



bersama membangun Indonesia



Company Performance **1H20**

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk

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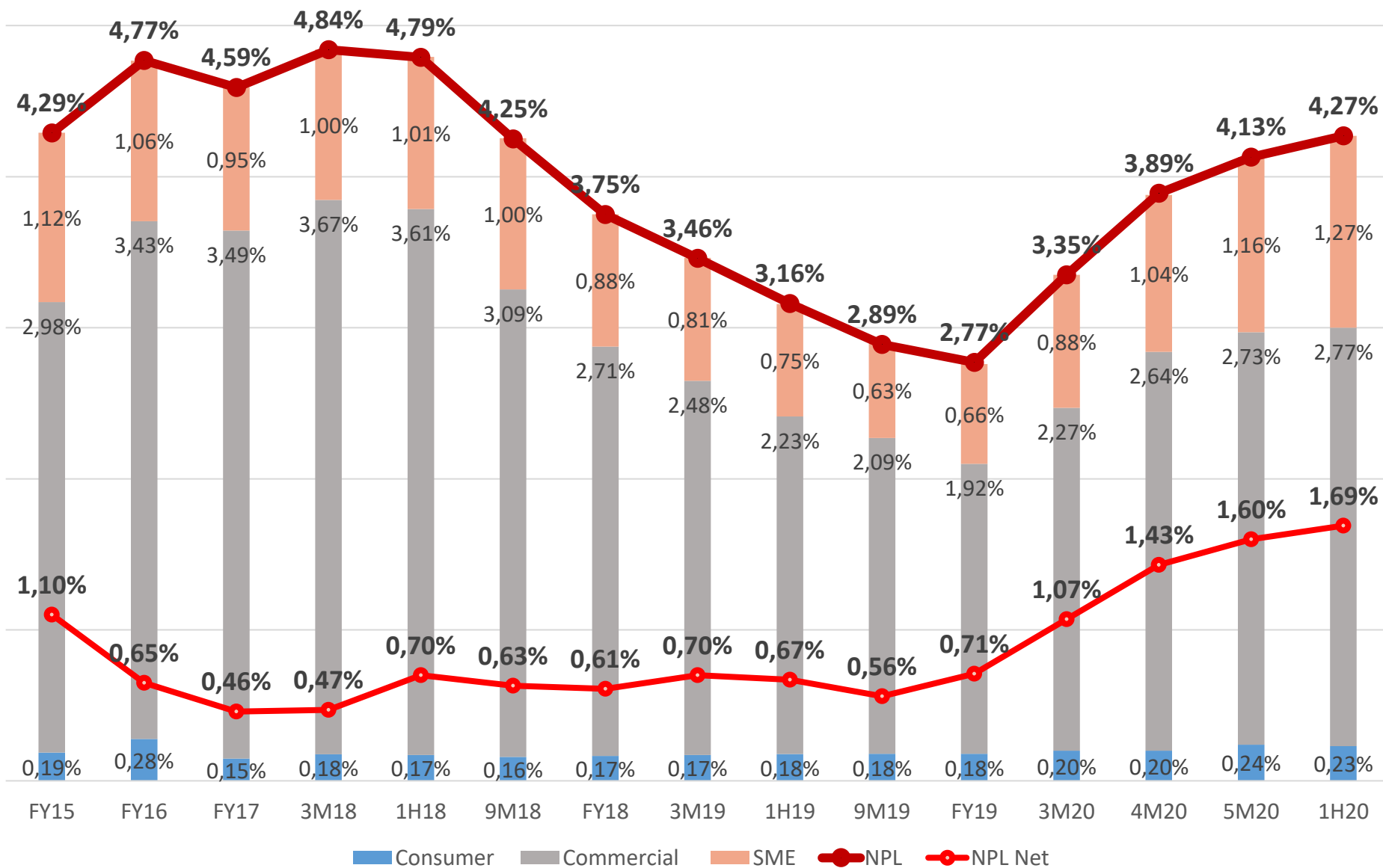
Overview:

- **Financial Performance**
- **Non Performing Loan**
- **Loan Growth**
- **Covid Loan Restructured**

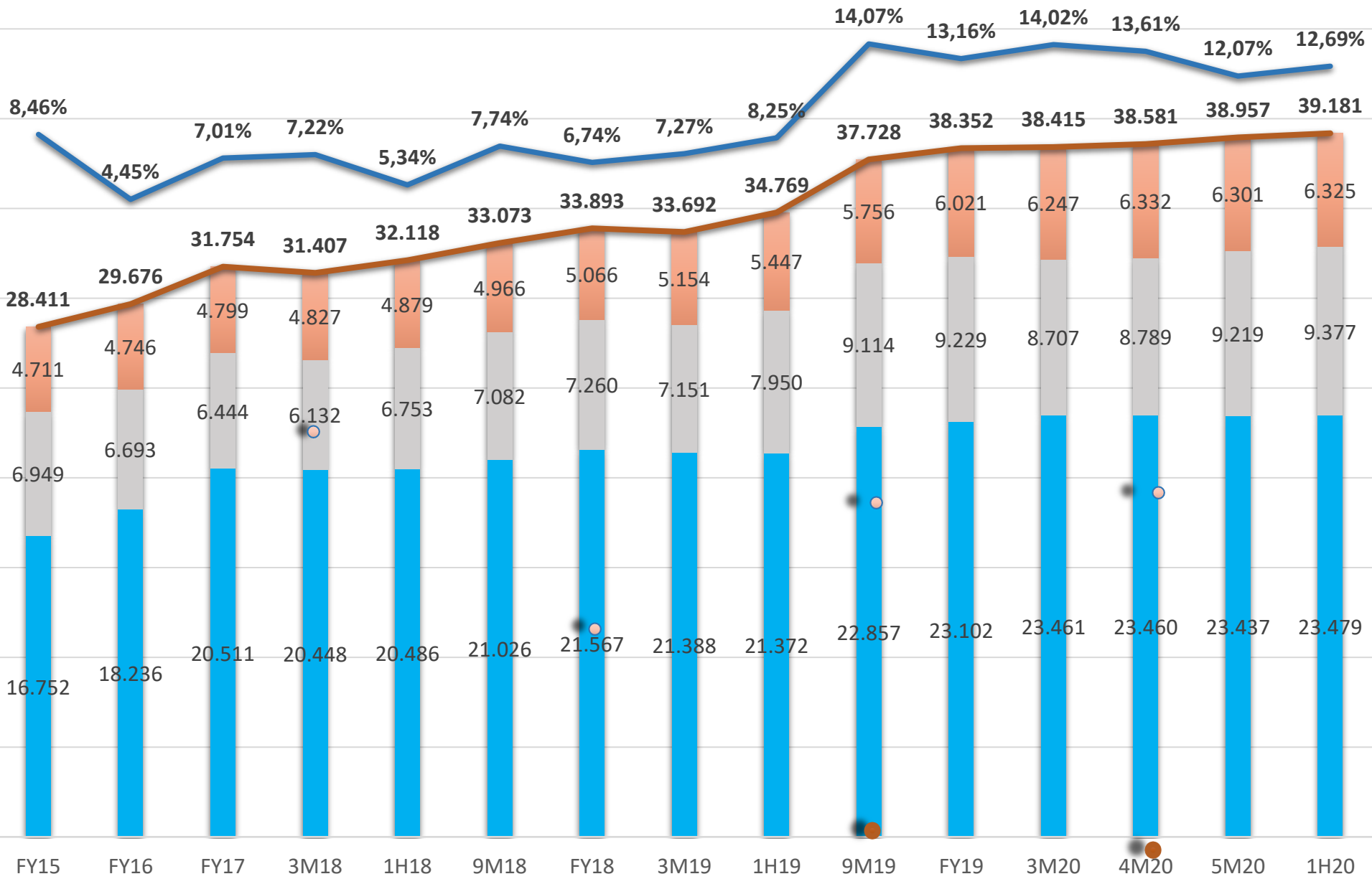
Balance Sheet In million Rp	1H19	1H20	YoY
A S S E T	68.951.774	75.240.142	9,12%
Placement Other Banks	7.467.280	4.225.796	-43,41%
Marketable Securities	9.331.243	11.598.868	24,30%
L O A N	34.768.927	39.181.197	12,69%
- Commercial	7.949.681	9.377.105	17,96%
- SME	5.447.092	6.325.297	16,12%
- Consumer	21.372.154	23.478.796	9,86%
THIRD PARTY FUND	57.933.171	64.008.325	10,49%
- Current Account	22.702.802	23.529.386	3,64%
- Saving Account	17.627.540	20.596.139	16,84%
- Time Deposit	17.602.828	19.882.800	12,95%

Profit & Loss In million Rp	1H19	1H20	YoY		
Interest Income	2.760.800	2.909.443	5,38%		
Interest Expense	-787.002	-902.923	14,73%		
Net Interest Income	1.973.799	2.006.520	1,66%		
Expected Credit Loss	-197.255	-286.976	45,48%		
Net profit	816.416	770.153	-5,67%		
Ratio	1H19	1H20	Ratio	1H19	1H20
ROA	3,50%	2,73%	CASA	69,62%	68,94%
ROE	21,30%	19,41%	COF	3,05%	2,70%
NIM	6,30%	5,79%	Credit Cost	1,13%	1,46%
LDR	60,02%	61,21%	Loan at Risk	5,34%	8,39%
BOPO	63,46%	68,96%	NPL Gross	3,16%	4,27%
CAR	23,22%	21,08%	NPL Net	0,67%	1,69%
CIR	41,77%	44,19%	Coverage Ratio	92,41%	73,02%

Non Performing Loan



Loan Growth



in billion ■ Consumer ■ Commercial ■ SME ● Loan ● YoY Growth

LOAN SECTOR 1H20	Outstanding In bn	Covid Loan Restructured		Composition (Outstanding/ Covid Loan Restructured)	Covid Loan in process	
		Outstanding In bn	Debtor		Outstanding In bn	Debtor
CONSUMER	23.478,8	51,5	271	0,22%	2,4	13
COMMERCIAL	9.377,1	889,6	212	9,49%	204,3	130
S M E	6.325,3	281,4	1.407	4,45%	104,7	438
TOTAL	39.181,2	1.222,5	1.890	3,12%	311,4	581

As of June 30, 2020

Financial Data:

- **Balance Sheet**
- **Quarterly Balance Sheet**
- **Profit**
- **Quarterly Profit**
- **Ratio**
- **Third Party Fund**
- **Loan**
- **Loan FY14 – 1H20**
- **NPL FY14 – 1H20**
- **Loan Quality**

<u>Information</u> In million Rp	<u>1H19</u>	<u>1H20</u>	<u>YoY</u>	<u>2Q19</u>	<u>1Q20</u>	<u>2Q20</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	68.951.774	75.240.142	9,12%	5.860.305	-6.994.584	5.519.435	-5,82%	-178,91%
Others Bank Placement	7.467.280	4.225.796	-43,41%	-2.357.023	-3.181.686	-1.050.998	-55,41%	-66,97%
Marketable Securities	9.331.243	11.598.868	24,30%	186.625	-620.761	2.651.383	1320,70%	-527,12%
LOAN	34.768.927	39.181.197	12,69%	1.076.862	62.681	766.216	-28,85%	1122,41%
Allowance for Impairment Losses	-1.018.851	-1.223.702	20,11%	52.513	-87.502	-148.511	-382,81%	69,72%
- Marketable Securities	-562	-1.101	96,09%	107	4.362	-290	-370,96%	-106,64%
- Loan	-1.015.020	-1.221.745	20,37%	51.894	-93.016	-148.595	-386,34%	59,75%
- others	-3.269	-855	-73,84%	512	1.152	374	-26,90%	-67,51%
Third Party Fund	57.933.171	64.008.325	10,49%	6.115.827	-2.781.807	6.244.260	2,10%	-324,47%
- Current Account	22.702.802	23.529.386	3,64%	2.647.681	-5.022.339	4.725.847	78,49%	-194,10%
- Saving Account	17.627.540	20.596.139	16,84%	1.513.303	-3.662.794	2.035.294	34,49%	-155,57%
- Time Deposit	17.602.828	19.882.800	12,95%	1.954.843	5.903.325	-516.880	-126,44%	-108,76%
Equity	8.613.597	9.171.470	6,48%	-273.218	374.399	-388.580	42,22%	-203,79%

Quarterly Balance Sheet

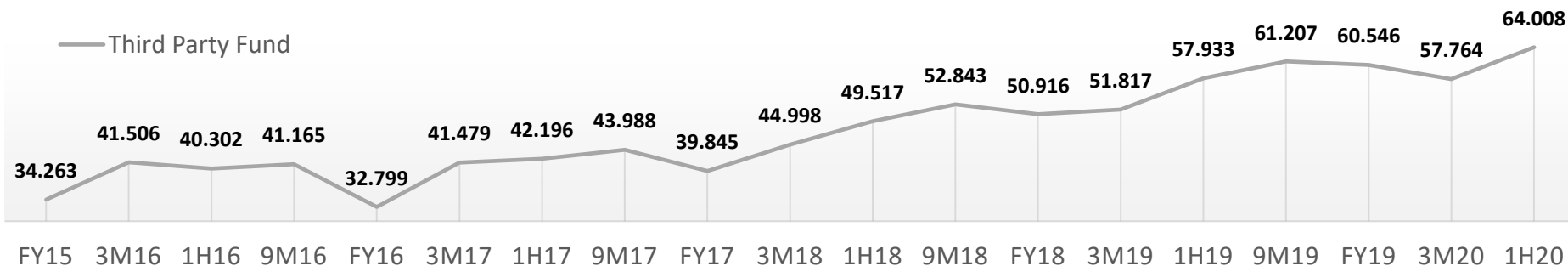
<u>Information</u> In billion Rp	<u>FY17</u>	<u>FY18</u>	<u>3M19</u>	<u>1H19</u>	<u>9M19</u>	<u>FY19</u>	<u>3M20</u>	<u>4M20</u>	<u>5M20</u>	<u>1H20</u>
Total Asset	51.519	62.689	63.091	68.952	72.128	76.715	69.721	74.118	72.365	75.240
Loan	31.754	33.893	33.692	34.769	37.728	38.352	38.415	38.581	38.957	39.181
Allowance for Impairment Losses	(1.394)	(1.201)	(1.071)	(1.019)	(1.051)	(988)	(1.075)	(1.188)	(1.274)	(1.224)
Third Party Fund	39.845	50.916	51.817	57.933	61.207	60.546	57.764	62.475	61.364	64.008
- Current Account	12.002	19.286	20.055	22.703	23.565	23.826	18.804	22.420	20.572	23.529
- Saving Account	15.847	19.112	16.114	17.628	18.288	22.224	18.561	19.324	20.573	20.596
- Time Deposit	11.996	12.518	15.648	17.603	19.355	14.496	20.400	20.731	20.219	19.883
Equity	7.816	8.472	8.887	8.614	8.943	9.186	9.560	9.655	9.008	9.171

<u>Information</u> In million Rp	<u>1H19</u>	<u>1H20</u>	<u>YoY</u>	<u>2Q19</u>	<u>1Q20</u>	<u>2Q20</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	2.760.800	2.909.443	5,38%	1.421.913	1.448.022	1.461.421	2,78%	0,93%
Interest Expense	-787.002	-902.923	14,73%	-427.993	-432.803	-470.120	9,84%	8,62%
Nett Interest Income	1.973.799	2.006.520	1,66%	993.920	1.015.219	991.302	-0,26%	-2,36%
Non Interest Operational Income	277.817	271.321	-2,34%	143.135	147.708	123.614	-13,64%	-16,31%
Non Interest Operational Expense	-944.086	-1.003.619	6,31%	-487.230	-477.774	-525.846	7,93%	10,06%
Impairment Losses Expense	-197.255	-286.976	45,48%	-89.235	-125.909	-161.066	80,50%	27,92%
- Other Bank Placement	-950	-63	-93,35%	511	-73	10	-98,09%	-113,39%
- Marketable Securities	-52	-0	-99,04%	104	0	-0	-100,48%	-
- Loan	-196.252	-286.912	46,20%	-89.850	-124.771	-162.141	80,46%	29,95%
- Other Asset	0	0	-	0	-1.065	1.065	-	-200,00%
Nett Non Interest Operational Income (Expense)	-863.523	-1.019.273	18,04%	-433.330	-455.975	-563.298	29,99%	23,54%
Operational Profit	1.110.275	987.247	-11,08%	560.590	559.243	428.004	-23,65%	-23,47%
Non Operational Profit	8.434	-6.605	-178,32%	4.762	3.401	-10.006	-310,12%	-394,22%
Pre Tax Profit	1.118.709	980.642	-12,34%	565.352	562.644	417.997	-26,06%	-25,71%
Taxes	-302.293	-210.489	-30,37%	-154.456	-123.364	-87.125	-43,59%	-29,38%
Net profit	816.416	770.153	-5,67%	410.896	439.280	330.872	-19,48%	-24,68%

<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>	<u>1H20</u>
Interest Income	4.829	1.173	2.423	3.740	5.137	1.339	2.761	4.238	5.766	1.448	2.909
Interest Expense	(1.315)	(299)	(647)	(1.008)	(1.414)	(359)	(787)	(1.252)	(1.723)	(433)	(903)
Nett Interest Income	3.514	874	1.776	2.732	3.722	980	1.974	2.986	4.043	1.015	2.007
Non Interest Operational Income	442	115	237	367	491	135	278	425	560	148	271
Non Interest Operational Expense	(2.085)	(414)	(943)	(1.582)	(2.360)	(457)	(944)	(1.563)	(2.424)	(478)	(1.004)
Provision for Impairment Losses	(217)	(58)	(43)	(74)	(134)	(108)	(197)	(287)	(370)	(126)	(287)
Nett Non Interest Operational Income (Expense)	(1.860)	(358)	(749)	(1.289)	(2.003)	(430)	(864)	(1.425)	(2.233)	(456)	(1.019)
Operational Profit	1.655	517	1.027	1.443	1.720	550	1.110	1.560	1.810	559	987
Non Operational Profit	(18)	3	4	19	34	4	8	13	55	3	(7)
Pre Tax Profit	1.637	519	1.030	1.463	1.754	553	1.119	1.573	1.864	563	981
Taxes	(478)	(142)	(272)	(403)	(493)	(148)	(302)	(433)	(488)	(123)	(210)
Net profit	1.159	377	758	1.060	1.260	406	816	1.140	1.377	439	770

	ROA	ROE	NIM	LDR	CAR	BOPO	CASA
FY17	3,12%	17,43%	6,68%	79,69%	24,65%	68,63%	69,89%
3M18	3,88%	21,50%	6,57%	69,80%	22,94%	59,88%	69,57%
1H18	3,67%	21,87%	6,41%	64,86%	23,08%	61,40%	70,47%
9M18	3,38%	20,20%	6,38%	62,59%	23,35%	64,86%	67,11
FY18	2,96%	17,75%	6,37%	66,57%	24,21%	69,45%	75,41%
3M19	3,63%	21,11%	6,52%	65,02%	24,14%	62,70%	69,80%
1H19	3,50%	21,30%	6,30%	60,02%	23,22%	63,46%	69,62%
9M19	3,18%	19,98%	6,20%	61,64%	21,79%	66,54%	68,38%
FY19	2,73%	18,00%	6,11%	63,34%	21,77%	71,40%	76,06%
3M20	3,23%	21,76%	6,05%	66,50%	22,91%	64,95%	64,68%
1H20	2,73%	19,41%	5,79%	61,21%	21,08%	68,96%	68,94%

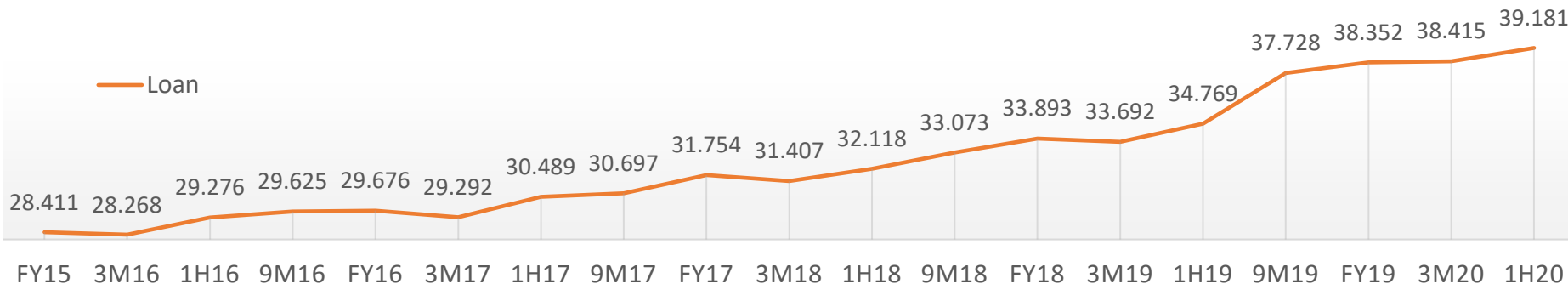
	PBV	EPS _(ann)	PER	Market Cap (IDR tr)	Coverage Ratio	Credit Cost	CIR
FY17	1,36	77,42	9,17	10,6	95,60%	0,68%	53,14%
3M18	1,25	100,65	6,26	9,4	95,41%	0,74%	41,75%
1H18	1,29	101,27	6,71	10,2	91,34%	0,27%	46,78%
9M18	1,18	94,34	6,89	9,7	92,36%	0,30%	50,73%
FY18	1,22	84,14	8,20	10,3	94,22%	0,39%	55,56%
3M19	1,10	108,18	6,01	9,75	91,42%	1,28%	40,86%
1H19	1,11	109,90	5,83	9,52	92,41%	1,13%	41,77%
9M19	1,07	101,36	6,27	9,52	96,02%	1,01%	45,67%
FY19	1,12	91,75	7,47	10,28	92,40%	0,97%	52,03%
3M20	0,69	117,02	3,74	6,57	83,49%	1,31%	40,96%
1H20	0,83	102,58	4,92	7,58	73,02%	1,46%	44,19%



Funding Growth			
Current Account	1H19	1H20	YoY
Government	16.686	15.637	-6,29%
Private	6.017	7.893	31,18%
Total	22.703	23.529	3,64%
Saving Account			
Simpeda	12.542	14.401	14,82%
Siklus	2.597	3.197	23,14%
Tab Haji	259	281	8,28%
TabunganKu / SimPel	2.016	2.489	23,46%
Barokah	213	228	7,09%
Total	17.628	20.596	16,84%
Time Deposit			
≤ 3 Month	17.325	19.649	13,41%
≥ 6 Month	277	234	-15,83%
Total	17.603	19.883	12,95%

in billion

Composition		Ticket Size in million	
1H19	1H20	1H19	1H20
28,80%	24,43%	127.373,6	125.093,3
10,39%	12,33%	69,3	80,8
39,19%	36,76%	261,0	240,5
Saving Account			
21,65%	22,50%	6,1	6,8
4,48%	5,00%	7,8	7,4
0,45%	0,44%	1,3	1,8
3,48%	3,89%	0,5	0,6
0,37%	0,36%	6,8	6,2
30,43%	32,18%	2,7	3,0
Time Deposit			
29,91%	30,70%	352,5	358,5
0,48%	0,36%	101,8	96,0
30,38%	31,06%	339,3	347,3



Lending Growth

CONSUMER	1H19	1H20	YoY
Multi Purpose	19.168	21.348	11,37%
Other	2.204	2.131	-3,34%
Total	21.372	23.479	9,86%
COMMERCIAL			
Standby Loan	487	508	4,28%
Keppres	503	445	-11,44%
Overdraft	3.151	3.144	-0,22%
Syndicate	1.893	3.188	68,34%
General	1.915	2.092	9,24%
Total	7.950	9.377	17,96%
S M E			
Mortgage	2.098	2.370	12,94%
Pundi Kencana	1.634	1.939	18,64%
Bankit KKPA	495	599	21,01%
Jatim Mikro	769	943	22,53%
Others	451	476	5,51%
Total	5.447	6.325	16,12%

Composition

1H19	1H20
55,13%	54,49%
6,34%	5,44%
61,47%	59,92%
1,40%	1,30%
1,45%	1,14%
9,06%	8,02%
5,45%	8,14%
5,51%	5,34%
22,86%	23,93%
6,03%	6,05%
4,70%	4,95%
1,42%	1,53%
2,21%	2,41%
1,30%	1,21%
15,67%	16,14%

Ticket Size in million

1H19	1H20
87,0	93,8
373,1	350,7
94,5	100,4
831,6	1.201,4
496,5	565,9
991,5	1.064,0
70.129,6	102.824,9
1.202,8	1.425,9
1.242,9	1.655,9
202,0	192,4
69,2	78,5
37,3	35,7
101,2	118,1
154,0	232,4
94,2	99,1

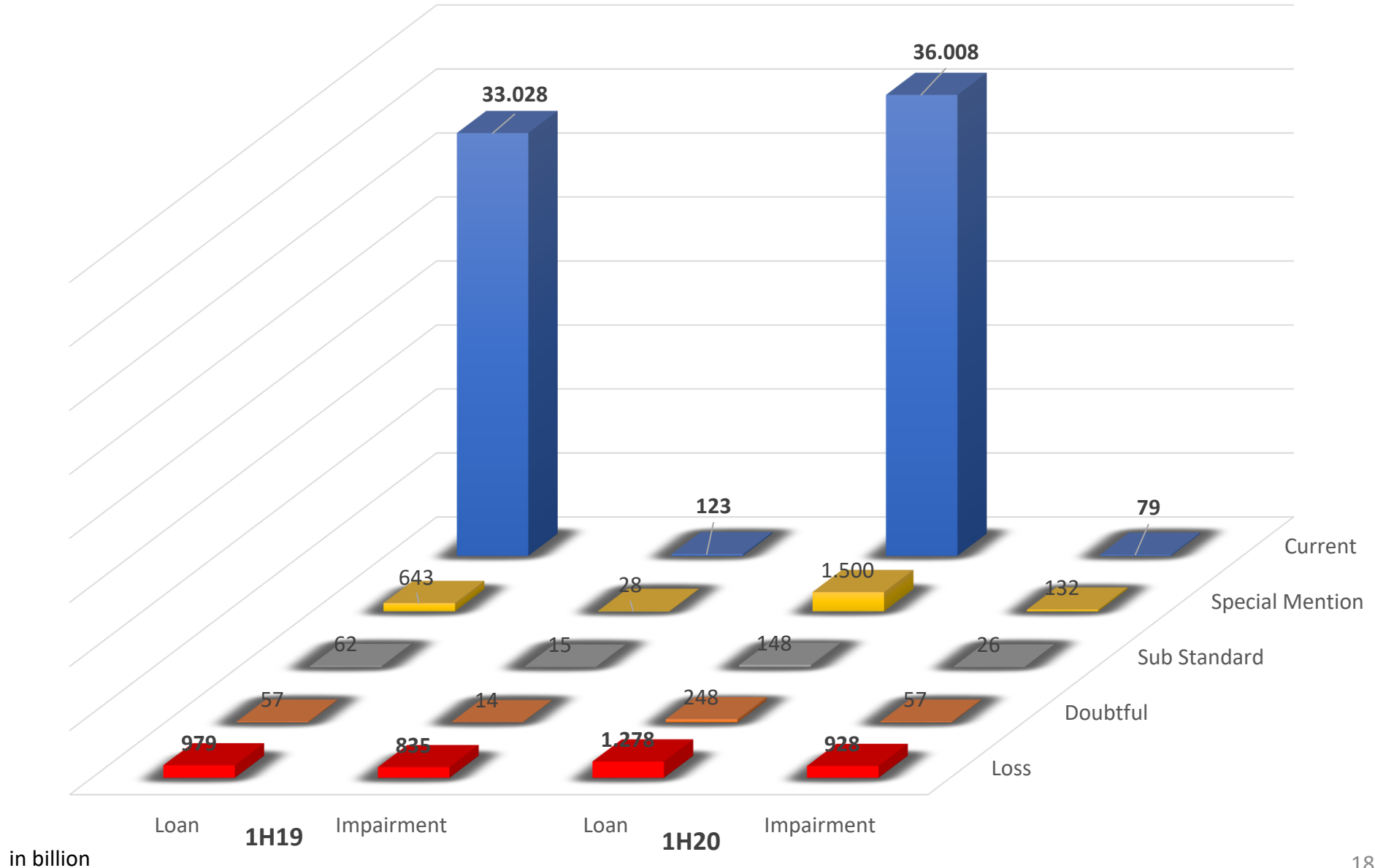
in billion

CONSUMER	FY14	FY15	FY16	FY17	3M18	1H18	9M18	FY18	3M19	1H19	9M19	FY19	3M20	1H20
Multi Purpose	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	21.348
Other	613	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
Total	15.462	16.752	18.236	20.511	20.448	20.486	21.026	21.567	21.388	21.372	22.857	23.102	23.461	23.479
COMMERCIAL														
Standby Loan	1.013	847	531	472	414	493	504	454	353	487	685	554	465	508
Keppres	687	748	546	590	280	587	964	646	340	503	1.067	760	320	445
Overdraft	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	3.144
Syndicate	1.171	1.336	1.255	992	946	933	756	1.269	1.553	1.893	2.223	2.778	2.791	3.188
General	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	2.092
Total	6.184	6.949	6.693	6.444	6.132	6.753	7.082	7.260	7.151	7.950	9.114	9.229	8.707	9.377
S M E														
Mortgage	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	2.370
Pundi	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	1.939
Bankit KKPA	73	130	273	252	248	306	366	384	403	495	497	535	565	599
Jatim Mikro	263	520	562	638	655	660	680	724	749	769	819	853	934	943
Others	2.118	1.448	1.022	764	716	642	581	524	432	451	482	472	450	476
Total	4.549	4.711	4.746	4.799	4.827	4.879	4.966	5.066	5.154	5.447	5.756	6.021	6.247	6.325

in billion

	FY14	FY15	FY16	FY17	3M18	1H18	9M18	FY18	3M19	1H19	9M19	FY19	3M20	1H20
NPL Gross	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%	4,27%
NPL Net	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%	1,69%
Coverage Ratio	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%	73,02%
Consumer's NPL	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%	0,39%
Commercial's NPL	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%	11,57%
SME's NPL	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%	7,86%

Loan & Impairment Composition



Management:

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



M. Mas'ud Said
Independent
Commissioner



Candra Fajri Ananda
Independent
Commissioner



Rudi Purwono
Independent
Commissioner



Akhmad Sukardi
President
Commissioner



Budi Setiawan
Commissioner



Heru Tjahjono
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

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

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.

Education

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

Experience:

- East Java Government Regional Secretary

Education

- Doctor of Economics Brawijaya University, Malang

Experience:

- Head of East Java Regional Development Planning

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**
- **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%
Financial Ratio							
- 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%

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



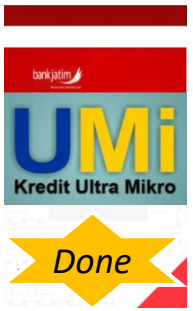
Done

Jatim Pay



Done

Jatim Ultra Micro



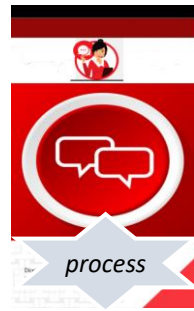
Done

Jatim Micro



Done

ChatBot



process

Tax Aggregator



Done

JCB Co Branding



Done

EDC GPN



process

Open Account



process

CS Kios



Done

e-Statement



process

Co-Create



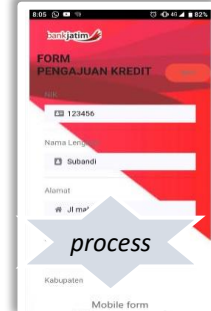
Done

ATM Cardless



process

e-Loan



process

e-KD QRIS



Done

e-Tax



Done

e-Money



Done

EDC Android



Done

Open API



Done

One Platform



Done

Credit Card



Done

Jatim Milenial App



process

Laku Pandai

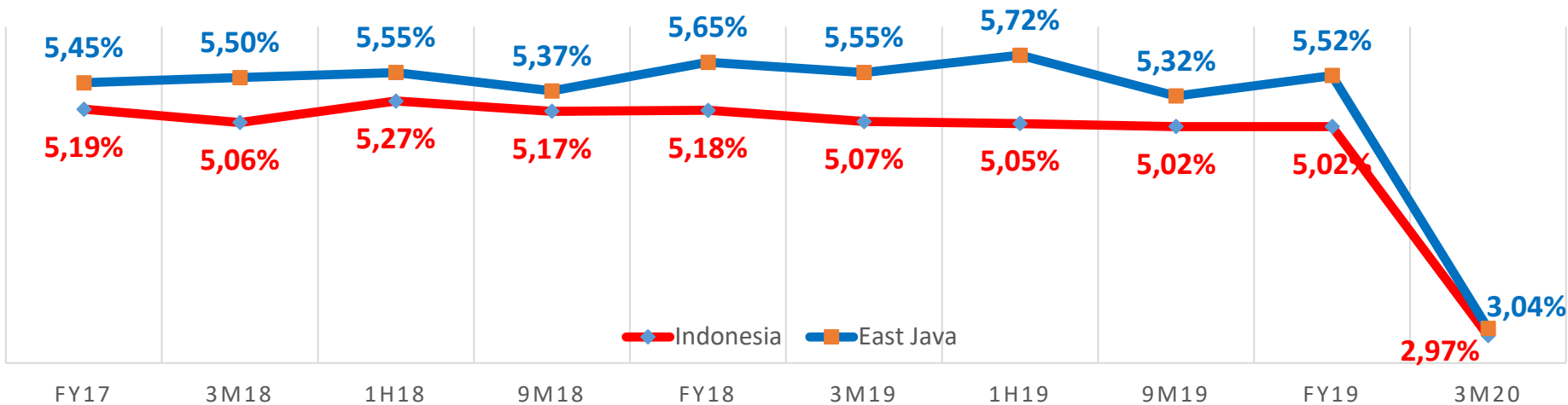


process

Strength:

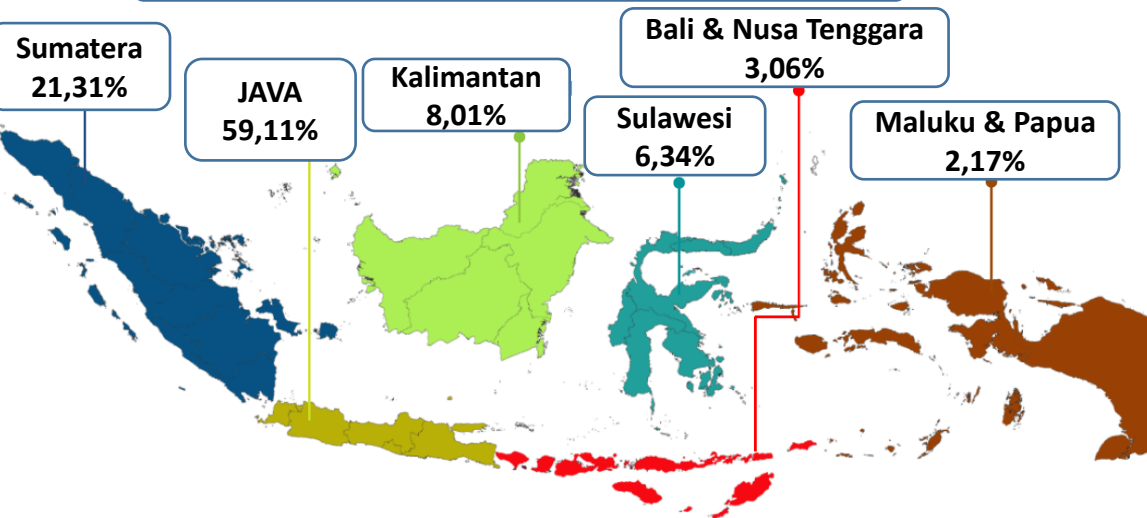
- **East Java Macro Economy**
- **East Java Export Import**
- **Networks**
- **CAGR**
- **Strength of Funding**
- **Strength of Loan**
- **Dividen & Stock**
- **Investor Composition**
- **Digital Banking**
- **Sustainability Report**

Economic Growth



Source: BPS March 2020

GDP Composition



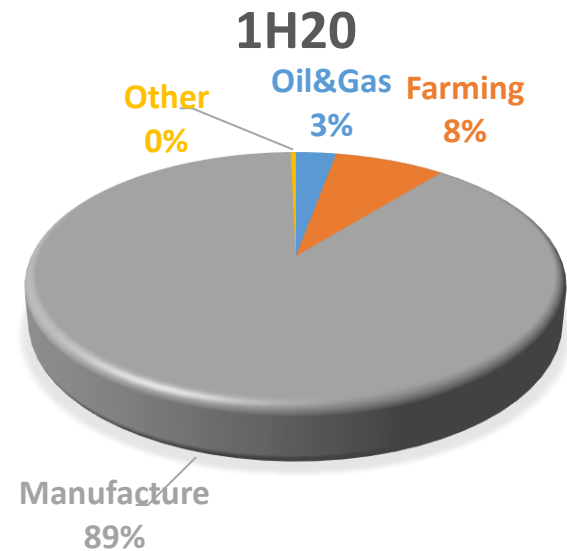
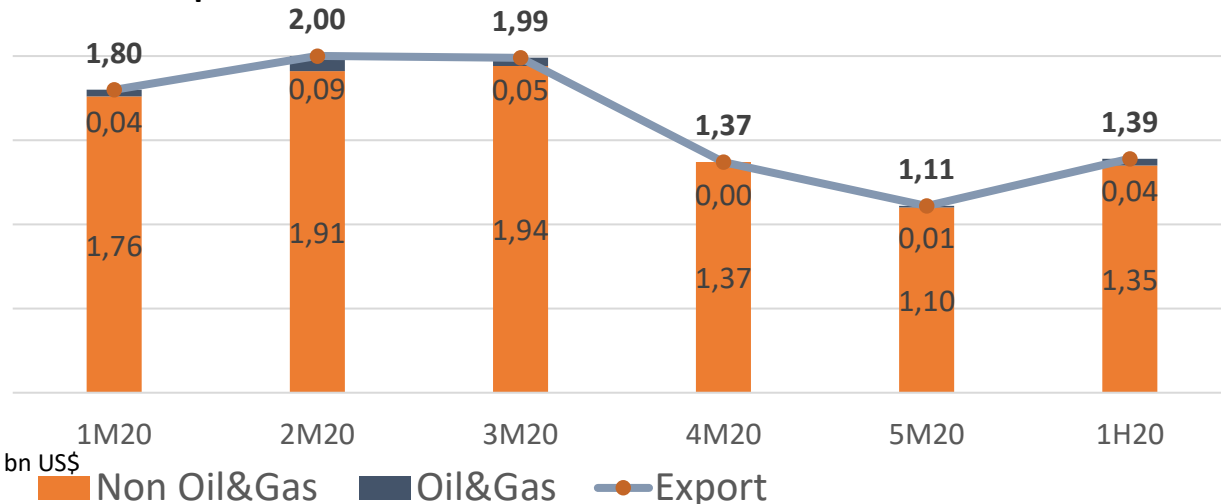
Java Regional GDP Composition

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

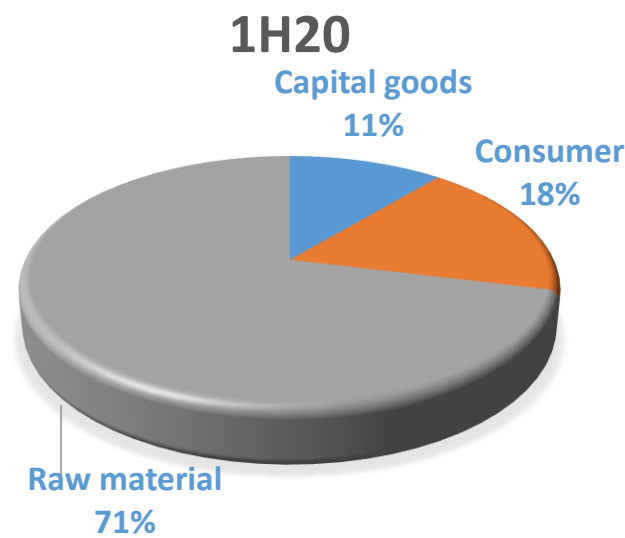
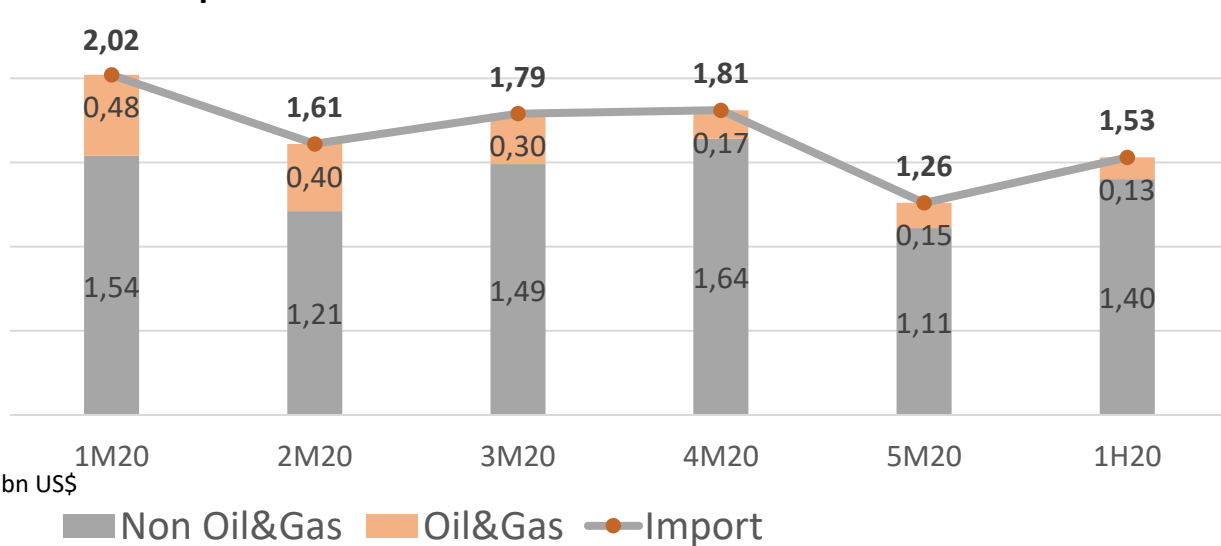
Price based

East Java Export-Import

East Java Export



East Java Import

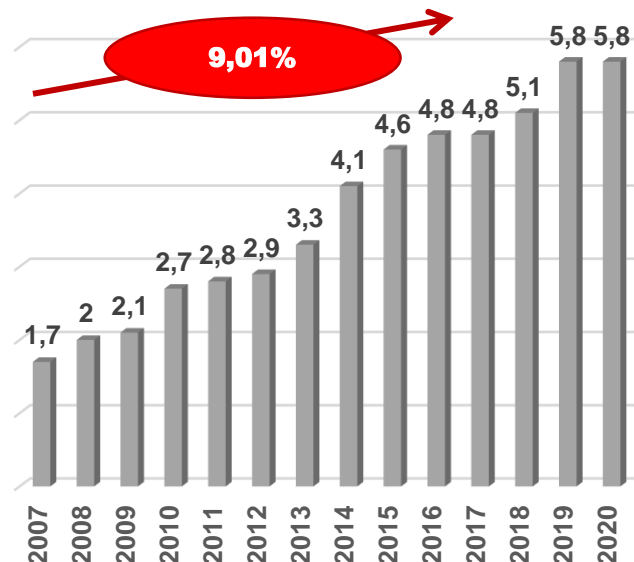


Source: BPS June 2020

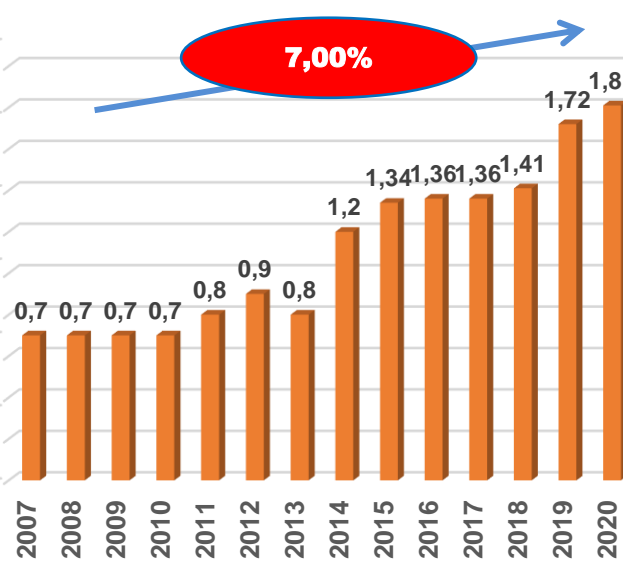
Network	2012	2013	2014	2015	2016	2017	2018	2019	June 2020
Head Office	1	1	1	1	1	1	1	1	1
Branch Office	41	41	43	45	47	48	48	48	48
Sub Branch Office	81	107	153	165	166	166	169	172	172
Cash office	164	176	165	185	190	199	207	209	208
Sharia service office	47	47	97	97	191	191	191	191	195
Payment Point	138	155	167	171	181	190	211	259	255
Mobile cash	63	65	68	71	85	88	98	98	98
CDM/CRM	1	1	2	2	2	2	2	2	3
ATM	368	479	595	688	703	723	757	765	769
Total network	904	1.072	1.291	1.425	1.566	1.608	1.684	1.745	1749
“Laku Pandai” Agent (Branchless Banking)						214	258	453	448

Compound Annual Growth Rate

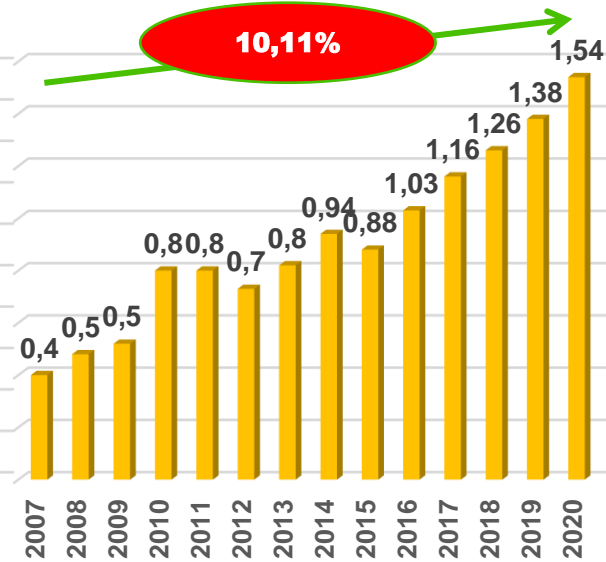
INTEREST INCOME (Rp Tril)



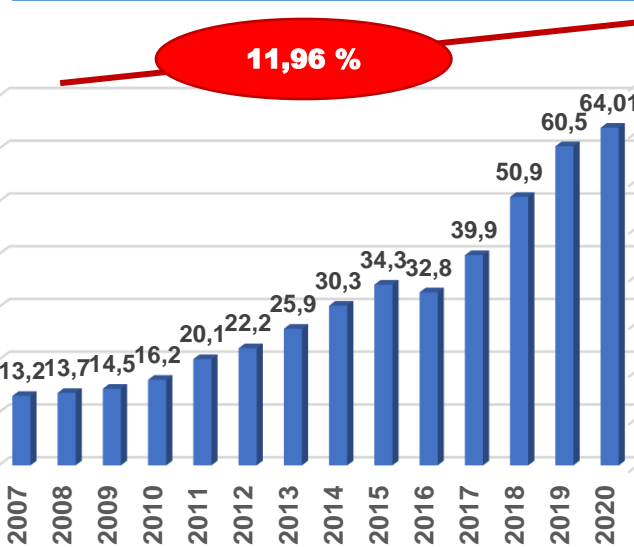
INTEREST EXPENSE (Rp Tril)



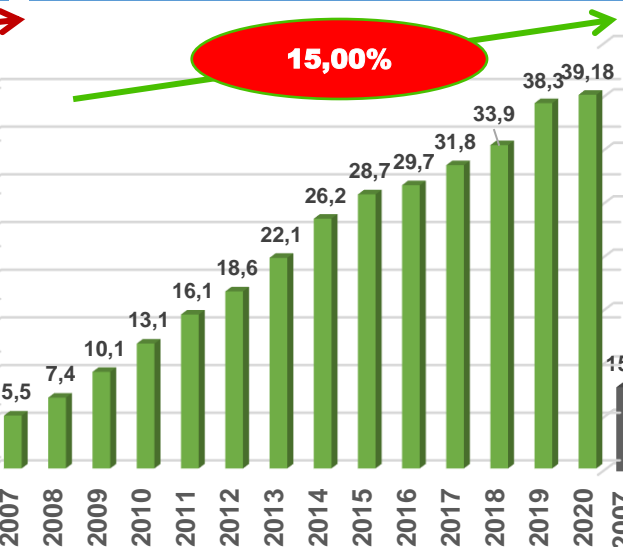
NET PROFIT (Rp Tril)



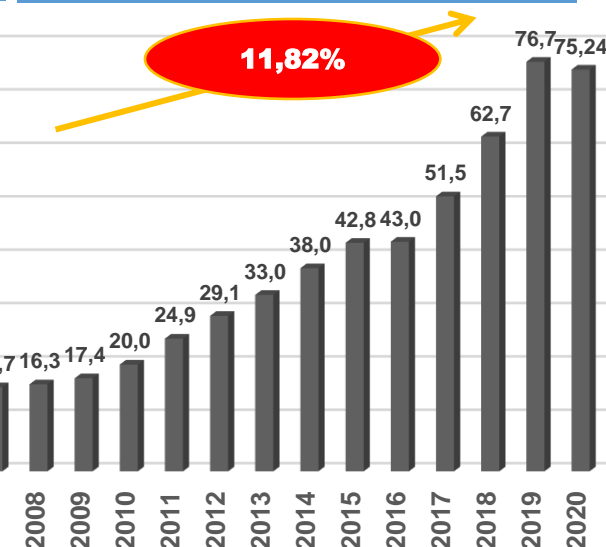
THIRD PARTY FUND (Rp Tril)



LOAN (Rp Tril)

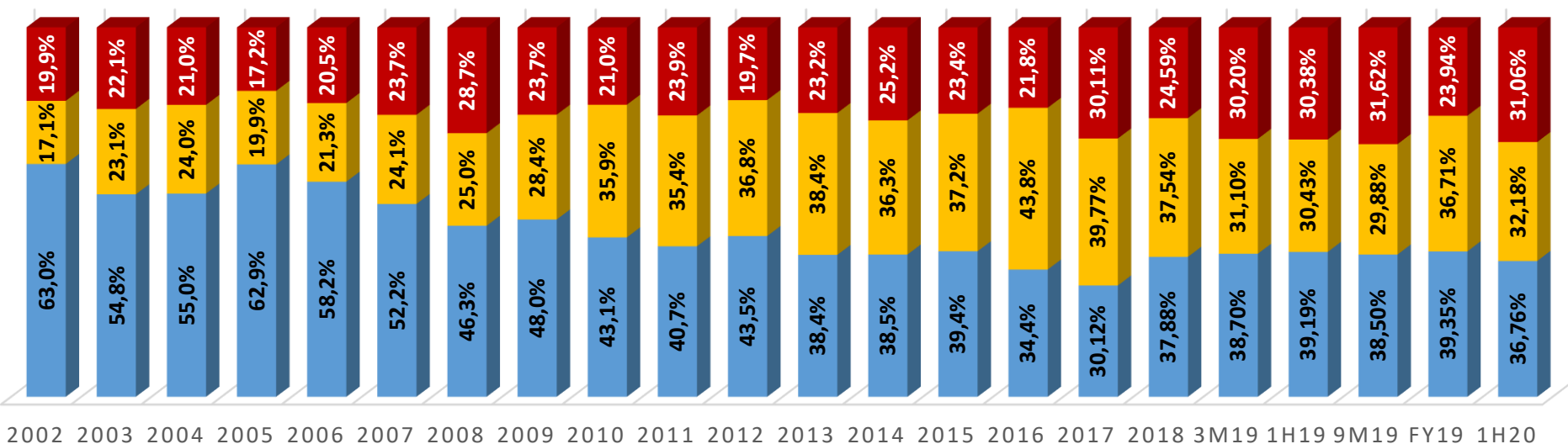


TOTAL ASSET (Rp Tril)



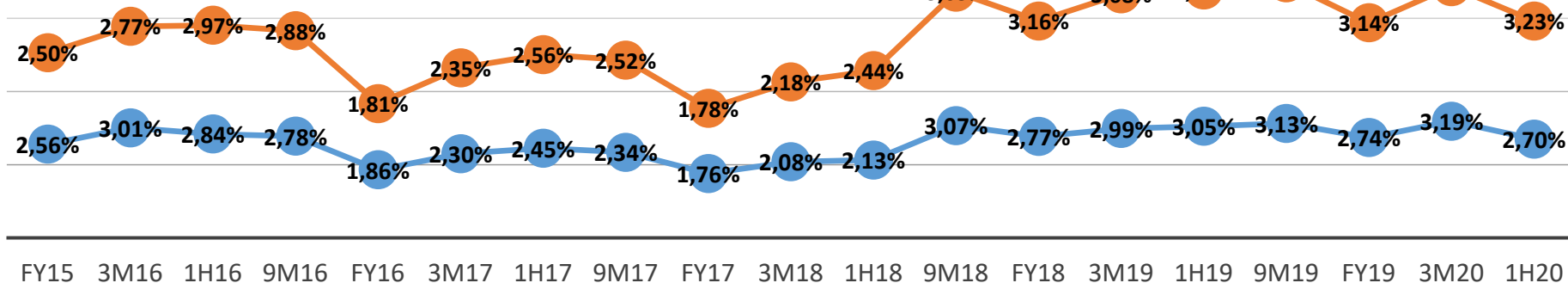
CAGR

■ Current account ■ Saving deposit ■ Time deposit



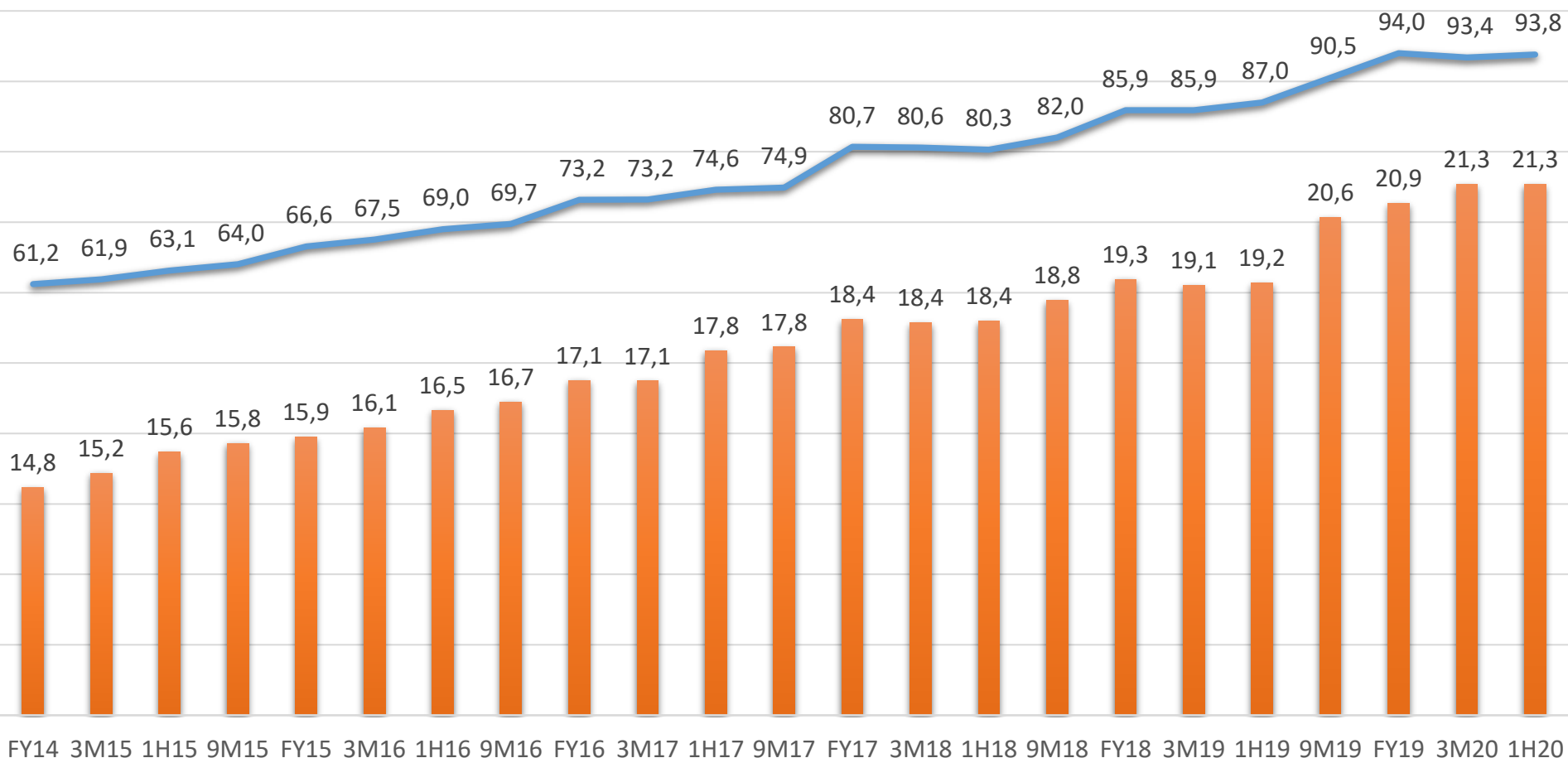
Cost of Fund

● (+) Local Government ● (-) Local Government



Strength of Loan (Multipurpose)

Loan Balance (bio) Ticket Size (mio)



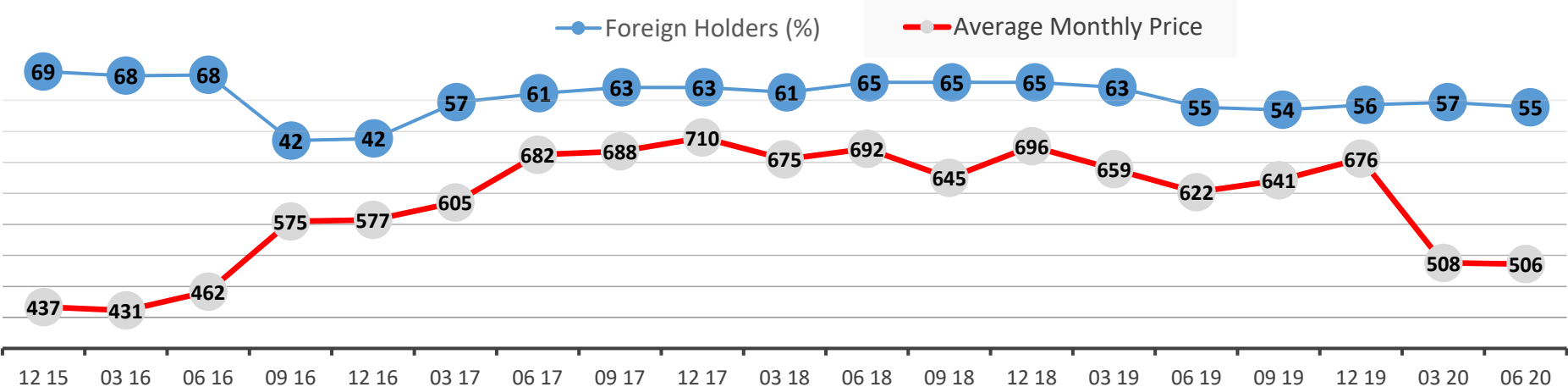
Loan balance 54,49 % of total loan

NPL 0,39% as of June 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 June 30, 2020 IDR 505/ share	
PBV	0,83
EPS(ann)	102,58
PER	4,92
Market Capital	Rp 7.583 tr

Average Price and Foreign Holders Movement (B Series)



Ownership 1H20		
A Series	East Java Government	51,13%
	East Java City & Municipal Government	28,35%
B Series	Domestic	9,11%
	Foreign	11,42%
Total		100%

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

No	B Series Nation	Share FY19	Share 3M20	Share 1H20	No	B Series Nation	Share FY19	Share 3M20	Share 1H20
1	INDONESIA	44,49032%	42,69072%	44,36947%	16	SINGAPURA	0,20042%	0,25558%	0,22029%
2	AMERIKA	28,21837%	28,44567%	26,66298%	17	KOREA SELATAN	0,16550%	0,19822%	0,16675%
3	FINLANDIA	6,36199%	6,49066%	6,49066%	18	TAIWAN	0,09126%	0,01903%	0,01903%
4	NORWEGIA	5,54067%	6,81519%	6,81519%	19	MALAYSIA	0,03556%	0,03530%	0,02695%
5	IRLANDIA	3,36552%	4,82634%	4,86694%	20	HONGKONG	0,01841%	0,01939%	0,01939%
6	INGGRIS	2,67048%	2,68572%	0,54050%	21	CINA	0,01483%	0,01480%	0,01526%
7	SWITZERLAND	1,77625%	1,50962%	1,57930%	22	SWEDIA	0,01173%	0,01168%	0,01168%
8	AUSTRALIA	1,68137%	0,58839%	0,57493%	23	THAILAND	0,00326%	0,00325%	0,00325%
9	KANADA	1,52855%	1,36296%	1,42229%	24	FILIPINA	0,00218%	0,00217%	0,00217%
10	LUKSEMBURG	1,25863%	1,25120%	1,25428%	25	FRANCE	0,00059%	0,00088%	0,00088%
11	SAUDI ARABIA	0,61306%	0,61045%	0,61045%	26	JEPANG	0,00014%	0,00014%	0,00598%
12	JERMAN	0,58540%	0,58291%	0,53796%	27	INDIA	-	0,00227%	0,00097%
13	CAYMAN ISLAND	0,55387%	0,76928%	0,96585%	28	JERSEY			2,00840%
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**

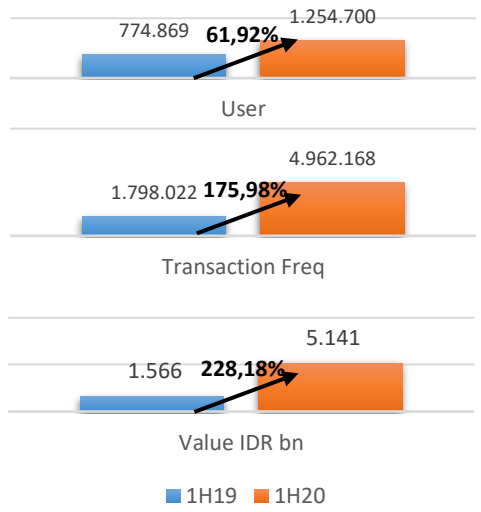
Bank Jatim Mobile Banking
PT. Bank Pembangunan Daerah Jawa Timur, Tbk.
4.1 ★ **INSTALLED**

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. Back & please tips keamanan perbankan.

bankjatim Internet Banking
Solusi Layanan Perbankan Terbaik Untuk Anda

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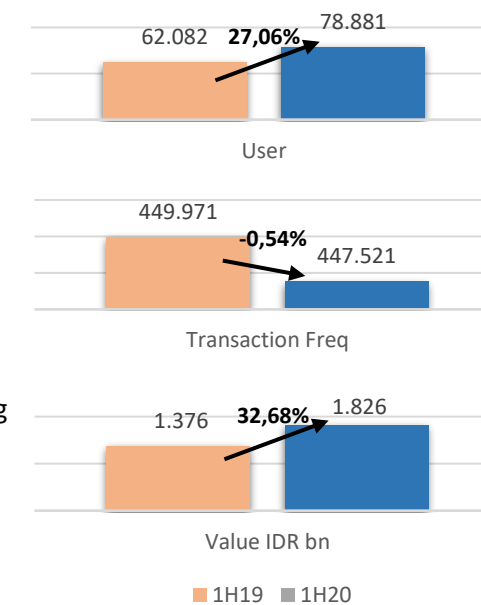
Contact us: info@bankjatim.co.id [14044](tel:14044)

Tips Keamanan Perbankan
Tidak menuliskan password di kartu PIN
Akses melalui telepon atau email
Web Site: www.bankjatim.co.id

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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

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bersama membangun Indonesia



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