

Company Performance

October 2013

PT. Bank Pembangunan Daerah Jawa Timur Tbk



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AGENDA



ECONOMIC OUTLOOK



FINANCIAL HIGHLIGHTS



**OVERVIEW & INVESTMENTS
HIGHLIGHTS**



STRENGTHS



SECTION 1

ECONOMIC OUTLOOK



BANK INDONESIA RATE



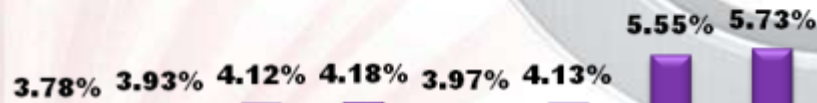
3M12 1H12 9M12 FY12 3M13 1H13 9M13 Oct'13

INFLATION



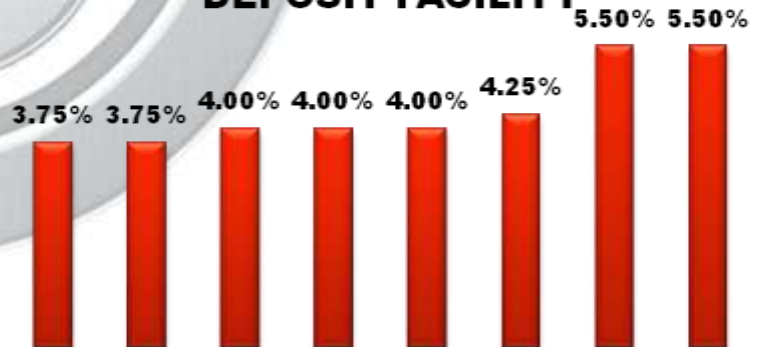
3M12 1H12 9M12 FY12 3M13 1H13 9M13 Oct'13

JIBOR (% Average)



3M12 1H12 9M12 FY12 3M13 1H13 9M13 Oct'13

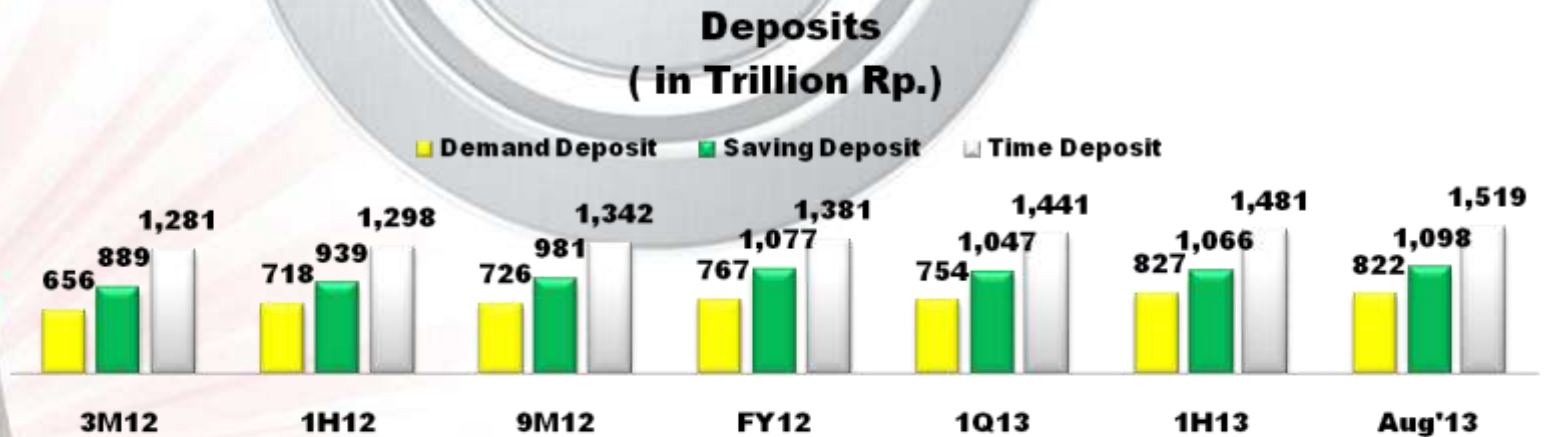
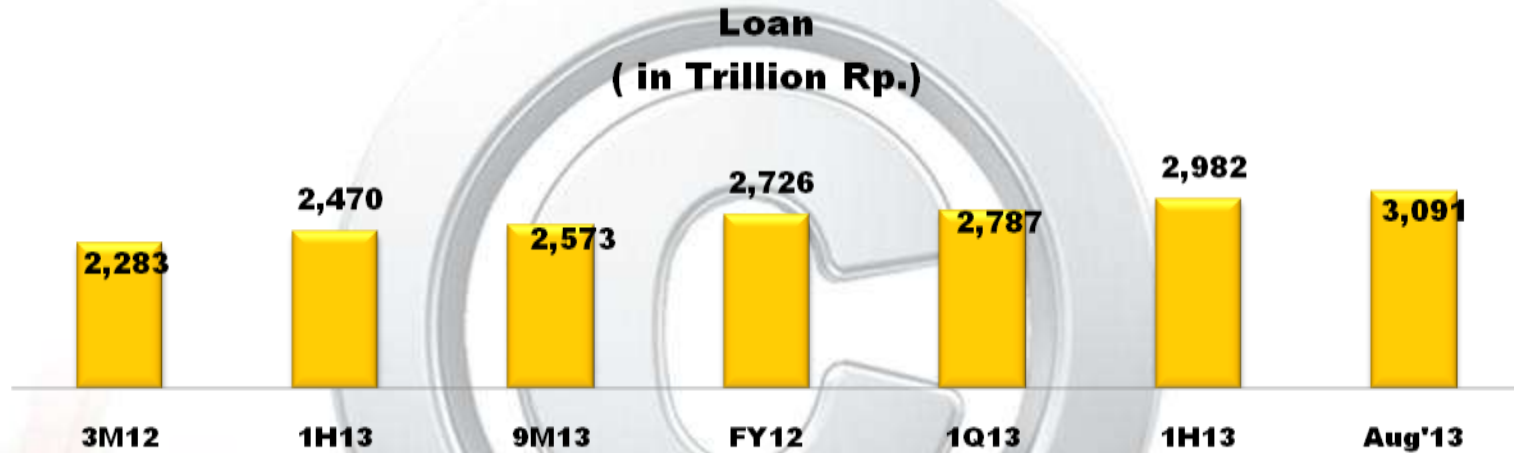
DEPOSIT FACILITY



3M12 1H12 9M12 FY12 3M13 1H13 9M13 Oct'13



PERFORMANCE

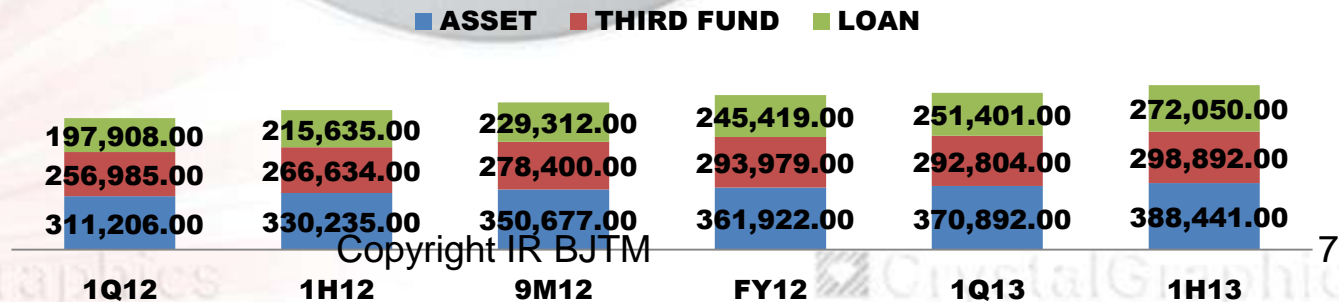


EAST JAVA AT GLANCE

No	Region	Economic Growth	
		FY12	1H13
1.	DKI Jakarta	6.53	6.30
2.	East Java	7.27	6.97
3.	West Java	6.21	6.13
4.	Central Java	6.34	6.10
5.	Banten	6.15	5.66
6.	DI Y	5.32	5.71
	INDONESIA	6.23	5.81

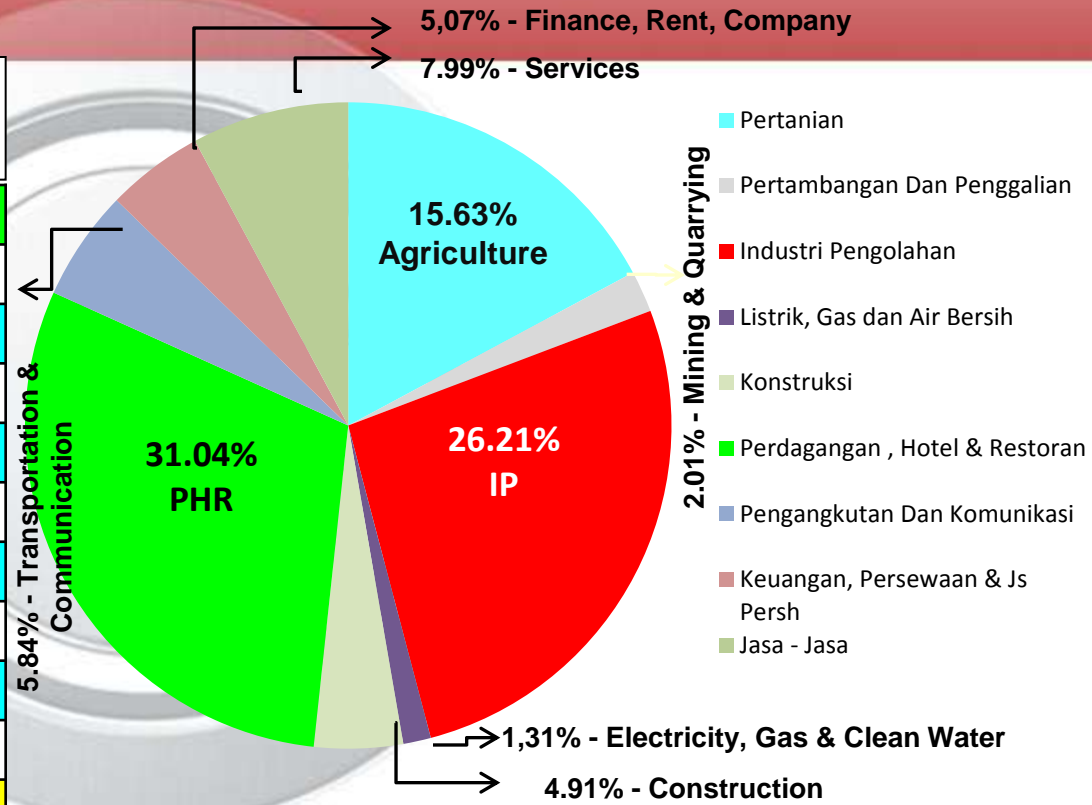
- **EAST JAVA ECONOMIC GROWTH :**
- East Java Economic performances growth up to 6.97% (YoY) on 1H2013, higher than BI estimates (6.6%-6.8% YoY)
- Demand section contribute by household consumption and private investment ,as a main growth driven;
- Supply section contribute by Processing Industries and farmer as a main growth driven.
- (www.bi.go.id)

EAST JAVA BANKING PERFORMANCES AS PER JUNE 2013 (IN TRILION)



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ECONOMY STRUCTURE (as per june 2013)		
NO	DESCRIPTION	%
1.	Agriculture	15.63
2.	Mining & Quarrying	2.01
3.	Processing Industry	26.21
4.	Electricity, Gas, & Clean Water	1.31
5.	Construction	4.91
6.	PHR	31.04
7.	Transportation & Communication	5.84
8.	Finance, Rent & Company Service	5.07
9.	Services	7.99
PDRB		100,0



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

Source: Biro Administrasi Perekonomian Sekda Prov Jatim, Okt 2013



EAST JAVA MARKET SHARE

In Trillion Rp.

No	Description	2012 East Java	2012 Bank Jatim	%	Jun 2013 East Java	Jun 2013 Bank Jatim	%
1.	Total Asset	353,60	29,11	8,23%	379,47	33,85	8,92%
2.	Third Party Fund	289,09	22,20	7,67%	293,80	27,41	9,33%
	- Current Account	47,67	9,66	20,26%	45,98	12,08	26,28%
	- Saving Account	134,22	8,17	6,08%	133,15	7,06	5,31%
	- Time Deposit	107,20	4,37	4,07%	114,67	8,27	7,22%
3.	Loan	239,48	18,56	7,75%	265,35	20,43	7,70%






Source : Economy Regional East Java – Bank Indonesia

Total Bank in East Java : 81 Banks



COMPARISON WITH OTHER REGIONAL BANKS

In Million Rp.

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

Data per September 2013
Source : Website each Bank



SECTION 2

FINANCIAL HIGHLIGHTS



BALANCE SHEET

In Million Rp.

Information	9M12	9M13	YoY	3Q12	1Q13	2Q13	3Q13	YoY	QoQ
Total Asset	32.850.811	35.508.757	8,09%	2.741.131	3.465.592	1.274.303	1.656.670	- 39,57%	30%
Placement BI & SBI	3.419.672	2.152.215	- 37,07%	702.429	(198.922)	236.403	11.395	- 98,38%	- 95,18%
Placement Other Bank	6.991.633	7.254.226	3,75%	850.715	3.602.072	(1.841.352)	451.862	- 46,89%	- 75,47%
Loan	18.663.183	21.526.815	15,34%	604.630	248.197	1.626.590	1.095.699	81,21%	- 32,64%
Impairment Losses	(296.364)	(362.674)	22,37%	(11.344)	(16.521)	(73.506)	(50.473)	444,93%	- 31,34%
Third Party Fund	26.381.599	28.669.422	8,67%	1.093.794	3.055.242	1.986.889	1.253.441	14,59%	- 36,92%
- Current Account	11.627.856	12.643.546	8,73%	895.291	2.439.583	(18.350)	560.448	- 37,41%	3054,2%
- Saving Account	6.472.704	7.622.300	17,76%	(2.523)	(1.416.550)	306.703	558.170	220,23%	81,99%
- Time Deposit	8.281.039	8.403.576	1,47%	201.026	2.406.783	1.488.139	134.823	- 32,94%	- 90,95%
Equity	5.294.707	5.575.423	5,30%	1.452.997	(374.574)	210.397	252.494	- 82,63%	20%
TIER 1	4.601.499	4.610.333	0,19%	1.233.355	3.154	42.205	103.545	- 91,61%	145,33%

BALANCE SHEET

In Million Rp.

Information	Oct '12	Oct '13	YoY
Total Asset	32.392.491	34.771.169	7,34%
Placement BI & SBI	3.217.020	2.233.631	- 30,57%
Placement Other Bank	7.044.156	5.577.687	- 20,82%
Loan	18.837.846	22.060.400	17,10%
Impairment Losses	(294.048)	(385.386)	31,06%
Third Party Fund	25.773.082	27.821.004	7,94%
- Current Account	10.266.007	10.834.378	5,53%
- Saving Account	7.194.856	8.306.832	15,45%
- Time Deposit	8.312.219	8.679.794	4,42%
Equity	5.367.400	5.668.055	5,60%
TIER 1	4.638.211	4.677.906	0,85%



PROFIT & LOSS

In Million Rp.

Information	9M12	9M13	YoY	3Q12	1Q13	2Q13	3Q13	YoY	QoQ
Interest Income	2.086.696	2.391.366	14,60%	779.889	720.112	785.590	885.663	13,56%	12,73%
Interest Expense	(633.185)	(623.638)	- 1,51%	(215.728)	(172.181)	(227.045)	(224.412)	4,02%	- 1,16%
Nett Interest Income	1.453.511	1.767.728	21,61%	564.162	547.931	558.545	661.251	17,20%	18,38%
Non Interest Operational Income	251.491	333.391	32,56%	79.091	111.270	131.109	91.011	15,07%	- 30,59%
Non Interest Operational Expense	(1.003.941)	(1.164.423)	15,98%	(404.455)	(360.427)	(394.966)	(409.029)	1,13%	3,56%
Impairment Losses Expense	(304.725)	(314.533)	3,21%	(121.138)	(83.441)	(134.038)	(97.055)	- 19,89%	- 27,60%
Nett Non Interest Operational Income (Expense)	(752.450)	(831.032)	10,44%	(325.364)	(249.157)	(263.857)	(318.018)	- 2,26%	20,52%
Operational Profit	701.062	936.696	33,61%	238.798	298.774	294.688	343.234	43,73%	16,47%
Non Operational Profit	3.231	11.839	366,38%	656	2.158	(2.718)	11.278	1719,2%	414,93%
Pre Tax Profit	704.293	948.535	34,67%	239.453	300.932	291.970	355.633	48,51%	21,80%
Taxes	(176.073)	(267.4623)	51,90%	(45.729)	(82.751)	(81.575)	(83.664)	82,95%	2,56%
Nett profit	528.220	681.072	28,93%	193.725	218.181	210.395	252.494	30,33%	20%

PROFIT & LOSS

In Million Rp.

Information	Oct '12	Oct '13	YoY
Interest Income	2.323.246	2.702.555	16,32%
Interest Expense	(705.908)	(704.125)	- 0,26%
Nett Interest Income	1.617.338	1.998.429	23,56%
Non Interest Operational Income	289.995	360.517	24,31%
Non Interest Operational Expense	(1.109.577)	(1.295.361)	16,74%
Impairment Losses Expense	(329.363)	(346.028)	5,05%
Nett Non Interest Operational Income (Expense)	(819.582)	(934.844)	14,06%
Operational Profit	797.757	1.063.586	33,32%
Non Operational Profit	3.698	12.259	231,50%
Pre Tax Profit	801.455	1.075.845	34,23%
Taxes	(200.364)	(302.142)	50,79%
Nett profit	601.091	773.703	28,71%



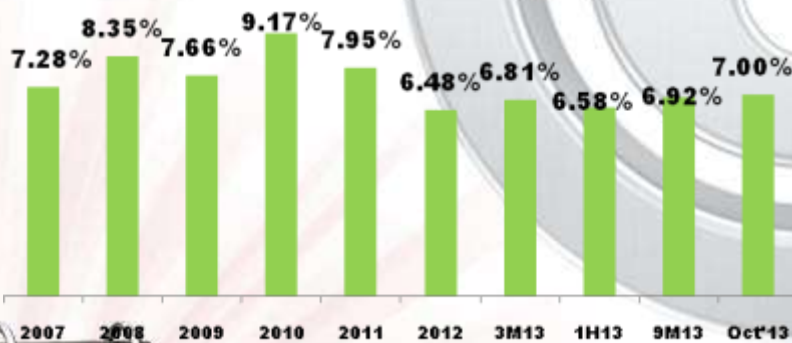
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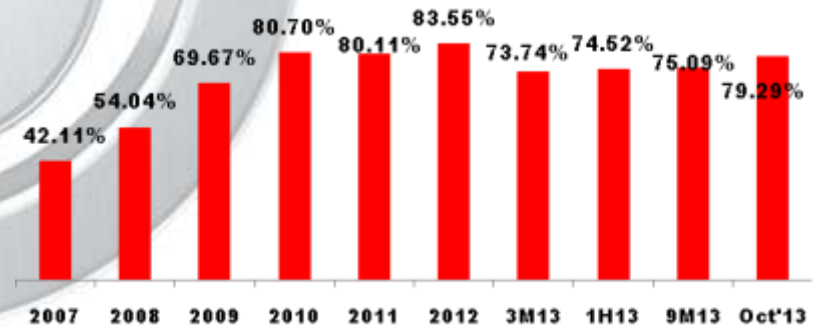
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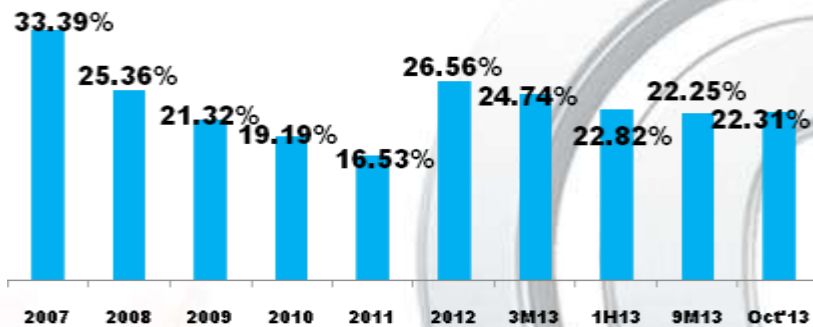


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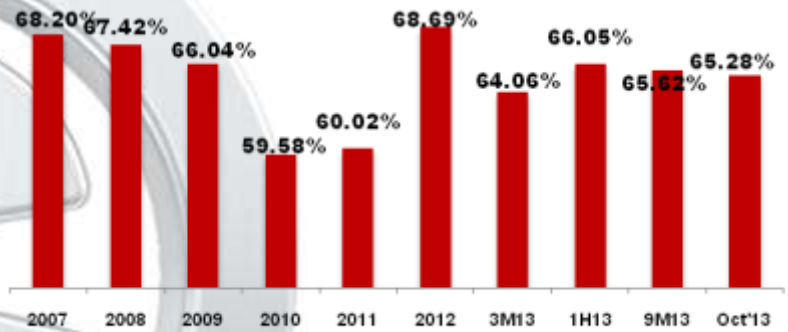


FINANCIAL RATIO

**C
A
R**



**B
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P
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NPL Bank Jatim decrease from June 2013 which is 3,29% become 3,13% in September 2013.

Ratio	2012	Oct 2012	Oct 2013
NPL Gross	2,95%	2,74%	3,17%



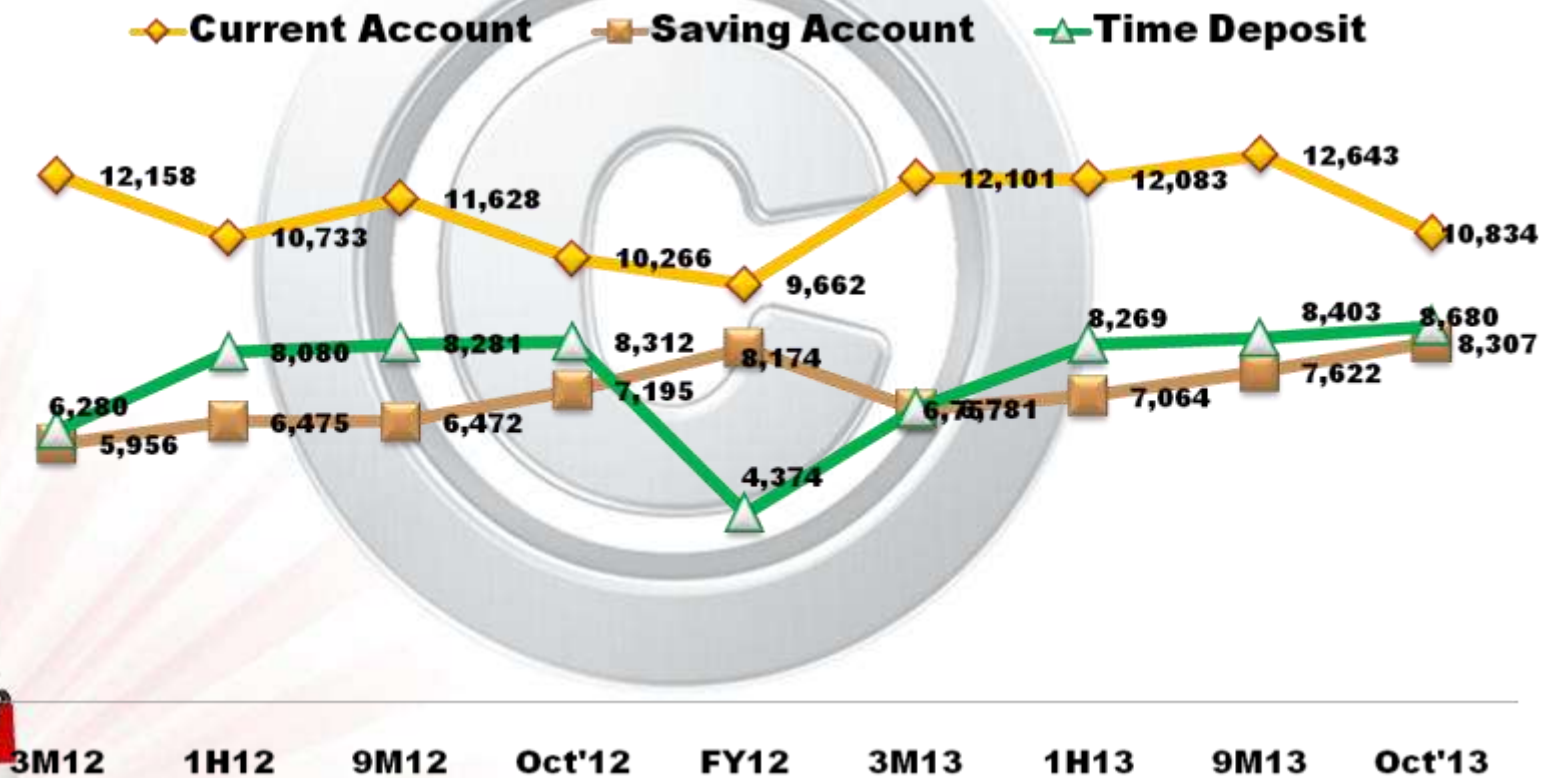
SECTION 3

OVERVIEW & INVESTMENTS HIGHLIGHTS



THIRD PARTY FUND

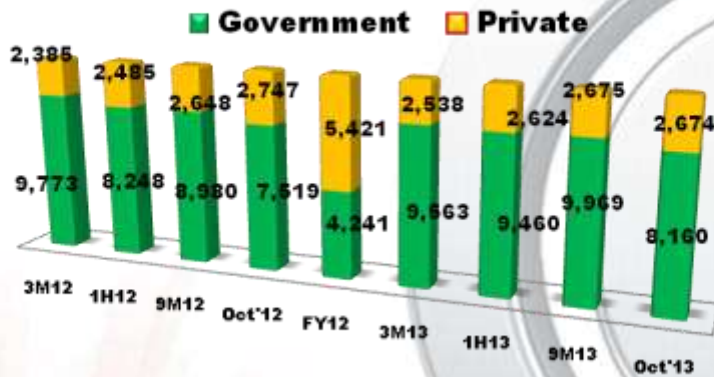
In Billion Rp.



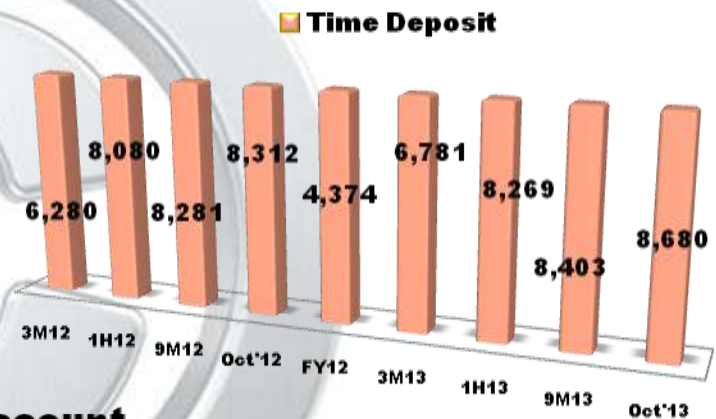
THIRD PARTY FUND

In Billion Rp.

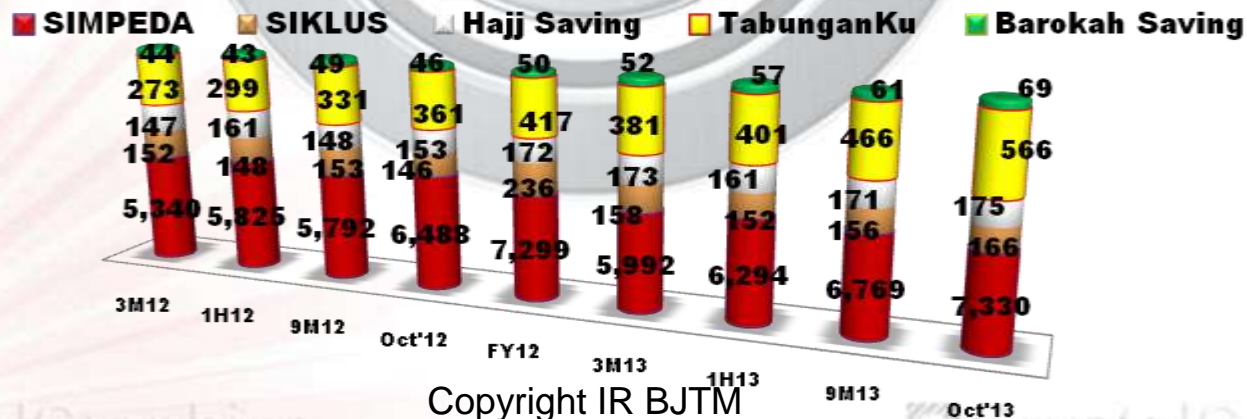
Current Account



Time Deposit

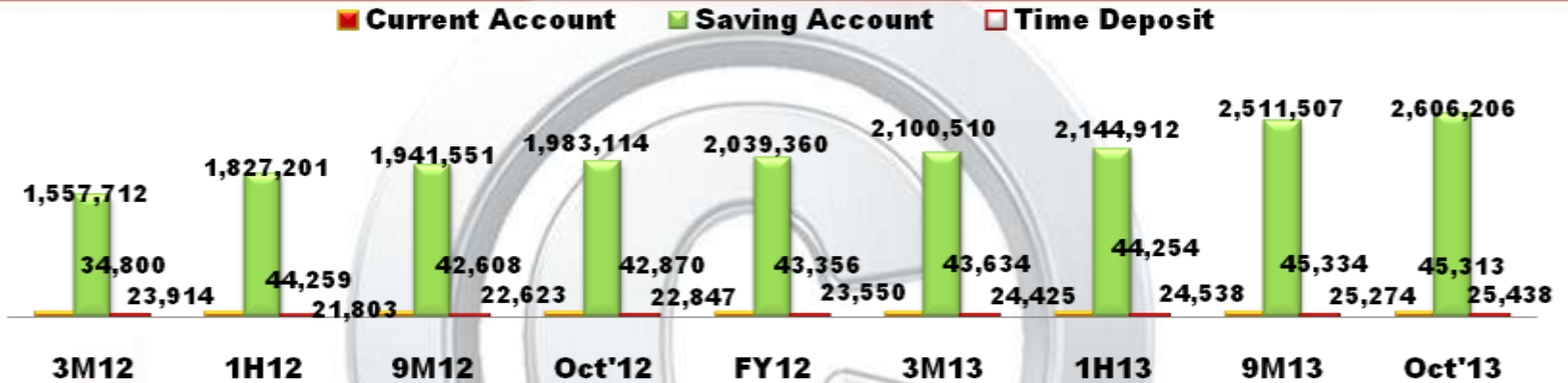


Saving Account

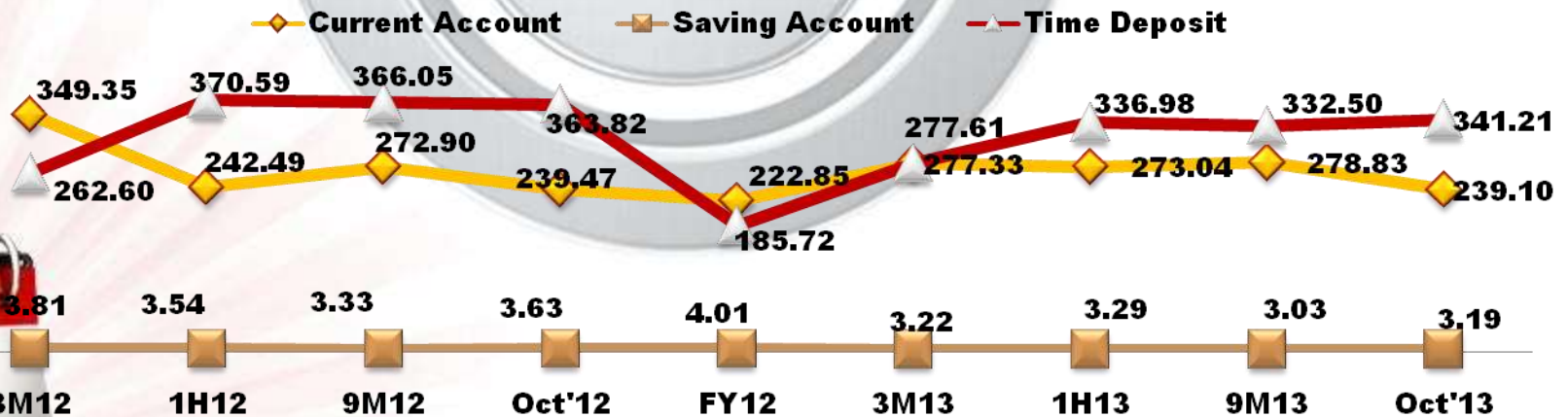


THIRD PARTY FUND

Total Customer



Ticket Size



CASA RATIO

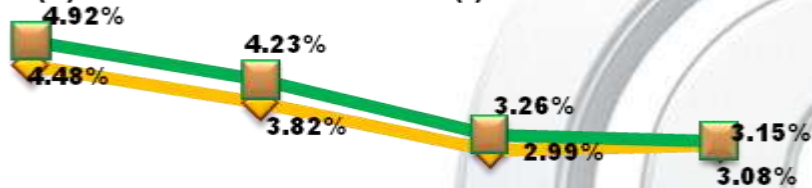
BANK	CASA RATIO (Sept 2013)
Bank Jatim	70,68%
Bank Jabar Banten	49,33%
Bank Mandiri	66,00%
BTN	48,59%
BTPN	15,63%
BRI	57,69%
BCA	80,46%
Bank Danamon	45,47%
BNI	68,82%
Bank Panin	60,23%



COST OF FUND

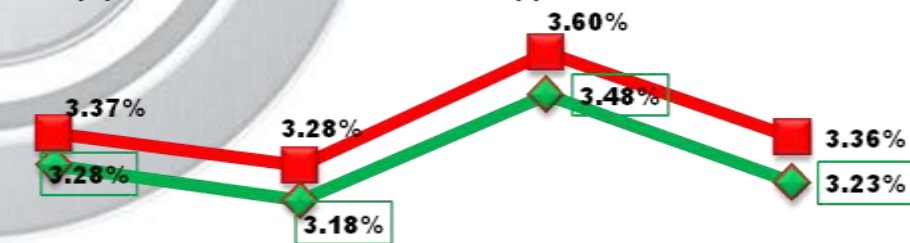
COF

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



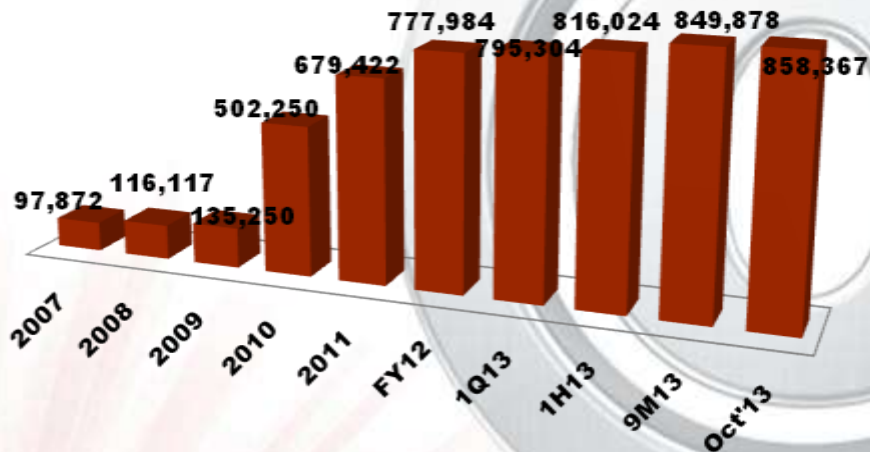
COF

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

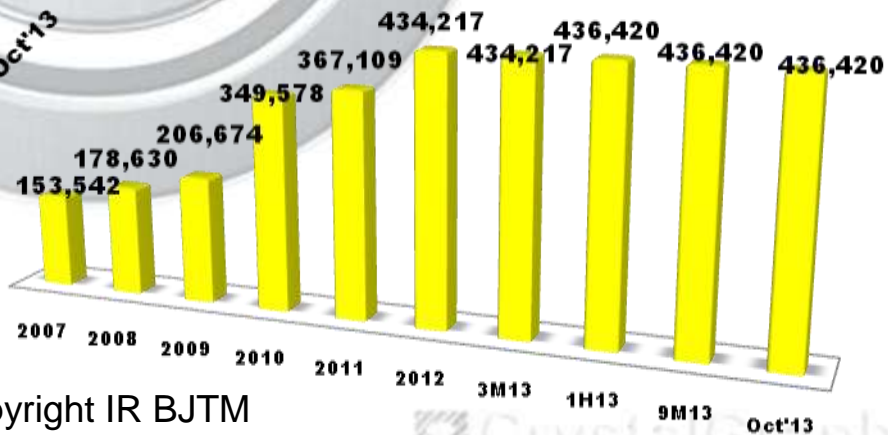


ATM & KPE

ATM Cardholder

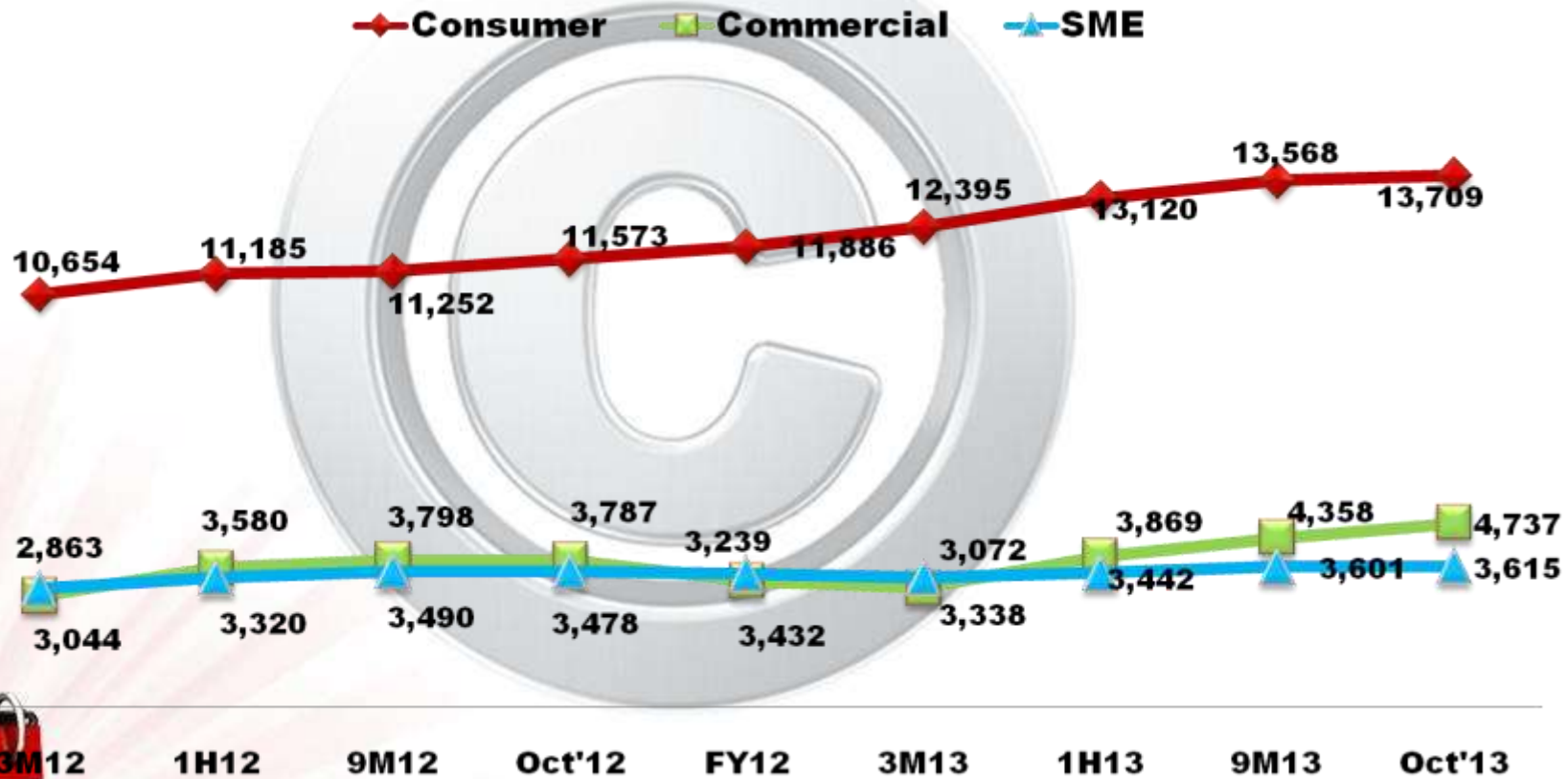


KPE



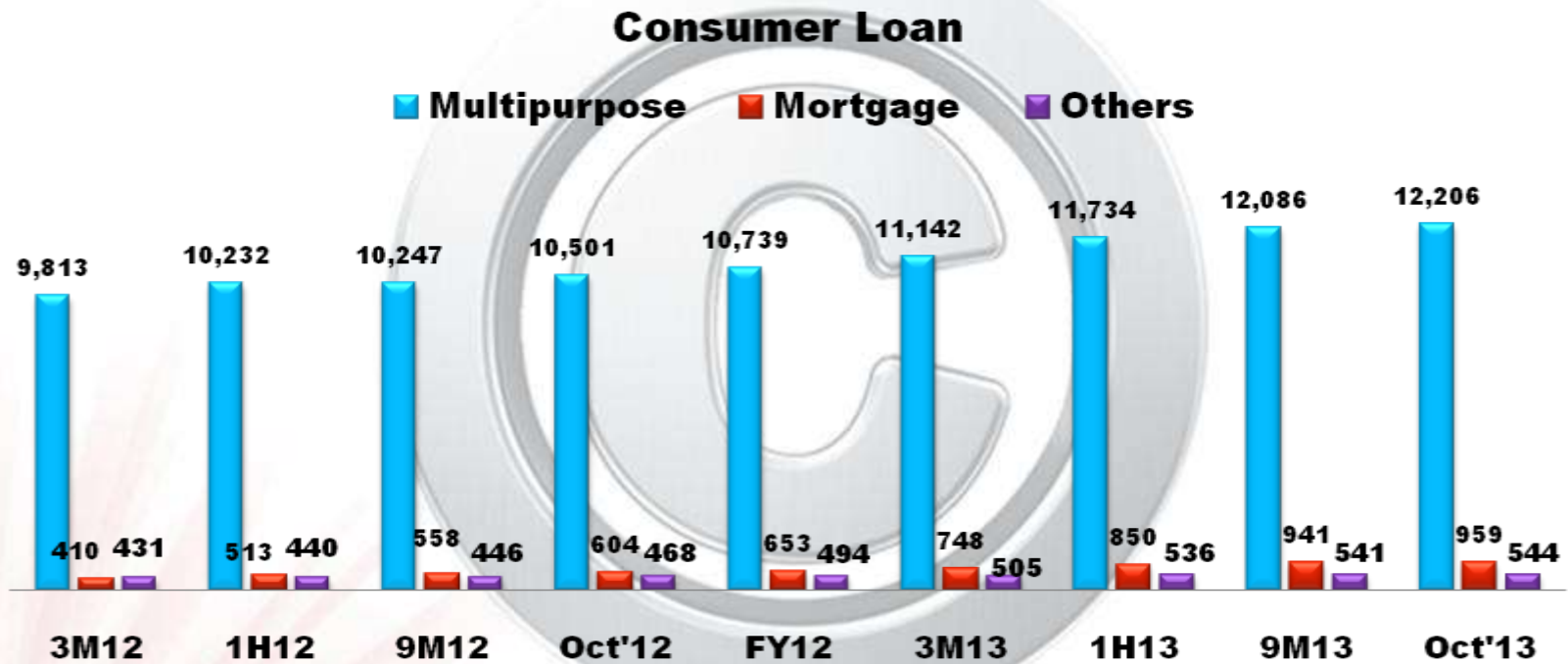
LOAN

In Billion Rp.



LOAN

In Billion Rp.

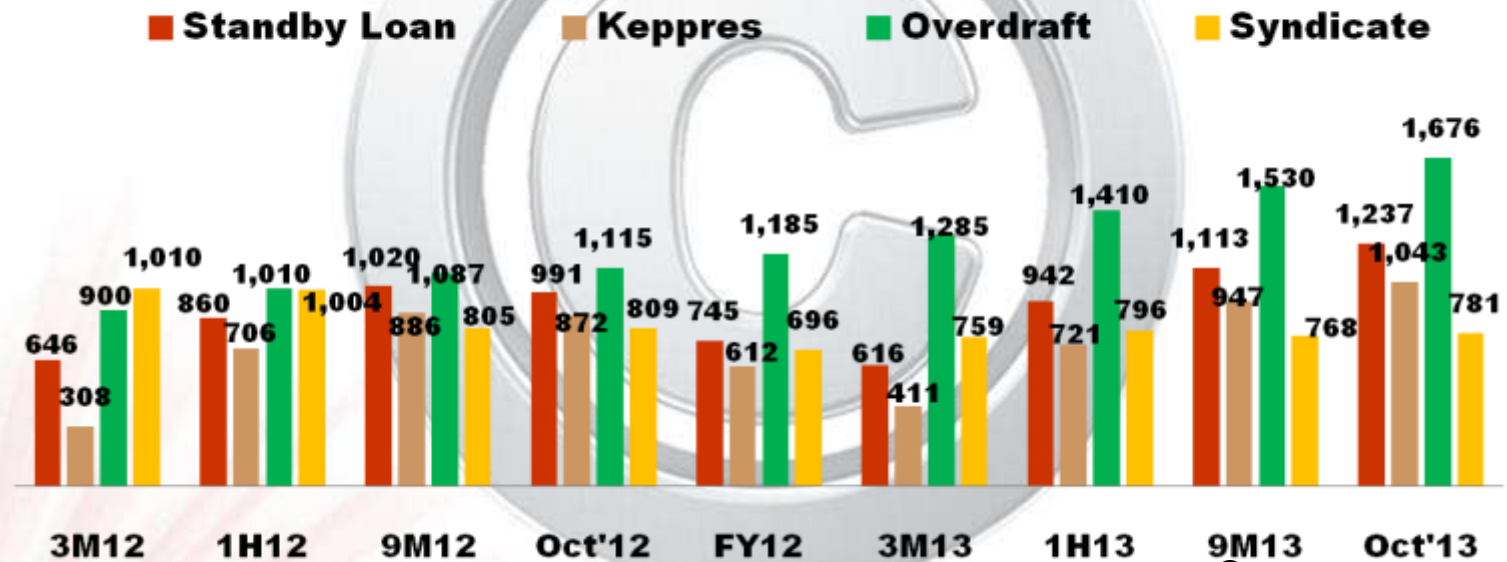


Multiguna	YoY 16,23%
KPR	YoY 58,77%
Others	YoY 16,23%

LOAN

In Billion Rp.

Commercial Loan



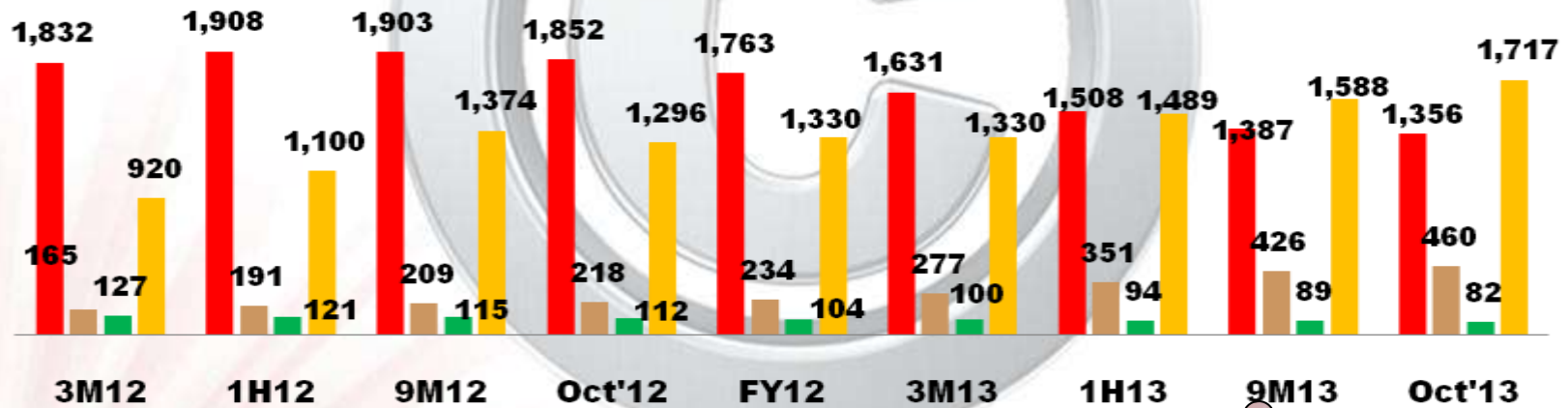
Standby Loan	YoY	24,82%
Keppres	YoY	19,61%
Overdraft	YoY	50,31%
Syndicate	YoY	- 3,47%

LOAN

In Billion Rp.

SME Loan

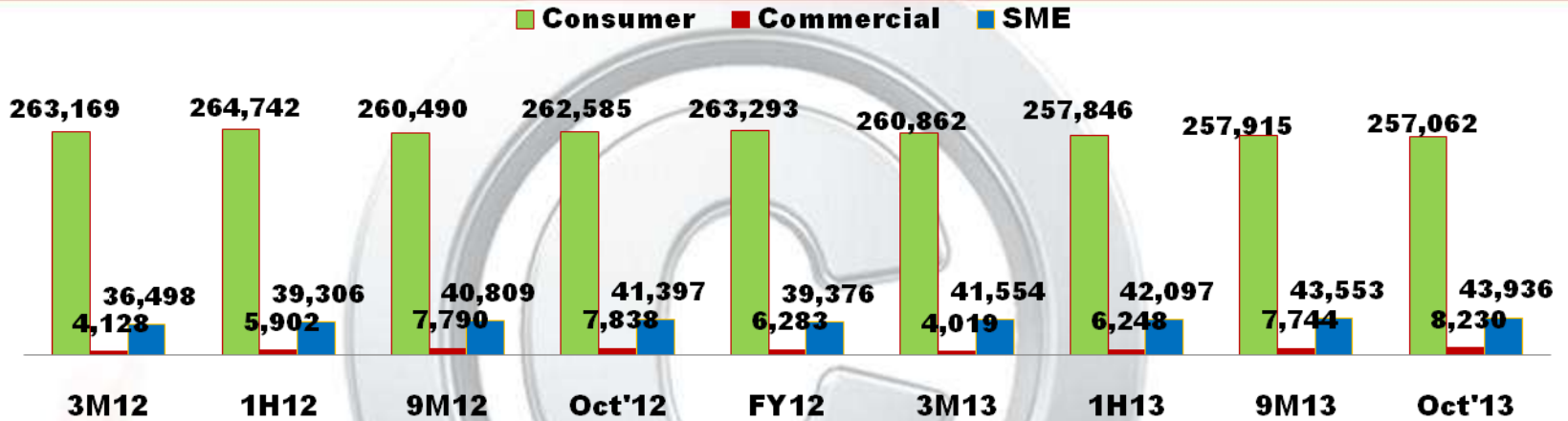
■ KUR ■ Pundi Kencana ■ Laguna ■ Others



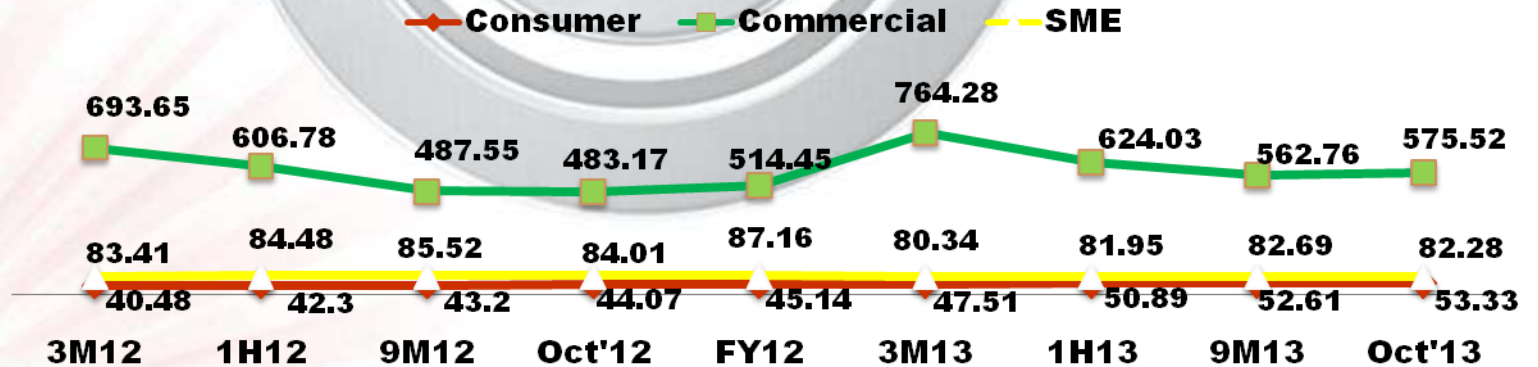
KUR	YoY	- 26,79%
Pundi Kencana	YoY	111,01%
Laguna	YoY	- 26,63%
Others	YoY	32,48%

LOAN

Total Customer

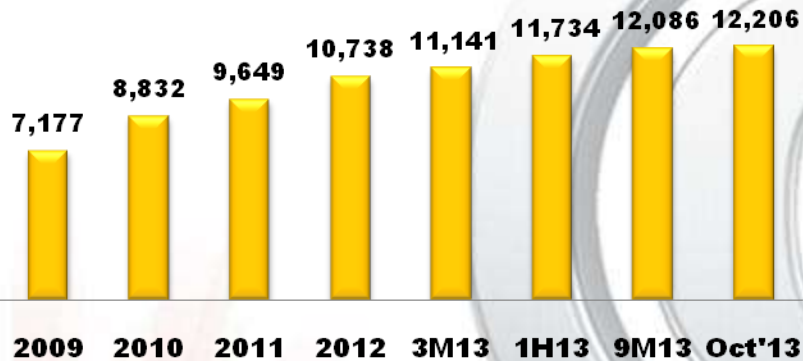


Ticket Size

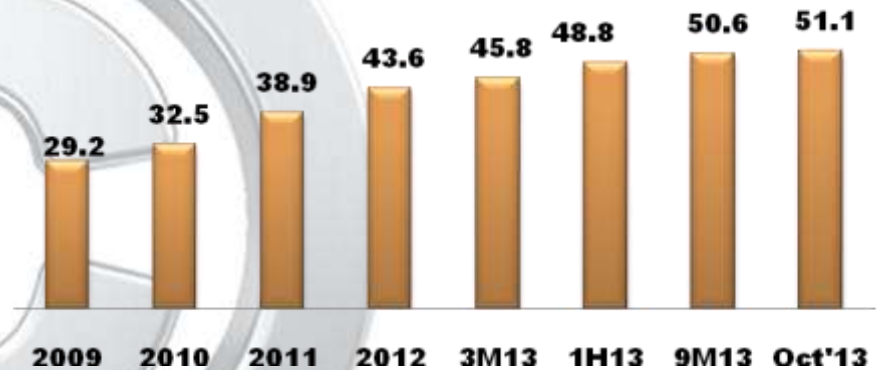


MULTIPURPOSE LOAN

**Multiguna Loan Balance
(Billion Rp.)**



Multiguna Ticket Size (million) Rp.



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



LOAN INTEREST RATE

Description	ALCO NO.051/008/ALCO
Consumer Loan	
Multipurpose	8.50% - 11% p.a Flat 15.20% - 18.00% p.a Annuity
Mortgage	9.75% p.a Effective Fixed Rate first year next Floating
Others	7.00% p.a Effective Fixed Rate
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



MICRO LOAN



Sales Activity :

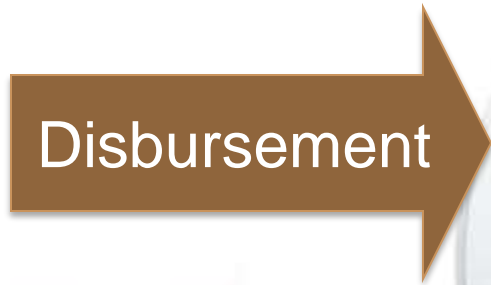
- Existing Customer
- New Customer

Radius 10 km

Community Concept (certain radius)



MICRO LOAN



Maintain	
Day 1+	Maintain Action: - Welcoming greeting - Verification data - Cek sidestreaming
Day 15+	Maintain Action: - Relationship
Day 30+	Maintain Action: - Relationship - Collection

Electronic Data Capture Mobile
Called Mobile EDC
Machine or tools used by RO/CPU Officer (Cash Pick Up) in CPU activity for micro loan customers



MICRO LOAN

Bank Jatim Micro Product

Segmented Product	Product feature of Working Capital & Investment		
	Jatim 50	Jatim 300	Jatim 500
Plafond	until 50 Million	> 50 Mil – 300 Mil	> 200 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	Aflopeng	Aflopeng	Aflopeng
Radius	radius ±10 Km	radius ± 10 Km	radius ± 10 Km



45 implants micro unit 2013

Area Surabaya (10 Units)	Area Gresik (7 units)	Area Sidoarjo (8 units)	Area Mojokerto (5 units)	Area Kediri (9 units)	Area Madiun (6 units)
SB. Kalibutih	CO. Menganti	B. Sidoarjo	B. Mojokerto	B. Kediri	B. Madiun
Kyai Hj.Mansyur	SB. Sedayu	SB. Krian	SB. Sooko	SB. Kertosono	CO. Saradan
SB. Karah Agung	SB. Cerme	SB. Taman	CO. Perak-Jombang	SB. Tanjunganom	SB. Uteran
SB. Rungkut	B. Lamongan	SB. Porong	CO. Ngoro	SB. Sukomoro	SB. Dolopo
CO. Mulyosari	CO. Kranji	SB. Gedangan	SB. Mojosari	SB. Kandangan	CO. Muneng
SB. Rajawali	B. Gresik	SB. Waru		SB. Wates	SB. Jiwan
SB. Benowo	SB. Benowo (Perak)	PP. UPTD Tulangan		SB. Pagu	
B. HR.Muhammad		PP. Sukodono (Puspoargo)		SB. Kepung	
SB. Lidah kulon				SB. Brebek	
SB. Tambak Rejo					

• **B : Branch Office**
• **SB : Sub Branch**

* **CO : Cash Office**
* **PP : Payment Point**



RECOVERY

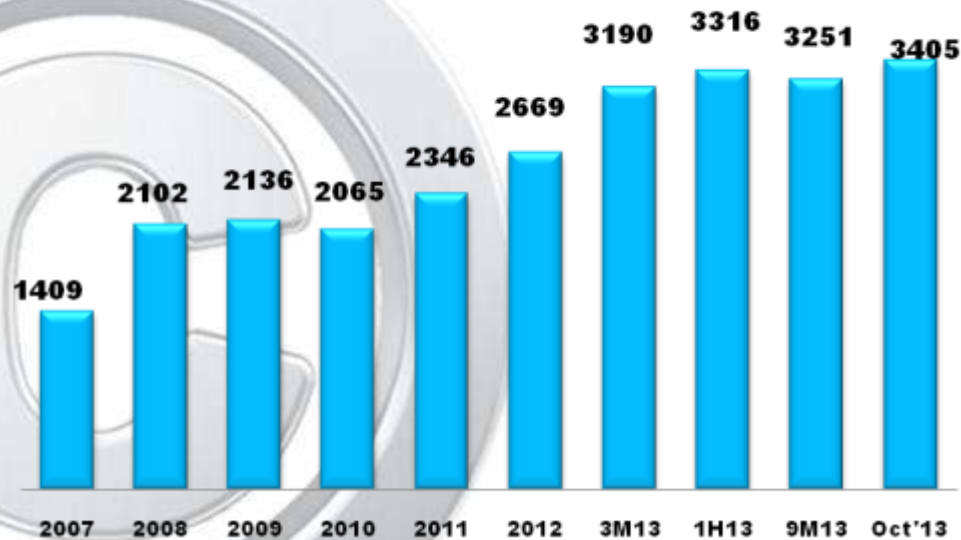
No	Information	Total Recovery 2012	Realization June 2013	Realization Sept 2013	Realization Oct 2013	Total Jan – Oct 2013
1	Claim of loan insurance (70% of outstanding loan-write off)	94.751.054.641	11.343.226.703	15.319.730.164	6.474.210.171	142.885.225.258
2	Result of loan collection after Jamkrindo's Subrogation Right deduction at 70%	4.816.909.641	-	-	-	37.407.306
3	Result of completion non performing loan from Balangan (intra & extracomptabel) minus Non Performing Loan (intra) at 75%	6.041.560.477	6.844.438.824	2.475.003.993	121.630.225	25.938.941.242
4	Result of principal interest installment of extracomptabel loan (minus 25% from Balangan)	36.106.502.857	5.796.252.626	5.503.130.178	8.909.089.154	57.276.393.501
5	Installment Loan of Jakarta Branch	10.113.097.880	6.717.623.844	280.676.667	476.719.343	10.585.180.361
6	Installment Loan of HR Muhammad Branch	3,184,866,000	356.050	-	437.260	666.026.007
7	Installment Loan of Sumenep Branch	253.790.601	2.300.000	1.850.000	200.000.000	10.200.000.000
8	Installment Loan of Jombang Branch	-	-	10.000.000.000	25.600.000	91.380.563
9	PT. Horison Komunikasi clain	2.500.000.000	-	-	-	-
TOTAL		157.767.782.097	30.704.198.047	33.580.391.001	16.207.686.153	247.680.554.238

SECTION 4

STRENGTHS



HUMAN RESOURCES



*** Exclude outsourcing**



IT PLAN 2013



➤ **Launching Live e-payment container**

Cooperation with Terminal Peti Kemas Surabaya, by steps :

- 1. Assurance payment by Host to Host System**
- 2. Assurance payment by script fund (warkat dana)**
- 3. Assurance payment by Running Deposit**

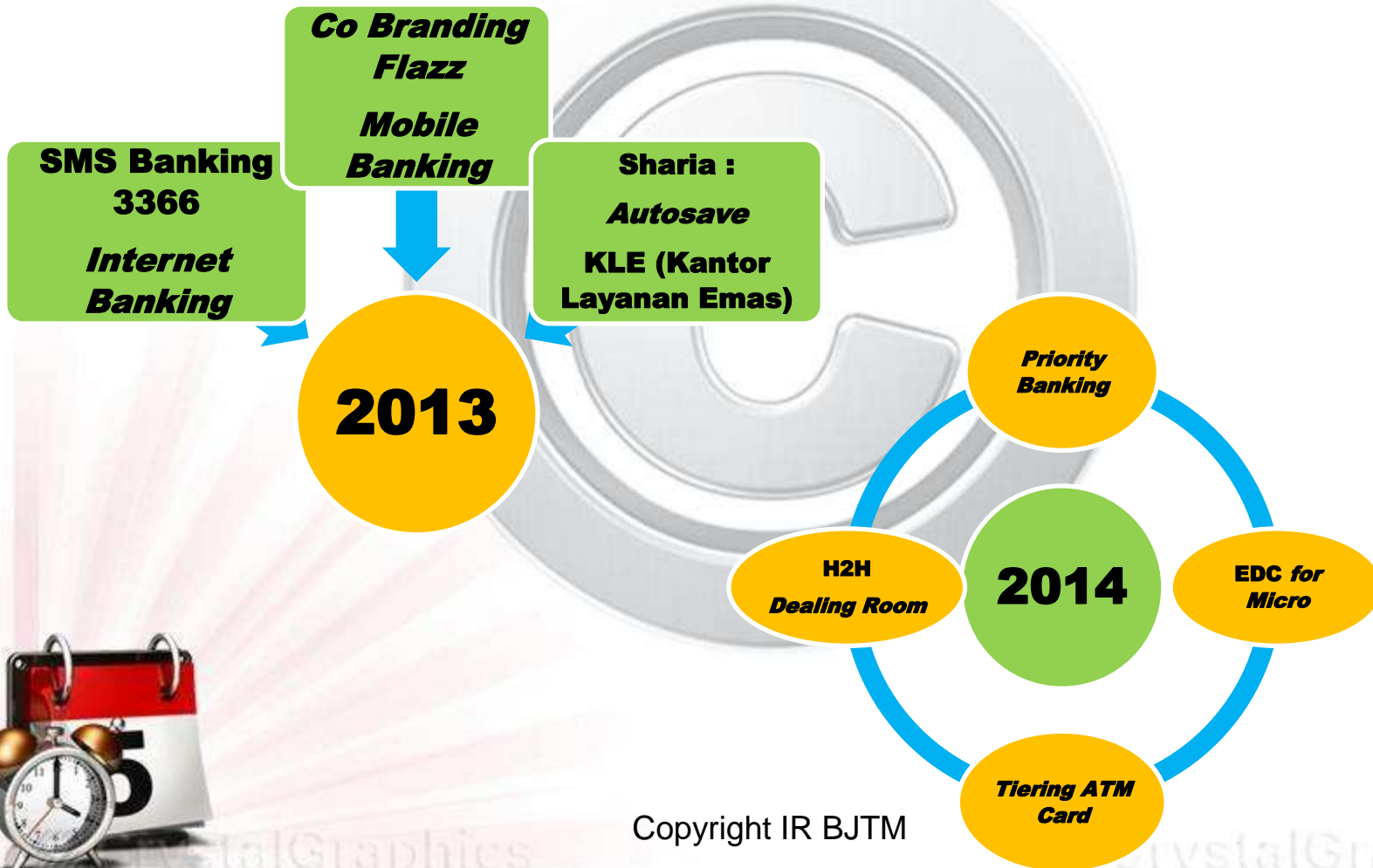


OFFICE NETWORK

Network	2009	2010	2011	2012	Mar 2013	Jun 2013	Sept 2013	Oct 2013	Target 2013 (+)
Head Office	1	1	1	1	1	1	1	1	1
Branch Office	39	41	41	41	41	41	41	41	2
Sub Branch Office	26	44	67	81	89	93	103	107	60
Cash office	151	154	164	164	162	160	154	156	49
Sharia service office	37	37	47	47	47	47	47	47	0
Payment Point	78	88	115	138	145	150	151	150	42
Mobile cash	45	49	57	57	57	57	58	58	9
Mobile ATM	-	4	4	6	6	6	6	6	2
CDM	1	1	1	1	1	1	1	1	0
ATM	87	142	262	368	376	390	423	427	130
Total network	465	561	759	904	925	946	985	994	295



NEW PRODUCTS



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



Linkage Program Executing

- **Outstanding : 374 Billion Rp.**
- **Consists of 72 members**

Linkage Program KUR

- **Outstanding : 3,20 Billion Rp.**
- **Consists of 2 members**

Linkage BPR Non APEX

- **Outstanding : 6,68 Billion Rp.**
- **Consists of 2 members**



JETS

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

The members of JETS :

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

Per October 2013 (monthly report)

Type of Transaction	Total Transaction (in 1 month)	Total Amount
Between BPR	51	Rp. 3.070.693.324
BPR with Public Bank member SKNBI	181	Rp. 3.772.575.463
TOTAL	285	Rp. 6.843.268.787



AWARDS & ACHIEVEMENTS



Indonesia Bank Loyalty Award 2013



Platinum Award Infobank 2013



Indonesia Banking Award 2013

AWARDS & ACHIEVEMENTS



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IR Officer

- Maylissa Ika P. - Ext. 469

IR Officer

