

bankjatim

yang terbaik untuk anda



BJTM COMPANY PERFORMANCE 10M16

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OVERVIEW

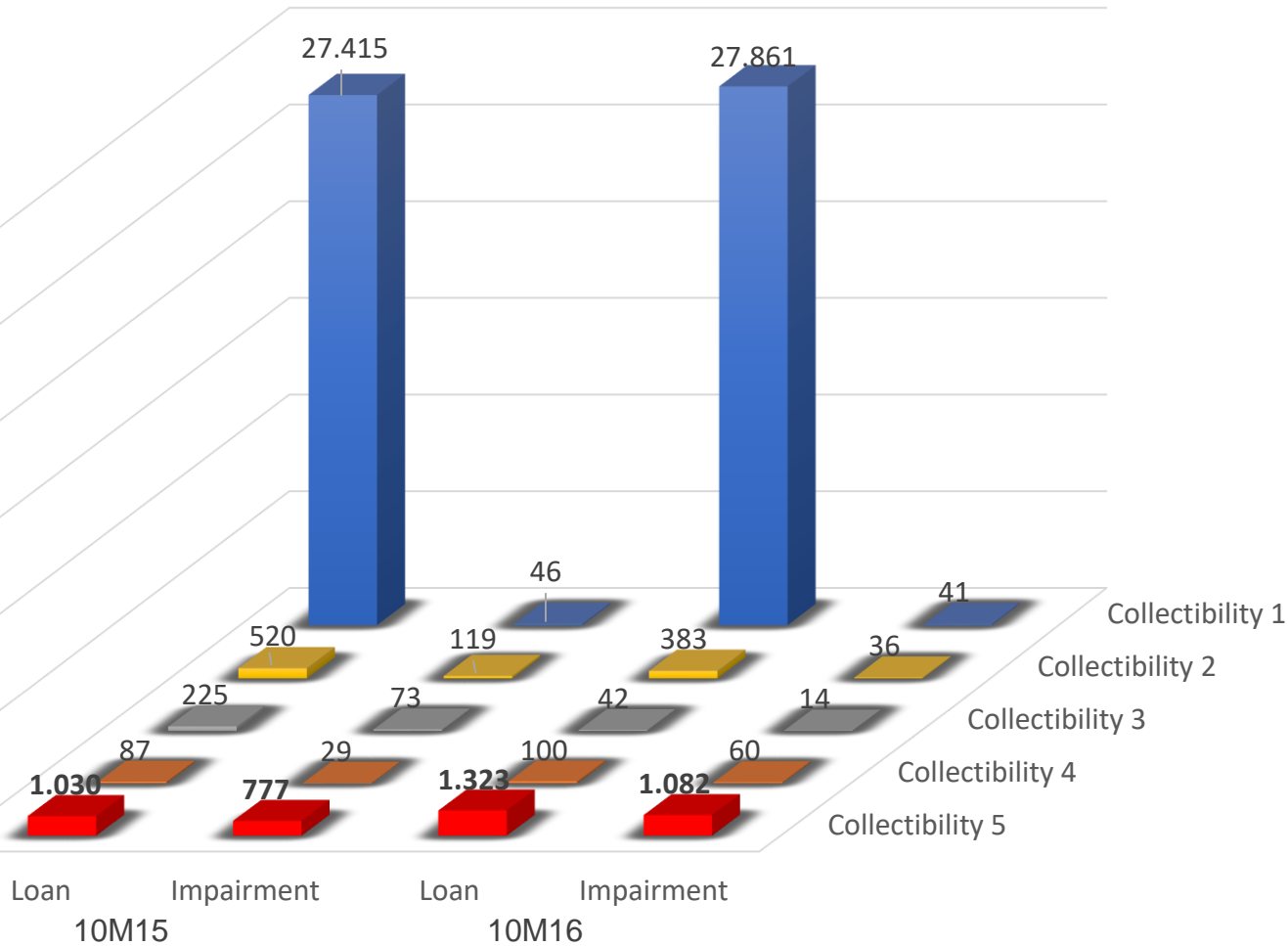
Financial Performance

<u>Balance Sheet</u> In million Rp	<u>10M15</u>	<u>10M16</u>	<u>YoY</u>
Asset	51.630.970	50.160.856	-2,85%
Loan	29.278.270	29.708.047	1,47%
- Commercial	6.592.903	5.960.825	-9,59%
- SME	4.649.018	4.498.505	-3,24%
- Consumer	18.036.348	19.248.717	6,72%
Third Party Fund	43.382.745	41.133.070	-5,19%
- Current Account	18.863.847	16.883.877	-10,50%
- Saving Account	10.808.854	12.319.225	13,97%
- Time Deposit	13.710.043	11.929.968	-12,98%

<u>Profit & Loss</u> In million Rp	<u>10M15</u>	<u>10M16</u>	<u>YoY</u>
Net Interest Income	2.684.763	2.830.989	5,45%
Net Non Interest Operational Income (Expense)	(1.560.411)	(1.571.343)	0,70%
Net profit	826.088	896.627	8,54%

Ratio	10M15	10M16	Ratio	10M15	10M16
ROA	2,95%	3,07%	BOPO	73,84%	71,07%
ROE	18,07%	19,14%	CAR	19,95%	22,73%
NIM	6,61%	6,72%	COF	3,52%	2,60%
CASA	68,40%	71,00%	LDR	67,49%	72,22%

Loan & Impairment Composition



In Billion Rp

<u>NPL Information</u>	<u>10M15</u>	<u>10M16</u>
NPL Gross	4,59%	4,93%
NPL Net	1,58%	1,04%
Coverage Ratio	77,72%	84,23%
Consumer's NPL	0,85%	0,88%
Commercial's NPL	10,48%	12,03%
SME's NPL	10,35%	12,48%

NPL

Start to choose bankruptcy action against NPL's customer company.
Intensify collateral auction.

Funding

Keep reducing Cost of Fund, especially in high rate deposit and current account.
Manage cash more effectively to use in treasury activities.

Lending

Keppres for government projects in east java outside regional re-opening with adjustment in collateral addition and increase supervision.
Standby loan only used for prime customer.
Multipurpose promo rate for 4th quarter 2016.

Indonesia Tax Amnesty October 2016

Rp 151.885.508.259,-

Treasury Division

Dealer Treasury activity's become the significant contributor for interest income, the portion up to 20% from interest income

Annual General Meeting

Approaching the end of 2016, BJTM plans to conduct AGM at the same time as the previous AGM

BUSINESS PLAN

Network	2009	2010	2011	2012	2013	2014	2015	10M16
Head Office	1	1	1	1	1	1	1	1
Branch Office	39	41	41	41	41	43	45	47
Sub Branch Office	26	44	67	81	107	153	165	166
Cash office	151	154	164	164	176	165	185	187
Sharia service office	37	37	47	47	47	97	97	97
Payment Point	78	88	115	138	155	167	171	177
Mobile cash	45	49	57	57	59	62	65	79
Mobile ATM	-	4	4	6	6	6	6	6
CDM	1	1	1	1	1	2	2	2
ATM	87	142	262	368	479	595	688	699
Total network	465	561	759	904	1.072	1.291	1.425	1.461

NETWORK 2016	SHARIA 2016
	1
1	2
5	10
9	6
	94
8	7
11	6
13	15

Description	2015	2016 E
Total Asset	12,65%	5,00% - 7,00%
Loan	8,46%	2,00% - 3,00%
Third Party Fund	13,19%	5,00% - 8,00%
Financial Ratio		
- CAR	21,22%	19,00% - 21,00%
- LDR	82,92%	85,00% - 90,00%
- NPL Gross	4,29%	4,70% - 4,85%
- NIM	6,41%	6,50% - 6,90%
- BOPO	76,11%	72,00% - 76,00%
- ROE	16,11%	18,00% - 19,50%
- ROA	2,67%	3,00% - 3,30%

LOAN STRATEGY

- Credit for vehicle acquirement.
- Increasing MoU with government institutions for multipurpose, also private corporates.
- Intensifying linkage program to rural bank, members of Perbamida or Perbarindo.

FUNDING STRATEGY

- Manage cash effectively to reduce branch's idle fund to be used in treasury activities.
- Reduce high interest deposit.
- Intensifying new funding products implementation.

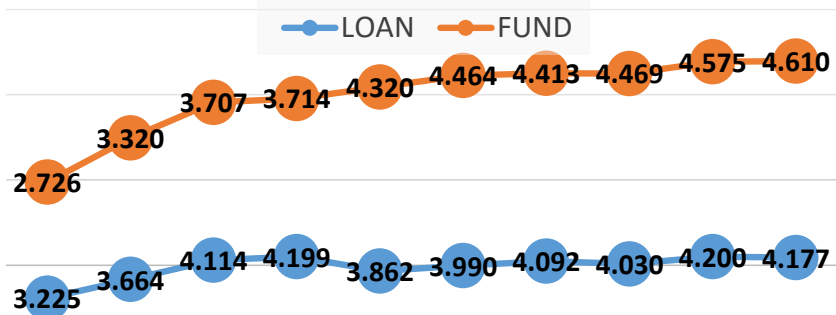
NPL STRATEGY

- Collection with credit restructuring.
- Special collection for rest of government payment project terms.
- Insurances claim accelerations and recoveries.
- Collateral auction.

GENERAL STRATEGY

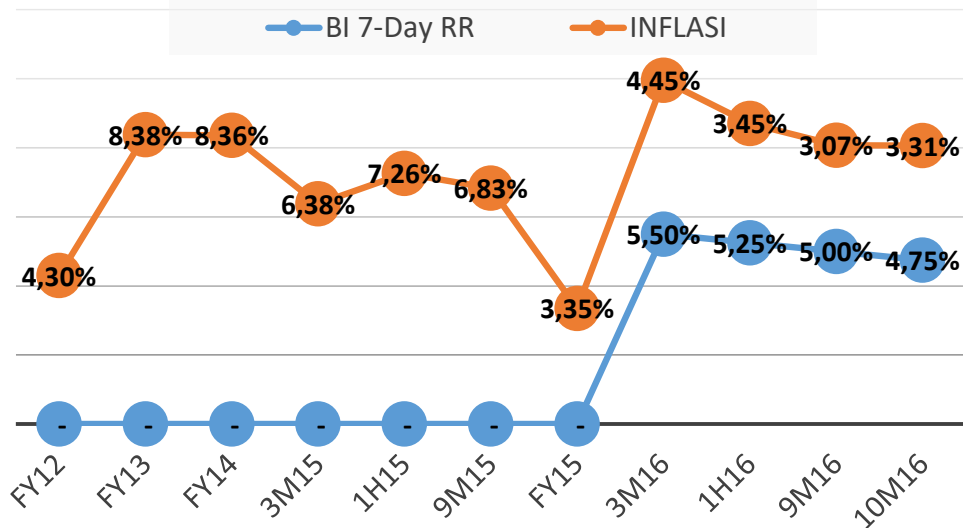
- Revitalization into competence and professional human capital to shape competency based on resource management.
- Development and reorganization of head office and branches for customer centric.

APPENDIX

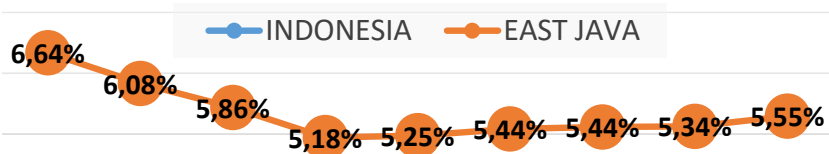


in trillion Rp

FY12 FY13 FY14 3M15 1H15 9M15 FY15 3M16 1H16 8M16

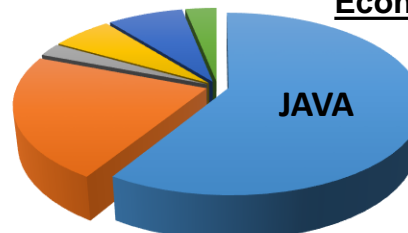


Economic Growth



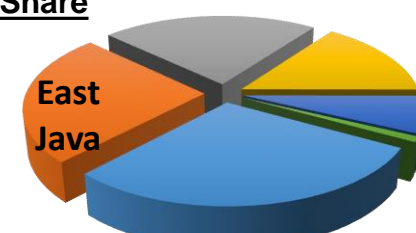
FY12 FY13 FY14 3M15 1H15 9M15 FY15 3M16 1H16

Economic Share



Indonesia

- 59% Java
- 22% Sumatra
- 2% Bali & Nusa Tenggara
- 6% Sulawesi
- 8% Kalimantan
- 3% Maluku & Papua



Java

- 29% DKI Jakarta
- 25% East Java
- 23% West Java
- 15% Central Java
- 7% Banten
- 1% DIY

FINANCIAL HIGHLIGHTS

Balance Sheet - Profit & Loss



<u>Information</u> In million Rp	<u>10M15</u>	<u>10M16</u>	<u>YoY</u>
Total Asset	51.630.970	50.160.856	-2,85%
Placement BI & SBI	13.688.391	13.487.200	-1,47%
Loan	29.278.270	29.708.047	1,47%
Allowance for Impairment Losses	(1.043.410)	(1.233.245)	18,19%
Third Party Fund	43.382.745	41.133.070	-5,19%
- Current Account	18.863.847	16.883.877	-10,50%
- Saving Account	10.808.854	12.319.225	13,97%
- Time Deposit	13.710.043	11.929.968	-12,98%
Equity	6.235.842	7.079.191	13,52%

<u>Information</u> In million Rp	<u>10M15</u>	<u>10M16</u>	<u>YoY</u>
Interest Income	3.932.593	4.003.646	1,81%
Interest Expense	(1.247.830)	(1.172.657)	-6,02%
Nett Interest Income	2.684.763	2.830.989	5,45%
Non Interest Operational Income	365.219	349.729	-4,24%
Non Interest Operational Expense	(1.369.854)	(1.529.194)	11,63%
Provision for Impairment Losses	(555.776)	(391.878)	-29,49%
Nett Non Interest Operational Income (Expense)	(1.560.411)	(1.571.343)	0,70%
Operational Profit	1.124.352	1.259.646	12,03%
Non Operational Profit	42.808	2.364	-94,48%
Pre Tax Profit	1.167.160	1.262.010	8,13%
Taxes	(341.071)	(365.383)	7,13%
Net profit	826.088	896.627	8,54%

Non Performing Loan

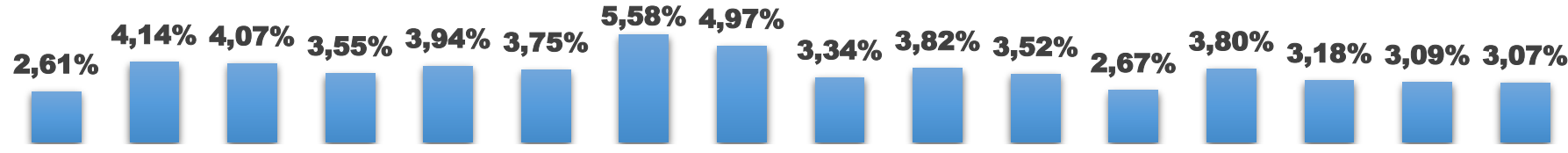
<u>NPL</u>	<u>1H15</u>	<u>9M15</u>	<u>FY15</u>	<u>3M16</u>	<u>4M16</u>	<u>5M16</u>	<u>1H16</u>	<u>7M16</u>	<u>8M16</u>	<u>9M16</u>	<u>10M16</u>
Consumer	0,75%	0,86%	0,74%	0,82%	0,85%	0,89%	0,85%	0,91%	0,91%	0,89%	0,88%
SME	7,59%	8,02%	11,11%	11,62%	11,54%	11,46%	11,36%	11,60%	11,61%	12,43%	12,48%
Commercial	9,78%	10,53%	9,97%	11,42%	11,33%	11,81%	11,27%	11,90%	11,72%	11,82%	12,03%
NPL GROSS	3,82%	4,22%	4,29%	4,59%	4,65%	4,79%	4,58%	4,83%	4,80%	4,92%	4,93%
Coverage Ratio	75,82%	84,28%	81,02%	80,87%	81,94%	84,20%	83,37%	85,12%	85,02%	84,18%	84,23%

- Bank Jatim still faces the non performing loan and yet to decrease, the rising of the NPL last year was caused by:
 - Commercial credit npl, standby loan and keppres .
 - Multipurpose npl from death and fired people decrease from insurance claim.
 - Financial Services Authority policy on lending quality of sharia rural bank based on capital adequate ratio level.
- Bank Jatim's Credit Risk Division and Adhoc team keep attempting to reduce the NPL.
- The current NPL comes from the same debtors similar to last year, and we still maintain the debtor to restructuring or rescheduling the credit based on their business. Some of the standby loan's debtors are waiting from the appeal completion in court.
- Management's efforts to reduce NPL are by conducting collection and auction the collateral.
- Strengthening capability assessment for credit officer, improvement credit regulation, and reconstruction of credit intern law.

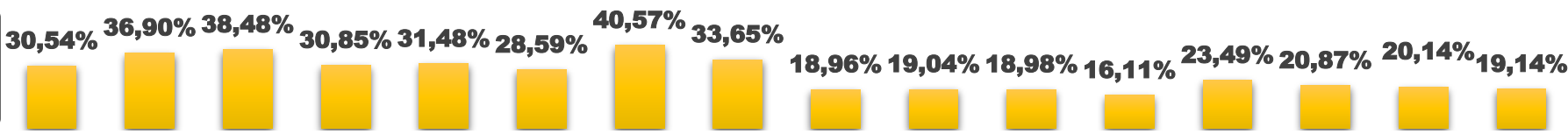
Financial Ratio



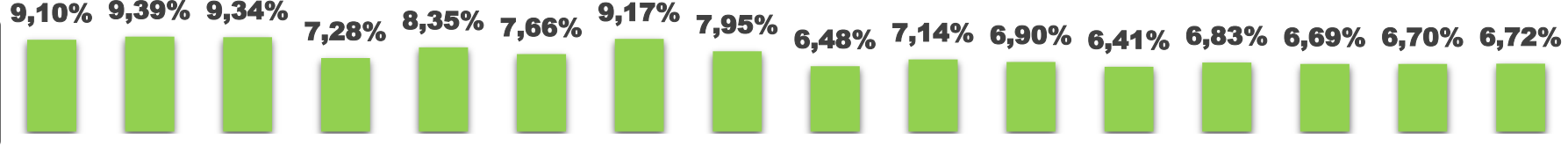
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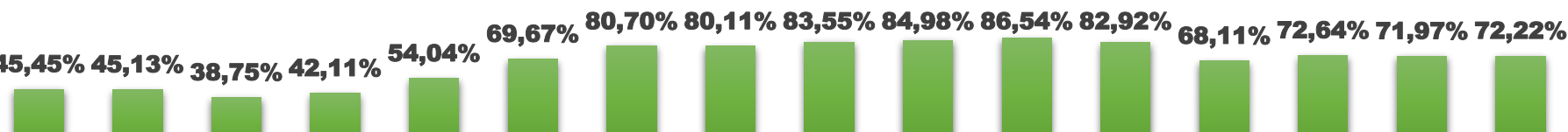
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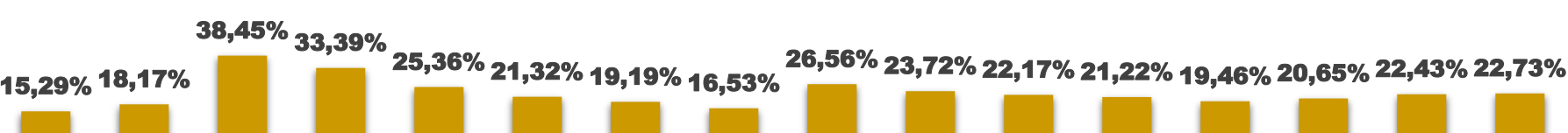
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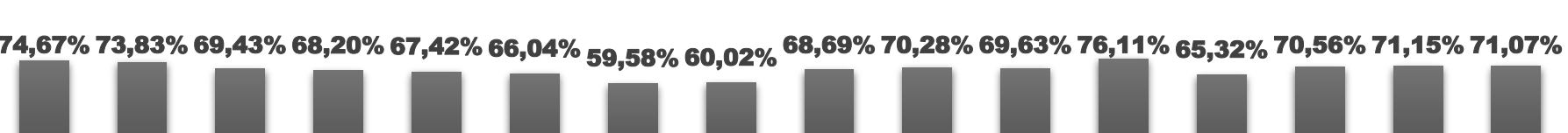
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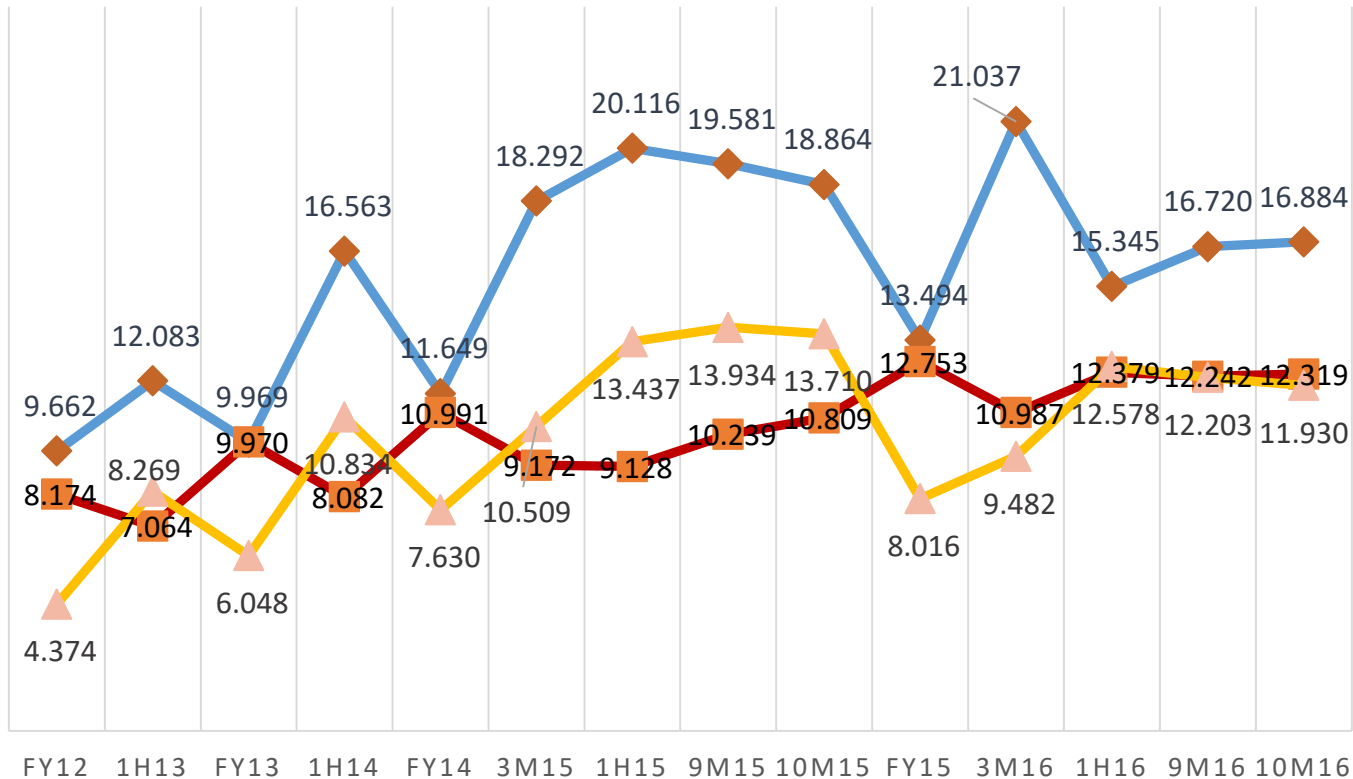
**B
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2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 3M16 1H16 9M16 10M16

Funding & Lending

◆ Current Account ■ Saving Account ▲ Time Deposit



In Billion Rp.

Funding Composition

Current Account	Oct'16
Government	29,20%
Private	11,85%
Total	41,05%
Saving Account	Oct'16
Simpeda	24,54%
Siklus	2,08%
Tab Haji	0,54%
TabunganKu	2,52%
Barokah	0,28%
Total	29,95%
Time Deposit	Oct'16
Deposit	29,00%
Total	29,00%

Current Account
YoY (10,50%)

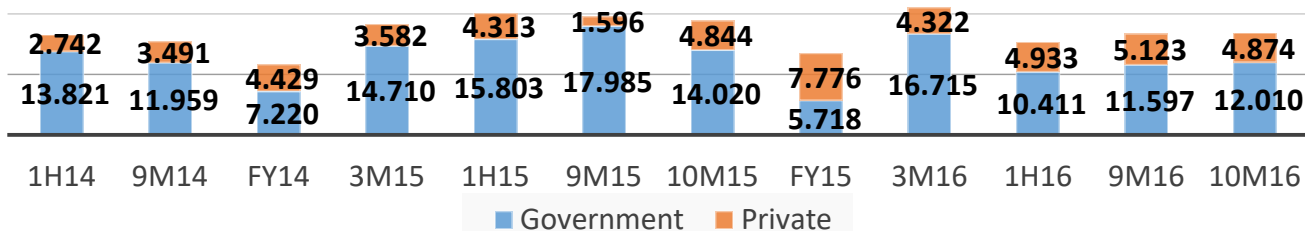
Saving Account
YoY 13,97%

Time Deposit
YoY (12,98%)

Detailed Third Party Fund

Current Account

In Billion Rp.



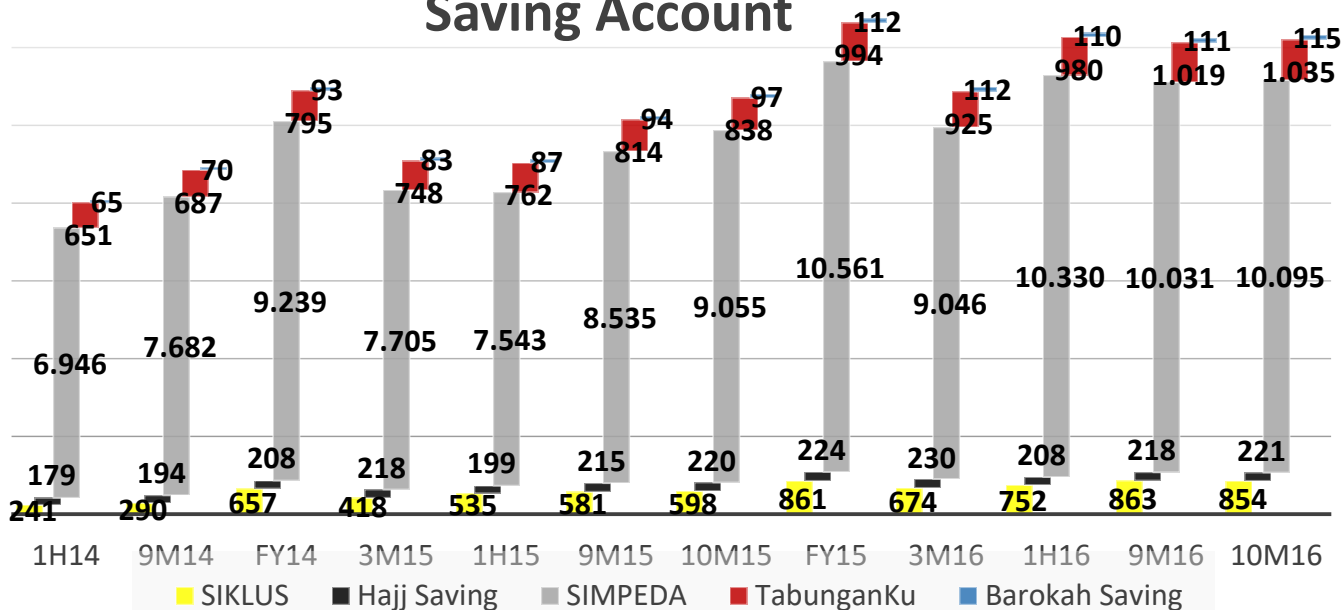
Government Current Acc.

YoY -14,34%

Private Current Acc.

YoY 0,62%

Saving Account



YoY

SIMPEDA 11,48%

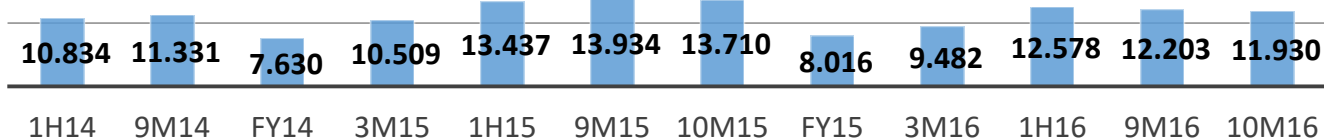
SIKLUS 42,77%

Hajj Saving 0,24%

TabunganKu 23,45%

Barokah Saving 18,62%

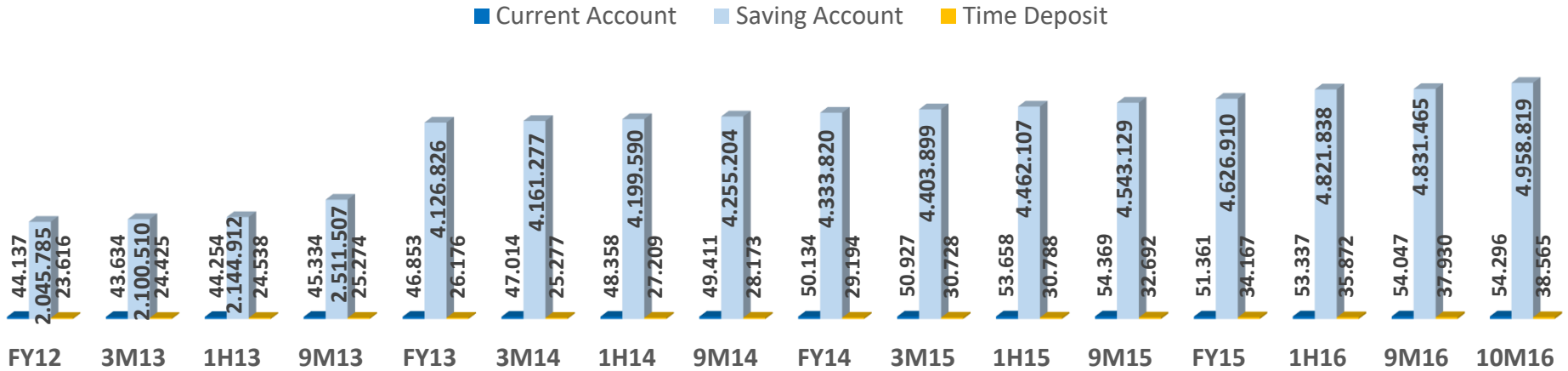
Time Deposit



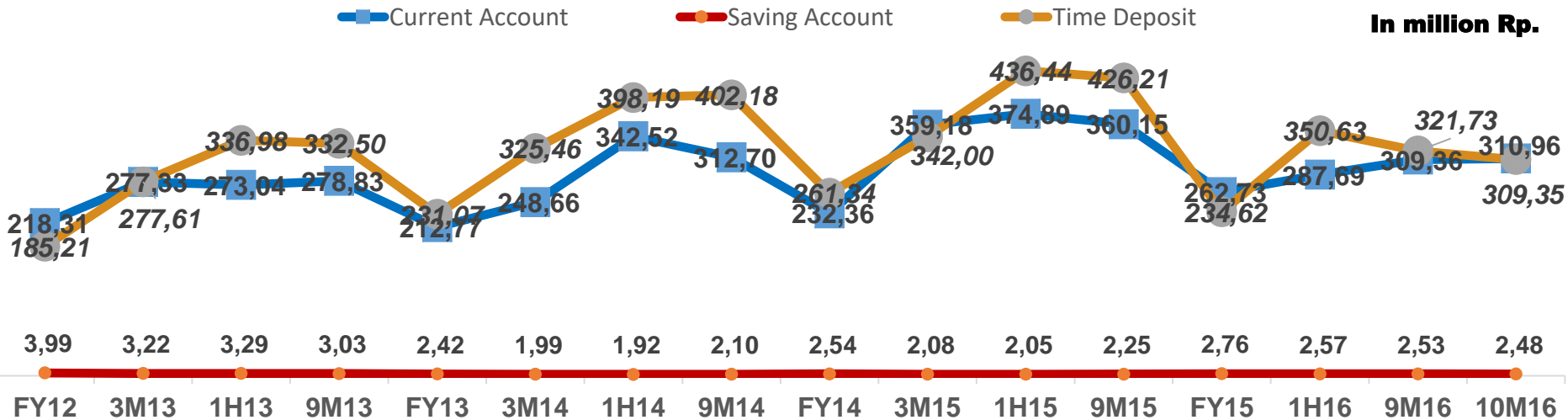
Time Deposit

YoY -12,98%

Total Customer



Ticket Size



**GRAND PRIZE
UANG TUNAI
500 JUTA**

**TOTAL HADIAH
12,5 MILIAR**

gemerlap hadiah SIMPEDA
Tingkatkan SALDO Anda, memenangkan hadiah dengan total MILIARAN Rupiah!!

JATIMPRIORITAS

4000 1234 5678 9010

R. 50ER050

bankjatim
internet banking

Tetap bebas bertransaksi,
dimanapun dan apapun aktivitas Anda

- Pembayaran tagihan telepon rumah, PDAM, PBB, Rumah S&R, SPP, Tiket Kereta Api, Setuler, transaksi e-commerce melalui fitur di
- Pendaftaran Sekolah/Instansi
- Transfer antar Rekening bankjatim
- Transfer dari rekening bankjatim ke Bank Lain
- Dapatkan informasi produk dan informasi yang lebih lengkap serta lokasi ATM dan Cabang Bank Jatim terdekat

www.bankjatim.co.id

Tentukan pilihan Anda,
tetap nikmati bunganya!!

tabungan SIKLUS

- ✓ Program Bunga Plus
- ✓ Bunga kompetitif
- ✓ Syarat dan ketentuan berlaku
- ✓ Warna barang pada gambar hanya ilustrasi

14044
INFO BANK JATIM

24 JAM LAYANAN
atm

3366
SMS BANKING

Bank Jatim Mobile Banking
PT Bank Jatim Tbk (BJTM)

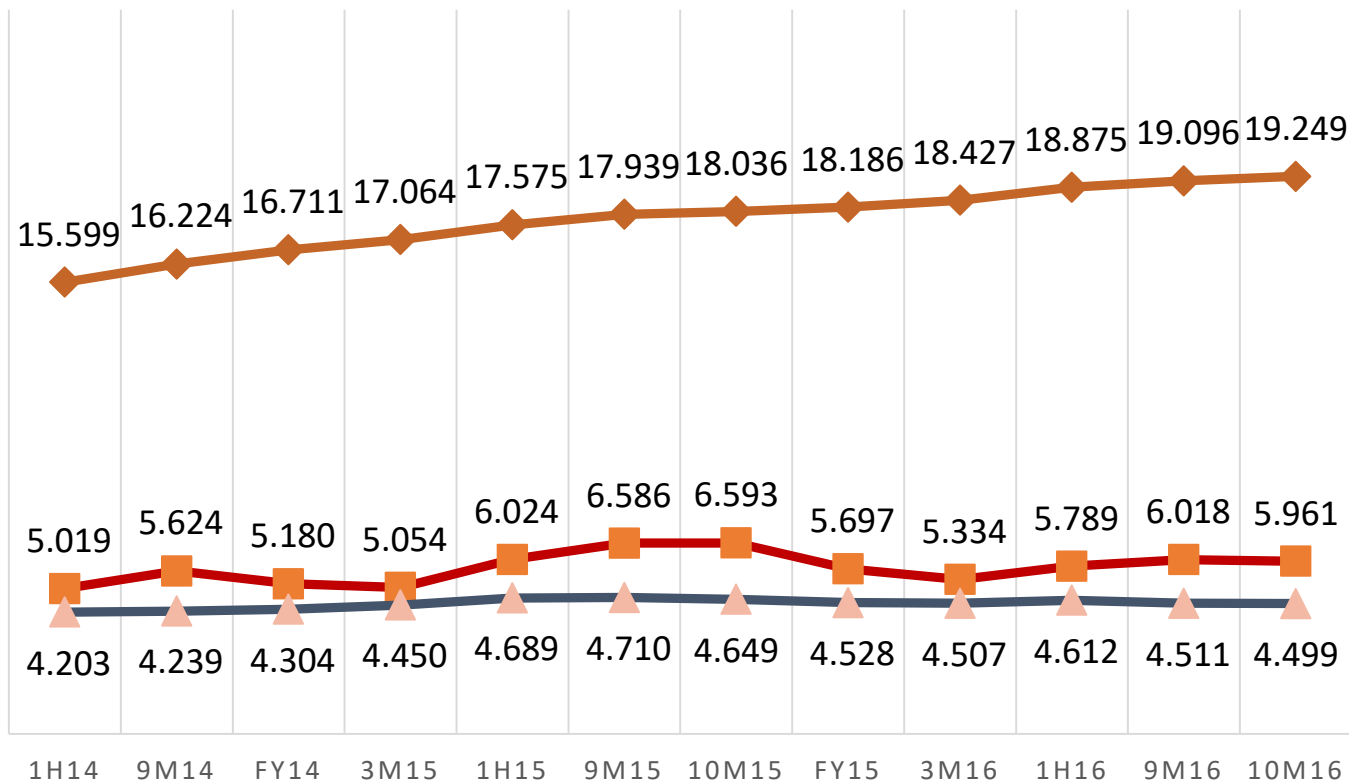
UNINSTALL OPEN

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Mobile applications for ease of transaction

Type Of Loan

◆ **Consumer**
 ■ **Commercial**
 ▲ **SME**



In Billion Rp.

Loan Composition

CONSUMER LOAN	Oct'16
Multipurpose	56,51%
Mortgage	5,21%
Others	3,07%
Total	64,79%
COMMERCIAL LOAN	Oct'16
Standby Loan	2,15%
Keppres	3,60%
Overdraft	9,84%
Syndicate	4,47%
Total	20,06%
Small Medium Ent.	Oct'16
KUR	0,60%
Pundi Kencana	4,25%
Jatim Mikro	1,90%
Others	8,39%
Total	15,14%

Consumer
YoY 6,72%

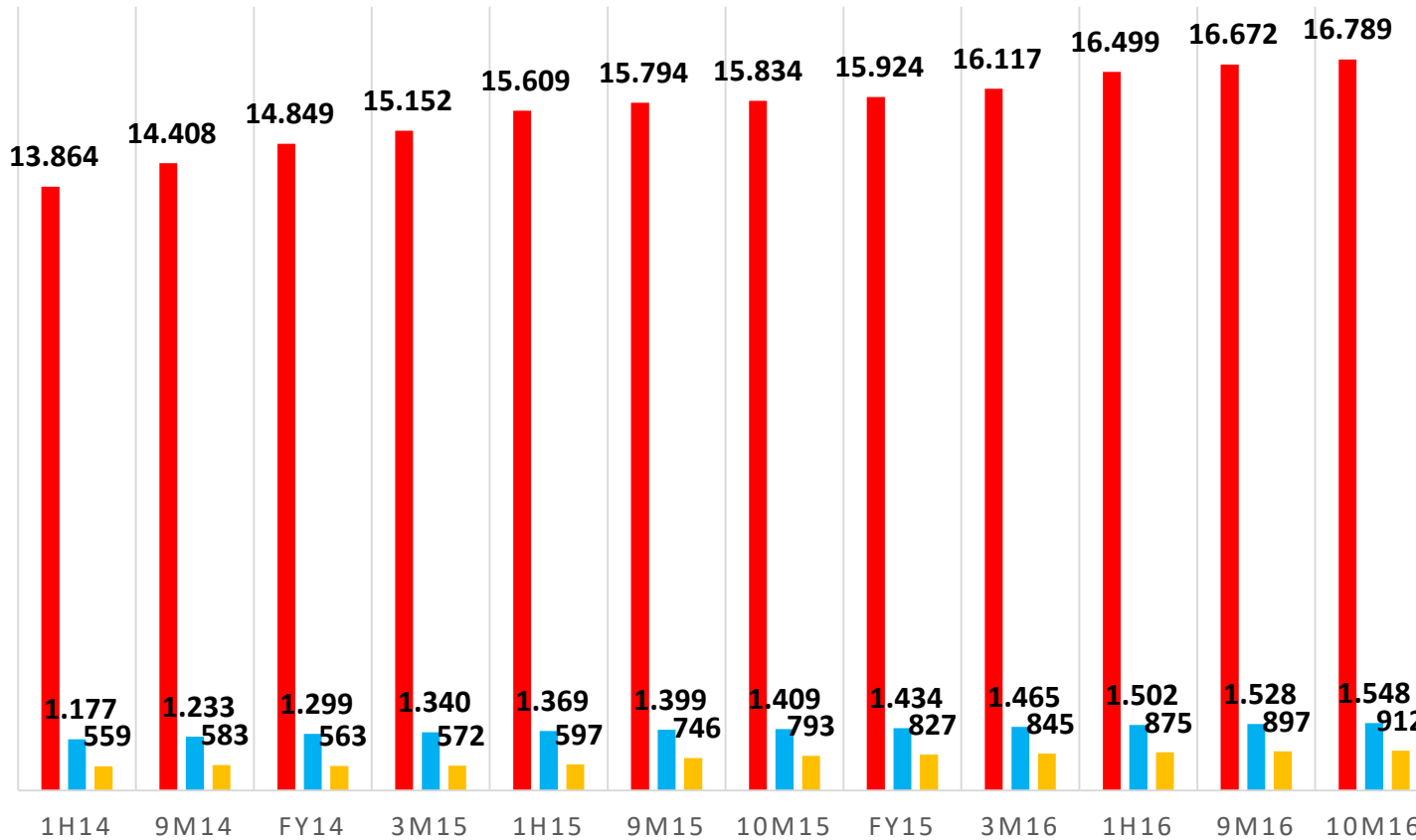
Commercial
YoY -9,59%

SME
YoY -3,24%

CONSUMER LOAN

■ Multipurpose ■ Mortgage ■ Others

In Billion Rp.



YoY

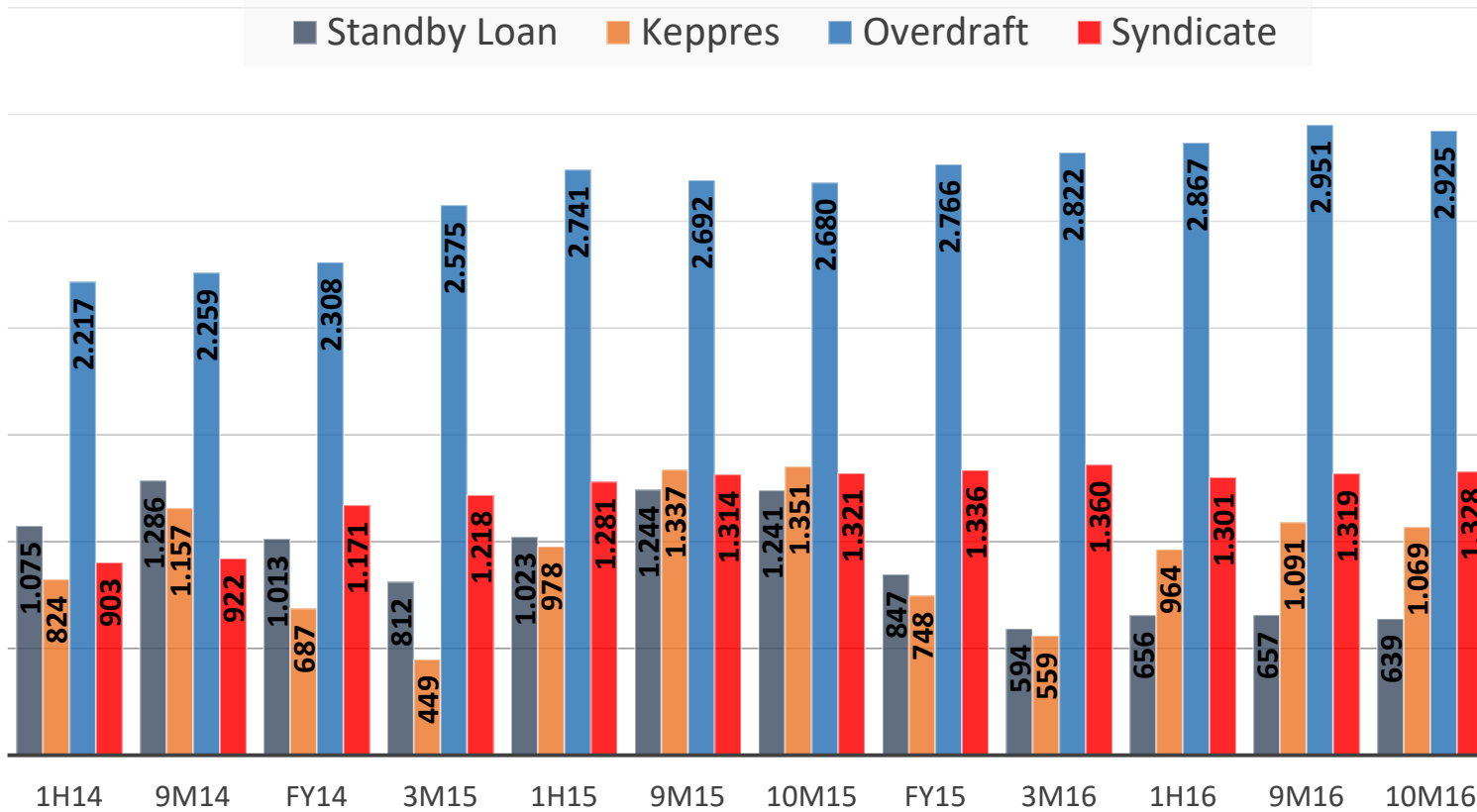
Multi purpose 6,03%

Mortgage 9,87%

Others 14,93%

Commercial Loan

In Billion Rp.



YoY

Standby Loan
-48,48%

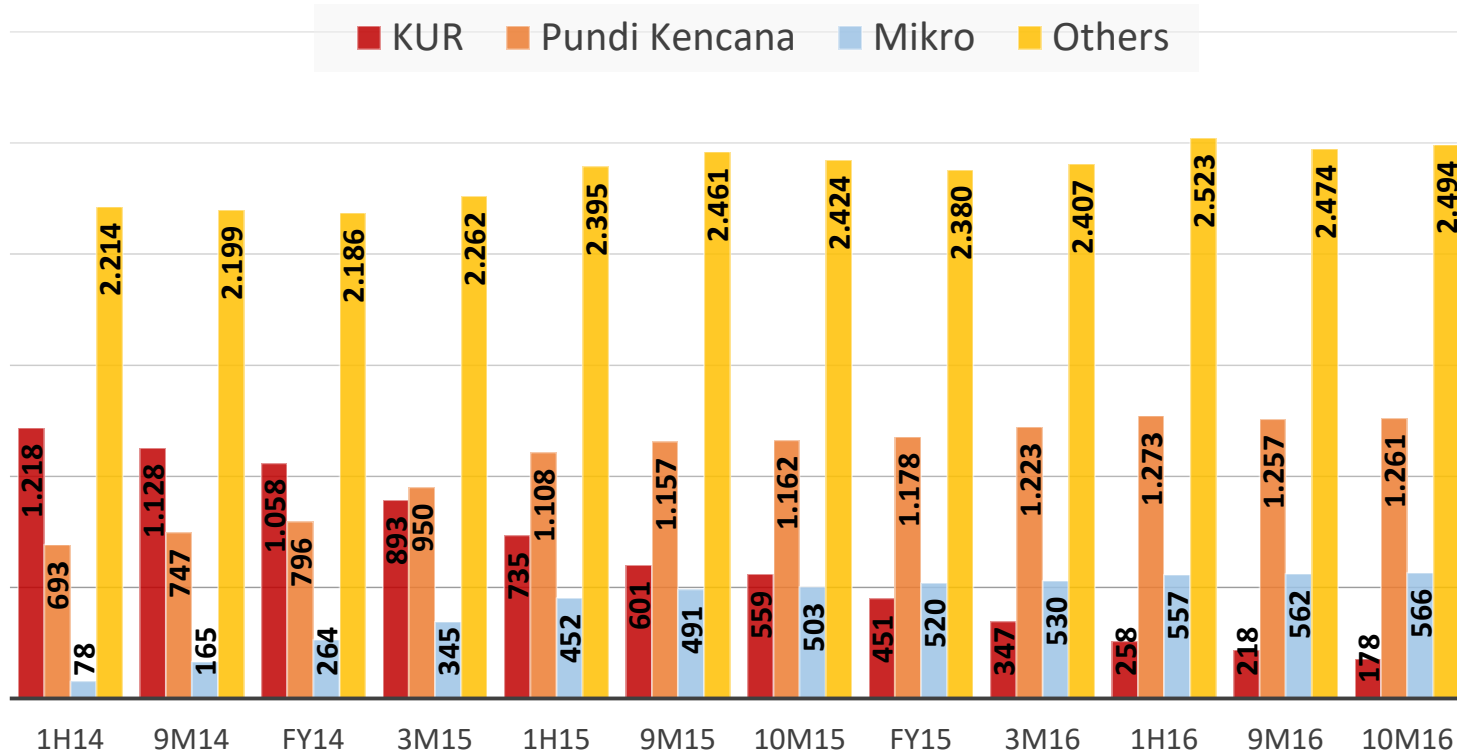
Keppres
-20,87%

Overdraft
9,12%

Syndicate
0,54%

SME Loan

In Billion Rp.



YoY

KUR
-68,21%

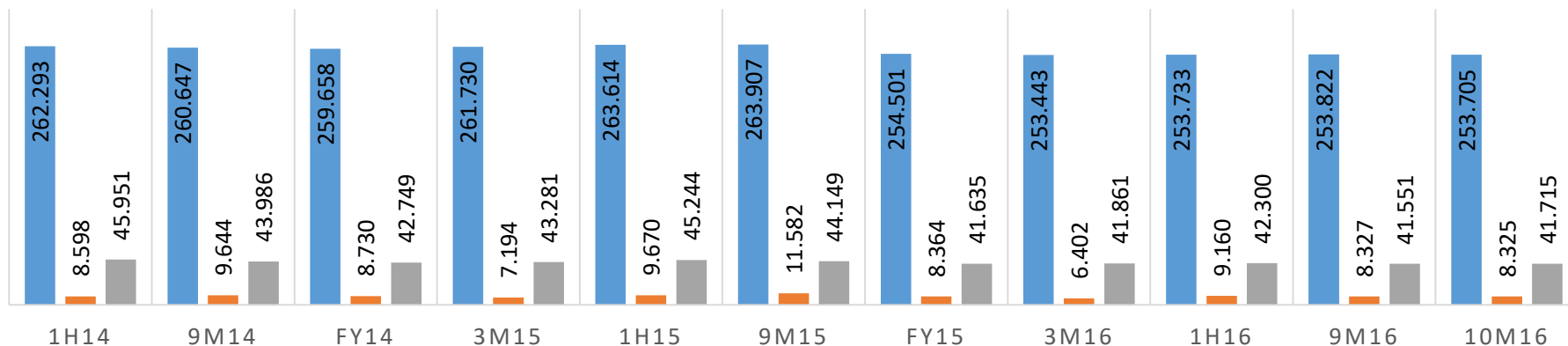
Pundi Kencana
8,51%

Mikro
12,51%

Others
2,85%

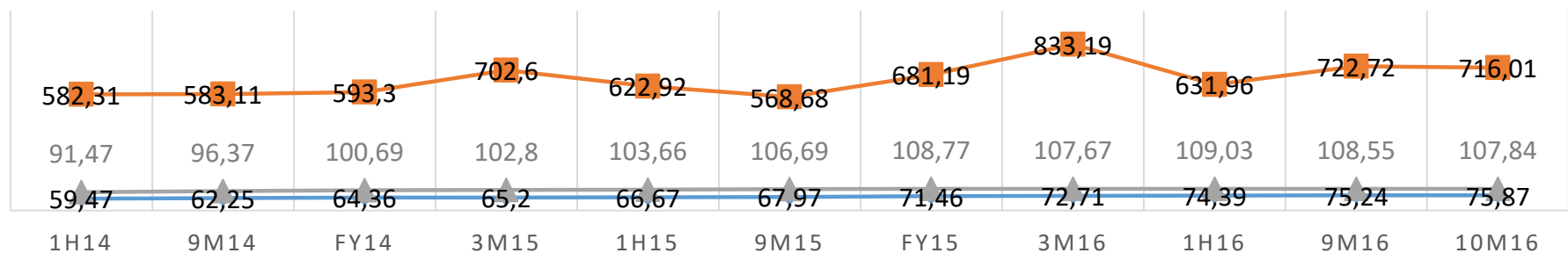
TOTAL CUSTOMER

Consumer Commercial SME



TICKET SIZE

Consumer Commercial SME

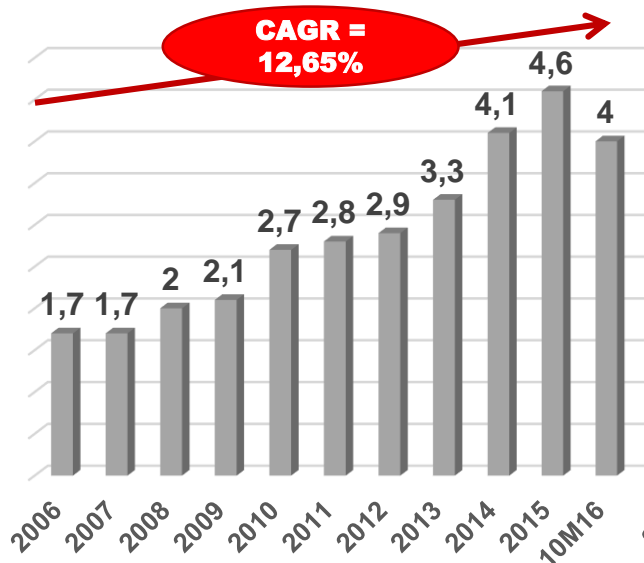


STRENGTH

Financial Performance

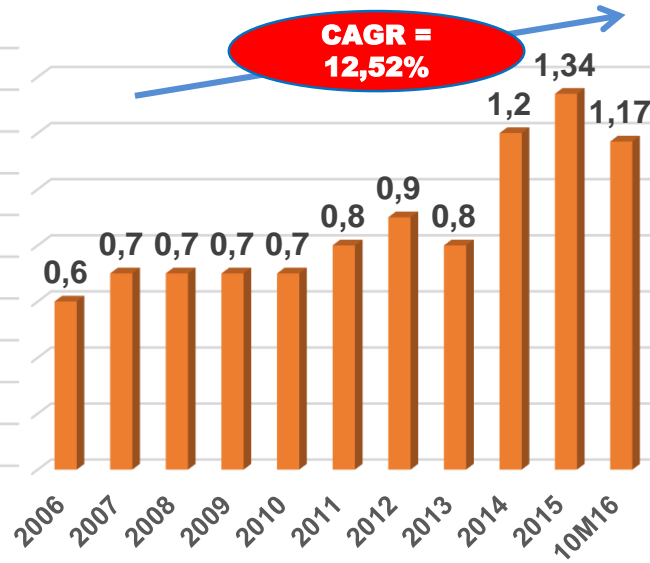
INTEREST INCOME (Rp Tril)

CAGR = 12,65%



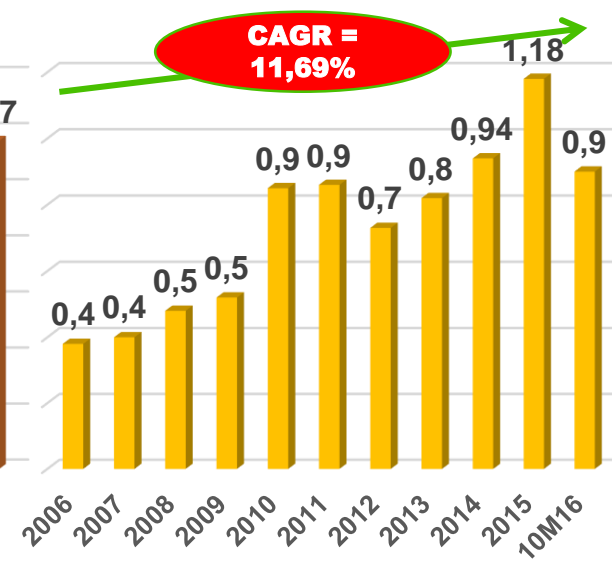
INTEREST EXPENSE (Rp Tril)

CAGR = 12,52%



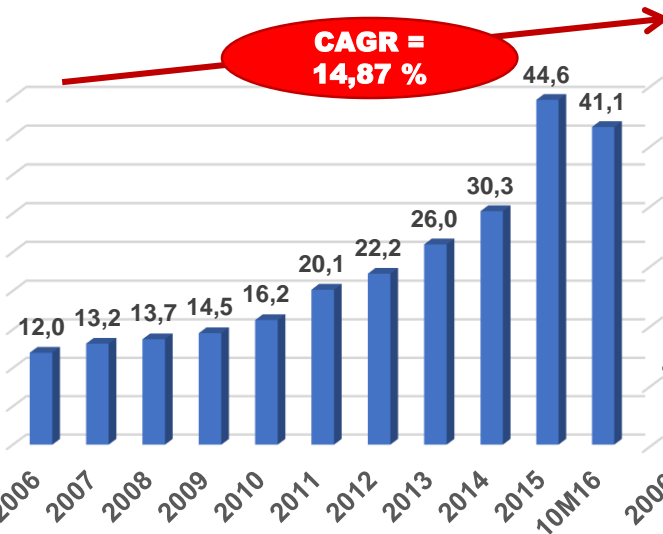
NET PROFIT (Rp Tril)

CAGR = 11,69%



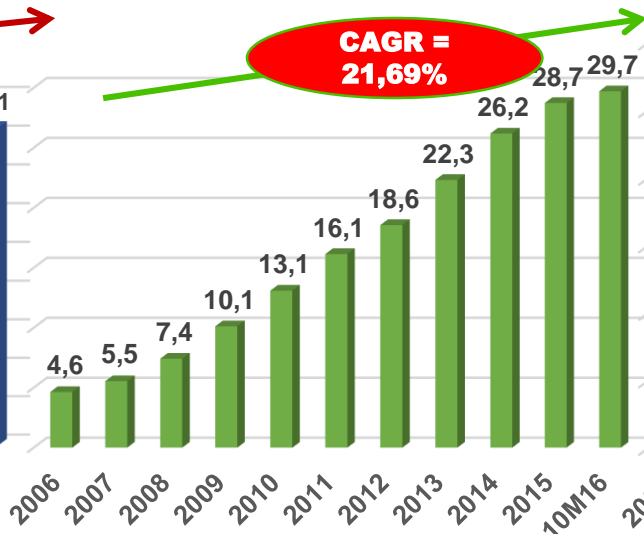
THIRD PARTY FUND (Rp Tril)

CAGR = 14,87%



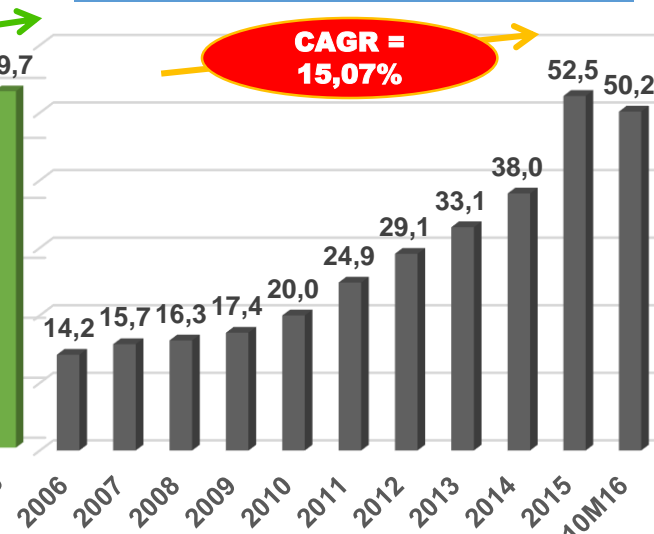
LOAN (Rp Tril)

CAGR = 21,69%

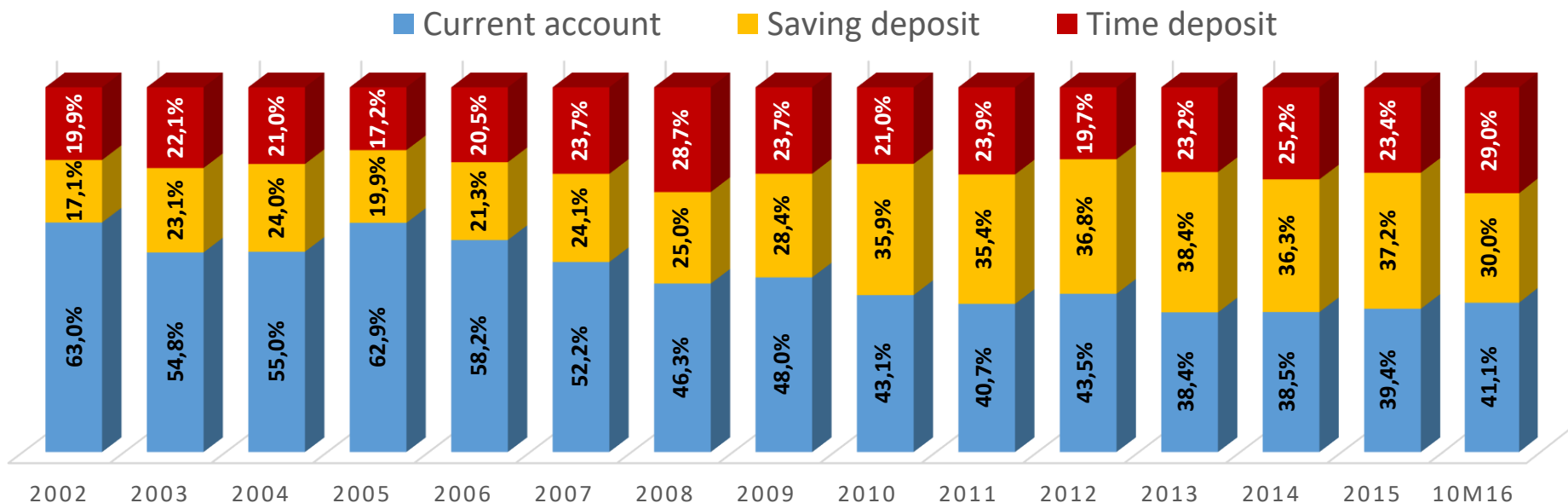


TOTAL ASSET (Rp Tril)

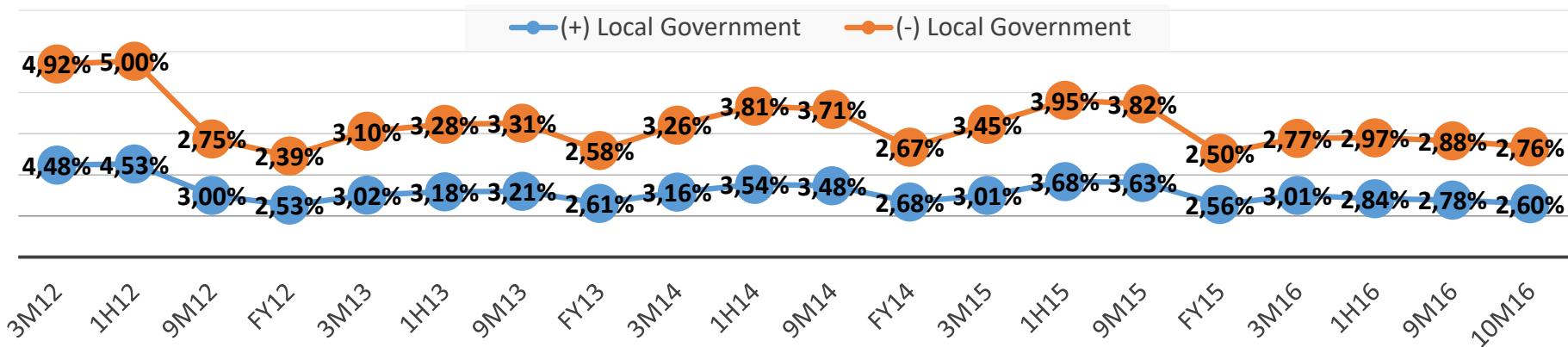
CAGR = 15,07%



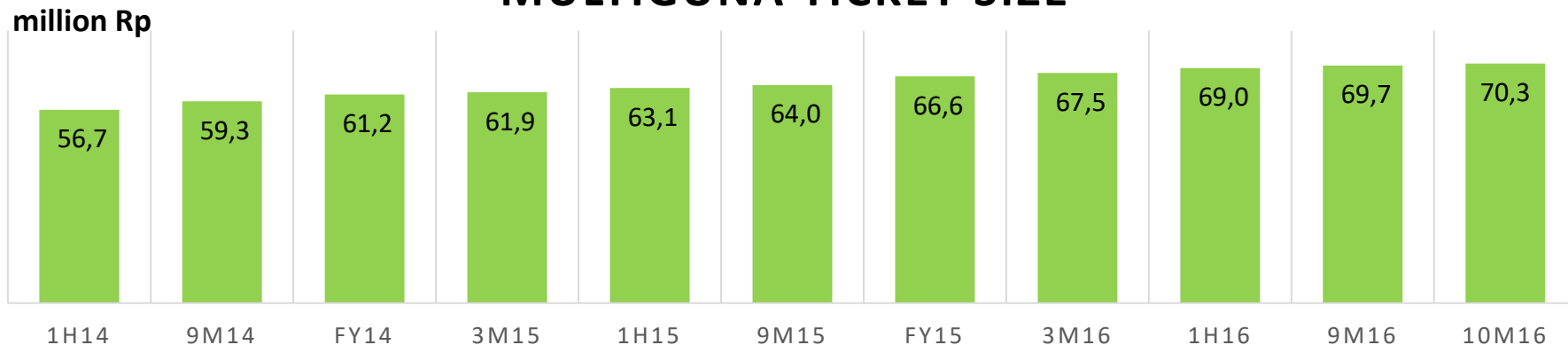
Strength Of Funding



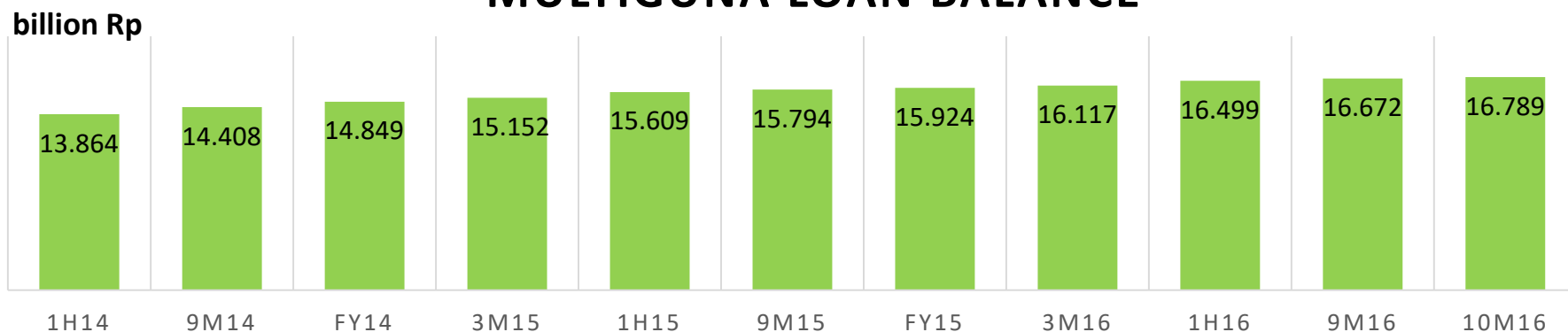
Cost of Fund



MULTIGUNA TICKET SIZE



MULTIGUNA LOAN BALANCE



NPL

0,42% as of Oct' 2016

STRENGTH OF INSTITUTIONS INVESTOR

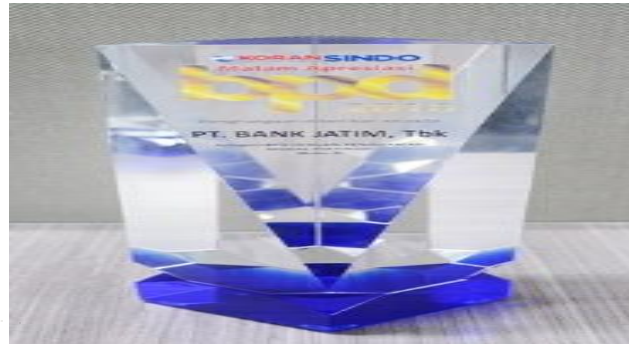
Investor	10M15	10M16
Foreign Investor	69,89%	43,34%
Domestic Investor	30,11%	56,66%

No	Country	Share
1	INDONESIA	56,6546%
2	AMERIKA	13,8789%
3	NORWEGIA	7,2650%
4	LUKSEMBURG	7,2032%
5	FINLANDIA	5,9783%
6	IRLANDIA	4,7683%
7	INGGRIS	1,3801%
8	AUSTRALIA	0,9559%
9	KANADA	0,5359%
10	JEPANG	0,2988%
11	HONGKONG	0,2113%
12	SINGAPURA	0,2086%
13	SWITZERLAND	0,1780%

No	Country	Share
14	CAYMAN ISLAND	0,1661%
15	SWEDIA	0,0805%
16	JERMAN	0,0698%
17	KOREA SELATAN	0,0634%
18	BERMUDA	0,0365%
19	CINA	0,0278%
20	SELANDIA BARU	0,0190%
21	MALAYSIA	0,0158%
22	FILIPINA	0,0023%
23	THAILAND	0,0013%
24	BELANDA	0,0005%
Total		100%

- BJTM Price October 31, 2016 IDR 535/ share
- PBV 1,13
- EPS 71,99
- PER 7,43

No	DATA	October 2015	October 2016
1	Board of Commisioner	4	5
2	Board of Sharia Supervisory	3	3
3	Board of Director	5	5
4	Management 1	16	22
5	Management 2	77	103
6	Management 3	260	280
7	Management 4	697	702
8	Staff of Administration	2.029	1.955
9	Staff Non Administration	340	327
10	Non Permanent	483	1.150
11	Outsource	1.890	1.939
	Total	5.804	6.491



**No 1 BUMD Listed
Annual Report Award**

**Top Capital Increase Regional
Bank 2016**

**Bank Jatim Regional Banks with
excellent service of the year
2016**



**The Most Trusted Banking in
Microfinance Services of The
Year 2015**

**The 1st Champion of Indonesia
Original Brand 2015**

**Top BPD HR&IT Management
2016**

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