



BJTM
COMPANY PERFORMANCE
7M15



ECONOMIC OUTLOOK

FINANCIAL HIGHLIGHTS

OVERVIEW & INVESTMENT HIGHLIGHTS

STRENGTHS

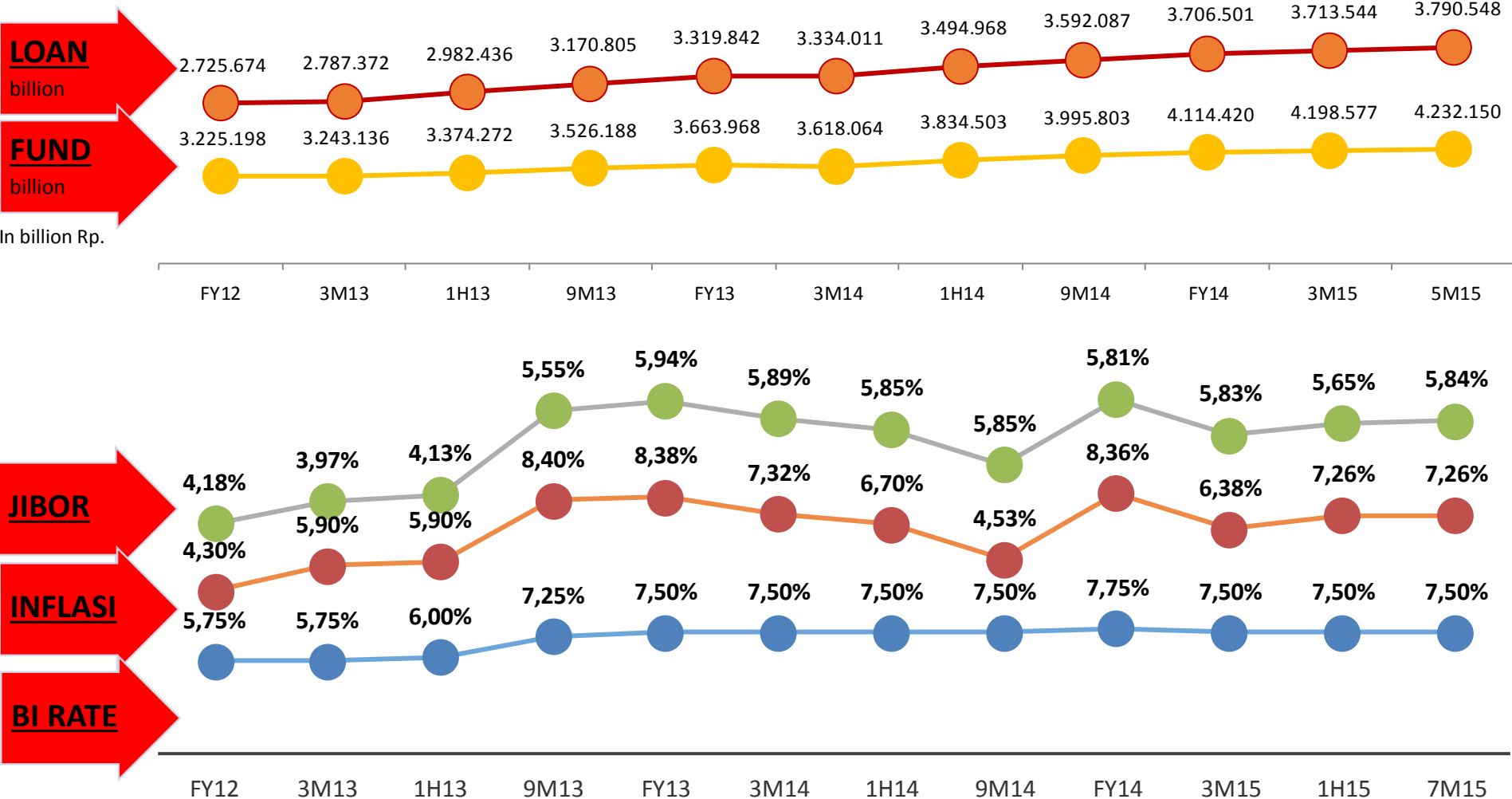
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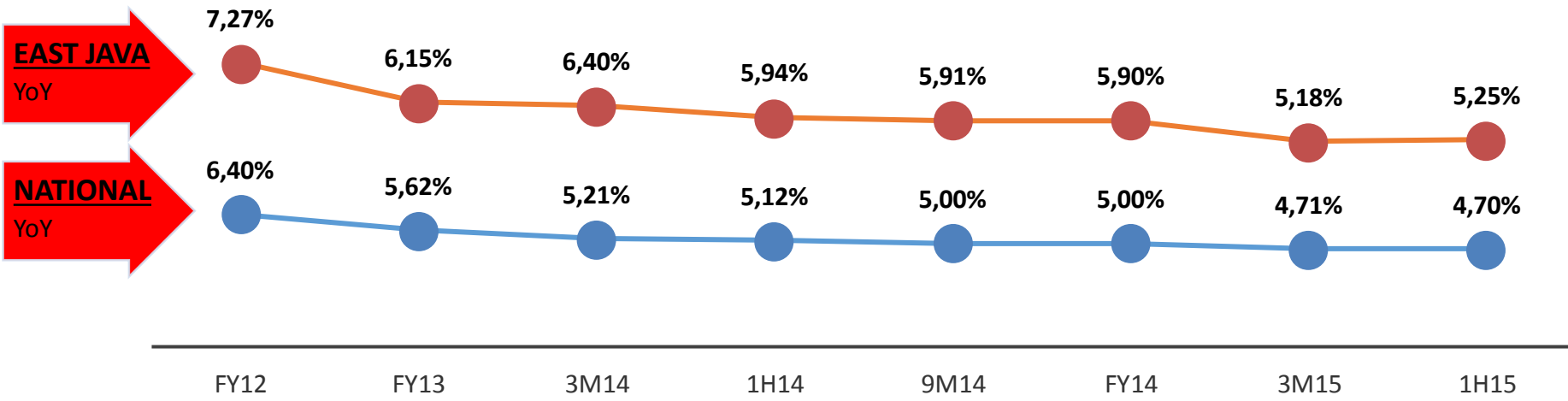
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SECTION 1

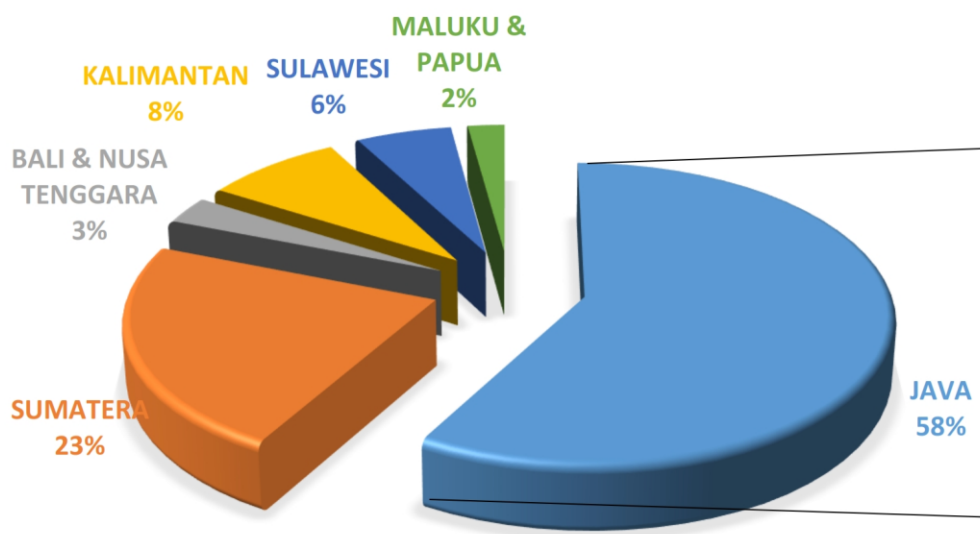
ECONOMIC OUTLOOK

MACRO ECONOMY REVIEW

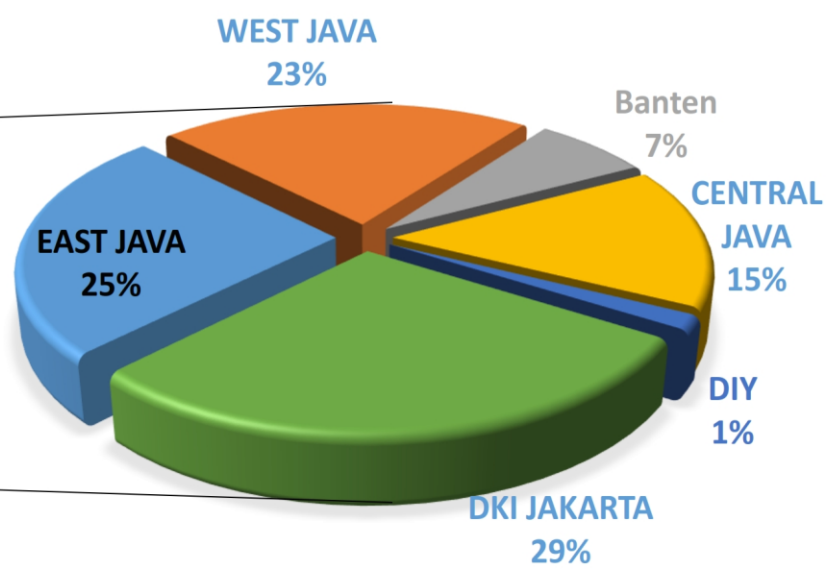




INDONESIA Economic Share



JAVA Regional Economic Share



Source: East Java Gov.
East Java & National BPS

SECTION 2

FINANCIAL HIGHLIGHTS

Balance Sheet

<u>Information</u> In million Rp	<u>7M14</u>	<u>7M15</u>	<u>YoY</u>
Total Asset	36.684.570	49.222.516	34,18%
Placement BI & Other	6.191.143	14.108.042	127,87%
Loan	25.259.867	28.654.214	13,44%
Third Party Fund	29.393.342	41.644.181	41,68%
- Current Account	9.287.856	17.698.264	90,55%
- Saving Account	9.454.045	10.629.904	12,44%
- Time Deposit	10.651.441	13.316.012	25,02%
Equity	5.717.139	5.922.719	3,60%

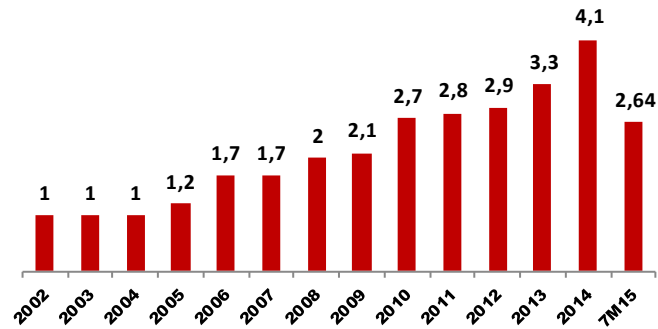
Information In million Rp	7M14	7M15	YoY
Interest Income	2.266.097	2.636.359	16,34%
Interest Expense	(608.709)	(822.491)	35,12%
Nett Interest Income	1.657.388	1.813.868	9,44%
Non Interest Operational Income	264.206	274.986	4,08%
Non Interest Operational Expense	(1.076.560)	(1.394.811)	29,56%
Nett Non Interest Operational Income (Expense)	(812.354)	(1.119.825)	37,85%
Operational Profit	845.034	694.043	-17,87%
Non Operational Profit	15.375	41.924	172,67%
Pre Tax Profit	860.409	735.967	-14,46%
Taxes	(247.821)	(223.001)	-10,02%
Net profit	612.588	512.966	-16,26%

<u>Information</u> In million Rp	<u>7M14</u>	<u>7M15</u>	<u>YoY</u>
Placement others bank	239.299.189.193	259.774.566.698	8,56%
Marketable Securities	131.956.208.433	183.049.992.145	38,72%
Fees & Commissions	122.740.913.479	162.725.206.915	32,58%
Current Account Expense	(163.383.854.318)	(217.557.421.006)	33,16%
Saving Accounts Expense	(77.756.957.332)	(92.154.094.313)	18,52%
Deposits Expense	(350.587.526.214)	(487.105.798.163)	38,94%
Salaries	(407.480.357.773)	(451.661.174.809)	10,84%
Education & Training	(11.501.851.065)	(12.467.896.489)	8,40%
Rental	(69.255.132.635)	(76.975.347.676)	11,15%

Financial Performance

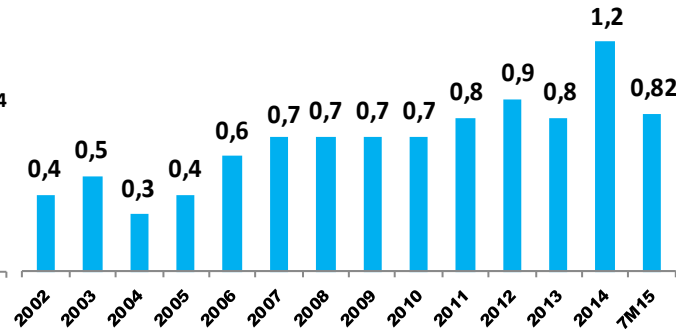
INTEREST INCOME (Rp Tril)

CAGR = 12,57%



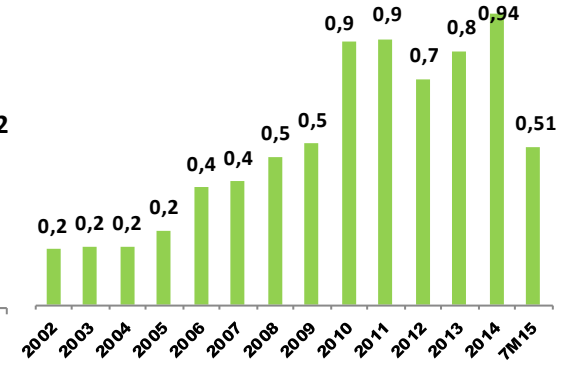
INTEREST EXPENSE (Rp Tril)

CAGR = 9,98%



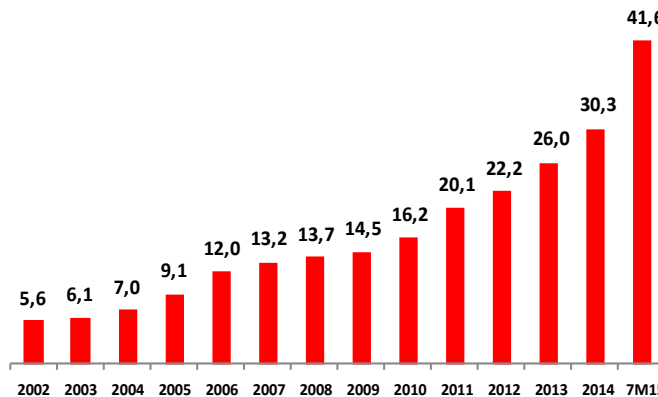
NET PROFIT (Rp Tril)

CAGR = 14,94%



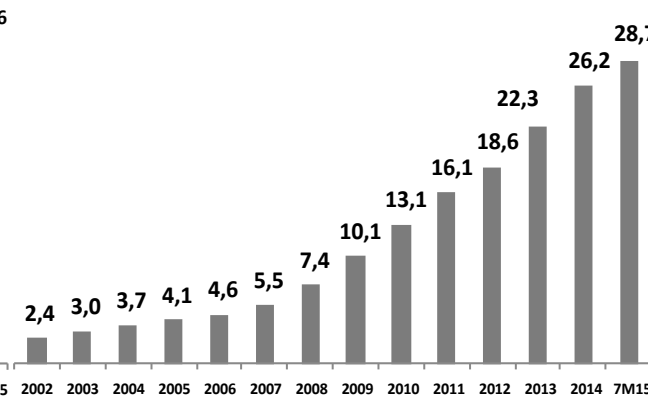
THIRD PARTY FUND (Rp Tril)

CAGR = 17,12%



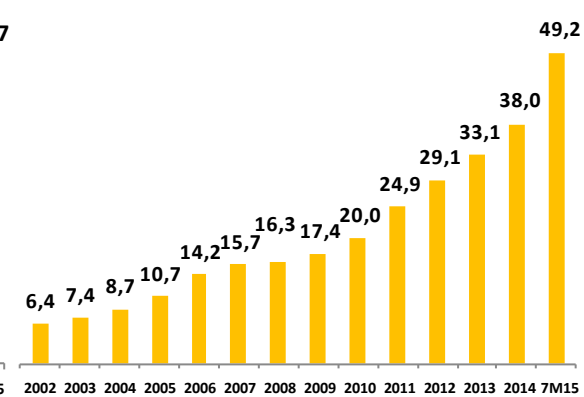
LOAN (Rp Tril)

CAGR = 21,33%

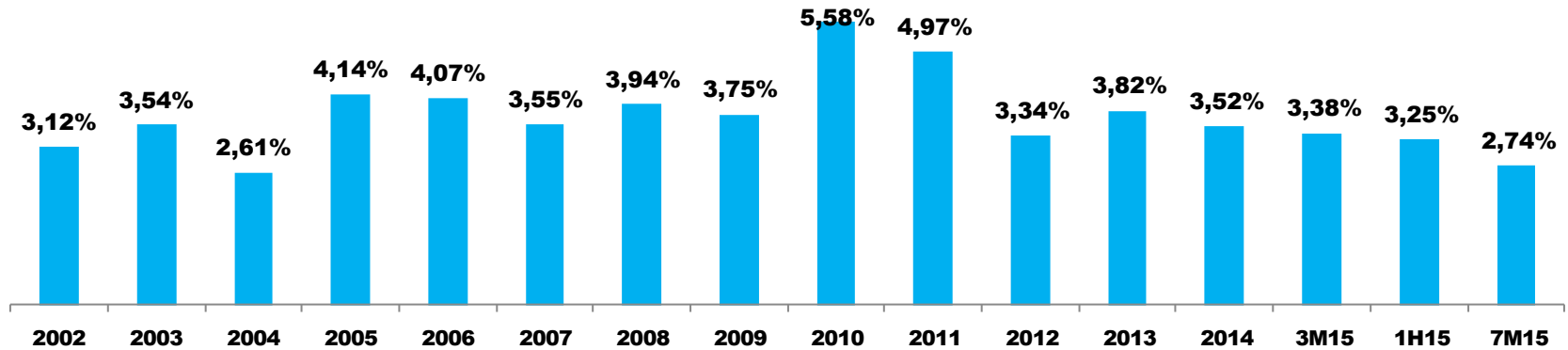


TOTAL ASSET (Rp Tril)

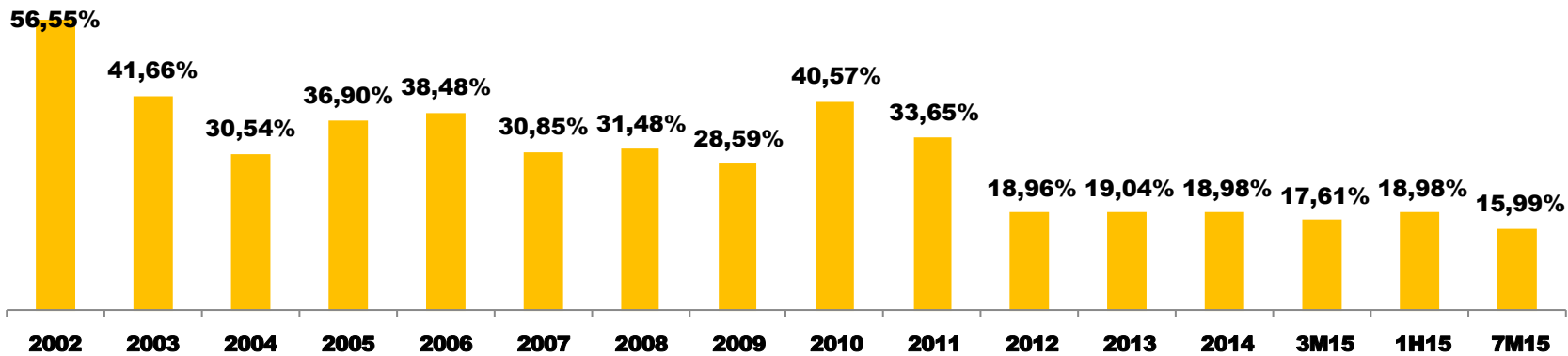
CAGR = 17,27%



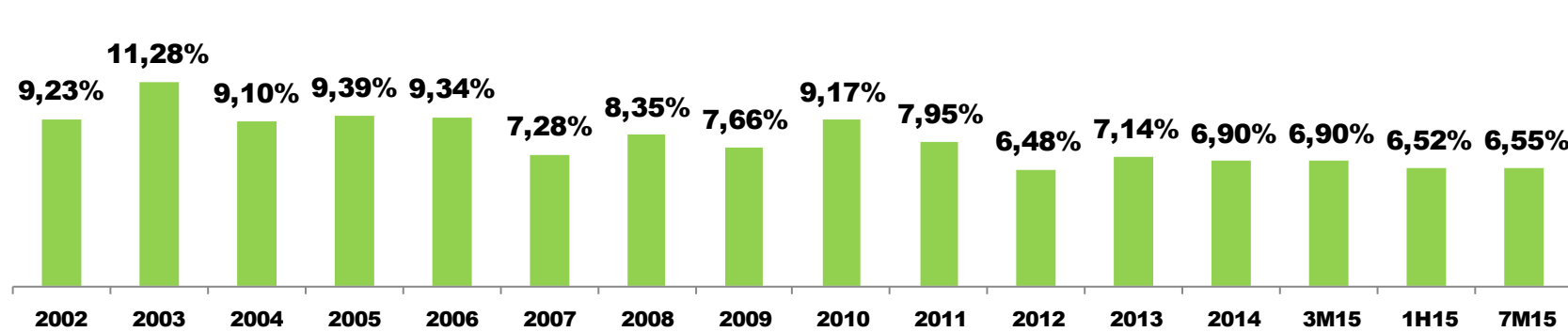
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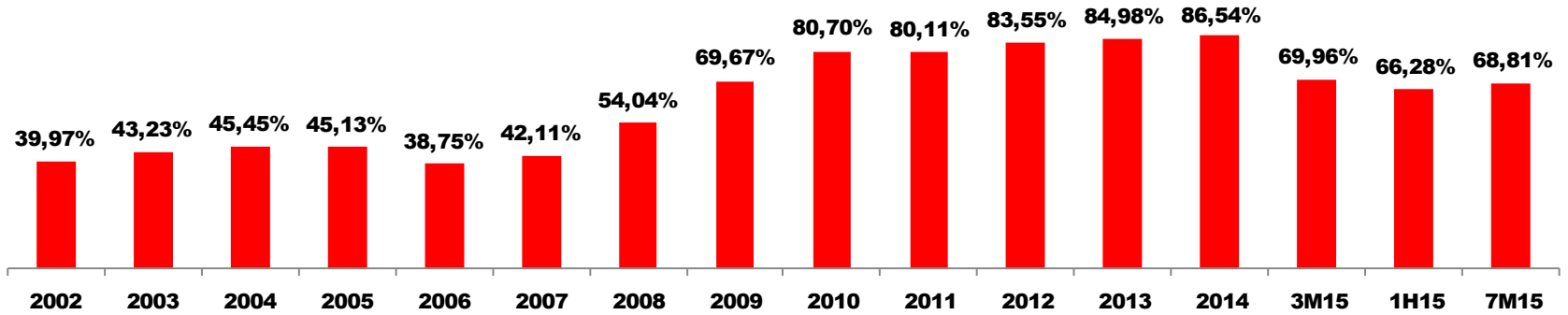
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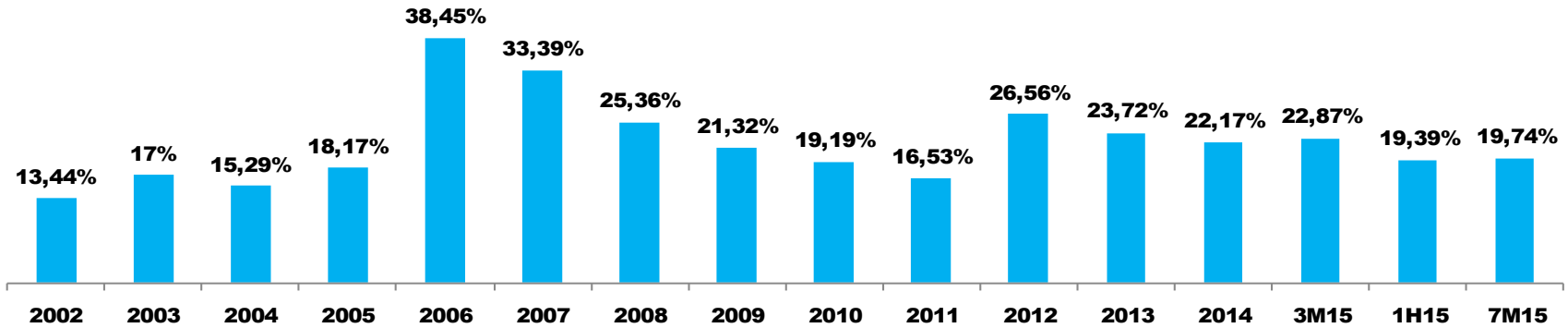
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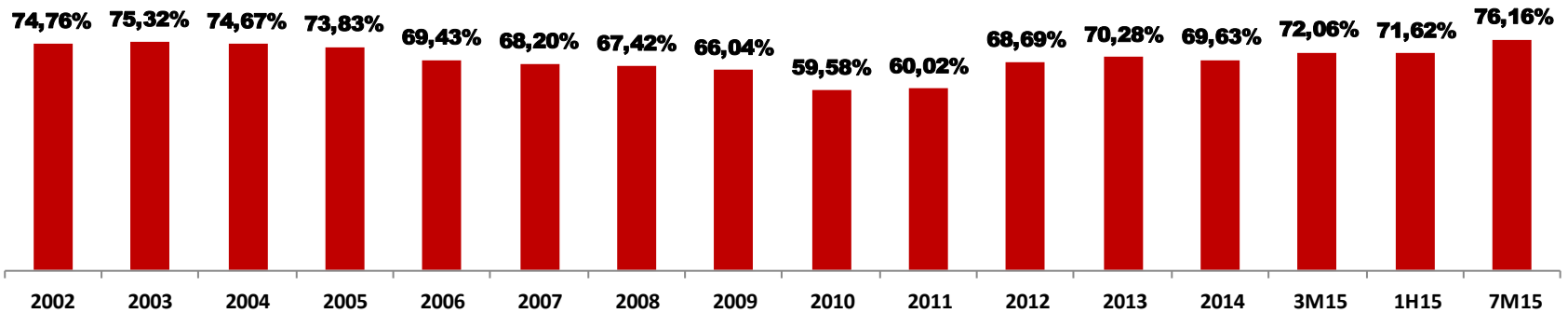
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SECTION 3
OVERVIEW & INVESTMENT
HIGHLIGHTS



HERU SANTOSO

President Commissioner

(Senior Auditor Bank Indonesia, Senior Supervisor Bank Indonesia, Senior Researcher Bank Indonesia, Division Coordinator Bank Indonesia, Head of Bank Indonesia Makasar, Pengawas Bank Eksekutif Direktorat Pengawasan BPR, Head of Grup/ Director Bank Indonesia, Head of BPR and UMKM Credit Department Bank Indonesia, Expert Staff of Conventional & Sharia Supervisor Member Board Governor, and President Commissioner of Bank Jatim)

Experienced for 31 years in Banking



AKHMAD SUKARDI *)

Commissioner

(Head of East Java Province Financial Bureau Financial Division, Head of Regional Secretary East Java Province Financial Bureau, Head of East Java Province Revenue Agency, Co-General Administration of Regional Secretary East Java Province, Regional Secretary East Java Province, and Commissioner of Bank Jatim)

Experienced for 36 years in East Java Economic



HADI SUKRIANTO *)

Commissioner

(Head of Pasuruan Branch, Head of Special Credit Sub-Division, Head of Special Credit Division, Head of Credit Division, Compliance Director, President Director, and Commissioner of Bank Jatim)

Experienced for 32 years in Bank Jatim



SOEBAGYO

Independent Commissioner

(Secretary of Development Economy Major Airlangga University Surabaya, Dean Assistant on Student and Alumni Division Airlangga University Surabaya, Chairman of East Java Province Regional Economy, East Java Province Regional Finance Expert Staff, Surabaya Mayor Expert Staff, Commissioner of PT JAMKRIDA, and Independent Commissioner of Bank Jatim)

Experienced for 36 years in university, east java economic, and insurance



WIBISONO

Independent Commissioner

(Deputy of DPP and Foreign Exchange Division Bank Indonesia, Deputy of Bank Indonesia London, Head of Real Sector and Government Financial Division Bank Indonesia Jakarta, Head of Financial Market Studies Division Bank Indonesia, Head of Financial Studies And International Institute Division Bank Indonesia, Deputy of Bank Indonesia Surabaya, and Independent Commissioner of Bank Jatim)

Experienced for 28 years in banking

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



R SOEROSO

President Director

(Head of Probolinggo Branch, Head of Malang Branch, Head of Sidoarjo Branch, Corporate Secretary, President Director of PT BPR Jatim, and President Director of Bank Jatim)

Experienced for 32 years in Bank Jatim and BPR Jatim



SU'UDI

Director of Medium Business & Corporate

(Head of Risk Controlling Sub Division, Head of Information Technology Sub-Division, Head of Bangkalan Branch, Head of Pamekasan Branch, Head of Blitar Branch, Head of Technology & Accounting Division, Head of Strategic Planning Division, Head of Risk Controlling Division, and Medium Business and Corporate Director)

Experienced for 36 years in Bank Jatim



EKO ANTONO,

Director of Compliance

(Head of Pacitan Branch, Head of Pasuruan Branch, Head of Service Fund and Interantional Sub-Division, Head of Human Capital Division, Operational Director, and Compliance Director)

Experienced for 32 years in Bank Jatim



RUDIE HARDIONO,

Director of Operations

(Head of Strategic Planning Sub Division, Head of Perak Branch, Head of Gresik Branch, Head of Service Fund and International Division, Head of Malang Branch, Corporate Secretary, and Operational Director)

Experienced for 32 years in Bank Jatim



TONY SUDJIARYANTO

Director of Agribusiness & Sharia

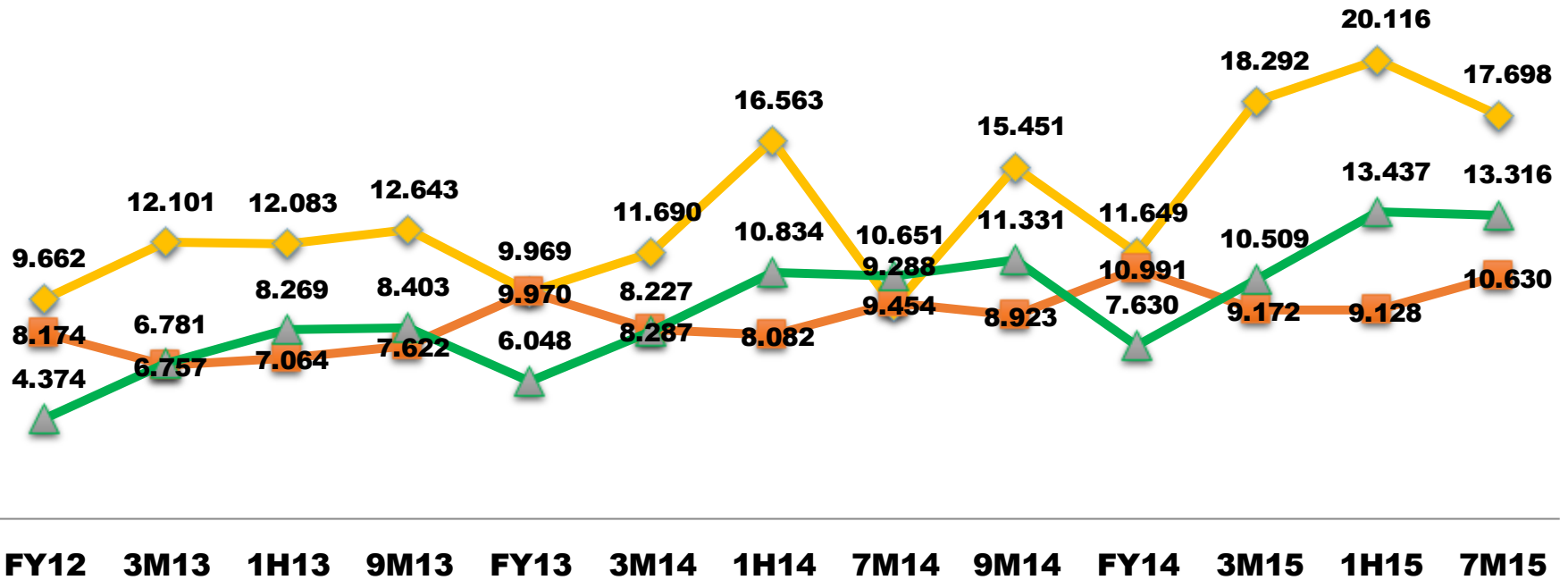
(Head of Jombang Branch, Head of Medium and Corporate Loan Sub-Division, Acting Head of Special Credit Division, Head of Jakarta Branch, Head of Treasury Division, and Agribusiness and Sharia Business Director)

Experienced for 27 years in Bank Jatim

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

◆ Current Account
 ■ Saving Account
 ▲ Time Deposit

In Billion Rp.



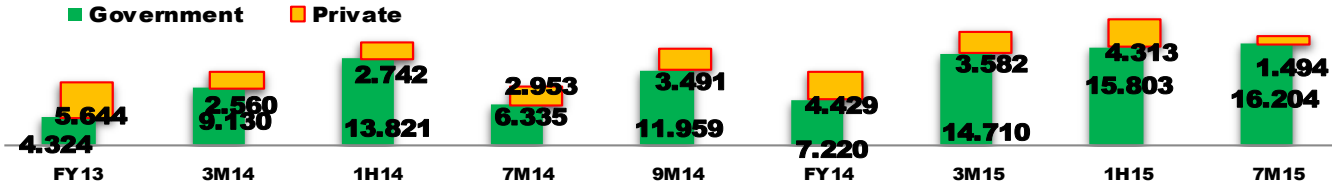
Current Account
 YoY 90,55%

Saving Account
 YoY 12,44%

Time Deposit
 YoY 25,02%

In Billion Rp.

Current Account



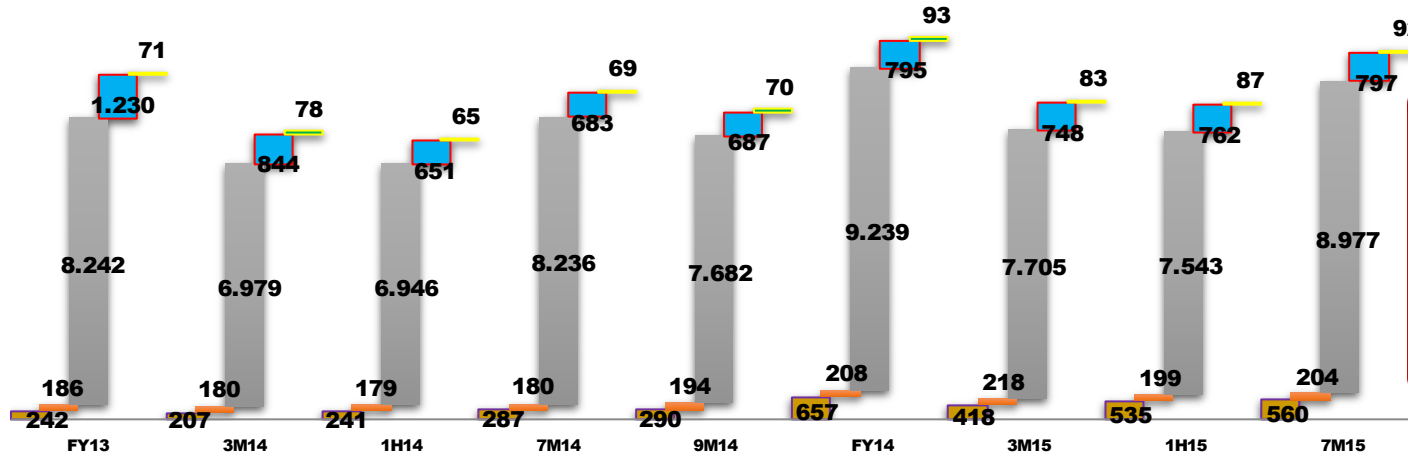
Government Current Acc.

YoY 155,80%

Private Current Acc.

YoY -49,41%

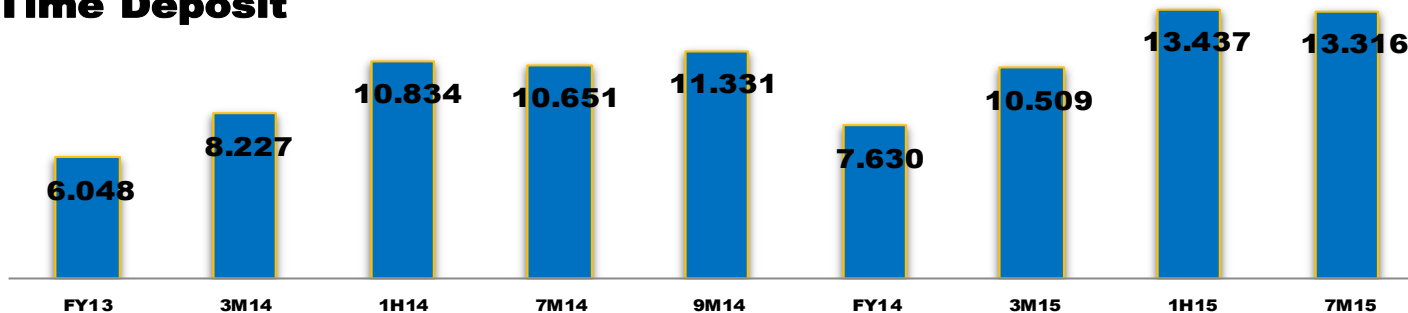
SIKLUS Hajj Saving SIMPEDA TabunganKu Barokah Saving



YoY

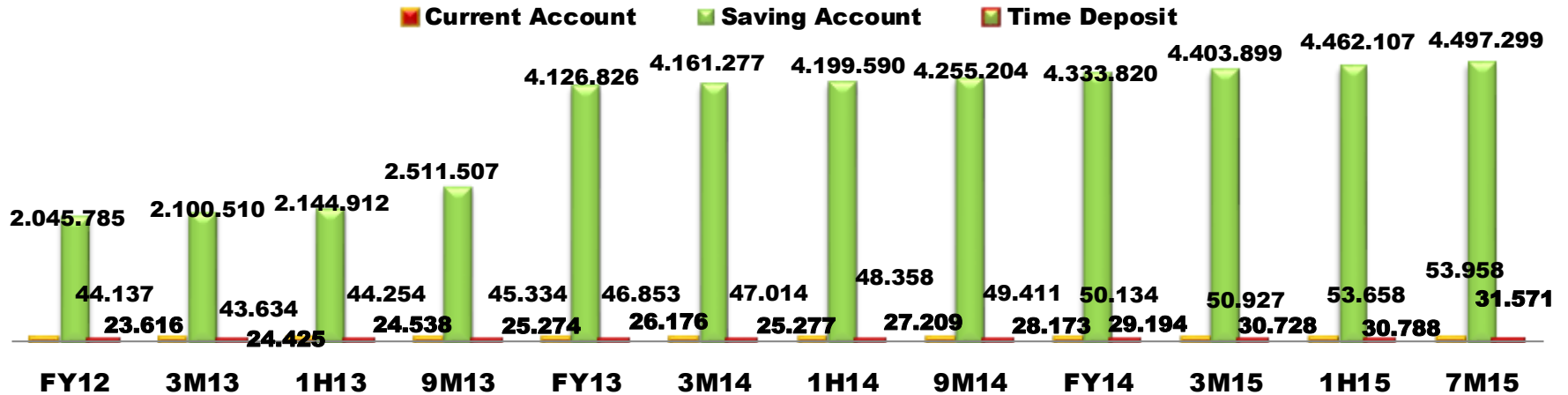
SIMPEDA	9,00%
SIKLUS	95,21%
Hajj Saving	13,67%
TabunganKu	16,65%
Barokah Saving	33,62%

Time Deposit



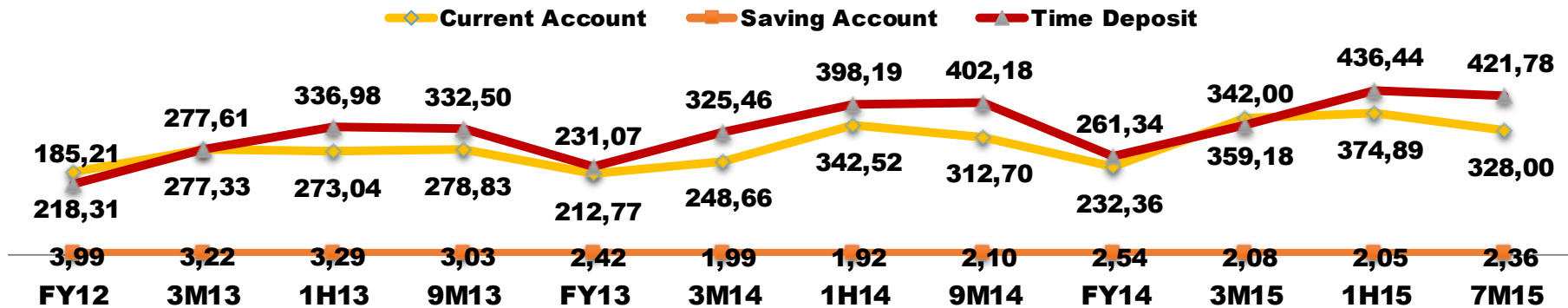
Time Deposit YoY 25,02%

Total Customer



Ticket Size

In million Rp.



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

GEMERLAP 12 MILIAR SIMPEDA

Grand Prize
1 (satu) unit Toyota Fortuner

Tingkatkan SALDO Anda, menangkan MILIARAN hadiahnya!!

SMS BANKING 3366

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

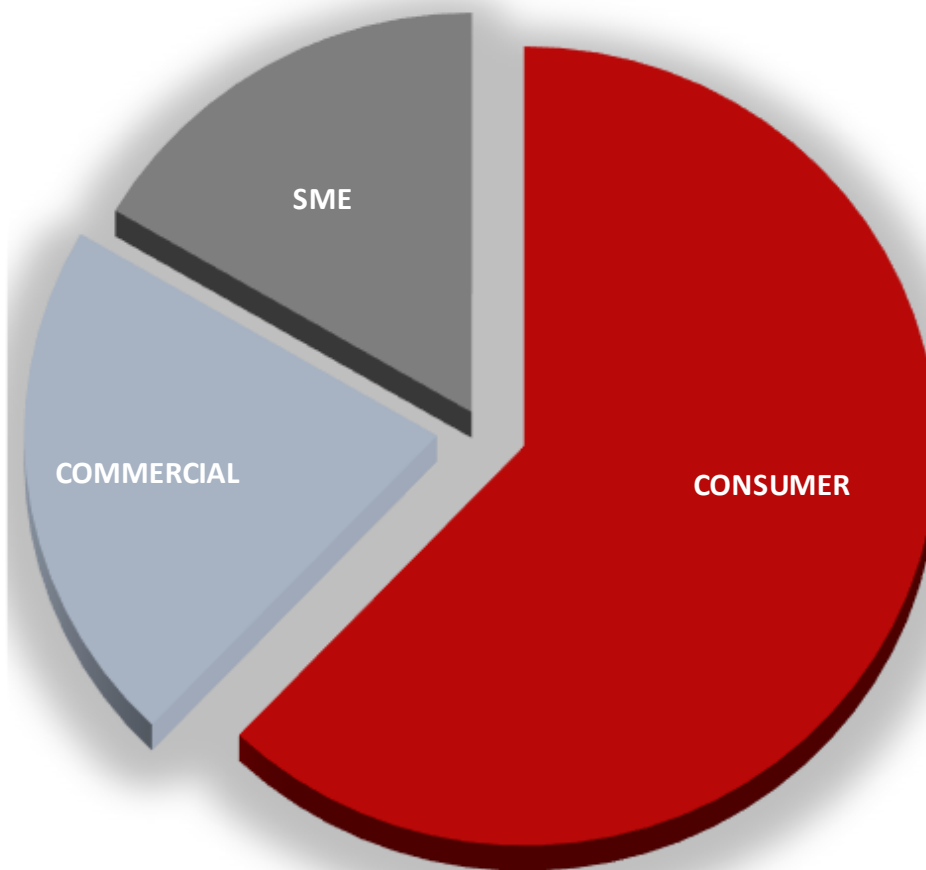
- Transfer Uang
- Beli Pulsa
- Transaksi lainnya
- Bayar TV Kabel, Tiket Pesawat, Tagihan Multi Finance

Solusi Transaksi Tercepat
Lebih Cepat & Praktis dengan Flazz

bankjatim
internet banking

Si UMI
SIKLUS MIKRO KECIL

6036 0980 9999 3939
NURCE LUNMAY

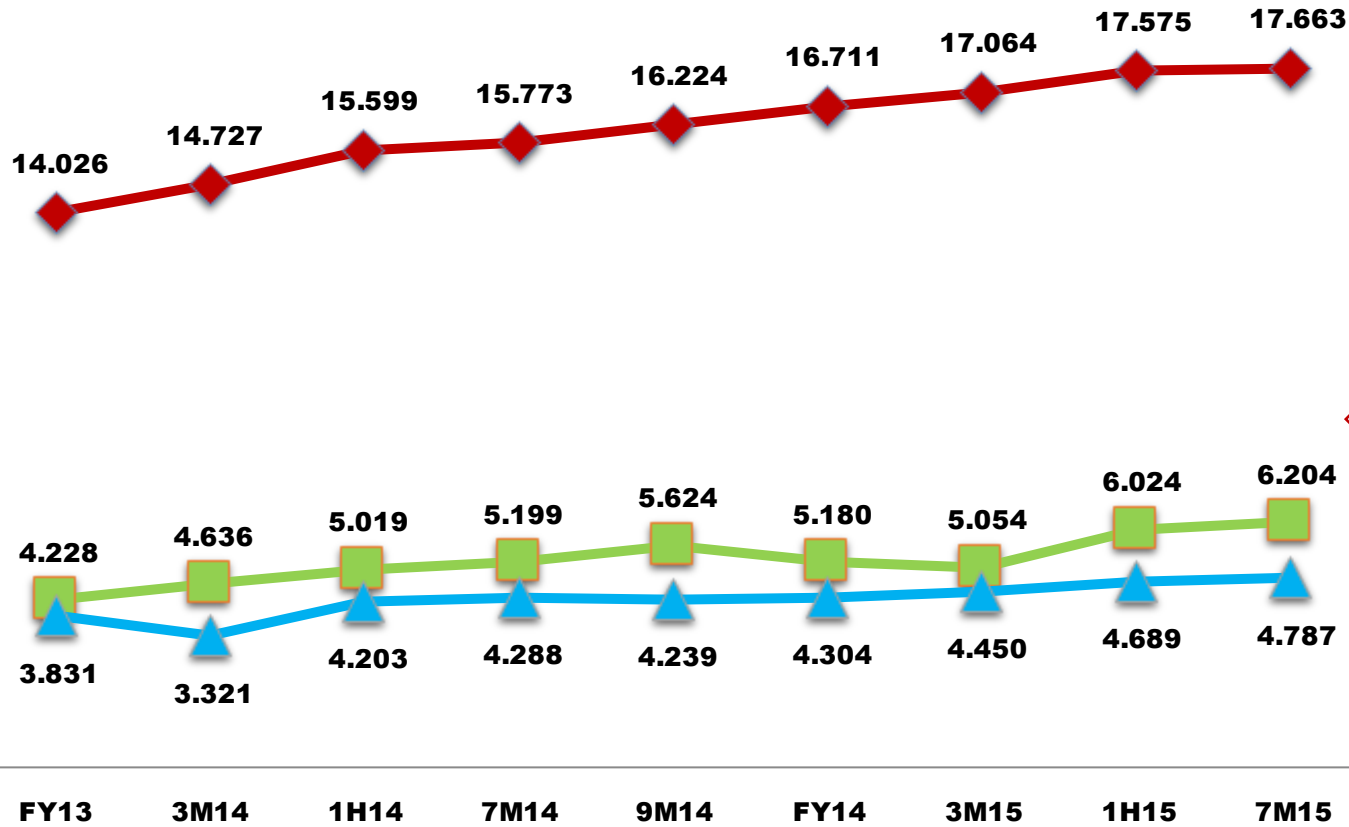


CONSUMER LOAN	July'14	July'15
Multipurpose	55,42%	54,47%
Mortgage	4,78%	4,81%
Others	2,24%	2,36%
Total	62,44%	61,64%
COMMERCIAL LOAN	July'14	July'15
Standby Loan	4,55%	3,74%
Keppres	3,60%	3,70%
Overdraft	8,72%	9,63%
Syndicate	3,72%	4,58%
Total	20,58%	21,65%
Small Medium Ent.	July'14	July'15
KUR	4,81%	2,41%
Pundi Kencana	2,87%	3,92%
Jatim Mikro	0,42%	1,60%
Others	8,88%	8,79%
Total	16,97%	16,71%

Type Of Loan

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

In Billion Rp.



YoY

Consumer

11,98%

Commercial

19,93%

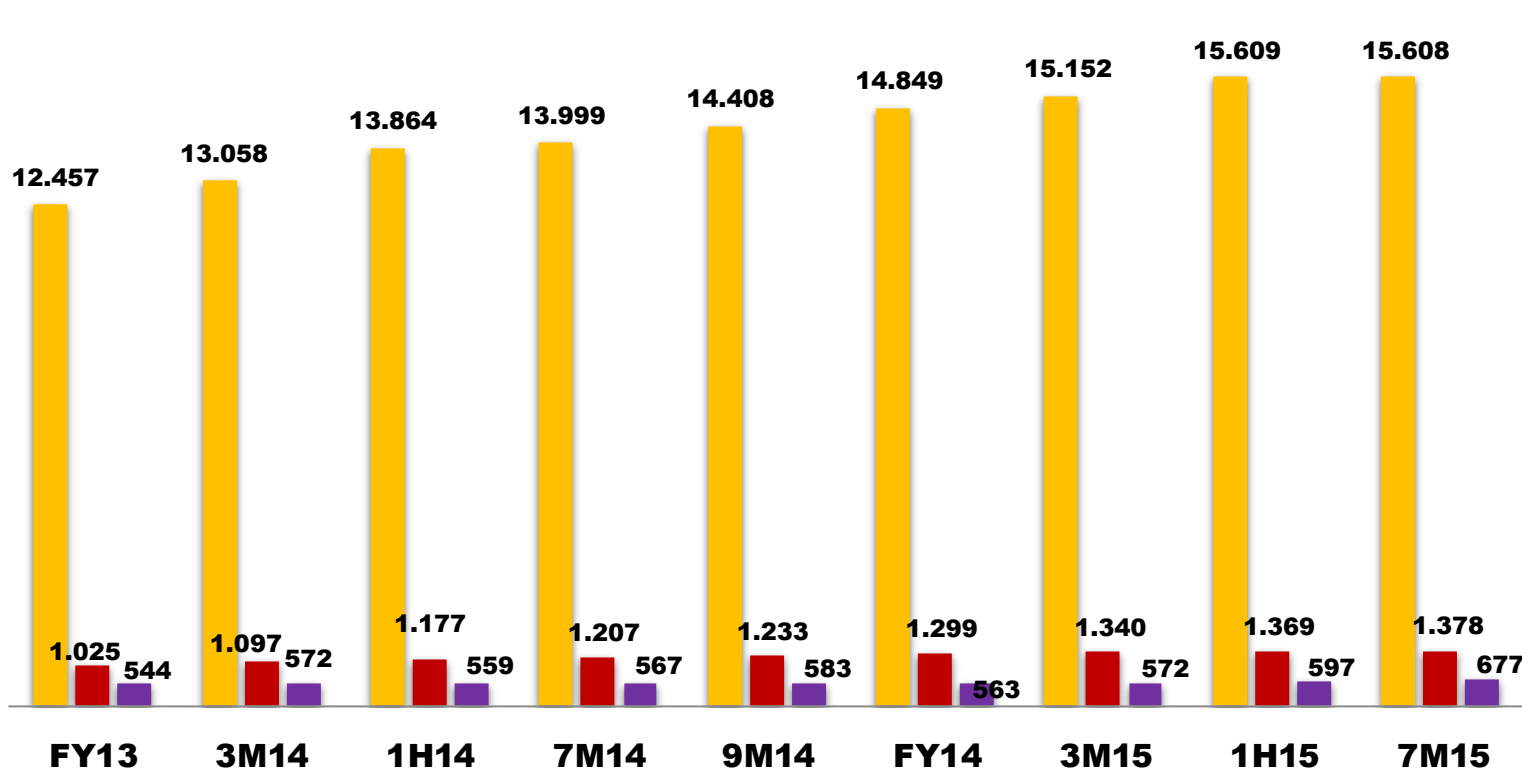
SME

11,64%

Consumer Loan

In Billion Rp.

■ Multipurpose ■ Mortgage ■ Others



YoY

Multi purpose
11,49%

Mortgage
14,23%

Others
19,35%

Commercial Loan

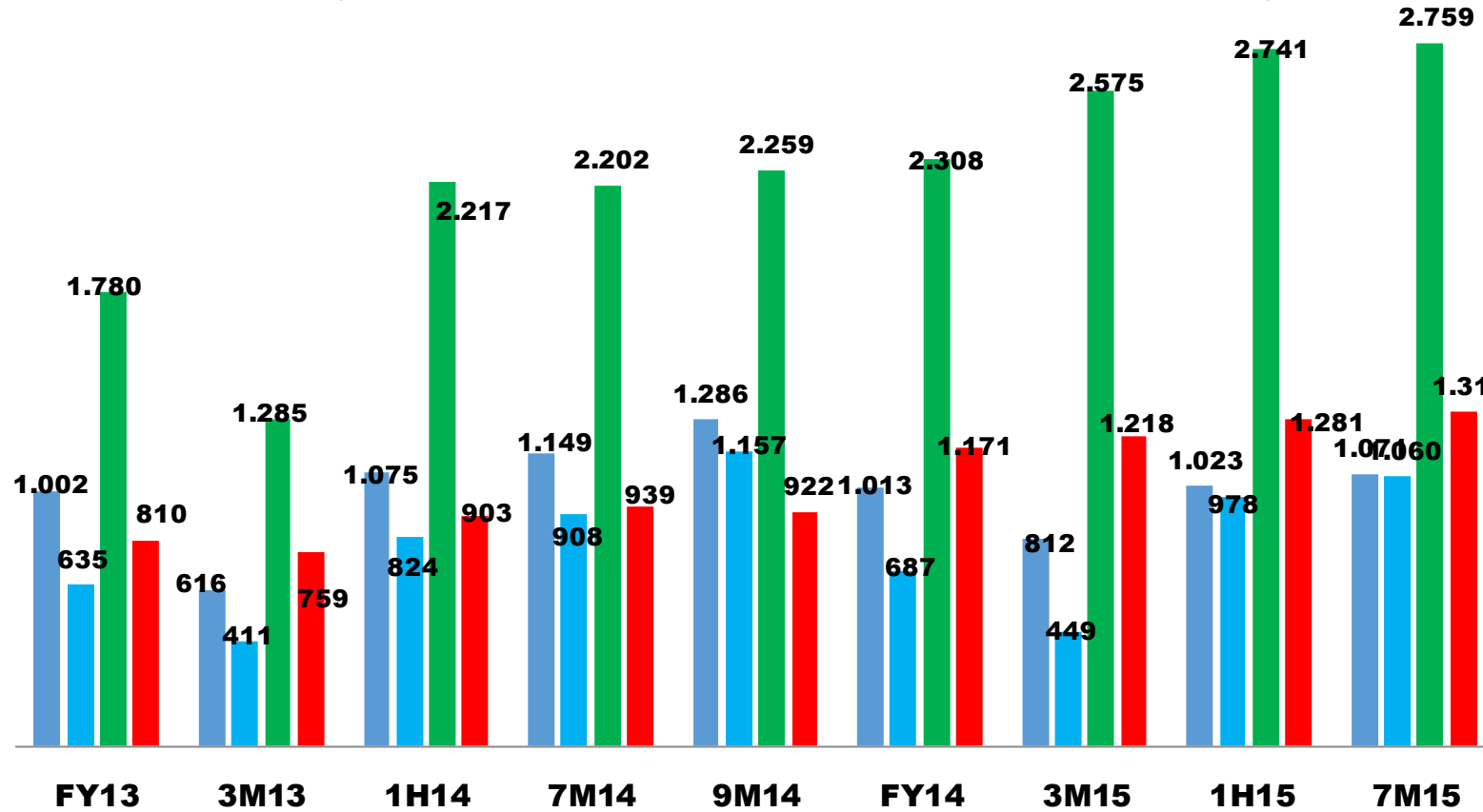
In Billion Rp.

■ Standby Loan

■ Keppres

■ Overdraft

■ Syndicate



YoY

Standby Loan
(6,85%)

Keppres
16,75%

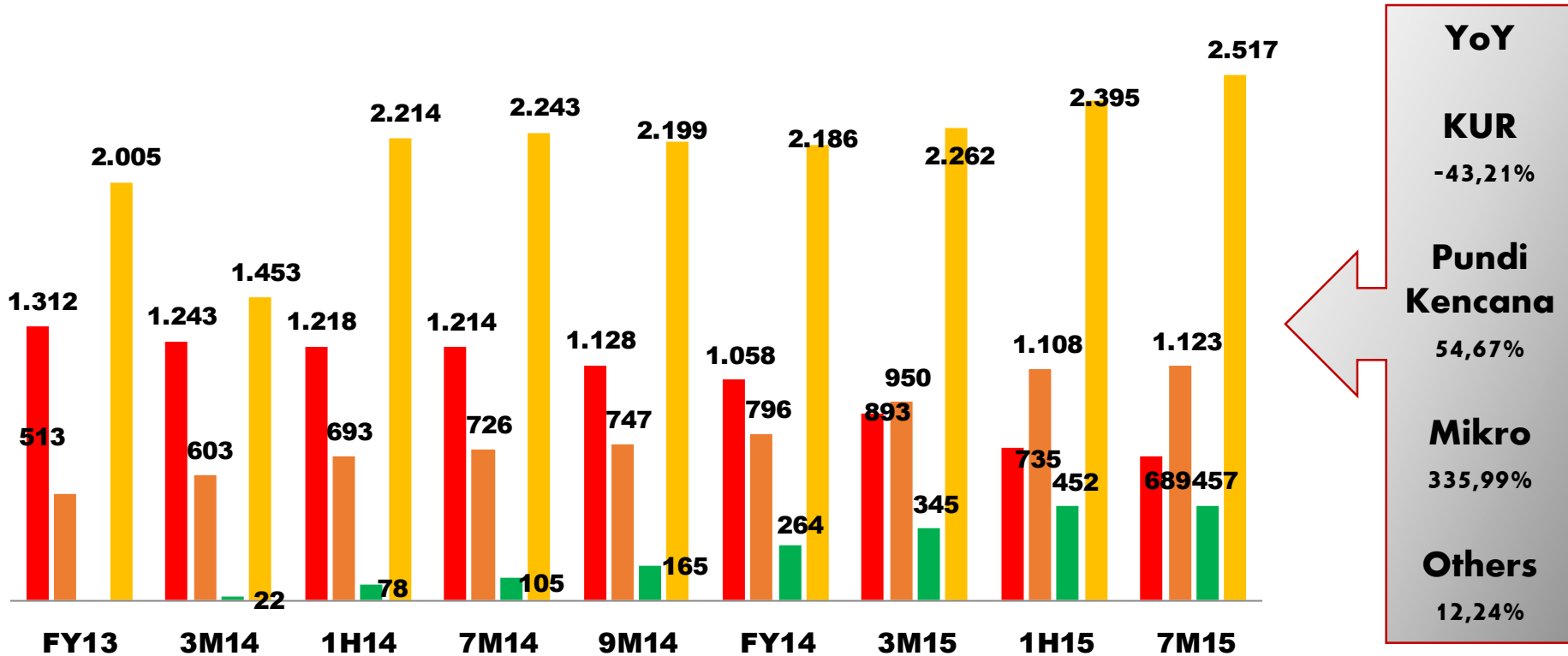
Overdraft
25,32%

Syndicate
39,82%

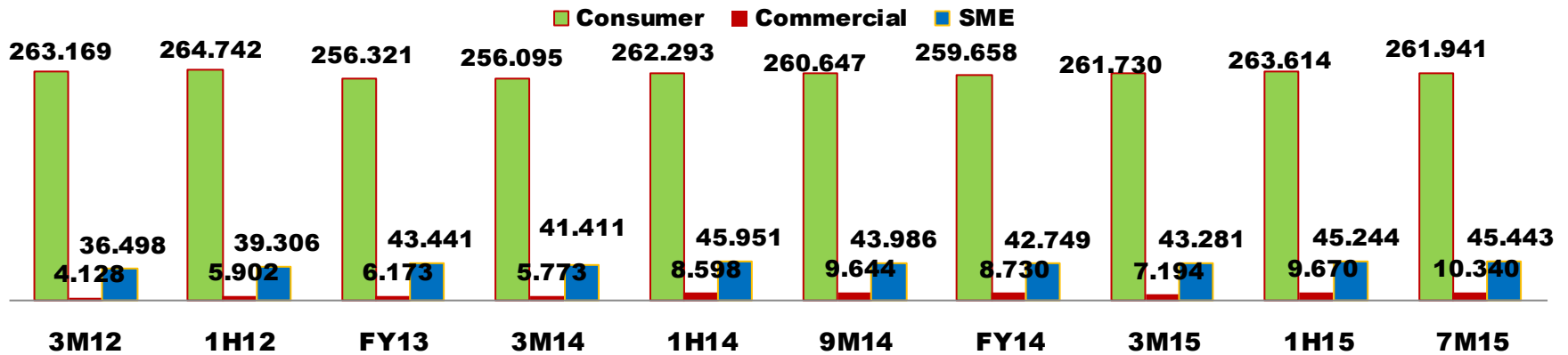
SME Loan

■ KUR ■ Pundi Kencana ■ Mikro ■ Others

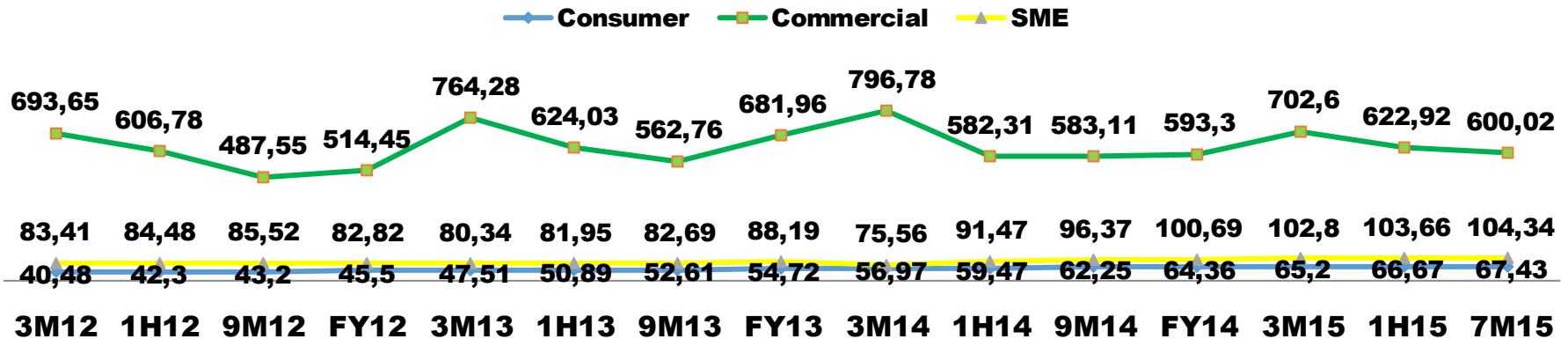
In Billion Rp.



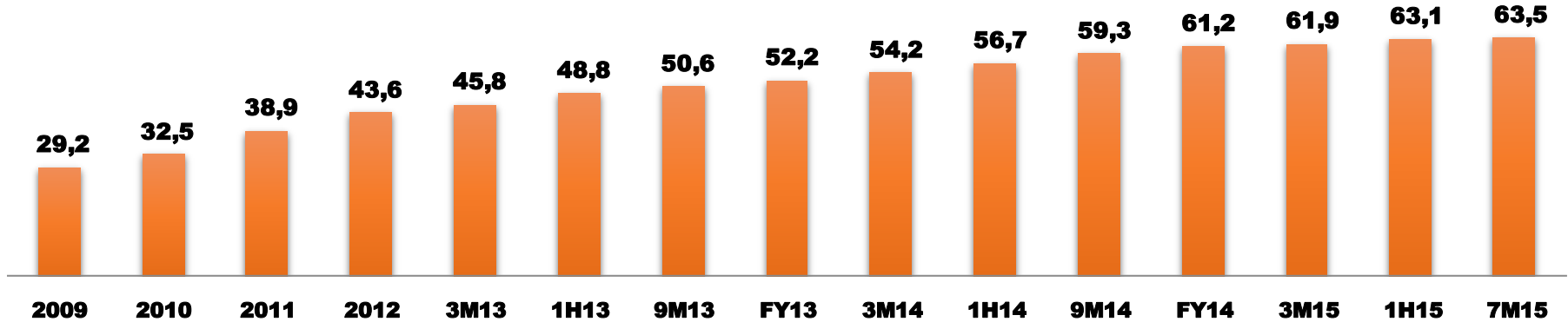
Total Customer



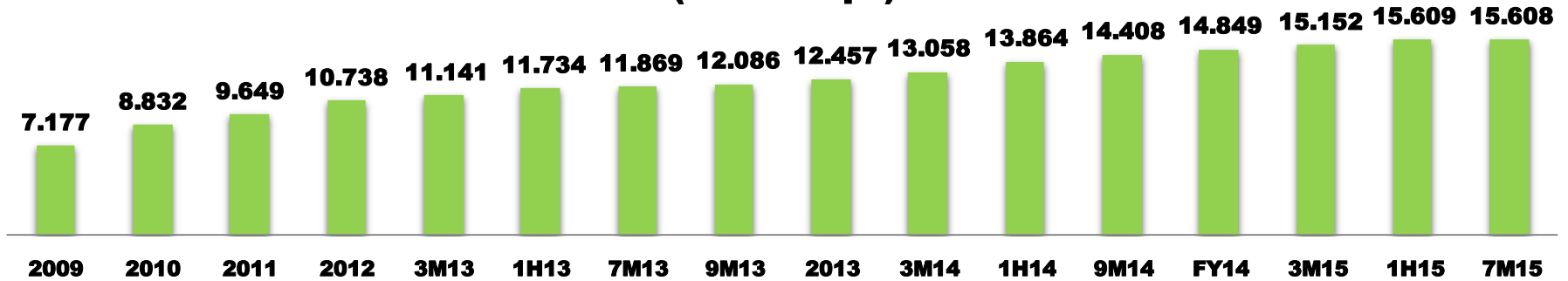
Ticket Size



Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance (Billion Rp.)



Description

Details

Civil Servants (per August 2014)	426.545
Multipurpose Customer (Civil Servants)	245.846
%	57,964%

NPL

0,35% as of July 2015

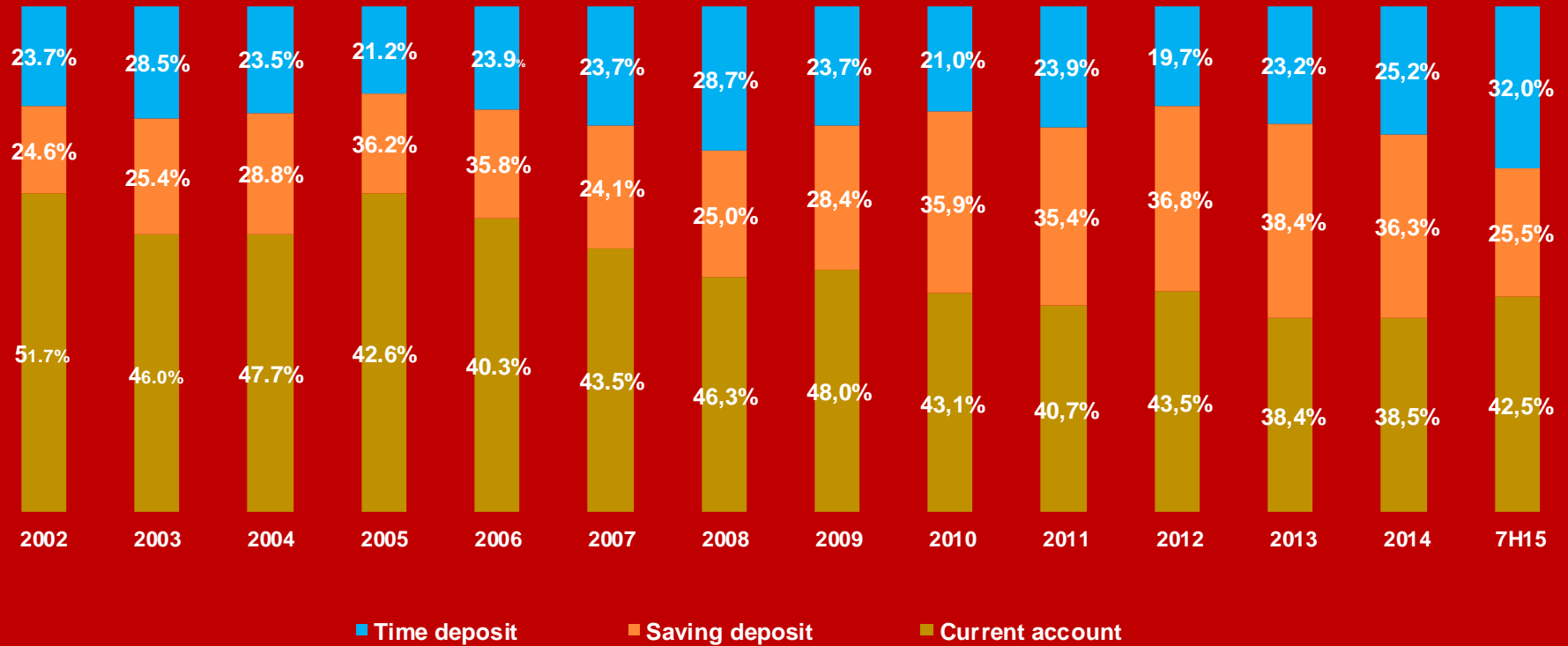
No	DATA	July 2014	July 2015
1	Board of Commisioner	3	3
2	Board of Sharia Supervisory	3	3
3	Director	3	5
4	Management 1	13	17
5	Management 2	68	74
6	Management 3	193	236
7	Management 4	638	696
8	Staff of Administration	1.463	1.903
9	Staff Non Administration	351	340
10	Non Permanent	1.142	666
11	Outsource	1.571	1.835
	Total	5.448	5.778

Description	Des 2014
Total Asset	14,98%
Loan	18,61%
Third Party Fund	16,48%
Interest Income	20,63%
Net Profit	13,92%
Financial Ratio	
- CAR	22,17%
- LDR	86,54%
- NPL Gross	3,31%
- NIM	6,90%
- BOPO	69,63%
- ROE	18,98%
- ROA	3,52%

Description	Target 2015
Total Asset	16,38%
Loan	17,00% - 20,00%
Third Party Fund	15,25% - 17,13%
Interest Income	14,12%
Net Profit	15,00% - 18,80%
Financial Ratio	
- CAR	19,10%
- LDR	94,75%
- NPL Gross	2,80% - 3,10%
- NIM	7,22%
- BOPO	69,70%
- ROE	19,33%
- ROA	3,43%

SECTION 4 STRENGTHS

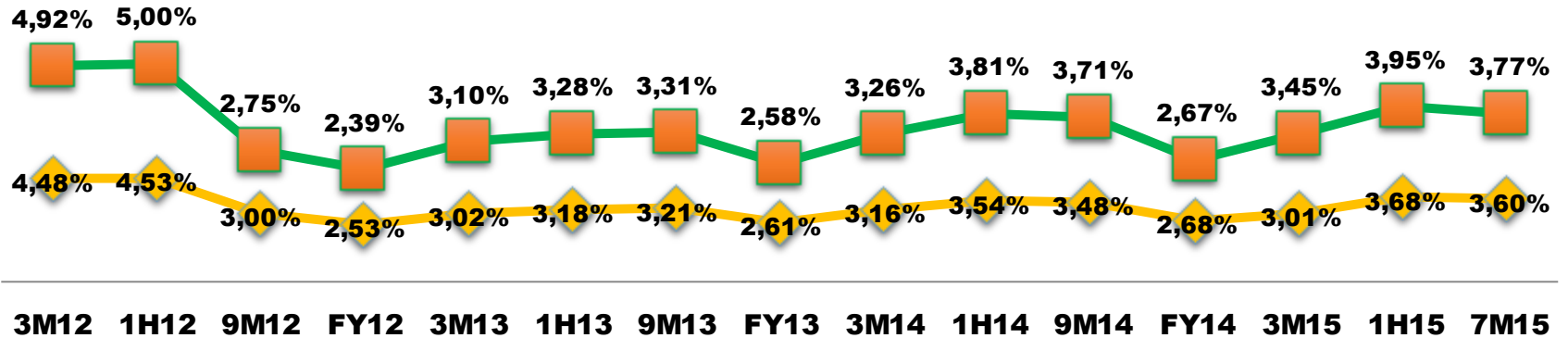
Funding Composition



CASA
July 2015
68,02 %

COF

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

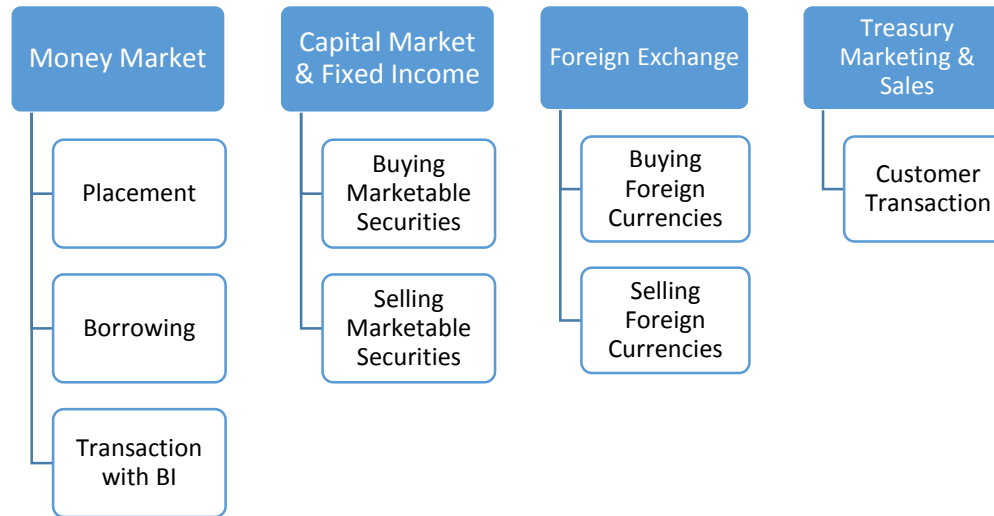


Micro Loan

No	Branch	Unit Amount	Unit Age Month	July 2015			RR	NPL
				<u>Plafond</u> In thousand	<u>Outstanding</u> In thousand	NOA		
1	Surabaya	7	18	71.230.000	60.249.039	270	100,00%	0,00%
2	Sidoarjo	6	18	85.960.100	71.987.407	381	100,00%	0,00%
3	Madiun	6	18	57.857.500	49.005.224	296	99,54%	0,46%
4	Mojokerto	5	14	61.822.500	52.441.694	290	100,00%	0,00%
5	Kediri	5	14	46.557.000	40.384.433	320	100,00%	0,00%
6	Gresik	5	14	49.794.000	41.830.355	227	100,00%	0,00%
7	Malang	7	1\$	77.504.000	69.246.281	384	99,03%	0,00%
8	Jember	4	9	28.041.500	26.045.155	131	100,00%	0,00%
9	Banyuwangi	5	6	16.414.000	15.552.535	118	100,00%	0,00%
10	Tulungagung	4	6	11.126.000	10.471.644	75	100,00%	0,00%
11	Ponorogo	4	6	12.306.000	11.717.789	88	100,00%	0,00%
12	Blitar	2	6	8.617.000	8.216.252	58	100,00%	0,00%
Total		60		527.229.600	457.147.808	2.638	99,80%	0,05%

Network	2009	2010	2011	2012	2013	2014	7M15
Head Office	1	1	1	1	1	1	1
Branch Office	39	41	41	41	41	43	45
Sub Branch Office	26	44	67	81	107	153	163
Cash office	151	154	164	164	176	165	161
Sharia service office	37	37	47	47	47	97	97
Payment Point	78	88	115	138	155	167	172
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	608
Total network	465	561	759	904	1.072	1.291	1.320

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.

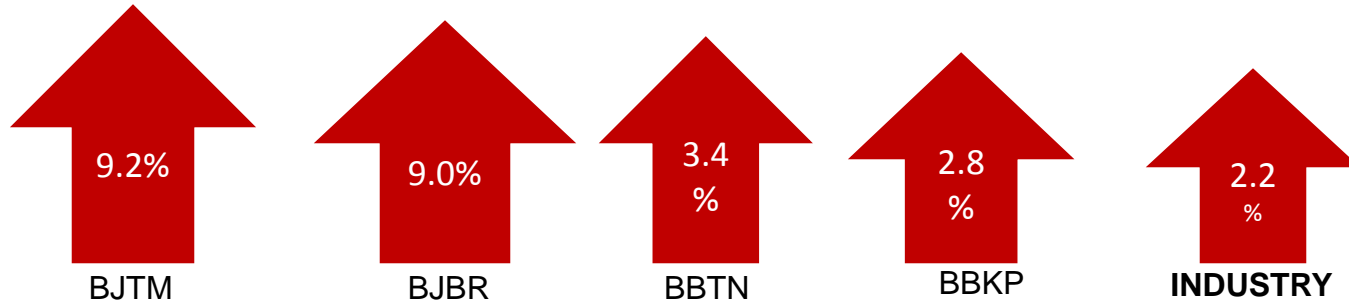
Income forecast from Marketable Securities at least + Rp. 313 Milyar.

No	Bank	Asset	Loan	Funding	NIM	ROE	ROA	LDR
1	BBJB	22,1%	11,0%	32,4%	6,0%	16,5%	1,4%	67,5%
2	BBRI	20,2%	9,7%	17,3%	7,9%	29,2%	3,9%	87,9%
3	BMRI	19,5%	13,8%	17,8%	5,8%	18,5%	3,0%	84,1%
4	BJTM	19,2%	14,0%	20,3%	6,5%	19,0%	3,3%	66,3%
5	BBKP	16,5%	15,3%	16,0%	3,4%	16,3%	1,6%	82,3%
6	BBTN	15,0%	18,3%	13,2%	4,7%	15,6%	1,6%	109,9%
7	BTPN	11,0%	11,0%	10,0%	11,2%	15,0%	3,4%	98,0%
8	BBCA	9,2%	8,0%	8,0%	6,6%	21,7%	3,7%	75,7%
9	BDMN	8,0%	-3,0%	8,0%	8,1%	7,9%	1,3%	89,6%
10	BBNI	5,7%	12,1%	4,2%	6,5%	9,5%	1,5%	87,6%

Aset, Loan, Funding : Growth YoY June 2014 & June 2015
Ratio as June 2015

<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 (01/07/2015)	Price	Market Cap Rp bn	EPS Growth	PER	PBV	Dividend Yield
BBCA	12.800	315.584	10,5	17,3	3,4	1,2
BBRI	9.350	230.657	2,6	9,3	2,0	2,2
BMRI	9.525	222.250	4,5	10,7	1,9	2,3
BBNI	4.480	83.546	3,6	7,5	1,3	3,0
BDMN	4.120	39.489	0,3	15,1	1,1	3,3
BTPN	3.250	18.981	3,8	9,9	1,4	1,5
BBTN	1.175	12.417	36,6	8,1	0,9	3,4
BJBR	805	7.806	33,8	5,2	1,0	9,0
BBKP	630	5.725	9,7	7,2	0,8	2,8
BJTM	466	6.952	7,6	6,9	1,1	9,2



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4th Best Overall Performance 2015 Banking Service Excellence



Excellence in Building and Managing Corporate Image Award 2015

July 2014

**Foreign Institution Investor
July 2014**
45,77 % from public shares

Domestic Investor July 2014
54,23 % from public shares

**Public shares 20 %
from paid capital**

July 2015

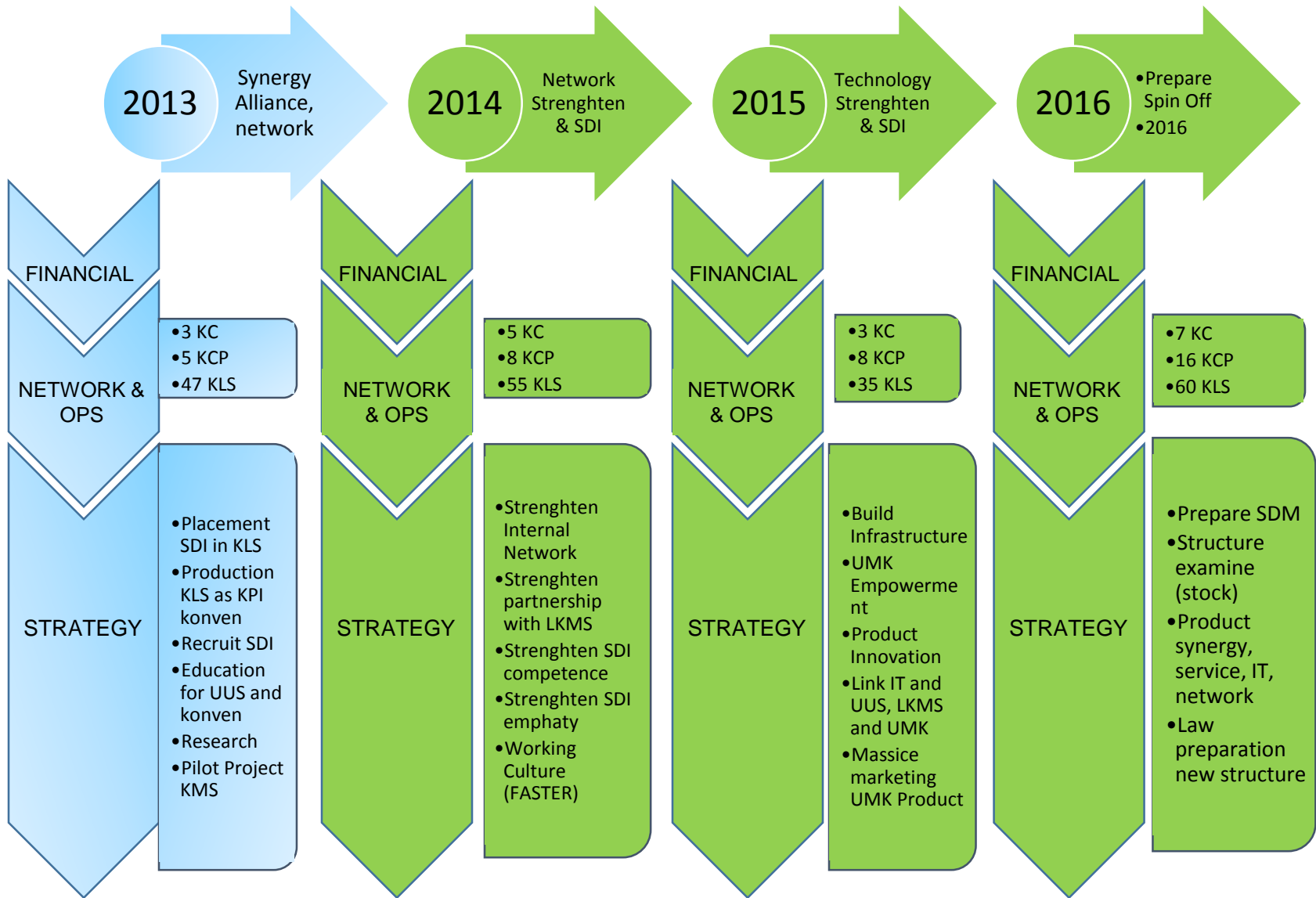
**Foreign Institution Investor
July 2015**
72,60 % from public shares

Domestic Investor July 2015
27,40 % from public shares

July 2015 BJTM Investor Country

No	Country	Share
1	INDONESIA	27,393%
2	SIPRUS	20,176%
3	AMERIKA	14,304%
4	NORWEGIA	13,459%
5	FINLANDIA	5,995%
6	VIRGIN ISLAND	5,188%
7	LUKSEMBURG	3,883%
8	IRLANDIA	3,786%
9	INGGRIS	2,102%
10	AUSTRALIA	1,055%
11	JEPANG	0,915%
12	KANADA	0,621%
13	CINA	0,384%

No	Country	Share
14	SINGAPURA	0,216%
15	SWEDIA	0,188%
16	CAYMAN ISLAND	0,133%
17	JERMAN	0,098%
18	SELANDIA BARU	0,033%
19	GUYANA	0,020%
20	SWITSERLAND	0,017%
21	BELANDA	0,015%
22	BELGIA	0,006%
23	KOREA SELATAN	0,006%
24	HONGKONG	0,006%
25	FILIPINA	0,002%
26	MALAYSIA	0,002%
Total		100%





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