

Company Performance
July 2014

BJTM



AGENDA

ECONOMIC OUTLOOK

FINANCIAL HIGHLIGHTS

OVERVIEW & INVESTMENT HIGHLIGHTS

STRENGTHS

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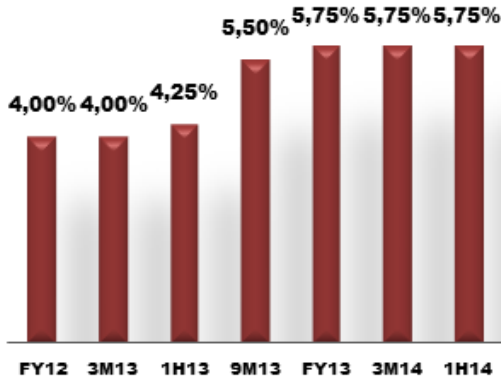
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SECTION 1

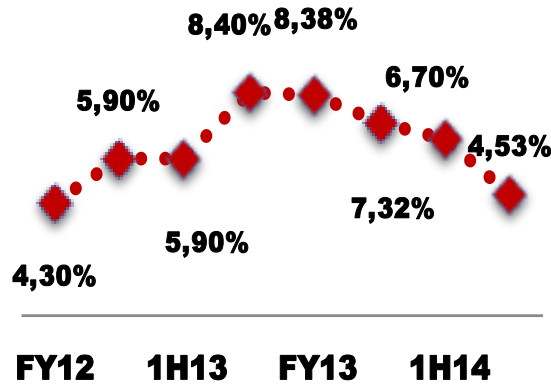
ECONOMIC OUTLOOK

MACRO ECONOMY

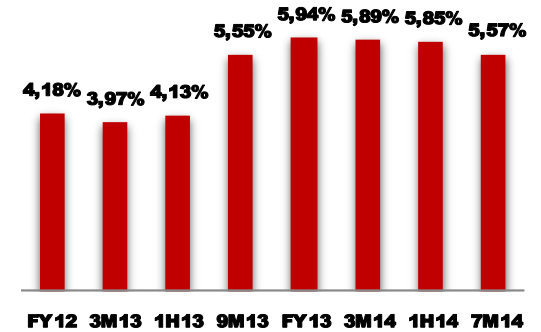
DEPOSIT FACILITY



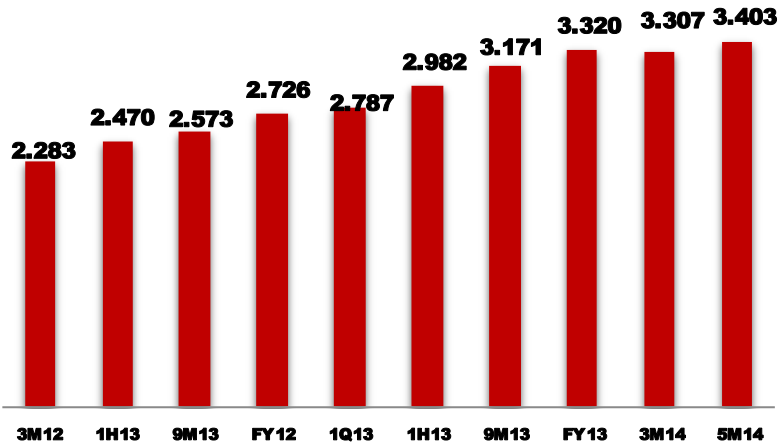
INFLATION



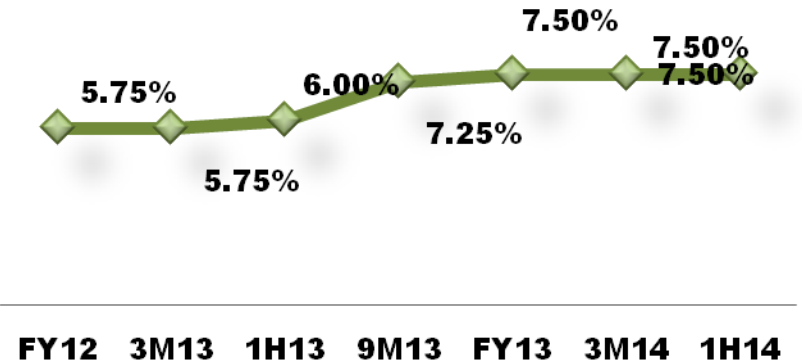
**JIBOR
(% Average)**

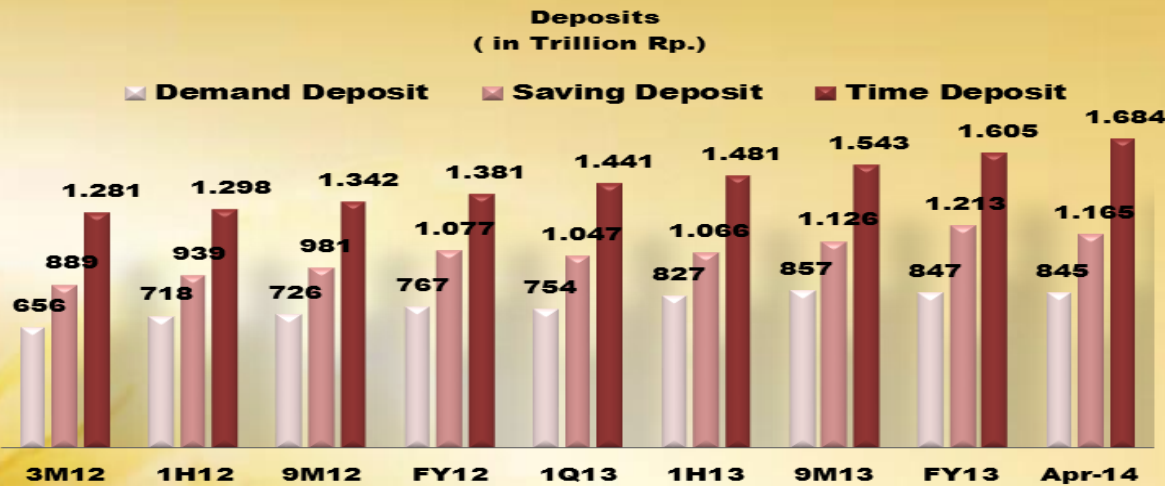


**Loan
(in Trillion Rp.)**



BANK INDONESIA RATE





	April 2013	April 2014
NPL Gross	1.96 %	2.05 %
CAR	18.61 %	19.35%
NIM	5.42%	4.26%
ROA	2.92 %	2.86%
LDR	85.60%	90.98%

BANK JATIM AMONG ALL BANK

No	Bank	Asset	Loan	Third Party Fund	Paid Capital	Net Income Before Tax
1	Bank Mandiri	674.748	430.385	501.350	11.667	11.266
2	BRI	621.978	459.131	488.451	6.167	14.803
3	BCA	512.847	321.639	421.221	1.541	9.420
4	BNI	388.013	244.138	304.089	9.055	6.032
5	CIMB Niaga	218.581	152.162	166.051	1.612	2.631
...
23	Bank Jatim	42.147	24,378	35,480	3,729	764

Source: Publication Data
Bank Indonesia, June 2014

THE ECONOMIC POTENTIAL OF EAST JAVA TOWARDS BANK JATIM

No	Description	2008	2009	2010	2011	2012	2013	2014
1.	Number of population	36.972.282	37.236.149	37.476.757	37.687.622	38.052.950	38.318.791	38.636.261
2.	Growth rate (%)	0,72	0,71	0,64	0,81	0,72	0,70	0,70

No	Region	Economic Growth		
		FY12	FY13	TW1 14
1.	DKI Jakarta	6.53	6.11	5.63
2.	East Java	7.27	6.55	6.40
3.	West Java	6.21	6.06	5.49
4.	Central Java	6.34	5.81	5.40
5.	Banten	6.15	5.86	5.20
6.	DI Y	5.32	5.40	5.14
	INDONESIA	6.23	5.78	5.21

In trillion rupiah

PDRB	3M13	3M14
Jawa Timur	14.98 %	15.06%
DKI Jakarta	16.46%	16.72%
Jawa Barat	13.88%	14.23%
Jawa Tengah	8.39%	8.42%

ECONOMY STRUCTURE (as per March 2013)

NO	DESCRIPTION	%
1.	Agriculture	17.84
2.	Mining & Quarrying	1.87
3.	Processing Industry	25.96
4.	Electricity, Gas, & Clean Water	1.32
5.	Construction	4.34
6.	Trading, Hotel and Restaurant	30.6
7.	Transportation & Communication	5.67
8.	Finance, Rent & Company Service	5.00
9.	Services	7.39
PDRB		100,0

ECONOMY STRUCTURE (as per March 2014)

NO	DESCRIPTION	%
1.	Agriculture	17.42
2.	Mining & Quarrying →	1.79
3.	Processing Industry	25.92
4.	Electricity, Gas, & Clean Water	1.26
5.	Construction	4.42
6.	Trading, Hotel and Restaurant	30.67
7.	Transportation & Communication	5.81
8.	Finance, Rent & Company Service	5.04
9.	Services	7.66
PDRB		100,0

Source: East Java Province

BANK JATIM AMONG ALL BANK IN EAST JAVA

No	Bank	Asset	Loan	Third Party Fund
1	BRI	58.658	48.607	47.682
2	BCA	56.168	28.965	55.239
3	Mandiri	47.373	44.598	38.750
4	BNI	36.527	29.459	25.470
5	Bank Jatim	33.047	22.084	25.988
6	CIMB Niaga	18.592	13.140	14.057
7	Bank Permata	14.293	11.612	9.882
8	Bank Panin	13.404	8.642	12.746

Source: Bank Indonesia (Dec 13)

SECTION 2

FINANCIAL HIGHLIGHTS

BALANCE SHEET

In Million Rp.

Information	7M13	7M14	YoY
Total Asset	33.469.633	36.684.570	9,61%
Placement BI & SBI	2.122.060	3.075.543	44,93%
Placement Other Bank	5.593.916	3.115.600	-44,30%
Loan	20.932.690	25.259.867	20,67%
Third Party Fund	27.021.585	29.393.342	8,78%
- Current Account	10.877.856	9.287.856	-14,62%
- Saving Account	7.898.675	9.454.045	19,69%
- Time Deposit	8.245.054	10.651.441	29,19%
Equity	5.383.728	5.717.139	6,19%

PROFIT & LOSS

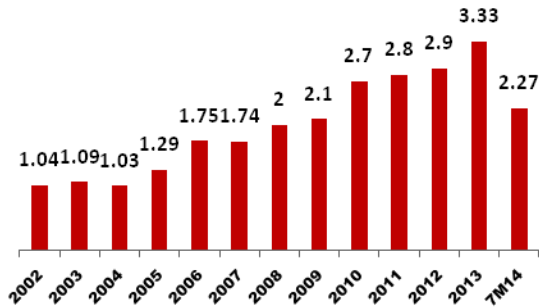
In Million Rp.

Information	7M13	7M14	YoY
Interest Income	1.792.958	2.266.097	26,39%
Interest Expense	(474.171)	(608.709)	28,37%
Nett Interest Income	1.318.787	1.657.388	25,68%
Non Interest Operational Income	276.000	264.206	-4,27%
Non Interest Operational Expense	(910.835)	(1.076.560)	18,19%
Nett Non Interest Operational Income (Expense)	(634.835)	(812.354)	27,96%
Operational Profit	683.952	845.034	23,55%
Non Operational Profit	1.889	15.375	713,94%
Pre Tax Profit	685.841	860.409	25,45%
Taxes	(196.465)	(247.821)	26,14%
Net profit	489.376	612.588	25,18%

FINANCIAL PERFORMANCE

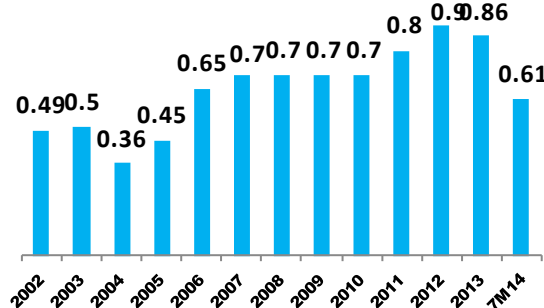
INTEREST INCOME (Rp Tril)

CAGR = 12,24%



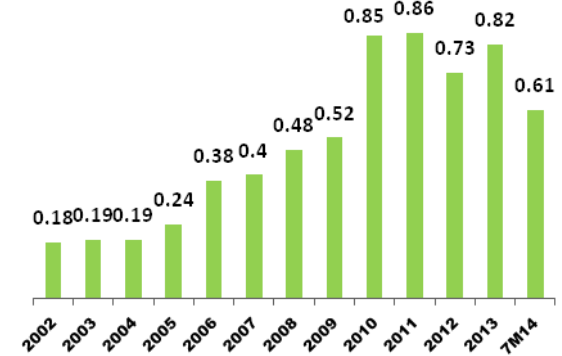
INTEREST EXPENSE (Rp Tril)

CAGR = 7,90%



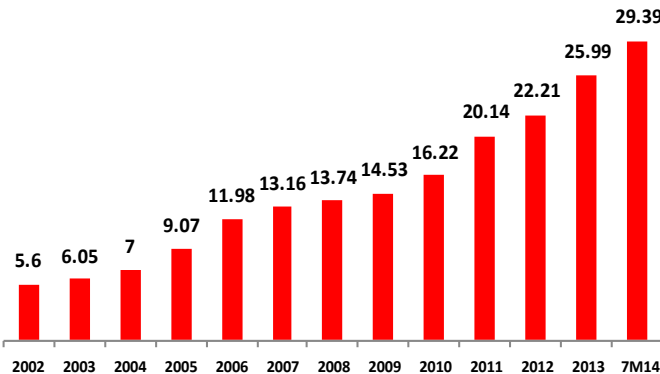
NET PROFIT (Rp Tril)

CAGR = 17,81%



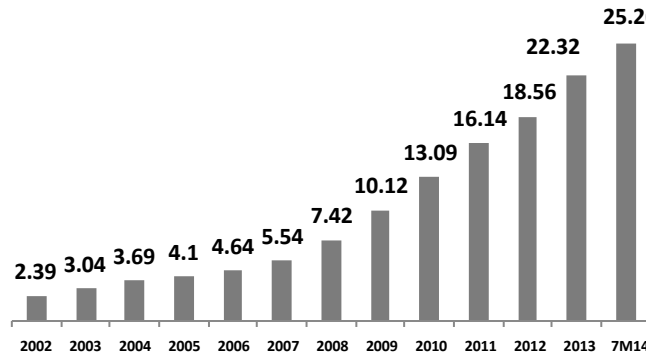
THIRD PARTY FUND (Rp Tril)

CAGR = 15,13%



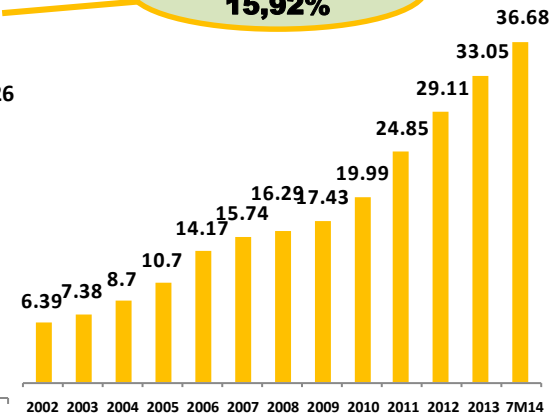
LOAN (Rp Tril)

CAGR = 21,97%



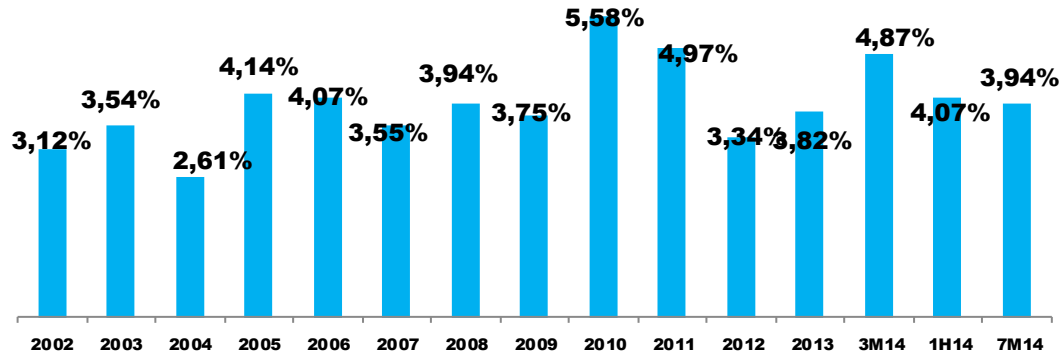
TOTAL ASSET (Rp Tril)

CAGR = 15,92%

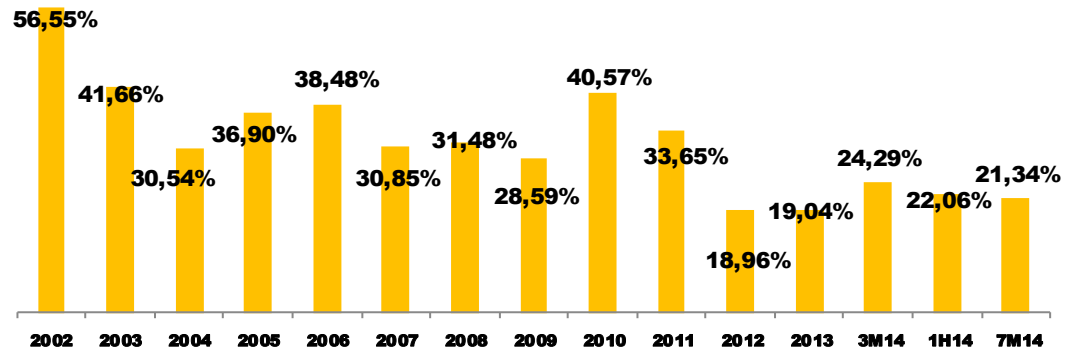


FINANCIAL RATIO

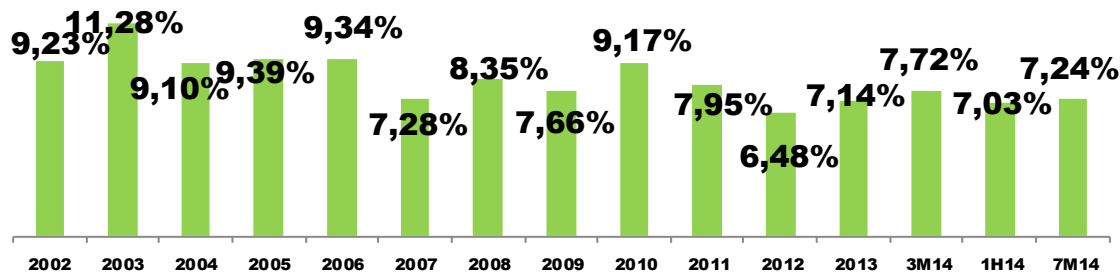
ROA



ROE

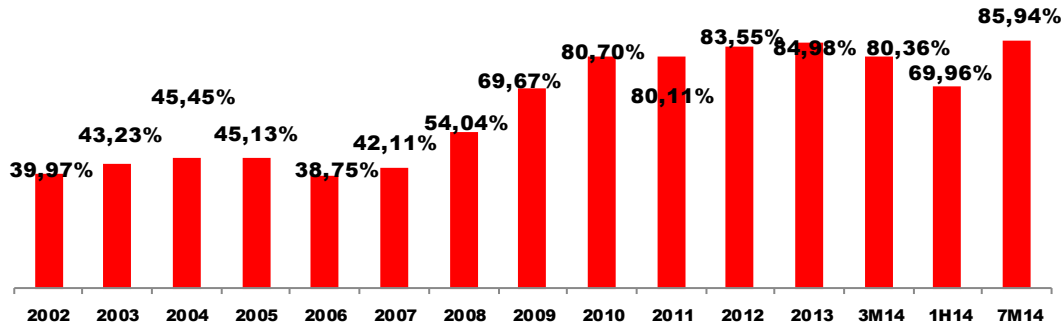


NIM

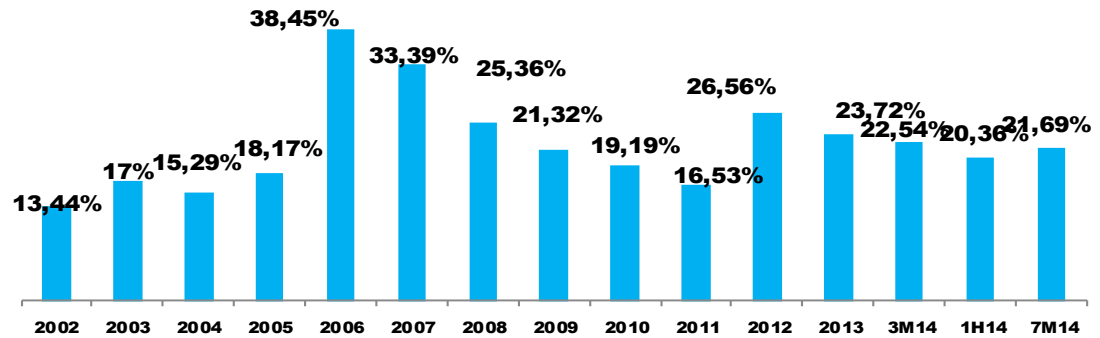


FINANCIAL RATIO

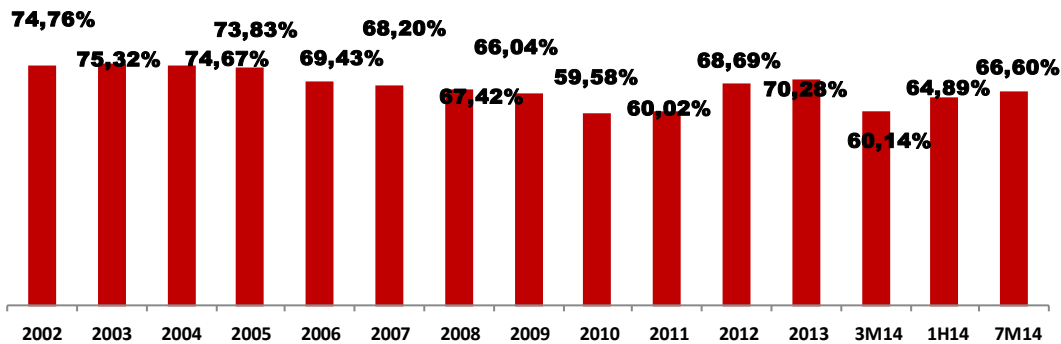
**L
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SECTION 3

OVERVIEW & INVESTMENT HIGHLIGHTS

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

HADI SUKRIANTO, *President Director*



- 56 years old, obtained his Master Degree from Universitas 17 Agustus 1945 Surabaya in 2003.
- Has joined Bank Jatim since 1983. He has been the President Director of Bank Jatim since 2011 and prior to that, he worked as the Compliance Director (2007 – 2011).

DJOKO LESMONO, *Director of Medium Business & Corporate*



- 61 years old, obtained his Master Degree from Universitas Jember in 2003.
- Has joined Bank Jatim since 1980. He has been the Medium Business and Corporate Director of Bank Jatim since 2011 and prior to that, he worked as General Director (2007 – 2011).

EKO ANTONO, *Director of Operations*



- 57 years old, obtained his Master Degree from Universitas 17 Agustus 1945 Surabaya in 2002.
- Has joined Bank Jatim since 1983. He has been the Operational Director of Bank Jatim since 2011 and prior to that, he worked as Head of Human Resources Division (2006-2011).

RUDIE HARDIONO, *Director of Compliance*



- 55 years old, obtained his Master Degree from Universitas Airlangga in 2000.
- Has joined Bank Jatim since 1983. He has been the Compliance Director of Bank Jatim since 3 September 2013 and prior to that, he worked as Corporate Secretary (2013).

TONY SUDJIARYANTO, *Director of Agribusiness & Sharia*



- 54 years old, obtained his Master Degree from Universitas Airlangga in 1994
- Has joined Bank Jatim since 1985. He has been the Agribusiness & Sharia Director of Bank Jatim since 3 September 2013 and prior to that, he worked as Head of Treasury Division (2011- 2013)

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

MULJANTO, *President Commissioner*



- 60 years old, obtained his Master Degree from UPN Veteran Surabaya in 2005.
- He has been the President Commissioner since 2011. He has joined Bank Jatim since 1977, and prior to being President Commissioner, he was the President Director (2007 – 2011).

SOEBAGYO, *Independent Commissioner*



- 64 years old, obtained his Bachelor Degree from Universitas Airlangga, Surabaya in 1978.
- He has been an Independent Commissioner since September 2013). Prior to that, he established his career at Universitas Airlangga as Economic Lecturer

CHAERUL DJAELANI, *Commissioner*



- 61 years old, obtained his Bachelor Degree from Institut Teknologi Sepuluh Nopember, Surabaya in 1979.
- He has been a Commissioner since 2011. Prior to that he worked in various companies such as Bina Marga, the local government, and he served as the President Commissioner (2009 – 2011).

WIBISONO, *Independent Commissioner*

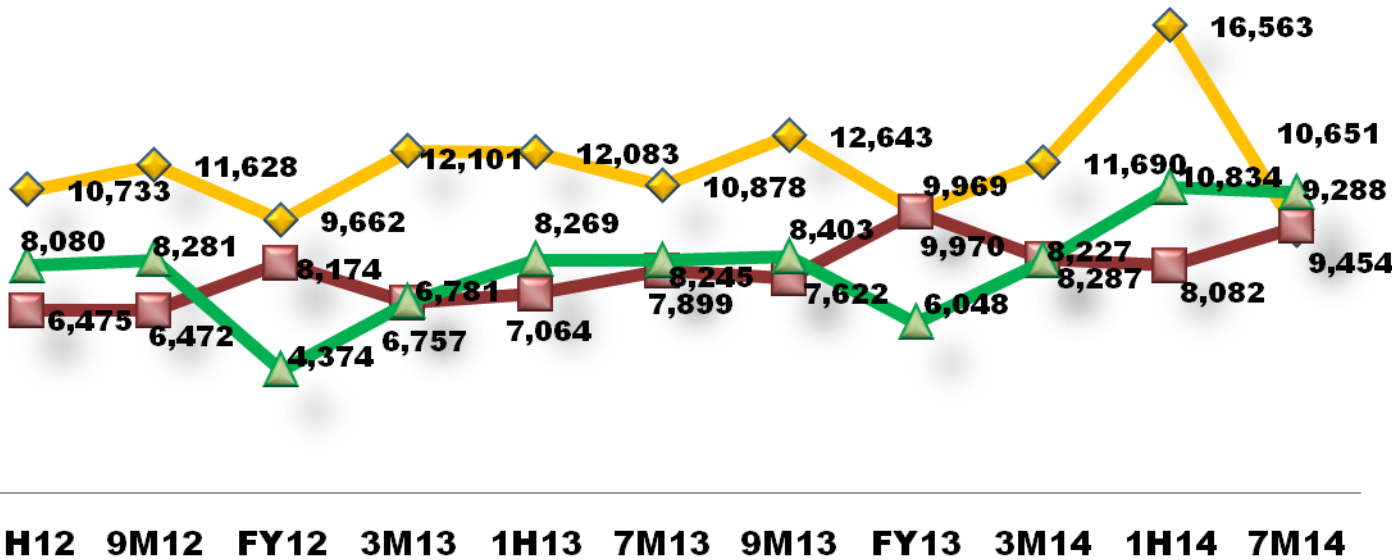


- 60 years old, obtain his Master Degree from Williams College, Massachusetts, USA.
- He has been an Independent Commissioner since 2011. Prior to that, he established his career at Bank of Indonesia, of which his last position as Deputy Head of Bank of Indonesia Surabaya (2007 – 2011).

THIRD PARTY FUND

In Billion Rp.

◆ Current Account ■ Saving Account ▲ Time Deposit



YoY

Current Acc.
-14,62%

Saving Acc.
19,69%

Time Dep.
29,19%

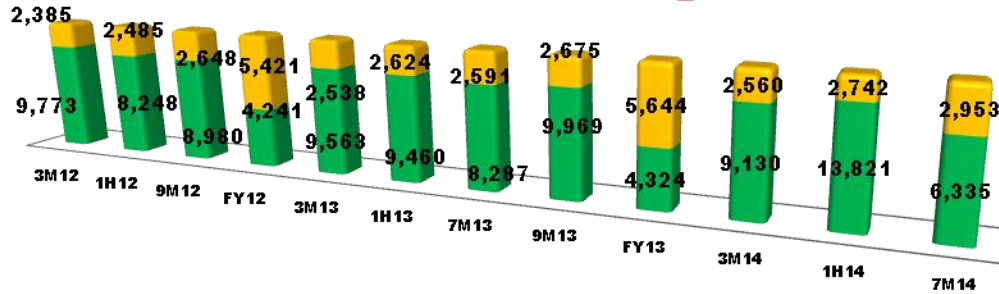
Current Account: -14.62 % as salary fund city and municipal 2.8 T and BOS 800 billion, 600 billion just get transfer to Bank Jatim in beginning of August 2014 (4,2 T)

THIRD PARTY FUND

In Billion Rp.

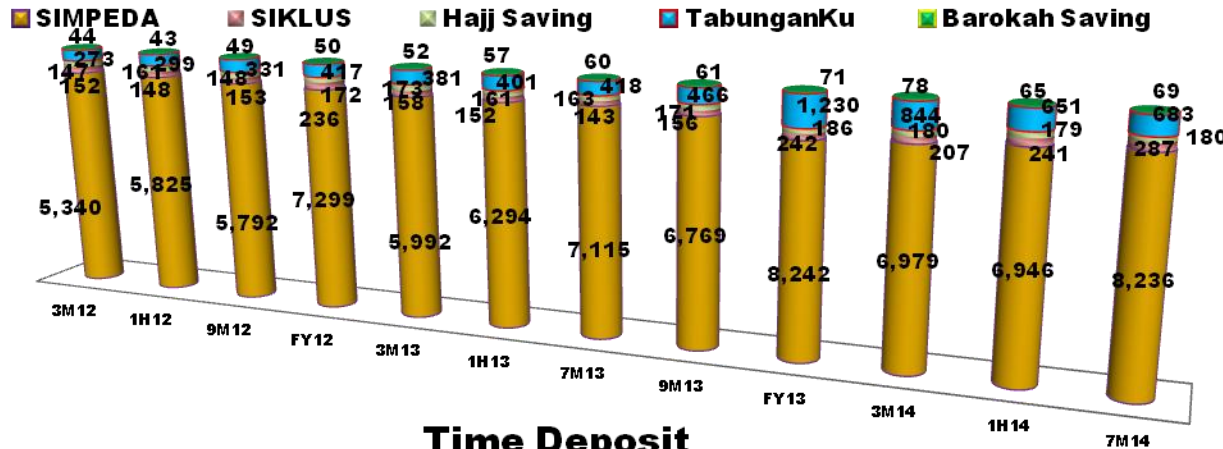
Current Account

■ Government ■ Private



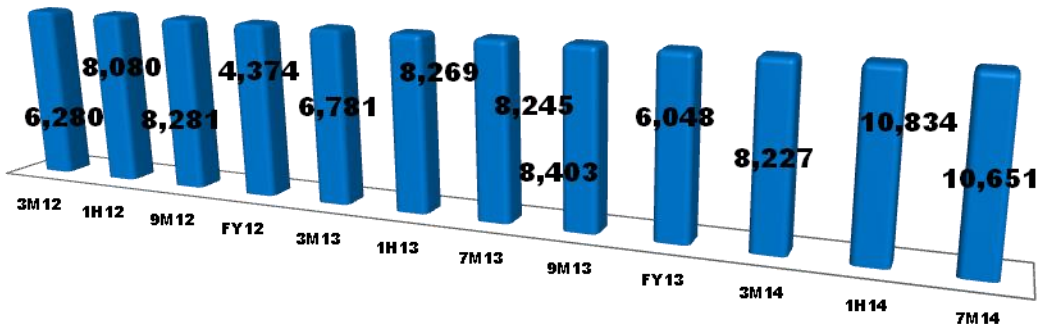
Government Current Acc.
YoY -23,56%

Private Current Acc.
YoY 13,98%



SIMPEDA YoY 15,76%
SIKLUS YoY 100,53%
Hajj Saving YoY 10,28%
TabunganKu YoY 63,38%
Barokah Saving YoY 14,32%

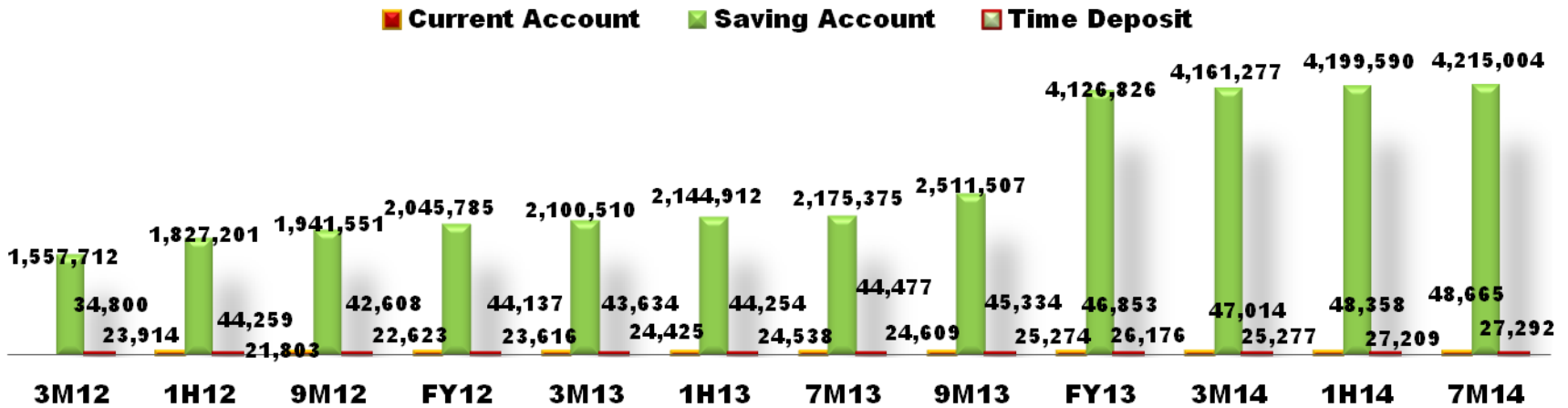
Time Deposit



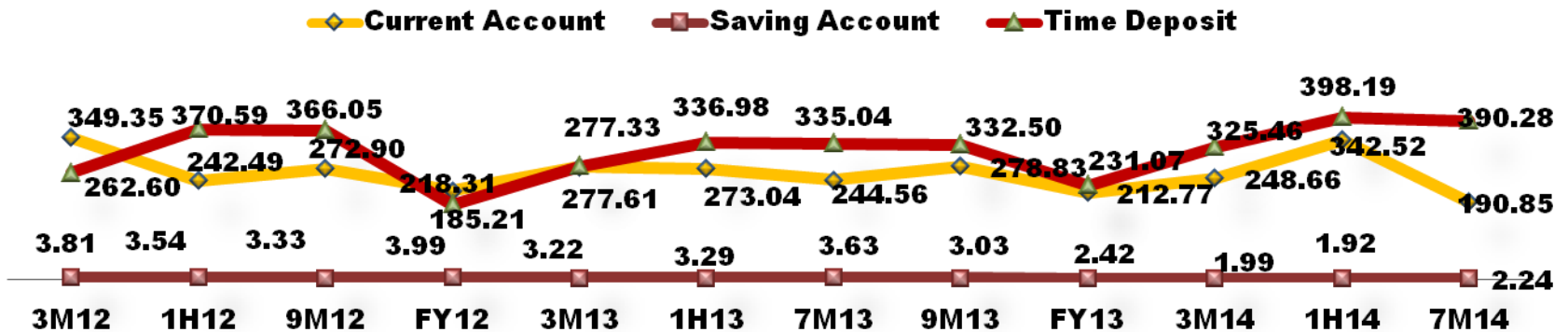
Time Deposit
YoY 29,19%

THIRD PARTY FUND

Total Customer



Ticket Size



COMPETITORS SAVING INTEREST RATE

No	Nama Bank	Suku Bunga Tabungan		
		Tertinggi	Terendah	Rata-Rata
1	B.P.D. NUSA TENGGARA TIMUR	1.00000 %	1.00000 %	1.00000 %
2	B.P.D. SULAWESI UTARA	1.50000 %	0.10000 %	0.80000 %
3	B.P.D. JAMBI	1.75000 %	1.00000 %	1.37500 %
4	BANK CENTRAL ASIA Tbk	2.05000 %	0.90000 %	1.47500 %
5	BANK MANDIRI	2.25000 %	1.00000 %	1.62500 %
6	B.P.D. JAWA TIMUR	2.25000 %	0.00000 %	1.12500 %
7	BANK CIMB NIAGA	2.50000 %	0.00000 %	1.25000 %
8	B.P.D. SUMSEL dan BABEL	2.75000 %	0.50000 %	1.62500 %
9	B.P.D. NUSA TENGGARA BARAT	3.00000 %	1.00000 %	2.00000 %
10	B.P.D. JAWA BARAT BANTEN	3.50000 %	0.25000 %	1.87500 %
11	B.P.D. PAPUA	3.50000 %	0.25000 %	1.87500 %
12	BANK NEGARA INDONESIA 1946	4.00000 %	1.00000 %	2.50000 %
13	B.P.D. KALIMANTAN TIMUR	4.50000 %	0.25000 %	2.37500 %
14	B.P.D. SULSELBAR	4.50000 %	0.25000 %	2.37500 %
15	BANK TABUNGAN NEGARA	4.75000 %	1.00000 %	2.87500 %
16	BANK RAKYAT INDONESIA	5.50000 %	1.00000 %	3.25000 %
17	B.P.D. BALI	5.50000 %	0.25000 %	2.87500 %
18	B.P.D. JAWA TENGAH	7.50000 %	0.25000 %	3.87500 %

Source: LHBU BI June 30,2014

COMPETITORS TIME DEPOSIT INTEREST RATE

No	Nama Bank	1 Bulan Rp		
		Tertinggi	Terendah	Rata-rata
1	BANK RAKYAT INDONESIA	4.25000 %	4.25000 %	4.25000 %
2	BANK NEGARA INDONESIA 1946	4.50000 %	4.25000 %	4.37500 %
3	B.P.D. NUSA TENGGARA TIMUR	5.00000 %	5.00000 %	5.00000 %
4	BANK TABUNGAN NEGARA	6.00000 %	5.50000 %	5.75000 %
5	B.P.D. SULSELBAR	7.00000 %	7.00000 %	7.00000 %
6	B.P.D. JAWA TIMUR	7.75000 %	4.75000 %	6.25000 %
7	B.P.D. YOGYAKARTA	7.75000 %	4.50000 %	6.12500 %
8	B.P.D. PAPUA	9.00000 %	5.00000 %	7.00000 %
9	B.P.D. SUMSEL dan BABEL	9.00000 %	5.50000 %	7.25000 %
10	BANK CENTRAL ASIA Tbk	9.25000 %	7.50000 %	8.37500 %
11	BANK CIMB NIAGA	10.00000 %	7.50000 %	8.75000 %
12	B.P.D. JAWA BARAT BANTEN	10.00000 %	6.25000 %	8.12500 %
13	BANK MANDIRI	10.50000 %	4.25000 %	7.37500 %
14	B.P.D. KALIMANTAN TIMUR	11.00000 %	7.50000 %	9.25000 %
15	B.P.D. JAWA TENGAH	11.25000 %	4.75000 %	8.00000 %
16	B.P.D. NUSA TENGGARA BARAT	11.75000 %	4.75000 %	8.25000 %

Source: LHBUI BI June 30,2014

NEW PRODUCTS



bankjatim

RMBOO
021-421

Tabungan SIKLUS

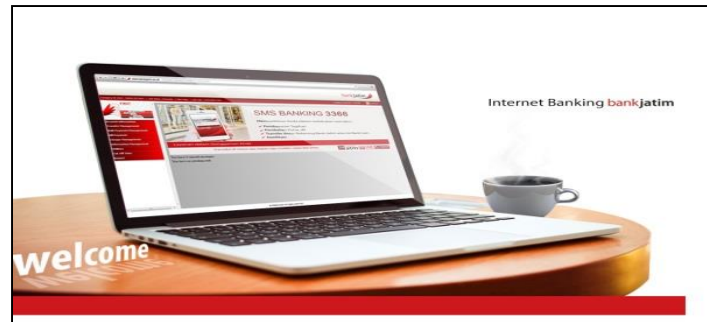
24 JAM LAYANAN atm 3366 SMS BANKING 14044 RIFO BANK JATIM



reksa dana
pahami, nikmati!



eMoney



Internet Banking bankjatim

welcome



bankjatim

FIZZ



SMS BANKING 3366 bankjatim

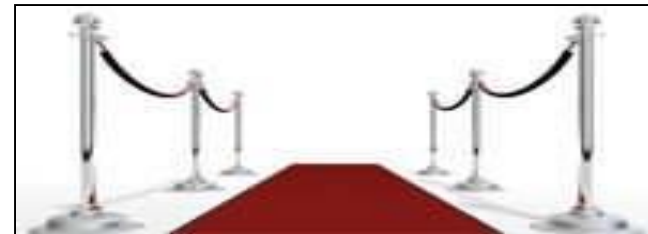
Memudahkan Anda dalam melakukan transaksi :

- ✓ 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 JAM LAYANAN atm 3366 SMS BANKING 14044 RIFO BANK JATIM



TYPE OF LOAN

Bank Jatim provides various products and comprehensive services with high quality to cater all of the customers needs.

LOAN

Multipurpose Loan 17,95% YoY is the biggest proportion from loan

CONSUMER LOAN

% Total Loan

	July 13	July 14
▶ Multipurpose Loan	56,71%	55,42%
▶ Mortgage Loan	4,27%	4,78%
▶ Others	2,56%	2,24%
	63,53%	62,44%

COMMERCIAL LOAN

	July 13	July 14
▶ Keppres Loan	4,98%	4,55%
▶ Standby Loan	3,87%	3,60%
▶ Syndicate Loan	6,98%	8,72%
▶ Overdraft Loan	3,75%	3,72%
	19,58%	20,58%

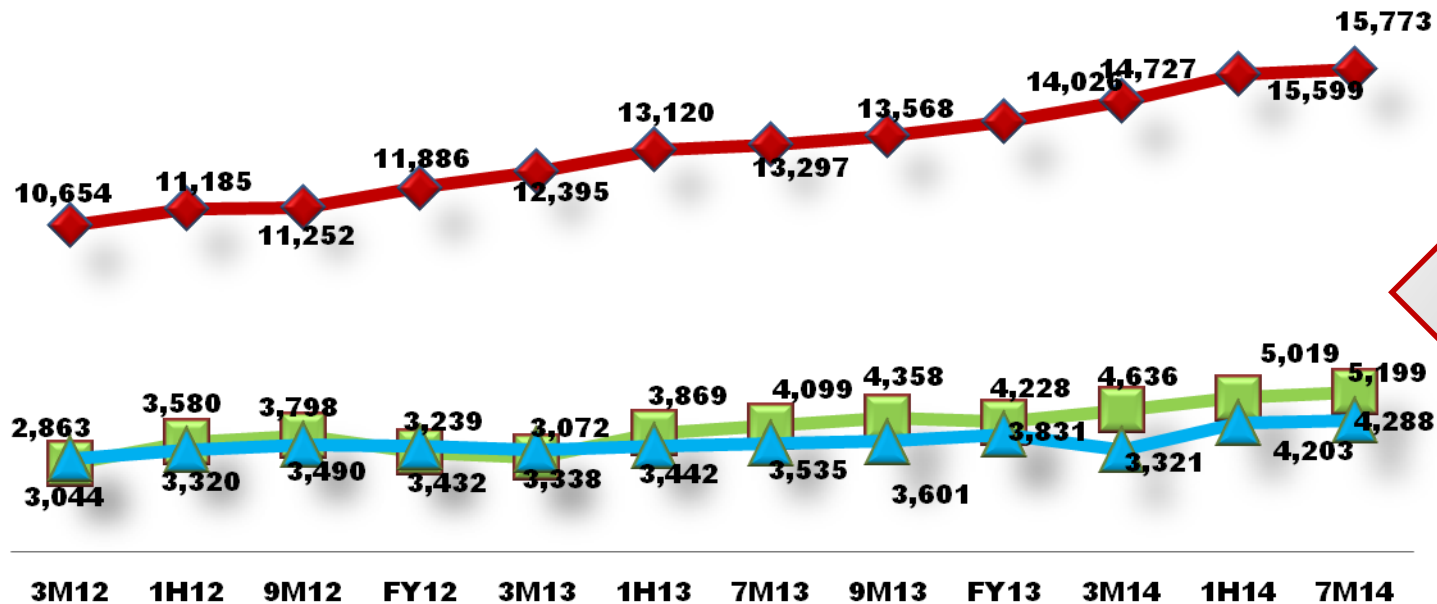
MICRO AND SMALL LOAN

	July 13	July 14
▶ KUR	7,05%	4,81%
▶ Pundi Kencana	1,83%	2,87%
▶ Laguna	0,44%	0,23%
▶ Others	7,57%	9,06%
	16,89%	16,97%

LOAN

In Billion Rp.

◆ **Consumer** ■ **Commercial** ▲ **SME**



YoY

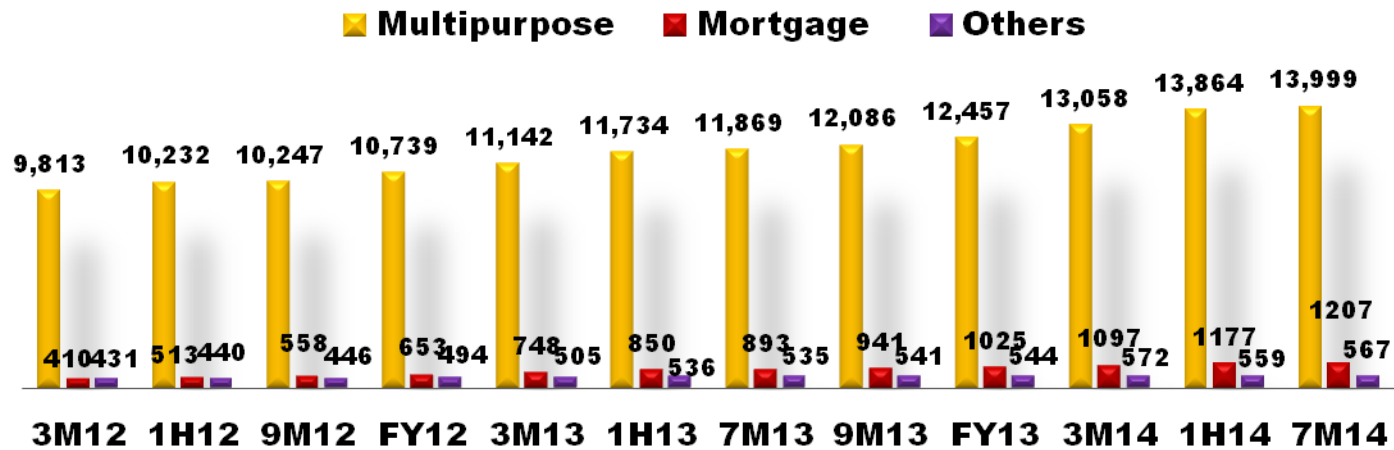
Consumer
18,62%

Commercial
26,84%

SME
20,68%

In Billion Rp.

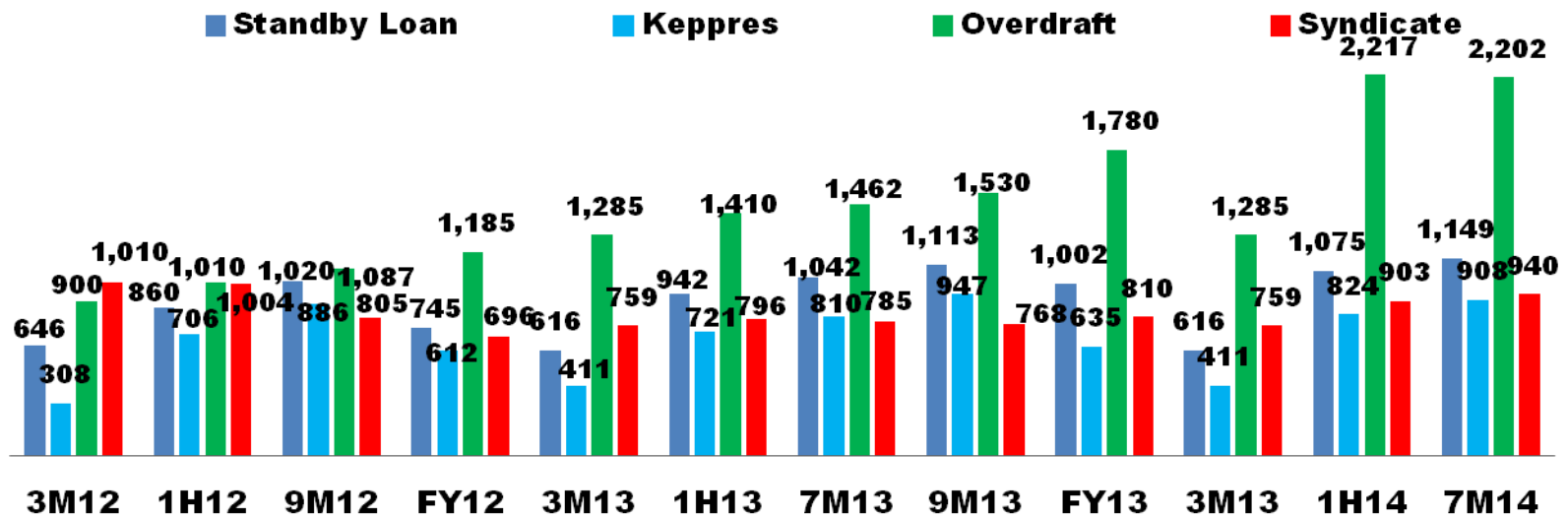
Consumer Loan



Multiguna	YoY 17,95%
KPR	YoY 35,14%
Others	YoY 5,97%

In Billion Rp.

Commercial Loan

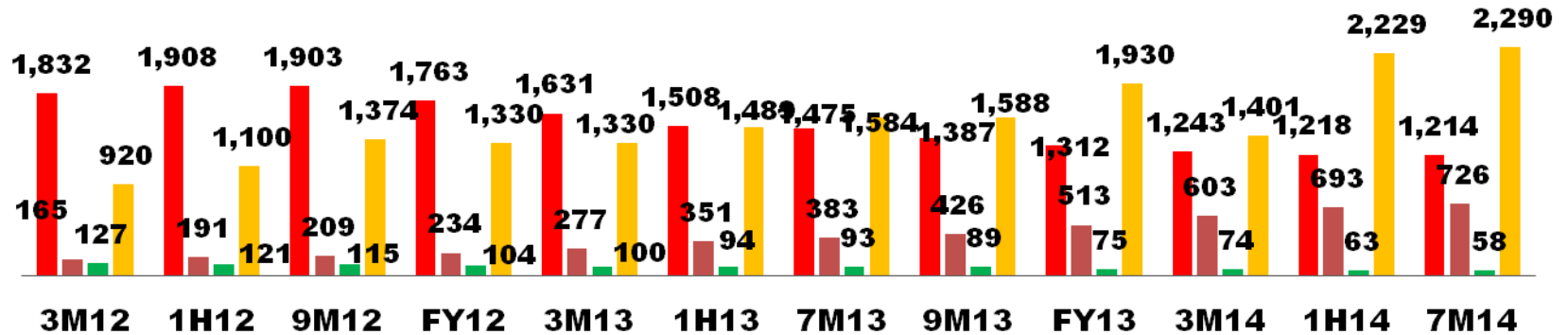


Standby Loan	YoY	10,31%
Keppres	YoY	12,13%
Overdraft	YoY	50,61%
Syndicate	YoY	19,69%

In Billion Rp.

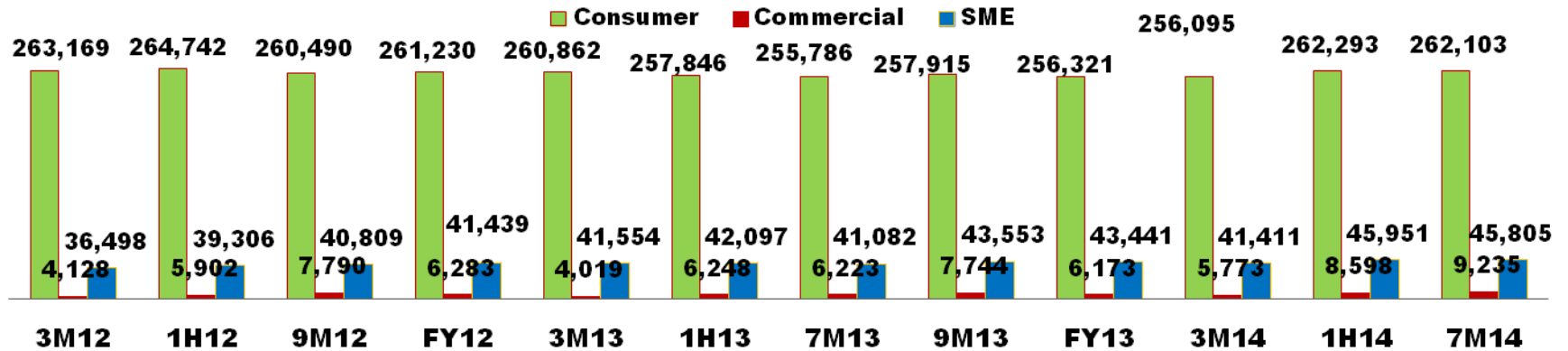
SME Loan

■ KUR ■ Pundi Kencana ■ Laguna ■ Others

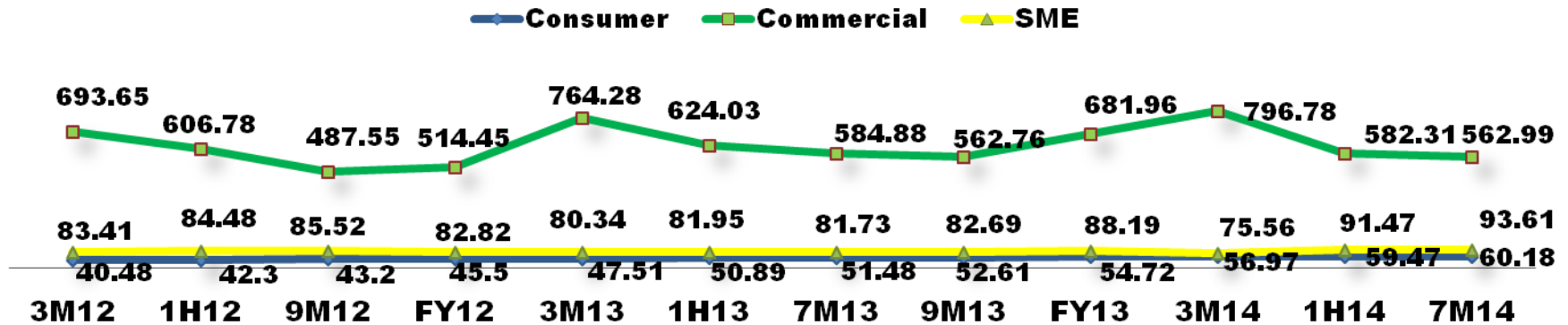


KUR	YoY	- 17,70%
Pundi Kencana	YoY	89,60%
Laguna	YoY	- 37,41%
Others	YoY	44,54%

Total Customer

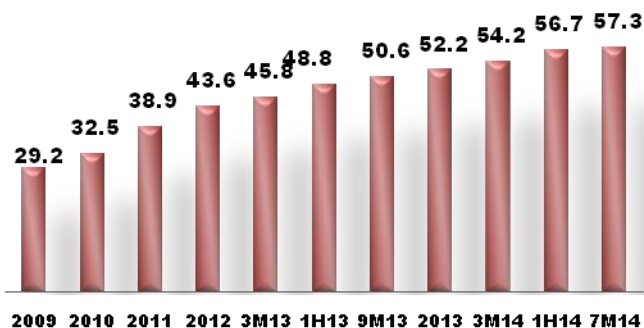


Ticket Size

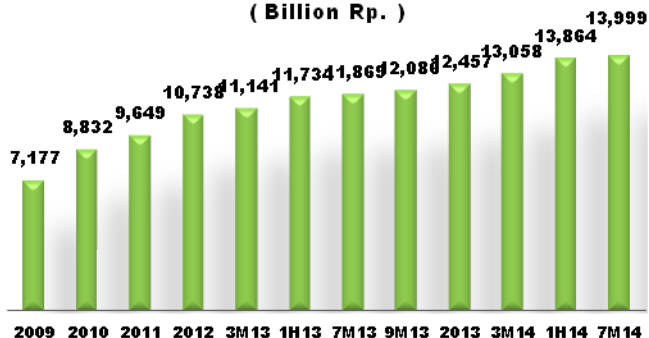


MULTIPURPOSE LOAN

Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance (Billion Rp.)



Feature	Details
Pricing	15.70%-18.00%
Maximum Tenor	10 Years (Extendable; subject to duration of employment)
Maximum Loan Limit	<ul style="list-style-type: none"> Maximum 80% of monthly salary can be used for monthly loan repayment Loan limit upgrade is possible after bi-annual national salary adjustment
Insurance	<ul style="list-style-type: none"> Termination of Employment Accident / Death
NPL	0,23 % as of July 31, 2014

Description	Details
Civil Servants (per Sept 2013)	435.234
Multipurpose Customer (Civil Servants)	216.705
%	49,27%

Multipurpose Customers Bank Jatim (Type of Customers)

Description (Per Nov 2013)	Amount
Civil Servants	216.705
Retired	5.423
TNI/POLRI	3.702
Private	4.093
BUMN/BUMD	3.792
Others	7.044
TOTAL	240.759

LOAN INTEREST RATE

Description	ALCO NO.052/019/ALCO
Consumer Loan	
Multipurpose	9.50% - 11% p.a Flat 15.70% - 18.00% p.a Annuity
Mortgage	10.25% p.a Effective Fixed Rate first year next Floating
Others	7.00% p.a Effective Fixed Rate
Commercial Loan	
Standby Loan	12.75% p.a Effective Floating Rate
Keppres	12.75% p.a Effective Floating Rate
Overdraft	12.75% p.a Effective Floating Rate
Syndicate	7.75% - 10.25%
SME	
KUR	13% - 22% p.a Effective
Pundi Kencana	14.50% - 16.50%
Laguna	14% - 16% Annuity/Year
Others	12.75% p.a Effective Floating Rate

LOAN INTEREST RATE

No	NAMA BANK	Suku Bunga Dasar	Kredit Modal Kerja		Kredit Investasi		Kredit Konsumsi	
			KMK Flat (%)	KMK Efektif (%)	KI Flat (%)	KI Efektif (%)	KK Flat (%)	KK Efektif (%)
BANK PEMBANGUNAN DAERAH								
1	B.P.D. JAWA BARAT BANTEN	0.0000%	0.0000%	18.1480%	0.0000%	23.8430%	0.0000%	11.8120%
2	B.P.D. JAWA TENGAH	0.0000%	7.5300%	13.7500%	7.4100%	13.5400%	7.5100%	13.7000%
3	B.P.D. JAWA TIMUR	0.0000%	9.5300%	13.4400%	7.8900%	13.8000%	7.1500%	12.4100%
4	B.P.D. KALIMANTAN SELATAN	0.0000%	13.0000%	14.4300%	9.7900%	16.2400%	12.0000%	12.2500%
5	B.P.D. NUSA TENGGARA BARAT	0.0000%	0.0000%	14.0000%	0.0000%	14.0000%	0.0000%	17.0000%
6	B.P.D. PAPUA	0.0000%	0.0000%	13.7500%	0.0000%	13.5000%	11.4000%	20.4200%
7	B.P.D. SULSELBAR	0.0000%	0.0000%	15.3000%	0.0000%	14.7900%	16.0000%	18.0000%
8	B.P.D. SUMATERA BARAT	0.0000%	10.5000%	15.2500%	10.5000%	15.2500%	12.0000%	9.0000%
9	B.P.D. SUMSEL dan BABEL	0.0000%	0.0000%	15.0000%	11.9167%	13.3750%	10.1500%	10.3750%
10	B.P.D. YOGYAKARTA	0.0000%	0.0000%	12.3400%	0.0000%	14.2500%	0.0000%	15.4600%
BANK PERSERO								
11	BANK MANDIRI	0.00000 %	0.00000 %	12.25000 %	0.00000 %	12.25000 %	0.00000 %	16.02000 %
12	BANK NEGARA INDONESIA 1946	0.00000 %	0.00000 %	13.42000 %	0.00000 %	13.42000 %	10.75000 %	16.04000 %
13	BANK RAKYAT INDONESIA	0.00000 %	0.00000 %	11.75000 %	0.00000 %	11.75000 %	9.60000 %	17.72000 %
14	BANK TABUNGAN NEGARA	0.00000 %	8.53000 %	15.00000 %	10.08000 %	15.00000 %	10.95000 %	13.50000 %

Source: LHBUI BI June 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	57	Rp. 1.547.737.776
BPR with Public Bank member SKNBI	194	Rp. 3.378.070.941
TOTAL	251	Rp. 4.925.808.717

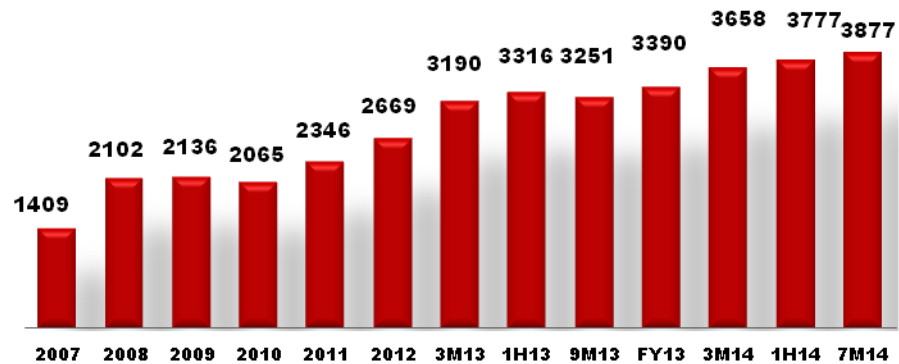
NPL EACH SEGMENT

	3M13	1H13	9M13	FY13	3M14	1H14	7M14
Consumer Loan	0.36%	0.39%	0.47%	0.13%	0,45%	0,56%	0,55 %
SME Loan	13.66%	14.18%	12.50%	12.45%	12,49%	10,46%	9,98 %
Commercial Loan	2.95%	3.21%	3.63%	7.07%	6,6%	6,69%	6,55 %

Ratio	3M13	1H13	9M13	FY13	3M14	1H14	7M14
NPL Gross	3,15%	3,29%	3,13%	3,44%	3,63%	3,53%	3,46%
Coverage Ratio	40,42%	46,40%	53,78%	69,18%	70,80%	74,70%	77,80%

HUMAN RESOURCES

No	DATA	July'13	July'14
1	Board of Commisioner	4	3
2	Board of Sharia Supervisory	3	3
3	Director	5	3
4	Management 1	15	13
5	Management 2	71	68
6	Management 3	139	193
7	Management 4	606	638
8	Staff of Administration	996	1.463
9	Staff Non Administration	365	351
10	Non Permanent	1.106	1.142
11	Outsource	1.045	1.571
	Total	4.355	5.448



* Exclude outsourcing

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

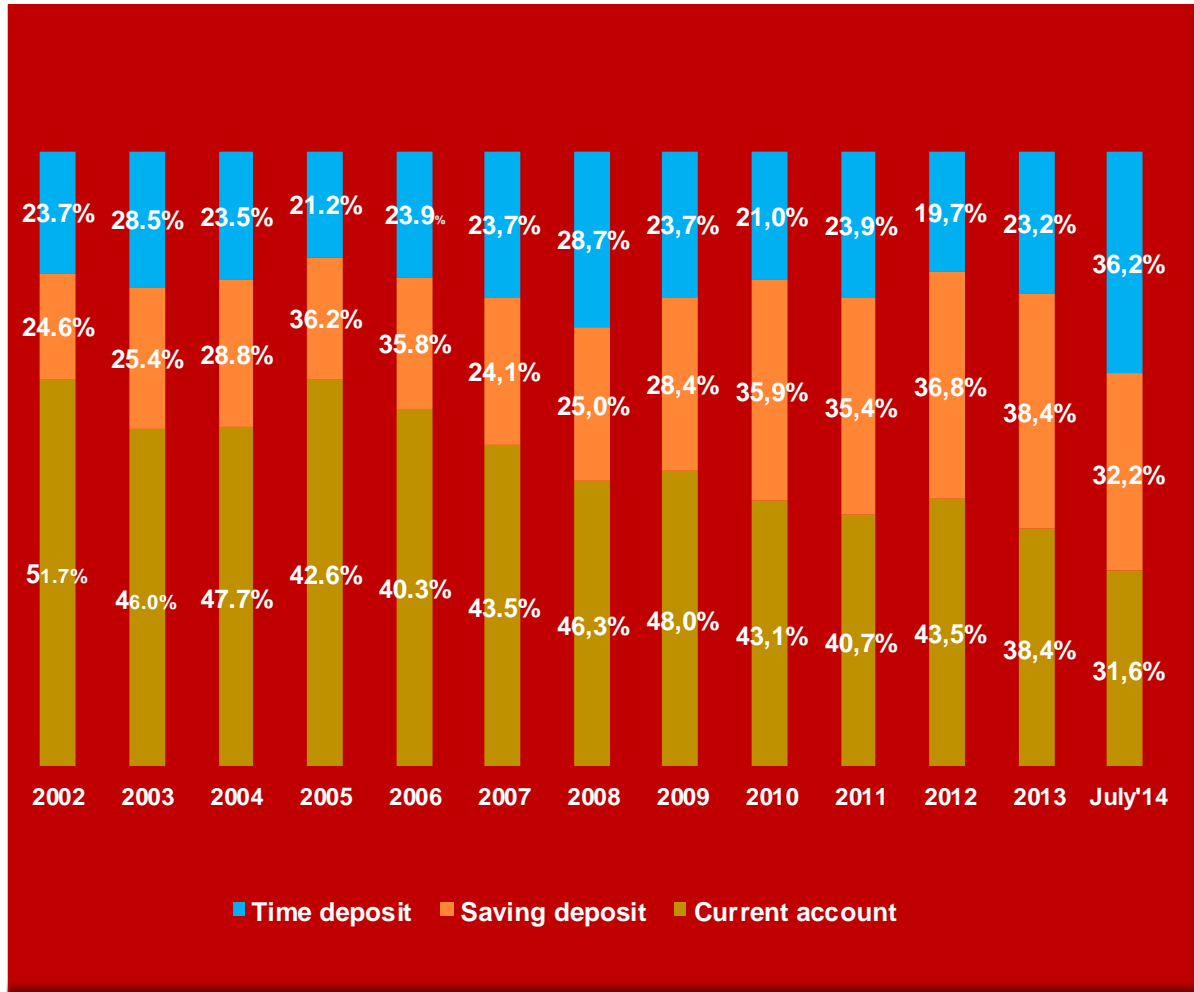
Description	Target	
Total Asset	18,96%	• Strategy of achieving loan growth 25,51% is by distributioning loan of consumer 2,3 Trillion, consists of Multipurpose Loan 2 Trillion, and the rest is Mortgage and Talangan Haji. Followed by SME Loan 2 Trillion and Commercial Loan 1,2 Trillion
Loan	25,51%	
Third Party Fund	24,88%	
- Current Account	21,72%	• 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%
- Saving Account	12,83%	
- Time Deposit	49,94%	
Financial Ratio		• Strategy to increase NIM from 7,14% to 7,73%, by micro loan penetration which is distributed 600 billion with interest 19% - 31%, supported by distribution of Multipurpose Loan 2 Rp Tril or grow 16,41%
- CAR	20,29%	
- LDR	84,99%	
- NPL Gross	2,30%	
- NIM	7,73%	
- BOPO	70,01%	
- ROE	20,60%	
- ROA	3,76%	



SECTION 4

STRENGTHS

1. COMPETITIVE FUNDING COMPOSITION

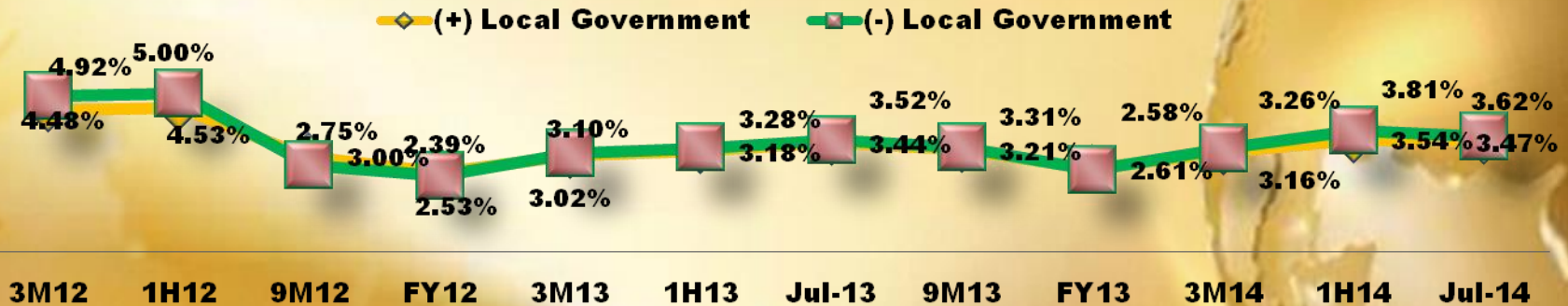


CASA
June
2014

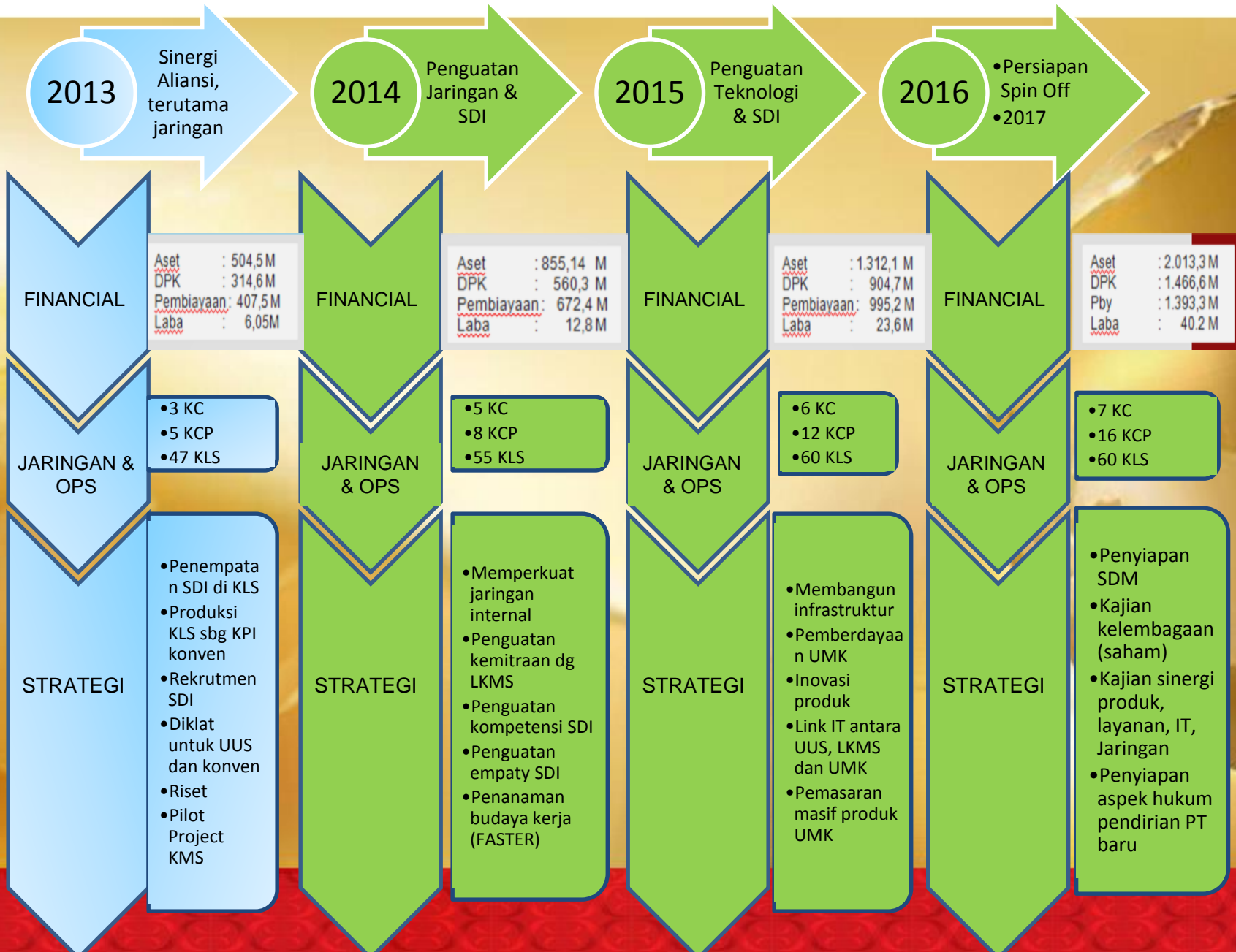
63,8 %

2. MAINTAIN LOW COST OF FUND

COF



3. SHARIA



4. MICRO LOAN

Micro Loan Result

No	Branch	Unit Amount	Unit Age (Month)	DISBURSEMENT Jul-14	POSISI JULI 2014				RR	NPL	% ACHIEVEMENT	
					PLAFOND	Out Standing	NOA	AVG MRG			OS	AVG MRG
1	Surabaya	7	6	4.365.000	26.792.000	25.696.521	92	16,98%	100,00%	0,00%	80,50%	77,18%
2	Sidoarjo	6	6	3.683.000	32.569.500	30.844.636	132	17,45%	100,00%	0,00%	112,74%	79,31%
3	Madiun	6	6	2.671.000	16.681.000	15.878.658	123	17,14%	100,00%	0,00%	65,29%	77,92%
4	Mojokerto	5	2	4.337.000	8.662.000	8.571.473	34	17,40%	100,00%	0,00%	112,78%	79,09%
5	Kediri	5	2	3.636.000	5.901.000	5.829.832	42	19,32%	100,00%	0,00%	76,71%	87,81%
6	Gresik	5	2	4.185.000	7.840.000	7.763.458	29	17,45%	100,00%	0,00%	102,15%	79,31%
7	Malang	6	2	5.562.000	10.357.000	10.268.624	40	17,38%	100,00%	0,00%	112,59%	79,02%
Total				28.439.000	108.802.500	104.853.202	445	17,52%	100,00%	0,00%	90,77%	79,65%

5. WIDE 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

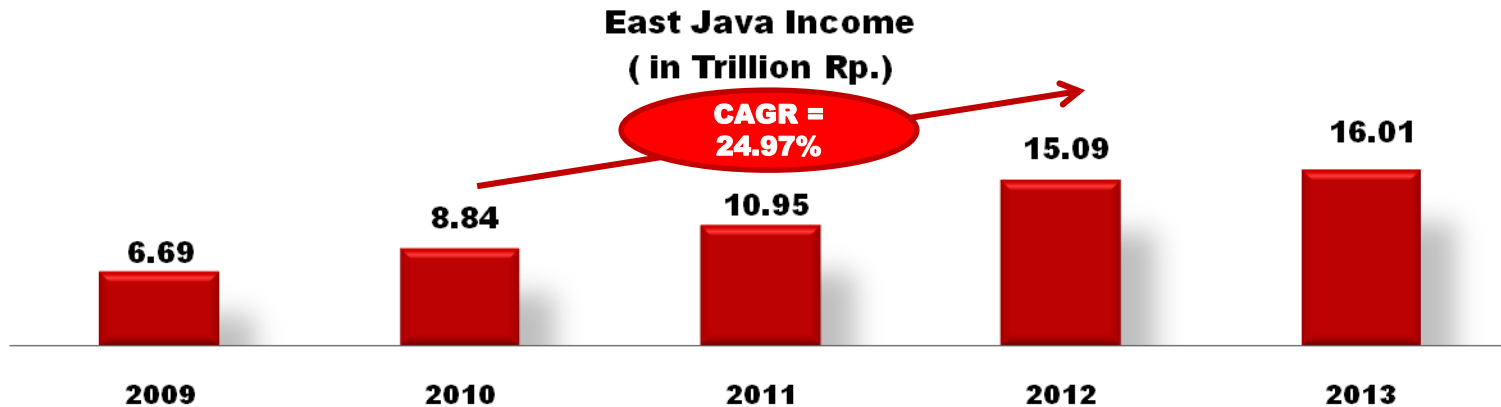
Network	2009	2010	2011	2012	2013	July 2014
Head Office	1	1	1	1	1	1
Branch Office	39	41	41	41	41	42
Sub Branch Office	26	44	67	81	107	142
Cash office	151	154	164	164	176	163
Sharia service office	37	37	47	47	47	47
Payment Point	78	88	115	138	155	154
Mobile cash	45	49	57	57	59	60
Mobile ATM	-	4	4	6	6	6
CDM	1	1	1	1	1	1
ATM	87	142	262	368	479	504
Total network	465	561	759	904	1.072	1.120

6. HIGHEST CURRENT ACCOUNT MARKET SHARE IN EAST JAVA

In Trillion Rp.

No	Description	May 2014 East Java	7M14 Bank Jatim	%
1.	Total Asset	438,02	36,68	8,37%
2.	Third Party Fund	345,72	29,39	8,50%
3.	Loan	317,25	25,26	7,96%

Source : Bank Indonesia
Total Bank in East Java : 83 Banks

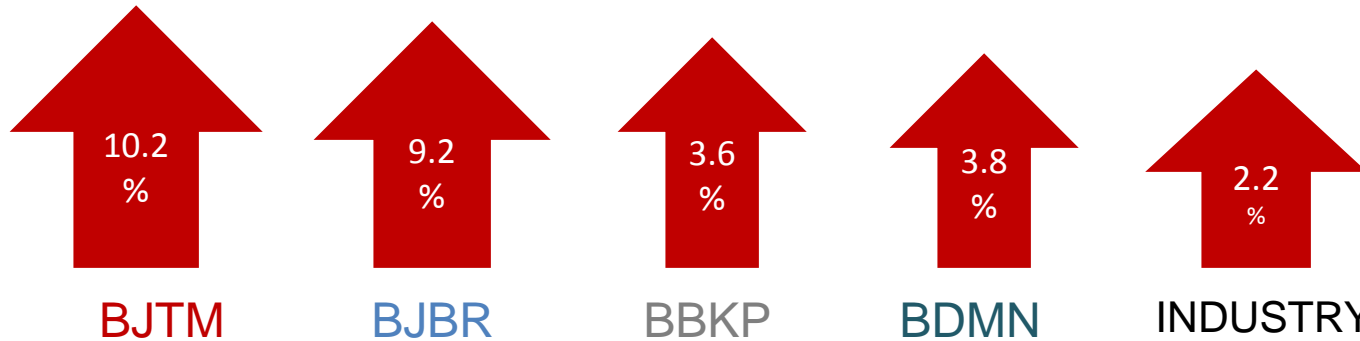


7. BANK JATIM AMONG REGIONAL BANK

No	Bank	Asset	Loan	Third Party Fund	Paid Capital	Net Income Before Tax
1	Bank Jabar Banten	73.955	47.719	59.288	2.424	624
2	Bank Jatim	42.147	24.378	35.480	3.729	764
3	Bank Jateng	38.237	23.614	34.741	1.217	531
4	Bank DKI	33.477	18.855	25.097	2.931	477
5	Bank Kaltim	28.323	17.649	25.109	2.761	-550

Source: Publication Data
Bank Indonesia, June 2014

8. HIGH DIVIDEND YIELD



Bank (13/08/2014)	Share px	Market Cap Rp bn	PBV	PER	Dividend Yield
BJTM	436	6.504	1.1	6.3	10.2%
BBKP	725	6.588	0.9	6.3	3.6%
BJBR	845	8.193	1.1	6.3	9.2%
BBTN	1180	12.467	1	7.5	3.3%
BDMN	3910	37.476	1.1	8.8	3.4%
BTPN	4200	24.529	2.0	10.8	1.8%
BBNI	5150	96.041	1.7	9.4	2.9%
BMRI	10500	245.000	2.4	12.1	2.3%
BBRI	10925	269.511	2.8	11.2	2.2%
BBCA	11750	289.696	3.8	18.0	1.2%

9. AWARDS & ACHIEVEMENTS



Indonesia Bank Loyalty Award 2014



IAIR Awards 2014



INFOBANK AWARD 2014



MRI Best Service Excellence 2014

BJTM Foreign Institution Investor

JULY 2013

Foreign Institution Investor July 2013
41,20 % from public shares

Domestic Investor July 2013
58,80 % from public shares

**Public shares 20 %
from paid capital**

JULY 2014

Foreign Institution Investor July 2014
45,77 % from public shares

Domestic Investor July 2014
54,23 % from public shares

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