



BJTM

ANALYST MEETING

1 Q 1 5



ECONOMIC OUTLOOK

FINANCIAL HIGHLIGHTS

OVERVIEW & INVESTMENT HIGHLIGHTS

STRENGTHS

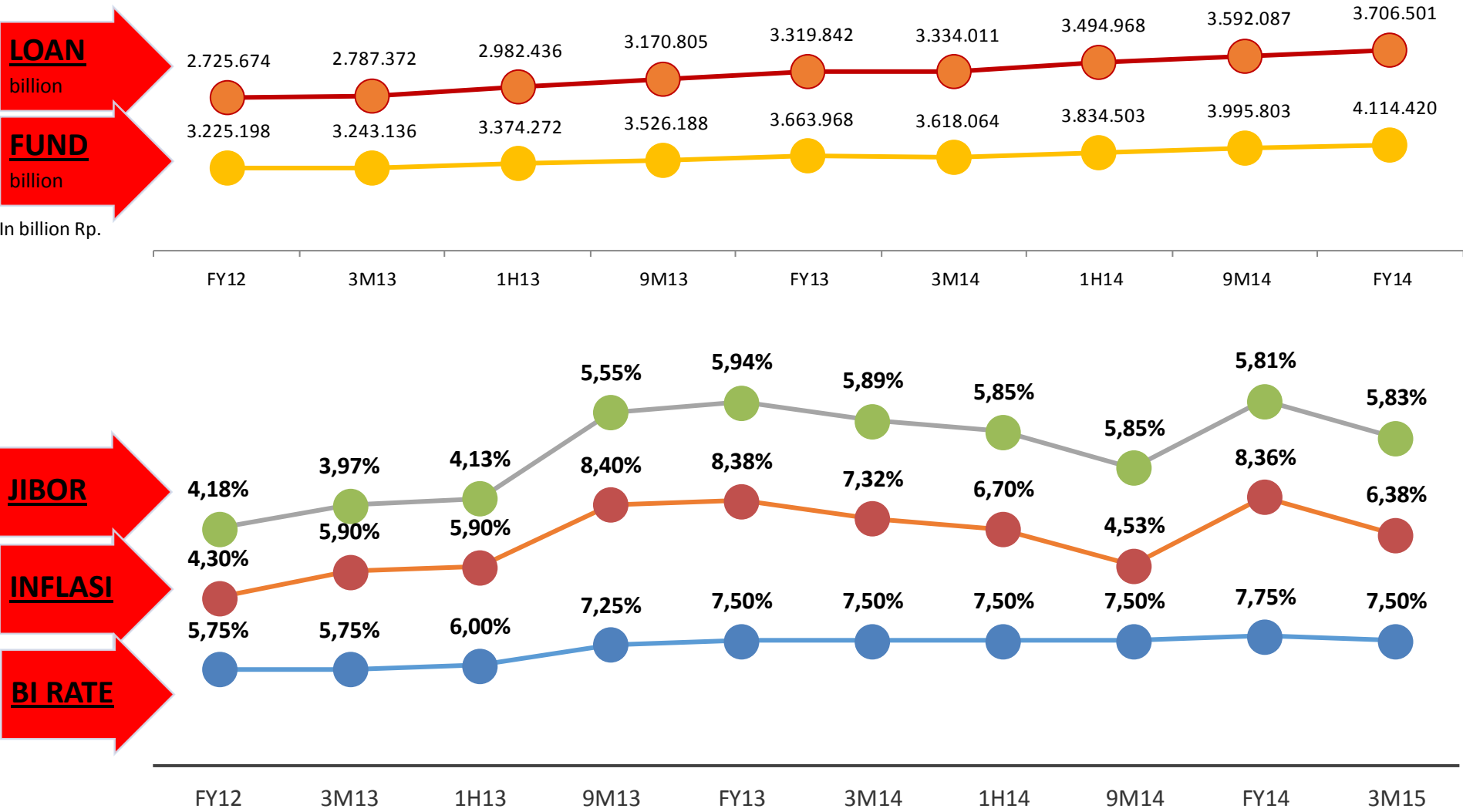
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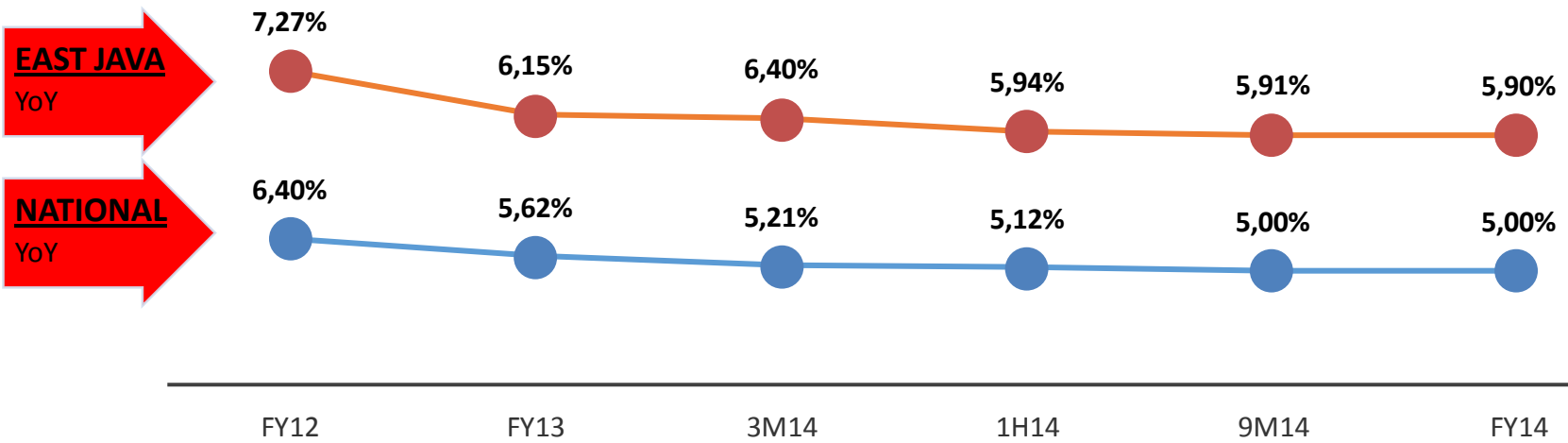
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SECTION 1

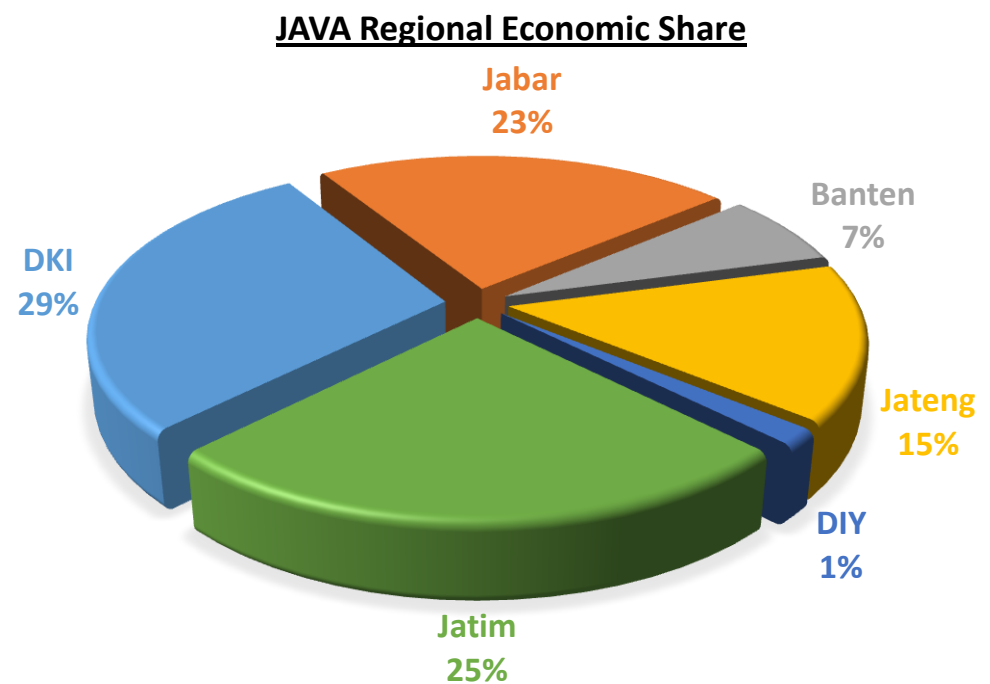
ECONOMIC OUTLOOK

MACRO ECONOMY REVIEW





Regional Growth	2013	2014
National	5,6	5,0
DKI Jakarta	6,1	5,9
Jawa Barat	6,3	5,1
Banten	7,1	5,5
Jawa Tengah	5,1	5,4
DI Yogyakarta	5,5	5,2
Jawa Timur	6,1	5,9



Source: East Java Gov.

Bank Jatim Among National Bank



In billion Rp.

No	Bank	Asset	Loan	Third Party Fund	Paid Capital	Net Income Before Tax
1	BRI	778.018	490.410	600.404	6.167	30.770
2	Bank MANDIRI	755.867	475.267	576.326	11.667	23.375
3	BCA	541.911	346.962	447.942	1.541	19.887
4	BNI	393.467	262.578	299.021	9.055	13.098
5	CIMB NIAGA	227.080	163.519	175.035	1.612	3.203
...
25	BANK JATIM	38.041	25.655	30.270	3.729	1.380

25

21

8

16

SECTION 2

FINANCIAL HIGHLIGHTS

Balance Sheet

<u>Information</u> In million Rp	<u>3M14</u>	<u>3M15</u>	<u>YoY</u>	<u>1Q14</u>	<u>4Q14</u>	<u>1Q15</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	35.464.167	45.824.569	29,21%	2.417.630	(4.696.004)	7.826.523	223,73%	-266,66%
Placement BI & Other	8.166.843	14.087.879	72,50%	2.734.185	(5.378.622)	7.858.726	187,42%	-246,11%
Loan	22.683.541	26.567.941	17,12%	599.205	108.042	373.062	-37,74%	245,30%
Third Party Fund	28.204.524	37.973.816	34,64%	2.216.704	(5.433.688)	7.703.492	247,52%	-241,77%
- Current Account	11.690.406	18.292.194	56,47%	1.721.391	(3.801.594)	6.643.195	285,92%	-274,75%
- Saving Account	8.287.439	9.172.408	10,68%	(1.682.896)	2.068.981	(1.819.408)	8,11%	-187,94%
- Time Deposit	8.226.680	10.509.213	27,75%	2.178.210	(3.701.075)	2.879.704	32,21%	-177,81%
Equity	5.416.746	6.301.089	16,33%	(301.917)	196.191	257.454	-185,27%	31,23%

Profit & Loss

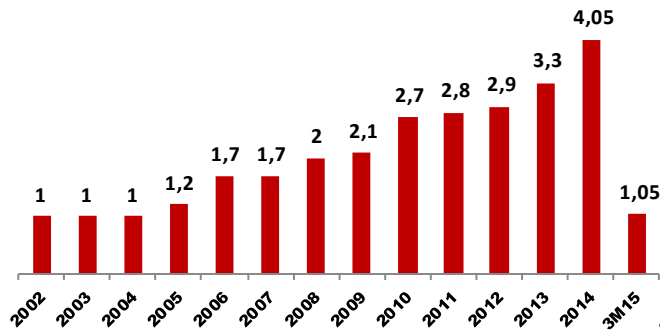
<u>Information</u> In million Rp	<u>3M14</u>	<u>3M15</u>	<u>YoY</u>	<u>1Q14</u>	<u>4Q14</u>	<u>1Q15</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	930.967	1.048.889	12,67%	930.967	1.149.261	1.048.889	12,67%	-8,73%
Interest Expense	(218.372)	(288.980)	32,33%	(218.372)	(385.730)	(288.980)	32,33%	-25,08%
Nett Interest Income	712.595	759.909	6,64%	712.595	763.531	759.909	6,64%	-0,47%
Non Interest Operational Income	120.233	100.133	-16,72%	120.233	44.546	100.133	-16,72%	124,78%
Non Interest Operational Expense	(413.788)	(539.013)	30,26%	(413.788)	(485.848)	(539.013)	30,26%	10,94%
Nett Non Interest Operational Income (Expense)	(293.555)	(438.881)	49,51%	(293.555)	(441.302)	(438.881)	49,51%	-0,55%
Operational Profit	419.036	321.028	-23,39%	419.036	322.229	321.028	-23,39%	-0,37%
Non Operational Profit	7.529	37.198	394,04%	7.529	7.583	37.198	394,04%	390,56%
Pre Tax Profit	426.565	358.226	-16,02%	426.565	329.812	358.226	-16,02%	8,62%
Taxes	(114.370)	(100.772)	-11,89%	(114.370)	(133.621)	(100.772)	-11,89%	-24,58%
Net profit	312.195	257.454	-17,53%	312.195	196.191	257.454	-17,53%	31,23%

<u>Information</u> In million Rp	<u>3M14</u>	<u>3M15</u>	<u>YoY</u>
Placement others bank	82.916	82.557	-0,43%
Marketable Securities	53.504	67.750	26,62%
Fees & Commissions	58.600	58.462	-0,24%
Current Account Expense	(59.325)	(77.981)	31,45%
Saving Accounts Expense	(33.064)	(39.144)	18,39%
Deposits Expense	(118.135)	(161.899)	37,05%
Salaries	(154.599)	(173.433)	12,18%
Education & Training	(2.040)	(5.350)	162,30%
Rental	(26.877)	(30.105)	12,01%

Financial Performance

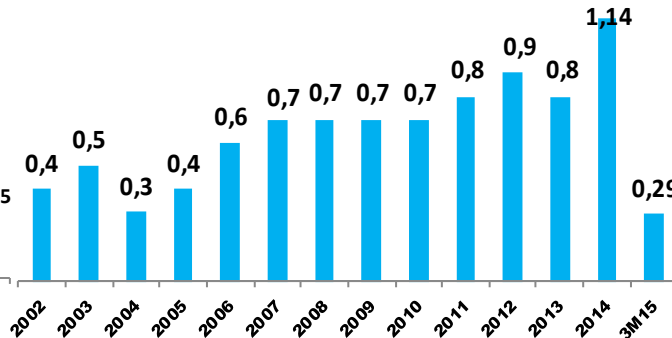
INTEREST INCOME (Rp Tril)

CAGR = 11,96%



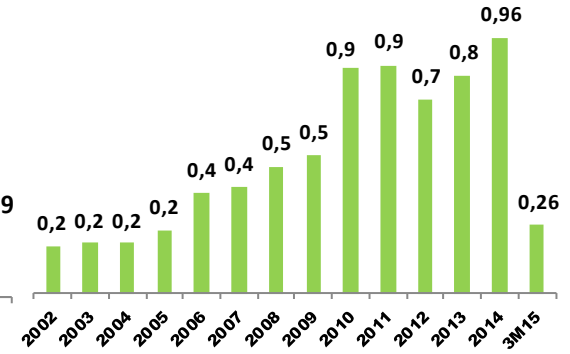
INTEREST EXPENSE (Rp Tril)

CAGR = 8,26%



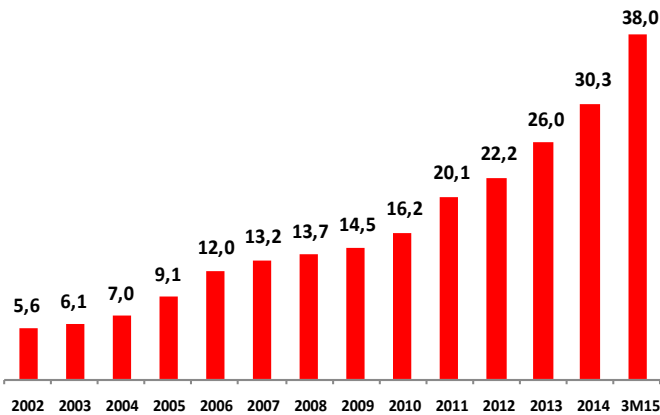
NET PROFIT (Rp Tril)

CAGR = 16,15%



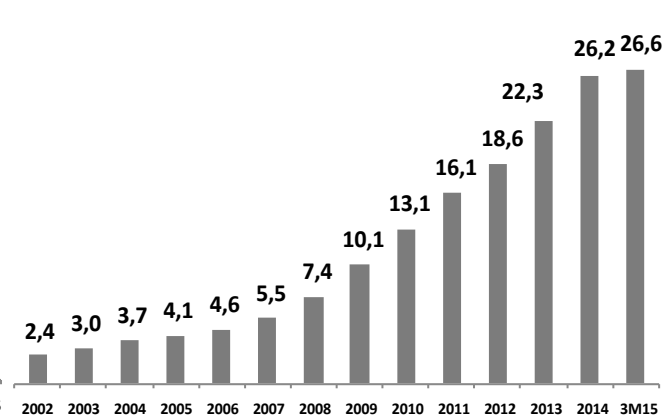
THIRD PARTY FUND (Rp Tril)

CAGR = 16,19%



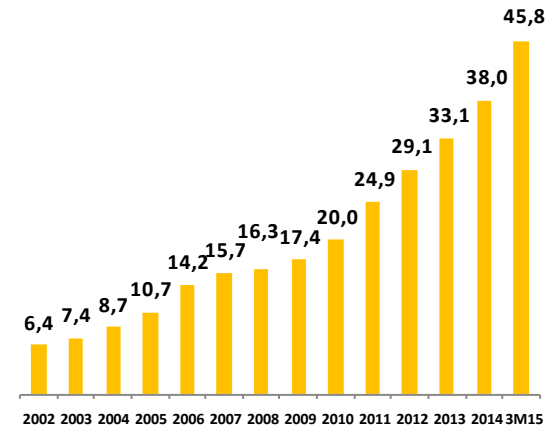
LOAN (Rp Tril)

CAGR = 20,71%

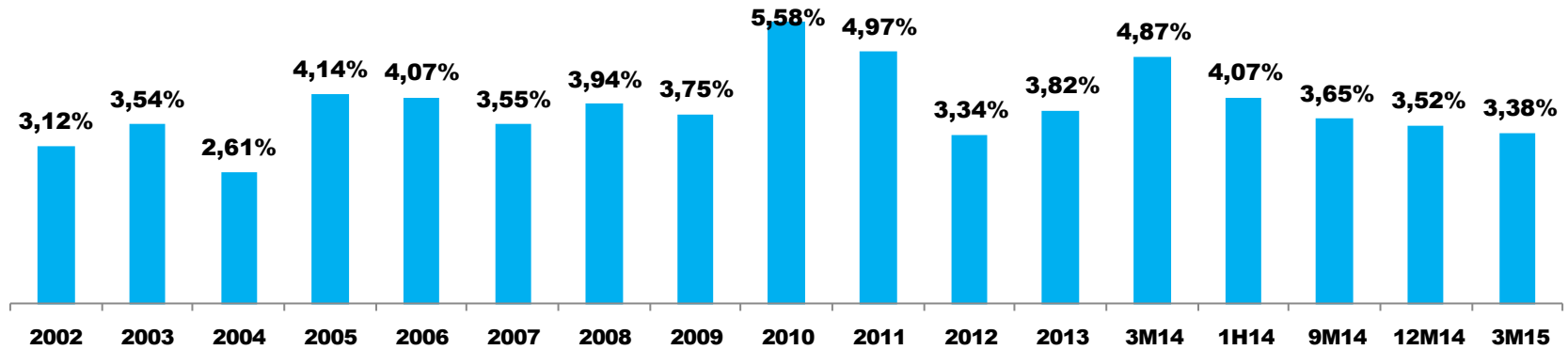


TOTAL ASSET (Rp Tril)

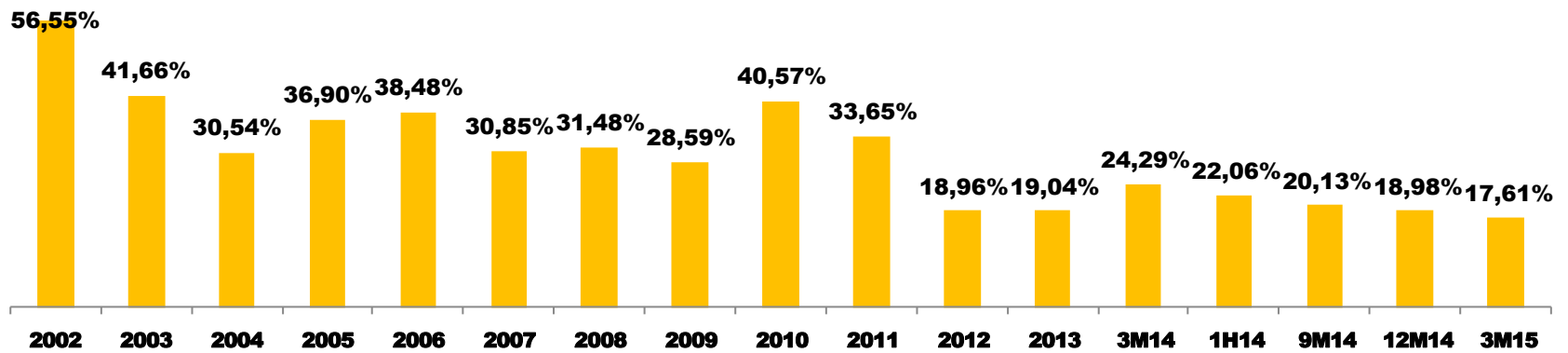
CAGR = 16,59%



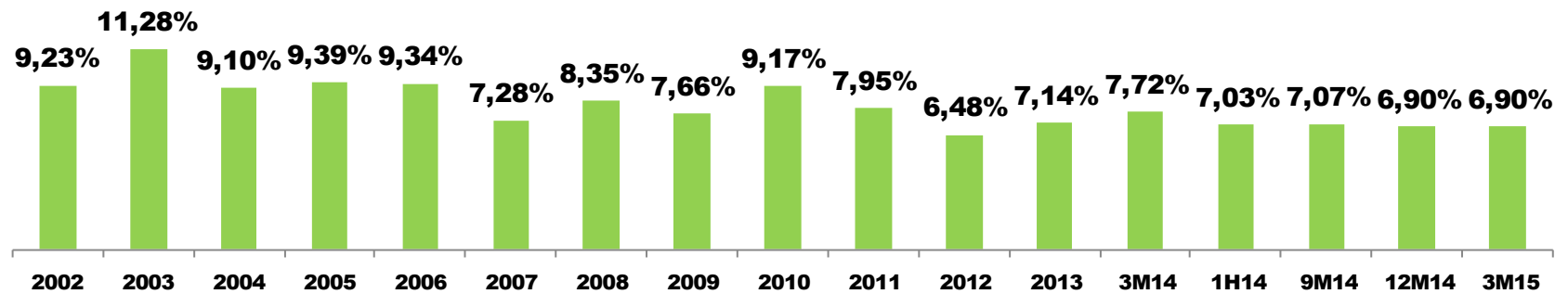
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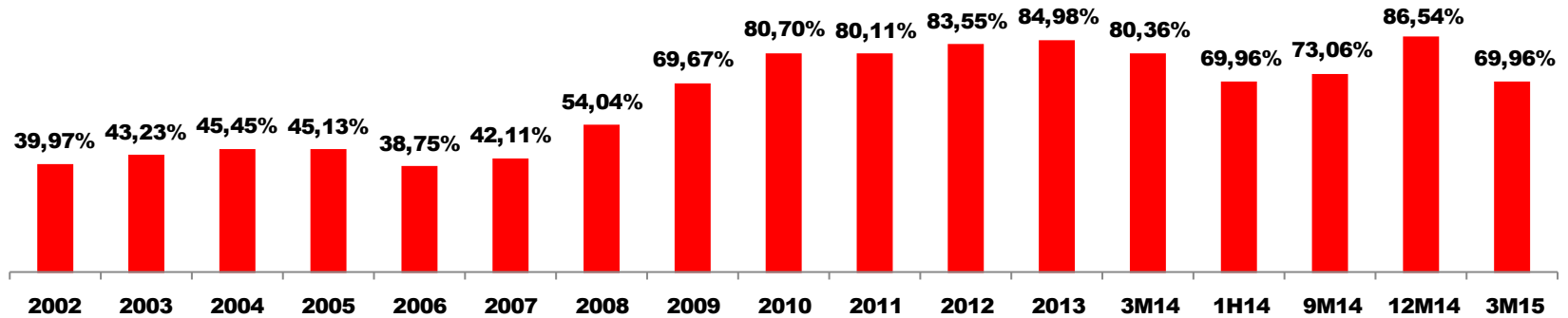
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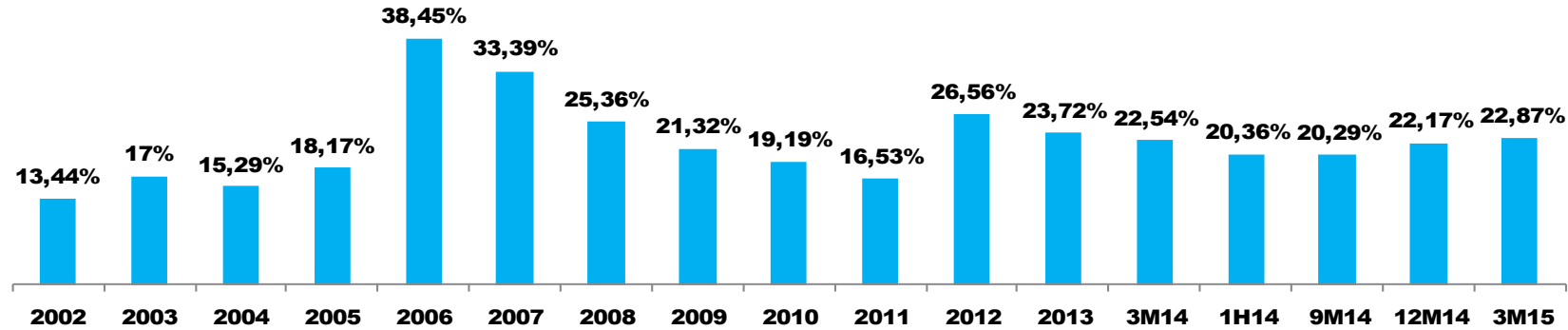
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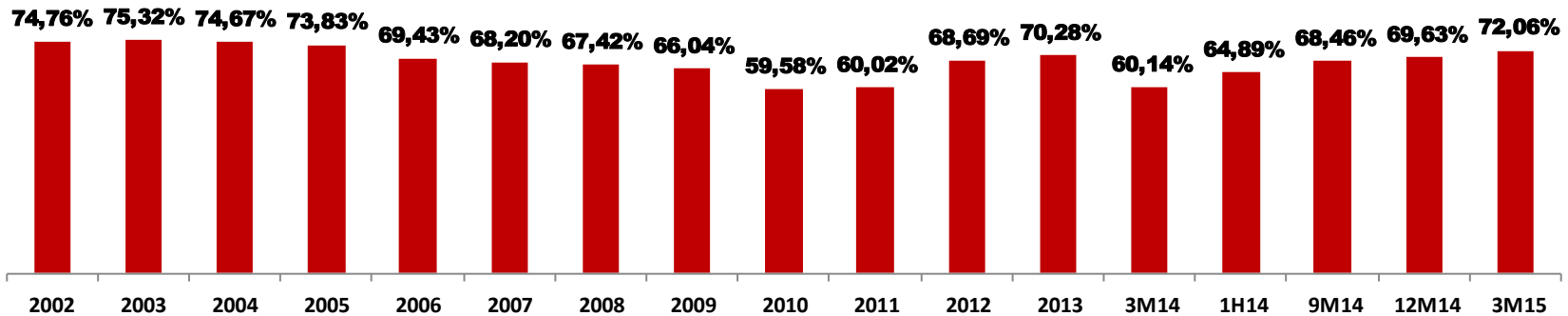
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SECTION 3
OVERVIEW & INVESTMENT
HIGHLIGHTS

Change of Commissioner Board



MULJANTO
President Commissioner



HERU SANTOSO *)
*President Commissioner
(Independent)*

Experienced for 31 years in
Bank Indonesia



CHAERUL DJAELANI
Commissioner



AKHMAD SUKARDI *)
Commissioner

Experienced as East Java
Province Secretary



HADI SUKRIANTO *)
Commissioner

Experienced for 32 years
in Bank Jatim



SOEBAGYO
Independent Commissioner



SOEBAGYO
Independent Commissioner

Experienced for 36 years as
Airlangga University
Lecturer



WIBISONO
Independent Commissioner



WIBISONO
Independent Commissioner

Experienced for 28 years in
Bank Indonesia

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

*) Effective upon the approval of OJK after the AGM 2014 fiscal year closing with a length of service until the conclusion of the AGM of the 3rd from the date of the AGM 2014 fiscal year.

Change of Director Board



HADI SUKRIANTO
President Director



R SOEROSO *)
President Director

Experienced for 32 years in Bank Jatim and President Director of Bank UMKM for 2 periods



DJOKO LESMONO
Director of Medium Business & Corporate



SU'UDI *)
Director of Medium Business & Corporate

Experienced for 36 years in Bank Jatim



EKO ANTONO,
Director of Compliance



EKO ANTONO,
Director of Compliance

Experienced for 32 years in Bank Jatim



RUDIE HARDIONO,
Director of Operations



RUDIE HARDIONO,
Director of Operations

Experienced for 32 years in Bank Jatim



TONY SUDJIARYANTO
Director of Agribusiness & Sharia



TONY SUDJIARYANTO
Director of Agribusiness & Sharia

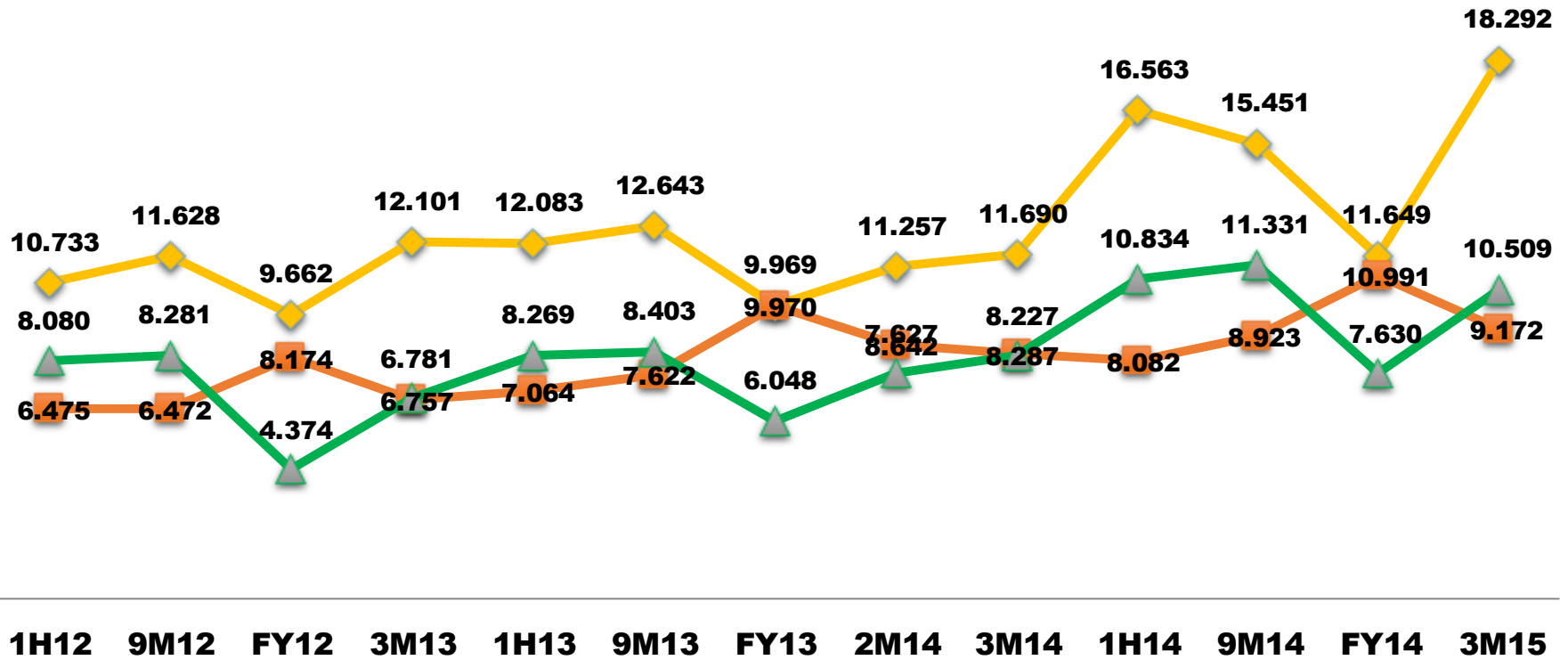
Experienced for 27 years in Bank Jatim

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

*) Effective upon the approval of OJK after the AGM 2014 fiscal year closing with a length of service until the conclusion of the AGM of the 3rd from the date of the AGM 2014 fiscal year.

◆ Current Account
 ■ Saving Account
 ▲ Time Deposit

In Billion Rp.



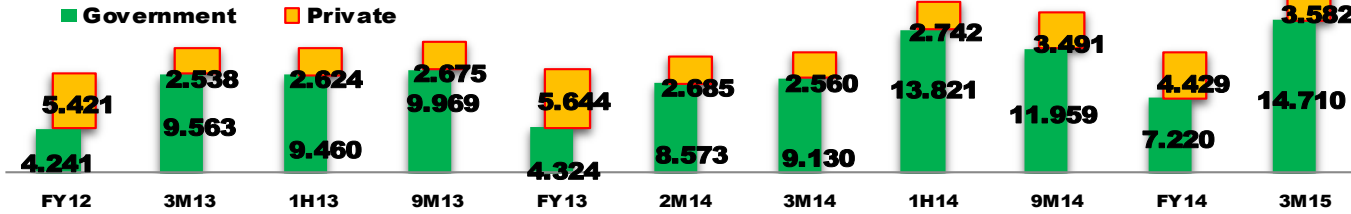
Current Account
 YoY 56,47%

Saving Account
 YoY 10,68%

Time Deposit
 YoY 27,75%

In Billion Rp.

Current Account

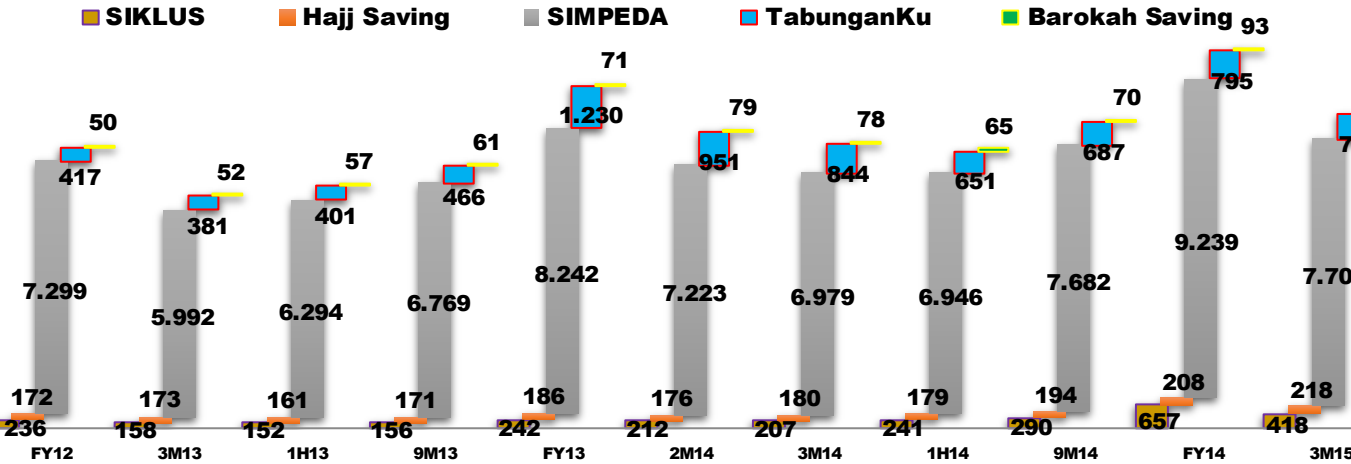


Government Current Acc.

YoY 61,12%

Private Current Acc.

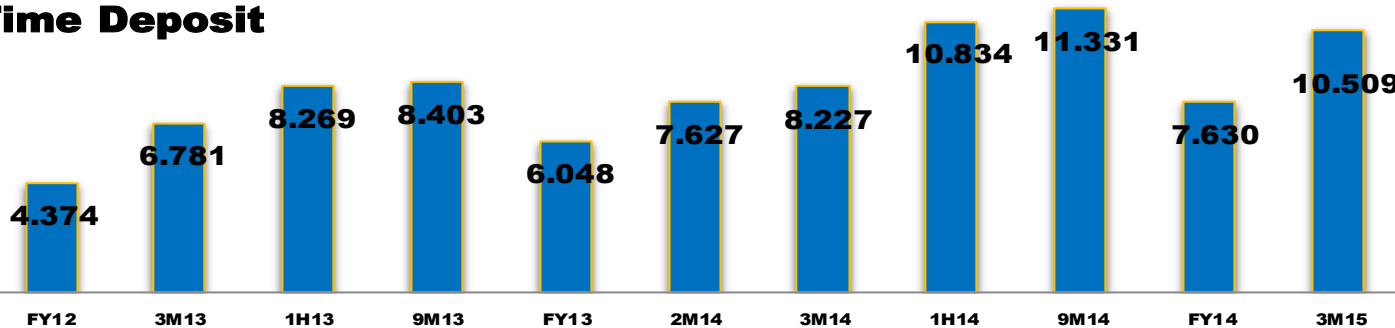
YoY 39,91%



YoY

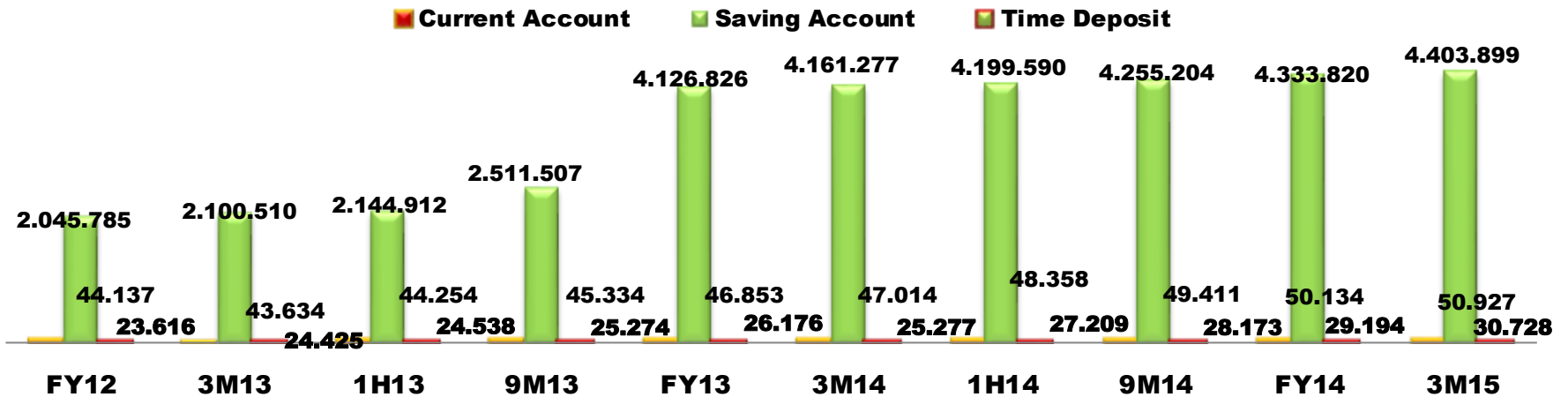
SIMPEDA	10,41%
SIKLUS	102,19%
Hajj Saving	21,18%
TabunganKu	(11,34%)
Barokah Saving	5,54%

Time Deposit

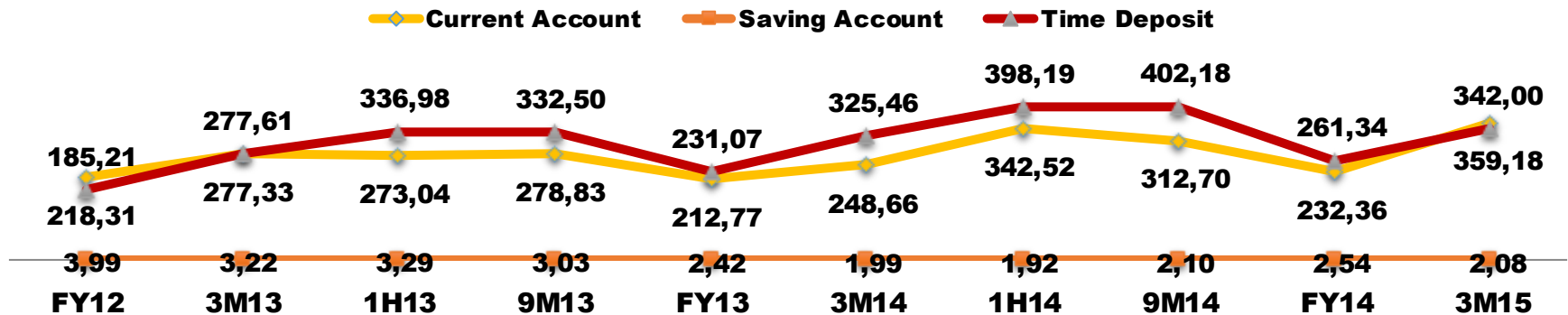


Time Deposit
YoY 27,75%

Total Customer



Ticket Size



Competitive Product

BUNGA PLUS

Bawa Pulang Pilihan Anda Sekarang Juga!!!

- ✓ Bunga kompetitif
- ✓ Syarat dan ketentuan berlaku
- ✓ Warna item pada gambar hanya ilustrasi

Tabungan SIKLUS

Program Bunga Plus : Periode 8 September - 30 November 2014

24 LAYANAN atm 3366 14044

GEMERLAP 12 MILIAR SIMPEDA

Grand Prize
1 (satu) unit Toyota Fortuner

Tingkatkan SALDO Anda, menangkan MILIARAN hadiahnya!!

24 LAYANAN atm 3366 14044

SMS BANKING 3366

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

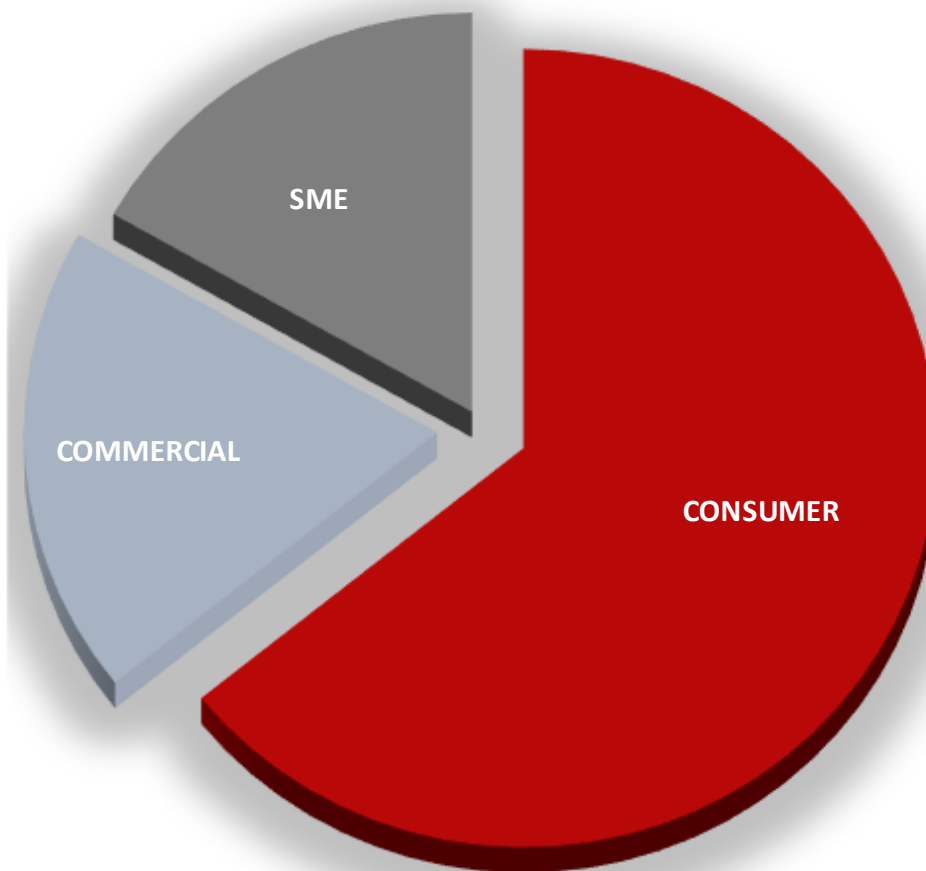
- Transfer Uang
- Beli Pulsa
- Transaksi lainnya
- Bayar TV Kabel, Tiket Pesawat, Tagihan Multi Finance

Solusi Transaksi Tercepat
Lebih Cepat & Praktis dengan Flazz

bankjatim
internet banking

Internet Banking Target 2015

delivery e-channel transaction:	130.854 transaction
Individual transaction	117.769 transaction
Corporate transaction	13.085 transaction

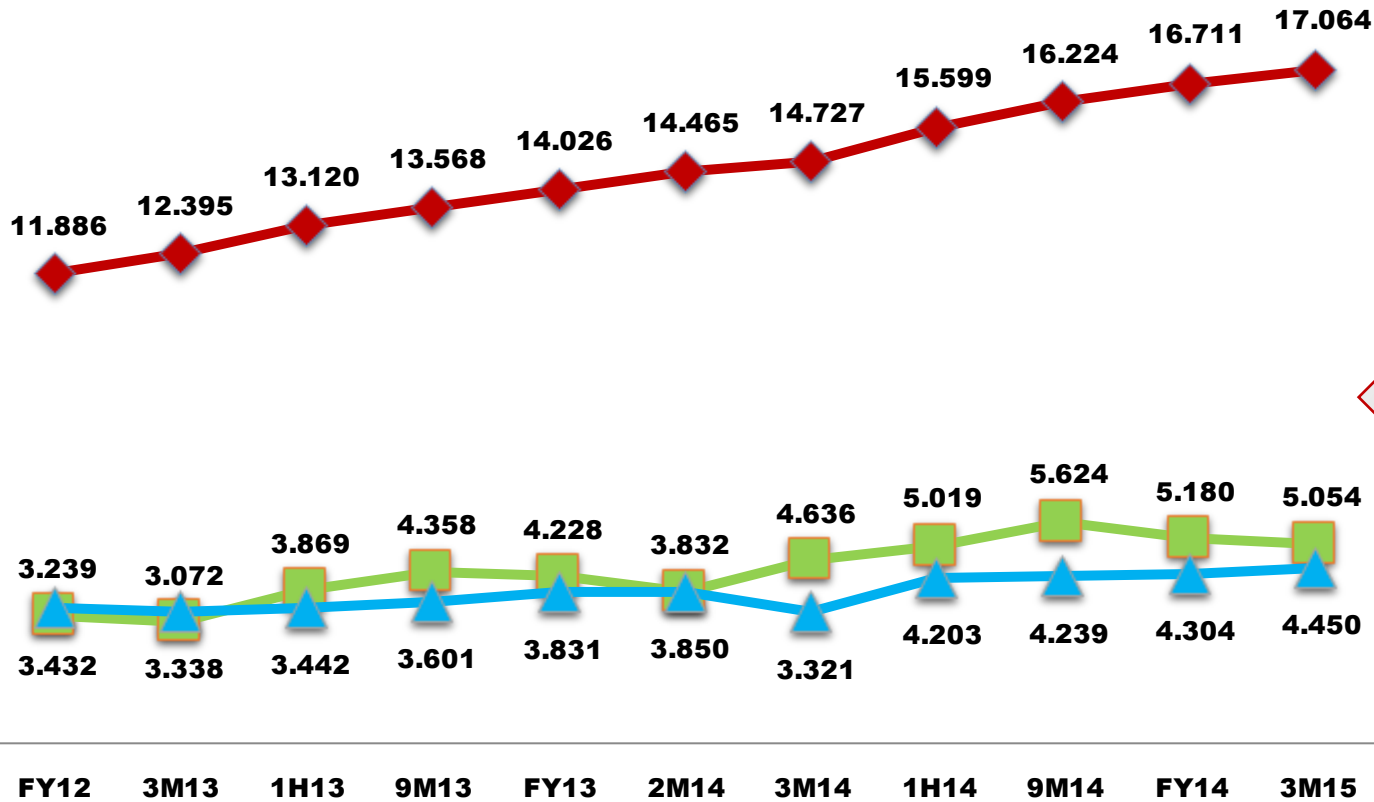


CONSUMER LOAN	Mar'14	Mar'15
Multipurpose	57,57%	57,03%
Mortgage	4,83%	5,04%
Others	2,52%	2,15%
Total	64,93%	64,23%
COMMERCIAL LOAN	Mar'14	Mar'15
Standby Loan	3,82%	3,06%
Keppres	1,67%	1,69%
Overdraft	11,36%	9,69%
Syndicate	3,58%	4,59%
Total	20,44%	19,02%
Small Medium Ent.	Mar'14	Mar'15
KUR	5,48%	3,36%
Pundi Kencana	2,66%	3,58%
Jatim Mikro	0,10%	1,30%
Others	6,41%	8,51%
Total	14,64%	16,75%

Type Of Loan

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

In Billion Rp.



YoY

Consumer
15,87%

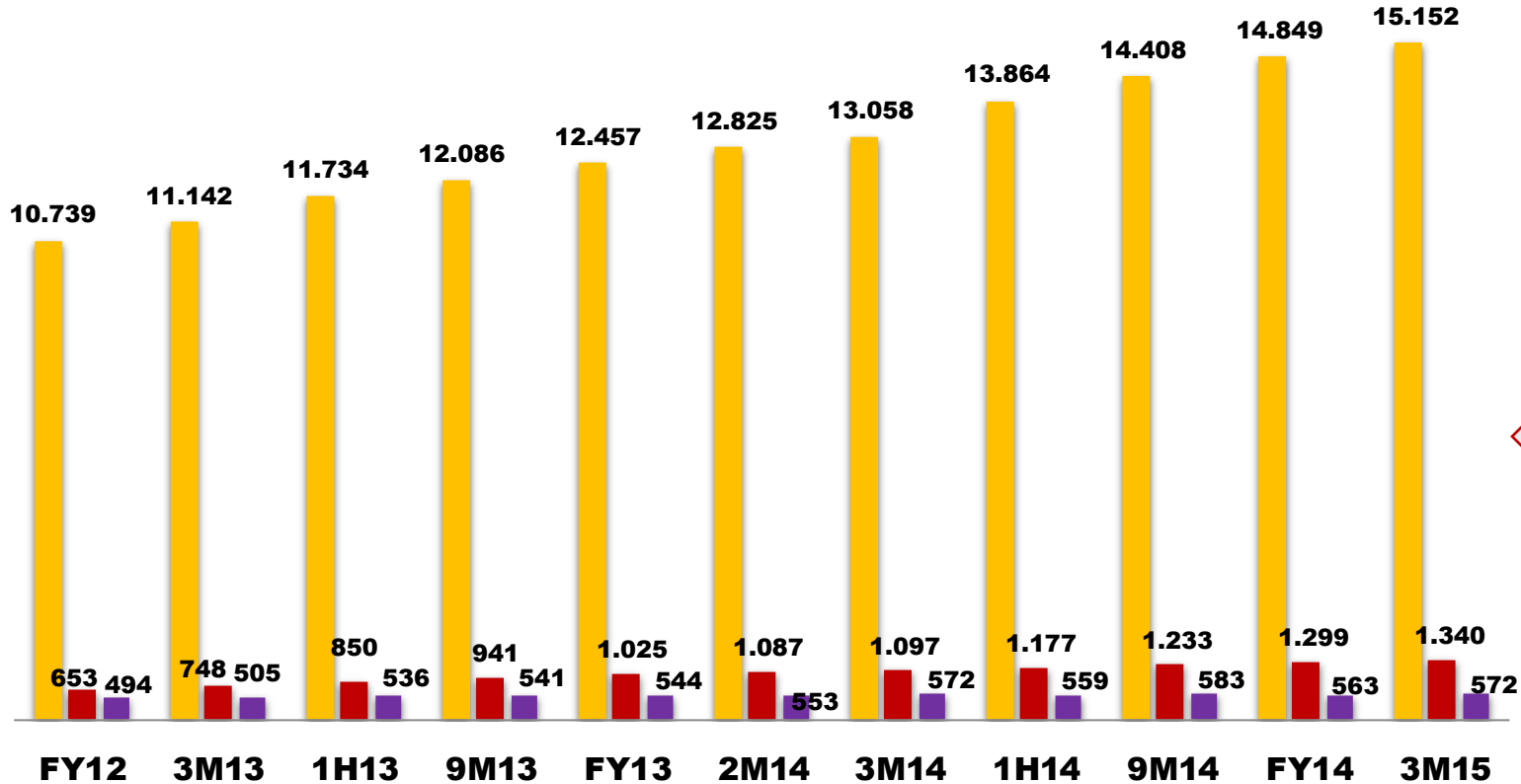
Commercial
9,03%

SME
34,00%

Consumer Loan

In Billion Rp.

■ Multipurpose ■ Mortgage ■ Others



YoY

Multi purpose
16,03%

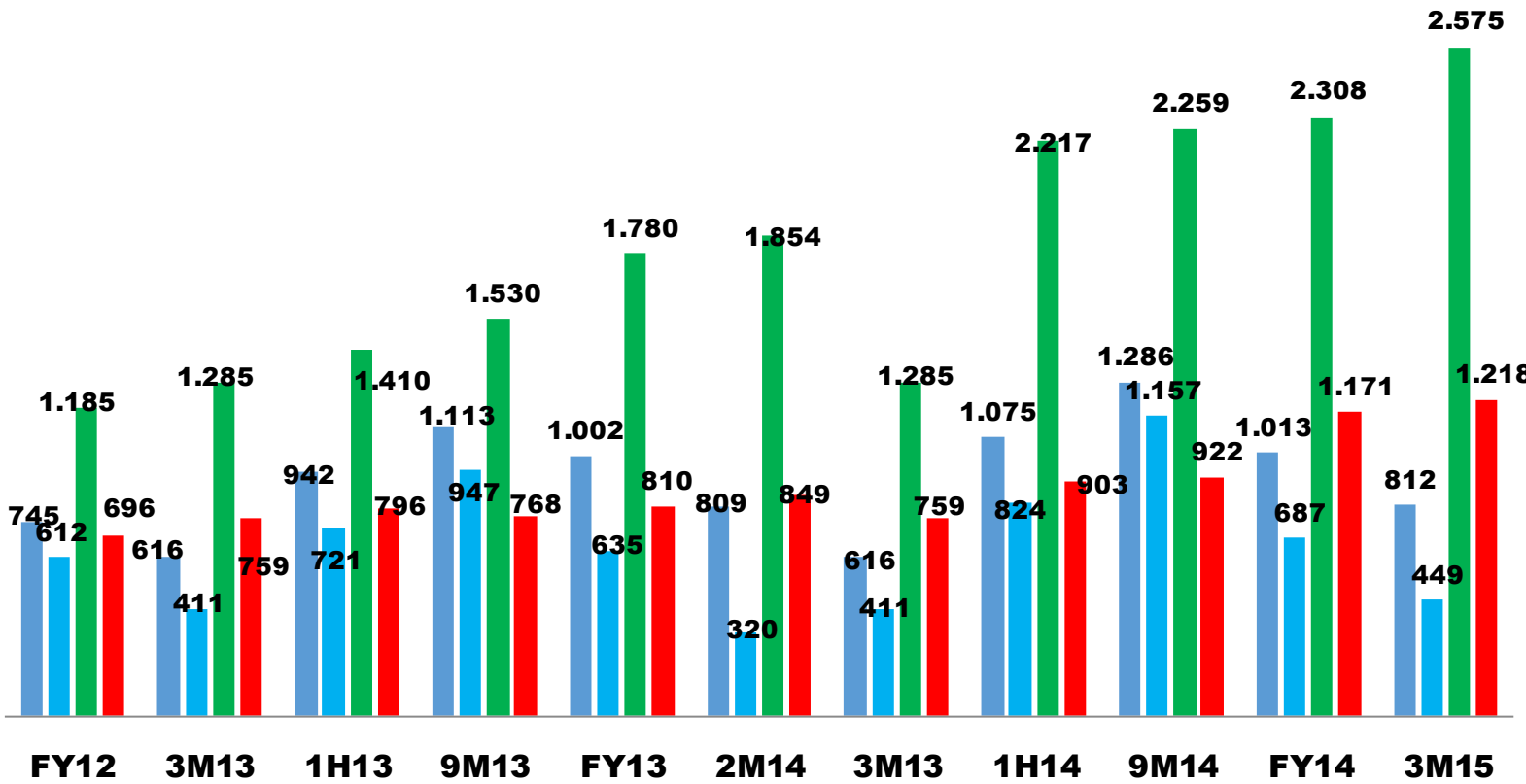
Mortgage
22,17%

Others
0,07%

Commercial Loan

In Billion Rp.

■ Standby Loan ■ Keppres ■ Overdraft ■ Syndicate



YoY

Standby Loan
[6,32%]

Keppres
18,78%

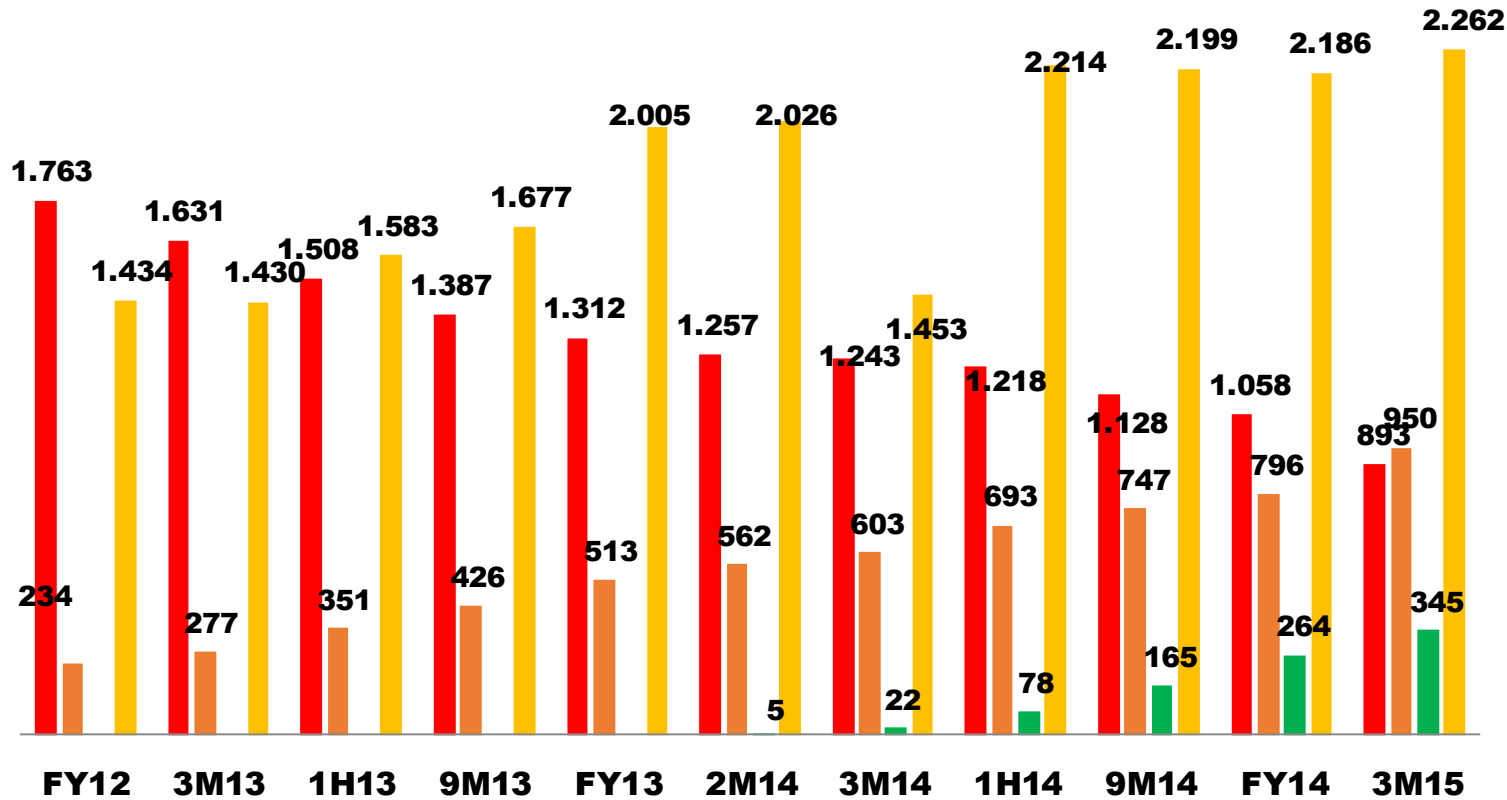
Overdraft
[0,11%]

Syndicate
49,85%

SME Loan

■ KUR ■ Pundi Kencana ■ Mikro ■ Others

In Billion Rp.



YoY

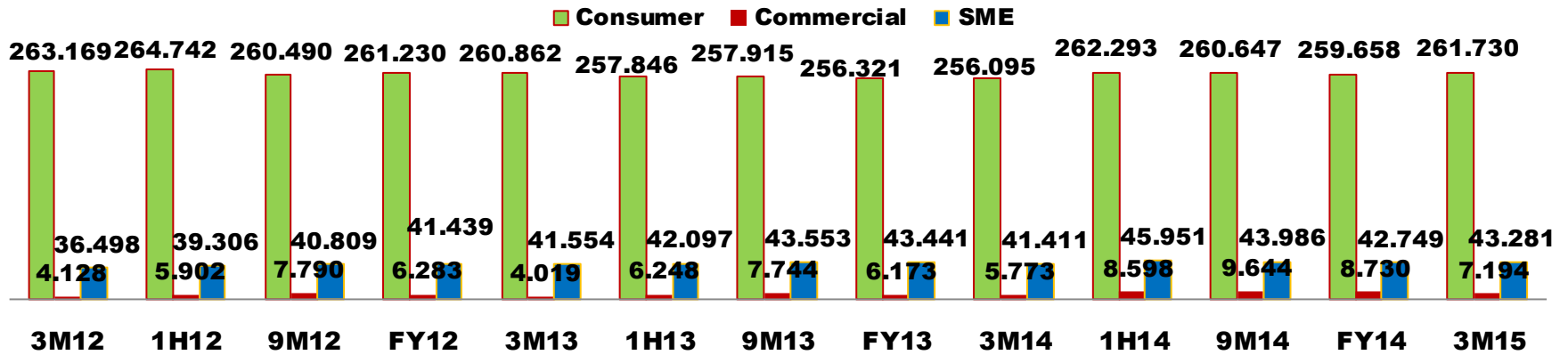
KUR
-28,10%

Pundi Kencana
57,56%

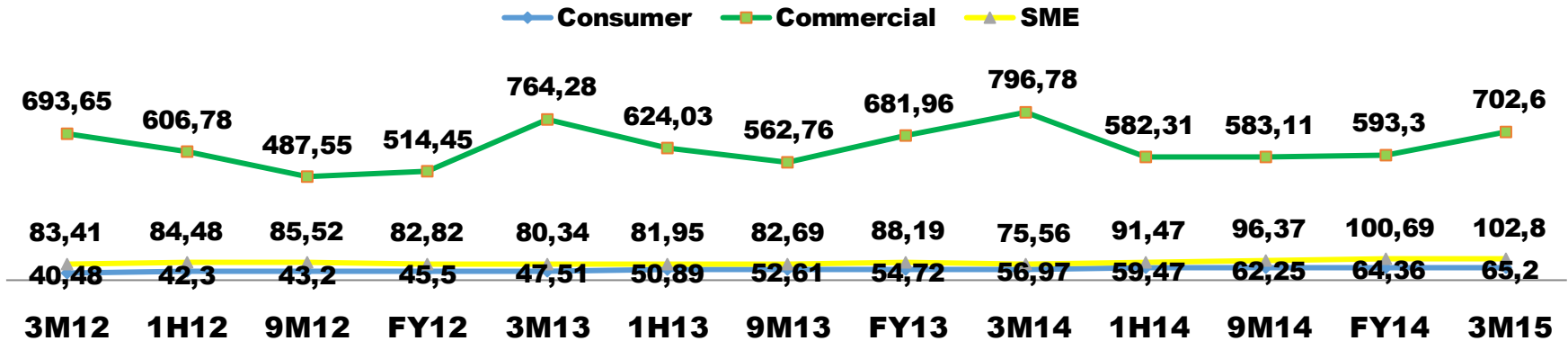
Mikro
1453,55%

Others
55,64%

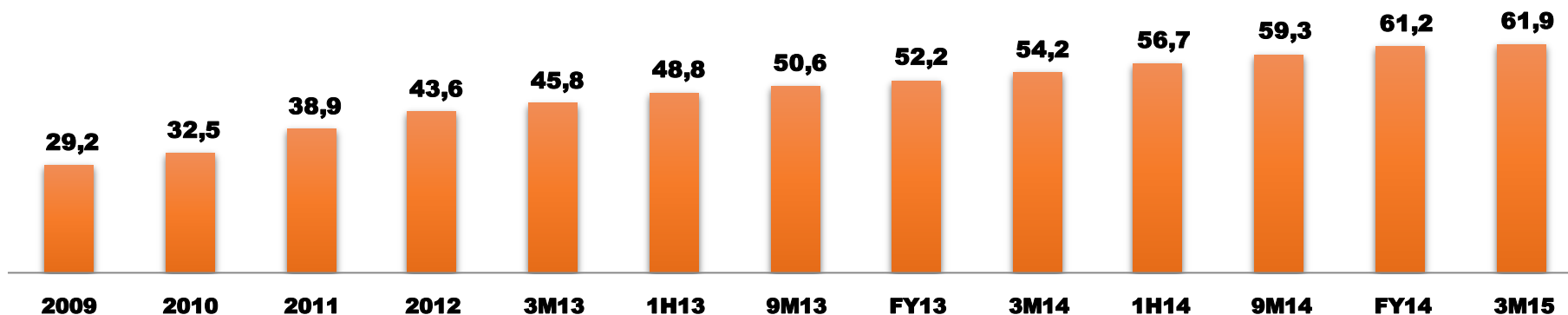
Total Customer



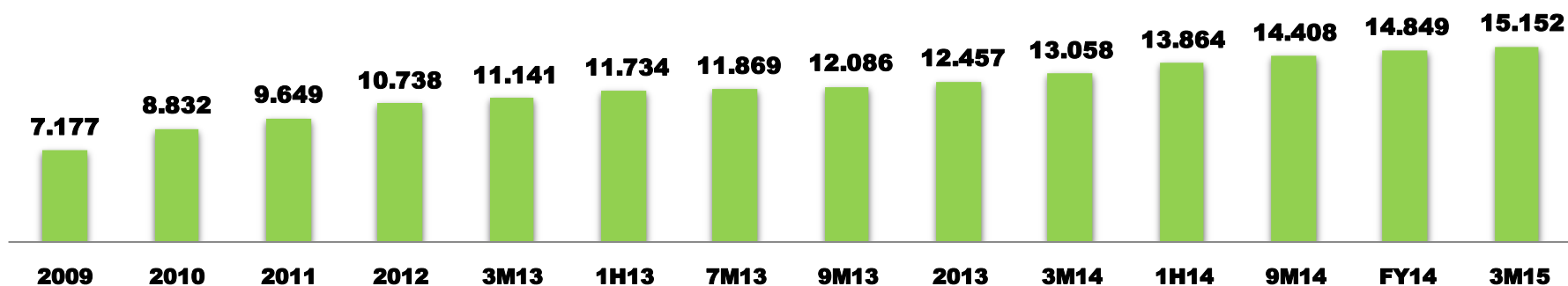
Ticket Size



Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance (Billion Rp.)



Description

Details

Civil Servants (per August 2014) 426.545

Multipurpose Customer (Civil Servants) 244.711

% 57,37%

NPL

0,21% as of March 2015

NPL Each Segment

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

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

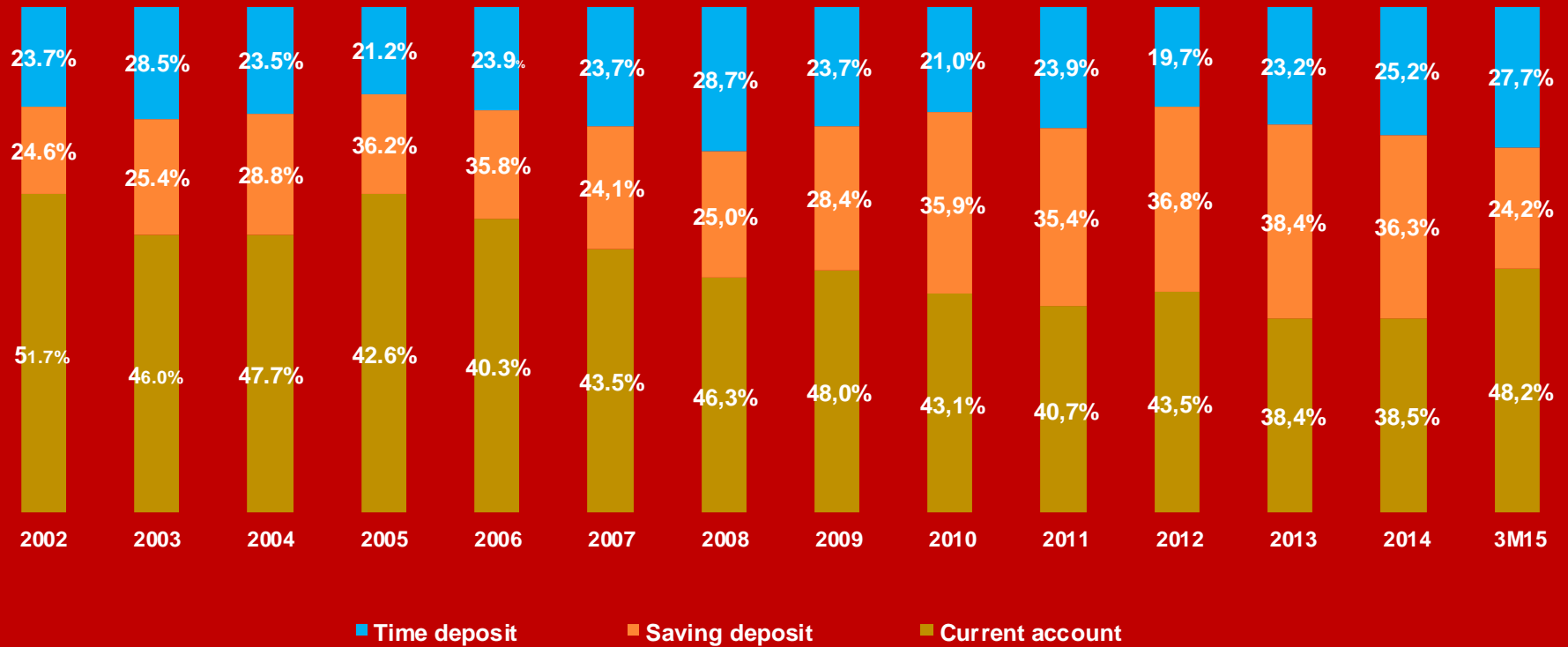
No	DATA	March 2014	March 2015
1	Board of Commisioner	3	4
2	Board of Sharia Supervisory	3	3
3	Director	3	5
4	Management 1	15	11
5	Management 2	71	72
6	Management 3	181	230
7	Management 4	646	666
8	Staff of Administration	1.104	1.769
9	Staff Non Administration	356	341
10	Non Permanent	1.276	810
11	Outsource	1.388	1.789
	Total	5.046	5.700

Description	Des 2014
Total Asset	15,11%
Loan	18,61%
Third Party Fund	16,48%
Interest Income	21,89%
Net Profit	16,23%
Financial Ratio	
- CAR	21,65%
- LDR	86,54%
- NPL Gross	3,06 %
- NIM	7,14 %
- BOPO	69,14%
- ROE	19,35%
- ROA	3,53%

Description	Target 2015
Total Asset	16,38%
Loan	20,00%
Third Party Fund	17,13%
Interest Income	14,12%
Net Profit	18,80%
Financial Ratio	
- CAR	19,10%
- LDR	94,75%
- NPL Gross	2,60%
- NIM	7,22%
- BOPO	69,70%
- ROE	19,33%
- ROA	3,43%

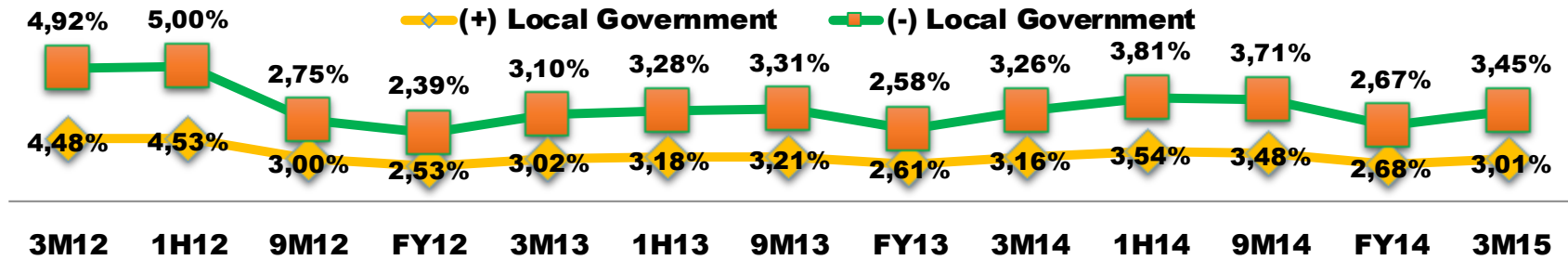
SECTION 4 STRENGTHS

Funding Composition



CASA
March 2015
72,33 %

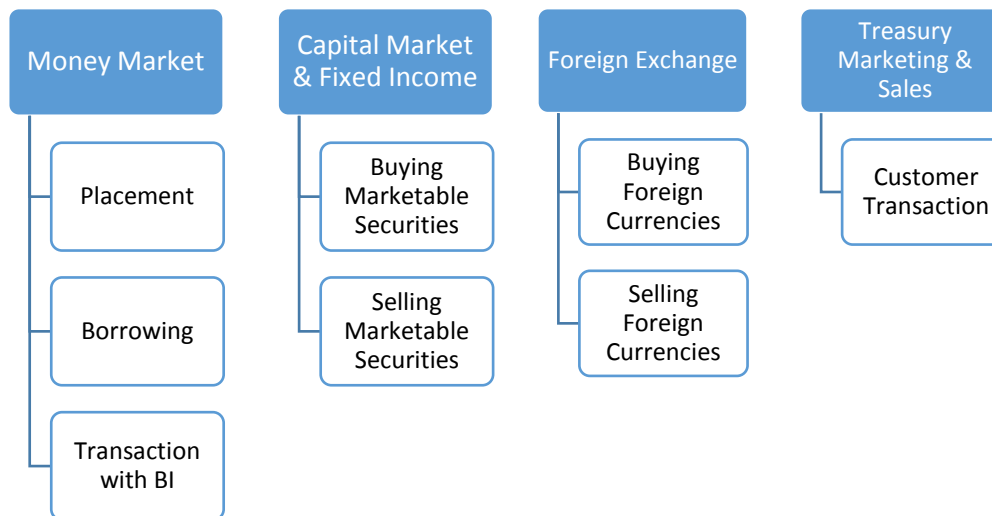
COF



No	Branch	Unit Amount	Unit Age Month	March 2015			RR	NPL
				<u>Plafond</u> In thousand	<u>Outstanding</u> In thousand	NOA		
1	Surabaya	7	14	58.894.000	51.748.445	218	100,00%	0,00%
2	Sidoarjo	6	14	70.588.600	61.216.526	300	100,00%	0,00%
3	Madiun	6	14	45.545.500	40.095.836	229	99,44%	0,56%
4	Mojokerto	5	10	46.579.500	41.787.366	210	100,00%	0,00%
5	Kediri	5	10	35.556.000	32.355.945	249	100,00%	0,00%
6	Gresik	5	10	36.695.000	32.771.574	168	100,00%	0,00%
7	Malang	7	10	60.600.000	56.355.628	264	100,00%	0,00%
8	Jember	4	5	15.415.000	14.936.535	64	100,00%	0,00%
9	Banyuwangi	5	2	4.197.000	4.181.295	25	100,00%	0,00%
10	Tulungagung	4	2	3.065.000	3.032.481	15	100,00%	0,00%
11	Ponorogo	4	2	3.912.000	3.903.084	23	100,00%	0,00%
12	Blitar	2	2	2.465.000	2.456.200	14	100,00%	0,00%
Total		60		383.512.600	344.840.915	1.779	99,93%	0,07%

Network	2009	2010	2011	2012	2013	2014	3M15
Head Office	1	1	1	1	1	1	1
Branch Office	39	41	41	41	41	43	43
Sub Branch Office	26	44	67	81	107	153	165
Cash office	151	154	164	164	176	165	158
Sharia service office	37	37	47	47	47	97	97
Payment Point	78	88	115	138	155	167	167
Mobile cash	45	49	57	57	59	62	65
Mobile ATM	-	4	4	6	6	6	6
CDM	1	1	1	1	1	2	2
ATM	87	142	262	368	479	595	596
Total network	465	561	759	904	1.072	1.291	1.300

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



ASET	Nominal (Rp juta)
BI Placement	26,242
Placement Other Bank	4,170,853
Repo	19,846
Reverse Repo	99,232
Liability	
Liability with BI	-
Liability with other Bank	417,085

Interest Income	Nominal (Rp juta)
From Bank Indonesia	2,183
From Placement Other Bank	
a. Interbank Call Money	222,845
a. Time Deposit	208,581





Marketable Securities buying and selling transaction planning 2015:

a.Trading portfolio (for nation marketable securities including maintain statutory reserve), at +Rp. 226 Milyar;

b.AFS portfolio (for nation marketable securities including maintain statutory reserve), at + Rp. 1,5 Triliun ;

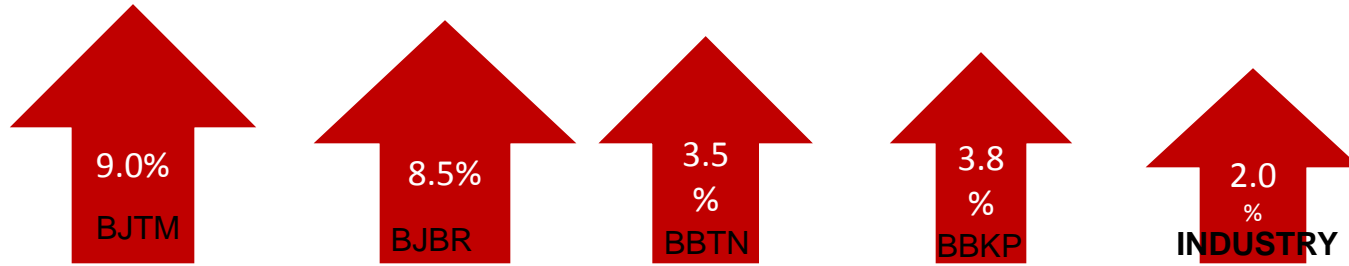
c.HTM portfolio (include reksadana), at +Rp. 2,8 Triliun.

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

No	Bank	Asset	Loan	Third Party Fund	Paid Capital	Net Income After Tax
1	Bank JABAR BANTEN	70.157	49.254	52.992	2.424	1.115
2	Bank JATIM	38.041	25.655 	30.270 	3.729 	958 
3	Bank DKI	37.168	21.952	27.031	2.931	658
4	Bank JATENG	35.743	25.392	29.406	1.573	774
5	Bank KALTIM	29.315	17.035	22.770	2.815	553

<u>Information</u>	<u>National</u>	<u>East Java</u>	<u>Bank Jatim</u>
Total Asset	13,34%	12,95%	14,98%
Third Party Fund	12,29%	14,93%	16,48%
- Current Account	5,05%	15,20%	16,85%
- Saving Account	5,92%	7,23%	10,25%
- Time Deposit	20,93%	22,19%	26,14%
Credit	11,65%	13,25%	18,61%
- Productive	11,61%	13,46%	23,78%
- Consumptive	11,51%	12,66%	16,48%

Dividen Yield



Bank (30/01/2015)	Price	Market Cap Rp bn	EPS Growth	PBV	PER	Dividend Yield
BBCA	14.825	365.511	12,2	3,9	19,7	1,1
BBRI	13.275	327.483	12,8	2,9	12,1	2,3
BMRI	12.475	297.083	12,4	2,5	12,6	2,2
BBNI	7.225	134.737	13,5	2,1	11,1	2,5
BDMN	5.125	49.121	28,7	1,4	12,9	2,7
BTPN	4.220	24.646	14,2	1,7	9,5	1,6
BBTN	1.225	13.262	13,7	1,0	9,4	3,5
BJBR	1.000	9.696	25,2	1,3	7,5	8,5
BBKP	710	6.452	12,9	1,2	5,3	3,8
BJTM	550	8.205	14,2	0,8	7,0	9.0

Awards & Achievements



Indonesia Bank Loyalty Award 2014



IAIR Award 2014



APBI 2014



INFOBANK AWARD 2014



PLATINUM AWARD 2014



MRI Best Service Excellence 2014

March 2014

**Foreign Institution Investor
March 2014
46,03 % from public shares**

**Domestic Investor March 2014
53,97 % from public shares**

**Public shares 20 %
from paid capital**

March 2015

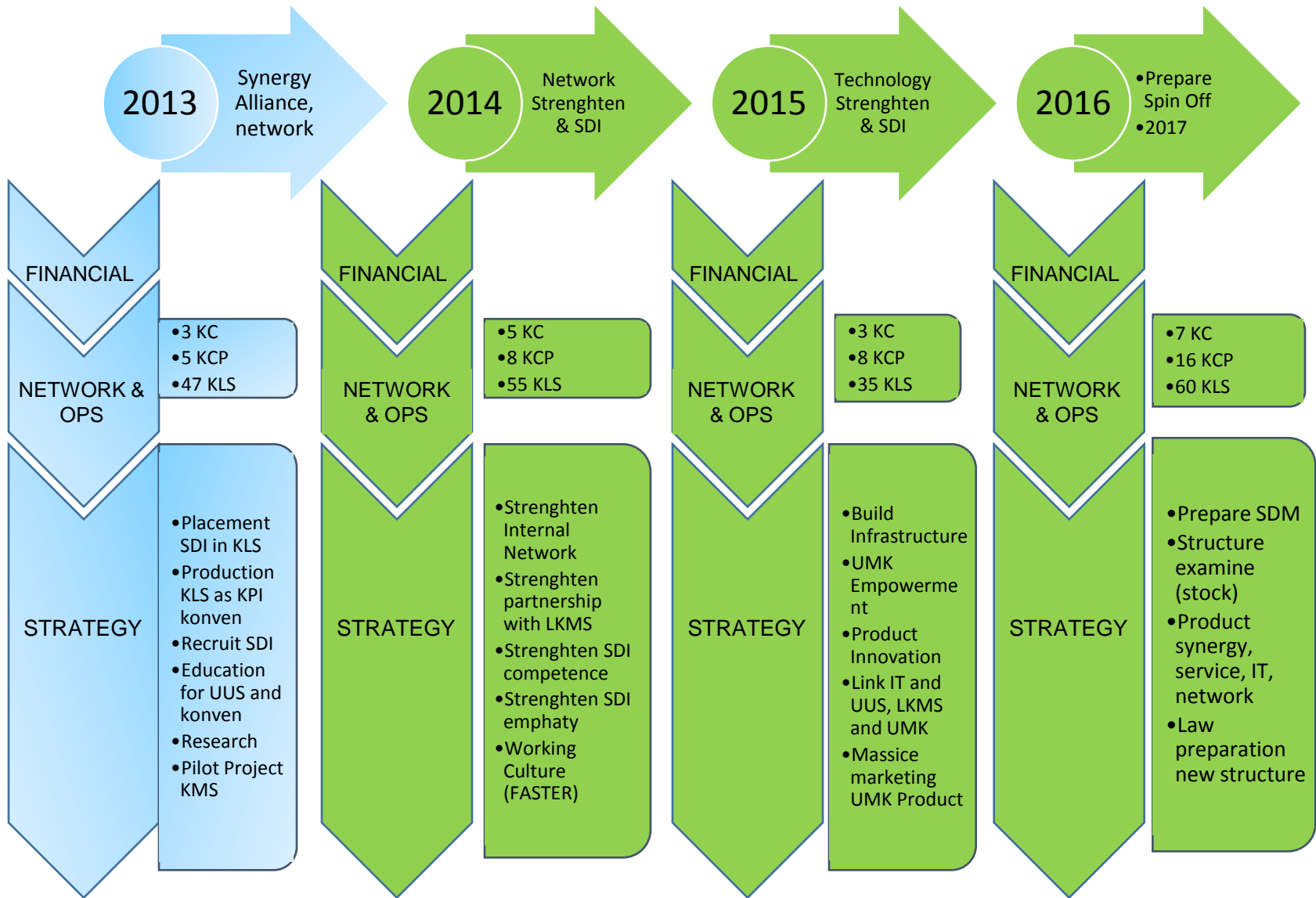
**Foreign Institution Investor
March 2015
62,90 % from public shares**

**Domestic Investor March 2015
37,10 % from public shares**

March 2015 BJTM Investor Country

No	Country	Share
1	INDONESIA	37,101%
2	NORWEGIA	13,459%
3	AMERIKA	11,379%
4	SIPRUS	11,584%
5	FINLANDIA	6,057%
6	VIRGIN ISLAND	5,180%
7	IRLANDIA	4,448%
8	LUKSEMBURG	4,156%
9	JEPANG	1,544%
10	SINGAPURA	0,781%
11	INGGRIS	1,322%
12	AUSTRALIA	1,041%
13	MALAYSIA	0,002%
14	KANADA	0,545%

No	Country	Share
15	JERMAN	0,499%
16	CINA	0,359%
17	SWITSERLAND	0,296%
18	CAYMAN ISLAND	0,136%
19	SWEDIA	0,047%
20	HONGKONG	0,006%
21	GUYANA	0,020%
22	BELANDA	0,015%
23	SELANDIA BARU	0,006%
24	KOREA SELATAN	0,009%
25	FILIPINA	0,002%
26	BELGIA	0,006%
27	MALADEWA	0,001%
Total		100%





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Junior Analisis