

The slide is decorated with intricate batik patterns. A large, detailed batik motif is on the left side, and two smaller, lighter-colored batik motifs are positioned at the top and bottom center. The patterns feature a grid-like structure with floral and geometric elements.

Company Performance

BJTM 1H17

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OVERVIEW

Financial Performance



| Balance Sheet In million Rp | 1H16 | 1H17 | YoY |
|---------------------------------------|-------------|-------------|------------|
| Asset | 48.061.027 | 51.560.128 | 7,28% |
| Loan | 29.275.967 | 30.489.868 | 4,15% |
| - Commercial | 6.939.580 | 6.607.934 | -4,78% |
| - SME | 3.448.849 | 3.267.371 | -5,26% |
| - Consumer | 18.887.537 | 20.614.562 | 9,14% |
| Third Party Fund | 40.301.984 | 42.195.900 | 4,70% |
| - Current Account | 15.344.593 | 15.627.127 | 1,84% |
| - Saving Account | 12.379.492 | 13.614.198 | 9,97% |
| - Time Deposit | 12.577.899 | 12.954.576 | 2,99% |

In million Rp

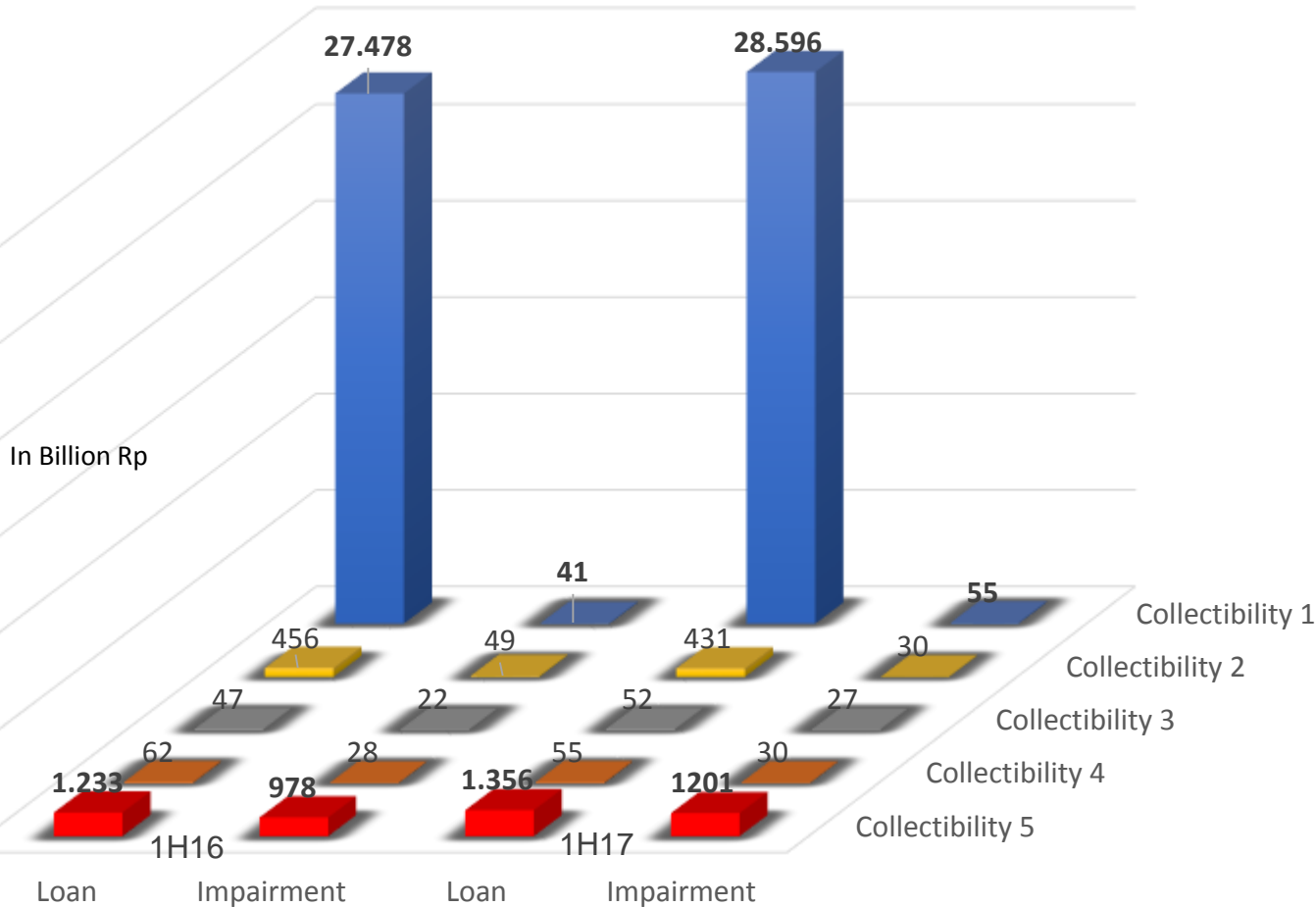
| Profit & Loss In million Rp | 1H16 | 1H17 | YoY |
|---|-------------|-------------|------------|
| Interest Income | 2.398.220 | 2.346.884 | -2,14% |
| Interest Expense | (706.449) | (604.954) | -14,37% |
| Net Interest Income | 1.691.771 | 1.741.930 | 2,96% |
| Provision for Impairment | (236.065) | (93.973) | -60,19% |
| Net profit | 561.100 | 738.212 | 31,57% |

| Ratio | 1H16 | 1H17 | Ratio | 1H16 | 1H17 |
|--------------|-------------|-------------|--------------|-------------|-------------|
| ROA | 3,18% | 4,01% | BOPO | 70,56% | 61,83% |
| ROE | 20,87% | 22,60% | CAR | 20,65% | 22,91% |
| NIM | 6,69% | 6,99% | COF | 2,84% | 2,45% |
| LDR | 72,64% | 72,26% | CASA | 68,79% | 69,30% |

Non Performing Loan



Loan & Impairment Composition



| <u>NPL Information</u> | <u>1H16</u> | <u>1H17</u> |
|------------------------|-------------|-------------|
| NPL Gross | 4,58% | 4,80% |
| NPL Net | 1,07% | 0,67% |
| Coverage Ratio | 83,37% | 91,80% |
| Consumer's NPL | 0,85% | 0,69% |
| Commercial's NPL | 13,10% | 16,43% |
| SME's NPL | 7,49% | 7,17% |

NPL

- Collateral sold in auction 14,7 billion rupiah, and auction registered still up to 100 billion rupiah.
- Extracomptable or write-off collection result to 33,6 billion rupiah.

BUSINESS PLAN 2017

Business Plan

| Description | <u>2015</u> | <u>2016</u> | <u>2017 E</u> consolidated | <u>2017 E</u> conventional |
|------------------------|-------------|-------------|-------------------------------|-------------------------------|
| Total Asset | 12,65% | 0,54% | 5,12% | 9,19% |
| Loan | 8,46% | 4,45% | 8,63% | 11,75% |
| Third Party Fund | 13,19% | -4,28% | 7,44% | 12,57% |
| Pre Tax Profit | -8,33% | 15,13% | 10,01% | 10,20% |
| Financial Ratio | | | | |
| - CAR | 21,22% | 23,88% | | 22,59% |
| - LDR | 82,92% | 90,48% | | 91,48% |
| - NPL Gross | 4,29% | 4,77% | | 3,10% |
| - NIM | 6,41% | 6,94% | | 6,87% |
| - BOPO | 76,11% | 72,22% | | 70,76% |
| - ROE | 16,11% | 17,82% | | 20,55% |
| - ROA | 2,67% | 2,98% | | 3,29% |

Networks Plan

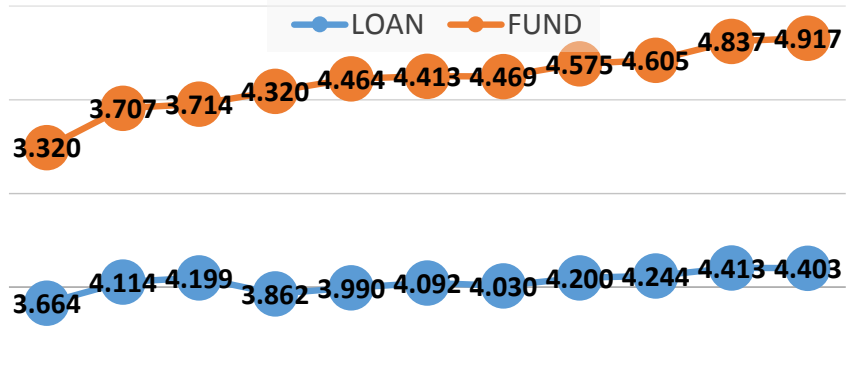
| Network | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 1H17 |
|-----------------------|------------|------------|--------------|--------------|--------------|--------------|--------------|
| Head Office | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Territorial Office | - | - | - | - | - | - | - |
| Branch Office | 41 | 41 | 41 | 43 | 45 | 47 | 48 |
| Sub Branch Office | 67 | 81 | 107 | 153 | 165 | 166 | 166 |
| Cash office | 164 | 164 | 176 | 165 | 185 | 190 | 192 |
| Sharia service office | 47 | 47 | 47 | 97 | 97 | 191 | 191 |
| Payment Point | 115 | 138 | 155 | 167 | 171 | 181 | 182 |
| Mobile cash | 61 | 63 | 65 | 68 | 71 | 85 | 87 |
| CDM | 1 | 1 | 1 | 2 | 2 | 2 | 2 |
| ATM | 262 | 368 | 479 | 595 | 688 | 703 | 706 |
| Total network | 759 | 904 | 1.072 | 1.291 | 1.425 | 1.566 | 1.575 |

| NETWORK PLAN 2017 | SHARIA PLAN 2017 |
|-------------------|------------------|
| | 1 |
| 4 | |
| | 1 |
| 6 | 11 |
| 16 | 2 |
| | |
| 21 | 7 |
| 7 | |
| | |
| 46 | 18 |
| | |



APPENDIX

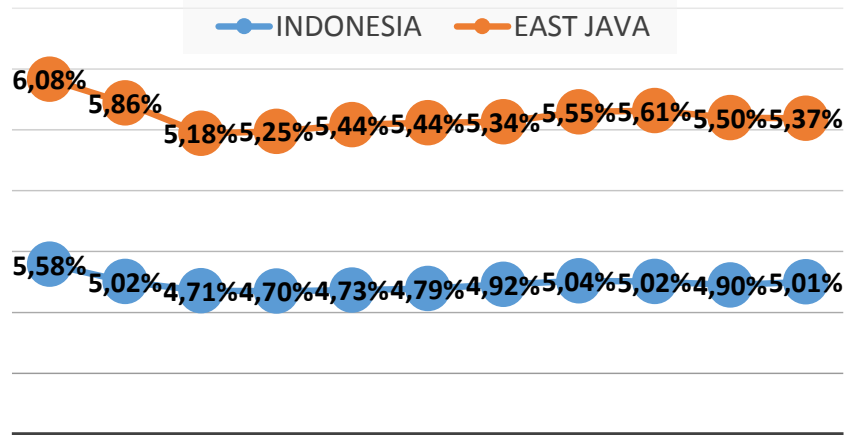
Macro Economy Review



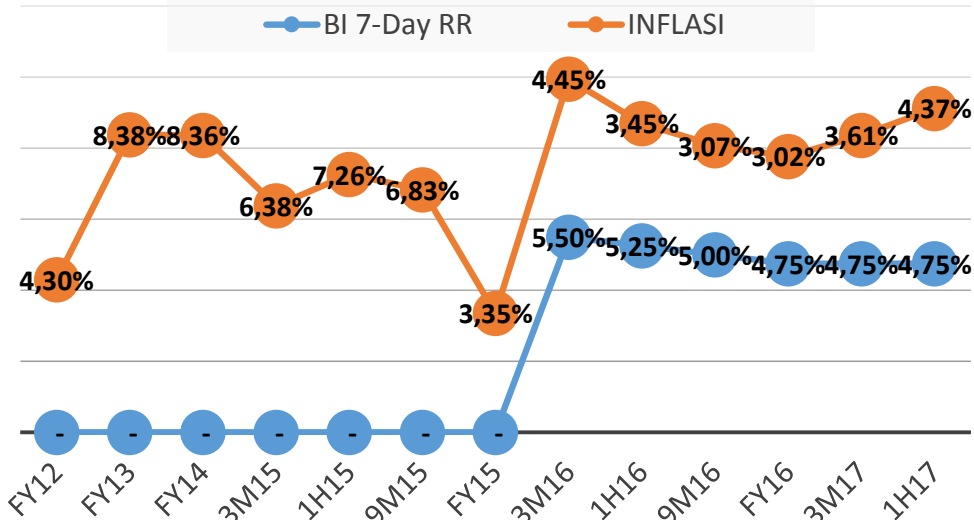
in trillion Rp

FY13 FY14 3M15 1H15 9M15 FY15 3M16 1H16 9M16 FY16 3M17

Economic Growth



FY13 FY14 3M15 1H15 9M15 FY15 3M16 1H16 9M16 FY16 3M17



Economic Share



Indonesia



Java

- 59% Java
- 22% Sumatra
- 2% Bali & Nusa Tenggara
- 6% Sulawesi
- 8% Kalimantan
- 3% Maluku & Papua
- 29% DKI Jakarta
- 25% East Java
- 23% West Java
- 15% Central Java
- 7% Banten
- 1% DIY

Balance Sheet

| <u>Information</u> In million Rp | <u>1H16</u> | <u>1H17</u> | <u>YoY</u> | <u>2Q16</u> | <u>1Q17</u> | <u>2Q17</u> | <u>YoY</u> | <u>QoQ</u> |
|-------------------------------------|-------------|-------------|------------|-------------|-------------|-------------|------------|------------|
| Total Asset | 48.061.027 | 51.560.128 | 7,28% | (1.084.245) | 7.284.038 | 1.243.141 | -214,66% | -82,93% |
| Placement BI & SBI | 11.321.922 | 13.658.218 | 20,64% | (1.906.658) | 7.342.886 | (1.220.968) | -35,96% | -116,63% |
| Loan | 29.275.967 | 30.489.868 | 4,15% | 1.007.664 | (383.849) | 1.198.296 | 18,92% | -412,18% |
| Allowance for Impairment Losses | (1.118.884) | (1.342.818) | 20,01% | (69.008) | (29.896) | 9.433 | -113,67% | -131,55% |
| Third Party Fund | 40.301.984 | 42.195.900 | 4,70% | (1.203.937) | 8.680.695 | 716.548 | -159,52% | -91,75% |
| - Current Account | 15.344.593 | 15.627.127 | 1,84% | (5.692.038) | 7.517.556 | (3.179.879) | -44,13% | -142,30% |
| - Saving Account | 12.379.492 | 13.614.198 | 9,97% | 1.392.434 | (2.176.446) | 1.429.005 | 2,63% | -165,66% |
| - Time Deposit | 12.577.899 | 12.954.576 | 2,99% | 3.095.668 | 3.339.585 | 2.467.422 | -20,29% | -26,12% |
| Equity | 6.210.672 | 7.323.052 | 17,91% | 248.261 | (284.738) | 398.219 | 60,40% | -239,85% |

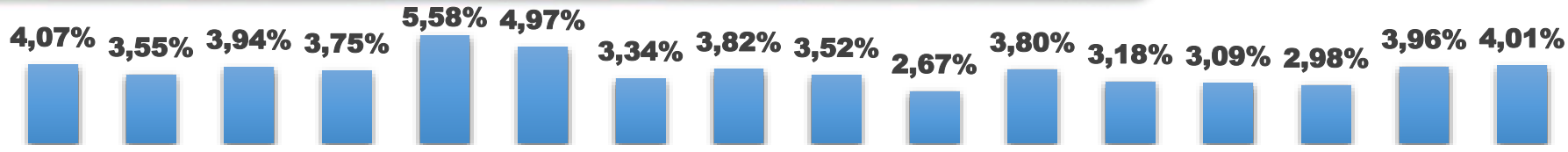
Profit / Loss

| <u>Information</u> In million Rp | <u>1H16</u> | <u>1H17</u> | <u>YoY</u> | <u>2Q16</u> | <u>1Q17</u> | <u>2Q17</u> | <u>YoY</u> | <u>QoQ</u> |
|--|-------------|-------------|------------|-------------|-------------|-------------|------------|------------|
| Interest Income | 2.398.220 | 2.346.884 | -2,14% | 1.237.862 | 1.113.221 | 1.233.663 | -0,34% | 10,82% |
| Interest Expense | (706.449) | (604.954) | -14,37% | (384.498) | (266.362) | (338.592) | -11,94% | 27,12% |
| Nett Interest Income | 1.691.771 | 1.741.930 | 2,96% | 853.364 | 846.859 | 895.071 | 4,89% | 5,69% |
| Non Interest Operational Income | 229.819 | 245.809 | 6,96% | 123.216 | 108.360 | 137.449 | 11,55% | 26,84% |
| Non Interest Operational Expense | (911.948) | (904.037) | -0,87% | (487.031) | (401.957) | (502.080) | 3,09% | 24,91% |
| Provision for Impairment Losses | (236.065) | (93.973) | -60,19% | (155.374) | (96.610) | 2.638 | -101,70% | -102,73% |
| Nett Non Interest Operational Income (Expense) | (918.193) | (752.201) | -18,08% | (519.189) | (390.207) | (361.994) | -30,28% | -7,23% |
| Operational Profit | 773.578 | 989.730 | 27,94% | 334.175 | 456.653 | 533.077 | 59,52% | 16,74% |
| Non Operational Profit | 4.587 | 10.442 | 127,66% | (161) | 7.596 | 2.846 | -1866,92% | -62,53% |
| Pre Tax Profit | 778.164 | 1.000.171 | 28,53% | 334.014 | 464.248 | 535.923 | 60,45% | 15,44% |
| Taxes | (217.065) | (261.959) | 20,68% | (85.752) | (124.255) | (137.704) | 60,58% | 10,82% |
| Net profit | 561.100 | 738.212 | 31,57% | 248.261 | 339.993 | 398.219 | 60,40% | 17,13% |

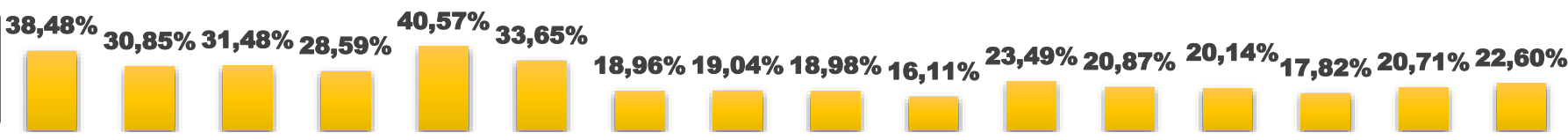
Financial Ratio



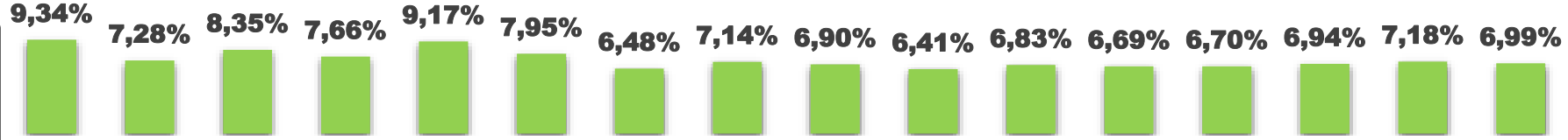
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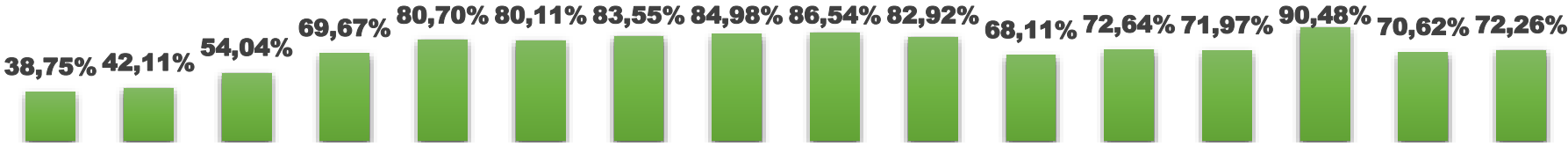
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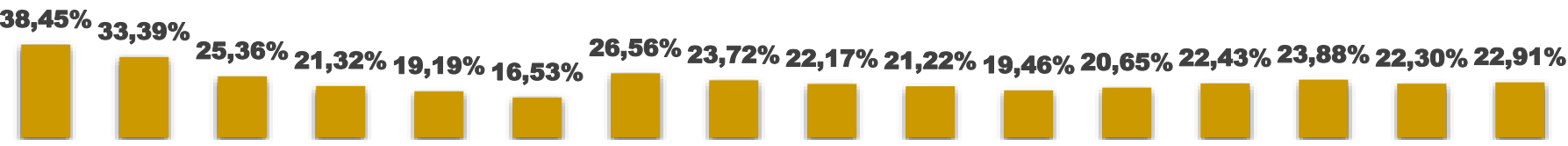
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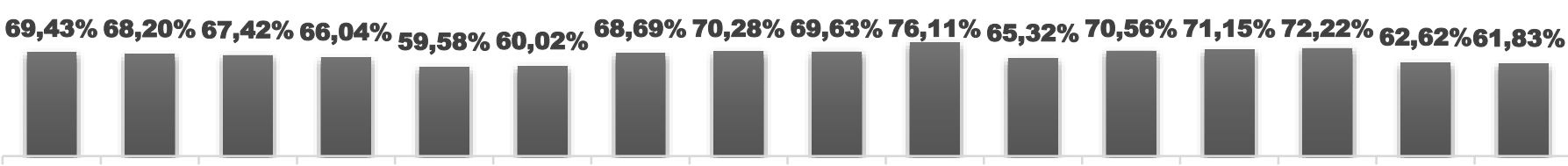
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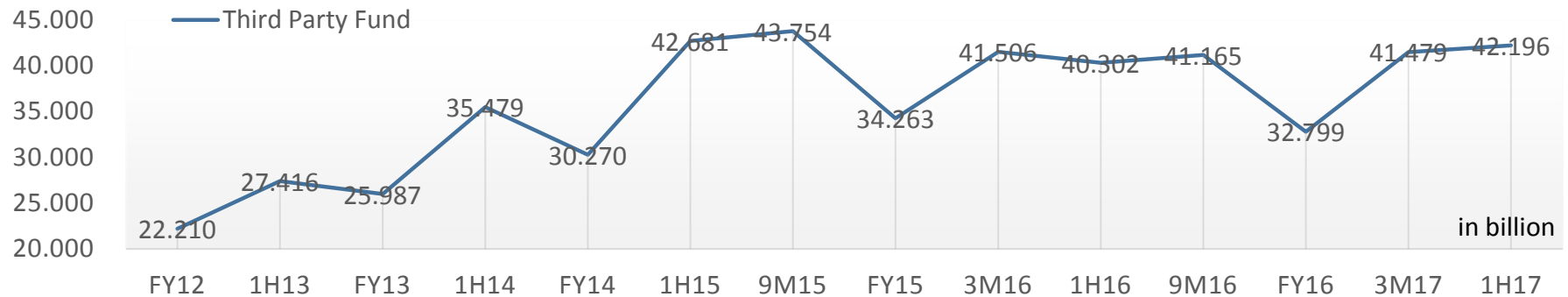


**B
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2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 3M16 1H16 9M16 FY16 3M17 1H17

Third Party Fund



Funding Growth

| Current Account | Jun'16 | Jun'17 | YoY |
|---------------------|---------------|---------------|--------------|
| Government | 10.411 | 10.660 | 2,39% |
| Private | 4.933 | 4.968 | 0,69% |
| Total | 15.345 | 15.627 | 1,84% |
| Saving Account | Jun'16 | Jun'17 | YoY |
| Simpeda | 10.330 | 10.524 | 1,87% |
| Siklus | 752 | 1.561 | 107,59% |
| Tab Haji | 208 | 213 | 2,77% |
| TabunganKu / SimPel | 980 | 1.177 | 20,11% |
| Barokah | 110 | 139 | 26,47% |
| Total | 12.379 | 13.614 | 9,97% |
| Time Deposit | Jun'16 | Jun'17 | YoY |
| Deposit | 12.578 | 12.955 | 2,99% |
| Total | 12.578 | 12.955 | 2,99% |

Composition

Ticket Size in million

| Jun'16 | Jun'17 | Jun'16 | Jun'17 |
|---------------|---------------|--------------|--------------|
| 25,83% | 25,26% | 111.948,4 | 112.205,8 |
| 12,24% | 11,77% | 92,7 | 86,6 |
| 38,07% | 37,03% | 287,7 | 272,1 |
| Jun'16 | Jun'17 | Jun'16 | Jun'17 |
| 25,63% | 24,94% | 5,8 | 5,7 |
| 1,87% | 3,70% | 6,0 | 8,8 |
| 0,52% | 0,51% | 1,8 | 1,7 |
| 2,43% | 2,79% | 0,4 | 0,4 |
| 0,27% | 0,33% | 5,9 | 5,9 |
| 30,72% | 32,26% | 2,6 | 2,6 |
| Jun'16 | Jun'17 | Jun'16 | Jun'17 |
| 31,21% | 30,70% | 350,6 | 310,9 |
| 31,21% | 30,70% | 350,6 | 310,9 |

Loan



Lending Growth

| CONSUMER | Jun'16 | Jun'17 | YoY |
|---------------|---------------|---------------|---------------|
| Multi Purpose | 16,499 | 17,767 | 7,69% |
| Mortgage | 1,502 | 1,715 | 14,20% |
| Other | 887 | 1,133 | 27,72% |
| Total | 18,888 | 20,615 | 9,14% |
| COMMERCIAL | Jun'16 | Jun'17 | YoY |
| Standby Loan | 656 | 548 | -16,36% |
| Keppres | 964 | 625 | -35,19% |
| Overdraft | 2,867 | 2,965 | 3,40% |
| Syndicate | 1,301 | 1,002 | -23,00% |
| General | 1,151 | 1,468 | 27,53% |
| Total | 6,940 | 6,608 | -4,78% |
| S M E | Jun'16 | Jun'17 | YoY |
| Pundi | 1,273 | 1,415 | 11,16% |
| Laguna | 17 | 30 | 73,19% |
| Bankit KKPA | 175 | 396 | 125,59% |
| Siumi | 14 | 29 | 97,89% |
| Jatim Mikro | 557 | 602 | 7,95% |
| Others | 1,411 | 796 | -43,57% |
| Total | 3,449 | 3,267 | -5,26% |

Composition

| Jun'16 | Jun'17 | Jun'16 | Jun'17 |
|---------------|---------------|--------------|--------------|
| 56,36% | 58,27% | 69,0 | 74,6 |
| 5,13% | 5,63% | 177,2 | 187,4 |
| 3,03% | 3,71% | 140,4 | 209,6 |
| 64,52% | 67,61% | 74,4 | 81,6 |
| Jun'16 | Jun'17 | Jun'16 | Jun'17 |
| 2,24% | 1,80% | 291,3 | 451,7 |
| 3,29% | 2,05% | 303,3 | 310,2 |
| 9,79% | 9,72% | 773,9 | 827,3 |
| 4,45% | 3,29% | 52.055,7 | 52.739,8 |
| 3,93% | 4,81% | 888,0 | 704,3 |
| 23,70% | 21,67% | 663,7 | 741,1 |
| Jun'16 | Jun'17 | Jun'16 | Jun'17 |
| 4,35% | 4,64% | 62,3 | 61,2 |
| 0,06% | 0,10% | 11,1 | 19,9 |
| 0,60% | 1,30% | 41,7 | 60,6 |
| 0,05% | 0,09% | 125,3 | 97,7 |
| 1,90% | 1,97% | 135,6 | 105,0 |
| 4,82% | 2,61% | 134,7 | 148,9 |
| 11,78% | 10,72% | 84,3 | 76,8 |

Ticket Size in million

LOAN FY14 – 1H17



| CONSUMER | FY14 | 3M15 | 1H15 | 9M15 | FY15 | 3M16 | 1H16 | 9M16 | FY16 | 3M17 | 1H17 |
|----------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Multi Purpose | 14.849.126 | 15.151.844 | 15.609.337 | 15.793.553 | 15.924.309 | 16.116.984 | 16.498.907 | 16.671.584 | 17.131.199 | 17.177.244 | 17.766.924 |
| Mortgage | 1.298.747 | 1.339.574 | 1.368.836 | 1.399.421 | 1.434.353 | 1.464.781 | 1.501.875 | 1.528.177 | 1.589.130 | 1.614.312 | 1.715.118 |
| Other | 612.797 | 600.017 | 650.766 | 792.056 | 827.428 | 845.423 | 886.754 | 916.066 | 1.104.855 | 1.142.783 | 1.132.520 |
| Total | 16.760.670 | 17.091.435 | 17.628.939 | 17.985.030 | 18.186.090 | 18.427.187 | 18.887.537 | 19.115.827 | 19.825.183 | 19.934.339 | 20.614.562 |
| COMMERCIAL | FY14 | 3M15 | 1H15 | 9M15 | FY15 | 3M16 | 1H16 | 9M16 | FY16 | 3M17 | 1H17 |
| Standby Loan | 1.013.324 | 811.732 | 1.023.403 | 1.244.437 | 847.263 | 593.513 | 655.632 | 657.163 | 531.315 | 436.239 | 548.373 |
| Keppres | 687.257 | 449.185 | 977.652 | 1.336.954 | 748.105 | 559.221 | 964.276 | 1.091.251 | 546.405 | 357.492 | 624.976 |
| Overdraft | 2.307.783 | 2.575.177 | 2.741.317 | 2.691.570 | 2.766.452 | 2.821.776 | 2.867.474 | 2.950.827 | 2.985.503 | 2.935.996 | 2.964.871 |
| Syndicate | 1.171.171 | 1.218.198 | 1.281.280 | 1.313.528 | 1.335.649 | 1.359.599 | 1.301.393 | 1.318.861 | 1.254.721 | 1.055.945 | 1.002.057 |
| General | 1.004.389 | 1.088.496 | 1.145.543 | 1.243.918 | 1.251.986 | 1.116.825 | 1.316.609 | 1.346.781 | 1.375.272 | 1.391.778 | 1.467.658 |
| Total | 6.183.924 | 6.142.789 | 7.169.195 | 7.830.406 | 6.949.455 | 6.450.934 | 7.105.384 | 7.364.883 | 6.693.215 | 6.177.449 | 6.607.934 |
| S M E | FY14 | 3M15 | 1H15 | 9M15 | FY15 | 3M16 | 1H16 | 9M16 | FY16 | 3M17 | 1H17 |
| Pundi | 796.281 | 949.857 | 1.108.092 | 1.156.961 | 1.177.643 | 1.222.691 | 1.273.067 | 1.256.921 | 1.300.929 | 1.346.491 | 1.415.106 |
| Laguna | 30.078 | 26.657 | 30.143 | 24.925 | 21.204 | 18.774 | 17.258 | 15.390 | 35.975 | 38.768 | 29.890 |
| Bankit KKPA | 73.113 | 86.147 | 103.885 | 131.054 | 130.478 | 128.615 | 175.481 | 208.789 | 272.642 | 338.899 | 395.875 |
| Siumi | 0 | 0 | 0 | 995 | 954 | 2.456 | 14.412 | 23.176 | 26.523 | 24.611 | 28.521 |
| Jatim Mikro | 263.067 | 344.132 | 451.632 | 490.838 | 519.834 | 530.118 | 557.303 | 561.646 | 562.361 | 578.536 | 601.615 |
| Others | 2.087.748 | 1.926.924 | 1.796.856 | 1.615.658 | 1.426.340 | 1.487.528 | 1.245.524 | 1.078.463 | 958.593 | 852.479 | 796.364 |
| Total | 3.250.286 | 3.333.717 | 3.490.608 | 3.420.431 | 3.276.454 | 3.390.182 | 3.283.046 | 3.144.384 | 3.157.023 | 3.179.783 | 3.267.371 |

in million

| | FY14 | 3M15 | 1H15 | 9M15 | FY15 | 3M16 | 1H16 | 9M16 | FY16 | 3M17 | 1H17 |
|-----------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| NPL Gross | 3,31% | 3,87% | 3,82% | 4,22% | 4,29% | 4,59% | 4,58% | 4,92% | 4,77% | 4,84% | 4,80% |
| NPL Net | 1,08% | 1,11% | 1,47% | 1,28% | 1,10% | 1,19% | 1,07% | 1,04% | 0,65% | 0,55% | 0,67% |
| Coverage Ratio | 71,43% | 78,95% | 75,82% | 84,28% | 81,02% | 80,87% | 83,37% | 84,18% | 93,49% | 95,33% | 91,80% |
| CONSUMER | 0,60% | 0,66% | 0,75% | 0,86% | 0,74% | 0,82% | 0,85% | 0,89% | 0,84% | 0,64% | 0,69% |
| COMMERCIAL | 7,27% | 10,40% | 9,22% | 10,01% | 12,07% | 13,69% | 13,10% | 14,16% | 15,02% | 16,93% | 16,43% |
| S M E | 7,64% | 8,24% | 8,14% | 8,41% | 7,09% | 7,38% | 7,49% | 7,29% | 6,95% | 6,91% | 7,17% |



MANAGEMENT

Board of Commissioners



Wibisono

Independent
Commissioner

Experience:

Bank Indonesia

Last Position:

Deputy Head
Surabaya Branch

Soebagyo

Independent
Commissioner

Experience:

University Lecturer
Surabaya Mayor Expert Staff

Currently:

Lecturer

Heru Santoso

Independent President
Commissioner

Experience:

Bank Indonesia

Last Position:

Governor Board
Expert Staff

Rudi Purwono

Independent Commissioner

Experience:

Airlangga University Lecturer
BNI Regional Chief Economist

Currently:

Airlangga Univ. Vice Dean
Payment Board East Java Gov.
Regional Research Board Gov.

Akhmad Sukardi

Commissioner

Experience:

East Java Government

Currently:

East Java
Regional Secretary

Change of Director Structures

| No | Old Structures | No | New Structures |
|----|--|----|---|
| 1 | President Director | 1 | President Director |
| 2 | Medium & Corporate Business Director | 2 | Medium & Corporate Director |
| 3 | Operational Director | 3 | Operational Director |
| 4 | Agribusiness & Sharia Business Director | 4 | Retail, Consumer, & Sharia Business Director |
| 5 | Compliance Director | 5 | Compliance & Human Capital Director |
| | | 6 | Risk Management Director |
| | | 7 | Finance Director |

As a result of Bank Jatim's Extraordinary General Meeting June 15th, 2017

Board of Directors



Tony Sudjiaryanto

Retail, Consumer, & Sharia Business Director

Experience:

Credit Division Head
Special Credit Division Head
Treasury Division Head
Bank Jatim

Suúdi

Medium & Corporate Director

Experience:

IT Division Head
Planning Division Head
Risk Management Division Head
Bank Jatim

Ferdian Timur S*

Finance Director

Experience:

Kepanjen Branch Head
Corporate Secretary
Bank Jatim

R Soeroso

President Director

Experience:

Corporate Secretary
Bank Jatim
President Director
Bank UMKM

Rizyana Mirda *

Risk Management Director

Experience:

Credit Risk Div
Medium&Corporate Credit Div
Bank Jatim

Hadi Santoso *

Compliance & Human Capital Director

Experience:

Sharia Business Div
Medium&Corporate Credit Div
Bank Jatim

Rudie Hardiono

Operational Director

Experience:

Corporate Secretary
Compliance Director
Bank Jatim

* Effective after pass OJK's Fit and Proper Test.

Compliance & Human

Capital Director

- Compliance & GCG Division
- Law Division
- Human Capital Division

- Competent human resources with sufficient amount
- Fund transaction activity and services which not contradict with legal
- Determination of procedures inherent to the compliance violant
- Workers productivity

Risk Management

Director

- Credit Risk Division
- Corporate Risk Management Division
- Credit Rescue & Completion Division

- Contribution Margin
- Delinquency rate 30+ days past due (DPD) for the main products, especially individual loan (loan quality)
- Classified Loan
- Recovery Rate
- Recovery Intracomptable dan Extracomptable
- Expansion and average volume of loan balance

Finance Director

- Treasury Division
- Budget & Financial Controlling Division
- Strategic Planning & Management Performance Strategy Division

- Market cap growth realization
- Return after tax gaining
- Return on Equity (after tax)
- Finance Director Revenue included Total of Treasury Revenue dan FI segment
- Fee Based Income contribution
- Yield Portofolio Treasury

SUBJECT

STRATEGY

Optimizing Human Capital to support banking business

1. Evaluate human capital position structures:
 - Accelerate staff and management development programs.
 - Evaluating outsourcing and non career employee
 - Training and education to achieve target
2. Increase employee spiritual mental by religious event.

Compliance Cultural

Improving employee job desk understanding by socialization.

Mitigation and managing countermeasures of legal risk.

1. Organize the implementation of development evaluation and legal system application, such as reviewing mou.
2. Organize internal legal system to handle legal issues, such as legal assistance and legal opinion.
3. Synergize and integrate managing process and law implementation strategy to achieve legal issues optimal resolution.

SUBJECT

STRATEGY

Risk mitigation into activities, new products or existing, including 8 risks analysis.

- Identify, measure and evaluate all bank business risk.
- Giving early warning to right business sector for future lending with stress testing all portfolio, segment, and products.
- Proactive customer visit to understand the condition directly.

Minimize credit risk.

Improving the quality of whole credit portfolio which sustainable by providing correct analysis with credit scoring & rating analysis.

Credit Rescue & Completion Division

- Lowering NPL
 1. Monitoring credit expansion
 2. Comprehensive collection.
 3. Collateral auction.
 4. Conduct bankruptcy
- Increase extracomptable collection by filtering potensial debtor.

SUBJECT

STRATEGY

Bank Placement Interest Income:
ICM provides a lower interest rate
compared to time deposit.

Strategy of optimizing short-term placements in time
deposit.

Securities interest income:
Securities with high yield not optimal

Mid-term liquidity securities to be optimized to high yield
securities.

Treasury Marketing and Sales:
Foreign exchange and bank note
transaction still low.
Not all branch actively sell foreign exchange
and bank note.

All branches required for foreign exchange and bank note
transactions.

Business-leading programs is constrained
by the lack of competitive products

Take new pricing and leading products.

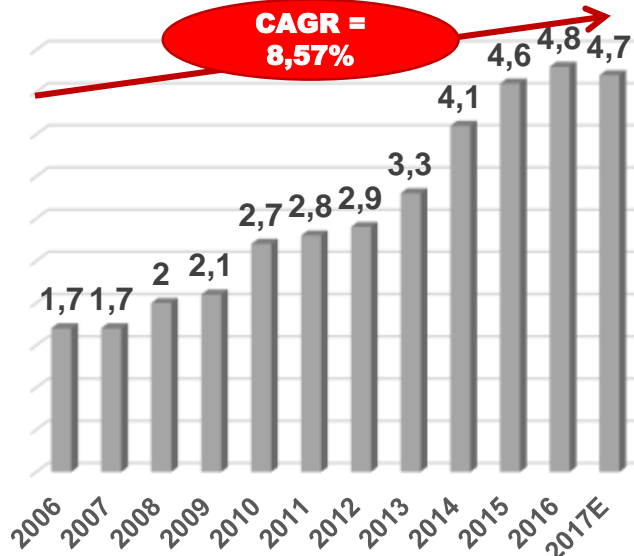


STRENGTH

Compound Annual Growth Rate

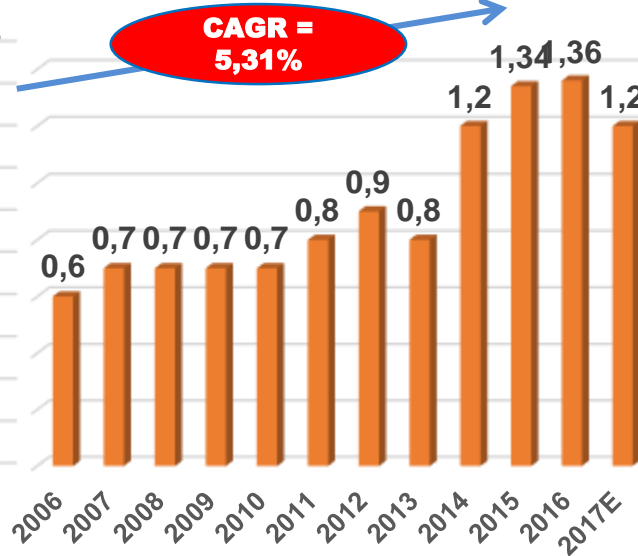
INTEREST INCOME (Rp Tril)

CAGR = 8,57%



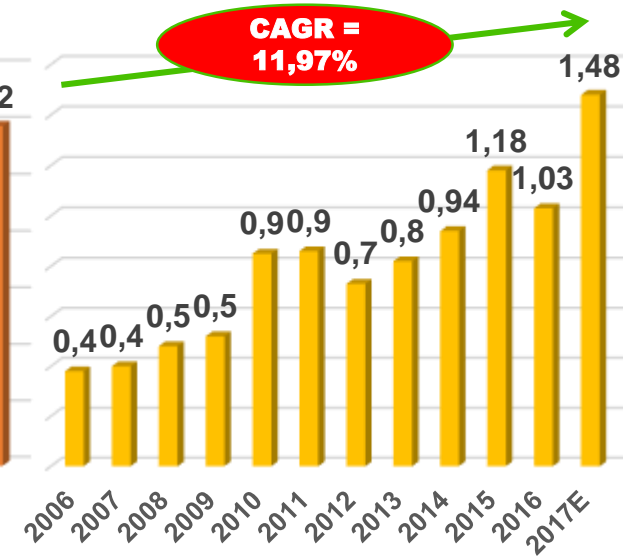
INTEREST EXPENSE (Rp Tril)

CAGR = 5,31%



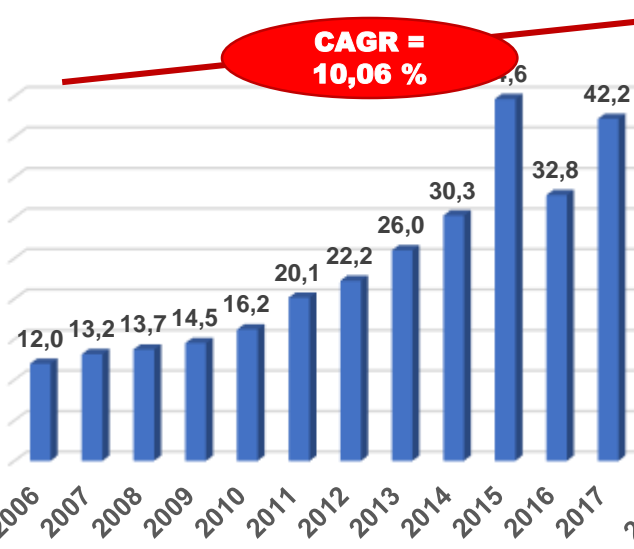
NET PROFIT (Rp Tril)

CAGR = 11,97%



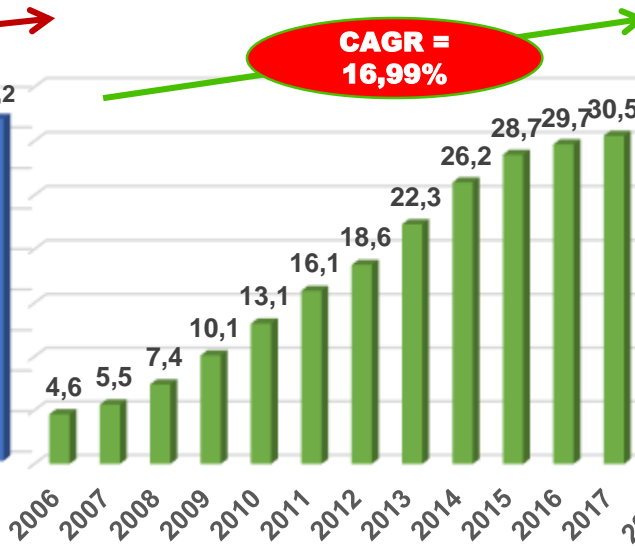
THIRD PARTY FUND (Rp Tril)

CAGR = 10,06%



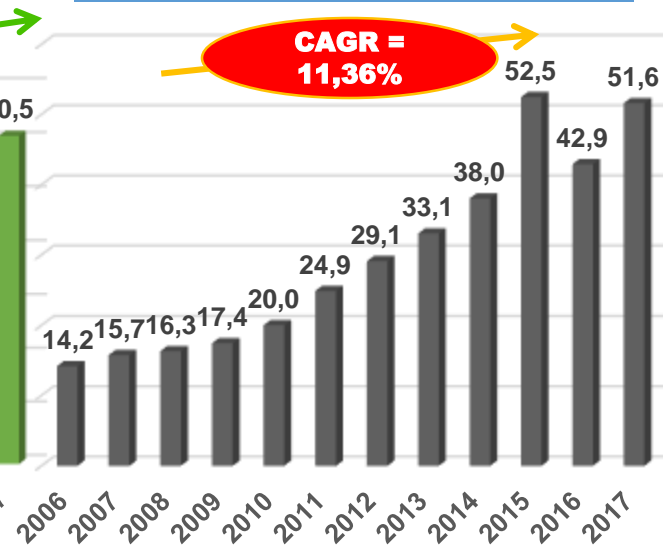
LOAN (Rp Tril)

CAGR = 16,99%

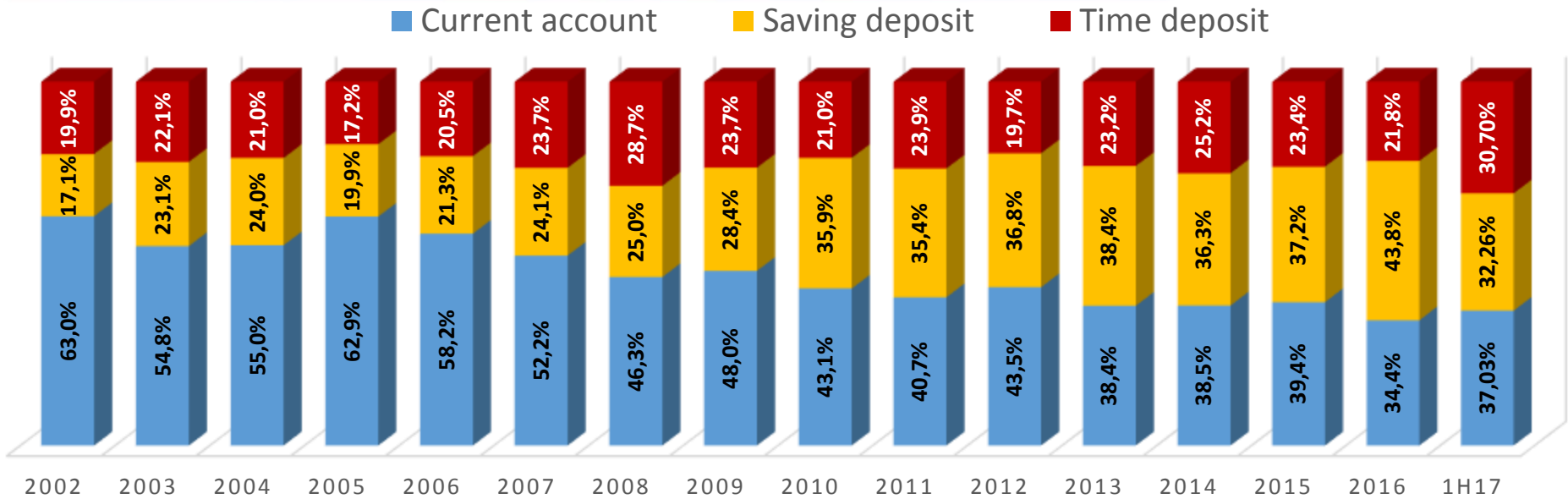


TOTAL ASSET (Rp Tril)

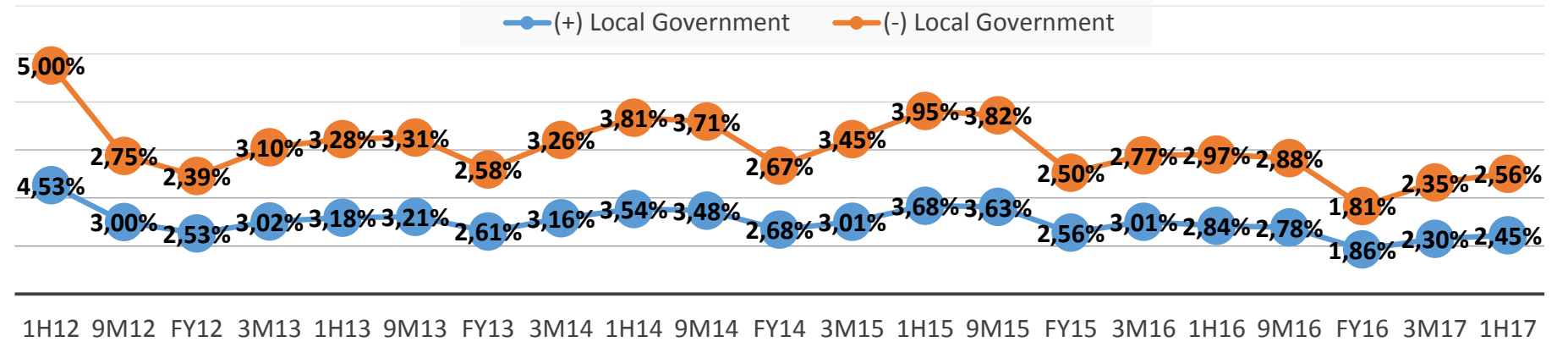
CAGR = 11,36%



Strength of Funding



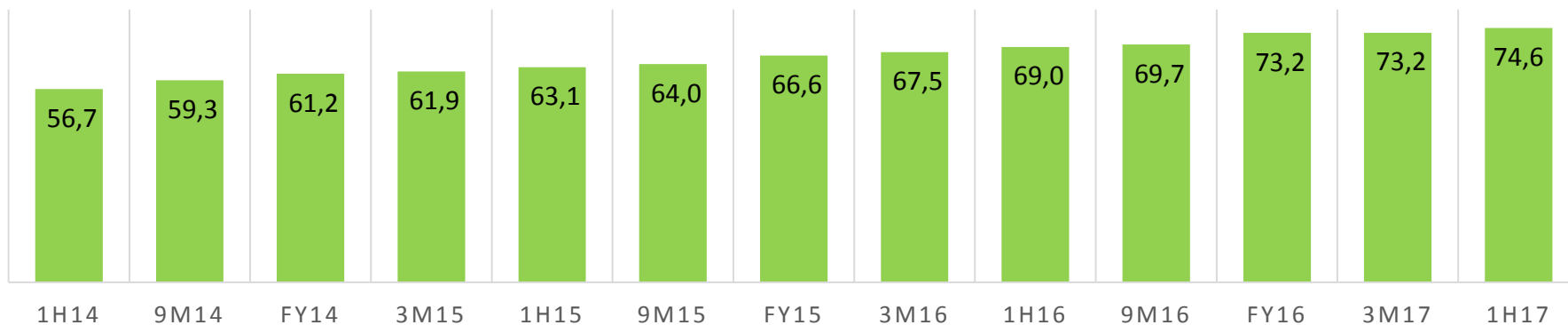
Cost of Fund



Strength of Loan (Multipurpose)

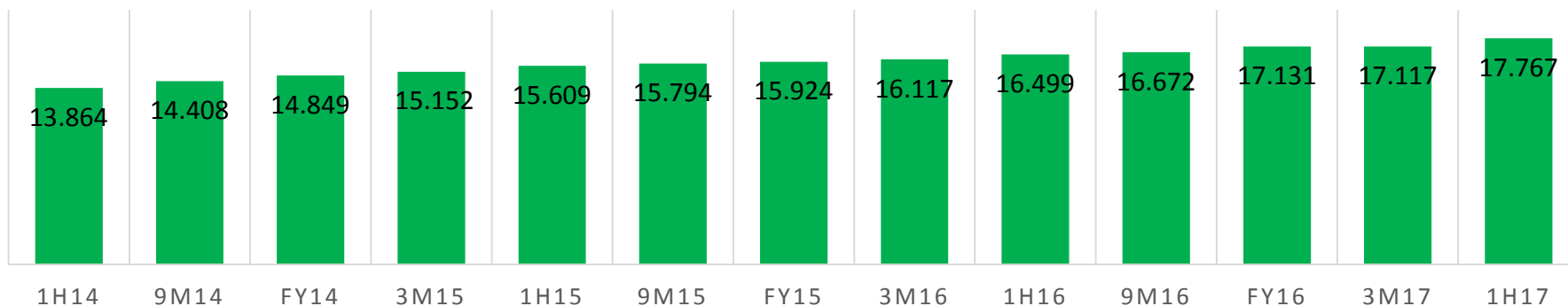
million Rp

MULTIGUNA TICKET SIZE



billion Rp

MULTIGUNA LOAN BALANCE



Loan balance 58,27% of total loan

NPL 0,31% as of June 2017

Human Resources

| No | DATA | June 2016 | June 2017 |
|----|-----------------------------|--------------|--------------|
| 1 | Board of Commisioner | 4 | 5 |
| 2 | Board of Sharia Supervisory | 3 | 3 |
| 3 | Board of Director | 5 | 5 |
| 4 | Management 1 | 22 | 24 |
| 5 | Management 2 | 97 | 98 |
| 6 | Management 3 | 280 | 264 |
| 7 | Management 4 | 697 | 746 |
| 8 | Staff of Administration | 1.975 | 1.963 |
| 9 | Staff Non Administration | 332 | 319 |
| 10 | Non Permanent | 1.155 | 1.045 |
| 11 | Outsource | 1.920 | 1.974 |
| | Total | 6.490 | 6.446 |

B Series Investor Composition

| B Series Investor | 1H16 | 1H17 |
|-------------------|--------|--------|
| Foreign Investor | 67,71% | 60,64% |
| Domestic Investor | 32,29% | 39,36% |

| No | Country | Share |
|----|--------------|----------|
| 1 | INDONESIA | 39,3565% |
| 2 | AMERIKA | 28,0926% |
| 3 | FINLANDIA | 7,3038% |
| 4 | IRLANDIA | 6,7525% |
| 5 | NORWEGIA | 4,9673% |
| 6 | LUKSEMBURG | 3,8169% |
| 7 | INGGRIS | 2,1608% |
| 8 | KANADA | 1,8517% |
| 9 | JEPANG | 1,2271% |
| 10 | AUSTRALIA | 1,0972% |
| 11 | SAUDI ARABIA | 0,8573% |
| 12 | SWITZERLAND | 0,6143% |

| No | Country | Share |
|--------------|---------------|-------------|
| 13 | SINGAPURA | 0,4906% |
| 14 | BERMUDA | 0,3550% |
| 15 | THAILAND | 0,3331% |
| 16 | BELANDA | 0,1807% |
| 17 | KOREA SELATAN | 0,1645% |
| 18 | CAYMAN ISLAND | 0,0896% |
| 19 | HONGKONG | 0,0844% |
| 20 | SWEDIA | 0,0725% |
| 21 | JERMAN | 0,0646% |
| 22 | CINA | 0,0400% |
| 23 | MALAYSIA | 0,0247% |
| 24 | FILIPINA | 0,0022% |
| Total | | 100% |

| Ownership | |
|---|---------------|
| (A Series) East Java Government | 51,36% |
| (A Series) City & Municipal Government | 28,48% |
| (B Series) Public Domestic | 7,93% |
| (B Series) Public Foreign | 12,22% |
| Total | 100% |

Dividen & Stock

| Fiscal year | Payment of Dividend Cash Per Share (Rp.) | Net Profit | Dividen Payment Ratio |
|-------------|---|----------------------|--------------------------|
| 2012 | 39,74 | 724.639.313.908,99 | 81,8% |
| 2013 | 40,61 | 824.311.815.370,19 | 73,50% |
| 2014 | 41,86 | 939.083.592.253,50 | 66,5% |
| 2015 | 43,00 | 885.708.380.142,00 | 72,42% |
| 2016 | 43,64 | 1.028.216.274.326,00 | 63,43% |

| BJTM Price June 22, 2017 IDR 665/ share | |
|--|-------------|
| PBV | 1,36 |
| EPS | 98,78 |
| PER | 6,73 |
| Market Cap | Rp 9.939 bn |

Competitive Products

**GRAND PRIZE
UANG TUNAI
500 JUTA**

**TOTAL HADIAH
12,5 MILIAR**

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

JATIMPRIORITAS

4000 1234 5678 9010

R. 5000000

bankjatim
internet banking

Tetap bebas bertransaksi,
dimanapun dan apapun aktivitas Anda

- Penarikan tagihan telepon rumah, PDAM, PBB, Rumah N.A.N, SPJ, Tiket Kereta Api, Belanja, transaksi e-commerce melalui fitur QR
- Pendaftaran/aktifasi rekening
- Transfer antar rekening bankjatim
- Transfer dan Saldo ke bank lain 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

14044
INFO BANK JATIM

24 JAM LAYANAN
atm

3366
SMS BANKING

Bank Jatim Mobile Banking
PT Bank Jatim Tbk (BJTM)

UNINSTALL OPEN

5 THOUSAND Downloads | 4.6 Rating | Finance | Similar

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

Mobile applications for ease of transaction

Award



**No 1 BUMD Listed
Annual Report Award**



Padmamitra Award



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



Top BPD 2016



**BANK PENYALUR DANA FLPP DENGAN PENINGKATAN KINERJA TERTINGGI KETIGA
PADA KEMENTERIAN PEKERJAAN UMUM & PERUMAHAN RAKYAT**

**The Higher Bank that Disbursing
FLPP Fund**



**Active Role as Resi Gudang
Lending**

IR Contact



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Email: iru@bankjatim.co.id

