



BJTM

COMPANY PERFORMANCE

5M15



ECONOMIC OUTLOOK

FINANCIAL HIGHLIGHTS

OVERVIEW & INVESTMENT HIGHLIGHTS

STRENGTHS

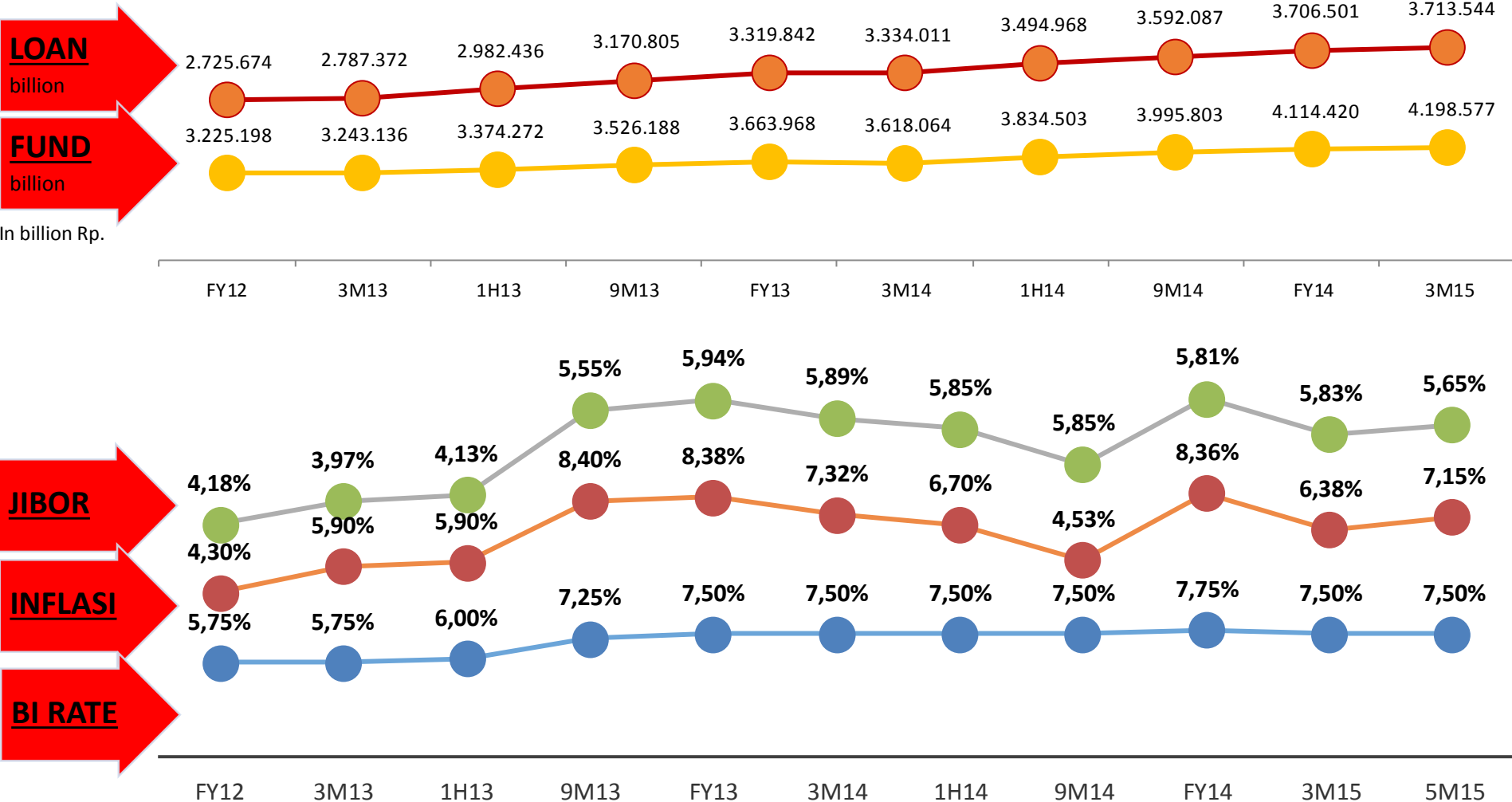
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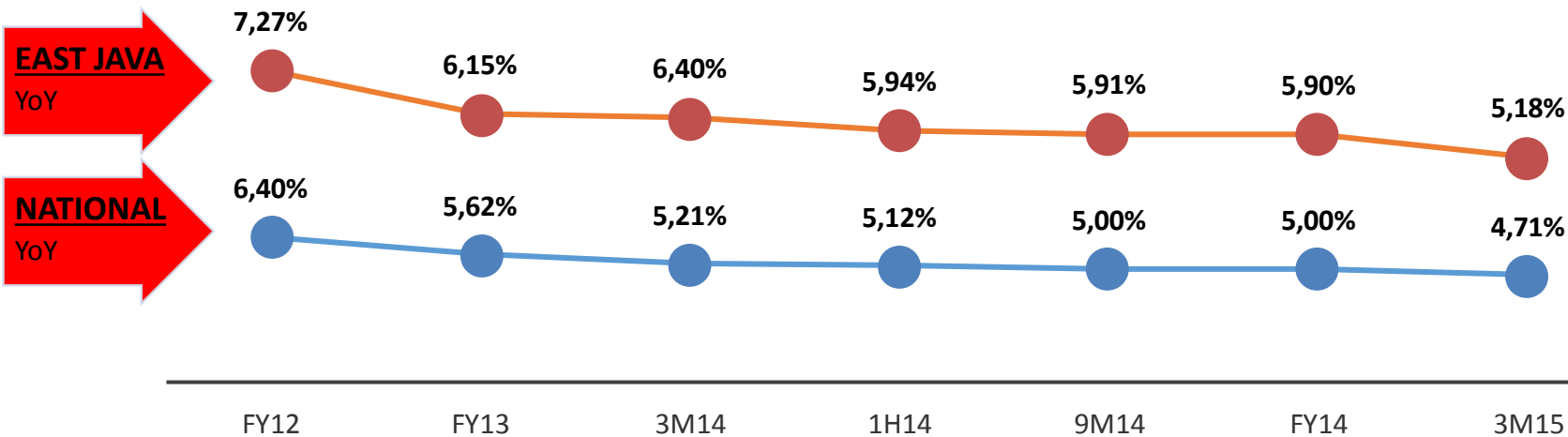
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SECTION 1

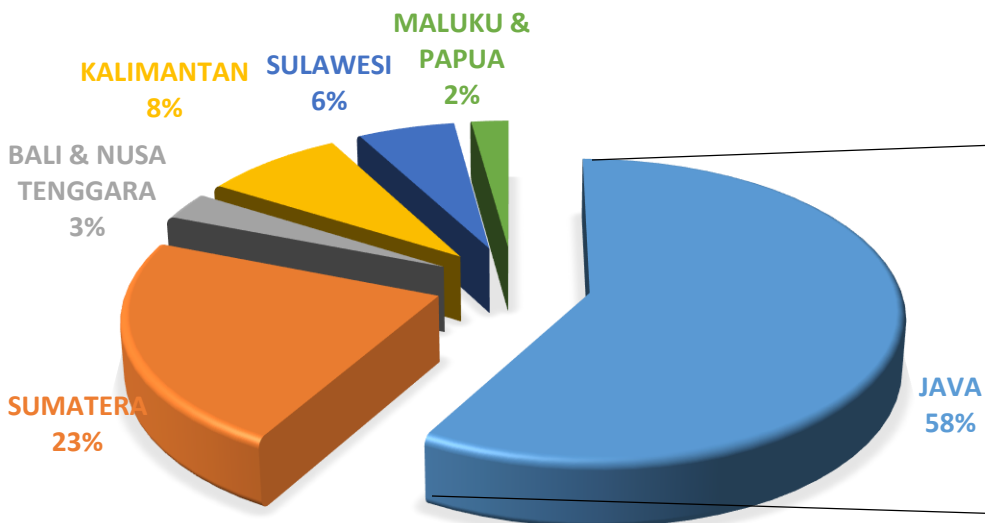
ECONOMIC OUTLOOK

MACRO ECONOMY REVIEW

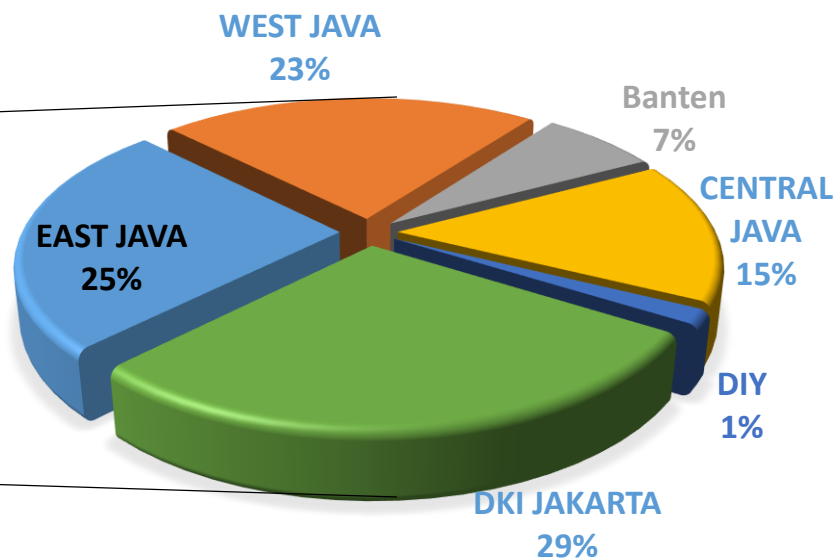




INDONESIA Economic Share



JAVA Regional Economic Share



SECTION 2

FINANCIAL HIGHLIGHTS

Balance Sheet

<u>Information</u> In million Rp	<u>5M14</u>	<u>5M15</u>	<u>YoY</u>
Total Asset	39.393.180	47.600.069	20,83%
Placement BI & Other	10.596.742	13.483.798	27,24%
Loan	24.054.070	27.517.306	14,40%
Third Party Fund	32.721.367	40.240.987	22,98%
- Current Account	14.052.330	17.387.646	23,73%
- Saving Account	8.466.383	9.721.964	14,83%
- Time Deposit	10.202.654	13.131.378	28,71%
Equity	5.593.023	5.830.209	4,24%

Profit & Loss

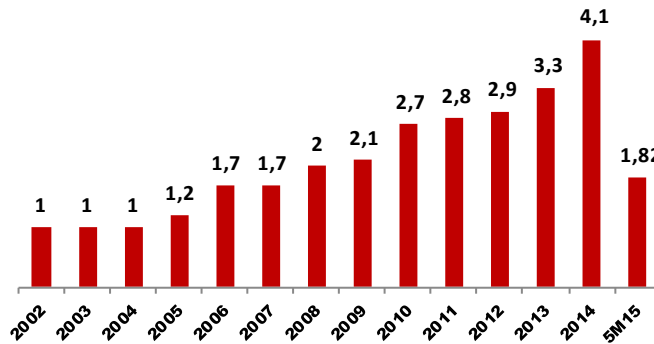
<u>Information</u> In million Rp	<u>5M14</u>	<u>5M15</u>	<u>YoY</u>
Interest Income	1.611.076	1.817.440	12,81%
Interest Expense	(398.576)	(545.404)	36,84%
Nett Interest Income	1.212.500	1.272.036	4,91%
Non Interest Operational Income	208.364	200.920	-3,57%
Non Interest Operational Expense	(749.833)	(914.102)	21,91%
Nett Non Interest Operational Income (Expense)	(541.469)	(713.182)	31,71%
Operational Profit	671.031	558.854	-16,72%
Non Operational Profit	14.911	38.554	158,57%
Pre Tax Profit	685.941	597.407	-12,91%
Taxes	(197.469)	(176.952)	-10,39%
Net profit	488.472	420.456	-13,92%

<u>Information</u> In million Rp	<u>5M14</u>	<u>5M15</u>	<u>YoY</u>
Placement others bank	163.062	168.855	3,55%
Marketable Securities	91.710	123.744	34,93%
Fees & Commissions	103.267	122.028	18,17%
Current Account Expense	(109.989)	(148.313)	34,84%
Saving Accounts Expense	(55.275)	(65.654)	18,78%
Deposits Expense	(224.227)	(318.130)	41,88%
Salaries	(286.207)	(296.097)	3,46%
Education & Training	(6.718)	(9.979)	48,54%
Rental	(45.985)	(51.543)	12,09%

Financial Performance

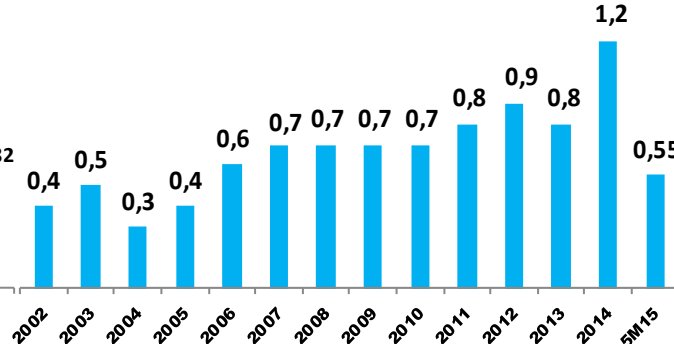
INTEREST INCOME (Rp Tril)

CAGR = 12,27%



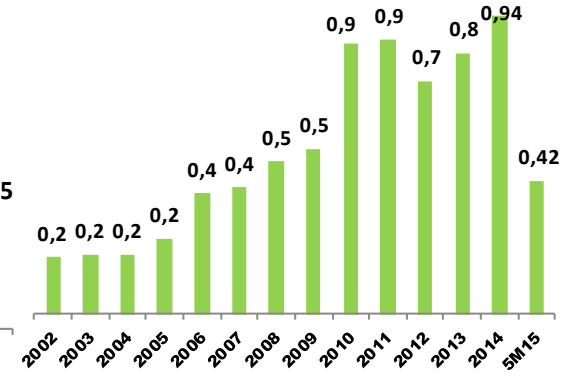
INTEREST EXPENSE (Rp Tril)

CAGR = 9,29%



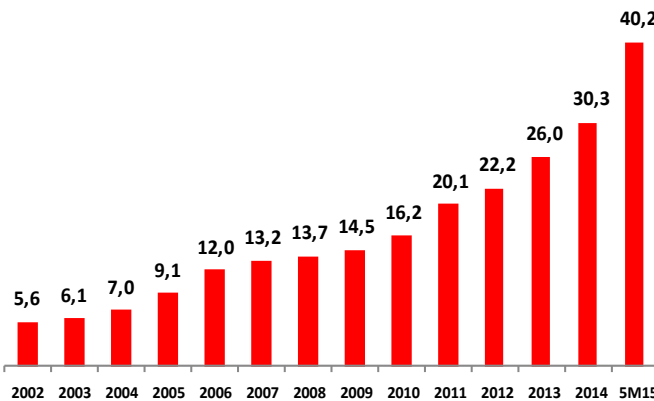
NET PROFIT (Rp Tril)

CAGR = 15,99%



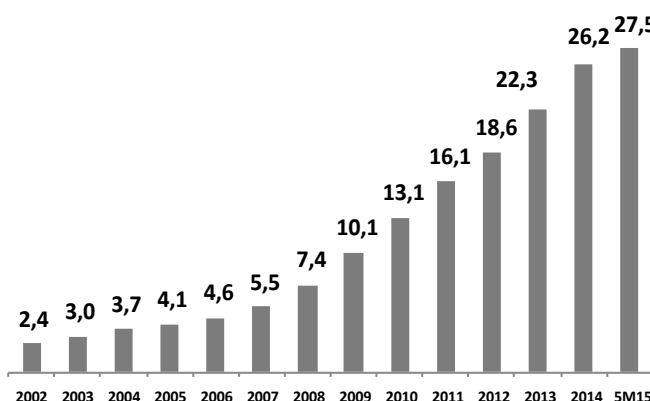
THIRD PARTY FUND (Rp Tril)

CAGR = 16,76%



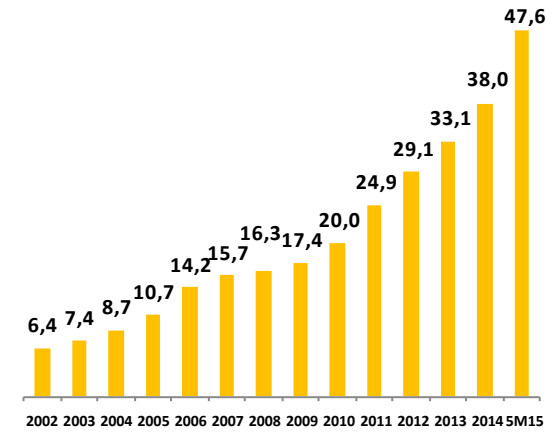
LOAN (Rp Tril)

CAGR = 20,99%

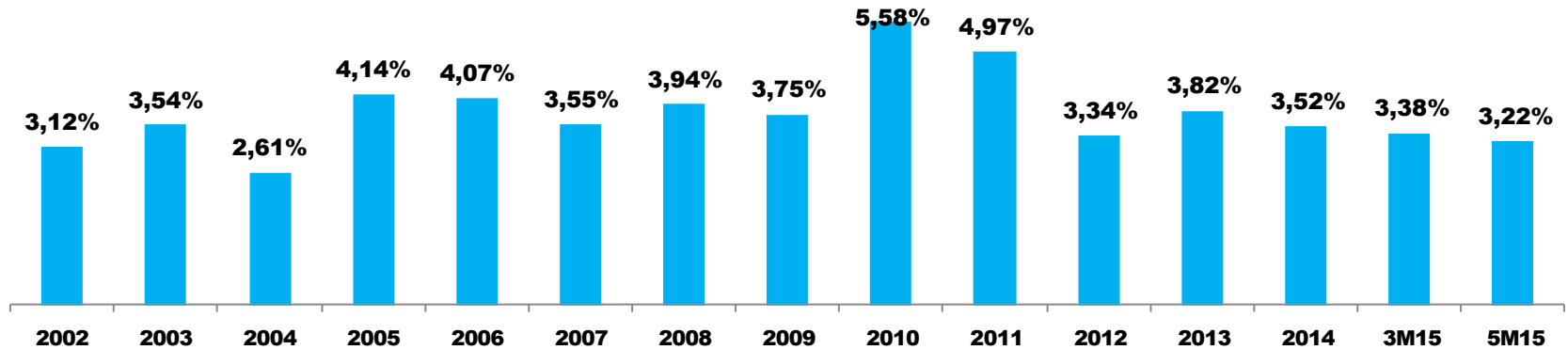


TOTAL ASSET (Rp Tril)

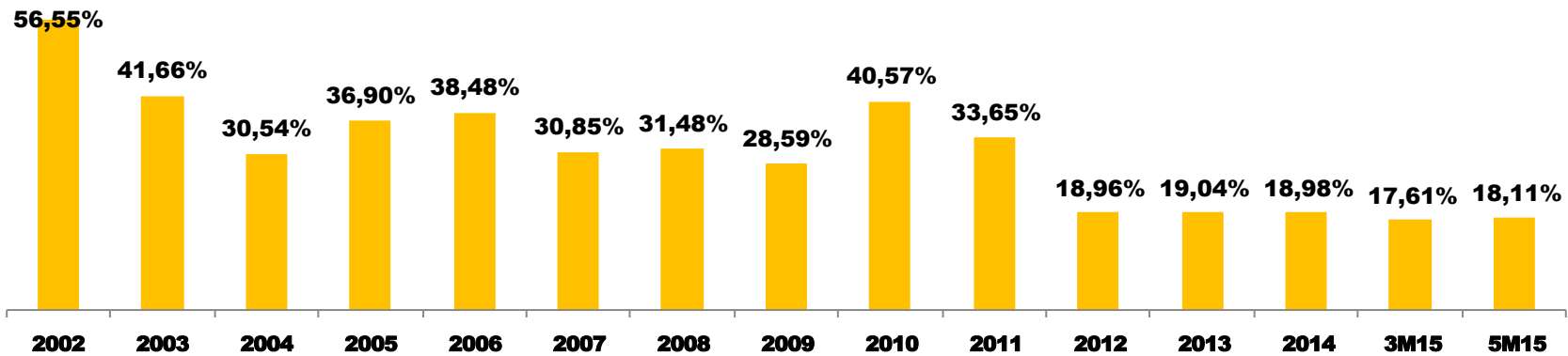
CAGR = 16,94%



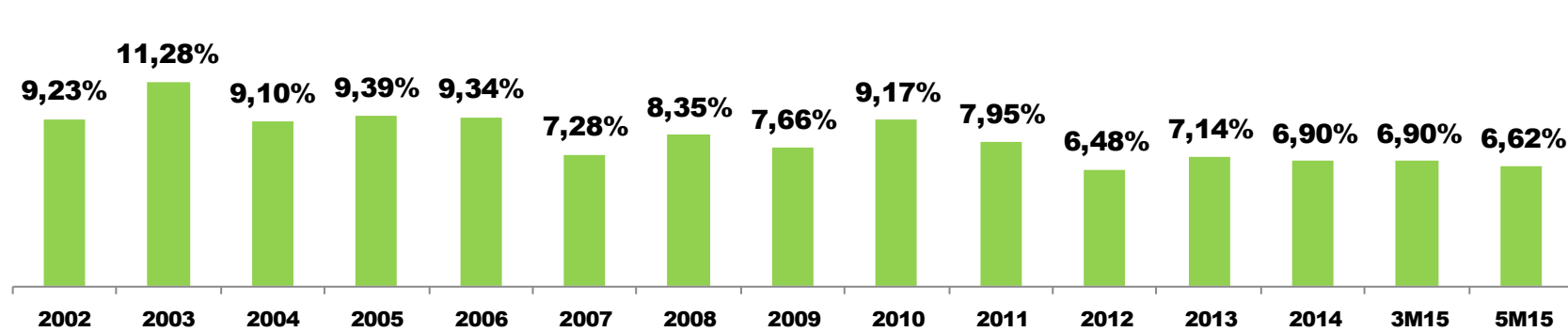
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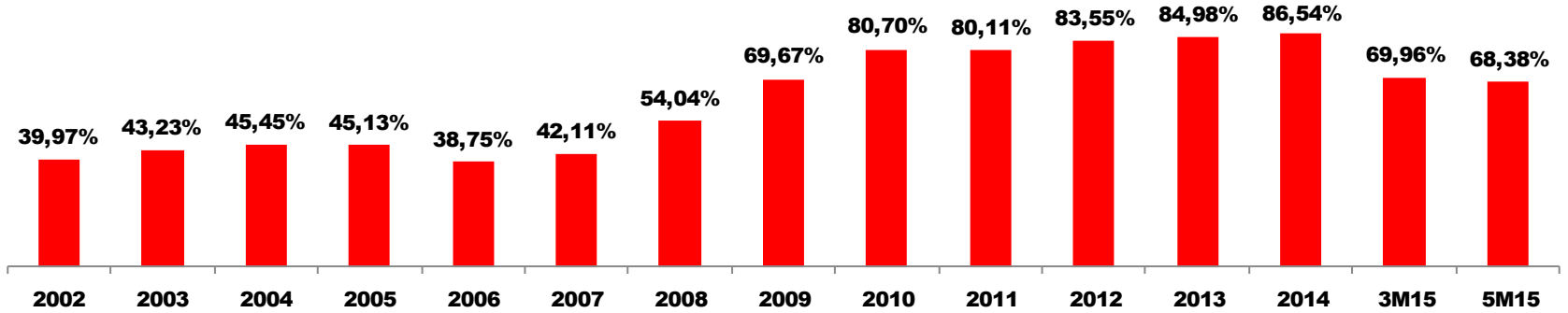
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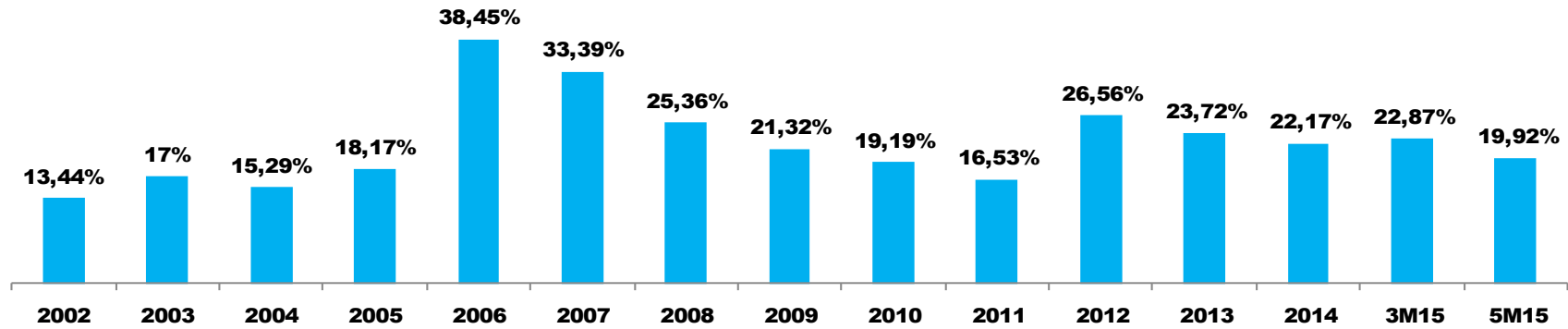
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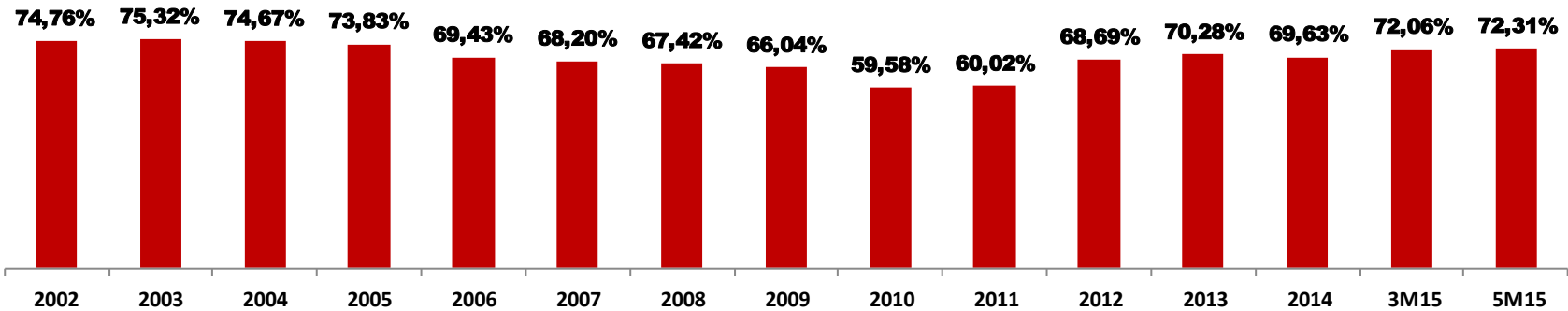
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SECTION 3
OVERVIEW & INVESTMENT
HIGHLIGHTS



HERU SANTOSO

President Commissioner

(Senior Auditor Bank Indonesia, Senior Supervisor Bank Indonesia, Senior Researcher Bank Indonesia, Division Coordinator Bank Indonesia, Head of Bank Indonesia Makasar, Pengawas Bank Eksekutif Direktorat Pengawasan BPR, Head of Grup/ Director Bank Indonesia, Head of BPR and UMKM Credit Department Bank Indonesia, Expert Staff of Conventional & Sharia Supervisor Member Board Governor, and President Commissioner of Bank Jatim)

Experienced for 31 years in Banking



AKHMAD SUKARDI

Commissioner

(Head of East Java Province Financial Bureau Financial Division, Head of Regional Secretary East Java Province Financial Bureau, Head of East Java Province Revenue Agency, Co-General Administration of Regional Secretary East Java Province, Regional Secretary East Java Province, and Commissioner of Bank Jatim)

Experienced for 36 years in East Java Economic



HADI SUKRIANTO

Commissioner

(Head of Pasuruan Branch, Head of Special Credit Sub-Division, Head of Special Credit Division, Head of Credit Division, Compliance Director, President Director, and Commissioner of Bank Jatim)

Experienced for 32 years in Bank Jatim



SOEBAGYO

Independent Commissioner

(Secretary of Development Economy Major Airlangga University Surabaya, Dean Assistant on Student and Alumni Division Airlangga University Surabaya, Chairman of East Java Province Regional Economy, East Java Province Regional Finance Expert Staff, Surabaya Mayor Expert Staff, Commissioner of PT JAMKRIDA, and Independent Commissioner of Bank Jatim)

Experienced for 36 years in university, east java economic, and insurance



WIBISONO

Independent Commissioner

(Deputy of DPP and Foreign Exchange Division Bank Indonesia, Deputy of Bank Indonesia London, Head of Real Sector and Government Financial Division Bank Indonesia Jakarta, Head of Financial Market Studies Division Bank Indonesia, Head of Financial Studies And International Institute Division Bank Indonesia, Deputy of Bank Indonesia Surabaya, and Independent Commissioner of Bank Jatim)

Experienced for 28 years in banking

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



R SOEROSO

President Director

(Head of Probolinggo Branch, Head of Malang Branch, Head of Sidoarjo Branch, Corporate Secretary, President Director of PT BPR Jatim, and President Director of Bank Jatim)

Experienced for 32 years in Bank Jatim and BPR Jatim



SU'UDI

Director of Medium Business & Corporate

(Head of Risk Controlling Sub Division, Head of Information Technology Sub-Division, Head of Bangkalan Branch, Head of Pamekasan Branch, Head of Blitar Branch, Head of Technology & Accounting Division, Head of Strategic Planning Division, Head of Risk Controlling Division, and Medium Business and Corporate Director)

Experienced for 36 years in Bank Jatim



EKO ANTONO,

Director of Compliance

(Head of Pacitan Branch, Head of Pasuruan Branch, Head of Service Fund and Interantional Sub-Division, Head of Human Capital Division, Operational Director, and Compliance Director)

Experienced for 32 years in Bank Jatim



RUDIE HARDIONO,

Director of Operations

(Head of Strategic Planning Sub Division, Head of Perak Branch, Head of Gresik Branch, Head of Service Fund and International Division, Head of Malang Branch, Corporate Secretary, and Operational Director)

Experienced for 32 years in Bank Jatim



TONY SUDJIARYANTO

Director of Agribusiness & Sharia

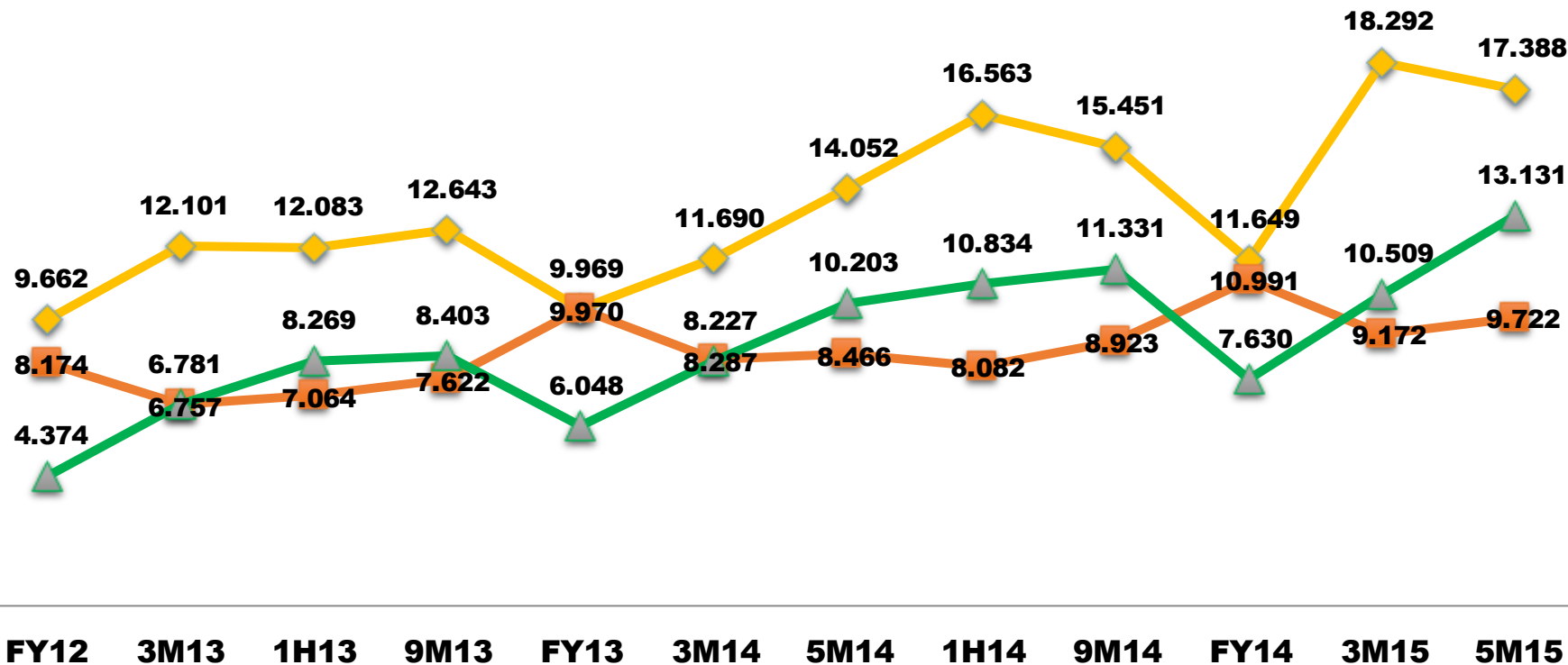
(Head of Jombang Branch, Head of Medium and Corporate Loan Sub-Division, Acting Head of Special Credit Division, Head of Jakarta Branch, Head of Treasury Division, and Agribusiness and Sharia Business Director)

Experienced for 27 years in Bank Jatim

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

◆ Current Account ■ Saving Account ▲ Time Deposit

In Billion Rp.



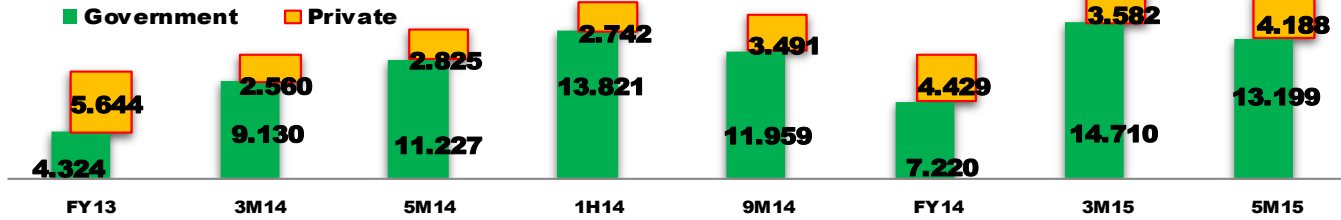
Current Account
YoY 23,73%

Saving Account
YoY 14,83%

Time Deposit
YoY 28,71%

In Billion Rp.

Current Account



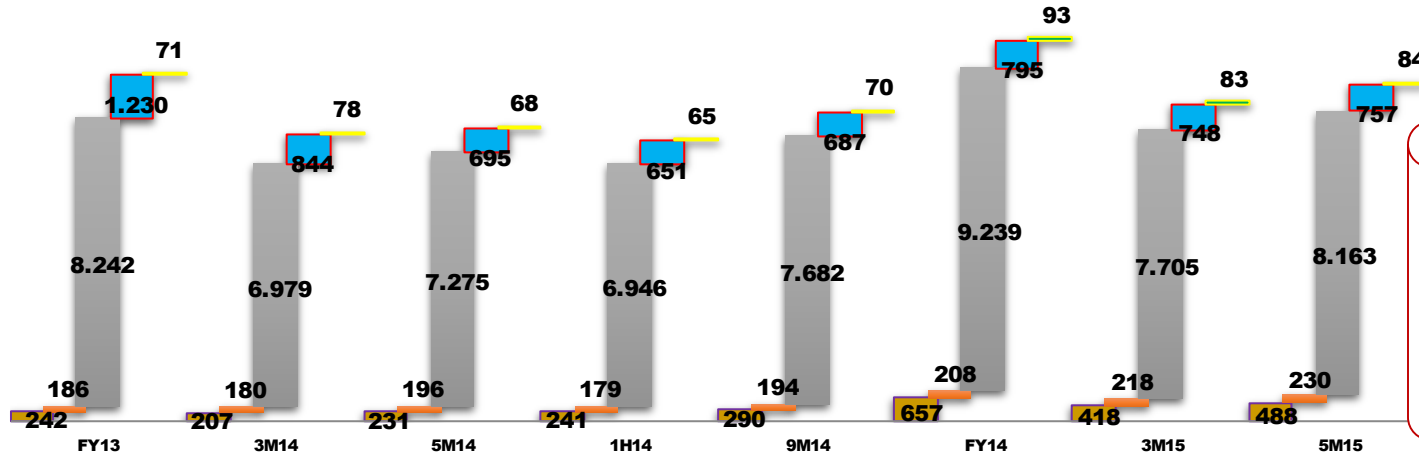
Government Current Acc.

YoY 17,56%

Private Current Acc.

YoY 48,26%

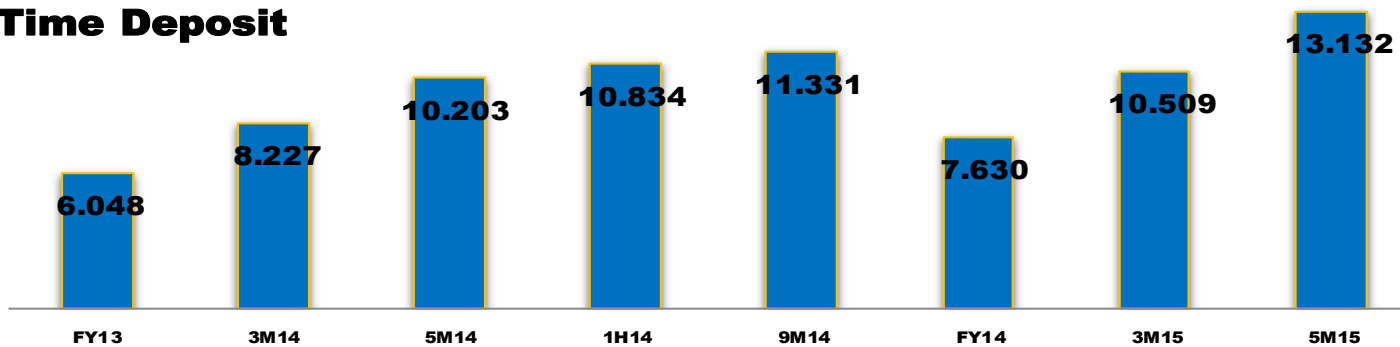
SIKLUS Hajj Saving SIMPEDA TabunganKu Barokah Saving



YoY

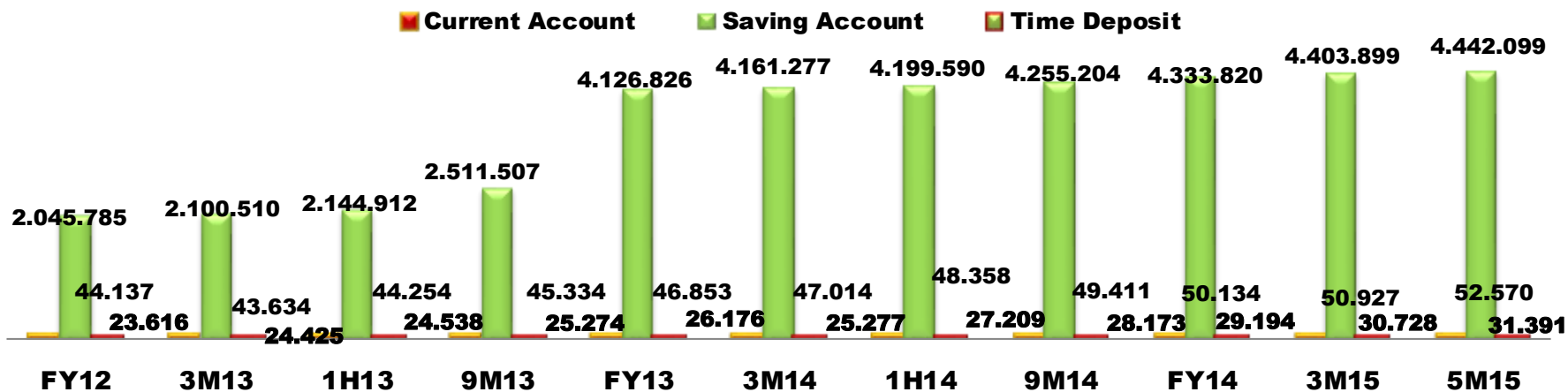
SIMPEDA	12,21%
SIKLUS	111,21%
Hajj Saving	16,32%
TabunganKu	8,86%
Barokah Saving	24,37%

Time Deposit

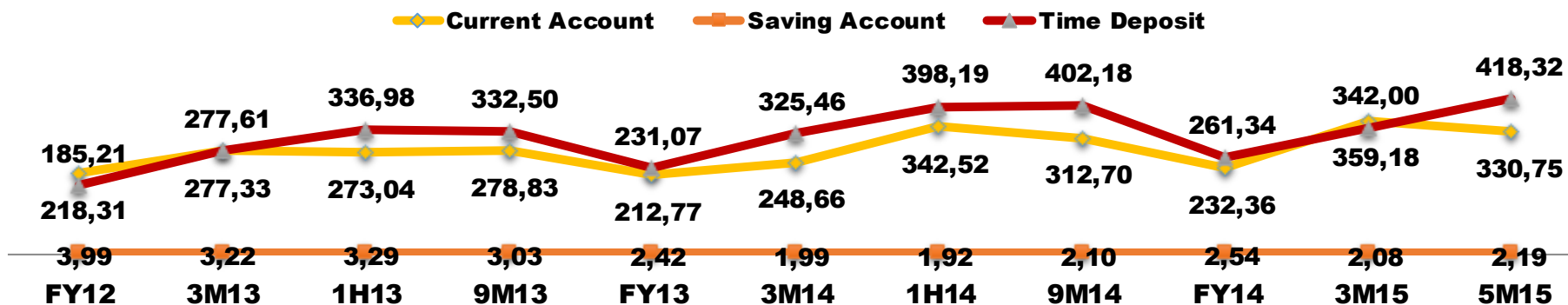


Time Deposit
YoY 28,71%

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

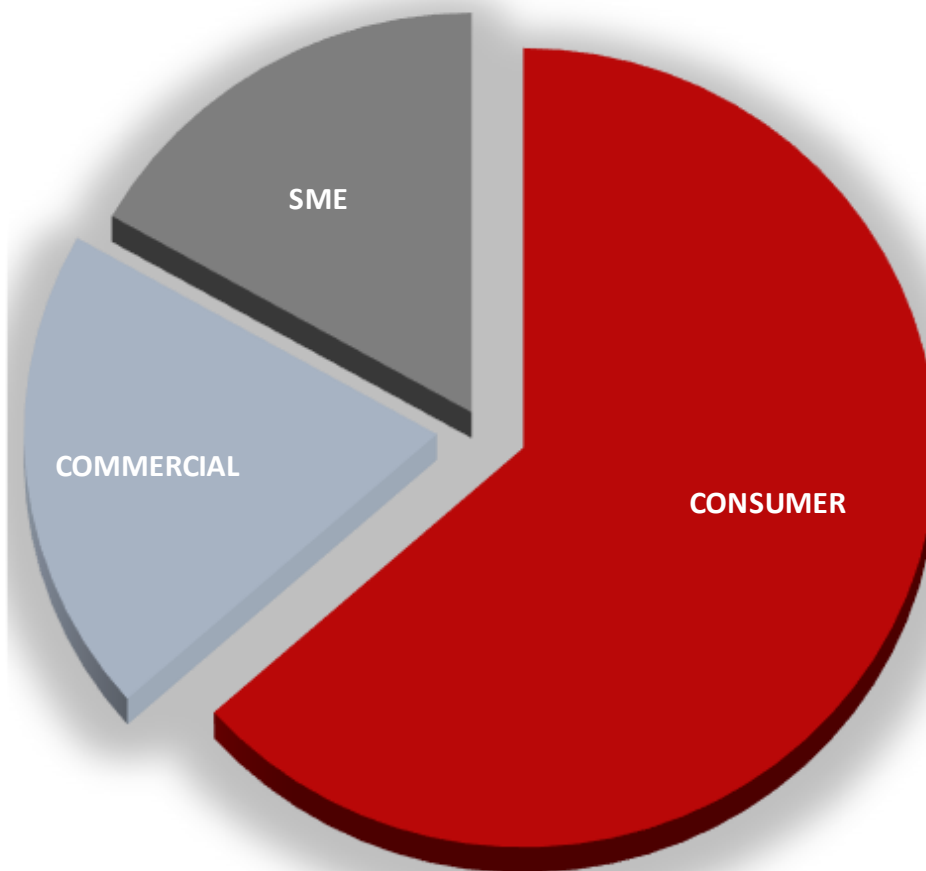
Layanan Dalam Genggaman Anda
Transaksi dimana saja, kapan saja, mudah, cepat & aman

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

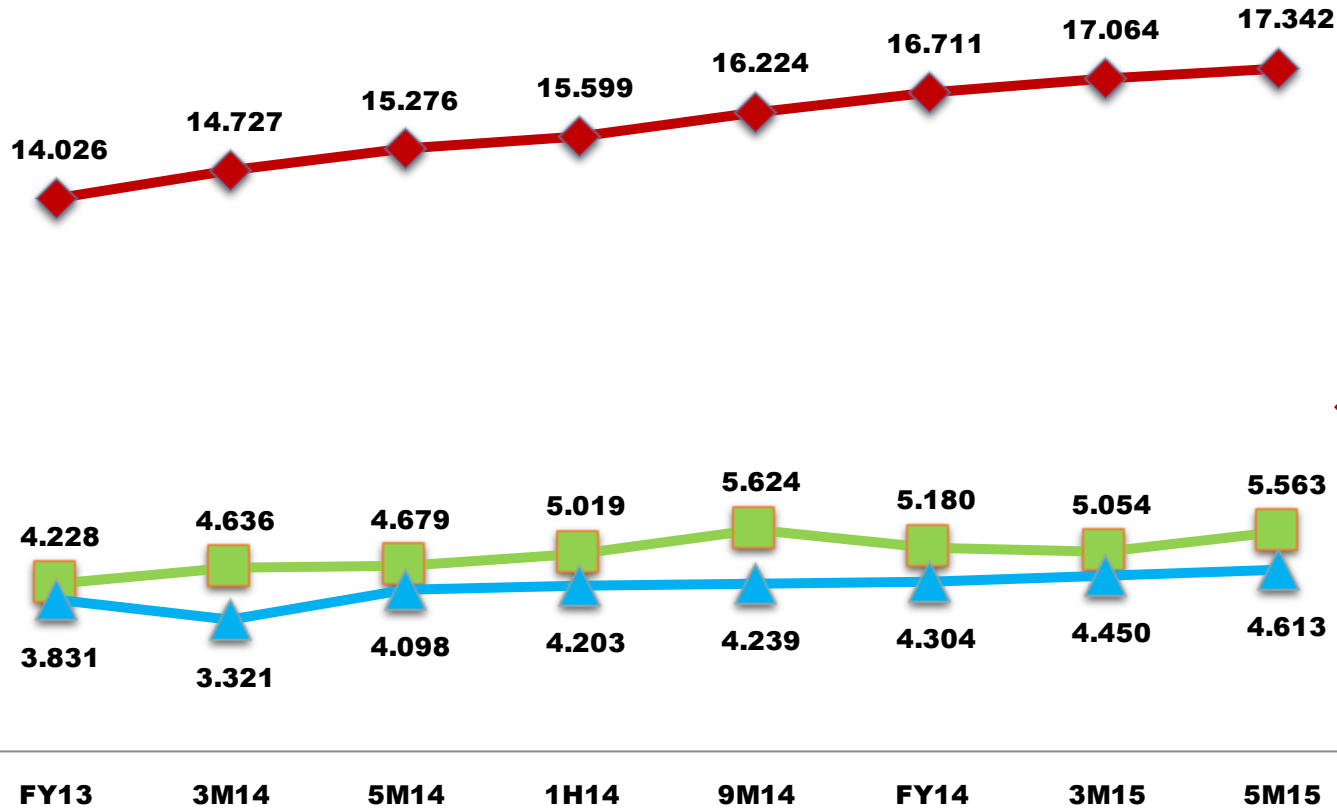


CONSUMER LOAN	May'14	May'15
Multipurpose	56,41%	56,14%
Mortgage	4,78%	4,93%
Others	2,32%	1,95%
Total	63,51%	63,02%
COMMERCIAL LOAN	May'14	May'15
Standby Loan	4,30%	3,29%
Keppres	2,93%	2,72%
Overdraft	8,78%	9,73%
Syndicate	3,45%	4,48%
Total	19,45%	20,22%
Small Medium Ent.	May'14	May'15
KUR	5,07%	2,85%
Pundi Kencana	2,75%	3,82%
Jatim Mikro	0,23%	1,53%
Others	8,99%	8,56%
Total	17,04%	16,76%

Type Of Loan

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

In Billion Rp.



YoY

Consumer
13,52%

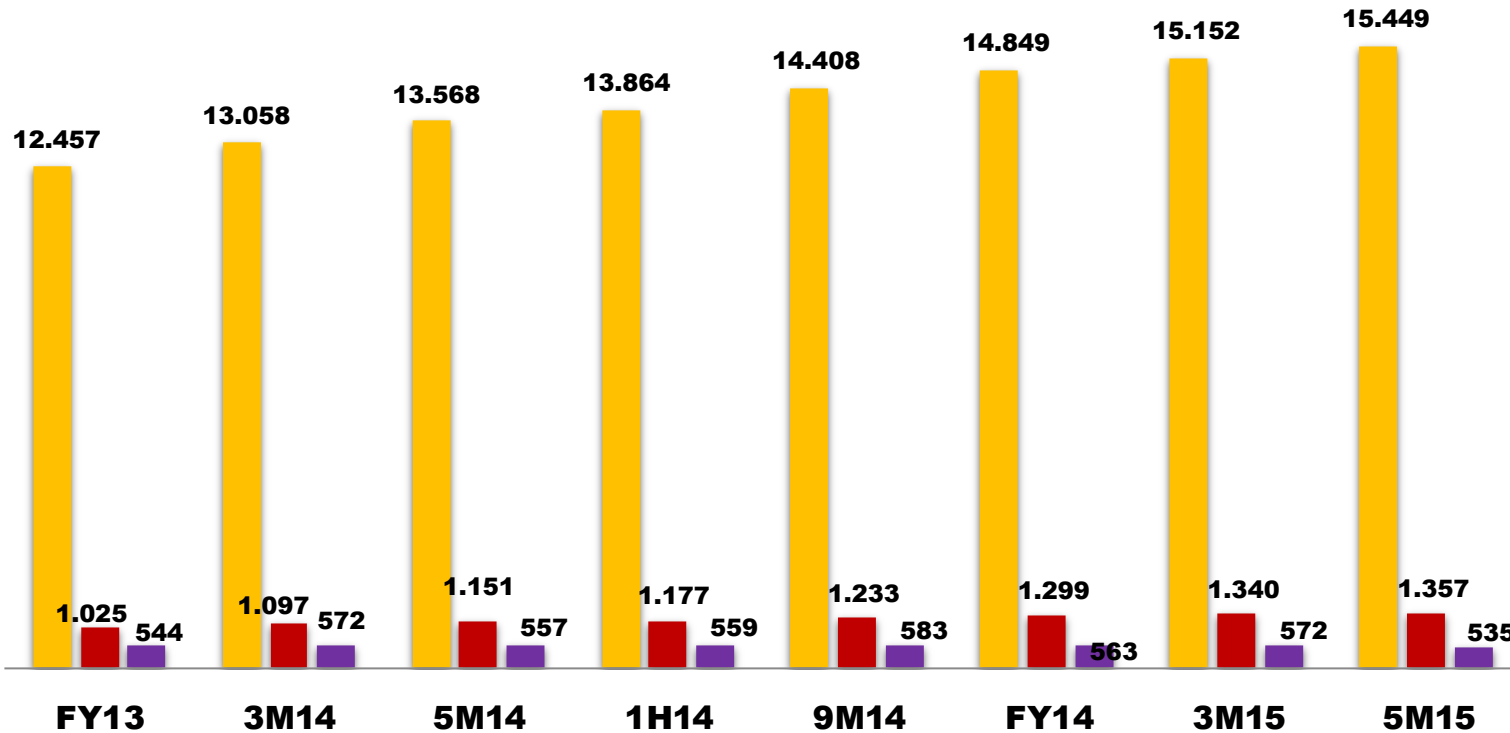
Commercial
18,89%

SME
12,54%

Consumer Loan

In Billion Rp.

■ Multipurpose ■ Mortgage ■ Others



YoY

Multi purpose
13,86%

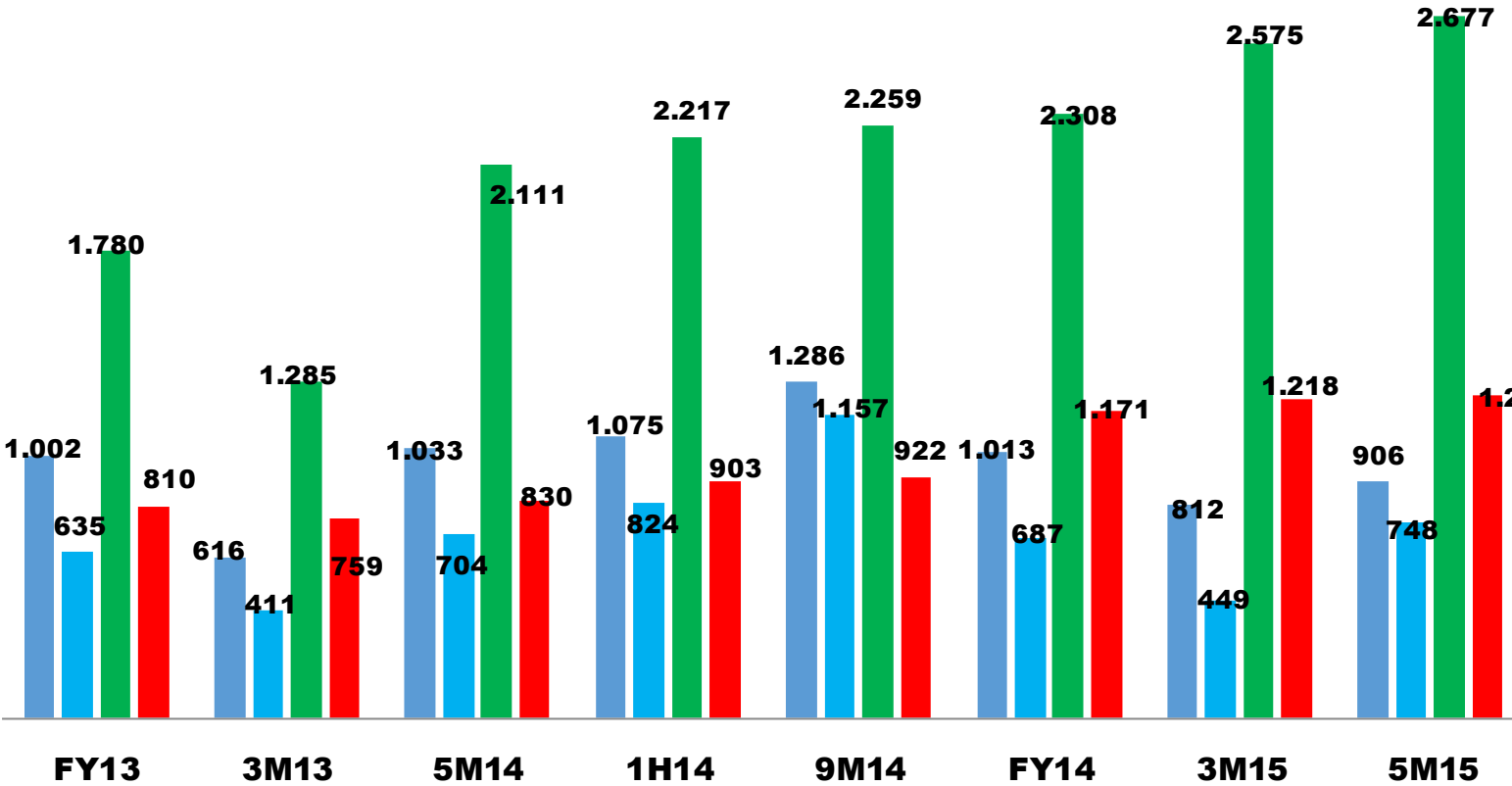
Mortgage
17,93%

Others
-3,89%

Commercial Loan

In Billion Rp.

■ Standby Loan ■ Keppres ■ Overdraft ■ Syndicate



YoY

Standby Loan
[12,35%]

Keppres
6,12%

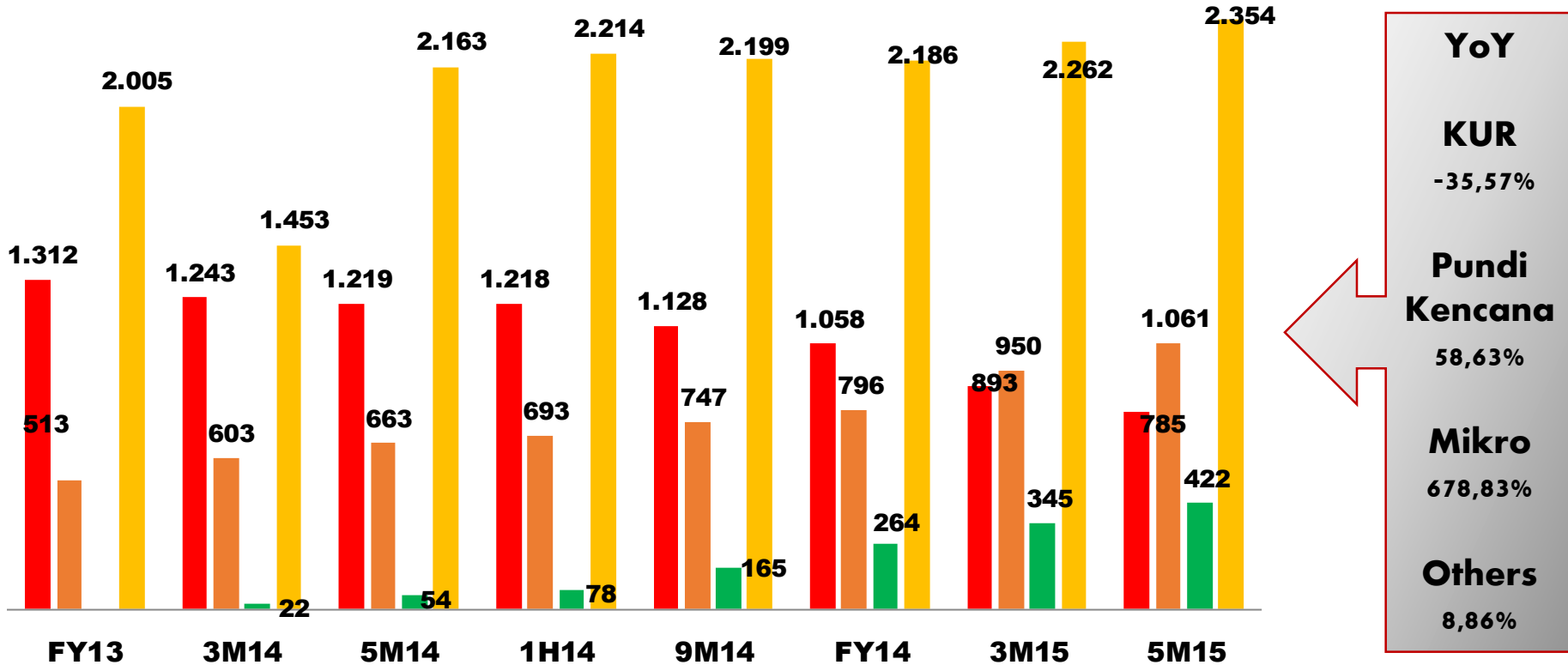
Overdraft
26,79%

Syndicate
48,48%

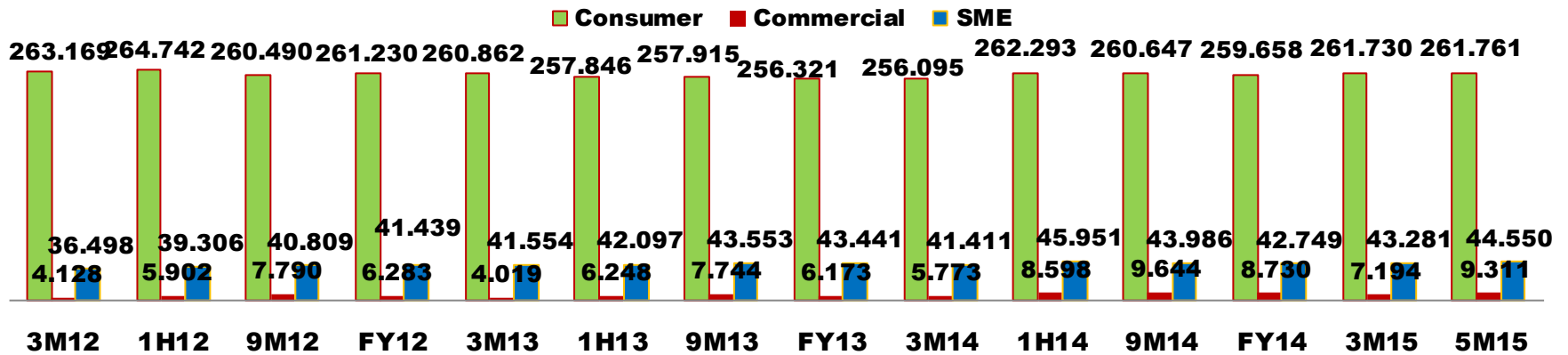
SME Loan

■ KUR ■ Pundi Kencana ■ Mikro ■ Others

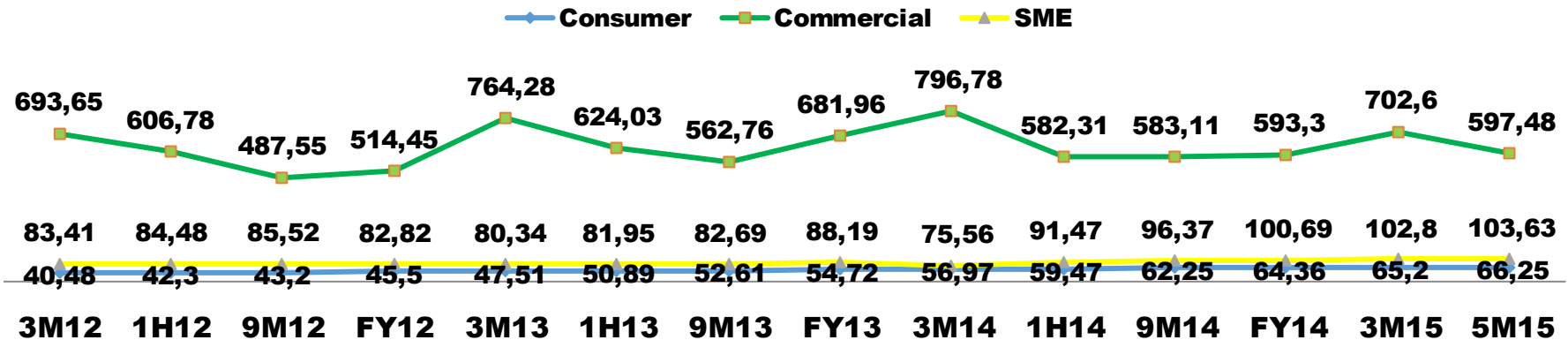
In Billion Rp.



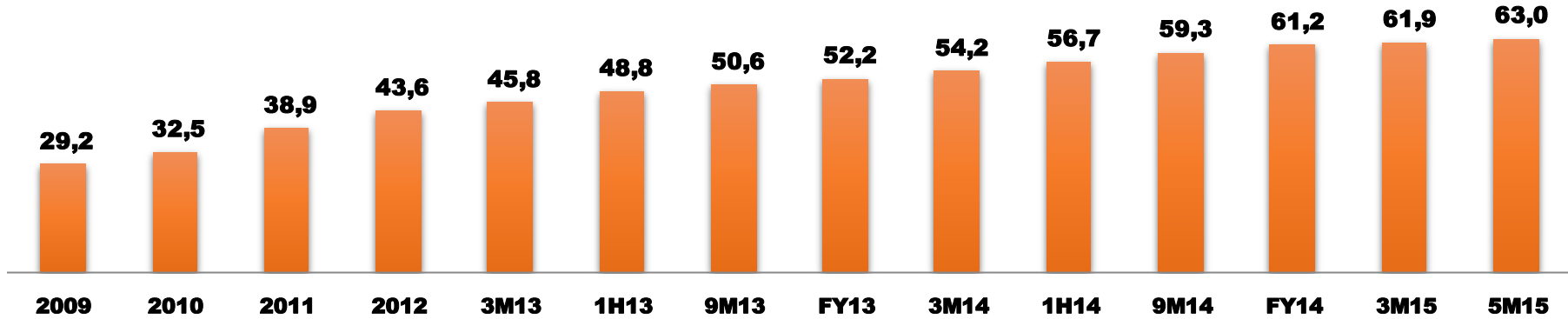
Total Customer



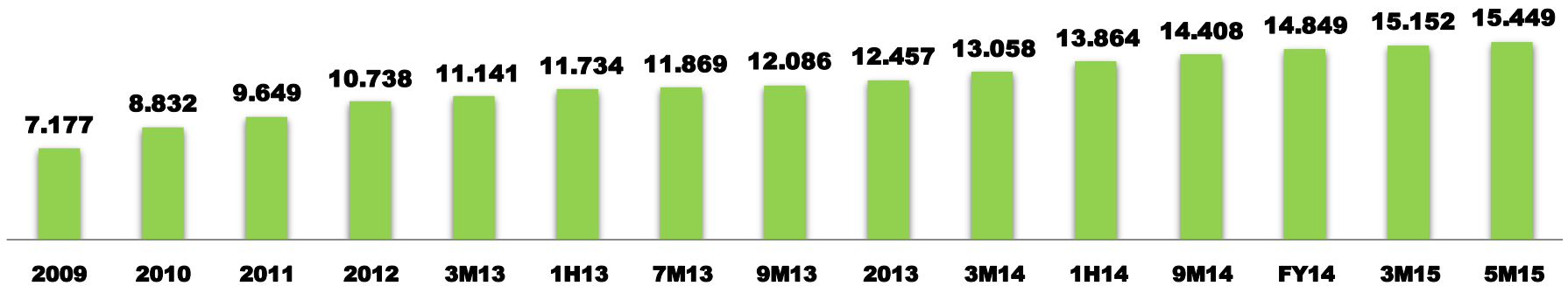
Ticket Size



Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance (Billion Rp.)



Description

Details

Civil Servants (per August 2014)	426.545
Multipurpose Customer (Civil Servants)	245.306
%	57,51%

NPL

0,28% as of May 2015

	3M13	1H13	9M13	FY13	3M14	1H14	9M14	FY14	3M15	5M15
Consumer Loan	0,36%	0,39%	0,47%	0,13%	0,45%	0,56%	0,53%	0,60%	0,66%	0,75%
SME Loan	13,66%	14,18%	12,50%	12,45%	12,49%	10,46%	10,37%	8,95%	9,28%	9,96%
Commercial Loan	2,95%	3,21%	3,63%	7,07%	6,6%	6,69%	5,89%	6,04%	9,90%	10,25%

	3M13	1H13	9M13	FY13	3M14	1H14	9M14	FY14	3M15	4M15	5M15
NPL Gross	3,15%	3,29%	3,13%	3,44%	3,63%	3,53%	3,34%	3,31%	3,87%	4,57%	4,22%
Coverage Ratio	40,42%	46,40%	53,78%	69,18%	70,80%	74,70%	74,49%	71,43%	78,95%	70,05%	68,18%

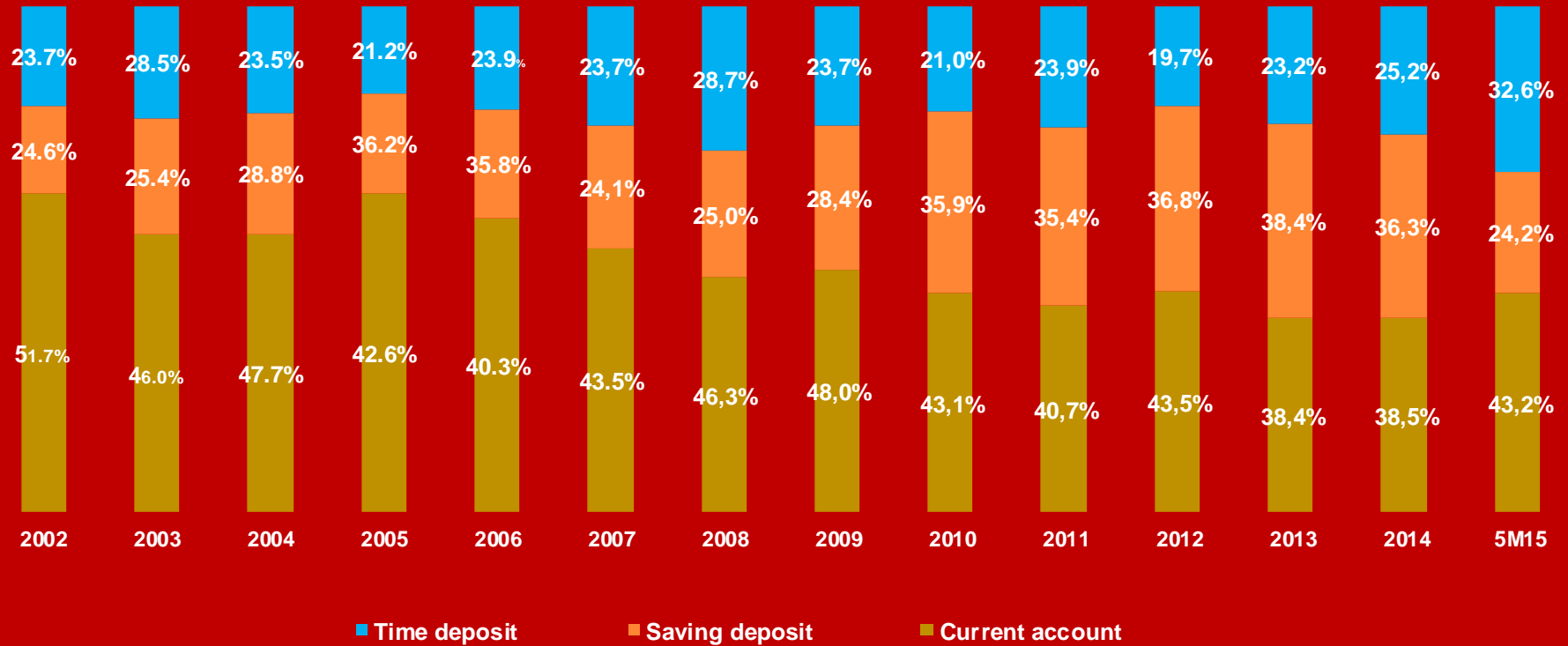
No	DATA	April 2014	April 2015
1	Board of Commisioner	3	2
2	Board of Sharia Supervisory	3	3
3	Director	3	3
4	Management 1	12	13
5	Management 2	71	75
6	Management 3	181	237
7	Management 4	647	705
8	Staff of Administration	1.155	1.713
9	Staff Non Administration	354	341
10	Non Permanent	1.300	816
11	Outsource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

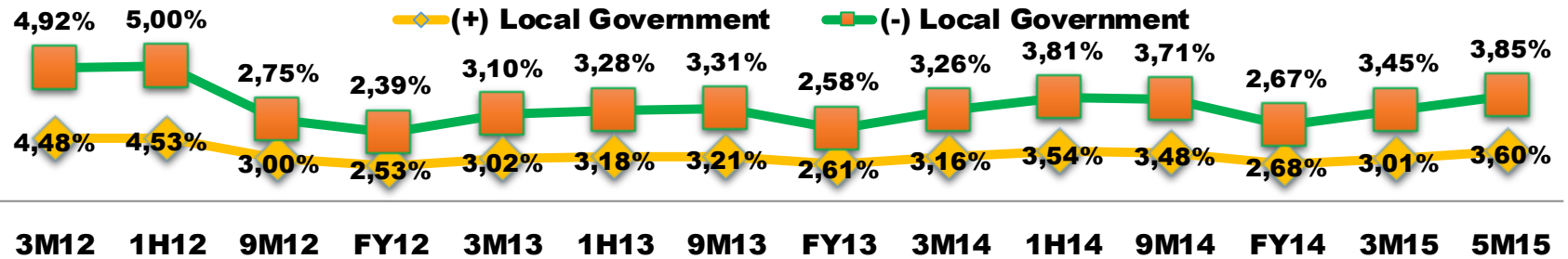
SECTION 4 STRENGTHS

Funding Composition



CASA
May 2015
67,37 %

COF



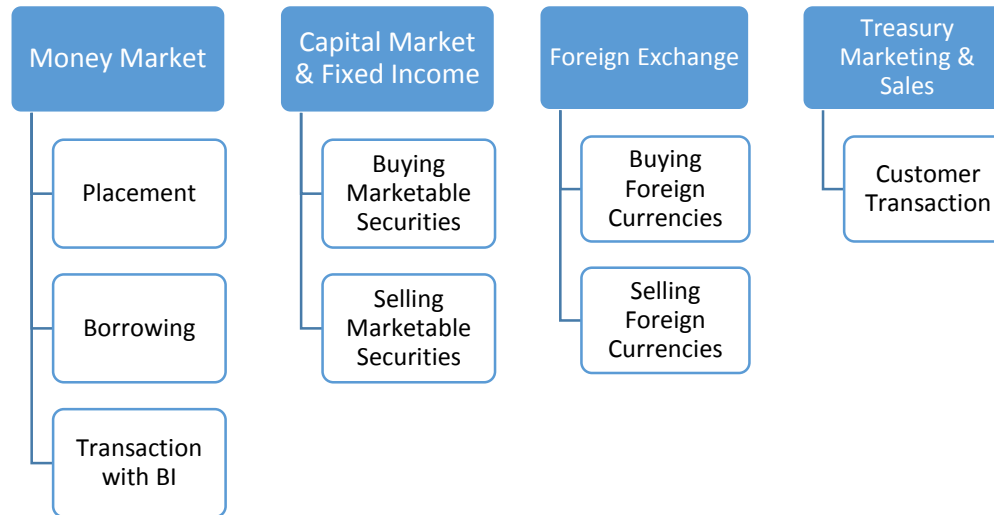
Micro Loan



No	Branch	Unit Amount	Unit Age Month	May 2015			RR	NPL
				<u>Plafond</u> In thousand	<u>Outstanding</u> In thousand	NOA		
1	Surabaya	7	16	65.590.000	56.957.673	248	100,00%	0,00%
2	Sidoarjo	6	16	80.523.600	68.567.171	352	100,00%	0,00%
3	Madiun	6	16	53.187.500	46.063.514	273	99,51%	0,49%
4	Mojokerto	5	12	56.694.500	49.788.600	258	100,00%	0,00%
5	Kediri	5	12	44.110.000	39.435.364	296	100,00%	0,00%
6	Gresik	5	12	43.809.000	37.986.627	200	100,00%	0,00%
7	Malang	7	12	72.969.000	66.648.067	344	99,00%	0,00%
8	Jember	4	7	23.778.000	22.664.653	105	100,00%	0,00%
9	Banyuwangi	5	4	12.766.000	12.483.522	86	100,00%	0,00%
10	Tulungagung	4	4	7.291.000	7.064.973	42	100,00%	0,00%
11	Ponorogo	4	4	8.911.000	8.719.776	59	100,00%	0,00%
12	Blitar	2	4	5.602.000	5.468.274	41	100,00%	0,00%
Total		60		475.231.600	421.848.214	2.304	99,79%	0,05%

Network	2009	2010	2011	2012	2013	2014	5M15
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	171
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	1.310

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.

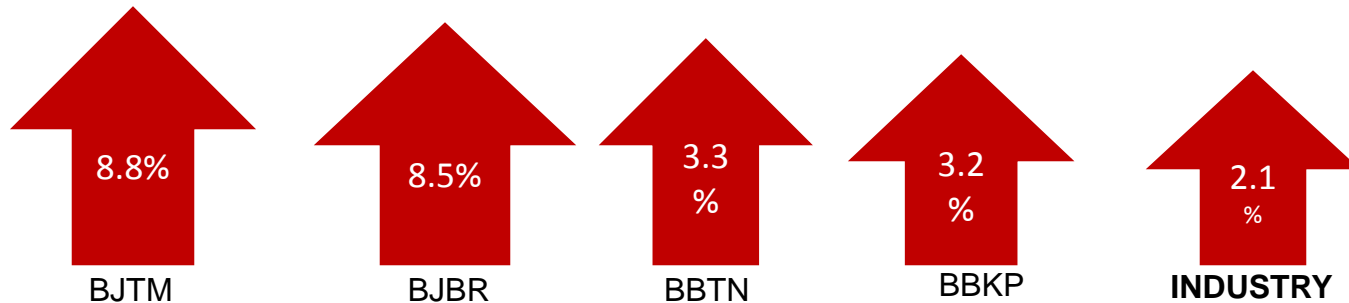
Income forecast from Marketable Securities at least + Rp. 313 Milyar.

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



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

Awards & Achievements



Indonesia Bank Loyalty Award 2014



IAIR Award 2014



APBI 2014



INFOBANK AWARD 2014



PLATINUM AWARD 2014



MRI Best Service Excellence 2014

May 2014

**Foreign Institution Investor
May 2014**
47,90 % from public shares

Domestic Investor May 2014
52,10 % from public shares

**Public shares 20 %
from paid capital**

May 2015

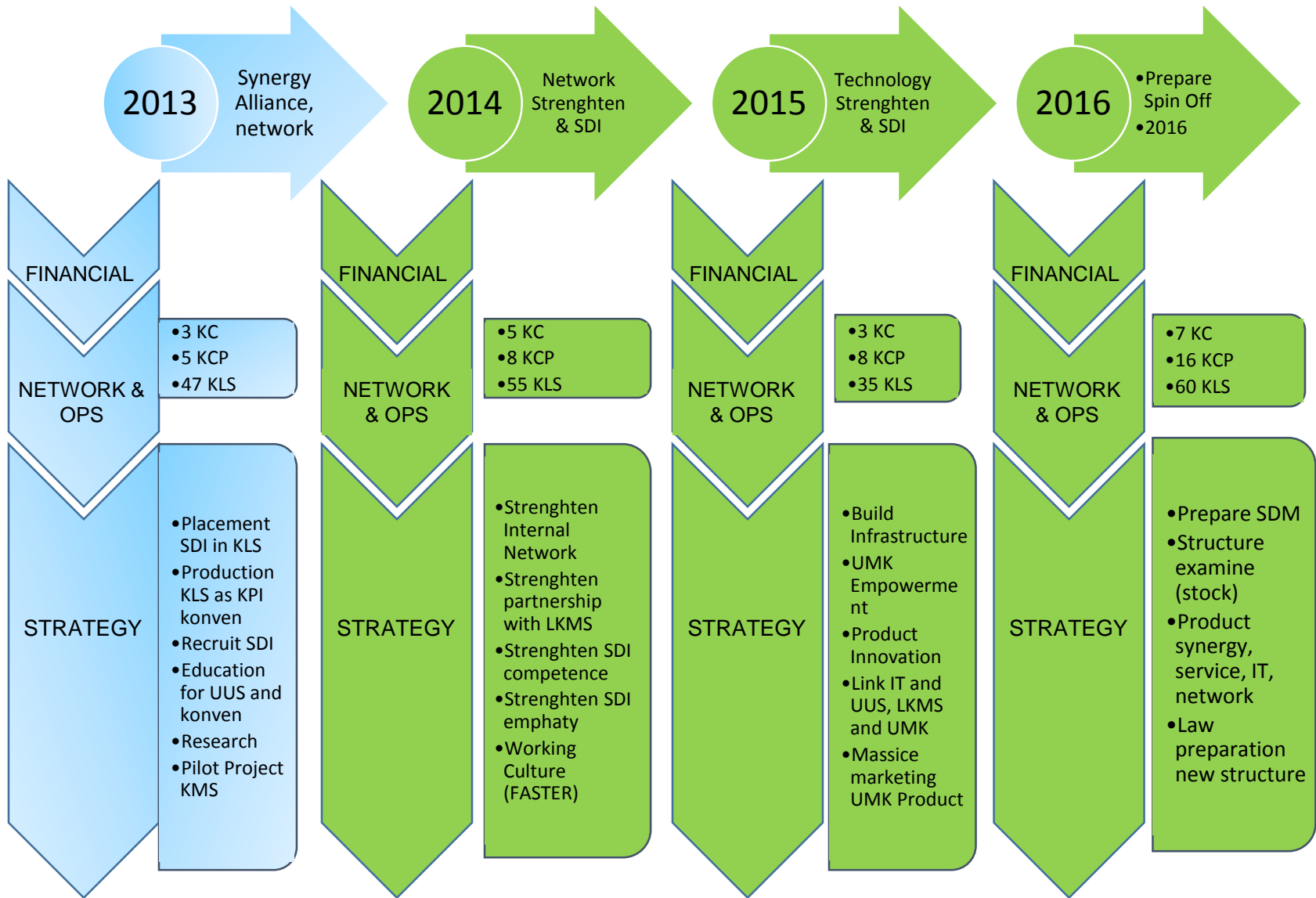
**Foreign Institution Investor
May 2015**
71,12 % from public shares

Domestic Investor May 2015
28,88 % from public shares

May 2015 BJTM Investor Country

No	Country	Share
1	INDONESIA	28,876%
2	LUKSEMBURG	22,144%
3	AMERIKA	13,812%
4	NORWEGIA	13,459%
5	FINLANDIA	6,033%
6	VIRGIN ISLAND	5,105%
7	IRLANDIA	4,360%
8	INGGRIS	1,333%
9	AUSTRALIA	1,055%
10	JEPANG	0,908%
11	SIPRUS	0,901%
12	KANADA	0,621%
13	CINA	0,355%

No	Country	Share
14	SINGAPURA	0,294%
15	SWITZERLAND	0,237%
16	SWEDIA	0,188%
17	CAYMAN ISLAND	0,133%
18	JERMAN	0,097%
19	SELANDIA BARU	0,033%
20	GUYANA	0,020%
21	BELANDA	0,015%
22	BELGIA	0,006%
23	KOREA SELATAN	0,006%
24	HONGKONG	0,006%
25	FILIPINA	0,002%
26	MALAYSIA	0,002%
Total		100%





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