

# bankjatim



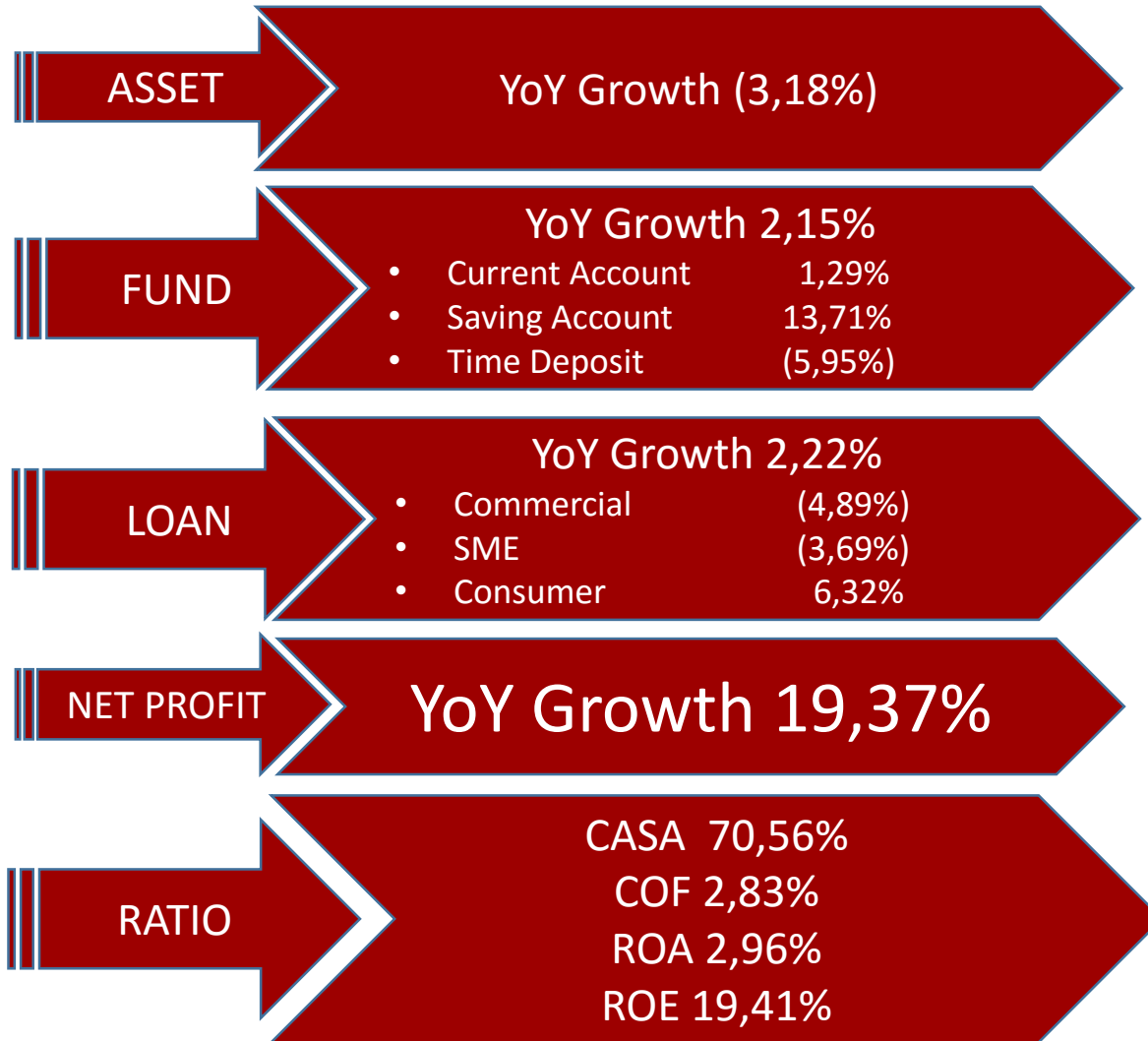
yang terbaik untuk anda



**BJTM COMPANY PERFORMANCE 7M16**

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# OVERVIEW



Improvement  
Human Capital  
And  
IT Management 2016



## NPL

- NPL May 2016 4,79%
- NPL June 2016 4,58%
- NPL July 2016 4,83%

## STRENGTH

- Micro loan at 2 years NPL 0,82%
- Multipurpose loan NPL 0,39%

## STOCK

- (66% Foreign Shareholder)
- High Dividend Yield history
- Dividend Growth
- BJTM Price July 29, 2016  
IDR 585 / share
- PBV 1,39
- EPS 70,36
- PER 8,31



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

# COMPANY REVIEW

<u>LOAN</u> In million Rp	<u>7M15</u>	<u>7M16</u>	<u>YoY</u>
Loan	28.654.214	29.290.730	2,22%
- Commercial	6.204.245	5.900.919	-4,89%
- SME	4.787.018	4.610.501	-3,69%
- Consumer	17.662.952	18.779.310	6,32%

<u>FUND</u> In million Rp	<u>7M15</u>	<u>7M16</u>	<u>YoY</u>
Third Party Fund	41.644.181	42.537.452	2,15%
- Current Account	17.698.264	17.926.232	1,29%
- Saving Account	10.629.904	12.087.219	13,71%
- Time Deposit	13.316.012	12.524.002	-5,95%

- Multi-purpose credit still becomes the largest contributor.
- 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, and micro credit from government funding with rate under 10%.

- Current account and Saving account increase low rate cost funding.
- Deposits with high interest rates have been reduced to lower the interest expense.

<u>Information</u> In million Rp	<u>7M15</u>	<u>7M16</u>	<u>YoY</u>
<b>Net Interest Income</b>	<b>1.813.868</b>	<b>1.969.020</b>	<b>8,55%</b>
<b>Net Non Interest Operational Income (Expense)</b>	<b>(1.119.825)</b>	<b>(1.124.772)</b>	<b>0,44%</b>
<b>Net profit</b>	<b>512.966</b>	<b>612.315</b>	<b>19,37%</b>
- ROA	<b>2,74%</b>	<b>2,96%</b>	
- ROE	<b>15,99%</b>	<b>19,41%</b>	
- NIM	<b>6,55%</b>	<b>6,65%</b>	

- 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>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>	<u>7M16</u>
Consumer	0,75%	0,86%	0,74%	0,77%	0,81%	0,82%	0,85%	0,89%	0,85%	0,91%
SME	7,59%	8,02%	11,11%	11,44%	11,65%	11,62%	11,54%	11,46%	11,36%	11,60%
Commercial	9,78%	10,53%	9,97%	11,59%	11,46%	11,42%	11,33%	11,81%	11,27%	11,90%
NPL GROSS	3,82%	4,22%	4,29%	4,51%	4,57%	4,59%	4,65%	4,79%	4,58%	4,83%
Coverage Ratio	75,82%	84,28%	81,02%	82,14%	82,17%	80,87%	81,94%	84,20%	83,37%	85,12%

- 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.

# BUSINESS PLAN

Description	2015	2016 E
Total Asset	12,65%	5,36%
Loan	8,46%	12,07%
Third Party Fund	13,19%	5,05%
<b>Financial Ratio</b>		
- 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.

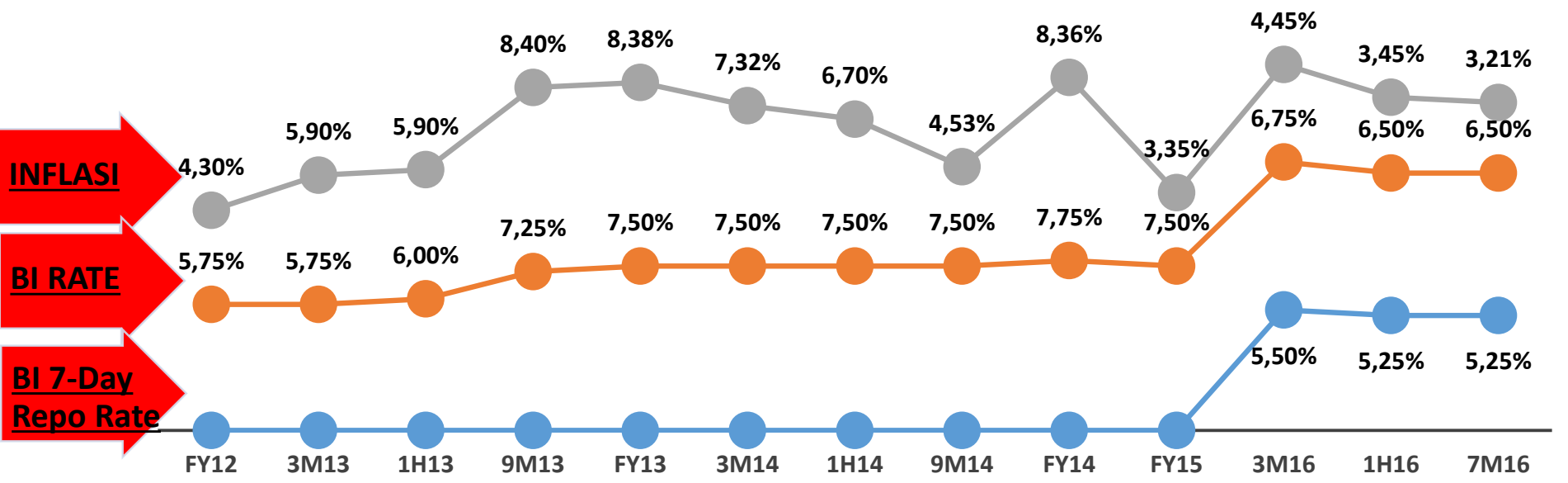
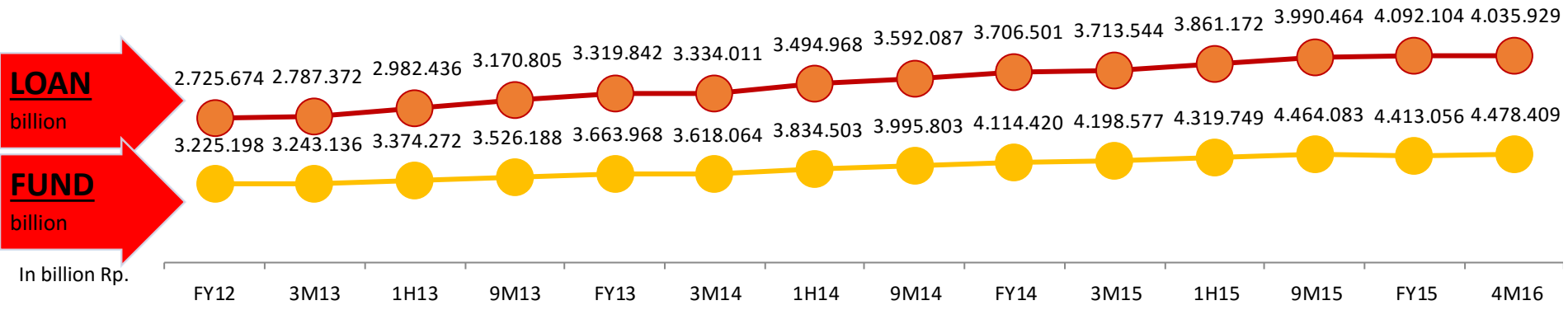
Network	2009	2010	2011	2012	2013	2014	2015	7M16	NETWORK 2016	SHARIA 2016
Head Office	1	1	1	1	1	1	1	1		1
Branch Office	39	41	41	41	41	43	45	46	1	2
Sub Branch Office	26	44	67	81	107	153	165	166	5	10
Cash office	151	154	164	164	176	165	185	185	9	6
Sharia service office	37	37	47	47	47	97	97	97		94
Payment Point	78	88	115	138	155	167	171	173	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	692	13	15
<b>Total network</b>	<b>465</b>	<b>561</b>	<b>759</b>	<b>904</b>	<b>1.072</b>	<b>1.291</b>	<b>1.425</b>	<b>1.446</b>		

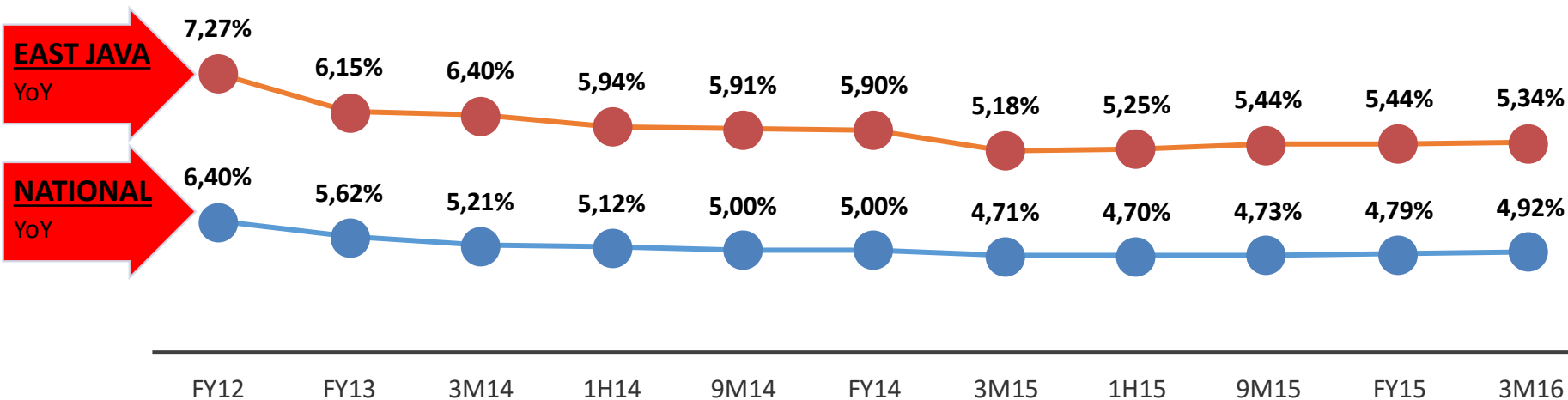
# APPENDIX



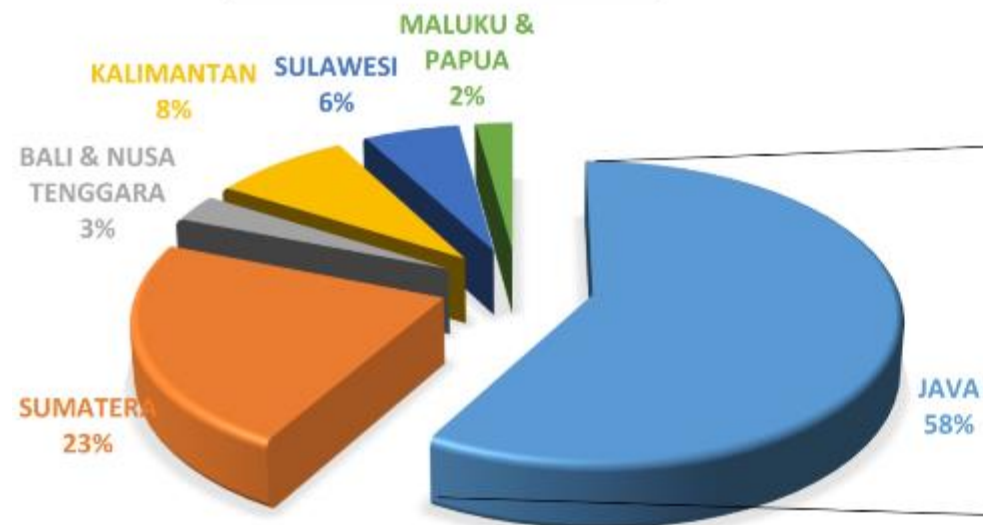
# ECONOMIC OUTLOOK

# MACRO ECONOMY REVIEW

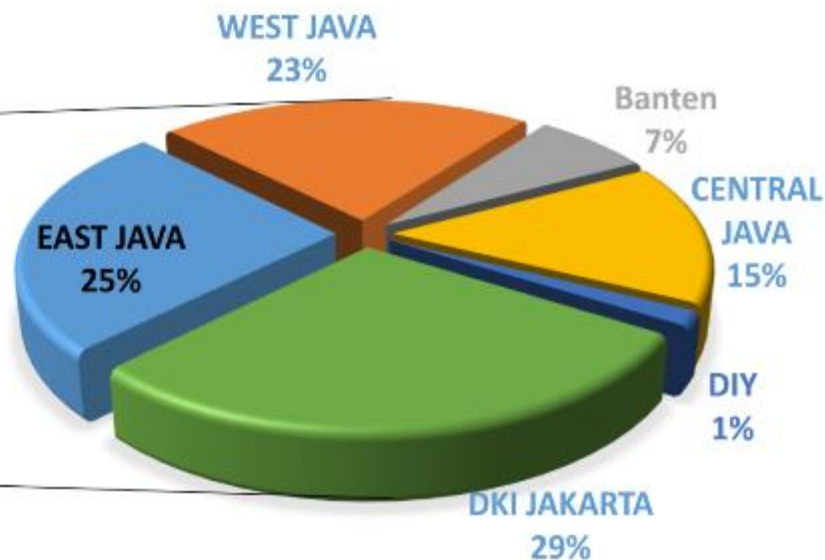




**INDONESIA Economic Share**



**JAVA Regional Economic Share**



# FINANCIAL HIGHLIGHTS

# Balance Sheet

<u>Information</u> In million Rp	<u>7M15</u>	<u>7M16</u>	<u>YoY</u>
Total Asset	49.222.516	50.786.968	3,18%
Placement BI & SBI	14.108.042	11.775.816	-16,53%
Loan	28.654.214	29.290.730	2,22%
Allowance for Impairment Losses	(937.449)	(1.203.961)	28,43%
Third Party Fund	41.644.181	42.537.452	2,15%
- Current Account	17.698.264	17.926.232	1,29%
- Saving Account	10.629.904	12.087.219	13,71%
- Time Deposit	13.316.012	12.524.002	-5,95%
Equity	5.922.719	6.266.316	5,80%



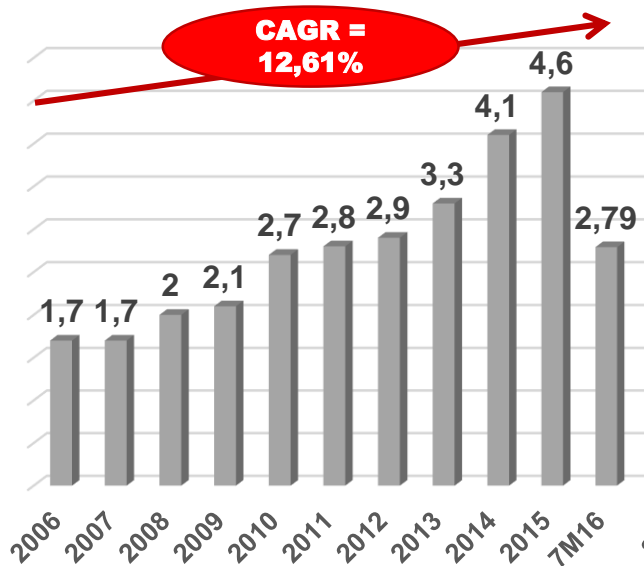
# Profit & Loss

<u>Information</u> In million Rp	<u>7M15</u>	<u>7M16</u>	<u>YoY</u>
Interest Income	2.636.359	2.792.540	5,92%
Interest Expense	(822.491)	(823.520)	0,13%
Nett Interest Income	1.813.868	1.969.020	8,55%
Non Interest Operational Income	274.986	257.429	-6,38%
Non Interest Operational Expense	(1.394.811)	(1.058.368)	-24,12%
Provision for Impairment Losses	(428.576)	(323.833)	-24,44%
Nett Non Interest Operational Income (Expense)	(1.119.825)	(1.124.772)	0,44%
Operational Profit	694.043	844.248	21,64%
Non Operational Profit	41.924	4.298	-89,75%
Pre Tax Profit	735.967	848.546	15,30%
Taxes	(223.001)	(236.231)	5,93%
Net profit	512.966	612.315	19,37%

# Financial Performance

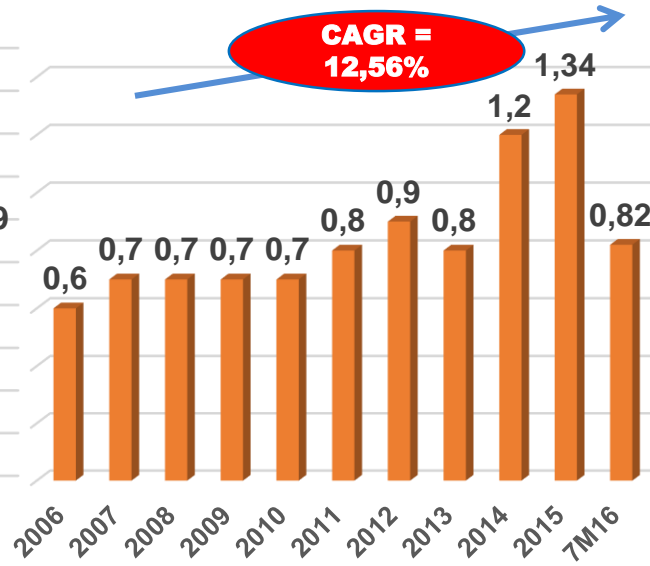
### INTEREST INCOME (Rp Tril)

**CAGR = 12,61%**



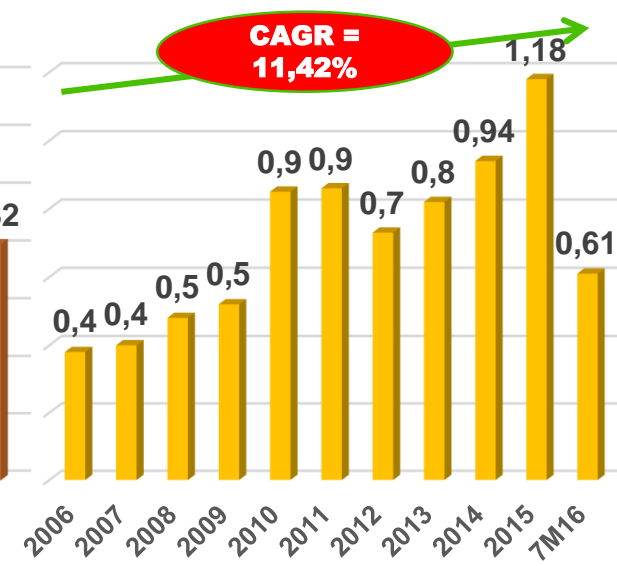
### INTEREST EXPENSE (Rp Tril)

**CAGR = 12,56%**



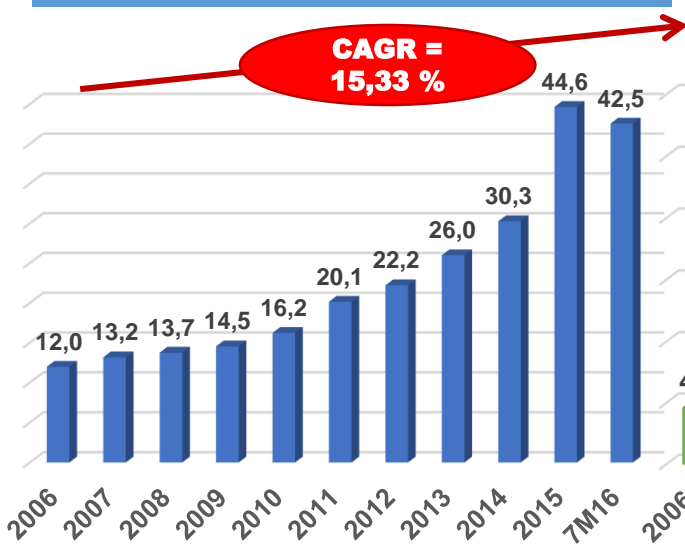
### NET PROFIT (Rp Tril)

**CAGR = 11,42%**



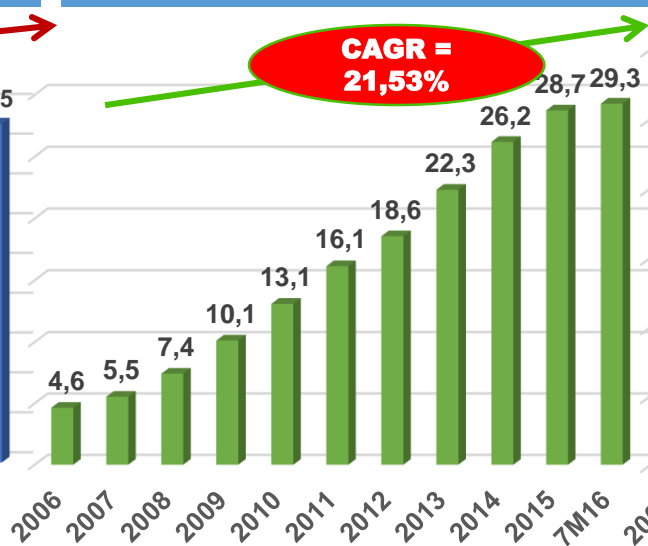
### THIRD PARTY FUND (Rp Tril)

**CAGR = 15,33%**



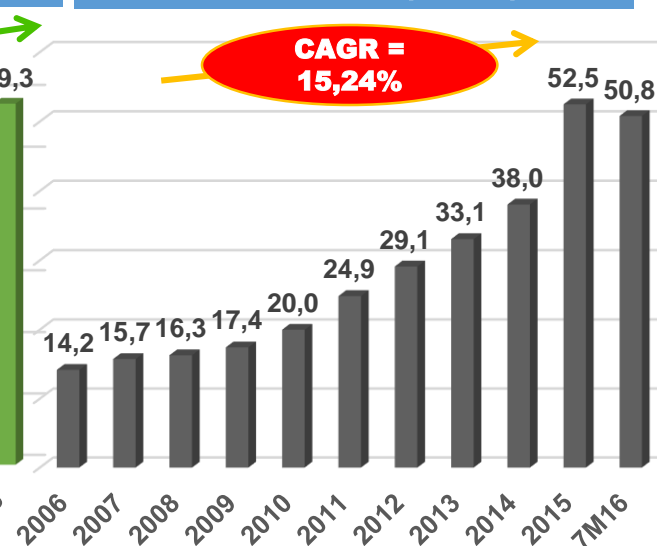
### LOAN (Rp Tril)

**CAGR = 21,53%**



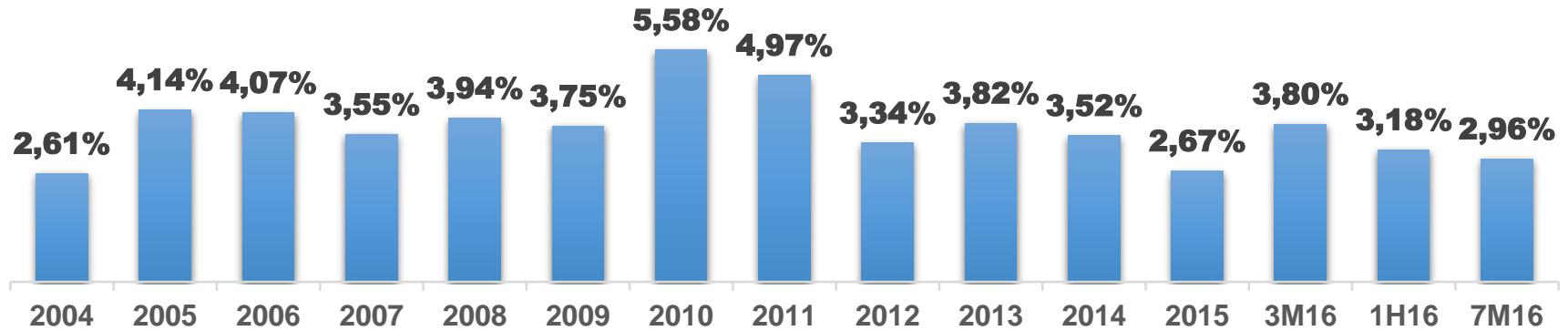
### TOTAL ASSET (Rp Tril)

**CAGR = 15,24%**

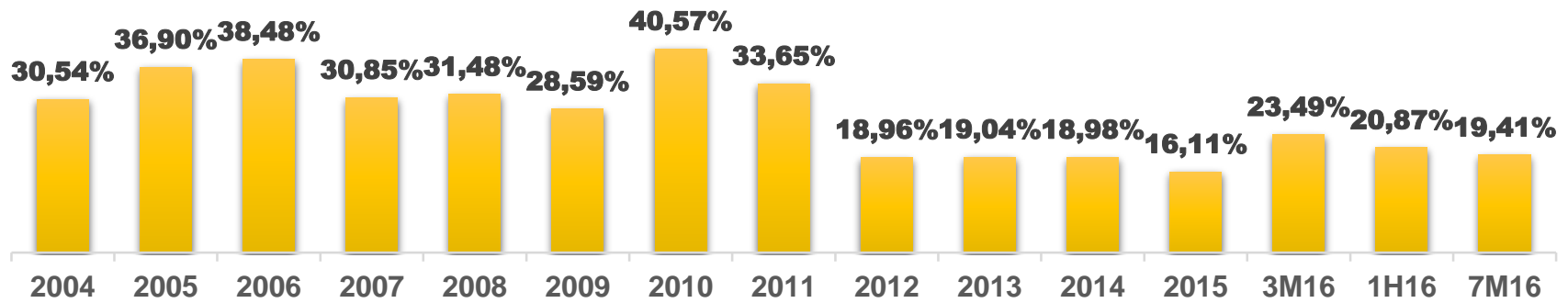


# Financial Ratio

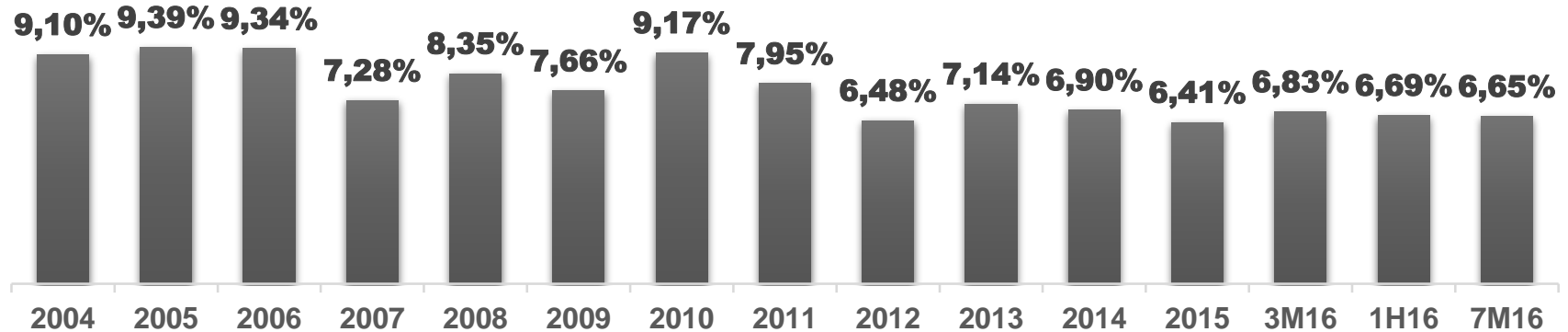
**R  
O  
A**



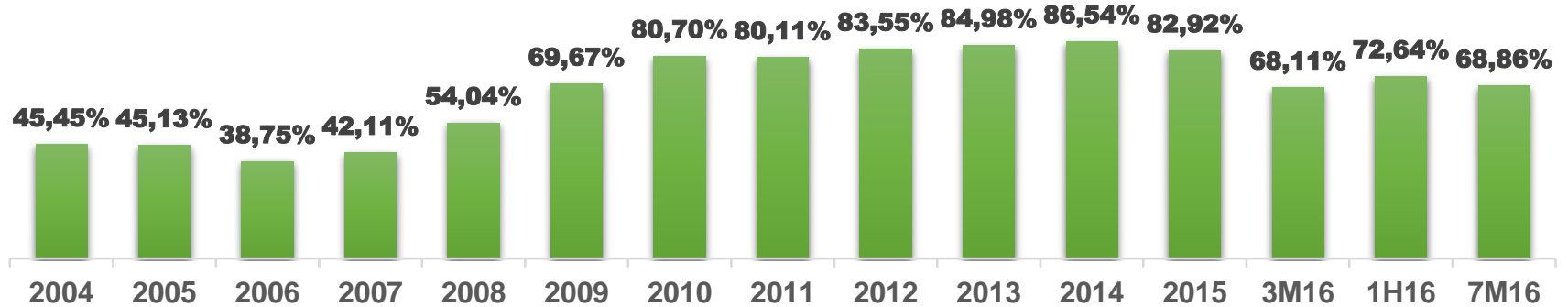
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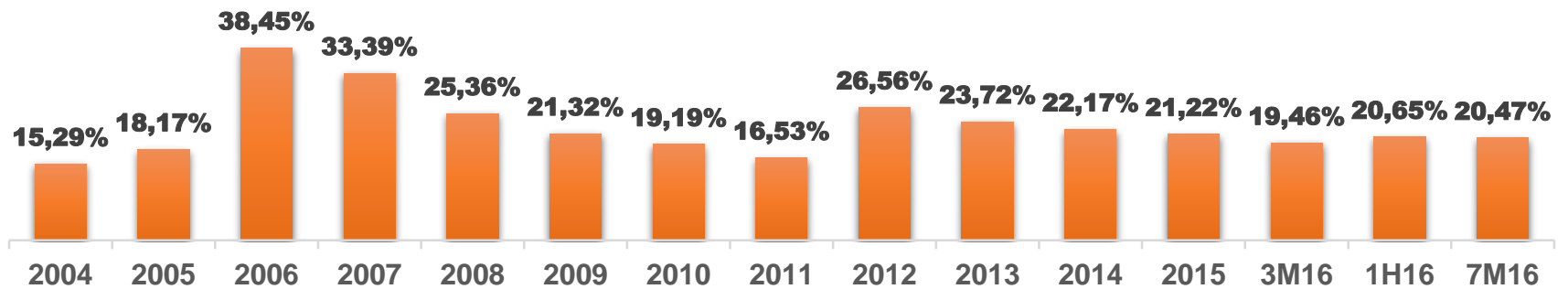
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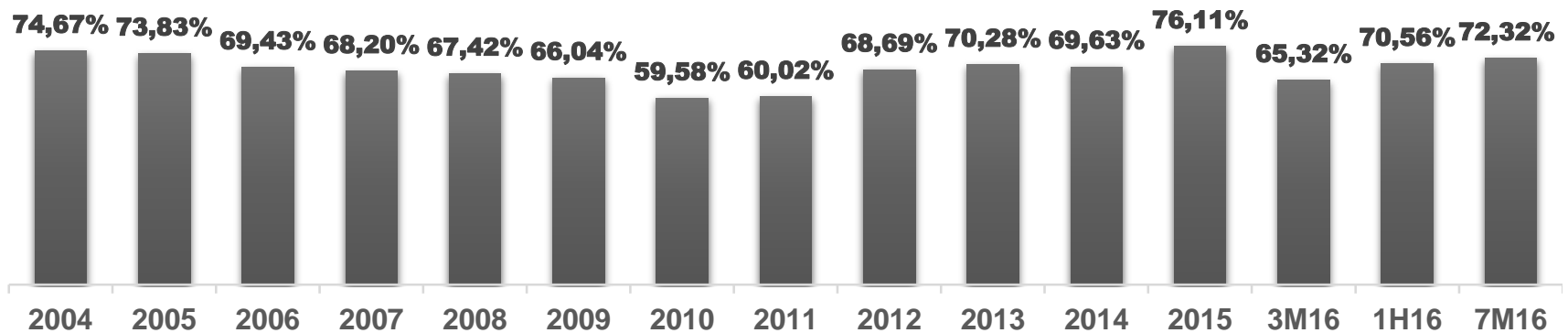
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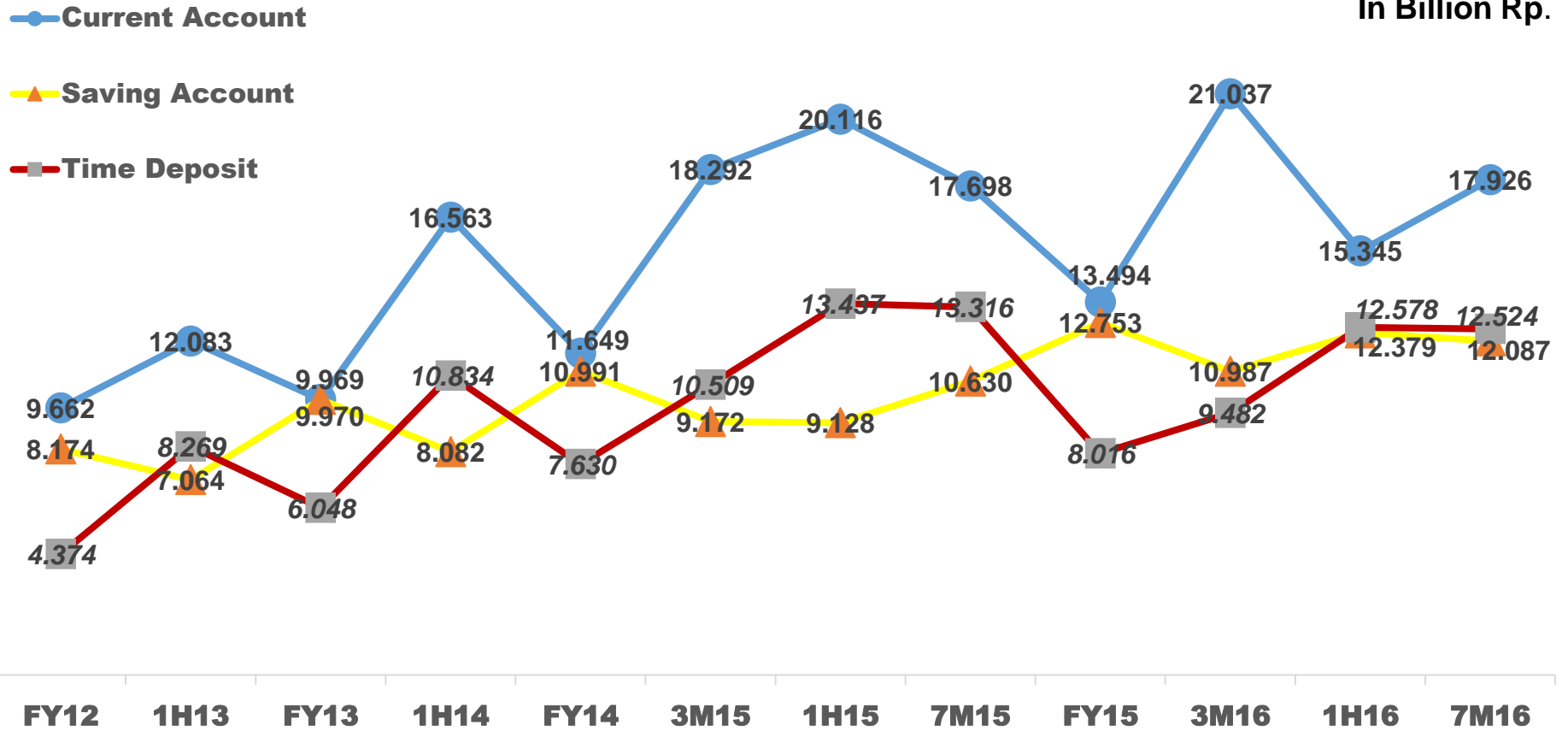


**OVERVIEW & INVESTMENT HIGHLIGHTS**



# Third Party Fund

In Billion Rp.



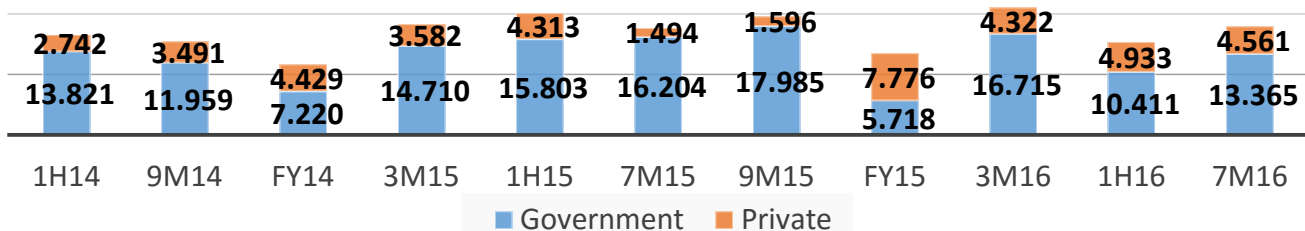
**Current Account**  
YoY 1,29%

**Saving Account**  
YoY 13,71%

**Time Deposit**  
YoY (5,95%)

## Current Account

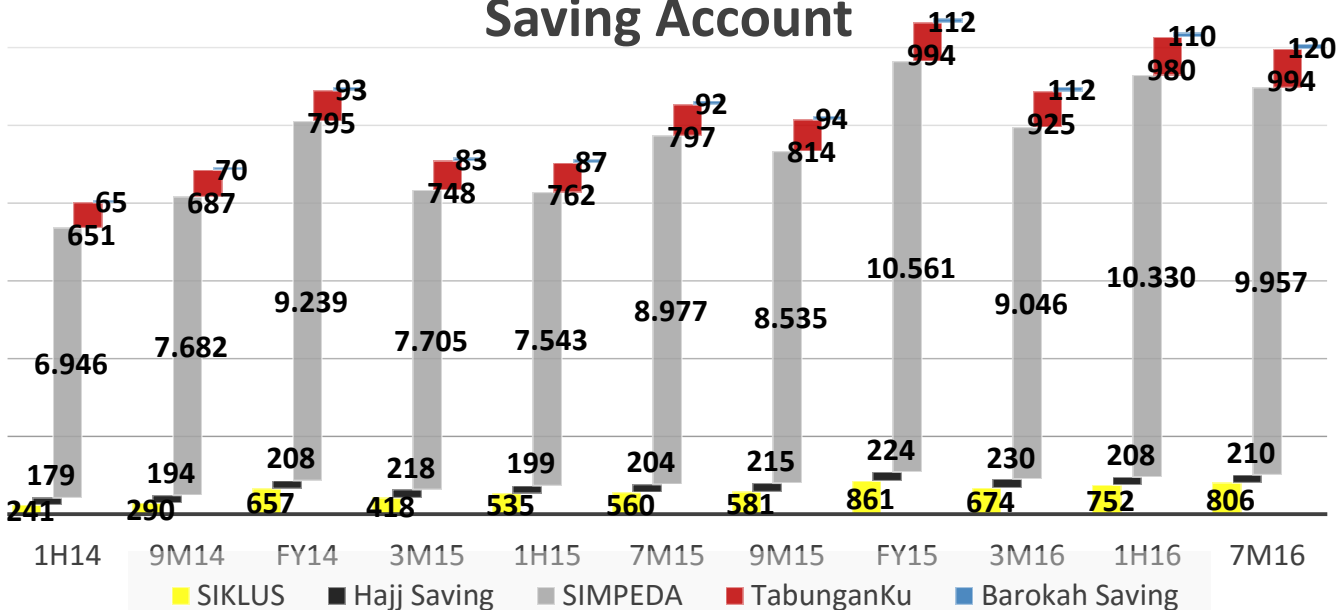
In Billion Rp.



**Government Current Acc.**  
YoY (17,52%)

**Private Current Acc.**  
YoY 205,28%

## Saving Account



YoY

**SIMPEDA** 10,91%

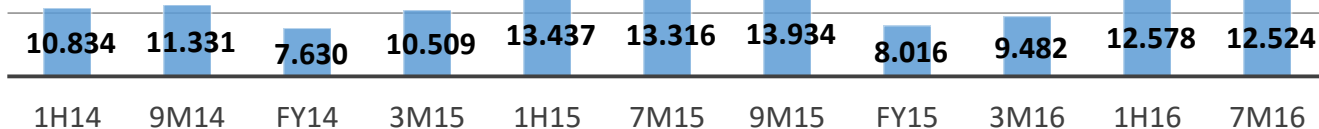
**SIKLUS** 43,90%

**Hajj Saving** 2,89%

**TabunganKu** 24,76%

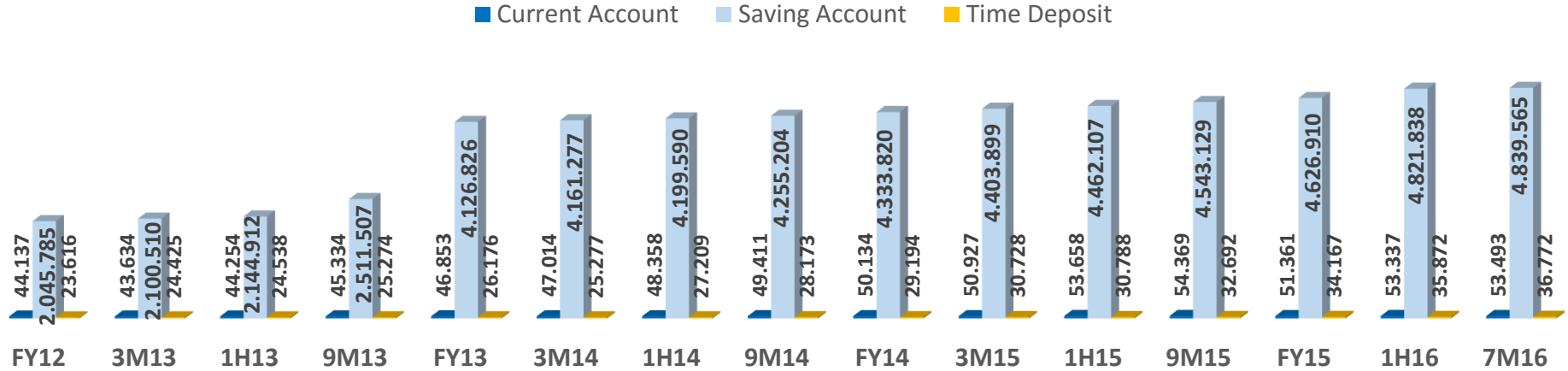
**Barokah Saving** 31,15%

## Time Deposit

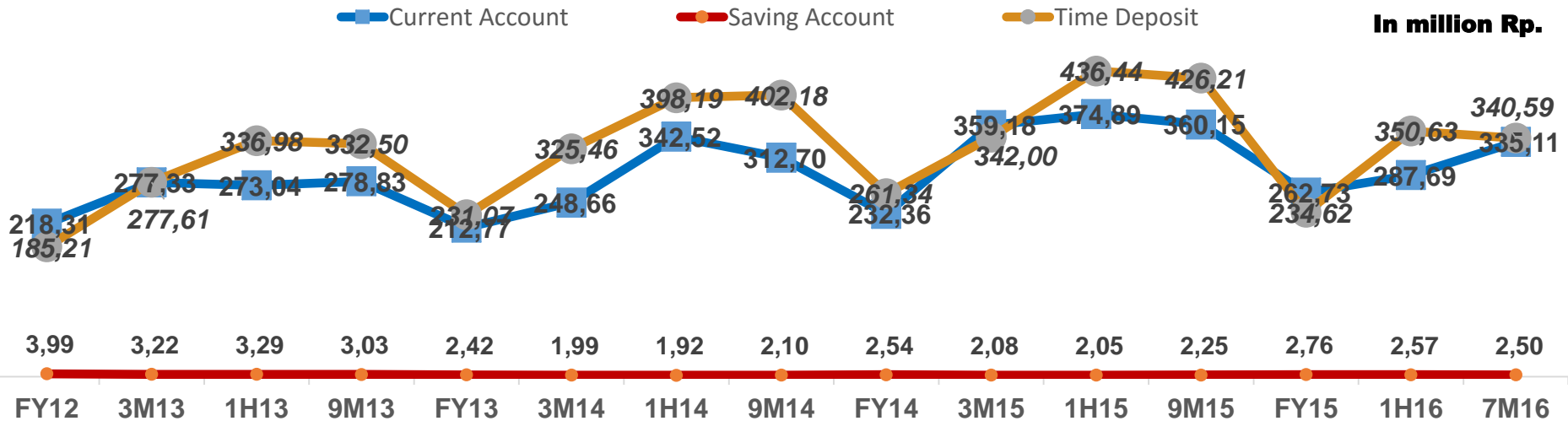


**Time Deposit**  
YoY (5,95%)

## 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*

Transfer Uang

Beli Pulsa

SMS BANKING  
**3366**

Layanan Dalam Genggam Anda

Bayar TV Kabel, Tiket Pesawat, Tagihan Multi Finance

Transaksi Lainnya

Tentukan pilihan Anda,  
tetap nikmati bunganya!!

**tabungan SIKLUS**

SimPel nabungnya.

**SIKLU**  
SIRKUS KIRKING REKIL

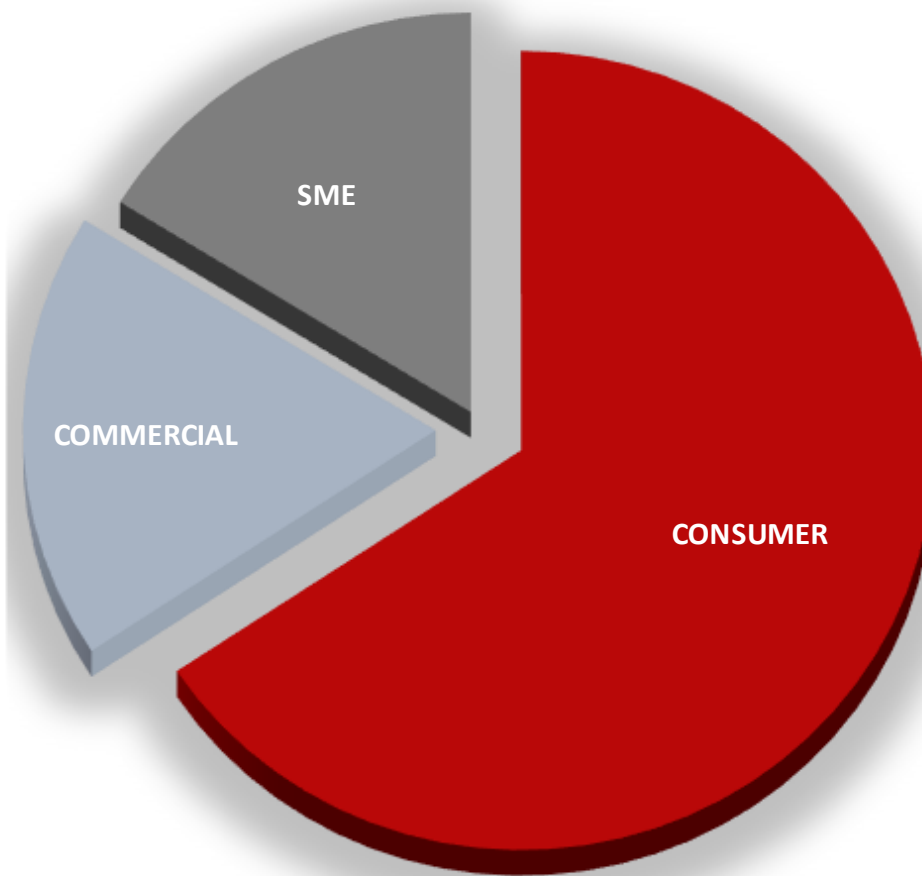
**bankjatim**

6036 0980 9999 3939

**NURCE LUNMAY**

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





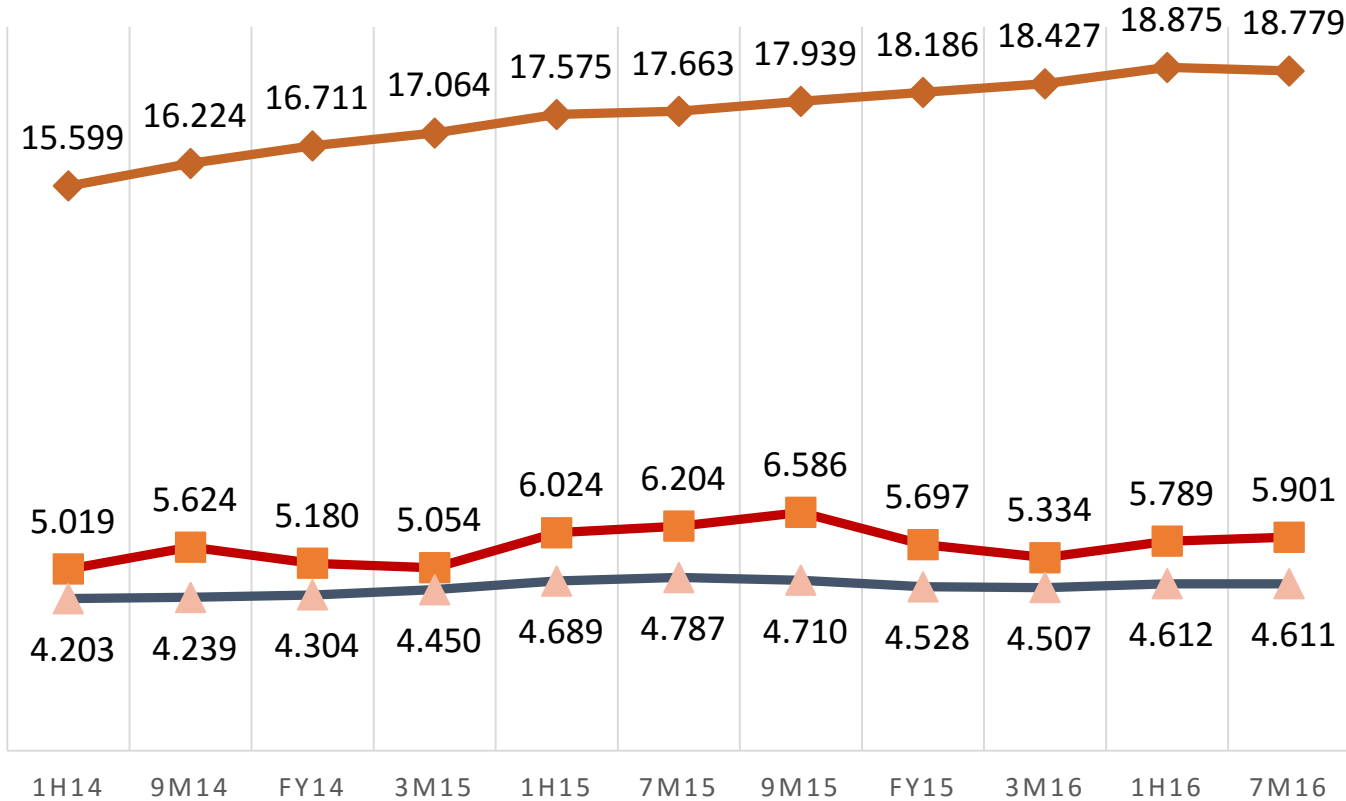
CONSUMER LOAN	July'15	July'16
Multipurpose	54,47%	55,97%
Mortgage	4,81%	5,14%
Others	2,36%	3,01%
<b>Total</b>	<b>61,64%</b>	<b>64,11%</b>
COMMERCIAL LOAN	July'15	July'16
Standby Loan	3,74%	2,24%
Keppres	3,70%	3,54%
Overdraft	9,63%	9,86%
Syndicate	4,58%	4,52%
<b>Total</b>	<b>21,65%</b>	<b>20,15%</b>
Small Medium Ent.	July'15	July'16
KUR	2,41%	0,82%
Pundi Kencana	3,92%	4,28%
Jatim Mikro	1,60%	1,88%
Others	8,79%	8,77%
<b>Total</b>	<b>16,71%</b>	<b>15,74%</b>



# Type Of Loan

◆ Consumer    ■ Commercial    ▲ SME

In Billion Rp.



**YoY**

**Consumer**  
6,32%

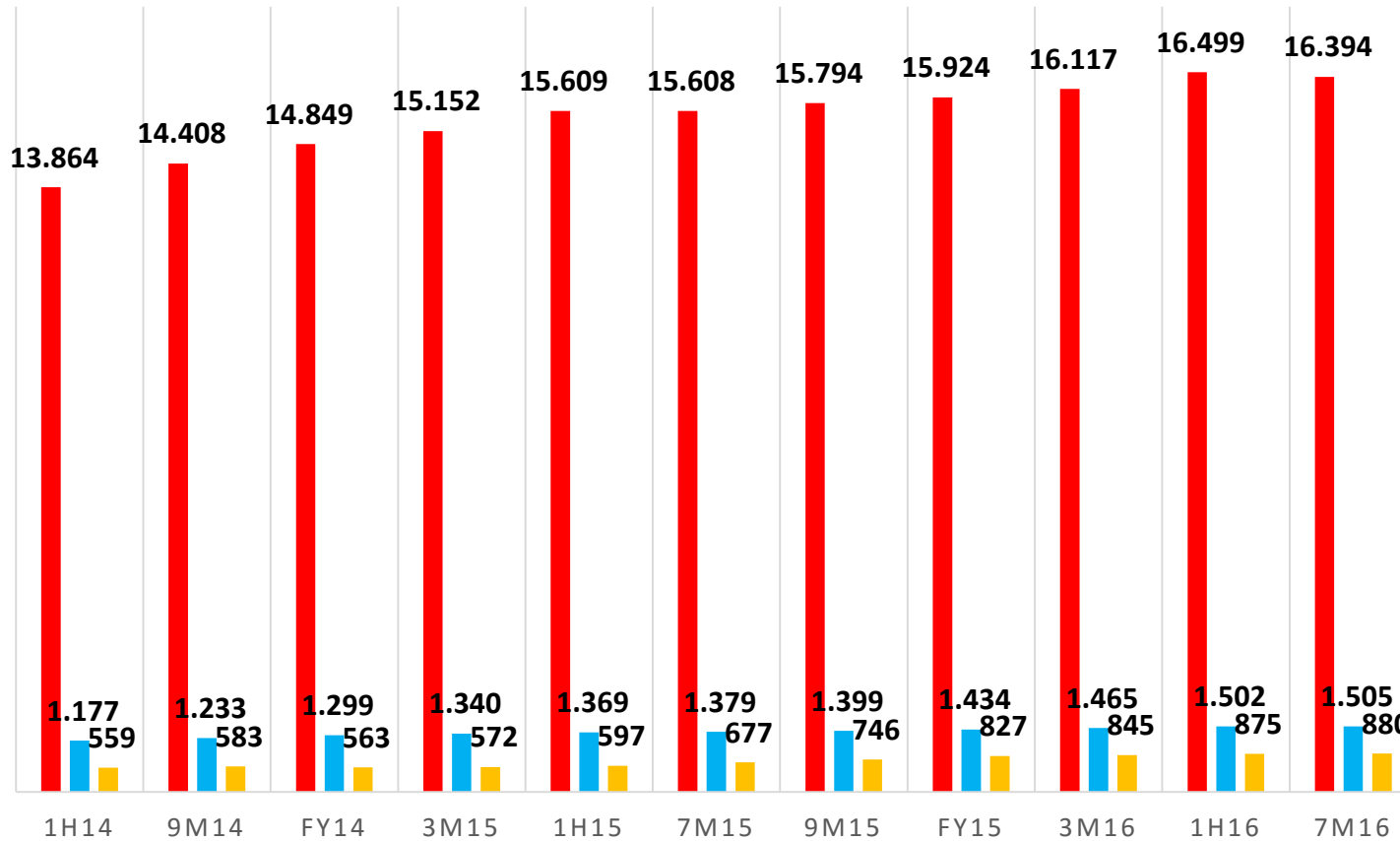
**Commercial**  
(4,89%)

**SME**  
(3,69%)

## CONSUMER LOAN

■ Multipurpose ■ Mortgage ■ Others

In Billion Rp.



YoY

Multi purpose 5,03%

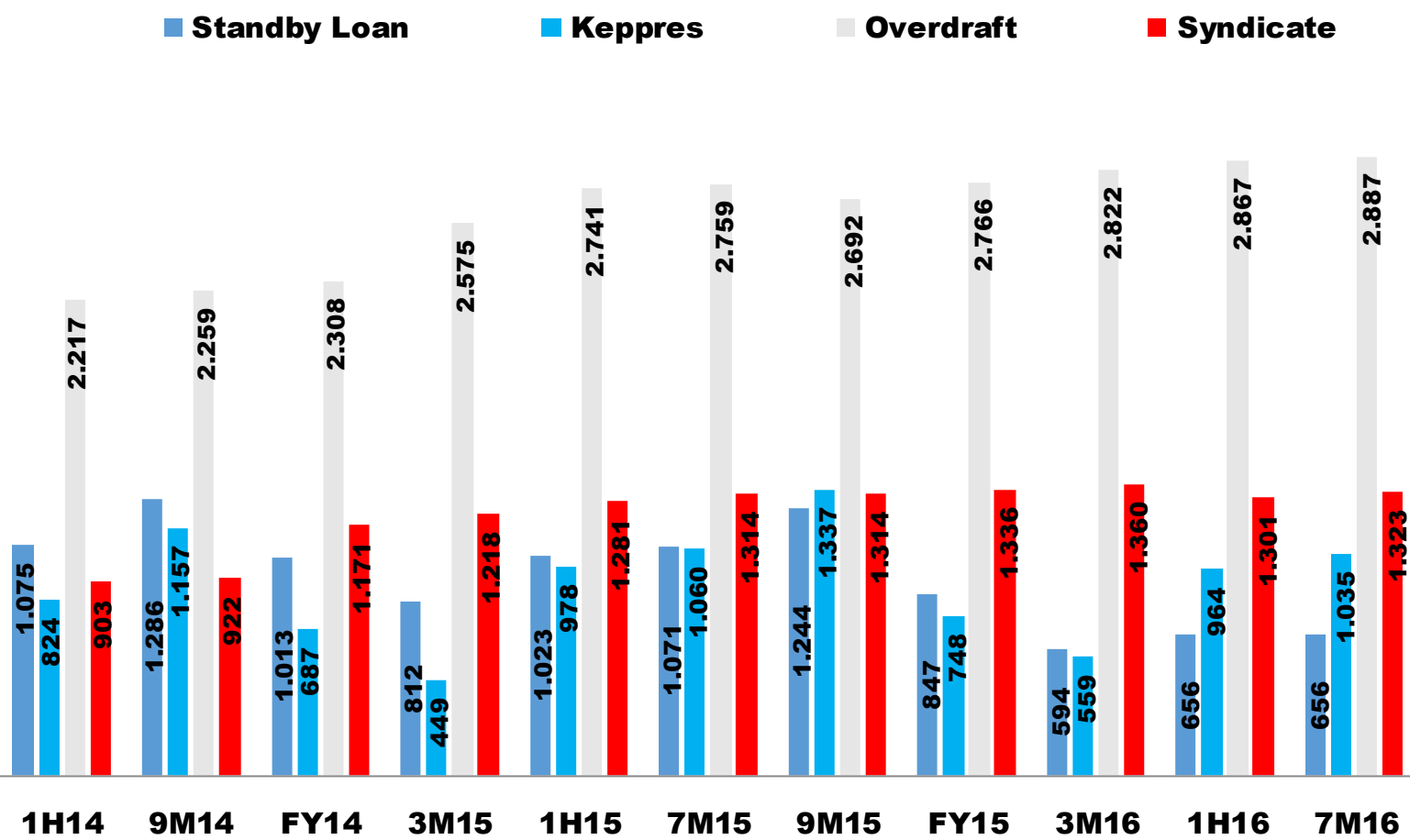
Mortgage 9,19%

Others 30,12%

## Commercial Loan

In Billion Rp.

■ Standby Loan    ■ Keppres    ■ Overdraft    ■ Syndicate



YoY

Standby Loan (38,77%)

Keppres (2,35%)

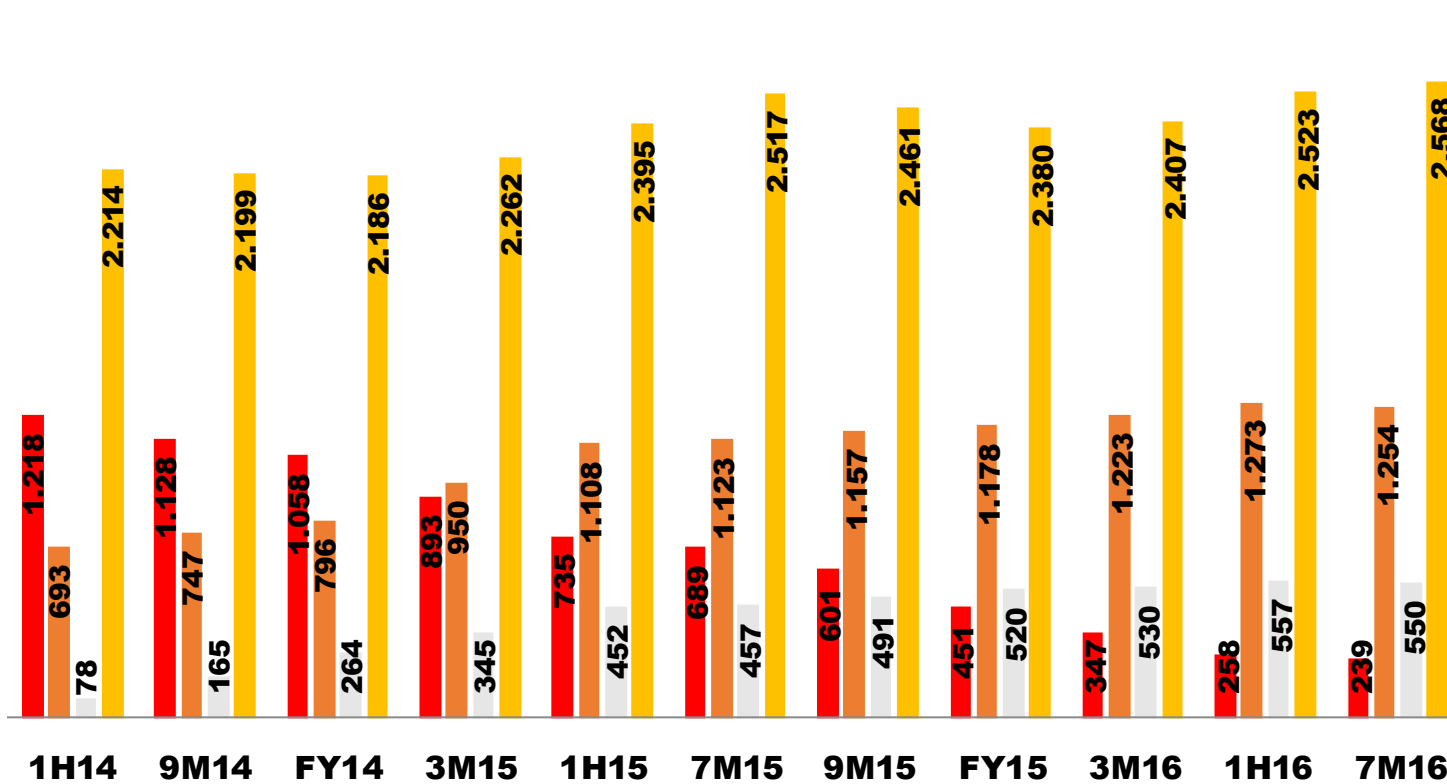
Overdraft 4,62%

Syndicate 0,71%

## SME Loan

■ KUR 
 ■ Pundi Kencana 
 ■ Mikro 
 ■ Others

In Billion Rp.



YoY

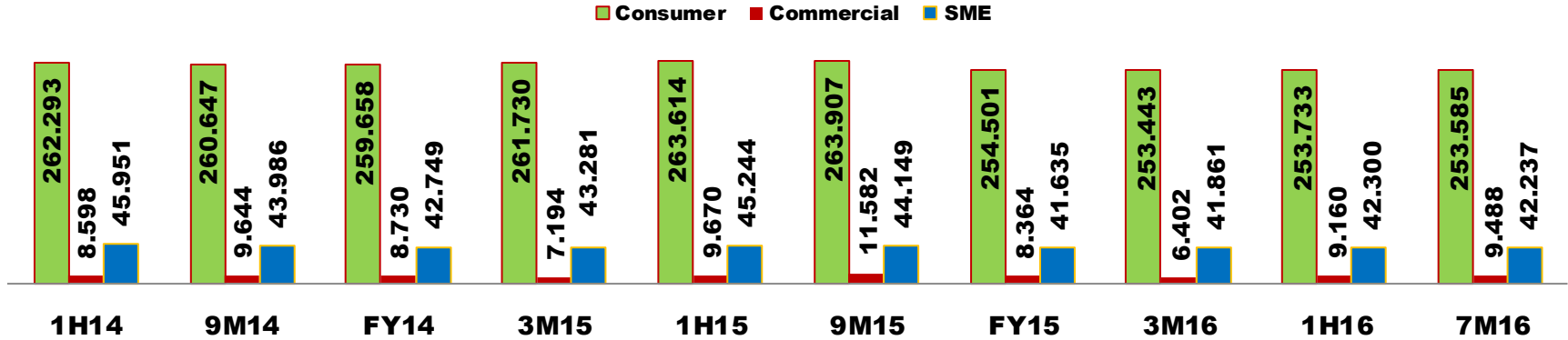
KUR (65,32%)

Pundi Kencana 11,63%

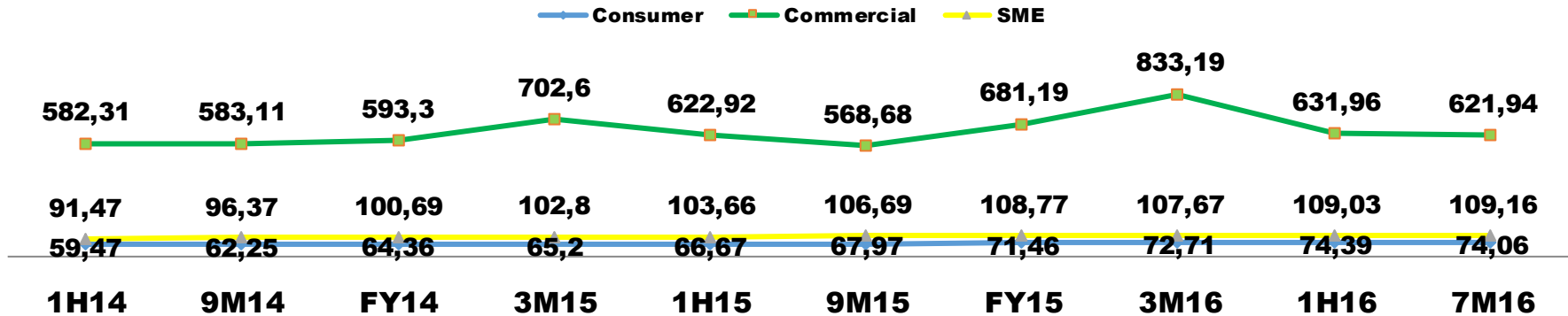
Mikro 20,31%

Others 2,00%

## Total Customer

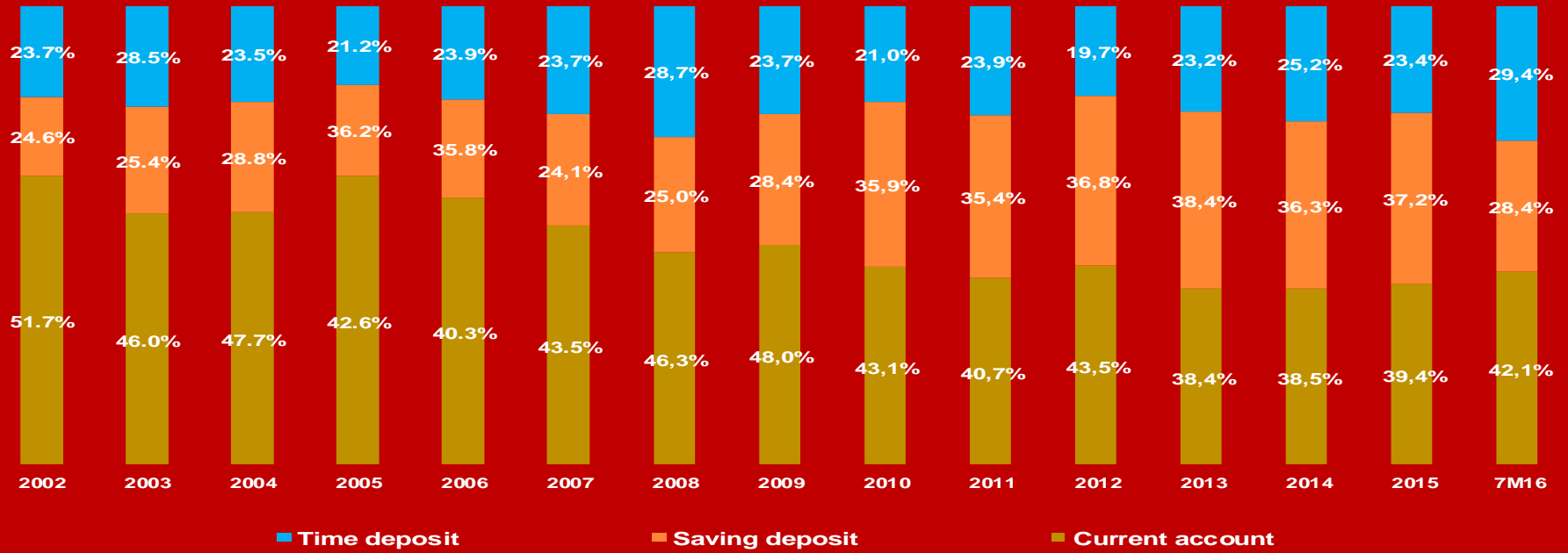


## Ticket Size



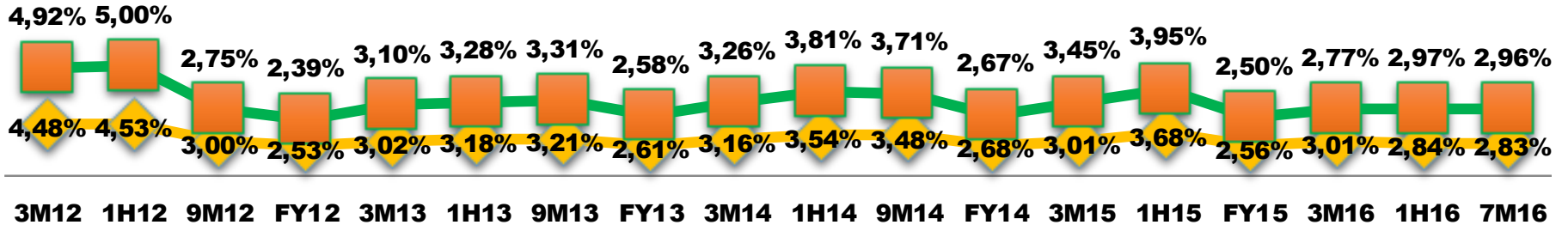
**STRENGTH**

# Strength Of Funding



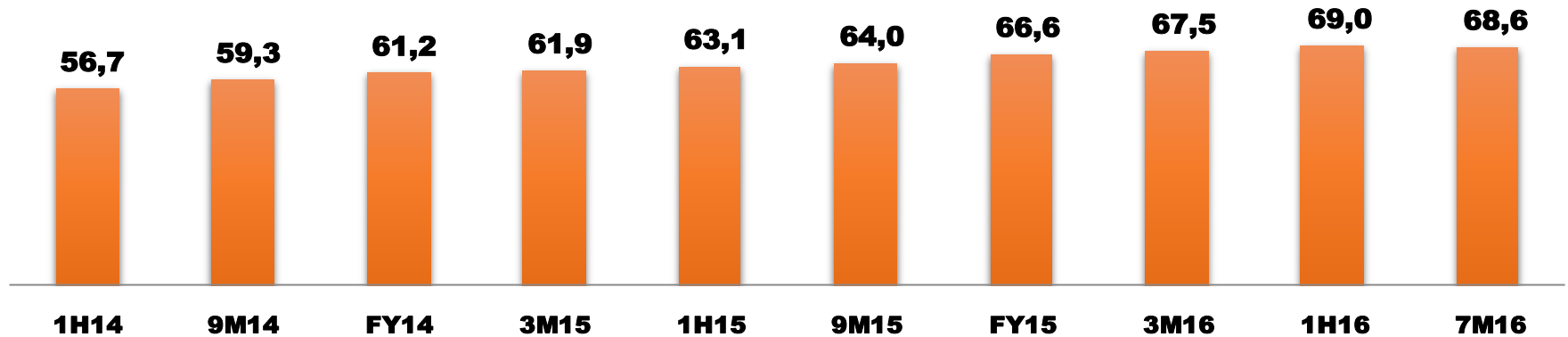
## Cost of Fund

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

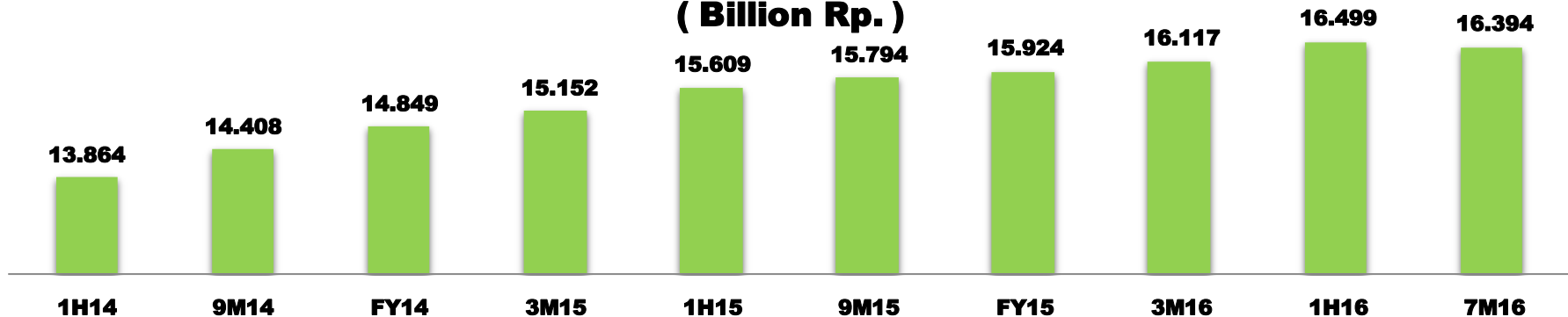




## Multiguna Ticket Size (million) Rp.



## Multiguna Loan Balance ( Billion Rp. )



### Description

### Details

Civil Servants (per December 2014)	426.545
Multipurpose Customer (Civil Servants)	238.965
%	56,02%

NPL

0,39% as of July' 2016

## July 2015

**Foreign Institution Investor**  
72,60 from public shares

**Domestic Investor**  
27,40% from public shares

Public shares 20 %  
from paid capital

## July 2016

**Foreign Institution Investor**  
65,81% from public shares

**Domestic Investor**  
34,19% from public shares

## July 2016 BJTM Investor Country

No	Country	Share
1	INDONESIA	34,1940%
2	LUKSEMBURG	16,1267%
3	AMERIKA	13,4130%
4	NORWEGIA	11,1134%
5	SIPRUS	8,3862%
6	FINLANDIA	5,7779%
7	VIRGIN ISLAND	4,1059%
8	INGGRIS	2,2333%
9	IRLANDIA	1,7073%
10	AUSTRALIA	0,9646%
11	JEPANG	0,8398%
12	KANADA	0,5512%

No	Country	Share
14	SWEDIA	0,2489%
15	SINGAPURA	0,2018%
16	CAYMAN ISLAND	0,0603%
17	GREENLAND	0,0331%
18	CINA	0,0193%
19	SWITSERLAND	0,0113%
20	KOREA SELATAN	0,0074%
21	FILIPINA	0,0022%
22	MALAYSIA	0,0015%
23	HONGKONG	0,0008%
24	JERMAN	0,0001%
Total		100%



**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**

**Investor Relations (IR)  
Corporate Secretary  
(031) 5310090 ext. 469  
Email: [iru@bankjatim.co.id](mailto:iru@bankjatim.co.id)**