

# COMPANY PERFORMANCE

*Support The Growth  
Across Our Markets*

& EMPOWERING NEW POTENTIAL BUSINESS

## BJTM

## 3 M 17

### ANALYST MEETING QUARTER I 2017

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# OVERVIEW

# Financial Performance



<b>Balance Sheet</b> In million Rp	<b>3M16</b>	<b>3M17</b>	<b>YoY</b>
<b>Asset</b>	49.145.272	50.316.988	2,38%
<b>Loan</b>	28.268.303	29.291.572	3,62%
- Commercial	6.450.934	6.177.449	-4,24%
- SME	3.390.182	3.179.783	-6,21%
- Consumer	18.427.187	19.934.339	8,18%
<b>Third Party Fund</b>	41.505.921	41.479.352	-0,06%
- Current Account	21.036.631	18.807.006	-10,60%
- Saving Account	10.987.058	12.185.193	10,90%
- Time Deposit	9.482.231	10.487.153	10,60%

In million Rp

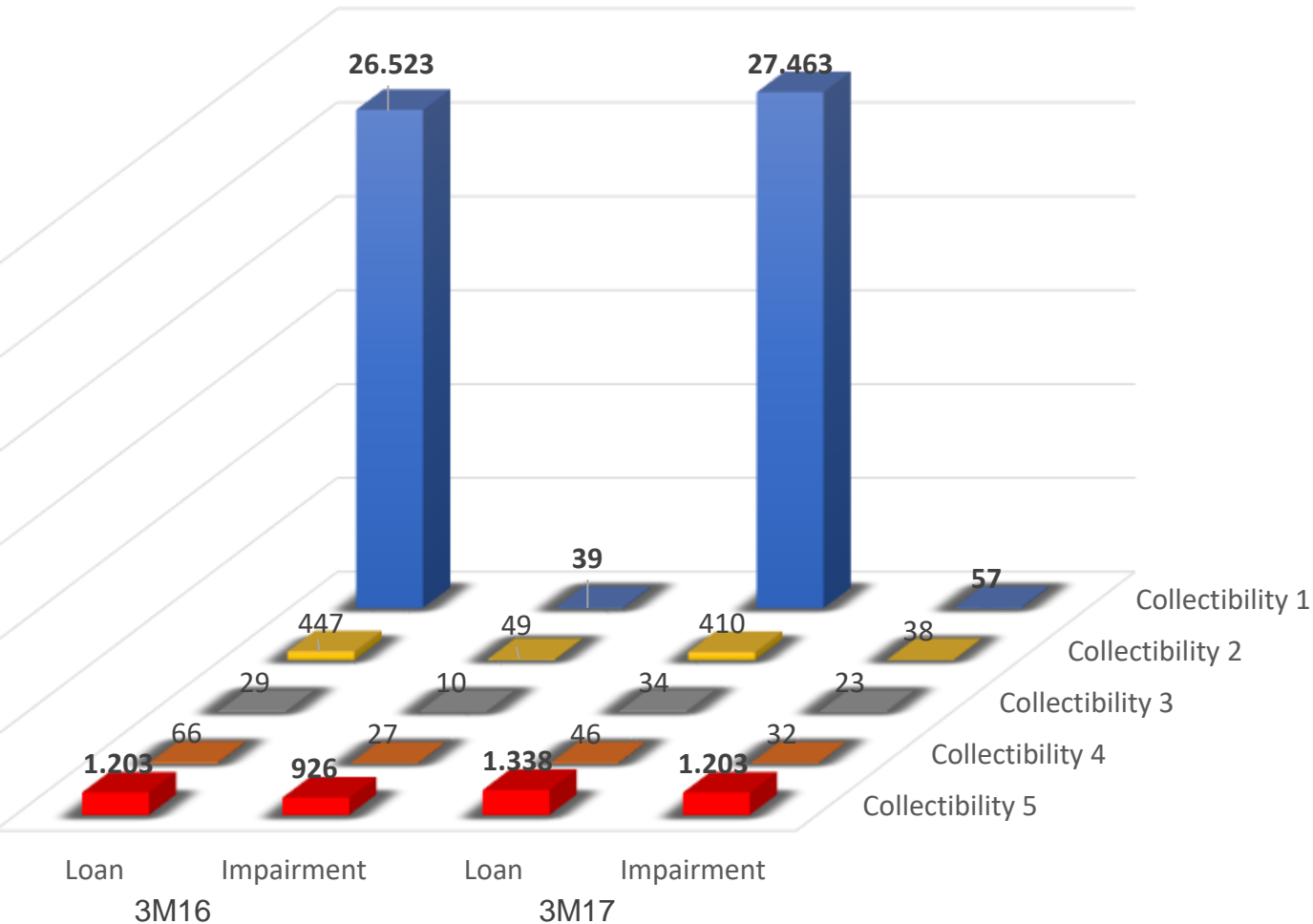
<b>Profit &amp; Loss</b> In million Rp	<b>3M16</b>	<b>3M17</b>	<b>YoY</b>
Interest Income	1.160.358	1.113.221	-4,06%
Interest Expense	-321.951	-266.362	-17,27%
Net Interest Income	838.407	846.859	1,01%
Provision for Impairment	-80.690	-96.610	19,73%
<b>Net profit</b>	<b>312.838</b>	<b>339.993</b>	<b>8,68%</b>

<b>Ratio</b>	<b>3M16</b>	<b>3M17</b>	<b>Ratio</b>	<b>3M16</b>	<b>3M17</b>
ROA	3,80%	3,96%	BOPO	65,32%	62,62%
ROE	23,49%	20,71%	CAR	19,46%	22,30%
NIM	6,83%	7,18%	COF	3,01%	2,30%
LDR	68,11%	70,62%	CASA	77,15%	74,72%

# Non Performing Loan

## Loan & Impairment Composition



In Billion Rp

<b>NPL Information</b>	<b>3M16</b>	<b>3M17</b>
NPL Gross	4,59%	4,84%
NPL Net	1,19%	0,55%
Coverage Ratio	80,87%	95,33%
Consumer's NPL	0,82%	0,64%
Commercial's NPL	13,69%	16,93%
SME's NPL	7,38%	6,91%

## SME & Consumer

- Disbursement from Loan Agreement fund from East Java Government changed to secondary sector, prior to primary sector. As a result, the market expanding but still targeting SME with single digit lending rate.
- LPDB fund from cooperative ministry will increase approx 575 billion.
- Ahead of new school year and fasting Eid, Multipurpose loan will promote its lending rate to increase loan.

## Commercial

- Keppres collateral lowered back, with mitigation cessie tied notarized.
- Processing the institution loan plan such as hospital, port, university, toll road, etc up to 885 billion rupiah.

## NPL

- Collateral sold in auction 11,7 billion rupiah, and auction registered still up to 100 billion rupiah.
- Extracomptable or write-off collection result to 12 billion rupiah.

**BUSINESS PLAN 2017**

# Business Plan

Description	2015	2016	2017 E consolidated	2017 E conventional
Total Asset	12,65%	0,54%	5,12%	9,19%
Loan	8,46%	4,45%	8,63%	11,75%
Third Party Fund	13,19%	-4,28%	7,44%	12,57%
Pre Tax Profit	-8,33%	15,13%	10,01%	10,20%
<b>Financial Ratio</b>				
- 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

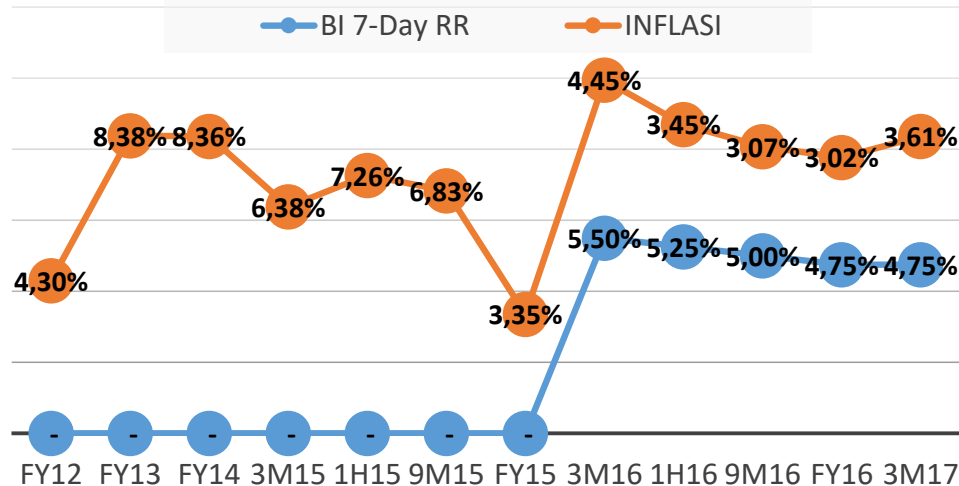
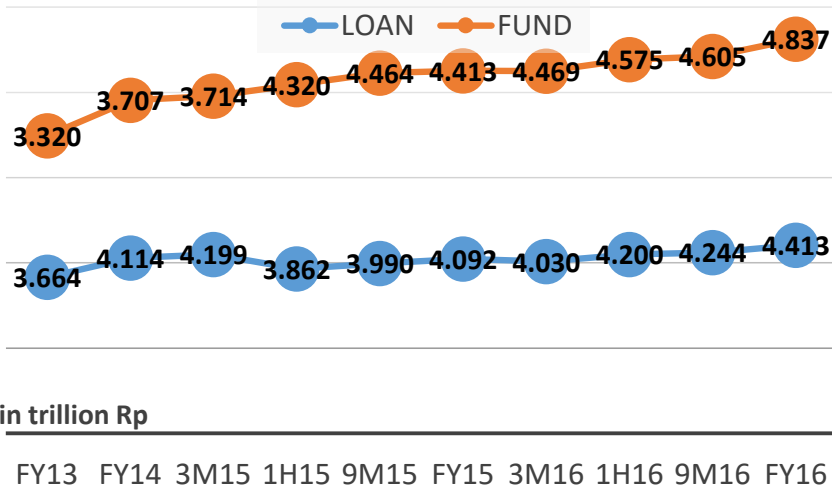
Network	2011	2012	2013	2014	2015	2016	3M17
Head Office	1	1	1	1	1	1	1
Territorial Office	-	-	-	-	-	-	-
Branch Office	41	41	41	43	45	47	48
Sub Branch Office	67	81	107	153	165	166	166
Cash office	164	164	176	165	185	190	191
Sharia service office	47	47	47	97	97	191	191
Payment Point	115	138	155	167	171	181	180
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
<b>Total network</b>	<b>759</b>	<b>904</b>	<b>1.072</b>	<b>1.291</b>	<b>1.425</b>	<b>1.566</b>	<b>1.570</b>

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

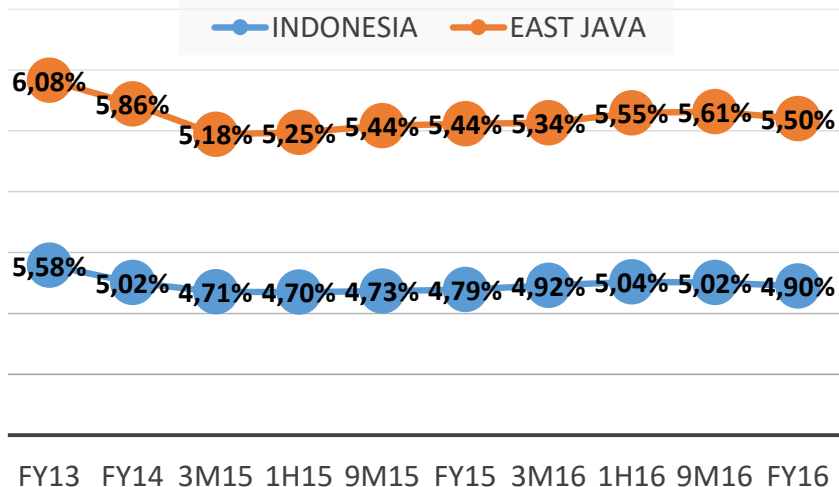


# APPENDIX

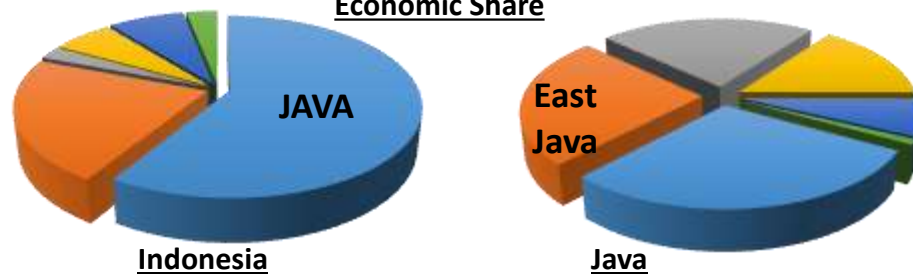
# Macro Economy Review



## Economic Growth



## Economic Share



- 59% Java
- 22% Sumatra
- 2% Bali & Nusa Tenggara
- 6% Sulawesi
- 8% Kalimantan
- 3% Maluku & Papua

- 29% DKI Jakarta
- 25% East Java
- 23% West Java
- 15% Central Java
- 7% Banten
- 1% DIY

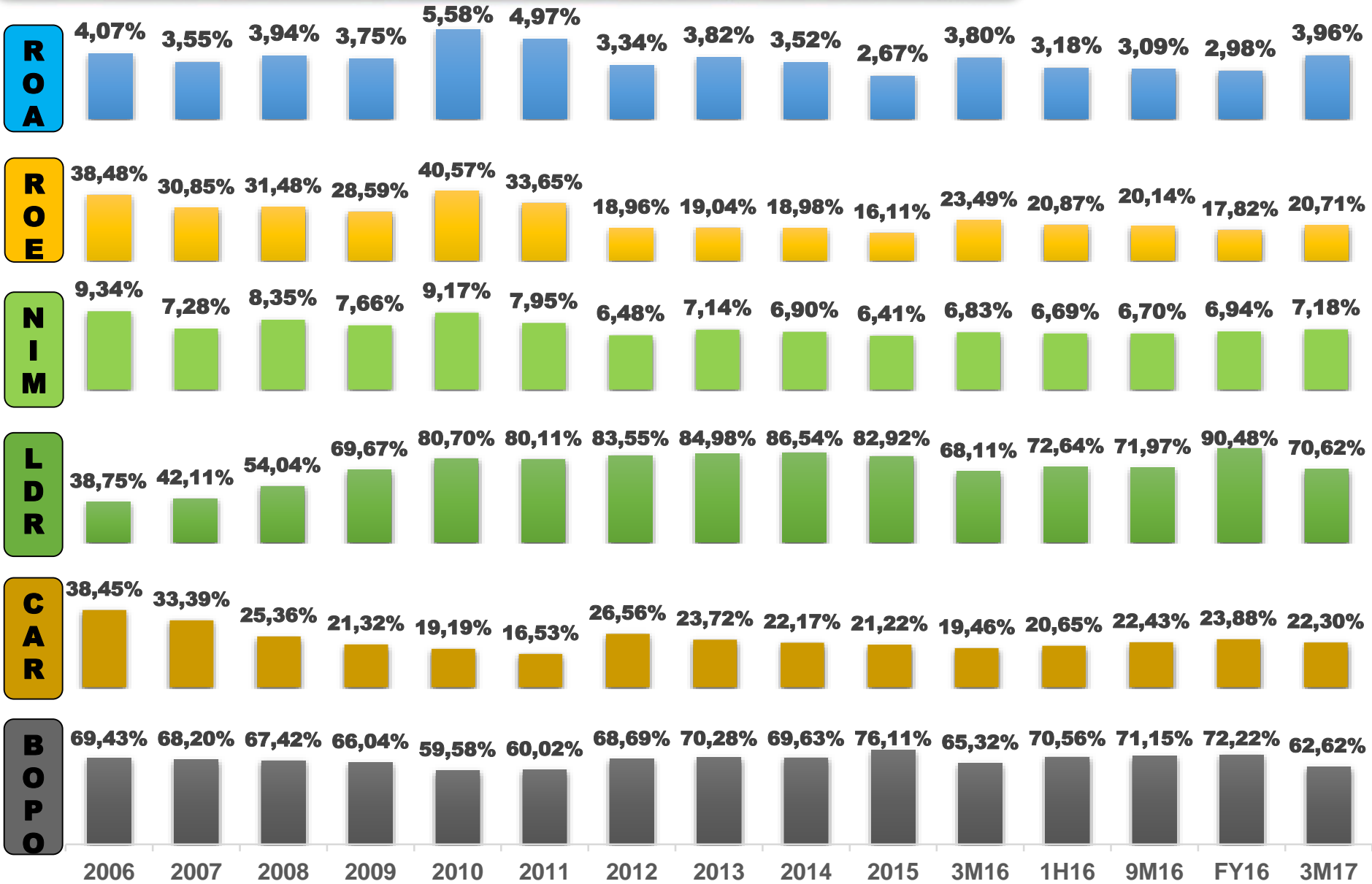
# Balance Sheet

<u>Information</u> In million Rp	<u>3M16</u>	<u>3M17</u>	<u>YoY</u>	<u>1Q16</u>	<u>4Q16</u>	<u>1Q17</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	49.145.272	50.316.988	2,38%	6.341.641	(7.121.913)	7.284.038	14,86%	-202,28%
Placement BI & SBI	13.228.580	14.879.186	12,48%	6.765.292	(6.886.795)	7.342.886	8,54%	-206,62%
Loan	28.268.303	29.291.572	3,62%	(143.697)	50.327	(383.849)	167,12%	-862,71%
Allowance for Impairment Losses	-1.049.876	-1.352.252	28,80%	(61.623)	(96.412)	(29.896)	-51,48%	-68,99%
Third Party Fund	41.505.921	41.479.352	-0,06%	7.242.001	(8.366.947)	8.680.695	19,87%	-203,75%
- Current Account	21.036.631	18.807.006	-10,60%	7.542.359	(5.430.670)	7.517.556	-0,33%	-238,43%
- Saving Account	10.987.058	12.185.193	10,90%	(1.766.328)	2.119.331	(2.176.446)	23,22%	-202,69%
- Time Deposit	9.482.231	10.487.153	10,60%	1.465.970	(5.055.608)	3.339.585	127,81%	-166,06%
Equity	5.962.411	6.924.833	16,14%	(333.050)	190.430	(284.738)	-14,51%	-249,52%

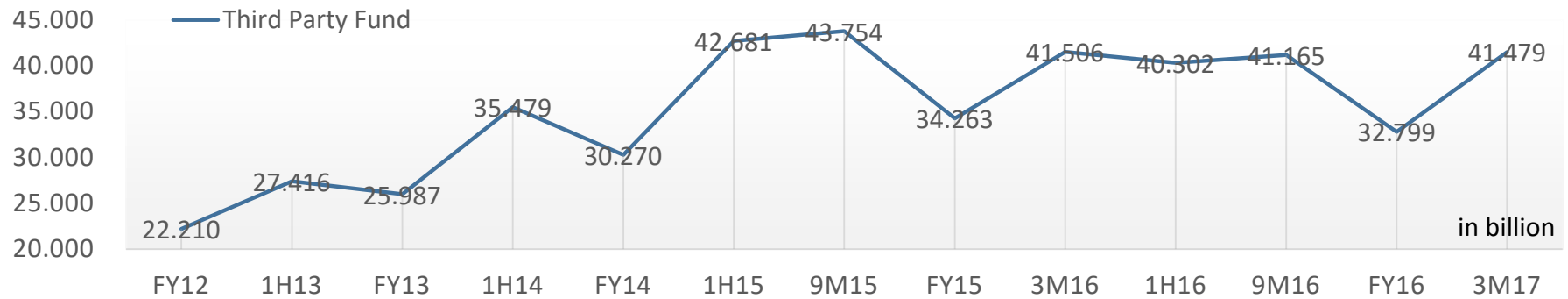
# Profit / Loss

<u>Information</u> In million Rp	<u>3M16</u>	<u>3M17</u>	<u>YoY</u>	<u>1Q16</u>	<u>4Q16</u>	<u>1Q17</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	1.160.358	1.113.221	-4,06%	1.160.358	1.220.565	1.113.221	-4,06%	-8,79%
Interest Expense	(321.951)	(266.362)	-17,27%	(321.951)	(298.857)	(266.362)	-17,27%	-10,87%
Nett Interest Income	838.407	846.859	1,01%	838.407	921.708	846.859	1,01%	-8,12%
Non Interest Operational Income	106.603	108.360	1,65%	106.603	122.786	108.360	1,65%	-11,75%
Non Interest Operational Expense	(424.917)	(401.957)	-5,40%	(424.917)	(583.749)	(401.957)	-5,40%	-31,14%
Provision for Impairment Losses	(80.690)	(96.610)	19,73%	(80.690)	(129.858)	(96.610)	19,73%	-25,60%
Nett Non Interest Operational Income (Expense)	(399.004)	(390.207)	-2,20%	(399.004)	(590.821)	(390.207)	-2,20%	-33,96%
Operational Profit	439.403	456.653	3,93%	439.403	330.887	456.653	3,93%	38,01%
Non Operational Profit	4.748	7.596	59,99%	4.748	(18.900)	7.596	59,99%	-140,19%
Pre Tax Profit	444.151	464.248	4,52%	444.151	311.987	464.248	4,52%	48,80%
Taxes	(131.312)	(124.255)	-5,37%	(131.312)	(120.347)	(124.255)	-5,37%	3,25%
Net profit	312.838	339.993	8,68%	312.838	191.639	339.993	8,68%	77,41%

# Financial Ratio



# Third Party Fund



## Funding Growth

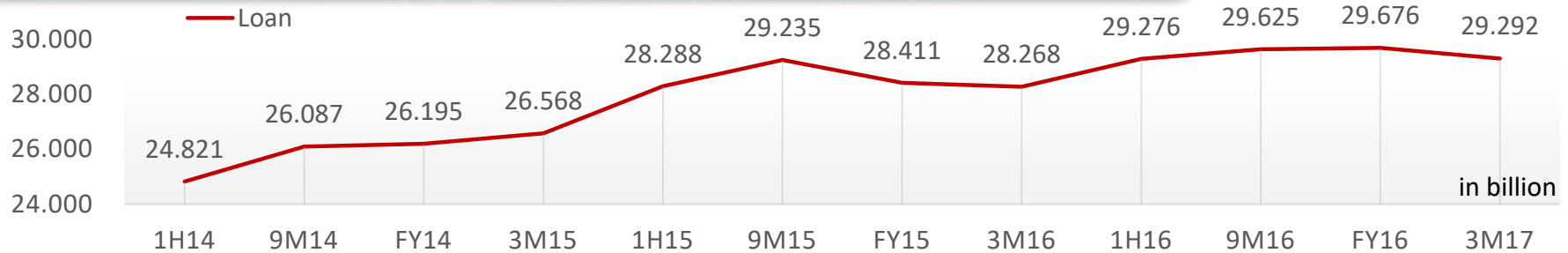
Current Account	Mar'16	Mar'17	YoY
<b>Government</b>	16.715	14.617	-12,55%
<b>Private</b>	4.322	4.190	-3,04%
<b>Total</b>	<b>21.037</b>	<b>18.807</b>	<b>-10,60%</b>
Saving Account	Mar'16	Mar'17	YoY
<b>Simpeda</b>	9.046	9.353	3,39%
<b>Siklus</b>	674	1.334	97,78%
<b>Tab Haji</b>	230	239	3,78%
<b>TabunganKu / SimPel</b>	925	1.127	21,88%
<b>Barokah</b>	112	133	18,54%
<b>Total</b>	<b>10.987</b>	<b>12.185</b>	<b>10,90%</b>
Time Deposit	Mar'16	Mar'17	YoY
<b>Deposit</b>	9.482	10.487	10,60%
<b>Total</b>	<b>9.482</b>	<b>10.487</b>	<b>10,60%</b>

## Composition

## Ticket Size in million

Mar'16	Mar'17	Mar'16	Mar'17
40,27%	35,24%	175.946,0	153.859,8
10,41%	10,10%	82,8	75,3
<b>50,68%</b>	<b>45,34%</b>	<b>402,3</b>	<b>337,4</b>
Mar'16	Mar'17	Mar'16	Mar'17
21,80%	22,55%	5,2	5,1
1,62%	3,22%	5,9	8,2
0,55%	0,58%	2,0	1,9
2,23%	2,72%	0,3	0,4
0,27%	0,32%	6,4	5,9
<b>26,47%</b>	<b>29,38%</b>	<b>2,3</b>	<b>2,4</b>
Mar'16	Mar'17	Mar'16	Mar'17
22,85%	25,28%	265,1	244,9
<b>22,85%</b>	<b>25,28%</b>	<b>265,1</b>	<b>244,9</b>

# Loan



## Lending Growth

CONSUMER	Mar'16	Mar'17	YoY
Multi Purpose	16,117	17,177	6,58%
Mortgage	1,465	1,614	10,21%
Other	845	1,143	35,17%
<b>Total</b>	<b>18,427</b>	<b>19,934</b>	<b>8,18%</b>
COMMERCIAL	Mar'16	Mar'17	YoY
Standby Loan	594	436	-26,50%
Keppres	559	357	-36,07%
Overdraft	2,822	2,936	4,05%
Syndicate	1,360	1,056	-22,33%
General	1,117	1,392	24,62%
<b>Total</b>	<b>6,451</b>	<b>6,177</b>	<b>-4,24%</b>
S M E	Mar'16	Mar'17	YoY
Pundi	1,223	1,346	10,13%
Laguna	19	39	106,50%
Bankit KKPA	129	339	163,50%
Siumi	2	25	902,15%
Jatim Mikro	530	579	9,13%
Others	1,488	852	-42,69%
<b>Total</b>	<b>3,390</b>	<b>3,180</b>	<b>-6,21%</b>

## Composition

Mar'16	Mar'17	Mar'16	Mar'17
57,01%	58,64%	67,53	73,20
5,18%	5,51%	174,63	185,60
2,99%	3,90%	132,43	191,55
<b>65,19%</b>	<b>68,05%</b>	<b>72,71</b>	<b>79,96</b>
Mar'16	Mar'17	Mar'16	Mar'17
2,10%	1,49%	397,26	829,35
1,98%	1,22%	488,83	760,62
9,98%	10,02%	754,49	815,10
4,81%	3,60%	56.649,96	55.576,05
3,95%	4,75%	957,01	762,62
<b>22,82%</b>	<b>21,09%</b>	<b>852,28</b>	<b>958,93</b>
Mar'16	Mar'17	Mar'16	Mar'17
4,33%	4,60%	61,97	62,12
0,07%	0,13%	9,10	26,48
0,45%	1,16%	39,45	59,76
0,01%	0,08%	98,23	104,29
1,88%	1,98%	144,84	110,51
5,26%	2,91%	124,43	142,03
<b>11,99%</b>	<b>10,86%</b>	<b>83,31</b>	<b>78,94</b>

## Ticket Size in million





# STRENGTH

# 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**

Agribusiness & Sharia  
Business Director

### **Experience:**

Credit Division Head  
Special Credit Division Head  
Treasury Division Head  
Bank Jatim

## **Eko Antono**

Compliance Director

### **Experience:**

Human Capital Division Head  
Operational Director  
Bank Jatim

## **R Soeroso**

President Director

### **Experience:**

Corporate Secretary  
Bank Jatim  
President Director  
Bank UMKM

## **Suúdi**

Medium & Corporate  
Business Director

### **Experience:**

IT Division Head  
Planning Division Head  
Risk Management Division Head  
Bank Jatim

## **Rudie Hardiono**

Operational Director

### **Experience:**

Corporate Secretary  
Compliance Director  
Bank Jatim

## FUNDING

- **Serve Regional Owned Enterprise with all financial and banking activities**
- **Bank Jatim Smart City projects as a media for government and citizen to gain easy access in financial and banking activities**
- **Expanding “Laku Pandai” agent which trusted, handy, and able to give the best serve for customers**
- **Increase Priority Banking to gain CASA**

## LENDING

- **Restructuring credit business through organization development with enhancing structures, business process, credit officer risk management, and prudent banking**
- **Continuing government credit programs (LPDB and Loan Agreement)**
- **Partnership with rural banks to disbursing micro lending**
- **Serve Regional Owned Enterprise with lending facility especially Multipurpose for their employee**
- **Inter-island credit lending through L/C (SKBDN)**
- **Lending Socialization to Branches about government budget spending**

## **NPL**

- **Creating Improvement & Rescue Credit Division**
- **Intensify Collection & collateral auction (KPKNL)**
- **Intensify Credit restructuring**
- **Filed bankruptcy to gain recovery**
- **Insurance reconciliation**
- **Partnership with East Java judiciary**

## **FEE BASED INCOME**

- **Increase treasury transaction from cash management and efficiency**
- **Digital transaction IT based**
- **Custody services**
- **Updating potential branches to Foreign Exchange Branch services**

## **ORGANIZATION STRUCTURE**

- **Adding 2 new directorate to support and business deepening**
- **Forming 4 territorial office to accelerate business process and branch operational supervision**
- **Sharia Spin-Off this year**

## HUMAN CAPITAL

- Revitalization into competence and professional human capital to shape competency based on resource management

## POTENTIAL

- East Java economic growth higher than national
- East Java 15% contribute to national economic
- Inter-island trading up to IDR +800 trillion
- Infrastructure development such as 9 toll road, 3 port, and many industrial area.
- Captive market to government spending

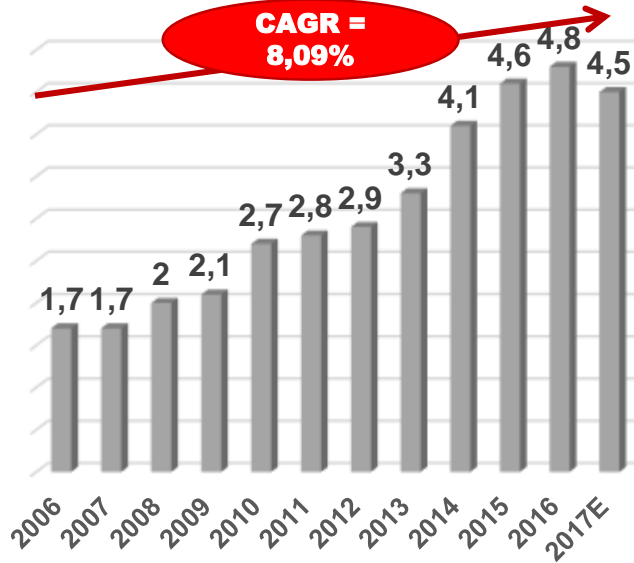
## GRUP SUPPORT

- To accelerate business plan achievement, BJTM formed 5 business performance team to oversee and supervise the process.

# Compound Annual Growth Rate

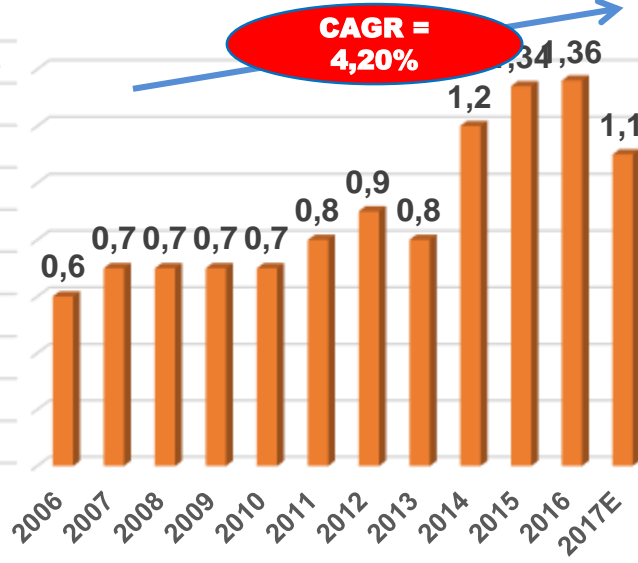
**INTEREST INCOME (Rp Tril)**

**CAGR = 8,09%**



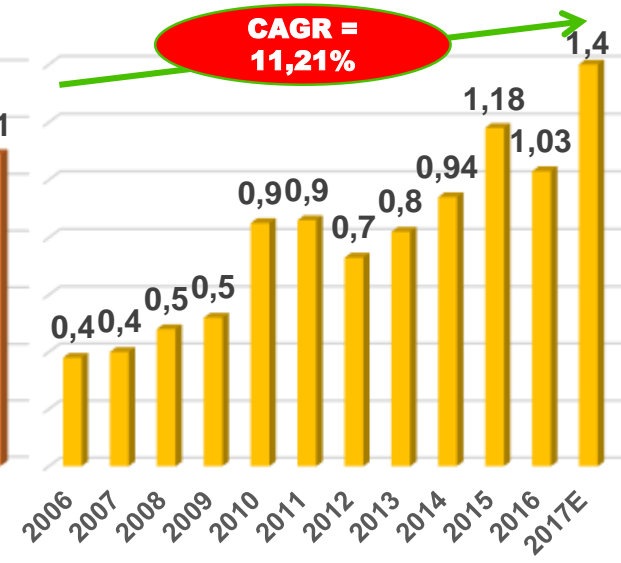
**INTEREST EXPENSE (Rp Tril)**

**CAGR = 4,20%**



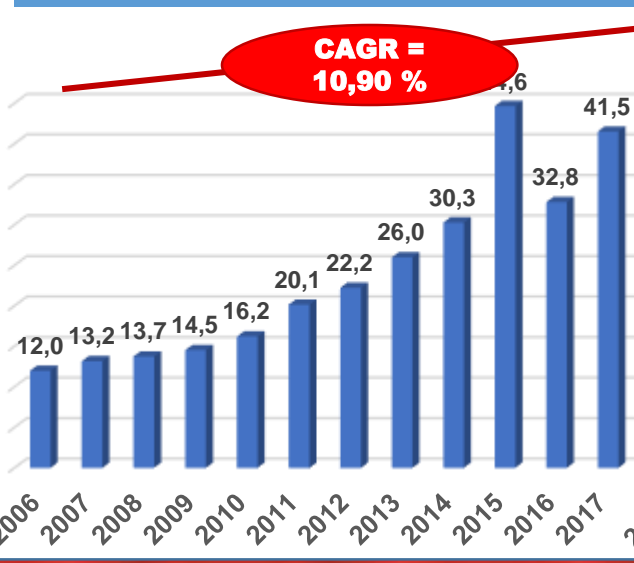
**NET PROFIT (Rp Tril)**

**CAGR = 11,21%**



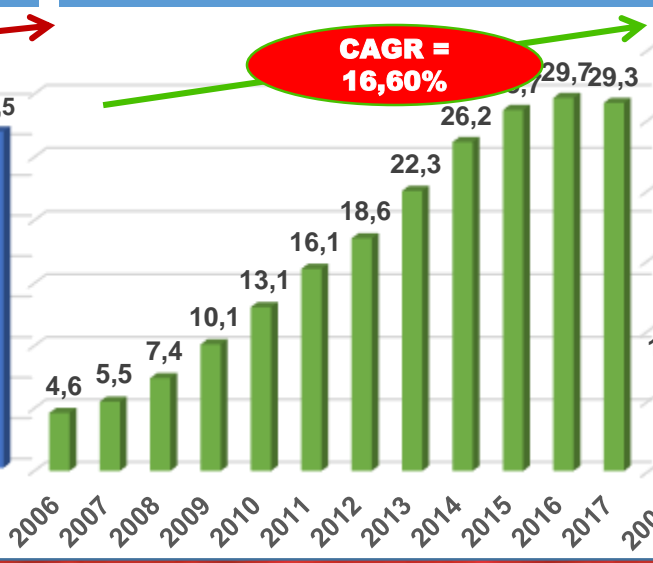
**THIRD PARTY FUND (Rp Tril)**

**CAGR = 10,90%**



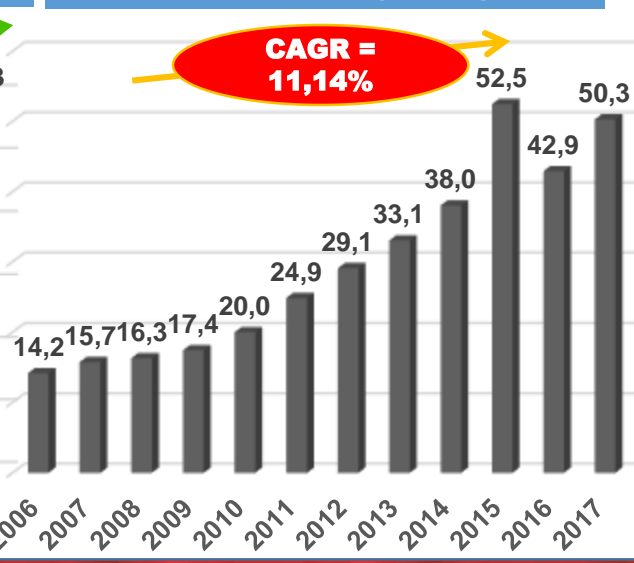
**LOAN (Rp Tril)**

**CAGR = 16,60%**

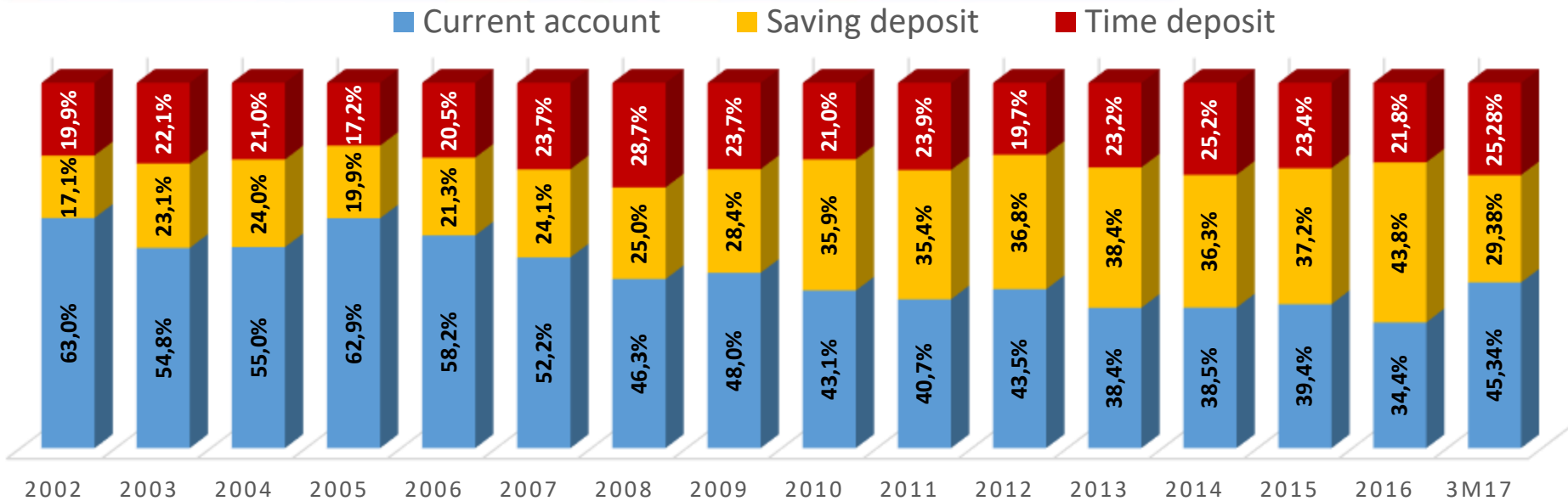


**TOTAL ASSET (Rp Tril)**

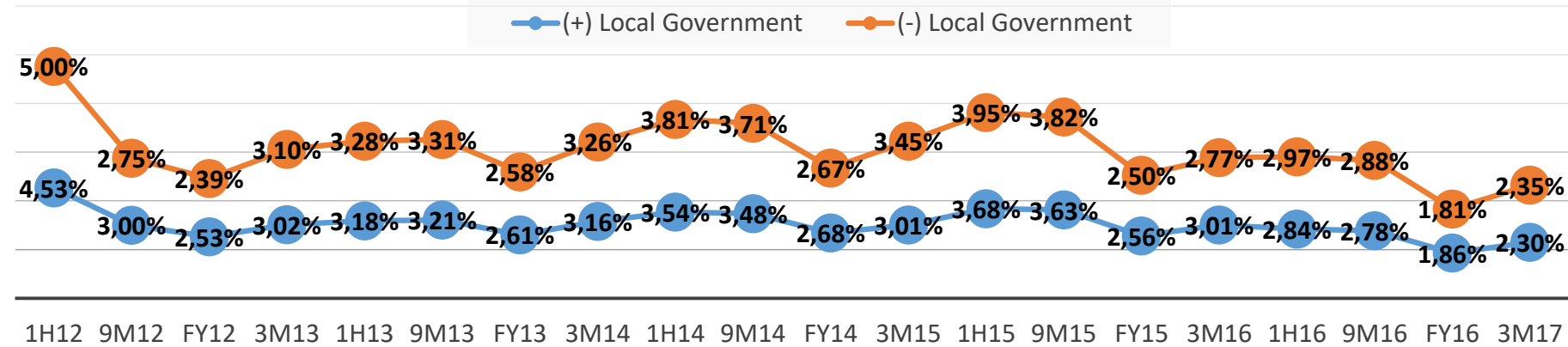
**CAGR = 11,14%**



# Strength of Funding



## Cost of Fund

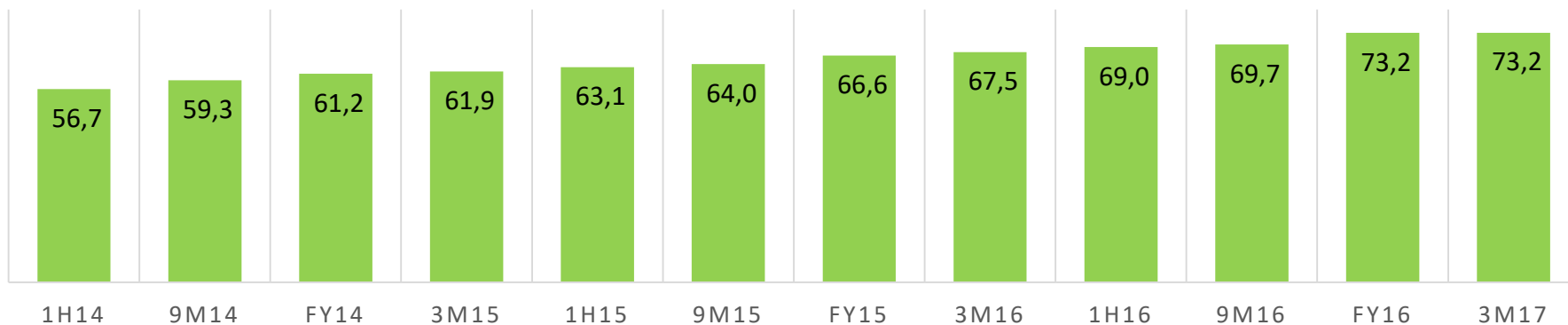




# Strength of Loan (Multipurpose)

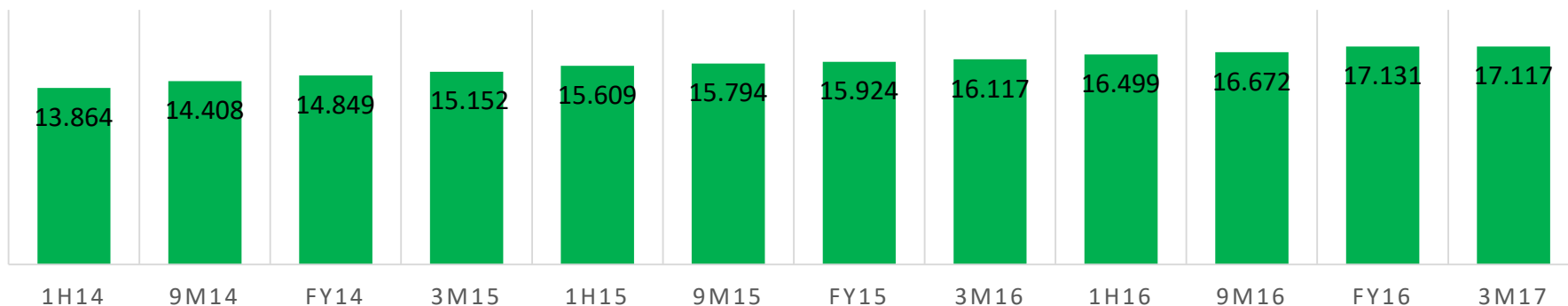
million Rp

## MULTIGUNA TICKET SIZE



billion Rp

## MULTIGUNA LOAN BALANCE



**NPL**

**0,32% as of Mar' 2017**

# Human Resources

No	DATA	March 2016	March 2017
1	Board of Commisioner	5	5
2	Board of Sharia Supervisory	3	3
3	Board of Director	5	5
4	Management 1	22	25
5	Management 2	96	103
6	Management 3	288	267
7	Management 4	702	749
8	Staff of Administration	1.989	1.970
9	Staff Non Administration	335	325
10	Non Permanent	906	906
11	Outsource	1.901	1.970
	<b>Total</b>	<b>6.252</b>	<b>6.328</b>

# B Series Investor Composition

B Series Investor	3M16	3M17
Foreign Investor	67,71%	57,00%
Domestic Investor	32,29%	43,00%

No	Country	Share	No	Country	Share
1	INDONESIA	43,0039%	13	BERMUDA	0,3550%
2	AMERIKA	24,1453%	14	THAILAND	0,2893%
3	IRLANDIA	6,7566%	15	KOREA SELATAN	0,2685%
4	NORWEGIA	6,6669%	16	CAYMAN ISLAND	0,1817%
5	FINLANDIA	6,6398%	17	HONGKONG	0,1221%
6	LUKSEMBURG	4,2653%	18	BELANDA	0,1049%
7	INGGRIS	2,0760%	19	SWEDIA	0,0725%
8	KANADA	1,7064%	20	CINA	0,0278%
9	JEPANG	1,2337%	21	SELANDIA BARU	0,0190%
10	AUSTRALIA	1,0972%	22	MALAYSIA	0,0169%
11	SINGAPURA	0,5102%	23	JERMAN	0,0070%
12	SWITZERLAND	0,4317%	24	FILIPINA	0,0022%
			<b>Total</b>		<b>100%</b>

Ownership	
<b>(A Series) East Java Government</b>	<b>51,36%</b>
<b>(A Series) City &amp; Municipal Government</b>	<b>28,48%</b>
<b>(B Series) Public Domestic</b>	<b>8,66%</b>
<b>(B Series) Public Foreign</b>	<b>11,49%</b>
<b>Total</b>	<b>100%</b>

# Dividen & Stock

Fiscal year	Payment of Dividend Cash Per Share (Rp.)	Net Profit	Dividen Payment Ratio
2012	39,74	724.639.313.908,99	81,8%
2013	40,61	824.311.815.370,19	73,50%
2014	41,86	939.083.592.253,50	66,5%
2015	43,00	885.708.380.142,00	72,42%
2016	43,64	1.028.216.274.326,00	63,43%

BJTM Price March 31, 2017 IDR 690/ share	
PBV	1,49
EPS	90,99
PER	7,58
Market Cap	Rp 10.313 bn

# 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!!!

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

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# Award



**No 1 BUMD Listed Annual Report Award**



**Padmamitra Award**



**Bank Jatim Regional Banks with excellent service of the year 2016**



**Top BPD 2016**



**BANK PENYALUR DANA FLPP DENGAN PENINGKATAN KINERJA TERTINGGI KETIGA PERU PEMERINTAH PEKERJAAN UMUM & PERUMAHAN RAKYAT**

**The Higher Bank that Disbursing FLPP Fund**



**Top BPD HR&IT Management 2016**

**Investor Relations (IR)  
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Across Our Markets*  
& EMPOWERING NEW POTENTIAL BUSINESS