

BANK JATIM

COMPANY PERFORMANCE

11M14



AGENDA

ECONOMIC OUTLOOK

FINANCIAL HIGHLIGHTS

OVERVIEW & INVESTMENT HIGHLIGHTS

STRENGTHS

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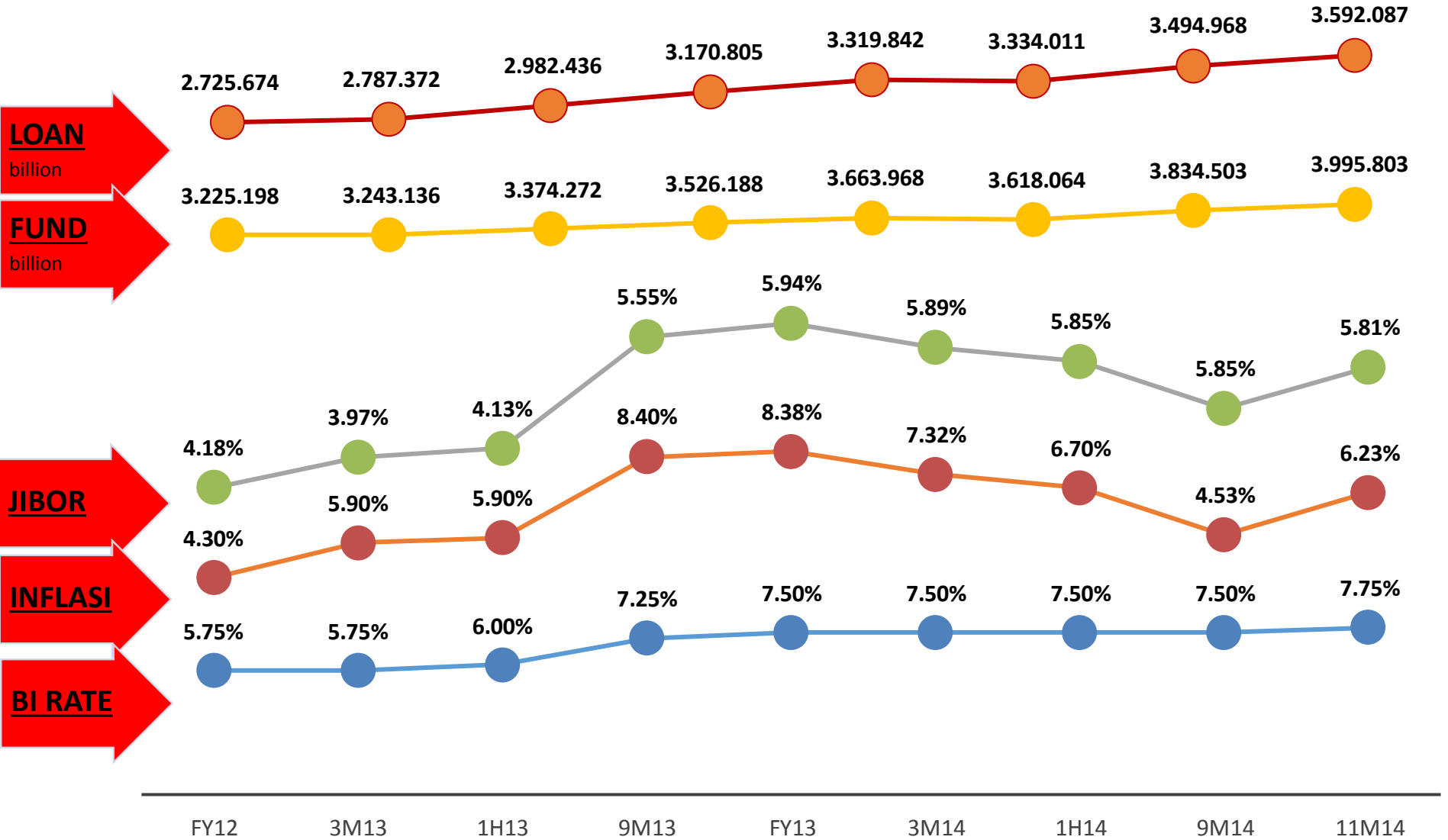
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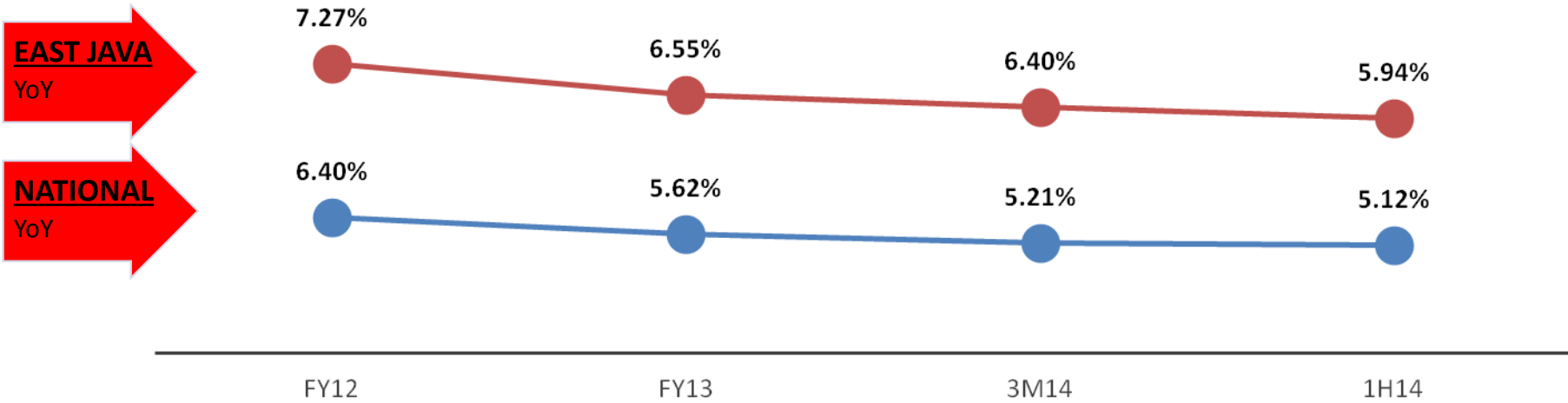
SECTION 1

ECONOMIC OUTLOOK

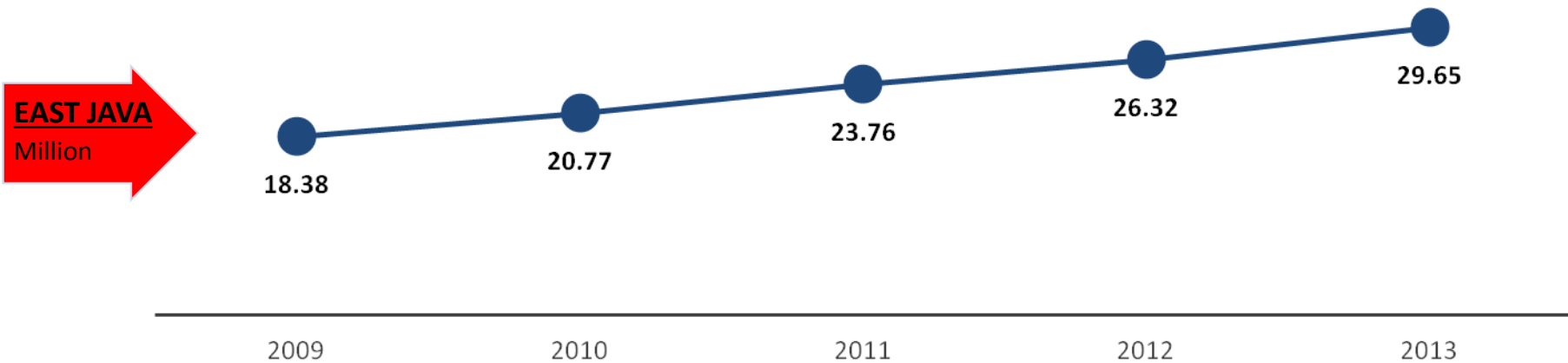
MACRO ECONOMY REVIEW



REGIONAL ECONOMIC GROWTH



REGIONAL INCOME



BANK JATIM AMONG NATIONAL BANK

In billion Rp.

No	Bank	Asset	Loan	Third Party Fund	Paid Capital	Net Income Before Tax
1	Bank Mandiri	703.625	451.842	533.085	11.667	17.478
2	BRI	683.212	464.194	544.272	6.167	22.480
3	BCA	527.066	330.709	432.024	1.541	14.695
4	BNI	385.726	253.839	296.029	9.055	9.291
5	CIMB Niaga	221.589	154.454	166.963	1.612	3.133
...
22	Bank Jatim	42.694	25,606	35,704	3,729	1.046

23

+2

+1

19

+2

8

14


FROM JULY 2014

SECTION 2

FINANCIAL HIGHLIGHTS

BALANCE SHEET

In million Rp.

<u>Information</u>	<u>11M13</u>	<u>11M14</u>	<u>YoY</u>
Total Asset	36.693.284	44.134.808	20,28%
Placement BI & SBI	2.135.538	6.136.038	187,33%
Placement Other Bank	6.946.201	5.673.611	-18,32%
Loan	22.332.058	26.801.688	20,01%
Third Party Fund	29.432.967	36.810.008	25,06%
- Current Account 	12.611.988	16.982.546	34,65%
- Saving Account	8.656.466	9.819.302	13,43%
- Time Deposit	8.164.513	10.008.160	22,58%
Equity	5.754.349	5.991.036	4,11%

PROFIT & LOSS

In million Rp.

<u>Information</u>	<u>11M13</u>	<u>11M14</u>	<u>YoY</u>
Interest Income	3.010.833	3.689.065	22,53%
Interest Expense	(780.676)	(1.031.377)	32,11%
Nett Interest Income	2.230.157	2.657.688	19,17%
Non Interest Operational Income	395.843	384.736	-2,81%
Non Interest Operational Expense	(1.447.332)	(1.758.263)	21,48%
Nett Non Interest Operational Income (Expense)	(1.051.489)	(1.373.527)	30,63%
Operational Profit	1.178.668	1.284.161	8,95%
Non Operational Profit	14.310	(10.218)	-171,40%
Pre Tax Profit	1.192.978	1.273.944	6,79%
Taxes	(332.981)	(387.459)	16,36%
Net profit	859.998	886.485	3,08%

INCOME & EXPENSE GROWTH

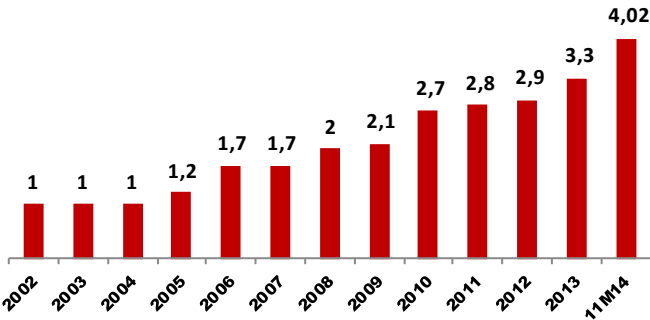
In million Rp.

<u>Information</u>	<u>11M13</u>	<u>11M14</u>	<u>YoY</u>
Placement others bank	290.252	358.710	23,59%
Marketable Securities	128.561	220.101	71,20%
Fees & Commissions	159.396	173.437	8,81%
Current Account Expense	(226.665)	(268.584)	18,49%
Saving Accounts Expense	(128.251)	(127.106)	-0,89%
Deposits Expense	(402.625)	(609.225)	51,31%
Salaries	(489.650)	(582.290)	18,92%
Education & Training	(13.861)	(17.488)	26,17%
Rental	(93.020)	(110.147)	18,41%

FINANCIAL PERFORMANCE

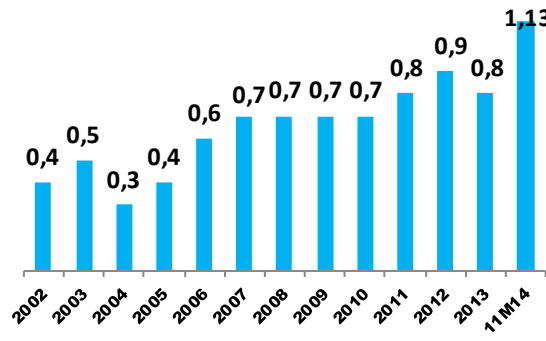
INTEREST INCOME (Rp Tril)

**CAGR =
12,59%**



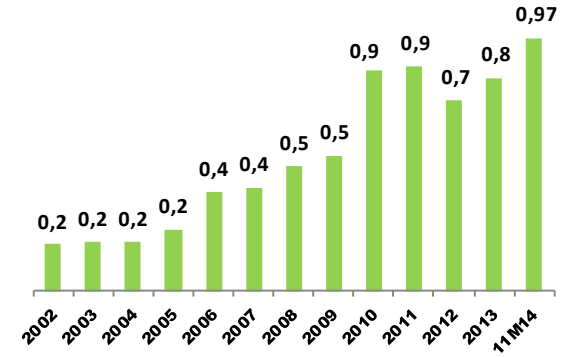
INTEREST EXPENSE (Rp Tril)

**CAGR =
8,70%**



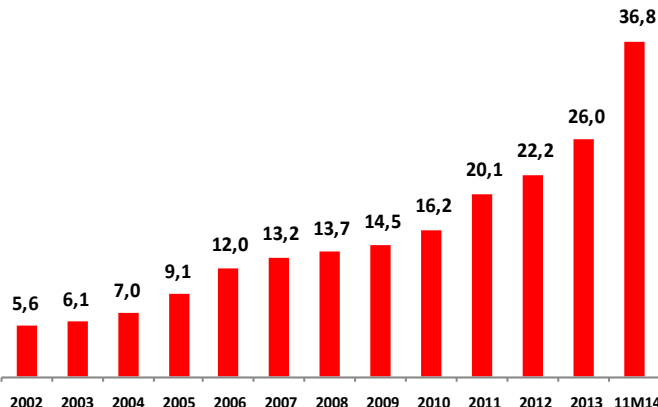
NET PROFIT (Rp Tril)

**CAGR =
16,97%**



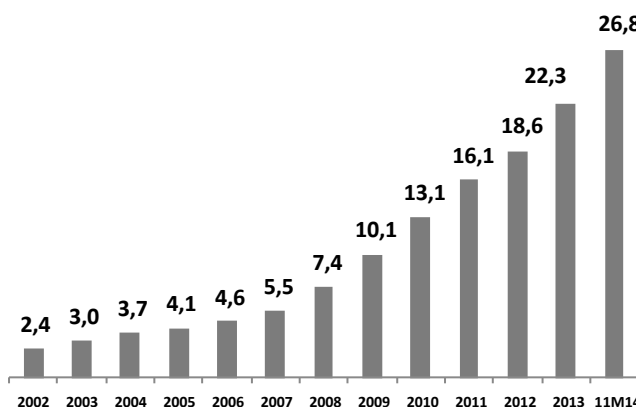
THIRD PARTY FUND (Rp Tril)

**CAGR =
17,51%**



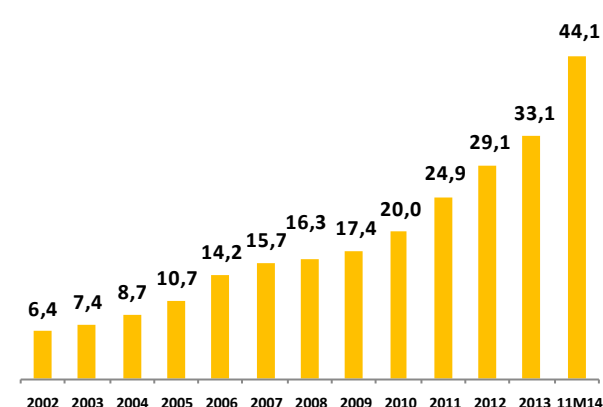
LOAN (Rp Tril)

**CAGR =
22,55%**



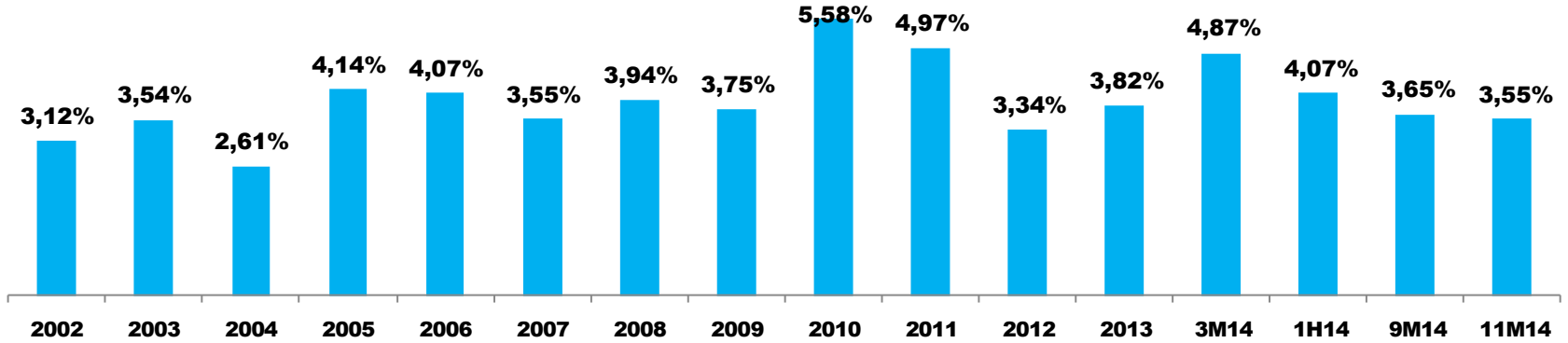
TOTAL ASSET (Rp Tril)

**CAGR =
17,80%**

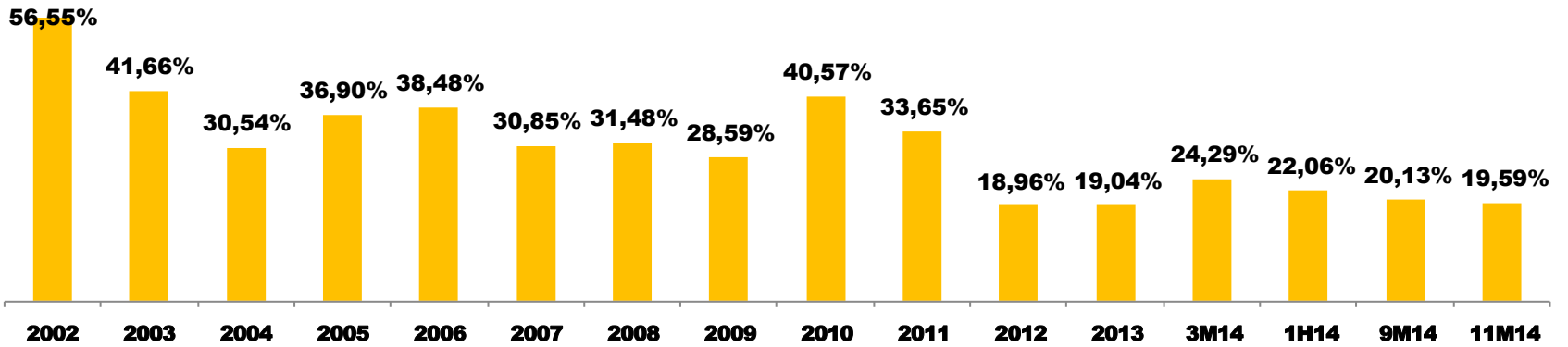


FINANCIAL RATIO

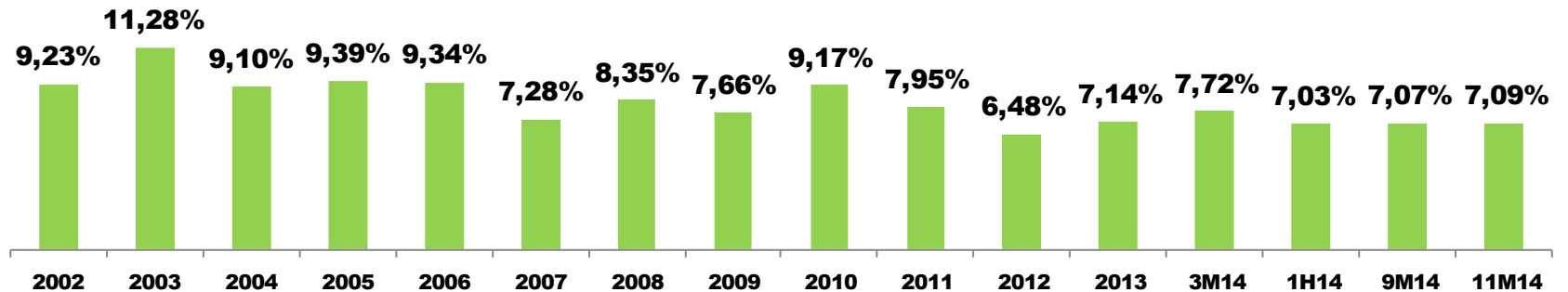
ROA



ROE

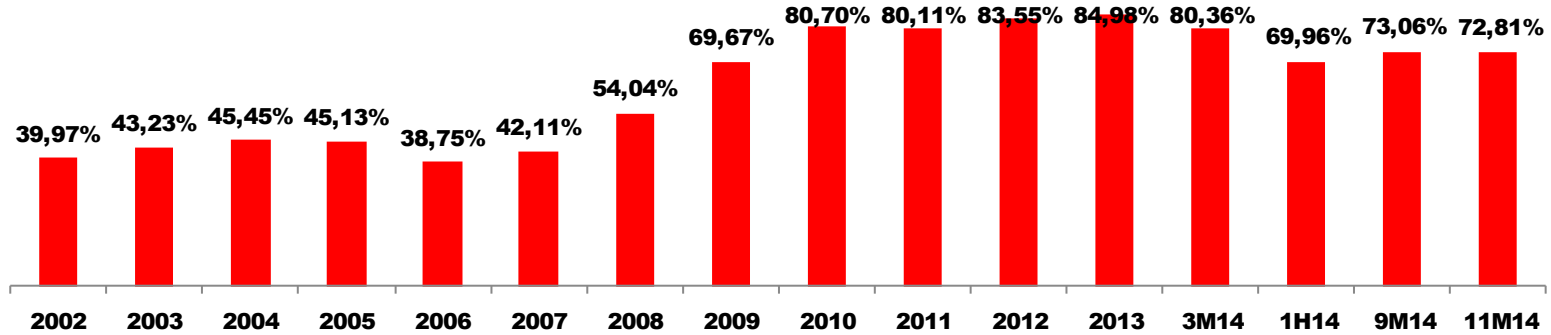


NIM

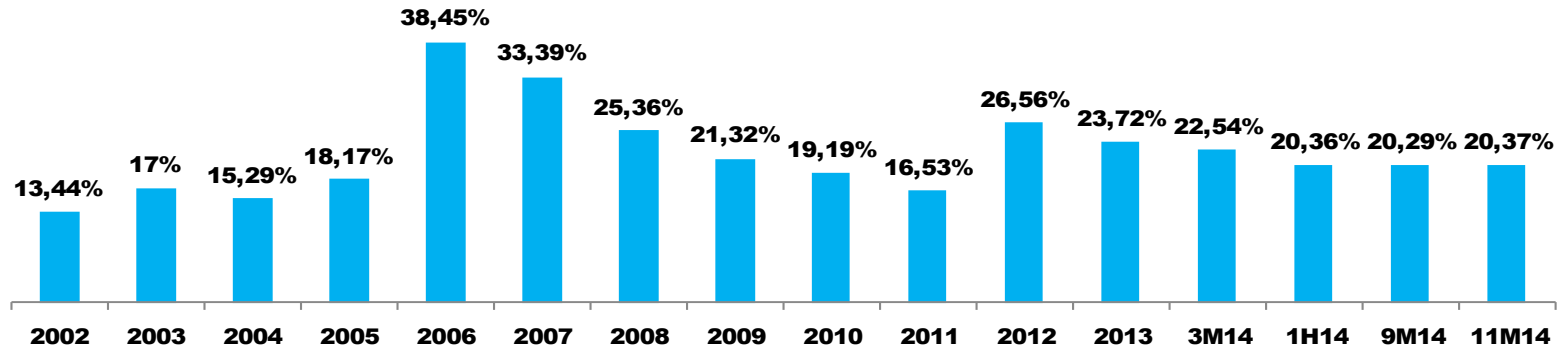


FINANCIAL RATIO

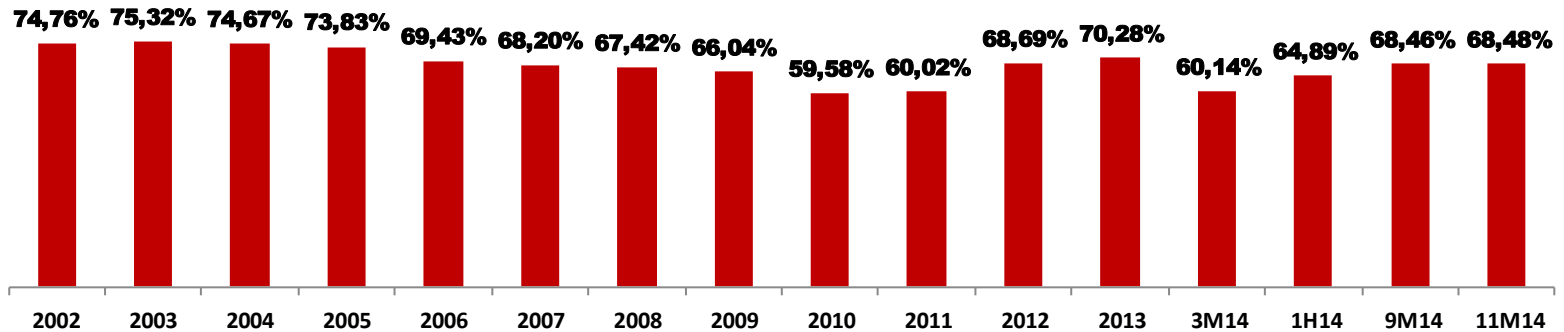
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SECTION 3
OVERVIEW & INVESTMENT
HIGHLIGHTS

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

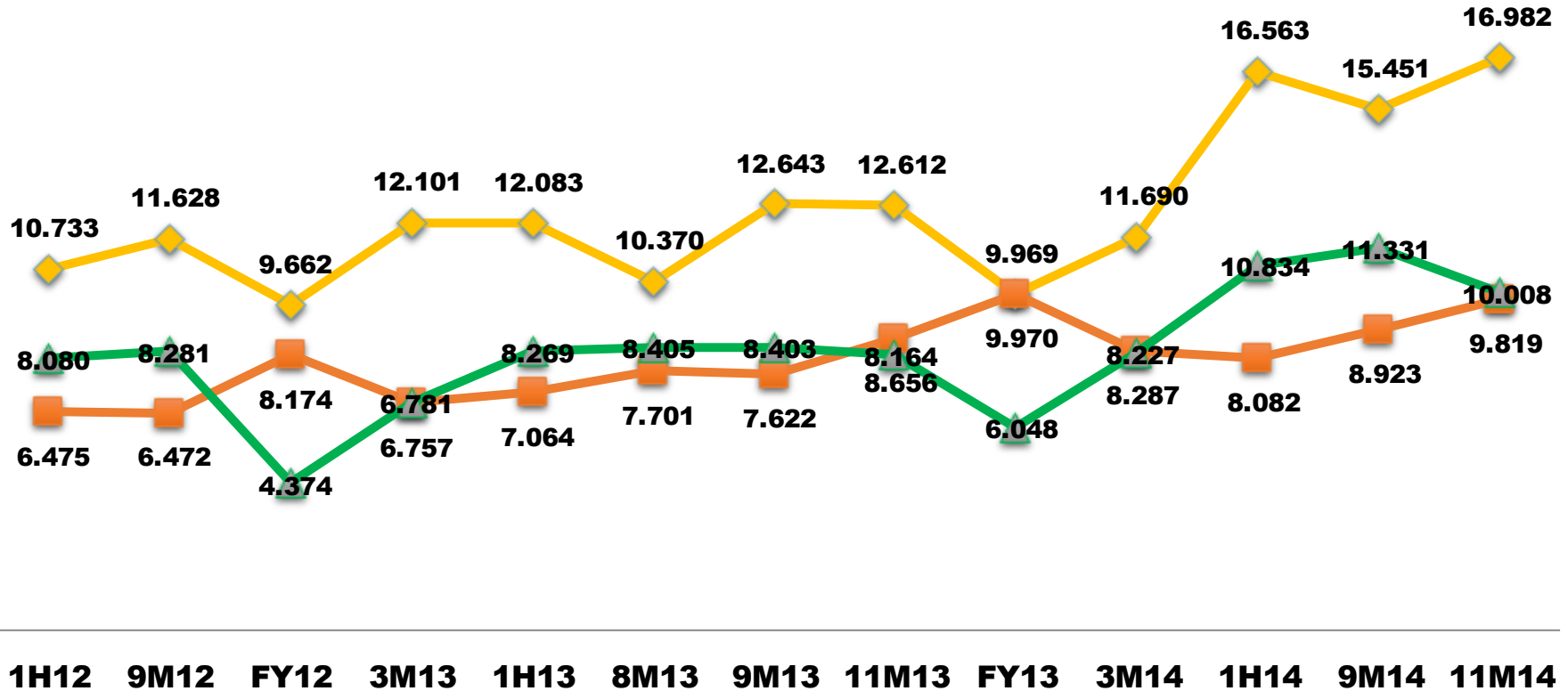


WIBISONO
Independent Commissioner

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

THIRD PARTY FUND

◆ Current Account
 ■ Saving Account
 ▲ Time Deposit
 In Billion Rp.



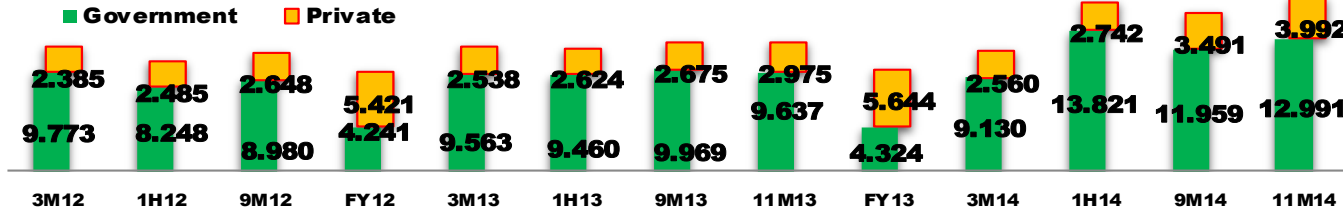
Current Account
 YoY 34,65%

Saving Account
 YoY 13,43%

Time Deposit
 YoY 22,58%

DETAILED THIRD PARTY FUND

Current Account

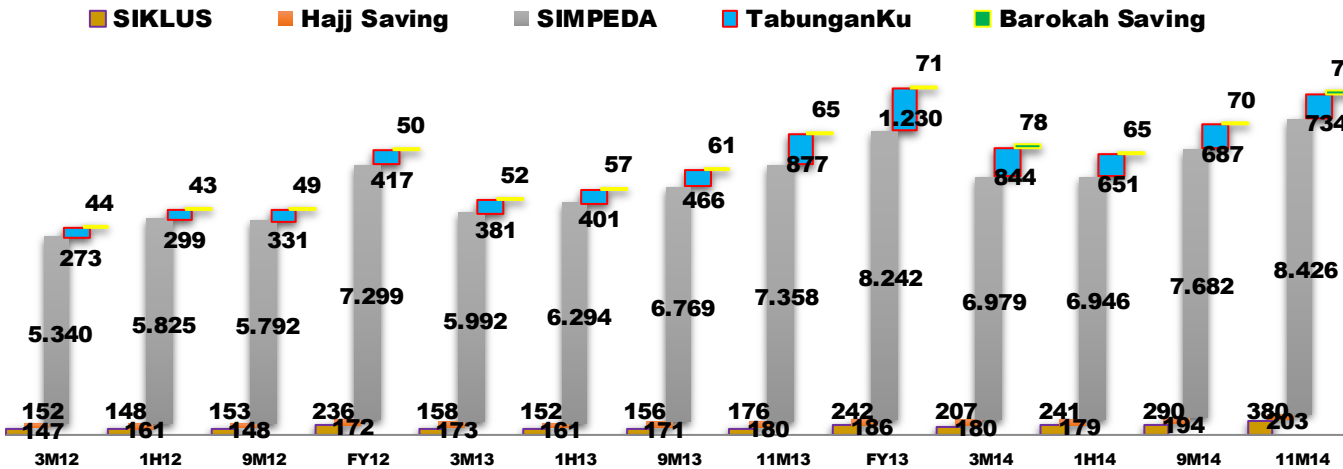


Government Current Acc.

YoY 34,80%

Private Current Acc.

YoY 34,18%



YoY

SIMPEDA 14,52%

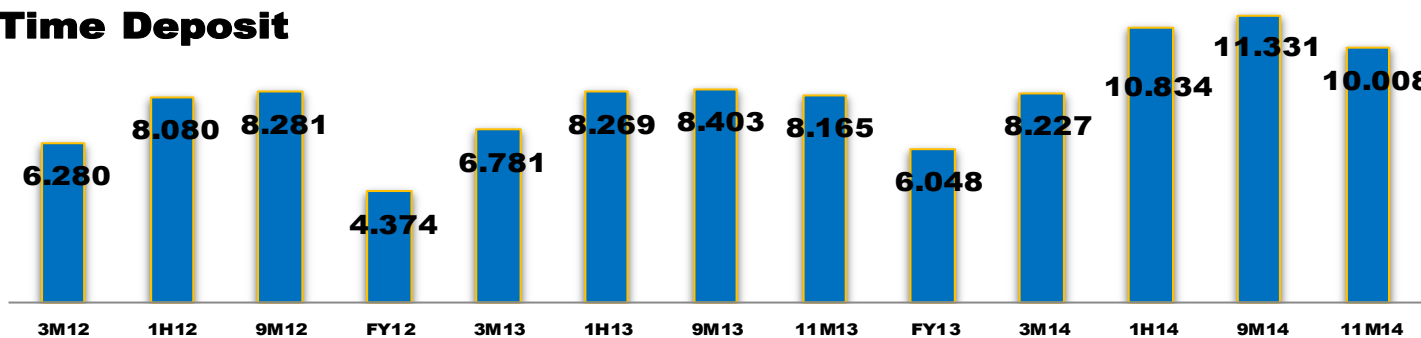
SIKLUS 115,91%

Hajj Saving 12,90%

TabunganKu (16,34%)

Barokah Saving 17,12%

Time Deposit



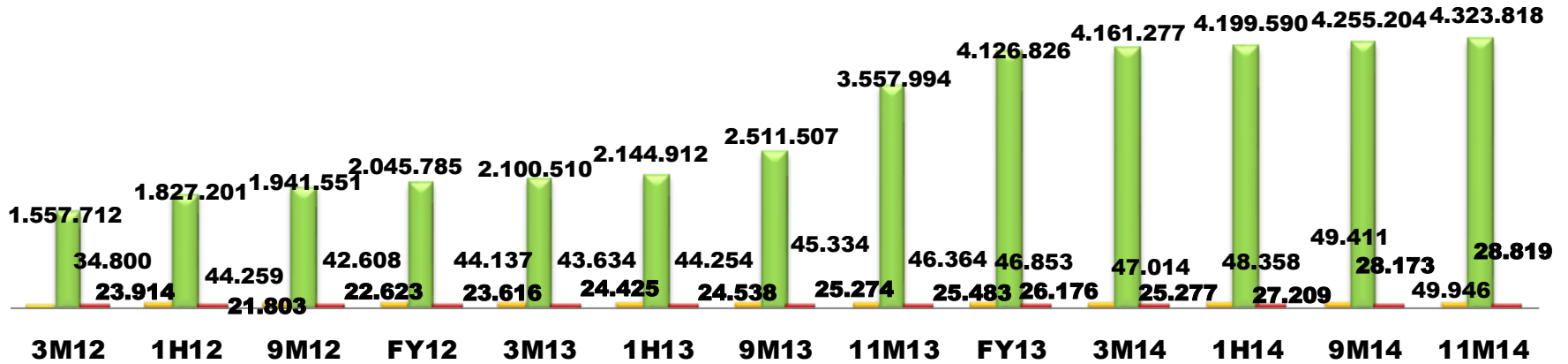
Time Deposit

YoY 22,58%

THIRD PARTY FUND CUSTOMER

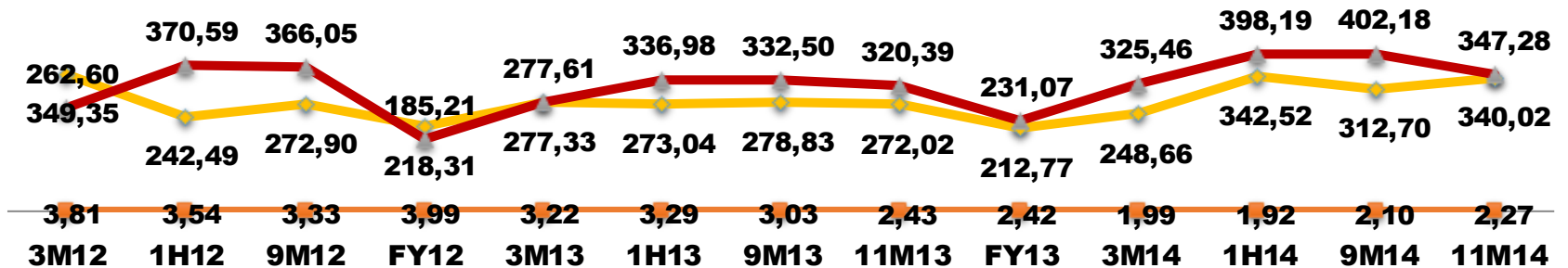
Total Customer

■ Current Account
 ■ Saving Account
 ■ Time Deposit



Ticket Size

◆ Current Account
 ◆ Saving Account
 ◆ Time Deposit



COMPETITIVE PRODUCTS

BUNGA PLUS

Bawa Pulang Pilihan Anda Sekarang Juga!!!

bankjatim

- ✓ 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 JAM

atm

3366

14044

bankjatim

Grand Prize
1 (satu) unit Toyota Fortuner

Tingkatkan SALDO Anda, menangkan MILIARAN hadiahnya!!

24 LAYANAN JAM

atm

3366

14044

bankjatim

Versi 1.4

SMS Banking

User Login **Android & Blackberry**

Password

Login

SMS BANKING 3366

bankjatim

Memudahkan Anda dalam melakukan transaksi :

- ✓ Pembayaran Tagihan
- ✓ Pembelian Pulsa, dll
- ✓ Transfer Antar Rekening Bank Jatim atau ke Bank Lain
- ✓ Notifikasi

Layanan dalam Genggaman Anda

Transaksi di mana saja, kapan saja, mudah, cepat dan aman

24 LAYANAN JAM

atm

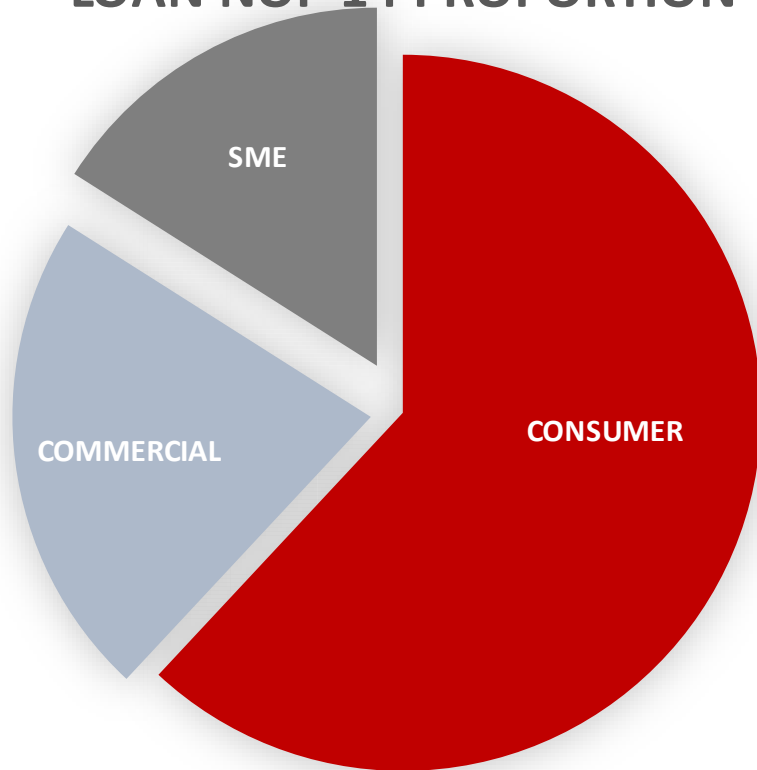
3366

14044

Solusi Transaksi Tercepat
Lebih Cepat & Praktis dengan Flazz

TYPE OF LOAN

LOAN NOP'14 PROPORTION

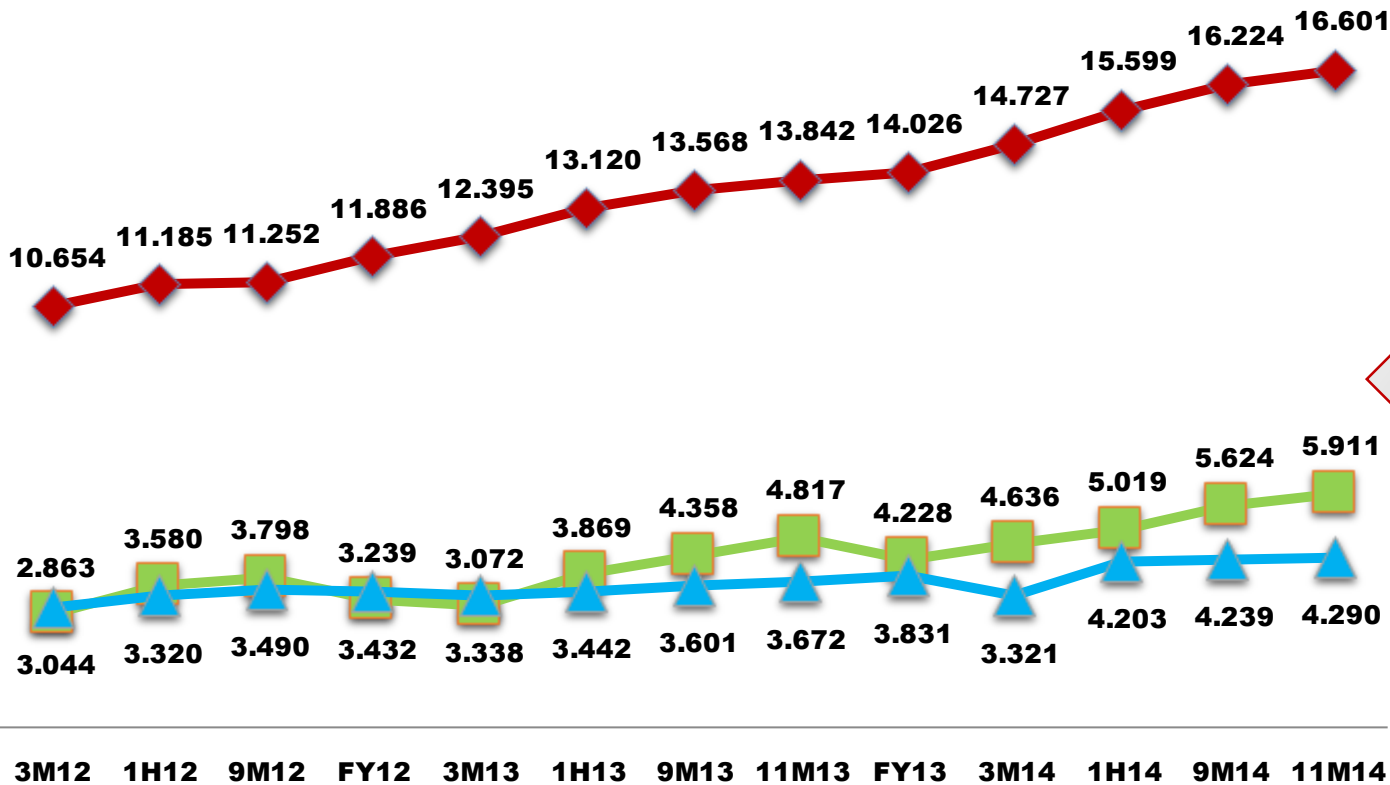


CONSUMER LOAN	Nop'13	Nop'14
Multipurpose	55,15%	55,07%
Mortgage	4,41%	4,74%
Others	2,43%	2,13%
Total	61,99%	61,94%
COMMERCIAL LOAN	Nop'13	Nop'14
Standby Loan	5,71%	5,00%
Keppres	4,61%	4,36%
Overdraft	7,59%	8,66%
Syndicate	3,65%	4,04%
Total	21,47%	22,06%
Small Medium Ent.	Nop'13	Nop'14
KUR	5,91%	4,06%
Pundi Kencana	2,16%	2,92%
Laguna	0,36%	0,13%
Others	8,02%	8,90%
Total	16,44%	16,00%

TYPE OF LOAN

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

In Billion Rp.



YoY

Consumer
19,93%

Commercial
22,72%

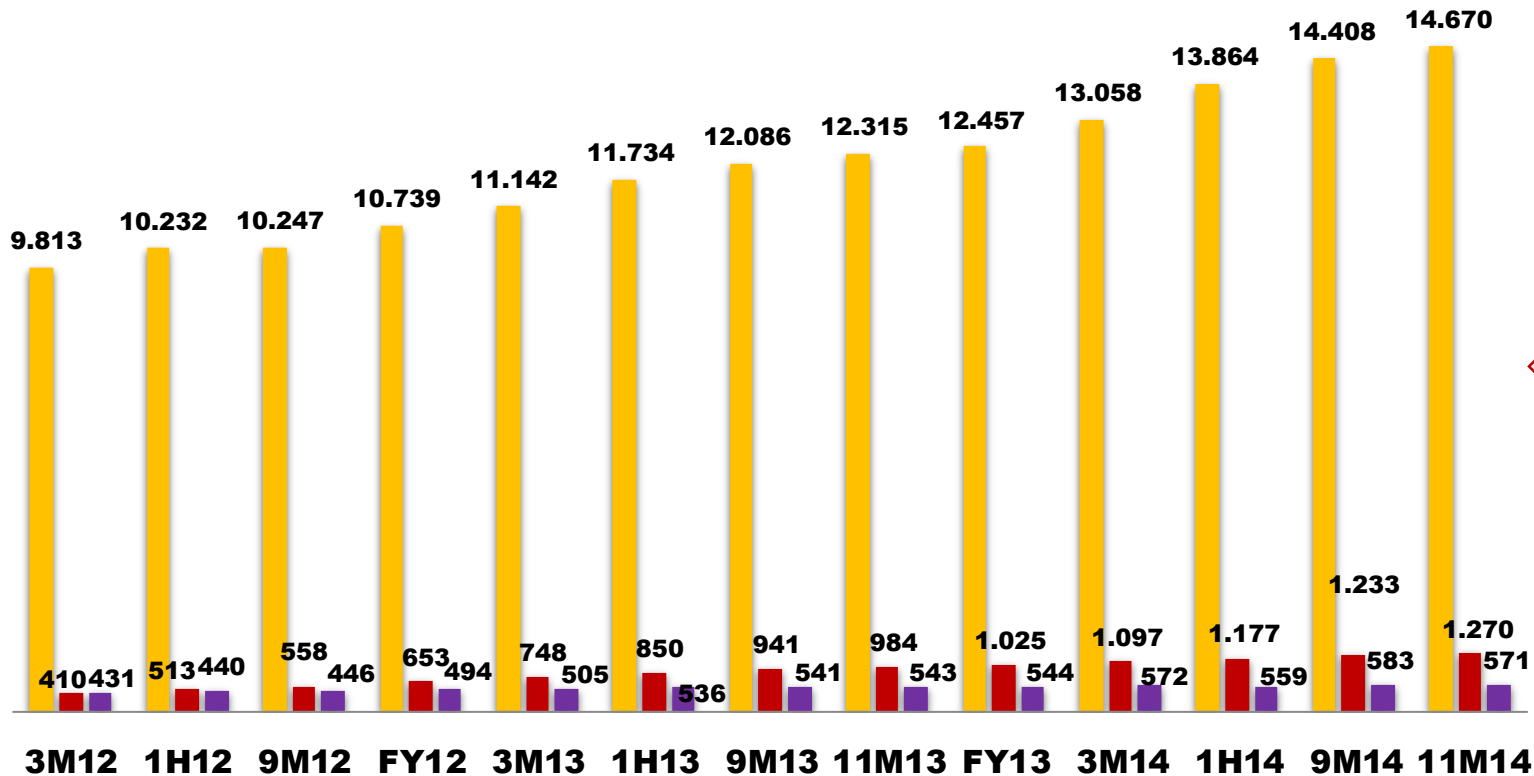
SME
16,82%

TYPE OF LOAN

In Billion Rp.

Consumer Loan

■ Multipurpose ■ Mortgage ■ Others



YoY

Multi purpose
19,85%

Mortgage
29,08%

Others
5,10%

TYPE OF LOAN

In Billion Rp.

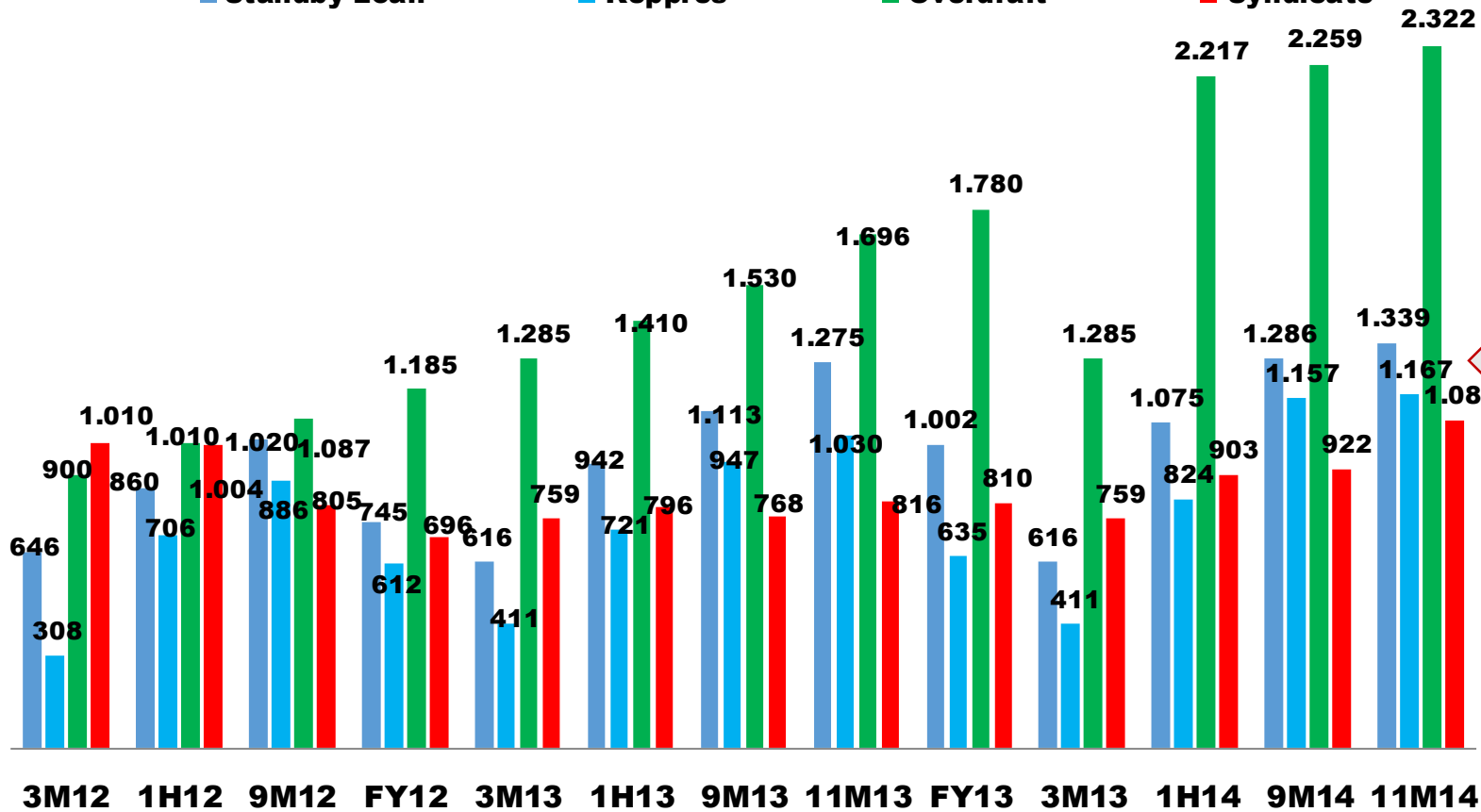
Commercial Loan

■ Standby Loan

■ Keppres

■ Overdraft

■ Syndicate



YoY

Standby Loan
5,05%

Keppres
13,34%

Overdraft
36,89%

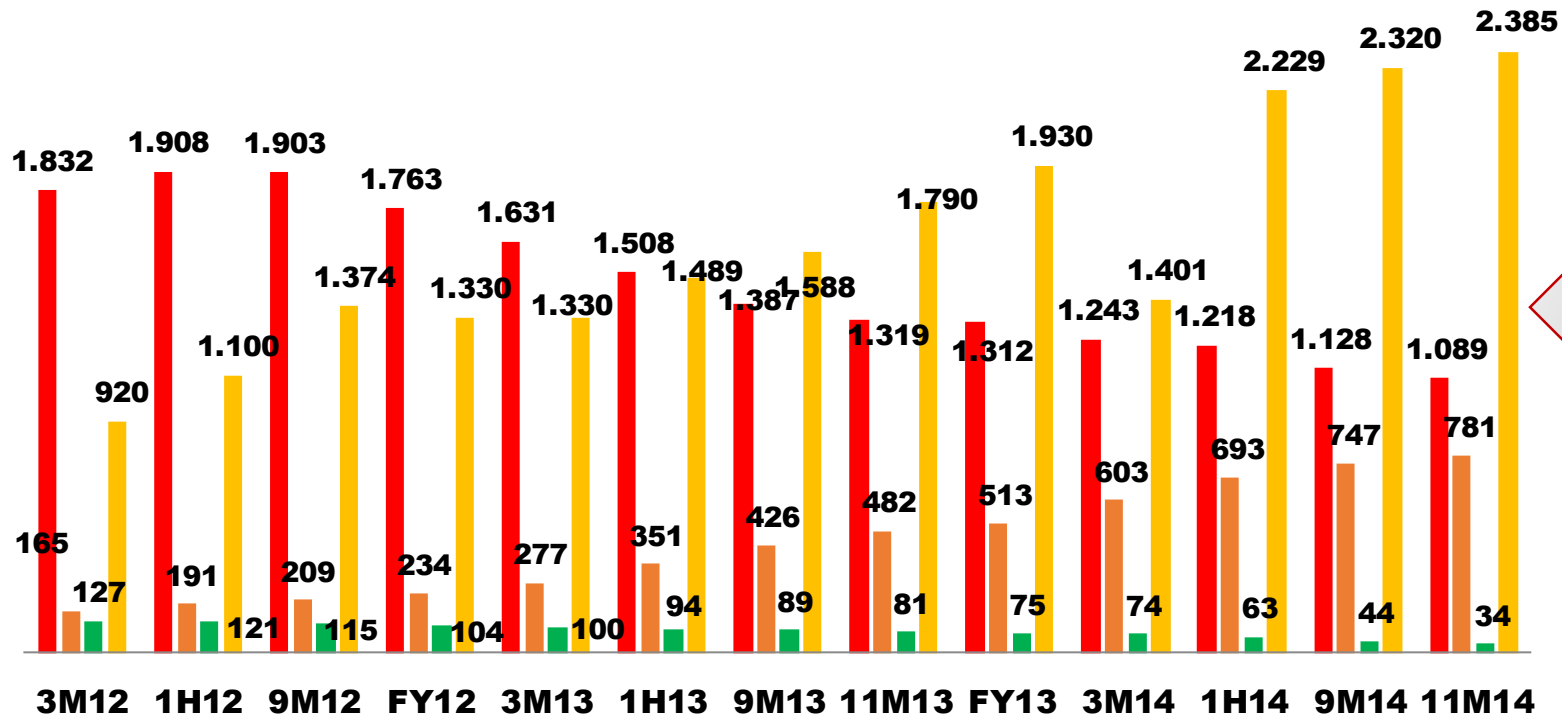
Syndicate
32,72%

TYPE OF LOAN

In Billion Rp.

SME Loan

■ KUR
 ■ Pundi Kencana
 ■ Laguna
 ■ Others



YoY

KUR
-17,41%

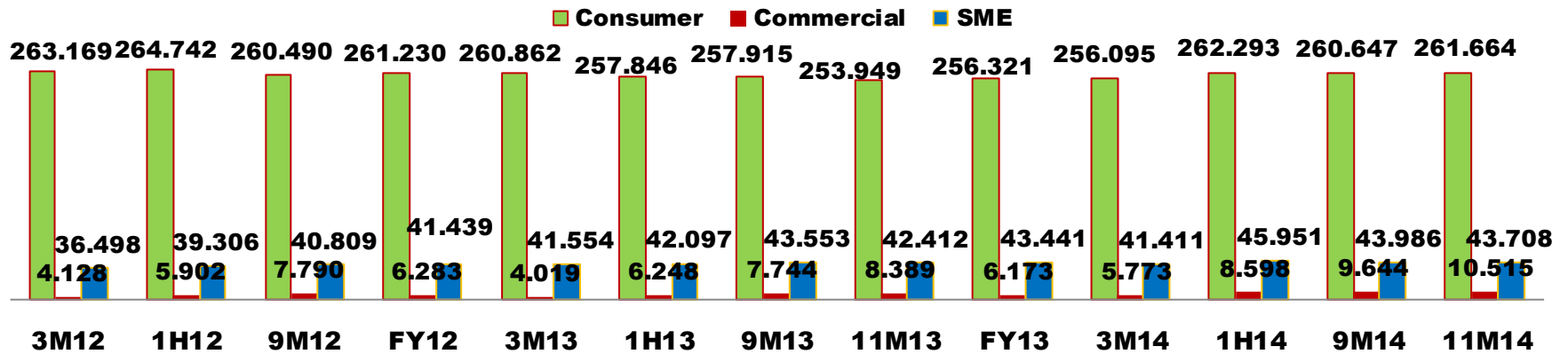
Pundi Kencana
62,06%

Laguna
-57,99%

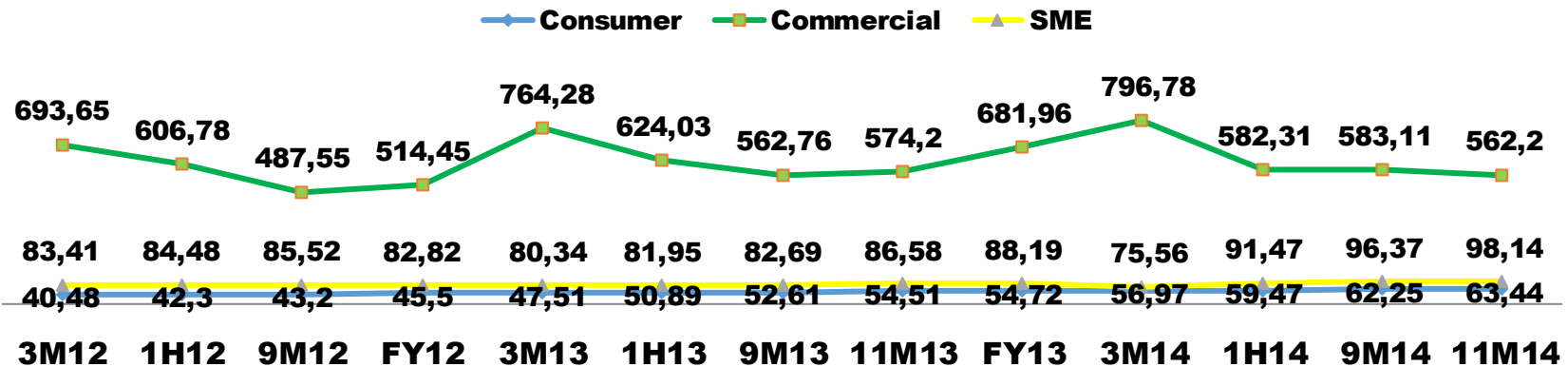
Others
33,24%

TYPE OF LOAN

Total Customer

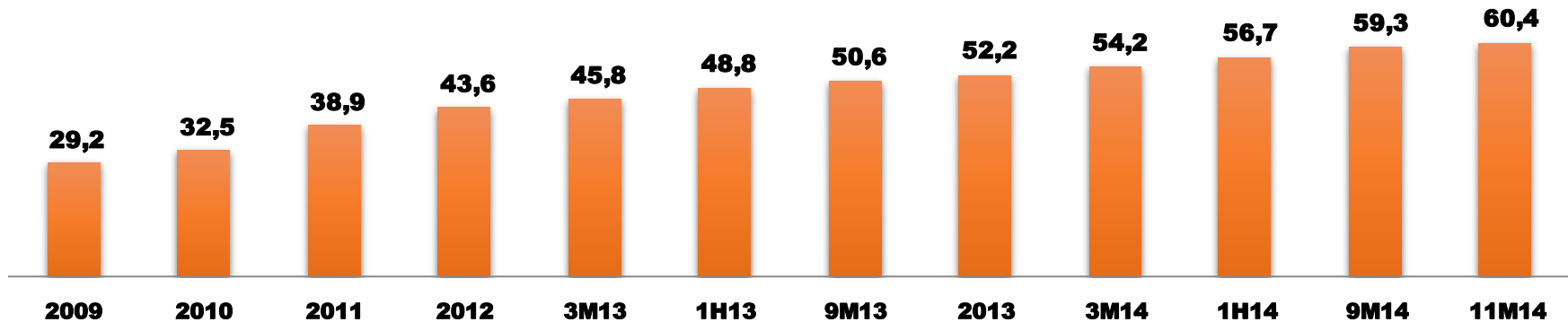


Ticket Size

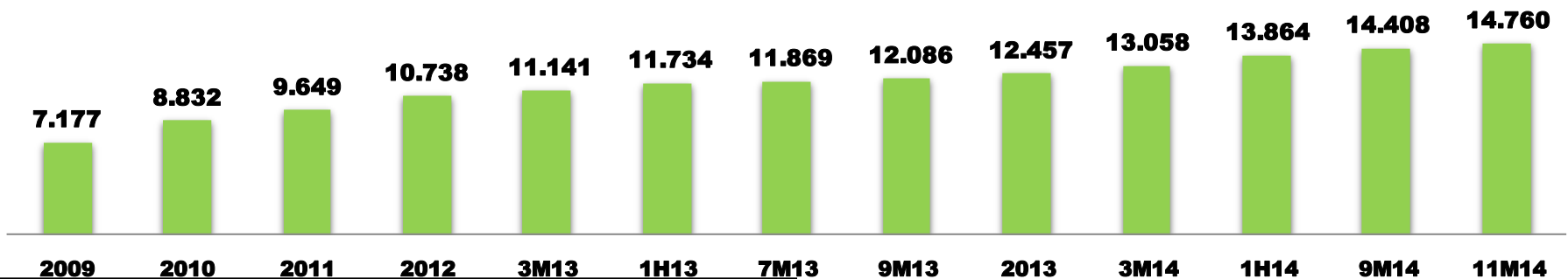


MULTIPURPOSE LOAN

Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance (Billion Rp.)



Description

Details

Civil Servants (per August 2014)

426.545

Multipurpose Customer (Civil Servants)

244.235

%

57,26%

NPL

0,17 % as of Nopember 2014

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	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

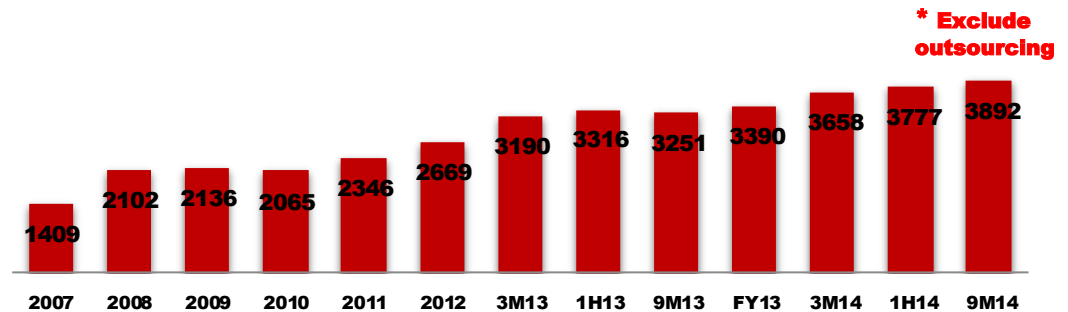
NPL EACH SEGMENT

	3M13	1H13	9M13	FY13	3M14	1H14	9M14	11M14
Consumer Loan	0,36%	0,39%	0,47%	0,13%	0,45%	0,56%	0,53%	0,59%
SME Loan	13,66%	14,18%	12,50%	12,45%	12,49%	10,46%	10,37%	9,97%
Commercial Loan	2,95%	3,21%	3,63%	7,07%	6,6%	6,69%	5,89%	6,34%

Ratio	3M13	1H13	9M13	FY13	3M14	1H14	9M14	11M14
NPL Gross	3,15%	3,29%	3,13%	3,44%	3,63%	3,53%	3,34%	3,37%
Coverage Ratio	40,42%	46,40%	53,78%	69,18%	70,80%	74,70%	74,49%	73,71%

HUMAN RESOURCES

No	DATA	Nop'13	Nop'14
1	Board of Commisioner	3	4
2	Board of Sharia Supervisory	3	3
3	Director	3	5
4	Management 1	15	12
5	Management 2	67	75
6	Management 3	147	224
7	Management 4	635	650
8	Staff of Administration	979	1.624
9	Staff Non Administration	360	345
10	Non Permanent	1.182	940
11	Outsource	1.315	1.767
	Total	4.709	5.649



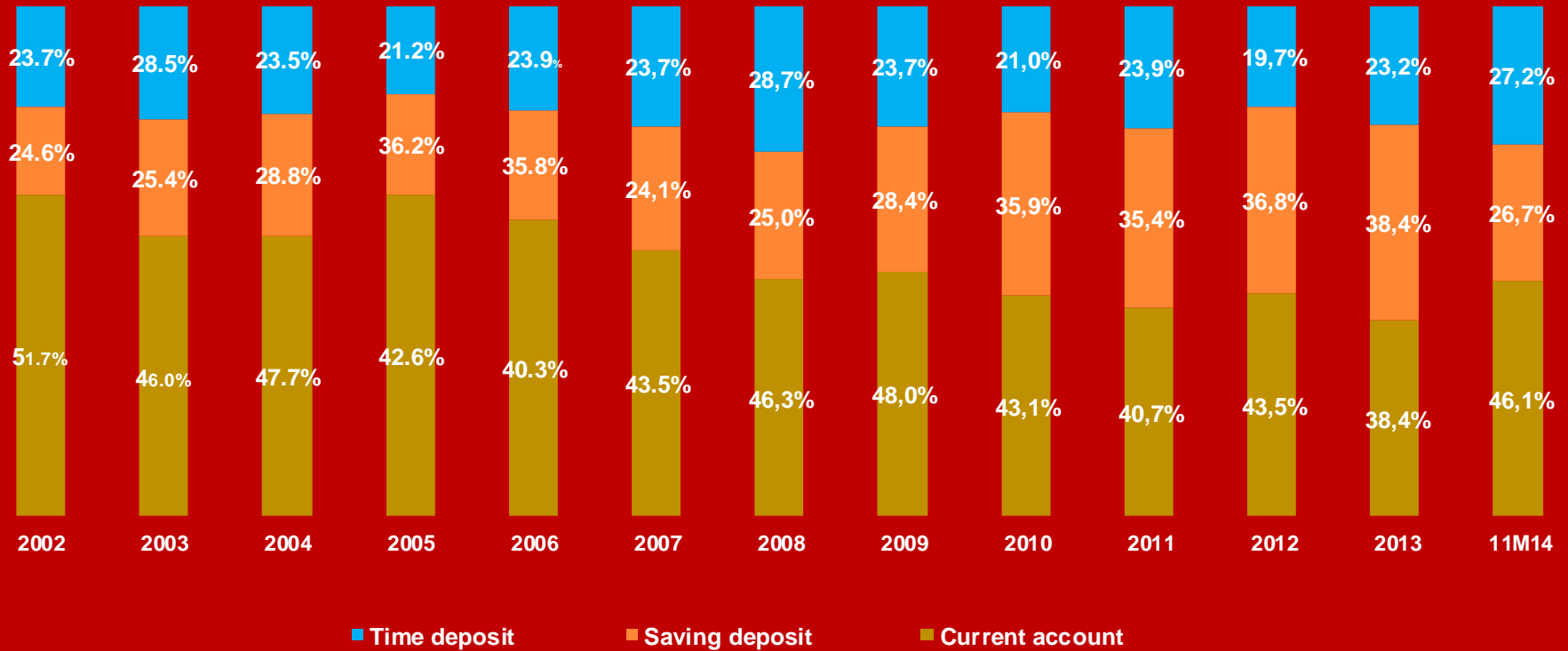
No	Program	2013	Description	Target 2014
1	Manajement Trainee (MT)			
		21	15 Pjs. Manager	-
			6 Waiting for placement	-
2	Staff Development Program (SDP)			
	- SDP 4 Batch 1	68	64 definitive officials; 4 pjs	-
	- SDP 4 Batch 2	87	73 definitive officials; 11 pjs	-
	- SDP 5 Batch 1	45	40 Pjs. Manager; 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	Description	Nov 14
Total Asset	18,96%	Total Asset	20,28%
Loan	25,51%	Loan	20,01%
Third Party Fund	24,88%	Third Party Fund	25,06%
- Current Account	21,72%	- Current Account	34,65%
- Saving Account	12,83%	- Saving Account	13,43%
- Time Deposit	49,94%	- Time Deposit	22,58%
Financial Ratio		Financial Ratio	
- CAR	20,29%	- CAR	20,37%
- LDR	84,99%	- LDR	72,81%
- NPL Gross	2,99%	- NPL Gross	3,37 %
- NIM	7,73%	- NIM	7,09 %
- BOPO	70,01%	- BOPO	68,48%
- ROE	20,60%	- ROE	19,59%
- ROA	3,76%	- ROA	3,55%

SECTION 4 STRENGTHS

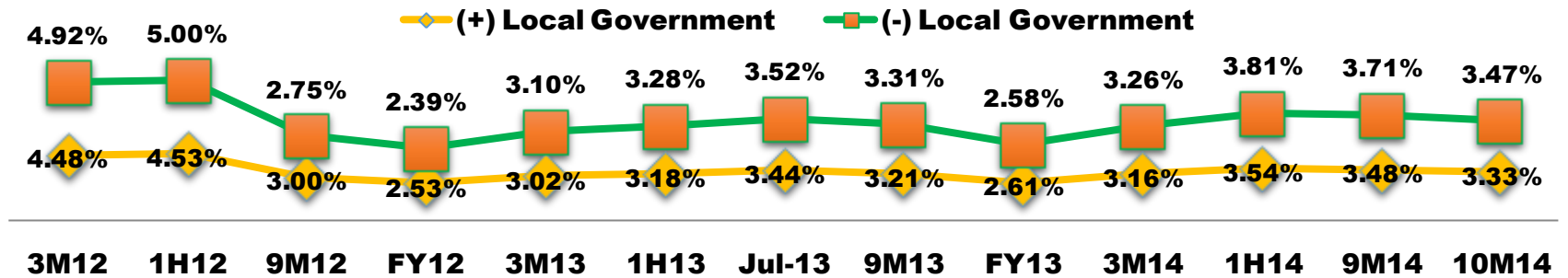
COMPETITIVE FUNDING COMPOSITION



CASA
November 2014
72,81 %

COST OF FUND

COF



MICRO LOAN

Micro Loan Result

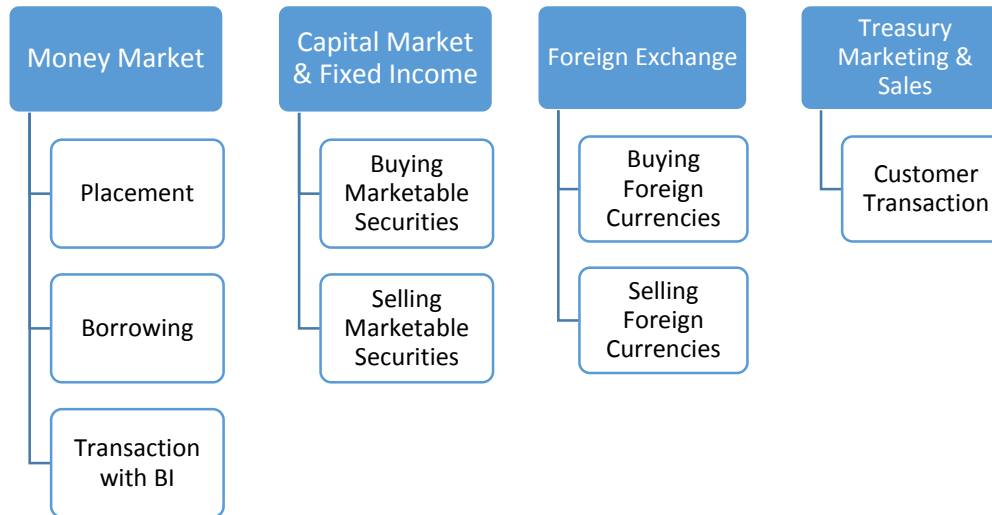
No	Branch	Unit Amount	Unit Age (Month)	NOPEMBER 2014			RR	NPL
				PLAFOND	Out Standing	NOA		
1	Surabaya	7	10	43.023.000	39.619.715	151	100,00%	0,00%
2	Sidoarjo	6	10	55.206.500	49.997.409	226	100,00%	0,00%
3	Madiun	6	10	30.474.500	27.939.867	193	99,17%	0,00%
4	Mojokerto	5	6	30.342.000	28.800.133	212	100,00%	0,00%
5	Kediri	5	6	25.574.000	24.556.681	151	100,00%	0,00%
6	Gresik	5	6	23.222.000	21.994.036	95	100,00%	0,00%
7	Malang	6	6	39.120.500	37.491.138	155	100,00%	0,00%
8	Jember	4	1	2.915.000	2.915.000	11	100,00%	0,00%
Total				249.877.500	233.313.979	1.064	99,90%	0,00%

NETWORK

Network	2009	2010	2011	2012	2013	11M14
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	162
Sharia service office	37	37	47	47	47	47
Payment Point	78	88	115	138	155	166
Mobile cash	45	49	57	57	59	60
Mobile ATM	-	4	4	6	6	6
CDM	1	1	1	1	1	2
ATM	87	142	262	368	479	544
Total network	465	561	759	904	1.072	1.184

NETWORK 2015
3 (sharia)
27 (8 sharia + 19 conventional)
35 cash office
21 payment point
17 mobile cash
109 ATM

TREASURY



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 ;

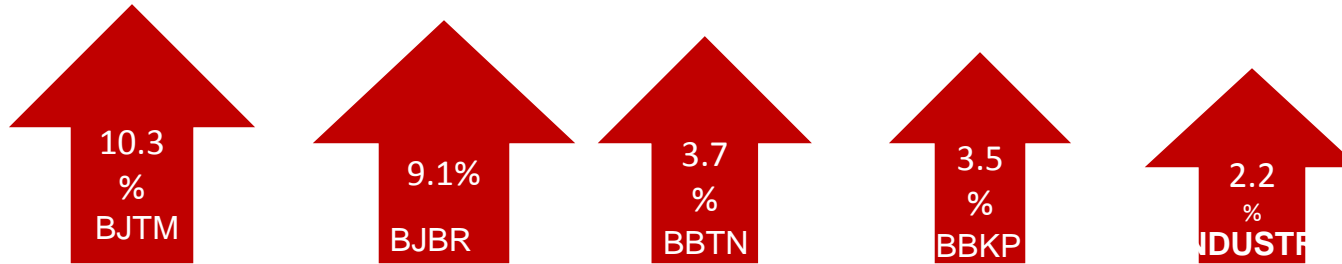
c.HTM portfolio (include reksadana), at +Rp. 2,8 Triliun.

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

BANK JATIM AMONG REGIONAL BANK

No	Bank	Asset	Loan	Third Party Fund	Paid Capital	Net Income After Tax
1	Bank Jabar Banten	73.983	48.987	61.451	2.424	714
2	Bank Jatim	42.694	25.606	35.704	3.729	743
3	Bank Jateng	39.144	24.913	35.201	1.573	589
4	Bank DKI	37.509	20.103	29.580	2.931	666
5	Bank Kaltim	29.719	17.088	26.142	2.796	197

DIVIDEND YIELD



Bank (30/11/2014)	Price	Market Cap Rp bn	EPS Growth	PBV	PER	Dividend Yield
BBCA	13100	322.981	13,7	4,2	19,9	1,0
BBRI	11525	284.312	12,5	3,0	11,8	2,5
BMRI	10525	245.583	12,7	2,4	12,0	2,5
BBNI	6025	112.358	17,9	2,0	10,5	2,9
BDMN	4200	40.256	(14,7)	1,2	11,7	3,0
BTPN	4095	23.916	6,3	2,0	10,6	-
BBTN	1130	11.942	(20,9)	1,0	9,7	3,7
BJBR	800	7.757	(24,6)	1,1	7,5	8,8
BJT	454	6.773	24,4	1,1	6,6	10,3
BBKP	770	6.997	2,4	1,0	6,5	3,5

AWARDS & ACHIEVEMENTS



Indonesia Bank Loyalty Award 2014



IAIR Awards 2014

INFOBANK AWARD 2014



MRI Best Service Excellence 2014



BJTM FOREIGN INSTITUTION INVESTOR

Nopember 2013

**Foreign Institution Investor
Nopember 2013**
42,22 % from public shares

**Domestic Investor Nopember
2013**
43,41 % from public shares

Public shares 20 %
from paid capital

Nopember 2014

**Foreign Institution Investor
Nopember 2014**
50,28 % from public shares

Domestic Investor Nopember 2014
49,72 % from public shares

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