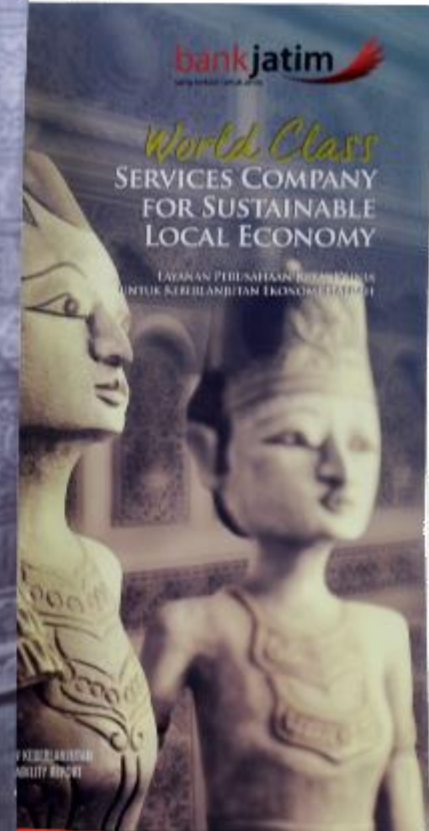
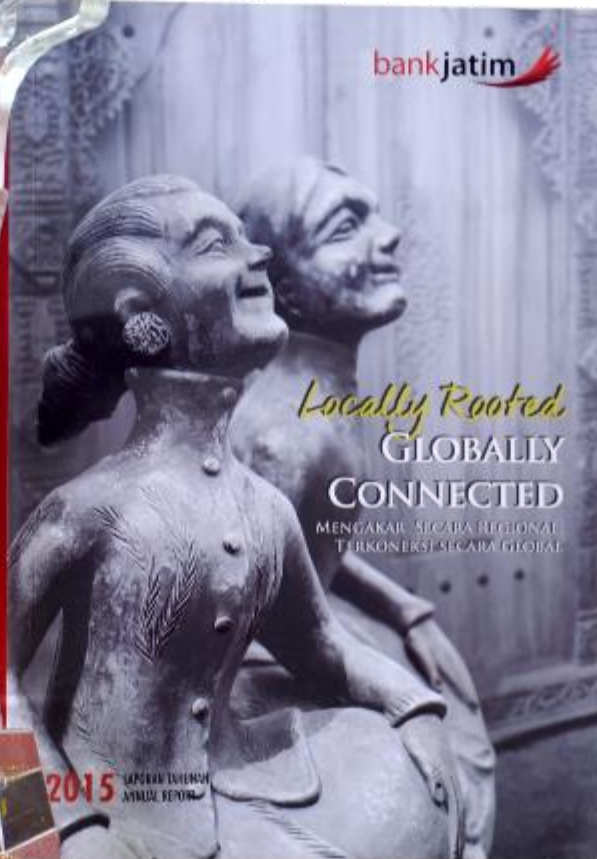


bankjatim

yang terbaik untuk anda



BJTM COMPANY PERFORMANCE 9M16

Description	Page
Agenda	Cover
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OVERVIEW

Financial Performance

<u>Balance Sheet</u> In million Rp	<u>9M15</u>	<u>9M16</u>	<u>YoY</u>
Asset	52.092.676	50.154.863	-3,72%
Loan	29.235.867	29.625.095	1,33%
- Commercial	6.586.488	6.018.102	-8,63%
- SME	4.710.310	4.510.535	-4,24%
- Consumer	17.939.069	19.096.457	6,45%
Third Party Fund	43.753.624	41.165.605	-5,91%
- Current Account	19.580.807	16.720.120	-14,61%
- Saving Account	10.239.223	12.242.308	19,56%
- Time Deposit	13.933.594	12.203.176	-12,42%

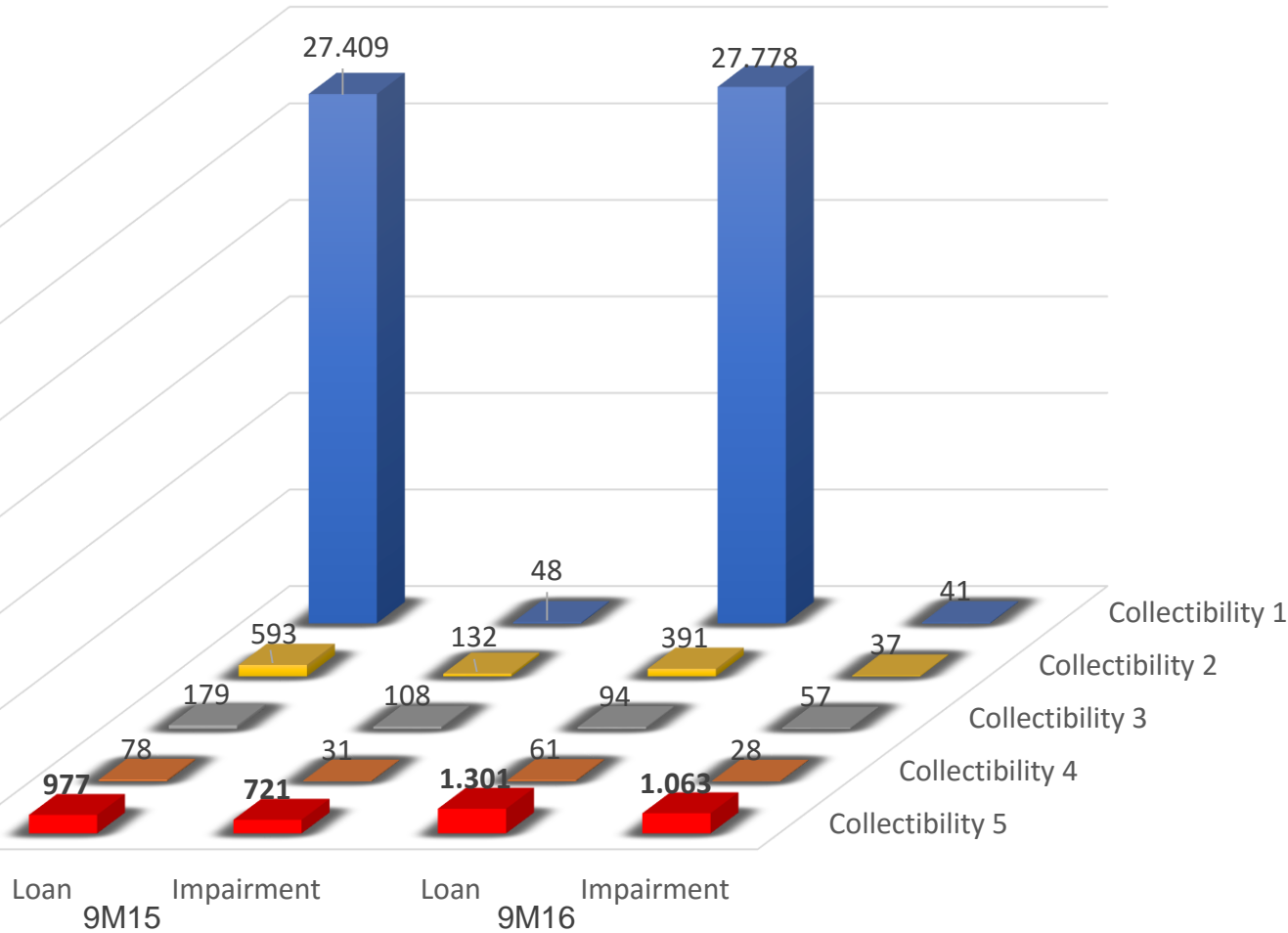
<u>Profit & Loss</u> In million Rp	<u>9M15</u>	<u>9M16</u>	<u>YoY</u>
Net Interest Income	2.378.232	2.541.404	6,86%
Net Non Interest Operational Income (Expense)	(1.433.069)	(1.409.757)	-1,63%
Net profit	696.492	836.577	20,11%

Ratio	9M15	9M16	Ratio	9M15	9M16
ROA	2,80%	3,09%	BOPO	75,20%	71,15%
ROE	16,93%	20,14%	CAR	19,02%	22,43%
NIM	6,56%	6,70%	COF	3,63%	2,78%
CASA	68,15%	70,36%	LDR	66,82%	71,97%

Non Performing Loan



Loan & Impairment Composition



NPL Information	9M15	9M16
NPL Gross	4,22%	4,92%
NPL Net	1,28%	1,04%
Coverage Ratio	84,28%	84,18%
Consumer's NPL	0,86%	0,89%
Commercial's NPL	10,53%	11,82%
SME's NPL	8,02%	12,43%

In Billion Rp

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 1st Period	July 2016	: Rp	58.248.972,-
	August 2016	: Rp	9.330.537.513,-
	September 2016	: Rp	133.588.367.477,-
	Total	: Rp	142.977.153.962,-

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

BJTM MESOP (B Series)

Total MESOP Shares	105.915.000
1 st Phase Executed	27.372.600
1 st Phase Price	Rp 450 / share
Total 1 st Phase MESOP	Rp 12.317.670.000,-

ASSET REVALUATION

Fixed Asset	Rp 516.245.615.124,-
-------------	----------------------

TOTAL TIER 1 INCREASE

Rp 528.563.285.124,-

	9M15	9M16	YoY
TIER 1	5.445.372	6.315.740	15,98%

Share Composition	Before MESOP 1 st Phase		After MESOP 1 st Phase	
	Share	(%)	Share	(%)
<u>Issued and Fully Paid Capital</u>				
A Series				
- East Java Government	7.676.913.648	51.46	7.676.913.648	51.37
- East Java City and Municipal	4.257.234.334	28.54	4.257.234.334	28.49
B Series				
- Public	2.983.537.000	20.00	3.010.909.600	20.15
Total	14.917.684.982	100.00	14.945.057.582	100.00

BUSINESS PLAN

Network	2009	2010	2011	2012	2013	2014	2015	9M16
Head Office	1	1	1	1	1	1	1	1
Branch Office	39	41	41	41	41	43	45	46
Sub Branch Office	26	44	67	81	107	153	165	167
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	175
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	695
Total network	465	561	759	904	1.072	1.291	1.425	1.453

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%	5,36%
Loan	8,46%	7,00%
Third Party Fund	13,19%	5,05%
Financial Ratio		
- CAR	21,22%	18,99%*
- LDR	82,92%	88,46%
- NPL Gross	4,29%	4,60%
- NIM	6,41%	6,90%
- BOPO	76,11%	76,00%
- ROE	16,11%	18,38%
- ROA	2,67%	3,21%

* Excluding asset revaluation

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.

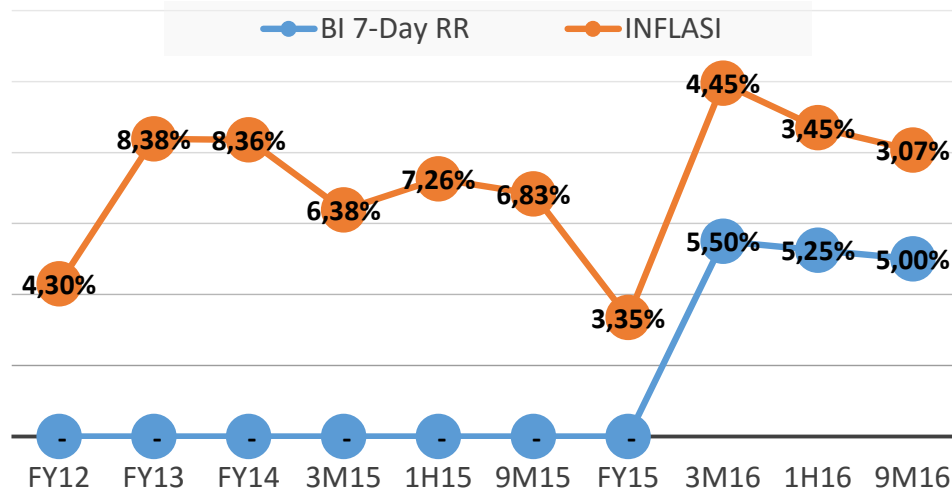
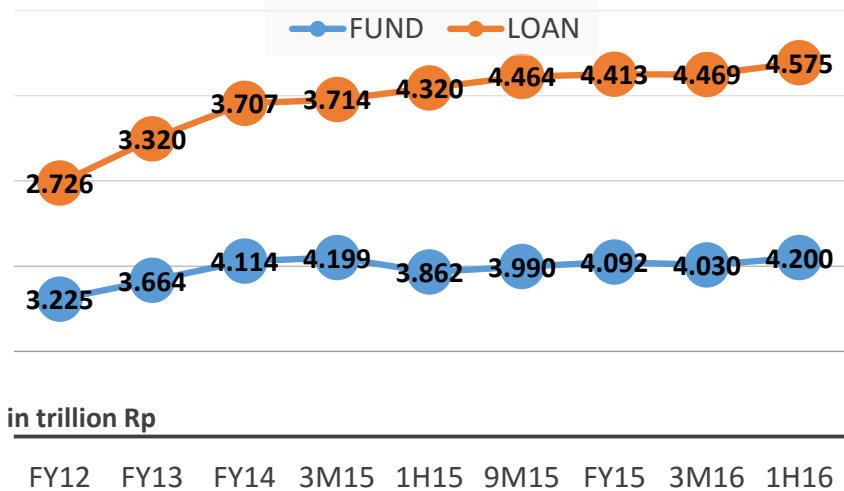
NPL STRATEGY

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

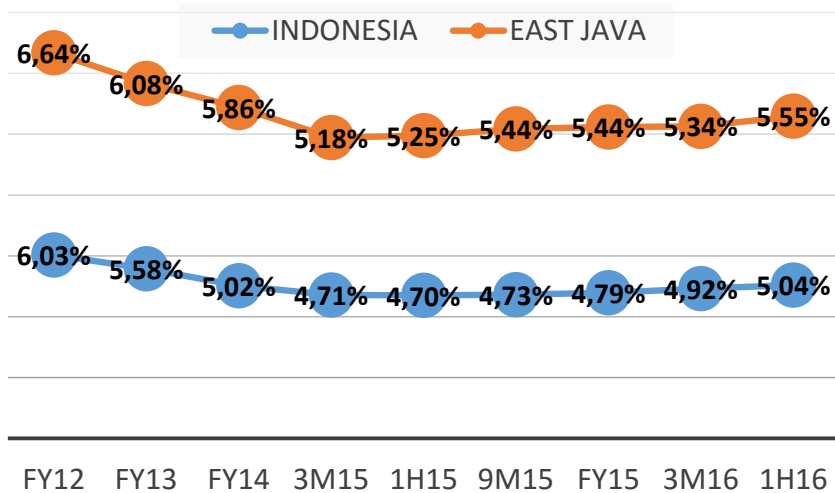
GENERAL STRATEGY

- 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.

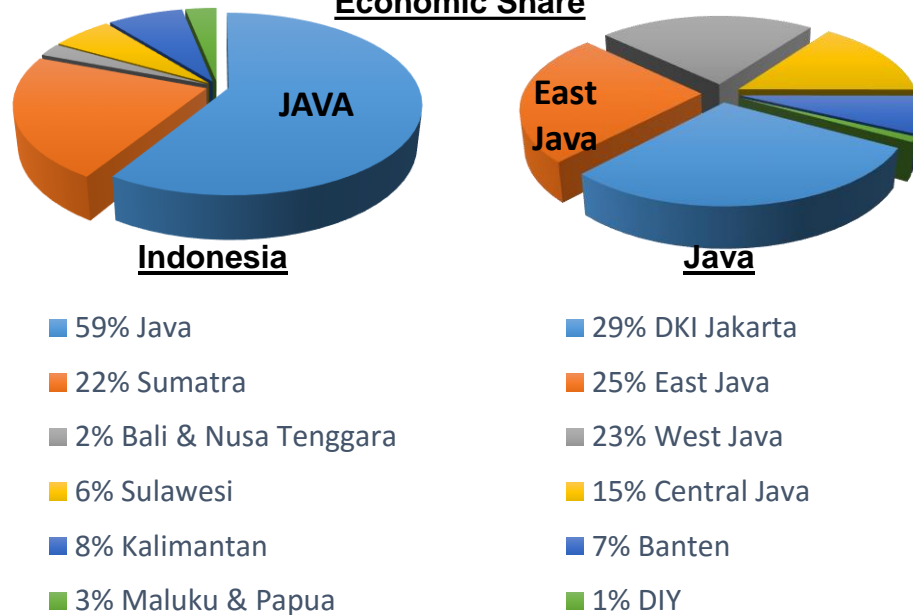
APPENDIX



Economic Growth



Economic Share



FINANCIAL HIGHLIGHTS

Balance Sheet

<u>Information</u> In million Rp	<u>9M15</u>	<u>9M16</u>	<u>YoY</u>	<u>3Q15</u>	<u>2Q16</u>	<u>3Q16</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	52.092.676	50.154.863	-3,72%	1.861.921	(1.084.245)	2.093.836	12,46%	-293,11%
Placement BI & SBI	15.156.057	14.423.095	-4,84%	294.396	(1.906.658)	3.101.173	953,40%	-262,65%
Loan	29.235.867	29.625.095	1,33%	947.126	1.007.664	349.128	-63,14%	-65,35%
Allowance for Impairment Losses	(1.039.824)	(1.225.943)	17,90%	(220.761)	(69.008)	(107.059)	-51,50%	55,14%
Third Party Fund	43.753.624	41.165.605	-5,91%	1.072.588	(1.203.937)	863.620	-19,48%	-171,73%
- Current Account	19.580.807	16.720.120	-14,61%	(535.292)	(5.692.038)	1.375.527	-356,97%	-124,17%
- Saving Account	10.239.223	12.242.308	19,56%	1.111.289	1.392.434	(137.184)	-112,34%	-109,85%
- Time Deposit	13.933.594	12.203.176	-12,42%	496.591	3.095.668	(374.723)	-175,46%	-112,10%
Equity	6.106.246	7.019.141	14,95%	172.169	248.261	808.469	369,58%	225,65%

Profit & Loss

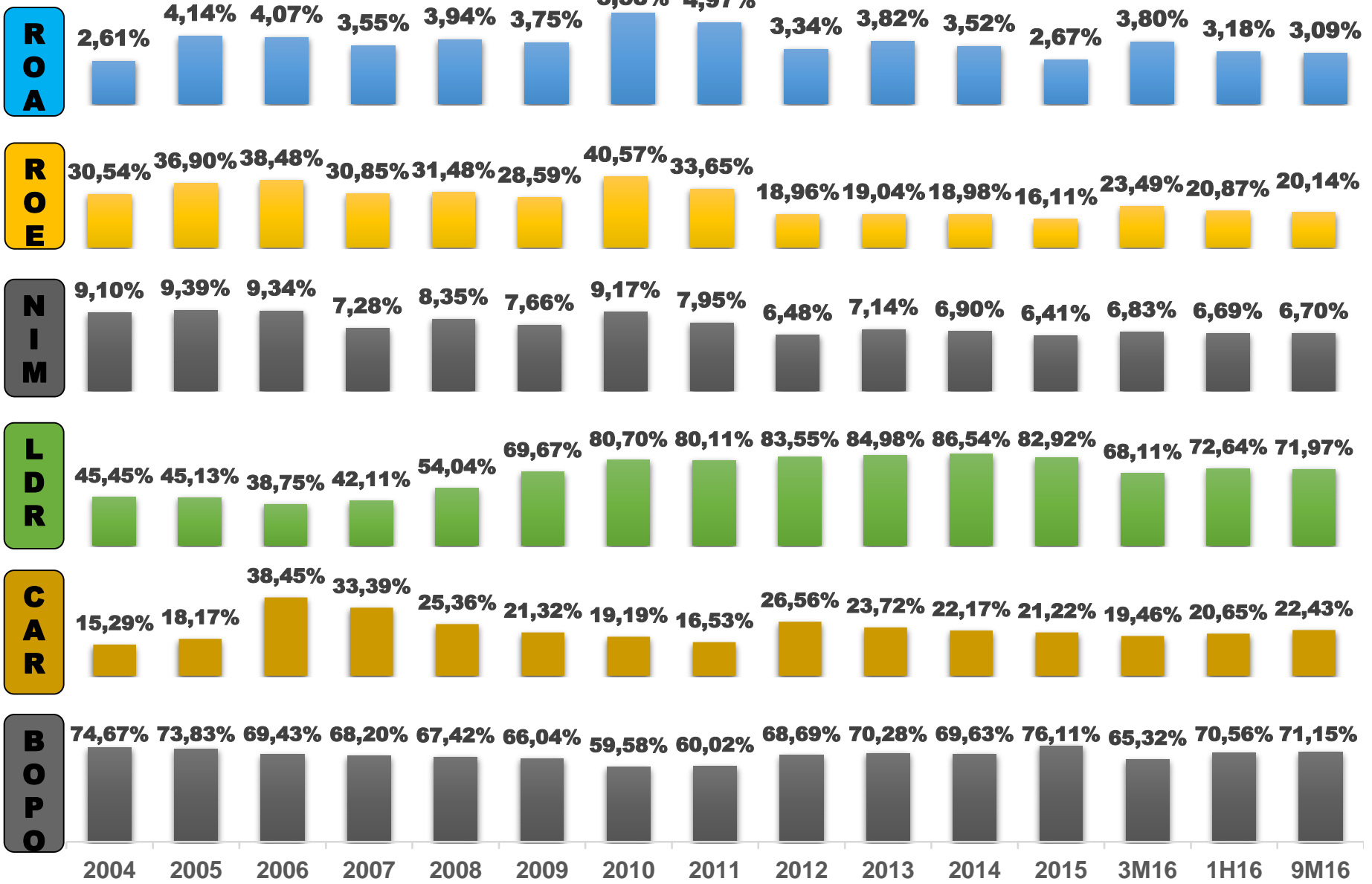
<u>Information</u> In million Rp	<u>9M15</u>	<u>9M16</u>	<u>YoY</u>	<u>3Q15</u>	<u>2Q16</u>	<u>3Q16</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	3.480.560	3.602.892	3,51%	1.263.759	1.237.862	1.204.672	-4,68%	-2,68%
Interest Expense	(1.102.328)	(1.061.487)	-3,70%	(416.727)	(384.498)	(355.038)	-14,80%	-7,66%
Nett Interest Income	2.378.232	2.541.404	6,86%	847.033	853.364	849.633	0,31%	-0,44%
Non Interest Operational Income	330.685	319.047	-3,52%	85.305	123.216	89.228	4,60%	-27,58%
Non Interest Operational Expense	(1.220.329)	(1.348.963)	10,54%	(444.471)	(487.031)	(437.015)	-1,68%	-10,27%
Provision for Impairment Losses	(543.424)	(379.842)	-30,10%	(241.456)	(155.374)	(143.777)	-40,45%	-7,46%
Nett Non Interest Operational Income (Expense)	(1.433.069)	(1.409.757)	-1,63%	(600.622)	(519.189)	(491.564)	-18,16%	-5,32%
Operational Profit	945.164	1.131.647	19,73%	246.411	334.175	358.069	45,31%	7,15%
Non Operational Profit	43.683	8.495	-80,55%	2.232	(161)	3.908	75,09%	-2526,17%
Pre Tax Profit	988.846	1.140.142	15,30%	248.643	334.014	361.977	45,58%	8,37%
Taxes	(292.354)	(303.565)	3,83%	(76.474)	(85.752)	(86.500)	13,11%	0,87%
Net profit	696.492	836.577	20,11%	172.169	248.261	275.477	60,00%	10,96%

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>
Consumer	0,75%	0,86%	0,74%	0,82%	0,85%	0,89%	0,85%	0,91%	0,91%	0,89%
SME	7,59%	8,02%	11,11%	11,62%	11,54%	11,46%	11,36%	11,60%	11,61%	12,43%
Commercial	9,78%	10,53%	9,97%	11,42%	11,33%	11,81%	11,27%	11,90%	11,72%	11,82%
NPL GROSS	3,82%	4,22%	4,29%	4,59%	4,65%	4,79%	4,58%	4,83%	4,80%	4,92%
Coverage Ratio	75,82%	84,28%	81,02%	80,87%	81,94%	84,20%	83,37%	85,12%	85,02%	84,18%

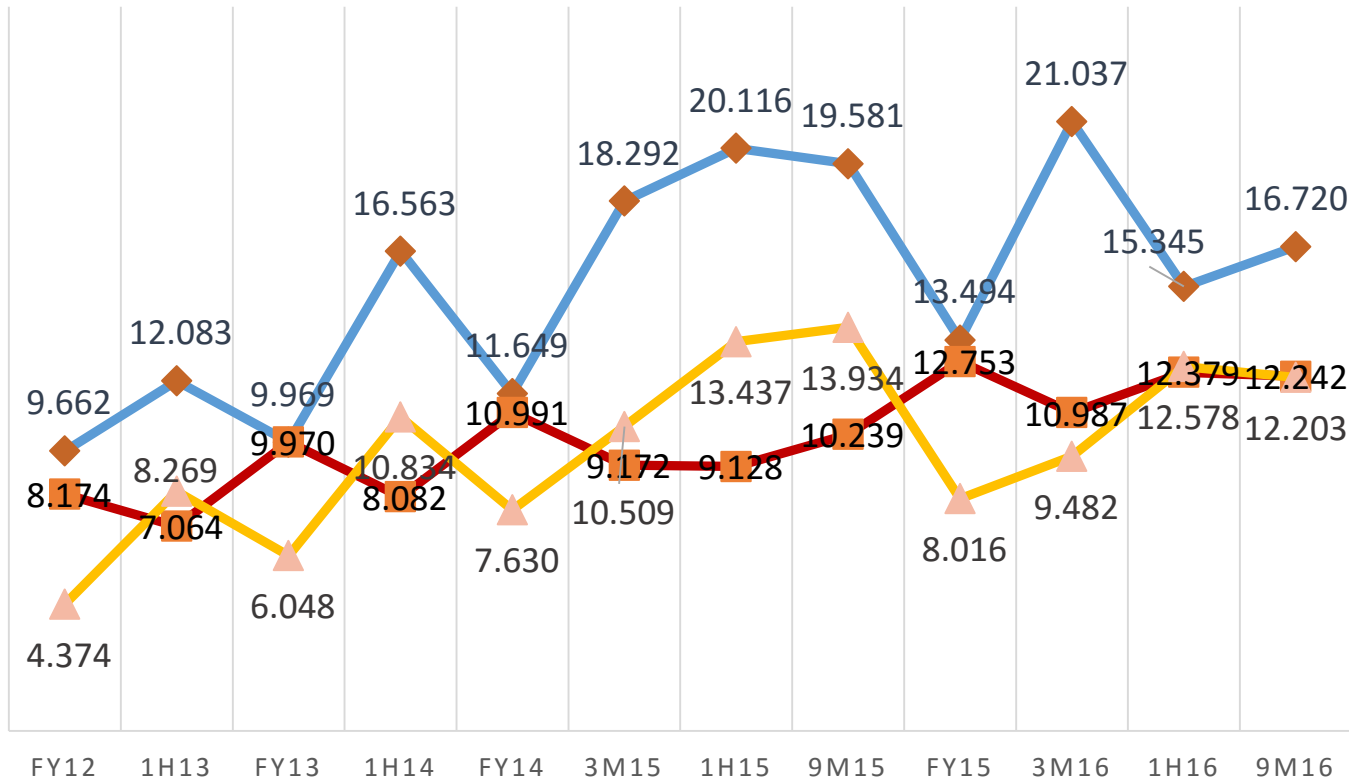
- Bank Jatim still faces the non performing loan and yet to decrease, the rising of the NPL last year was caused by:
 - Commercial credit npl, standby loan and keppres .
 - Multipurpose npl from death and fired people decrease from insurance claim.
 - Financial Services Authority policy on lending quality 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



Funding & Lending

◆ Current Account ■ Saving Account ▲ Time Deposit



In Billion Rp.

Funding Composition

Current Account	Sept'16
Government	28,17%
Private	12,45%
Total	40,62%
Saving Account	Sept'16
Simpeda	24,37%
Siklus	2,10%
Tab Haji	0,53%
TabunganKu	2,48%
Barokah	0,27%
Total	29,74%
Time Deposit	Sept'16
Deposit	29,64%
Total	29,64%

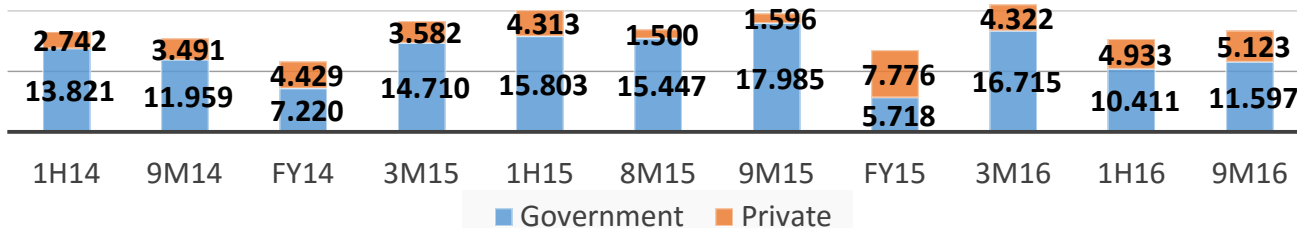
Current Account
YoY (14,61%)

Saving Account
YoY 19,56%

Time Deposit
YoY (12,42%)

Current Account

In Billion Rp.



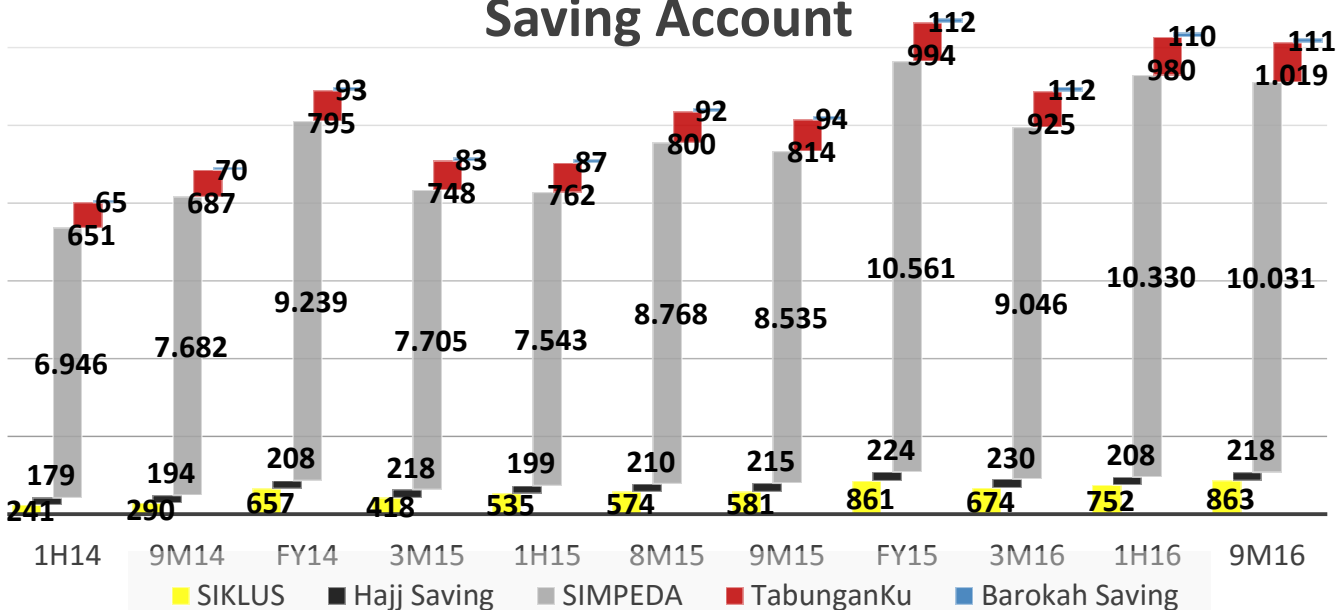
Government Current Acc.

YoY -35,52%

Private Current Acc.

YoY 221,02%

Saving Account



YoY

SIMPEDA 17,53%

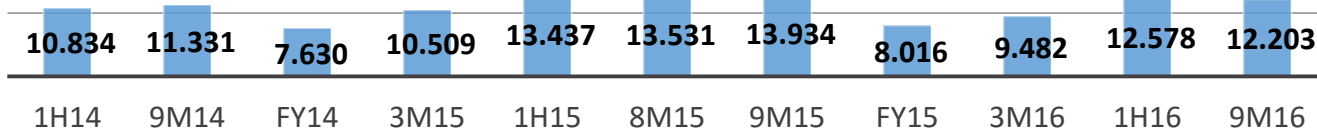
SIKLUS 48,49%

Hajj Saving 1,29%

TabunganKu 25,21%

Barokah Saving 18,25%

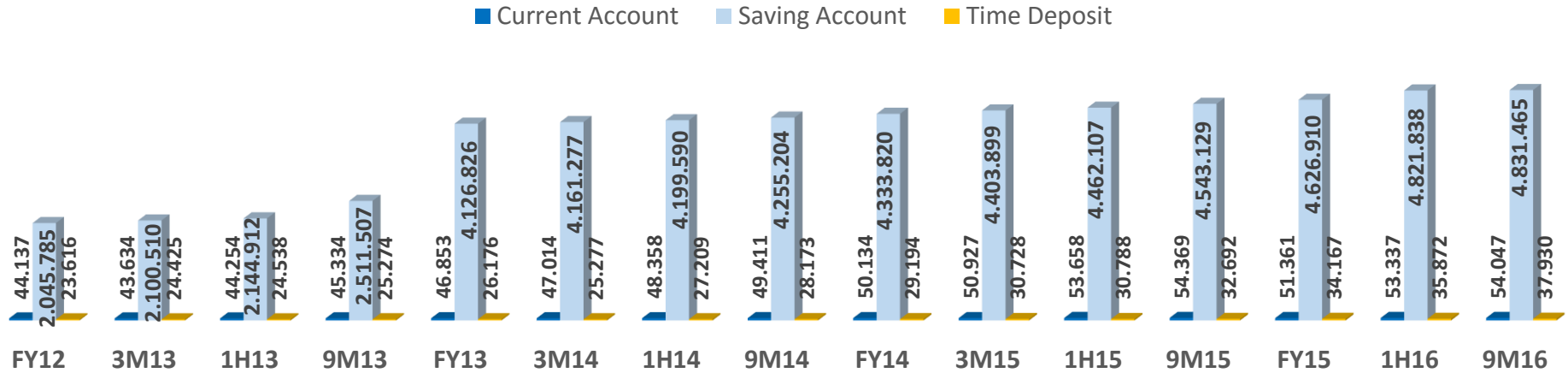
Time Deposit



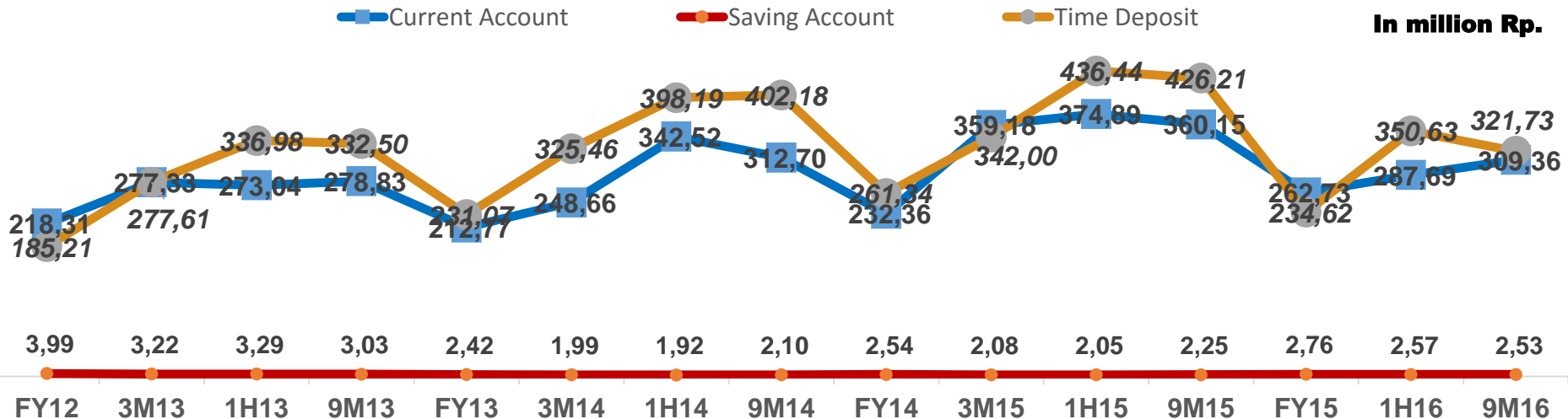
Time Deposit

YoY -12,42%

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

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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)

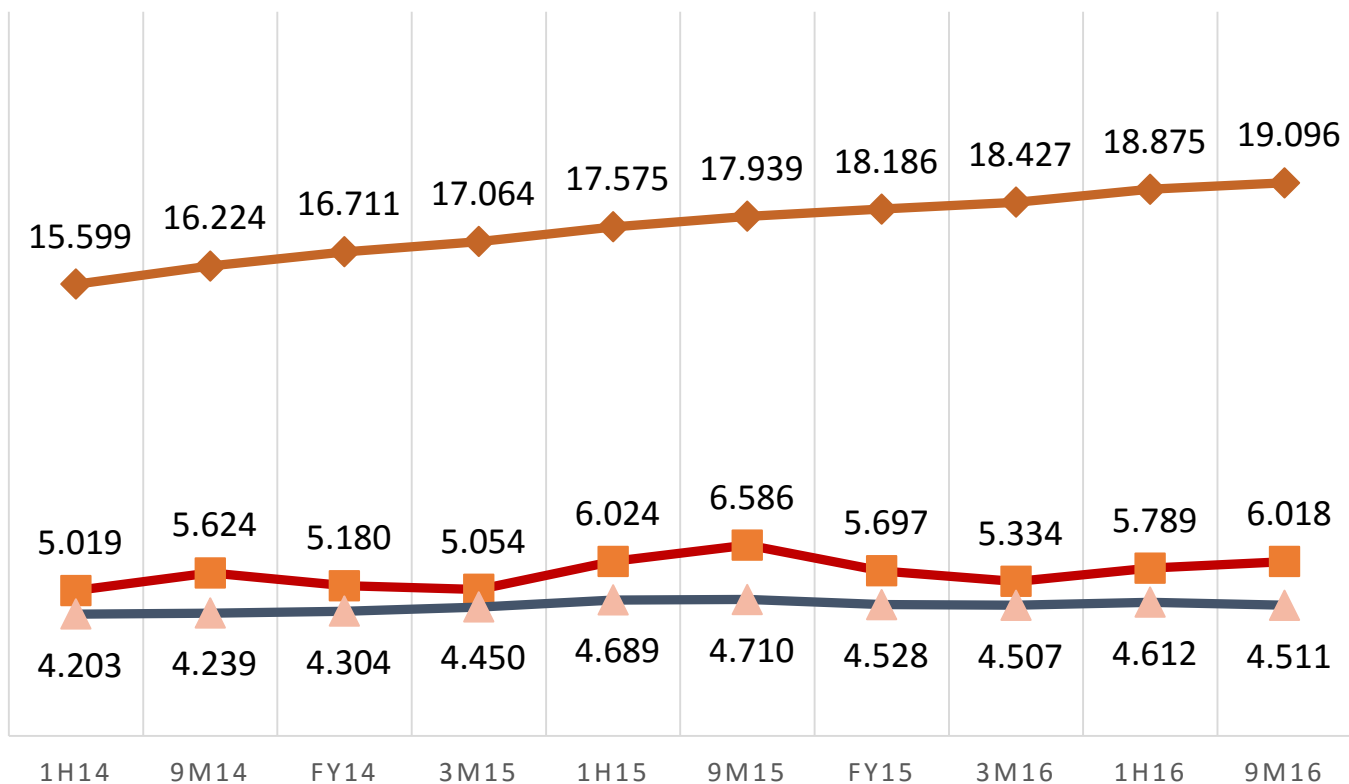
UNINSTALL OPEN

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Mobile applications for ease of transaction

Type Of Loan

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



In Billion Rp.

Loan Composition

CONSUMER LOAN		Sept'16
Multipurpose		56,28%
Mortgage		5,16%
Others		3,03%
Total		64,46%
COMMERCIAL LOAN		Sept'16
Standby Loan		2,22%
Keppres		3,68%
Overdraft		9,96%
Syndicate		4,45%
Total		20,31%
Small Medium Ent.		Sept'16
KUR		0,74%
Pundi Kencana		4,24%
Jatim Mikro		1,90%
Others		8,35%
Total		15,23%

Consumer
YoY 6,45%

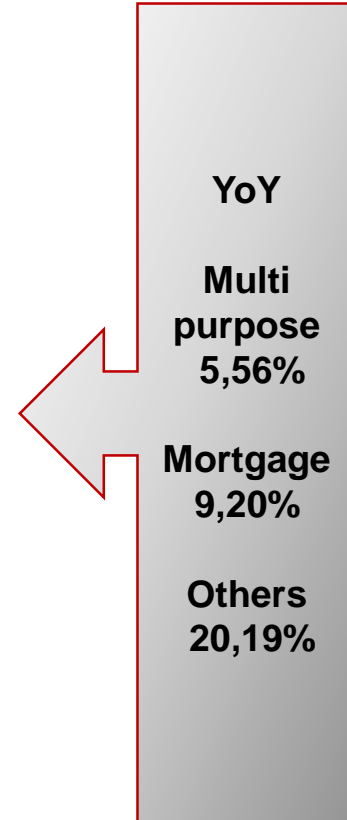
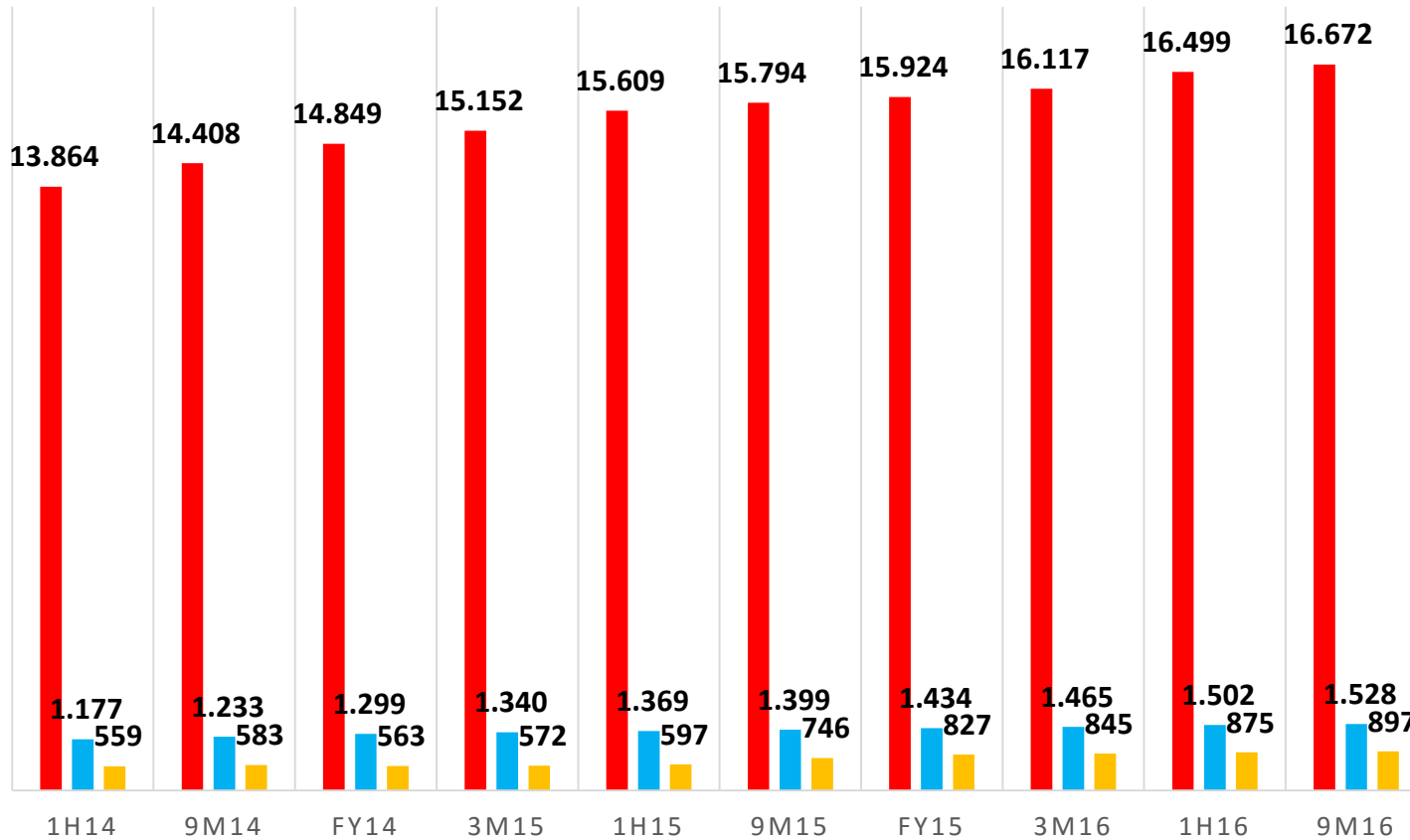
Commercial
YoY -8,63%

SME
YoY -4,24%

CONSUMER LOAN

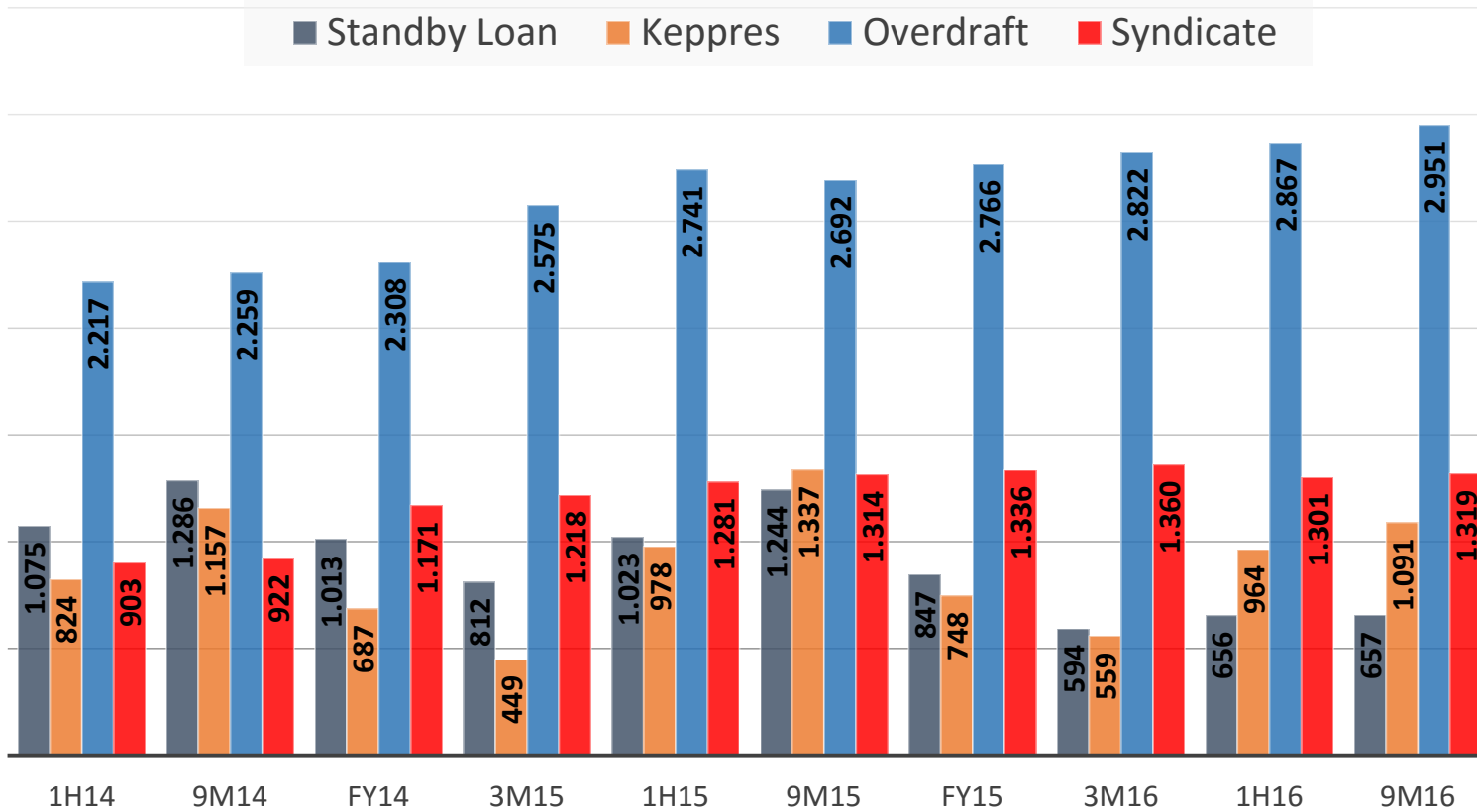
■ Multipurpose ■ Mortgage ■ Others

In Billion Rp.



Commercial Loan

In Billion Rp.



YoY

Standby Loan
-47,19%

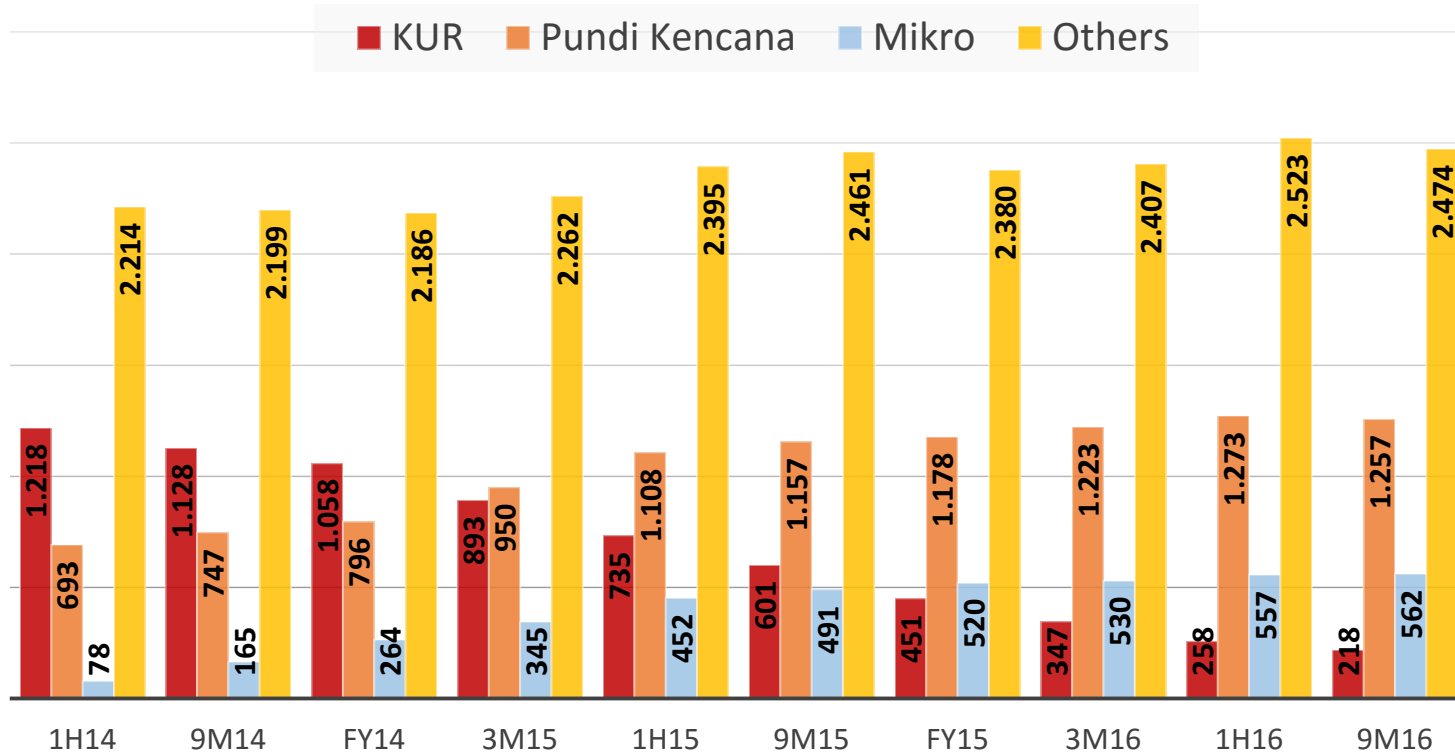
Keppres
-18,38%

Overdraft
9,63%

Syndicate
0,41%

SME Loan

In Billion Rp.



YoY

KUR
-63,70%

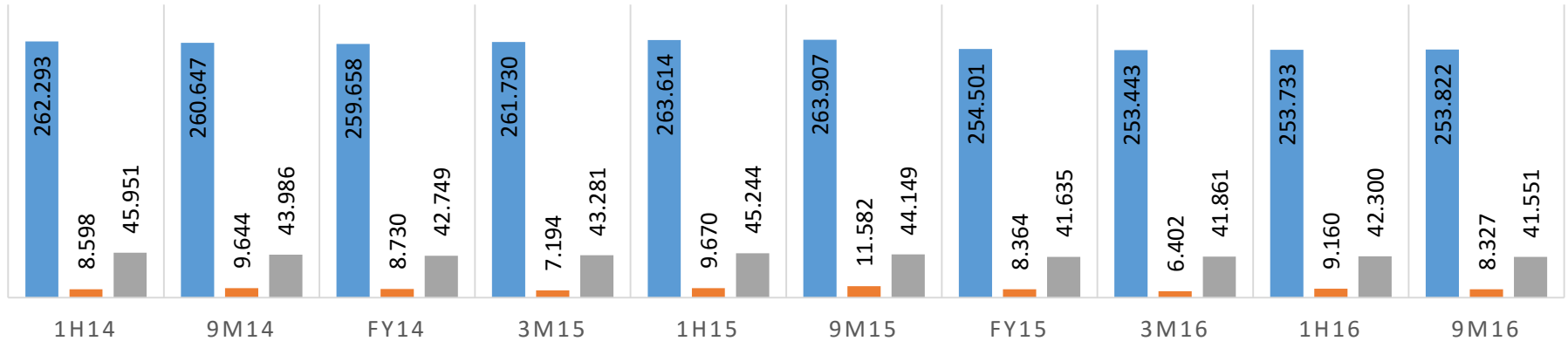
Pundi Kencana
8,64%

Mikro
14,36%

Others
0,51%

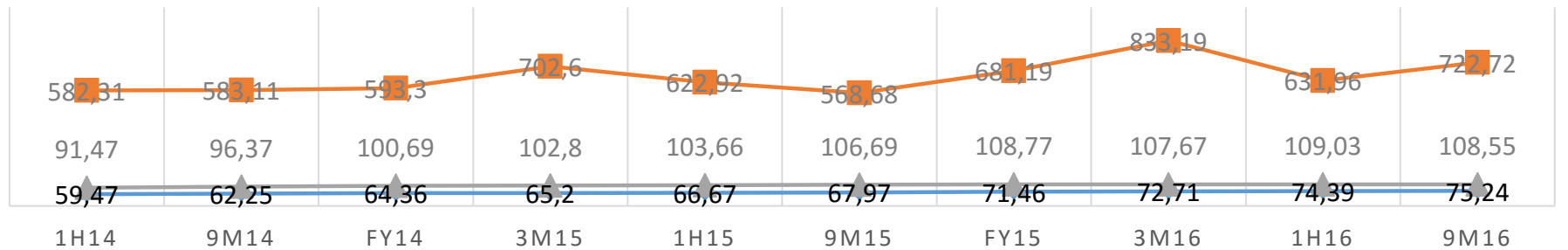
TOTAL CUSTOMER

Consumer Commercial SME



TICKET SIZE

Consumer Commercial SME

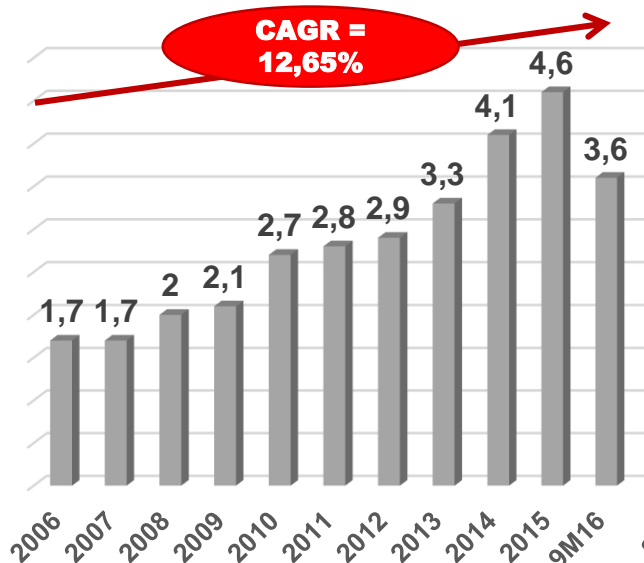


STRENGTH

Financial Performance

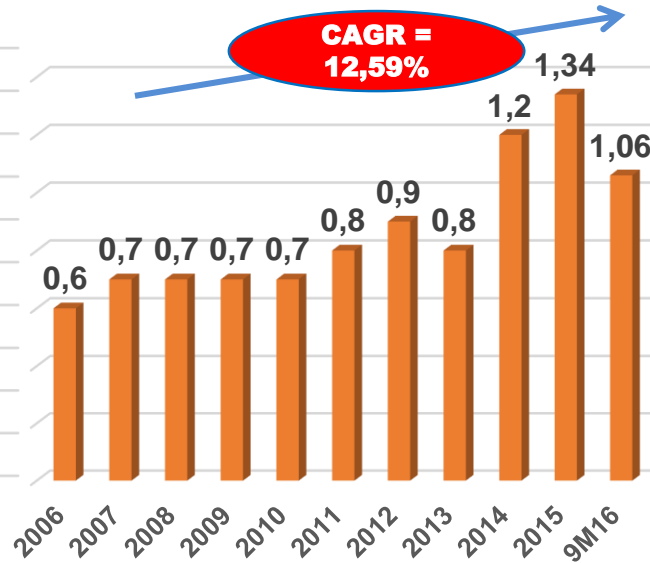
INTEREST INCOME (Rp Tril)

CAGR = 12,65%



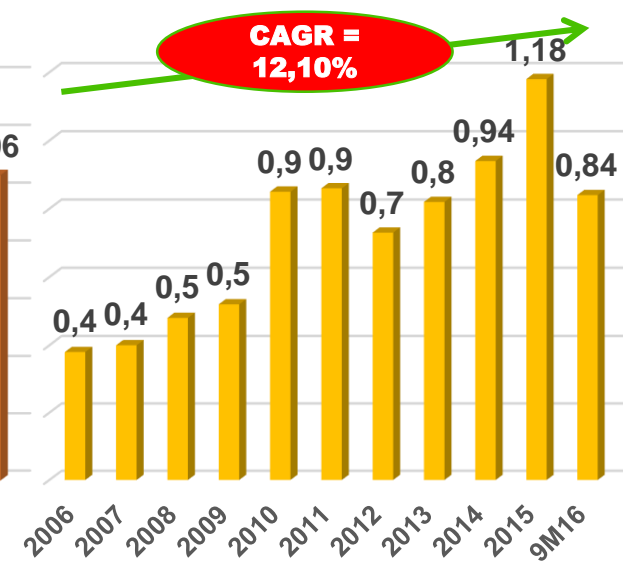
INTEREST EXPENSE (Rp Tril)

CAGR = 12,59%



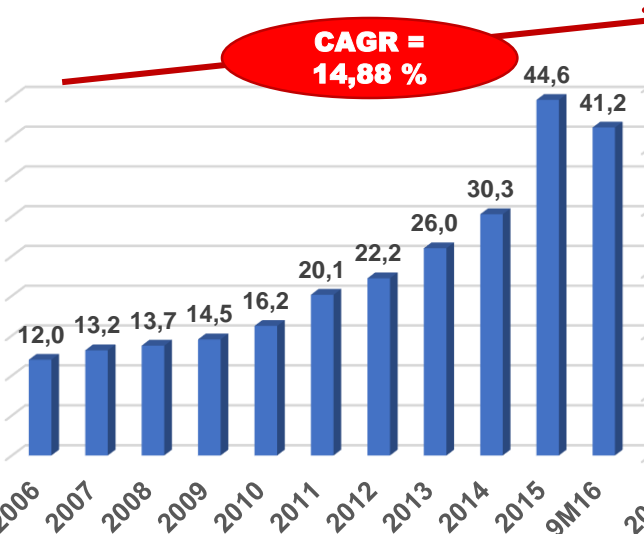
NET PROFIT (Rp Tril)

CAGR = 12,10%



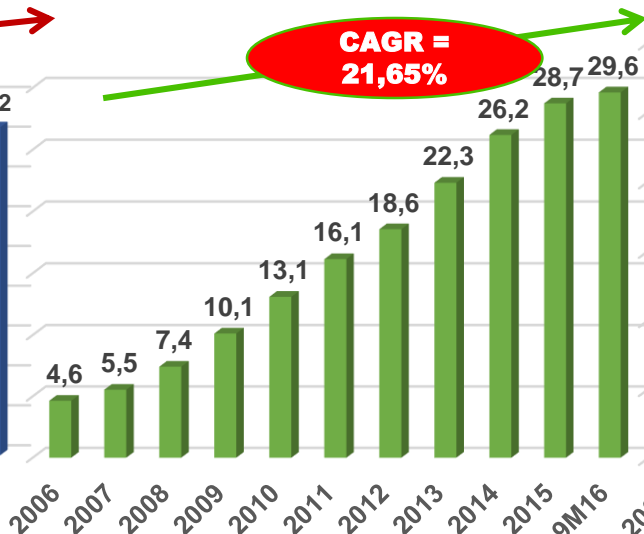
THIRD PARTY FUND (Rp Tril)

CAGR = 14,88%



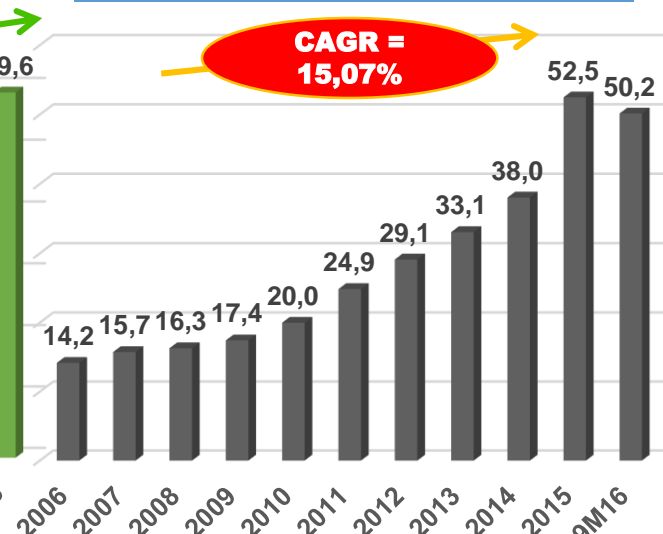
LOAN (Rp Tril)

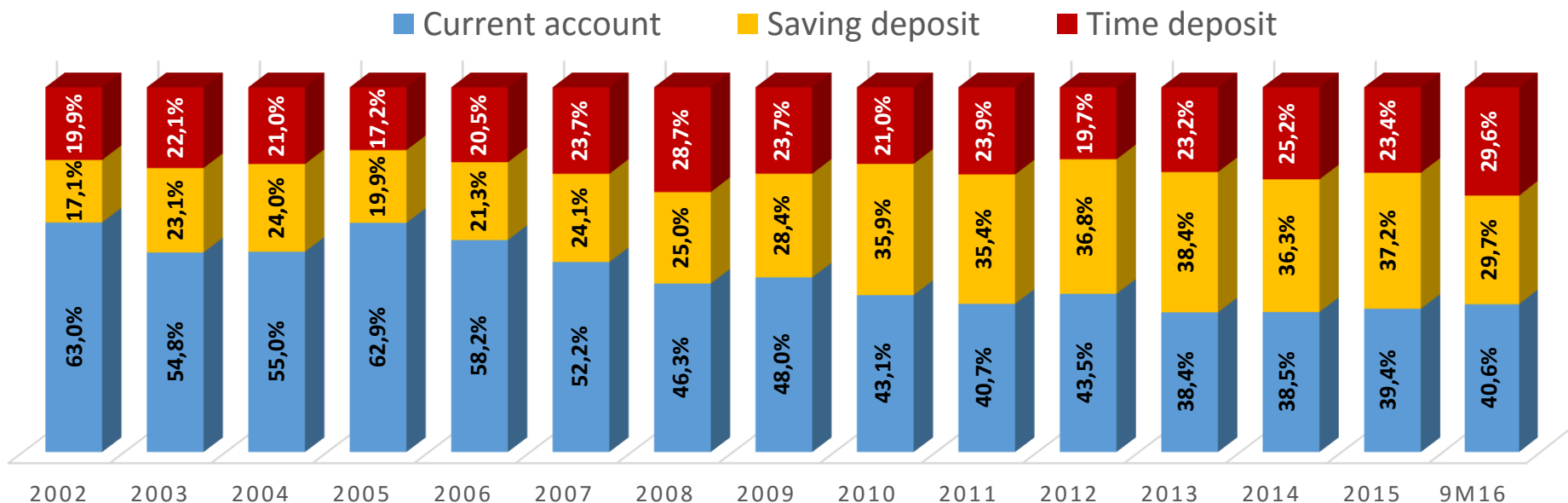
CAGR = 21,65%



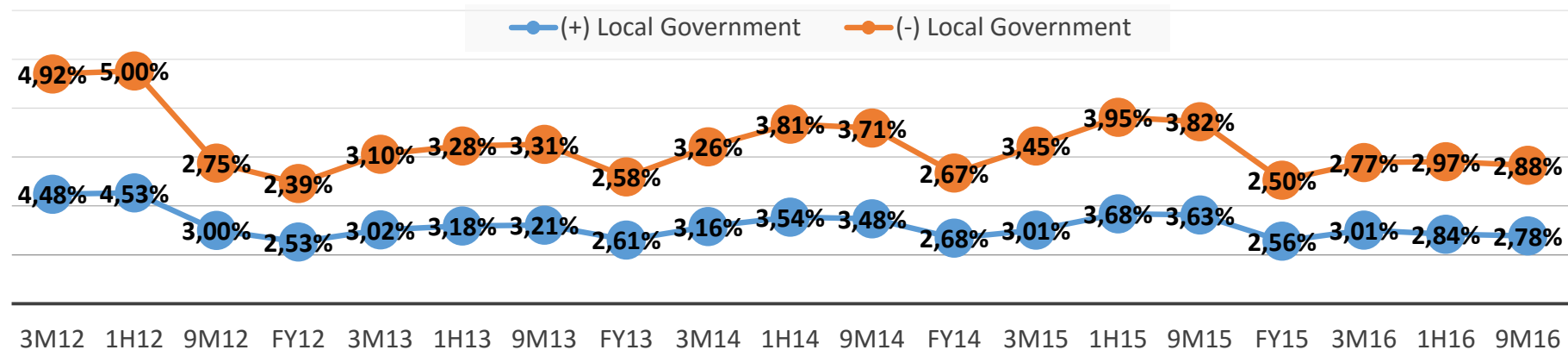
TOTAL ASSET (Rp Tril)

CAGR = 15,07%

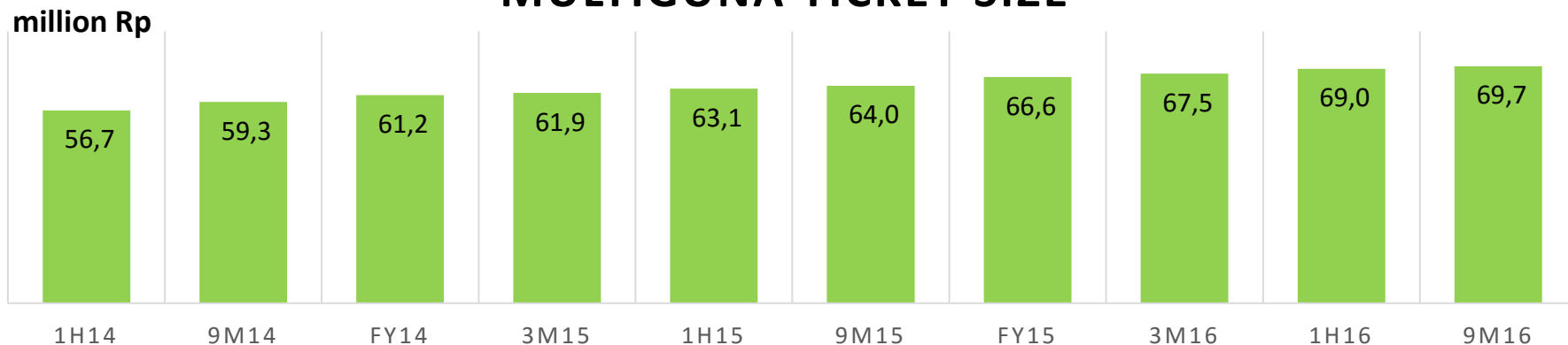




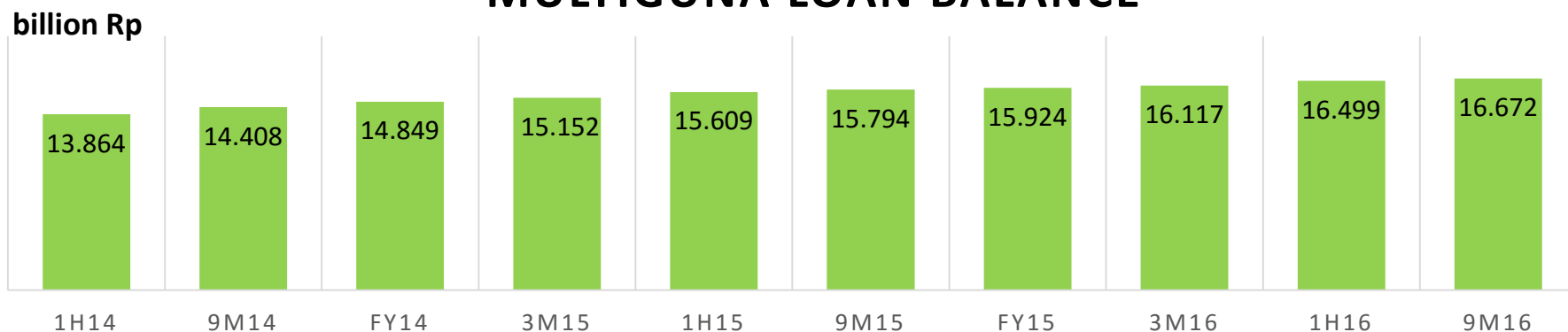
Cost of Fund



MULTIGUNA TICKET SIZE



MULTIGUNA LOAN BALANCE



Description

Details

Civil Servants (per December 2014) 426.545

Multipurpose Customer (Civil Servants) 239.037

% 56,04%

NPL

0,41% as of Sept' 2016

Investor	9M15	9M16
Foreign Investor	70,52%	41,62%
Domestic Investor	29,48%	58,38%

No	Country	Share
1	INDONESIA	58,3821%
2	AMERIKA	13,2141%
3	NORWEGIA	7,2650%
4	LUKSEMBURG	6,9317%
5	FINLANDIA	5,9783%
6	IRLANDIA	4,4670%
7	INGGRIS	1,2353%
8	AUSTRALIA	0,9559%
9	KANADA	0,5359%
10	JEPANG	0,3296%
11	SINGAPURA	0,1904%
12	SWITSERLAND	0,1780%

No	Country	Share
13	JERMAN	0,1094%
14	SWEDIA	0,0805%
15	KOREA SELATAN	0,0495%
16	BERMUDA	0,0365%
17	MALAYSIA	0,0282%
18	CINA	0,0278%
19	FILIPINA	0,0022%
20	THAI	0,0013%
21	HONGKONG	0,0008%
22	BELANDA	0,0005%
Total		100%

- BJTM Price September 30, 2016 IDR 565/ share
- PBV 1,20
- EPS 74,77
- PER 7,56

No	DATA	September 2015	September 2016
1	Board of Commisioner	3	4
2	Board of Sharia Supervisory	3	3
3	Board of Director	5	5
4	Management 1	17	22
5	Management 2	76	97
6	Management 3	256	280
7	Management 4	696	701
8	Staff of Administration	1.863	1.969
9	Staff Non Administration	340	327
10	Non Permanent	668	1.150
11	Outsource	1.842	1.940
	Total	5.769	6.498



**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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