

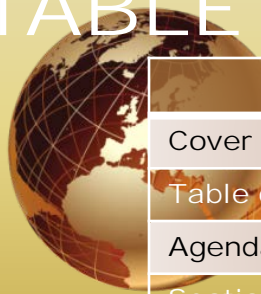
ANALYST MEETING 1H13



PT. Bank Pembangunan Daerah Jawa Timur Tbk

Ritz Carlton Pacific Place
Thursday, July 25, 2013

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AGENDA

1

Economic Outlook

2

Financial Highlights

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Prospect of Banking
Industry

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Overview & Investments
Highlights

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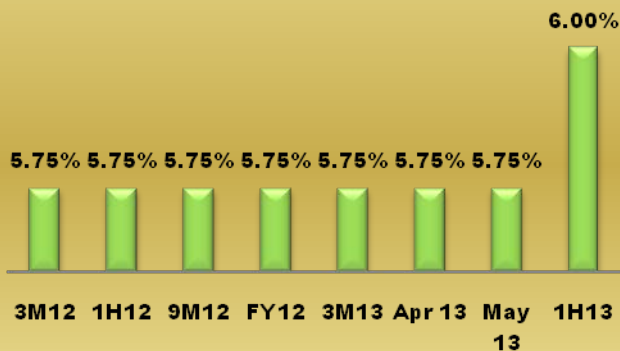
Strenghts

SECTION 1

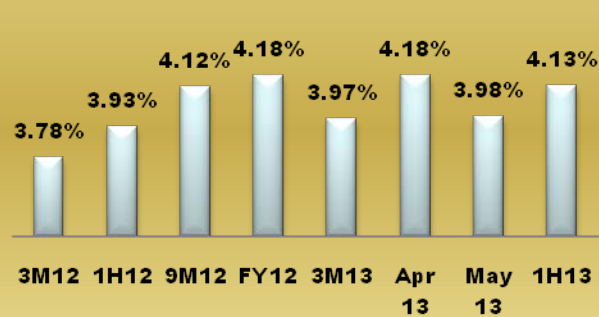
ECONOMIC OUTLOOK

MACRO ECONOMY OUTLOOK

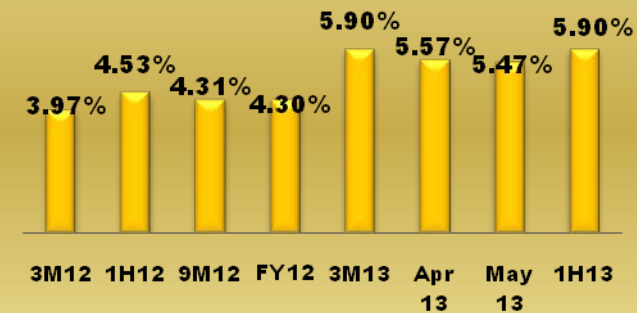
BANK INDONESIA RATE



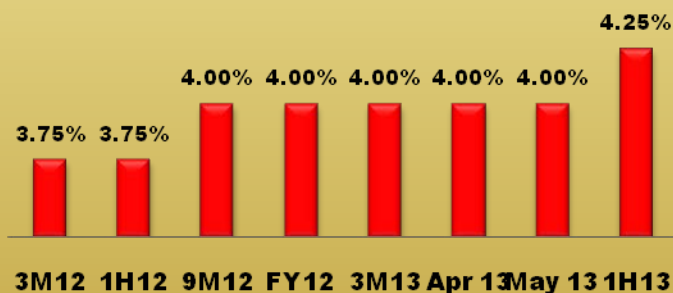
JIBOR (% Average)



INFLATION



DEPOSIT FACILITY



Economic Forecast	2012	2013F	2014F
GDP Growth (%)	6,23	6,04	6,44
GDP per Capita (US\$)	3.562	4.148	4.611
Inflation (%)	4,30	8,20	4,50
BI Rate (%)	5,75	6,25	5,75
Current Account/GDP (%)	- 2,70	- 2,10	- 1,90

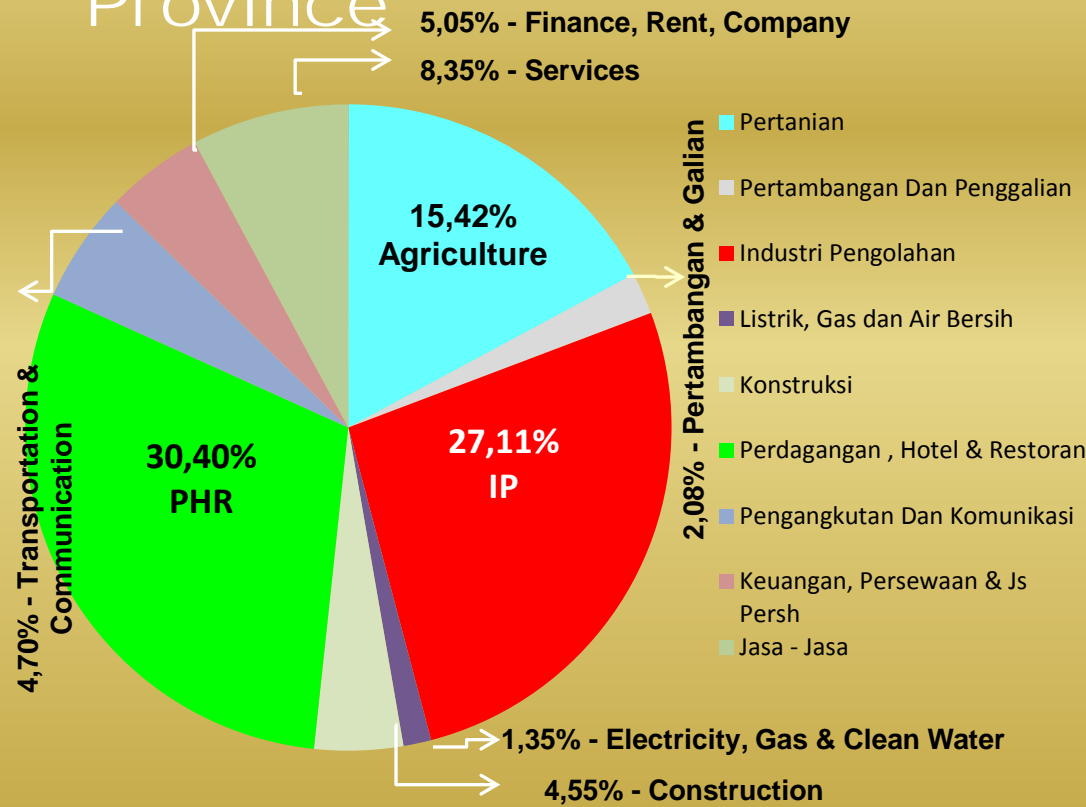
Source: Bank Indonesia (www.bi.go.id)

EAST JAVA AT GLANCE

ECONOMY STRUCTURE

NO	DESCRIPTION	%
1.	Agriculture	15,42
2.	Mining & Quarrying	2,08
3.	Processing Industry	27,11
4.	Electricity, Gas, & Clean Water	1,35
5.	Construction	4,55
6.	PHR	30,40
7.	Transportation & Communication	4,70
8.	Finance, Rent & Company Service	5,05
9.	Services	8,35
PDRB		100,0

East Java Become Industry & Service Agro Based Province

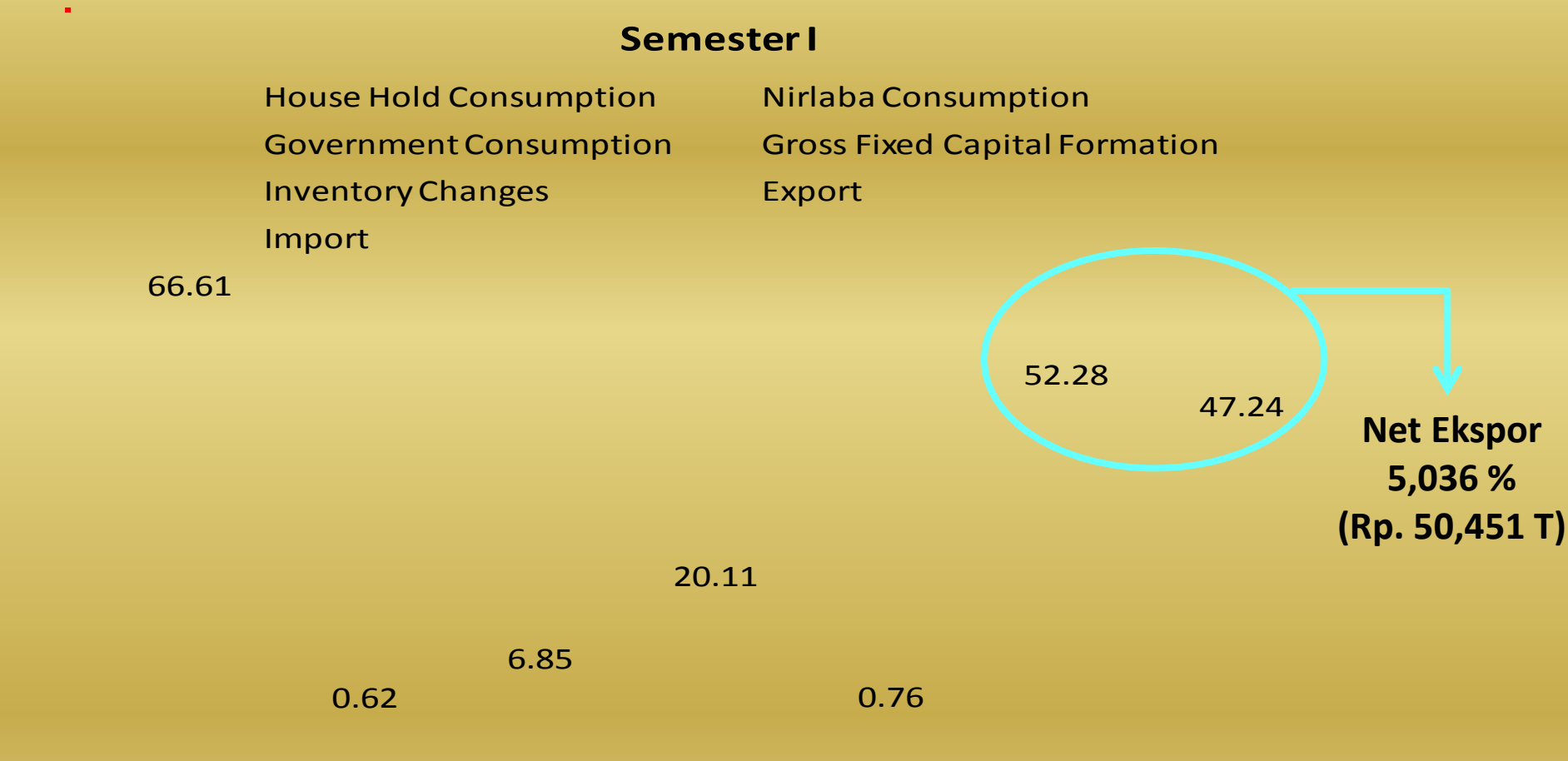


Source: BPS Jatim, BRS February 2013

Economy Structure dominated by Secondary sector (PHR & Processing Industry), Supported by Primary Sector (Agriculture)
 → absorb 75 % employee and
 → ILOR : 0,02 – 0,04.

EAST JAVA AT GLANCE

EAST JAVA PDRB PERCENTAGE ACCORDING BY USERS 2012 *



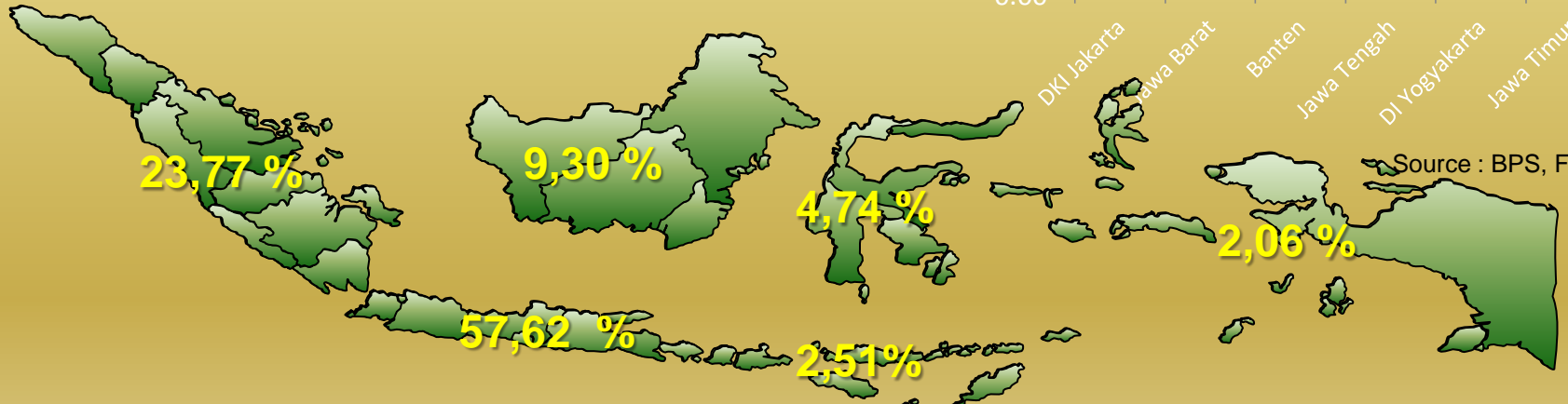
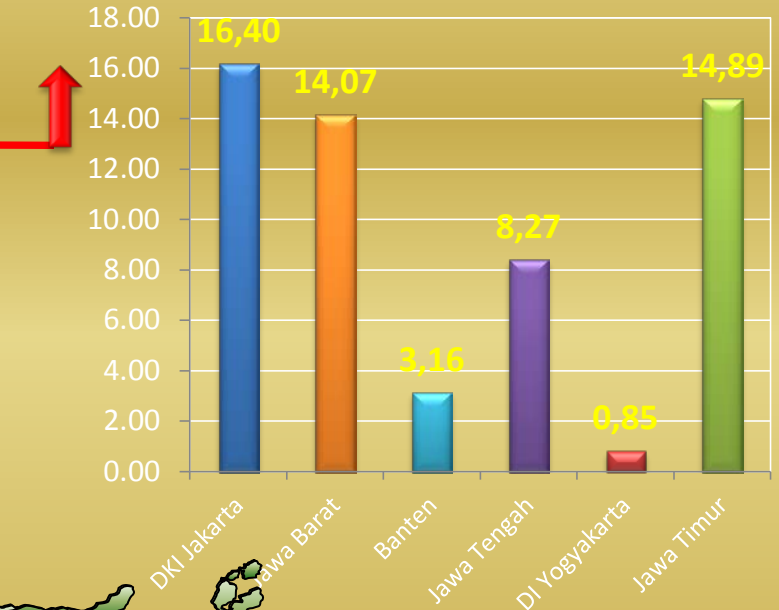
CONSUMPTION / GOVERNMENT FUND ONLY 6,85% AND PRIVATE 93,15%

EAST JAVA AT GLANCE

SHARE EAST JAVA PDRB TO NATIONAL PDB

No	Province	Economic Growth		Contribution to PDB 2011
		2011	2012	
1.	DKI Jakarta	6,71	6,53 ↓	16,32 ↑
2.	East Java	7,22	7,27 ↑	14,68 ↑
3.	West Java	6,48	6,21 ↓	13,91 ↓
4.	Central Java	6,01	6,34 ↑	8,28 ↓
5.	Banten	6,43	6,15 ↓	3,19 ↓
6.	DI Y	5,16	5,32 ↑	0,86 ↓

Contribution Java island PDRB in Total National PDB 2012



Source : BPS, Feb 2013

❖ Compare to another province, East Java economy growth is the highest in Java with second biggest share after DKI Jakarta.

SECTION 2

FINANCIAL HIGHLIGHTS

BALANCE SHEET

In Million Rp.

Information	1H12	1H13	YoY	2Q12	1Q13	2Q13	YoY	QoQ
Total Asset	30.109.680	33.752.727	12,1%	769.189	3.465.592	1.174.673	65,5%	-66,1%
Placement BI & SBI	2.717.243	2.140.820	- 21,21%	812.826	(198.922)	236.403	-70,9%	218,8%
Placement Other Bank	6.140.918	6.802.364	10,77%	2.483.534	3.602.072	(1.841.352)	-25,9%	151,1%
Loan	18.058.553	20.431.116	13,14%	1.496.479	248.197	1.626.590	8,6%	555,3%
Impairment Losses	(285.019)	(312.201)	9,53%	133.965	(16.521)	73.506	-45,1%	544,9%
Third Party Fund	25.287.805	27.415.981	8,42%	894.273	3.055.242	1.986.889	122,1%	-35%
- Current Account	10.732.565	12.083.098	12,58%	(1.425.527)	2.439.583	(18.350)	98,7%	-100,7%
- Saving Account	6.475.228	7.064.130	9,09%	519.483	(1.416.550)	306.703	-40,9%	121,7%
- Time Deposit	8.080.012	8.268.753	2,34%	1.800.317	2.406.783	1.488.139	-17,3%	-38,2%
Equity	3.841.710	5.322.929	38,56%	116.440	(374.574)	210.397	80,7%	156,1%

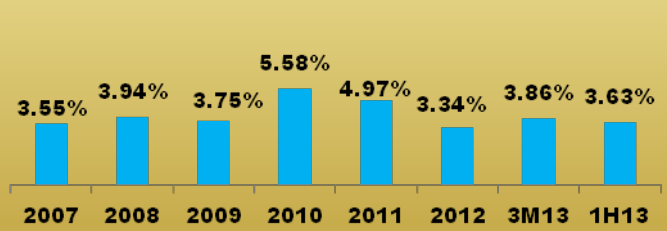
PROFIT & LOSS

In Million Rp.

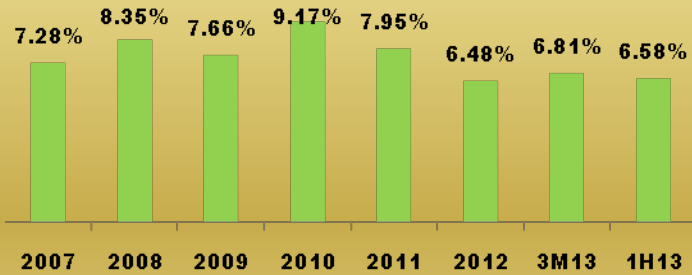
Information	1H12	1H13	YoY	2Q12	1Q13	2Q13	YoY	QoQ
Interest Income	1.306.807	1.505.703	15,22%	640.414	720.112	785.590	22, 7%	9,1%
Interest Expense	(417.457)	(399.226)	- 4,37%	220.574	172.181	227.045	2,9%	31,9%
Nett Interest Income	889.350	1.106.477	24,41%	419.840	547.931	558.545	33 %	1,9%
Non Interest Operational Income	172.400	242.380	40,59%	99.830	111.270	131.109	31,3%	17,8%
Non Interest Operational Expense	(599.486)	(755.394)	26,01%	344.511	360.427	394.966	14,7%	9,6%
Impairment Losses Expense	(183.587)	(217.478)	18,46%	123.520	83.442	134.037	8,5%	60,1%
Nett Non Interest Operational Income (Expense)	(427.086)	(513.014)	20,12%	244.681	249.157	263.857	7,8 %	5,9%
Operational Profit	462.264	593.463	28,38%	175.159	298.774	294.688	68,2 %	-1,3%
Non Operational Profit	2.575	(560)	- 121,75%	(1060)	2.158	1.598	250,75%	-25,9
Pre Tax Profit	464.840	592.902	27,55%	174.369	300.932	291.970	67,4%	-2,9%
Taxes	(130.344)	(164.324)	26,07%	57.659	82.751	81.575	41,5%	-1,4%
Nett profit	334.495	428.578	28,13%	116.440	218.181	210.395	80,7%	-3,5%

HIGHLIGHTS OF FINANCIAL RATIO

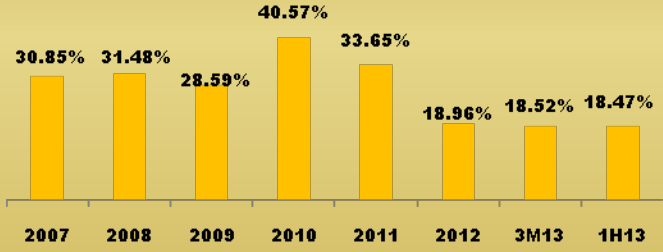
ROA



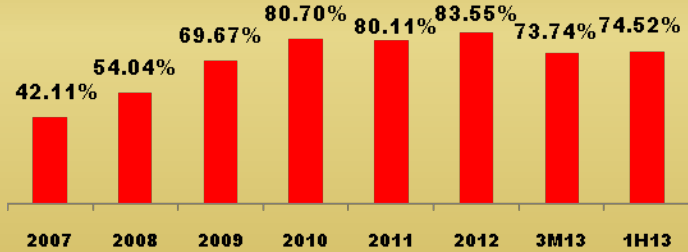
NIM



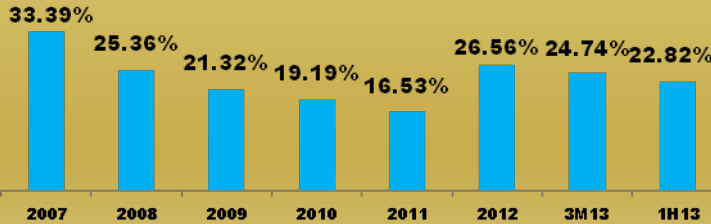
ROE



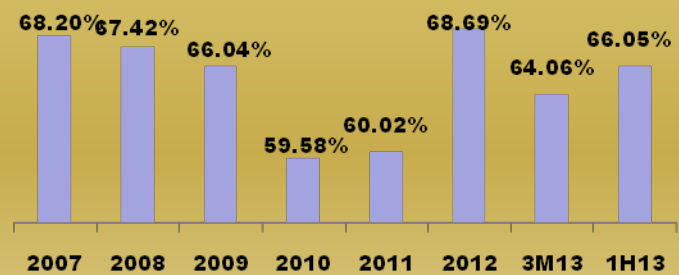
LDR



CAR



BOPO

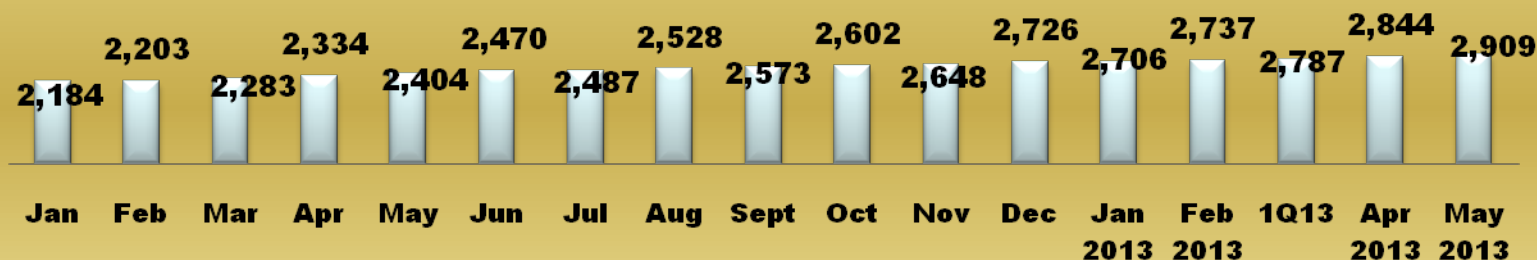


Ratio	2012	3M13	1H13
NPL Gross	2,95%	3,15%	3,29%

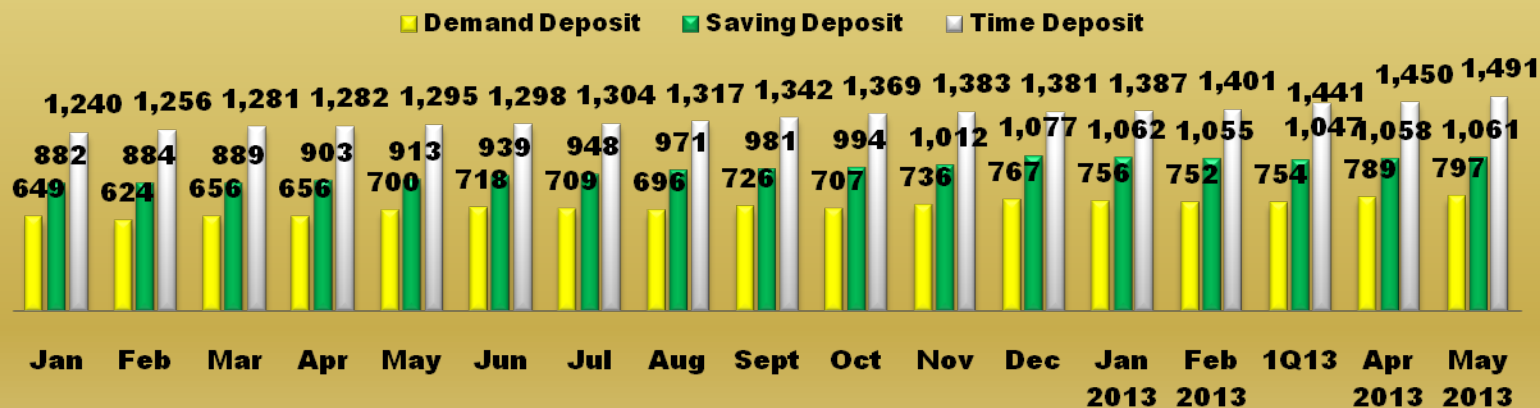
SECTION 3

PROSPECT OF BANKING INDUSTRY

Loan (in Trillion Rp.)



Deposits (in Trillion Rp.)



BANK JATIM POSITION of EAST JAVA MARKET SHARE

In Trillion Rp.

No	Description	2012 East Java	2012 Bank Jatim	%	Jun 2013 East Java *	Jun 2013 Bank Jatim	%
1.	Total Asset	353,60	29,11	8,23%	376,84	33,85	8,99%
2.	Third Party Fund	289,09	22,20	7,67%	396,58	27,41	6,92%
	- Current Account	47,67	9,66	20,26%	47,50	12,08	25,44%
	- Saving Account	134,22	8,17	6,08%	135,12	7,06	5,23%
	- Time Deposit	107,20	4,37	4,07%	113,95	8,27	7,26%
3.	Loan	239,48	18,56	7,75%	258,32	20,43	7,91%

Source : Economy Regional East Java – Bank Indonesia

•Data Projection (from YoY 3M12 to 3M13)

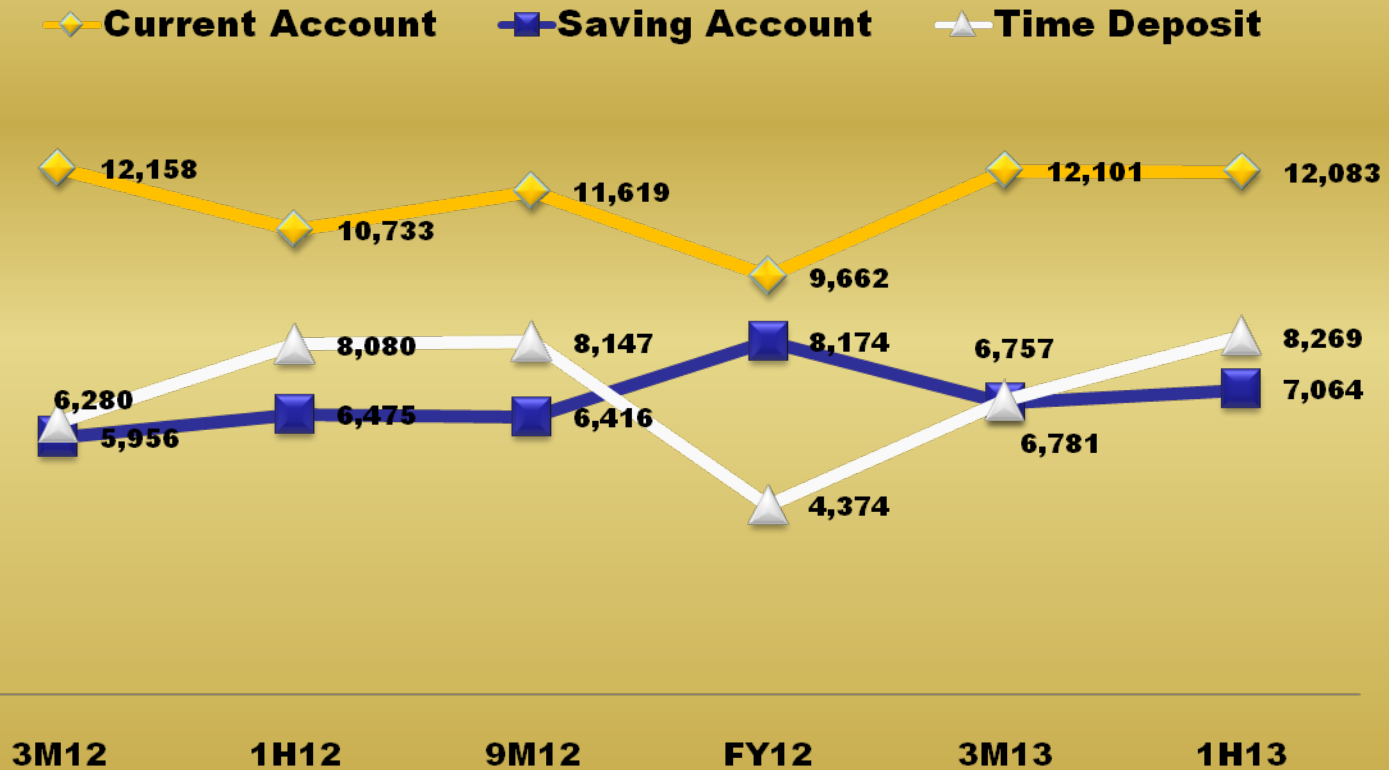
Total Bank in East Java : 81 Banks

SECTION 4

OVERVIEW & INVESTMENT HIGHLIGHTS

THIRD PARTY FUND

In Billion Rp.

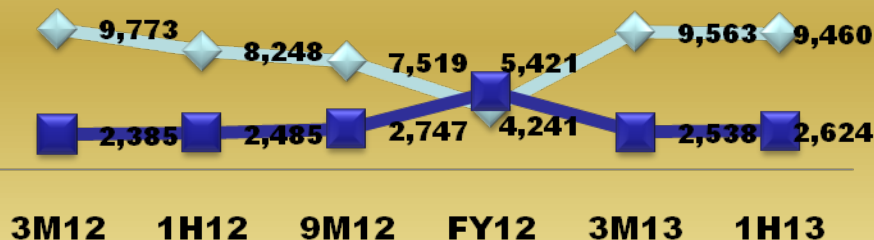


THIRD PARTY FUND COMPOSITION

In Billion Rp.

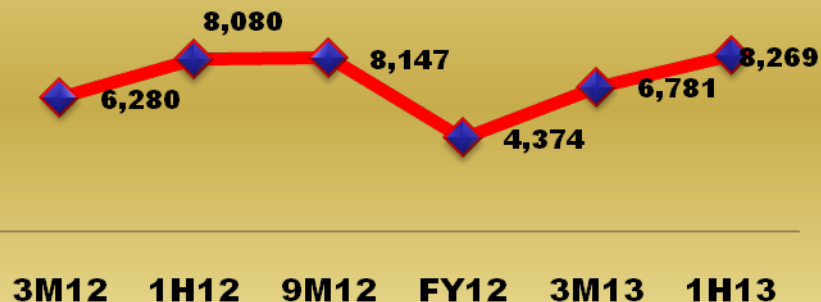
Current Account

◆ Government ■ Private



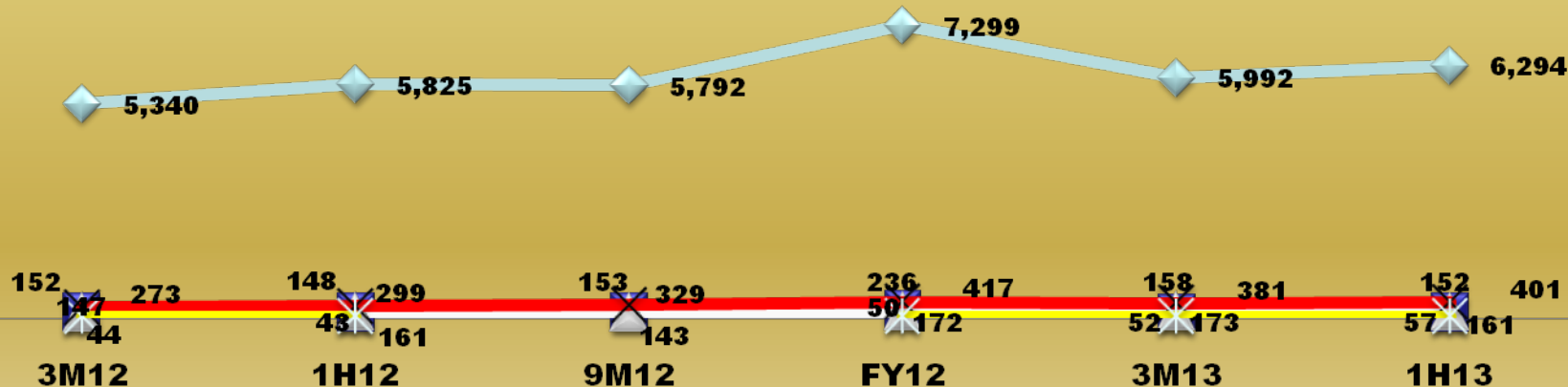
Time Deposit

◆ Time Deposit



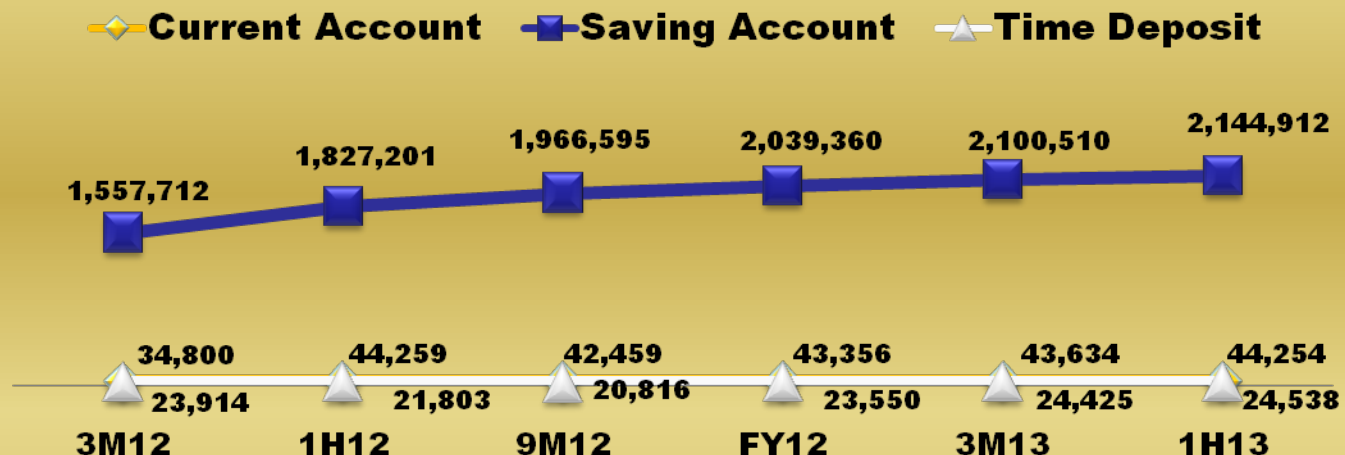
Saving Account

◆ SIMPEDA ■ SIKLUS ▲ Hajj Saving × TabunganKu * Barokah Saving



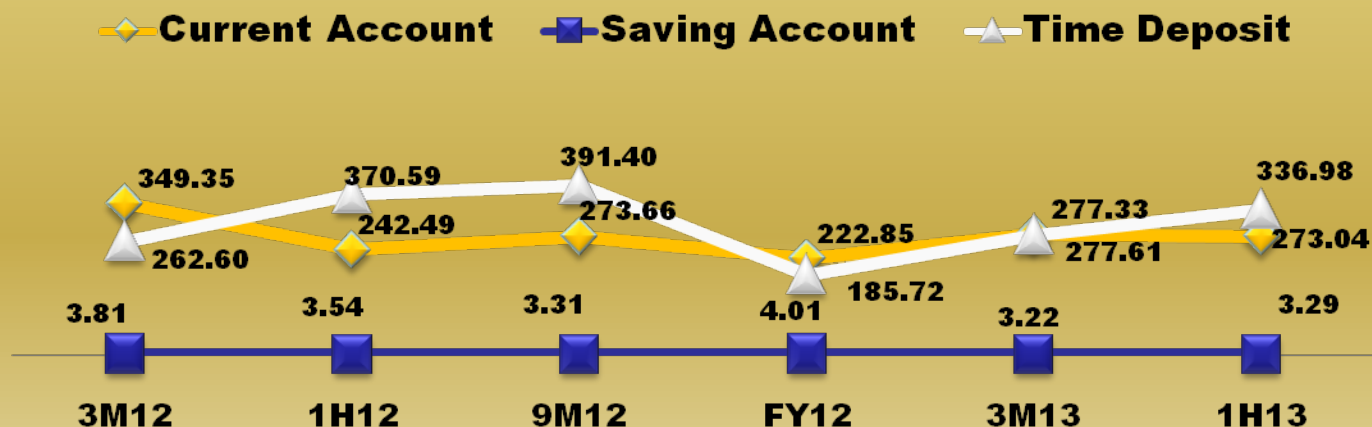
THIRD PARTY FUND CUSTOMER & TICKET SIZE

Total Customer



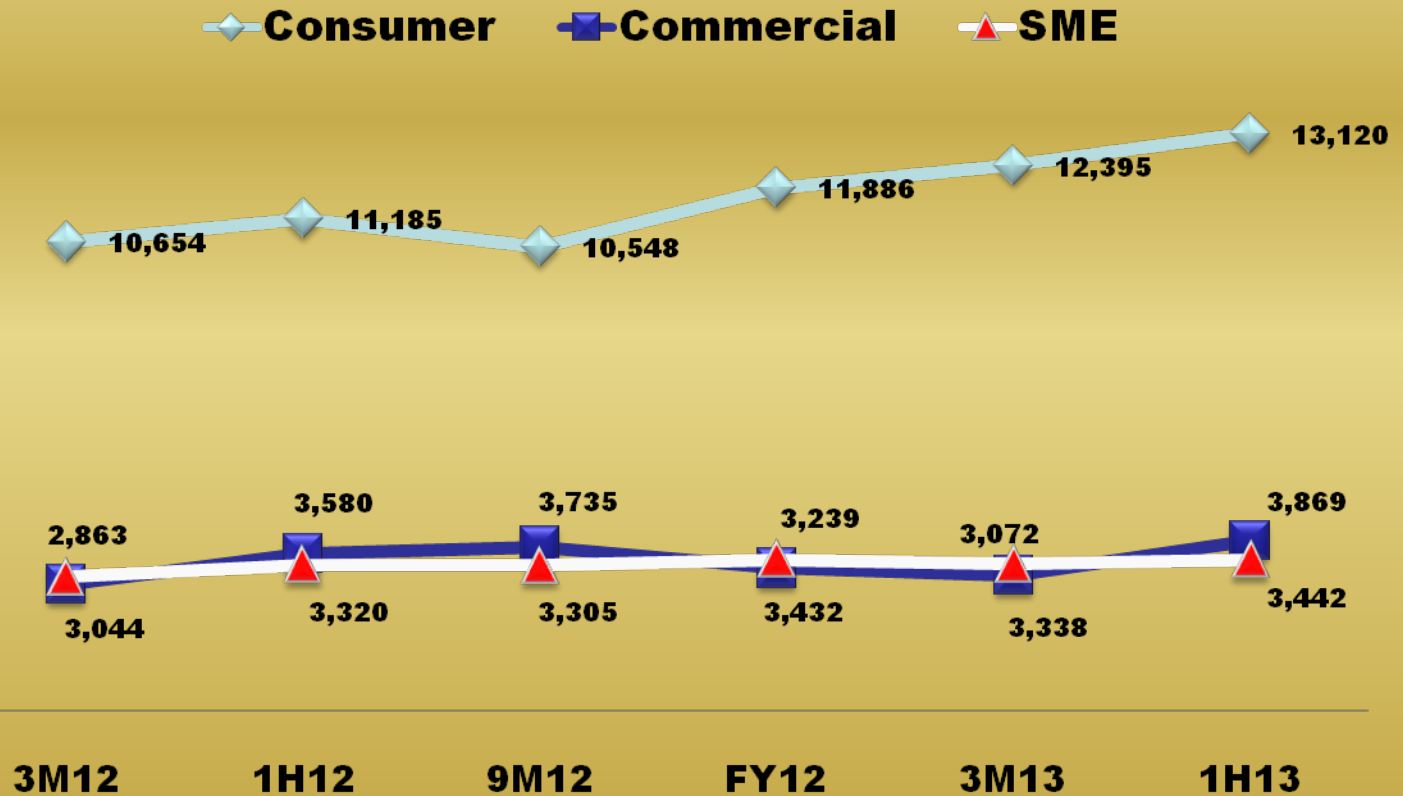
Ticket Size

In Million Rp.



LOAN COMPOSITION

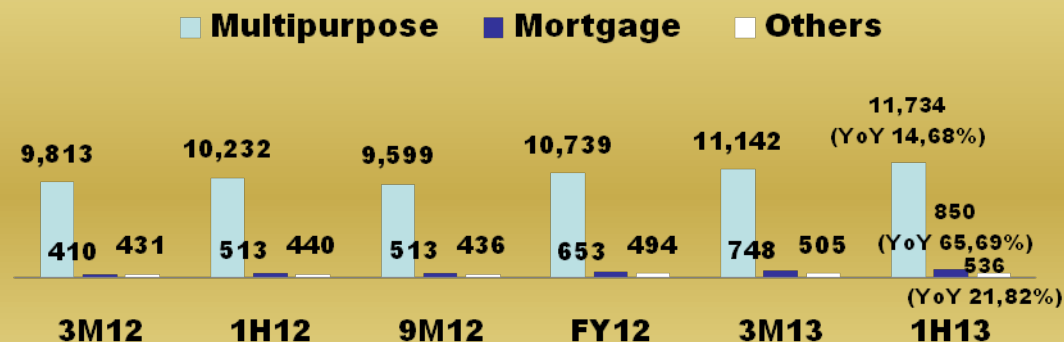
In Billion Rp.



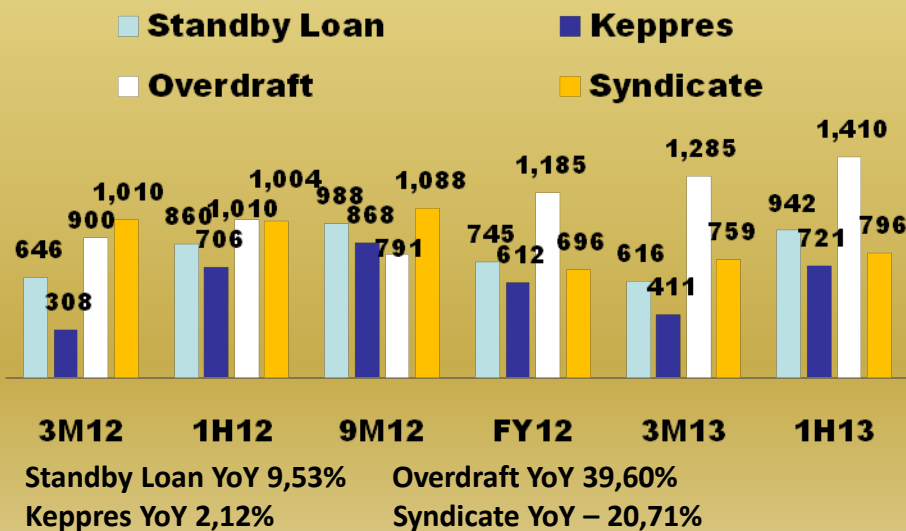
LOAN COMPOSITION

In Billion Rp.

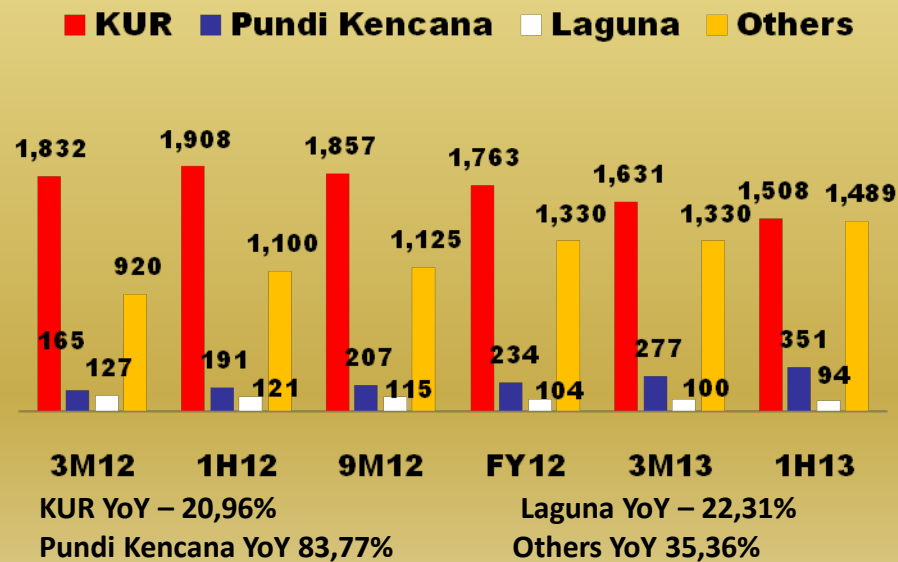
Consumer Loan



Commercial Loan

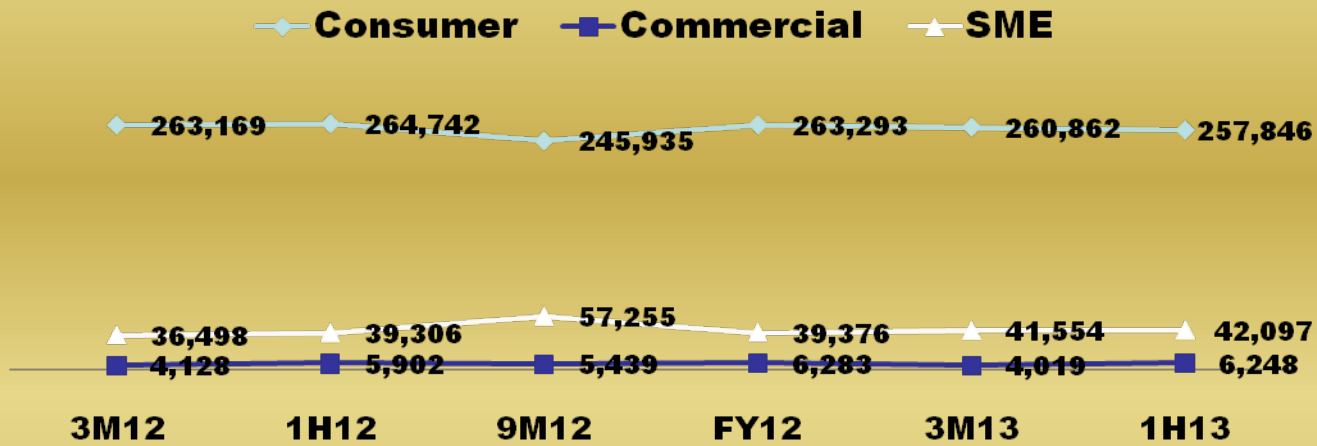


SME Loan



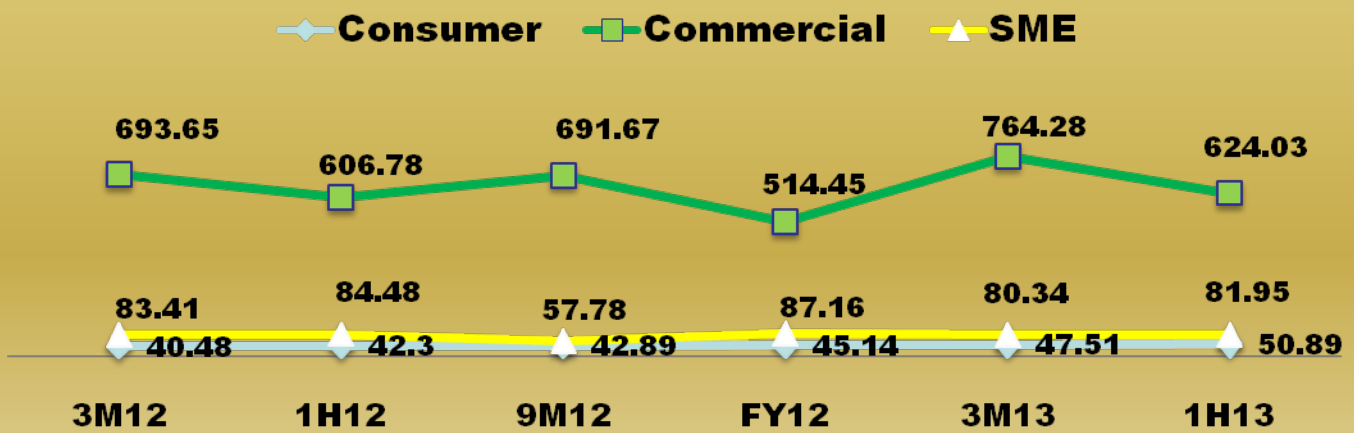
LOAN TOTAL CUSTOMER & TICKET SIZE

Total Customer



In Million Rp.

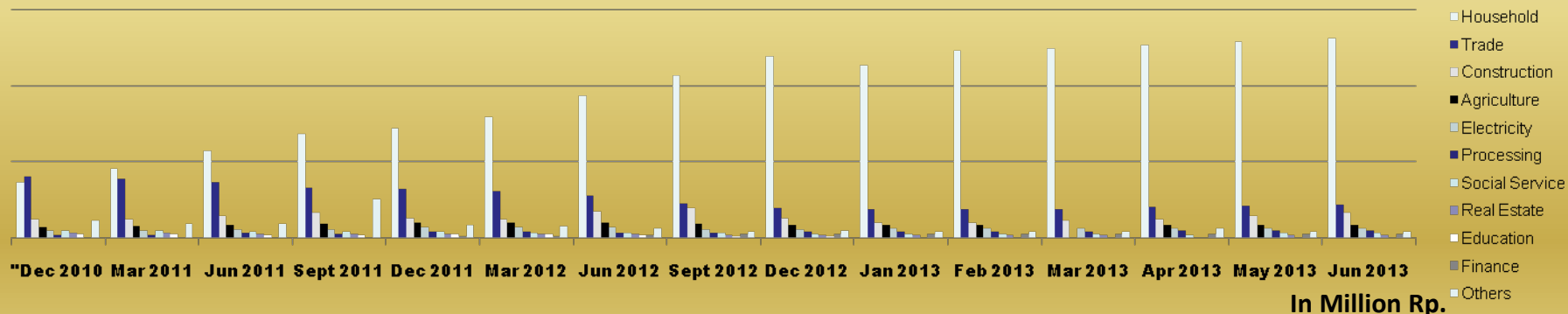
Ticket Size



LOAN INTEREST RATE

Description	ALCO NO.051/008/ALCO
Consumer Loan	
Multipurpose	8.50% - 11% p.a Flat 15.20% - 18.00% p.a Annuity
Mortgage	9.75% p.a Efective Fixed Rate first year next Floating
Others	7.00% p.a Efective Fixed Rate
Commercial Loan	
Standby Loan	12.25% p.a Efective Floating Rate
Keppres	12.25% p.a Efective Floating Rate
Overdraft	12.25% p.a Efective Floating Rate
Syndicate	7.75% - 10.25%
SME	
KUR	12% - 22% p.a Efective
Pundi Kencana	13.25% - 15.25%
Laguna	14% - 16% Annuity/Year
Others	12.25% p.a Efective Floating Rate

TOP TEN LOAN BY INDUSTRY CONCENTRATION



	Household	Trade	Construction	Agriculture	Electricity	Processing	Social Service	Real Estate	Education	Finance	Others
Dec 2010	3,676,137	4,033,097	1,245,764	766,886	526,253	209,402	518,414	373,249	327,556	67,677	1,194,571
Mar 2011	4,552,941	3,876,995	1,219,058	841,733	539,404	240,799	484,926	350,229	288,514	78,965	962,932
Jun 2011	5,769,612	3,643,285	1,438,214	911,553	579,126	351,373	444,525	316,431	252,613	83,072	932,659
Sept 2011	6,824,986	3,292,067	1,681,733	950,627	602,848	310,068	434,567	290,507	249,562	92,665	2,601,840
Dec 2011	7,229,596	3,235,324	1,357,186	1,022,613	709,758	434,657	410,805	278,762	271,562	124,858	845,993
Mar 2012	7,931,148	3,080,083	1,253,861	1,059,762	745,624	432,492	382,045	260,511	265,163	150,218	800,147
Jun 2012	9,318,530	2,803,371	1,766,585	1,056,659	736,318	372,188	372,967	261,580	255,950	226,863	687,231
Sept 2012	10,657,148	2,296,537	2,012,885	983,400	601,472	392,841	351,298	201,657	170,939	255,208	465,054
Dec 2012	11,910,568	2,017,524	1,276,657	909,567	571,069	471,894	233,349	98,611	112,704	269,697	406,615
Jan 2013	11,306,034	1,875,438	1,030,887	884,191	666,335	455,488	271,851	211,196	108,315	266,397	472,850
Feb 2013	12,262,804	1,887,441	1,062,859	896,561	685,214	431,787	280,718	207,851	107,982	265,384	450,085
Mar 2013	12,451,205	1,923,911	1,148,620	872,730	657,531	430,989	292,624	207,401	104,821	270,922	443,772
Apr 2013	12,673,376	2,041,680	1,248,885	870,356	660,125	478,867	254,389	95,530	97,204	286,115	666,592
May 2013	12,844,023	2,150,450	1,465,610	863,482	661,677	500,567	347,498	214,813	105,790	292,609	449,685
Jun 2013	13,056,125	2,232,949	1,659,510	858,209	625,413	531,872	387,473	217,521	102,659	312,789	446,598

1

2

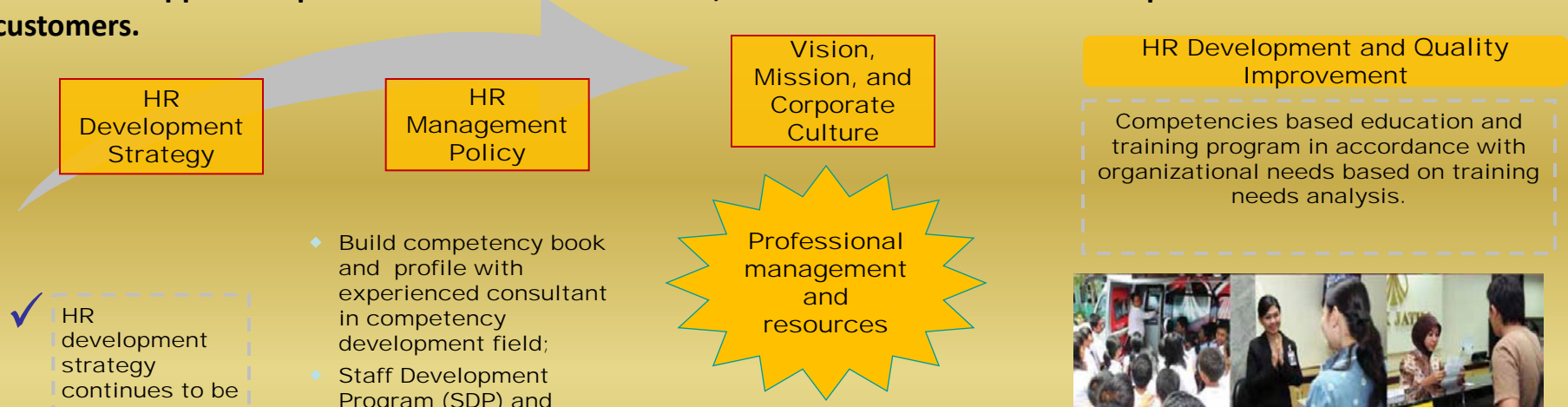
3

RECOVERY

No	Information	Total Recovery 2012	Realization Mar 2013	Realization June 2013	Total Jan - Jun 2013
1	Claim of loan insurance (70% of outstanding loan-write off)	94.751.054.641	38.886.986.289	11.343.226.703	100.025.987.352
2	Result of loan collection after Jamkrindo's Subrogation Right deduction at 70%	4.816.909.641	-	-	37.407.306
3	Result of completion non performing loan from Balangan (intra & extracomptabel) minus Non Performing Loan (intra) at 75%	6.041.560.477	3.882.361.949	6.844.438.824	20.412.119.150
4	Result of principal interest installment of extracomptabel loan (minus 25% from Balangan)	36.106.502.857	3.006.769.399	5.796.252.626	31.416.634.749
5	Installment Loan of Jakarta Branch	10.113.097.880	-	6.717.623.844	9.655.347.743
6	Installment Loan of HR Muhammad Branch	3,184,866,000	65.402.390	356.050	651.875.477
7	Installment Loan of Sumenep Branch	253.790.601	3.100.000	2.300.000	50.077.464
8	PT. Horison Komunikasi claim	2.500.000.000			
	TOTAL	157.767.782.097	45.844.620.027	30.704.198.047	162.249.449.240

HUMAN RESOURCES

With the support of professional human resources, Bank Jatim is committed to provide excellent service to its customers.



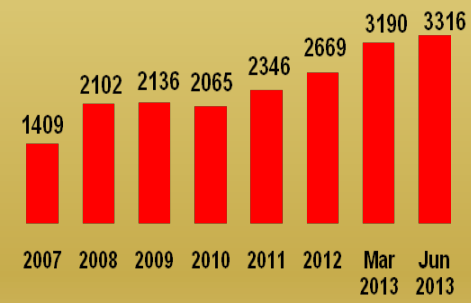
✓ HR development strategy continues to be based on HR Management Based on Competencies.

- ◆ Build competency book and profile with experienced consultant in competency development field;
- ◆ Staff Development Program (SDP) and Executive Development Program (EDP) recruitment, training, and education;
- ◆ SDM portal development to manage HR Management Information System (MIS).



No	DATA	Jun-13
1	Board of Commisioner	4
2	Sharia Supervisory Board	3
3	Board of Director	5
4	Management 1	15
5	Management 2	71
6	Management 3	140
7	Management 4	608
8	Staff Administration	1.002
9	Staff Non Administration	367
10	Non Permanent	1.101
11	Outsourcing	1.305
	Total	4.621

Number of Permanent Employees (2007-2013)



INFORMATION TECHNOLOGY

Transformation of Information Technology (IT) system to anticipate business development and intensifying competition.

IT Development Strategy

Bank Jatim approaches its IT development strategy based on the customers needs by implementing some steps, including:

- Preparing FOS (Financing Operating System) implementation
- Preparing Virtual Account program creation
- Create MIS Dashboard to evaluate Sharia business performance
- SPP Batch System development to accommodate tuition fee on school and universities

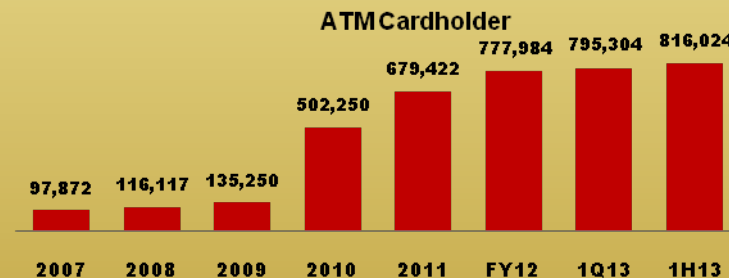
Good IT Governance

- Information technology principles
- Information technology architecture
- Information technology infrastructure
- Business application
- Prioritization and investment decision

IT Plan 2013

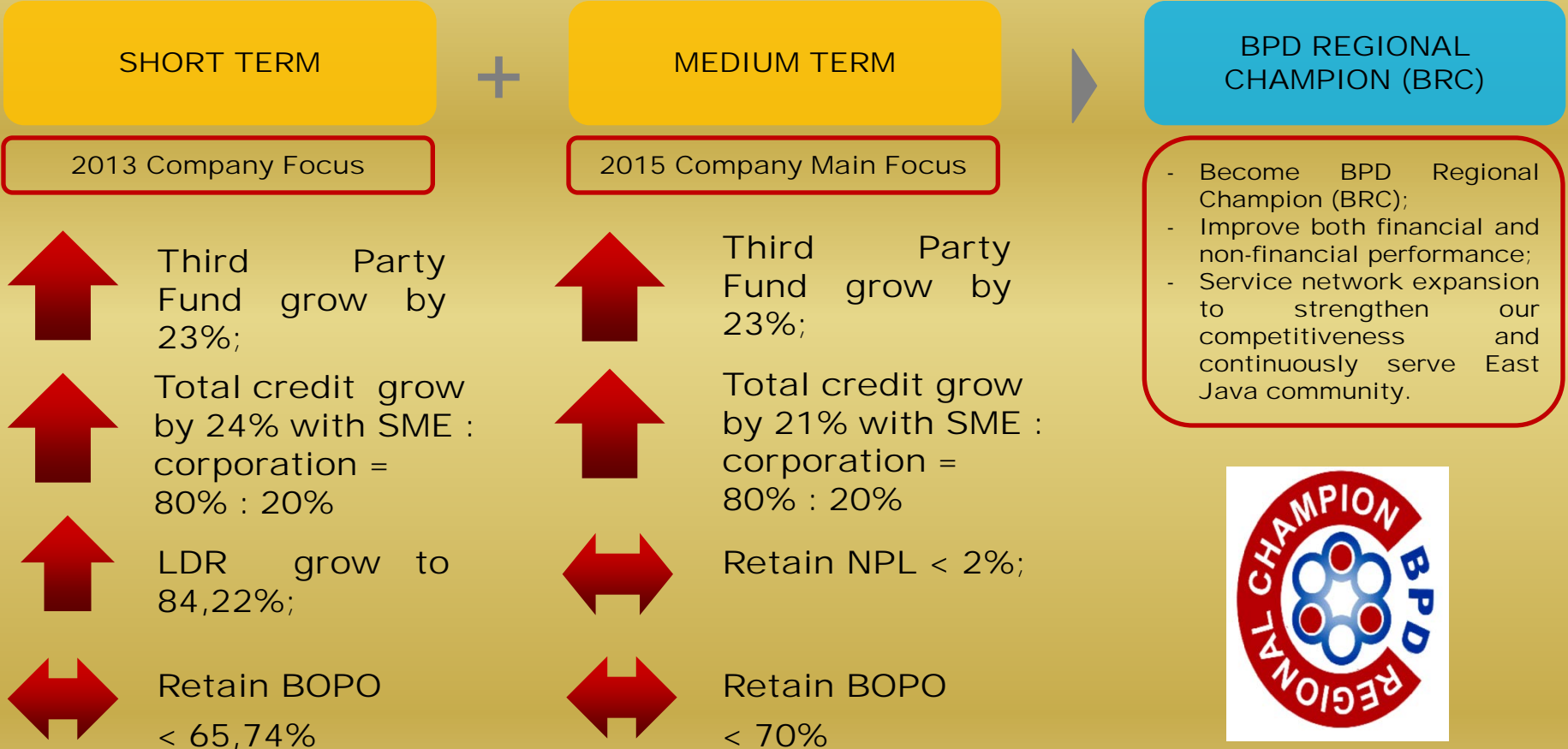
- Launching Live e-payment container
Cooperation with Terminal Peti Kemas Surabaya, by steps :
 1. Assurance payment by Host to Host System
 2. Assurance payment by script fund (warkat dana)
 3. Assurance payment by Running Deposit

Bank Jatim IT Transformation



COMPANY TRANSFORMATION

As the East Java industrial climate improves, the competition in the banking industry intensifies since many competitors oversee the potential to do market penetration in the banking industry.



SECTION 5

STRENGTHS

WIDE NETWORK OF SERVICE POINTS

Branch network and electronic channels are among Bank Jatim's competitive advantages.



Network	2009	2010	2011	2012	Mar 2013	Jun 2013	Target 2013 (+)
Head Office	1	1	1	1	1	1	1
Branch Office	39	41	41	41	41	41	2
Sub Branch Office	26	44	67	81	89	93	60
Cash office	151	154	164	164	162	160	49
Sharia service office	37	37	47	47	47	47	0
Payment Point	78	88	115	138	145	150	42
Mobile cash	45	49	57	57	57	57	9
Mobile ATM	-	4	4	6	6	6	2
CDM	1	1	1	1	1	1	0
ATM	87	142	262	368	376	390	130
Total network	465	561	759	904	925	946	295


Our expansion for the past few years, such as opening conventional supporting branches, payment point, and ATMs, has given our customer with easier access to our services.

As information, there is a decrease of Payment Point from May to June 2013 because of Increased status (From 151 Payment Point in May 2013 become 150 Payment Point in June 2013)

WIDE NETWORK OF SERVICE POINTS

Network	Δ 2013	Δ 2014	Δ 2015	Δ 2016	Δ 2017	Δ 2018
Conventional						
- Branch	0	1	1	0	0	0
- Sub Branch	58	47	46	46	50	50
- Cash Office	49	30	30	30	30	30
- ATM	126	100	100	100	100	100
Sharia						
- Branch	2	2	1	1	0	0
- Sub Branch	2	3	4	4	0	0
- Office Channelling	4	5	5	5	0	0
- ATM	4	5	5	5	0	0

HIGH CASA RATIO

BANK	CASA RATIO (March 2013)
Bank Jatim	73,9% 
Bank Jabar Banten	47,5%
Bank Mandiri	62,1%
BTN	41,3%
BTPN	15,5%
BRI	56,9%
BCA	80,9%
Bank Danamon	45,1%
BNI	65,1%
Bank Panin	61,2%

NEW PRODUCT 2013 & 2014

2013

- SMS Banking 3366
- Internet Banking
- Co Branding Flazz
- Mobile Banking
- Autosave
- KLE

2014

- *Priority Banking*
- EDC For Micro
- Saving → Tiering ATM Card
Bank Jatim : Silver, Gold, latinum
- *Host to Host*
- *Dealing Room*

LOW COST OF FUND

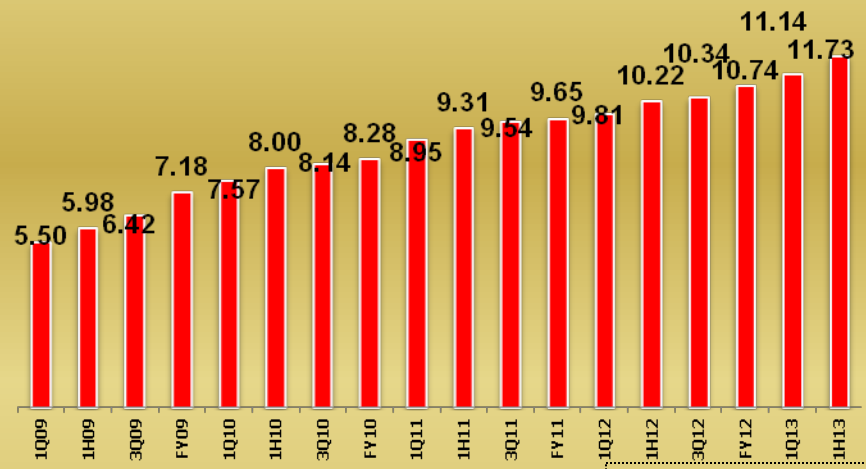
Description	January 2012	January 2013	February 2012	February 2013	March 2012	March 2013
Include Local Government	4,66%	3,05%	4,66%	3,15%	4,48%	3,28%
Exclude Local Government	4,99%	2,93%	5,00%	3,04%	4,92%	3,37%

Description	April 2012	April 2013	May 2012	May 2013	June 2012	June 2013
Include Local Government	4,57%	3,14%	4,53%	3,25%	3,82%	3,18%
Exclude Local Government	5,01%	3,24%	4,99%	3,61%	4,23%	3,28%

Source : Tresury Division

EXCLUSIVE OF MULTIPURPOSE LOAN

Bank Jatim is one of the biggest creditors on East Java's consumer sector with a market share of increase from 14.73% (June 2012) to 17 % (June 2013)



- Out of 482,738 civil servants in East Java, around 49,69 % has been served by Bank Jatim.
- East Java civil servants are increasing at 14% p.a in 2011 and 8% in 2012 and 2,4 % in June 2013
- Loan size per borrower increases over time, in line with the increase in salary.
- Borrowers are civil servant whose salary is paid via their payroll Bank Jatim account.

Bank Jatim already tap private company disburse 59 billion and pension loan 149 billion rupiah (June 2013)
 -Pre Retirement Loan disburse 2 billion rupiah in June 2013

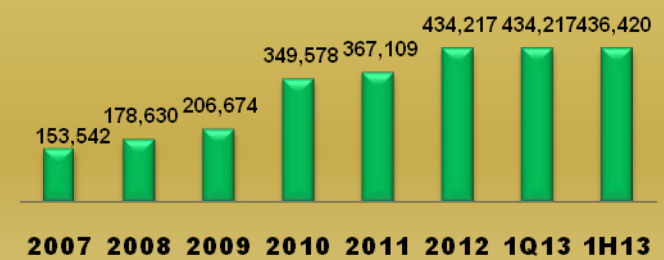
Multiguna Loan Balance (Billion Rp.)



Multiguna Ticket Size (million) Rp.



East Java Civil Servant Payrolls Under Management



** For Multipurpose customers, Data from Branches

BPR LINKAGE PROGRAM

In Million Rp.

Description	March 2013		April 2013		May 2013		June 2013	
	Outstanding	Member	Outstanding	Member	Outstanding	Member	Outstanding	Member
Linkage Program Executing	208.585	63	223.907	64	232.161	65	263.615	68
Linkage Program KUR	6.076	2	6.887	2	5.118	2	4.932	2
Linkage BPR Non APEX	3.239	2	6.083	2	7.878	2	7.653	2
TOTAL	217.900	67	236.877	68	245.158	69	276.200	72
NPL	0,29%		0,05%		0,04		0,04%	

Information :

1. BPR in East Java : 332 BPR
2. Member of BPR APEX : 279 BPR
3. Linkage Program with Bank Jatim : 70 BPR
4. Linkage Non APEX : 2 BPR
5. Member PERBAMIDA : 22 BPR
6. Member PERBAMIDA, Linkage with Bank Jatim : 10 BPR

JATIM ELECTRONIC TRANSFER SYSTEM (JETS)

Definition

Jets is a system service that is used in the implementation of the transfer of funds between member apex RB, participants jets and the Commercial Bank through Bank Indonesia National Clearing System (SKNBI) the calculation is completed on time in accordance cycle set.

In this case Bank Jatim acting as a bank acting as an organizer and BPR participants.

Members of JETS

1. 18 BPR pilot project was done kick off meeting
2. 87 BPR who engage themselves in the implementation of JETS

For Bank Jatim as organizer

1. Create products and services with innovative between Bank Jatim and member of APEX BPR
2. Improve service to members for transactions between APEX BPR members and public Bank member SKN BI directly.
3. Improve corporate image as the first bank in Indonesia providing Electronic Credit Transfer System. Increase the Bank's role as an institution of APEX BPR Java and East Java strengthen Bank as Regional Champion

Since October 30, 2012 to June 30, 2013 may be reported holding JETS transaction as follows:

TYPE OF TRANSACTION	TOTAL TRANSACTION	TOTAL NOMINAL
Transaction Between BPR	387	Rp 19.598.812.799
Transaction BPR with Public Bank member SKNBI	1.452	Rp 15.896.897.834
TOTAL	1.475	Rp 35.495.710.633

AWARDS & ACHIEVEMENTS



<p><u>Annual Report Award 2010 Committee - State-owned Company with Bapepam, Ditjen Pajak, Bursa Efek Indonesia, Ikatan Akuntansi Indonesia and Corporate Governance National Committee)</u> 1st ranked Company Category SOE/ROE Financial Non Listed</p>	<p><u>Persatuan Wartawan Indonesia East Java Branch Trophy and Charter Award from Persatuan Wartawan Indonesia of East Java Branch to Bank Jatim of Financial Performance Achievement.</u></p>
<p><u>Infobank Award 2011 & 2012</u> "Excellent" Predicated on Bank category with asset 1 Trillion to 10 Trillion for 10 consecutive years</p>	<p><u>Investor Magazine 2011 & 2012</u> Best Regional Champion Bank with asset above Rp10 trillion</p>
<p><u>Bisnis Indonesia Daily Newspaper</u> BPD Jatim Special Recognition for CEO In Developing Corporate Culture PT BPD Jatim Special Recognition for CEO In Developing Corporate Culture</p>	<p><u>MRI & Info Bank</u> 5th Best Performance Overall Regional Bank Tempo Magazine The Best Bank in term of asset >10 trillion</p>
<p><u>Bisnis Indonesia Daily Newspaper</u> The Best Of 5th BUMD of The Year ROE Performance Achievement.</p>	<p><u>Annual Report Award 2011 Committee - State-owned Company with Bapepam, Ditjen Pajak, Bursa Efek Indonesia, Ikatan Akuntansi Indonesia and Corporate Governance National Committee)</u> 2nd ranked Company Category BUMD Non Listed</p>
<p><u>MarkPlus 2012</u> Best Champion Surabaya Service Excellence 2012 Conventional Banking (Asset<150 T)</p>	<p><u>Indonesia Banking Award 2012</u> Best Regional Banking above Rp 10 trillion</p>
<p><u>MarkPlus Insight</u> <u>The Best Indonesia Service to Care Champion 2013</u></p>	<p><u>MarkPlus Insight & Infobank</u> <u>Indonesian Bank Loyalty Award 2013</u> category Saving Account : Regional Development Bank</p>
<p><u>MarkPlus Insight</u> <u>Surabaya Marketers Champion 2013</u> Category : Financial Services Industry</p>	<p><u>Infobank</u></p>

Thank You

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