

BJTM

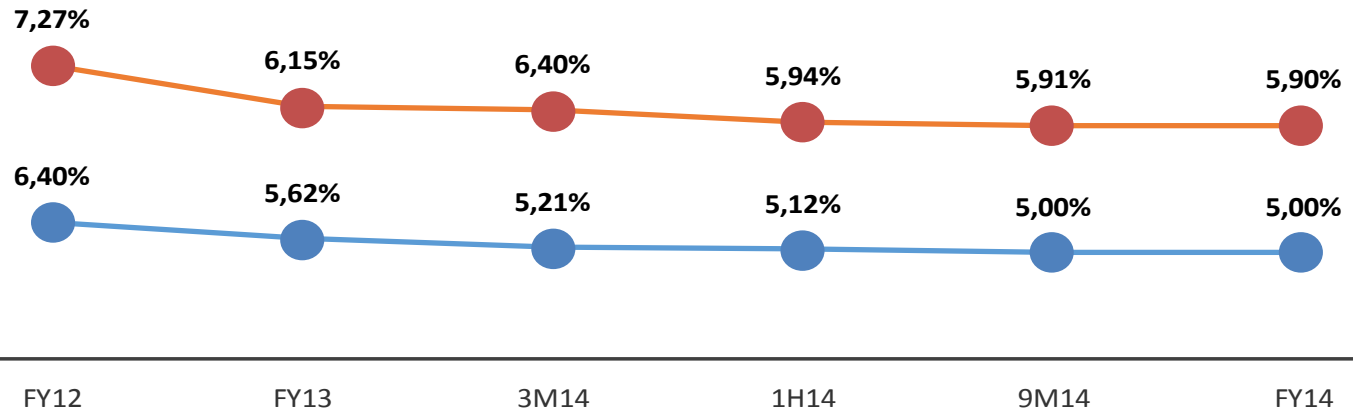
Institutional Investor Day



Bursa Efek Indonesia, Jakarta
Rabu, 22 April 2015

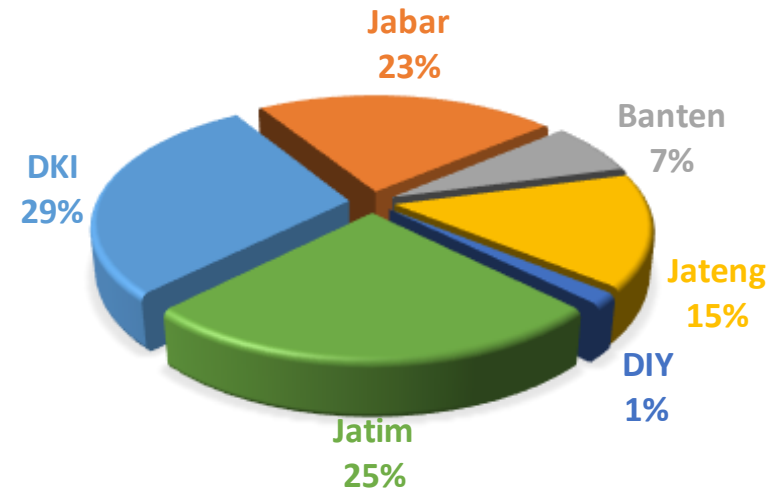
JAWA TIMUR
YoY

NASIONAL
YoY



Pertumbuhan Regional	2013	2014
Nasional	5,6	5,0
DKI Jakarta	6,1	5,9
Jawa Barat	6,3	5,1
Banten	7,1	5,5
Jawa Tengah	5,1	5,4
DI Yogyakarta	5,5	5,2
Jawa Timur	6,1	5,9

Sebaran Ekonomi Regional Pulau Jawa



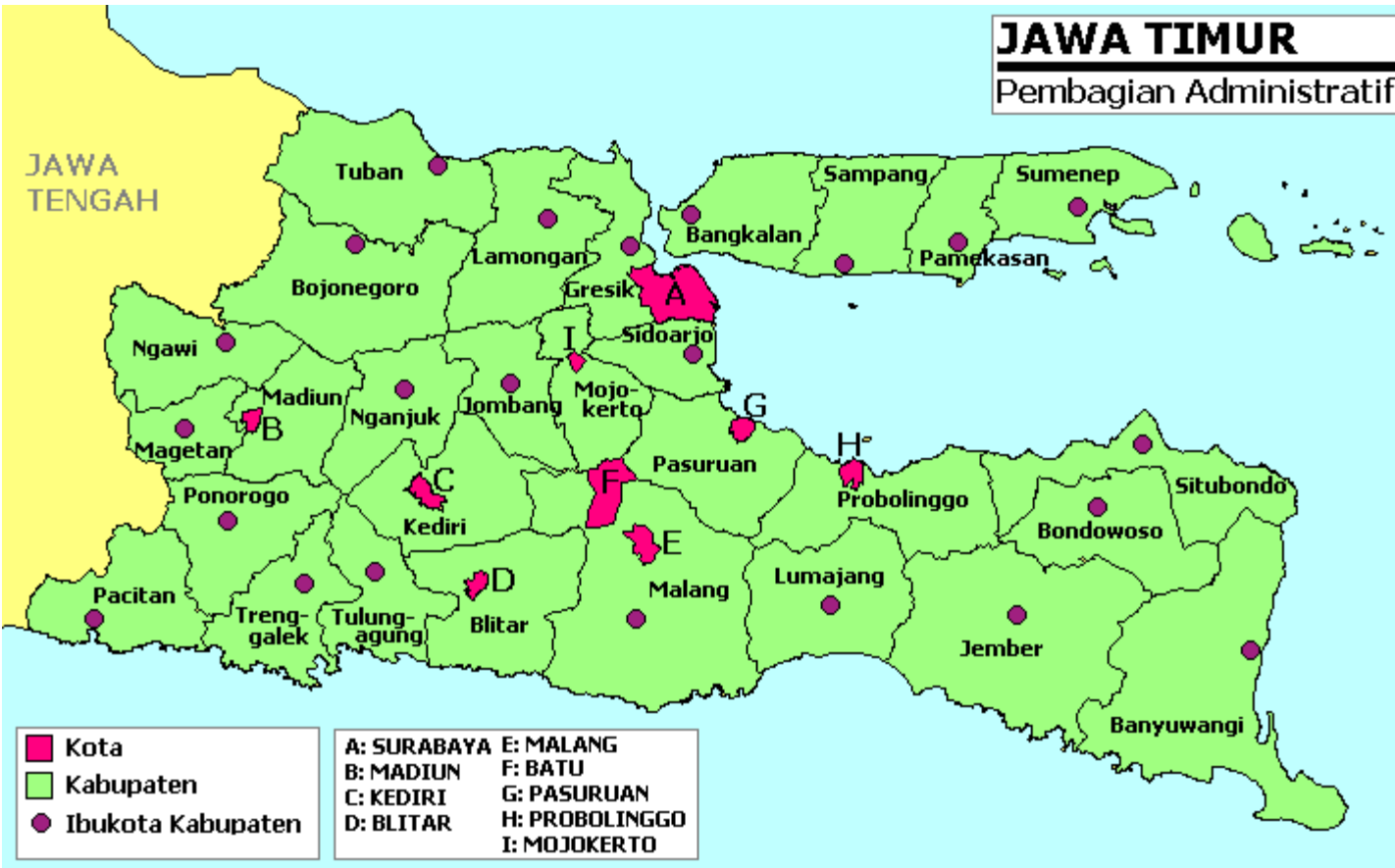
Sumber : Pemprov Jawa Timur

In billion Rp.

No	Bank	Aset	Kredit	Dana Pihak Ketiga	Modal Disetor	Laba Sebelum Pajak
1	BRI	778.018	490.410	600.404	6.167	30.770
2	Bank MANDIRI	755.867	475.267	576.326	11.667	23.375
3	BCA	541.911	346.962	447.942	1.541	19.887
4	BNI	393.467	262.578	299.021	9.055	13.098
5	CIMB NIAGA	227.080	163.519	175.035	1.612	3.203
...
			25	21	8	16
25	Bank Jatim	38.041	25.655	30.270	3.729	1.380

JAWA TIMUR

Pembagian Administratif



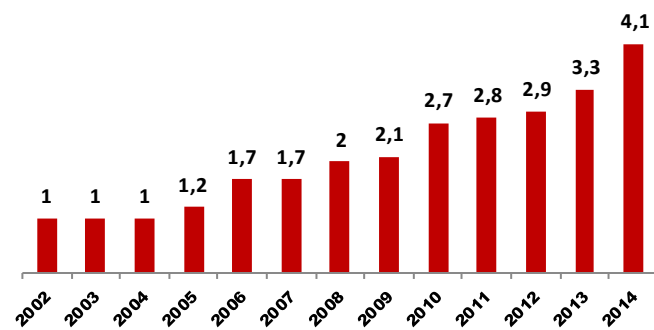
Jaringan	Jumlah
Kantor Pusat	1
Kantor Cabang	43
Kantor Cabang Pembantu	153
Kantor Kas	165
Kantor Syariah	97
Payment Point	167
Mobile cash	62
Mobile ATM	6
CDM	2
ATM	595
Total Jaringan	1.291

<u>Informasi</u> In million Rp	<u>12M13</u>	<u>12M14</u>	<u>YoY</u>
Total Aset	33.046.537	37.998.046	14,98%
Penempatan Bank Indonesia & Bank Lain	5.432.658	6.229.153	14,66%
Kredit	22.084.336	26.194.879	18,61%
Dana Pihak Ketiga	25.987.820	30.270.324	16,48%
- Giro	9.969.015	11.648.999	16,85%
- Tabungan	9.970.335	10.991.816	10,25%
- Deposito	6.048.470	7.629.509	26,14%
Ekuitas	5.718.663	6.043.635	5,68%

<u>Informasi</u> In million Rp	<u>12M13</u>	<u>12M14</u>	<u>YoY</u>
Pendapatan Bunga	3.385.537	4.083.943	20,63%
Beban Bunga	(913.320)	(1.203.004)	31,72%
Pendapatan Bunga Bersih	2.472.217	2.880.939	16,53%
Pendapatan Operasional Selain Bunga	361.218	372.877	3,23%
Beban Operasional Selain Bunga	(1.723.348)	(1.902.470)	10,39%
Pendapatan (Beban) Operasional Selain Bunga Bersih	(1.362.130)	(1.529.593)	12,29%
Laba Operasional	1.110.087	1.351.346	21,73%
Laba Non Operasional	43.423	24.490	-43,60%
Laba Sebelum Pajak	1.153.510	1.375.836	19,27%
Pajak	(329.198)	(436.752)	32,67%
Laba Bersih	824.312	939.084	13,92%

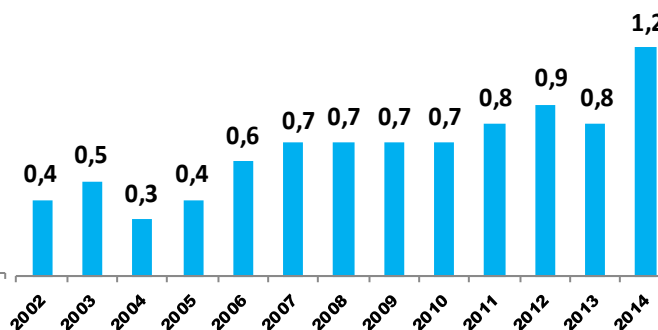
PENDAPATAN BUNGA (Rp Tril)

CAGR = 12,74%



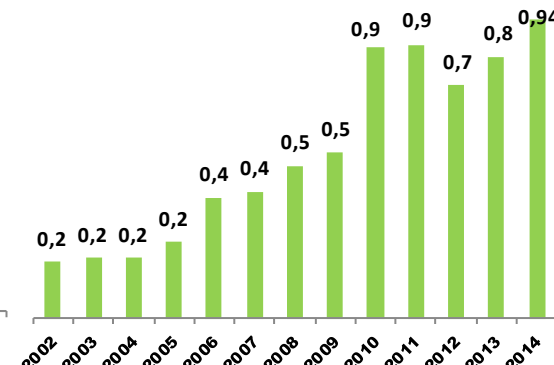
BEBAN BUNGA (Rp Tril)

CAGR = 9,45%



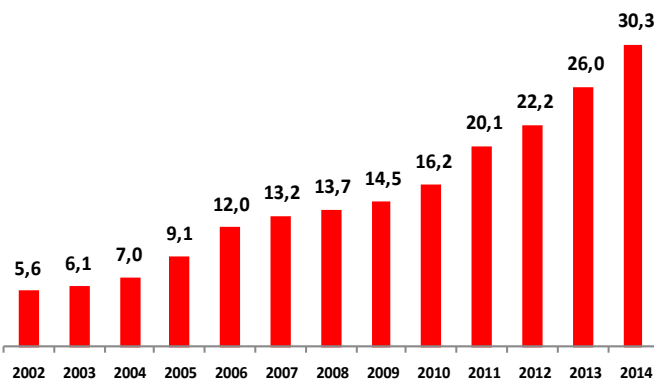
LABA BERSIH (Rp Tril)

CAGR = 16,68%



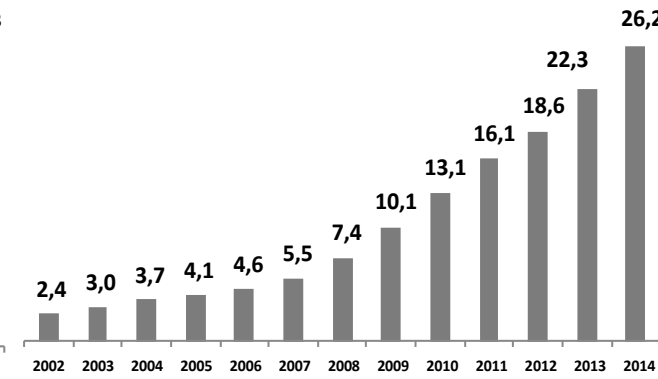
DANA PIHAK KETIGA (Rp Tril)

CAGR = 15,41%



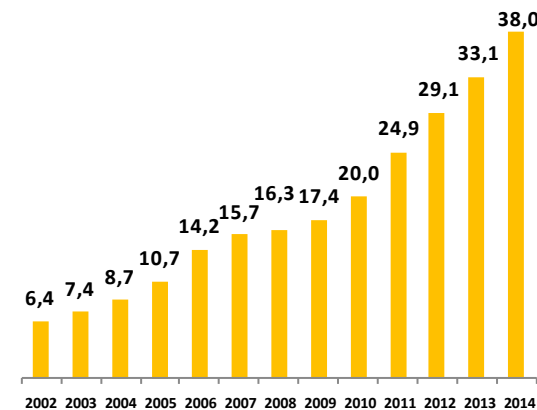
KREDIT (Rp Tril)

CAGR = 22,32%

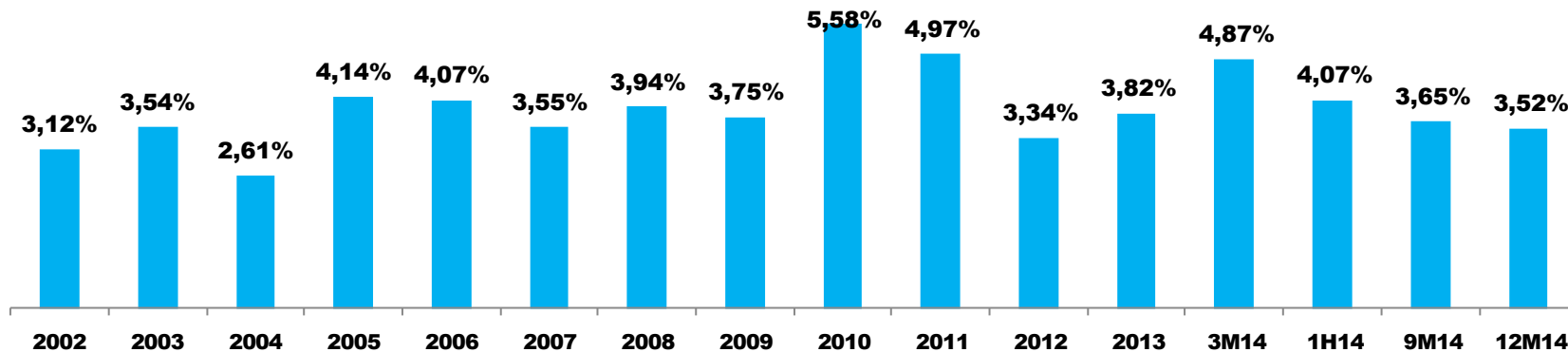


TOTAL ASET (Rp Tril)

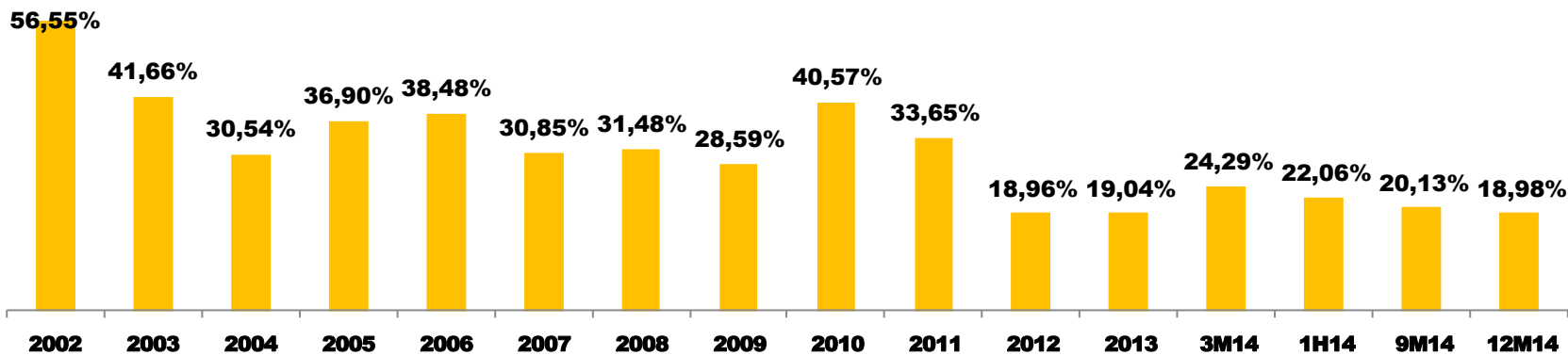
CAGR = 16,25%



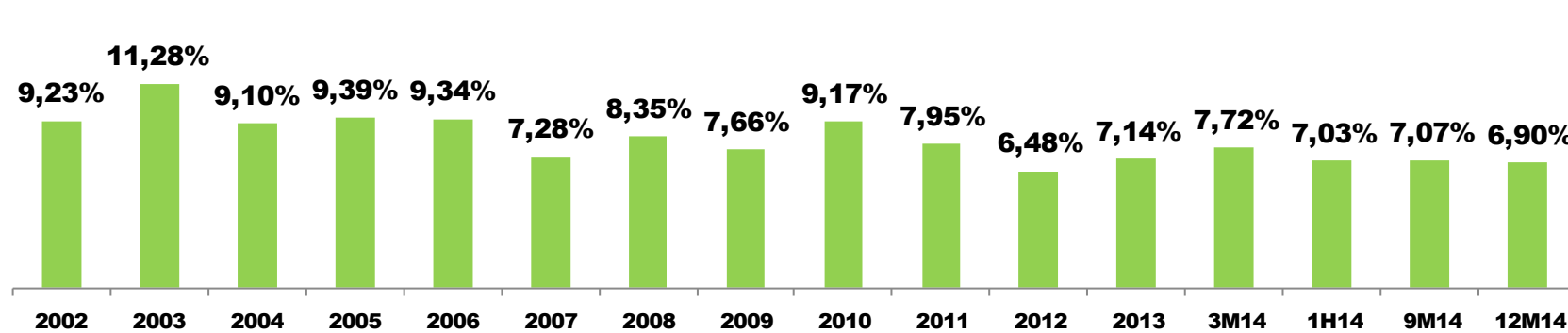
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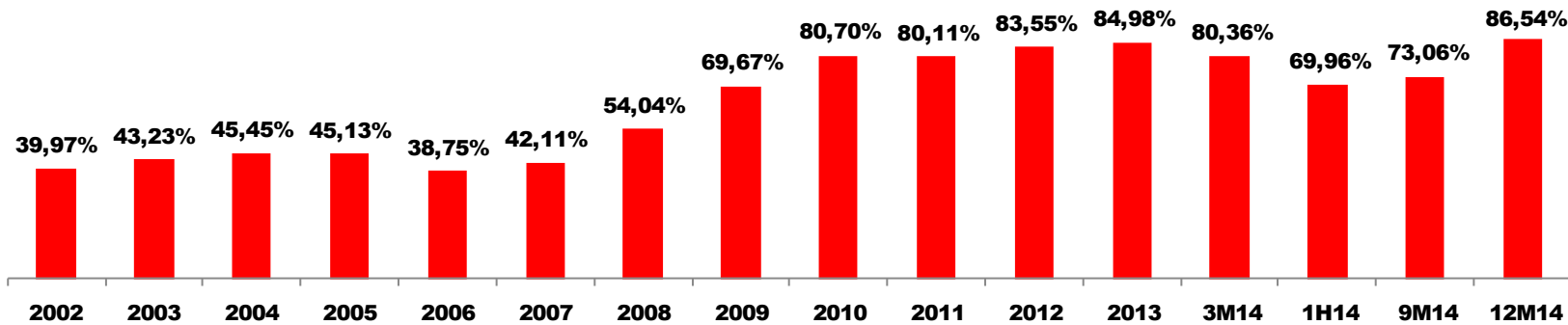
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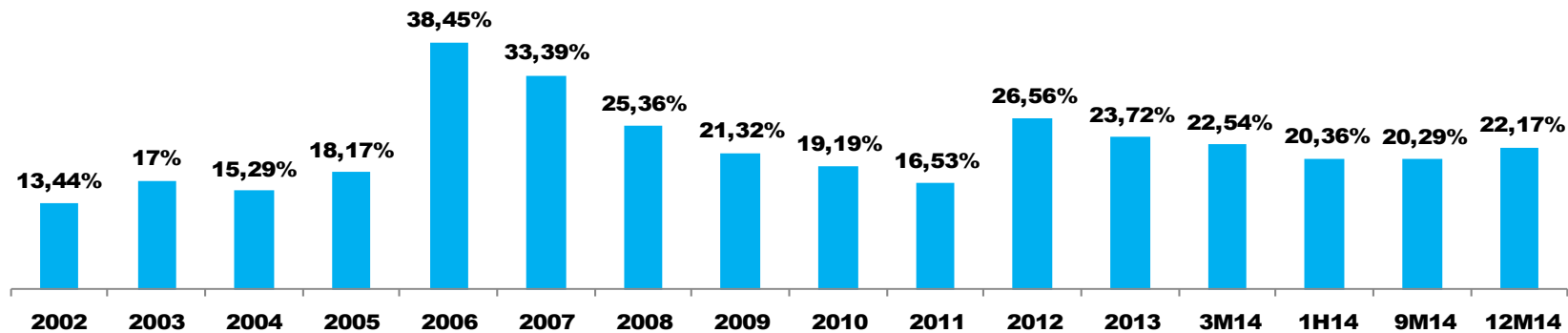
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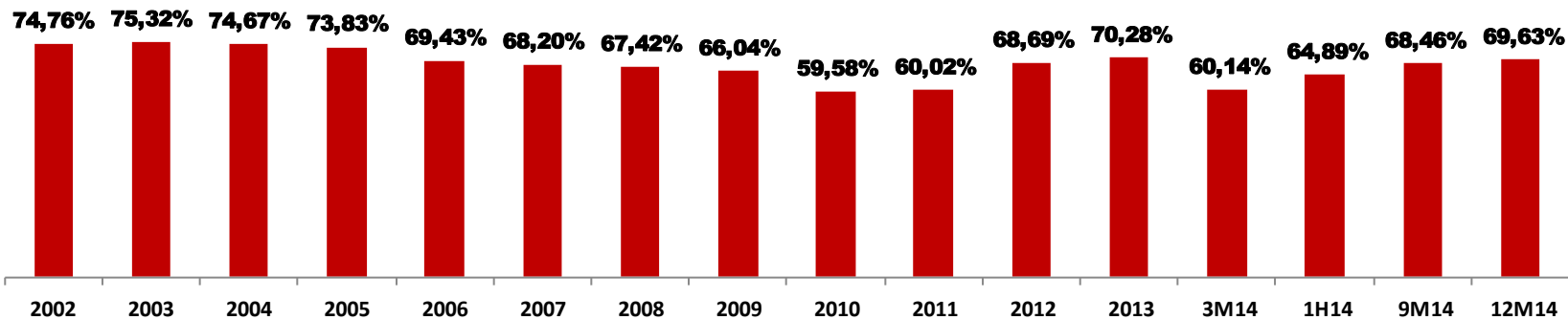
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R**



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Pergantian Susunan Komisaris



MULJANTO
President Commissioner



HERU SANTOSO *)
*President Commissioner
(Independent)*

Experienced for 31 years in
Bank Indonesia



CHAERUL DJAELANI
Commissioner



AKHMAD SUKARDI *)
Commissioner

Experienced as East Java
Province Secretary



HADI SUKRIANTO *)
Commissioner

Experienced for 32 years
in Bank Jatim



SOEBAGYO
Independent Commissioner



SOEBAGYO
Independent Commissioner

Experienced for 36 years as
Airlangga University
Lecturer



WIBISONO
Independent Commissioner



WIBISONO
Independent Commissioner

Experienced for 28 years in
Bank Indonesia

Bank Jatim dipimpin oleh jajaran manajemen yang mempunyai pengetahuan dan berpengalaman di sektor perbankan.

*) Efektif setelah memperoleh persetujuan dari Otoritas Jasa Keuangan terhitung sejak ditutupnya rapat tahun buku 2014 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan yang ke-3 sejak tanggal RUPS tahun buku 2014.

Pergantian Susunan Direksi



HADI SUKRIANTO
President Director



R SOEROSO *)
President Director

Experienced for 32 years in Bank Jatim and President Director of Bank UMKM for 2 periods



DJOKO LESMONO
Director of Medium Business & Corporate



SU'UDI *)
Director of Medium Business & Corporate

Experienced for 36 years in Bank Jatim



EKO ANTONO,
Director of Compliance



EKO ANTONO,
Director of Compliance

Experienced for 32 years in Bank Jatim



RUDIE HARDIONO,
Director of Operations



RUDIE HARDIONO,
Director of Operations

Experienced for 32 years in Bank Jatim



TONY SUDJIARYANTO
Director of Agribusiness & Sharia



TONY SUDJIARYANTO
Director of Agribusiness & Sharia

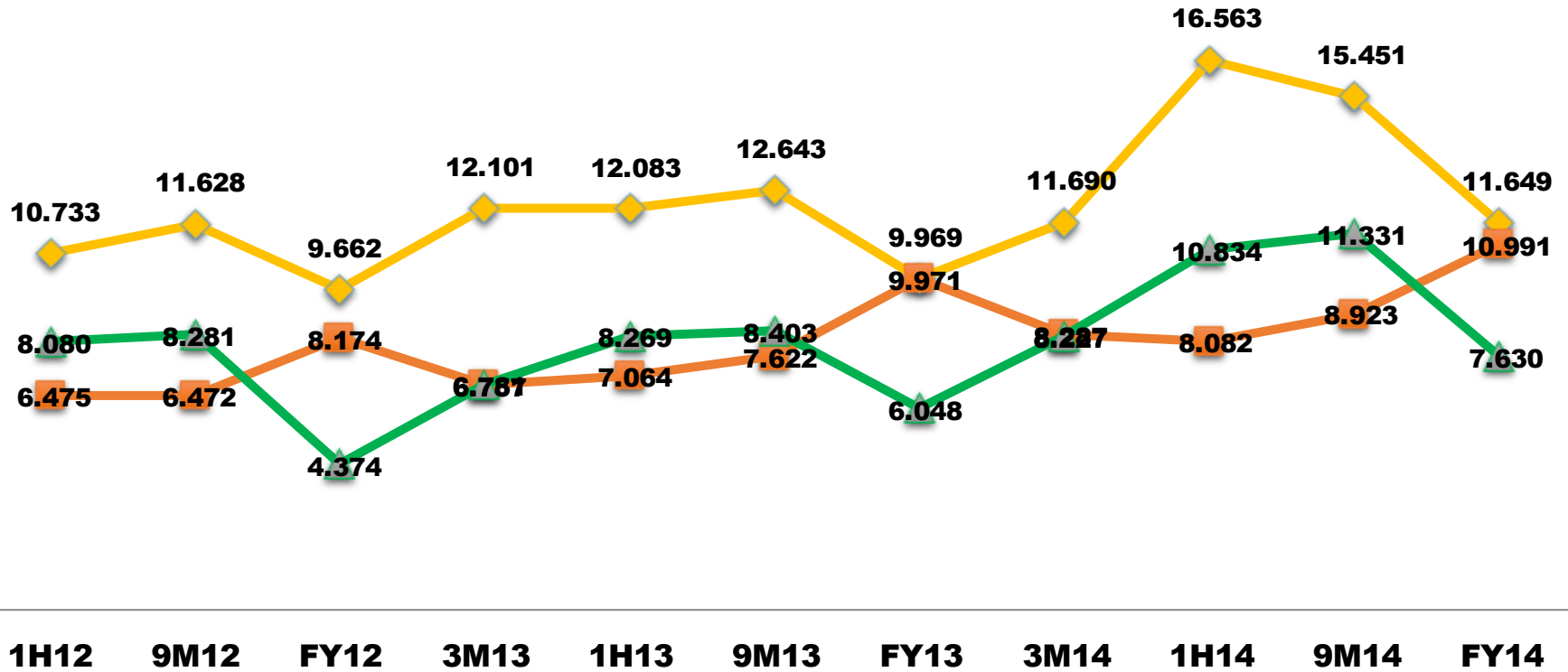
Experienced for 27 years in Bank Jatim

Bank Jatim dipimpin oleh jajaran manajemen yang mempunyai pengetahuan dan berpengalaman di sektor perbankan.

*) Efektif setelah memperoleh persetujuan dari Otoritas Jasa Keuangan terhitung sejak ditutupnya rapat tahun buku 2014 dengan masa jabatan sampai dengan ditutupnya RUPS Tahunan yang ke-3 sejak tanggal RUPS tahun buku 2014.

◆ Giro ■ Tabungan ▲ Deposito

In Billion Rp.



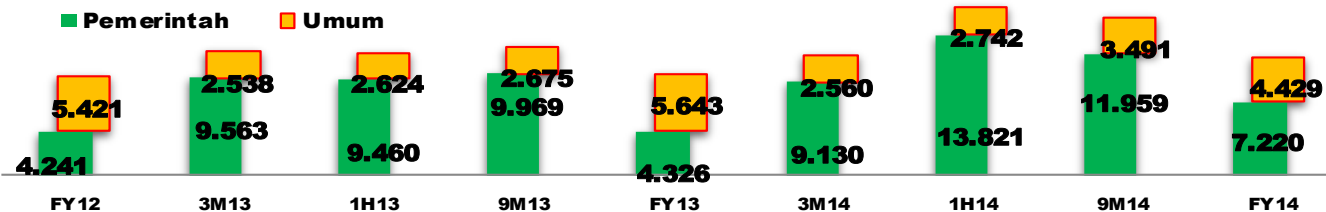
Giro
YoY 16,86%

Tabungan
YoY 10,23%

Deposito
YoY 26,16%

In Billion Rp.

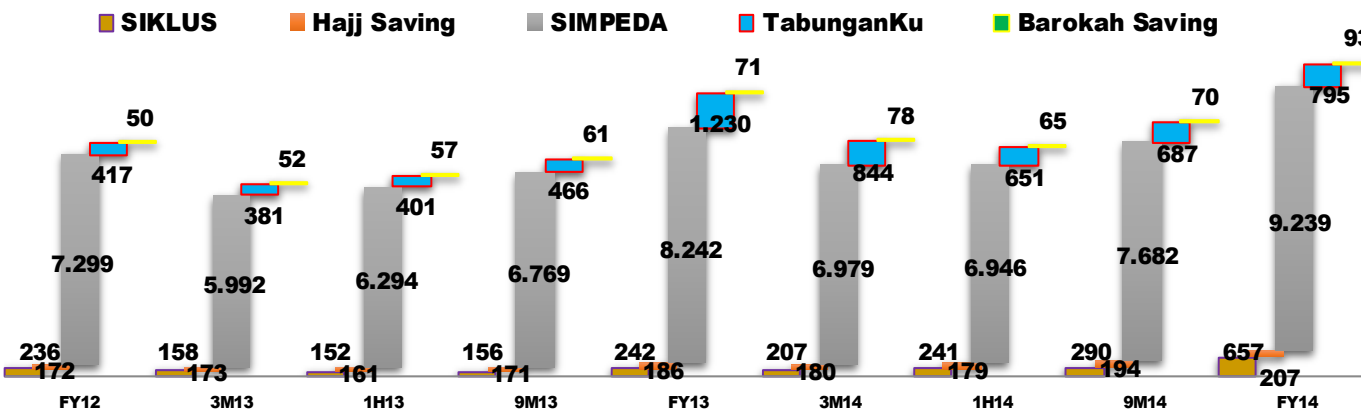
Giro



Giro Pemerintah
YoY 66,91%

Giro Umum
YoY -21,51%

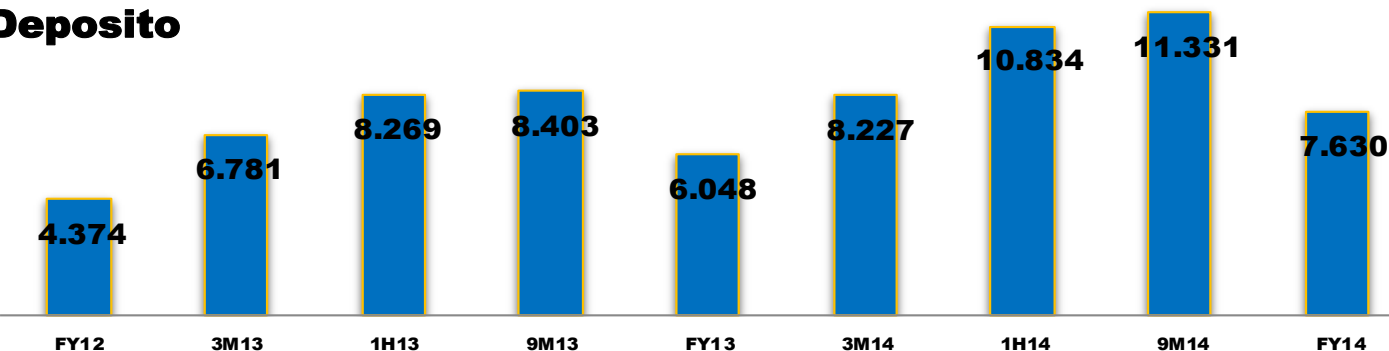
Tabungan



YoY

SIMPEDA 12,09%
SIKLUS 171,57%
Hajj Saving 11,29%
TabunganKu (35,37%)
Barokah Saving 30,99%

Deposito



Deposito
YoY 26,16%

tabungan SIKLUS
Tentukan pilihan Anda, tetap nikmati Bunganya!!

- ✓ Program Bunga Plus
- ✓ Bunga kompetitif
- ✓ Syarat dan ketentuan berlaku
- ✓ Warna barang pada gambar hanya ilustrasi

Grand Prize
1 (satu) unit Toyota Fortuner

Tingkatkan SALDO Anda, menangkan MILIARAN hadiahnya!!

24 hours atm 3366 14044

Semarak Isi Pulsa **TELKOMSEL**
di bankjatim **SMS Banking dan ATM**

GRANDPRIZE **1 TOYOTA AGYA**

Hadiah Bulanan

- 1 iPhone 5s
- 1 iPad mini
- 2 SAMSUNG GALAXY GRAND 2
- 3 SAMSUNG GALAXY Y

Jadilah Peraih Poin Terbanyak dan Tercepat !!

simPATI Periode 1 Februari - 30 April 2015. Berlaku pembelian mulai dari Rp 25ribu
Syarat dan ketentuan berlaku. Warna pada gambar hanya ilustrasi

Solusi Transaksi Tercepat
Lebih Cepat & Praktis dengan Flazz

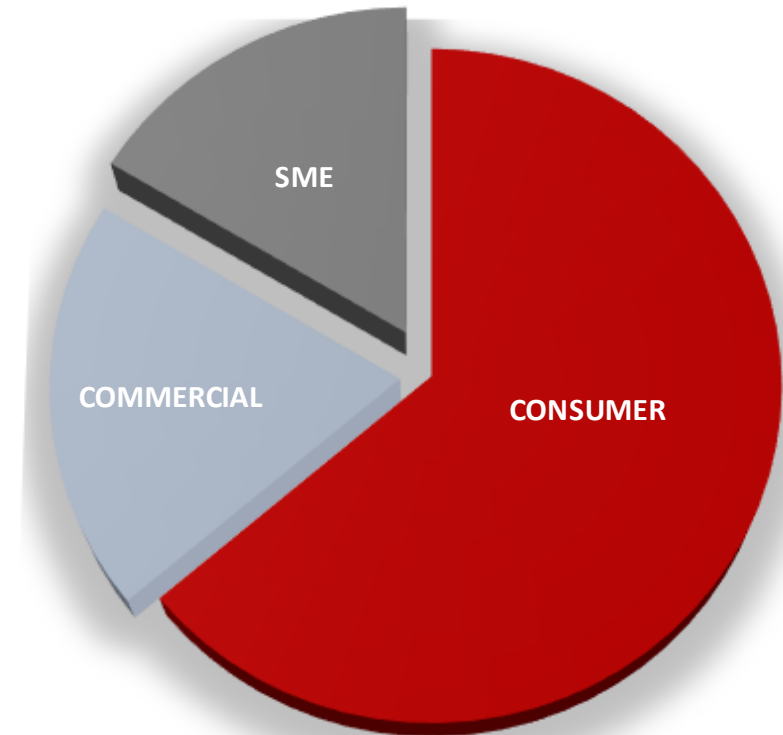
SMS BANKING 3366

- Transfer Uang
- Beli Pulsa
- Transaksi lainnya
- Bayar TV Kabel, Tiket Pesawat, Tagihan Multi Finance

Layanan Dalam Genggaman Anda
Transaksi dimana saja, kapan saja, mudah, cepat & aman

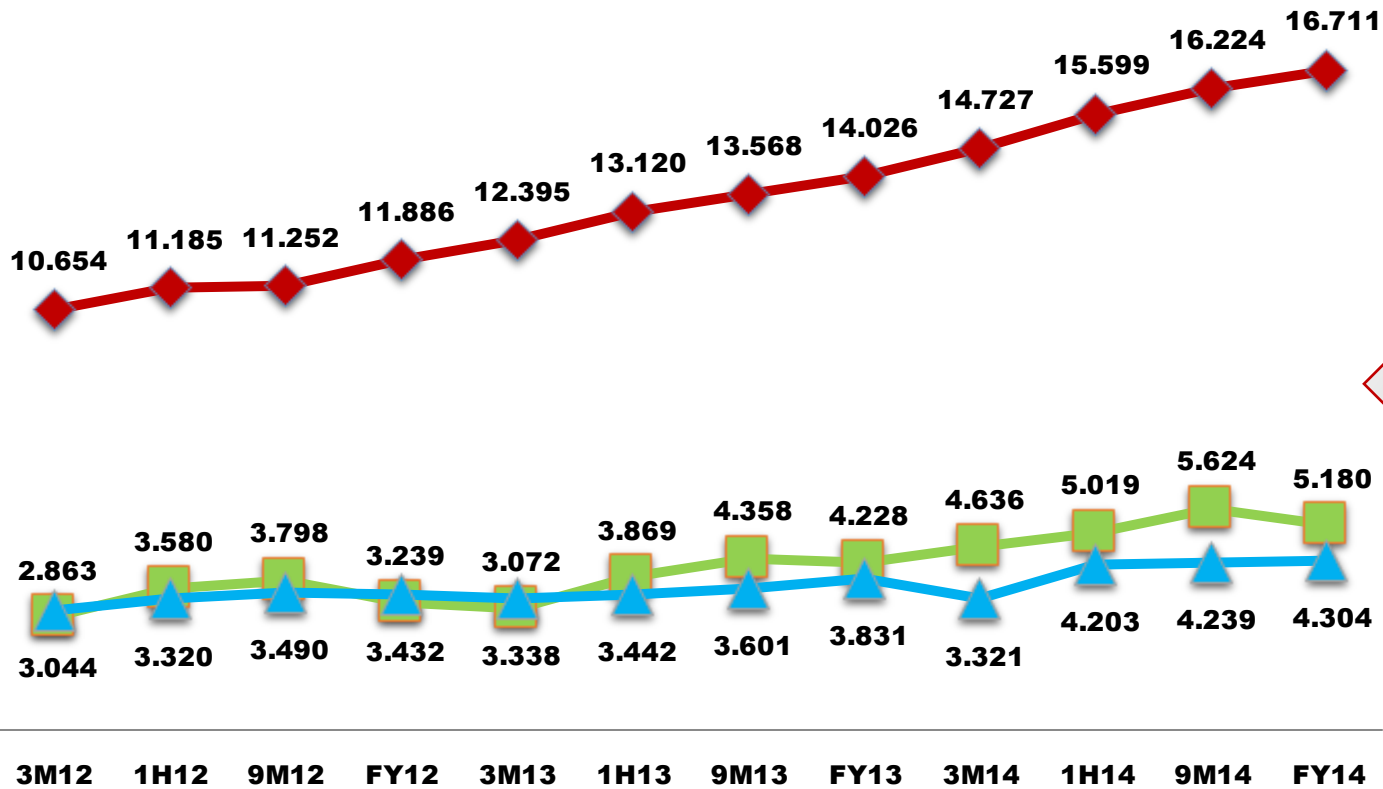
bankjatim
internet banking

Konsumsi	Des'13	Des'14
Multiguna	56,41%	56,69%
KPR	4,64%	4,96%
Others	2,46%	2,15%
Total	63,51%	63,80%
Komersial	Des'13	Des'14
Standby Loan	4,54%	3,87%
Keppres	2,88%	2,62%
Overdraft	8,06%	8,81%
Sindikasi	3,67%	4,47%
Total	19,14%	19,77%
SME	Des'13	Des'14
KUR	5,94%	4,04%
Pundi Kencana	2,32%	3,04%
Jatim Mikro	0,00%	1,01%
Others	9,08%	8,35%
Total	17,34%	16,43%



◆ **Konsumsi** ■ **Komersial** ▲ **SME**

In Billion Rp.



YoY

Konsumsi
19,14%

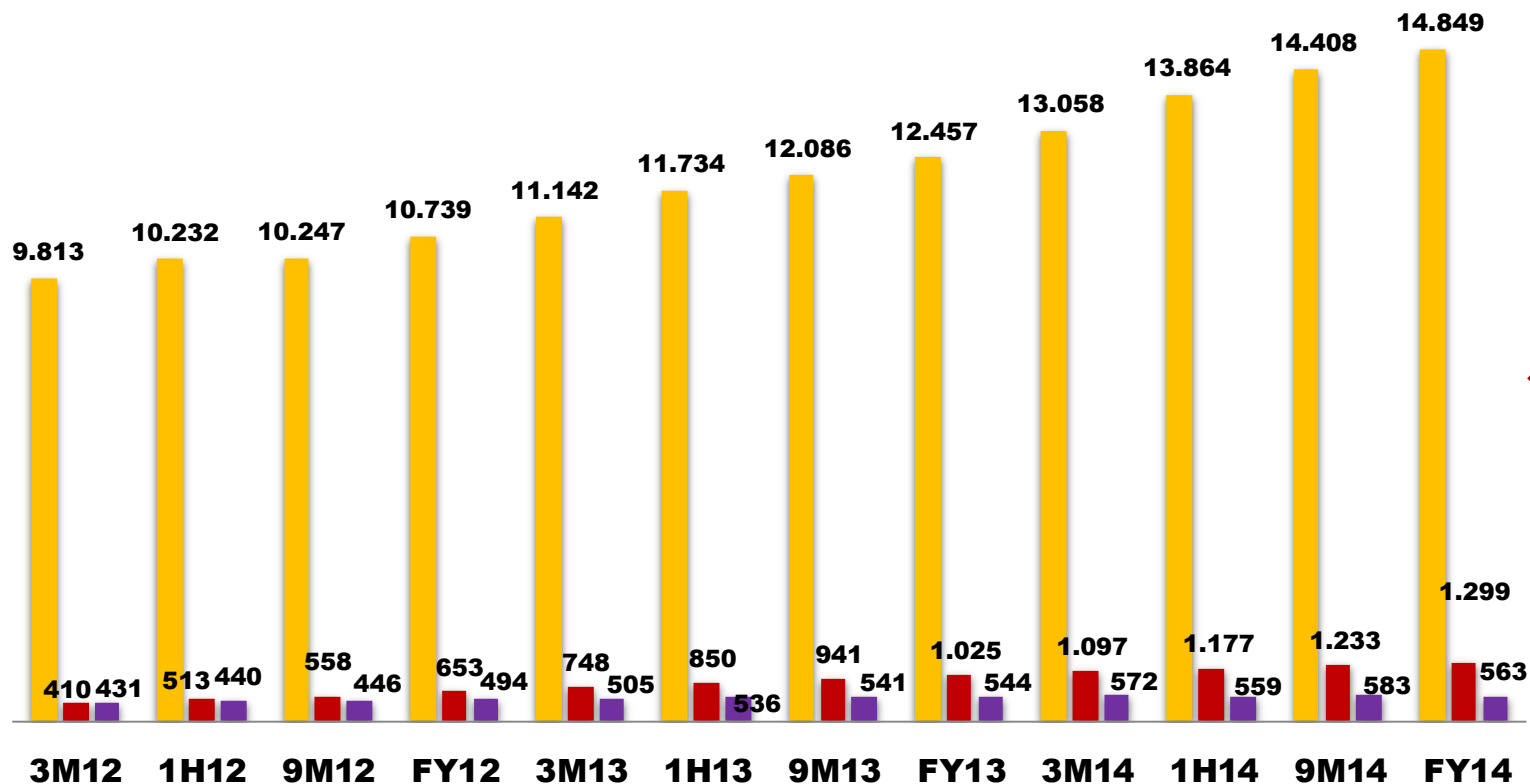
Komersial
22,53%

SME
12,38%

In Billion Rp.

Konsumsi

■ Multiguna ■ KPR ■ Others



YoY

Multiguna
19,20%

KPR
26,71%

Others
3,53%

Komersial

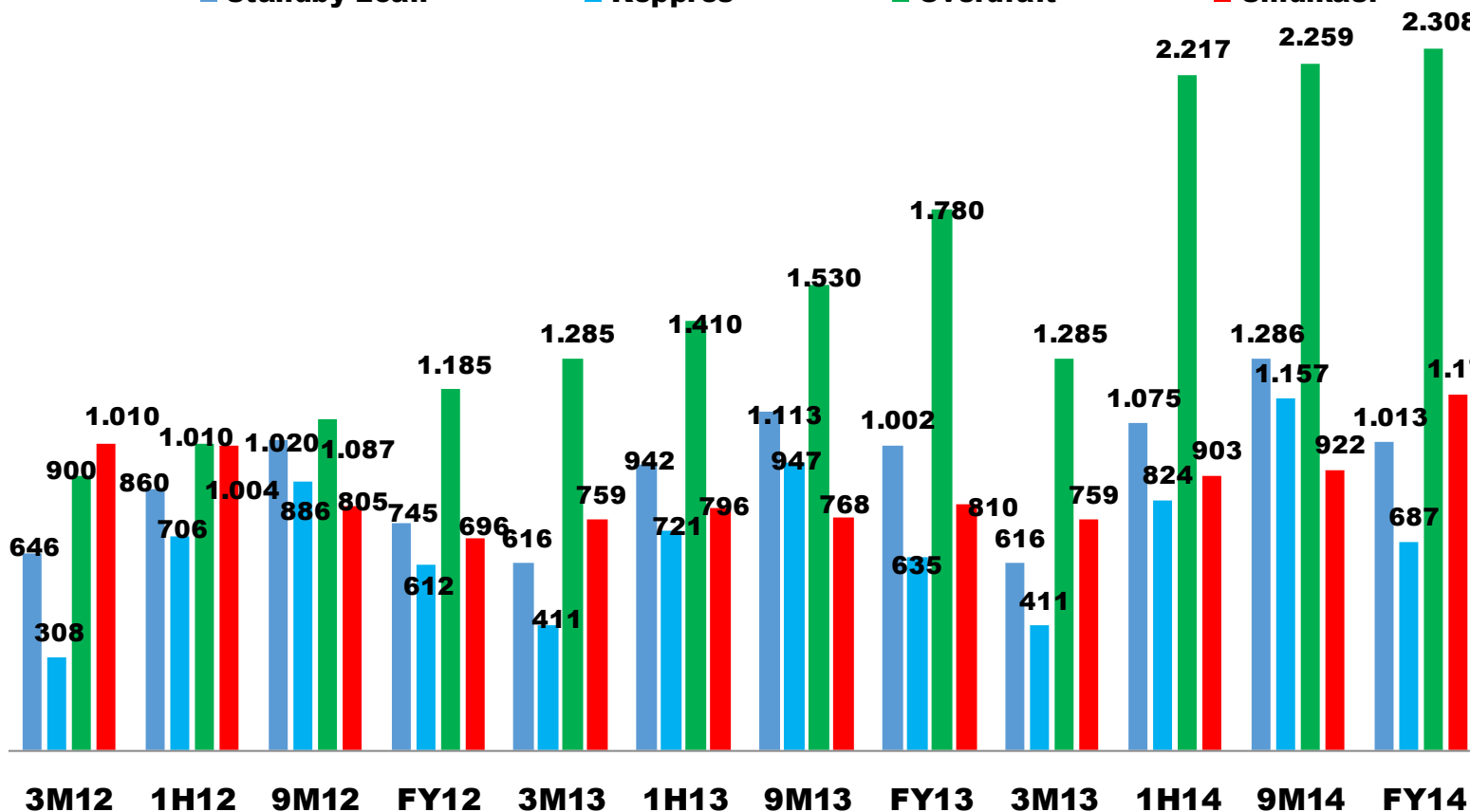
In Billion Rp.

■ Standby Loan

■ Keppres

■ Overdraft

■ Sindikasi



YoY

Standby Loan
1,13%

Keppres
8,23%

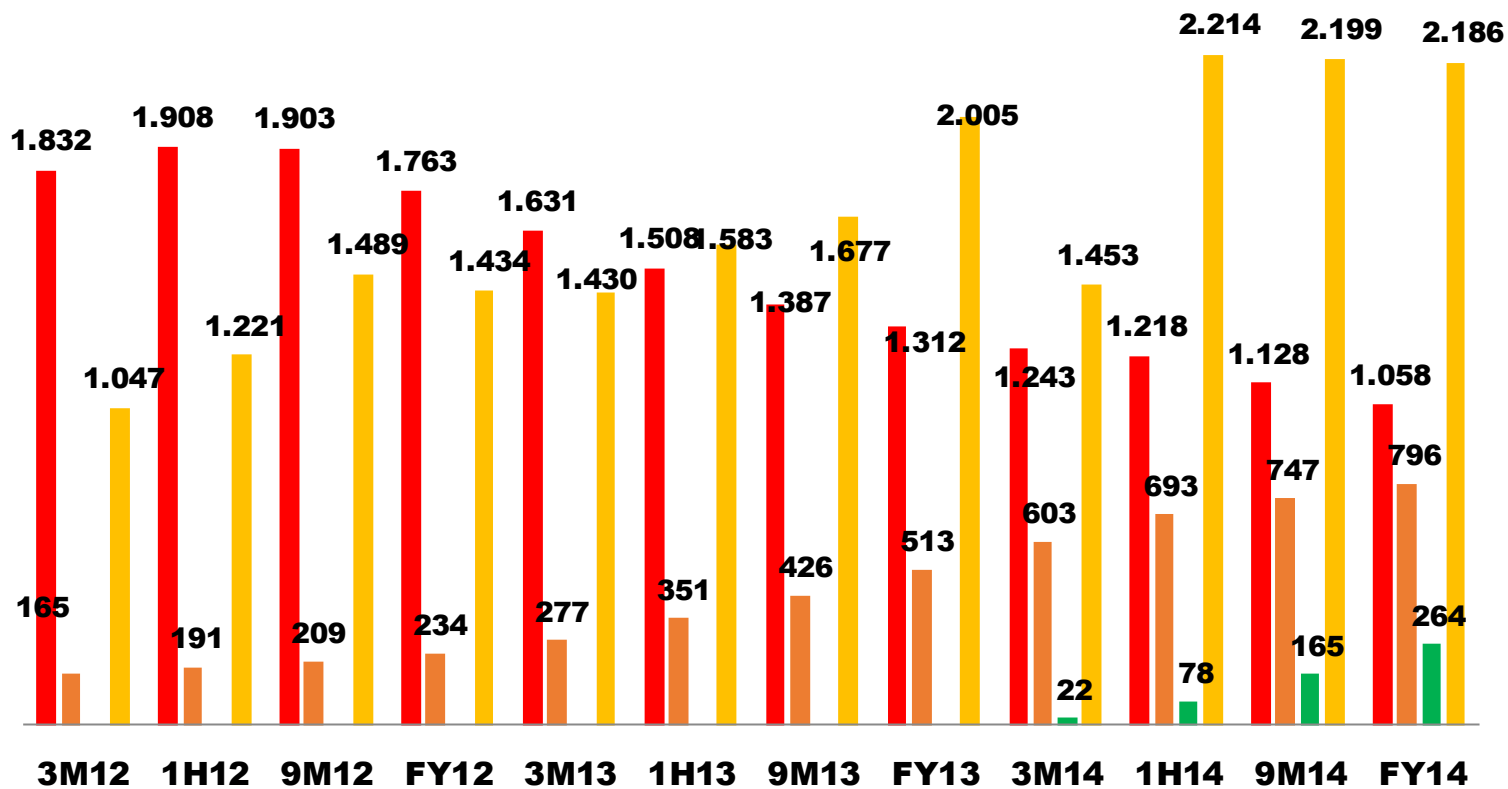
Overdraft
29,65%

Sindikasi
44,59%

In Billion Rp.

SME

■ KUR ■ Pundi Kencana ■ Mikro ■ Others



YoY

KUR

-19,38%

Pundi Kencana

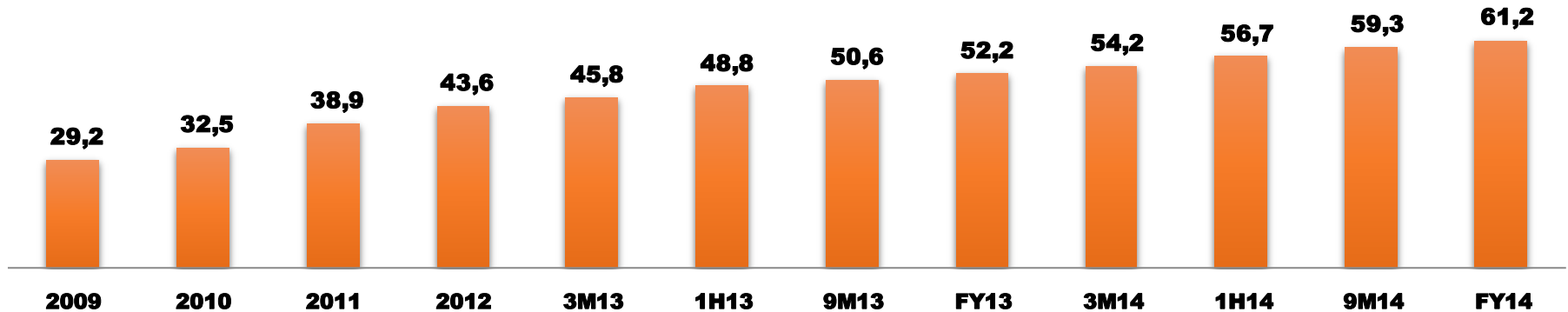
55,22%

Mikro

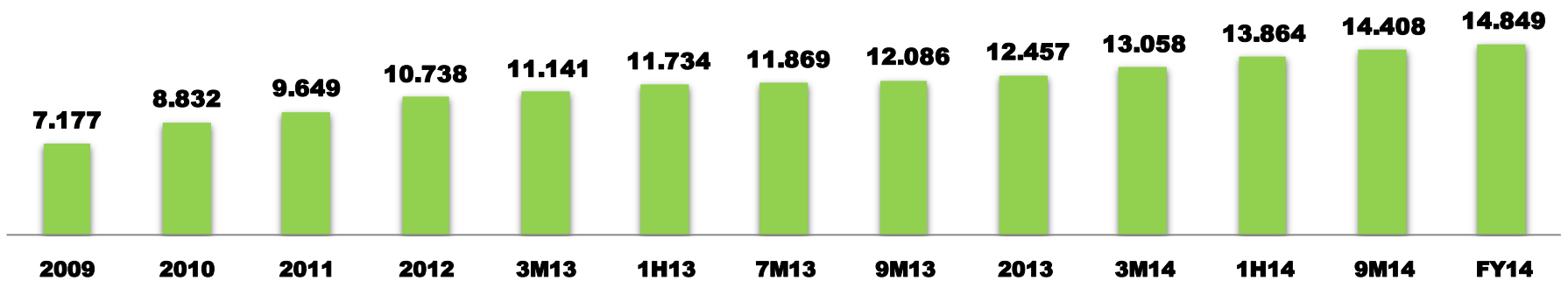
Others

9,03%

Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance
(Billion Rp.)



Deskripsi	Detail
Jumlah PNS Jatim per Agustus 2014)	426.545
Nasabah Multiguna	242.628
%	56,88%

NPL 0,21 % as of Desember 2014

Berfungsi sebagai :

- *Pool of Fund*
- *Lender of the Last Resort*

APEX BPR JATIM

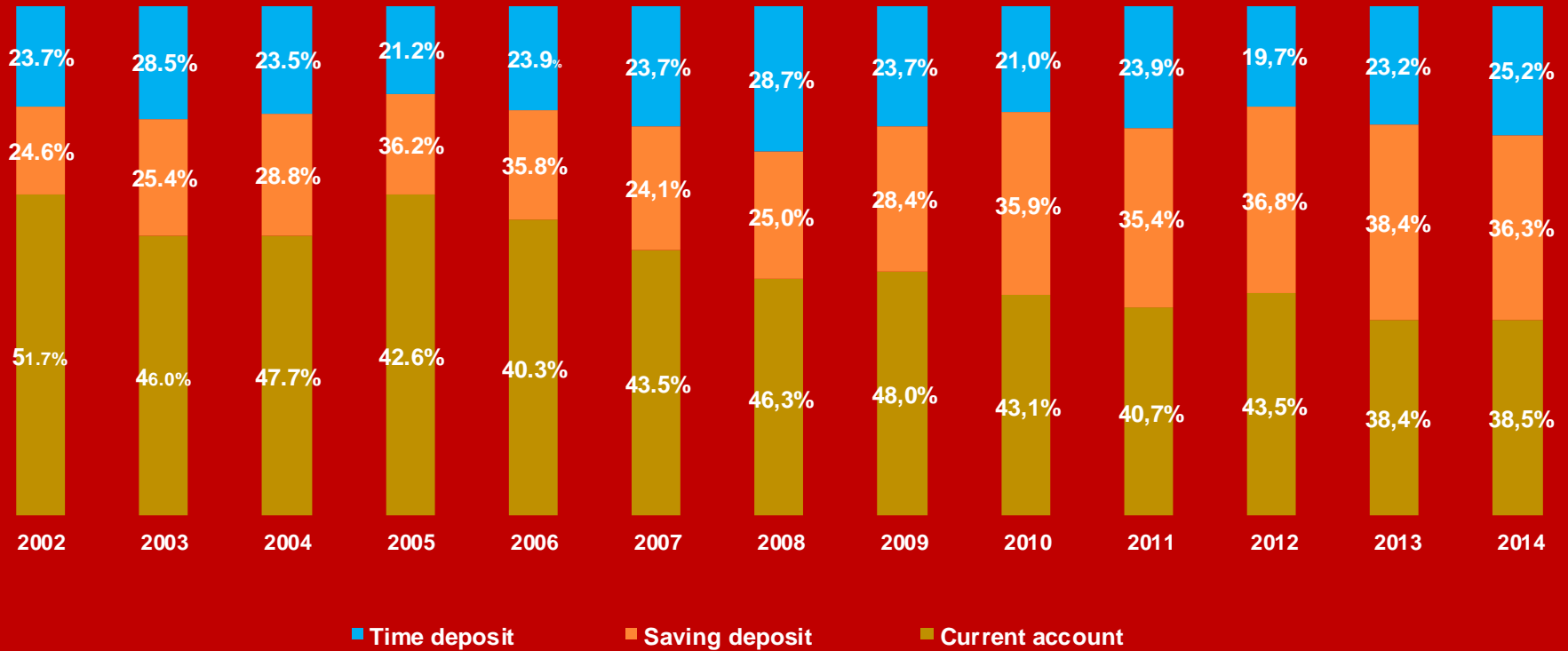


Kesulitan likuiditas
Non sistemik

Linkage Program Executing	<ul style="list-style-type: none"> • Outstanding : Rp. 370,76 Miliar • Terdiri dari 77 BPR
Linkage Program KUR	<ul style="list-style-type: none"> • Outstanding : Rp. 0,64 Miliar • Terdiri dari 4 BPR
Linkage BPR Non APEX	<ul style="list-style-type: none"> • Outstanding : Rp. 9,17 Billion • Terdiri dari 3 BPR

Selain itu Bank Jatim memiliki fasilitas *Jatim Electronic Transfer System (JETS)*, yaitu Sistem Kliring Nasional bagi BPR yang memungkinkan BPR melakukan transfer layaknya Bank umum.

Jenis Transaksi	Total Transaksi (dalam 1 bulan) Desember 2014	Total
Antara BPR	65	Rp. 3.163.619.695
BPR dengan Bank Umum anggota SKNBI	177	Rp. 2.400.328.695
TOTAL	242	Rp. 5.563.947.841



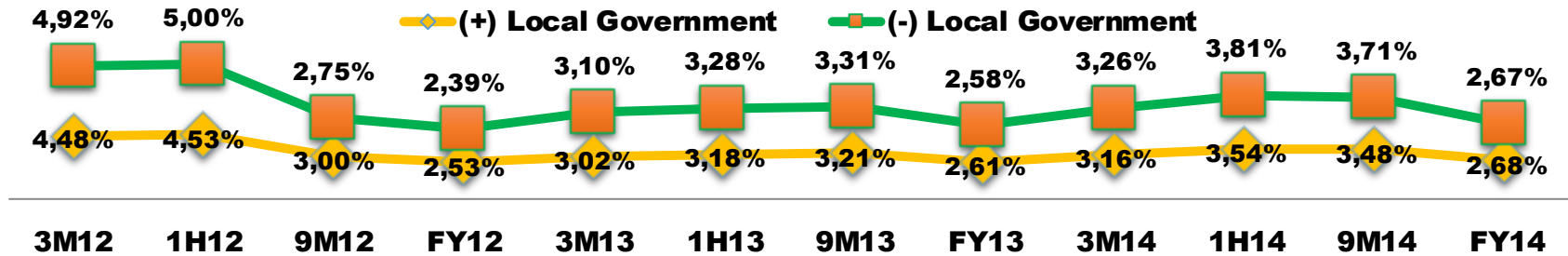
CASA
December 2014
74,80 %





BANK	CASA RASIO
BANK JATIM	74,80%
BCA	75,11%
BNI	65,66%
BJB	64,07%
MANDIRI	61,16%
BRI	53,55%
DANAMON	49,26%
BTN	46,58%
BTPN	14,57%



Rata-rata rasio
CASA Bank
Jatim sejak
tahun 2002 s/d
2014 berada
diatas 70%

COF



No	Bank	Aset	Kredit	Dana Pihak Ketiga	Modal Disetor	Laba Setelah Pajak
1	Bank JABAR BANTEN	70.157	49.254	52.992	2.424	1.115
2	Bank JATIM	38.041	25.655 	30.270 	3.729 	958 
3	Bank DKI	37.168	21.952	27.031	2.931	658
4	Bank JATENG	35.743	25.392	29.406	1.573	774
5	Bank KALTIM	29.315	17.035	22.770	2.815	553

Pertumbuhan Bank Jatim diantara Pertumbuhan Perbankan Nasional dan Perbankan Jawa Timur







<u>Informasi</u>	<u>Nasional</u>	<u>Jawa Timur</u>	<u>Bank Jatim</u>
Total Aset	13,34%	12,95%	14,98%
Dana Pihak Ketiga	12,29%	14,93%	16,48%
- Giro	5,05%	15,20%	16,85%
- Tabungan	5,92%	7,23%	10,25%
- Deposito	20,93%	22,19%	26,14%
Kredit	11,65%	13,25%	18,61%
- Produktif	11,61%	13,46%	23,78%
- Konsumtif	11,51%	12,66%	16,48%

**Pertumbuhan Bank *go public* Level Menengah
Periode 2013-2014**

<u>No</u>	<u>Bank</u>	<u>Aset</u>	<u>Kredit</u>	<u>DPK</u>	<u>Laba Bersih</u>
1	BANK JATIM	14,98%	18,61%	16,48%	13,92%
2	DANAMON	7,38%	3,07%	5,61%	7,38%
3	BTPN	3,16%	10,48%	-0,03%	-15,03%
4	BJB	5,15%	9,46%	13,32%	-19,57%
5	BTN	10,22%	15,03%	10,67%	-28,55%

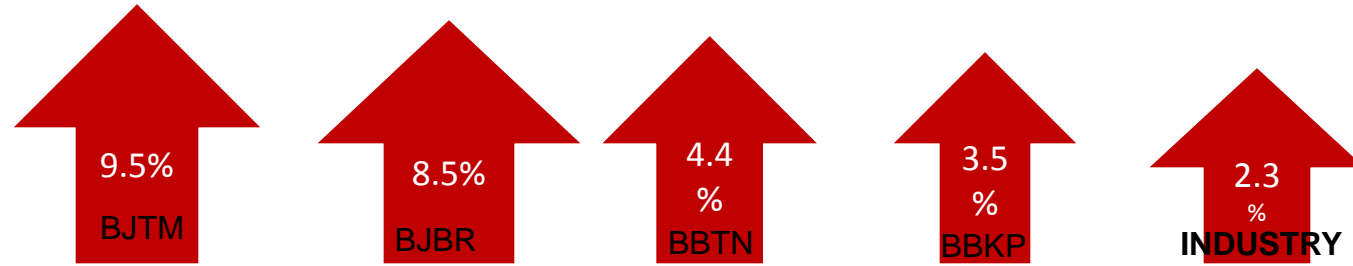
Data: website perbankan – Audited Version

Kinerja Rasio Perbankan *go public* tahun 2014

<u>No</u>	<u>Bank</u>	<u>CAR</u>	<u>ROA</u>	<u>ROE</u>	<u>NIM</u>	<u>BOPO</u>	<u>LDR</u>
1	BANK JATIM	22,17% 	3,52% 	18,98% 	6,9% 	69,63% 	86,54% 
2	BANK BTPN	23,30%	3,56%	18,40%	10,97%	80,32%	97,67%
2	BANK DANAMON	18,17%	3,14%	17,33%	7,31%	76,61%	92,60%
4	BANK JABAR BANTEN	16,08%	1,94%	19,11%	6,79%	85,94%	93,18%
5	BANK TABUNGAN NEGARA	14,64%	1,12%	10,66%	4,47%	89,19%	108,86%

Data: website perbankan – Audited Version

Dividen Yield



Bank (30/01/2015)	Price	Market Cap Rp bn	EPS Growth	PBV	PER	Dividend Yield
BBCA	13.375	329.761	12,2	3,6	17,8	1,1
BBRI	11.675	288.012	12,8	2,5	10,6	2,6
BMRI	11.000	256.667	12,4	2,2	11,1	2,5
BBNI	6.250	116.554	13,5	1,8	9,6	2,9
BDMN	4.400	42.172	28,7	1,2	11,1	3,1
BTPN	4.000	23.361	14,2	1,6	9,0	1,7
BBTN	995	10.515	13,7	0,8	7,5	4,4
BJBR	825	7.999	25,2	1,1	6,2	8,5
BBKP	770	6.997	12,9	0,9	5,8	3,5
BJTM	520	7.757	14,2	1,2	6,6	9,5



Indonesia Bank Loyalty Award 2014



IAIR Award 2014



APBI 2014



INFOBANK AWARD 2014

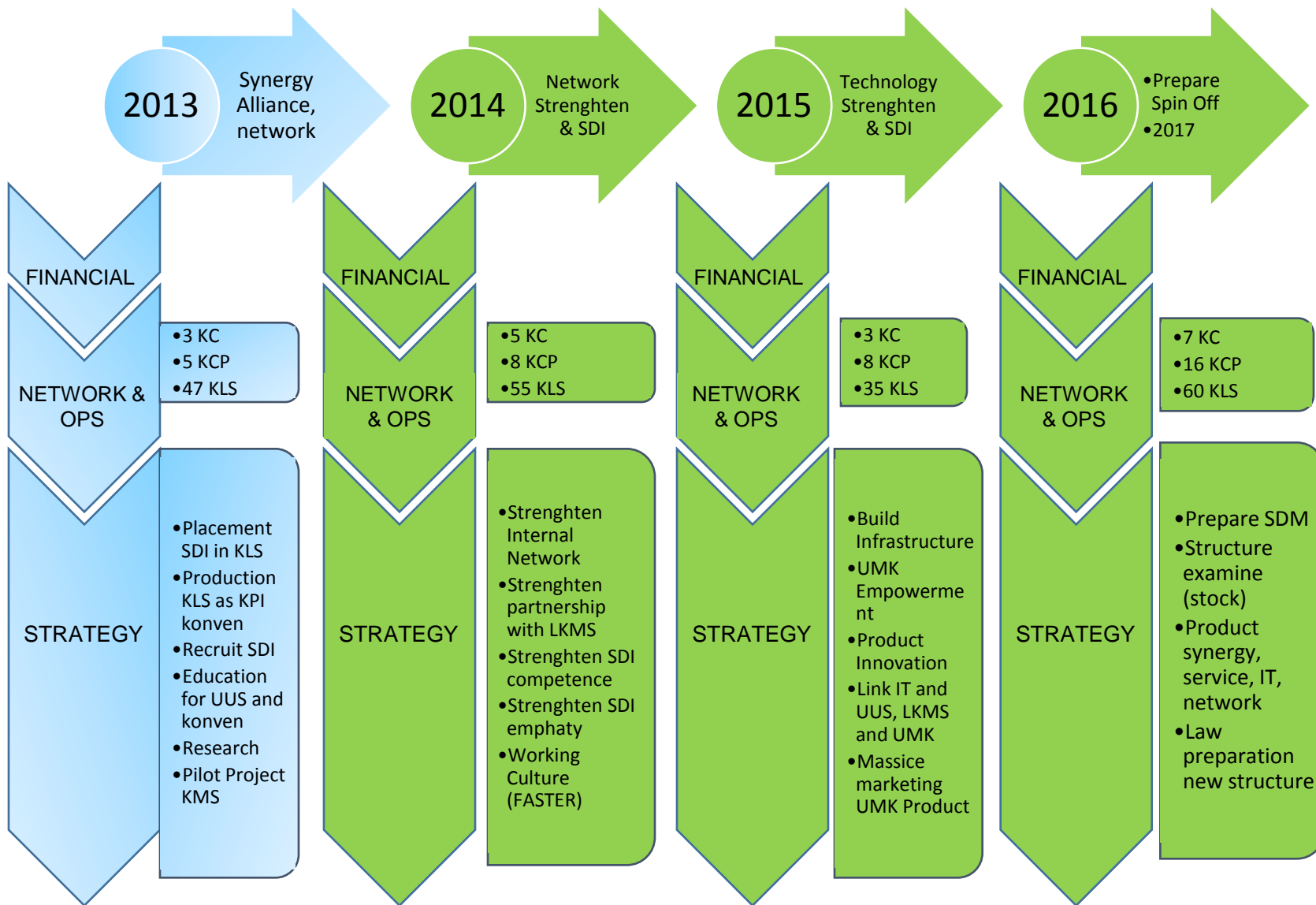


PLATINUM AWARD 2014



MRI Best Service Excellence 2014

Spin-off Syariah dari UUS menjadi BUS



Desember 2013

Investor Asing Desember 2013
43,60 % dari saham publik

Investor Domestik Desember 2013
56,40 % dari saham publik

Public shares 20 %
from paid capital

Desember 2014

Investor Asing Desember 2014
53,31 % dari saham publik

Investor Domestik Desember 2014
46,69 % dari saham publik

December 2014 BJTM Investor Country

No	Country	Share
1	INDONESIA	46,69%
2	NORWEGIA	13,40%
3	UNITED STATES	7,42%
4	FINLAND	6,47%
5	CYPRUS	5,54%
6	VIRGIN ISLAND, BRITISH	5,47%
7	IRELAND	4,17%
8	LUXEMBOURG	3,46%
9	JAPAN	1,58%
10	SINGAPORE	1,42%
11	GREAT BRITAIN	1,17%
12	MALAYSIA	0,89%
13	AUSTRALIA	0,59%

No	Country	Share
14	GERMANY	0,47%
15	CANADA	0,39%
16	CHINA	0,36%
17	SWITZERLAND	0,27%
18	CAYMAN ISLAND	0,14%
19	HONGKONG	0,04%
20	SOUTH KOREA	0,03%
21	NETHERLAND	0,01%
22	GUYANA	0,01%
23	NEW ZEALAND	0,01%
24	BELGIA	0,00%
25	PHILIPINE	0,00%
Total		100%

Perolehan Nominal Dividen meningkat.

2013 → Rp 605.869.184.297,09

2014 → Rp 624.490.588.848,58

Perolehan dividen per lembar saham meningkat.

2013 → Rp 40,61 per lembar saham

2014 → Rp 41,86 per lembar saham

Description	Des 2014	Description	Target 2015
Total Aset	14,98%	Total Aset	16,38%
Kredit	18,61%	Kredit	20,00%
Dana Pihak Ketiga	16,48%	Dana Pihak Ketiga	17,13%
Pendapatan Bunga	20,63%	Pendapatan Bunga	14,12%
Laba Bersih	13,92%	Laba Bersih	18,80%
Rasio Finansial		Rasio Finansial	
- CAR	22,17%	- CAR	19,10%
- LDR	86,54%	- LDR	94,75%
- NPL Gross	3,31%	- NPL Gross	2,60%
- NIM	6,90%	- NIM	7,22%
- BOPO	69,63%	- BOPO	69,70%
- ROE	18,98%	- ROE	19,33%
- ROA	3,52%	- ROA	3,43%



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