

# **BJTM 8M14 COMPANY PERFORMANCE**



# AGENDA

**ECONOMIC OUTLOOK**

**FINANCIAL HIGHLIGHTS**

**OVERVIEW & INVESTMENT HIGHLIGHTS**

**STRENGTHS**

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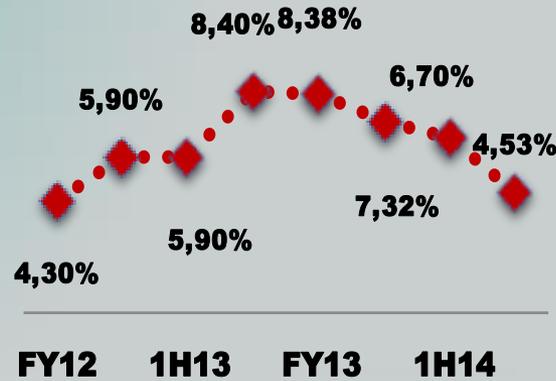
# SECTION 1 ECONOMIC OUTLOOK

# MACRO ECONOMY

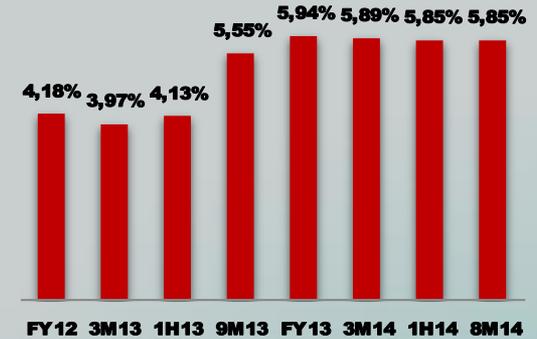
DEPOSIT FACILITY



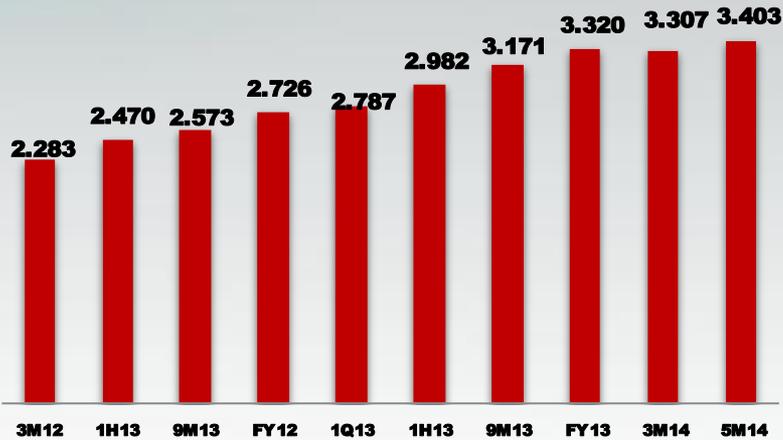
INFLATION



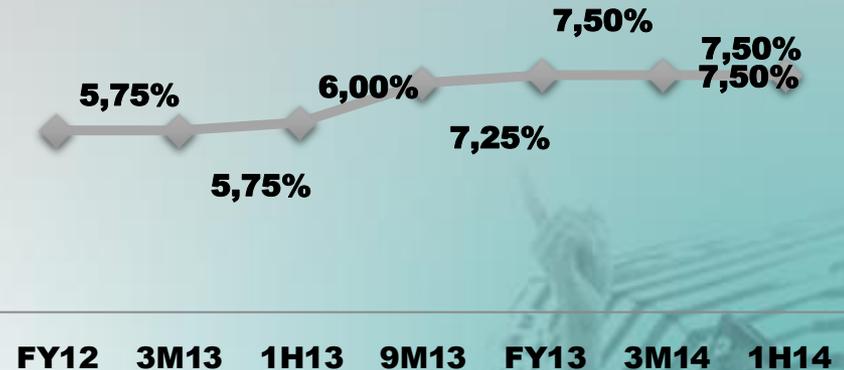
JIBOR  
( % Average )



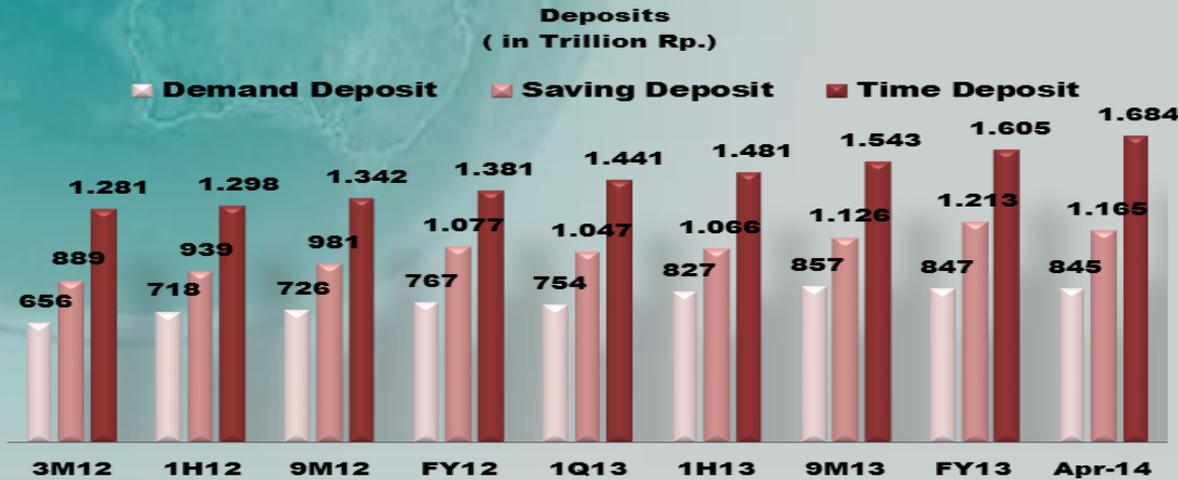
Loan  
( in Trillion Rp.)



BANK INDONESIA RATE



# BANKING GENERAL CONDITION



	April 2013	April 2014
NPL Gross	1.96 %	2.05 %
CAR	18.61 %	19.35%
NIM	5.42%	4.26%
ROA	2.92 %	2.86%
LDR	85.60%	90.98%

# BANK JATIM AMONG ALL BANK

No	Bank	Asset	Loan	Third Party Fund	Paid Capital	Net Income Before Tax
1	Bank Mandiri	674.748	430.385	501.350	11.667	11.266
2	BRI	621.978	459.131	488.451	6.167	14.803
3	BCA	512.847	321.639	421.221	1.541	9.420
4	BNI	388.013	244.138	304.089	9.055	6.032
5	CIMB Niaga	218.581	152.162	166.051	1.612	2.631
...	.....	.....	.....	.....	.....	.....
23	Bank Jatim	42.147	24,378	35,480	3,729	764

Source: Publication Data  
Bank Indonesia, June 2014

# THE ECONOMIC POTENTIAL OF EAST JAVA TOWARDS BANK JATIM

No	Description	2008	2009	2010	2011	2012	2013	2014
1.	Number of population	36.972.282	37.236.149	37.476.757	37.687.622	38.052.950	38.318.791	38.636.261
2.	Growth rate (%)	0,72	0,71	0,64	0,81	0,72	0,70	0,70

In trillion rupiah

No	Region	Economic Growth		
		FY12	FY13	TW1 14
1.	DKI Jakarta	6.53	6.11	5.63
2.	East Java	7.27	6.55	6.40
3.	West Java	6.21	6.06	5.49
4.	Central Java	6.34	5.81	5.40
5.	Banten	6.15	5.86	5.20
6.	DI Y	5.32	5.40	5.14
	<b>INDONESIA</b>	6.23	5.78	5.21

PDRB	3M13	3M14
Jawa Timur	14.98 %	15.06%
DKI Jakarta	16.46%	16.72%
Jawa Barat	13.88%	14.23%
Jawa Tengah	8.39%	8.42%

## ECONOMY STRUCTURE (as per March 2013)

NO	DESCRIPTION	%
1.	Agriculture	17.84
2.	Mining & Quarrying	1.87
3.	Processing Industry	25.96
4.	Electricity, Gas, & Clean Water	1.32
5.	Construction	4.34
6.	Trading, Hotel and Restaurant	30.6
7.	Transportation & Communication	5.67
8.	Finance, Rent & Company Service	5.00
9.	Services	7.39
PDRB		100,0

## ECONOMY STRUCTURE (as per March 2014)

NO	DESCRIPTION	%
1.	Agriculture	17.42
2.	Mining & Quarrying →	1.79
3.	Processing Industry	25.92
4.	Electricity, Gas, & Clean Water	1.26
5.	Construction ↑	4.42
6.	Trading, Hotel and Restaurant ↑	30.67
7.	Transportation & Communication ↑	5.81
8.	Finance, Rent & Company Service ↑	5.04
9.	Services ↑	7.66
PDRB		100,0

Source: East Java Province

# BANK JATIM AMONG ALL BANK IN EAST JAVA

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

Source: Bank Indonesia (Dec 13)

# SECTION 2

# FINANCIAL HIGHLIGHTS



# BALANCE SHEET

In Million Rp.

Information	8M13	8M14	YoY
<b>Total Asset</b>	<b>33.119.331</b>	<b>38.980.931</b>	<b>17,70%</b>
<b>Placement BI &amp; SBI</b>	<b>2.053.422</b>	<b>5.177.332</b>	<b>152,13%</b>
<b>Placement Other Bank</b>	<b>5.292.402</b>	<b>3.590.366</b>	<b>-32,16%</b>
<b>Loan</b>	<b>21.075.433</b>	<b>25.474.321</b>	<b>20,87%</b>
<b>Third Party Fund</b>	<b>26.476.482</b>	<b>31.986.812</b>	<b>20,81%</b>
- <b>Current Account</b>	<b>10.369.915</b>	<b>12.125.285</b>	<b>16,93%</b>
- <b>Saving Account</b>	<b>7.701.964</b>	<b>9.024.129</b>	<b>17,17%</b>
- <b>Time Deposit</b>	<b>8.404.603</b>	<b>10.837.398</b>	<b>28,95%</b>
<b>Equity</b>	<b>5.490.664</b>	<b>5.759.112</b>	<b>4,89%</b>

# PROFIT & LOSS

In Million Rp.

Information	8M13	8M14	YoY
Interest Income	2.095.051	2.576.869	23,00%
Interest Expense	(546.969)	(710.096)	29,82%
Nett Interest Income	1.548.082	1.866.773	20,59%
Non Interest Operational Income	297.085	295.392	-0,57%
Non Interest Operational Expense	(1.020.625)	(1.254.796)	22,94%
Nett Non Interest Operational Income (Expense)	(723.540)	(959.404)	32,60%
Operational Profit	824.542	907.369	10,05%
Non Operational Profit	6.796	15.690	130,88%
Pre Tax Profit	831.127	923.060	11,06%
Taxes	(234.814)	(268.498)	14,35%
Net profit	596.313	654.561	9,77%

# FINANCIAL PERFORMANCE

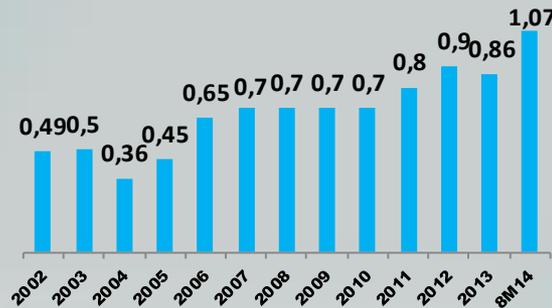
## INTEREST INCOME (Rp Tril)

**CAGR = 12,19%**



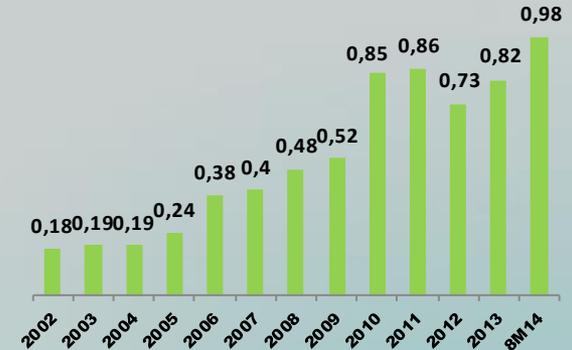
## INTEREST EXPENSE (Rp Tril)

**CAGR = 8,11%**



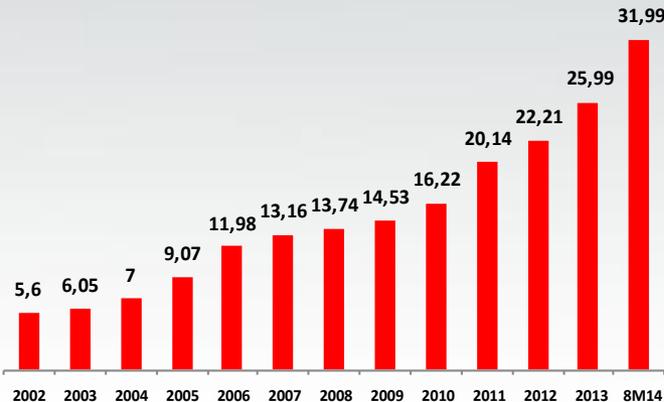
## NET PROFIT (Rp Tril)

**CAGR = 17,12%**



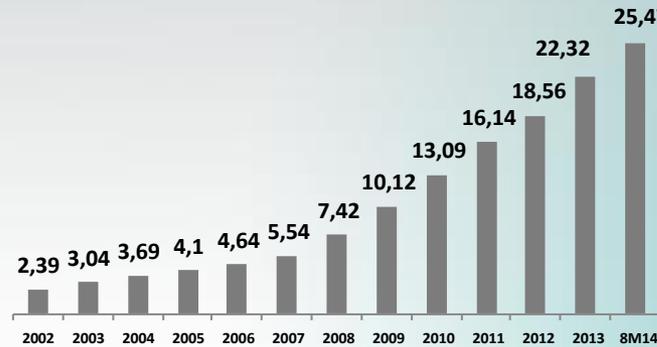
## THIRD PARTY FUND (Rp Tril)

**CAGR = 15,96%**



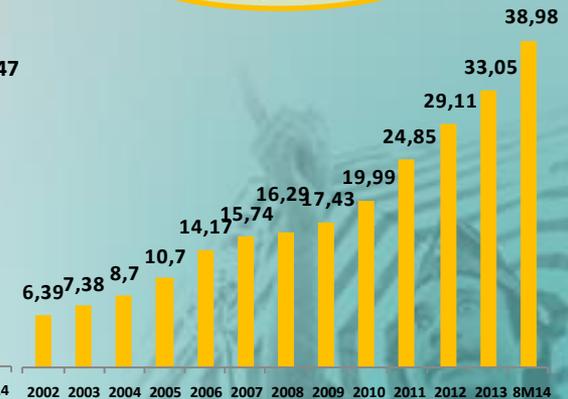
## LOAN (Rp Tril)

**CAGR = 22,05%**



## TOTAL ASSET (Rp Tril)

**CAGR = 16,50%**

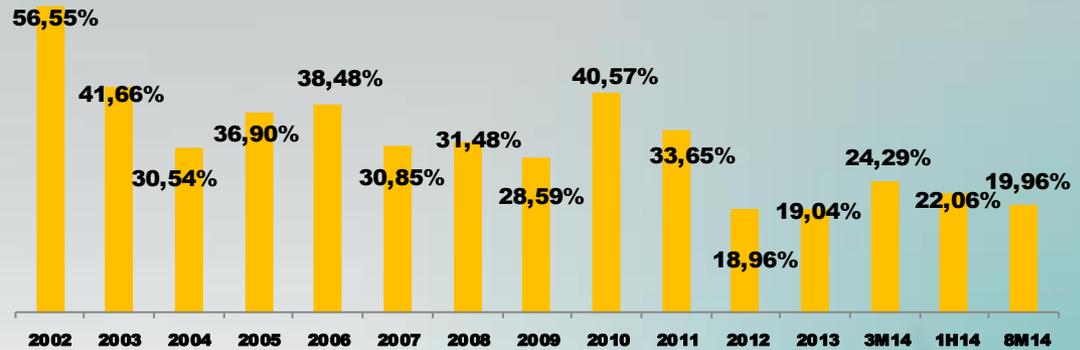


# FINANCIAL RATIO

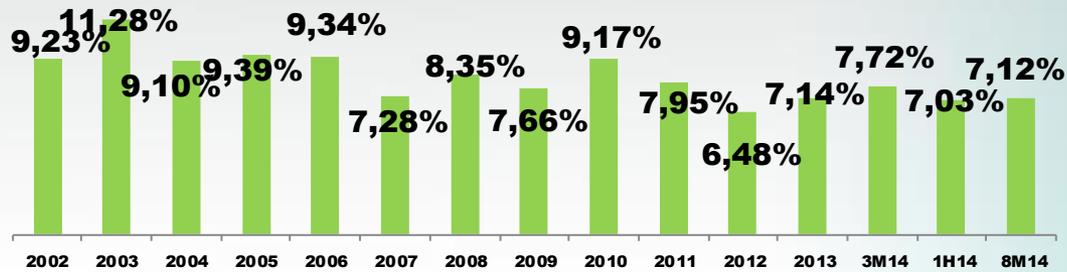
ROA



ROE

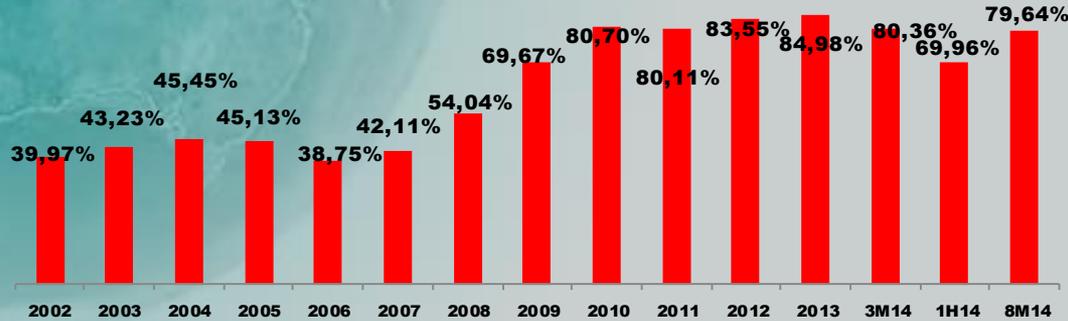


NIM

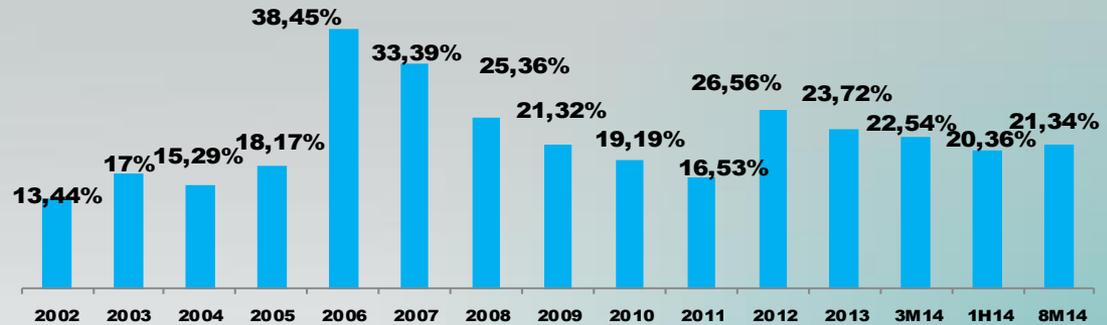


# FINANCIAL RATIO

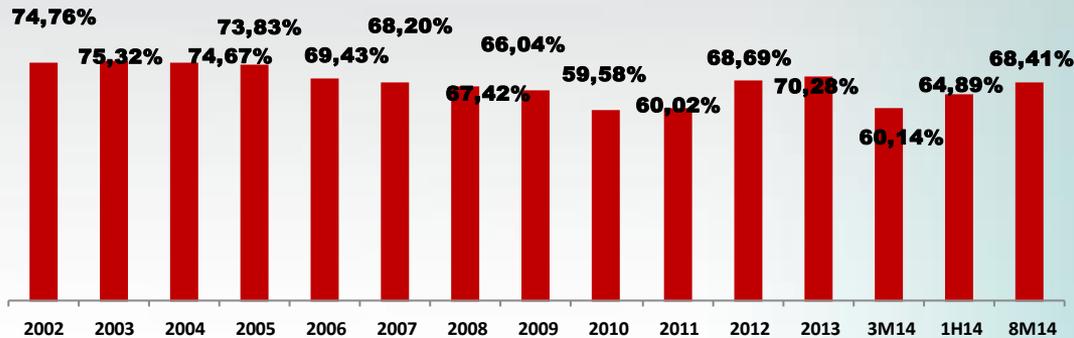
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O**



## **SECTION 3**

# **OVERVIEW & INVESTMENT HIGHLIGHTS**



# BOARD OF DIRECTOR

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

## HADI SUKRIANTO, *President Director*



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

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



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

## EKO ANTONO, *Director of Operations*



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

## RUDIE HARDIONO, *Director of Compliance*



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

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



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

# BOARD OF COMMISSIONER

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

## MULJANTO, *President Commissioner*



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

## SOEBAGYO, *Independent Commissioner*



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

## CHAERUL DJAELANI, *Commissioner*



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

## WIBISONO, *Independent Commissioner*

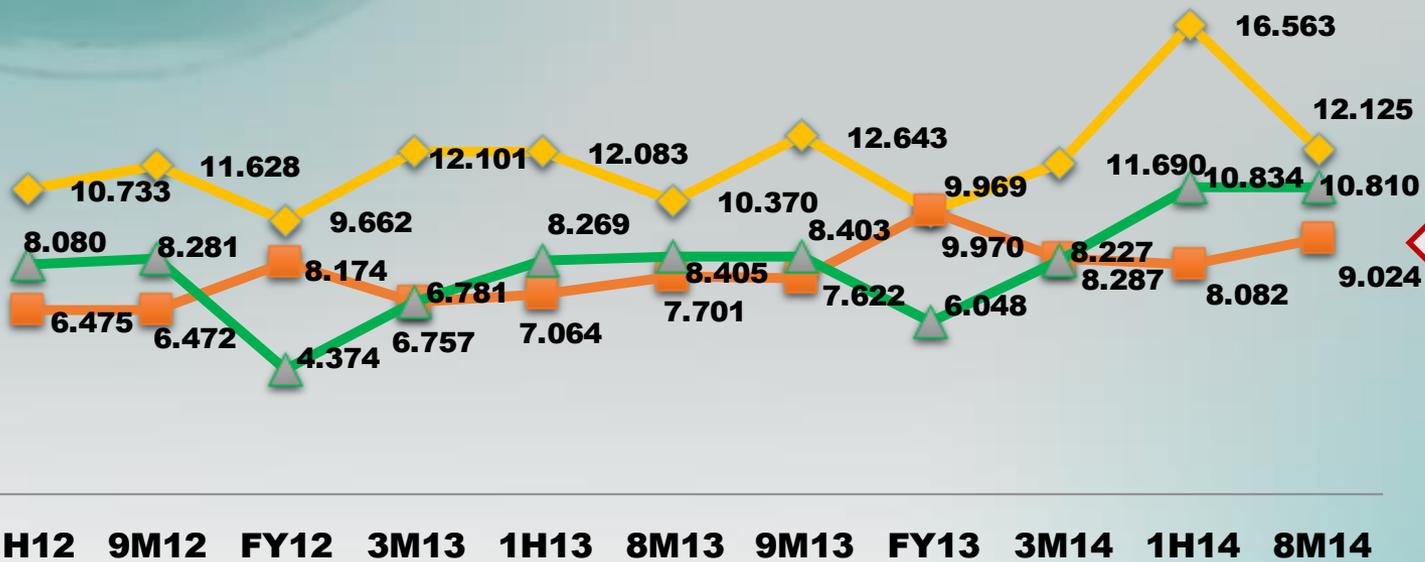


- 60 years old, obtain his Master Degree from Williams College, Massachusetts, USA.
- He has been an Independent Commissioner since 2011. Prior to that, he established his career at Bank of Indonesia, of which his last position as Deputy Head of Bank of Indonesia Surabaya (2007 – 2011).

# THIRD PARTY FUND

In Billion Rp.

Current Account    Saving Account    Time Deposit



**YoY**

**Current Acc.**  
16,93%

**Saving Acc.**  
17,18%

**Time Dep.**  
28,62%

# THIRD PARTY FUND

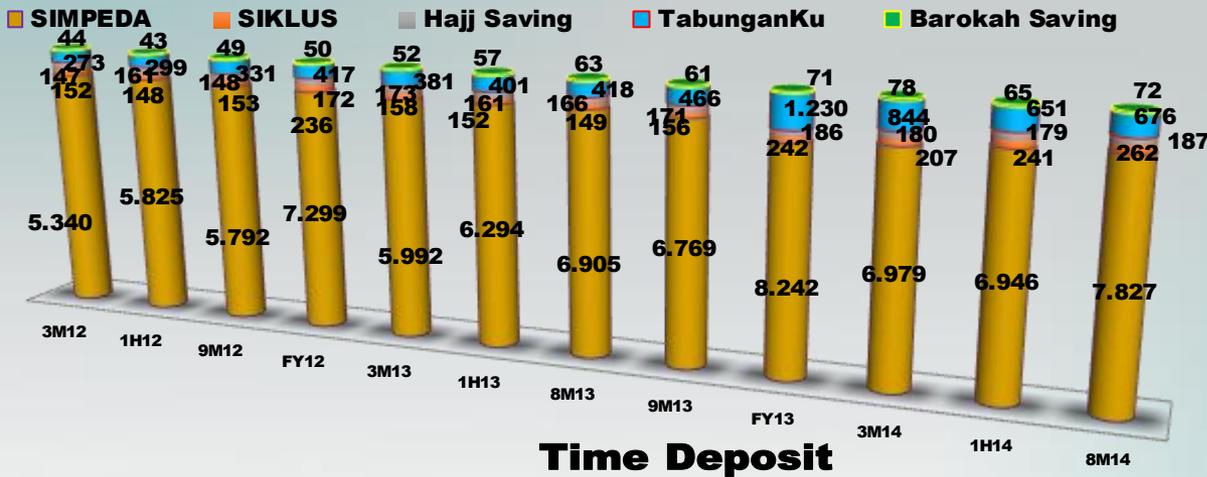
## Current Account



In Billion Rp.

**Government Current Acc.**  
YoY 15,96%

**Private Current Acc.**  
YoY 19,71%

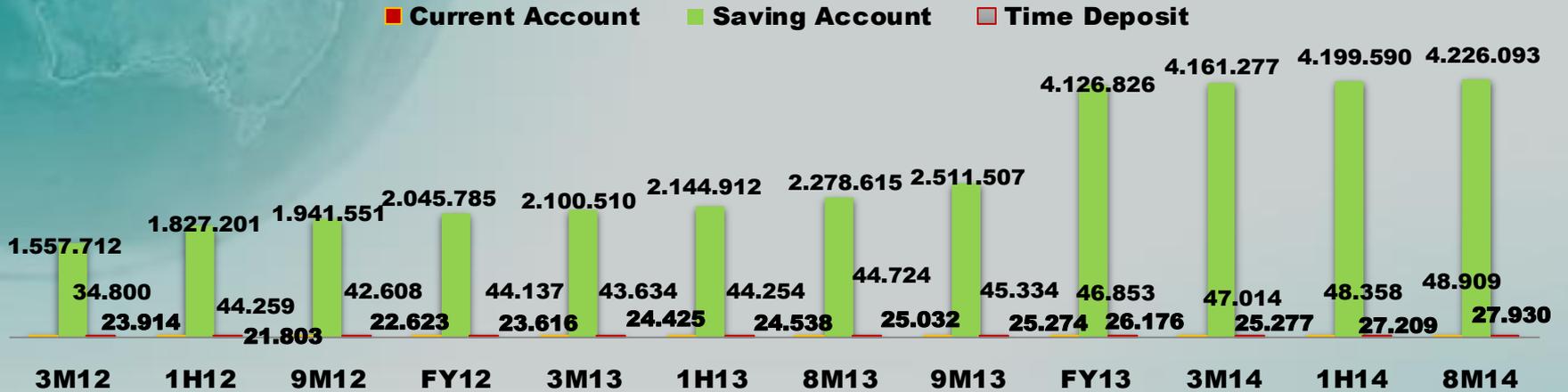


## Time Deposit

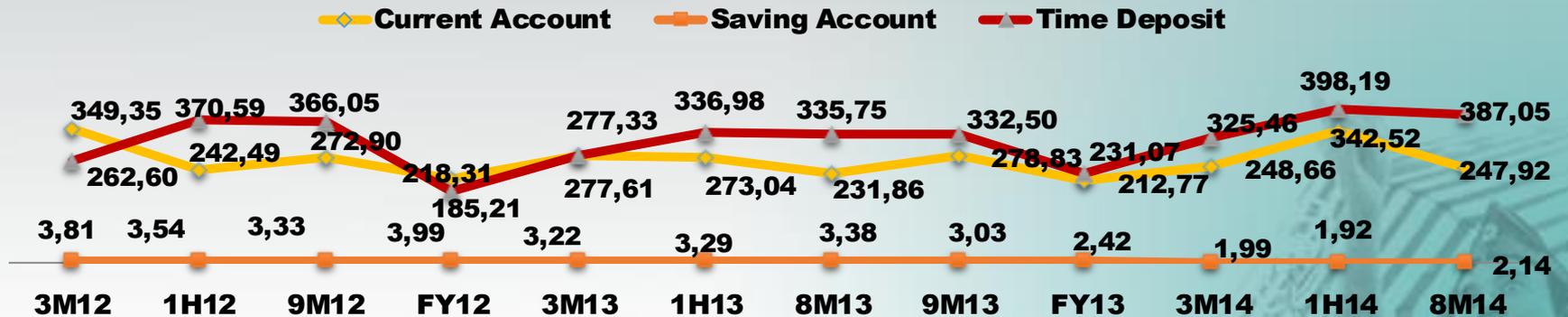
**Time Deposit**  
YoY 28,62%

# THIRD PARTY FUND

## Total Customer



## Ticket Size



# COMPETITOR'S SAVING INTEREST RATE

No	Nama Bank	Suku Bunga Tabungan		
		Tertinggi	Terendah	Rata-Rata
1	B.P.D. NUSA TENGGARA TIMUR	1.00000 %	1.00000 %	1.00000 %
2	B.P.D. SULAWESI UTARA	1.50000 %	0.10000 %	0.80000 %
3	B.P.D. JAMBI	1.75000 %	1.00000 %	1.37500 %
4	BANK CENTRAL ASIA Tbk	2.05000 %	0.90000 %	1.47500 %
5	BANK MANDIRI	2.25000 %	1.00000 %	1.62500 %
6	<b>B.P.D. JAWA TIMUR</b>	<b>2.25000 %</b>	<b>0.00000 %</b>	<b>1.12500 %</b>
7	BANK CIMB NIAGA	2.50000 %	0.00000 %	1.25000 %
8	B.P.D. SUMSEL dan BABEL	2.75000 %	0.50000 %	1.62500 %
9	B.P.D. NUSA TENGGARA BARAT	3.00000 %	1.00000 %	2.00000 %
10	B.P.D. JAWA BARAT BANTEN	3.50000 %	0.25000 %	1.87500 %
11	B.P.D. PAPUA	3.50000 %	0.25000 %	1.87500 %
12	BANK NEGARA INDONESIA 1946	4.00000 %	1.00000 %	2.50000 %
13	B.P.D. KALIMANTAN TIMUR	4.50000 %	0.25000 %	2.37500 %
14	B.P.D. SULSELBAR	4.50000 %	0.25000 %	2.37500 %
15	BANK TABUNGAN NEGARA	4.75000 %	1.00000 %	2.87500 %
16	BANK RAKYAT INDONESIA	5.50000 %	1.00000 %	3.25000 %
17	B.P.D. BALI	5.50000 %	0.25000 %	2.87500 %
18	B.P.D. JAWA TENGAH	7.50000 %	0.25000 %	3.87500 %

Source: LHBU BI June 30,2014

# COMPETITOR'S TIME DEPOSIT INTEREST RATE

No	Nama Bank	1 Bulan Rp		
		Tertinggi	Terendah	Rata-rata
1	BANK RAKYAT INDONESIA	4.25000 %	4.25000 %	4.25000 %
2	BANK NEGARA INDONESIA 1946	4.50000 %	4.25000 %	4.37500 %
3	B.P.D. NUSA TENGGARA TIMUR	5.00000 %	5.00000 %	5.00000 %
4	BANK TABUNGAN NEGARA	6.00000 %	5.50000 %	5.75000 %
5	B.P.D. SULSELBAR	7.00000 %	7.00000 %	7.00000 %
6	B.P.D. JAWA TIMUR	7.75000 %	4.75000 %	6.25000 %
7	B.P.D. YOGYAKARTA	7.75000 %	4.50000 %	6.12500 %
8	B.P.D. PAPUA	9.00000 %	5.00000 %	7.00000 %
9	B.P.D. SUMSEL dan BABEL	9.00000 %	5.50000 %	7.25000 %
10	BANK CENTRAL ASIA Tbk	9.25000 %	7.50000 %	8.37500 %
11	BANK CIMB NIAGA	10.00000 %	7.50000 %	8.75000 %
12	B.P.D. JAWA BARAT BANTEN	10.00000 %	6.25000 %	8.12500 %
13	BANK MANDIRI	10.50000 %	4.25000 %	7.37500 %
14	B.P.D. KALIMANTAN TIMUR	11.00000 %	7.50000 %	9.25000 %
15	B.P.D. JAWA TENGAH	11.25000 %	4.75000 %	8.00000 %
16	B.P.D. NUSA TENGGARA BARAT	11.75000 %	4.75000 %	8.25000 %

Source: LHBUI BI June 30,2014

# NEW PRODUCTS

bankjatim

02C-12C

Tabungan SIKLUS

24 LAYANAN JAM atm 3366 SMS BANKING 14044 INFO BANK JATIM

reksa dana

pahami. nikmati!



eMoney

Internet Banking bankjatim

welcome

SMS BANKING 3366 bankjatim

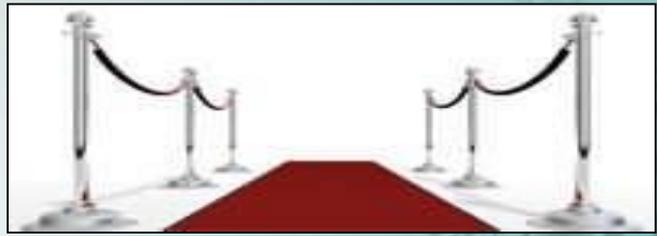
Memudahkan Anda dalam melakukan transaksi :

- ✓ Pembayaran Tagihan
- ✓ Pembelian Pulsa, dll
- ✓ Transfer Antar Rekening Bank Jatim atau ke Bank Lain
- ✓ Notifikasi

Layanan dalam Genggaman Anda

Transaksi di mana saja, kapan saja, mudah, cepat dan aman

24 LAYANAN JAM atm 3366 SMS BANKING 14044 INFO BANK JATIM



# TYPE OF LOAN

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

## LOAN

Multipurpose Loan 18,29% YoY is the biggest proportion from loan

### CONSUMER LOAN

#### % Total Loan

August 13	August 14
56,36%	55,16%
4,34%	4,76%
2,55%	2,27%
<b>63,25%</b>	<b>62,19%</b>

- ▶ Multipurpose Loan
- ▶ Mortgage Loan
- ▶ Others

### COMMERCIAL LOAN

August 13	August 14
5,19%	4,74%
4,09%	3,91%
7,07%	8,83%
3,77%	3,69%
<b>20,12%</b>	<b>21,17%</b>

- ▶ Keppres Loan
- ▶ Standby Loan
- ▶ Syndicate Loan
- ▶ Overdraft Loan

### MICRO AND SMALL LOAN

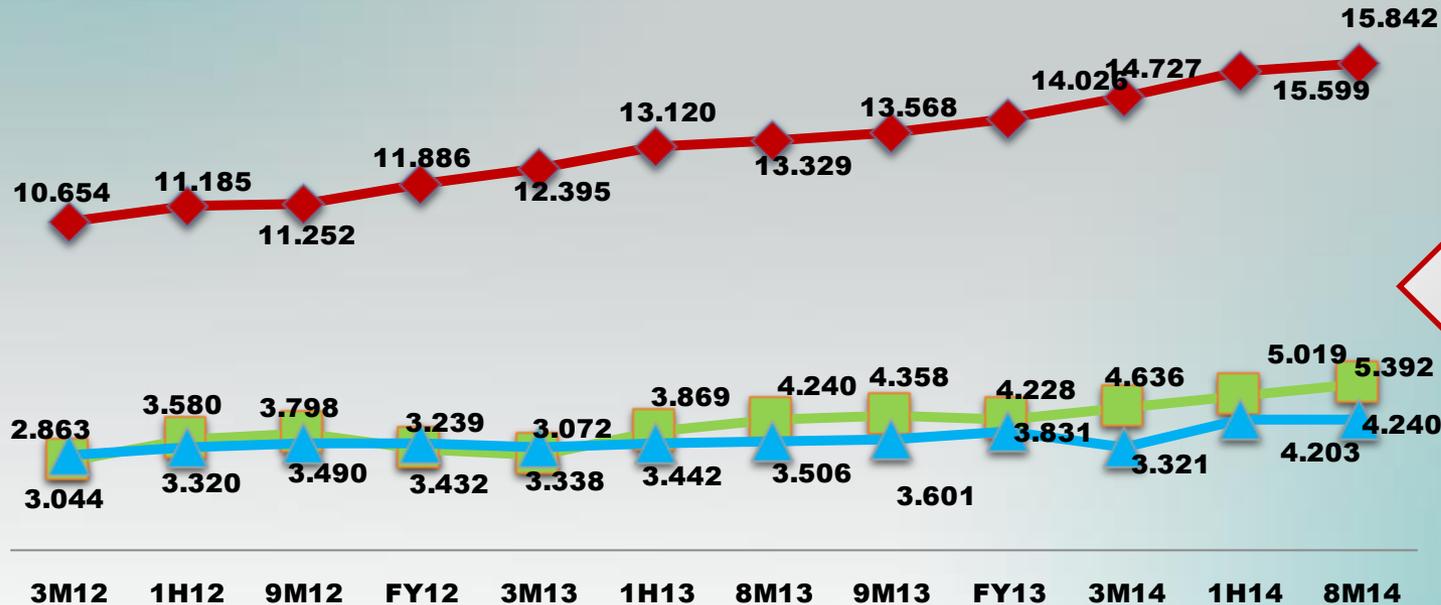
August 13	August 14
6,79%	4,58%
1,88%	2,86%
0,43%	0,21%
7,53%	8,98%
<b>16,64%</b>	<b>16,64%</b>

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

# LOAN

In Billion Rp.

◆ Consumer    ■ Commercial    ▲ SME



YoY

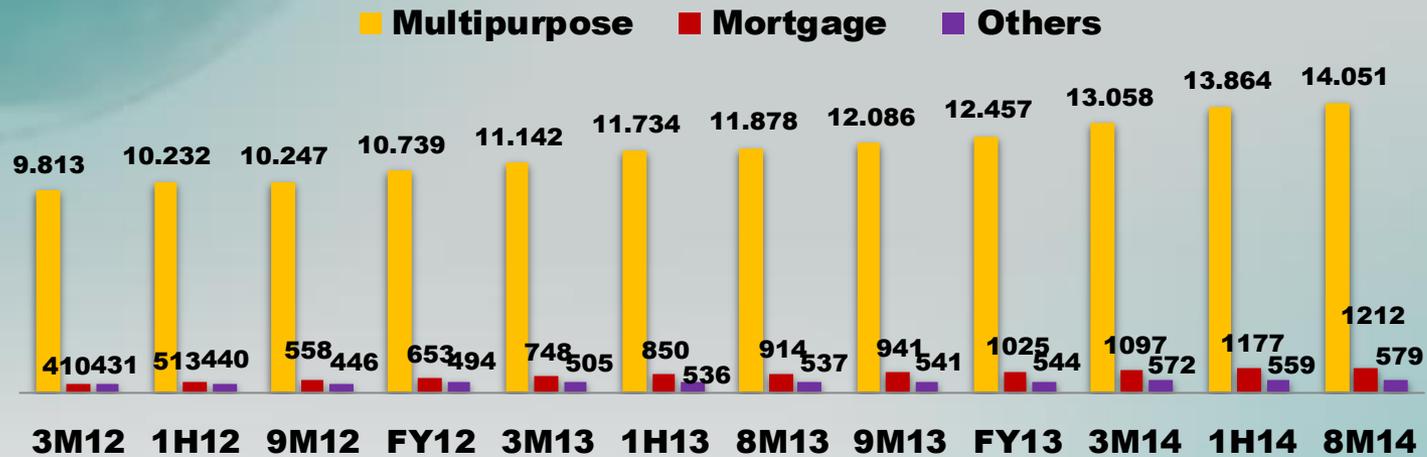
Consumer  
18,62%

Commercial  
26,84%

SME  
20,68%

In Billion Rp.

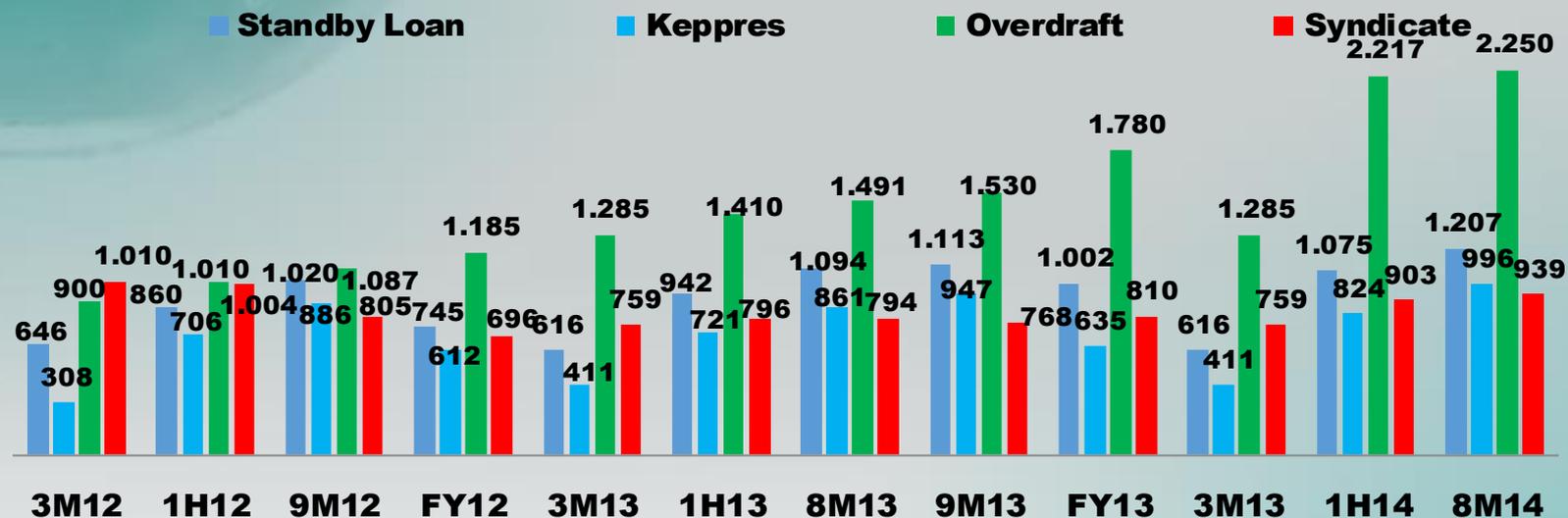
## Consumer Loan



<b>Multiguna</b>	<b>YoY 18,29%</b>
<b>KPR</b>	<b>YoY 32,61%</b>
<b>Others</b>	<b>YoY 7,86%</b>

In Billion Rp.

## Commercial Loan

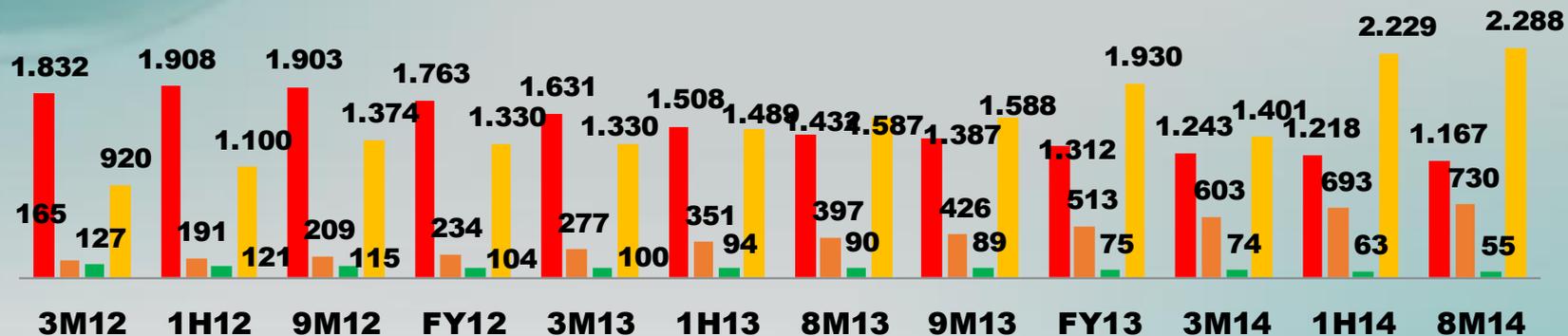


<b>Standby Loan</b>	<b>YoY</b>	<b>10,28%</b>
<b>Keppres</b>	<b>YoY</b>	<b>15,73%</b>
<b>Overdraft</b>	<b>YoY</b>	<b>50,93%</b>
<b>Syndicate</b>	<b>YoY</b>	<b>18,27%</b>

In Billion Rp.

## SME Loan

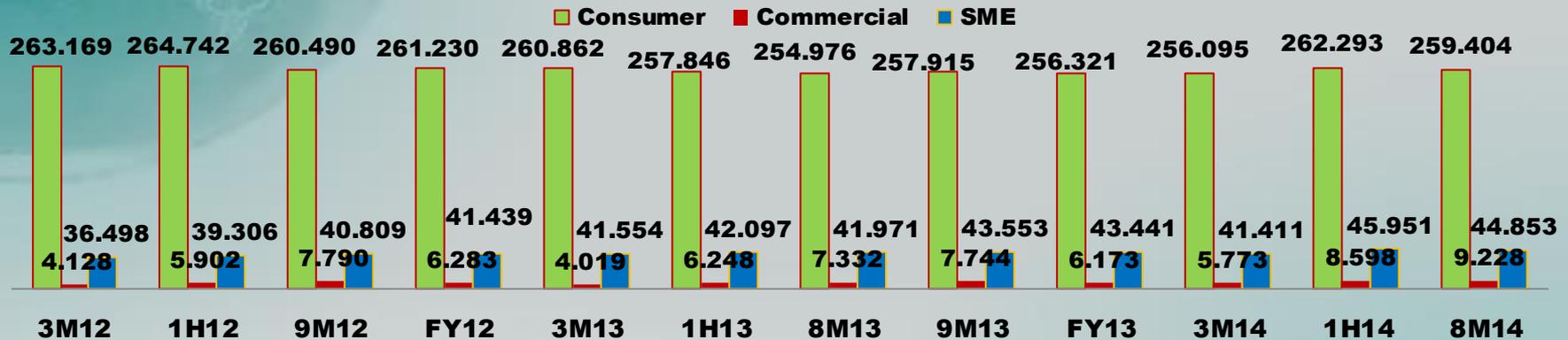
■ KUR ■ Pundi Kencana ■ Laguna ■ Others



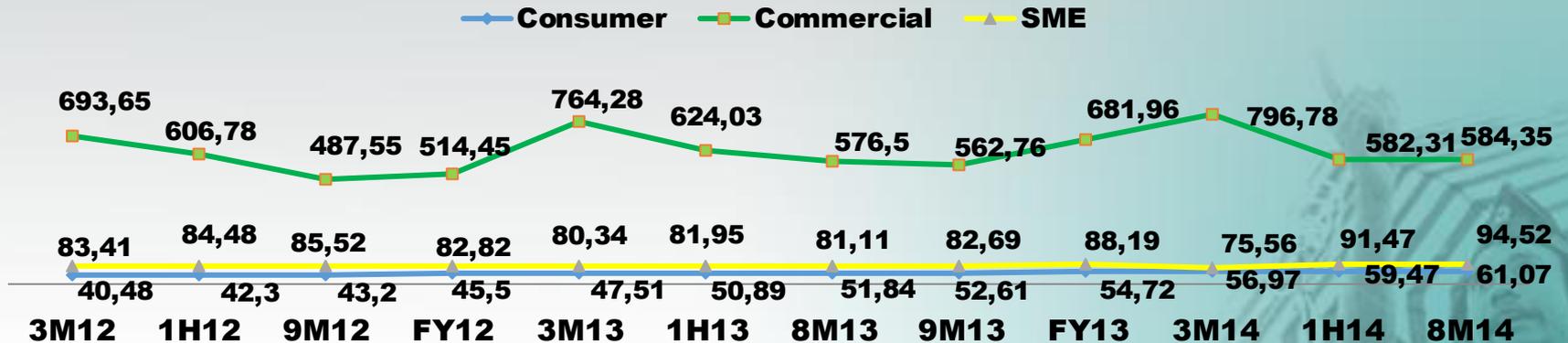
<b>KUR</b>	<b>YoY</b>	<b>- 18,48%</b>
<b>Pundi Kencana</b>	<b>YoY</b>	<b>83,80%</b>
<b>Laguna</b>	<b>YoY</b>	<b>- 39,25%</b>
<b>Others</b>	<b>YoY</b>	<b>44,16%</b>

# LOAN

## Total Customer



## Ticket Size

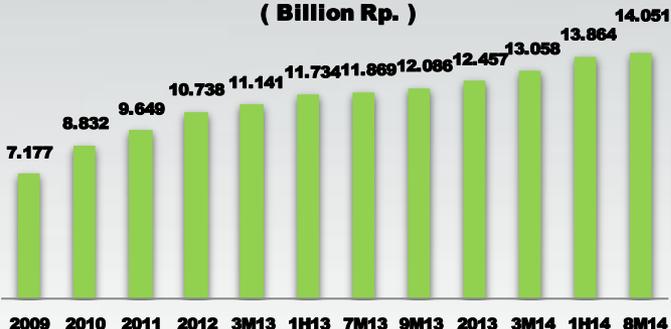


# MULTIPURPOSE LOAN

Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance (Billion Rp.)



Feature	Details
Pricing	15.70%-18.00%
Maximum Tenor	10 Years (Extendable; subject to duration of employment)
Maximum Loan Limit	<ul style="list-style-type: none"> <li>• Maximum 80% of monthly salary can be used for monthly loan repayment</li> <li>• Loan limit upgrade is possible after bi-annual national salary adjustment</li> </ul>
Insurance	<ul style="list-style-type: none"> <li>• Termination of Employment</li> <li>• Accident / Death</li> </ul>
NPL	0,24 % as of August 31, 2014

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

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

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

# LOAN INTEREST RATE

Description	ALCO NO.052/019/ALCO
<b>Consumer Loan</b>	
Multipurpose	9.50% - 11% p.a Flat 15.70% - 18.00% p.a Annuity
Mortgage	10.25% p.a Efective Fixed Rate first year next Floating
Others	7.00% p.a Efective Fixed Rate
<b>Commercial Loan</b>	
Standby Loan	12.75% p.a Efective Floating Rate
Keppres	12.75% p.a Efective Floating Rate
Overdraft	12.75% p.a Efective Floating Rate
Syndicate	7.75% - 10.25%
<b>SME</b>	
KUR	13% - 22% p.a Efective
Pundi Kencana	14.50% - 16.50%
Laguna	14% - 16% Annuity/Year
Others	12.75% p.a Efective Floating Rate

# LOAN INTEREST RATE

No	NAMA BANK	Suku Bunga Dasar	Kredit Modal Kerja		Kredit Investasi		Kredit Konsumsi	
			KMK Flat (%)	KMK Efektif (%)	KI Flat (%)	KI Efektif (%)	KK Flat (%)	KK Efektif (%)
<b>BANK PEMBANGUNAN DAERAH</b>								
1	B.P.D. JAWA BARAT BANTEN	0.0000%	0.0000%	18.1480%	0.0000%	23.8430%	0.0000%	11.8120%
2	B.P.D. JAWA TENGAH	0.0000%	7.5300%	13.7500%	7.4100%	13.5400%	7.5100%	13.7000%
3	B.P.D. JAWA TIMUR	0.0000%	9.5300%	13.4400%	7.8900%	13.8000%	7.1500%	12.4100%
4	B.P.D. KALIMANTAN SELATAN	0.0000%	13.0000%	14.4300%	9.7900%	16.2400%	12.0000%	12.2500%
5	B.P.D. NUSA TENGGARA BARAT	0.0000%	0.0000%	14.0000%	0.0000%	14.0000%	0.0000%	17.0000%
6	B.P.D. PAPUA	0.0000%	0.0000%	13.7500%	0.0000%	13.5000%	11.4000%	20.4200%
7	B.P.D. SULSELBAR	0.0000%	0.0000%	15.3000%	0.0000%	14.7900%	16.0000%	18.0000%
8	B.P.D. SUMATERA BARAT	0.0000%	10.5000%	15.2500%	10.5000%	15.2500%	12.0000%	9.0000%
9	B.P.D. SUMSEL dan BABEL	0.0000%	0.0000%	15.0000%	11.9167%	13.3750%	10.1500%	10.3750%
10	B.P.D. YOGYAKARTA	0.0000%	0.0000%	12.3400%	0.0000%	14.2500%	0.0000%	15.4600%
<b>BANK PERSERO</b>								
11	BANK MANDIRI	0.00000 %	0.00000 %	12.25000 %	0.00000 %	12.25000 %	0.00000 %	16.02000 %
12	BANK NEGARA INDONESIA 1946	0.00000 %	0.00000 %	13.42000 %	0.00000 %	13.42000 %	10.75000 %	16.04000 %
13	BANK RAKYAT INDONESIA	0.00000 %	0.00000 %	11.75000 %	0.00000 %	11.75000 %	9.60000 %	17.72000 %
14	BANK TABUNGAN NEGARA	0.00000 %	8.53000 %	15.00000 %	10.08000 %	15.00000 %	10.95000 %	13.50000 %

Source: LHBUI BI June 30, 2014

# LINKAGE PROGRAM TO RURAL BANK & JETS



One of transfer system service to Rural Bank in Bank Jatim is JETS (Jatim Electronic Transfer System). In this case, Bank Jatim acting as an organizer and Rural bank as participants.

The members of JETS :

- 18 Rural Bank pilot project was done kick off meeting
- 87 Rural Bank who engage themselves in the implementation of JETS

Type of Transaction	Total Transaction (in 1 month)	Total Amount
Between BPR	57	Rp. 1.547.737.776
BPR with Public Bank member SKNBI	194	Rp. 3.378.070.941
<b>TOTAL</b>	<b>251</b>	<b>Rp. 4.925.808.717</b>

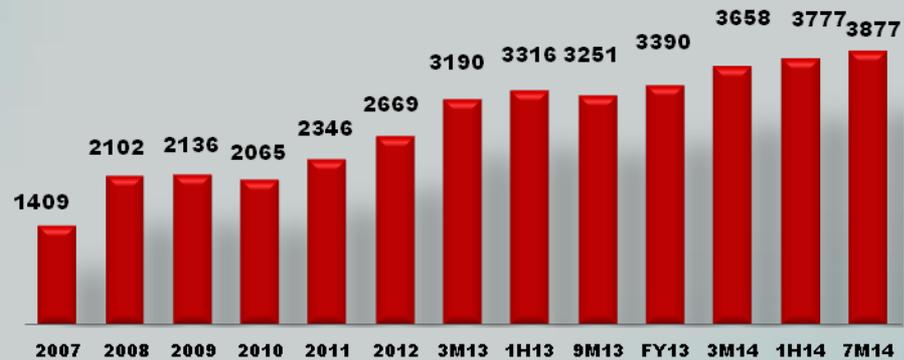
# NPL EACH SEGMENT

	<b>3M13</b>	<b>1H13</b>	<b>9M13</b>	<b>FY13</b>	<b>3M14</b>	<b>1H14</b>	<b>8M14</b>
<b>Consumer Loan</b>	<b>0.36%</b>	<b>0.39%</b>	<b>0.47%</b>	<b>0.13%</b>	<b>0,45%</b>	<b>0,56%</b>	<b>0,59 %</b>
<b>SME Loan</b>	<b>13.66%</b>	<b>14.18%</b>	<b>12.50%</b>	<b>12.45%</b>	<b>12,49%</b>	<b>10,46%</b>	<b>11,32%</b>
<b>Commercial Loan</b>	<b>2.95%</b>	<b>3.21%</b>	<b>3.63%</b>	<b>7.07%</b>	<b>6,6%</b>	<b>6,69%</b>	<b>7,22 %</b>

<b>Ratio</b>	<b>3M13</b>	<b>1H13</b>	<b>9M13</b>	<b>FY13</b>	<b>3M14</b>	<b>1H14</b>	<b>8M14</b>
<b>NPL Gross</b>	<b>3,15%</b>	<b>3,29%</b>	<b>3,13%</b>	<b>3,44%</b>	<b>3,63%</b>	<b>3,53%</b>	<b>3,79%</b>
<b>Coverage Ratio</b>	<b>40,42%</b>	<b>46,40%</b>	<b>53,78%</b>	<b>69,18%</b>	<b>70,80%</b>	<b>74,70%</b>	<b>75,94%</b>

# HUMAN RESOURCES

No	DATA	August'13	August'14
1	Board of Commisioner	4	3
2	Board of Sharia Supervisory	3	3
3	Director	5	3
4	Management 1	15	12
5	Management 2	71	68
6	Management 3	141	203
7	Management 4	603	671
8	Staff of Administration	1.031	1.415
9	Staff Non Administration	364	347
10	Non Permanent	1.052	1.131
11	Outsource	1.098	1.611
	<b>Total</b>	<b>4.397</b>	<b>5.467</b>



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

# BUSINESS PLAN 2014

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

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

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

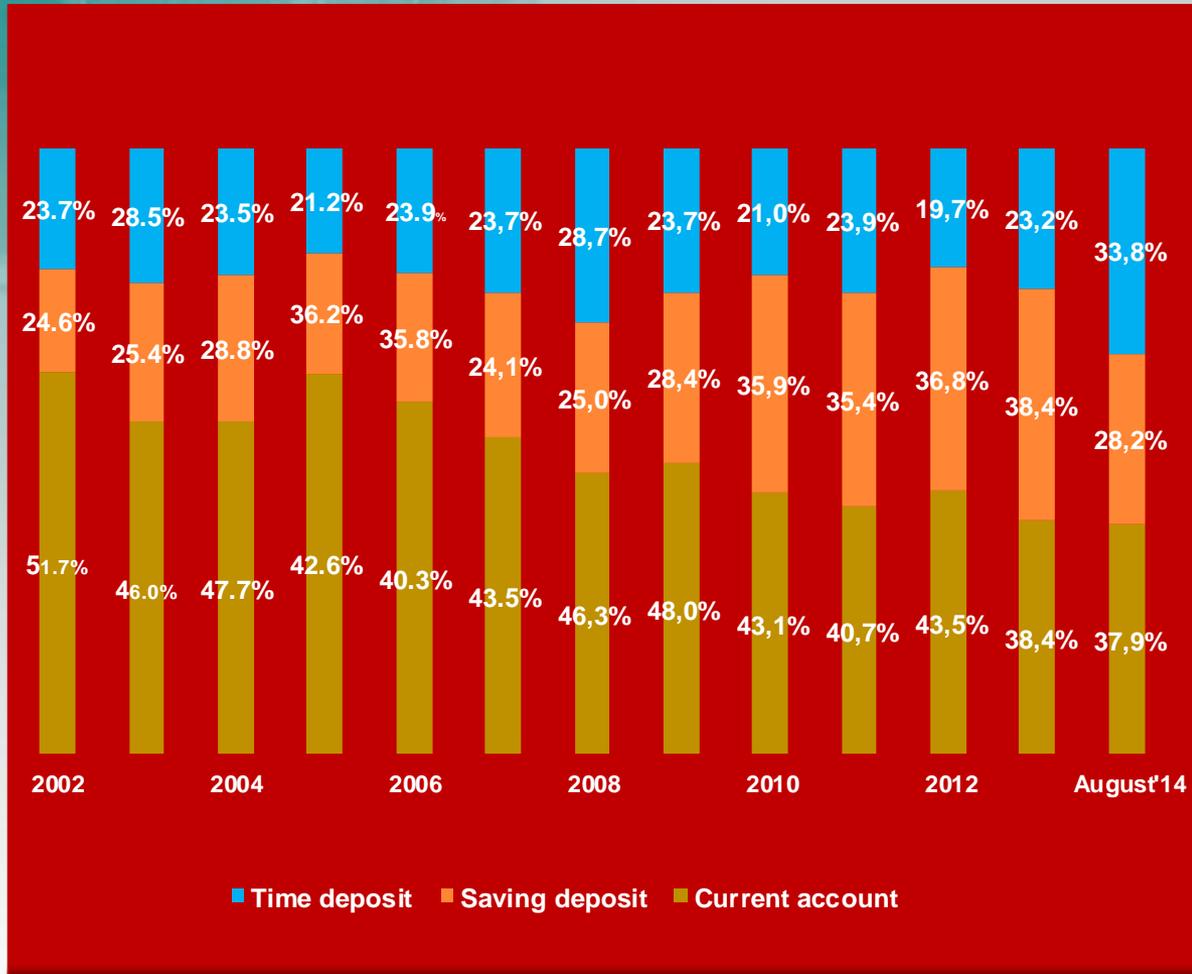
• **Strategy to increase NIM from 7,14% to 7,73%, by micro loan penetration which is distributed 600 billion with interest 19% - 31%, supported by distribution of Multipurpose Loan 2 Rp Tril or grow 16,41%**

# SECTION 4

# STRENGTHS



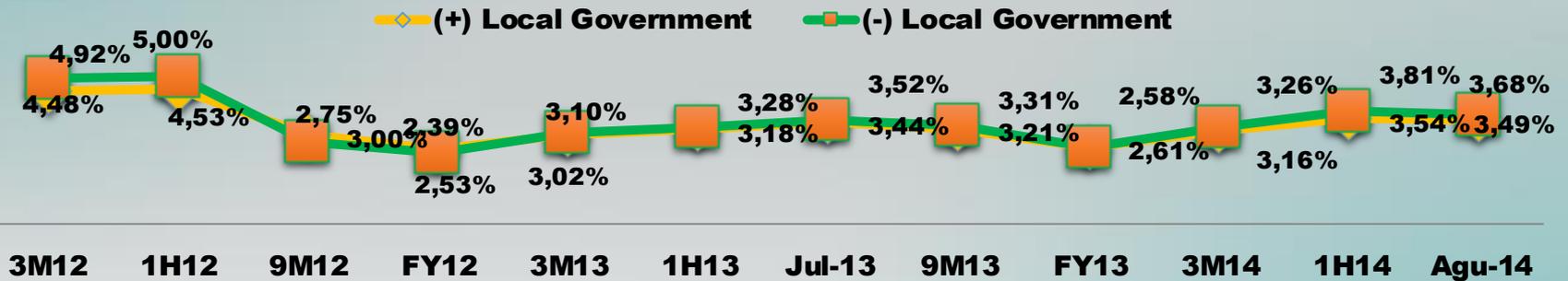
# 1. COMPETITIVE FUNDING COMPOSITION



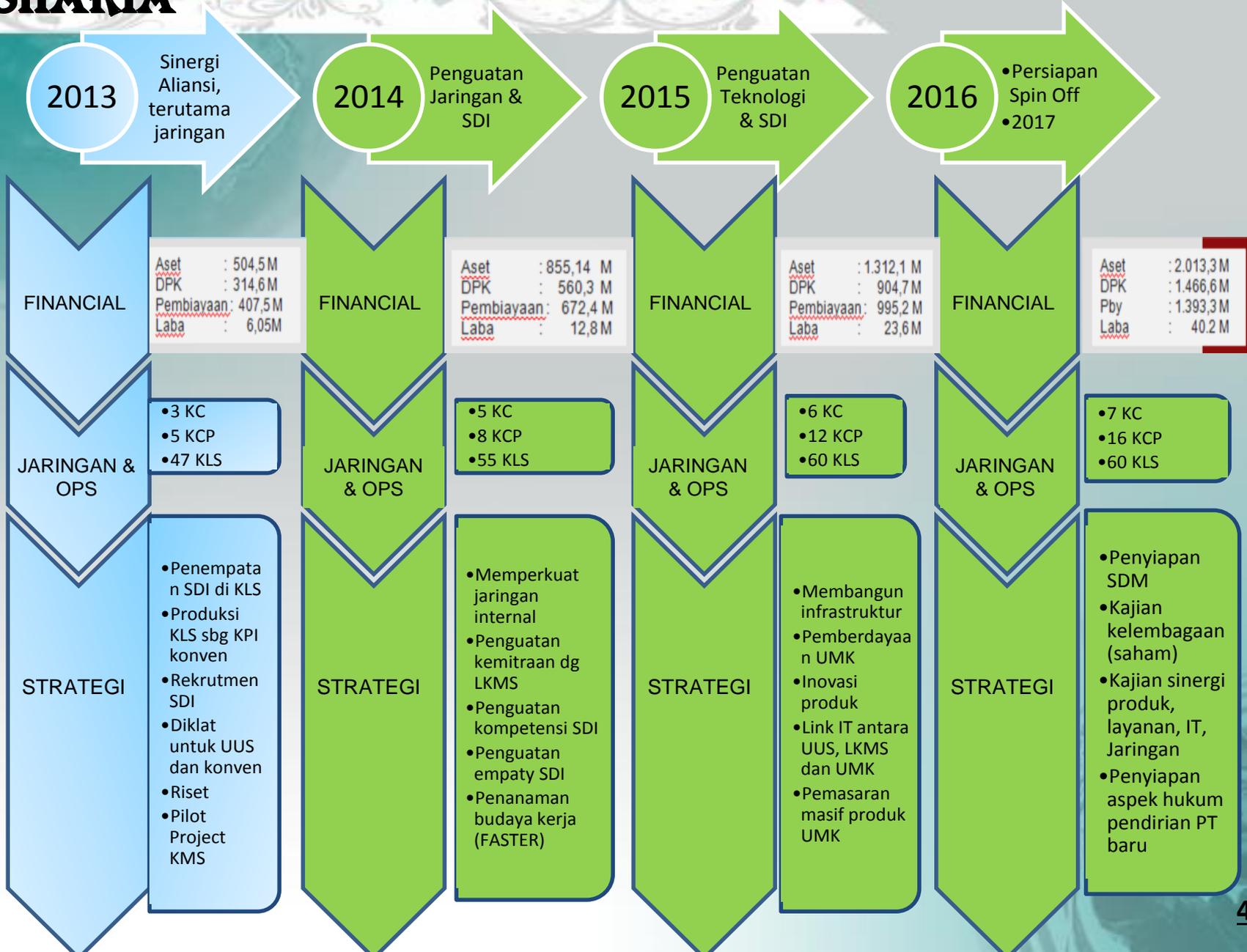
CASA  
August  
2014  
66,18 %

## 2. MAINTAIN LOW COST OF FUND

# COF



# 3.SHARIA



# 3. SHARIA






**KPR iB Griya Barokah**  
wujudkan rumah idaman Anda

Proses mudah  
Angsuran tetap dan ringan



TABEL ANGGARAN PER 1000 RUPIAH			
ANGSURAN	12 BULAN	24 BULAN	36 BULAN
1000	83,33	41,67	27,78
2000	166,67	83,33	55,56
3000	250,00	125,00	83,33
4000	333,33	166,67	111,11
5000	416,67	208,33	138,89
6000	500,00	250,00	166,67
7000	583,33	291,67	194,44
8000	666,67	333,33	222,22
9000	750,00	375,00	250,00
10000	833,33	416,67	277,78



**Dapatkan!**  
fasilitas **AUTOSAVE**  
dan **AUTODEBIT** dari  
**GIRO MAXI**



**cara mudah  
memaksimalkan Giro Anda**







**Umroh iB Maqbulah**

**jalan Anda menuju Baitullah**

Berkunjung ke **Baitullah** kini bukanlah impian semata. Kami membantu Anda dan keluarga dengan Pembiayaan ibadah Umroh, Angsuran **Ringan dan Tetap**

Customer Service: 14044  
Jl. Boulevard Regency No. 100, 104 Surabaya  
www.bankjatim.com

24 JAM LAYANAN **atm** 3366 14044







**KLE iB BAROKAH**  
Solusi Cerdas Investasi Emas

Memiliki Emas Lantakan kini bukanlah impian semata Dengan pembiayaan Kepemilikan Logam Emas iB Barokah (KLE iB Barokah) dari Bank Jatim Syariah akan membantu mewujudkan impian Anda



# IMBT

# 4.MICRO LOAN

## Micro Loan Result

No	Branch	Unit Amount	Unit Age (Month)	AUGUST 2014				RR	NPL	% ACHIEVEMENT	
				PLAFOND	Out Standing	NOA	AVG MRG			OS	AVG MRG
1	Surabaya	7	7	29.792.000	28.297.160	105	17,07%	100,00%	0,00%	75,99%	77,61%
2	Sidoarjo	6	7	37.720.500	35.373.475	153	17,41%	100,00%	0,00%	110,82%	79,13%
3	Madiun	6	7	18.336.000	17.246.481	134	16,98%	98,60%	0,00%	59,72%	77,16%
4	Mojokerto	5	3	12.923.000	12.665.089	53	17,45%	100,00%	0,00%	111,10%	79,33%
5	Kediri	5	3	8.447.000	8.274.691	59	19,08%	100,00%	0,00%	72,59%	86,72%
6	Gresik	5	3	11.705.000	11.471.482	42	17,36%	100,00%	0,00%	100,63%	78,91%
7	Malang	6	3	16.010.000	15.785.212	61	17,24%	100,00%	0,00%	115,39%	78,36%
<b>Total</b>				134.933.500	129.113.590	560	17,53%	99,81%	0,00%	88,48%	79,67%

# 5.NETWORK

Growth	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

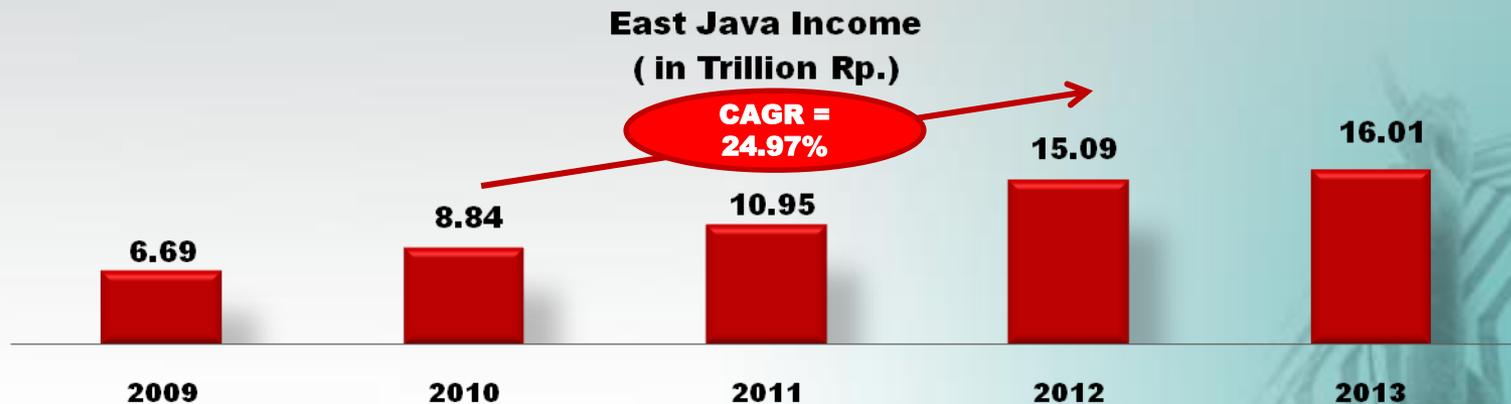
Network	2009	2010	2011	2012	2013	Agts 2014
Head Office	1	1	1	1	1	1
Branch Office	39	41	41	41	41	42
Sub Branch Office	26	44	67	81	107	143
Cash office	151	154	164	164	176	163
Sharia service office	37	37	47	47	47	47
Payment Point	78	88	115	138	155	154
Mobile cash	45	49	57	57	59	60
Mobile ATM	-	4	4	6	6	6
CDM	1	1	1	1	1	1
ATM	87	142	262	368	479	504
<b>Total network</b>	<b>465</b>	<b>561</b>	<b>759</b>	<b>904</b>	<b>1.072</b>	<b>1.121</b>

## 6. HIGHEST CURRENT ACCOUNT MARKET SHARE IN EAST JAVA

In Trillion Rp.

No	Description	May 2014 East Java	7M14 Bank Jatim	%
1.	Total Asset	438,02	36,68	8,37%
2.	Third Party Fund	345,72	29,39	8,50%
3.	Loan	317,25	25,26	7,96%

Source : Bank Indonesia  
Total Bank in East Java : 83 Banks



# 7. BANK JATIM AMONG REGIONAL BANK

No	Bank	Asset	Loan	Third Party Fund	Paid Capital	Net Income Before Tax
1	Bank Jabar Banten	73.955	47.719	59.288	2.424	624
2	Bank Jatim	42.147	24.378	35.480	3.729	764
3	Bank Jateng	38.237	23.614	34.741	1.217	531
4	Bank DKI	33.477	18.855	25.097	2.931	477
5	Bank Kaltim	28.323	17.649	25.109	2.761	-550

Source: Publication Data  
Bank Indonesia, June 2014

# 8. HIGH DIVIDEND YIELD



Bank (13/08/2014)	Share px	Market Cap Rp bn	PBV	PER	Dividend Yield
BJTM	436	6.504	1.1	6.3	10.2%
BBKP	725	6.588	0.9	6.3	3.6%
BJBR	845	8.193	1.1	6.3	9.2%
BBTN	1180	12.467	1	7.5	3.3%
BDMN	3910	37.476	1.1	8.8	3.4%
BTPN	4200	24.529	2.0	10.8	1.8%
BBNI	5150	96.041	1.7	9.4	2.9%
BMRI	10500	245.000	2.4	12.1	2.3%
BBRI	10925	269.511	2.8	11.2	2.2%
BBCA	11750	289.696	3.8	18.0	1.2%

# 9. AWARDS & ACHIEVEMENT



**Indonesia Bank Loyalty Award 2014**



**IAIR Awards 2014**



**INFOBANK AWARD 2014**



**MRI Best Service Excellence 2014**

# BJTM FOREIGN INSTITUTION INVESTOR

## August 2013

**Foreign Institution Investor  
August 2013  
39,16 % from public shares**

**Domestic Investor August 2013  
60,84 % from public shares**

**Public shares 20 %  
from paid capital**

## August 2014

**Foreign Institution Investor August  
2014  
45,77 % from public shares**

**Domestic Investor August 2014  
54,23 % from public shares**

# CONTACT

**Investor Relation Unit (IRU)**

**Corporate Secretary**

**(031) 5310090**

**[www.bankjatim.co.id](http://www.bankjatim.co.id)**

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-Lukas Yudhi W.S - Ext . 468  
Junior Analis

-Frizki Putera N - Ext. 469  
Junior Analis