



ANALYST MEETING
1H14

AGENDA

ECONOMIC OUTLOOK

FINANCIAL HIGHLIGHTS

OVERVIEW & INVESTMENT HIGHLIGHTS

STRENGTHS



SECTION 1

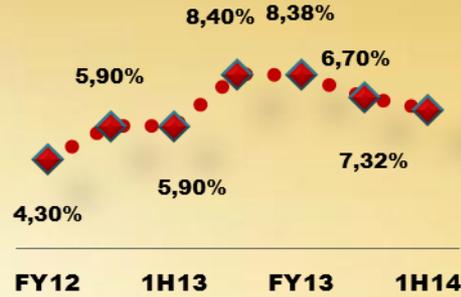
ECONOMIC OUTLOOK

MACRO ECONOMY

DEPOSIT FACILITY



INFLATION



JIBOR (% Average)

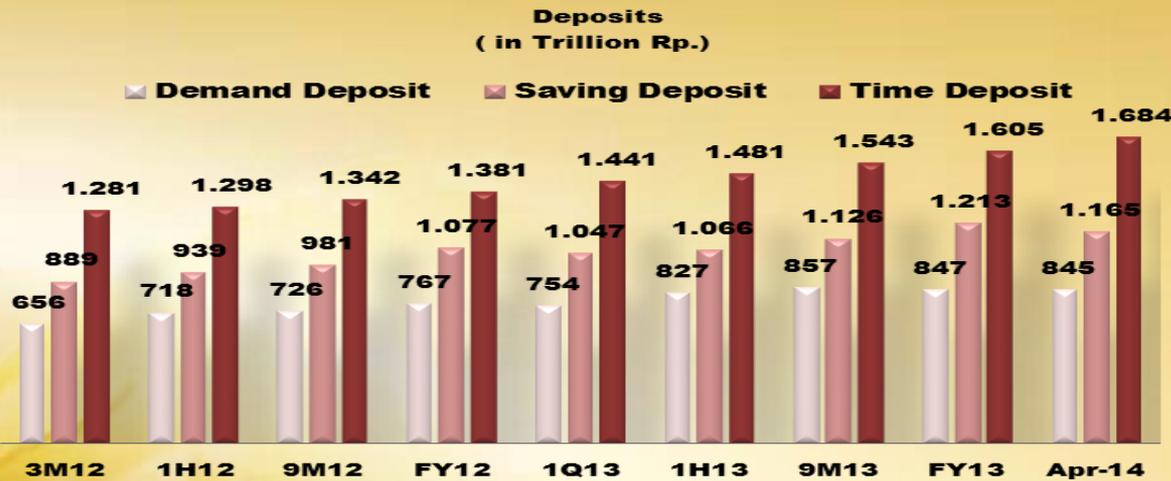


Loan (in Trillion Rp.)



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%

No	Bank	Asset	Loan	Third Party Fund	Paid Capital	Net Income
1	Bank Mandiri	647,152	416,978	499,718	11,667	16,994
2	BRI	606,370	430,622	486,366	6,167	21,160
3	BCA	488,508	312,380	409,514	1,541	14,364
4	BNI	371,046	239,363	280,744	9,055	8,800
5	CIMB Niaga	213,574	143,641	163,791	5,768	4,603
...
24	Bank Jatim	33,047	22,084	25,988	3,729	824

25 21 8 18

Source: Dec 13
Bank Indonesia

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

SECTION 2

FINANCIAL HIGHLIGHTS

BALANCE SHEET

In Million Rp.

Information	1H13	1H14	YoY	2Q13	1Q14	2Q14	YoY	QoQ
Total Asset	33.852.087	42.147.291	24,50%	1.274.302	2.417.630	6.683.124	424,45%	176,43%
Placement BI & SBI	2.140.820	2.808.469	31,19%	236.403	(146.065)	684.815	189,68%	-568,84%
Placement Other Bank	6.802.364	9.451.149	38,94%	(1.841.352)	2.880.250	3.407.960	-285,08%	18,32%
Loan	20.431.116	24.820.719	21,48%	1.626.590	599.205	2.136.779	31,37%	256,60%
Third Party Fund	27.415.981	35.480.210	29,41%	1.776.491	2.216.704	7.275.686	309,55%	228,22%
- Current Account	12.083.098	16.563.465	37,08%	(18.351)	1.721.391	4.873.059	-26654,73%	183,09%
- Saving Account	7.064.130	8.082.440	14,42%	306.703	(1.682.896)	(204.999)	-166,84%	-87,82%
- Time Deposit	8.268.753	10.834.305	31,03%	1.488.139	2.178.210	2.607.625	75,23%	19,71%
Equity	5.322.929	5.647.832	6,10%	210.397	(300.218)	229.387	9,03%	-176,41%

PROFIT & LOSS

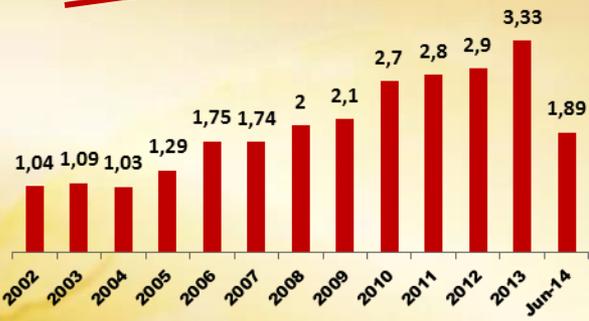
In Million Rp.

Information	1H13	1H14	YoY	2Q13	1Q14	2Q14	YoY	QoQ
Interest Income	1.505.703	1.890.650	25,57%	785.591	930.967	959.683	22,16%	3,08%
Interest Expense	(399.226)	(503.301)	26,07%	(227.045)	(218.372)	(284.929)	25,49%	30,48%
Nett Interest Income	1.106.477	1.387.348	25,38%	558.546	712.595	674.753	20,81%	-5,31%
Non Interest Operational Income	242.380	238.791	-1,48%	131.110	120.233	118.558	-9,57%	-1,39%
Non Interest Operational Expense	(755.394)	(878.519)	16,30%	(394.968)	(413.788)	(464.731)	17,66%	12,31%
Nett Non Interest Operational Income (Expense)	(513.014)	(639.728)	24,70%	(263.858)	(293.555)	(346.173)	31,20%	17,92%
Operational Profit	593.463	747.620	25,98%	294.688	419.036	328.584	11,50%	-21,59%
Non Operational Profit	560	15.954	2748,97%	(1.598)	7.529	8.425	-627,24%	11,90%
Pre Tax Profit	592.902	763.575	28,79%	291.969	426.565	337.010	15,43%	-20,99%
Taxes	(164.324)	(220.294)	34,06%	(81.573)	(114.370)	(105.924)	29,85%	-7,39%
Net profit	428.578	543.281	26,76%	210.397	312.195	231.086	9,83%	-25,98%

FINANCIAL PERFORMANCE

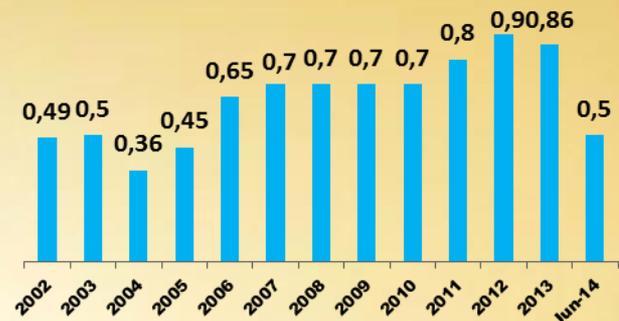
INTEREST INCOME (Rp Tril)

CAGR = 11,98%



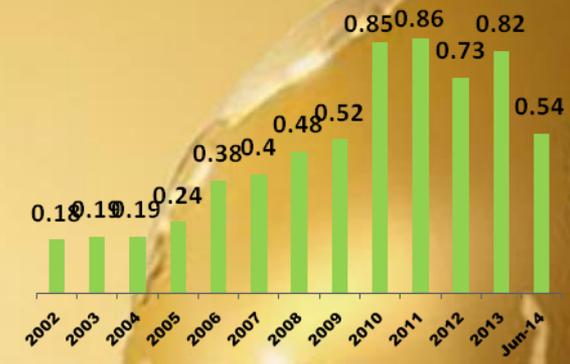
INTEREST EXPENSE (Rp Tril)

CAGR = 7,55%



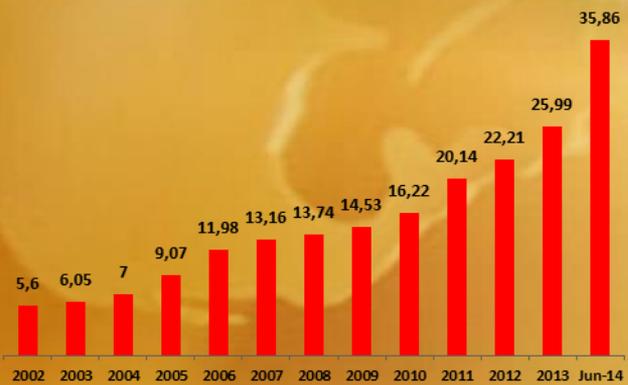
NET PROFIT (Rp Tril)

CAGR = 18,18%



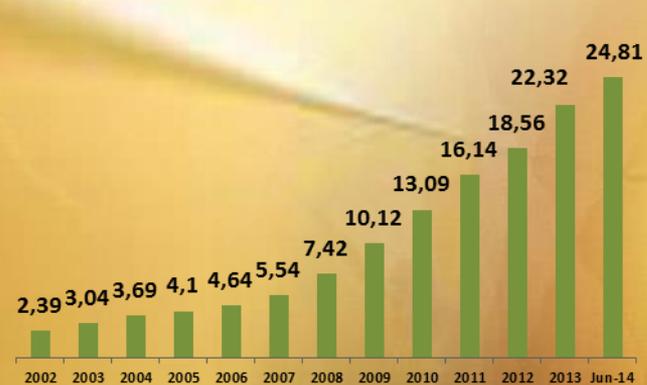
THIRD PARTY FUND (Rp Tril)

CAGR = 17,21%



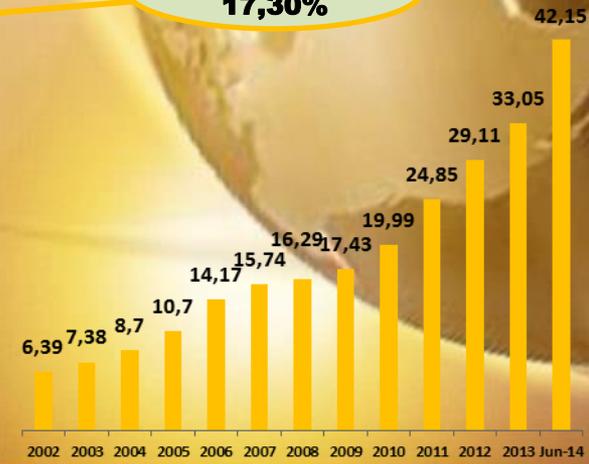
LOAN (Rp Tril)

CAGR = 21,80%



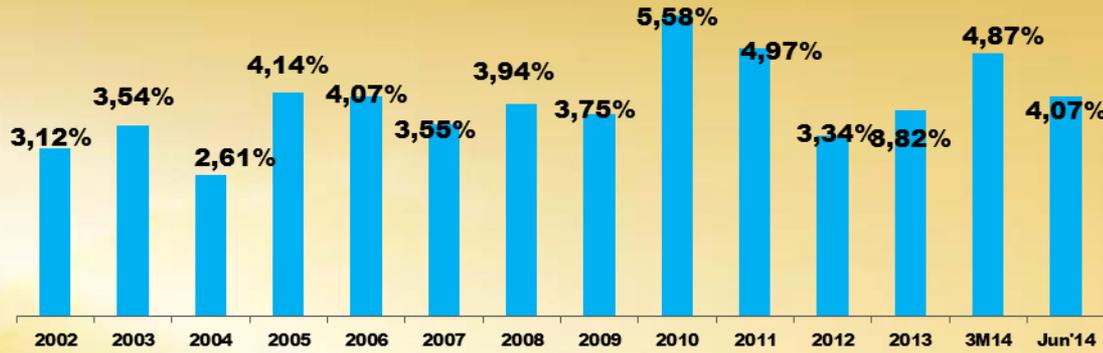
TOTAL ASSET (Rp Tril)

CAGR = 17,30%

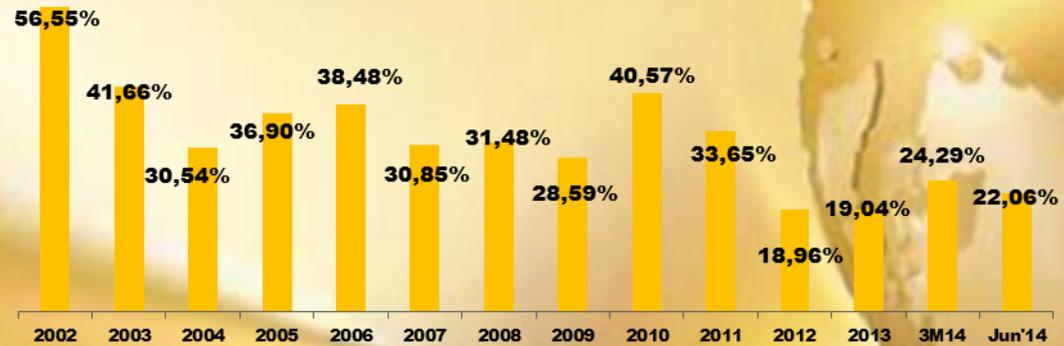


FINANCIAL RATIO

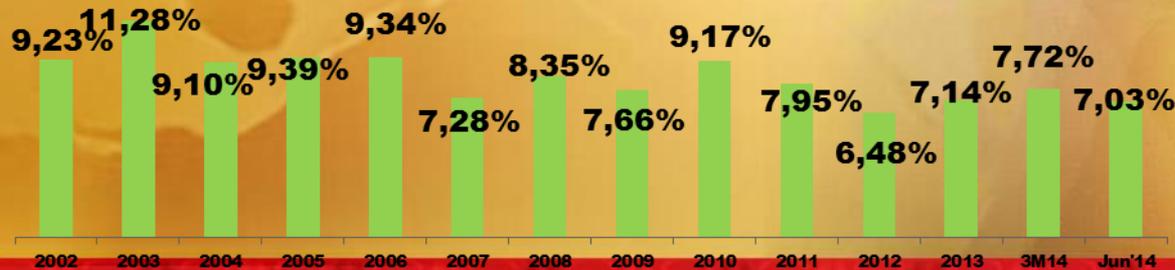
ROA



ROE

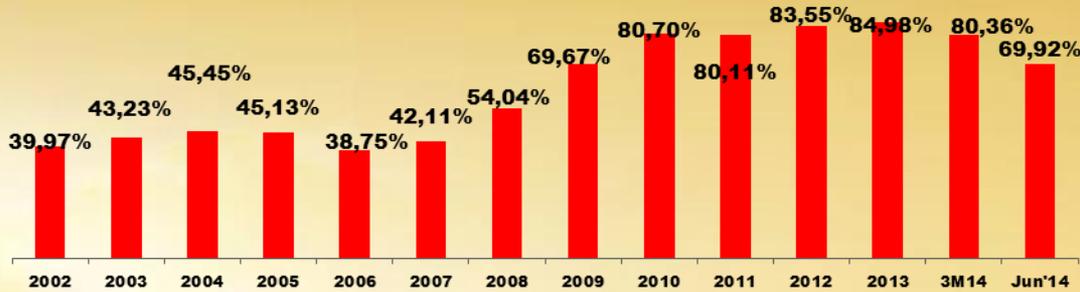


NIM

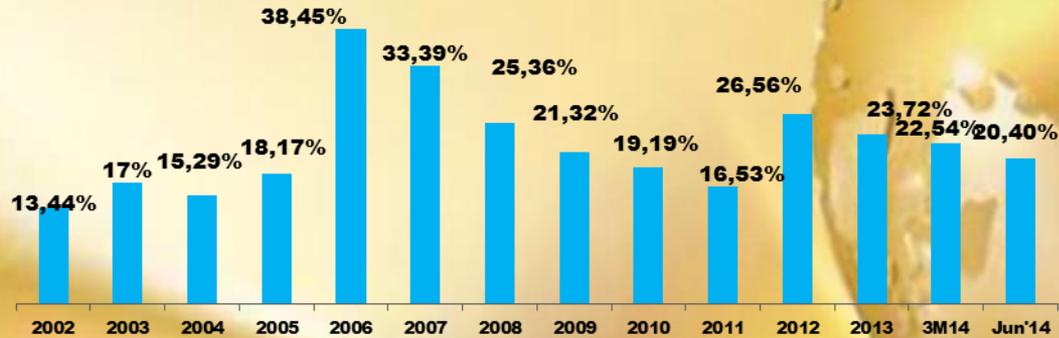


FINANCIAL RATIO

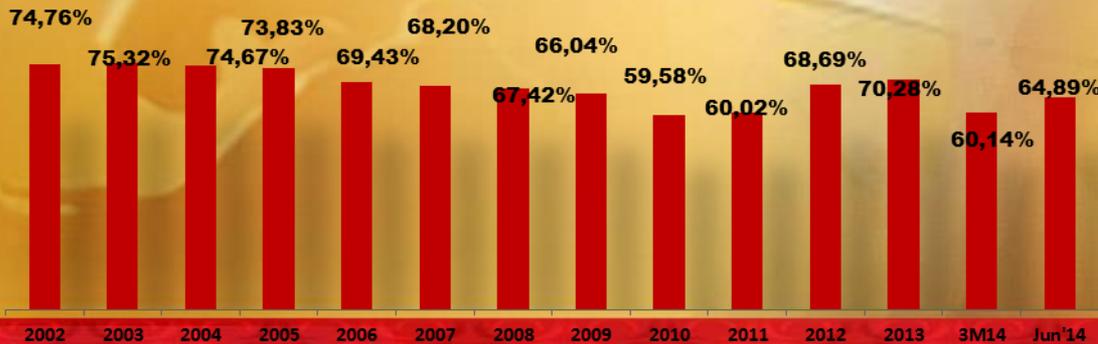
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SECTION 3

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.



YoY

Current Acc.
37,07%

Saving Acc.
14,40%

Time Dep.
31,15%

THIRD PARTY FUND

In Billion Rp.

Current Account



Government Current Acc.
YoY 46,10%

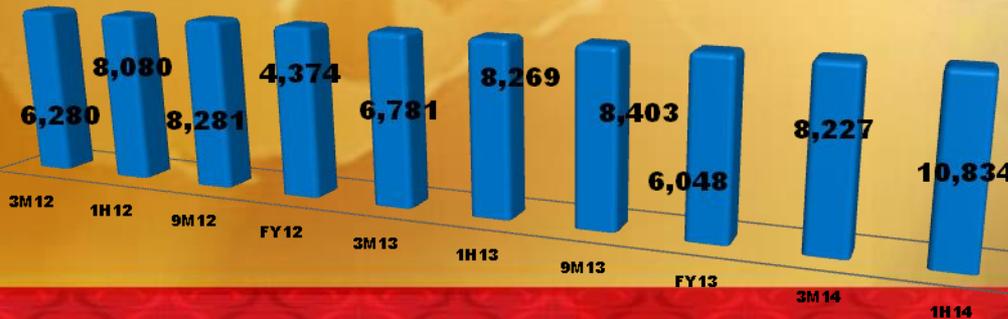
Private Current Acc.
YoY 4,50%

Saving Account



SIMPEDA YoY 10,36%
SIKLUS YoY 58,34%
Hajj Saving YoY 11,45%
TabunganKu YoY 62,38%
Barokah Saving YoY 13,93%

Time Deposit



Time Deposit
YoY 31,15%

THIRD PARTY FUND

Total Customer



Ticket Size

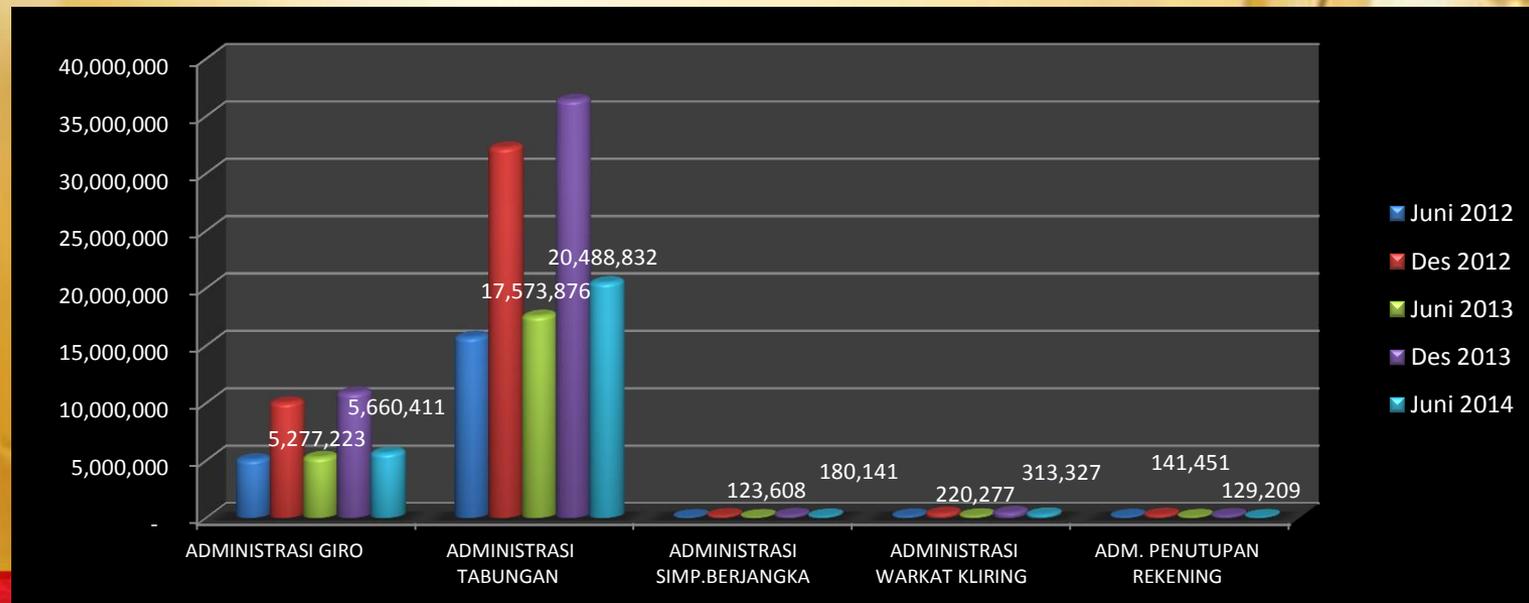


FUNDING FEE BASED

INCOME

in thousands (Rp000)

	ADMINISTRASI GIRO	ADMINISTRASI TABUNGAN	ADMINISTRASI SIMP.BERJANGKA	ADMINISTRASI WARKAT KLIRING	ADM. PENUTUPAN REKENING
Juni 2012	5,083,894	15,730,784	123,603	195,305	161,214
Des 2012	10,027,053	32,249,254	247,172	401,168	286,466
Juni 2013	5,277,223	17,573,876	123,608	220,277	141,451
Des 2013	10,880,862	36,391,633	262,994	472,905	245,264
Juni 2014	5,660,411	20,488,832	180,141	313,327	129,209
Growth Juni 2013-2014	7.26%	16.59%	45.74%	42.24%	-8.65%
Growth Des 2012-2013	8.52%	12.84%	6.40%	17.88%	-14.38%



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: LHBUI 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 June 30, 2014

NEW PRODUCTS



bankjatim

Tabungan SIKLUS

24 LAYANAN JAM atm 3366 14044



reksa dana

pahami, nikmati!



eMoney



Internet Banking bankjatim

welcome



bankjatim

Flazz



SMS BANKING 3366 bankjatim

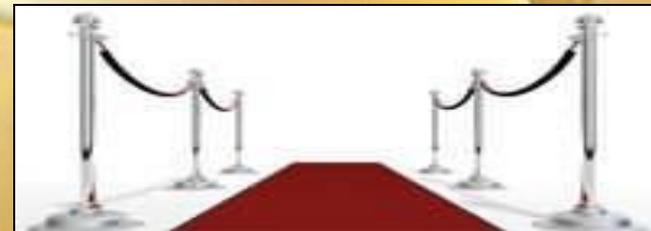
Memudahkan Anda dalam melakukan transaksi :

- ✓ 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 atm 3366 14044



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

LOAN

Loan 18,15%
YoY

Multipurpose
loan is the
biggest
proportion
from loan

CONSUMER LOAN

% Total Loan

June 13	June 14
57,43%	55,88%
4,16%	4,74%
2,62%	2,25%
64,22%	62,88%

- ▶ Multipurpose Loan
- ▶ Mortgage Loan
- ▶ Others

COMMERCIAL LOAN

June 13	June 14
4,61%	4,29%
3,53%	3,32%
6,90%	8,94%
3,90%	3,64%
18,94%	20,18%

- ▶ Keppres Loan
- ▶ Standby Loan
- ▶ Syndicate Loan
- ▶ Overdraft Loan

MICRO AND SMALL LOAN

June 13	June 14
7,38%	4,91%
1,72%	2,79%
0,46%	0,26%
7,29%	8,98%
16,85%	16,94%

- ▶ KUR
- ▶ Pundi Kencana
- ▶ Laguna
- ▶ Others

LOAN

In Billion Rp.

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



YoY

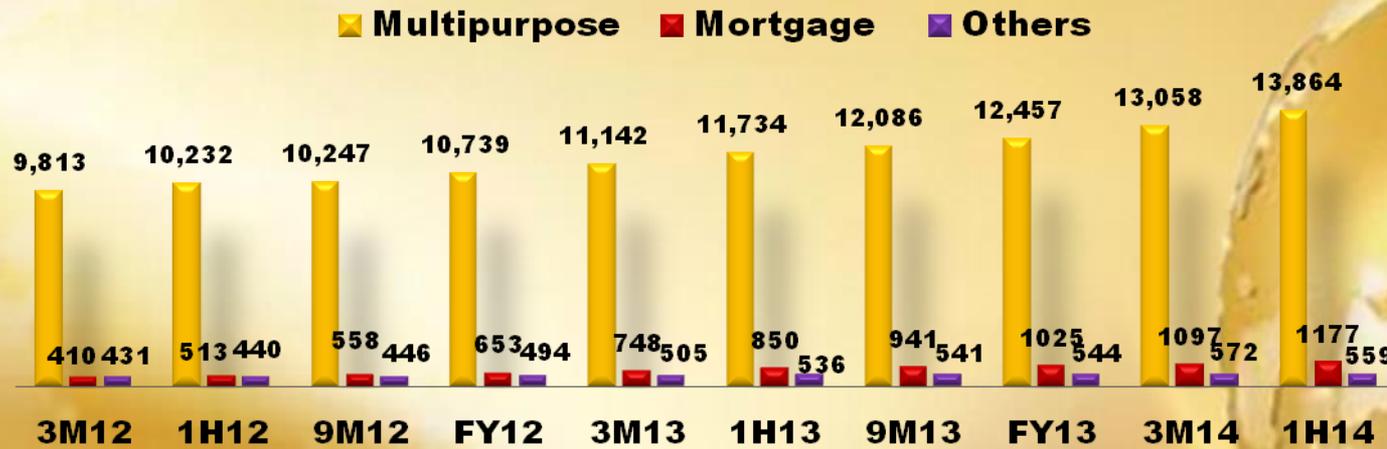
Consumer
18,90%

Commercial
29,72%

SME
22,11%

In Billion Rp.

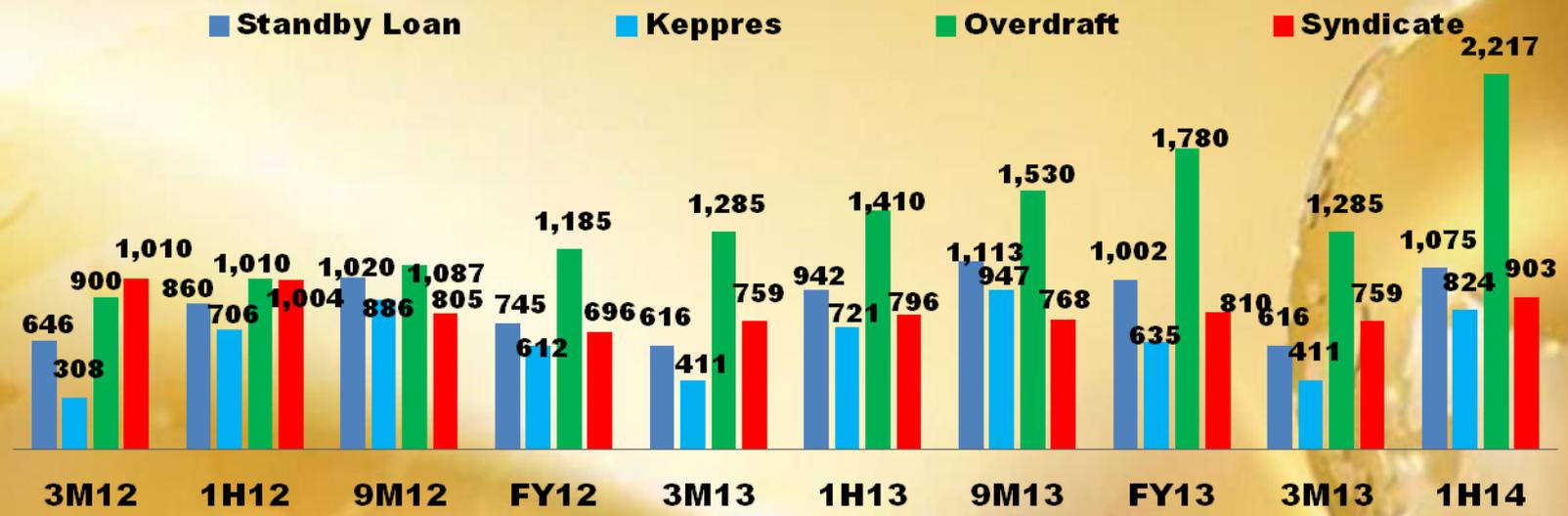
Consumer Loan



Multiguna	YoY 18,15%
KPR	YoY 38,46%
Others	YoY 4,22%

In Billion Rp.

Commercial Loan

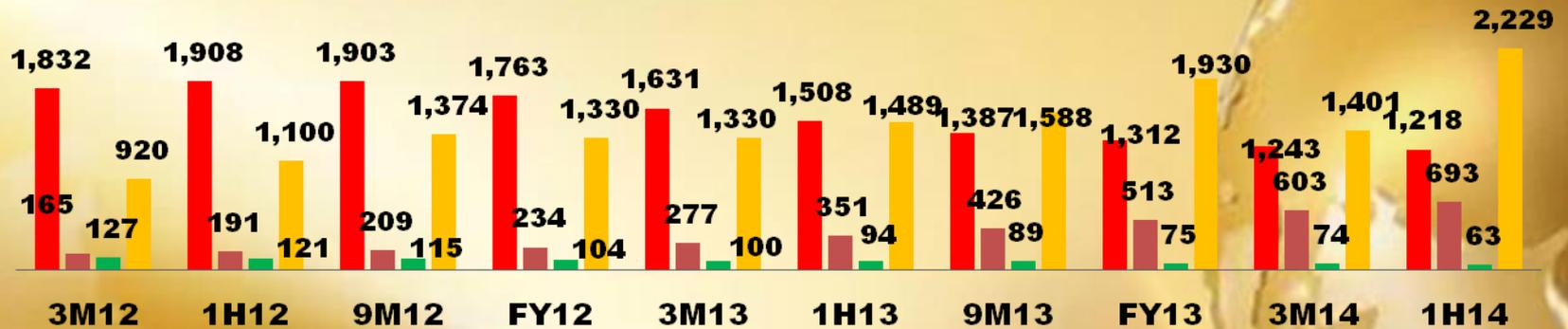


Standby Loan	YoY	14,12%
Keppres	YoY	14,27%
Overdraft	YoY	57,24%
Syndicate	YoY	13,39%

In Billion Rp.

SME Loan

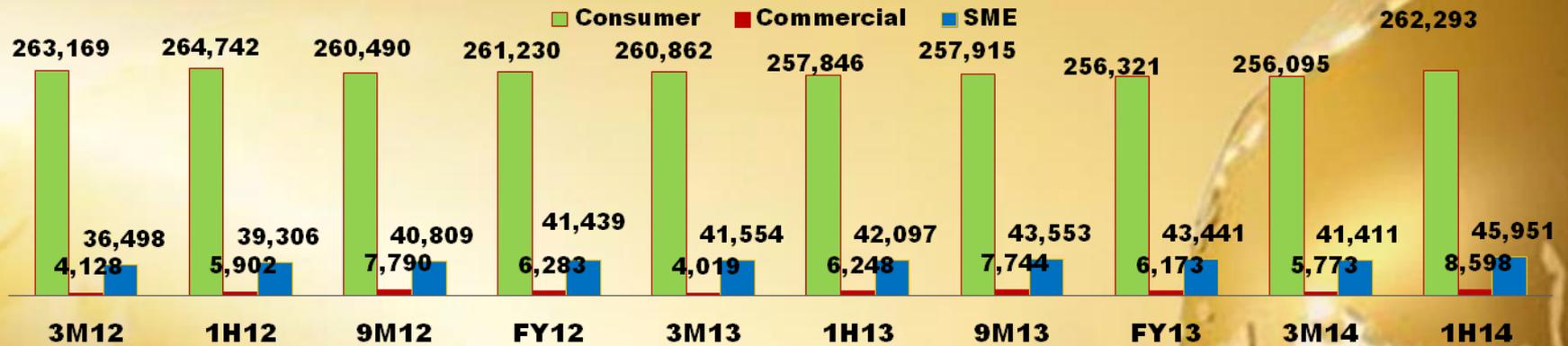
■ KUR ■ Pundi Kencana ■ Laguna ■ Others



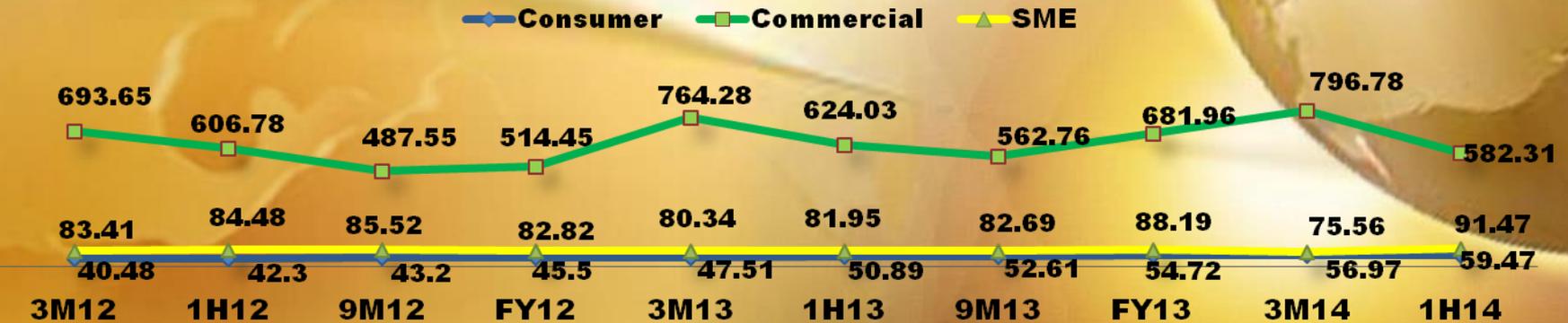
KUR	YoY	- 19,23%
Pundi Kencana	YoY	97,38%
Laguna	YoY	- 32,61%
Others	YoY	49,68%

Others: linkage BPR YoY 54,33 % => 272 Milyar ke 420 Milyar, BANGKIT KKPA 53,81 %

Total Customer



Ticket Size

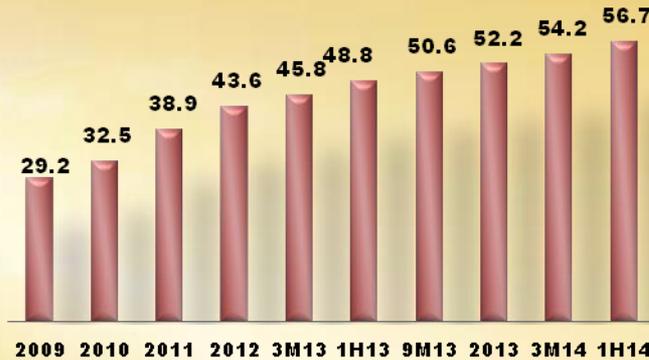


CREDIT FEE BASED INCOME

	Administrasi Kredit	Pend.Provisi kredit	Administrasi Bank Garansi	Supervision Fee	Taksasi kredit	Provisi Bank Garansi	Pend.fee kredit kelolaan/ channeling	Commitment fee
Juni 2012	14,595,852	50,714,486	5,554,982	938,086	5,981	792,697	328,167	153,632
Des 2012	25,177,102	72,074,497	18,591,318	998,962	2,965,806	2,222,123	916,826	779,530
Juni 2013	17,385,577	52,455,379	6,989,500	959,503	4,039,132	589,081	296,529	177,818
Des 2013	28,002,040	64,913,410	24,982,279	1,054,763	4,848,704	1,794,213	916,046	507,335
Juni 2014	17,399,242	54,909,307	10,813,103	975,060	4,841,870	1,517,657	85,203	72,153
Growth Juni (yoy) 2013-2014	0.08%	4.68%	54.70%	1.62%	19.87%	157.63%	-71.27%	-59.42%
Growth Des (yoy) 2012-2013	11.22%	-9.94%	34.38%	5.59%	63.49%	-19.26%	-0.09%	-34.92%

MULTIPURPOSE LOAN

Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance (Billion Rp.)



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

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: LHBU 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	45	Rp. 3.456.581.724
BPR with Public Bank member SKNBI	371	Rp. 4.485.945.286
TOTAL	416	Rp. 7.942.527.010

HUMAN RESOURCES

No	DATA	June'13	June'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	69
6	Management 3	140	180
7	Management 4	608	642
8	Staff of Administration	1.002	1.147
9	Staff Non Administration	367	352
10	Non Permanent	1.101	1.365
11	Outsource	1.305	1.519
	Total	4.621	5.296



* 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

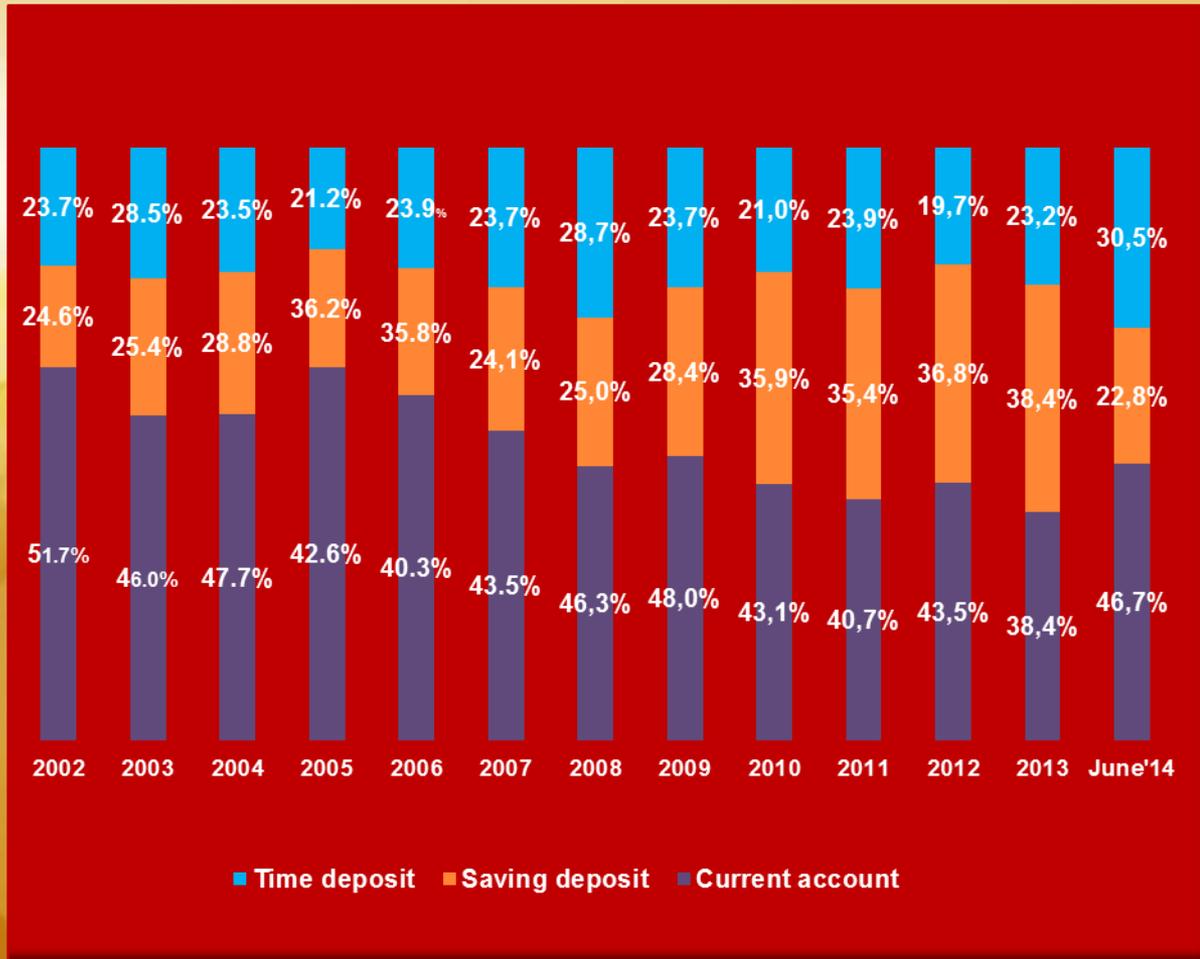
Description	Target	
Total Asset	18,96%	• Strategy of achieving loan growth 25,51% is by distributioning loan of consumer 2,3 Trillion, consists of Multipurpose Loan 2 Trillion, and the rest is Mortgage and Talangan Haji. Followed by SME Loan 2 Trillion and Commercial Loan 1,2 Trillion
Loan	25,51%	
Third 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

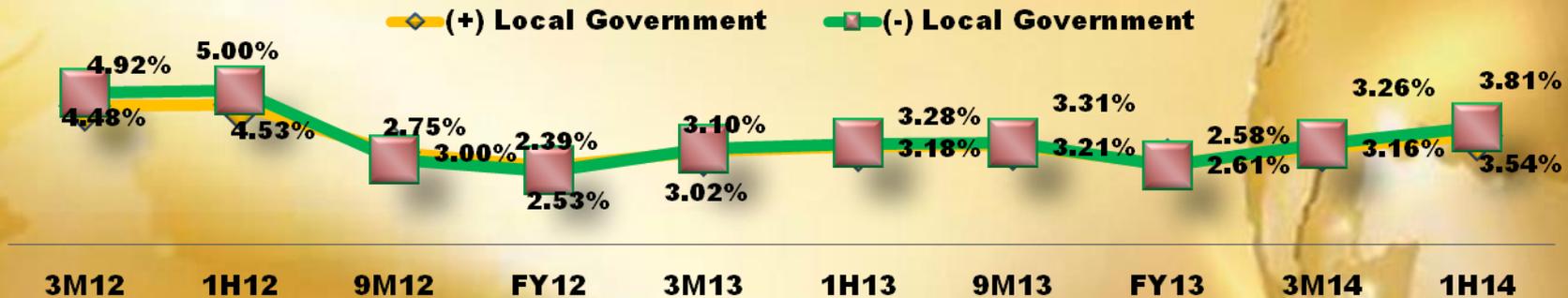
1. COMPETITIVE FUNDING COMPOSITION



CASA
June
2014
69.46 %

2. MAINTAIN LOW COST OF FUND

COF



3. SHARIA

KPR iB Griya Barokah

bankjatim syariah

KPR iB Griya Barokah

wujudkan rumah idaman Anda

Proses mudah
Angsuran tetap dan ringan

TAHAP	1	2	3	4	5	6	7	8	9	10
1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000

14044

Informasi lebih lanjut hubungi:

bankjatim syariah

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

GIRO = TABUNGAN

cara mudah
memaksimalkan Giro Anda

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**

Customer Service Syariah
A. Syariah Regional: 021-32410000
B. Syariah Cabang: 021-32410000

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

IMBT

4. MICRO LOAN

Micro Loan Result

No	Branch	Unit	Unit	DISBURSEMENT Jun-14	POSISI FEB-JUNI 2014				RR	NPL	% ACHIEVEMENT	
		Amount	Age		PLAFOND	Out Standing	NOA	AVG MRG			OS	AVG MRG
1	Surabaya	7	5	4.175.000	22.427.000	21.766.306	76	16,94%	100,00%	0,00%	81,83%	76,98%
2	Sidoarjo	6	5	4.111.000	28.886.500	27.851.534	113	17,34%	100,00%	0,00%	122,16%	78,83%
3	Madiun	6	5	1.692.000	14.010.000	13.514.855	59	17,20%	100,00%	0,00%	68,40%	78,18%
4	Mojokerto	5	1	4.325.000	4.325.000	4.325.000	18	17,52%	100,00%	0,00%	113,82%	79,64%
5	Kediri	5	1	2.265.000	2.265.000	2.265.000	16	18,66%	100,00%	0,00%	59,61%	84,84%
6	Gresik	5	1	3.655.000	3.655.000	3.655.000	13	17,42%	100,00%	0,00%	96,18%	79,18%
7	Malang	6	1	4.795.000	4.795.000	4.795.000	15	16,84%	100,00%	0,00%	105,15%	76,54%
Total				25.018.000	80.363.500	78.172.695	310	17,42%	100,00%	0,00%	92,45%	79,17%

5. WIDE NETWORK

	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

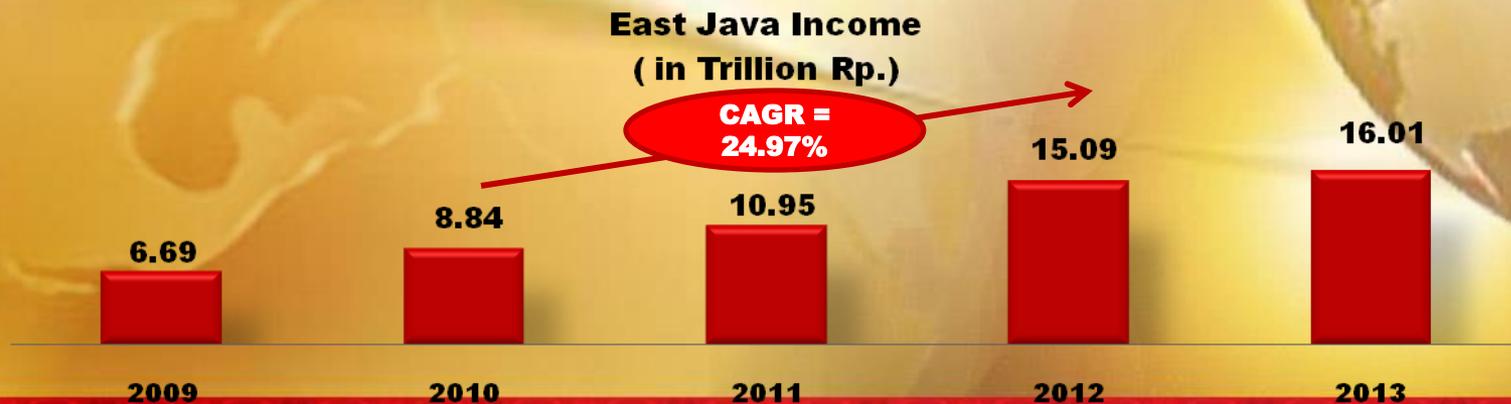
Network	2009	2010	2011	2012	2013	June 2014
Head Office	1	1	1	1	1	1
Branch Office	39	41	41	41	41	42
Sub Branch Office	26	44	67	81	107	140
Cash office	151	154	164	164	176	164
Sharia service office	37	37	47	47	47	47
Payment Point	78	88	115	138	155	153
Mobile cash	45	49	57	57	59	60
Mobile ATM	-	4	4	6	6	6
CDM	1	1	1	1	1	1
ATM	87	142	262	368	479	503
Total network	465	561	759	904	1.072	1.117

6. HIGHEST CURRENT ACCOUNT MARKET SHARE IN EAST JAVA

In Trillion Rp.

No	Description	Dec 2013 East Java	1H14 Bank Jatim	%
1.	Total Asset	420,52	42,15	10,02%
2.	Third Party Fund	313,70	35,48	11.31%
	- Current Account	51,85	16,56	31.94%
	- Saving Account	140,54	8,08	5,75%
	- Time Deposit	121,31	10,83	8,93%
3.	Loan	304,11	24,81	8.16%

Source : Economy Regional East Java – Bank Indonesia
 Total Bank in East Java : 83 Banks



7. BANK JATIM 2ND AMONG BEST

REGIONAL BANK

In Billion Rp.

No	BANK	ASSET	KREDIT	DPK	MODAL	LABA BERSIH
1	Bank JABAR BANTEN	74.206	45.293	57.931	2.424	334
2	Bank JATIM	 35.464	 22.318	 28.205	 3.729	 312
3	Bank DKI	29.606	17.203	21.431	1.931	262
4	Bank JATENG	33.858	22.140	28.766	1.217	226
5	Bank KALTIM	22.901	17.927	18.206	2.761	21
6	Bank SUMUT	22.837	15.337	18.678	1.046	157
7	Bank RIAU	17.675	11.473	11.899	957	152
8	Bank PAPUA	17.307	11.918	14.058	1.123	110
9	BPD Sumatera Barat	17.062	11.297	13.374	799	68
10	Bank D.I. ACEH	14.855	9.052	11.484	861	140

Data March 2014

Source : Bank Indonesia

8. HIGH DIVIDEND YIELD



Bank (30/06/2014)	Share px	Market Cap Rp bn	PBV	PER	Dividend Yield
BJTM	408	6.086	1,0	5,9	10 %
BJBR	825	7.999	1,1	5,2	8,2 %
BBKP	625	5.679	0,8	5,4	4,2 %
BBTN	1.040	10.988	0,9	6,6	3,8 %
BDMN	4.145	39.728	1,2	9,4	3,2 %
BBNI	4.765	88.861	1,6	8,7	3,1 %
BMRI	9.725	226.917	2,2	11,2	2,5 %
BBRI	10.325	254.709	2,7	10,6	2,4 %
BTPN	4.250	24.821	2,0	10,9	1,8 %
BBCA	11.000	271.205	3,5	16,9	1,3 %

9. AWARDS & ACHIEVEMENTS



Indonesia Bank Loyalty Award 2014



IAIR Awards 2014



Platinum Award Infobank 2013



Indonesia Banking Award 2013



MRI Best Service Excellence 2014



Best Services Excellence 2013

JUNE 2013

Foreign Institution Investor June 2013
42,00 % from public shares

Domestic Investor June 2013
58,00 % from public shares

Public shares 20 %
from paid capital

JUNE 2014

Foreign Institution Investor June 2014
46,50 % from public shares

Domestic Investor June 2014
53,50 % from public shares

CONTACT

Investor Relation Unit (IRU)
Corporate Secretary
(031) 5310090
www.bankjatim.co.id

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

- Maylissa Ika P. - Ext. 469
IR Officer

-Lukas Yudhi W.S - Ext . 468
IR Staff

-Frizki Putera N - Ext. 469
IR Staff