

bankjatim

yang terbaik untuk anda



BJTM COMPANY PERFORMANCE 11M16

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OVERVIEW

Financial Performance

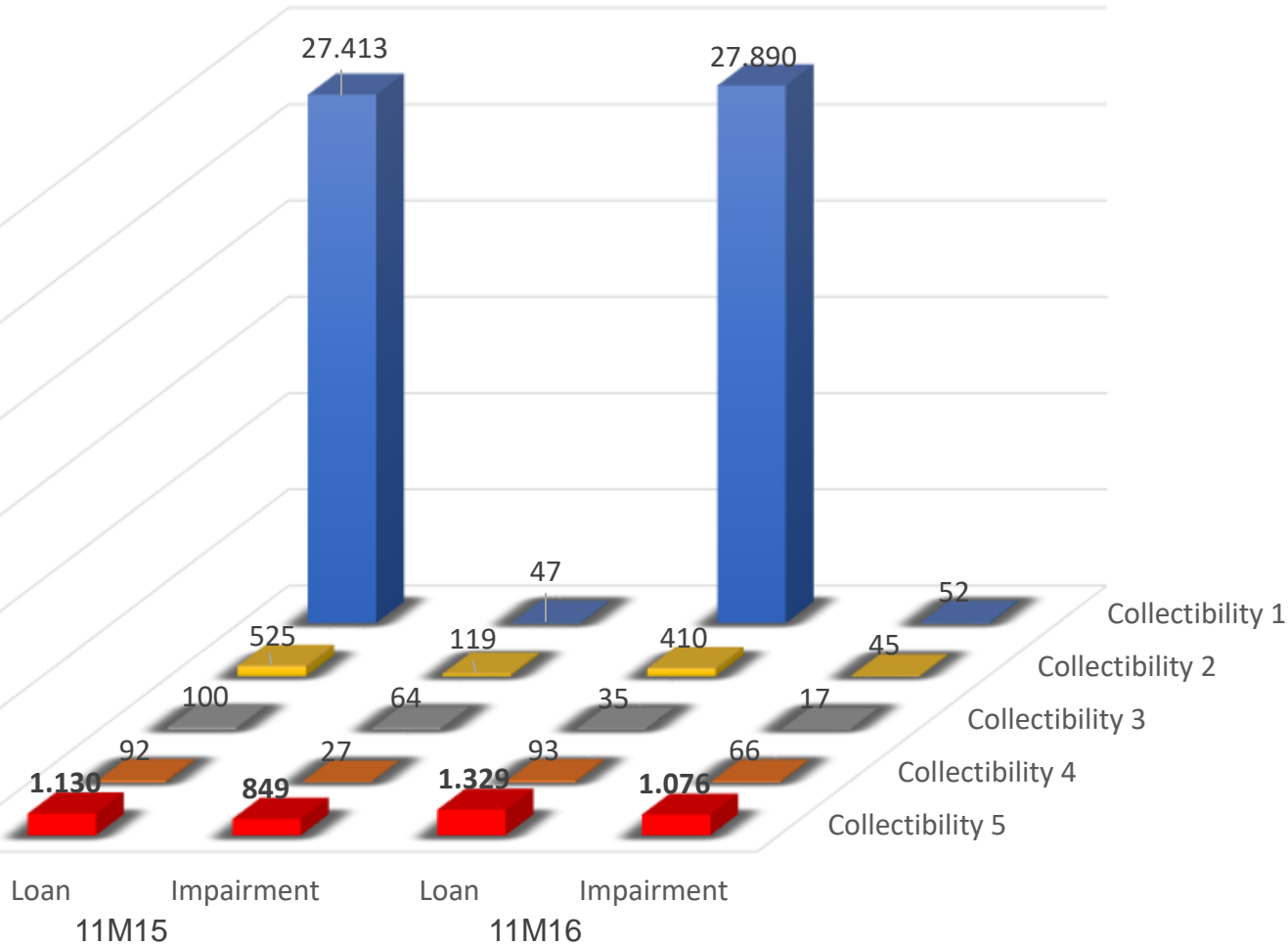
<u>Balance Sheet</u> In million Rp	<u>11M15</u>	<u>11M16</u>	<u>YoY</u>
Asset	49.017.027	48.910.879	-0,22%
Loan	29.260.255	29.757.249	1,70%
- Commercial	6.506.993	5.793.755	-10,96%
- SME	4.623.020	4.529.743	-2,02%
- Consumer	18.130.241	19.433.751	7,19%
Third Party Fund	40.031.080	39.182.500	-2,12%
- Current Account	15.756.848	15.819.181	0,40%
- Saving Account	11.247.075	13.107.208	16,54%
- Time Deposit	13.027.157	10.256.112	-21,27%

<u>Profit & Loss</u> In million Rp	<u>11M15</u>	<u>11M16</u>	<u>YoY</u>
Net Interest Income	2.927.530	3.117.664	6,49%
Net Non Interest Operational Income (Expense)	(1.752.485)	(1.745.348)	-0,41%
Net profit	862.001	970.737	12,61%

Ratio	11M15	11M16	Ratio	11M15	11M16
ROA	2,79%	3,01%	BOPO	75,00%	71,25%
ROE	16,43%	18,59%	CAR	20,44%	23,09%
NIM	6,54%	6,74%	COF	3,37%	2,30%
CASA	67,46%	73,82%	LDR	73,09%	75,95%

Non Performing Loan

Loan & Impairment Composition



In Billion Rp

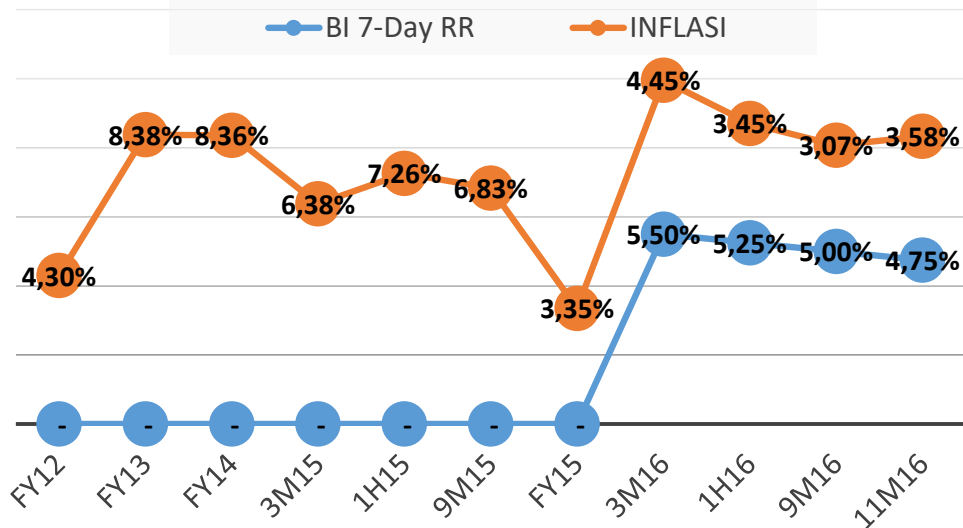
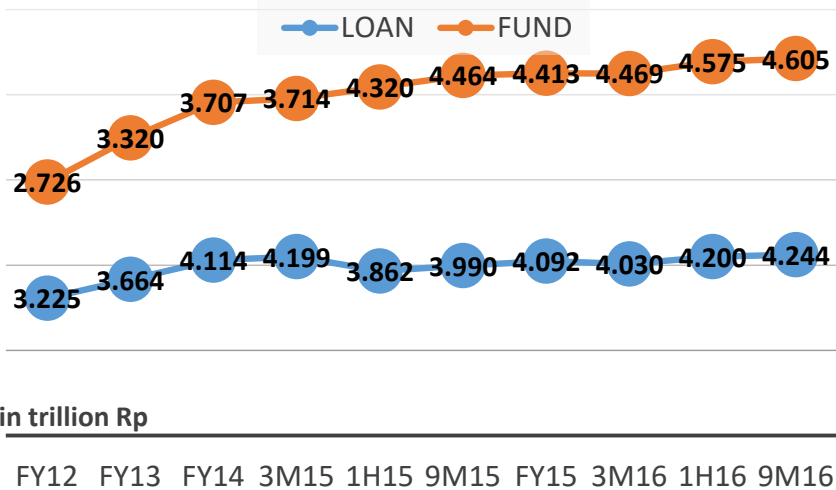
<u>NPL Information</u>	<u>11M15</u>	<u>11M16</u>
NPL Gross	4,52%	4,90%
NPL Net	1,31%	1,01%
Coverage Ratio	83,65%	86,10%
Consumer's NPL	0,83%	0,85%
Commercial's NPL	10,78%	12,41%
SME's NPL	10,52%	12,27%

BUSINESS PLAN

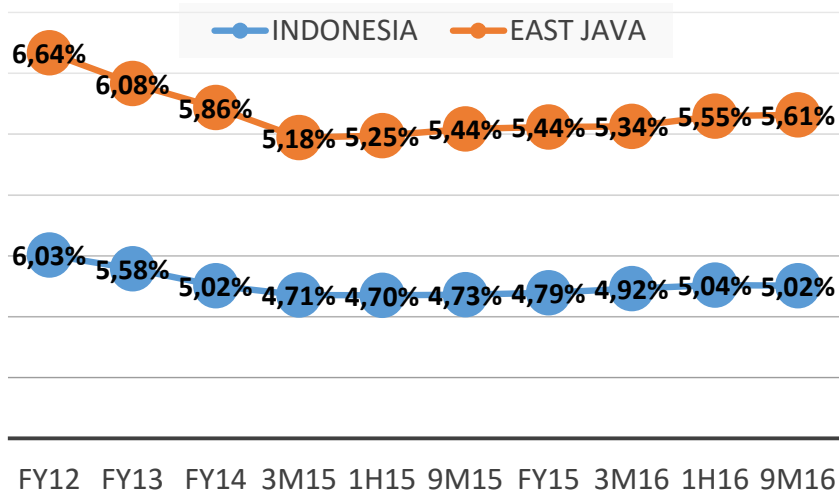
Description	<u>2015</u>	<u>2016 E</u>	<u>2017 E</u>
Total Asset	12,65%	5,00% - 7,00%	6,50% - 7,50%
Loan	8,46%	2,00% - 3,00%	8,00% - 9,00%
Third Party Fund	13,19%	5,00% - 8,00%	8,00% - 9,00%
Interest Income	15,17%	1,00% - 1,50%	1,00% - 2,00%
Pre Tax Profit	-8,33%	13,00% - 14,50%	9,00% - 11,00%
Financial Ratio :			
- CAR	21,22%	19,00% - 21,00%	20,00% - 21,50%
- LDR	82,92%	85,00% - 90,00%	78,00% - 81,00%
- NPL Gross	4,29%	4,70% - 4,85%	3,10% - 3,40%
- NIM	6,41%	6,50% - 6,90%	6,50% - 6,90%
- BOPO	76,11%	72,00% - 76,00%	69,00% - 71,00%
- ROE	16,11%	18,00% - 19,50%	18,00% - 20,00%
- ROA	2,67%	2,90% - 3,00%	3,00% - 3,20%

Network	2009	2010	2011	2012	2013	2014	2015	11M16
Head Office	1	1	1	1	1	1	1	1
Branch Office	39	41	41	41	41	43	45	47
Sub Branch Office	26	44	67	81	107	153	165	166
Cash office	151	154	164	164	176	165	185	188
Sharia service office	37	37	47	47	47	97	97	191
Payment Point	78	88	115	138	155	167	171	177
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	699
Total network	465	561	759	904	1.072	1.291	1.425	1.556

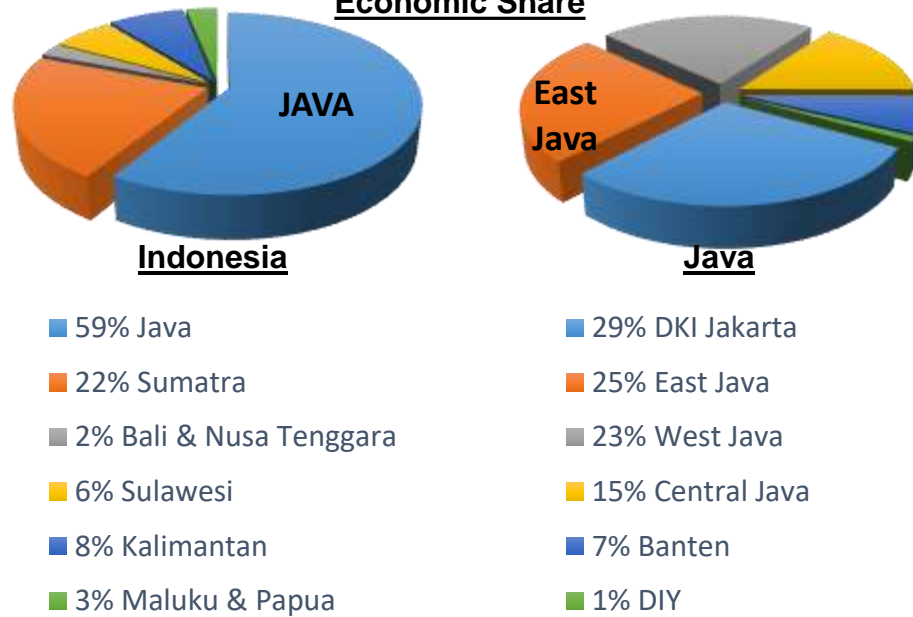
APPENDIX



Economic Growth



Economic Share



FINANCIAL HIGHLIGHTS

Balance Sheet - Profit & Loss



<u>Information</u> In million Rp	<u>11M15</u>	<u>11M16</u>	<u>YoY</u>
Total Asset	49.017.027	48.910.879	-0,22%
Placement BI & SBI	11.226.317	12.739.576	13,48%
Loan	29.260.255	29.757.249	1,70%
Allowance for Impairment Losses	(1.105.877)	(1.255.085)	13,49%
Third Party Fund	40.031.080	39.182.500	-2,12%
- Current Account	15.756.848	15.819.181	0,40%
- Saving Account	11.247.075	13.107.208	16,54%
- Time Deposit	13.027.157	10.256.112	-21,27%
Equity	6.271.754	7.153.301	14,06%

<u>Information</u> In million Rp	<u>11M15</u>	<u>11M16</u>	<u>YoY</u>
Interest Income	4.309.429	4.393.256	1,95%
Interest Expense	(1.381.899)	(1.275.593)	-7,69%
Nett Interest Income	2.927.530	3.117.664	6,49%
Non Interest Operational Income	390.129	380.665	-2,43%
Non Interest Operational Expense	(1.518.774)	(1.707.041)	12,40%
Provision for Impairment Losses	(623.840)	(418.972)	-32,84%
Nett Non Interest Operational Income (Expense)	(1.752.485)	(1.745.348)	-0,41%
Operational Profit	1.175.045	1.372.315	16,79%
Non Operational Profit	43.155	(9.971)	-123,11%
Pre Tax Profit	1.218.200	1.362.344	11,83%
Taxes	(356.199)	(391.607)	9,94%
Net profit	862.001	970.737	12,61%

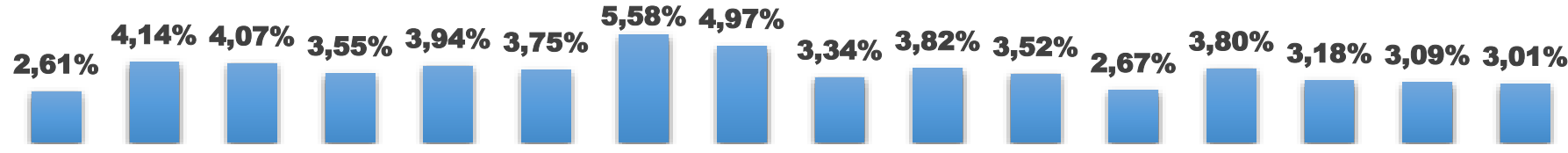
Non Performing Loan

<u>NPL</u>	<u>1H15</u>	<u>9M15</u>	<u>FY15</u>	<u>3M16</u>	<u>1H16</u>	<u>7M16</u>	<u>8M16</u>	<u>9M16</u>	<u>10M16</u>	<u>11M16</u>
Consumer	0,75%	0,86%	0,74%	0,82%	0,85%	0,91%	0,91%	0,89%	0,88%	0,85%
SME	7,59%	8,02%	11,11%	11,62%	11,36%	11,60%	11,61%	12,43%	12,48%	12,27%
Commercial	9,78%	10,53%	9,97%	11,42%	11,27%	11,90%	11,72%	11,82%	12,03%	12,41%
NPL GROSS	3,82%	4,22%	4,29%	4,59%	4,58%	4,83%	4,80%	4,92%	4,93%	4,90%
Coverage Ratio	75,82%	84,28%	81,02%	80,87%	83,37%	85,12%	85,02%	84,18%	84,23%	86,10%

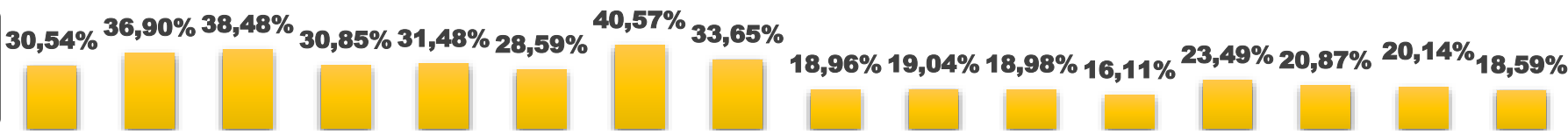
Financial Ratio



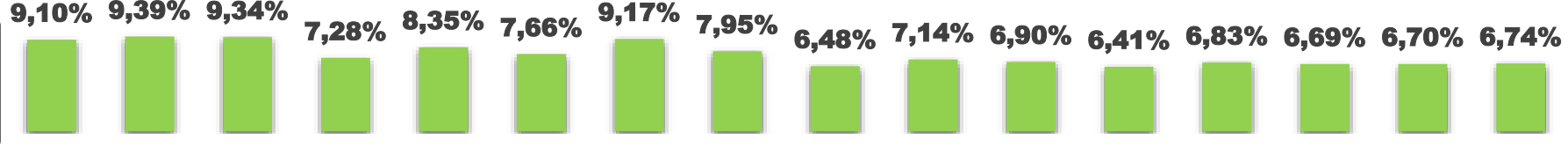
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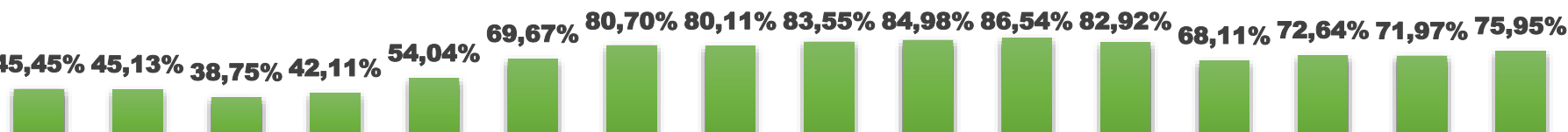
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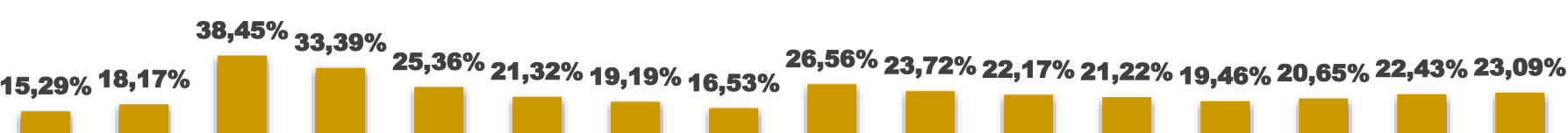
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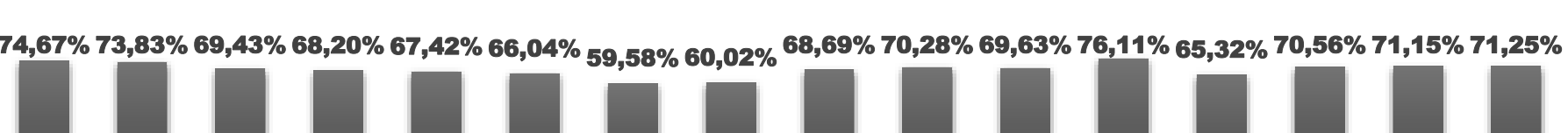
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**C
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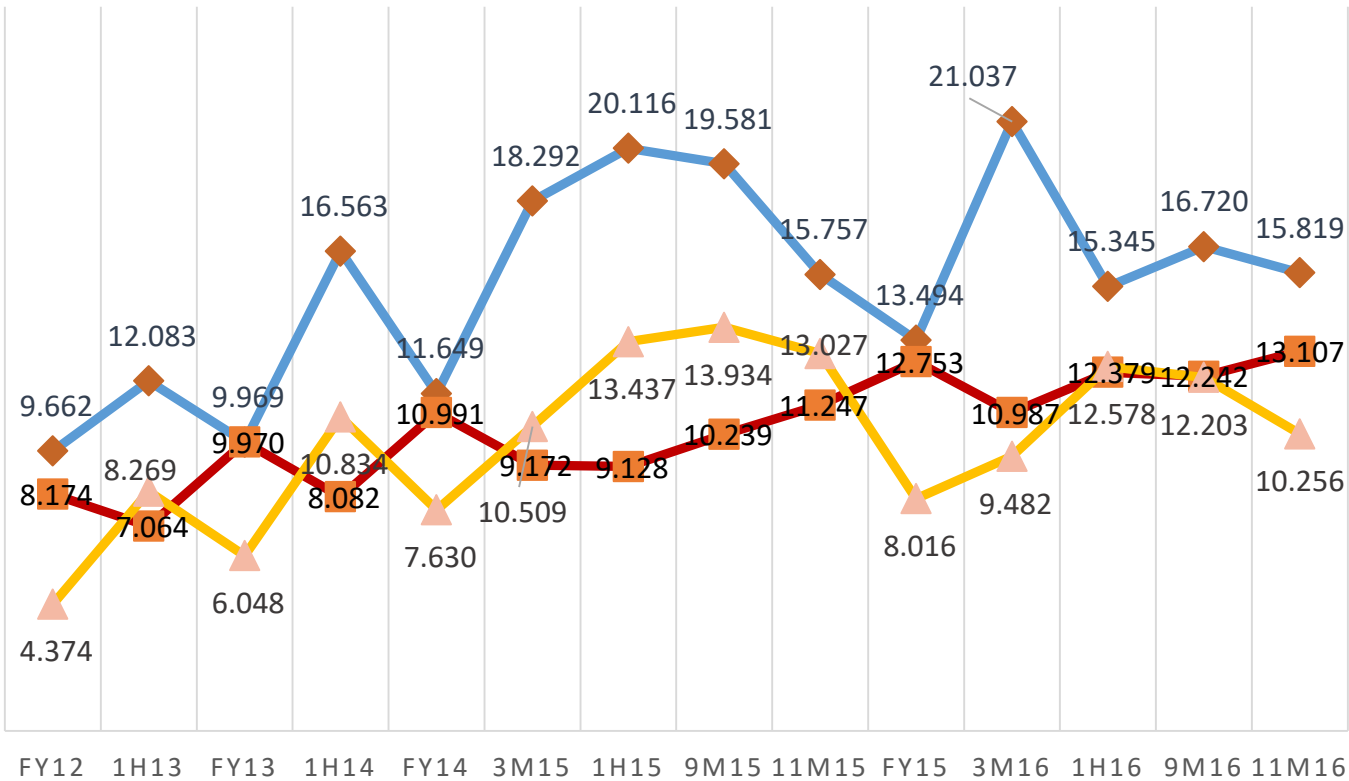
**B
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2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 3M16 1H16 9M16 11M16

Funding & Lending

◆ Current Account ■ Saving Account ▲ Time Deposit



In Billion Rp.

Funding Composition

Current Account	Nov'16
Government	26,90%
Private	13,48%
Total	40,37%
Saving Account	Nov'16
Simpeda	26,86%
Siklus	2,91%
Tab Haji	0,57%
TabunganKu	2,79%
Barokah	0,31%
Total	33,45%
Time Deposit	Nov'16
Deposit	26,18%
Total	26,18%

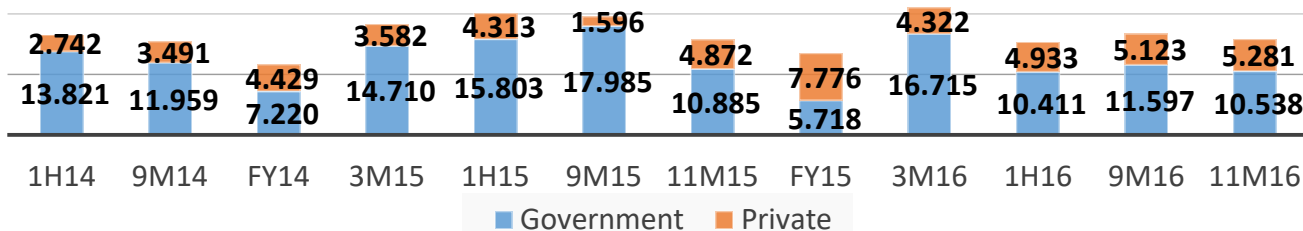
Current Account
YoY 0,40%

Saving Account
YoY 16,54%

Time Deposit
YoY (21,27%)

Current Account

In Billion Rp.



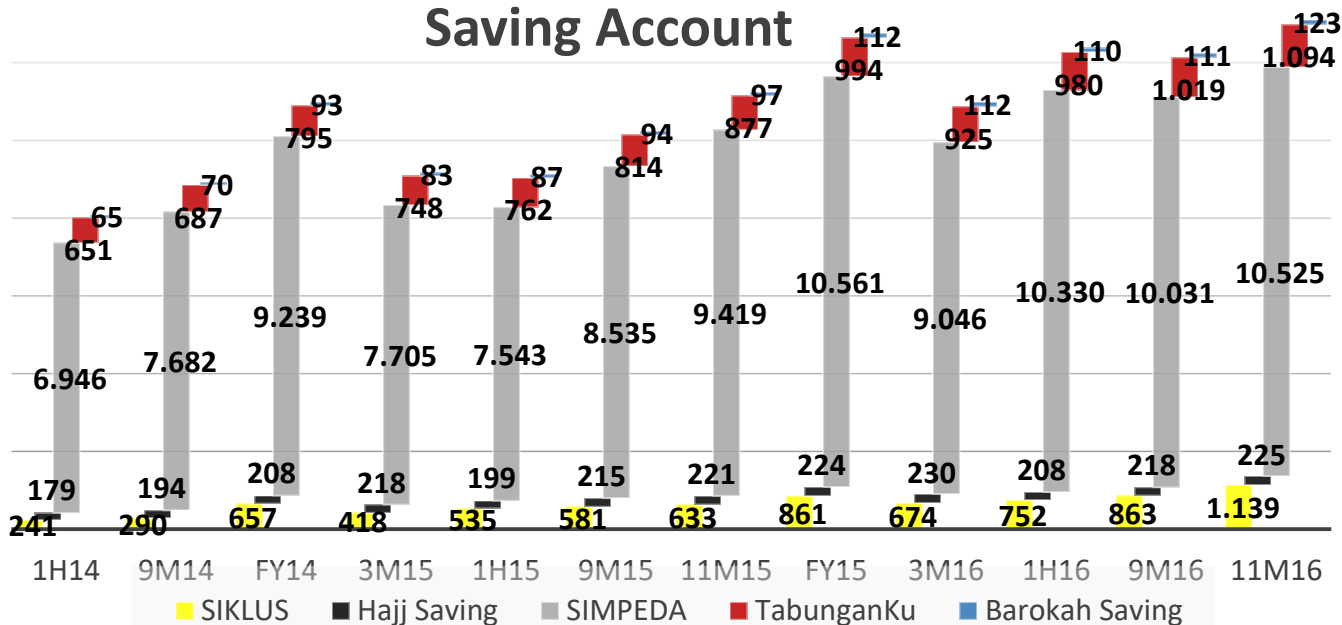
Government Current Acc.

YoY -3,19%

Private Current Acc.

YoY 8,40%

Saving Account



YoY

SIMPEDA 11,74%

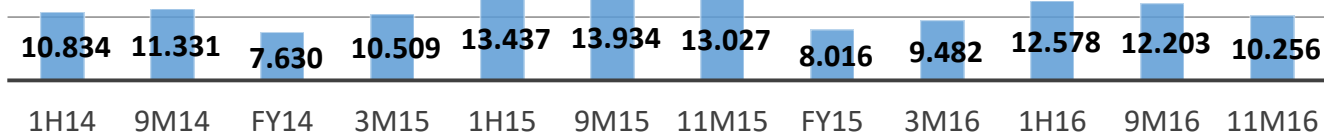
SIKLUS 80,05%

Hajj Saving 1,91%

TabunganKu 24,81%

Barokah Saving 26,39%

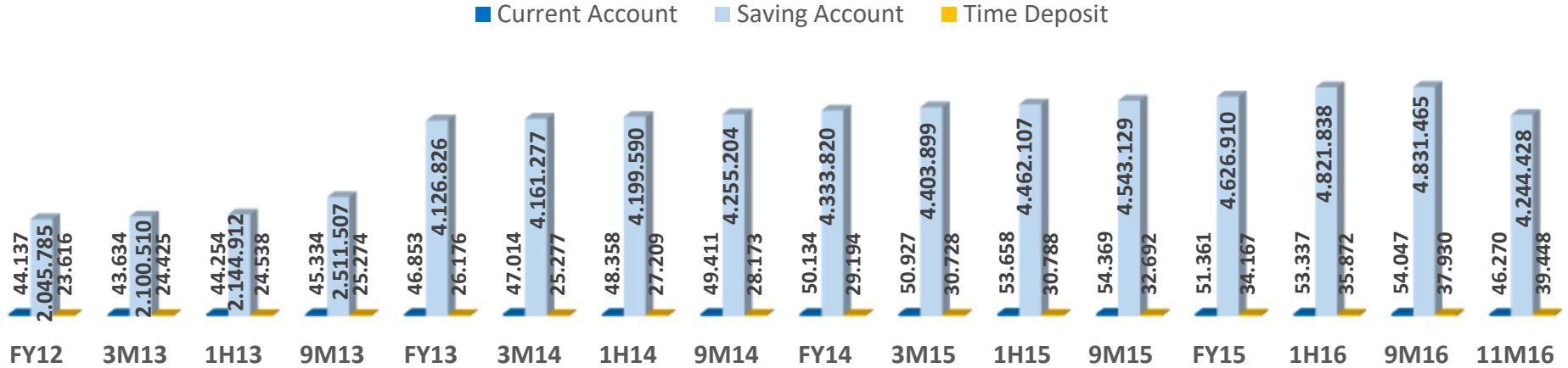
Time Deposit



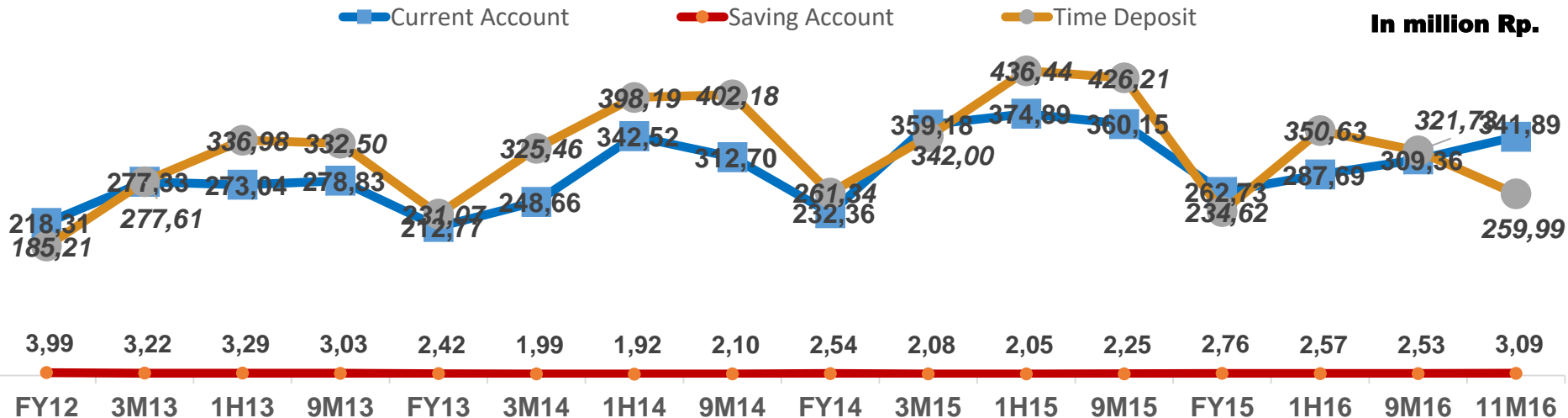
Time Deposit

YoY -21,27%

Total Customer



Ticket Size



**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

- Penyelesaian tagihan telepon rumah, PDAM, PBB, Rumah N.A.B, 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

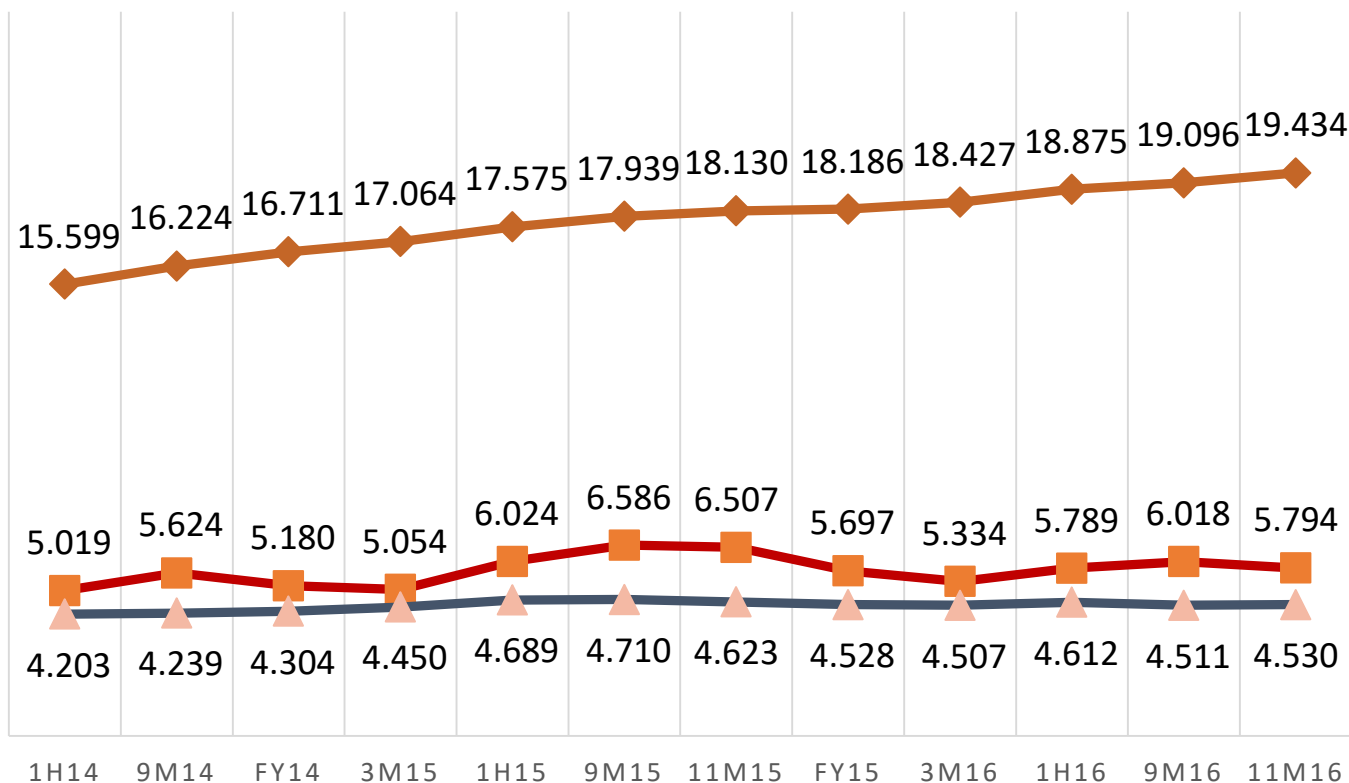
5 Downloads
4.6 Rating
Finance Similar

Mobile applications for ease of transaction

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

Type Of Loan

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



In Billion Rp.

Loan Composition

CONSUMER LOAN		Nov'16
Multipurpose		56,79%
Mortgage		5,26%
Others		3,26%
Total		65,31%
COMMERCIAL LOAN		Nov'16
Standby Loan		2,05%
Keppres		3,15%
Overdraft		9,94%
Syndicate		4,33%
Total		19,47%
Small Medium Ent.		Nov'16
KUR		0,53%
Pundi Kencana		4,30%
Jatim Mikro		1,88%
Others		8,51%
Total		15,22%

Consumer
YoY 7,19%

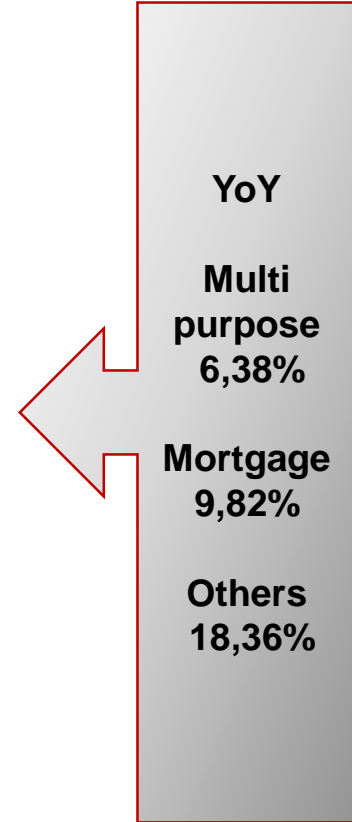
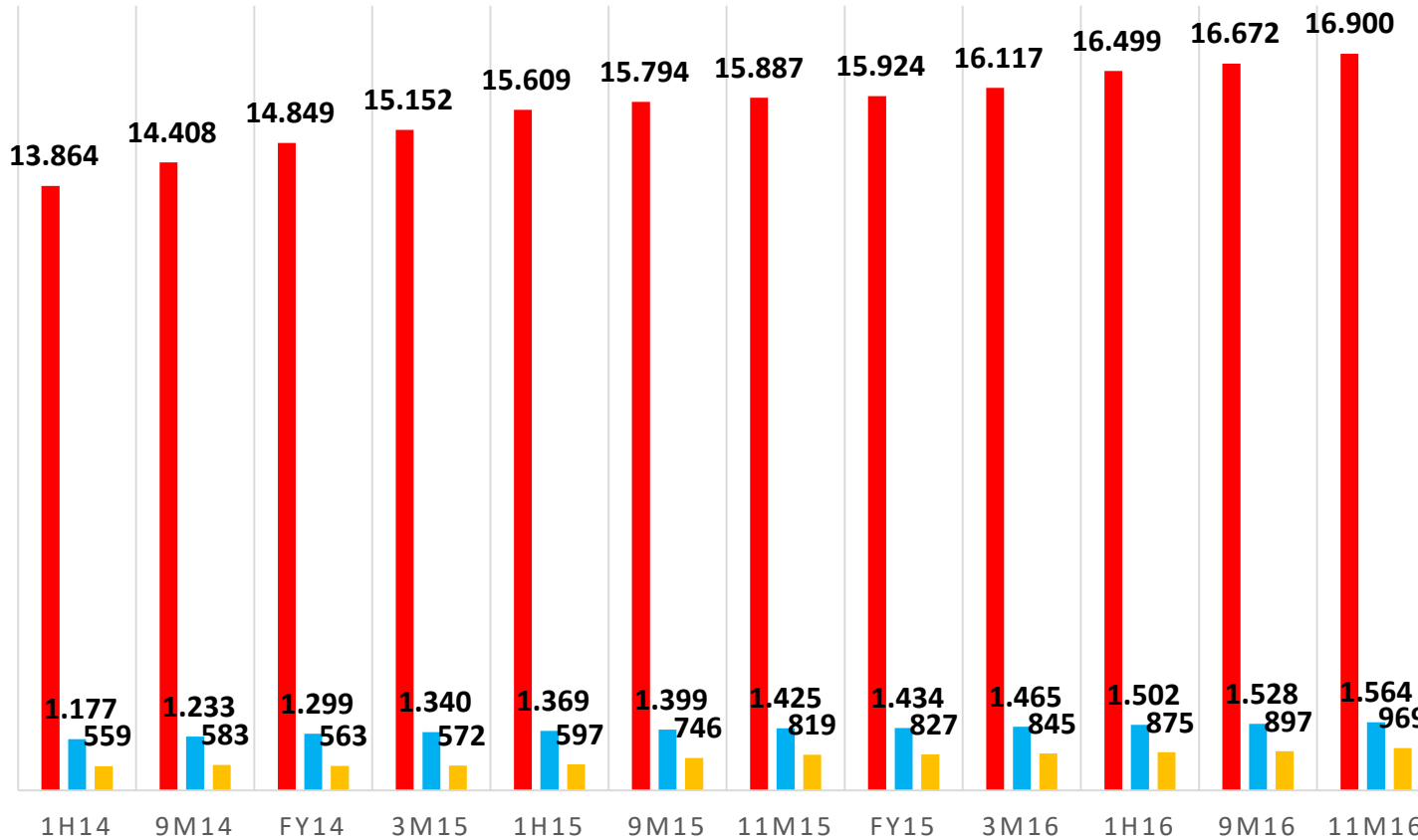
Commercial
YoY (10,96%)

SME
YoY (2,02%)

CONSUMER LOAN

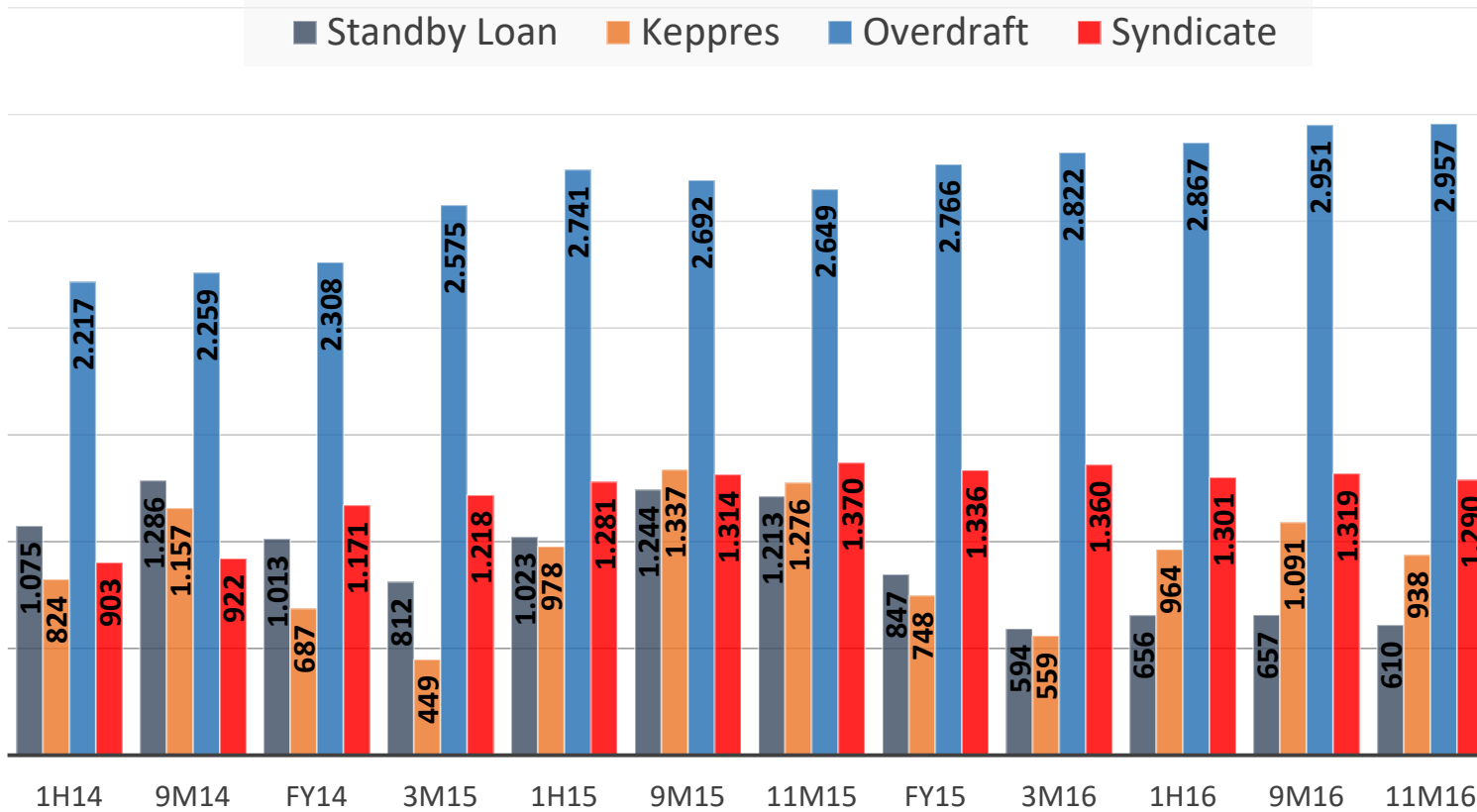
■ Multipurpose ■ Mortgage ■ Others

In Billion Rp.



Commercial Loan

In Billion Rp.



YoY

Standby Loan
-49,74%

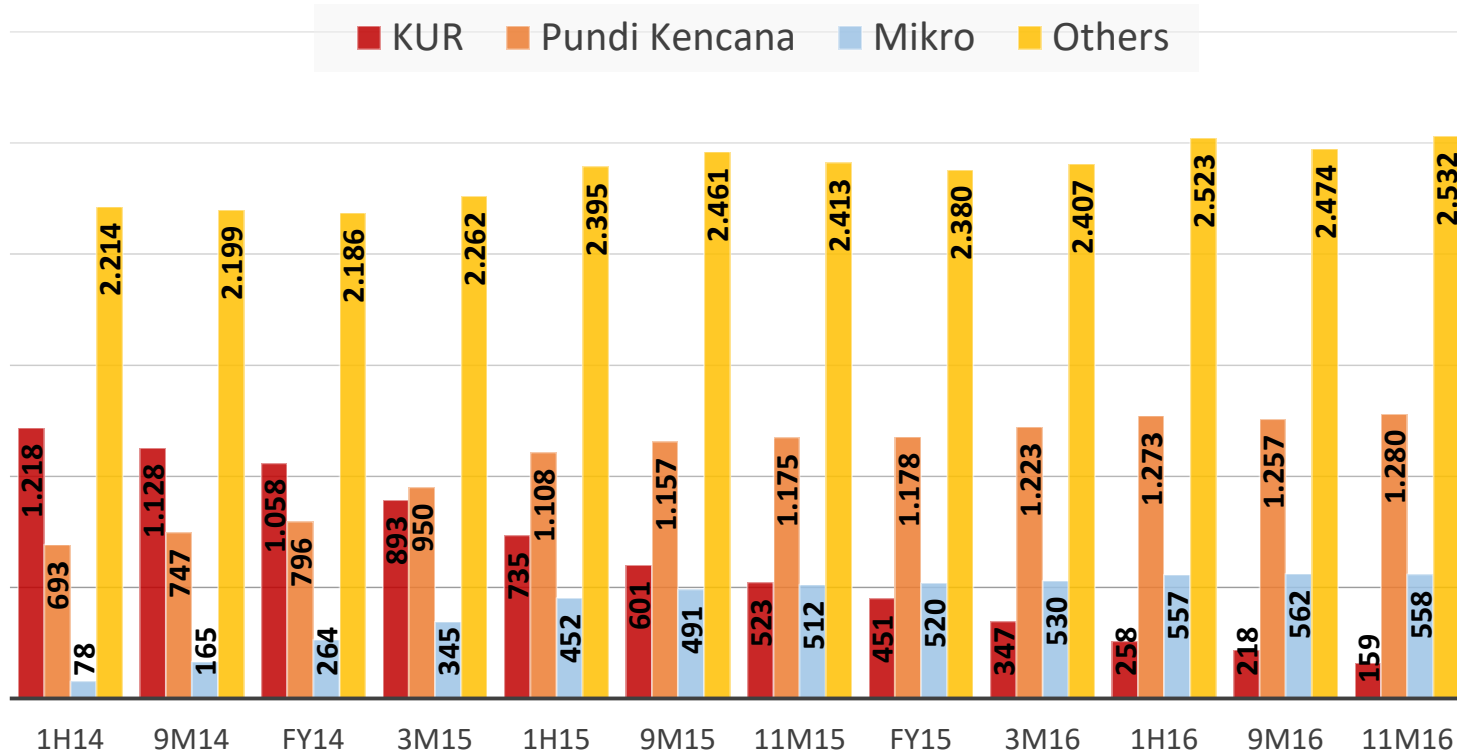
Keppres
-26,49%

Overdraft
11,64%

Syndicate
-5,86%

SME Loan

In Billion Rp.



YoY

KUR
-69,56%

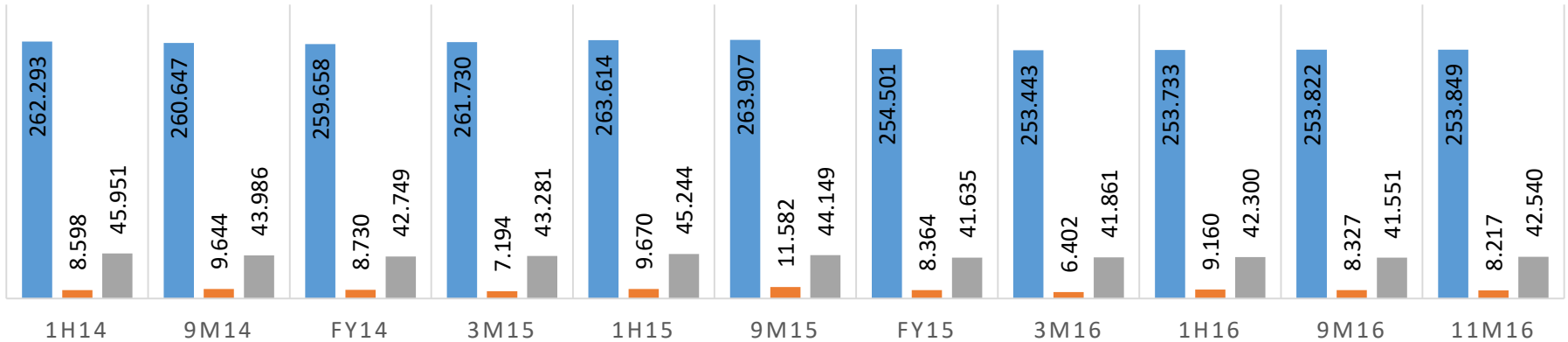
Pundi Kencana
8,99%

Mikro
9,00%

Others
4,92%

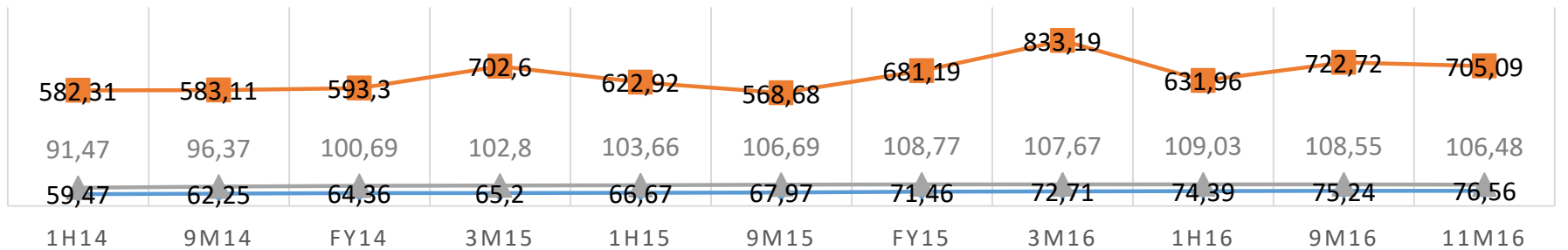
TOTAL CUSTOMER

Consumer Commercial SME



TICKET SIZE

Consumer Commercial SME

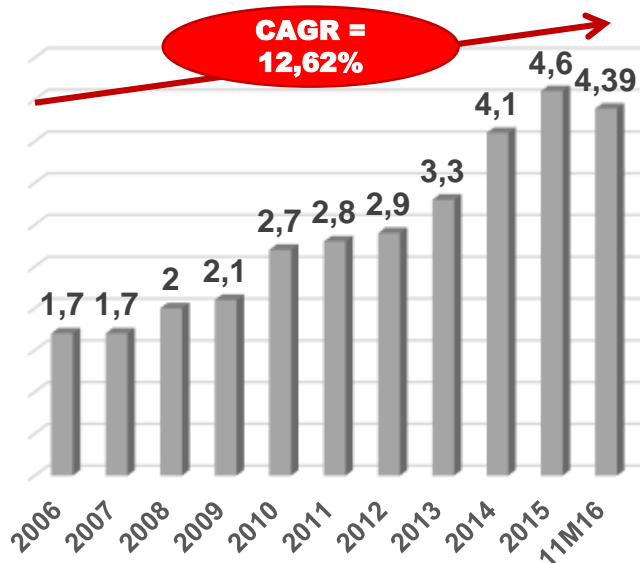


STRENGTH

Financial Performance

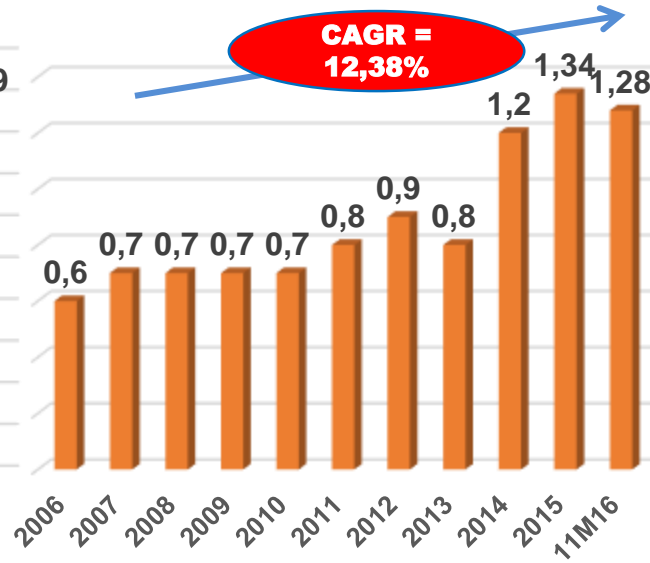
INTEREST INCOME (Rp Tril)

CAGR = 12,62%



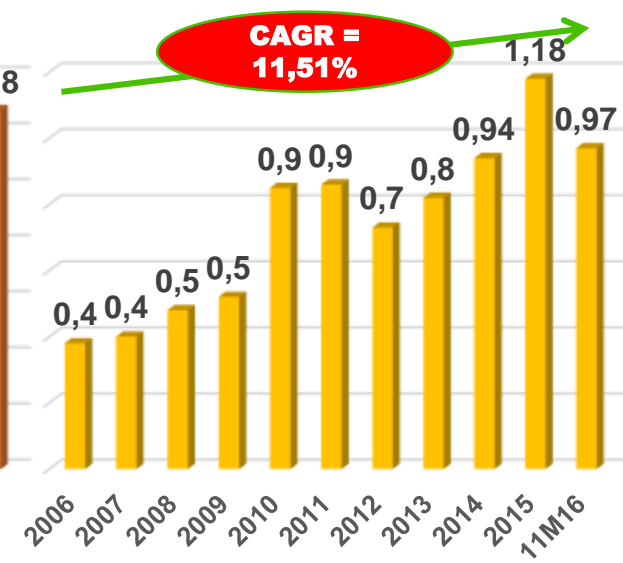
INTEREST EXPENSE (Rp Tril)

CAGR = 12,38%



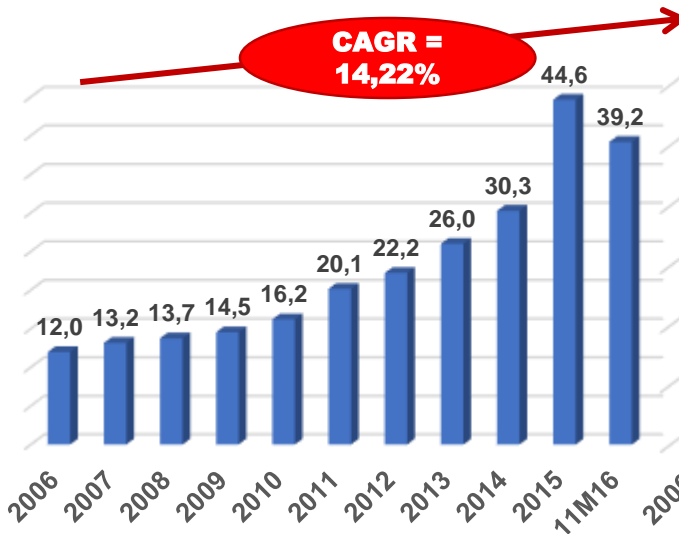
NET PROFIT (Rp Tril)

CAGR = 11,51%



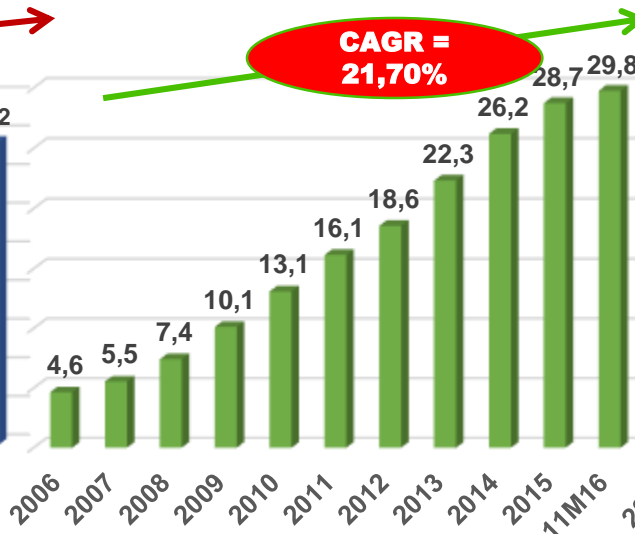
THIRD PARTY FUND (Rp Tril)

CAGR = 14,22%



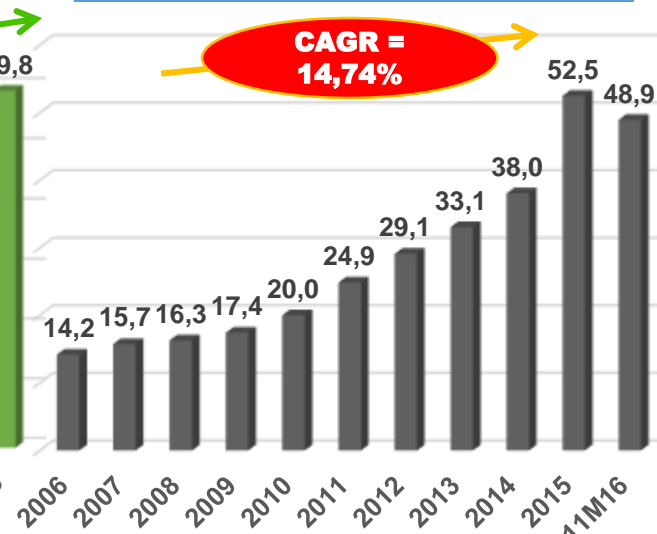
LOAN (Rp Tril)

CAGR = 21,70%

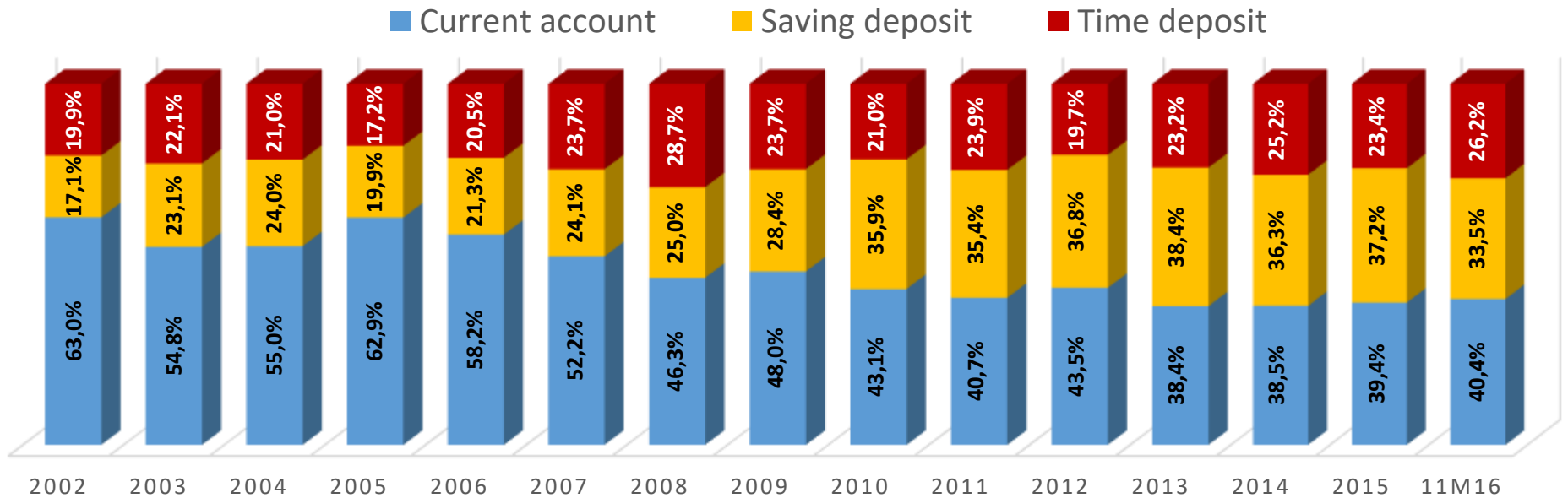


TOTAL ASSET (Rp Tril)

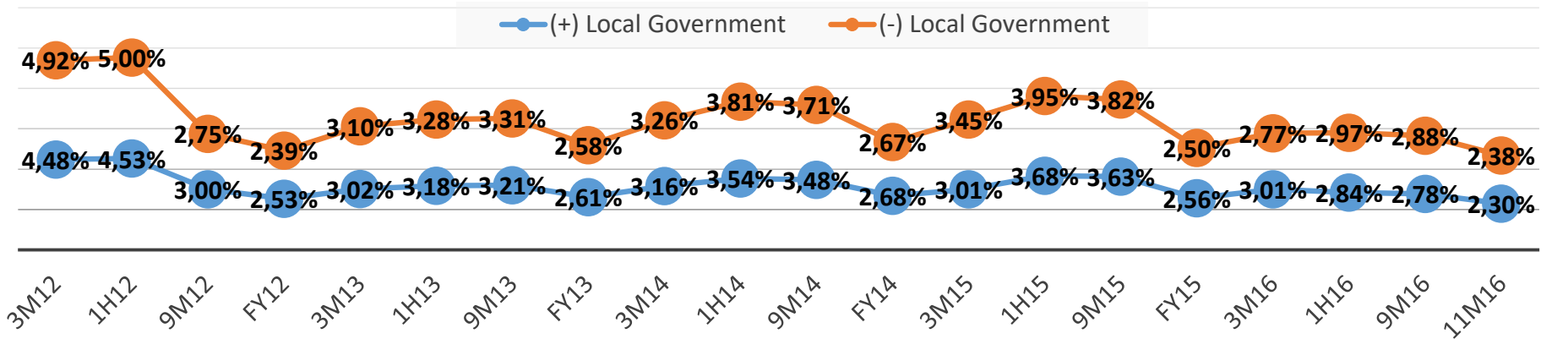
CAGR = 14,74%



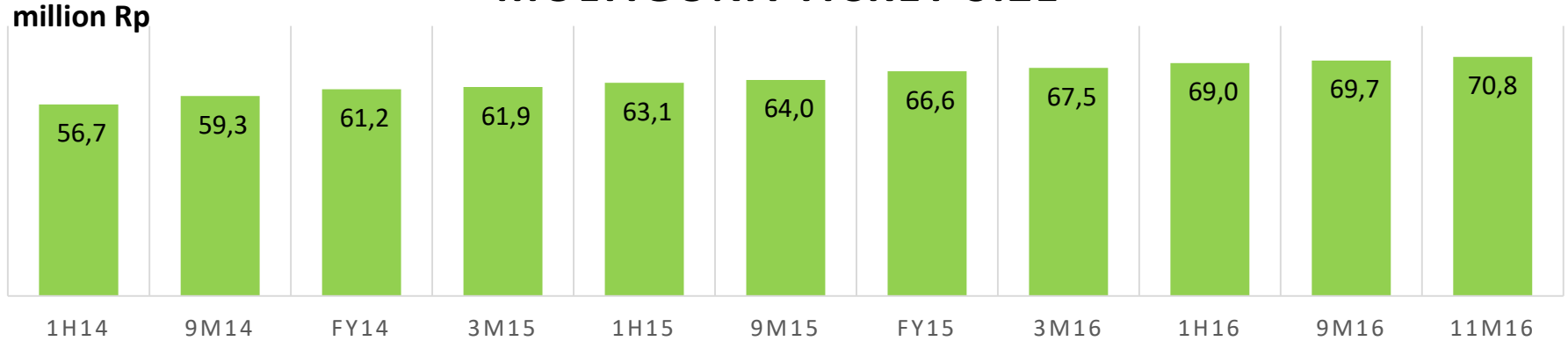
Strength Of Funding



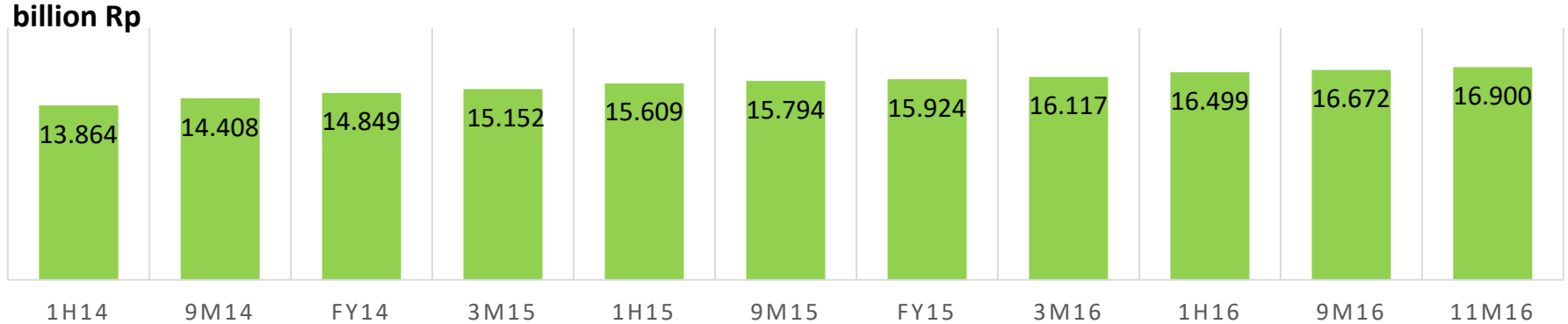
Cost of Fund



MULTIGUNA TICKET SIZE



MULTIGUNA LOAN BALANCE



NPL

0,40% as of Nov' 2016

STRENGTH OF INSTITUTIONS INVESTOR

Investor	11M15	11M16
Foreign Investor	69,43%	44,36%
Domestic Investor	30,57%	55,64%

No	Country	Share
1	INDONESIA	55,6376%
2	AMERIKA	14,1512%
3	NORWEGIA	7,5307%
4	LUKSEMBURG	7,3094%
5	FINLANDIA	5,5332%
6	IRLANDIA	4,7747%
7	INGGRIS	1,4038%
8	AUSTRALIA	0,9559%
9	KANADA	0,5359%
10	SWITSERLAND	0,4883%
11	BERMUDA	0,3917%
12	KOREA SELATAN	0,3569%

No	Country	Share
13	JEPANG	0,2988%
14	HONGKONG	0,2167%
15	SINGAPURA	0,1982%
16	SWEDIA	0,0805%
17	JERMAN	0,0698%
18	CINA	0,0278%
19	SELANDIA BARU	0,0190%
20	MALAYSIA	0,0159%
21	FILIPINA	0,0023%
22	THAILAND	0,0013%
23	BELANDA	0,0005%
Total		100%

- BJTM Price November 30, 2016 IDR 505/ share
- PBV 1,05
- EPS 70,86
- PER 7,13

No	DATA	November 2015	November 2016
1	Board of Commisioner	4	5
2	Board of Sharia Supervisory	3	3
3	Board of Director	5	5
4	Management 1	15	22
5	Management 2	83	103
6	Management 3	272	277
7	Management 4	694	699
8	Staff of Administration	2.005	1.951
9	Staff Non Administration	340	327
10	Non Permanent	483	1.150
11	Outsource	1.898	1.944
	Total	5.802	6.486

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