



Bersama kami,
berkembang pasti

AGENDA

ECONOMIC OUTLOOK

FINANCIAL HIGHLIGHTS

OVERVIEW & INVESTMENT HIGHLIGHTS

STRENGTHS

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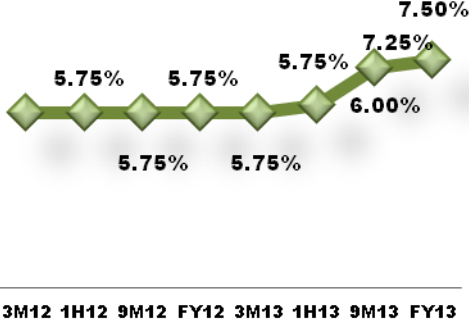
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SECTION 1

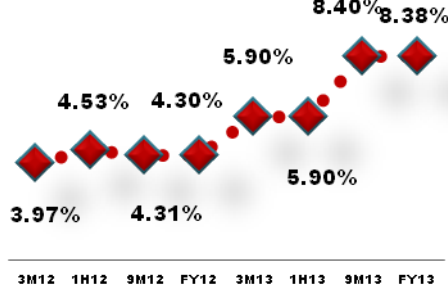
ECONOMIC OUTLOOK

MACRO ECONOMY

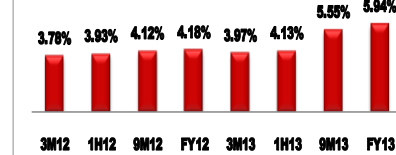
BANK INDONESIA RATE



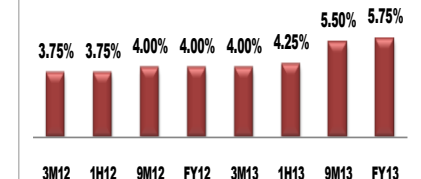
INFLATION



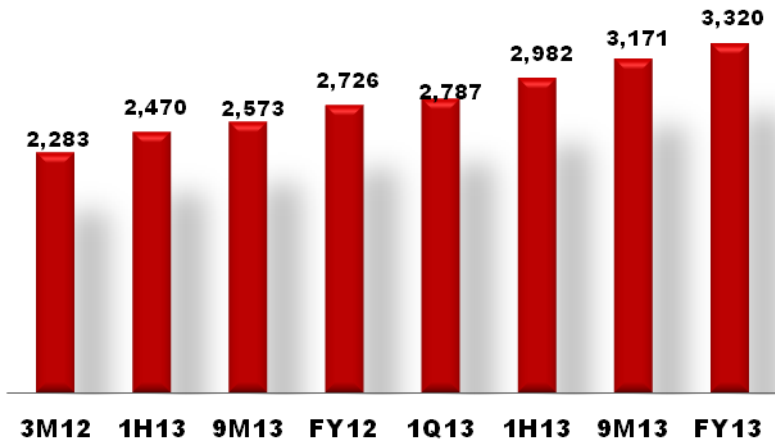
JIBOR
(% Average)



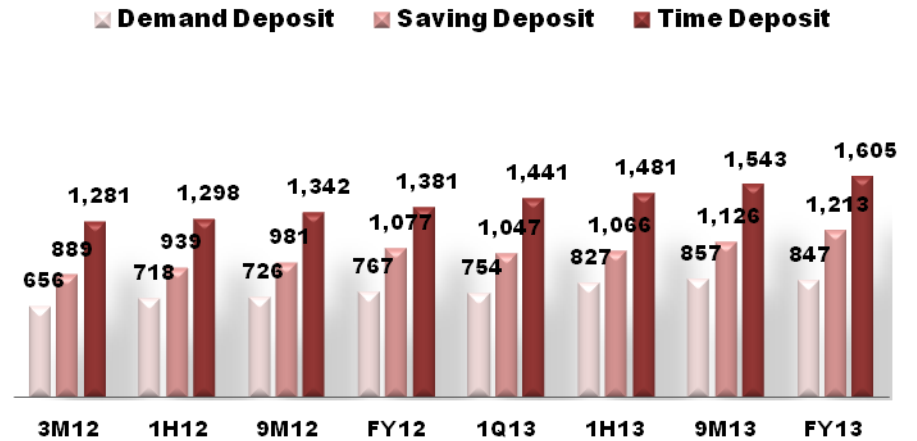
DEPOSIT FACILITY



Loan
(in Trillion Rp.)



Deposits
(in Trillion Rp.)



BANK JATIM AMONG ALL BANK IN INDONESIA



No	Nama Bank	Asset	Kredit	DPK	Modal Disetor	Laba Bersih
1	Bank Mandiri	647,152	416,978	499,718	11,667	16,994
2	BRI	606,370	430,622	486,366	6,167	21,160
3	BCA	488,508	312,380	409,514	1,541	14,364
4	BNI	371,046	239,363	280,744	9,055	8,800
5	CIM Niaga	213,574	143,641	163,791	5,768	4,603
...
24	Bank Jatim	33,047	22,084	25,988	3,729	824

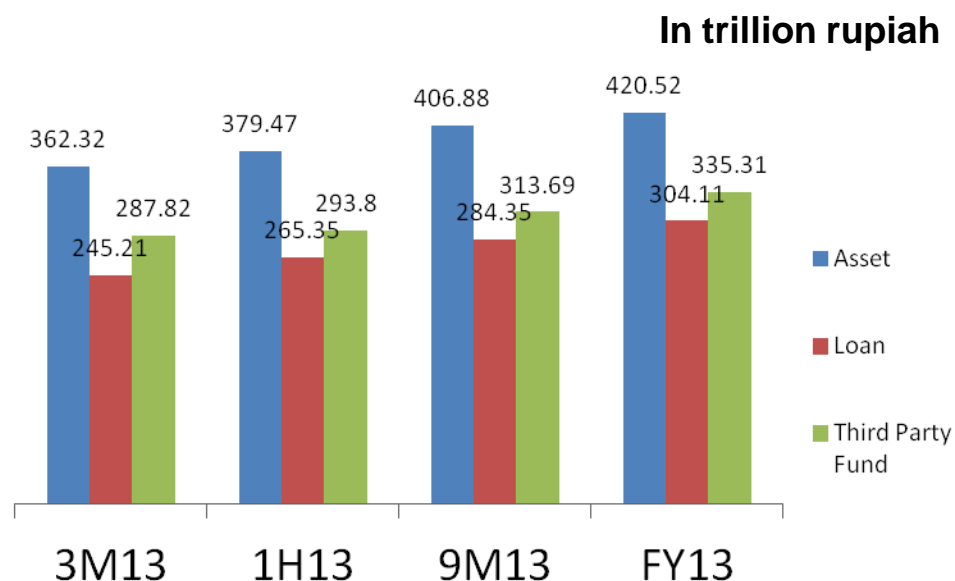
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Source: Bank Indonesia

THE ECONOMIC POTENTIAL OF EAST JAVA TOWARDS BANK JATIM

No	Description	2008	2009	2010	2011	2012	2013
1.	Number of population	36.972.282	37.236.149	37.476.757	37.687.622	38.052.950	38.318.791
2.	Growth rate (%)	0,72	0,71	0,64	0,81	0,72	0,70

No	Region	Economic Growth	
		FY12	FY13
1.	DKI Jakarta	6.53	5.60
2.	East Java	7.27	6.21
3.	West Java	6.21	6.20
4.	Central Java	6.34	5.80
5.	Banten	6.15	5.80
6.	DI Y	5.32	4.23
	INDONESIA	6.23	5.7



ECONOMY STRUCTURE (as per December 2012)		
NO	DESCRIPTION	%
1.	Agriculture	10.73
2.	Mining & Quarrying	2.22
3.	Processing Industry	25.84
4.	Electricity, Gas, & Clean Water	1.35
5.	Construction	3.41
6.	Trading, Hotel and Restaurant	33.59
7.	Transportation & Communication	8.13
8.	Finance, Rent & Company Service	5.67
9.	Services	3
PDRB		100,0

ECONOMY STRUCTURE (as December 2013)		
NO	DESCRIPTION	%
1.	Agriculture	10.27
2.	Mining & Quarrying	2.16
3.	Processing Industry	25.21
4.	Electricity, Gas, & Clean Water	1.32
5.	Construction	3.50
6.	Trading, Hotel and Restaurant	34.07
7.	Transportation & Communication	8,42
8.	Finance, Rent & Company Service	5.69
9.	Services	8.92
PDRB		100,0

Source: East Java Province

BANK JATIM AMONG ALL BANK IN EAST JAVA

No	Nama Bank	Asset	Kredit	DPK
1	BRI	58.658	48.607	47.682
2	BCA	56.168	28.965	55.239
3	Mandiri	47.373	44.598	38.750
4	BNI	36.527	29.459	25.470
5	Bank Jatim	33.047	22.084	25.988
6	CIMB Niaga	18.592	13.140	14.057
7	Bank Permata	14.293	11.612	9.882
8	Bank Panin	13.404	8.642	12.746

Source: Bank Indonesia

SECTION 2

FINANCIAL HIGHLIGHTS

BALANCE SHEET



In Million Rp.

Information	Dec 2012	Dec 2013	YoY	4Q12	3Q13	4Q13	YoY	QoQ
Total Asset	29.109.635	33.046.537	13,52 %	3.738.618	1.656.670	(2.462.222)	-165.86%	-248.62%
Placement BI & SBI	2.103.339	2.269.719	7,91%	1.316.333	11.395	117.504	-91.07%	931.19%
Placement Other Bank	5.038.972	3.162.939	- 37,24%	(1.949.989)	451.862	(4.091.287)	109.81%	-1005.43%
Loan	18.556.329	22.084.336	19,01%	(106.854)	1.095.699	557.521	-621.76%	-49.12%
Impairment Losses	(255.666)	(525.628)	105.59%	(40.698)	(50.473)	(172.144)	322.98%	241.06%
Third Party Fund	22.209.673	25.987.820	17,01%	(4.171.926)	1.253.441	(2.681.599)	-35.72%	-313.94%
- Current Account	9.661.865	9.969.015	3,18%	(1.965.991)	560.448	(2.674.527)	36.04%	-577.21%
- Saving Account	8.173.977	9.970.335	21,97%	1.701.273	558.170	2.348.035	38.02%	320.67%
- Time Deposit	4.373.831	6.048.470	38,28%	(3.907.208)	134.823	(2.355.106)	-39.72%	-1846.81%
Equity	5.487.107	5.718.663	4,22%	192.400	252.494	143.239	22,54%	-43.27%

PROFIT & LOSS



In Million Rp.

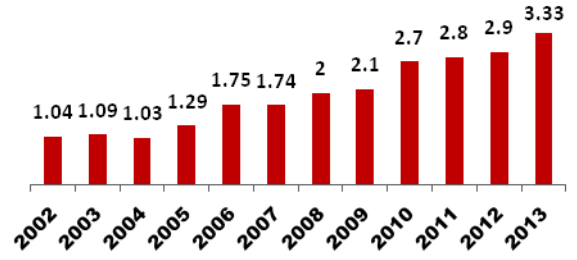
Information	Dec 2012	Dec 2013	YoY	4Q12	3Q13	4Q13	YoY	QoQ
Interest Income	2.810.853	3.320.371	18,12%	727.767	885.663	929.005	27,65%	4,89%
Interest Expense	(852.363)	(859.474)	0,83%	(219.178)	(224.412)	(235.837)	7,6%	5,09%
Nett Interest Income	1.958.490	2.460.896	25,65%	508.588	661.251	693.176	36,29%	4,82%
Non Interest Operational Income	357.710	431970	20,88%	106.219	91.011	98.579	-7,2%	8,31%
Non Interest Operational Expense	(1.330.395)	(1.777.546)	33,61%	(326.807)	(409.029)	(613.123)	87,61%	49,89%
Impairment Losses Expense	(306.526)	(595.953)	94,42%	(1.801)	(97.055)	(419.420)	23188%	332,14%
Nett Non Interest Operational Income (Expense)	(976.648)	(1.181.593)	20,98%	(224.198)	(318.018)	(360.560)	56,36%	10,23%
Operational Profit	985.452	1.115.319	13,17%	284.390	343.234	177.992	-37,41%	-48,14%
Non Operational Profit	15.889	38.191	140,36%	12.658	11.278	26.353	108,19%	133,67%
Pre Tax Profit	1.001.342	1.153.510	15,19%	297.049	355.633	204.975	-31,00%	-42,36%
Taxes	(276.702)	(331.755)	19,89%	(100.629)	(83.664)	(64.292)	-36,11%	-23,15%
Net profit	724.639	824.312	13,75%	196.419	252.494	159.963	-18,56%	-36,65%

FINANCIAL PERFORMANCE



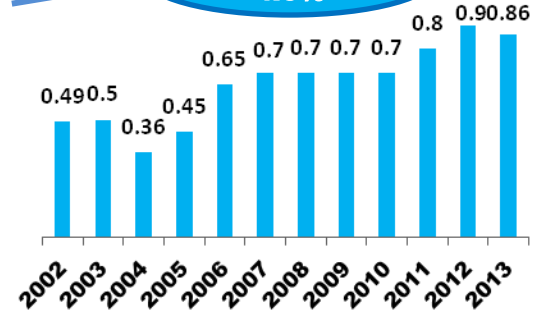
INTEREST INCOME (Rp Tril)

CAGR = 12.17%



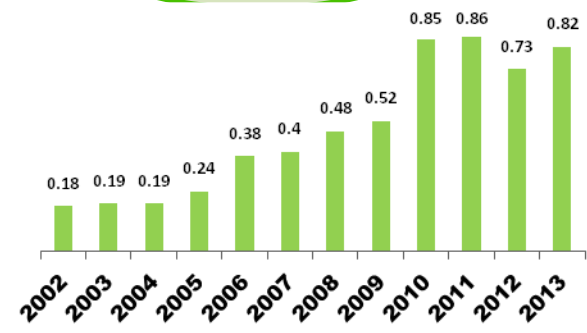
INTEREST EXPENSE (Rp Tril)

CAGR = 4.0%



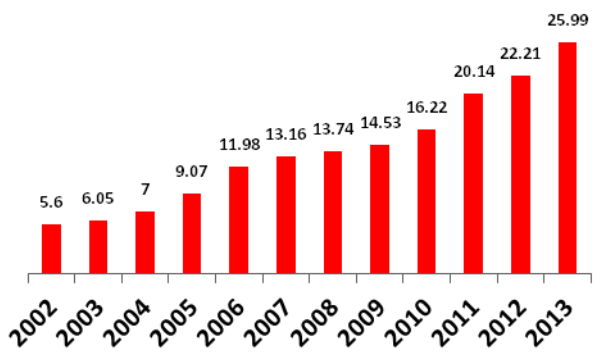
NET PROFIT (Rp Tril)

CAGR = 15.25%



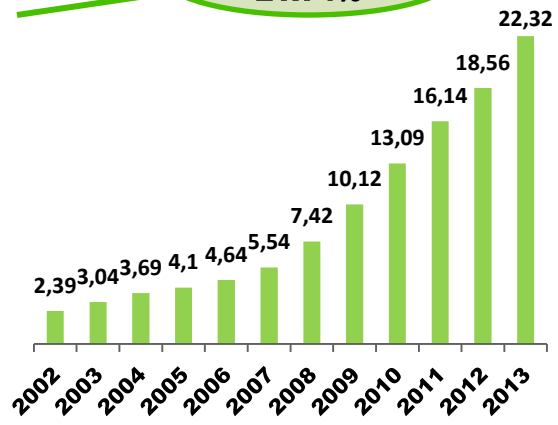
THIRD PARTY FUND (Rp Tril)

CAGR = 15.36%



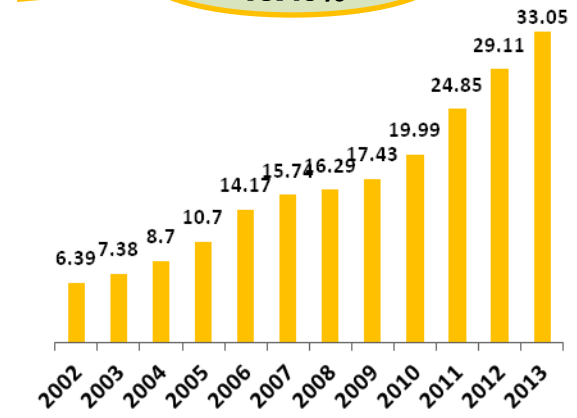
LOAN (Rp Tril)

CAGR = 21.74%



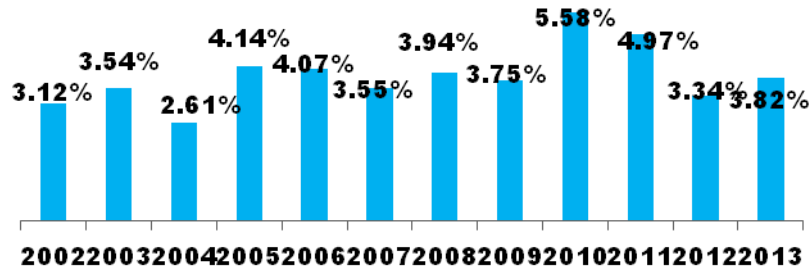
TOTAL ASSET (Rp Tril)

CAGR = 15.49%

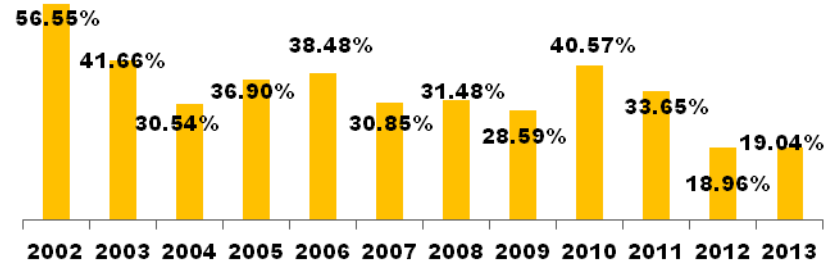


FINANCIAL RATIO

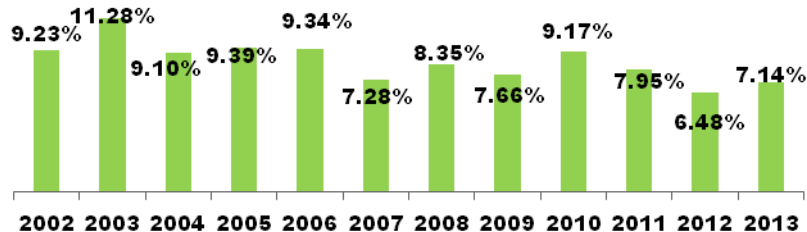
**R
O
A**



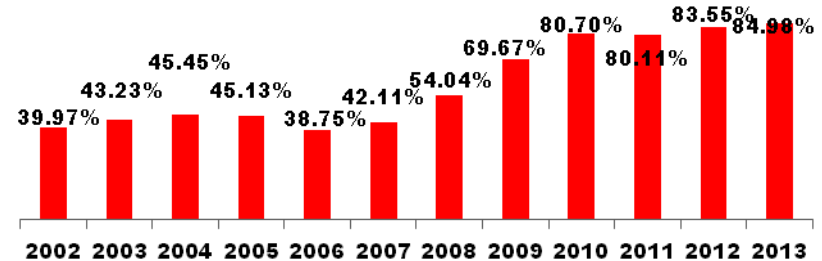
**R
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E**



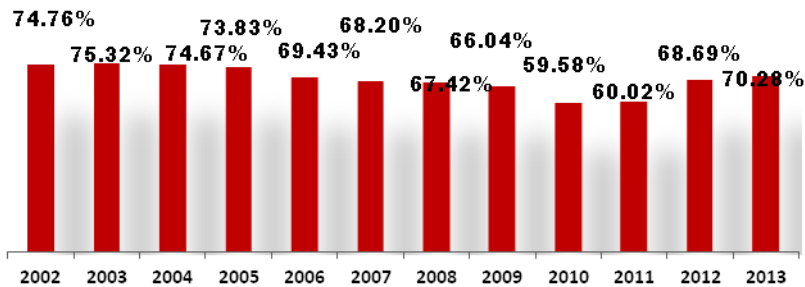
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M**



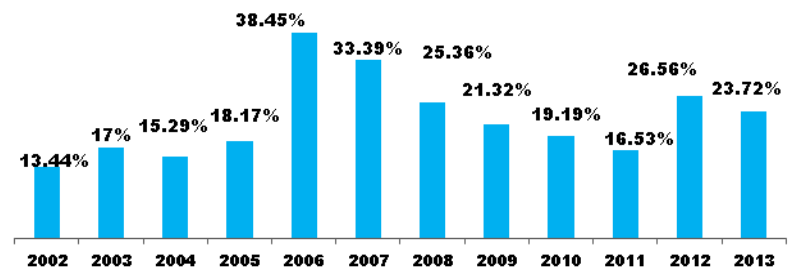
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R**



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O**



**C
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R**



SECTION 3

OVERVIEW & INVESTMENT HIGHLIGHTS

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

HADI SUKRIANTO, *President Director*



- 56 years old, obtained his Master Degree from Universitas 17 Agustus 1945 Surabaya in 2003.
- Has joined Bank Jatim since 1983. He has been the President Director of Bank Jatim since 2011 and prior to that, he worked as the Compliance Director (2007 – 2011).

DJOKO LESMONO, *Director of Medium Business & Corporate*



- 61 years old, obtained his Master Degree from Universitas Jember in 2003.
- Has joined Bank Jatim since 1980. He has been the Medium Business and Corporate Director of Bank Jatim since 2011 and prior to that, he worked as General Director (2007 – 2011).

EKO ANTONO, *Director of Operations*



- 57 years old, obtained his Master Degree from Universitas 17 Agustus 1945 Surabaya in 2002.
- Has joined Bank Jatim since 1983. He has been the Operational Director of Bank Jatim since 2011 and prior to that, he worked as Head of Human Resources Division (2006-2011).

RUDIE HARDIONO, *Director of Compliance*



- 55 years old, obtained his Master Degree from Universitas Airlangga in 2000.
- Has joined Bank Jatim since 1983. He has been the Compliance Director of Bank Jatim since 3 September 2013 and prior to that, he worked as Corporate Secretary (2013).

TONY SUDJIARYANTO, *Director of Agribusiness & Sharia*



- 54 years old, obtained his Master Degree from Universitas Airlangga in 1994
- Has joined Bank Jatim since 1985. He has been the Agribusiness & Sharia Director of Bank Jatim since 3 September 2013 and prior to that, he worked as Head of Treasury Division (2011- 2013)

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

MULJANTO, *President Commissioner*



- 60 years old, obtained his Master Degree from UPN Veteran Surabaya in 2005.
- He has been the President Commissioner since 2011. He has joined Bank Jatim since 1977, and prior to being President Commissioner, he was the President Director (2007 – 2011).

SOEBAGYO, *Independent Commissioner*



- 64 years old, obtained his Bachelor Degree from Universitas Airlangga, Surabaya in 1978.
- He has been an Independent Commissioner since September 2013). Prior to that, he established his career at Universitas Airlangga as Economic Lecturer

CHAERUL DJAELANI, *Commissioner*



- 61 years old, obtained his Bachelor Degree from Institut Teknologi Sepuluh Nopember, Surabaya in 1979.
- He has been a Commissioner since 2011. Prior to that he worked in various companies such as Bina Marga, the local government, and he served as the President Commissioner (2009 – 2011).

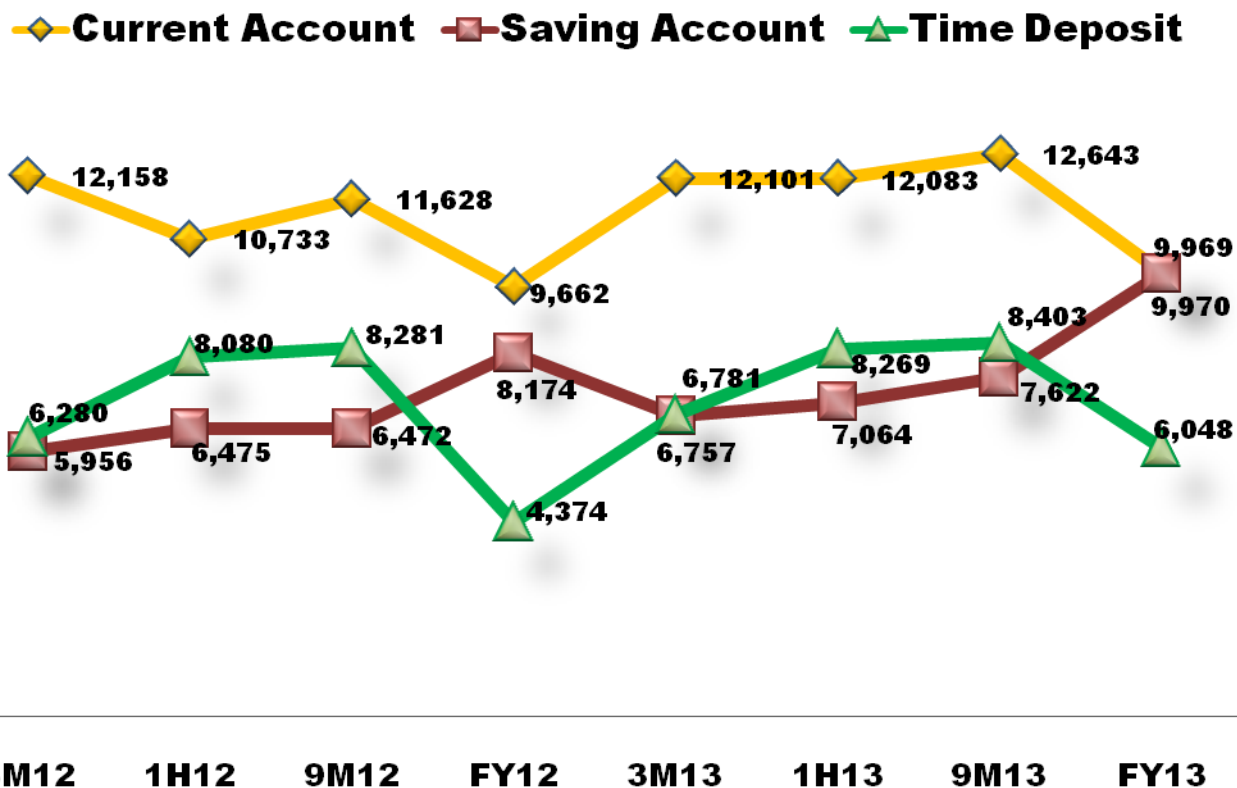
WIBISONO, *Independent Commissioner*



- 60 years old, obtain his Master Degree from Williams College, Massachusetts, USA.
- He has been an Independent Commissioner since 2011. Prior to that, he established his career at Bank of Indonesia, of which his last position as Deputy Head of Bank of Indonesia Surabaya (2007 – 2011).

THIRD PARTY FUND

In Billion Rp.

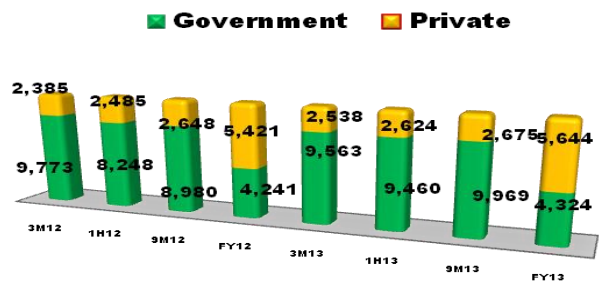


YoY
Current Acc. 3,17%
Saving Acc. 21,97%
Time Dep. 38,28%

THIRD PARTY FUND

In Billion Rp.

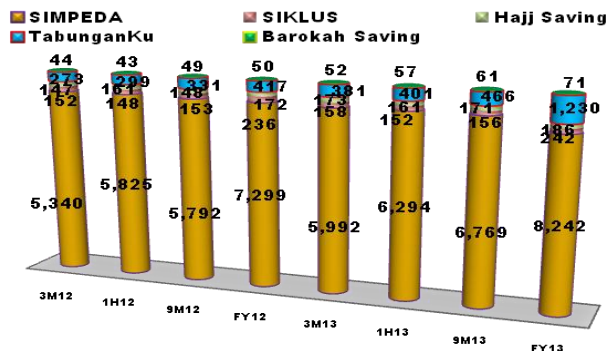
Current Account



Government Current Acc.
YoY 1,97%

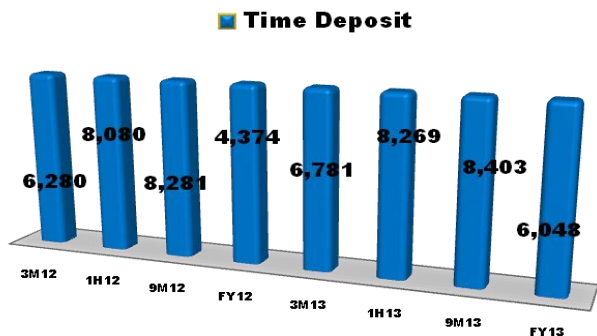
Private Current Acc.
YoY 4,11%

Saving Account



SIMPEDA	YoY	12,91%
SIKLUS	YoY	2,64%
Hajj Saving	YoY	8,42%
TabunganKu	YoY	194,69%
Barokah Saving	YoY	40,19%

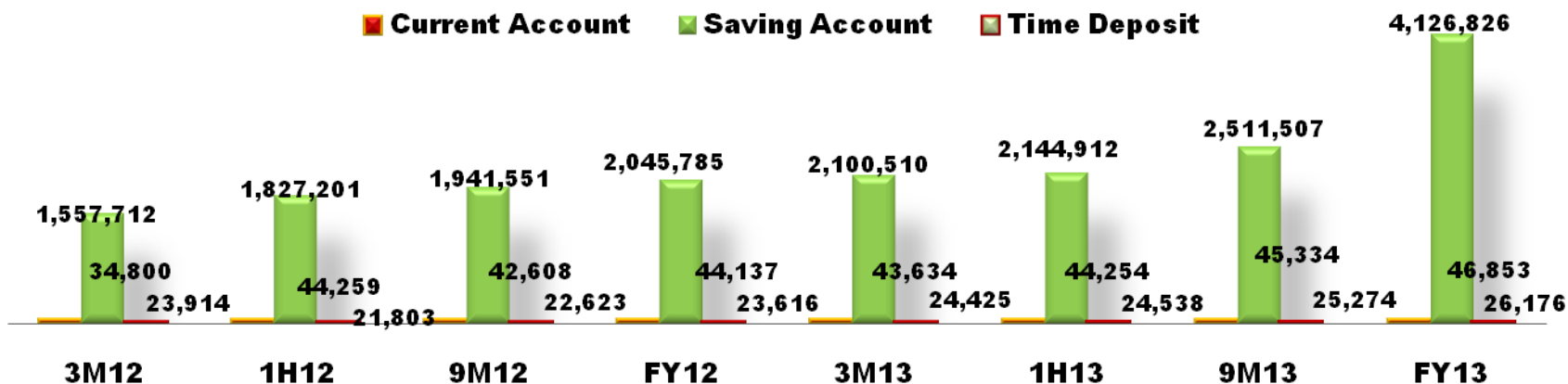
Time Deposit



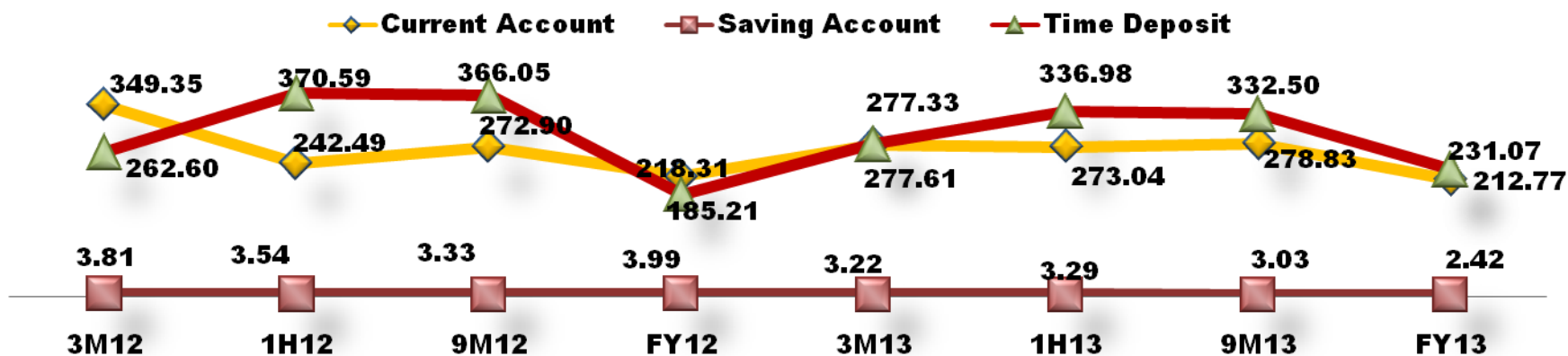
Time Deposit
YoY 38,28%

THIRD PARTY FUND

Total Customer



Ticket Size



NEW PRODUCTS

EDC Merchant



± 447.294 mesin EDC (2012)

Kartu Kredit
Kartu Debit

EDC Payment Point



5500 (Bukopin, 2011)

Akses
BPR KS
Bank Bukopin

EDC E-Money



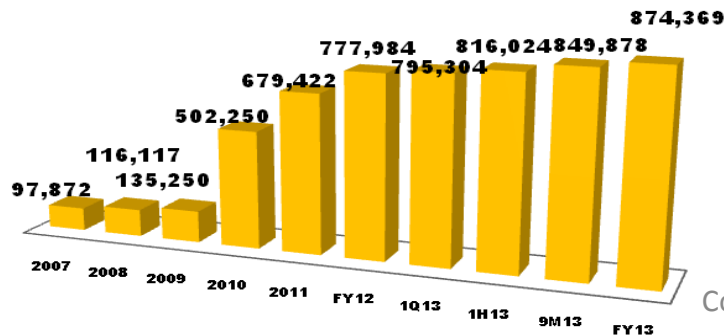
± 180.257 mesin EDC (2012)

Flazz
E-Toll
Java Jazz Card
T-Cash
Dompetku

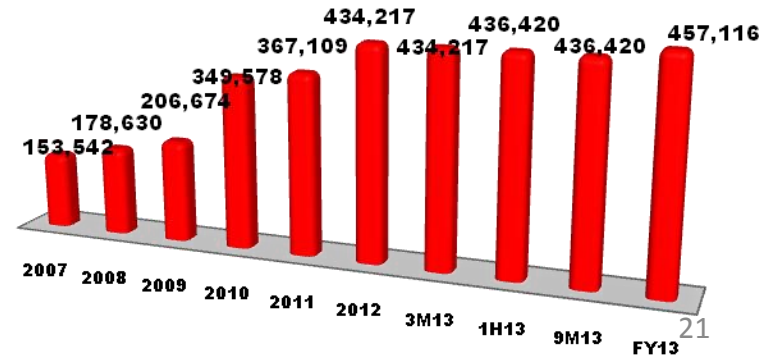


ATM & KPE

ATM Cardholder



KPE



TYPE OF LOAN

Bank Jatim provides various products and comprehensive services with high quality to cater all of the customers needs.



LOAN

CONSUMER LOAN

% Total Loan

	Dec 12	Dec 13
▶ Multipurpose Loan	57,87%	56,40%
▶ Mortgage Loan	3,51%	4,64%
▶ Others	2,66%	2,47
	64,05%	63,51%

COMMERCIAL LOAN

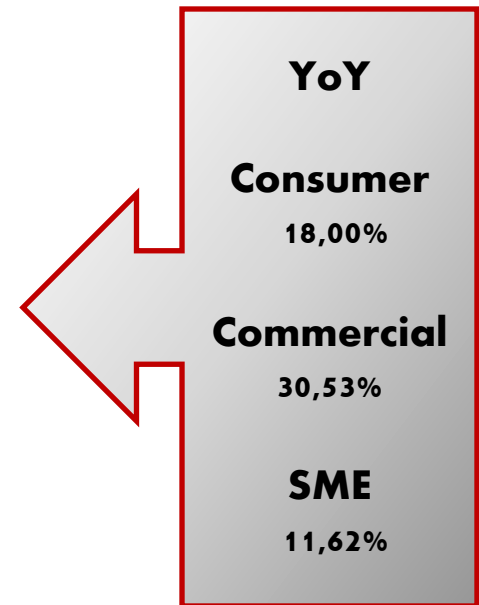
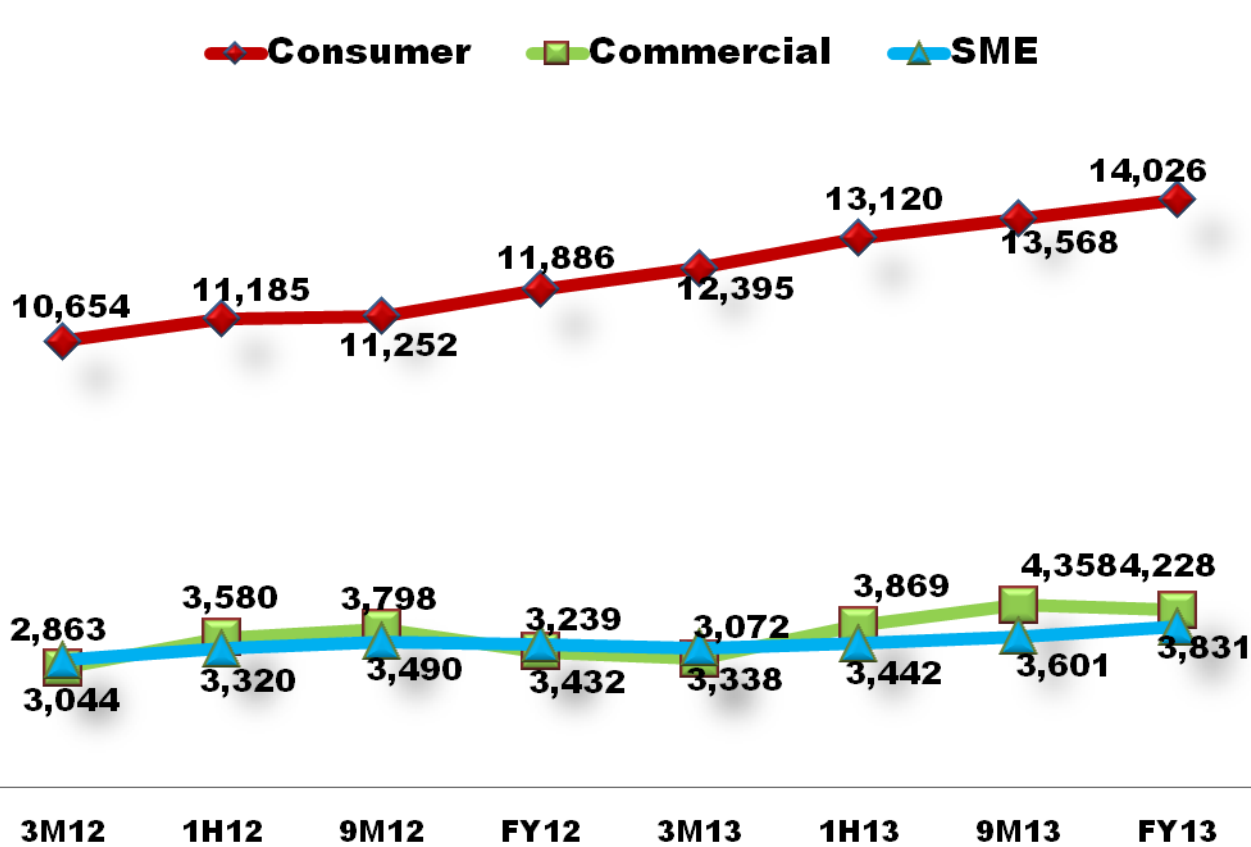
	Dec 12	Dec 13
▶ Keppres Loan	3,29%	4,53%
▶ Standby Loan	4,01%	2,87%
▶ Syndicate Loan	3,75%	8,07%
▶ Overdraft Loan	6,38%	3,67%
	17,45%	19,14%

MICRO AND SMALL LOAN

	Dec 12	Dec 13
▶ KUR	9,50%	5,94%
▶ Pundi Kencana	1,26%	2,34%
▶ Laguna	0,56%	0,34%
▶ Others	7,16%	8,73%
	18,49%	17,35%

Loan 16,00 %
YoY
Multipurpose
loan is the
biggest
proportion
from loan

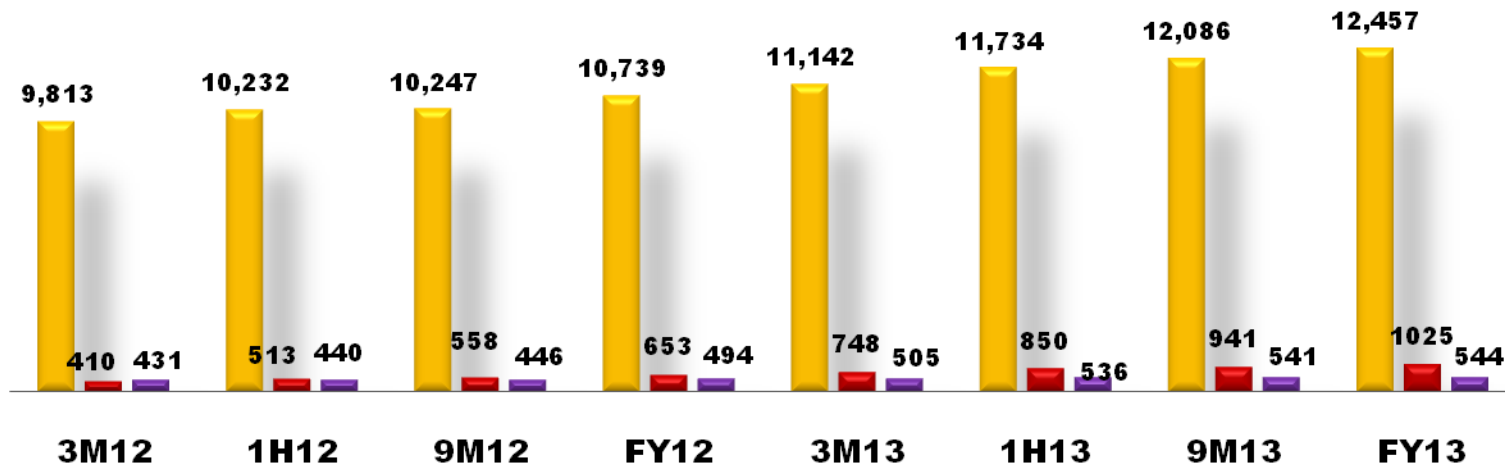
LOAN



In Billion Rp.

Consumer Loan

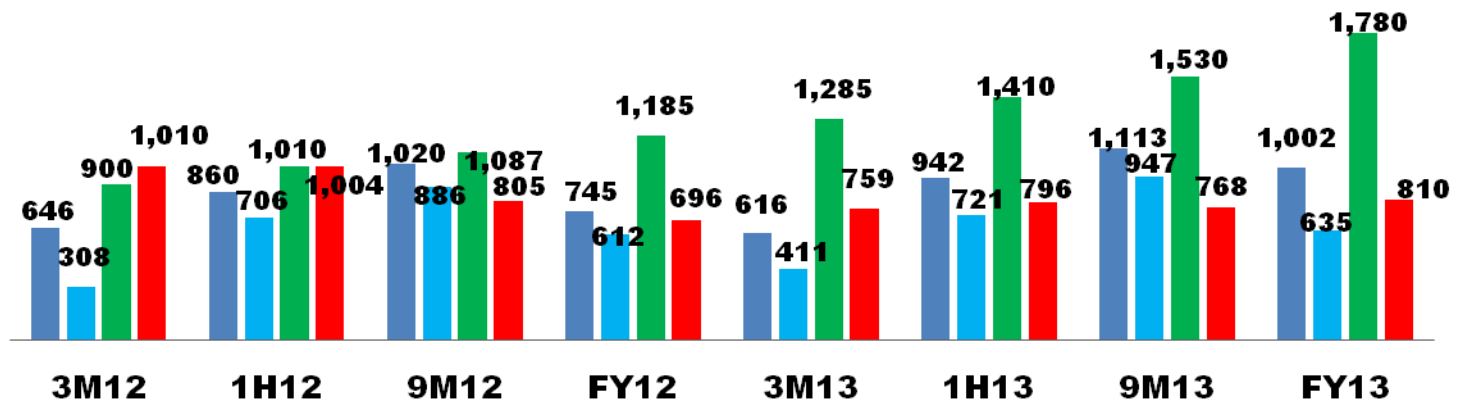
■ Multipurpose
 ■ Mortgage
 ■ Others



Multiguna	YoY 16,00%
KPR	YoY 56,96%
Others	YoY 10,08%

Commercial Loan

■ Standby Loan ■ Keppres ■ Overdraft ■ Syndicate

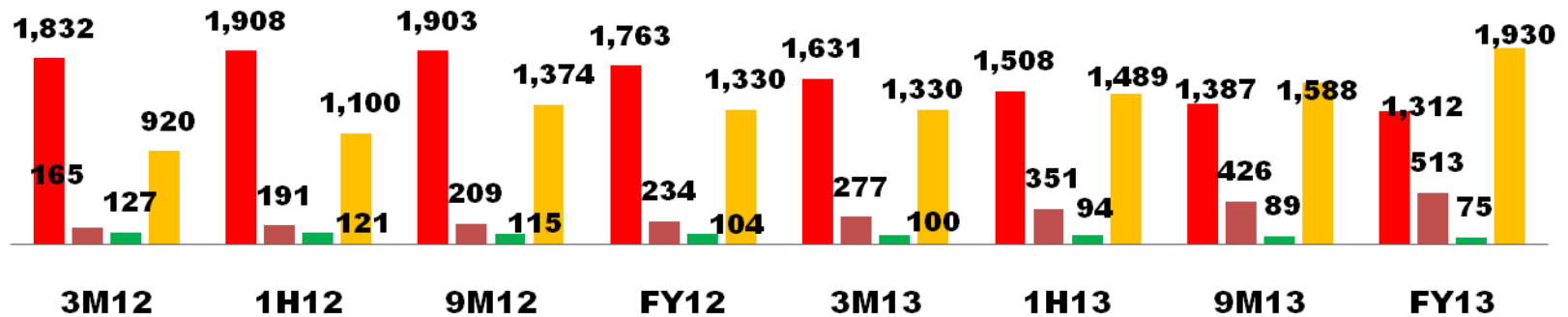


Standby Loan	YoY	34,49%
Keppres	YoY	3,75%
Overdraft	YoY	50,21%
Syndicate	YoY	16,40%

In Billion Rp.

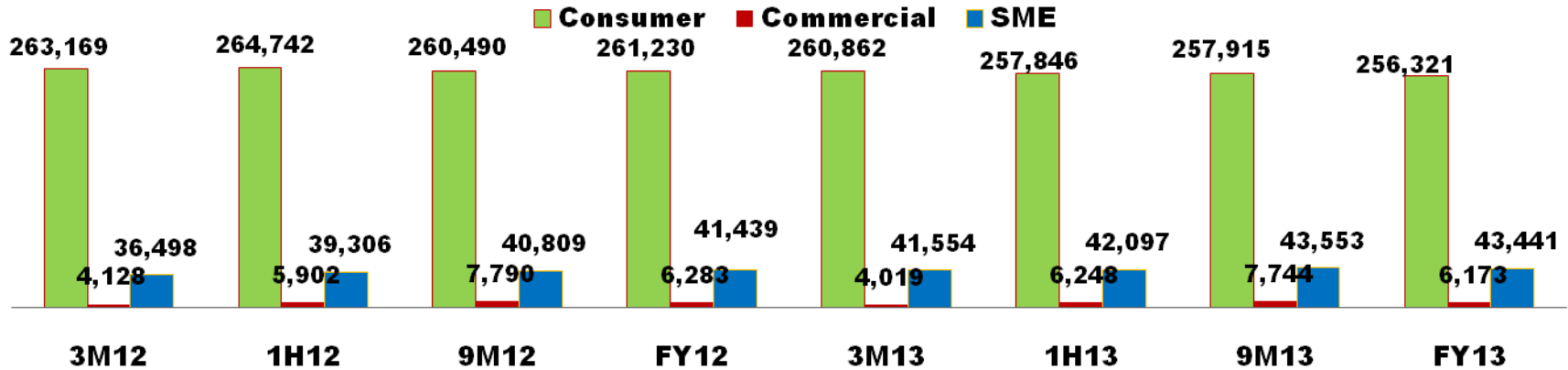
SME Loan

■ KUR ■ Pundi Kencana ■ Laguna ■ Others

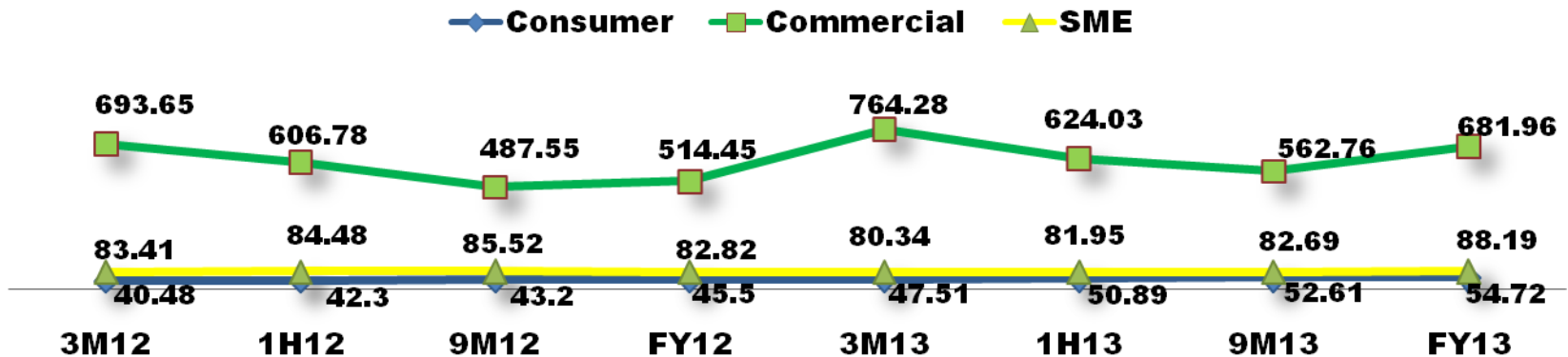


KUR	YoY	- 25,58%
Pundi Kencana	YoY	118,97%
Laguna	YoY	- 27,94%
Others	YoY	45,12%

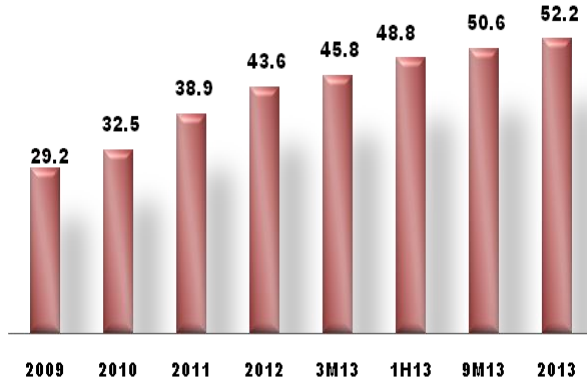
Total Customer



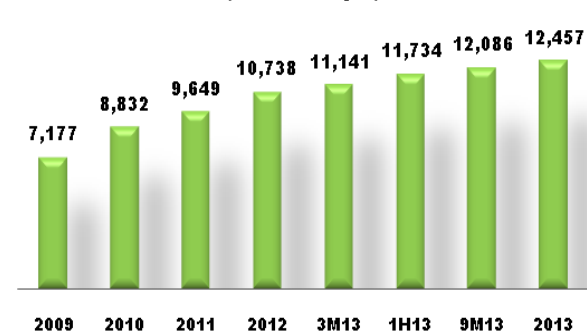
Ticket Size



Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance (Billion Rp.)



Feature	Details
Pricing	16%-18%
Maximum Tenor	10 Years (Extendable; subject to duration of employment)
Maximum Loan Limit	<ul style="list-style-type: none"> • Maximum 80% of monthly salary can be used for monthly loan repayment • Loan limit upgrade is possible after bi-annual national salary adjustment
Insurance	<ul style="list-style-type: none"> • Termination of Employment • Accident / Death
NPL	0,12 % as of Nov 30, 2013

Description	Details
Civil Servants (per Sept 2013)	435.234
Multipurpose Customer (Civil Servants)	214.460
%	49,27%

Multipurpose Customers Bank Jatim (Type of Customers)

Description (Per Nov 2013)	Amount
Civil Servants	214.460
Retired	5.423
TNI/POLRI	3.702
Private	4.093
BUMN/BUMD	3.792
Others	7.044
TOTAL	238.514

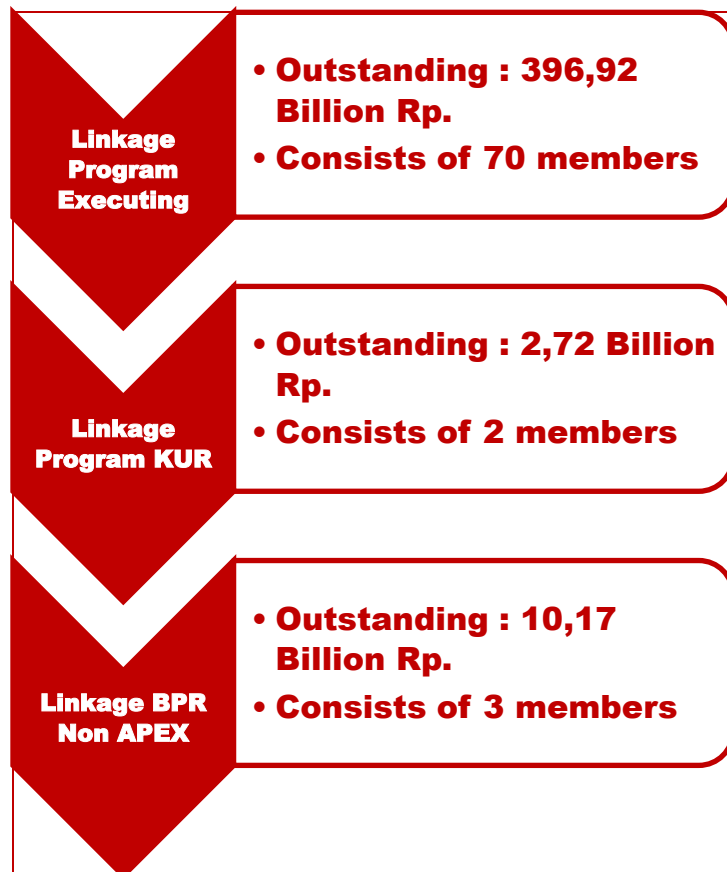
LOAN INTEREST RATE



Description	ALCO NO.051/008/ALCO
Consumer Loan	
Multipurpose	8.50% - 11% p.a Flat 15.40% - 17.20% p.a Annuity
Mortgage	10.25% p.a Effective Fixed Rate first year next Floating
Others	7.00% p.a Effective Fixed Rate
Commercial Loan	
Standby Loan	12.25% p.a Effective Floating Rate
Keppres	12.25% p.a Effective Floating Rate
Overdraft	12.25% p.a Effective Floating Rate
Syndicate	7.75% - 10.25%
SME	
KUR	12% - 22% p.a Effective
Pundi Kencana	13.25% - 15.25%
Laguna	14% - 16% Annuity/Year
Others	12.25% p.a Effective Floating Rate

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	66	Rp. 2.326.161.584
BPR with Public Bank member SKNBI	211	Rp. 4.711.052.610
TOTAL	277	Rp. 7.037.214.194

NPL EACH SEGMENT



	3M13	6M13	9M13	FY13
Consumer Loan	0.36%	0.39%	0.47%	0.13%
SME Loan	13.66%	14.18%	12.50%	12.45%
Commercial Loan	2.95%	3.21%	3.63%	7.07%

Ratio	Des 2012	Mar 2013	Jun 2013	Sept 2013	Dec 2013
--------------	-----------------	-----------------	-----------------	------------------	-----------------

NPL Gross

2,95%

3,15%

3,29%

3,13%

3,44%

**Coverage
Ratio
46,61%**

**Coverage
Ratio
40,42%**

**Coverage
Ratio
46,40%**

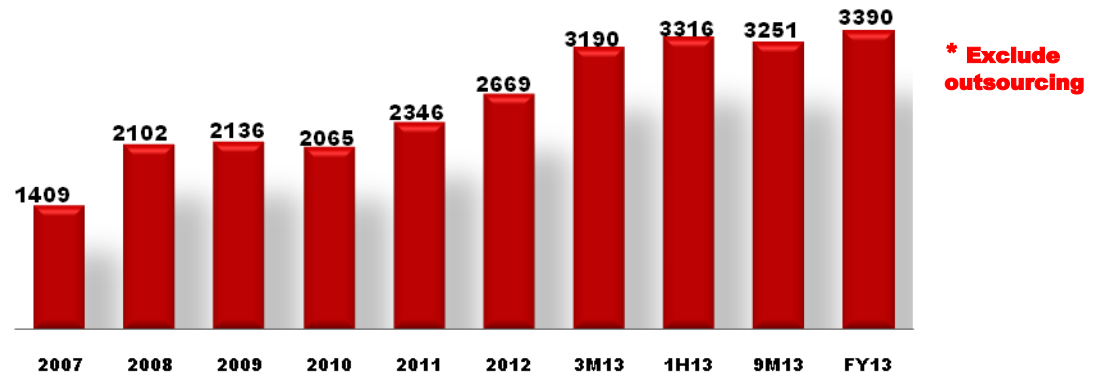
**Coverage
Ratio
53,78%**

**Coverage
Ratio
69,18%**

HUMAN RESOURCES



No	DATA	Des-12	Des-13
1	Board of Commisioner	4	3
2	Board of Sharia Supervisory	3	3
3	Director	5	3
4	Management 1	14	15
5	Management 2	68	67
6	Management 3	110	149
7	Management 4	585	638
8	Staff of Administration	933	971
9	Staff Non Administration	372	359
10	Non Permanent	575	1,182
11	Outsource	1,908	1,325
	Total	4,577	4,715



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

BUSSINESS PLAN 2014



Description	Target
Total Asset	18,96%
Loan	25,51%
Third Party Fund	24,88%
- Current Account	21,72%
- Saving Account	12,83%
- Time Deposit	49,94%
Financial Ratio	
- CAR	20,29%
- LDR	84,99%
- NPL Gross	2,30%
- NIM	7,73%
- BOPO	70,01%
- ROE	20,60%
- ROA	3,76%

• **Strategy of achieving loan growth 25,51% is by distributioning loan of consumer 2,3 Trillion, consists of Multipurpose Loan 2 Trillion, and the rest is Mortgage and Talangan Haji. Followed by SME Loan 2 Trillion and Commercial Loan 1,2 Trillion**

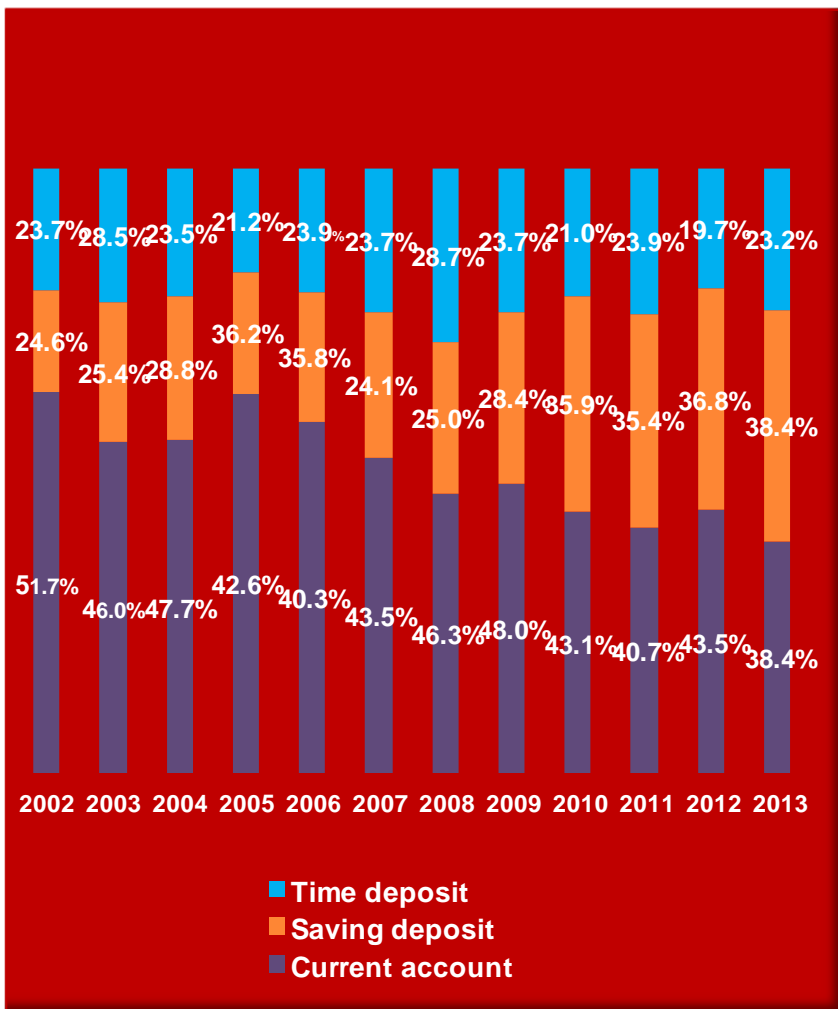
• **Strategy of funding, focus on Current Account and Saving Account, supported by product development such as Siklus Saving, Flazz, e-money, sms banking, and internet banking. For cost of fund maintained in range 2,6% to 3%. Growth of saving, targetted 12,83%**

• **Strategy to increase NIM from 7,14% to 7,73%, by micro loan penetration which is distributed 600 Bil with interest 19% - 31%, supported by distribution of Multipurpose Loan Rp 2 Trillion or grow 16,41%**

SECTION 4

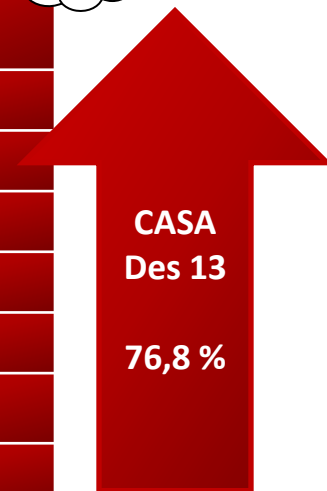
STRENGTHS

1. COMPETITIVE FUNDING COMPOSITION



BANK	CASA RATIO (Sept 2013)
Bank Jatim	70,68%
Bank Jabar Banten	49,33%
Bank Mandiri	66,00%
BTN	48,59%
BTPN	15,63%
BRI	57,69%
BCA	80,46%
Bank Danamon	45,47%
BNI	68,82%
Bank Panin	60,23%

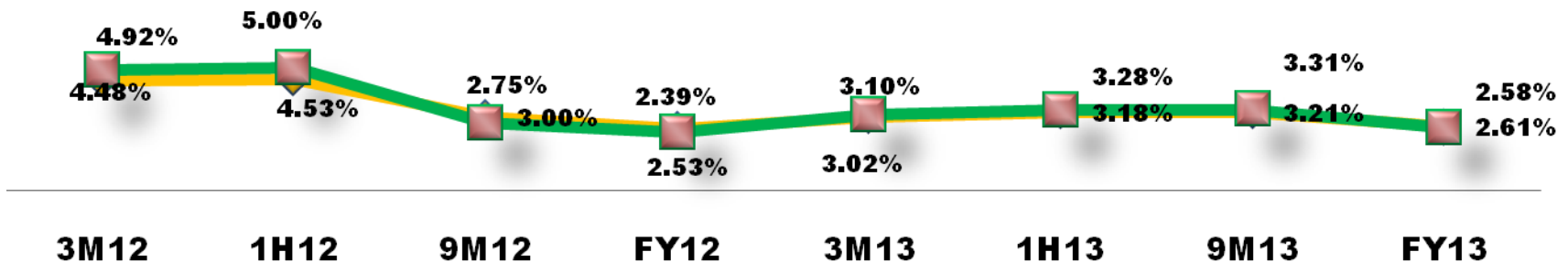
2



2. MAINTAIN LOW COST OF FUND

COF

◆ (+) Local Government ■ (-) Local Government



3. MICRO LOAN

Benefit of Bank Jatim Micro than other Micro of National Bank :

1. **Competitive interest with other national banks, such as BRI or BTPN**
2. **Concept of Relationship Officer to customers by education and mentoring**
3. **Bank Jatim has strong Brand Image in East Java**
4. **Bank Jatim give chances to micro employees to be staff which is have good performance**
5. **Clear division of sales, relationship and analyst to accelarate business expansion and decrease risks**

Risk Control of Bank Jatim Micro by Traffic Control to keep the loan quality :

1. **Red Light : Repayment Rate < 90% → No Booking & Lending until repayment rate > 90%**
2. **Yellow Light : Repayment Rate range 90% - 97% → Lending, no Booking**
3. **Green Light : Repayment Rate > 97% → Lending and Booking**

Segmented Product	Product fiture of Working Capital & Investment		
	Jatim 50	Jatim 300	Jatim 500
Plafond	until 50 Million	> 50 Mil – 300 Mil	> 300 Mil - 500 Mil
Period of Working Capital Loan	Max 36 months	Max 36 months	Max 36 months
Period of Investment Loan	Max 60 months	Max 60 months	Max 60 months
Collateral	Required	Required	Required
Target Market	Individuals & Business Entities	Individuals & Business Entities	Individuals & Business Entities
Way of withdrawal	Aflopemd	Aflopemd	Aflopemd
Radius	radius ±10 Km	radius ± 10 Km	radius ± 10 Km

3. MICRO LOAN

100 implant in 2014

Product	Plafond (Rp)	Komite Memutus Permohonan Kredit						
		Credit Officer	Area Credit Officer	Head of Risk Management	Unit Head	Micro Area Manager	Head of marketing dan Distribution MicroLoan	Head of Sub Division Micro
Jatim 50	5 million until 50 million	Δ			√			
Jatim 300	> 50 million until 150 million		Δ			√		
	>150 million until 300 million			Δ			√	
Jatim 500	>300 million until 350 million			Δ			√	
	>350 million sd 500 million			Δ				√

Community Concept (certain radius)



Radius 10 km



Traditional market

Copyright IRU BJTM

Description	ALCO NO.051/014/ALCO
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Micro Loan

Jatim 50	1,50 % Flat/month
Jatim 300	0.90% - 1.50% Flat/month
Jatim 500	0.75% Flat/month

3. MICRO LOAN



Realization

Date : 18-Mar-14

100 implant in 2014 600 Billion Rupiah

NO	UNIT	PENCAIRAN TANGGAL			MOUNTH TO DATE (MTD)			TARGET KUMULATIF		% PENCAPAIAN		HISTORY PENCAIRAN			YEAR TO DATE (YTD)			TARGET KUMULATIF		% PENCAPAIAN	
		18-Mar-14			Mar-14			Mar-14		Mar-14		Feb-14			PENCAIRAN KUMULATIF THN 2014			PENCAIRAN THN 2014		THN 2014	
		PLAFOND	RATE	NOA	PLAFOND	RATE	NOA	PLAFOND	RATE	PLAFOND	RATE	PLAFOND	AVG RATE	NOA	PLAFOND	AVG RATE	NOA	PLAFOND	RATE	PLAFOND	RATE
SURABAYA																					
1	Kalibutih	0	0,00%	0	900.000	15,99%	2	1.200.000	24,00%	75,00%	66,61%	60.000	31,46%	1	960.000	16,95%	3	13.200.000	24,00%	7,27%	70,64%
2	Wiyung	0	0,00%	0	750.000	15,71%	2	1.200.000	24,00%	62,50%	65,48%	450.000	16,24%	1	1.200.000	15,91%	3	13.200.000	24,00%	9,09%	66,31%
3	Tambak Rejo	0	0,00%	0	450.000	15,71%	1	1.200.000	24,00%	37,50%	65,48%	350.000	16,24%	1	800.000	15,95%	2	13.200.000	24,00%	6,06%	66,44%
4	Lidah Kulon	0	0,00%	1	330.000	19,98%	2	1.200.000	24,00%	27,50%	83,26%	470.000	15,71%	1	800.000	17,48%	3	13.200.000	24,00%	6,06%	72,81%
5	HR. Muhammad	0	0,00%	0	150.000	20,31%	1	1.200.000	24,00%	12,50%	84,63%	0	0,00%	0	150.000	20,31%	1	13.200.000	24,00%	1,14%	84,63%
6	Rungkut	0	0,00%	0	1.285.000	16,78%	4	1.200.000	24,00%	107,08%	69,91%	200.000	23,48%	2	1.485.000	17,68%	6	13.200.000	24,00%	11,25%	73,67%
7	Rajawali	0	0,00%	1	235.000	18,87%	1	1.200.000	24,00%	19,58%	78,64%	0	0,00%	0	235.000	18,87%	1	13.200.000	24,00%	1,78%	78,64%
Total Area		0	0,00%	2	4.100.000	16,80%	13	8.400.000	24,00%	48,81%	70,00%	1.530.000	17,62%	6	5.630.000	17,02%	19	92.400.000	24,00%	6,09%	70,93%
SIDOARJO																					
8	Sidoarjo	0	0,00%	0	1.625.000	16,00%	5	1.200.000	24,00%	135,42%	66,67%	1.075.000	16,61%	3	2.700.000	16,24%	8	13.200.000	24,00%	20,45%	67,68%
9	Krian	0	0,00%	0	676.000	16,18%	2	1.200.000	24,00%	56,33%	67,42%	250.000	18,50%	1	926.000	16,81%	3	13.200.000	24,00%	7,02%	70,03%
10	Tulangan	205.000	18,50%	0	975.000	18,55%	5	1.200.000	24,00%	81,25%	77,28%	150.000	21,20%	1	1.125.000	18,90%	6	13.200.000	24,00%	8,52%	78,75%
11	Taman	0	0,00%	0	400.000	15,71%	1	1.200.000	24,00%	33,33%	65,48%	350.000	18,50%	1	750.000	17,01%	2	13.200.000	24,00%	5,68%	70,90%
12	Gedangan	0	0,00%	1	1.245.000	17,65%	5	1.200.000	24,00%	103,75%	73,55%	0	0,00%	0	1.245.000	17,65%	5	13.200.000	24,00%	9,43%	73,55%
13	Waru	0	0,00%	0	805.000	15,92%	2	1.200.000	24,00%	67,08%	66,31%	105.000	21,20%	1	910.000	16,53%	3	13.200.000	24,00%	6,89%	68,85%
Total Area		205.000	18,50%	1	5.726.000	16,78%	20	7.200.000	24,00%	79,53%	69,93%	1.930.000	17,80%	7	7.656.000	17,04%	27	79.200.000	24,00%	9,67%	71,00%
MADIUN																					
14	Madiun	0	0,00%	1	1.105.000	17,18%	4	1.200.000	24,00%	92,08%	71,56%	805.000	15,71%	2	1.910.000	16,56%	6	13.200.000	24,00%	14,47%	69,00%
15	Dolopo	0	0,00%	0	76.000	21,59%	1	1.200.000	24,00%	6,33%	89,95%	210.000	18,50%	1	286.000	19,32%	2	13.200.000	24,00%	2,17%	80,51%
16	Jiwan	310.000	15,99%	0	710.000	15,99%	2	1.200.000	24,00%	59,17%	66,61%	185.000	20,75%	1	895.000	16,97%	3	13.200.000	24,00%	6,78%	70,71%
17	Uteran	0	0,00%	0	155.000	21,20%	1	1.200.000	24,00%	12,92%	88,33%	0	0,00%	0	155.000	21,20%	1	13.200.000	24,00%	1,17%	88,33%
18	Muneng	205.000	18,50%	0	310.000	19,11%	2	1.200.000	24,00%	25,83%	79,64%	315.000	21,12%	2	625.000	20,13%	4	13.200.000	24,00%	4,73%	83,86%
Total Area		515.000	16,99%	1	2.356.000	17,48%	10	6.000.000	24,00%	39,27%	72,83%	1.515.000	17,84%	6	3.871.000	17,62%	16	66.000.000	24,00%	5,87%	73,42%
TOTAL		720.000	17,42%	4	12.182.000	16,92%	43	21.600.000	24,00%	56,40%	70,51%	4.975.000	17,76%	19	17.157.000	17,17%	62	237.600.000	24,00%	7,22%	71,52%

4. WIDE NETWORK



	2014	2015	2016	2017	2018
Branch Office	3	2	2	-	-
Sub Branch Office	40	46	46	50	50
Cash office	20	31	31	30	30
ATM	125	100	100	100	100

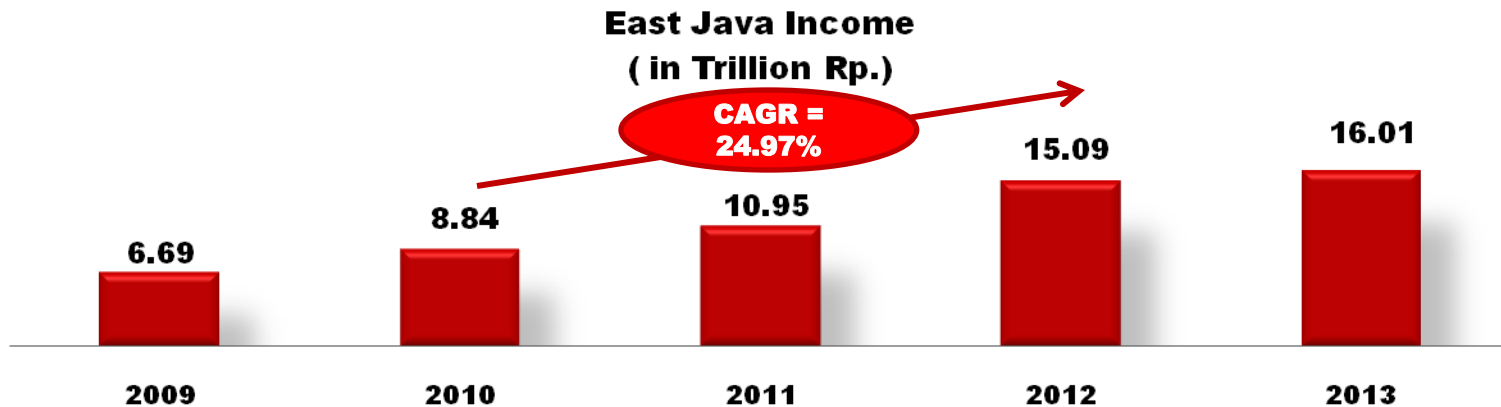
Network	2009	2010	2011	2012	2013
Head Office	1	1	1	1	1
Branch Office	39	41	41	41	41
Sub Branch Office	26	44	67	81	107
Cash office	151	154	164	164	176
Sharia service office	37	37	47	47	47
Payment Point	78	88	115	138	155
Mobile cash	45	49	57	57	59
Mobile ATM	-	4	4	6	6
CDM	1	1	1	1	1
ATM	87	142	262	368	479
Total network	465	561	759	904	1.072

5. HIGHEST CURRENT ACCOUNT MARKET SHARE IN EAST JAVA

In Trillion Rp.

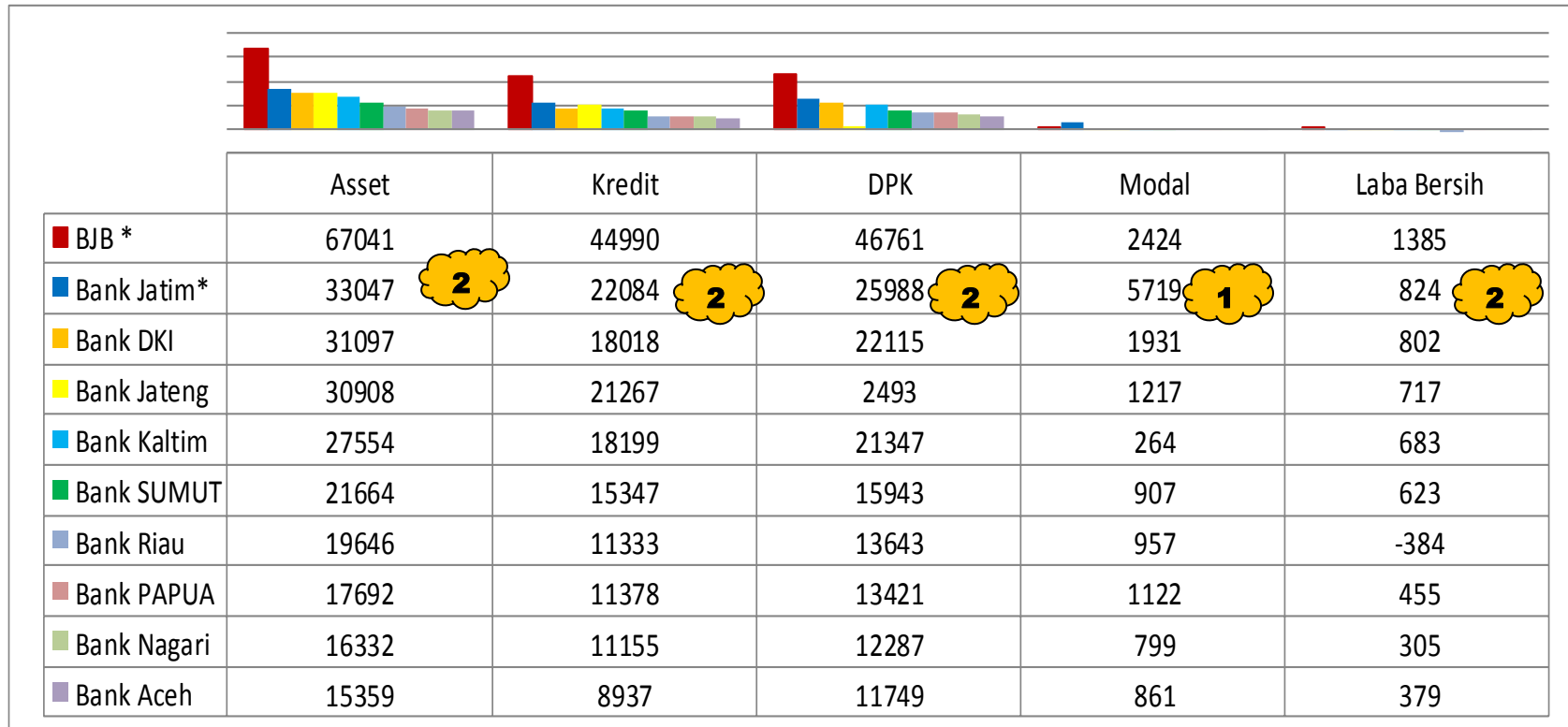
No	Description	Dec 2013 East Java	Dec 2013 Bank Jatim	%
1.	Total Asset	420,52	33,05	7,85%
2.	Third Party Fund	335,31	25,99	7,75%
	- Current Account	53,34	9,97	18,69%
	- Saving Account	130,19	9,97	7,65%
	- Time Deposit	151,77	6,05	3,98%
3.	Loan	304,11	22,08	7,26%

Source : Economy Regional East Java – Bank Indonesia
 Total Bank in East Java : 83 Banks



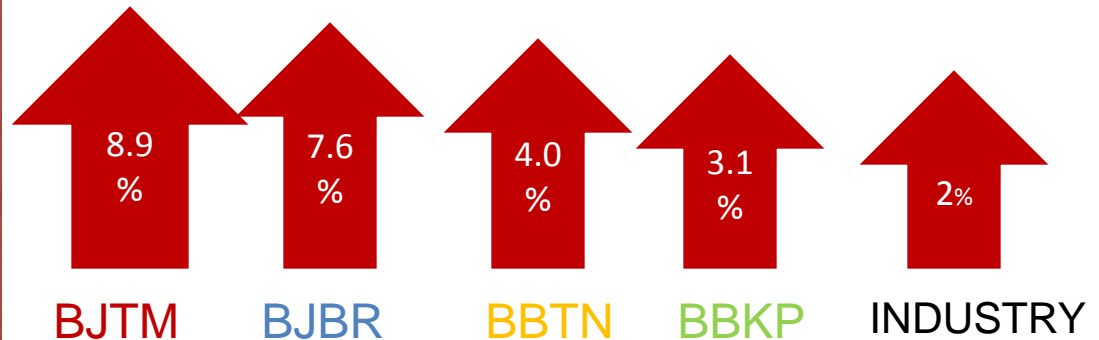
6. BANK JATIM 2ND AMONG BEST REGIONAL BANK

In Billion Rp.



Data December 2013
Source : Asbanda

7. HIGH DIVIDEND YIELD



Bank (18/02/2014)	Share px	Market Cap Rp bn	PBV	PER	Dividend Yield
Bank Jatim	456	6,802	1.2	7.4	8.9 %
Bukopin	615	5,588	0.9	5.2	3.7 %
Bank Jabar Banten	960	9,308	1.4	5.8	7.6 %
BTN	1115	11,780	1.0	7.5	4.0%
BTPN	4460	26,048	2.4	12.2	0%
Bank Danamon	4495	43,083	1.4	10.8	2.3%
BNI	4450	82,987	1.7	9.4	2.1%
BRI	9000	222,022	2.8	10.8	1.9%
Bank Mandiri	9125	212,917	2.4	11.7	2.6%
BCA	10400	256,412	4.1	18.2	1.3%

8. AWARDS & ACHIEVEMENTS



Indonesia Bank Loyalty Award 2014



IAIR Awards 2014



Platinum Award Infobank 2013



Indonesia Banking Award 2013



Best Services Excellence 2013

DECEMBER 2012

Foreign Institution Investor Jan 2013
10,81 % from public shares

Domestic Investor Jan 2013
88,19 % from public shares

**Public shares 20 %
from paid capital**

DECEMBER 2013

Foreign Institution Investor Jan 2014
43,60 % from public shares

Domestic Investor Jan 2014
56,40 % from public shares

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IR Officer

