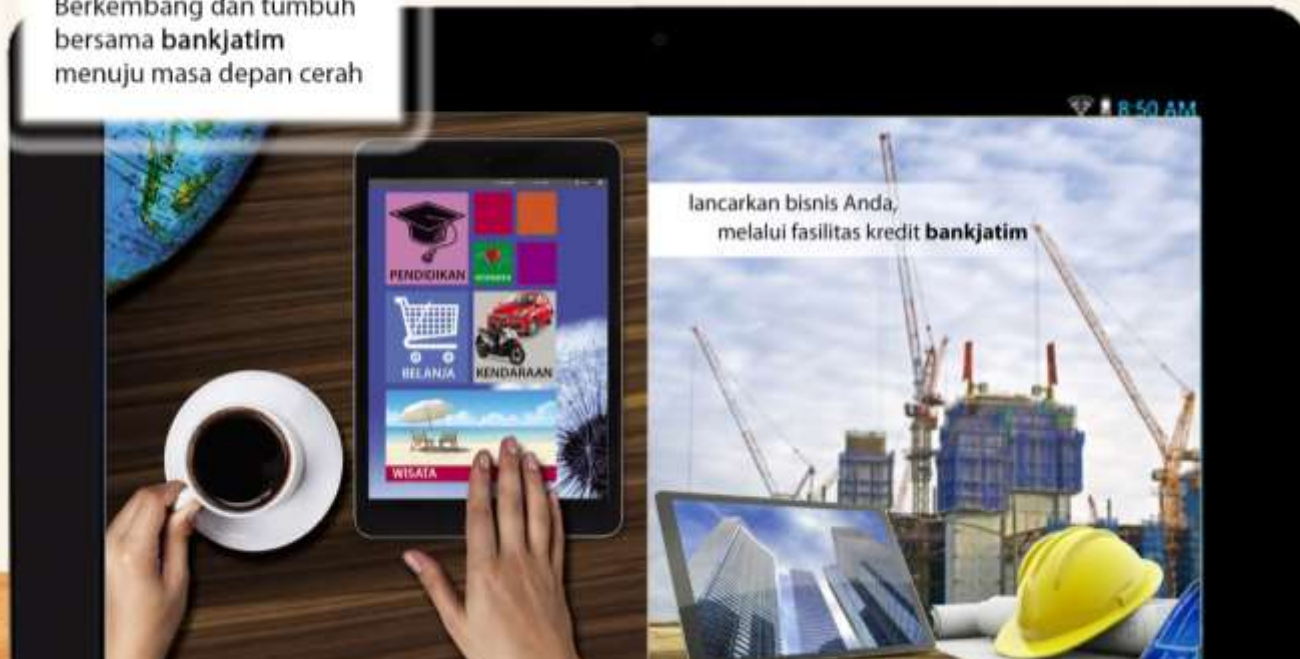


bankjatim

yang terbaik untuk anda

KREDIT MULTIGUNA

Berkembang dan tumbuh
bersama **bankjatim**
menuju masa depan cerah



BJTM COMPANY PERFORMANCE 9M17

ANALYST MEETING QUARTER III 2017

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OVERVIEW

Financial Performance



Balance Sheet In million Rp	9M16	9M17	YoY
Asset	50.154.863	53.837.669	7,34%
Loan	29.625.095	30.696.964	3,62%
- Commercial	7.364.883	6.853.404	-6,94%
- SME	3.144.384	3.075.882	-2,18%
- Consumer	19.115.827	20.767.677	8,64%
Third Party Fund	41.165.605	43.987.520	6,86%
- Current Account	16.720.120	16.253.451	-2,79%
- Saving Account	12.242.308	13.608.183	11,16%
- Time Deposit	12.203.176	14.125.885	15,76%

In million Rp

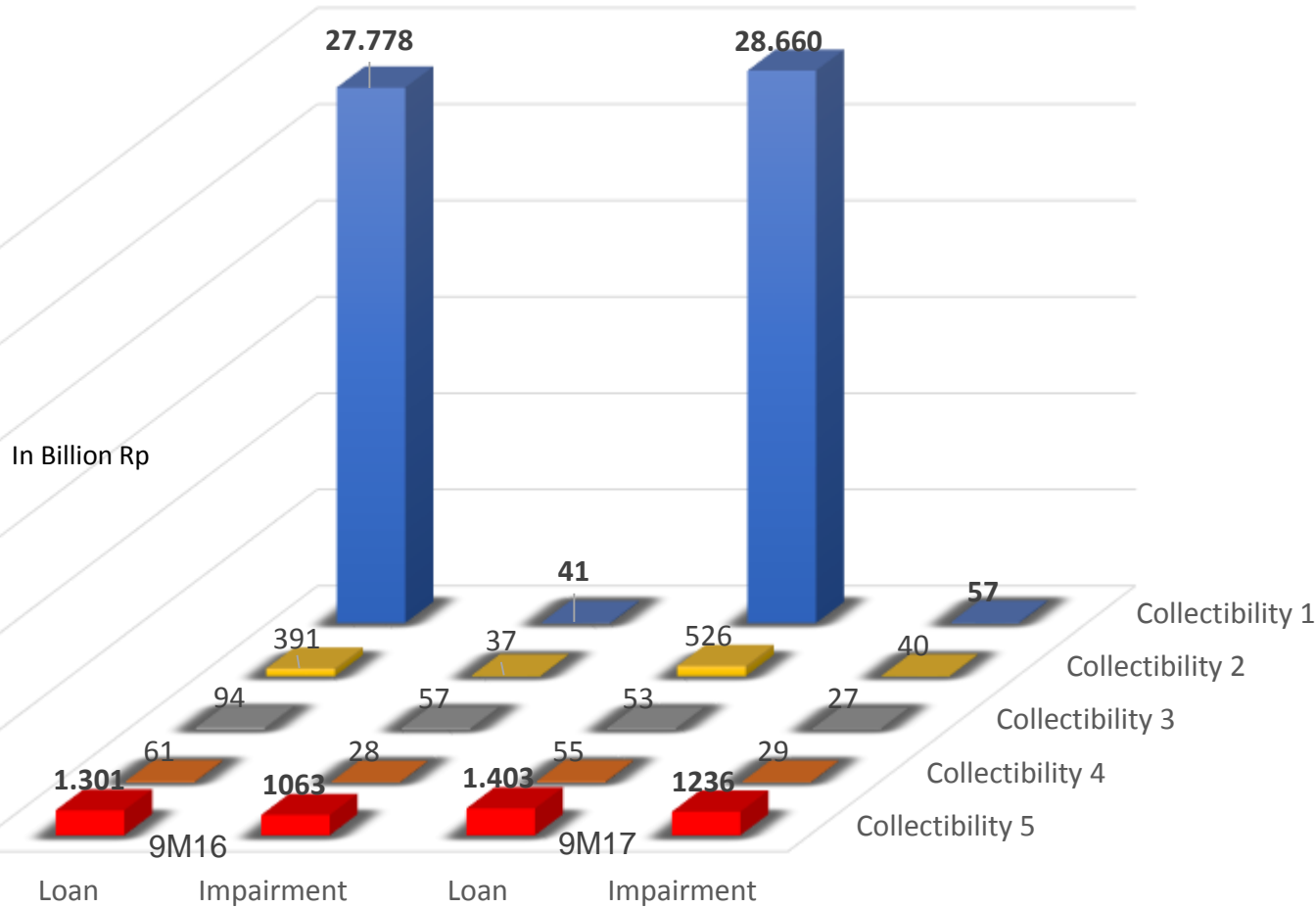
Profit & Loss In million Rp	9M16	9M17	YoY
Interest Income	3.602.892	3.589.269	-0,38%
Interest Expense	(1.061.487)	(962.041)	-9,37%
Net Interest Income	2.541.404	2.627.227	3,38%
Provision for Impairment	(379.842)	(144.883)	-61,86%
Net profit	836.577	1.013.778	21,18%

Ratio	9M16	9M17	Ratio	9M16	9M17
ROA	3,09%	3,61%	BOPO	71,15%	64,89%
ROE	20,14%	20,51%	CAR	22,43%	22,85%
NIM	6,70%	6,82%	COF	2,78%	2,34%
LDR	71,97%	69,79%	CASA	70,36%	67,89%

Non Performing Loan



Loan & Impairment Composition



<u>NPL Information</u>	<u>9M16</u>	<u>9M17</u>
NPL Gross	4,92%	4,92%
NPL Net	1,04%	0,72%
Coverage Ratio	84,18%	91,87%
Consumer's NPL	0,89%	0,76%
Commercial's NPL	14,16%	16,26%
SME's NPL	7,29%	7,74%

NPL

- Collateral sold in auction 15,65 billion rupiah, from 99 billion rupiah auction registered.
- Extracomptable or write-off collection result to 48,06 billion rupiah, from 150 billion rupiah targeted.

BUSINESS PLAN 2017

Description	<u>Growth</u>		
	<u>2015</u>	<u>2016</u>	<u>2017 E</u>
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%	3,80%
- 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	9M17
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	193
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	88
CDM	1	1	1	2	2	2	2
ATM	262	368	479	595	688	703	714
Total network	759	904	1.072	1.291	1.425	1.566	1.585

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

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

158

Credit

- Cooperate with educational institutions to accelerate financing.
- Have an active role in infrastructure financing in East Java through syndicated loan regarding to Prudential and Regulated Banking Principles.
- Increasing number of Multipurpose Loan by giving 13% interest rate promotion to new debtors.
- The potential of productive credit is still high, cooperating with other institutions (Avalist, UMKM database and cooperative in East Java) and maximizing credit expansion in 60 Micro Units.
- Encourage Branch Offices to communicate actively with local Governments in order to seek opportunities for regional investment financing.

Non Performing Loan

- Cooperative settlement by giving time to the debtor to sell his assets personally, offering interest payments for redemption, or partial sale of assets.
- Handling of core debtors NPL specifically.

Third Party Fund

- The Bank conducts intensive cross selling and marketing, especially to the current account beneficiaries so that the funds do not move to the other banks (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.

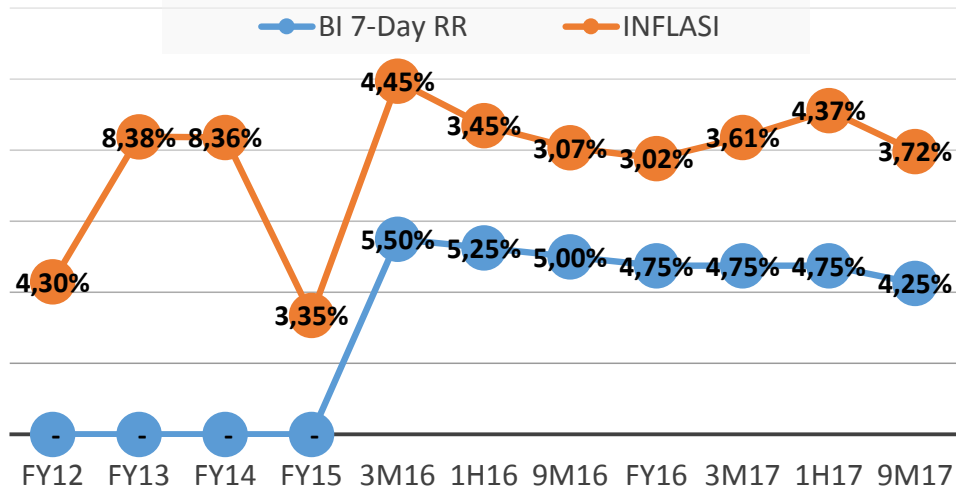
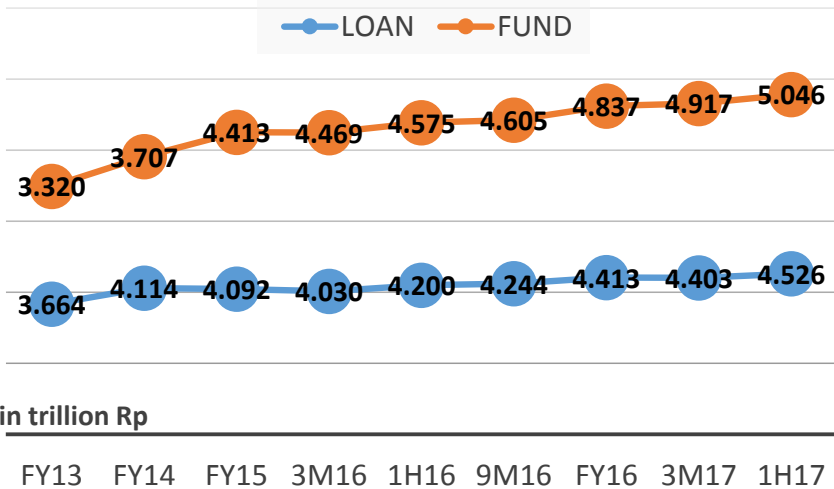
Fee Based Income

- Improving trade finance services, such as 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, Ministry of Transportation East Java Government, BPJS, Garuda Indonesia, Lion Air, Cable TV.

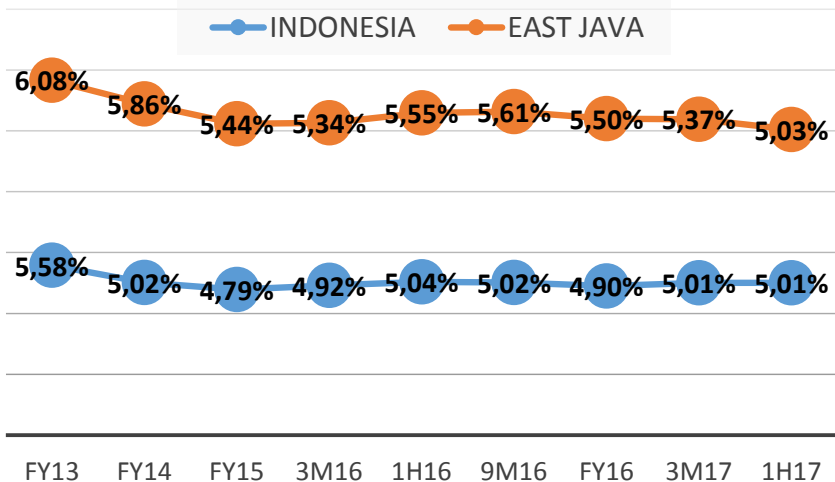


APPENDIX

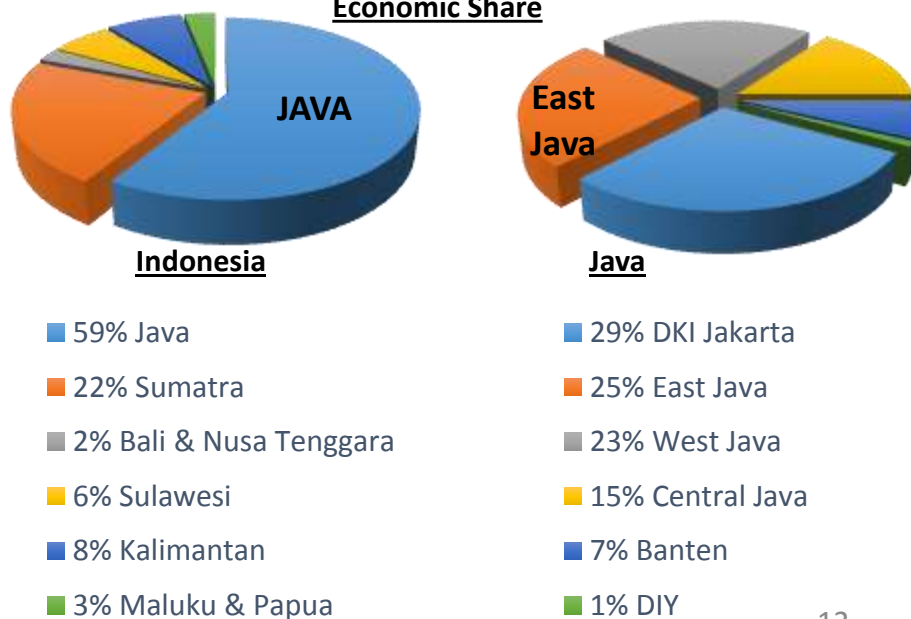
Macro Economy Review



Economic Growth



Economic Share



Balance Sheet

<u>Information</u> In million Rp	<u>9M16</u>	<u>9M17</u>	<u>YoY</u>	<u>3Q16</u>	<u>2Q17</u>	<u>3Q17</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	50.154.863	53.837.669	7,34%	2.093.836	1.171.760	2.348.922	12,18%	100,46%
Placement BI & SBI	14.423.095	15.617.171	8,28%	3.101.173	(1.220.968)	1.958.953	-36,83%	-260,44%
Loan	29.625.095	30.696.964	3,62%	349.128	1.197.915	207.476	-40,57%	-82,68%
Allowance for Impairment Losses	(1.225.943)	(1.388.392)	13,25%	(107.059)	1.610	(37.750)	-64,74%	-2444,83%
Third Party Fund	41.165.605	43.987.520	6,86%	863.620	716.548	1.791.619	107,45%	150,03%
- Current Account	16.720.120	16.253.452	-2,79%	1.375.527	(3.179.879)	626.325	-54,47%	-119,70%
- Saving Account	12.242.308	13.608.183	11,16%	(137.184)	1.429.005	(6.015)	-95,62%	-100,42%
- Time Deposit	12.203.176	14.125.885	15,76%	(374.723)	2.467.422	1.171.309	-412,58%	-52,53%
Equity	7.019.141	7.563.351	7,75%	808.469	335.199	303.319	-62,48%	-9,51%

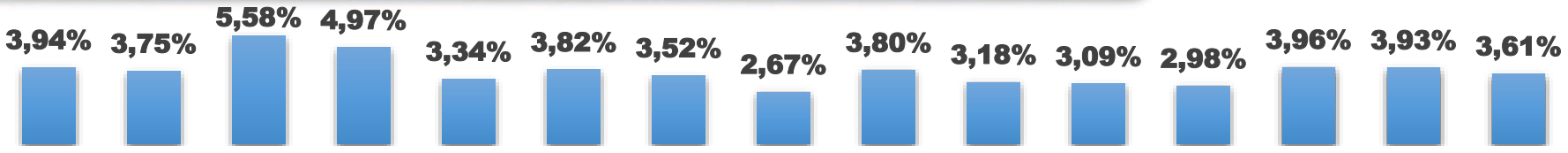
Profit / Loss

<u>Information</u> In million Rp	<u>9M16</u>	<u>9M17</u>	<u>YoY</u>	<u>3Q16</u>	<u>2Q17</u>	<u>3Q17</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	3.602.892	3.589.269	-0,38%	1.204.672	1.230.399	1.245.648	3,40%	1,24%
Interest Expense	(1.061.487)	(962.041)	-9,37%	(355.038)	(338.592)	(357.087)	0,58%	5,46%
Nett Interest Income	2.541.404	2.627.227	3,38%	849.633	891.807	888.561	4,58%	-0,36%
Non Interest Operational Income	319.047	336.346	5,42%	89.228	137.616	90.370	1,28%	-34,33%
Non Interest Operational Expense	(1.348.963)	(1.440.327)	6,77%	(437.015)	(512.265)	(526.105)	20,39%	2,70%
Provision for Impairment Losses	(379.842)	(144.883)	-61,86%	(143.777)	(5.186)	(43.087)	-70,03%	730,90%
Nett Non Interest Operational Income (Expense)	(1.409.757)	(1.248.865)	-11,41%	(491.564)	(379.835)	(478.823)	-2,59%	26,06%
Operational Profit	1.131.647	1.378.363	21,80%	358.069	511.972	409.738	14,43%	-19,97%
Non Operational Profit	8.495	9.695	14,13%	3.908	2.824	(724)	-118,53%	-125,65%
Pre Tax Profit	1.140.142	1.388.058	21,74%	361.977	514.796	409.014	12,99%	-20,55%
Taxes	(303.565)	(374.280)	23,30%	(86.500)	(132.685)	(117.340)	35,65%	-11,57%
Net profit	836.577	1.013.778	21,18%	275.477	382.111	291.674	5,88%	-23,67%

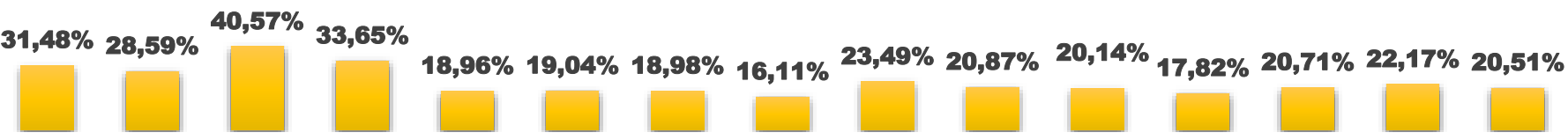
Financial Ratio



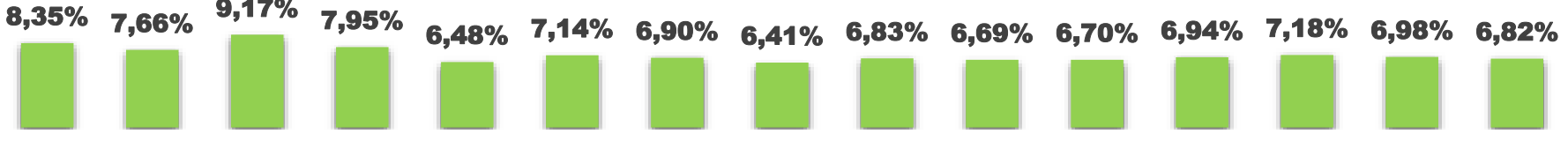
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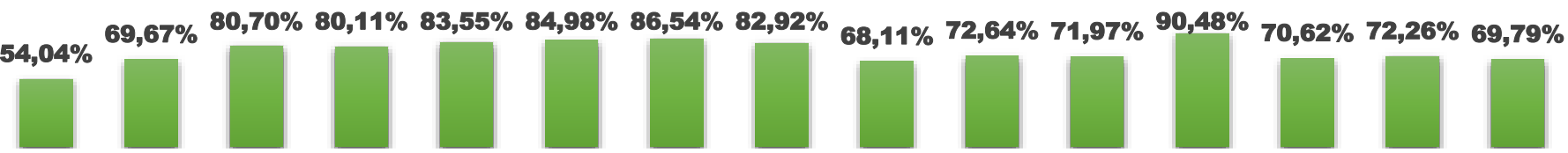
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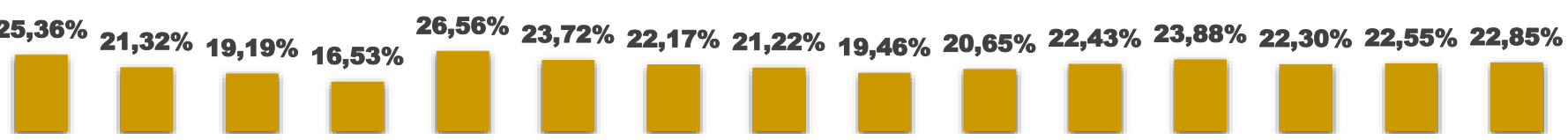
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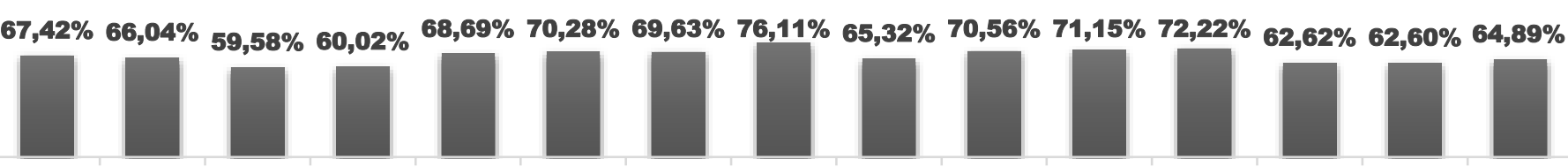
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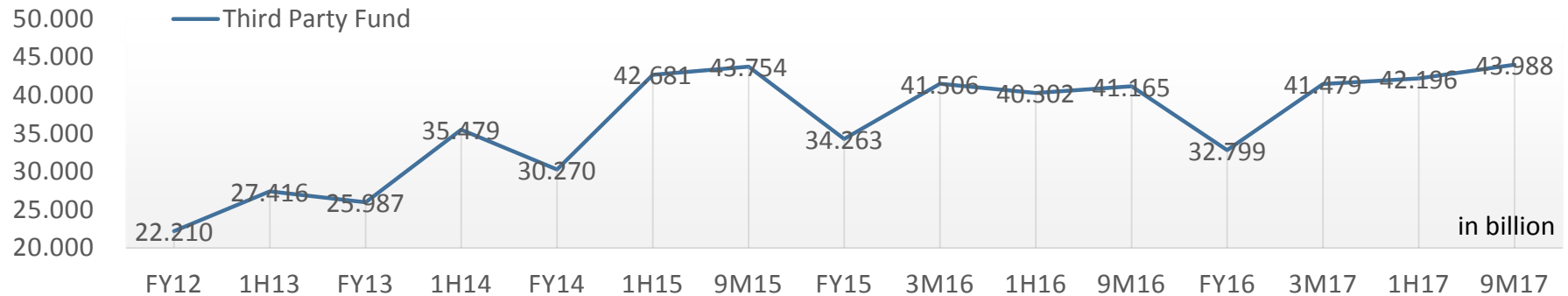


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2008 2009 2010 2011 2012 2013 2014 2015 3M16 1H16 9M16 FY16 3M17 1H17 9M17

Third Party Fund



Funding Growth

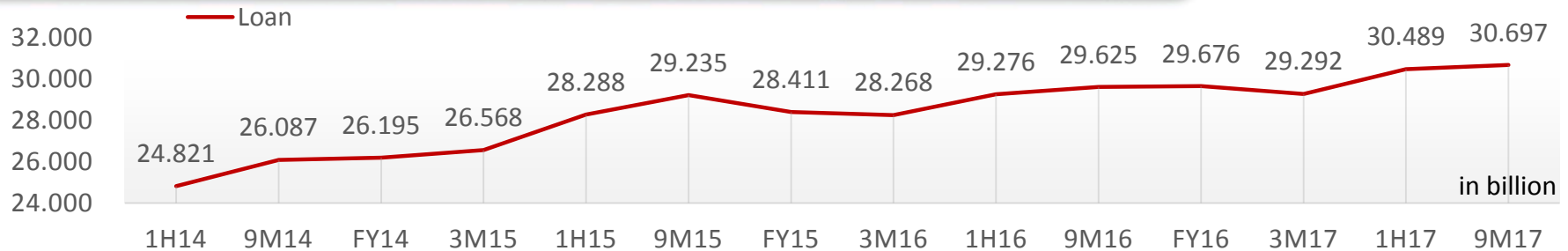
Current Account	Sep'16	Sep'17	YoY
Government	11.597	11.319	-2,40%
Private	5.123	4.935	-3,68%
Total	16.720	16.253	-2,79%
Saving Account	Sep'16	Sep'17	YoY
Simpeda	10.031	10.295	2,63%
Siklus	863	1.672	93,81%
Tab Haji	218	226	3,58%
TabunganKu / SimPel	1.019	1.264	24,00%
Barokah	111	151	36,19%
Total	12.242	13.608	11,16%
Time Deposit	Sep'16	Sep'17	YoY
Deposit	12.203	14.126	15,76%
Total	12.203	14.126	15,76%

Composition

Ticket Size in million

Sep'16	Sep'17	Sep'16	Sep'17
28,17%	25,73%	123.368,7	120.410,6
12,45%	11,22%	95,0	83,3
40,62%	36,95%	309,4	274,0
Sep'16	Sep'17	Sep'16	Sep'17
24,37%	23,40%	5,6	5,5
2,10%	3,80%	6,2	8,6
0,53%	0,51%	1,8	1,7
2,48%	2,87%	0,4	0,4
0,27%	0,34%	5,6	6,2
29,74%	30,94%	2,5	2,6
Sep'16	Sep'17	Sep'16	Sep'17
29,64%	32,11%	321,7	321,1
29,64%	32,11%	321,7	321,1

Loan



Lending Growth

CONSUMER	Sep'16	Sep'17	YoY
Multi Purpose	16.672	17.841	7,01%
Mortgage	1.528	1.744	14,10%
Other	916	1.183	29,17%
Total	19.116	20.768	8,64%
COMMERCIAL	Sep'16	Sep'17	YoY
Standby Loan	657	578	-12,03%
Keppres	1.091	908	-16,81%
Overdraft	2.951	2.967	0,56%
Syndicate	1.319	1.006	-23,73%
General	1.347	1.394	3,52%
Total	7.365	6.853	-6,94%
S M E	Sep'16	Sep'17	YoY
Pundi Kencana	1.257	1.370	8,99%
Laguna	23	50	117,41%
Bankit KKPA	209	302	44,87%
Siumi	23	29	27,05%
Jatim Mikro	554	614	10,90%
Others	1.079	710	-34,17%
Total	3.144	3.076	-2,18%

Composition

Sep'16	Sep'17	Sep'16	Sep'17
56,28%	58,12%	69,7	74,9
5,16%	5,68%	178,3	187,7
3,09%	3,85%	144,8	214,7
64,53%	67,65%	75,3	82,0
Sep'16	Sep'17	Sep'16	Sep'17
2,22%	1,88%	458,9	329,4
3,68%	2,96%	345,3	343,7
9,96%	9,67%	794,9	834,2
4,45%	3,28%	57.341,8	52.941,0
4,55%	4,54%	730,0	700,2
24,86%	22,33%	724,0	687,9
Sep'16	Sep'17	Sep'16	Sep'17
4,24%	4,46%	60,4	59,9
0,08%	0,16%	16,2	27,5
0,70%	0,99%	52,4	43,3
0,08%	0,10%	122,0	91,4
1,87%	2,00%	121,3	100,1
3,64%	2,31%	124,7	155,2
10,61%	10,02%	79,4	72,0

Ticket Size in million

LOAN FY14 – 9M17



CONSUMER	FY14	9M15	FY15	3M16	1H16	9M16	FY16	3M17	1H17	9M17
Multi Purpose	14.849.126	15.793.553	15.924.309	16.116.984	16.498.907	16.671.584	17.131.199	17.177.244	17.766.924	17.840.841
Mortgage	1.298.747	1.399.421	1.434.353	1.464.781	1.501.875	1.528.177	1.589.130	1.614.312	1.715.118	1.743.588
Other	612.797	792.056	827.428	845.423	886.754	916.066	1.104.855	1.142.783	1.132.520	1.183.248
Total	16.760.670	17.985.030	18.186.090	18.427.187	18.887.537	19.115.827	19.825.183	19.934.339	20.614.562	20.767.677
COMMERCIAL	FY14	9M15	FY15	3M16	1H16	9M16	FY16	3M17	1H17	9M17
Standby Loan	1.013.324	1.244.437	847.263	593.513	655.632	657.163	531.315	436.239	548.373	578.104
Keppres	687.257	1.336.954	748.105	559.221	964.276	1.091.251	546.405	357.492	624.976	907.829
Overdraft	2.307.783	2.691.570	2.766.452	2.821.776	2.867.474	2.950.827	2.985.503	2.935.996	2.964.871	2.967.410
Syndicate	1.171.171	1.313.528	1.335.649	1.359.599	1.301.393	1.318.861	1.254.721	1.055.945	1.002.057	1.005.880
General	1.004.389	1.243.918	1.251.986	1.116.825	1.316.609	1.346.781	1.375.272	1.391.778	1.467.658	1.394.181
Total	6.183.924	7.830.406	6.949.455	6.450.934	7.105.384	7.364.883	6.693.215	6.177.449	6.607.934	6.853.404
S M E	FY14	9M15	FY15	3M16	1H16	9M16	FY16	3M17	1H17	9M17
Pundi	796.281	1.156.961	1.177.643	1.222.691	1.273.067	1.256.921	1.300.929	1.346.491	1.415.106	1.369.891
Laguna	30.078	24.925	21.204	18.774	17.258	15.390	35.975	38.768	29.890	49.671
Bankit KKPA	73.113	131.054	130.478	128.615	175.481	208.789	272.642	338.899	395.875	302.470
Siumi	0	995	954	2.456	14.412	23.176	26.523	24.611	28.521	29.446
Jatim Mikro	263.067	490.838	519.834	530.118	557.303	561.646	562.361	578.536	601.615	614.353
Others	2.087.748	1.615.658	1.426.340	1.487.528	1.245.524	1.078.463	958.593	852.479	796.364	710.052
Total	3.250.286	3.420.431	3.276.454	3.390.182	3.283.046	3.144.384	3.157.023	3.179.783	3.267.371	3.075.882

in million

	FY14	3M15	1H15	9M15	FY15	3M16	1H16	9M16	FY16	3M17	1H17	9M17
NPL Gross	3,31%	3,87%	3,82%	4,22%	4,29%	4,59%	4,58%	4,92%	4,77%	4,84%	4,80%	4,92%
NPL Net	1,08%	1,11%	1,47%	1,28%	1,10%	1,19%	1,07%	1,04%	0,65%	0,55%	0,67%	0,72%
Coverage Ratio	71,43%	78,95%	75,82%	84,28%	81,02%	80,87%	83,37%	84,18%	93,49%	95,33%	91,80%	91,87%
CONSUMER	0,60%	0,66%	0,75%	0,86%	0,74%	0,82%	0,85%	0,89%	0,84%	0,64%	0,69%	0,76%
COMMERCIAL	7,27%	10,40%	9,22%	10,01%	12,07%	13,69%	13,10%	14,16%	15,02%	16,93%	16,43%	16,26%
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%	7,74%



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

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

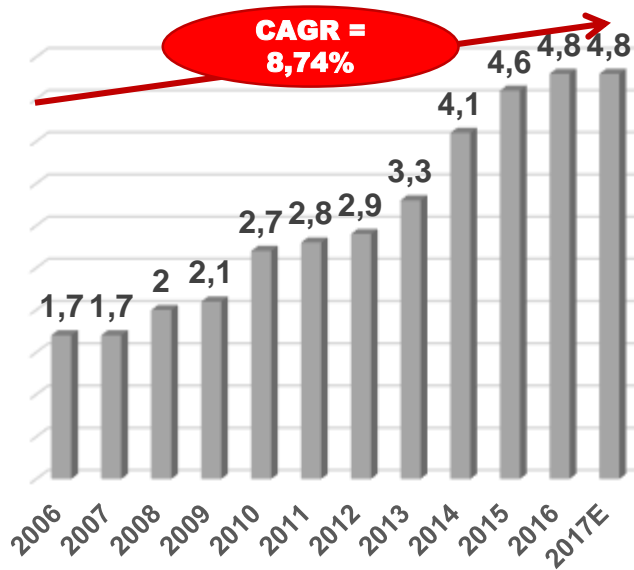


STRENGTH

Compound Annual Growth Rate

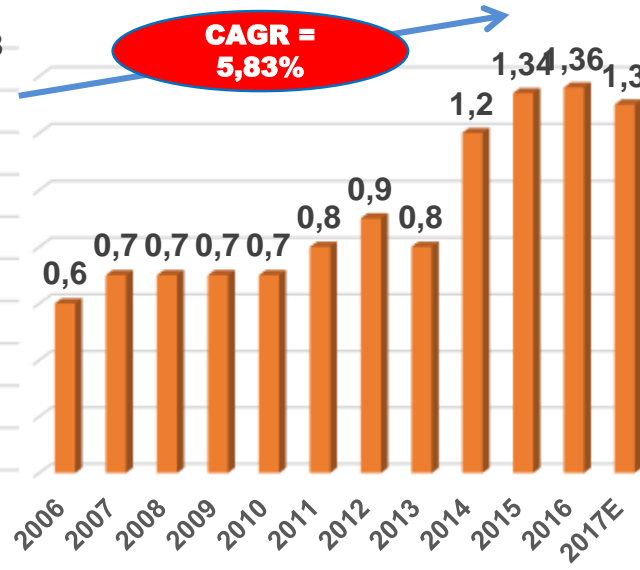
INTEREST INCOME (Rp Tril)

CAGR = 8,74%



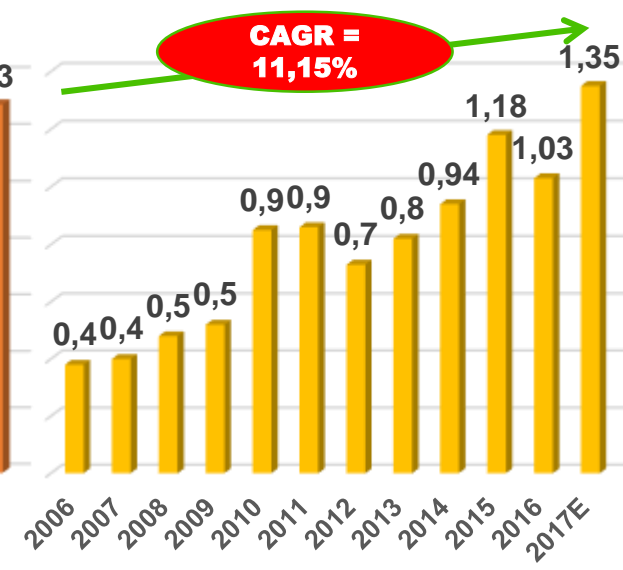
INTEREST EXPENSE (Rp Tril)

CAGR = 5,83%



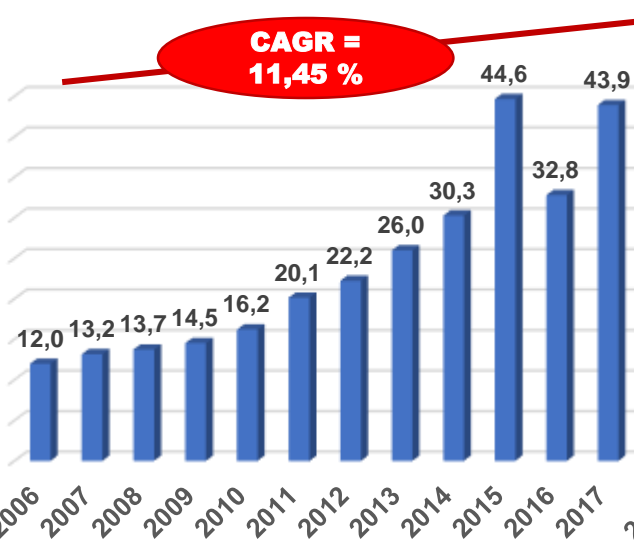
NET PROFIT (Rp Tril)

CAGR = 11,15%



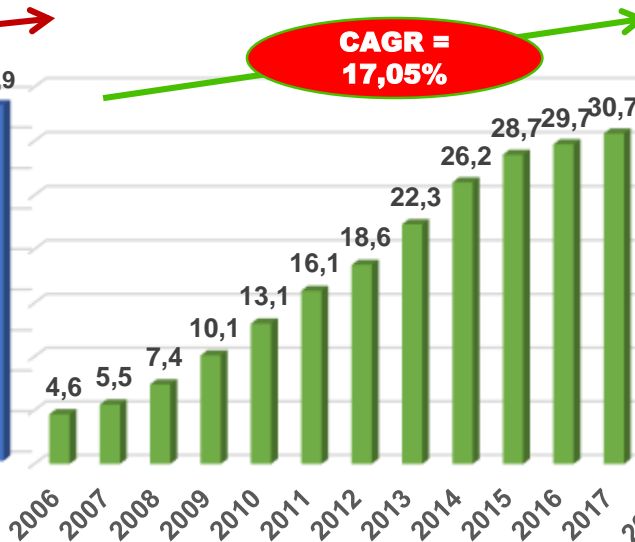
THIRD PARTY FUND (Rp Tril)

CAGR = 11,45%



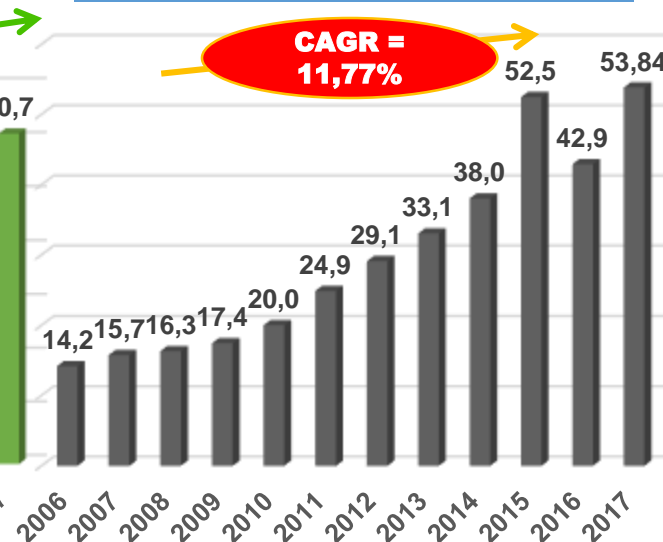
LOAN (Rp Tril)

CAGR = 17,05%



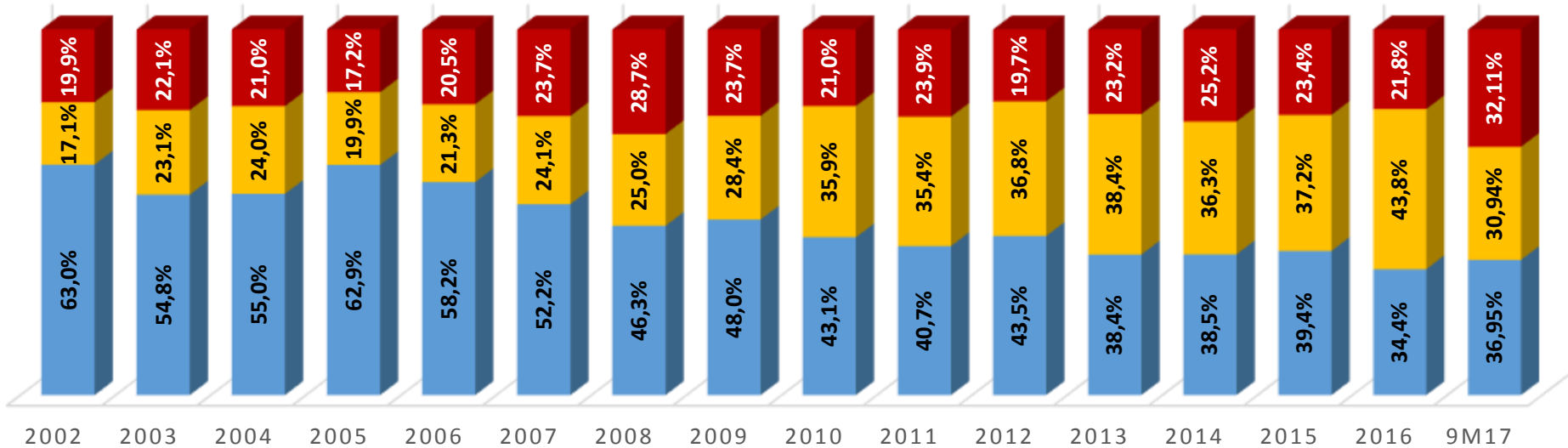
TOTAL ASSET (Rp Tril)

CAGR = 11,77%



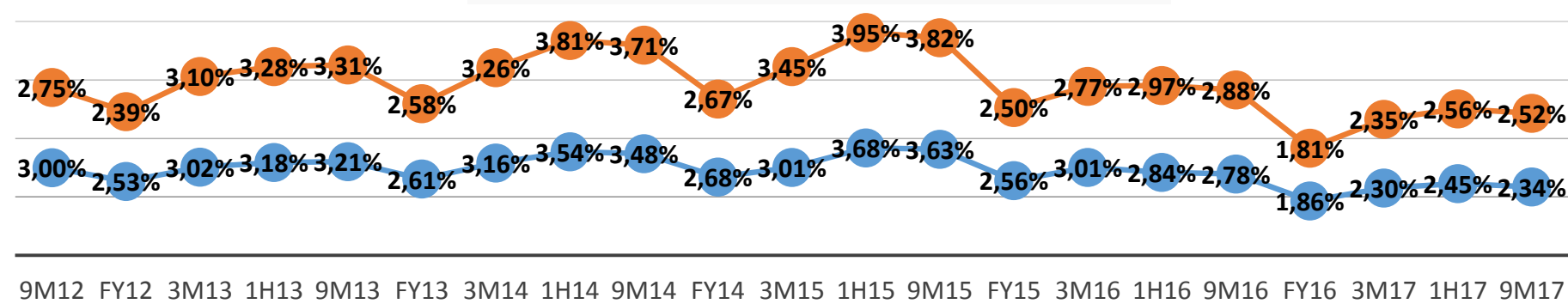
Strength of Funding

■ Current account ■ Saving deposit ■ Time deposit



Cost of Fund

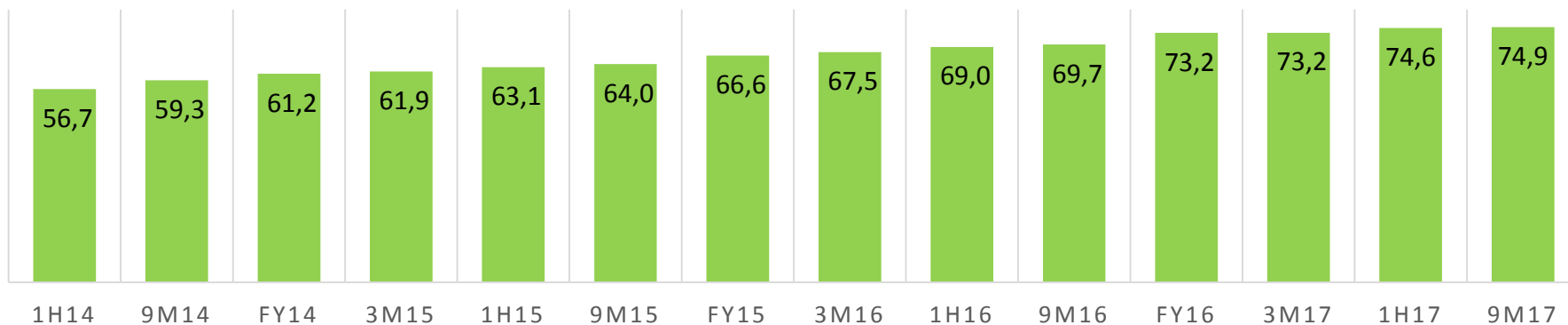
● (+) Local Government ● (-) Local Government



Strength of Loan (Multipurpose)

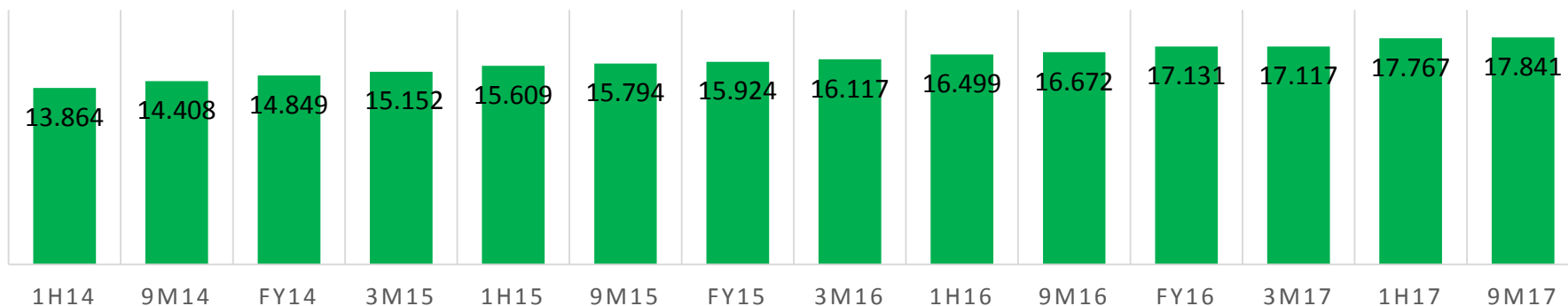
million Rp

MULTIGUNA TICKET SIZE



billion Rp

MULTIGUNA LOAN BALANCE



Loan balance 58,12% of total loan

NPL 0,35% as of Sept 2017

Human Resources

No	DATA	Sept 2016	Sept 2017
1	Board of Commisioner	4	5
2	Board of Sharia Supervisory	3	3
3	Board of Director	5	5
4	Management 1	22	25
5	Management 2	97	101
6	Management 3	280	258
7	Management 4	701	810
8	Staff of Administration	1969	2067
9	Staff Non Administration	327	318
10	Non Permanent	1150	857
11	Outsource	1940	1972
	Total	6498	6421

B Series Investor Composition

B Series Investor	9M16	9M17
Foreign Investor	41,62%	62,83%
Domestic Investor	58,38%	37,17%

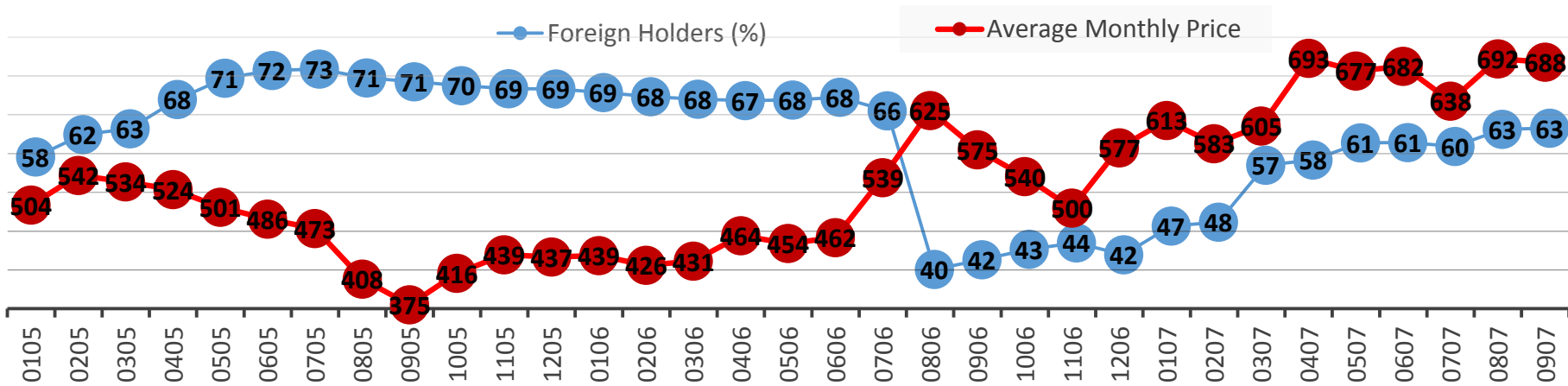
No	Country	Share	No	Country	Share
1	INDONESIA	37,1652%	13	BERMUDA	0,3517%
2	AMERIKA	31,3218%	14	JEPANG	0,3382%
3	FINLANDIA	7,7291%	15	SINGAPURA	0,2565%
4	IRLANDIA	7,3792%	16	JERMAN	0,1687%
5	NORWEGIA	4,5446%	17	CAYMAN ISLAND	0,1622%
6	LUKSEMBURG	2,8361%	18	THAILAND	0,1614%
7	KANADA	2,4817%	19	KOREA SELATAN	0,0622%
8	INGGRIS	1,9265%	20	CINA	0,0540%
9	AUSTRALIA	0,9068%	21	MALAYSIA	0,0233%
10	SAUDI ARABIA	0,8493%	22	SWEDIA	0,0118%
11	SWITSERLAND	0,7138%	23	FILIPINA	0,0022%
12	BELANDA	0,5536%	Total		100%

Ownership	
(A Series) East Java Government	51,27%
(A Series) City & Municipal Government	28,43%
(B Series) Public Domestic	7,55%
(B Series) Public Foreign	12,76%
Total	100%

Dividen & Stock

Fiscal year	Payment of Dividend Cash Per Share (Rp.)	Net Profit	Dividen Payment Ratio	BJTM Price Sept 29, 2017 IDR 700/ share	
2012	39,74	724.639.313.908,99	81,8%	PBV	1,39
2013	40,61	824.311.815.370,19	73,50%	EPS	90,27
2014	41,86	939.083.592.253,50	66,5%	PER	7,75
2015	43,00	885.708.380.142,00	72,42%	Market Cap	Rp 10.482 bn
2016	43,64	1.028.216.274.326,00	63,43%		

Price and Foreign Holders



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

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R. 5000000

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- 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

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tetap nikmati bunganya!!

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

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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

**The Higher Bank that Disbursing
FLPP Fund**

**Active Role as Resi Gudang
Lending**

Investor Relations (IR)
Corporate Secretary
(031) 5310090 - 471
Email: iru@bankjatim.co.id

