



bersama membangun Indonesia



COMPANY PERFORMANCE FULL YEAR 2019 AUDITED

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk

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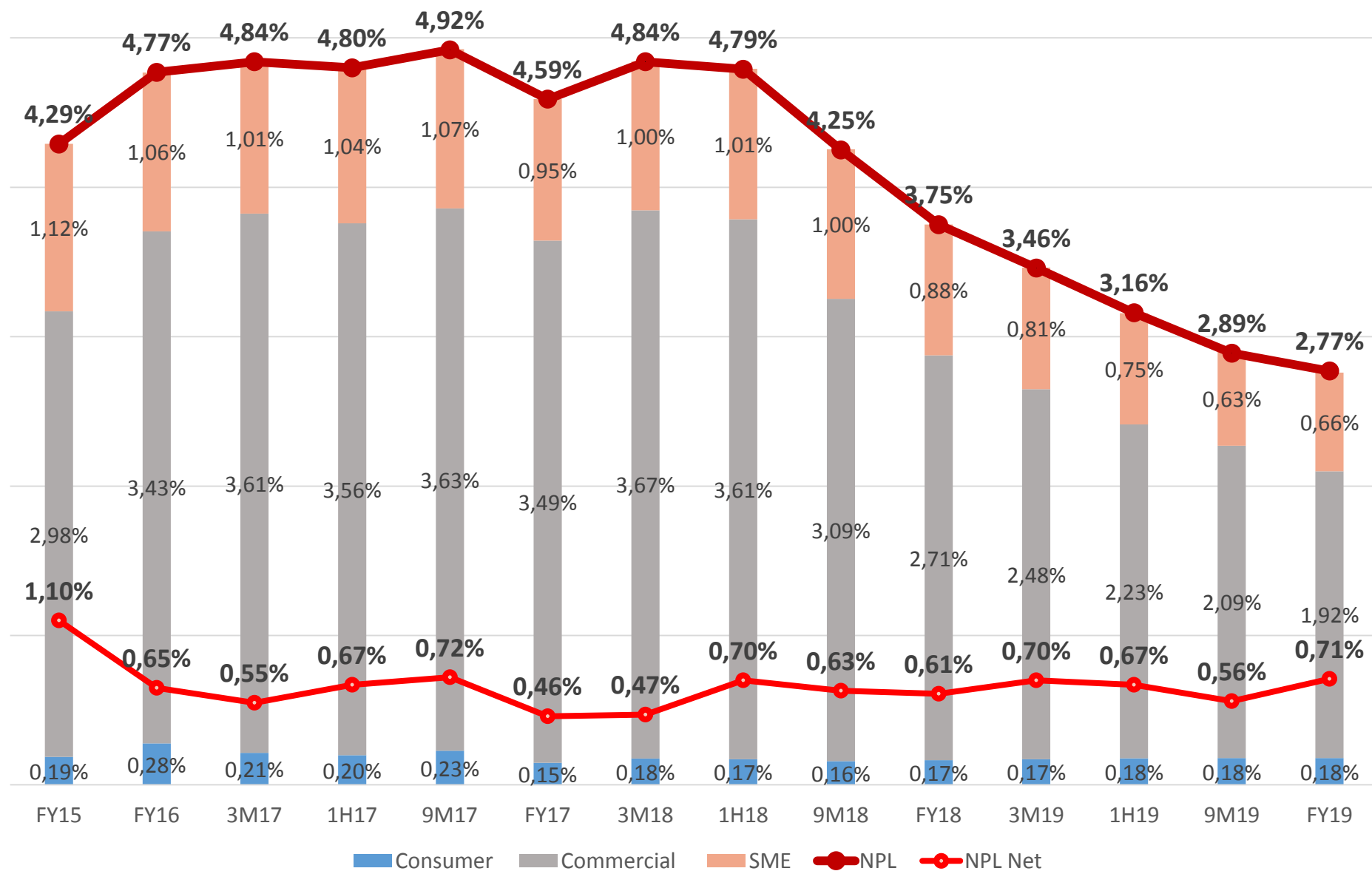
Overview:

- Financial Performance
- Non Performing Loan
- Loan Growth

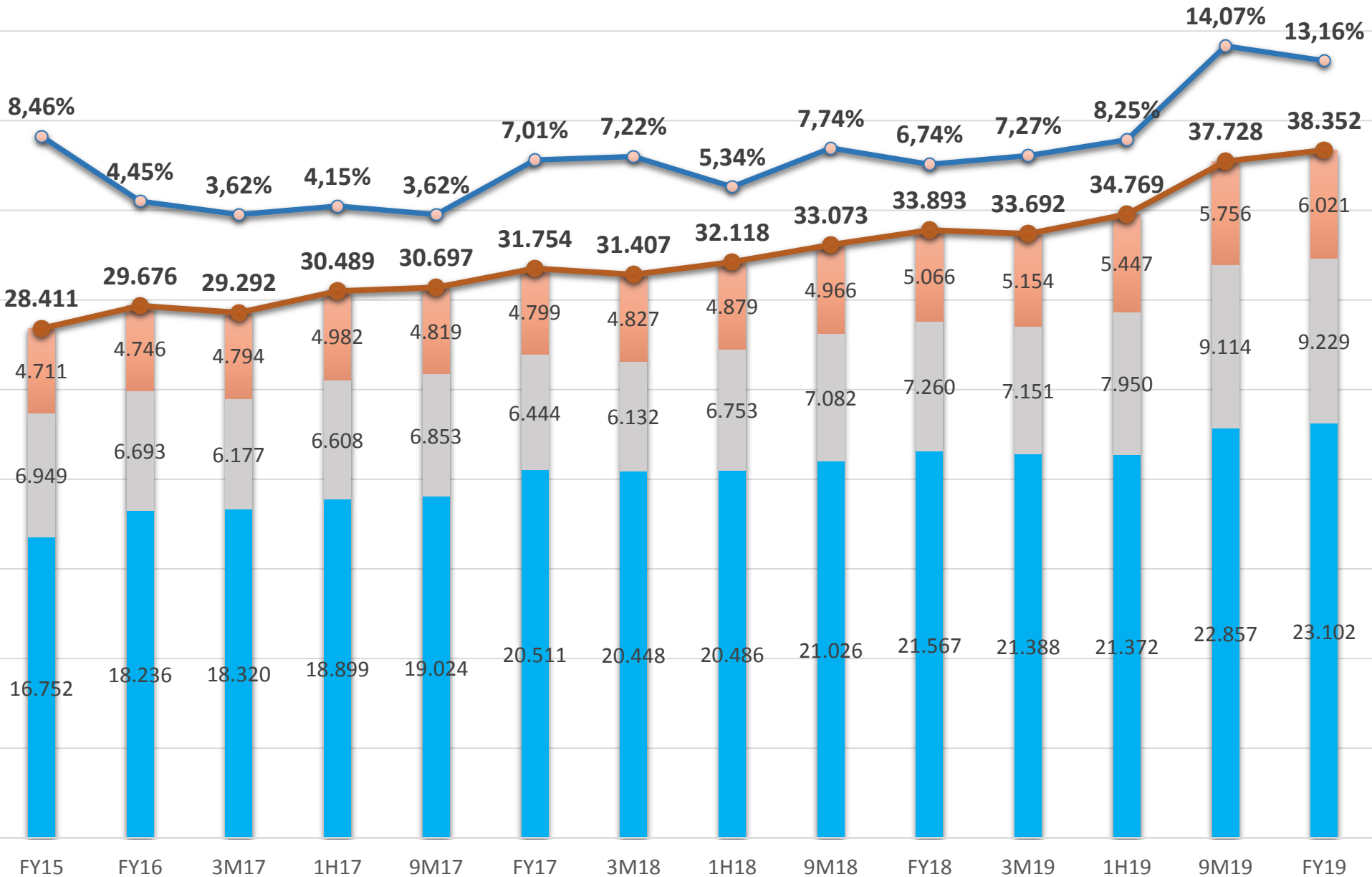
<u>Balance Sheet</u> In million Rp	<u>FY18</u>	<u>FY19</u>	<u>YoY</u>
A S S E T	62.689.118	76.715.290	22,37%
Placement BI & Banks	17.522.766	17.835.590	1,79%
Marketable Securities & Reverse Repo	7.791.958	15.405.765	97,71%
L O A N	33.893.237	38.352.300	13,16%
- Commercial	7.260.465	9.228.940	27,11%
- SME	5.066.201	6.021.257	18,85%
- Consumer	21.566.571	23.102.103	7,12%
THIRD PARTY FUND	50.915.931	60.545.872	18,91%
- Current Account	19.285.765	23.825.878	23,54%
- Saving Account	19.112.317	22.223.639	16,28%
- Time Deposit	12.517.849	14.496.355	15,81%

<u>Profit & Loss</u> In million Rp	<u>FY18</u>	<u>FY19</u>	<u>YoY</u>		
Interest Income	5.136.681	5.765.594	12,24%		
Interest Expense	(1.414.406)	(1.722.567)	21,79%		
Net Interest Income	3.722.275	4.043.027	8,62%		
Expected Credit Loss	(133.792)	(370.328)	176,79%		
Net profit	1.260.308	1.376.505	9,22%		
<u>Ratio</u>	<u>FY18</u>	<u>FY19</u>	<u>Ratio</u>	<u>FY18</u>	<u>FY19</u>
ROA	2,96%	2,73%	CASA	75,41%	76,06%
ROE	17,75%	18,00%	COF	2,77%	2,74%
NIM	6,37%	6,11%	Credit Cost	0,39%	0,97%
LDR	66,57%	63,34%	Loan at Risk	5,74%	4,80%
CAR	24,21%	22,09%	NPL Gross	3,75%	2,77%
BOPO	69,45%	71,40%	NPL Net	0,61%	0,71%
CIR	55,56%	52,03%	Coverage Ratio	94,22%	92,40%

Non Performing Loan



Loan Growth



in billion

■ Consumer
 ■ Commercial
 ■ SME
 ● Loan
 ● YoY Growth

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>FY18</u>	<u>FY19</u>	<u>YoY</u>	<u>4Q18</u>	<u>3Q19</u>	<u>4Q19</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	62.689.118	76.715.290	22,37%	(738.329)	3.176.542	4.586.975	-721,26%	44,40%
Placement BI & SBI	17.522.766	17.835.590	1,79%	1.480.668	1.537.854	3.223.748	117,72%	109,63%
Loan	33.893.237	38.352.300	13,16%	819.938	2.958.712	624.661	-23,82%	-78,89%
Allowance for Impairment Losses	(1.201.379)	(987.689)	-17,79%	97.706	(32.530)	63.692	-34,81%	-295,80%
Third Party Fund	50.915.931	60.545.872	18,91%	(1.926.813)	3.274.319	(661.617)	-65,66%	-120,21%
- Current Account	19.285.765	23.825.878	23,54%	97.528	862.251	260.825	167,44%	-69,75%
- Saving Account	19.112.317	22.223.639	16,28%	2.839.459	660.219	3.935.879	38,61%	496,15%
- Time Deposit	12.517.849	14.496.355	15,81%	(4.863.800)	1.751.849	(4.858.322)	-0,11%	-377,33%
Equity	8.471.937	9.185.651	8,42%	254.611	329.122	242.931	-4,59%	-26,19%

Quarterly Balance Sheet

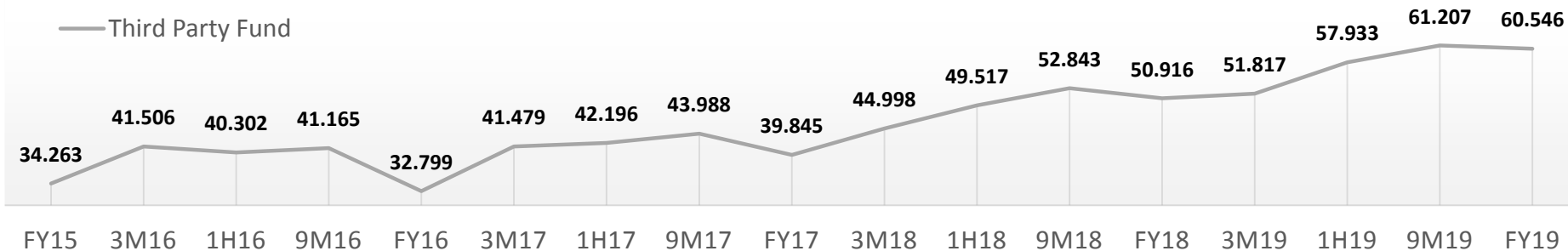
<u>Information</u> In billion Rp	<u>FY17</u>	<u>3M18</u>	<u>1H18</u>	<u>9M18</u>	<u>FY18</u>	<u>3M19</u>	<u>1H19</u>	<u>9M19</u>	<u>FY19</u>	<u>YoY</u>
Total Asset	51.519	55.313	59.537	63.427	62.689	63.091	68.952	72.128	76.715	22,37%
Placement BI & SBI	12.630	12.371	15.987	16.042	17.523	14.326	13.074	14.612	17.836	1,79%
Loan	31.754	31.407	32.118	33.073	33.893	33.692	34.769	37.728	38.352	13,16%
Allowance for Impairment Losses	(1.394)	(1.450)	(1.406)	(1.299)	(1.201)	(1.071)	(1.019)	(1.051)	(988)	-17,79%
Third Party Fund	39.845	44.998	49.517	52.843	50.916	51.817	57.933	61.207	60.546	18,91%
- Current Account	12.002	17.179	19.666	19.188	19.286	20.055	22.703	23.565	23.826	23,54%
- Saving Account	15.847	14.127	15.228	16.273	19.112	16.114	17.628	18.288	22.224	16,28%
- Time Deposit	11.996	13.693	14.623	17.382	12.518	15.648	17.603	19.355	14.496	15,81%
Equity	7.816	7.533	7.914	8.217	8.472	8.887	8.614	8.943	9.186	8,42%

<u>Information</u> In million Rp	<u>FY18</u>	<u>FY19</u>	<u>YoY</u>	<u>4Q18</u>	<u>3Q19</u>	<u>4Q19</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	5.136.681	5.765.594	12,24%	1.396.270	1.477.354	1.527.440	9,39%	3,39%
Interest Expense	(1.414.406)	(1.722.567)	21,79%	(406.031)	(465.486)	(470.079)	15,77%	0,99%
Nett Interest Income	3.722.275	4.043.027	8,62%	990.239	1.011.869	1.057.360	6,78%	4,50%
Non Interest Operational Income	490.988	560.413	14,14%	123.507	147.278	135.318	9,56%	-8,12%
Non Interest Operational Expense	(2.359.943)	(2.423.584)	2,70%	(777.721)	(619.226)	(860.271)	10,61%	38,93%
Provision for Impairment Losses	(133.792)	(370.328)	176,79%	(59.954)	(89.695)	(83.378)	39,07%	-7,04%
Nett Non Interest Operational Income (Expense)	(2.002.747)	(2.233.498)	11,52%	(714.168)	(561.644)	(808.331)	13,18%	43,92%
Operational Profit	1.719.528	1.809.529	5,23%	276.071	450.224	249.029	-9,80%	-44,69%
Non Operational Profit	34.170	54.604	59,80%	14.849	4.110	42.061	183,25%	923,45%
Pre Tax Profit	1.753.698	1.864.133	6,30%	290.920	454.334	291.090	0,06%	-35,93%
Taxes	(493.390)	(487.628)	-1,17%	(90.423)	(130.311)	(55.024)	-39,15%	-57,77%
Net profit	1.260.308	1.376.505	9,22%	200.497	324.024	236.066	17,74%	-27,15%

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

	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%	22,09%	71,40%	76,06%

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



Funding Growth

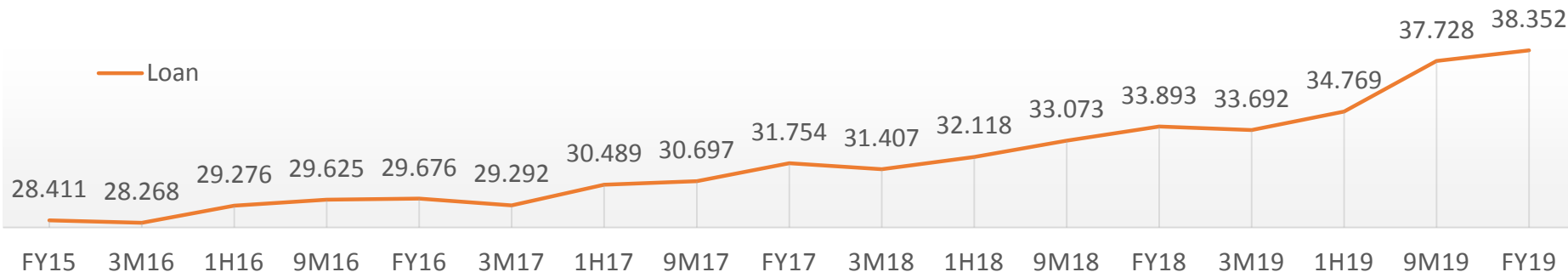
Current Account	FY18	FY19	YoY
Government	12.228	15.009	22,75%
Private	7.058	8.817	24,92%
Total	19.286	23.826	23,54%
Saving Account			
Simpeda	13.591	15.125	11,29%
Siklus	2.924	3.877	32,60%
Tab Haji	255	285	11,76%
TabunganKu / SimPel	2.127	2.687	26,33%
Barokah	216	250	15,59%
Total	19.112	22.224	16,28%
Time Deposit			
≤ 3 Month	12.148	14.201	16,89%
≥ 6 Month	369	296	-19,95%
Total	12.518	14.496	15,81%

Composition

FY18	FY19
24,02%	24,79%
13,86%	14,56%
37,88%	39,35%
26,69%	24,98%
5,74%	6,40%
0,50%	0,47%
4,18%	4,44%
0,42%	0,41%
37,54%	36,71%
23,86%	23,45%
0,73%	0,49%
24,59%	23,94%

Ticket Size in million

FY18	FY19
104.509,8	120.071,0
96,4	95,7
263,0	258,2
6,8	7,2
11,2	9,9
1,8	1,9
0,6	0,7
7,3	7,3
3,2	3,3
257,6	272,1
96,2	113,4
245,4	264,5



Lending Growth

CONSUMER	FY18	FY19	YoY
Multi Purpose	19.285	20.920	8,48%
Other	2.282	2.182	-4,35%
Total	21.567	23.102	7,12%
COMMERCIAL			
Standby Loan	454	554	22,06%
Keppres	646	760	17,66%
Overdraft	3.125	3.104	-0,66%
Syndicate	1.269	2.778	118,98%
General	1.767	2.033	15,01%
Total	7.260	9.229	27,11%
S M E			
Mortgage	1.945	2.281	17,28%
Pundi Kencana	1.489	1.879	26,25%
Bankit KKPA	384	535	39,33%
Jatim Mikro	724	853	17,84%
Others	524	472	-9,92%
Total	5.066	6.021	18,85%

Composition

FY18	FY19
56,90%	54,55%
6,73%	5,69%
63,63%	60,24%
1,34%	1,44%
1,91%	1,98%
9,22%	8,09%
3,74%	7,24%
5,21%	5,30%
21,42%	24,06%
5,74%	5,95%
4,39%	4,90%
1,13%	1,40%
2,14%	2,23%
1,55%	1,23%
14,95%	15,70%

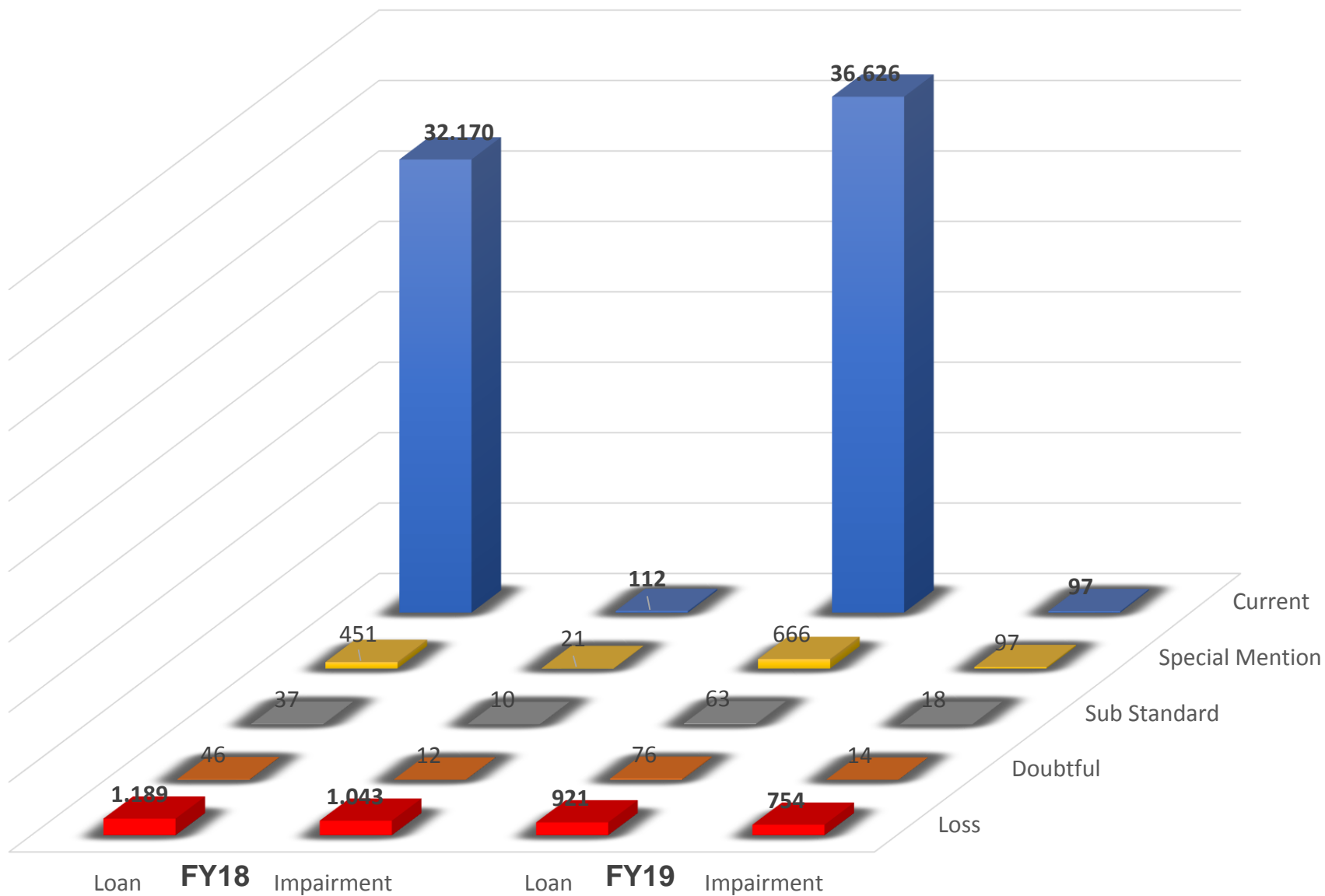
Ticket Size in million

FY18	FY19
85,9	94,0
323,2	362,6
93,2	101,1
533,9	873,7
468,6	495,6
944,6	1.041,3
57.669,4	102.897,2
943,1	1.355,2
976,9	1.382,6
195,9	200,3
65,7	77,2
34,4	36,8
99,0	127,5
135,7	204,3
92,2	101,6

CONSUMER	FY14	FY15	FY16	FY17	3M18	1H18	9M18	FY18	3M19	1H19	9M19	FY19
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
Other	613	827	1.105	2.080	2.085	2.091	2.186	2.282	2.239	2.204	2.206	2.182
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
COMMERCIAL												
Standby Loan	1.013	847	531	472	414	493	504	454	353	487	685	554
Keppres	687	748	546	590	280	587	964	646	340	503	1.067	760
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
Syndicate	1.171	1.336	1.255	992	946	933	756	1.269	1.553	1.893	2.223	2.778
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
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
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
Pundi	796	1.178	1.301	1.369	1.406	1.441	1.463	1.489	1.555	1.634	1.781	1.879
Bankit KKPA	73	130	273	252	248	306	366	384	403	495	497	535
Jatim Mikro	263	520	562	638	655	660	680	724	749	769	819	853
Others	2.118	1.448	1.022	764	716	642	581	524	432	451	482	472
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

	FY14	FY15	FY16	FY17	3M18	1H18	9M18	FY18	3M19	1H19	9M19	FY19
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%
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%
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%
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%
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%
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%

Loan & Impairment Composition



Management:

- Board of Commissioners
- Board of Directors



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



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	<u>Growth</u>					
	<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%
Financial Ratio						
- CAR	21,22%	23,88%	24,65%	24,20%	22,09%	23,99%
- 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%	7,11%
- 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%	2,95%

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



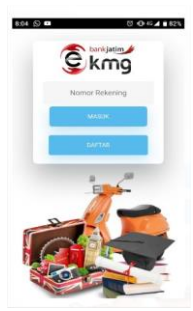
2023-2024



Digital Banking Application Development



E-KMG



Jatim QRIS



Jatim Pay



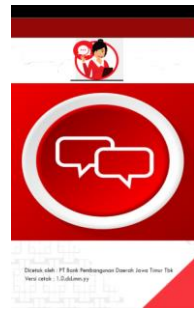
Jatim Ultra Micro



Jatim Micro



ChatBot



Laku Pandai



JCB Co Branding



EDC GPN



Open Account



CS Kios



e-Statement



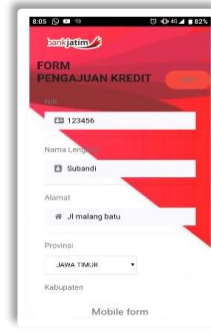
Co-Create



ATM Cardless



e-Loan



e-KD QRIS



e-Tax



e-Money



EDC Android



Open API



One Platform



Credit Card



Jatim Milenial App



Tax Aggregator



6 Payment Point

Networks Relocation
Cash Office Upgrade

Sharia: 1 Cash Office, 1 Cash Vehicle

7 Cash Vehicle



Sharia: 2 ATM and 7 CRM

53 ATM, 49 CRM, & 197 EDC

Strength:

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

Vision

Become the Best Regional Bank.

Mision

Increase the market share;

Increase professionalism, having high integrity and market oriented;

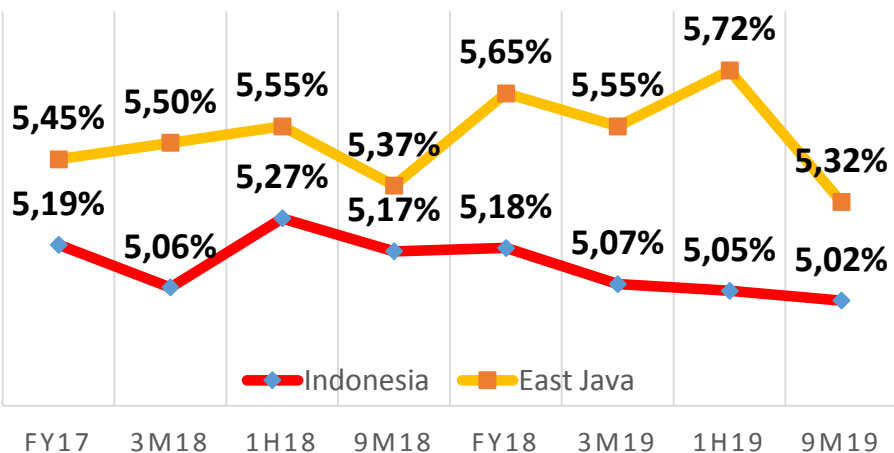
Provide optimal value for stakeholders and shareholders;

Facilitate Small Micro Medium Enterprises sector;

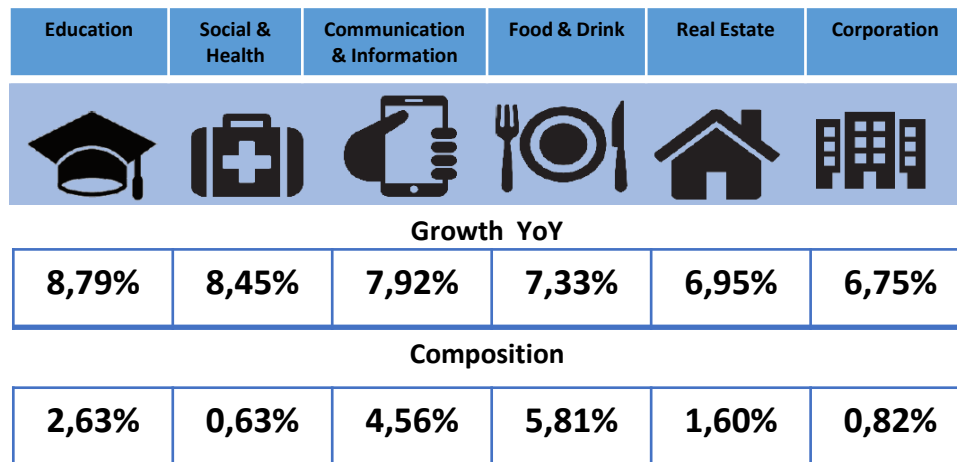
Encourage East Java economic growth.



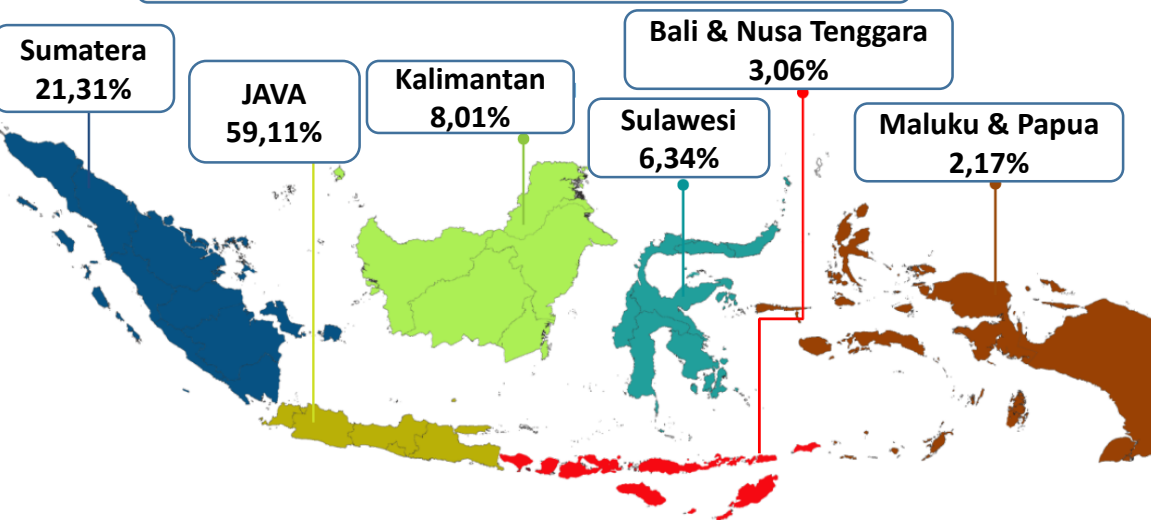
Economic Growth



Business Field Growth & Composition



GDP Composition

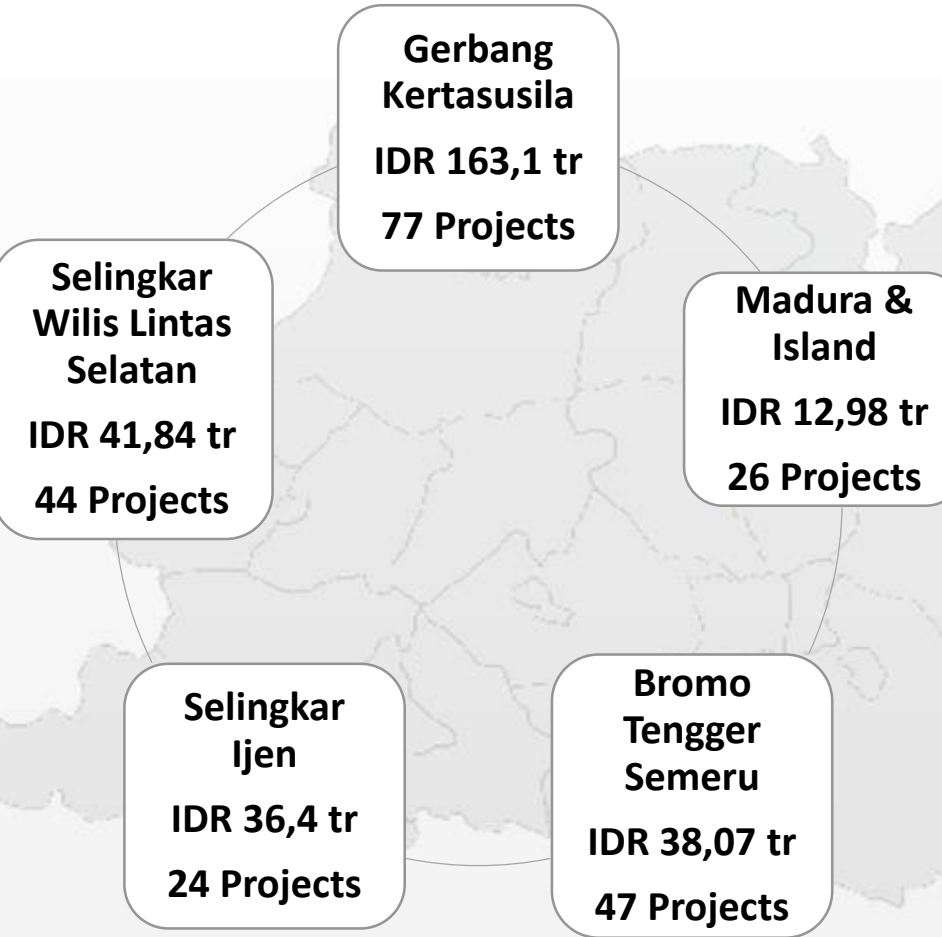


Java Regional GDP Composition

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

Presidential Decree 80, 2019 about East Java Economic Development Acceleration



	Budget Source	Project	IDR bn
1	Regional	1	40,00
2	National	108	41.845,45
3	Regional / National	1	45,80
4	SOE / ROE	19	67.640,89
5	Public Private Partnership	72	136.112,93
6	Private / SOE	17	46.768,00
		218	292.453,07

Sector: Railways Line, Road enhancement, Flyover road, Ring road, Toll road Double track road, Drink water supply, Industrial area development, port and airport development, Drainage, Reservoir and dam development, Bridges, Floodway protection, Tourism area, etc.

Presidential Decree 80, 2019 about East Java
Economic Development Acceleration

East Java Toll Road Development Budget

1. Ngawi – Bojonegoro – Tuban – Lamongan – Manyar – Bunder	IDR 23.797 bn
2. Gempol – Mojokerto	IDR 4.851 bn
3. Development Waru – Wonokromo – Tanjung Perak port	IDR 6.491 bn
4. Development Juanda airport – Tanjung Perak port	IDR 6.740 bn
5. Malang – Kepanjen	IDR 5.760 bn
6. Kertosono – Kediri – Tulungagung	IDR 7.400 bn

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East Java Other Development Budget

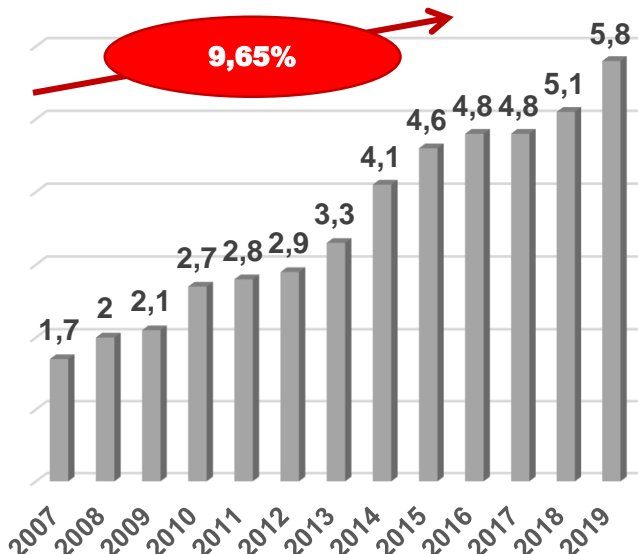
1. New Terminal (3) Juanda Airport	IDR 9.140 bn
2. Ijen Geothermal Power Plant	IDR 12.000 bn
3. Surabaya Regional Railways Line	IDR 8.304 bn
4. Bangkalan Bulupandan port	IDR 20.899 bn
5. LRT Surabaya	IDR 15.366 bn

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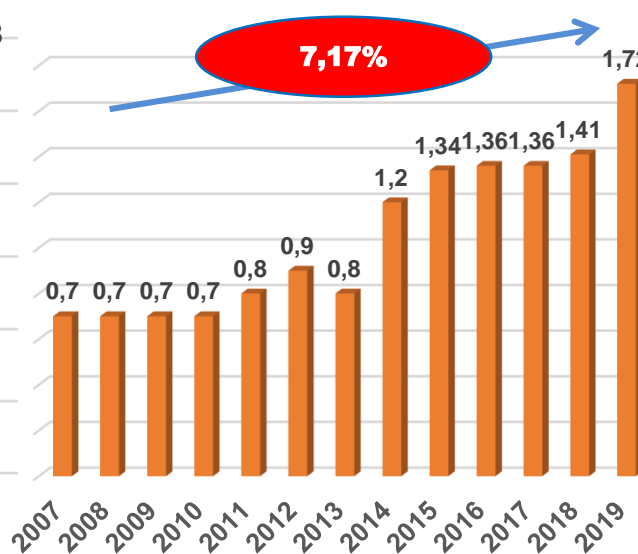
Network	2012	2013	2014	2015	2016	2017	2018	2019
Head Office	1	1	1	1	1	1	1	1
Branch Office	41	41	43	45	47	48	48	48
Sub Branch Office	81	107	153	165	166	166	169	172
Cash office	164	176	165	185	190	199	207	209
Sharia service office	47	47	97	97	191	191	191	191
Payment Point	138	155	167	171	181	190	211	259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

Compound Annual Growth Rate

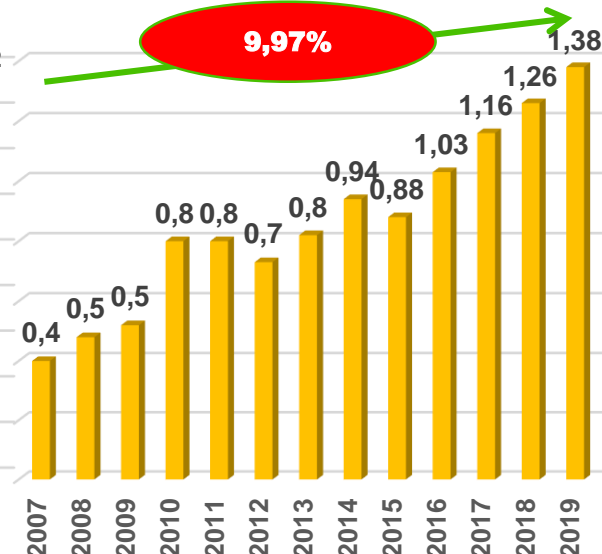
INTEREST INCOME (Rp Tril)



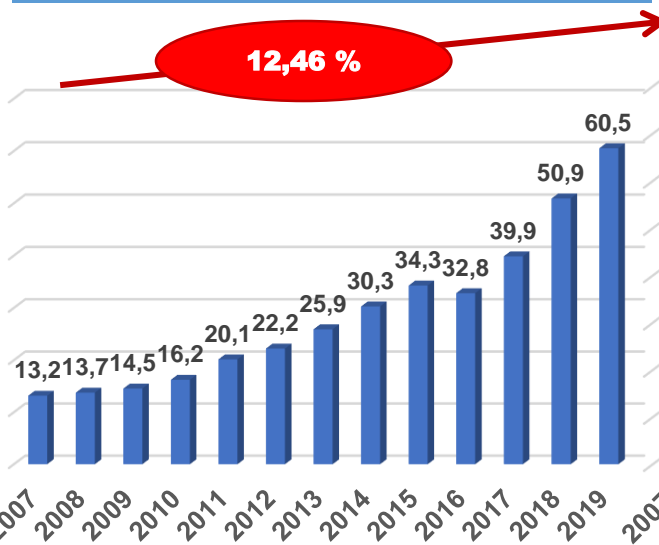
INTEREST EXPENSE (Rp Tril)



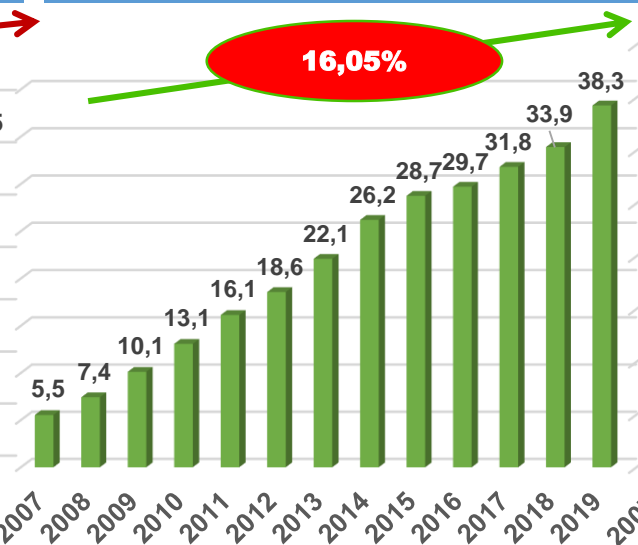
NET PROFIT (Rp Tril)



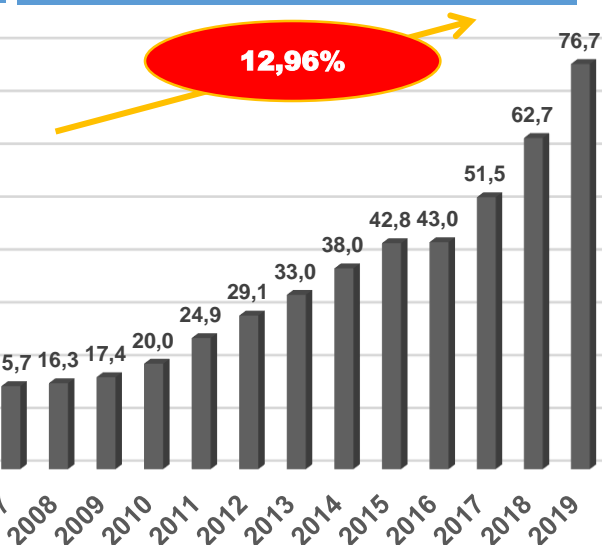
THIRD PARTY FUND (Rp Tril)



LOAN (Rp Tril)

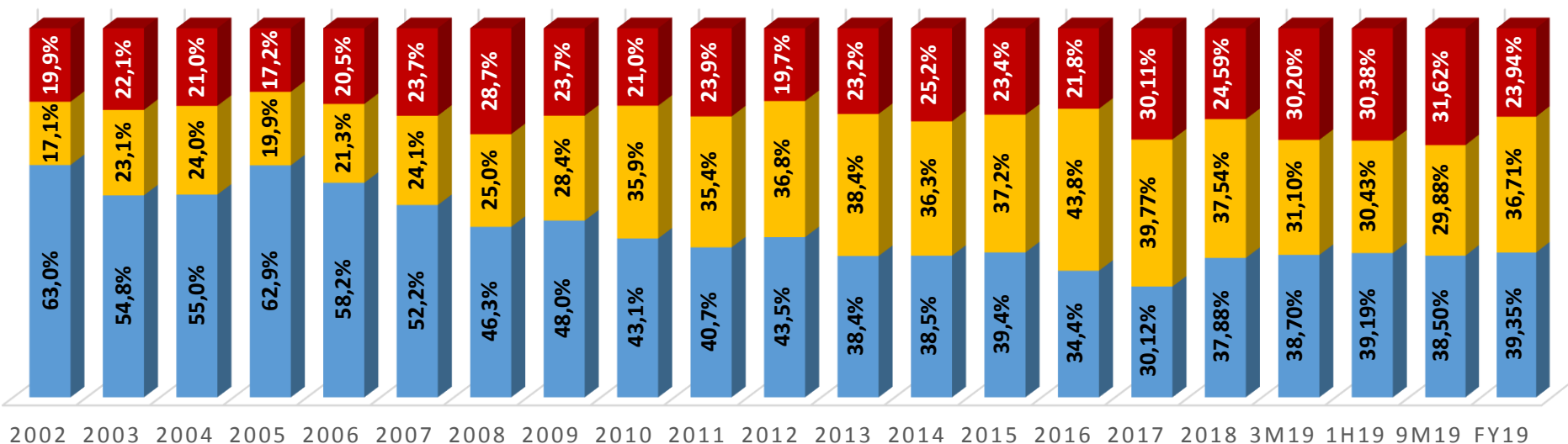


TOTAL ASSET (Rp Tril)

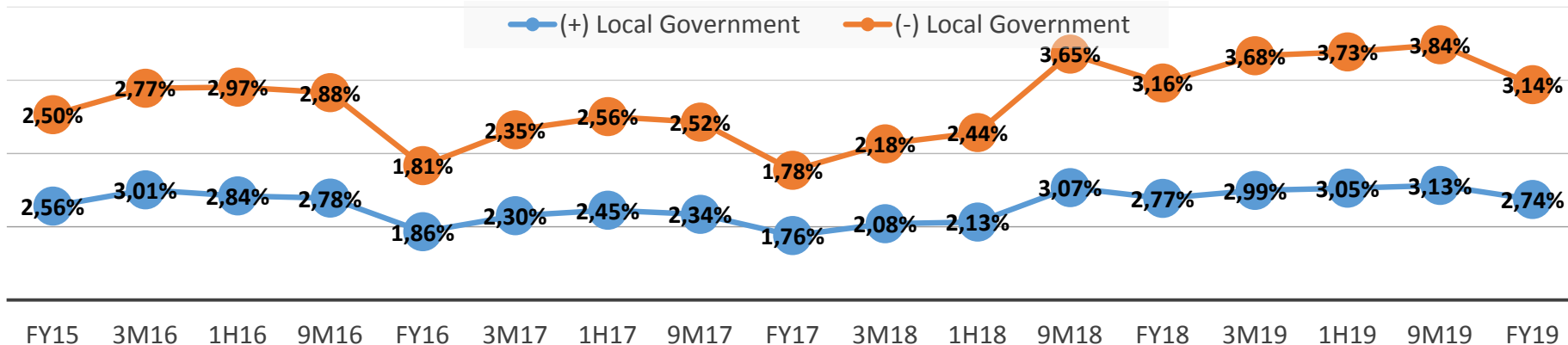


CAGR

■ Current account ■ Saving deposit ■ Time deposit

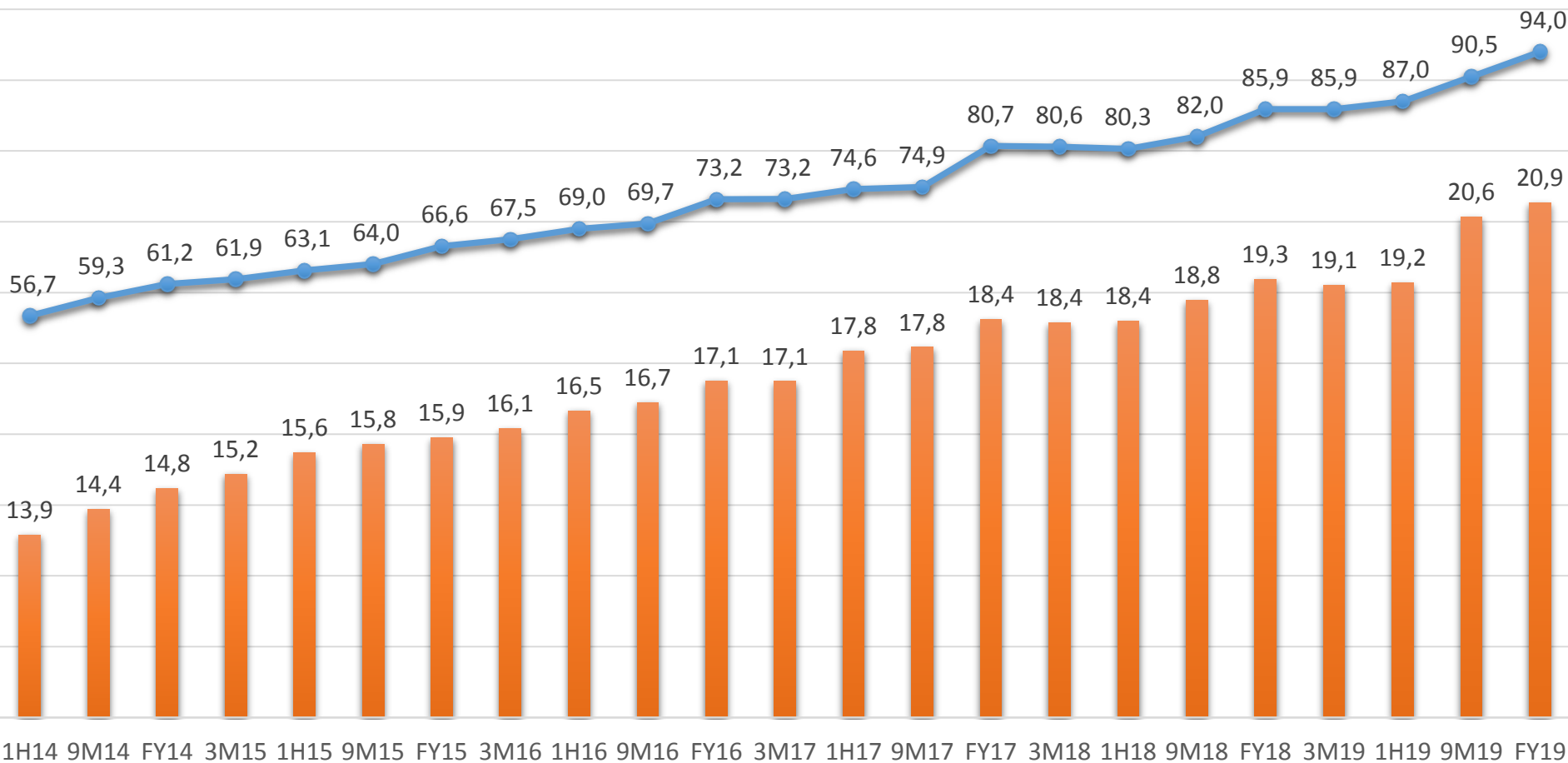


Cost of Fund



Strength of Loan (Multipurpose)

Loan Balance (bio) Ticket Size (mio)



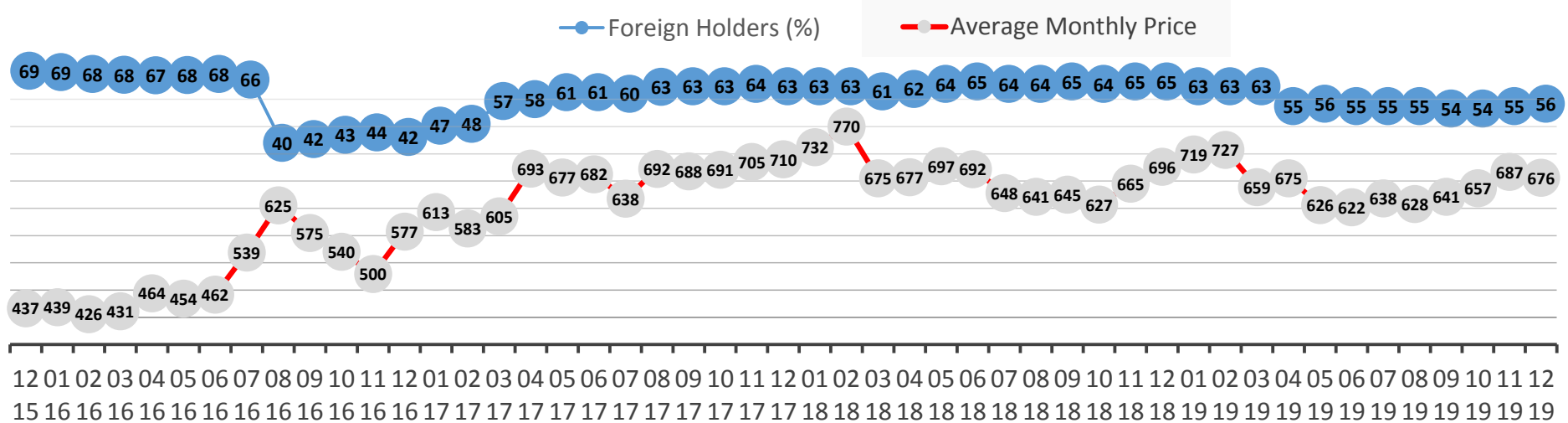
Loan balance 54,55 % of total loan

NPL 0,31% as of December 2019

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	1.376.505.140.912,00%

BJTM Price Dec'31, 2019 IDR 685 / share	
PBV	1,12
EPS(ann)	91,75
PER	7,47
Market Capital	Rp 10.277 tr

Average Price and Foreign Holders Movement (B Series)



Ownership FY19		
A Series	East Java Government	51,17%
	East Java City & Municipal Government	28,38%
B Series	Domestic	9,10%
	Foreign	11,35%
Total		100%

B Series Investor	FY18	FY19
Foreign Investor	65,30%	55,51%
- Individual	0,05%	0,05%
- Institution	65,26%	55,46%
Domestic Investor	34,70%	44,49%
- Individual	24,23%	30,23%
- Institution	10,46%	14,26%

No	B Series Nation	Share	No	B Series Nation	Share
1	INDONESIA	44,49032%	16	SINGAPURA	0,20042%
2	AMERIKA	28,21837%	17	KOREA SELATAN	0,16550%
3	FINLANDIA	6,36199%	18	TAIWAN	0,09126%
4	NORWEGIA	5,54067%	19	MALAYSIA	0,03556%
5	IRLANDIA	3,36552%	20	HONGKONG	0,01841%
6	INGGRIS	2,67048%	21	CINA	0,01483%
7	SWITZERLAND	1,77625%	22	SWEDIA	0,01173%
8	AUSTRALIA	1,68137%	23	THAILAND	0,00326%
9	KANADA	1,52855%	24	FILIPINA	0,00218%
10	LUKSEMBURG	1,25863%	25	FRANCE	0,00059%
11	SAUDI ARABIA	0,61306%	26	JEPANG	0,00014%
12	JERMAN	0,58540%			
13	CAYMAN ISLAND	0,55387%			
14	BELANDA	0,52294%			
15	BERMUDA	0,28870%			

← Search Google Play

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



bankjatim e-Form



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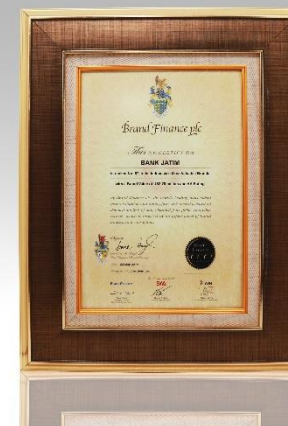
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- Pembayaran Tiket Pesawat
- Pembayaran Pajak Daerah Lainnya

bank jatim lounge

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

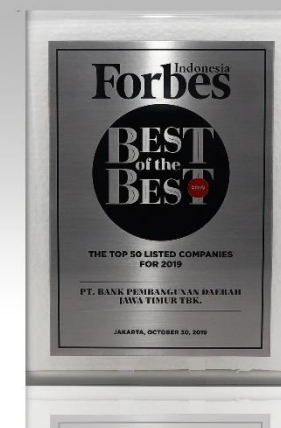
Tanjungan Plaza 6, 3th Floor | Coming Soon at 2019



Asia Sustainability Reporting Rating 2019 – Silver Rank

Grand Inovasi BUMD Jatim Award 2019

Indonesia Most Valuable Brands SWA Rank'67th



The Best Regional Bank in Retail Banking Services 2019

The Best Performing Bank Based on Financial 2017-2019

The Top 50 Listed Companies 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.



bersama membangun Indonesia



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