

BANK JATIM PERFORMANCE NOVEMBER 2012

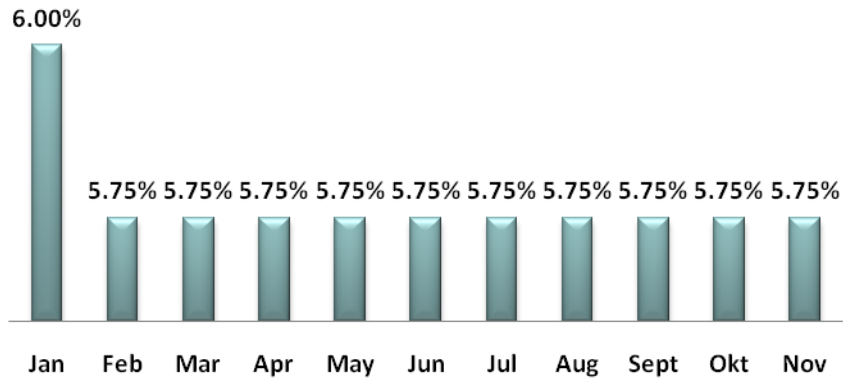


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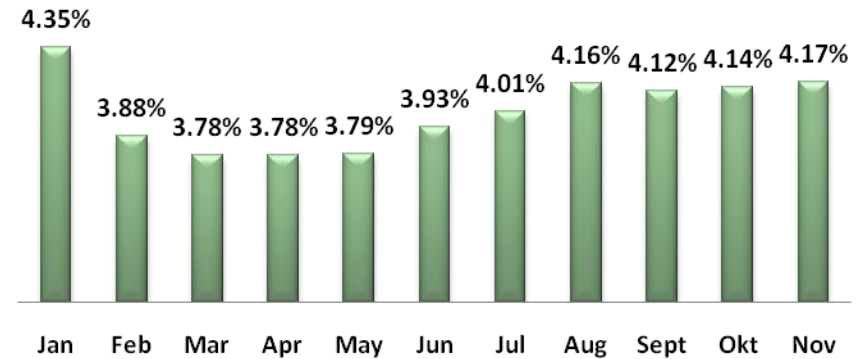
MACRO OUTLOOK



Bank Indonesia Rate 2012

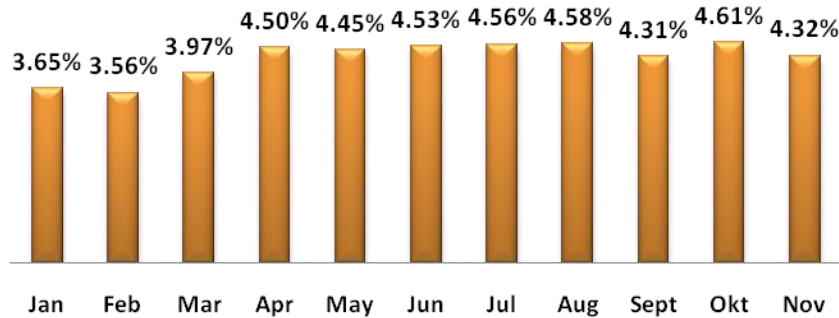


JIBOR 2012 (% Average)

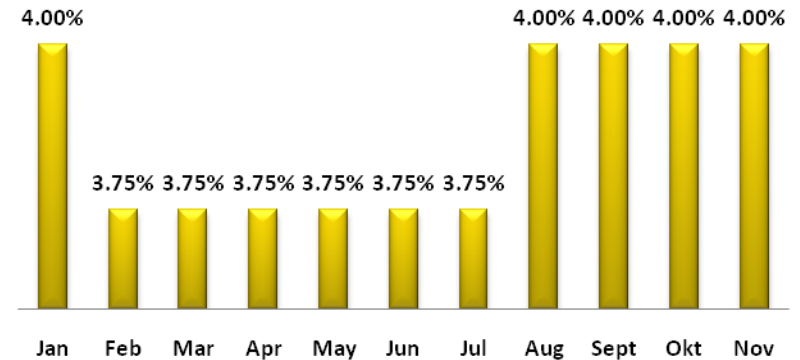


Sumber : Bank Indonesia

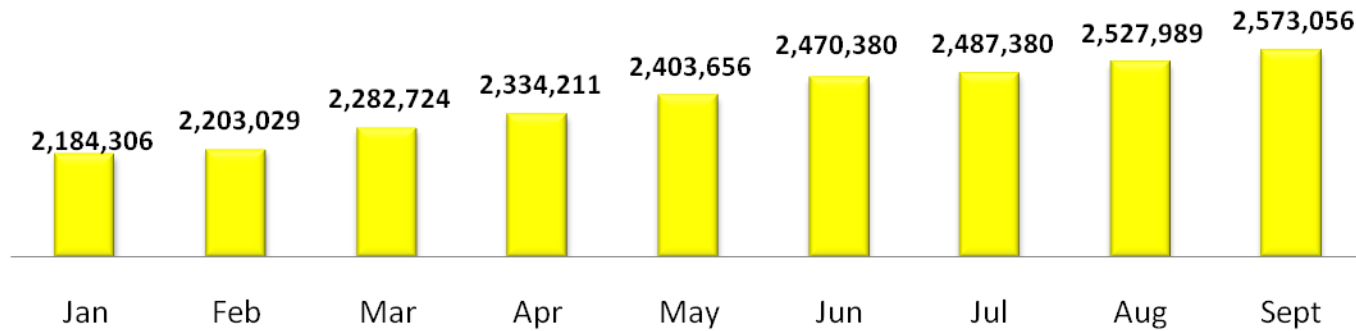
INFLATION 2012



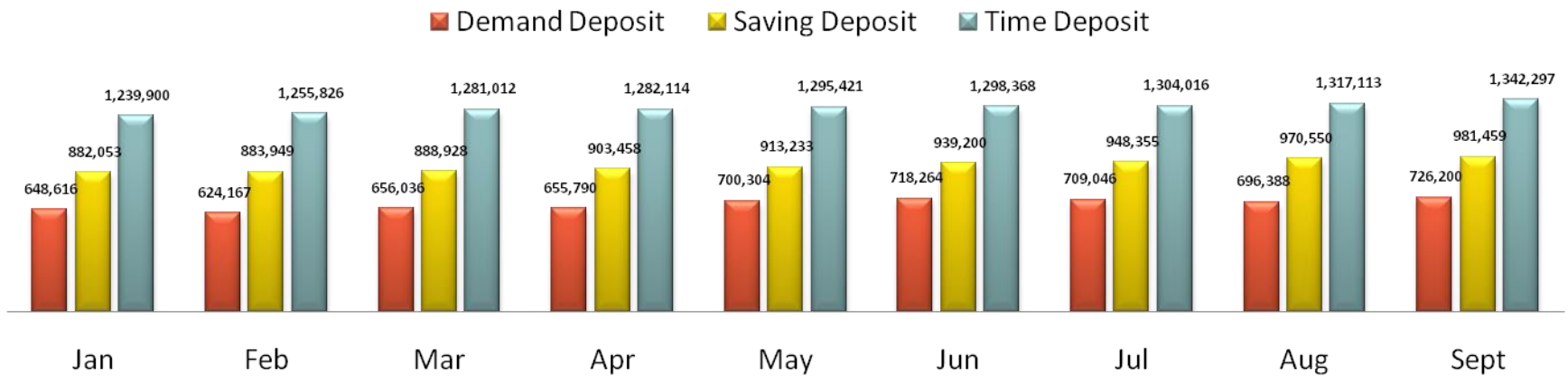
FASBI 2012



LOAN (Billion Rp.)

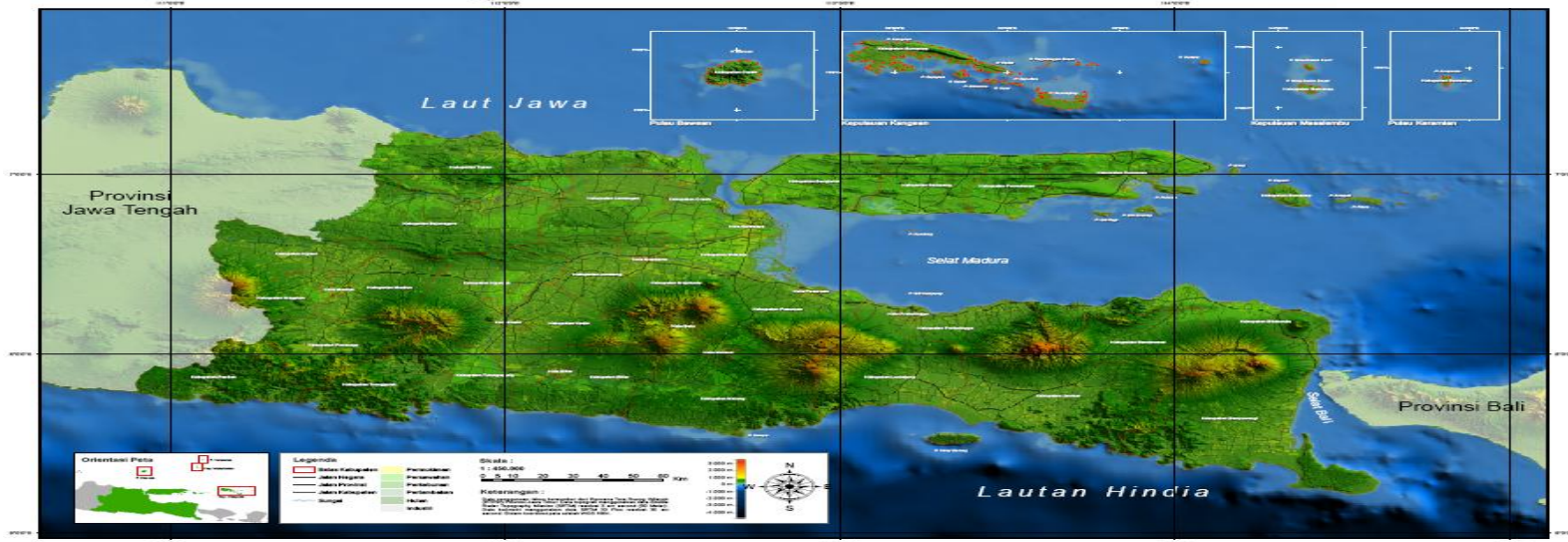


THIRD PARTY FUND (Billion Rp.)



Sumber : Bank Indonesia

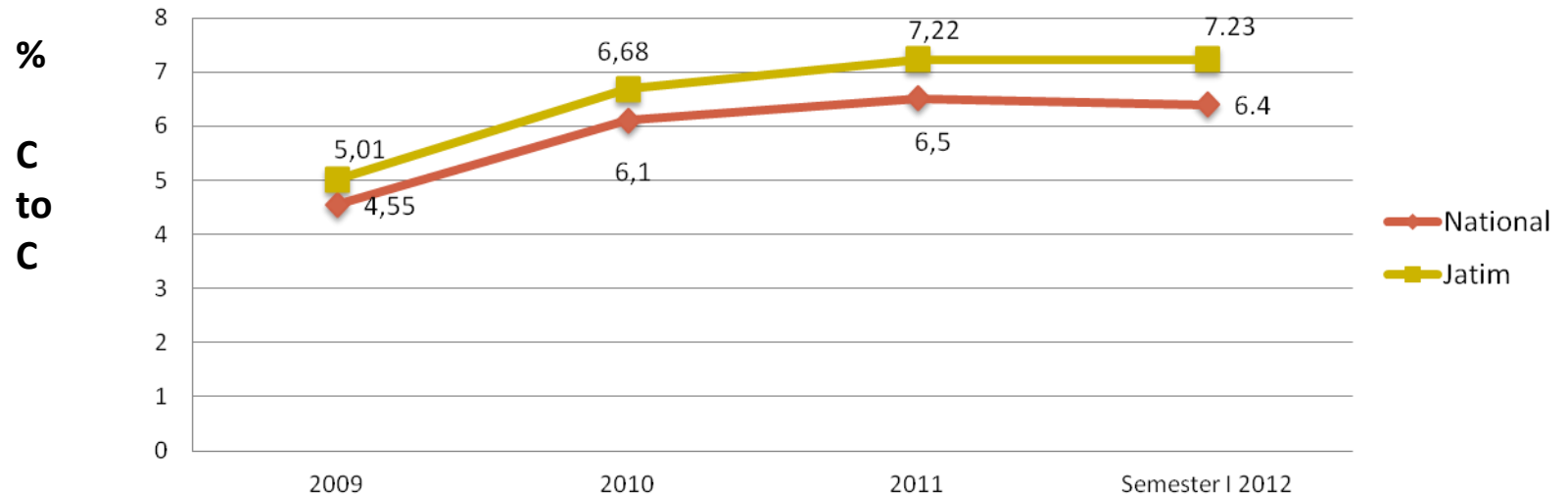
EAST JAVA AT A GLANCE



- ❑ **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.

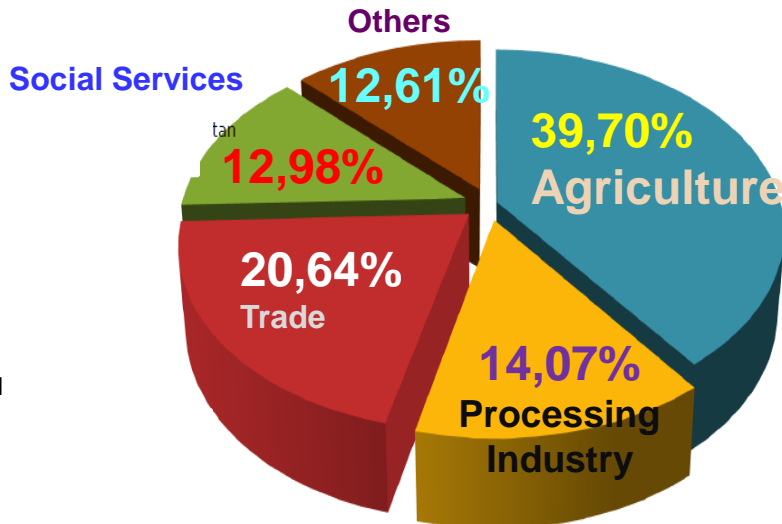
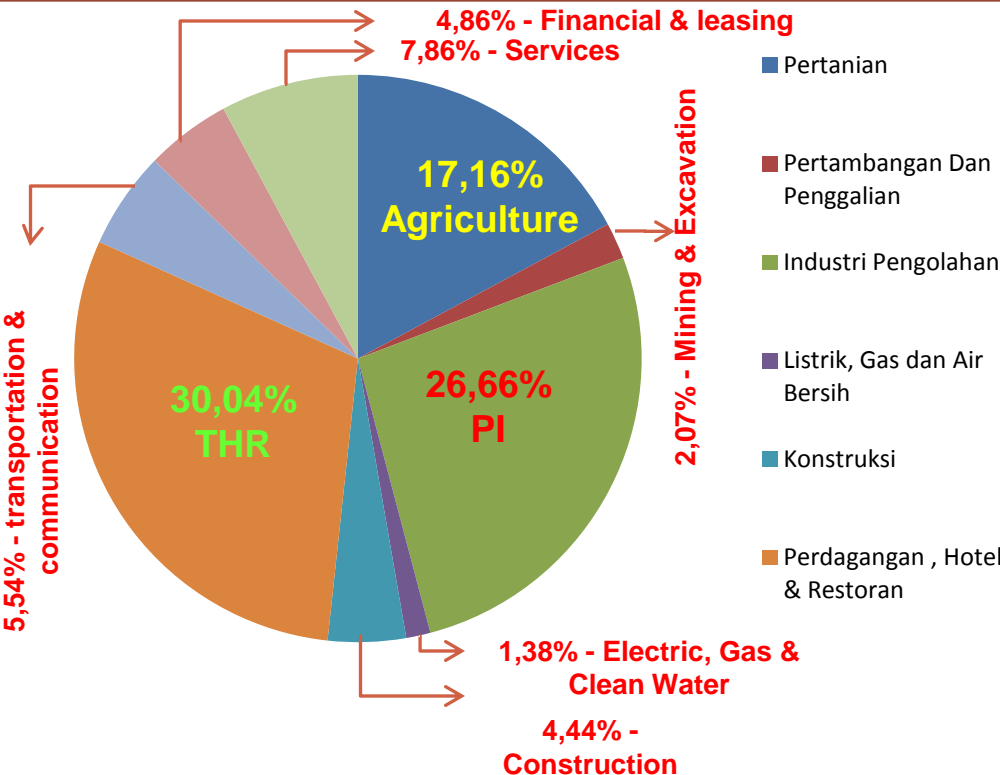
No	Description	2008	2009	2010	2011
1.	Number of population	36.972.282	37.236.149	37.476.757	37.687.622
2.	Growth rate (%)	0,72	0,71	0,64	0,56

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.



3 Dominant Sector:

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



East Java became Industry & Services Provinces in Agro-based

Source : BRS Agustus 2012

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

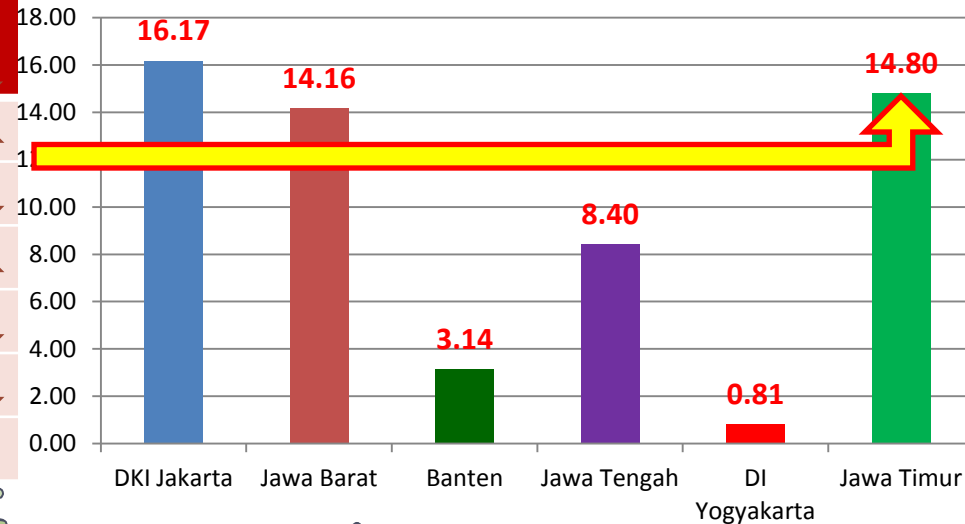
GDP of EAST JAVA

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 & Service	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%

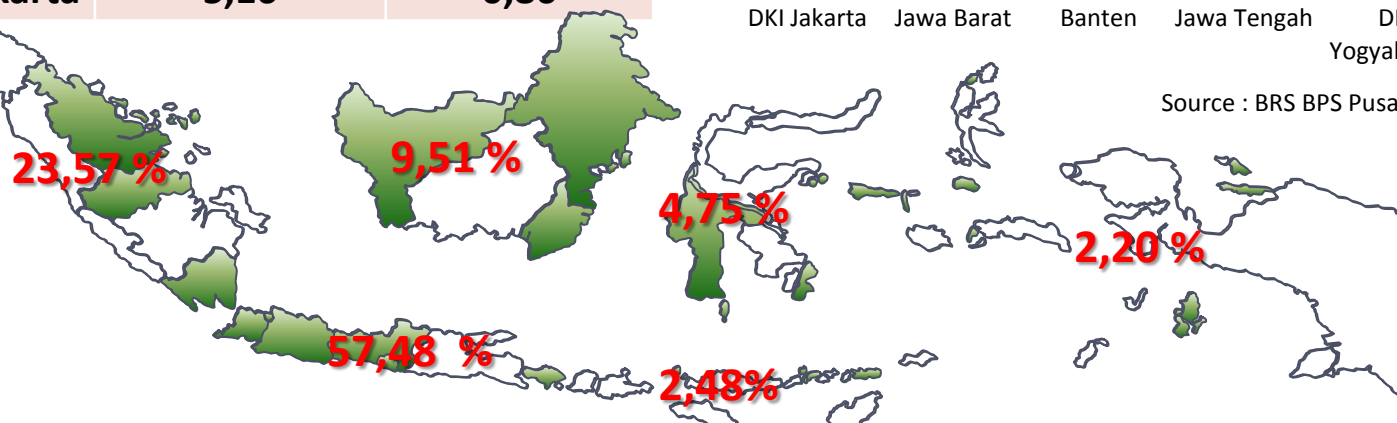
Source : Bank Indonesia ; BPS Propinsi Jawa Timur

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)

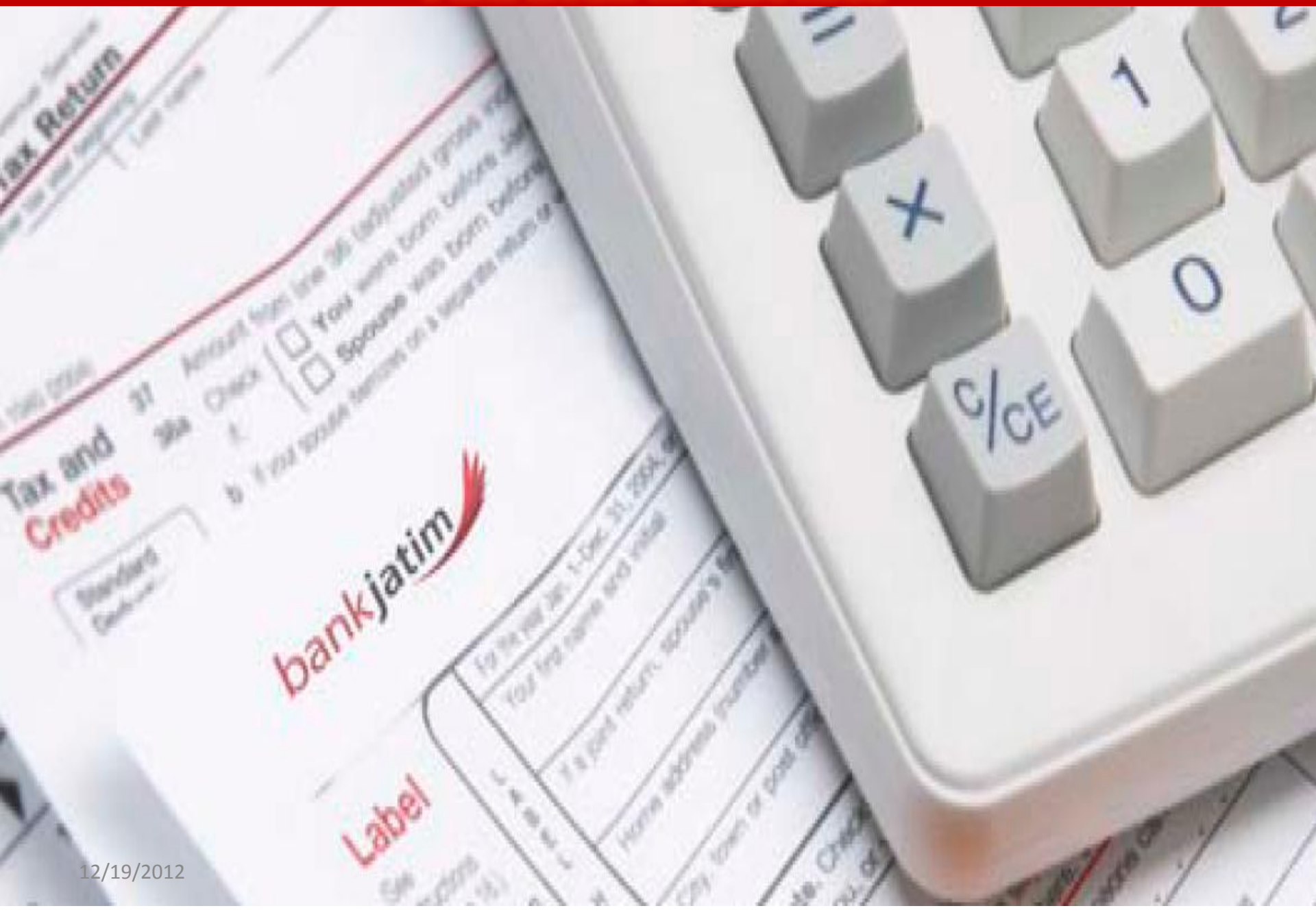


Source : BRS BPS Pusat, Agustus 2012



❖ 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

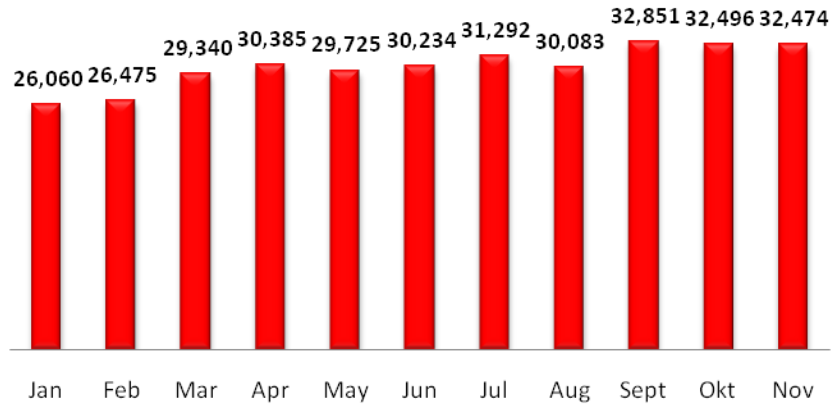


BALANCE SHEET

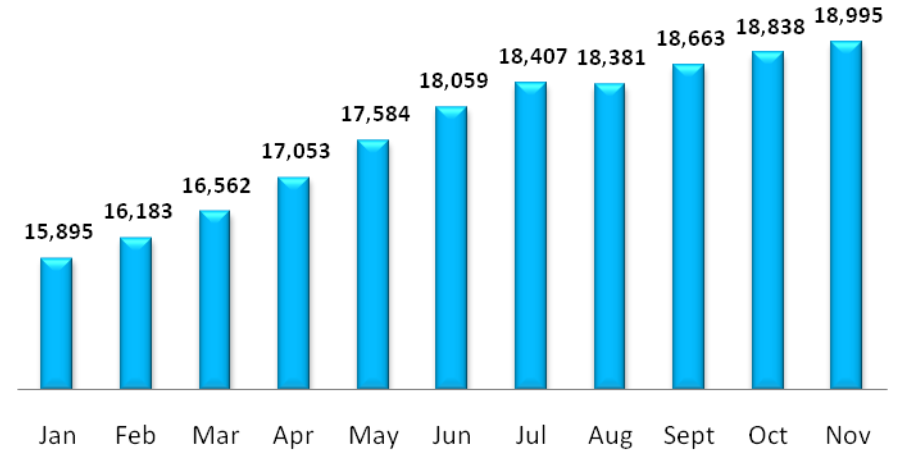
(In Million Rp.)

Information	Nov11	Dec11	June12	Sep12	Nov12	YoY	YTD
Total Asset	26.427.850	24.846.516	30.109.680	32.850.811	32.473.518	22.88%	30,69%
Loan	16.457.716	15.921.114	17.831.361	18.663.183	18.995.034	15.42%	19,31%
Impairment Losses	(142.473)	(100.730)	(284.311)	(296.364)	(280.378)	96.79%	178,35%
Third Party Fund	21.743.964	19.934.943	25.100.821	26.183.362	25.494.011	17.25%	27,89%
- Current Account	10.740.464	8.176.726	10.723.573	11.619.528	11.334.403	5.53%	38,62%
- Saving Account	5.714.785	7.081.487	6.425.866	6.416.534	7.012.924	22.72%	- 0,97%
- Time Deposit	5.288.714	4.676.730	7.951.382	8.147.300	7.146.684	35.13%	52,81%

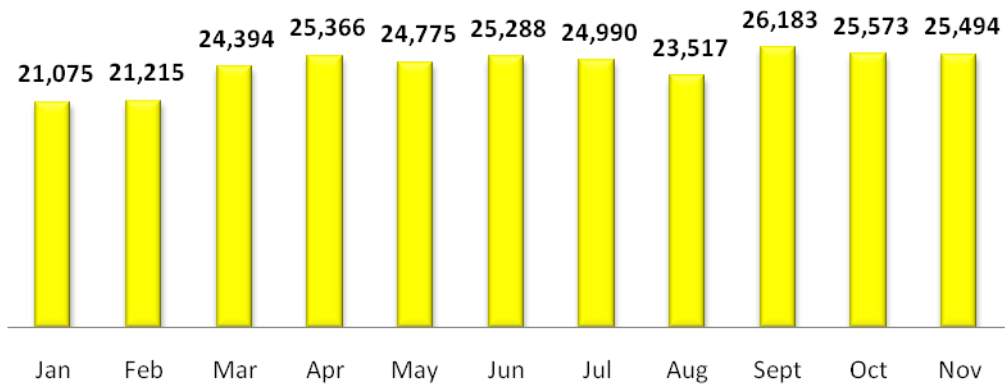
Total Asset



Total Kredit



Total DPK



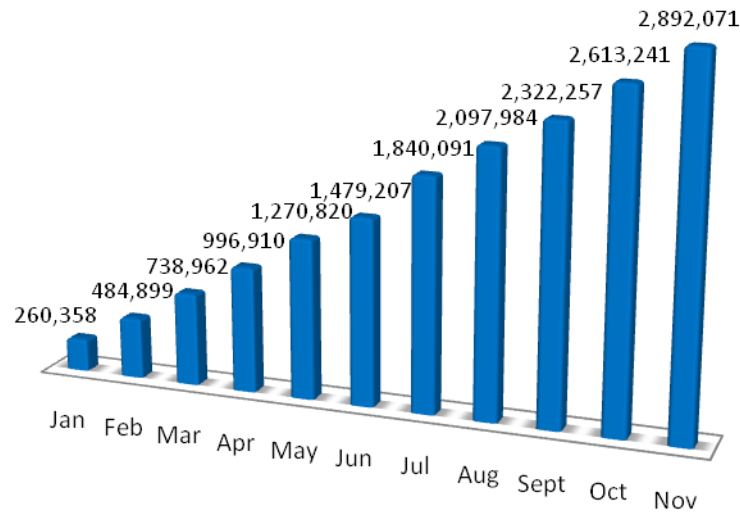
PROFIT & LOSS

(Jutaan Rupiah)

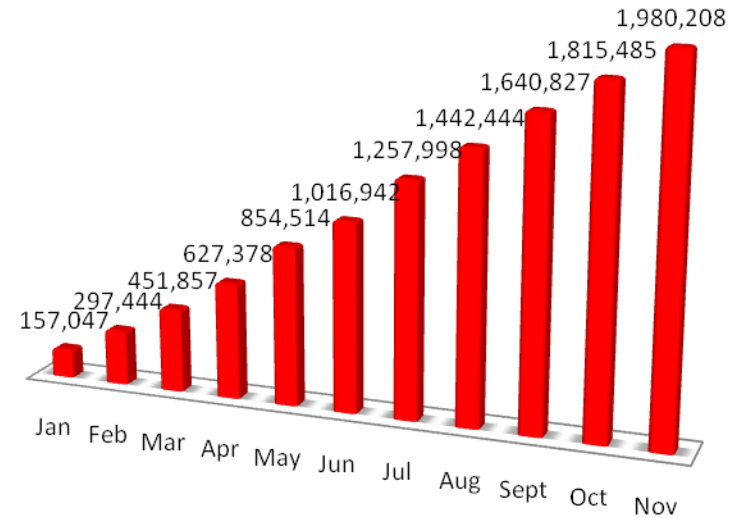
Information	Sep11	Nov11	Des11	Sep12	Nov12	YoY
Interest Income	2.030.981	2.455.814	2,698,674	2.070.063	2.572.782	4.76%
Interest Expense	(594.191)	(705.611)	(774,831)	(633.185)	(784.679)	11.21%
Nett Interest Income	1.436.790	1.750.203	1,923,844	1.436.878	1.788.103	2.17%
Non Interest Operational Income	102.696	244.100	254,112	252.194	319.289	30.80%
Non Interest Operational Expense	(653.599)	(833.679)	(997,294)	(1.007.642)	(1.195.527)	43.40%
Nett Non Interest Operational Income (Expense)	(550.903)	(589.579)	(743.182)	(755.448)	(876.238)	48.62%
Operational Profit	885.887	1.160.544	1.180.662	681.430	911.864	-21.43%
Non Operational Profit	9.826	6.528	6.952	2.528	4.393	-32.71%
Pre Tax Profit	895.713	1.167.072	1.187.613	683.958	916.257	-21.49%
Taxes	(244.939)	(291.768)	(327.380)	(194.785)	(229.064)	-21.49%
Nett profit	650.774	875.304	860.234	489.173	687.163	-21.49%

Pre Tax Profit 12 December 2012: 957,3 Billion Rp.

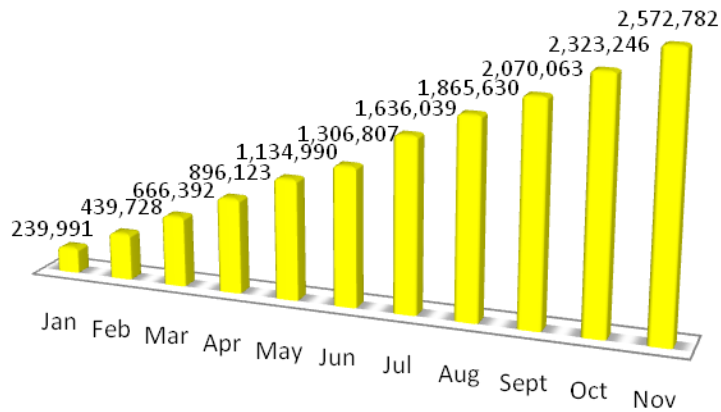
Operational Income



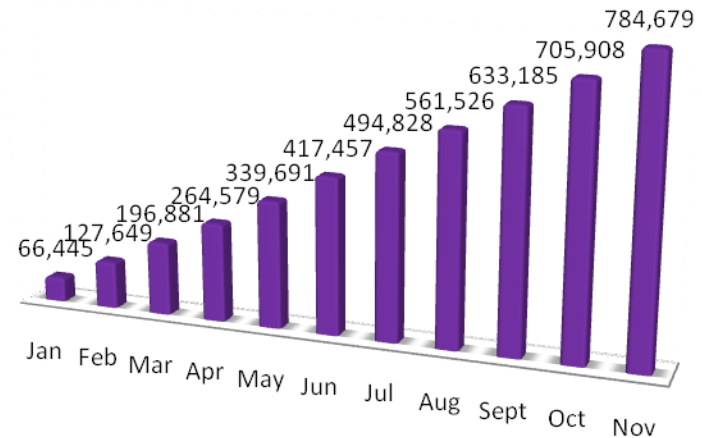
Operational Expense



Interest Income



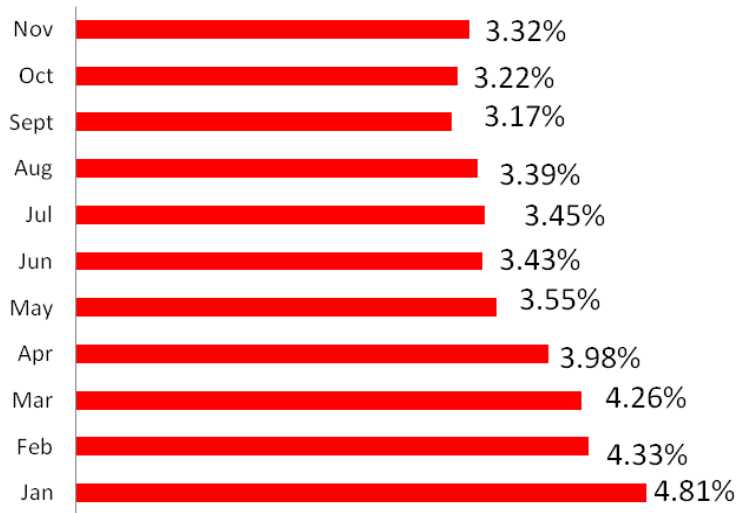
Interest Expense



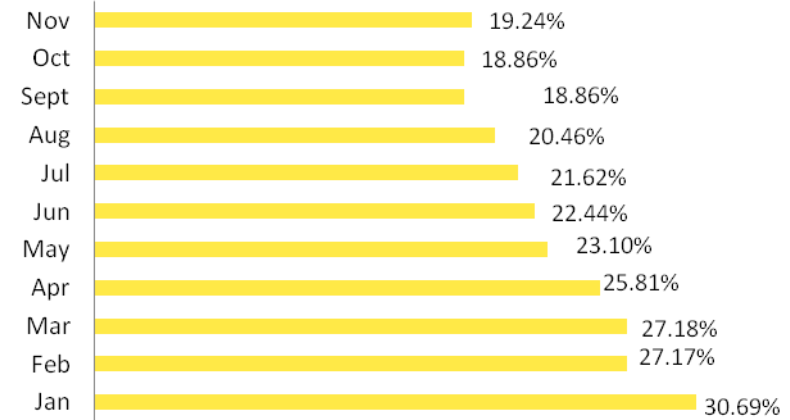
FINANCIAL RATIO

Information	Dec 2011	Sept 2011	Nov 2011	Sept 2012	Nov 2012	BPD Sep 12	National Banking Sep 12	Benchmark
ROA	4,97%	5,29%	5,34%	3,17%	3,32%	2,97%	3,09%	>1.22%
ROE	33,65%	36,25%	37,41%	18,86%	19,24%	28,1 %	26,8%	>15%
NIM	7,95%	7,94%	7,91%	6,55%	6,46%	6,52%	5,45%	>5.5%
CAR	16,53%	15,99%	15,83%	25,24%	27,09%	17,15%	17,41%	>15%
LDR	80,11%	73,22%	75,18%	70,74%	73,90%	63,35%	83,33%	<94.75
NPL-Gross	0,97%	1,18%	1,31%	2,72%	2,86%	2,1 %	2,68%	<5%
NPL-Net	0,55%	0,48%	0,66%	1,48%	1,69%	0,9%	1,3%	<5%
BOPO	60,02%	57,09%	57,02%	70,02%	68,47%	74.17%	74.26%	<93.52%

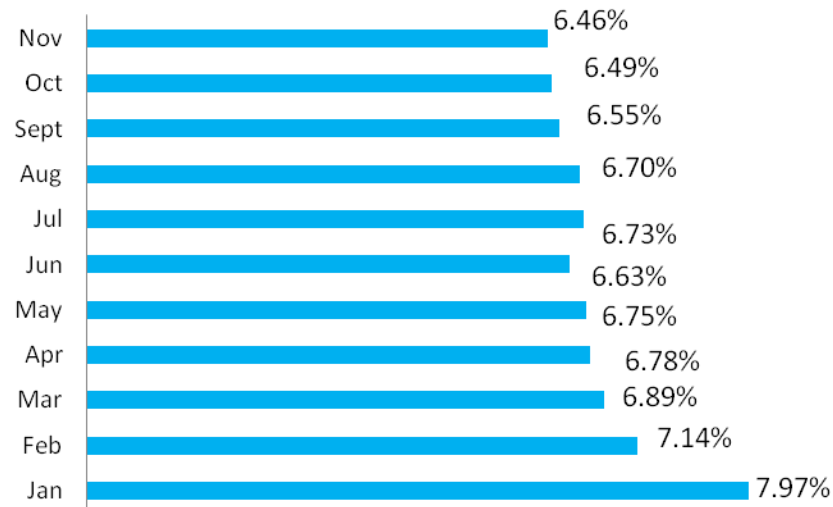
ROA



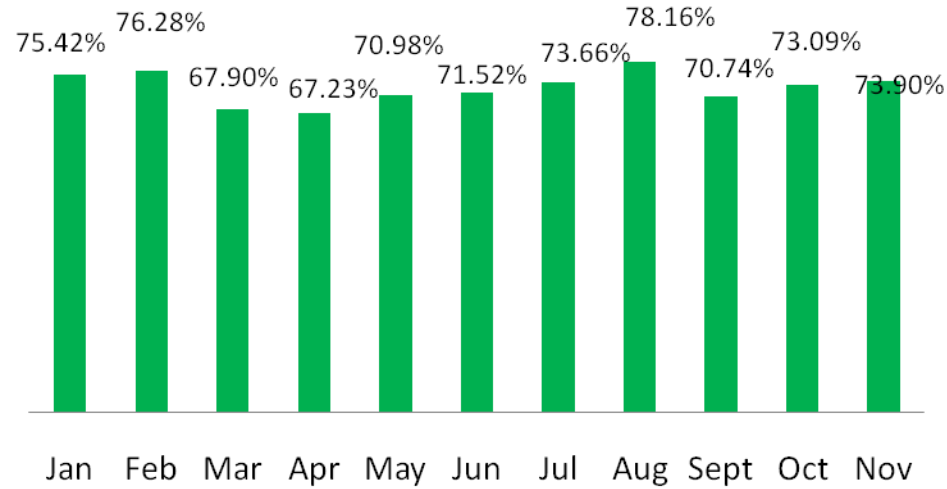
ROE



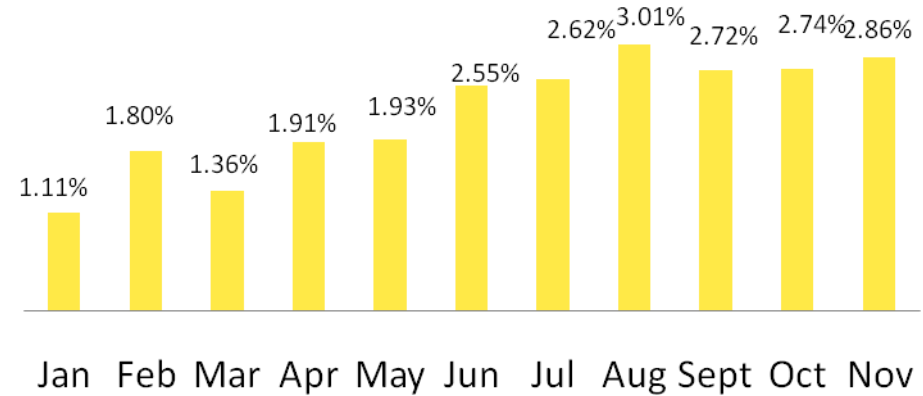
NIM



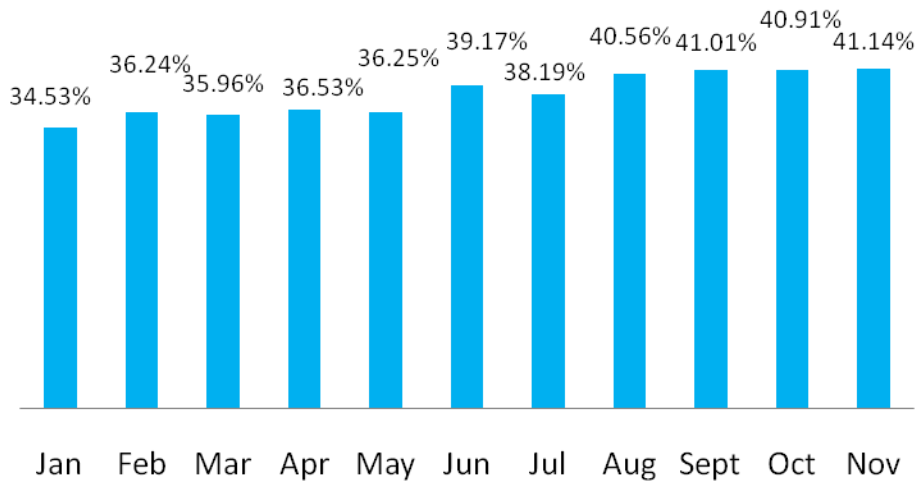
LDR



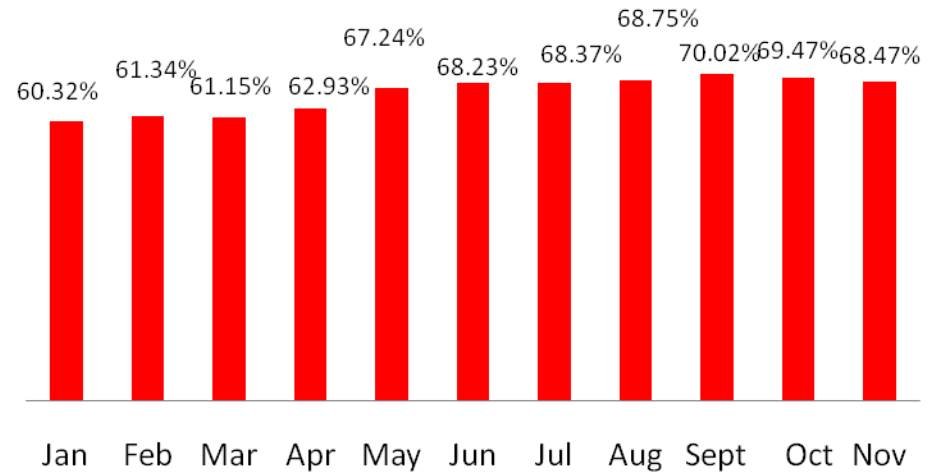
NPL Gross



CER



BOPO



THIRD PARTY FUND

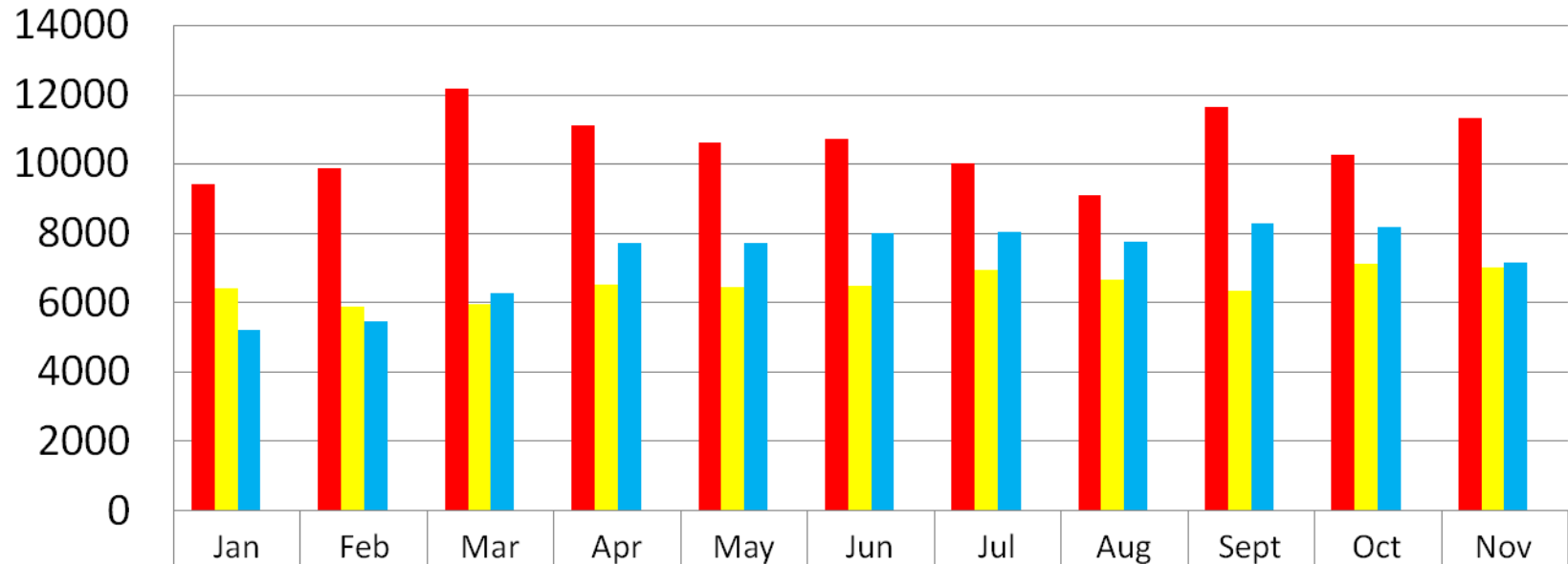


THIRD PARTY FUND

(In Million Rp.)

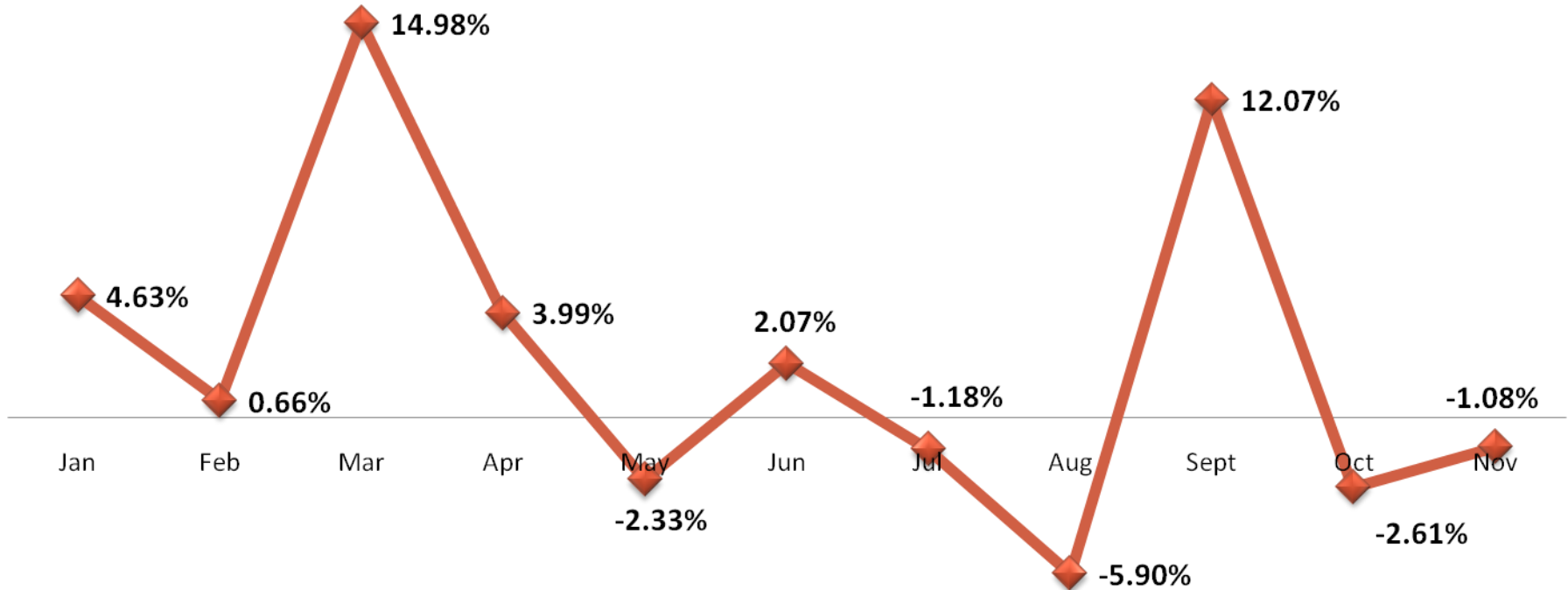
Description	Dec 2011	Nov 2011	Nov 2012	YoY
Government Current Account	6.419.288	8.478.224	8.510.907	0,39%
General Current Account	1.725.979	2.262.240	2.823.496	24,81%
Total Current Account	8.145.266	10.740.464	11.334.403	5,53%
Simpeda Saving	6.461.072	5.187.735	6.345.502	22,32%
Siklus Saving	193.551	153.951	153.385	- 0,37%
Hajj Saving	134.109	128.992	155.760	20,75%
TabunganKu	290.981	241.826	358.277	48,15%
Total Saving Account	7.081.486	5.712.504	7.012.924	22,76%
Time Deposit 1 Month	3.879.499	4.569.867	6.390.071	39,83%
Time Deposit 3 Months	367.650	360.011	237.691	- 33,98%
Time Deposit 6 Months	61.644	60.688	60.943	0,42%
Time Deposit 12 Months	253.923	193.148	457.979	137,11%
Total Time Deposit	4.667.717	5.183.714	7.146.684	37,87%

Third Party Fund 2012 (Billion Rp.)



■ Current Account	9420	9863	12158	11125	10602	10732	10003	9114	11628	10256	11334
■ Saving Account	6424	5878	5960	6523	6461	6475	6960	6651	6347	7140	7013
■ Time Deposit	5230	5473	6280	7718	7711	8020	8027	7751	8281	8176	7147
■ CASA RATIO	75.18%	74.20%	74.26%	69.57%	68.87%	68.21%	67.88%	67.04%	68.46%	68.03%	71.97%

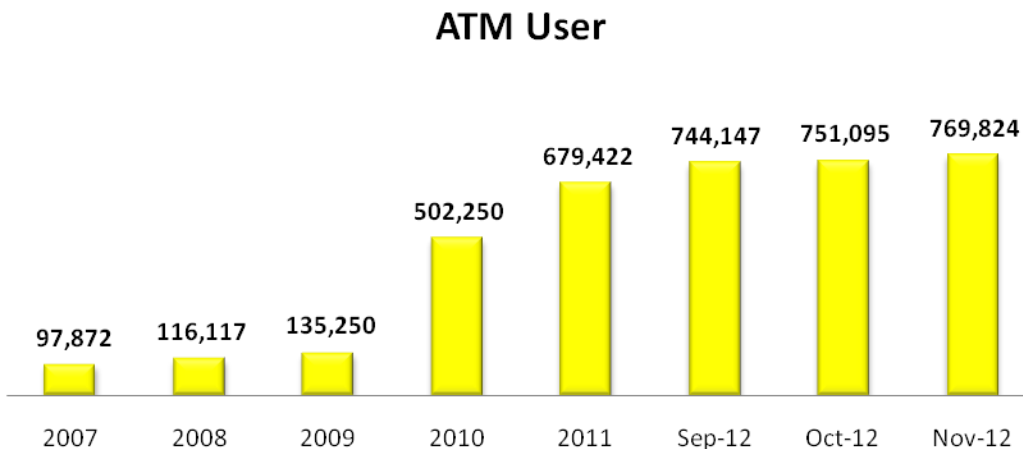
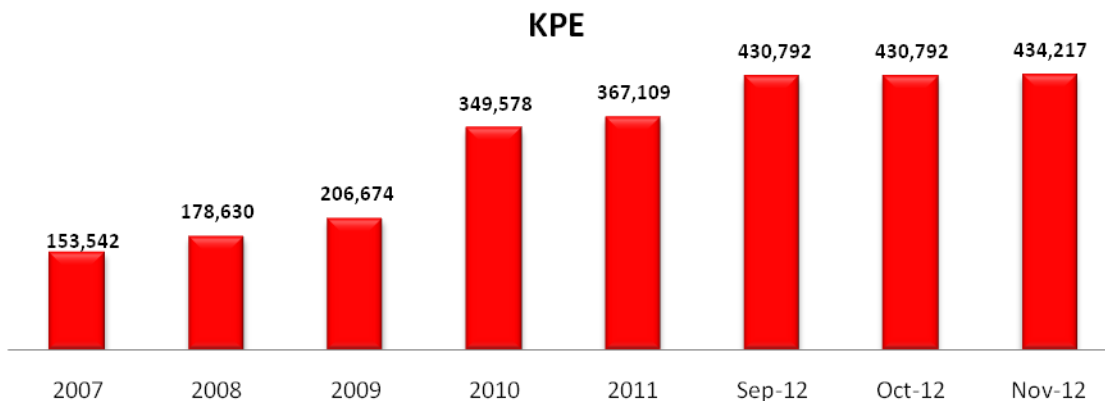
MONTHLY GROWTH THIRD PARTY FUND



TOTAL CUSTOMER THIRD PARTY FUND

Third Party Fund	Dec 2009	Dec 2010	Dec 2011	Aug 2012	Sept 2012	Oct 2012	Nov 2012	YTD
Gouvernement Current Account	161	147	67	113	112	113	120	79,10%
Private Current Account	38.342	40.645	33.102	42.013	42.347	42.542	42.946	29,74%
Simpeda	960.767	1.102.834	1.084.905	1.294.807	1.304.353	1.315.259	1.333.605	22,92%
Siklus	15.288	14.705	12.535	16.165	16.148	16.177	16.247	29,61%
Hajj Saving	44.569	54.371	63.551	70,611	72.319	73.901	76.074	19,71%
TabunganKu	-	176.627	342.050	508.312	545.353	561.258	580.605	69,74%
Time Deposit	13.139	15.198	18.900	20.515	20.816	21.000	21.541	13,97%
TOTAL	1.094.515	1.376.137	1.561.851	1.952.536	2.001.448	2.030.250	2.071.138	32,61%

KPE & 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....!!

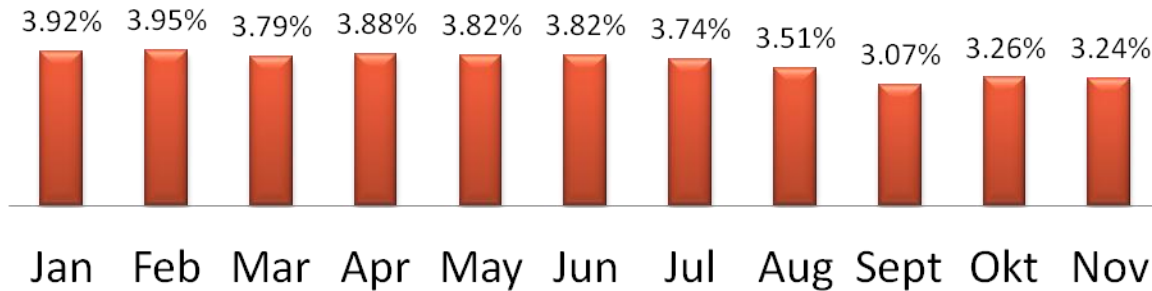
Hanya dengan Kartu ATM Bank Jatim:
BEBAS biaya tarik tunai di ATM berlogo **ATM BERSAMA** dan **PRIMA**
DAPAT digunakan untuk transaksi Tarik Tunai, Transfer, Cek Saldo dan Pembayaran: Listrik, Telkom, PBB, SPP.
 Pembelian: Pulsa

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 tergabung dalam jaringan:
ATM PRIMA : BCA, BII, PERMATA, OCBC NISP, MEGA dll.
ATM BERSAMA : MANDIRI, BNI 46, NIAGA, HSBC, PANIN, DANAMON dll.



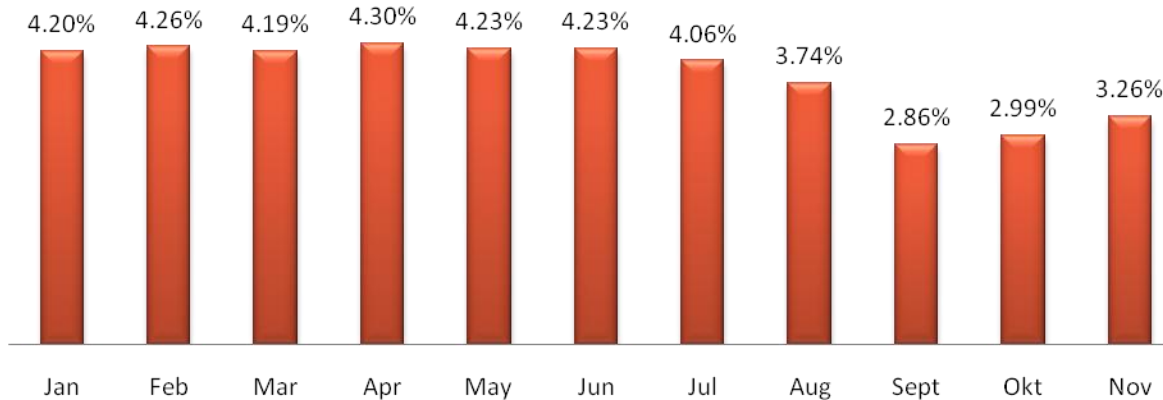
COF +Pemda

■ 2012



COF -Pemda

■ 2012



AVERAGE INTEREST RATE

Current – Saving Account	Nov 2011	Nov 2012
Government Current Account	2.42%	2,35%
General Current Account	1.97%	1,90%
SIMPEDA	1.38%	2,00%
SIKLUS	1.88%	2,25%
Hajj Saving	4%	1%

TIME DEPOSIT	Nov 2011	Nov 2012
- 1 Month	6,71%	5,66%
- 3 Months	7,08%	5,50%
- 6 Months	7,25%	5,43%
- 12 Months	6,48%	6,03%



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



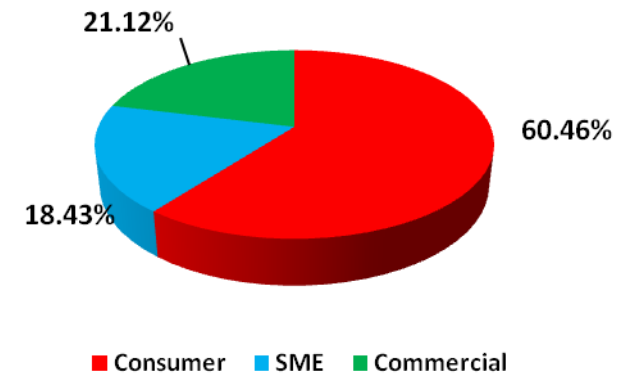
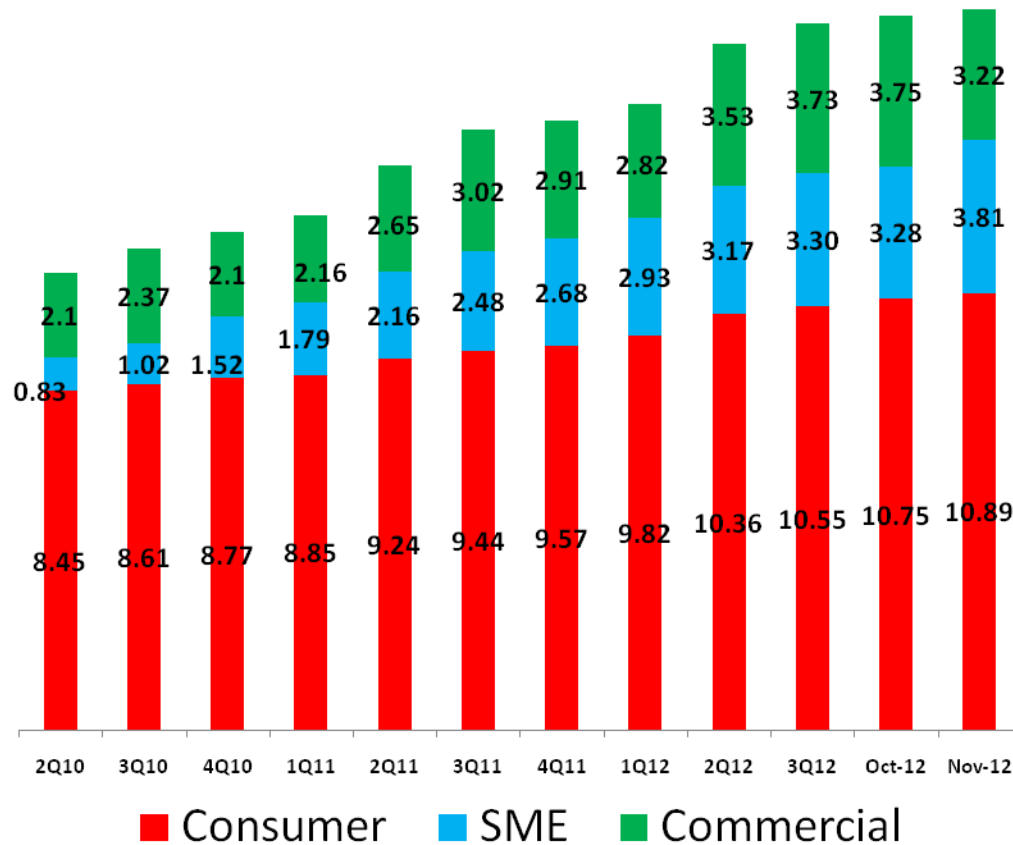
12/19/2012

LOAN COMPOSITION

(in million)

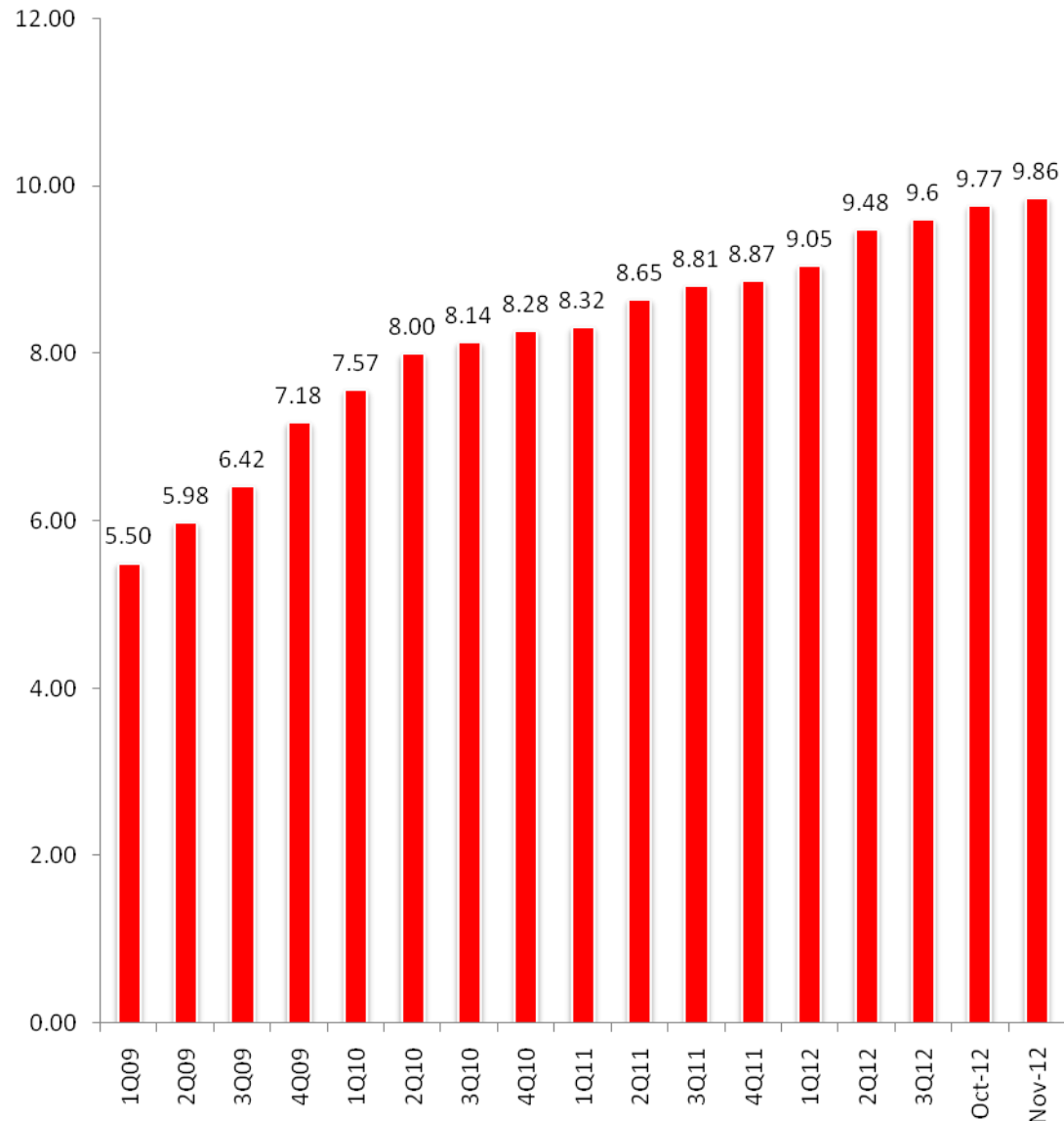
	Sept 2011	Oct 2011	Nov 2011	DeC 2011	Sept 2012	Oct 2012	Nov 2012	% of Total Loan	YoY	YTD
Consumer Loan	9.442.552	9.541.900	9.539.956	9.565.344	10.548.335	10.750.625	10.899.332	60,77%	14,25%	13,95%
Multipurpose	8.811.017	8.875.784	8.871.810	8.869.102	9.598.999	9.763.885	9.864.755	55,01%	11,19%	11,23%
KPR	241.866	272.369	269.294	291.416	513.052	537.189	577.043	3,22%	114,28%	98,01%
Others	389.669	393.747	398.852	404.826	436.284	449.551	457.534	2,55%	14,71%	13,02%
Commercial Loan	3.021.086	3.161.530	3.326.215	2.905.625	3.734.970	3.754.968	3.809.827	21,24%	14,54%	31,12%
Standby Loan	735.582	755.151	779.940	622.119	987.878	987.864	995.533	5,55%	27,64%	60,02%
Keppres	665.444	747.527	779.856	526.850	868.149	857.354	834.998	4,66%	7,07%	58,49%
R/C	865.559	781.049	783.604	996.517	790.979	1.116.762	1.170.472	6,53%	49,37%	17,46%
Sindikasi	754.501	877.803	982.815	760.139	1.087.964	792.988	808.824	4,51%	- 17,70%	6,40%
SME	2.480.185	2.547.268	2.983.278	2.680.797	3.303.739	3.276.773	3.224.760	17,98%	8,09%	20,29%
KUR	1.589.265	1.641.085	1.668.507	1.712.260	1.857.054	1.805.154	1.762.244	9,83%	5,62%	2,92%
Others	890.920	906.183	1.314.771	968.537	1.446.685	1.471.619	1.462.516	8,15%	11,24%	51,00%
TOTAL	14.934.823	15.250.698	15.849.449	15.151.766	17.587.044	17.782.366	17.933.919	100%	31,52%	18,36%

LOAN COMPOSITION

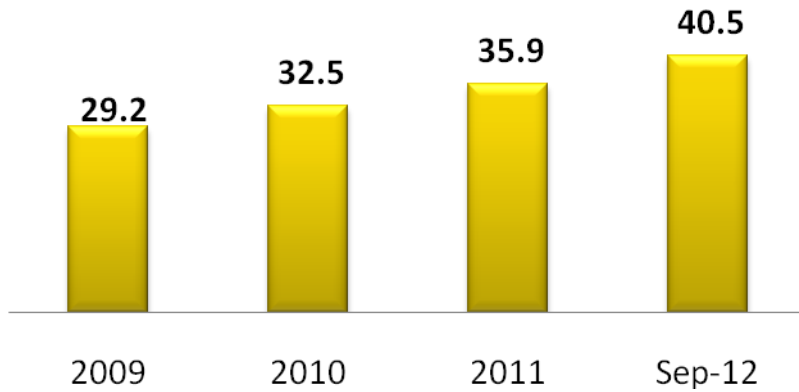


Consumer Loan (Multipurpose)

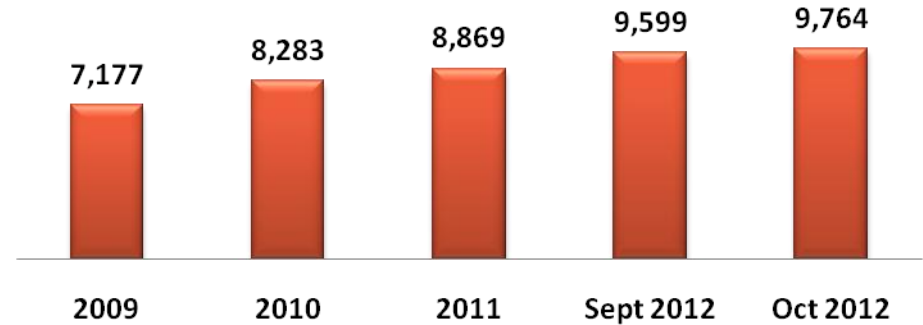
- Dari 471.814 pegawai negeri di Jawa Timur, sekitar 52,13% telah dilayani oleh Bank Jatim pada posisi Q3-2012 dan menjadi 52,42% pada posisi Oct-2012
- In September 2012 civil servants of East Java increase 14% in 2011. January-June 2012 increase 4%.
- Customer of Multipurpose Loan Quarter-3 2012 is 245,935 then increase at 30 November 2012 become 247.063 or up to 1128 customers



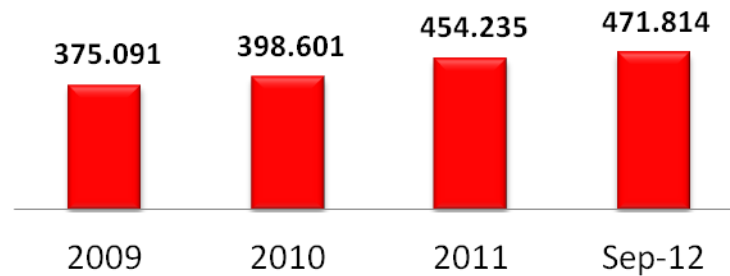
Multiguna Ticket Size (million) Rp.



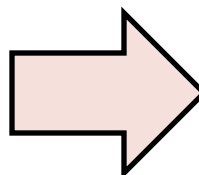
Multiguna Loan Balance (Jutaan Rp.)



■ Number of Civil Servants



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

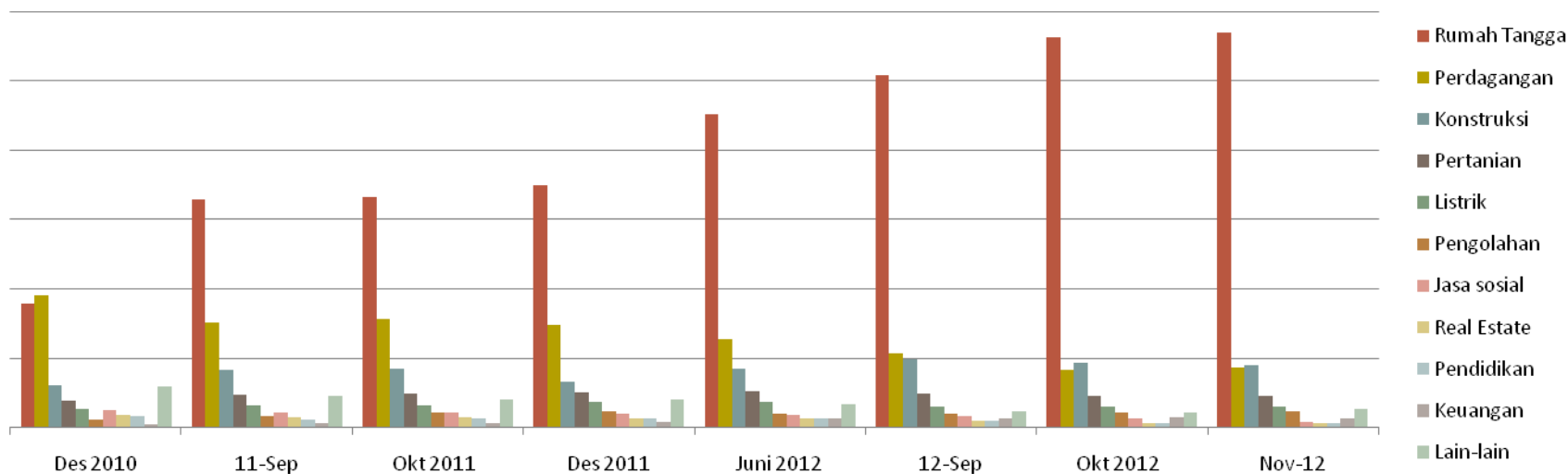
Multiguna's Growth Strategy

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 Rp.)



	Household	Trade	Construction	Agriculture	Electricity	Processing	Social Service	Real Estate	Education	Finance	Others
Dec 2010	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
Oct 2011	6,663,811	3,106,251	1,668,049	967,907	,613,669	416,802	407,546	260,239	236,522	114,381	795,521
Dec 2011	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
June 2012	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
Oct 2012	11,273,939	1,632,899	1,838,539	907,578	,587,524	408,633	242,778	100,818	119,299	259,691	410,668
Nov 2012	11.401.039	1.702.108	1.784.992	889.492	593.371	443.136	131.058	100.645	115.053	255.279	517.746

**** Data Outstanding**

TOTAL LOAN CUSTOMERS

	Dec 09	Dec 10	Sep 11	Oct 11	Nov 11	Dec 11	Jun 12	Sep 12	Oct 12	Nov 12	YTD
Consumer Loan											
Multiguna	246,147	254,942	252,883	252.276	249.289	247,024	249,508	245,935	247.371	247.063	0,02%
Commercial Loan											
Standby Loan	538	845	1,490	1.496	1.656	1,191	1,340	1,931	1.763	1.828	53,48%
Keppres	875	1,666	2,785	3.299	3.365	2,408	2,263	3,494	3.697	3.688	53,16%
Sindikasi	7	10	12	12	14	14	14	14	14	15	7,14%
SME Loan											
KUR	-	7,000	17,430	18.223	18.921	19,588	23,910	25,169	25.092	25.021	27,74
Others	21,363	23,150	25,004	25.883	26.481	27,168	31,316	32,086	31.795	33.790	24,37%
TOTAL	268,930	287,613	299,604	301.189	299.726	297,393	308,351	308,629	309.732	311.405	4,71%

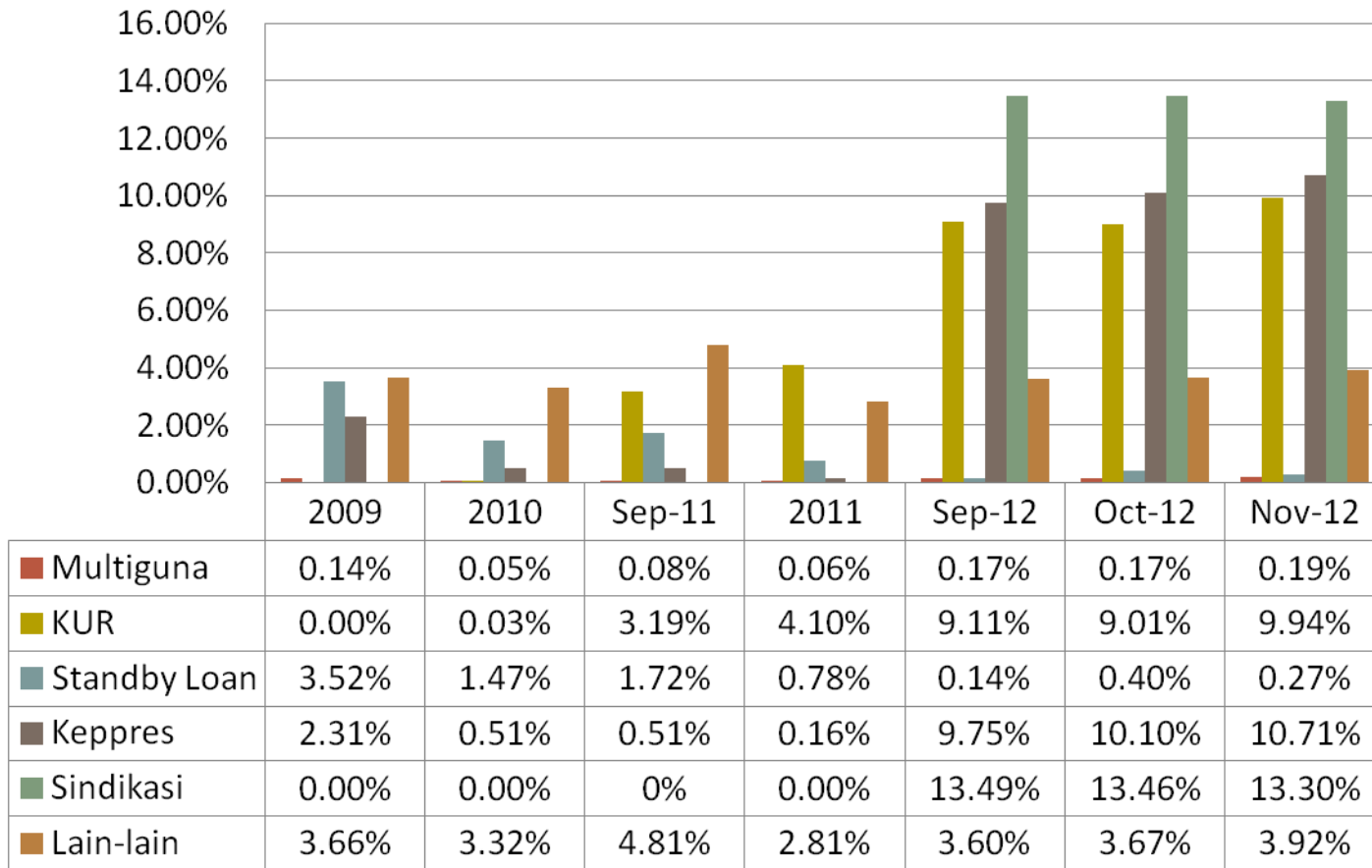
NPL to Outstanding Loan

(In Million Rp.)

Loan	FY09	FY10	9M11	%	FY11	1H12	9M12	%	YoY	YTD	QoQ
Multipurpose	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%
Sindikasi	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 of Outstanding

** Data exclude sharia



**** Persentase dari Outstanding**

**** Data Tidak termasuk Syariah**

STRATEGI 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	Hasil penagihan kredit stlh dikurangi hak subrogasi Jamkrindo 70% (angsuran debitur extra yg mendpt klaim)	3,785,913,501	28,143,321	59,242,162	34,244,559	1,001,149,356	4,877,729,549
3	Hasil penyelesaian krd bermslh mll Balangan (intra+extra)-kredit NPL's (intra) 75%	4,652,991,704	405,051,697	357,930,826	313,985,533	313,985,533	6,043,945,293
4	Hasil angsuran pokok & bunga kredit extra (sesuai lap target extra) (dikurangi penyelesaian kredit extra mll Balangan 25%)	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	Angsuran kredit bermslh Cab HR Muhammad	-	7,549,447,120	-	-	-	7,549,447,129
6	Hasil klaim PT Mekar Rejo Asri	3,184,866,000	-	-	-	-	3,184,866,000
7	Angsuran kredit bermslh Cab. Sumenep	-	14,127,000	72,009,193	101,747,575	64,246,087	252,129,855
8	Revisi Recovery	-	-	-	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

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

(In Million Rp.)

Program	Aug 2012 (Outstanding)	Member	Sept 2012 (Outstanding)	Member	Oct 2012 (Outstanding)	Member	Nov 2012 (Outstanding)	Member
Linkage Program Executing	197.346	63 BPR	197.845	63 BPR	198.999	63 BPR	195.736	63 BPR
Linkage program KUR – Executing	9.947	2 BPR	9.514	2 BPR	9.021	2 BPR	8.553	2 BPR
Linkage BPR Non APEX	4.325	2 BPR	4.184	2 BPR	4.015	2 BPR	3.859	2 BPR
TOTAL	211.618	67 BPR	211.543	67 BPR	212.035	67 BPR		67 BPR

Statutory Reserves

(In Million Rp.)

Description	July 2012	Aug 2012	Sept 2012	Oct 2012	Nov 2012
Deposito	8.310	8.310	8.310	8.310	8.340

Corporate Profile

bankjatim 

CABANG UTAMA

JL. BASUKI RACHMAD

12/19/2012

OFFICE NETWORK

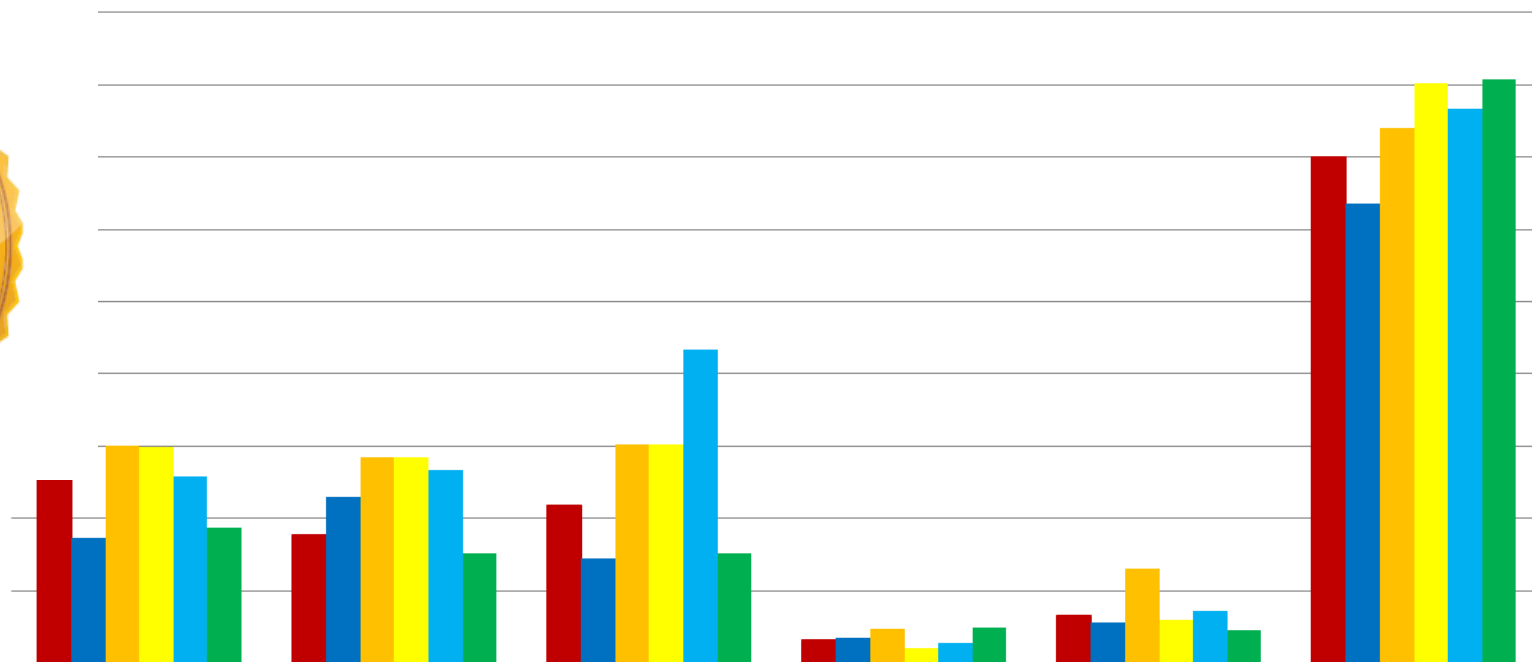
Description	Dec 2009	Dec 2010	Sept 2011	Dec 2011	Sept 2012	Oct 2012	Nov 2012	Target Des' 12	BP 2012
Head Office	1	1	1	1	1	1	1	1	0
Branch	39	41	41	41	41	41	41	41	0
Sub Branch Office	26	44	47	67	67	67	78	92	25
Cash Office	151	154	161	164	167	169	162	177	13
Payment Point	78	88	111	115	134	134	135	144	29
Mobile Cash/ Counter	45	49	56	57	57	57	57	66	9
Mobile Cash ATM	-	4	4	4	6	6	6	8	2
ATM	87	142	185	262	336	315	337	377	115
ADM	1	1	1	1	1	1	1	1	0
Office Channeling	37	37	37	47	47	47	47	47	0
<small>12/19/2012</small> TOTAL	465	561	644	759	821	838	865	954	193

Human Resources

Keterangan	Des 2009	Des 2010	Sept 2011	Des 2011	Sept 2012	Okt 2012	Nop 2012
Board of Commisioner	4	4	4	4	4	4	4
Sharia Supervisory Board	3	3	3	3	3	3	3
Board of Director	4	4	5	5	5	5	5
Management 1	12	13	15	15	15	15	14
Management 2	67	64	70	68	71	70	68
Management 3	61	54	74	73	111	112	110
Management 4	461	479	483	491	533	590	588
Staff Administration	851	956	978	949	975	933	933
Staff Non Administration	423	416	384	404	378	376	375
Non Permanent	393	224	244	370	310	289	581
Outsourcing	605	940	1.349	1557	1.770	1,870	1,867
12/19/2012 TOTAL	2884	3157	3.606	3939	4.175	4,267	4,548



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



	Aset (YoY)	Kredit (YoY)	DPK (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%

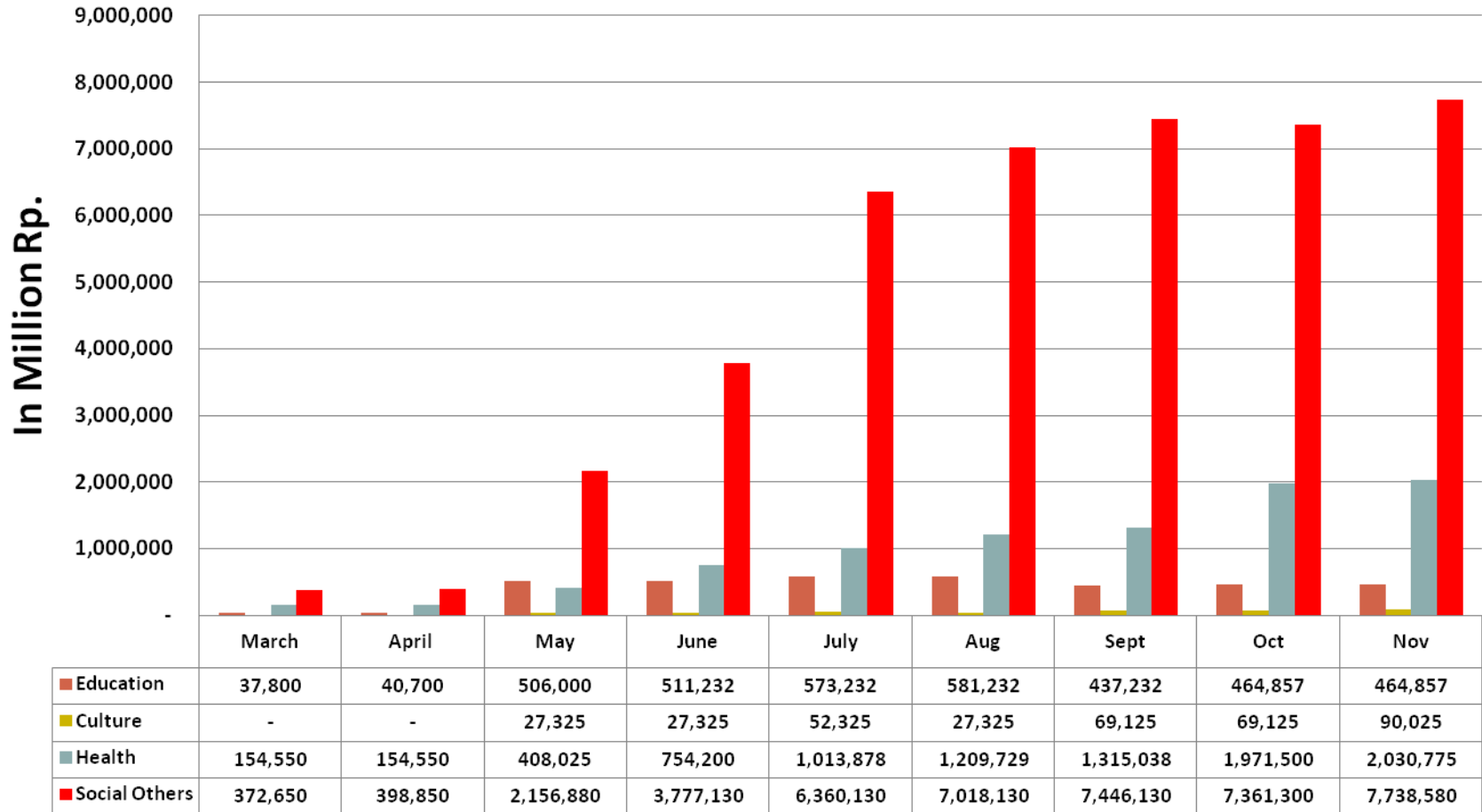
Banking Sector Industry

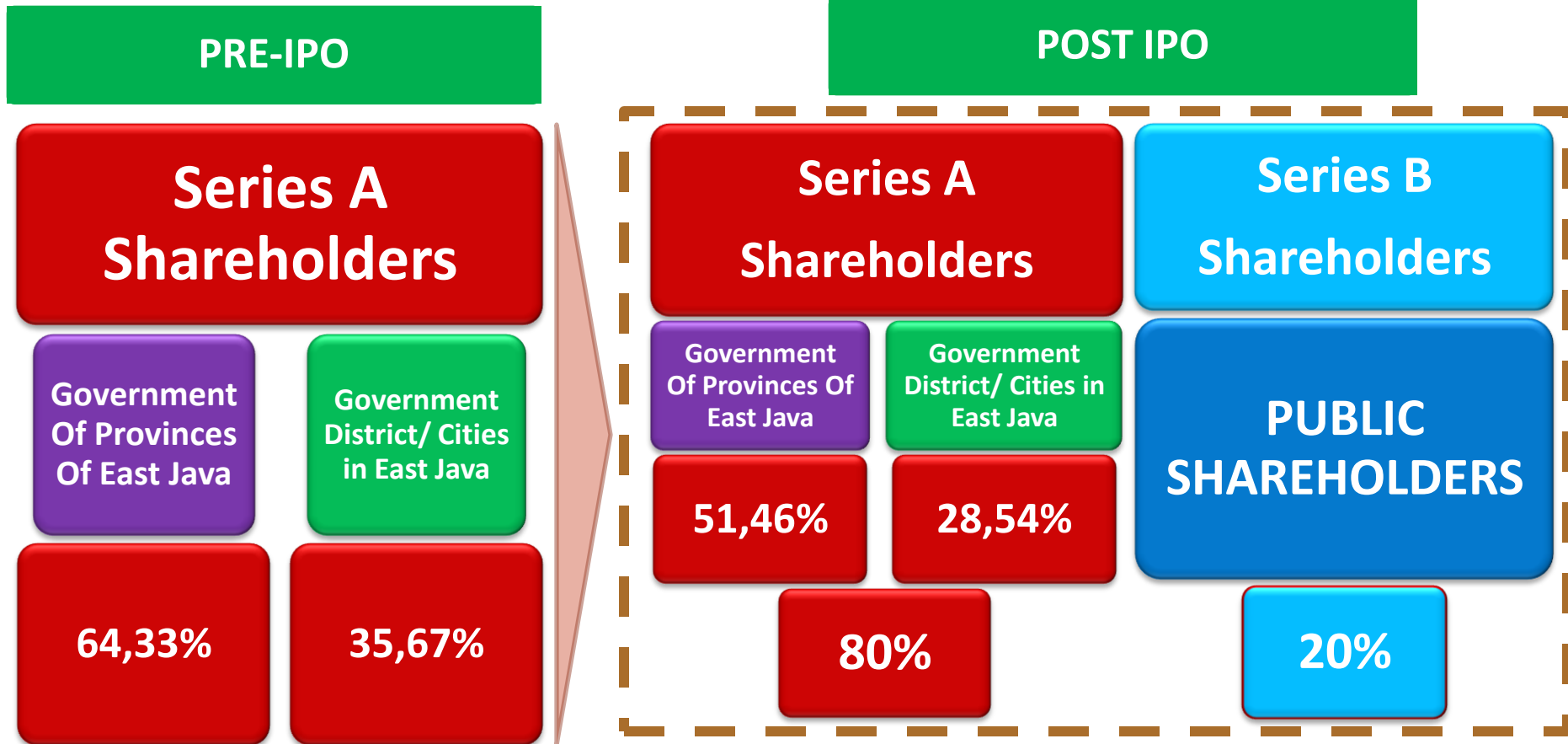


Bank	Share px	Market Cap Rp bn	PBV	PER	Deviden Yield
Bank Jatim	375	5.54	0,85	6,24	8,8%
Bank Jabar	1.080	10.655	1,88	8,97	5,8%
Bank Mandiri	8100	185.955	2,66	13,14	1,8%
BTN	1.400	12.166	1,51	9,27	2,5%
BTPN	5.050	29.487	4,13	15,84	0,0%
Bukopin	620	4.970	1,01	6,09	4,6%

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.

MarkPlus Insight 2012

Best Champion Service Excellence Category conventional banking (asset <150 T)
12/19/2012

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

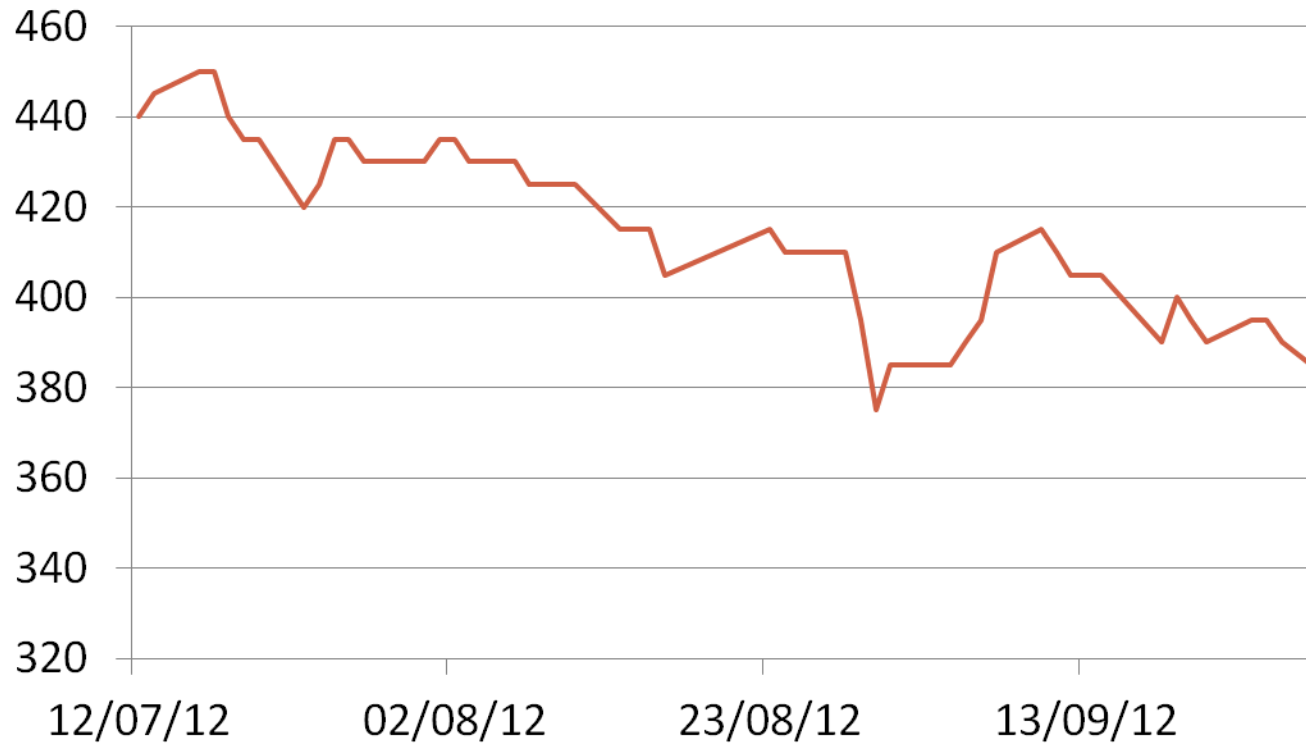
Annual Report Award 2011 Committee – State-owned Company with Bapepam, Ditjen Pajak, Bursa Efek Indonesia, Ikatan Akuntansi Indonesia and Corporate Governance National Committee)

2nd ranked Company Category BUMD Non Listed

Indonesia Banking Award 2012

Best Regional Champion Bank wit asset above Rp 10 trillion

Stock Movement



A photograph of four women in red Bank Jatim uniforms with white bows at the neck, 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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