

BJTM ANALYST MEETING
FULL YEAR 2017
AUDITED

STRENGTHENING
SYNERGY
ACHIEVING
MUTUAL GROWTH

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OVERVIEW

Financial Performance



<u>Balance Sheet</u> In million Rp	<u>FY16</u>	<u>FY17</u>	<u>YoY</u>
Asset	43.032.950	51.518.681	19,72%
Loan	29.675.421	31.754.413	7,01%
- Commercial	6.693.215	6.443.883	-3,73%
- SME	3.157.023	3.022.300	-4,27%
- Consumer	19.825.183	22.288.229	12,42%
Third Party Fund	32.798.657	39.845.108	21,48%
- Current Account	11.289.451	12.002.289	6,31%
- Saving Account	14.361.639	15.847.188	10,34%
- Time Deposit	7.147.568	11.995.630	67,83%

In million Rp

<u>Profit & Loss</u> In million Rp	<u>FY16</u>	<u>FY17</u>	<u>YoY</u>
Interest Income	4.823.457	4.828.909	0,11%
Interest Expense	(1.360.345)	(1.314.632)	-3,36%
Net Interest Income	3.463.112	3.514.277	1,48%
Provision for Impairment	(509.699)	(217.128)	-57,40%
Net profit	1.028.216	1.159.370	12,76%

<u>Ratio</u>	<u>FY16</u>	<u>FY17</u>	<u>Ratio</u>	<u>FY16</u>	<u>FY17</u>
ROA	2,98%	3,12%	BOPO	72,22%	68,63%
ROE	17,82%	17,43%	CAR	23,88%	24,65%
NIM	6,94%	6,68%	COF	1,86%	1,76%
LDR	90,48%	79,69%	CASA	78,21%	69,89%



BUSINESS PLAN 2018

Business Plan

Description	<u>Growth</u>			
	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018 E</u>
Total Asset	12,65%	0,54%	19,72%	7,54%
Loan	8,46%	4,45%	7,01%	7,50%
Third Party Fund	13,19%	-4,28%	21,48%	8,34%
Pre Tax Profit	-8.33%	15,13%	12,73%	5,0%
Financial Ratio				
- CAR	21,22%	23,88%	24,65%	22,94%
- LDR	82,92%	90,48%	79,69%	90,77%
- NPL Gross	4,29%	4,77%	4,59%	3,70%
- NIM	6,41%	6,94%	6,68%	6,84%
- BOPO	76,11%	72,22%	68,63%	66,89%
- ROE	16,11%	17,82%	17,43%	19,43%
- ROA	2,67%	2,98%	3,12%	3,22%

Networks Plan

Network	2011	2012	2013	2014	2015	2016	2017
Head Office	1	1	1	1	1	1	1
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	199
Sharia service office	47	47	47	97	97	191	191
Payment Point	115	138	155	167	171	181	190
Mobile cash	61	63	65	68	71	85	88
CDM	1	1	1	2	2	2	2
ATM	262	368	479	595	688	703	723
Total network	759	904	1.072	1.291	1.425	1.566	1.608

NETWORK PLAN 2018	SHARIA PLAN 2018
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13	1
22	
9	
70	10

**“Laku Pandai” Agent
(Branchless Banking)**

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- Cooperate with Cooperatives, Industry & Trade Department, Fisheries Department, Economy Bureau, Agriculture Office, and Food Department for financing and obtaining information on debtors of SME and Cooperatives.
- Provide easy access for prospective Debtor and existing debtor in terms of credit application through e-credit with the aim of providing ease of information and services to the East Java SME.
- Loans disbursement of Loan Agreement fund source in 2018 to SMEs primary and secondary industrial sector and Rural Bank (BPR).
- The optimization of micro credit with credit expansion target in 2018 calculated based on the number of sales officer.
- Have an active role in infrastructure financing in East Java through syndicated loans with prudential and regulated banking
- Improve multipurpose loan disbursement:
 - Socialization to government department.
 - Interest rate promo.
 - Treasurer civil servant gathering.
 - Cooperation with private company to disburse multipurpose loan to their employee.
- Encourage Branch Offices to communicate actively with local Governments in order to seek opportunities for regional investment financing.
- There has been a potential loan addition 1.2 trillion rupiah from the commercial sector through existing customers and prospective customers who are being processed.

- The Bank conducts intensive cross selling marketing, especially to the commercial debtors so that the funds remain transacted in Bank Jatim.
- Developing products based on Customer Need:
 - Program Siklus Bunga Plus
Customers can gain a profit by choosing the item as a gift in accordance with the locked funds at the beginning of the period, and still earning interest at the end of the period
 - Program Giro Plus
Customers may gain benefit from free of charge RTGS and transfer.
- Improved services and expand market penetration to:
 - East Java Government, City & Municipal Government
 - City & Municipal Health Department
 - Education Department.
 - Taspen, PDAM, RSUD, Asabri, BPR, Cooperative, Association.

- Improving Treasury Dealer:
 1. Money Market & Liquidity Desk
 2. Capital Market & Fixed Income Desk
 3. Foreign Exchange Desk
 4. Treasury Marketing & Sales Desk
 5. Bank Notes Desk
- Improving trade finance services, by conducting promotional programs for customers and prospective customers through exemption of advising fees for L / C or SKBDN services.
- Accelerate services and improve convenience for customers in transactions and skilled human resources in serving customers for bank service transactions beside loans, such as foreign exchange transactions, remittance and other services.
- Cooperate with government institution such as:
 - Indonesia National Police, e-samsat;
 - SP2D online;
 - Ministry of Transportation East Java Government, Karoseri Payment Billing;
 - BPJS Ketenagakerjaan fee;
 - Garuda Indonesia, Lion Air, TV Cable.
- Bank Jatim develops investment in Information Technology such as server virtualization device, upgrade switching, Mobile Application Development Platform, etc with planned capital expenditure prepared for ± 54 billion rupiah.

- Loan Collectibility 1 and 2 handled by Branch, and collectibility 3,4,&5 handled by new Head Office Division, Rescue and Completion Division.
- Rescue Phase, is a credit rescue effort with a credit restructuring pattern consisting of 3R namely, rescheduling, reconditioning, restructuring.
- Completion Phase, if the debtor unable to repayment it will be pursued a settlement consisting of 2 stages, cooperative and non-cooperative settlement
 1. cooperative settlement gives the debtor time to sell the assets under the hands, offer interest payments for redemption, or partial sale of assets.
 2. Non-cooperative settlement can be done by way of asset execution for auction process or through Court.
- Handling of core debtors NPL specifically

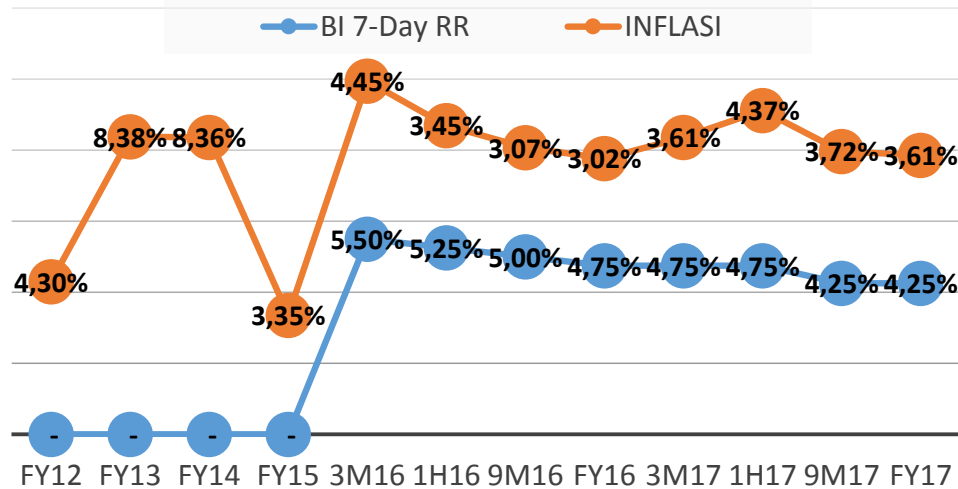
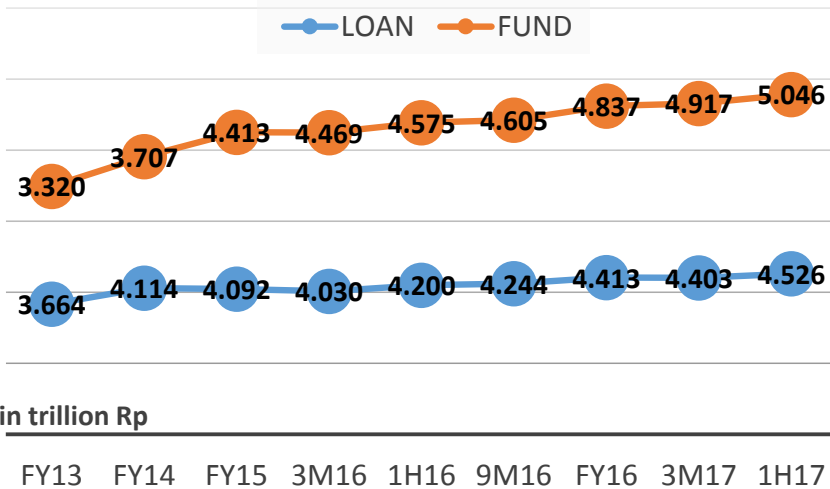
- In an effort to achieve the target of business plan, Bank Jatim develop the network. In 2018, Bank Jatim plans to develop 139 office networks:
 - 1 Sharia Head Office
 - 7 Conventional Sub Branches and 6 Sharia
 - 13 Cash Office and 1 Sharia
 - 22 Conventional Payment Point
 - 9 Conventional Car Cash
 - 70 Conventional ATM and 10 Sharia.
- The capital expenditure for development plan of office network in 2018 is estimated at the cost of ± 23 billion rupiah.

- East Java Government support.
- Resilience of Capital Adequacy Ratio.
- Captive market and accessibility of government spending in East Java.
- Bank Jatim networks coverage in East Java.
- East Java's economic growth in the last 5 years above the national economy.
- Contribution of 14.96% East Java economy to the national economy.
- Development of infrastructure in East Java such as toll roads or non-toll roads, railway infrastructure facilities, and development of airports and ports.

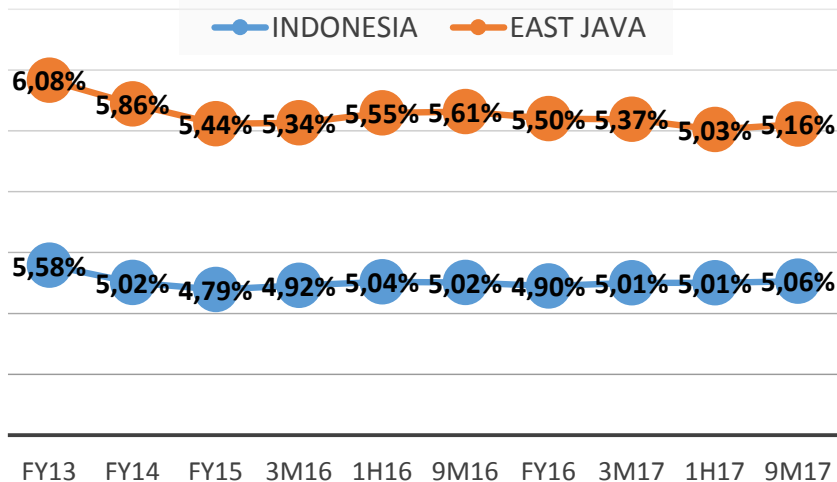


APPENDIX

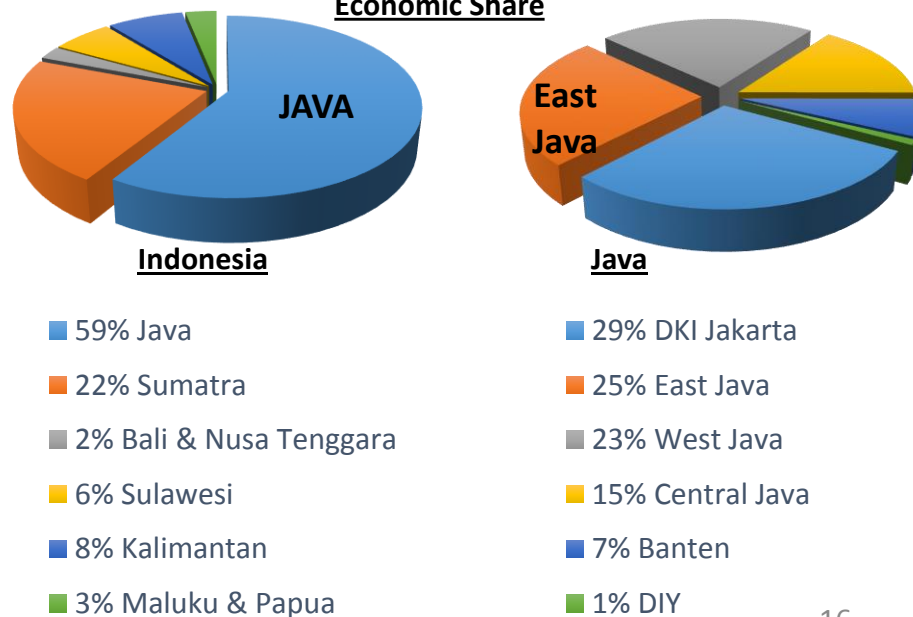
Macro Economy Review



Economic Growth



Economic Share



Balance Sheet

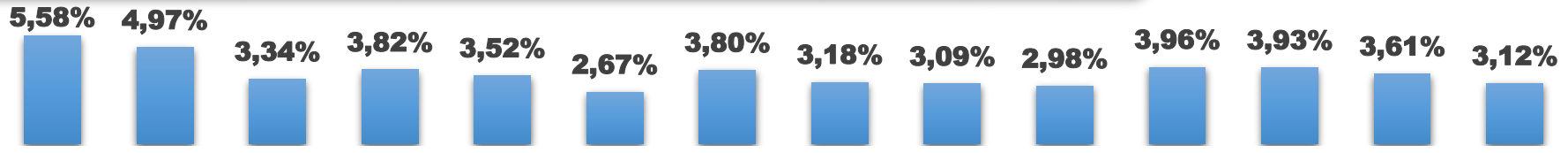
<u>Information</u> In million Rp	<u>FY16</u>	<u>FY17</u>	<u>YoY</u>	<u>4Q16</u>	<u>3Q17</u>	<u>4Q17</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	43.032.950	51.518.681	19,72%	(7.121.913)	2.277.540	(2.318.988)	-67,44%	-201,82%
Placement BI & SBI	7.536.300	12.630.235	67,59%	(6.886.795)	1.958.953	(2.986.936)	-56,63%	-252,48%
Loan	29.675.421	31.754.413	7,01%	50.327	207.096	1.057.449	2001,16%	410,61%
Allowance for Impairment Losses	(1.322.355)	(1.394.006)	5,42%	(96.412)	(45.574)	(5.614)	-94,18%	-87,68%
Third Party Fund	32.798.657	39.845.108	21,48%	(8.366.947)	1.791.619	(4.142.412)	-50,49%	-331,21%
- Current Account	11.289.451	12.002.289	6,31%	(5.430.670)	626.325	(4.251.162)	-21,72%	-778,75%
- Saving Account	14.361.639	15.847.188	10,34%	2.119.331	(6.015)	2.239.005	5,65%	-37325,43%
- Time Deposit	7.147.568	11.995.630	67,83%	(5.055.608)	1.171.309	(2.130.254)	-57,86%	-281,87%
Equity	7.209.572	7.816.074	8,41%	190.430	240.299	252.722	32,71%	5,17%

<u>Information</u> In million Rp	<u>FY16</u>	<u>FY17</u>	<u>YoY</u>	<u>4Q16</u>	<u>3Q17</u>	<u>4Q17</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	4.823.457	4.828.909	0,11%	1.220.565	1.242.384	1.239.640	1,56%	-0,22%
Interest Expense	(1.360.345)	(1.314.632)	-3,36%	(298.857)	(357.087)	(352.591)	17,98%	-1,26%
Nett Interest Income	3.463.112	3.514.277	1,48%	921.708	885.297	887.050	-3,76%	0,20%
Non Interest Operational Income	441.833	442.438	0,14%	122.786	90.537	106.093	-13,60%	17,18%
Non Interest Operational Expense	(1.932.712)	(2.084.866)	7,87%	(583.749)	(536.290)	(644.539)	10,41%	20,18%
Provision for Impairment Losses	(509.699)	(217.128)	-57,40%	(129.858)	(50.911)	(72.245)	-44,37%	41,91%
Nett Non Interest Operational Income (Expense)	(2.000.578)	(1.859.556)	-7,05%	(590.821)	(496.664)	(610.692)	3,36%	22,96%
Operational Profit	1.462.534	1.654.721	13,14%	330.887	388.633	276.358	-16,48%	-28,89%
Non Operational Profit	(10.406)	(17.780)	70,87%	(18.900)	(747)	(27.475)	45,37%	3579,50%
Pre Tax Profit	1.452.128	1.636.941	12,73%	311.987	387.887	248.883	-20,23%	-35,84%
Taxes	(423.912)	(477.571)	12,66%	(120.347)	(112.321)	(103.291)	-14,17%	-8,04%
Net profit	1.028.216	1.159.370	12,76%	191.639	275.566	145.592	-24,03%	-47,17%

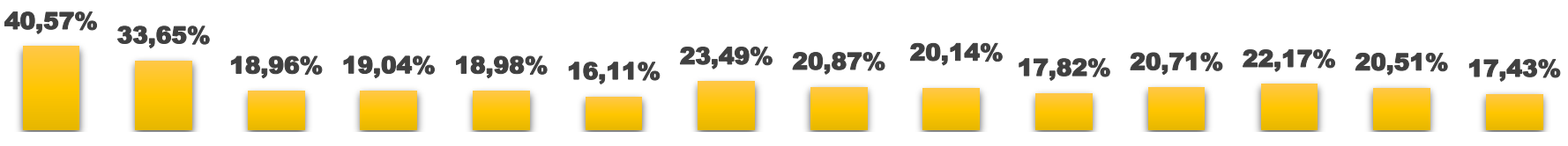
Financial Ratio



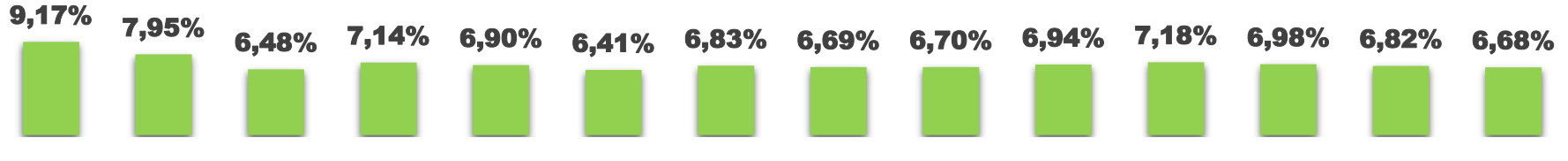
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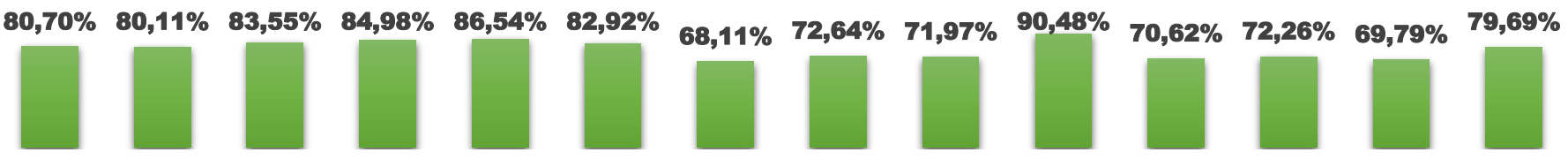
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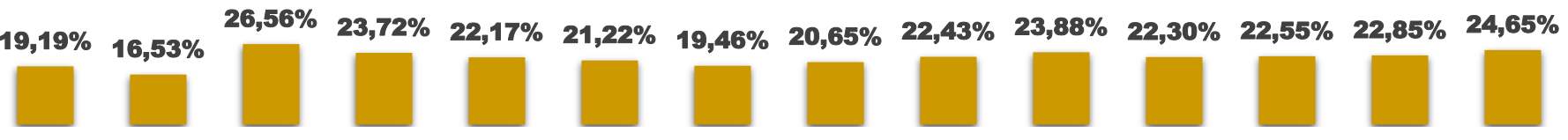
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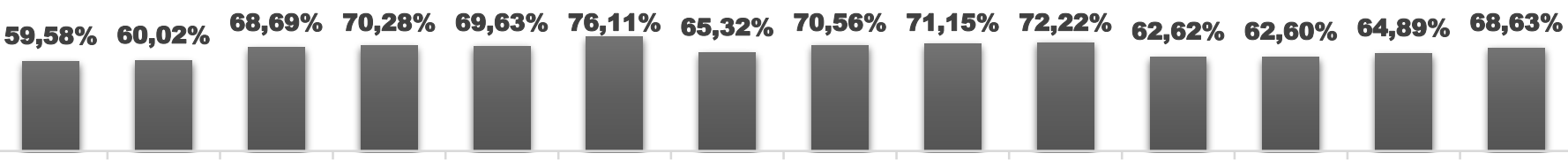
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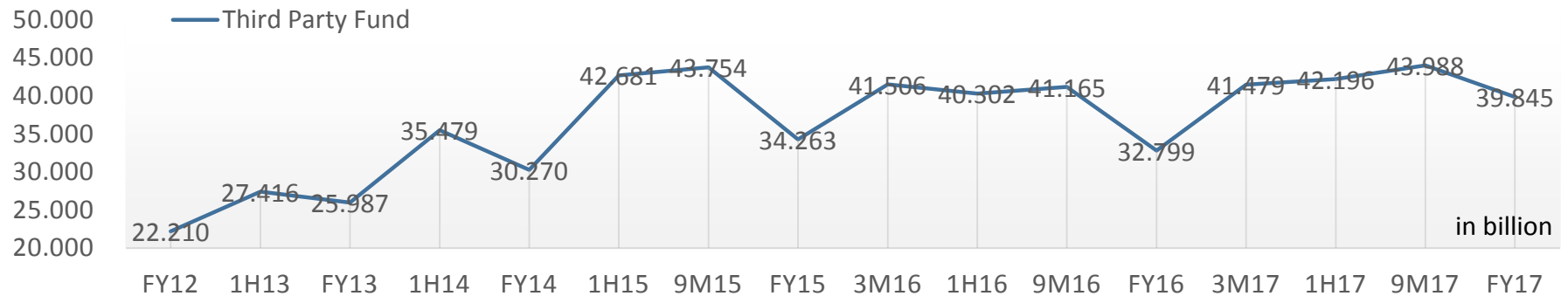


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2010 2011 2012 2013 2014 2015 3M16 1H16 9M16 FY16 3M17 1H17 9M17 FY17

Third Party Fund



Funding Growth

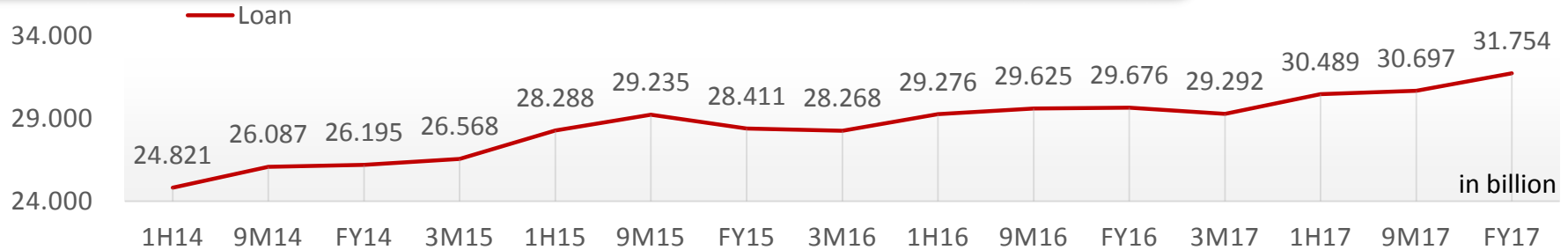
Current Account	FY16	FY17	YoY
Government	4.907	4.920	0,27%
Private	6.383	7.082	10,96%
Total	11.289	12.002	6,31%
Saving Account	FY16	FY17	YoY
Simpeda	11.016	11.836	7,45%
Siklus	1.772	2.039	15,07%
Tab Haji	228	236	3,25%
TabunganKu / SimPel	1.212	1.545	27,51%
Barokah	134	191	42,53%
Total	14.362	15.847	10,34%
Time Deposit	FY16	FY17	YoY
Deposit	7.148	11.996	67,83%

Composition

Ticket Size in million

FY16	FY17	FY16	FY17
14,96%	12,35%	52.761,2	51.788,8
19,46%	17,77%	116,2	117,1
34,42%	30,12%	205,2	198,1
FY16	FY17	FY16	FY17
33,59%	29,71%	6,1	6,3
5,40%	5,12%	11,6	10,1
0,70%	0,59%	1,9	1,8
3,70%	3,88%	0,4	0,5
0,41%	0,48%	6,4	7,6
43,79%	39,77%	2,9	2,9
FY16	FY17	FY16	FY17
21,79%	30,11%	176,1	259,6

Loan



Lending Growth			
CONSUMER	FY16	FY17	YoY
Multi Purpose	17.131	18.431	7,59%
Mortgage	1.589	1.777	11,83%
Other	1.105	2.080	88,23%
Total	19.825	22.288	12,42%
COMMERCIAL	FY16	FY17	YoY
Standby Loan	531	472	-11,10%
Keppres	546	590	7,97%
Overdraft	2.986	2.928	-1,93%
Syndicate	1.255	992	-20,97%
General	1.375	1.462	6,30%
Total	6.693	6.444	-3,73%
S M E	FY16	FY17	YoY
Pundi Kencana	1.301	1.369	5,22%
Laguna	36	50	39,80%
Bankit KKPA	273	252	-7,64%
Siumi	27	35	31,78%
Jatim Mikro	562	638	13,42%
Others	959	679	-29,21%
Total	3.157	3.022	-4,27%

Composition		Ticket Size in million	
FY16	FY17	FY16	FY17
57,73%	58,04%	73,2	80,7
5,36%	5,60%	183,0	191,5
3,72%	6,55%	173,2	340,5
66,81%	70,19%	79,6	91,4
FY16	FY17	FY16	FY17
1,79%	1,49%	866,7	426,3
1,84%	1,86%	481,8	389,9
10,06%	9,22%	818,8	843,6
4,23%	3,12%	59.748,6	49.579,6
4,63%	4,60%	689,7	830,7
22,55%	20,29%	903,5	818,6
FY16	FY17	FY16	FY17
4,38%	4,31%	62,4	62,0
0,12%	0,16%	23,4	27,0
0,92%	0,79%	50,9	34,1
0,09%	0,11%	115,8	96,8
1,90%	2,01%	117,0	100,2
3,23%	2,14%	139,4	191,8
10,64%	9,52%	79,6	72,7

LOAN FY14 – FY17



CONSUMER	FY14	FY15	3M16	1H16	9M16	FY16	3M17	1H17	9M17	FY17
Multi Purpose	14.849.126	15.924.309	16.116.984	16.498.907	16.671.584	17.131.199	17.177.244	17.766.924	17.840.841	18.431.427
Mortgage	1.298.747	1.434.353	1.464.781	1.501.875	1.528.177	1.589.130	1.614.312	1.715.118	1.743.588	1.777.173
Other	612.797	827.428	845.423	886.754	916.066	1.104.855	1.142.783	1.132.520	1.183.248	2.079.630
Total	16.760.670	18.186.090	18.427.187	18.887.537	19.115.827	19.825.183	19.934.339	20.614.562	20.767.677	22.288.229
COMMERCIAL	FY14	FY15	3M16	1H16	9M16	FY16	3M17	1H17	9M17	FY17
Standby Loan	1.013.324	847.263	593.513	655.632	657.163	531.315	436.239	548.373	578.104	472.353
Keppres	687.257	748.105	559.221	964.276	1.091.251	546.405	357.492	624.976	907.829	589.971
Overdraft	2.307.783	2.766.452	2.821.776	2.867.474	2.950.827	2.985.503	2.935.996	2.964.871	2.967.410	2.928.009
Syndicate	1.171.171	1.335.649	1.359.599	1.301.393	1.318.861	1.254.721	1.055.945	1.002.057	1.005.880	991.593
General	1.004.389	1.251.986	1.116.825	1.316.609	1.346.781	1.375.272	1.391.778	1.467.658	1.394.181	1.461.957
Total	6.183.924	6.949.455	6.450.934	7.105.384	7.364.883	6.693.215	6.177.449	6.607.934	6.853.404	6.443.883
S M E	FY14	FY15	3M16	1H16	9M16	FY16	3M17	1H17	9M17	FY17
Pundi	796.281	1.177.643	1.222.691	1.273.067	1.256.921	1.300.929	1.346.491	1.415.106	1.369.891	1.368.859
Laguna	30.078	21.204	18.774	17.258	15.390	35.975	38.768	29.890	49.671	50.147
Bankit KKPA	73.113	130.478	128.615	175.481	208.789	272.642	338.899	395.875	302.470	251.803
Siumi	0	954	2.456	14.412	23.176	26.523	24.611	28.521	29.446	34.953
Jatim Mikro	263.067	519.834	530.118	557.303	561.646	562.361	578.536	601.615	614.353	637.832
Others	2.087.748	1.426.340	1.487.528	1.245.524	1.078.463	958.593	852.479	796.364	710.052	678.706
Total	3.250.286	3.276.454	3.390.182	3.283.046	3.144.384	3.157.023	3.179.783	3.267.371	3.075.882	3.022.300

in million



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

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

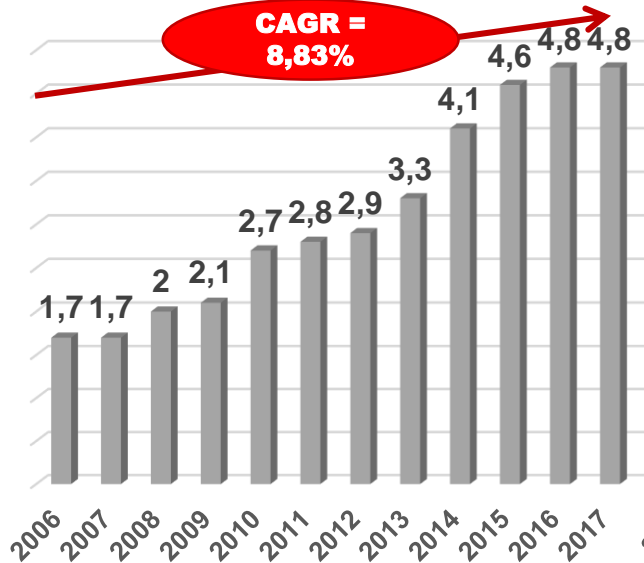


STRENGTH

Compound Annual Growth Rate

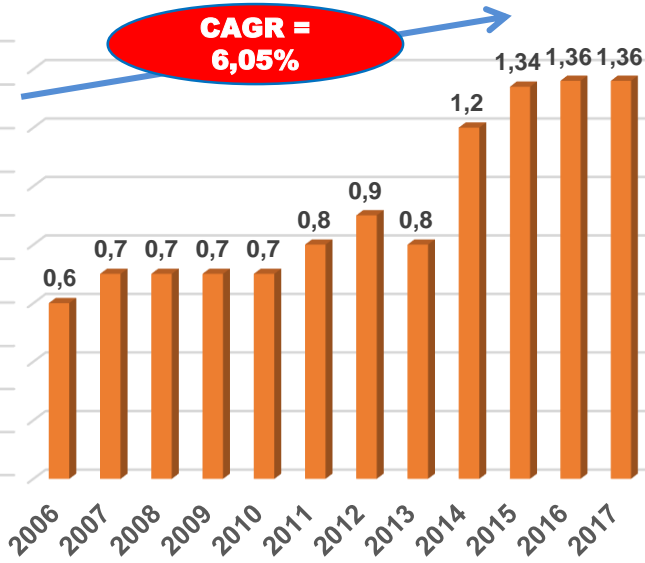
INTEREST INCOME (Rp Tril)

CAGR = 8,83%



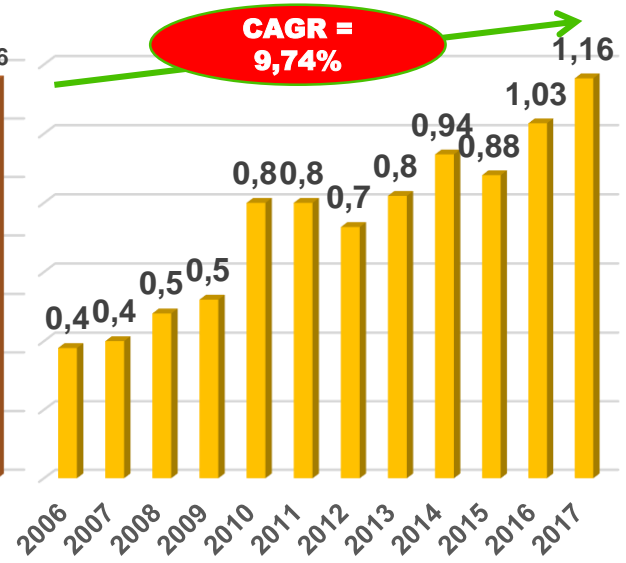
INTEREST EXPENSE (Rp Tril)

CAGR = 6,05%



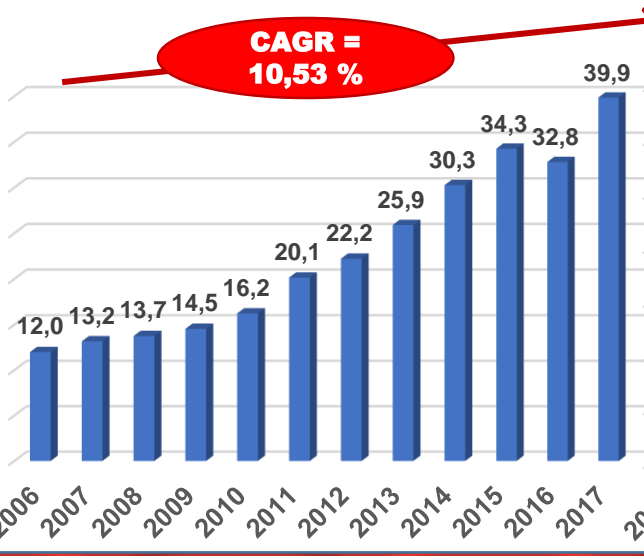
NET PROFIT (Rp Tril)

CAGR = 9,74%



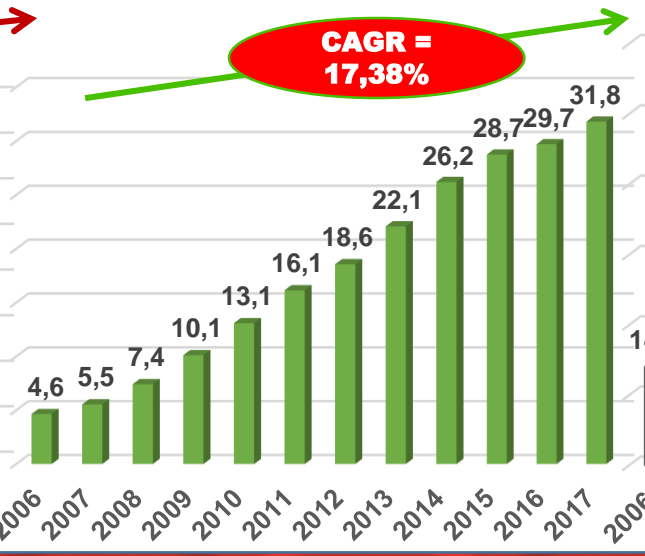
THIRD PARTY FUND (Rp Tril)

CAGR = 10,53%



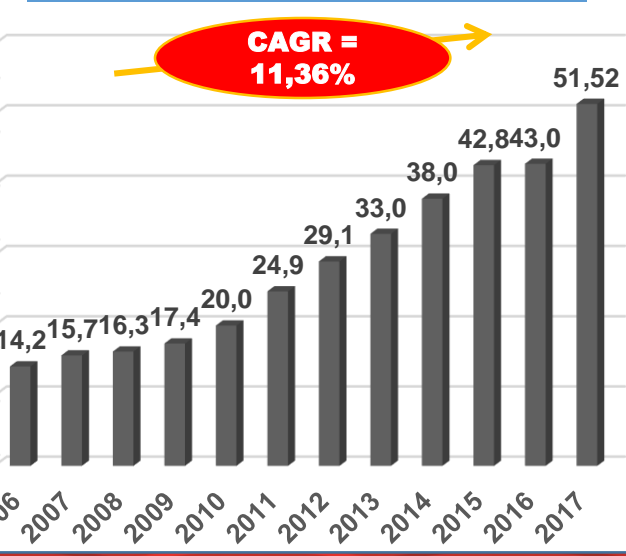
LOAN (Rp Tril)

CAGR = 17,38%

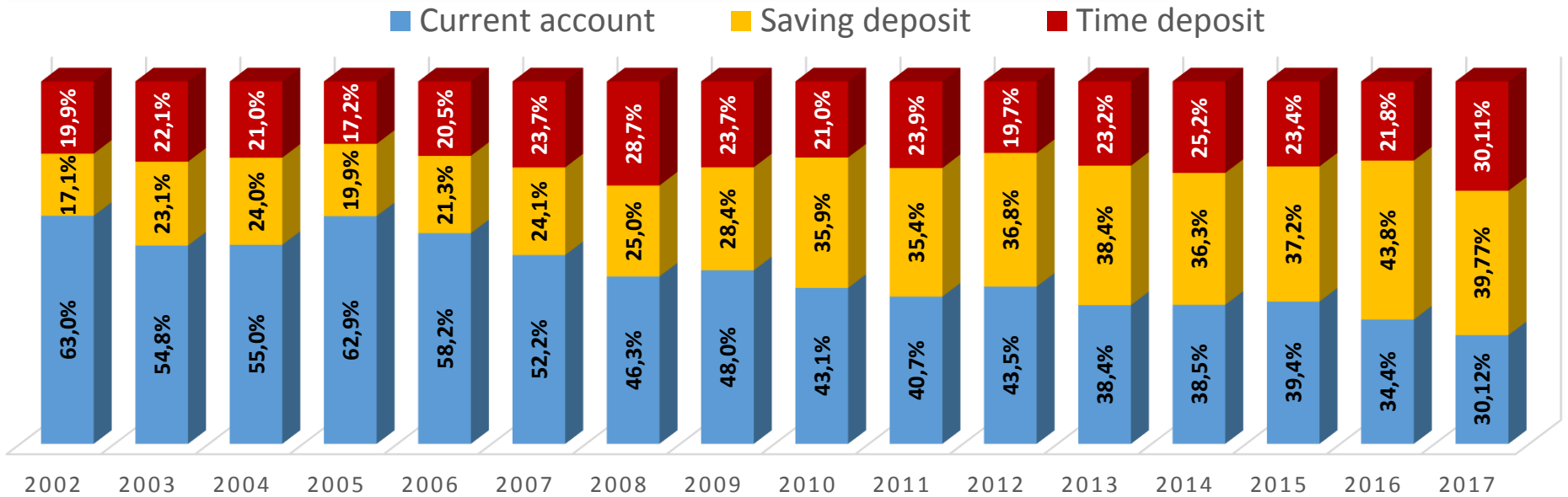


TOTAL ASSET (Rp Tril)

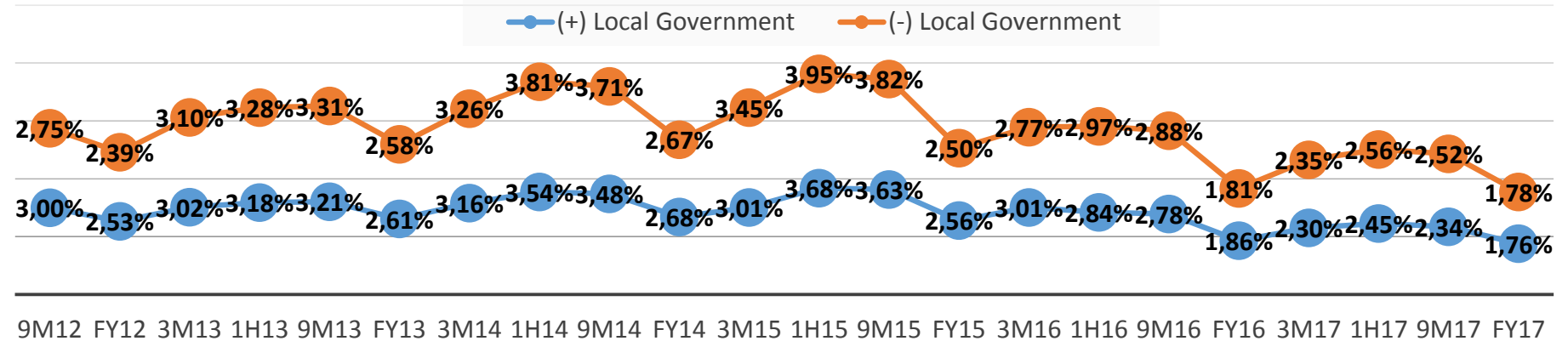
CAGR = 11,36%



Strength of Funding



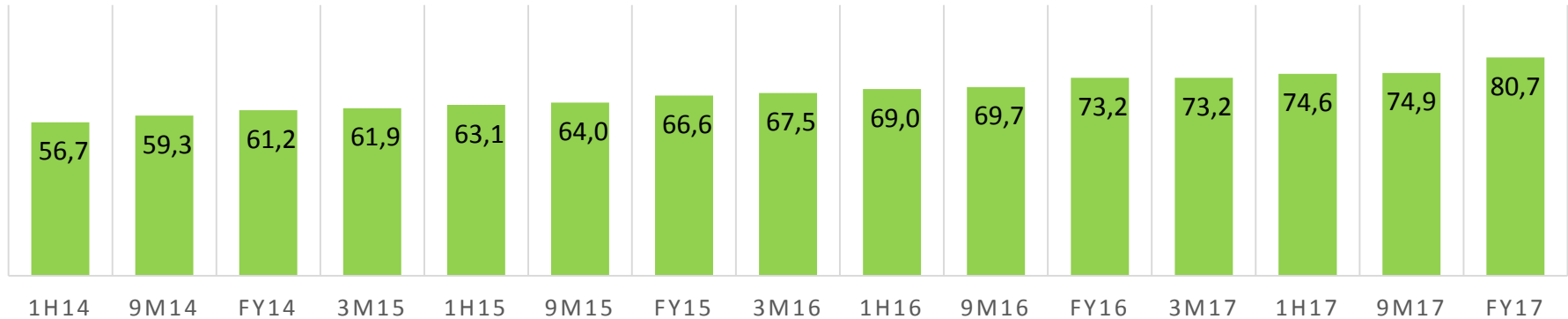
Cost of Fund



Strength of Loan (Multipurpose)

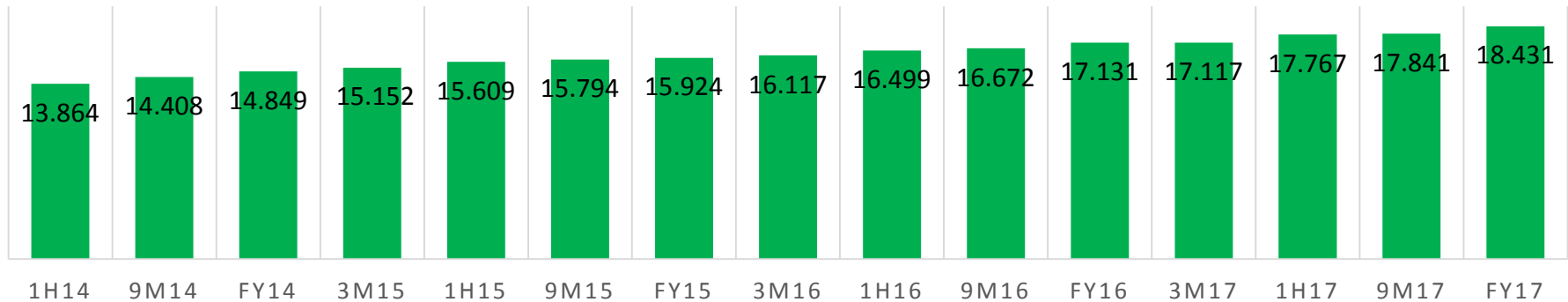
million Rp

MULTIGUNA TICKET SIZE



billion Rp

MULTIGUNA LOAN BALANCE



Loan balance 58,04% of total loan

NPL 0,23% as of Dec' 2017

Human Resources

No	DATA	Dec' 2016	Dec' 2017
1	Board of Commisioner	5	5
2	Board of Sharia Supervisory	3	3
3	Board of Director	5	7
4	Management 1	21	30
5	Management 2	103	105
6	Management 3	276	260
7	Management 4	696	791
8	Staff of Administration	2.023	2.538
9	Staff Non Administration	327	318
10	Non Permanent	1.071	368
11	Outsource	1.956	1.981
	Total	6.486	6.406

B Series Investor Composition

B Series Investor	FY16	FY17
Foreign Investor	42,45%	62,94%
Domestic Investor	57,55%	37,06%

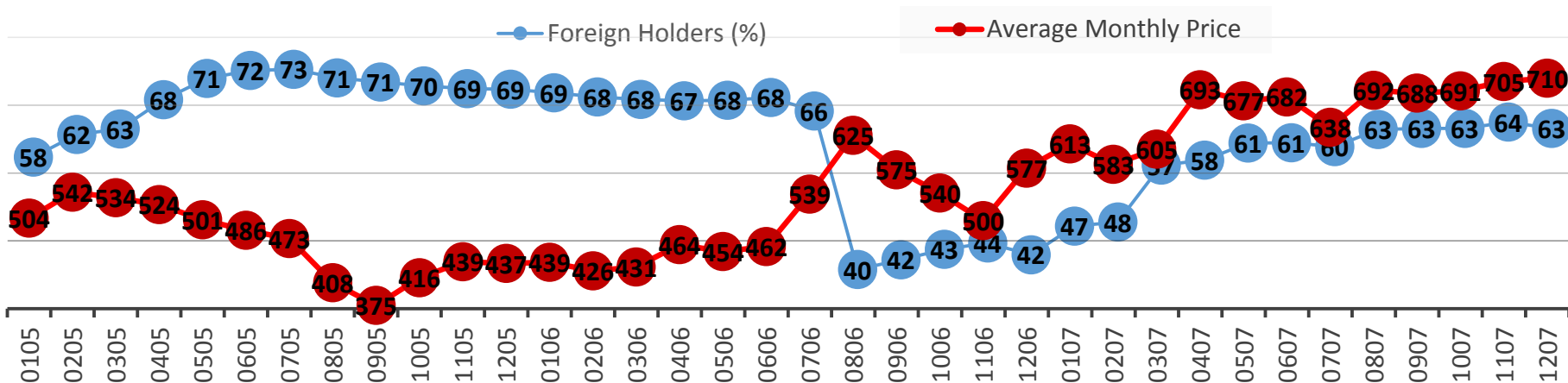
No	Country	Share	No	Country	Share
1	INDONESIA	37,0583%	13	BERMUDA	0,3787%
2	AMERIKA	31,6378%	14	JEPANG	0,3194%
3	FINLANDIA	7,8936%	15	SINGAPURA	0,3057%
4	IRLANDIA	7,8864%	16	CAYMAN ISLAND	0,2697%
5	LUKSEMBURG	2,9499%	17	THAILAND	0,1798%
6	NORWEGIA	2,8588%	18	JERMAN	0,1530%
7	KANADA	2,7035%	19	KOREA SELATAN	0,0612%
8	INGGRIS	1,8234%	20	CINA	0,0537%
9	AUSTRALIA	1,2073%	21	MALAYSIA	0,0438%
10	SAUDI ARABIA	0,8493%	22	FRANCE	0,0170%
11	SWITSERLAND	0,7668%	23	BRUNEI DARUSSALAM	0,0140%
12	BELANDA	0,5465%	24	SWEDIA	0,0118%
			25	FILIPINA	0,0104%
			Total		100%

Ownership	
(A Series) East Java Government	51,27%
(A Series) City & Municipal Government	28,43%
(B Series) Public Domestic	7,52%
(B Series) Public Foreign	12,78%
Total	100%

Dividen & Stock

Fiscal year	Payment of Dividend Cash Per Share (Rp.)	Net Profit	Dividen Payment Ratio	BJTM Price Dec'29, 2017 IDR 710/ share	
2012	39,74	724.639.313.908,99	81,8%	PBV	1,36
2013	40,61	824.311.815.370,19	73,50%	EPS	77,42
2014	41,86	939.083.592.253,50	66,5%	PER	9,17
2015	43,00	885.708.380.142,00	72,42%	Market Cap	Rp 10.632 bn
2016	43,64	1.028.216.274.326,00	63,43%		
2017	1.159.369.505.449,00		

Price and Foreign Holders



Competitive Products

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UANG TUNAI
500 JUTA**

**TOTAL HADIAH
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- 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

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