



Company Performance May 2014

AGENDA

ECONOMIC OUTLOOK

FINANCIAL HIGHLIGHTS

OVERVIEW & INVESTMENT HIGHLIGHTS

STRENGTHS

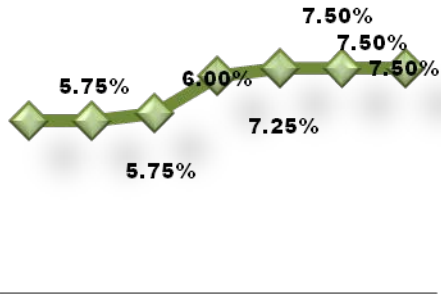
SECTION 1

ECONOMIC OUTLOOK

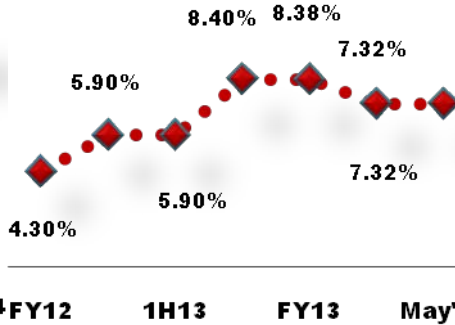
MACRO ECONOMY



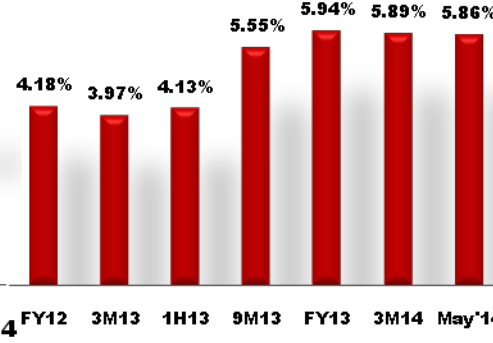
BANK INDONESIA RATE



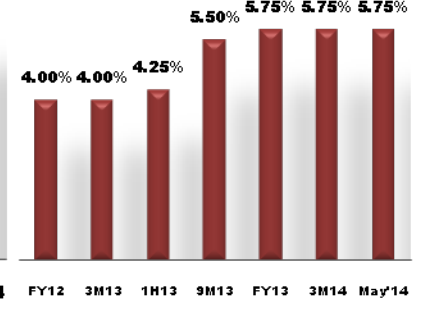
INFLATION



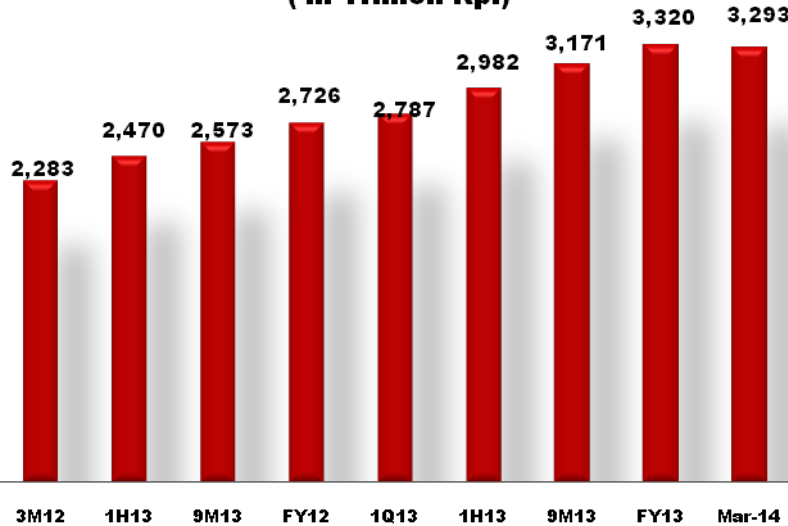
**JIBOR
(% Average)**



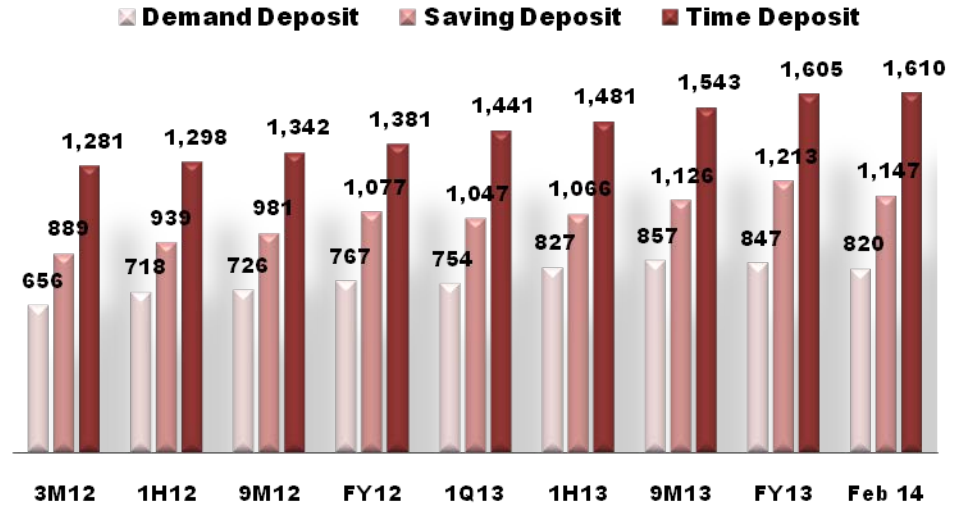
DEPOSIT FACILITY



**Loan
(in Trillion Rp.)**



**Deposits
(in Trillion Rp.)**



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

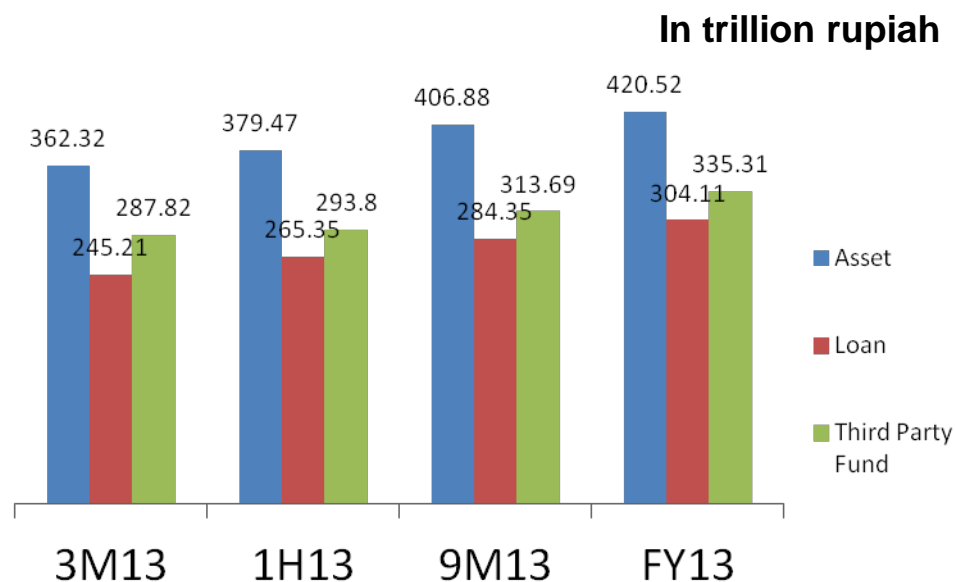
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Source: Bank Indonesia

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	May 13	May 14	YoY	1Q13	4Q13	1Q14	YoY	QoQ
Total Asset	34.285.778	39.393.180	14,89%	3.465.592	(2.462.222)	2.417.630	-30.24%	-198.19%
Placement BI & SBI	2.253.459	2.670.212	18,49%	(198.922)	117.504	(146.065)	-26.57%	-224.31%
Placement Other Bank	8.350.813	7.926.530	- 5,09%	3.602.073	(4.091.287)	2.880.250	-20.04%	-170.40%
Loan	19.896.206	24.054.070	20,89%	248.197	557.521	599.205	141.42%	7.47%
Third Party Fund	27.889.261	32.721.367	17,32%	3.055.242	(2.681.599)	2.216.704	-27.45%	-182.66%
- Current Account	12.087.760	14.052.330	16,25%	2.439.583	(2.674.527)	1.721.391	-29.44%	-164.36%
- Saving Account	7.224.174	8.466.383	17,19%	(1.416.550)	2.348.035	(1.682.896)	18.80%	-171.67%
- Time Deposit	8.577.327	10.202.654	18,94%	2.406.785	(2.355.106)	2.178.210	-9.50%	-192.49%
Equity	5.271.122	5.593.023	6,10%	(374.574)	143.239	(300.218)	-19.85%	-309.59%

PROFIT & LOSS



In Million Rp.

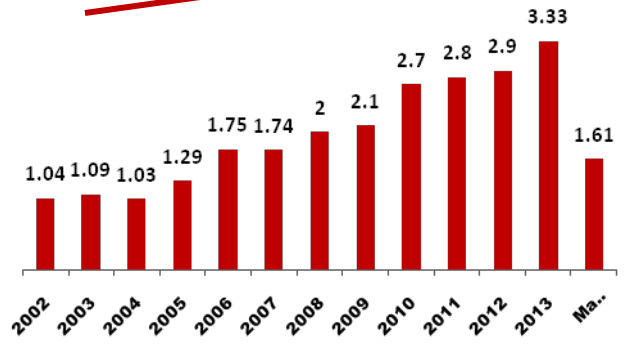
Information	May 13	May 14	YoY	1Q13	4Q13	1Q14	YoY	QoQ
Interest Income	1.243.147	1.611.076	29,59%	720.112	929.005	930.967	29,28%	0.21%
Interest Expense	(320.454)	(398.576)	24,37%	(172.181)	(235.837)	(218.372)	26,83%	-7.41%
Nett Interest Income	922.693	1.212.500	31,41%	547.931	693.176	712.595	30,05%	2.80%
Non Interest Operational Income	201.387	208.364	3,46%	111.270	98.579	120.233	8,06%	21.97%
Non Interest Operational Expense	(611.247)	(749.833)	22,67%	(360.426)	(613.123)	(413.788)	14,81%	-32.51%
Nett Non Interest Operational Income (Expense)	(409.860)	(541.469)	32,11%	(249.156)	(360.560)	(293.555)	17,82%	-18.58%
Operational Profit	512.833	671.031	30,84%	298.775	177.992	419.036	40,25%	135.42%
Non Operational Profit	4.169	16.944	306,42%	2.158	26.353	7.529	248.89%	-71.43%
Pre Tax Profit	517.002	687.668	33,01%	300.933	204.975	426.565	41.75%	108.11%
Taxes	(140.231)	(197.469)	40,81%	(82.751)	(64.292)	(114.370)	38.21%	77.89%
Net profit	376.771	488.472	29,64%	218.181	159.963	312.195	43.09%	95.17%

FINANCIAL PERFORMANCE



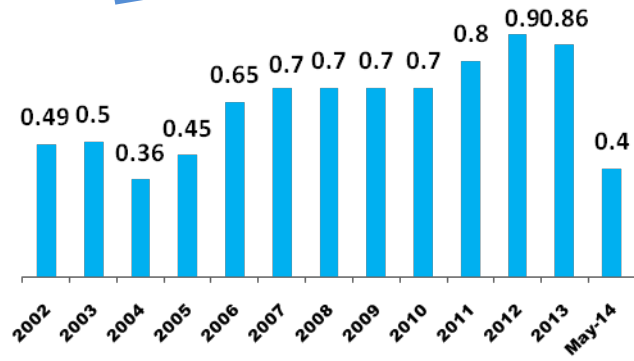
INTEREST INCOME (Rp Tril)

CAGR = 9,10%



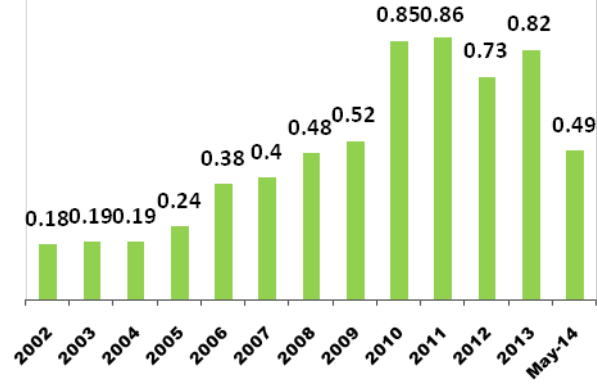
INTEREST EXPENSE (Rp Tril)

CAGR = 4,26%



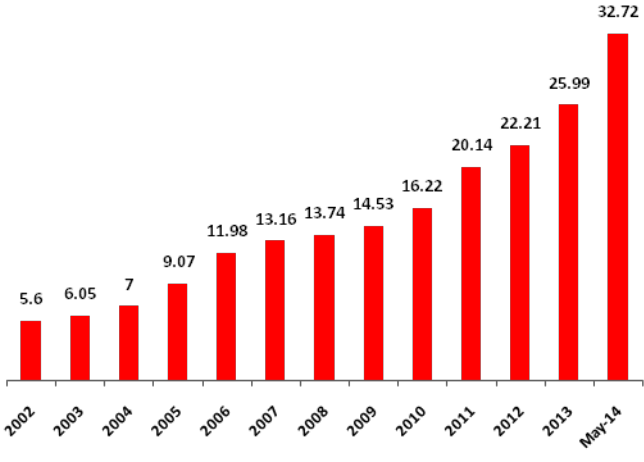
NET PROFIT (Rp Tril)

CAGR = 14.07%



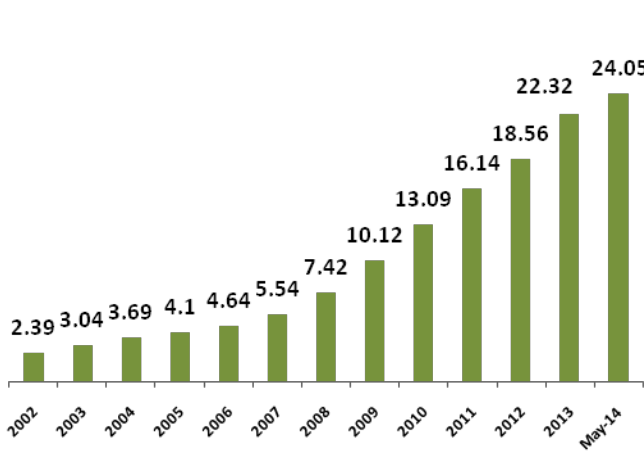
THIRD PARTY FUND (Rp Tril)

CAGR = 14,93 %



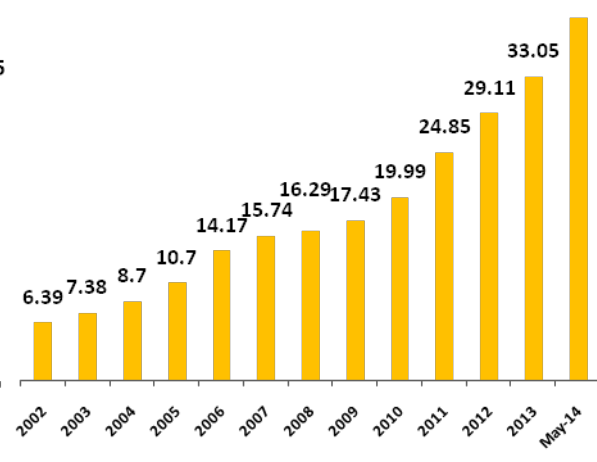
LOAN (Rp Tril)

CAGR = 21,13%



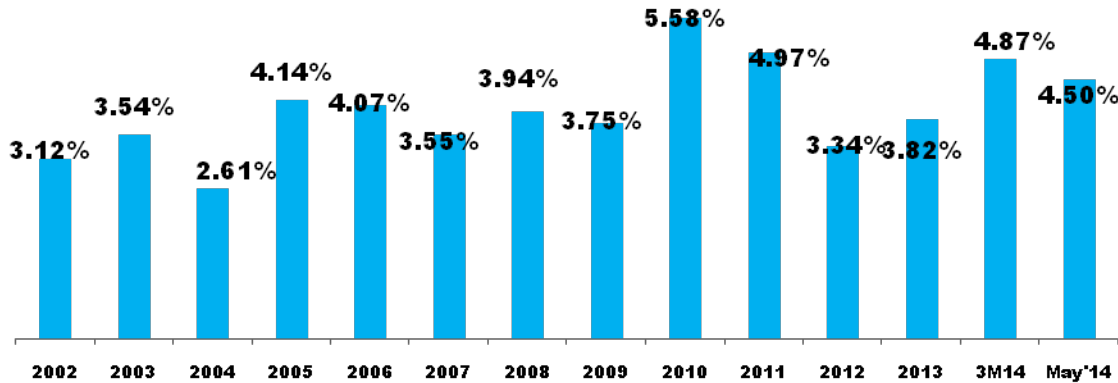
TOTAL ASSET (Rp Tril)

CAGR = 15,66%

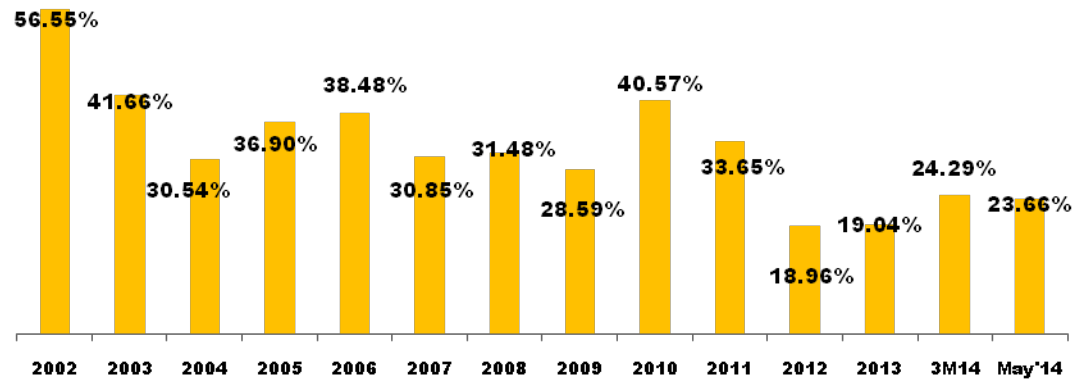


FINANCIAL RATIO

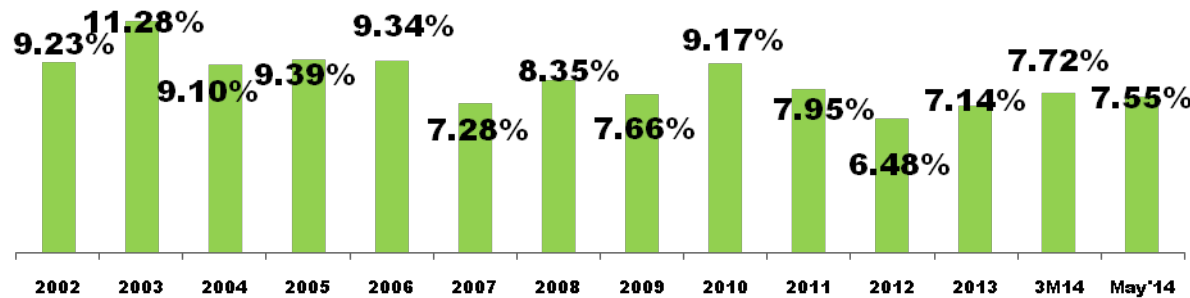
ROA



ROE

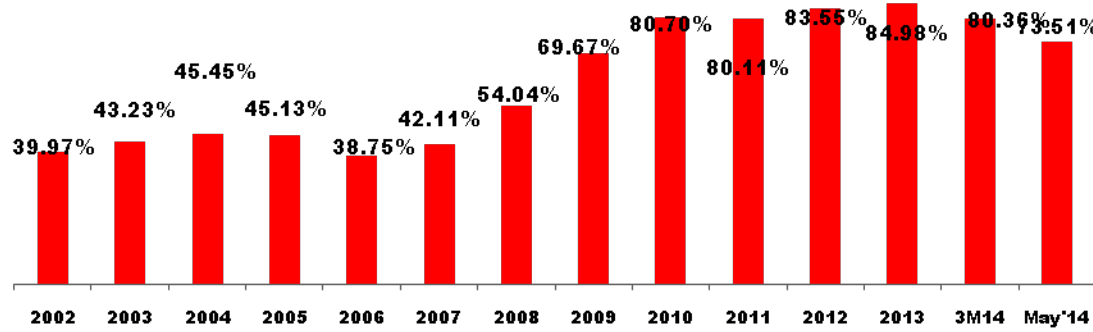


NIM

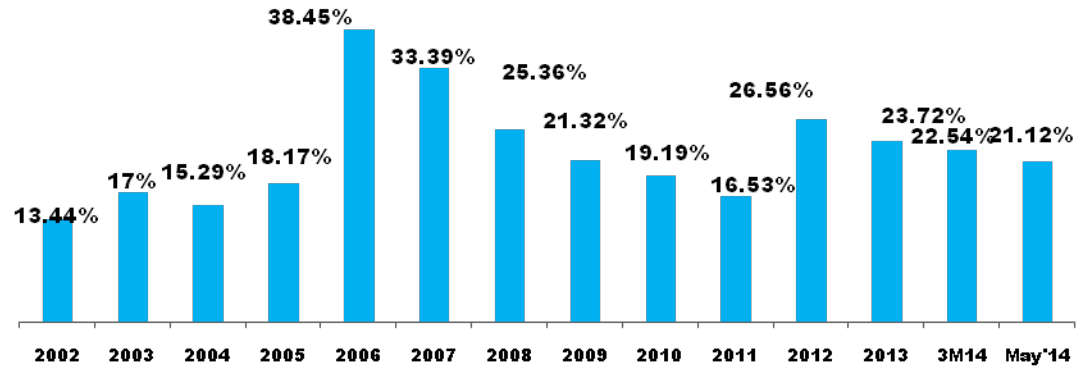


FINANCIAL RATIO

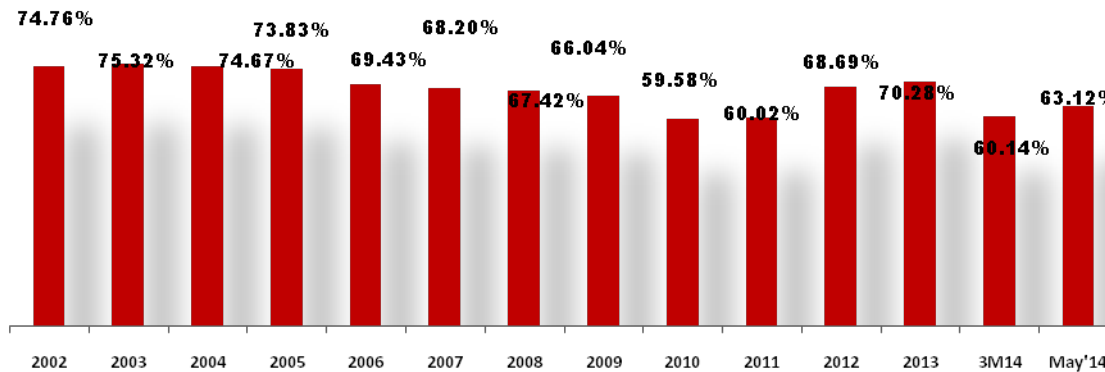
RDR



CAR



ROB



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*



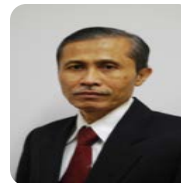
- 56 years old, obtained his Master Degree from Universitas 17 Agustus 1945 Surabaya in 2003.
- Has joined Bank Jatim since 1983. He has been the President Director of Bank Jatim since 2011 and prior to that, he worked as the Compliance Director (2007 – 2011).

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*

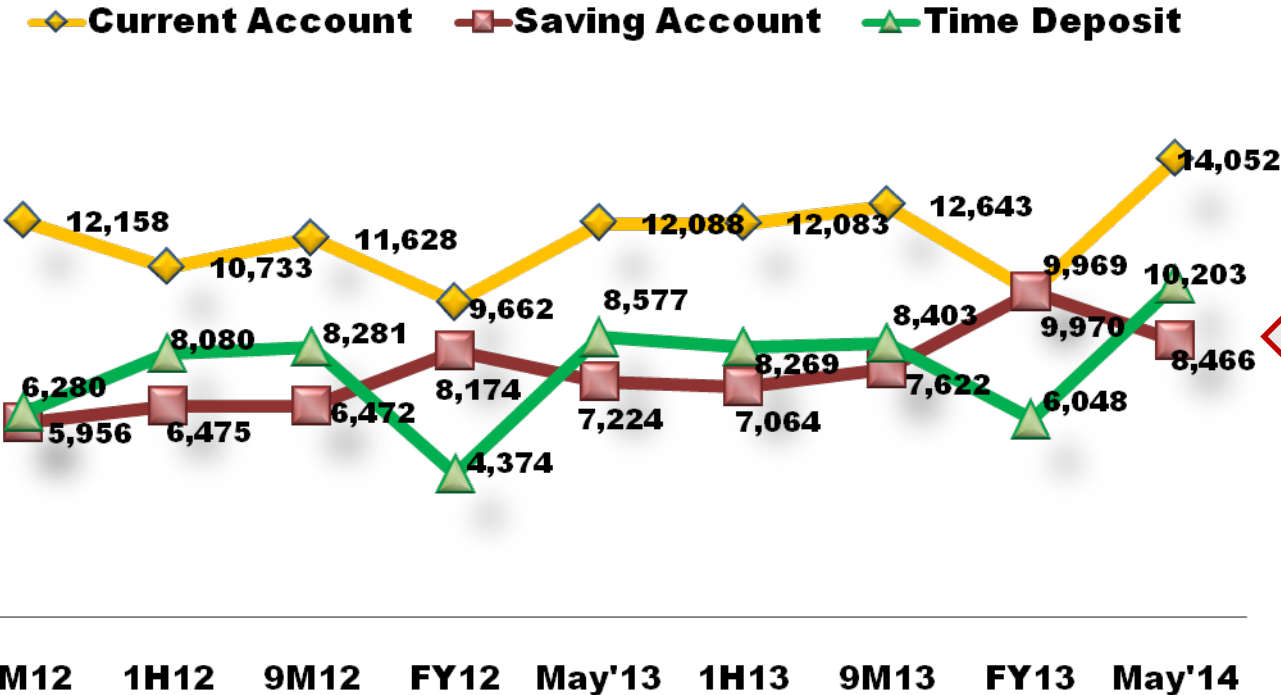


- 60 years old, obtain his Master Degree from Williams College, Massachusetts, USA.
- He has been an Independent Commissioner since 2011. Prior to that, he established his career at Bank of Indonesia, of which his last position as Deputy Head of Bank of Indonesia Surabaya (2007 – 2011).

THIRD PARTY FUND



In Billion Rp.



YoY

Current Acc.
16,25%

Saving Acc.
17,19%

Time Dep.
18,94%

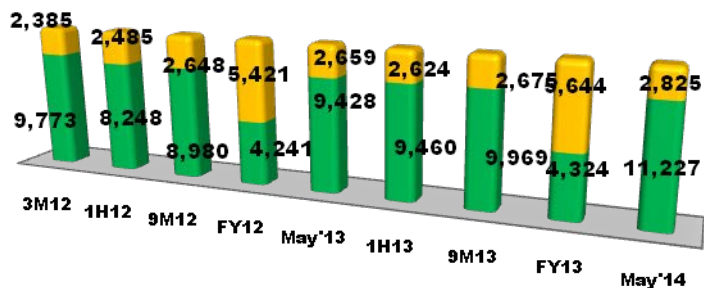
THIRD PARTY FUND



In Billion Rp.

Current Account

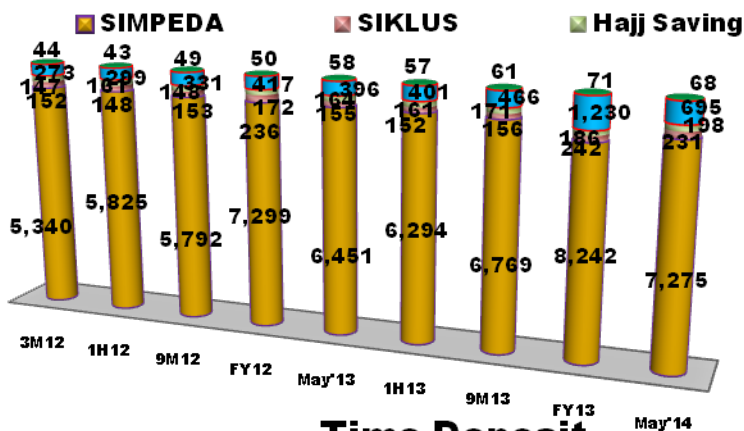
■ Government ■ Private



Government Current Acc.
YoY 19,08%

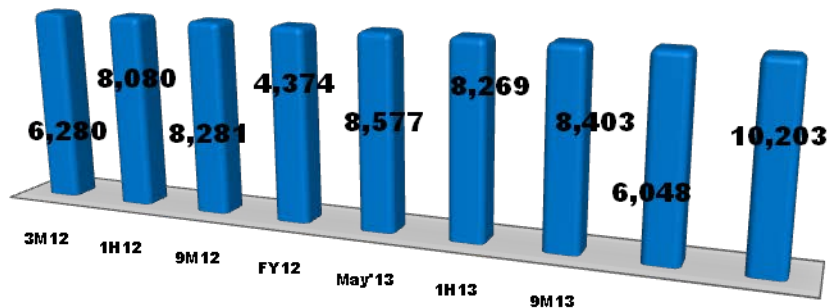
Private Current Acc.
YoY 6,24%

Saving Account



SIMPEDA	YoY	12,77%
SIKLUS	YoY	49,03%
Hajj Saving	YoY	20,73%
TabunganKu	YoY	75,50%
Barokah Saving	YoY	17,24%

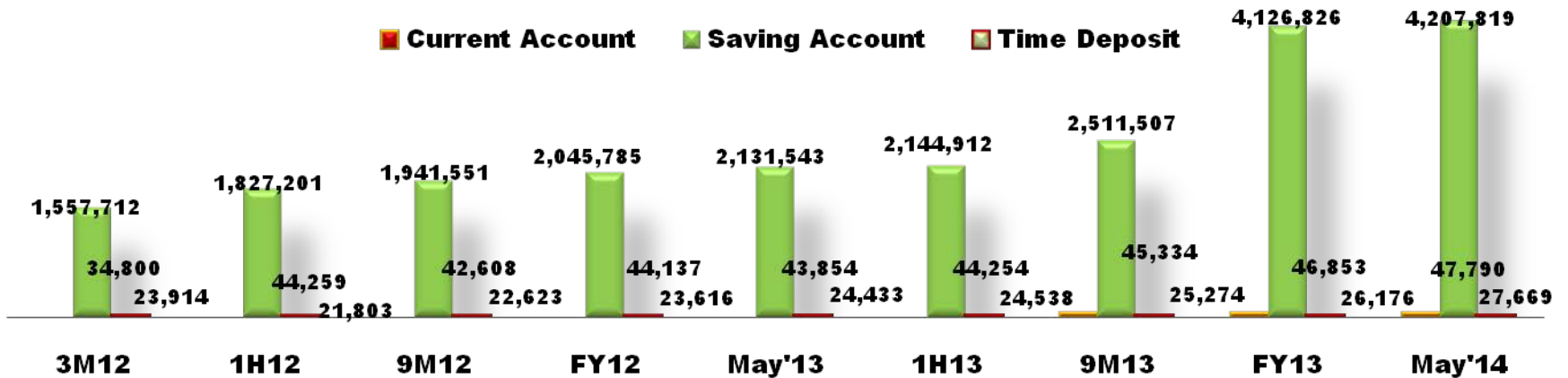
Time Deposit



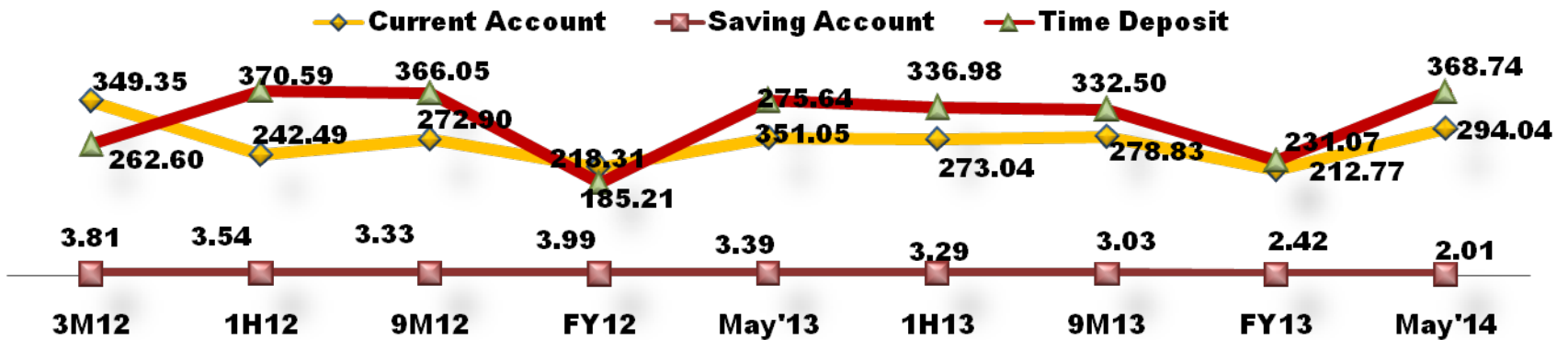
Time Deposit
YoY 18,95%

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

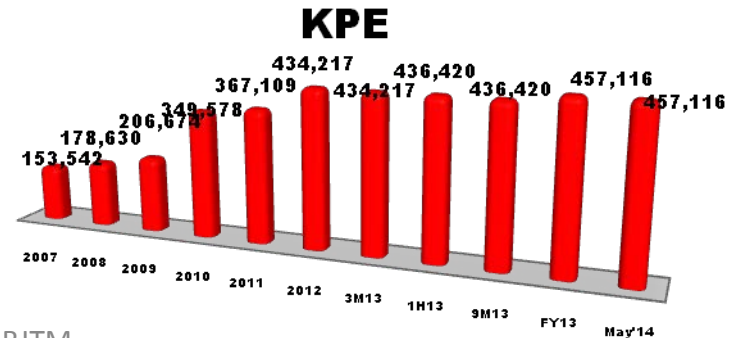
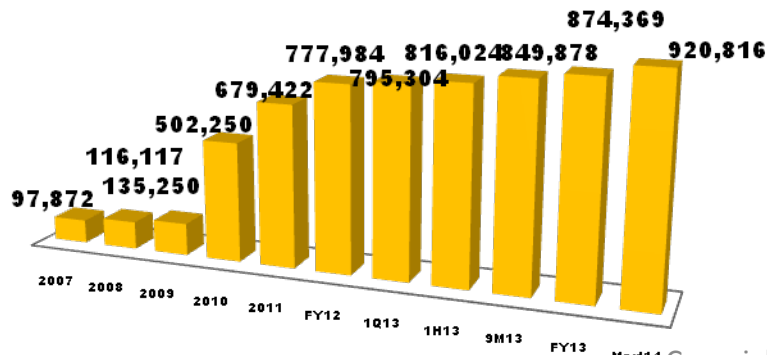


± 180.257 mesin EDC(2012)

Flazz E-Toll
Java Jazz Card
T-Cash
Dompetku



ATM Cardholder **ATM & 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

	May 13	May 14
▶ Multipurpose Loan	57,92%	56,40%
▶ Mortgage Loan	4,13%	4,78%
▶ Others	2,67%	2,31%
Total	64,71%	63,50%

COMMERCIAL LOAN

	May 13	May 14
▶ Keppres Loan	3,07%	2,92%
▶ Standby Loan	4,31%	4,29%
▶ Syndicate Loan	3,96%	3,45%
▶ Overdraft Loan	6,93%	8,77%
Total	18,25%	19,45%

MICRO AND SMALL LOAN

	May 13	May 14
▶ KUR	7,78%	5,06%
▶ Pundi Kencana	1,63%	2,75%
▶ Laguna	0,48%	0,27%
▶ Others	7,17%	8,94%
Total	17,05%	17,03%

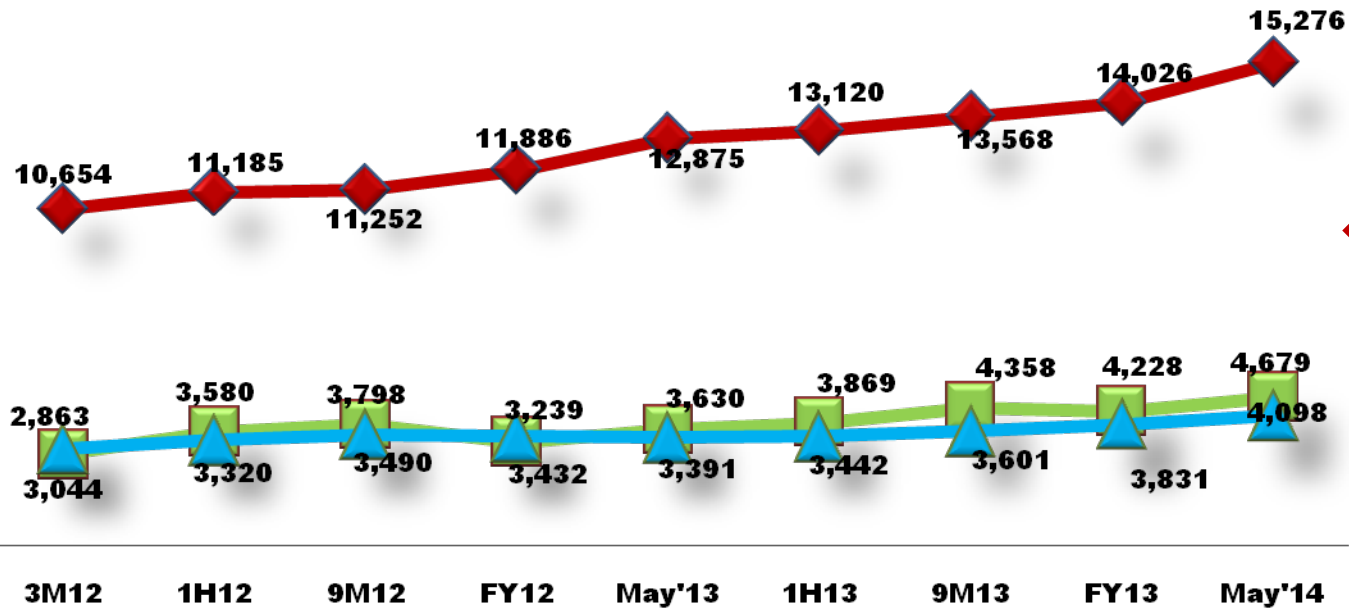
Loan 17,74%
YoY

Multipurpose
loan is the
biggest
proportion
from loan

LOAN

In Billion Rp.

◆ **Consumer** ◻ **Commercial** ▲ **SME**



YoY

Consumer
18,65%

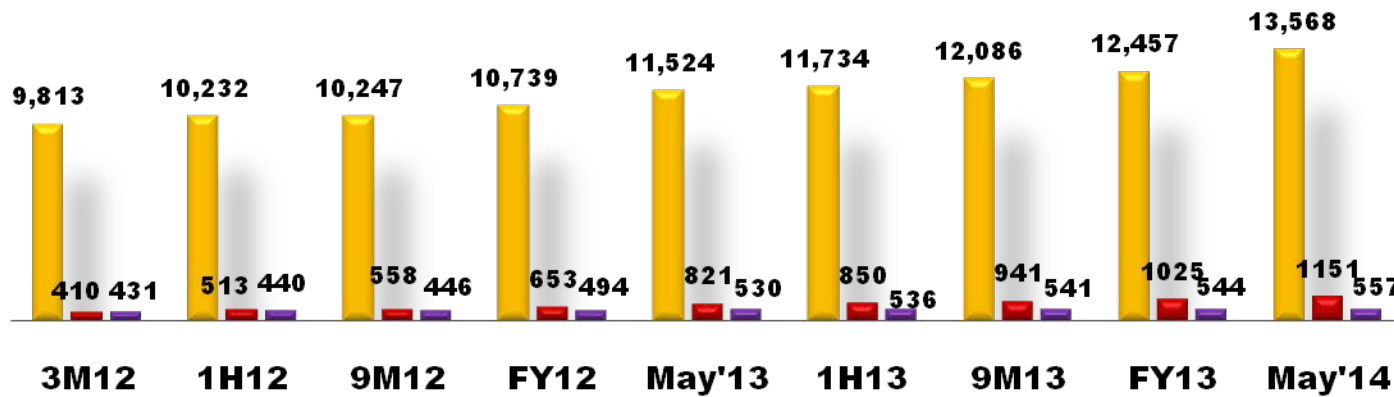
Commercial
28,91%

SME
20,84%

In Billion Rp.

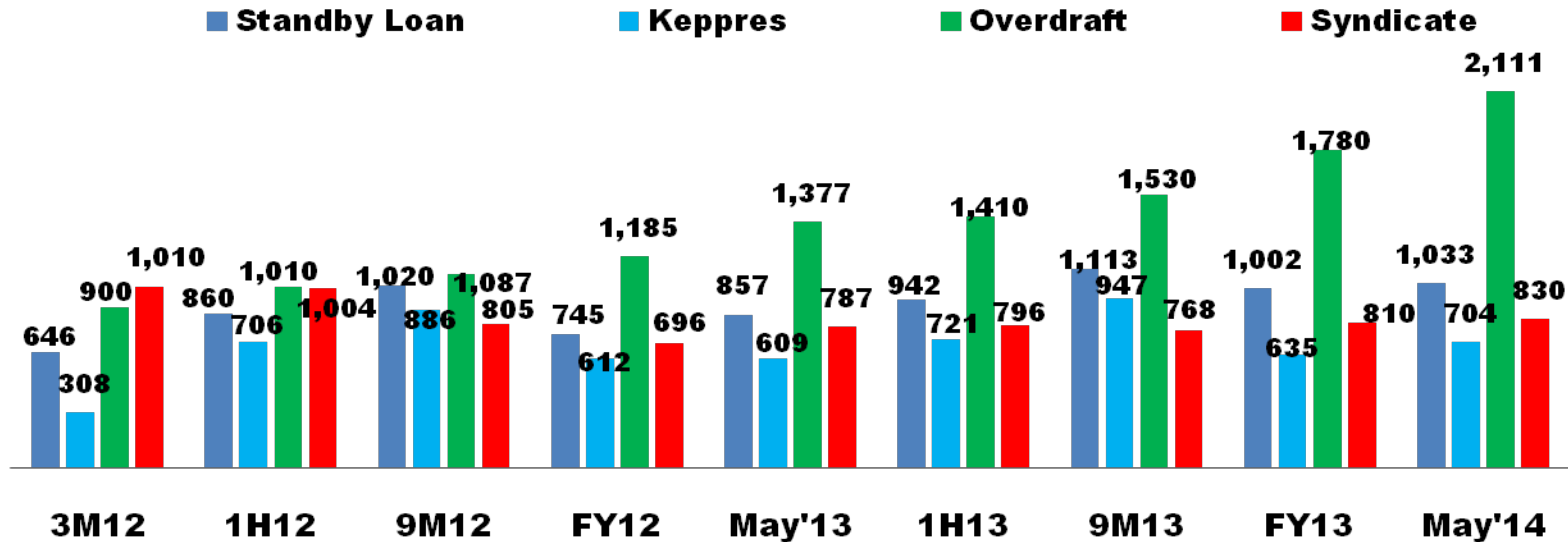
Consumer Loan

■ Multipurpose ■ Mortgage ■ Others



Multiguna	YoY 17,74%
KPR	YoY 40,17%
Others	YoY 5,06%

Commercial Loan

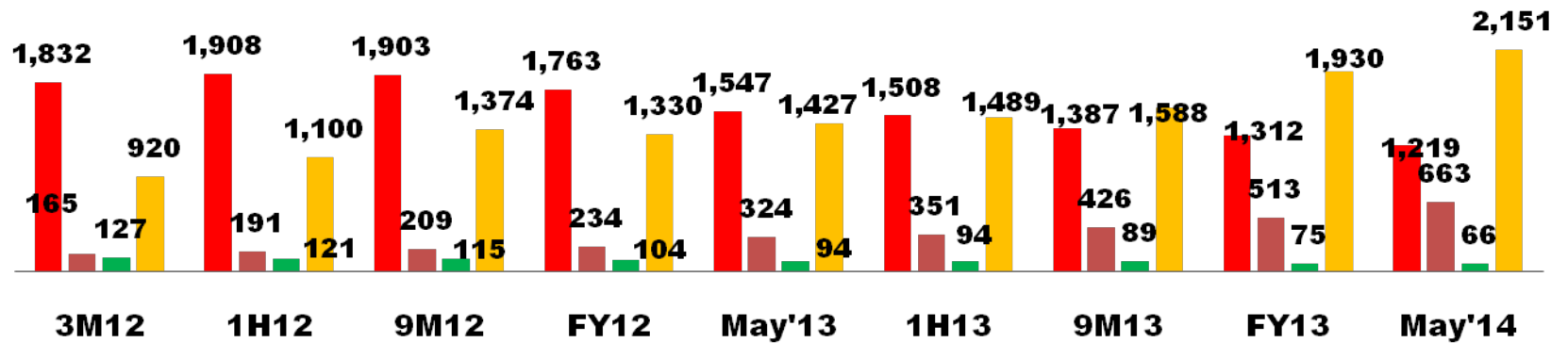


Standby Loan	YoY	20,58%
Keppres	YoY	15,64%
Overdraft	YoY	53,29%
Syndicate	YoY	5,56%

In Billion Rp.

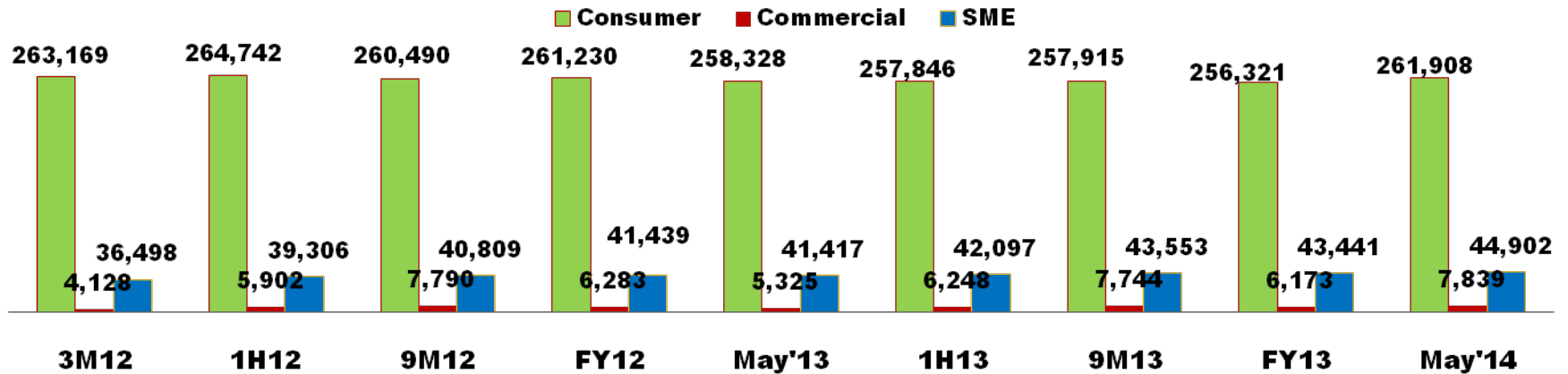
SME Loan

■ KUR ■ Pundi Kencana ■ Laguna ■ Others

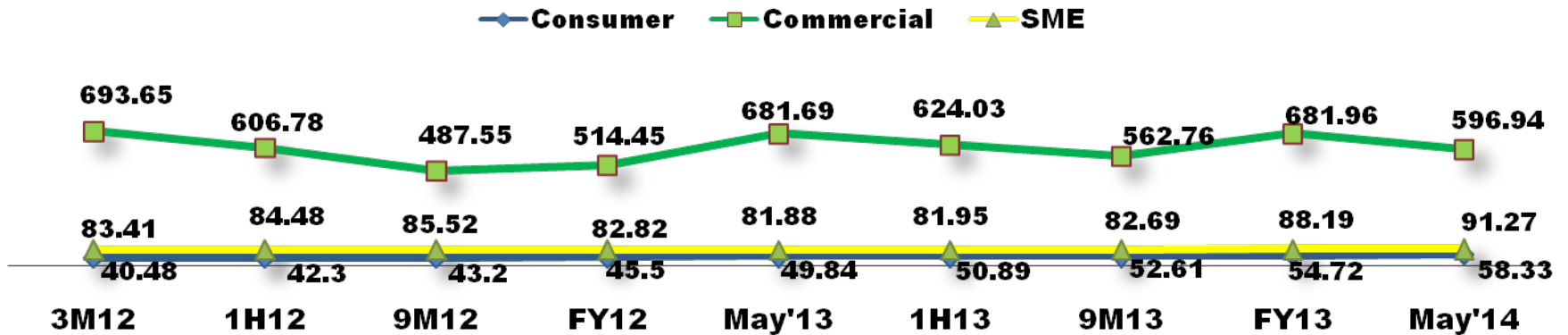


KUR	YoY	- 21,20%
Pundi Kencana	YoY	104,68%
Laguna	YoY	- 30,63%
Others	YoY	50,80%

Total Customer

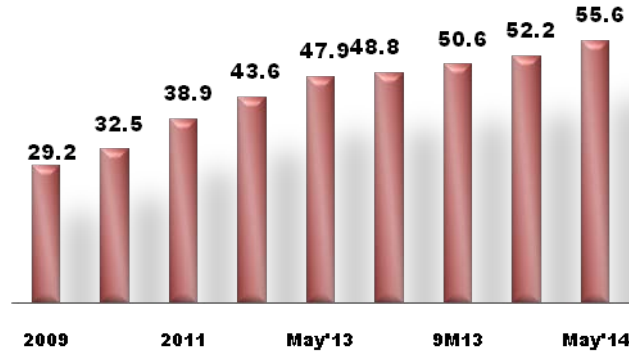


Ticket Size

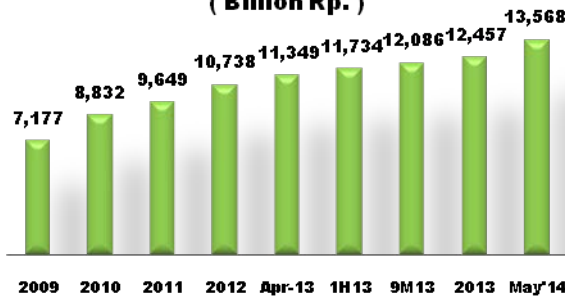


MULTIPURPOSE LOAN

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

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 :

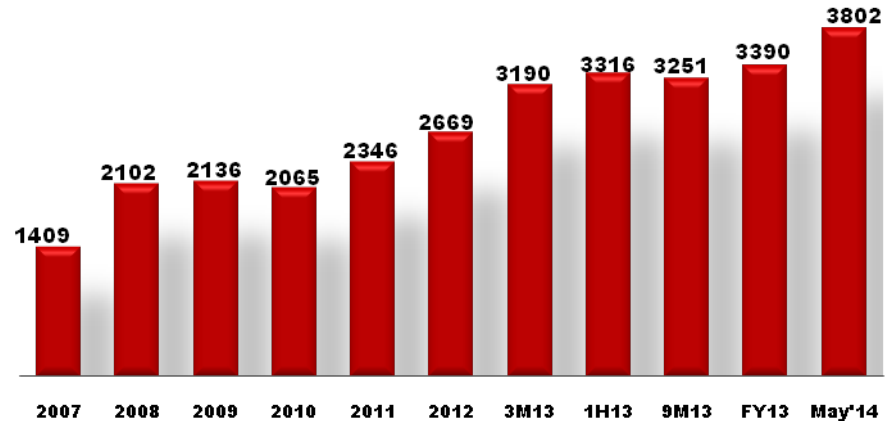
- 18 Rural Bank pilot project was done kick off meeting
- 87 Rural Bank who engage themselves in the implementation of JETS

Type of Transaction	Total Transaction (in 1 month)	Total Amount
Between BPR	72	Rp. 2.241.931.631
BPR with Public Bank member SKNBI	323	Rp. 7.019.995.060
TOTAL	395	Rp. 9.261.926.691

HUMAN RESOURCES



No	DATA	May'13	May'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	72	71
6	Management 3	143	179
7	Management 4	612	644
8	Staff of Administration	1.007	1.153
9	Staff Non Administration	369	353
10	Non Permanent	990	1.380
11	Outsource	1.527	1.501
	Total	4.747	5.303



* 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%
Loan	25,51%
Third Party Fund	24,88%
- Current Account	21,72%
- Saving Account	12,83%
- Time Deposit	49,94%
Financial Ratio	
- CAR	20,29%
- LDR	84,99%
- NPL Gross	2,30%
- NIM	7,73%
- BOPO	70,01%
- ROE	20,60%
- ROA	3,76%

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

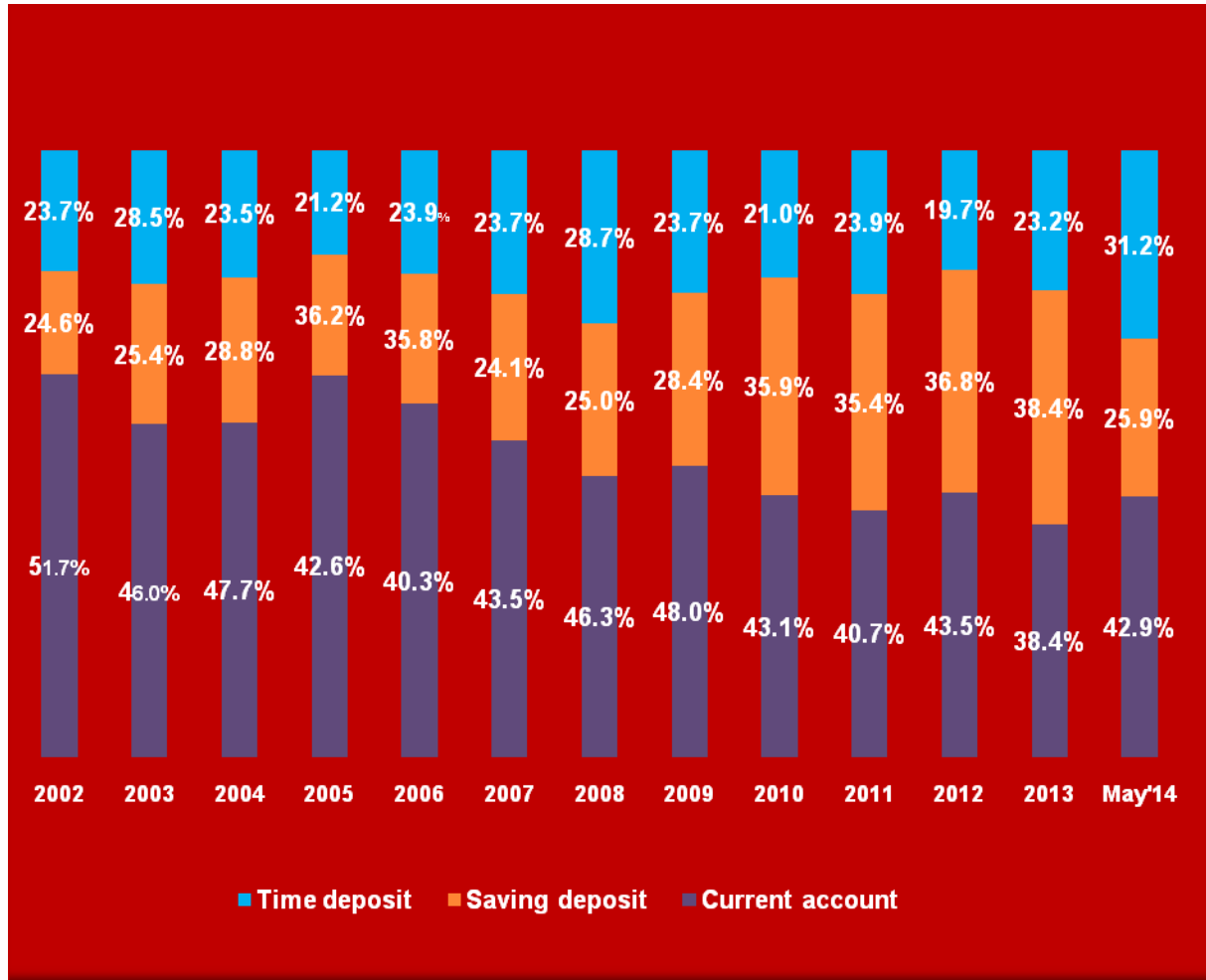
- Strategy of funding, focus on Current Account and Saving Account, supported by product development such as Siklus Saving, Flazz, e-money, sms banking, and internet banking. For cost of fund maintained in range 2,6% to 3%. Growth of saving, targetted 30,65%

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

SECTION 4

STRENGTHS

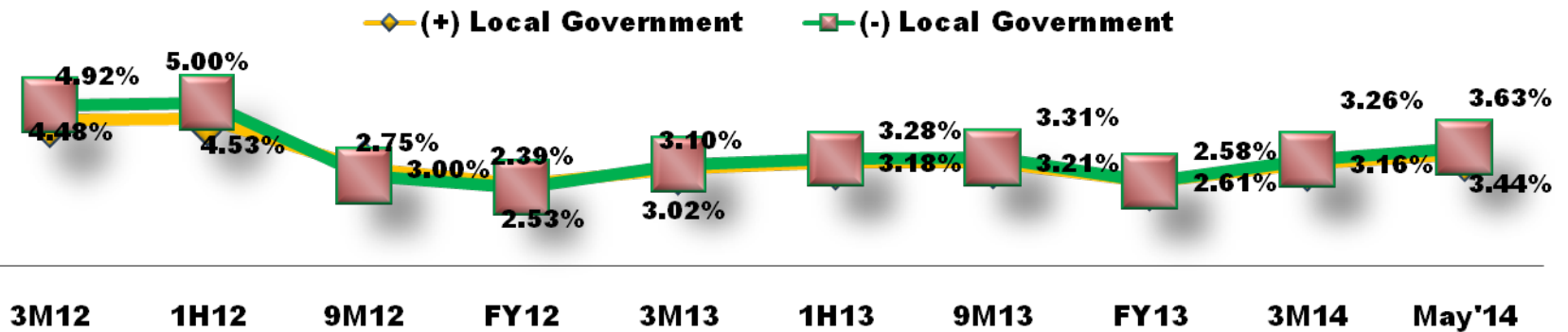
1. COMPETITIVE FUNDING COMPOSITION



CASA
April
2014
68.81 %

2. MAINTAIN LOW COST OF FUND

COF



3. MICRO LOAN



KINERJA REALISASI PENCAIRAN

per tanggal

: 30 April 2014

NO	KODE UNIT	UNIT	DISBURSEMENT Apr-14	POSISI FEB-APR 2014				RR	NPL	% ACHIEVEMENT	
				PLAFOND	Out Standing	NOA	AVG MRG			OS	AVG MRG
SURABAYA											
1	1	Kalibutih	925.000	1.885.000	1.867.788	7	17,57%	100,00%	0,00%	82,68%	79,85%
2	2	Wiyung	950.000	2.451.000	2.419.665	6	15,92%	100,00%	0,00%	107,50%	72,36%
3	3	Tambak Rejo	935.000	2.185.000	2.148.731	8	17,05%	100,00%	0,00%	95,83%	77,49%
4	4	Lidah Kulon	606.000	1.406.000	1.388.758	5	16,97%	100,00%	0,00%	61,67%	77,13%
5	5	HR. Muhammad	500.000	650.000	648.359	3	17,95%	100,00%	0,00%	28,51%	81,58%
6	6	Rungkut	1.690.000	3.525.000	3.492.479	12	16,99%	100,00%	0,00%	154,61%	77,24%
7	7	Rajawali	850.000	1.085.000	1.081.685	3	16,40%	100,00%	0,00%	47,59%	74,54%
Total Area			6.456.000	13.187.000	13.047.465	44	16,88%	100,00%	0,00%	82,63%	76,73%
SIDOARJO											
1	8	Sidoarjo	1.849.500	4.899.500	4.834.780	16	16,73%	100,00%	0,00%	214,89%	76,05%
2	9	Krian	996.000	1.972.000	1.944.141	8	17,44%	100,00%	0,00%	86,49%	79,28%
3	10	Tulangan	1.446.000	3.081.000	3.046.906	17	18,70%	100,00%	0,00%	135,13%	85,02%
4	11	Taman	983.000	2.283.000	2.259.777	9	17,87%	100,00%	0,00%	100,13%	81,21%
5	12	Gedangan	735.000	2.182.000	2.159.913	9	17,77%	100,00%	0,00%	95,70%	80,78%
6	13	Waru	1.550.000	3.265.000	3.236.406	10	16,60%	100,00%	0,00%	143,20%	75,43%
Total Area			7.559.500	17.682.500	17.481.923	69	17,40%	100,00%	0,00%	129,26%	79,11%
MADIUN											
1	14	Madiun	1.722.000	4.132.000	4.087.497	12	16,37%	100,00%	0,00%	181,23%	74,42%
2	15	Dolopo	40.000	326.000	320.143	3	20,81%	100,00%	0,00%	14,30%	94,59%
3	16	Jiwan	726.000	1.621.000	1.605.288	6	17,31%	100,00%	0,00%	71,10%	78,68%
4	17	Uteran	1.155.000	1.585.000	1.575.982	7	18,12%	100,00%	0,00%	69,52%	82,35%
5	18	Muneng	983.000	2.378.000	2.349.534	13	19,01%	100,00%	0,00%	104,30%	86,42%
Total Area			4.626.000	10.042.000	9.938.444	41	17,57%	100,00%	0,00%	88,09%	79,86%
TOTAL			18.641.500	40.911.500	40.467.832	154	17,28%	100,00%	0,00%	99,69%	78,53%

3. MICRO LOAN

REALISASI PENCAIRAN

per tanggal

22-Apr-14

NO	UNIT	PENCAIRAN TANGGAL			MOUNTH TO DATE (MTD)			TARGET KUMULATIF		% PENCAPAIAN		YEAR TO DATE (YTD)		
		22-Apr-14			PENCAIRAN KUMULATIF			PENCAIRAN		Apr-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	375,000	19.60%	2	760,000	22.00%	49.34%	89.08%	1,335,000	17.70%	5
2	Wiyung	0	0.00%	0	950,000	15.99%	2	760,000	22.00%	125.00%	72.70%	2,451,000	15.92%	6
3	Tambak Rejo	0	0.00%	0	225,000	22.29%	3	760,000	22.00%	29.61%	101.32%	1,475,000	17.06%	6
4	Lidah Kulon	0	0.00%	0	606,000	16.30%	2	760,000	22.00%	79.74%	74.09%	1,406,000	16.97%	5
5	HR. Muhammad	0	0.00%	0	500,000	17.24%	2	760,000	22.00%	65.79%	78.35%	650,000	17.95%	3
6	Rungkut	0	0.00%	0	1,190,000	16.67%	4	760,000	22.00%	156.58%	75.77%	3,025,000	17.12%	11
7	Rajawali	0	0.00%	0	350,000	15.71%	1	760,000	22.00%	46.05%	71.43%	585,000	16.98%	2
	Total Area	0	0.00%	0	4,196,000	17.01%	16	5,320,000	22.00%	78.87%	77.34%	10,927,000	16.93%	38
SIDOARJO														
8	Sidoarjo	500,000	16.24%	1	1,849,500	17.54%	7	760,000	22.00%	243.36%	79.71%	4,899,500	16.73%	16
9	Krian	0	0.00%	0	996,000	17.31%	4	760,000	22.00%	131.05%	78.70%	1,972,000	17.44%	8
10	Tulangan	125,000	21.57%	1	895,000	18.50%	6	760,000	22.00%	117.76%	84.09%	2,530,000	18.94%	15
11	Taman	0	0.00%	0	782,000	18.10%	4	760,000	22.00%	102.89%	82.26%	2,082,000	17.80%	8
12	Gedangan	203,000	18.50%	1	735,000	17.57%	3	760,000	22.00%	96.71%	79.88%	2,182,000	17.77%	9
13	Waru	505,000	17.35%	2	1,230,000	17.32%	4	760,000	22.00%	161.84%	78.73%	2,945,000	16.69%	9
	Total Area	1,333,000	17.51%	5	6,487,500	17.67%	28	4,560,000	22.00%	142.27%	80.30%	16,610,500	17.42%	65
MADIUN														
14	Madiun	0	0.00%	0	1,161,000	15.90%	3	760,000	22.00%	152.76%	72.27%	3,571,000	16.23%	10
15	Dolopo	40,000	31.46%	1	40,000	31.46%	1	760,000	22.00%	5.26%	143.00%	326,000	20.81%	3
16	Jiwan	0	0.00%	0	726,000	17.73%	3	760,000	22.00%	95.53%	80.58%	1,621,000	17.31%	6
17	Uteran	0	0.00%	0	755,000	17.74%	3	760,000	22.00%	99.34%	80.64%	1,185,000	18.93%	6
18	Muneng	0	0.00%	0	457,000	18.19%	3	760,000	22.00%	60.13%	82.67%	1,852,000	19.52%	11
	Total Area	40,000	31.46%	1	3,139,000	17.30%	13	3,800,000	22.00%	82.61%	78.62%	8,555,000	17.69%	36
	TOTAL	1,373,000	17.91%	6	13,822,500	17.38%	57	13,680,000	22.00%	101.04%	79.02%	36,092,500	17.34%	139

Tanggal Cetak :

23-Apr-14

4. WIDE NETWORK



Network	2009	2010	2011	2012	2013	May 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	162
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	500
Total network	465	561	759	904	1.072	1.102

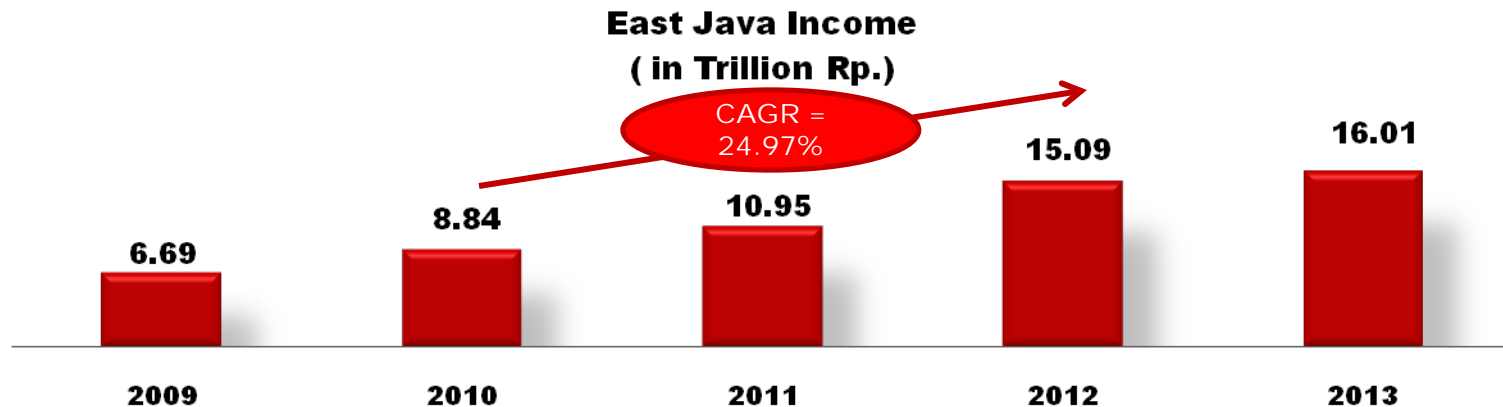
	2014	2015	2016	2017	2018
Branch Office	3	2	2	-	-
Sub Branch Office	40	46	46	50	50
Cash office	20	31	31	30	30
ATM	125	100	100	100	100

5. HIGHEST CURRENT ACCOUNT MARKET SHARE IN EAST JAVA

In Trillion Rp.

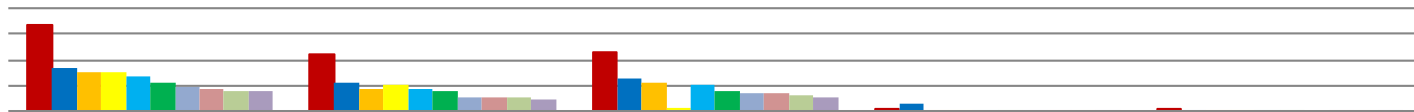
No	Description	Dec 2013 East Java	3M14 Bank Jatim	%
1.	Total Asset	420,52	35,46	8,43%
2.	Third Party Fund	335,31	28,20	8,41%
	- Current Account	51,85	11,69	22,54%
	- Saving Account	140,54	8,29	5,89%
	- Time Deposit	121,31	8,23	6,78%
3.	Loan	304,11	22,67	7,45%






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



6. BANK JATIM 2ND AMONG BEST REGIONAL BANK

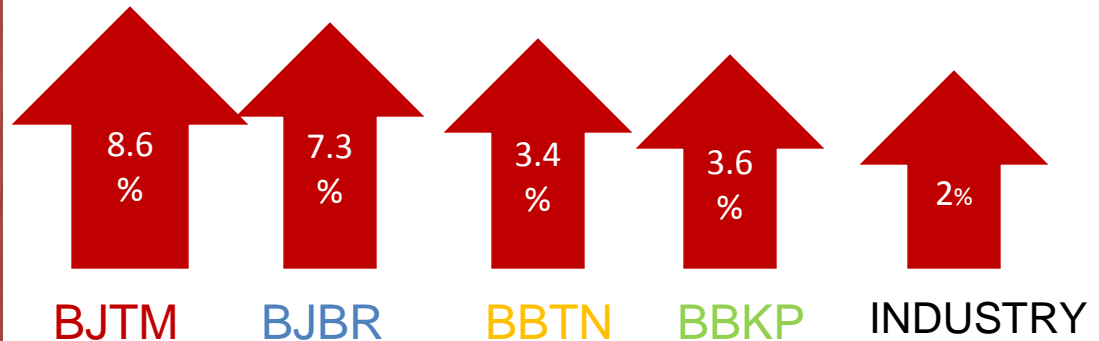
In Billion Rp.



	Asset	Kredit	DPK	Modal	Laba Bersih
■ BJB *	67041	44990	46761	2424	1385
■ Bank Jatim*	33047 	22084 	25988 	5719 	824 
■ Bank DKI	31097	18018	22115	1931	802
■ Bank Jateng	30908	21267	2493	1217	717
■ Bank Kaltim	27554	18199	21347	264	683
■ Bank SUMUT	21664	15347	15943	907	623
■ Bank Riau	19646	11333	13643	957	-384
■ Bank PAPUA	17692	11378	13421	1122	455
■ Bank Nagari	16332	11155	12287	799	305
■ Bank Aceh	15359	8937	11749	861	379

Data December 2013
Source : Asbanda

7. HIGH DIVIDEND YIELD



Bank (22/04/2014)	Share px	Market Cap Rp bn	PBV	PER	Dividend Yield
Bank Jatim	472	7.041	1.2	7.7	8.6%
Bukopin	640	5.815	0.9	5.4	3.6%
Bank Jabar Banten	1005	9.745	1.4	6.7	7.3%
BTN	1315	13.893	1.2	8.9	3.4%
BTPN	4160	24.296	2.5	11.4	0%
Bank Danamon	4360	41.789	1.3	10.4	2.4%
BNI	5075	94.642	2.0	10.5	2.9%
BRI	10200	251.625	3.2	12.2	1.6%
Bank Mandiri	9850	229.833	2.6	12.6	2.4%
BCA	11050	272.438	4.3	19.3	1.2%

8. AWARDS & ACHIEVEMENTS



Indonesia Bank Loyalty Award 2014



IAIR Awards 2014



Platinum Award Infobank 2013



Indonesia Banking Award 2013



Best Services Excellence 2013

MAY 2013

Foreign Institution Investor May 2013
27,86 % from public shares

Domestic Investor May 2013
29,53 % from public shares

Public shares 20 %
from paid capital

MAY 2014

Foreign Institution Investor May 2014
36,42 % from public shares

Domestic Investor May 2014
27,89 % from public shares

CONTACT

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- **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