



bersama membangun indonesia

bankjatim
yang terbaik untuk anda



Analyst Meeting
Jakarta, October 16th 2019

“Better loan and NPL quality”

BJTM Company Performance 9M19

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OVERVIEW

Financial Performance

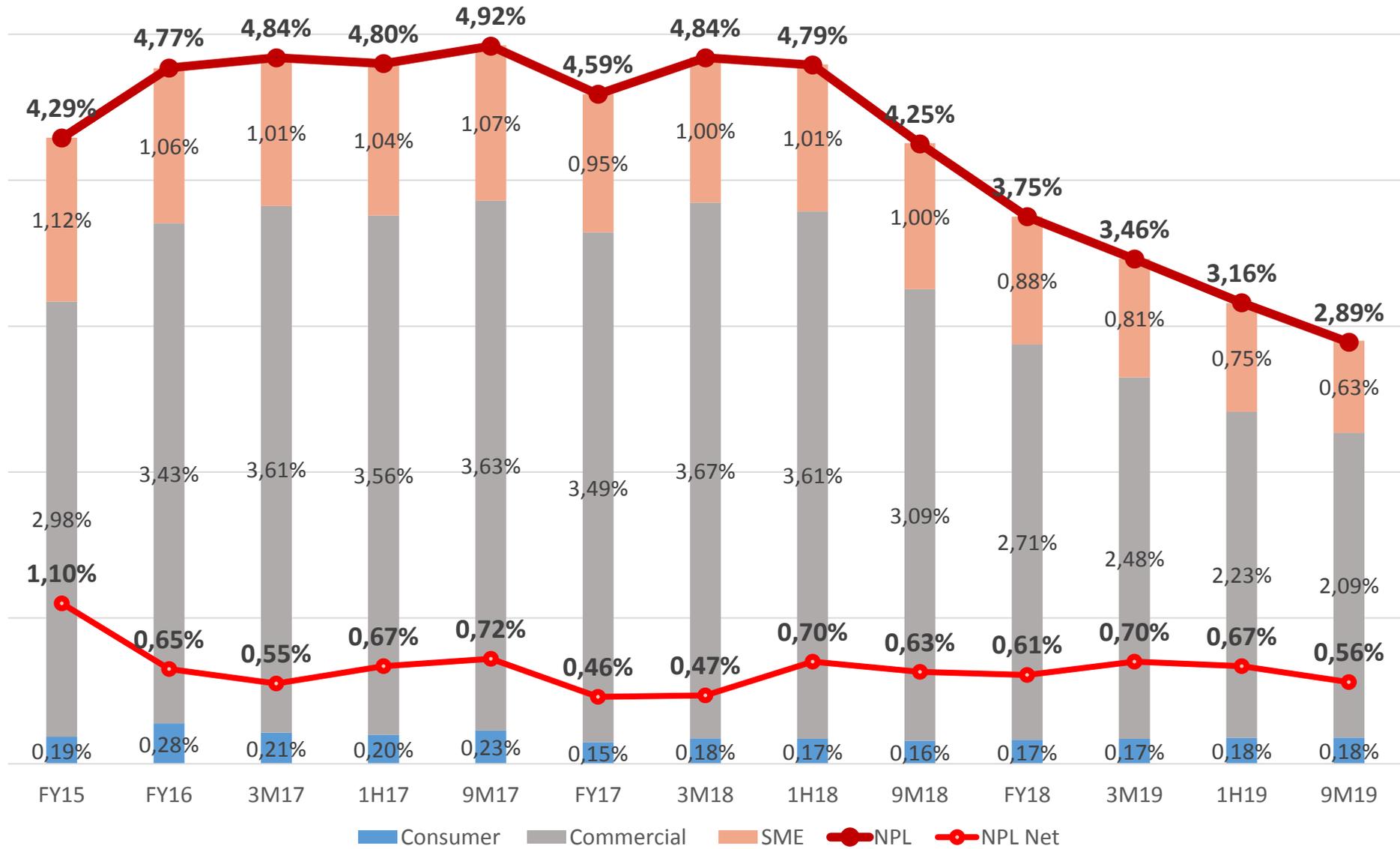


Balance Sheet In million Rp	9M18	9M19	YoY
A S S E T	63.427.447	72.128.316	13,72%
Placement BI & Banks	16.042.098	14.611.842	-8,92%
Marketable Securities & Reverse Repo	12.165.848	17.004.797	39,77%
L O A N	33.073.299	37.727.639	14,07%
- Commercial	7.081.576	9.113.861	28,70%
- SME	4.966.003	5.756.342	15,91%
- Consumer	21.025.720	22.857.437	8,71%
THIRD PARTY FUND	52.842.744	61.207.490	15,83%
- Current Account	19.188.237	23.565.053	22,81%
- Saving Account	16.272.858	18.287.759	12,38%
- Time Deposit	17.381.649	19.354.677	11,35%

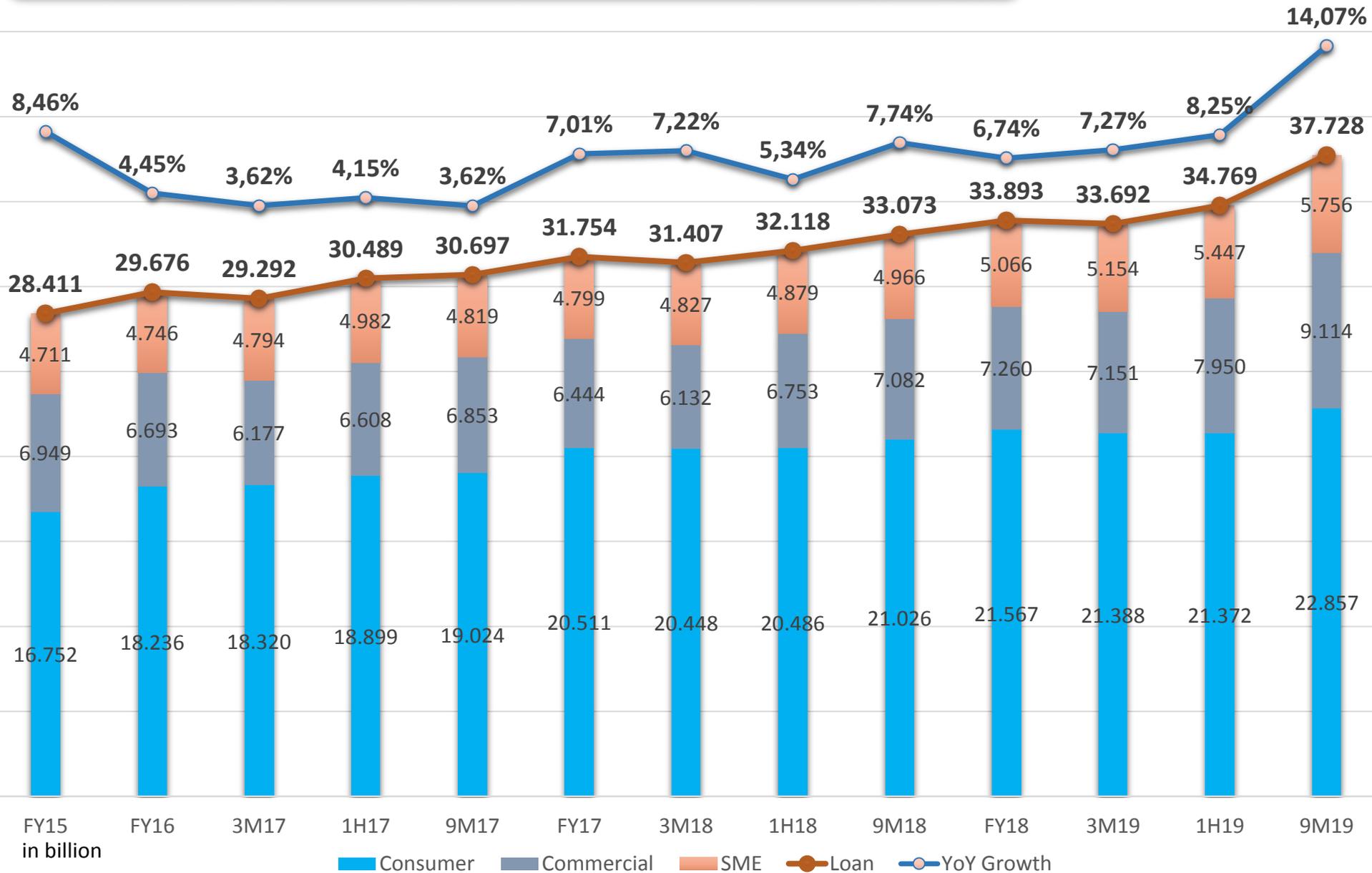
In million Rp

Profit & Loss In million Rp	9M18	9M19	YoY		
Interest Income	3.740.411	4.238.155	13,31%		
Interest Expense	(1.008.375)	(1.252.487)	24,21%		
Net Interest Income	2.732.036	2.985.667	9,28%		
Expected Credit Loss	(73.838)	(286.950)	288,62%		
Net profit	1.059.811	1.140.440	7,61%		
Ratio	9M18	9M19	Ratio	9M18	9M19
ROA	3,38%	3,18%	CASA	67,11%	68,38%
ROE	20,20%	19,98%	COF	3,07%	3,13%
NIM	6,38%	6,20%	Credit Cost	0,30%	1,01%
LDR	62,59%	61,64%	Loan at Risk	6,73%	4,93%
CAR	23,35%	21,79%	NPL Gross	4,25%	2,89%
BOPO	64,86%	66,54%	NPL Net	0,63%	0,56%
CIR	50,73%	45,67%	Coverage Ratio	92,36%	96,02%

Better NPL



Better Loan Growth





BUSINESS PLAN 2019

Business Plan

Description	<u>Growth</u>				
	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019E</u>
Total Asset	12,65%	0,54%	19,72%	21,79%	5,49%
Loan	8,46%	4,45%	7,01%	6,74%	10,53%
Third Party Fund	13,19%	-4,28%	21,48%	27,78%	8,00%
Pre Tax Profit	-8,33%	15,13%	12,73%	7,23%	8,08%
Financial Ratio					
- CAR	21,22%	23,88%	24,65%	24,20%	24,25%
- LDR	82,92%	90,48%	79,69%	66,57%	68,12%
- NPL Gross	4,29%	4,77%	4,59%	3,75%	3,00%
- NIM	6,41%	6,94%	6,68%	6,37%	6,47%
- BOPO	76,11%	72,22%	68,63%	69,42%	70,29%
- ROE	16,11%	17,82%	17,43%	17,77%	17,70%
- ROA	2,67%	2,98%	3,12%	2,97%	2,86%



Financial Data

Balance Sheet

<u>Information</u> In million Rp	<u>9M18</u>	<u>9M19</u>	<u>YoY</u>	<u>3Q18</u>	<u>2Q19</u>	<u>3Q19</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	63.427.447	72.128.316	13,72%	3.890.414	5.860.305	3.176.542	-18,35%	-45,80%
Placement BI & SBI	16.042.098	14.611.842	-8,92%	54.739	(1.252.360)	1.537.854	2709,41%	-222,80%
Loan	33.073.299	37.727.639	14,07%	954.995	1.076.862	2.958.712	209,81%	174,75%
Allowance for Impairment Losses	(1.299.085)	(1.051.381)	-19,07%	106.976	52.513	(32.530)	-130,41%	-161,95%
Third Party Fund	52.842.744	61.207.490	15,83%	3.325.477	6.115.827	3.274.319	-1,54%	-46,46%
- Current Account	19.188.237	23.565.053	22,81%	(478.086)	2.647.681	862.251	-280,35%	-67,43%
- Saving Account	16.272.858	18.287.759	12,38%	1.044.448	1.513.303	660.219	-36,79%	-56,37%
- Time Deposit	17.381.649	19.354.677	11,35%	2.759.114	1.954.843	1.751.849	-36,51%	-10,38%
Equity	8.217.326	8.942.720	8,83%	302.832	(273.218)	329.122	8,68%	-220,46%

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>YTD</u>
Total Asset	51.519	55.313	59.537	63.427	62.689	63.091	68.952	72.128	15,06%
Placement BI & SBI	12.630	12.371	15.987	16.042	17.523	14.326	13.074	14.612	-16,61%
Loan	31.754	31.407	32.118	33.073	33.893	33.692	34.769	37.728	11,31%
Allowance for Impairment Losses	(1.394)	(1.450)	(1.406)	(1.299)	(1.201)	(1.071)	(1.019)	(1.051)	-12,49%
Third Party Fund	39.845	44.998	49.517	52.843	50.916	51.817	57.933	61.207	20,21%
- Current Account	12.002	17.179	19.666	19.188	19.286	20.055	22.703	23.565	22,19%
- Saving Account	15.847	14.127	15.228	16.273	19.112	16.114	17.628	18.288	-4,31%
- Time Deposit	11.996	13.693	14.623	17.382	12.518	15.648	17.603	19.355	54,62%
Equity	7.816	7.533	7.914	8.217	8.472	8.887	8.614	8.943	5,56%

Profit / Loss

<u>Information</u> In million Rp	<u>9M18</u>	<u>9M19</u>	<u>YoY</u>	<u>3Q18</u>	<u>2Q19</u>	<u>3Q19</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	3.740.411	4.238.155	13,31%	1.317.300	1.421.913	1.477.354	12,15%	3,90%
Interest Expense	(1.008.375)	(1.252.487)	24,21%	(361.004)	(427.993)	(465.486)	28,94%	8,76%
Nett Interest Income	2.732.036	2.985.667	9,28%	956.296	993.920	1.011.869	5,81%	1,81%
Non Interest Operational Income	367.481	425.095	15,68%	130.550	143.135	147.278	12,81%	2,89%
Non Interest Operational Expense	(1.582.222)	(1.563.312)	-1,20%	(638.948)	(487.230)	(619.226)	-3,09%	27,09%
Provision for Impairment Losses	(73.838)	(286.950)	288,62%	(31.092)	(89.235)	(89.695)	188,49%	0,52%
Nett Non Interest Operational Income (Expense)	(1.288.578)	(1.425.167)	10,60%	(539.490)	(433.330)	(561.644)	4,11%	29,61%
Operational Profit	1.443.458	1.560.500	8,11%	416.807	560.590	450.224	8,02%	-19,69%
Non Operational Profit	19.321	12.543	-35,08%	15.702	4.762	4.110	-73,83%	-13,70%
Pre Tax Profit	1.462.778	1.573.043	7,54%	432.509	565.352	454.334	5,05%	-19,64%
Taxes	(402.967)	(432.604)	7,35%	(130.974)	(154.456)	(130.311)	-0,51%	-15,63%
Net profit	1.059.811	1.140.440	7,61%	301.535	410.896	324.024	7,46%	-21,14%

Quarterly Profit / Loss

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

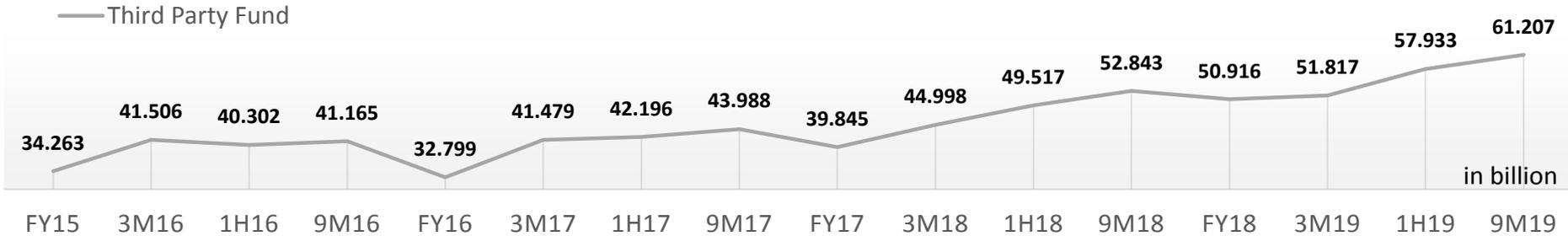
Financial Ratio



	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%

	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%

Third Party Fund



Funding Growth

Current Account	9M18	9M19	YoY
Government	14.258	18.121	27,09%
Private	4.930	5.445	10,43%
Total	19.188	23.565	22,81%
Saving Account			
Simpeda	11.989	12.686	5,81%
Siklus	2.119	2.937	38,63%
Tab Haji	244	275	12,63%
TabunganKu / SimPel	1.729	2.161	24,98%
Barokah	192	228	19,02%
Total	16.273	18.288	12,38%
Time Deposit			
≤ 3 Month	17.095	19.073	11,57%
≥ 6 Month	287	282	-1,52%
Total	17.382	19.355	11,35%

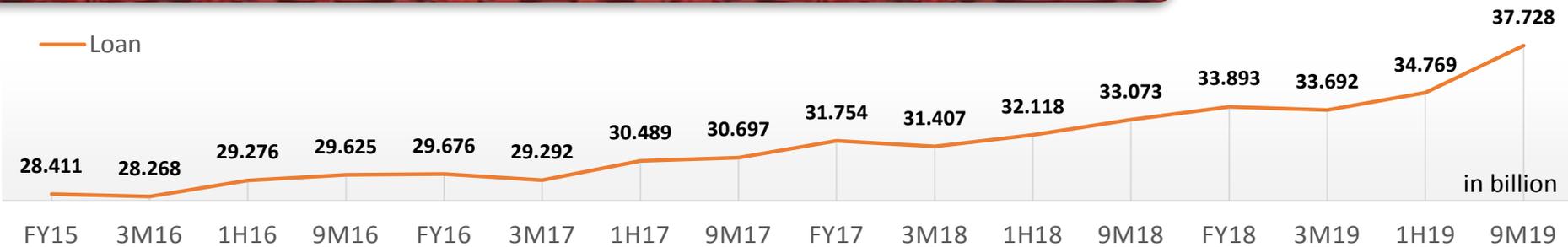
Composition

9M18	9M19
26,98%	29,61%
9,33%	8,90%
36,31%	38,50%
22,69%	20,73%
4,01%	4,80%
0,46%	0,45%
3,27%	3,53%
0,36%	0,37%
30,79%	29,88%
32,35%	31,16%
0,54%	0,46%
32,89%	31,62%

Ticket Size in million

9M18	9M19
121.861,4	143.813,6
70,1	60,2
272,3	260,3
6,1	6,1
8,5	8,4
1,8	1,8
0,5	0,6
6,7	6,9
2,8	2,8
369,9	374,6
97,2	105,1
353,5	361,1

Loan



Lending Growth

CONSUMER	9M18	9M19	YoY
Multi Purpose	18.840	20.651	9,62%
Other	2.186	2.206	0,91%
Total	21.026	22.857	8,71%
COMMERCIAL			
Standby Loan	504	685	35,96%
Keppres	964	1.067	10,69%
Overdraft	3.008	3.163	5,17%
Syndicate	756	2.223	194,20%
General	1.850	1.975	6,75%
Total	7.082	9.114	28,70%
S M E			
Mortgage	1.874	2.177	16,18%
Pundi Kencana	1.463	1.781	21,71%
Bankit KKPA	366	497	35,73%
Jatim Mikro	680	819	20,36%
Others	582	482	-17,21%
Total	4.966	5.756	15,91%

Composition

9M18	9M19
56,96%	54,74%
6,61%	5,85%
63,57%	60,59%
1,52%	1,82%
2,92%	2,83%
9,09%	8,38%
2,29%	5,89%
5,59%	5,23%
21,41%	24,16%
5,67%	5,77%
4,42%	4,72%
1,11%	1,32%
2,06%	2,17%
1,76%	1,28%
15,02%	15,26%

Ticket Size in million

9M18	9M19
82,0	90,5
293,3	346,0
88,7	97,4
405,9	680,6
473,1	496,4
888,5	1.000,6
34.352,9	92.643,5
988,7	1.237,4
827,5	1.148,1
193,4	199,8
62,6	74,6
36,2	34,7
92,1	122,0
126,9	185,8
90,0	98,6

LOAN FY14 – 9M19



CONSUMER	FY14	FY15	FY16	FY17	3M18	1H18	9M18	FY18	3M19	1H19	9M19
Multi Purpose	14.849	15.924	17.131	18.431	18.363	18.395	18.840	19.285	19.148	19.168	20.651
Other	613	827	1.105	2.080	2.085	2.091	2.186	2.282	2.239	2.204	2.206
Total	15.462	16.752	18.236	20.511	20.448	20.486	21.026	21.567	21.388	21.372	22.857
COMMERCIAL											
Standby Loan	1.013	847	531	472	414	493	504	454	353	487	685
Keppres	687	748	546	590	280	587	964	646	340	503	1.067
Overdraft	2.308	2.766	2.986	2.928	2.813	2.957	3.008	3.125	3.066	3.151	3.163
Syndicate	1.171	1.336	1.255	992	946	933	756	1.269	1.553	1.893	2.223
General	1.004	1.252	1.375	1.462	1.678	1.783	1.850	1.767	1.840	1.915	1.975
Total	6.184	6.949	6.693	6.444	6.132	6.753	7.082	7.260	7.151	7.950	9.114
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
Pundi	796	1.178	1.301	1.369	1.406	1.441	1.463	1.489	1.555	1.634	1.781
Bankit KKPA	73	130	273	252	248	306	366	384	403	495	497
Jatim Mikro	263	520	562	638	655	660	680	724	749	769	819
Others	2.118	1.448	1.022	764	716	642	581	524	432	451	482
Total	4.549	4.711	4.746	4.799	4.827	4.879	4.966	5.066	5.154	5.447	5.756

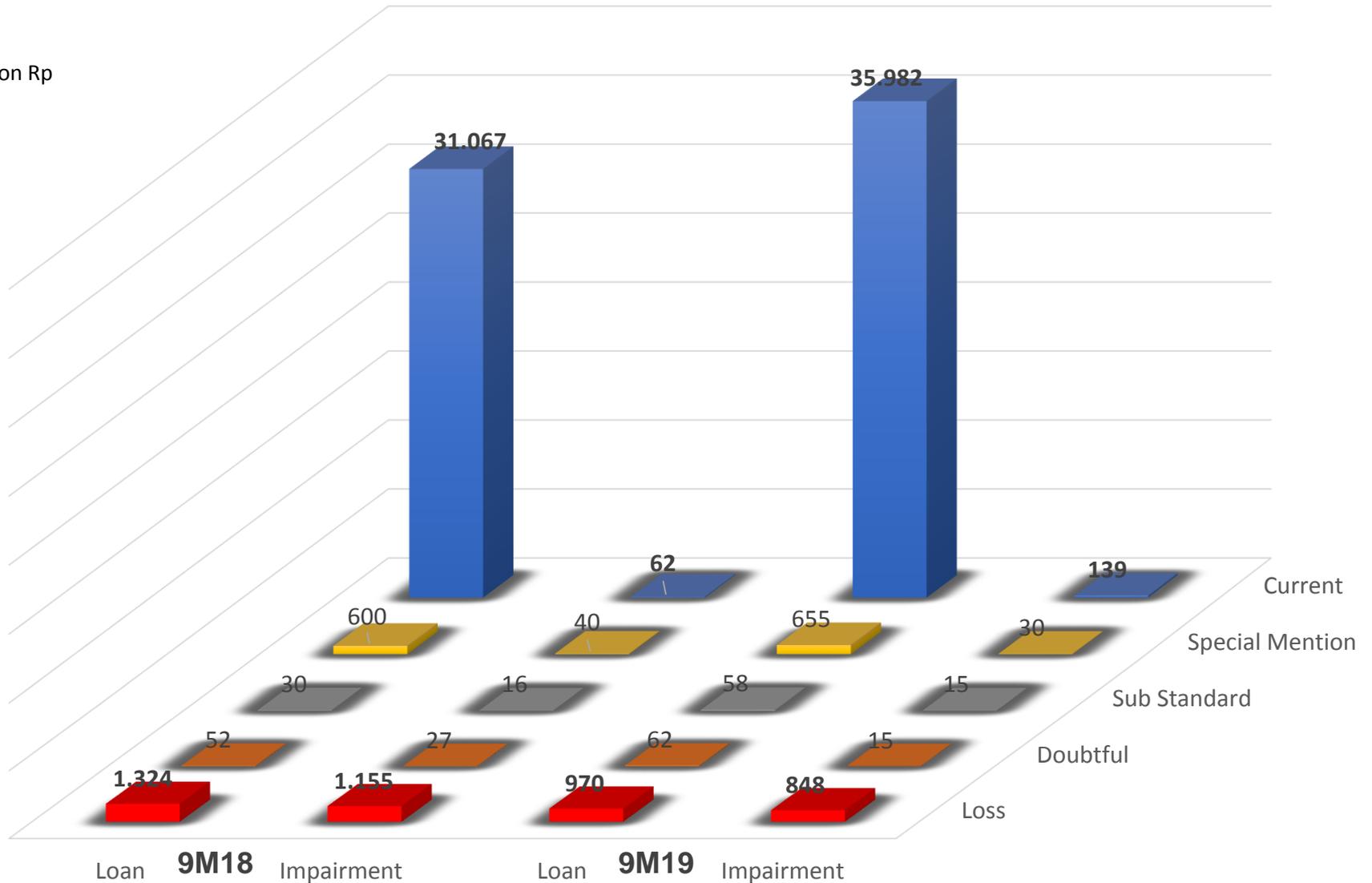
in billion

	FY14	FY15	FY16	3M17	1H17	9M17	FY17	3M18	1H18	9M18	FY18	3M19	1H19	9M19
NPL Gross	3,31%	4,29%	4,77%	4,84%	4,80%	4,92%	4,59%	4,84%	4,79%	4,25%	3,75%	3,46%	3,16%	2,89%
NPL Net	1,08%	1,10%	0,65%	0,55%	0,67%	0,72%	0,46%	0,47%	0,70%	0,63%	0,61%	0,70%	0,67%	0,56%
Coverage Ratio	71,43%	81,02%	93,49%	95,33%	91,80%	91,87%	95,60%	95,41%	91,34%	92,36%	94,22%	91,42%	92,41%	96,02%
Consumer's NPL	0,21%	0,30%	0,42%	0,31%	0,32%	0,37%	0,23%	0,27%	0,27%	0,25%	0,26%	0,27%	0,29%	0,30%
Commercial's NPL	7,27%	12,07%	15,02%	16,93%	16,43%	16,26%	17,22%	18,80%	17,19%	14,45%	12,65%	11,67%	9,77%	8,64%
SME's NPL	6,95%	6,71%	6,52%	6,06%	6,35%	6,79%	6,27%	6,48%	6,63%	6,67%	5,86%	5,32%	4,76%	4,10%

Loan Quality

Loan & Impairment Composition

In Billion Rp





MANAGEMENT

Board of Commissioners



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
Commissioner

Education

- Doctor of Brawijaya University, Malang

Experience:

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

Board of Directors



Tonny Prasetyo
IT & Operation
Director

Experience:

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

Erdianto Sigit C
Compliance & Risk
Management
Director

Experience:

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

Ferdian Timur S
Finance Director

Experience:

- Investor Relation Manager
- Kapanjen Branch Head
- Corporate Secretary

Hadi Santoso
President Director

Experience:

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

Rizyana Mirda
Business Risk
Director

Experience:

- Credit Risk Div
- Medium & Corporate Credit Div

Elfaurid A
Consumer, Retail
& Sharia Business
Director

Experience:

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

Busrul Iman
Commercial &
Corporate Director

Experience:

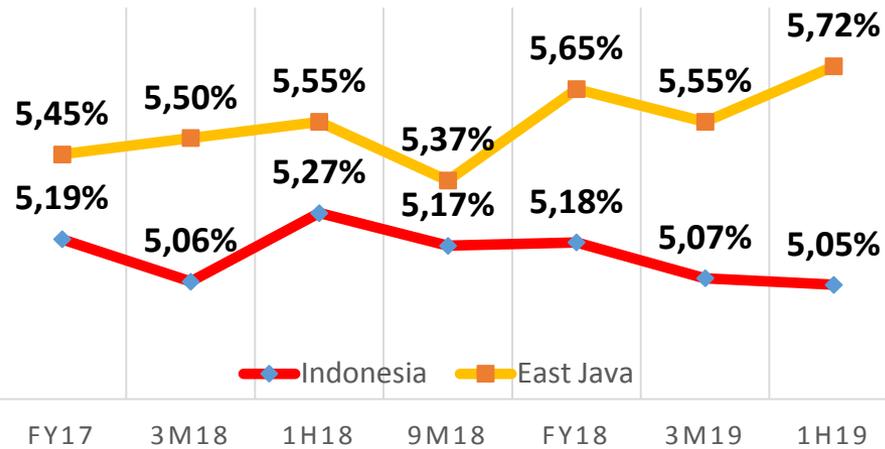
- BRI Malang Regional Head
- BRI Policy & Development Human Capital Division Head
- BRI Surabaya Regional Head



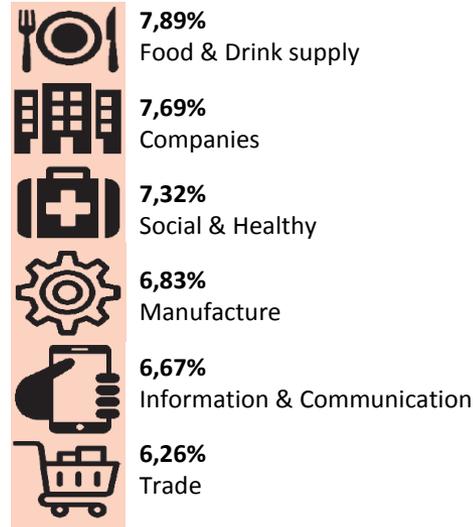
STRENGTH

East Java Macro Economy

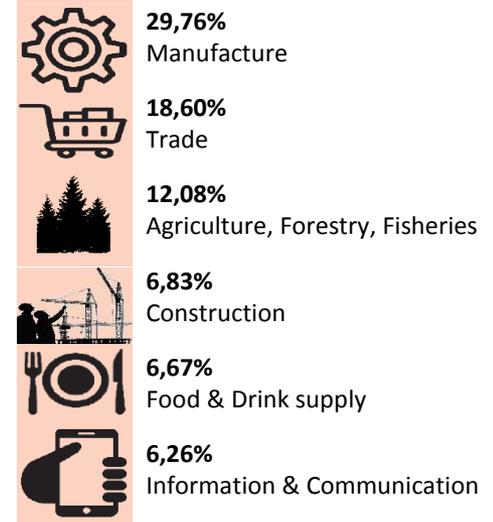
Economic Growth



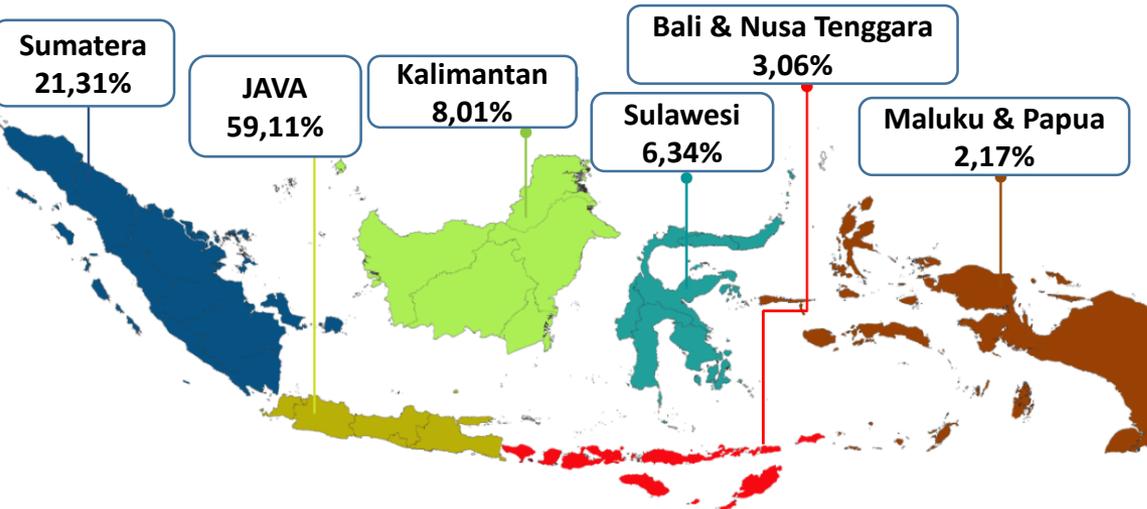
East Java Business Field Growth



East Java Business Field 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

East Java Next Toll Road

East Java Toll Road Plan



1. Gempol – Mojosari - Mojokerto	37,87 Km
2. Demak – Tuban	174,00 Km
3. Tuban – Manyar	62,00 Km
4. Kediri – Kertosono	40,50 Km
5. Malang – Kapanjen	24,00 Km
6. Juanda – Gempol	46,00 Km
7. Sukorejo – Batu – Kediri	110,00 Km
8. Probolinggo – Lumajang	32,00 Km
9. Lumajang – Jember	65,00 Km
10. Kediri – Tulungagung	40,00 Km
11. Suramadu – Tanjung Bulupandan	15,30 Km

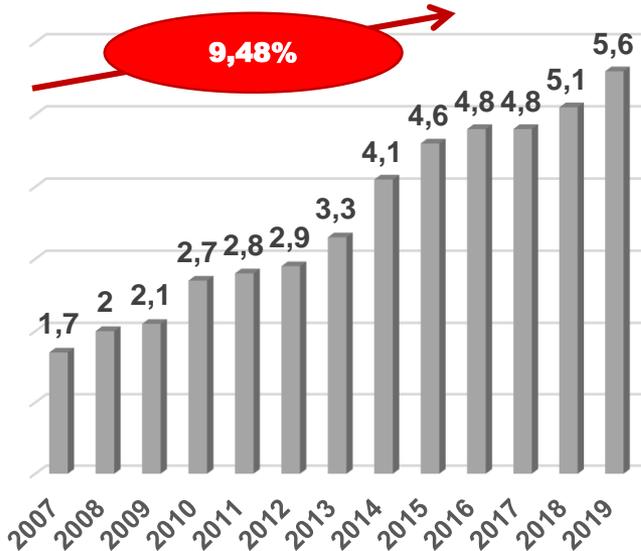
Networks



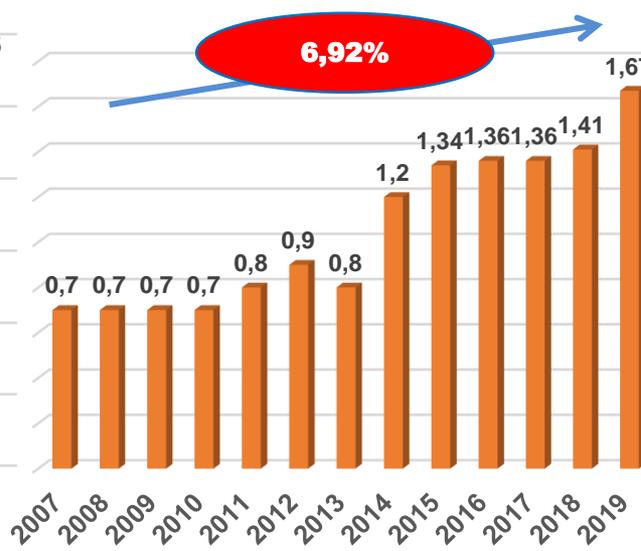
Network	2012	2013	2014	2015	2016	2017	2018	9M19
Head Office	1	1	1	1	1	1	1	1
Branch Office	41	41	43	45	47	48	48	48
Sub Branch Office	81	107	153	165	166	166	169	170
Cash office	164	176	165	185	190	199	207	209
Sharia service office	47	47	97	97	191	191	191	191
Payment Point	138	155	167	171	181	190	211	253
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	763
Digital Lounge	-	-	-	-	-	-	-	-
Total network	904	1.072	1.291	1.425	1.566	1.608	1.684	1.735
“Laku Pandai” Agent (Branchless Banking)						214	258	419

Compound Annual Growth Rate

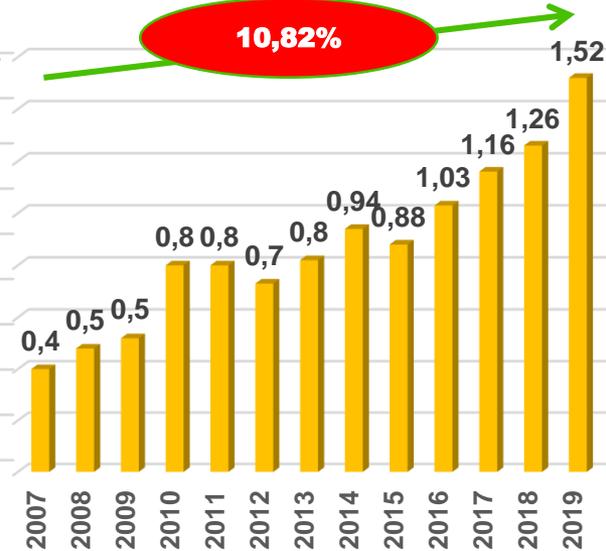
INTEREST INCOME (Rp Tril)



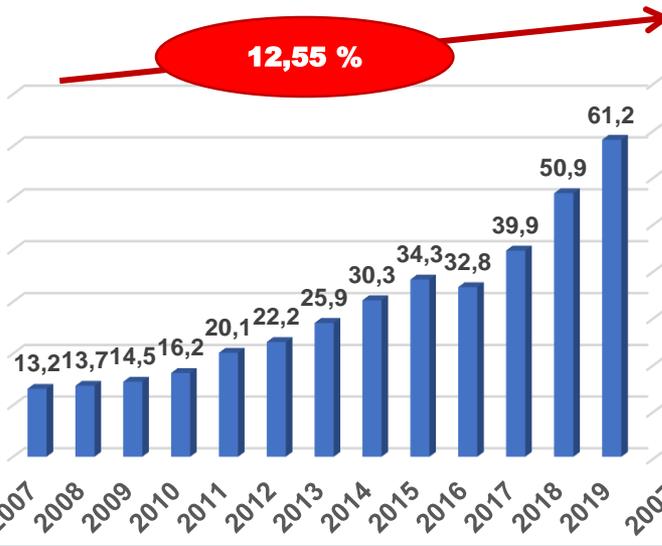
INTEREST EXPENSE (Rp Tril)



NET PROFIT (Rp Tril)



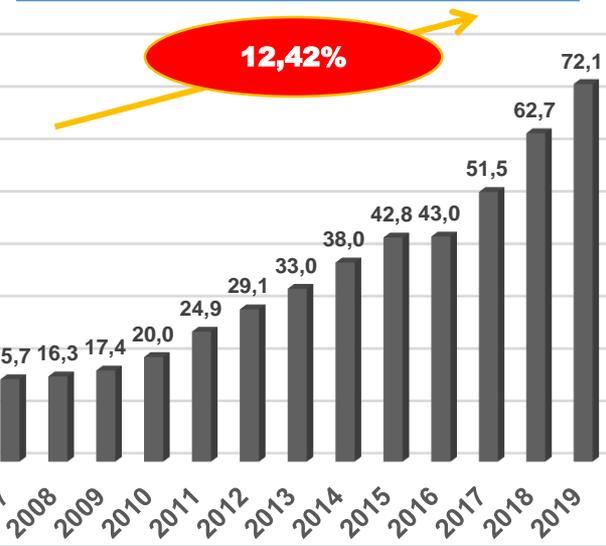
THIRD PARTY FUND (Rp Tril)



LOAN (Rp Tril)



TOTAL ASSET (Rp Tril)



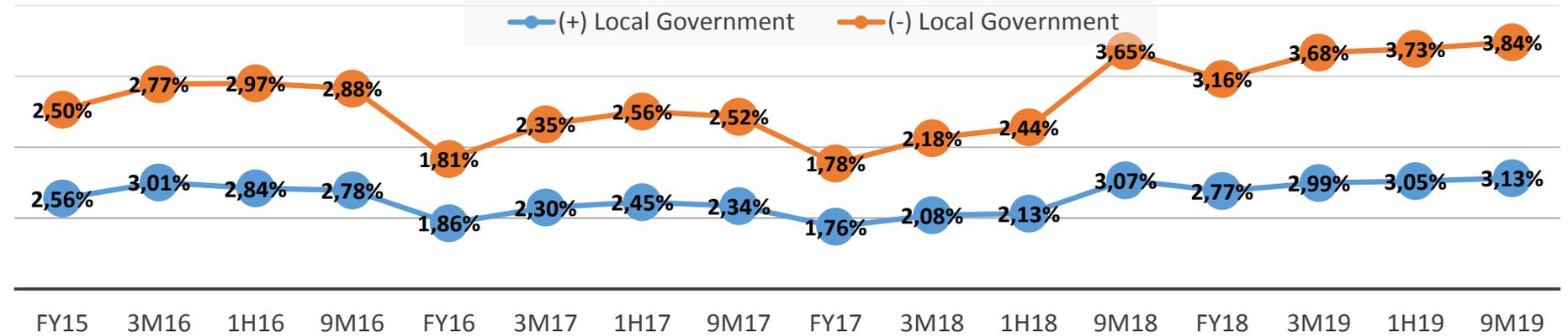
Strength of Funding

■ Current account ■ Saving deposit ■ Time deposit



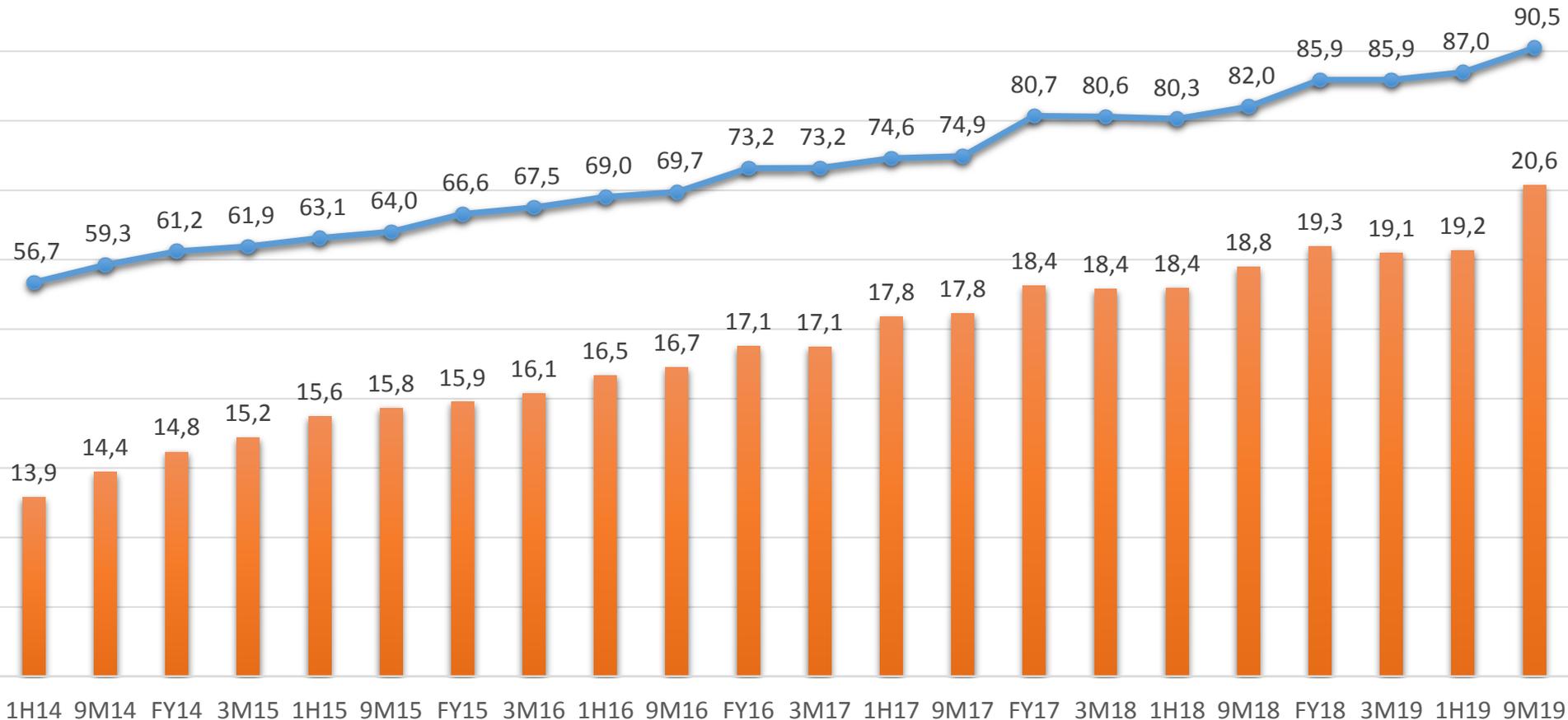
Cost of Fund

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



Strength of Loan (Multipurpose)

Loan Balance (bio) Ticket Size (mio)



Loan balance 54,74 % of total loan

NPL 0,30% as of September 2019

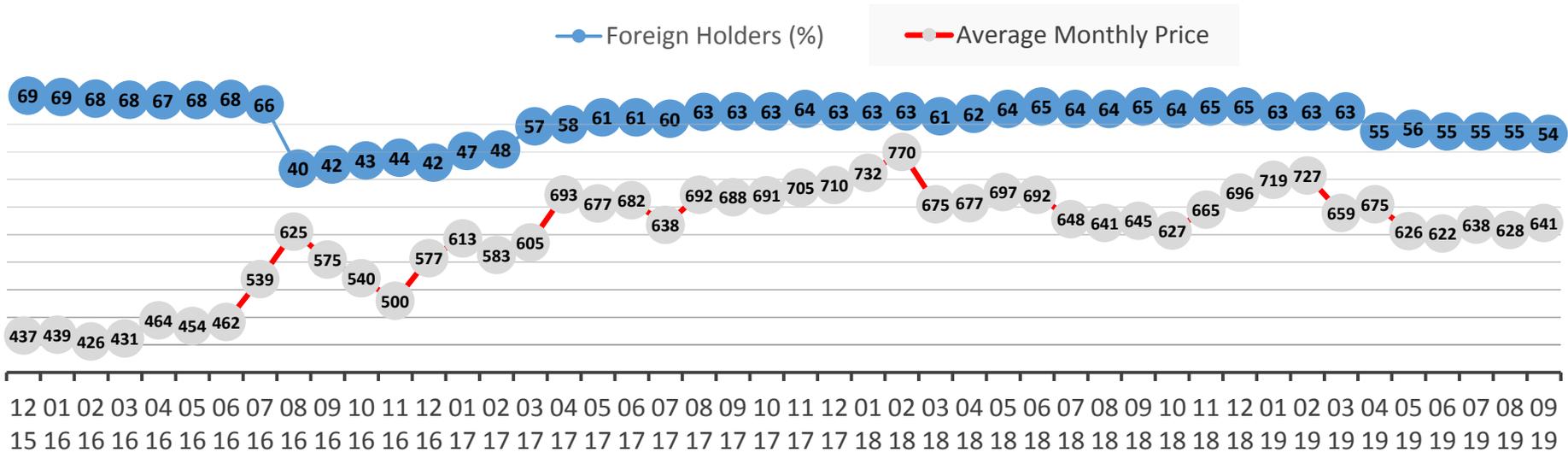
Dividen & Stock



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

BJTM Price Sep,30 2019 IDR 635 / share	
PBV	1,07
EPS(ann)	101,36
PER	6,27
Market Capital	Rp 9.526 tr

Average Price and Foreign Holders Movement (B Series)



B Series Investor Composition

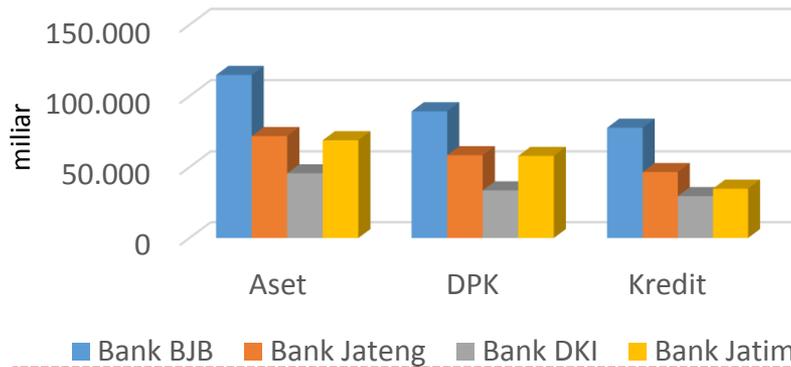


Ownership 9M19		
A Series	East Java Government	51,17%
	East Java City & Municipal Government	28,38%
B Series	Domestic	9,47%
	Foreign	10,99%
Total		100%

B Series Investor	9M18	9M19
Foreign Investor	64,96%	53,71%
- Individual	0,04%	0,05%
- Institution	64,92%	53,67%
Domestic Investor	35,04%	46,29%
- Individual	24,28%	32,11%
- Institution	10,76%	14,18%

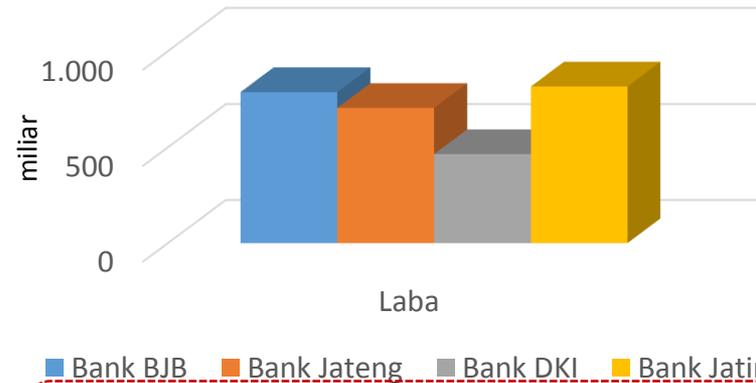
No	B Series Nation	Share	No	B Series Nation	Share
1	INDONESIA	46,28502%	16	KOREA SELATAN	0,16550%
2	AMERIKA	28,55469%	17	JEPANG	0,14341%
3	FINLANDIA	6,36199%	18	TAIWAN	0,09126%
4	IRLANDIA	3,18269%	19	CINA	0,05260%
5	NORWEGIA	2,93329%	20	CAYMAN ISLAND	0,04773%
6	INGGRIS	2,83356%	21	MALAYSIA	0,03716%
7	AUSTRALIA	2,63229%	22	HONGKONG	0,01845%
8	SWITZERLAND	1,58713%	23	BRUNEI DARUSSALAM	0,01390%
9	KANADA	1,50396%	24	SWEDIA	0,01173%
10	LUKSEMBURG	1,20122%	25	THAILAND	0,00326%
11	SAUDI ARABIA	0,61306%	26	FILIPINA	0,00218%
12	JERMAN	0,58540%	27	FRANCE	0,00088%
13	BELANDA	0,52294%			
14	SINGAPURA	0,32599%			
15	BERMUDA	0,28870%			

Posisi Neraca Bank



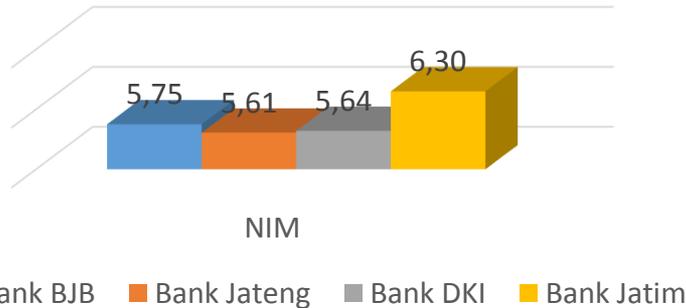
“Total Aset, Kredit, dan DPK Bank Jatim pada posisi ke-3”

Posisi Laba Bank



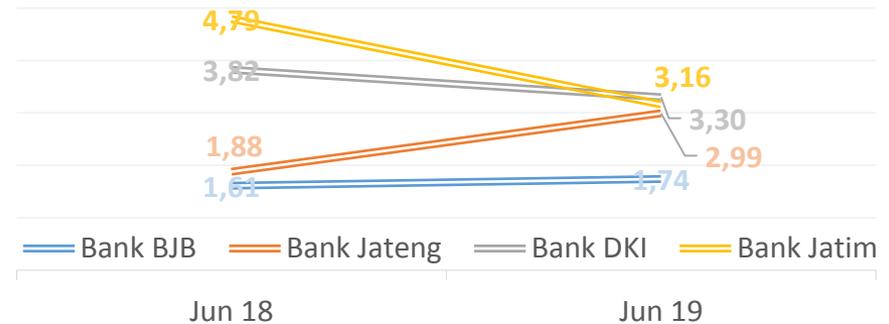
“Perolehan Laba Bank Jatim pada posisi ke-1”

Posisi NIM Bank



“Rasio NIM Bank Jatim pada posisi ke-1”

NPL



“NPL Bank Jatim mengalami penurunan yang baik”

Award



Corporate Social Responsibility Environment Category 2019



Satisfaction Index 2019



Top BPD Buku III



Mortgage Konvensional Bank



67 Indonesia Most Valuable Brands



Public Relation Indonesia Website

Sustainability Report



- ✓ 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.

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

Jadikan masa Purnabakti Anda lebih sejahtera

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CEPAT

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Tabungan Siklus Pensiun

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



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