

PRIVATE & CONFIDENTIAL



Non Deal Roadshow

PT Bank Pembangunan Daerah Jawa Timur Tbk

(Bank Jatim)

21-24 January 2013.

Our Partner:



bersama kami, berkembang pasti



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AGENDA

1

Overview & Investment Highlights

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Strengths

3

Prospects of Banking Industry

4

Financial Highlights

SECTION 1

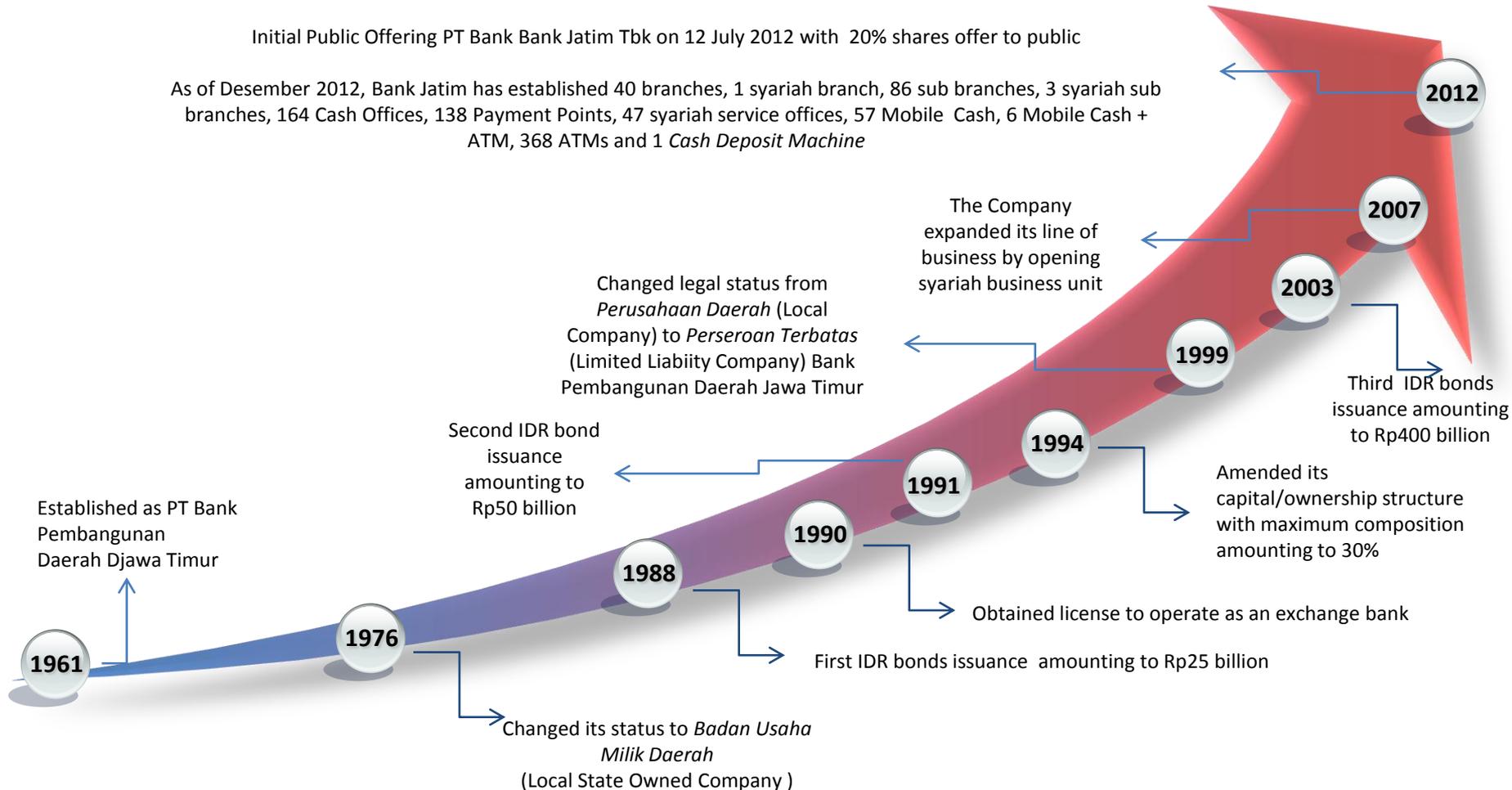
OVERVIEW & INVESTMENT HIGHLIGHTS

51 YEARS OF EXPERIENCE

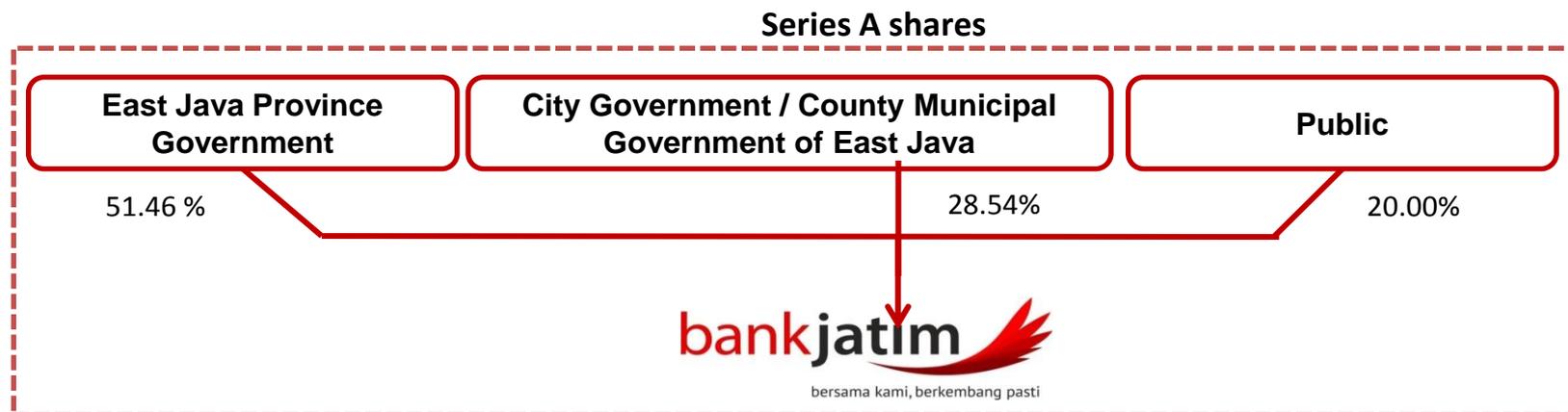
Since its inception at 1961, Bank Jatim has been successfully stimulating and driving improvement on the local area, managing local government money, and subsequently becoming one source of local revenue.

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

As of Desember 2012, Bank Jatim has established 40 branches, 1 syariah branch, 86 sub branches, 3 syariah sub branches, 164 Cash Offices, 138 Payment Points, 47 syariah service offices, 57 Mobile Cash, 6 Mobile Cash + ATM, 368 ATMs and 1 *Cash Deposit Machine*

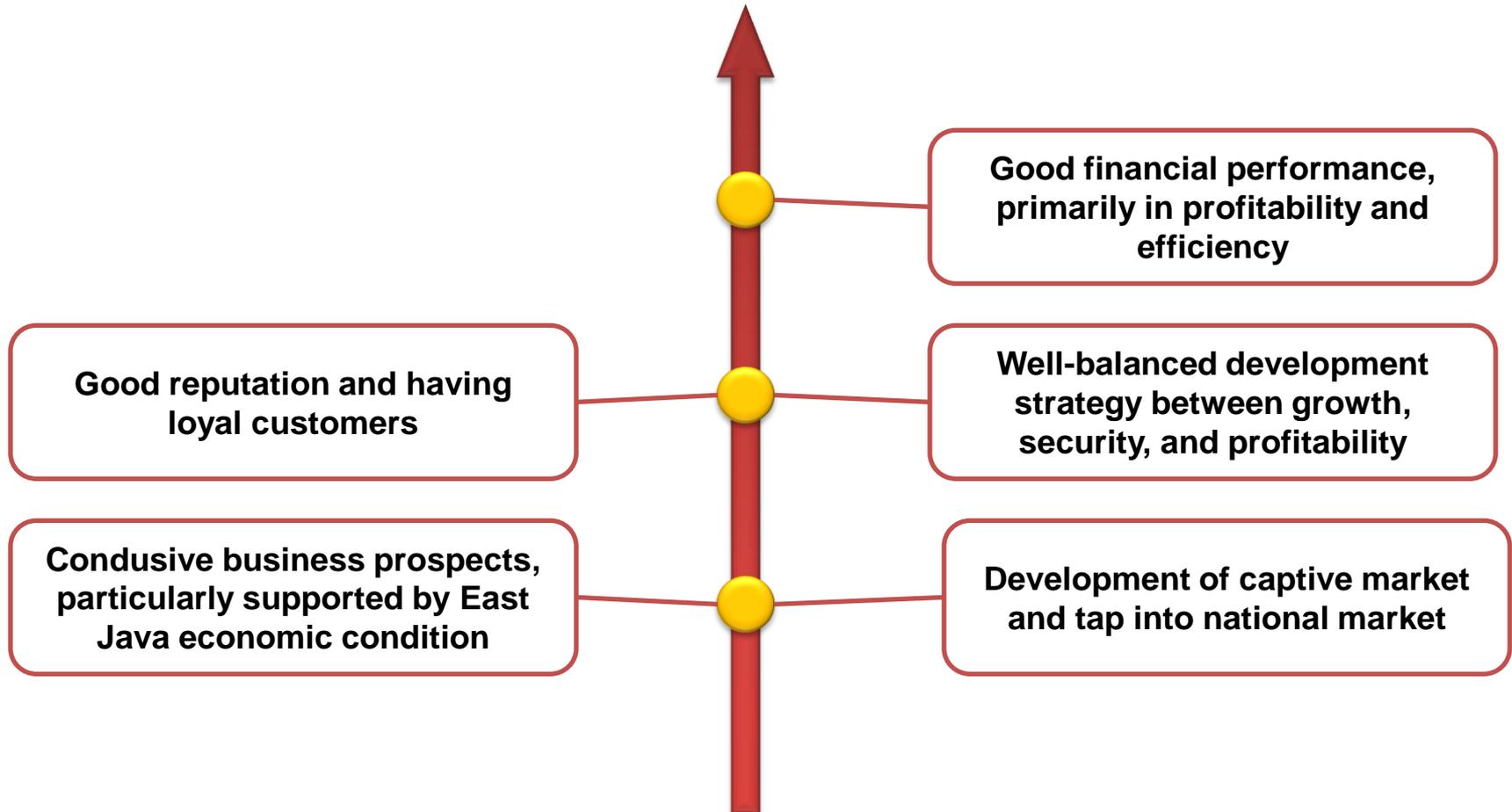


OWNERSHIP STRUCTURE AFTER IPO



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	2,983,537,000	745,884,250,000	20.00
Total issued and fully paid capital	14,917,684,982	3,729,421,245,500	100.00
Shares in Portfolio			
- Series A	12,065,852,018	3,016,463,004,500	
- Series B	9,016,463,000	2,254,115,750,000	
Total Shares in Portfolio	21,082,315,018	5,270,578,754,500	



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*



THIRD PARTY FUND

(In Million Rp.)

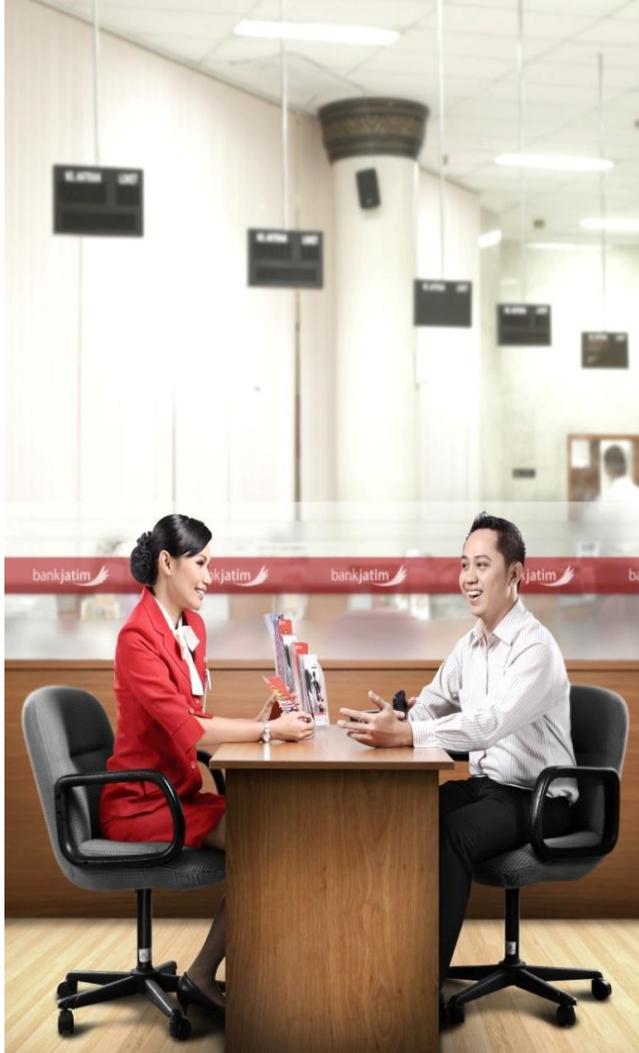
Description	Dec 2011	Dec 2012	YoY
Government Current Account	3.844.580	4.241.099	10,31%
General Current Account	4.332.133	5.406.899	24,81%
Total Current Account	8.176.713	9.647.998	17,99%
Simpeda Saving	6.461.071	7.298.630	12,96%
Siklus Saving	193.551	235.949	21,90%
Hajj Saving	134.109	164.293	22,51%
TabunganKu	290.982	414.426	42,42%
Total Saving Account	7.081.487	8.113.298	14,57%
Time Deposit 1 Month	3.879.499	3.450.034	-11,27%
Time Deposit 3 Months	367.650	248.893	-32,31%
Time Deposit 6 Months	61.644	62.445	1,20%
Time Deposit 12 Months	253.923	457.981	80,36%
Total Time Deposit	4.562.716	4.219.352	-7,53%



THIRD PARTY FUND CUSTOMER

Third Party Fund	Dec 2009	Dec 2010	Dec 2011	Aug 2012	Sept 2012	Oct 2012	Nov 2012	Dec 2012	YTD
Gouvernement Current Account	161	147	67	113	112	113	120	117	74,63%
Private Current Account	38.342	40.645	33.102	42.013	42.347	42.542	42.946	43.022	29,97%
Simpeda	960.767	1.102.834	1.084.905	1.294.807	1.304.353	1.315.259	1.333.605	1.341.908	23,69%
Siklus	15.288	14.705	12.535	16.165	16.148	16.177	16.247	16.310	30,11%
Hajj Saving	44.569	54.371	63.551	70,611	72.319	73.901	76.074	77.528	21,99%
TabunganKu	-	176.627	342.050	508.312	545.353	561.258	580.605	588.002	71,90%
Time Deposit	13.139	15.198	18.900	20.515	20.816	21.000	21.541	21.726	14,95%
TOTAL	1.094.515	1.376.137	1.561.851	1.952.536	2.001.448	2.030.250	2.071.138	2.088.679	33,73%

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



PRODUCTS

SMS BANKING – Provider Increase

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

INTERNET BANKING

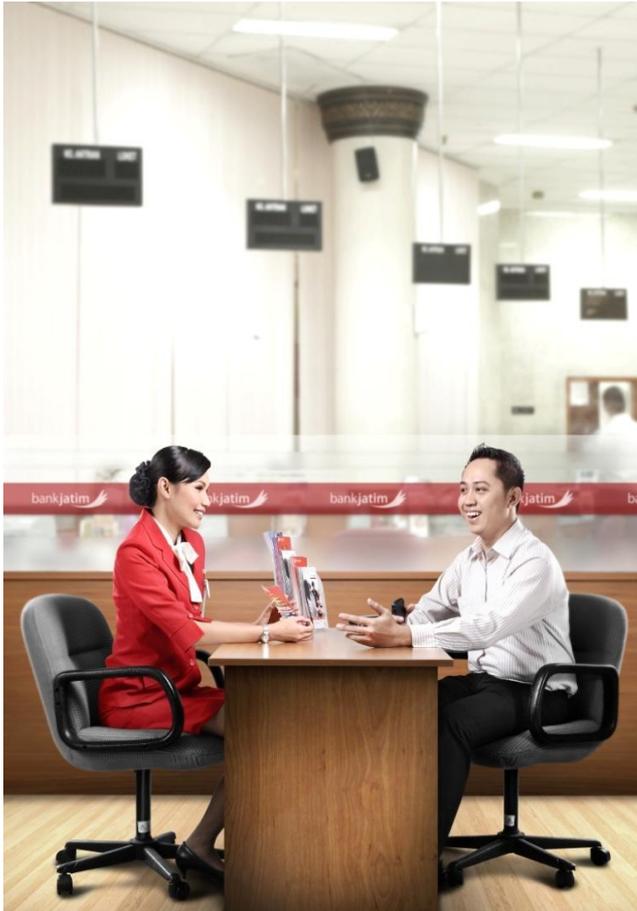
- ▶ Banking transaction via web/internet
- ▶ Transaction features such as balance information, interbank transfer, transfer between Bank Jatim account, payment of TELKOM, PLN, etc
- ▶ Customers must have account in Bank Jatim & register to Customer Service
- ▶ Access of Internet Banking will be applied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

H2H MULTI BILLER

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

TYPE OF LOAN

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



LOAN

CONSUMER LOAN

- ▶ **Multipurpose Loan**
- ▶ Mortgage Loan
- ▶ Others

COMMERCIAL LOAN

- ▶ Keppres Loan
- ▶ Standby Loan
- ▶ Syndicate Loan
- ▶ R/C Loan
- ▶ Others

MICRO AND SMALL LOAN

- ▶ KUR
- ▶ Pundi Kencana
- ▶ Laguna
- ▶ Others

LOAN COMPOSITION

(in million)

	Dec 2011	Dec 2012	% of Total Loan	YoY
Consumer Loan	9.565.344	11.090.565	63,33%	15,94%
Multipurpose	8.869.102	10.017.607	57,20%	12,95%
Mortgage	291.416	604.523	3,45%	107,44%
Others	404.826	468.435	2,67%	15,71%
Commercial Loan	2.905.625	3.209.830	18,33%	10,47%
Standby Loan	622.119	741.334	4,23%	19,16%
Keppres	526.850	601.119	3,43%	14,09%
R/C	996.517	1.187.249	6,78%	19,14%
Siyndicate	760.139	680.128	3,88%	- 10,52%
SME	2.680.797	3.212.730	18,34%	19,84%
KUR	1.712.260	1.717.737	9,81%	0,32%
Pundi Kencana	145.937	232.475	1,33%	59,29%
Kredit Laguna	112.378	100.819	0,57%	89,71%
Others	710.222	1.161.699	6,63%	63,57%
TOTAL	15.151.766	17.513.125	100%	15,58%

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

SYARIAH

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

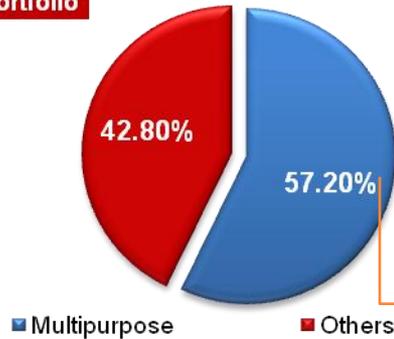
- ▶ Mortgage iB Griya Barokah
- ▶ Syariah Multipurpose

OTHER CREDITS

- ▶ Kafalah Products

Bank Jatim has a high-yielding loan portfolio supported by low cost of deposits.

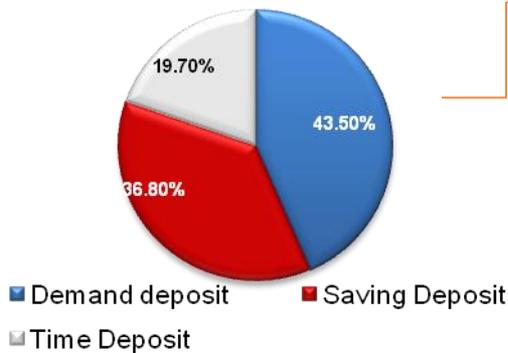
Loan Portfolio



Loan Value (Rp trillion)



Customer deposit



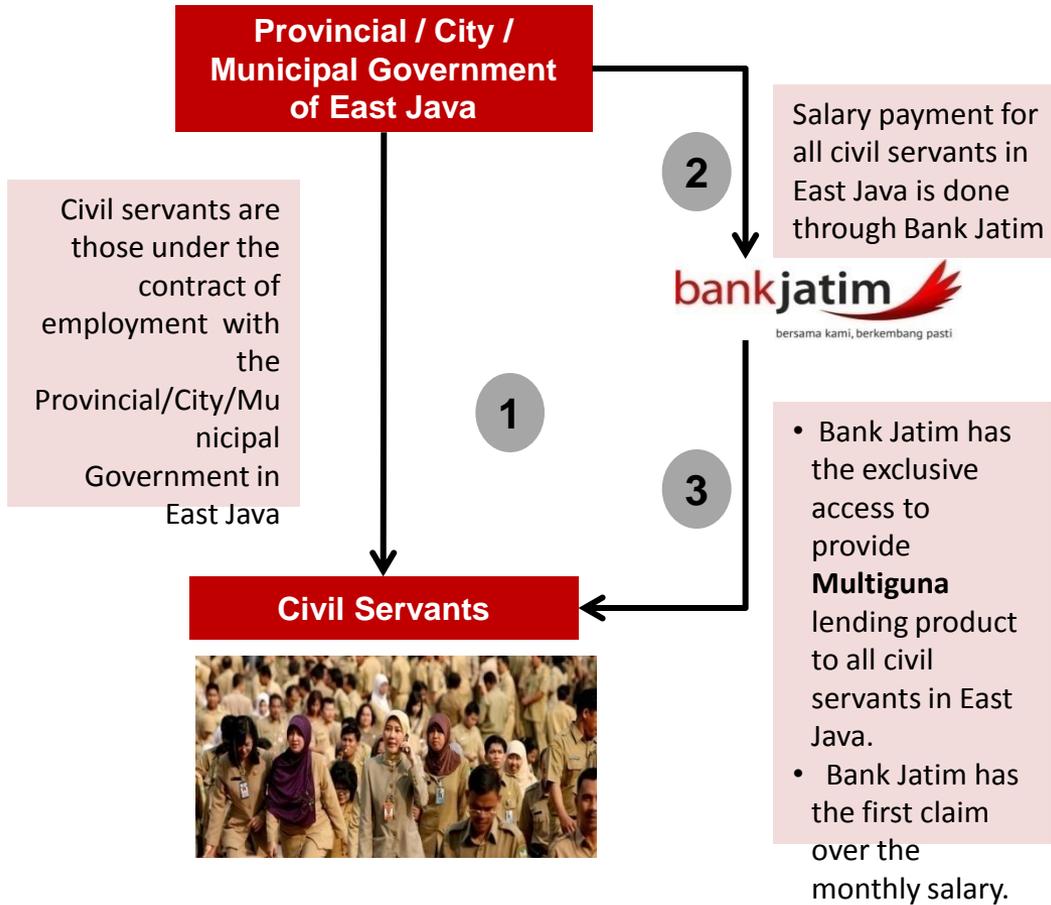
Multipurpose loan and demand deposit significantly contribute to our business.

Credit classification

Credit classification	Amount
Small	< Rp500 million
Medium to High	Rp500 million – Rp5 billion
Corporate	> Rp5 billion

EXCLUSIVE OF MULTIPURPOSE LOAN

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

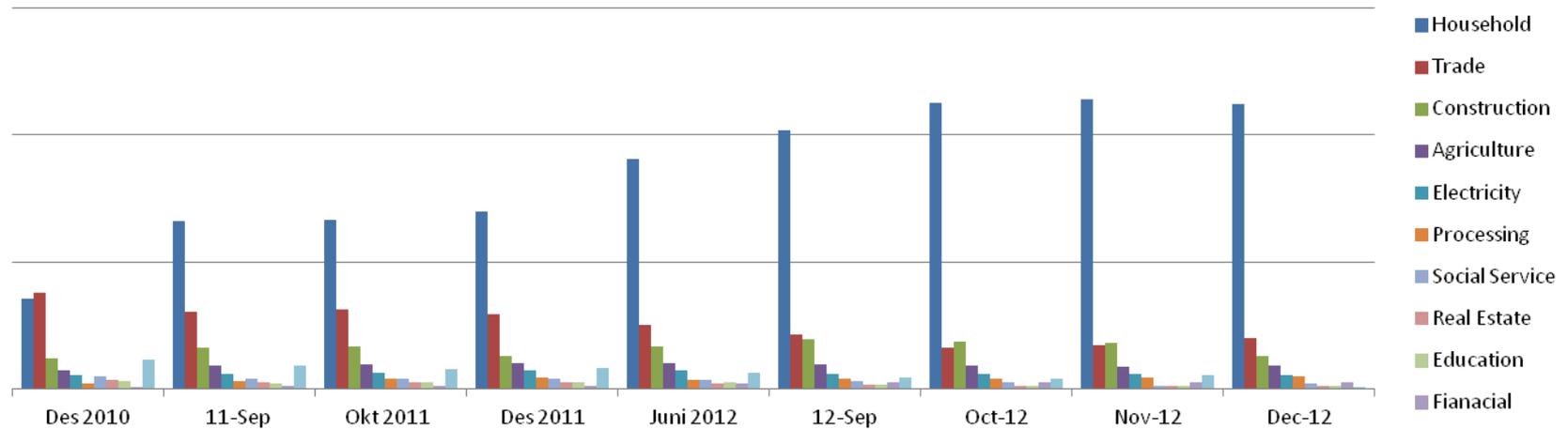


Multiguna is a very high yielding loan product with very low credit risk.

Feature	Details
Pricing	16%-18%
Maximum Tenor	10 Years (Extendable; subject to duration of employment)
Maximum Loan Limit	<ul style="list-style-type: none"> • Maximum 80% of monthly salary can be used for monthly loan repayment • Loan limit upgrade is possible after bi-annual national salary adjustment
Insurance	<ul style="list-style-type: none"> • Termination of Employment • Accident / Death
NPL	0,19 % as of Dec 31, 2012

TOP TEN LOANS BY INDUSTRY CONCENTRATION

(In Million Rp.)



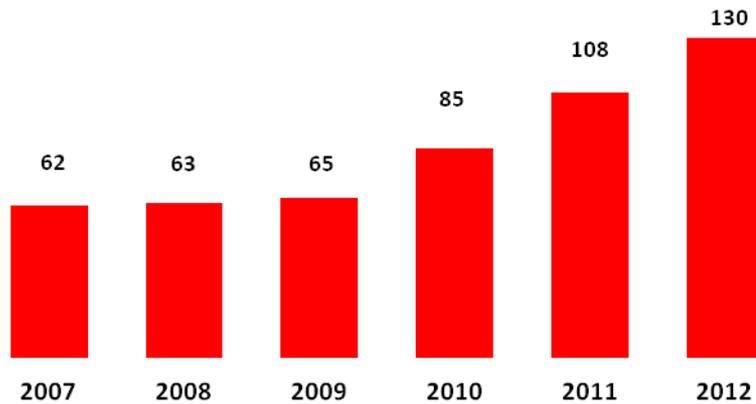
	Household	Trade	Construction	Agriculture	Electricity	Processing	Social Service	Real Estate	Education	Finance	Others
Dec 2010	3,559,406	3,789,827	1,206,496	741,425	530,583	207,080	487,227	346,044	306,480	67,591	1,149,533
Sep-11	6,594,773	3,009,610	1,629,773	918,111	604,218	307,497	398,842	258,751	222,526	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
Dec 2012	11.195.602	2.010.694	1.270.029	896.975	555.999	469.905	231.679	97.451	109.395	269.158	406.238

**** Data Outstanding**

BRANCHES AND ATM

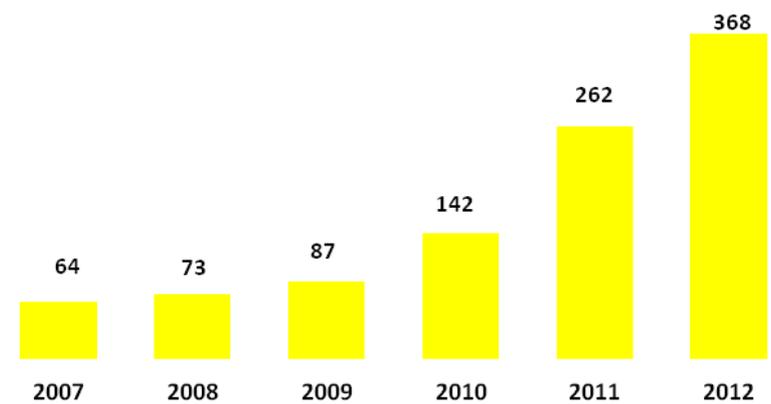
To anticipate increased competition amongst banks and improve service quality to its customers, Bank Jatim continues to develop and expand its network of services.

Branches Network*)



*) Branches Network includes all syariah, supporting conventional and supporting syariah branches.

ATM Network



HUMAN RESOURCES

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

Vision, Mission, and Corporate Culture



HR Management Policy

- Steps to set out HR management policy:
- ◆ Build competency book and profile with experienced consultant in competency development field;
 - ◆ Staff Development Program (SDP) and Executive Development Program (EDP) recruitment, training, and education;
 - ◆ SDM portal development to manage HR Management Information System (MIS).

HR Development Strategy

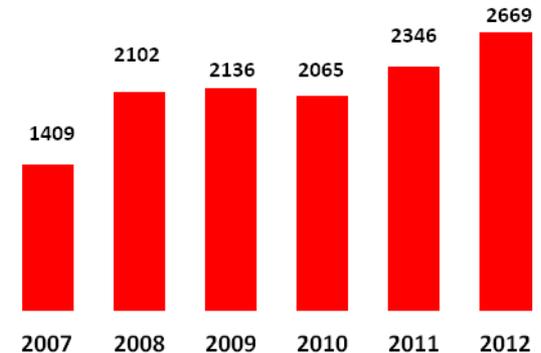
HR development strategy continues to be based on HR Management Based on Competencies.

HR Development and Quality Improvement

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



Number of Employees (2007-2012)



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

IT Development Strategy

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

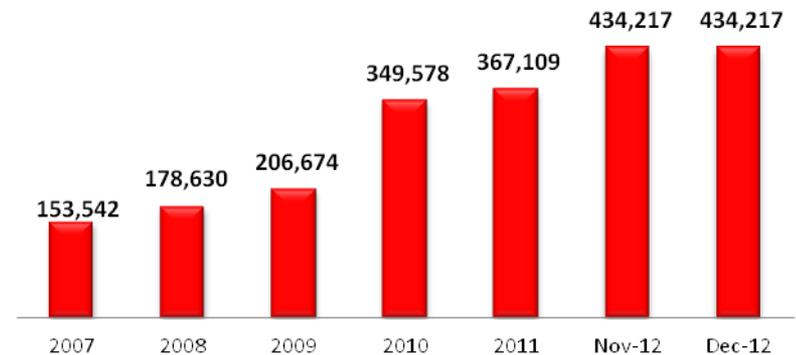
- Preparing FOS (Financing Operating System) implementation
- Preparing Virtual Account program creation
- Create MIS Dashboard to evaluate Syariah business performance
- SPP Batch System development to accommodate tuition fee on school and universities

Good IT Governance

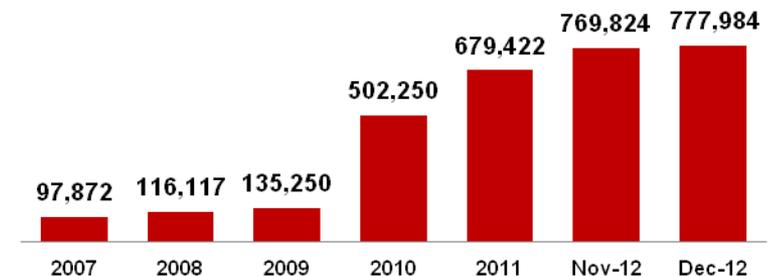
- Information technology principles
- Information technology architecture
- Information technology infrastructure
- Business application
- Prioritization and investment decision

Bank Jatim IT Transformation

Civil Servant Electronic Card

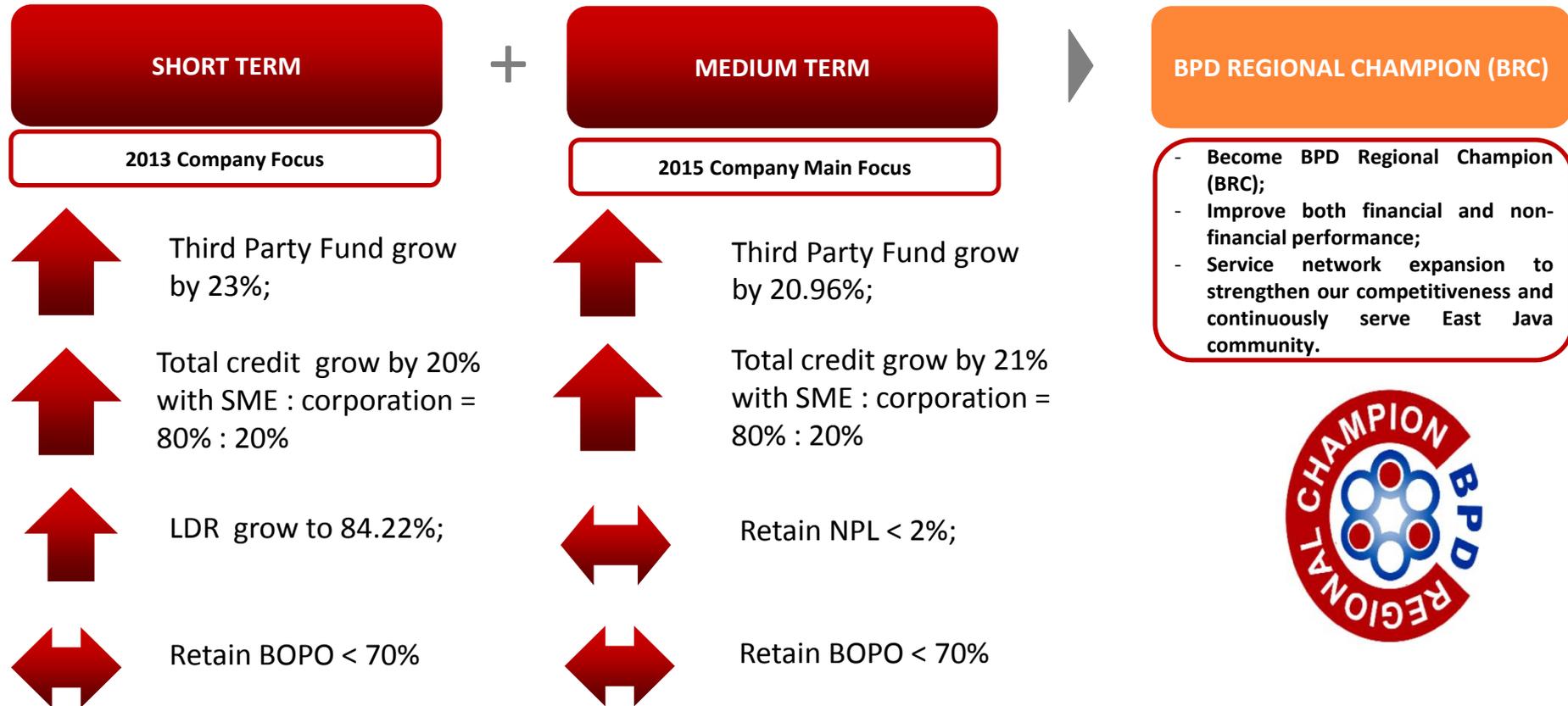


ATM Cardholder

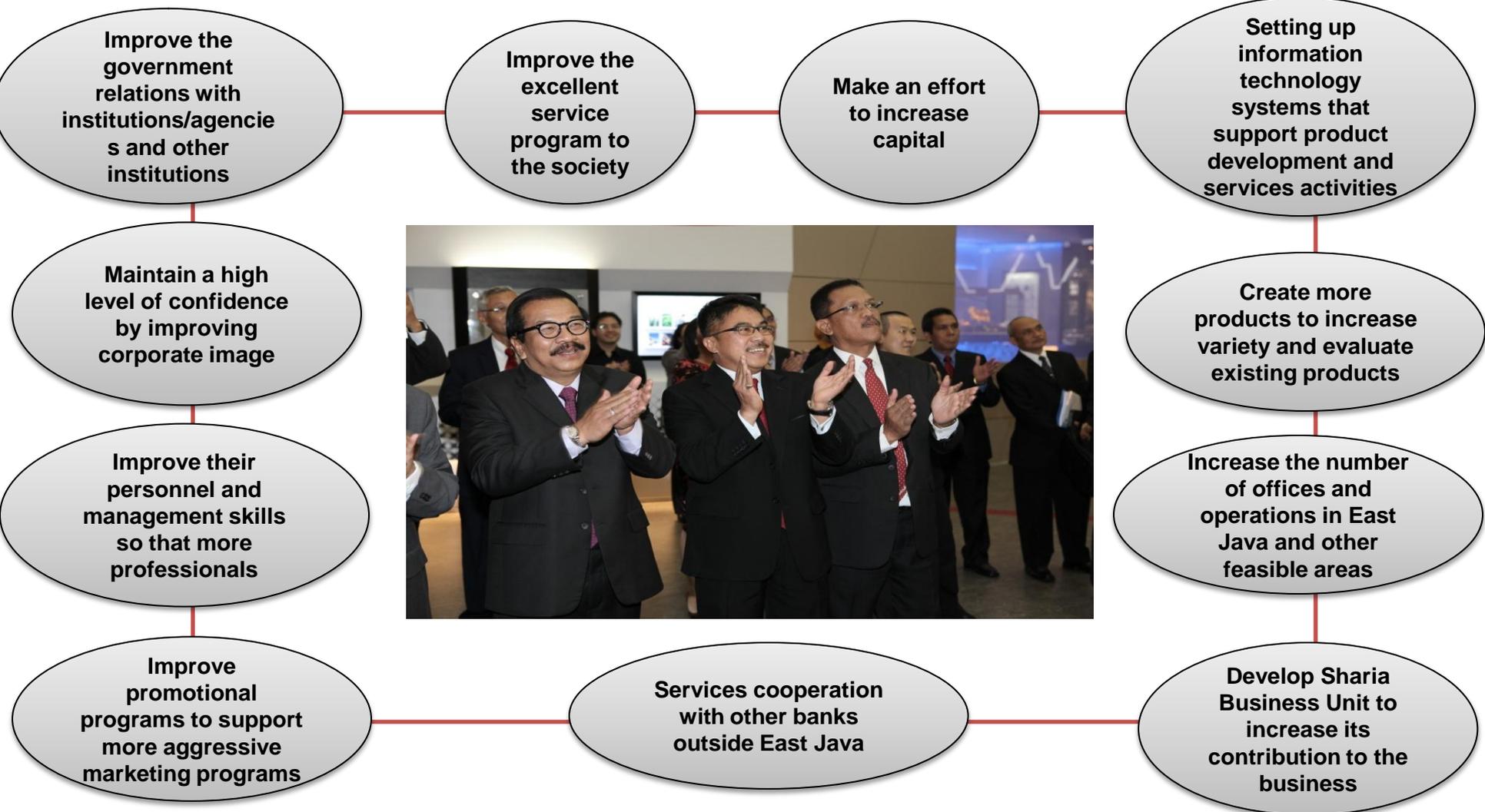


COMPANY TRANSFORMATION

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



SHORT-AND MEDIUM-TERM PLAN STRATEGY



BALANCE SHEET	GROWTH
THIRD PARTY FUND	23%
LOAN	20%
TOTAL ASSET	12,70%

	Target DeC'13	BUSINESS PLAN 2013
Head Office	1	0
Branch Office	43	2
Sub Branch Office	119	30
Cash Office	187	10
Payment Point	181	37
Mobile Cash / Counter	66	0
Mobile Cash + ATM	8	0
ATM	477	100
ADM	1	0
Office Channeling	47	0
TOTAL	1128	177

RATIO	PERCENTAGE
ROA	3,90%
ROE	19,45%
NIM	7,72 %
BOPO	65,74%
LDR	84,22%
NPL Gross	1,52%

AWARDS AND ACHIEVEMENT



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

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.

Infobank Award 2011 & 2012

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

Investor Magazine 2011 & 2012

Best Regional Champion Bank with asset above Rp10 trillion

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

MRI & Info Bank

5th Best Performance Overall Regional Bank

Tempo Magazine

The Best Bank in term of asset >10 trillion

Bisnis Indonesia Daily Newspaper

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

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

MarkPlus 2012

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

Indonesia Banking Award 2012

Best Regional Banking above Rp 10 trillion

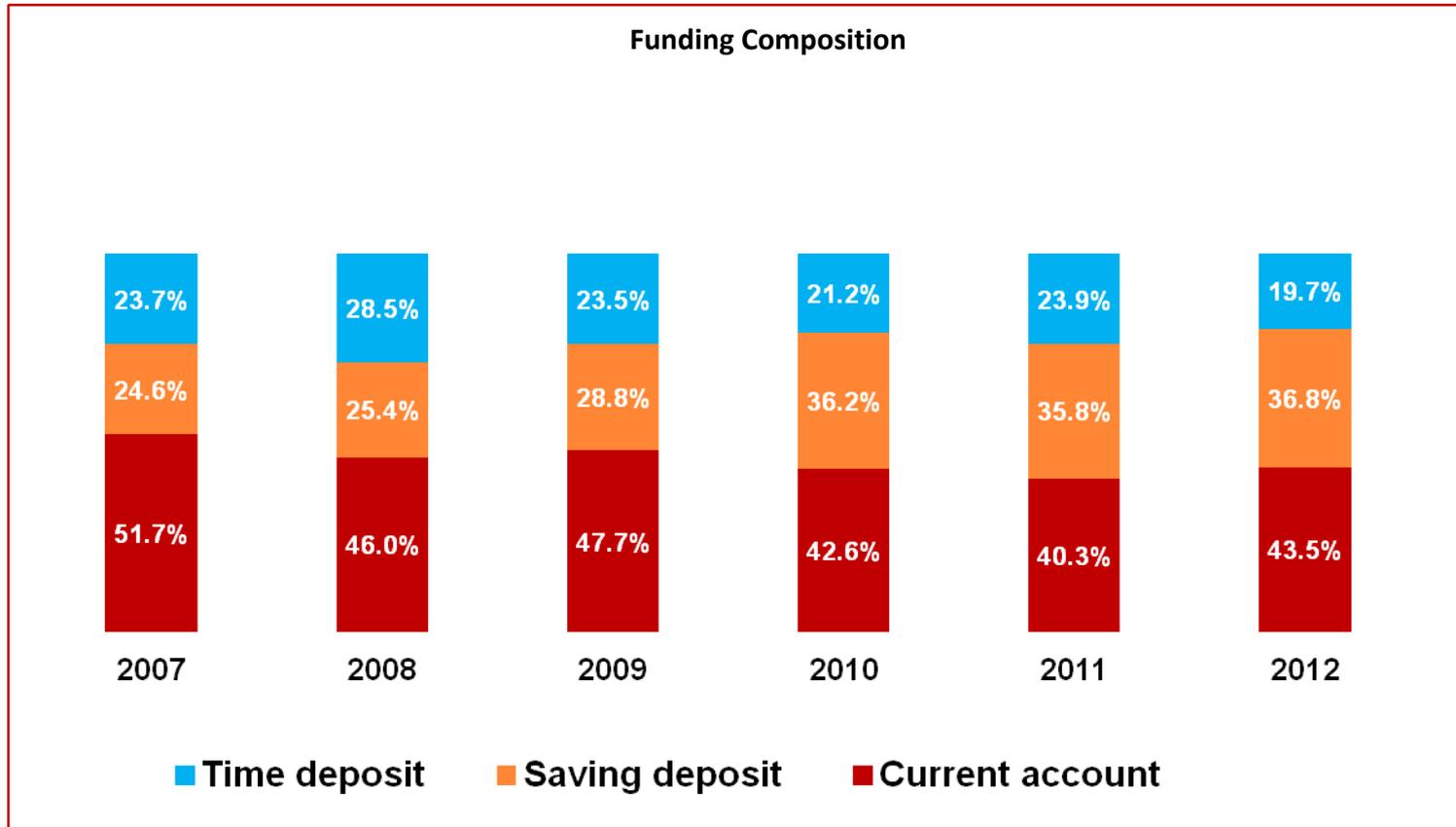
SECTION 2

STRENGTHS

Overview of Company's Strengths

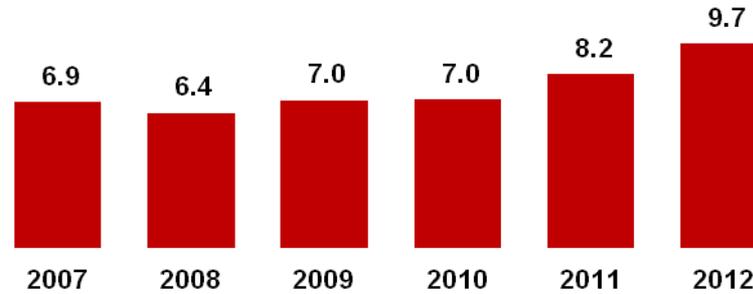


Bank Jatim has maintained low cost funding composition above 70% for the past 5 years.

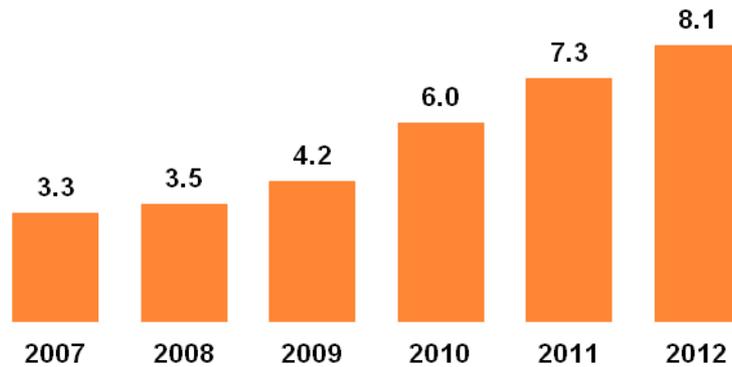


Bank Jatim has maintained low cost funding composition above 70% for the past 5 years. In 2012, CASA ratio above 80%

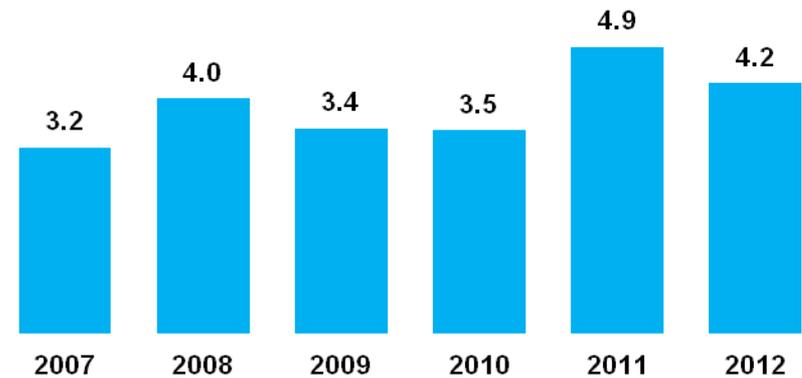
Current account (in Rp trillion)



Total saving deposit (in Rp trillion)



Total time deposit (in Rp trillion)



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



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

Network	2009	2010	2011	2012
Head Office	1	1	1	1
Conventional branch	38	40	40	40
Sharia branch	1	1	1	1
Conventional sub branch	26	41	64	86
Sharia sub branch	-	3	3	3
Cash office	151	154	164	164
Sharia service office	37	37	47	47
Payment Point	78	88	115	138
Mobile cash	45	49	57	57
Mobile ATM	-	4	4	6
CDM	1	1	1	1
ATM	87	142	262	368
Total network	465	561	759	915

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

HADI SUKRIANTO, *President Director*



- 55 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*



- 59 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*



- 56 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).

SUPARLAN, *Director of Compliance*



- 55 years old, obtained his Master Degree from Universitas 17 Agustus 1945 Surabaya in 2000.
- Has joined Bank Jatim since 1983. He has been the Compliance Director since 2011 and prior to that, he worked as Head of Risk Management (2008-2011).

PARTONO, *Director of Agrobusiness & Syariah Business*



- 54 years old, obtained his Master Degree from STIE Artha Bodhi Iswara Surabaya in 2001.
- Has joined Bank Jatim since 1980. He has been the Agrobusiness & Syariah Business Director since 2011 and prior to that, he worked in Retail Credit Division (2009-2011)/.

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

MULJANTO, *President Commissioner*



- 59 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).

ISNANTO, *Independent Commissioner*



- 51 years old, obtained his Master Degree from Institut Teknologi Sepuluh Nopember, Surabaya in 2004.
- He has been an Independent Commissioner since 2007. He has joined Bank Jatim since 1998 and prior to being an Independent Commissioner, he was a member of the Audit Committee (2004 – 2007).

CHAERUL DJAELANI, *Commissioner*



- 60 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).

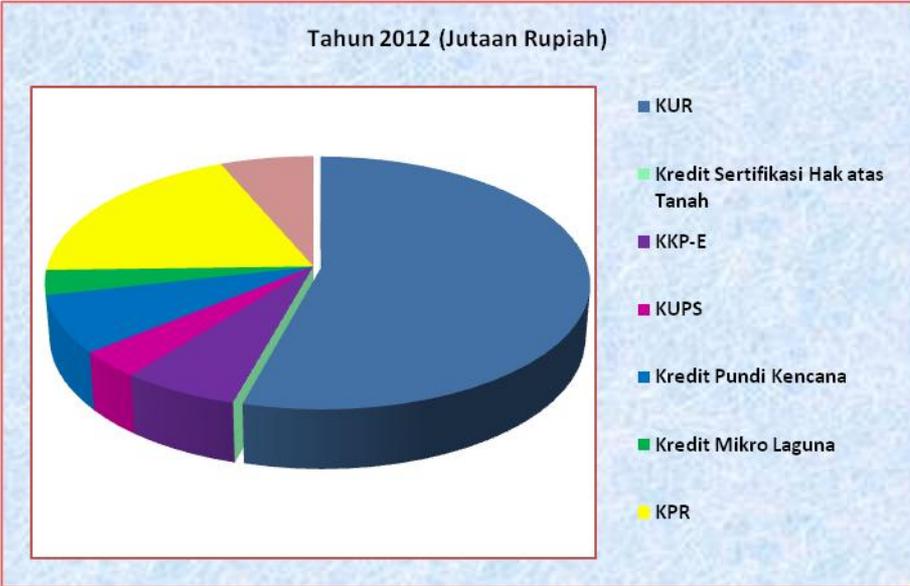
WIBISONO, *Independent Commissioner*



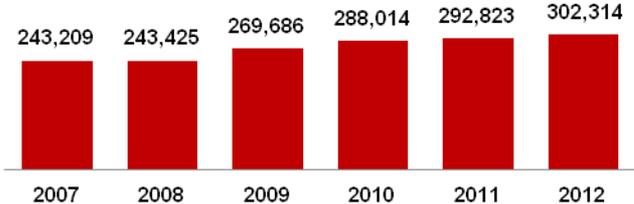
- 58 years old, obtain his Master Degree from Williams College, Massachusetts, USA.
- He has been an Independent Commissioner since 2011. Prior to that, he established his career at Bank of Indonesia, of which his last position as Deputy Head of Bank of Indonesia Surabaya (2007 – 2011).

In line with Bank Jatim's mission to stimulate local economic growth and develop small and medium business, the focus of its business is to finance Micro Small Medium Enterprise (MSME) and Cooperative.

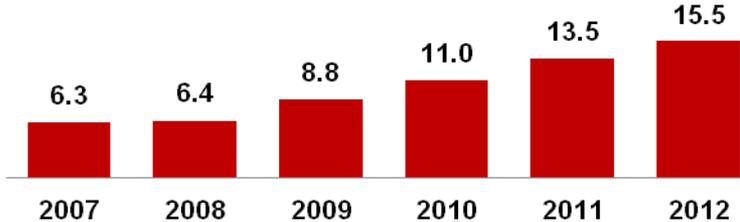
MSME loan scheme reflects a variety of businesses and as of 2012, the amount of MSME loan scheme has grown steadily



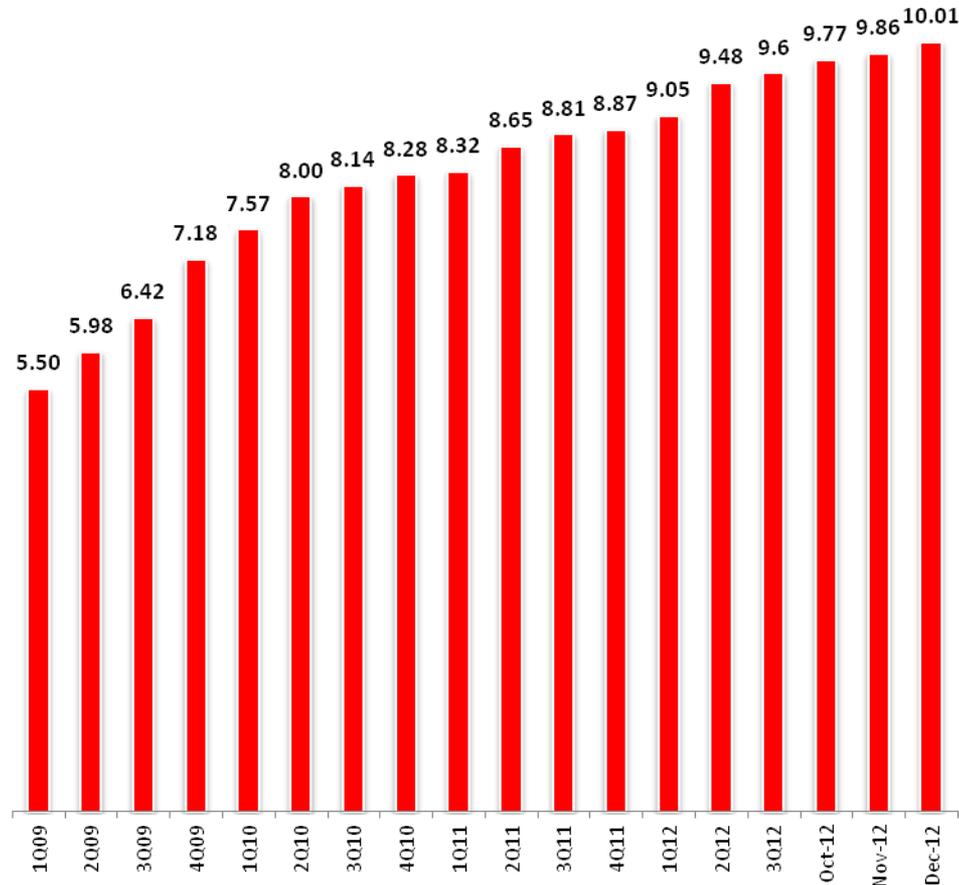
Total MSME Customer



MSME Loan Realization (in Rp trillion)



Bank Jatim is one of the biggest creditors on East Java's consumer sector with a market share of 14.73%



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

Type of Customers	Total Customers (2012)	Percentage
- Multi-purpose	243,546	93,76%
- Employee loan	2,050	0.79%
- Al Mabrur Plan	9,978	3.84%
- Mortgage	4,170	1.61%

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

bankjatim

bersama kami, berkembang pasti

Apex Banking

Of all the 332 BPRs located in East Java, Bank Jatim is the Parent of 274 BPRs, also known as The Apex.

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

Definition

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

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

Type Of Service JETS

1. Delivery Transfers Out between BPR and BPR JETS members in real time;
2. Transfers out BPR and BPR JETS members to Banks SKNBI participants;
3. Transfer into BPR and BPR of fellow members and Banks JETS participants SKNBI

Members of JETS

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

For Bank Jatim as Organizer

1. Create products and services with innovative between Bank Jatim and member of APEX BPR
2. Improve service to members for transactions between APEX BPR members and public Bank member SKN BI directly.
3. Improve corporate image as the first bank in Indonesia providing Electronic Credit Transfer System.

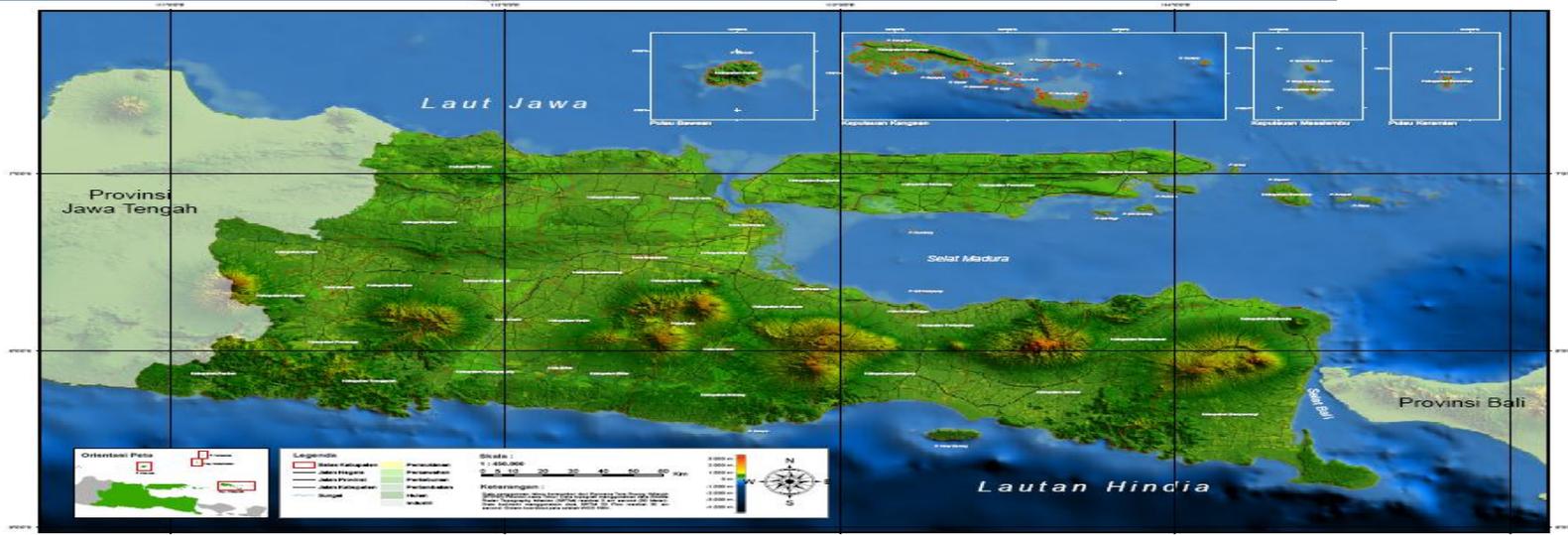
Increase the Bank's role as an institution of APEX BPR Java and East Java strengthen Bank as Regional Champion

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

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

SECTION 3

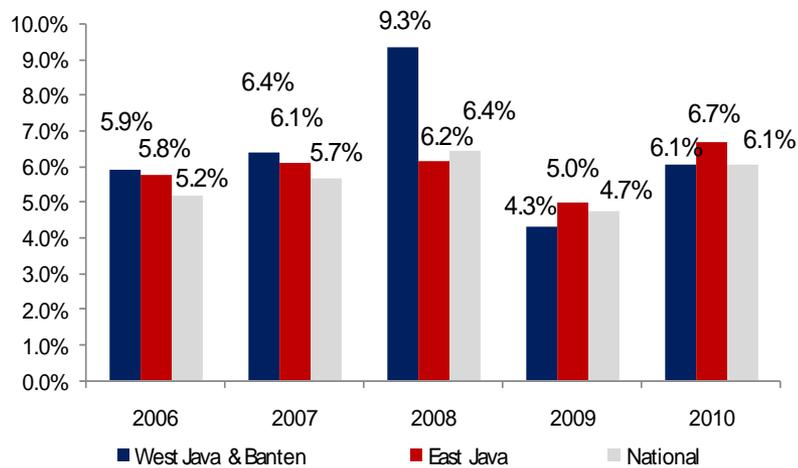
PROSPECTS OF BANKING INDUSTRY



- ❑ **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

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

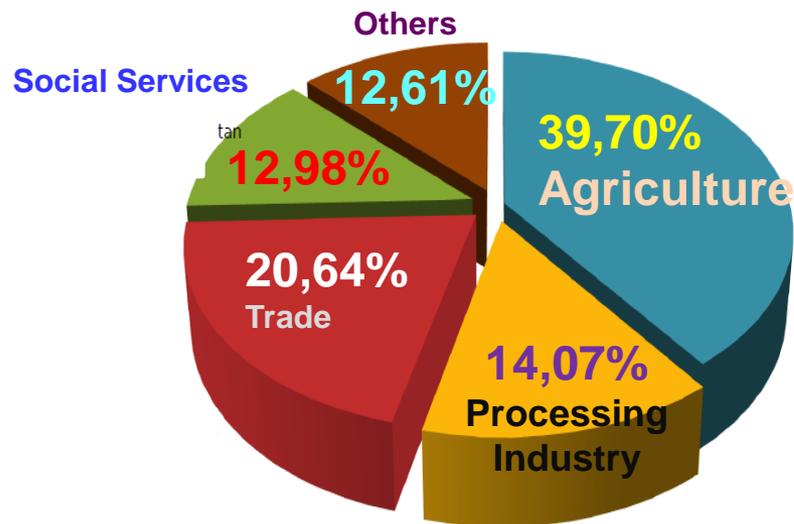


- ✓ Second-largest contributor towards Indonesian economy. Approximately 15% of the national GDP comes from East Java;
- ✓ In 2012, East Java's economy grew at 7.3%, faster than national economic growth at 6.5% and aim 7.5% in 2013.
- ✓ As of 4th quarter 2012, placed as second largest GDP in Java Island,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



3 Dominant Sector:

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



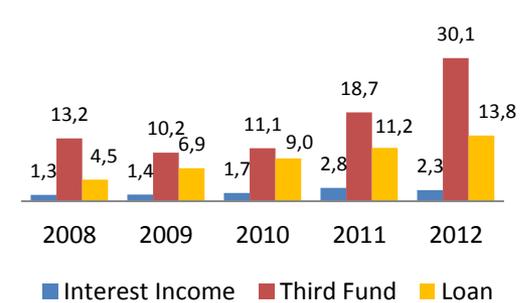
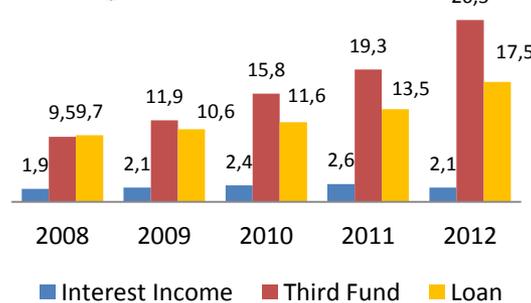
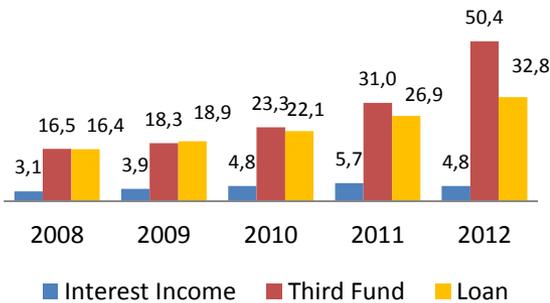
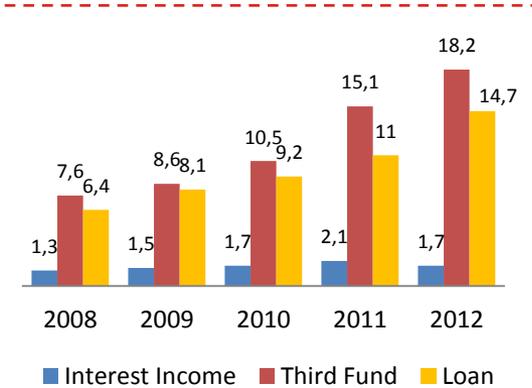
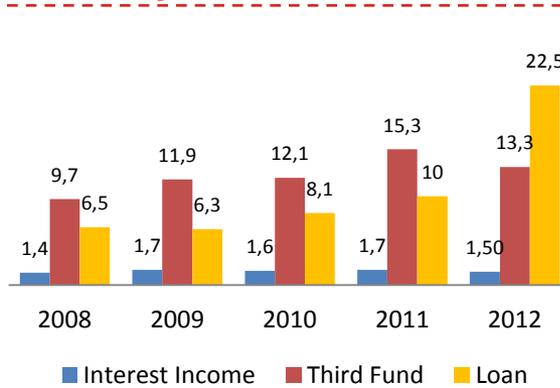
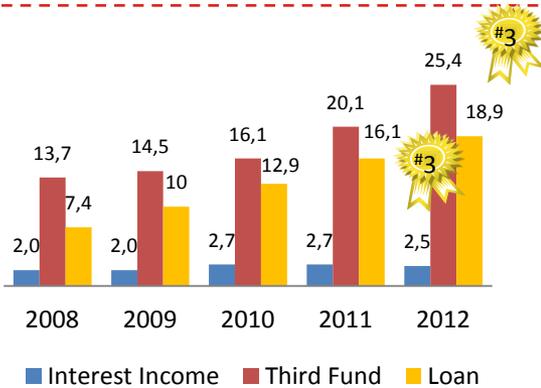
East Java became
Industry & Services
Provinces in **Agro-based**

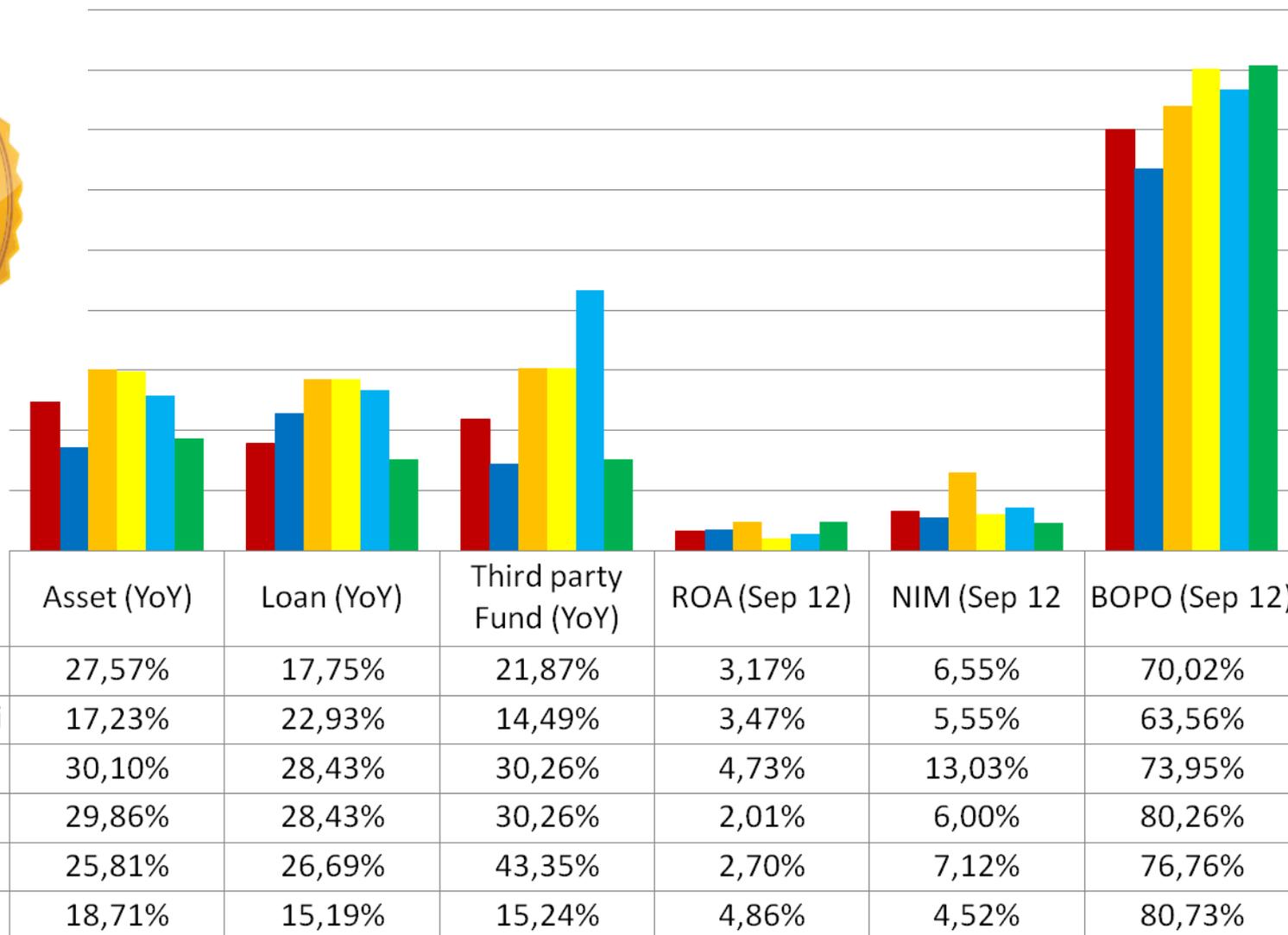
Source : BRS August 2012

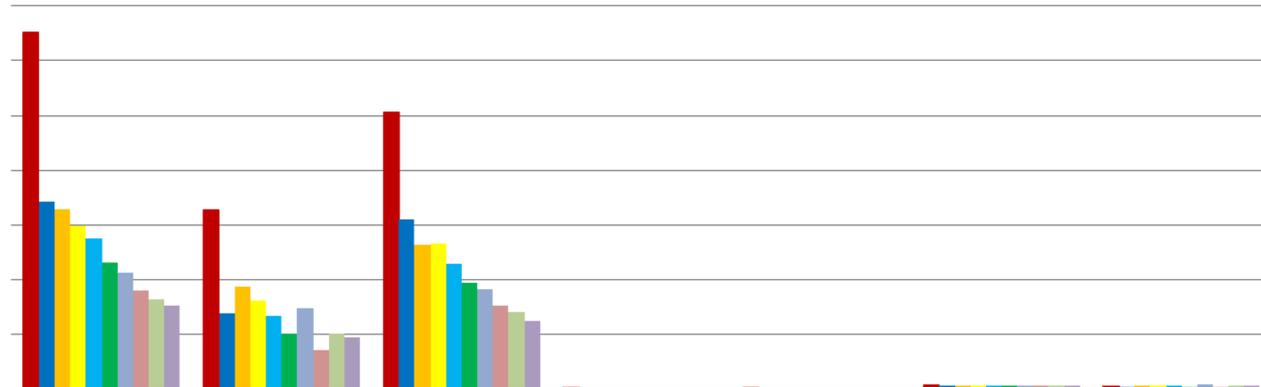
- ❖ Economic structure dominated with secondary sector (THR & Processing Industry), supported by primary sector (Agriculture) → able to absorb up to 75 % manpower

REGIONAL BANKING COMPARISON

In the competitive sector of Regional Banking, Bank Jatim is optimistic it could handle competition from other banks.







	Asset	Loan	Third Party Fund	ROA	NIM	BOPO	LDR
■ BJB	65,11	32,79	50,48	2,70%	7,12%	76,76%	64,95%
■ Bank Kaltim	34,22	13,87	31,05	2,52%	6,20%	78,33%	44,68%
■ Bank Jatim	32,85	18,66	26,38	3,17%	6,55%	70,02%	70,74%
■ Bank Jateng	29,88	16,25	26,63	3,12%	7,90%	72,47%	61,02%
■ Bank DKI	27,57	13,51	22,95	2,41%	5,18%	75,40%	58,86%
■ Bank Riau	23,04	10,15	19,42	2,28%	6,54%	75,29%	52,29%
■ Bank SUMUT	21,38	14,77	18,27	2,55%	8,86%	71,36%	80,86%
■ Bank PAPUA	18,11	7,23	15,31	2,83%	6,62%	69,01%	47,23%
■ Bank SUMSEL Babel	16,41	10,08	14,01	2,57%	6,32%	78,72%	71,94%
■ Bank DI Aceh	15,19	9,56	12,39	4,05%	7,63%	67,67%	77,14%

BANKING INDUSTRY COMPARISON



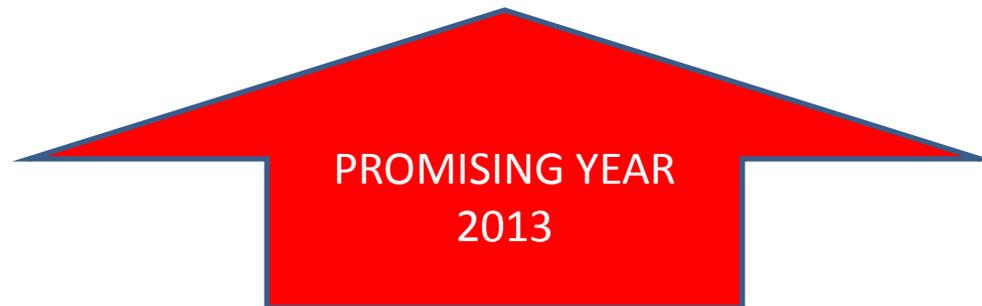
Bank (16/01/2013)	Share px	Market Cap Rp bn	PBV	PER	Dividen Yield
Bank Jatim	380	5.670	1,02	7,68	10,46%
Bank Jabar	1.170	11.340	1,96	10,11	5,27%
Bank Mandiri	8.600	200.670	2,86	14,14	1,22%
BTN	1.490	15.430	1,69	9,51	1,63%
BTPN	5.350	31.250	4,34	16,16	0,0%
Bukopin	650	5.180	1,09	5,66	4,28%

SECTION 4

FINANCIAL HIGHLIGHTS

(In Million Rp.)

Gross Profit January 2012	104.526
Average / day	3.371
Gross profit January 17th 2013	91.233
Average / day	5.367



This tremendous improvement in gross profit contribute by Multipurpose Loan from Civil Servant, Non Civil servant and Pension. For upcoming month also driven micro, small loan that disburse in new sub branches 2012 and 2013 (total 52 new sub branches)

BALANCE SHEET

(In Million Rp.)

Information	Dec11	Dec 12	YoY
Total Asset	24.846.516	29.321.828	18,01%
Loan	15.921.114	18.556.329	16,55%
Impairment Losses	(100.730)	(255.666)	153,81%
Third Party Fund	19.934.943	22.209.575	11,41%
- Current Account	8.176.726	9.661.768	18,16%
- Saving Account	7.081.487	8.173.977	15,43%
- Time Deposit	4.676.730	4.373.831	- 6,48%

PROFIT & LOSS

(In Million Rp.)

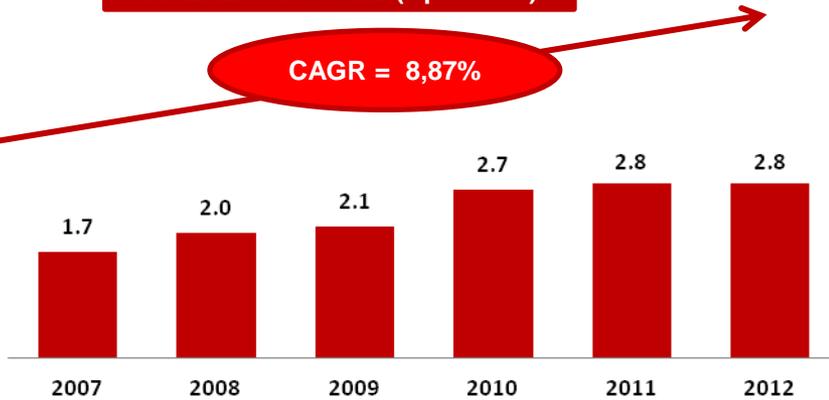
Information	Dec11	Dec12	YoY
Interest Income	2,698,674	2.813.796	4,26%
Interest Expense	(774,831)	(852.262)	9,99%
Nett Interest Income	1,923,844	1.961.534	1,96%
Non Interest Operational Income	254,112	355.703	39,98%
Non Interest Operational Expense	(997,294)	(1.039.375)	4,22%
Nett Non Interest Operational Income (Expense)	(743.182)	(953.672)	28,32%
Operational Profit	1.180.662	1.007.862	-14,63%
Non Operational Profit	6.952	16.435	135,11%
Pre Tax Profit	1.187.613	1.024.296	-13,75%
Taxes	(327.380)	(256.074)	-21,78%
Nett profit	860.234	768.222	-10,69%

Trends on Income, Operating Income, and Net Income

Bank Jatim's income has increased steadily over the years, indicating a strong financial performance.

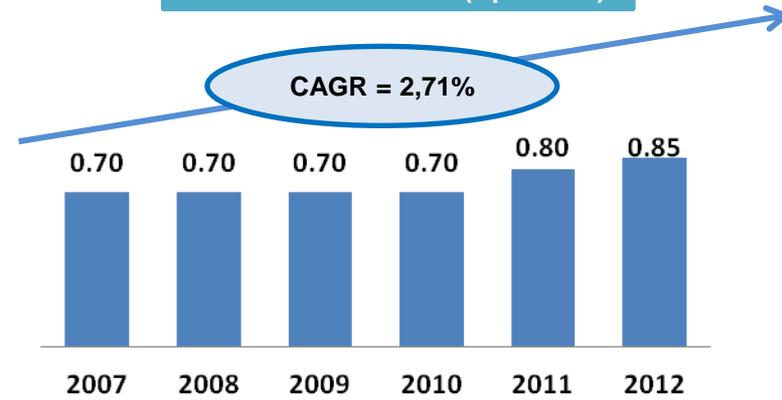
INTEREST INCOME (Rp trillion)

CAGR = 8,87%



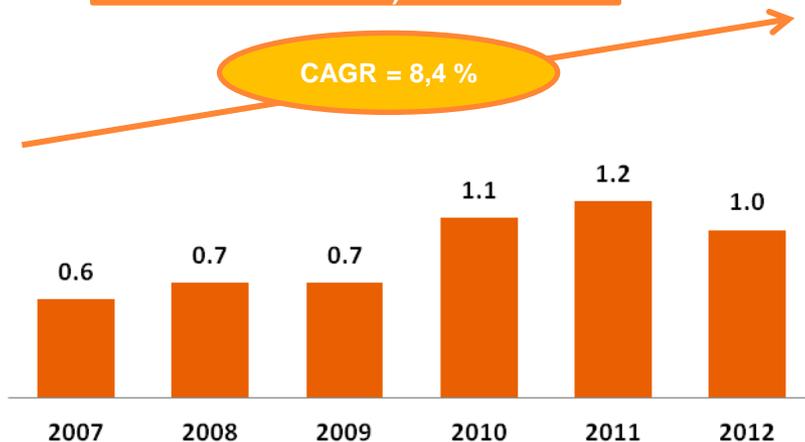
INTEREST EXPENSE (Rp trillion)

CAGR = 2,71%



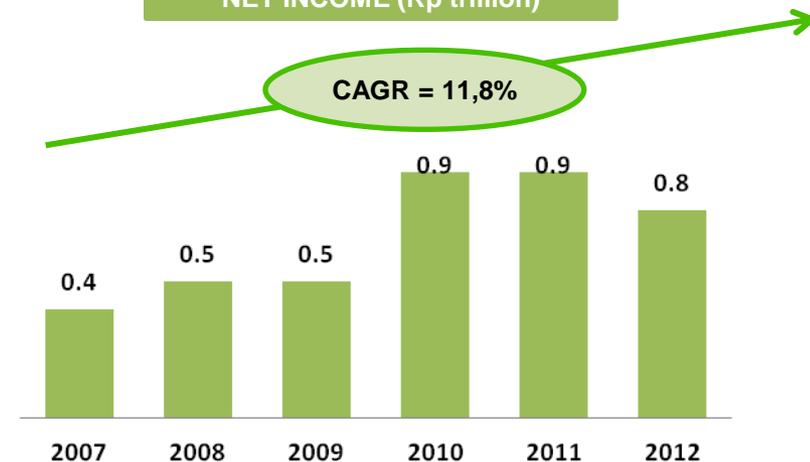
INCOME FROM OPERATIONS (Rp trillion)

CAGR = 8,4 %



NET INCOME (Rp trillion)

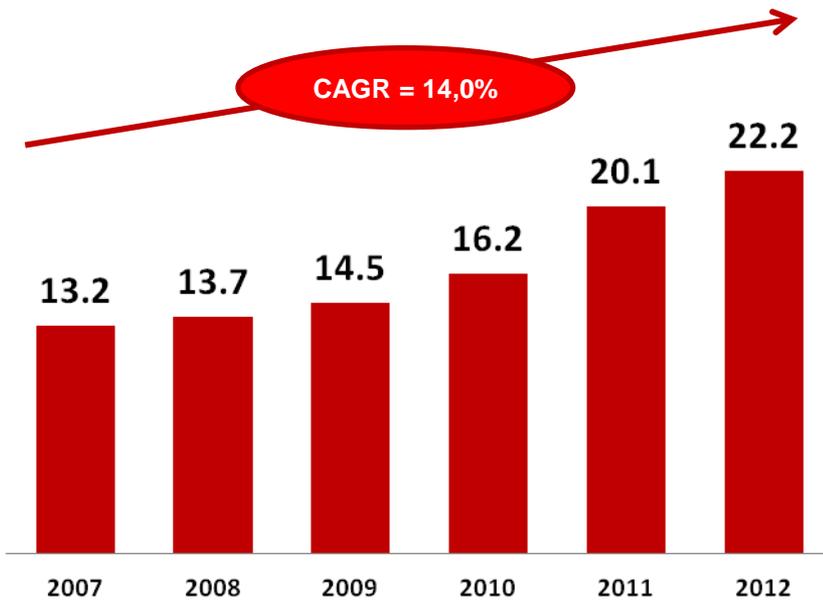
CAGR = 11,8%



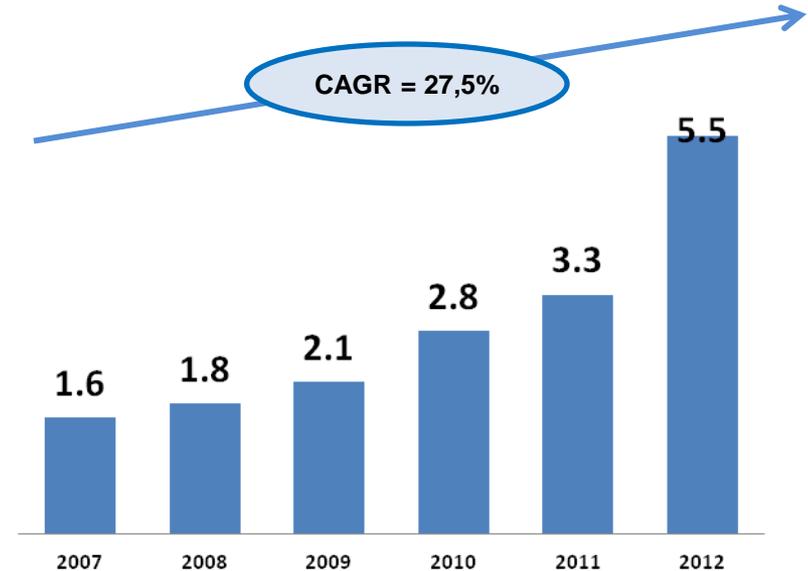
Statements of Financial Position – Liabilities & Equity

Third-party funds and equity has increased over the years, indicating an increase in customer confidence and a solid capital position.

THIRD PARTY FUNDS (Rp trillion)



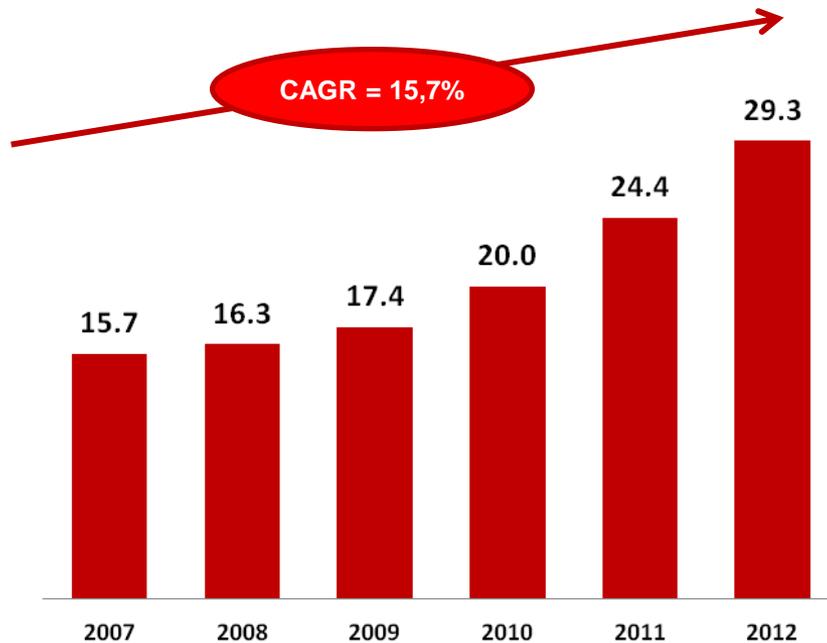
TOTAL EQUITY (Rp trillion)



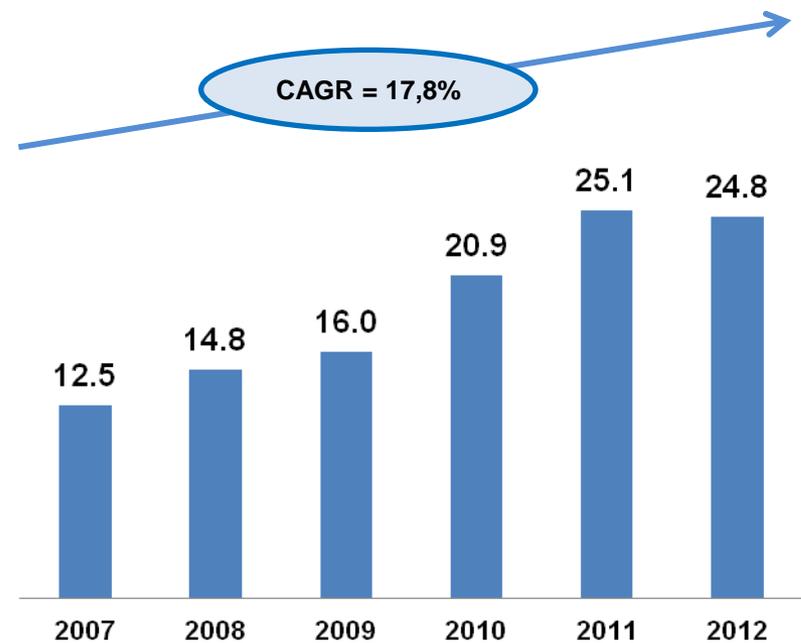
Statements of Financial Position - Assets

Bank Jatim's assets has increased over the years, growing 24% yoy as of 31 December 2011.

TOTAL ASSETS (Rp trillion)



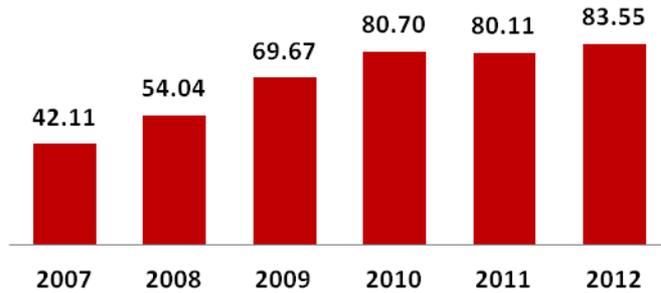
PRODUCTIVE ASSETS (Rp trillion)



Highlights of Financial Ratios

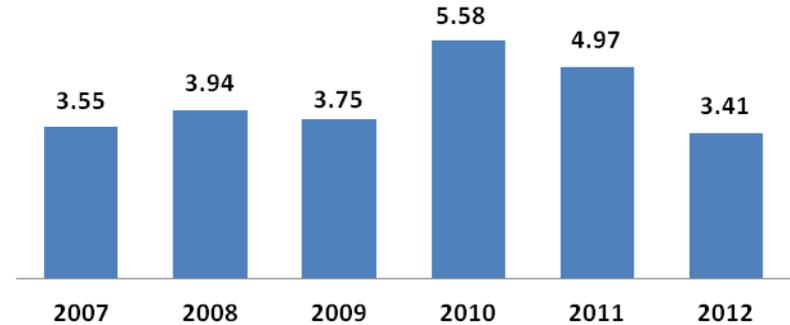
Bank Jatim has attained financial ratios well above the benchmark of the banking industry.

LDR



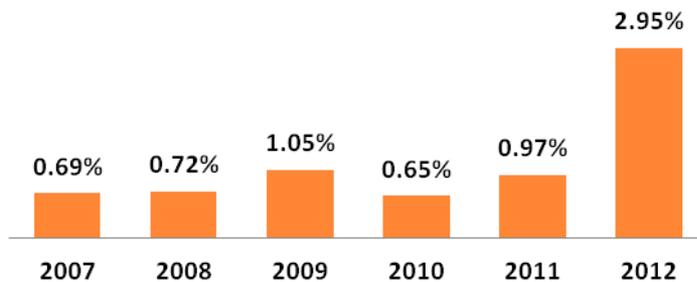
Industry benchmark : 78% < LDR < 94%

ROA



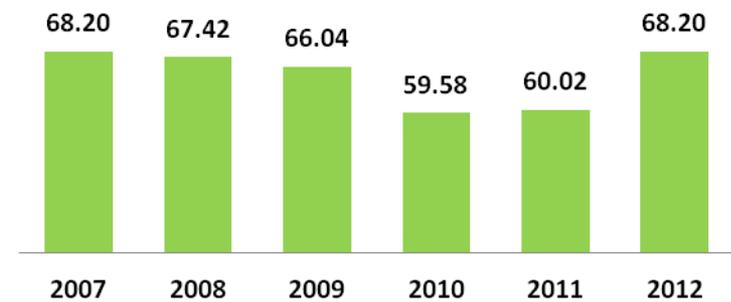
Industry benchmark : ROA >1,25%

GROSS NPL



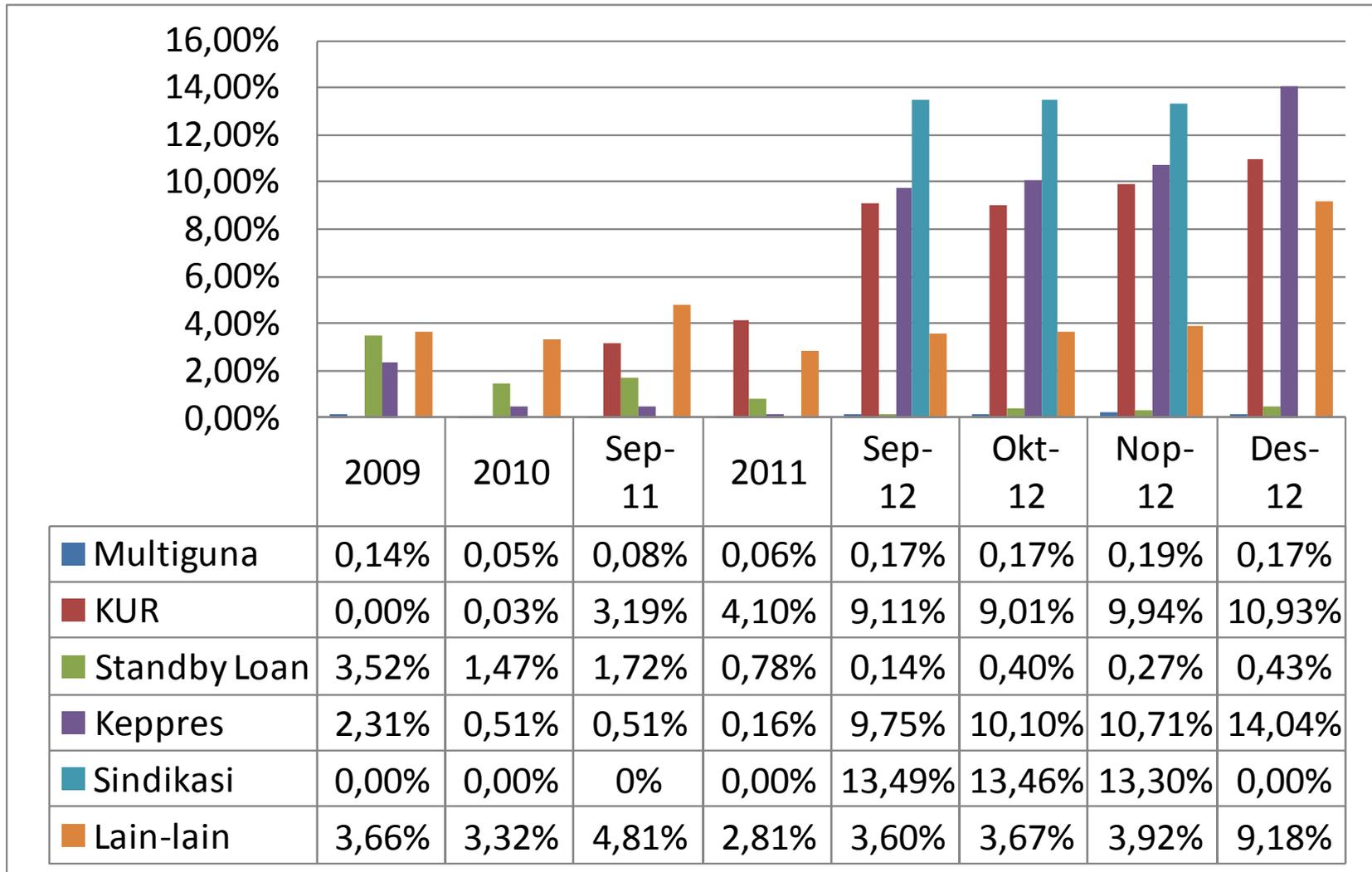
Industry benchmark : NPL Gross < 5%

Operating Cost to Operating Income Ratio (BOPO)



Industry benchmark : BOPO < 94%

NPL to Loan Scheme



STRATEGY REDUCING NPL & RECOVERY 2012

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

STRATEGY REDUCING NPL & RECOVERY IMPAIRMENT LOSSES 2012

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

Agenda Monthly Meeting :

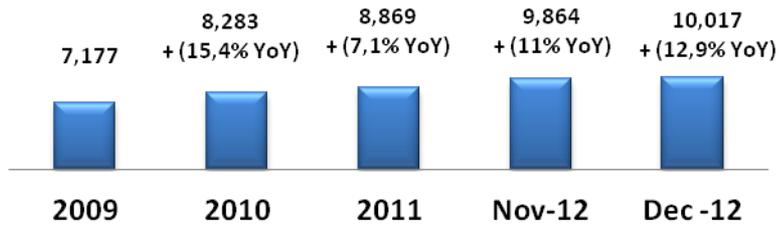
1. Monitoring progress recovery from Debtor;
2. Monitoring process of auction from Guarantee;
3. Monitoring Insurance Claim;

Agenda Task Force:

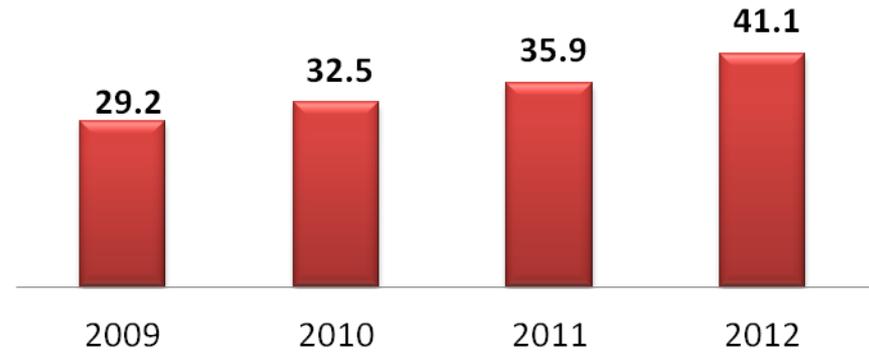
1. To store non performing loan documents including the security of loan collateral
2. Prepare steps of non performing loans' rescue and completion which still have prospect or not, by :
 - Direct billing to the debtors, debtors' projects, and by phone
 - Restructuring loans to the prospect debtors
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

Multiguna Trend

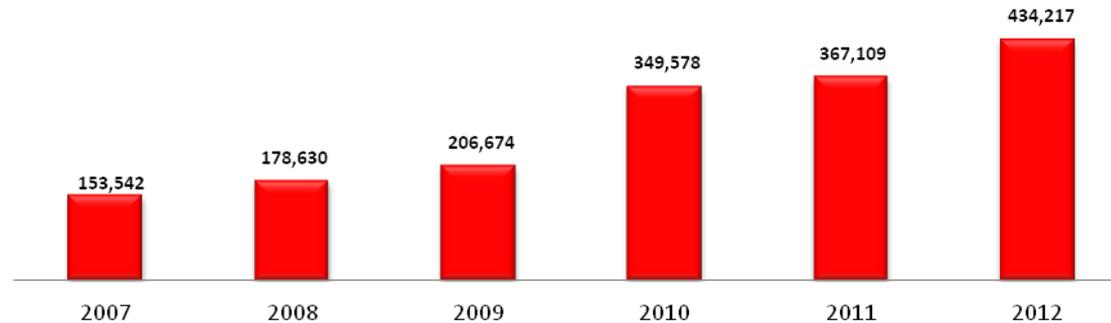
Multiguna Loan Balance (Jutaan Rp.)



Multiguna Ticket Size (million) Rp.



East Java Civil Servant Payrolls Under Management



Customer Deposit Analysis

	2007	2008	2009	2010	2011	2012	2013F	2014F
CASA Ratio	76.3%	71.3%	76.3%	79.0%	76.1%	80.3%	72.7%	75.6%
Total Customer Deposit (Rp bn)	2007	2008	2009	2010	2011	2012	2013F	2014F
Demand Deposit	6,868	6,358	6,973	6,996	8,204	9,662	11,404	12,228
Saving Deposit	3,176	3,440	4,121	5,823	7,133	8,174	8,448	11,532
Term Deposit	3,117	3,938	3,437	3,399	4,806	4,373	7,470	7,650
Total	13,161	13,736	14,531	16,219	20,142	22,209	27,332	31,410

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

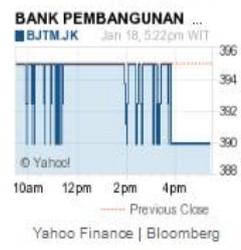
Average Cost of Deposit	2007	2008	2009	2010	2011	2012	2013F	2014F
Demand Deposit		3.5%	3.6%	3.3%	3.2%	3.0%	2.9%	2.8%
Saving Deposit		3.3%	2.7%	2.3%	2.2%	2.2%	3.1%	3.1%
Term Deposit		9.3%	8.9%	9.1%	8.9%	6.0%	5.6%	5.5%
Total		5.0%	4.8%	4.3%	4.1%	3.3%	3.2%	3.0%



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- Product and Services
- Sharia
- News
- CSR
- Information
- Investor Relation
- Business Info
- Complaint
- HR



Stocks Information



Event Calendar

January 2013

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

- Financial Report**
- Annual Reports
 - Audited Financials
 - Quarterly Financials

- Corporate Presentation**
- Analysts Meeting
 - Public Expose
 - Press Conference
 - Prospektus

- Stock Information**
- Stock Quote & Chart
 - Shareholder Reporting And Ownership Structure
 - Dividen & Split
 - Investment Calculator

- News and Events**
- News
 - Events

- Request Information**
- Materials Request
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