



**BJTM**

**COMPANY PERFORMANCE**

**1H15**



**ECONOMIC OUTLOOK**

**FINANCIAL HIGHLIGHTS**

**OVERVIEW & INVESTMENT HIGHLIGHTS**

**STRENGTHS**

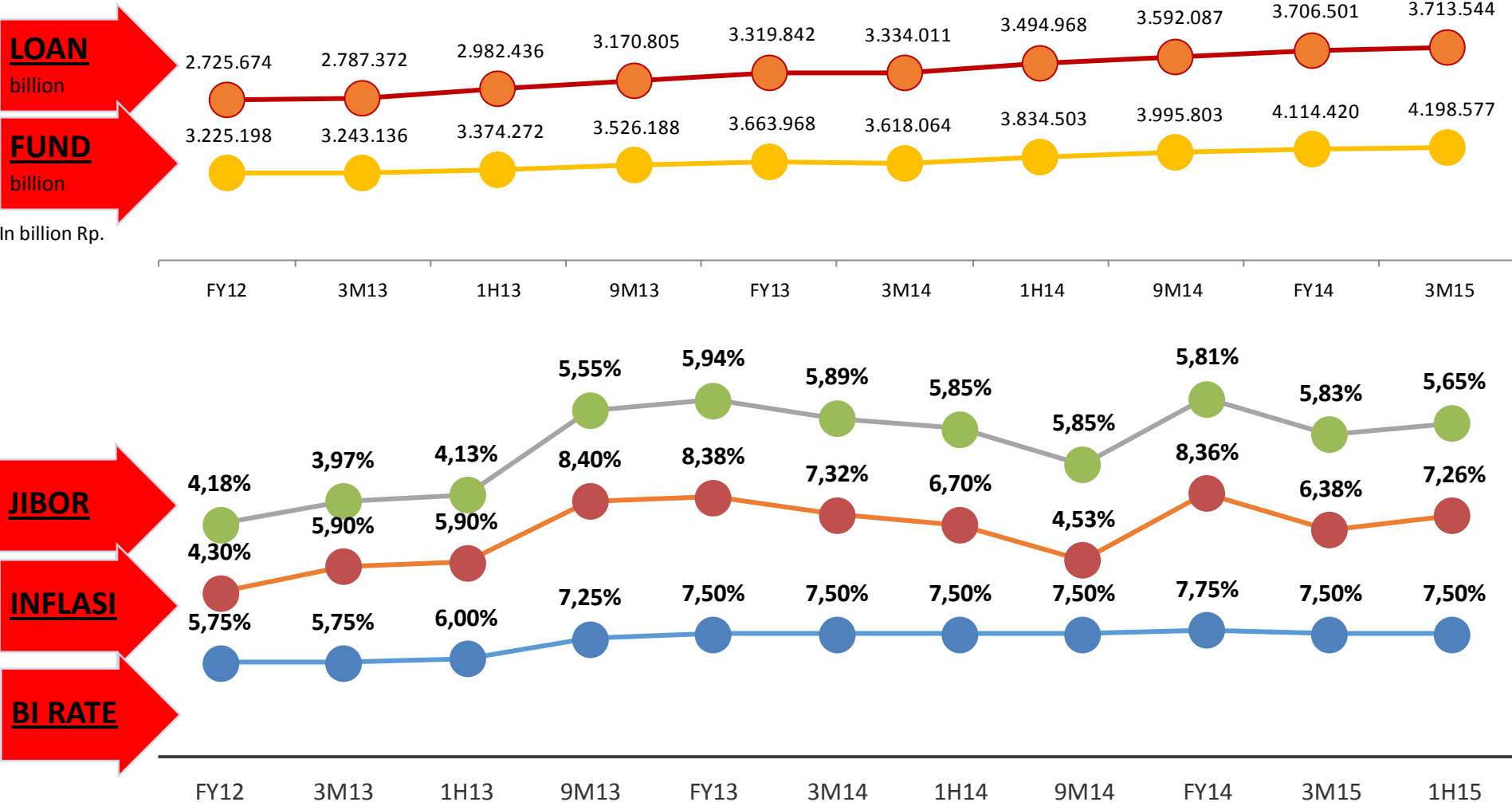
Description	Page
Agenda	2
Table of Contents	3
Section 1 – Economic Outlook	4 – 6
- Macro Economy Review	5
- Regional Economic Growth & Income	6
- Section 2 – Financial Highlights	7
- Balance Sheet	8
- Profit & Loss	9
- Income & Expense Growth	10
- Financial Performance	11
- Financial Ratio	12 - 13
Section 3 – Overview & Investments Highlights	14
- Management Team	15-16
- Third Party Fund	17
- Detailed Third Party Fund	18
- Third Party Fund Customer	19
- Competitive Products	20
- Loan Proportion	21

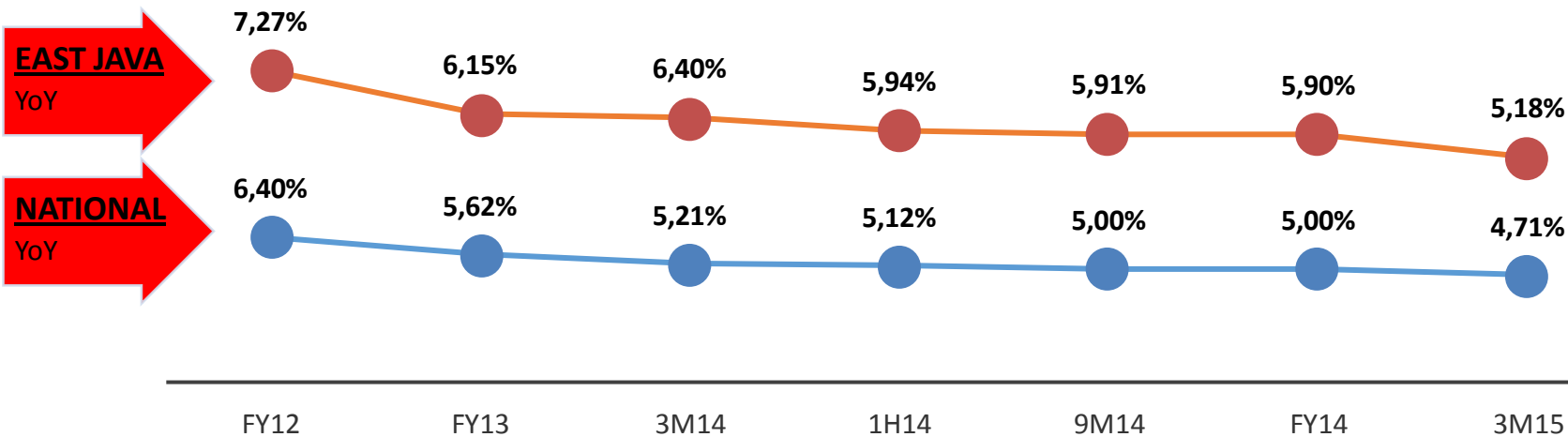
Description	Page
- Type of Loan	22 – 26
- Multipurpose Loan	27
- Human Resources	28
- Achievement 2014 and Business Plan 2015	29
Section 4 – Strengths	30
- Competitive Funding Composition	31
- Cost of Fund	32
- Micro Loan	33
- Networks	34
- Treasury	35
- Go Public Bank Growth & Ratio	36
- Bank Jatim Growth Among National & East Java Bank	37
- Divident Yield	38
- Awards & Achievements	39
- BJTM Investor	40
- Sharia	41
- Contact	42

# SECTION 1

# ECONOMIC OUTLOOK

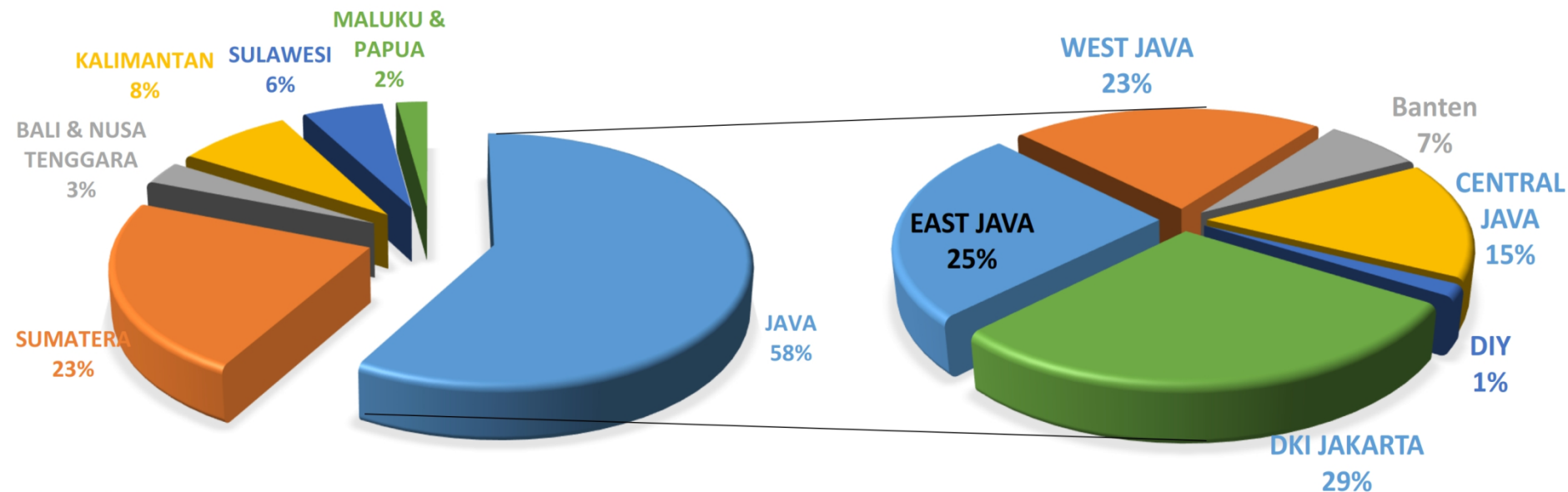
# MACRO ECONOMY REVIEW





**INDONESIA Economic Share**

**JAVA Regional Economic Share**



# SECTION 2

# FINANCIAL HIGHLIGHTS

# Balance Sheet

<u>Information</u> In million Rp	<u>1H14</u>	<u>1H15</u>	<u>YoY</u>	<u>2Q14</u>	<u>1Q15</u>	<u>2Q15</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	42.147.291	50.230.756	19,18%	6.683.124	7.826.523	4.406.186	-34,07%	-43,70%
Placement BI & Other	12.259.618	14.861.661	21,22%	4.092.775	7.858.726	773.782	-81,09%	-90,15%
Loan	24.820.718	28.288.741	13,97%	2.136.778	373.062	1.720.800	-19,47%	361,26%
Third Party Fund	35.480.210	42.681.036	20,30%	7.275.686	7.703.492	4.707.220	-35,30%	-38,89%
- Current Account	16.563.465	20.116.099	21,45%	4.873.059	6.643.195	1.823.905	-62,57%	-72,54%
- Saving Account	8.082.440	9.127.934	12,94%	(204.999)	(1.819.408)	(44.474)	-78,31%	-97,56%
- Time Deposit	10.834.305	13.437.003	24,02%	2.607.625	2.879.704	2.927.789	12,28%	1,67%
Equity	5.647.832	5.934.077	5,07%	229.387	257.454	(367.012)	-260,00%	-242,55%



# Profit & Loss

<u>Information</u> In million Rp	<u>1H14</u>	<u>1H15</u>	<u>YoY</u>	<u>2Q14</u>	<u>1Q15</u>	<u>2Q15</u>	<u>YoY</u>	<u>QoQ</u>
<b>Interest Income</b>	1.890.650	2.216.801	17,25%	959.683	1.048.889	1.167.912	21,70%	11,35%
<b>Interest Expense</b>	(503.301)	(685.601)	36,22%	(284.929)	(288.980)	(396.621)	39,20%	37,25%
<b>Nett Interest Income</b>	1.387.348	1.531.200	10,37%	674.753	759.909	771.290	14,31%	1,50%
<b>Non Interest Operational Income</b>	238.791	245.381	2,76%	118.558	100.133	145.248	22,51%	45,06%
<b>Non Interest Operational Expense</b>	(878.519)	(1.077.828)	22,69%	(464.731)	(539.013)	(538.814)	15,94%	-0,04%
<b>Nett Non Interest Operational Income (Expense)</b>	(639.728)	(832.447)	30,13%	(346.173)	(438.881)	(393.566)	13,69%	-10,33%
<b>Operational Profit</b>	747.620	698.753	-6,54%	328.584	321.028	377.724	14,96%	17,66%
<b>Non Operational Profit</b>	15.954	41.450	159,81%	8.425	37.198	4.253	-49,52%	-88,57%
<b>Pre Tax Profit</b>	763.575	740.203	-3,06%	337.010	358.226	381.977	13,34%	6,63%
<b>Taxes</b>	(220.294)	(215.880)	-2,00%	(105.924)	(100.772)	(115.108)	8,67%	14,23%
<b>Net profit</b>	543.281	524.323	-3,49%	231.086	257.454	266.869	15,48%	3,66%

<u>Information</u> In million Rp	<u>1H14</u>	<u>1H15</u>	<u>YoY</u>
Placement others bank	200.208.195.513	215.717.436.367	7,75%
Marketable Securities	111.535.149.554	153.445.409.520	37,58%
Fees & Commissions	115.954.333.192	148.868.357.970	28,39%
Current Account Expense	(136.168.698.228)	(183.257.555.924)	34,58%
Saving Accounts Expense	(65.859.701.788)	(78.154.863.513)	18,67%
Deposits Expense	(285.593.601.795)	(401.973.411.983)	40,75%
Salaries	(324.053.141.090)	(357.105.420.727)	10,20%
Education & Training	(9.388.670.605)	(11.478.024.439)	22,25%
Rental	(55.990.150.126)	(63.122.309.510)	12,74%

# Financial Performance

**INTEREST INCOME (Rp Tril)**

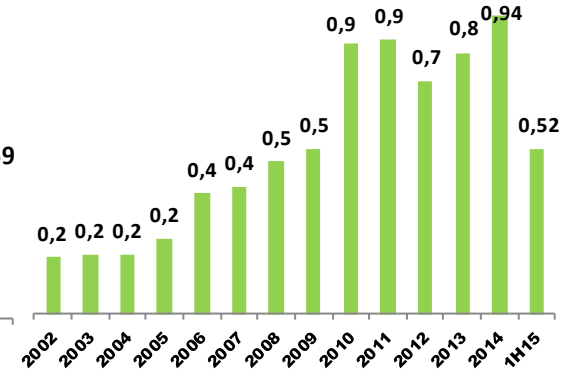
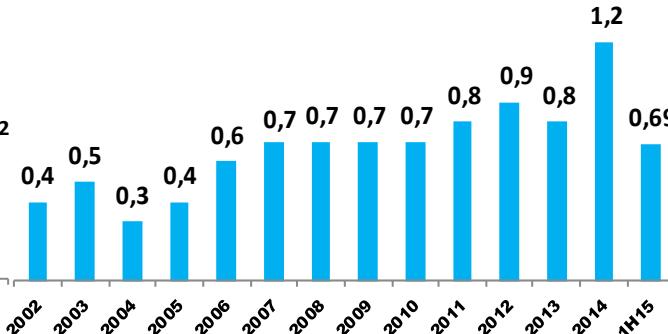
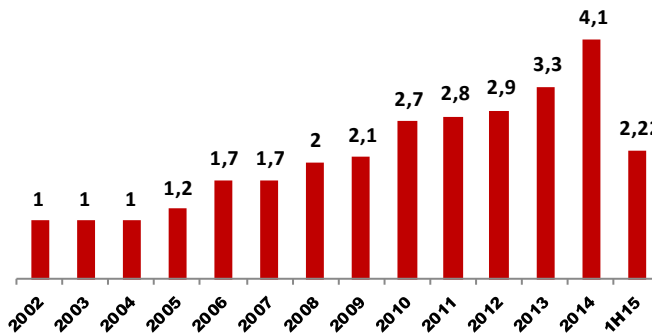
**CAGR = 12,41%**

**INTEREST EXPENSE (Rp Tril)**

**CAGR = 9,72%**

**NET PROFIT (Rp Tril)**

**CAGR = 16,30%**



**THIRD PARTY FUND (Rp Tril)**

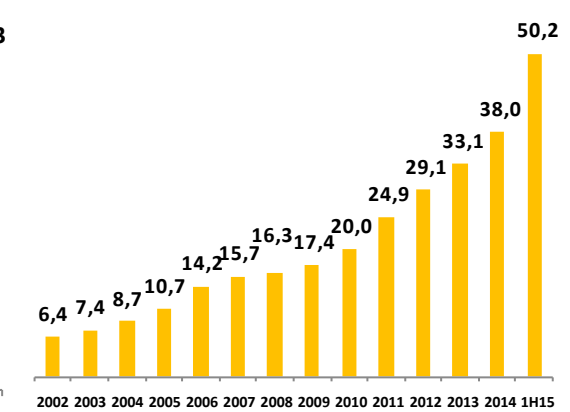
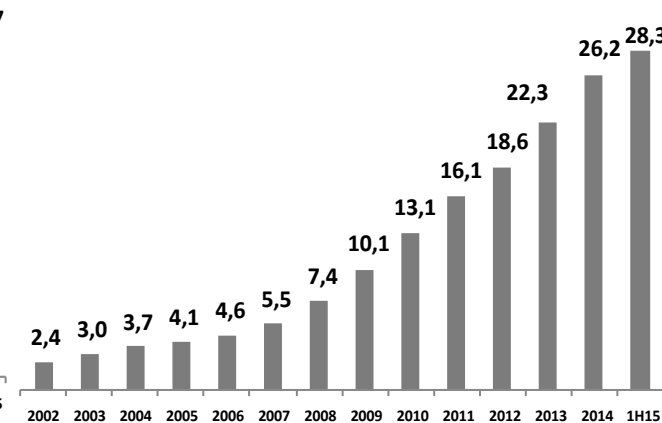
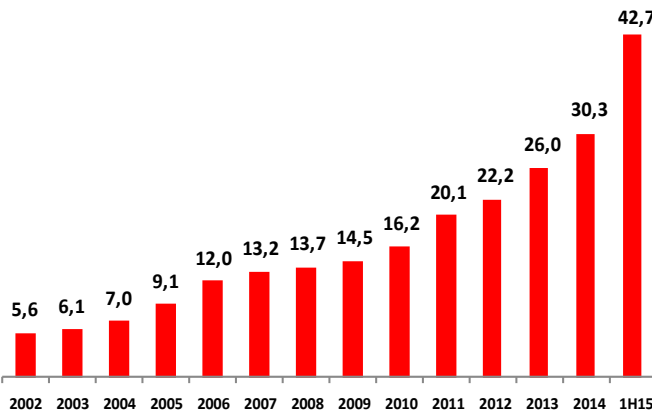
**CAGR = 17,38%**

**LOAN (Rp Tril)**

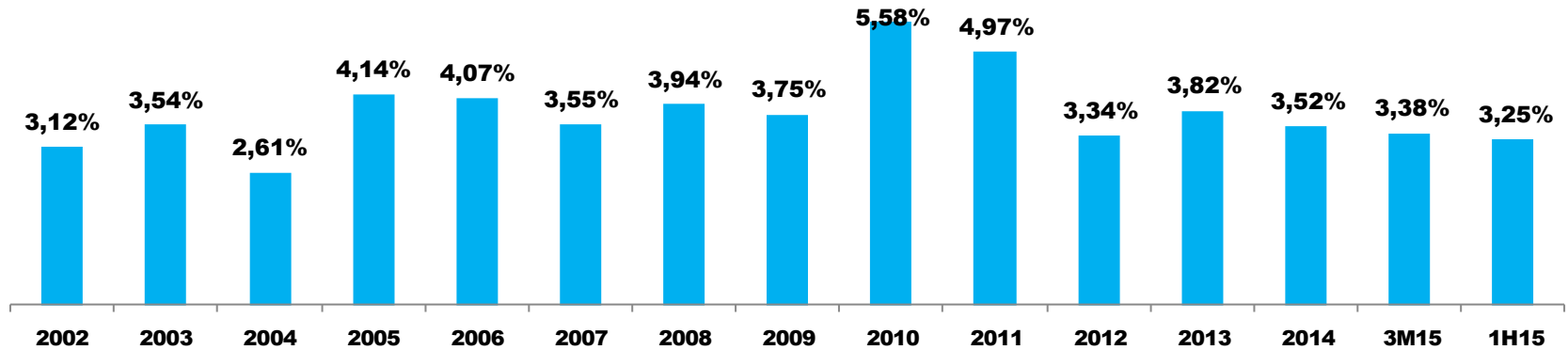
**CAGR = 21,22%**

**TOTAL ASSET (Rp Tril)**

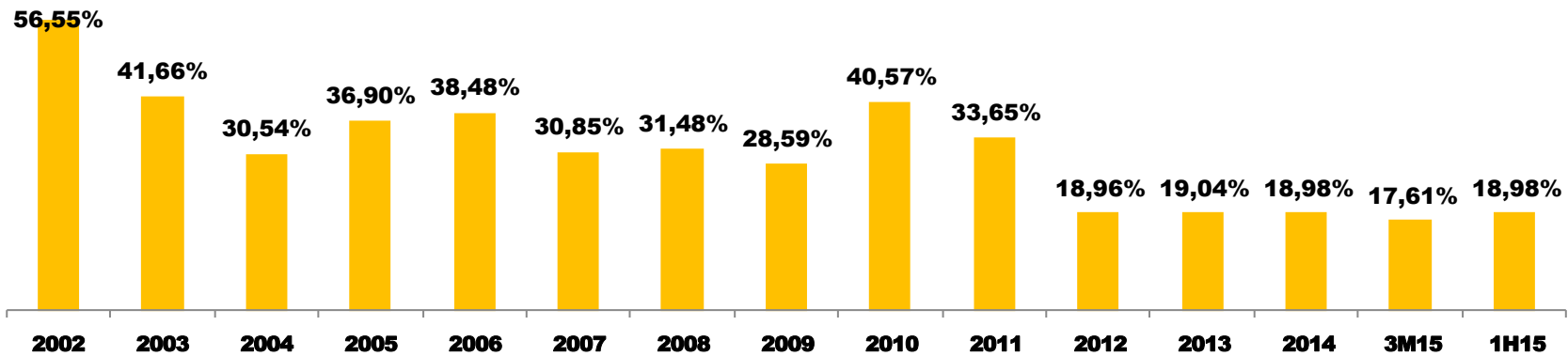
**CAGR = 17,48%**



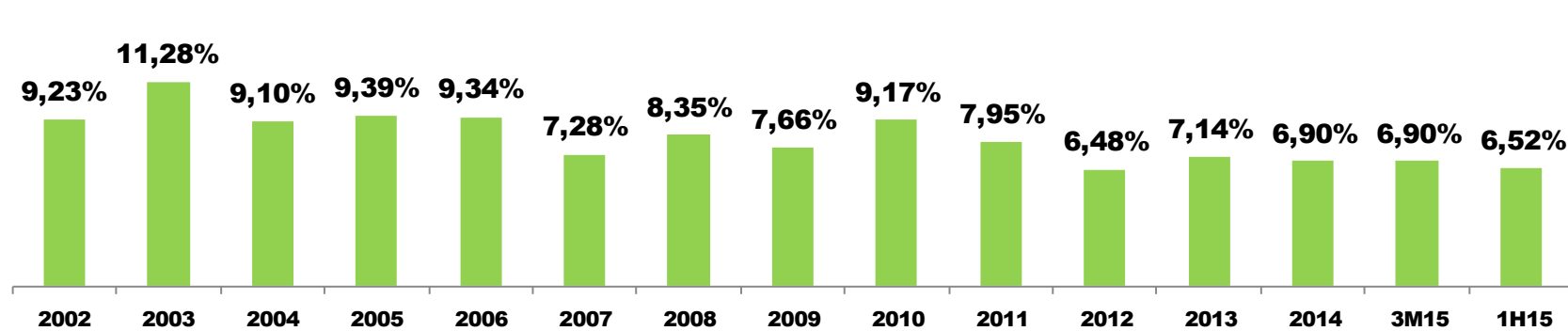
**R  
O  
A**



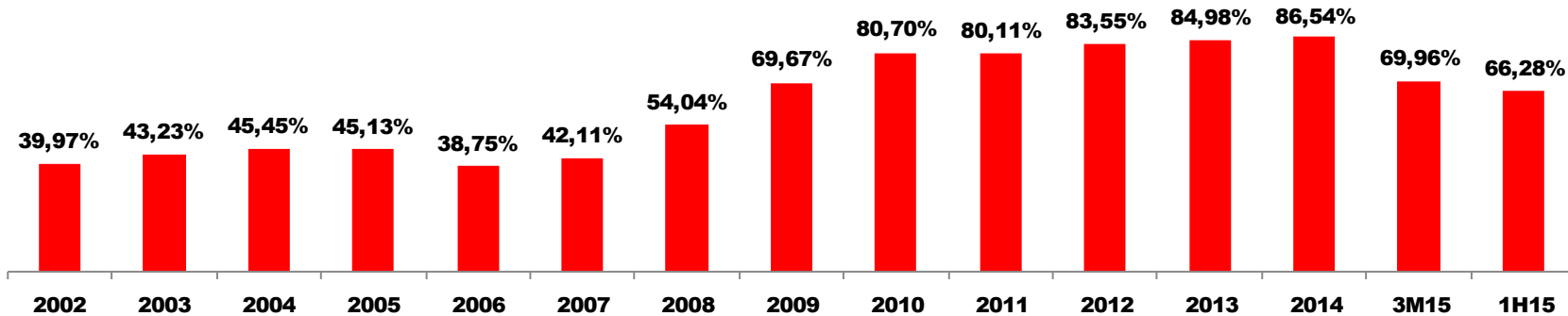
**R  
O  
E**



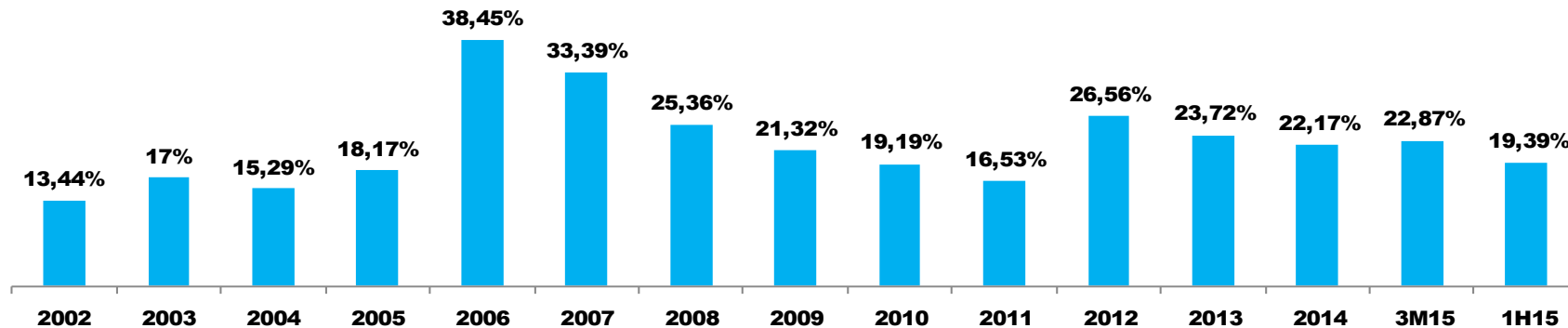
**N  
I  
M**



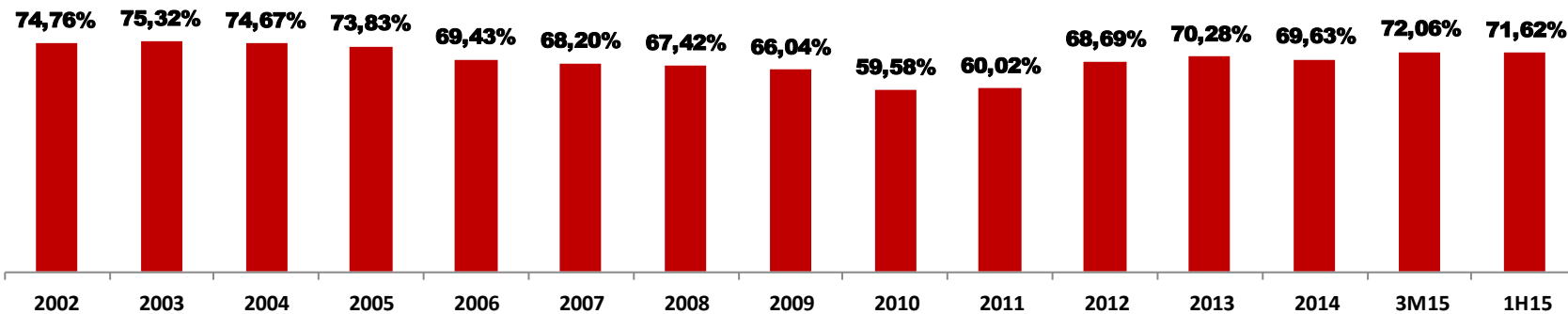
**L  
D  
R**



**C  
A  
R**



**B  
O  
P  
O**



**SECTION 3**  
**OVERVIEW & INVESTMENT**  
**HIGHLIGHTS**



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

\*) Effective upon the approval of OJK after the AGM 2014 fiscal year closing with a length of service until the conclusion of the AGM of the 3rd from the date of the AGM 2014 fiscal year.



**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)*

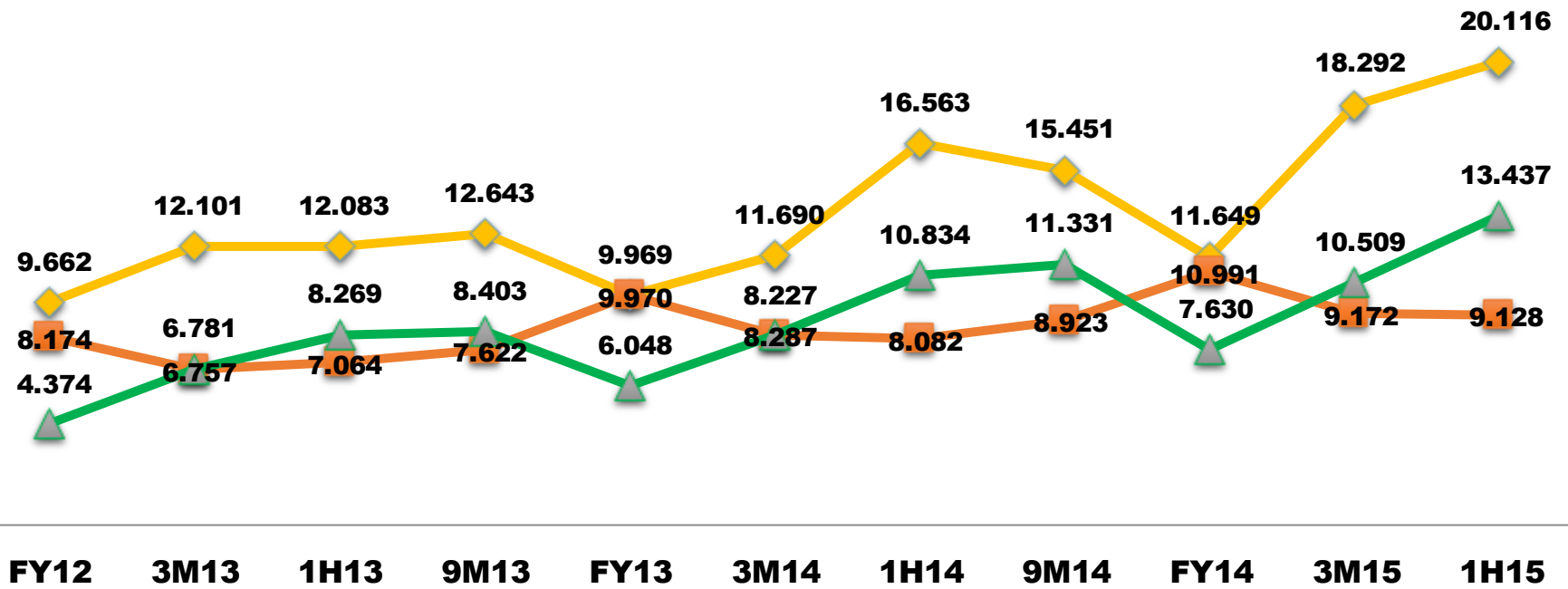
Experienced for 27 years in Bank Jatim

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



◆ Current Account   
 ■ Saving Account   
 ▲ Time Deposit

In Billion Rp.



**Current Account**  
 YoY 21,45%

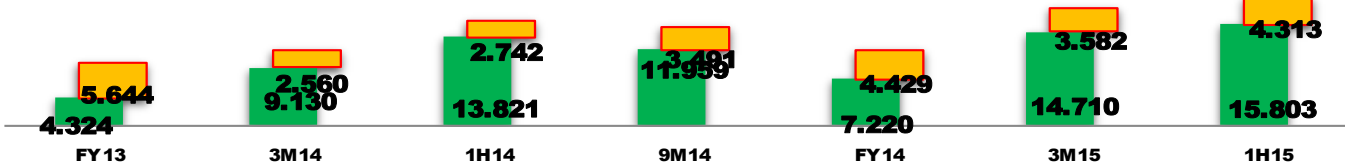
**Saving Account**  
 YoY 12,94%

**Time Deposit**  
 YoY 24,02%

In Billion Rp.

## Current Account

■ Government ■ Private



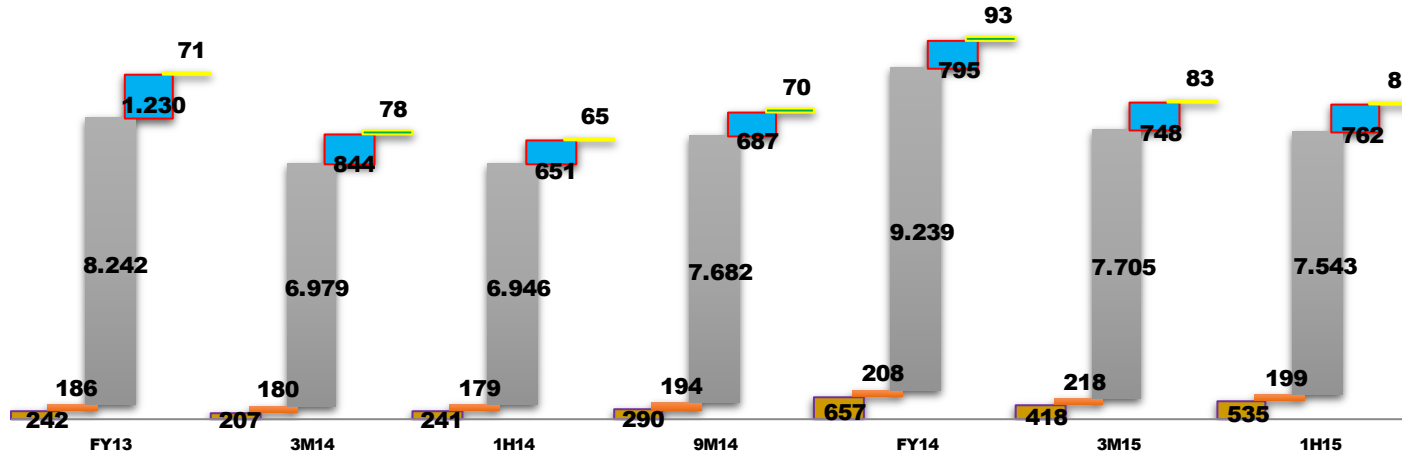
**Government Current Acc.**

**YoY 14,33%**

**Private Current Acc.**

**YoY 57,31%**

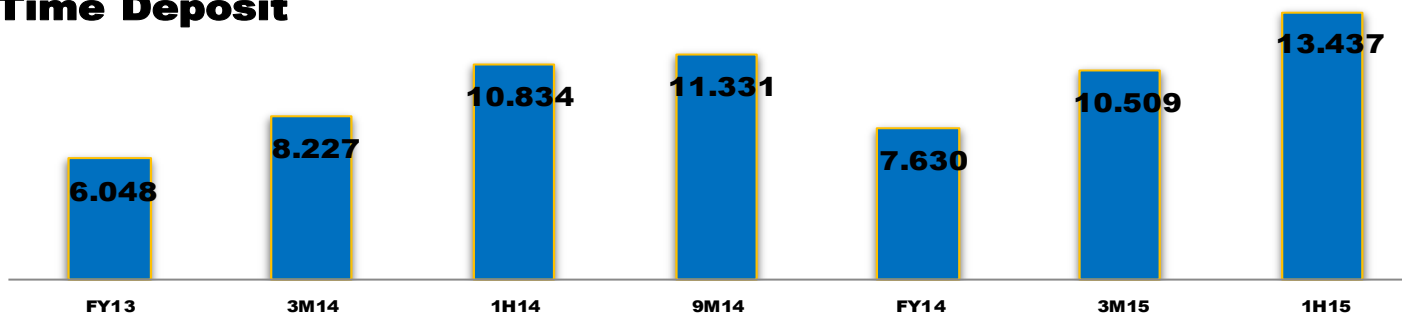
■ SIKLUS ■ Hajj Saving ■ SIMPEDA ■ TabunganKu ■ Barokah Saving



**YoY**

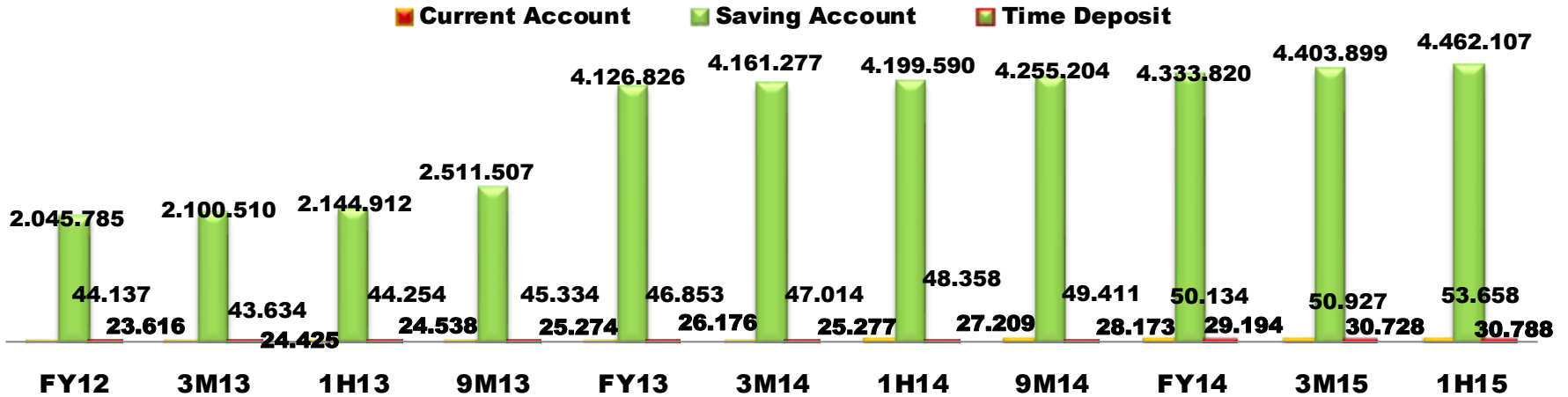
<b>SIMPEDA</b>	<b>8,60%</b>
<b>SIKLUS</b>	<b>122,49%</b>
<b>Hajj Saving</b>	<b>11,04%</b>
<b>TabunganKu</b>	<b>17,08%</b>
<b>Barokah Saving</b>	<b>34,73%</b>

## Time Deposit

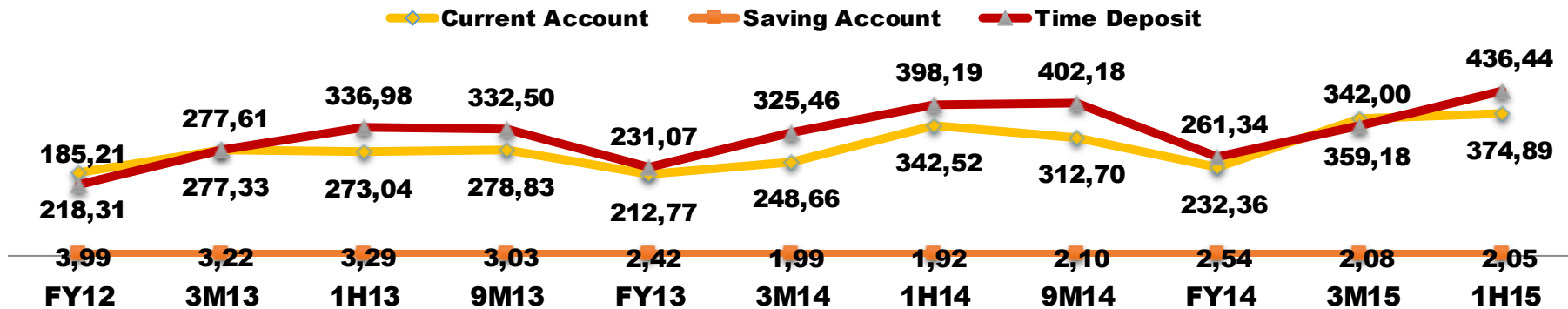


**Time Deposit YoY 24,02%**

## Total Customer



## Ticket Size



# Competitive Product



**BUNGA PLUS**

Bawa Pulang Pilihan Anda Sekarang Juga!!!



- ✓ Bunga kompetitif
- ✓ Syarat dan ketentuan berlaku
- ✓ Warna item pada gambar hanya ilustrasi

**Tabungan SIKLUS**

Program Bunga Plus : Periode 8 September - 30 November 2014



**Grand Prize**  
1 (satu) unit Toyota Fortuner

Tingkatkan SALDO Anda, menangkan MILIARAN hadiahnya!!



**Transfer Uang**

**Beli Pulsa**

**Bayar TV Kabel, Tiket Pesawat, Tagihan Multi Finance**

**Transaksi lainnya**

## SMS BANKING 3366

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



**Solusi Transaksi Tercepat**  
Lebih Cepat & Praktis dengan Flazz



**bankjatim**  
*internet banking*

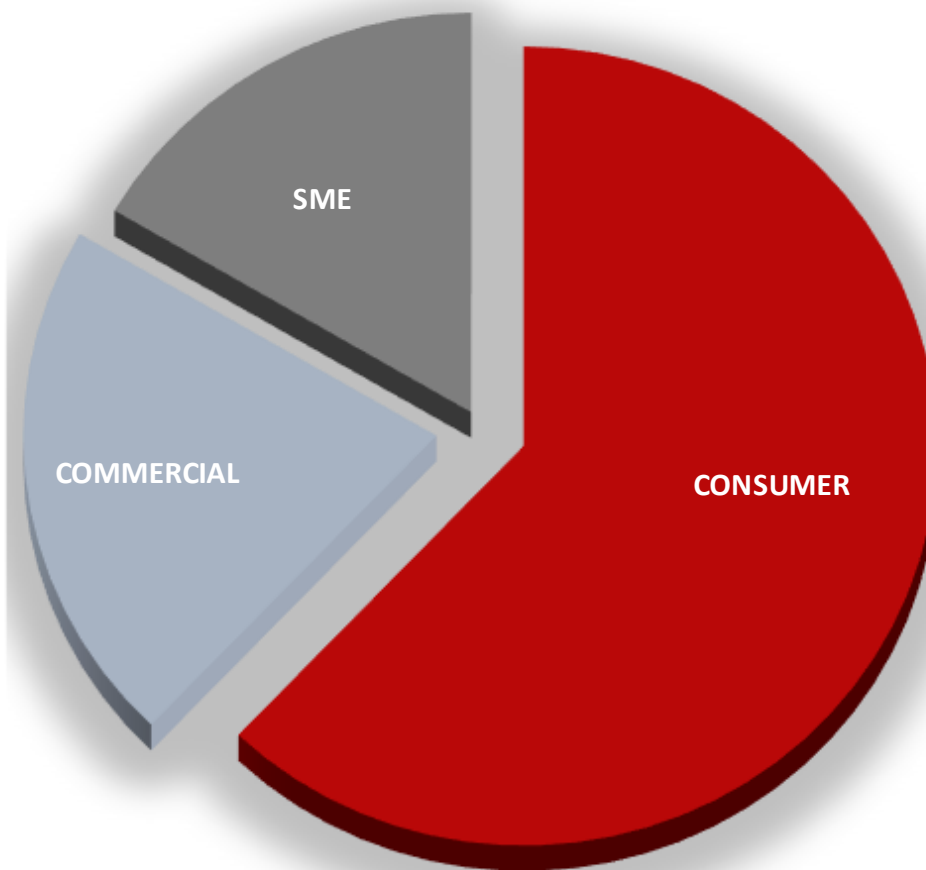


**Si UMI**  
SIKLUS MIKRO KECIL



6036 0980 9999 3939  
NURCE LUNMAY



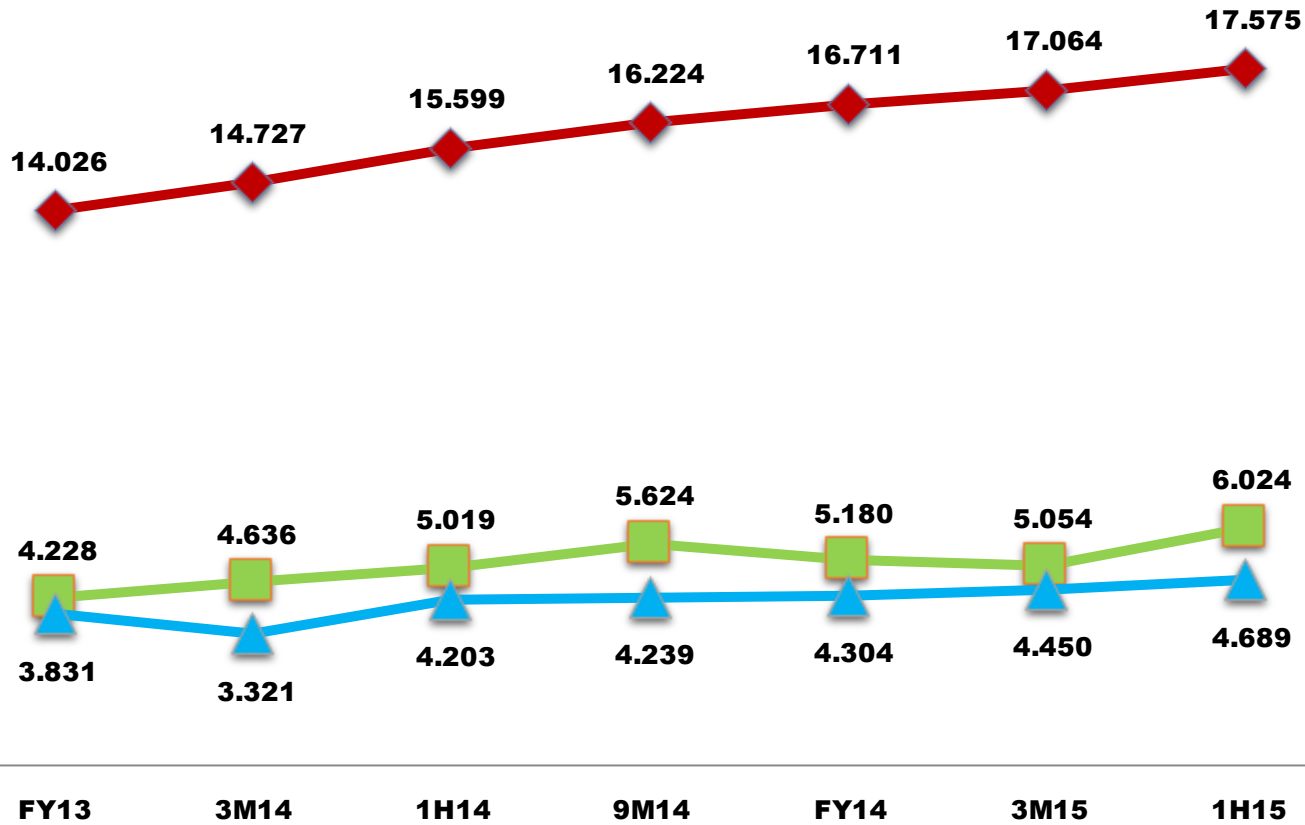


CONSUMER LOAN	June'14	June'15
Multipurpose	55,86%	55,18%
Mortgage	4,74%	4,84%
Others	2,25%	2,11%
<b>Total</b>	<b>62,85%</b>	<b>62,13%</b>
COMMERCIAL LOAN	June'14	June'15
Standby Loan	4,33%	3,62%
Keppres	3,32%	3,46%
Overdraft	8,93%	9,69%
Syndicate	3,64%	4,53%
<b>Total</b>	<b>20,22%</b>	<b>21,29%</b>
Small Medium Ent.	June'14	June'15
KUR	4,91%	2,60%
Pundi Kencana	2,79%	3,92%
Jatim Mikro	0,31%	1,60%
Others	8,92%	8,47%
<b>Total</b>	<b>16,93%</b>	<b>16,58%</b>

# Type Of Loan

◆ **Consumer**   
 ■ **Commercial**   
 ▲ **SME**

In Billion Rp.



**YoY**

**Consumer**  
12,67%

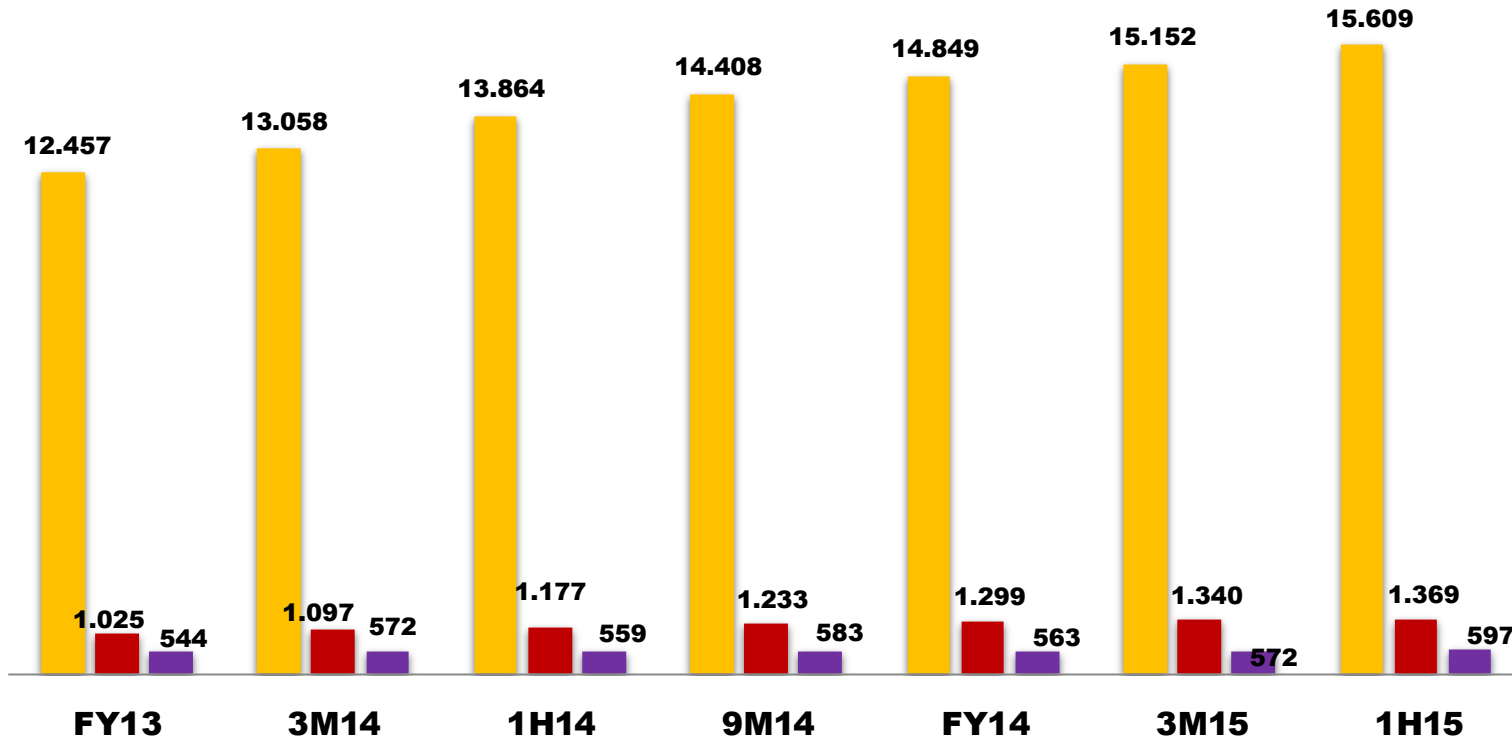
**Commercial**  
20,03%

**SME**  
11,58%

## Consumer Loan

In Billion Rp.

■ Multipurpose ■ Mortgage ■ Others



**YoY**

**Multi purpose**  
12,59%

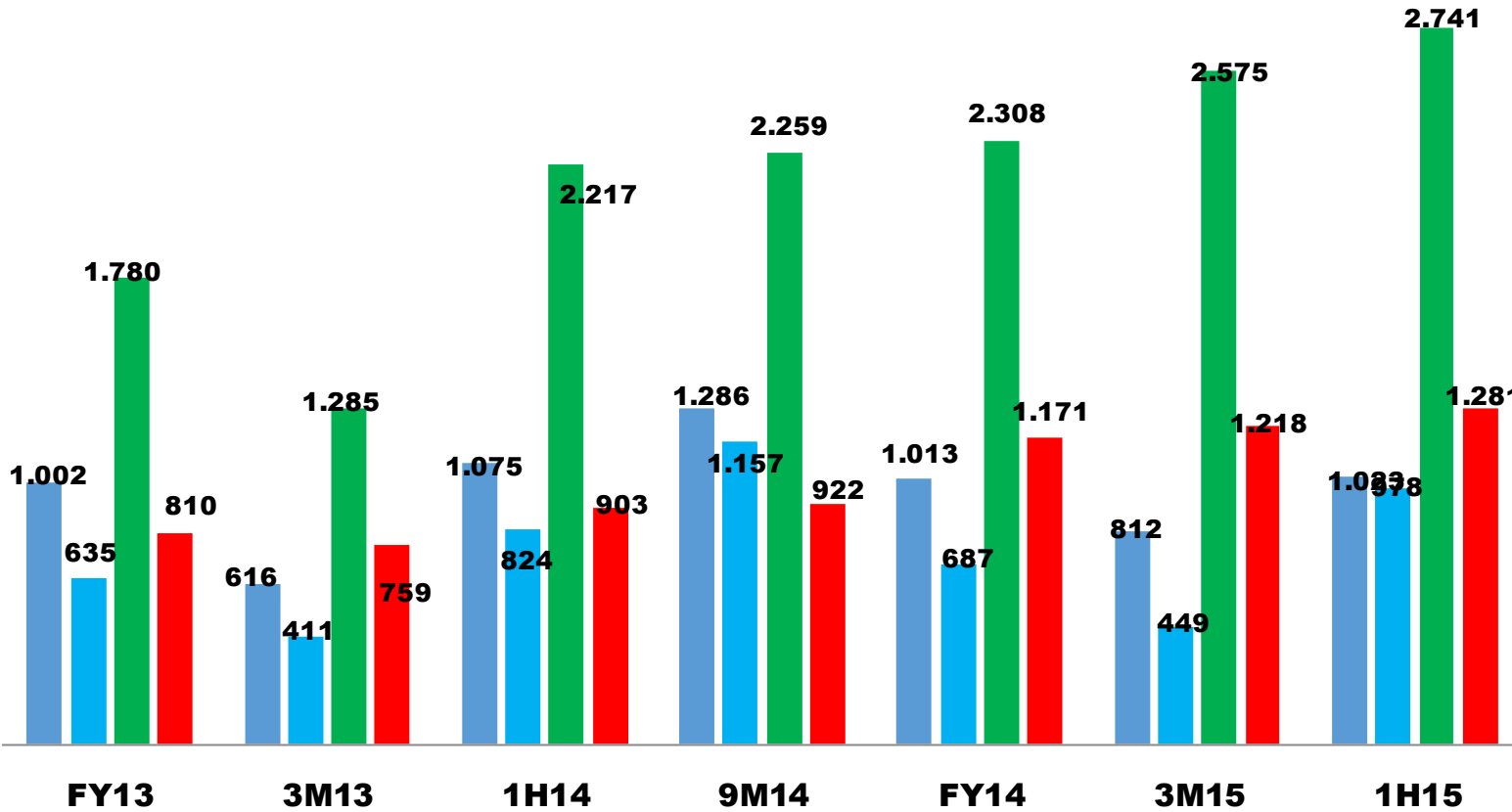
**Mortgage**  
16,30%

**Others**  
6,89%

## Commercial Loan

In Billion Rp.

■ Standby Loan    ■ Keppres    ■ Overdraft    ■ Syndicate



**YoY**

**Standby Loan**  
[4,81%]

**Keppres**  
18,66%

**Overdraft**  
23,64%

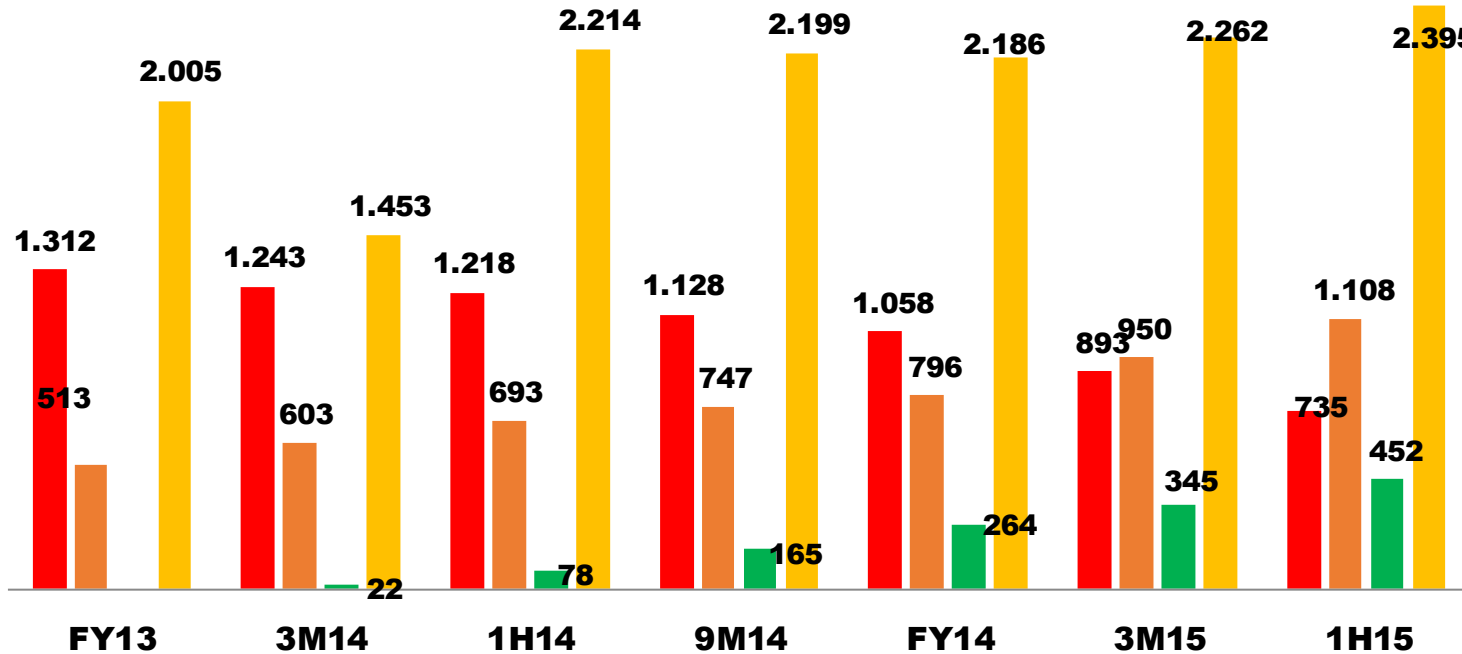
**Syndicate**  
41,96%



## SME Loan

■ KUR ■ Pundi Kencana ■ Mikro ■ Others

In Billion Rp.



**YoY**

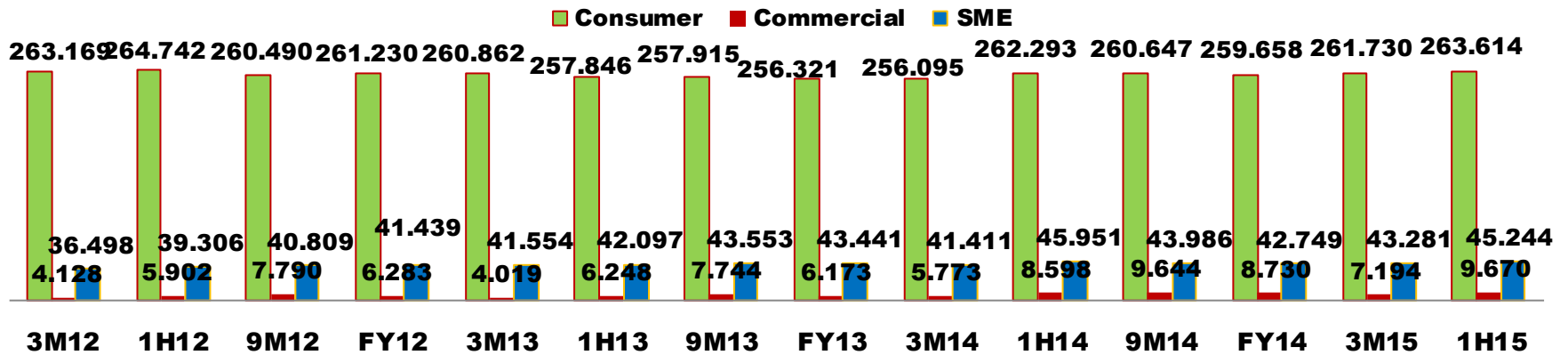
**KUR**  
-39,67%

**Pundi Kencana**  
59,94%

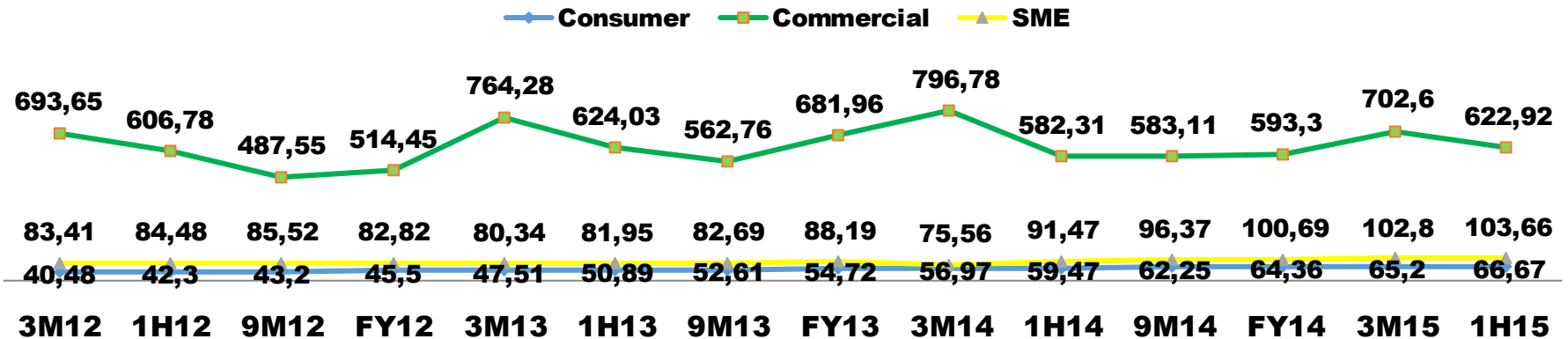
**Mikro**  
478,29%

**Others**  
8,17%

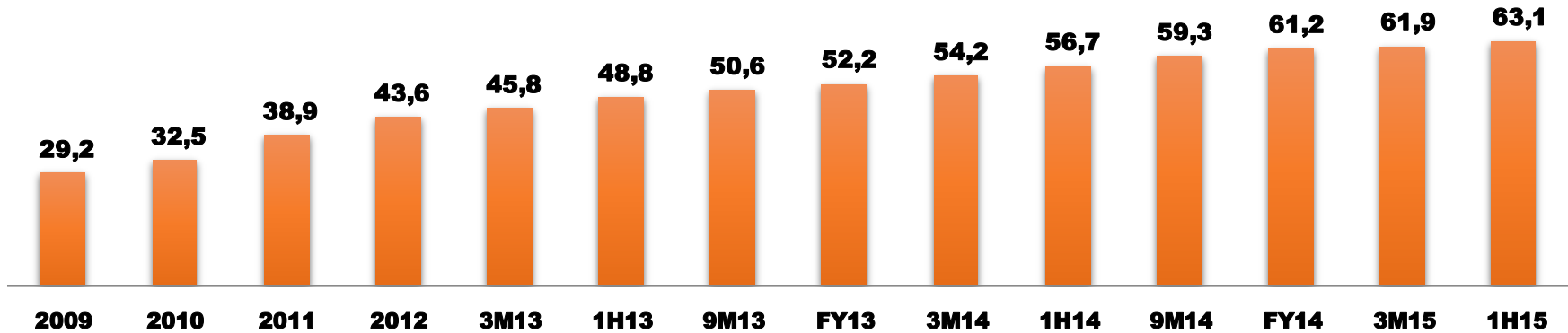
## Total Customer



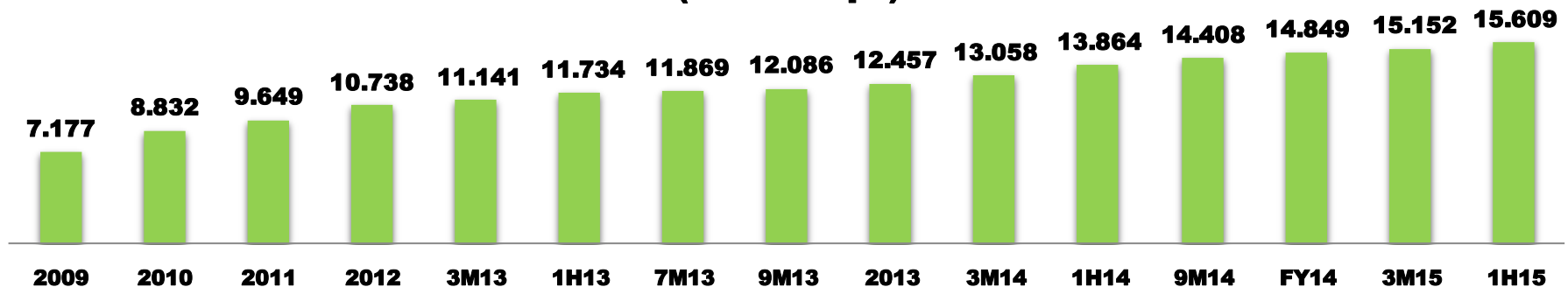
## Ticket Size



## Multiguna Ticket Size (million) Rp.



## Multiguna Loan Balance ( Billion Rp. )



### Description

### Details

Civil Servants (per August 2014)	426.545
Multipurpose Customer (Civil Servants)	247.245
%	57,96%

NPL

0,29% as of June 2015

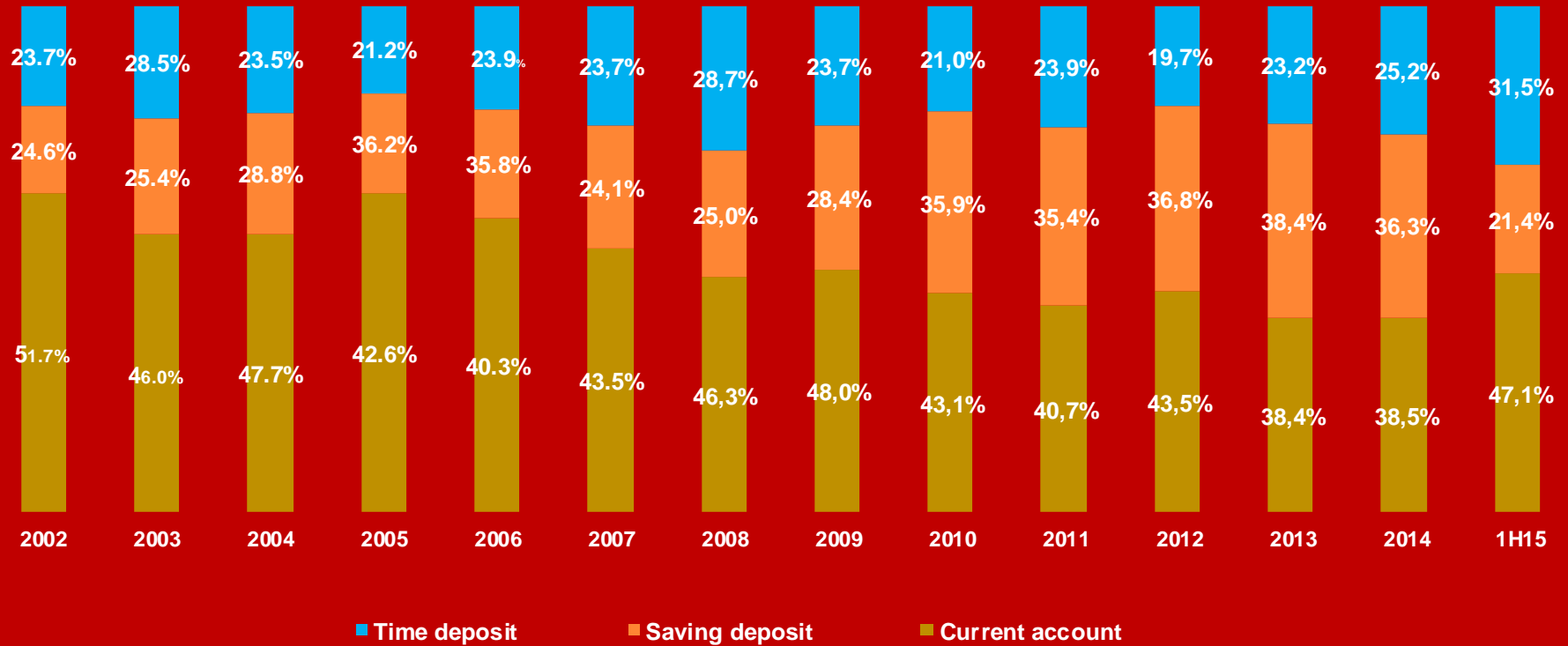
No	DATA	June 2014	June 2015
1	Board of Commisioner	3	2
2	Board of Sharia Supervisory	3	3
3	Director	3	5
4	Management 1	13	17
5	Management 2	69	71
6	Management 3	180	232
7	Management 4	642	704
8	Staff of Administration	1.147	1.693
9	Staff Non Administration	352	340
10	Non Permanent	1.365	881
11	Outsource	1.519	1.826
	<b>Total</b>	<b>5.296</b>	<b>5.774</b>

Description	Des 2014
<b>Total Asset</b>	14,98%
<b>Loan</b>	18,61%
<b>Third Party Fund</b>	16,48%
<b>Interest Income</b>	20,63%
<b>Net Profit</b>	13,92%
<b>Financial Ratio</b>	
- CAR	22,17%
- LDR	86,54%
- NPL Gross	3,31%
- NIM	6,90%
- BOPO	69,63%
- ROE	18,98%
- ROA	3,52%

Description	Target 2015
<b>Total Asset</b>	16,38%
<b>Loan</b>	17,00% - 20,00%
<b>Third Party Fund</b>	15,25% - 17,13%
<b>Interest Income</b>	14,12%
<b>Net Profit</b>	15,00% - 18,80%
<b>Financial Ratio</b>	
- CAR	19,10%
- LDR	94,75%
- NPL Gross	2,80% - 3,10%
- NIM	7,22%
- BOPO	69,70%
- ROE	19,33%
- ROA	3,43%

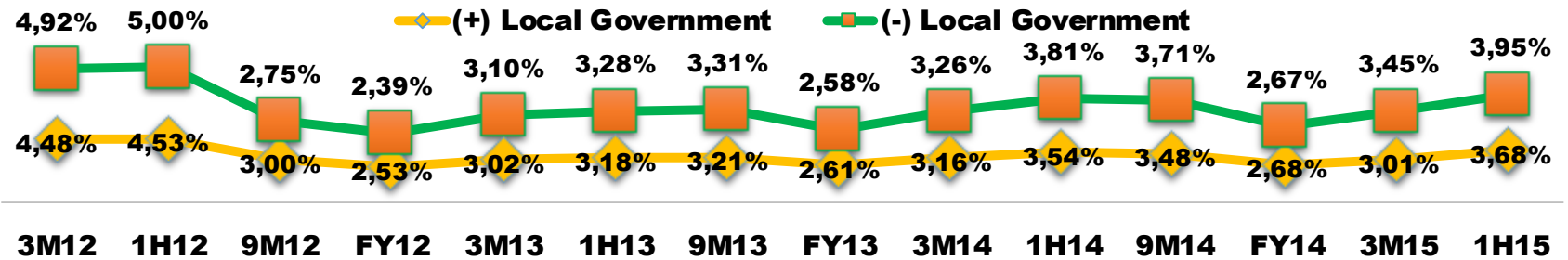
# SECTION 4 STRENGTHS

# Funding Composition



**CASA**  
 June 2015  
**68,52 %**

# COF



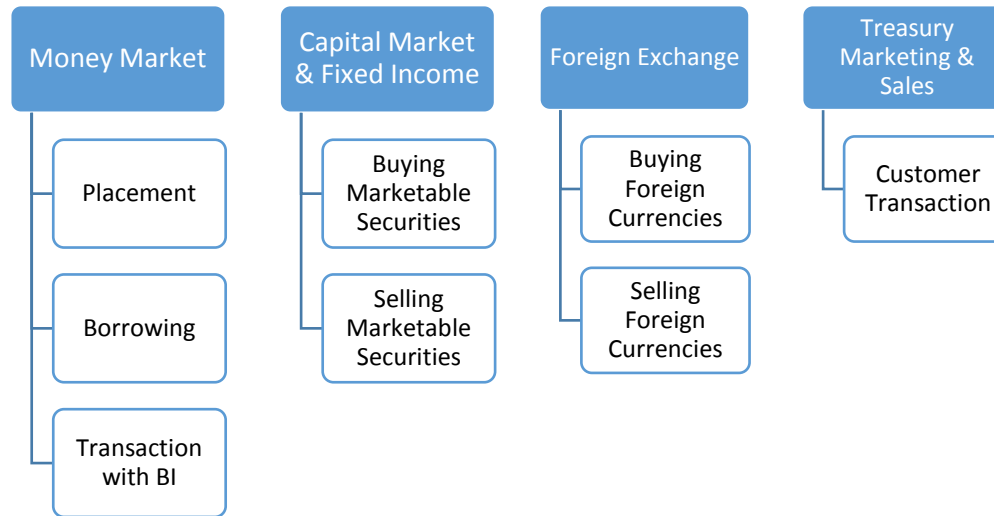


# Micro Loan

No	Branch	Unit Amount	Unit Age Month	June 2015			RR	NPL
				<u>Plafond</u> In thousand	<u>Outstanding</u> In thousand	NOA		
1	Surabaya	7	17	70.125.000	60.463.303	263	100,00%	0,00%
2	Sidoarjo	6	17	84.967.700	72.570.541	375	100,00%	0,00%
3	Madiun	6	17	56.558.500	48.555.057	290	99,54%	0,46%
4	Mojokerto	5	13	60.054.500	51.995.187	278	100,00%	0,00%
5	Kediri	5	13	46.116.000	40.897.949	310	100,00%	0,00%
6	Gresik	5	13	48.677.000	41.825.531	220	100,00%	0,00%
7	Malang	7	13	76.279.000	69.181.056	370	99,48%	0,00%
8	Jember	4	8	26.588.000	25.046.912	123	100,00%	0,00%
9	Banyuwangi	5	5	14.539.000	13.989.191	100	100,00%	0,00%
10	Tulungagung	4	5	10.541.000	10.140.469	60	100,00%	0,00%
11	Ponorogo	4	5	10.770.000	10.411.795	76	100,00%	0,00%
12	Blitar	2	5	7.242.000	6.991.152	51	100,00%	0,00%
<b>Total</b>		<b>60</b>		<b>512.457.700</b>	<b>452.068.143</b>	<b>2.516</b>	<b>99,87%</b>	<b>0,05%</b>

Network	2009	2010	2011	2012	2013	2014	1H15
Head Office	1	1	1	1	1	1	1
Branch Office	39	41	41	41	41	43	43
Sub Branch Office	26	44	67	81	107	153	165
Cash office	151	154	164	164	176	165	160
Sharia service office	37	37	47	47	47	97	97
Payment Point	78	88	115	138	155	167	172
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	604
<b>Total network</b>	<b>465</b>	<b>561</b>	<b>759</b>	<b>904</b>	<b>1.072</b>	<b>1.291</b>	<b>1.315</b>

NETWORK 2015
<b>3 (sharia)</b>
<b>27 (8 sharia + 19 conventional)</b>
<b>35 cash office</b>
<b>21 payment point</b>
<b>17 mobile cash</b>
<b>109 ATM</b>



<b>ASET</b>	<b>Nominal (Rp juta)</b>
BI Placement	26,242
Placement Other Bank	4,170,853
Repo	19,846
Reverse Repo	99,232
<b>Liability</b>	
Liability with BI	-
Liability with other Bank	417,085

<b>Interest Income</b>	<b>Nominal (Rp juta)</b>
From Bank Indonesia	2,183
From Placement Other Bank	
a. Interbank Call Money	222,845
a. Time Deposit	208,581

Marketable Securities buying and selling transaction planning 2015:

a. Trading portfolio ( for nation marketable securities including maintain statutory reserve), at +Rp. 226 Milyar;

b. AFS portfolio (for nation marketable securities including maintain statutory reserve), at + Rp. 1,5 Triliun ;

c. HTM portfolio (include reksadana), at +Rp. 2,8 Triliun.

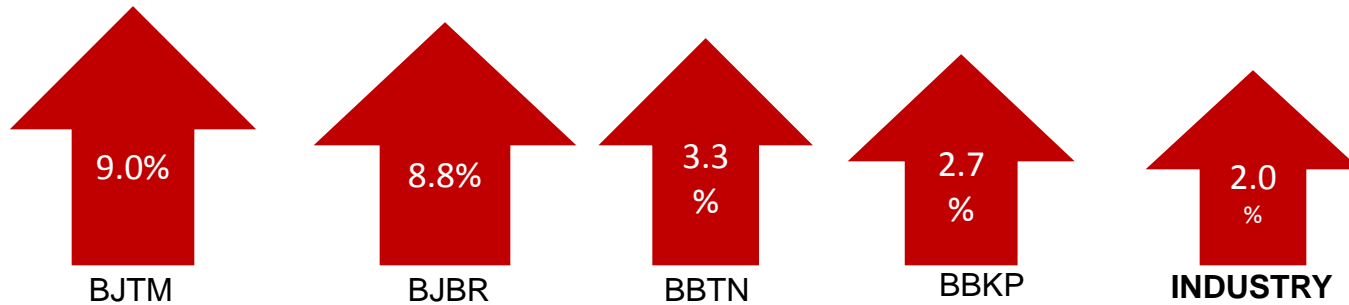
Income forecast from Marketable Securities at least + Rp. 313 Milyar.

No	Bank	Asset	Loan	Funding	NIM	ROE	ROA	LDR
1	BBRI	31,10%	9,40%	25,00%	7,57%	29,84%	3,99%	80,47%
2	BJTM	29,21%	17,12%	34,64%	6,90%	17,61%	3,38%	69,96%
3	BMRI	19,04%	13,30%	18,27%	5,62%	19,39%	3,17%	86,74%
4	BTPN	13,69%	13,48%	12,45%	11,30%	15,80%	3,50%	98%
5	BBKP	12,69%	13,50%	15,33%	3,26%	12,80%	1,30%	80,32%
6	BBCA	10,90%	5,80%	9,40%	6,50%	20,10%	3,50%	74,90%
7	BBJB	10,37%	9,54%	14,85%	6,76%	25,15%	2,53%	74,57%
8	BBNI	9,60%	9,10%	11,40%	6,50%	23,10%	3,60%	87,80%
9	BBTN	9,00%	16,86%	7,08%	4,70%	15,31%	1,53%	109,71%
10	BDMN	4,24%	-0,09%	3,16%	8,30%	8,60%	1,40%	92,70%

Aset, Loan, Funding : Growth YoY March 2014 & March 2015  
Ratio as March 2015

<u>Information</u>	<u>National</u>	<u>East Java</u>	<u>Bank Jatim</u>
<b>Total Asset</b>	<b>13,34%</b>	<b>12,95%</b>	<b>14,98%</b>
<b>Third Party Fund</b>	<b>12,29%</b>	<b>14,93%</b>	<b>16,48%</b>
- <b>Current Account</b>	<b>5,05%</b>	<b>15,20%</b>	<b>16,85%</b>
- <b>Saving Account</b>	<b>5,92%</b>	<b>7,23%</b>	<b>10,25%</b>
- <b>Time Deposit</b>	<b>20,93%</b>	<b>22,19%</b>	<b>26,14%</b>
<b>Credit</b>	<b>11,65%</b>	<b>13,25%</b>	<b>18,61%</b>
- <b>Productive</b>	<b>11,61%</b>	<b>13,46%</b>	<b>23,78%</b>
- <b>Consumptive</b>	<b>11,51%</b>	<b>12,66%</b>	<b>16,48%</b>

# Dividen Yield



Bank (01/07/2015)	Price	Market Cap Rp bn	EPS Growth	PER	PBV	Dividend Yield
BBCA	13.500	332.843	10,5	18,3	3,6	1,2
BBRI	10.350	255.326	8,1	9,7	2,2	2,1
BMRI	10.050	234.500	4,5	11,3	2,0	2,2
BBNI	5.300	98.838	8,1	8,5	1,5	2,7
BDMN	4.300	41.214	4,7	15,1	1,2	3,3
BTPN	3.425	20.003	8,6	9,9	1,4	1,5
BBTN	1.190	12.576	26,6	8,3	0,9	3,3
BJBR	820	7.951	33,9	5,3	1,0	8,8
BBKP	660	5.997	9,8	7,5	0,8	2,7
BJTM	476	7.101	7,6	7,0	1,1	9,0

# Awards & Achievements



**Indonesia Bank Loyalty Award 2014**



**IAIR Award 2014**



**MRI Best Service Excellence 2014**



**INFOBANK AWARD 2014**



**4th Best Overall Performance**



**Excellence in Building and Managing Corporate Image**

## June 2014

**Foreign Institution Investor  
June 2014  
46,50 % from public shares**

**Domestic Investor June 2014  
53,50 % from public shares**

**Public shares 20 %  
from paid capital**

## June 2015

**Foreign Institution Investor  
June 2015  
72,39 % from public shares**

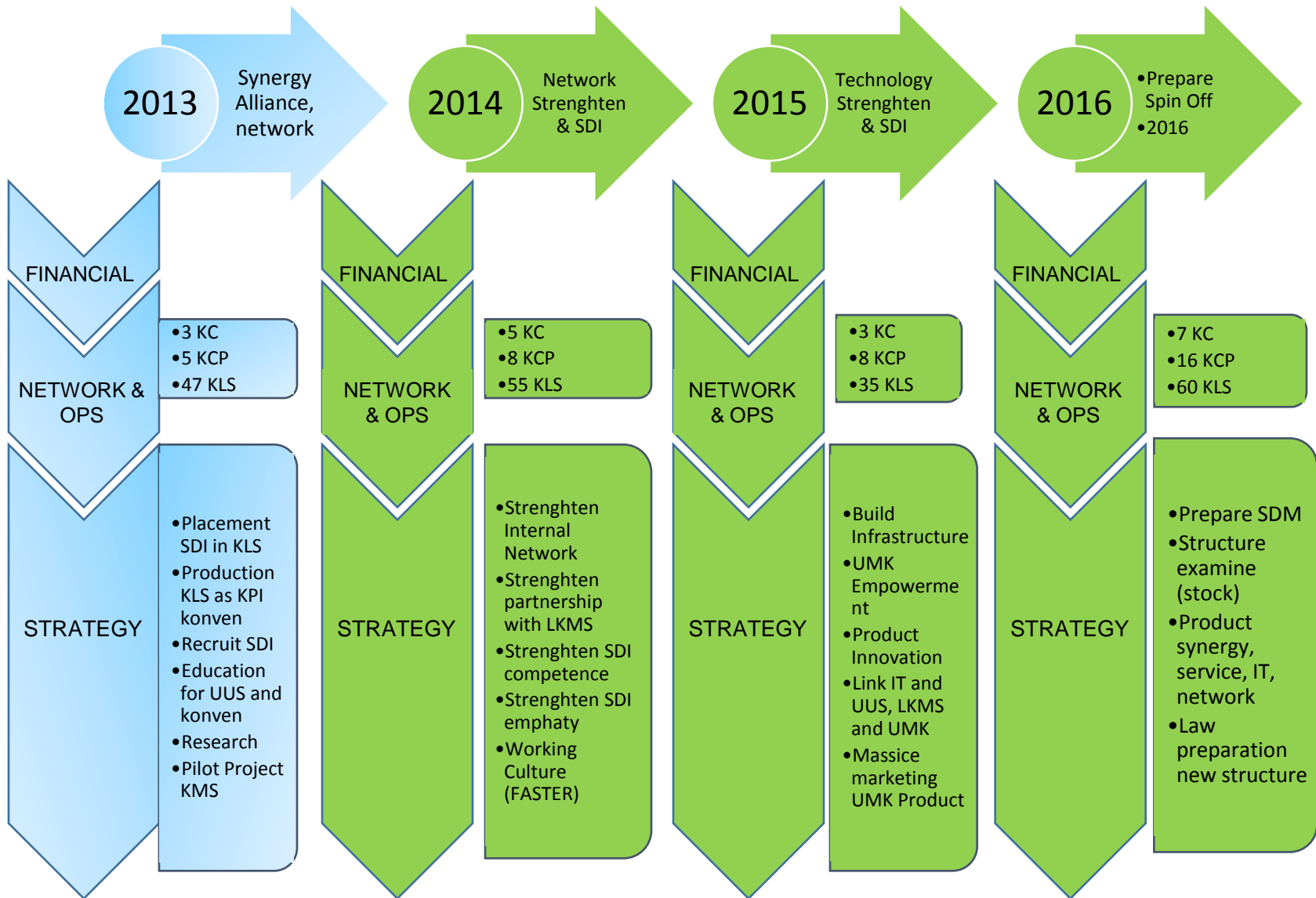
**Domestic Investor June 2015  
27,61 % from public shares**

## June 2015 BJTM Investor Country

No	Country	Share
1	INDONESIA	27,605%
2	SIPRUS	20,176%
3	AMERIKA	14,514%
4	NORWEGIA	13,459%
5	FINLANDIA	6,033%
6	VIRGIN ISLAND	5,188%
7	IRLANDIA	3,980%
8	LUKSEMBURG	3,829%
9	INGGRIS	1,519%
10	AUSTRALIA	1,055%
11	JEPANG	0,925%
12	KANADA	0,621%
13	CINA	0,355%

No	Country	Share
14	SINGAPURA	0,216%
15	SWEDIA	0,188%
16	CAYMAN ISLAND	0,133%
17	JERMAN	0,098%
18	SELANDIA BARU	0,033%
19	GUYANA	0,020%
20	SWITSERLAND	0,017%
21	BELANDA	0,015%
22	BELGIA	0,006%
23	KOREA SELATAN	0,006%
24	HONGKONG	0,006%
25	FILIPINA	0,002%
26	MALAYSIA	0,002%
<b>Total</b>		<b>100%</b>







## **CONTACT**

**Investor Relation (IR)**

**Corporate Secretary**

**(031) 5310090**

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

- ❖ Ferdian Timur S. - Ext. 467  
Head of Investor Relation Sub Division
- ❖ Nur Eko Ardian Ext. 472  
Senior Analyst
- ❖ Abdulah Basid - Ext. 472  
Analisis
- ❖ Lukas Yudhi W.S - Ext . 469  
Junior Analisis
- ❖ Frizki Putera N - Ext. 469  
Junior Analisis