



BJTM

COMPANY PERFORMANCE

9M15



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OVERVIEW

9M15 Overview

ASSET

YoY Growth 22,01%

LOAN

YoY Growth 12,07%

- Commercial 17,12%
- SME 11,12%
- Consumer 10,57%

FUND

YoY Growth 22,55%

- Current Account 26,73%
- Saving Account 14,75%
- Time Deposit 22,97%

INCOME

YoY Growth 18,60%

RATIO

ROA	2,80%	BOPO	75,20%
ROE	16,93%	CAR	19,02%
NIM	6,56%	NPL	4,22%
LDR	66,82%	Coverage	84,28%



Infobank Award 2015

STRENGTH

FUNDING

- CASA RATIO Above 65 % consistently more than 13 years (Sep 15 -> 68.15 %)
- Funding Growth above industry based June 2015 Banking (National and East Java)

LOAN

- Linkage Program with Rural Bank more than 5 Year NPL 0 %
- Micro loan at 2 years NPL 0.12 %
- Multipurpose loan more than 15 years NPL below 0.5 %

STOCK

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



MRI Award 2015

COMPANY REVIEW

<u>LOAN</u> In million Rp	<u>9M14</u>	<u>9M15</u>	<u>YoY</u>
Loan	26.086.837	29.235.867	12,07%
- Commercial	5.623.544	6.586.488	17,12%
- SME	4.238.908	4.710.310	11,12%
- Consumer	16.224.386	17.939.069	10,57%

<u>FUND</u> In million Rp	<u>9M14</u>	<u>9M15</u>	<u>YoY</u>
Third Party Fund	35.704.012	43.753.624	22,55%
- Current Account	15.450.593	19.580.807	26,73%
- Saving Account	8.922.835	10.239.223	14,75%
- Time Deposit	11.330.584	13.933.594	22,97%

- Credit disbursement remain high in each segment.
- Focus on productive sector which strong and stable against global market fluctuation.

- Current account increase from maintain and establish cooperation with public institute, also slowing government expenditure increase government account.
- Saving account new products with various type of segmenting.

<u>Information</u> In million Rp	<u>9M14</u>	<u>9M15</u>	<u>YoY</u>
Nett Interest Income	2.117.408	2.378.232	12,32%
Nett Non Interest Operational Income (Expense)	(1.088.291)	(1.433.069)	31,68%
Nett profit	742.893	696.492	-6,25%
- ROA	3,65%	2,80%	
- ROE	20,13%	16,93%	
- NIM	7,07%	6,56%	

Nett Interest Income

- Higher income from loan disbursement positive growth.
- Dealer Treasury fee by securities gains.

Nett Non Interest Operational Expense

- Impairment losses expense increase from non performing loan growth.
- Establish efficiency program , reducing external vendor.

Nett Profit

- Higher impairment losses has negative impact on nett profit.

Ratio

- Ratio still good comparable with average ratio from Indonesia's go public bank as June 2015 (ROA 2,46%, ROE 16,92%, NIM 6,67%)

<u>NPL</u>	<u>7M15</u>	<u>8M15</u>	<u>9M15</u>
Consumer	0,81%	0,85%	0,86%
SME	7,52%	7,70%	8,02%
Commercial	9,70%	9,81%	10,53%
NPL GROSS	3,87%	3,99%	4,22%
Coverage Ratio	84,44%	84,43%	84,28%

- Slowing government expenditure on infrastructured sector, has negative impact to company debtor instalment.

Network	2009	2010	2011	2012	2013	2014	9M15
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	168
Sharia service office	37	37	47	47	47	97	97
Payment Point	78	88	115	138	155	167	173
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	612
Total network	465	561	759	904	1.072	1.291	1.332

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



The Most Trusted Banking in Microfinance Services of The Year 2015



Very Good Predicate for 2014 Financial Performance Infobank Awards 2015



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

BUSINESS PLAN 2015

Description	2014	2015 E
Total Asset	14,98%	16,38%
Loan	18,61%	15,00% - 17,00%
Third Party Fund	16,48%	15,25% - 17,13%
Interest Income	20,63%	14,12%
Financial Ratio		
- CAR	22,17%	19,10%
- LDR	86,54%	86,75%
- NPL Gross	3,31%	3,10% - 3,30%
- NIM	6,90%	7,22%
- BOPO	69,63%	72,70%
- ROE	18,98%	19,33%
- ROA	3,52%	3,43%

LOAN STRATEGY

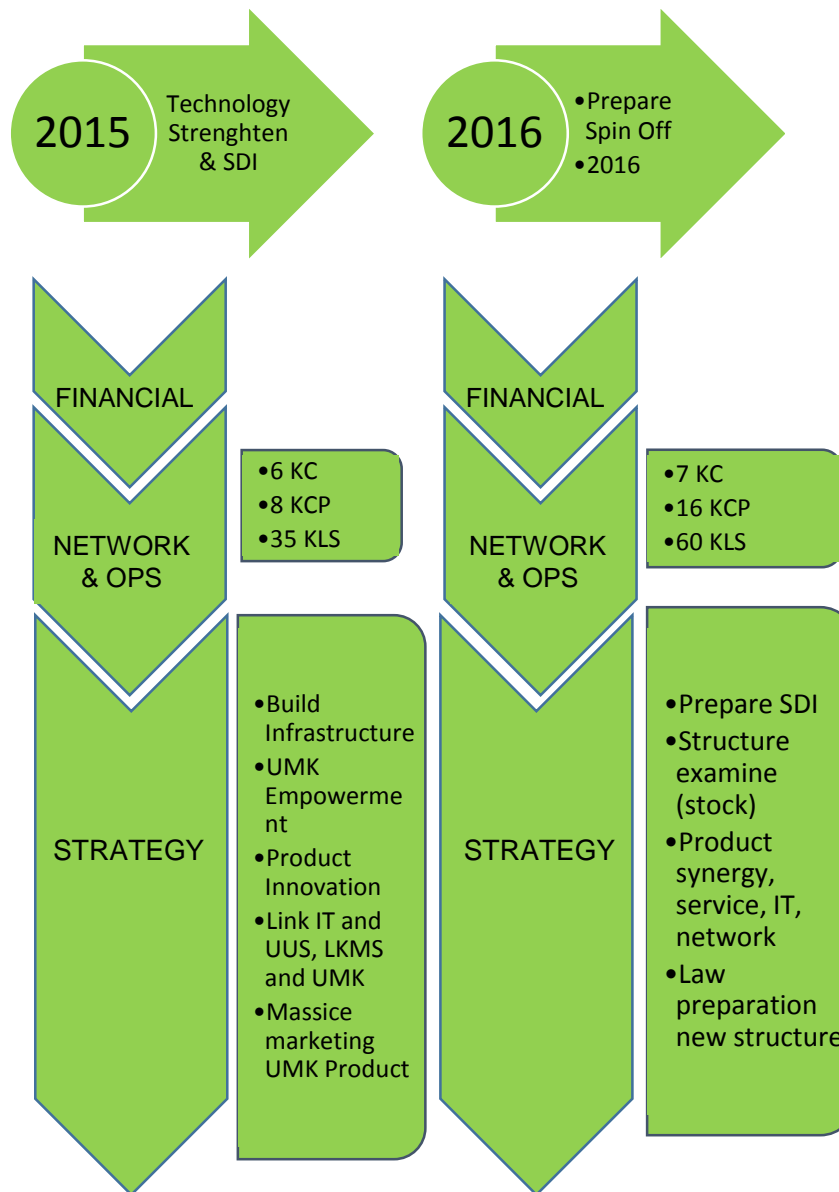
- Credit disbursement;
(Estimate commercial lending 1,1Tr in Oct –Dec 2015)
- Credit rescue;
- Credit completion.
- Increased productive lending sector
 - Micro Lending
 - Linkage to Rural Bank in Indonesia

FUNDING STRATEGY

- Low Cost Funding
- Network expansion
- Establish cooperation with institute
- Create new interesting products
 - ORI 012
 - EDC
 - Mobile Banking
 - SimPel
 - Siklus Ceria

NPL STRATEGY

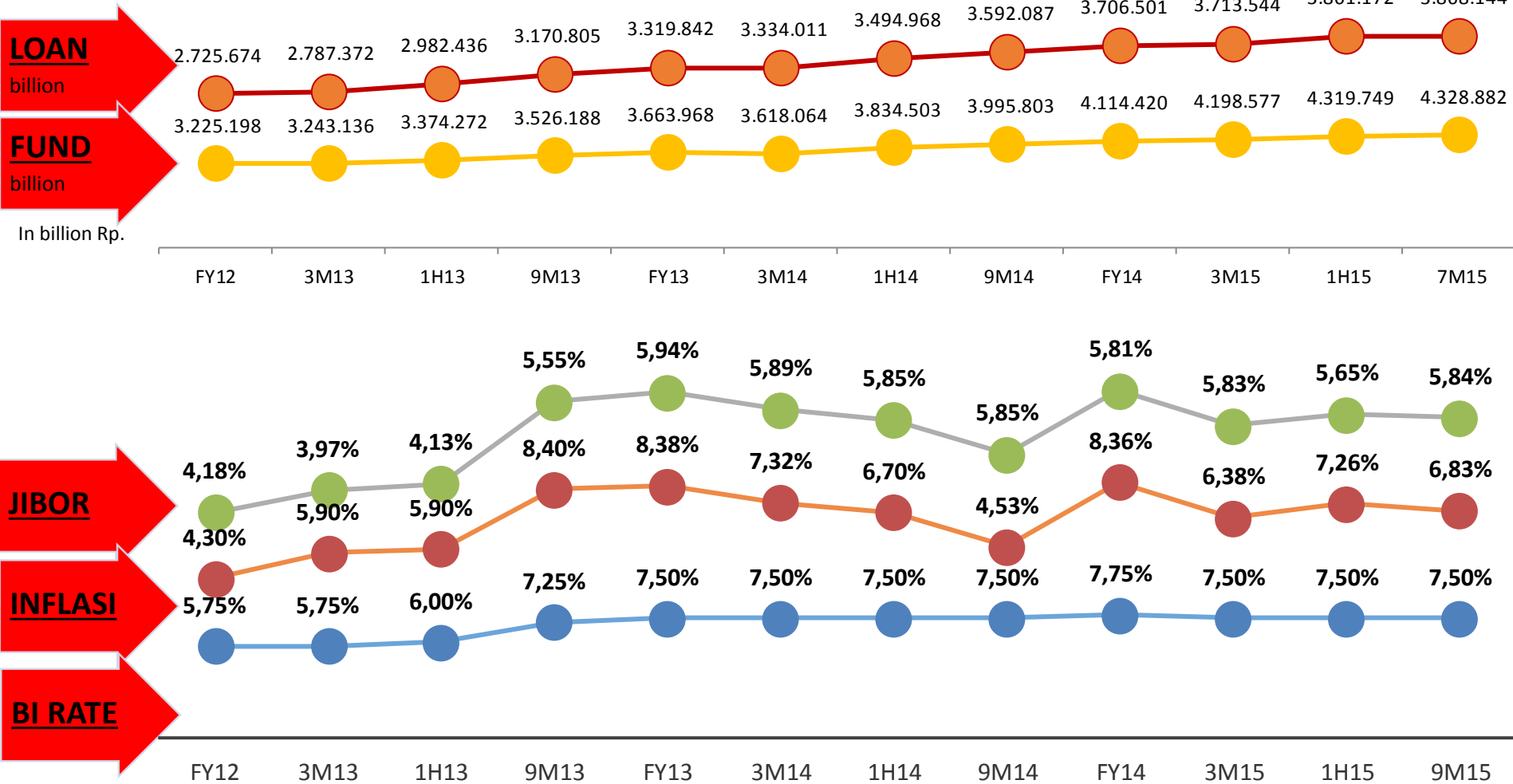
- Re-organization of credit and risk management for check and balance compliance.
- Create Credit Risk Division and adhoc collecting team in each branch
- Continuing Human Resources credit education

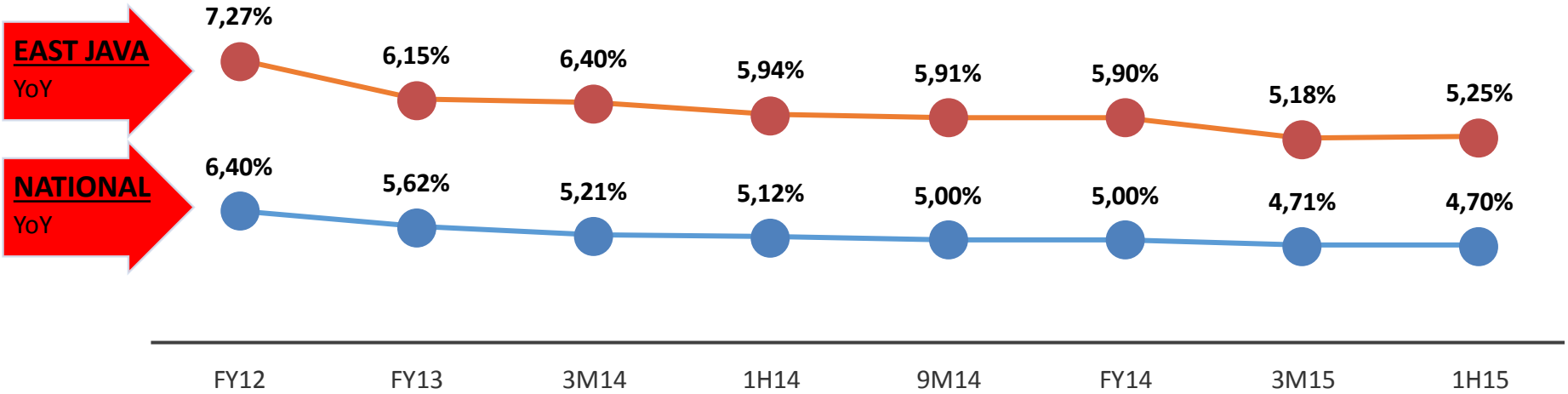


APPENDIX

ECONOMIC OUTLOOK

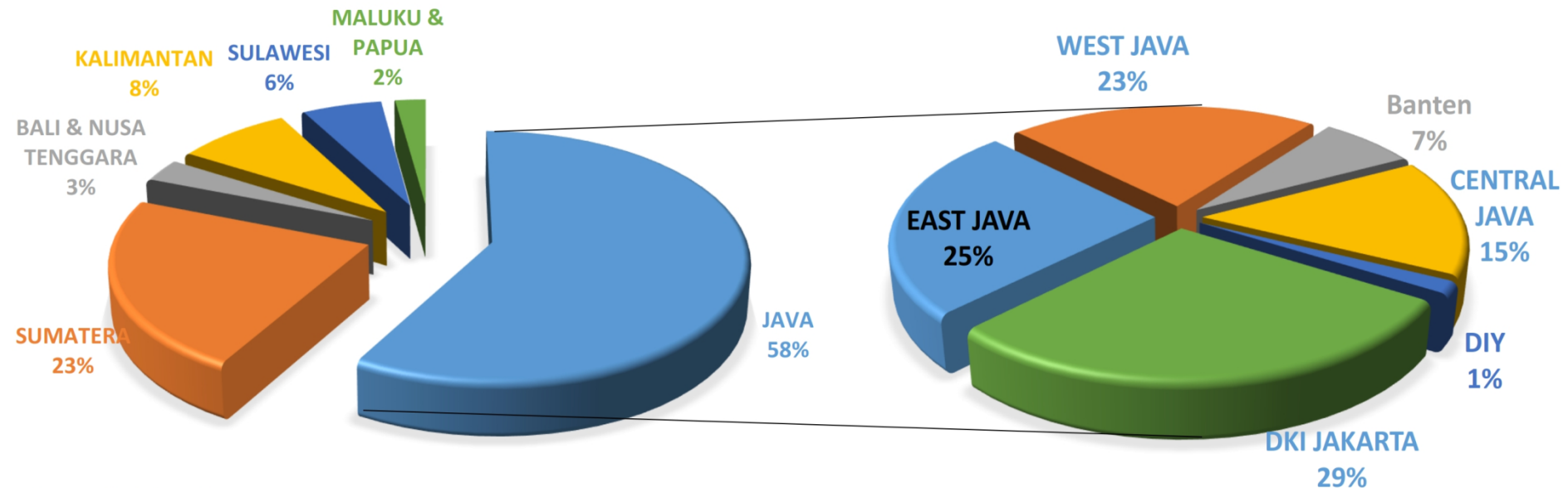
MACRO ECONOMY REVIEW





INDONESIA Economic Share

JAVA Regional Economic Share



FINANCIAL HIGHLIGHTS

Balance Sheet

<u>Information</u> In million Rp	<u>9M14</u>	<u>9M15</u>	<u>YoY</u>	<u>3Q14</u>	<u>2Q15</u>	<u>3Q15</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	42.694.050	52.092.676	22,01%	546.759	4.406.186	1.861.921	240,54%	-57,74%
Placement BI & Other	11.607.775	15.156.057	30,57%	(651.843)	773.782	294.396	-145,16%	-61,95%
Loan	26.086.837	29.235.867	12,07%	1.266.119	1.720.800	947.126	-25,19%	-44,96%
Impairment Losses	(648.970)	(1.039.824)	60,23%	5.492	(7.114)	(220.761)	-4119,90%	3003,20%
Third Party Fund	35.704.012	43.753.624	22,55%	223.802	4.707.220	1.072.588	379,26%	-77,21%
- Current Account	15.450.593	19.580.807	26,73%	(1.112.872)	1.823.905	(535.292)	-51,90%	-129,35%
- Saving Account	8.922.835	10.239.223	14,75%	840.395	(44.474)	1.111.289	32,23%	-2598,76%
- Time Deposit	11.330.584	13.933.594	22,97%	496.279	2.927.789	496.591	0,06%	-83,04%
Equity	5.847.444	6.106.246	4,43%	199.612	(367.012)	172.169	-13,75%	-146,91%

Profit & Loss

<u>Information</u> In million Rp	<u>9M14</u>	<u>9M15</u>	<u>YoY</u>	<u>3Q14</u>	<u>2Q15</u>	<u>3Q15</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	2.934.682	3.480.560	18,60%	1.044.032	1.167.912	1.263.759	21,05%	8,21%
Interest Expense	(817.274)	(1.102.328)	34,88%	(313.973)	(396.621)	(416.727)	32,73%	5,07%
Nett Interest Income	2.117.408	2.378.232	12,32%	730.059	771.290	847.033	16,02%	9,82%
Non Interest Operational Income	328.331	330.685	0,72%	89.539	145.248	85.305	-4,73%	-41,27%
Non Interest Operational Expense	(1.029.127)	(1.220.329)	18,58%	(375.235)	(406.216)	(444.471)	18,45%	9,42%
Impairment Losses Expense	(387.495)	(543.424)	40,24%	(162.867)	(132.598)	(241.456)	48,25%	82,10%
Nett Non Interest Operational Income (Expense)	(1.088.291)	(1.433.069)	31,68%	(448.563)	(393.566)	(600.622)	33,90%	52,61%
Operational Profit	1.029.117	945.164	-8,16%	281.496	377.724	246.411	-12,46%	-34,76%
Non Operational Profit	16.907	43.683	158,37%	953	4.253	2.232	134,20%	-47,52%
Pre Tax Profit	1.046.024	988.846	-5,47%	282.449	381.977	248.643	-11,97%	-34,91%
Taxes	(303.131)	(292.354)	-3,56%	(82.838)	(115.108)	(76.474)	-7,68%	-33,56%
Net profit	742.893	696.492	-6,25%	199.612	266.869	172.169	-13,75%	-35,49%

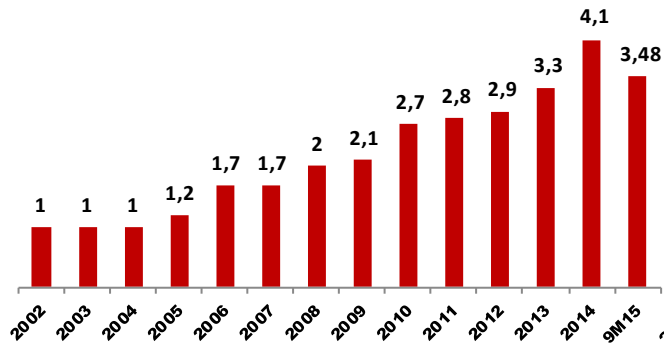
<u>Information</u> In million Rp	<u>9M14</u>	<u>9M15</u>	<u>YoY</u>
Placement others bank	299.265	348.466	16,44%
Marketable Securities	172.257	248.715	44,39%
Fees & Commissions	149.006	189.829	27,40%
Current Account Expense	(209.681)	(287.864)	37,29%
Saving Accounts Expense	(101.613)	(120.835)	18,92%
Deposits Expense	(481.107)	(658.239)	36,82%
Salaries	(490.694)	(553.244)	12,75%
Education & Training	(14.141)	(15.723)	11,19%
Rental	(89.195)	(100.273)	12,42%

Financial Performance



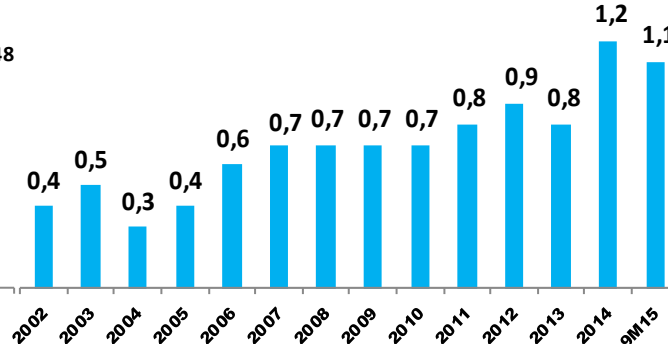
INTEREST INCOME (Rp Tril)

CAGR = 12,80%



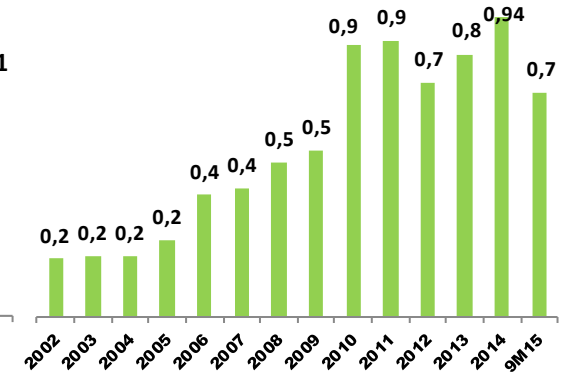
INTEREST EXPENSE (Rp Tril)

CAGR = 10,38%



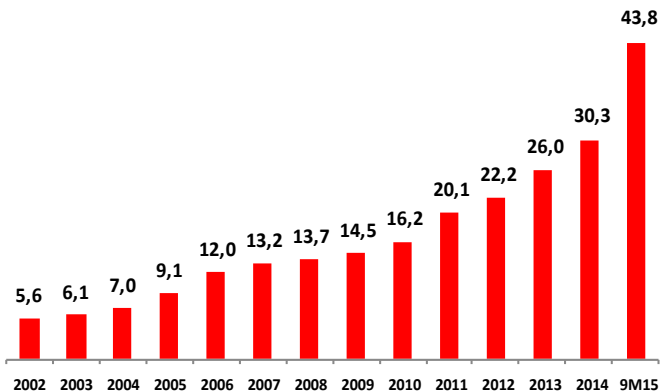
NET PROFIT (Rp Tril)

CAGR = 15,34%



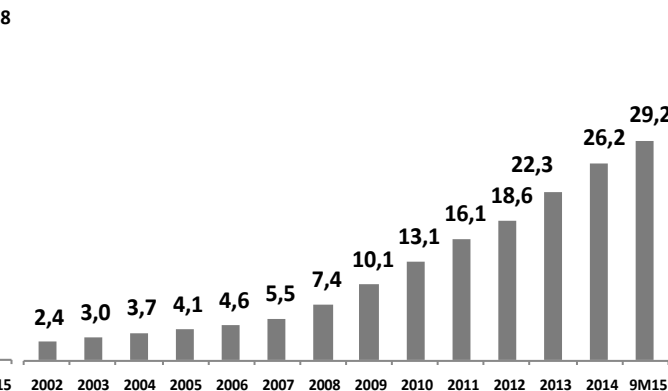
THIRD PARTY FUND (Rp Tril)

CAGR = 17,65%



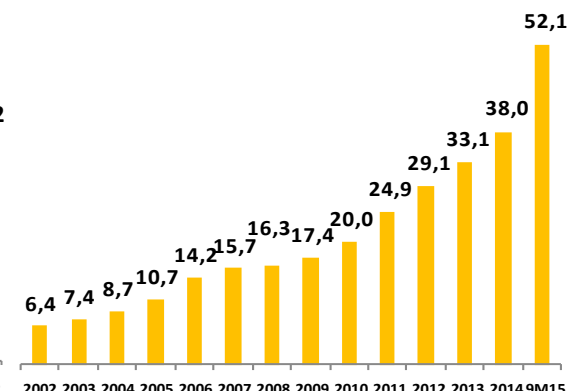
LOAN (Rp Tril)

CAGR = 21,50%

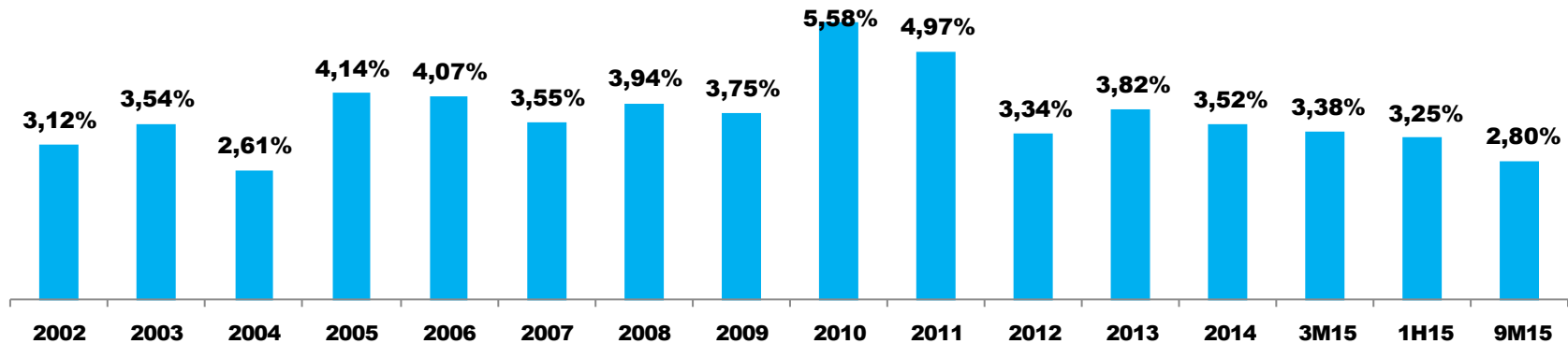


TOTAL ASSET (Rp Tril)

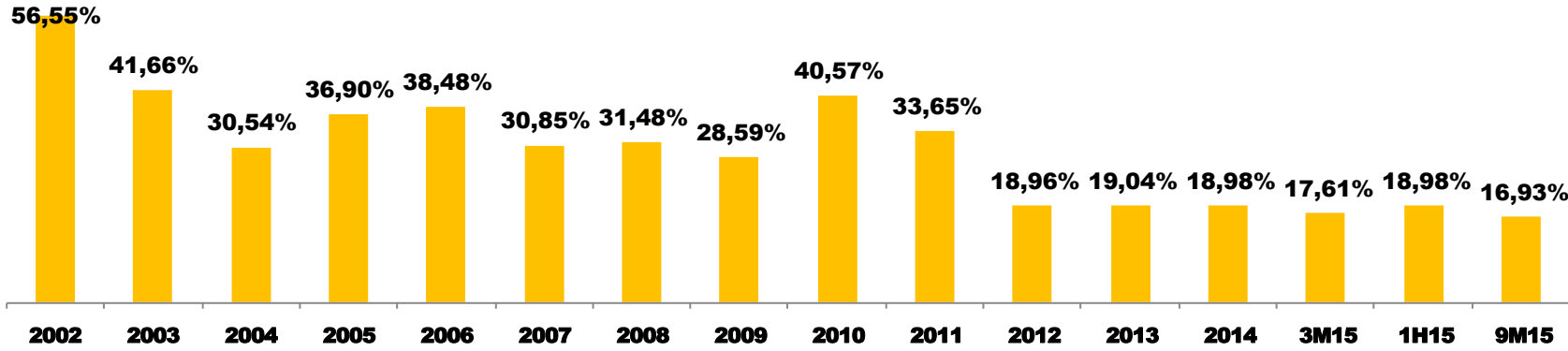
CAGR = 17,85%



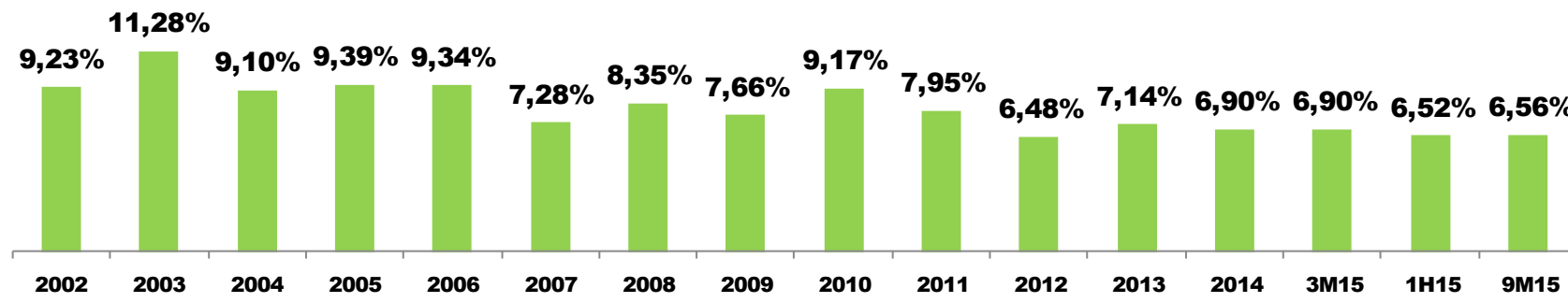
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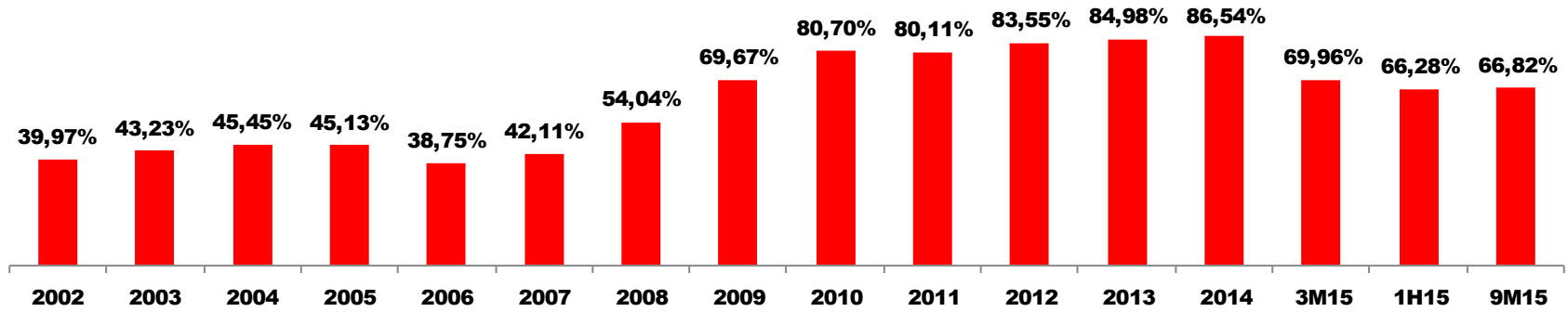
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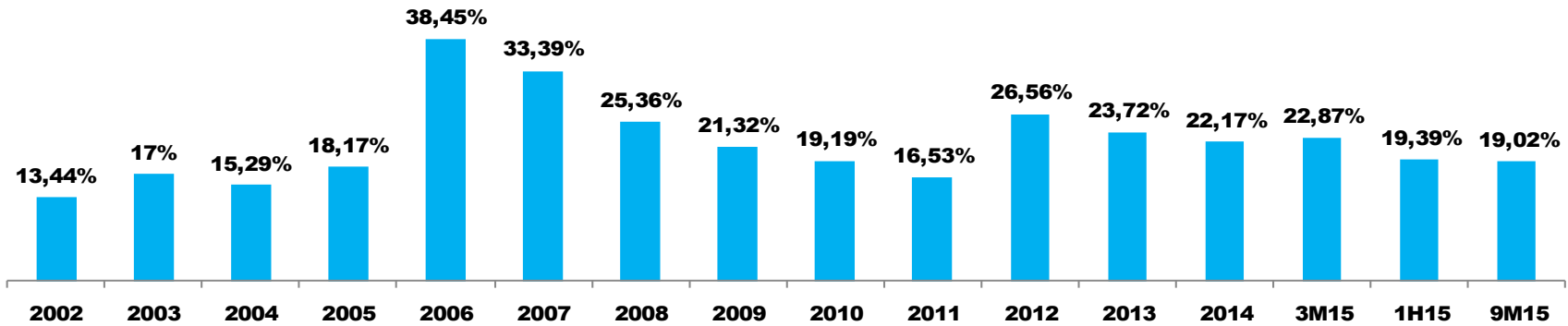
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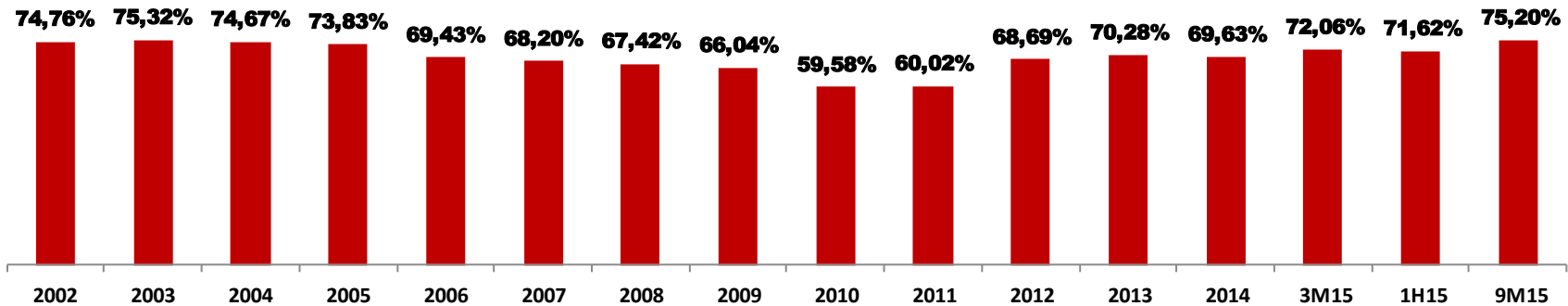
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OVERVIEW & INVESTMENT HIGHLIGHTS



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

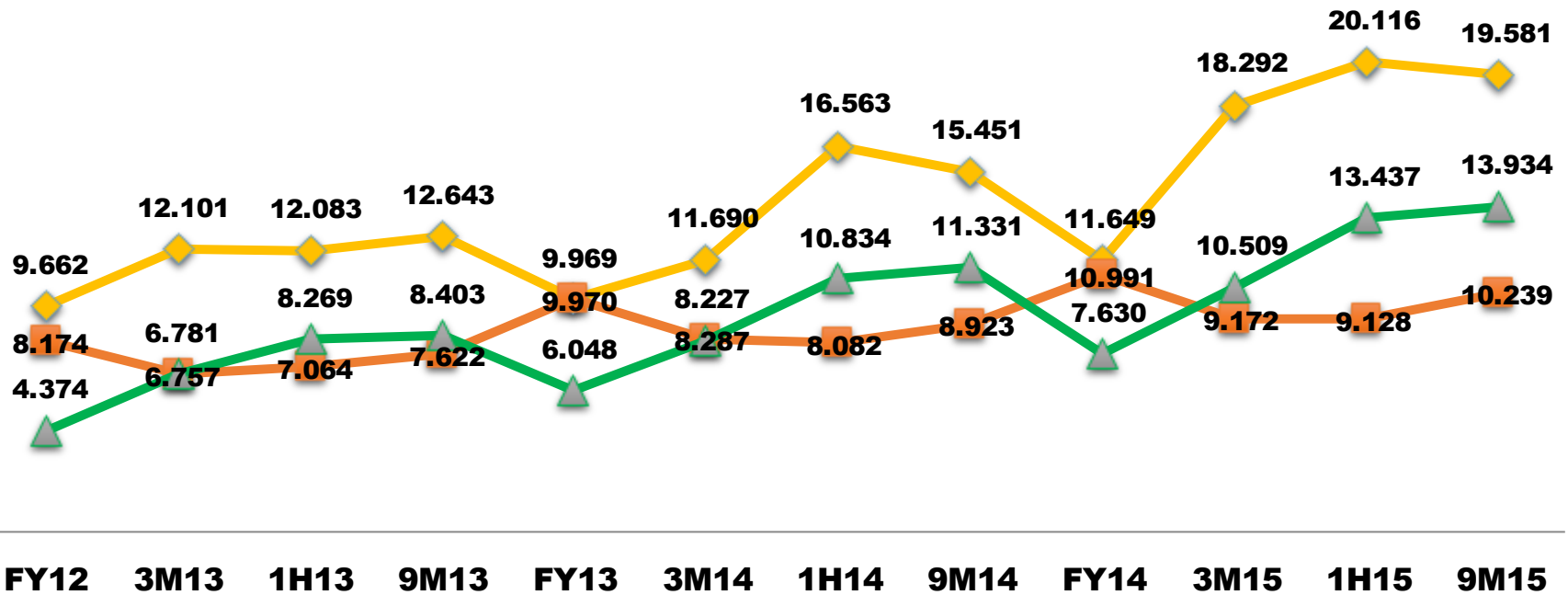
(Head of Jombang Branch, Head of Medium and Corporate Loan Sub-Division, Acting Head of Special Credit Division, Head of Jakarta Branch, Head of Treasury Division, and Agribusiness and Sharia Business Director)

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.



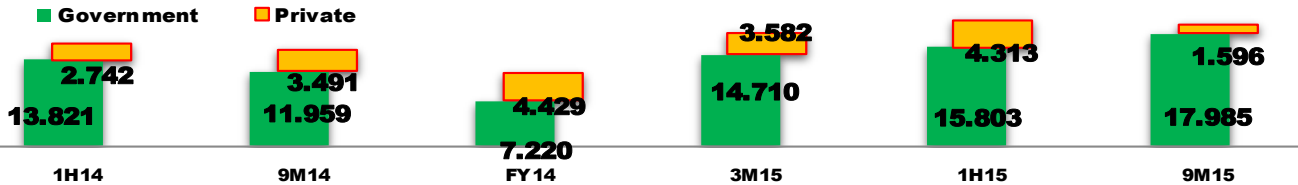
Current Account
 YoY 26,73%

Saving Account
 YoY 14,75%

Time Deposit
 YoY 22,97%

In Billion Rp.

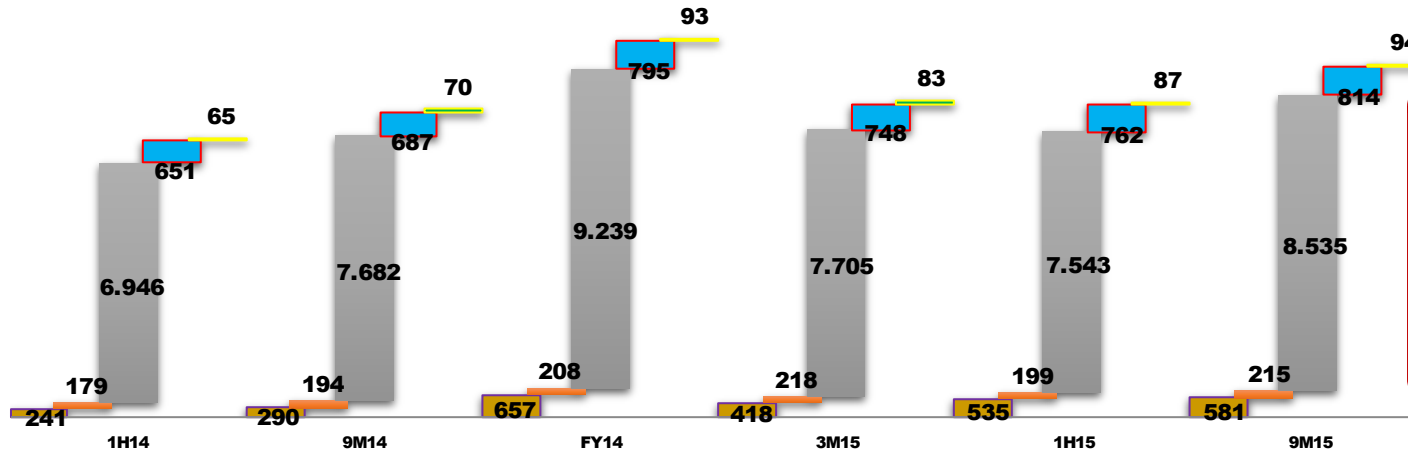
Current Account



Government Current Acc.
YoY 50,38%

Private Current Acc.
YoY -54,28%

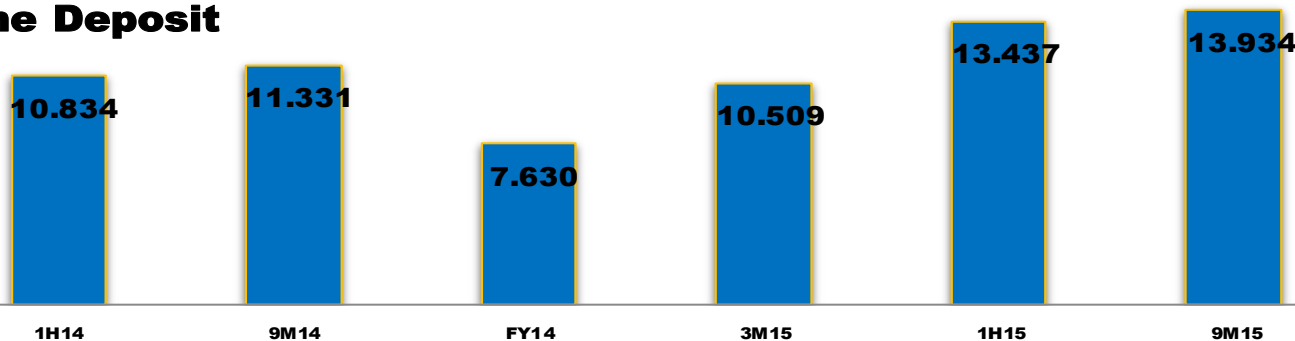
■ SIKLUS
 ■ Hajj Saving
 ■ SIMPEDA
 ■ TabunganKu
 ■ Barokah Saving



YoY

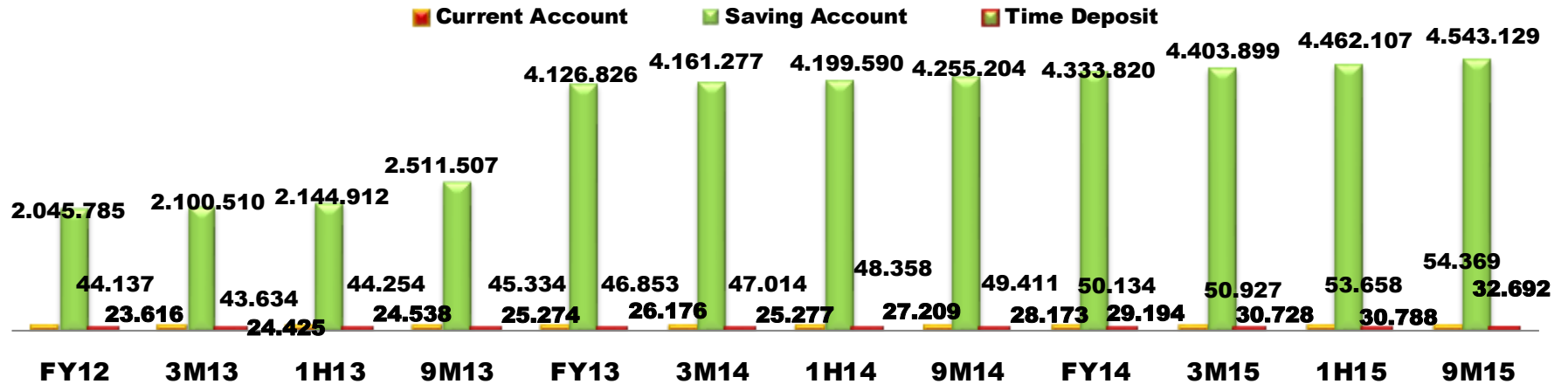
SIMPEDA	11,11%
SIKLUS	100,44%
Hajj Saving	10,96%
TabunganKu	18,47%
Barokah Saving	33,70%

Time Deposit



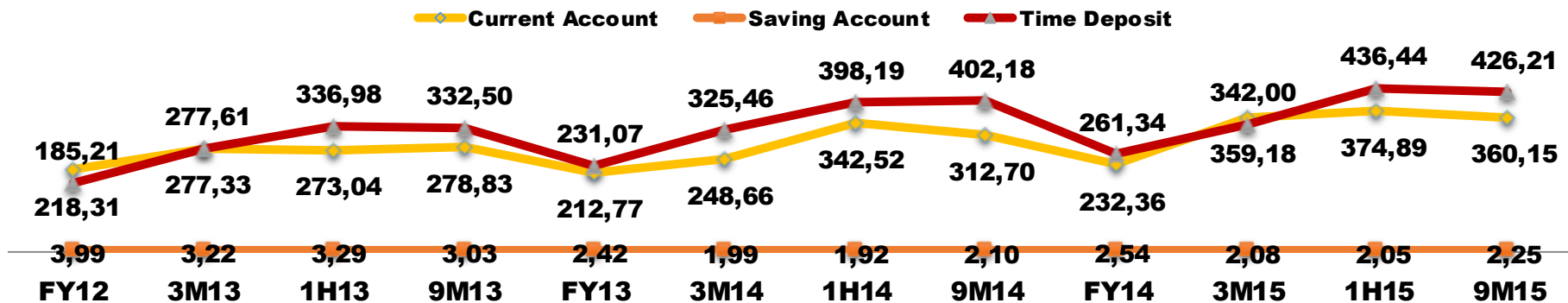
Time Deposit
YoY 22,97%

Total Customer



Ticket Size

In million Rp.



Competitive Product



GEMERLAP 12 MILIAR SIMPEDA

Grand Prize
1 (satu) unit Toyota Fortuner

Tingkatkan SALDO Anda, menangkan MILIARAN hadiahnya!!

24 LAYANAN 24 jam **atm** **3366** **14044**

Transfer Uang

Beli Pulsa

SMS BANKING **3366**

Transaksi lainnya

Bayar TV Kabel, Tiket Pesawat, Tagihan Multi Finance

Layanan Dalam Geng
Transaksi dimana saja, kapan



bankjatim
internet banking

Tentukan pilihan Anda, tetap nikmati bunganya!!

tabungan SIKLUS



SiUMI
SIKLUS MIKRO KECIL

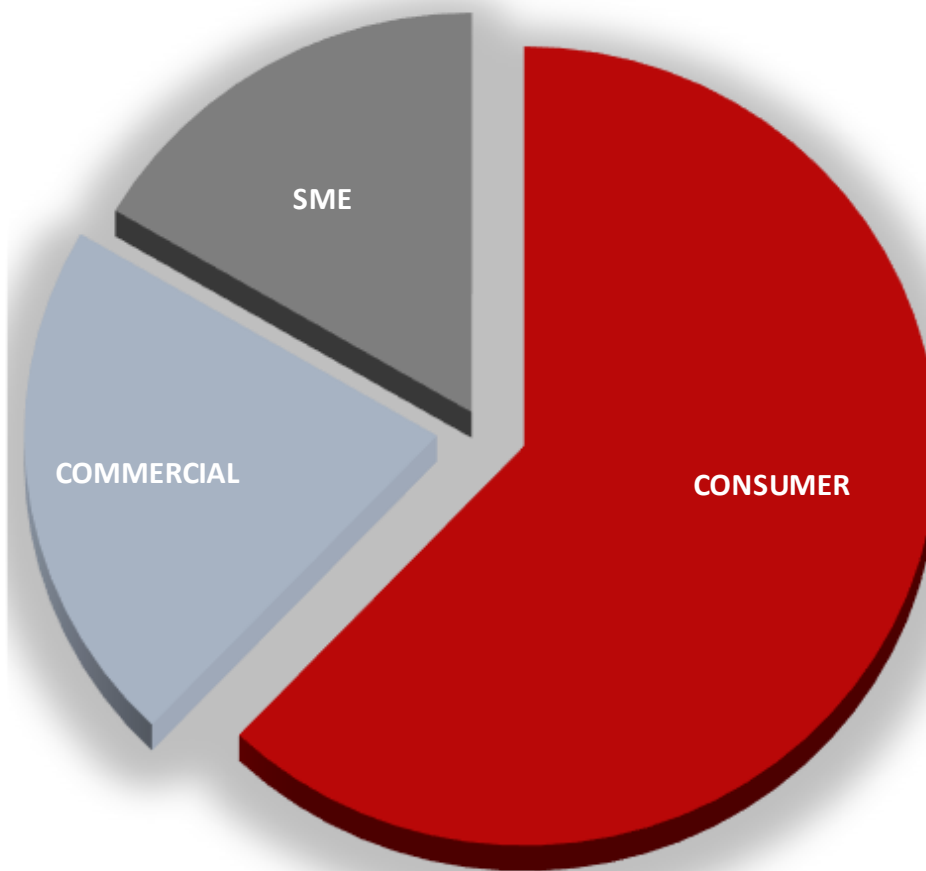
bankjatim

6036 0980 9999 3939
NURCE LUNMAY

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



www.bankjatim.co.id

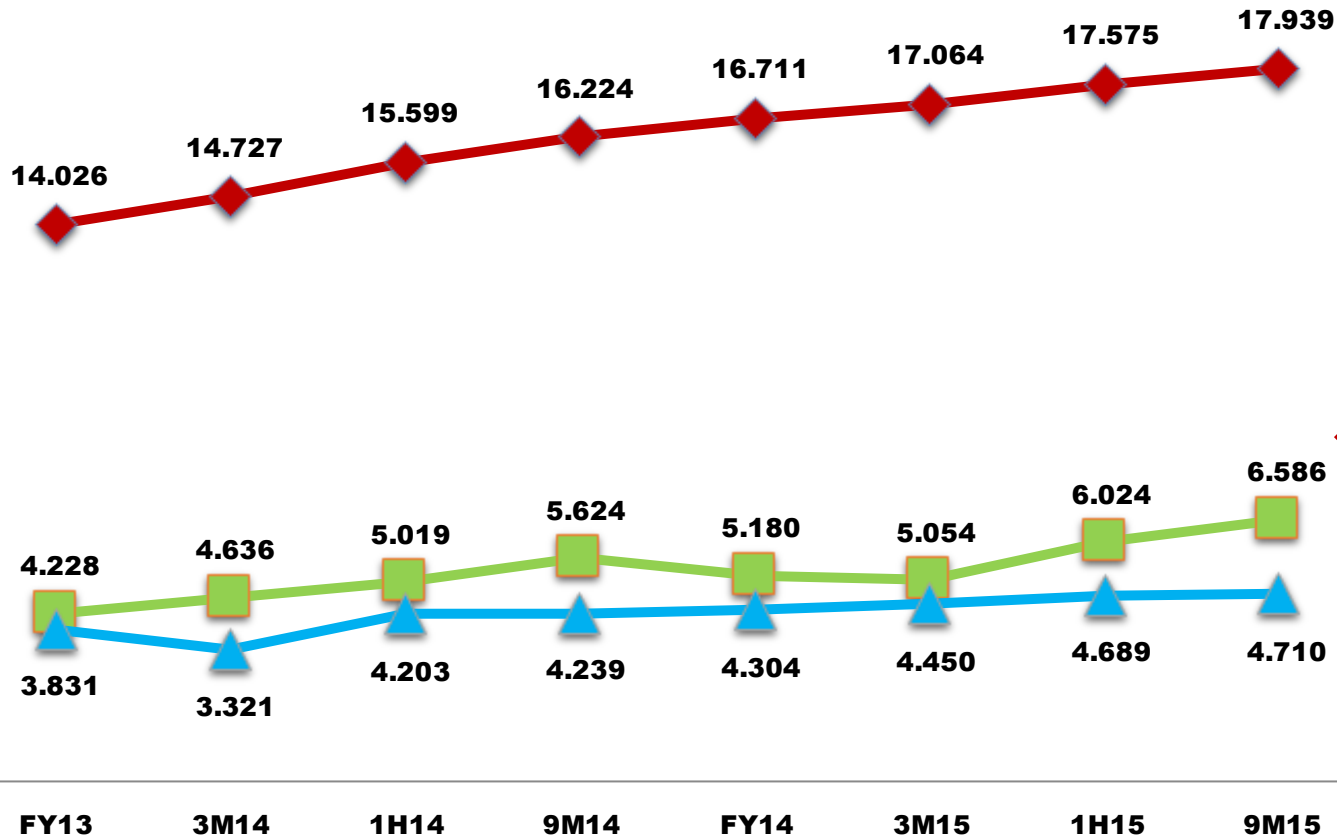


CONSUMER LOAN	Sept'14	Sept'15
Multipurpose	55,23%	54,02%
Mortgage	4,73%	4,79%
Others	2,23%	2,55%
Total	62,19%	61,36%
COMMERCIAL LOAN	Sept'14	Sept'15
Standby Loan	4,93%	4,26%
Keppres	4,44%	4,57%
Overdraft	8,66%	9,21%
Syndicate	3,53%	4,49%
Total	21,56%	22,53%
Small Medium Ent.	Sept'14	Sept'15
KUR	4,32%	2,06%
Pundi Kencana	2,86%	3,96%
Jatim Mikro	0,63%	1,68%
Others	8,43%	8,42%
Total	16,25%	16,11%

Type Of Loan

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

In Billion Rp.



YoY

Consumer
10,57%

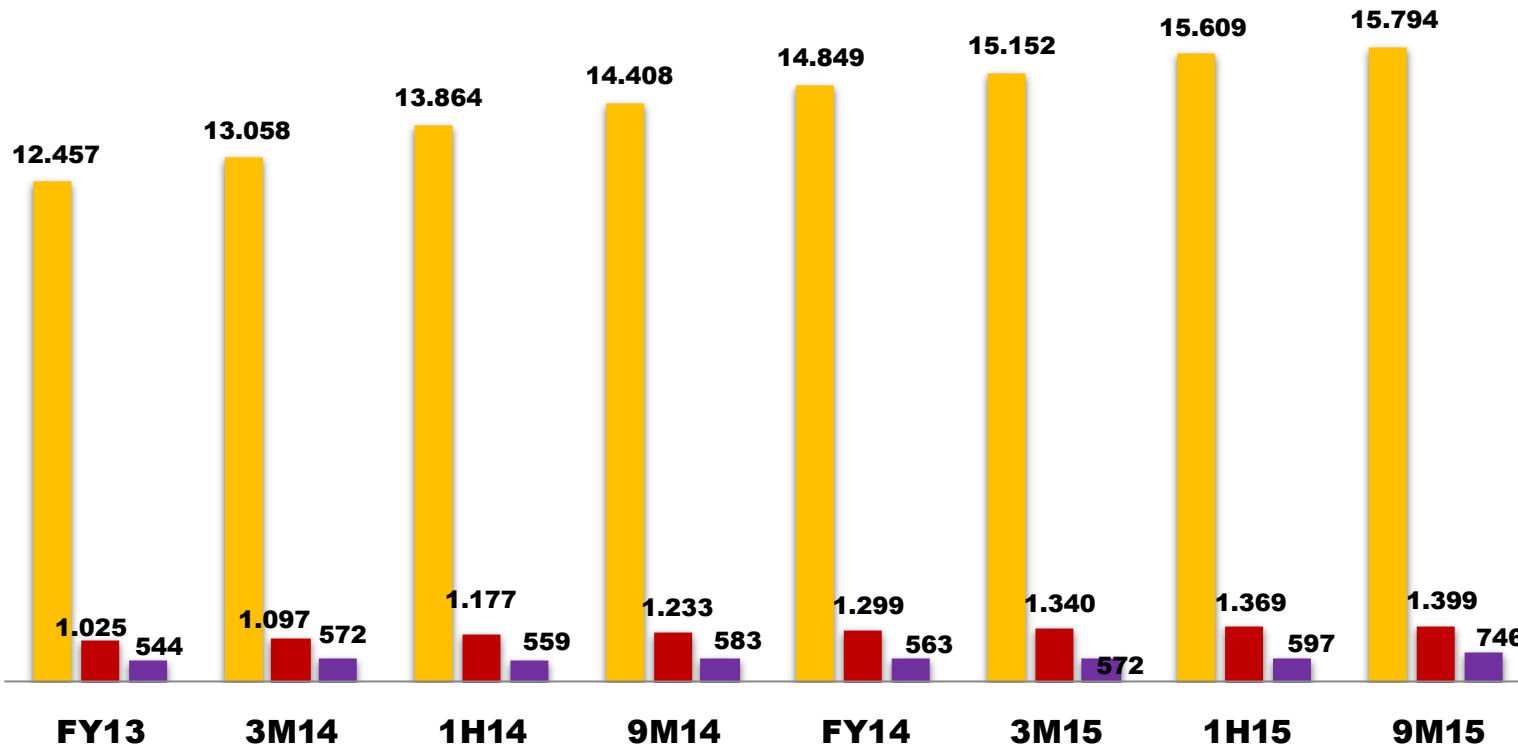
Commercial
17,12%

SME
11,12%

Consumer Loan

In Billion Rp.

■ Multipurpose ■ Mortgage ■ Others



YoY

Multi purpose
9,61%

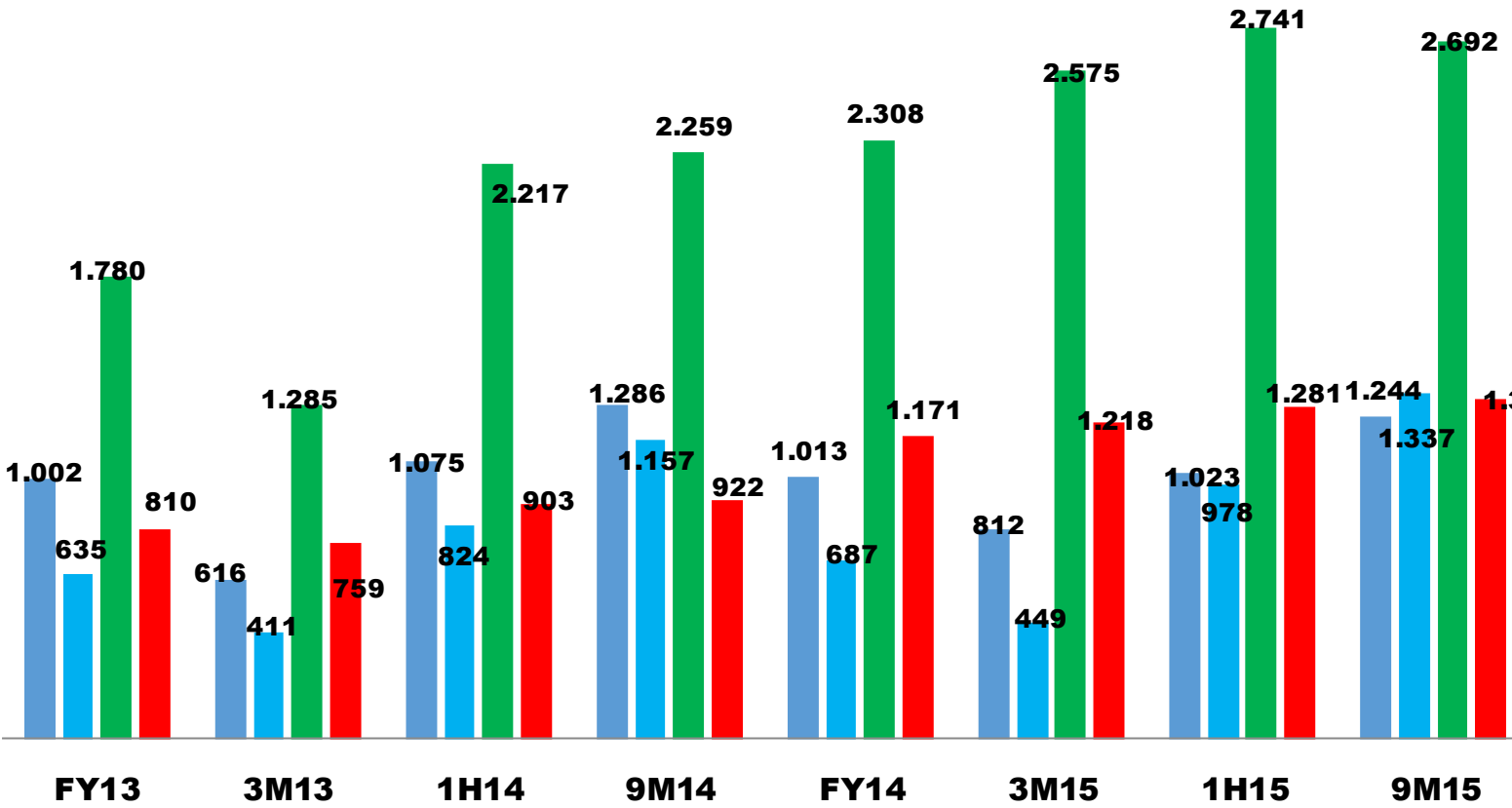
Mortgage
13,49%

Others
28,01%

Commercial Loan

In Billion Rp.

■ Standby Loan ■ Keppres ■ Overdraft ■ Syndicate



YoY

Standby Loan
(3,23%)

Keppres
15,53%

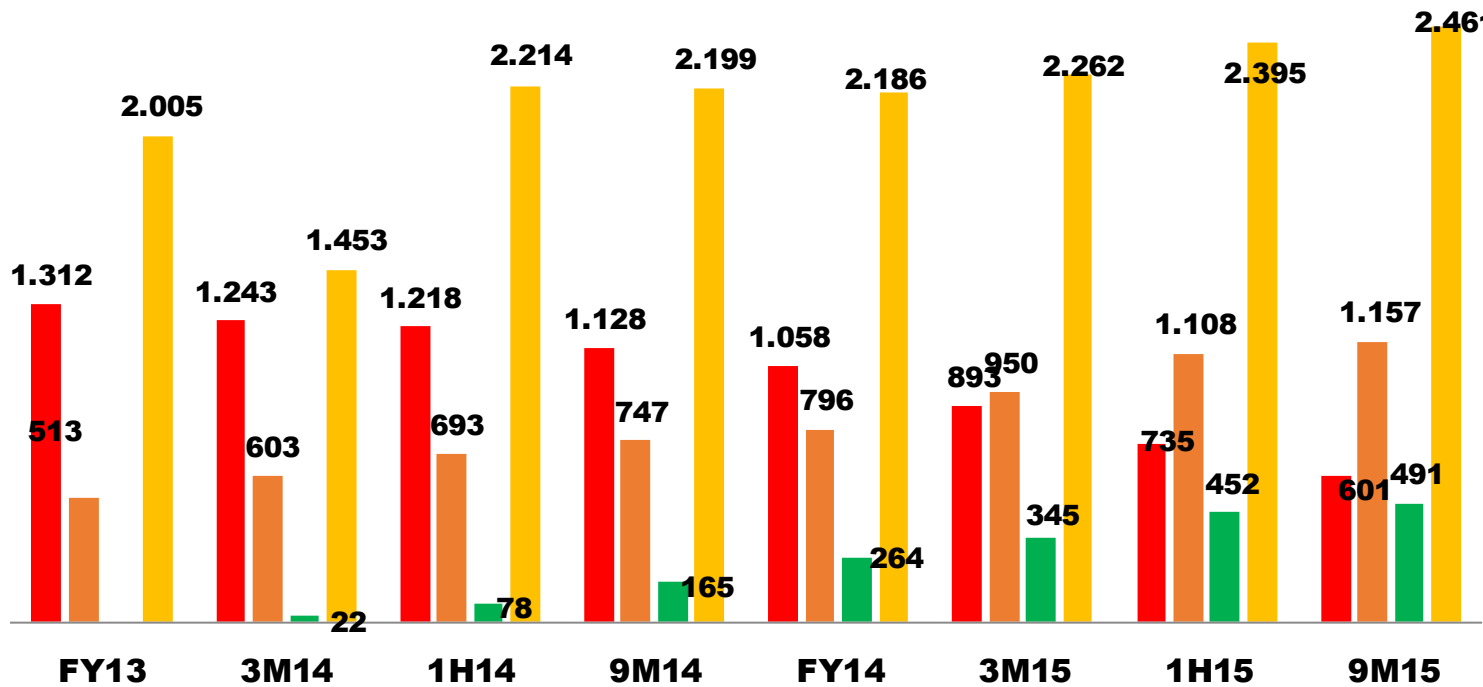
Overdraft
19,16%

Syndicate
42,54%

SME Loan

■ KUR ■ Pundi Kencana ■ Mikro ■ Others

In Billion Rp.



YoY

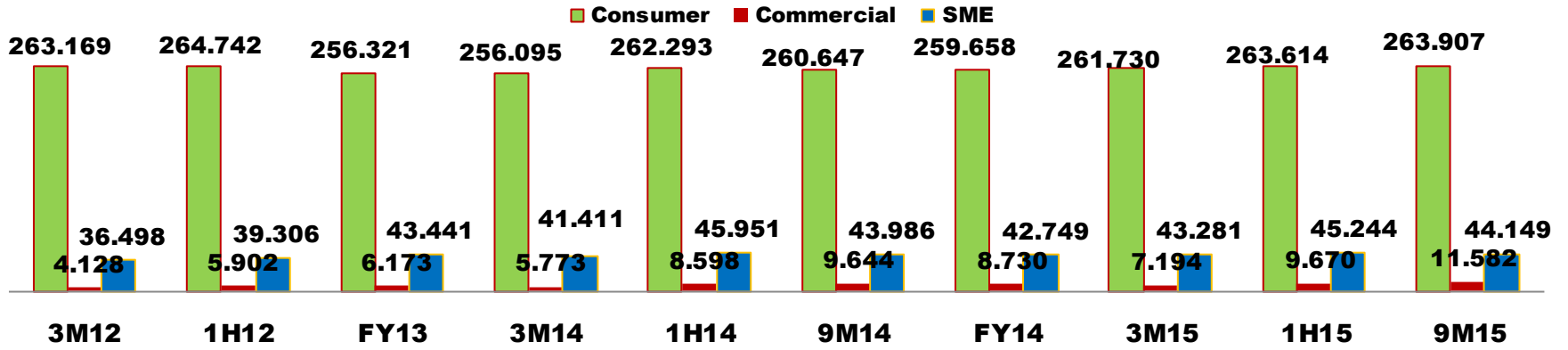
KUR
[46,72%]

Pundi Kencana
54,89%

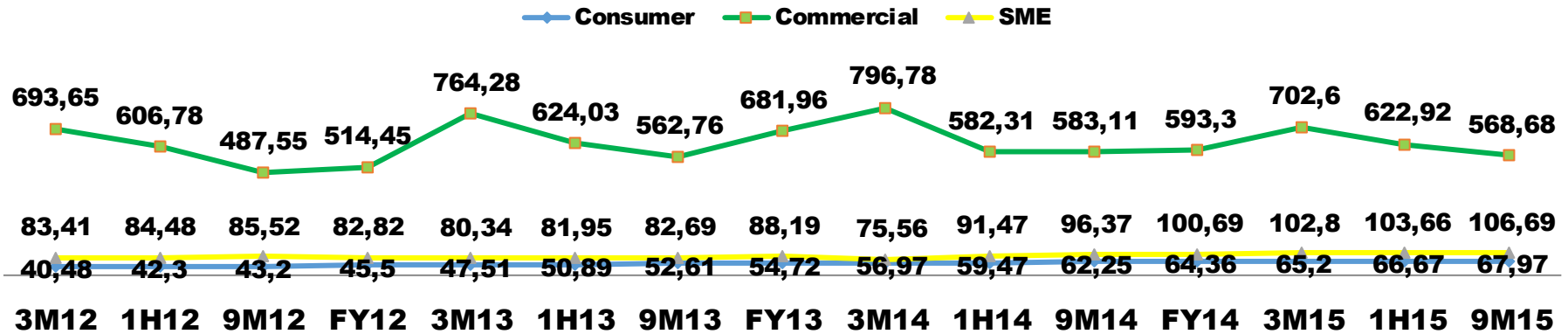
Mikro
197,66%

Others
11,92%

Total Customer



Ticket Size



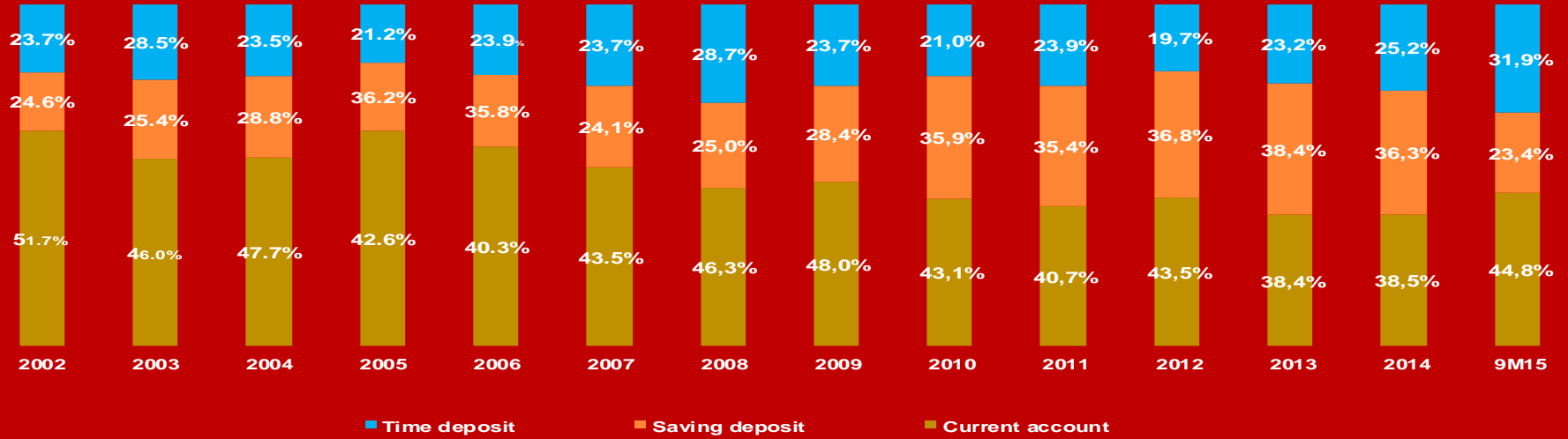
NPL Each Segment

	9M13	FY13	3M14	1H14	9M14	FY14	3M15	1H15	7M15	8M15	9M15
Consumer Loan	0,47%	0,13%	0,45%	0,56%	0,53%	0,60%	0,66%	0,75%	0,81%	0,85%	0,86%
SME Loan	12,50%	12,45%	12,49%	10,46%	10,37%	8,95%	9,28%	7,59%	7,52	7,70%	8,02%
Commercial Loan	3,63%	7,07%	6,6%	6,69%	5,89%	6,04%	9,90%	9,78%	9,70%	9,81%	10,53%
NPL Gross	3,13%	3,44%	3,63%	3,53%	3,34%	3,31%	3,87%	3,82%	3,87%	3,99%	4,22%
Coverage Ratio	53,78%	69,18%	70,80%	74,70%	74,49%	71,43%	78,95%	75,82%	84,44%	84,43%	84,28%

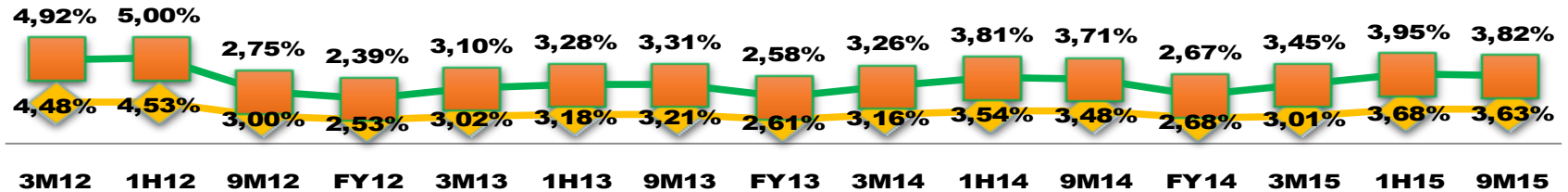
No	DATA	September 2014	September 2015
1	Board of Commisioner	4	3
2	Board of Sharia Supervisory	3	3
3	Director	4	5
4	Management 1	11	17
5	Management 2	68	76
6	Management 3	231	256
7	Management 4	658	696
8	Staff of Administration	1.526	1.863
9	Staff Non Administration	343	340
10	Non Permanent	1.044	668
11	Outsource	1.696	1.842
	Total	5.588	5.769

STRENGTH

Strength Of Funding



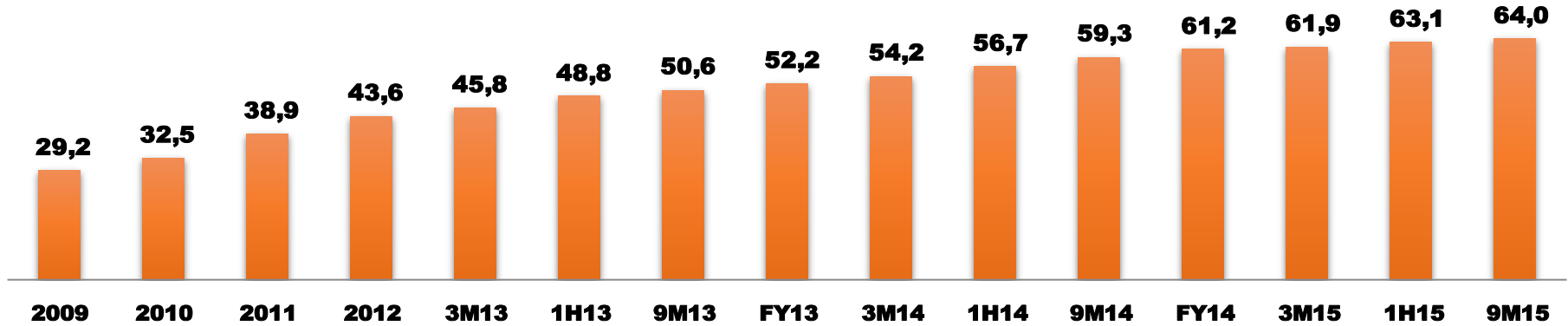
(+) Local Government (-) Local Government



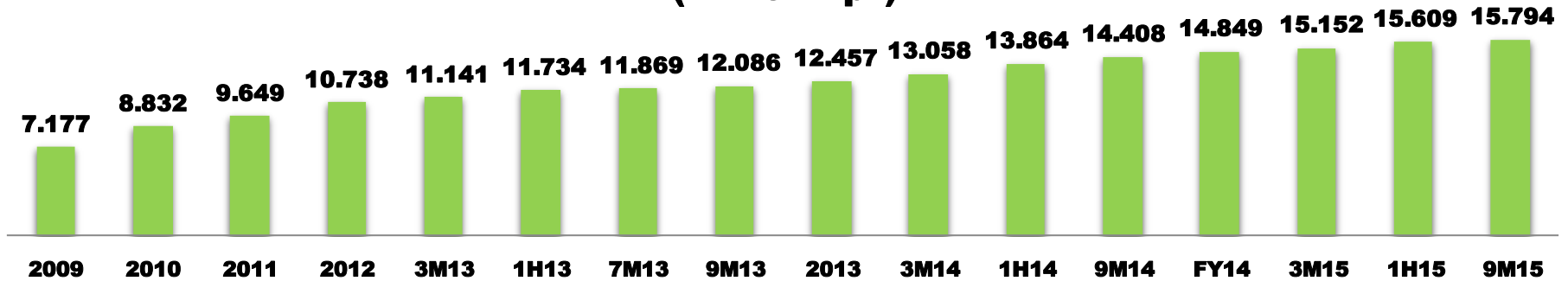
Strength of Loan (Micro)

No	Branch	Unit Amount	Unit Age Month	September 2015			RR	NPL
				Plafond In thousand	Outstanding In thousand	NOA		
1	Surabaya	7	20	73.626.000	61.286.904	287	100,00%	0,00%
2	Sidoarjo	6	20	92.290.100	75.350.688	409	99,68%	0,00%
3	Madiun	6	20	63.130.500	52.438.878	319	99,58%	0,42%
4	Mojokerto	5	16	67.886.500	56.856.881	316	100,00%	0,00%
5	Kediri	5	16	49.994.000	42.064.637	353	99,27%	0,00%
6	Gresik	5	16	52.559.000	42.942.915	243	100,00%	0,00%
7	Malang	7	17	83.952.000	73.398.816	437	98,71%	0,49%
8	Jember	4	11	32.446.500	29.499.309	165	100,00%	0,00%
9	Banyuwangi	5	8	20.144.000	18.536.265	148	100,00%	0,00%
10	Tulungagung	4	8	15.741.000	14.507.598	95	100,00%	0,00%
11	Ponorogo	4	8	15.974.000	14.792.182	119	100,00%	0,00%
12	Blitar	2	8	10.232.000	9.464.947	73	100,00%	0,00%
Total		60		577.975.600	491.140.020	2.964	99,65%	0,12%

Multiguna Ticket Size (million) Rp.



Multiguna Loan Balance (Billion Rp.)



Description

Details

Civil Servants (per December 2014)	413.993
Multipurpose Customer (Civil Servants)	246.686
%	59,59%

NPL

0,36% as of Sept' 2015

<u>Information</u>	<u>National</u>	<u>East Java</u>	<u>Bank Jatim</u>
Total Asset	14,14%	13,37%	19,18%
Third Party Fund	12,65%	13,58%	20,30%
- Current Account	15,87%	20,60%	21,45%
- Saving Account	4,52%	4,93%	12,94%
- Time Deposit	16,39%	19,55%	24,02%
Credit	10,38%	11,08%	13,97%
- Productive	10,55%	11,68%	16,18%
- Consumptive	9,92%	9,43%	12,67%

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

Strength of High Dividen dYield

12.0
%

BJTM

11.3
%

BJBR

3.1
%

BBTN

3.0
%

BBKP

2.1
%

INDUSTRY

Bank (01/10/2015)	Price	Market Cap Rp bn	EPS Growth	PER	PBV	Dividend Yield
BBCA	12.275	302.640	5,8	17,3	3,4	1,3
BBRI	8.650	213.388	0,8	8,7	1,9	2,3
BMRI	7.925	184.917	2,1	9,1	1,6	2,5
BBNI	4.135	77.112	(21,2)	9,1	1,2	2,5
BDMN	2.895	27.748	(3,9)	11,1	0,8	2,7
BTPN	2.910	16.995	(1,9)	9,4	1,2	1,6
BBTN	995	10.529	47,5	6,4	0,8	3,1
BJBR	615	5.963	9,5	4,9	0,8	11,3
BBKP	630	5.725	25,9	6,3	0,8	3,0
BJTM	354	5.281	7,0	5,3	0,8	12,0

Source: Securities (October 1, 2015)

September 2014

**Foreign Institution Investor
September 2014
47,56 % from public shares**

**Domestic Investor September 2014
52,44 % from public shares**

**Public shares 20 %
from paid capital**

September 2015

**Foreign Institution Investor
September 2015
70,52 % from public shares**

**Domestic Investor September 2015
29,48 % from public shares**

September 2015 BJTM Investor Country

No	Country	Share
1	INDONESIA	29,477%
2	SIPRUS	20,200%
3	NORWEGIA	13,459%
4	AMERIKA	11,799%
5	FINLANDIA	5,698%
6	VIRGIN ISLAND	5,698%
7	LUKSEMBURG	4,261%
8	IRLANDIA	3,651%
9	INGGRIS	2,137%
10	AUSTRALIA	1,010%
11	JEPANG	0,893%
12	KANADA	0,544%

No	Country	Share
13	SWITZERLAND	0,425%
14	SINGAPURA	0,212%
15	SWEDIA	0,188%
16	CAYMAN ISLAND	0,174%
17	CINA	0,110%
18	SELANDIA BARU	0,033%
19	BELANDA	0,015%
20	BELGIA	0,006%
21	KOREA SELATAN	0,006%
22	FILIPINA	0,002%
23	JERMAN	0,002%
24	MALAYSIA	0,002%
Total		100%



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