

bankjatim

yang terbaik untuk anda



BJTM COMPANY PERFORMANCE 5M16

www.bankjatim.co.id

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OVERVIEW

5M16 Overview

ASSET

YoY Growth 10,70%

LOAN

YoY Growth 5,85%

- Commercial 4,61%
- SME (0,42%)
- Consumer 7,92%

FUND

YoY Growth 11,80%

- Current Account 19,71%
- Saving Account 21,19%
- Time Deposit (5,61%)

NET PROFIT

YoY Growth 13,50%

RATIO

ROA	3,30%	BOPO	69,19%
ROE	21,44%	CAR	20,03%
NIM	6,65%	NPL	4,79%
LDR	64,74%	Coverage	84,20%

NETWORK

Expanding 2 New Branch
(Batam & Kupang)



HR SOEROSO
(Bank Jatim President Director)
“Regional Development Banks
Character of The Year”
Banking Indonesia
Award 2015

STRENGTH

FUNDING

- CASA RATIO Above 65 % consistently more than 13 years
- (May'16 -> 72.45%)
- Low Cost of Fund May 2016 2,87%

LOAN

- Micro loan at 2 years NPL 0.46 %
- Multipurpose loan more than 15 years NPL below 0.5 %

STOCK

- High Institutional Shareholder
- (67% Foreign Shareholder)
- High Dividend Yield
- Dividend Growth



Ranking 1
Bank Book III
(Asset < Rp 50 Trillion)
Banking Indonesia
Award 2015

COMPANY REVIEW

LOAN In million Rp	5M15	5M16	YoY
Loan	27.517.306	29.128.378	5,85%
- Commercial	5.563.173	5.819.433	4,61%
- SME	4.612.501	4.593.351	-0,42%
- Consumer	17.341.632	18.715.593	7,92%

FUND In million Rp	5M15	5M16	YoY
Third Party Fund	40.240.987	44.991.047	11,80%
- Current Account	17.387.646	20.814.225	19,71%
- Saving Account	9.721.964	11.782.224	21,19%
- Time Deposit	13.131.378	12.394.598	-5,61%

- Multi-purpose credit still became the largest contributor, this year we cooperate with non-payroll institutions to increase the multipurpose credit and maximize time period up to 15 years.
- Standby loan credit facility start running again with collateral regulations adjustment and more prudential analysis.
- Adjust with single digit rate from OJK, Pundi Kencana (SME) Credit Facility implemented with 10% rate.

- Current account and Saving account increase low rate cost funding.
- Maintain institution relationship to increase institution current account funding placement.
- With new variously saving products and network expansion, saving account as low rate funding increase.
- Deposits with high interest rates has been reduced to lower the interest expense.

<u>Information</u> In million Rp	<u>5M15</u>	<u>5M16</u>	<u>YoY</u>
Net Interest Income	1.272.036	1.412.108	11,01%
Net Non Interest Operational Income (Expense)	(713.182)	(742.047)	4,05%
Net profit	420.456	477.208	13,50%
- ROA	3,22%	3,30%	
- ROE	18,11%	21,44%	
- NIM	6,62%	6,65%	

- Dealer Treasury activity's became significant contributor for interest income, the portion up to 20% from interest income.
- Operational profit increased due to higher interest income and lower impairment losses.

Non Performing Loan

<u>NPL</u>	<u>3M15</u>	<u>1H15</u>	<u>9M15</u>	<u>FY15</u>	<u>1M16</u>	<u>2M16</u>	<u>3M16</u>	<u>4M16</u>	<u>5M16</u>
Consumer	0,66%	0,75%	0,86%	0,74%	0,77%	0,81%	0,82%	0,85%	0,89%
SME	9,28%	7,59%	8,02%	11,11%	11,44%	11,65%	11,62%	11,54%	11,46%
Commercial	9,90%	9,78%	10,53%	9,97%	11,59%	11,46%	11,42%	11,33%	11,81%
NPL GROSS	3,87%	3,82%	4,22%	4,29%	4,51%	4,57%	4,59%	4,65%	4,79%
Coverage Ratio	78,95%	75,82%	84,28%	81,02%	82,14%	82,17%	80,87%	81,94%	84,20%

- Bank Jatim still faced the non performing loan and yet to decrease, the rising of the NPL last year 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 Risk Credit Division and Adhoc team keep trying to reduce the NPL.
- Right now, NPL came from the same debtors as last year, we still maintain the debtor to restructuring or rescheduling the credit based on their business. Some of the standby loan's debtor waiting from the appeal completion in court.
- Bank Jatim isn't doing write off action to reduce NPL, management's effort to reduce NPL is by collection and auction the collateral.



The Most Trusted Banking in Microfinance Services of The Year 2015



Very Good Predicate for 2014 Financial Performance Infobank Awards 2015



Bank Jatim Regional Banks with excellent service of the year 2016



Excellence in Building and Managing Corporate Image Corporate Image Award 2015



The 1st Champion of Indonesia Original Brand 2015



Top BPD HR&IT Management 2016

Network

Network	2009	2010	2011	2012	2013	2014	2015	5M16
Head Office	1	1	1	1	1	1	1	1
Branch Office	39	41	41	41	41	43	45	45
Sub Branch Office	26	44	67	81	107	153	165	166
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	173
Mobile cash	45	49	57	57	59	62	65	74
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	691
Total network	465	561	759	904	1.072	1.291	1.425	1.440

NETWORK 2016
2 (sharia)
11 (sharia)
1 (conventional)
1 (sharia)
7 (sharia) 2 (conventional)
6 (sharia) 1 (conventional)
17 (sharia) 7 (conventional)



BANK JATIM BRANCH IN EAST JAVA TRADING REPRESENTATIVE OFFICE

To support East Java's business in Indonesia, Bank Jatim will open new branches inline with East Java's Trading Representative Offices in other provinces. For the beginning, it will be established in Riau and Nusa Tenggara Timur Province. Next year will be established in 3 other provinces. Supported by East Java Trading Representative, Bank Jatim will support trading traffic between province in funding and lending.

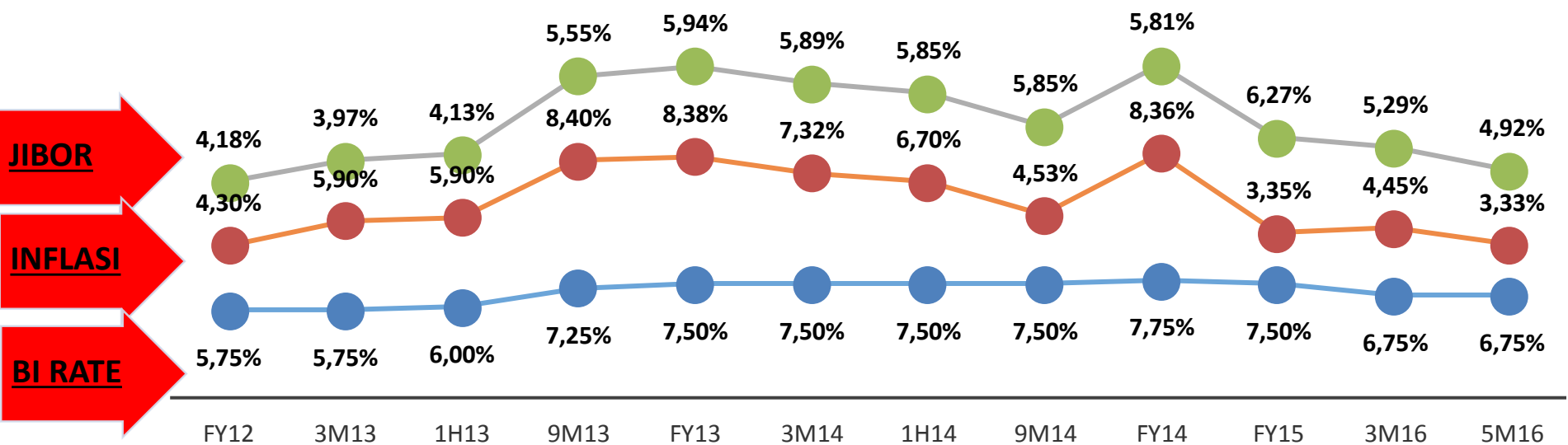
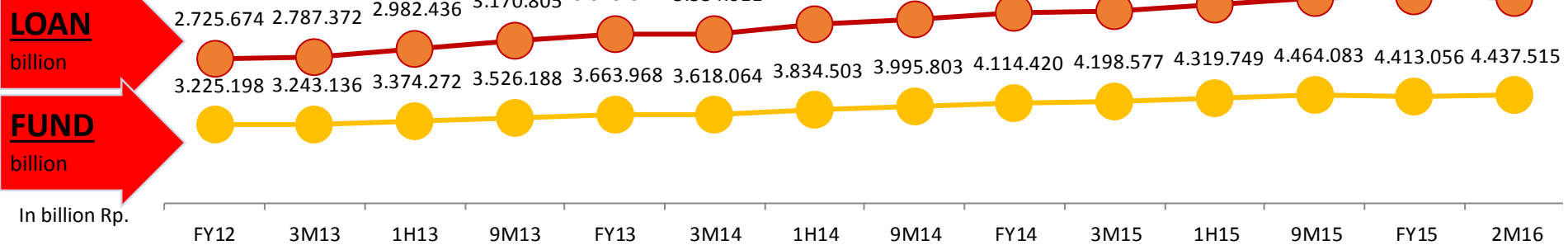


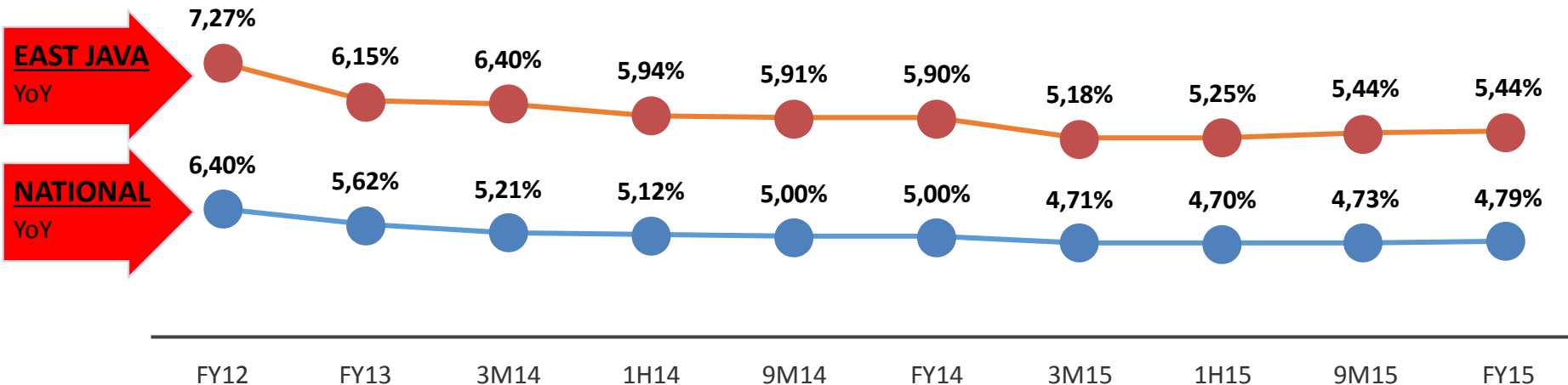


APPENDIX

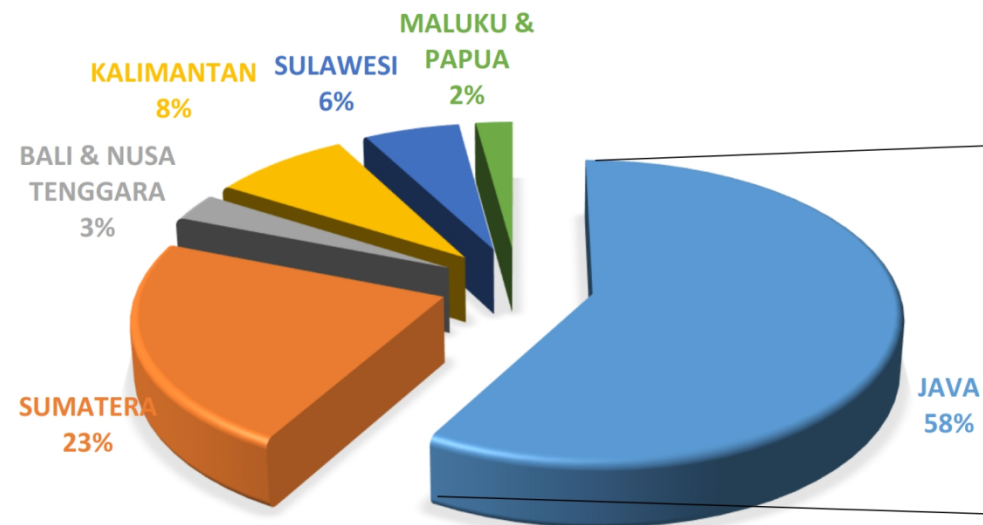
ECONOMIC OUTLOOK

MACRO ECONOMY REVIEW

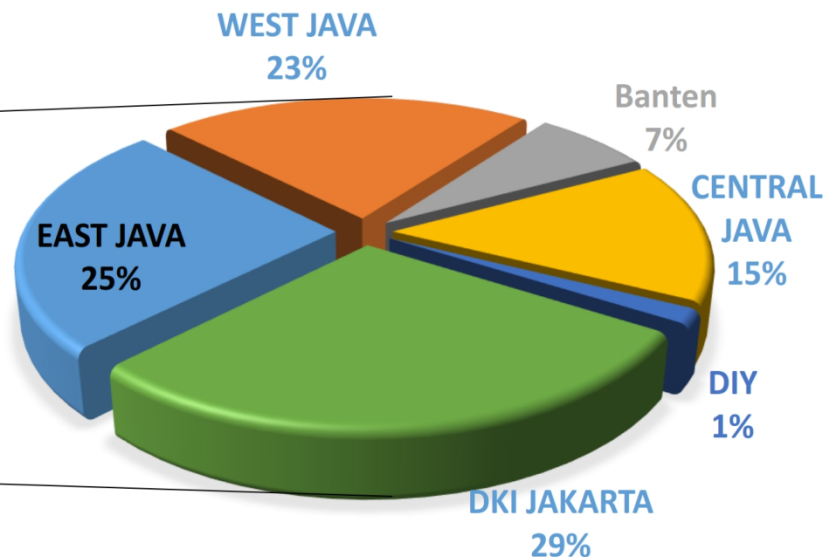




INDONESIA Economic Share



JAVA Regional Economic Share



FINANCIAL HIGHLIGHTS

<u>Information</u> In million Rp	<u>5M15</u>	<u>5M16</u>	<u>YoY</u>
Total Asset	47.600.069	52.691.987	10,70%
Placement BI & SBI	13.483.798	14.500.060	7,54%
Loan	27.517.306	29.128.378	5,85%
Allowance for Impairment Losses	(791.467)	(1.174.747)	48,43%
Third Party Fund	40.240.987	44.991.047	11,80%
- Current Account	17.387.646	20.814.225	19,71%
- Saving Account	9.721.964	11.782.224	21,19%
- Time Deposit	13.131.378	12.394.598	-5,61%
Equity	5.830.209	6.126.780	5,09%

Profit & Loss

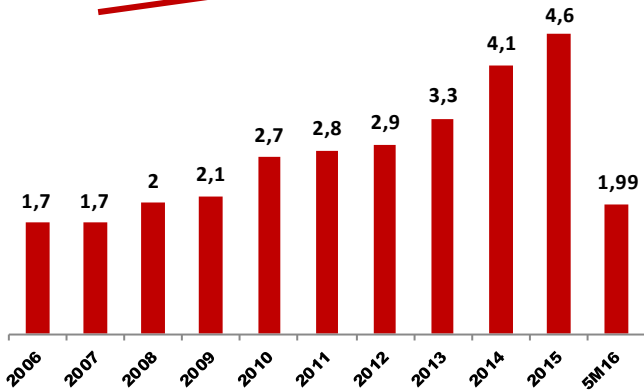
<u>Information</u> In million Rp	<u>5M15</u>	<u>5M16</u>	<u>YoY</u>
Interest Income	1.817.440	1.986.614	9,31%
Interest Expense	(545.404)	(574.506)	5,34%
Net Interest Income	1.272.036	1.412.108	11,01%
Non Interest Operational Income	200.920	187.997	-6,43%
Non Interest Operational Expense	(644.492)	(713.473)	10,70%
Provision for Impairment Losses	(269.610)	(216.571)	-19,67%
Net Non Interest Operational Income (Expense)	(713.182)	(742.047)	4,05%
Operational Profit	558.854	670.061	19,90%
Non Operational Profit	38.554	5.101	-86,77%
Pre Tax Profit	597.407	675.162	13,02%
Taxes	(176.952)	(197.955)	11,87%
Net profit	420.456	477.208	13,50%

<u>Information</u> In million Rp	<u>5M15</u>	<u>5M16</u>	<u>YoY</u>
Placement others bank	168.855	176.549	4,56%
Marketable Securities	123.744	221.298	78,84%
Fees & Commissions	122.028	152.614	25,06%
Current Account Expense	(148.313)	(179.801)	21,23%
Saving Accounts Expense	(65.654)	(79.087)	20,46%
Deposits Expense	(318.130)	(292.678)	-8,00%
Salaries	(296.097)	(337.261)	13,90%
Education & Training	(9.979)	(7.786)	-21,97%
Rental	(51.543)	(57.978)	12,48%

Financial Performance

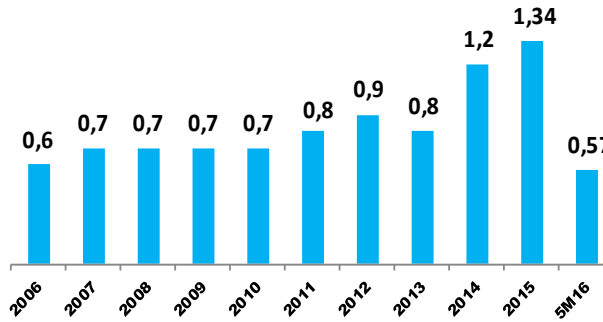
INTEREST INCOME (Rp Tril)

CAGR = 12,56%



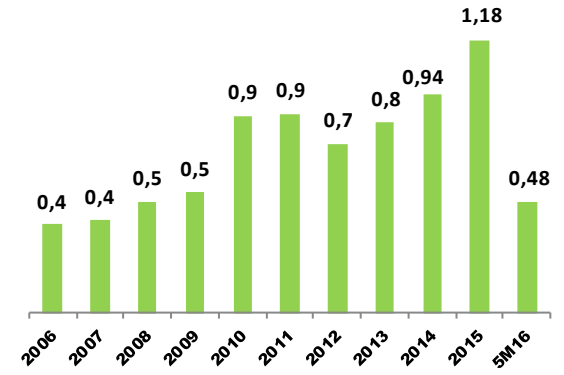
INTEREST EXPENSE (Rp Tril)

CAGR = 12,27%



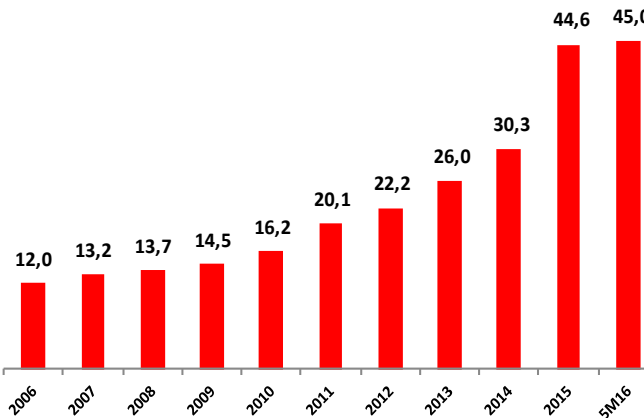
NET PROFIT (Rp Tril)

CAGR = 12,41%



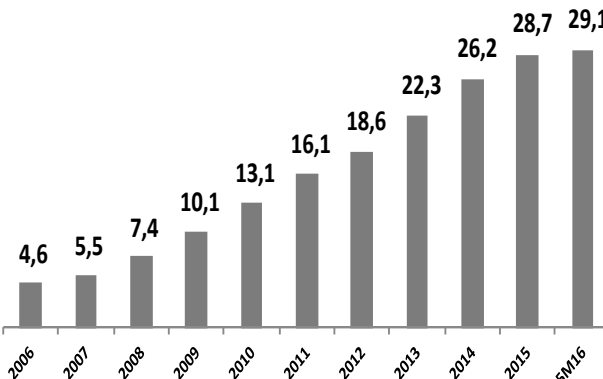
THIRD PARTY FUND (Rp Tril)

CAGR = 16,14%



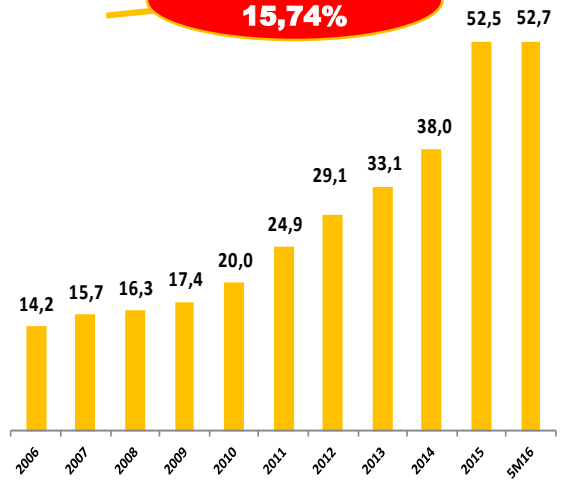
LOAN (Rp Tril)

CAGR = 21,46%



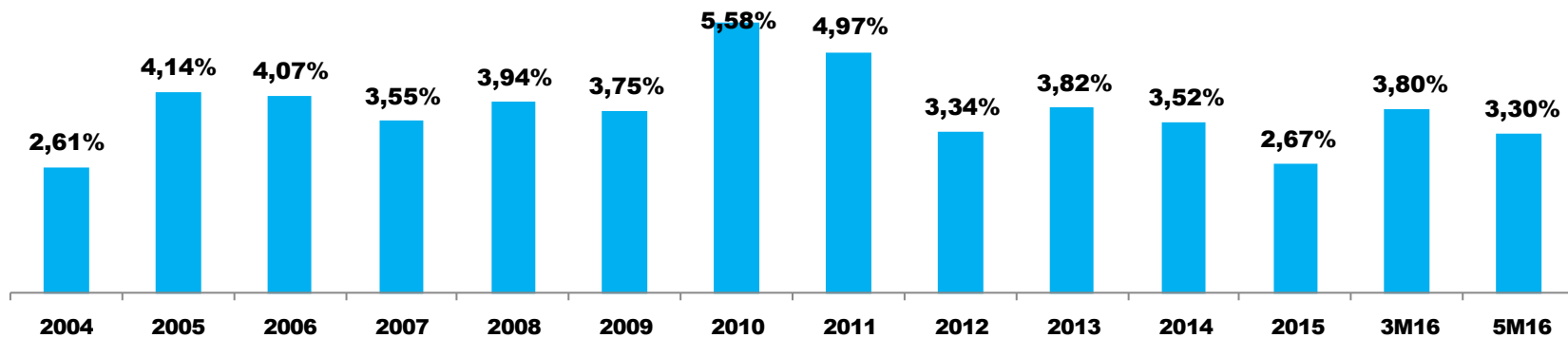
TOTAL ASSET (Rp Tril)

CAGR = 15,74%

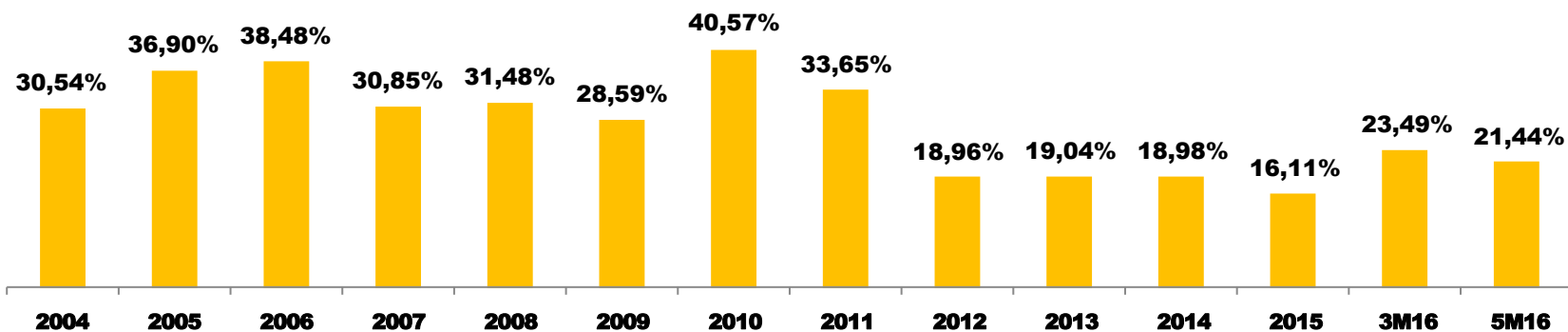


Financial Ratio

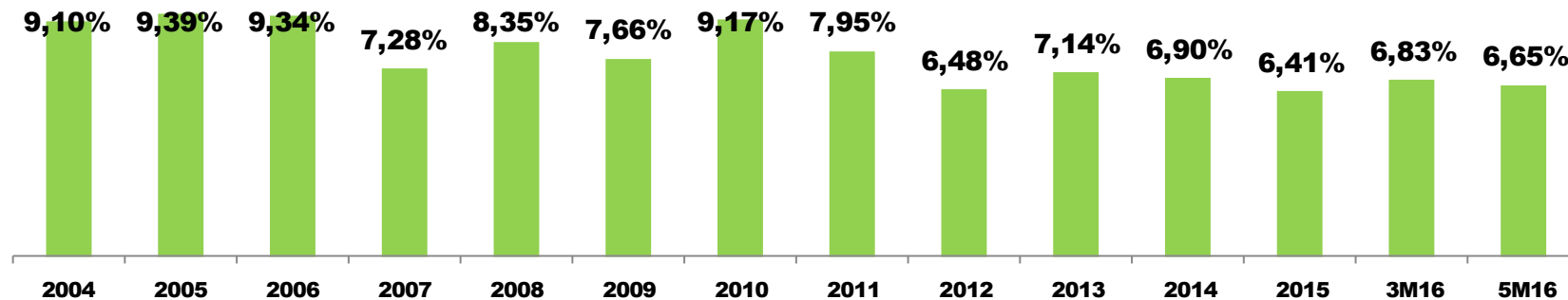
**R
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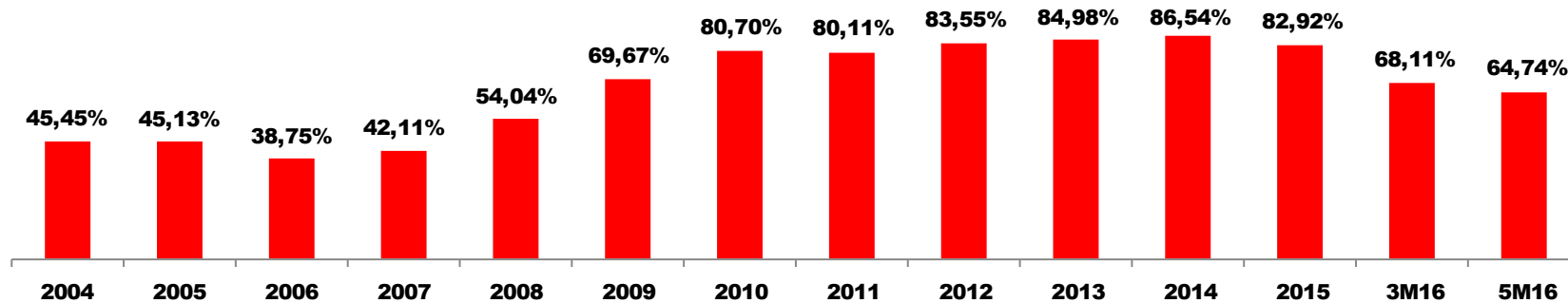
**R
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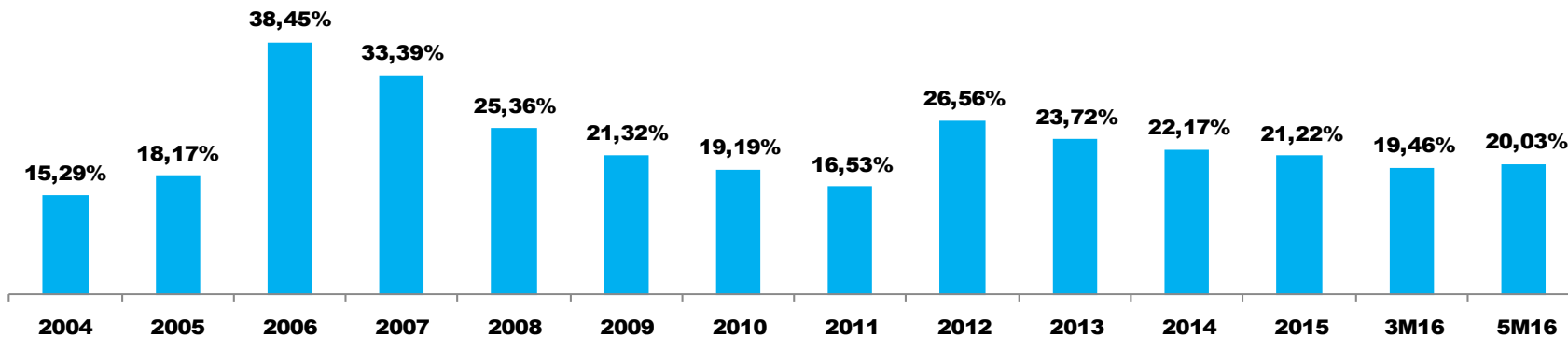
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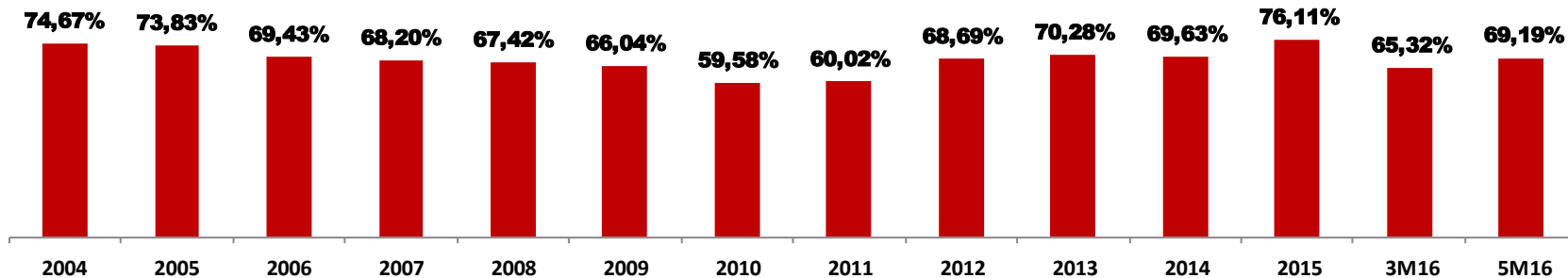
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R**



**C
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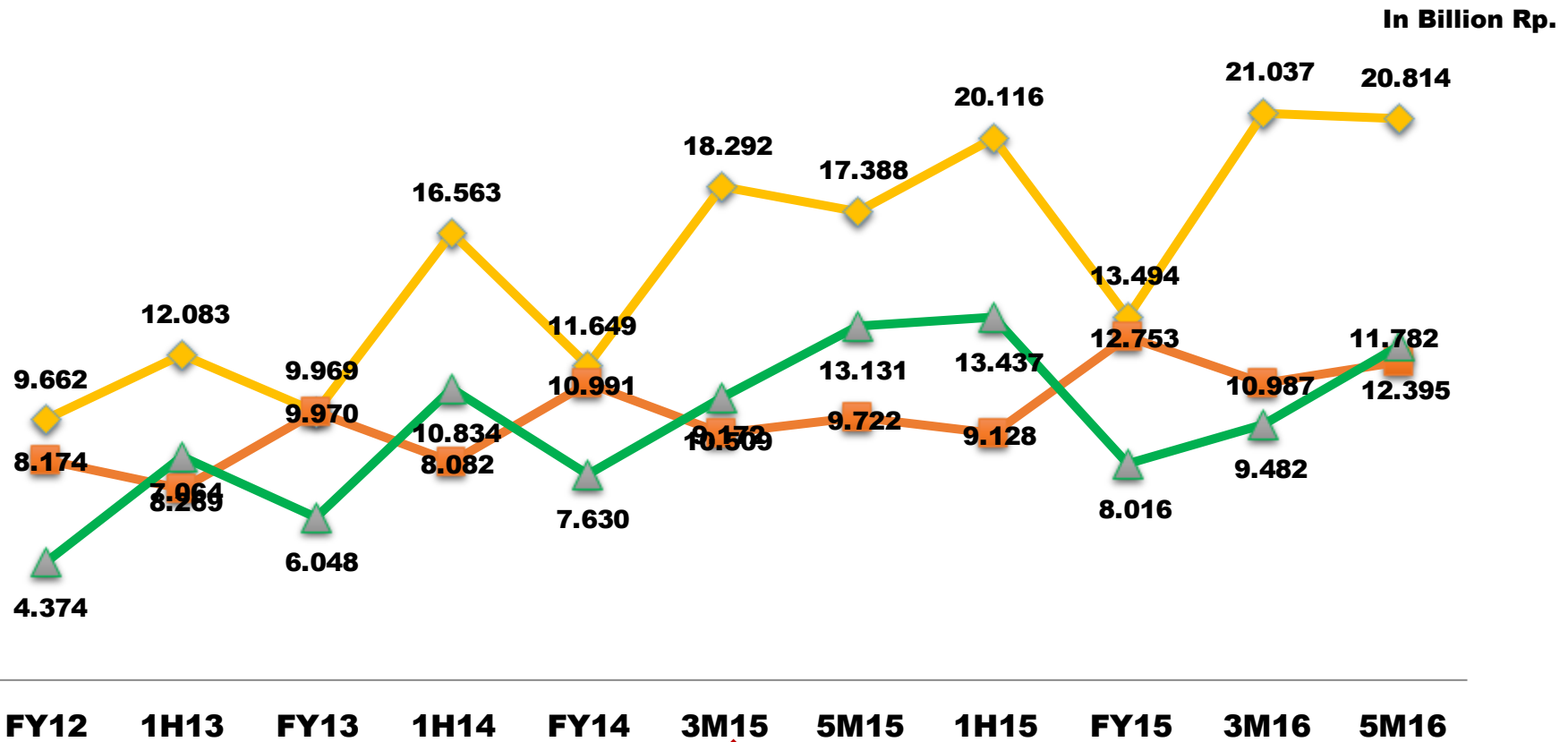
**B
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OVERVIEW & INVESTMENT HIGHLIGHTS

Third Party Fund

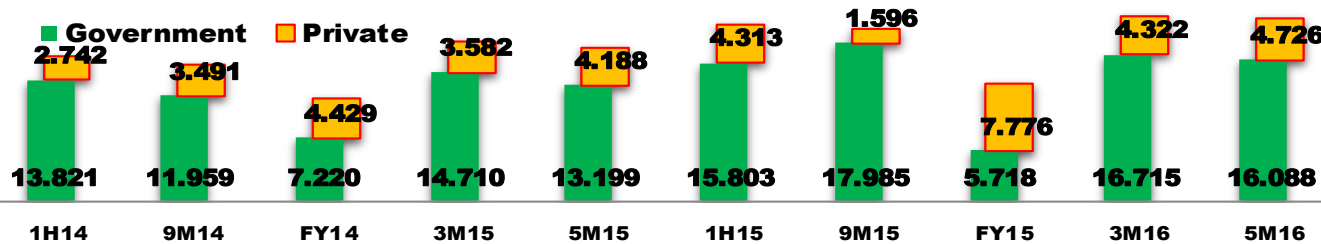
◆ **Current Account**
 ■ **Saving Account**
 ▲ **Time Deposit**



Current Account YoY 19,71%	Saving Account YoY 21,19%	Time Deposit YoY (5,61%)
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In Billion Rp.

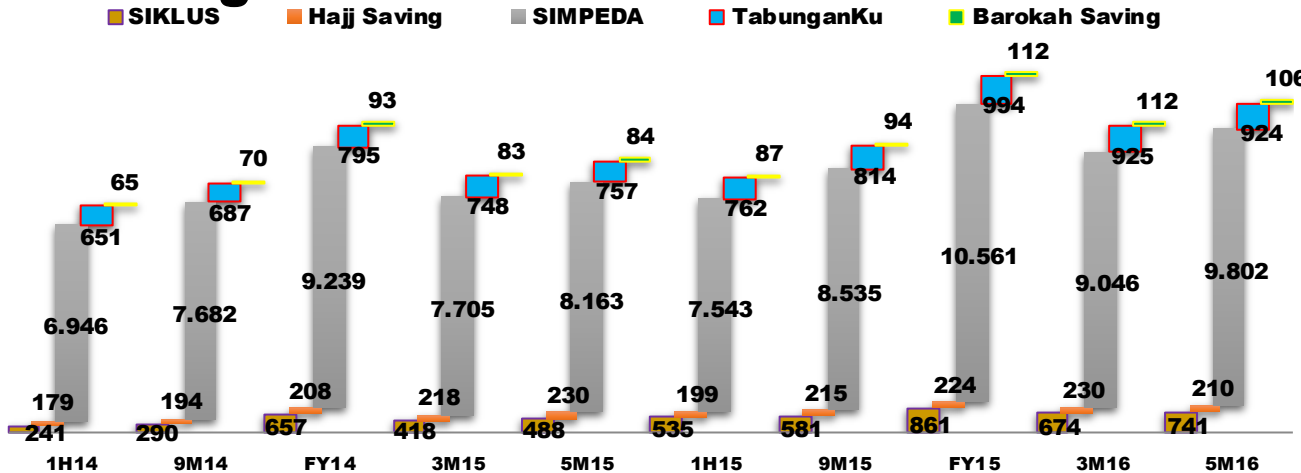
Current Account



Government Current Acc.
YoY 21,89%

Private Current Acc.
YoY 12,84%

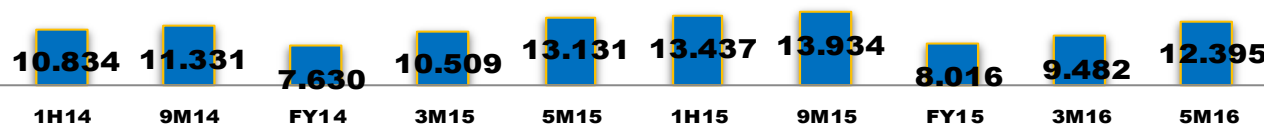
Saving



YoY

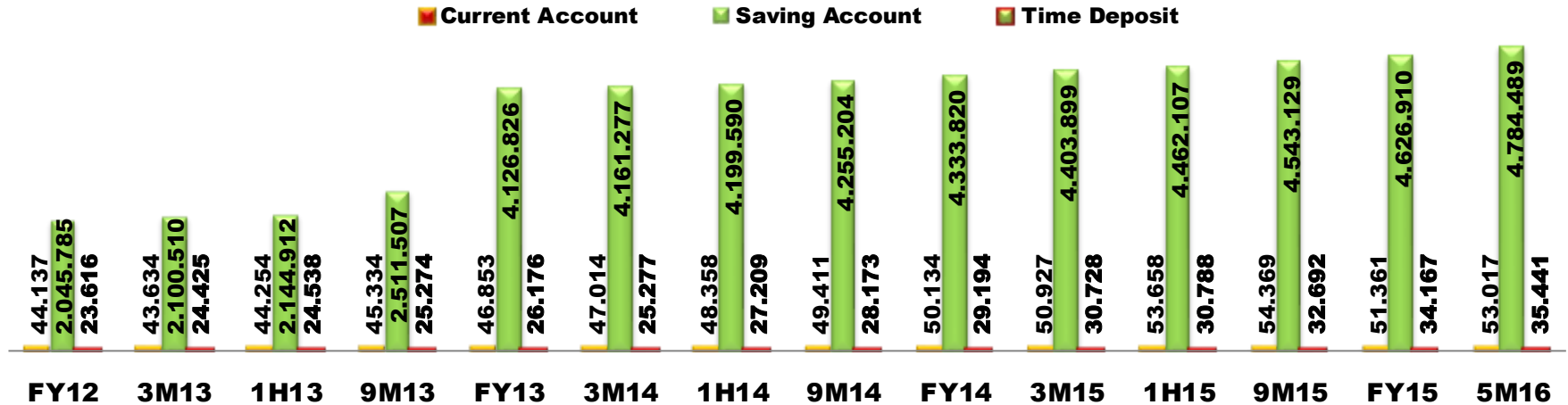
SIMPEDA 20,07%
SIKLUS 51,89%
Hajj Saving (8,62%)
TabunganKu 22,05%
Barokah Saving 25,30%

Time Deposit



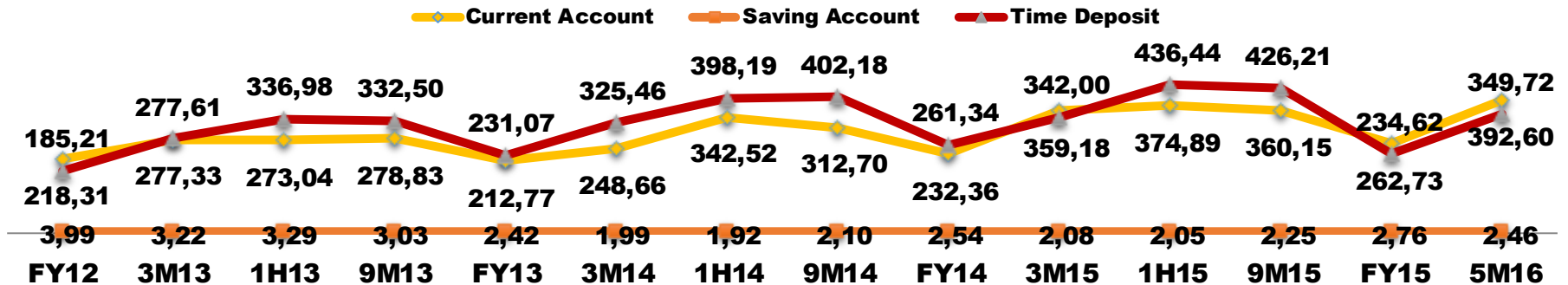
Time Deposit
YoY (5,61%)

Total Customer



Ticket Size

In million Rp.



**GRAND PRIZE
UANG TUNAI
500 JUTA**

**TOTAL HADIAH
12,5 MILIAR**

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

JATIMPRIORITAS Bank Card

4000 1234 5678 9010

4000

R. S0E0050

bankjatim
internet banking

Transfer Uang

Beli Pulsa

Bayar TV Kabel, Tiket Pesawat, Tagihan Multi Finance

Transaksi lainnya

**SMS BANKING
3366**

Layanan Dalam Genggaman Anda
Transaksi dimana saja, kapan saja, mudah, cepat & aman

Tentukan pilihan Anda, tetap nikmati bunganya!!

tabungan SIKLUS

SimPel nabungnya,

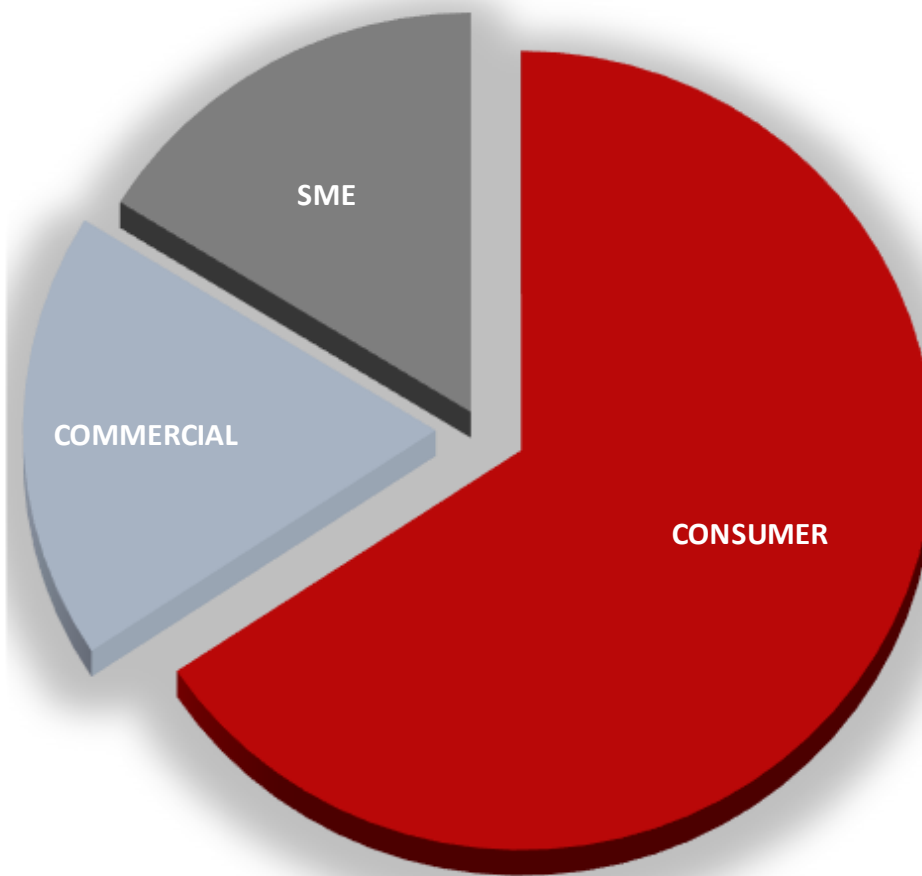
SiUMI
SIKLUS MIKRO KECIL

bankjatim

6036 0980 9999 3939

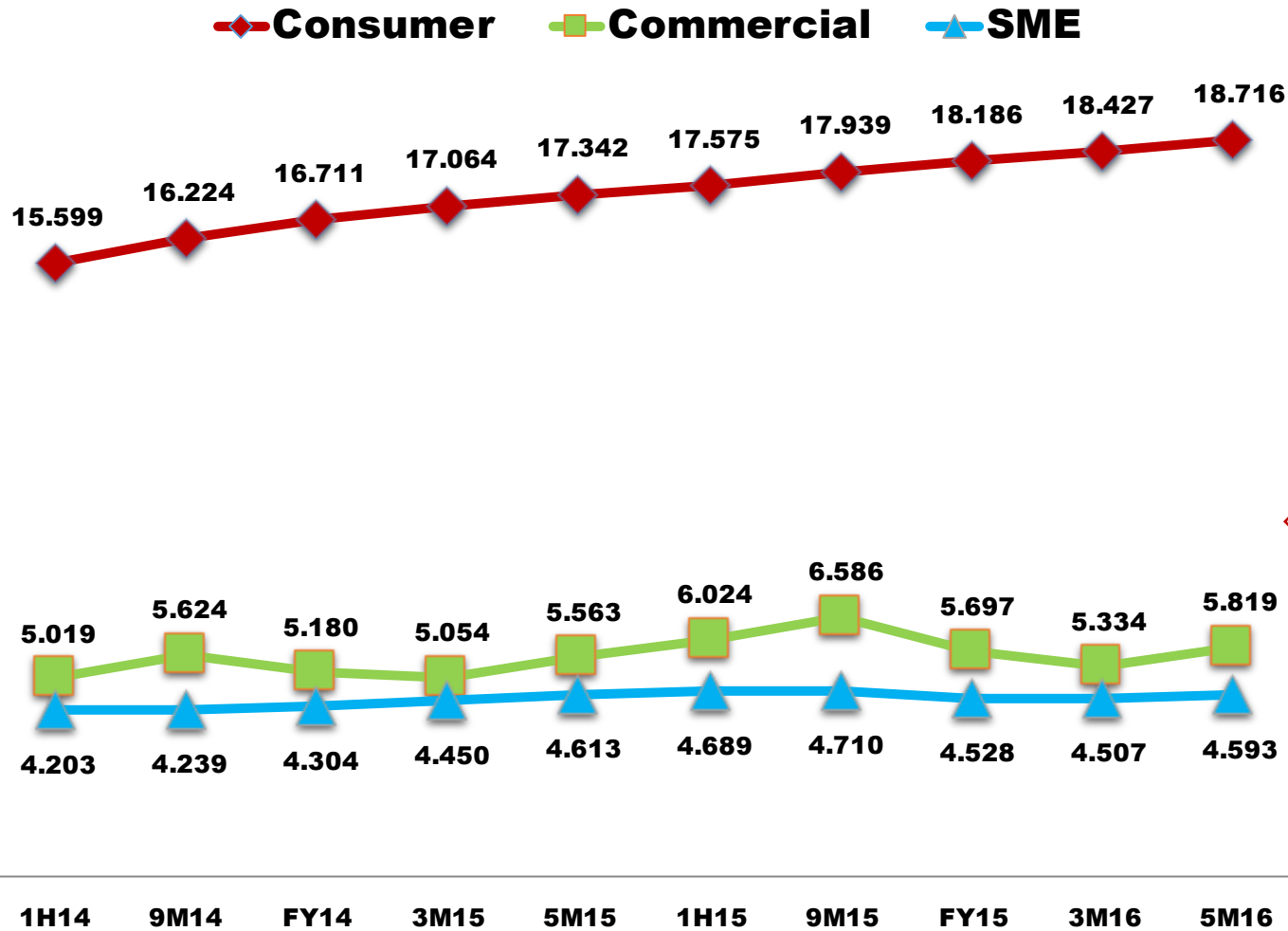
NURCE LUNMAY

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



CONSUMER LOAN	May'15	May'16
Multipurpose	56,14%	56,20%
Mortgage	4,93%	5,08%
Others	1,95%	2,97%
Total	63,02%	64,25%
COMMERCIAL LOAN	May'15	May'16
Standby Loan	3,29%	2,21%
Keppres	2,72%	3,00%
Overdraft	9,73%	9,90%
Syndicate	4,48%	4,88%
Total	20,22%	19,98%
Small Medium Ent.	May'15	May'16
KUR	2,85%	0,98%
Pundi Kencana	3,82%	4,31%
Jatim Mikro	1,53%	1,88%
Others	8,56%	8,59%
Total	16,76%	15,77%

Type Of Loan



In Billion Rp.

YoY

Consumer

7,92%

Commercial

4,61%

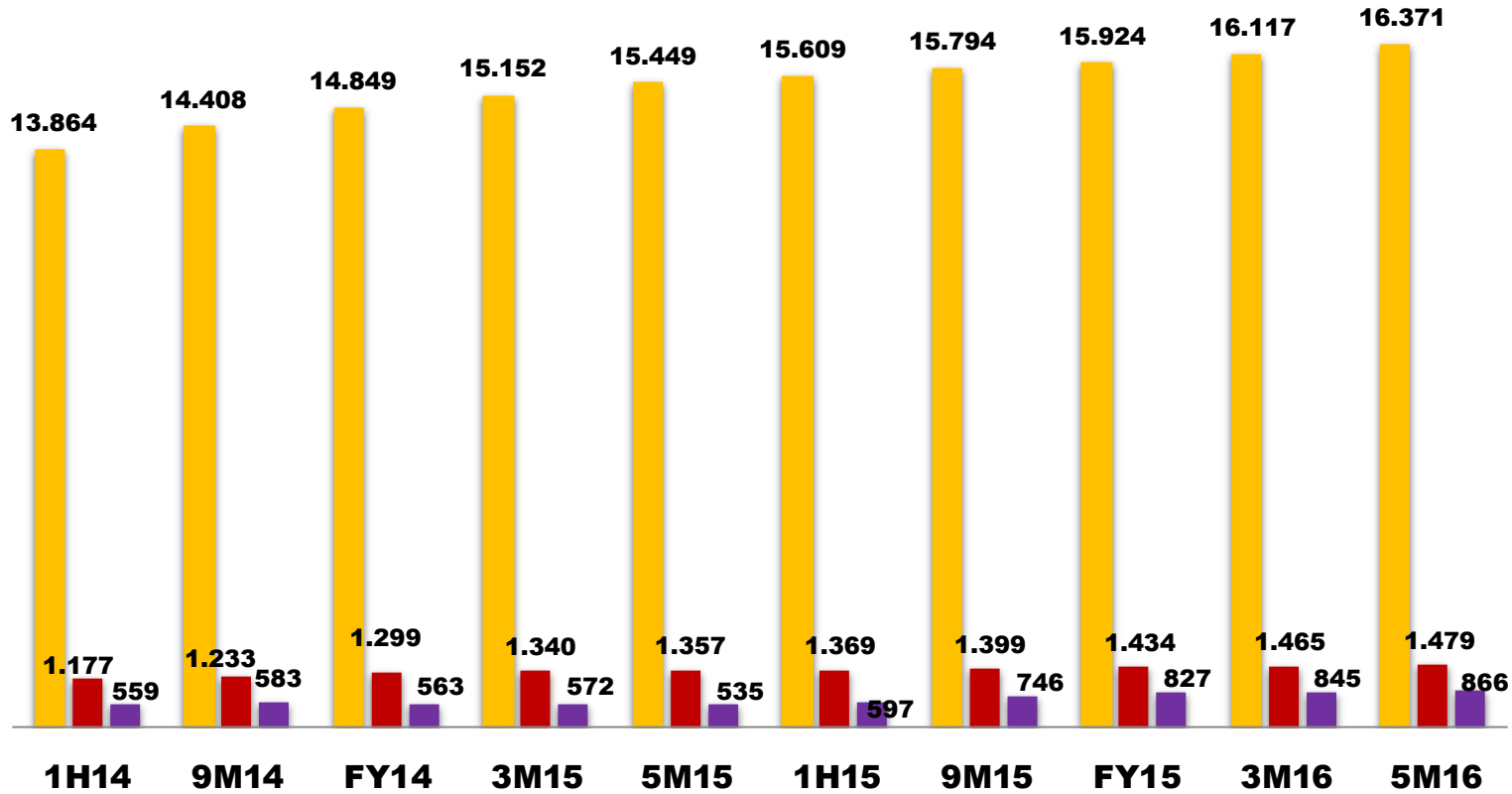
SME

[0,42%]

Consumer Loan

■ Multipurpose ■ Mortgage ■ Others

In Billion Rp.



YoY

Multi purpose
5,97%

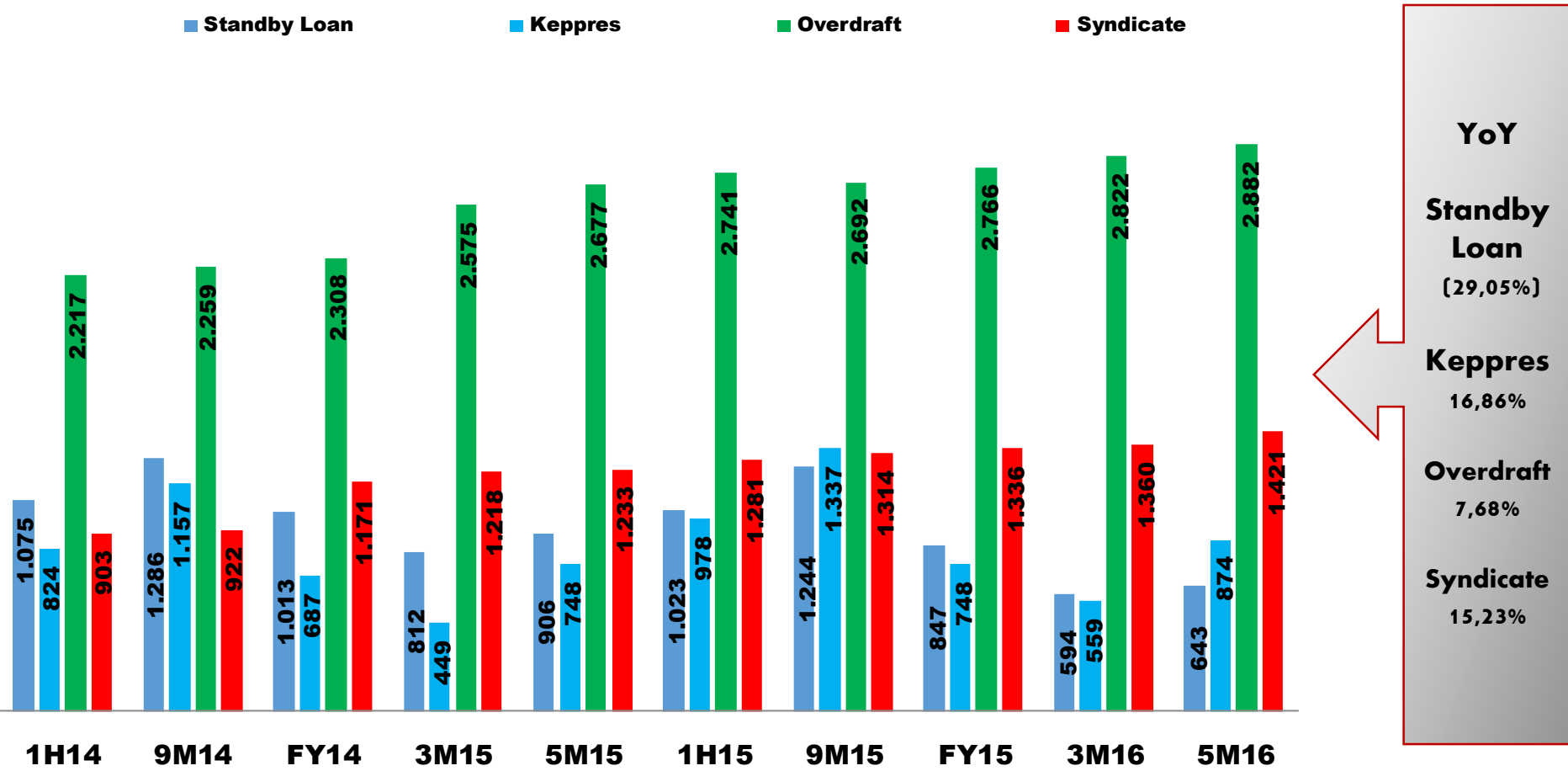
Mortgage
8,99%

Others
61,70%

Commercial Loan

In Billion Rp.

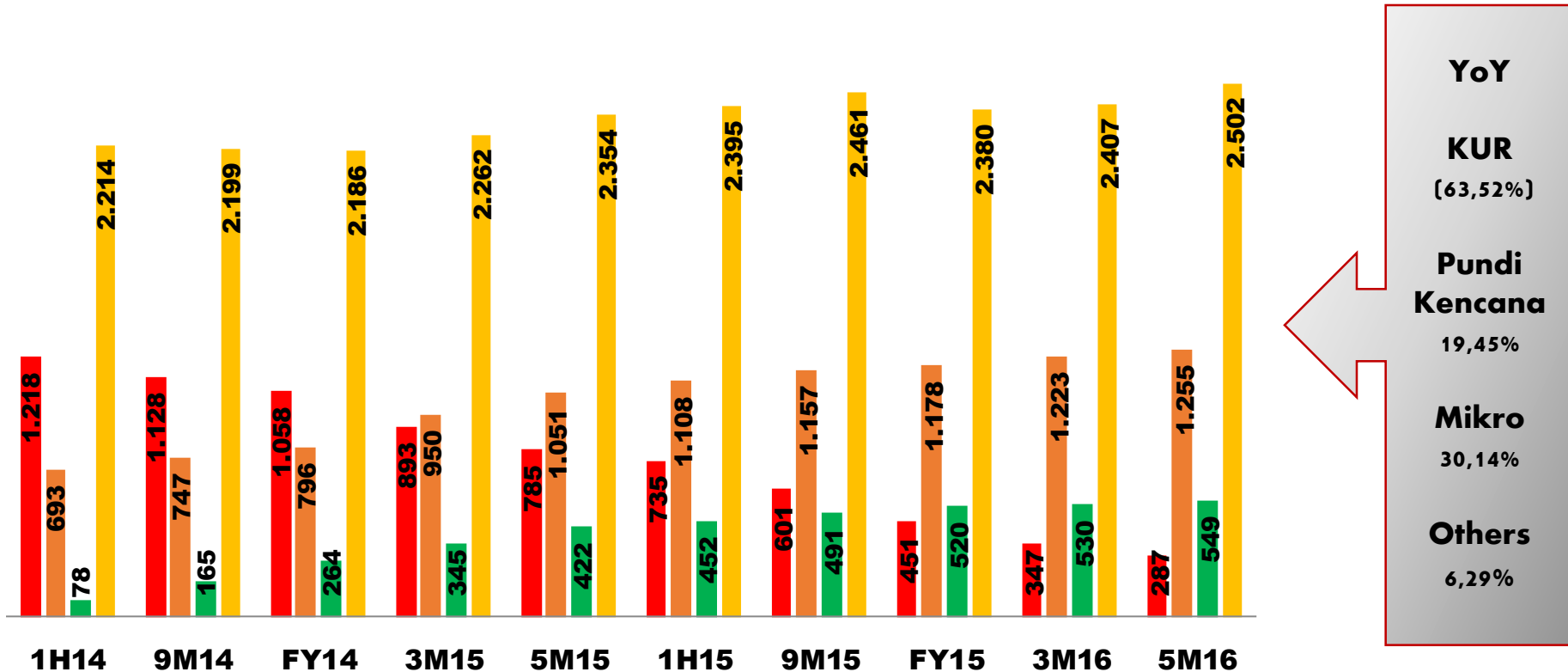
■ Standby Loan ■ Keppres ■ Overdraft ■ Syndicate



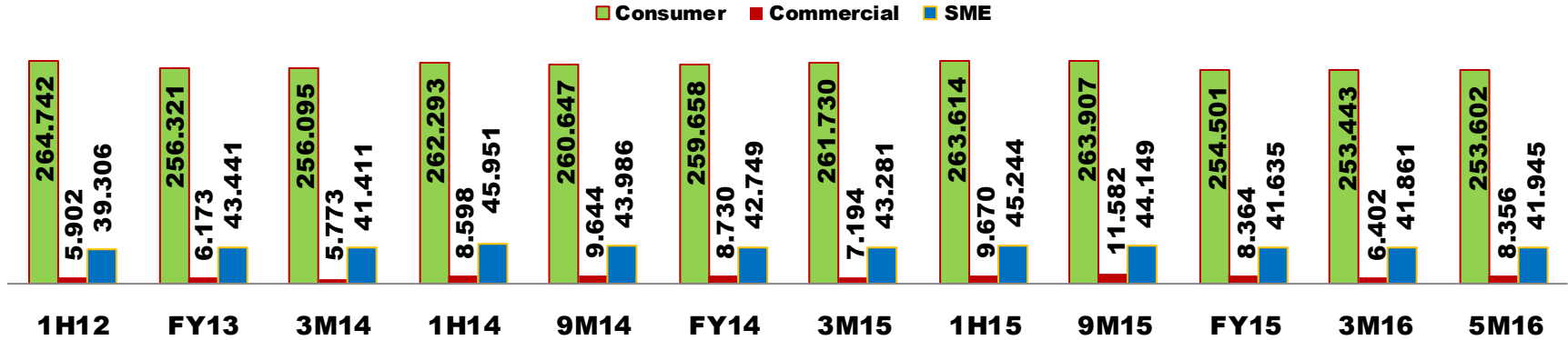
SME Loan

■ KUR ■ Pundi Kencana ■ Mikro ■ Others

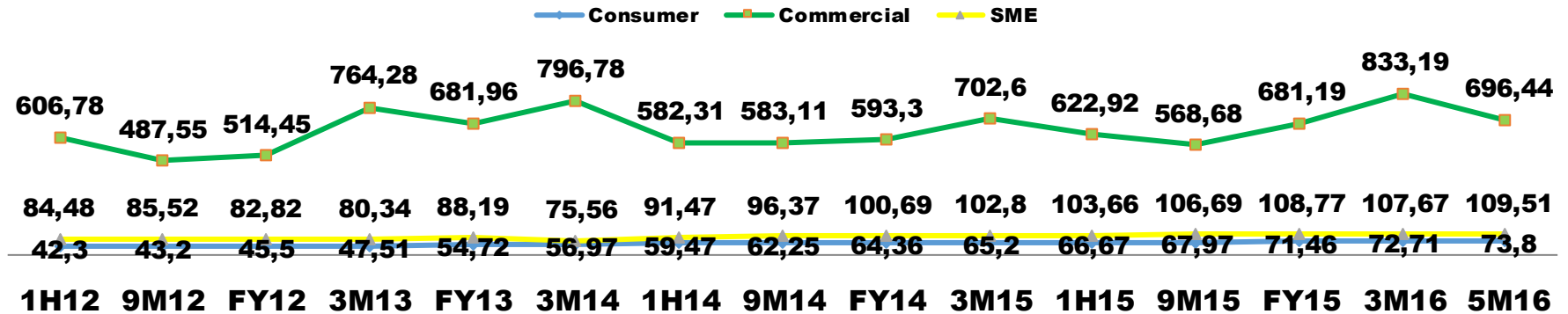
In Billion Rp.



Total Customer

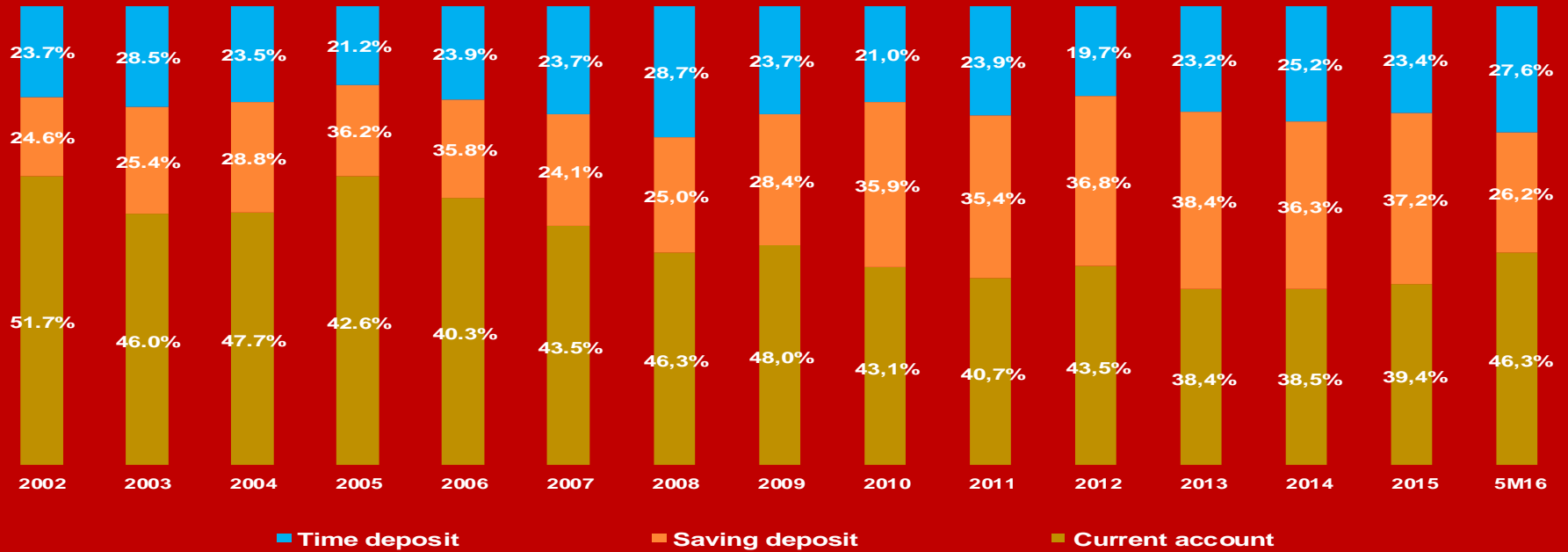


Ticket Size

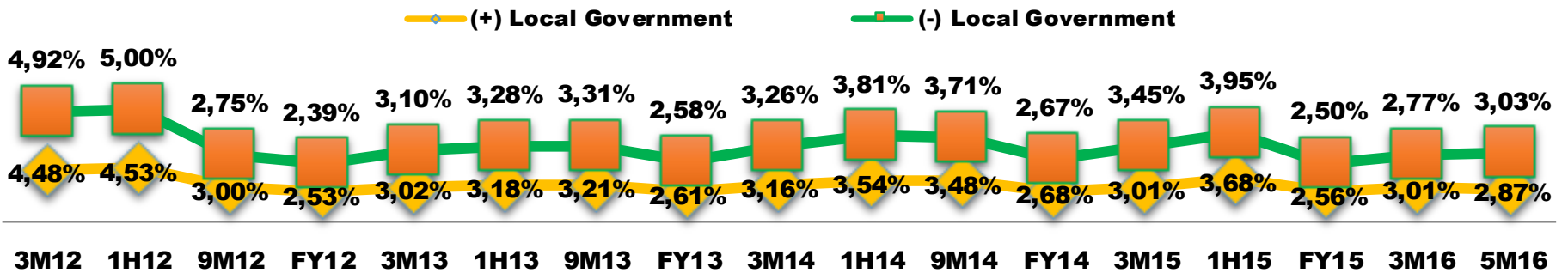


STRENGTH

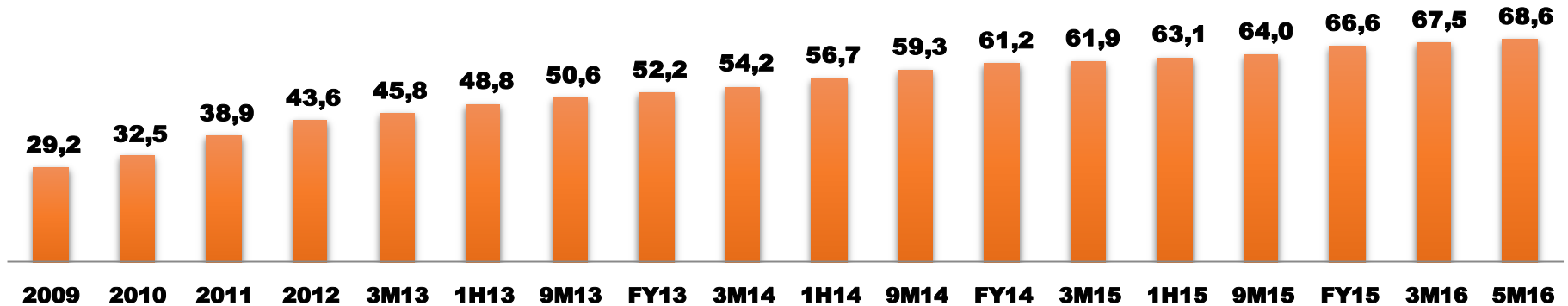
Strength Of Funding



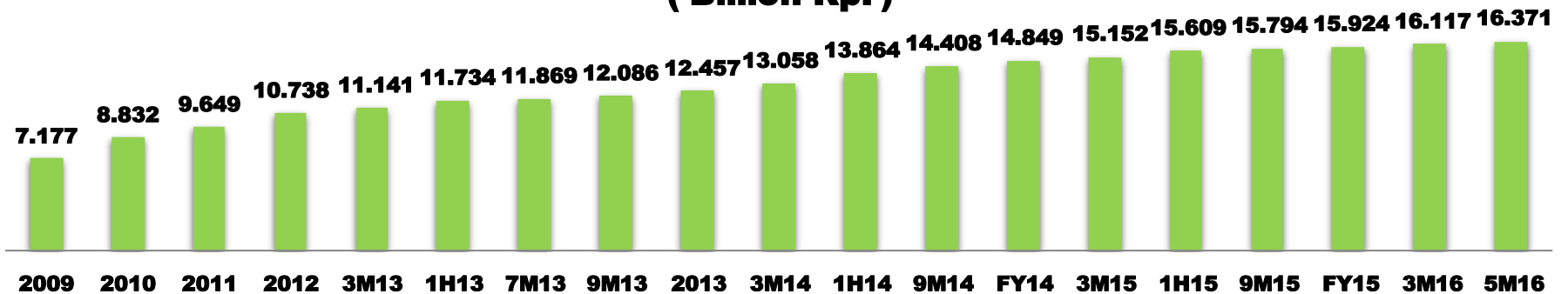
Cost of Fund



Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance (Billion Rp.)



Description

Details

Civil Servants (per December 2014)	426.545
Multipurpose Customer (Civil Servants)	238.711
%	55,96%

NPL

0,4% as of May' 2016

May 2015

Foreign Institution Investor
71,12 from public shares

Domestic Investor
28,88% from public shares

Public shares 20 %
from paid capital

May 2016

Foreign Institution Investor
67,56% from public shares

Domestic Investor
32,44% from public shares

May 2016 BJTM Investor Country

No	Country	Share
1	INDONESIA	32,4377%
2	LUKSEMBURG	16,3278%
3	NORWEGIA	13,1068%
4	AMERIKA	11,3149%
5	SIPRUS	8,3862%
6	FINLANDIA	5,7779%
7	VIRGIN ISLAND	4,9438%
8	INGGRIS	2,2294%
9	IRLANDIA	2,2095%
10	AUSTRALIA	1,1316%
11	JEPANG	0,8289%
12	KANADA	0,5335%
13	SWEDIA	0,2489%

No	Country	Share
14	SINGAPURA	0,2158%
15	DENMARK	0,1440%
16	CAYMAN ISLAND	0,0625%
17	GREENLAND	0,0331%
18	HONGKONG	0,0235%
19	CINA	0,0193%
20	SWITSERLAND	0,0113%
21	KOREA SELATAN	0,0094%
22	FILIPINA	0,0022%
23	MALAYSIA	0,0016%
24	JERMAN	0,0005%
Total		100%

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