

bankjatim

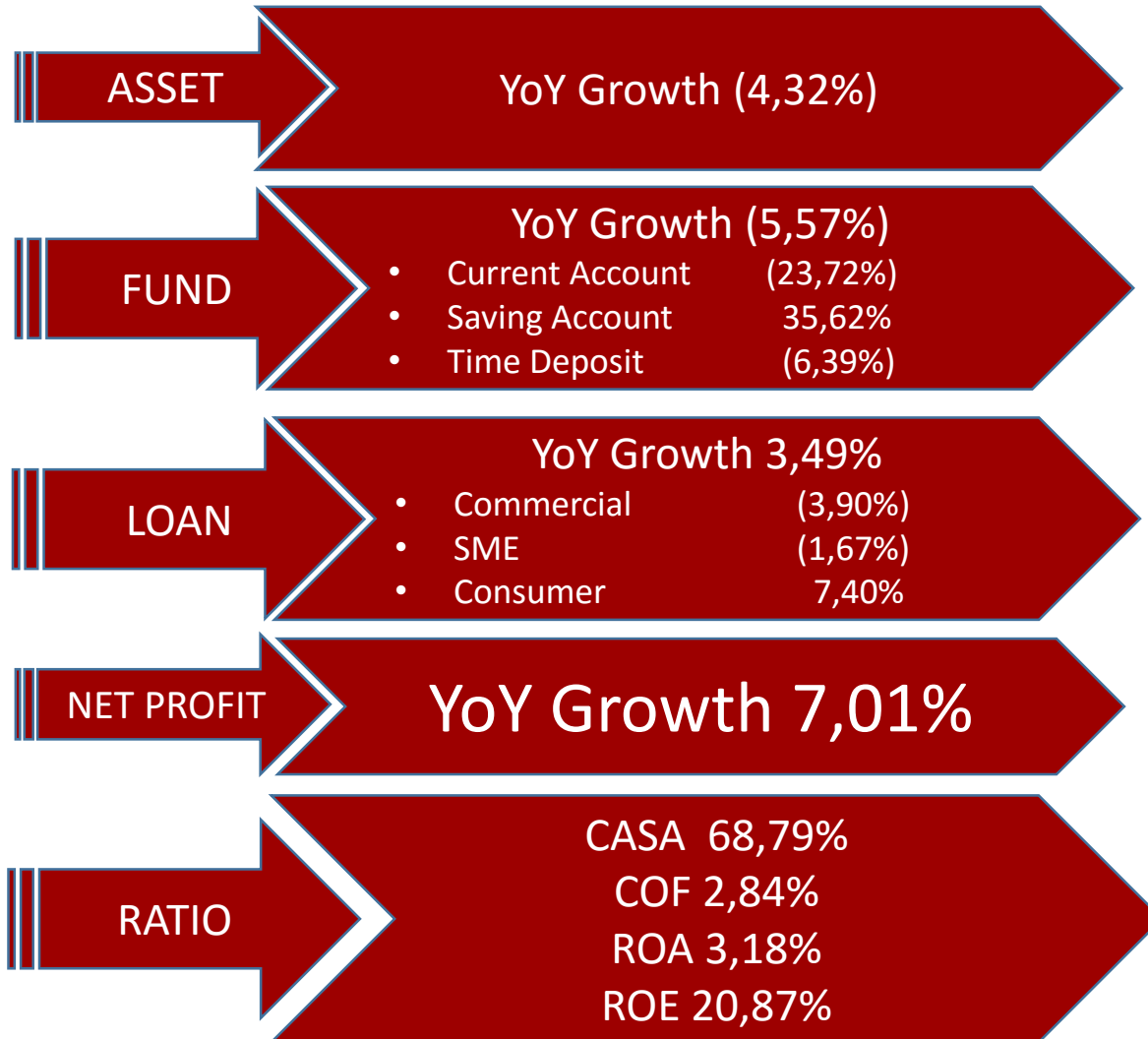
yang terbaik untuk anda



BJTM COMPANY PERFORMANCE 1H16

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OVERVIEW



Improvement
Human Capital
And
IT Management 2016

NPL

- NPL May 2016 4,79%
- NPL June 2016 4,58%

STRENGTH

- Micro loan at 2 years NPL 0,47 %
- Multipurpose loan NPL 0,37%

STOCK

- (68% Foreign Shareholder)
- High Dividend Yield
- Dividend Growth
- BJTM Price June 30, 2016
IDR 510 / share
- PBV 1,22
- EPS 75,23
- PER 6,78



The 1st Champion of
Indonesia Original
Brands Category
Regional Bank 2016

COMPANY REVIEW

LOAN In million Rp	1H15	1H16	YoY
Loan	28.288.741	29.275.967	3,49%
- Commercial	6.023.652	5.788.775	-3,90%
- SME	4.689.859	4.611.762	-1,67%
- Consumer	17.575.231	18.875.430	7,40%

FUND In million Rp	1H15	1H16	YoY
Third Party Fund	42.681.036	40.301.984	-5,57%
- Current Account	20.116.099	15.344.593	-23,72%
- Saving Account	9.127.934	12.379.492	35,62%
- Time Deposit	13.437.003	12.577.899	-6,39%

- Multi-purpose credit still becomes the largest contributor, this year we cooperate with non-payroll institutions to increase the multipurpose credit and maximize the time period up to 15 years.
- Standby loan credit facilities start running again with collateral regulations adjustment and more prudential analysis.
- Adjust with single digit rate from OJK, Pundi Kencana (SME) Credit Facility implemented with 10% rate.

- Current account and Saving account increase low rate cost funding.
- Maintaining institution relationship to increase institution current account funding placement.
- With new various saving products and network expansions, saving account as low rate funding increased.
- Deposits with high interest rates have been reduced to lower the interest expense.

<u>Information</u> In million Rp	<u>1H15</u>	<u>1H16</u>	<u>YoY</u>
Net Interest Income	1.531.200	1.691.771	10,49%
Net Non Interest Operational Income (Expense)	(832.447)	(918.193)	10,30%
Net profit	524.323	561.100	7,01%
- ROA	3,25%	3,18%	
- ROE	18,98%	20,87%	
- NIM	6,52%	6,69%	

- Dealer Treasury activity's become the significant contributor for interest income, the portion up to 20% from interest income.
- Operational profit increased due to higher interest income and lower impairment losses.

Non Performing Loan

<u>NPL</u>	<u>3M15</u>	<u>1H15</u>	<u>9M15</u>	<u>FY15</u>	<u>1M16</u>	<u>2M16</u>	<u>3M16</u>	<u>4M16</u>	<u>5M16</u>	<u>1H16</u>
Consumer	0,66%	0,75%	0,86%	0,74%	0,77%	0,81%	0,82%	0,85%	0,89%	0,85%
SME	9,28%	7,59%	8,02%	11,11%	11,44%	11,65%	11,62%	11,54%	11,46%	11,36%
Commercial	9,90%	9,78%	10,53%	9,97%	11,59%	11,46%	11,42%	11,33%	11,81%	11,27%
NPL GROSS	3,87%	3,82%	4,22%	4,29%	4,51%	4,57%	4,59%	4,65%	4,79%	4,58%
Coverage Ratio	78,95%	75,82%	84,28%	81,02%	82,14%	82,17%	80,87%	81,94%	84,20%	83,37

- 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.



The Most Trusted Banking in Microfinance Services of The Year 2015



Very Good Predicate for 2014 Financial Performance Infobank Awards 2015



Bank Jatim Regional Banks with excellent service of the year 2016



Excellence in Building and Managing Corporate Image Corporate Image Award 2015



The 1st Champion of Indonesia Original Brand 2015



Top BPD HR&IT Management 2016

BUSINESS PLAN

Description	2015	2016 E
Total Asset	12,65%	5,36%
Loan	8,46%	12,07%
Third Party Fund	13,19%	5,05%
Financial Ratio		
- CAR	21,22%	18,99%
- LDR	82,92%	88,46%
- NPL Gross	4,29%	4,25%
- NIM	6,41%	7,44%
- BOPO	76,11%	84,54%
- ROE	16,11%	18,38%
- ROA	2,67%	3,21%

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

- Cooperating with competent institutions to distribute school operational fund.
- Expanding funding networks.
- Intensifying new funding products implementation.
- Pricing Strategy for lower interest rate.

NPL STRATEGY

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

GENERAL STRATEGY

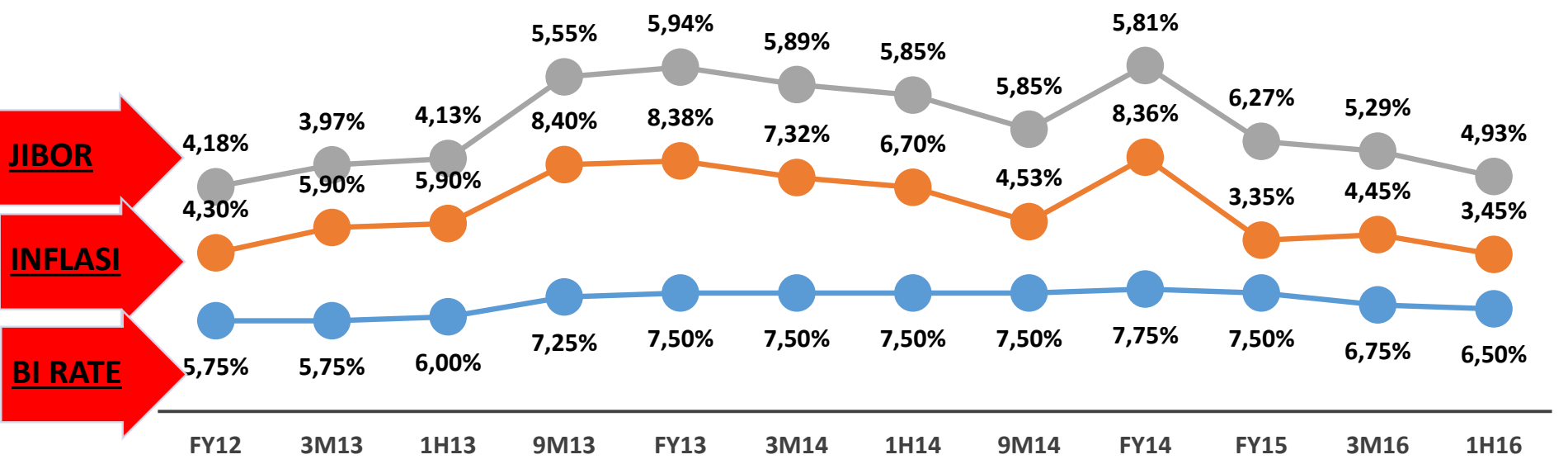
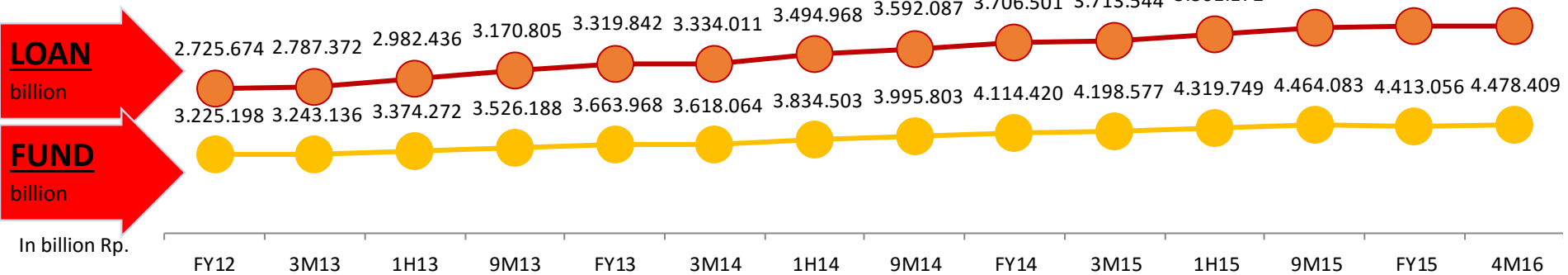
- Revitalization into competence and professional human capital to shape competency based on resource management.
- Development and reorganization of head office and branches for customer centric.

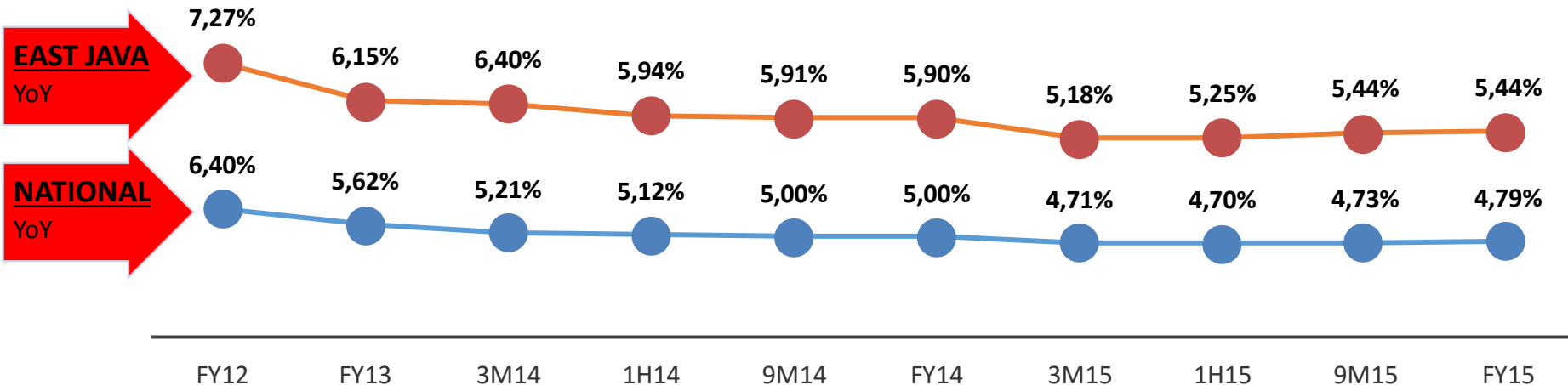
Network	2009	2010	2011	2012	2013	2014	2015	1H16	NETWORK 2016	SHARIA 2016
Head Office	1	1	1	1	1	1	1	1		1
Branch Office	39	41	41	41	41	43	45	45	1	2
Sub Branch Office	26	44	67	81	107	153	165	166	5	10
Cash office	151	154	164	164	176	165	185	185	9	6
Sharia service office	37	37	47	47	47	97	97	97		94
Payment Point	78	88	115	138	155	167	171	175	8	7
Mobile cash	45	49	57	57	59	62	65	78	11	6
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	691	13	15
Total network	465	561	759	904	1.072	1.291	1.425	1.446		

APPENDIX

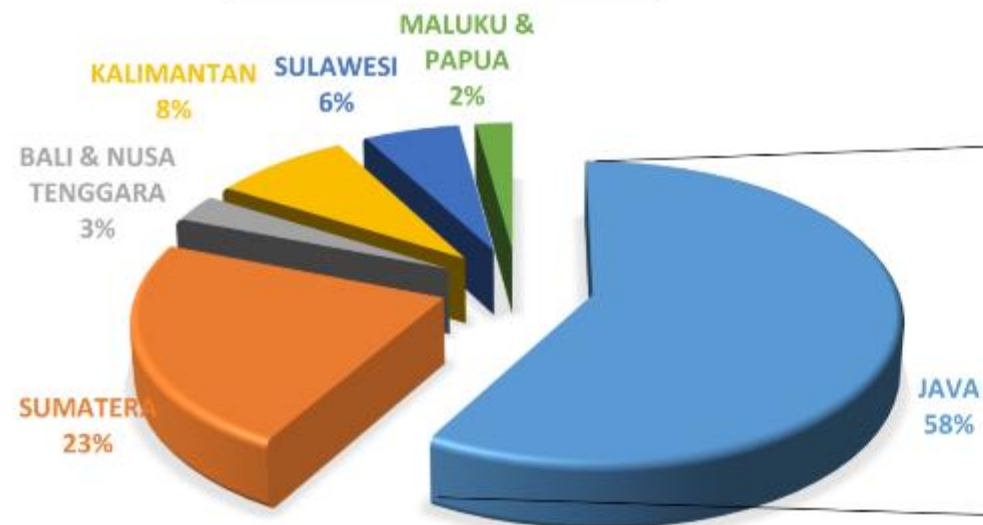
ECONOMIC OUTLOOK

MACRO ECONOMY REVIEW

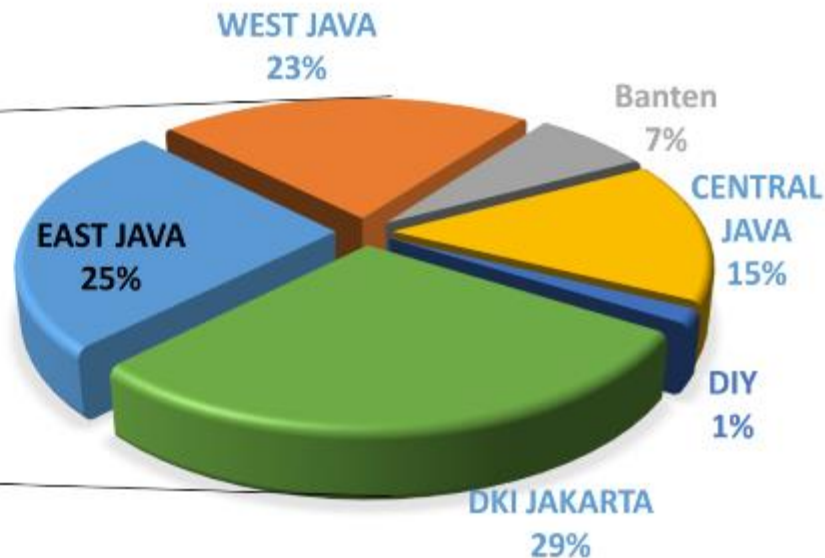




INDONESIA Economic Share



JAVA Regional Economic Share



FINANCIAL HIGHLIGHTS

Balance Sheet

<u>Information</u> In million Rp	<u>1H15</u>	<u>1H16</u>	<u>YoY</u>	<u>2Q15</u>	<u>1Q16</u>	<u>2Q16</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	50.230.756	48.061.027	-4,32%	4.406.186	6.341.641	(1.084.245)	-124,61%	-117,10%
Placement BI & SBI	14.861.661	11.321.922	-23,82%	773.782	6.765.292	(1.906.658)	-346,41%	-128,18%
Loan	28.288.741	29.275.967	3,49%	1.720.800	(143.697)	1.007.664	-41,44%	-801,24%
Allowance for Impairment Losses	(819.063)	(1.118.884)	36,61%	(7.114)	(61.623)	(69.008)	870,04%	11,98%
Third Party Fund	42.681.036	40.301.984	-5,57%	4.707.220	7.242.001	(1.203.937)	-125,58%	-116,62%
- Current Account	20.116.099	15.344.593	-23,72%	1.823.905	7.542.359	(5.692.038)	-412,08%	-175,47%
- Saving Account	9.127.934	12.379.492	35,62%	(44.474)	(1.766.328)	1.392.434	-3230,92%	-178,83%
- Time Deposit	13.437.003	12.577.899	-6,39%	2.927.789	1.465.970	3.095.668	5,73%	111,17%
Equity	5.934.077	6.210.672	4,66%	(367.012)	(333.050)	248.261	-167,64%	-174,54%

Profit & Loss

<u>Information</u> In million Rp	<u>1H15</u>	<u>1H16</u>	<u>YoY</u>	<u>2Q15</u>	<u>1Q16</u>	<u>2Q16</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	2.216.801	2.398.220	8,18%	1.167.912	1.160.358	1.237.862	5,99%	6,68%
Interest Expense	(685.601)	(706.449)	3,04%	(396.621)	(321.951)	(384.498)	-3,06%	19,43%
Nett Interest Income	1.531.200	1.691.771	10,49%	771.290	838.407	853.364	10,64%	1,78%
Non Interest Operational Income	245.381	229.819	-6,34%	145.248	106.603	123.216	-15,17%	15,58%
Non Interest Operational Expense	(1.077.828)	(911.948)	-15,39%	(708.185)	(424.917)	(487.031)	-31,23%	14,62%
Provision for Impairment Losses	(301.969)	(236.065)	-21,82%	(132.598)	(80.690)	(155.374)	17,18%	92,56%
Nett Non Interest Operational Income (Expense)	(832.447)	(918.193)	10,30%	(393.566)	(399.004)	(519.189)	31,92%	30,12%
Operational Profit	698.753	773.578	10,71%	377.724	439.403	334.175	-11,53%	-23,95%
Non Operational Profit	41.450	4.587	-88,93%	4.253	4.748	(161)	-103,79%	-103,39%
Pre Tax Profit	740.203	778.164	5,13%	381.977	444.151	334.014	-12,56%	-24,80%
Taxes	(215.880)	(217.065)	0,55%	(115.108)	(131.312)	(85.752)	-25,50%	-34,70%
Net profit	524.323	561.100	7,01%	266.869	312.838	248.261	-6,97%	-20,64%

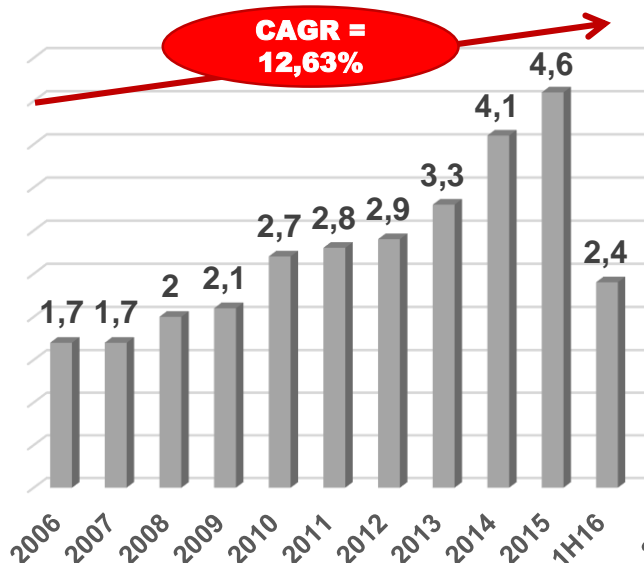
Income & Expense Growth

<u>Information</u> In million Rp	<u>1H15</u>	<u>1H16</u>	<u>YoY</u>
Placement others bank	215.717	218.424	1,25%
Marketable Securities	153.445	258.762	68,63%
Fees & Commissions	148.868	184.883	24,19%
Current Account Expense	(183.258)	(209.684)	14,42%
Saving Accounts Expense	(78.155)	(94.876)	21,39%
Deposits Expense	(401.973)	(364.688)	-9,28%
Salaries	(357.105)	(441.594)	23,66%
Education & Training	(11.478)	(13.499)	17,61%
Rental	(63.122)	(73.983)	17,21%

Financial Performance

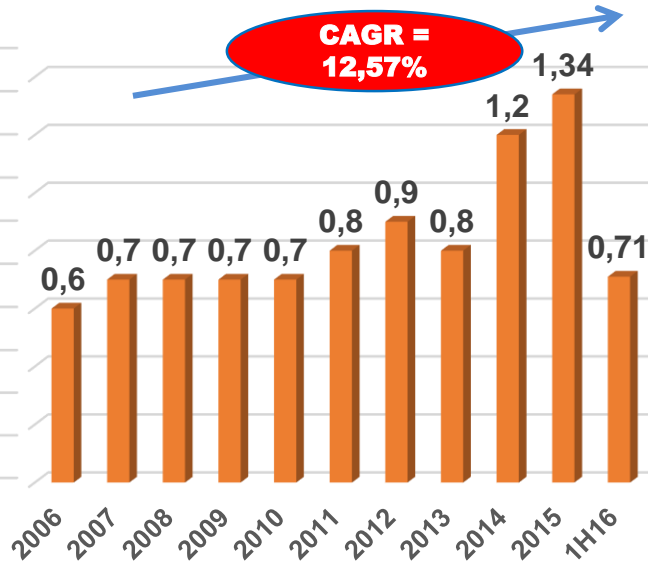
INTEREST INCOME (Rp Tril)

CAGR = 12,63%



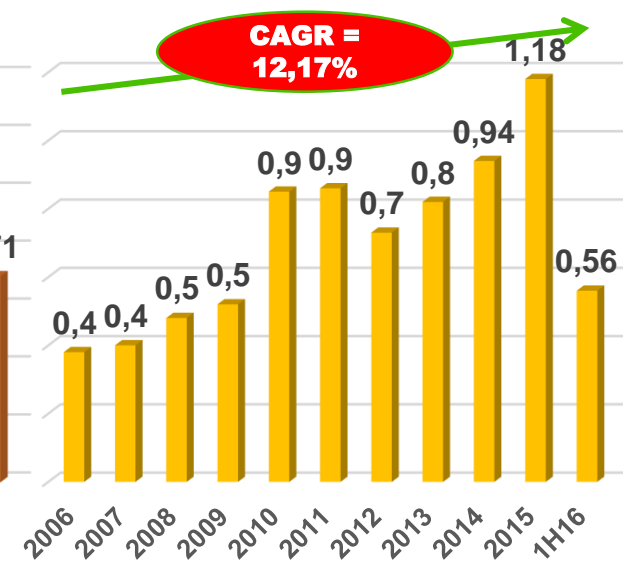
INTEREST EXPENSE (Rp Tril)

CAGR = 12,57%



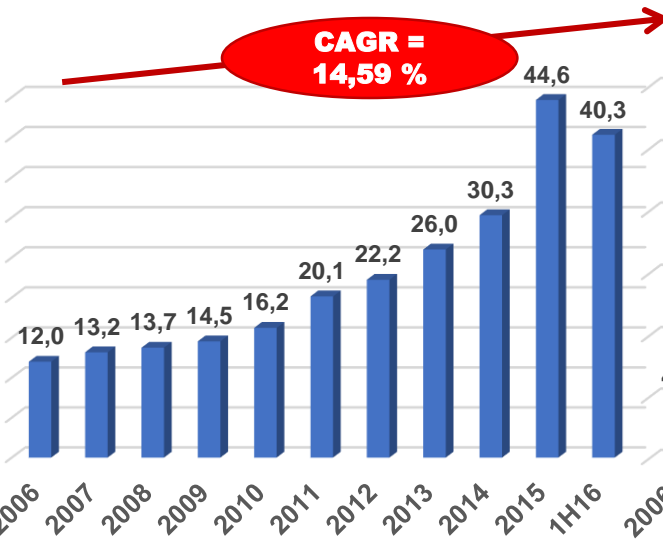
NET PROFIT (Rp Tril)

CAGR = 12,17%



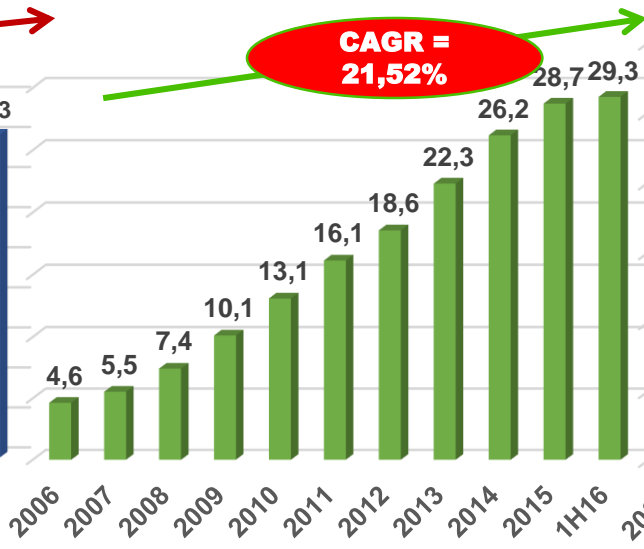
THIRD PARTY FUND (Rp Tril)

CAGR = 14,59%



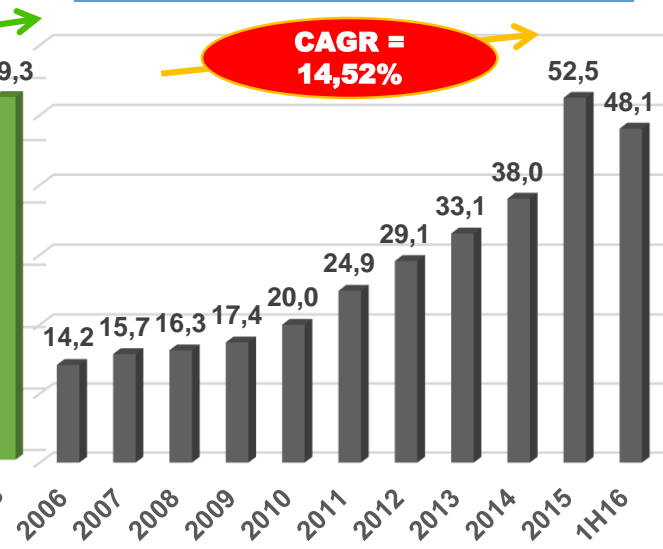
LOAN (Rp Tril)

CAGR = 21,52%



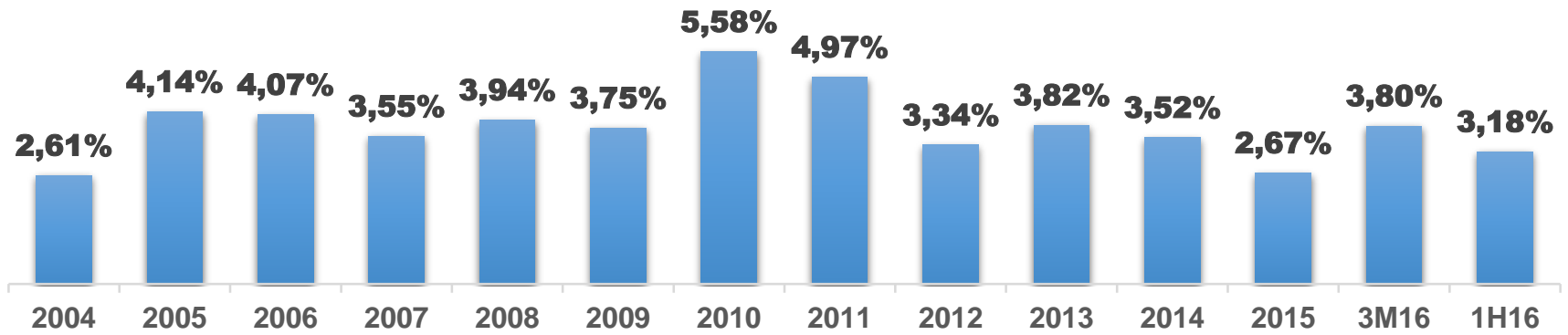
TOTAL ASSET (Rp Tril)

CAGR = 14,52%

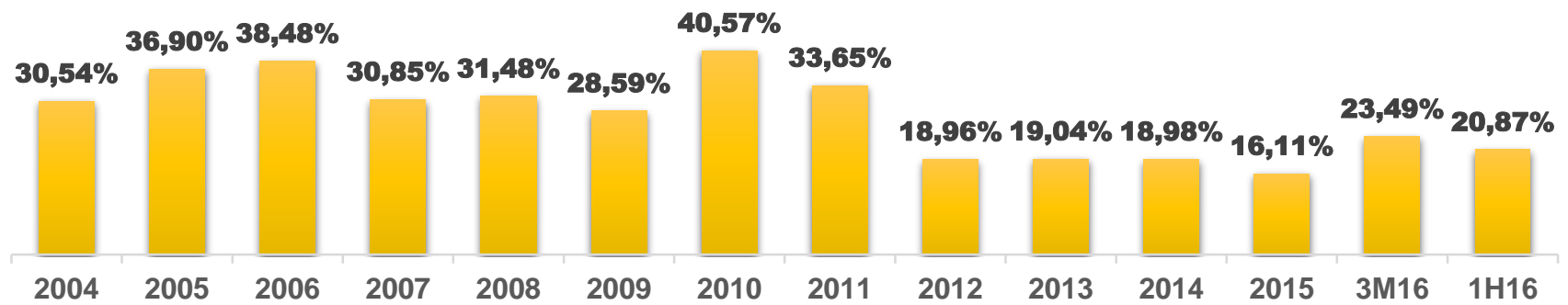


Financial Ratio

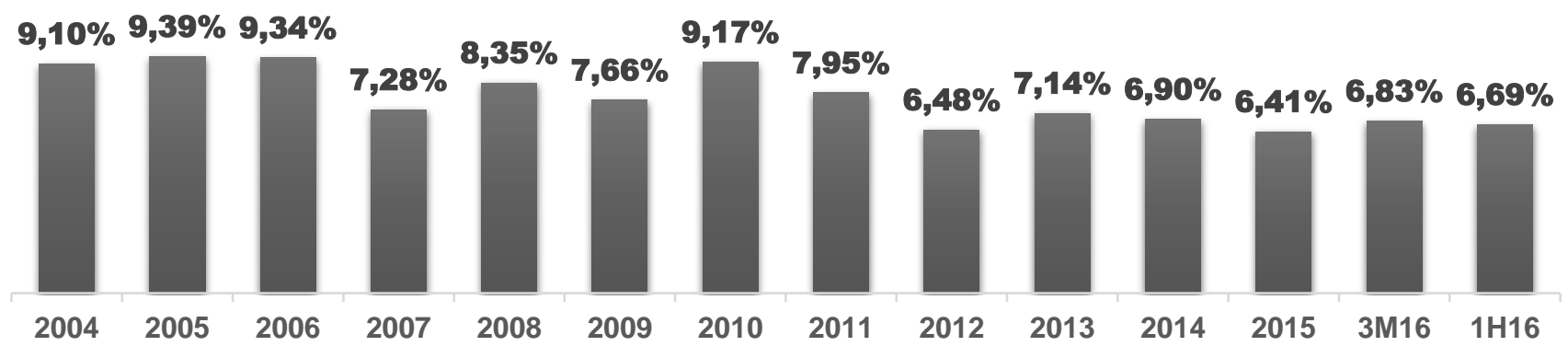
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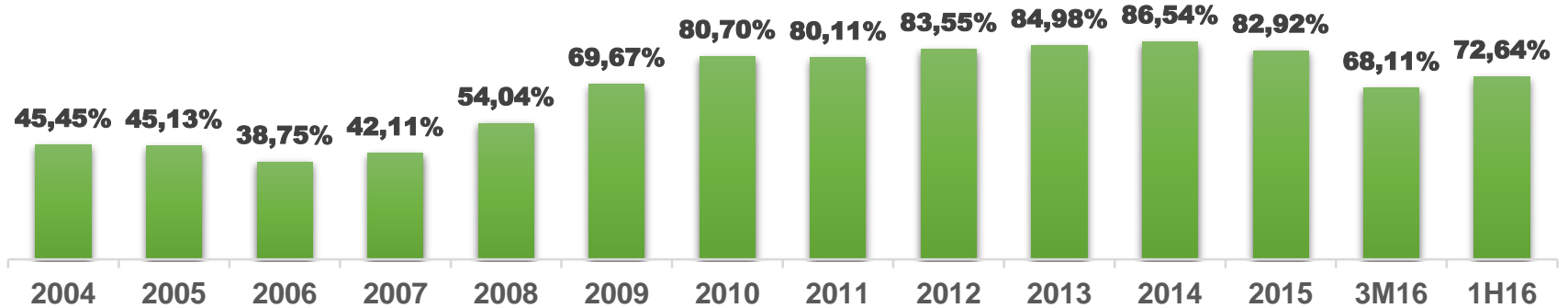
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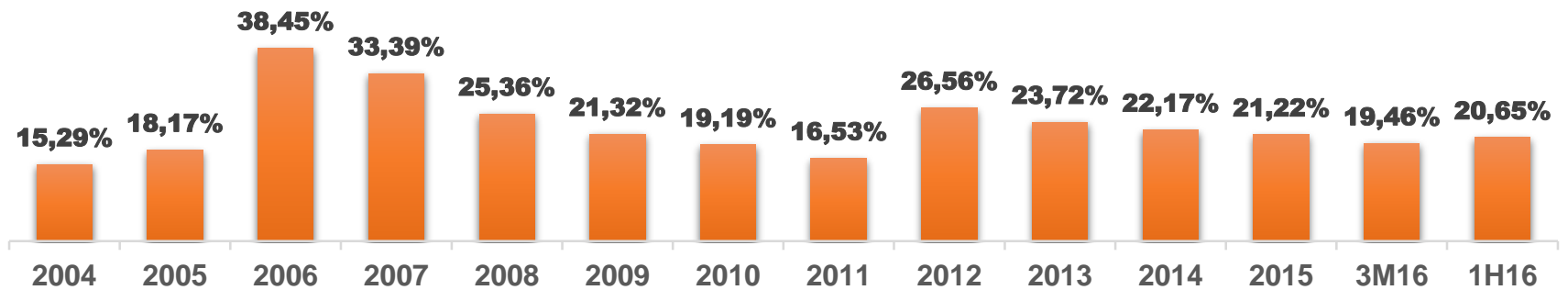
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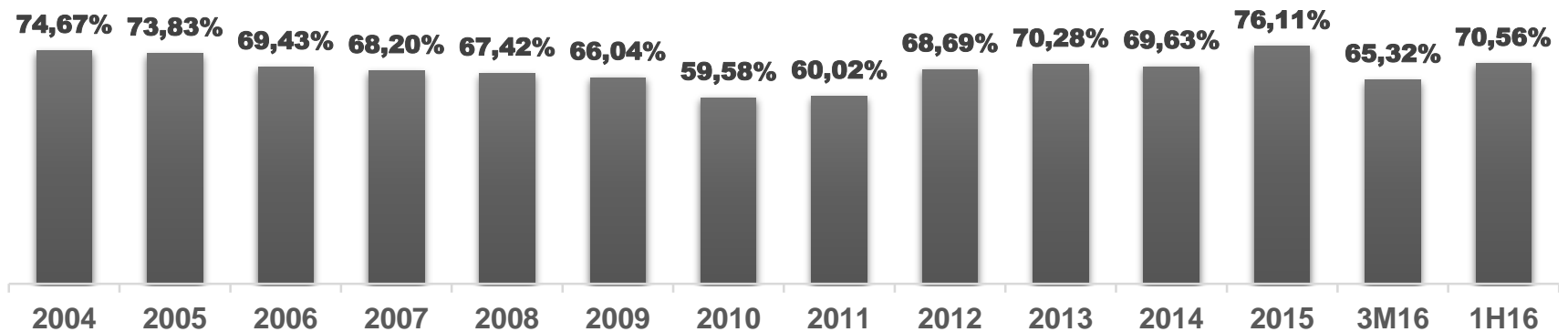
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R**



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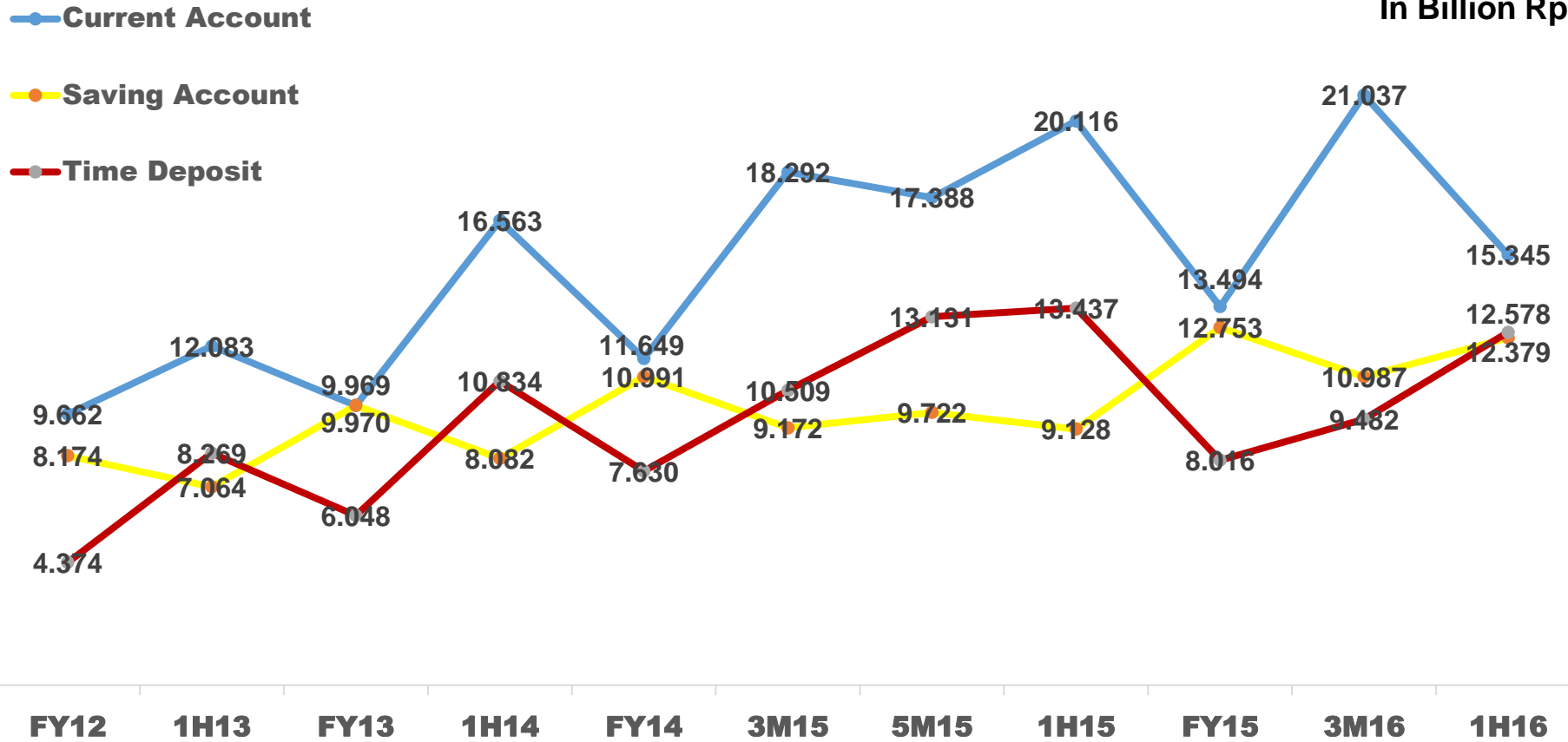
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OVERVIEW & INVESTMENT HIGHLIGHTS

Third Party Fund

In Billion Rp.



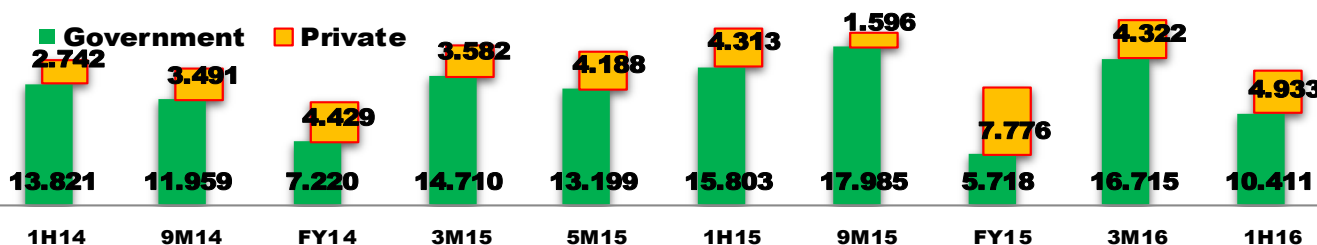
Current Account
YoY (23,72%)

Saving Account
YoY 35,62%

Time Deposit
YoY (6,39%)

In Billion Rp.

Current Account

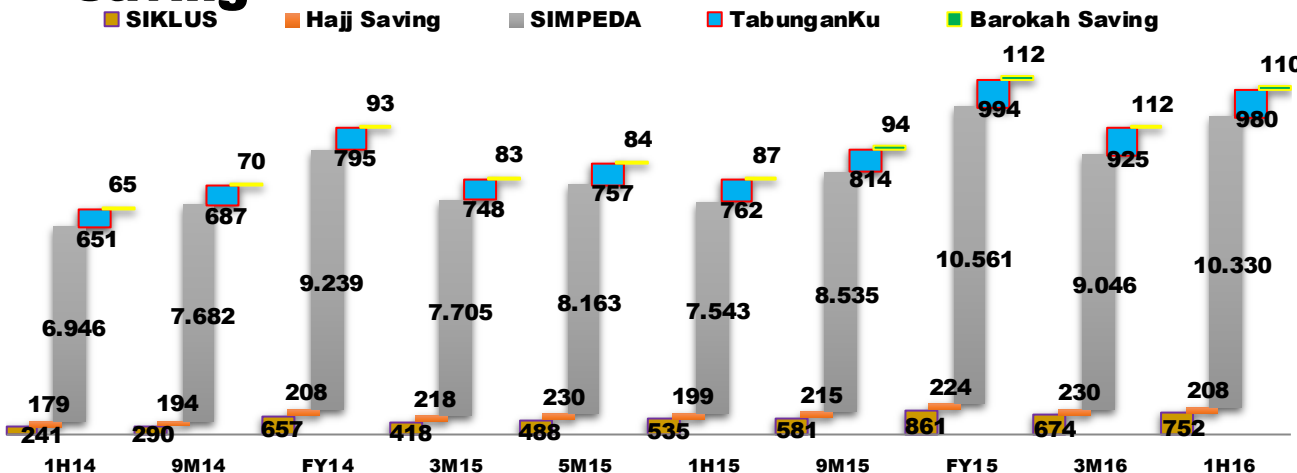


Government Current Acc.

YoY (34,12%)

Private Current Acc.
YoY 14,37%

Saving



YoY

SIMPEDA 36,94%

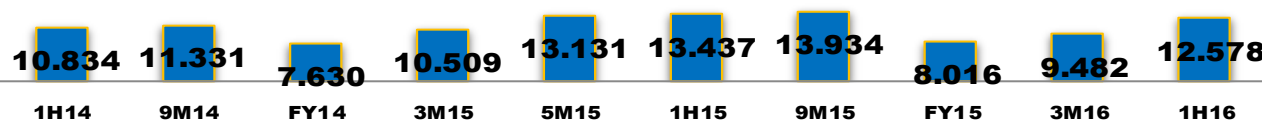
SIKLUS 40,46%

Hajj Saving 4,20%

TabunganKu 28,58%

Barokah Saving 25,21%

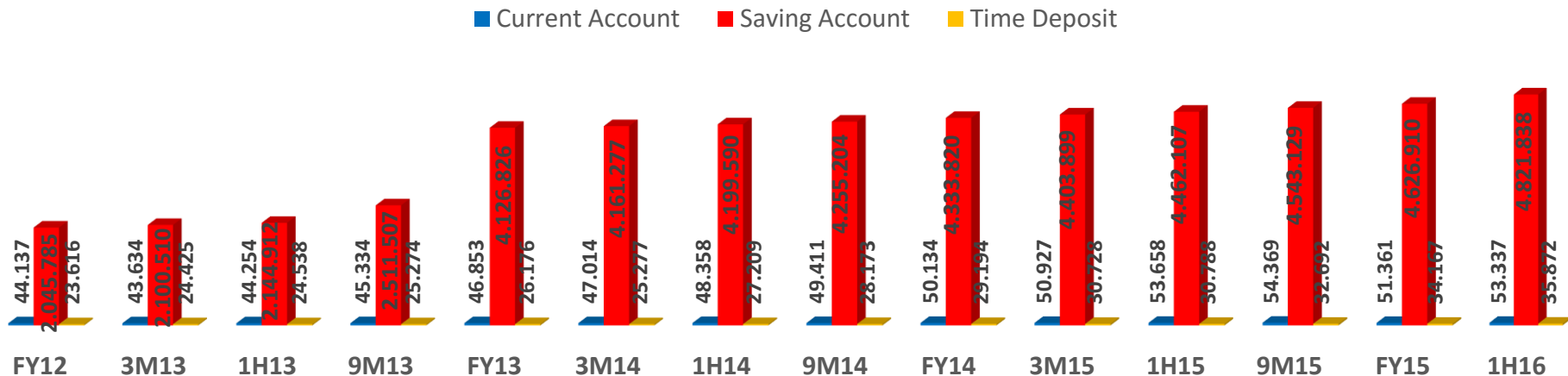
Time Deposit



Time Deposit

YoY (6,39%)

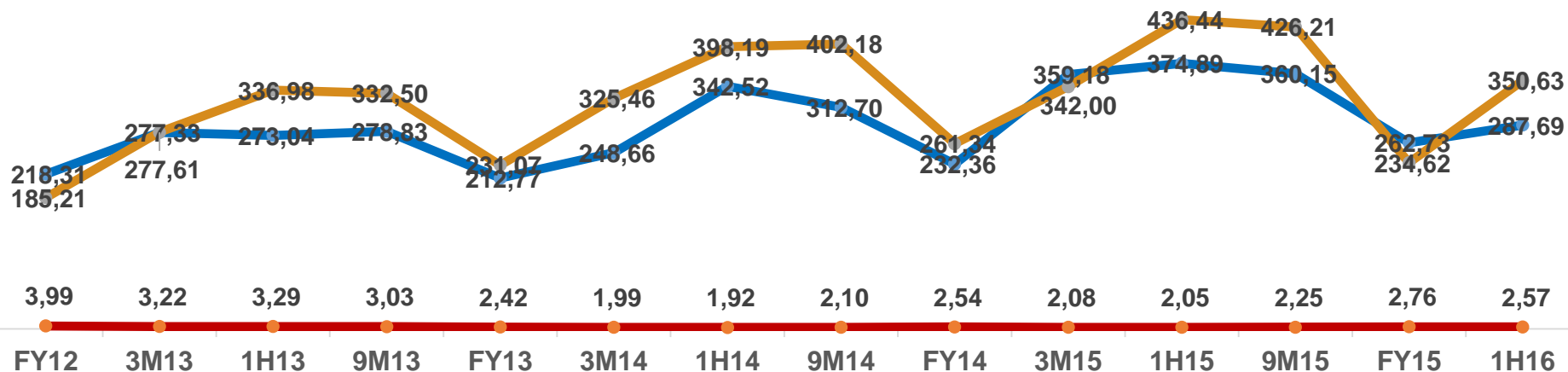
Total Customer



Ticket Size

● Current Account ● Saving Account ● Time Deposit

In million Rp.



**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

**SMS BANKING
3366**

Layanan Dalam Genggam Anda

Transfer Uang, Beli Pulsa, Transaksi Lainnya, Bayar TV Kabel, Tiket Pesawat, Tagihan Multi Finance

Tentukan pilihan Anda,
tetap nikmati bunganya!!

tabungan SIKLUS

SimPel nabungnya.

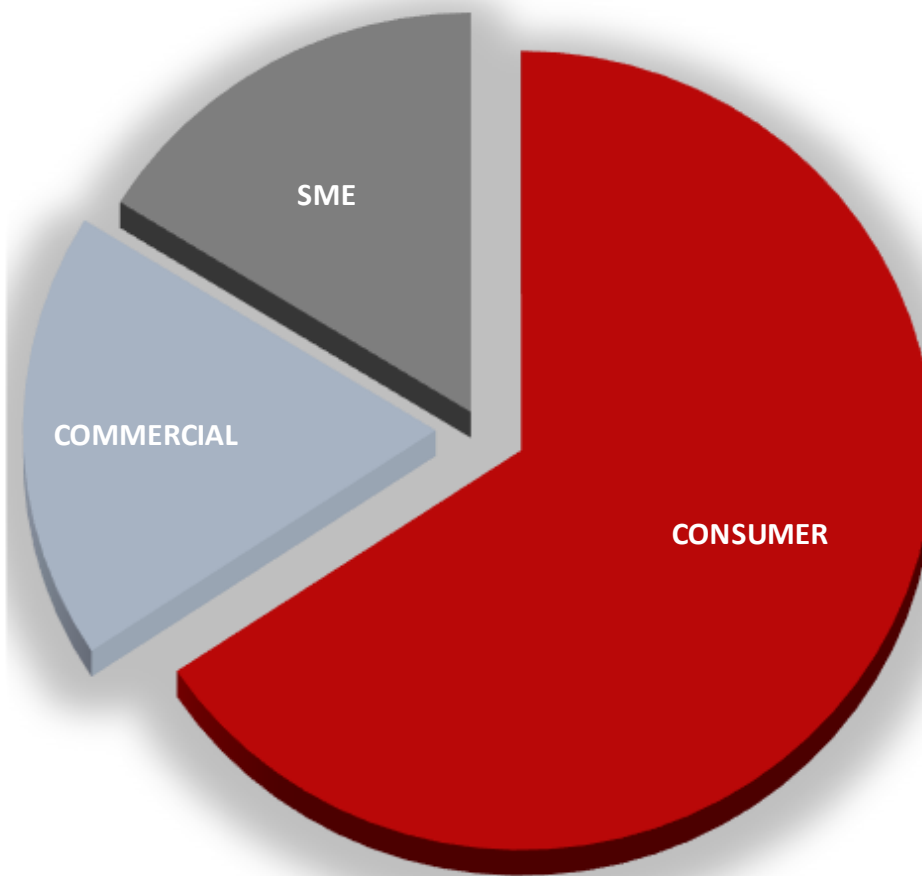
Ingineco
Baru di Pinjam

SIKLU
SIRKUS KIRING REKIL

bankjatim

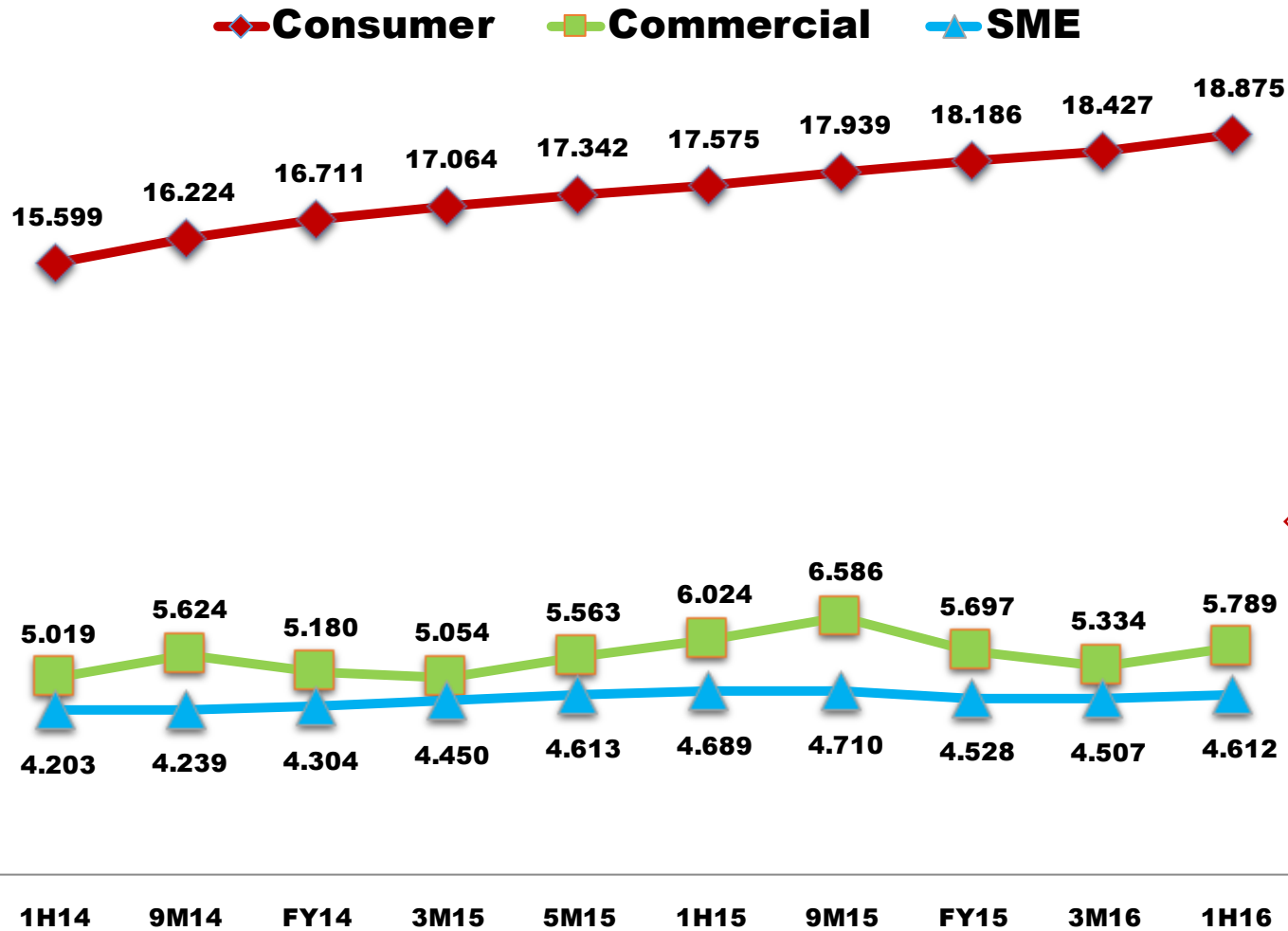
6036 0980 9999 3939
NURCE LUNMAY

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



CONSUMER LOAN	June'15	June'16
Multipurpose	55,18%	56,36%
Mortgage	4,84%	5,13%
Others	2,11%	2,99%
Total	62,13%	64,47%
COMMERCIAL LOAN	June'15	June'16
Standby Loan	3,62%	2,24%
Keppres	3,46%	3,29%
Overdraft	9,69%	9,79%
Syndicate	4,53%	4,45%
Total	21,29%	19,77%
Small Medium Ent.	June'15	June'16
KUR	2,60%	0,88%
Pundi Kencana	3,92%	4,35%
Jatim Mikro	1,60%	1,90%
Others	8,47%	8,62%
Total	16,58%	15,75%

Type Of Loan



In Billion Rp.

YoY

Consumer
7,40%

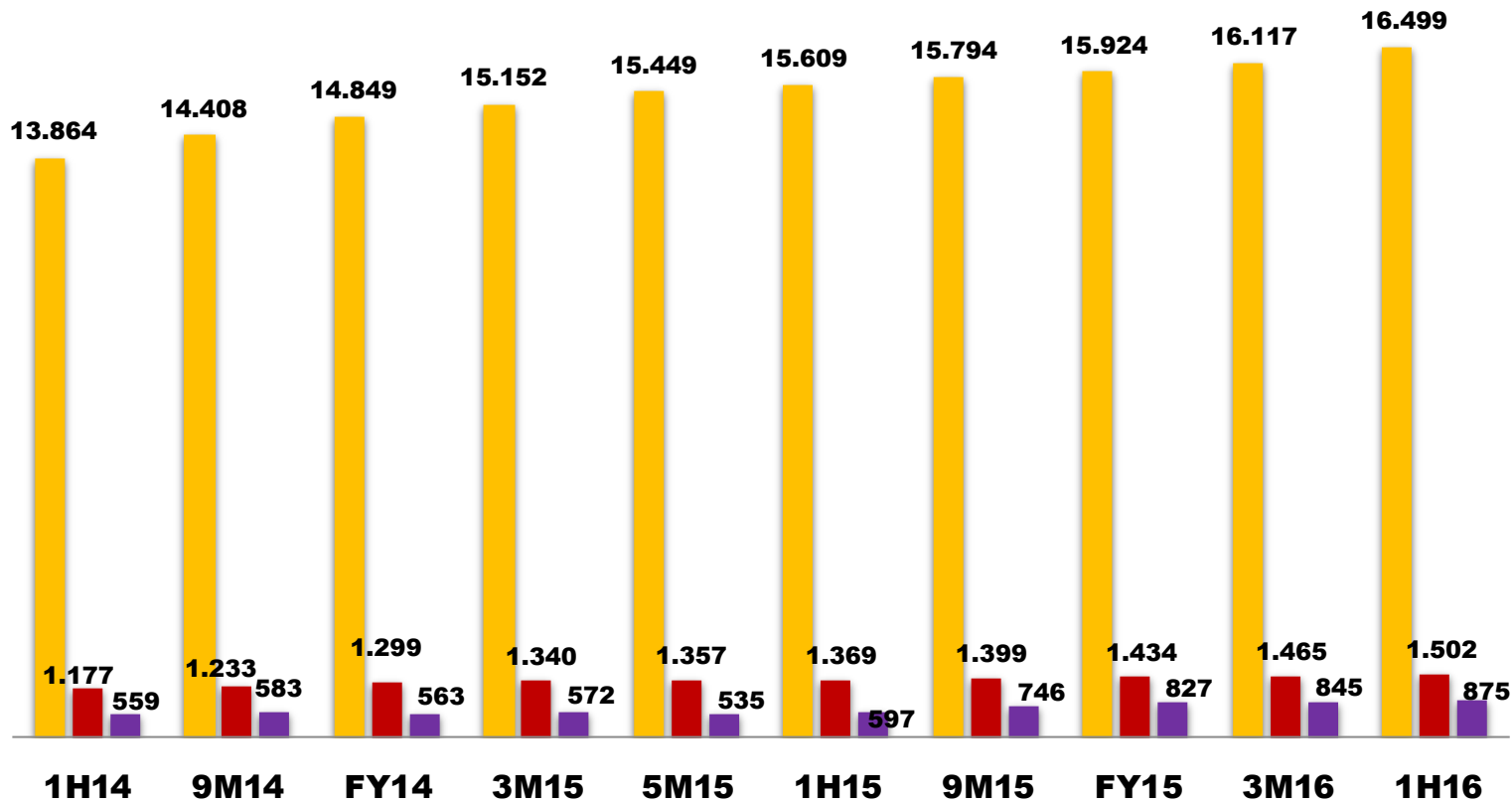
Commercial
(3,90%)

SME
(1,67%)

Consumer Loan

■ Multipurpose ■ Mortgage ■ Others

In Billion Rp.



YoY

Multi purpose 5,70%

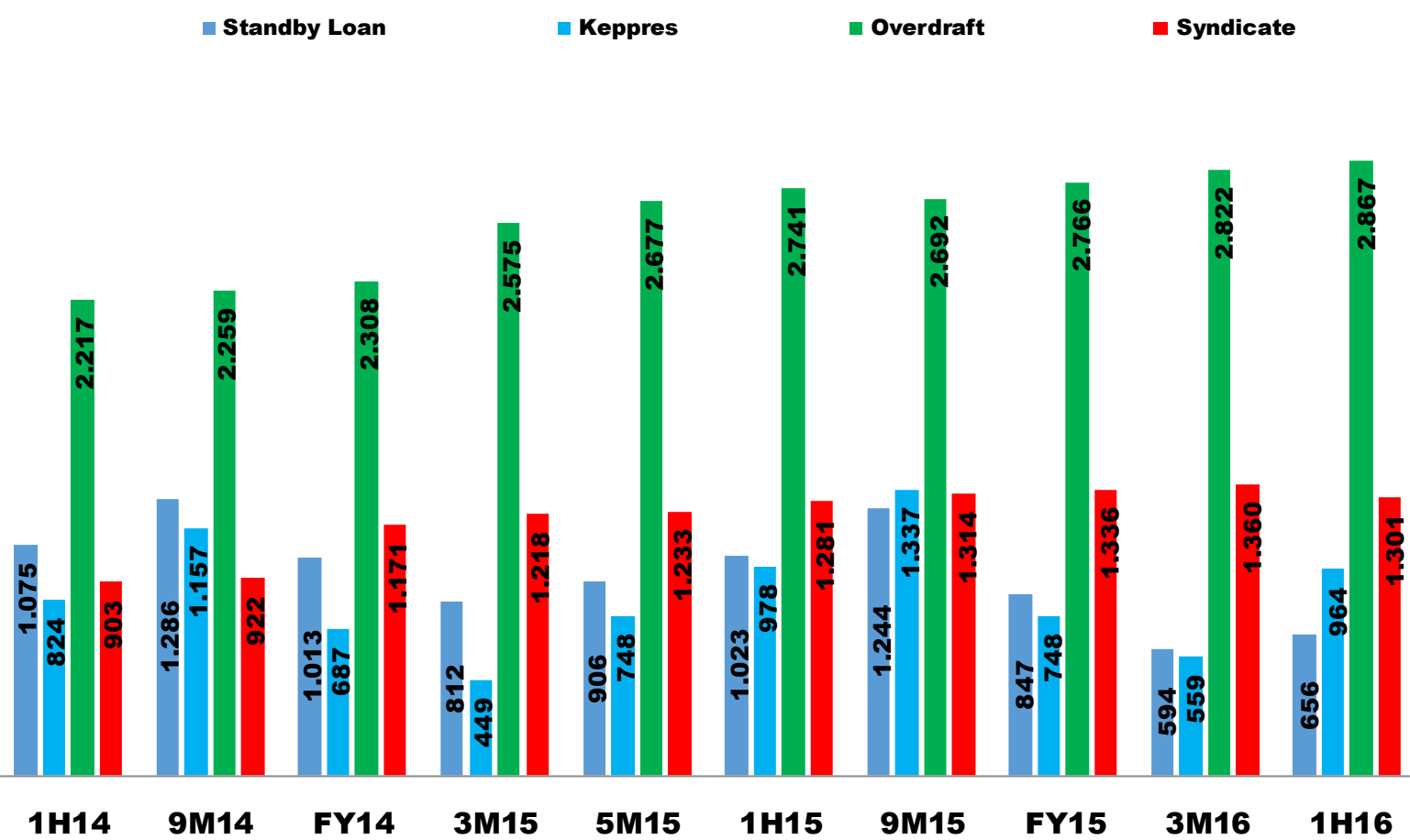
Mortgage 9,72%

Others 46,49%

Commercial Loan

In Billion Rp.

■ Standby Loan ■ Keppres ■ Overdraft ■ Syndicate



YoY

Standby Loan (35,94%)

Keppres (1,37%)

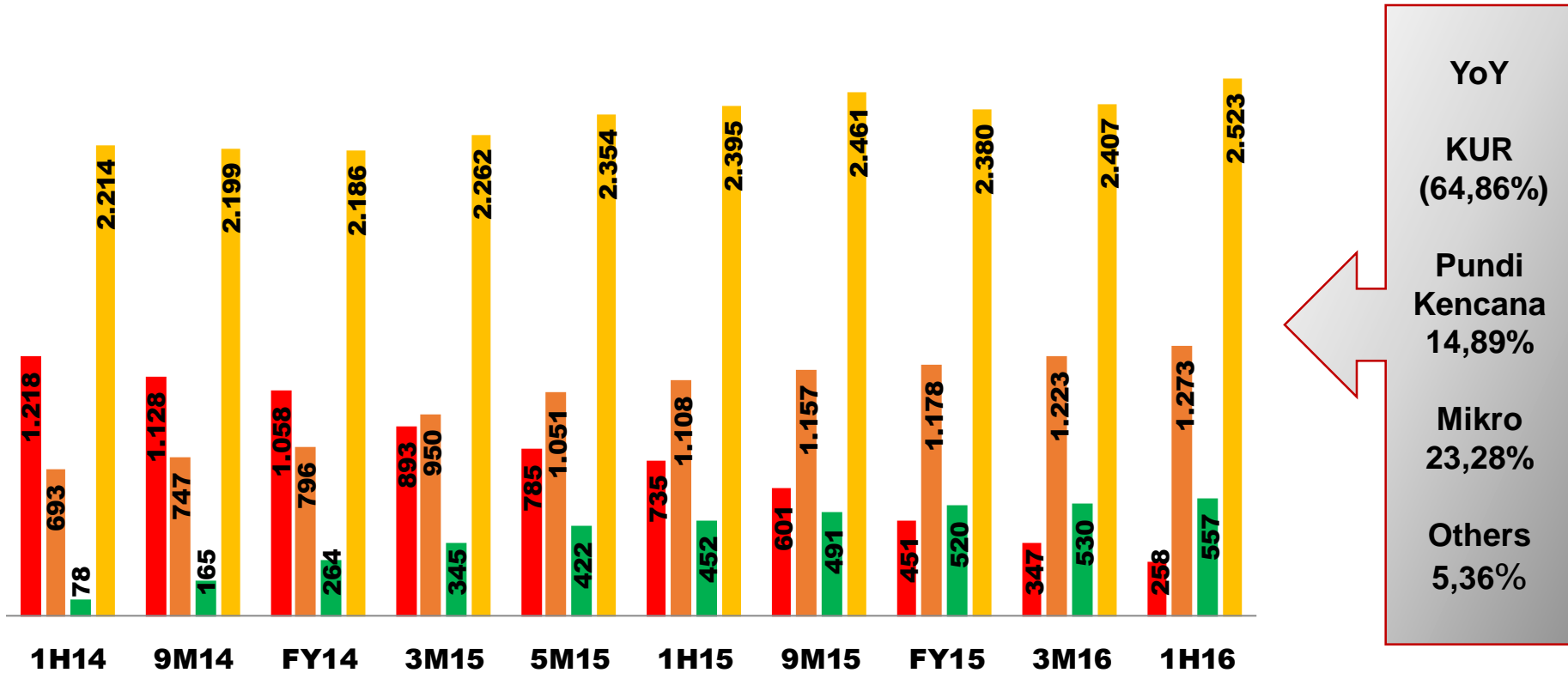
Overdraft 4,60%

Syndicate 1,57%

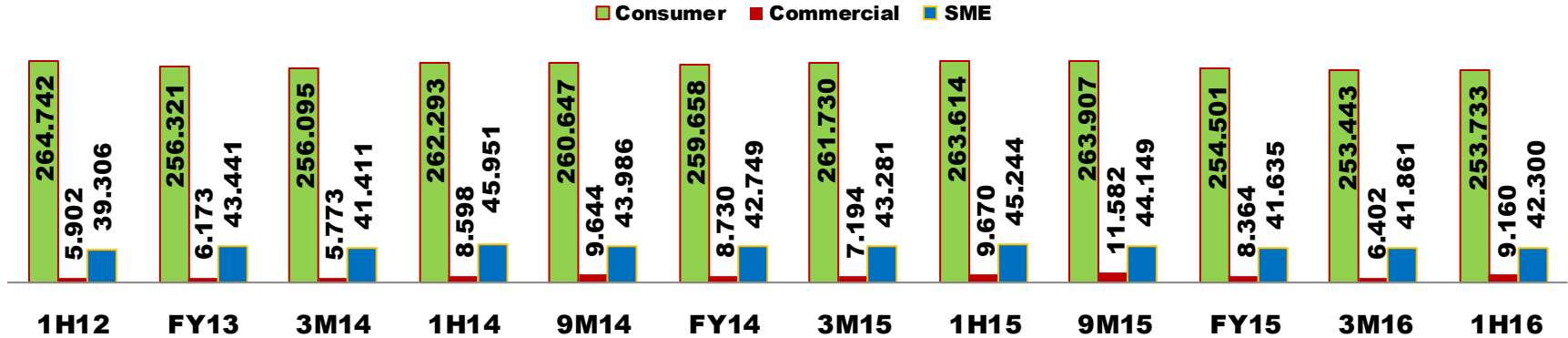
SME Loan

■ KUR ■ Pundi Kencana ■ Mikro ■ Others

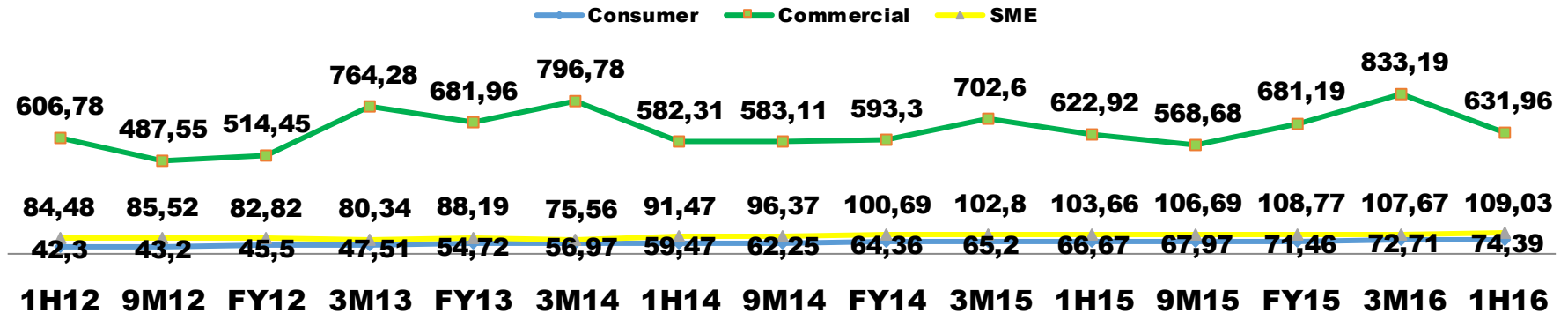
In Billion Rp.



Total Customer

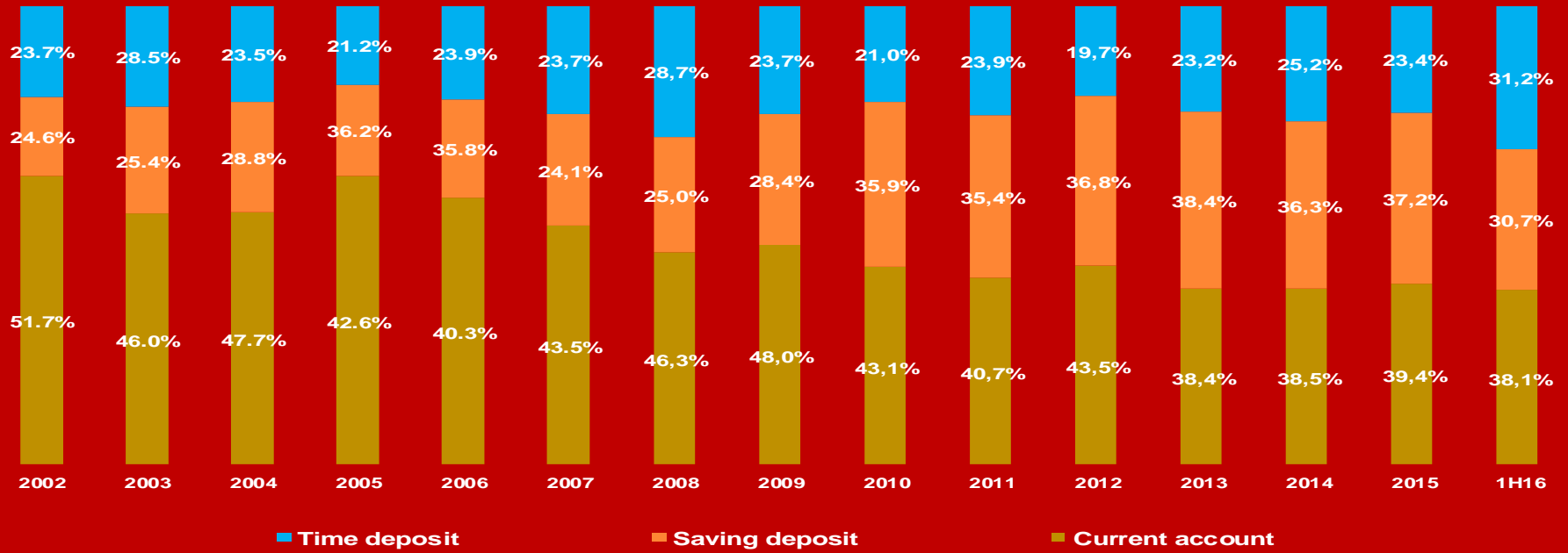


Ticket Size



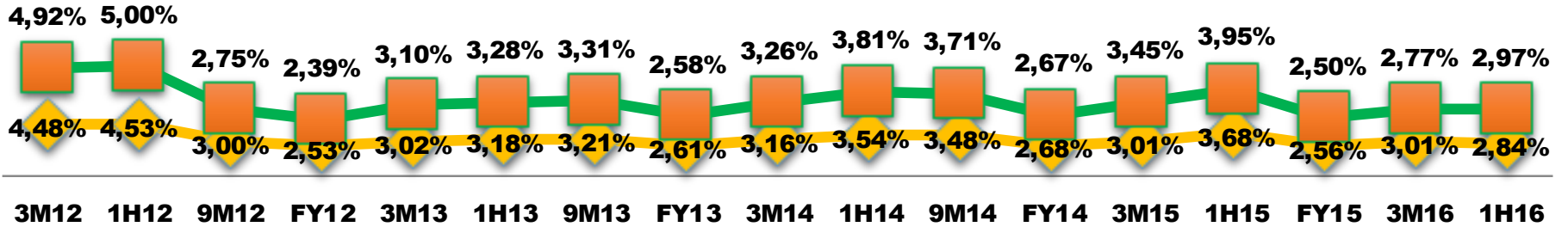
STRENGTH

Strength Of Funding

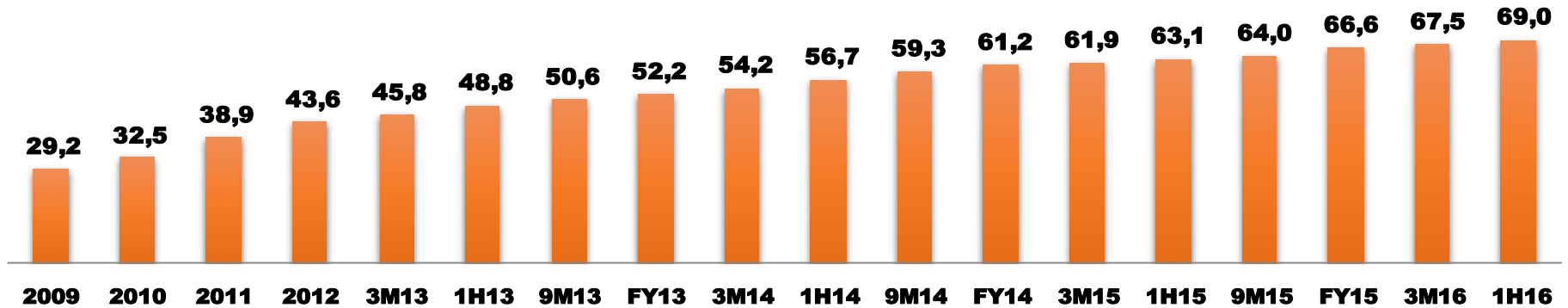


Cost of Fund

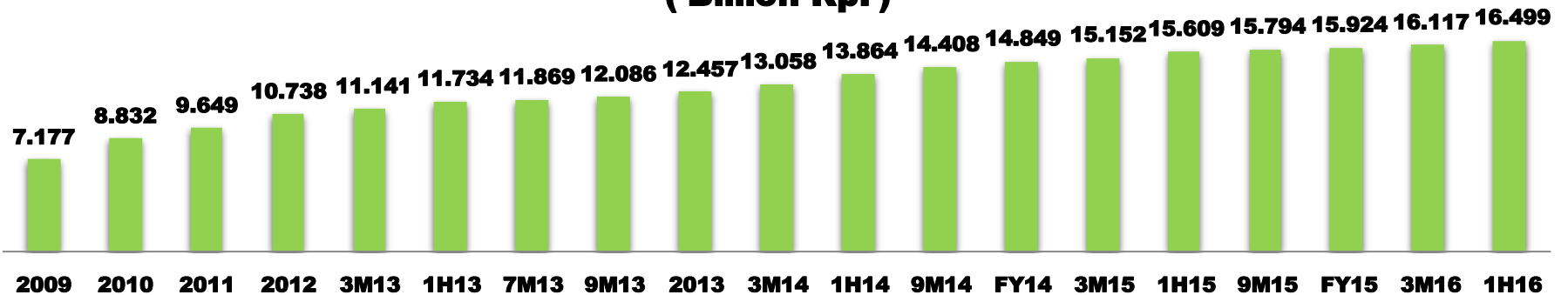
◆ (+) Local Government
 ◆ (-) Local Government



Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance (Billion Rp.)



Description

Details

Civil Servants (per December 2014)	426.545
Multipurpose Customer (Civil Servants)	239.038
%	56,04%

NPL

0,37% as of June' 2016

June 2015

Foreign Institution Investor
72,39 from public shares

Domestic Investor
27,61% from public shares

Public shares 20 %
from paid capital

June 2016

Foreign Institution Investor
67,71% from public shares

Domestic Investor
32,29% from public shares

June 2016 BJTM Investor Country

No	Country	Share
1	INDONESIA	32,2878%
2	LUKSEMBURG	16,3278%
3	NORWEGIA	12,4767%
4	AMERIKA	12,2149%
5	SIPRUS	8,3862%
6	FINLANDIA	5,7779%
7	VIRGIN ISLAND	4,9438%
8	INGGRIS	2,2281%
9	IRLANDIA	2,2037%
10	AUSTRALIA	1,0940%
11	JEPANG	0,8289%
12	KANADA	0,5335%
13	SWEDIA	0,2489%

No	Country	Share
14	SINGAPURA	0,2158%
15	CAYMAN ISLAND	0,0603%
16	DENMARK	0,0602%
17	GREENLAND	0,0331%
18	HONGKONG	0,0243%
19	KOREA SELATAN	0,0195%
20	CINA	0,0193%
21	SWITSERLAND	0,0113%
22	FILIPINA	0,0022%
23	MALAYSIA	0,0016%
24	JERMAN	0,0001%
Total		100%

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