



BJTM

company performance

4M15



ECONOMIC OUTLOOK

FINANCIAL HIGHLIGHTS

OVERVIEW & INVESTMENT HIGHLIGHTS

STRENGTHS

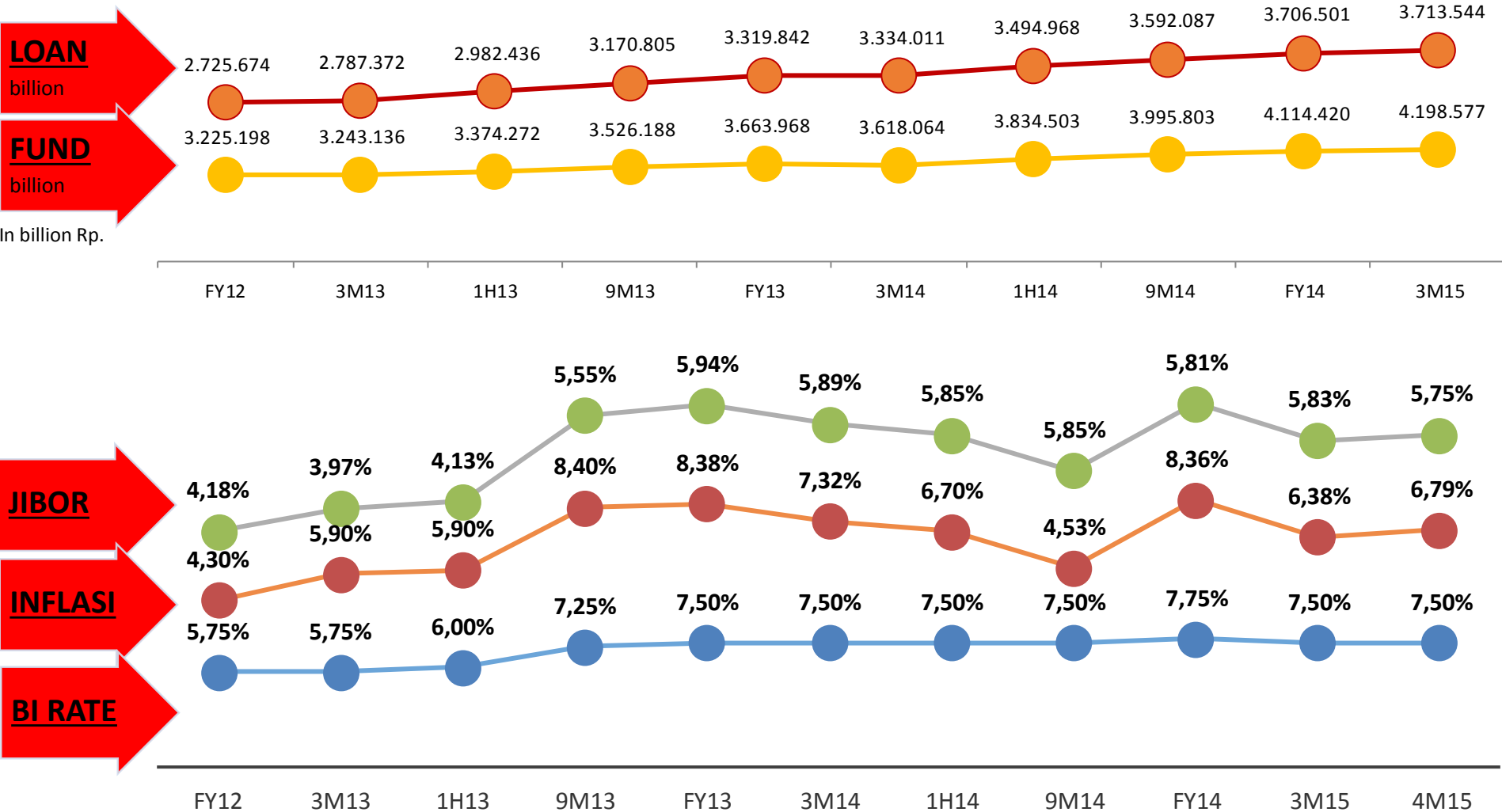
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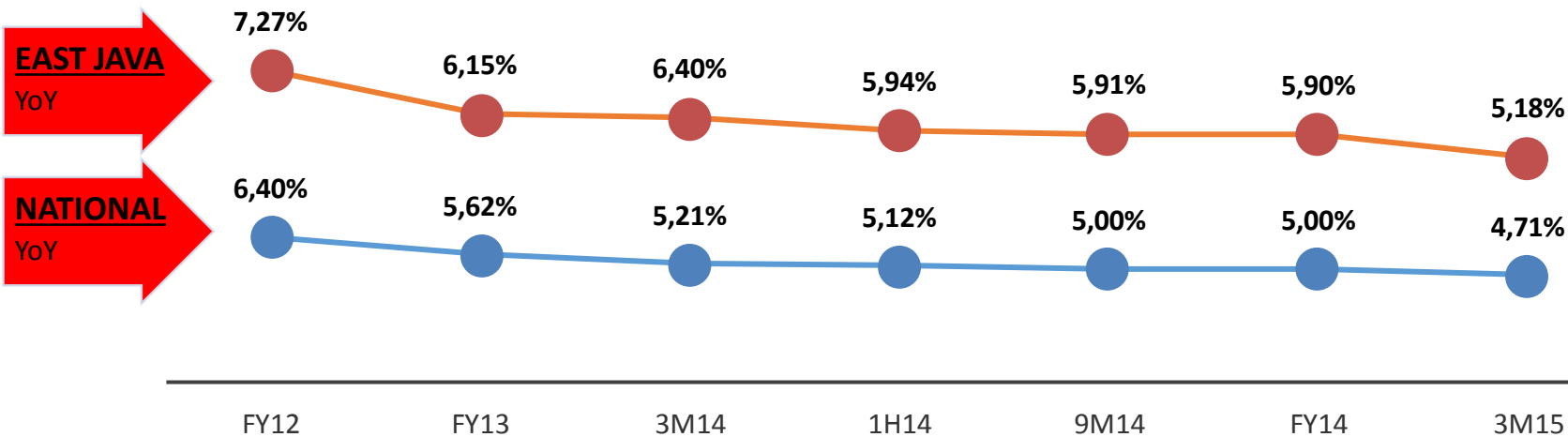
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SECTION 1

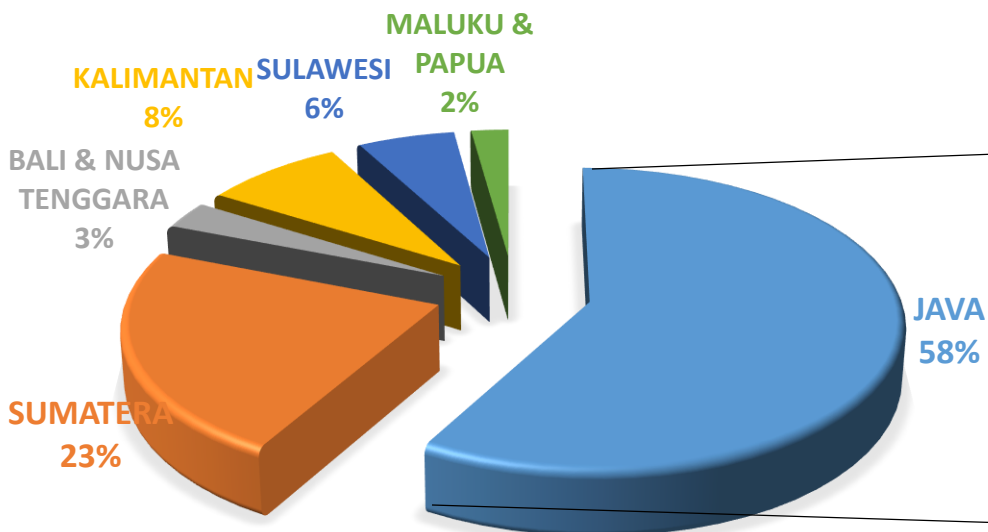
ECONOMIC OUTLOOK

MACRO ECONOMY REVIEW

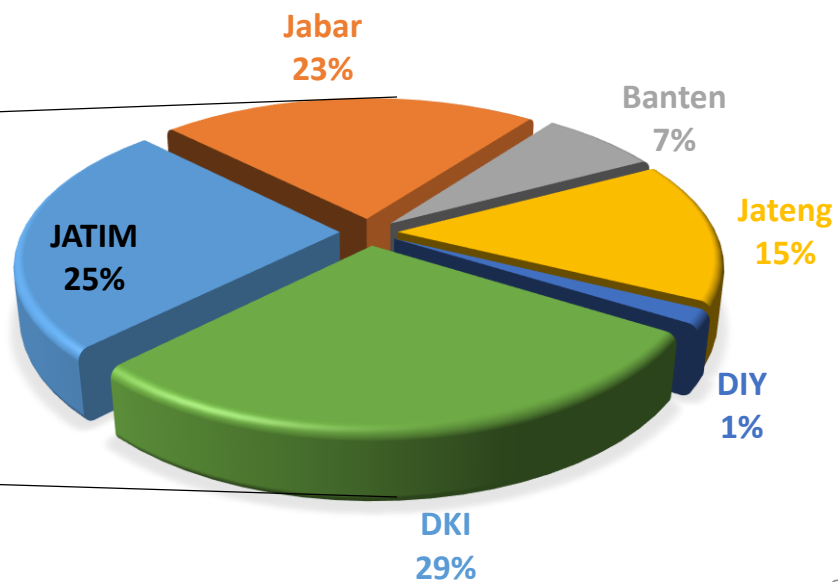




INDONESIA Economic Share



JAVA Regional Economic Share



SECTION 2

FINANCIAL HIGHLIGHTS

Balance Sheet

<u>Information</u> In million Rp	<u>4M14</u>	<u>4M15</u>	<u>YoY</u>
Total Asset	38.458.311	48.056.477	24,96%
Placement BI & Other	10.208.206	14.802.047	45,00%
Loan	23.406.495	27.066.730	15,64%
Third Party Fund	31.290.756	40.164.423	28,36%
- Current Account	13.414.791	17.570.497	30,98%
- Saving Account	8.642.404	9.898.782	14,54%
- Time Deposit	9.233.562	12.695.144	37,49%
Equity	5.468.722	5.745.063	5,05%

Information In million Rp	<u>4M14</u>	<u>4M15</u>	<u>YoY</u>
Interest Income	1.256.749	1.440.788	14,64%
Interest Expense	(303.615)	(412.032)	35,71%
Nett Interest Income	953.134	1.028.756	7,93%
Non Interest Operational Income	168.339	156.105	-7,27%
Non Interest Operational Expense	(612.727)	(743.525)	21,35%
Nett Non Interest Operational Income (Expense)	(444.388)	(587.420)	32,19%
Operational Profit	508.746	441.336	-13,25%
Non Operational Profit	7.984	38.077	376,94%
Pre Tax Profit	516.729	479.413	-7,22%
Taxes	(152.559)	(144.104)	-5,54%
Net profit	364.171	335.310	-7,93%

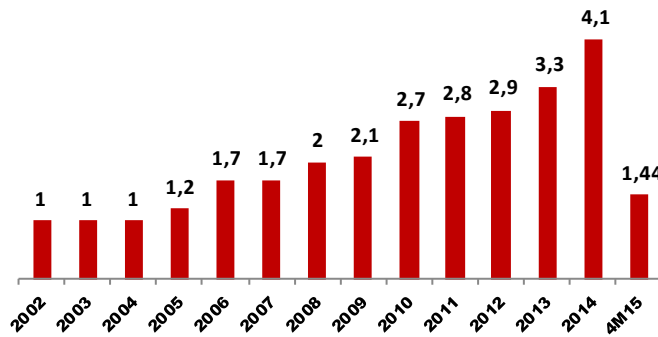
<u>Information</u> In million Rp	<u>4M14</u>	<u>4M15</u>	<u>YoY</u>
Placement others bank	122.772	124.155	1,13%
Marketable Securities	72.287	94.223	30,35%
Fees & Commissions	82.624	99.004	19,83%
Current Account Expense	(83.344)	(113.867)	36,62%
Saving Accounts Expense	(43.969)	(52.049)	18,38%
Deposits Expense	(167.836)	(235.056)	40,05%
Salaries	(238.728)	(239.193)	0,19%
Education & Training	(4.714)	(7.408)	57,14%
Rental	(37.059)	(39.877)	7,60%

Financial Performance



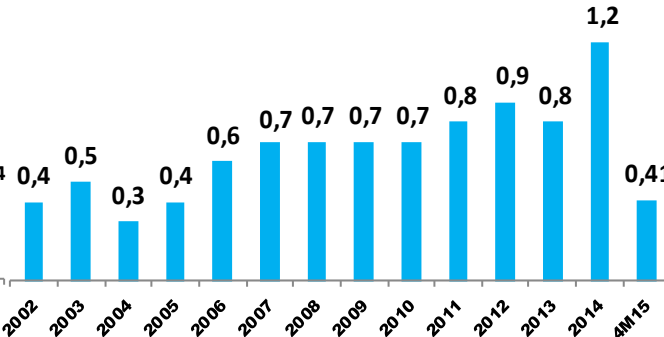
INTEREST INCOME (Rp Tril)

CAGR = 12,20%



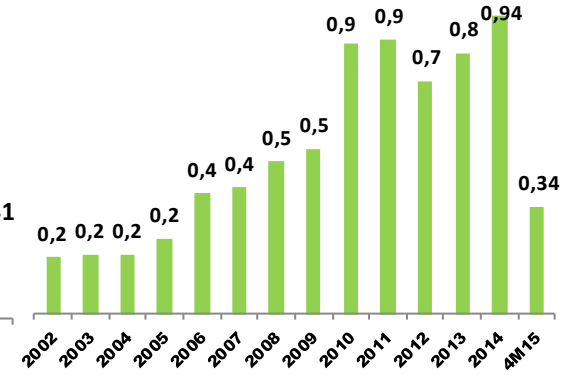
INTEREST EXPENSE (Rp Tril)

CAGR = 8,80%



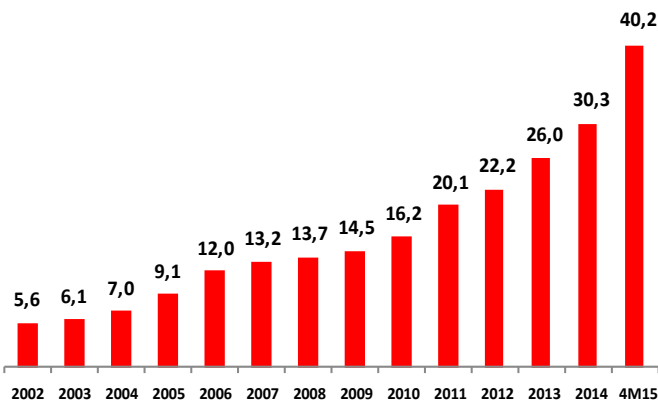
NET PROFIT (Rp Tril)

CAGR = 15,96%



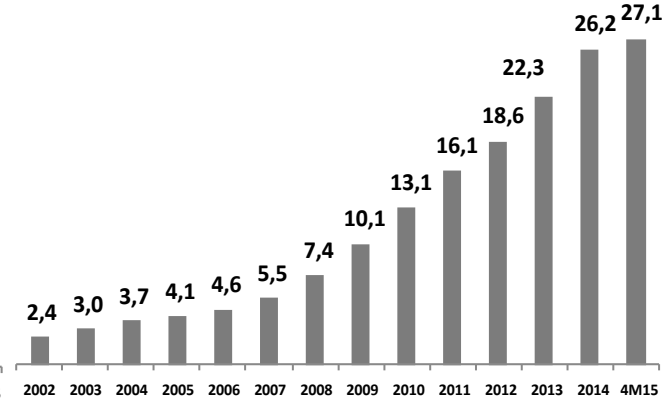
THIRD PARTY FUND (Rp Tril)

CAGR = 16,74%



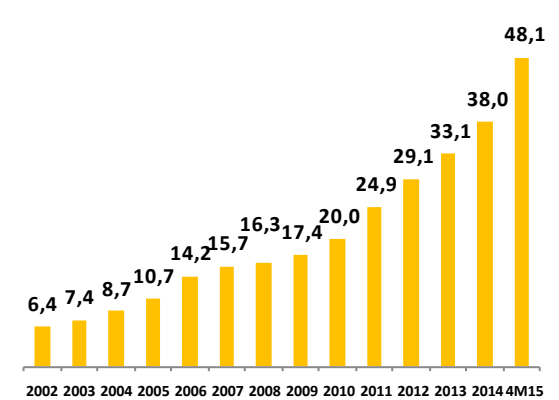
LOAN (Rp Tril)

CAGR = 20,86%

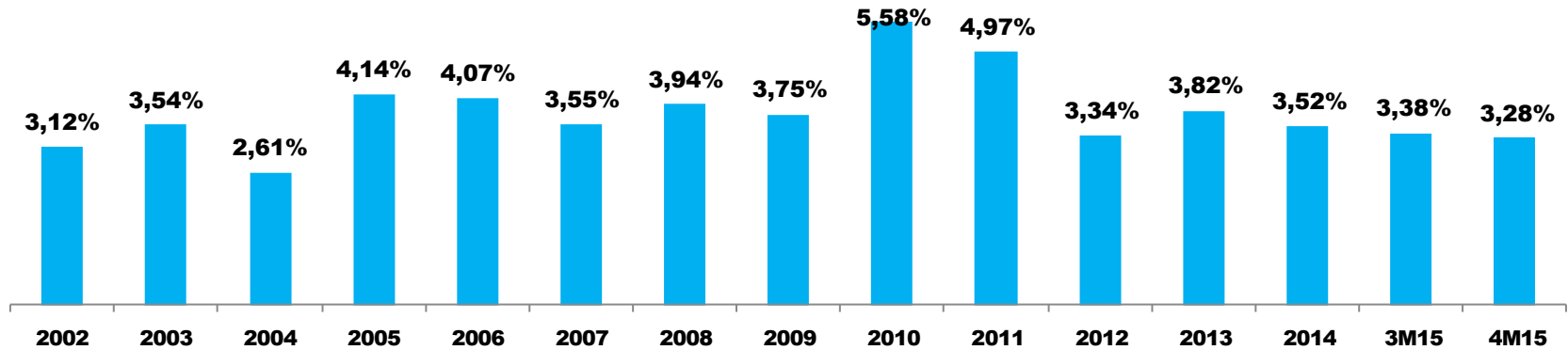


TOTAL ASSET (Rp Tril)

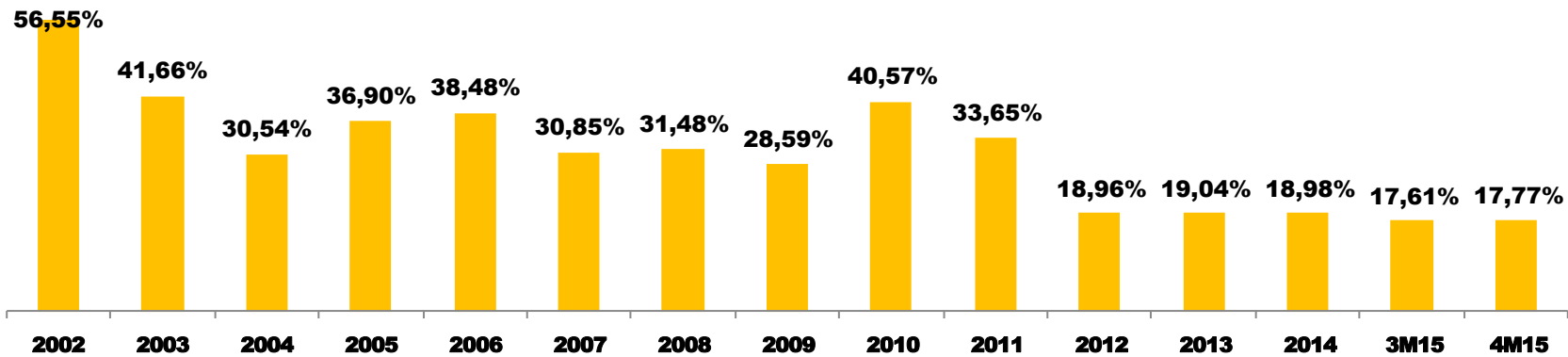
CAGR = 17,04%



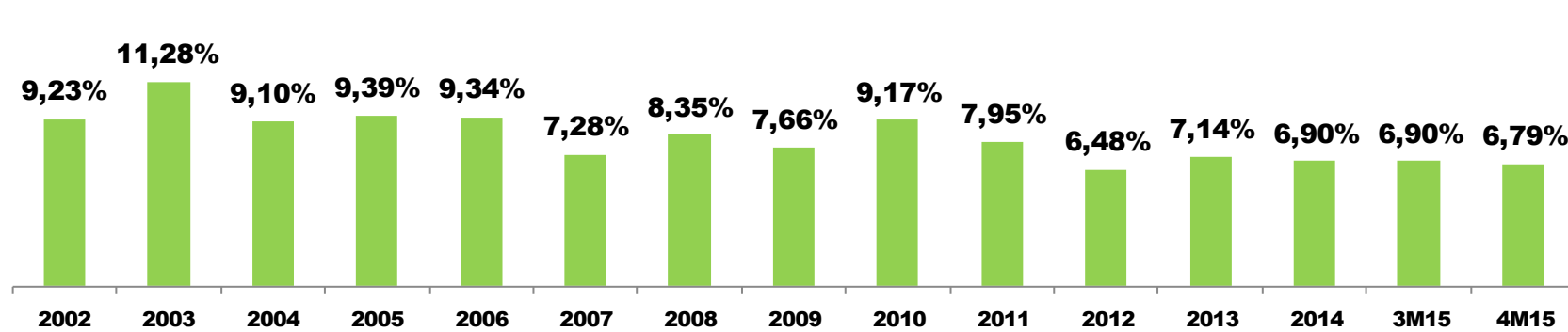
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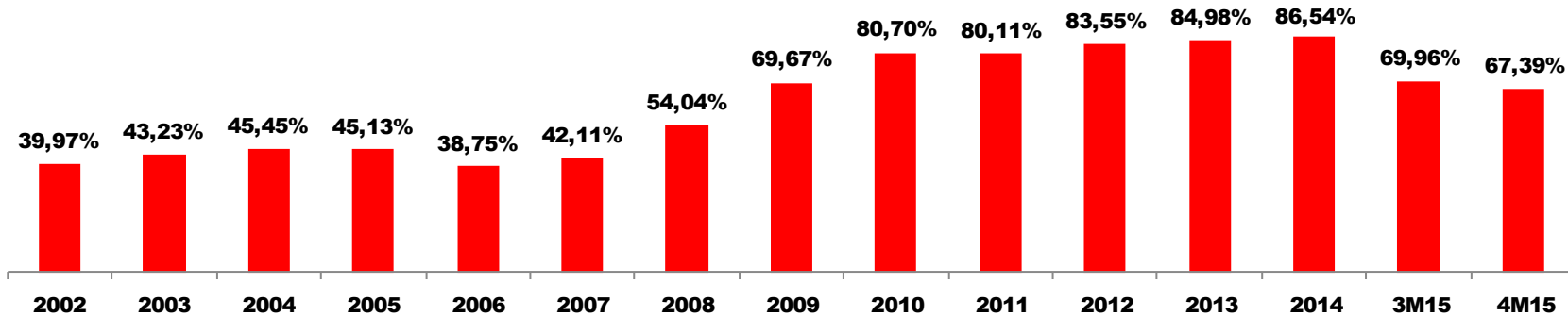
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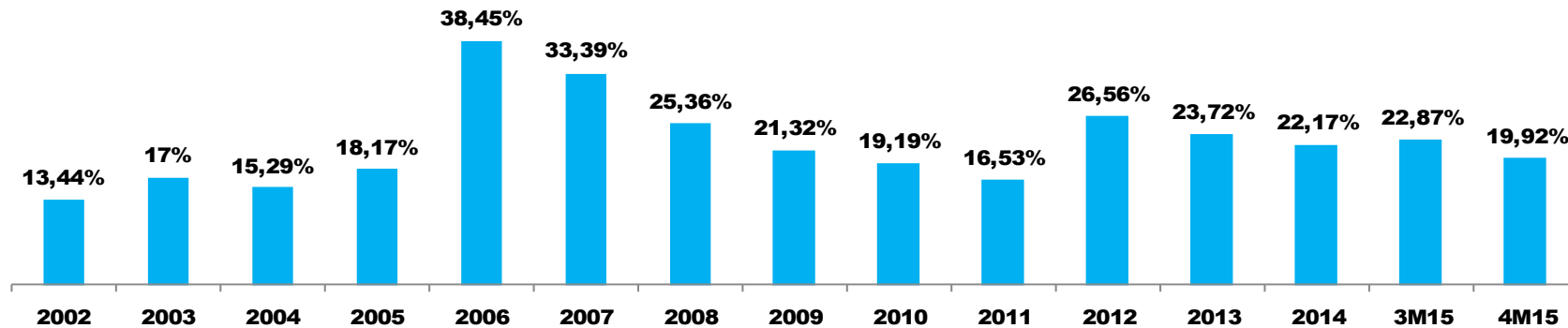
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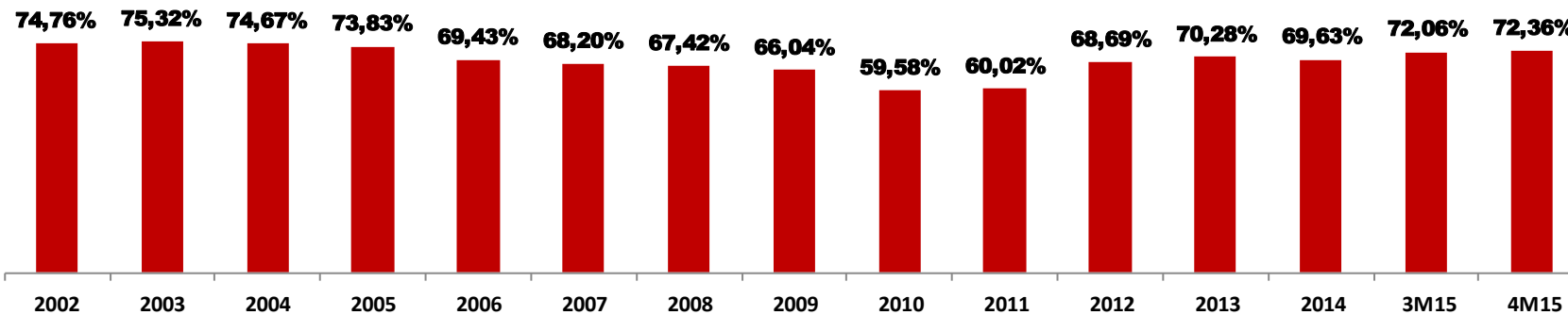
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R**



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SECTION 3
OVERVIEW & INVESTMENT
HIGHLIGHTS

Change of Commissioner Board



MULJANTO
President Commissioner



HERU SANTOSO *)
*President Commissioner
(Independent)*

Experienced for 31 years in
Bank Indonesia



CHAERUL DJAELANI
Commissioner



AKHMAD SUKARDI *)
Commissioner

Experienced as East Java
Province Secretary



HADI SUKRIANTO *)
Commissioner

Experienced for 32 years
in Bank Jatim



SOEBAGYO
Independent Commissioner



SOEBAGYO
Independent Commissioner

Experienced for 36 years as
Airlangga University
Lecturer



WIBISONO
Independent Commissioner



WIBISONO
Independent Commissioner

Experienced for 28 years in
Bank Indonesia

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

*) Effective upon the approval of OJK after the AGM 2014 fiscal year closing with a length of service until the conclusion of the AGM of the 3rd from the date of the AGM 2014 fiscal year.

Change of Director Board



HADI SUKRIANTO
President Director



R SOEROSO *)
President Director

Experienced for 32 years in Bank Jatim and President Director of Bank UMKM for 2 periods



DJOKO LESMONO
Director of Medium Business & Corporate



SU'UDI *)
Director of Medium Business & Corporate

Experienced for 36 years in Bank Jatim



EKO ANTONO,
Director of Compliance



EKO ANTONO,
Director of Compliance

Experienced for 32 years in Bank Jatim



RUDIE HARDIONO,
Director of Operations



RUDIE HARDIONO,
Director of Operations

Experienced for 32 years in Bank Jatim



TONY SUDJIARYANTO
Director of Agribusiness & Sharia



TONY SUDJIARYANTO
Director of Agribusiness & Sharia

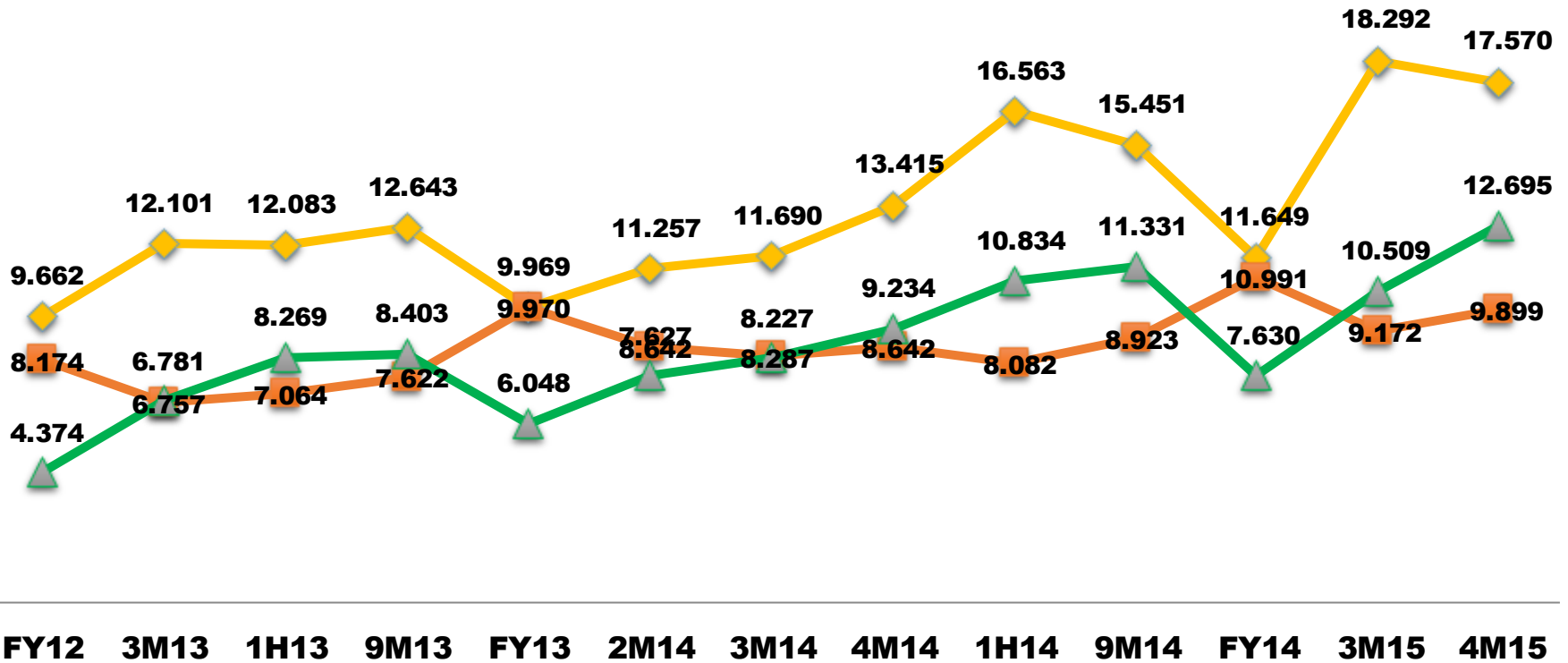
Experienced for 27 years in Bank Jatim

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

*) Effective upon the approval of OJK after the AGM 2014 fiscal year closing with a length of service until the conclusion of the AGM of the 3rd from the date of the AGM 2014 fiscal year.

◆ **Current Account**
 ■ **Saving Account**
 ▲ **Time Deposit**

In Billion Rp.



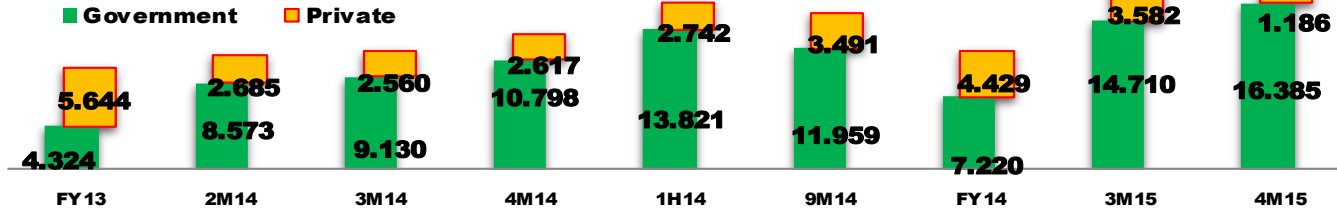
Current Account
 YoY 30,98%

Saving Account
 YoY 14,54%

Time Deposit
 YoY 37,49%

In Billion Rp.

Current Account

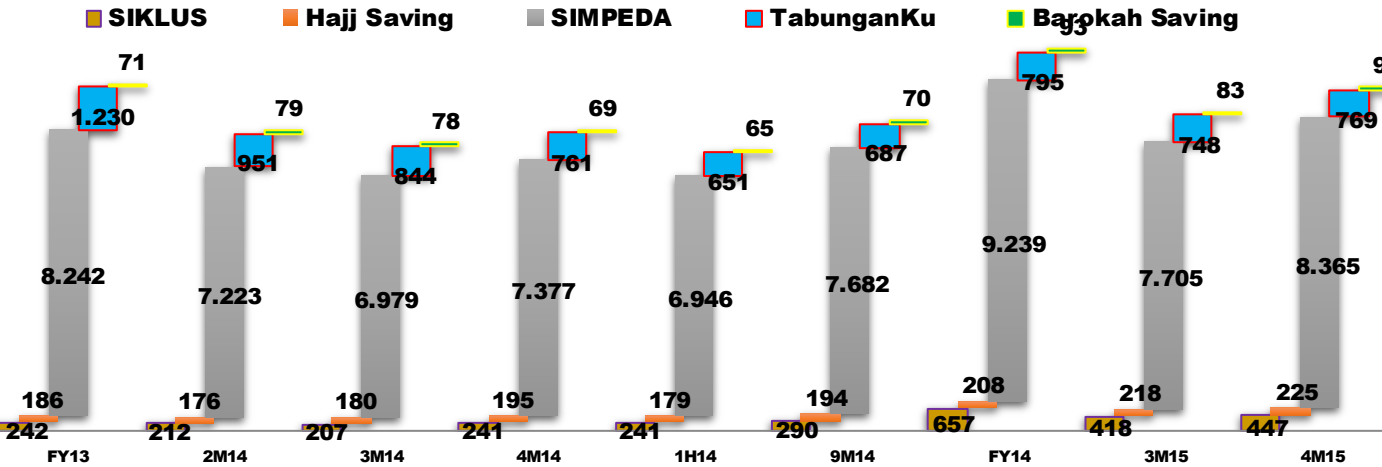


Government Current Acc.

YoY 61,12%

Private Current Acc.

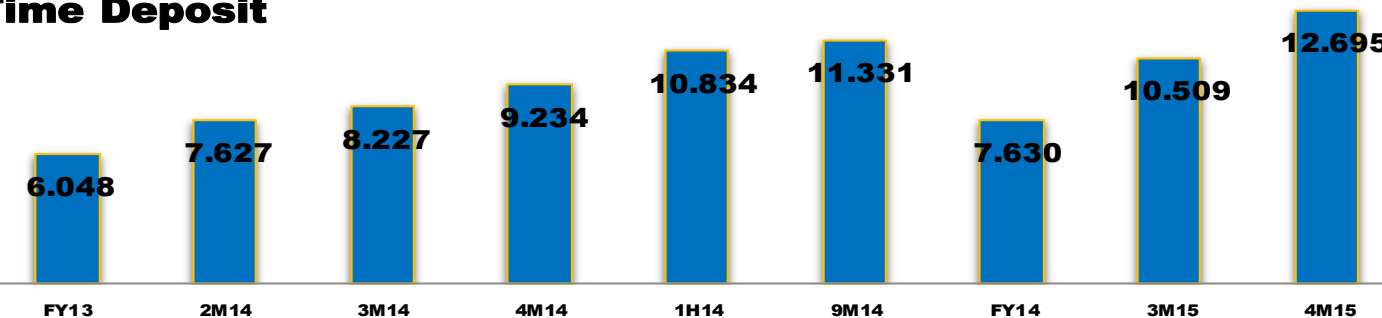
YoY 39,91%



YoY

SIMPEDA	10,41%
SIKLUS	102,19%
Hajj Saving	21,18%
TabunganKu	(11,34%)
Barokah Saving	5,54%

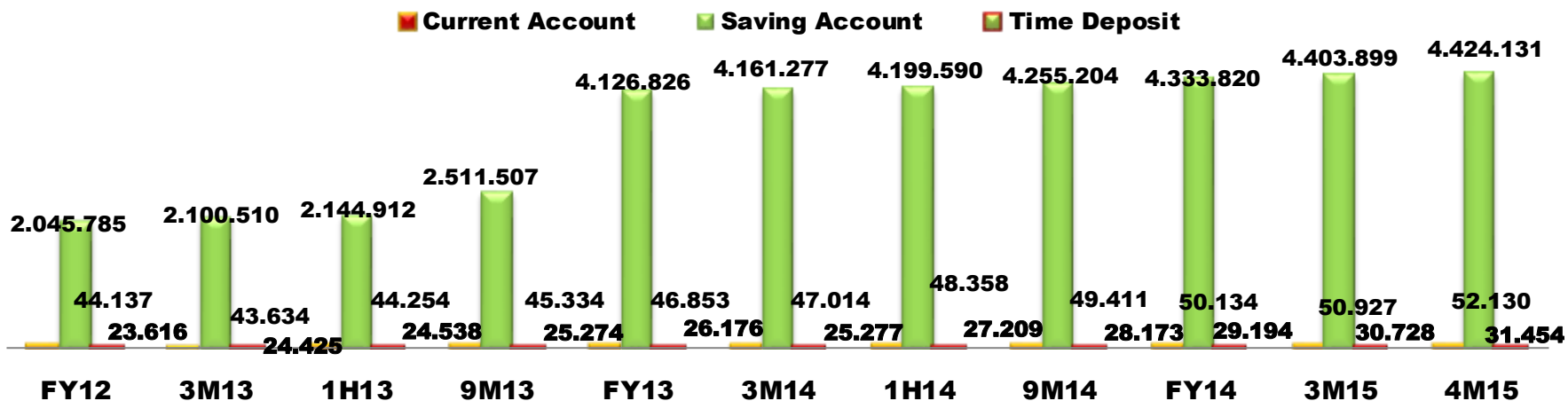
Time Deposit



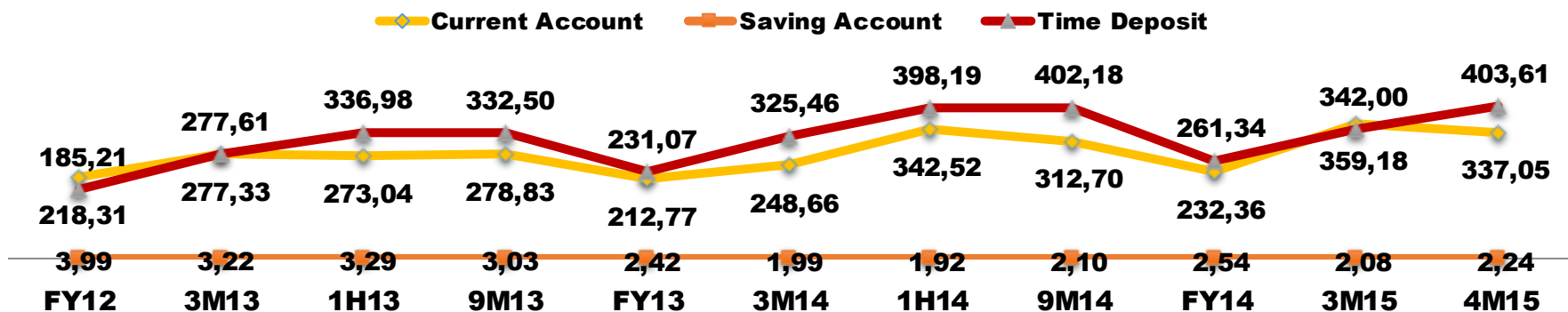
Time Deposit

YoY 27,75%

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 LAYANAN atm 3366 14044

GEMERLAP 12 MILIAR SIMPEDA

Grand Prize
1 (satu) unit Toyota Fortuner

Tingkatkan SALDO Anda, menangkan MILIARAN hadiahnya!!

24 LAYANAN atm 3366 14044

SMS BANKING 3366

Transfer Uang

Beli Pulsa

Bayar TV Kabel, Tiket Pesawat, Tagihan Multi Finance

Transaksi lainnya

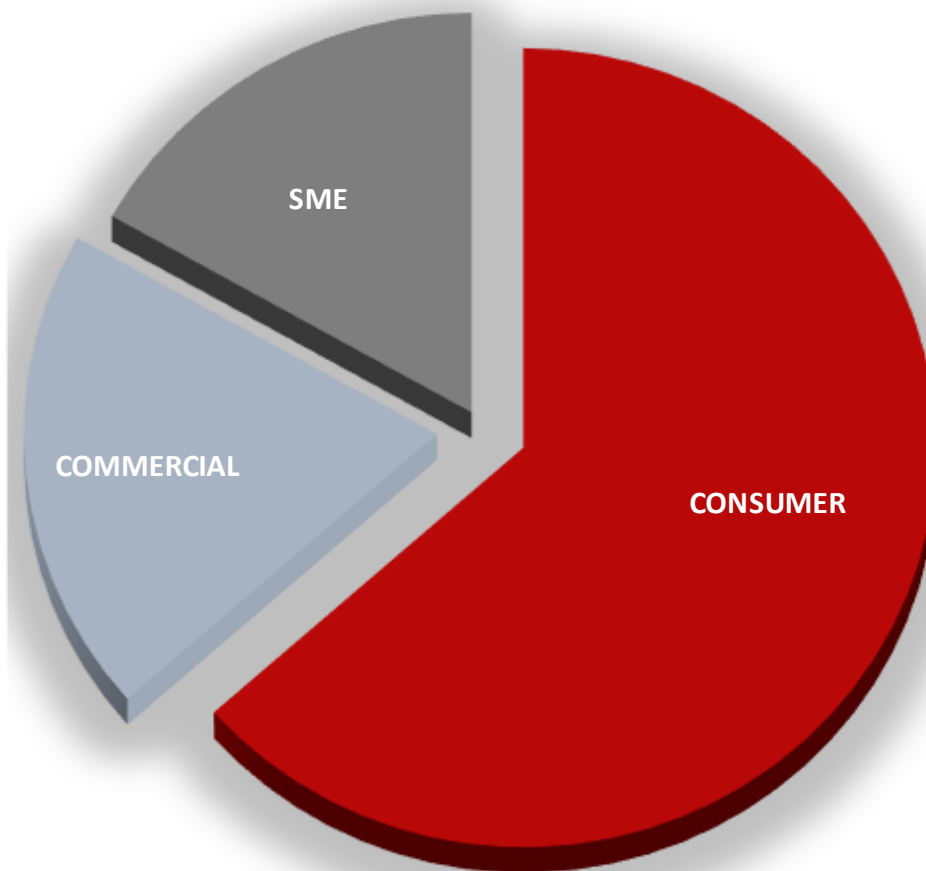
Layanan Dalam Genggaman Anda
Transaksi dimana saja, kapan saja, mudah, cepat & aman

Solusi Transaksi Tercepat
Lebih Cepat & Praktis dengan Flazz

bankjatim
internet banking

Internet Banking Target 2015

delivery e-channel transaction:	130.854 transaction
Individual transaction	117.769 transaction
Corporate transaction	13.085 transaction

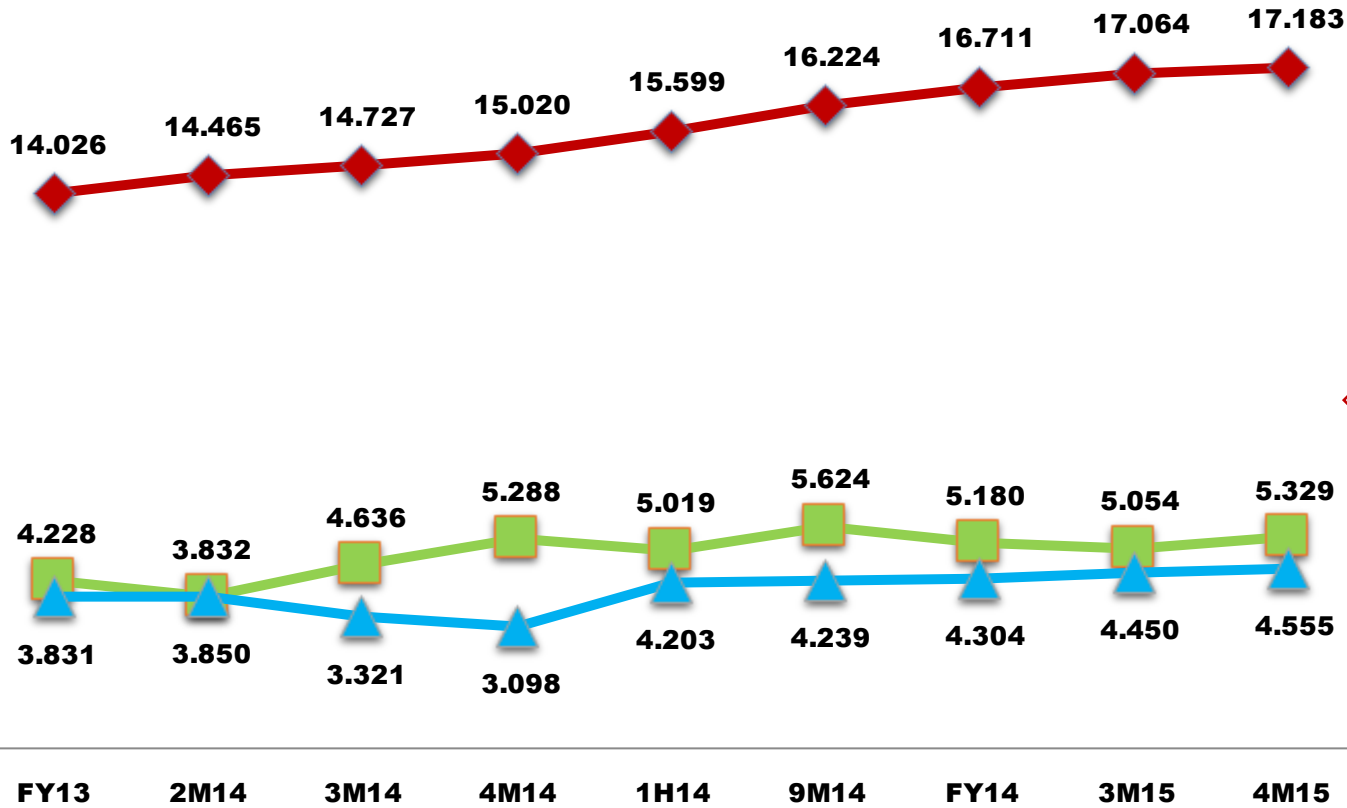


CONSUMER LOAN		
	Apr'14	Apr'15
Multipurpose	56,78%	56,47%
Mortgage	4,83%	5,00%
Others	2,56%	2,01%
Total	64,17%	63,48%
COMMERCIAL LOAN		
	Apr'14	Apr'15
Standby Loan	4,10%	3,21%
Keppres	2,34%	2,18%
Overdraft	12,66%	9,77%
Syndicate	3,50%	4,52%
Total	22,59%	19,69%
Small Medium Ent.		
	Apr'14	Apr'15
KUR	5,26%	3,11%
Pundi Kencana	2,72%	3,67%
Jatim Mikro	0,17%	1,41%
Others	5,08%	8,63%
Total	13,24%	16,83%

Type Of Loan

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

In Billion Rp.



YoY

Consumer
14,40%

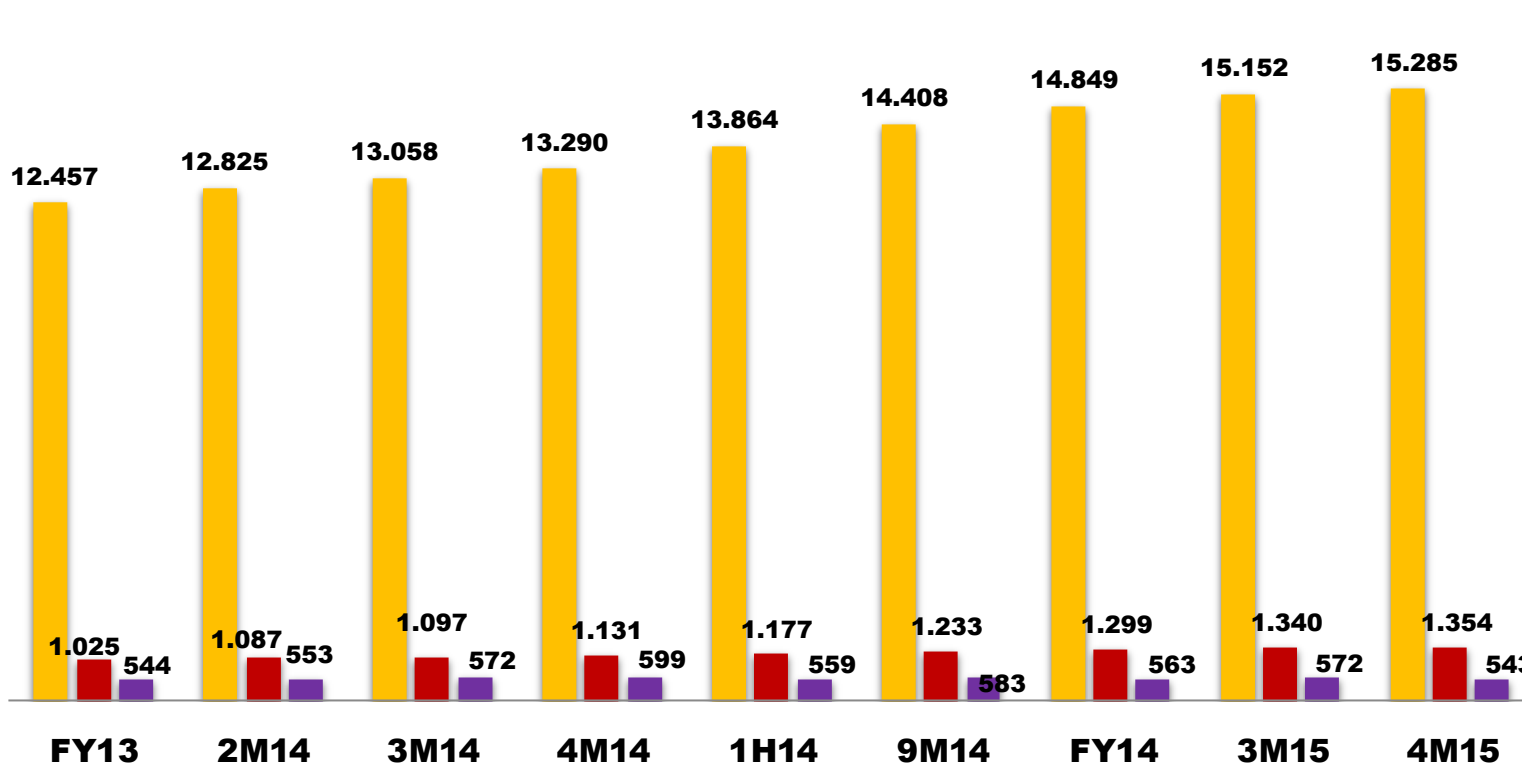
Commercial
0,76%

SME
47,03%

Consumer Loan

In Billion Rp.

■ Multipurpose
 ■ Mortgage
 ■ Others



YoY

Multi purpose
15,01%

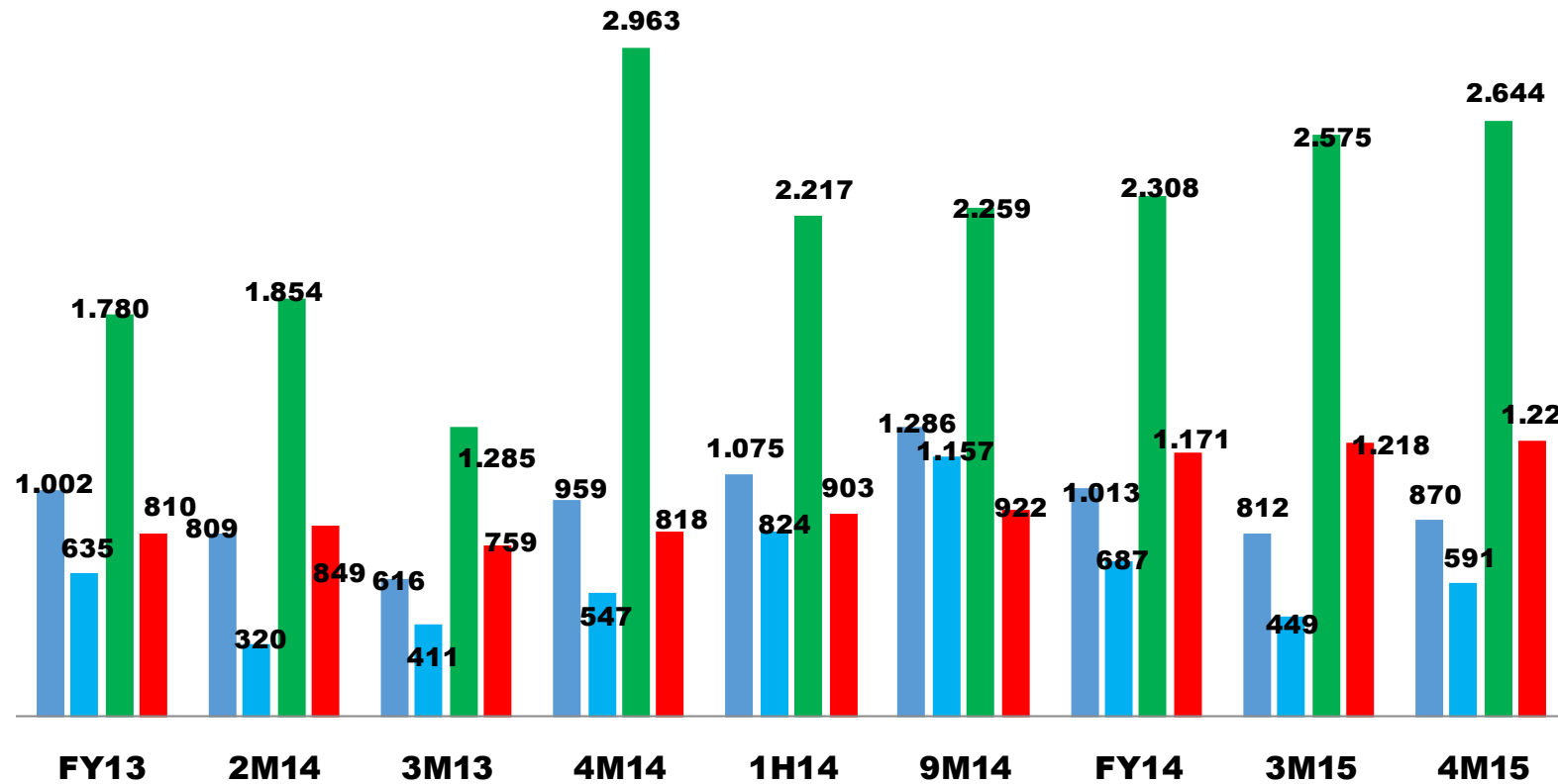
Mortgage
19,76%

Others
-9,27%

Commercial Loan

In Billion Rp.

■ Standby Loan ■ Keppres ■ Overdraft ■ Syndicate



YoY

Standby Loan
[9,31%]

Keppres
7,93%

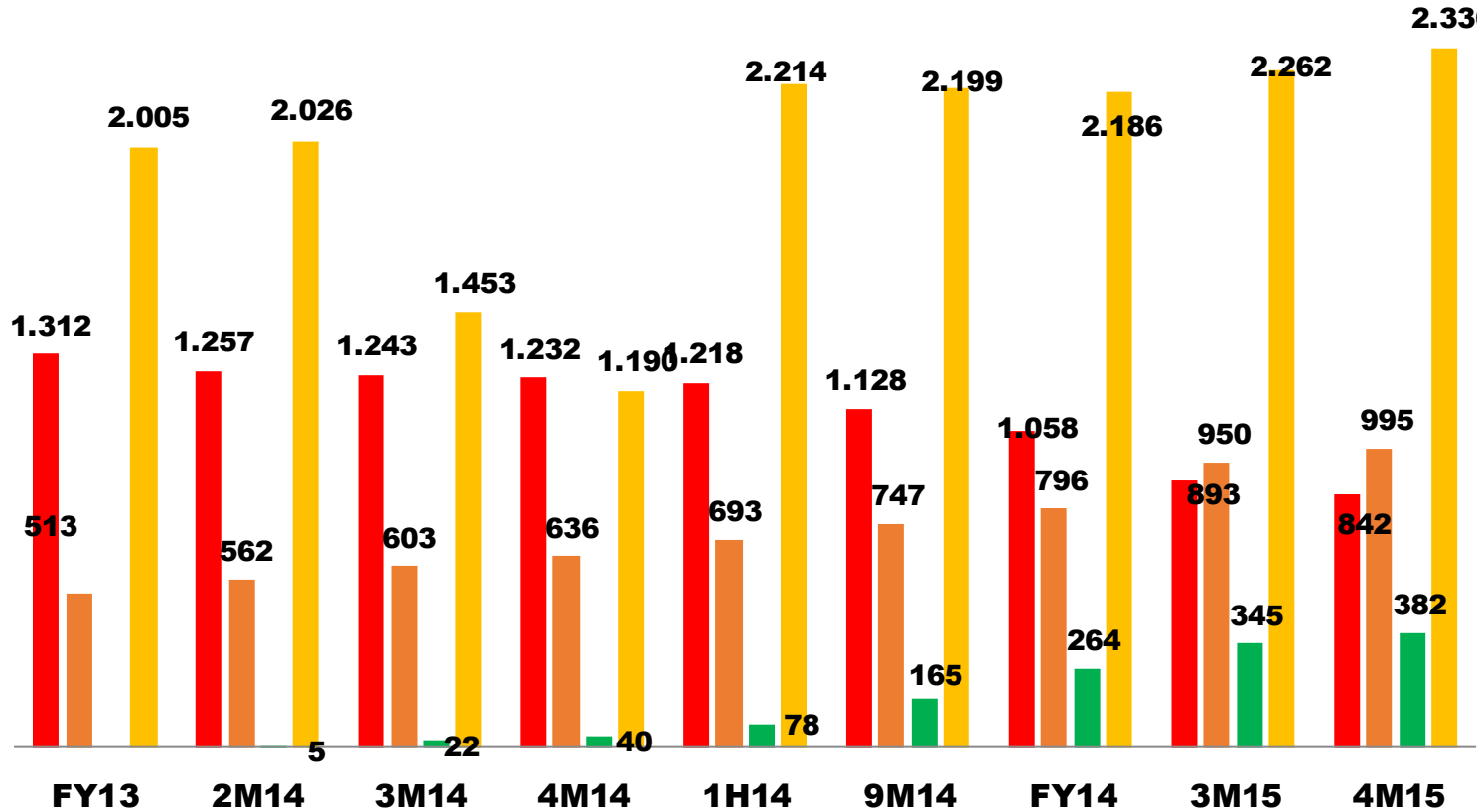
Overdraft
[10,79%]

Syndicate
49,52%

SME Loan

■ KUR ■ Pundi Kencana ■ Mikro ■ Others

In Billion Rp.



YoY

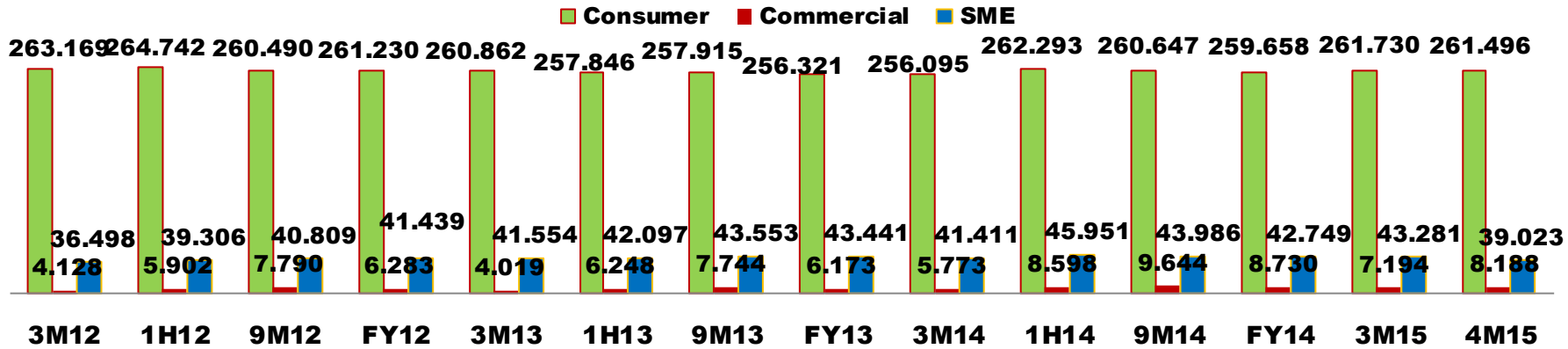
KUR
-31,65%

Pundi Kencana
56,41%

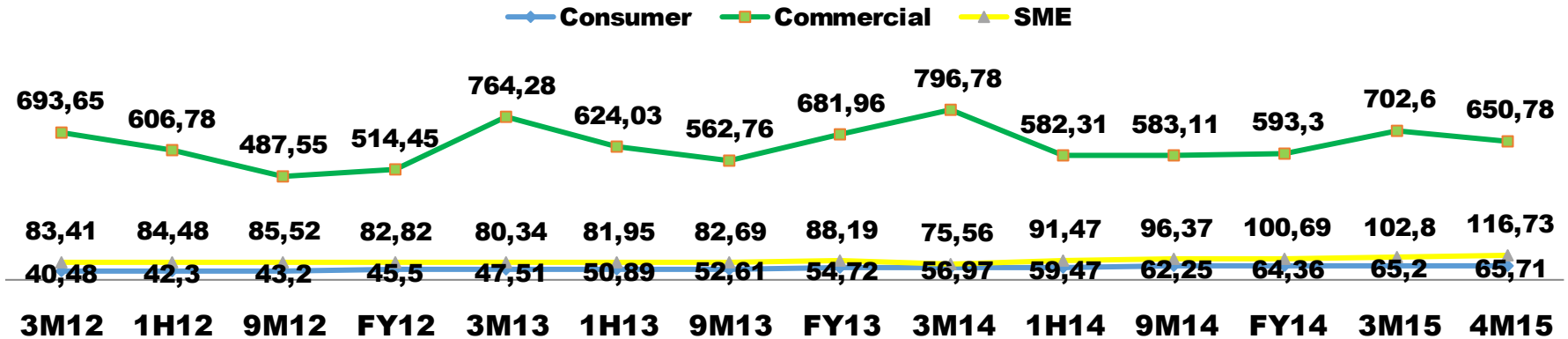
Mikro
844,55%

Others
96,33%

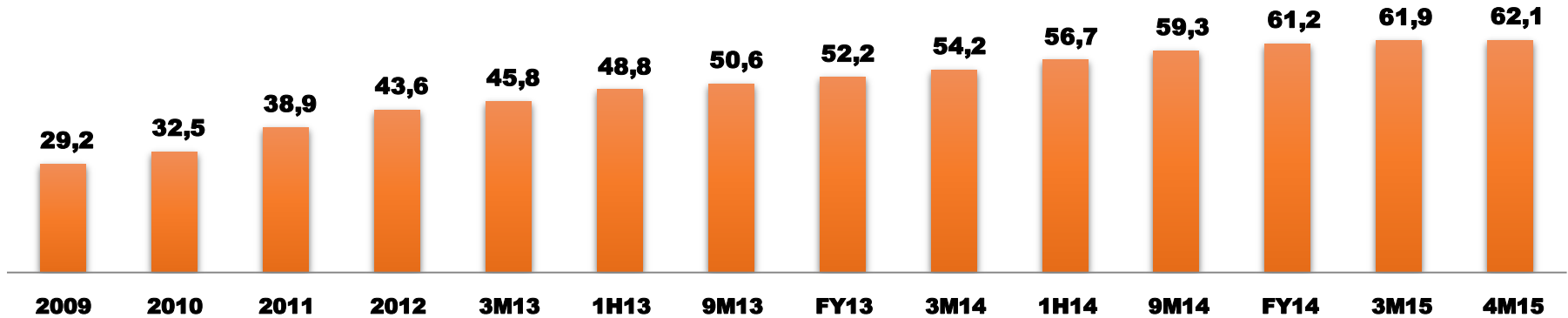
Total Customer



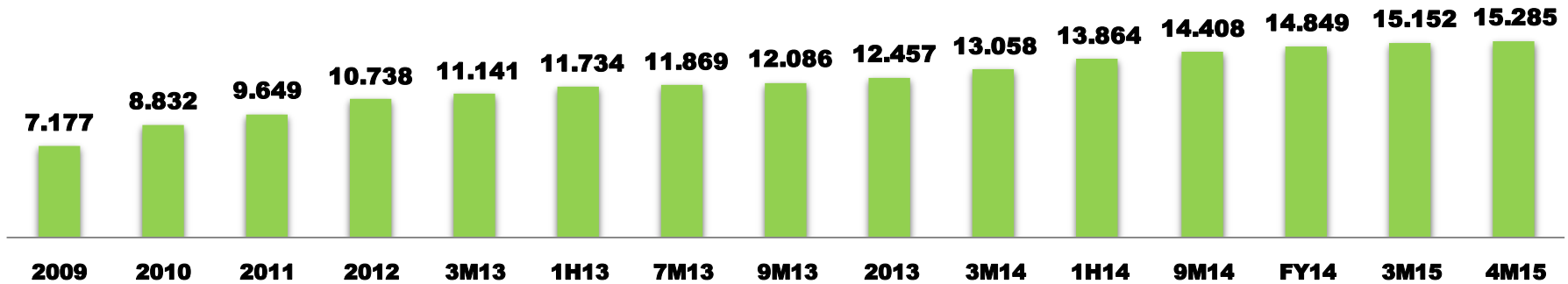
Ticket Size



Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance (Billion Rp.)



Description

Details

Civil Servants (per August 2014)	426.545
Multipurpose Customer (Civil Servants)	246.961
%	57,66%

NPL

0,25% as of April 2015

NPL Each Segment

	3M13	1H13	9M13	FY13	3M14	1H14	9M14	FY14	3M15	4M15
Consumer Loan	0,36%	0,39%	0,47%	0,13%	0,45%	0,56%	0,53%	0,60%	0,66%	0,70%
SME Loan	13,66%	14,18%	12,50%	12,45%	12,49%	10,46%	10,37%	8,95%	9,28%	10,02%
Commercial Loan	2,95%	3,21%	3,63%	7,07%	6,6%	6,69%	5,89%	6,04%	9,90%	12,31%

	3M13	1H13	9M13	FY13	3M14	1H14	9M14	FY14	3M15	4M15
NPL Gross	3,15%	3,29%	3,13%	3,44%	3,63%	3,53%	3,34%	3,31%	3,87%	4,57%
Coverage Ratio	40,42%	46,40%	53,78%	69,18%	70,80%	74,70%	74,49%	71,43%	78,95%	70,05%

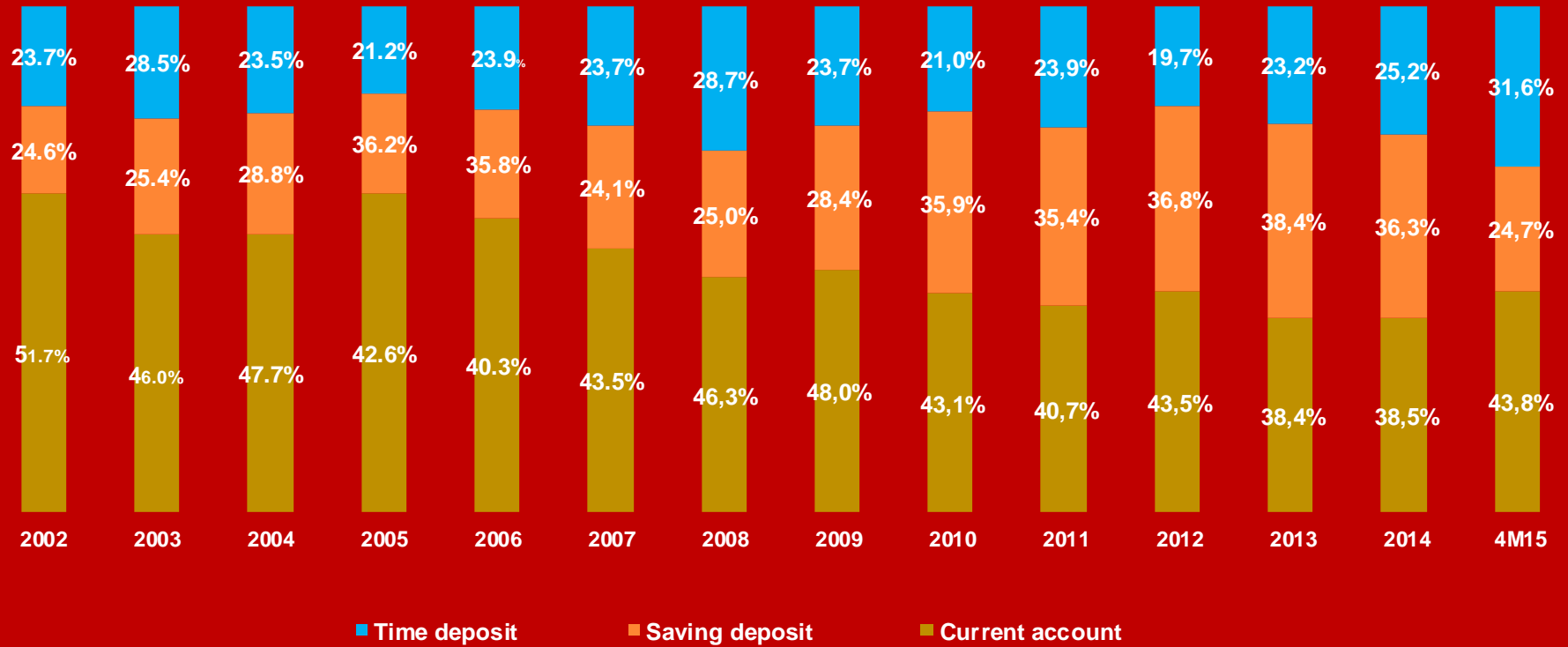
No	DATA	April 2014	April 2015
1	Board of Commisioner	3	2
2	Board of Sharia Supervisory	3	3
3	Director	3	3
4	Management 1	12	13
5	Management 2	71	75
6	Management 3	181	237
7	Management 4	647	705
8	Staff of Administration	1.155	1.713
9	Staff Non Administration	354	341
10	Non Permanent	1.300	816
11	Outsource	1.504	1.803
	Total	5.233	5.711

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%

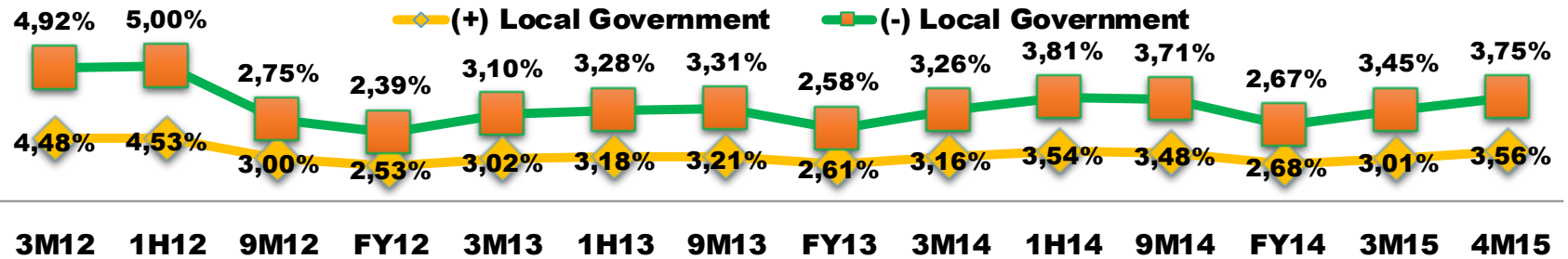
SECTION 4 STRENGTHS

Funding Composition



CASA
April 2015
68,39 %

COF

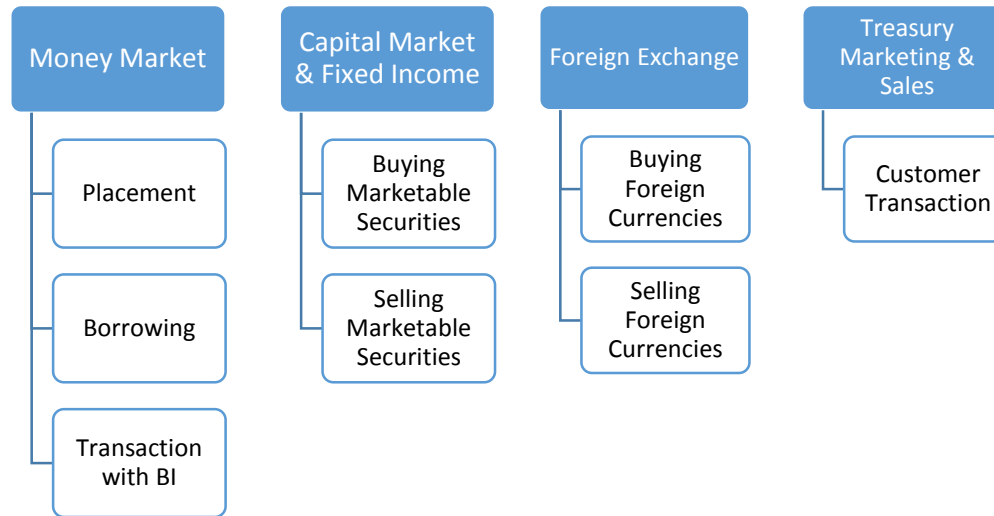


Micro Loan

No	Branch	Unit Amount	Unit Age Month	April 2015			RR	NPL
				<u>Plafond</u> In thousand	<u>Outstanding</u> In thousand	NOA		
1	Surabaya	7	15	62.655.000	54.769.393	233	100,00%	0,00%
2	Sidoarjo	6	15	75.815.600	65.253.149	324	100,00%	0,00%
3	Madiun	6	15	49.618.500	43.291.013	254	99,48%	0,52%
4	Mojokerto	5	11	51.579.500	45.691.361	234	100,00%	0,00%
5	Kediri	5	11	39.170.000	35.255.111	273	100,00%	0,00%
6	Gresik	5	11	39.710.000	34.859.794	182	100,00%	0,00%
7	Malang	7	11	67.870.000	62.597.549	312	100,00%	0,00%
8	Jember	4	6	19.098.000	18.338.316	82	100,00%	0,00%
9	Banyuwangi	5	3	7.535.000	7.418.050	49	100,00%	0,00%
10	Tulungagung	4	3	5.251.000	5.160.618	25	100,00%	0,00%
11	Ponorogo	4	3	5.700.000	5.620.867	40	100,00%	0,00%
12	Blitar	2	3	4.042.000	3.986.487	28	100,00%	0,00%
Total		60		428.044.600	382.241.708	2.036	99,94%	0,06%

Network	2009	2010	2011	2012	2013	2014	4M15
Head Office	1	1	1	1	1	1	1
Branch Office	39	41	41	41	41	43	43
Sub Branch Office	26	44	67	81	107	153	165
Cash office	151	154	164	164	176	165	159
Sharia service office	37	37	47	47	47	97	97
Payment Point	78	88	115	138	155	167	170
Mobile cash	45	49	57	57	59	62	65
Mobile ATM	-	4	4	6	6	6	6
CDM	1	1	1	1	1	2	2
ATM	87	142	262	368	479	595	601
Total network	465	561	759	904	1.072	1.291	1.309

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	Funding	NIM	ROE	ROA	LDR
1	BBRI	31,10%	9,40%	25,00%	7,57%	29,84%	3,99%	80,47%
2	BJTM	29,21%	17,12%	34,64%	6,90%	17,61%	3,38%	69,96%
3	BMRI	19,04%	13,30%	18,27%	5,62%	19,39%	3,17%	86,74%
4	BTPN	13,69%	13,48%	12,45%	11,30%	15,80%	3,50%	98%
5	BBKP	12,69%	13,50%	15,33%	3,26%	12,80%	1,30%	80,32%
6	BBCA	10,90%	5,80%	9,40%	6,50%	20,10%	3,50%	74,90%
7	BBJB	10,37%	9,54%	14,85%	6,76%	25,15%	2,53%	74,57%
8	BBNI	9,60%	9,10%	11,40%	6,50%	23,10%	3,60%	87,80%
9	BBTN	9,00%	16,86%	7,08%	4,70%	15,31%	1,53%	109,71%
10	BDMN	4,24%	-0,09%	3,16%	8,30%	8,60%	1,40%	92,70%

Aset, Loan, Funding : Growth YoY March 2014 & March 2015
Ratio as March 2015

<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

8.8%

BJTM

8.5%

BJBR

3.3
%

BBTN

3.2
%

BBKP

2.1
%

INDUSTRY

Bank (30/04/2015)	Price	Market Cap Rp bn	EPS Growth	PER	PBV	Dividend Yield
BBKA	13.475	332.226	12,7	17,9	3,6	1,1
BBRI	11.625	286.779	12,3	10,5	2,4	1,9
BMRI	10.750	250.833	12,4	10,9	2,1	2,5
BBNI	6.425	119.818	12,9	9,8	1,8	2,5
BDMN	3.970	38.051	22,1	12,0	1,1	3,9
BTPN	3.950	23.069	15,2	10,8	1,7	2,3
BBTN	1.115	11.783	26,6	8,3	0,9	3,3
BJBR	875	8.484	33,7	5,7	1,1	8,5
BBKP	695	6.315	12,9	7,7	0,9	3,2
BJTM	482	7.190	14,3	6,7	1,1	8,8



**Indonesia
Bank Loyalty
Award 2014**



**IAIR Award
2014**



**APBI
2014**



**INFOBANK
AWARD
2014**



**PLATINUM
AWARD
2014**



**MRI
Best Service
Excellence
2014**

April 2014

**Foreign Institution Investor
April 2014
46,90 % from public shares**

**Domestic Investor April 2014
53,10 % from public shares**

**Public shares 20 %
from paid capital**

April 2015

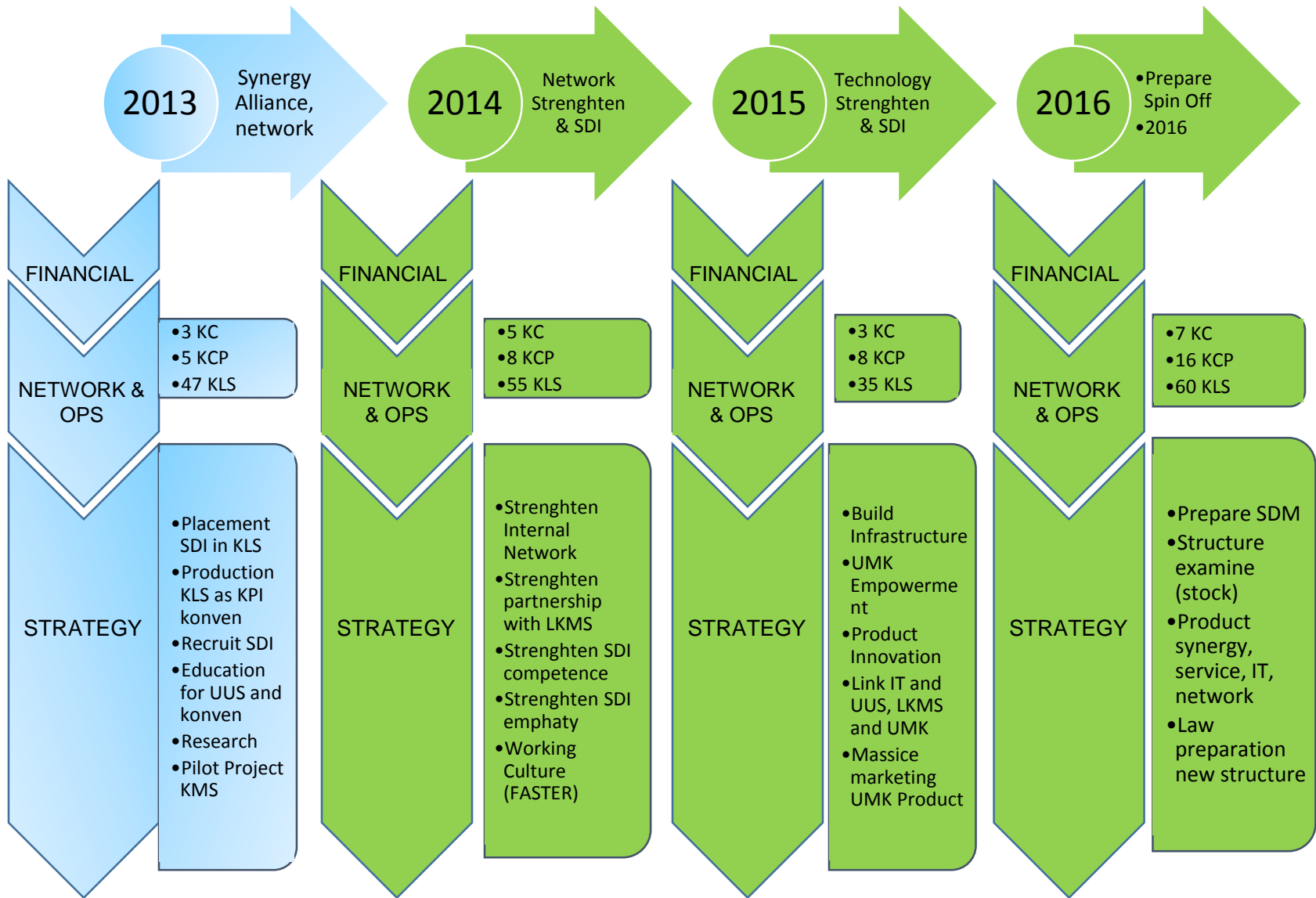
**Foreign Institution Investor
April 2015
67,64 % from public shares**

**Domestic Investor April 2015
32,36 % from public shares**

April 2015 BJTM Investor Country

No	Country	Share
1	INDONESIA	32,356%
2	SWEDIA	16,810%
3	NORWEGIA	13,459%
4	AMERIKA	11,962%
5	FINLANDIA	6,033%
6	VIRGIN ISLAND	5,111%
7	LUKSEMBURG	4,371%
8	IRLANDIA	4,368%
9	INGGRIS	1,340%
10	AUSTRALIA	1,058%
11	JEPANG	0,772%
12	KANADA	0,624%
13	JERMAN	0,563%

No	Country	Share
14	CINA	0,359%
15	SINGAPURA	0,316%
16	SWITZERLAND	0,287%
17	CAYMAN ISLAND	0,136%
18	GUYANA	0,020%
19	SELANDIA BARU	0,015%
20	BELANDA	0,015%
21	BELGIA	0,006%
22	KOREA SELATAN	0,006%
23	HONGKONG	0,006%
24	MALAYSIA	0,002%
25	FILIPINA	0,002%
26	MALADEWA	0,001%
Total		100%





CONTACT

Investor Relation Unit (IRU)

Corporate Secretary

(031) 5310090

www.bankjatim.co.id

- Ferdian Timur S. - Ext. 475

Investor Relation Manager

- Abdulah Basid - Ext. 472

Analisis

-Lukas Yudhi W.S - Ext . 468

Junior Analisis

-Frizki Putera N - Ext. 469

Junior Analisis