

The logo for Bank Jatim, featuring the text "bankjatim" in a sans-serif font. "bank" is in red and "jatim" is in black. To the right of the text is a red graphic element consisting of several curved lines that resemble a stylized wing or a flame.

bankjatim

**BJTM**  
**COMPANY PERFORMANCE**  
**8M15**

A thick, solid red horizontal bar with a subtle diamond-patterned texture, spanning the width of the slide.A faint, light-colored decorative floral or scrollwork pattern in the bottom right corner of the slide.

**ECONOMIC OUTLOOK**

**FINANCIAL HIGHLIGHTS**

**OVERVIEW & INVESTMENT HIGHLIGHTS**

**STRENGTHS**

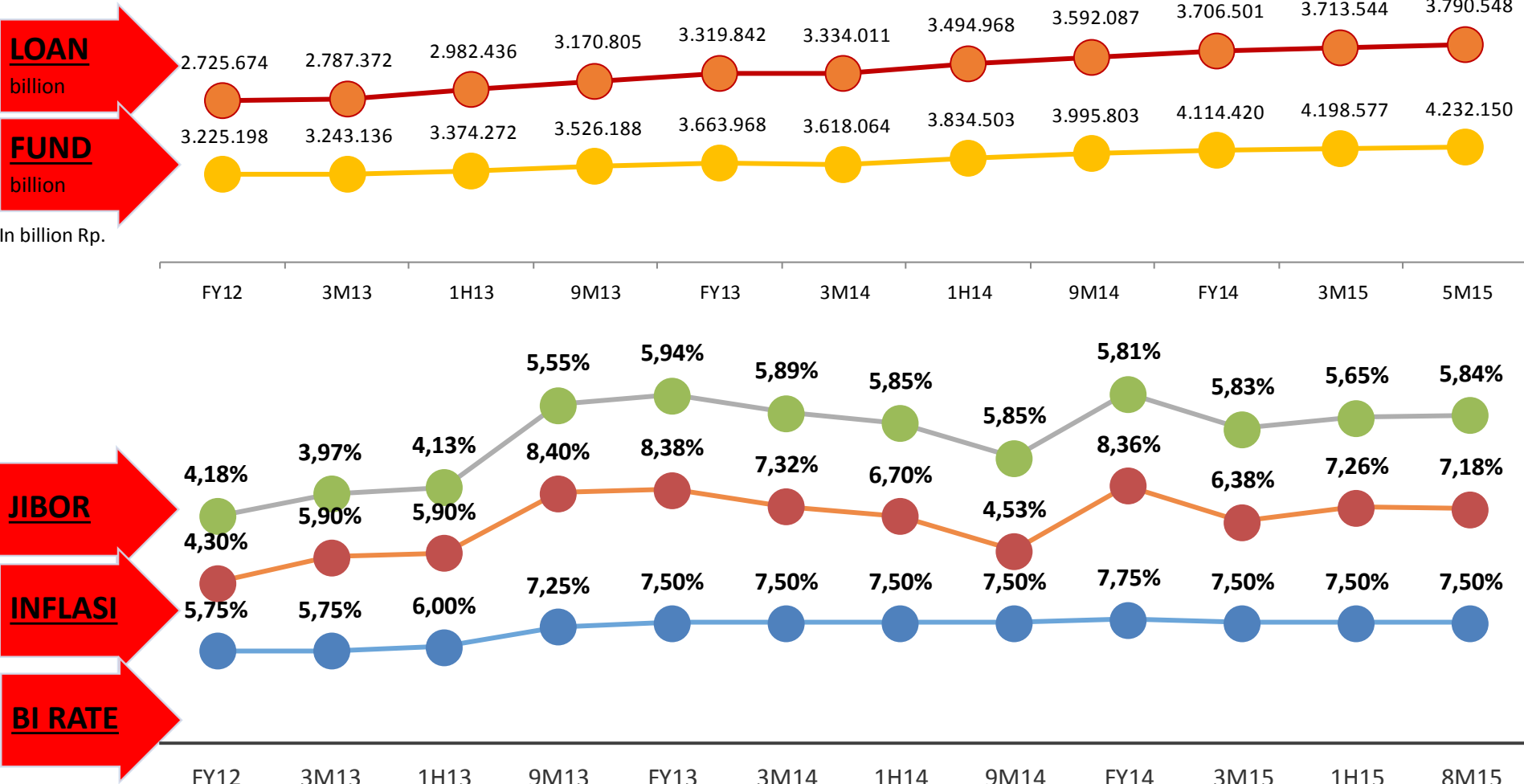
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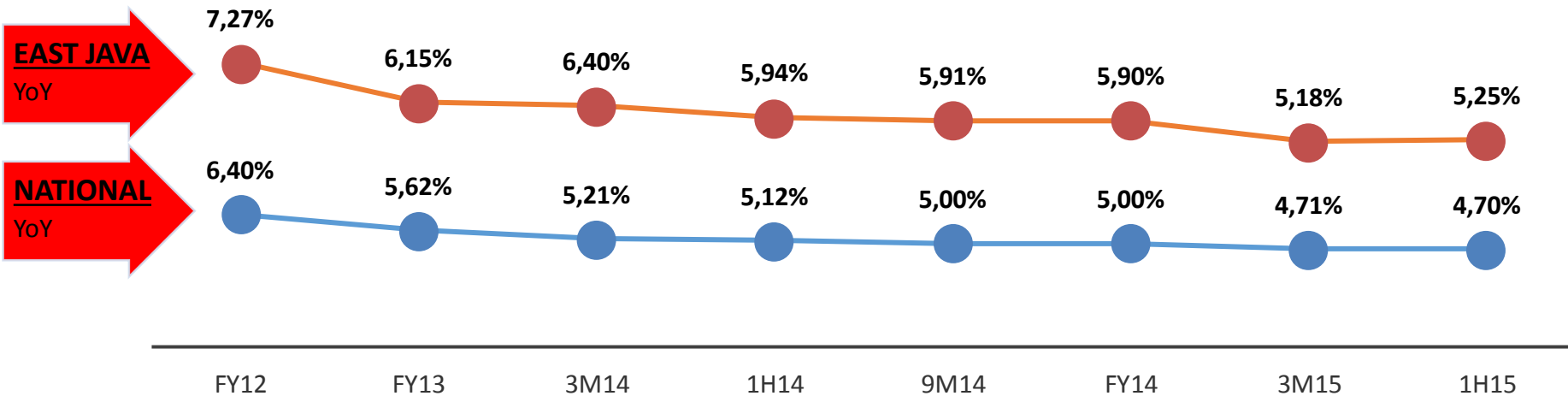
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# SECTION 1

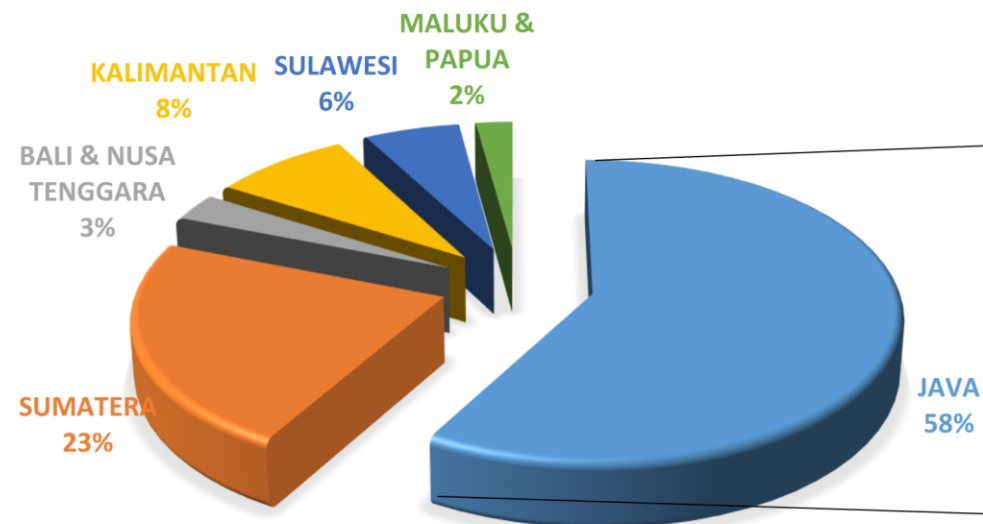
# ECONOMIC OUTLOOK

# MACRO ECONOMY REVIEW

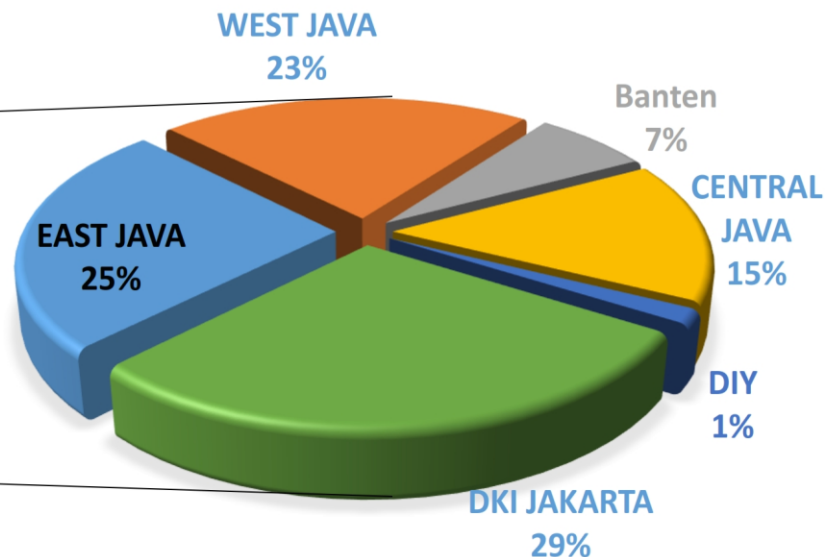




**INDONESIA Economic Share**



**JAVA Regional Economic Share**



# SECTION 2

# FINANCIAL HIGHLIGHTS

# Balance Sheet

<u>Information</u> In million Rp	<u>8M14</u>	<u>8M15</u>	<u>YoY</u>
Total Asset	38.980.931	48.631.902	24,76%
Placement BI & Other	8.767.698	12.715.138	45,02%
Loan	25.474.321	29.037.707	13,99%
Third Party Fund	31.986.812	40.922.144	27,93%
- Current Account	12.125.285	16.947.116	39,77%
- Saving Account	9.024.129	10.444.434	15,74%
- Time Deposit	10.837.398	13.530.594	24,85%
Equity	5.759.112	6.027.348	4,66%



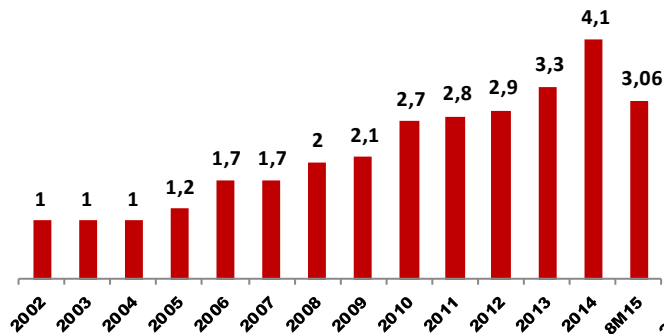
<b>Information</b> In million Rp	<b>8M14</b>	<b>8M15</b>	<b>YoY</b>
<b>Interest Income</b>	<b>2.576.869</b>	<b>3.059.147</b>	<b>18,72%</b>
<b>Interest Expense</b>	<b>(710.096)</b>	<b>(958.452)</b>	<b>34,98%</b>
<b>Nett Interest Income</b>	<b>1.866.773</b>	<b>2.100.695</b>	<b>12,53%</b>
<b>Non Interest Operational Income</b>	<b>295.392</b>	<b>299.198</b>	<b>1,29%</b>
<b>Non Interest Operational Expense</b>	<b>(1.254.796)</b>	<b>(1.565.337)</b>	<b>24,75%</b>
<b>Nett Non Interest Operational Income (Expense)</b>	<b>(959.404)</b>	<b>(1.266.139)</b>	<b>31,97%</b>
<b>Operational Profit</b>	<b>907.369</b>	<b>834.556</b>	<b>-8,02%</b>
<b>Non Operational Profit</b>	<b>15.690</b>	<b>43.114</b>	<b>174,78%</b>
<b>Pre Tax Profit</b>	<b>923.060</b>	<b>877.671</b>	<b>-4,92%</b>
<b>Taxes</b>	<b>(268.498)</b>	<b>(260.076)</b>	<b>-3,14%</b>
<b>Net profit</b>	<b>654.561</b>	<b>617.595</b>	<b>-5,65%</b>

<u>Information</u> In million Rp	<u>8M14</u>	<u>8M15</u>	<u>YoY</u>
Placement others bank	268.536.093.259	300.689.029.420	11,97%
Marketable Securities	151.442.774.422	214.012.816.548	41,32%
Fees & Commissions	137.452.498.350	172.683.122.120	25,63%
Current Account Expense	(185.623.233.185)	(251.404.688.145)	35,44%
Saving Accounts Expense	(89.986.641.585)	(106.857.183.669)	18,75%
Deposits Expense	(416.168.150.631)	(572.566.387.869)	37,58%
Salaries	(441.718.279.785)	(500.057.188.671)	13,21%
Education & Training	(13.112.729.945)	(13.791.017.155)	5,17%
Rental	(79.952.069.089)	(88.097.997.723)	10,19%

# Financial Performance

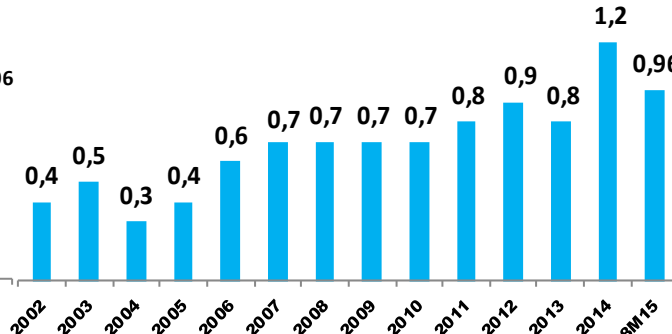
**INTEREST INCOME (Rp Tril)**

**CAGR = 12,71%**



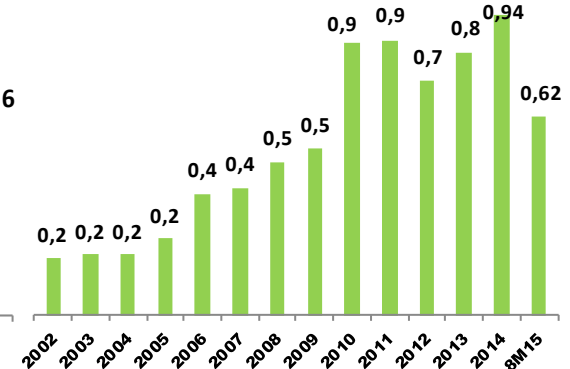
**INTEREST EXPENSE (Rp Tril)**

**CAGR = 10,17%**



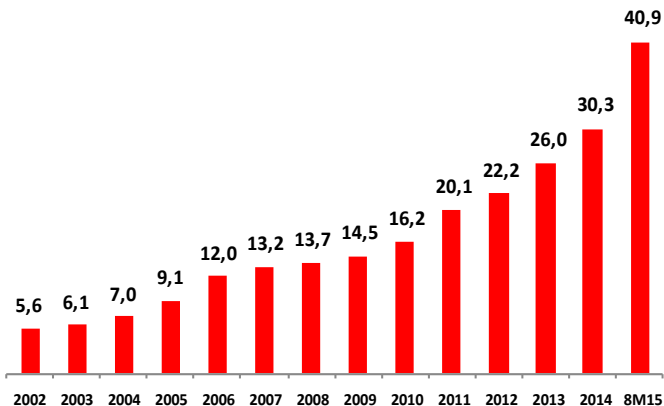
**NET PROFIT (Rp Tril)**

**CAGR = 15,32%**



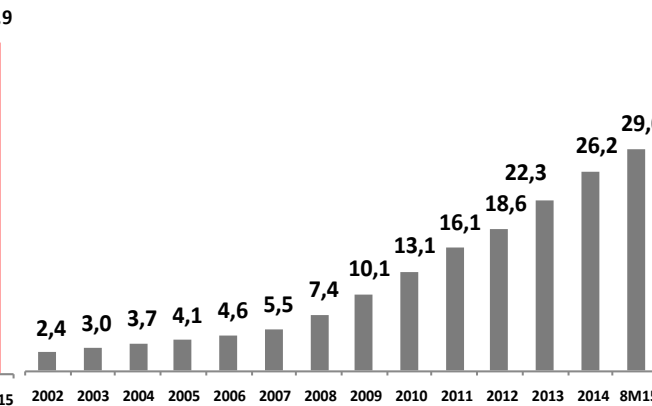
**THIRD PARTY FUND (Rp Tril)**

**CAGR = 16,93%**



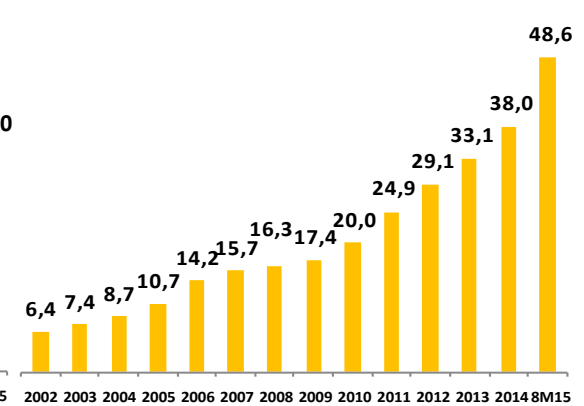
**LOAN (Rp Tril)**

**CAGR = 21,44%**

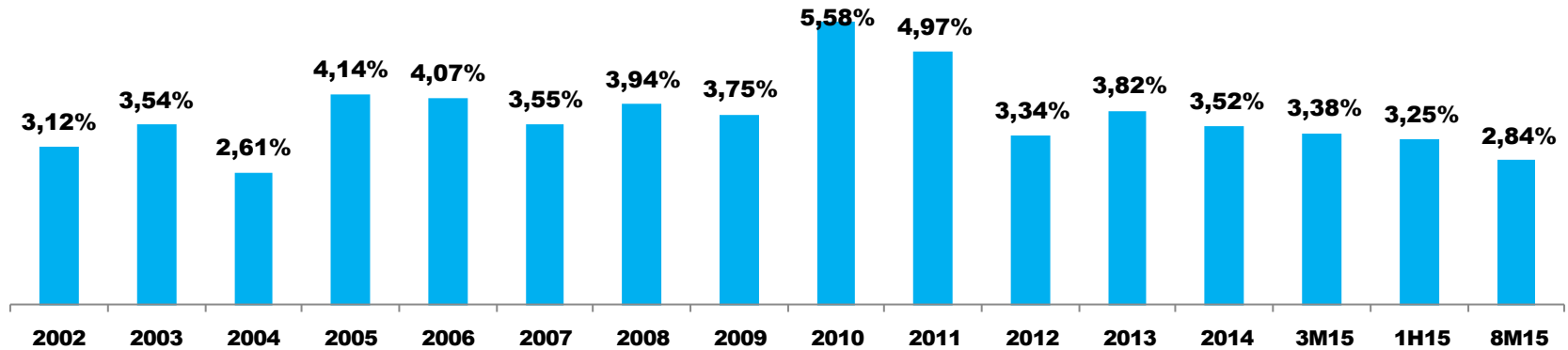


**TOTAL ASSET (Rp Tril)**

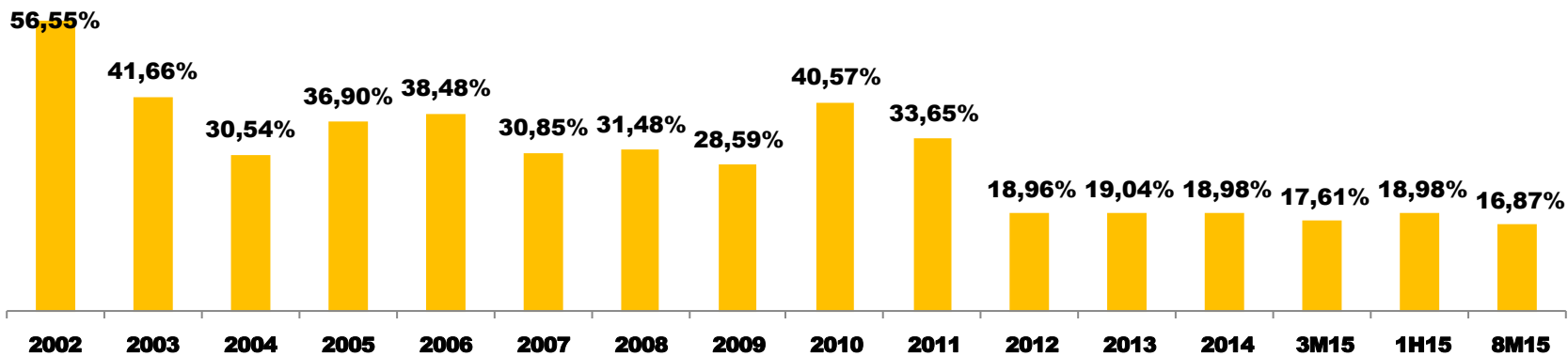
**CAGR = 17,15%**



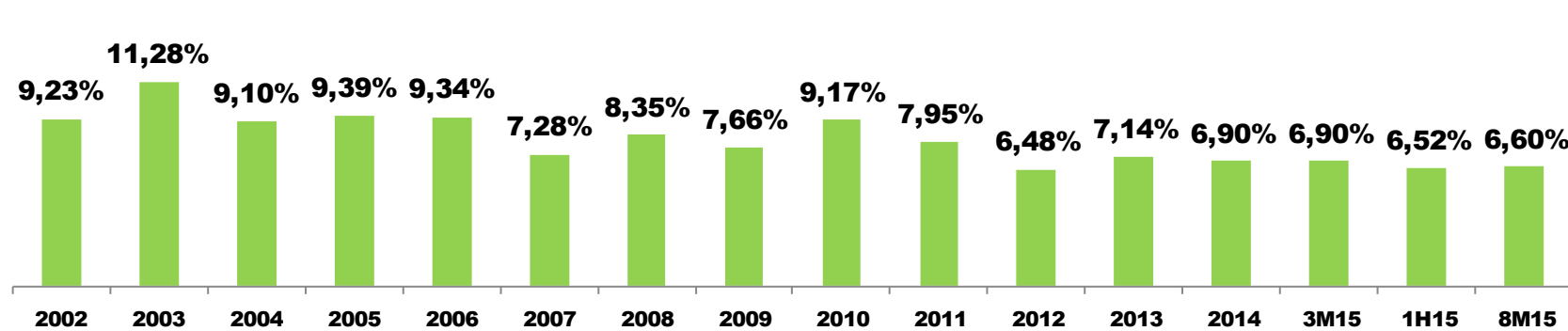
**R  
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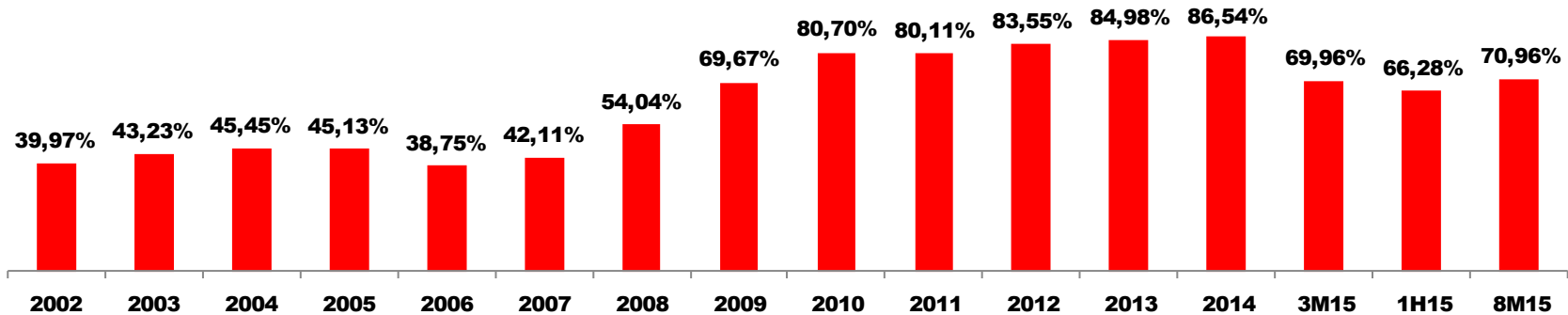
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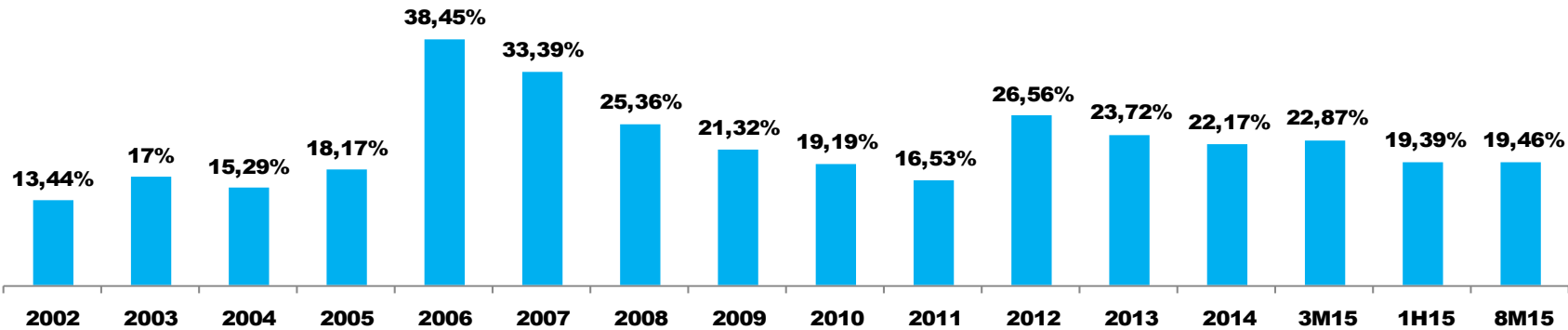
**N  
I  
M**



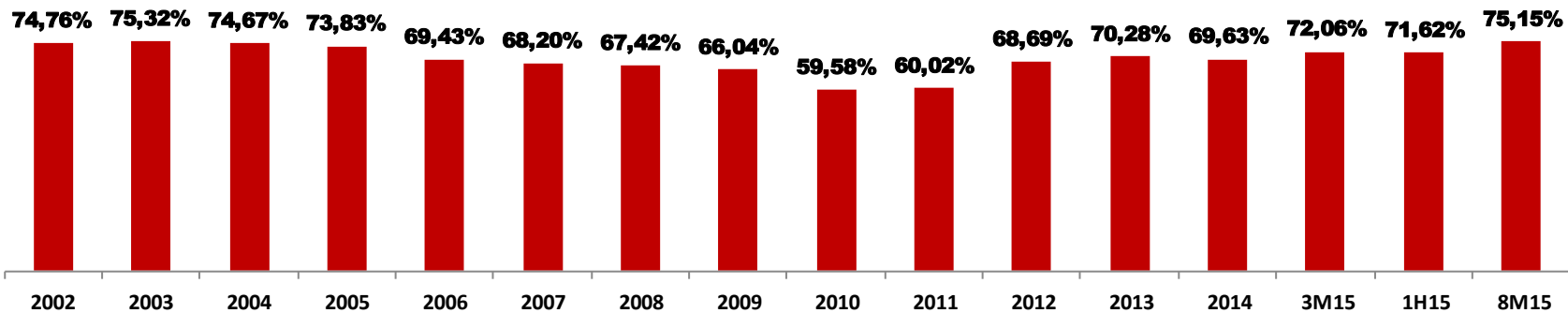
**L  
D  
R**



**C  
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**B  
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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)*

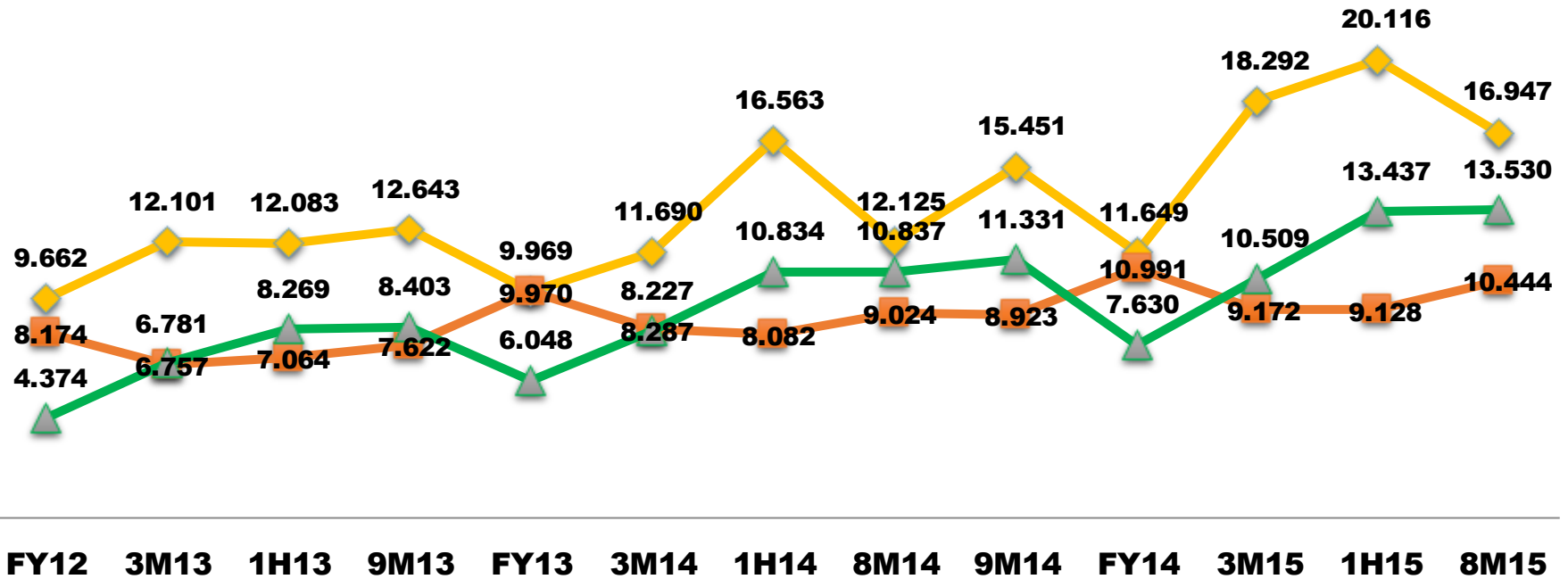
Experienced for 27 years in Bank Jatim

**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.



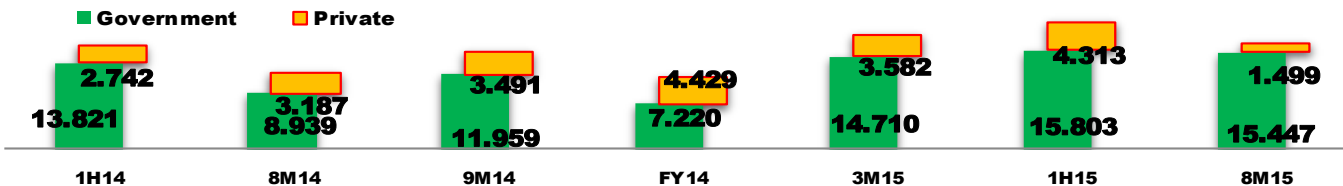
**Current Account**  
 YoY 39,77%

**Saving Account**  
 YoY 15,74%

**Time Deposit**  
 YoY 24,85%

In Billion Rp.

## Current Account

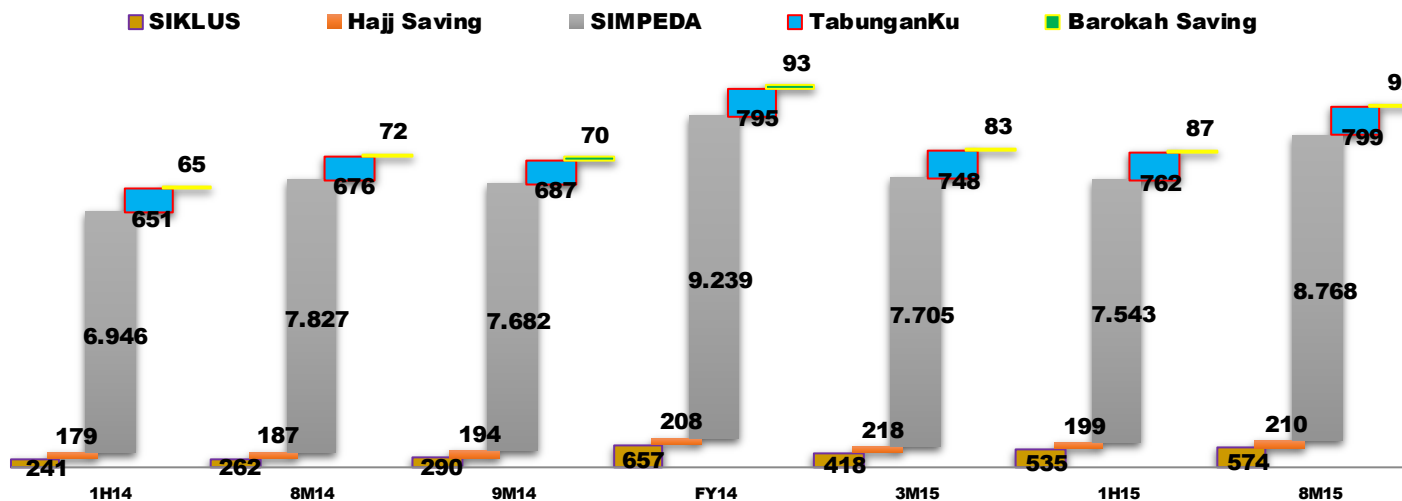


**Government Current Acc.**

**YoY 72,82%**

**Private Current Acc.**

**YoY -52,93%**



**YoY**

**SIMPEDA 12,03%**

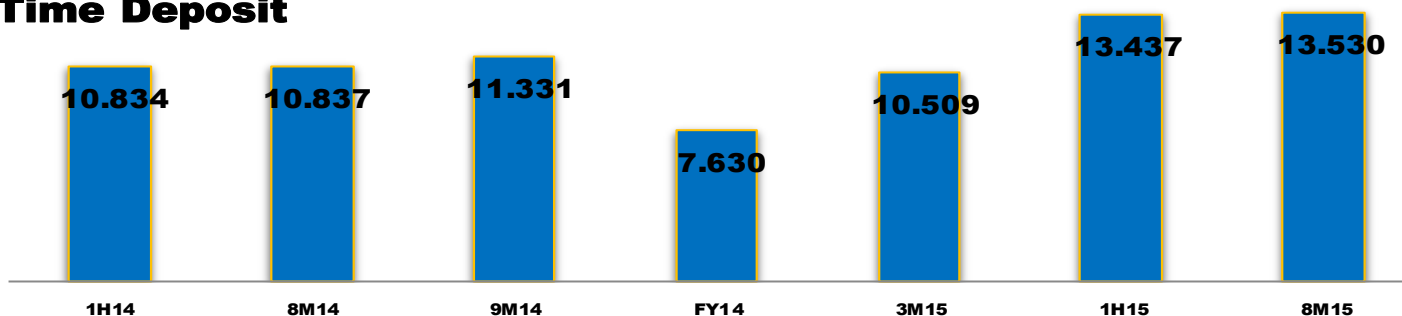
**SIKLUS 119,09%**

**Hajj Saving 12,40%**

**TabunganKu 18,26%**

**Barokah Saving 27,96%**

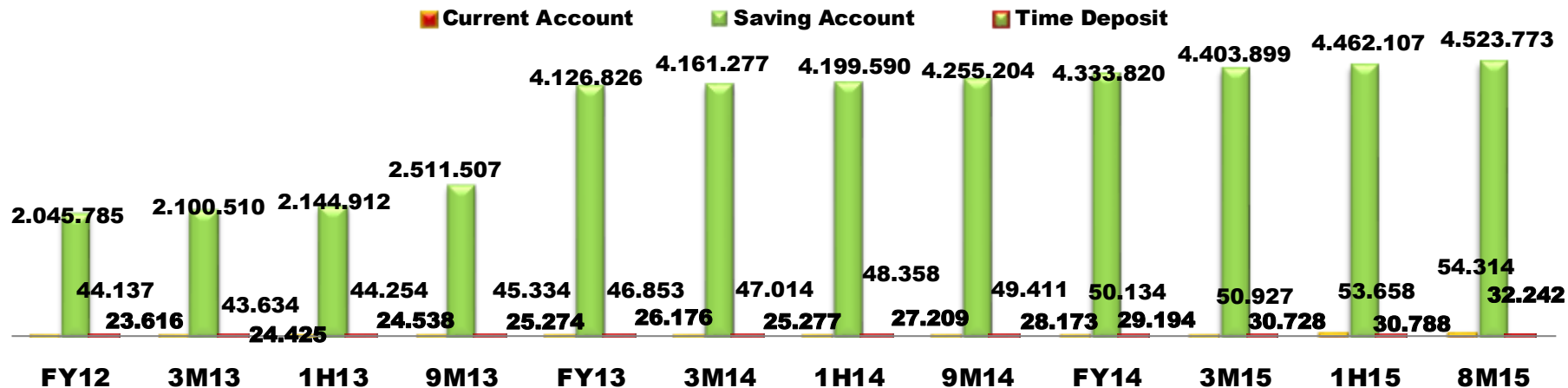
## Time Deposit



**Time Deposit**

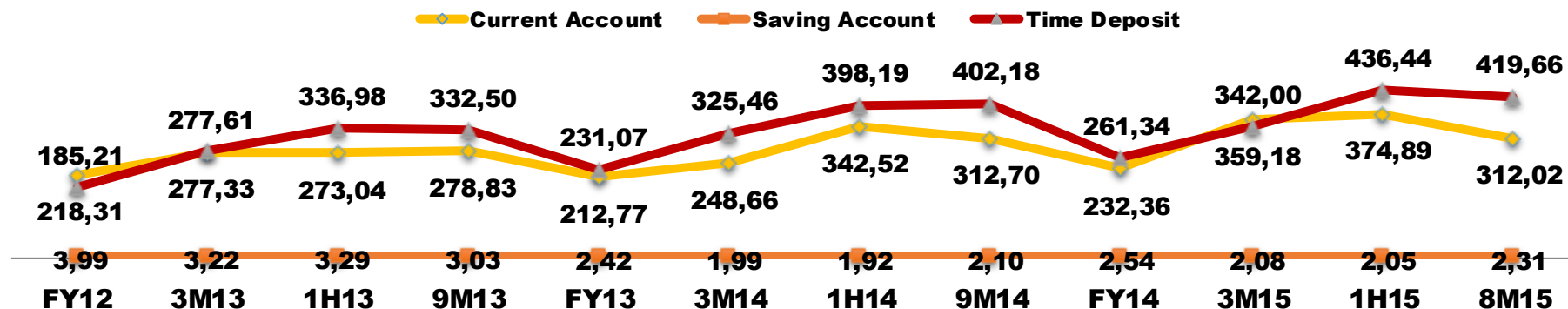
**YoY 24,85%**

## Total Customer



## Ticket Size

In million Rp.



# 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



**GEMERLAP 12 MILIAR SIMPEDA**



**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



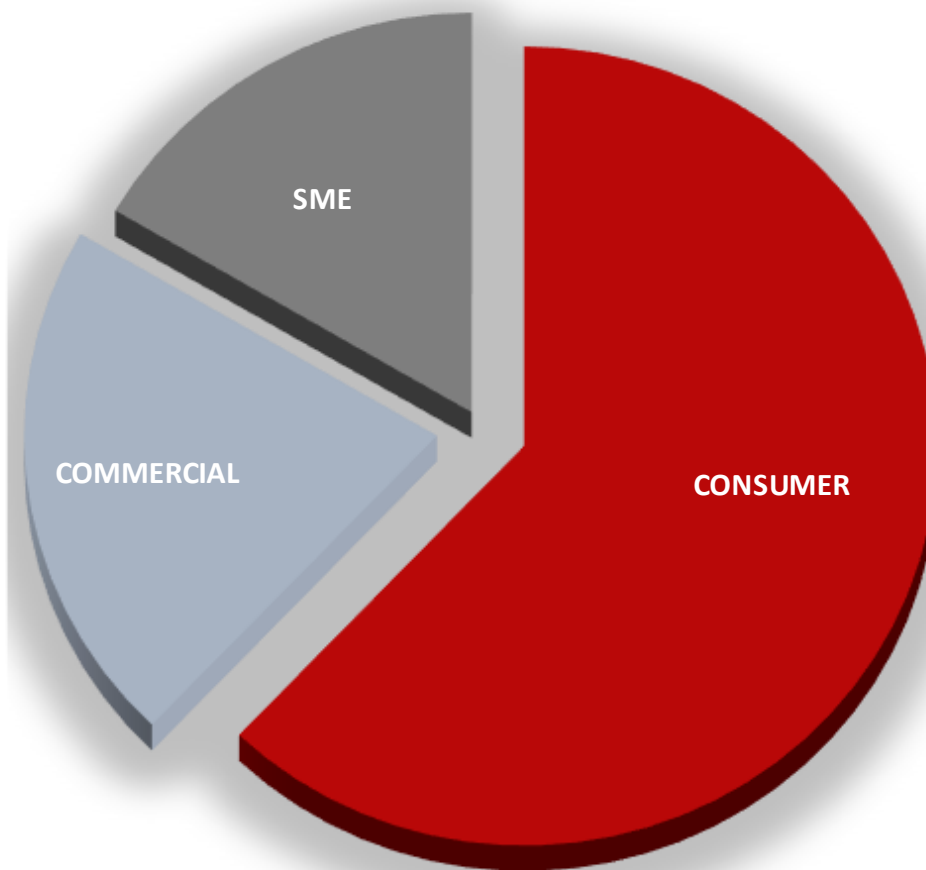
**bankjatim**  
*internet banking*

**Si UMI**  
SIKLUS MIKRO KECIL



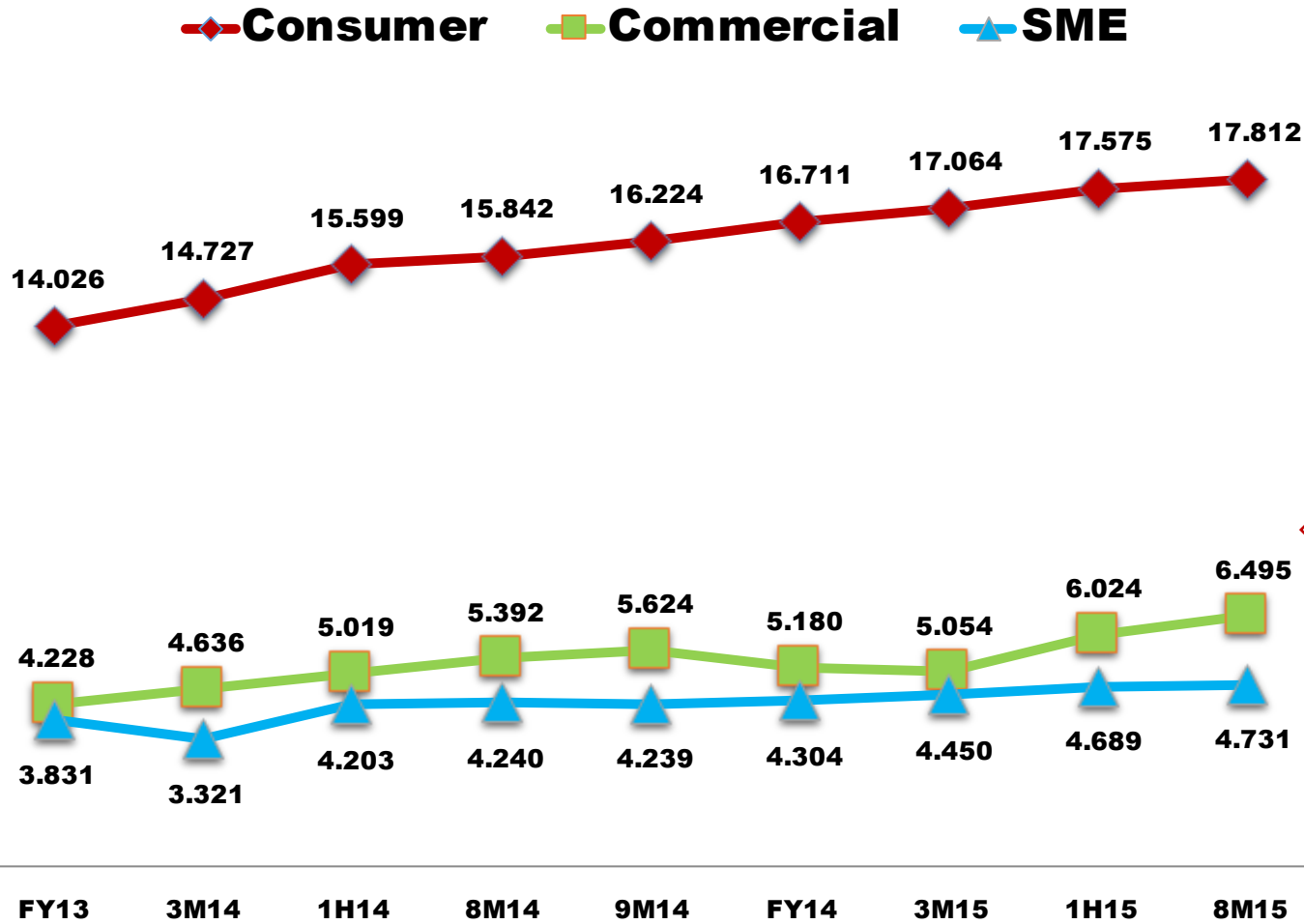
6036 0980 9999 3939  
NURCE LUNMAY





CONSUMER LOAN	August'14	August'15
Multipurpose	55,16%	54,00%
Mortgage	4,76%	4,83%
Others	2,27%	2,52%
<b>Total</b>	<b>62,19%</b>	<b>61,34%</b>
COMMERCIAL LOAN	August'14	August'15
Standby Loan	4,74%	4,03%
Keppres	3,91%	4,14%
Overdraft	8,83%	9,66%
Syndicate	3,69%	4,53%
<b>Total</b>	<b>21,17%</b>	<b>22,37%</b>
Small Medium Ent.	August'14	August'15
KUR	4,58%	2,22%
Pundi Kencana	2,86%	3,91%
Jatim Mikro	0,51%	1,64%
Others	8,69%	8,51%
<b>Total</b>	<b>16,64%</b>	<b>16,29%</b>

# Type Of Loan



In Billion Rp.

**YoY**

**Consumer**  
12,43%

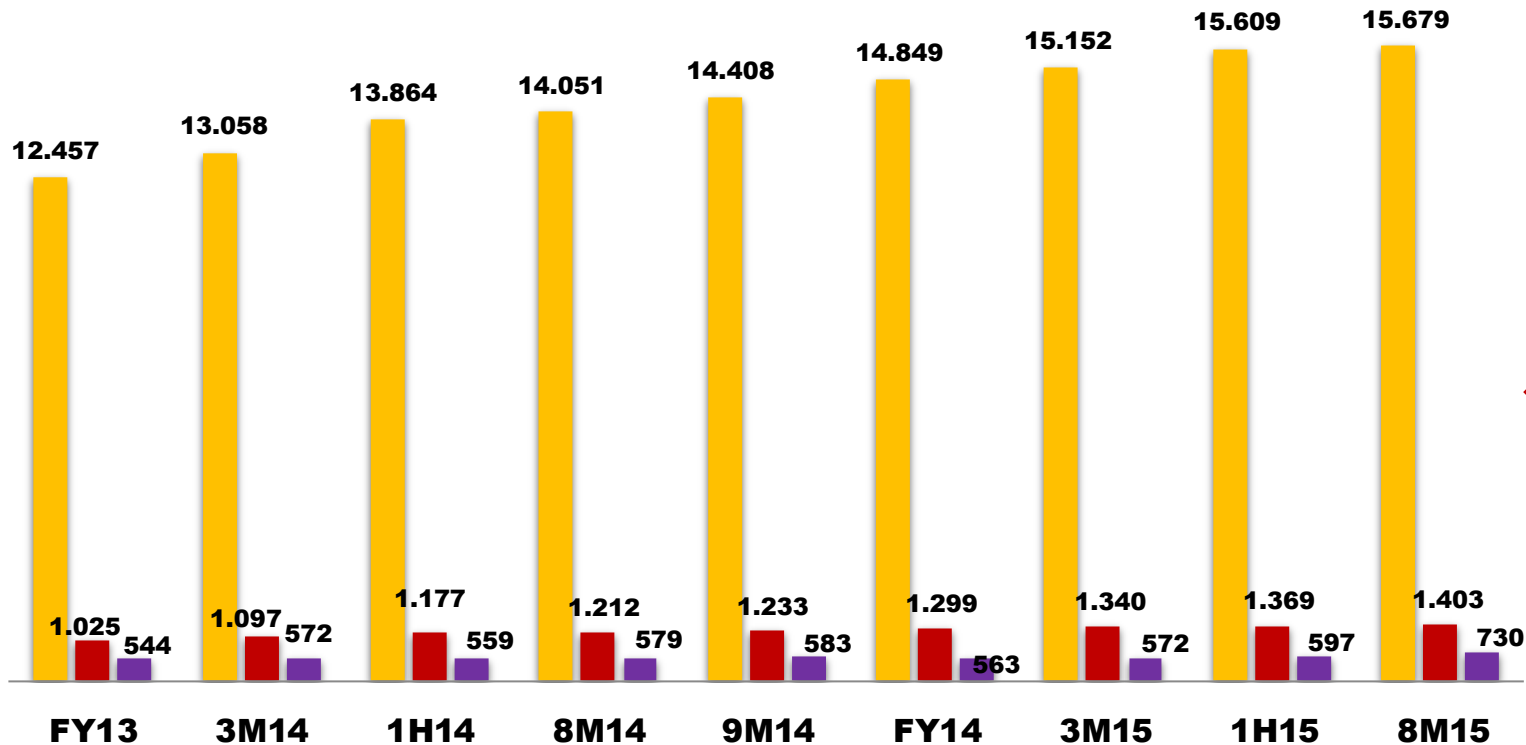
**Commercial**  
20,45%

**SME**  
11,58%

## Consumer Loan

In Billion Rp.

■ Multipurpose ■ Mortgage ■ Others



**YoY**

**Multi purpose**  
11,59%

**Mortgage**  
15,71%

**Others**  
26,09%

## Commercial Loan

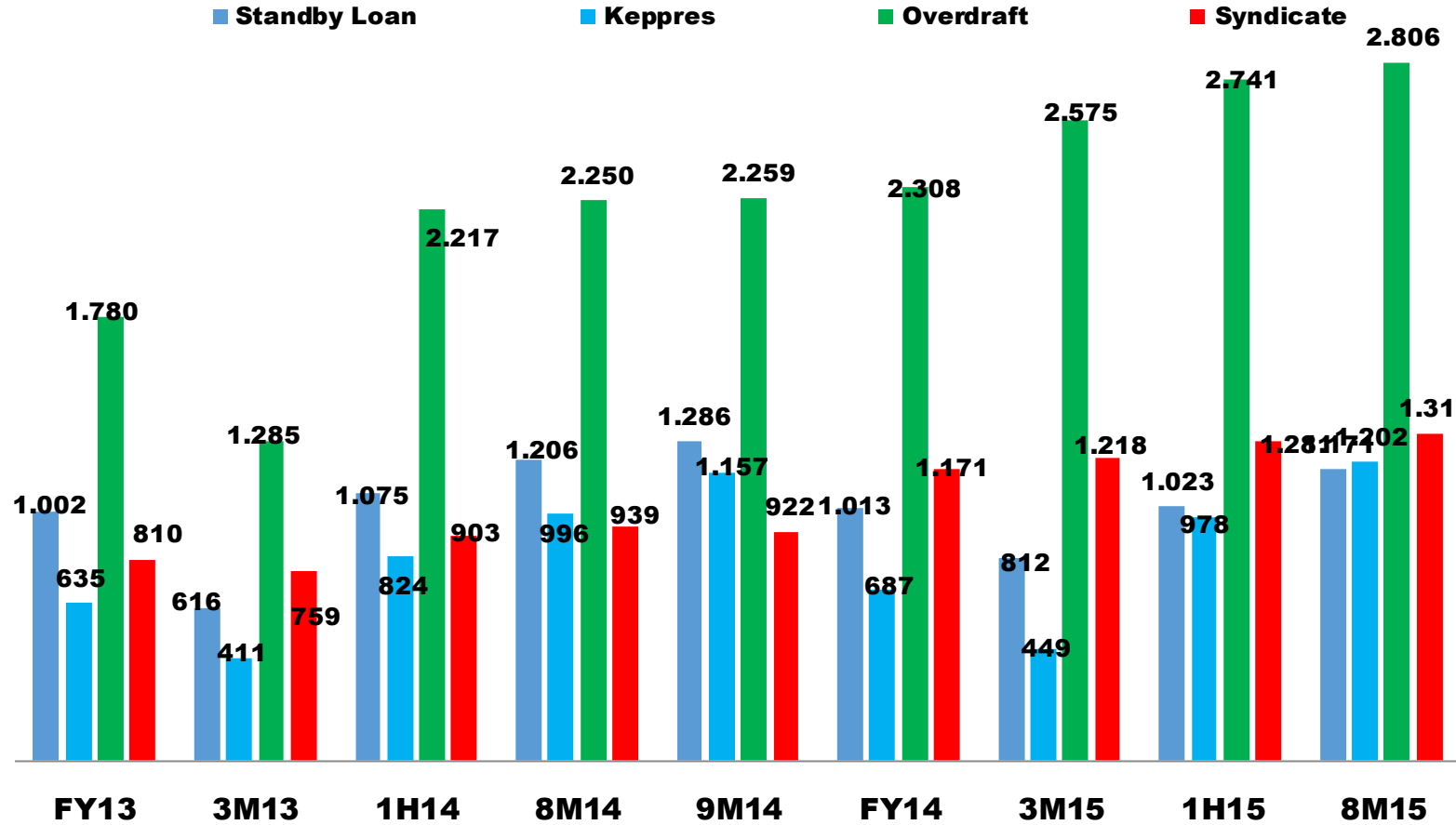
In Billion Rp.

■ Standby Loan

■ Keppres

■ Overdraft

■ Syndicate



YoY

Standby Loan  
(2,94%)

Keppres  
20,60%

Overdraft  
24,69%

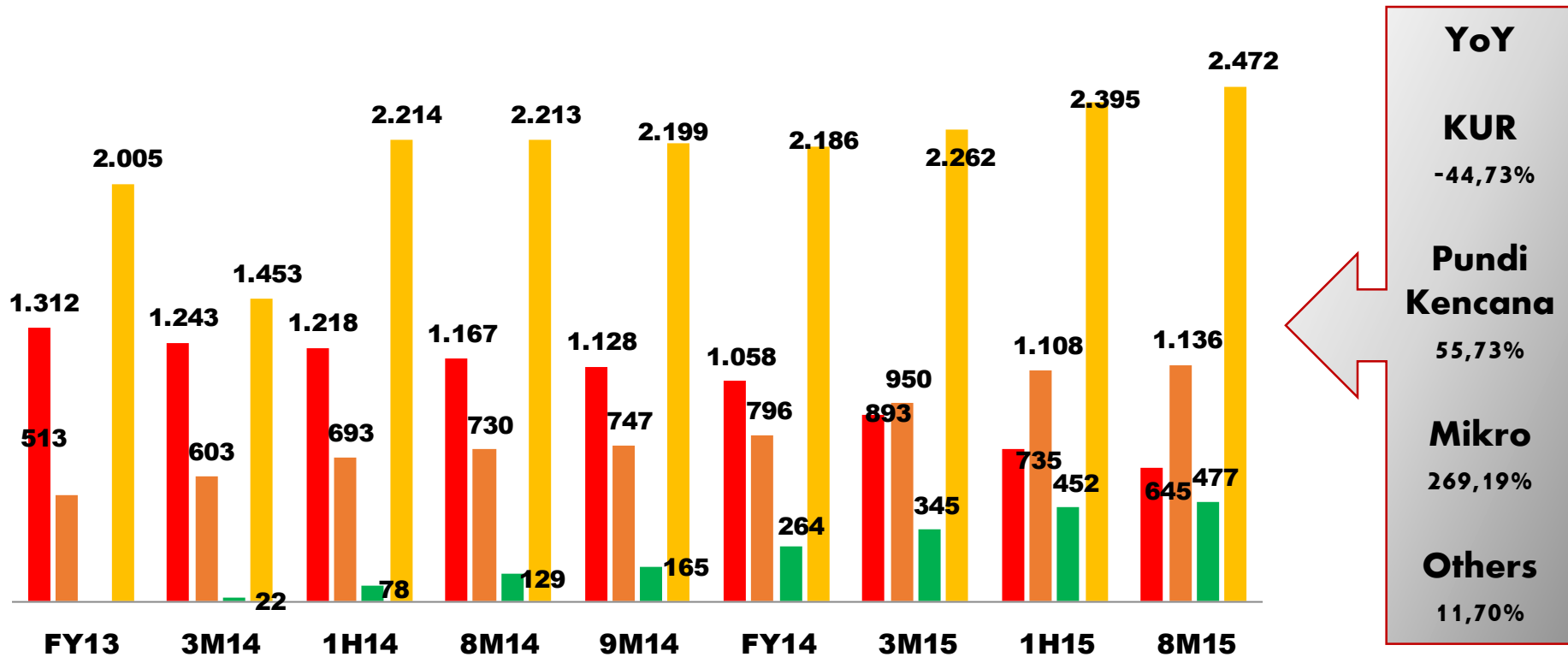
Syndicate  
40,20%



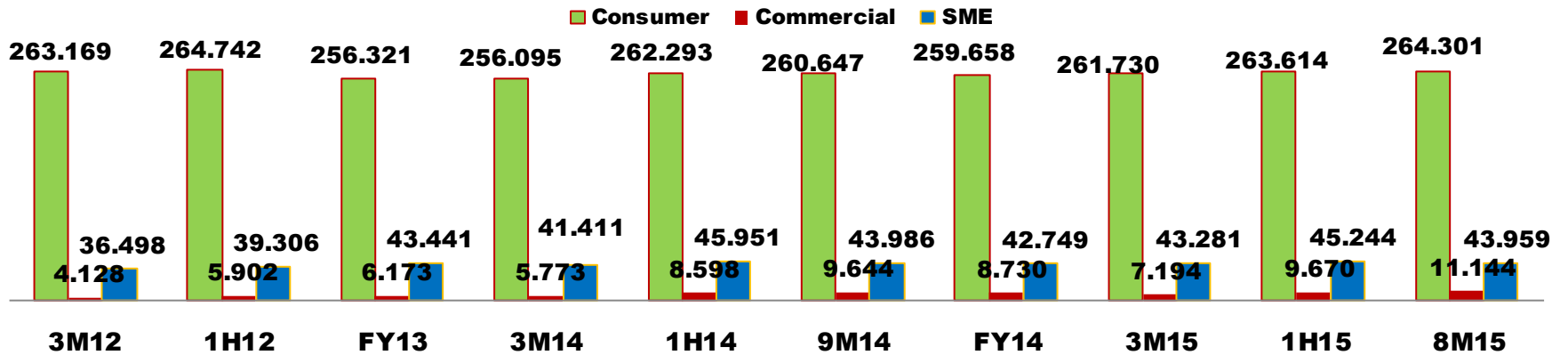
## SME Loan

■ KUR ■ Pundi Kencana ■ Mikro ■ Others

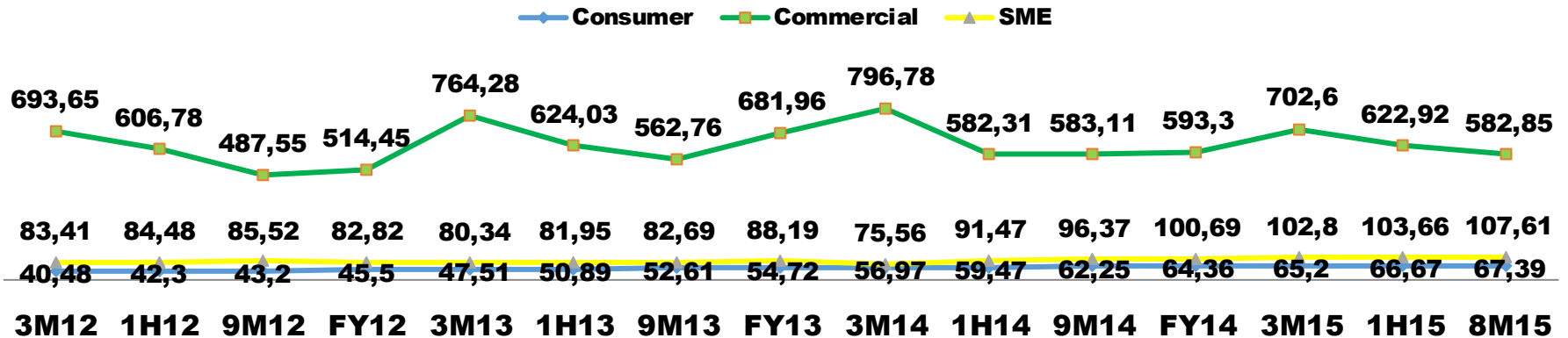
In Billion Rp.



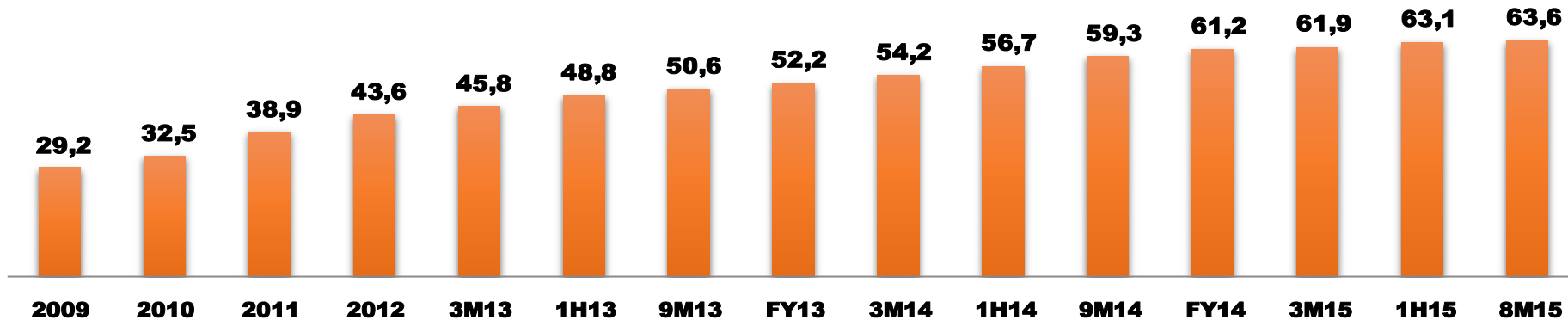
## Total Customer



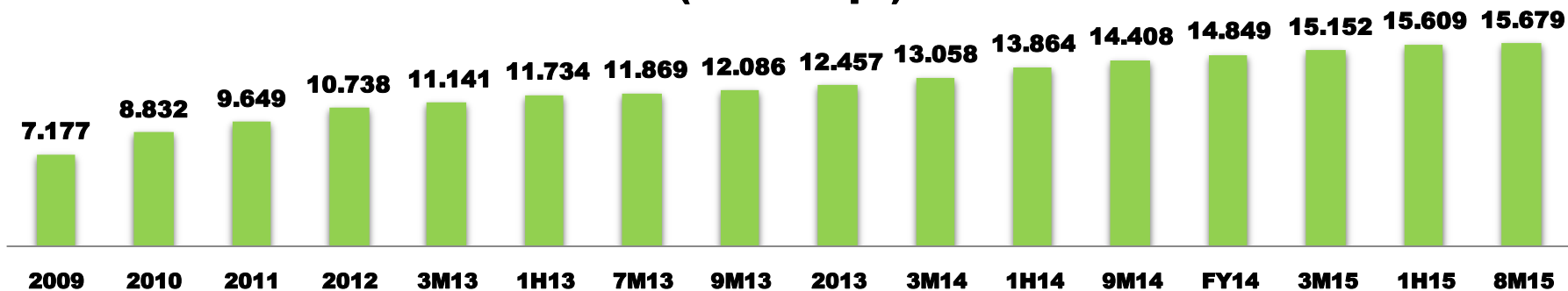
## Ticket Size



## Multiguna Ticket Size (million) Rp.



## Multiguna Loan Balance ( Billion Rp. )



### Description

### Details

Civil Servants (per December 2014) 413.993

Multipurpose Customer (Civil Servants) 246.489

% 58,54%

**NPL 0,37% as of August' 2015**

# NPL Each Segment

	3M13	1H13	9M13	FY13	3M14	1H14	9M14	FY14	3M15	1H15	7M15	8M15
<b>Consumer Loan</b>	0,36%	0,39%	0,47%	0,13%	0,45%	0,56%	0,53%	0,60%	0,66%	0,75%	0,81%	0,85%
<b>SME Loan</b>	13,66%	14,18%	12,50%	12,45%	12,49%	10,46%	10,37%	8,95%	9,28%	7,59%	7,52	7,70%
<b>Commercial Loan</b>	2,95%	3,21%	3,63%	7,07%	6,6%	6,69%	5,89%	6,04%	9,90%	9,78%	9,70%	9,81%

	3M13	1H13	9M13	FY13	3M14	1H14	9M14	FY14	3M15	1H15	7M15	8M15
<b>NPL Gross</b>	3,15%	3,29%	3,13%	3,44%	3,63%	3,53%	3,34%	3,31%	3,87%	3,82%	3,87%	3,99%
<b>Coverage Ratio</b>	40,42%	46,40%	53,78%	69,18%	70,80%	74,70%	74,49%	71,43%	78,95%	75,82%	84,44%	84,43%

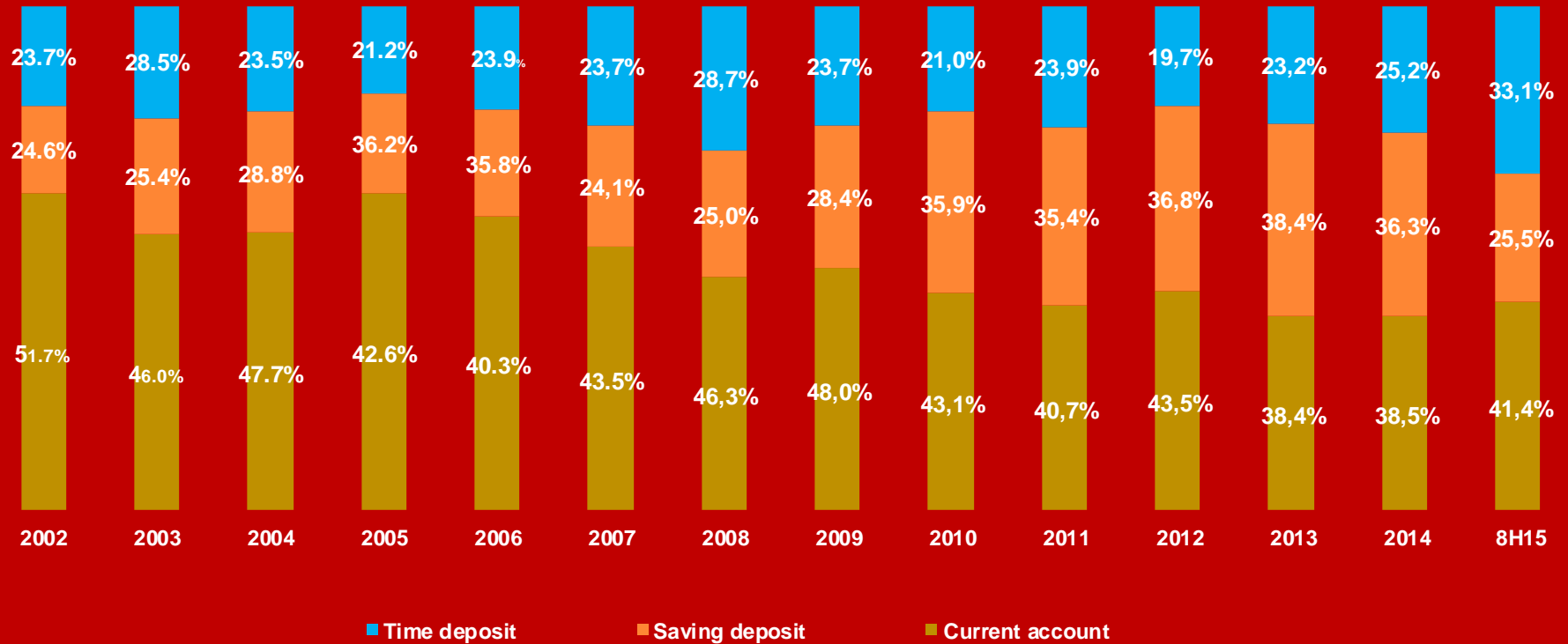
No	DATA	August 2014	August 2015
<b>1</b>	<b>Board of Commisioner</b>	<b>3</b>	<b>3</b>
<b>2</b>	<b>Board of Sharia Supervisory</b>	<b>3</b>	<b>3</b>
<b>3</b>	<b>Director</b>	<b>3</b>	<b>5</b>
<b>4</b>	<b>Management 1</b>	<b>12</b>	<b>17</b>
<b>5</b>	<b>Management 2</b>	<b>68</b>	<b>78</b>
<b>6</b>	<b>Management 3</b>	<b>203</b>	<b>248</b>
<b>7</b>	<b>Management 4</b>	<b>671</b>	<b>696</b>
<b>8</b>	<b>Staff of Administration</b>	<b>1.415</b>	<b>1.879</b>
<b>9</b>	<b>Staff Non Administration</b>	<b>347</b>	<b>340</b>
<b>10</b>	<b>Non Permanent</b>	<b>1.131</b>	<b>665</b>
<b>11</b>	<b>Outsource</b>	<b>1.611</b>	<b>1.832</b>
	<b>Total</b>	<b>5.467</b>	<b>5.766</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

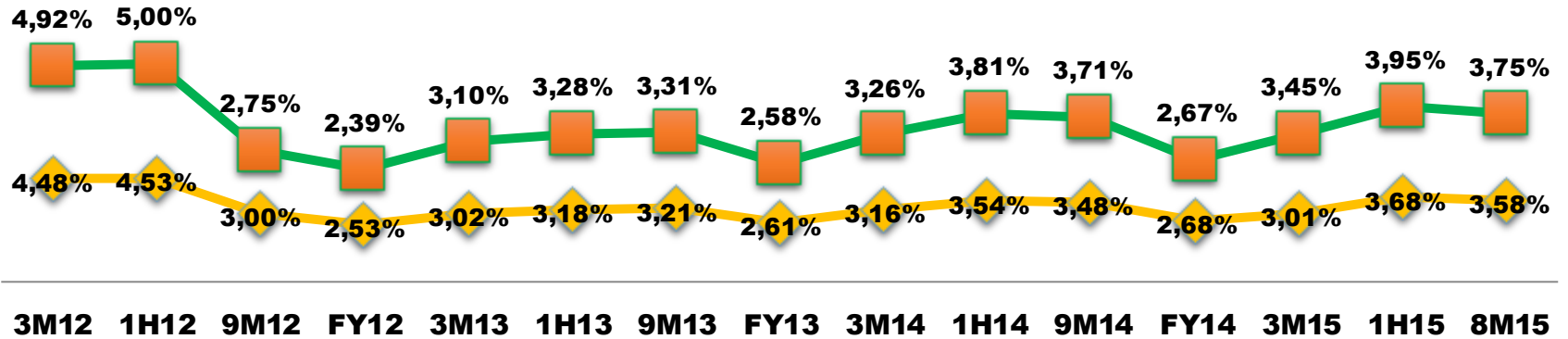


**CASA**  
**August 2015**  
**66,94 %**



# COF

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



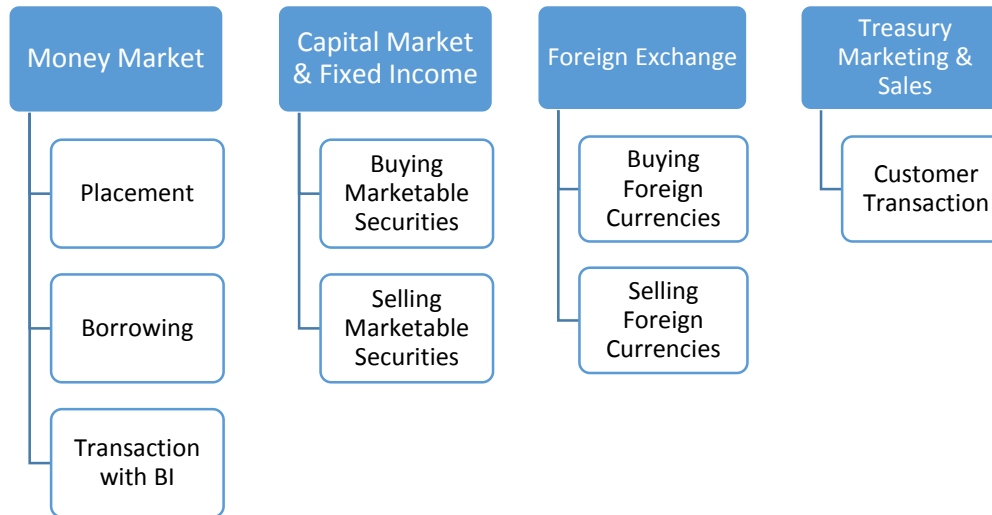
# Micro Loan



No	Branch	Unit Amount	Unit Age Month	August 2015			RR	NPL
				Plafond In thousand	Outstanding In thousand	NOA		
1	Surabaya	7	19	72.959.000	61.560.591	278	100,00%	0,00%
2	Sidoarjo	6	19	89.344.100	74.045.744	396	100,00%	0,00%
3	Madiun	6	19	61.081.500	51.264.817	310	99,56%	0,44%
4	Mojokerto	5	15	64.827.500	54.925.901	303	100,00%	0,00%
5	Kediri	5	15	48.525.000	41.467.260	339	99,26%	0,00%
6	Gresik	5	15	51.064.000	42.373.988	234	100,00%	0,00%
7	Malang	7	16	80.649.000	71.294.140	414	98,67%	0,51%
8	Jember	4	10	30.271.500	27.853.364	149	100,00%	0,00%
9	Banyuwangi	5	7	17.559.000	16.339.771	133	100,00%	0,00%
10	Tulungagung	4	7	13.576.000	12.664.850	86	100,00%	0,00%
11	Ponorogo	4	7	14.806.000	13.948.013	105	100,00%	0,00%
12	Blitar	2	7	9.517.000	8.934.201	65	100,00%	0,00%
<b>Total</b>		<b>60</b>		<b>554.179.600</b>	<b>476.672.640</b>	<b>2.812</b>	<b>99,69%</b>	<b>0,12%</b>

Network	2009	2010	2011	2012	2013	2014	8M15
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	163
Cash office	151	154	164	164	176	165	164
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	608
<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>1.323</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>



ASET	Nominal (Rp juta)
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

Interest Income	Nominal (Rp juta)
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	BBJB	22,1%	11,0%	32,4%	6,0%	16,5%	1,4%	67,5%
2	BBRI	20,2%	9,7%	17,3%	7,9%	29,2%	3,9%	87,9%
3	BMRI	19,5%	13,8%	17,8%	5,8%	18,5%	3,0%	84,1%
<b>4</b>	<b>BJTM</b>	<b>19,2%</b>	<b>14,0%</b>	<b>20,3%</b>	<b>6,5%</b>	<b>19,0%</b>	<b>3,3%</b>	<b>66,3%</b>
5	BBKP	16,5%	15,3%	16,0%	3,4%	16,3%	1,6%	82,3%
6	BBTN	15,0%	18,3%	13,2%	4,7%	15,6%	1,6%	109,9%
7	BTPN	11,0%	11,0%	10,0%	11,2%	15,0%	3,4%	98,0%
8	BBCA	9,2%	8,0%	8,0%	6,6%	21,7%	3,7%	75,7%
9	BDMN	8,0%	-3,0%	8,0%	8,1%	7,9%	1,3%	89,6%
10	BBNI	5,7%	12,1%	4,2%	6,5%	9,5%	1,5%	87,6%

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

11.1  
%

BJTM

10.0  
%

BJBR

3.0  
%

BBKP

2.9  
%

BBTN

1.9  
%

INDUSTRY

Bank (01/07/2015)	Price	Market Cap Rp bn	EPS Growth	PER	PBV	Dividend Yield
BBKA	12.900	318.050	5,8	18,2	3,6	1,2
BBRI	10.625	262.110	0,8	10,7	2,3	1,9
BMRI	9.100	212.333	2,1	10,5	1,8	2,1
BBNI	4.950	92.311	(21,2)	10,9	1,5	2,1
BDMN	3.535	33.882	(3,9)	13,5	1,0	2,2
BTPN	2.950	17.229	(1,9)	9,5	1,3	1,6
BBTN	1.065	11.270	47,5	6,8	0,8	2,9
BJBR	695	6.739	9,5	5,5	0,9	10,0
BBKP	680	6.179	25,9	6,8	0,8	3,0
BJTM	388	5.788	7,0	5,8	0,9	11,1



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**4th Best Overall Performance 2015 Banking Service Excellence**



**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**



## August 2014

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

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

**Public shares 20 %  
from paid capital**

## August 2015

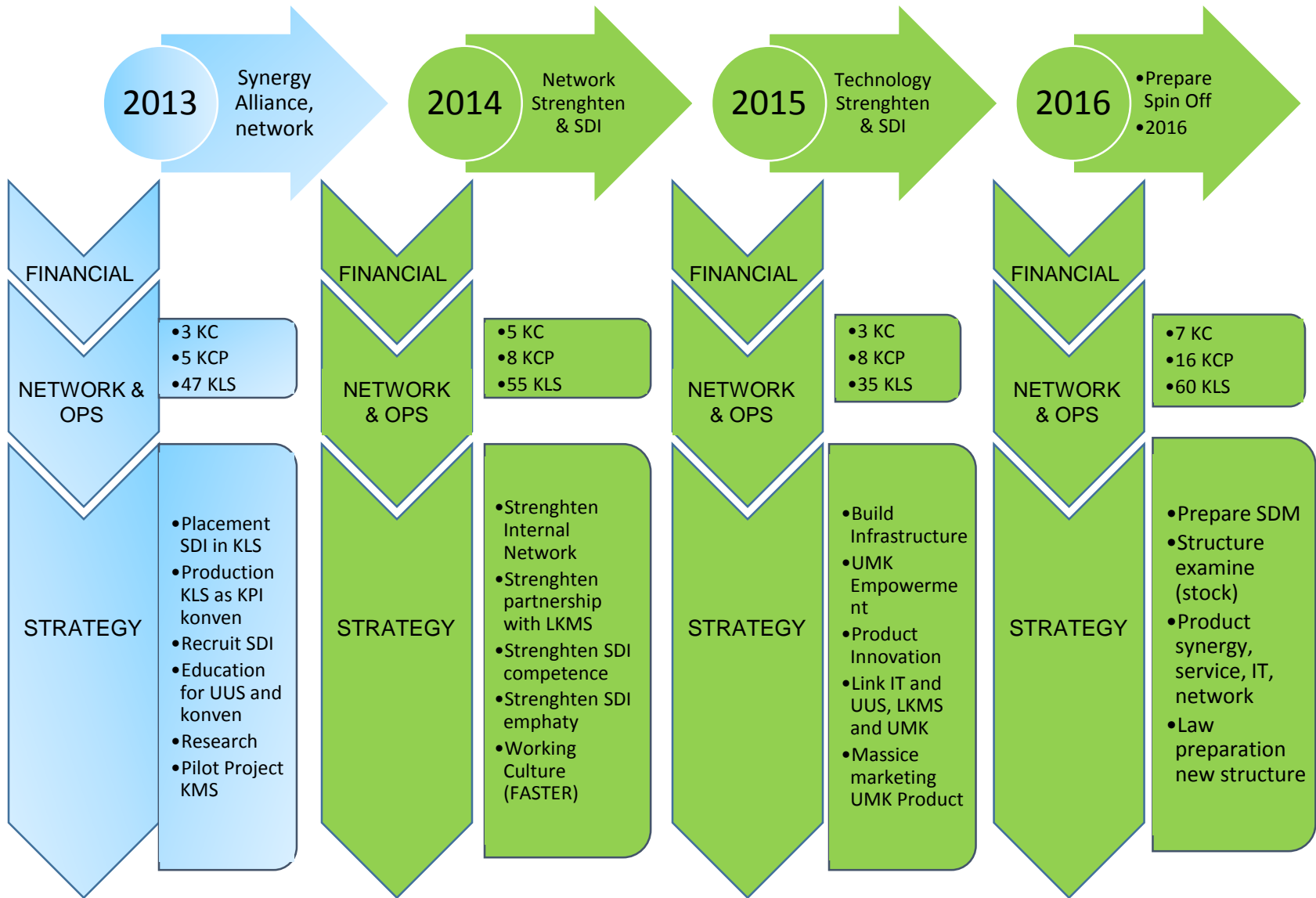
**Foreign Institution Investor  
August 2015  
71,18 % from public shares**

**Domestic Investor August 2015  
28,82 % from public shares**

## August 2015 BJTM Investor Country

No	Country	Share
1	INDONESIA	28,816%
2	SIPRUS	20,200%
3	NORWEGIA	13,459%
4	AMERIKA	12,628%
5	FINLANDIA	5,917%
6	VIRGIN ISLAND	5,691%
7	LUKSEMBURG	4,016%
8	IRLANDIA	3,665%
9	INGGRIS	2,159%
10	AUSTRALIA	1,006%
11	JEPANG	0,890%
12	KANADA	0,547%
13	CINA	0,327%

No	Country	Share
14	SINGAPURA	0,216%
15	SWEDIA	0,188%
16	CAYMAN ISLAND	0,171%
17	SELANDIA BARU	0,033%
18	GUYANA	0,020%
19	SWITSERLAND	0,017%
20	BELANDA	0,015%
21	BELGIA	0,006%
22	KOREA SELATAN	0,006%
23	FILIPINA	0,002%
24	JERMAN	0,002%
25	MALAYSIA	0,002%
Total		100%





## **CONTACT**

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