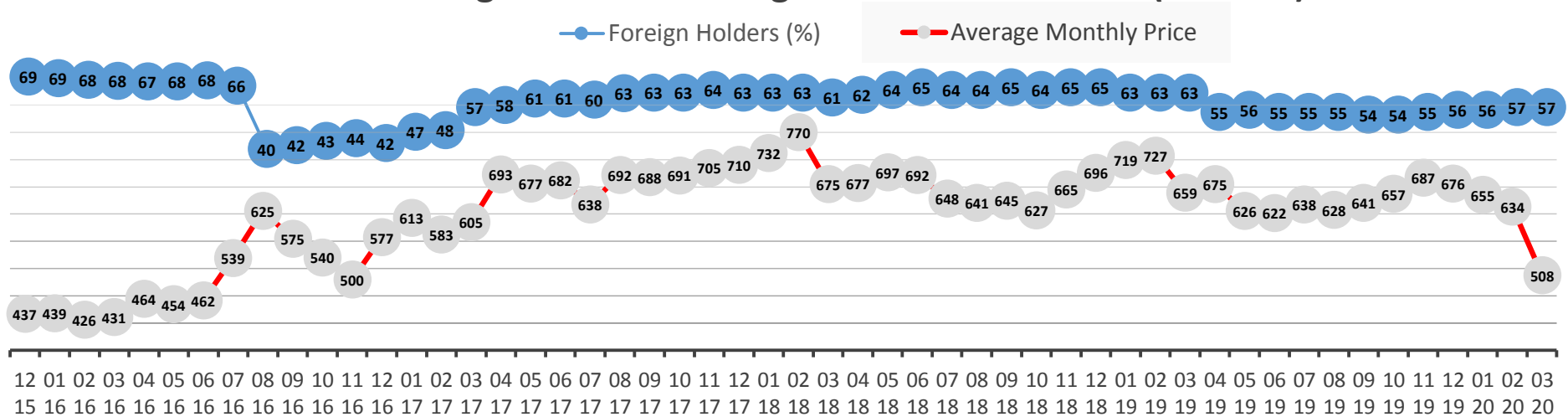
**Loan balance 55,46 % of total loan**

**NPL 0,32% as of March 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 Mar'31, 2020 IDR 438 / share	
PBV	0,69
EPS(ann)	117,02
PER	3,74
Market Capital	Rp 6.576 tr

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



Ownership 3M20		
A Series	East Java Government	51,13%
	East Java City & Municipal Government	28,35%
B Series	Domestic	8,76%
	Foreign	11,76%
<b>Total</b>		<b>100%</b>

B Series Investor	FY19	3M20
<b>Foreign Investor</b>	<b>55,51%</b>	<b>57,31%</b>
- Individual	0,05%	0,12%
- Institution	55,46%	57,19%
<b>Domestic Investor</b>	<b>44,49%</b>	<b>42,69%</b>
- Individual	30,23%	32,80%
- Institution	14,26%	9,89%

No	B Series Nation	Share FY19	Share 3M20	No	B Series Nation	Share FY19	Share 3M20
1	INDONESIA	44,49032%	42,69072%	16	SINGAPURA	0,20042%	0,25558%
2	AMERIKA	28,21837%	28,44567%	17	KOREA SELATAN	0,16550%	0,19822%
3	FINLANDIA	6,36199%	6,49066%	18	TAIWAN	0,09126%	0,01903%
4	NORWEGIA	5,54067%	6,81519%	19	MALAYSIA	0,03556%	0,03530%
5	IRLANDIA	3,36552%	4,82634%	20	HONGKONG	0,01841%	0,01939%
6	INGGRIS	2,67048%	2,68572%	21	CINA	0,01483%	0,01480%
7	SWITZERLAND	1,77625%	1,50962%	22	SWEDIA	0,01173%	0,01168%
8	AUSTRALIA	1,68137%	0,58839%	23	THAILAND	0,00326%	0,00325%
9	KANADA	1,52855%	1,36296%	24	FILIPINA	0,00218%	0,00217%
10	LUKSEMBURG	1,25863%	1,25120%	25	FRANCE	0,00059%	0,00088%
11	SAUDI ARABIA	0,61306%	0,61045%	26	JEPANG	0,00014%	0,00014%
12	JERMAN	0,58540%	0,58291%	27	INDIA	-	0,00227%
13	CAYMAN ISLAND	0,55387%	0,76928%				
14	BELANDA	0,52294%	0,52071%				
15	BERMUDA	0,28870%	0,28747%				



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

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

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**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



## bankjatim e-Form



**PERSONAL**

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

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Solusi Layanan Perbankan Terbaik Anda

**bankjatim**

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Password  
Language: Indonesia

Login Clear

Don't Have User ID? [Click Here](#)

Forgot Password? [Click Here](#)

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

Tips Keamanan Perbankan  
 Tips: Memastikan password dan kartu PIN Anda selalu terpeliharakan dengan baik.  
 Web: [www.bankjatim.co.id](http://www.bankjatim.co.id)

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- Pembayaran Tiket Kereta
- Pembayaran Tiket Pesawat
- Pembayaran Pajak Daerah Lainnya

**bank jatim lounge**

- Coffee Corner
- Cozy Lounge
- e-Form/e-Loan
- Video Banking
- Internet Banking
- ATM/CRM
- EDC Banking

Tanjungan Plaza 6, 3<sup>th</sup> Floor | Coming Soon at 2019



- ✓ 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**

**Note:**

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bersama membangun Indonesia



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Email: [iru@bankjatim.co.id](mailto:iru@bankjatim.co.id)

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