



BJTM
COMPANY PERFORMANCE
FY 2014 Audited



ECONOMIC OUTLOOK

FINANCIAL HIGHLIGHTS

OVERVIEW & INVESTMENT HIGHLIGHTS

STRENGTHS

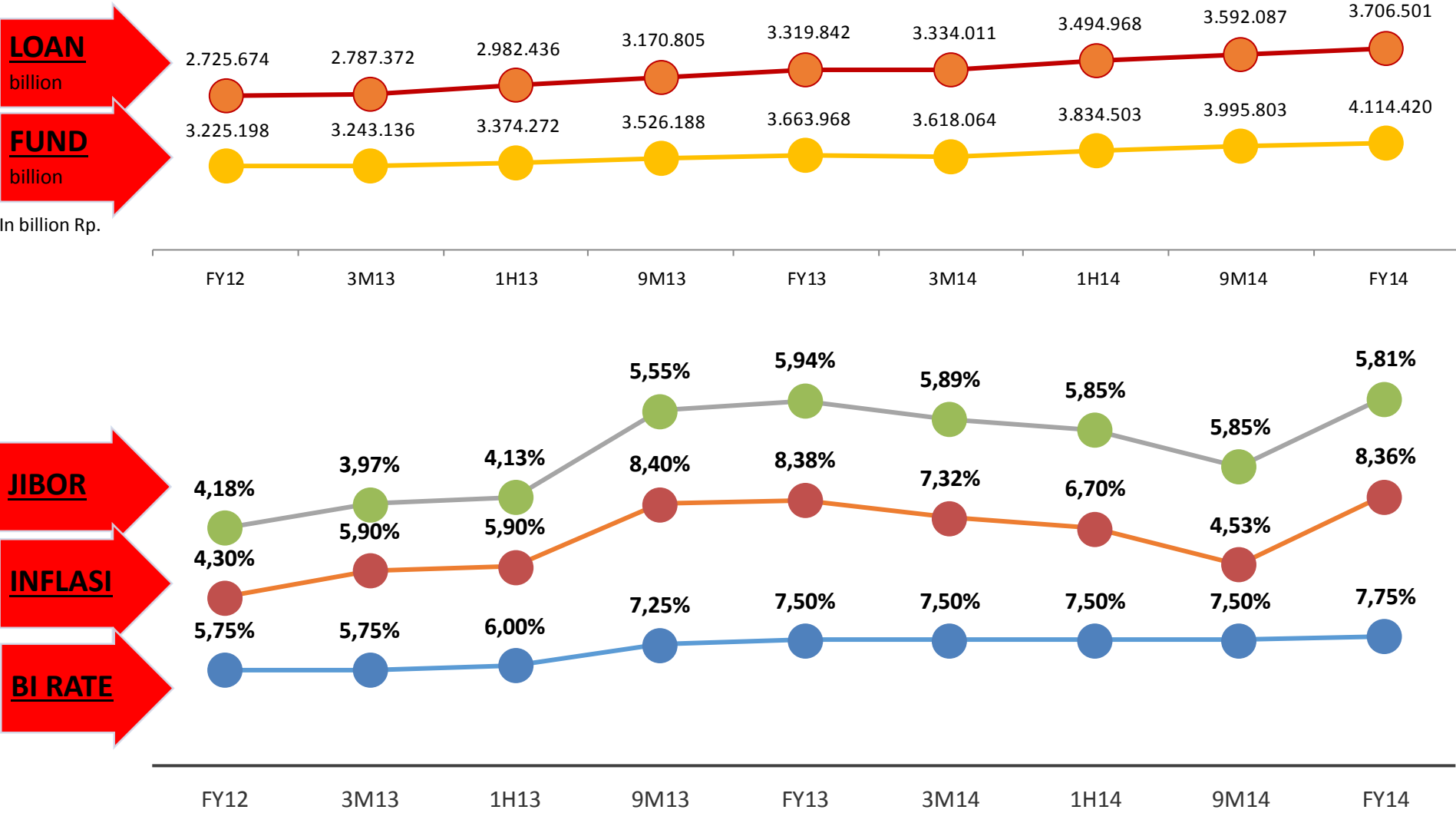
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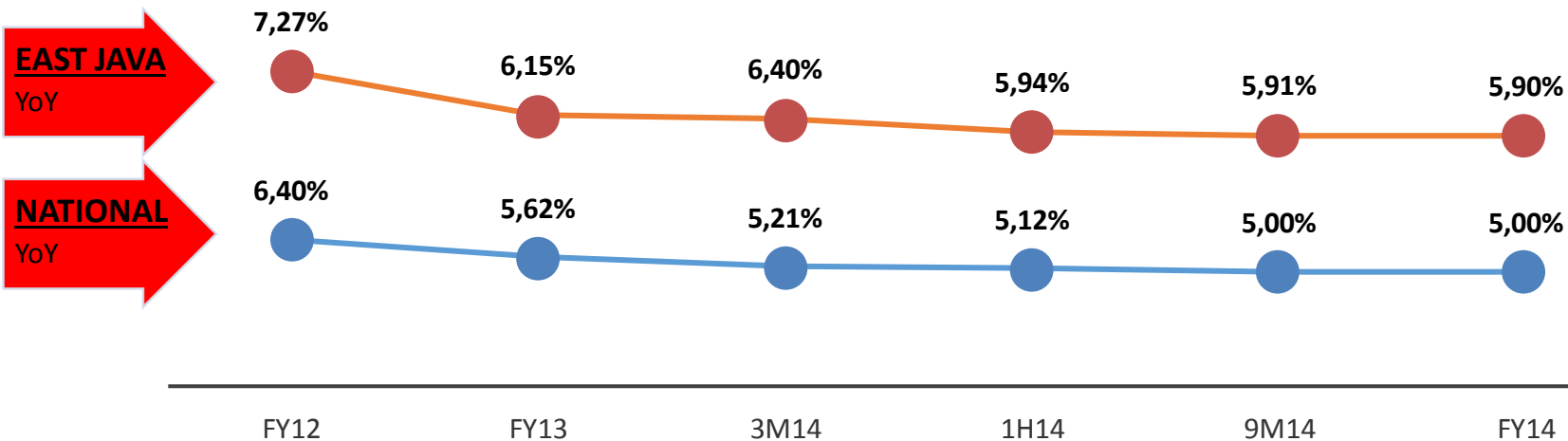
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SECTION 1

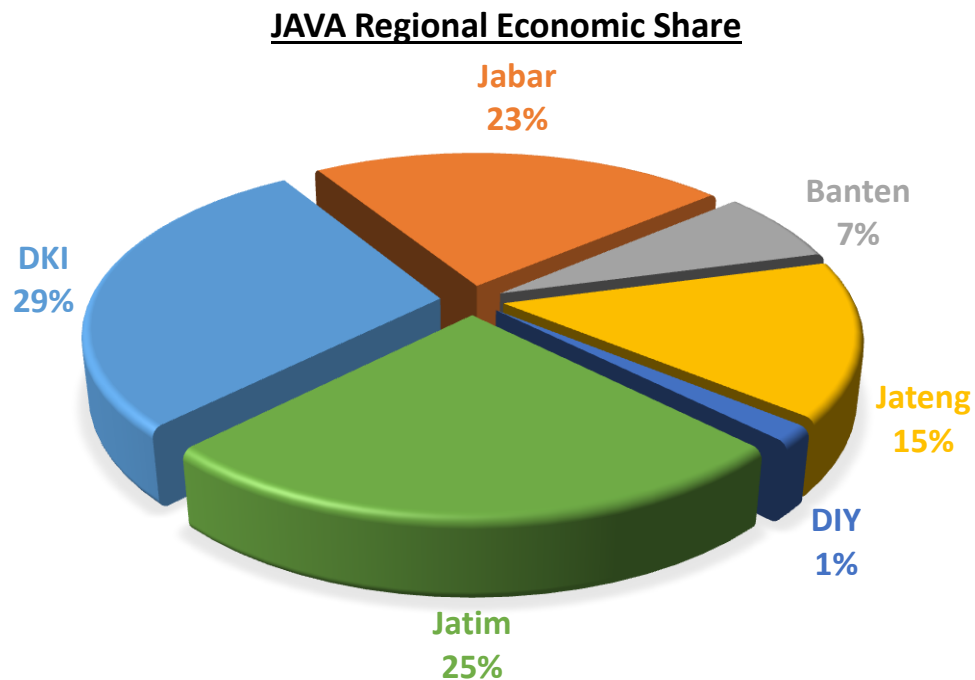
ECONOMIC OUTLOOK

MACRO ECONOMY REVIEW





Regional Growth	2013	2014
National	5,6	5,0
DKI Jakarta	6,1	5,9
Jawa Barat	6,3	5,1
Banten	7,1	5,5
Jawa Tengah	5,1	5,4
DI Yogyakarta	5,5	5,2
Jawa Timur	6,1	5,9



Bank Jatim Among National Bank



In billion Rp.

No	Bank	Asset	Loan	Third Party Fund	Paid Capital	Net Income Before Tax
1	BRI	778.018	490.410	600.404	6.167	30.770
2	Bank MANDIRI	755.867	475.267	576.326	11.667	23.375
3	BCA	541.911	346.962	447.942	1.541	19.887
4	BNI	393.467	262.578	299.021	9.055	13.098
5	CIMB NIAGA	227.080	163.519	175.035	1.612	3.203
...
25	Bank Jatim	38.041	25.655	30.270	3.729	1.380

25

21

8

16

SECTION 2

FINANCIAL HIGHLIGHTS

Balance Sheet

<u>Information</u> In million Rp	<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	37.998.046	14,98%	(2.462.222)	546.759	(4.696.004)	90,72%	(958,88%)
Placement BI & Other	5.432.658	6.229.153	14,66%	(3.973.783)	(651.843)	(5.378.622)	35,35%	725,14%
Loan	22.084.336	26.194.879	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%	(2527,90%)
- Current Account	9.969.015	11.648.999	16,85%	(2.674.527)	(1.112.872)	(3.801.594)	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	6.043.635	5,68%	143.239	199.612	196.191	36,97%	(1,71%)

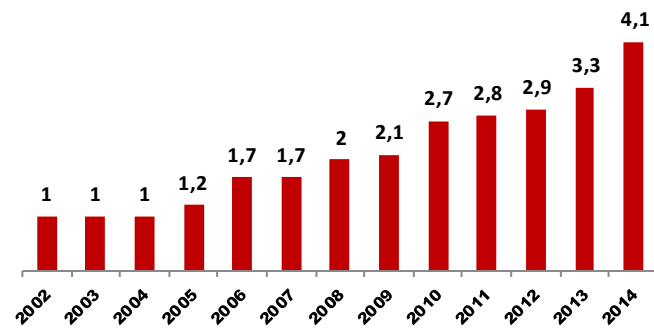
Profit & Loss

<u>Information</u> In million Rp	<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	3.385.537	4.083.943	20,63%	929.005	1.044.032	1.149.261	23,71%	10,08%
Interest Expense	(913.320)	(1.203.004)	31,72%	(235.837)	(313.973)	(385.730)	63,56%	22,85%
Nett Interest Income	2.472.217	2.880.939	16,53%	693.176	730.059	763.531	10,15%	4,58%
Non Interest Operational Income	361.218	372.877	3,23%	98.579	89.539	44.546	-54,81%	-50,25%
Non Interest Operational Expense	(1.723.348)	(1.902.470)	10,39%	(613.123)	(538.102)	(485.848)	-20,76%	-9,71%
Nett Non Interest Operational Income (Expense)	(1.362.130)	(1.529.593)	12,29%	(360.560)	(448.563)	(441.302)	22,39%	-1,62%
Operational Profit	1.110.087	1.351.346	21,73%	177.992	281.496	322.229	81,04%	14,47%
Non Operational Profit	43.423	24.490	-43,60%	26.353	953	7.583	-71,23%	695,65%
Pre Tax Profit	1.153.510	1.375.836	19,27%	204.975	282.449	329.812	60,90%	16,77%
Taxes	(329.198)	(436.752)	32,67%	(64.292)	(82.838)	(133.621)	107,83%	61,30%
Net profit	824.312	939.084	13,92%	159.963	199.612	196.191	22,65%	-1,71%

<u>Information</u> In million Rp	<u>12M13</u>	<u>12M14</u>	<u>YoY</u>
Placement others bank	322.760	391.026	21,15%
Marketable Securities	148.957	276.916	85,90%
Fees & Commissions	175.230	191.137	9,08%
Current Account Expense	(250.020)	(298.885)	19,54%
Saving Accounts Expense	(144.283)	(145.422)	0,79%
Deposits Expense	(445.358)	(665.151)	49,35%
Salaries	(582.067)	(737.455)	26,70%
Education & Training	(21.738)	(23.678)	8,92%
Rental	(103.666)	(122.681)	18,34%

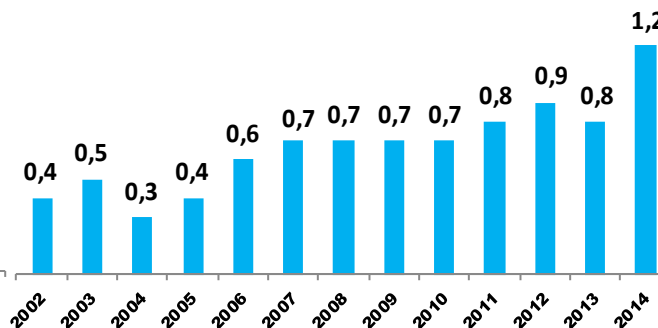
INTEREST INCOME (Rp Tril)

CAGR = 12,74%



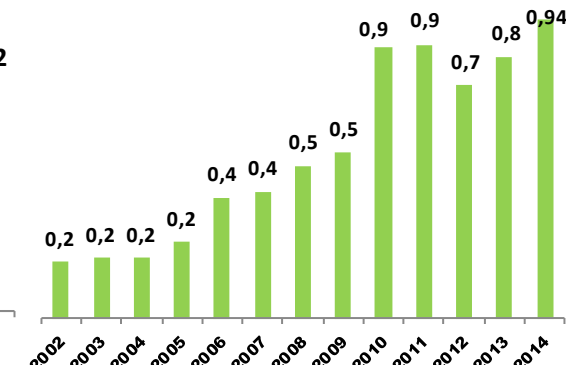
INTEREST EXPENSE (Rp Tril)

CAGR = 9,45%



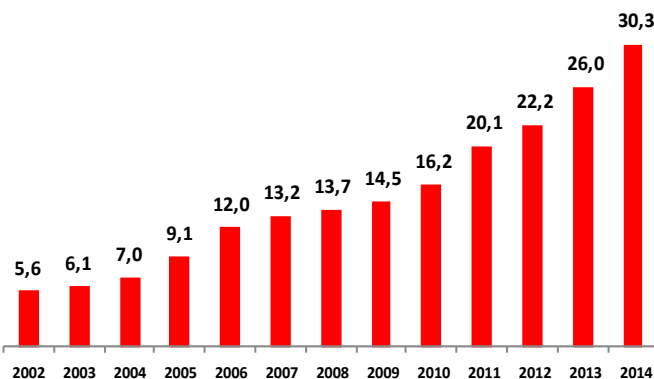
NET PROFIT (Rp Tril)

CAGR = 16,68%



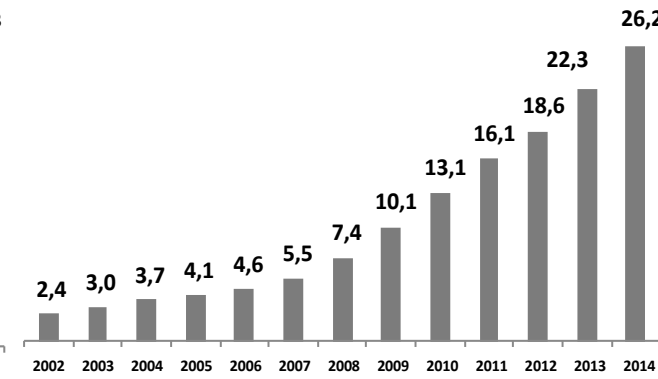
THIRD PARTY FUND (Rp Tril)

CAGR = 15,41%



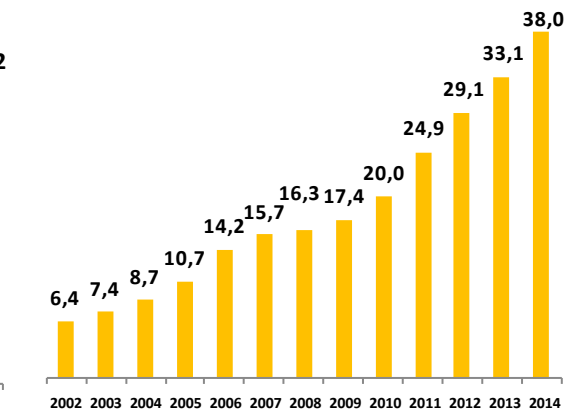
LOAN (Rp Tril)

CAGR = 22,32%

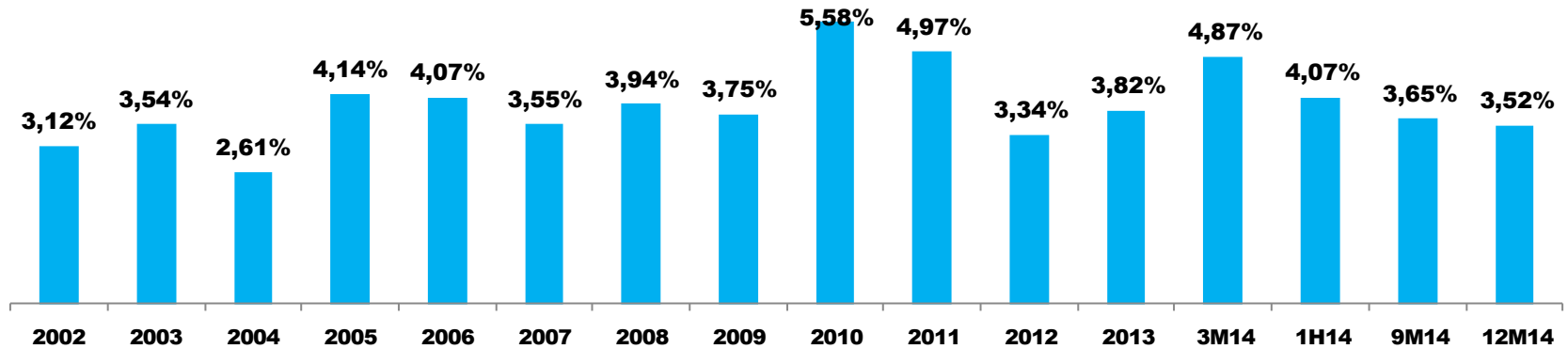


TOTAL ASSET (Rp Tril)

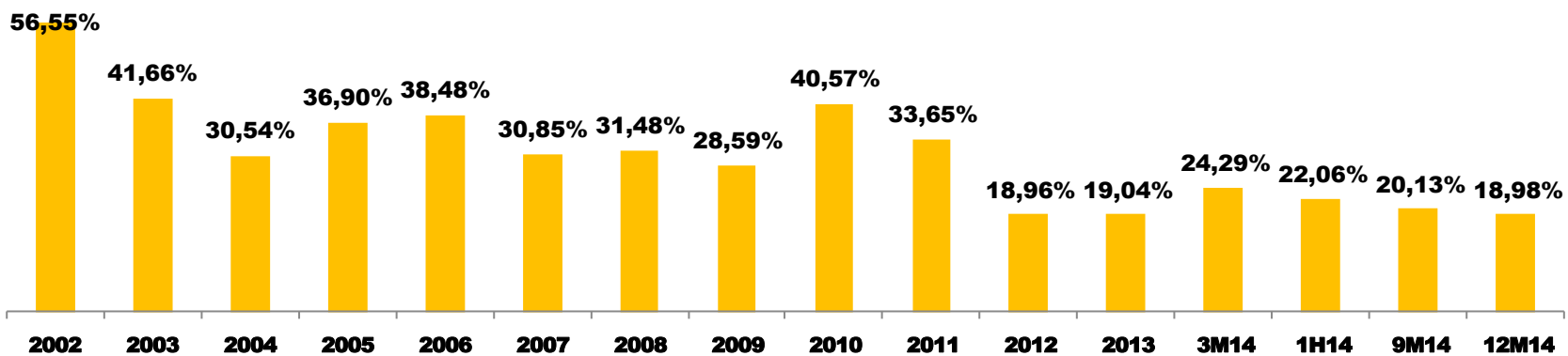
CAGR = 16,25%



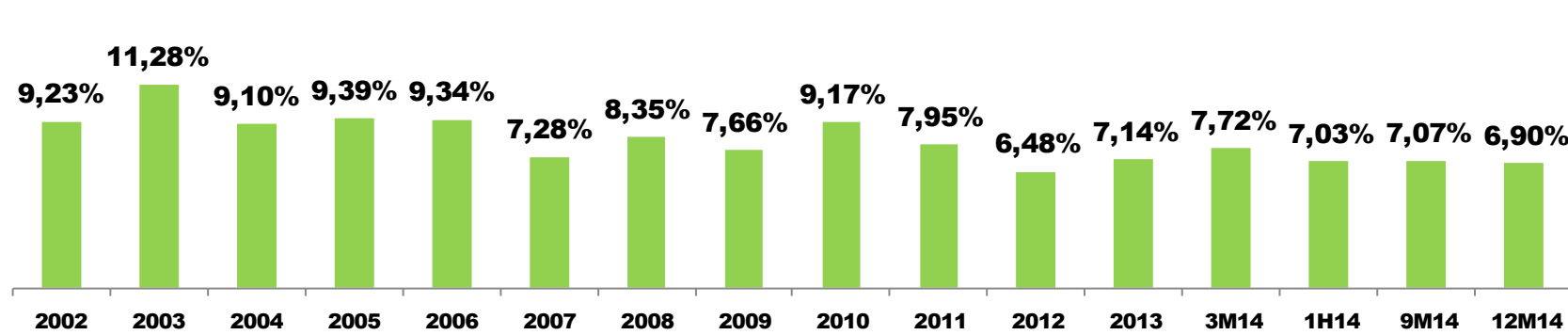
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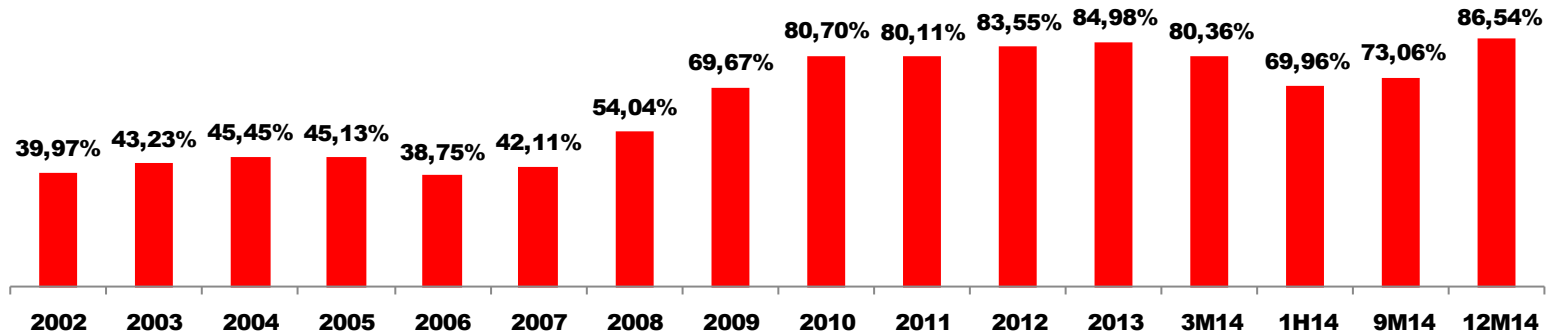
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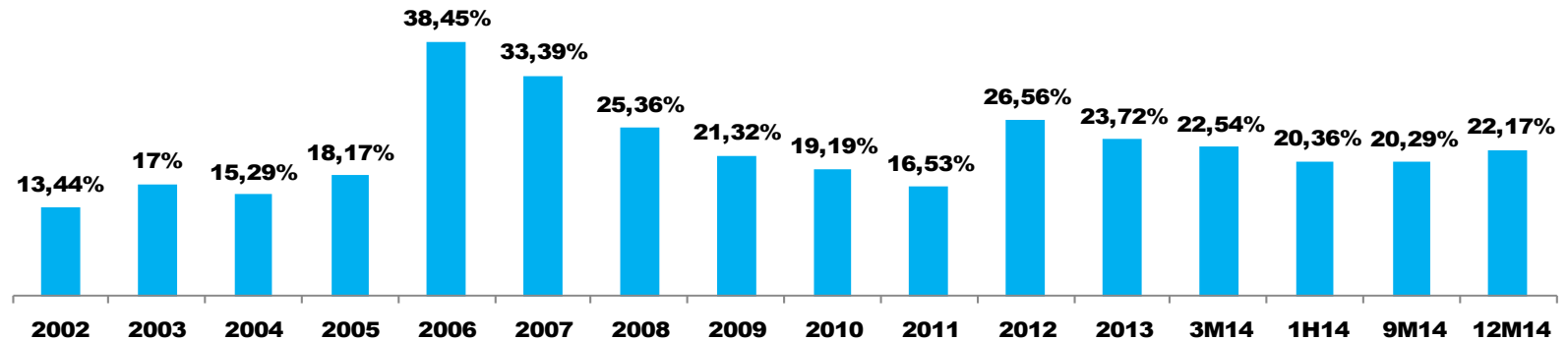
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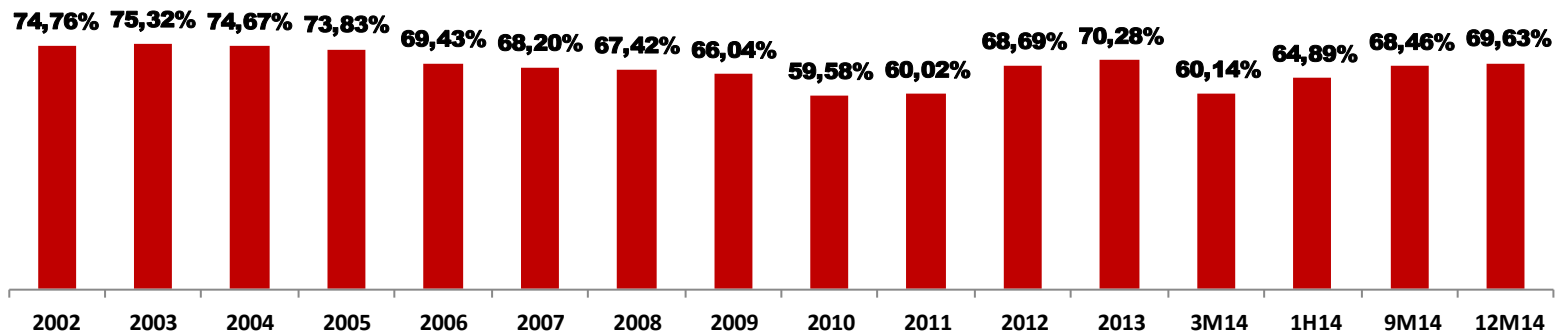
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SECTION 3
OVERVIEW & INVESTMENT
HIGHLIGHTS

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

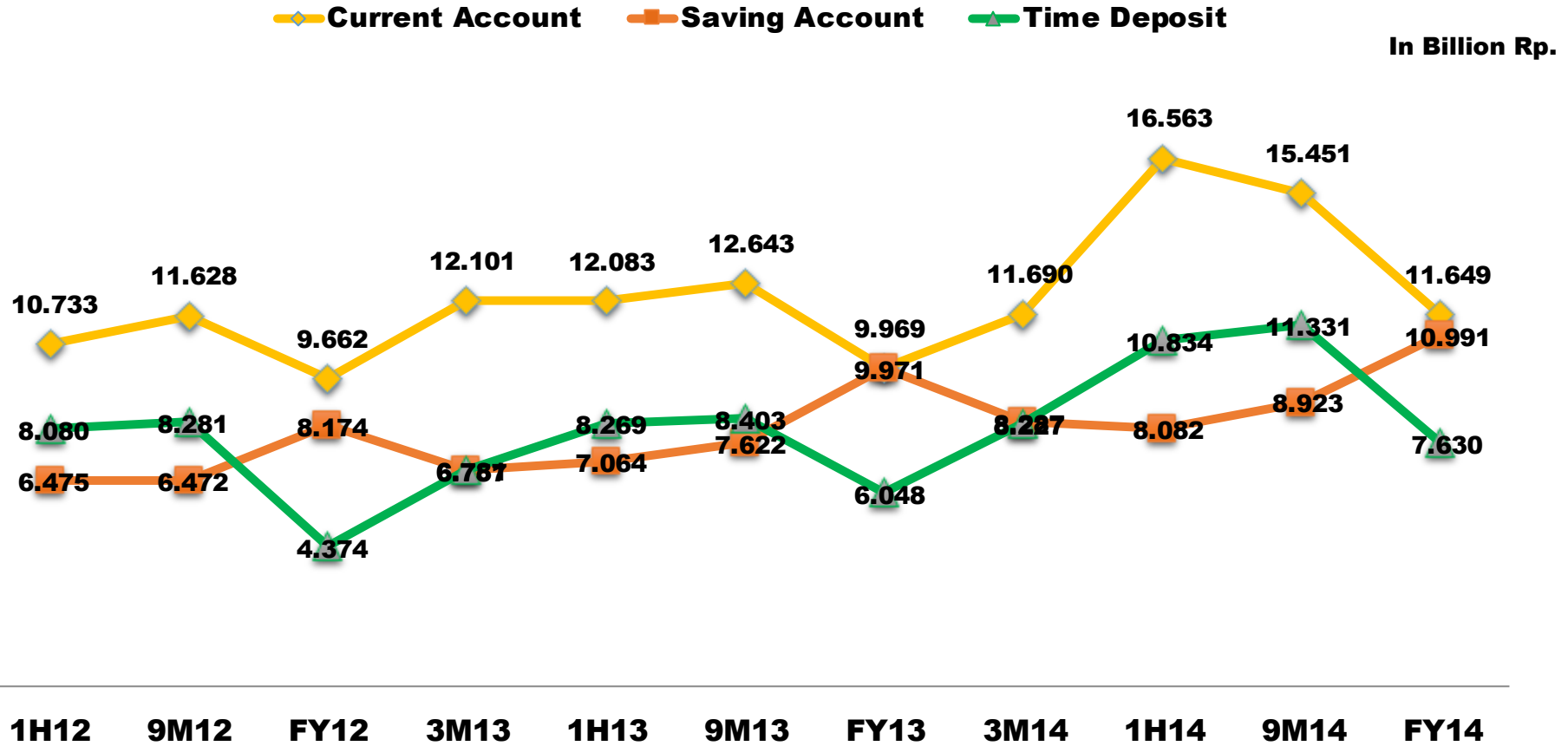


EKO ANTONO,
Director of Compliance



WIBISONO
Independent Commissioner

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



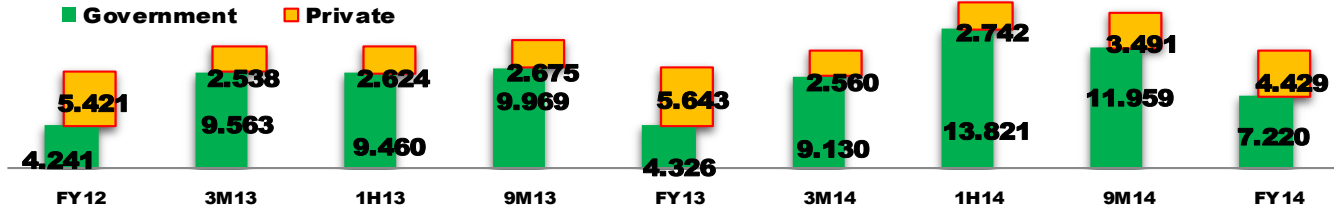
Current Account
YoY 16,86%

Saving Account
YoY 10,23%

Time Deposit
YoY 26,16%

In Billion Rp.

Current Account

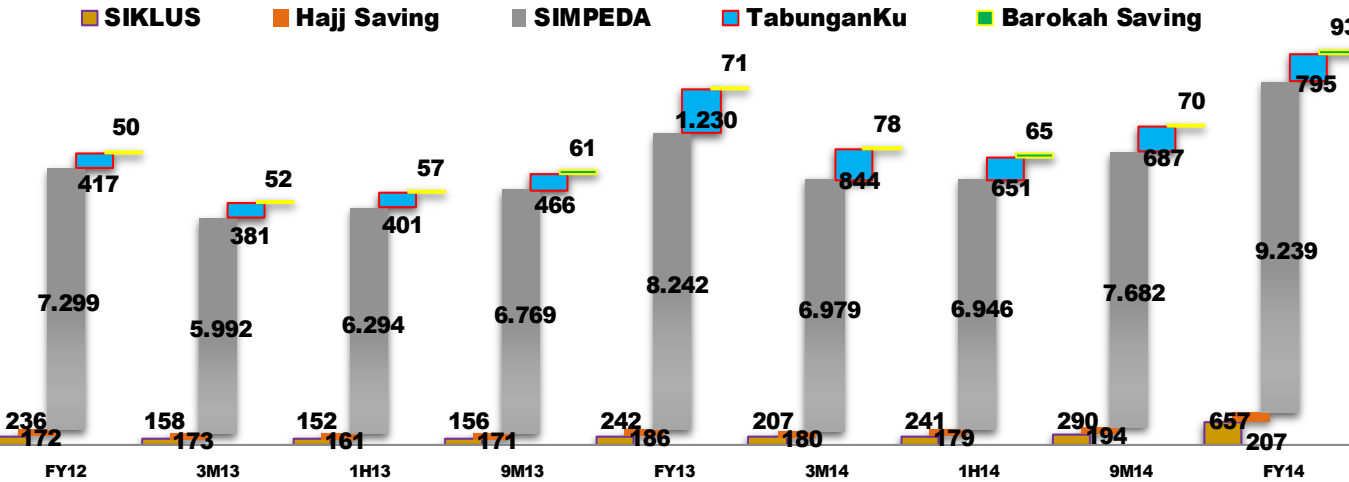


Government Current Acc.

YoY 66,91%

Private Current Acc.

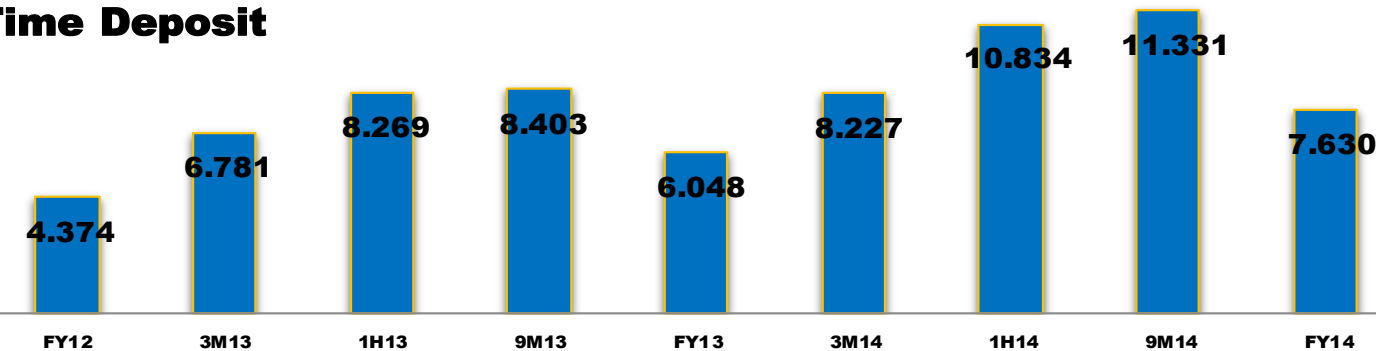
YoY -21,51%



YoY

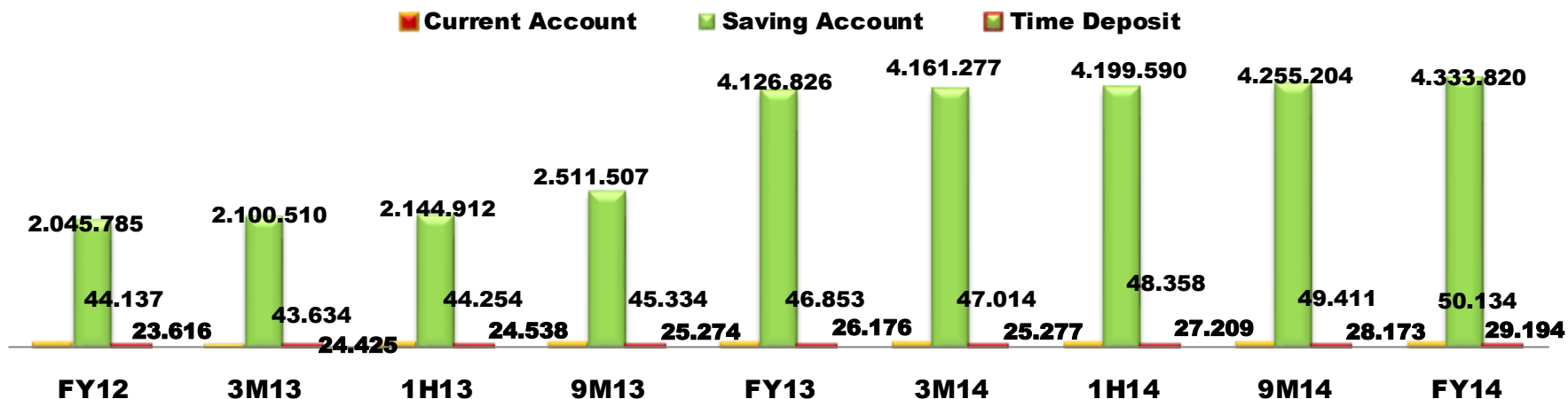
SIMPEDA	12,09%
SIKLUS	171,57%
Hajj Saving	11,29%
TabunganKu	(35,37%)
Barokah Saving	30,99%

Time Deposit

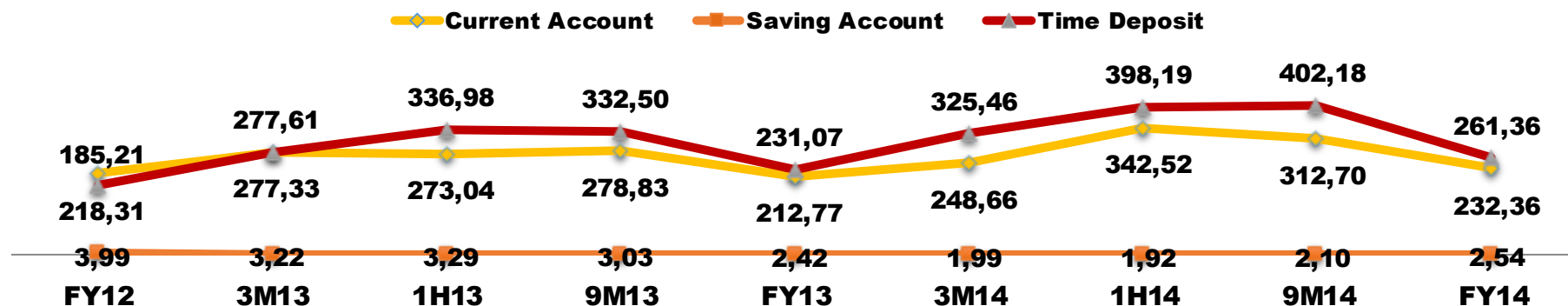


Time Deposit
YoY 26,16%

Total Customer



Ticket Size



Competitive Product



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 jam layanan atm 3366 14044

GEMERLAP 12 MILIAR SIMPEDA

Grand Prize
1 (satu) unit Toyota Fortuner

Tingkatkan SALDO Anda, menangkan MILIARAN hadiahnya!!

24 jam layanan atm 3366 14044

Semarak Isi Pulsa TELKOMSEL

di bankjatim **SMS Banking dan ATM**

Hadiah Bulanan

GRANDPRIZE

1 TOYOTA AGYA
1 iPhone 5s
1 iPad mini
2 SAMSUNG GALAXY GRAND 2
3 SAMSUNG GALAXY Y

Jadilah Peraih Poin Terbanyak dan Tercepat !!

simPATI HARTU 145 Periode 1 Februari - 30 April 2015. Berlaku pembelian mulai dari Rp 25ribu
Syarat dan ketentuan berlaku. Warna pada gambar hanya ilustrasi

Transfer Uang

Beli Pulsa

Bayar TV Kabel, Tiket Pesawat, Tagihan Multi Finance

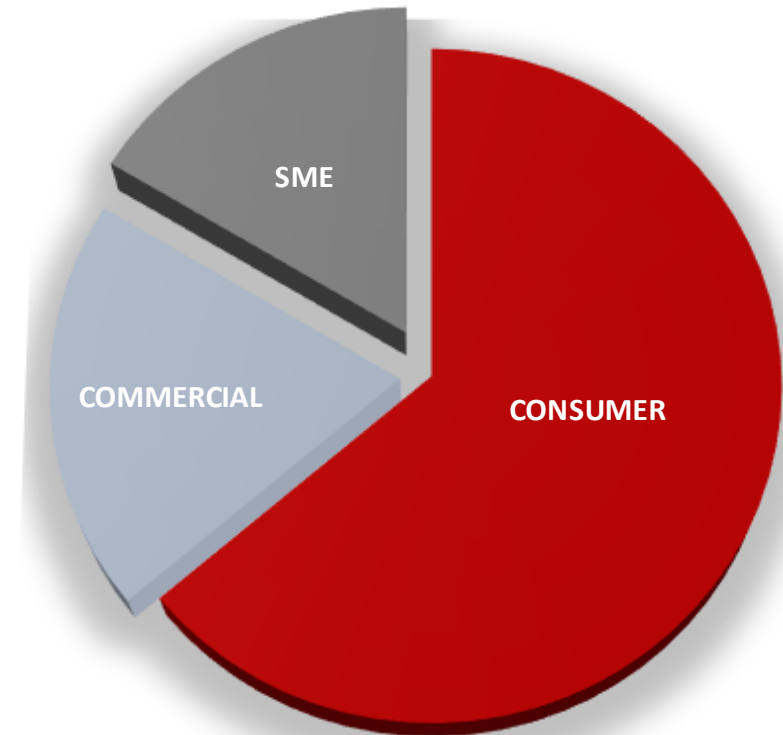
Transaksi lainnya

SMS BANKING 3366

Layanan Dalam Genggaman Anda
Transaksi dimana saja, kapan saja, mudah, cepat & aman

Solusi Transaksi Tercepat
Lebih Cepat & Praktis dengan Flazz

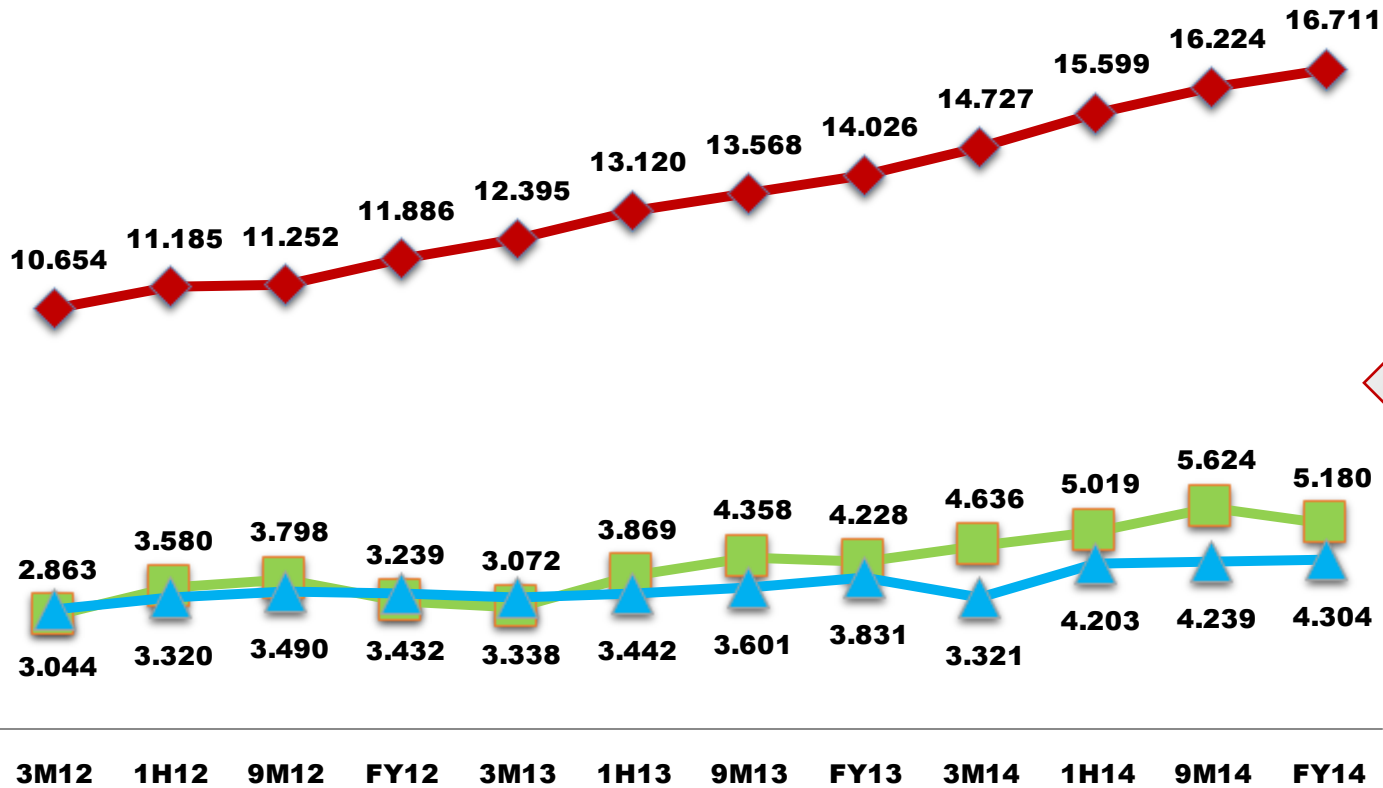
CONSUMER LOAN		
	Des'13	Des'14
Multipurpose	56,41%	56,69%
Mortgage	4,64%	4,96%
Others	2,46%	2,15%
Total	63,51%	63,80%
COMMERCIAL LOAN		
	Des'13	Des'14
Standby Loan	4,54%	3,87%
Keppres	2,88%	2,62%
Overdraft	8,06%	8,81%
Syndicate	3,67%	4,47%
Total	19,14%	19,77%
Small Medium Ent.		
	Des'13	Des'14
KUR	5,94%	4,04%
Pundi Kencana	2,32%	3,04%
Jatim Mikro	0,00%	1,01%
Others	9,08%	8,35%
Total	17,34%	16,43%



Type Of Loan

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

In Billion Rp.



YoY

Consumer
19,14%

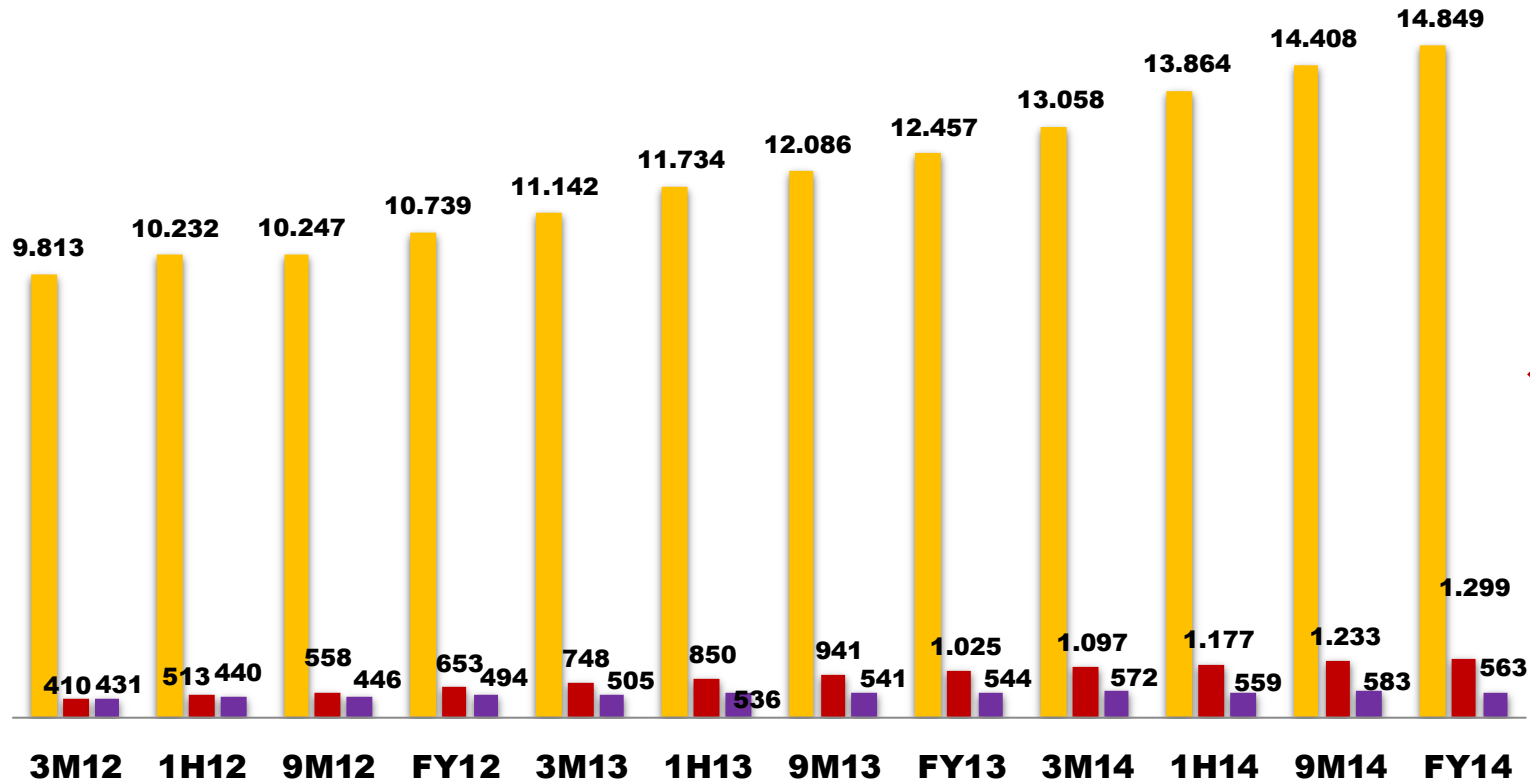
Commercial
22,53%

SME
12,38%

In Billion Rp.

Consumer Loan

■ Multipurpose ■ Mortgage ■ Others



YoY

Multi purpose
19,20%

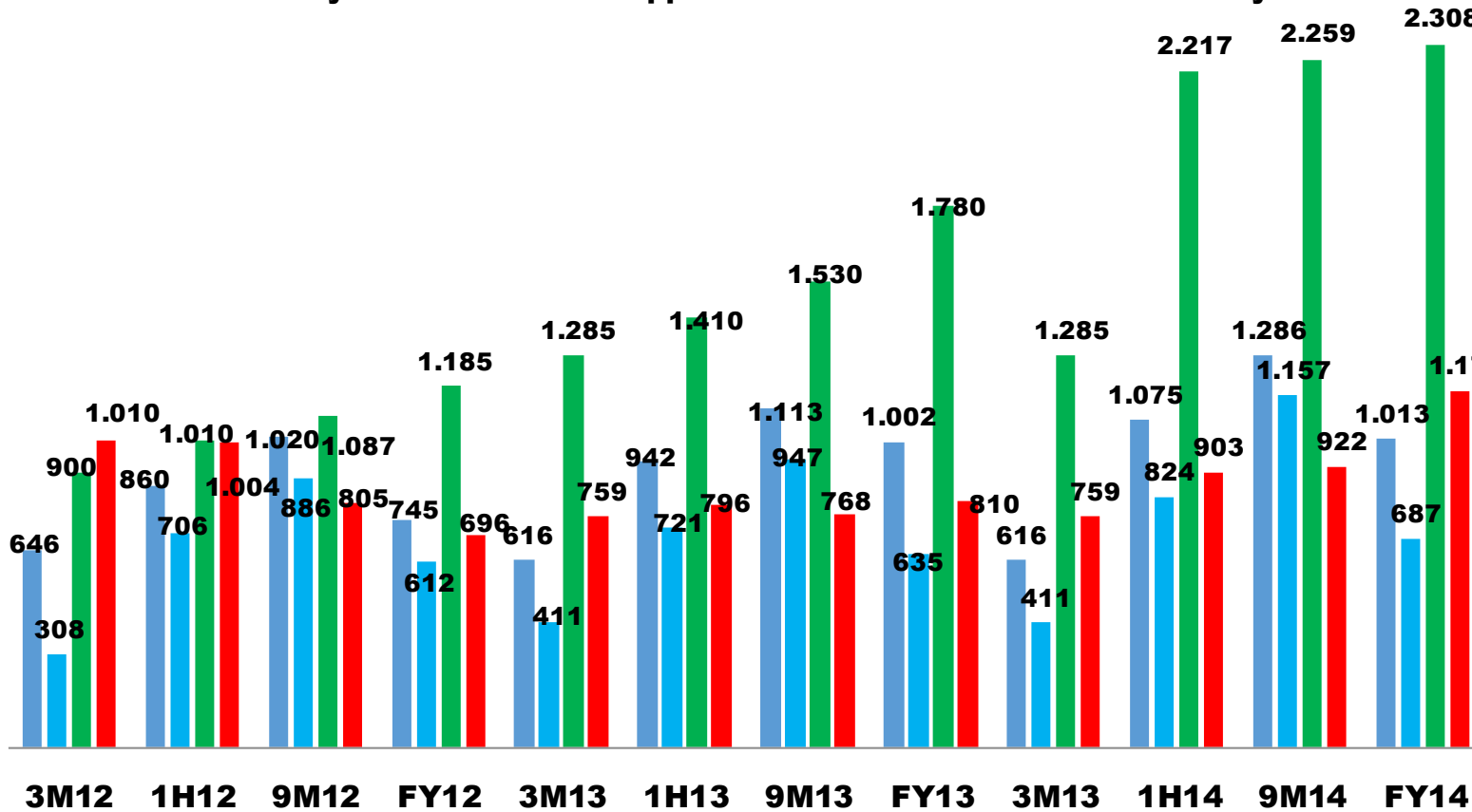
Mortgage
26,71%

Others
3,53%

Commercial Loan

In Billion Rp.

■ Standby Loan ■ Keppres ■ Overdraft ■ Syndicate



YoY

Standby Loan
1,13%

Keppres
8,23%

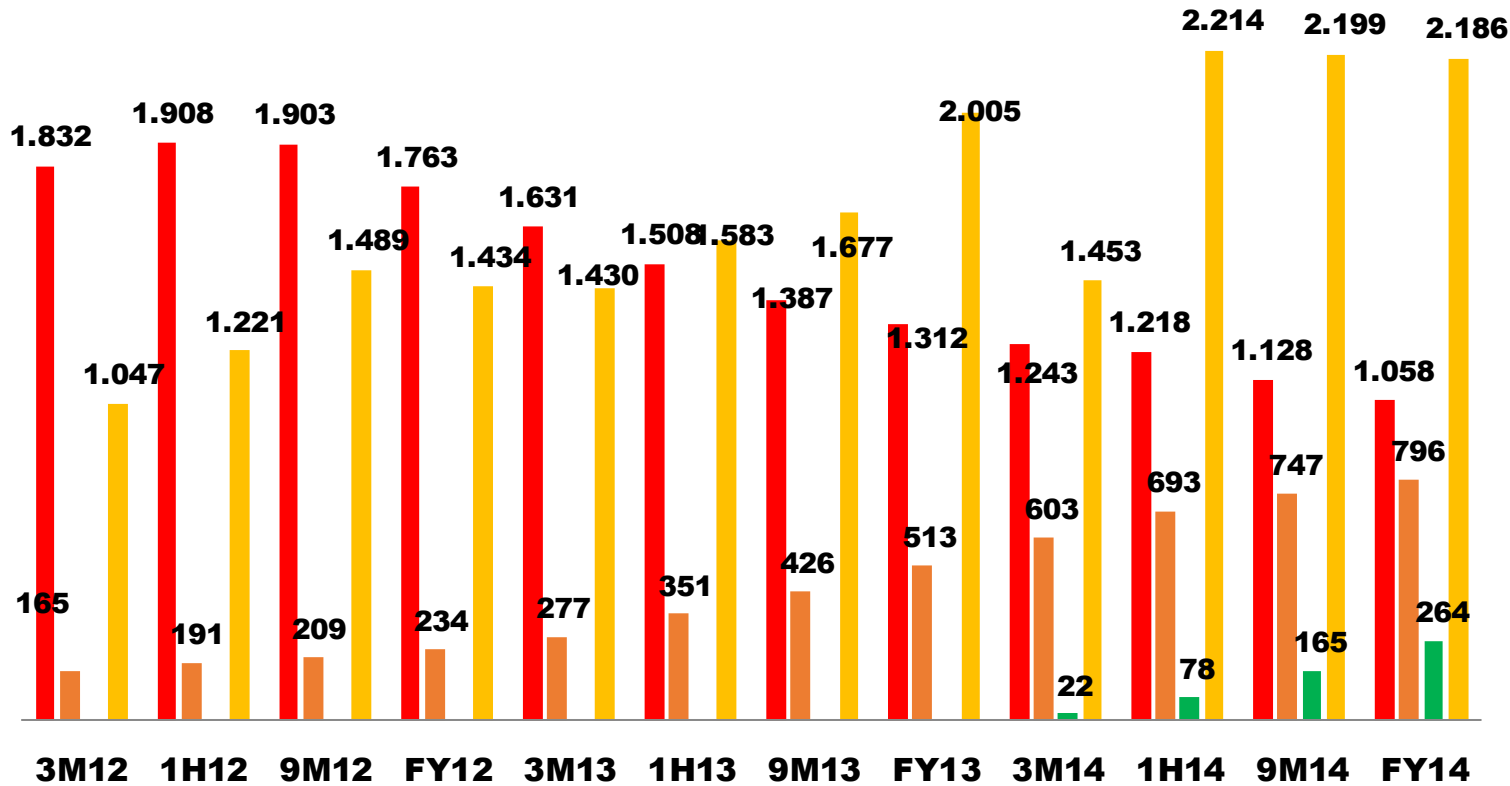
Overdraft
29,65%

Syndicate
44,59%

In Billion Rp.

SME Loan

■ KUR ■ Pundi Kencana ■ Mikro ■ Others



YoY

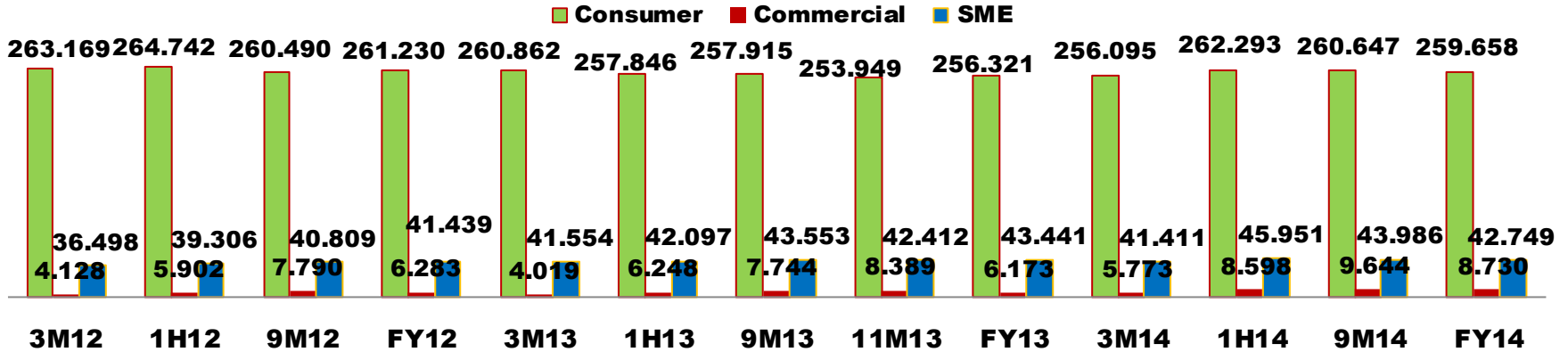
KUR
-19,38%

Pundi Kencana
55,22%

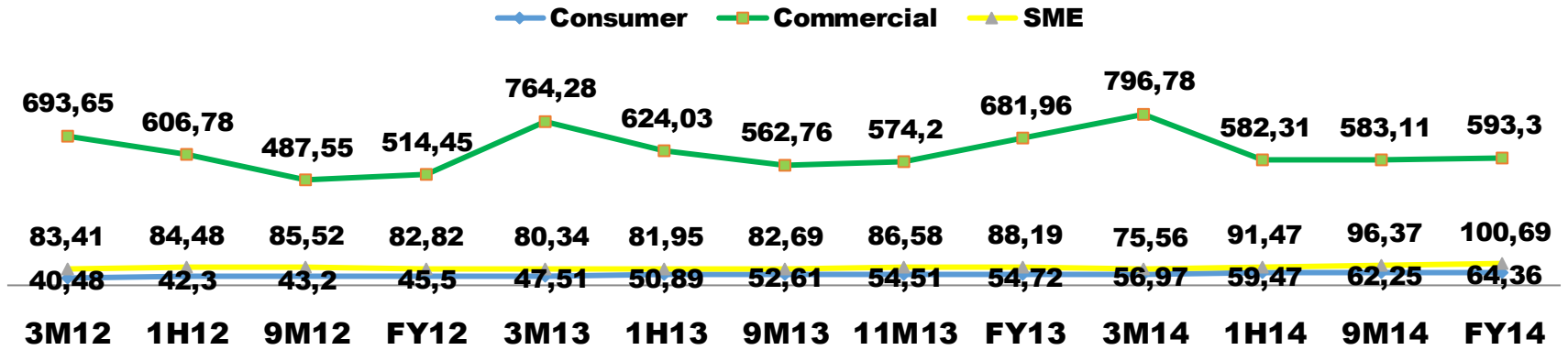
Mikro
0,00%

Others
9,03%

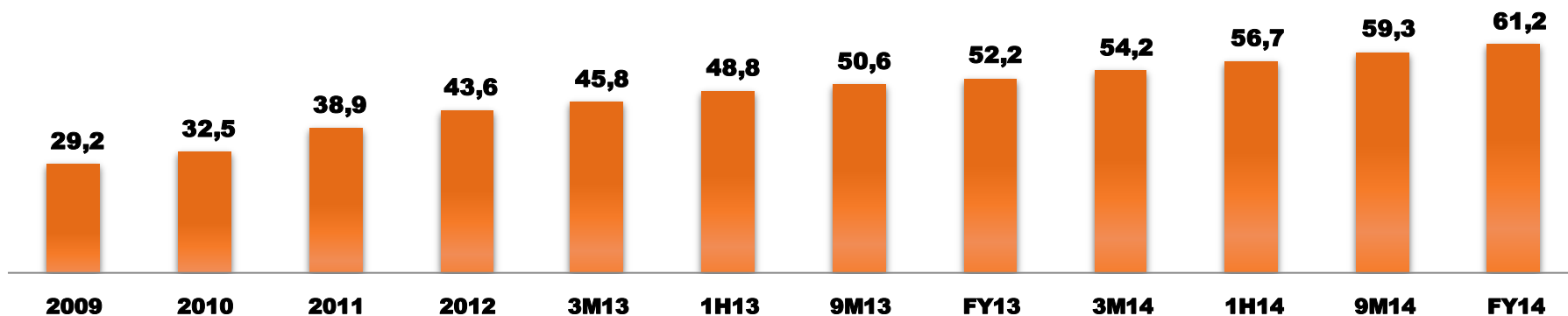
Total Customer



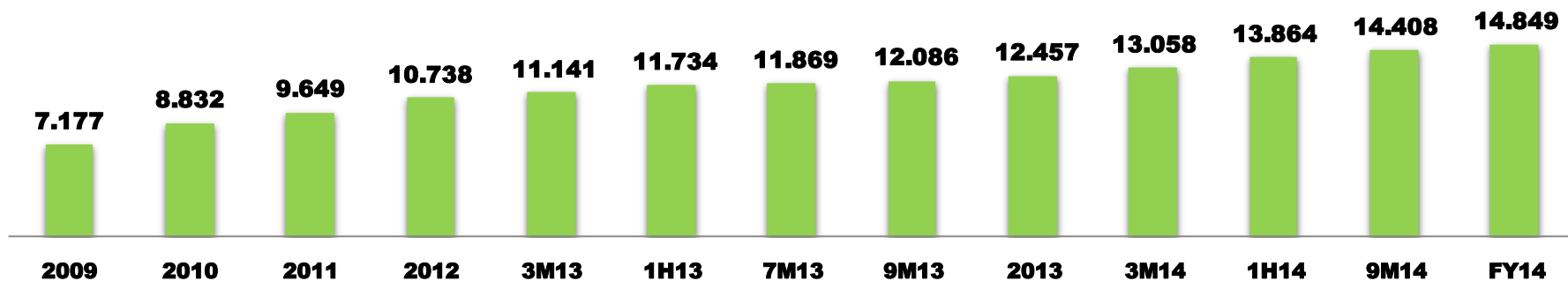
Ticket Size



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



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

Per December 2014 (monthly report)

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

	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%

	3M13	1H13	9M13	FY13	3M14	1H14	9M14	FY14
NPL Gross	3,15%	3,29%	3,13%	3,44%	3,63%	3,53%	3,34%	3,31%
Coverage Ratio	40,42%	46,40%	53,78%	69,18%	70,80%	74,70%	74,49%	71,43%

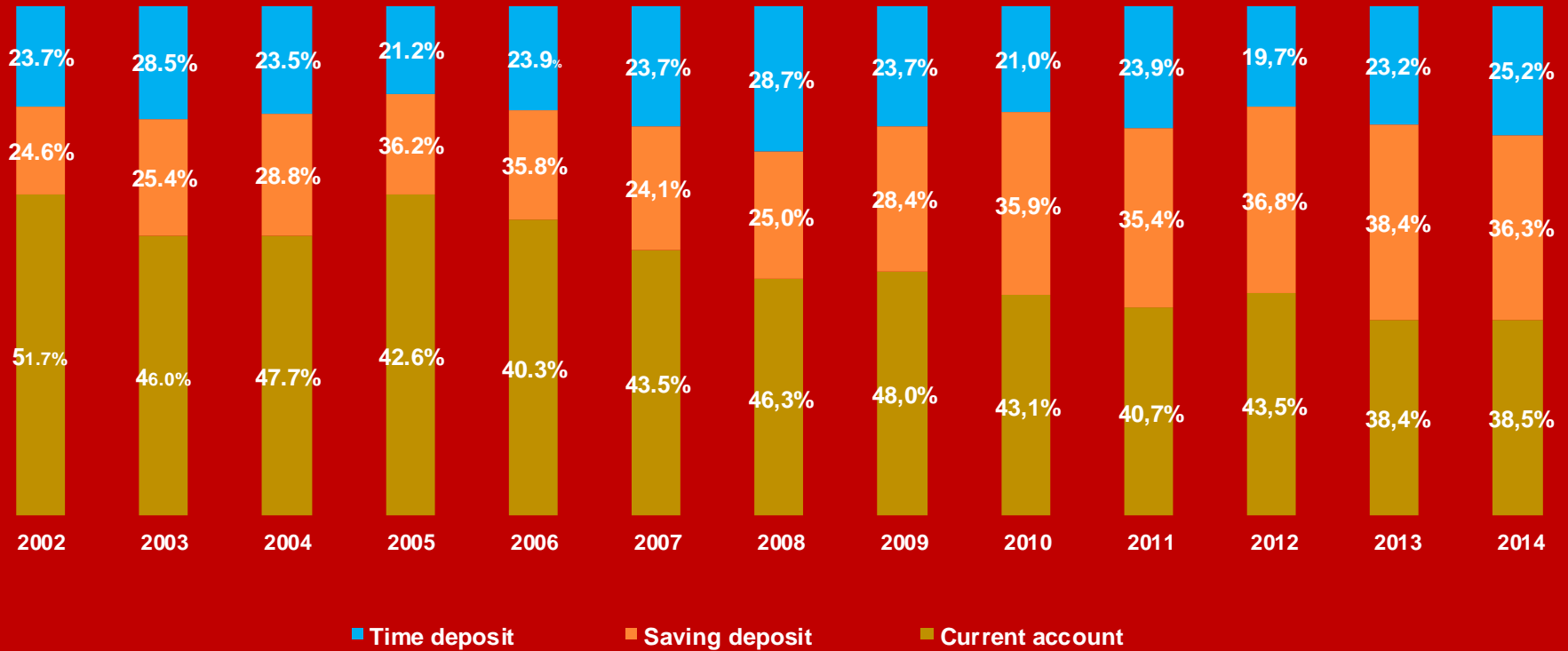
No	DATA	Des'13	Des'14
1	Board of Commisioner	3	4
2	Board of Sharia Supervisory	3	3
3	Director	3	5
4	Management 1	15	11
5	Management 2	67	75
6	Management 3	149	226
7	Management 4	638	646
8	Staff of Administration	971	1.794
9	Staff Non Administration	359	344
10	Non Permanent	1.182	782
11	Outsource	1.325	1.776
	Total	4.715	5.666

Description	Des 2014
Total Asset	14,98%
Loan	18,61%
Third Party Fund	16,48%
Interest Income	20,63%
Net Profit	13,92%
Financial Ratio	
- CAR	22,17%
- LDR	86,54%
- NPL Gross	3,31%
- NIM	6,90%
- BOPO	69,63%
- ROE	18,98%
- ROA	3,52%

Description	Target 2015
Total Asset	16,38%
Loan	20,00%
Third Party Fund	17,13%
Interest Income	14,12%
Net Profit	18,80%
Financial Ratio	
- CAR	19,10%
- LDR	94,75%
- NPL Gross	2,60%
- NIM	7,22%
- BOPO	69,70%
- ROE	19,33%
- ROA	3,43%

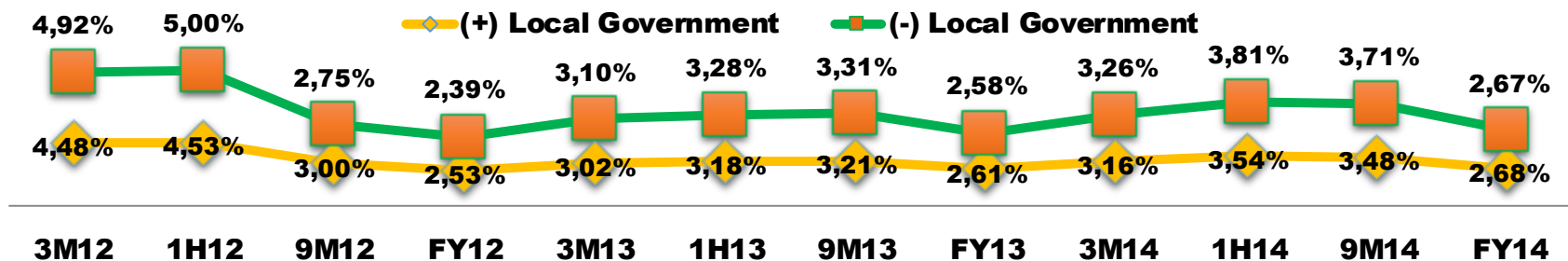
SECTION 4 STRENGTHS

Funding Composition



CASA
December 2014
74,80 %

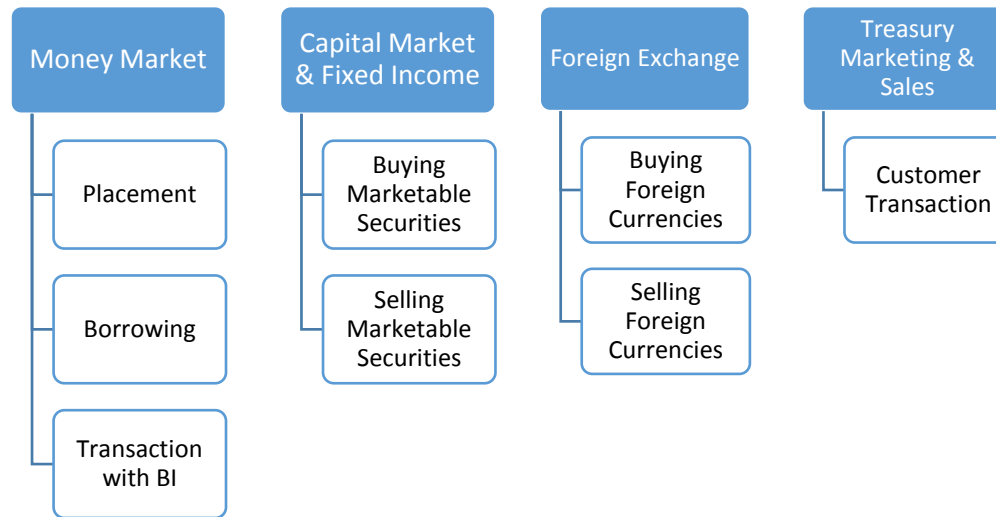
COF



No	Branch	Unit Amount	Unit Age (Month)	DECEMBER 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	2009	2010	2011	2012	2013	2014
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



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.

No	Bank	Asset	Loan	Third Party Fund	Paid Capital	Net Income After Tax
1	Bank JABAR BANTEN	70.157	49.254	52.992	2.424	1.115
2	Bank JATIM	38.041	25.655 	30.270 	3.729 	958 
3	Bank DKI	37.168	21.952	27.031	2.931	658
4	Bank JATENG	35.743	25.392	29.406	1.573	774
5	Bank KALTIM	29.315	17.035	22.770	2.815	553

Bank Jatim Among East Java Bank



In billion Rp.

No	Bank	Asset	Loan	Current Account	Saving	Time Deposit	Third Party Fund
1	BRI	68.789	53.910	4.790	35.403	17.223	57.416
2	BCA	62.343	31.704	12.686	36.563	12.331	61.581
3	MANDIRI	55.244	50.589	7.967	20.445	17.706	46.117
4	BANK JATIM	41.401	24.625	11.371	10.955	7.400	29.726
5	BNI	38.534	31.745	5.202	14.193	9.100	28.496
6	CIMB NIAGA	21.924	15.620	2.532	4.511	8.240	15.283
7	PERMATA	15.529	14.162	2.000	2.298	6.571	10.869

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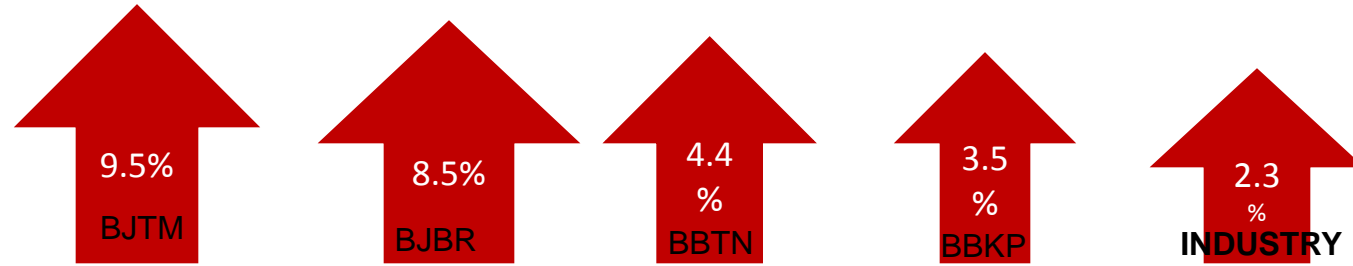
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<u>Information</u>	<u>National</u>	<u>East Java</u>	<u>Bank Jatim</u>
Total Asset	13,34%	12,95%	14,98%
Third Party Fund	12,29%	14,93%	16,48%
- Current Account	5,05%	15,20%	16,85%
- Saving Account	5,92%	7,23%	10,25%
- Time Deposit	20,93%	22,19%	26,14%
Credit	11,65%	13,25%	18,61%
- Productive	11,61%	13,46%	23,78%
- Consumptive	11,51%	12,66%	16,48%

Dividen Yield



Bank (30/01/2015)	Price	Market Cap Rp bn	EPS Growth	PBV	PER	Dividend Yield
BBCA	13.375	329.761	12,2	3,6	17,8	1,1
BBRI	11.675	288.012	12,8	2,5	10,6	2,6
BMRI	11.000	256.667	12,4	2,2	11,1	2,5
BBNI	6.250	116.554	13,5	1,8	9,6	2,9
BDMN	4.400	42.172	28,7	1,2	11,1	3,1
BTPN	4.000	23.361	14,2	1,6	9,0	1,7
BBTN	995	10.515	13,7	0,8	7,5	4,4
BJBR	825	7.999	25,2	1,1	6,2	8,5
BBKP	770	6.997	12,9	0,9	5,8	3,5
BJTM	520	7.757	14,2	1,2	6,6	9,5

Awards & Achievements



Indonesia Bank Loyalty Award 2014



IAIR Award 2014



APBI 2014



INFOBANK AWARD 2014



PLATINUM AWARD 2014



MRI Best Service Excellence 2014

December 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

December 2014

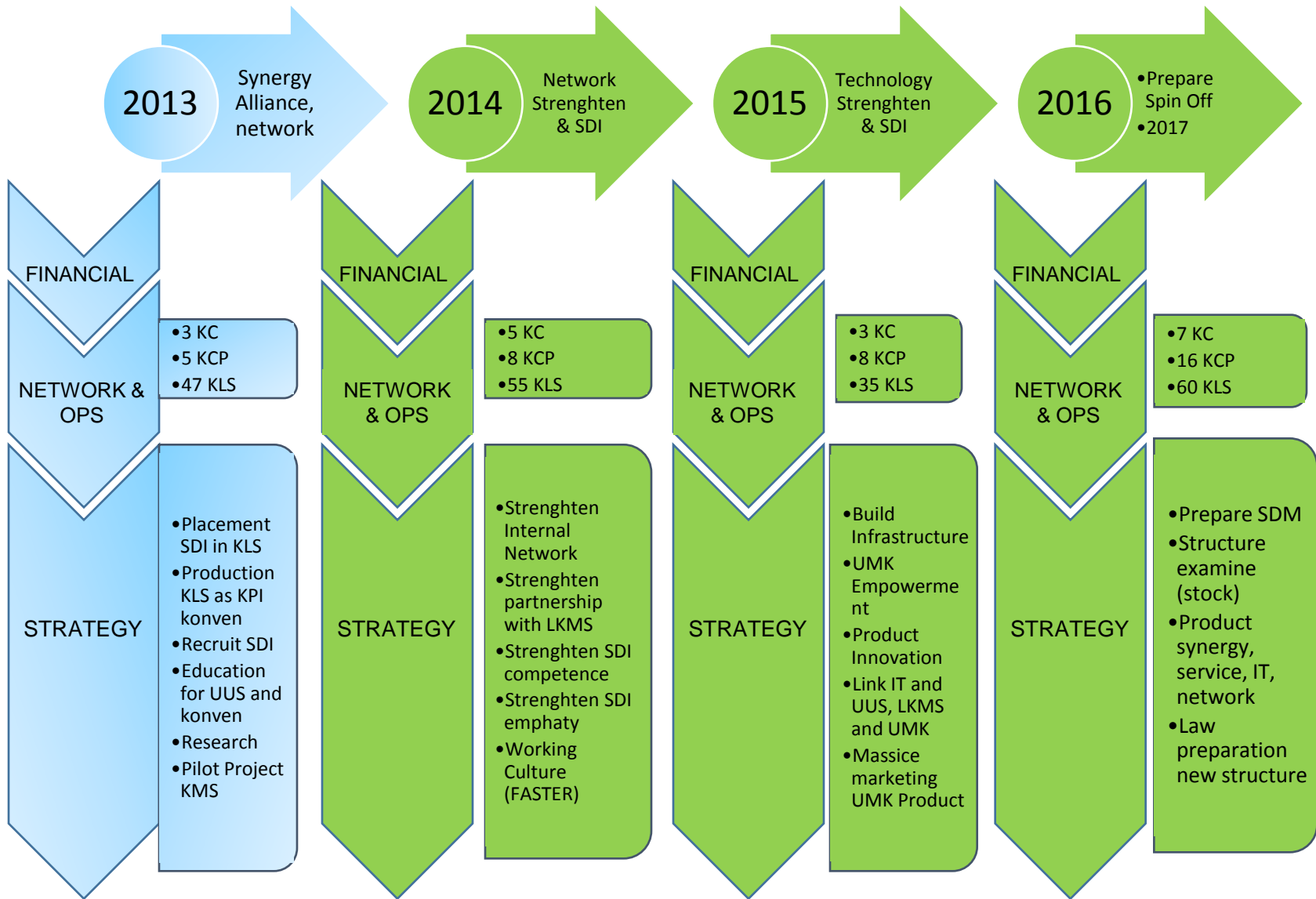
Foreign Institution Investor
Desember 2014
53,31 % from public shares

Domestic Investor Desember 2014
46,69 % from public shares

December 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