

# ***Company Performance Presentation (Analyst Meeting 9M13)***

**PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk**  
**28 Oktober 2013**

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# AGENDA



**ECONOMIC OUTLOOK**



**FINANCIAL HIGHLIGHTS**



**OVERVIEW & INVESTMENTS  
HIGHLIGHTS**



**STRENGTHS**

# SECTION 1

## ECONOMIC OUTLOOK



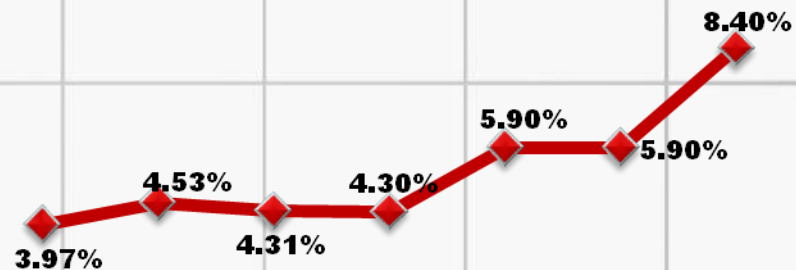
# MACRO ECONOMY

## BANK INDONESIA RATE



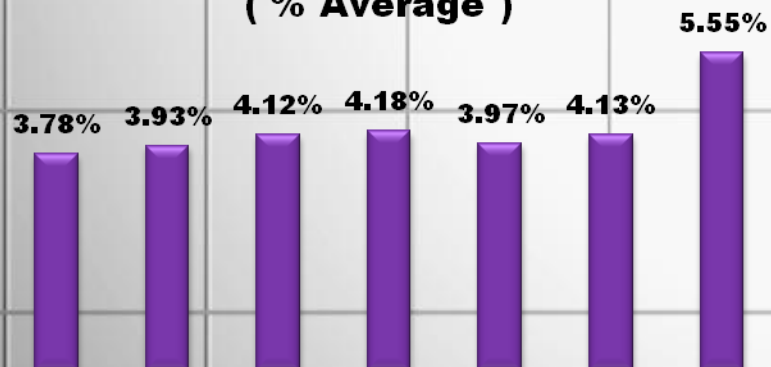
3M12 1H12 9M12 FY12 3M13 1H13 9M13

## INFLATION



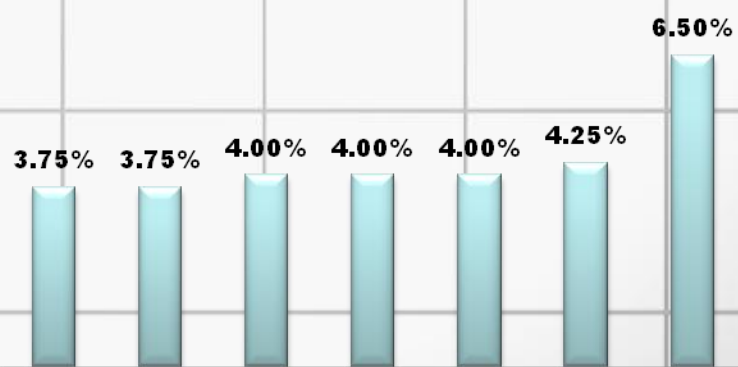
3M12 1H12 9M12 FY12 3M13 1H13 9M13

## JIBOR ( % Average )



3M12 1H12 9M12 FY12 3M13 1H13 9M13

## DEPOSIT FACILITY



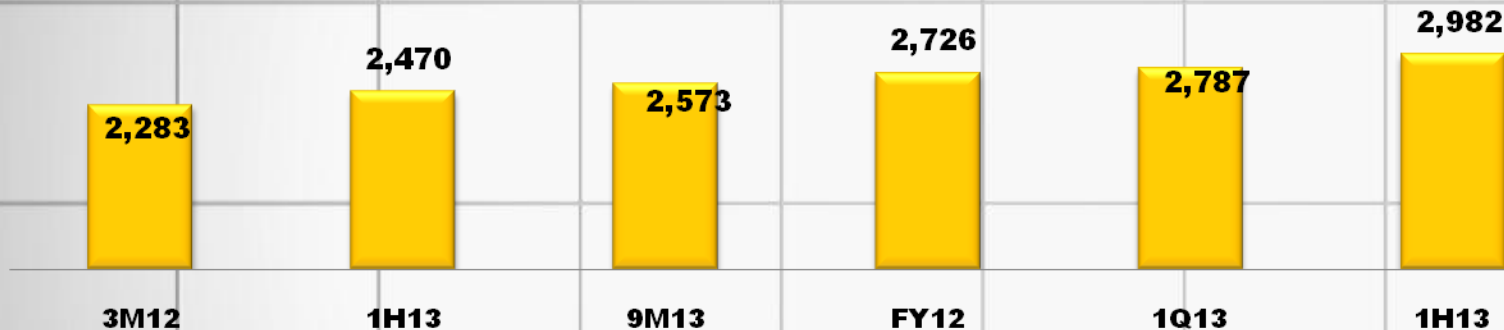
3M12 1H12 9M12 FY12 3M13 1H13 9M13



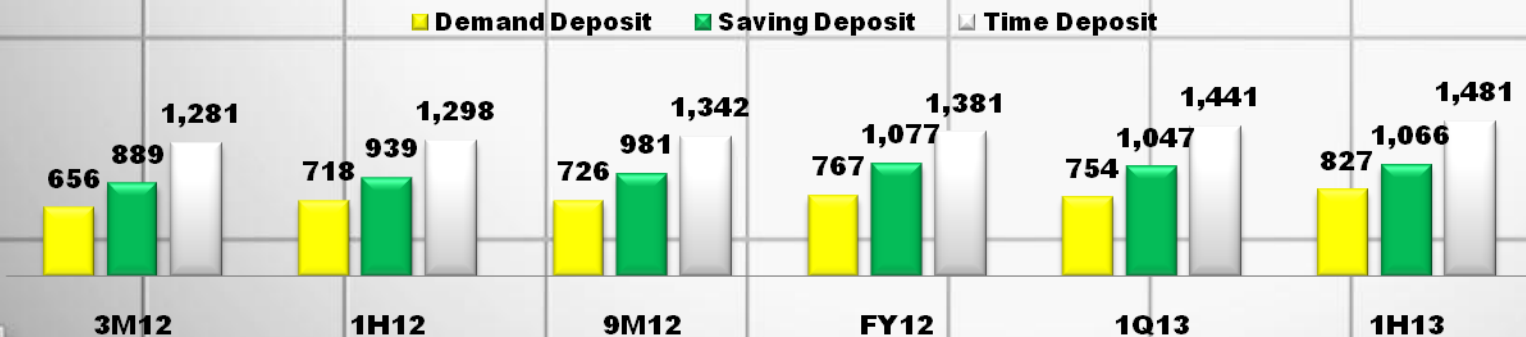
TIME

# NATIONAL BANKING SECTOR PERFORMANCE

## Loan ( in Trillion Rp.)



## Deposits ( in Trillion Rp.)



# EAST JAVA AT GLANCE

No	Region	Economic Growth	
		FY12	1H13
1.	DKI Jakarta	6.53	6.30
2.	<b>East Java</b>	<b>7.27</b>	<b>6.97</b>
3.	West Java	6.21	6.13
4.	Central Java	6.34	6.10
5.	Banten	6.15	5.66
6.	DI Y	5.32	5.71
	<b>INDONESIA</b>	<b>6.23</b>	<b>5.81</b>

## EAST JAVA ECONOMIC GROWTH :

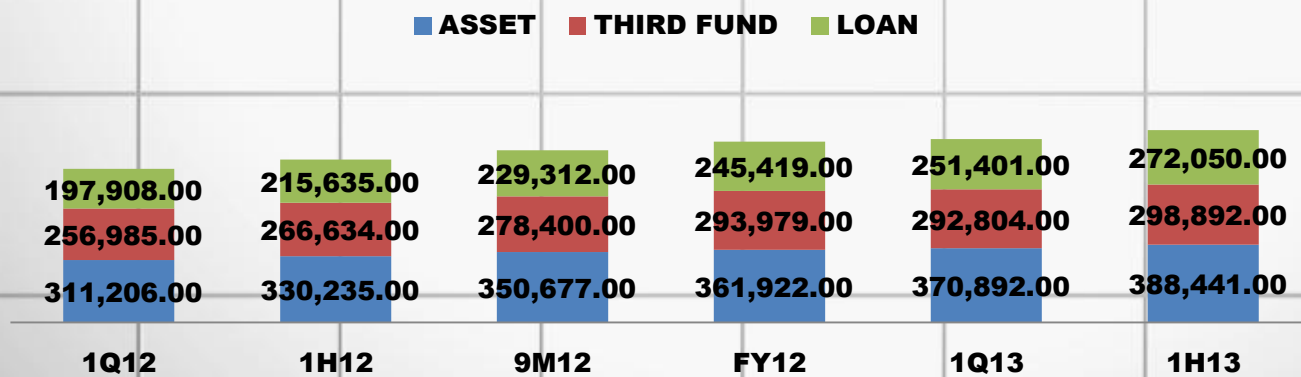
East Java Economic performances growth up to 6.97% (YoY) on 1H2013, higher than BI estimates (6.6%-6.8% YoY)

Demand section contribute by household consumption and private investment ,as a main growth driven;

Supply section contribute by Processing Industries and farmer as a main growth driven.

([www.bi.go.id](http://www.bi.go.id))

## EAST JAVA BANKING PERFORMANCES AS PER JUNE 2013 (IN TRILION)

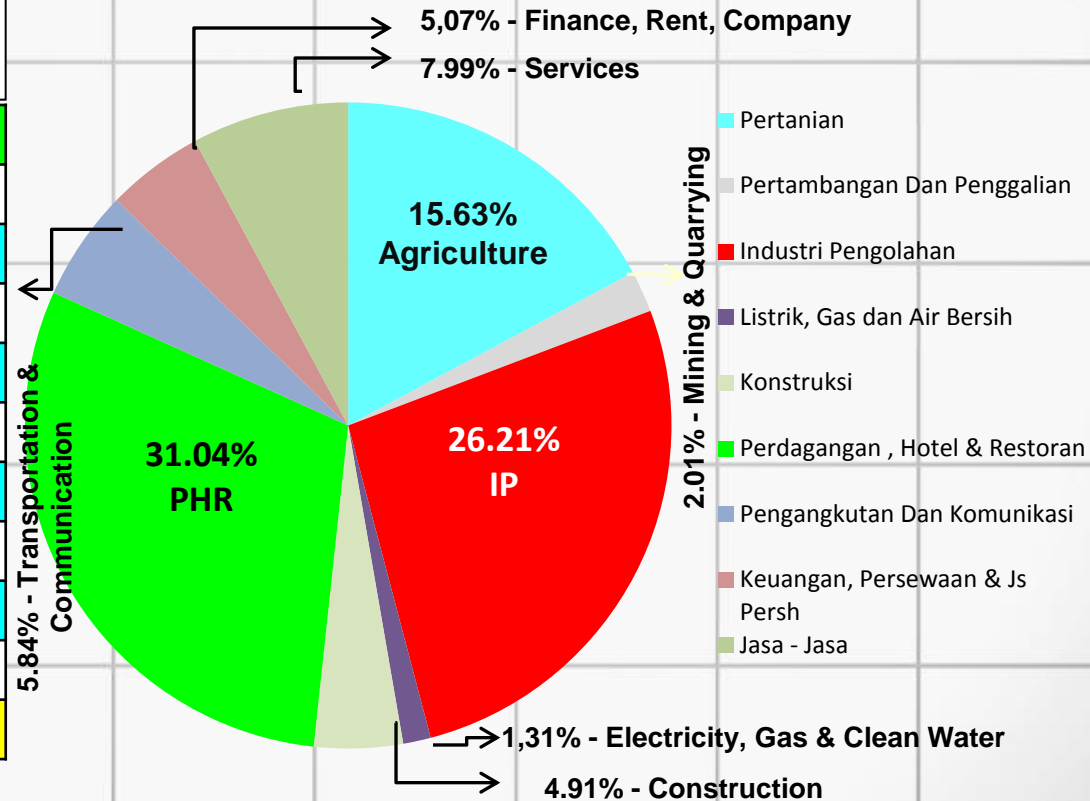


# EAST JAYA AT GLANCE

## ECONOMY STRUCTURE (as per june 2013)

NO	DESCRIPTION	%
1.	Agriculture	15.63
2.	Mining & Quarrying	2.01
3.	Processing Industry	26.21
4.	Electricity, Gas, & Clean Water	1.31
5.	Construction	4.91
6.	PHR	31.04
7.	Transportation & Communication	5.84
8.	Finance, Rent & Company Service	5.07
9.	Services	7.99
PDRB		100,0

Source: Biro Administrasi Perekonomian Sekda Prov  
Jatim, Okt 2013



**Economy Structure dominated by Secondary sector (PHR & Processing Industry), Supported by Primary Sector (Agriculture) → absorb 75 % employee**



# EAST JAVA MARKET SHARE

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%	379,47	33,85	8,92%
2.	Third Party Fund	289,09	22,20	7,67%	293,80	27,41	9,33%
	- Current Account	47,67	9,66	20,26%	45,98	12,08	26,28%
	- Saving Account	134,22	8,17	6,08%	133,15	7,06	5,31%
	- Time Deposit	107,20	4,37	4,07%	114,67	8,27	7,22%
3.	Loan	239,48	18,56	7,75%	265,35	20,43	7,70%

**Source : Economy Regional East Java – Bank Indonesia**

**Total Bank in East Java : 81 Banks**

## **SECTION 2**

# **FINANCIAL HIGHLIGHTS**

# BALANCE SHEET

In Million Rp.

Information	9M12	9M13	YoY	3Q12	1Q13	2Q13	3Q13	YoY	QoQ
<b>Total Asset</b>	<b>32.850.811</b>	<b>35.508.757</b>	<b>8,09%</b>	<b>2.741.131</b>	<b>3.465.592</b>	<b>1.274.303</b>	<b>1.656.670</b>	<b>- 39,57%</b>	<b>30%</b>
<b>Placement BI &amp; SBI</b>	<b>3.419.672</b>	<b>2.152.215</b>	<b>- 37,07%</b>	<b>702.429</b>	<b>(198.922)</b>	<b>236.403</b>	<b>11.395</b>	<b>- 98,38%</b>	<b>- 95,18%</b>
<b>Placement Other Bank</b>	<b>6.991.633</b>	<b>7.254.226</b>	<b>3,75%</b>	<b>850.715</b>	<b>3.602.072</b>	<b>(1.841.352)</b>	<b>451.862</b>	<b>- 46,89%</b>	<b>- 75,47%</b>
<b>Loan</b>	<b>18.663.183</b>	<b>21.526.815</b>	<b>15,34%</b>	<b>604.630</b>	<b>248.197</b>	<b>1.626.590</b>	<b>1.095.699</b>	<b>81,21%</b>	<b>- 32,64%</b>
<b>Impairment Losses</b>	<b>(296.364)</b>	<b>(362.674)</b>	<b>22,37%</b>	<b>(11.344)</b>	<b>(16.521)</b>	<b>(73.506)</b>	<b>(50.473)</b>	<b>444,93%</b>	<b>- 31,34%</b>
<b>Third Party Fund</b>	<b>26.381.599</b>	<b>28.669.422</b>	<b>8,67%</b>	<b>1.093.794</b>	<b>3.055.242</b>	<b>1.986.889</b>	<b>1.253.441</b>	<b>14,59%</b>	<b>- 36,92%</b>
<b>- Current Account</b>	<b>11.627.856</b>	<b>12.643.546</b>	<b>8,73%</b>	<b>895.291</b>	<b>2.439.583</b>	<b>(18.350)</b>	<b>560.448</b>	<b>- 37,41%</b>	<b>3054,2%</b>
<b>- Saving Account</b>	<b>6.472.704</b>	<b>7.622.300</b>	<b>17,76%</b>	<b>(2.523)</b>	<b>(1.416.550)</b>	<b>306.703</b>	<b>558.170</b>	<b>220,23%</b>	<b>81,99%</b>
<b>- Time Deposit</b>	<b>8.281.039</b>	<b>8.403.576</b>	<b>1,47%</b>	<b>201.026</b>	<b>2.406.783</b>	<b>1.488.139</b>	<b>134.823</b>	<b>- 32,94%</b>	<b>- 90,95%</b>
<b>Equity</b>	<b>5.294.707</b>	<b>5.575.423</b>	<b>5,30%</b>	<b>1.452.997</b>	<b>(374.574)</b>	<b>210.397</b>	<b>252.494</b>	<b>- 82,63%</b>	<b>20%</b>
<b>TIER 1</b>	<b>4.601.499</b>	<b>4.610.333</b>	<b>0,19%</b>	<b>1.233.355</b>	<b>3.154</b>	<b>42.205</b>	<b>103.545</b>	<b>- 91,61%</b>	<b>145,33%%</b>



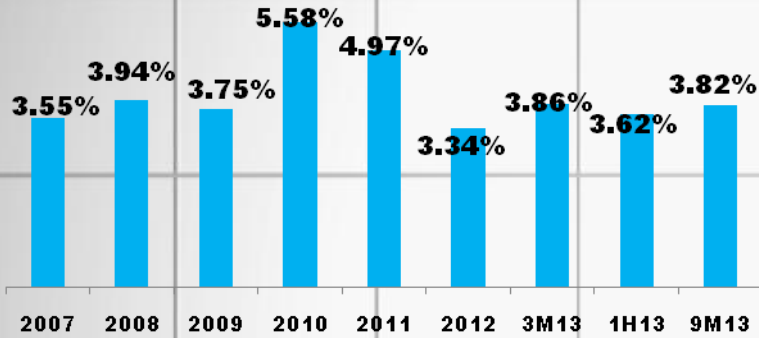
# PROFIT & LOSS

In Million Rp.

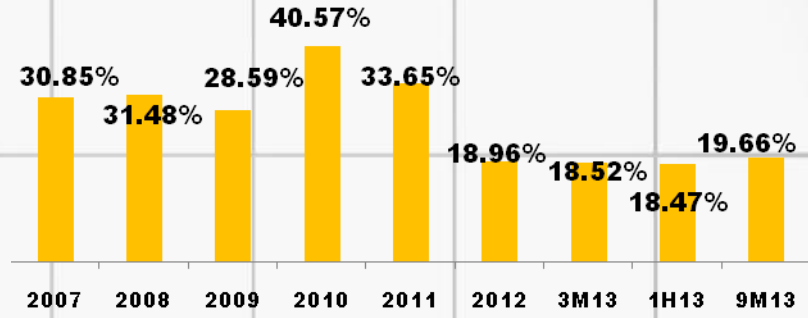
Information	9M12	9M13	YoY	3Q12	1Q13	2Q13	3Q13	YoY	QoQ
<b>Interest Income</b>	<b>2.086.696</b>	<b>2.391.366</b>	<b>14,60%</b>	<b>779.889</b>	<b>720.112</b>	<b>785.590</b>	<b>885.663</b>	<b>13,56%</b>	<b>12,73%</b>
<b>Interest Expense</b>	<b>(633.185)</b>	<b>(623.638)</b>	<b>- 1,51%</b>	<b>(215.728)</b>	<b>(172.181)</b>	<b>(227.045)</b>	<b>(224.412)</b>	<b>4,02%</b>	<b>- 1,16%</b>
<b>Nett Interest Income</b>	<b>1.453.511</b>	<b>1.767.728</b>	<b>21,61%</b>	<b>564.162</b>	<b>547.931</b>	<b>558.545</b>	<b>661.251</b>	<b>17,20%</b>	<b>18,38%</b>
<b>Non Interest Operational Income</b>	<b>251.491</b>	<b>333.391</b>	<b>32,56%</b>	<b>79.091</b>	<b>111.270</b>	<b>131.109</b>	<b>91.011</b>	<b>15,07%</b>	<b>- 30,59%</b>
<b>Non Interest Operational Expense</b>	<b>(1.003.941)</b>	<b>(1.164.423)</b>	<b>15,98%</b>	<b>(404.455)</b>	<b>(360.427)</b>	<b>(394.966)</b>	<b>(409.029)</b>	<b>1,13%</b>	<b>3,56%</b>
<b>Impairment Losses Expense</b>	<b>(304.725)</b>	<b>(314.533)</b>	<b>3,21%</b>	<b>(121.138)</b>	<b>(83.441)</b>	<b>(134.038)</b>	<b>(97.055)</b>	<b>- 19,89%</b>	<b>- 27,60%</b>
<b>Nett Non Interest Operational Income (Expense)</b>	<b>(752.450)</b>	<b>(831.032)</b>	<b>10,44%</b>	<b>(325.364)</b>	<b>(249.157)</b>	<b>(263.857)</b>	<b>(318.018)</b>	<b>- 2,26%</b>	<b>20,52%</b>
<b>Operational Profit</b>	<b>701.062</b>	<b>936.696</b>	<b>33,61%</b>	<b>238.798</b>	<b>298.774</b>	<b>294.688</b>	<b>343.234</b>	<b>43,73%</b>	<b>16,47%</b>
<b>Non Operational Profit</b>	<b>3.231</b>	<b>11.839</b>	<b>366,38%</b>	<b>656</b>	<b>2.158</b>	<b>(2.718)</b>	<b>11.278</b>	<b>1719,2%</b>	<b>414,93%</b>
<b>Pre Tax Profit</b>	<b>704.293</b>	<b>948.535</b>	<b>34,67%</b>	<b>239.453</b>	<b>300.932</b>	<b>291.970</b>	<b>355.633</b>	<b>48,51%</b>	<b>21,80%</b>
<b>Taxes</b>	<b>(176.073)</b>	<b>(267.4623)</b>	<b>51,90%</b>	<b>(45.729)</b>	<b>(82.751)</b>	<b>(81.575)</b>	<b>(83.664)</b>	<b>82,95%</b>	<b>2,56%</b>
<b>Nett profit</b>	<b>528.220</b>	<b>681.072</b>	<b>28,93%</b>	<b>193.725</b>	<b>218.181</b>	<b>210.395</b>	<b>252.494</b>	<b>30,33%</b>	<b>20%</b>

# FINANCIAL RATIO

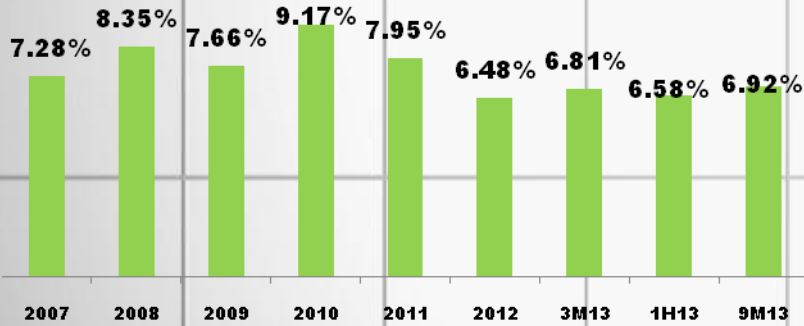
**R  
O  
A**



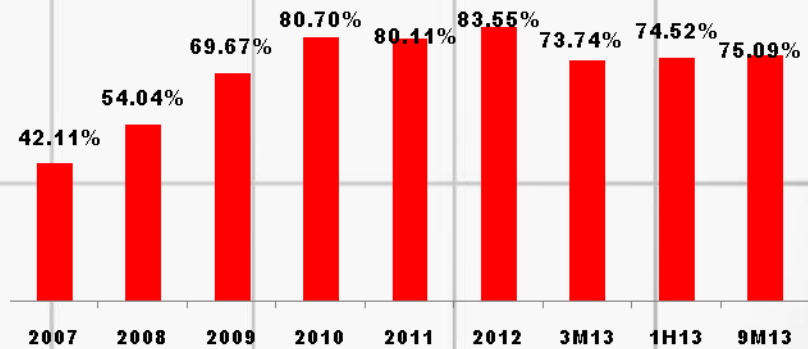
**R  
O  
E**



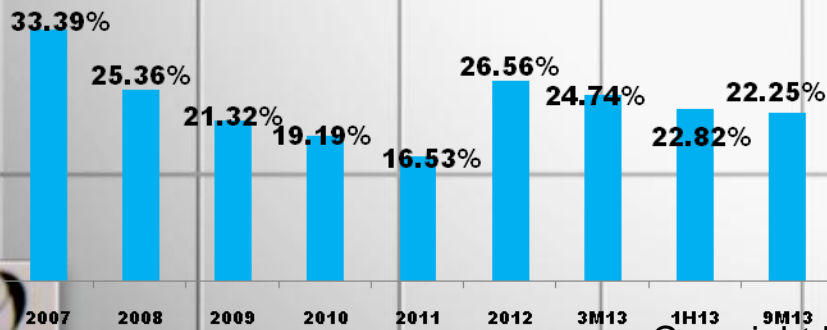
**N  
I  
M**



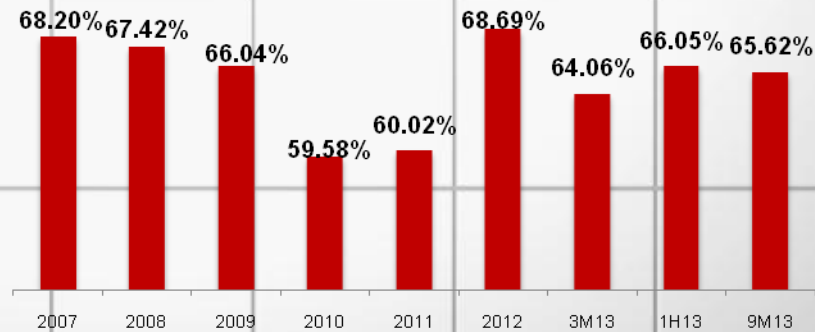
**L  
D  
R**



**C  
A  
R**



**B  
O  
P  
O**



# FINANCIAL RATIO

**NPL Bank Jatim decrease from June 2013 which is 3,29% become 3,13% in September 2013.**

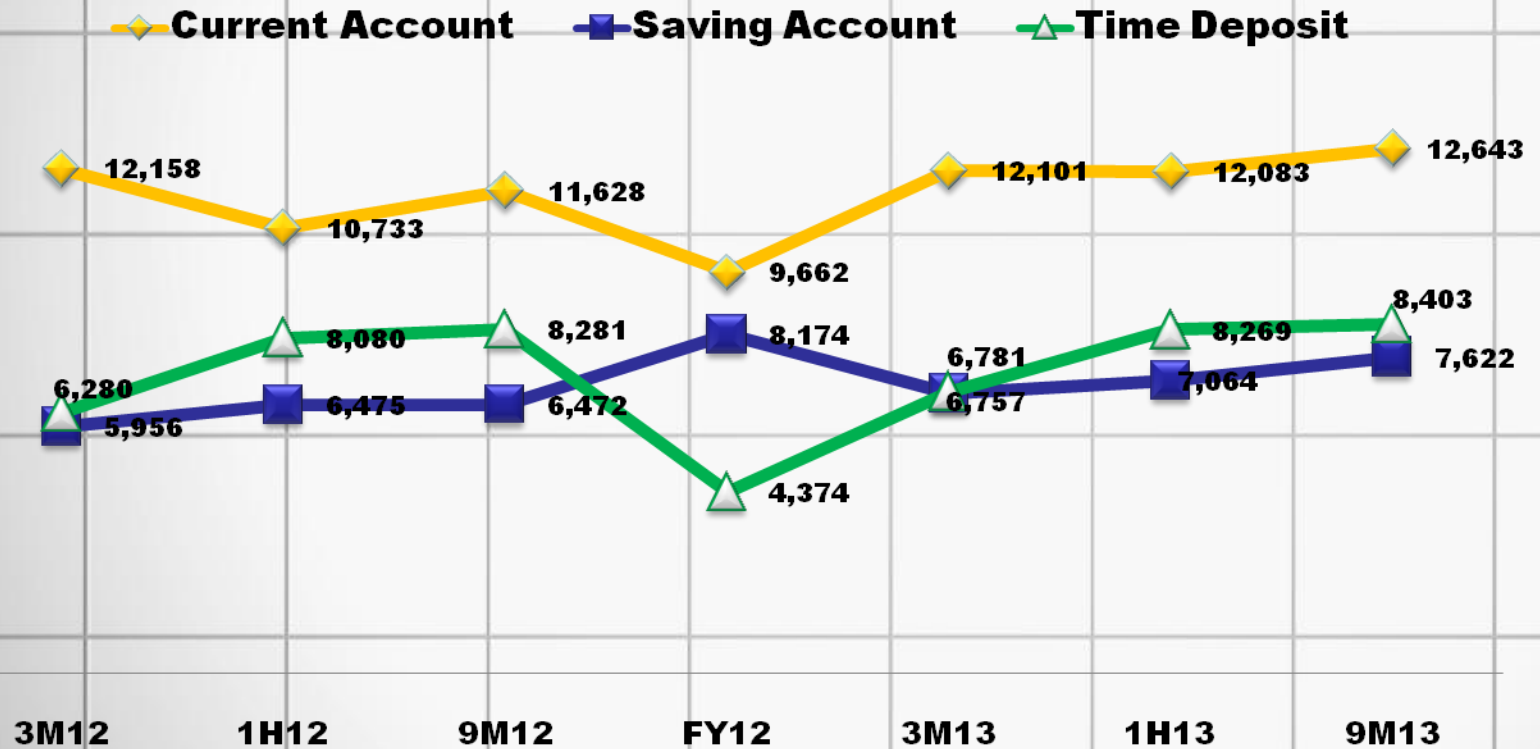
<b>Ratio</b>	<b>2012</b>	<b>Sept 2012</b>	<b>Sept 2013</b>
<b>NPL Gross</b>	<b>2,95%</b>	<b>2,72%</b>	<b>3,13%</b>

## **SECTION 3**

### **OVERVIEW & INVESTMENTS HIGHLIGHTS**

# THIRD PARTY FUND

In Billion Rp.

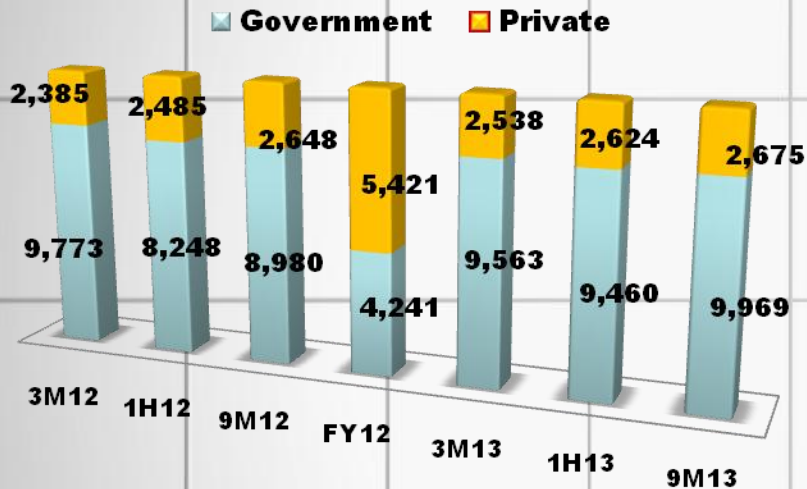




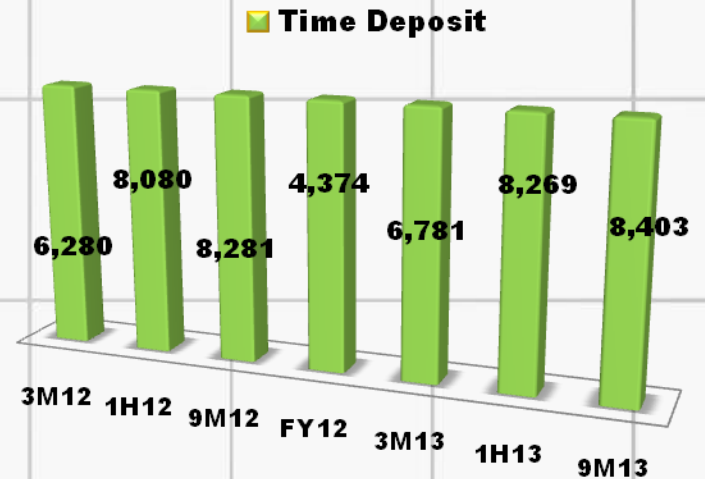
# THIRD PARTY FUND

In Billion Rp.

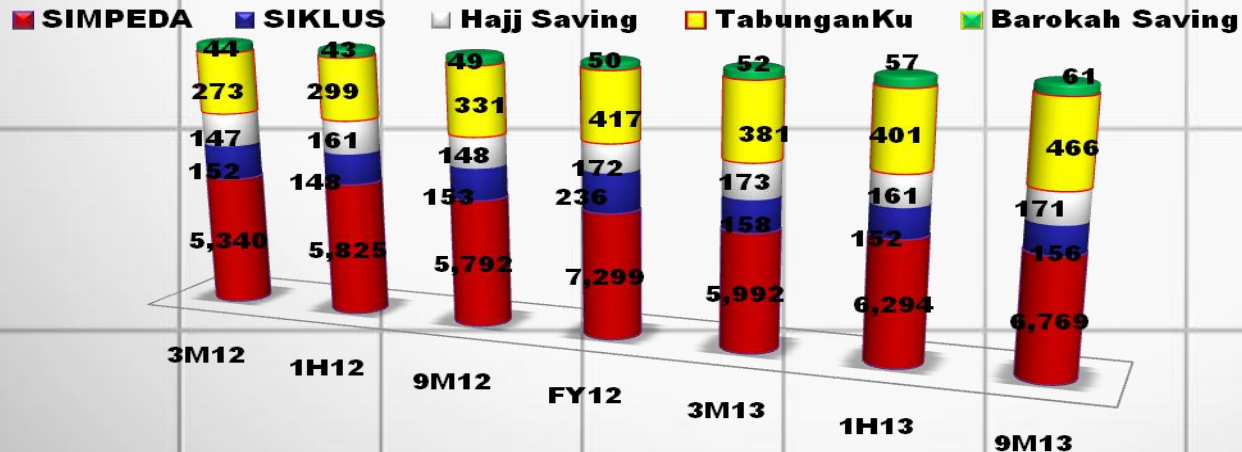
## Current Account



## Time Deposit

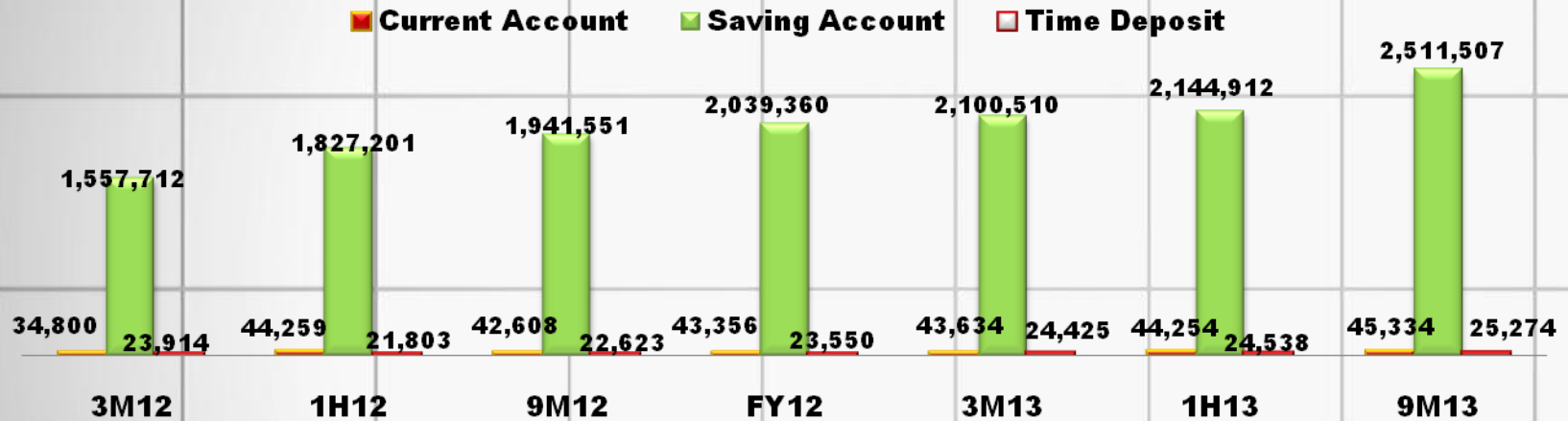


## Saving Account

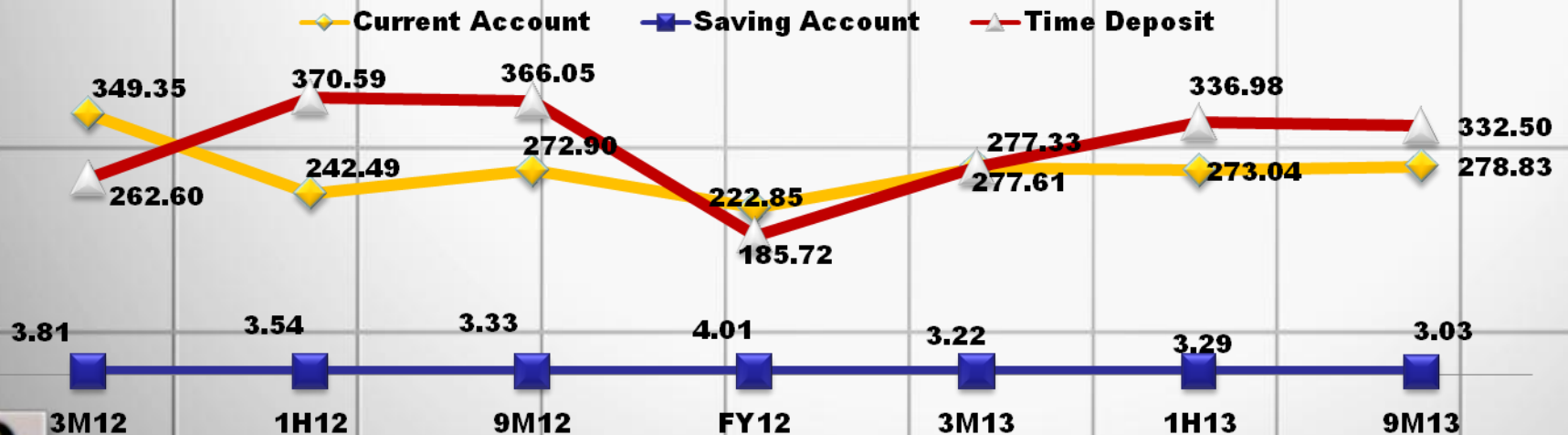


# THIRD PARTY FUND

## Total Customer



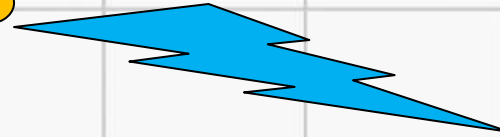
## Ticket Size



# CASA RATIO

BANK	CASA RATIO (June 2013)
Bank Jatim	73,9%
Bank Jabar Banten	48,5%
Bank Mandiri	64,9%
BTN	49,2%
BTPN	16,4%
BRI	58,6%
BCA	80,8%
Bank Danamon	44,6%
BNI	67,9%
Bank Panin	60,1%

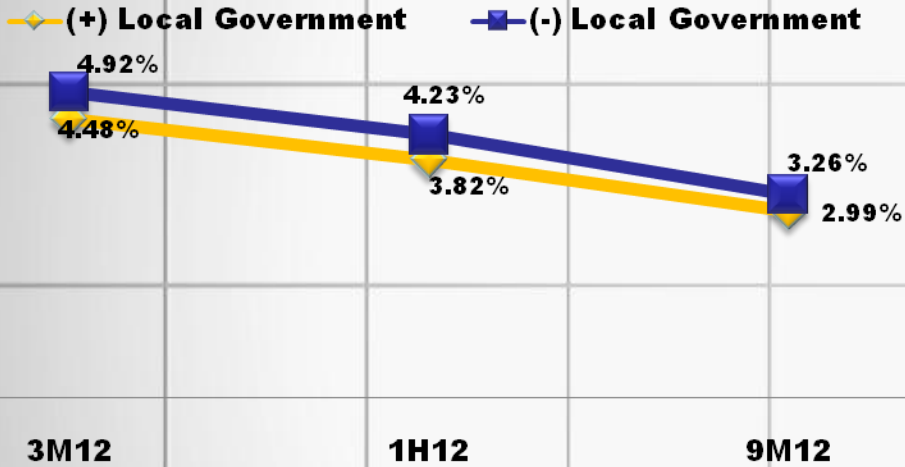
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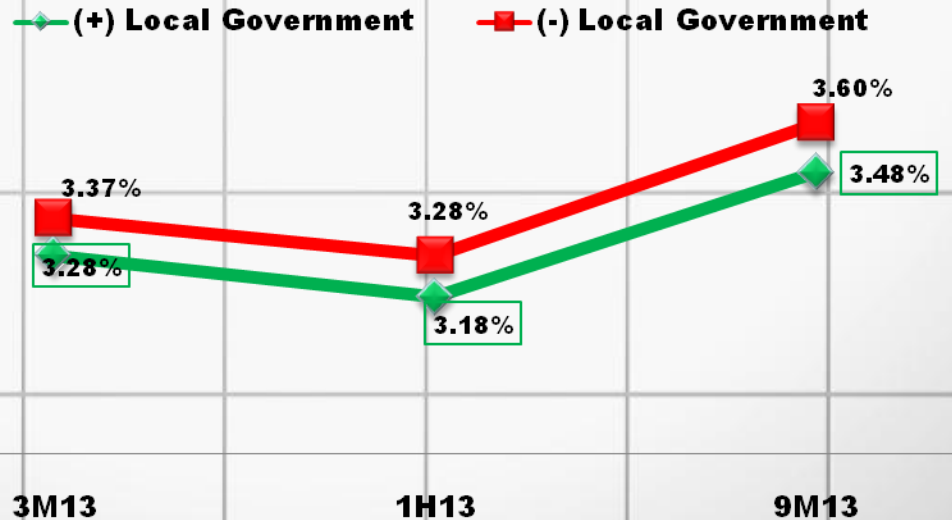
*CASA RATIO Bank Jatim  
September 2013 : 70,68%*

# COST OF FUND

## COF

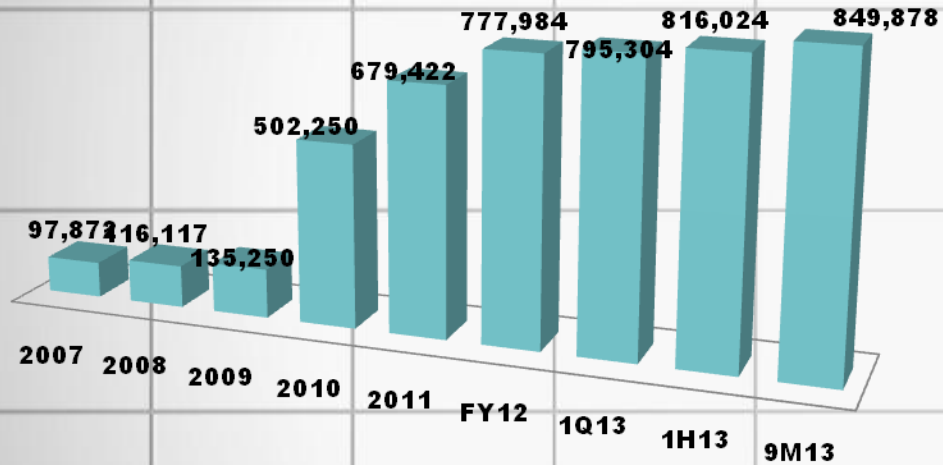


## COF

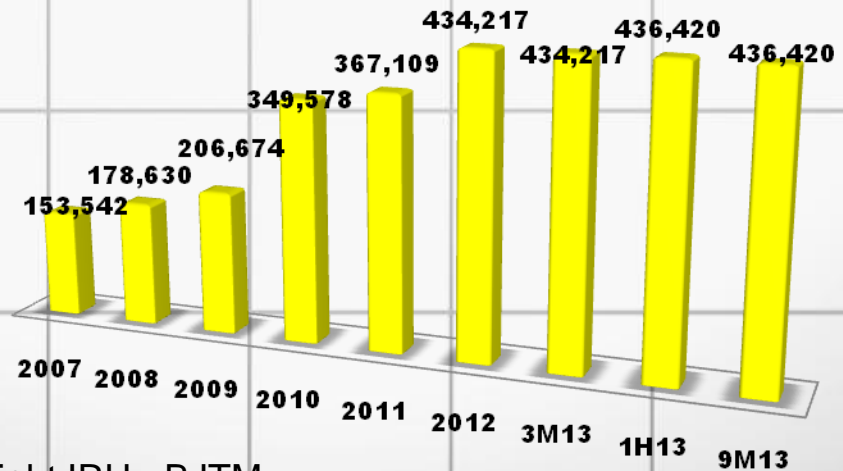


# ATM & KPE

## ATM Cardholder

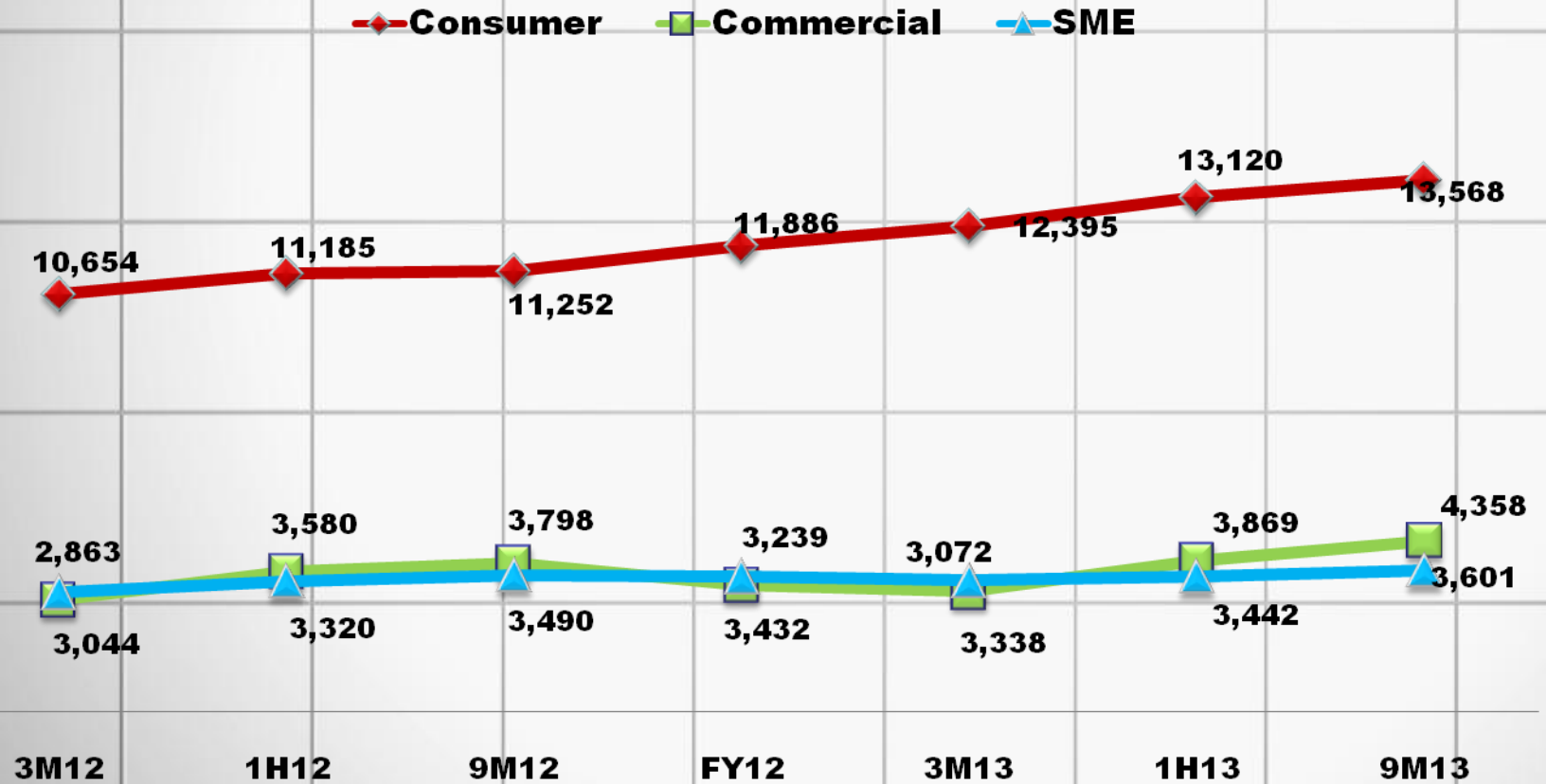


## KPE



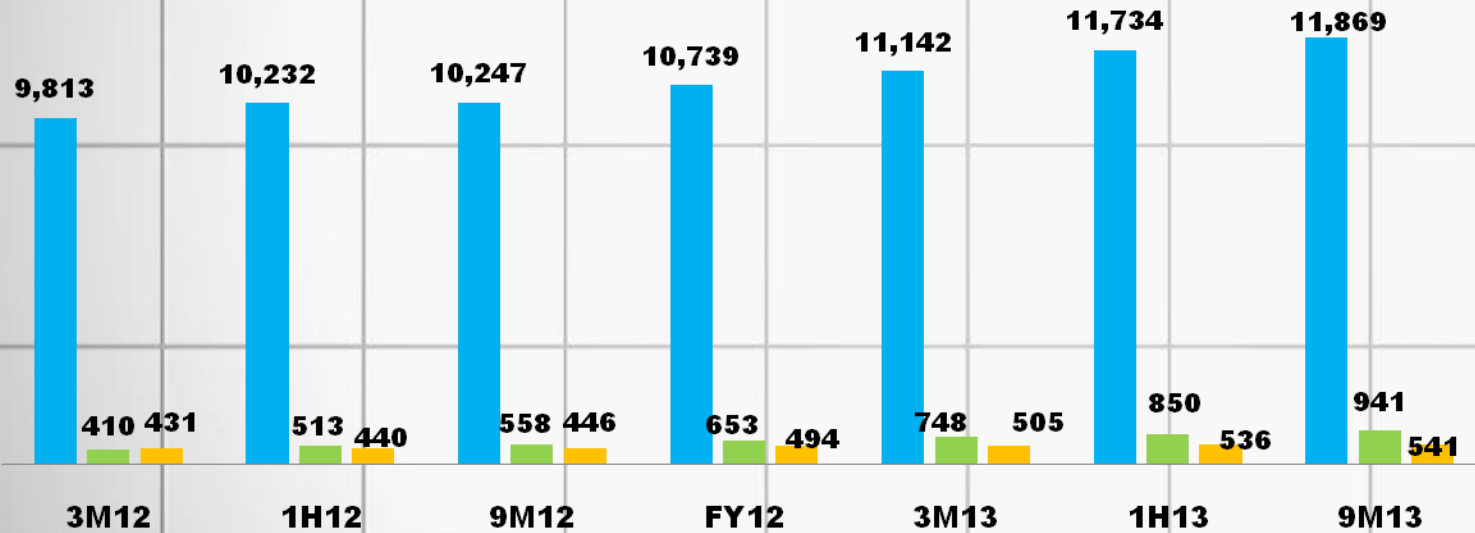
# LOAN

In Billion Rp.



## Consumer Loan

■ Multipurpose ■ Mortgage ■ Others



**Multiguna**  
**KPR**  
**Others**

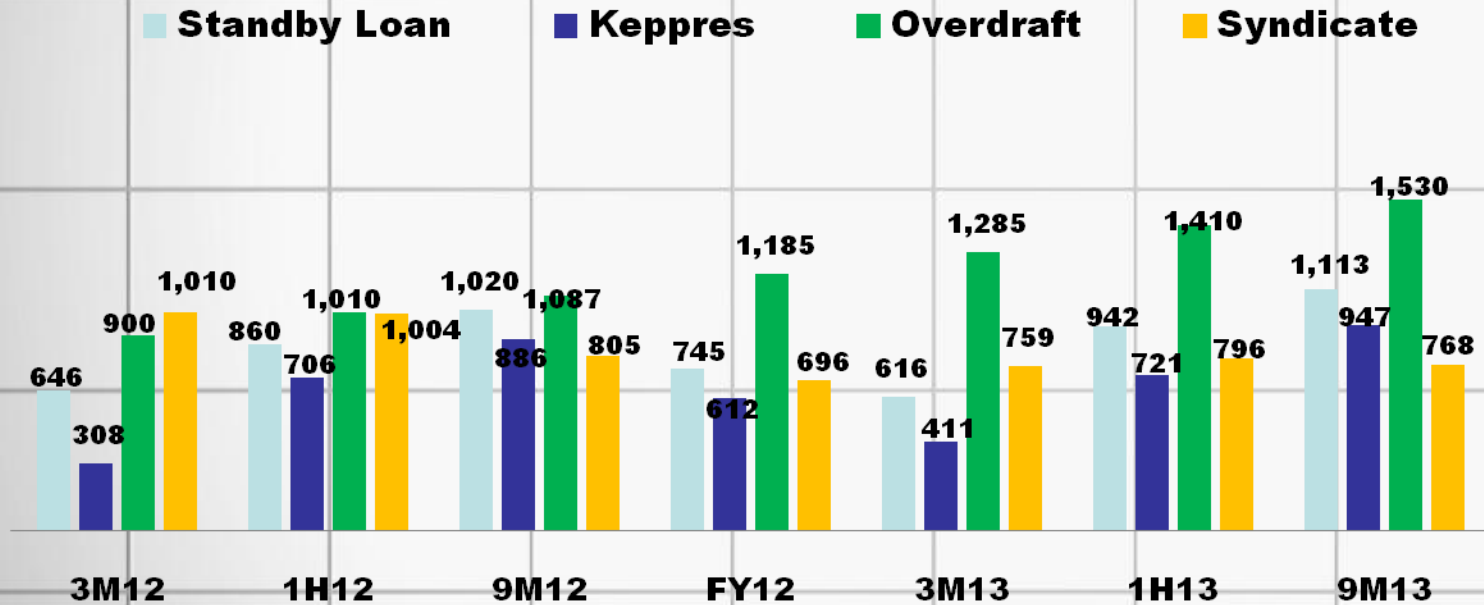
**YoY 15,82%**  
**YoY 68,63%**  
**YoY 21,30%**



# LOAN

In Billion Rp.

## Commercial Loan



<b>Standby Loan</b>	<b>YoY</b>	<b>9,11%</b>
<b>Keppres</b>	<b>YoY</b>	<b>6,88%</b>
<b>Overdraft</b>	<b>YoY</b>	<b>40,75%</b>
<b>Syndicate</b>	<b>YoY</b>	<b>- 4,60%</b>

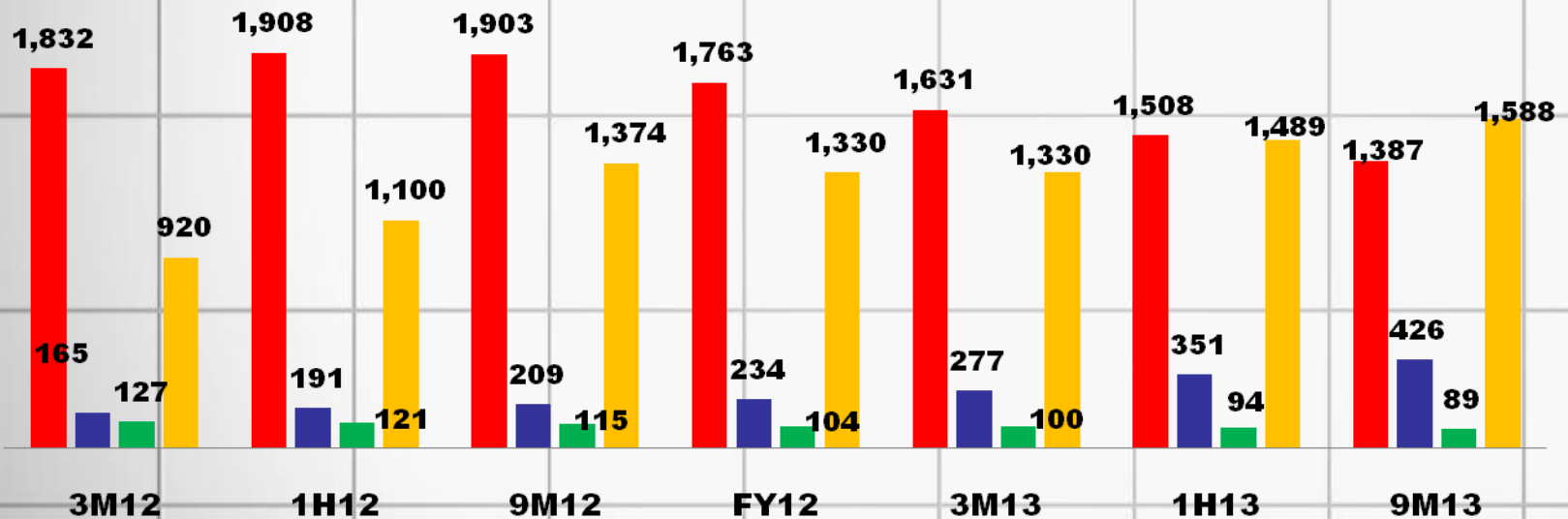




In Billion Rp.

## SME Loan

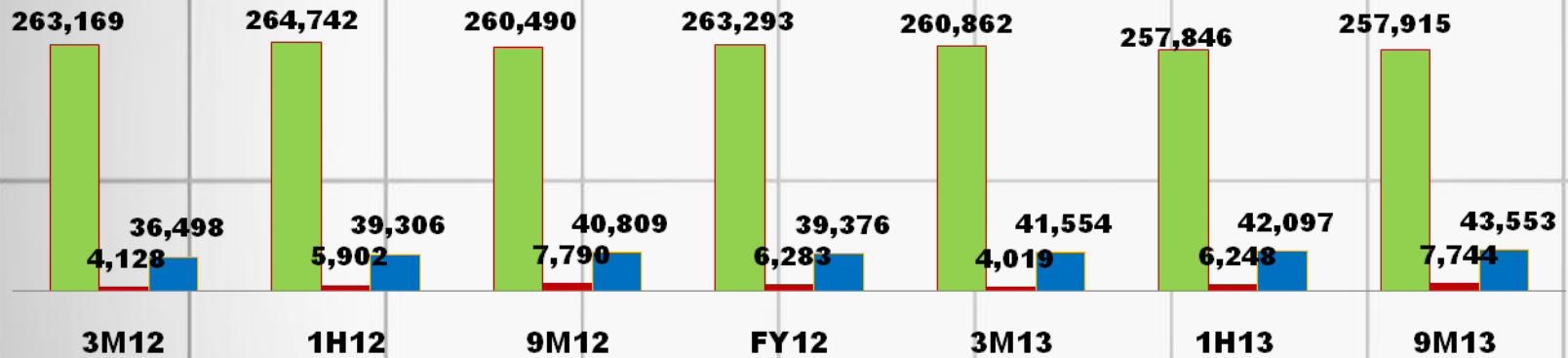
■ KUR ■ Pundi Kencana ■ Laguna ■ Others



<b>KUR</b>	<b>YoY</b>	<b>- 27,12%</b>
<b>Pundi Kencana</b>	<b>YoY</b>	<b>103,82%</b>
<b>Laguna</b>	<b>YoY</b>	<b>- 22,61%</b>
<b>Others</b>	<b>YoY</b>	<b>15,57%</b>

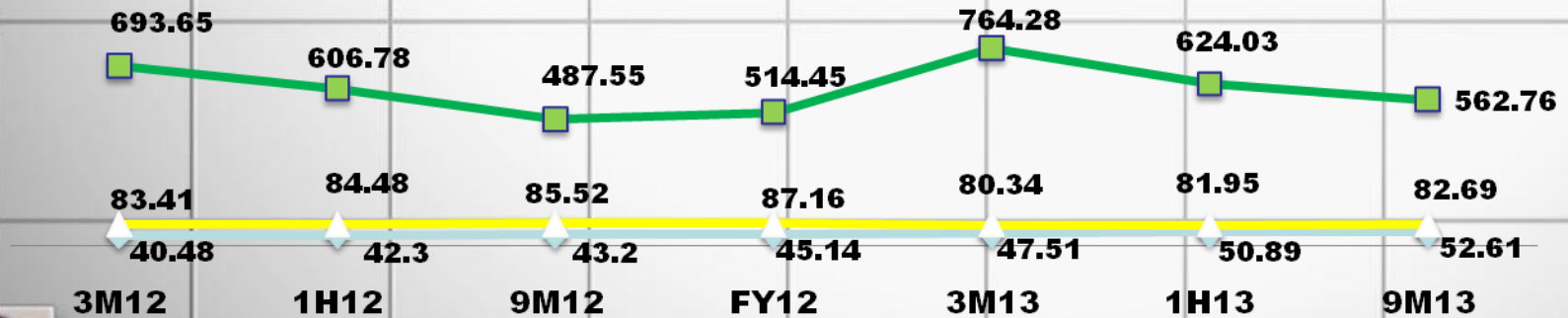
## Total Customer

■ Consumer ■ Commercial ■ SME



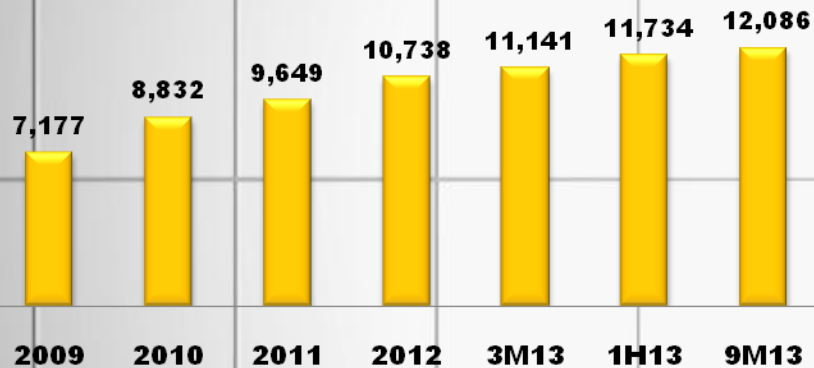
## Ticket Size

◆ Consumer ■ Commercial - - SME

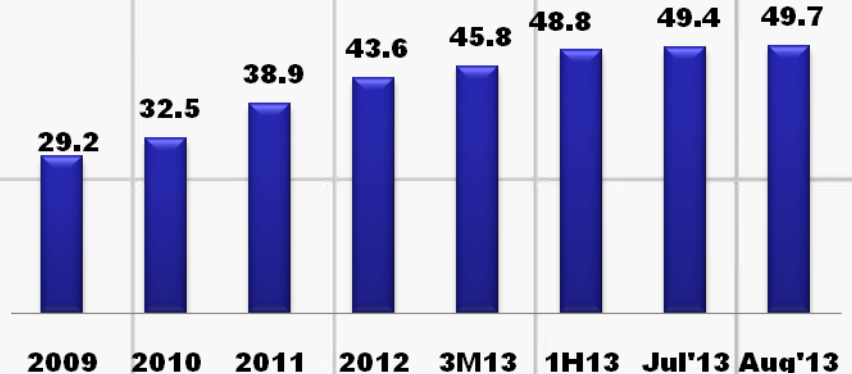


# MULTIPURPOSE LOAN

**Multiguna Loan Balance  
( Billion Rp. )**



**Multiguna Ticket Size (million) Rp.**



**Bank Jatim aims to tap retired civil servants and payroll account from private companies in East Java.**

# LOAN INTEREST RATE

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



# MICRO LOAN



**Direct  
Individual  
&  
Collective**

Sales Activity :

- Existing Customer
- New Customer

**Community Concept (certain radius)**



# MICRO LOAN

Disbursement

Maintain	
Day 1+	Maintain Action: - Welcoming greeting - Verification data - Cek sidestreaming
Day 15+	Maintain Action: - Relationship
Day 30+	Maintain Action: - Relationship - Collection

## **Electronic Data Capture Mobile**

### **Called *Mobile EDC***

**Machine or tools used by RO/CPU Officer (Cash Pick Up) in CPU activity for micro loan customers**



# MICRO LOAN

## Bank Jatim Micro Product

Segmented Product	Product feature of Working Capital & Investment		
	Jatim 50	Jatim 300	Jatim 500
<b>Plafond</b>	until 50 Million	> 50 Mil – 300 Mil	> 200 Mil - 500 Mil
<b>Period of Working Capital Loan</b>	Max 36 months	Max 36 months	Max 36 months
<b>Period of Investment Loan</b>	Max 60 months	Max 60 months	Max 60 months
<b>Collateral</b>	Required	Required	Required
<b>Target Market</b>	Individuals & Business Entities	Individuals & Business Entities	Individuals & Business Entities
<b>Way of withdrawal</b>	Aflopeng	Aflopeng	Aflopeng
<b>Radius</b>	radius $\pm$ 10 Km	radius $\pm$ 10 Km	radius $\pm$ 10 Km



# MICRO LOAN

## 45 implants micro unit 2013

Area Surabaya (10 Units)	Area Gresik ( 7 units )	Area Sidoarjo ( 8 units )	Area Mojokerto ( 5 units )	Area Kediri ( 9 units )	Area Madiun ( 6 units)
SB. Kalibutih	CO. Menganti	B. Sidoarjo	B. Mojokerto	B. Kediri	B. Madiun
Kyai Hj.Mansyur	SB. Sedayu	SB. Krian	SB. Sooko	SB. Kertosono	CO. Saradan
SB. Karah Agung	SB. Cerme	SB. Taman	CO. Perak- Jombang	SB. Tanjunganom	SB. Uteran
SB. Rungkut	B. Lamongan	SB. Porong	CO. Ngoro	SB. Sukomoro	SB. Dolopo
CO. Mulyosari	CO. Kranji	SB. Gedangan	SB. Mojosari	SB. Kandangan	CO. Muneng
SB. Rajawali	B. Gresik	SB. Waru		SB. Wates	SB. Jiwan
SB. Benowo	SB. Benowo (Perak)	PP. UPTD Tulangan		SB. Pagu	
B. HR.Muhammad		PP. Sukodono (Puspoargo)		SB. Kepung	
SB. Lidah kulon				SB. Brebek	
SB. Tambak Rejo					

• **B : Branch Office**  
• **SB : Sub Branch**

\* **CO : Cash Office**  
\* **PP : Payment Point**

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# RECOVERY

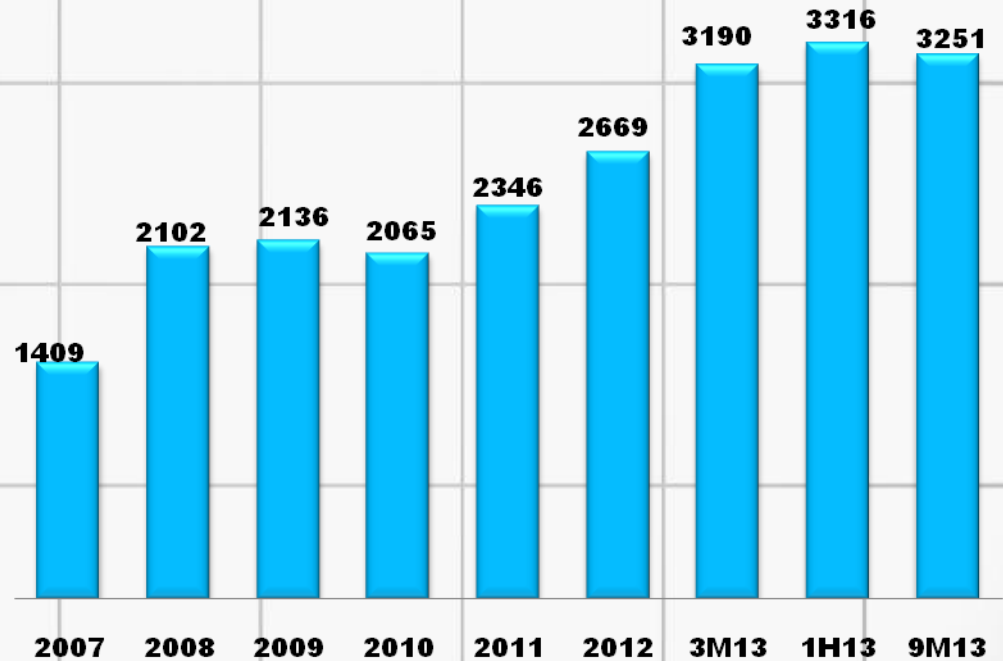
No	Information	Total Recovery 2012	Realization Mar 2013	Realization June 2013	Realization Sept 2013	Total Jan - Sept 2013
1	Claim of loan insurance (70% of outstanding loan-write off)	94.751.054.641	38.886.986.289	11.343.226.703	15.319.730.164	135.739.371.881
2	Result of loan collection after Jamkrindo's 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	2.475.003.993	25.817.311.017
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	5.503.130.178	48.367.304.348
5	Installment Loan of Jakarta Branch	10.113.097.880	-	6.717.623.844	280.676.667	10.108,461.018
6	Installment Loan of HR Muhammad Branch	3,184,866,000	65.402.390	356.050	-	665.588.747
7	Installment Loan of Sumenep Branch	253.790.601	3.100.000	2.300.000	1.850.000	65.780.563
8	Installment Loan of Jombang Branch	-	-	-	10.000.000.000	10.000.000.000
9	PT. Horison Komunikasi clain	2.500.000.000	-	-	-	-
<b>TOTAL</b>		<b>157.767.782.097</b>	<b>45.844.620.027</b>	<b>30.704.198.047</b>	<b>33.580.391.001</b>	<b>230.801.224.879</b>

## **SECTION 4**

# **STRENGTHS**



# HUMAN RESOURCES



**\* Exclude outsourcing**

## 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**

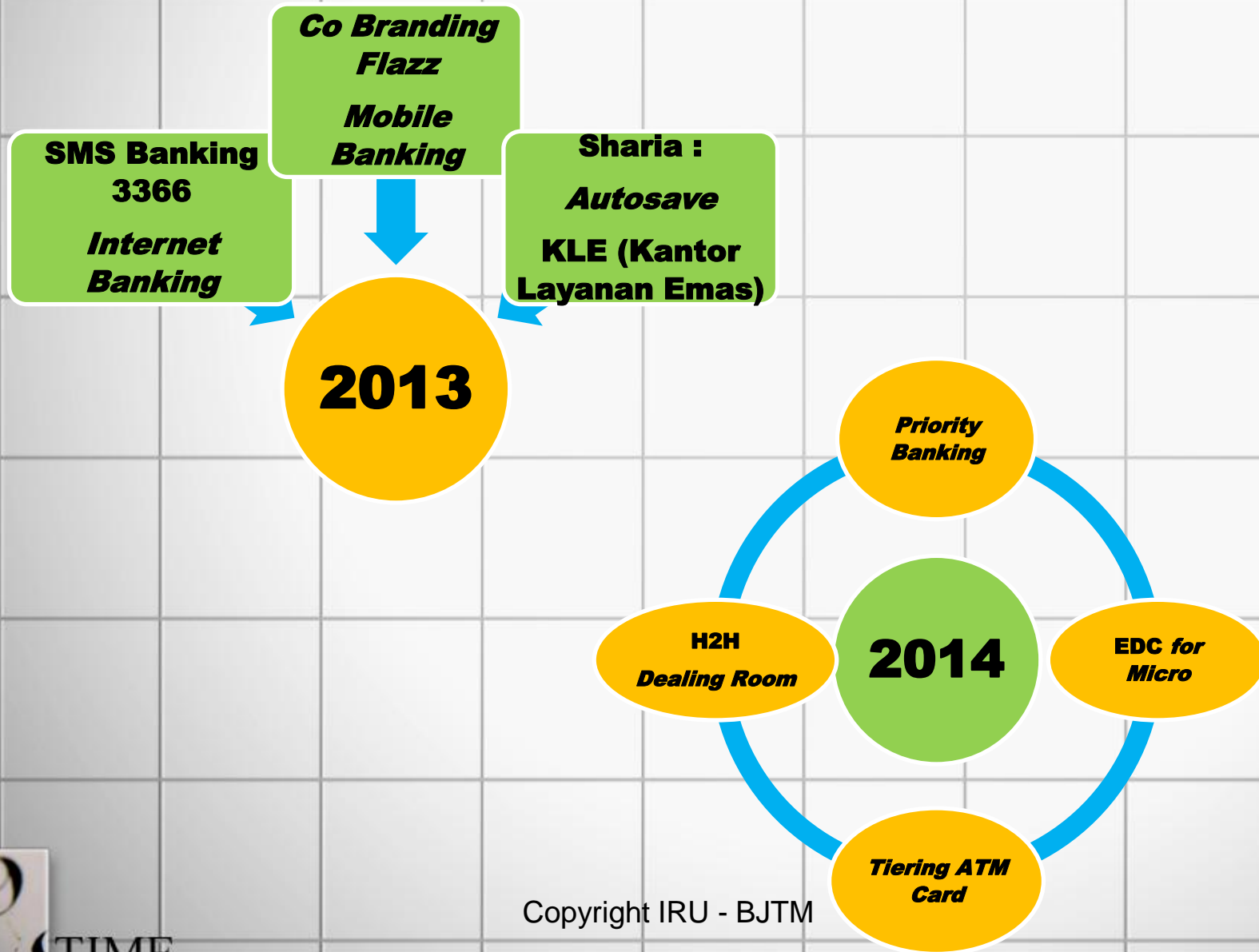
# OFFICE NETWORK

Network	2009	2010	2011	2012	Mar 2013	Jun 2013	Sept 2013	Target 2013 (+)
<b>Head Office</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>Branch Office</b>	<b>39</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>41</b>	<b>2</b>
<b>Sub Branch Office</b>	<b>26</b>	<b>44</b>	<b>67</b>	<b>81</b>	<b>89</b>	<b>93</b>	<b>103</b>	<b>60</b>
<b>Cash office</b>	<b>151</b>	<b>154</b>	<b>164</b>	<b>164</b>	<b>162</b>	<b>160</b>	<b>154</b>	<b>49</b>
<b>Sharia service office</b>	<b>37</b>	<b>37</b>	<b>47</b>	<b>47</b>	<b>47</b>	<b>47</b>	<b>47</b>	<b>0</b>
<b>Payment Point</b>	<b>78</b>	<b>88</b>	<b>115</b>	<b>138</b>	<b>145</b>	<b>150</b>	<b>151</b>	<b>42</b>
<b>Mobile cash</b>	<b>45</b>	<b>49</b>	<b>57</b>	<b>57</b>	<b>57</b>	<b>57</b>	<b>58</b>	<b>9</b>
<b>Mobile ATM</b>	<b>-</b>	<b>4</b>	<b>4</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>2</b>
<b>CDM</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>
<b>ATM</b>	<b>87</b>	<b>142</b>	<b>262</b>	<b>368</b>	<b>376</b>	<b>390</b>	<b>423</b>	<b>130</b>
<b>Total network</b>	<b>465</b>	<b>561</b>	<b>759</b>	<b>904</b>	<b>925</b>	<b>946</b>	<b>985</b>	<b>295</b>



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# NEW PRODUCTS



# BPR LINKAGE PROGRAM

## Linkage Program Executing

- **Outstanding : 368,2 Billion Rp.**
- **Consists of 70 members**

## Linkage Program KUR

- **Outstanding : 3,49 Billion Rp.**
- **Consists of 2 members**

## Linkage BPR Non APEX

- **Outstanding : 6,92 Billion Rp.**
- **Consists of 2 members**



# JETS

**One of transfer system service to BPR in Bank Jatim is JETS (Jatim Electronic Transfer System). In this case, Bank Jatim acting as an organizer and BPR as participants.**

**The members of JETS :**

- 18 BPR pilot project was done kick off meeting**
- 87 BPR who engage themselves in the implementation of JETS**

**Per September 2013 (monthly report)**

<b>Type of Transaction</b>	<b>Total Transaction (in 1 month)</b>	<b>Total Amount</b>
<b>Between BPR</b>	<b>72</b>	<b>Rp. 1.499.445.483</b>
<b>BPR with Public Bank member SKNBI</b>	<b>213</b>	<b>Rp. 3.930.139.181</b>
<b>TOTAL</b>	<b>285</b>	<b>Rp. 5.429.584.664</b>



# AWARDS & ACHIEVEMENTS



**Indonesia  
Bank Loyalty  
Award 2013**

**Platinum  
Award  
Infobank 2013**



**Indonesia  
Banking  
Award  
2013**

# BOARD OF DIRECTOR



**HADI SUKRIANTO**  
DIREKTUR UTAMA

Lahir di Tanjung Karang pada tanggal 28 Maret 1957. Menjabat sebagai Direktur Utama PT Bank Pembangunan Daerah Jawa Timur sejak 14 April 2011. Dengan Latar belakang Pendidikan Lulus Strata 1 Jurusan Ekonomi tahun 1990 dan Magister Manajemen tahun 2003.



**DJOKO LESMONO**  
DIREKTUR BISNIS MENENGAH & KORPORASI

DJOKO LESMONO, Lahir di Kediri pada tanggal 12 Desember 1952. Menjabat sebagai Direktur Bisnis Menengah & Korporasi PT Bank Pembangunan Daerah Jawa Timur sejak 14 April 2011. Lulus Strata 1 Jurusan Ekonomi tahun 1992 dan Magister Manajemen tahun 2003.



**RUDIE HARDIONO**  
DIREKTUR KEPATUHAN

RUDIE HARDIONO, Lahir di Malang, 05 November 1958 Menjabat sebagai Direktur Kepatuhan PT Bank Pembangunan Daerah Jawa Timur sejak 03 September 2013. Lulus Strata 1 Jurusan Keuangan pada Tahun 1985, dan Magister Manajemen tahun 2000



**EKO ANTONO**  
DIREKTUR OPERASIONAL

EKO ANTONO, Lahir di Bandung pada tanggal 16 Juli 1956, Menjabat sebagai Direktur Operasional PT Bank Pembangunan Daerah Jawa Timur sejak 14 April 2011. Lulus Strata 1 Jurusan Hukum tahun 1981 dan Magister Manajemen pada tahun 2002.



**TONY SUDJIARYANTO**  
DIREKTUR AGROBISNIS & USAHA SYARIAH

TONY SUDJIARYANTO, Lahir di Kediri, 07 Agustus 1959, Menjabat sebagai Direktur Agrobisnis & Usaha Syariah PT Bank Pembangunan Daerah Jawa Timur sejak 03 September 2013. Lulus Strata 1 Jurusan Teknik Sipil tahun 1985 dan Magister Manajemen 1994.

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Surabaya 60271  
Email : [iru@bankjatim.co.id](mailto:iru@bankjatim.co.id)  
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Fax : (031) 5310838**

