

BANK JATIM

COMPANY PERFORMANCE

9M14

**BJTM 9M14 Analyst Meeting at
Hotel Indonesia Kempinski Jakarta
October 16, 2014**

AGENDA

ECONOMIC OUTLOOK

FINANCIAL HIGHLIGHTS

OVERVIEW & INVESTMENT HIGHLIGHTS

STRENGTHS

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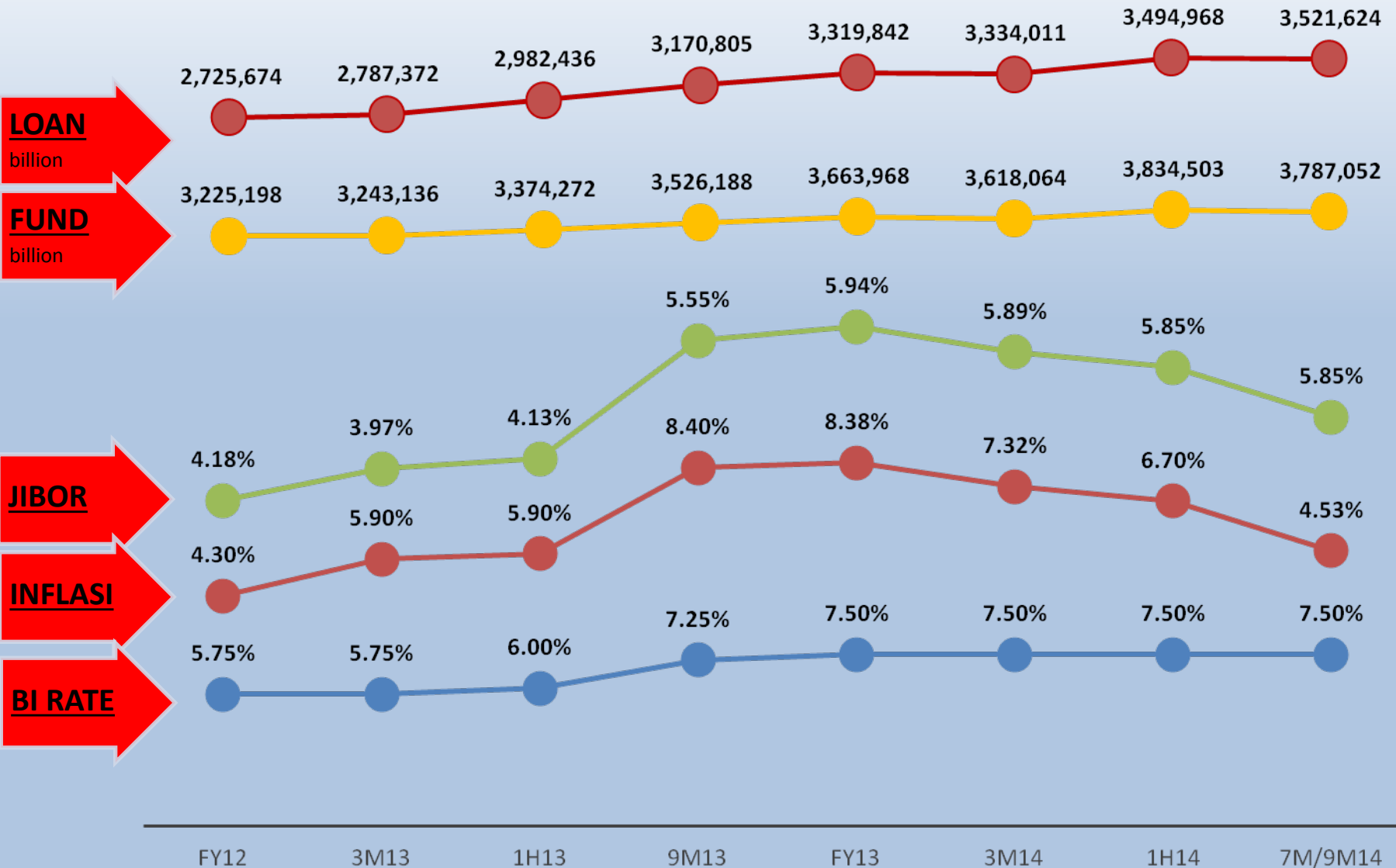
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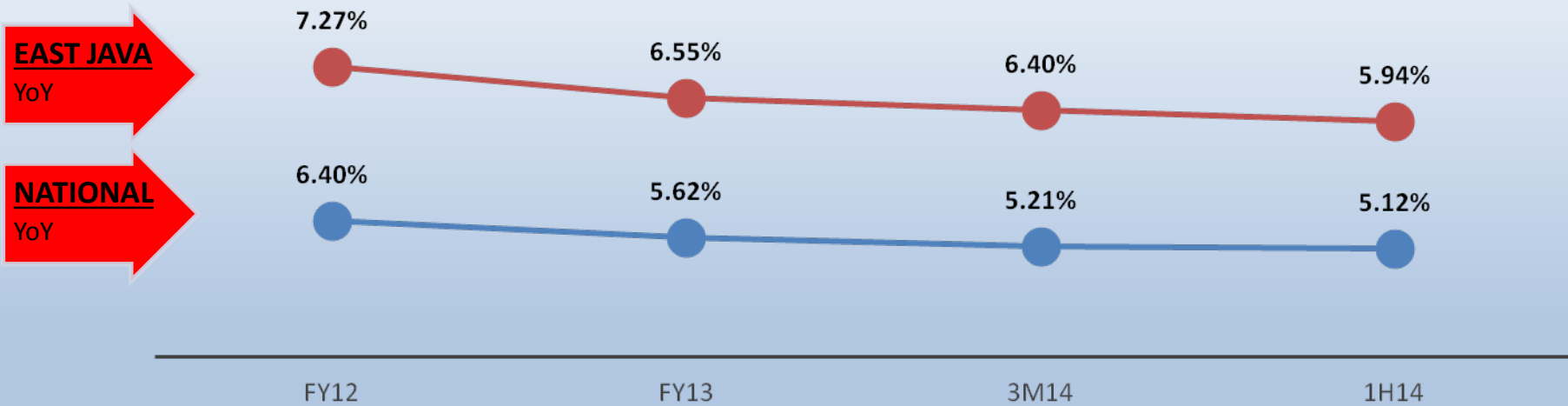
SECTION 1

ECONOMIC OUTLOOK

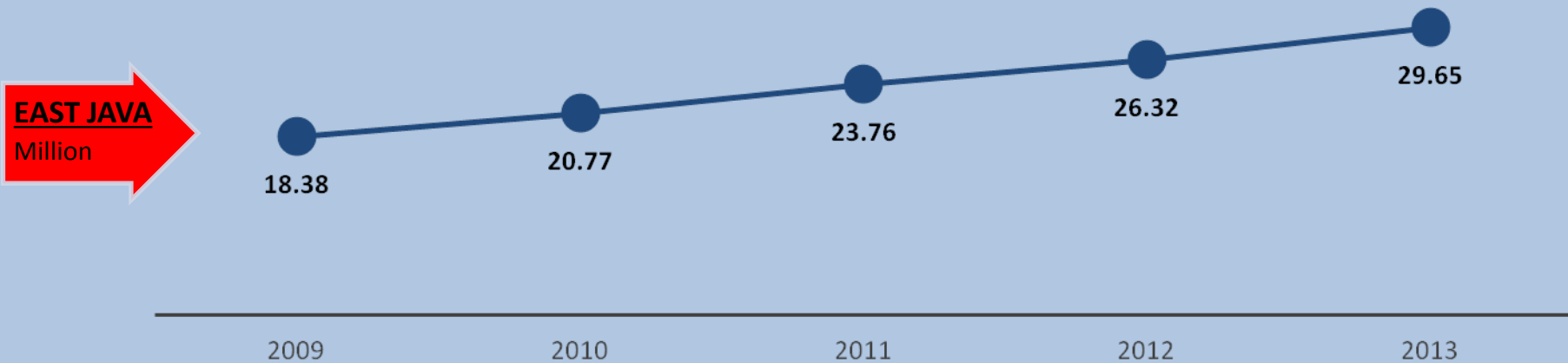
MACRO ECONOMY REVIEW



REGIONAL ECONOMIC GROWTH



REGIONAL INCOME



BANK JATIM AMONG NATIONAL BANK

No	Bank	Asset	Loan	Third Party Fund	Paid Capital	Net Income Before Tax
1	Bank Mandiri	671.941	440.195	510.278	11.667	13.411
2	BRI	623.882	461.207	496.394	6.167	16.929
3	BCA	523.310	327.151	430.209	1.541	10.958
4	BNI	378.012	243.260	292.838	9.055	6.710
5	CIMB Niaga	218.638	149.452	164.623	1.612	2.832
...
24	Bank Jatim	36.685	24,803	29,393	3,729	860

24

21

8

14

SECTION 2

FINANCIAL HIGHLIGHTS

BALANCE SHEET

In million Rp.

<u>Information</u>	<u>9M13</u>	<u>9M14</u>	<u>YoY</u>	<u>3Q13</u>	<u>2Q14</u>	<u>3Q14</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	35.508.757	42.694.050	20,24%	1.656.670	6.683.124	546.759	-67,00%	-91,82%
Placement BI & SBI	2.152.215	4.733.978	119,96%	11.395	684.815	1.925.509	16797,84%	181,17%
Placement Other Bank	7.254.226	6.873.797	-5,24%	451.862	3.407.960	(2.577.352)	-670,38%	-175,63%
Loan	21.526.815	26.086.837	21,18%	1.095.699	2.136.778	1.266.119	15,55%	-40,75%
Third Party Fund	28.669.422	35.704.012	24,54%	1.253.441	7.275.686	223.802	-82,14%	-96,92%
- Current Account	12.643.546	15.450.593	22,20%	560.448	4.873.059	(1.112.872)	-298,57%	-122,84%
- Saving Account	7.622.300	8.922.835	17,06%	558.170	(204.999)	840.395	50,56%	-509,95%
- Time Deposit	8.403.576	11.330.584	34,83%	134.823	2.607.625	496.279	268,10%	-80,97%
Equity	5.575.423	5.847.444	4,88%	252.494	229.387	199.612	-20,94%	-12,98%

PROFIT & LOSS

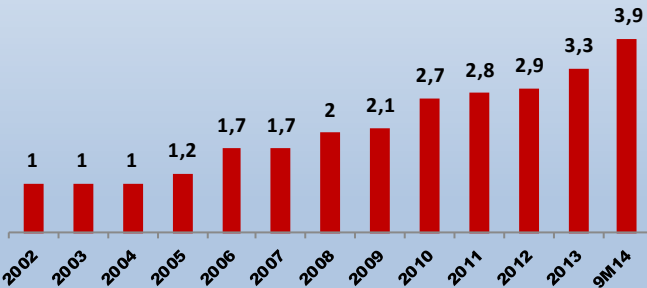
In million Rp.

<u>Information</u>	<u>9M13</u>	<u>9M14</u>	<u>YoY</u>	<u>3Q13</u>	<u>2Q14</u>	<u>3Q14</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	2.391.366	2.934.682	22,72%	885.663	959.683	1.044.032	17,88%	8,79%
Interest Expense	(623.638)	(817.274)	31,05%	(224.412)	(284.929)	(313.973)	39,91%	10,19%
Nett Interest Income	1.767.728	2.117.408	19,78%	661.251	674.753	730.059	10,41%	8,20%
Non Interest Operational Income	333.391	328.331	-1,52%	91.011	118.558	89.539	-1,62%	-24,48%
Non Interest Operational Expense	(1.164.423)	(1.416.622)	21,66%	(409.029)	(464.731)	(538.102)	31,56%	15,79%
Nett Non Interest Operational Income (Expense)	(831.032)	(1.088.291)	30,96%	(318.018)	(346.173)	(448.563)	41,05%	29,58%
Operational Profit	936.696	1.029.117	9,87%	343.234	328.584	281.496	-17,99%	-14,33%
Non Operational Profit	11.839	16.907	42,81%	11.278	8.425	953	-91,55%	-88,69%
Pre Tax Profit	948.535	1.046.024	10,28%	355.633	337.010	282.449	-20,58%	-16,19%
Taxes	(267.463)	(303.131)	13,34%	(83.664)	(105.924)	(82.838)	-0,99%	-21,80%
Net profit	681.072	742.893	9,08%	252.494	231.086	199.612	-20,94%	-13,62%

FINANCIAL PERFORMANCE

INTEREST INCOME (Rp Tril)

CAGR = 12,31%



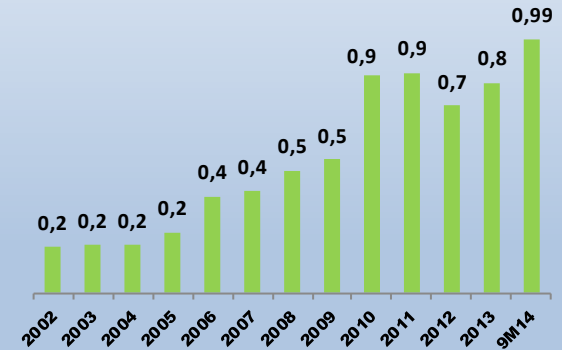
INTEREST EXPENSE (Rp Tril)

CAGR = 8,35%



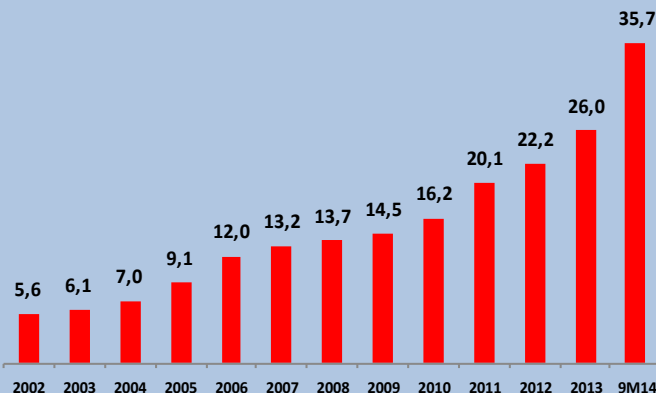
NET PROFIT (Rp Tril)

CAGR = 17,20%



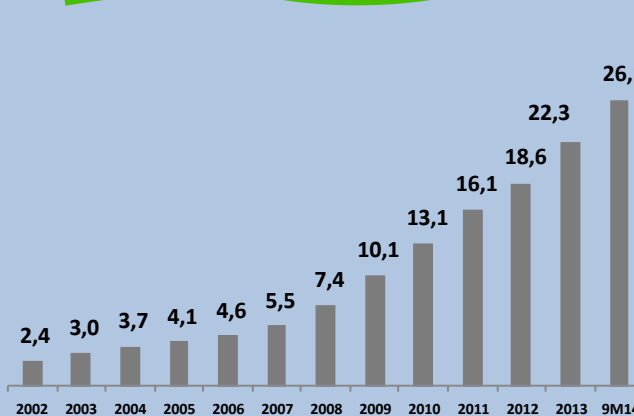
THIRD PARTY FUND (Rp Tril)

CAGR = 17,16 %



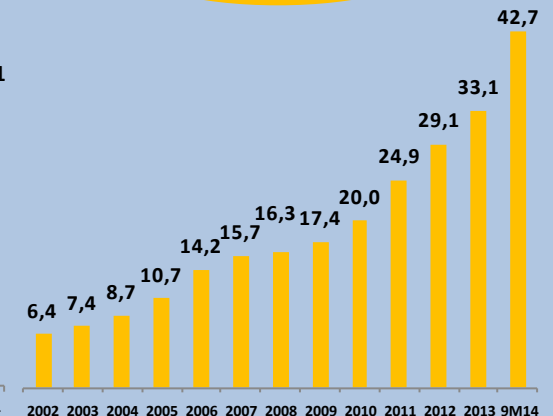
LOAN (Rp Tril)

CAGR = 22,28%



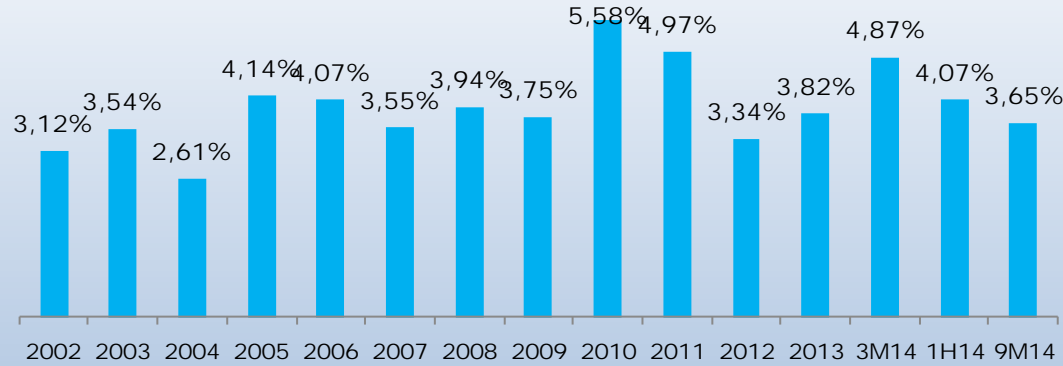
TOTAL ASSET (Rp Tril)

CAGR = 17,44%

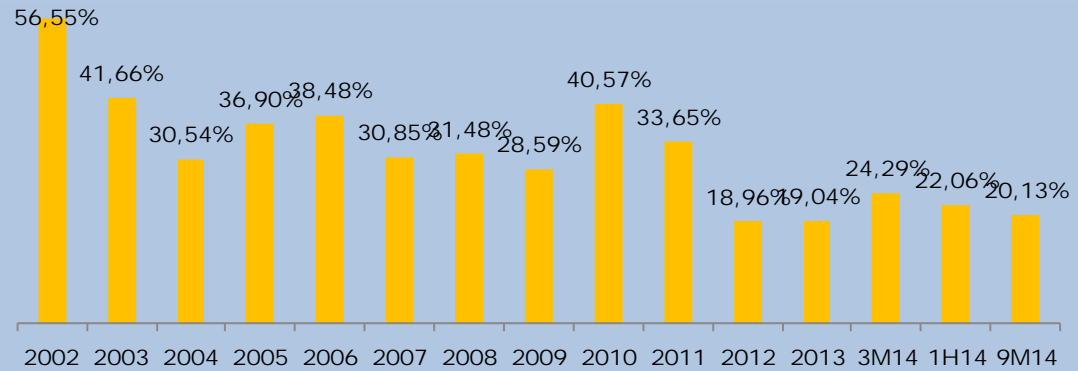


FINANCIAL RATIO

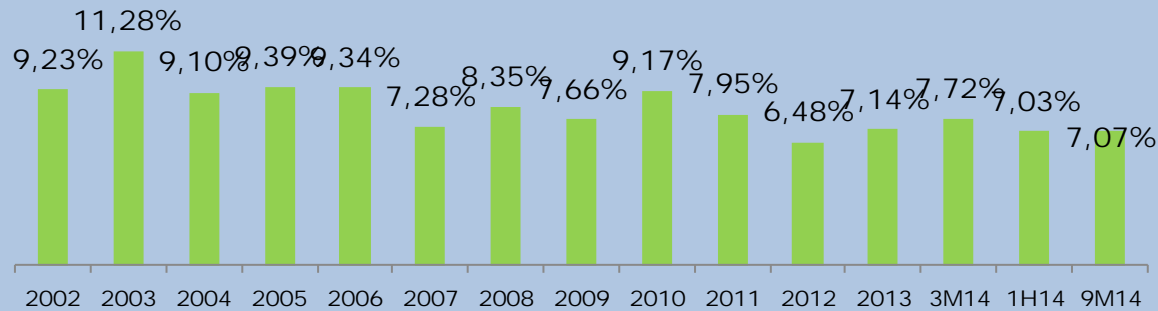
ROA



ROE

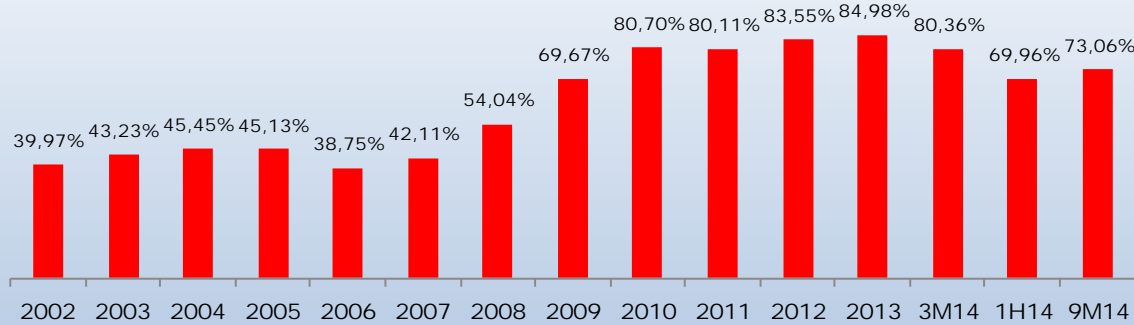


NIM



FINANCIAL RATIO

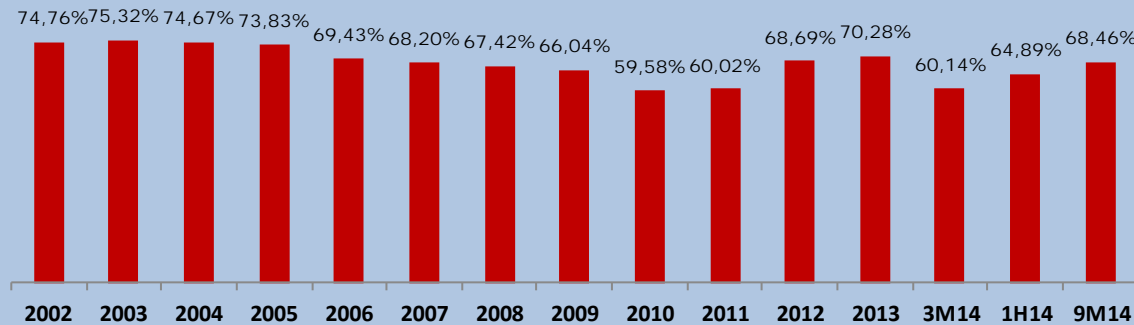
FDR



CAR



ROPO



SECTION 3
OVERVIEW & INVESTMENT
HIGHLIGHTS

MANAGEMENT TEAM



MULJANTO
President Commissioner



HADI SUKRIANTO
President Director



RUDIE HARDIONO
Director of Compliance



CHAERUL DJAELANI
Commissioner



DJOKO LESMONO
*Director of Medium
Business & Corporate*



TONY SUDJIARYANTO
*Director of Agribusiness
& Sharia*



SOEBAGYO
Independent Commissioner



EKO ANTONO,
Director of Operations



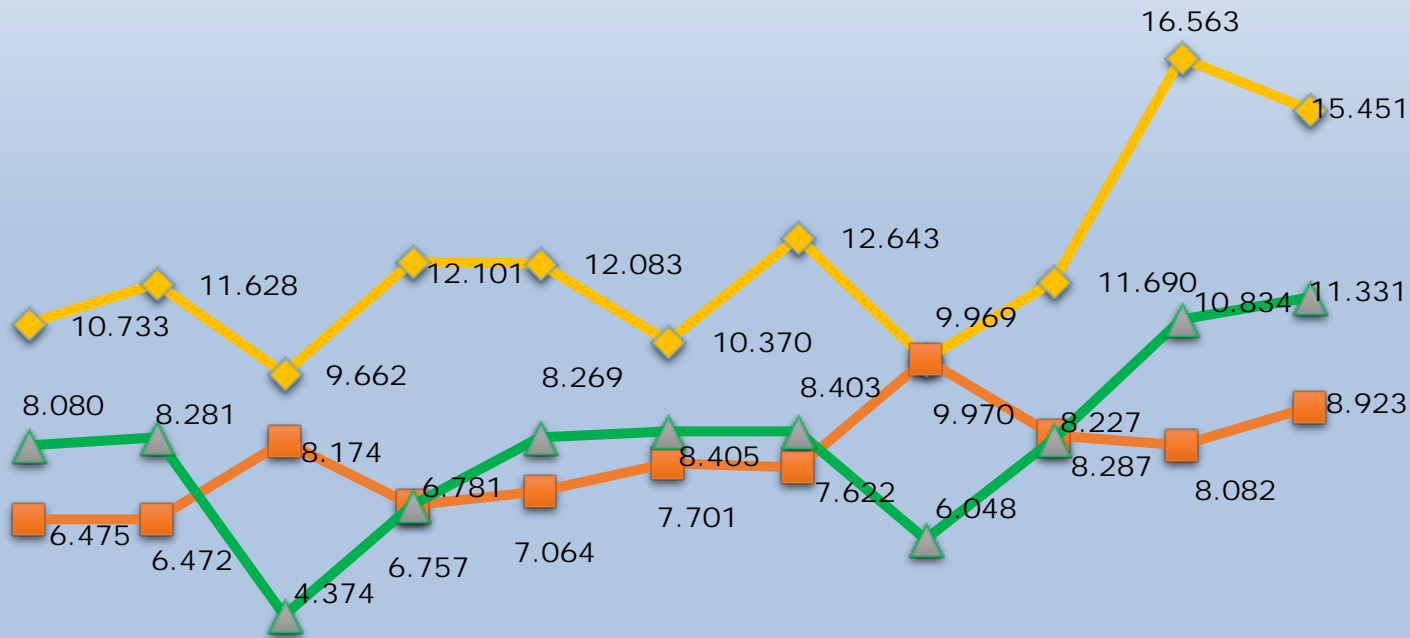
WIBISONO
Independent Commissioner

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

THIRD PARTY FUND

◆ Current Account
 ■ Saving Account
 ▲ Time Deposit

In Billion Rp.



YoY

Current Acc.
22,20%

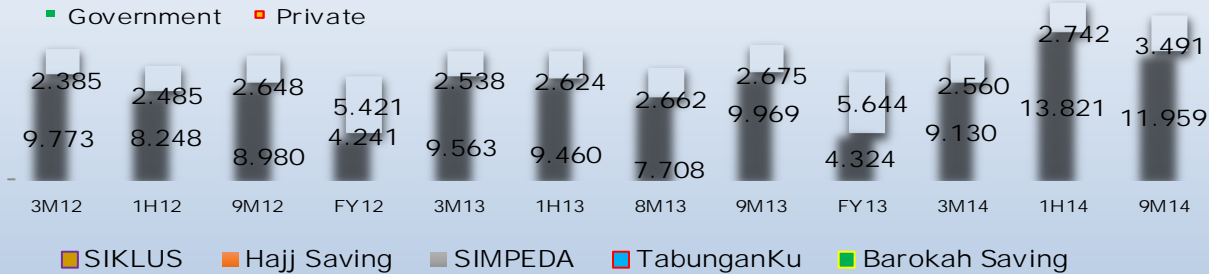
Saving Acc.
17,05%

Time Dep.
34,84%

1H12 9M12 FY12 3M13 1H13 8M13 9M13 FY13 3M14 1H14 9M14

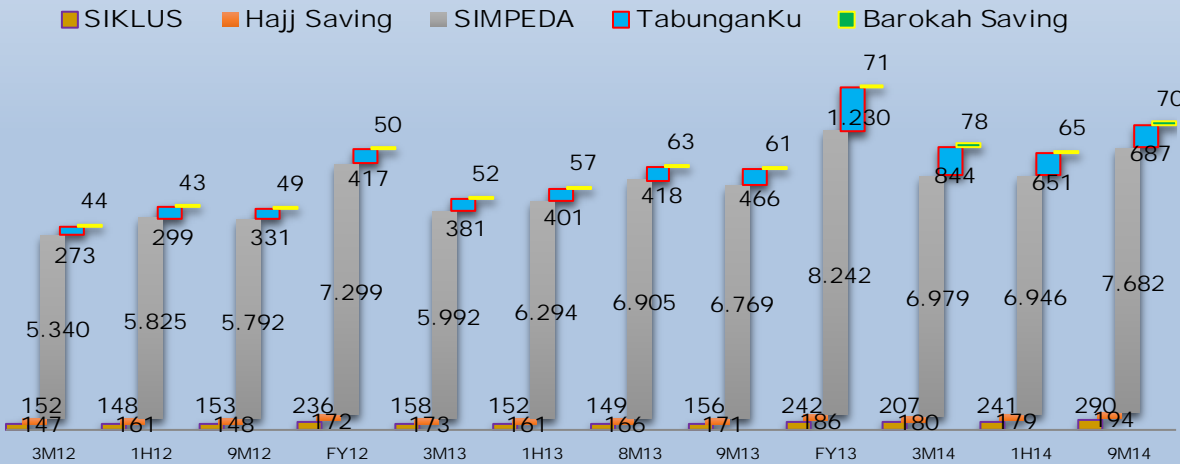
DETAILED THIRD PARTY FUND

Current Account



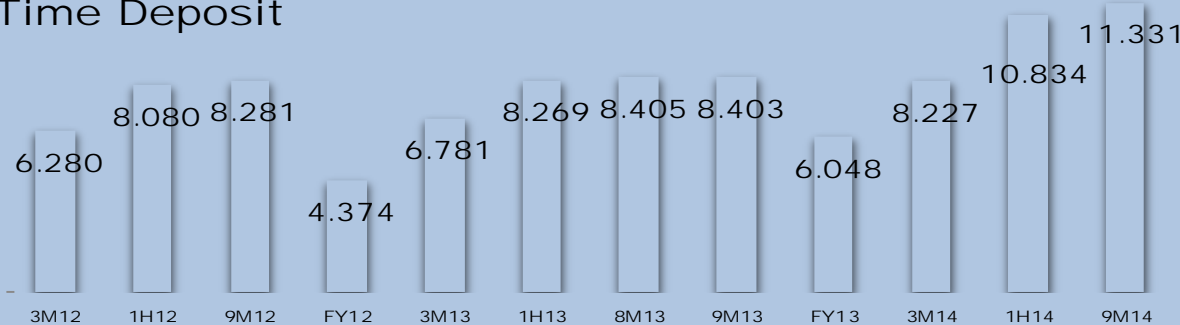
Government Current Acc.
YoY 19,97%

Private Current Acc.
YoY 30,51%



SIMPEDA	YoY	13,48%
SIKLUS	YoY	85,79%
Hajj Saving	YoY	13,37%
TabunganKu	YoY	47,48%
Barokah Saving	YoY	15,23%

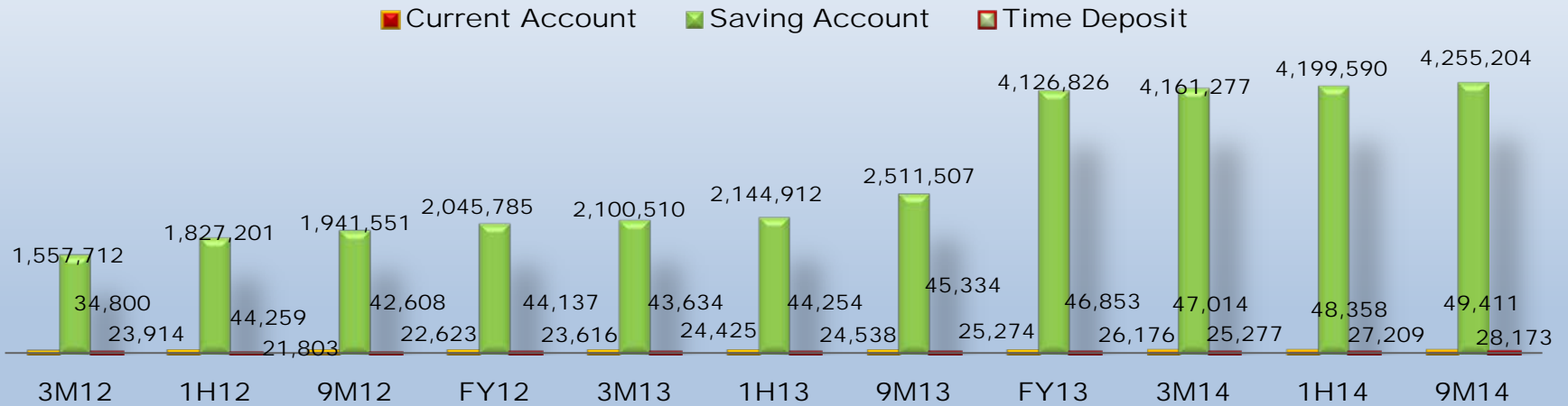
Time Deposit



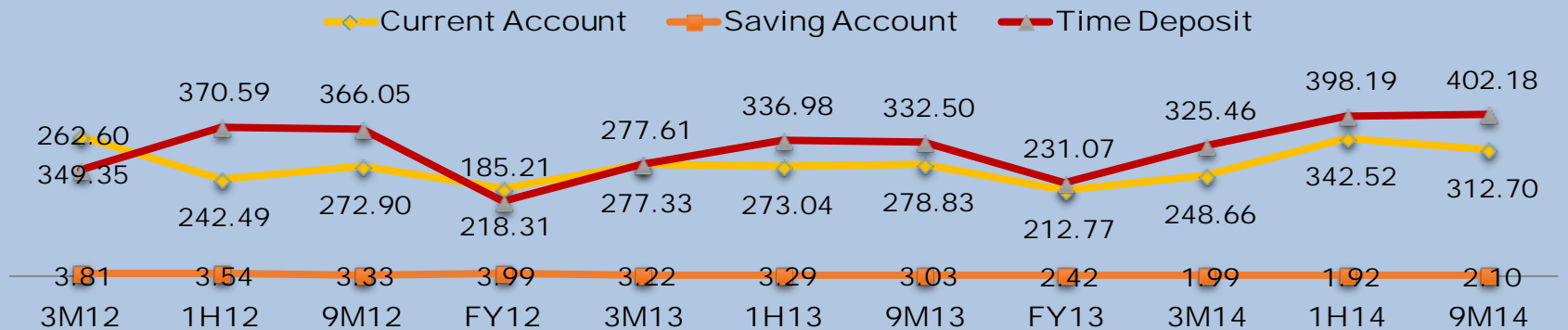
Time Deposit
YoY 34,84%

THIRD PARTY FUND CUSTOMER

Total Customer



Ticket Size



COMPETITIVE PRODUCTS

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



Grand Prize
1 (satu) unit Toyota Fortuner

Tingkatkan SALDO Anda, menangkan MILIARAN hadiahnya!!



Versi 1.4

SMS Banking

User Login **Android & Blackberry**

Password

Login

SMS BANKING 3366



Memudahkan Anda dalam melakukan transaksi :

- ✓ Pembayaran Tagihan
- ✓ Pembelian Pulsa, dll
- ✓ Transfer Antar Rekening Bank Jatim atau ke Bank Lain
- ✓ Notifikasi

Layanan dalam Genggaman Anda

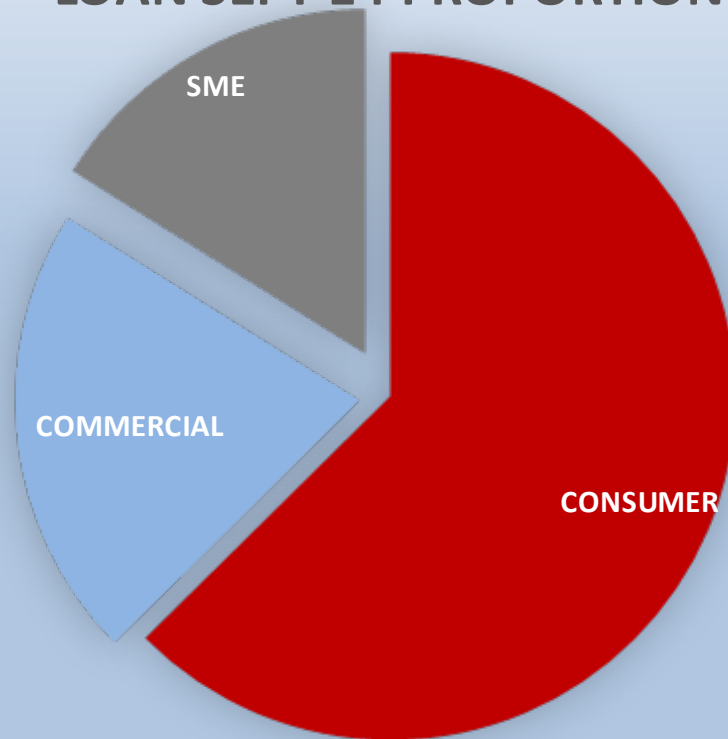
Transaksi di mana saja, kapan saja, mudah, cepat dan aman



Solusi Transaksi Tercepat
Lebih Cepat & Praktis dengan Flazz

TYPE OF LOAN

LOAN SEPT'14 PROPORTION

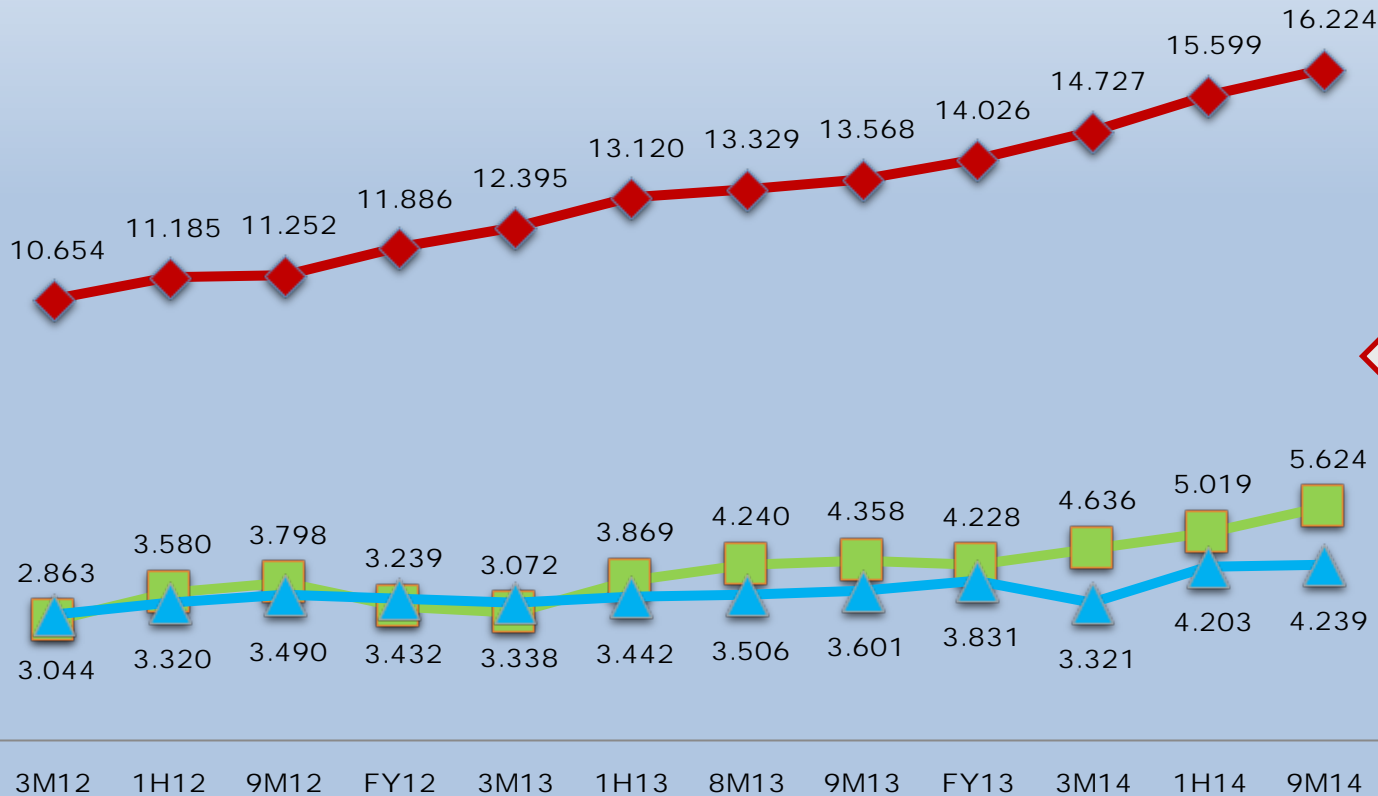


CONSUMER LOAN	Sept'13	Sept'14
Multipurpose	56,14%	55,23%
Mortgage	4,37%	4,73%
Others	2,51%	2,23%
Total	63,03%	62,19%
COMMERCIAL LOAN	Sept'13	Sept'14
Standby Loan	5,17%	4,93%
Keppres	4,40%	4,44%
Syndicate	7,11%	8,66%
Overdraft	3,57%	3,53%
Total	20,24%	21,56%
Small Medium Ent.	Sept'13	Sept'14
KUR	6,96%	4,32%
Pundi Kencana	1,98%	2,86%
Laguna	0,41%	0,17%
Others	7,38%	8,89%
Total	16,73%	16,25%

TYPE OF LOAN

◆ Consumer ■ Commercial ▲ SME

In Billion Rp.



YoY

Consumer
19,58%

Commercial
29,04%

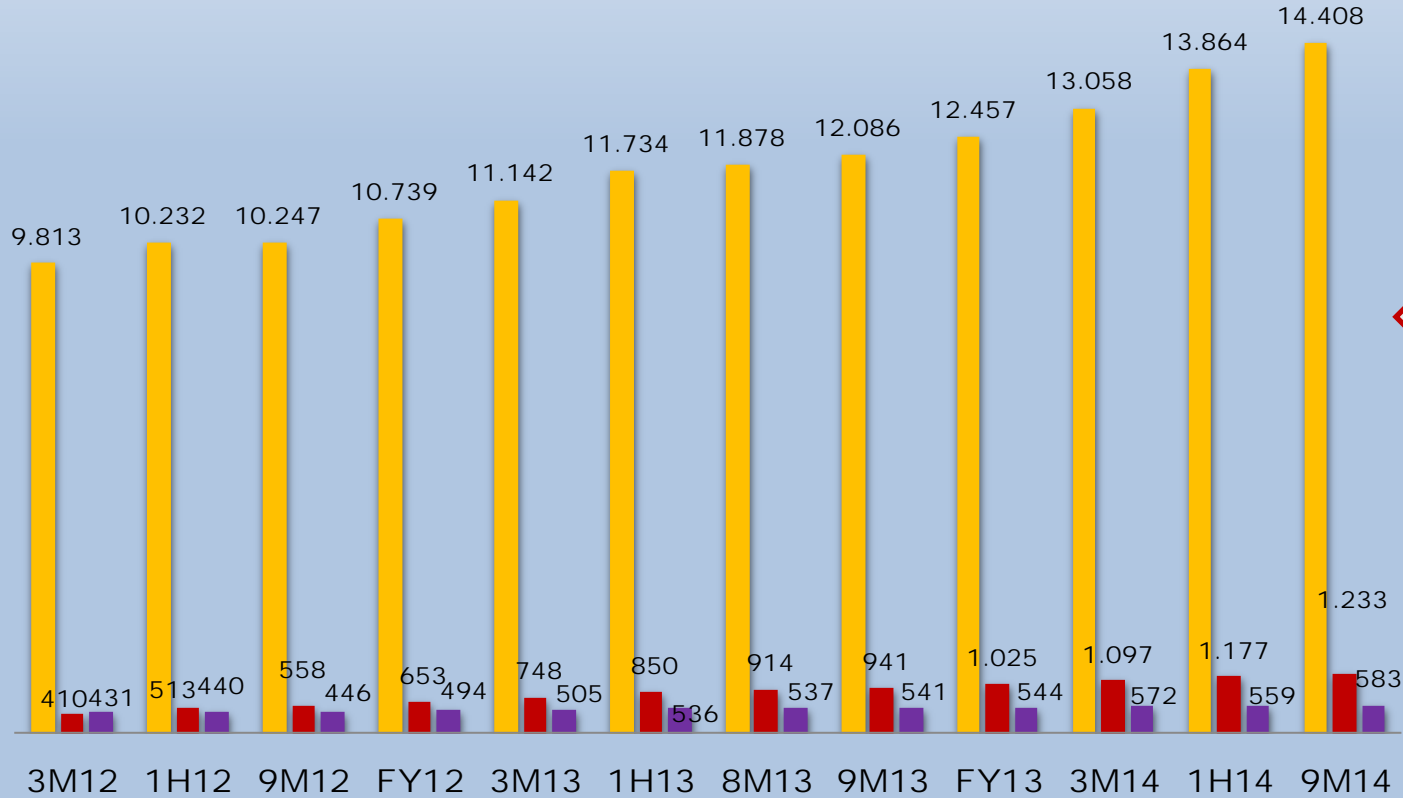
SME
17,71%

TYPE OF LOAN

In Billion Rp.

Consumer Loan

■ Multipurpose ■ Mortgage ■ Others



YoY

Multipurpose
19,22%

Mortgage
31,04%

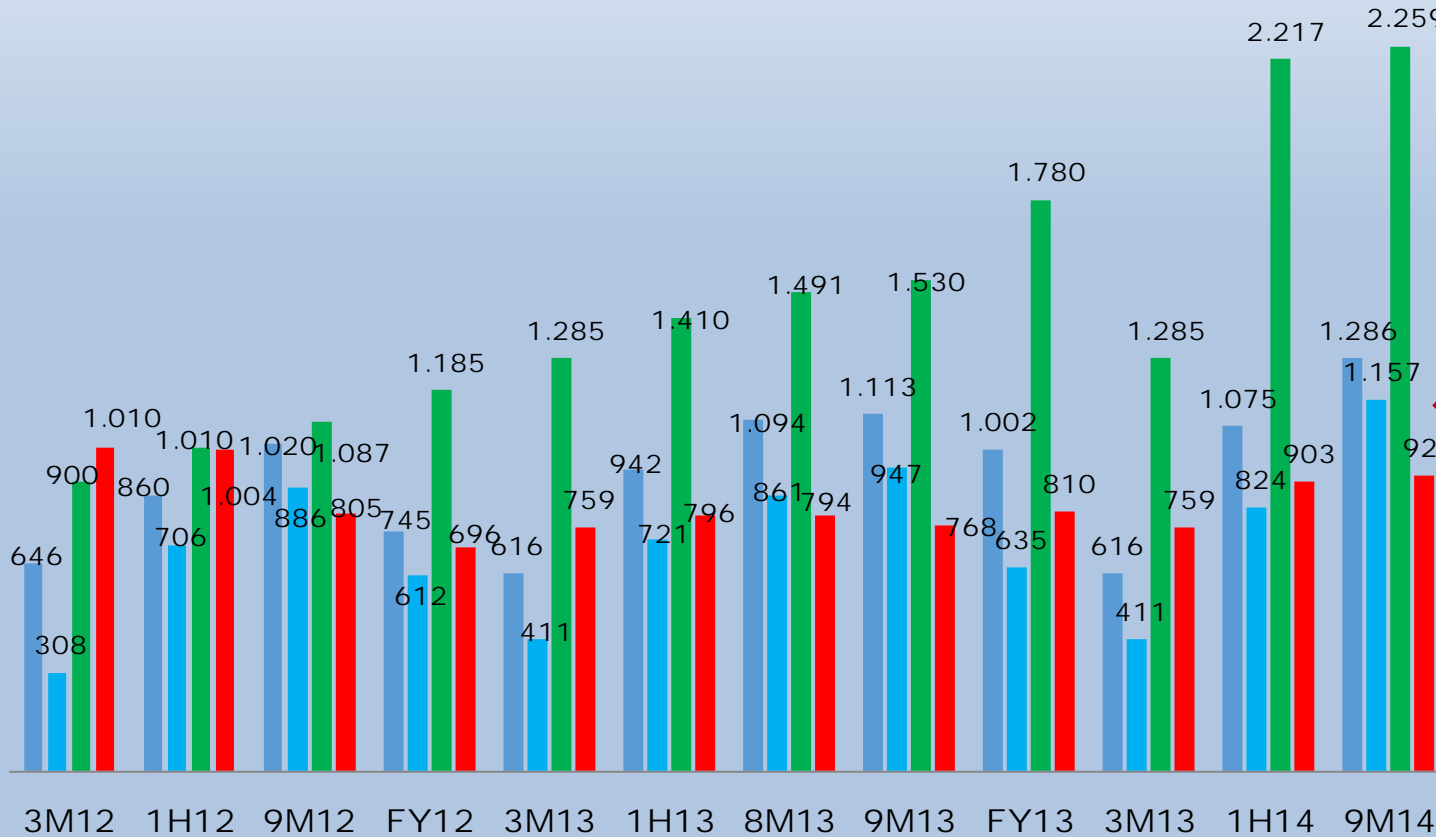
Others
7,73%

TYPE OF LOAN

In Billion Rp.

Commercial Loan

■ Standby Loan ■ Keppres ■ Overdraft ■ Syndicate



YoY

Standby Loan
15,54%

Keppres
22,20%

Overdraft
47,64%

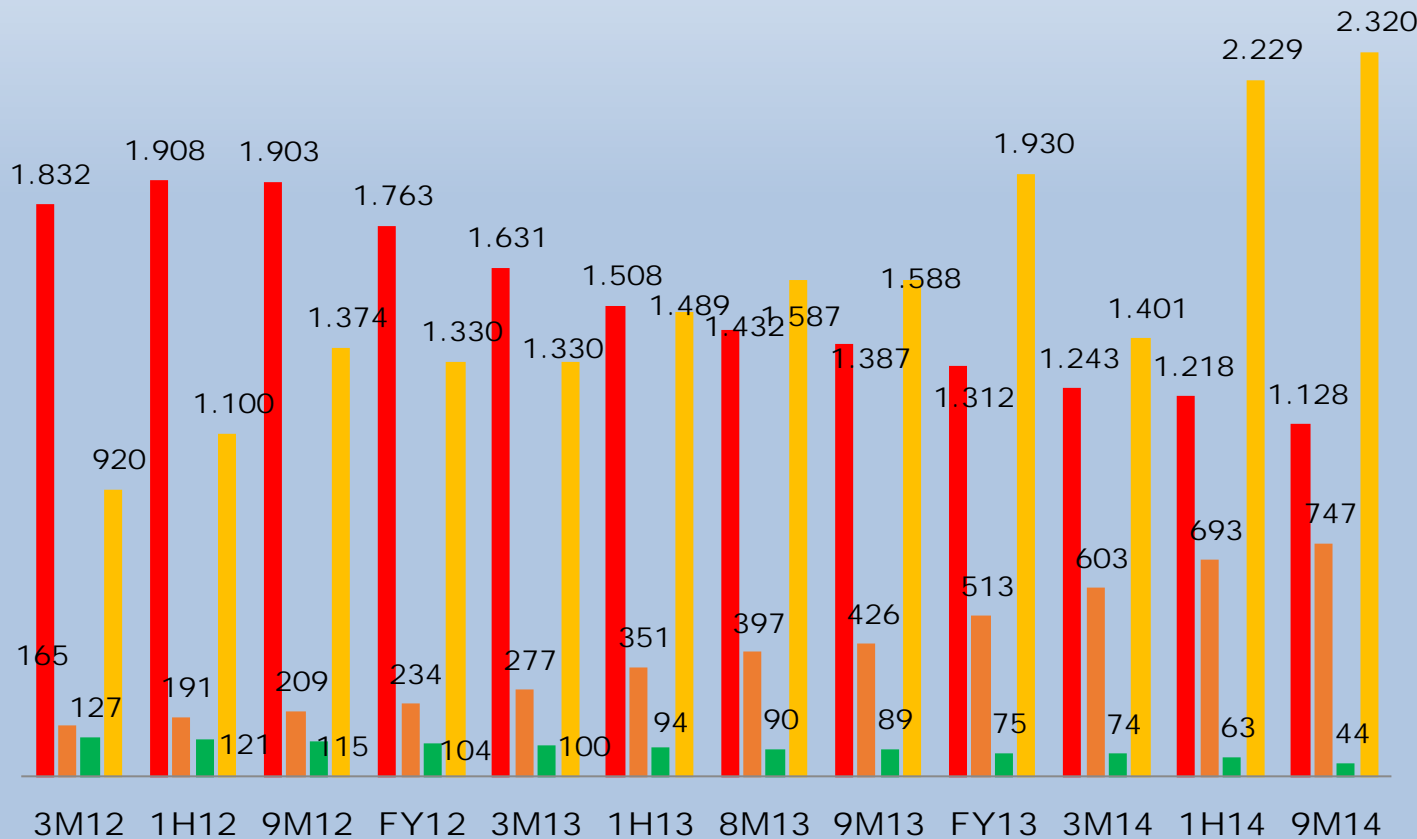
Syndicate
19,99%

TYPE OF LOAN

In Billion Rp.

SME Loan

■ KUR ■ Pundi Kencana ■ Laguna ■ Others



YoY

KUR
-24,71%

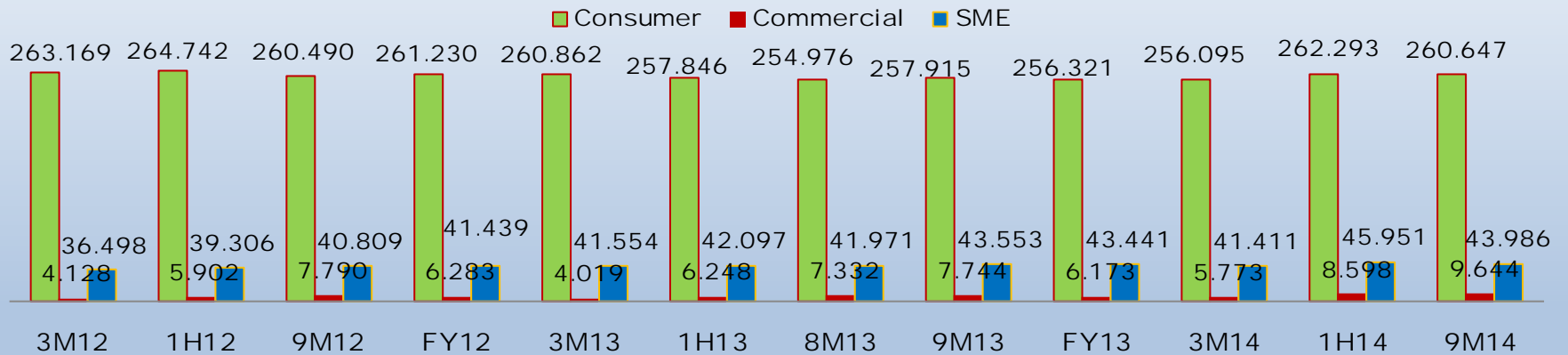
Pundi Kencana
75,34%

Laguna
-50,46%

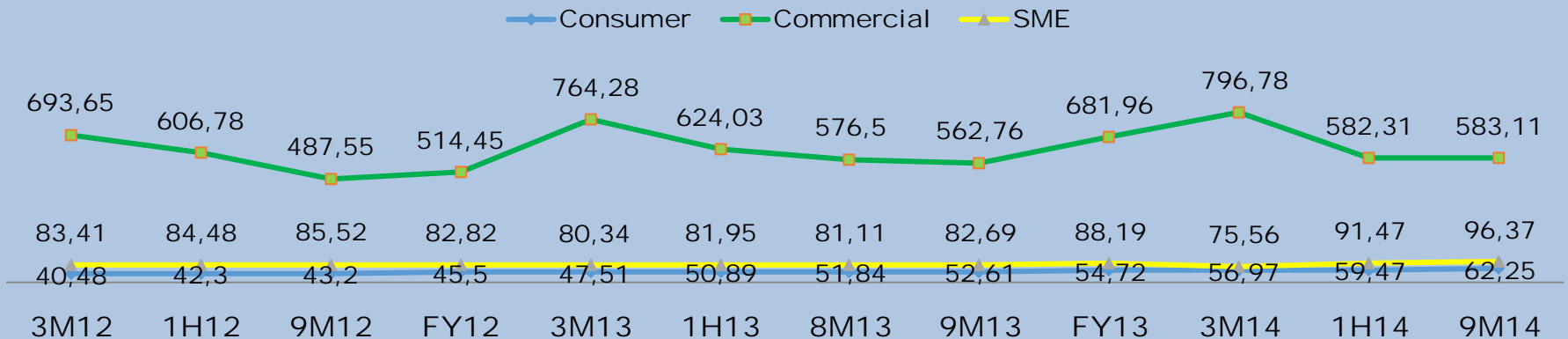
Others
46,10%

TYPE OF LOAN

Total Customer

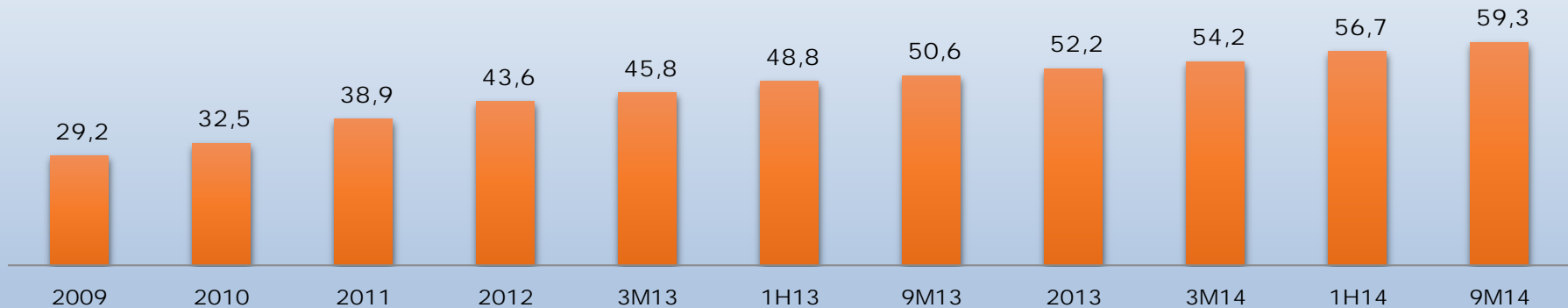


Ticket Size

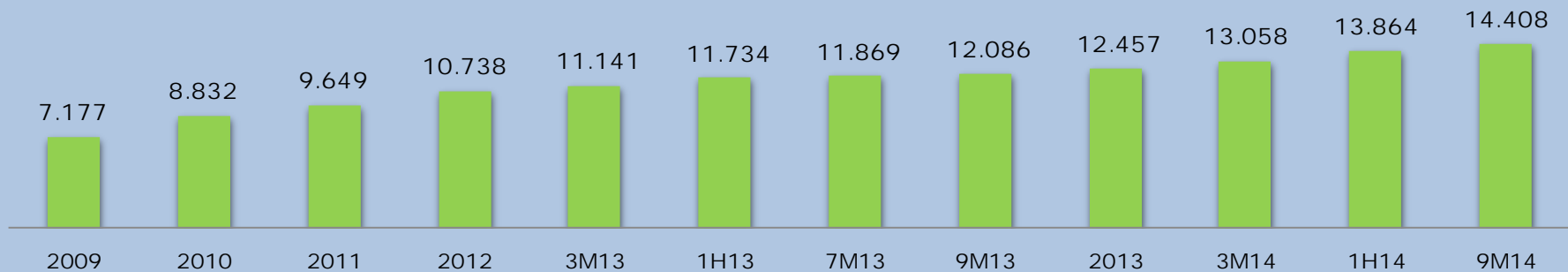


MULTIPURPOSE LOAN

Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance
(Billion Rp.)



Description

Details

Civil Servants (per August 2014)	426.545
Multipurpose Customer (Civil Servants)	210.682
%	49,39%

NPL 0,18 % as of Sept 30, 2014

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.

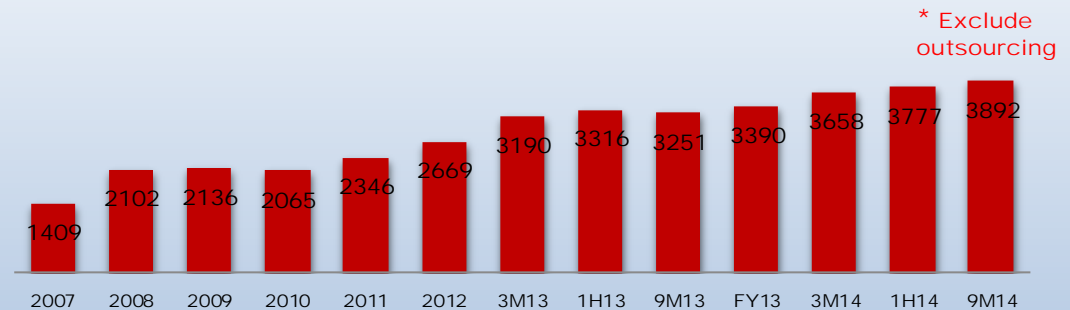
The members of JETS :

- 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	29	Rp. 1.946.703.583
BPR with Public Bank member SKNBI	190	Rp. 4.401.731.306
TOTAL	219	Rp. 6.348.434.889

HUMAN RESOURCES

No	DATA	Sept'13	Sept'14
1	Board of Commisioner	3	4
2	Board of Sharia Supervisory	3	3
3	Director	3	4
4	Management 1	15	11
5	Management 2	71	68
6	Management 3	142	231
7	Management 4	571	658
8	Staff of Administration	1.031	1.526
9	Staff Non Administration	361	343
10	Non Permanent	1.051	1.044
11	Outsource	1.225	1.696
	Total	4.476	5.588



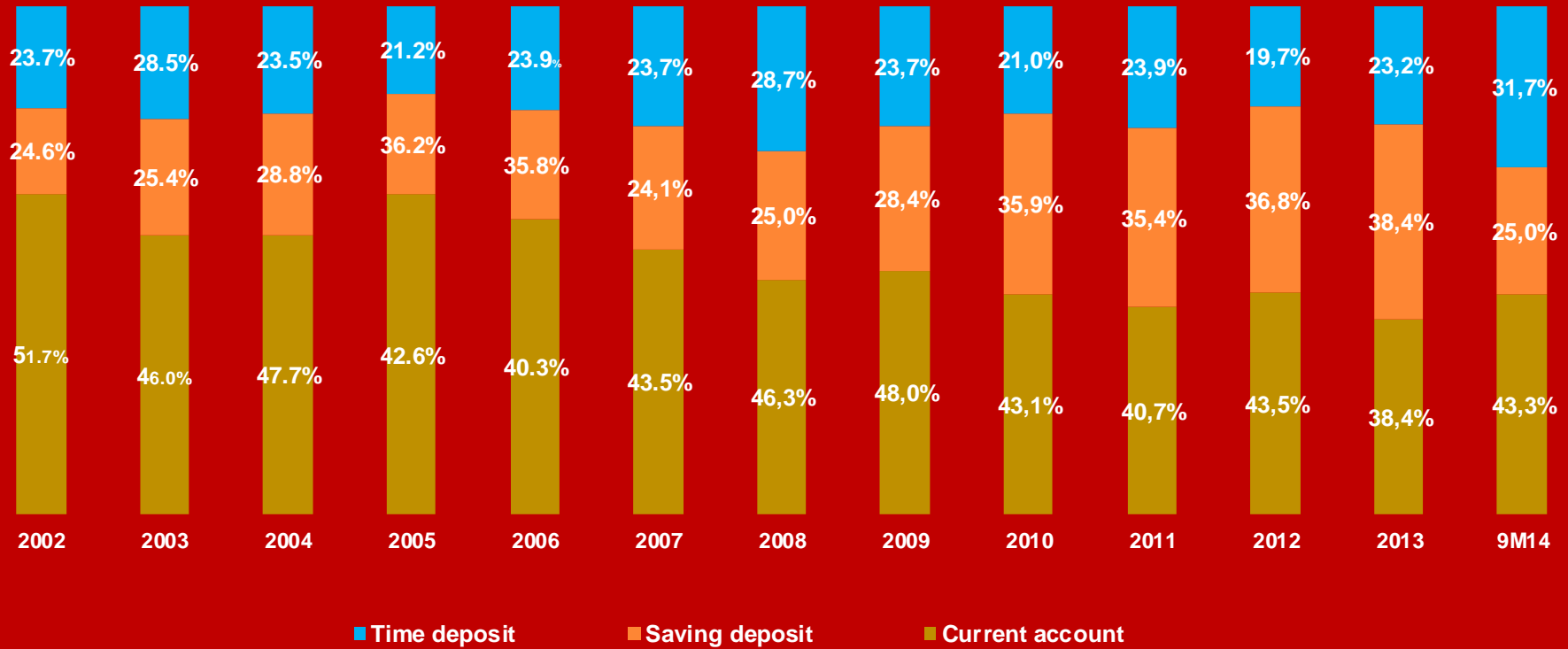
No	Program	2013	Description	Target 2014
1	Manajement Trainee (MT)			
		21	15 Pjs. Manager	-
			6 Waiting for placement	-
2	Staff Development Program (SDP)			
	- SDP 4 Batch 1	68	64 definitive officials; 4 pjs	-
	- SDP 4 Batch 2	87	73 definitive officials; 11 pjs	-
	- SDP 5 Batch 1	45	40 Pjs. Manager; 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

BUSINESS PLAN 2014

Description	Target	
Total Asset	18,96%	<ul style="list-style-type: none"> • 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
Loan	25,51%	
Third Party Fund	24,88%	
- Current Account	21,72%	<ul style="list-style-type: none"> • 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 30,65%
- Saving Account	12,83%	
- Time Deposit	49,94%	
Financial Ratio		<ul style="list-style-type: none"> • Strategy to increase NIM from 7,14% to 7,73%, by micro loan penetration which is distributed 300 billion with interest 19% - 31%, supported by distribution of Multipurpose Loan 3 Rp Tril or grow
- CAR	20,29%	
- LDR	84,99%	
- NPL Gross	2,99%	
- NIM	7,73%	
- BOPO	70,01%	
- ROE	20,60%	
- ROA	3,76%	

SECTION 4 STRENGTHS

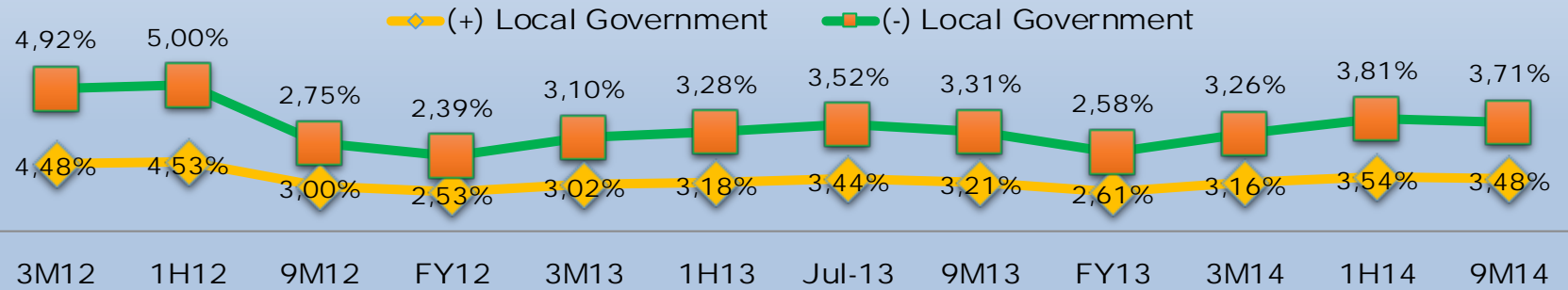
COMPETITIVE FUNDING COMPOSITION



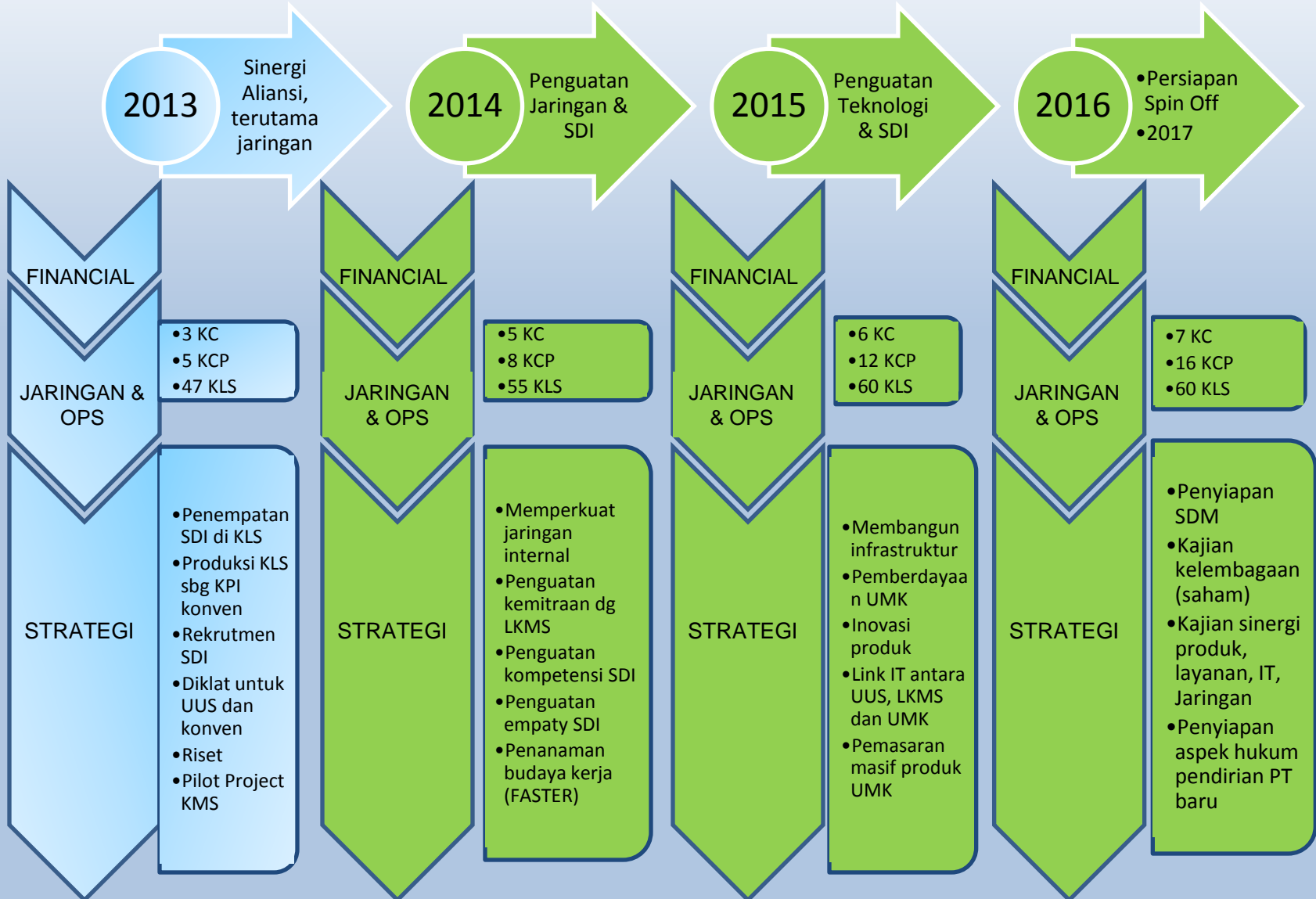
CASA
September 2014
68,27 %

COST OF FUND

COF



SHARIA



SHARIA PRODUCTS

KPR iB Griya Barokah

bankjatim syariah



KPR iB Griya Barokah

wujudkan rumah idaman Anda

Proses mudah
Angsuran tetap dan ringan

14044

Informasi lebih lanjut hubungi


TABEL ANGSURAN KPR iB GRIYA BAROKAH

ANGSURAN	12 BULAN	18 BULAN	24 BULAN	36 BULAN
100.000.000	1.284.71	1.044.11	874.04	713.62
200.000.000	2.569.42	2.088.22	1.748.08	1.427.24
300.000.000	3.854.13	3.132.33	2.622.12	2.140.86
400.000.000	5.138.84	4.176.44	3.496.16	2.854.48
500.000.000	6.423.55	5.220.55	4.370.20	3.568.10
600.000.000	7.708.26	6.264.66	5.244.24	4.281.72
700.000.000	8.992.97	7.308.77	6.118.28	4.995.34
800.000.000	10.277.68	8.352.88	6.992.32	5.708.96
900.000.000	11.562.39	9.396.98	7.866.36	6.422.58
1.000.000.000	12.847.10	10.441.08	8.740.40	7.136.20

14044


bankjatim syariah

Dapatkan!
fasilitas AUTOSAVE
dan AUTODEBIT dari
GIRO MAXI




GIRO = TABUNGAN

cara mudah
memaksimalkan Giro Anda



bankjatim syariah



Umroh iB Maqbulah

jalan Anda menuju Baitullah

Berikunung ke **Baitullah** kini bukanlah impian semata. Kami membantu Anda dan keluarga dengan Pembiayaan ibadah Umroh, Angsuran Ringan dan Tetap

24 jam LAYANAN atm 3366 14044

bankjatim syariah



KLE iB BAROKAH

Solusi Cerdas Investasi Emas

Memiliki Emas Lantakan kini bukanlah impian semata Dengan pembiayaan Kepemilikan Logam Emas iB Barokah (KLE iB Barokah) dari Bank Jatim Syariah akan membantu mewujudkan impian Anda



IMBT

MICRO LOAN

Micro Loan Result

No	Branch	Unit Amount	Unit Age (Month)	SEPTEMBER 2014			RR	NPL	% ACHIEVEMENT	
				PLAFOND	Out Standing	NOA			OS	AVG MRG
1	Surabaya	7	8	36.627.000	34.598.885	126	100,00%	0,00%	81,29%	77,34%
2	Sidoarjo	6	8	43.239.500	40.136.844	175	100,00%	0,00%	110,02%	79,03%
3	Madiun	6	8	21.426.000	19.956.474	101	98,80%	0,00%	59,68%	76,59%
4	Mojokerto	5	4	19.629.000	19.095.009	78	100,00%	0,00%	125,63%	78,94%
5	Kediri	5	4	14.287.000	13.951.721	91	100,00%	0,00%	91,79%	85,81%
6	Gresik	5	4	16.283.000	15.812.093	61	100,00%	0,00%	104,03%	78,90%
7	Malang	6	4	22.400.000	21.946.079	85	100,00%	0,00%	120,32%	78,49%
Total				173.891.500	165.497.105	717	99,86%	0,00%	93,86%	79,57%

NETWORK

Growth	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

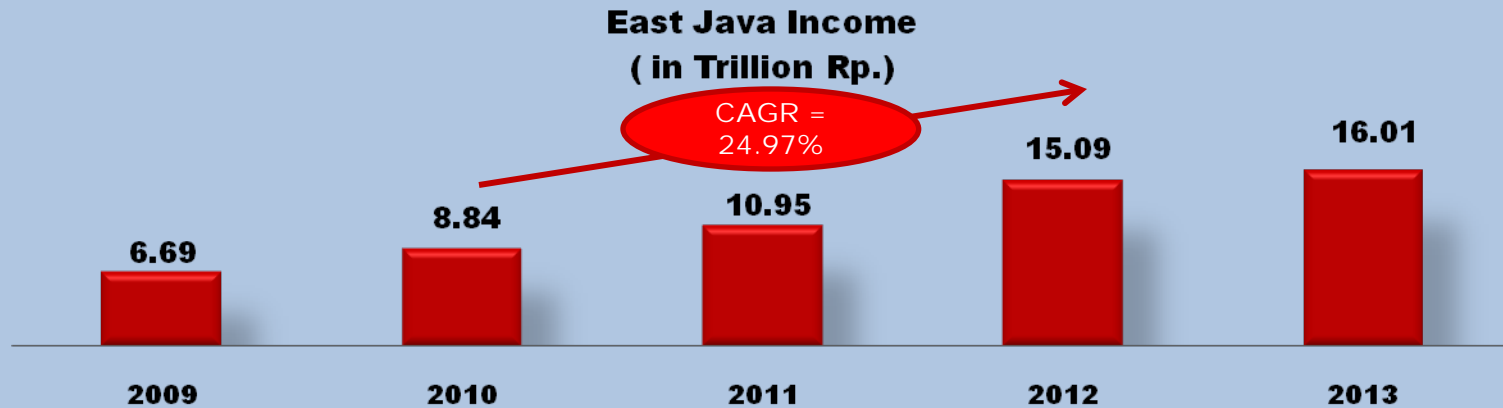
Network	2009	2010	2011	2012	2013	9M14
Head Office	1	1	1	1	1	1
Branch Office	39	41	41	41	41	42
Sub Branch Office	26	44	67	81	107	145
Cash office	151	154	164	164	176	161
Sharia service office	37	37	47	47	47	47
Payment Point	78	88	115	138	155	158
Mobile cash	45	49	57	57	59	60
Mobile ATM	-	4	4	6	6	6
CDM	1	1	1	1	1	1
ATM	87	142	262	368	479	511
Total network	465	561	759	904	1.072	1.132

REGIONAL MARKET SHARE






In Trillion Rp.

No	Description	July 2014 East Java	9M14 Bank Jatim	%
1.	Total Asset	450,55	42,69	9,48%
2.	Third Party Fund	350,65	35,70	10,18%
3.	Loan	372,15	26,09	7,01%

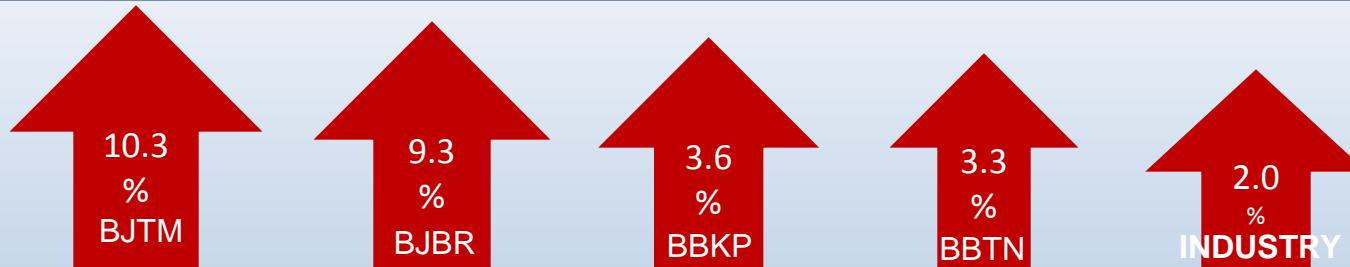
Source : Bank Indonesia



BANK JATIM AMONG REGIONAL BANK

No	Bank	Asset	Loan	Third Party Fund	Paid Capital	Net Income After Tax
1	Bank Jabar Banten	66.084	47.964	52.565	2.424	511
2	Bank Jatim	36.685 	24.803 	29.393 	3.729 	613 
3	Bank Jateng	34.001	24.020	30.233	1.217	431
4	Bank DKI	32.753	19.084	24.775	2.931	517
5	Bank Kaltim	25.316	17.502	22.043	2.761	-566

DIVIDENT YIELD



Bank (30/09/2014)	Share px	Market Cap Rp bn	PBV	PER	Dividend Yield
BJTM	434	6.474	1.1	7.9	10.3%
BBKP	715	6.497	1	6.2	3.6%
BJBR	795	7.709	1.2	5.6	9.3%
BBTN	1170	12.364	1.1	7.9	3.3%
BDMN	3905	37.428	1.2	9.3	2.7%
BTPN	4600	26.865	2.7	12.6	0%
BBNI	5525	103.034	2.2	11.4	2.6%
BMRI	10075	235.083	2.7	12.9	2.3%
BBRI	10425	257.176	3.2	12.0	2.5%
BBCA	13075	322.364	5.0	22.6	0.9%

AWARDS & ACHIEVEMENTS



Indonesia Bank Loyalty Award 2014

IAIR Awards 2014



INFOBANK AWARD 2014



MRI Best Service Excellence 2014



BJTM FOREIGN INSTITUTION INVESTOR

Sept 2013

Foreign Institution Investor Sept 2013
42,22 % from public shares

Domestic Investor Sept 2013
57,78 % from public shares

Public shares 20 %
from paid capital

Sept 2014

Foreign Institution Investor Sept 2014
47,56 % from public shares

Domestic Investor Sept 2014
52,44 % from public shares

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