

COMPANY PERFORMANCE

FY 2014
Unaudited



AGENDA

ECONOMIC OUTLOOK

FINANCIAL HIGHLIGHTS

OVERVIEW & INVESTMENT HIGHLIGHTS

STRENGTHS

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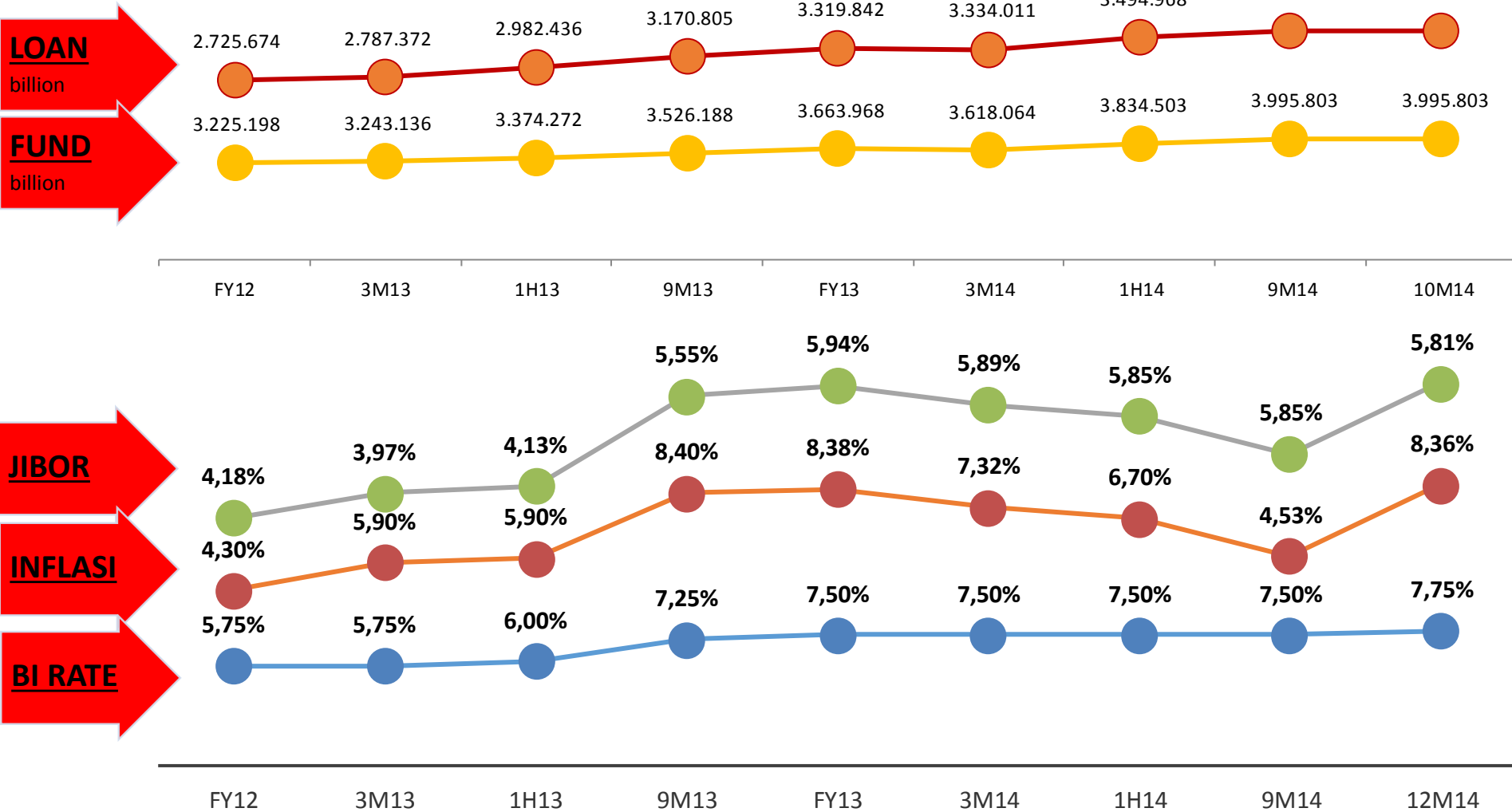
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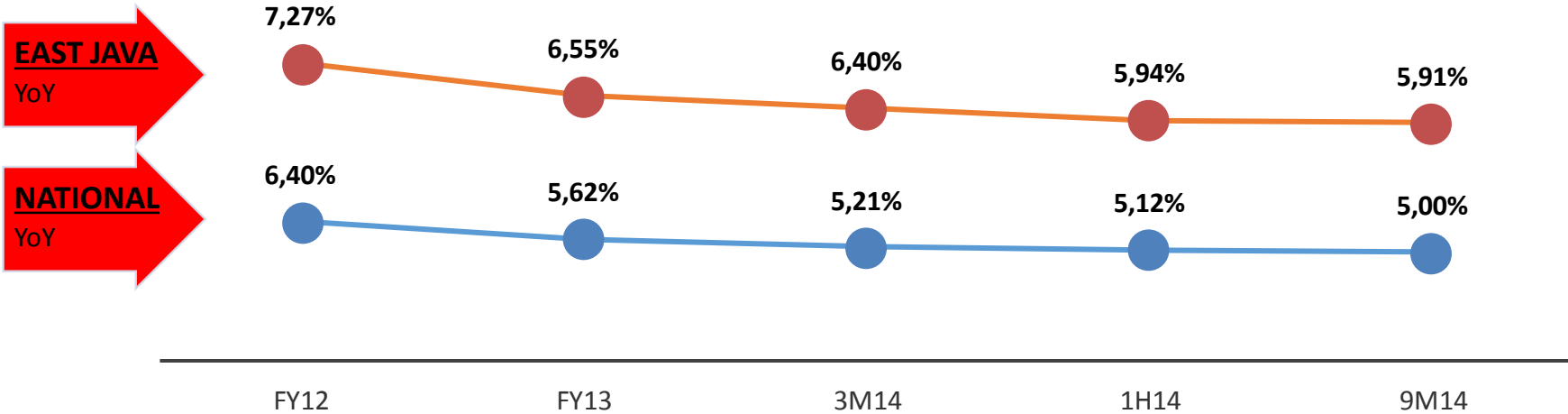
SECTION 1

ECONOMIC OUTLOOK

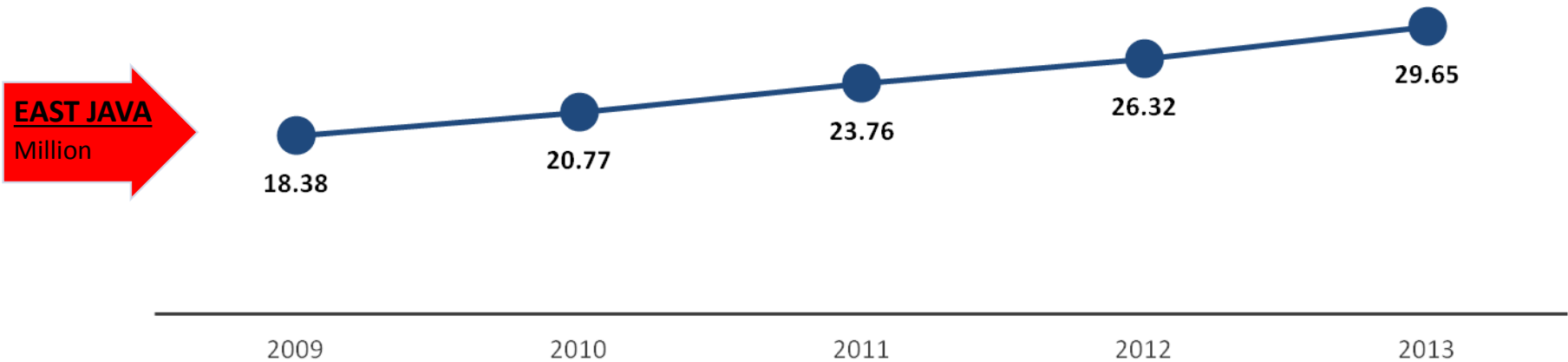
MACRO ECONOMY REVIEW



REGIONAL ECONOMIC GROWTH



REGIONAL INCOME



BANK JATIM AMONG NATIONAL BANK

In billion Rp.

No	Bank	Asset	Loan	Third Party Fund	Paid Capital	Net Income Before Tax
1	Bank Mandiri	703.625	451.842	533.085	11.667	17.478
2	BRI	683.212	464.194	544.272	6.167	22.480
3	BCA	527.066	330.709	432.024	1.541	14.695
4	BNI	385.726	253.839	296.029	9.055	9.291
5	CIMB Niaga	221.589	154.454	166.963	1.612	3.133
...
22	Bank Jatim	42.694	25,606	35,704	3,729	1.046

23

+2

+1

19

+2

8

14

FROM JULY 2014

SECTION 2

FINANCIAL HIGHLIGHTS

BALANCE SHEET

In million Rp.

<u>Information</u>	<u>12M13</u>	<u>12M14</u>	<u>YoY</u>	<u>4Q13</u>	<u>3Q14</u>	<u>4Q14</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	33.046.537	38.041.225	15,11%	(2.462.222)	546.759	(4.652.825)	88,97%	-950,98%
Placement BI & SBI	2.269.719	3.143.778	38,51%	117.504	1.925.509	(1.590.201)	-1453,32%	-182,59%
Placement Other Bank	3.162.939	3.085.375	-2,45%	(4.091.287)	(2.577.352)	(3.788.421)	-7,40%	46,99%
Loan	22.084.336	26.194.880	18,61%	557.521	1.266.119	108.042	-80,62%	-91,47%
Third Party Fund	25.987.820	30.270.324	16,48%	(2.681.599)	223.802	(5.433.688)	102,63%	-2527,89%
- Current Account	9.969.015	11.648.999	16,85%	(2.674.527)	(1.112.872)	(3.801.593)	42,14%	241,60%
- Saving Account	9.970.335	10.991.816	10,25%	2.348.035	840.395	2.068.981	-11,88%	146,19%
- Time Deposit	6.048.470	7.629.509	26,14%	(2.355.106)	496.279	(3.701.075)	57,15%	-845,76%
Equity	5.718.663	6.062.689	6,02%	143.239	199.612	215.245	50,27%	7,83%

PROFIT & LOSS

In million Rp.

<u>Information</u>	<u>12M13</u>	<u>12M14</u>	<u>YoY</u>	<u>4Q13</u>	<u>3Q14</u>	<u>4Q14</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	3.320.371	4.047.182	21,89%	929.005	1.044.032	1.112.501	19,75%	6,56%
Interest Expense	(859.474)	(1.135.147)	32,07%	(235.837)	(313.973)	(317.873)	34,79%	1,24%
Nett Interest Income	2.460.896	2.912.035	18,33%	693.176	730.059	794.628	14,64%	8,84%
Non Interest Operational Income	431.970	443.488	2,67%	98.579	89.539	115.157	16,82%	28,61%
Non Interest Operational Expense	(1.777.546)	(1.969.648)	10,81%	(613.123)	(538.102)	(553.026)	-9,80%	2,77%
Nett Non Interest Operational Income (Expense)	(1.181.593)	(1.526.159)	29,16%	(360.560)	(448.563)	(437.869)	21,44%	-2,38%
Operational Profit	1.115.319	1.385.876	24,26%	177.992	281.496	356.759	100,44%	26,74%
Non Operational Profit	38.191	(5.661)	-114,82%	26.353	953	(22.568)	-185,64%	-2468,06%
Pre Tax Profit	1.153.510	1.380.215	19,65%	204.975	282.449	334.191	63,04%	18,32%
Taxes	(331.755)	(422.077)	27,23%	(64.292)	(82.838)	(118.946)	85,01%	43,59%
Net profit	824.312	958.138	16,23%	159.963	199.612	215.245	34,56%	7,83%

INCOME & EXPENSE GROWTH

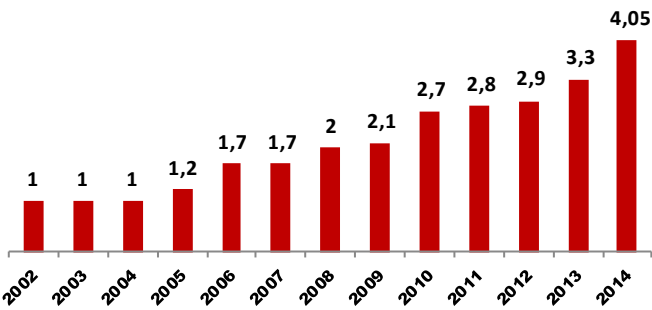
In million Rp.

<u>Information</u>	<u>12M13</u>	<u>12M14</u>	<u>YoY</u>
Placement others bank	322.760	391.026	21,15%
Marketable Securities	146.692	244.519	66,69%
Fees & Commissions	177.694	188.631	6,15%
Current Account Expense	(249.806)	(298.640)	19,55%
Saving Accounts Expense	(139.996)	(140.931)	0,67%
Deposits Expense	(440.829)	(662.110)	50,20%
Salaries	(539.263)	(660.872)	22,55%
Education & Training	(19.913)	(21.057)	5,74%
Rental	(103.621)	(122.750)	18,46%

FINANCIAL PERFORMANCE

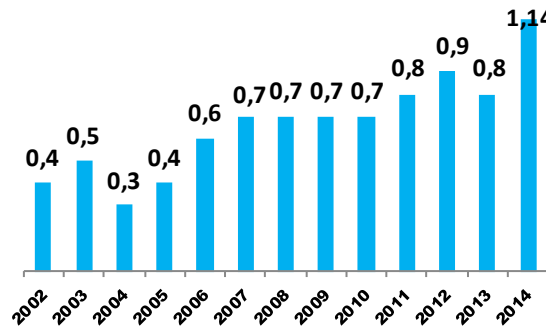
INTEREST INCOME (Rp Tril)

**CAGR =
12,65%**



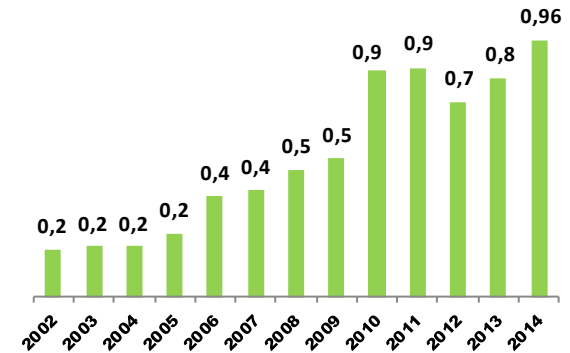
INTEREST EXPENSE (Rp Tril)

**CAGR =
8,79%**



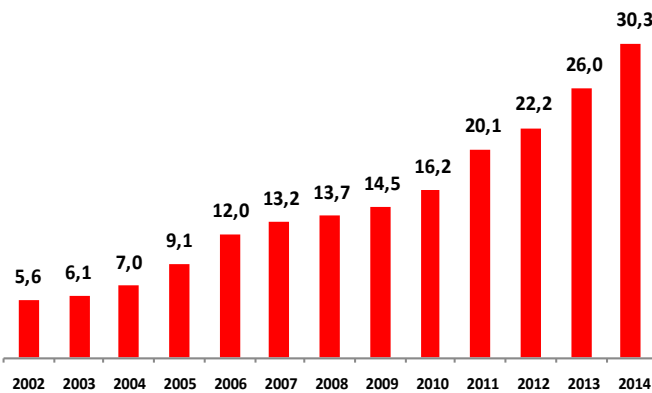
NET PROFIT (Rp Tril)

**CAGR =
16,87%**



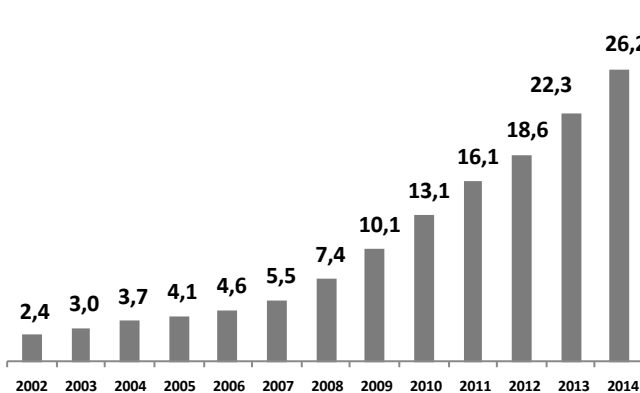
THIRD PARTY FUND (Rp Tril)

**CAGR =
15,41 %**



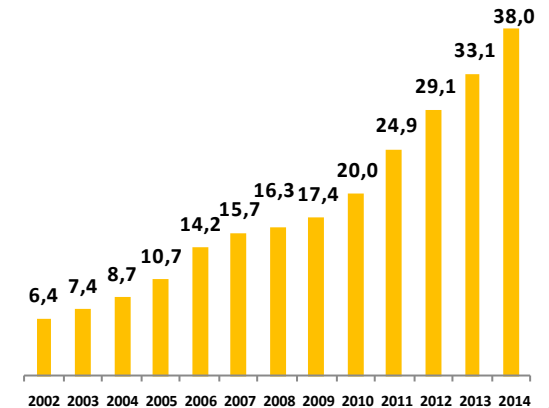
LOAN (Rp Tril)

**CAGR =
22,32%**



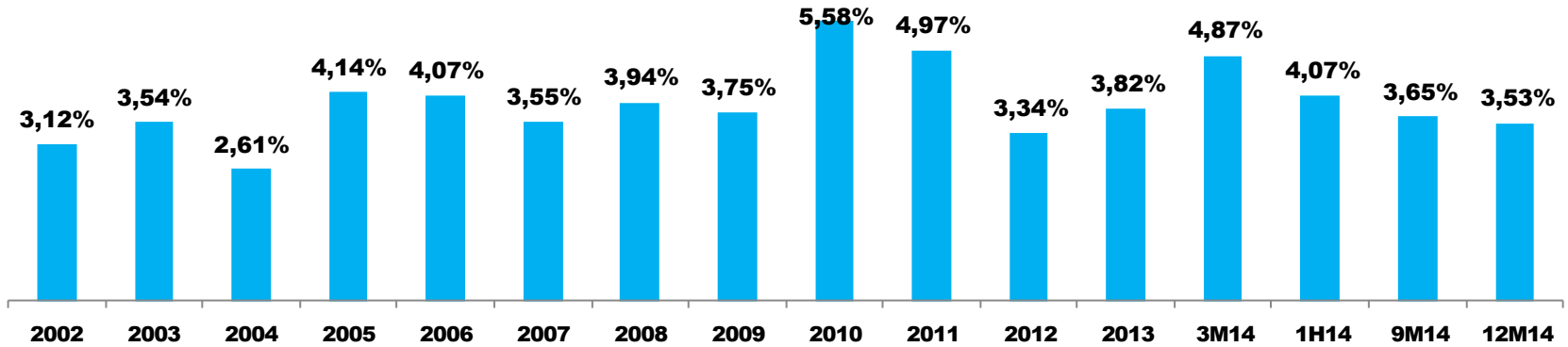
TOTAL ASSET (Rp Tril)

**CAGR =
16,26%**

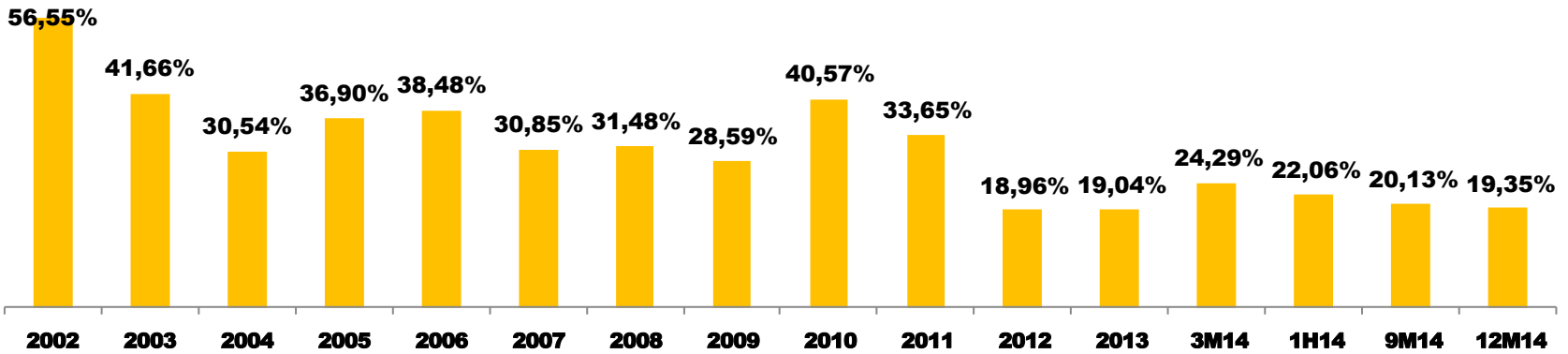


FINANCIAL RATIO

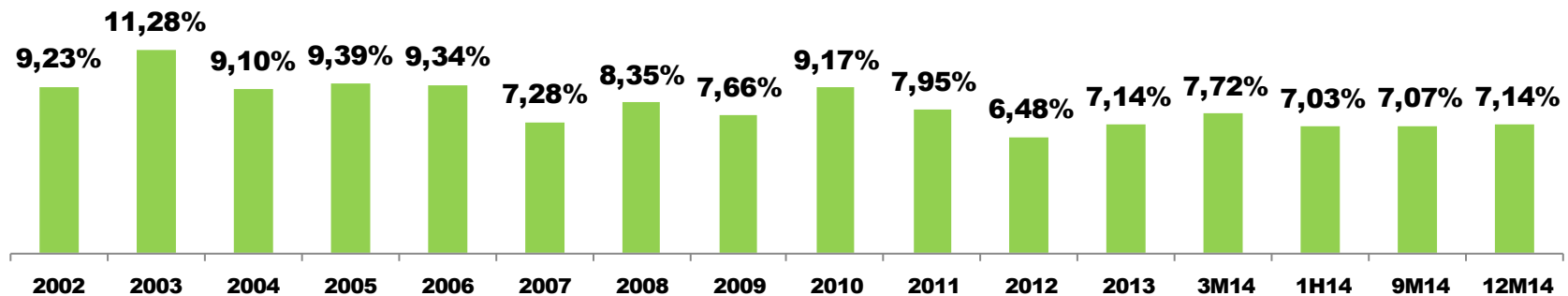
ROA



ROE

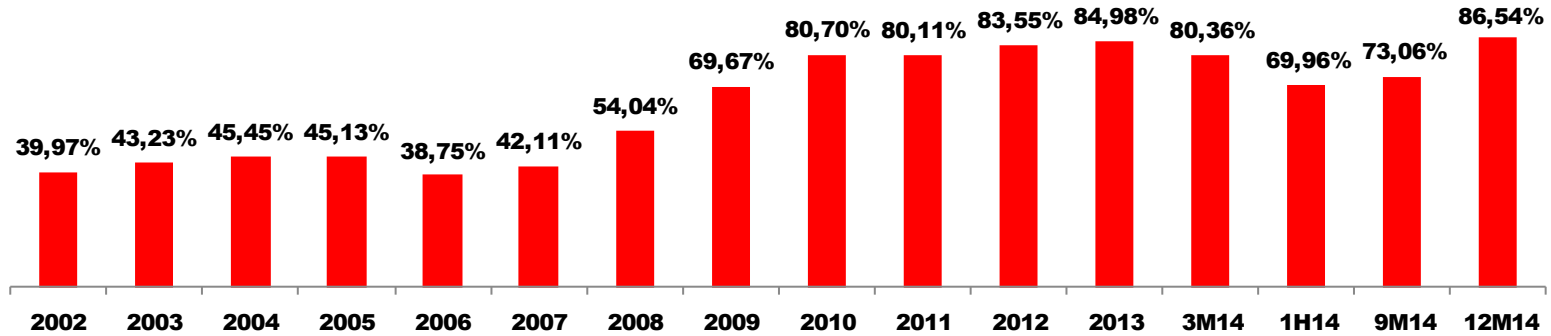


NIM

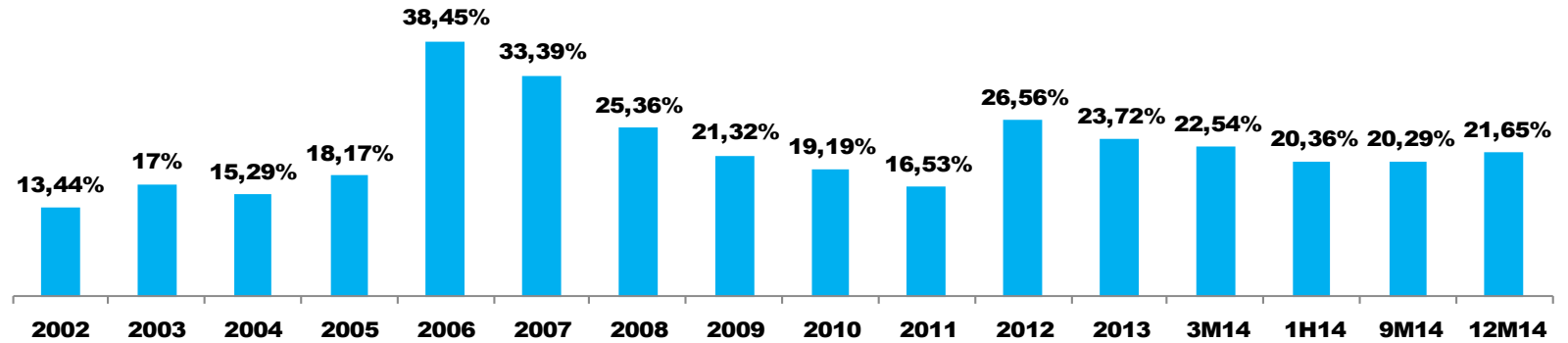


FINANCIAL RATIO

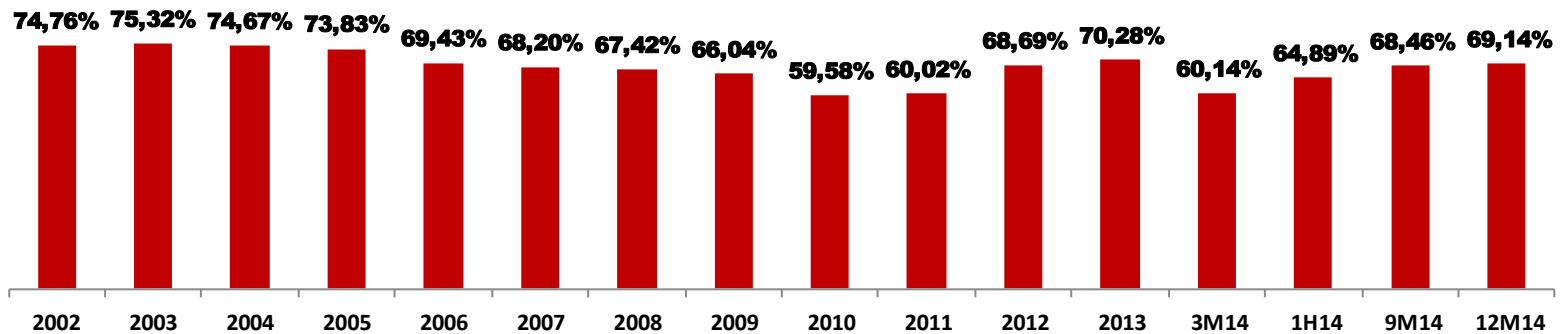
**L
D
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SECTION 3
OVERVIEW & INVESTMENT
HIGHLIGHTS

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

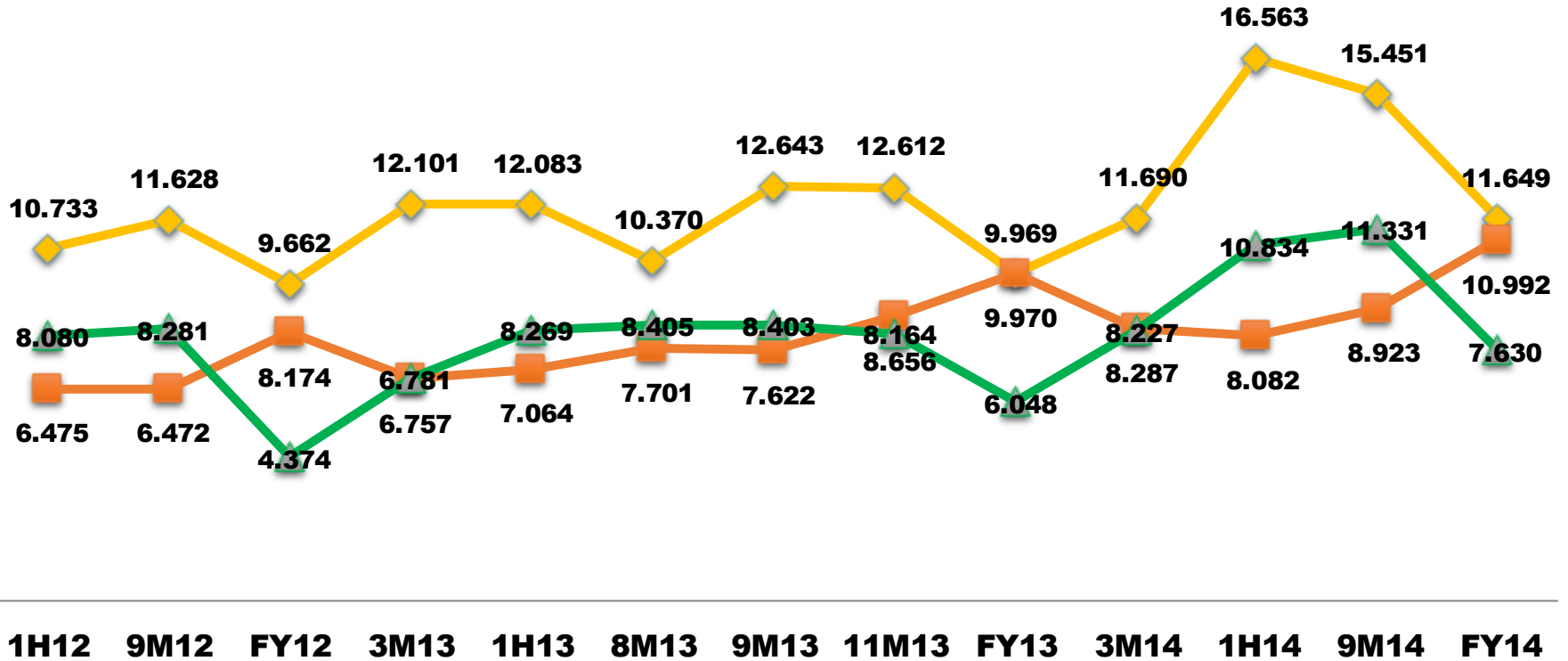


WIBISONO
Independent Commissioner

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.



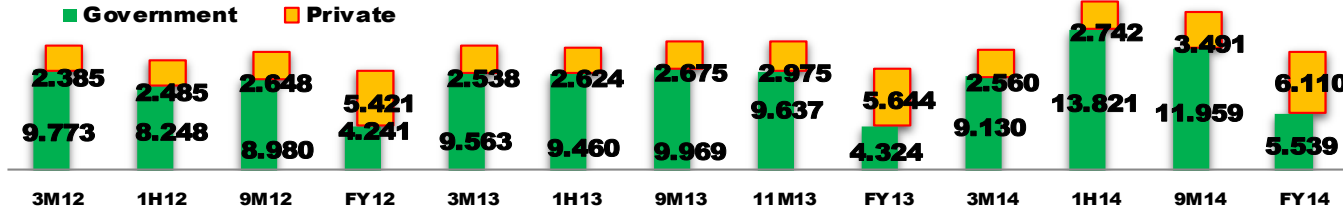
Current Account
 YoY 16,85%

Saving Account
 YoY 10,25%

Time Deposit
 YoY 26,14%

DETAILED THIRD PARTY FUND

Current Account

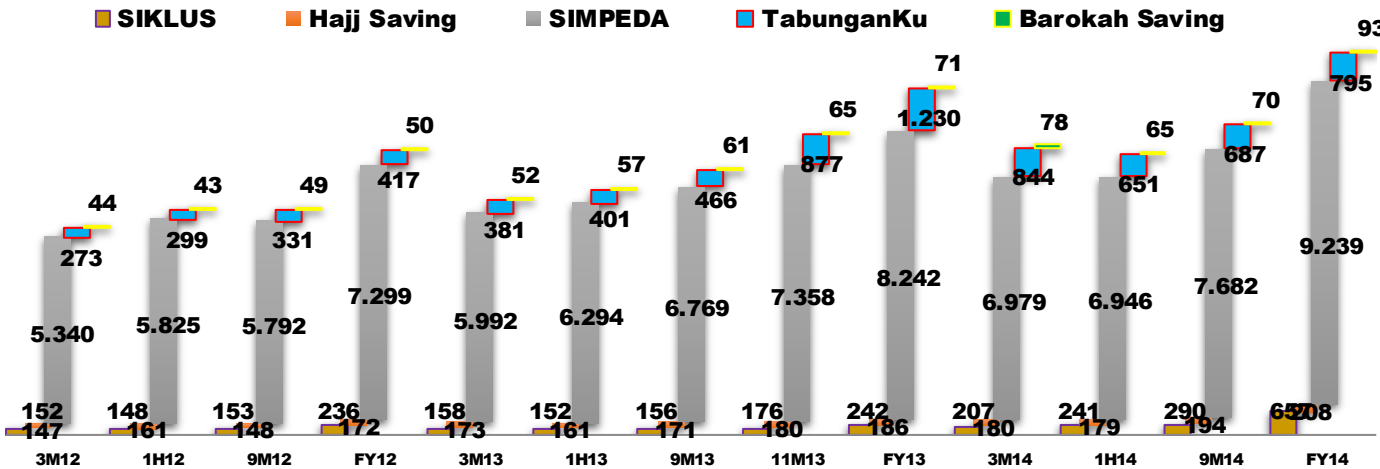


Government Current Acc.

YoY 28,11%

Private Current Acc.

YoY 8,25%



YoY

SIMPEDA 12,09%

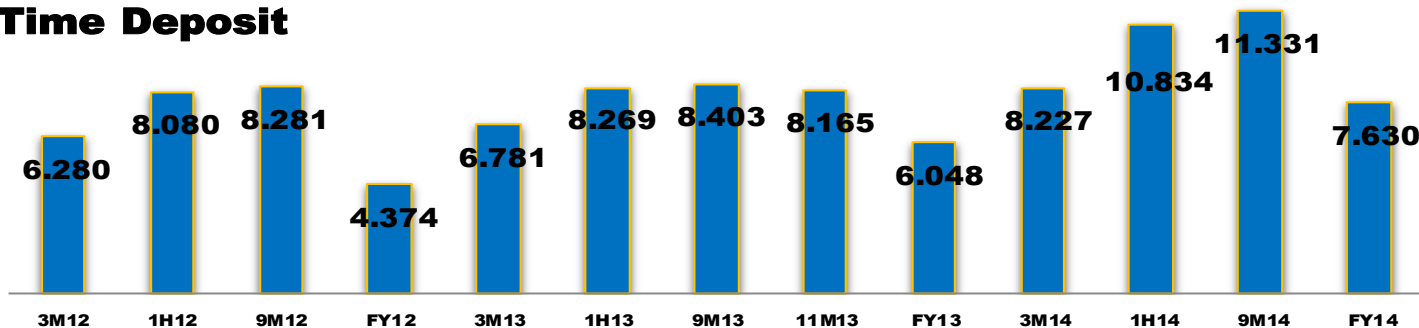
SIKLUS 171,57%

Hajj Saving 11,67%

TabunganKu (35,33%)

Barokah Saving 30,55%

Time Deposit



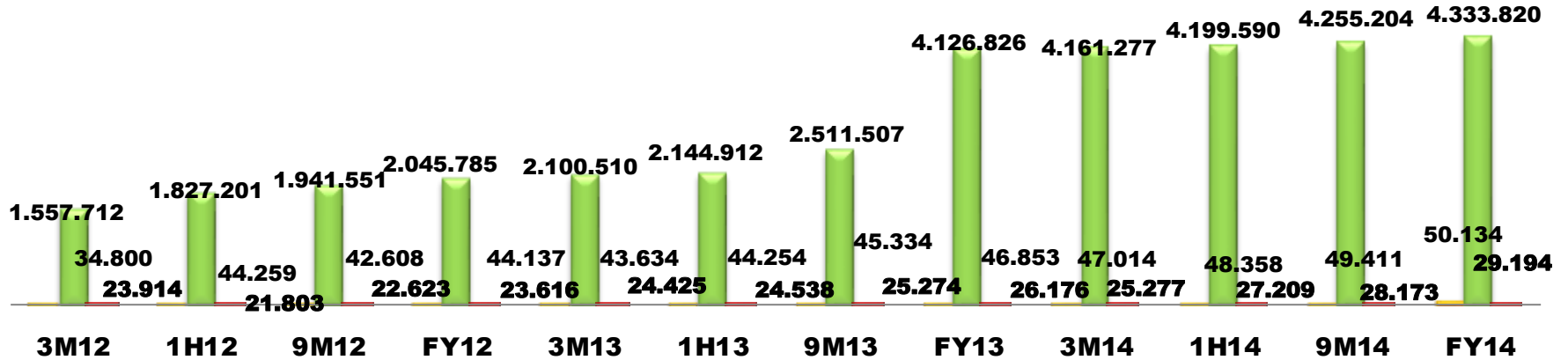
Time Deposit

YoY 26,15%

THIRD PARTY FUND CUSTOMER

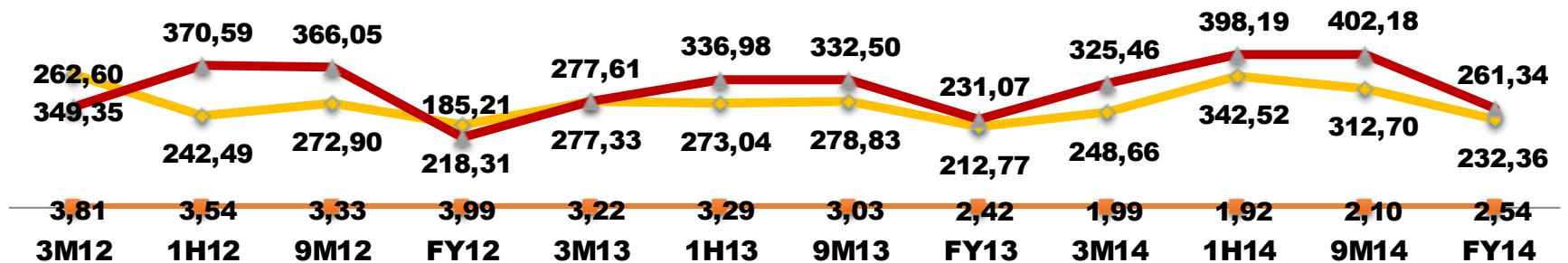
Total Customer

■ Current Account
 ■ Saving Account
 ■ Time Deposit



Ticket Size

◆ Current Account
 ◆ Saving Account
 ▲ Time Deposit



COMPETITIVE PRODUCTS

BUNGA PLUS

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 atm
3366
14044

Grand Prize
1 (satu) unit Toyota Fortuner

Tingkatkan SALDO Anda, menangkan MILIARAN hadiahnya!!

24 LAYANAN JAM atm
3366
14044

Versi 1.4

SMS Banking

User Login **Android & Blackberry**

Password

Login

SMS BANKING 3366

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

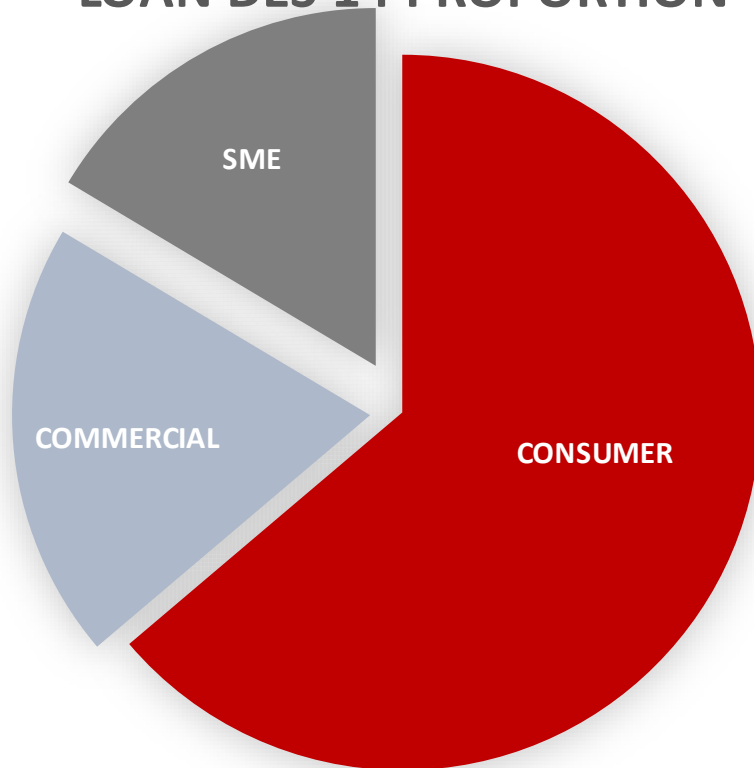
24 LAYANAN JAM atm
3366
14044

Solusi Transaksi Tercepat

Lebih Cepat & Praktis dengan Flazz

TYPE OF LOAN

LOAN DES'14 PROPORTION

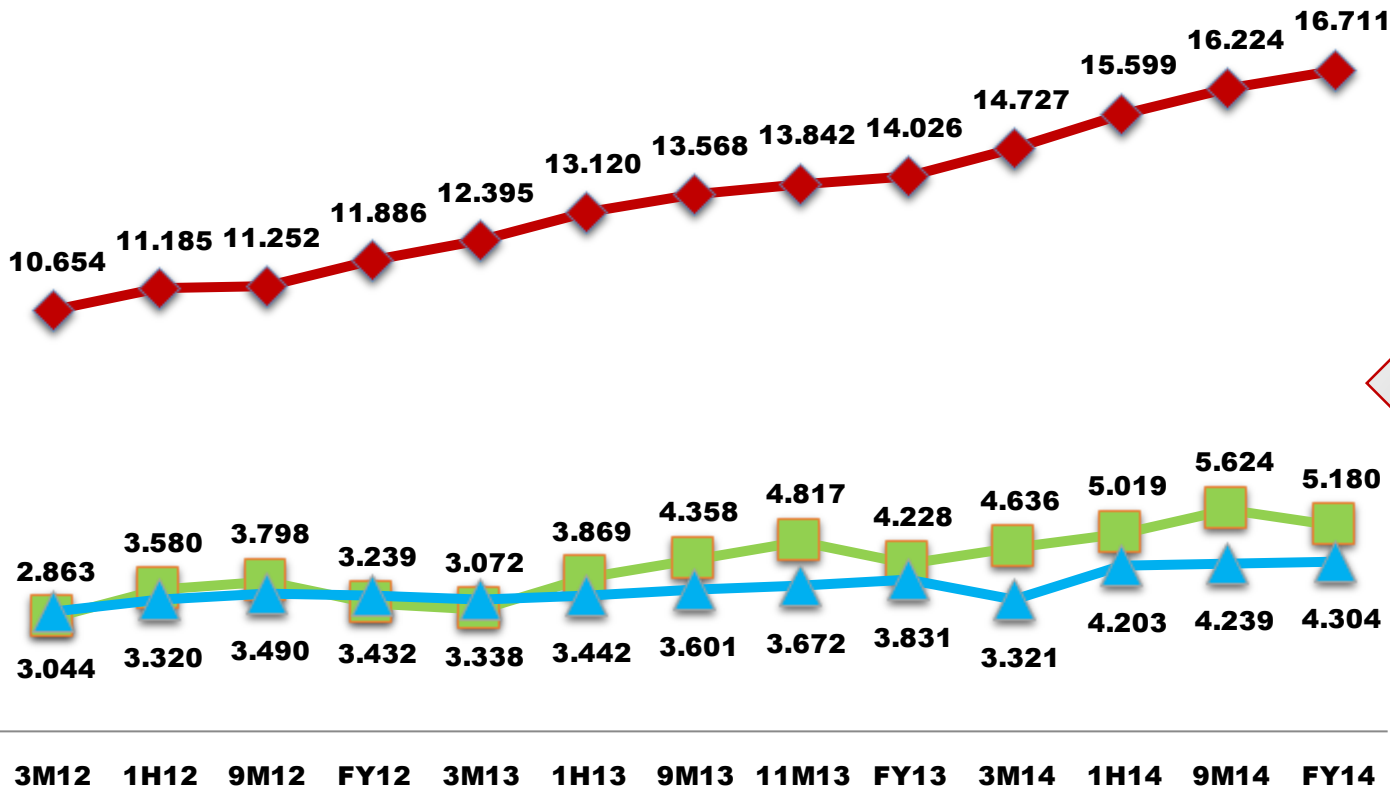


CONSUMER LOAN	Des'13	Des'14
Multipurpose	56,41%	56,69%
Mortgage	4,64%	4,96%
Others	2,46%	2,15%
Total	63,51%	63,80%
COMMERCIAL LOAN	Des'13	Des'14
Standby Loan	4,54%	3,87%
Keppres	2,88%	2,62%
Overdraft	8,06%	8,81%
Syndicate	3,67%	4,47%
Total	19,14%	19,77%
Small Medium Ent.	Des'13	Des'14
KUR	5,94%	4,04%
Pundi Kencana	2,32%	3,04%
Laguna	0,34%	0,11%
Others	8,74%	9,24%
Total	17,34%	16,43%

TYPE OF LOAN

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

In Billion Rp.



YoY

Consumer
19,14%

Commercial
22,53%

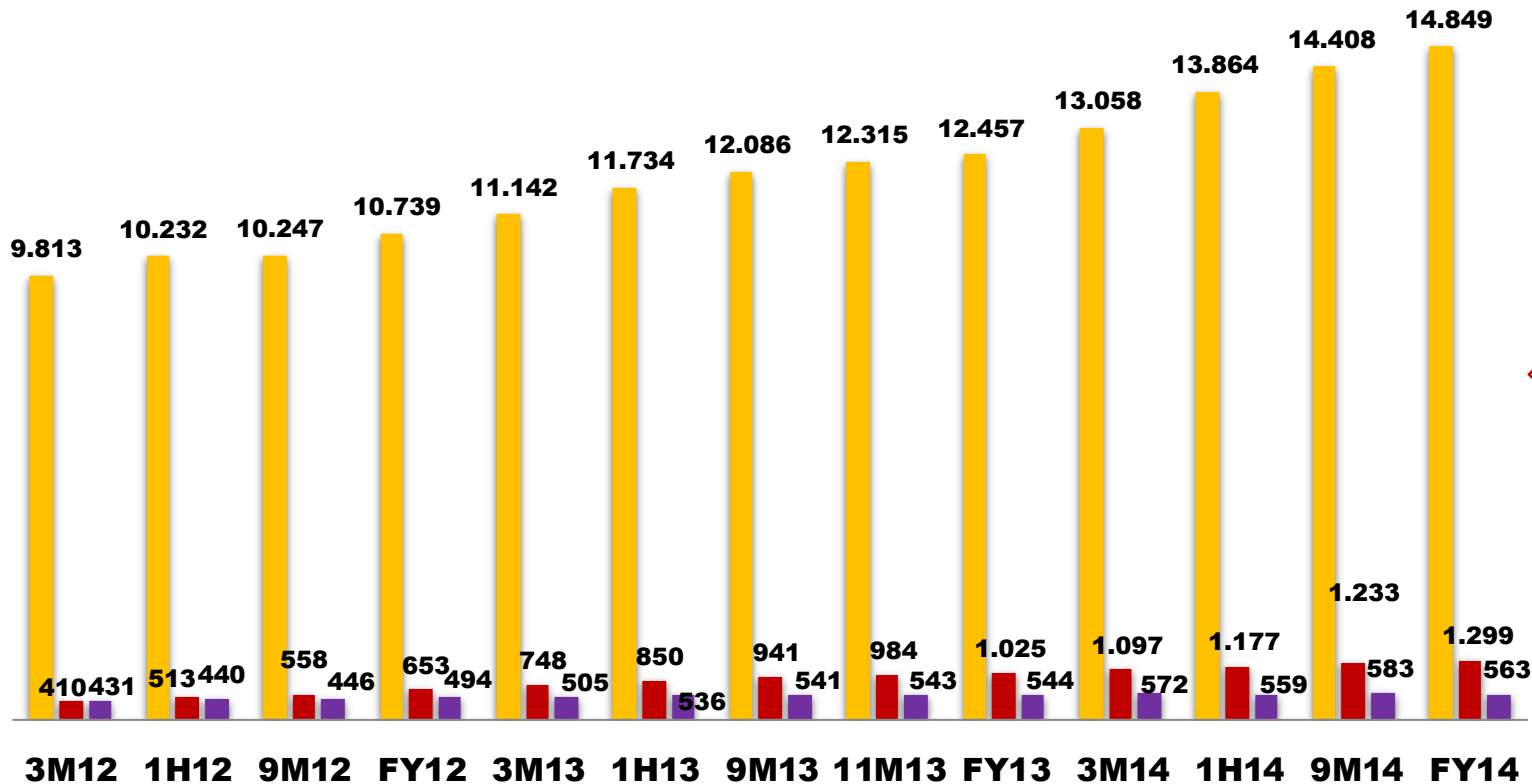
SME
12,38%

TYPE OF LOAN

In Billion Rp.

Consumer Loan

■ Multipurpose ■ Mortgage ■ Others



YoY

Multi purpose
19,20%

Mortgage
26,71%

Others
3,53%

TYPE OF LOAN

In Billion Rp.

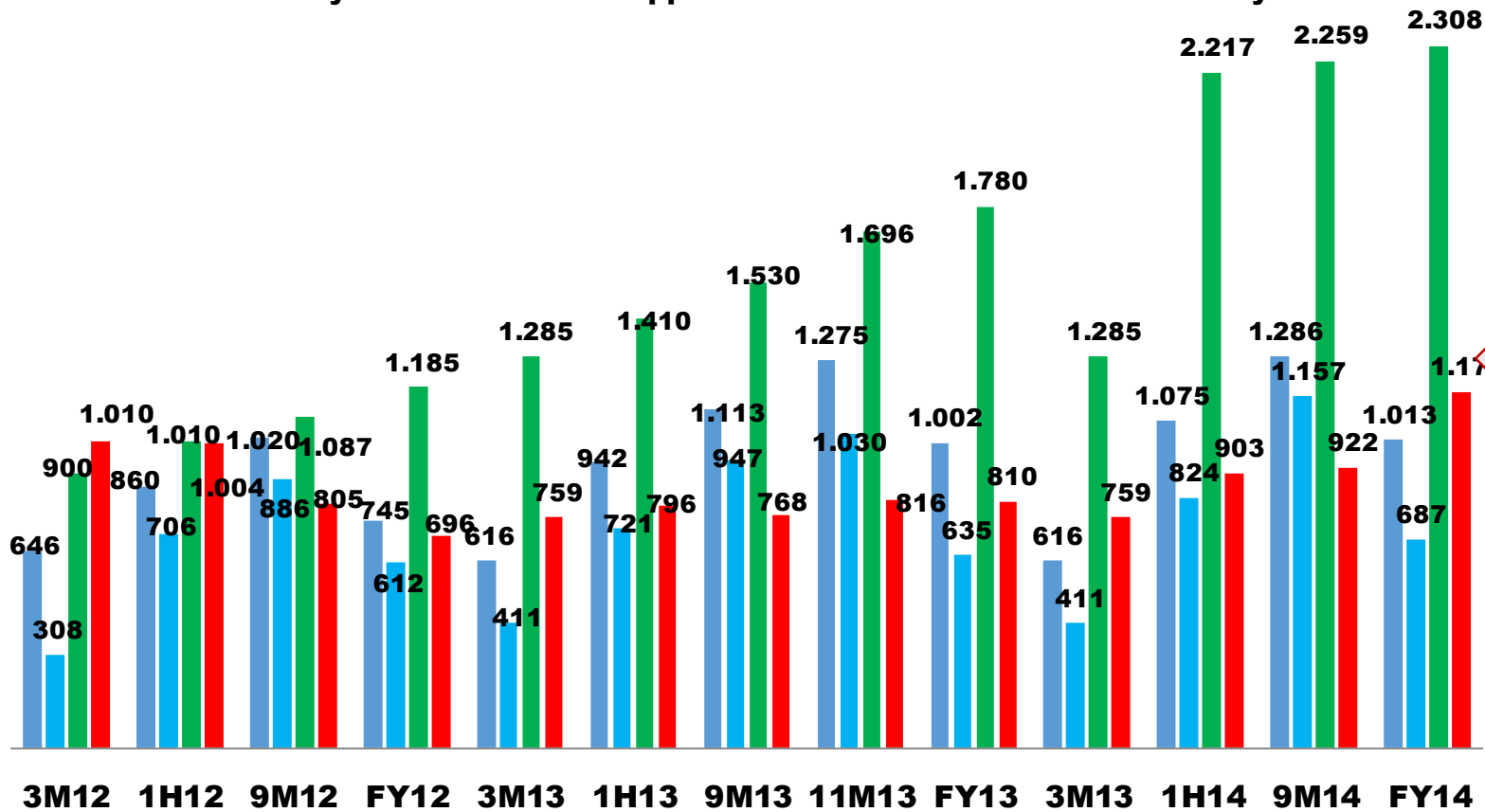
Commercial Loan

■ Standby Loan

■ Keppres

■ Overdraft

■ Syndicate



YoY

Standby Loan
1,13%

Keppres
8,23%

Overdraft
29,65%

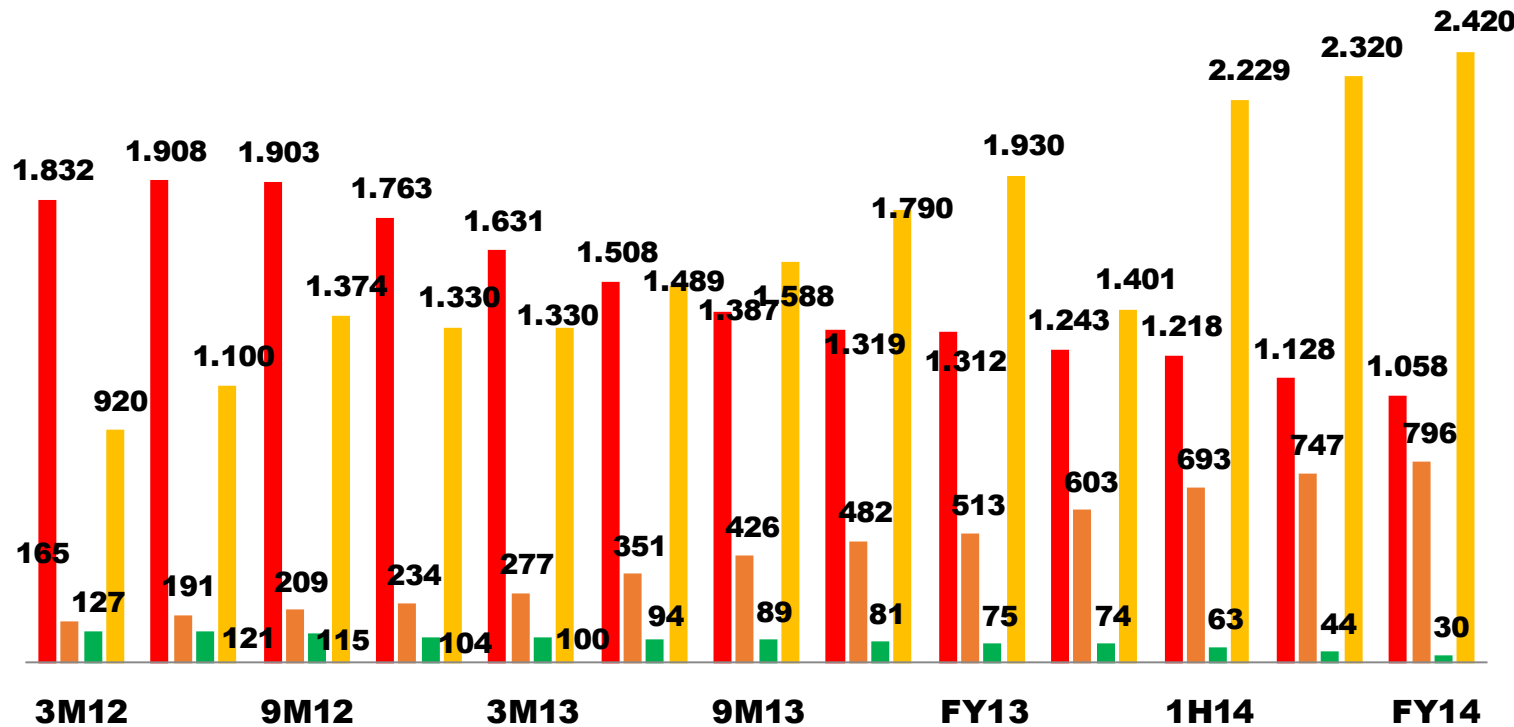
Syndicate
44,59%

TYPE OF LOAN

In Billion Rp.

SME Loan

■ KUR ■ Pundi Kencana ■ Laguna ■ Others



YoY

KUR
-19,38%

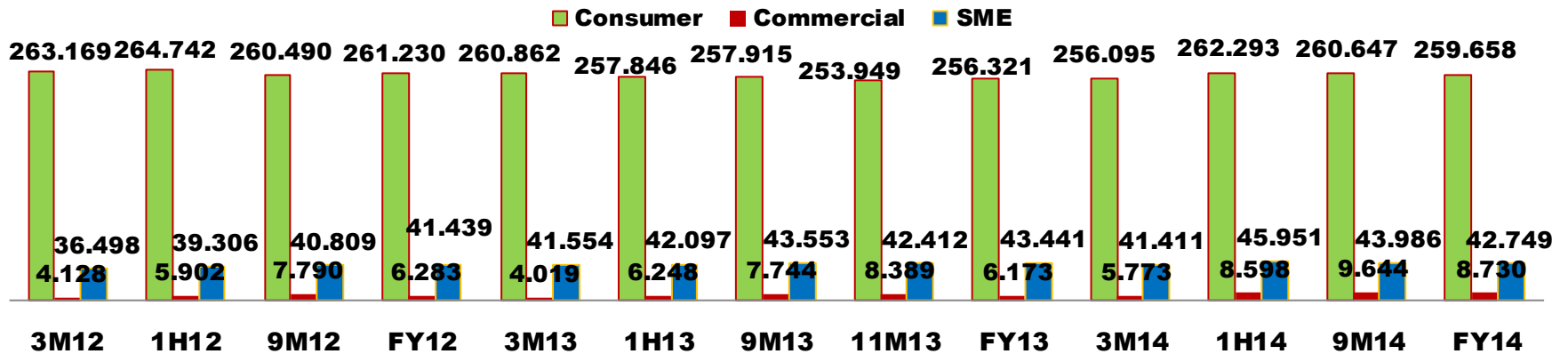
Pundi Kencana
55,22%

Laguna
-59,90%

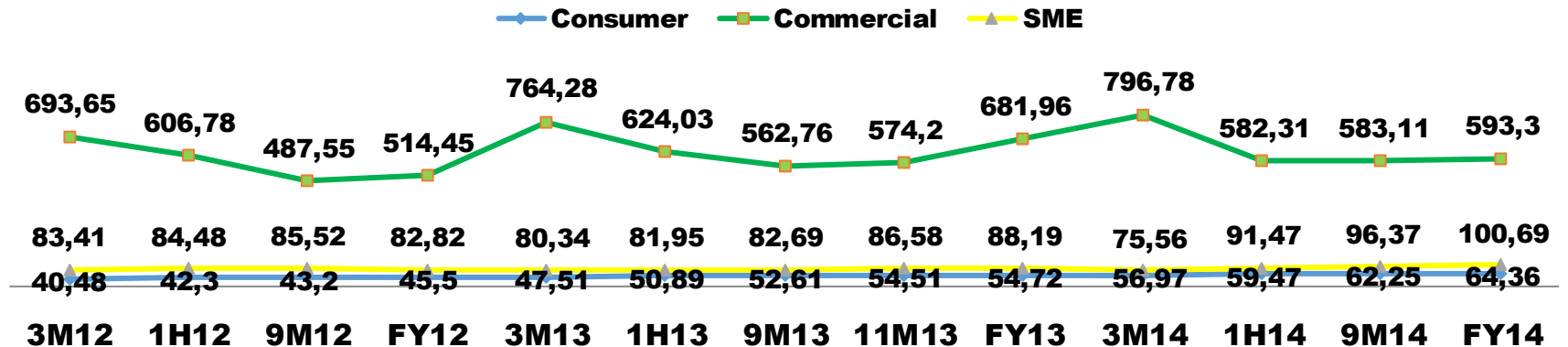
Others
25,39%

TYPE OF LOAN

Total Customer

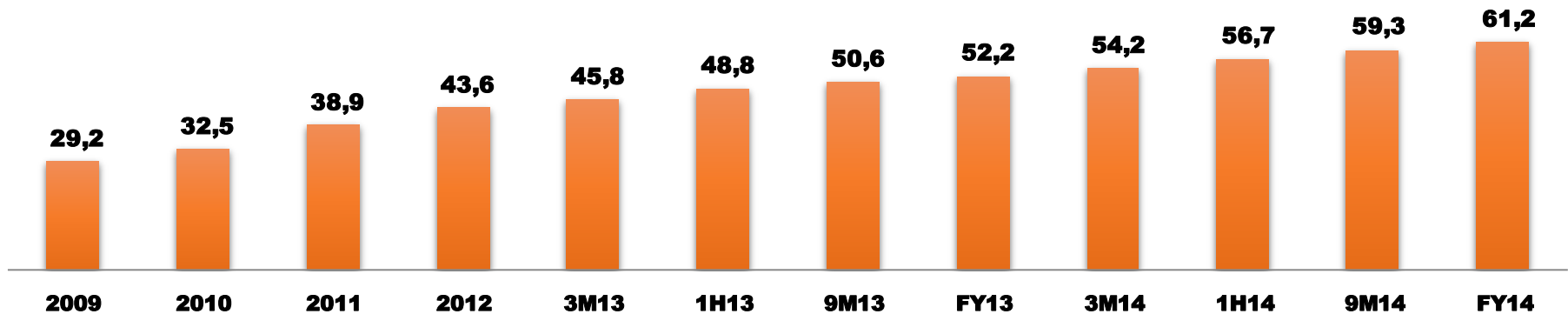


Ticket Size

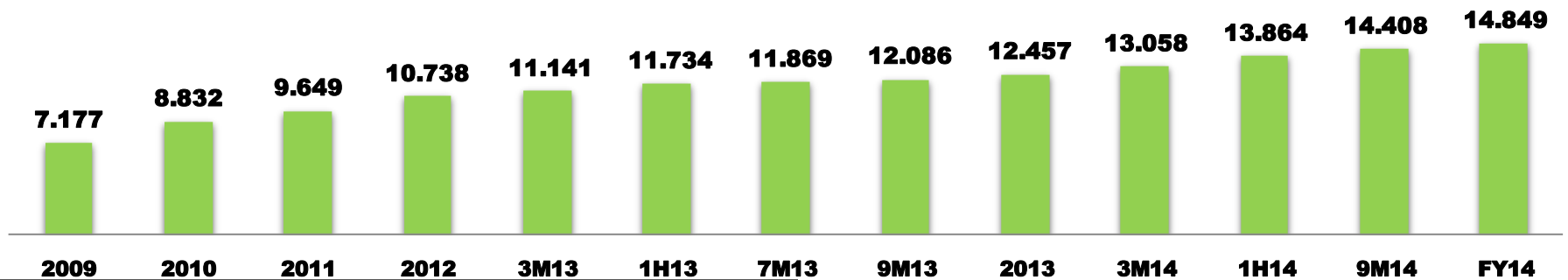


MULTIPURPOSE LOAN

Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance
(Billion Rp.)



Description

Details

Civil Servants (per August 2014)

426.545

Multipurpose Customer (Civil Servants)

242.628

%

56,88%

NPL

0,21 % as of Desember 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	65	Rp. 3.163.619.695
BPR with Public Bank member SKNBI	177	Rp. 2.400.328.695
TOTAL	242	Rp. 5.563.947.841

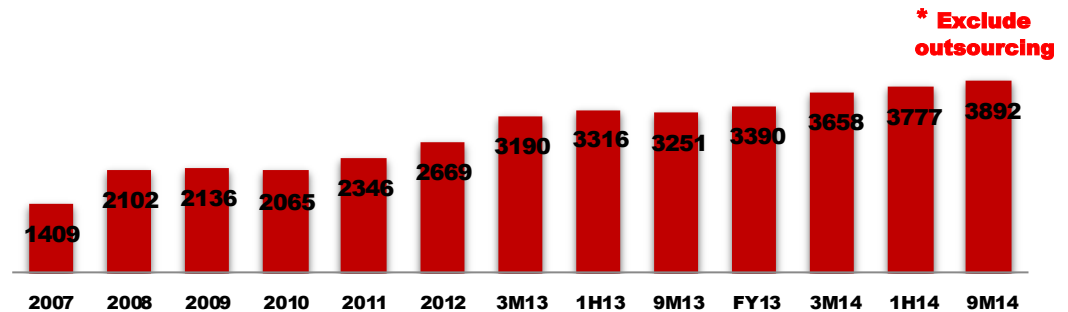
NPL EACH SEGMENT

	3M13	1H13	9M13	FY13	3M14	1H14	9M14	FY14
Consumer Loan	0,36%	0,39%	0,47%	0,13%	0,45%	0,56%	0,53%	0,60%
SME Loan	13,66%	14,18%	12,50%	12,45%	12,49%	10,46%	10,37%	8,95%
Commercial Loan	2,95%	3,21%	3,63%	7,07%	6,6%	6,69%	5,89%	6,04%

Ratio	3M13	1H13	9M13	FY13	3M14	1H14	9M14	FY14
NPL Gross	3,15%	3,29%	3,13%	3,44%	3,63%	3,53%	3,34%	3,06%
Coverage Ratio	40,42%	46,40%	53,78%	69,18%	70,80%	74,70%	74,49%	71,43%

HUMAN RESOURCES

No	DATA	Des'13	Des'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	67	75
6	Management 3	149	226
7	Management 4	638	646
8	Staff of Administration	971	1.794
9	Staff Non Administration	359	344
10	Non Permanent	1.182	782
11	Outsource	1.325	1.776
	Total	4.715	5.666



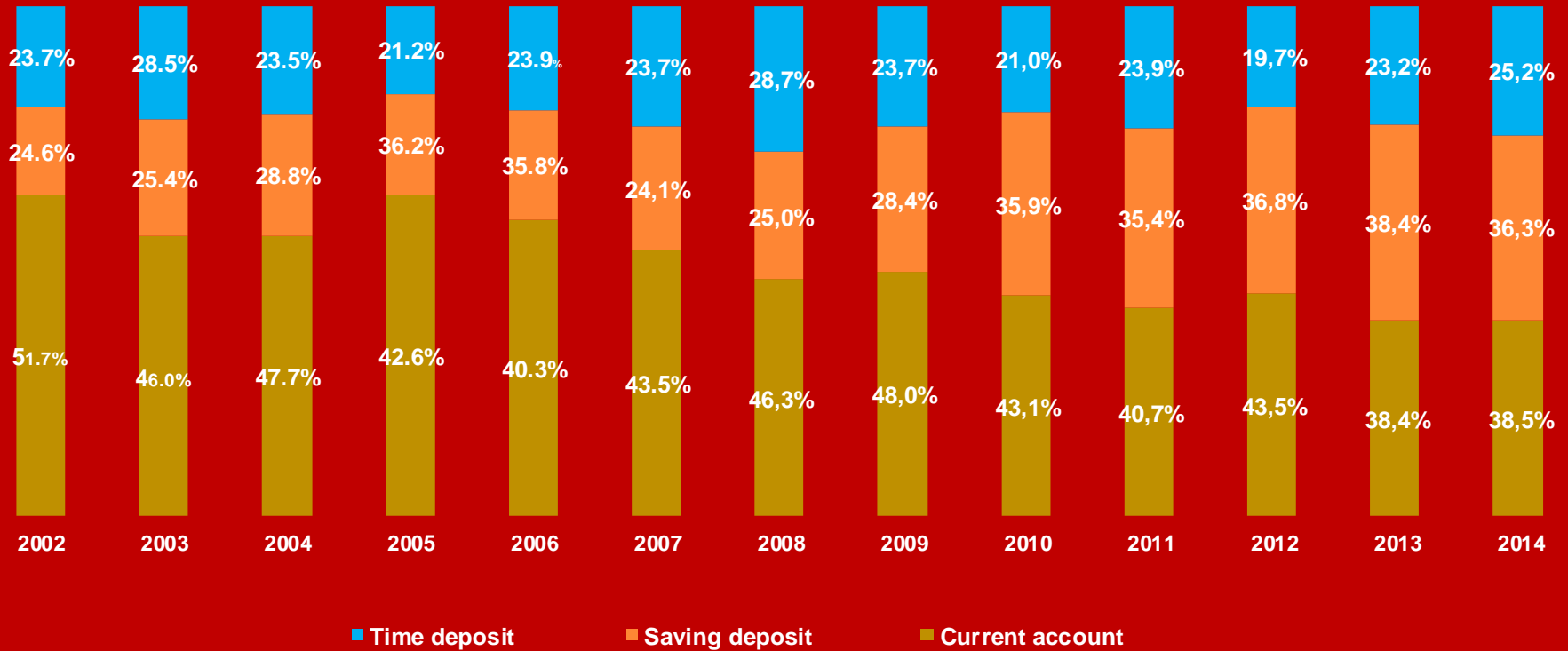
No	Program	2013	Description	Target 2014
1	Manajement Trainee (MT)			
		21	15 Pjs. Manager	-
			6 Waiting for placement	-
2	Staff Development Program (SDP)			
	- SDP 4 Batch 1	68	64 definitive officials; 4 pjs	-
	- SDP 4 Batch 2	87	73 definitive officials; 11 pjs	-
	- SDP 5 Batch 1	45	40 Pjs. Manager; 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	Description	Des 14
Total Asset	18,96%	Total Asset	15,11%
Loan	25,51%	Loan	18,61%
Third Party Fund	24,88%	Third Party Fund	16,48%
- Current Account	21,72%	- Current Account	16,85%
- Saving Account	12,83%	- Saving Account	10,25%
- Time Deposit	49,94%	- Time Deposit	26,14%
Financial Ratio		Financial Ratio	
- CAR	20,29%	- CAR	21,65%
- LDR	84,99%	- LDR	86,54%
- NPL Gross	2,99%	- NPL Gross	3,06 %
- NIM	7,73%	- NIM	7,14 %
- BOPO	70,01%	- BOPO	69,14%
- ROE	20,60%	- ROE	19,35%
- ROA	3,76%	- ROA	3,53%

SECTION 4 STRENGTHS

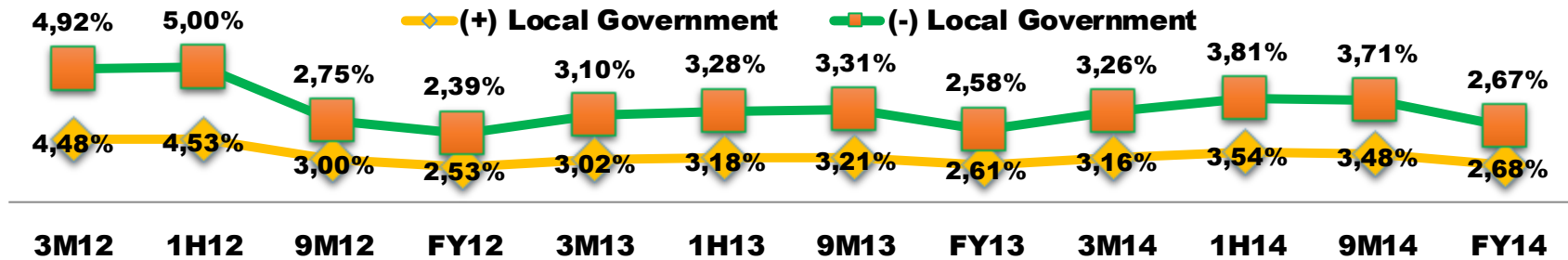
COMPETITIVE FUNDING COMPOSITION



CASA
 Desember 2014
74,80 %

COST OF FUND

COF



MICRO LOAN

Micro Loan Result

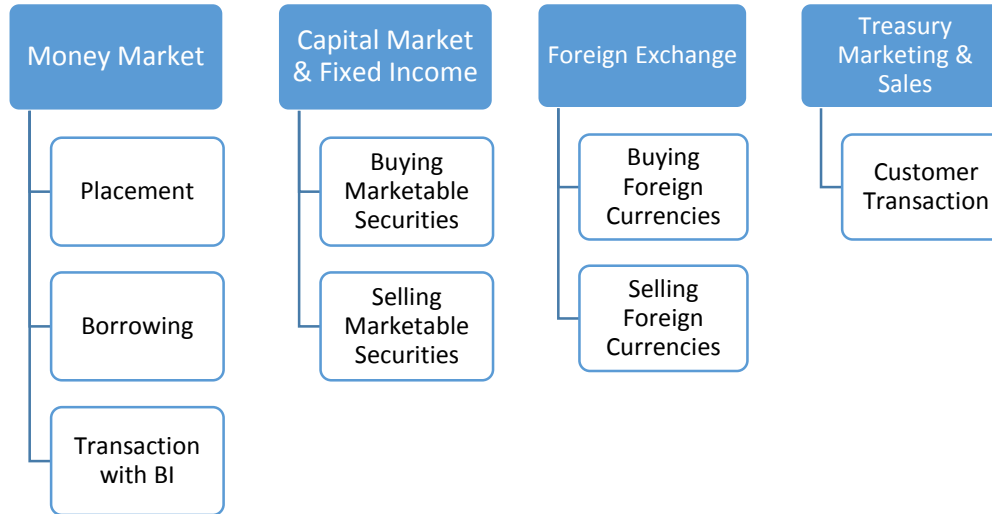
No	Branch	Unit Amount	Unit Age (Month)	DESEMBER 2014			RR	NPL
				PLAFOND	Out Standing	NOA		
1	Surabaya	7	11	48.029.000	43.821.140	169	100,00%	0,00%
2	Sidoarjo	6	11	59.772.500	53.633.108	241	100,00%	0,00%
3	Madiun	6	11	32.962.500	29.764.910	160	99,24%	0,00%
4	Mojokerto	5	7	35.322.000	33.078.158	151	100,00%	0,00%
5	Kediri	5	7	28.813.000	27.303.756	182	100,00%	0,00%
6	Gresik	5	7	28.093.000	26.325.758	117	100,00%	0,00%
7	Malang	6	7	46.328.000	44.449.700	185	100,00%	0,00%
8	Jember	4	2	5.750.000	5.705.369	24	100,00%	0,00%
Total				285.070.000	264.081.899	1.229	99,91%	0,00%

NETWORK

Network	2009	2010	2011	2012	2013	12M14
Head Office	1	1	1	1	1	1
Branch Office	39	41	41	41	41	43
Sub Branch Office	26	44	67	81	107	153
Cash office	151	154	164	164	176	165
Sharia service office	37	37	47	47	47	97
Payment Point	78	88	115	138	155	167
Mobile cash	45	49	57	57	59	62
Mobile ATM	-	4	4	6	6	6
CDM	1	1	1	1	1	2
ATM	87	142	262	368	479	595
Total network	465	561	759	904	1.072	1.291

NETWORK 2015
3 (sharia)
27 (8 sharia + 19 conventional)
35 cash office
21 payment point
17 mobile cash
109 ATM

TREASURY



ASET	Nominal (Rp juta)
BI Placement	26,242
Placement Other Bank	4,170,853
Repo	19,846
Reverse Repo	99,232
Liability	
Liability with BI	-
Liability with other Bank	417,085

Interest Income	Nominal (Rp juta)
From Bank Indonesia	2,183
From Placement Other Bank	
a. Interbank Call Money	222,845
a. Time Deposit	208,581

Marketable Securities buying and selling transaction planning 2015:






a.Trading portfolio (for nation marketable securities including maintain statutory reserve), at +Rp. 226 Milyar;

b.AFS portfolio (for nation marketable securities including maintain statutory reserve), at + Rp. 1,5 Triliun ;

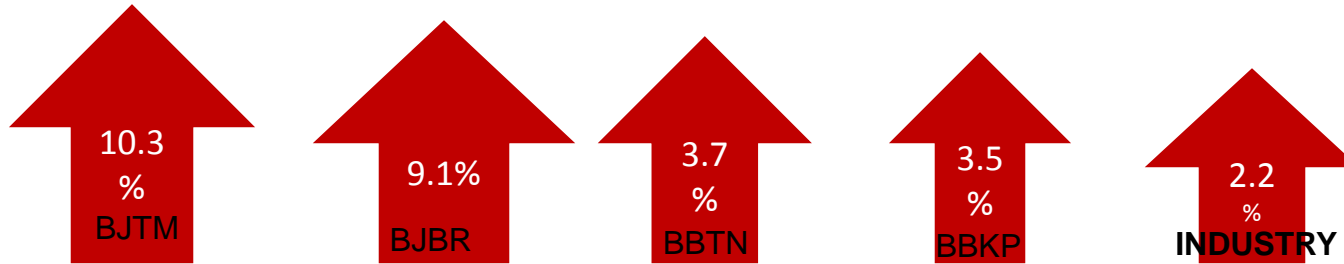
c.HTM portfolio (include reksadana), at +Rp. 2,8 Triliun.

Income forecast from Marketable Securities at least + Rp. 313 Milyar.

BANK JATIM AMONG REGIONAL BANK

No	Bank	Asset	Loan	Third Party Fund	Paid Capital	Net Income After Tax
1	Bank Jabar Banten	73.983	48.987	61.451	2.424	714
2	Bank Jatim	42.694 	25.606 	35.704 	3.729 	743 
3	Bank Jateng	39.144	24.913	35.201	1.573	589
4	Bank DKI	37.509	20.103	29.580	2.931	666
5	Bank Kaltim	29.719	17.088	26.142	2.796	197

DIVIDEND YIELD



Bank (30/11/2014)	Price	Market Cap Rp bn	EPS Growth	PBV	PER	Dividend Yield
BBCA	13100	322.981	13,7	4,2	19,9	1,0
BBRI	11525	284.312	12,5	3,0	11,8	2,5
BMRI	10525	245.583	12,7	2,4	12,0	2,5
BBNI	6025	112.358	17,9	2,0	10,5	2,9
BDMN	4200	40.256	(14,7)	1,2	11,7	3,0
BTPN	4095	23.916	6,3	2,0	10,6	-
BBTN	1130	11.942	(20,9)	1,0	9,7	3,7
BJBR	800	7.757	(24,6)	1,1	7,5	8,8
BJTM	454	6.773	24,4	1,1	6,6	10,3
BBKP	770	6.997	2,4	1,0	6,5	3,5

AWARDS & ACHIEVEMENTS

Indonesia Bank Loyalty Award 2014



IAIR Awards 2014



PLATINUM AWARD 2014



INFOBANK AWARD 2014



MRI Best Service Excellence 2014



BJTM FOREIGN INSTITUTION INVESTOR

Desember 2013

Foreign Institution Investor
Desember 2013
43,60 % from public shares

Domestic Investor Desember 2013
56,40 % from public shares

Public shares 20 %
from paid capital

Desember 2014

Foreign Institution Investor
Desember 2014
53,31 % from public shares

Domestic Investor Desember 2014
46,69 % from public shares

Desember 2014 BJTM Investor Country

No	Country	Share
1	INDONESIA	46,69%
2	NORWEGIA	13,40%
3	UNITED STATES	7,42%
4	FINLAND	6,47%
5	CYPRUS	5,54%
6	VIRGIN ISLAND, BRITISH	5,47%
7	IRELAND	4,17%
8	LUXEMBOURG	3,46%
9	JAPAN	1,58%
10	SINGAPORE	1,42%
11	GREAT BRITAIN	1,17%
12	MALAYSIA	0,89%
13	AUSTRALIA	0,59%

No	Country	Share
14	GERMANY	0,47%
15	CANADA	0,39%
16	CHINA	0,36%
17	SWITZERLAND	0,27%
18	CAYMAN ISLAND	0,14%
19	HONGKONG	0,04%
20	SOUTH KOREA	0,03%
21	NETHERLAND	0,01%
22	GUYANA	0,01%
23	NEW ZEALAND	0,01%
24	BELGIA	0,00%
25	PHILIPINE	0,00%
	Total	100%

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Junior Analis