



**BJTM**  
**COMPANY PERFORMANCE**  
**12M15**  
**AUDITED**

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# OVERVIEW



# 12M15 Overview



ASSET

YoY Growth 12,65%

LOAN

YoY Growth 8,46%

- Commercial 10,00%
- SME 5,21%
- Consumer 8,83%

FUND

YoY Growth 13,19%

- Current Account 15,84%
- Saving Account 16,03%
- Time Deposit 5,07%

INCOME

YoY Growth 15,17%

RATIO

ROA	2,67%	BOPO	76,11%
ROE	16,11%	CAR	21,22%
NIM	6,41%	NPL	4,29%
LDR	82,92%	Coverage	81,02%



**HR SOEROSO**  
 (Bank Jatim President Director)  
 “Regional Development Banks  
 Character of The Year”  
 Banking Indonesia  
 Award 2015

# STRENGTH

## FUNDING

- CASA RATIO Above 65 % consistently more than 13 years (Dec'15 -> 76.60%)
- Low Cost of Fund , average 2,56%

## LOAN

- Linkage Program with Rural Bank more than 5 Year NPL 0 %
- Micro loan at 2 years NPL 0.1 %
- Multipurpose loan more than 15 years NPL below 0.5 %

## STOCK

- High Institutional Shareholder
- (69% Foreign Shareholder)
- High Dividend Yield
- Dividend Growth



Ranking 1  
Bank Book III  
(Asset < Rp 50 Trillion)  
Banking Indonesia  
Award 2015

# COMPANY REVIEW



## Financial Performance



<u>LOAN</u> In million Rp	<u>12M14</u>	<u>12M15</u>	<u>YoY</u>
Loan	26.194.879	28.411.999	8,46%
- Commercial	5.179.535	5.697.470	10,00%
- SME	4.304.250	4.528.439	5,21%
- Consumer	16.711.094	18.186.090	8,83%

<u>FUND</u> In million Rp	<u>12M14</u>	<u>12M15</u>	<u>YoY</u>
Third Party Fund	30.270.324	34.263.920	13,19%
- Current Account	11.648.999	13.494.272	15,84%
- Saving Account	10.991.816	12.753.386	16,03%
- Time Deposit	7.629.509	8.016.262	5,07%

- Commercial credit increase from syndication credit which is inline with government infrastructure projects running.
- Standby loan credit facility temporary pending for regulations adjustment.

- Current account and Saving account increase low rate cost funding.
- Maintain institution relationship to increase institution current account funding placement.
- With new variously saving products and network expansion, saving account as low rate funding increase.

# Financial Performance



<u>Information</u> In million Rp	<u>12M14</u>	<u>12M15</u>	<u>YoY</u>
Nett Interest Income	2.880.939	3.123.945	8,43%
Nett Non Interest Operational Income (Expense)	(1.529.593)	(1.927.046)	25,98%
Nett profit	939.084	884.503	-5,81%
- ROA	3,52%	2,67%	
- ROE	18,98%	16,11%	
- NIM	6,90%	6,41%	

## Nett Interest Income

- Dealer Treasury activity income increase to 19% of interest income.

## Nett Non Interest Operational Expense

- Impairment losses expense from non performing loan growth still became higher expense.

## Nett Profit

- Profit decrease came from impairment reverse due to accounting method change according to Central Bank and Public Accountant policy up to 104 billion, meanwhile the impairment also decrease 117 billion from ad hoc team and collecting efforts.

<u>Information</u> YoY	<u>9M</u> 2015	<u>10M</u> 2015	<u>11M</u> 2015	<u>12M</u> 2015
Nett profit (billion)	696	826	862	884
Growth	18,61%	4,35%	2,61%	



## Non Performing Loan



<u>NPL</u>	<u>9M15</u>	<u>10M15</u>	<u>11M15</u>	<u>12M15</u>
Consumer	0,86%	0,85%	0,83%	0,74%
SME	8,02%	10,35%	10,52%	11,11%
Commercial	10,53%	10,48%	10,78%	9,97%
NPL GROSS	4,22%	4,59%	4,52%	4,29%
Coverage Ratio	84,28%	77,72%	83,65%	81,02%

- Commercial credit npl such as standby loan and keppres decrease due to end of year government payment.
- Multipurpose npl from death and fired decrease from insurance claim.
- Financial Services Authority policy on lending quality of sharia rural bank based on capital adequate ratio level.

# Awards & Achievements



**The Most Trusted Banking in Microfinance Services of The Year 2015**



**Very Good Predicate for 2014 Financial Performance Infobank Awards 2015**



**The Most Favourable Mortgage Loan With Variable Product of The Year 2015**



**Excellence in Building and Managing Corporate Image Corporate Image Award 2015**



**The 1st Champion of Indonesia Original Brand 2015**



**The Indonesia Living Legend Brand 54 Years Old**



# BUSINESS PLAN 2015



Description	2015	2016 E
Total Asset	12,65%	10,56%
Loan	8,46%	14,98%
Third Party Fund	13,19%	11,52%
Interest Income	15,17%	12,67%
<b>Financial Ratio</b>		
- CAR	21,22%	19,21%
- LDR	82,92%	90,55%
- NPL Gross	4,29%	2,8%
- NIM	6,41%	7,53%
- BOPO	76,11%	74,64%
- ROE	16,11%	19,88%
- ROA	2,67%	3,08%

## LOAN STRATEGY

- Productive credit expansion to 80% SME and 20% Commercial proportion.
- Increase MoU with government institution for multipurpose, also private corporate.
- Intensify linkage program to rural bank, member of Perbamida or Perbarindo.

## FUNDING STRATEGY

- Cooperation to distribute school operational fund. Cooperation with institution.
- Expanding funding network.
- Intensify new funding product implementation.
- Technology service improvement.

## NPL STRATEGY

- Collection with credit restructured.
- Special collection for rest of government payment project terms.
- Insurances claim acceleration and recoveries.
- Collateral auction.

## HUMAN CAPITAL

- Revitalization into competence and professional human capital to shape competency based resource management.

# Network



Network	2009	2010	2011	2012	2013	2014	12M15
Head Office	1	1	1	1	1	1	1
Branch Office	39	41	41	41	41	43	45
Sub Branch Office	26	44	67	81	107	153	165
Cash office	151	154	164	164	176	165	185
Sharia service office	37	37	47	47	47	97	97
Payment Point	78	88	115	138	155	167	171
Mobile cash	45	49	57	57	59	62	65
Mobile ATM	-	4	4	6	6	6	6
CDM	1	1	1	1	1	2	2
ATM	87	142	262	368	479	595	688
Total network	465	561	759	904	1.072	1.291	1.425

NETWORK 2016
2 (sharia)
11 (sharia)
1 (conventional)
1 (sharia)
7 (sharia) 2 (conventional)
6 (sharia) 1 (conventional)
17 (sharia) 7 (conventional)

# CORPORATE ACTION 2016



2015

Technology  
Strengthen  
& SDI

FINANCIAL

NETWORK & OPS

STRATEGY

- 6 KC
- 8 KCP
- 35 KLS

- Build Infrastructure
- UMK Empowerment
- Product Innovation
- Link IT and UUS, LKMS and UMK
- Massice marketing UMK Product

2016

- Prepare Spin Off
- 2016

FINANCIAL

NETWORK & OPS

STRATEGY

- 2 KC
- 11 KCP
- 31 point

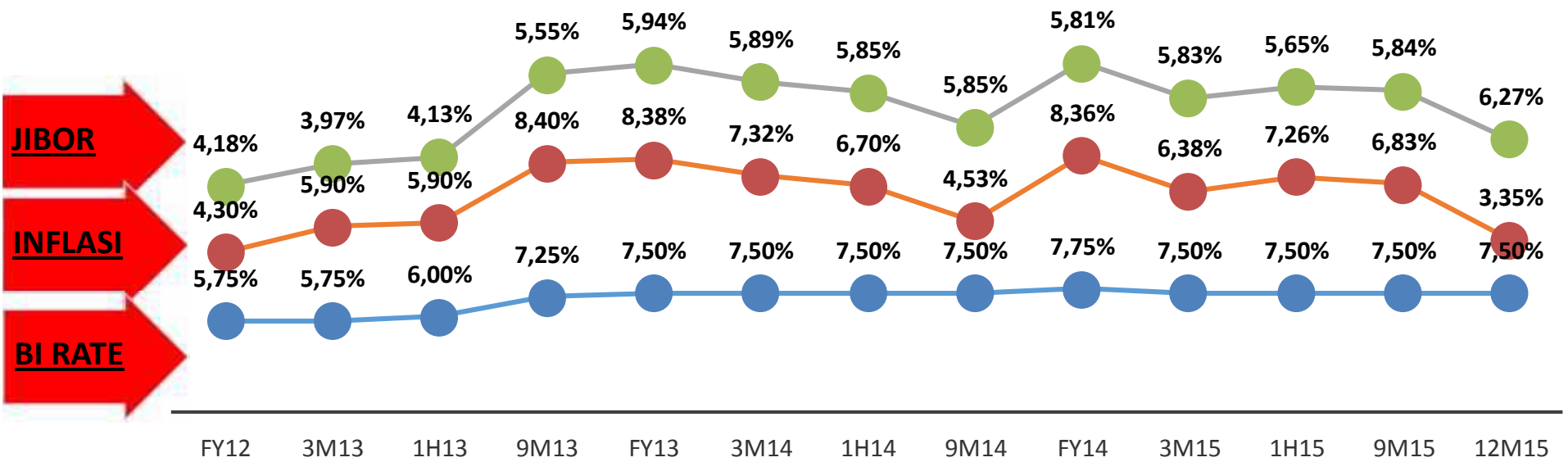
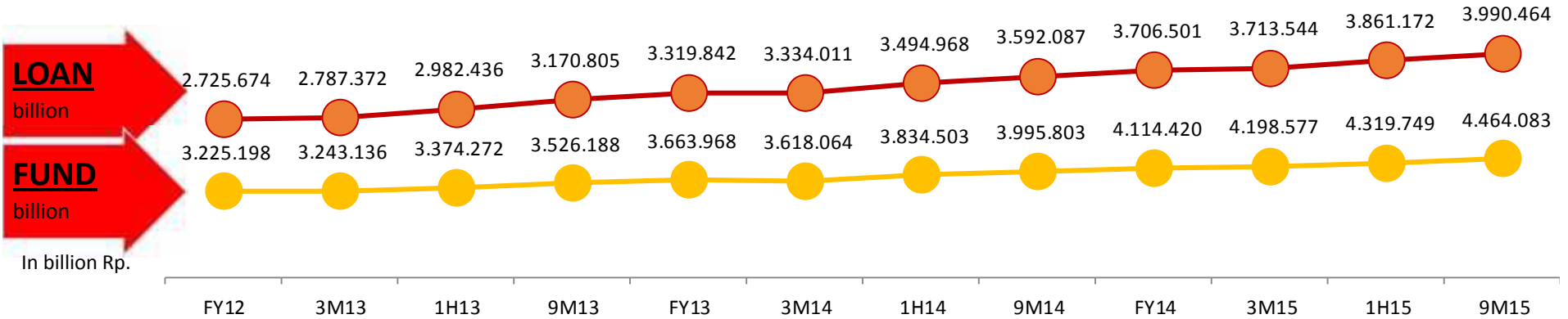
- Prepare Human Capital
- Structure examine (stock)
- Product synergy, service, IT, network
- Law preparation new structure



# APPENDIX

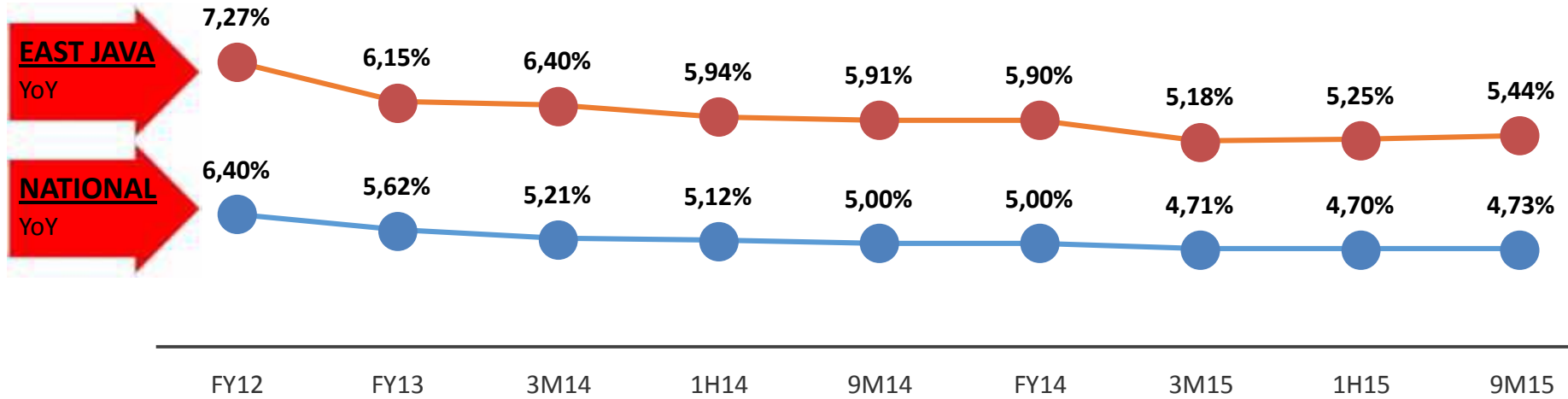
# ECONOMIC OUTLOOK

# MACRO ECONOMY REVIEW





# Regional Economic Growth



**INDONESIA Economic Share**



**JAVA Regional Economic Share**



Source: East Java Gov.  
East Java & National BPS

# FINANCIAL HIGHLIGHTS



# Balance Sheet



<u>Information</u> In million Rp	<u>12M14</u>	<u>12M15</u>	<u>YoY</u>	<u>4Q14</u>	<u>3Q15</u>	<u>4Q15</u>	<u>YoY</u>	<u>QoQ</u>
<b>Total Asset</b>	<b>37.998.046</b>	<b>42.803.631</b>	<b>12,65%</b>	<b>(4.696.004)</b>	<b>1.861.921</b>	<b>(9.289.045)</b>	<b>97,81%</b>	<b>-598,90%</b>
<b>Placement BI &amp; Other</b>	<b>6.229.153</b>	<b>6.463.288</b>	<b>3,76%</b>	<b>(5.378.622)</b>	<b>294.396</b>	<b>(8.692.769)</b>	<b>61,62%</b>	<b>-3052,75%</b>
<b>Loan</b>	<b>26.194.879</b>	<b>28.411.999</b>	<b>8,46%</b>	<b>108.042</b>	<b>947.126</b>	<b>(823.868)</b>	<b>-862,55%</b>	<b>-186,99%</b>
<b>Third Party Fund</b>	<b>30.270.324</b>	<b>34.263.920</b>	<b>13,19%</b>	<b>(5.433.688)</b>	<b>1.072.588</b>	<b>(9.489.704)</b>	<b>74,65%</b>	<b>-984,75%</b>
<b>- Current Account</b>	<b>11.648.999</b>	<b>13.494.272</b>	<b>15,84%</b>	<b>(3.801.594)</b>	<b>(535.292)</b>	<b>(6.086.535)</b>	<b>60,10%</b>	<b>1037,05%</b>
<b>- Saving Account</b>	<b>10.991.816</b>	<b>12.753.386</b>	<b>16,03%</b>	<b>2.068.981</b>	<b>1.111.289</b>	<b>2.514.163</b>	<b>21,52%</b>	<b>126,24%</b>
<b>- Time Deposit</b>	<b>7.629.509</b>	<b>8.016.262</b>	<b>5,06%</b>	<b>(3.701.075)</b>	<b>496.591</b>	<b>(5.917.332)</b>	<b>59,88%</b>	<b>-1291,59%</b>
<b>Equity</b>	<b>6.043.635</b>	<b>6.295.461</b>	<b>4,17%</b>	<b>196.191</b>	<b>172.169</b>	<b>189.216</b>	<b>-3,56%</b>	<b>9,90%</b>

## Profit & Loss



<u>Information</u> In million Rp	<u>12M14</u>	<u>12M15</u>	<u>YoY</u>	<u>4Q14</u>	<u>3Q15</u>	<u>4Q15</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	4.083.943	4.703.655	15,17%	1.149.261	1.263.759	1.223.095	6,42%	-3,22%
Interest Expense	(1.203.004)	(1.579.710)	31,31%	(385.730)	(416.727)	(477.382)	23,76%	14,56%
Nett Interest Income	2.880.939	3.123.945	8,43%	763.531	847.033	745.713	-2,33%	-11,96%
Non Interest Operational Income	372.877	339.158	-9,04%	44.546	85.305	8.473	-80,98%	-90,07%
Non Interest Operational Expense	(1.902.470)	(2.266.204)	19,12%	(485.848)	(685.926)	(502.450)	3,42%	-26,75%
Nett Non Interest Operational Income (Expense)	(1.529.593)	(1.927.046)	25,98%	(441.302)	(600.622)	(493.977)	11,94%	-17,76%
Operational Profit	1.351.346	1.196.899	-11,43%	322.229	246.411	251.735	-21,88%	2,16%
Non Operational Profit	24.490	64.354	162,78%	7.583	2.232	20.671	172,61%	826,14%
Pre Tax Profit	1.375.836	1.261.253	-8,33%	329.812	248.643	272.407	-17,41%	9,56%
Taxes	(436.752)	(376.750)	-13,74%	(133.621)	(76.474)	(84.397)	-36,84%	10,36%
Net profit	939.084	884.503	-5,81%	196.191	172.169	188.010	-4,17%	9,20%



## Income & Expense Growth



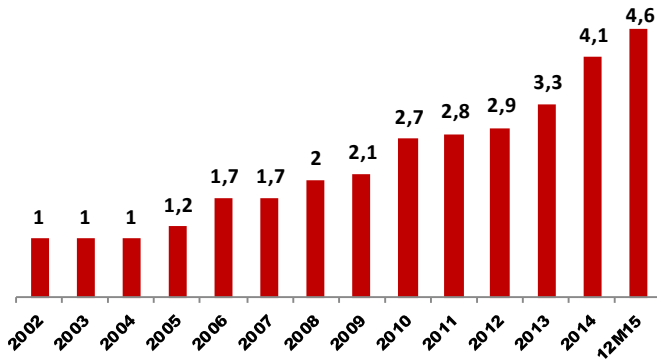
<b>Information</b> In million Rp	<b>12M14</b>	<b>12M15</b>	<b>YoY</b>
Placement others bank	391.026	475.152	21,51%
Marketable Securities	276.916	378.959	36,85%
Fees & Commissions	191.137	239.431	25,27%
Current Account Expense	(298.885)	(393.439)	31,64%
Saving Accounts Expense	(145.422)	(166.507)	14,50%
Deposits Expense	(665.151)	(888.304)	33,55%
Salaries	(737.455)	(771.571)	4,63%
Education & Training	(23.678)	(36.712)	55,05%
Rental	(122.681)	(138.295)	12,73%

# Financial Performance



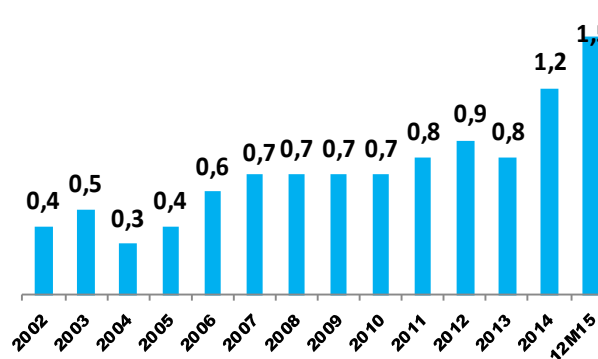
INTEREST INCOME (Rp Tril)

CAGR = 12,92%



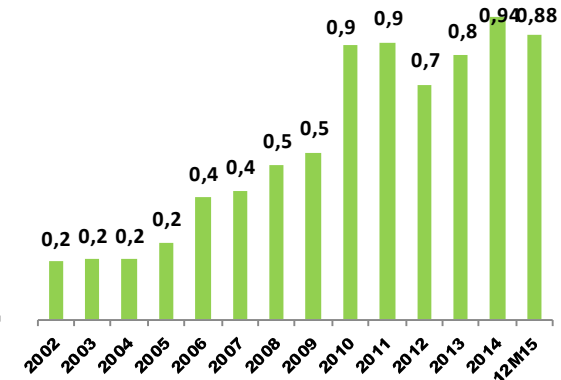
INTEREST EXPENSE (Rp Tril)

CAGR = 11,13%



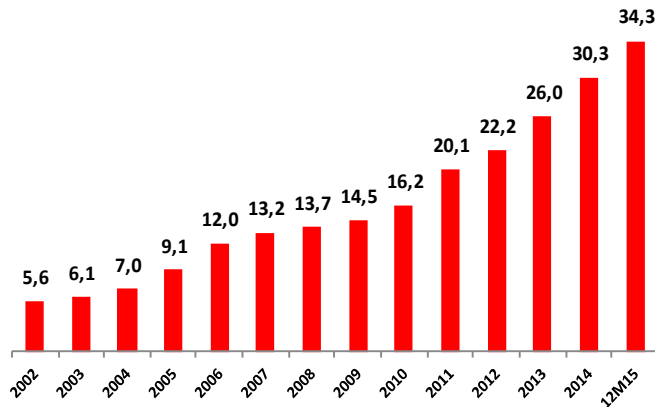
NET PROFIT (Rp Tril)

CAGR = 14,99%



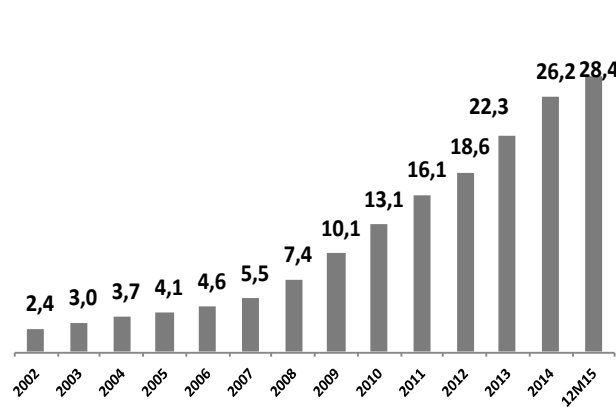
THIRD PARTY FUND (Rp Tril)

CAGR = 15,24 %



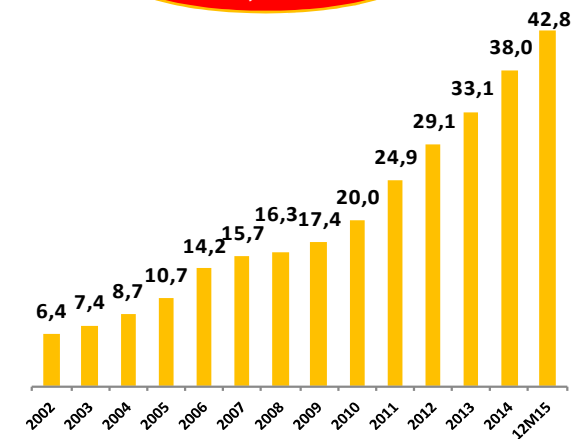
LOAN (Rp Tril)

CAGR = 21,25%



TOTAL ASSET (Rp Tril)

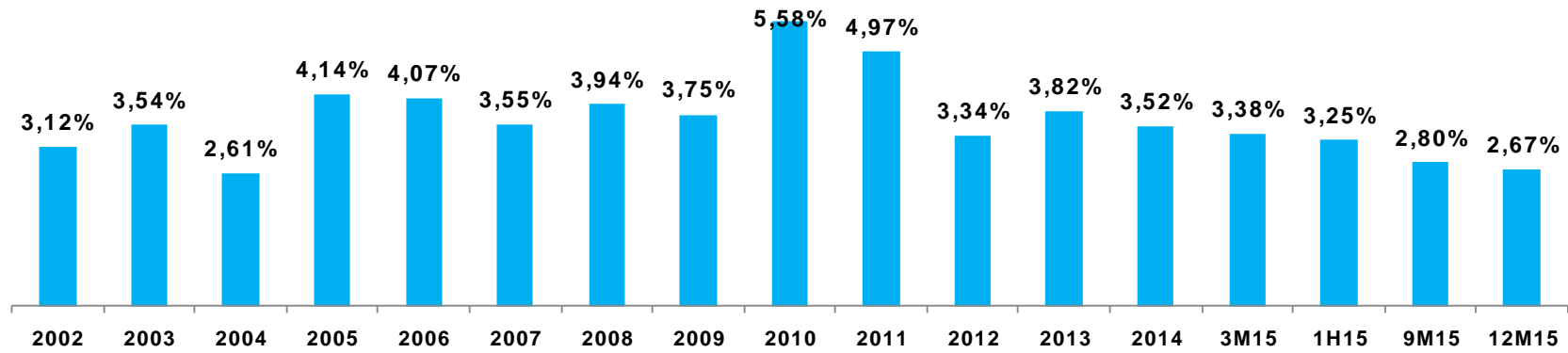
CAGR = 15,97%



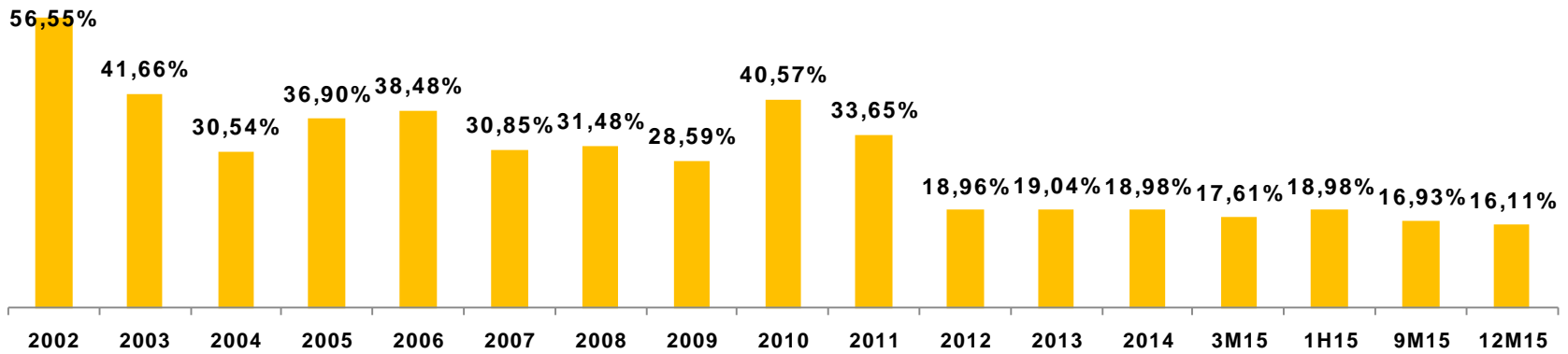
# Financial Ratio



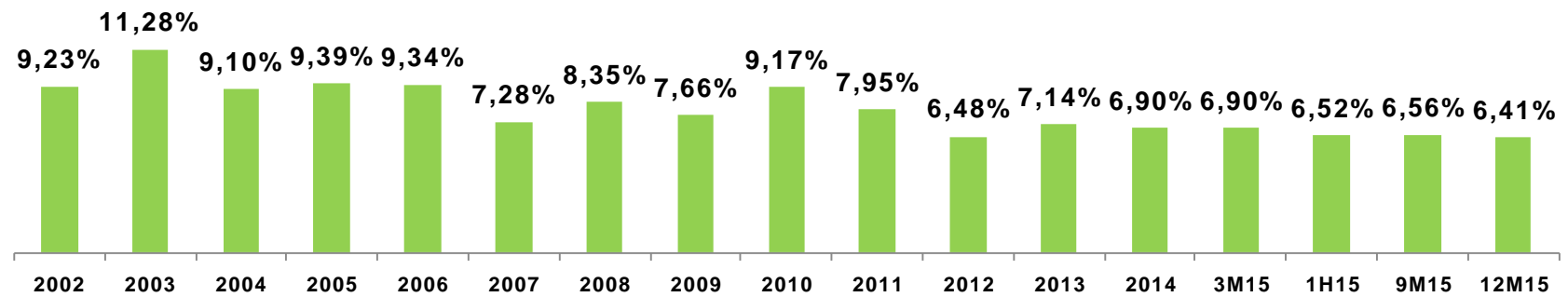
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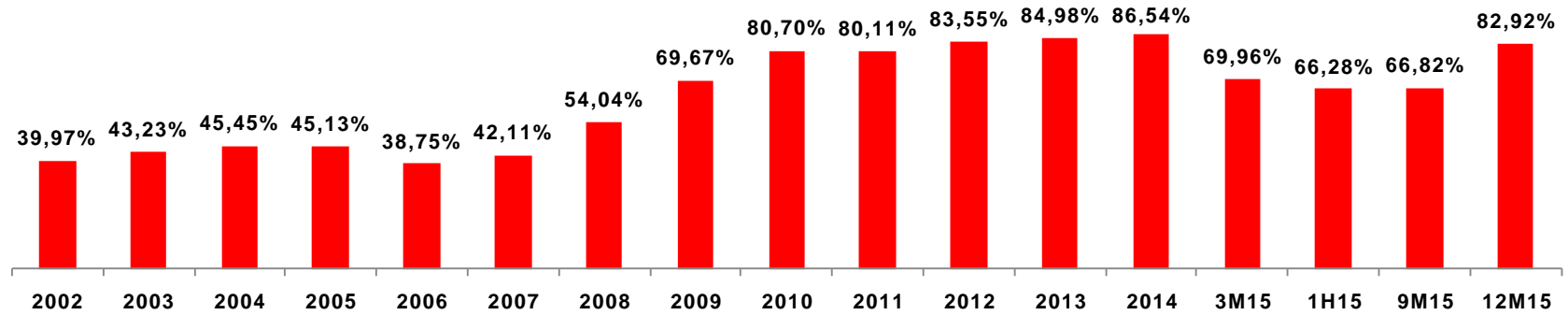
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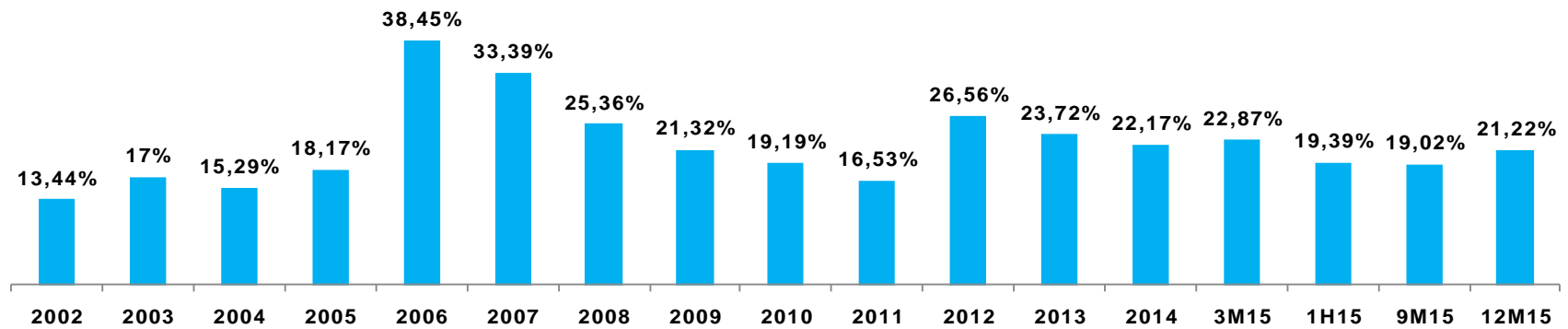
# Financial Ratio



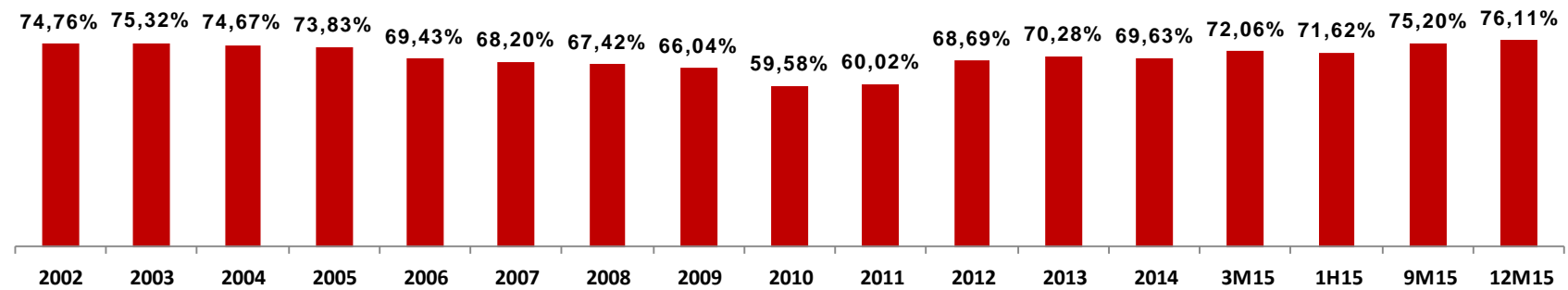
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**OVERVIEW & INVESTMENT HIGHLIGHTS**

## Board of Commissioner



**HERU SANTOSO**

*President Commissioner*

*(Senior Auditor Bank Indonesia, Senior Supervisor Bank Indonesia, Senior Researcher Bank Indonesia, Division Coordinator Bank Indonesia, Head of Bank Indonesia Makasar, Pengawas Bank Eksekutif Direktorat Pengawasan BPR, Head of Grup/ Director Bank Indonesia, Head of BPR and UMKM Credit Department Bank Indonesia, Expert Staff of Conventional & Sharia Supervisor Member Board Governor, and President Commissioner of Bank Jatim)*

Experienced for 31 years in Banking



**AKHMAD SUKARDI**

*Commissioner*

*(Head of East Java Province Financial Bureau Financial Division, Head of Regional Secretary East Java Province Financial Bureau, Head of East Java Province Revenue Agency, Co-General Administration of Regional Secretary East Java Province, Regional Secretary East Java Province, and Commissioner of Bank Jatim)*

Experienced for 36 years in East Java Economic



**HADI SUKRIANTO**

*Commissioner*

*(Head of Pasuruan Branch, Head of Special Credit Sub-Division, Head of Special Credit Division, Head of Credit Division, Compliance Director, President Director, and Commissioner of Bank Jatim)*

Experienced for 32 years in Bank Jatim



**SOEBAGYO**

*Independent Commissioner*

*(Secretary of Development Economy Major Airlangga University Surabaya, Dean Assistant on Student and Alumni Division Airlangga University Surabaya, Chairman of East Java Province Regional Economy, East Java Province Regional Finance Expert Staff, Surabaya Mayor Expert Staff, Commissioner of PT JAMKRIDA, and Independent Commissioner of Bank Jatim)*

Experienced for 36 years in university, east java economic, and insurance



**WIBISONO**

*Independent Commissioner*

*(Deputy of DPP and Foreign Exchange Division Bank Indonesia, Deputy of Bank Indonesia London, Head of Real Sector and Government Financial Division Bank Indonesia Jakarta, Head of Financial Market Studies Division Bank Indonesia, Head of Financial Studies And International Institute Division Bank Indonesia, Deputy of Bank Indonesia Surabaya, and Independent Commissioner of Bank Jatim)*

Experienced for 28 years in banking

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

# Board of Director



**R SOEROSO**

*President Director*

*(Head of Probolinggo Branch, Head of Malang Branch, Head of Sidoarjo Branch, Corporate Secretary, President Director of PT BPR Jatim, and President Director of Bank Jatim)*

Experienced for 32 years in Bank Jatim and BPR Jatim



**SU'UDI**

*Director of Medium Business & Corporate*

*(Head of Risk Controlling Sub Division, Head of Information Technology Sub-Division, Head of Bangkalan Branch, Head of Pamekasan Branch, Head of Blitar Branch, Head of Technology & Accounting Division, Head of Strategic Planning Division, Head of Risk Controlling Division, and Medium Business and Corporate Director)*

Experienced for 36 years in Bank Jatim



**EKO ANTONO,**

*Director of Compliance*

*(Head of Pacitan Branch, Head of Pasuruan Branch, Head of Service Fund and Interantional Sub-Division, Head of Human Capital Division, Operational Director, and Compliance Director)*

Experienced for 32 years in Bank Jatim



**RUDIE HARDIONO,**

*Director of Operations*

*(Head of Strategic Planning Sub Division, Head of Perak Branch, Head of Gresik Branch, Head of Service Fund and International Division, Head of Malang Branch, Corporate Secretary, and Operational Director)*

Experienced for 32 years in Bank Jatim



**TONY SUDJIARYANTO**

*Director of Agribusiness & Sharia*

*(Head of Jombang Branch, Head of Medium and Corporate Loan Sub-Division, Acting Head of Special Credit Division, Head of Jakarta Branch, Head of Treasury Division, and Agribusiness and Sharia Business Director)*

Experienced for 27 years in Bank Jatim

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

# Third Party Fund



◆ Current Account   
 ◆ Saving Account   
 ◆ Time Deposit

In Billion Rp.



Current Account YoY 15,84%	Saving Account YoY 16,03%	Time Deposit YoY 5,07%
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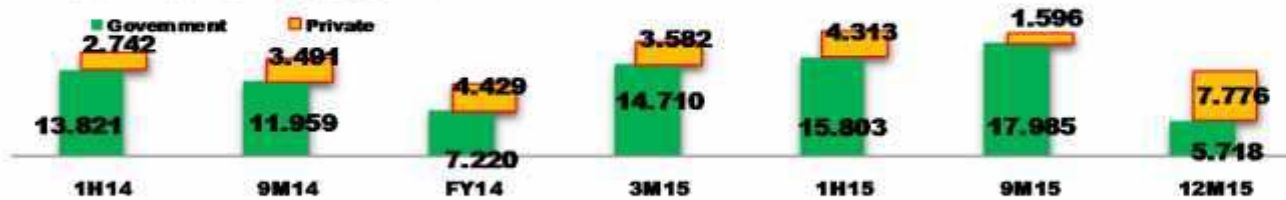


# Detailed Third Party Fund



In Billion Rp.

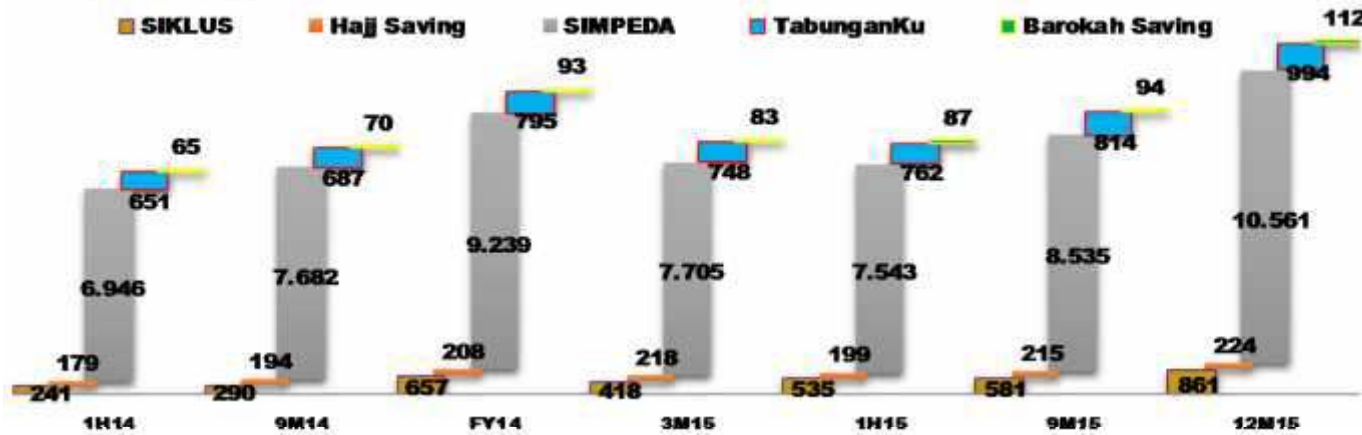
## Current Account



Government Current Acc.  
YoY -20,80%

Private Current Acc.  
YoY 75,57%

## Saving



	YoY
SIMPEDA	14,32%
SIKLUS	31,04%
Hajj Saving	8,23%
TabunganKu	25,07%
Barokah Saving	20,81%

## Time Deposit

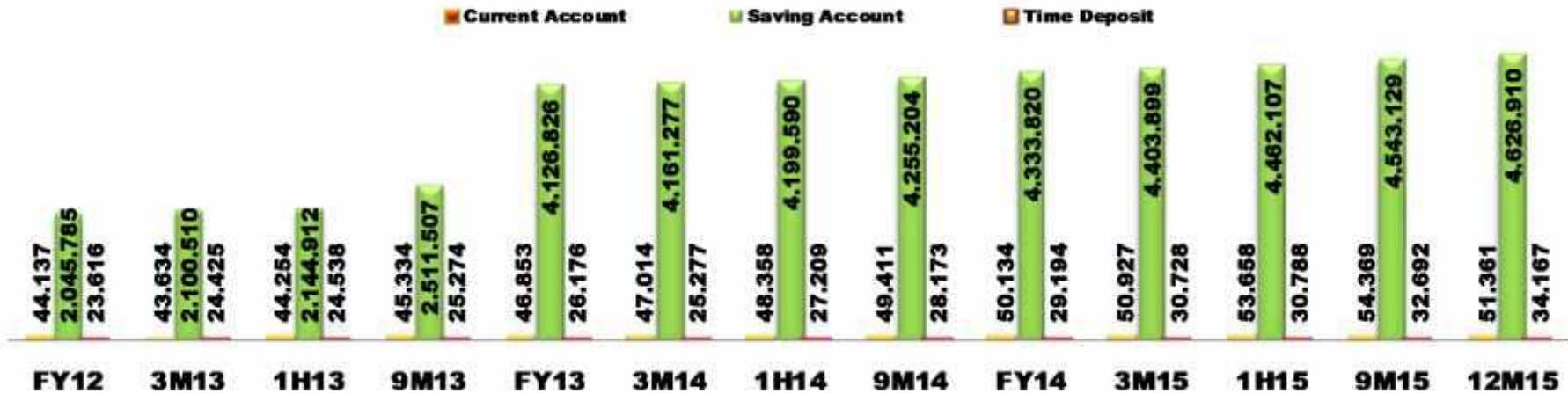


Time Deposit  
YoY 5,07%

# Third Party Fund Customer

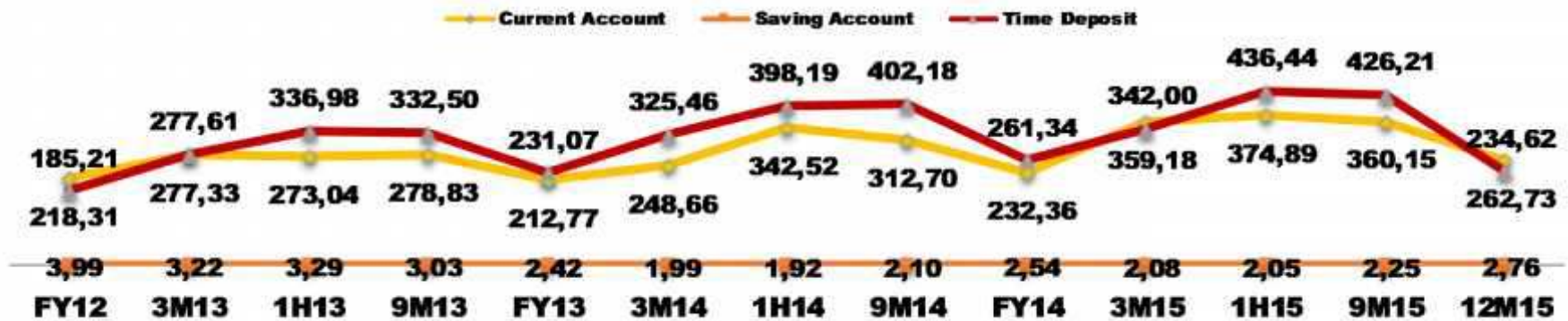


## Total Customer



## Ticket Size

In million Rp.





# Competitive Product



**GRAND PRIZE  
UANG TUNAI  
500 JUTA**

**TOTAL HADIAH  
12,5 MILIAR**

**gemerlap hadiah SIMPEDA**  
Tingkatkan SALDO Anda, menangkan Hadiah dengan Total 12,5 MILIAR (Bunga!!)

JATIMPRIORITAS

4000 1234 5678 9010

R. 5000000

Transfer Uang

Bayar TV Kabel, Tiket Pesawat, Tagihan Multi Pemasok

Beli Pulsa

Transaksi Lainnya

**SMS BANKING  
3366**

Layanan Dalam Genggaman Anda

Tentukan pilihan Anda, tetapi nikmati bunganya!!

**tabungan SIKLUS**

SimPel nabungnya.



**SiUMI**  
Si UMU dan UMMA

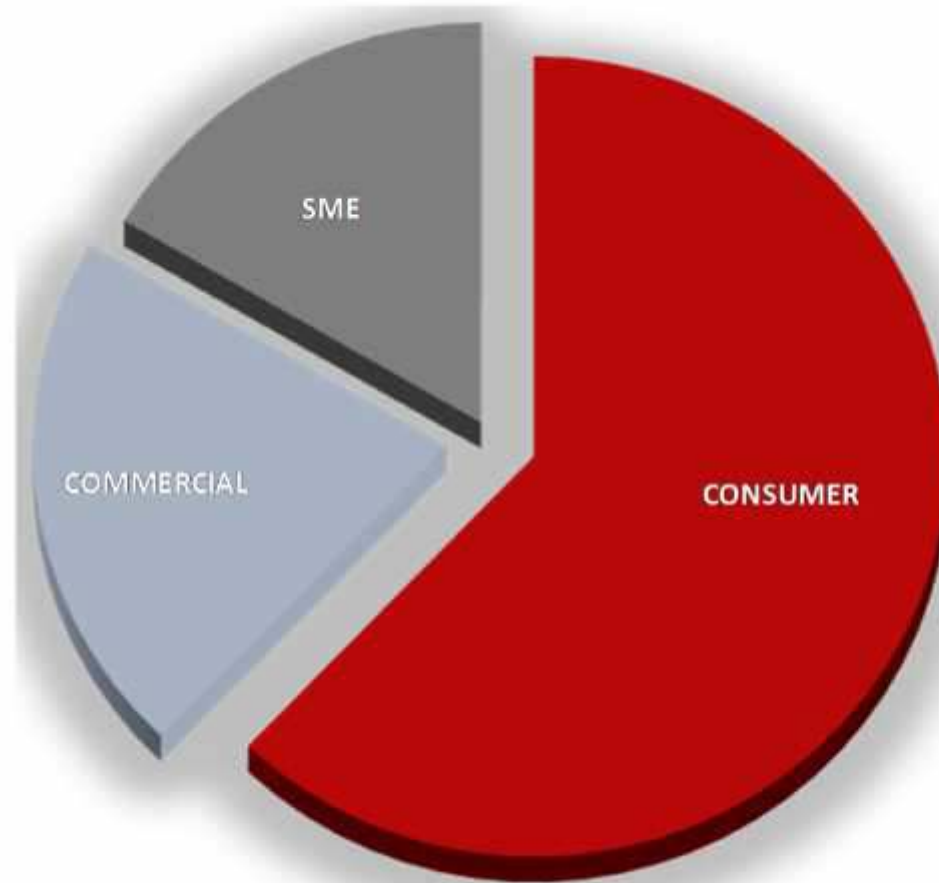
6036 0980 9999 3939

NURCE LUNMAY

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



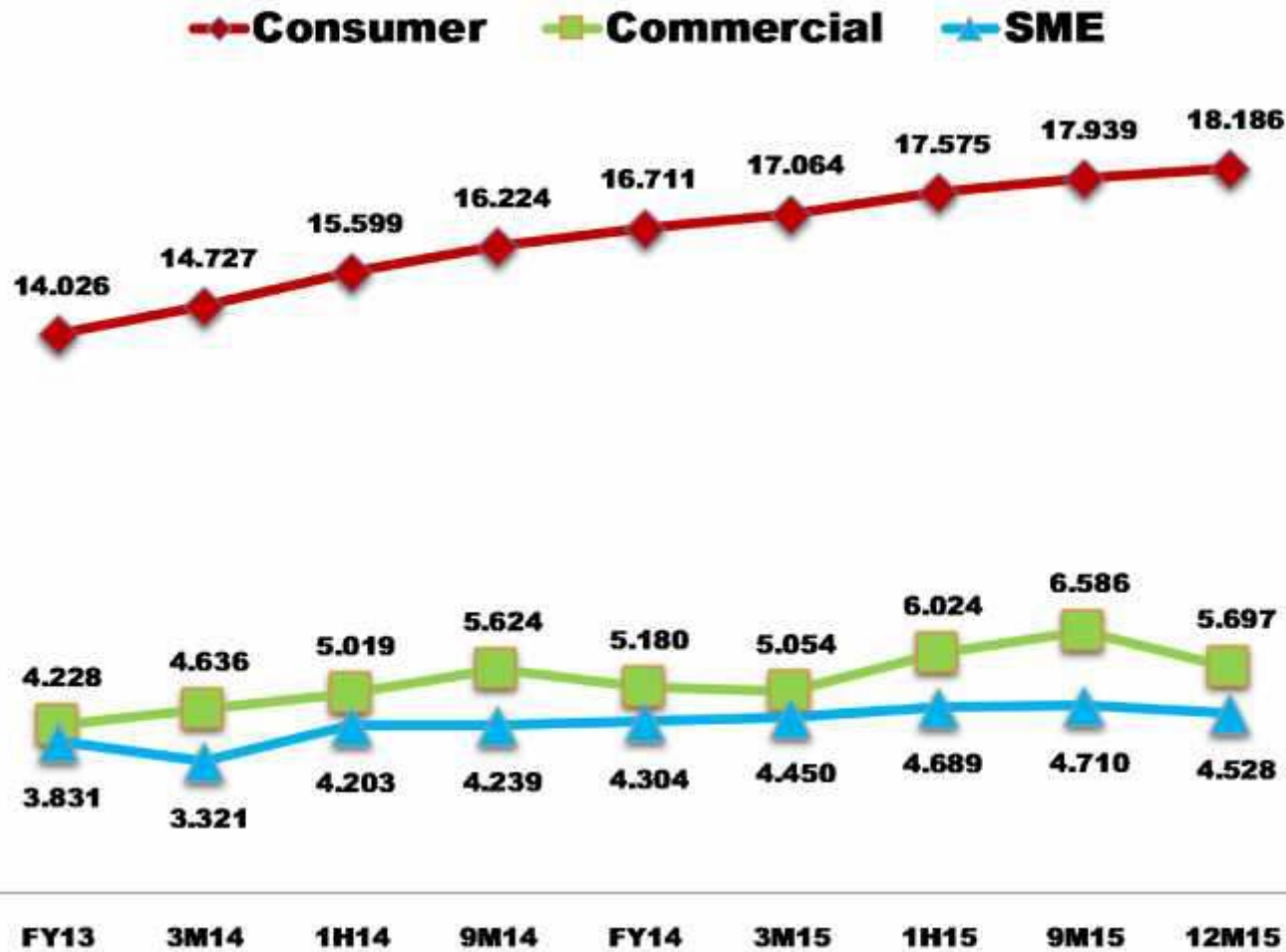
# Loan Proportion



CONSUMER LOAN	Dec'14	Dec'15
Multipurpose	56,69%	56,05%
Mortgage	4,96%	5,05%
Others	2,15%	2,91%
<b>Total</b>	<b>63,80%</b>	<b>64,01%</b>
COMMERCIAL LOAN	Dec'14	Dec'15
Standby Loan	3,87%	2,98%
Keppres	2,62%	2,63%
Overdraft	8,81%	9,74%
Syndicate	4,47%	4,70%
<b>Total</b>	<b>19,77%</b>	<b>20,05%</b>
Small Medium Ent.	Dec'14	Dec'15
KUR	4,04%	1,59%
Pundi Kencana	3,04%	4,14%
Jatim Mikro	1,01%	1,83%
Others	8,35%	8,38%
<b>Total</b>	<b>16,43%</b>	<b>15,94%</b>



# Type Of Loan



In Billion Rp.

**YoY**

**Consumer**  
8,83%

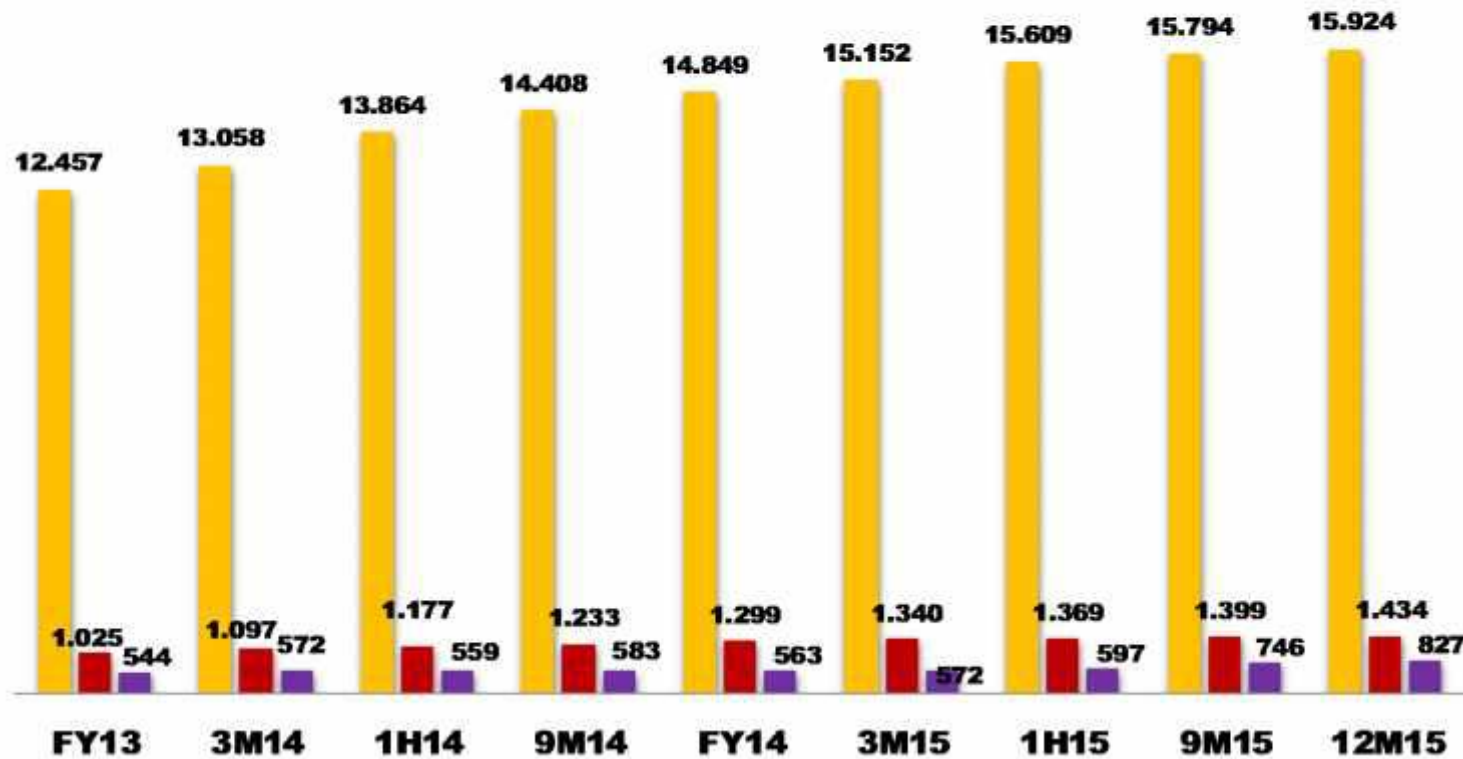
**Commercial**  
10,00%

**SME**  
5,21%

## Consumer Loan

■ Multipurpose ■ Mortgage ■ Others

In Billion Rp.



**YoY**

**Multi purpose**  
7,24%

**Mortgage**  
10,44%

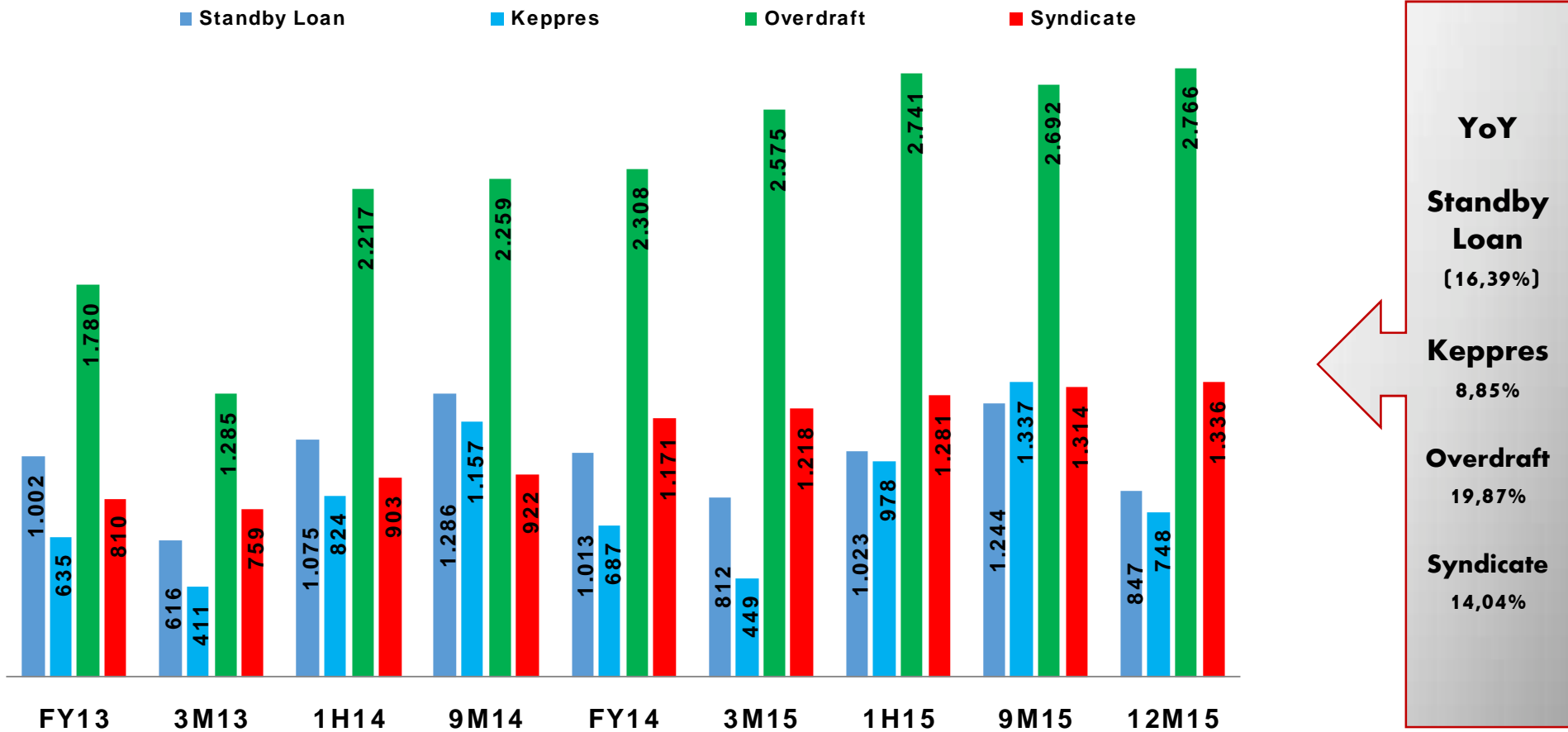
**Others**  
46,91%

# Type Of Loan



## Commercial Loan

In Billion Rp.



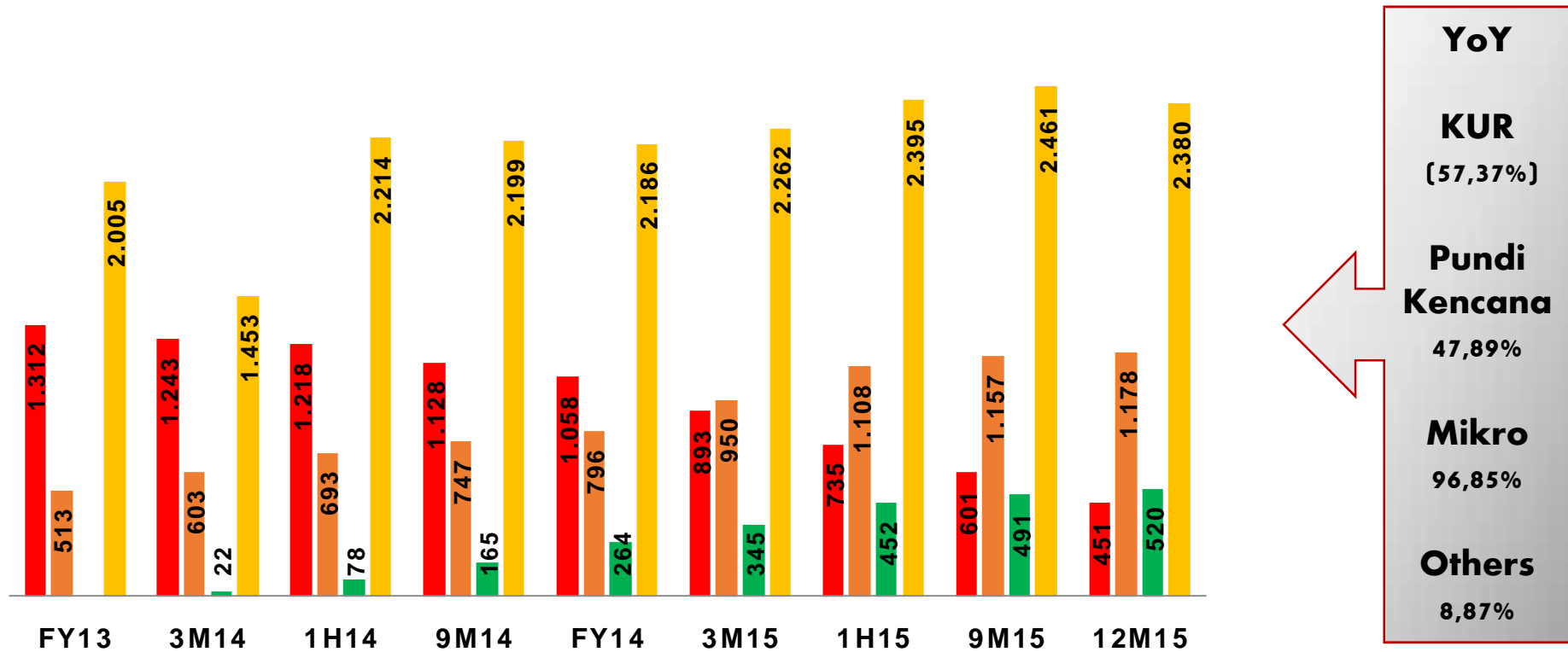
# Type Of Loan



## SME Loan

■ KUR ■ Pundi Kencana ■ Mikro ■ Others

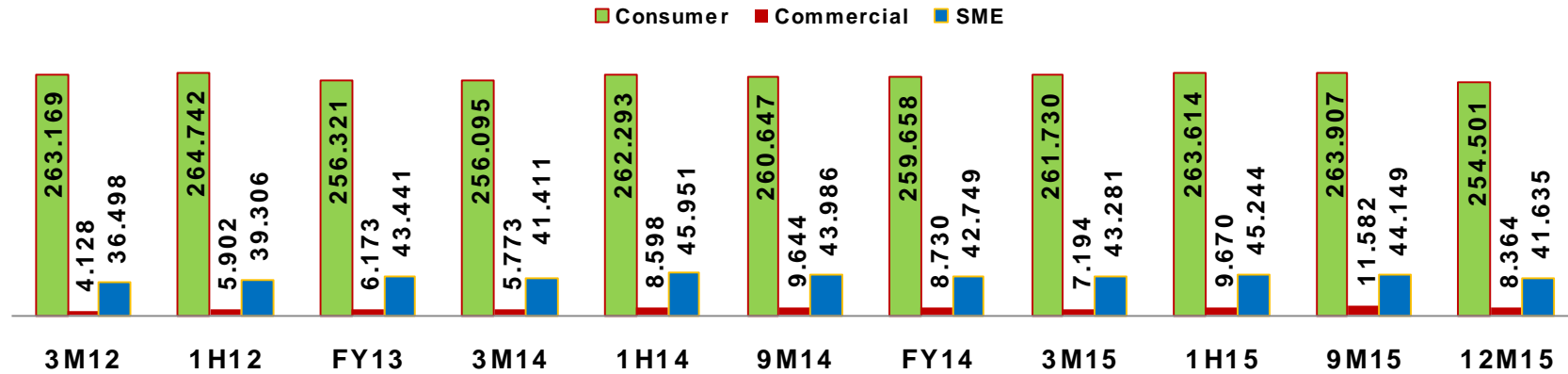
In Billion Rp.



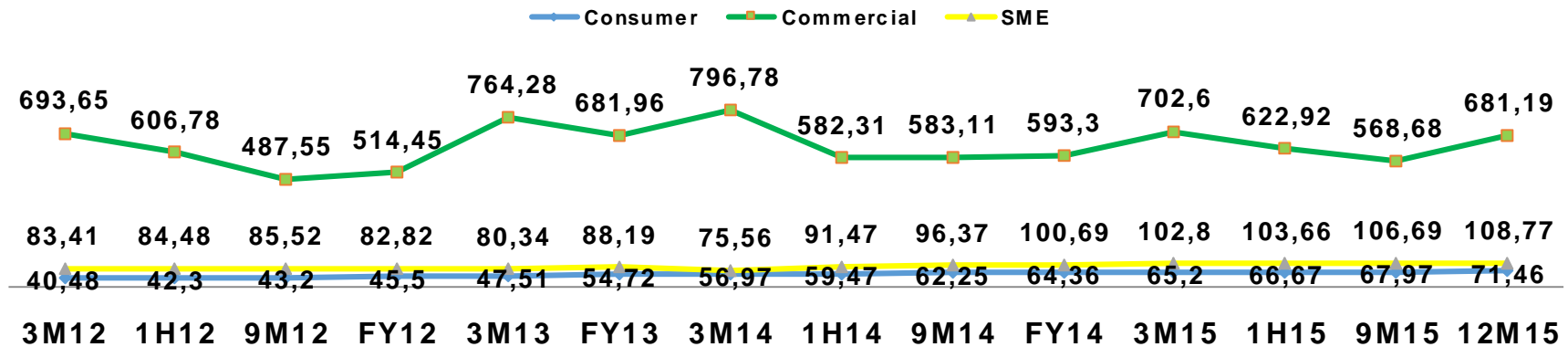
# Type Of Loan



## Total Customer



## Ticket Size





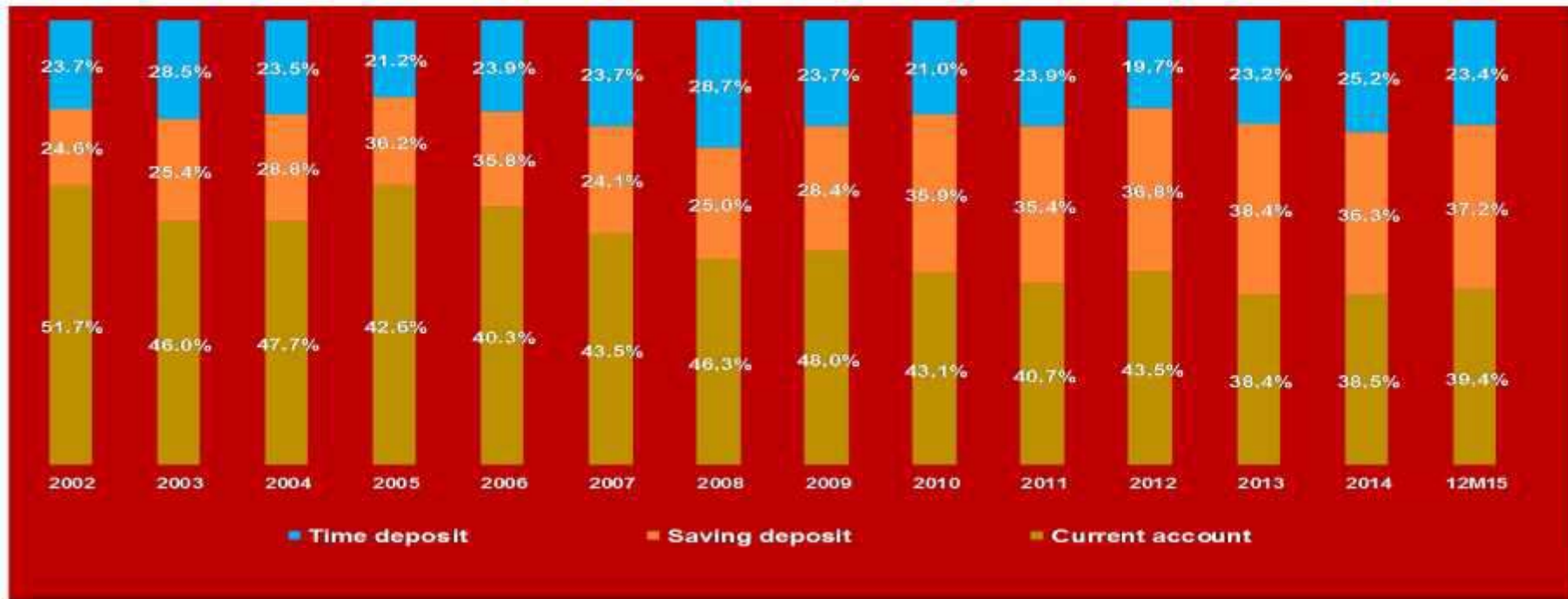
# Human Resources



No	DATA	December 2014	December 2015
1	Board of Commisioner	4	5
2	Board of Sharia Supervisory	3	3
3	Director	5	5
4	Management 1	11	20
5	Management 2	75	78
6	Management 3	226	281
7	Management 4	646	701
8	Staff of Administration	1.794	1.987
9	Staff Non Administration	344	338
10	Non Permanent	782	483
11	Outsource	1.776	1.896
	Total	5.666	5.797

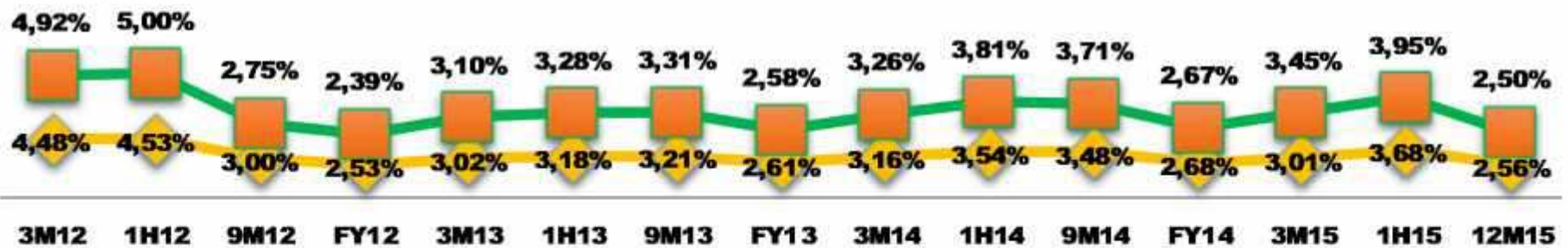
**STRENGTH**

# Strength Of Funding



## Cost of Fund

(+) Local Government      (-) Local Government



## Strength of Loan (Multipurpose Loan)



**Multiguna Ticket Size (million) Rp.**



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



Description	Details
Civil Servants (per December 2014)	426.545
Multipurpose Customer (Civil Servants)	239.215
%	56,08%

**NPL 0,29% as of Dec' 2015**



## Strength of Growth



<u>Information</u>	<u>National</u>	<u>East Java</u>	<u>Bank Jatim</u>
Total Asset	13,44%	11,62%	22,01%
Third Party Fund	11,72%	10,80%	22,55%
- Current Account	6,38%	19,39%	26,73%
- Saving Account	19,85%	7,35%	14,75%
- Time Deposit	11,17%	10,78%	22,97%
Credit	11,10%	10,76%	12,07%
- Productive	11,47%	10,61%	14,54%
- Consumptive	10,11%	11,18%	10,57%

Source: Data **September 2014** and **September 2015** Bank Indonesia & KEKR Prov Jatim

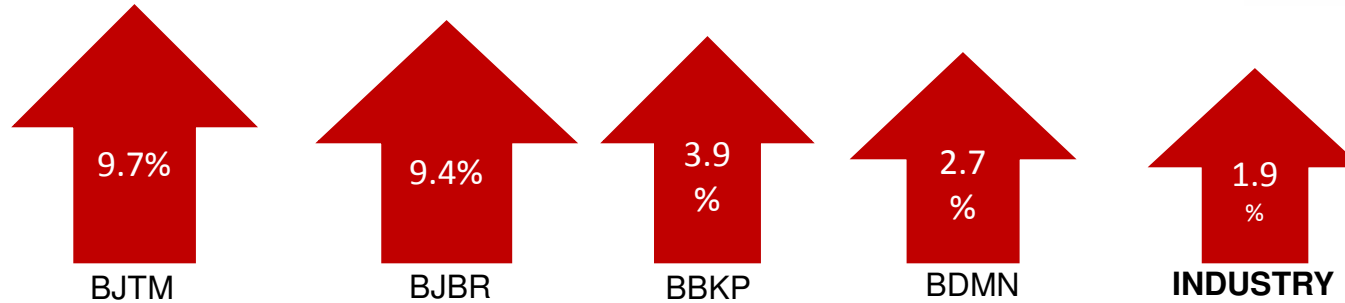
## Strength of Growth



<u>Information</u>		<u>Asset</u>		<u>Loan</u>		<u>Fund</u>		<u>Equity</u>
BJTM	★1	22,01%	★4	12,07%	★2	22,55%		4,43%
BJBR		21,47%		11,75%		26,81%		8,69%
BBTN		16,58%		19,04%		22,22%		11,40%
BKPN		14,84%		24,50%		14,68%		10,66%
BBRI		13,54%		11,80%		12,32%		17,46%
BMRI		13,48%		10,70%		10,78%		14,24%
BBNI		11,87%		14,62%		13,33%		9,96%
BTPN		11,74%		11,35%		10,76%		16,34%
BBCA		8,65%		10,33%		7,01%		26,84%
BDMN		0,33%		-3,65%		-1,60%		4,88%

Source: Data September 2014 and September 2015 corporate website

## Strength of High Dividen Yield



Bank (02/11/2015)	Price	Market Cap Rp bn	PER %	PBV %	Dividend Yield %
BBCA	13.250	326.679	16,4	3,1	1,3
BBRI	11.400	281.288	10,5	2,1	1,9
BMRI	9.125	212.917	10,5	1,6	1,9
BBNI	4.990	93.057	8,4	1,3	2,4
BDMN	3.205	30.719	10,2	0,8	2,7
BTPN	2.450	14.309	7,2	0,9	2,1
BBTN	1.300	13.757	6,6	1,0	2,7
BJBR	750	7.272	5,3	1,0	9,4
BBKP	680	6.179	5,2	0,8	3,9
<b>BJTM</b>	<b>443</b>	<b>6.609</b>	<b>6,5</b>	<b>1,0</b>	<b>9,7</b>

Source: Securities (December 30, 2015)

# STRENGTH OF INSTITUTIONS INVESTOR



## December 2014

Foreign Institution Investor  
December 2014  
53,31 % from public shares

Domestic Investor December 2014  
46,69 % from public shares

Public shares 20 %  
from paid capital

## December 2015

Foreign Institution Investor  
December 2015  
69,35 % from public shares

Domestic Investor December 2015  
30,65 % from public shares

## December 2015 BJTM Investor Country

No	Country	Share
1	INDONESIA	30,652%
2	SIPRUS	20,200%
3	NORWEGIA	13,459%
4	AMERIKA	10,640%
5	FINLANDIA	5,778%
6	VIRGIN ISLAND	5,329%
7	LUKSEMBURG	3,685%
8	IRLANDIA	3,291%
9	INGGRIS	1,956%
10	SWITSERLAND	1,571%
11	JEPANG	1,094%
12	AUSTRALIA	0,994%
13	KANADA	0,550%

No	Country	Share
14	SWEDIA	0,249%
15	SINGAPURA	0,216%
16	DENMARK	0,154%
17	CAYMAN ISLAND	0,072%
18	CINA	0,043%
19	SELANDIA BARU	0,033%
20	BELANDA	0,015%
21	BELGIA	0,006%
22	KOREA SELATAN	0,006%
23	MALAYSIA	0,003%
24	FILIPINA	0,002%
25	JERMAN	0,002%
Total		100%

**Investor Relation (IR)  
Corporate Secretary  
(031) 5310090  
Email: [iru@bankjatim.co.id](mailto:iru@bankjatim.co.id)**

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Junior Analis