

bankjatim

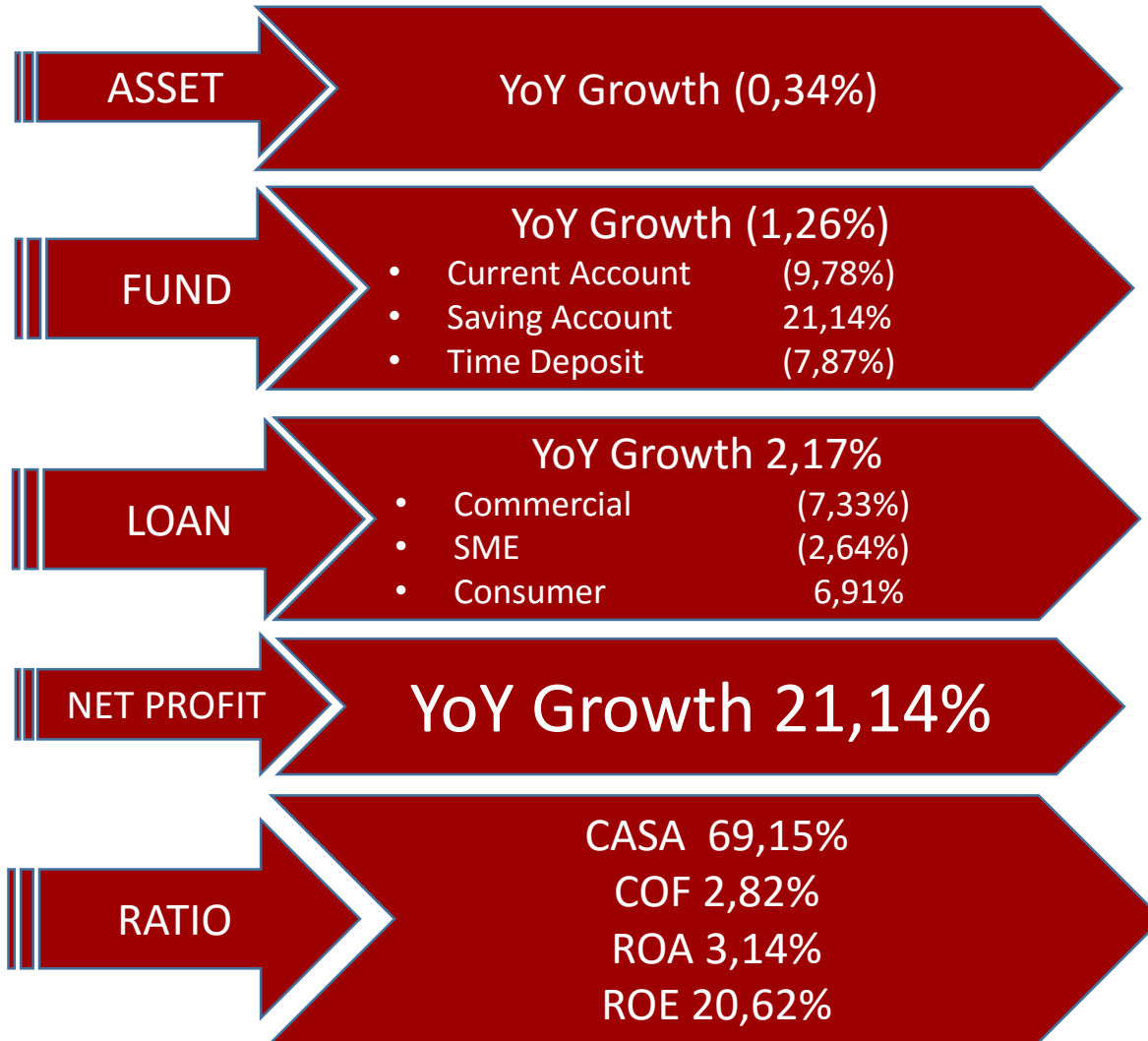
yang terbaik untuk anda



BJTM COMPANY PERFORMANCE 8M16

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OVERVIEW



Improvement
Human Capital
And
IT Management 2016

7M16 Overview

NPL

- NPL June 2016 4,58%
- NPL July 2016 4,83%
- NPL August 2016 4,80%

STRENGTH

- Micro loan at 2 years NPL 0,92%
- Multipurpose loan NPL 0,41%

STOCK

- High Dividend Yield history
- Dividend Growth
- BJTM Price August 31, 2016 IDR 600 / share
- PBV 1,40
- EPS 75,23
- PER 7,98



The 1st Champion of
Indonesia Original
Brands Category
Regional Bank 2016

COMPANY REVIEW

<u>LOAN</u> In million Rp	<u>8M15</u>	<u>8M16</u>	<u>YoY</u>
Loan	29.037.707	29.668.178	2,17%
- Commercial	6.495.330	6.018.962	(7,33%)
- SME	4.730.639	4.605.801	(2,64%)
- Consumer	17.811.739	19.043.414	6,91%

<u>FUND</u> In million Rp	<u>8M15</u>	<u>8M16</u>	<u>YoY</u>
Third Party Fund	40.922.144	40.407.259	(1,26%)
- Current Account	16.947.116	15.289.681	(9,78%)
- Saving Account	10.444.434	12.652.317	21,14%
- Time Deposit	13.530.594	12.465.262	(7,87%)

- Multi-purpose credit still becomes the largest contributor.
- Standby loan credit facilities 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, and micro credit from government funding with rate under 10%.

- Current account and Saving account increase low rate cost funding.
- Deposits with high interest rates have been reduced to lower the interest expense.

<u>Information</u> In million Rp	<u>8M15</u>	<u>8M16</u>	<u>YoY</u>
Net Interest Income	2.100.695	2.262.253	7,69%
Net Non Interest Operational Income (Expense)	(1.266.139)	(1.241.936)	(1,91%)
Net profit	617.595	748.131	21,14%
- ROA	2,84%	3,14%	
- ROE	16,87%	20,62%	
- NIM	6,60%	6,71%	

- Dealer Treasury activity's become the 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>1H15</u>	<u>9M15</u>	<u>FY15</u>	<u>3M16</u>	<u>4M16</u>	<u>5M16</u>	<u>1H16</u>	<u>7M16</u>	<u>8M16</u>
Consumer	0,75%	0,86%	0,74%	0,82%	0,85%	0,89%	0,85%	0,91%	0,91%
SME	7,59%	8,02%	11,11%	11,62%	11,54%	11,46%	11,36%	11,60%	11,61%
Commercial	9,78%	10,53%	9,97%	11,42%	11,33%	11,81%	11,27%	11,90%	11,72%
NPL GROSS	3,82%	4,22%	4,29%	4,59%	4,65%	4,79%	4,58%	4,83%	4,80%
Coverage Ratio	75,82%	84,28%	81,02%	80,87%	81,94%	84,20%	83,37%	85,12%	85,02%

- Bank Jatim still faces the non performing loan and yet to decrease, the rising of the NPL last year was 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 Credit Risk Division and Adhoc team keep attempting to reduce the NPL.
- The current NPL comes from the same debtors similar to last year, and we still maintain the debtor to restructuring or rescheduling the credit based on their business. Some of the standby loan's debtors are waiting from the appeal completion in court.
- Management's efforts to reduce NPL are by conducting collection and auction the collateral.
- Strengthening capability assessment for credit officer, improvement credit regulation, and reconstruction of credit intern law.

BUSINESS PLAN

Description	2015	2016 E
Total Asset	12,65%	5,36%
Loan	8,46%	12,07%
Third Party Fund	13,19%	5,05%
Financial Ratio		
- CAR	21,22%	18,99%
- LDR	82,92%	88,46%
- NPL Gross	4,29%	4,25%
- NIM	6,41%	7,44%
- BOPO	76,11%	84,54%
- ROE	16,11%	18,38%
- ROA	2,67%	3,21%

LOAN STRATEGY

- Credit for vehicle acquirement.
- Increasing MoU with government institutions for multipurpose, also private corporates.
- Intensifying linkage program to rural bank, members of Perbamida or Perbarindo.

FUNDING STRATEGY

- Cooperating with competent institutions to distribute school operational fund.
- Expanding funding networks.
- Intensifying new funding products implementation.
- Pricing Strategy for lower interest rate.

NPL STRATEGY

- Collection with credit restructuring.
- Special collection for rest of government payment project terms.
- Insurances claim accelerations and recoveries.
- Collateral auction.

GENERAL STRATEGY

- Revitalization into competence and professional human capital to shape competency based on resource management.
- Development and reorganization of head office and branches for customer centric.

Network	2009	2010	2011	2012	2013	2014	2015	8M16	NETWORK 2016	SHARIA 2016
Head Office	1	1	1	1	1	1	1	1		1
Branch Office	39	41	41	41	41	43	45	46	1	2
Sub Branch Office	26	44	67	81	107	153	165	166	5	10
Cash office	151	154	164	164	176	165	185	185	9	6
Sharia service office	37	37	47	47	47	97	97	97		94
Payment Point	78	88	115	138	155	167	171	173	8	7
Mobile cash	45	49	57	57	59	62	65	79	11	6
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	693	13	15
Total network	465	561	759	904	1.072	1.291	1.425	1.448		

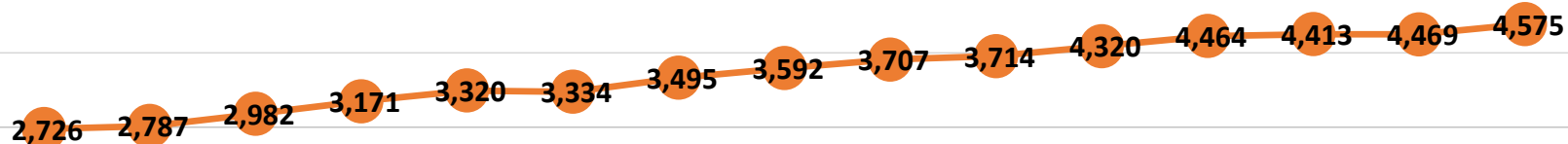
APPENDIX

ECONOMIC OUTLOOK

MACRO ECONOMY REVIEW

LOAN

billion



FUND

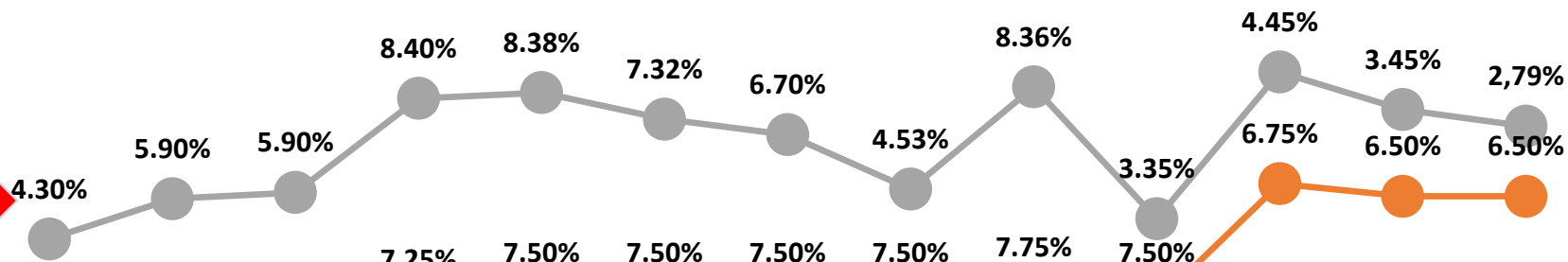
billion



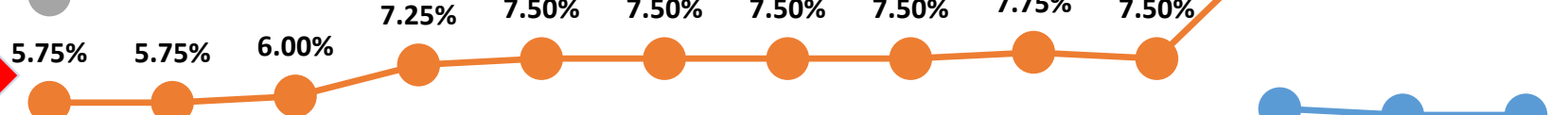
In billion Rp.

FY12 3M13 1H13 9M13 FY13 3M14 1H14 9M14 FY14 3M15 1H15 9M15 FY15 3M16 1H16

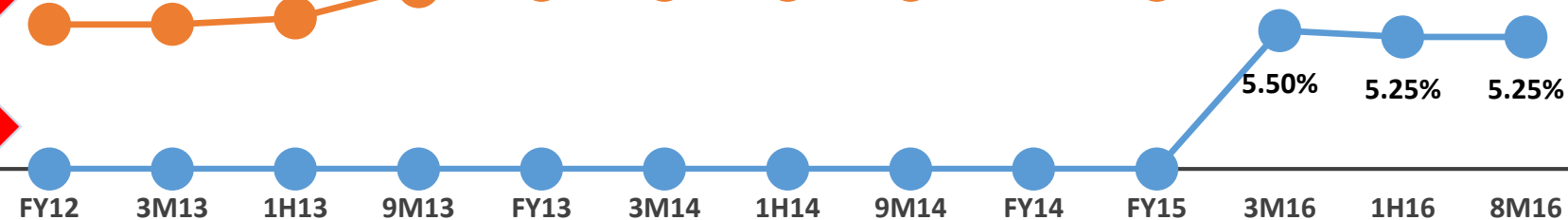
INFLASI

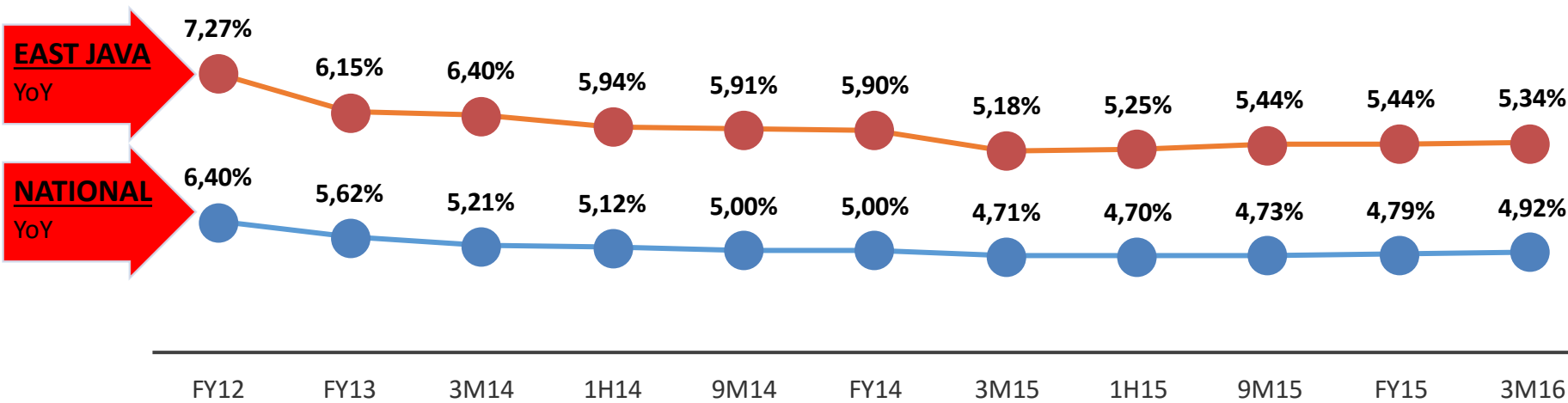


BI RATE



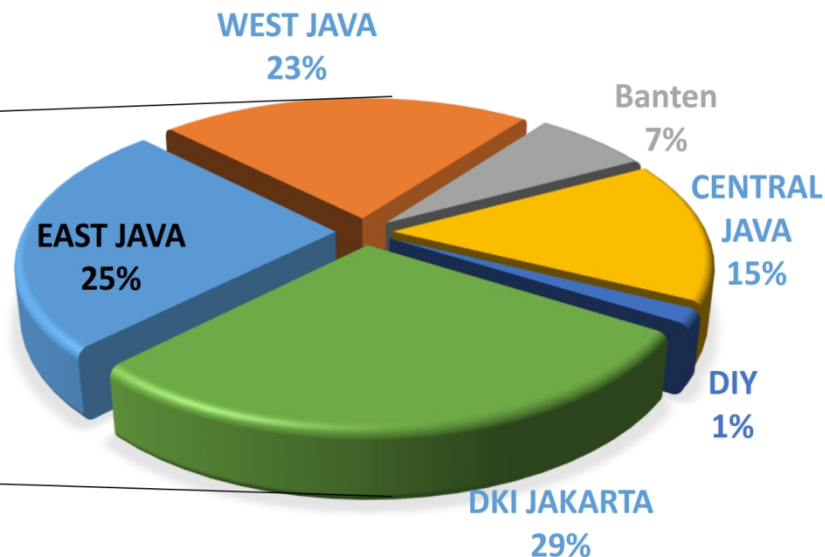
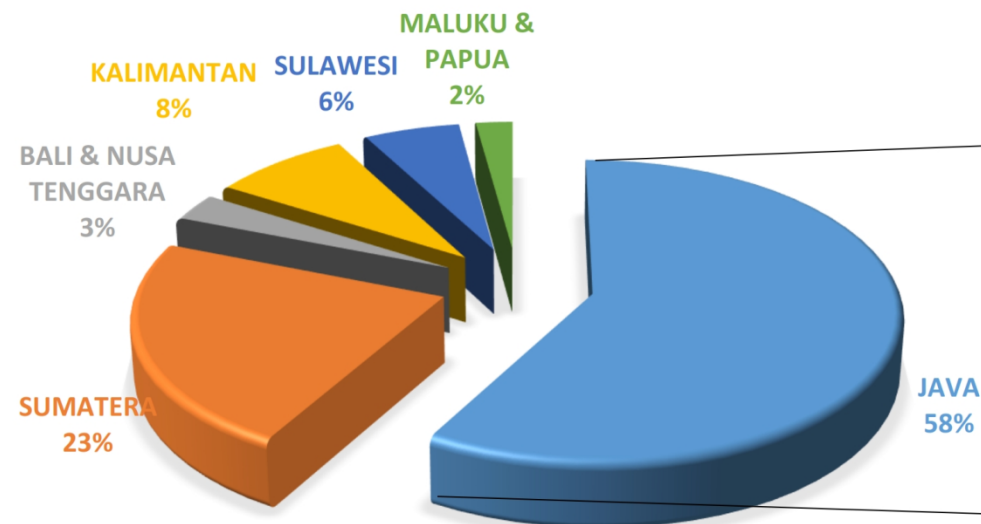
BI 7-Day Repo Rate





INDONESIA Economic Share

JAVA Regional Economic Share



FINANCIAL HIGHLIGHTS

<u>Information</u> In million Rp	<u>8M15</u>	<u>8M16</u>	<u>YoY</u>
Total Asset	48.631.902	48.797.202	0,34%
Placement BI & SBI	12.715.138	13.023.466	2,42%
Loan	29.037.707	29.668.178	2,17%
Allowance for Impairment Losses	(978.810)	(1.211.851)	23,81%
Third Party Fund	40.922.144	40.407.259	-1,26%
- Current Account	16.947.116	15.289.681	-9,78%
- Saving Account	10.444.434	12.652.317	21,14%
- Time Deposit	13.530.594	12.465.262	-7,87%
Equity	6.027.348	6.412.055	6,38%

Profit & Loss

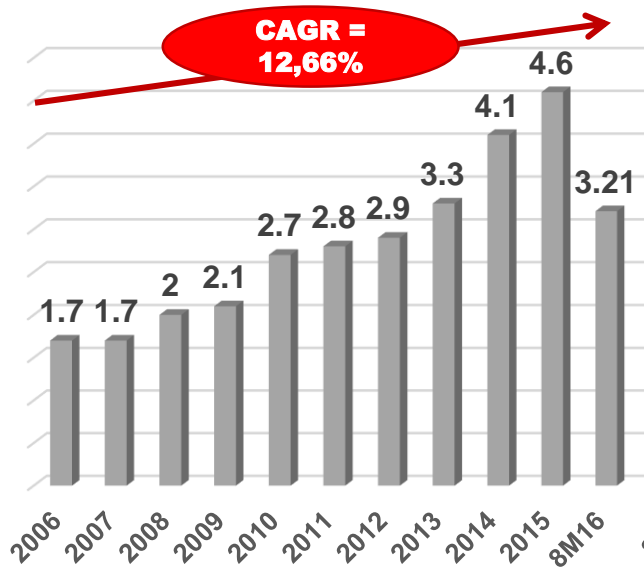
<u>Information</u> In million Rp	<u>8M15</u>	<u>8M16</u>	<u>YoY</u>
Interest Income	3.059.147	3.206.123	4,80%
Interest Expense	(958.452)	(943.870)	-1,52%
Nett Interest Income	2.100.695	2.262.253	7,69%
Non Interest Operational Income	299.198	288.189	-3,68%
Non Interest Operational Expense	(1.089.905)	(1.196.945)	9,82%
Provision for Impairment Losses	(475.432)	(333.180)	-29,92%
Nett Non Interest Operational Income (Expense)	(1.266.139)	(1.241.936)	-1,91%
Operational Profit	834.556	1.020.316	22,26%
Non Operational Profit	43.114	8.964	-79,21%
Pre Tax Profit	877.671	1.029.281	17,27%
Taxes	(260.076)	(281.149)	8,10%
Net profit	617.595	748.131	21,14%

Financial Performance



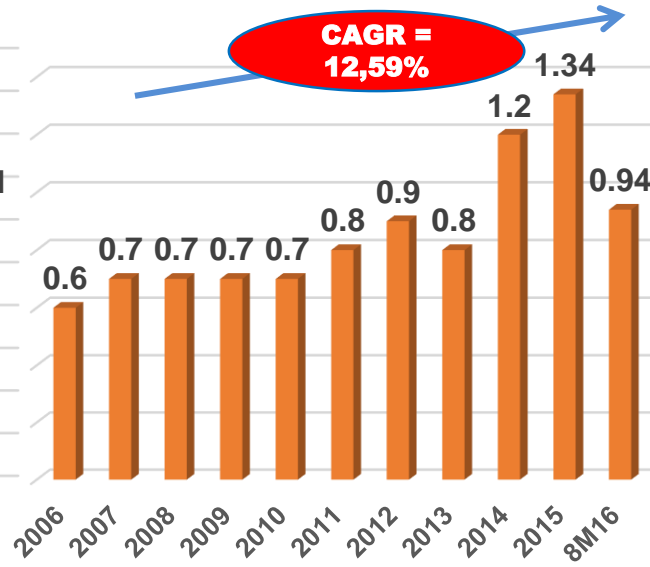
INTEREST INCOME (Rp Tril)

CAGR = 12,66%



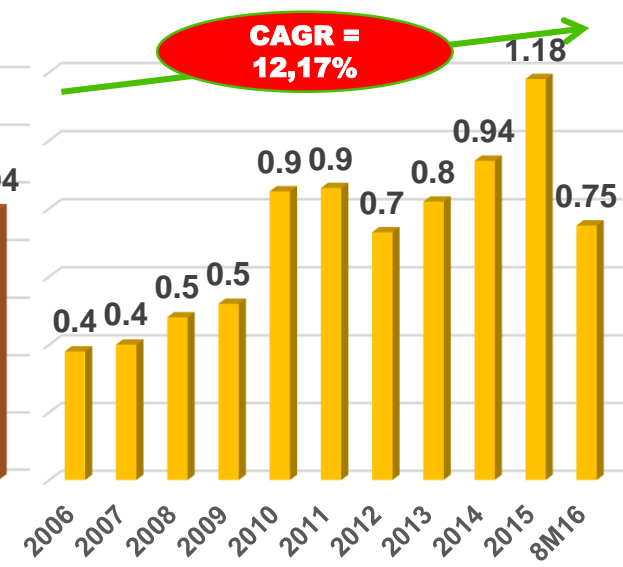
INTEREST EXPENSE (Rp Tril)

CAGR = 12,59%



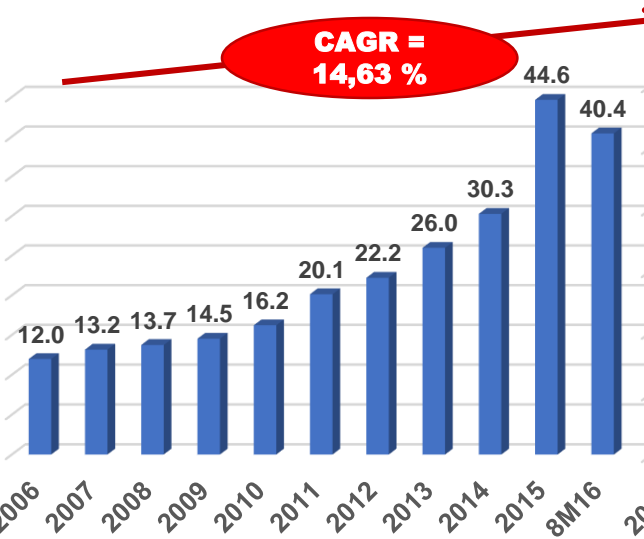
NET PROFIT (Rp Tril)

CAGR = 12,17%



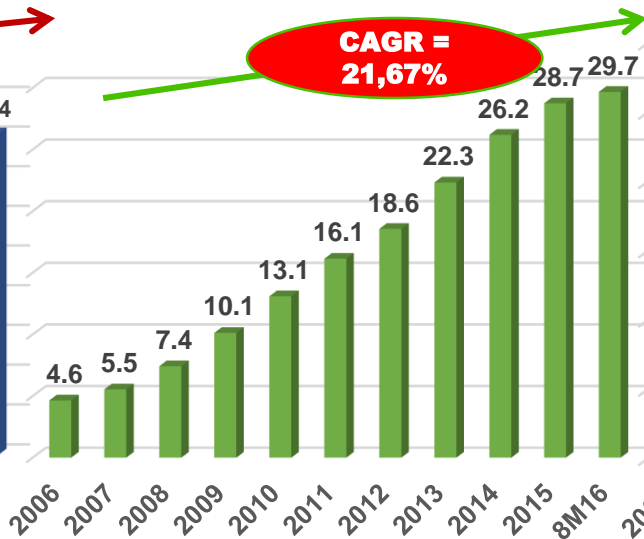
THIRD PARTY FUND (Rp Tril)

CAGR = 14,63%



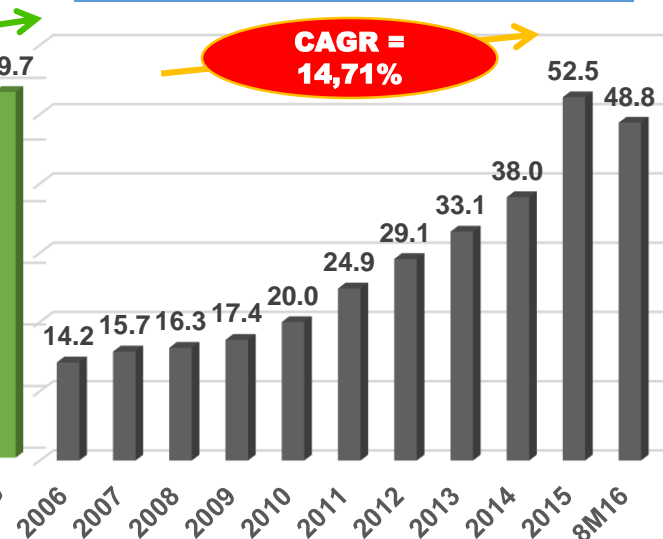
LOAN (Rp Tril)

CAGR = 21,67%



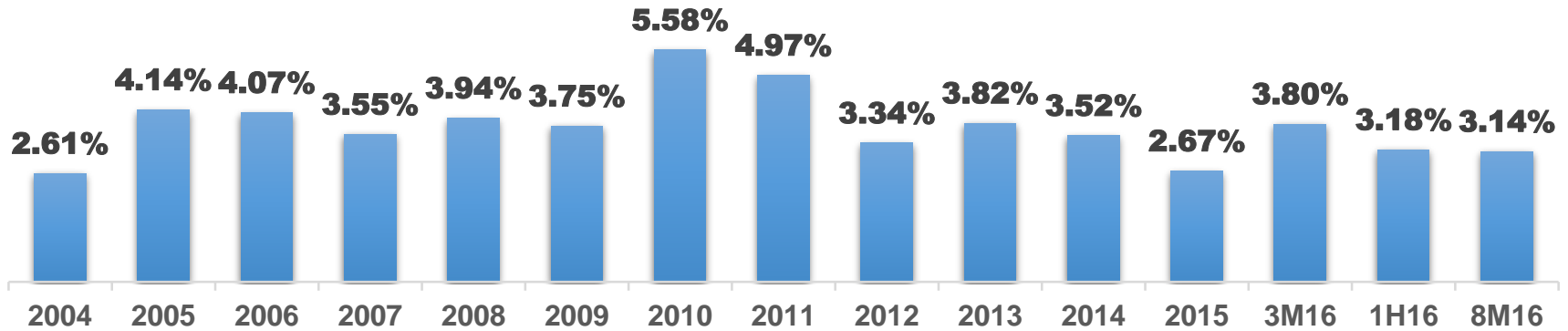
TOTAL ASSET (Rp Tril)

CAGR = 14,71%

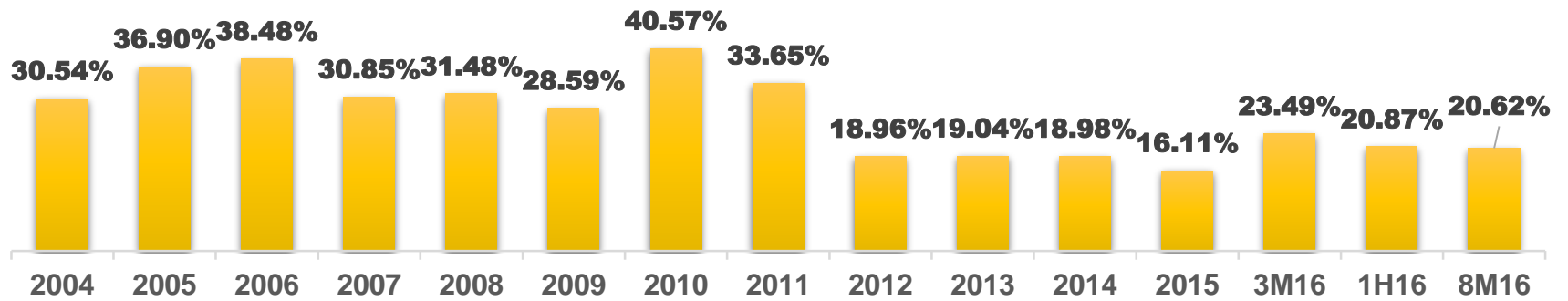


Financial Ratio

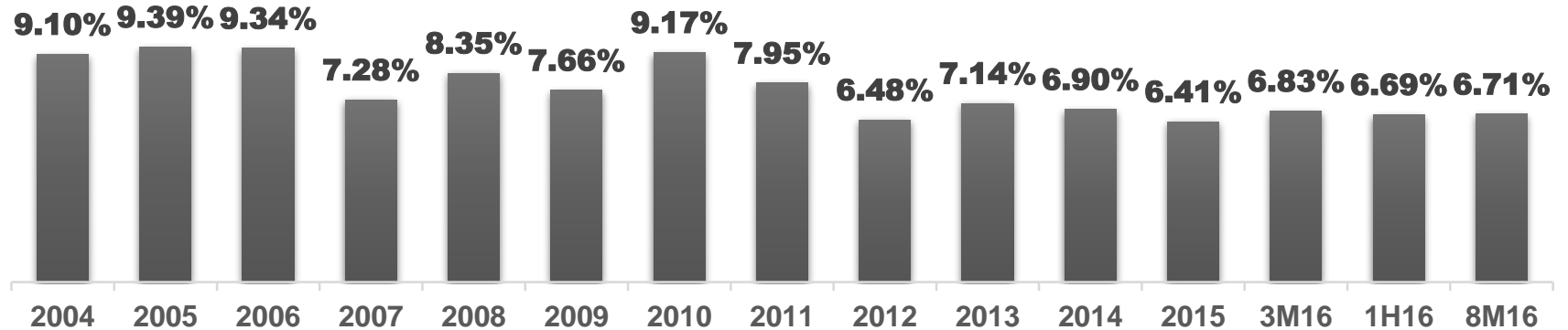
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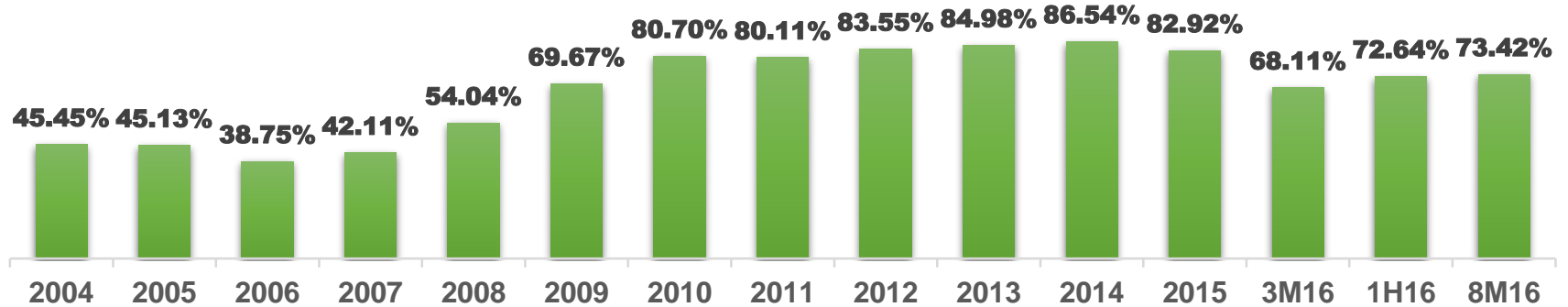
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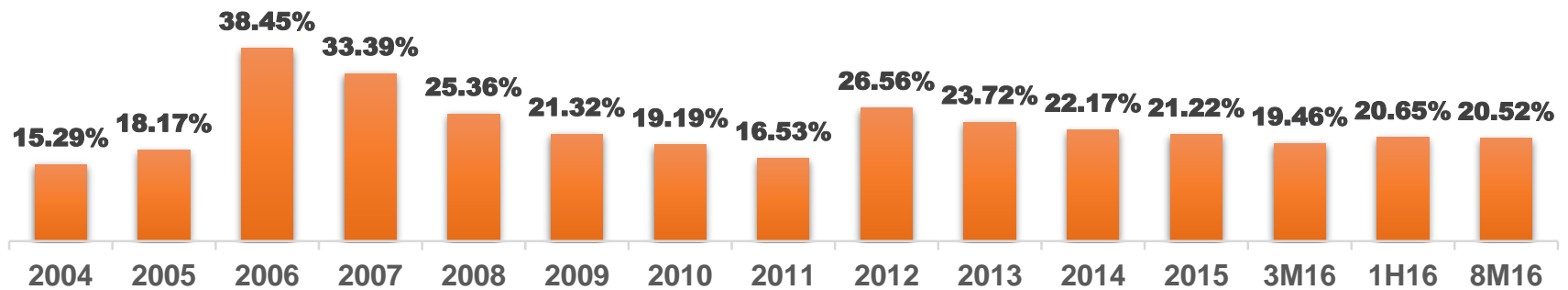
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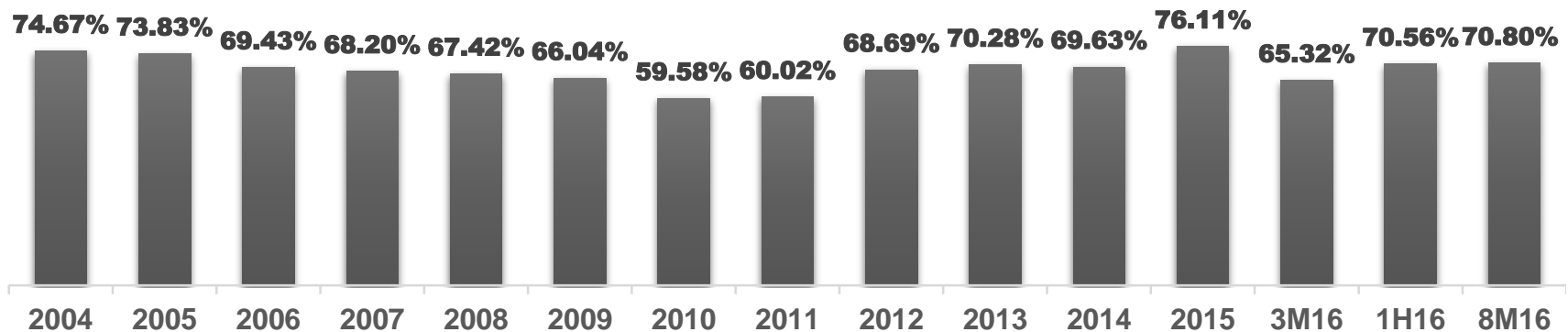
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R**



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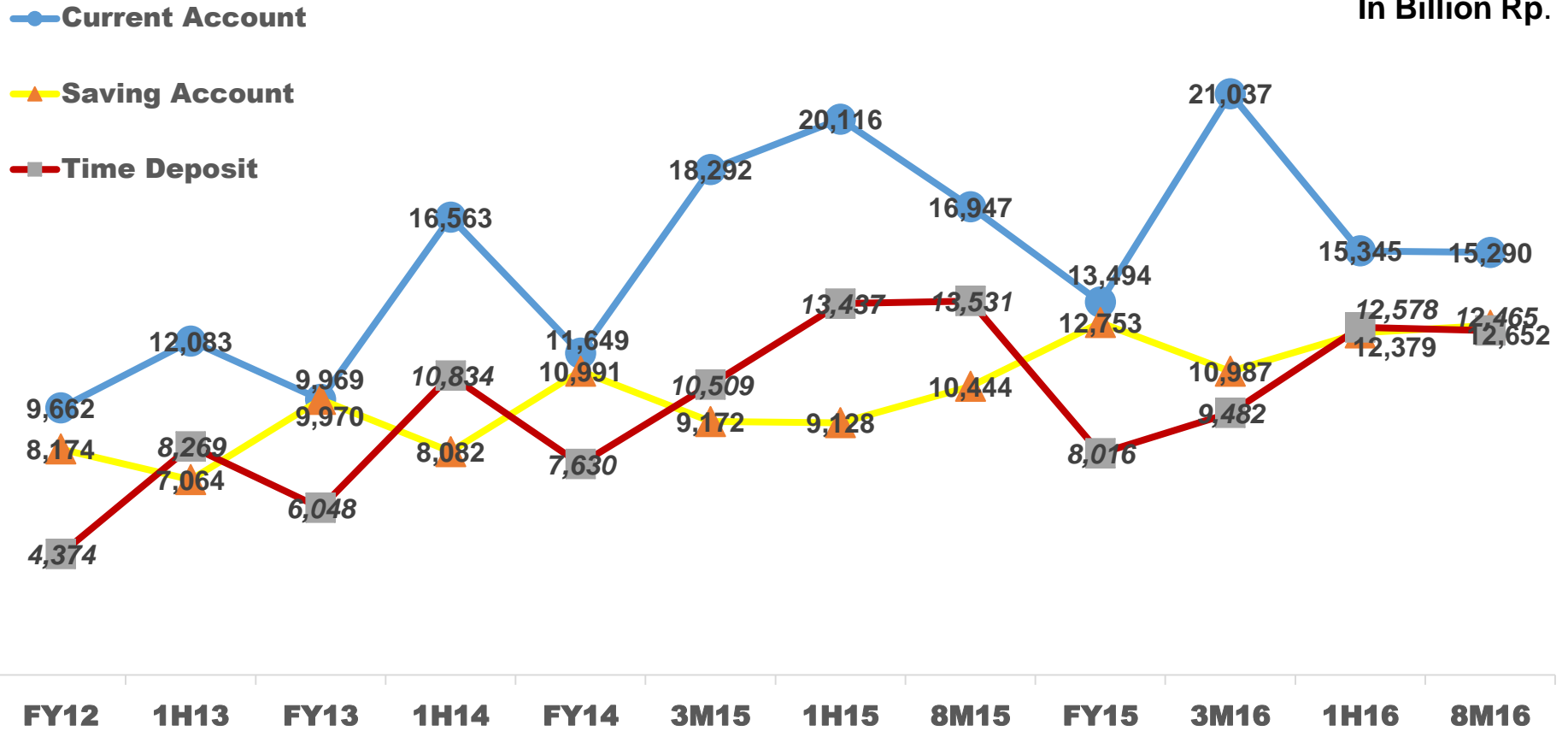
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OVERVIEW & INVESTMENT HIGHLIGHTS

Third Party Fund

In Billion Rp.



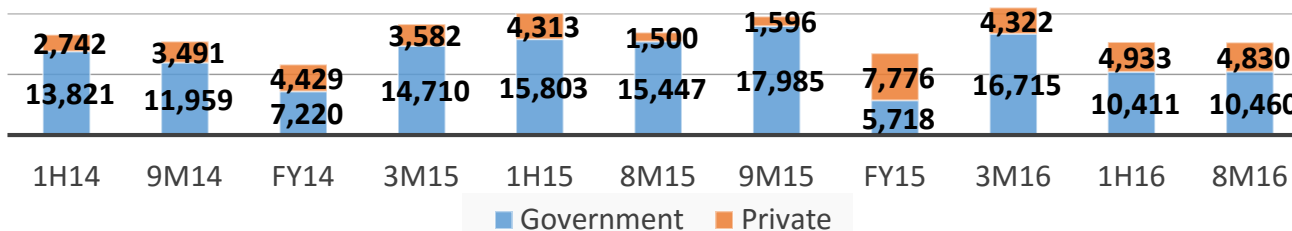
Current Account
YoY (9,78%)

Saving Account
YoY 21,14%

Time Deposit
YoY (7,87%)

Current Account

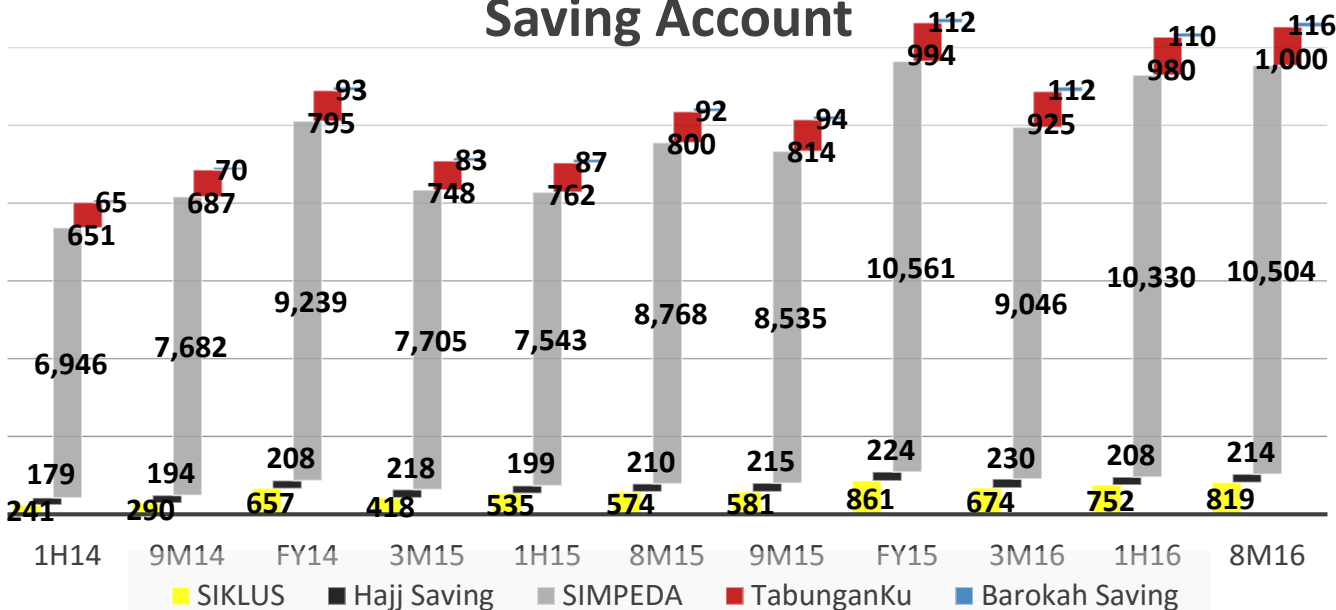
In Billion Rp.



Government Current Acc.
YoY (32,29%)

Private Current Acc.
YoY 222,03%

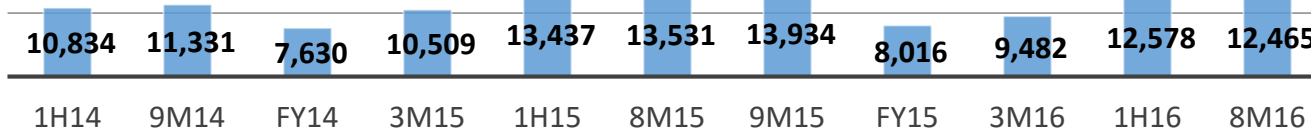
Saving Account



YoY

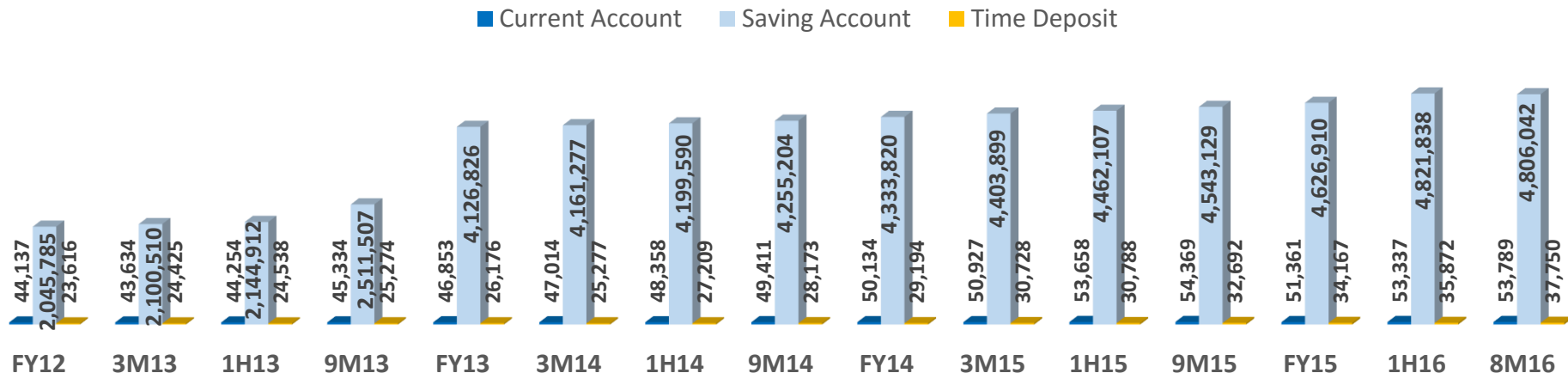
SIMPEDA 19,80%
SIKLUS 42,60%
Hajj Saving 1,66%
TabunganKu 25,02%
Barokah Saving 25,87%

Time Deposit

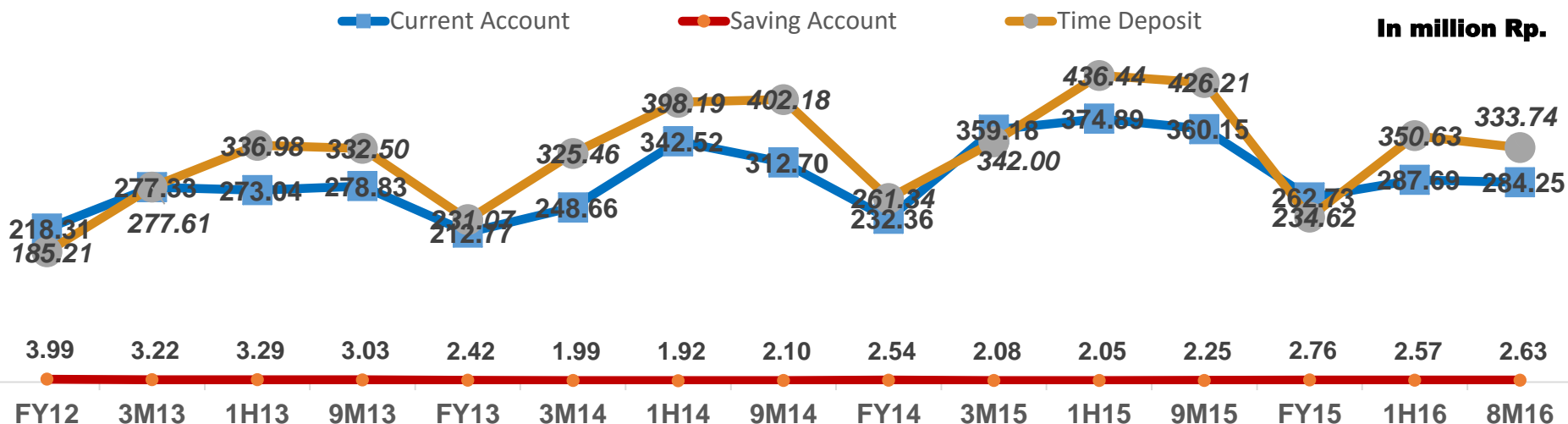


Time Deposit
YoY (7,87%)

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 Bank Card

4000 1234 5678 9010

4000

R. 50ER050

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,



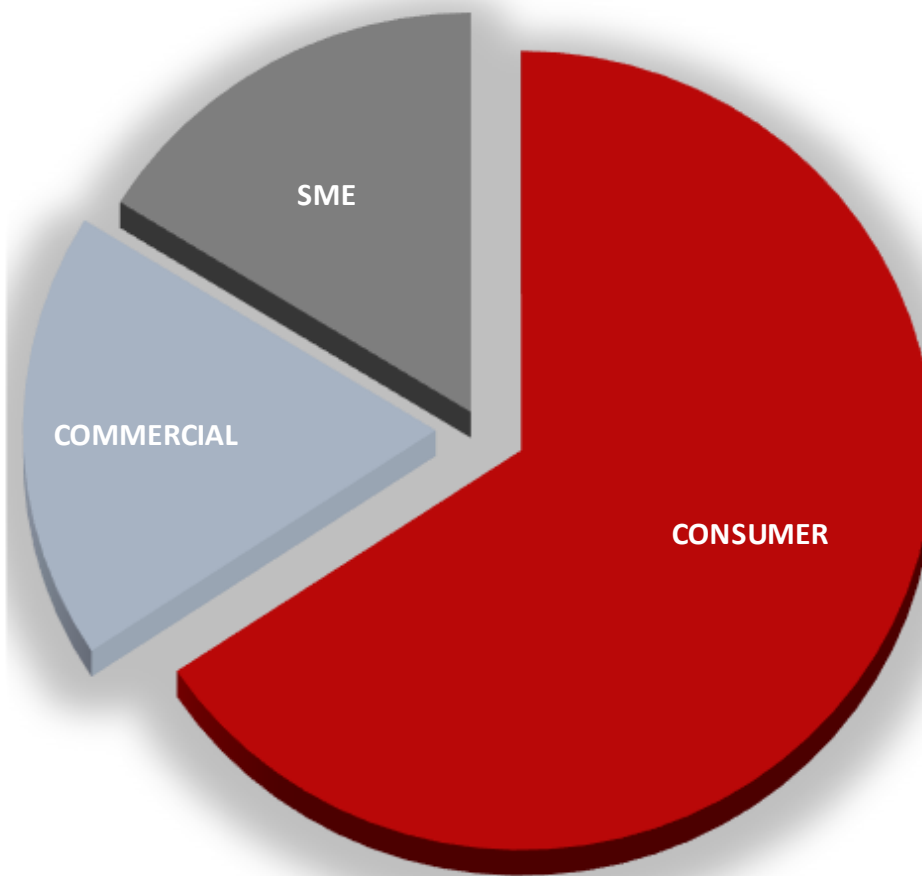
SiUMI
SIKLUS MIKRO KECIL

bankjatim

6036 0980 9999 3939

NURCE LUNMAY

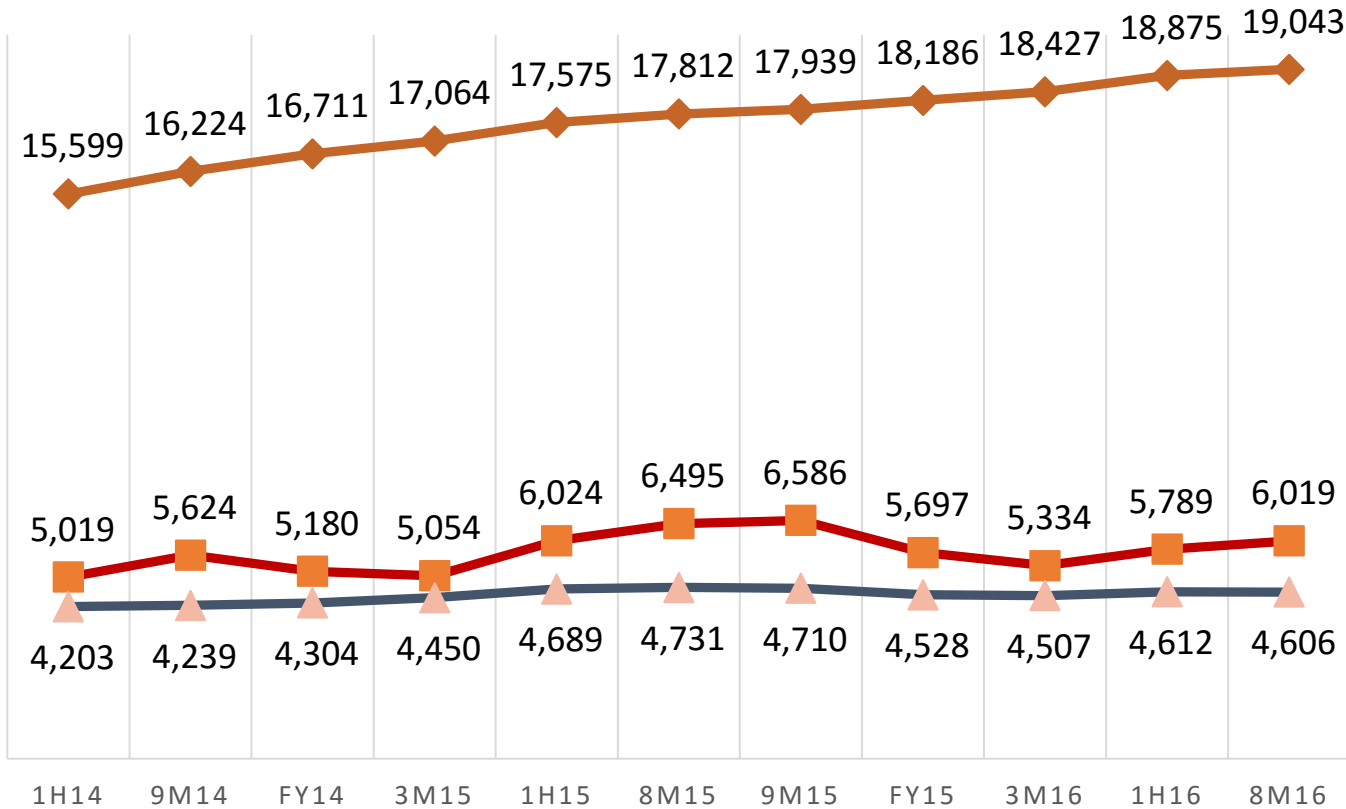
- ✓ Program Bunga Plus
- ✓ Bunga kompetitif
- ✓ Syarat dan ketentuan berlaku
- ✓ Warna barang pada gambar hanya ilustrasi



CONSUMER LOAN	August'15	August'16
Multipurpose	54,00%	56,07%
Mortgage	4,83%	5,10%
Others	2,52%	3,01%
Total	61,34%	64,19%
COMMERCIAL LOAN	August'15	August'16
Standby Loan	4,03%	2,24%
Keppres	4,14%	3,71%
Overdraft	9,66%	9,86%
Syndicate	4,53%	4,48%
Total	22,37%	20,29%
Small Medium Ent.	August'15	August'16
KUR	2,22%	0,74%
Pundi Kencana	3,91%	4,25%
Jatim Mikro	1,64%	1,89%
Others	8,51%	8,65%
Total	16,29%	15,52%

◆ Consumer ■ Commercial ▲ SME

In Billion Rp.



YoY

Consumer
6,91%

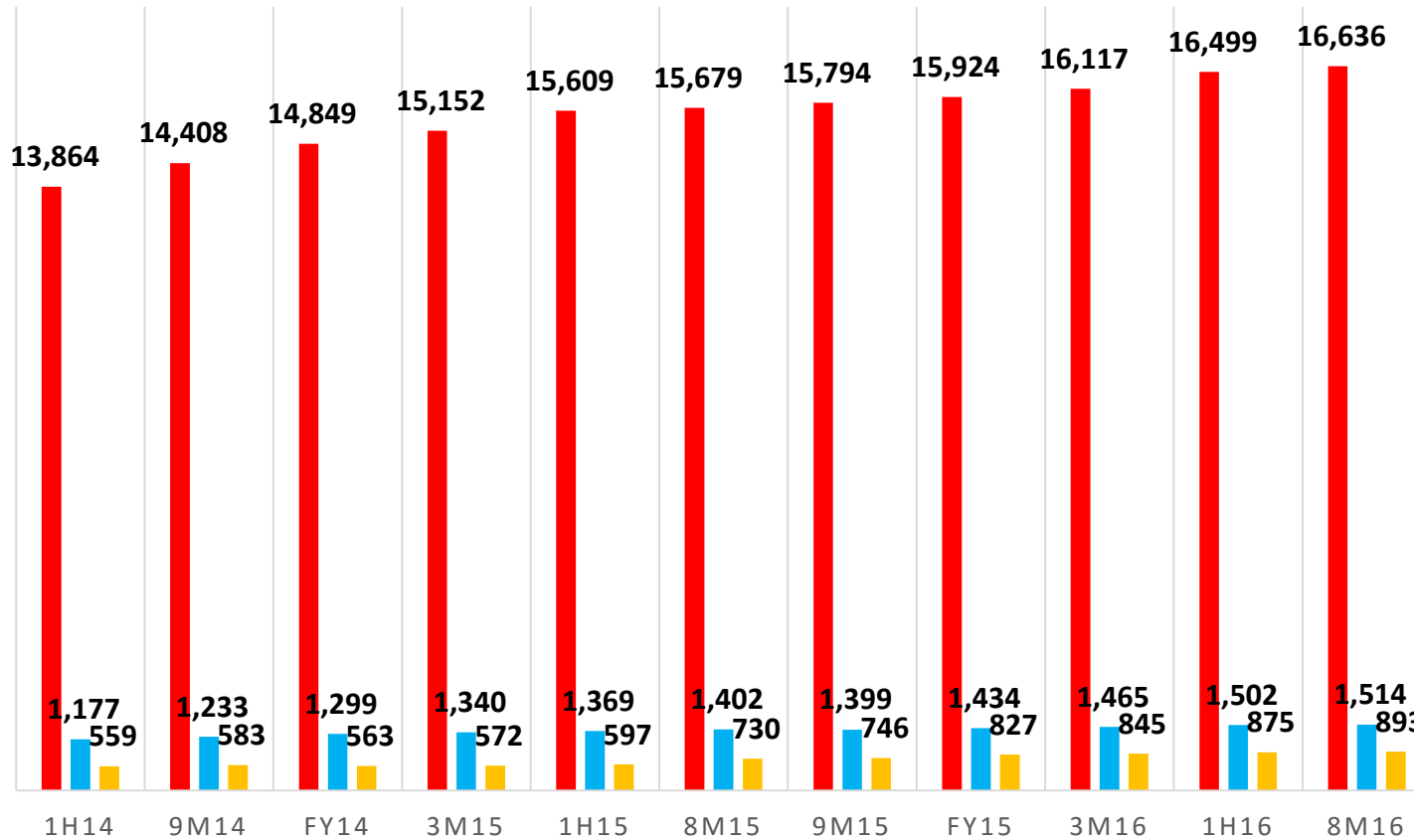
Commercial
(7,33%)

SME
(2,64%)

CONSUMER LOAN

■ Multipurpose ■ Mortgage ■ Others

In Billion Rp.



YoY

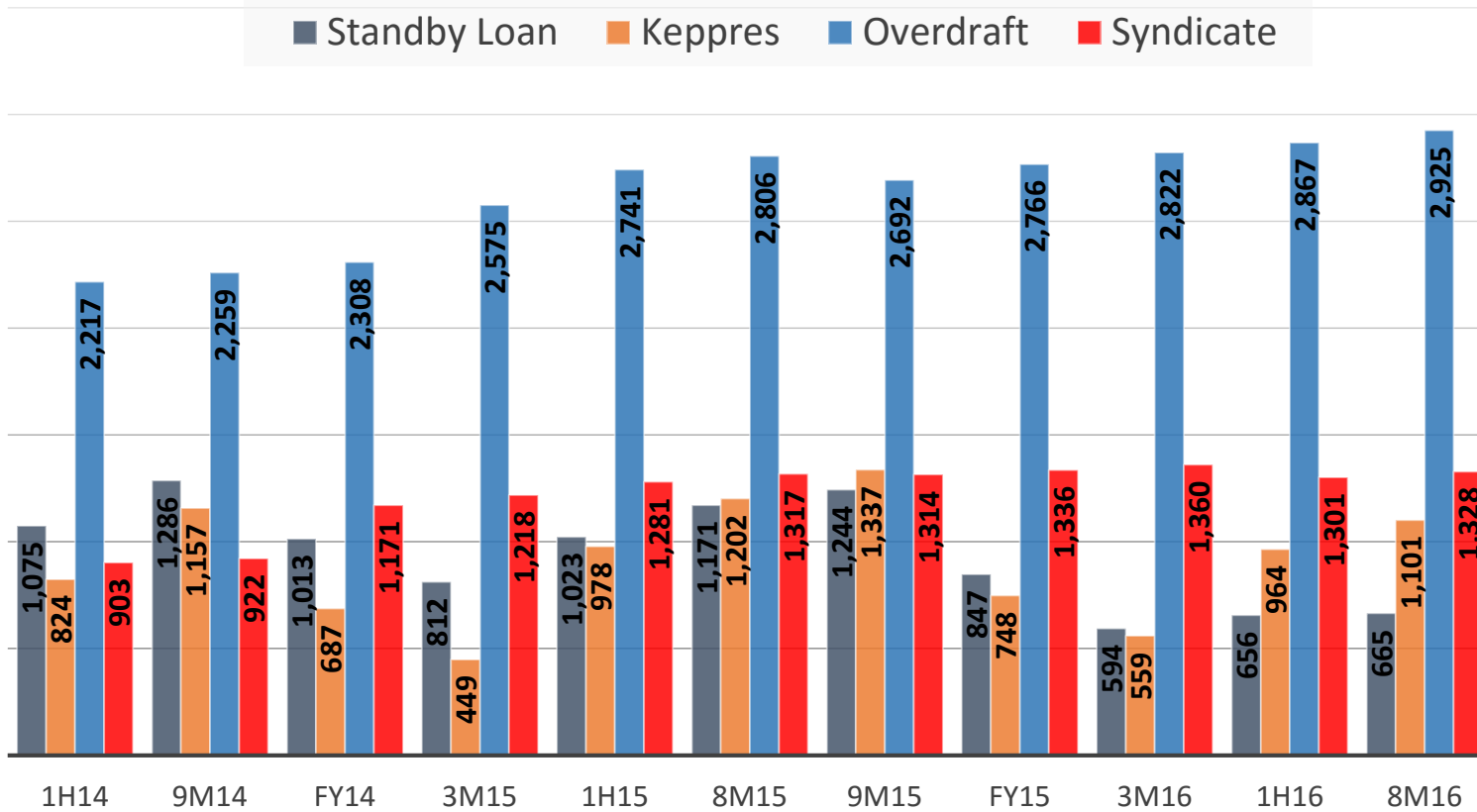
Multi purpose 6,11%

Mortgage 7,98%

Others 22,25%

Commercial Loan

In Billion Rp.

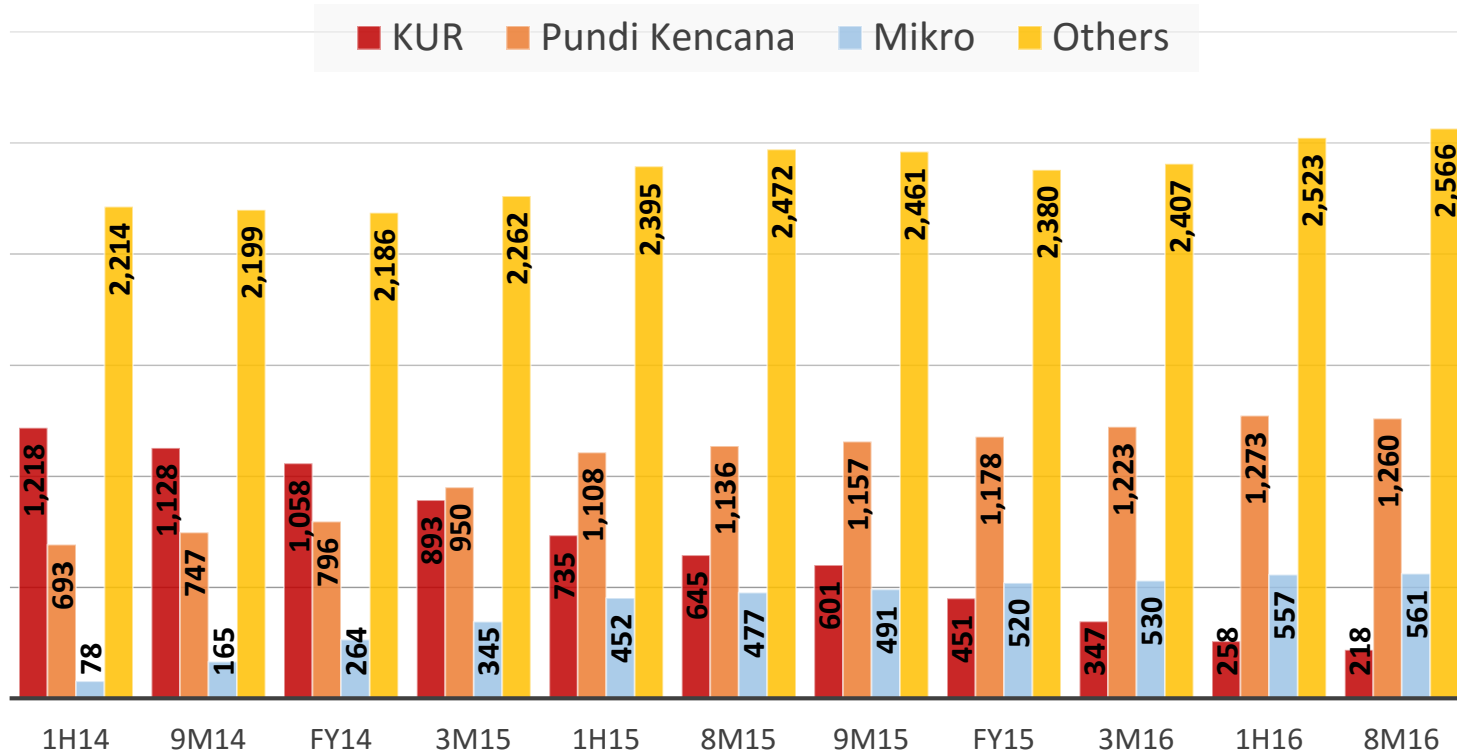


YoY

- Standby Loan (43,23%)
- Keppres (8,34%)
- Overdraft 4,23%
- Syndicate 0,86%

SME Loan

In Billion Rp.



YoY

KUR (66,16%)

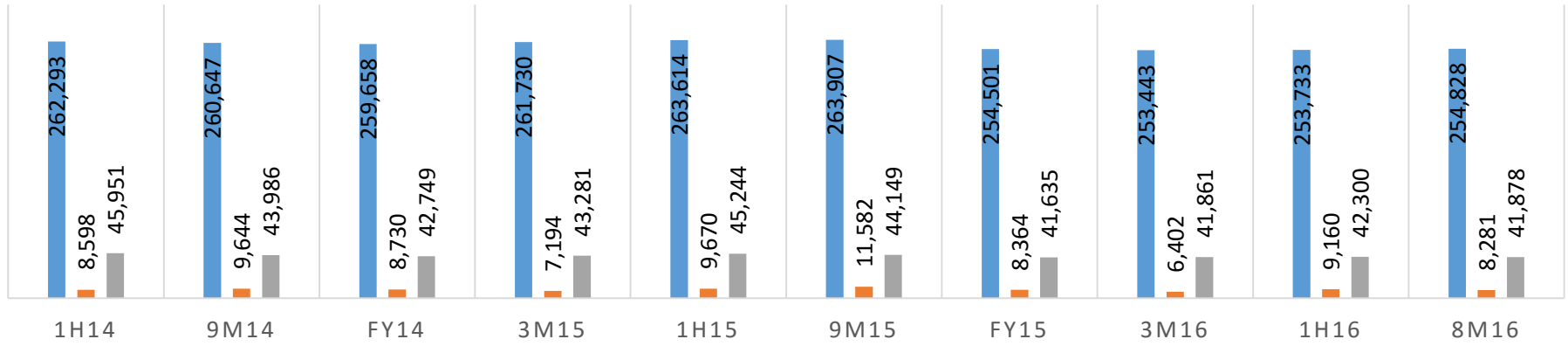
Pundi Kencana 10,91%

Mikro 17,64%

Others 3,80%

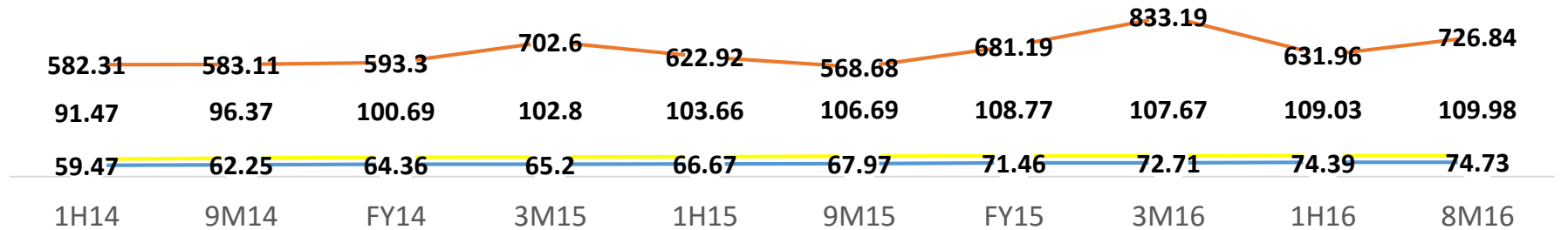
TOTAL CUSTOMER

Consumer Commercial SME

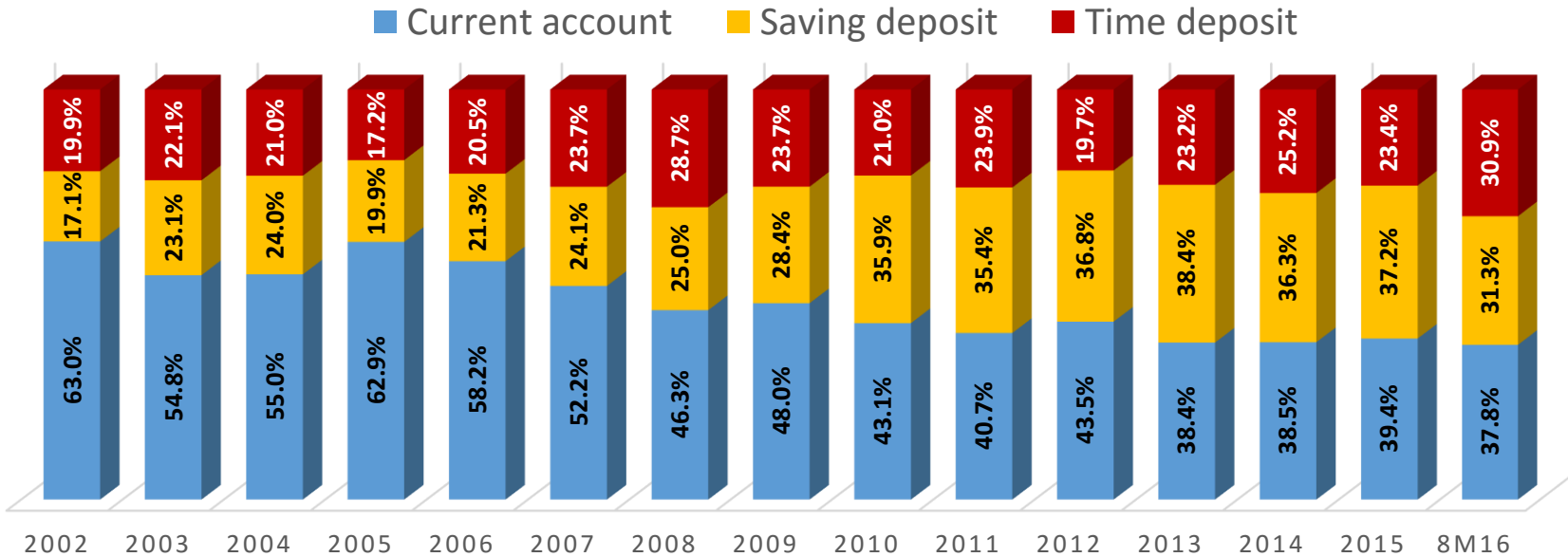


TICKET SIZE

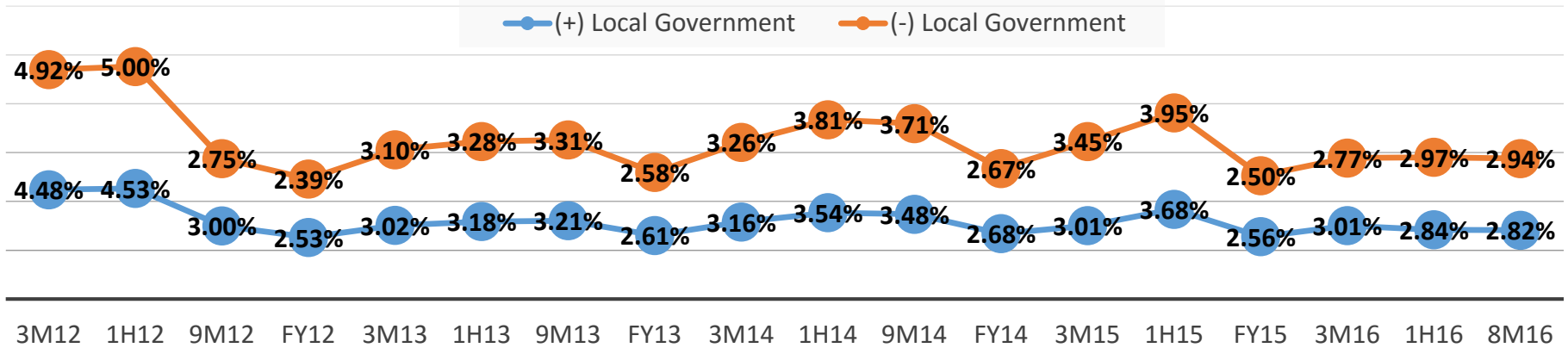
Consumer Commercial SME



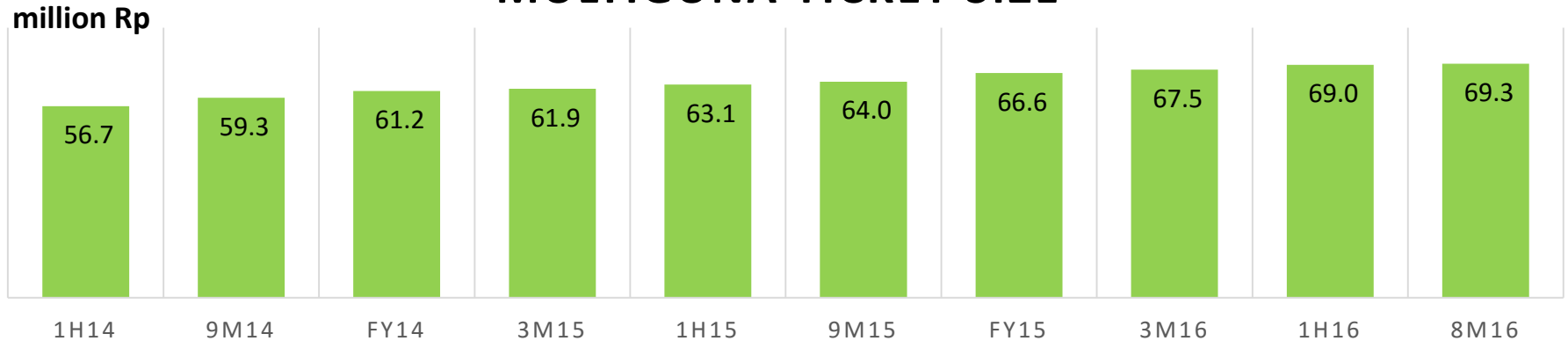
STRENGTH



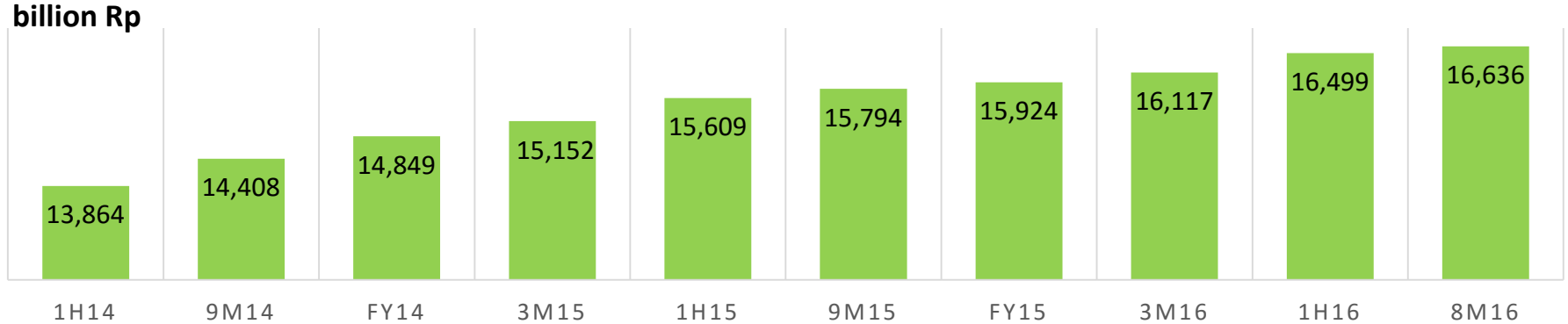
Cost of Fund



MULTIGUNA TICKET SIZE



MULTIGUNA LOAN BALANCE



Description

Details

Civil Servants (per December 2014) 426.545

Multipurpose Customer (Civil Servants) 240.056

% 56,28%

NPL 0,41% as of August' 2016

August 2015

Foreign Institution Investor
71,18 from public shares

Domestic Investor
28,82% from public shares

Public shares 20 %
from paid capital

August 2016

Foreign Institution Investor
40,05% from public shares

Domestic Investor
59,95% from public shares

August 2016 BJTM Investor Country

No	Country	Share
1	INDONESIA	59,9525%
2	AMERIKA	12,9526%
3	LUKSEMBURG	6,9764%
4	NORWEGIA	6,1936%
5	FINLANDIA	5,6565%
6	IRLANDIA	4,4432%
7	INGGRIS	1,2023%
8	AUSTRALIA	0,9576%
9	KANADA	0,5544%
10	JEPANG	0,4171%
11	SINGAPURA	0,3225%
12	SWEDIA	0,0807%

No	Country	Share
14	JERMAN	0,0719%
15	CAYMAN ISLAND	0,0599%
16	BERMUDA	0,0366%
17	KOREA SELATAN	0,0292%
18	CINA	0,0279%
19	GREENLAND	0,0276%
20	MALAYSIA	0,0156%
21	SWITSERLAND	0,0112%
22	BELANDA	0,0076%
23	FILIPINA	0,0022%
24	HONGKONG	0,0008%
Total		100%



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

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Email: iru@bankjatim.co.id**