



***Analyst Meeting Q1-2014***

# AGENDA

**ECONOMIC OUTLOOK**

**FINANCIAL HIGHLIGHTS**

**OVERVIEW & INVESTMENT HIGHLIGHTS**

**STRENGTHS**

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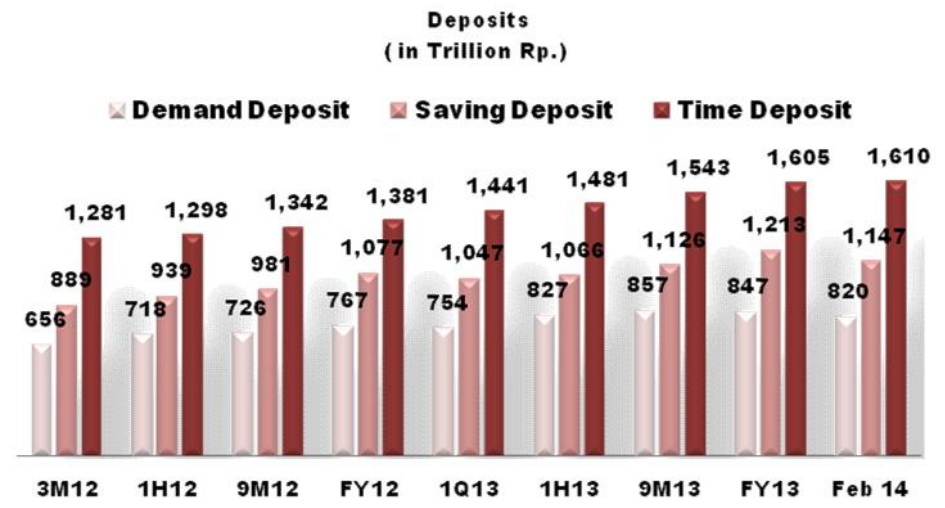
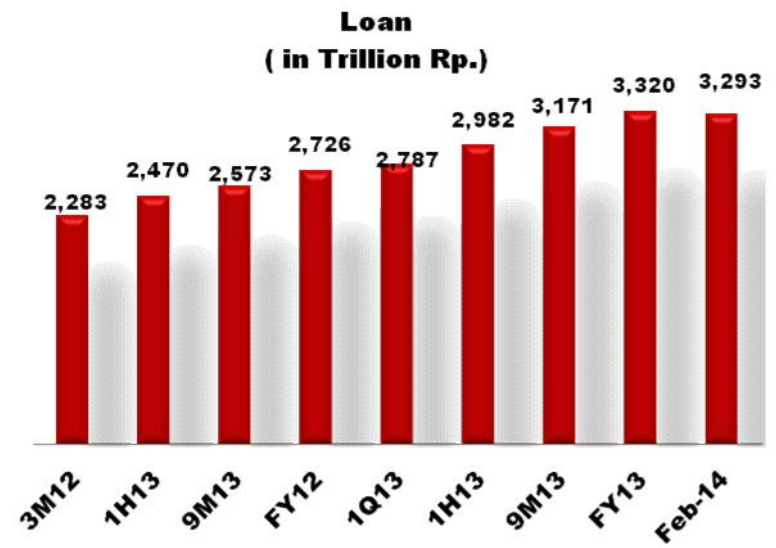
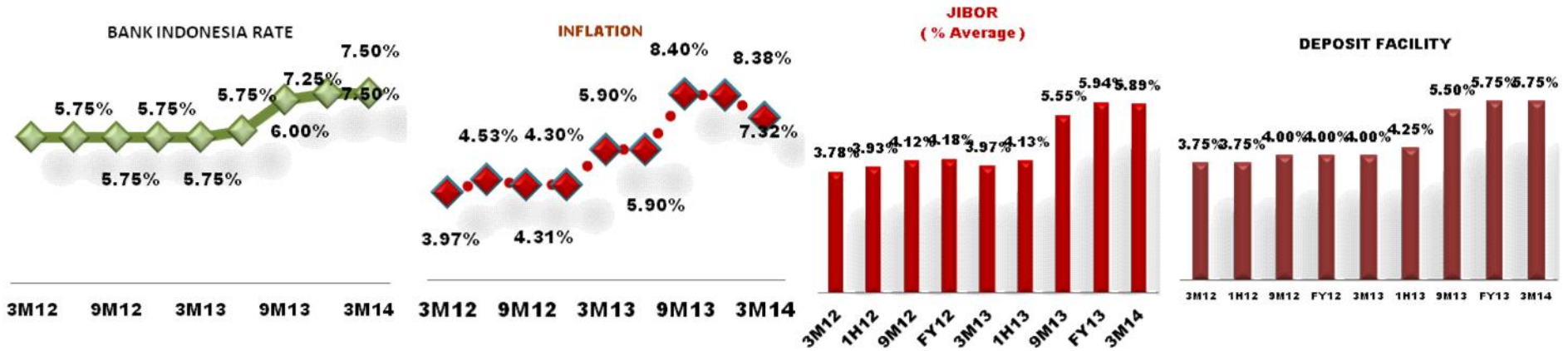
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# SECTION 1

# ECONOMIC OUTLOOK



# MACRO ECONOMY



# BANK JATIM AMONG ALL BANK IN INDONESIA



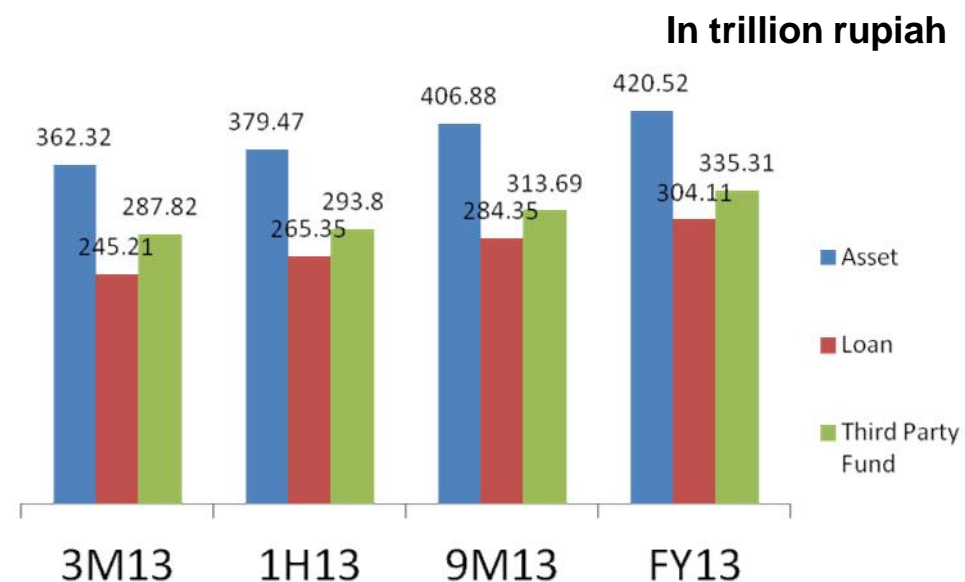
No	Bank	Asset	Loan	Third Party Fund	Paid Capital	Net Income
1	Bank Mandiri	647,152	416,978	499,718	11,667	16,994
2	BRI	606,370	430,622	486,366	6,167	21,160
3	BCA	488,508	312,380	409,514	1,541	14,364
4	BNI	371,046	239,363	280,744	9,055	8,800
5	CIM Niaga	213,574	143,641	163,791	5,768	4,603
...	.....	.....	.....	.....	.....	.....
24	<b>Bank Jatim</b>	<b>33,047</b>	<b>22,084</b>	<b>25,988</b>	<b>3,729</b>	<b>824</b>

Source: Bank Indonesia

# THE ECONOMIC POTENTIAL OF EAST JAVA TOWARDS BANK JATIM

No	Description	2008	2009	2010	2011	2012	2013
1.	Number of population	36.972.282	37.236.149	37.476.757	37.687.622	38.052.950	38.318.791
2.	Growth rate (%)	0,72	0,71	0,64	0,81	0,72	0,70

No	Region	Economic Growth	
		FY12	FY13
1.	DKI Jakarta	6.53	6.11
2.	East Java	7.27	6.55
3.	West Java	6.21	6.06
4.	Central Java	6.34	5.81
5.	Banten	6.15	5.86
6.	DI Y	5.32	5.40
	INDONESIA	6.23	5.78



# EAST JAVA AT GLANCE



ECONOMY STRUCTURE (as per December 2012)		
NO	DESCRIPTION	%
1.	Agriculture	10.73
2.	Mining & Quarrying	2.22
3.	Processing Industry	25.84
4.	Electricity, Gas, & Clean Water	1.35
5.	Construction	3.41
6.	Trading, Hotel and Restaurant	33.59
7.	Transportation & Communication	8.13
8.	Finance, Rent & Company Service	5.67
9.	Services	3
PDRB		100,0

ECONOMY STRUCTURE (as December 2013)		
NO	DESCRIPTION	%
1.	Agriculture	14.91 
2.	Mining & Quarrying	2.00
3.	Processing Industry	26.60 
4.	Electricity, Gas, & Clean Water	1.29
5.	Construction	4.74 
6.	Trading, Hotel and Restaurant	31.34
7.	Transportation & Communication	5.94
8.	Finance, Rent & Company Service	5.10
9.	Services	8.09 
PDRB		100,0

Source: East Java Province



## BANK JATIM AMONG ALL BANK IN EAST JAVA

No	Bank	Asset	Loan	Third Party Fund
1	BRI	58.658	48.607	47.682
2	BCA	56.168	28.965	55.239
3	Mandiri	47.373	44.598	38.750
4	BNI	36.527	29.459	25.470
5	Bank Jatim	33.047	22.084	25.988
6	CIMB Niaga	18.592	13.140	14.057
7	Bank Permata	14.293	11.612	9.882
8	Bank Panin	13.404	8.642	12.746

Source: Bank Indonesia

# SECTION 2

# FINANCIAL HIGHLIGHTS

# BALANCE SHEET



In Million Rp.

Information	3M13	3M14	YoY	1Q13	4Q13	1Q14	YoY	QoQ
Total Asset	32.577.785	35.464.167	8,86%	3.465.592	(2.462.222)	2.417.630	-30.24%	-198.19%
Placement BI & SBI	1.904.417	2.123.654	11,51%	(198.922)	117.504	(146.065)	-26.57%	-224.31%
Placement Other Bank	8.643.716	6.043.189	-30,09%	3.602.073	(4.091.287)	2.880.250	-20.04%	-170.40%
Loan	18.804.526	22.683.940	20,62%	248.197	557.521	599.205	141.42%	7.47%
Impairment Losses	(239.145)	(582.968)	143,77%	(16.521)	(172.144)	(57.341)	247.08%	-66.69%
Third Party Fund	25.639.490	28.204.524	10,00%	3.055.242	(2.681.599)	2.216.704	-27.45%	-182.66%
- Current Account	12.101.449	11.690.406	-3,40%	2.439.583	(2.674.527)	1.721.391	-29.44%	-164.36%
- Saving Account	6.757.427	8.287.439	22,64%	(1.416.550)	2.348.035	(1.682.896)	18.80%	-171.67%
- Time Deposit	6.780.614	8.226.680	21,33%	2.406.785	(2.355.106)	2.178.210	-9.50%	-192.49%
Equity	5.112.532	5.418.445	5,98%	(374.574)	143.239	(300.218)	-19.85%	-309.59%

# PROFIT & LOSS



In Million Rp.

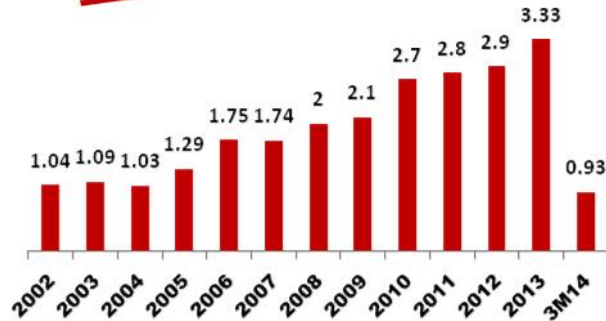
Information	3M13	3M14	YoY	1Q13	4Q13	1Q14	YoY	QoQ
Interest Income	720.112	930.967	29,28%	720.112	929.005	930.967	29,28%	0.21%
Interest Expense	(172.181)	(218.372)	26,83%	(172.181)	(235.837)	(218.372)	26,83%	-7.41%
Nett Interest Income	547.931	712.595	30,05%	547.931	<b>693.176</b>	712.595	30,05%	2.80%
Non Interest Operational Income	111.270	120.233	8,06%	111.270	98.579	120.233	8,06%	21.97%
Non Interest Operational Expense	(360.426)	(413.788)	14,81%	(360.426)	(613.123)	(413.788)	14,81%	-32.51%
Impairment Losses Expense	(83.442)	(107.024)	28,26%	(83.442)	(419.420)	(107.024)	28,26%	-74.48%
Nett Non Interest Operational Income (Expense)	(249.156)	(293.555)	17,82%	(249.156)	(360.560)	(293.555)	17,82%	-18.58%
Operational Profit	298.775	419.036	40,25%	298.775	177.992	419.036	40,25%	135.42%
Non Operational Profit	2.158	7.529	248.89%	2.158	26.353	7.529	248.89%	-71.43%
Pre Tax Profit	300.933	426.565	41.75%	300.933	204.975	426.565	41.75%	108.11%
Taxes	(82.751)	(114.370)	38.21%	(82.751)	(64.292)	(114.370)	38.21%	77.89%
<b>Net profit</b>	218.181	312.195	43.09%	218.181	159.963	312.195	43.09%	95.17%

# FINANCIAL PERFORMANCE



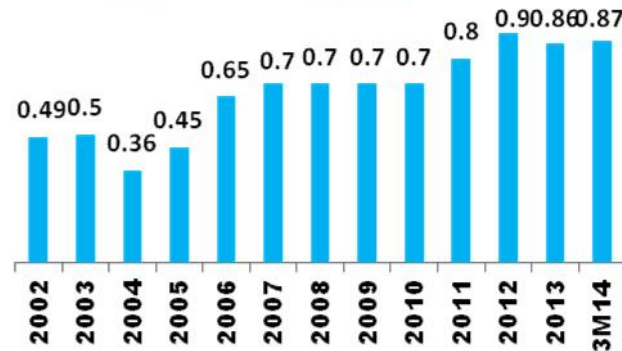
## INTEREST INCOME (Rp Tril)

CAGR = 11.83%



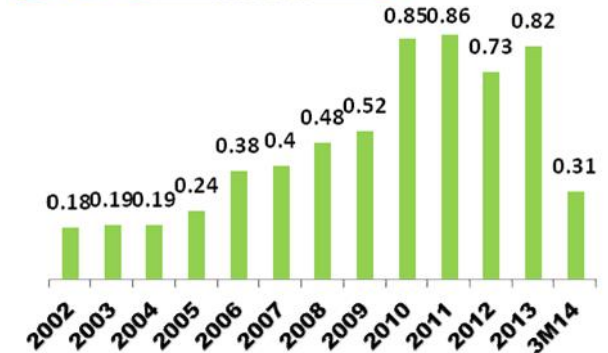
## INTEREST EXPENSE (Rp Tril)

CAGR = 6.26%



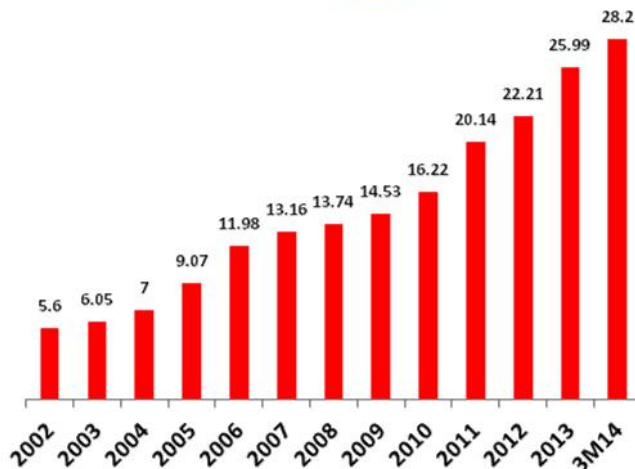
## NET PROFIT (Rp Tril)

CAGR = 19.84%



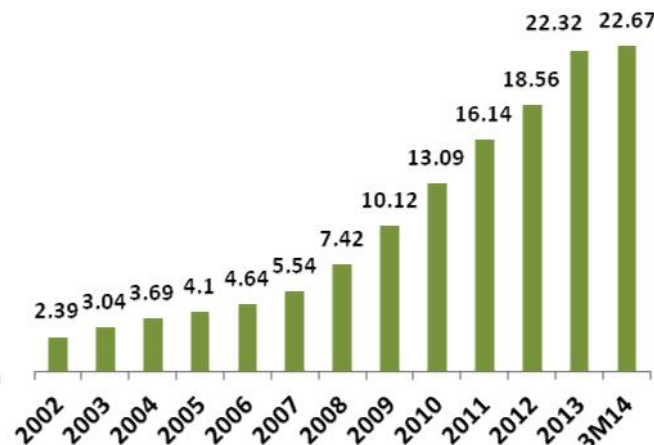
## THIRD PARTY FUND (Rp Tril)

CAGR = 14.75%



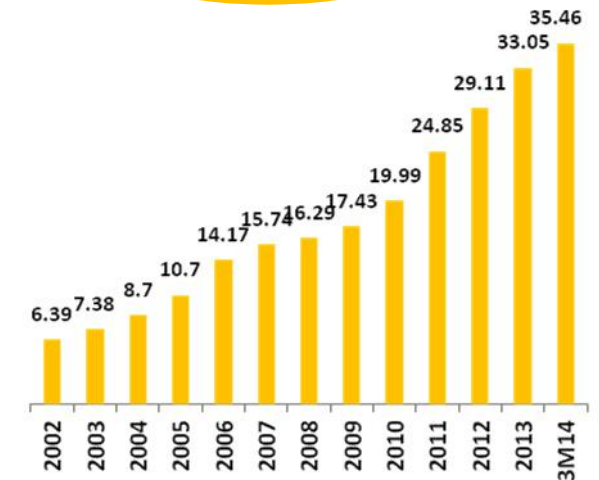
## LOAN (Rp Tril)

CAGR = 21%



## TOTAL ASSET (Rp Tril)

CAGR = 15.61%

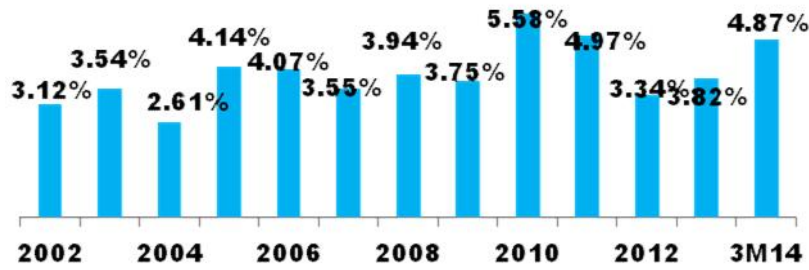




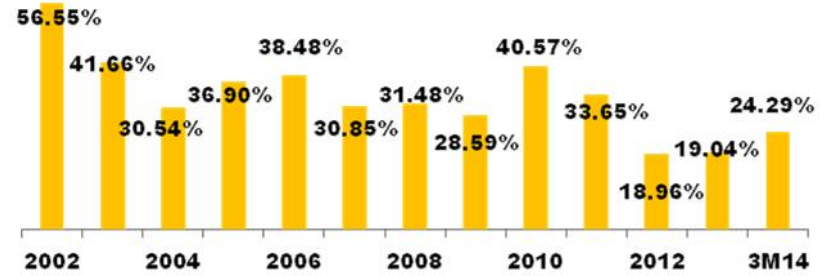
# FINANCIAL RATIO



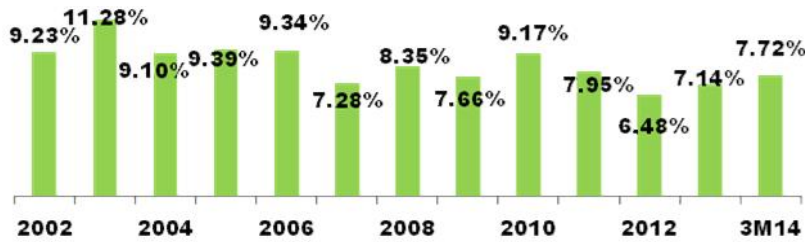
ROA



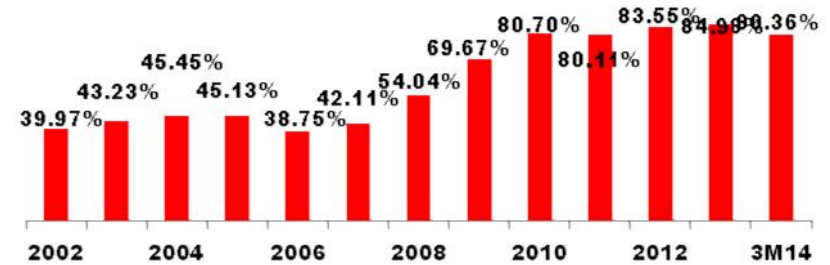
ROE



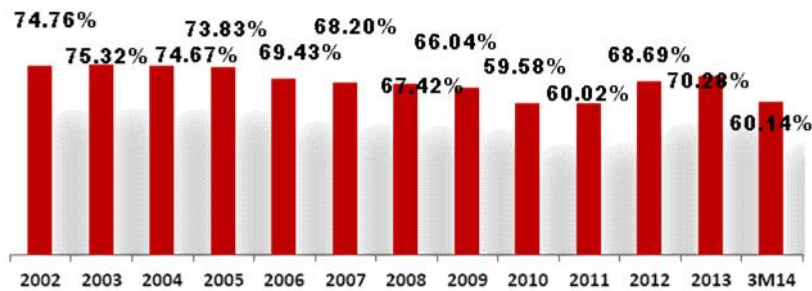
NIM



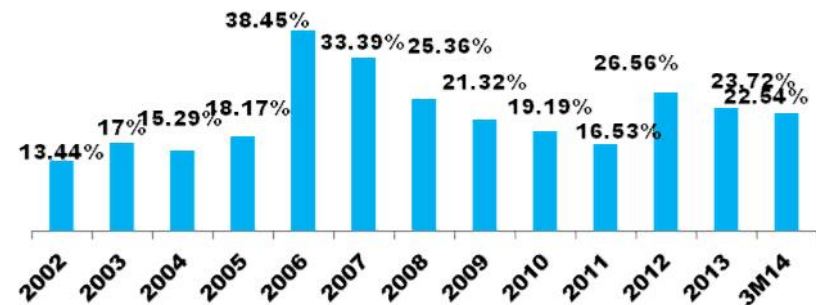
LDR



BOPO



CAR



## **SECTION 3**

# **OVERVIEW & INVESTMENT HIGHLIGHTS**

# BOARD OF DIRECTOR

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

## HADI SUKRIANTO, *President Director*



- 56 years old, obtained his Master Degree from Universitas 17 Agustus 1945 Surabaya in 2003.
- Has joined Bank Jatim since 1983. He has been the President Director of Bank Jatim since 2011 and prior to that, he worked as the Compliance Director (2007 – 2011).

## DJOKO LESMONO, *Director of Medium Business & Corporate*



- 61 years old, obtained his Master Degree from Universitas Jember in 2003.
- Has joined Bank Jatim since 1980. He has been the Medium Business and Corporate Director of Bank Jatim since 2011 and prior to that, he worked as General Director (2007 – 2011).

## EKO ANTONO, *Director of Operations*



- 57 years old, obtained his Master Degree from Universitas 17 Agustus 1945 Surabaya in 2002.
- Has joined Bank Jatim since 1983. He has been the Operational Director of Bank Jatim since 2011 and prior to that, he worked as Head of Human Resources Division (2006-2011).

## RUDIE HARDIONO, *Director of Compliance*



- 55 years old, obtained his Master Degree from Universitas Airlangga in 2000.
- Has joined Bank Jatim since 1983. He has been the Compliance Director of Bank Jatim since 3 September 2013 and prior to that, he worked as Corporate Secretary (2013).

## TONY SUDJIARYANTO, *Director of Agribusiness & Sharia*



- 54 years old, obtained his Master Degree from Universitas Airlangga in 1994
- Has joined Bank Jatim since 1985. He has been the Agribusiness & Sharia Director of Bank Jatim since 3 September 2013 and prior to that, he worked as Head of Treasury Division (2011- 2013)

# BOARD OF COMMISSIONER

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

## MULJANTO, *President Commissioner*



- 60 years old, obtained his Master Degree from UPN Veteran Surabaya in 2005.
- He has been the President Commissioner since 2011. He has joined Bank Jatim since 1977, and prior to being President Commissioner, he was the President Director (2007 – 2011).

## SOEBAGYO, *Independent Commissioner*



- 64 years old, obtained his Bachelor Degree from Universitas Airlangga, Surabaya in 1978.
- He has been an Independent Commissioner since September 2013). Prior to that, he established his career at Universitas Airlangga as Economic Lecturer

## CHAERUL DJAELANI, *Commissioner*



- 61 years old, obtained his Bachelor Degree from Institut Teknologi Sepuluh Nopember, Surabaya in 1979.
- He has been a Commissioner since 2011. Prior to that he worked in various companies such as Bina Marga, the local government, and he served as the President Commissioner (2009 – 2011).

## WIBISONO, *Independent Commissioner*

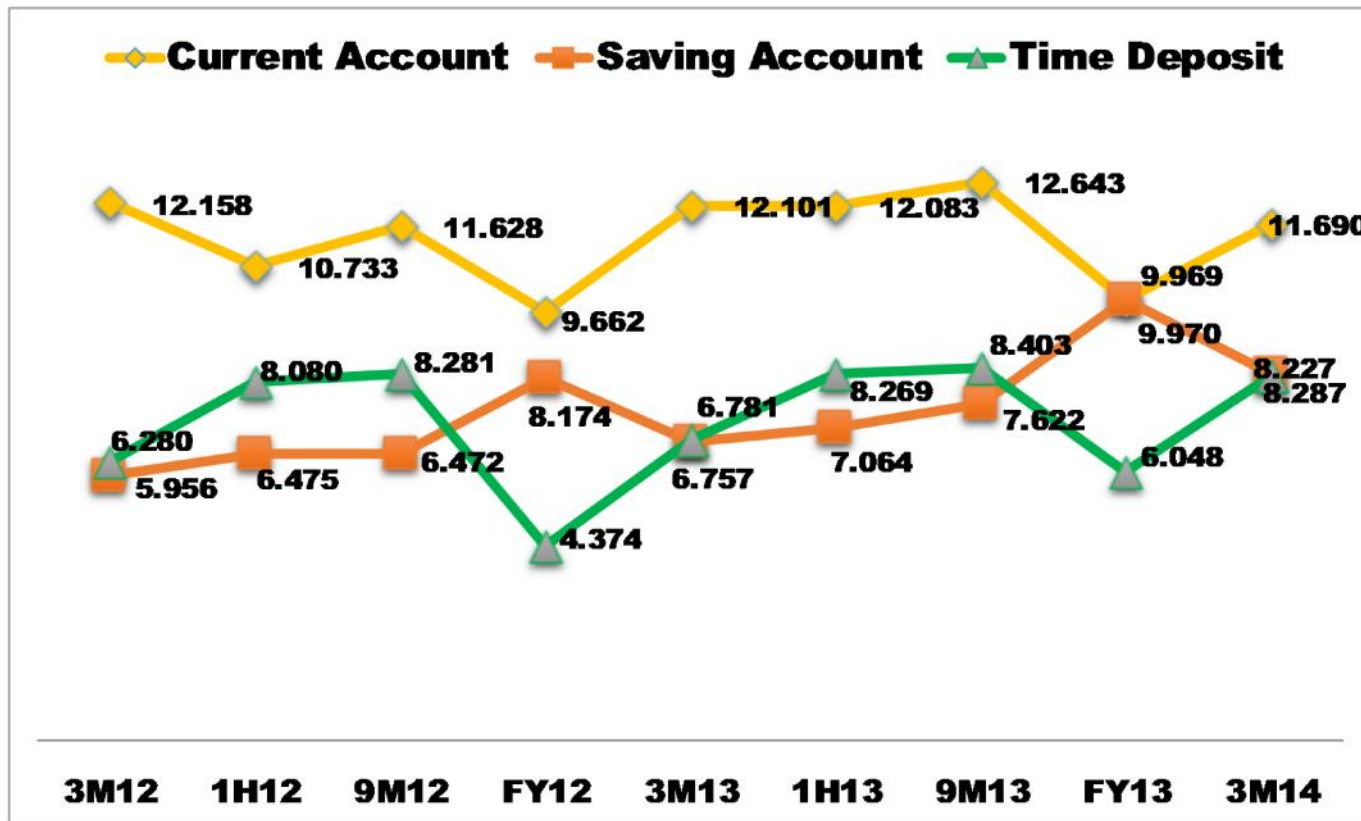


- 60 years old, obtain his Master Degree from Williams College, Massachusetts, USA.
- He has been an Independent Commissioner since 2011. Prior to that, he established his career at Bank of Indonesia, of which his last position as Deputy Head of Bank of Indonesia Surabaya (2007 – 2011).

# THIRD PARTY FUND



In Billion Rp.



**YoY**

**Current Acc.**  
-3,40%

**Saving Acc.**  
22,64%

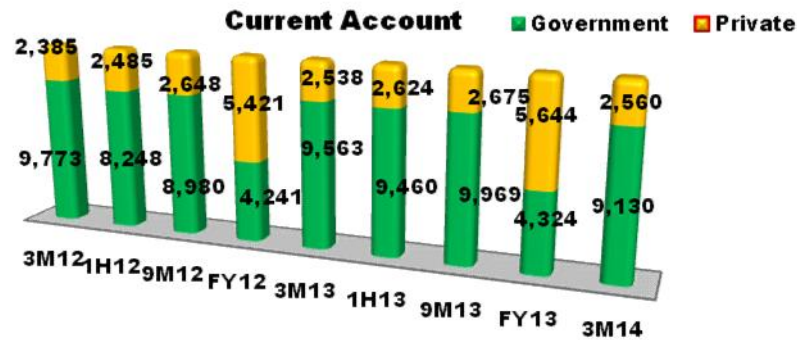
**Time Dep.**  
21,33%



# THIRD PARTY FUND

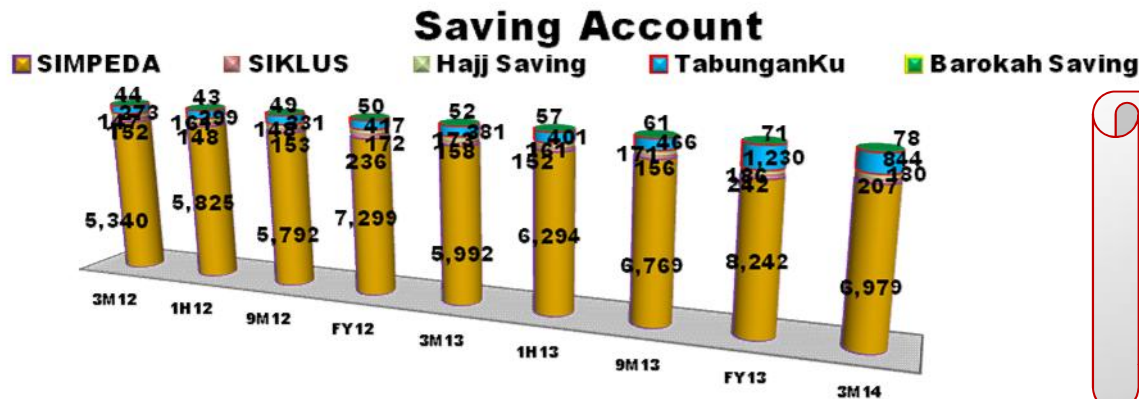


In Billion Rp.

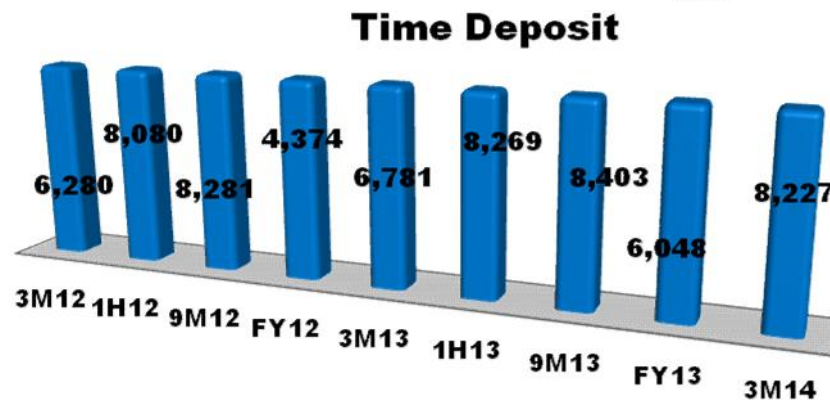


Government Current Acc.  
YoY -4,53%

Private Current Acc.  
YoY 0,86%



SIMPEDA	YoY	16,47%
SIKLUS	YoY	30,51%
Hajj Saving	YoY	3,87%
TabunganKu	YoY	121,49%
Barokah Saving	YoY	49,68%

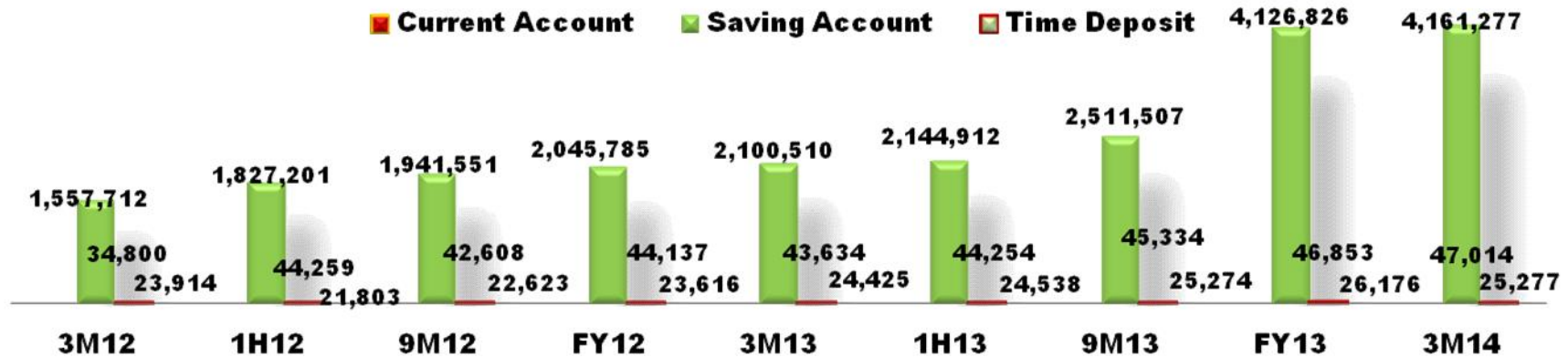


Time Deposit  
YoY 21,32%

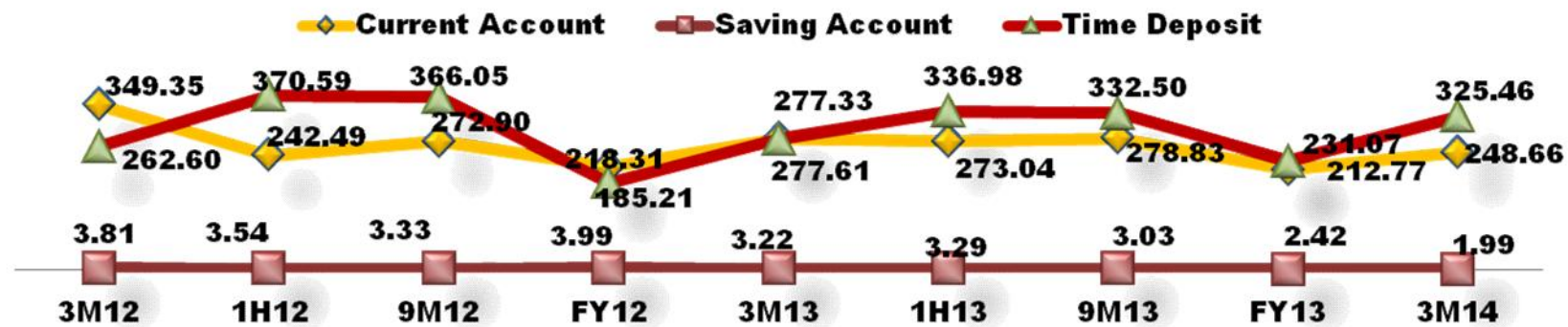
# THIRD PARTY FUND



## Total Customer



## Ticket Size



# NEW PRODUCTS



## EDC Merchant



± 447.294 mesin EDC (2012)

Kartu Kredit  
Kartu Debit



## EDC Payment Point



5500 (Bukopin, 2011)

Akses BPR KS Bank Bukopin



## EDC E-Money



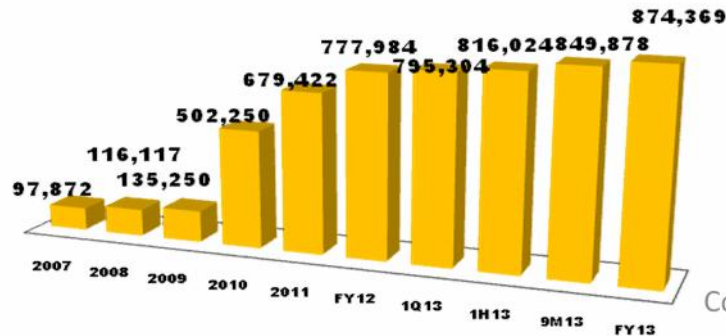
± 180.257 mesin EDC(2012)

Flazz E-Toll  
Java Jazz Card  
T-Cash  
Dompetku

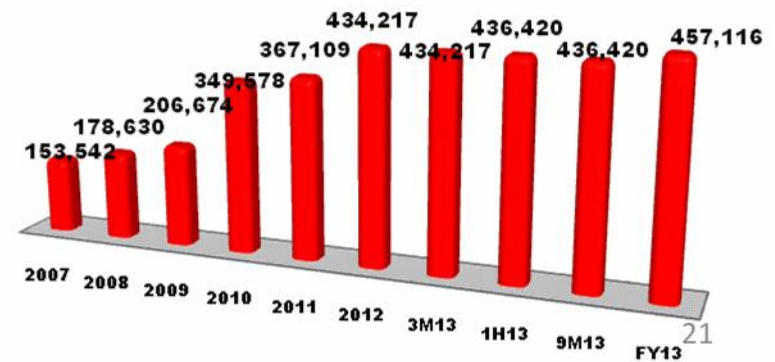


# ATM & KPE

## ATM Cardholder



## KPE



Copyright IRU BJTM



# TYPE OF LOAN

Bank Jatim provides various products and comprehensive services with high quality to cater all of the customers needs.



## LOAN

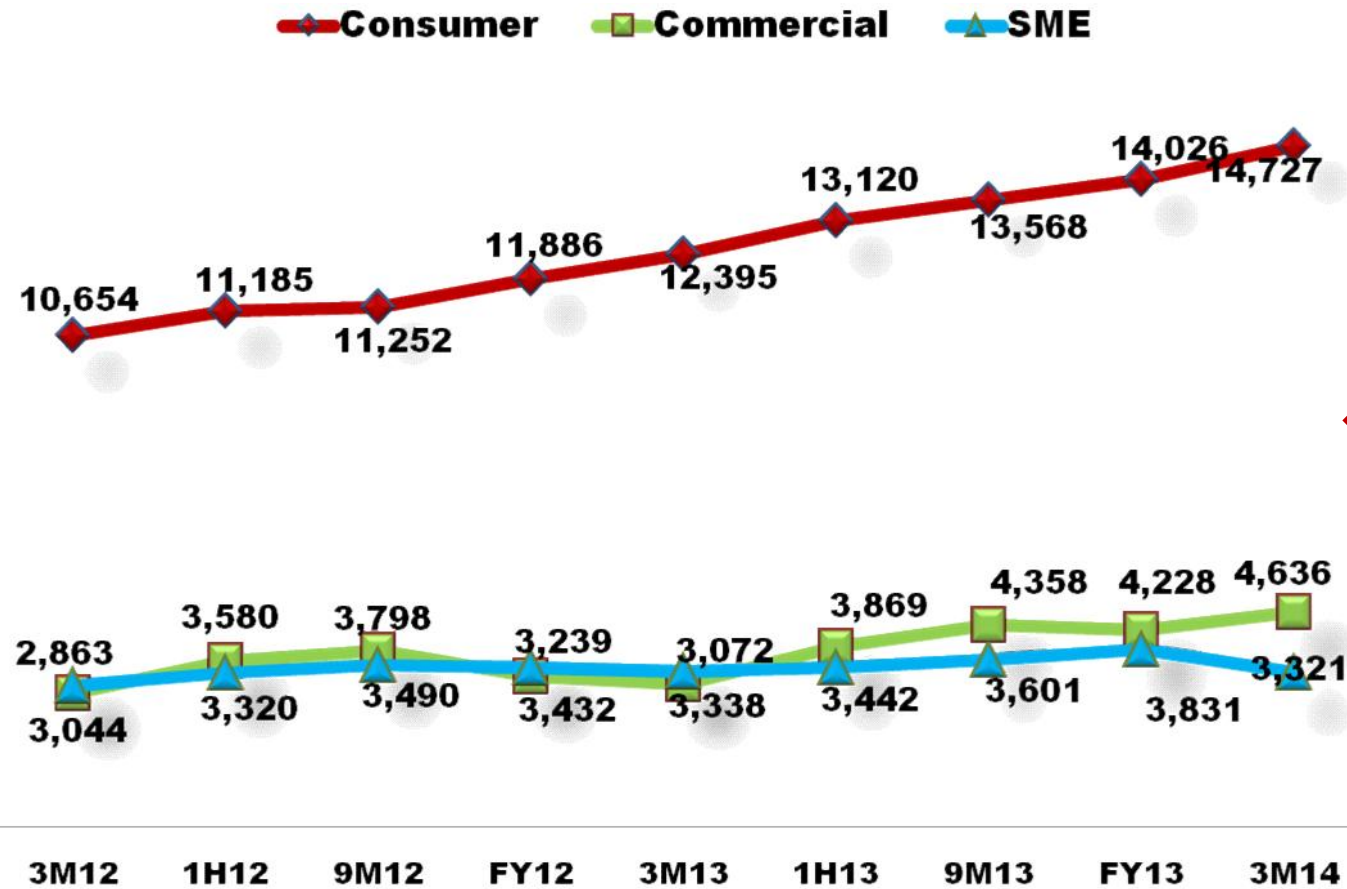
CONSUMER LOAN	% Total Loan	
	Mar 13	Mar 14
Multipurpose Loan	59,25%	57,61%
Mortgage Loan	3,98%	4,84%
Others	2,69%	2,52%
	<b>65,91%</b>	<b>64,98%</b>
COMMERCIAL LOAN	Mar 13	Mar 14
Keppres Loan	2,19%	1,67%
Standby Loan	3,28%	3,75%
Syndicate Loan	4,04%	3,59%
Overdraft Loan	6,84%	11,37%
	<b>16,33%</b>	<b>20,37%</b>
MICRO AND SMALL LOAN	Mar 13	Mar 14
KUR	8,68%	5,48%
Pundi Kencana	1,47%	2,66%
Laguna	0,53%	0,33%
Others	7,07%	6,18%
	<b>17,75%</b>	<b>14,65%</b>

Loan 17,37%  
YoY  
Multipurpose  
loan is the  
biggest  
proportion  
from loan

# LOAN



In Billion Rp.



**YoY**

**Consumer**  
18,81%

**Commercial**  
50,91%

**SME**  
-0,51%



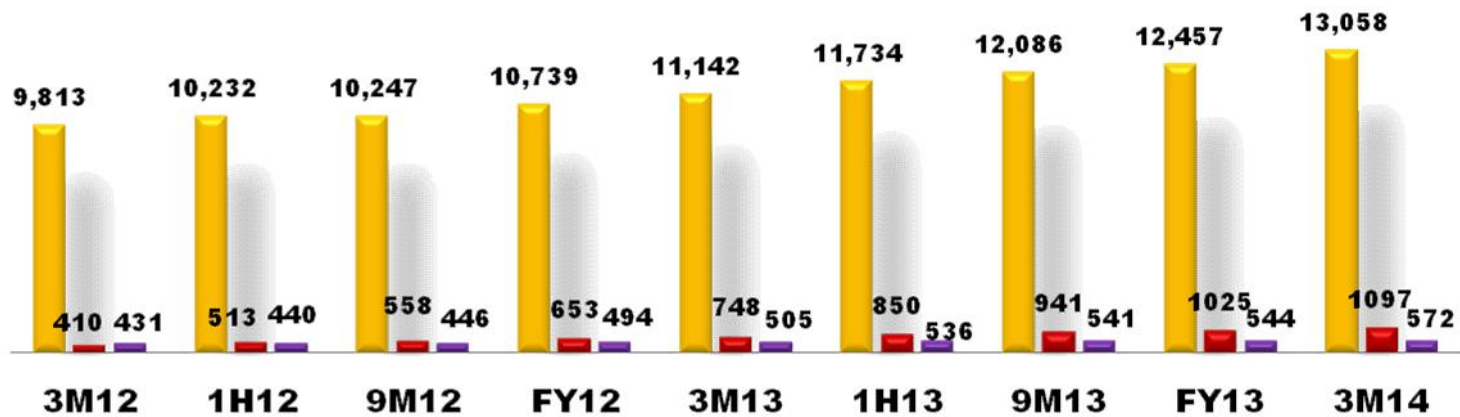
# LOAN



In Billion Rp.

## Consumer Loan

■ Multipurpose 
 ■ Mortgage 
 ■ Others



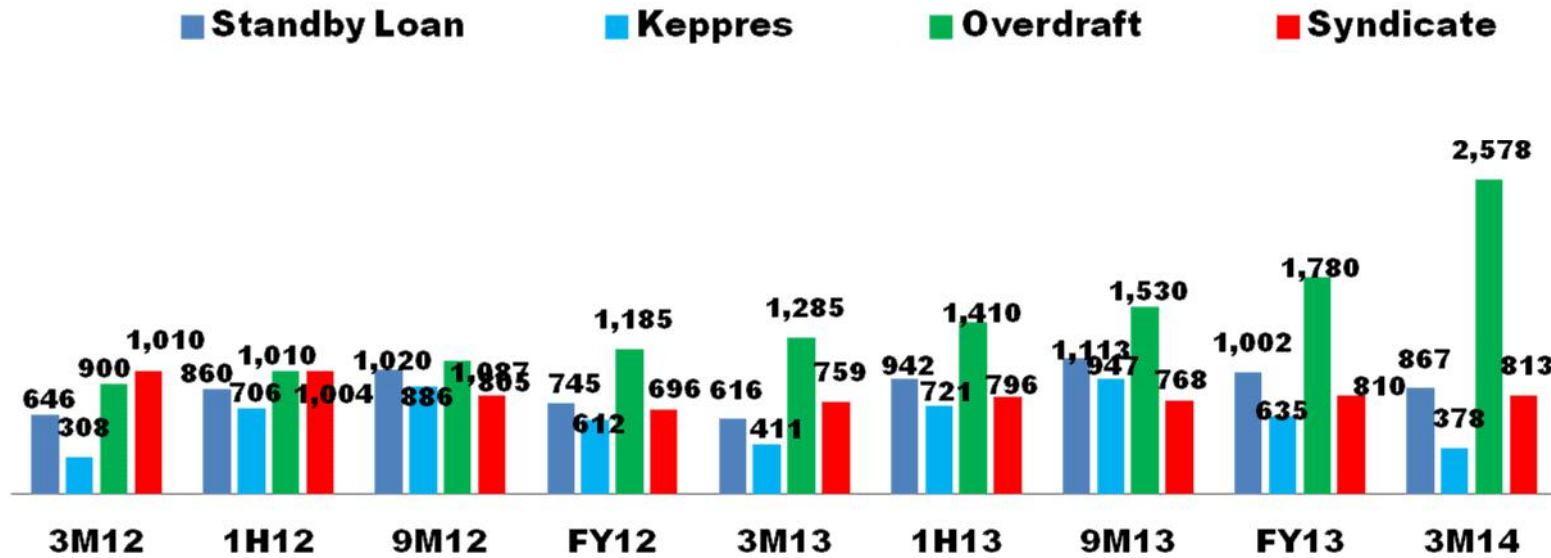
Multiguna	YoY 17,19%
KPR	YoY 46,65%
Others	YoY 13,26%

# LOAN



In Billion Rp.

## Commercial Loan



Standby Loan	YoY	40,74%
Keppres	YoY	-8,03%
Overdraft	YoY	100,55%
Syndicate	YoY	7,12%

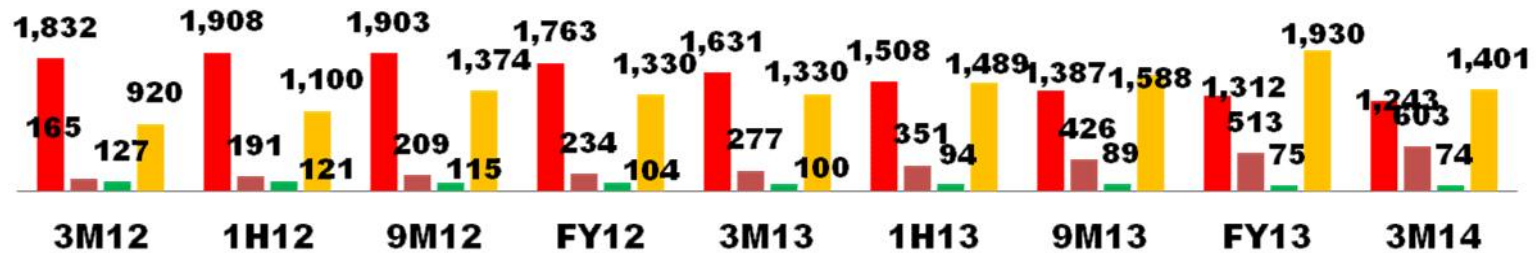
# LOAN



In Billion Rp.

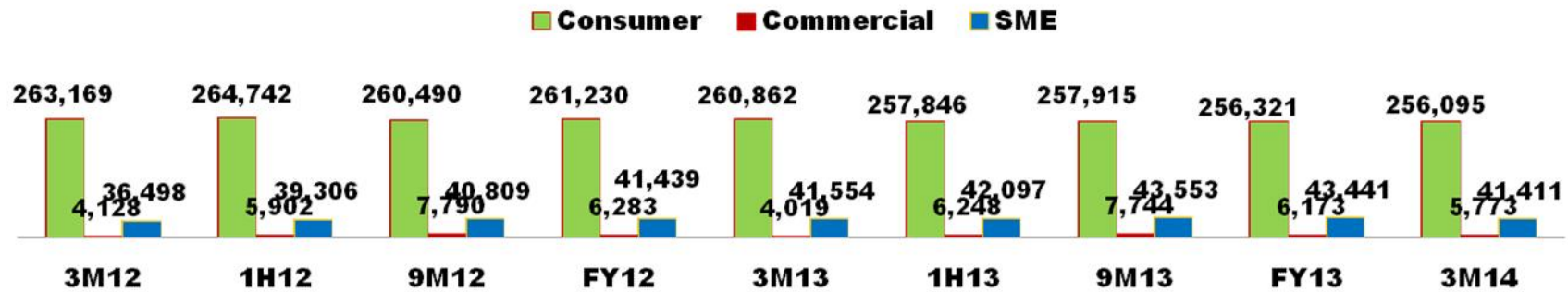
## SME Loan

■ KUR ■ Pundi Kencana ■ Laguna ■ Others

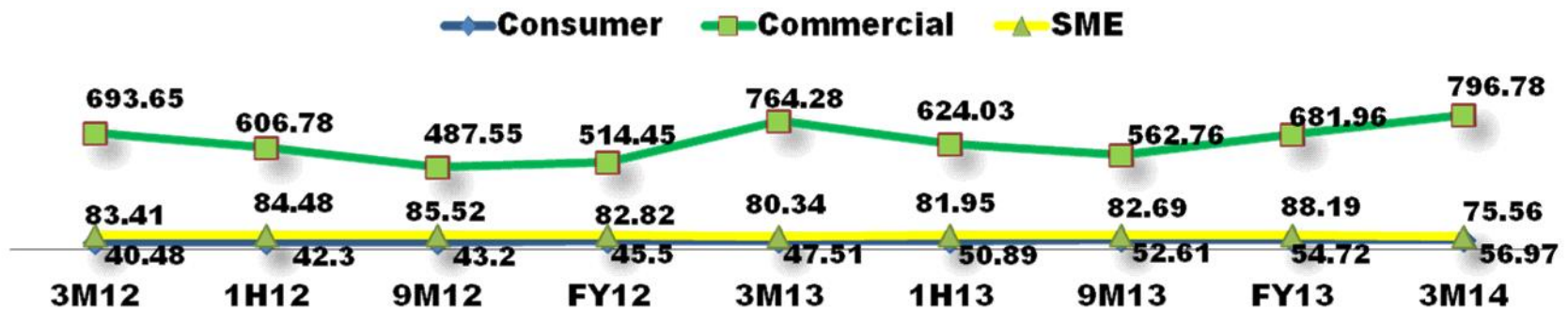


KUR	YoY	- 23,79%
Pundi Kencana	YoY	117,61%
Laguna	YoY	- 25,93%
Others	YoY	12,71%

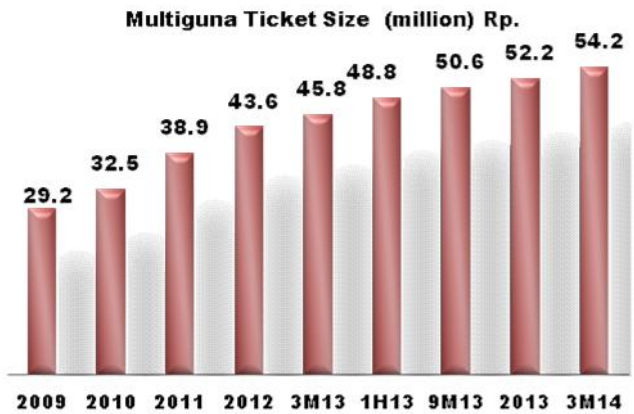
## Total Customer



## Ticket Size



# MULTIPURPOSE LOAN



Feature	Details
<b>Pricing</b>	16%-18%
<b>Maximum Tenor</b>	10 Years (Extendable; subject to duration of employment)
<b>Maximum Loan Limit</b>	<ul style="list-style-type: none"> <li>• Maximum 80% of monthly salary can be used for monthly loan repayment</li> <li>• Loan limit upgrade is possible after bi-annual national salary adjustment</li> </ul>
<b>Insurance</b>	<ul style="list-style-type: none"> <li>• Termination of Employment</li> <li>• Accident / Death</li> </ul>
<b>NPL</b>	0,15 % as of March 31, 2014

Description	Details
<b>Civil Servants (per Sept 2013)</b>	435.234
<b>Multipurpose Customer (Civil Servants)</b>	216.705
<b>%</b>	49,27%

### Multipurpose Customers Bank Jatim (Type of Customers)

Description (Per Nov 2013)	Amount
<b>Civil Servants</b>	216.705
<b>Retired</b>	5.423
<b>TNI/POLRI</b>	3.702
<b>Private</b>	4.093
<b>BUMN/BUMD</b>	3.792
<b>Others</b>	7.044
<b>TOTAL</b>	240.759



# LOAN INTEREST RATE



Description	ALCO NO.051/008/ALCO
<b>Consumer Loan</b>	
Multipurpose	8.50% - 11% p.a Flat 15.40% - 17.20% p.a Annuity
Mortgage	10.25% p.a Efective Fixed Rate first year next Floating
Others	7.00% p.a Efective Fixed Rate
<b>Commercial Loan</b>	
Standby Loan	12.25% p.a Efective Floating Rate
Keppres	12.25% p.a Efective Floating Rate
Overdraft	12.25% p.a Efective Floating Rate
Syndicate	7.75% - 10.25%
<b>SME</b>	
KUR	12% - 22% p.a Efective
Pundi Kencana	13.25% - 15.25%
Laguna	14% - 16% Annuity/Year
Others	12.25% p.a Efective Floating Rate

# 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	54	Rp. 1.609.225.732
BPR with Public Bank member SKNBI	187	Rp. 3.209.648.224
<b>TOTAL</b>	<b>241</b>	<b>Rp. 4.818.873.956</b>

# NPL EACH SEGMENT



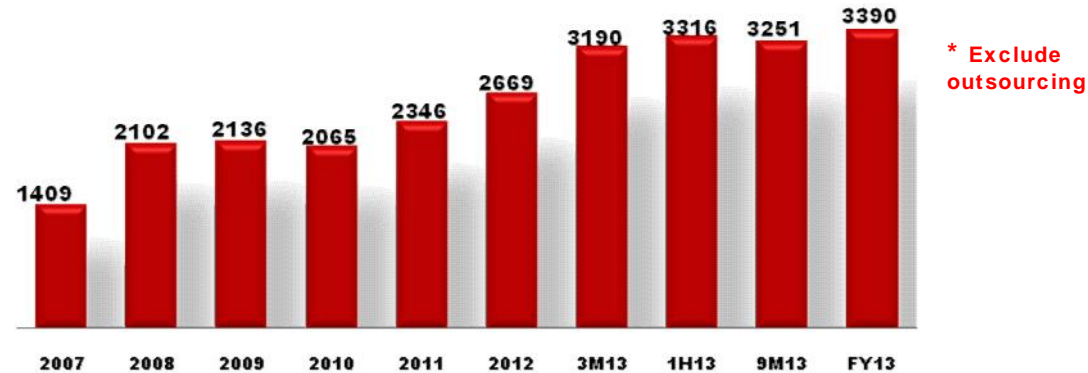
	3M13	6M13	9M13	FY13	3M14
Consumer Loan	0.36%	0.39%	0.47%	0.13%	0.45%
SME Loan	13.66%	14.18%	12.50%	12.45%	12.49%
Commercial Loan	2.95%	3.21%	3.63%	7.07%	6.6%

Ratio	FY12	3M13	1H13	9M13	FY13	3M14
<b>NPL Gross</b>	2,95%	3,15%	3,29%	3,13%	3,44%	3,55%
	Coverage Ratio 46,61%	Coverage Ratio 40,42%	Coverage Ratio 46,40%	Coverage Ratio 53,78%	Coverage Ratio 69,18%	Coverage Ratio 72,35%

# HUMAN RESOURCES



No	DATA	3M13	3M14
1	Board of Commisioner	4	3
2	Board of Sharia Supervisory	3	3
3	Director	5	3
4	Management 1	14	15
5	Management 2	67	71
6	Management 3	115	181
7	Management 4	654	646
8	Staff of Administration	981	1104
9	Staff Non Administration	371	356
10	Non Permanent	976	1276
11	Outsource	1695	1388
	<b>Total</b>	<b>4885</b>	<b>5046</b>



No	Program	2013	Description	Target 2014
1	<b>Manajement Trainee (MT)</b>			
		21	15 Pjs. Manager	-
			6 Waiting for placement	-
2	<b>Staff Development Program (SDP)</b>			
	- 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	<b>Manager Development Program (MDP)</b>			
	- 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	<b>Executive Development Program (EDP)</b>			
	EDP Batch 7	9	8 pass the program	-
	EDP Batch 8	-	-	± 17

# BUSSINESS PLAN 2014



Description	Target
<b>Total Asset</b>	18,96%
<b>Loan</b>	25,51%
<b>Third Party Fund</b>	24,88%
- <b>Current Account</b>	21,72%
- <b>Saving Account</b>	12,83%
- <b>Time Deposit</b>	49,94%
<b>Financial Ratio</b>	
- <b>CAR</b>	20,29%
- <b>LDR</b>	84,99%
- <b>NPL Gross</b>	2,30%
- <b>NIM</b>	7,73%
- <b>BOPO</b>	70,01%
- <b>ROE</b>	20,60%
- <b>ROA</b>	3,76%

- Strategy of achieving loan growth 25,51% is by distributioning loan of consumer 2,3 Billion, consists of Multipurpose Loan 2 Billion, and the rest is Mortgage and Talangan Haji. Followed by SME Loan 2 Billion and Commercial Loan 1,2 Billion

- 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%

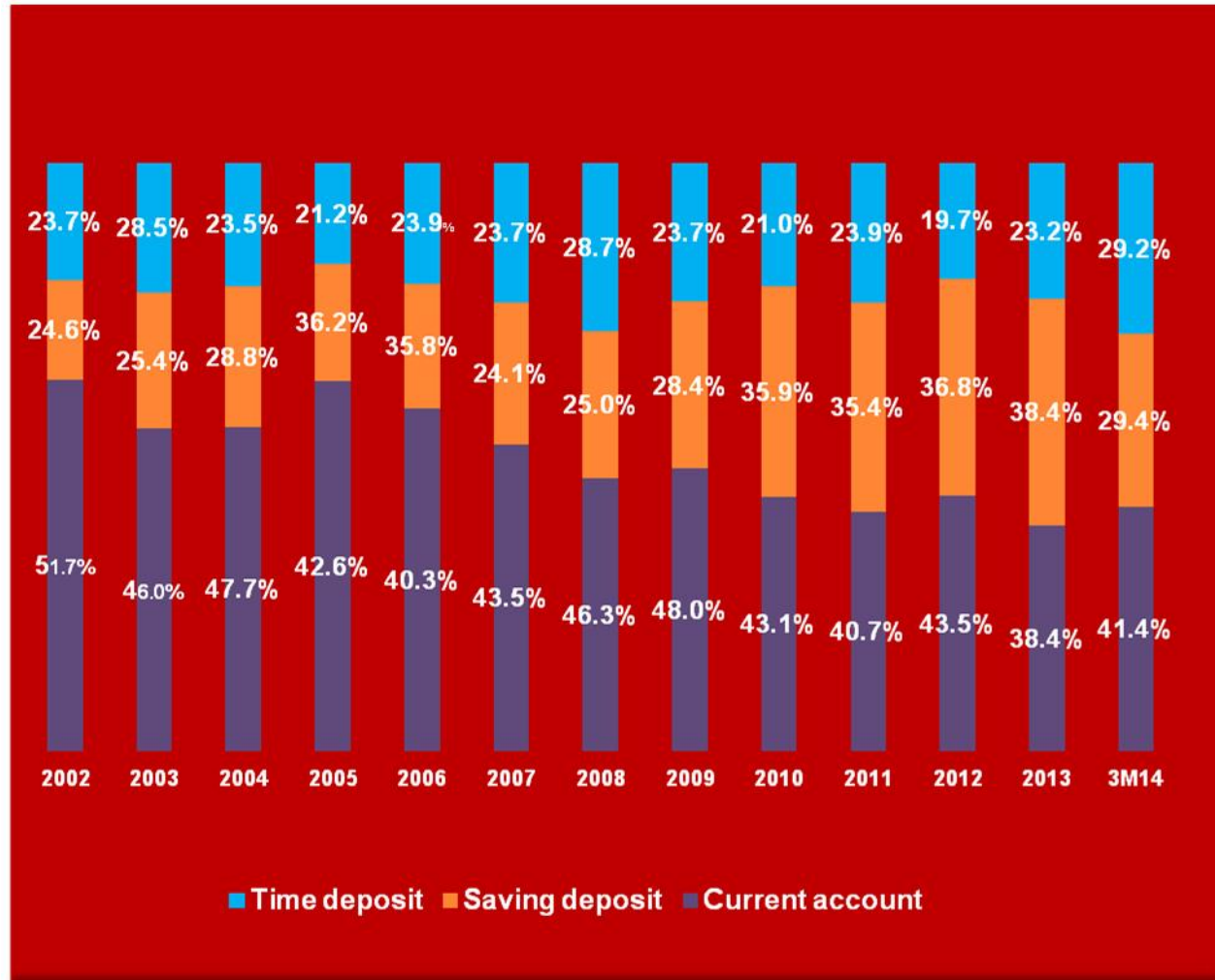
- Strategy to increase NIM from 7,14% to 7,73%, by micro loan penetration which is distributed 1 RpBil with interest 19% - 31%, supported by distribution of Multipurpose Loan 2 RpBil or grow 16,41%



# SECTION 4

# STRENGTHS

# 1. COMPETITIVE FUNDING COMPOSITION



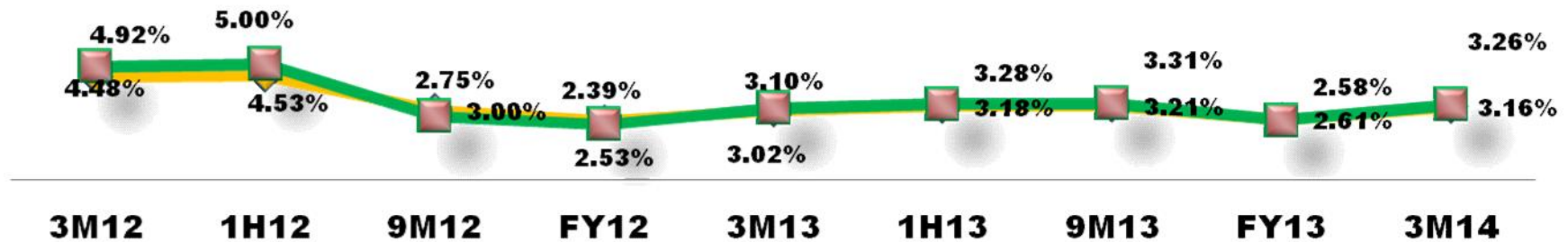
CASA  
March  
2014  
70,8 %

## 2. MAINTAIN LOW COST OF FUND



### COF

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



### 3. MICRO LOAN



#### KINERJA REALISASI PENCAIRAN

per tanggal : 28 Maret 2014

NO	KODE UNIT	UNIT	DISBURSEMENT Mar-14	POSISI FEB-MAR 2014				RR	NPL	% ACHIEVEMENT	
				PLAFOND	Out Standing	NOA	AVG MRG			OS	AVG MRG
<b>SURABAYA</b>											
1	1	Kalibutih	900.000	960.000	958.173	3	16,95%	100,00%	0,00%	<b>63,16%</b>	77,06%
2	2	Wiyung	1.051.000	1.501.000	1.491.217	4	15,87%	100,00%	0,00%	<b>98,75%</b>	72,15%
3	3	Tambak Rejo	900.000	1.250.000	1.242.391	3	16,12%	100,00%	0,00%	<b>82,24%</b>	73,27%
4	4	Lidah Kulon	330.000	800.000	794.797	3	17,48%	100,00%	0,00%		79,43%
5	5	HR. Muhammad	150.000	150.000	150.000	1	20,31%	100,00%	0,00%		92,32%
6	6	Rungkut	1.635.000	1.835.000	1.830.622	7	17,41%	100,00%	0,00%	<b>120,72%</b>	79,12%
7	7	Rajawali	235.000	235.000	235.000	1	18,87%	100,00%	0,00%		85,79%
<b>Total Area</b>			<b>5.201.000</b>	<b>6.731.000</b>	<b>6.702.200</b>	<b>22</b>	<b>16,89%</b>	<b>100,00%</b>	<b>0,00%</b>	<b>63,26%</b>	<b>76,75%</b>
<b>SIDOARJO</b>											
1	8	Sidoarjo	1.975.000	3.050.000	3.036.516	9	16,24%	100,00%	0,00%	<b>200,66%</b>	73,83%
2	9	Krian	726.000	976.000	973.438	4	17,57%	100,00%	0,00%	<b>64,21%</b>	79,88%
3	10	Tulangan	1.485.000	1.635.000	1.631.983	9	19,19%	100,00%	0,00%	<b>107,57%</b>	87,21%
4	11	Taman	950.000	1.300.000	1.296.413	4	17,63%	100,00%	0,00%	<b>85,53%</b>	80,13%
5	12	Gedangan	1.447.000	1.447.000	1.447.000	6	17,87%	100,00%	0,00%	<b>95,20%</b>	81,24%
6	13	Waru	1.610.000	1.715.000	1.712.888	5	16,24%	100,00%	0,00%	<b>112,83%</b>	73,81%
<b>Total Area</b>			<b>8.193.000</b>	<b>10.123.000</b>	<b>10.098.238</b>	<b>37</b>	<b>17,26%</b>	<b>100,00%</b>	<b>0,00%</b>	<b>111,00%</b>	<b>78,44%</b>
<b>MADIUN</b>											
1	14	Madiun	1.605.000	2.410.000	2.401.088	7	16,38%	100,00%	0,00%	<b>158,55%</b>	74,47%
2	15	Dolopo	76.000	286.000	283.848	2	19,32%	100,00%	0,00%		87,82%
3	16	Jiwan	710.000	895.000	892.493	3	16,97%	100,00%	0,00%		77,14%
4	17	Uteran	430.000	430.000	430.000	3	21,01%	100,00%	0,00%		95,50%
5	18	Muneng	1.080.000	1.395.000	1.389.103	8	19,96%	100,00%	0,00%	<b>91,78%</b>	90,71%
<b>Total Area</b>			<b>4.401.000</b>	<b>5.416.000</b>	<b>5.396.532</b>	<b>23</b>	<b>17,92%</b>	<b>100,00%</b>	<b>0,00%</b>	<b>71,26%</b>	<b>81,47%</b>
<b>TOTAL</b>			<b>17.795.000</b>	<b>22.270.000</b>	<b>22.196.970</b>	<b>82</b>	<b>17,31%</b>	<b>100,00%</b>	<b>0,00%</b>	<b>81,40%</b>	<b>78,67%</b>

### 3. MICRO LOAN



**REALISASI PENCAIRAN**

per tanggal

: 22-Apr-14

NO	UNIT	PENCAIRAN TANGGAL			MOUNTH TO DATE (MTD)			TARGET KUMULATIF		% PENCAPAIAN		YEAR TO DATE (YTD)		
		22-Apr-14			PENCAIRAN KUMULATIF			PENCAIRAN		Apr-14		PENCAIRAN KUMULATIF THN 2014		
		PLAFOND	RATE	NOA	BLN	PLAFOND	RATE	NOA	BLN	RATE	PLAFOND	RATE	PLAFOND	AVG RATE
<b>SURABAYA</b>														
1	Kalibutih	0	0.00%	0	375,000	19.60%	2	760,000	22.00%	49.34%	89.08%	1,335,000	17.70%	5
2	Wiyung	0	0.00%	0	950,000	15.99%	2	760,000	22.00%	125.00%	72.70%	2,451,000	15.92%	6
3	Tambak Rejo	0	0.00%	0	225,000	22.29%	3	760,000	22.00%	29.61%	101.32%	1,475,000	17.06%	6
4	Lidah Kulon	0	0.00%	0	606,000	16.30%	2	760,000	22.00%	79.74%	74.09%	1,406,000	16.97%	5
5	HR. Muhammad	0	0.00%	0	500,000	17.24%	2	760,000	22.00%	65.79%	78.35%	650,000	17.95%	3
6	Rungkut	0	0.00%	0	1,190,000	16.67%	4	760,000	22.00%	156.58%	75.77%	3,025,000	17.12%	11
7	Rajawali	0	0.00%	0	350,000	15.71%	1	760,000	22.00%	46.05%	71.43%	585,000	16.98%	2
	<b>Total Area</b>	<b>0</b>	<b>0.00%</b>	<b>0</b>	<b>4,196,000</b>	<b>17.01%</b>	<b>16</b>	<b>5,320,000</b>	<b>22.00%</b>	<b>78.87%</b>	<b>77.34%</b>	<b>10,927,000</b>	<b>16.93%</b>	<b>38</b>
<b>SIDOARJO</b>														
8	Sidoarjo	500,000	16.24%	1	1,849,500	17.54%	7	760,000	22.00%	243.36%	79.71%	4,899,500	16.73%	16
9	Krian	0	0.00%	0	996,000	17.31%	4	760,000	22.00%	131.05%	78.70%	1,972,000	17.44%	8
10	Tulangan	125,000	21.57%	1	895,000	18.50%	6	760,000	22.00%	117.76%	84.09%	2,530,000	18.94%	15
11	Taman	0	0.00%	0	782,000	18.10%	4	760,000	22.00%	102.89%	82.26%	2,082,000	17.80%	8
12	Gedangan	203,000	18.50%	1	735,000	17.57%	3	760,000	22.00%	96.71%	79.88%	2,182,000	17.77%	9
13	Waru	505,000	17.35%	2	1,230,000	17.32%	4	760,000	22.00%	161.84%	78.73%	2,945,000	16.69%	9
	<b>Total Area</b>	<b>1,333,000</b>	<b>17.51%</b>	<b>5</b>	<b>6,487,500</b>	<b>17.67%</b>	<b>28</b>	<b>4,560,000</b>	<b>22.00%</b>	<b>142.27%</b>	<b>80.30%</b>	<b>16,610,500</b>	<b>17.42%</b>	<b>65</b>
<b>MADIUN</b>														
14	Madiun	0	0.00%	0	1,161,000	15.90%	3	760,000	22.00%	152.76%	72.27%	3,571,000	16.23%	10
15	Dolopo	40,000	31.46%	1	40,000	31.46%	1	760,000	22.00%	5.26%	143.00%	326,000	20.81%	3
16	Jiwan	0	0.00%	0	726,000	17.73%	3	760,000	22.00%	95.53%	80.58%	1,621,000	17.31%	6
17	Uteran	0	0.00%	0	755,000	17.74%	3	760,000	22.00%	99.34%	80.64%	1,185,000	18.93%	6
18	Muneng	0	0.00%	0	457,000	18.19%	3	760,000	22.00%	60.13%	82.67%	1,852,000	19.52%	11
	<b>Total Area</b>	<b>40,000</b>	<b>31.46%</b>	<b>1</b>	<b>3,139,000</b>	<b>17.30%</b>	<b>13</b>	<b>3,800,000</b>	<b>22.00%</b>	<b>82.61%</b>	<b>78.62%</b>	<b>8,555,000</b>	<b>17.69%</b>	<b>36</b>
	<b>TOTAL</b>	<b>1,373,000</b>	<b>17.91%</b>	<b>6</b>	<b>13,822,500</b>	<b>17.38%</b>	<b>57</b>	<b>13,680,000</b>	<b>22.00%</b>	<b>101.04%</b>	<b>79.02%</b>	<b>36,092,500</b>	<b>17.34%</b>	<b>139</b>

Tanggal Cetak :

23-Apr-14



# 4. WIDE NETWORK



	2014	2015	2016	2017	2018
<b>Branch Office</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>-</b>	<b>-</b>
<b>Sub Branch Office</b>	<b>40</b>	<b>46</b>	<b>46</b>	<b>50</b>	<b>50</b>
<b>Cash office</b>	<b>20</b>	<b>31</b>	<b>31</b>	<b>30</b>	<b>30</b>
<b>ATM</b>	<b>125</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

Network	2009	2010	2011	2012	2013	Maret 2014
Head Office	1	1	1	1	1	1
Branch Office	39	41	41	41	41	42
Sub Branch Office	26	44	67	81	107	129
Cash office	151	154	164	164	176	160
Sharia service office	37	37	47	47	47	47
Payment Point	78	88	115	138	155	154
Mobile cash	45	49	57	57	59	59
Mobile ATM	-	4	4	6	6	6
CDM	1	1	1	1	1	1
ATM	87	142	262	368	479	490
<b>Total network</b>	<b>465</b>	<b>561</b>	<b>759</b>	<b>904</b>	<b>1.072</b>	<b>1.089</b>

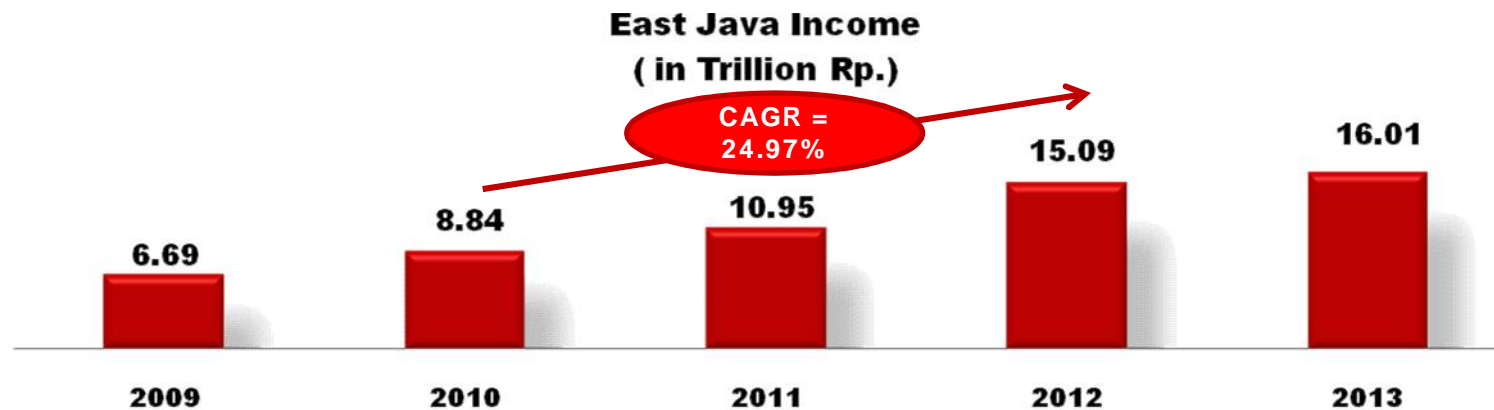
# 5. HIGHEST CURRENT ACCOUNT MARKET SHARE IN EAST JAVA



In Trillion Rp.

No	Description	Dec 2013 East Java	3M14 Bank Jatim	%
1.	Total Asset	420,52	35,46	8,43%
2.	Third Party Fund	335,31	28,20	8,41%
	- Current Account	51,85	11,69	22,54%
	- Saving Account	140,54	8,29	5,89%
	- Time Deposit	121,31	8,23	6,78%
3.	Loan	304,11	22,67	7,45%

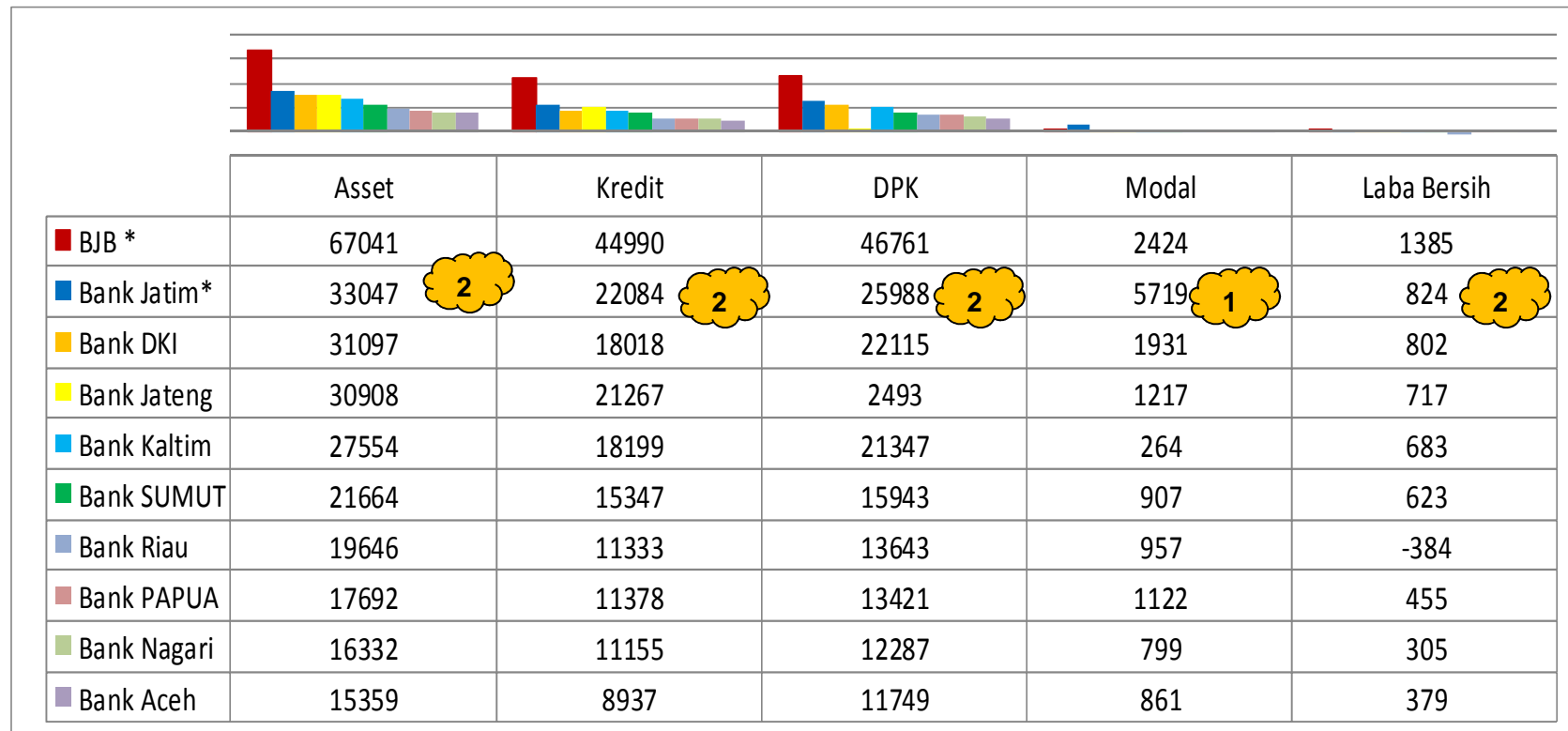
Source : Economy Regional East Java – Bank Indonesia  
 Total Bank in East Java : 83 Banks



# 6. BANK JATIM 2<sup>ND</sup> AMONG BEST REGIONAL BANK

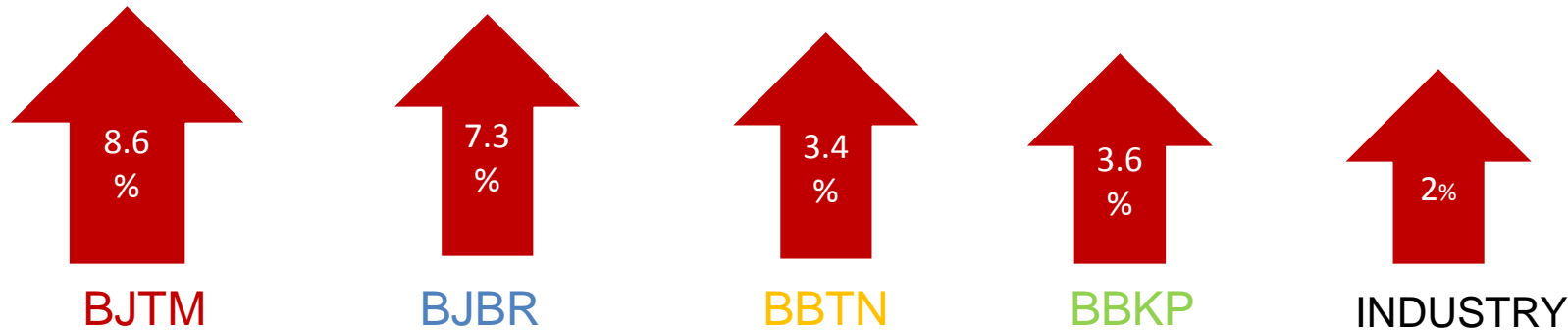


In Billion Rp.



Data December 2013  
Source : Asbanda

# 7. HIGH DIVIDEND YIELD



Bank (22/04/2014)	Share px	Market Cap Rp bn	PBV	PER	Dividend Yield
Bank Jatim	472	7.041	1.2	7.7	8.6%
Bukopin	640	5.815	0.9	5.4	3.6%
Bank Jabar Banten	1005	9.745	1.4	6.7	7.3%
BTN	1315	13.893	1.2	8.9	3.4%
BTPN	4160	24.296	2.5	11.4	0%
Bank Danamon	4360	41.789	1.3	10.4	2.4%
BNI	5075	94.642	2.0	10.5	2.9%
BRI	10200	251.625	3.2	12.2	1.6%
Bank Mandiri	9850	229.833	2.6	12.6	2.4%
BCA	11050	272.438	4.3	19.3	1.2%

# 8. AWARDS & ACHIEVEMENTS



**Indonesia Bank Loyalty Award 2014**



**IAIR Awards 2014**



**Platinum Award Infobank 2013**



**Indonesia Banking Award 2013**



**Best Services Excellence 2013**



# BJTM Foreign Institution Investor

## MARCH 2013

**Foreign Institution Investor Jan 2013**  
30,09 % from public shares

**Domestic Investor Jan 2013**  
69,91 % from public shares

Public shares 20 %  
from paid capital

## MARCH 2014

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

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

# CONTACT

**Investor Relation Unit (IRU)  
Corporate Secretary  
(031) 5310090  
[www.bankjatim.co.id](http://www.bankjatim.co.id)**

- Ferdian Timur S. - Ext. 472  
Investor Relation Manager

- Maylissa Ika P. - Ext. 469  
IR Officer

-Lukas Yudhi W.S - Ext . 468  
IR Staff

-Frizki Putera N - Ext. 469  
IR Staff