

# **BANK JATIM**

# **COMPANY PERFORMANCE**

# **10M14**



# AGENDA

**ECONOMIC OUTLOOK**

**FINANCIAL HIGHLIGHTS**

**OVERVIEW & INVESTMENT HIGHLIGHTS**

**STRENGTHS**

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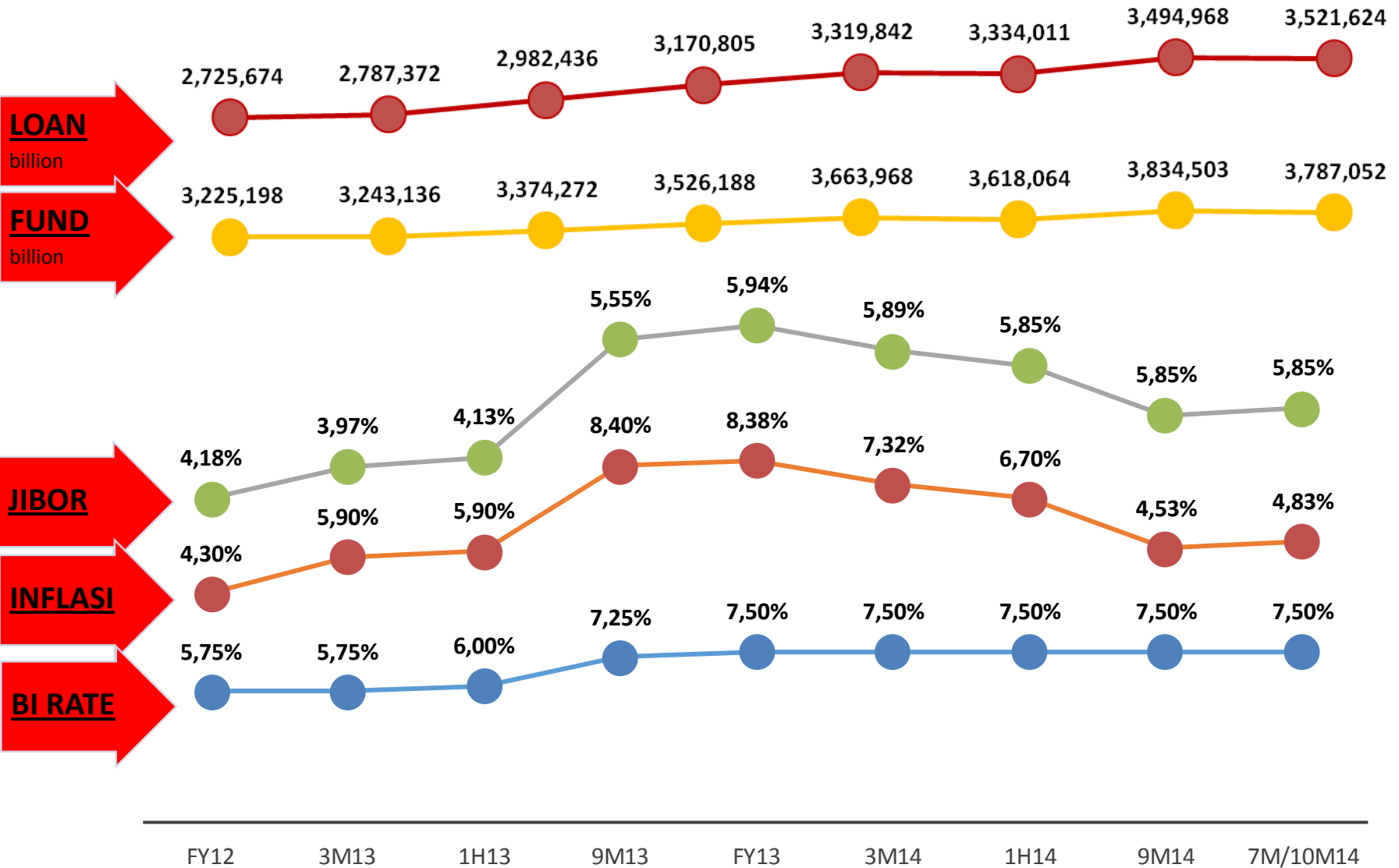
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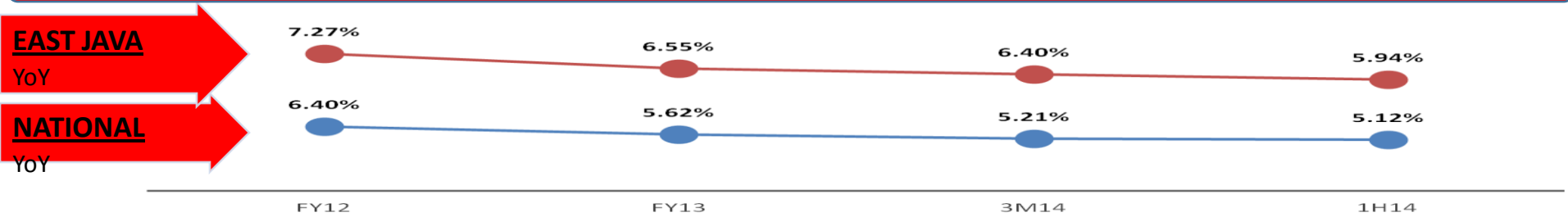
# SECTION 1

# ECONOMIC OUTLOOK

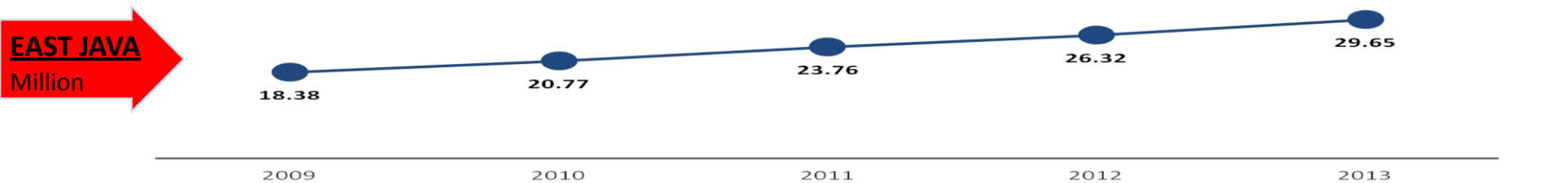
# MACRO ECONOMY REVIEW



## REGIONAL ECONOMIC GROWTH







## REGIONAL INCOME



## MARKET SHARE BANK JATIM

| No | Description      | July 2014 Bank in East Java | 10M14 Bank Jatim | %       |
|----|------------------|-----------------------------|------------------|---------|
| 1. | Total Asset      | 450,55                      | 43,48            | 9.65 %  |
| 2. | Third Party Fund | 350,65                      | 36,31            | 10.35 % |
| 3. | Loan             | 372,15                      | 26,48            | 7.12 %  |

## BANK JATIM AMONG NATIONAL BANK

| No  | Bank         | Asset   | Loan   | Third Party Fund  | Paid Capital  | Net Income Before Tax   |
|-----|--------------|---------|--|---|---|---|
| 1   | Bank Mandiri | 671.941 | 440.195  | 510.278   | 11.667  | 13.411  |
| 2   | BRI          | 623.882 | 461.207  | 496.394   | 6.167   | 16.929  |
| 3   | BCA          | 523.310 | 327.151  | 430.209   | 1.541   | 10.958  |
| 4   | BNI          | 378.012 | 243.260  | 292.838   | 9.055   | 6.710   |
| 5   | CIMB Niaga   | 218.638 | 149.452  | 164.623   | 1.612   | 2.832   |
| ... | .....        | .....   | .....  | .....   | .....   | .....   |
|     |              |         |  |  |  |  |
| 24  | Bank Jatim   | 36.685  | 24,803   | 29,393  | 3,729   | 860   |

# SECTION 2

# FINANCIAL HIGHLIGHTS



# BALANCE SHEET

In million Rp.

| <u>Information</u>   | <u>10M13</u> | <u>10M14</u> | <u>YoY</u> |
|----------------------|--------------|--------------|------------|
| Total Asset          | 34.771.169   | 43.475.828   | 25,03%     |
| Placement BI & SBI   | 2.233.631    | 5.686.979    | 154,61%    |
| Placement Other Bank | 5.577.687    | 5.992.874    | 7,44%      |
| Loan                 | 22.060.400   | 26.481.114   | 20,04%     |
| Third Party Fund     | 27.821.004   | 36.309.564   | 30,51%     |
| - Current Account    | 10.834.378   | 16.228.623   | 49,79%     |
| - Saving Account     | 8.306.832    | 9.581.230    | 15,34%     |
| - Time Deposit       | 8.679.794    | 10.499.711   | 20,97%     |
| Equity               | 5.668.055    | 5.937.202    | 4,75%      |

# PROFIT & LOSS

In million Rp.

| <u>Information</u>                                | <u>10M13</u> | <u>10M14</u> | <u>YoY</u> |
|---|--------------|--------------|------------|
| Interest Income                                   | 2.702.555    | 3.304.869    | 22,29%     |
| Interest Expense                                  | (704.125)    | (927.572)    | 31,73%     |
| Nett Interest Income                              | 1.998.430    | 2.377.297    | 18,96%     |
| Non Interest Operational Income                   | 360.517      | 357.911      | -0,72%     |
| Non Interest Operational Expense                  | (1.295.361)  | (1.578.370)  | 21,85%     |
| Nett Non Interest Operational Income<br>(Expense) | (934.844)    | (1.220.459)  | 30,55%     |
| Operational Profit                                | 1.063.586    | 1.156.838    | 8,77%      |
| Non Operational Profit                            | 12.259       | 16.744       | 36,58%     |
| Pre Tax Profit                                    | 1.075.845    | 1.173.582    | 9,08%      |
| Taxes   | (302.142)    | (341.069)    | 12,88%     |
| Net profit  | 773.703      | 832.513      | 7,60%      |

## INCOME & EXPENSE GROWTH

In million Rp.

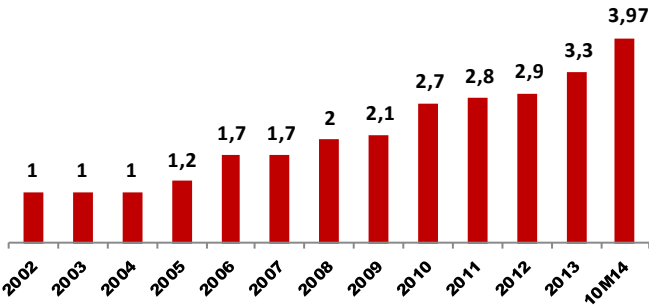
| <u>Information</u>      | <u>10M13</u>      | <u>10M14</u>      | <u>YoY</u> |
|-------------------------|-------------------|-------------------|------------|
| Placement others bank   | 263.272.158.956   | 330.066.607.932   | 25,37%     |
| Marketable Securities   | 109.970.857.228   | 197.396.620.382   | 79,50%     |
| Fees & Commissions      | 147.871.848.922   | 160.764.601.807   | 8,72%      |
| Current Account Expense | (207.943.915.356) | (239.954.148.527) | 15,39%     |
| Saving Accounts Expense | (117.412.671.170) | (114.362.897.949) | -2,60%     |
| Deposits Expense        | (357.224.659.260) | (547.651.780.470) | 53,31%     |
| Salaries                | (442.180.095.905) | (545.881.120.342) | 23,45%     |
| Education & Training    | (12.070.472.526)  | (16.611.195.149)  | 37,62%     |
| Rental                  | (84.208.738.420)  | (100.084.957.719) | 18,85%     |

- Beside loans income, Bank Jatim has another supporting income.
- Placement other banks from income give biggest figure 330 billion or 25.37 %
- Marketable Securities giving highest growth with 79.5 % YoY.
- The most contribution expense growth is one month period Time Deposits which increase 53.31 %
- Salaries increase as number of new employee adding from 4.267 goes to 5.592 ( 31,05% YoY).

# FINANCIAL PERFORMANCE

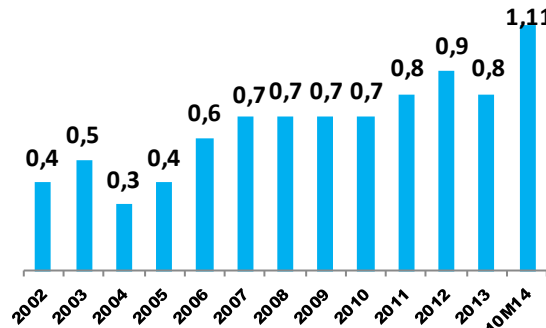
### INTEREST INCOME (Rp Tril)

**CAGR = 12,45%**



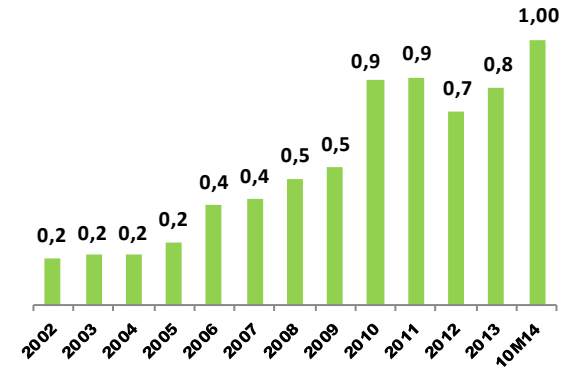
### INTEREST EXPENSE (Rp Tril)

**CAGR = 8,58%**



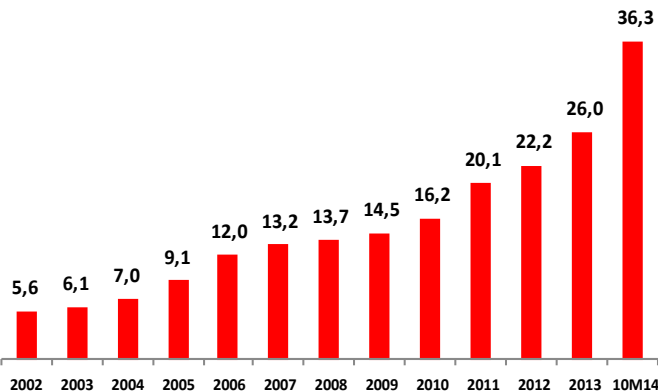
### NET PROFIT (Rp Tril)

**CAGR = 17,29%**



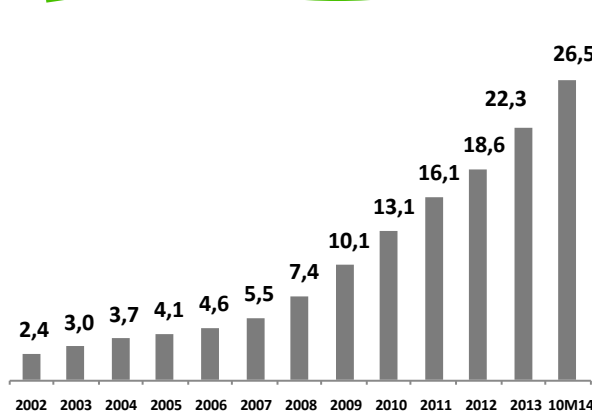
### THIRD PARTY FUND (Rp Tril)

**CAGR = 17,35%**



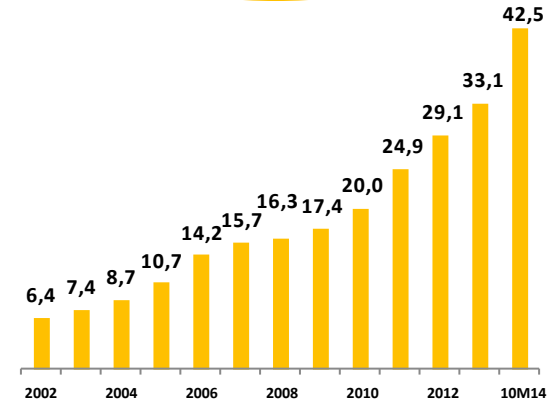
### LOAN (Rp Tril)

**CAGR = 22,43%**



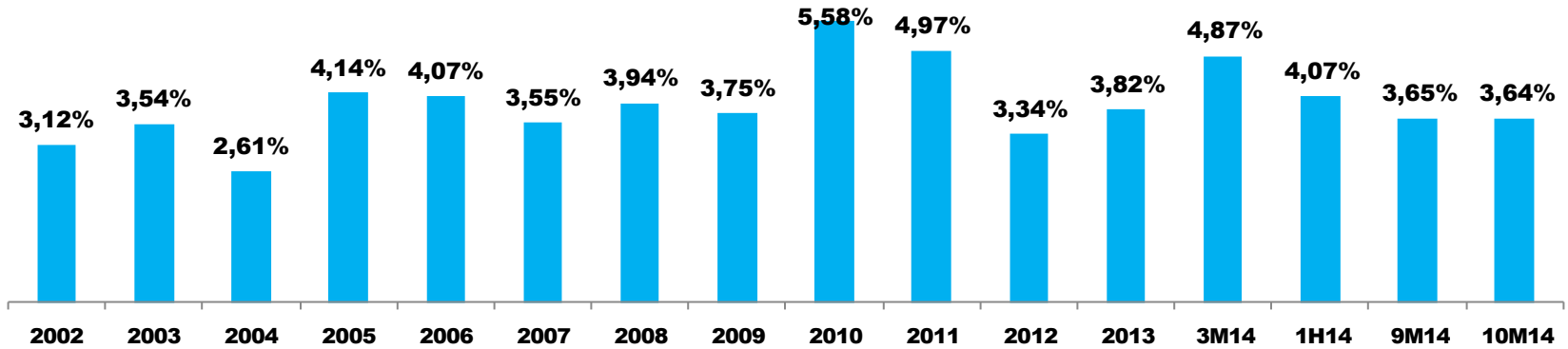
### TOTAL ASSET (Rp Tril)

**CAGR = 17,63%**

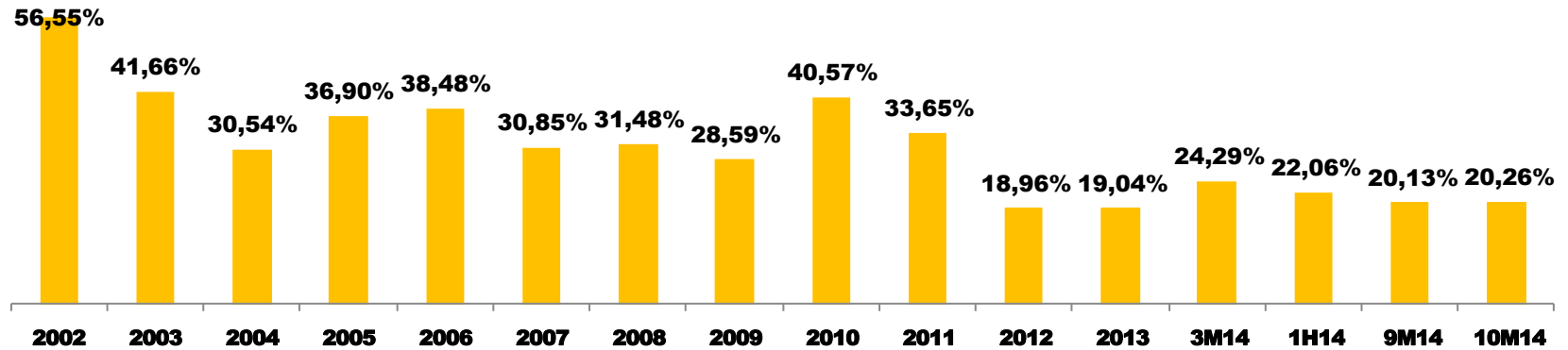


# FINANCIAL RATIO

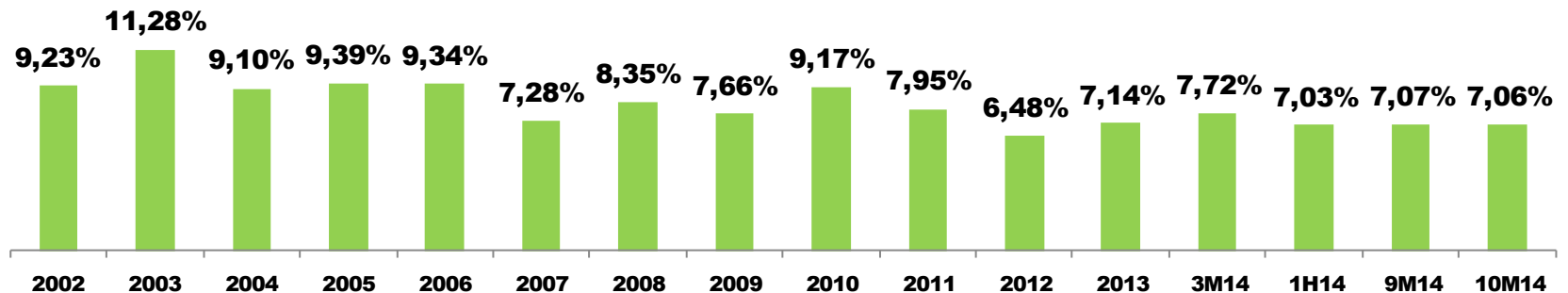
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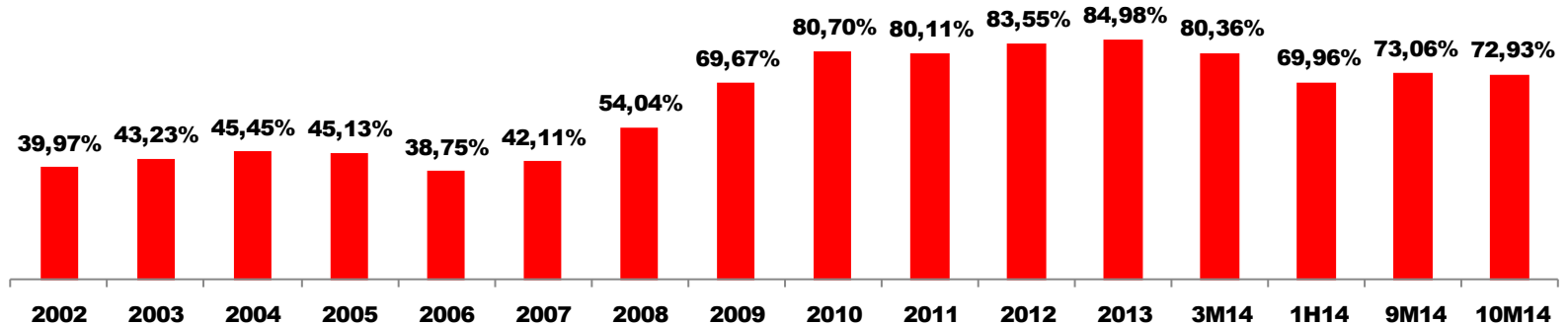


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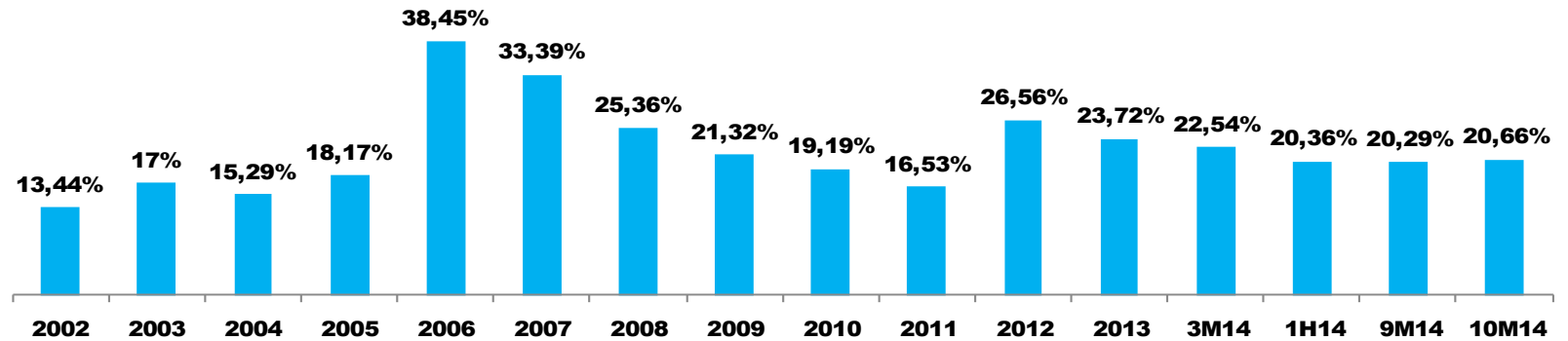


# FINANCIAL RATIO

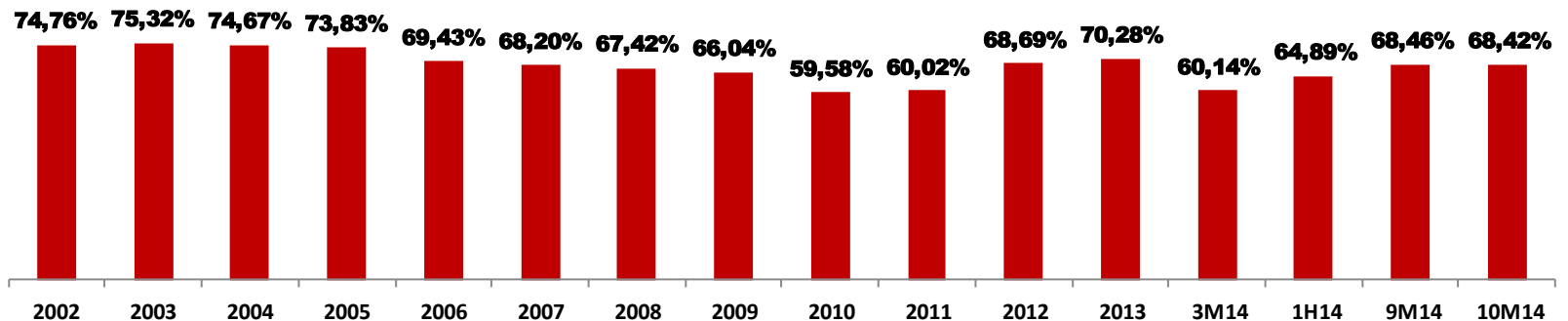
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**SECTION 3**  
**OVERVIEW & INVESTMENT**  
**HIGHLIGHTS**

# MANAGEMENT TEAM



**MULJANTO**  
*President Commissioner*



**HADI SUKRIANTO**  
*President Director*



**RUDIE HARDIONO,**  
*Director of Operations*



**CHAERUL DJAELANI**  
*Commissioner*



**DJOKO LESMONO**  
*Director of Medium  
Business & Corporate*



**TONY SUDJIARYANTO**  
*Director of Agribusiness  
& Sharia*



**SOEBAGYO**  
*Independent Commissioner*



**EKO ANTONO,**  
*Director of Compliance*



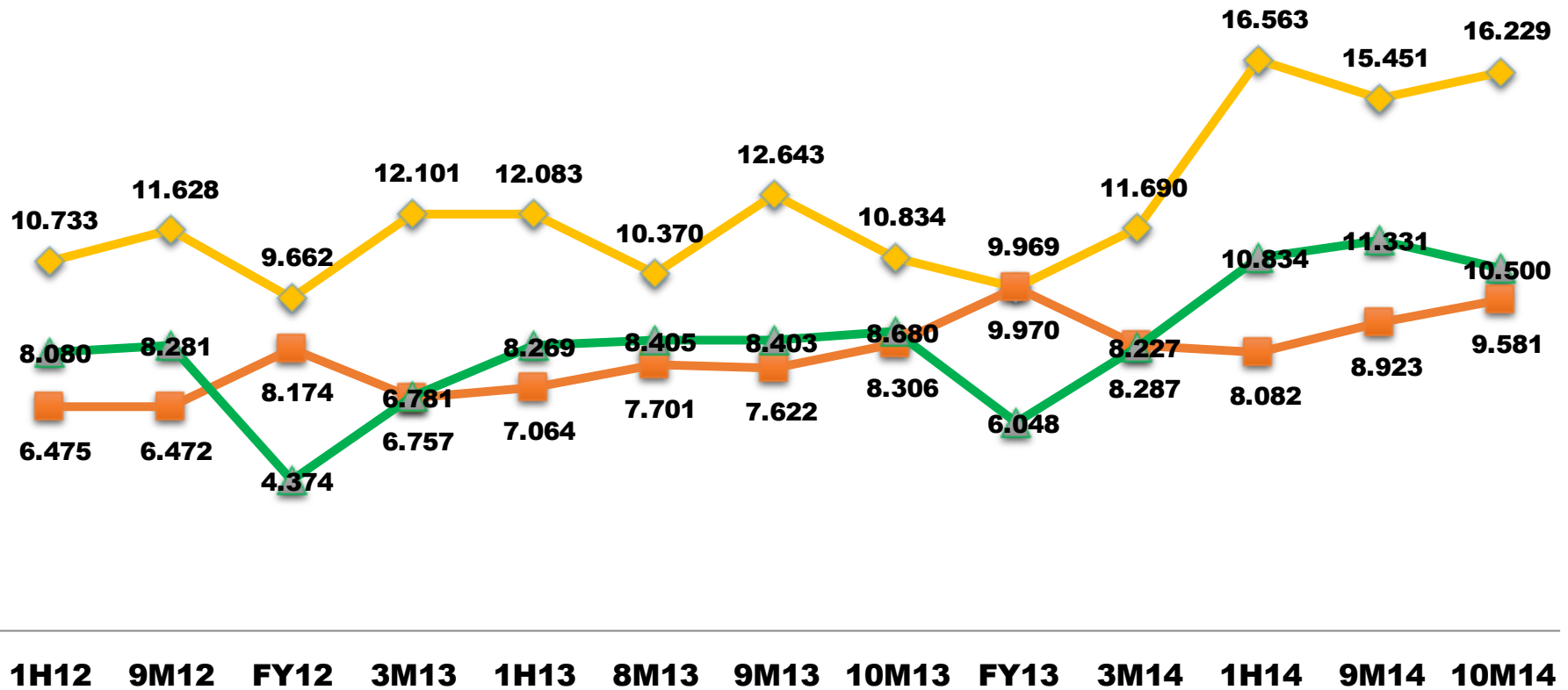
**WIBISONO**  
*Independent Commissioner*

Bank Jatim is led by an experienced management team with deep knowledge on Indonesia's banking sector.



# THIRD PARTY FUND

◆ Current Account   
 ■ Saving Account   
 ▲ Time Deposit   
 In Billion Rp.



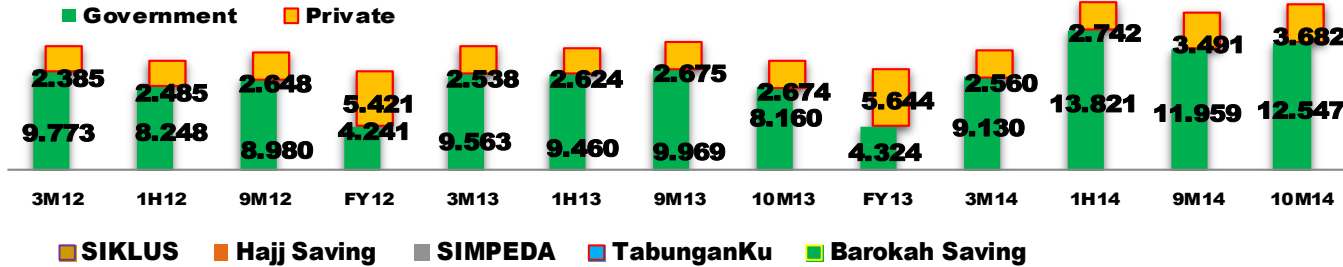
**Current Account**  
 YoY 49,79%

**Saving Account**  
 YoY 15,35%

**Time Deposit**  
 YoY 20,96%

# DETAILED THIRD PARTY FUND

## Current Account

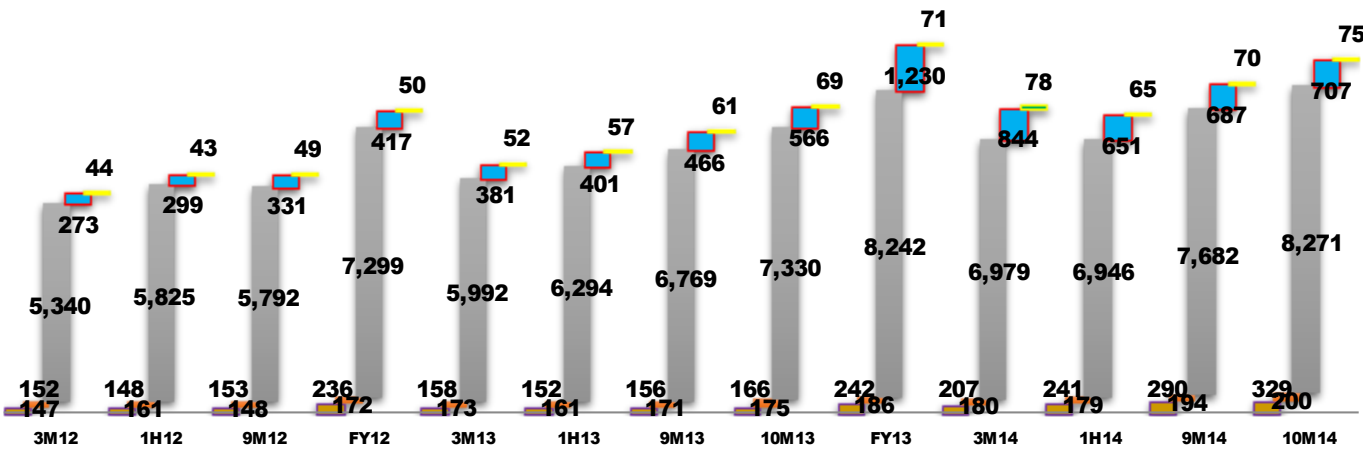


**Government Current Acc.**

**YoY 53,76%**

**Private Current Acc.**

**YoY 37,68%**



**YoY**

**SIMPEDA 12,84%**

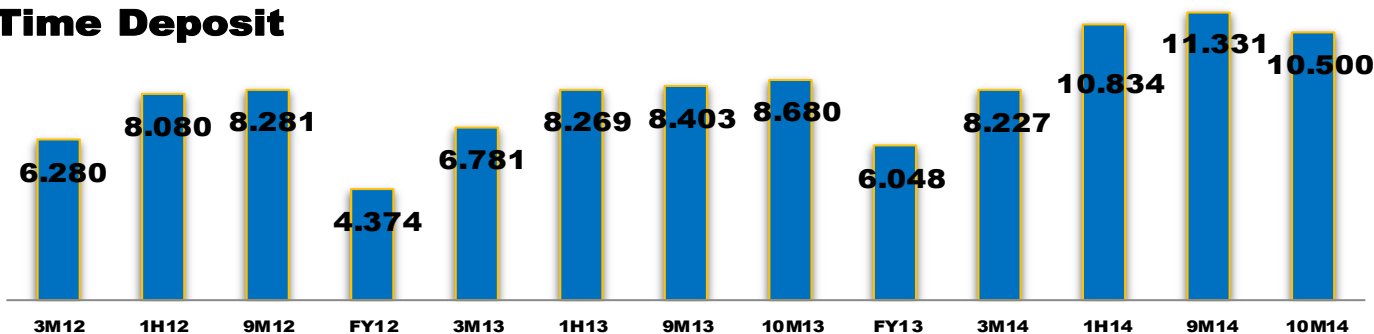
**SIKLUS 98,30%**

**Hajj Saving 14,00%**

**TabunganKu 24,88%**

**Barokah Saving 8,57%**

## Time Deposit



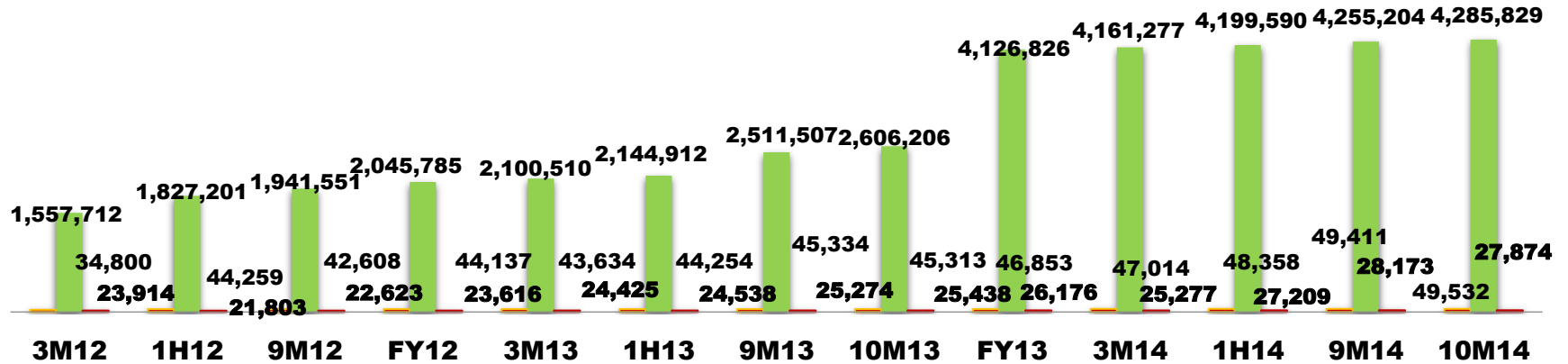
**Time Deposit**

**YoY 20,96%**

# THIRD PARTY FUND CUSTOMER

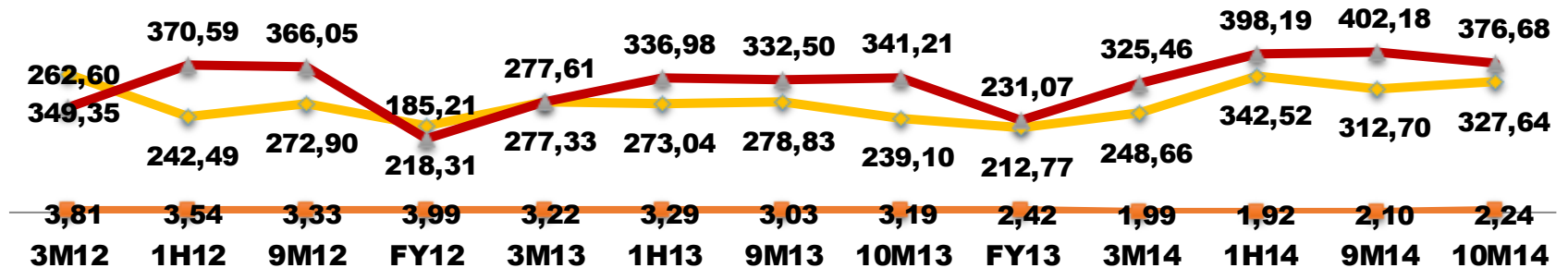
## Total Customer

■ Current Account   ■ Saving Account   ■ Time Deposit



## Ticket Size

◆ Current Account   ◆ Saving Account   ◆ Time Deposit



# COMPETITIVE PRODUCTS

BUNGA PLUS

**bankjatim**

Bawa Pulang Pilihan Anda Sekarang Juga!!!

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

## Tabungan SIKLUS

Program Bunga Plus : Periode 8 September - 30 November 2014

24 LAYANAN JAM

**bankjatim**

**Grand Prize**  
1 (satu) unit Toyota Fortuner

Tingkatkan SALDO Anda, memenangkan MILIARAN hadiahnya!!

24 LAYANAN JAM

Versi 1.4

SMS Banking

User Login **Android & Blackberry**

Password

Login

**SMS BANKING 3366**

**bankjatim**

Memudahkan Anda dalam melakukan transaksi :

- ✓ Pembayaran Tagihan
- ✓ Pembelian Pulsa, dll
- ✓ Transfer Antar Rekening Bank Jatim atau ke Bank Lain
- ✓ Notifikasi

## Layanan dalam Genggaman Anda

Transaksi di mana saja, kapan saja, mudah, cepat dan aman

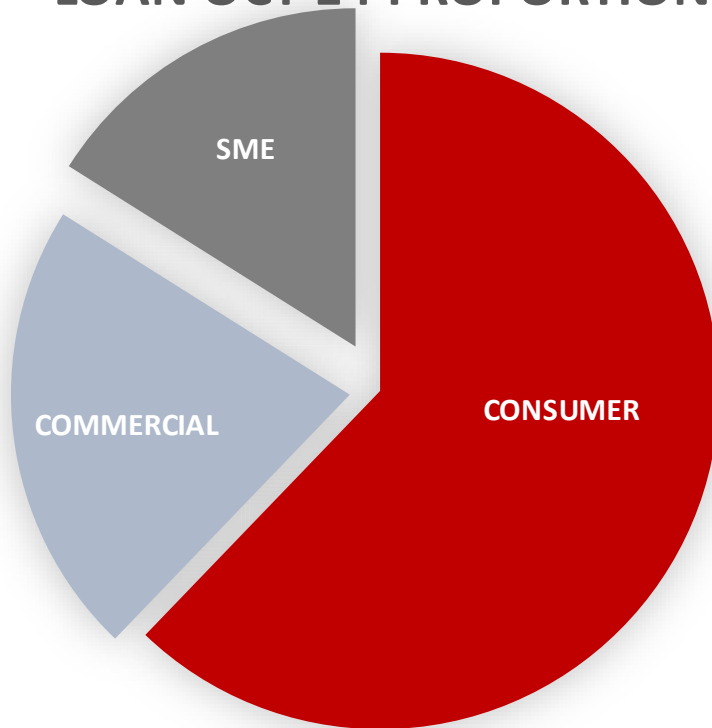
24 LAYANAN JAM

## Solusi Transaksi Tercepat

Lebih Cepat & Praktis dengan Flazz

# TYPE OF LOAN

LOAN OCT'14 PROPORTION

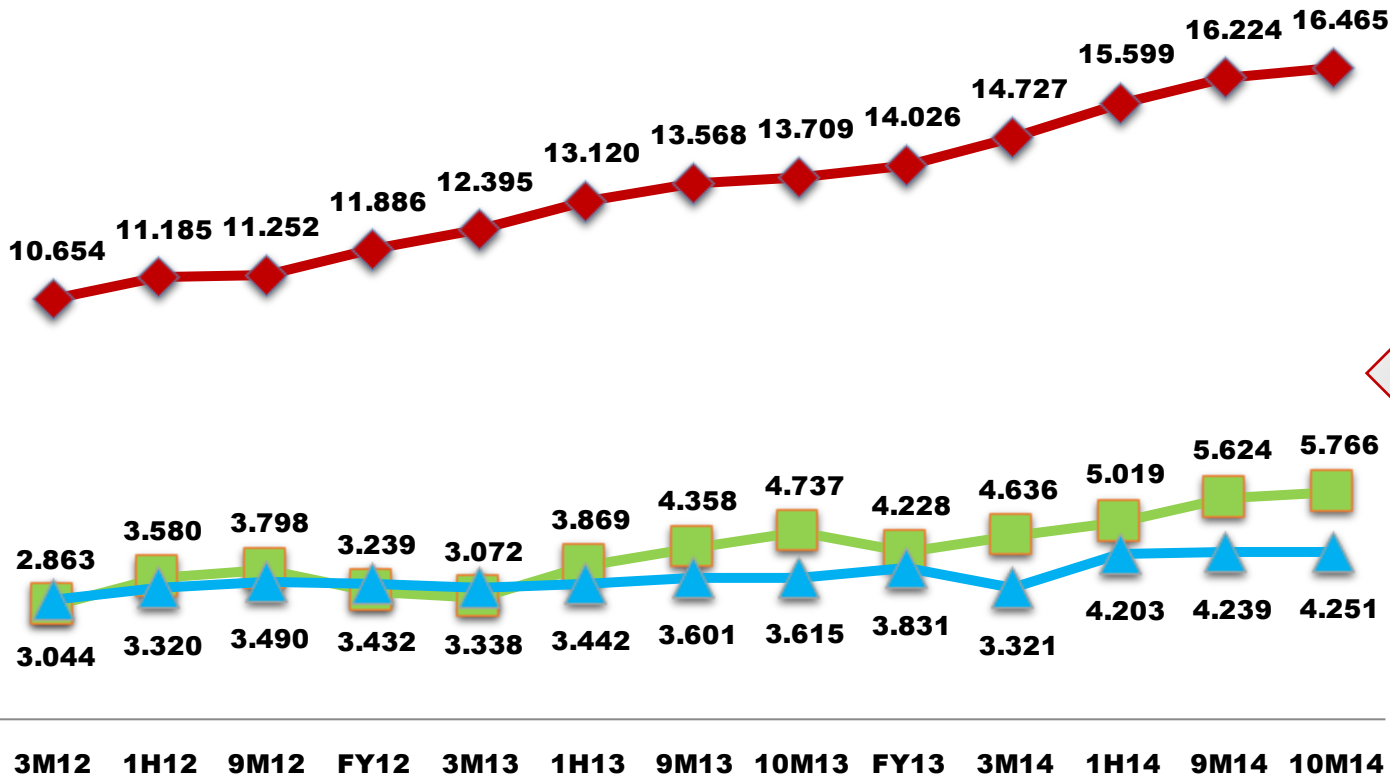


| CONSUMER LOAN     | Oct'13        | Oct'14        |
|-------------------|---------------|---------------|
| Multipurpose      | 55,33%        | 55,28%        |
| Mortgage          | 4,35%         | 4,72%         |
| Others            | 2,47%         | 2,17%         |
| <b>Total</b>      | <b>62,14%</b> | <b>62,18%</b> |
| COMMERCIAL LOAN   | Oct'13        | Oct'14        |
| Standby Loan      | 5,61%         | 5,09%         |
| Keppres           | 4,73%         | 4,45%         |
| Overdraft         | 7,60%         | 8,68%         |
| Syndicate         | 3,54%         | 3,56%         |
| <b>Total</b>      | <b>21,47%</b> | <b>21,77%</b> |
| Small Medium Ent. | Oct'13        | Oct'14        |
| KUR               | 6,15%         | 4,18%         |
| Pundi Kencana     | 2,09%         | 2,88%         |
| Laguna            | 0,37%         | 0,15%         |
| Others            | 7,78%         | 8,84%         |
| <b>Total</b>      | <b>16,39%</b> | <b>16,05%</b> |

# TYPE OF LOAN

◆ Consumer    ■ Commercial    ▲ SME

In Billion Rp.



YoY

Consumer

20,10%

Commercial

21,71%

SME

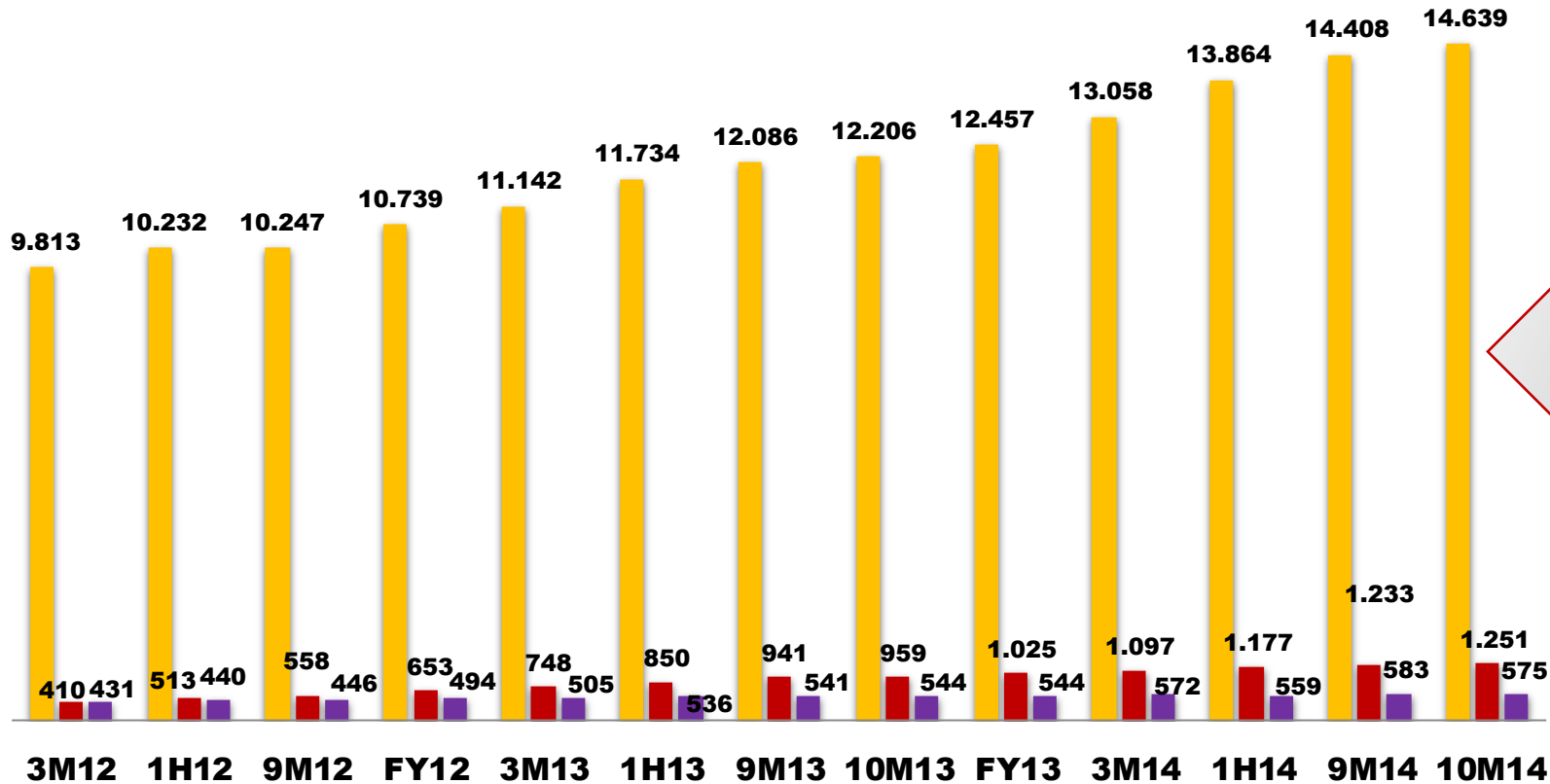
17,58%

# TYPE OF LOAN

In Billion Rp.

## Consumer Loan

■ Multipurpose ■ Mortgage ■ Others



**YoY**

**Multi purpose**  
19,39%

**Mortgage**  
30,44%

**Others**  
5,79%

# TYPE OF LOAN

In Billion Rp.

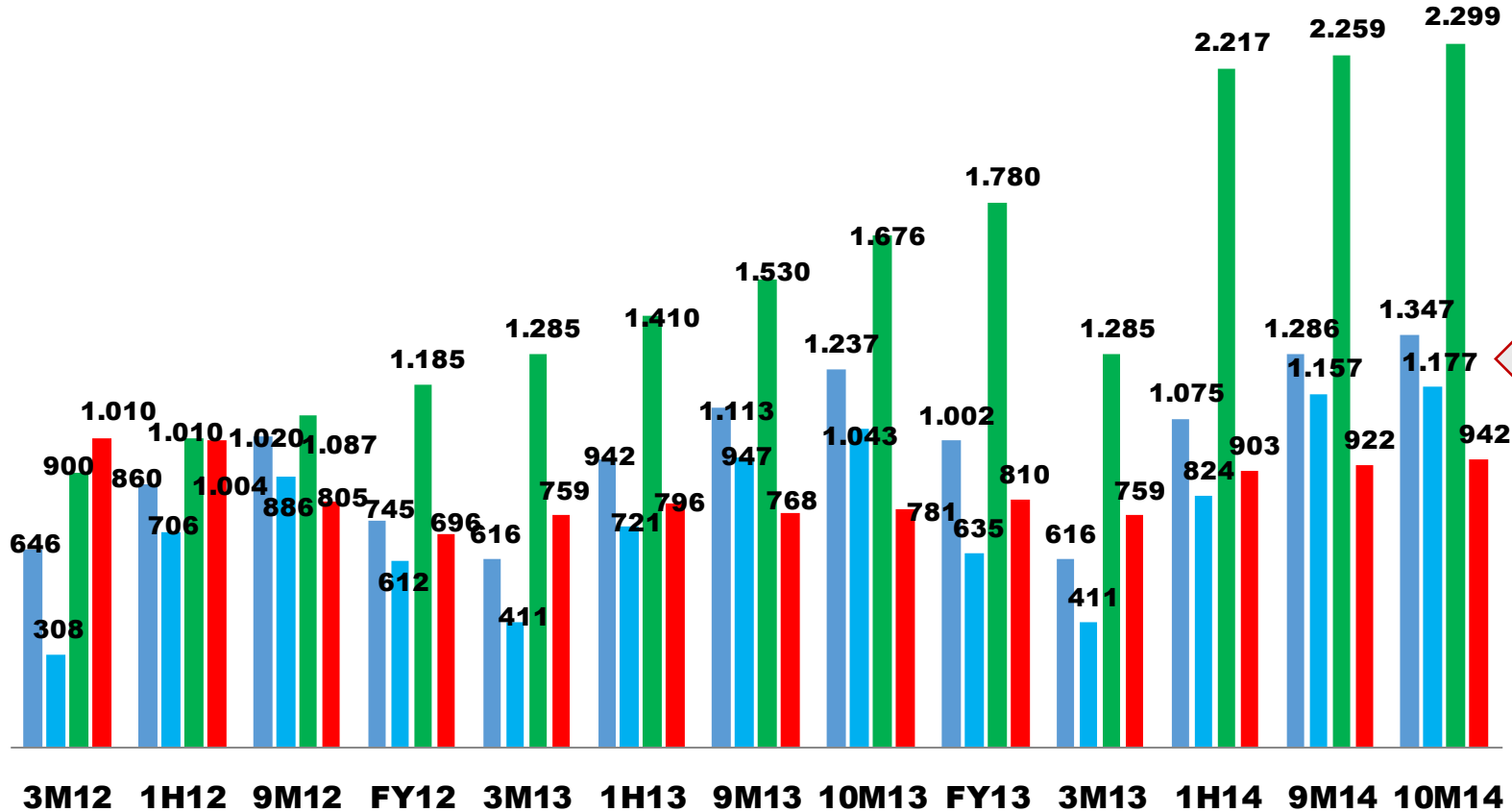
## Commercial Loan

■ Standby Loan

■ Keppres

■ Overdraft

■ Syndicate



YoY

Standby Loan  
8,89%

Keppres  
12,87%

Overdraft  
37,19%

Syndicate  
20,62%

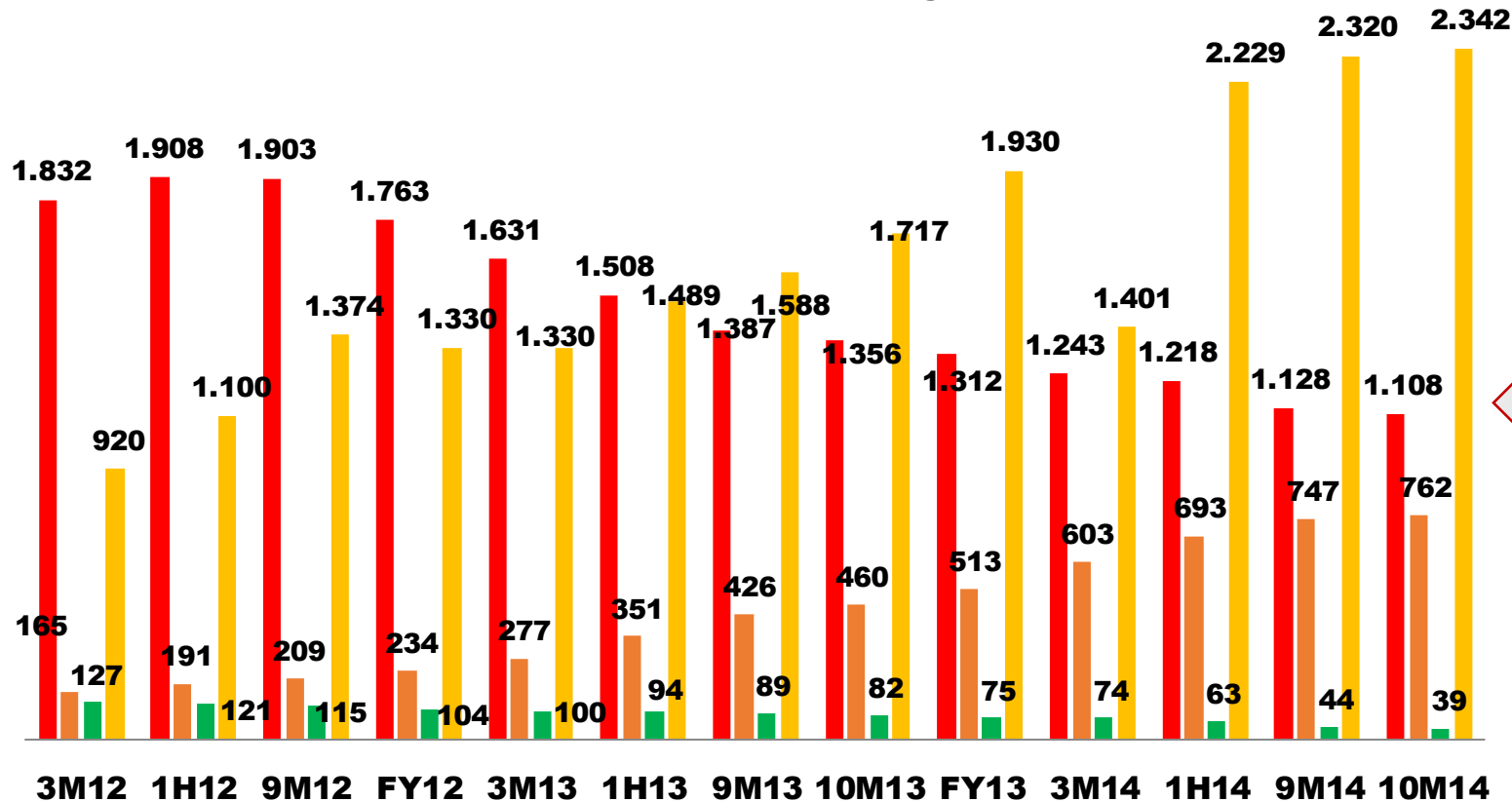


# TYPE OF LOAN

In Billion Rp.

## SME Loan

■ KUR ■ Pundi Kencana ■ Laguna ■ Others



**YoY**

**KUR**  
-18,29%

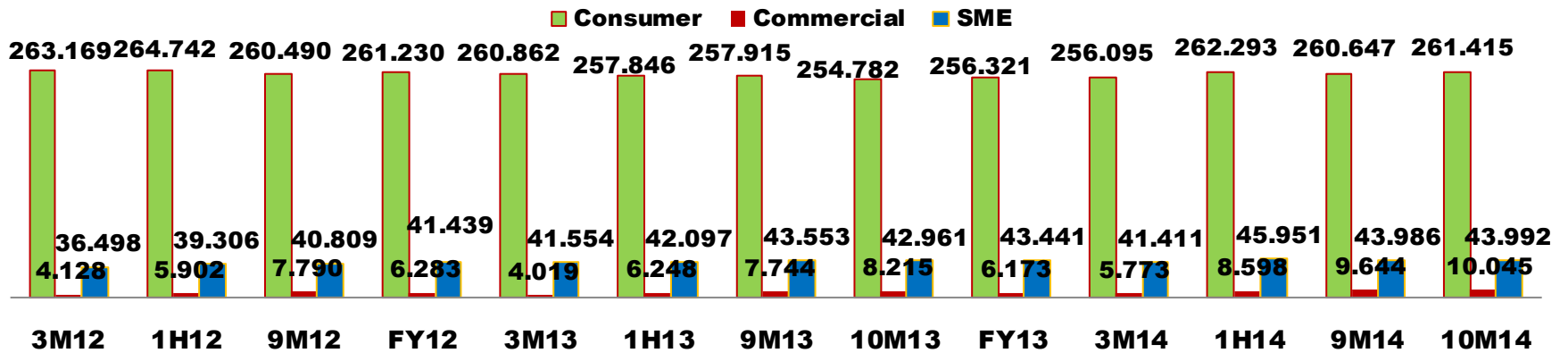
**Pundi Kencana**  
65,71%

**Laguna**  
-52,76%

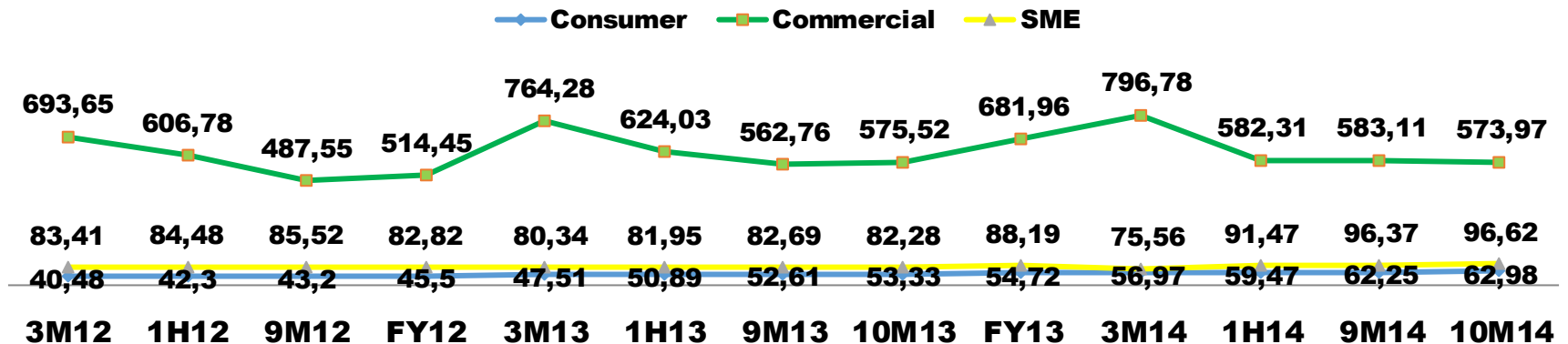
**Others**  
36,38%

# TYPE OF LOAN

## Total Customer

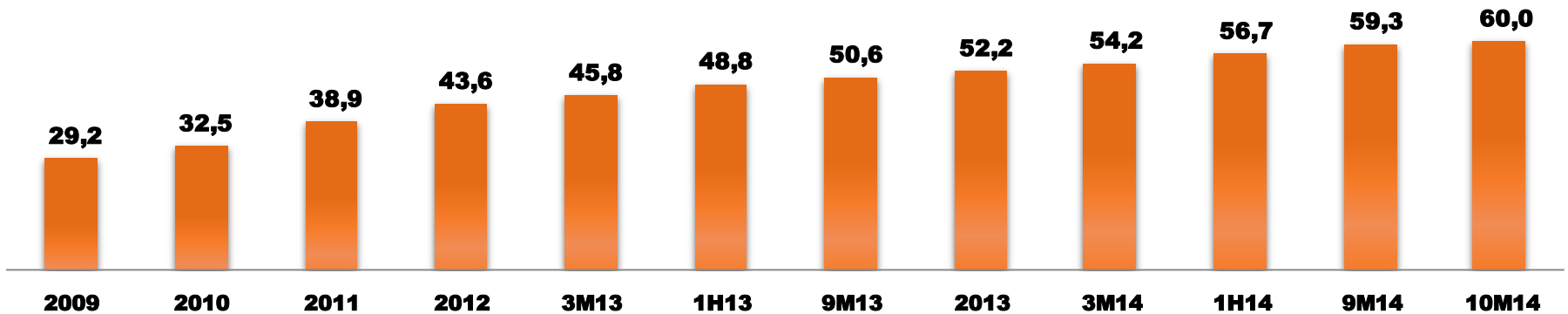


## Ticket Size

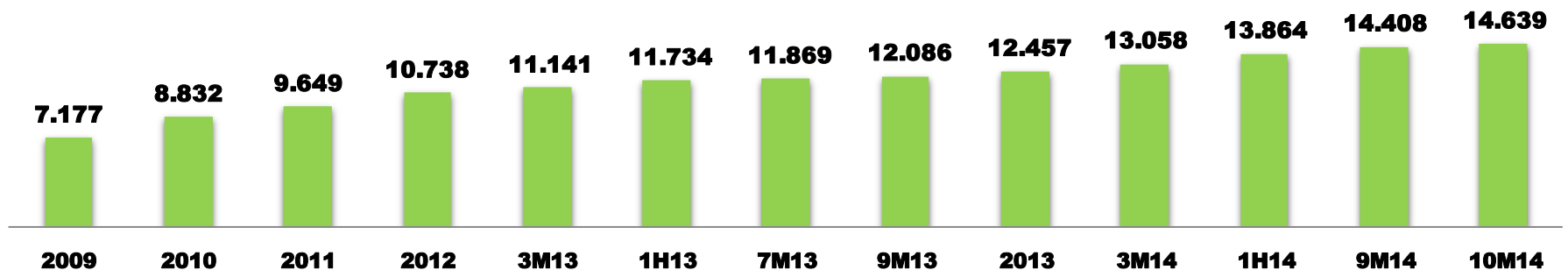


# MULTIPURPOSE LOAN

Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance  
( Billion Rp. )



**Description**

**Details**

Civil Servants (per August 2014) 426.545

Multipurpose Customer (Civil Servants) 243.924

% 57,19%

**NPL 0,18 % as of Oct 30, 2014**

# LINKAGE PROGRAM TO RURAL BANK & JETS



One of transfer system service to Rural Bank in Bank Jatim is JETS (Jatim Electronic Transfer System). In this case, Bank Jatim acting as an organizer and Rural bank as participants.

The members of JETS :

- 18 Rural Bank pilot project was done kick off meeting
- 87 Rural Bank who engage themselves in the implementation of JETS

| Type of Transaction               | Total Transaction (in 1 month) | Total Amount             |
|-----------------------------------|--------------------------------|--------------------------|
| Between BPR                       | 29                             | Rp. 1.946.703.583        |
| BPR with Public Bank member SKNBI | 190                            | Rp. 4.401.731.306        |
| <b>TOTAL</b>                      | <b>219</b>                     | <b>Rp. 6.348.434.889</b> |

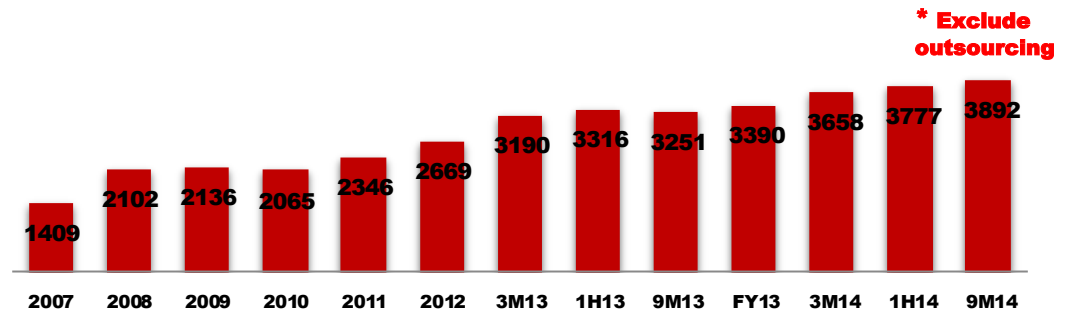
## NPL EACH SEGMENT

|                        | <b>3M13</b>   | <b>1H13</b>   | <b>9M13</b>   | <b>FY13</b>   | <b>3M14</b>   | <b>1H14</b>   | <b>9M14</b>   | <b>10M14</b> |
|------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------|
| <b>Consumer Loan</b>   | <b>0,36%</b>  | <b>0,39%</b>  | <b>0,47%</b>  | <b>0,13%</b>  | <b>0,45%</b>  | <b>0,56%</b>  | <b>0,53%</b>  | <b>0,56%</b> |
| <b>SME Loan</b>        | <b>13,66%</b> | <b>14,18%</b> | <b>12,50%</b> | <b>12,45%</b> | <b>12,49%</b> | <b>10,46%</b> | <b>10,37%</b> | <b>9,83%</b> |
| <b>Commercial Loan</b> | <b>2,95%</b>  | <b>3,21%</b>  | <b>3,63%</b>  | <b>7,07%</b>  | <b>6,6%</b>   | <b>6,69%</b>  | <b>5,89%</b>  | <b>6,12%</b> |

| <b>Ratio</b>          | <b>3M13</b>   | <b>1H13</b>   | <b>9M13</b>   | <b>FY13</b>   | <b>3M14</b>   | <b>1H14</b>   | <b>9M14</b>   | <b>10M14</b>  |
|-----------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <b>NPL Gross</b>      | <b>3,15%</b>  | <b>3,29%</b>  | <b>3,13%</b>  | <b>3,44%</b>  | <b>3,63%</b>  | <b>3,53%</b>  | <b>3,34%</b>  | <b>3,27%</b>  |
| <b>Coverage Ratio</b> | <b>40,42%</b> | <b>46,40%</b> | <b>53,78%</b> | <b>69,18%</b> | <b>70,80%</b> | <b>74,70%</b> | <b>74,49%</b> | <b>75,97%</b> |

# HUMAN RESOURCES

| No | DATA                        | Oct'13       | Oct'14       |
|----|-----------------------------|--------------|--------------|
| 1  | Board of Commisioner        | 3            | 4            |
| 2  | Board of Sharia Supervisory | 3            | 3            |
| 3  | Director                    | 3            | 5            |
| 4  | Management 1                | 15           | 11           |
| 5  | Management 2                | 68           | 68           |
| 6  | Management 3                | 142          | 231          |
| 7  | Management 4                | 596          | 658          |
| 8  | Staff of Administration     | 1.027        | 1.527        |
| 9  | Staff Non Administration    | 361          | 347          |
| 10 | Non Permanent               | 1.187        | 1.044        |
| 11 | Outsource                   | 1.275        | 1.694        |
|    | <b>Total</b>                | <b>4.267</b> | <b>5.592</b> |



| No | Program                             | 2013 | Description   | Target 2014 |
|----|-------------------------------------|------|---|-------------|
| 1  | Manajement Trainee (MT)             |      |   |             |
|    |                                     | 21   | 15 Pjs. Manager                                       | -           |
|    |                                     |      | 6 Waiting for placement                               | -           |
| 2  | Staff Development Program (SDP)     |      |   |             |
|    | - SDP 4 Batch 1                     | 68   | 64 definitive officials; 4 pjs                        | -           |
|    | - SDP 4 Batch 2                     | 87   | 73 definitive officials; 11 pjs                       | -           |
|    | - SDP 5 Batch 1                     | 45   | 40 Pjs. Manager; 5 waiting for placement              | -           |
|    | - SDP 5 Batch 2                     | 48   | 5 Pjs. Manager; 43 waiting for placement              | -           |
|    | - SDP 6                             | -    | -   | ± 108       |
| 3  | Manager Development Program (MDP)   |      |   |             |
|    | - Batch 3                           | 39   | 39 Head of Sub Branch Office                          | -           |
|    | - Batch 4                           | 42   | 3 Head of Sub Branch Office, 39 waiting for placement | -           |
|    | - Batch 5                           | -    | -   | ± 80        |
| 4  | Executive Development Program (EDP) |      |   |             |
|    | EDP Batch 7                         | 9    | 8 pass the program                                    | -           |
|    | EDP Batch 8                         | -    | -   | ± 17        |

## BUSINESS PLAN 2014

| Description       | Target |
|-------------------|--------|
| Total Asset       | 18,96% |
| Loan              | 25,51% |
| Third Party Fund  | 24,88% |
| - Current Account | 21,72% |
| - Saving Account  | 12,83% |
| - Time Deposit    | 49,94% |
| Financial Ratio   |        |
| - CAR             | 20,29% |
| - LDR             | 84,99% |
| - NPL Gross       | 2,99%  |
| - NIM             | 7,73%  |
| - BOPO            | 70,01% |
| - ROE             | 20,60% |
| - ROA             | 3,76%  |

• **Strategy of achieving loan growth 25,51% is by distributioning loan of consumer 2,3 Trillion, consists of Multipurpose Loan 2 Trillion, and the rest is Mortgage and Talangan Haji. Followed by SME Loan 2 Trillion and Commercial Loan 1,2 Trillion**

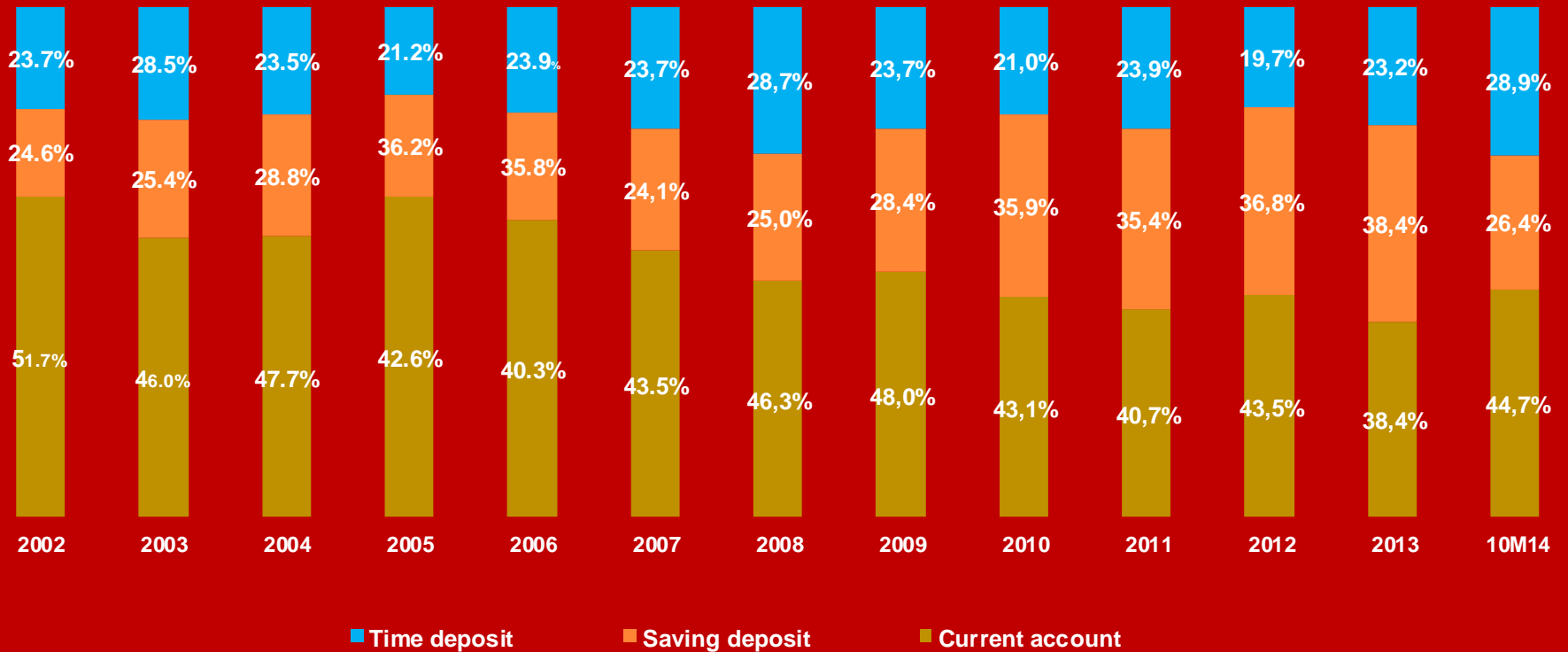
• **Strategy of funding, focus on Current Account and Saving Account, supported by product development such as Siklus Saving, Flazz, e-money, sms banking, and internet banking. For cost of fund maintained in range 2,6% to 3%. Growth of saving, targetted 30,65%**

• **Strategy to increase NIM from 7,14% to 7,73%, by micro loan penetration which is distributed 300 billion with interest 19% - 31%, supported by distribution of Multipurpose Loan 3 Rp Tril or grow**

# SECTION 4 STRENGTHS



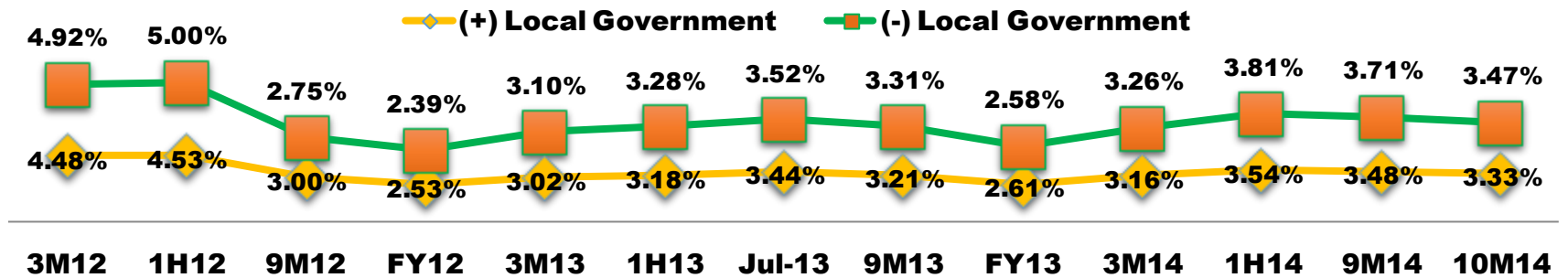
# COMPETITIVE FUNDING COMPOSITION



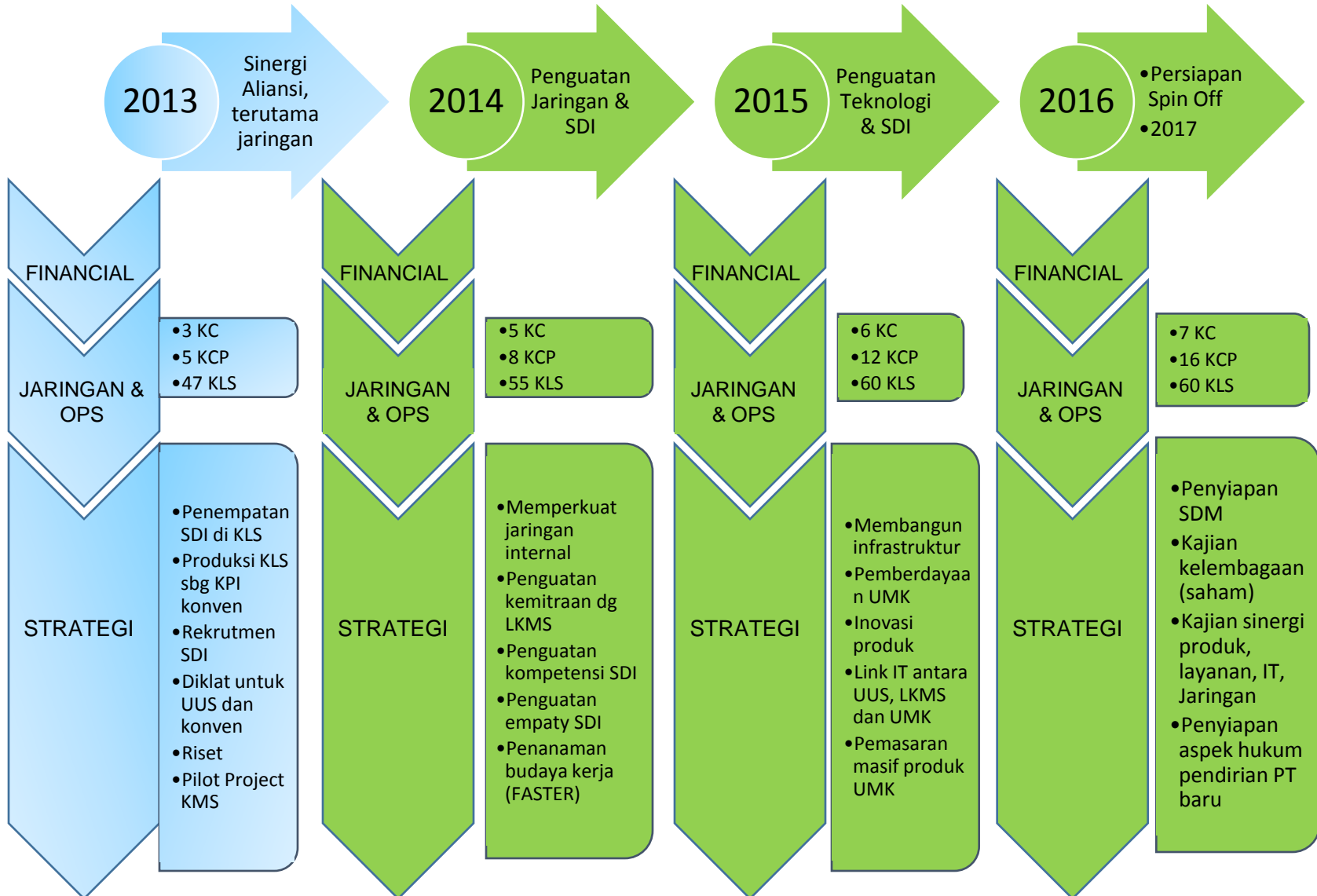
**CASA**  
**October 2014**  
**71,08 %**

# COST OF FUND

## COF



# SHARIA




# SHARIA PRODUCTS

**KPR iB Griya Barokah**

wujudkan rumah idaman Anda

Proses mudah  
Angsuran tetap dan ringan



| TAHAP    | 1        | 2        | 3        | 4        | 5        |
|----------|----------|----------|----------|----------|----------|
| 1000000  | 1000000  | 1000000  | 1000000  | 1000000  | 1000000  |
| 2000000  | 2000000  | 2000000  | 2000000  | 2000000  | 2000000  |
| 3000000  | 3000000  | 3000000  | 3000000  | 3000000  | 3000000  |
| 4000000  | 4000000  | 4000000  | 4000000  | 4000000  | 4000000  |
| 5000000  | 5000000  | 5000000  | 5000000  | 5000000  | 5000000  |
| 6000000  | 6000000  | 6000000  | 6000000  | 6000000  | 6000000  |
| 7000000  | 7000000  | 7000000  | 7000000  | 7000000  | 7000000  |
| 8000000  | 8000000  | 8000000  | 8000000  | 8000000  | 8000000  |
| 9000000  | 9000000  | 9000000  | 9000000  | 9000000  | 9000000  |
| 10000000 | 10000000 | 10000000 | 10000000 | 10000000 | 10000000 |

14044

Informasi lebih lanjut hubungi:

**bankjatim syariah**

Dapatkan!  
fasilitas **AUTOSAVE**  
dan **AUTODEBIT** dari  
**GIRO MAXI**

**GIRO = TABUNGAN**

cara mudah  
memaksimalkan Giro Anda



IB PRIMA PRIMA ATMA BPD MANDIRI


**bankjatim syariah**

**Umroh iB Maqbulah**

Jalan Anda menuju Baitullah

Berkunjung ke **Baitullah** kini bukanlah impian semata. Kami membantu Anda dan keluarga dengan Pembiayaan ibadah Umroh, Angsuran **Ringan dan Tetap**

24 jam LAYANAN atm 3366 14044



**bankjatim syariah**

**KLE iB BAROKAH**

Solusi Cerdas Investasi Emas

Memiliki Emas Lantakan kini bukanlah impian semata Dengan pembiayaan Kepemilikan Logam Emas iB Barokah (KLE iB Barokah) dari Bank Jatim Syariah akan membantu mewujudkan impian Anda



IB ATMA PRIMA PRIMA BPD MANDIRI

# IMBT

# MICRO LOAN

## Micro Loan Result






| No           | Branch    | Unit<br>Amount | Unit<br>Age<br>(Month) | OCTOBER 2014 |              |     | RR      | NPL   |
|--------------|-----------|----------------|------------------------|--------------|--------------|-----|---------|-------|
|              |           |                |                        | PLAFOND      | Out Standing | NOA |         |       |
| 1            | Surabaya  | 7              | 9                      | 39.392.000   | 36.701.513   | 135 | 100,00% | 0,00% |
| 2            | Sidoarjo  | 6              | 9                      | 48.369.500   | 44.214.866   | 198 | 100,00% | 0,00% |
| 3            | Madiun    | 6              | 9                      | 26.125.000   | 24.201.608   | 168 | 99,01%  | 0,00% |
| 4            | Mojokerto | 5              | 5                      | 25.182.000   | 24.225.215   | 106 | 100,00% | 0,00% |
| 5            | Kediri    | 5              | 5                      | 19.401.000   | 18.767.363   | 115 | 100,00% | 0,00% |
| 6            | Gresik    | 5              | 5                      | 19.233.000   | 18.428.407   | 77  | 100,00% | 0,00% |
| 7            | Malang    | 6              | 5                      | 31.060.500   | 29.896.894   | 113 | 100,00% | 0,00% |
| <b>Total</b> |           |                |                        | 208.763.000  | 196.435.866  | 865 | 99,88%  | 0,00% |

# NETWORK

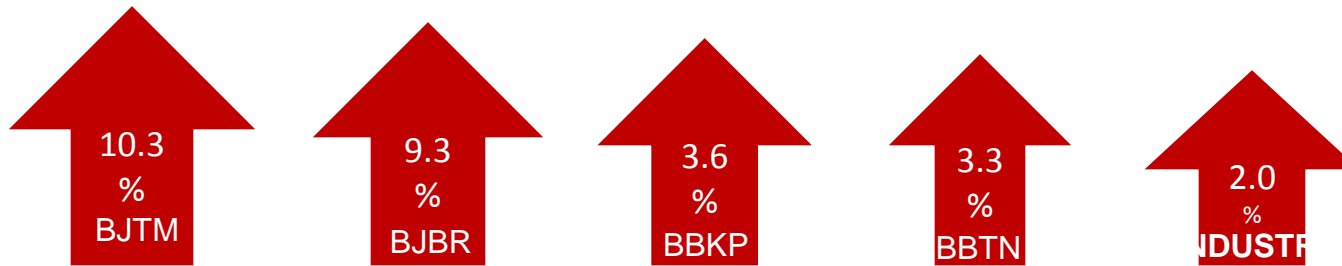
| Growth            | 2014 | 2015 | 2016 | 2017 | 2018 |
|-------------------|------|------|------|------|------|
| Branch Office     | 3    | 2    | 2    | -    | -    |
| Sub Branch Office | 40   | 46   | 46   | 50   | 50   |
| Cash office       | 20   | 31   | 31   | 30   | 30   |
| ATM               | 125  | 100  | 100  | 100  | 100  |

| Network               | 2009       | 2010       | 2011       | 2012       | 2013         | 10M14        |
|-----------------------|------------|------------|------------|------------|--------------|--------------|
| Head Office           | 1          | 1          | 1          | 1          | 1            | 1            |
| Branch Office         | 39         | 41         | 41         | 41         | 41           | 42           |
| Sub Branch Office     | 26         | 44         | 67         | 81         | 107          | 147          |
| Cash office           | 151        | 154        | 164        | 164        | 176          | 161          |
| Sharia service office | 37         | 37         | 47         | 47         | 47           | 47           |
| Payment Point         | 78         | 88         | 115        | 138        | 155          | 165          |
| Mobile cash           | 45         | 49         | 57         | 57         | 59           | 60           |
| Mobile ATM            | -          | 4          | 4          | 6          | 6            | 6            |
| CDM                   | 1          | 1          | 1          | 1          | 1            | 2            |
| ATM                   | 87         | 142        | 262        | 368        | 479          | 531          |
| <b>Total network</b>  | <b>465</b> | <b>561</b> | <b>759</b> | <b>904</b> | <b>1.072</b> | <b>1.162</b> |

## BANK JATIM AMONG REGIONAL BANK

| No | Bank              | Asset  | Loan   | Third Party Fund   | Paid Capital  | Net Income After Tax  |
|----|-------------------|--|--|--|---|---|
| 1  | Bank Jabar Banten | 66.084   | 47.964   | 52.565   | 2.424   | 511   |
| 2  | <b>Bank Jatim</b> | 36.685  | 24.803  | 29.393  | 3.729  | 613  |
| 3  | Bank Jateng       | 34.001   | 24.020   | 30.233   | 1.217   | 431   |
| 4  | Bank DKI          | 32.753   | 19.084   | 24.775   | 2.931   | 517   |
| 5  | Bank Kaltim       | 25.316   | 17.502   | 22.043   | 2.761   | -566  |

## DIVIDENT YIELD



| Bank<br>(30/09/2014) | Share px | Market Cap<br>Rp bn | PBV | PER  | Dividend Yield |
|----------------------|----------|---------------------|-----|------|----------------|
| BJTM                 | 434      | 6.474               | 1.1 | 7.9  | 10.3%          |
| BBKP                 | 715      | 6.497               | 1   | 6.2  | 3.6%           |
| BJBR                 | 795      | 7.709               | 1.2 | 5.6  | 9.3%           |
| BBTN                 | 1170     | 12.364              | 1.1 | 7.9  | 3.3%           |
| BDMN                 | 3905     | 37.428              | 1.2 | 9.3  | 2.7%           |
| BTPN                 | 4600     | 26.865              | 2.7 | 12.6 | 0%             |
| BBNI                 | 5525     | 103.034             | 2.2 | 11.4 | 2.6%           |
| BMRI                 | 10075    | 235.083             | 2.7 | 12.9 | 2.3%           |
| BBRI                 | 10425    | 257.176             | 3.2 | 12.0 | 2.5%           |
| BBCA                 | 13075    | 322.364             | 5.0 | 22.6 | 0.9%           |



# AWARDS & ACHIEVEMENTS



**Indonesia Bank Loyalty Award 2014**

**IAIR Awards 2014**



**INFOBANK AWARD 2014**

**MRI Best Service Excellence 2014**



## BJTM FOREIGN INSTITUTION INVESTOR

### October 2013

**Foreign Institution Investor Sept 2013**  
42,22 % from public shares

**Domestic Investor Sept 2013**  
57,78 % from public shares

Public shares 20 %  
from paid capital

### October 2014

**Foreign Institution Investor Oct 2014**  
50,60 % from public shares

**Domestic Investor Oct 2014**  
49,40 % from public shares

# CONTACT

**Investor Relation Unit (IRU)**

**Corporate Secretary**

**(031) 5310090**

**[www.bankjatim.co.id](http://www.bankjatim.co.id)**

- Ferdian Timur S. - Ext. 472  
Investor Relation Manager

-Lukas Yudhi W.S - Ext . 468  
Junior Analis

-Frizki Putera N - Ext. 469  
Junior Analis