



Company Performance April 2014

AGENDA

ECONOMIC OUTLOOK

FINANCIAL HIGHLIGHTS

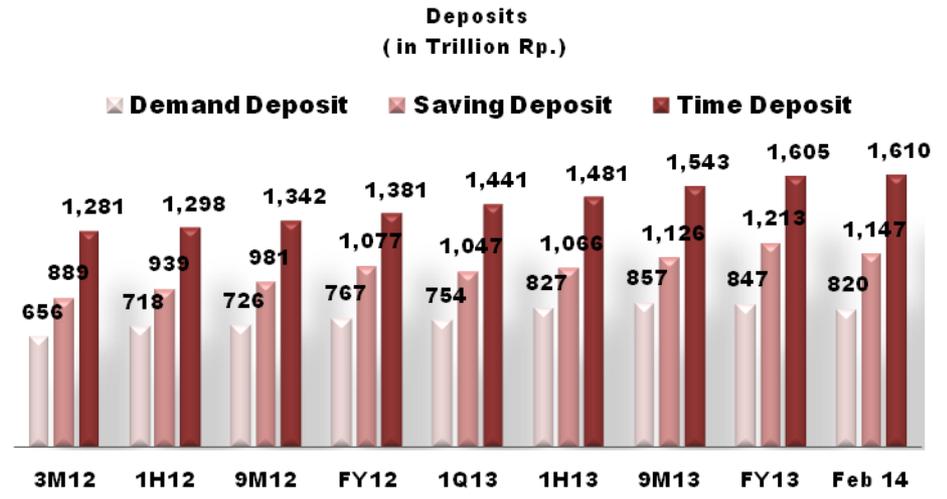
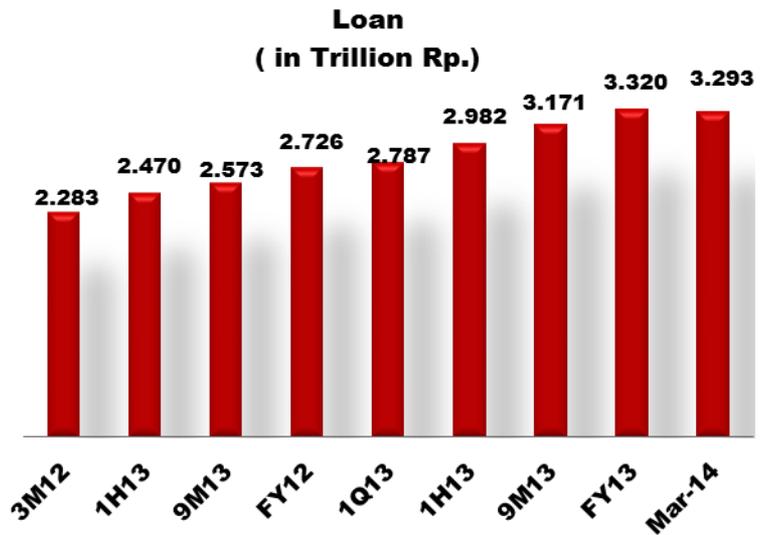
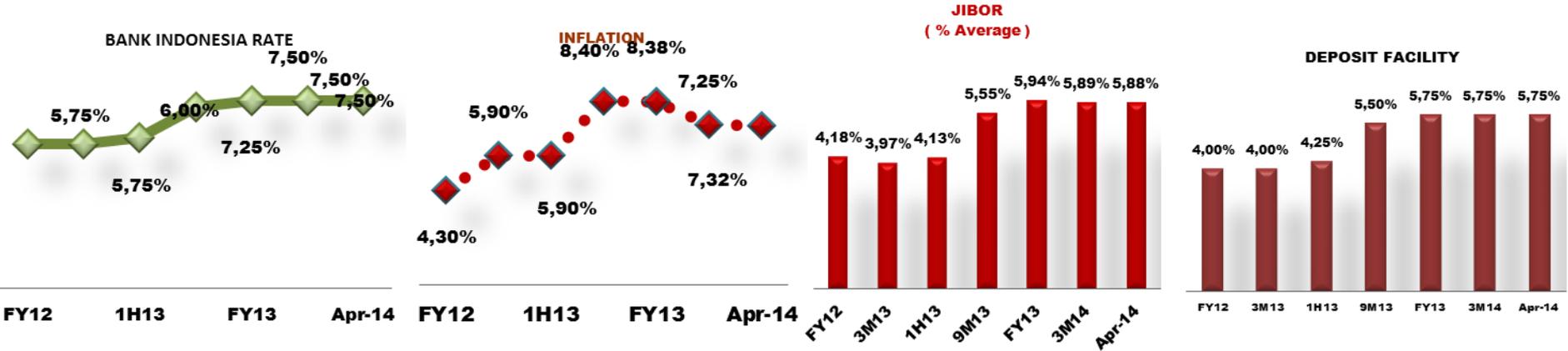
OVERVIEW & INVESTMENT HIGHLIGHTS

STRENGTHS

SECTION 1

ECONOMIC OUTLOOK

MACRO ECONOMY



BANK JATIM AMONG ALL BANK IN INDONESIA



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	CIM Niaga	213,574	143,641	163,791	5,768	4,603
...
24	Bank Jatim	33,047	22,084	25,988	3,729	824

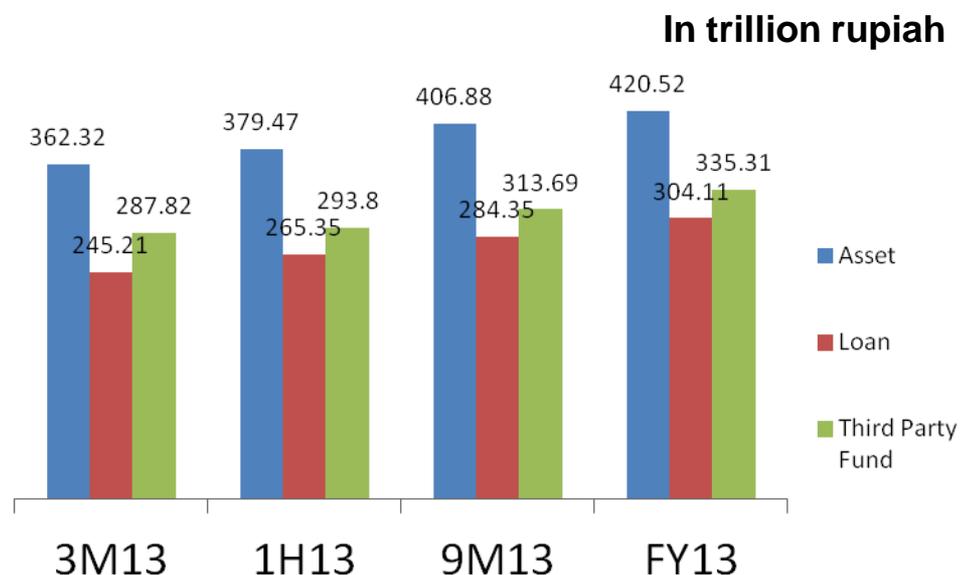
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Source: Bank Indonesia

THE ECONOMIC POTENTIAL OF EAST JAVA TOWARDS BANK JATIM

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

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



ECONOMY STRUCTURE (as per December 2012)		
NO	DESCRIPTION	%
1.	Agriculture	10.73
2.	Mining & Quarrying	2.22
3.	Processing Industry	25.84
4.	Electricity, Gas, & Clean Water	1.35
5.	Construction	3.41
6.	Trading, Hotel and Restaurant	33.59
7.	Transportation & Communication	8.13
8.	Finance, Rent & Company Service	5.67
9.	Services	3
PDRB		100,0

ECONOMY STRUCTURE (as December 2013)		
NO	DESCRIPTION	%
1.	Agriculture	14.91 
2.	Mining & Quarrying	2.00
3.	Processing Industry	26.60 
4.	Electricity, Gas, & Clean Water	1.29
5.	Construction	4.74 
6.	Trading, Hotel and Restaurant	31.34
7.	Transportation & Communication	5.94
8.	Finance, Rent & Company Service	5.10
9.	Services	8.09 
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	April 13	April 14	YoY
Total Asset	34.726.818	38.458.311	10,75%
Placement BI & SBI	2.655.263	2.398.240	-9,68%
Placement Other Bank	9.013.355	7.809.965	-13,35%
Loan	19.373.119	23.406.495	20,82%
Third Party Fund	27.827.937	31.290.756	12,44%
- Current Account	12.725.457	13.414.791	5,42%
- Saving Account	7.256.859	8.642.404	19,09%
- Time Deposit	7.845.621	9.233.562	17,69%
Equity	5.190.414	5.468.722	5,36%

PROFIT & LOSS



In Million Rp.

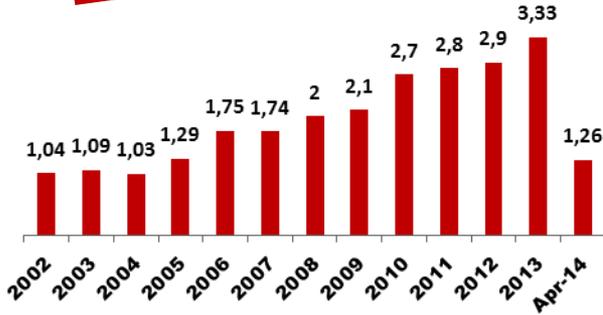
Information	April 13	April 14	YoY
Interest Income	974.214	1.256.749	29,00%
Interest Expense	(244.277)	(303.615)	24,29%
Nett Interest Income	729.937	953.134	30,58%
Non Interest Operational Income	156.279	168.339	7,72%
Non Interest Operational Expense	(476.152)	(612.727)	28,68%
Nett Non Interest Operational Income (Expense)	(319.873)	(444.388)	38,93%
Operational Profit	410.064	508.746	24,06%
Non Operational Profit	1.115	7.984	616,03%
Pre Tax Profit	413.907	516.729	24,84%
Taxes	(117.845)	(152.559)	29,46%
Net profit	296.062	364.171	23,00%

FINANCIAL PERFORMANCE



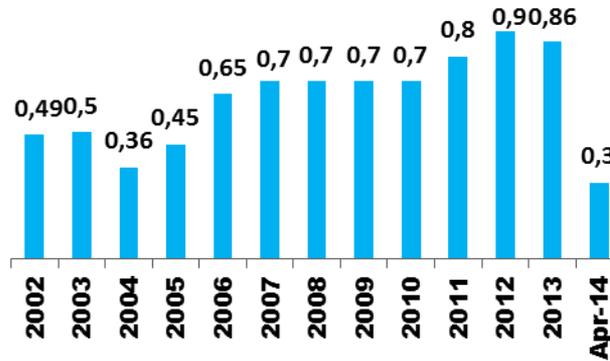
INTEREST INCOME (Rp Tril)

CAGR = 11.96%



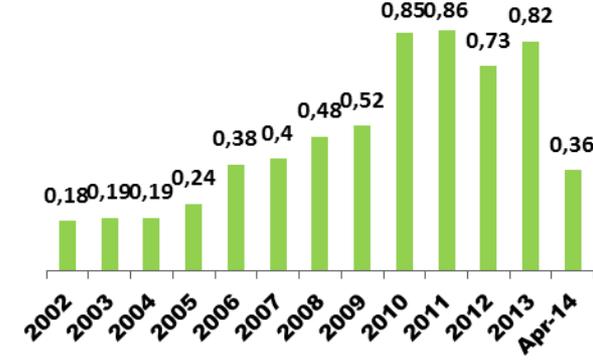
INTEREST EXPENSE (Rp Tril)

CAGR = 6.62%



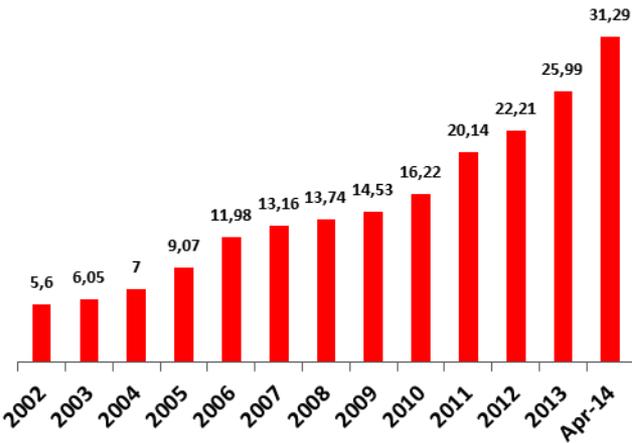
NET PROFIT (Rp Tril)

CAGR = 18.24%



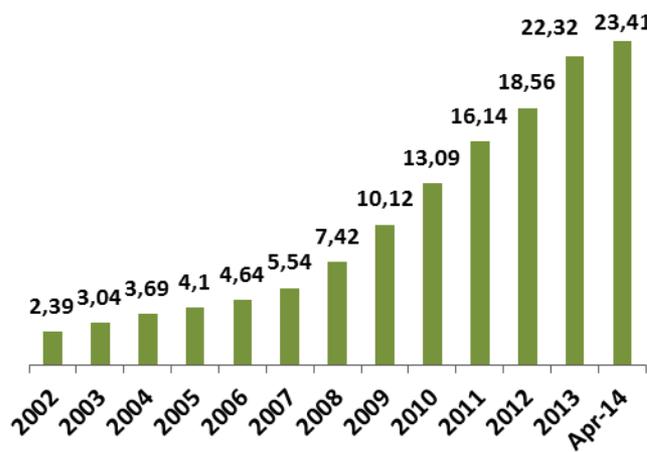
THIRD PARTY FUND (Rp Tril)

CAGR = 15.74%



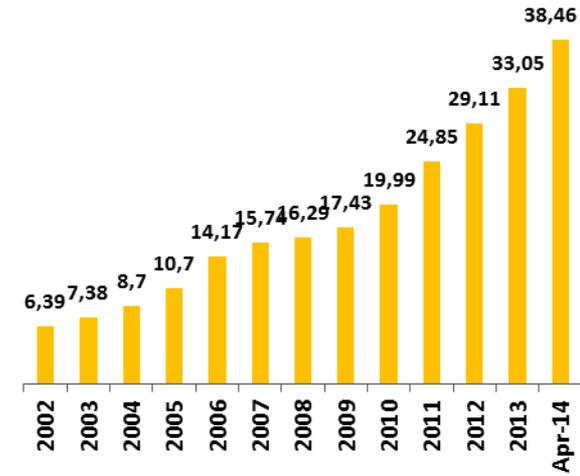
LOAN (Rp Tril)

CAGR = 21,28%



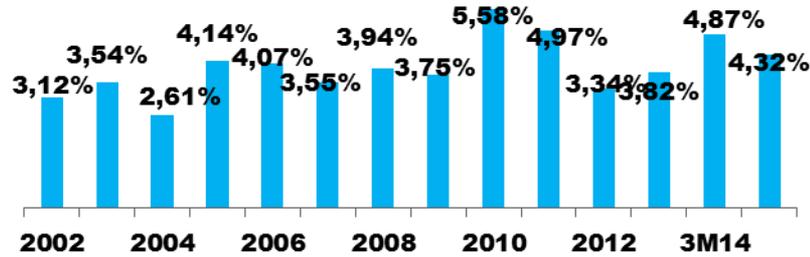
TOTAL ASSET (Rp Tril)

CAGR = 16.37%

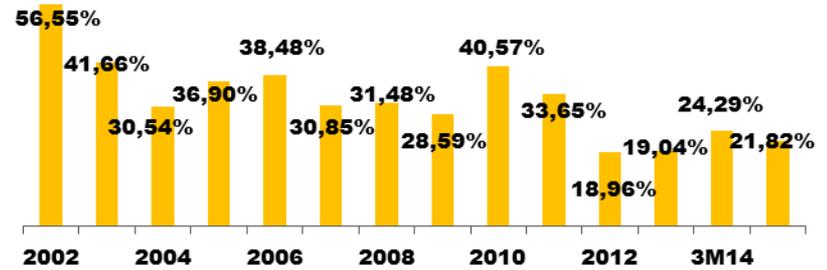


FINANCIAL RATIO

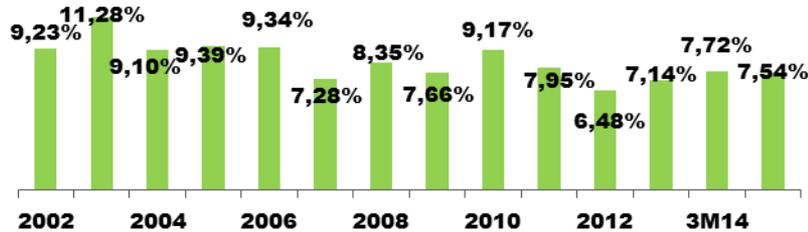
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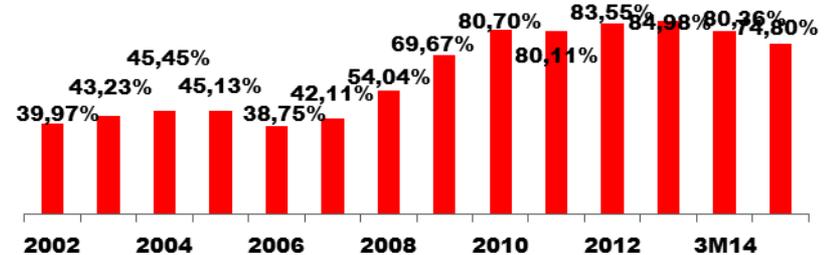
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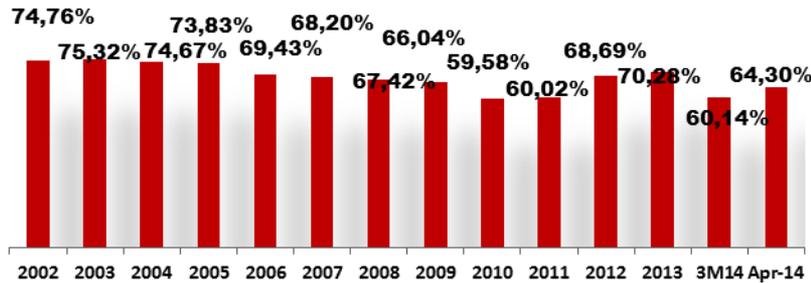
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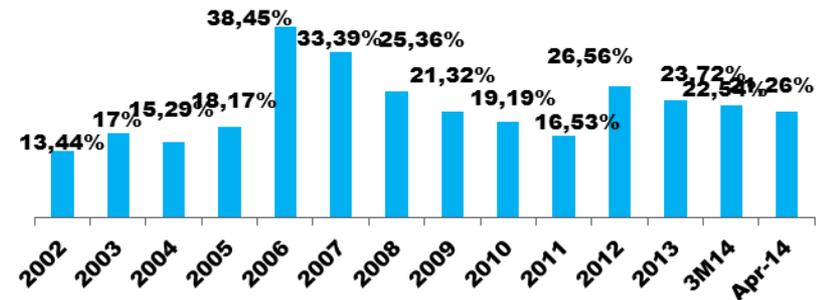
**L
D
R**



**B
P
O**



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A
R**



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*



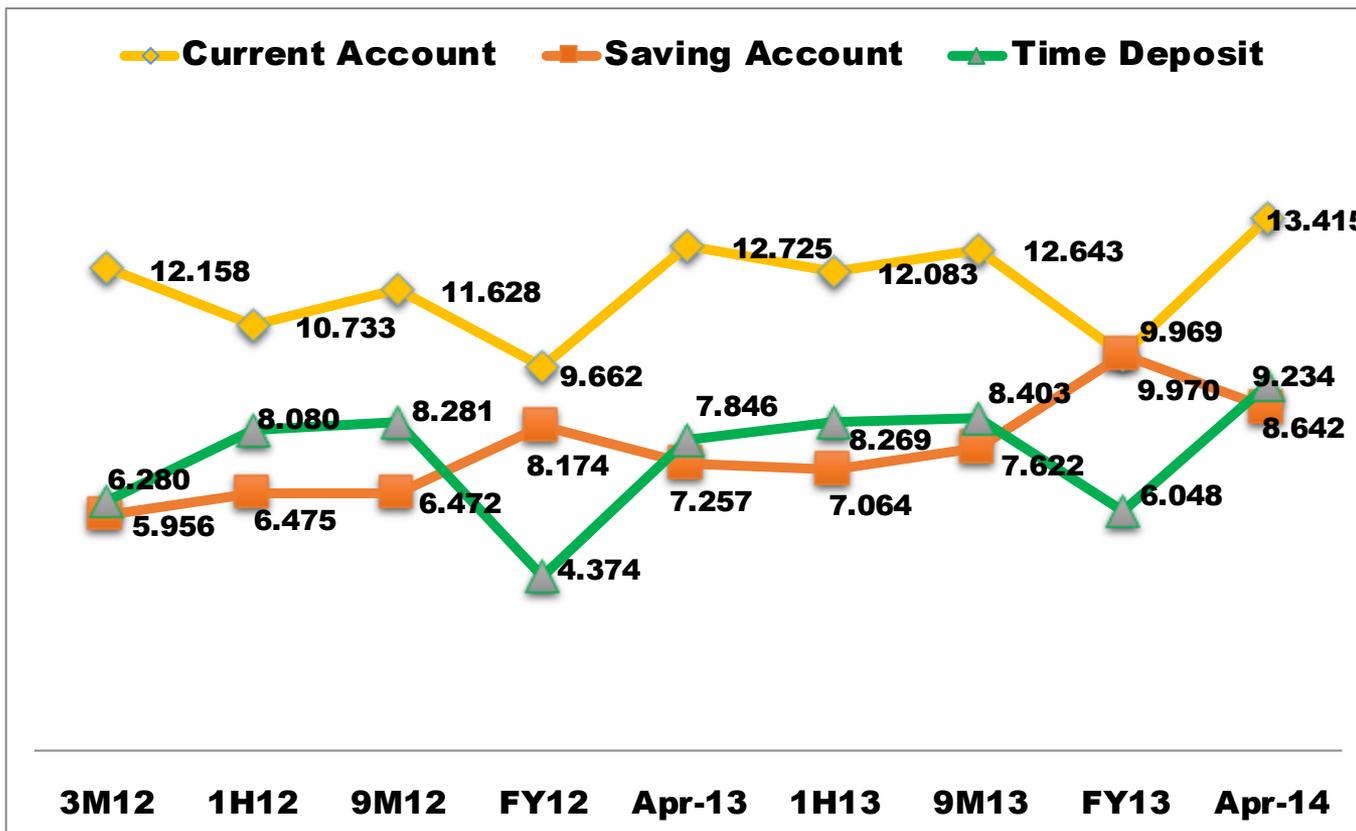
- 61 years old, obtained his Bachelor Degree from Institut Teknologi Sepuluh Nopember, Surabaya in 1979.
- He has been a Commissioner since 2011. Prior to that he worked in various companies such as Bina Marga, the local government, and he served as the President Commissioner (2009 – 2011).

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

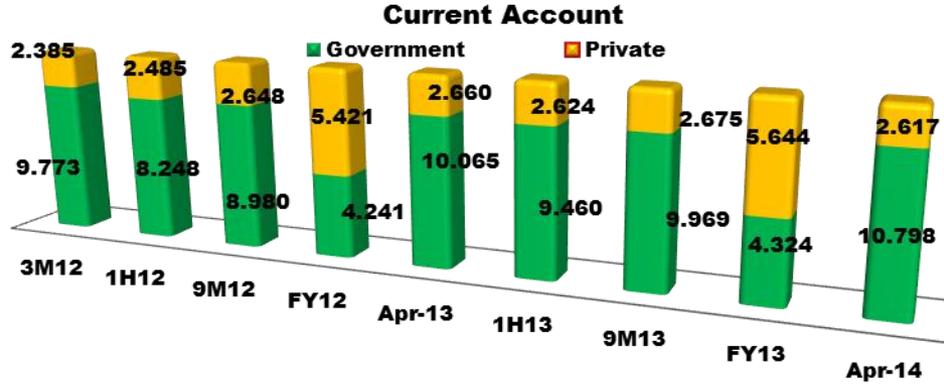
Current Acc.
5,42%

Saving Acc.
19,09%

Time Dep.
17,69%

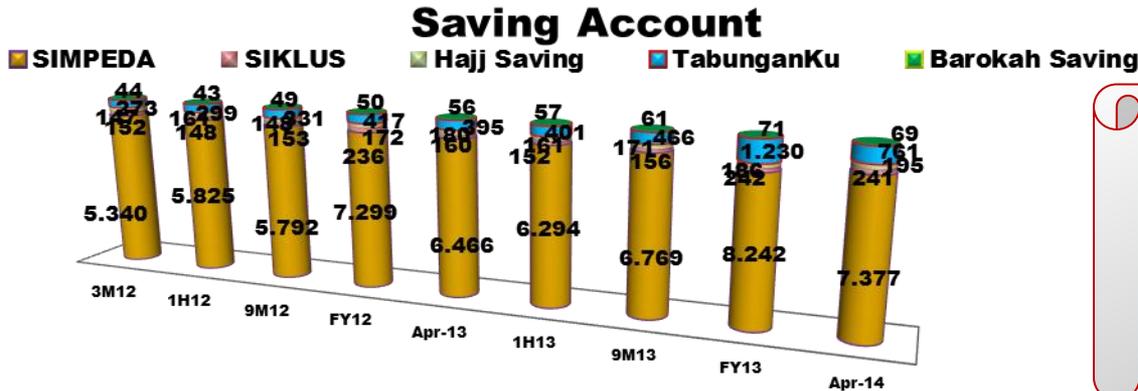
THIRD PARTY FUND

In Billion Rp.

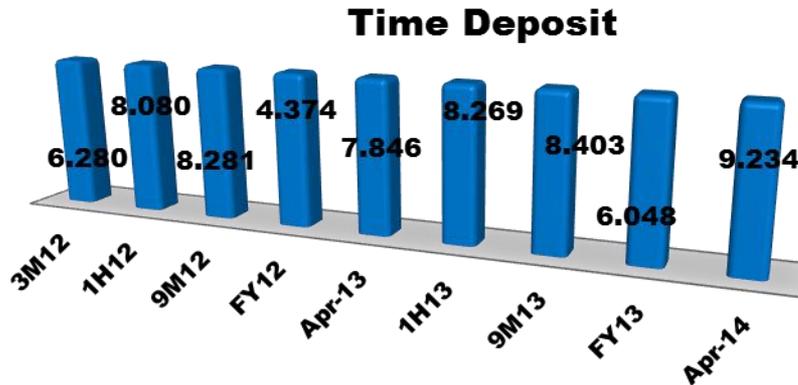


Government Current Acc.
YoY 7,28%

Private Current Acc.
YoY -1,64%



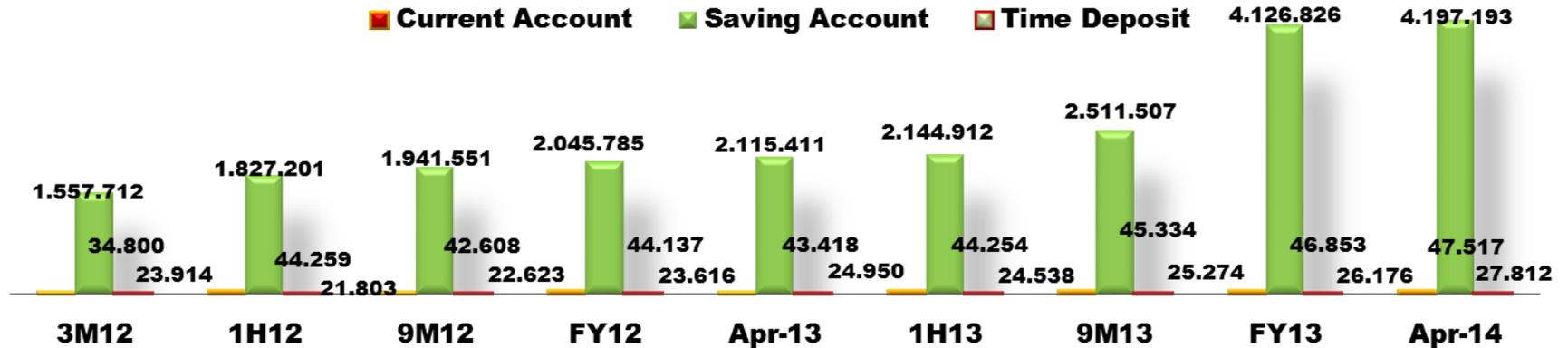
SIMPEDA	YoY	14,09%
SIKLUS	YoY	50,81%
Hajj Saving	YoY	7,95%
TabunganKu	YoY	92,69%
Barokah Saving	YoY	23,16%



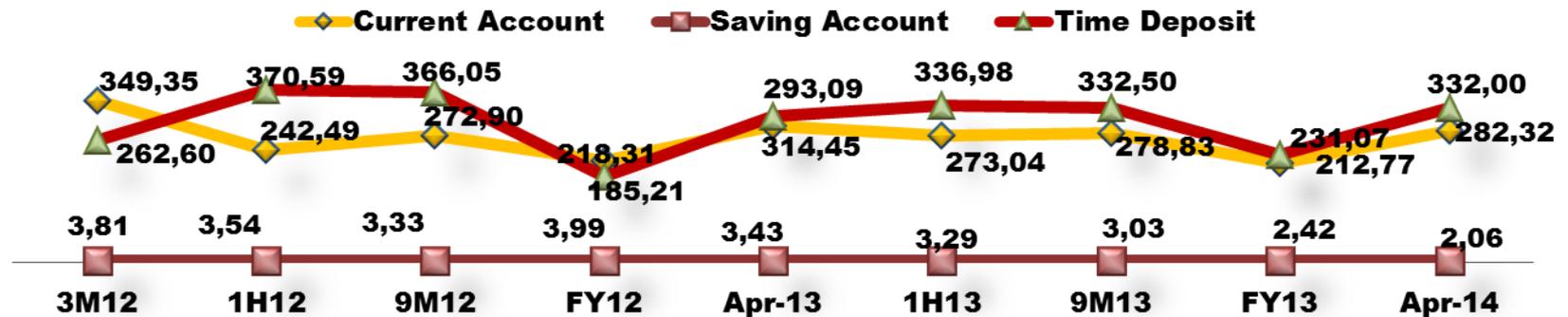
Time Deposit
YoY 17,69%

THIRD PARTY FUND

Total Customer



Ticket Size



NEW PRODUCTS

EDC Merchant



± 447.294 mesin EDC (2012)

Kartu Kredit
Kartu Debit

EDC Payment Point



5500 (Bukopin, 2011)

Akses BPR KS Bank Bukopin

EDC E-Money



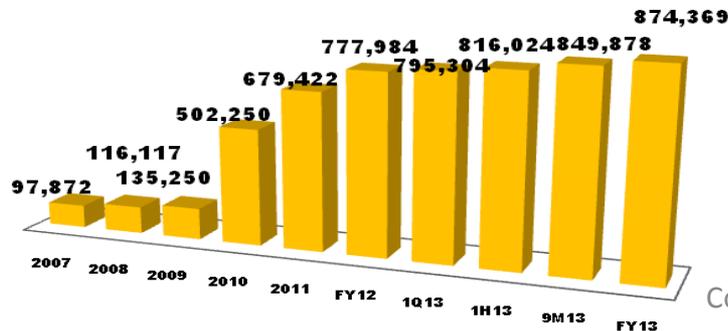
± 180.257 mesin EDC(2012)

Flazz E-Toll
Java Jazz Card
T-Cash
Dompetku

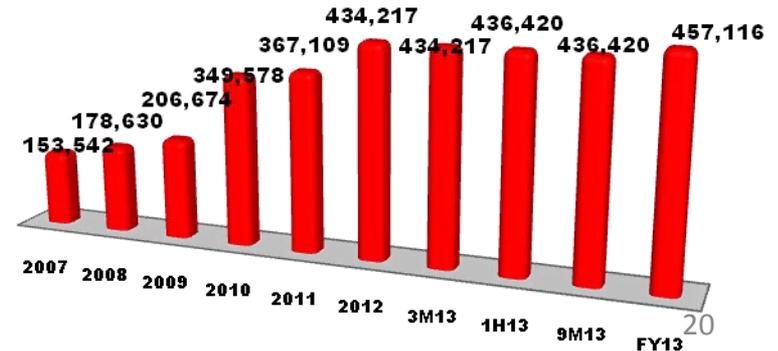


ATM & KPE

ATM Cardholder



KPE



TYPE OF LOAN

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



LOAN

CONSUMER LOAN

% Total Loan

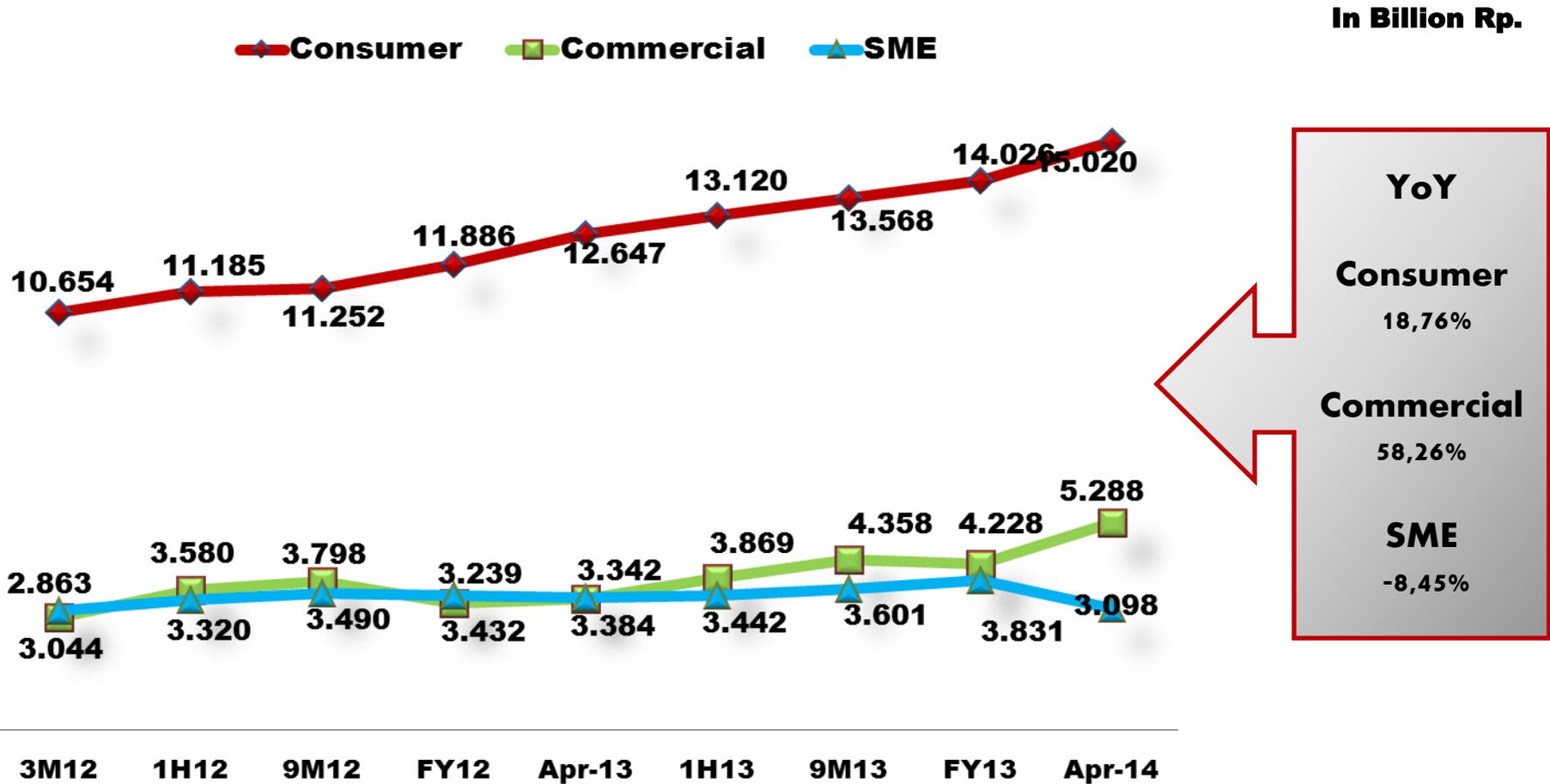
	Apr 13	Apr 14
▶ Multipurpose Loan	58,57%	56,78%
▶ Mortgage Loan	4,03%	4,83%
▶ Others	2,66%	2,56%
Total	65,28%	64,17%

COMMERCIAL LOAN

MICRO AND SMALL LOAN

Loan 17,11%
YoY
Multipurpose
loan is the
biggest
proportion
from loan

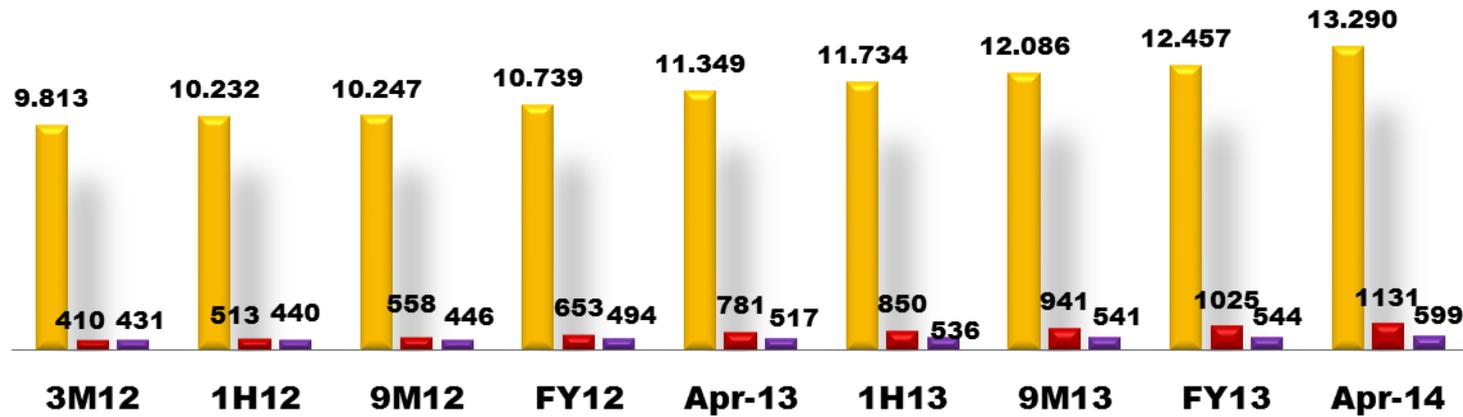
LOAN



In Billion Rp.

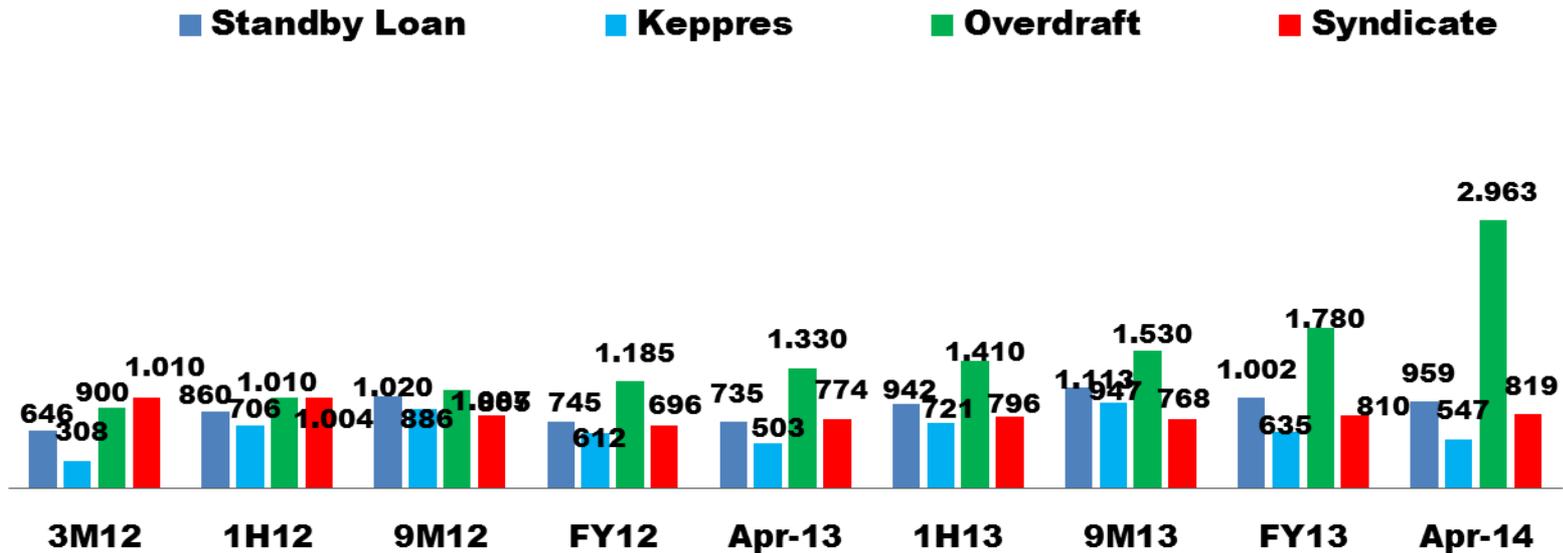
Consumer Loan

■ Multipurpose
 ■ Mortgage
 ■ Others



Multiguna	YoY 17,11%
KPR	YoY 44,72%
Others	YoY 15,75%

Commercial Loan

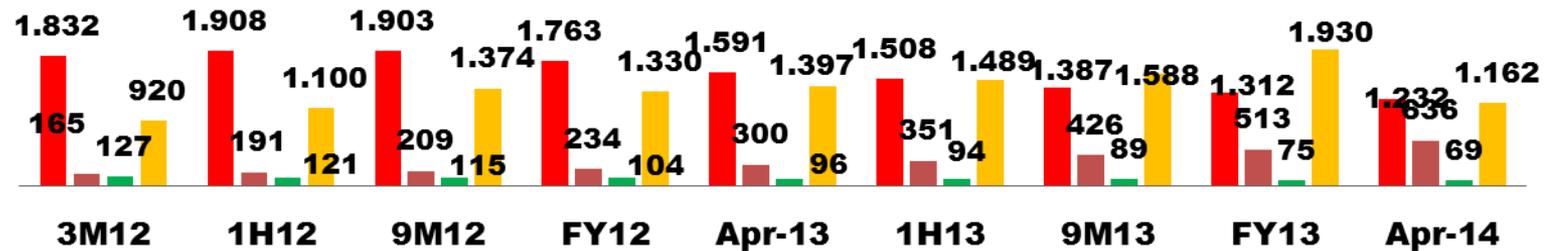


Standby Loan	YoY	30,54%
Keppres	YoY	8,88%
Overdraft	YoY	122,77%
Syndicate	YoY	5,78%

In Billion Rp.

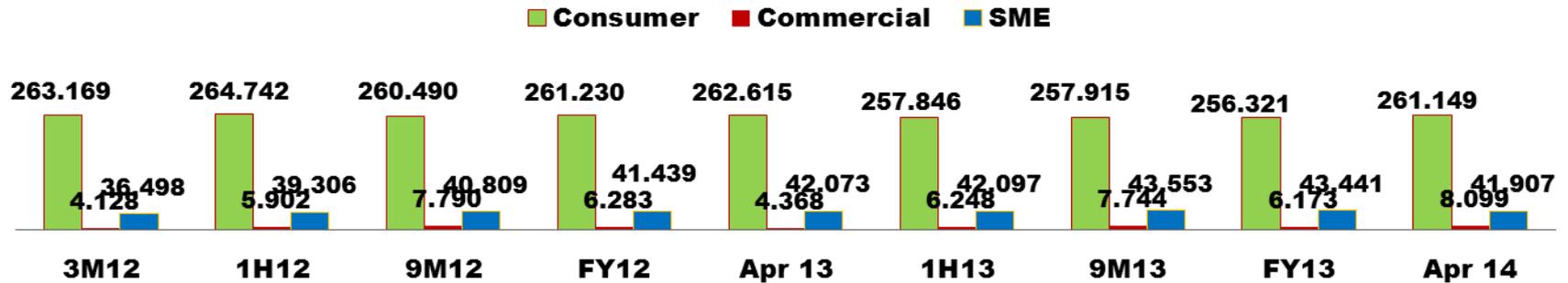
SME Loan

■ KUR ■ Pundi Kencana ■ Laguna ■ Others

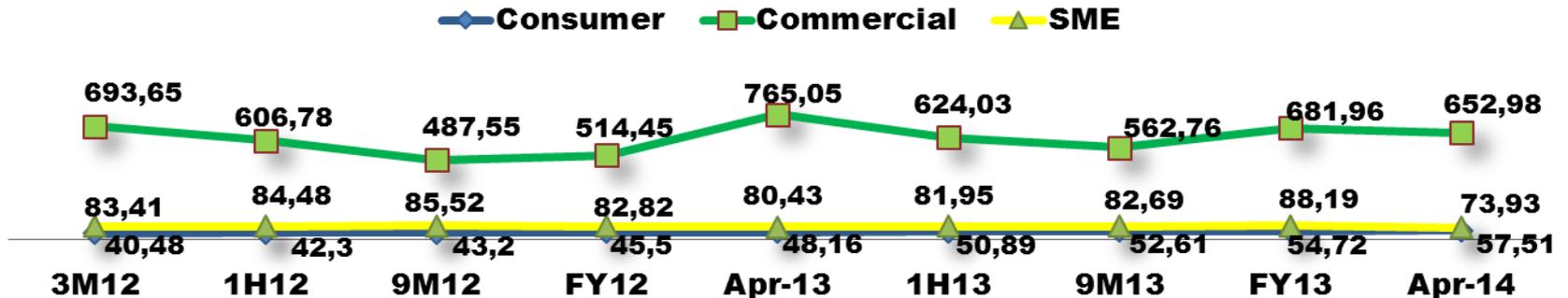


KUR	YoY	- 22,59%
Pundi Kencana	YoY	111,96%
Laguna	YoY	- 28,53%
Others	YoY	- 16,82%

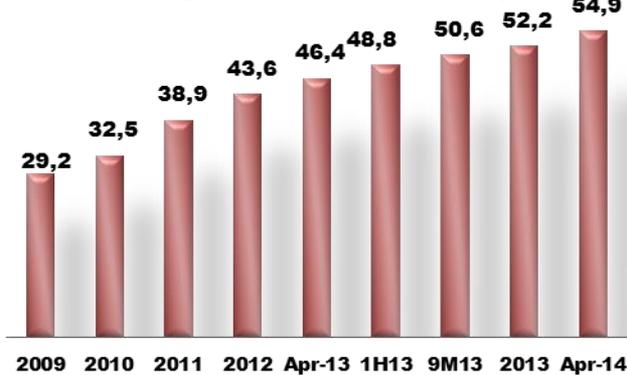
Total Customer



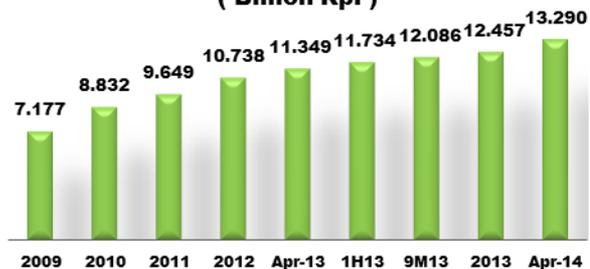
Ticket Size



Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance (Billion Rp.)



Feature	Details
Pricing	15,20%-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	0,15 % as of April 30, 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

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 :

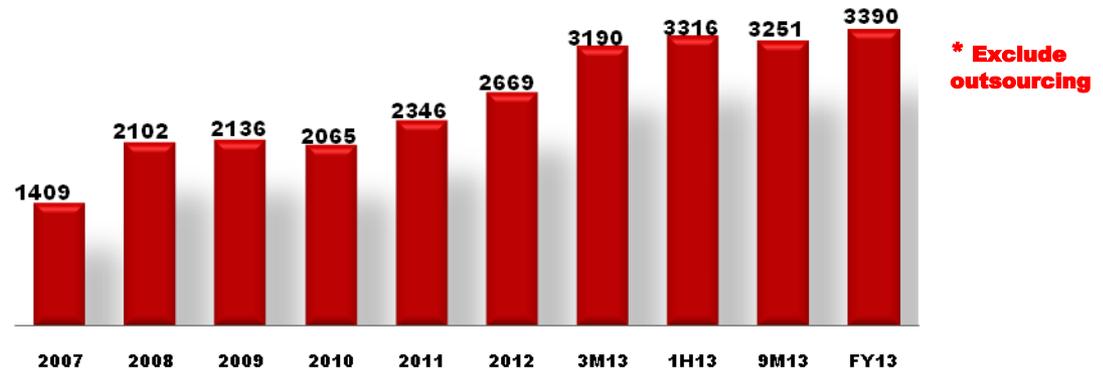
- 18 Rural Bank pilot project was done kick off meeting
- 87 Rural Bank who engage themselves in the implementation of JETS

Type of Transaction	Total Transaction (in 1 month)	Total Amount
Between BPR	52	Rp. 1.848.948.869
BPR with Public Bank member SKNBI	242	Rp. 3.249.365.742
TOTAL	294	Rp. 5.098.314.611

HUMAN RESOURCES



No	DATA	Apr 13	Apr 14
1	Board of Commisioner	4	3
2	Board of Sharia Supervisory	3	3
3	Director	5	3
4	Management 1	14	12
5	Management 2	68	71
6	Management 3	147	181
7	Management 4	616	647
8	Staff of Administration	981	1155
9	Staff Non Administration	370	354
10	Non Permanent	1021	1300
11	Outsource	1527	1504
	Total	4756	5233



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

BUSSINESS 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	85,34%
- NPL Gross	1,70%
- NIM	7,73%
- BOPO	70,57%
- ROE	20,40%
- 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 Billion and Commercial Loan 1,2 Trillion**

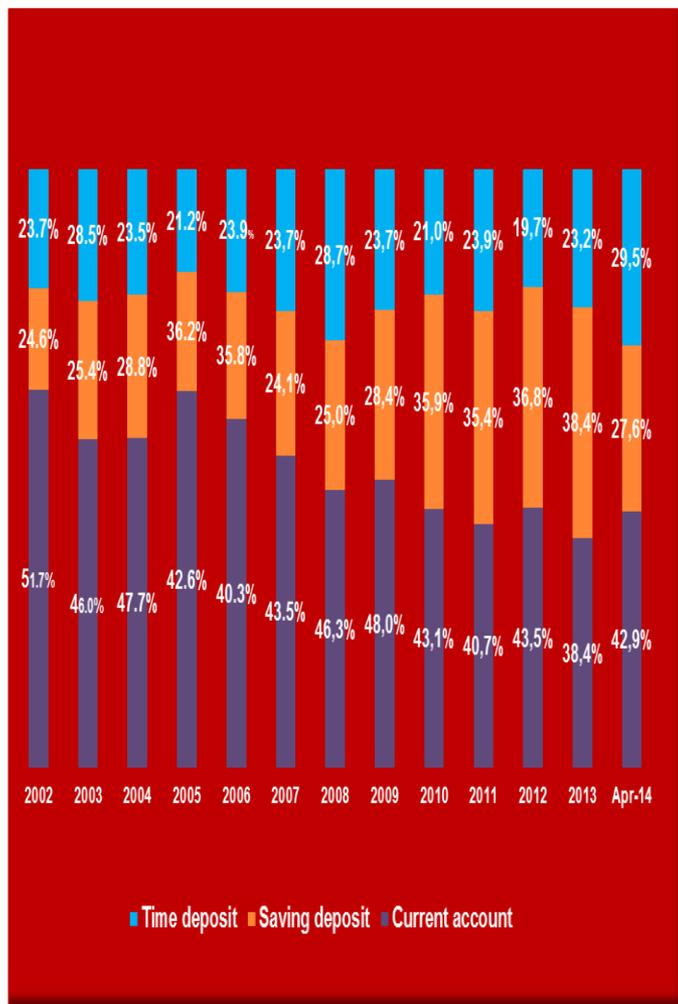
• **Strategy of funding, focus on Current Account and Saving Account, supported by product development such as Siklus Saving, Flazz, e-money, sms banking, and internet banking. For cost of fund maintained in range 2,6% to 3%. Growth of saving, targetted 30,65%**

• **Strategy to increase NIM from 7,14% to 7,73%, by micro loan penetration which is distributed 1 Trillion with interest 19% - 31%, supported by distribution of Multipurpose Loan 2 Trillion or grow 16,41%**

SECTION 4

STRENGTHS

1. COMPETITIVE FUNDING COMPOSITION



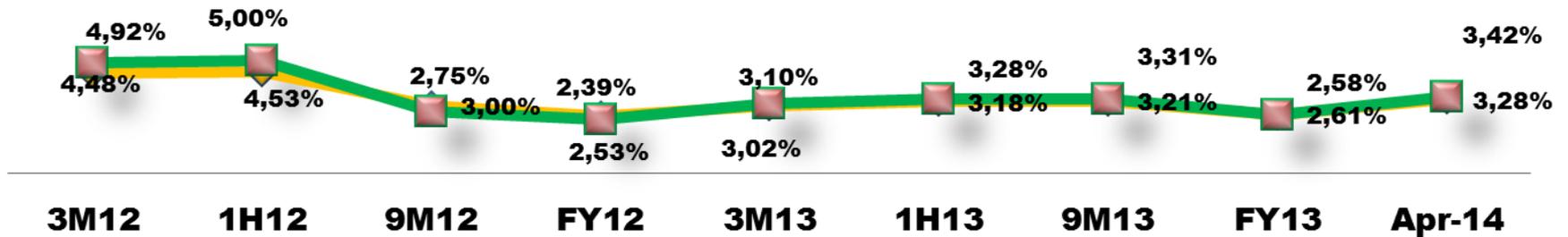
BANK	CASA RATIO (Mar 2013)
BCA	77,69%
BANK JATIM	70,83%
BNI	66,46%
MANDIRI	64,81%
BRI	57,65%
BJB	43,92%
BTN	43,23%
DANAMON	41,42%
BUKOPIN	39,61%
BTPN	14,83%



2. MAINTAIN LOW COST OF FUND

COF

◆ (+) Local Government ■ (-) Local Government



3. MICRO LOAN

REALISASI PENCAIRAN
per tanggal

: 16-Mei-14

NO	UNIT	PENCAIRAN TANGGAL			MOUNTH TO DATE (MTD)			TARGET KUMULATIF		% PENCAPAIAN		YEAR TO DATE (YTD)		
		16-Mei-14			PENCAIRAN KUMULATIF BLN		Mei-14	PENC. BLN	Mei-14	Mei-14		PENCAIRAN KUMULATIF THN 2014		
		PLAFOND	RATE	NOA	PLAFOND	RATE	NOA	PLAFOND	RATE	PLAFOND	RATE	PLAFOND	AVG RATE	NOA
SURABAYA														
1	Kalibutih	0	0,00%	0	580.000	16,53%	2	760.000	22,00%	76,32%	75,12%	2.465.000	17,32%	9
2	Wiyung	210.000	19,24%	1	210.000	19,24%	1	760.000	22,00%	27,63%	87,46%	2.661.000	16,18%	7
3	Tambak Rejo	310.000	15,71%	1	310.000	15,71%	1	760.000	22,00%	40,79%	71,43%	2.495.000	16,88%	9
4	Lidah Kulon	0	0,00%	0	305.000	16,24%	1	760.000	22,00%	40,13%	73,84%	1.711.000	16,84%	6
5	HR. Muhammad	0	0,00%	0	130.000	21,20%	1	760.000	22,00%	17,11%	96,36%	780.000	18,49%	4
6	Rungkut	0	0,00%	0	1.000.000	15,98%	2	760.000	22,00%	131,58%	72,63%	4.525.000	16,77%	14
7	Rajawali	0	0,00%	0	100.000	21,59%	1	760.000	22,00%	13,16%	98,13%	1.185.000	16,84%	4
Total Area		520.000	17,14%	2	2.635.000	16,83%	9	5.320.000	22,00%	49,53%	76,50%	15.822.000	16,87%	53
SIDOARJO														
8	Sidoarjo	0	0,00%	0	1.230.000	16,64%	3	760.000	22,00%	161,84%	75,65%	6.129.500	16,71%	19
9	Krian	0	0,00%	0	101.000	21,20%	1	760.000	22,00%	13,29%	96,36%	2.073.000	17,63%	9
10	Tulangan	0	0,00%	0	720.000	19,45%	5	760.000	22,00%	94,74%	88,40%	3.801.000	18,85%	22
11	Taman	0	0,00%	0	602.000	15,85%	2	760.000	22,00%	79,21%	72,05%	2.885.000	17,45%	11
12	Gedangan	410.000	15,71%	1	615.000	16,99%	2	760.000	22,00%	80,92%	77,21%	2.797.000	17,60%	11
13	Waru	0	0,00%	0	270.000	21,40%	2	760.000	22,00%	35,53%	97,26%	3.535.000	16,96%	12
Total Area		410.000	15,71%	1	3.538.000	17,63%	15	4.560.000	22,00%	77,59%	80,14%	21.220.500	17,44%	84
MADIUN														
14	Madiun	0	0,00%	0	1.101.000	16,60%	3	760.000	22,00%	144,87%	75,45%	5.233.000	16,42%	15
15	Dolopo	0	0,00%	0	90.000	20,67%	1	760.000	22,00%	11,84%	93,94%	416.000	20,78%	4
16	Jiwan	0	0,00%	0	0	0,00%	0	760.000	22,00%	0,00%	0,00%	1.621.000	17,31%	6
17	Uteran	0	0,00%	0	0	0,00%	0	760.000	22,00%	0,00%	0,00%	1.585.000	18,12%	7
18	Muneng	0	0,00%	0	0	0,00%	0	760.000	22,00%	0,00%	0,00%	2.378.000	19,01%	13
Total Area		0	0,00%	0	1.191.000	16,91%	4	3.800.000	22,00%	31,34%	76,85%	11.233.000	17,50%	45
T O T A L		930.000	16,51%	3	7.364.000	17,23%	28	13.680.000	22,00%	53,83%	78,31%	48.275.500	17,27%	182

Tanggal Cetak : 19-May-14

4. 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

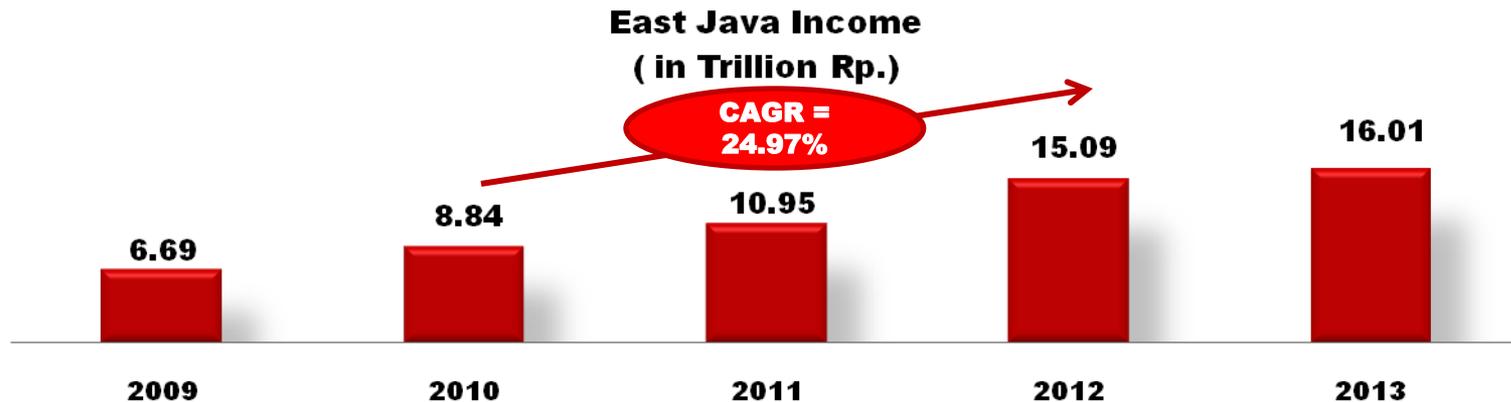
Network	2009	2010	2011	2012	2013	April 2014
Head Office	1	1	1	1	1	1
Branch Office	39	41	41	41	41	42
Sub Branch Office	26	44	67	81	107	129
Cash office	151	154	164	164	176	160
Sharia service office	37	37	47	47	47	47
Payment Point	78	88	115	138	155	154
Mobile cash	45	49	57	57	59	59
Mobile ATM	-	4	4	6	6	6
CDM	1	1	1	1	1	1
ATM	87	142	262	368	479	498
Total network	465	561	759	904	1.072	1.097

5. HIGHEST CURRENT ACCOUNT MARKET SHARE IN EAST JAVA

In Trillion Rp.

No	Description	Dec 2013 East Java	Apr 14 Bank Jatim	%
1.	Total Asset	420,52	38,46	9,15%
2.	Third Party Fund	335,31	31,29	9,33%
	- Current Account	51,85	13,41	25,86%
	- Saving Account	140,54	8,64	6,15%
	- Time Deposit	121,31	9,23	7,61%
3.	Loan	304,11	23,4	7,69%

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



6. HIGH DIVIDEND YIELD



Bank (22/04/2014)	Share px	Market Cap Rp bn	PBV	PER	Dividend Yield
Bank Jatim	418	6.236	1.1	7.6	9.7%
Bukopin	635	6.048	1.0	5.6	3.6%
Bank Jabar Banten	905	8.775	1.3	6.4	9.3%
BTN	1105	11.674	1.0	7.5	3.5%
BTPN	4140	24.179	2.4	11.3	1.9%
Bank Danamon	4300	41.214	1.3	10.2	3.1%
BNI	4960	92.497	1.9	10.2	3.0%
BRI	10575	260.876	3.3	12.2	2.3%
Bank Mandiri	10325	240.917	2.8	13.2	2.3%
BCA	11350	279.834	4.4	19.6	1.3%

8. AWARDS & ACHIEVEMENTS



Indonesia Bank Loyalty Award 2014



IAIR Awards 2014



Platinum Award Infobank 2013



Indonesia Banking Award 2013



Best Services Excellence 2013

APRIL 2013

Foreign Institution Investor Apr 2013
29,81 % from public shares

Domestic Investor Apr 2013
70,19 % from public shares

**Public shares 20 %
from paid capital**

APRIL 2014

Foreign Institution Investor Apr 2014
46,90 % from public shares

Domestic Investor Apr 2014
53,10 % 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