

*Daiwa Conferences
(Performance Dec 2013 –
Unaudited)*

Tokyo, 5-8 March 2014

Pt Bank Pembangunan Daerah Jawa Timur Tbk

AGENDA

OVERVIEW

ECONOMIC OUTLOOK

FINANCIAL HIGHLIGHTS

INVESTMENT HIGHLIGHTS

STRENGTHS

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SECTION 1

OVERVIEW

53 YEARS OF EXPERIENCE

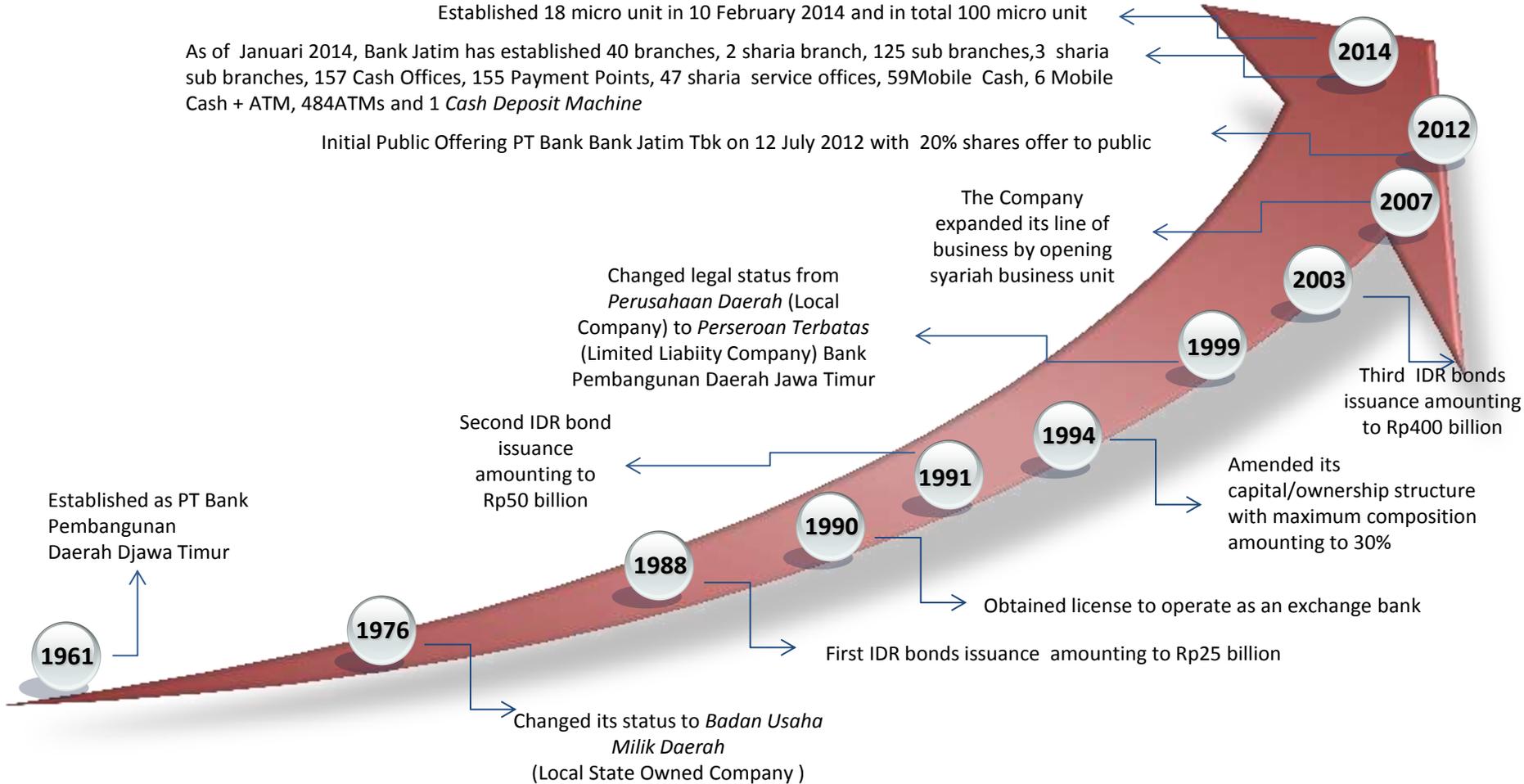


Since its inception at 1961, Bank Jatim has been successfully stimulating and driving improvement on the local area, managing local government money, and subsequently becoming one source of local revenue.

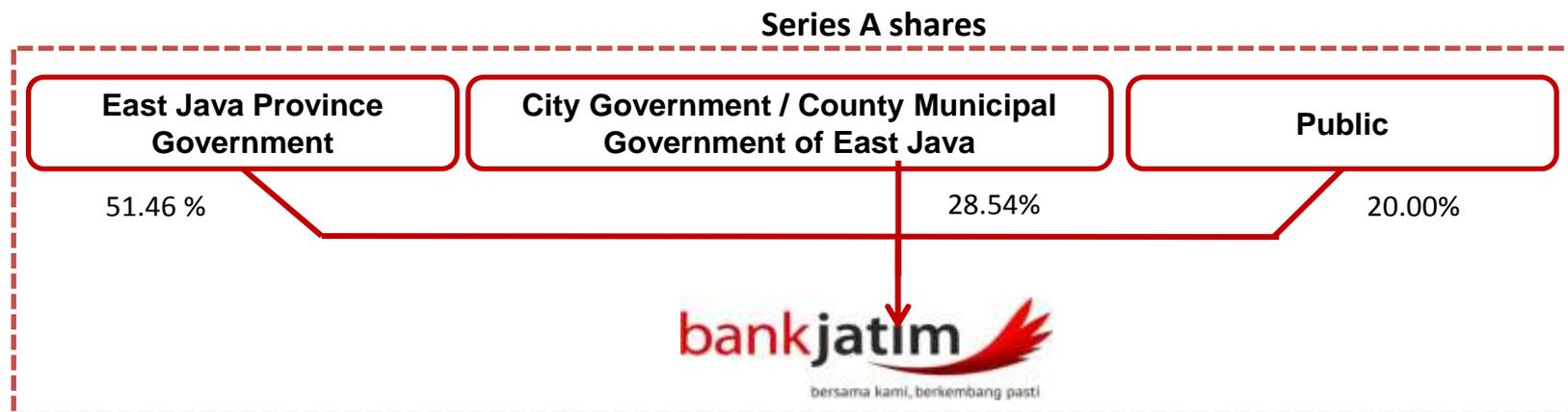
Established 18 micro unit in 10 February 2014 and in total 100 micro unit

As of Januari 2014, Bank Jatim has established 40 branches, 2 sharia branch, 125 sub branches, 3 sharia sub branches, 157 Cash Offices, 155 Payment Points, 47 sharia service offices, 59 Mobile Cash, 6 Mobile Cash + ATM, 484 ATMs and 1 Cash Deposit Machine

Initial Public Offering PT Bank Bank Jatim Tbk on 12 July 2012 with 20% shares offer to public



OWNERSHIP STRUCTURE AFTER 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% ESA)	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

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)

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).

FUNDING PRODUCT

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

CONVENTIONAL

FUND COLLECTION

- ▶ Demand Deposit
- ▶ Time Deposit
- ▶ Simpeda Saving Deposit
- ▶ Siklus Saving Deposit
- ▶ TabunganKu (My Saving)
- ▶ Tabungan Haji (Haji Saving Deposit)



FOREIGN EXCHANGESERVICES

- ▶ Saving & Time Deposit
- ▶ Bank Guarantee
- ▶ Remittance
- ▶ Letter of Credit
- ▶ Export/Import Tax Payment



OTHER SERVICES

- ▶ Bank Reference / Bank Guarantee
- ▶ Western Union
- ▶ Safe Deposit Box
- ▶ National Clearing System
- ▶ RTGS
- ▶ Inkaso Rupiah & Forex
- ▶ SMS Banking
- ▶ Phone Banking / Call Center
- ▶ Pick up service



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

SHARIA

FUND PRODUCTS

- ▶ Amanah Current Account
- ▶ Amanah Haji Saving
- ▶ Barokah Saving
- ▶ TabunganKu iB
- ▶ Barokah Deposit

SERVICES PRODUCTS

- ▶ National Clearing System, Western Union
- ▶ RTGS
- ▶ Bank Reference / Bank Guarantee
- ▶ Bank Supporting Letter
- ▶ ATM and SMS Banking



FINANCING PRODUCTS

PRODUCTIVE WORKING CAPITAL

- ▶ Al-Musyarakah
- ▶ Al-Murabahah
- ▶ Al-Mudharabah
- ▶ Keppres Syariah
- ▶ Others

INVESTMENT

- ▶ Al-Murabahah
- ▶ Others

CONSUMER

- ▶ Mortgage iB Griya Barokah
- ▶ Syariah Multipurpose

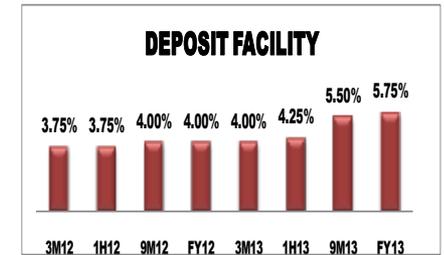
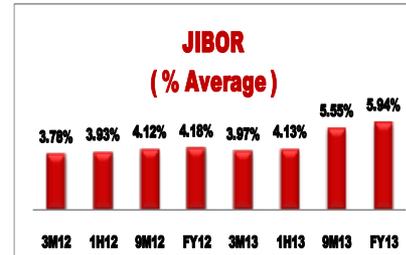
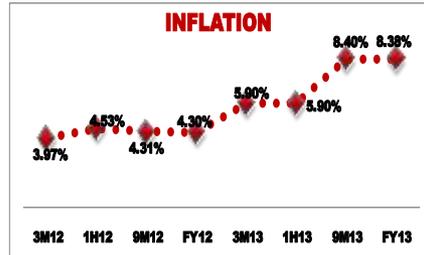
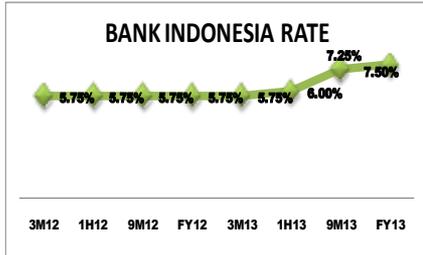
OTHER CREDITS

- ▶ Kafalah Products

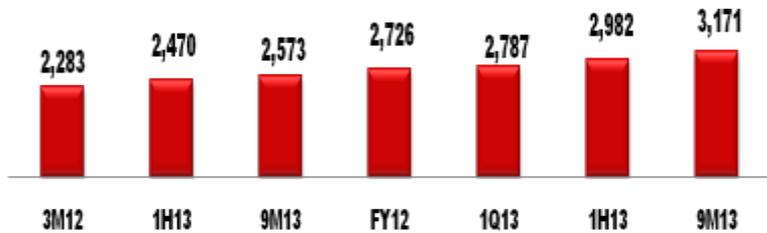
SECTION 2

ECONOMIC OUTLOOK

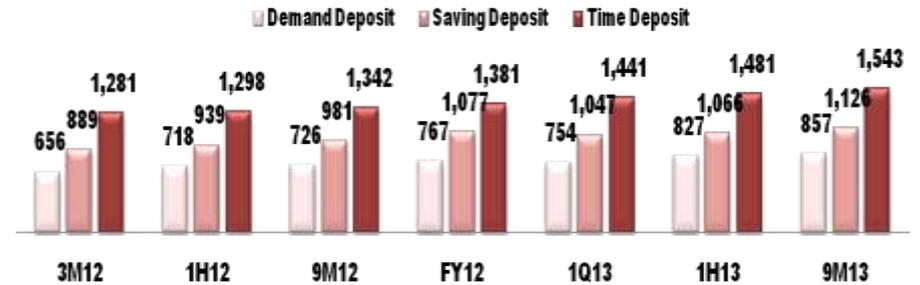
MACRO ECONOMY



Loan (in Trillion Rp.)



Deposits (in Trillion Rp.)

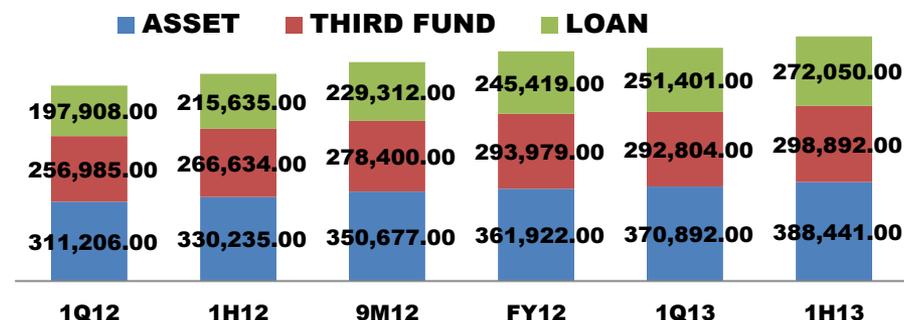


THE ECONOMIC POTENTIAL OF EAST JAVA TOWARDS BANK JATIM

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	9M13
1.	DKI Jakarta	6.53	6.19
2.	East Java	7.27	6.49
3.	West Java	6.21	5.65
4.	Central Java	6.34	5.85
5.	Banten	6.15	5.70
6.	DI Y	5.32	5.93
	INDONESIA	6.23	5.62

EAST JAVA BANKING PERFORMANCES AS JUNE 2013 (IN TRILION)



ECONOMY STRUCTURE (as per June 2013)		
NO	DESCRIPTION	%
1.	Agriculture	14.63
2.	Mining & Quarrying	2.04
3.	Processing Industry	26.48
4.	Electricity, Gas, & Clean Water	1.23
5.	Construction	4.76
6.	Trading, Hotel and Restaurant	31.58
7.	Transportation & Communication	6.13
8.	Finance, Rent & Company Service	5.07
9.	Services	8.08
PDRB		100,0

ECONOMY STRUCTURE (as per September 2013)		
NO	DESCRIPTION	%
1.	Agriculture	16.46 
2.	Mining & Quarrying	2.01
3.	Processing Industry	26.21
4.	Electricity, Gas, & Clean Water	1.31
5.	Construction	4.91 
6.	Trading, Hotel and Restaurant	31.04
7.	Transportation & Communication	5.84
8.	Finance, Rent & Company Service	5.07
9.	Services	7.99
PDRB		100,0

Source: East Java Province

Economy Structure dominated by Secondary sector (Trading & Processing Industry), Supported by Primary Sector (Agriculture)
 → absorb 75 % employee

SECTION 3

FINANCIAL HIGHLIGHTS

BALANCE SHEET



In Million Rp.

Information	Dec 2012	Dec 2013	YoY	Jan 2013	Jan 2014	YoY
Total Asset	29.112.193	33.222.025	14,12%	29.968.074	34.617.652	15,51%
Placement BI & SBI	2.103.339	2.269.719	7,91%	1.797.298	2.042.647	13,65%
Placement Other Bank	5.038.972	3.162.939	- 37,24%	6.612.221	5.611.776	-15,14%
Loan	18.556.329	22.066.735	18,92%	18.322.380	21.631.431	18,06%
Impairment Losses	(255.666)	(358.079)	40,05%	(268.544)	(377.470)	40,56%
Third Party Fund	22.209.673	25.987.820	17,01%	22.932.340	27.103.927	18,19%
- Current Account	9.661.865	9.969.015	3,17%	10.468.098	11.306.495	8%
- Saving Account	8.173.977	9.970.335	21,97%	7.455.243	9.143.241	22,64%
- Time Deposit	4.373.831	6.048.470	38,28%	5.008.999	6.654.191	32,84%
Equity	5.487.107	5.812.323	5,93%	5.875.372	6.301.292	7,24%
TIER 1	4.694.319	4.792.693	2,09%	5.074.350	5,317,627	4,79%

PROFIT & LOSS



In Million Rp.

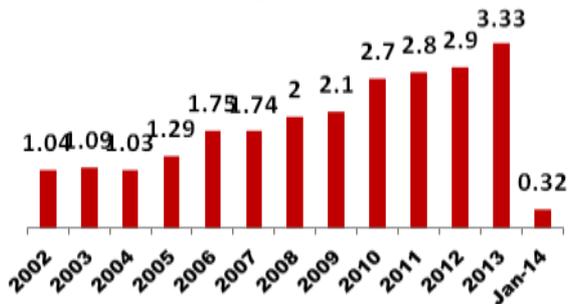
Information	Dec 2012	Dec 2013	YoY	Jan 2013	Jan 2014	YoY
Interest Income	2.814.463	3.328.245	18,25%	241.891	323.445	33,71%
Interest Expense	(852.363)	(859.861)	0,87%	(54.133)	(68.302)	26,17%
Nett Interest Income	1.962.100	2.468.384	25,80%	187.758	255.143	35,88%
Non Interest Operational Income	357.357	431.996	20,88%	30.445	32.257	5,95%
Non Interest Operational Expense	(1.334.005)	(1.639.764)	22,92%	(103.752)	(118.649)	14,35%
Impairment Losses Expense	(310.137)	(428.404)	38,13%	(20.848)	(30.217)	44,93%
Nett Non Interest Operational Income (Expense)	(976.648)	(1.207.768)	23,66%	(73.307)	(86.392)	17,84%
Operational Profit	985.452	1.260.616	27,92%	114.452	168.752	47,44%
Non Operational Profit	15.889	19.382	21,98%	1.087	1.893	76,25%
Pre Tax Profit	1.001.342	1.279.999	27,82%	115.538	170.645	47,69%
Taxes	(276.702)	(363.155)	31,24%	(28.884)	(46.957)	62,57%
Net profit	724.639	916.843	26,52%	86.654	123.688	42,73%

FINANCIAL PERFORMANCE



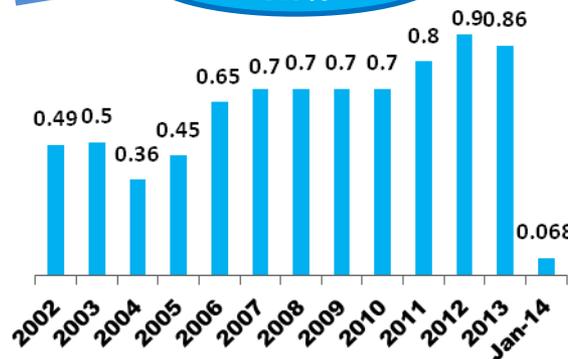
INTEREST INCOME (Rp Tril)

CAGR = 13.47%



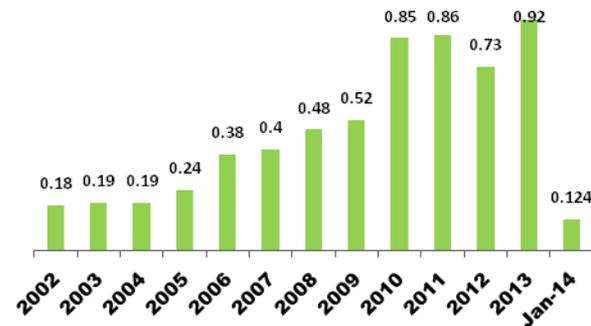
INTEREST EXPENSE (Rp Tril)

CAGR = 3.6%



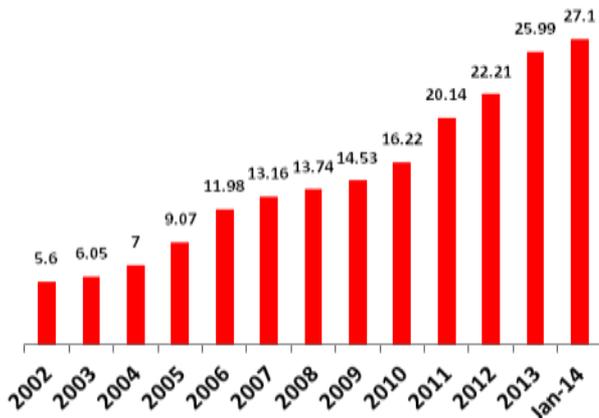
NET PROFIT (Rp Tril)

CAGR = 17.25%



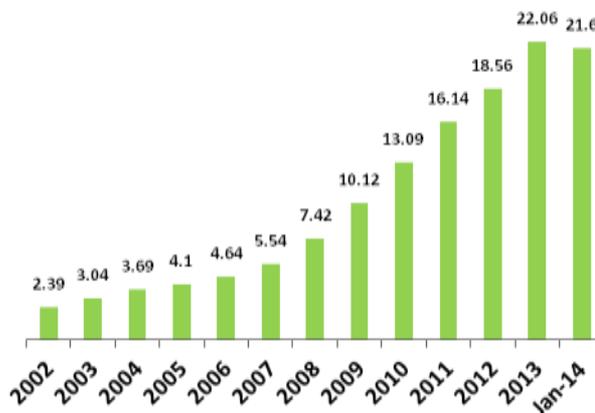
THIRD PARTY FUND (Rp Tril)

CAGR = 17.36%



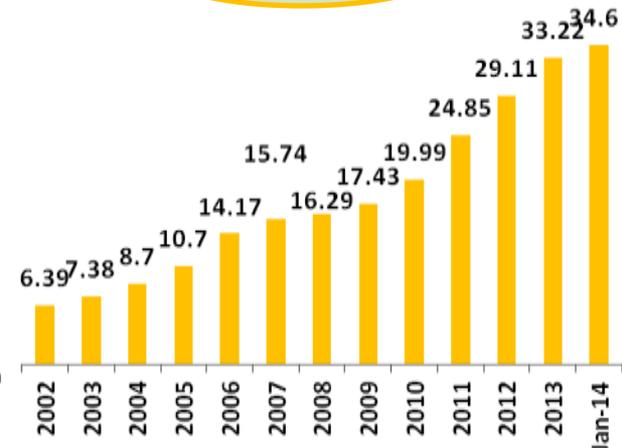
LOAN (Rp Tril)

CAGR = 21.74%



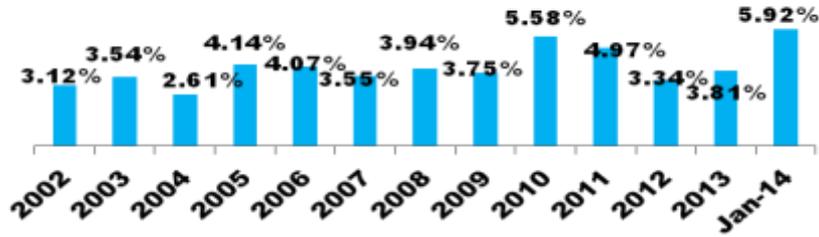
TOTAL ASSET (Rp Tril)

CAGR = 16.99%

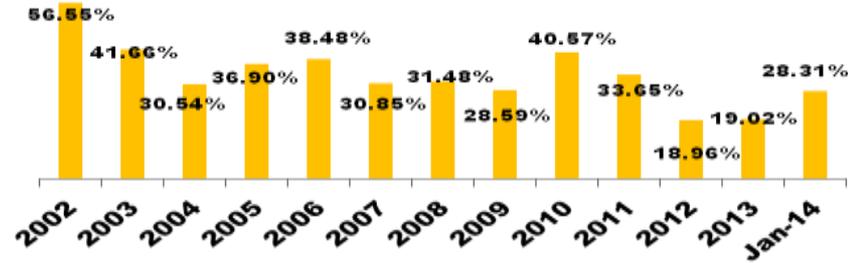


FINANCIAL RATIO

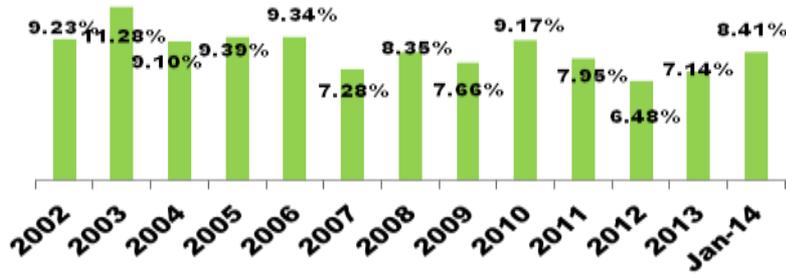
**R
O
A**



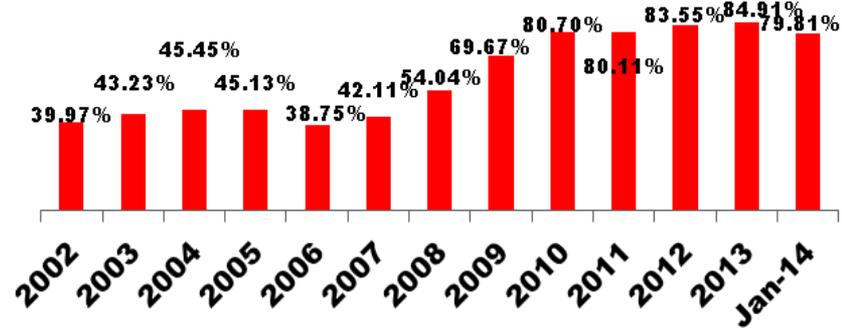
**R
O
E**



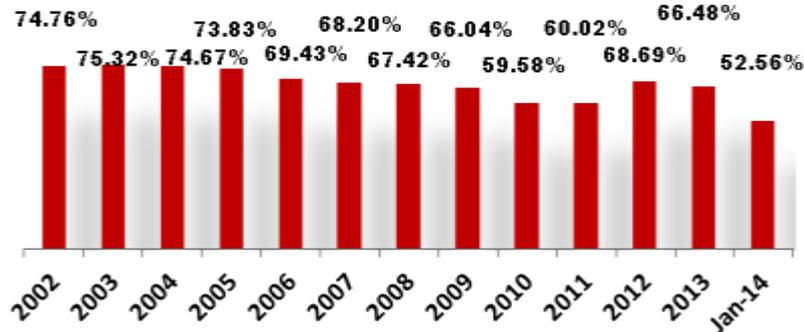
**N
I
M**



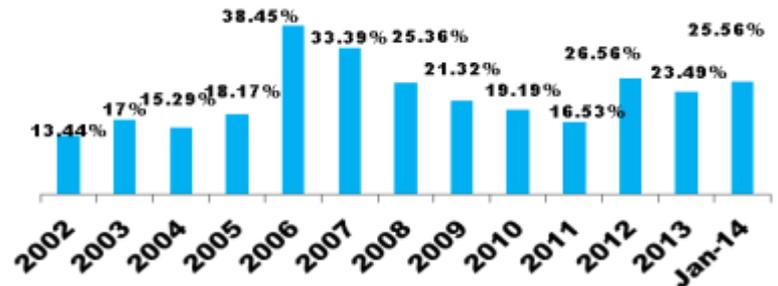
**L
D
R**



**B
O
P
O**



**C
A
R**



Ratio	Des 2012	Mar 2013	Jun 2013	Sept 2013	Dec 2013
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NPL Gross

2,95%

3,15%

3,29%

3,13%

2,90%

Coverage Ratio
46,61%

Coverage Ratio
40,42%

Coverage Ratio
46,40%

Coverage Ratio
53,78%

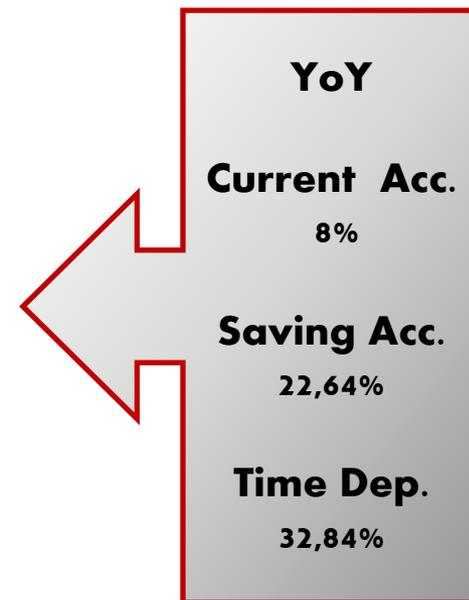
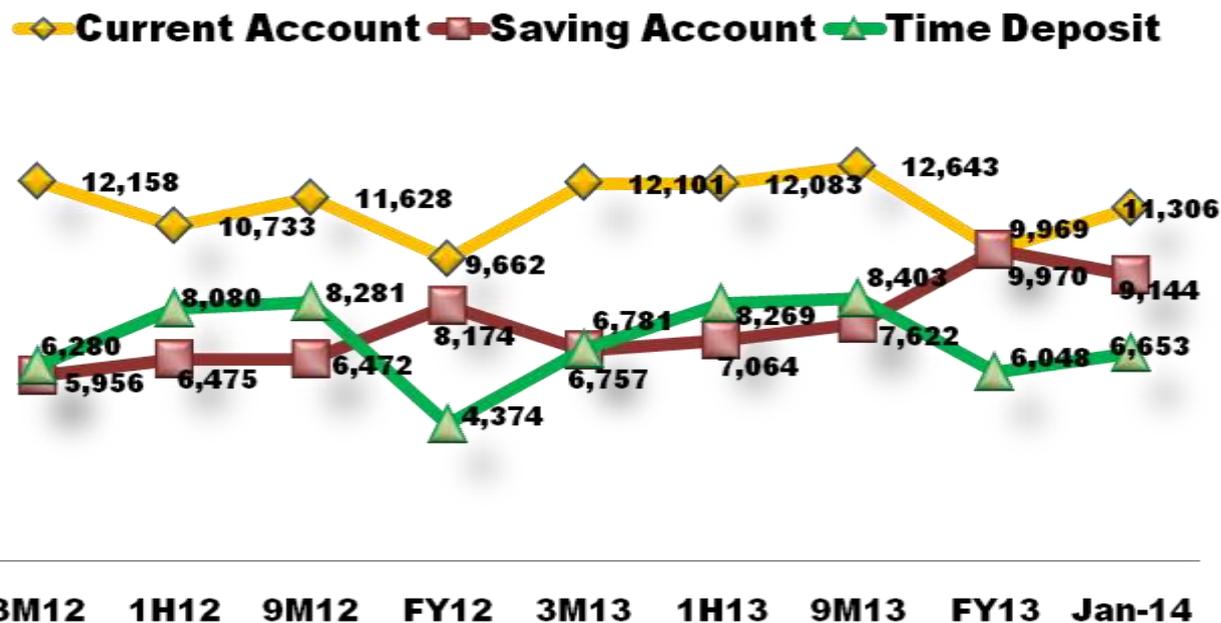
Coverage Ratio
56,04%

SECTION 4

INVESTMENT HIGHLIGHTS

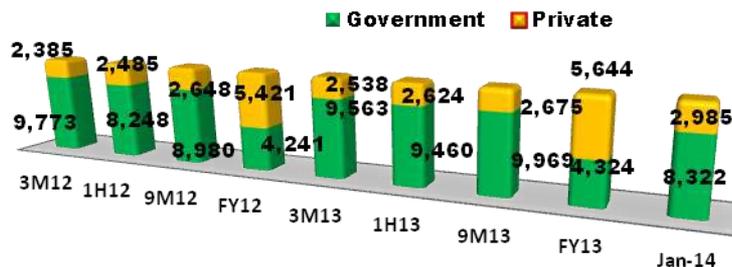
THIRD PARTY FUND

In Billion Rp.



THIRD PARTY FUND

Current Account



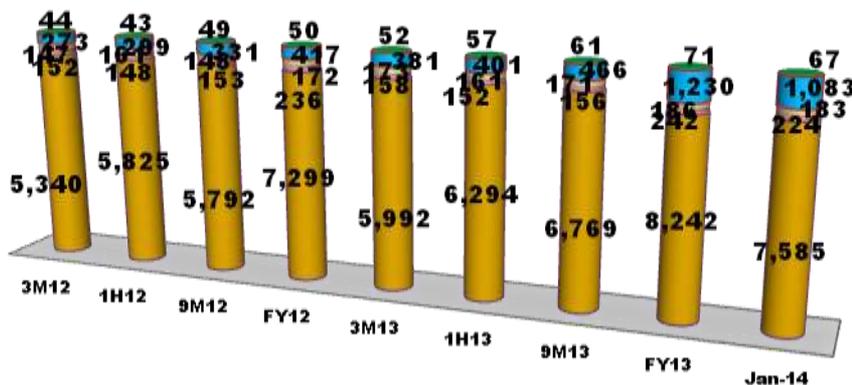
In Billion Rp.

**Government Current Acc.
YoY 11 %**

**Private Current Acc.
YoY 1.29 %**

Saving Account

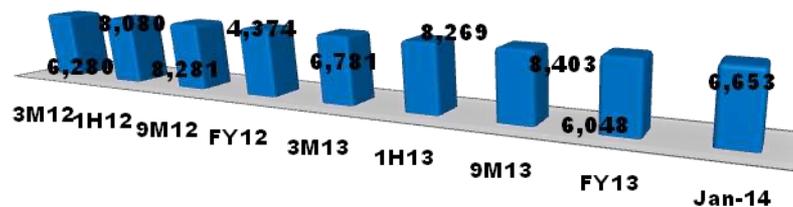
■ SIMPEDA ■ SIKLUS ■ Hajj Saving ■ TabunganKu ■ Barokah Saving



SIMPEDA 14% YoY
SIKLUS 36% YoY
Hajj Saving 9% YoY
TabunganKu 177% YoY
Barokah Saving 35% YoY

Time Deposit

■ Time Deposit



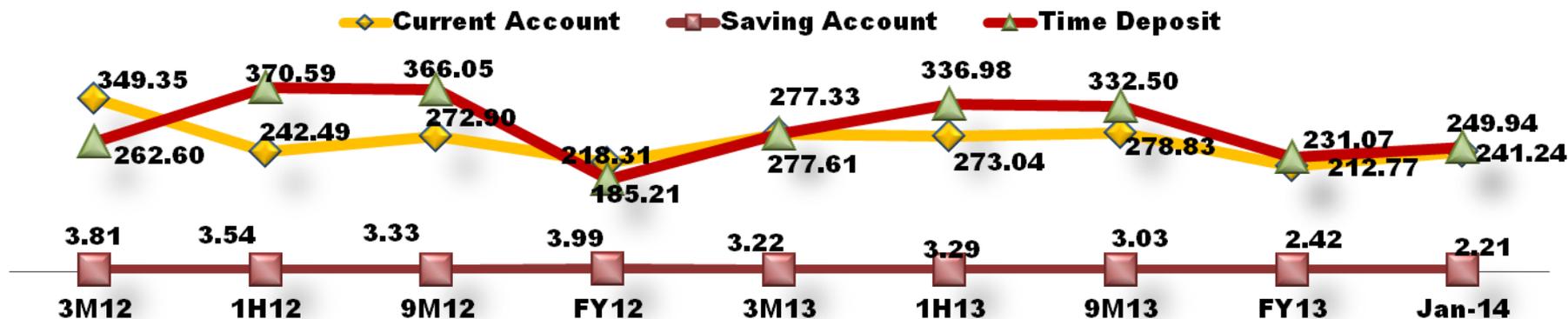
**Time Deposit
33% YoY**

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



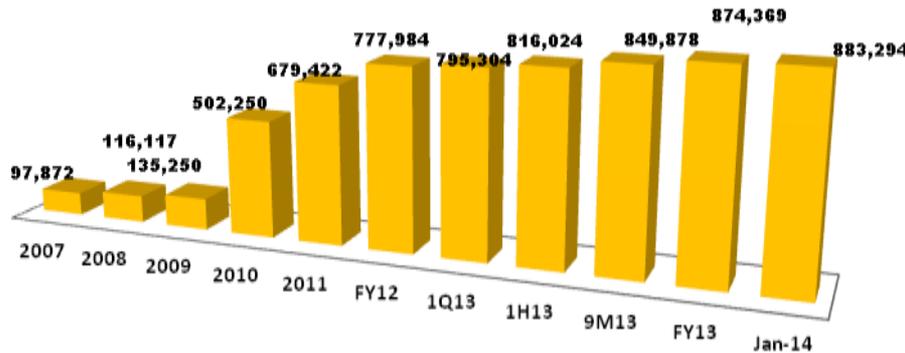
± 180.257 mesin EDC(2012)

Flazz
E-Toll
Java Jazz Card
T-Cash
Dompetku

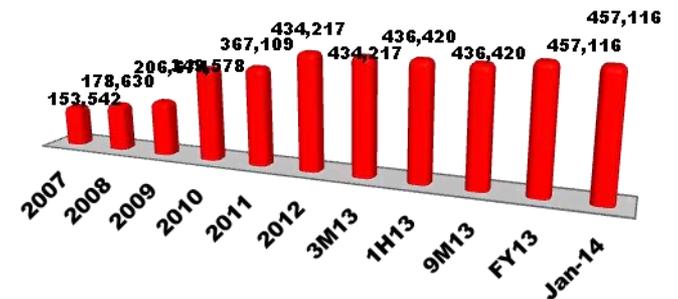


ATM & KPE

ATM Cardholder



KPE



TYPE OF LOAN

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

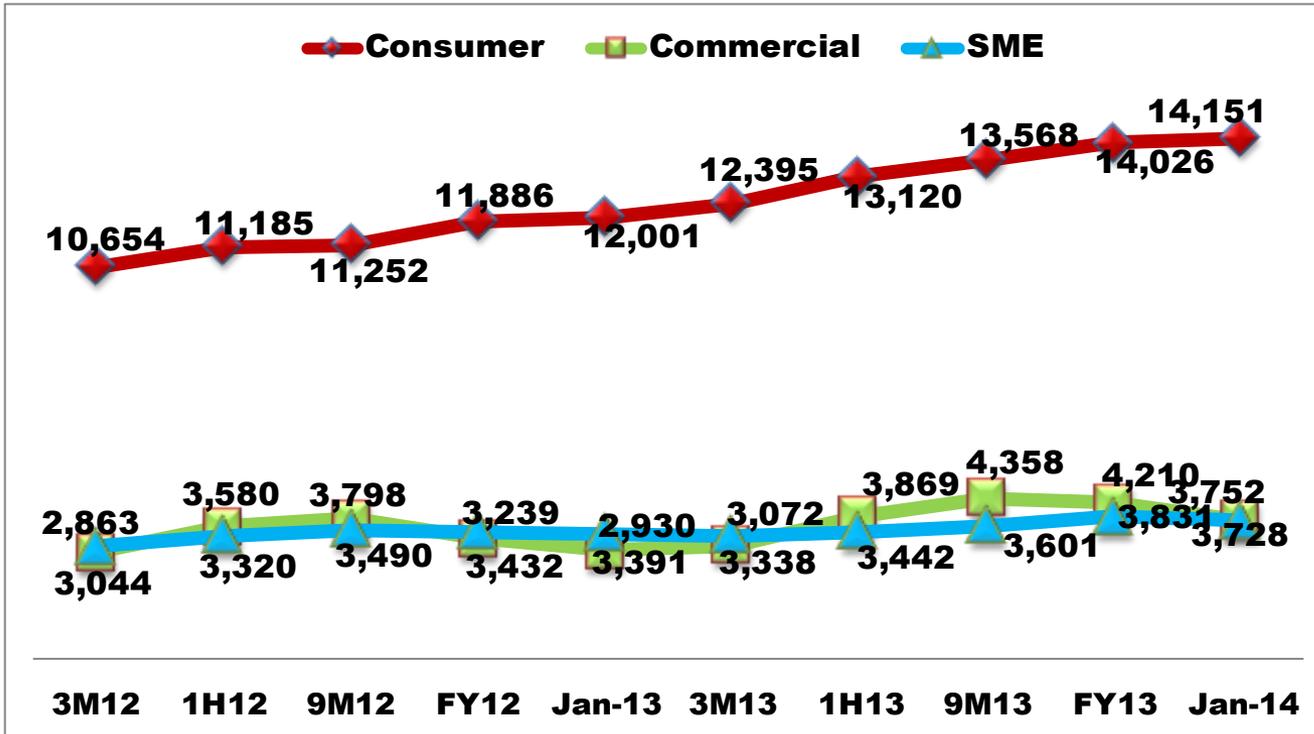


Loan 16,10 %
YoY
Multipurpose
loan is the
biggest
proportion
from loan

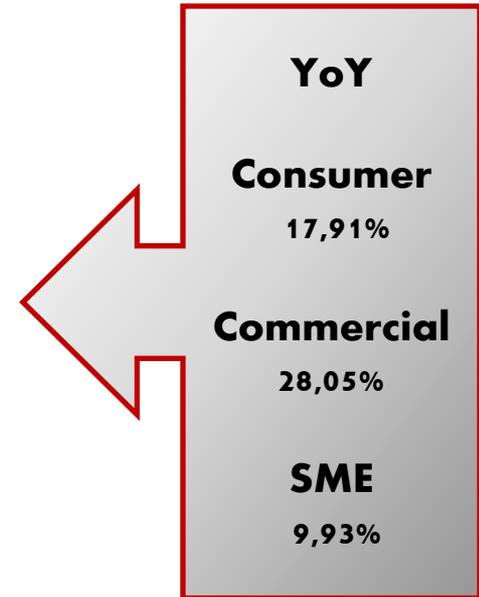
LOAN

CONSUMER LOAN	% Total Loan		% Total Loan	
	Dec 12	Dec 13	Jan 13	Jan 14
▶ Multipurpose Loan	57,87%	56,45%	59,07%	58,07%
▶ Mortgage Loan	3,51%	4,64%	3,69%	4,8%
▶ Others	2,66%	2,46%	2,72%	2,53%
	64,05%	63,56%	65,49%	65,4%
COMMERCIAL LOAN	Dec 12	Dec 13	Jan 13	Jan 14
▶ Keppres Loan	3,29%	2,87%	2,05%	1,52%
▶ Standby Loan	4,01%	4,45%	2,98%	3,38%
▶ Syndicate Loan	3,75%	3,67%	4,41%	3,87%
▶ Overdraft Loan	6,38%	8,06%	6,53%	8,55%
	17,45%	19,07%	18,51%	17,32%
MICRO AND SMALL LOAN	Dec 12	Dec 13	Jan 13	Jan 14
▶ KUR	9,50%	5,94%	9,26%	5,91%
▶ Pundi Kencana	1,26%	2,32%	1,33%	2,45%
▶ Laguna	0,56%	0,34%	0,56%	0,34%
▶ Others	7,16%	8,74%	7,34%	8,58%
	18,49%	17,36%	18,49%	17,28%

LOAN



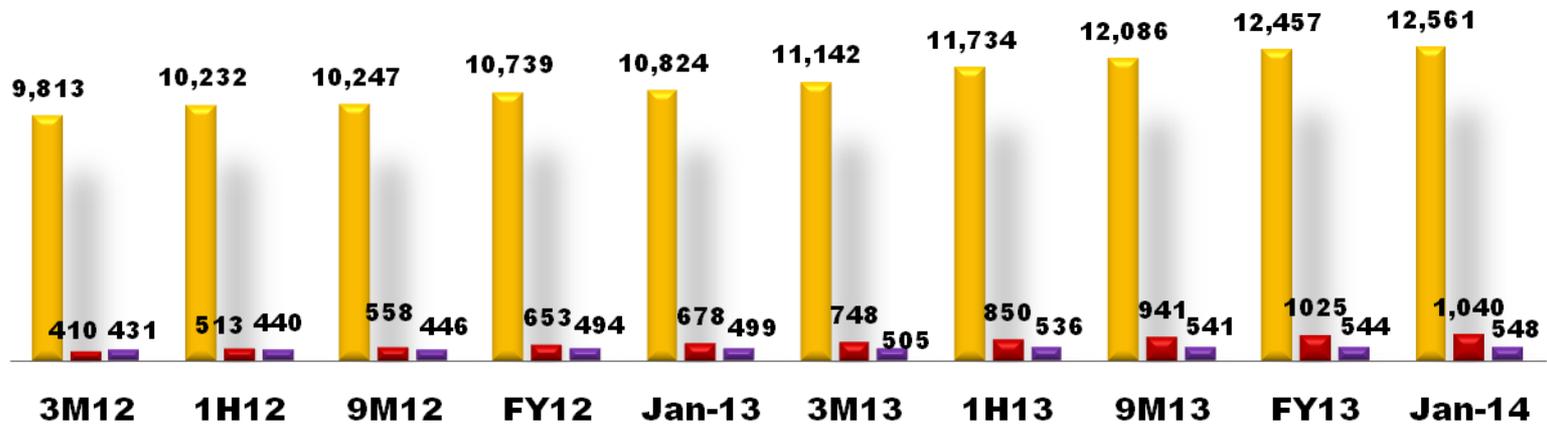
In Billion Rp.



In Billion Rp.

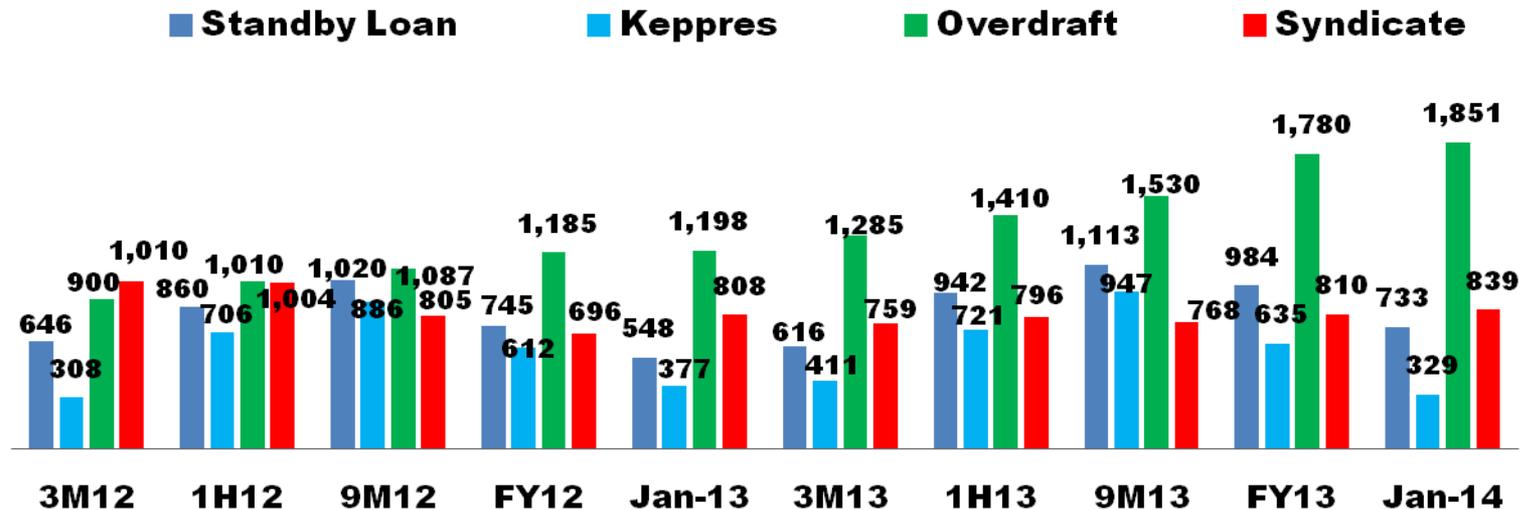
Consumer Loan

■ Multipurpose
 ■ Mortgage
 ■ Others



Multiguna	YoY 16,1%
KPR	YoY 53,4%
Others	YoY 9,8%

Commercial Loan

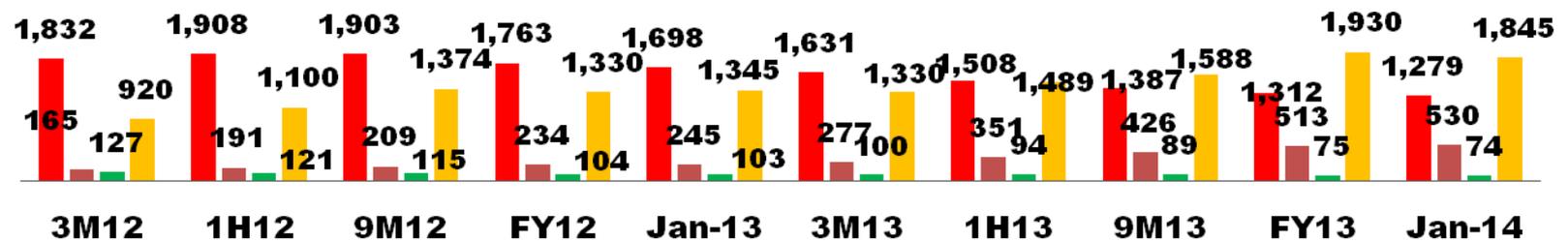


Standby Loan	YoY	33,8%
Keppres	YoY	-14,6%
Overdraft	YoY	54,5%
Syndicate	YoY	4,7%

In Billion Rp.

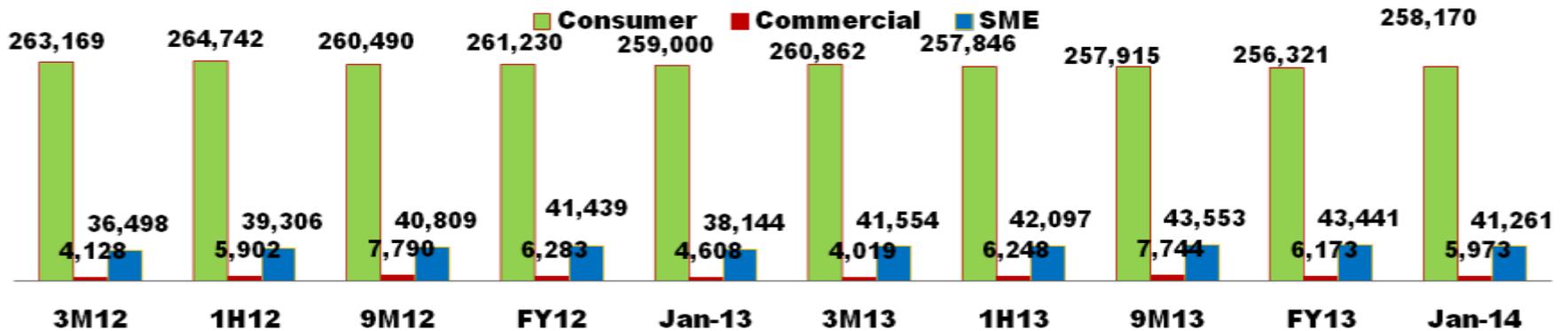
SME Loan

■ KUR
 ■ Pundi Kencana
 ■ Laguna
 ■ Others

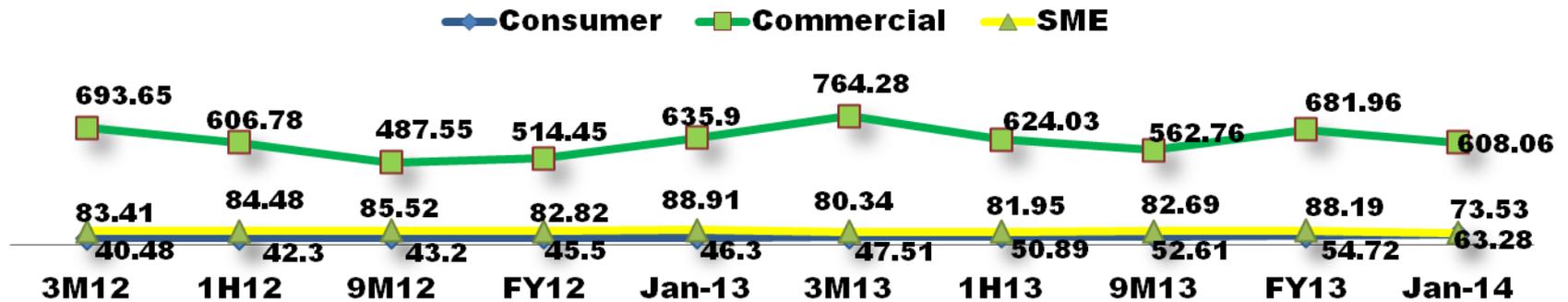


KUR	YoY	- 34,68%
Pundi Kencana	YoY	116,32%
Laguna	YoY	-28,16%
Others	YoY	37,17%

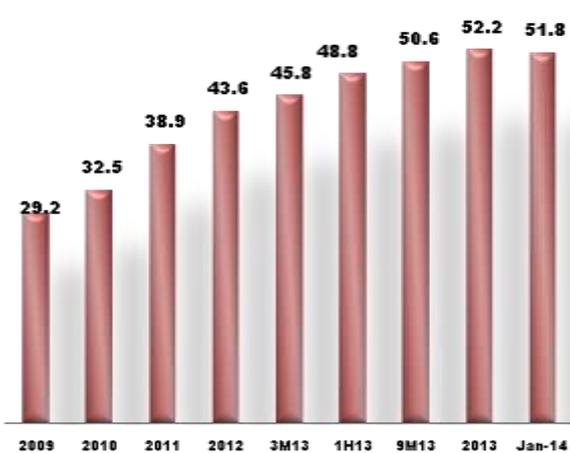
Total Customer



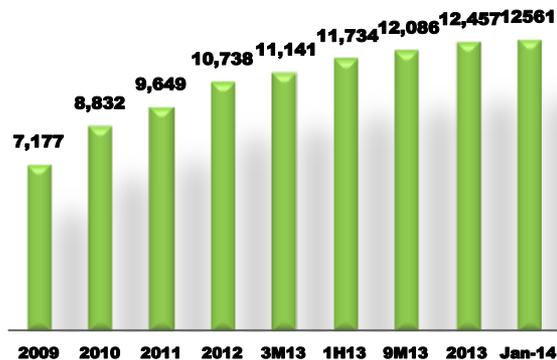
Ticket Size



Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance (Billion Rp.)



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	0,14 % as of Jan 31, 2014

Description	Details
Civil Servants (per Sept 2013)	435.234
Multipurpose Customer (Civil Servants)	216.460
%	49,74%

Multipurpose Customers Bank Jatim (Type of Customers)

Description (Per Janm)	Amount
Civil Servants	216.460
Retired	5.423
TNI/POLRI	3.702
Private	5.093
BUMN/BUMD	3.792
Others	7.981
TOTAL	242.451

LOAN INTEREST RATE

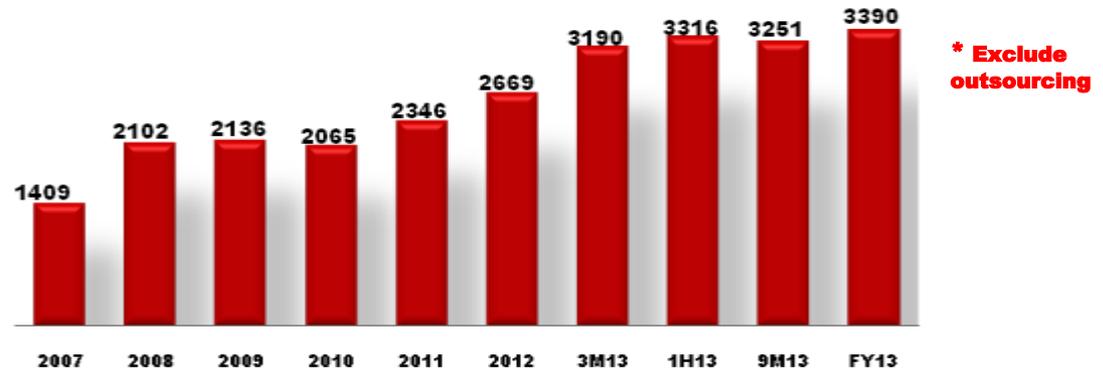


Description	ALCO NO.051/008/ALCO
Consumer Loan	
Multipurpose	8.50% - 11% p.a Flat 15.20% - 17.90% p.a Annuity
Mortgage	10.75%-12.25 % p.a Effective Fixed Rate first year next Floating
Commercial Loan	
Standby Loan	12.25% p.a Effective Floating Rate
Keppres	12.25% p.a Effective Floating Rate
Overdraft	12.25% p.a Effective Floating Rate
Syndicate	7.75% - 10.25%
SME	
KUR	12% - 22% p.a Effective
Pundi Kencana	13.25% - 15.25%
Laguna	14% - 16% Annuity/Year
Others	12.25% p.a Effective Floating Rate

HUMAN RESOURCES



No	DATA	Des-12	Des-13
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	68	67
6	Management 3	110	149
7	Management 4	585	638
8	Staff of Administration	933	971
9	Staff Non Administration	372	359
10	Non Permanent	575	1,182
11	Outsource	1,908	1,325
	Total	4,577	4,715



No	Program	2013	Description	Target 2014
1	Manajement Trainee (MT)			
		21	15 Pjs. Manager	-
			6 Waiting for placement	-
2	Staff Development Program (SDP)			
	- SDP 4 Batch 1	68	64 definitive officials; 4 pjs	-
	- SDP 4 Batch 2	87	73 definitive officials; 11 pjs	-
	- SDP 5 Batch 1	45	40 Pjs. Manager; 5 waiting for placement	-
	- SDP 5 Batch 2	48	5 Pjs. Manager; 43 waiting for placement	-
	- SDP 6	-	-	± 108
3	Manager Development Program (MDP)			
	- Batch 3	39	39 Head of Sub Branch Office	-
	- Batch 4	42	3 Head of Sub Branch Office, 39 waiting for placement	-
	- Batch 5	-	-	± 80
4	Executive Development Program (EDP)			
	EDP Batch 7	9	8 pass the program	-
	EDP Batch 8	-	-	± 17

BUSSINESS PLAN 2014



Description	Target
Total Asset	20% - 20,98%
Loan	20% - 25,51%
Third Party Fund	20% - 24,88%
- Current Account	20% - 21,76%
- Saving Account	20% - 30,65%
- Time Deposit	20% - 22,75%
Financial Ratio	
- CAR	20,21%
- LDR	84,99%
- NPL Gross	2,30%
- NIM	7,72%
- BOPO	70,01%
- ROE	20,60%
- ROA	3,63%

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

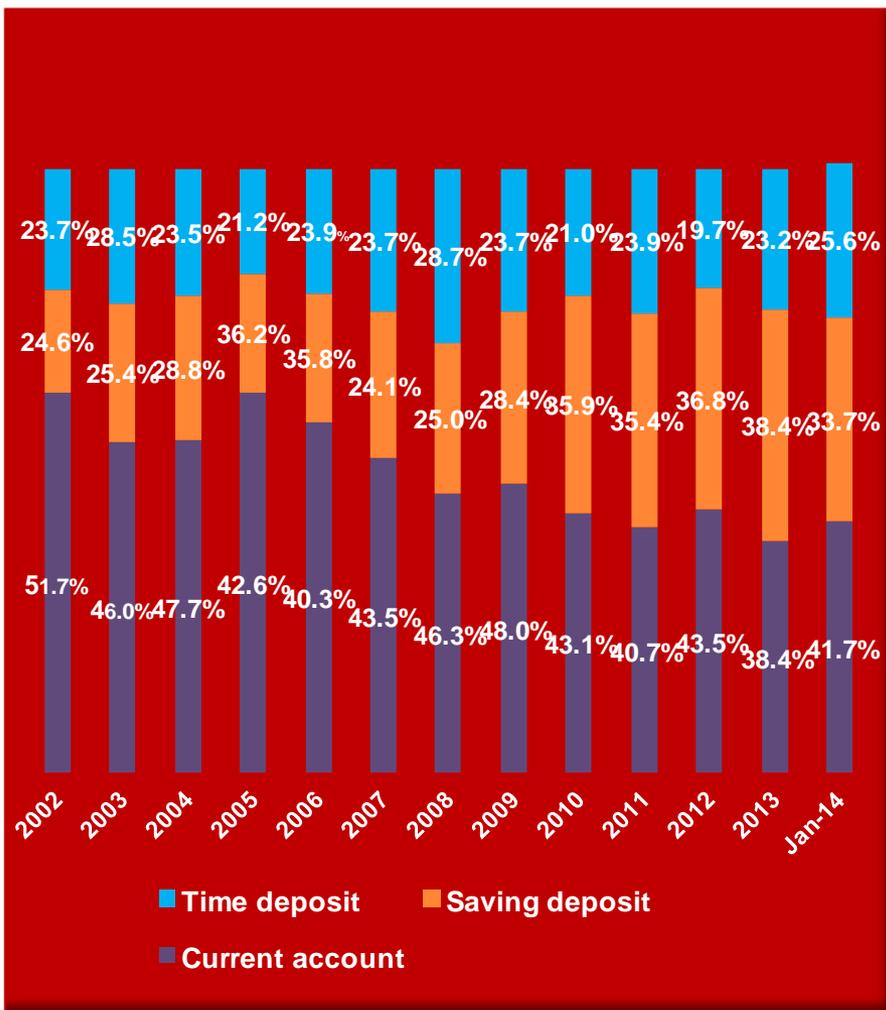
• **Strategy of funding, focus on Current Account and Saving Account, supported by product development such as Siklus Saving, Flazz, e-money, sms banking, and internet banking. For cost of fund maintained in range 2,6% to 3%. Growth of saving, targeted 30,65%**

• **Strategy to increase NIM from 7,14% to 7,72%, by micro loan penetration which is distributed 1 with interest 19%-29%, supported by distribution of Multipurpose Loan 2 Trillion Rupiah or grow 16,41%**

SECTION 5

STRENGTHS

1. COMPETITIVE FUNDING COMPOSITION



BANK	CASA RATIO (Sept 2013)
Bank Jatim	70,68%
Bank Jabar Banten	49,33%
Bank Mandiri	66,00%
BTN	48,59%
BTPN	15,63%
BRI	57,69%
BCA	80,46%
Bank Danamon	45,47%
BNI	68,82%
Bank Panin	60,23%

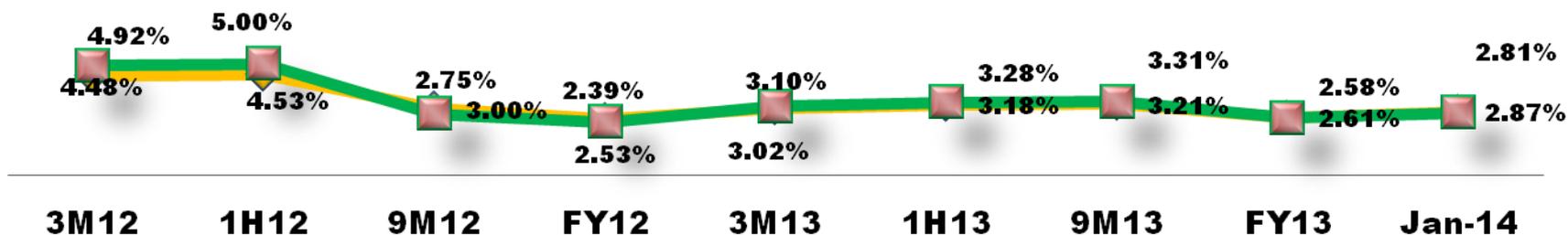
2

CASA Jan 2014
75,4 %

2. MAINTAIN LOW COST OF FUND

COF

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



3. MICRO LOAN

Benefit of Bank Jatim Micro than other Micro of National Bank :

1. **Competitive interest with other national banks, such as BRI or BTPN**
2. **Concept of Relationship Officer to customers by education and mentoring**
3. **Bank Jatim has strong Brand Image in East Java**
4. **Bank Jatim give chances to micro employees to be staff which is have good performance**
5. **Clear division of sales, relationship and analyst to accelarate business expansion and decrease risks**

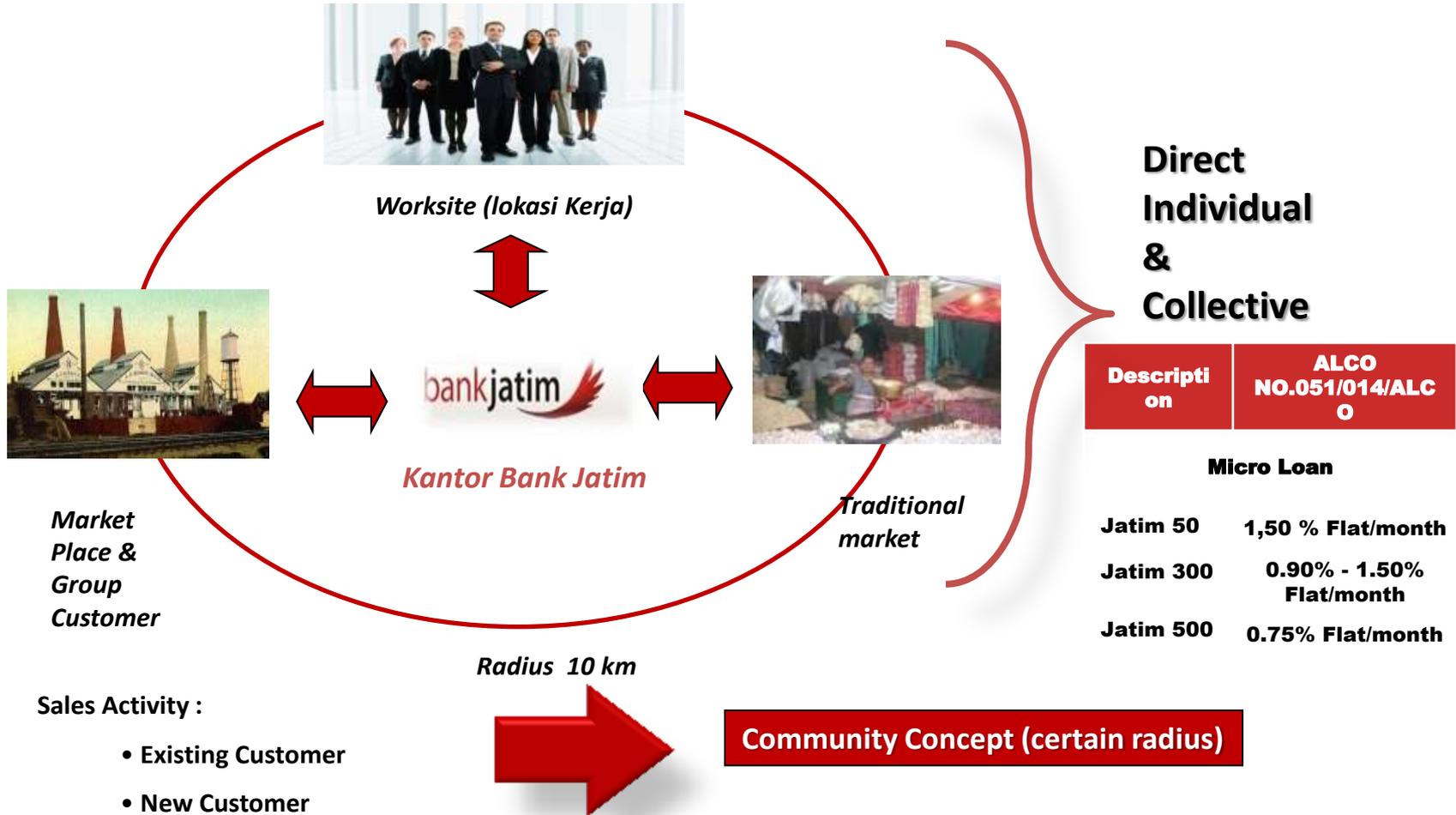
Risk Control of Bank Jatim Micro by Traffic Control to keep the loan quality :

1. **Red Light : Repayment Rate < 90% → No Booking & Lending until repayment rate > 90%**
2. **Yellow Light : Repayment Rate range 90% - 97% → Lending, no Booking**
3. **Green Light : Repayment Rate > 97% → Lending and Booking**

Segmented Product	Product fiture of Working Capital & Investment		
	Jatim 50	Jatim 300	Jatim 500
Plafond	until 50 Million	> 50 Mil – 300 Mil	> 300 Mil - 500 Mil
Period of Working Capital Loan	Max 36 months	Max 36 months	Max 36 months
Period of Investment Loan	Max 60 months	Max 60 months	Max 60 months
Collateral	Required	Required	Required
Target Market	Individuals & Business Entities	Individuals & Business Entities	Individuals & Business Entities
Way of withdrawal	Aflopended	Aflopended	Aflopended
Radius	radius ±10 Km	radius ± 10 Km	radius ± 10 Km

3. MICRO LOAN

100 implant in 2014



Sales Activity :

- Existing Customer
- New Customer

4. WIDE NETWORK



Network	2009	2010	2011	2012	2013	Jan 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	128
Cash office	151	154	164	164	176	157
Sharia service office	37	37	47	47	47	47
Payment Point	78	88	115	138	155	155
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	484
Total network	465	561	759	904	1.072	1.080

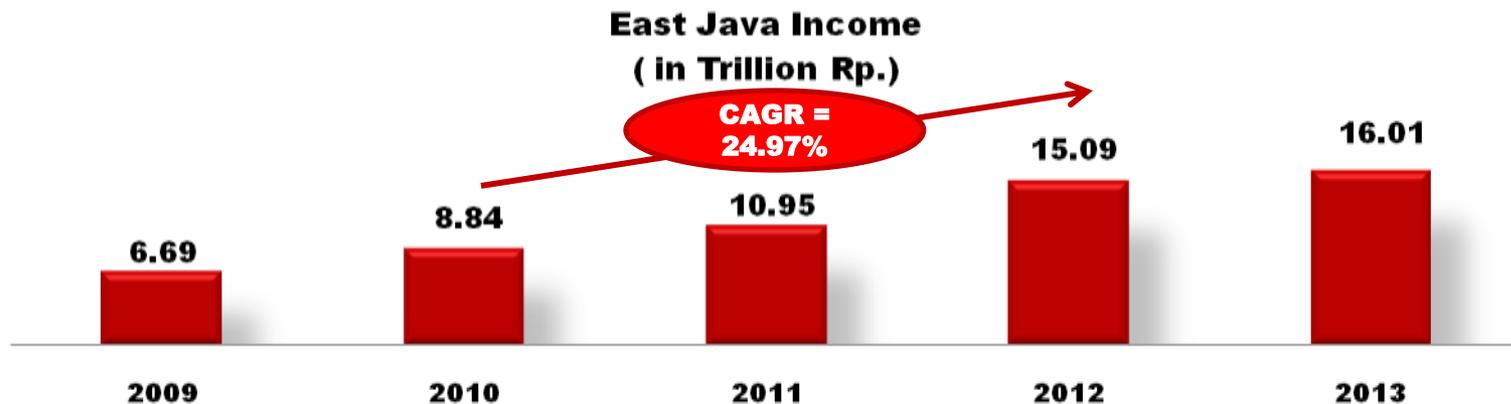
	2014	2015	2016	2017	2018
Branch Office	3	2	2	-	-
Sub Branch Office	40	46	46	50	50
Cash office	20	31	31	30	30
ATM	125	100	100	100	100

5. HIGHEST CURRENT ACCOUNT MARKET SHARE IN EAST JAVA

In Trillion Rp.

No	Description	2012 East Java	2012 Bank Jatim	%	Sept 2013 East Java	Sept 2013 Bank Jatim	%
1.	Total Asset	353,60	29,11	8,23%	406,88	35,51	8,72%
2.	Third Party Fund	289,09	22,20	7,67%	313,69	28,67	9,13%
	- Current Account	47,67	9,66	20,26%	51,85	12,64	24,37%
	- Saving Account	134,22	8,17	6,08%	140,54	7,62	5,42%
	- Time Deposit	107,20	4,37	4,07%	121,31	8,40	6,92%
3.	Loan	239,48	18,56	7,75%	284,35	21,53	7,57%

Source : Economy Regional East Java – Bank Indonesia
Total Bank in East Java : 81 Banks



6. HIGHEST ROA AND LOWEST BOPO AMONG BEST REGIONAL BANK

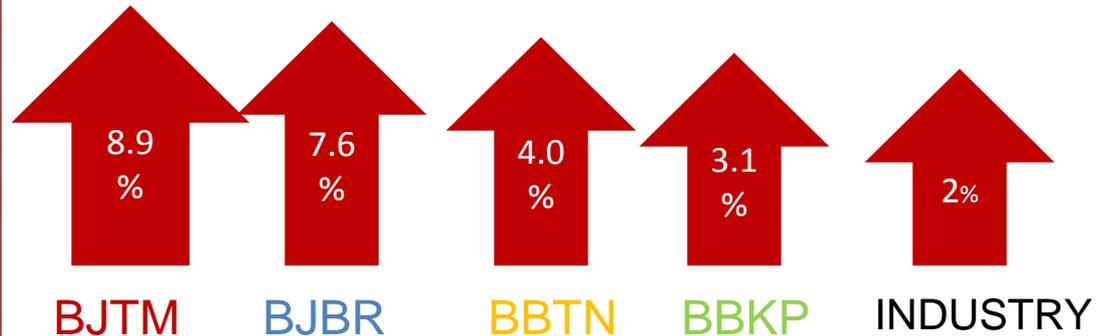
In Million Rp.

Bank	Bank Jatim	BJB	Bank DKI	Bank Kaltim	Bank Jateng
Asset	2 35.508.757	71.647.032	30.643.612	33.896.620	33.726.877
Nett Profit	3 681.072	1.070.000	628.623	462.754	599.020
Loan	2 21.526.815	43.866.275	17.848.084	18,733.649	21.434.343
Third Party Fund	4 28.669.422	53.389.270	24.111.731	29.243.601	29.948.272
ROA	1 3,82%	2,73%	3,02%	2,64%	3,43%
ROE	4 19,66%	28,08%	31,42%	17,8%	36,44%
NIM	3 6,92%	8,05%	6,32%	5,41%	8,51%
BOPO (+impairment losses expense)	1 65,62%	77,01%	74,10%	76,99%	68,61%
CAR	1 22,25%	16,43%	13,91%	18,04%	14,57%
LDR	2 75,09%	82,16%	72,17%	62,61%	70,81%
NPL Gross	4 3,13%	2,46%	2,79%	7,7%	0,64%

Data September 2013

Source : Website each Bank

7. HIGH DIVIDEND YIELD



Bank (18/02/2014)	Share px	Market Cap Rp bn	PBV	PER	Dividend Yield
Bank Jatim	456	6,802	1.2	7.4	8.9 %
Bukopin	615	5,588	0.9	5.2	3.7 %
Bank Jabar Banten	960	9,308	1.4	5.8	7.6 %
BTN	1115	11,780	1.0	7.5	4.0%
BTPN	4460	26,048	2.4	12.2	0%
Bank Danamon	4495	43,083	1.4	10.8	2.3%
BNI	4450	82,987	1.7	9.4	2.1%
BRI	9000	222,022	2.8	10.8	1.9%
Bank Mandiri	9125	212,917	2.4	11.7	2.6%
BCA	10400	256,412	4.1	18.2	1.3%

8. AWARDS & ACHIEVEMENTS



Indonesia Bank Loyalty Award 2014



IAIR Awards 2014



Platinum Award Infobank 2013



Indonesia Banking Award 2013



Best Services Excellence 2013

Januari 2013

Foreign Institution Investor Jan 2013
11,96 % from public shares

Domestic Investor Jan 2013
88,04 % from public shares

**Public shares 20 %
from paid capital**

Januari 2014

Foreign Institution Investor Jan 2014
44,20 % from public shares

Domestic Investor Jan 2014
55,80 % from public shares

CONTACT

Investor Relation Unit (IRU)

Corporate Secretary

(031) 5310090-99

www.bankjatim.co.id

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

- Derry Widya A. - Ext. 469
IR Officer

- Maylissa Ika P. - Ext. 469
IR Officer