

ONE ON ONE MEETING

PT.BANK PEMBANGUNAN DAERAH JAWA TIMUR, TBK

RITZ CARLTON PASIFIC PLACE JAKARTA
FEBRUARY 12TH 2013

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Prospect Of Banking Industries

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Overview & Investment Highlight

3

Strenghts

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Financial Highlights

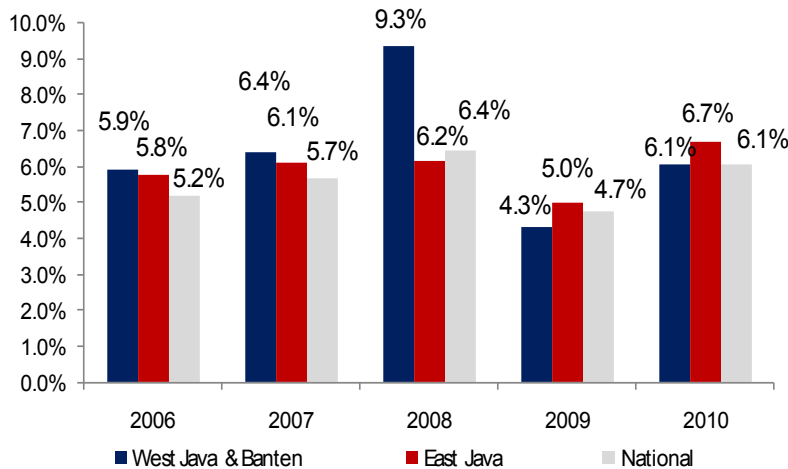
SECTION 1

PROSPECT OF BANKING INDUSTRY

THE ECONOMIC POTENTIAL OF EAST JAVA TOWARDS BANK JATIM

No	Description	2008	2009	2010	2011
1.	Number of population	36.972.282	37.236.149	37.476.757	37.687.622
2.	Growth rate (%)	0,72	0,71	0,64	0,56

We **have** strong macroeconomic backdrop in East Java that provides us economic opportunity to grow our bank in size and quality.



3 Dominant Sector:

1. Trade, Hotel & Restaurant : 30,04 %
 2. Processing Industry : 26,66 %
 3. Agriculture : 17,16 %
- 73,86 %**

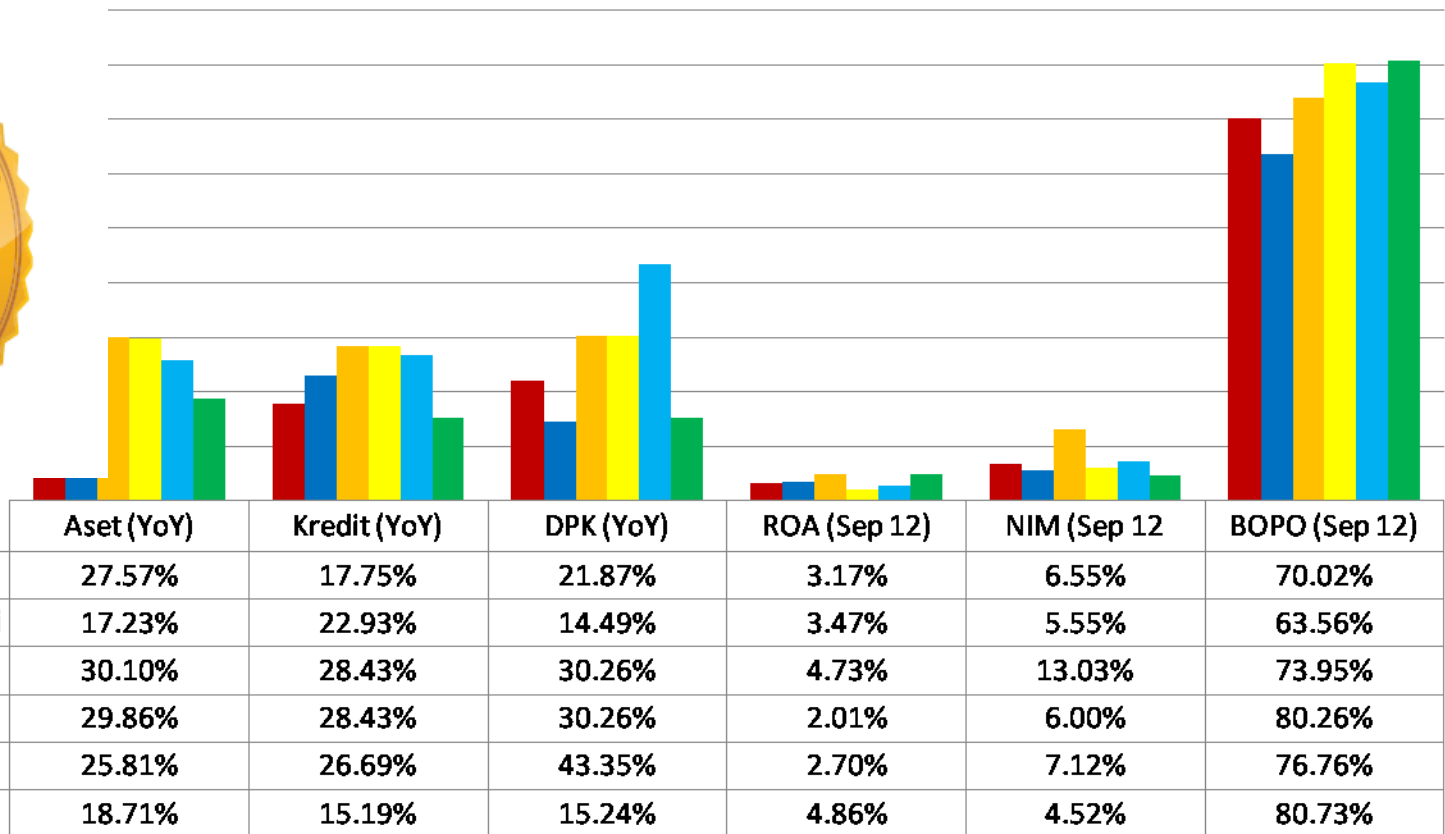
- ✓ **Second-largest contributor towards Indonesian economy. Approximately 15% of the national GDP comes from East Java;**
- ✓ **In 2012, East Java's economy grew at 7.3%, faster than national economic growth at 6.5% and aim 7.5% in 2013.**
- ✓ **As of 4th quarter 2012, placed as second largest GDP in Java Island , accounting for 14.9% of Java island's economy;**
- ✓ **The relatively high loans-to-deposits ratio, and low levels of non-performing loans.**

Growth

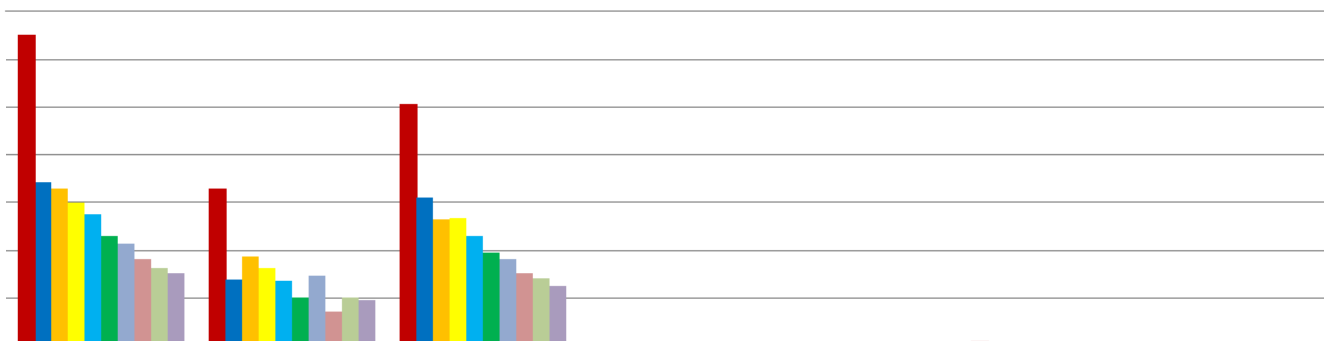
- 10,12 %
- 6,49 %
- 2,61 %

Economic structure dominated with secondary sector (THR & Processing Industry), supported by primary sector (Agriculture) → able to absorb up to 75 % manpower

BANKING INDUSTRY PERFORMANCE



THE COMPARISON WITH REGIONAL BANK IN INDONESIA (PER 30 SEPT 2012)



	Aset	Kredit	DPK	ROA	NIM	BOPO	LDR
■ BJB	65.11	32.79	50.48	2.70%	7.12%	76.76%	64.95%
■ Bank Kaltim	34.22	13.87	31.05	2.52%	6.20%	78.33%	44.68%
■ Bank Jatim	32.85	18.66	26.38	3.17%	6.55%	70.02%	70.74%
■ Bank Jateng	29.88	16.25	26.63	3.12%	7.90%	72.47%	61.02%
■ Bank DKI	27.57	13.51	22.95	2.41%	5.18%	75.40%	58.86%
■ Bank Riau	23.04	10.15	19.42	2.28%	6.54%	75.29%	52.29%
■ Bank SUMUT	21.38	14.77	18.27	2.55%	8.86%	71.36%	80.86%
■ Bank PAPUA	18.11	7.23	15.31	2.83%	6.62%	69.01%	47.23%
■ Bank SUMSEL Babel	16.41	10.08	14.01	2.57%	6.32%	78.72%	71.94%
■ Bank DI Aceh	15.19	9.56	12.39	4.05%	7.63%	67.67%	77.14%

BANKING INDUSTRY COMPARISON



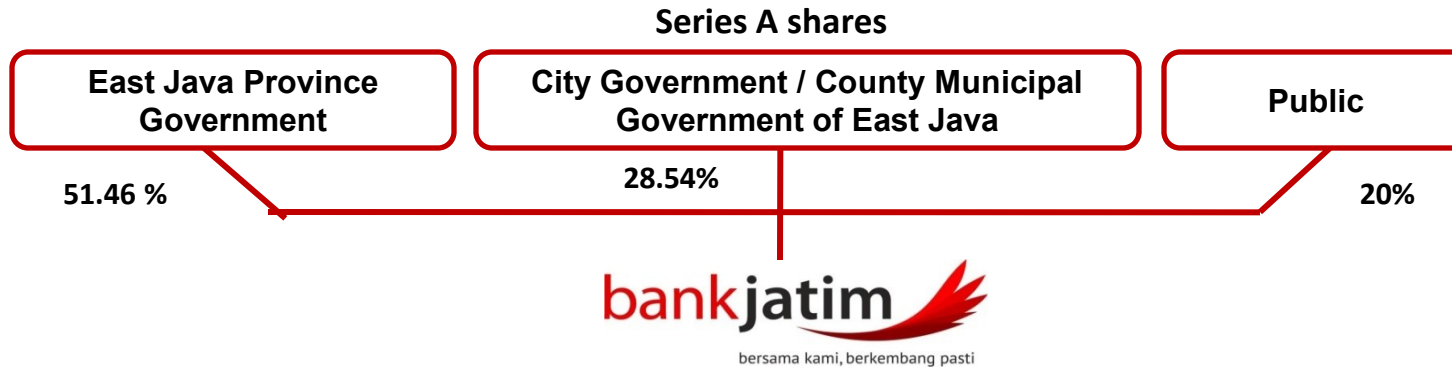
28 Dec 2012

	Bank Jatim	Bank Jabar	Bank Mandiri	BTN	BTPN	Bukopin
Share	380	1.170	8.600	1.490	5.350	650
Market Cap	5.670	113.40	200.670	15.430	31.250	5.180
PBV	1.02	1.96	2.86	1.69	4.34	1.09
PER	7.68	10.11	14.14	9.51	16.16	5.66
Dividen Yield	10.46%	5.27%	1,22%	1.63%	0%	4.28%

SECTION 2

OVERVIEW & INVESTMENT HIGHLIGHTS

OWNERSHIP STRUCTURE POST IPO



The following is the current Bank Jatim ownership and shareholders structure :

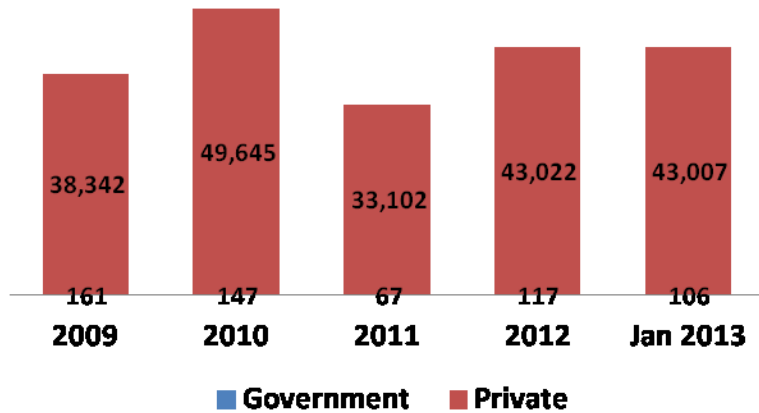
Remark	Nominal value Rp250 per share		
	Amount of Shares	Total Nominal Value (Rp)	(%)
Share capital			
Total Share Capital	36,000,000,000	9,000,000,000,000	
Issued and fully paid capital			
- East Java Province Government	7,676,913,648	1,919,228,412,000	51.46
- City Government / County Municipal Government of East Java	4,257,234,334	1,064,308,583,500	28.54
- Public	2,983,537,000	745,884,250,000	20.00
Total issued and fully paid capital	14,917,684,982	3,729,421,245,500	100.00
Shares in Portfolio			
- Series A	12,065,852,018	3,016,463,004,500	
- Series B	9,016,463,000	2,254,115,750,000	
Total Shares in Portfolio	21,082,315,018	5,270,578,754,500	

THIRD PARTY FUND

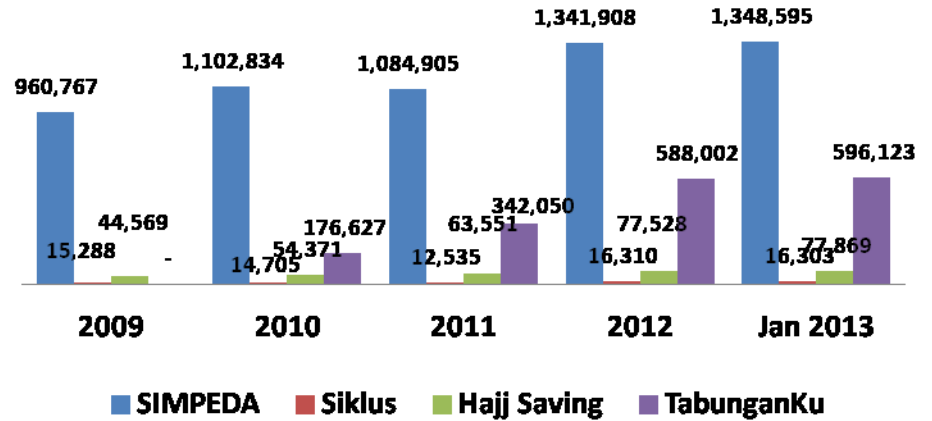
Description	Dec 2011	Dec 2012	YoY	Jan 2012	Jan 2013	YoY
Government Current Account	3.844.580	4.241.099	10,31%	6.612.603	7.520.960	13,74%
General Current Account	4.332.133	5.406.899	24,81%	2.787.267	2.939.957	5,48%
Total Current Account	8.176.713	9.647.998	17,99%	9.399.870	10.460.917	11,29%
Simpeda Saving	6.461.071	7.298.630	12,96%	5.807.502	6.680.084	15,02%
Siklus Saving	193.551	235.949	21,90%	167.900	165.834	- 1,23%
Hajj Saving	134.109	164.293	22,51%	140.572	161.348	14,78%
TabunganKu	290.982	414.426	42,42%	261.893	388.310	48,27%
Total Saving Account	7.081.487	8.113.298	14,57%	6.379.173	7.395.576	15,93%
Time Deposit 1 Month	3.879.499	3.434.535	-11,47%	4.051.297	4.337.644	7,07%
Time Deposit 3 Months	367.650	248.874	-32,31%	432.059	254.238	- 41,11%
Time Deposit 6 Months	61.644	62.382	1,19%	62.176	63.087	1,46%
Time Deposit 12 Months	253.923	457.981	80,36%	452.228	199.020	- 55,99%
Time Deposit 24 Months	-	-	-	9	-	-100%
Total Time Deposit	4.562.716	4.203.772	-7,87%	4.997.769	4.853.989	- 2,88%

THIRD PARTY FUND CUSTOMER

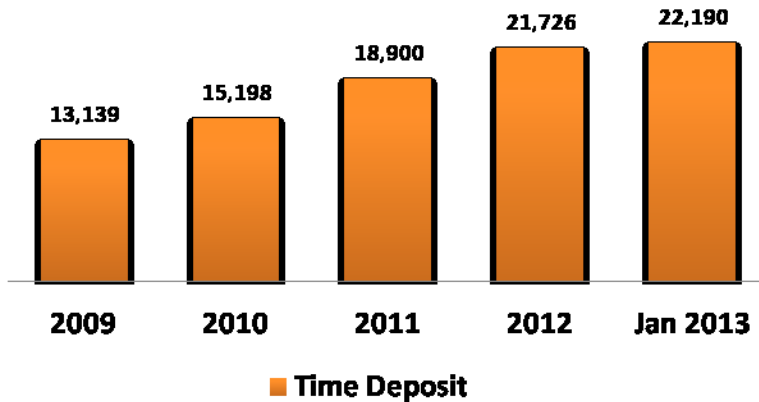
CURRENT ACCOUNT



SAVING ACCOUNT



TIME DEPOSIT



PRODUCT PLAN & NEW ACTIVITIES 2013

SMS BANKING – Provider Increase

- ▶ Transaction of buying Mobile Phone prepaid & payment of Mobile Phone postpaid
- ▶ Transaction via SMS Banking & ATM
- ▶ Customer must have account in Bank Jatim & register to Customer Service or ATM
- ▶ Payment transaction deducted from customer's account automatically

INTERNET BANKING

- ▶ Banking transaction via web/internet
- ▶ Transaction features such as balance information, interbank transfer, transfer between Bank Jatim account, payment of TELKOM, PLN, etc
- ▶ Customers must have account in Bank Jatim & register to Customer Service
- ▶ Access of Internet Banking will be applied by different user & passwords for each customer

H2H MULTI BILLER

- ▶ Used for payment transaction such as vehicle loans installment, train & plane tickets, school/college, hospital, water, etc
- ▶ Can be used for customers & non customers
- ▶ Bank Jatim as place of payment receipt
- ▶ Transaction can be made across Bank Jatim's network offices by Online System
- ▶ Payment can be made in cash in Teller & Bank Jatim's ATMs

CUSTOMER DEPOSIT ANALYSIS

	2007	2008	2009	2010	2011	2012	2013F	2014F
CASA Ratio	76.3%	71.3%	76.3%	79.0%	76.1%	80.3%	72.7%	75.6%

Total Customer Deposit (Rp bn)	2007	2008	2009	2010	2011	2012	2013F	2014F
Demand Deposit	6,868	6,358	6,973	6,996	8,204	9,662	11,404	12,228
Saving Deposit	3,176	3,440	4,121	5,823	7,133	8,174	8,448	11,532
Term Deposit	3,117	3,938	3,437	3,399	4,806	4,373	7,470	7,650
Total	13,161	13,736	14,531	16,219	20,142	22,209	27,332	31,410

Interest Expense from Deposit (Rp bn)	2007	2008	2009	2010	2011	2012	2013F	2014F
Demand Deposit	236	231	241	230	247	267	305	359
Saving Deposit	113	108	102	113	141	205	263	335
Term Deposit	291	329	330	312	364	285	333	375
Total	639	668	673	655	752	757	901	1,070

Average Cost of Deposit	2007	2008	2009	2010	2011	2012	2013F	2014F
Demand Deposit		3.5%	3.6%	3.3%	3.2%	3.0%	2.9%	2.8%
Saving Deposit		3.3%	2.7%	2.3%	2.2%	2.2%	3.1%	3.1%
Term Deposit		9.3%	8.9%	9.1%	8.9%	6.0%	5.6%	5.5%
Total		5.0%	4.8%	4.3%	4.1%	3.3%	3.2%	3.0%

LOAN COMPOSITION

Description	Dec 2011	Dec 2012	% of Total Loan	YoY	Jan 2012	Jan 2013	YoY
Consumer Loan	10,335,017	11,805,793	63.62%	14.23%	10.384.280	11.914.705	14,74%
Multipurpose	9,619,886	10,735,524	57.85%	11.60%	9.643.362	10.820.596	12,21%
Mortgage	310,750	601,971	3.24%	93.72%	330.475	625.171	89,17%
Others	404,381	468,298	2.52%	15.81%	410.443	468.938	14,25%
Commercial Loan	2,904,037	3,229,412	17.40%	11.20%	2.487.062	2.924.019	17,57%
Standby Loan	622,119	745,109	19.77%	19.77%	509.515	547.551	7,46%
Keppres	526,850	602,968	14.45%	14.45%	300.365	370.697	23,41%
R/C	758,551	1,185,068	56.23%	56.23%	781.224	1.197.638	53,30%
Syndicate	996.517	696,267	-30.13%	-30.13%	895.958	808.133	- 9,80%
SME	2,896,119	3,521,124	18.98%	21.58%	2.814.593	3.221.920	14,47%
KUR	1,714,347	1,739,506	9.37%	1.47%	1.726.210	1.698.042	- 1,63%
Pundi Kencana	145,937	234,339	1.26%	60.58%	152.822	245.316	60,52%
Kredit Laguna	106,096	104,174	0.56%	-1.81%	116.516	103.187	11,44%
Others	929,739	1,443,105	7.78%	55.22%	819.045	1.175.375	43,50%
TOTAL	16,135,173	18,556,329	100.00%	15.01%	15.685.935	18.060.644	15,14%

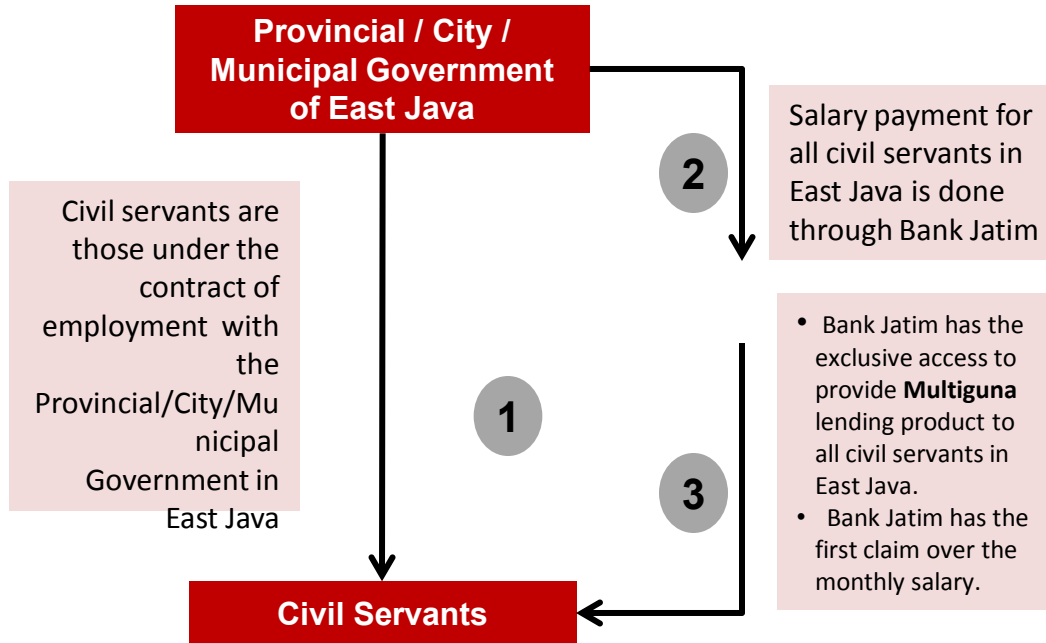
For NPL Keppres January 2013, increase because loan disburse is lower than December 2012 (Jan 2013 at 370.697 and Dec 2012 at 602.968)

LOAN INTEREST RATE

Description	ALCO NO.051/008/ALCO
Consumer Loan	
Multipurpose	10.25% - 11.25% p.a Flat 16.00% - 18.00% p.a Anuitas
Mortgage	9.75% p.a Efective Fixed Rate tahun pertama Selanjutnya Floating
Others	7.00% p.a Efective Fixed Rate
Commercial Loan	
Standby Loan	12.25% p.a Efective Floating Rate
Keppres	12.25% p.a Efective Floating Rate
R/C	12.25% p.a Efective Floating Rate
Syndicate	7.75% - 10.25%
SME	
KUR	12% - 22% p.a Efective
Pundi Kencana	13.25% - 15.25%
Kredit Laguna	14% - 16% Annuity/Year
Others	12.25% p.a Efective Floating Rate

EXCLUSIVE OF MULTIPURPOSE LOAN

Bank Jatim, as the payment bank of the East Java Province, has the sole and exclusive access to extend **Multiguna**, the consumer loan product, to civil servants in East Java.



Multiguna is a very high yielding loan product with very low credit risk.

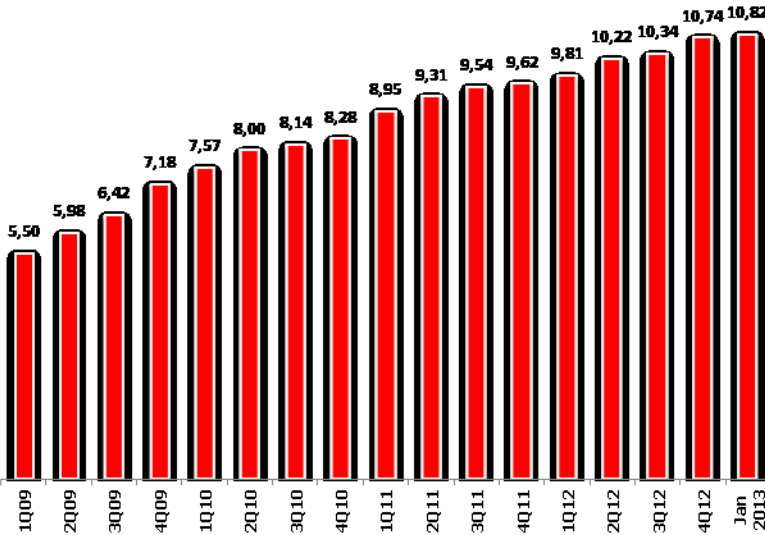
Feature	Details
Pricing	16%-18%
Maximum Tenor	10 Years (Extendable; subject to duration of employment)
Maximum Loan Limit	<ul style="list-style-type: none"> • Maximum 80% of monthly salary can be used for monthly loan repayment • Loan limit upgrade is possible after bi-annual national salary adjustment
Insurance	<ul style="list-style-type: none"> • Termination of Employment • Accident / Death
NPL	0,17 % as of Dec 31, 2012

Criteria	Debtor per Dec 2012
Civil Servants	224,063
Pension	5,509
TNI/POLRI	5,170
BUMN/BUMD	6,854
Private	4,013
TOTAL	245,609

EXCLUSIVE OF MULTIPURPOSE LOAN

consumer sector with a market share of 14.73%

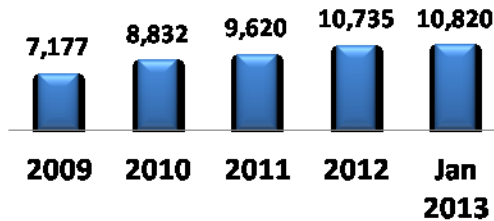
- Out of 471,814 civil servants in East Java, around 51,62 % has been served by Bank Jatim.
- East Java civil servants are increasing at 14% p.a in 2011 and 8% in 2012
- Loan size per borrower increases over time, in line with the increase in salary.
- Borrowers are civil servant whose salary is paid via their payroll Bank Jatim account.



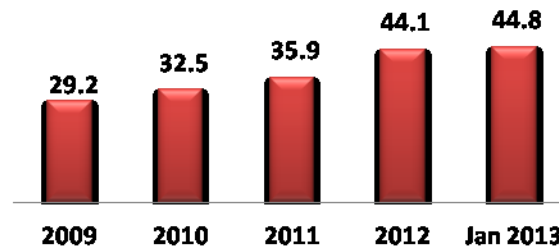
Bank Jatim aims to tap retired civil servants and payroll account from private companies in East Java.

Type of Customers	Total Customers (2012)	Percentage
- Multi-purpose	245,609	93,76%
- Employee loan	2,050	0,79%
- AI Mabur Plan	9,978	3,84%
- Mortgage	4,170	1,61%

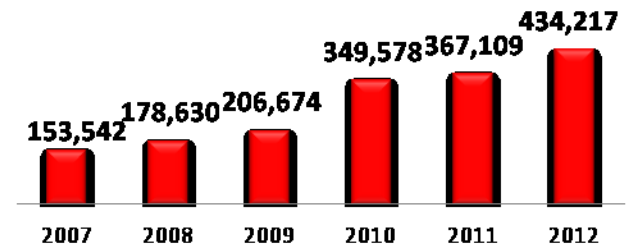
Multiguna Loan Balance (Jutaan Rp.)



Multiguna Ticket Size (million) Rp.



East Java Civil Servant Payrolls Under Management

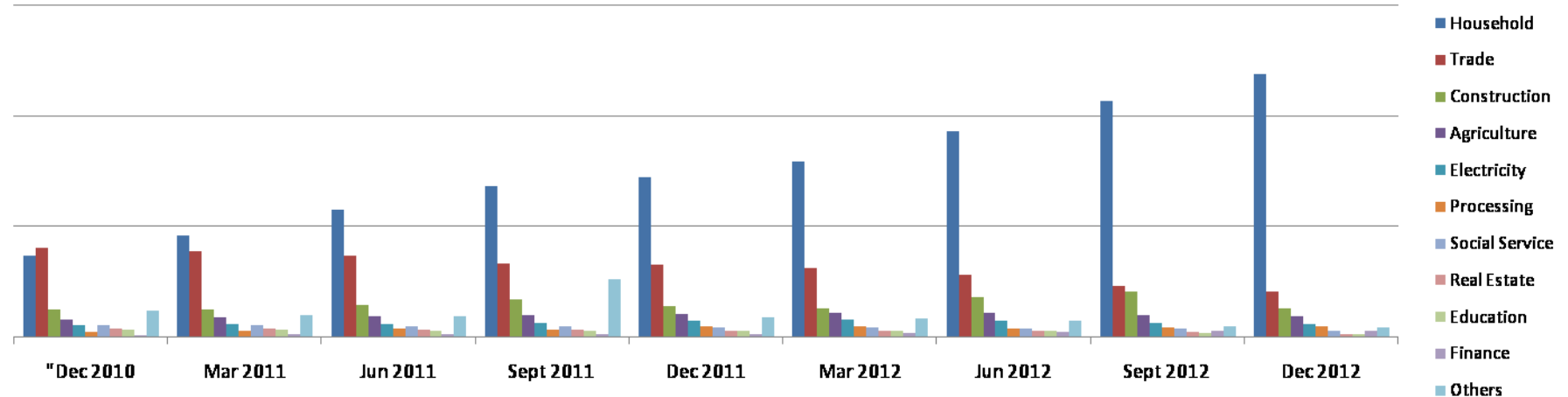


SME STRATEGY

In 2013, Bank Jatim has SME Loan development strategy by implementing targeted lending in 111 Sub Branch Offices spread across the area of East Java with the following :

Type of Sub Branch	Amount	Target per Year	
		Each Sub Branch	Total
Type A	67	16.000.000.000	1.072.000.000.000
Type B	14	11.000.000.000	154.000.000.000
Type B (Business Plan 2013)	30	5.500.000.000	165.000.000.000
TOTAL	111	32.500.000.000	1.391.000.000.000

TOP TEN LOAN BY INDUSTRY CONCENTRATION



	Household	Trade	Construction	Agriculture	Electricity	Processing	Social Service	Real Estate	Education	Finance	Others
"Dec 2010	3,676,137	4,033,097	1,245,764	766,886	526,253	209,402	518,414	373,249	327,556	67,677	1,194,571
Mar 2011	4,552,941	3,876,995	1,219,058	841,733	539,404	240,799	484,926	350,229	288,514	78,965	962,932
Jun 2011	5,769,612	3,643,285	1,438,214	911,553	579,126	351,373	444,525	316,431	252,613	83,072	932,659
Sept 2011	6,824,986	3,292,067	1,681,733	950,627	602,848	310,068	434,567	290,507	249,562	92,665	2,601,840
Dec 2011	7,229,596	3,235,324	1,357,186	1,022,613	709,758	434,657	410,805	278,762	271,562	124,858	845,993
Mar 2012	7,931,148	3,080,083	1,253,861	1,059,762	745,624	432,492	382,045	260,511	265,163	150,218	800,147
Jun 2012	9,318,530	2,803,371	1,766,585	1,056,659	736,318	372,188	372,967	261,580	255,950	226,863	687,231
Sept 2012	10,657,148	2,296,537	2,012,885	983,400	601,472	392,841	351,298	201,657	170,939	255,208	465,054
Dec 2012	11,910,568	2,017,524	1,276,657	909,567	571,069	471,894	233,349	98,611	112,704	269,697	406,615

STRATEGY REDUCING NPL & RECOVERY 2012

No	Information	Realization Jan s/d August	Realization September	Realization October	Realization s/d Nop 2012	Estimastion December	Total Recovery 2012
1	Claim of loan insurance (70% of outstanding loan-write off)	46,836,065,101	4,386,369,192	19,623,388,423	9,799,780,710	10,000,000,000	87,189,822,716
2	Result of loan collection after Jamkrindo's Subrogation Right deduction at 70%	3,785,913,501	28,143,321	59,242,162	34,244,559	1,001,149,356	4,877,729,549
3	Result of completion non performing loan from Balangan (intra & extracomptabel) minus Non Performing Loan (intra) at 75%	4,652,991,704	405,051,697	357,930,826	313,985,533	313,985,533	6,043,945,293
4	Result of principal interest installment of extracomptabel loan (minus 25% from Balangan)	19,670,290,694	2,277,679,690	3,431,342,620	2,521,336,472	2,521,336,472	30,421,985,949
5	Installment Loan of HR Muhammad	-	7,549,447,120	-	-	-	7,549,447,129
6	PT Mekar Rejo Asri claim	3,184,866,000	-	-	-	-	3,184,866,000
7	Installment Loan of Sumenep Branch	-	14,127,000	72,009,193	101,747,575	64,246,087	252,129,855
8	Recovery Revision	-	-	-	5.907.029.713	-	5.907.029.713
	TOTAL	78.130.127.000	14.660.818.020	23.543.913.225	18.678.124.561	13.900.717.448	145.426.956.195

STRATEGY REDUCING NPL & RECOVERY IMPAIRMENT LOSSES 2012

Action Plan	Member	PIC Branch	PIC Head Office
Monthly Meeting	Branch Manager & Loan Supervisor	Branch Manager	-Middle & Corporate Division -Special Mention Loan Sub Division
Task Force	<ul style="list-style-type: none"> •Special Mention Loan Sub Division •Branch Managers •Relationship Managers •Loan Supervisors •Staff 	Branch Manager	-Middle & Corporate Division -Special Mention Loan Sub Division

Agenda Monthly Meeting :

1. Monitoring progress recovery from Debtor;
2. Monitoring process of auction from Guarantee;
3. Monitoring Insurance Claim;

Agenda Task Force:

1. To store non performing loan documents including the security of loan collateral
2. Prepare steps of non performing loans' rescue and completion which still have prospect or not, by :
 - Direct billing to the debtors, debtors' projects, and by phone
 - Restructuring loans to the prospect debtors
 - Disbursement of collateral outside the auction by way of redemption of the collateral by the debtor or under the arms sales to third parties
 - Disbursement of collateral by way of voluntary auctions, how to execute mortgages or mortgages with the auction office or other auction (PT.Balai Lelang Tunjungan Surabaya)
 - Claim credit insurance or credit guarantee agency has closed the insured losses
 - Compensate to borrowers' asset with problem loans
 - Monitor the implementation of the rescue measures and resolution of non performing loans
 - Monitor the activities of the debtor or credit the rescue phase completion
 - Create reports and administer the implementation of rescue and resolution of non performing loans periodically (at least once a month)

HUMAN RESOURCES

With the support of professional human resources, Bank Jatim is committed to provide excellent service to its customers.

Vision, Mission, and Corporate Culture

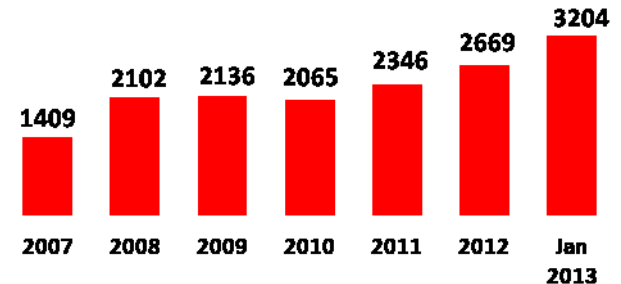


HR Development and Quality Improvement

Competencies based education and training program in accordance with organizational needs based on training needs analysis.



Number of Employees (2007-2012)



HR Development Strategy

HR development strategy continues to be based on HR Management Based on Competencies.

HR Management Policy

Steps to set out HR management policy:

- Build competency book and profile with experienced consultant in competency development field;
- Staff Development Program (SDP) and Executive Development Program (EDP) recruitment, training, and education;
- SDM portal development to manage HR Management Information System



INFORMATION TECHNOLOGY

Transformation of Information Technology (IT) system to anticipate business development and intensifying competition.

IT Development Strategy

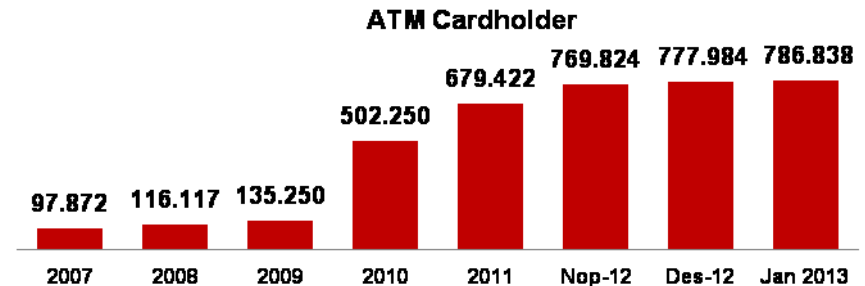
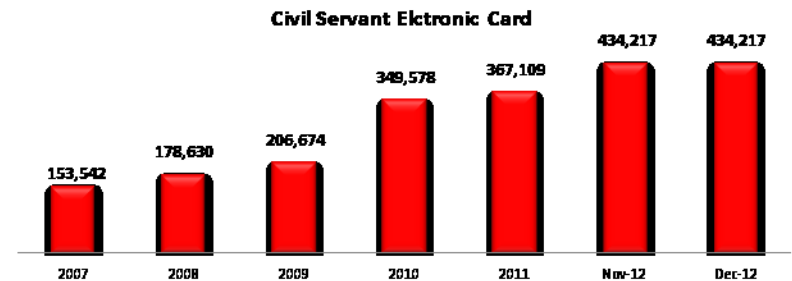
Bank Jatim approaches its IT development strategy based on the customers needs by implementing some steps, including:

- Preparing FOS (Financing Operating System) implementation
- Preparing Virtual Account program creation
- Create MIS Dashboard to evaluate Syariah business performance
- SPP Batch System development to accommodate tuition fee on school and universities

Good IT Governance

- Information technology principles
- Information technology architecture
- Information technology infrastructure
- Business application
- Prioritization and investment decision

Bank Jatim IT Transformation



COMPANY TRANSFORMATION

As the East Java industrial climate improves, the competition in the banking industry intensifies since many competitors oversee the potential to do market penetration in the banking industry.

SHORT TERM

2012 Company Focus



Third Party Fund grow by 15%;



Total credit grow by 20% with SME : corporation = 80% : 20%



LDR grow to 83.55%;



Retain BOPO < 70%

+

MEDIUM TERM

2015 Company Main Focus



Third Party Fund grow by 20.96%;



Total credit grow by 21% with SME : corporation = 80% : 20%



Retain NPL < 2%;



Retain BOPO < 70%



BPD REGIONAL CHAMPION (BRC)

- Become BPD Regional Champion (BRC);
- Improve both financial and non-financial performance;
- Service network expansion to strengthen our competitiveness and continuously serve East Java community.



WIDE NETWORK OF SERVICE POINTS

Branch network and electronic channels are among Bank Jatim's competitive advantages.



Network	2009	2010	2011	2012	Jan 2013	Target 2013
Head Office	1	1	1	1	1	1
Branch Office	39	41	41	41	41	43
Sub Branch Office	26	44	67	89	89	119
Cash office	151	154	164	164	164	187
Sharia service office	37	37	47	47	47	47
Payment Point	78	88	115	138	138	181
Mobile cash	45	49	57	57	57	66
Mobile ATM	-	4	4	6	6	8
CDM	1	1	1	1	1	1
ATM	87	142	262	368	368	477
Total network	465	561	759	912	912	1.130

Our expansion for the past few years, such as opening conventional supporting branches, payment point, and ATMs, has given our customer with easier access to our services.

SECTION 3

STRENGTHS

AWARDS & ACHIEVEMENTS



Annual Report Award 2010 Committee – State-owned Company with Bapepam, Ditjen Pajak, Bursa Efek Indonesia, Ikatan Akuntansi Indonesia and Corporate Governance National Committee)

1st ranked Company Category SOE/ROE Financial Non Listed

Infobank Award 2011 & 2012

“Excellent” Predicated on Bank category with asset 1 Trillion to 10 Trillion for 10 consecutive years

Bisnis Indonesia Daily Newspaper

BPD Jatim Special Recognition for CEO In Developing Corporate Culture
PT BPD Jatim Special Recognition for CEO In Developing Corporate Culture

Bisnis Indonesia Daily Newspaper

The Best Of 5th BUMD of The Year
ROE Performance Achievement.

MarkPlus 2012

Best Champion Surabaya Service Excellence 2012
Conventional Banking (Asset<150 T)

Persatuan Wartawan Indonesia East Java Branch

Trophy and Charter Award from Persatuan Wartawan Indonesia of East Java Branch to Bank Jatim of Financial Performance Achievement.

Investor Magazine 2011 & 2012

Best Regional Champion Bank with asset above Rp10 trillion

MRI & Info Bank

5th Best Performance Overall Regional Bank

Tempo Magazine

The Best Bank in term of asset >10 trillion

Annual Report Award 2011 Committee – State-owned Company with Bapepam, Ditjen Pajak, Bursa Efek Indonesia, Ikatan Akuntansi Indonesia and Corporate Governance National Committee)

2nd ranked Company Category BUMD Non Listed

Indonesia Banking Award 2012

Best Regional Banking above Rp 10 trillion

EXPERIENCED MANAGERMENTS

ISNANTO
Independent Commissioner

MULJANTO
President Commissioner

CHAERUL DJAELANI
Commissioner

WIBISONO
Independent Commissioner



EXPERIENCED MANAGERMENTS

DJOKO LESMONO

*Director of Medium Business
& Corporate*

PARTONO

*Director of Agrobusiness & Sharia
Business*

SUPARLAN

Director of Compliance

HADI SUKRIANTO

President Director

EKO ANTONO

Director of Operations



BPR APEX



- Obtains cheap funding from Apex members.
- Increases the intermediary function of Bank Jatim, therefore increasing Bank Jatim's funding portion towards MSMEs in East Java.
- Better management over credit concentration risk.

JATIM ELECTRONIC TRANSFER SYSTEM (JETS)

Definition

Jets is a system service that is used in the implementation of the transfer of funds between member apex RB, participants jets and the Commercial Bank through Bank Indonesia National Clearing System (SKNBI) the calculation is completed on time in accordance cycle set.

In this case Bank Jatim acting as a bank acting as an organizer and BPR participants.

Members of JETS

1. 18 BPR pilot project was done kick off meeting
2. 87 BPR who engage themselves in the implementation of JETS

For Bank Jatim as organizer

1. Create products and services with innovative between Bank Jatim and member of APEX BPR
2. Improve service to members for transactions between APEX BPR members and public Bank member SKN BI directly.
3. Improve corporate image as the first bank in Indonesia providing Electronic Credit Transfer System.
Increase the Bank's role as an institution of APEX BPR Java and East Java strengthen Bank as Regional Champion

Since October 30, 2012 to 29 November 2012, may be reported holding JETS transaction as follows:

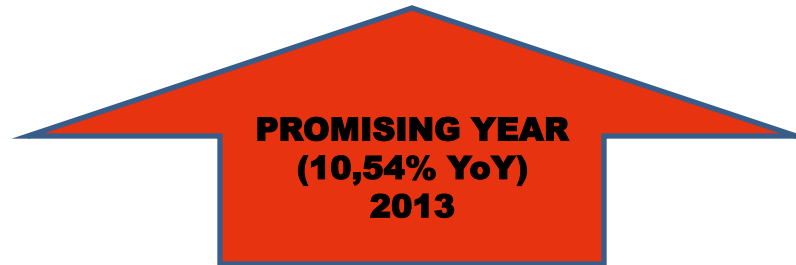
TYPE OF TRANSACTION	TOTAL TRANSACTION	TOTAL NOMINAL
Transaction Between BPR	64	Rp4.035.669.146
Transaction BPR with Public Bank member SKNBI	366	Rp2.357.264.883
TOTAL	430	Rp6.392.934.029

SECTION 4

FINANCIAL HIGHLIGHTS

TREMENDOUS IMPROVEMENT GROSS PROFIT

Gross Profit 31st January 2013	115.539
Average / Day	3.727



Gross Profit 31st January 2012	104.526
Average / Day	3.372

**This tremendous improvement in Gross Profit contribute by Multipurpose Loan from Civil Servants, Non Civil Servant and Pension.
From upcoming month also driven micro, small loan that disburse in new sub branches 2012 and 2013 (Total 52 new sub branches)**

BALANCE SHEET

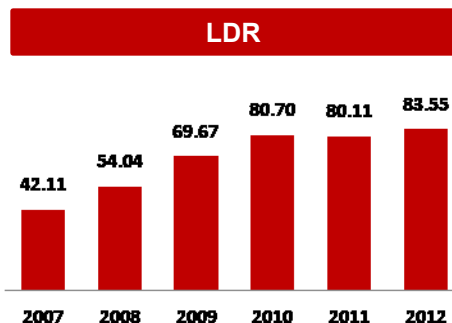
Information	Dec11	Dec 12	YoY	Growth Target 2013	Jan 2012	Jan 2013	YoY
Total Asset	24,846,516	29,321,828	18,01%	12,70%	26,059,534	29,968,074	15%
Loan	16,135,173	18,556,329	15,01%	20%	315,249	18,322,380	15%
Impairment Losses	(100,730)	(255,666)	153,81%	-	(120,980)	(268,544)	122%
Third Party Fund	19,934,943	22,209,575	11,41%	23%	21,075,372	22,710,483	8%
- Current Account	8,176,726	9,661,768	18,16%	-	9,420,750	10,460,917	11%
- Saving Account	7,081,487	8,173,977	15,43%	-	6,424,200	7,395,575	15%
- Time Deposit	4,676,730	4,373,831	- 6,48%	-	5,230,423	4,853,989	-7%

PROFIT & LOSS

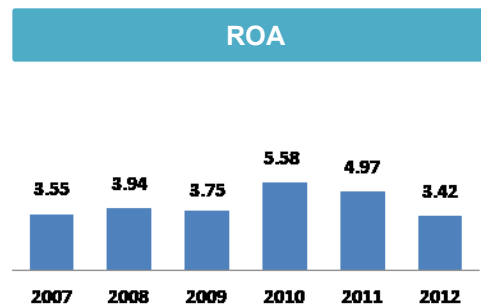
Information	Des11	Dec12	YoY	Jan 2012	Jan 2013	YoY
Interest Income	2,698,674	2.814.463	4,29%	239,991	241,891	0,79%
Interest Expense	(774,831)	(852.363)	10,01%	66,445	54,133	- 18,53%
Nett Interest Income	1,923,844	1.962.100	1,99%	173,546	187,758	8,19%
Non Interest Operational Income	254,112	355.703	39,98%	20,366	30,445	49,49%
Non Interest Operational Expense	(997,294)	(1.330.660)	33,42%	90,602	103,752	14,51%
Nett Non Interest Operational Income (Expense)	(743.182)	(974.957)	31,19%	70,236	73,307	4,37%
Operational Profit	1.180.662	987.143	- 16,39%	103,310	114,451	10,78%
Non Operational Profit	6.952	16.442	236,51%	1,216	1,087	- 10,61%
Pre Tax Profit	1.187.613	1.003.585	-15,50%	104.526	115.538	10,54%
Taxes	(327.380)	(277.263)	-15,31%	26.132	28.884	10,54%
Nett profit	860.234	726.322	-18,44%	86.654	86.654	10,54%

HIGHLIGHTS OF FINANCIAL RATIO

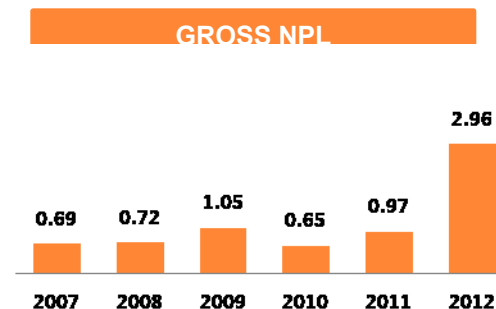
Bank Jatim has attained financial ratios well above the benchmark of the banking industry.



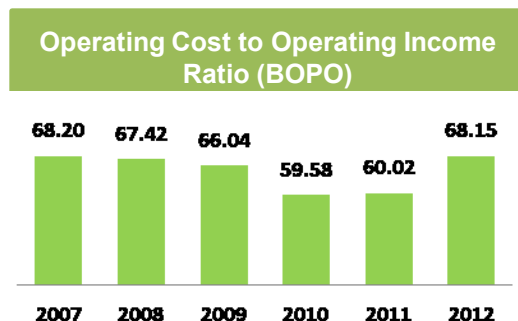
Industry benchmark : 78% < LDR < 94%



Industry benchmark : ROA >1,25%



Industry benchmark : NPL Gross < 5%



Industry benchmark : BOPO < 94%

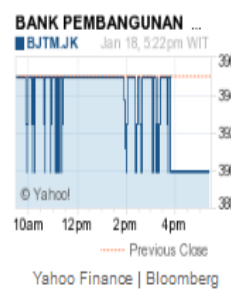
Ratio	Realization Dec 2012	Target 2013	Realization Jan 2013
ROA	3,42%	3,90%	4.63%
ROE	19,37%	19,45%	20.49%
NIM	6.50%	7,72 %	7.21%
BOPO	68,15%	65,74%	57.97%
LDR	83,55%	84,22%	79.9%
NPL Gross	2,96%	1,52%	3.25%
CER	43.12%	43%	37.99%



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Stocks Information



Event Calendar

January 2013

Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2
3	4	5	6	7	8	9

Hubungan Investor

<p>Financial Report</p> <ul style="list-style-type: none"> → Annual Reports → Audited Financials → Quarterly Financials 	<p>Corporate Presentation</p> <ul style="list-style-type: none"> → Analysts Meeting → Public Expose → Press Conference → Prospektus 	<p>Stock Information</p> <ul style="list-style-type: none"> → Stock Quote & Chart → Shareholder Reporting And Ownership Structure → Dividen & Split → Investment Calculator
<p>News and Events</p> <ul style="list-style-type: none"> → News → Events 	<p>Request Information</p> <ul style="list-style-type: none"> → Materials Request → Contact Us 	

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