

bankjatim

yang terbaik untuk anda



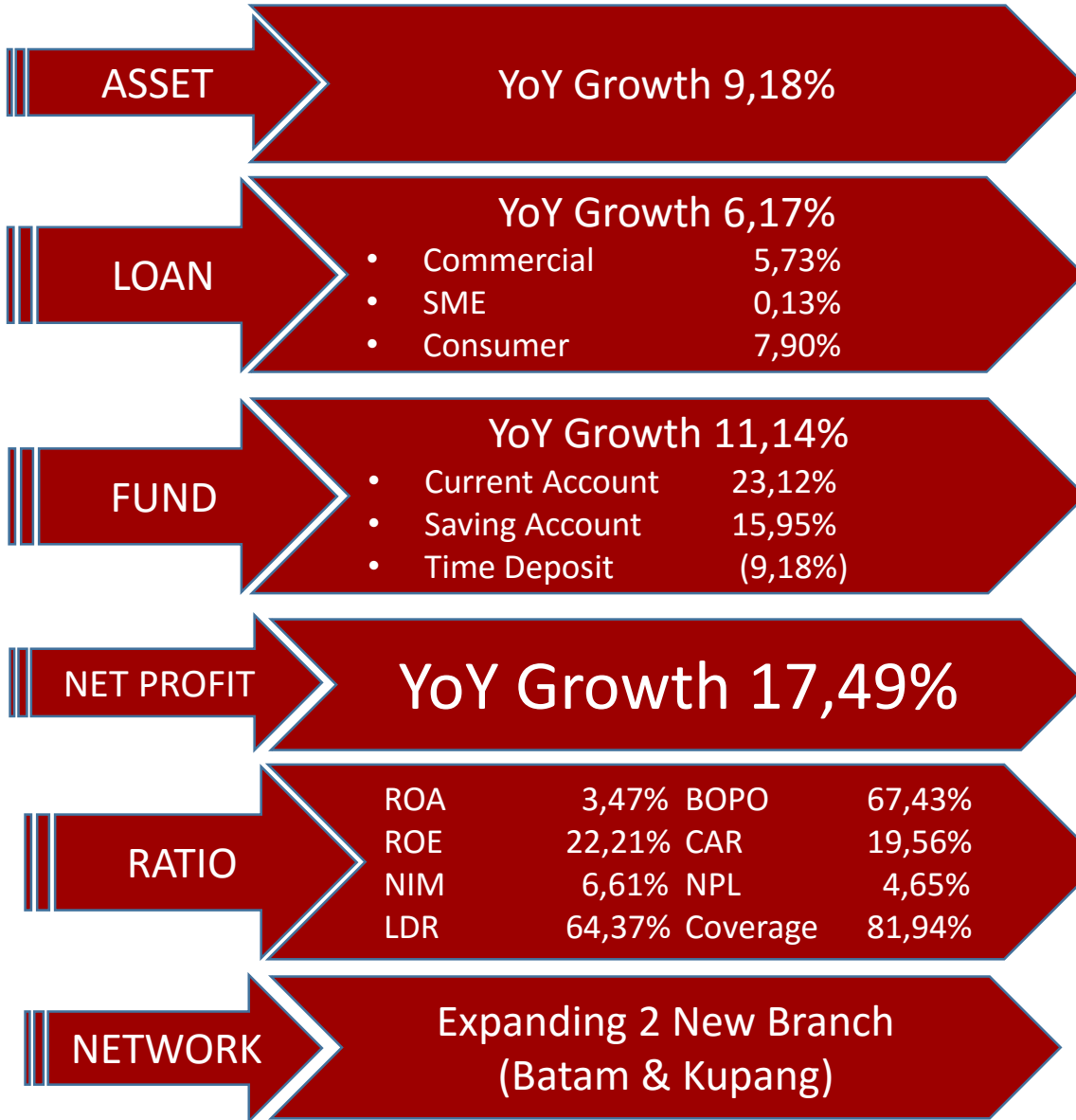
BJTM COMPANY PERFORMANCE 4M16

www.bankjatim.co.id

Description	Page
Agenda	Cover
Table of Contents	2
Overview	3 – 5
Company Review	6 - 10
Appendix	13 - 39
- Economic Outlook	14 - 16
- Financial Highlights	17 - 23
- Overview & Investment Highlights	24 – 34
- Strenghts	35 – 38
Contact	39

OVERVIEW

4M16 Overview



HR SOEROSO
 (Bank Jatim President Director)
 “Regional Development Banks
 Character of The Year”
 Banking Indonesia
 Award 2015

STRENGTH

FUNDING

- CASA RATIO Above 65 % consistently more than 13 years
- (April'16 -> 74.17%)
- Low Cost of Fund 3,19%

LOAN

- Micro loan at 2 years NPL 0.43 %
- Multipurpose loan more than 15 years NPL below 0.5 %

STOCK

- High Institutional Shareholder
- (67% Foreign Shareholder)
- High Dividend Yield
- Dividend Growth



Ranking 1
Bank Book III
(Asset < Rp 50 Trillion)
Banking Indonesia
Award 2015

COMPANY REVIEW

LOAN In million Rp	4M15	4M16	YoY
Loan	27.066.730	28.736.227	6,17%
- Commercial	5.328.622	5.634.135	5,73%
- SME	4.555.257	4.561.373	0,13%
- Consumer	17.182.851	18.540.719	7,90%

FUND In million Rp	4M15	4M16	YoY
Third Party Fund	40.164.423	44.640.189	11,14%
- Current Account	17.570.497	21.633.633	23,12%
- Saving Account	9.898.782	11.477.240	15,95%
- Time Deposit	12.695.144	11.529.316	-9,18%

- Multi-purpose credit still became the largest contributor, this year we cooperate with non-payroll institutions to increase the multipurpose credit and maximize time period up to 15 years.
- Standby loan credit facility 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.
- Maintain institution relationship to increase institution current account funding placement.
- With new variously saving products and network expansion, saving account as low rate funding increase.
- Deposits with high interest rates has been reduced to lower the interest expense.

<u>Information</u> In million Rp	<u>4M15</u>	<u>4M16</u>	<u>YoY</u>
Net Interest Income	1.028.756	1.107.570	7,66%
Net Non Interest Operational Income (Expense)	(587.420)	(554.152)	-5,66%
Net profit	335.310	393.968	17,49%
- ROA	3,28%	3,47%	
- ROE	17,77%	22,21%	
- NIM	679%	6,61%	

- Dealer Treasury activity's became 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>
Consumer	0,66%	0,75%	0,86%	0,74%	0,77%	0,81%	0,82%	0,85%
SME	9,28%	7,59%	8,02%	11,11%	11,44%	11,65%	11,62%	11,54%
Commercial	9,90%	9,78%	10,53%	9,97%	11,59%	11,46%	11,42%	11,33%
NPL GROSS	3,87%	3,82%	4,22%	4,29%	4,51%	4,57%	4,59%	4,65%
Coverage Ratio	78,95%	75,82%	84,28%	81,02%	82,14%	82,17%	80,87%	81,94%

- Bank Jatim still faced the non performing loan and yet to decrease, the rising of the NPL last year 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 Risk Credit Division and Adhoc team keep trying to reduce the NPL.
- Right now, NPL came from the same debtors as last year, we still maintain the debtor to restructuring or rescheduling the credit based on their business. Some of the standby loan's debtor waiting from the appeal completion in court.
- Bank Jatim isn't doing write off action to reduce NPL, management's effort to reduce NPL is by collection and auction the collateral.



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

Network

Network	2009	2010	2011	2012	2013	2014	2015	4M16
Head Office	1	1	1	1	1	1	1	1
Branch Office	39	41	41	41	41	43	45	45
Sub Branch Office	26	44	67	81	107	153	165	166
Cash office	151	154	164	164	176	165	185	185
Sharia service office	37	37	47	47	47	97	97	97
Payment Point	78	88	115	138	155	167	171	172
Mobile cash	45	49	57	57	59	62	65	65
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
Total network	465	561	759	904	1.072	1.291	1.425	1.430

NETWORK 2016
2 (sharia)
11 (sharia)
1 (conventional)
1 (sharia)
7 (sharia) 2 (conventional)
6 (sharia) 1 (conventional)
17 (sharia) 7 (conventional)



BANK JATIM BRANCH IN EAST JAVA TRADING REPRESENTATIVE OFFICE

To support East Java's business in Indonesia, Bank Jatim will open new branches inline with East Java's Trading Representative Offices in other provinces. For the beginning, it will be established in Riau and Nusa Tenggara Timur Province. Next year will be established in 3 other provinces. Supported by East Java Trading Representative, Bank Jatim will support trading traffic between province in funding and lending.

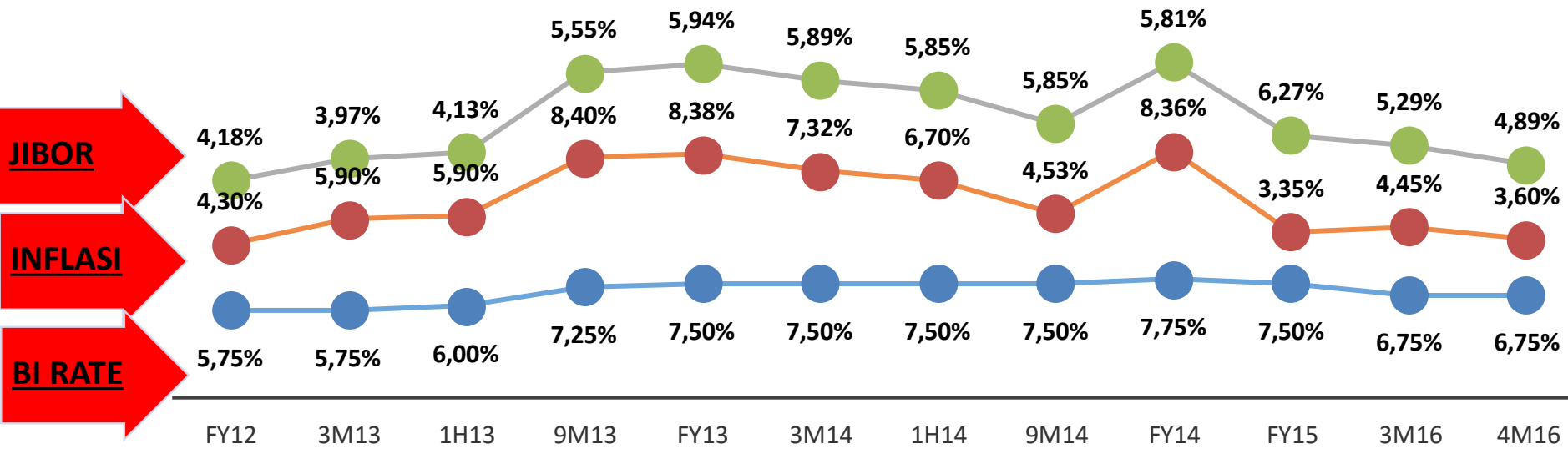
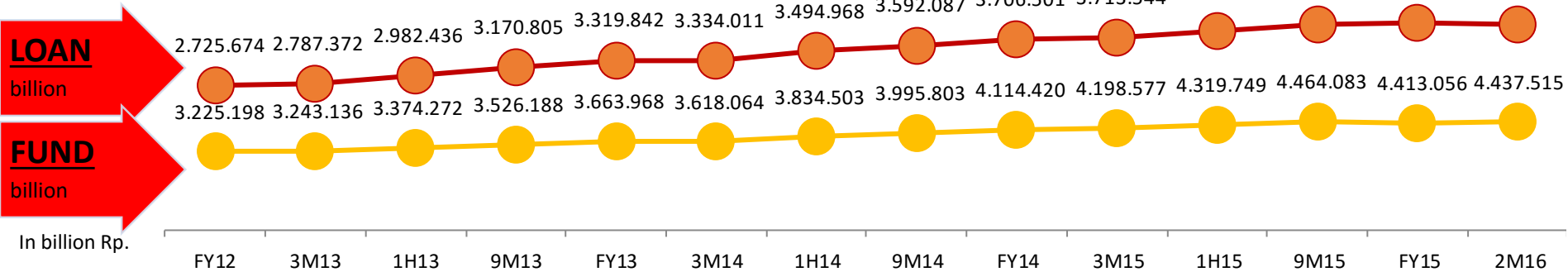


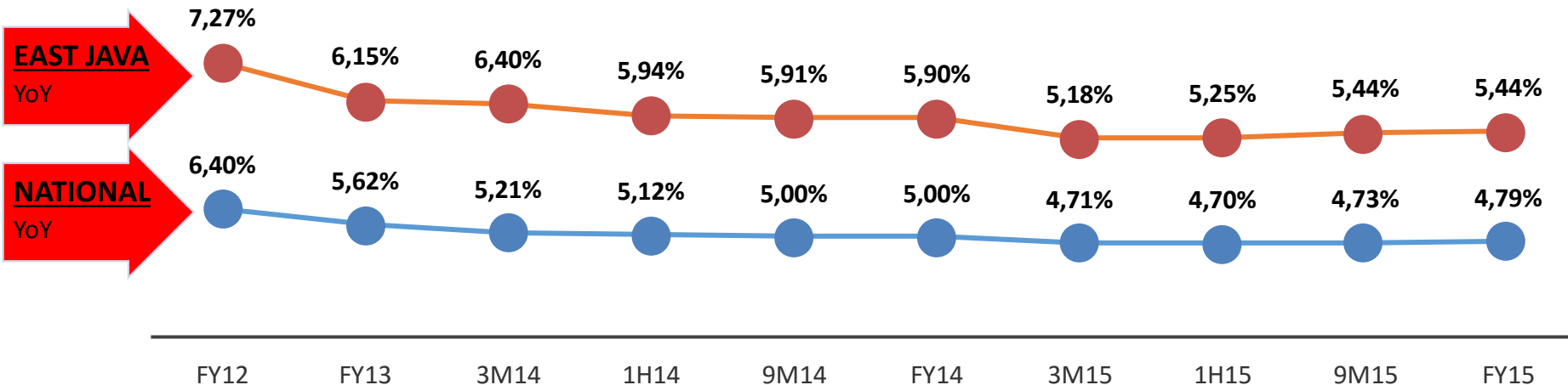


APPENDIX

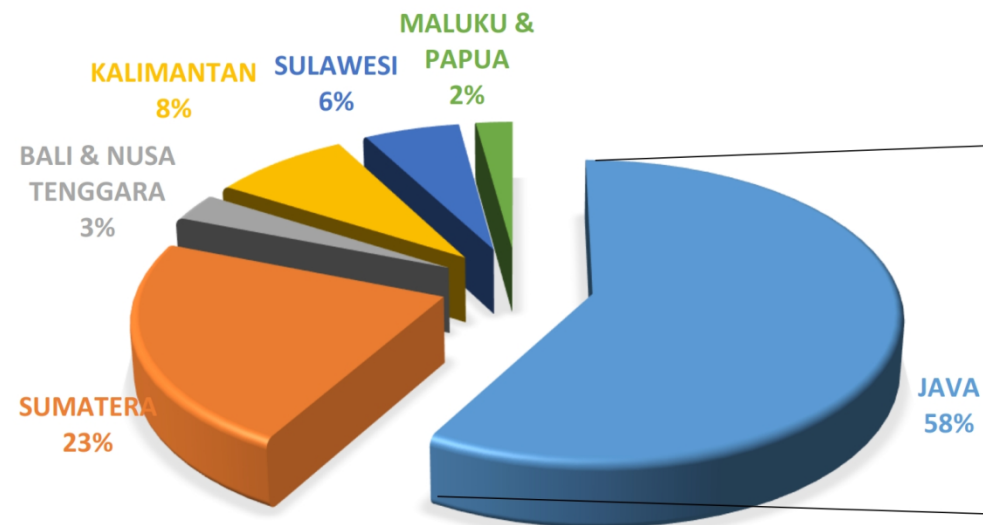
ECONOMIC OUTLOOK

MACRO ECONOMY REVIEW

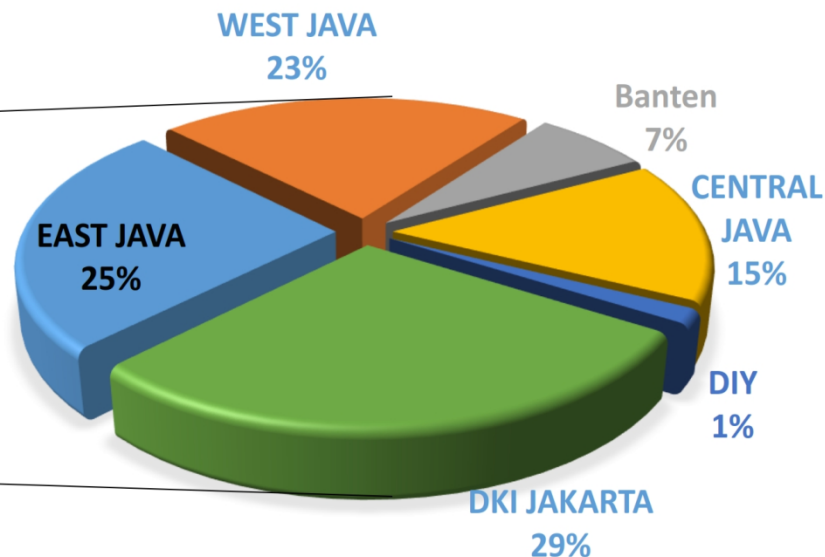




INDONESIA Economic Share



JAVA Regional Economic Share



FINANCIAL HIGHLIGHTS

<u>Information</u> In million Rp	<u>4M15</u>	<u>4M16</u>	<u>YoY</u>
Total Asset	48.056.477	52.468.296	9,18%
Placement BI & SBI	14.802.047	14.982.668	1,22%
Loan	27.066.730	28.736.227	6,17%
Allowance for Impairment Losses	(865.926)	(1.094.198)	26,36%
Third Party Fund	40.164.423	44.640.189	11,14%
- Current Account	17.570.497	21.633.633	23,12%
- Saving Account	9.898.782	11.477.240	15,95%
- Time Deposit	12.695.144	11.529.316	-9,18%
Equity	5.745.063	6.043.541	5,20%

Profit & Loss

<u>Information</u> In million Rp	<u>4M15</u>	<u>4M16</u>	<u>YoY</u>
Interest Income	1.440.788	1.552.872	7,78%
Interest Expense	(412.032)	(445.301)	8,07%
Net Interest Income	1.028.756	1.107.570	7,66%
Non Interest Operational Income	156.105	146.291	-6,29%
Non Interest Operational Expense	(517.728)	(572.845)	10,65%
Provision for Impairment Losses	(225.796)	(127.598)	-43,49%
Net Non Interest Operational Income (Expense)	(587.420)	(554.152)	-5,66%
Operational Profit	441.336	553.419	25,40%
Non Operational Profit	38.077	4.965	-86,96%
Pre Tax Profit	479.413	558.384	16,47%
Taxes	(144.104)	(164.416)	14,10%
Net profit	335.310	393.968	17,49%

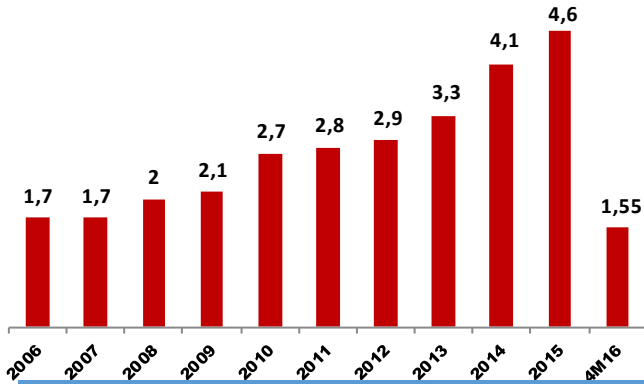
Income & Expense Growth

<u>Information</u> In million Rp	<u>4M15</u>	<u>4M16</u>	<u>YoY</u>
Placement others bank	124.155	134.556	8,38%
Marketable Securities	94.223	173.233	83,85%
Fees & Commissions	99.004	116.613	17,79%
Current Account Expense	(113.867)	(141.085)	23,90%
Saving Accounts Expense	(52.049)	(62.553)	20,18%
Deposits Expense	(235.056)	(222.102)	-5,51%
Salaries	(239.193)	(273.342)	14,28%
Education & Training	(7.408)	(5.418)	-26,87%
Rental	(39.877)	(45.038)	12,94%

Financial Performance

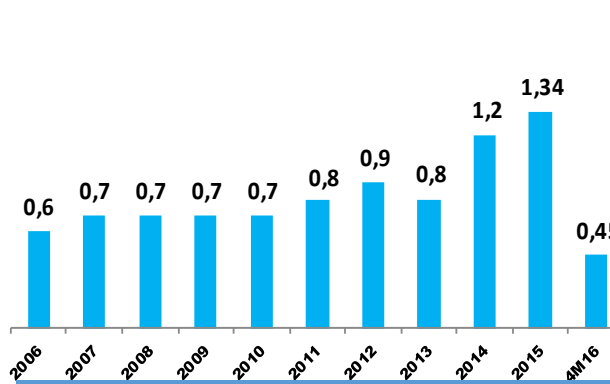
INTEREST INCOME (Rp Tril)

CAGR = 12,29%



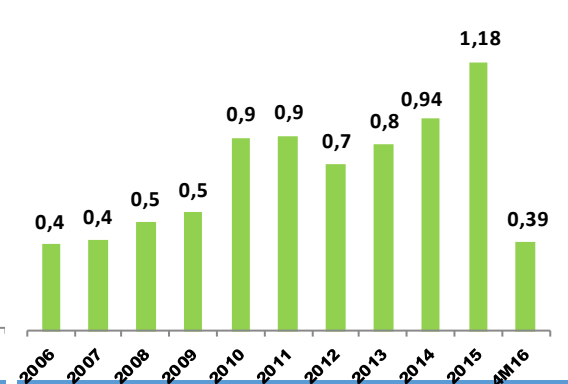
INTEREST EXPENSE (Rp Tril)

CAGR = 11,89%



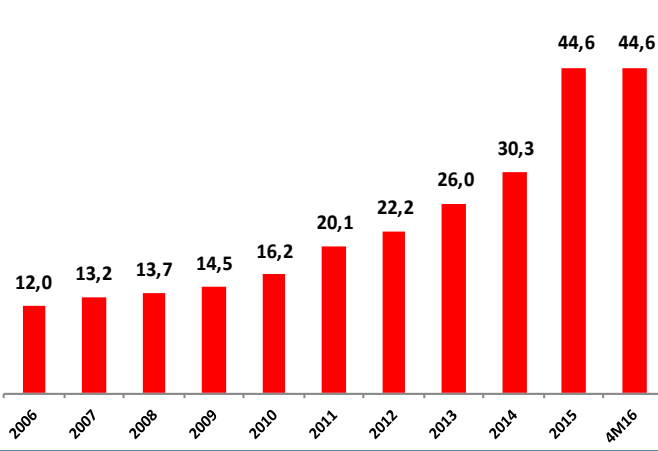
NET PROFIT (Rp Tril)

CAGR = 12,80%



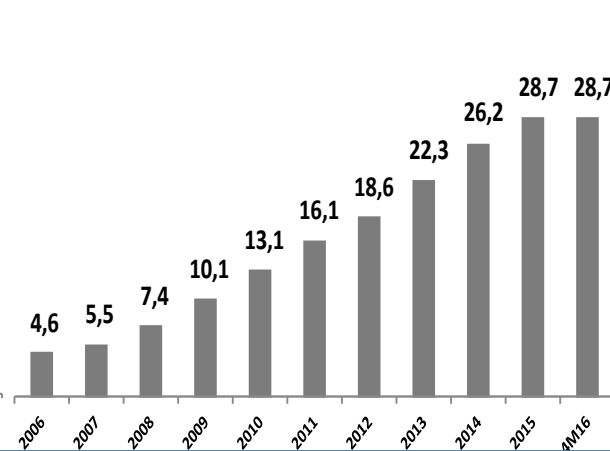
THIRD PARTY FUND (Rp Tril)

CAGR = 16,02%



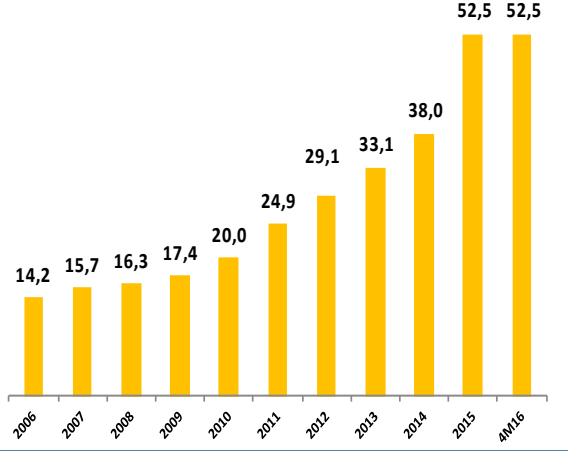
LOAN (Rp Tril)

CAGR = 21,31%

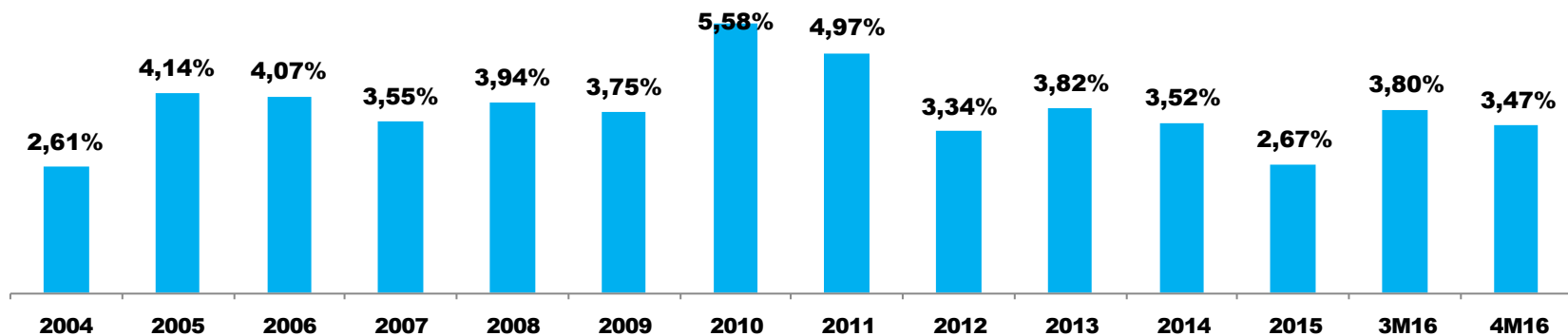


TOTAL ASSET (Rp Tril)

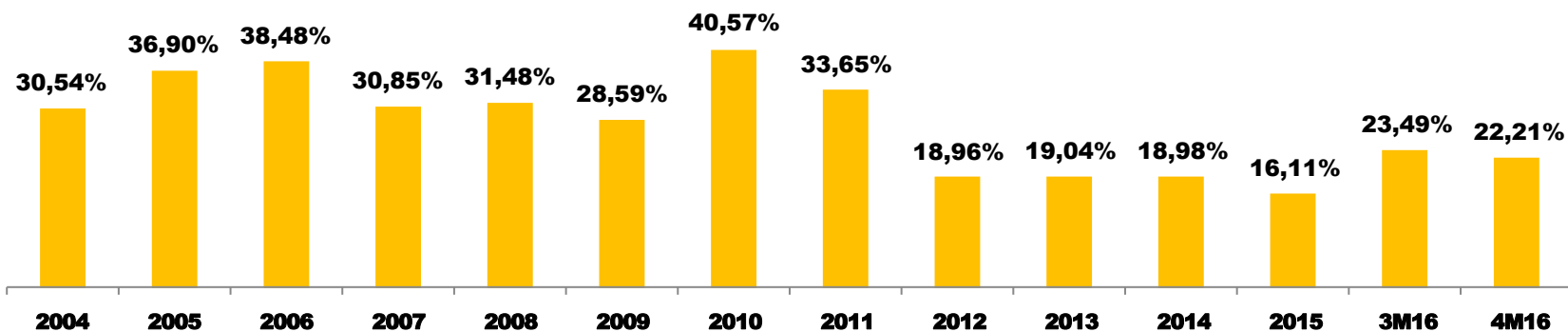
CAGR = 15,68%



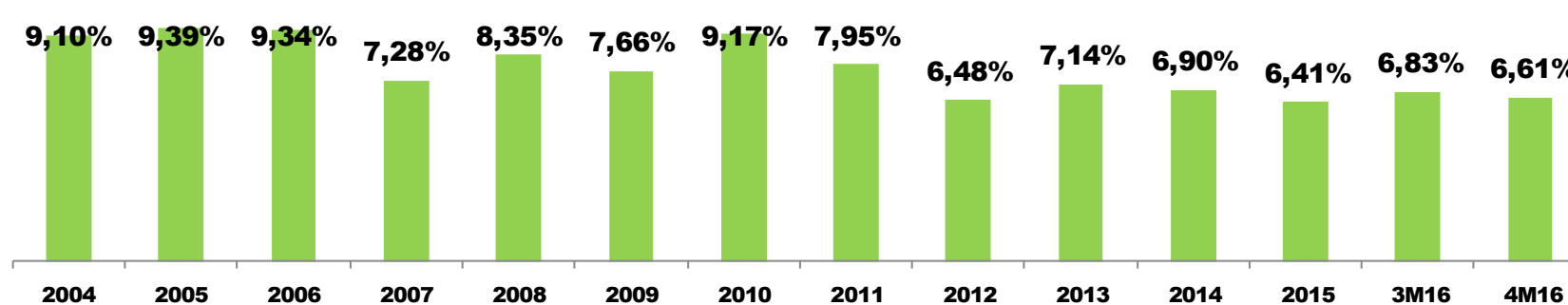
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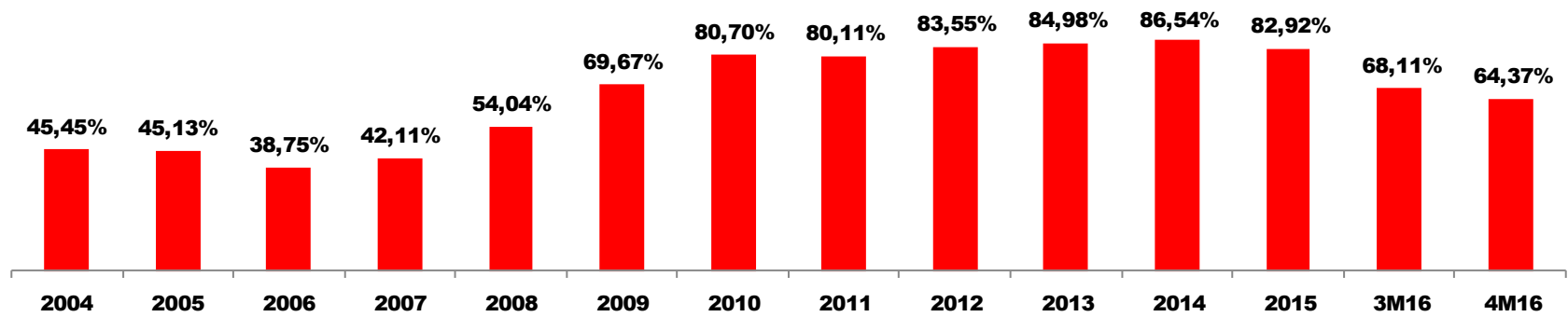
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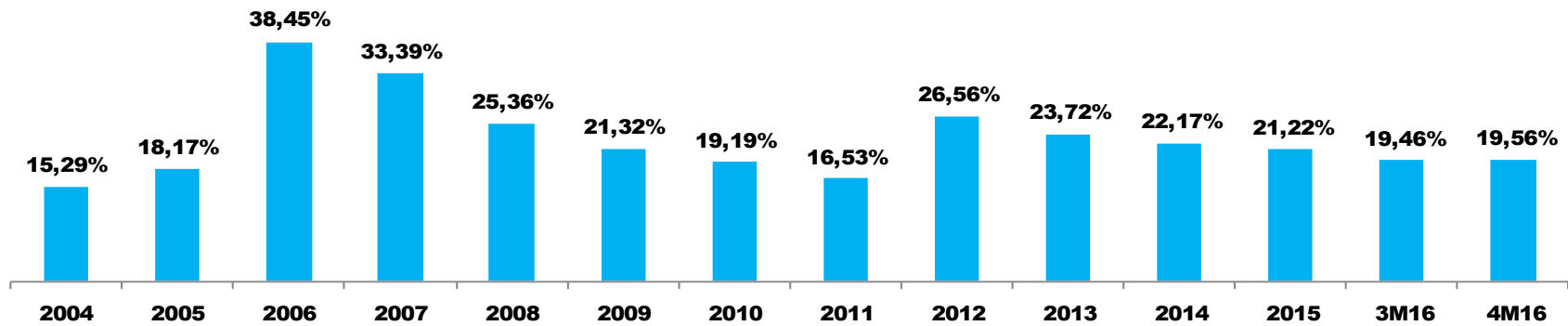
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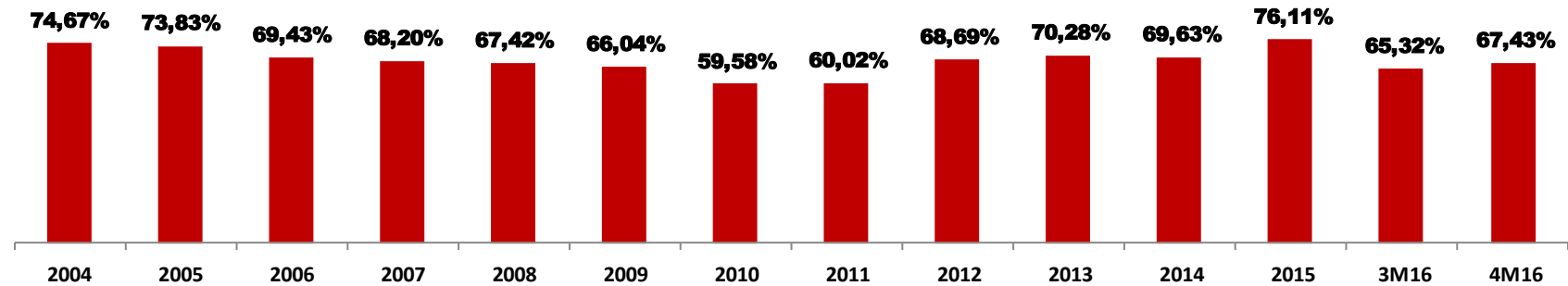
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R**



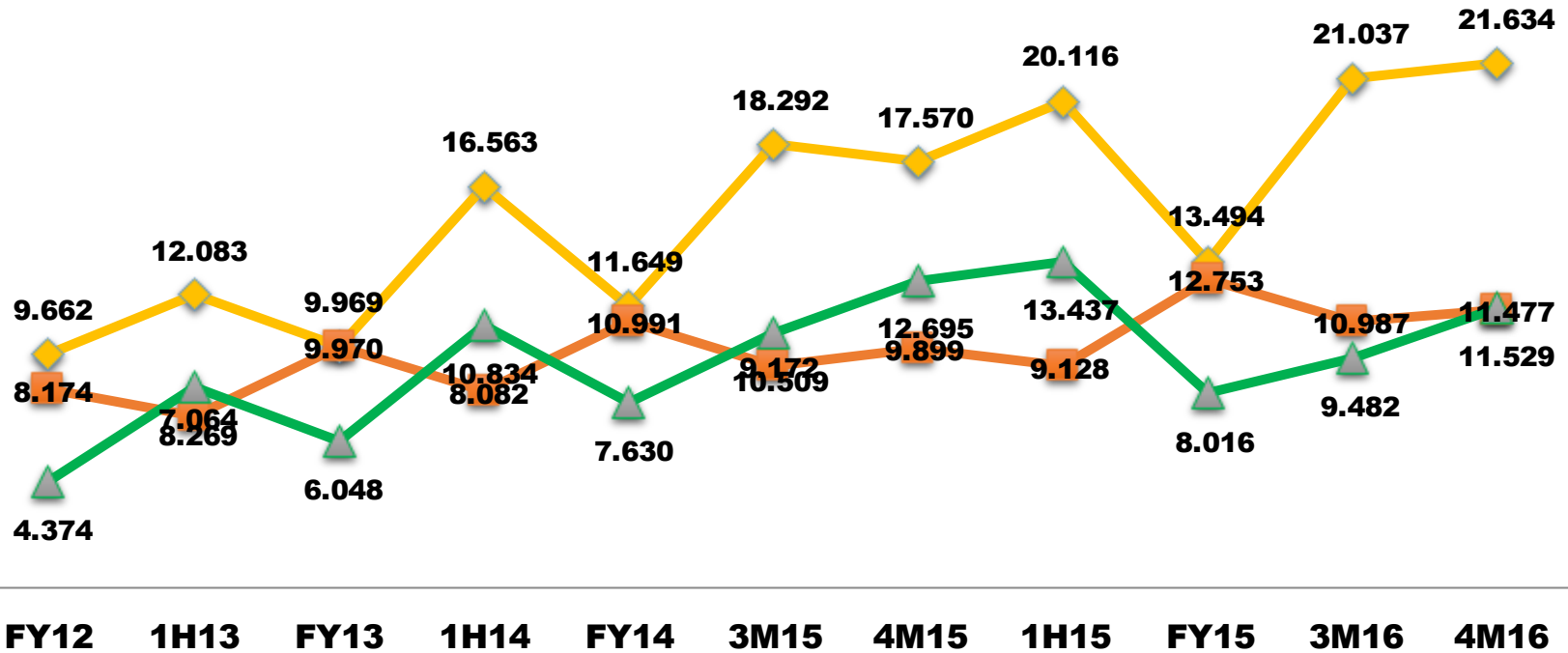
**B
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P
O**



OVERVIEW & INVESTMENT HIGHLIGHTS

◆ **Current Account**
 ■ **Saving Account**
 ▲ **Time Deposit**

In Billion Rp.



Current Account
 YoY 23,12%

Saving Account
 YoY 15,95%

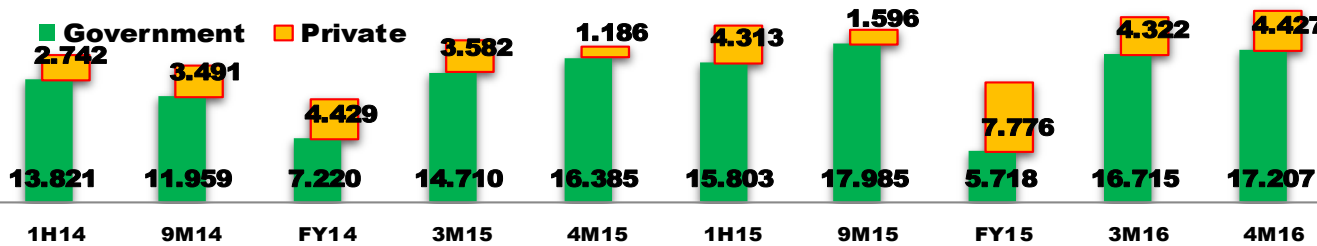
Time Deposit
 YoY (9,18%)

Detailed Third Party Fund



In Billion Rp.

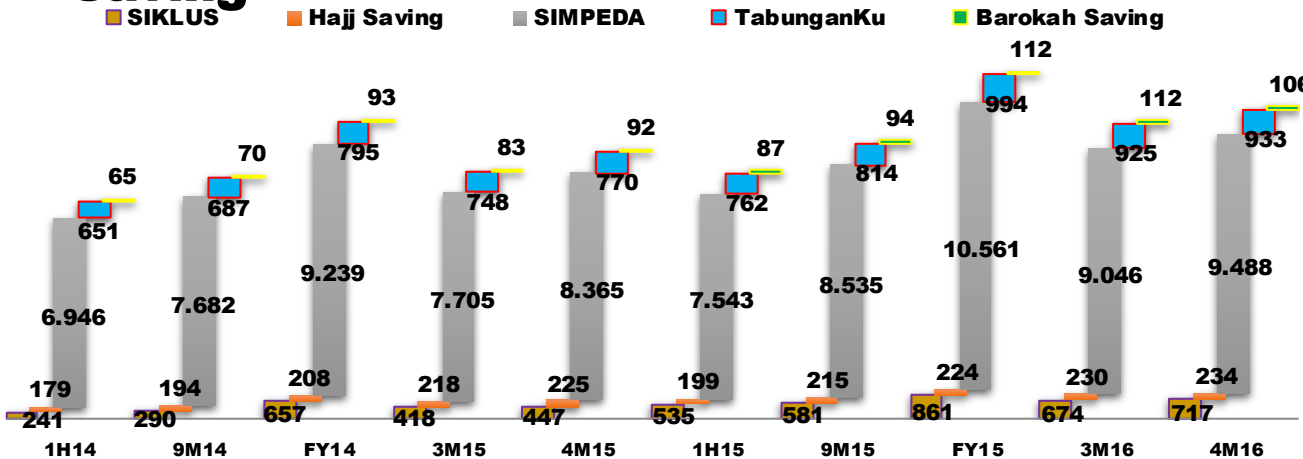
Current Account



Government Current Acc.
YoY 5,02%

Private Current Acc.
YoY 273,28%

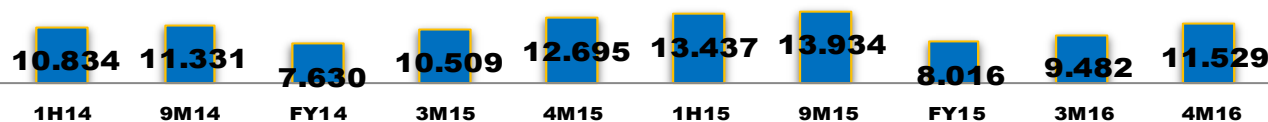
Saving



YoY

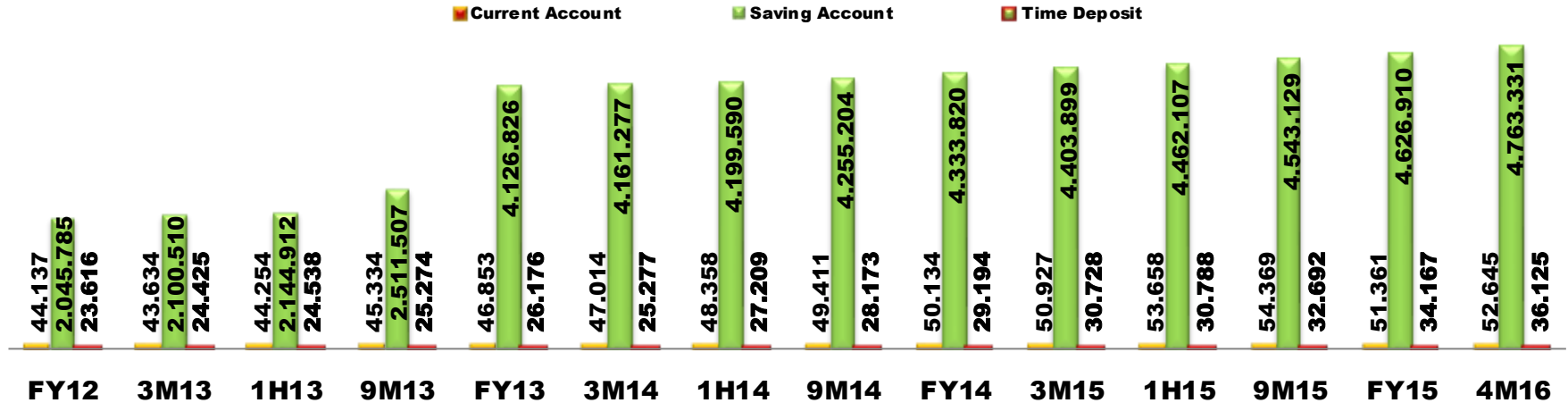
SIMPEDA 13,42%
SIKLUS 60,36%
Hajj Saving 3,84%
TabunganKu 21,15%
Barokah Saving 15,46%

Time Deposit



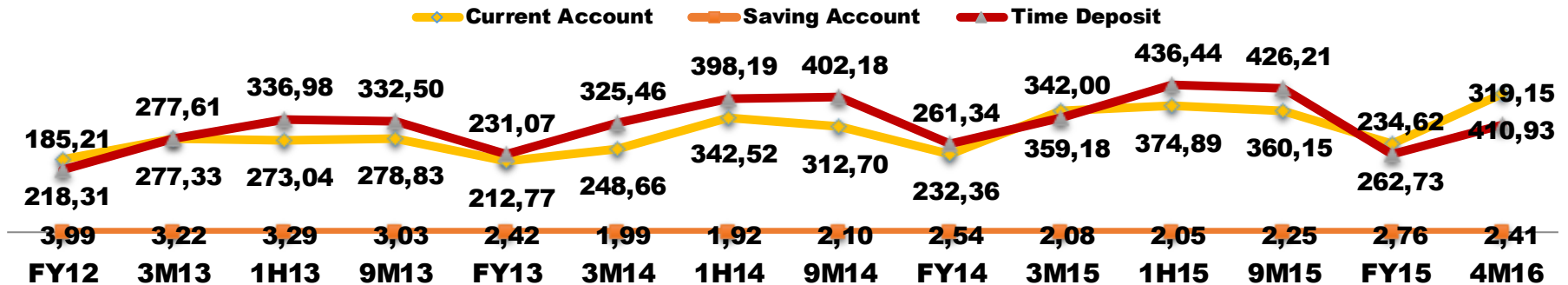
Time Deposit
YoY (9,18%)

Total Customer



Ticket Size

In million Rp.



**GRAND PRIZE
UANG TUNAI
500 JUTA**

**TOTAL HADIAH
12,5 MILIAR**

gemerlap hadiah SIMPEDA
Tingkatkan SALDO Anda, menangkan Hadiah dengan Total MILIARAN Rupiah!!

JATIMPRIORITAS Bank Card

4000 1234 5678 9010

4000

R. S0E0050

bankjatim
internet banking

Transfer Uang

Beli Pulsa

Bayar TV Kabel, Tiket Pesawat, Tagihan Multi Finance

Transaksi lainnya

**SMS BANKING
3366**

Layanan Dalam Genggaman Anda
Transaksi dimana saja, kapan saja, mudah, cepat & aman

Tentukan pilihan Anda, tetap nikmati bunganya!!

tabungan SIKLUS

SimPel nabungnya,

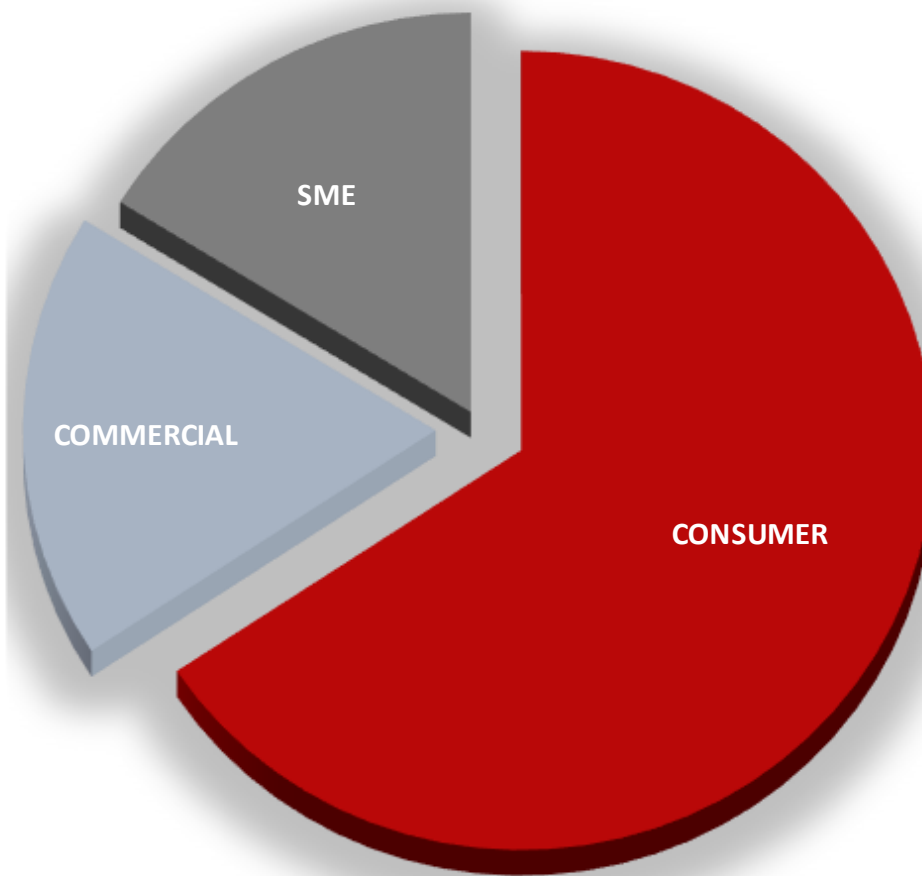
SiUMI
SIKLUS MIKRO KECIL

bankjatim

6036 0980 9999 3939

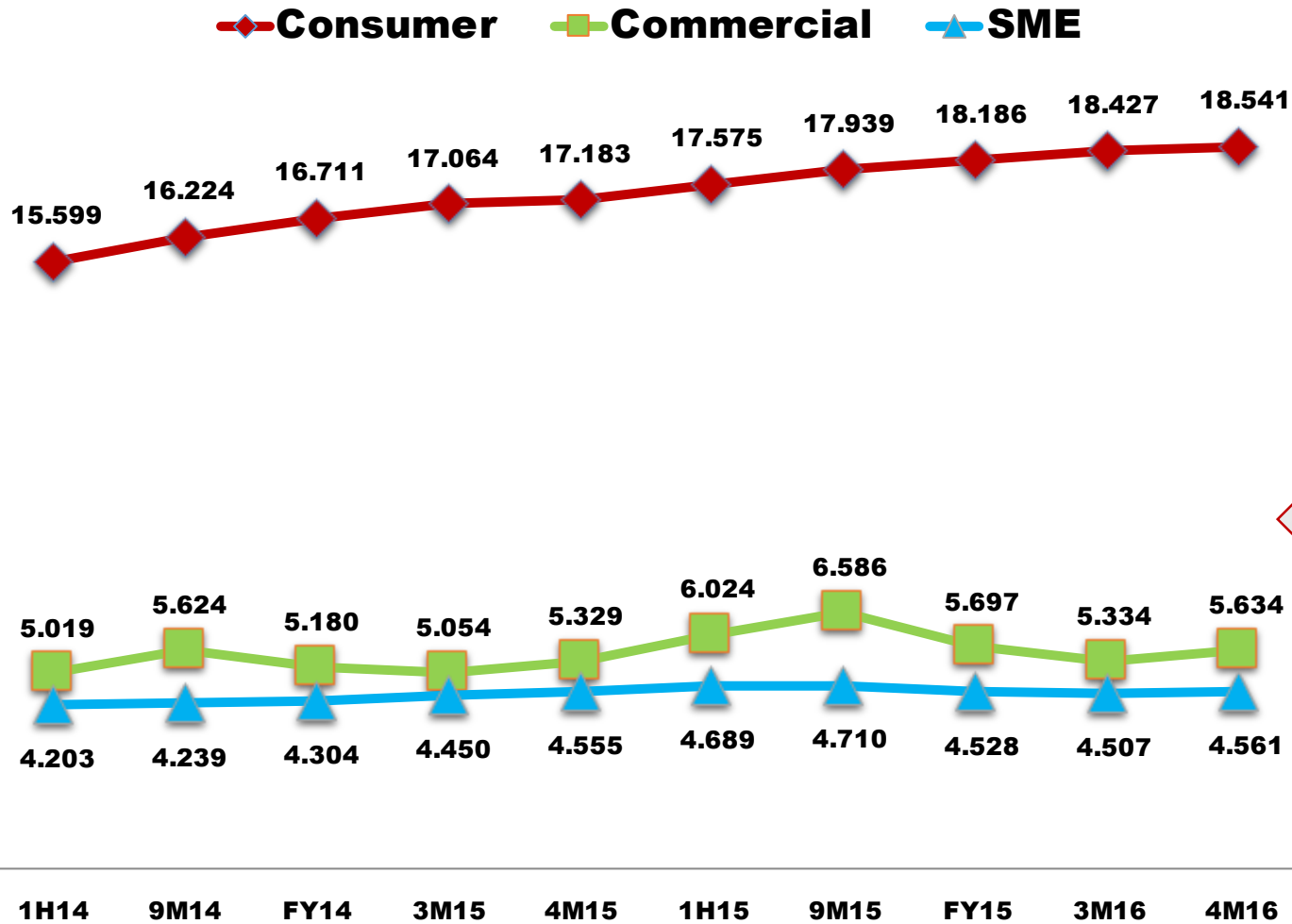
NURCE LUNMAY

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



CONSUMER LOAN		
	Apr'15	Apr'16
Multipurpose	56,47%	56,45%
Mortgage	5,00%	5,12%
Others	2,01%	2,96%
Total	63,48%	64,52%
COMMERCIAL LOAN		
	Apr'15	Apr'16
Standby Loan	3,21%	2,16%
Keppres	2,18%	2,62%
Overdraft	9,77%	9,98%
Syndicate	4,52%	4,84%
Total	19,69%	19,61%
Small Medium Ent.		
	Apr'15	Apr'16
KUR	3,11%	1,11%
Pundi Kencana	3,67%	4,30%
Jatim Mikro	1,41%	1,88%
Others	8,63%	8,58%
Total	16,83%	15,87%

Type Of Loan



In Billion Rp.

YoY

Consumer
7,90%

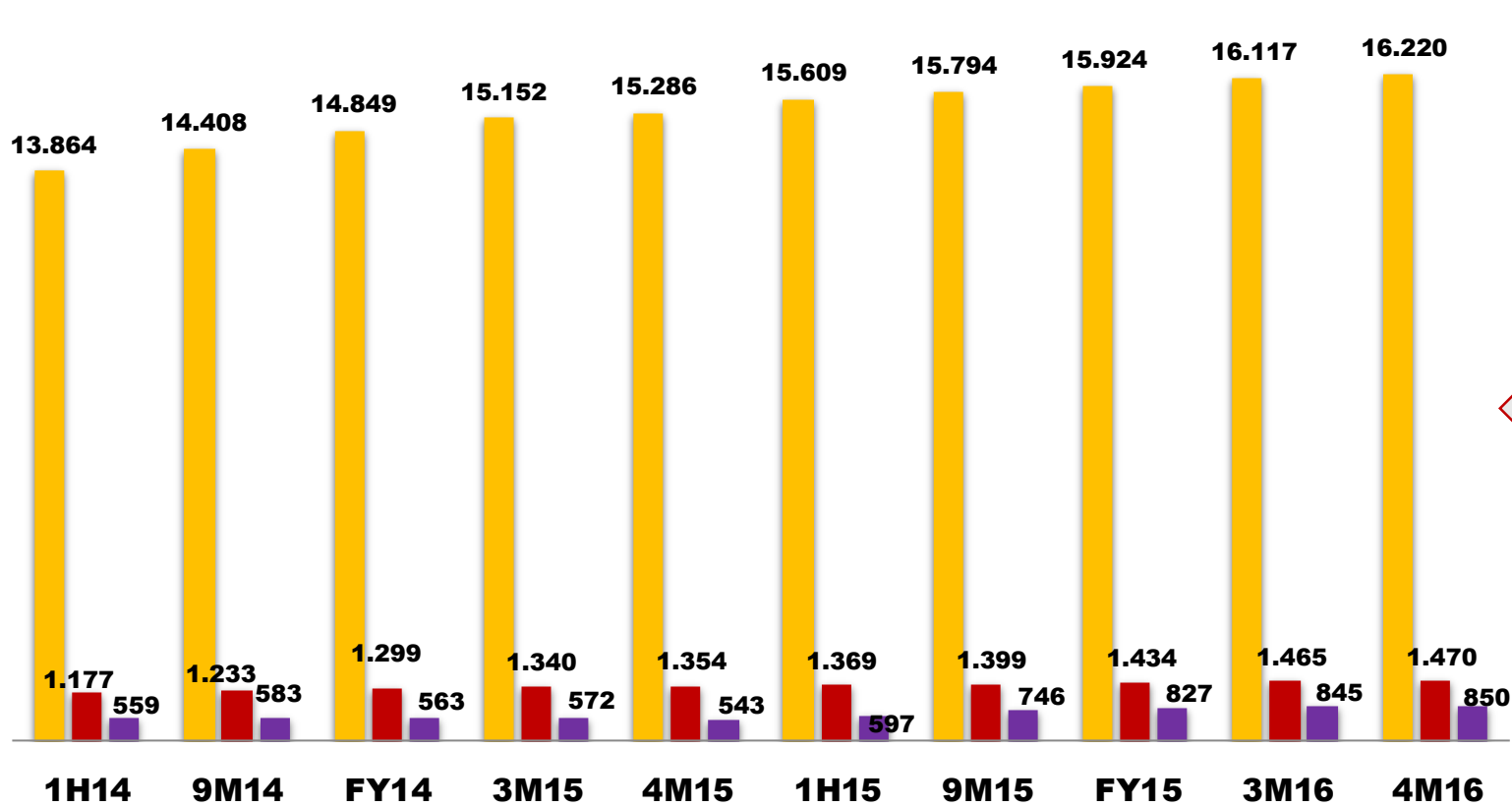
Commercial
5,73%

SME
0,13%

Consumer Loan

In Billion Rp.

■ Multipurpose ■ Mortgage ■ Others



YoY

Multi purpose 6,12%

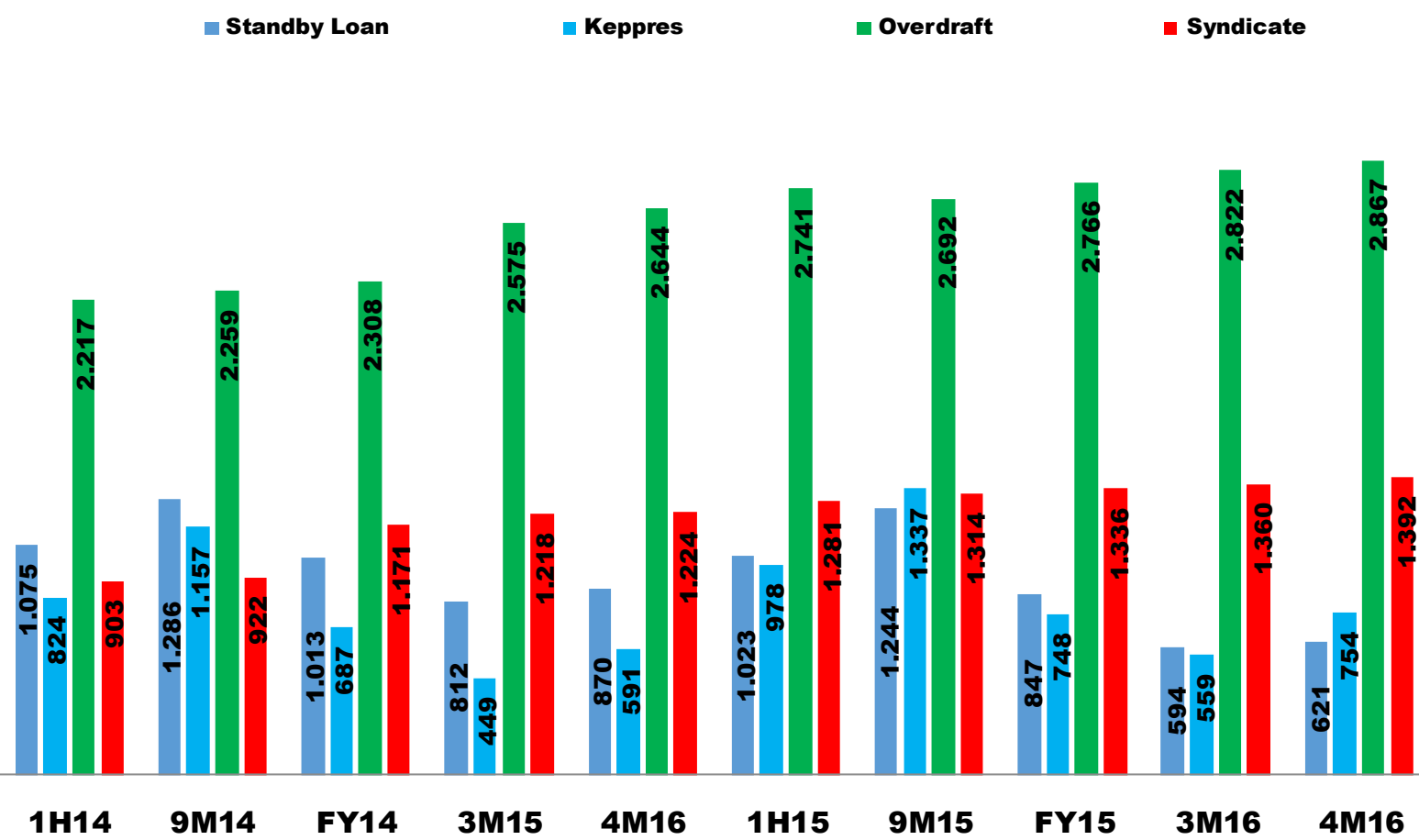
Mortgage 8,57%

Others 56,54%

Commercial Loan

In Billion Rp.

■ Standby Loan ■ Keppres ■ Overdraft ■ Syndicate



YoY

Standby Loan
(28,59%)

Keppres
27,60%

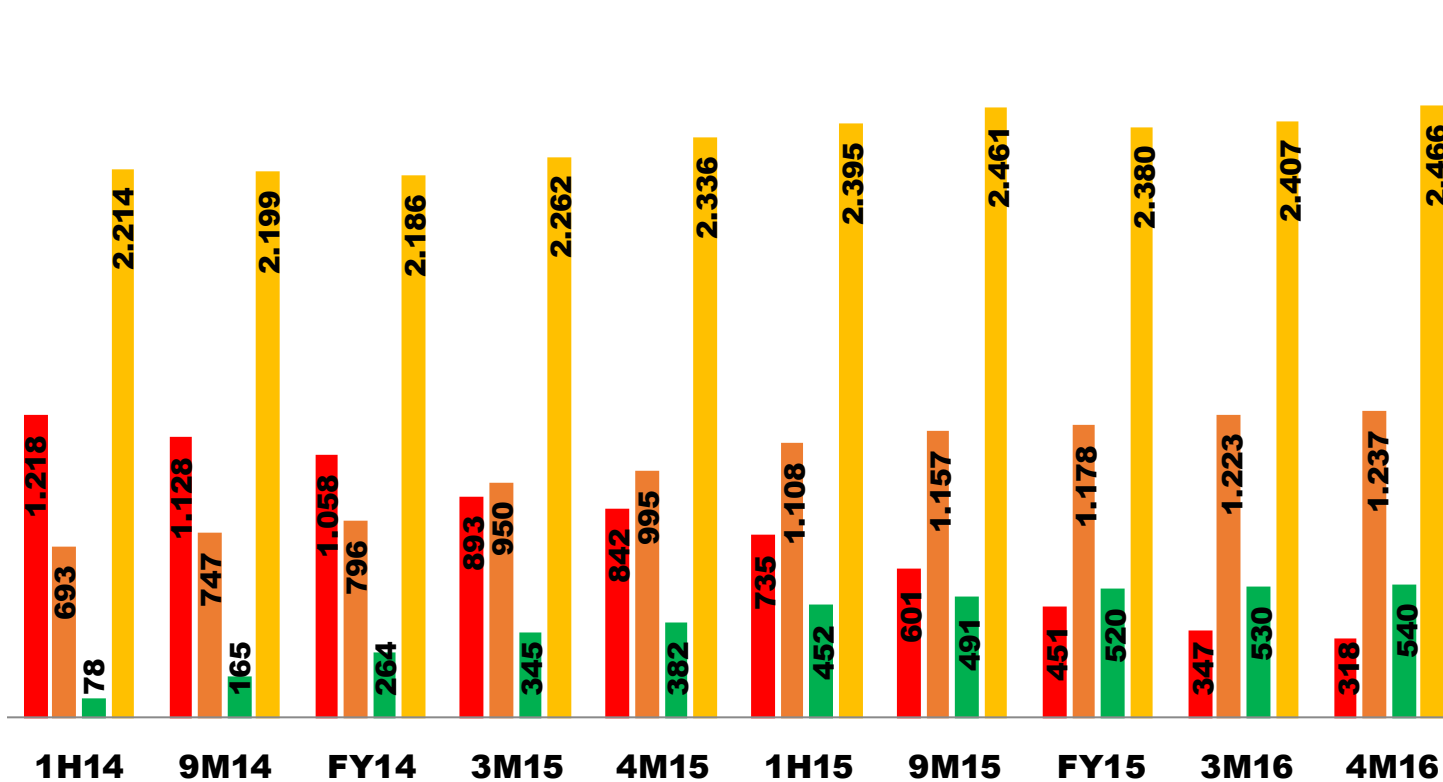
Overdraft
8,46%

Syndicate
13,69%

SME Loan

■ KUR ■ Pundi Kencana ■ Mikro ■ Others

In Billion Rp.



YoY

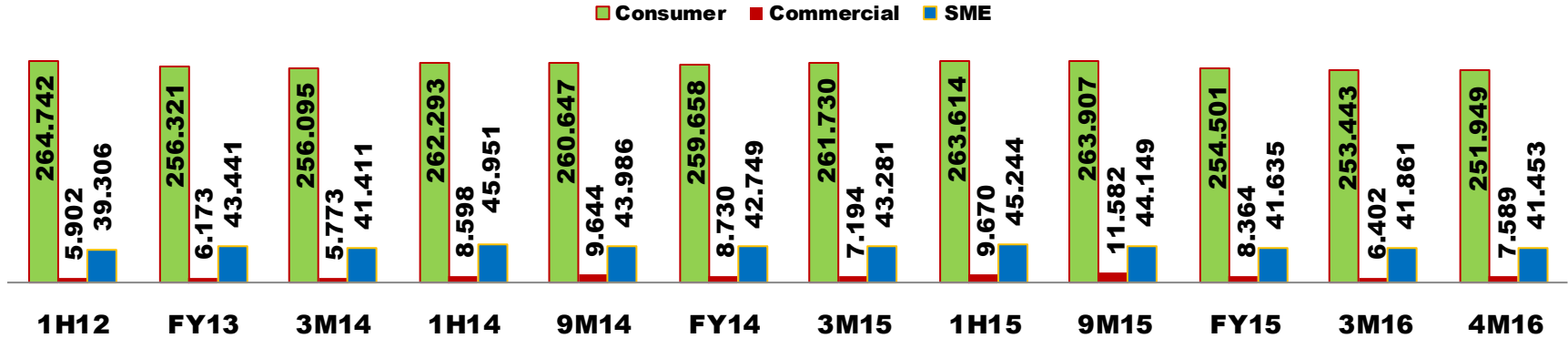
KUR (62,18%)

Pundi Kencana 24,37%

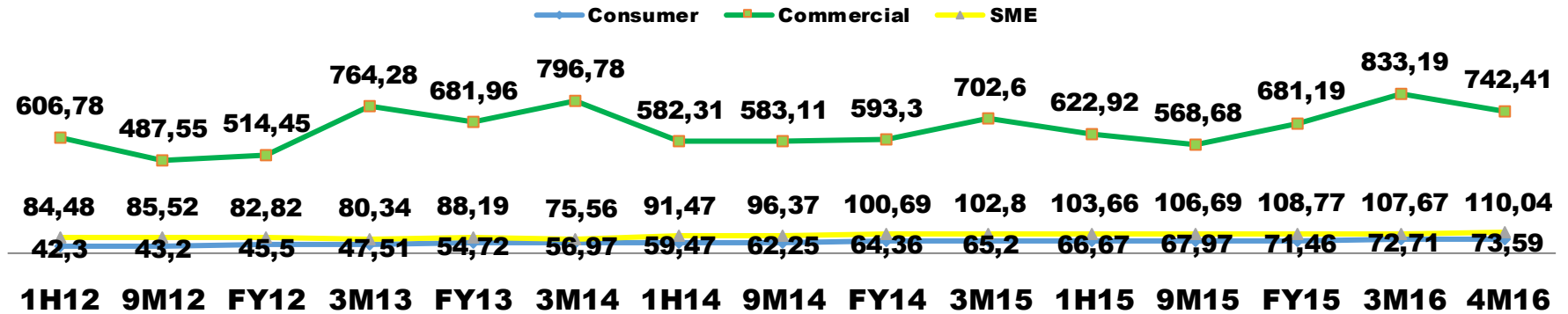
Mikro 41,19%

Others 5,56%

Total Customer

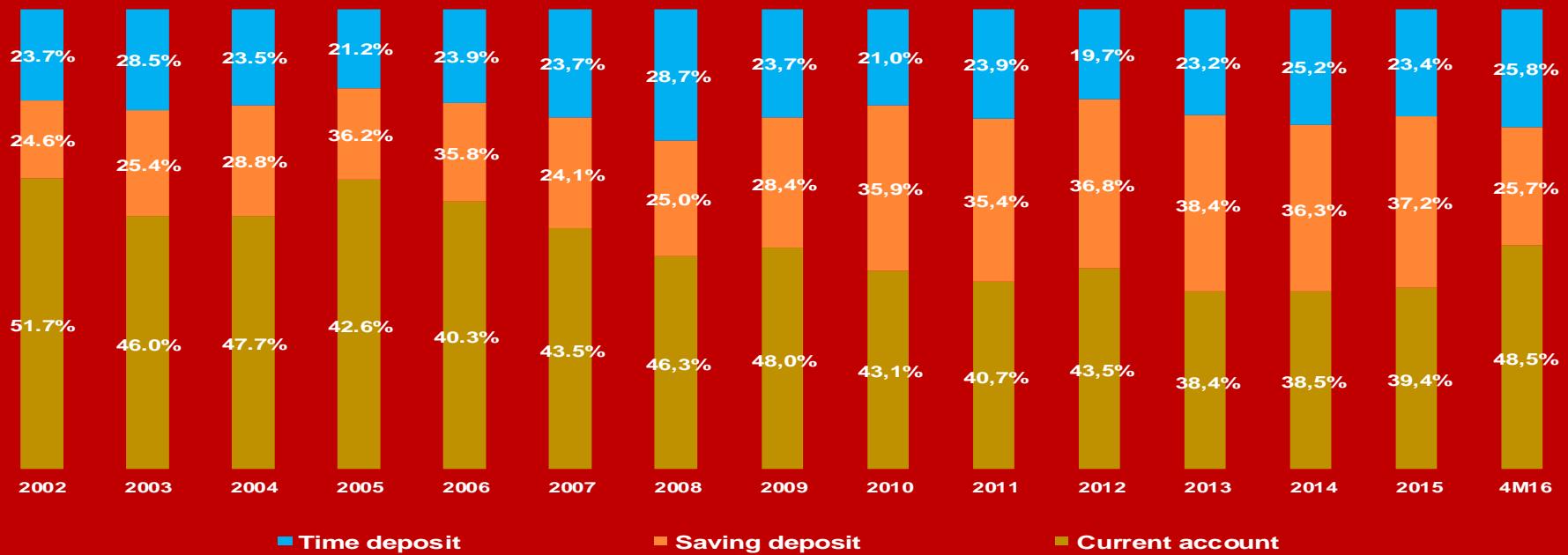


Ticket Size



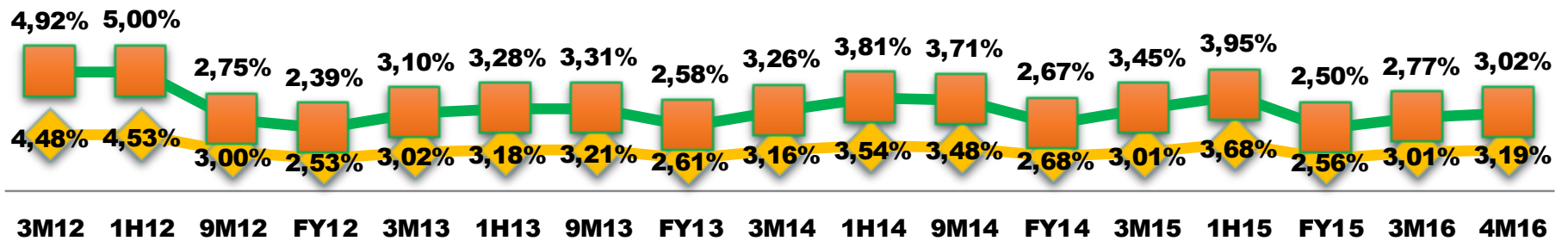
STRENGTH

Strength Of Funding

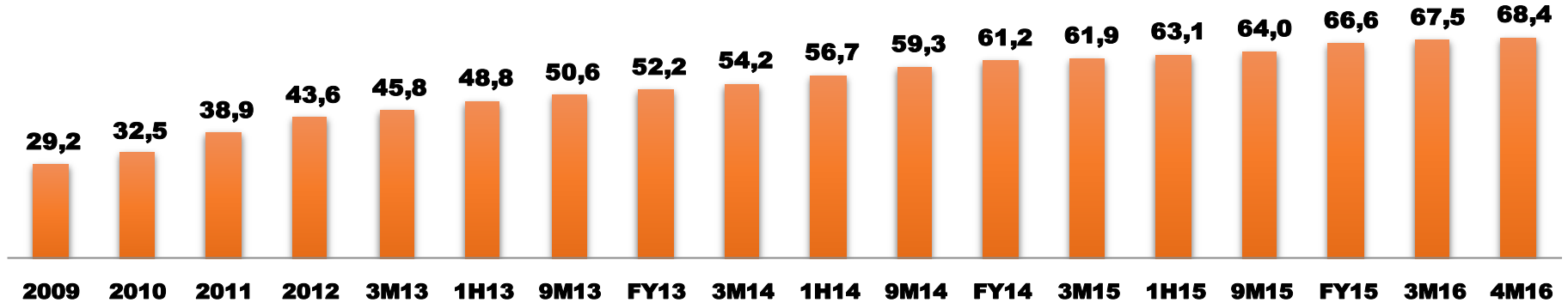


Cost of Fund

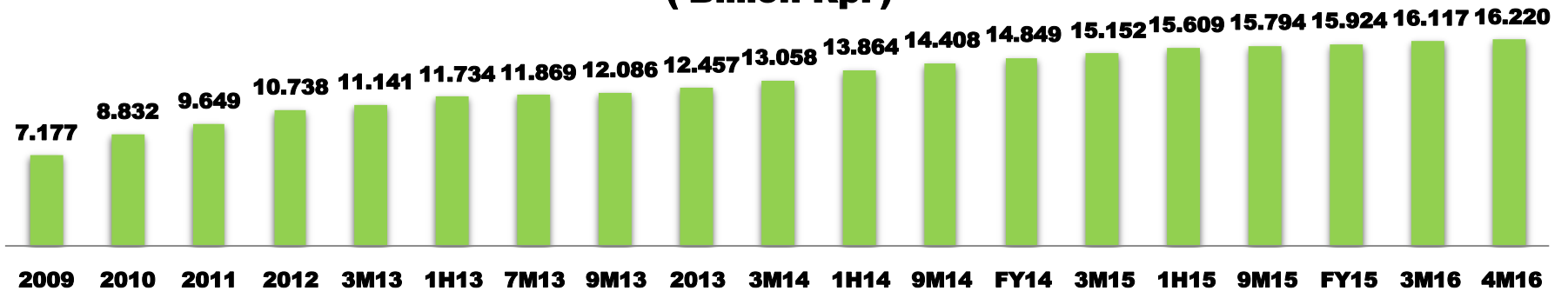
◆ (+) Local Government
 ◆ (-) Local Government



Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance (Billion Rp.)



Description

Details

Civil Servants (per December 2014)	426.545
Multipurpose Customer (Civil Servants)	237.260
%	55,62%

NPL

0,35% as of April' 2016

April 2015

Foreign Institution Investor
67,64% from public shares

Domestic Investor
32,36% from public shares

Public shares 20 %
from paid capital

April 2016

Foreign Institution Investor
67,46% from public shares

Domestic Investor
32,54% from public shares

April 2016 BJTM Investor Country

No	Country	Share
1	Indonesia	32,5391%
2	Luksemburg	16,3278%
3	Norwegia	13,2680%
4	Amerika	11,2215%
5	Siprus	8,3862%
6	Finlandia	5,7779%
7	Virgin island	4,9438%
8	Irlandia	2,2430%
9	Inggris	1,8861%
10	Australia	1,1316%
11	Jepang	0,8260%
12	Kanada	0,5335%
13	Denmark	0,2590%

No	Country	Share
14	Swedia	0,2489%
15	Singapura	0,2158%
16	Cayman island	0,0762%
17	Cina	0,0427%
18	Greenland	0,0331%
19	Belanda	0,0145%
20	Switserland	0,0113%
21	Korea selatan	0,0094%
22	Filipina	0,0022%
23	Malaysia	0,0016%
24	Jerman	0,0005%
Total		100%

**Investor Relation (IR)
Corporate Secretary
(031) 5310090**

Email: iru@bankjatim.co.id

- ❖ Slamet Purwanto - Ext . 467
Investor Relations Manager
- ❖ Ardiansyah Wicaksono - Ext. 472
- ❖ Abdulah Basid - Ext. 472
- ❖ Lukas Yudhi W.S - Ext . 469
- ❖ Frizki Putera N - Ext. 469
- ❖ R Firmansyah - Ext. 468
- ❖ Ratih Diah K - Etxt. 468
- ❖ Petrina Ayu W - Ext. 468