

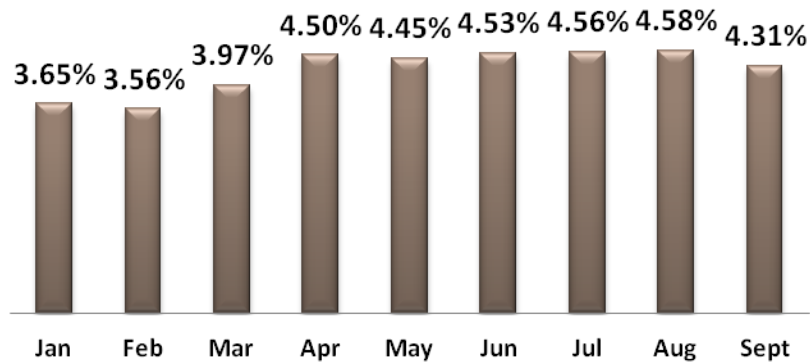
3 Q12 Analyst Meeting

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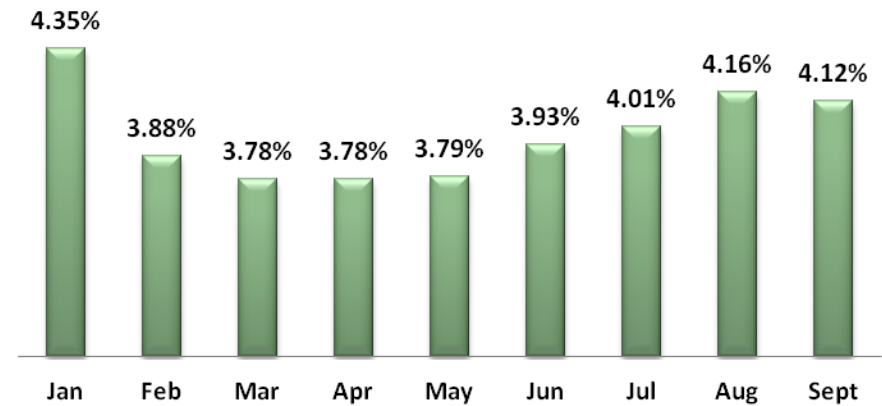
MACRO OUTLOOK



Bank Indonesia Rate 2012

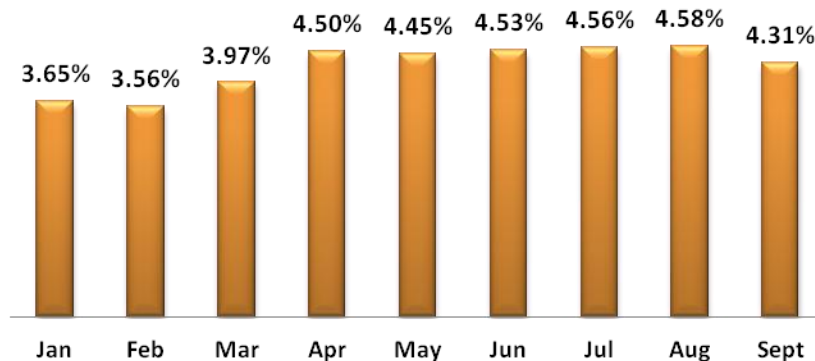


JIBOR 2012 (% Average)

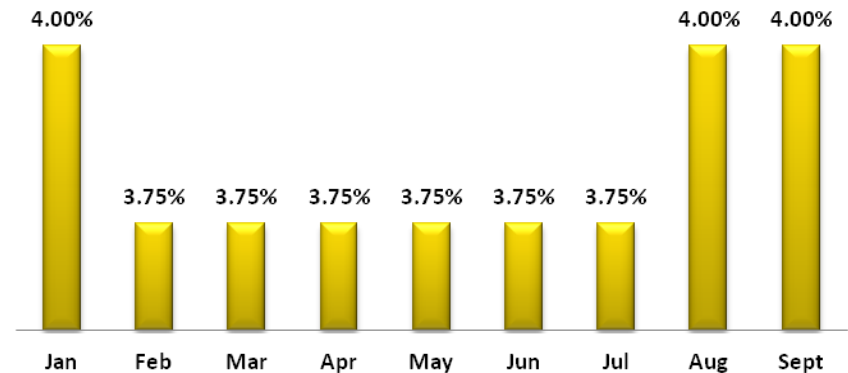


Source : Bank Indonesia

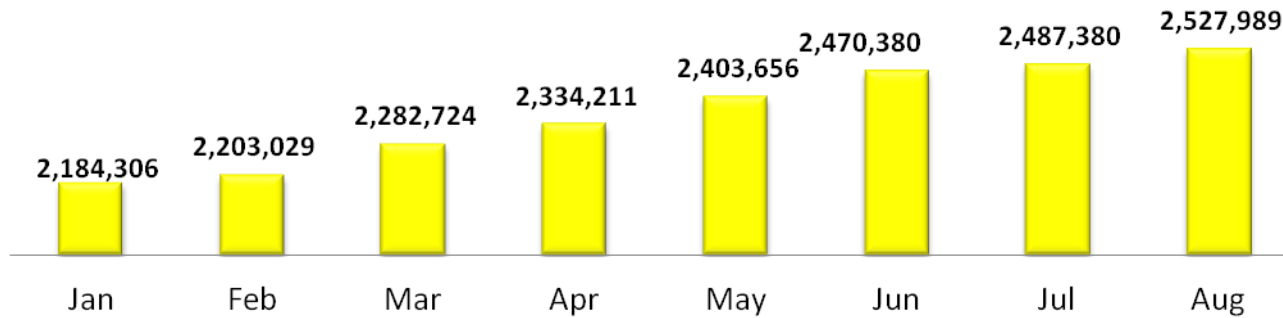
INFLATION 2012



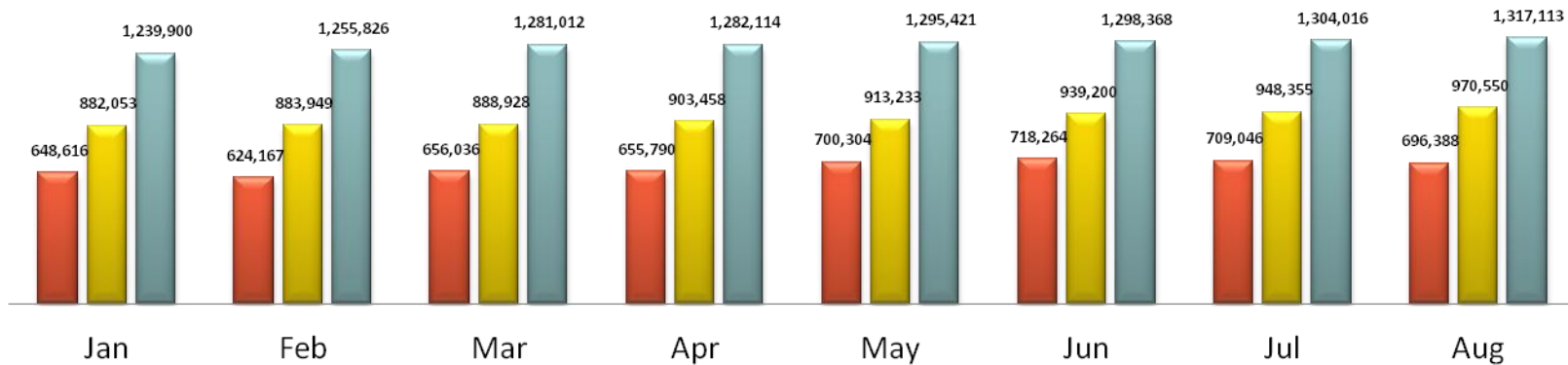
FASBI 2012



Loans (in Billion Rp.)

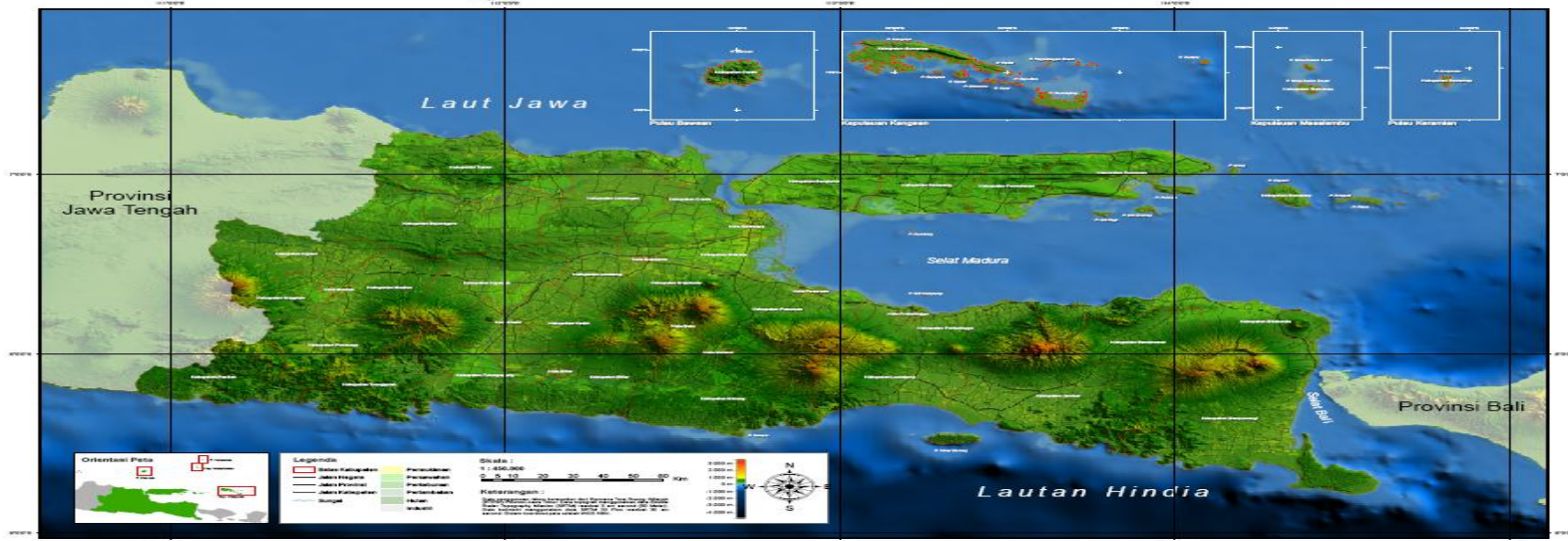


Deposits (in Billion Rp.)



Source: Bank Indonesia

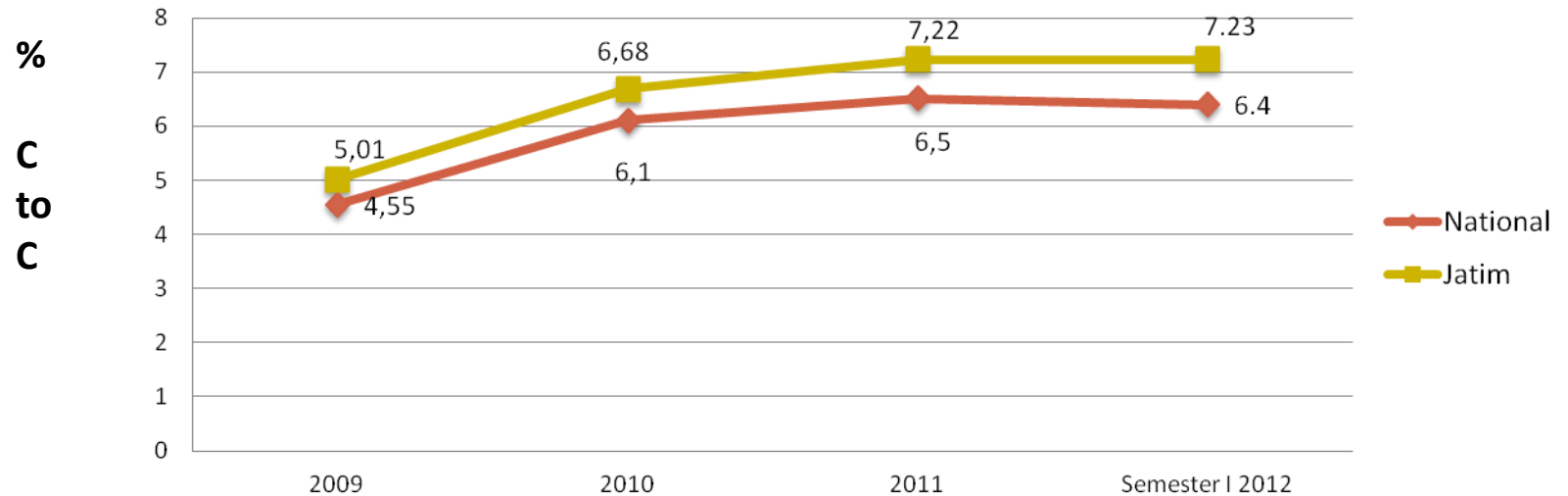
EAST JAVA AT A GLANCE



- ❑ **Area** : 47.154 km² → Largest at Java Island
- ❑ **Topography** of area consist of fertile lowland, mountains and coastal.
- ❑ **Administration area**: 38 Regencies/ Cities → the most in Indonesia
- ❑ **Social-culture** :heterogen which divided into Mataraman, Madura and Pandalungan area.

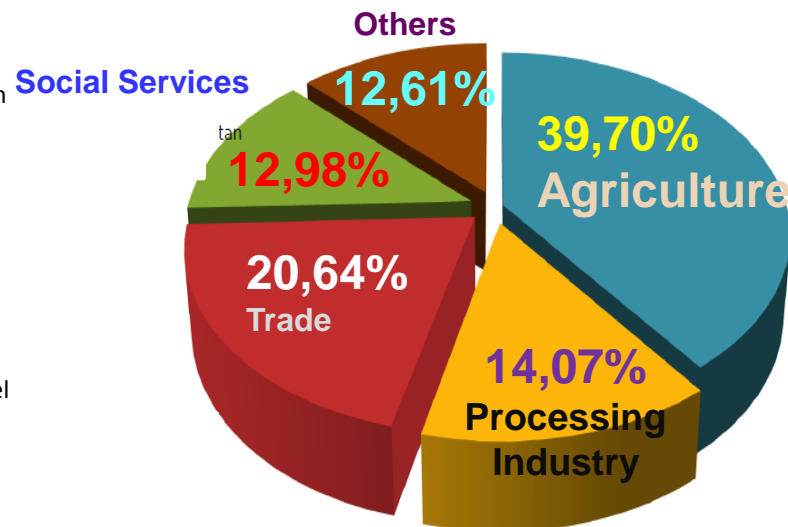
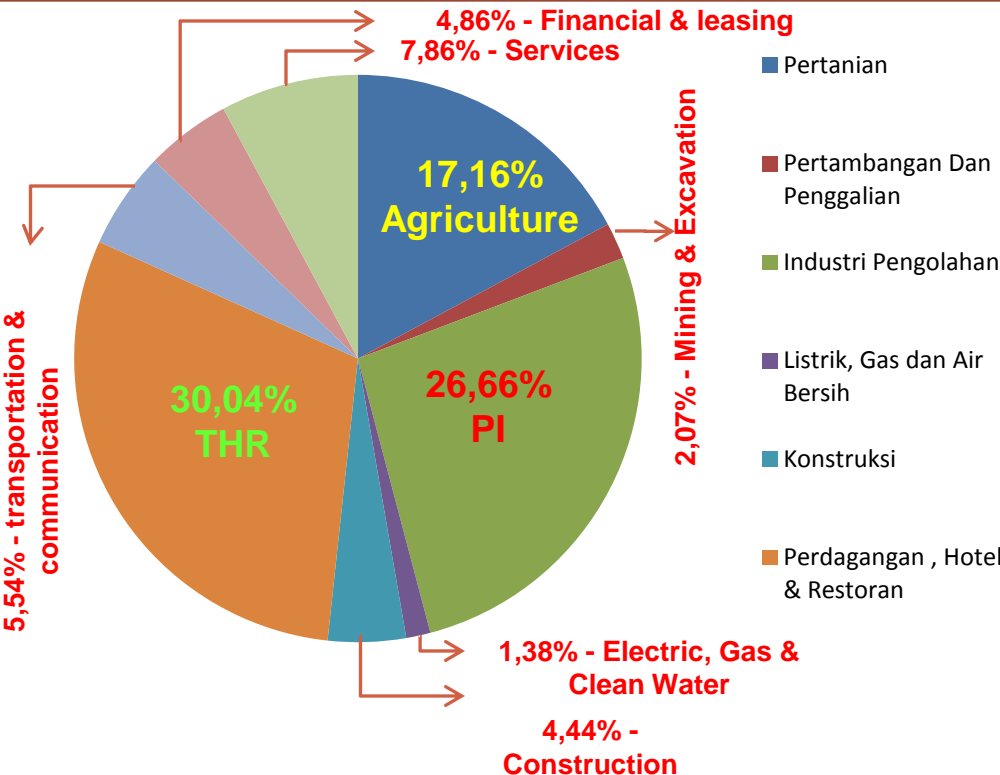
No	Description	2008	2009	2010	2011
1.	Number of population	36.972.282	37.236.149	37.476.757	37.687.622
2.	Growth rate (%)	0,72	0,71	0,64	0,56

East Java and National Growth Chart (c to c)



Inflation	2009	2010	2011	Jan-Sep 2012
%	3,62	6,96	4,09	3,55

☐ High growth followed by decline in inflation indicates the growth potential → increasing welfare.



Source : BRS Agustus 2012

3 Dominant Sector:

		<u>Growth</u>
1. Trade, Hotel & Restaurant	: 30,04 %	→ 10,12 %
2. Processing Industry	: 26,66 %	→ 6,49 %
3. Agriculture	: 17,16 %	→ 2,61 %
	73,86 %	



East Java became
Industry & Services
Provinces in Agro-based

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

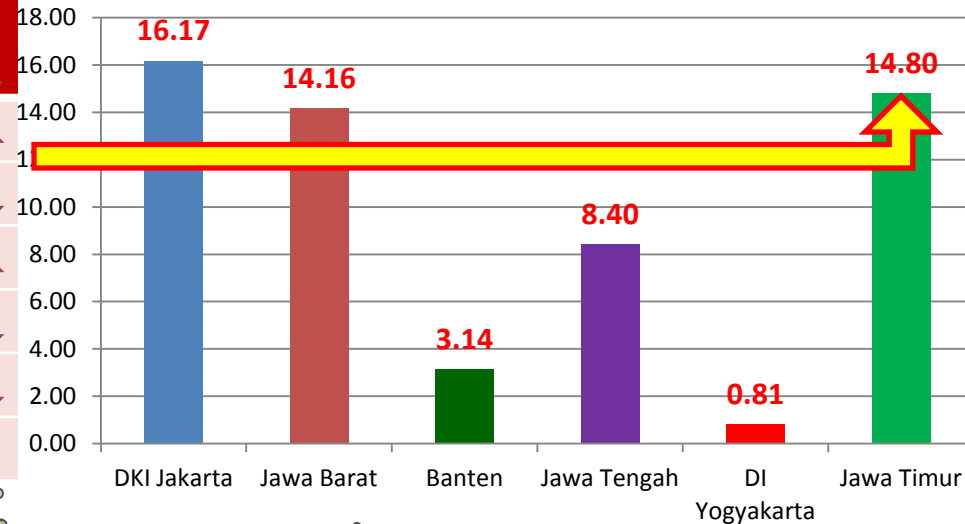
GDP of EAST JAVA

Information	2011			2012		YoY	YTD	QoQ
	1H11	9M11	FY11	3M12	1H12			
Agriculture	13.773.813	13.336.371	10.507.871	15.903.128	13.954.912	1.31%	32.80%	-12.25%
Mining & Excavation	2.085.751	2.139.238	2.201.521	1.893.917	2.120.466	1.66%	-3.68%	11.96%
Processing Industry	22.560.496	23.274.729	24.299.093	23.417.927	24.091.691	6.79%	-0.85%	2.88%
Electrical, gas, & Clean Water	1.237.703	1.245.192	1.274.399	1.269.738	1.322.563	6.86%	3.78%	4.16%
Building	3.054.205	3.102.022	3.212.217	2.893.702	3.224.522	5.58%	0.38%	11.43%
Trade, Hotel & Restaurant	28.588.367	29.708.289	30.450.678	30.081.571	31.778.068	11.16%	4.36%	5.64%
Transport & Communication	6.966.113	7.141.739	7.443.098	6.933.037	7.627.372	9.49%	2.48%	10.01%
Finance, lease & Serve	4.993.959	5.124.947	5.282.030	5.153.153	5.361.931	7.37%	1.51%	4.05%
Services	8.101.587	8.277.955	8.541.772	7.709.676	8.503.427	4.96%	-0.45%	10.30%

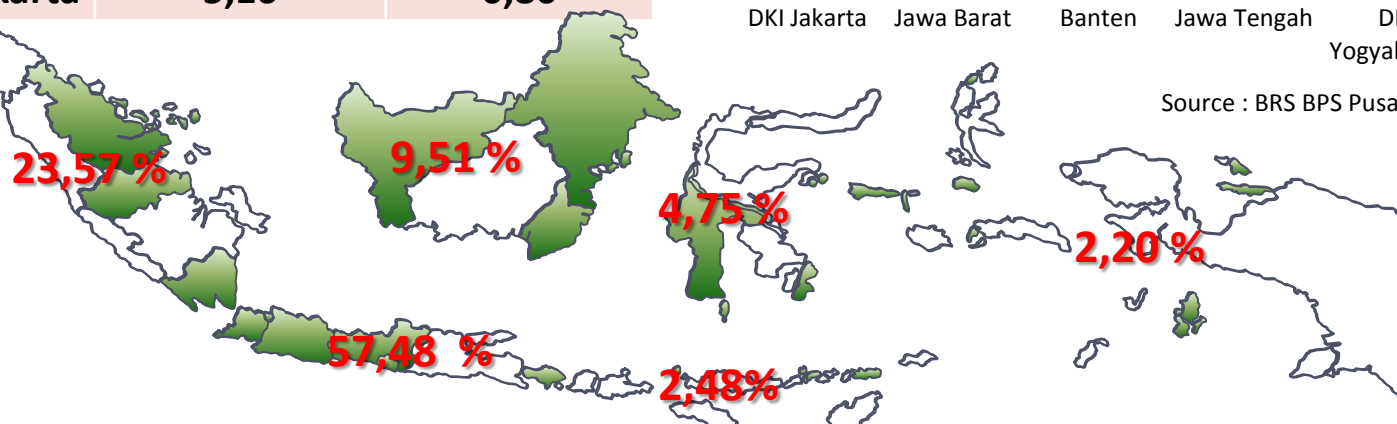
Source : Bank Indonesia ; BPS Propinsi Jawa Timur

No	Provinces	2011 (%)	
		Economic Growth	Contribution To National GDP
1.	DKI Jakarta	6,71	16,32
2.	East Java	7,22	14,68
3.	West Java	6,48	14,30
4.	Central Java	6,01	8,28
5.	Banten	6,43	3,19
6.	DI Yogyakarta	5,16	0,86

Java 's GDP Contribution to National GDP in Semester I – 2012 (in totally)



Source : BRS BPS Pusat, Agustus 2012



❖ Compared to other provinces, the economic growth of East Java are highest in Java with the 2nd largest share across Indonesia after Jakarta.

FINANCIAL REVIEW

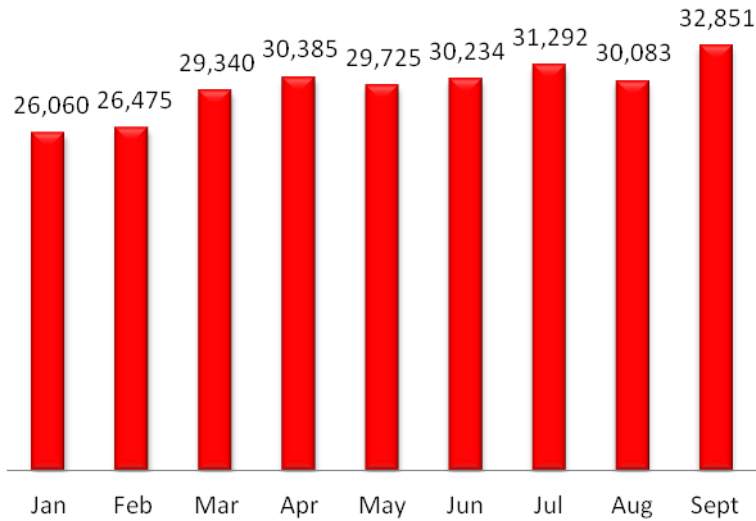


BALANCE SHEET

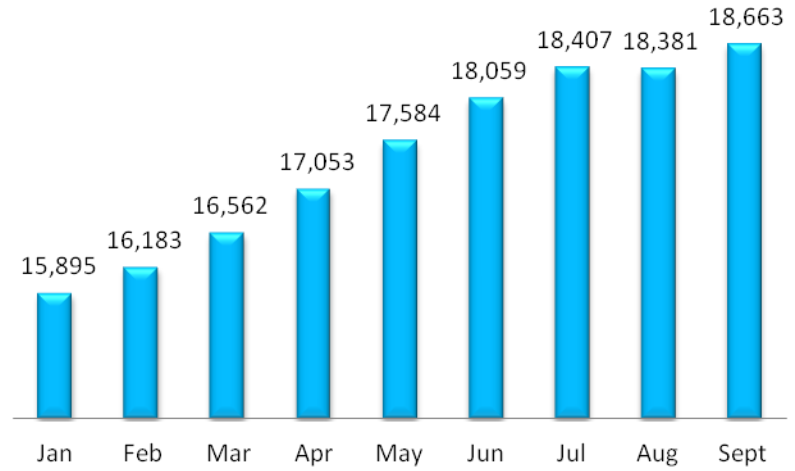
(Jutaan Rupiah)

Description	9M11	FY11	2Q12	9M12	YoY	YTD	QoQ
Total Asset	25.751.442	24.846.516	30.109.680	32.850.811	27,57%	32.21%	9.10%
Loans	15.850.042	15.921.114	17.831.361	18.663.183	17,75%	17.22%	4.66%
Impairment Losses Reserves	(203.605)	(100.730)	(284.311)	(296.364)	45,56%	194.22%	4.24%
Deposits	21.647.590	19.934.943	25.100.821	26.183.362	20,95%	31,34%	4,31%
Current Account	10.324.685	8.176.726	10.723.573	11.619.528	12,54%	42,10%	8,36%
Savings Account	5.163.546	7.081.487	6.425.866	6.416.534	24,27%	-9,39%	-0,15%
Time Deposit	6.159.358	4.676.730	7.951.382	8.147.300	32,28%	74,21%	2,46%

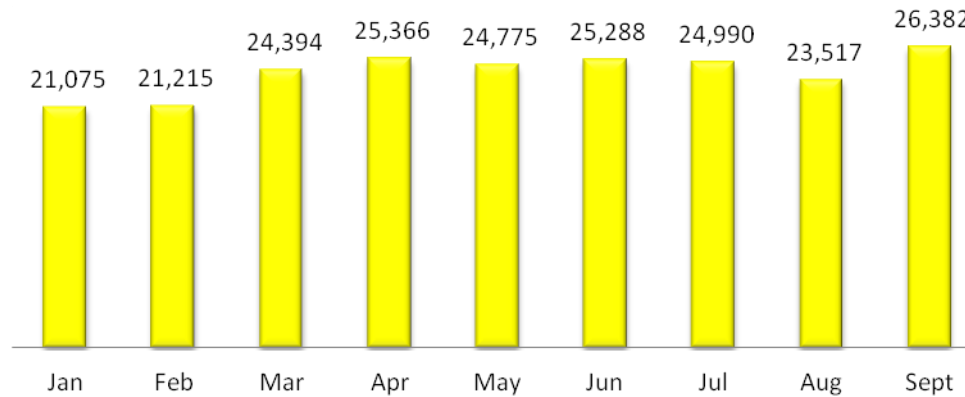
Total Asset



Loan



Deposits

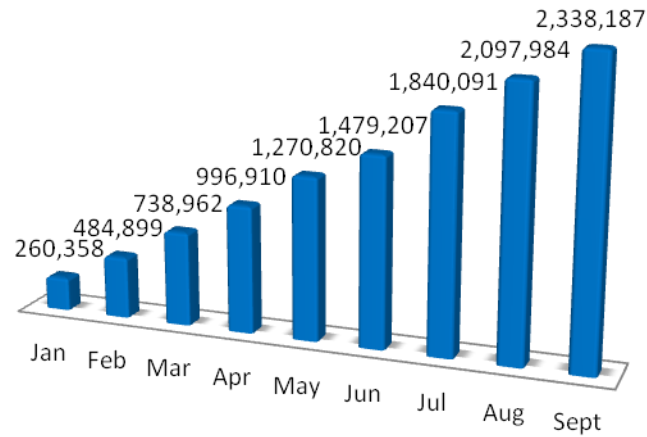


INCOME STATEMENT

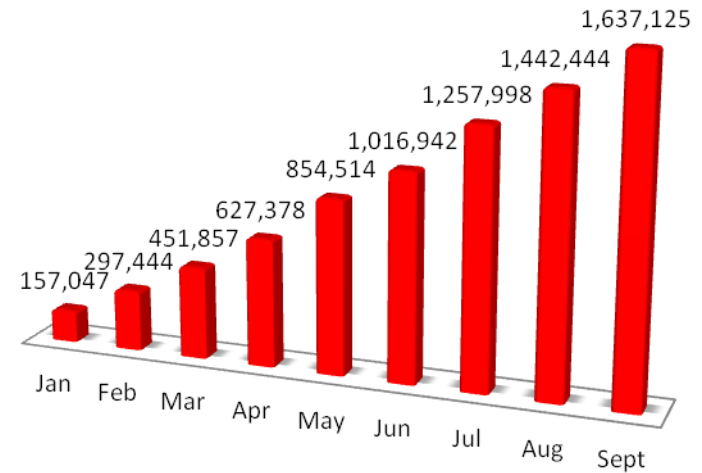
(Jutaan Rupiah)

	3Q11	4Q11	1Q12	2Q12	3Q12	YoY	Q0Q
Interest Income	719,289	717,842	666,392	640,415	779,889	8.4%	21.8%
Interest	(209,739)	(209,323)	(196,881)	(220,575)	(215,729)	2.9%	-2.2%
Net Interest Income	509,571	508,518	469,511	419,840	564,161	10.7%	34.4%
Non-Interest Operating Income	21,426	87,099	72,570	99,830	79,091	269.1%	-20.8%
Non-Interest Operating Expenses	(165,315)	(336,688)	(254,975)	(344,512)	(404,454)	144.7%	17.4%
Impairment Provision	25,040	19,471	(59,868)	(156,142)	(88,715)	-454.3%	-43.2%
Operation Expenditure	(190,355)	(356,159)	(195,107)	(188,370)	(315,739)	65.9%	67.6%
Net Non Interest Income	(143,888)	(249,590)	(182,405)	(244,682)	(325,363)	126.1%	33.0%
Pre-Provision Operating Profit	340,623	239,457	346,973	331,301	327,513	-3.8%	-1.1%
Operating Profit	365,663	258,928	287,105	175,159	238,798	-34.7%	36.3%
Non Operational Income	1,771	2,120	3,635	(1,060)	656	-63.0%	-161.9%
Pre Tax Profit	367,434	261,049	290,741	174,098	239,454	-34.8%	37.5%
Income Tax	(81,911)	(95,739)	(72,685)	(57,659)	(45,729)	-44.2%	-20.7%
Net Profit	285,523	165,309	218,055	116,440	193,725	-32.2%	66.4%

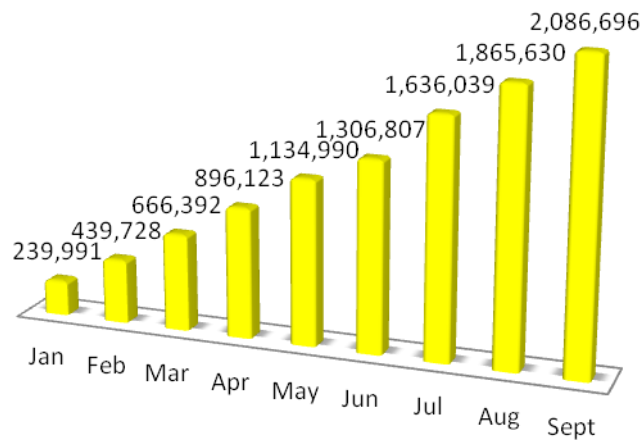
Operating Income



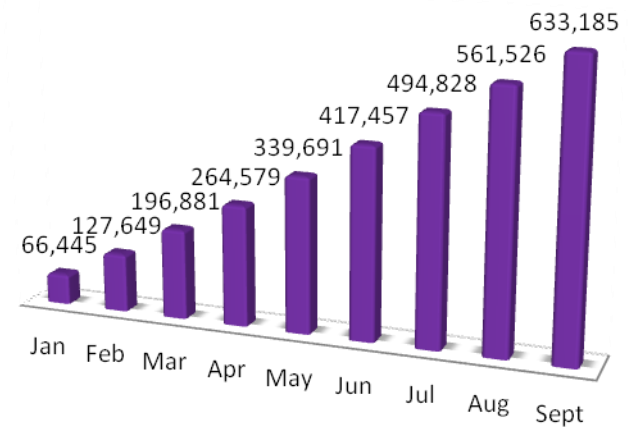
Operation Expenditure



Interest Income



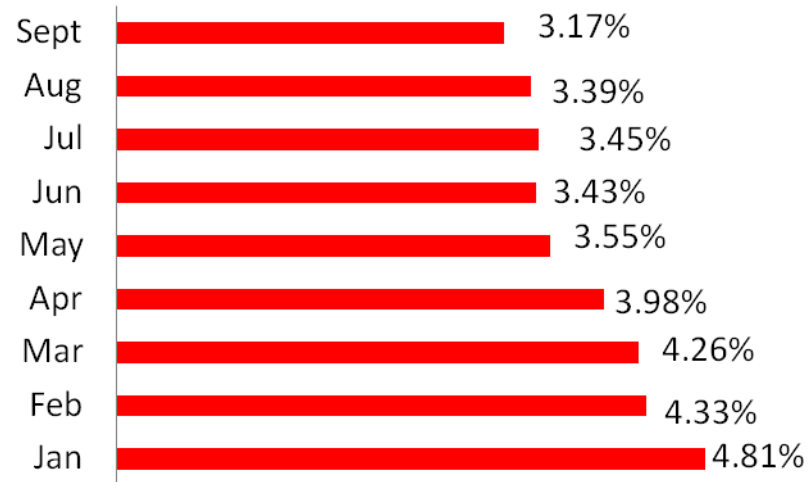
Operating Expenses



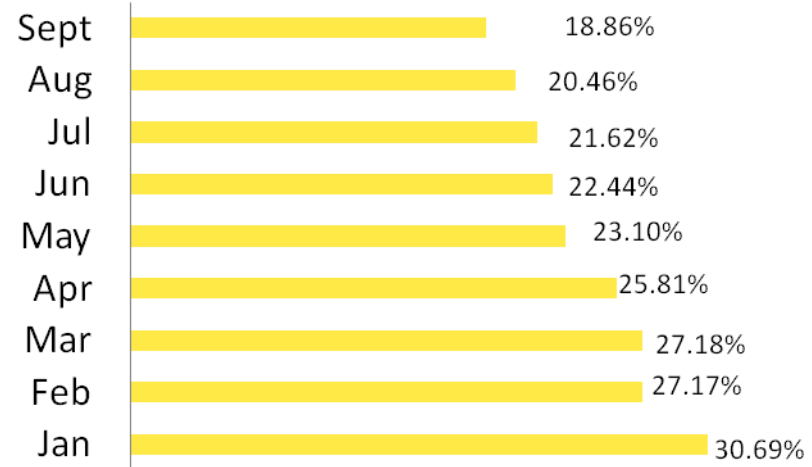
FINANCIAL RATIO

Description	Dec 2011	Sept 2011	Sept 2012
ROA	4,97%	5,29%	3,17%
ROE	33,65%	36,25%	18,86%
NIM	7,95%	7,94%	6,55%
CAR	16,53%	15,99%	25,24%
LDR	80,11%	73,22%	70,74%
NPL-Gross	0,97%	1,18%	2,72%
NPL-Net	0,55%	0,48%	1,48%
BOPO	60,02%	57,09%	70,02%

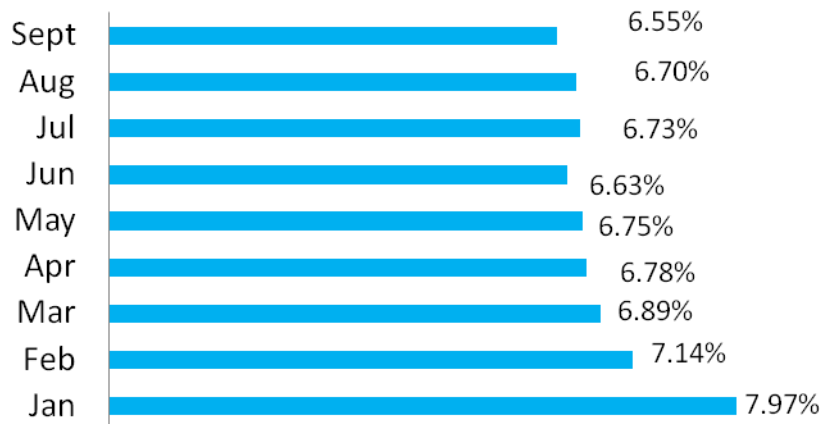
ROA



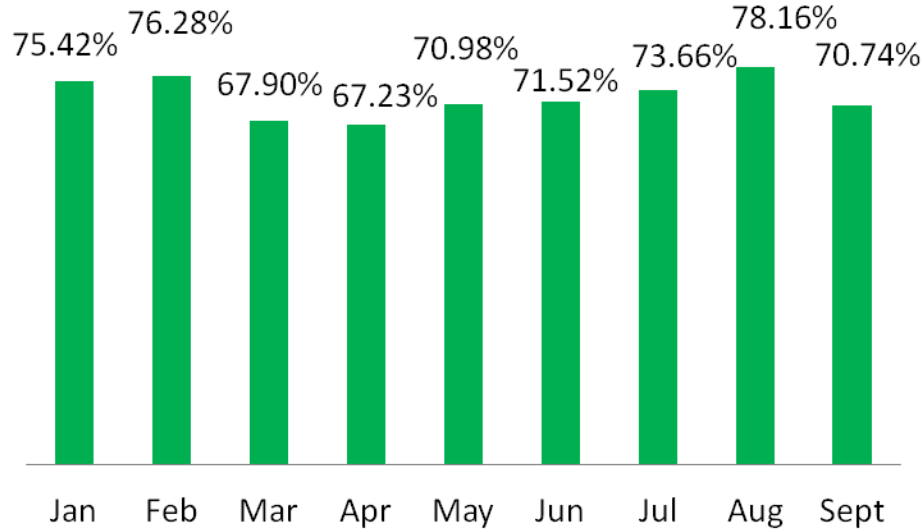
ROE



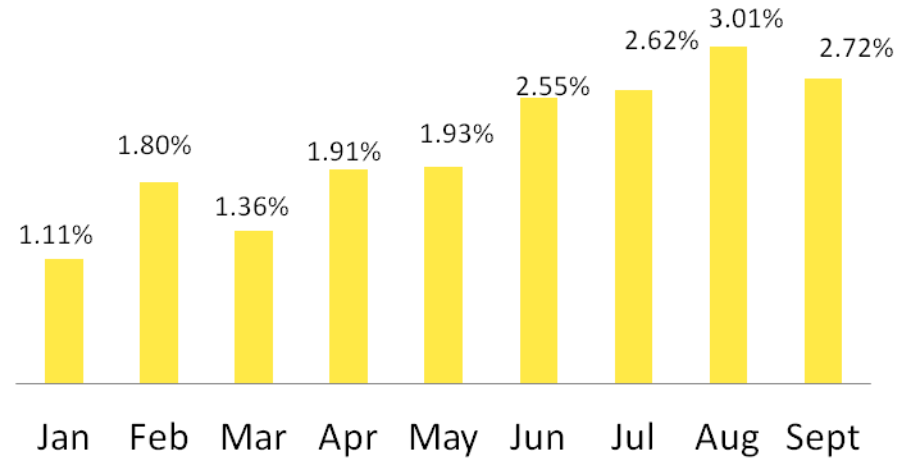
NIM



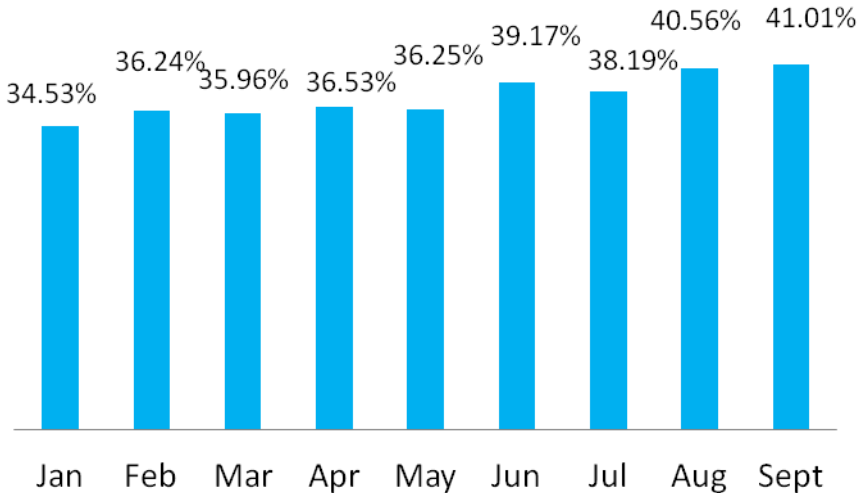
LDR



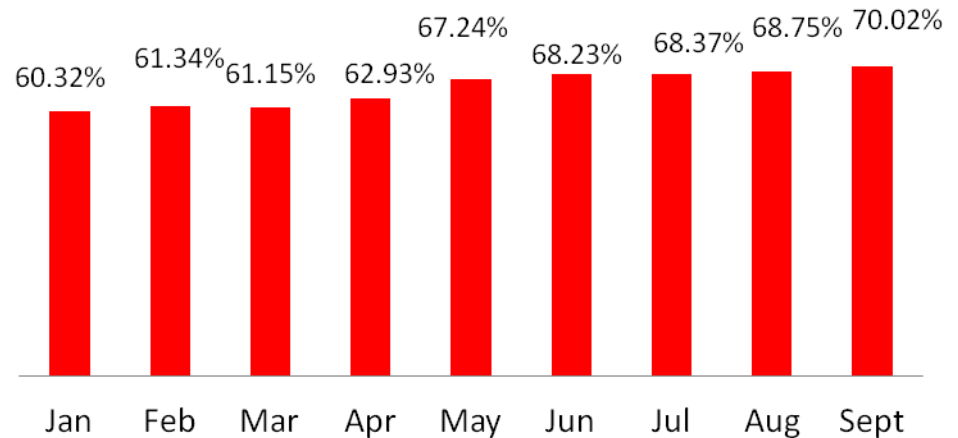
NPL Gross



CER



BOPO



DEPOSITS



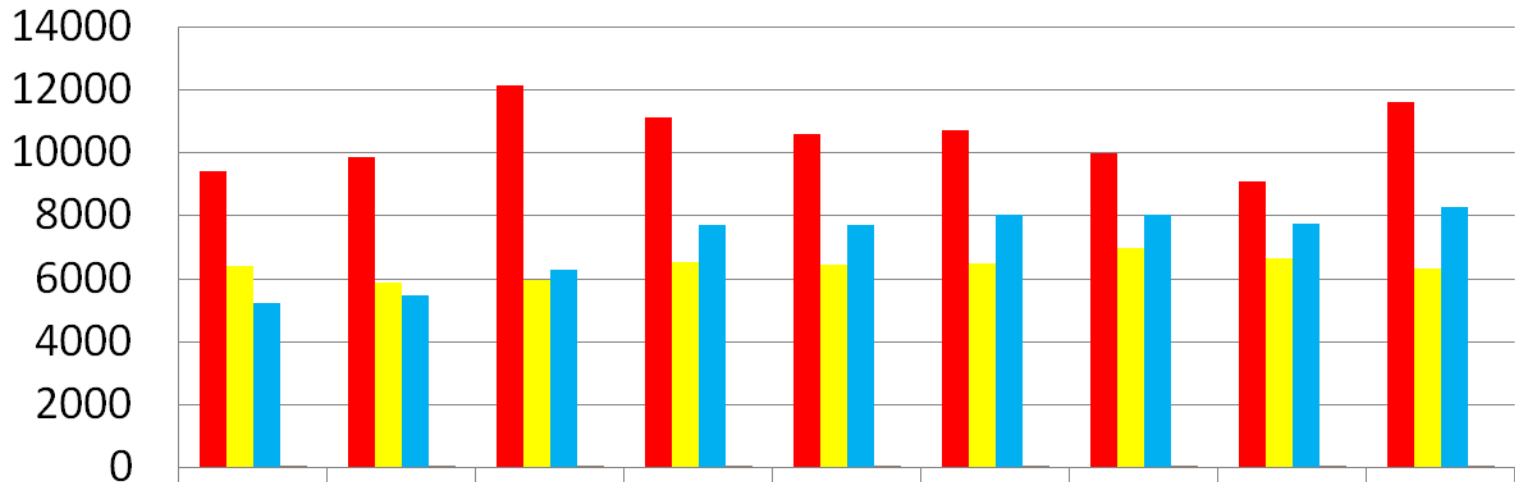
11/14/2012

DEPOSIT BREAKDOWN

(in Million)

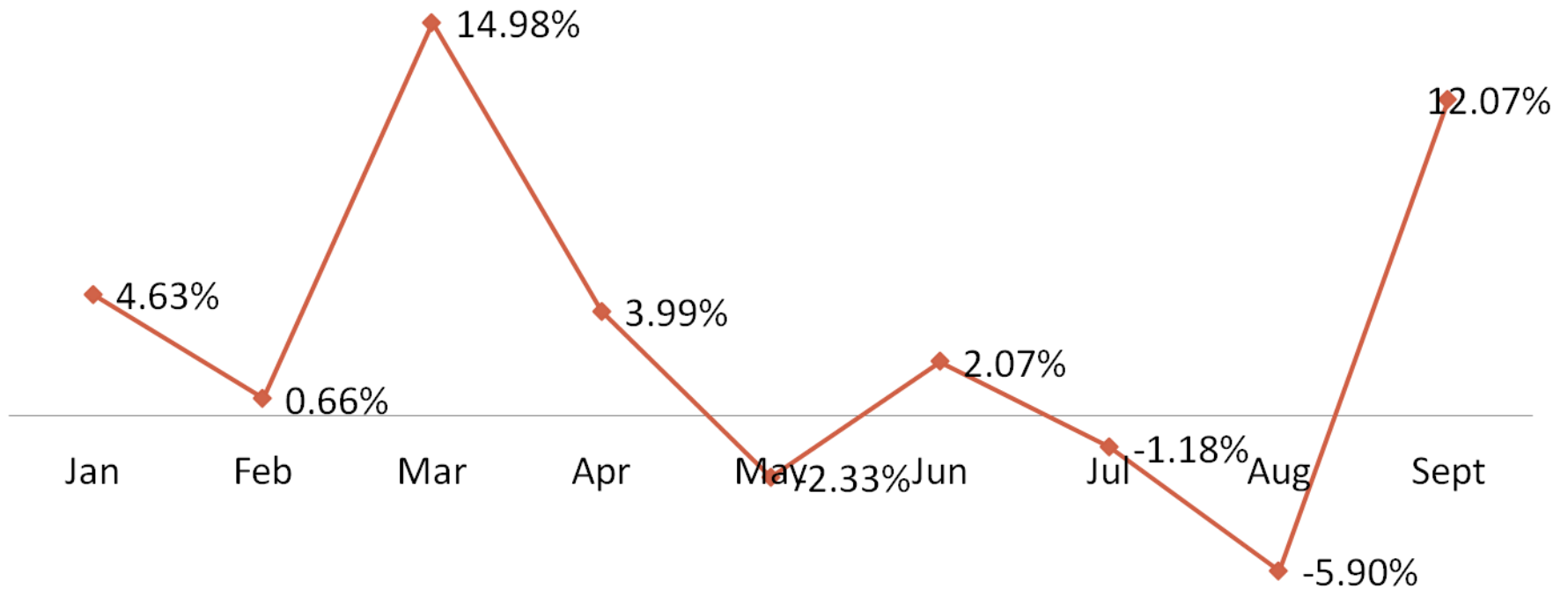
Description	Dec 2011	Sept 2011	Sept 2012	YoY	YTD
Government Current Account	6.419.288	8.093.088	8.979.763	10%	39.89%
General Current Account	1.725.979	2.220.994	2.639.765	18%	52.94%
Total Current Account	8.145.266	10.314.082	11.619.528	12%	42.65%
Simpeda Savings	6.461.072	4.648.304	5.791.913	24%	-10.36%
Siklus Savings	193.551	143.710	152.891	6%	-21.01%
Hajj Savings	134.109	119.773	143.194	19%	6.77%
Tabunganku	290.981	213.334	328.536	54%	12.91%
Total Savings Account	7.081.486	5.127.503	6.416.534	25%	-9.39%
Time Deposit 1 Month	3.879.499	5.420.928	7.056.189	30%	81.88%
Time Deposit 3 Months	367.650	249.364	416.804	67%	13.37%
Time Deposit 6 Months	61.644	58.876	210.709	257%	241.82%
Time Deposit 12 Months	253.923	191.362	463.598	142%	82.57%
Total Time Deposit	4.667.717	6.065.530	8.147.300	34%	74.55%

Deposits Breakdown 2012 (billion)



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept
■ Current Account	9420	9863	12158	11125	10602	10732	10003	9114	11628
■ Savings	6424	5878	5960	6523	6461	6475	6960	6651	6347
■ Time Deposit	5230	5473	6280	7718	7711	8020	8027	7751	8281
■ Casa Ratio	75,18%	74,20%	74,26%	69,57%	68,87%	68,21%	67,88%	67,04%	68,46%

DEPOSITS PER MONTH

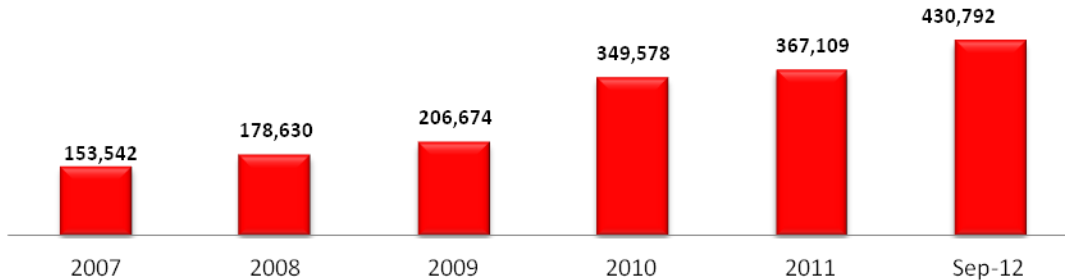


NUMBER CUSTOMER OF DEPOSITS

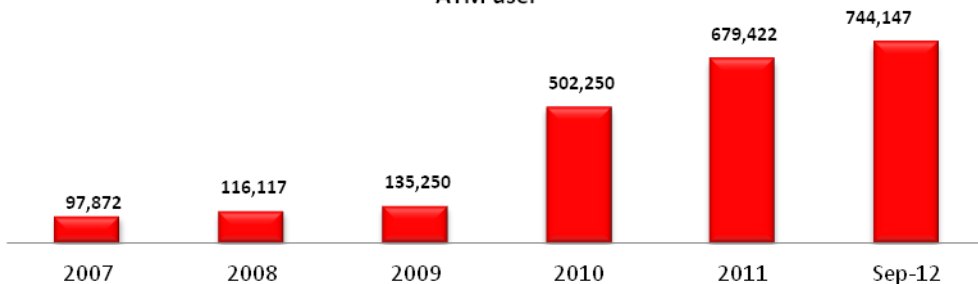
	Dec 2009	Dec 2010	Dec 2011	Agt 2012	Sept 2012	YTD
Government Current Account	161	147	67	113	112	67.16%
General Current Account	38.342	40.645	33.102	42.013	42.347	27.93%
Simpeda Savings	960.767	1.102.834	1.084.905	1.294.807	1.304.353	20.23%
Siklus Savings	15.288	14.705	12.535	16.165	16.148	28.82%
Hajj Savings	44.569	54.371	63.551	70,611	72.319	13.80%
Tabunganku	-	176.627	342.050	508.312	545.353	59.44%
Time Deposit	13.139	15.198	18.900	20.515	20.816	10.14%
TOTAL	1.094.515	1.376.137	1.561.851	1.952.536	2.001.448	28.70%

KPE & ATM USER

Kartu Pegawai Elektronik



ATM user



"kini anda dapat melakukan berbagai transaksi hanya dengan **satu kartu..**"



Buka Tabungan SIMPEDA, miliki kartu ATM nya dan nikmati segala kemudahannya



Satu Kartu Untuk Semua...!!

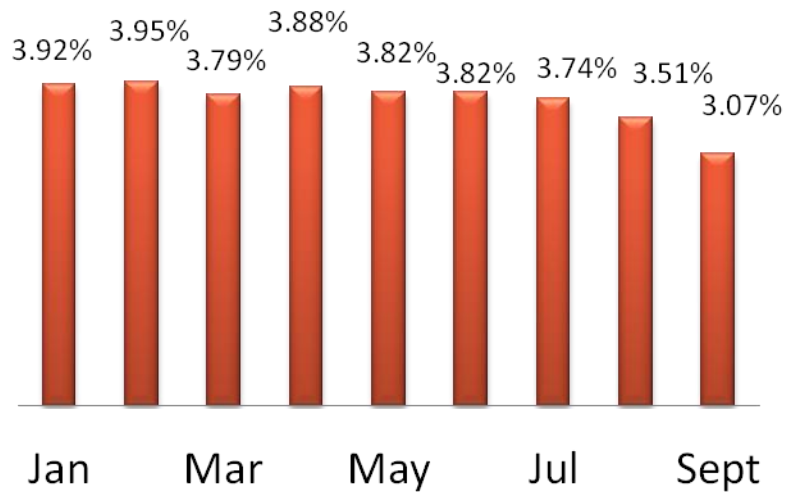
Hanya dengan **Kartu ATM Bank Jatim**:
BEBAS biaya tarik tunai di ATM berlogo **ATM BERSAMA** dan **PRIMA**
DAPAT digunakan untuk transaksi Tarik Tunai, Transfer, Cek Saldo dan
 Pembayaran: Listrik, Telkom, PBB, SPP.
 Pembelian: Pulsa

DAPAT digunakan untuk berbelanja di merchant-merchant yang berlogo **PRIMA DEBIT** atau **DEBIT BCA**
MESIN ATM BANK JATIM :
 Dapat digunakan untuk kartu ATM bank lain yang tergebug dalam jaringan:
ATM PRIMA : BCA, BII, PERMATA, OCBC NISP, MEGA dll.
ATM BERSAMA : MANDIRI, BNI 46, NIAGA, HSBC, PANIN, DANAMON dll.

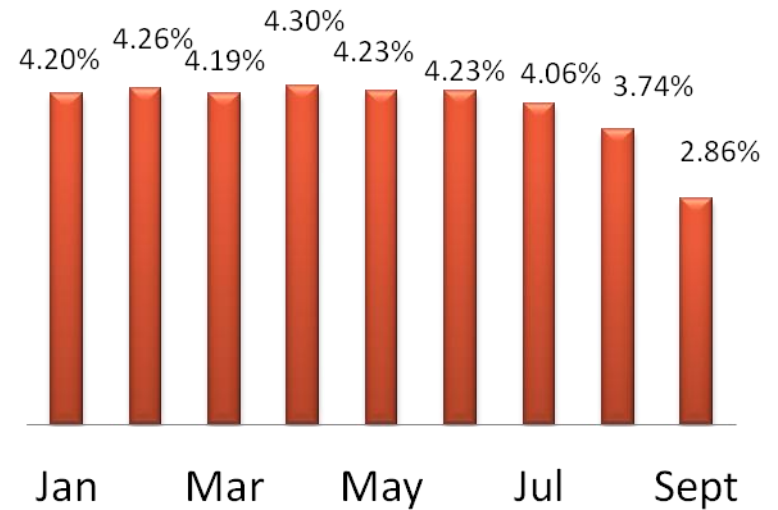
COST OF FUND

Information	Include Government Current Account		Non Government Current Account	
	Sept 2012	W.AVG	Sept 2012	W.AVG
Current Account	11.605.700	1,24%	2.625.938	0,08%
Savings Account	6.416.535	0,47%	6.416.535	0,71%
Time Deposit				
1 Month	7.040.716	1,32%	7.040.716	2,00%
3 Months	416.785	0,28%	416.785	0,01%
6 Months	210.647	0,00%	210.647	0,00%
12 Months	463.598	0,01%	463.598	0,01%
24 Months	-	0,00%	-	0,00%
DOC	-	0,00%	-	0,00%
Time Deposit – DOC Bank	100.939	0,02%	100.939	0,03%
Bank Savings Account	186.842	0,02%	186.842	0,02%
Blended Cost of Fund	26.441.762	3,07%	17.462.000	2,86%

COF + Government



COF - Government



AVERAGE INTEREST RATE

CURRENT ACCOUNT-SAVINGS	Sept 2011	Sept 2012
Government Current Account	2,29%	2,18%
General Current Account	1,97%	1,89%
SIMPEDA Savings	1,38%	2,00%
SIKLUS Savings	1,88%	2,25%
Hajj Savings	4,00%	1,00%

TIME DEPOSIT	Sept 2011	Sept 2012
- 1 Month	6,83%	5,94%
- 3 Months	6,91%	5,64%
- 6 Months	7,25%	5,72%
- 12 Months	6,36%	6,12%



**SEGERA BUKA TABUNGAN SIMPEDA
DAN MENANGKAN UNDIAN BERHADIAH...**

NISSAN NEW X-TRAIL

**38 TOYOTA AVANZA
41 HONDA SUPRA X
UANG TUNAI MILIARAN RUPIAH**

**12 TOTAL HADIAH
MILIAR**

Jl. Basuki Rahmat 98 - 104 T: 0315310090 E : info@bankjatim.co.id
Surabaya 60271, PO BOX 917 F: 0315310839 W : www.bankjatim.co.id

LOAN

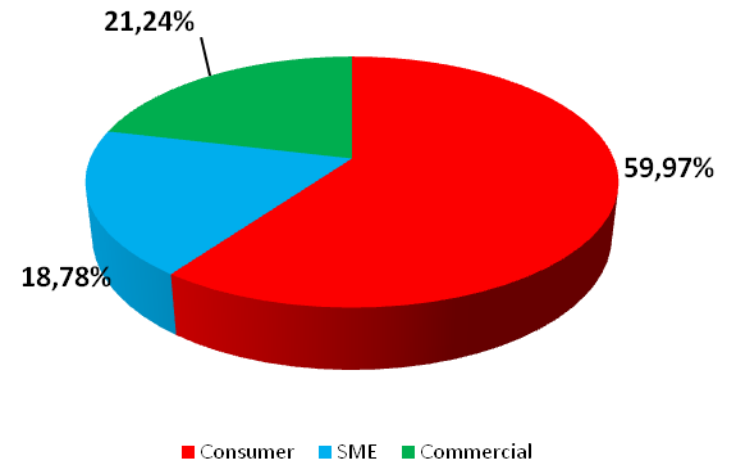
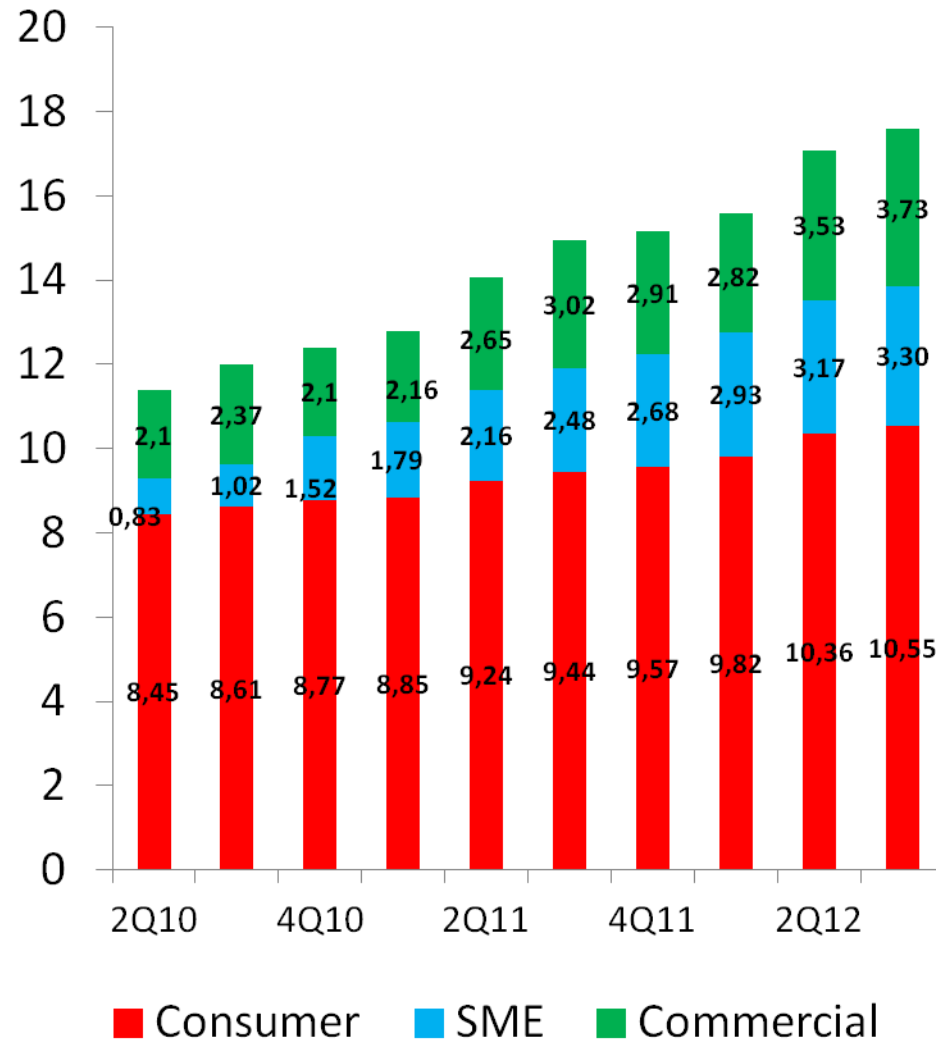


11/14/2012

LOAN COMPOSITION

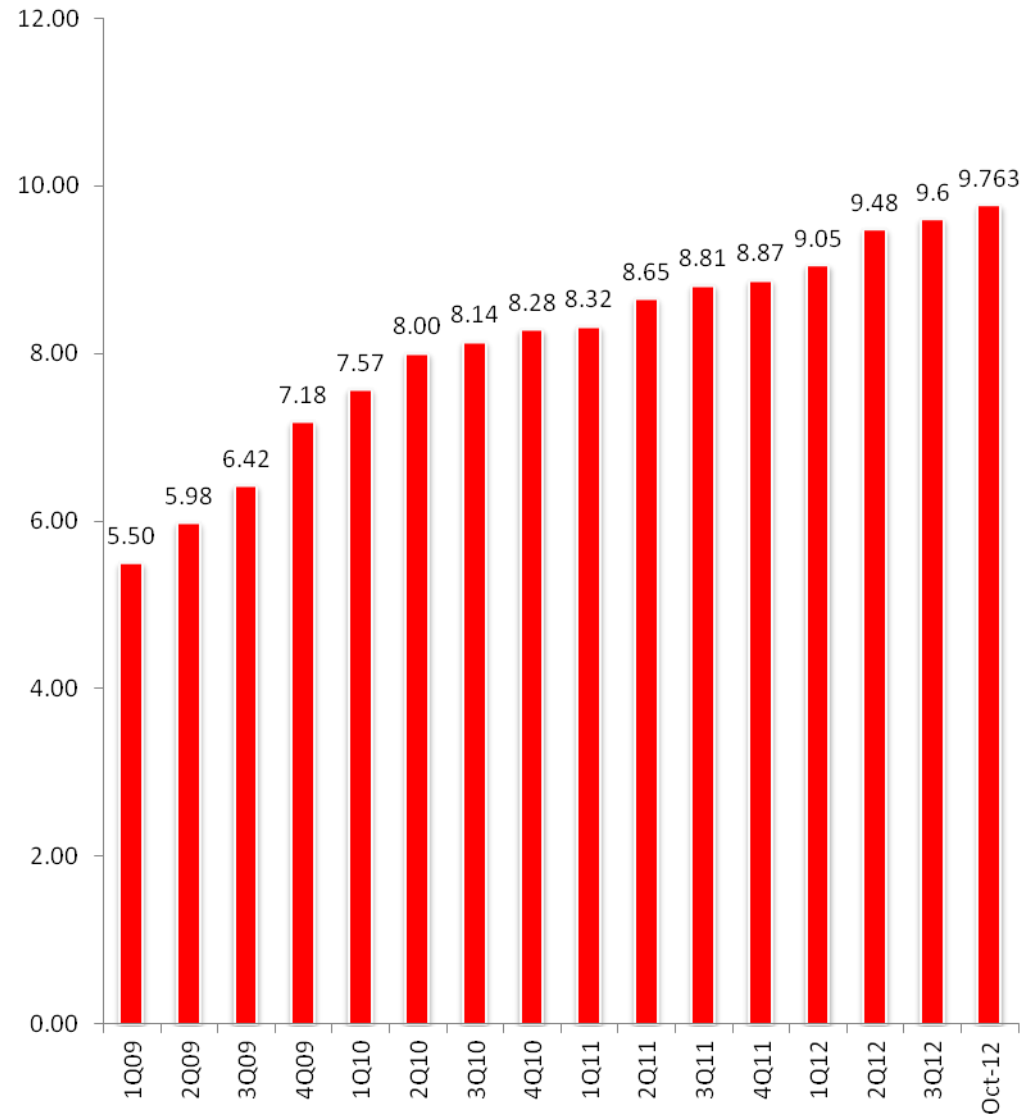
	Sept 2011	Des 2011	June 2012	Sept 2012	% From Total Loan	YoY	YTD	QoQ
Consumer Loan	9.442.552	9.565.513	10.357.417	10.548.335	59.97%	11.71%	10.27%	1.84%
Multiguna	8.811.017	8.869.102	9.477.478	9.598.999	54.57%	8.94%	8.23%	1.28%
KPR	241.866	291.585	454.459	513.052	2.91%	112.12%	75.95%	12.89%
Others	389.669	404.826	425.480	436.284	2.48%	11.96%	7.77%	2.53%
Commercial Loan	3.021.086	2.905.625	3.525.630	3.734.970	21.24%	23.63%	28.54%	5.94%
Standby Loan	735.582	622.119	821.114	987.878	5.62%	34.30%	58.79%	20.31%
Keppres	665.444	526.850	695.816	868.149	4.94%	30.46%	64.78%	24.77%
R/C	865.559	996.517	998.015	790.979	4.50%	-8.62%	-20.63%	-20.74%
Siyndicated	754.501	760.139	1.010.685	1.087.964	6.19%	44.20%	43.13%	7.65%
SME Loan	2.480.185	2.680.628	3.171.087	3.303.739	18.78%	33.20%	23.24%	4.18%
KUR	1.589.265	1.712.260	1.805.490	1.857.054	10.55%	16.84%	8.45%	2.85%
Others	890.920	968.368	1.365.597	1.446.685	8.22%	62.38%	49.39%	5.93%
TOTAL	14.934.823	15.151.766	17.054.134	17.587.044	100%	17.76%	16.07%	3.12%

LOAN COMPOSITION

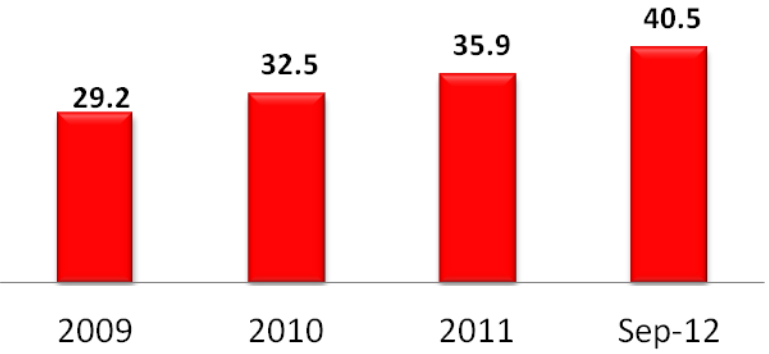


Consumer Loan (Multiguna)

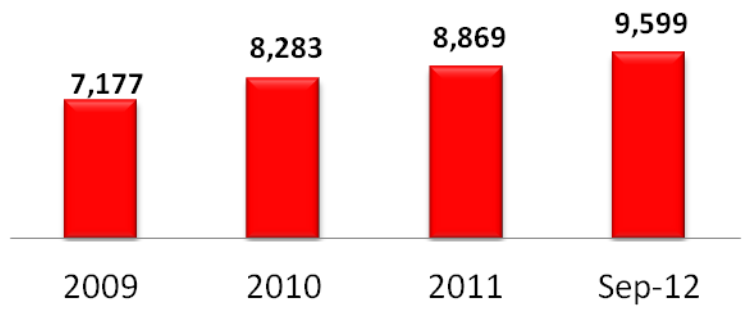
- From 471.814 Civil Servants in East Java, approximately 52,31 has been served by Bank Jatim in Q3-2012 and become 52,42% in Oct 2012
- In September 2012, number of Civil Servants increased by 14% and from Januari- June 2012, has been increased by 4%
- These number civil servants increase from 245,935 at 3Q2012 become 247,371 in 31 Oct 2012.



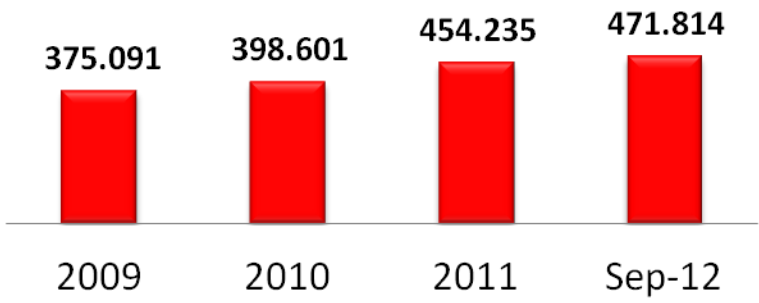
Multiguna Ticket Size (million) Rp.



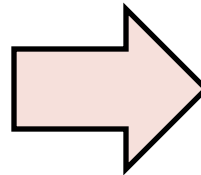
Multiguna Loan Balance (billion) Rp.



■ Number of Civil Servant



Detail	
Interest Rate	16%-18%
Maximum Tenor	8 Years (Extendable; subject to duration of employment)
Maximum Loan Limit Civil Servants Employee /BUMN/Private	<ul style="list-style-type: none"> • Maximum 60% of monthly salary can be used for monthly loan repayment • Loan limit upgrade is possible after bi-annual national salary adjustment
Maximum Loan Limit Civil Servants Candidate	<p>Maximum 50% of monthly salary can be used for monthly loan repayment</p> <p>Loan limit upgrade is possible after bi-annual national salary adjustment</p>



Feature	Details
Interest Rate	16%-18%
Maximum Tenor	10 Years (Extendable; subject to duration of employment)
Maximum Loan Limit Civil Servants Employee /BUMN	<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
Maximum Loan Limit Private	<p>Maximum 70% of monthly salary can be used for monthly loan repayment</p> <p>Loan limit upgrade is possible after bi-annual national salary adjustment</p>
Maximum Loan Limit Civil Servants Candidate	<p>Maximum 60% of monthly salary can be used for monthly loan repayment</p> <p>Loan limit upgrade is possible after bi-annual national salary adjustment</p>

Multiguna's Growth Strategy

Branch	MULTIGUNA 'S AGREEMENT	NUMBER OF EMPLOYEE
Main Branch	1. Sekolah Tinggi Penerbangan AL	60
	2. Jurusan Teknik Informatika ITS Surabaya	60
	3. PT.Pos Indonesia Area VII Jawa Timur	3.400
Banyuwangi Branch	1. MI Miftahul Ulum Muncar	24
	2. UNTAG Banyuwangi	190
Jember Branch	1. PT Mitra Tani Dua Tujuh	1001
	2. UPT Pelayanan Sosial Lanjut Usia Jember	33
	3. PT. Jamsostek (Persero) Jember	13
	4. Militer 0824 Jember	640
	5. Perum Perhutani KPH Jember	433
	6. SMA Muhammadiyah 1 Rambipuji Jember	26
	7. Kepolisian Resort Jember	1410
	8. STAIN Jember	152
	9. Universitas Jember	3030

*** In submission process

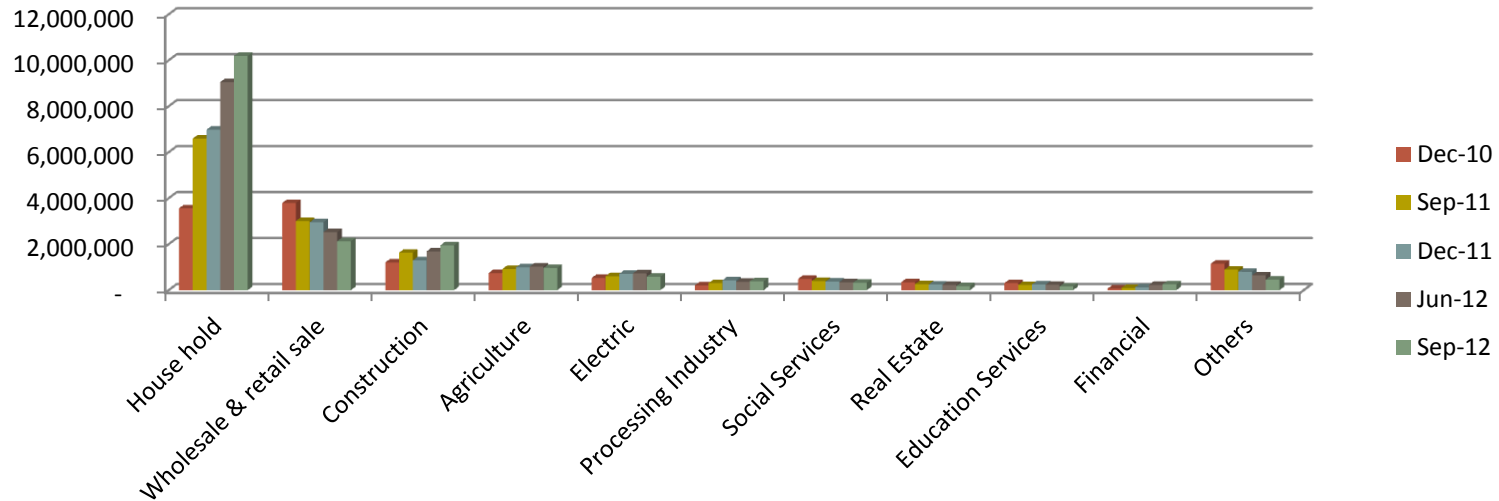
Multiguna's Growth Strategy

Branch	Multiguna's Agreement	NUMBER OF EMPLOYEE
Malang Branch	1. RSJ Radjiman Wediodiningrat Lawang	800
	2. PDAM Kab. Malang	513
	3. Universitas Muhammadiyah Malang	576
Ngawi Branch	1. PGM Banjarejo Perum Perhutani	55
	2. TPK Banjarejo Perum Perhutani	22
Kraksaan Branch	1. Kantor Kementrian Agama Probolinggo	442
Bangkalan Branch	1. Kejaksaan Negeri Bangkalan	37
Gresik Branch	1. PT. Jamsostek (Persero) Gresik	21
Sidoarjo Branch	1. Hotel UTAMI	98
Bondowoso Branch	1. 0822 Kodim Bondowoso	449
Perak Branch	1. FSI UNESA	122
	2. Fakultas Ilmu Keolahragaan UNESA	131
Pare Branch	1. Yayasan RSU Islam Madinah Pare	66

*** In submission process

Top Ten Loans By Industry Concentration

(in million)



	House hold	Wholesale & retail sale	Construction	Agriculture	Electric	Processing Industry	Social Services	Real Estate	Education Services	Financial	Others
Dec-10	3,559,406	3,789,827	1,206,496	741,425	530,583	207,080	487,227	346,044	306,480	67,591	1,149,533
Sep-11	6,594,773	3,009,610	1,629,773	918,111	604,218	307,497	398,842	258,751	222,526	93,346	894,376
Dec-11	6,981,653	2,952,510	1,295,754	992,945	708,888	429,781	374,155	245,036	247,007	126,234	797,803
Jun-12	9,052,073	2,522,210	1,687,821	1,027,394	728,807	365,354	339,853	228,572	233,191	225,262	643,597
Sep-12	10,192,626	2,127,941	1,950,110	966,009	586,850	388,440	325,277	177,531	160,288	255,349	456,583

**** Outstanding Data**

NUMBER OF LOAN CUSTOMER

LOAN TYPE	FY09	FY10	YoY	9M11	%	FY11	1H12	9M12	%	YoY	YtD	QnQ
Consumer Loan												
Multiguna	246,147	254,942	4%	252,883	84.41%	247,024	249,508	245,935	79.69%	-3.11%	-0.44%	-1.43%
Commercial Loan												
Standby Loan	538	845	57%	1,490	0.50%	1,191	1,340	1,931	0.63%	40.95%	62.13%	44.10%
Keppres	875	1,666	90%	2,785	0.93%	2,408	2,263	3,494	1.13%	44.54%	45.10%	54.40%
Syndicated	7	10	43%	12	0.00%	14	14	14	0.00%	40.00%	0.00%	0.00%
SME Loan												
KUR	-	7,000	0%	17,430	5.82%	19,588	23,910	25,169	8.16%	179.83%	28.49%	5.27%
Others	21,363	23,150	8%	25,004	8.35%	27,168	31,316	32,086	10.40%	17.36%	18.10%	2.46%
TOTAL	268,930	287,613		299,604		297,393	308,351	308,629				

NPL To Loan Outstanding

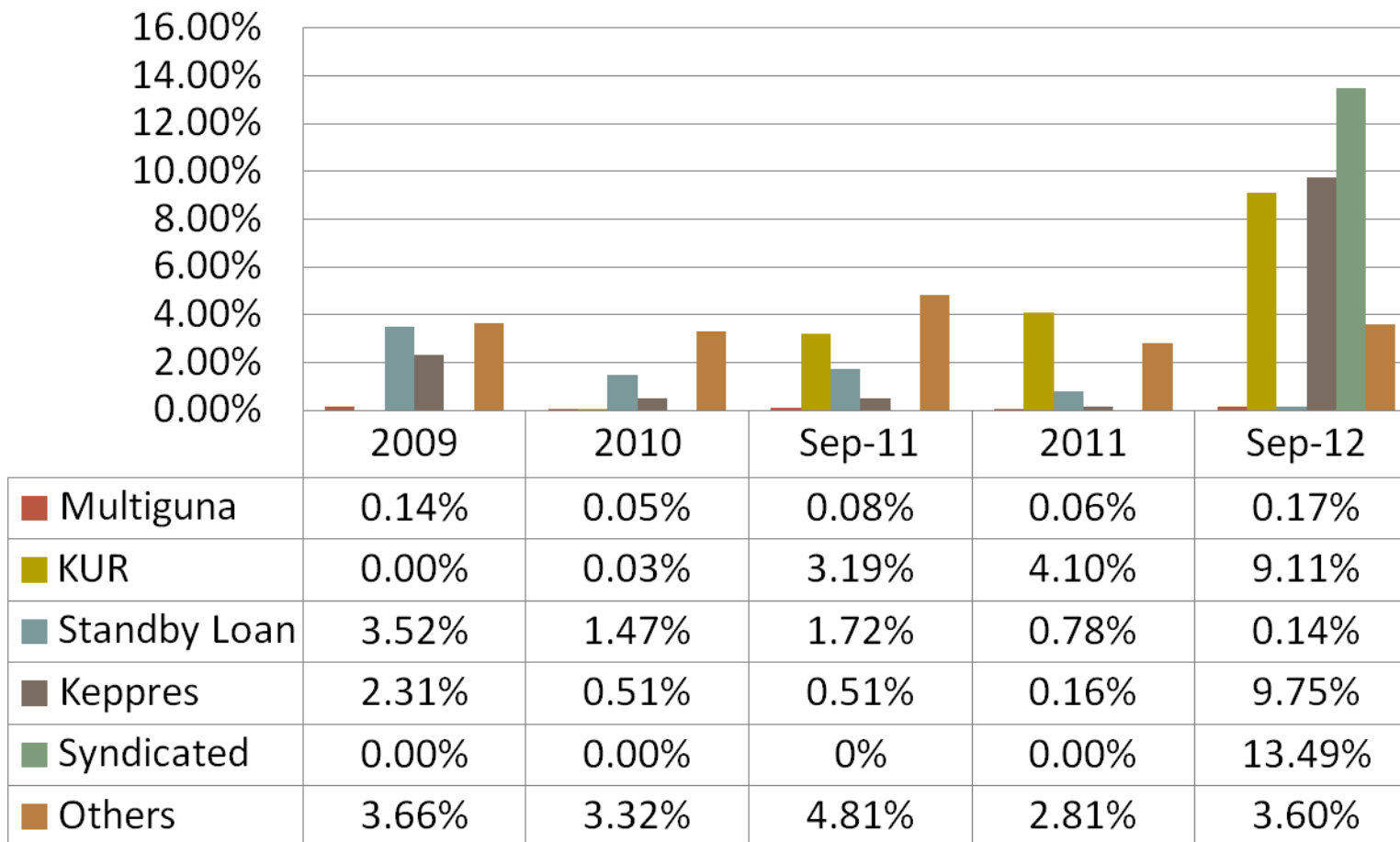
(Dalam Jutaan Rupiah)

Loan Type	FY09	FY10	9M11	%	FY11	1H12	9M12	%	YoY	YTD	QoQ
Multiguna	9,933	4,117	7,478	0.05%	4,900	18,096	16,631	0.09%	122.40%	239%	-8%
KUR	0	234	50,810	0.34%	70,252	137,736	169,285	0.96%	233.17%	141%	23%
Standby Loan	18,269	9,334	12,660	0.08%	4,854	4,768	1,442	0.01%	-88.61%	-70%	-70%
Keppres	4,353	1,206	4,723	0.03%	829	94,957	84,685	0.48%	1693.03%	10115%	-11%
Syndicated	0	0	0	0.00%	0	106,750	106,750	0.61%	0	0	0%
Others	61,349	69,845	109,590	0.73%	68,037	99,721	125,750	0.72%	14.75%	85%	26%
TOTAL	93,904	84,736	185,261	1.23%	148,872	462,028	504,543	2.87%			
TOTAL OUTSTANDING	10,039,539	12,391,692	14,943,823		15,151,766	17,054,134	17,587,044				

** Percentage from outstanding

** Excluded Shariah

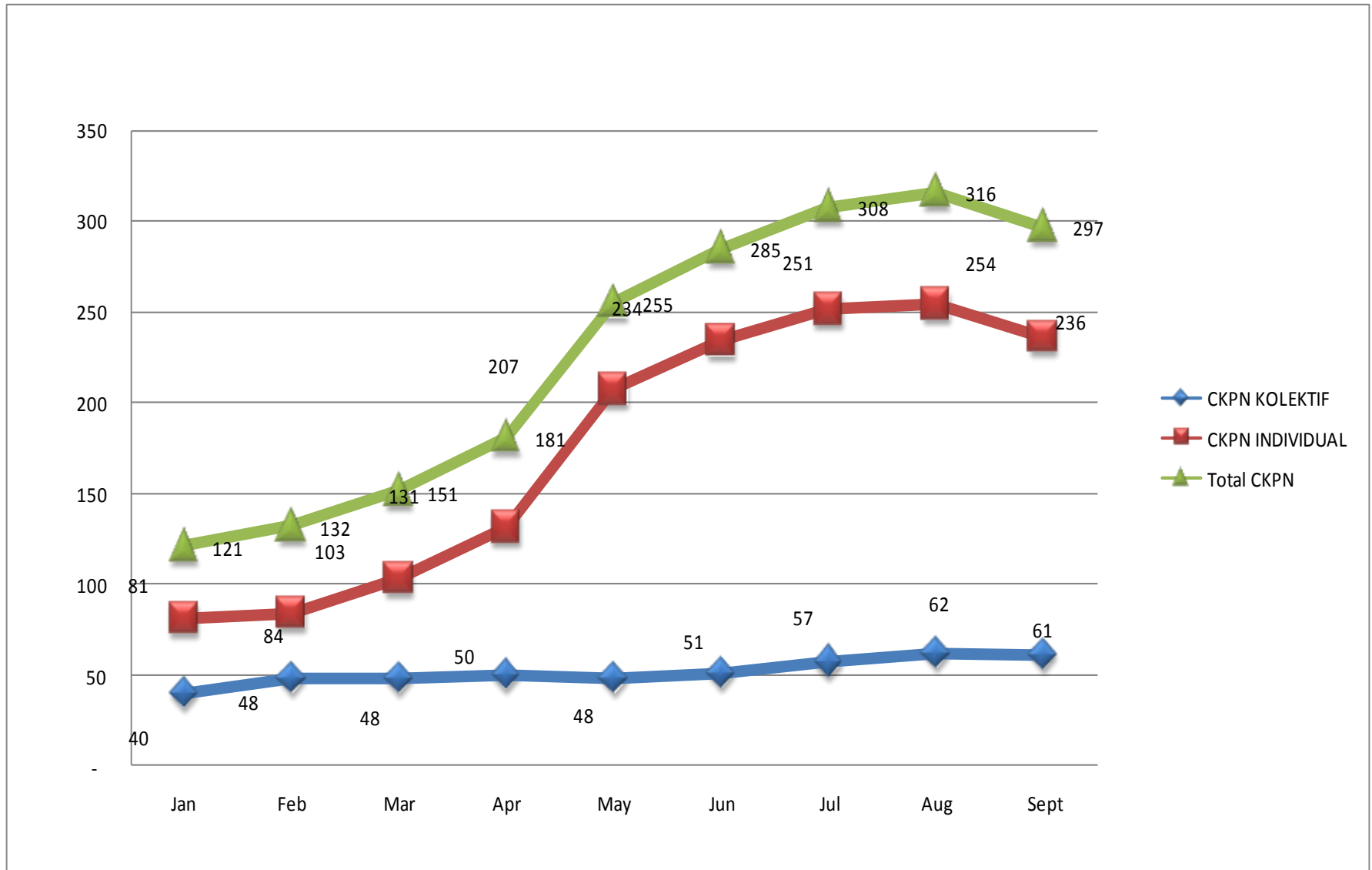
NPL To Loan Scheme



**** Percentage from Outstanding**

**** Excluded Shariah**

IMPAIRMENT LOSSES 2012



	September 2012	October 2012	November 2012	December 2012
Total Recovery CKPN	14.660	22.603	10.441	10.387

Action Plan

Action Plan	Member	PIC Branch	PIC Head Office
Monthly Meeting	Branch Manager & Loan Supervisor	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;

Linkage Program

Program	Agt 2012 (Outstanding)	Members	Sept 2012 (Outstanding)	Members
Linkage Program Executing	197.346	63 BPR	197.845	63 BPR
Linkage program KUR – Executing	9.947	2 BPR	9.514	2 BPR
Linkage BPR Non APEX	4.325	2 BPR	4.184	2 BPR
TOTAL	211.618	67 BPR	211.543	67 BPR

Statutory Reserves

(in million)

Description	July 2012	Agt 2012	Sept 2012
Time Deposit	8.310	8.310	8.310

COMPANY PROFILE

The logo for Bank Jatim, featuring the text "bankjatim" in a lowercase, sans-serif font. The word "bank" is in red, and "jatim" is in black. To the right of the text is a stylized red graphic element resembling a flame or a wing.

bankjatim

CABANG UTAMA

JL. BASUKI RACHMAD

11/14/2012

OPERATION NETWORKING

Description	Des 2009	Des 2010	Sept 2011	Des 2011	Sept 2012	Target Des' 12	BP 2012
Head Office	1	1	1	1	1	1	0
Branch	39	41	41	41	41	41	0
Sub Branch Office	26	44	47	67	67	92	25
Cash Office	151	154	161	164	167	177	13
Payment Point	78	88	111	115	134	144	29
Mobile Cash/ Counter	45	49	56	57	57	66	9
Mobile Cash ATM	-	4	4	4	6	8	2
ATM	87	142	185	262	336	377	115
ADM	1	1	1	1	1	1	0
Office Channeling	37	37	37	47	47	47	0
<small>11/14/2012</small> TOTAL	465	561	644	759	821	954	193

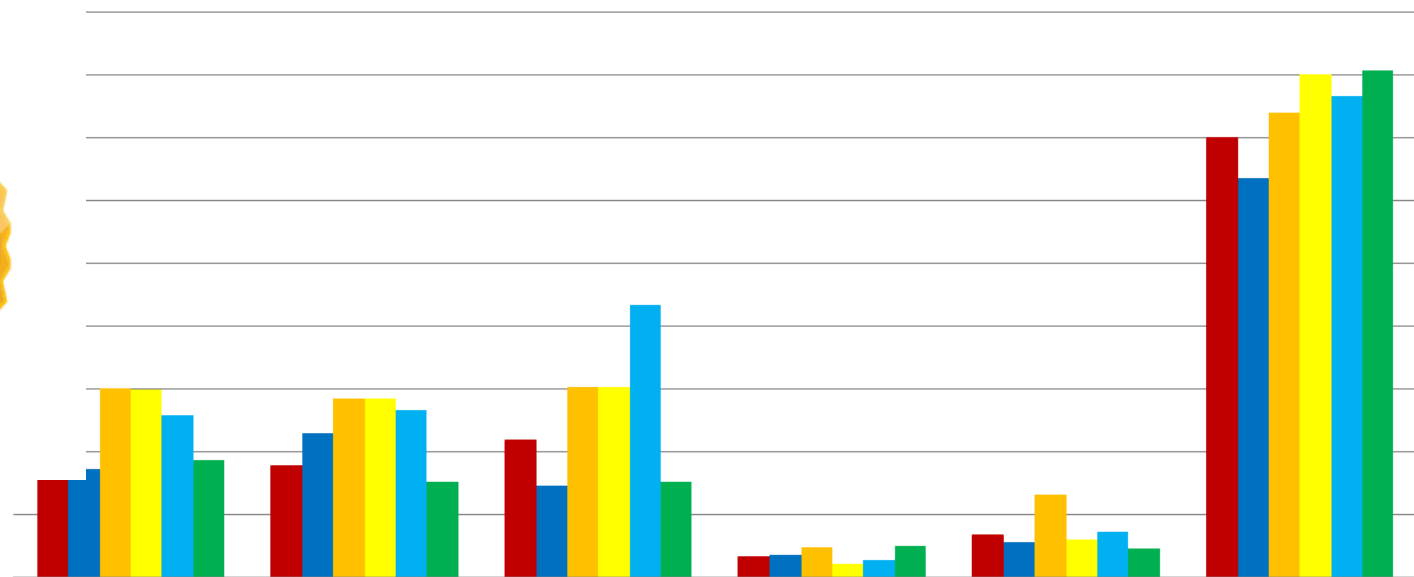


HUMAN RESOURCES

Description	Dec 2009	Dec 2010	Sept 2011	Dec 2011	Sept 2012
Board of Commisioner	4	4	4	4	4
Sharia Supervisory Board	3	3	3	3	3
Board of Director	4	4	5	5	5
Management 1	12	13	15	15	15
Management 2	67	64	70	68	71
Management 3	61	54	74	73	111
Management 4	461	479	483	491	533
Staff Administration	851	956	978	949	975
Staff Non Administration	423	416	384	404	378
Non Permanent	393	224	244	370	310
Outsourcing	605	940	1.349	1557	1.770
11/14/2012 TOTAL	2884	3157	3.606	3939	4.175



NO	DESCRIPTION	
1.	Product	a. Developing & Implementation Internet Banking b. Developing & Implementation SMS & Mobile Banking
2.	Tresury	a. Developing Clearing House System for 300 Rural Banks in East Java b. Developing ALMA Management Tools
3.	Loans	a. Developing Loan Originating System b. Developing Loan Scoring
4.	Planning	Developing budget monitoring & control
5.	General	Developing & Implementation Asset & Inventory Management
6.	IT	a. Developing & Implementation IT Security b. Implementation IT Risk Assessment & Audit



	Asset (YoY)	Loan (YoY)	Deposits (YoY)	ROA (Sep 12)	NIM (Sep 12)	BOPO (Sep 12)
■ Bank Jatim	27,57%	17,75%	21,87%	3,17%	6,55%	70,02%
■ Bank Mandiri	17,23%	22,93%	14,49%	3,47%	5,55%	63,56%
■ BTPN	30,10%	28,43%	30,26%	4,73%	13,03%	73,95%
■ BTN	29,86%	28,43%	30,26%	2,01%	6,00%	80,26%
■ BJB	25,81%	26,69%	43,35%	2,70%	7,12%	76,76%
■ Bukopin	18,71%	15,19%	15,24%	4,86%	4,52%	80,73%

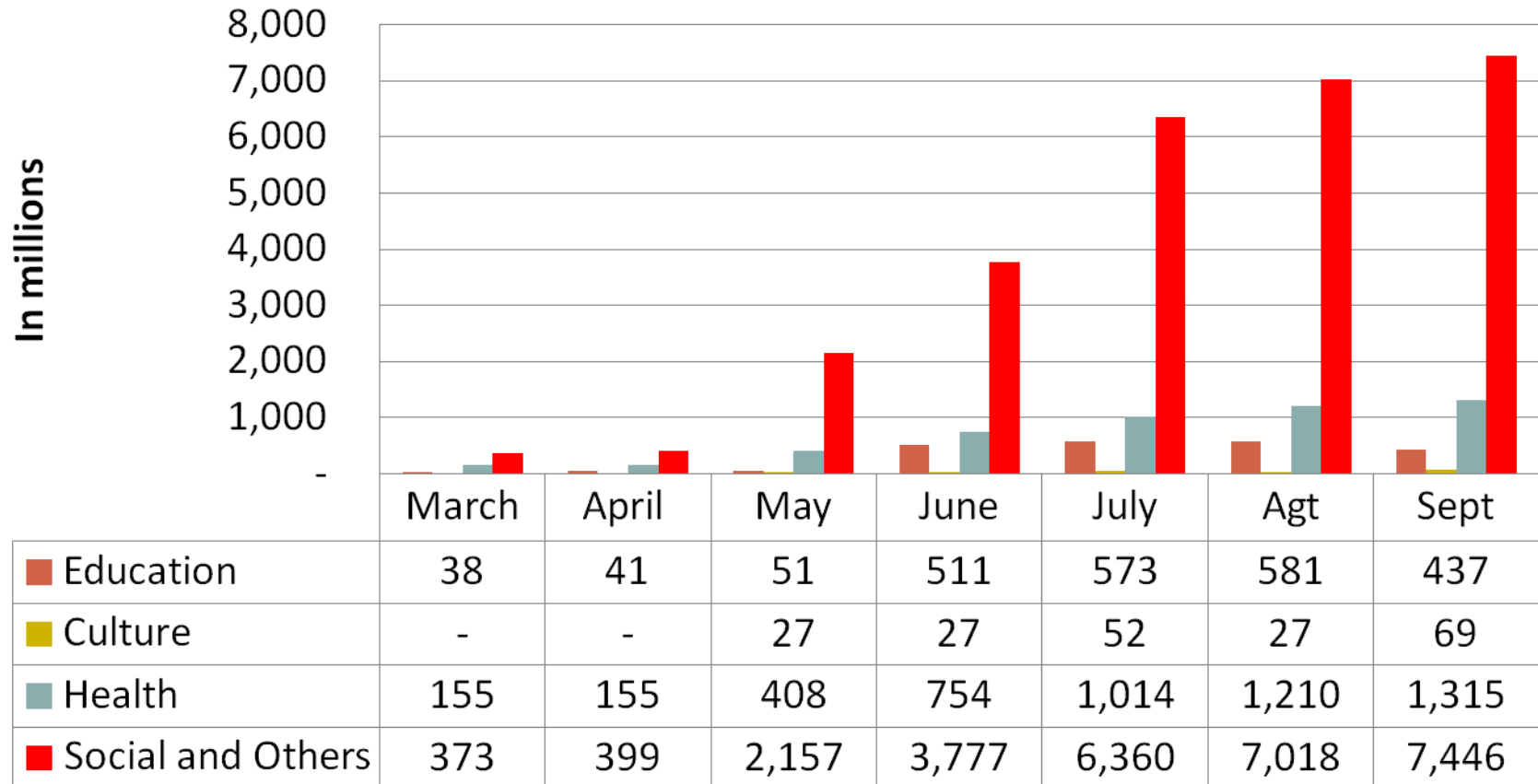
BANKING SECTOR INDUSTRY

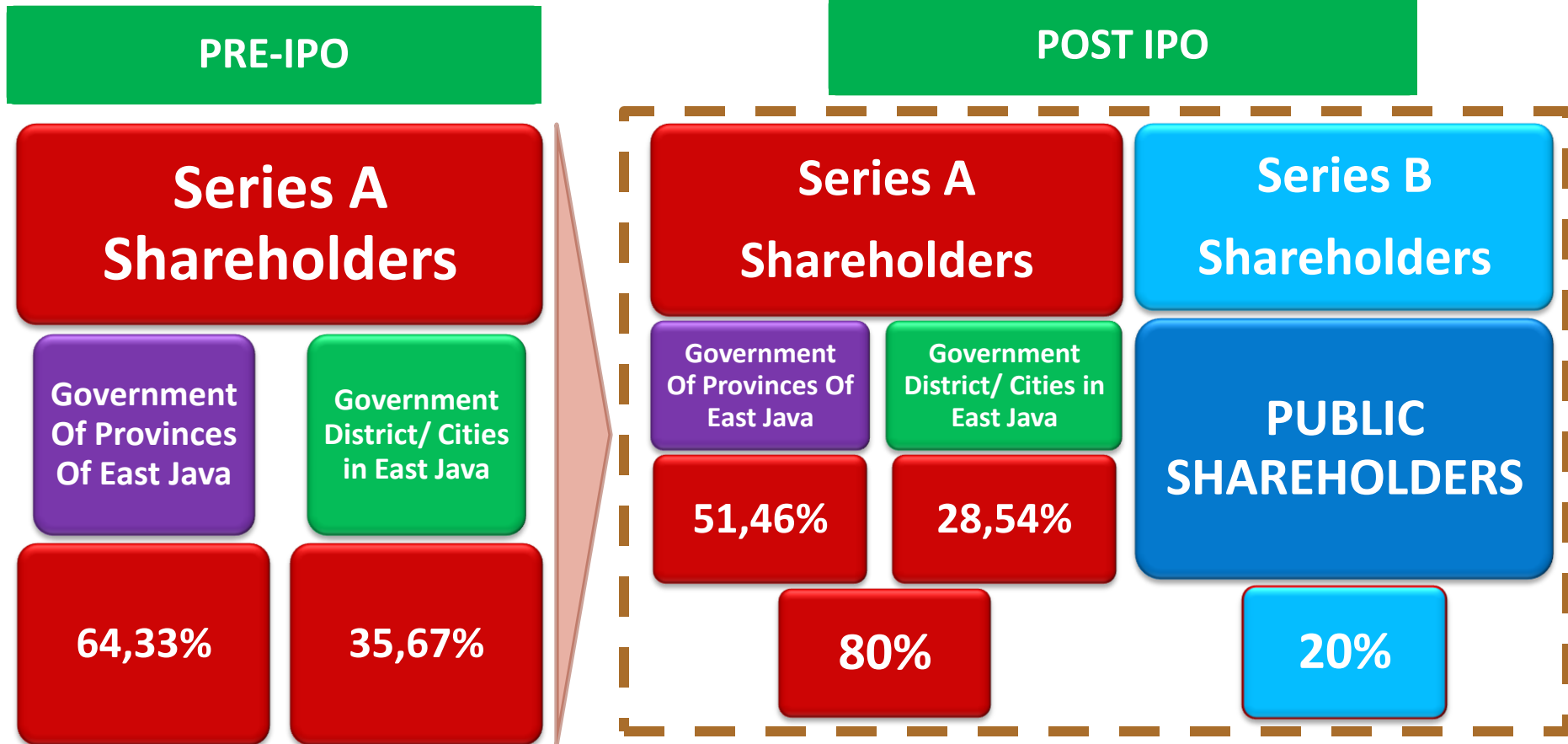


Bank	Share px	Market Cap Rp bn	PBV	PER	Deviden Yield
Bank Jatim	375	5.54	1,04	6,24	8,8%
Bank Jabar	1.080	10.655	1,88	8,97	5,8%
Bank Mandiri	8100	185.955	2,66	13,14	1,8%
BTN	1.400	12.166	1,51	9,27	2,5%
BTPN	5.050	29.487	4,13	15,84	0,0%
Bukopin	620	4.970	1,01	6,09	4,6%

Registration Number	Plaintiff	Bank Jatim's position	Amount of Case	Case Position
584/Pdt.G/2007/PN.Sby Tanggal 21/11/2007	PT Hikmah Surya Jaya	Defendant1	13,000,000,000	High Court process by plaintiff
13/Pdt.G/2012/PN.Tbn Tanggal 26/06/2012	CV Mulia Abadi	Defendant 1	5,025,000,000	Process
350/Pdt.G/2007/PN.Sby Tanggal 21 Juni 2007	CV Burung Emas Jaya	Defendant	2,850,000,000	Supreme Court Process
16/Pdt.Plw/2008/PN.Sby Tanggal 8 Januari 2008	CV Burung Emas Jaya	Defendant	2,850,000,000	High Court Process by plaintiff
545/Pdt.Plw/2012/PN.Sby Tanggal 2 Juli 2012	CV Mulia Abadi	Defendant 2	2,125,000,000	Process

CSR 2012







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.

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

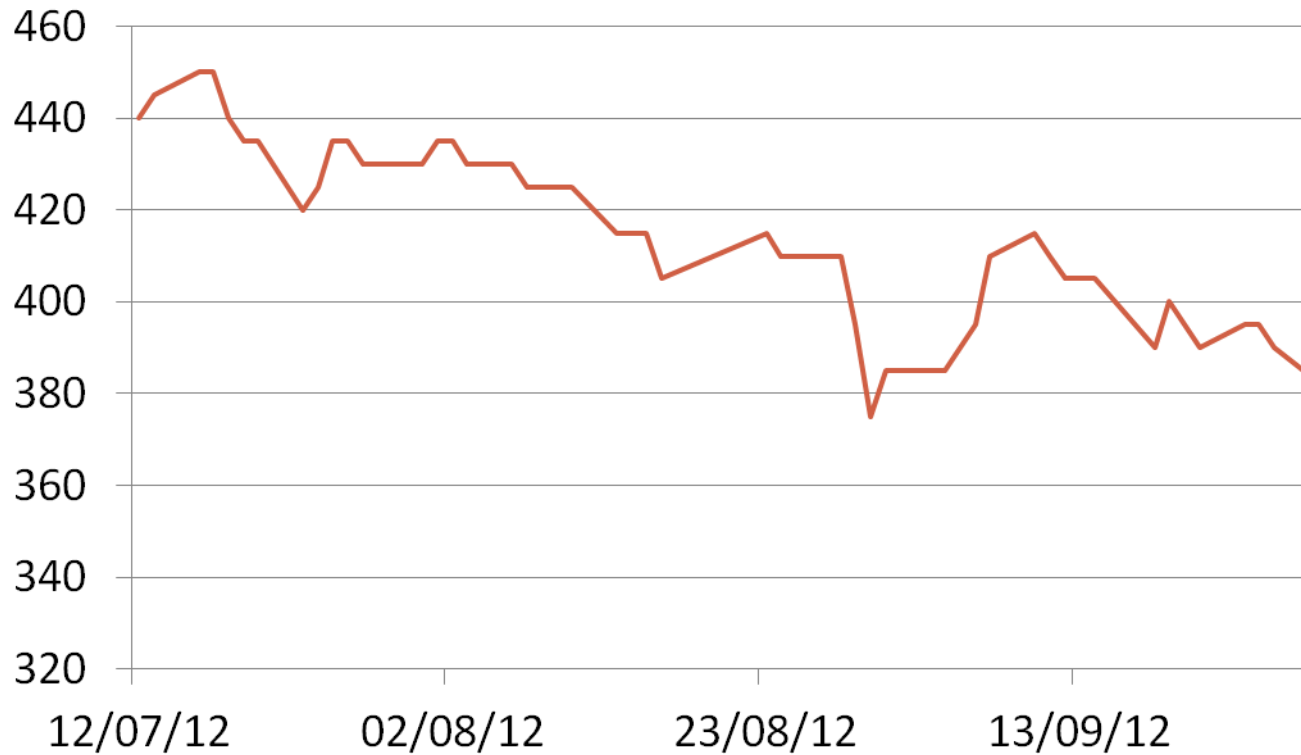
Tempo Magazine

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

Stock Movement



A photograph of four women in red Bank Jatim uniforms with white bows, smiling and looking upwards against a blue sky with white clouds. They are arranged in a vertical line, with the woman at the top being the most prominent.

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