

COMPANY PERFORMANCE

*Support The Growth
Across Our Markets*

& EMPOWERING NEW POTENTIAL BUSINESS

BJTM

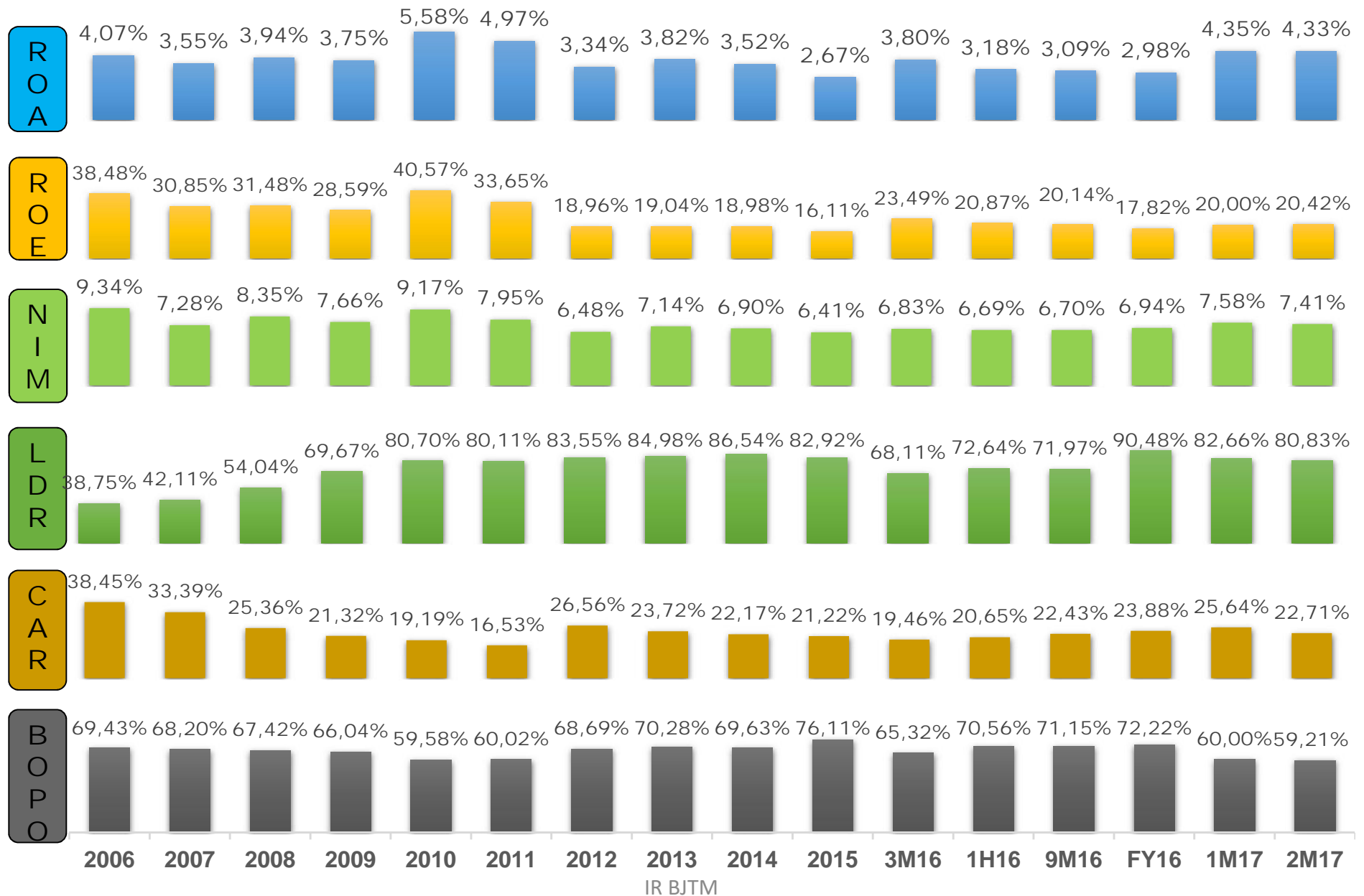
2 M 17

Balance Sheet & Profit / Loss



<u>Information</u> In million Rp	<u>2M16</u>	<u>2M17</u>	<u>YoY</u>	<u>Information</u> In million Rp	<u>2M16</u>	<u>2M17</u>	<u>YoY</u>
Total Asset	45.804.895	45.491.965	-0,68%	Interest Income	788.835	725.206	-8,07%
Placement BI & SBI	10.792.215	10.873.034	0,75%	Interest Expense	(204.565)	(163.863)	-19,90%
Loan	27.917.767	29.129.625	4,34%	Nett Interest Income	584.270	561.343	-3,92%
Allowance for Impairment Losses	-1.048.289	-1.349.400	28,72%	Non Interest Operational Income	68.802	68.090	-1,03%
Third Party Fund	37.672.340	36.038.759	-4,34%	Non Interest Operational Expense	(257.823)	(215.079)	-16,58%
- Current Account	17.440.772	14.397.026	-17,45%	Provision for Impairment Losses	(73.558)	(90.755)	23,38%
- Saving Account	11.181.679	12.129.405	8,48%	Nett Non Interest Operational Income (Expense)	(262.579)	(237.744)	-9,46%
- Time Deposit	9.049.889	9.512.329	5,11%	Operational Profit	321.690	323.599	0,59%
Equity	5.876.880	6.813.856	15,94%	Non Operational Profit	2.370	2.832	19,48%
				Pre Tax Profit	324.061	326.431	0,73%
				Taxes	(96.753)	(97.147)	0,41%
				Net profit	227.307	229.285	0,87%

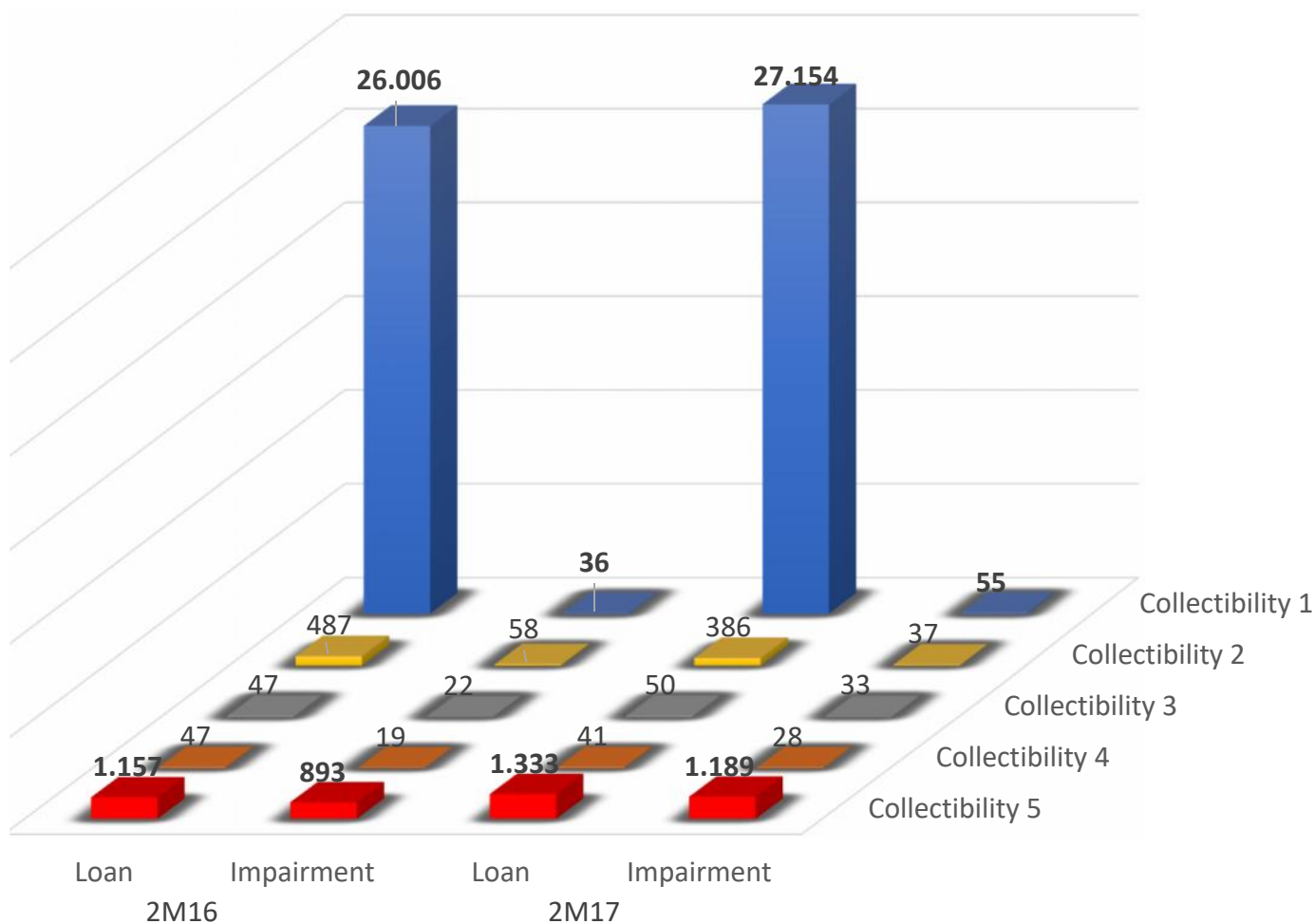
Financial Ratio



Non Performing Loan



Loan & Impairment Composition



In Billion Rp

<u>NPL Information</u>	<u>2M16</u>	<u>2M17</u>
NPL Gross	4,57%	4,89%
NPL Net	1,17%	0,60%
Coverage Ratio	82,17%	94,73%
Consumer's NPL	0,81%	0,66%
Commercial's NPL	13,85%	16,96%
SME's NPL	7,18%	7,08%

BUSINESS PLAN 2017

Business Plan



Description	<u>2015</u>	<u>2016</u>	<u>2017 E</u> consolidated
Total Asset	12,65%	0,54%	5,12%
Loan	8,46%	4,45%	8,63%
Third Party Fund	13,19%	-4,28%	7,44%
Pre Tax Profit	-8,33%	15,13%	10,01%
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



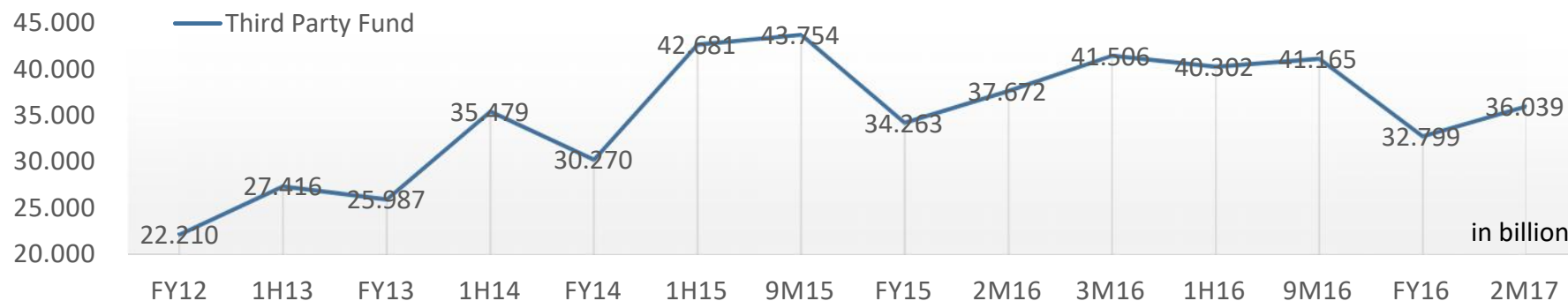
Network	2011	2012	2013	2014	2015	2016	2M17
Head Office	1	1	1	1	1	1	1
Territorial Office	-	-	-	-	-	-	-
Branch Office	41	41	41	43	45	47	48
Sub Branch Office	67	81	107	153	165	166	166
Cash office	164	164	176	165	185	190	190
Sharia service office	47	47	47	97	97	191	191
Payment Point	115	138	155	167	171	181	182
Mobile cash	61	63	65	68	71	85	85
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	1.571

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



APPENDIX

Third Party Fund



Funding Growth

Current Account	Feb'16	Feb'17	YoY
Government	13.362	10.235	-23,40%
Private	4.078	4.162	2,05%
Total	17.441	14.397	-17,45%
Saving Account	Feb'16	Feb'17	YoY
Simpeda	9.242	9.304	0,67%
Siklus	673	1.328	97,18%
Tab Haji	229	235	3,01%
TabunganKu / SimPel	926	1.128	21,75%
Barokah	112	134	20,43%
Total	11.182	12.129	8,48%
Time Deposit	Feb'16	Feb'17	YoY
Deposit	9.050	9.512	5,11%
Total	9.050	9.512	5,11%

Composition

Feb'16	Feb'17	Ticket Size in million	Feb'16	Feb'17
35,47%	28,40%	140.656,5	110.053,0	
10,83%	11,55%	78,8	75,0	
46,30%	39,95%	336,3	259,0	
Feb'16	Feb'17	Feb'16	Feb'17	
24,53%	25,82%	5,3	5,1	
1,79%	3,68%	6,0	8,4	
0,61%	0,65%	2,0	1,9	
2,46%	3,13%	0,3	0,4	
0,30%	0,37%	6,5	6,1	
29,68%	33,66%	2,4	2,4	
Feb'16	Feb'17	Feb'16	Feb'17	
24,02%	26,39%	253,4	222,1	
24,02%	26,39%	253,4	222,1	

Loan



Lending Growth

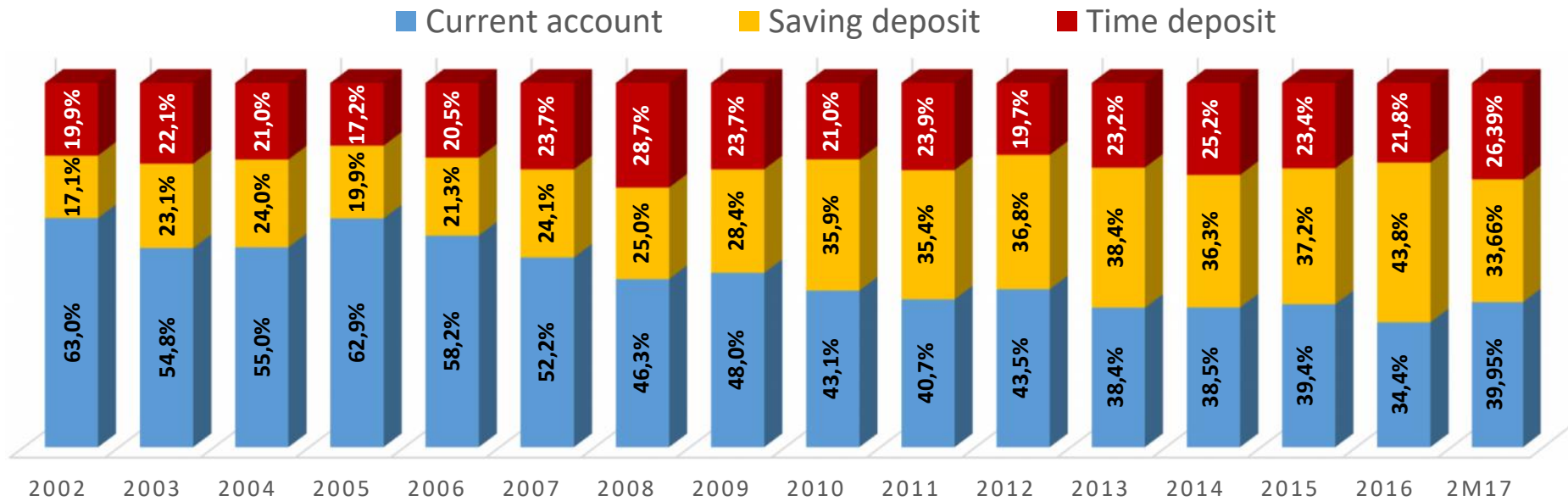
CONSUMER	Feb'16	Feb'17	YoY
Multi Purpose	16.050	17.078	6,40%
Mortgage	1.431	1.605	12,17%
Other	836	1.117	33,56%
Total	18.318	19.801	8,10%
COMMERCIAL	Feb'16	Feb'17	YoY
Standby Loan	594	428	-27,85%
Keppres	494	311	-37,02%
Overdraft	2.746	2.890	5,25%
Syndicate	1.367	1.121	-18,02%
General	1.087	1.410	29,69%
Total	6.287	6.160	-2,03%
Time Deposit	Feb'16	Feb'17	YoY
Pundi	1.201	1.323	10,14%
Laguna	19	33	69,28%
Bankit KKPA	127	323	153,54%
Siumi	1	25	2072,19%
Jatim Mikro	529	569	7,69%
Others	1.435	895	-37,59%
Total	3.313	3.169	-4,33%

Composition

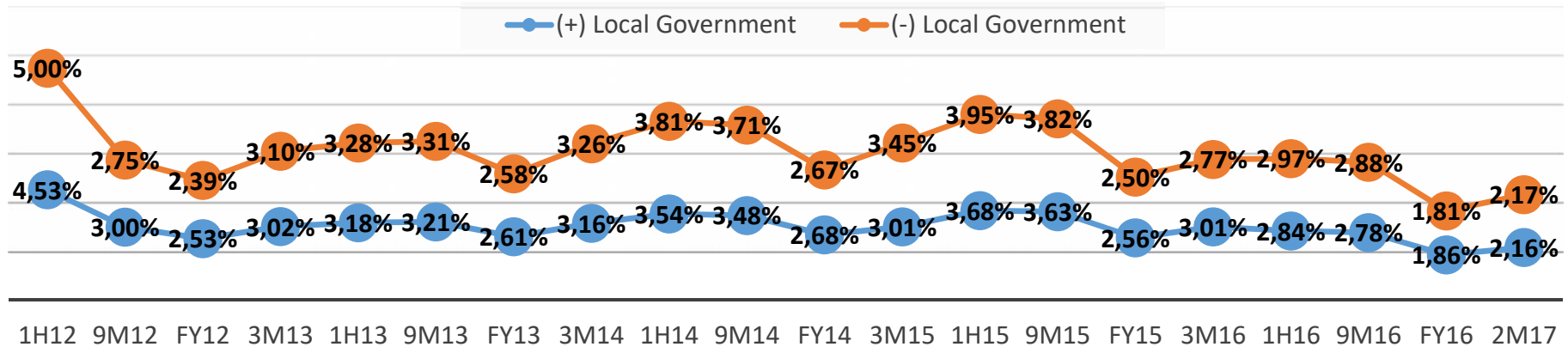
Feb'16	Feb'17	Feb'16	Feb'17
57,49%	58,63%	66,79	72,57
5,13%	5,51%	172,13	182,88
3,00%	3,84%	126,98	183,50
65,61%	67,97%	71,78	79,14
Feb'16	Feb'17	Feb'16	Feb'17
2,13%	1,47%	368,89	982,23
1,77%	1,07%	629,57	689,27
9,84%	9,92%	742,34	806,35
4,90%	3,85%	56.954,77	58.978,29
3,89%	4,84%	901,56	760,17
22,52%	21,15%	858,68	970,81
Feb'16	Feb'17	Feb'16	Feb'17
4,30%	4,54%	61,35	61,18
0,07%	0,11%	9,04	22,27
0,46%	1,11%	41,53	57,35
0,00%	0,09%	83,48	107,58
1,89%	1,95%	146,96	110,02
5,14%	3,07%	116,28	137,02
11,87%	10,88%	81,28	77,89

Ticket Size in million

Strength of Funding



Cost of Fund

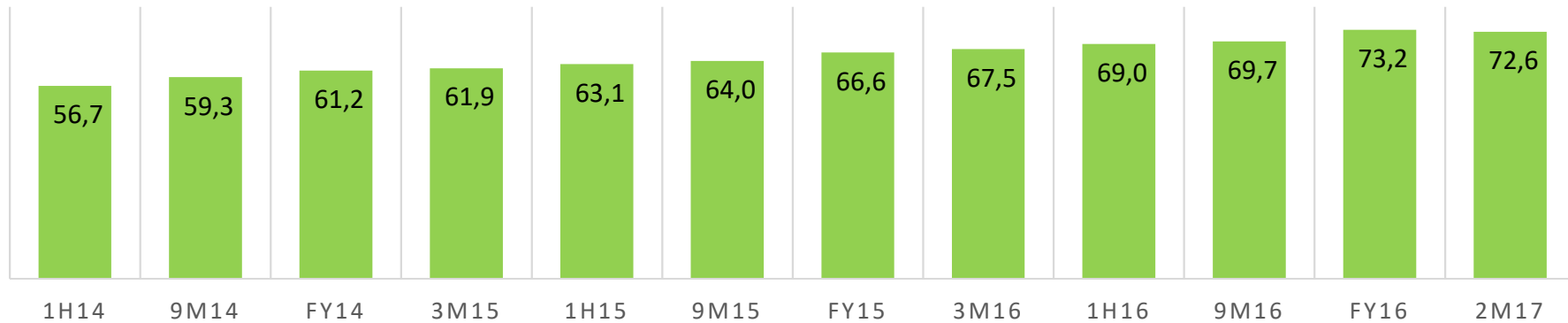


Strength of Loan (Multipurpose)



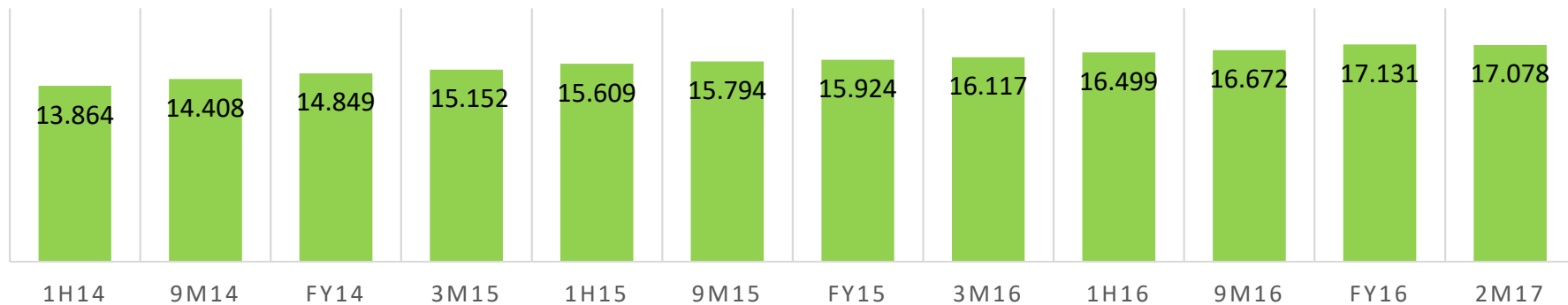
million Rp

MULTIGUNA TICKET SIZE



billion Rp

MULTIGUNA LOAN BALANCE



NPL 0,30% as of Feb' 2017

Investor Composition



Investor	2M16	2M17
Foreign Investor	68,09%	47,77%
Domestic Investor	31,91%	52,23%

No	Country	Share	No	Country	Share
1	INDONESIA	52,2396%	14	SINGAPURA	0,4105%
2	AMERIKA	18,1824%	15	CAYMAN ISLAND	0,3626%
3	NORWEGIA	6,7424%	16	BERMUDA	0,3551%
4	FINLANDIA	6,6411%	17	HONGKONG	0,1285%
5	LUKSEMBURG	4,5401%	18	SWEDIA	0,0726%
6	IRLANDIA	4,0572%	19	JERMAN	0,0371%
7	INGGRIS	1,8907%	20	CINA	0,0311%
8	JEPANG	1,2340%	21	BELANDA	0,0270%
9	AUSTRALIA	1,1638%	22	SELANDIA BARU	0,0190%
10	KANADA	0,5358%	23	THAILAND	0,0027%
11	MALAYSIA	0,4512%	24	FILIPINA	0,0022%
12	KOREA SELATAN	0,4510%	25	MALADEWA	0,0007%
13	SWITSERLAND	0,4218%	Total		100%

- BJTM Price February 28, 2017 IDR 570/ share
- PBV 1,25
- EPS 92,04
- PER 6,19

Award



No 1 BUMD Listed
Annual Report Award



Top IT 2016



Bank Jatim Regional Banks with
excellent service of the year
2016



Top BPD 2016



Indonesia GCG Award 2016



Top BPD HR&IT Management
2016

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