

## INVESTOR NEWS IN JULY 2016

In July 2016, Bank Jatim has shown a formidable performance average in the growth of asset, third party funds, interest income and positive YoY profit.

Below is the attachment of BJTM financial report in July 2016:

### BALANCE SHEET( audited / In Million Rp. )

<u>Information</u>	<u>July 2015</u>	<u>July 2016</u>	<u>YoY</u>
Total Asset	49.222.516	50.786.968	3,18%
Placement BI, SBI, & others	14.108.042	11.775.816	-16,53%
Loan	28.654.214	29.290.730	2,22%
Third Party Funds	41.644.181	42.537.452	2,15%
- Current Account	17.698.264	17.926.232	1,29%
- Saving Account	10.629.904	12.087.219	13,71%
- Time Deposit	13.316.012	12.524.002	-5,95%
Equity	5.922.719	6.266.316	5,80%

### PROFIT LOSS (in million / audited)

<u>Information</u>	<u>July 2015</u>	<u>July 2016</u>	<u>YoY</u>
Interest Income	2.636.359	2.792.540	5,92%
Interest Expense	(822.491)	(823.520)	0,13%
Net Interest Income	1.813.868	1.969.020	8,55%
Non Interest Operational Income	274.986	257.429	-6,38%
Non Interest Operational Expense	(1.394.811)	(1.058.368)	-24,12%
Net Non Interest Ops Income (Expense)	(1.119.825)	(1.124.772)	0,44%
Operational Profit	694.043	844.248	21,64%
Non Operational Profit	41.924	4.298	-89,75%
Pre Tax Profit	735.967	848.546	15,30%
Taxes	(223.001)	(236.231)	5,93%
Net Profit	512.966	612.315	19,37%

#### FINANCIAL RATIO IN JULY 2016

<u>Ratio</u>	<u>July 2016</u>
ROA	2,96%
ROE	19,41%
NIM	6,65%
LDR	68,86%
BOPO	72,32%
CAR	20,47%

#### THIRD PARTY FUNDS IN JULY 2016 (in billion)

<u>Information</u>	<u>July 2015</u>	<u>July 2016</u>	<u>YoY</u>
CURRENT ACCOUNT (GOVERNMENT)	16.204	13.365	-17,52%
CURRENT ACCOUNT (PRIVATE)	1.494	4.561	205,28%
SIMPEDA	8.977	9.957	10,91%
SIKLUS	560	806	43,90%
TAB HAJI	204	210	2,89%
TABUNGANKU	797	994	24,76%
BAROKAH	92	120	31,15%
TIME DEPOSIT	13.316	12.524	-5,95%

#### LOANS IN JULY 2016 (in billion)

<u>Information</u>	<u>July 2015</u>	<u>July 2016</u>	<u>YoY</u>
CONSUMER LOANS			
-MULTIPURPOSE	15.608	16.394	5,03%
-MORTGAGE	1.379	1.505	9,19%
-OTHERS	677	880	30,12%
COMMERCIAL LOANS			
-STANDBY LOAN	1.071	656	-38,77%
-KEPPRES	1.060	1.035	-2,35%
-OVERDRAFT	2.759	2.887	4,62%
-SYNDICATE	1.314	1.323	0,71%
SME LOANS			
-KUR	689	239	-65,32%
-PUNDI	1.123	1.254	11,63%
-MIKRO	457	550	20,31%
-OTHERS	2.517	2.568	2,00%

**LIST OF TOP 10 OF BJTM SHAREHOLDERS (DOMESTIC)  
PER JULY 2016**

No	Name	Investor Status	Total of Shares	Percentage
1	PT MNC SECURITIES	INDIVIDUAL	140.052.800	4,69%
2	DANPAC SEKURITAS, PT	INDIVIDUAL	108.812.800	3,65%
3	PT DEXA MEDICA	COMPANY	43.663.400	1,46%
4	REKSA DANA KAM KAPITAL OPTIMAL	MUTUAL FUNDS	42.332.000	1,42%
5	PANIN SEKURITAS Tbk, PT	INDIVIDUAL	38.744.400	1,30%
6	PANIN SEKURITAS Tbk, PT	INDIVIDUAL	29.196.500	0,98%
7	MANDIRI SEKURITAS, PT	INDIVIDUAL	27.686.800	0,93%
8	MANDIRI SEKURITAS, PT	INDIVIDUAL	27.657.100	0,93%
9	BUMIPUTERA SEKURITAS, PT	COMPANY	20.925.000	0,70%
10	PT MITRA ANGGUN KELUARGA BERSAMA	COMPANY	18.604.500	0,62%
<b>Total</b>			<b>497.675.300</b>	<b>16,68%</b>

INFORMATION:

OWNERSHIP PERCENTAGE OF ALL DOMESTIC SHAREHOLDERS (1.020.189.491) OF TOTAL PUBLIC SHAREHOLDERS ( 2.983.537.000) IS 34,19%

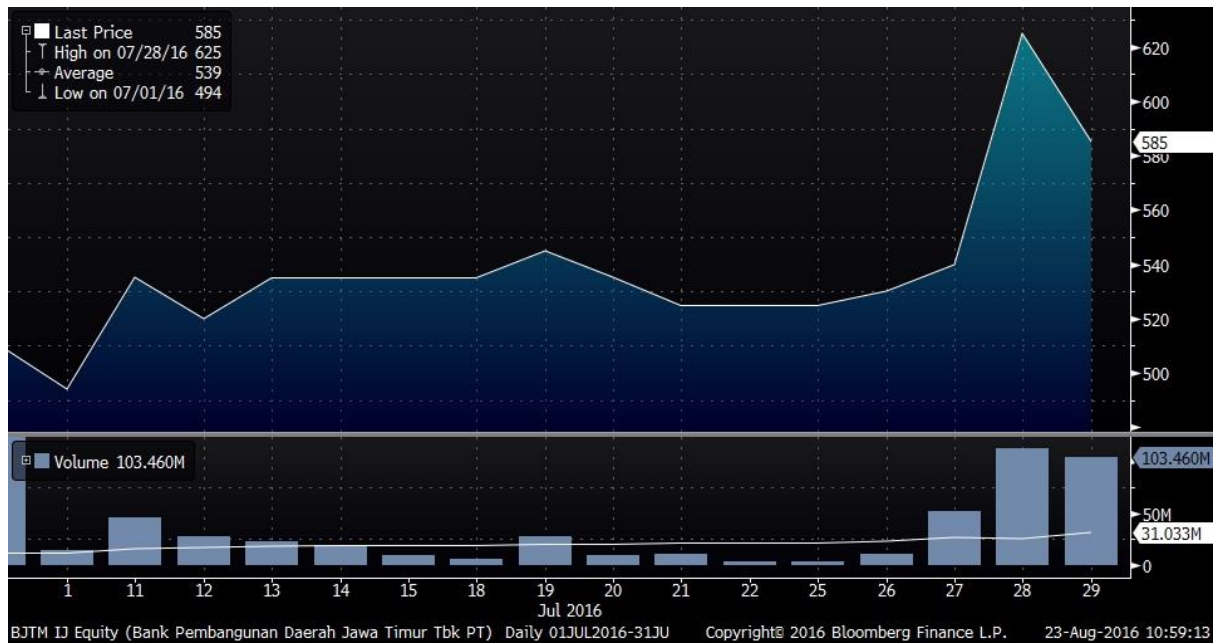
**LIST OF TOP 10 OF BJTM SHAREHOLDERS (FOREIGN)  
PER JULY 2016**

No	Name	Investor Status	Total of Shares	Percentage
1	SKANDINAVISKA ENSKILDA BANKEN DUNROSS AND CO SA SICAV SIF	INSTITUTION - FOREIGN	399.000.000	13,37%
2	CITIBANK NEW YORK S/A GOVERNMENT OF NORWAY - 16	INSTITUTION - FOREIGN	331.573.400	11,11%
3	SEB SA DUNROSS INVESTMENT LTD	INSTITUTION - FOREIGN	199.205.800	6,68%
4	CITIBANK LONDON S/A MUTUAL FUND EQ EMERGING DIVIDEND (UCITS)	INSTITUTION - FOREIGN	170.000.000	5,70%
5	SSB LLOA S/A LEGATO CAPITAL MANAGEMENT INVSTM,LLC- 2144615603	INSTITUTION - FOREIGN	147.587.574	4,95%
6	THE NT TST CO S/A CIM DIVIDEND INCOME FUND LIMITED	INSTITUTION - FOREIGN	122.500.000	4,11%
7	SKANDINAVISKA ENSKILDA BANKEN AB DUNROSS INVESTMENT LIMITED	INSTITUTION - FOREIGN	51.000.000	1,71%
8	CITIBANK EUROPE PLC LUX BRANCH S/A PERINVEST LUX SICAV	INSTITUTION - FOREIGN	50.000.000	1,68%
9	BBH BOSTON S/A SANLAM UNIVERSAL FUNDS PUBLIC LTD COMPANY	INSTITUTION - FOREIGN	35.860.600	1,20%
10	UBS SEC LLC-HFS CUSTOMER SEGREGATED ACCOUNT 917284001	INSTITUTION - FOREIGN	33.670.379	1,13%
<b>Total</b>			<b>1.540.397.753</b>	<b>51,63%</b>

INFORMATION :

OWNERSHIP PERCENTAGE OF ALL FOREIGN SHAREHOLDERS (1.963.347.509) OF TOTAL PUBLIC SHAREHOLDERS (2.983.537.000) IS 65,81%.

## STOCK INFORMATION



The movement of shares of Bank Jatim (BJTM) experienced a significant increase in the month of July 2016, with the highest price on July 28, 2016 Rp 625 / share. Earnings were positive YoY and high dividend distribution history has become the consideration for investors to invest BJTM.

**COMPOSITION OF PUBLIC SHAREHOLDERS BY COUNTRIES  
PER JULI 2016**

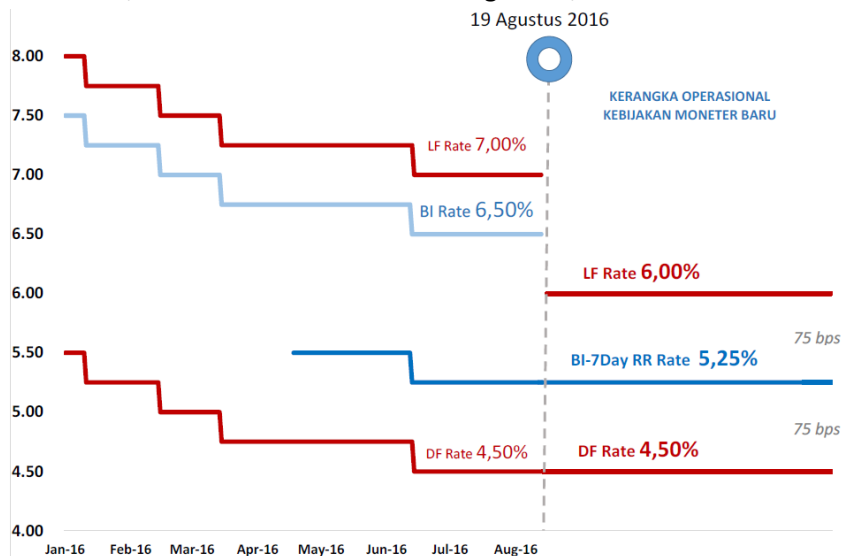
No	Country	%
1	INDONESIA	34,1940%
2	LUXEMBURG	16,1267%
3	USA	13,4130%
4	NORWAY	11,1134%
5	CYPRUS	8,3862%
6	FINLAND	5,7779%
7	VIRGIN ISLAND	4,1059%
8	UK	2,2333%
9	IRELAND	1,7073%
10	AUSTRALIA	0,9646%
11	JEPANG	0,8398%
12	KANADA	0,5512%

No	Country	%
13	SWEDIA	0,2489%
14	SINGAPORE	0,2018%
15	CAYMAN ISLAND	0,0603%
16	GREENLAND	0,0331%
17	CHINA	0,0193%
18	SWITZERLAND	0,0113%
19	SOUTH KOREA	0,0074%
20	PHILIPINES	0,0022%
21	MALAYSIA	0,0015%
22	HONGKONG	0,0008%
23	JERMAN	0,0001%
<b>Total</b>		<b>100%</b>

## PENGUATAN KERANGKA OPERASI MONETER

### Framework Features of New Monetary Operation

BI 7-Day Reverse Repo Rate (BI 7-day RR Rate) is used as the new policy rate as a replacement for the BI rate, which will be effective on August 19, 2016



Selection of RR 7-day rate as interest rate on new policy is constituted by a number of considerations, which are:

1. 7-day RR Rate refers to the monetary operation instruments that are actively traded between BI and banking (transactional).
2. Monetary Operation Instrument of 7-day Reverse Repo has market which relatively deep.

3. 7-day Rate RR has a strong relationship with the target interest rate of monetary policy operational, namely overnight tenor interbank money market interest rate.

### **Objectives of Strengthening the Framework for Monetary Operation**

Strengthening Monetary Operation framework has three main objectives, namely:

1. Strengthening monetary policy signal with an interest rate of BI 7-day RR Rate as the main reference in the financial markets. Thus, market participants can use 7-day RR BI Rate as the main reference in determining other interest rates in the financial markets.
2. Strengthening the effectiveness of the transmission of monetary policy through its influence on the movement of money market interest rates and banking interest rates.
3. Encourage the deepening of financial markets, especially transactions and formation of structure of interest rates in the interbank money market for a tenor of 3 months to 12 months. To that end, the strengthening of Monetary Operations will be accompanied by measures to accelerate the deepening of the financial markets.

### **Monetary Operation after the Implementation of BI 7-day RR**

To control the movement of interest rates on the interbank money market overnight tenor in the midst of daily liquidity surplus in the banking system, Bank Indonesia as one of them will do a Reverse Repo auctions with underlying government securities at 1-week tenor, which is part of the Open Market Operation instrument.

Through the transaction, Bank Indonesia may keep interest rate movements overnight tenor interbank money market move around the BI Rate RR 7-day without affecting significantly the price of marketable securities. This is one of the advantages of the use of instrument (OPT/Open Market Operation) that is repurchase agreement (repo) as compared to the use of the purchase or sale of securities at once.

Bank Indonesia will routinely conduct an auction Reverse Repo SBN 1 week to strengthen monetary policy stance. Therefore, the auction method will primarily use the Fixed Rate Tender (FRT). The implementation of Reverse Repo auction SBN 1 week makes the policy rate (BI Rate RR 7-day) directly transacted with the participants of Open Market Operation, in this case which is the domestic bank, and is expected to be transmitted to the interest rates at longer tenors. Transactional policy Interest rate is expected to strengthen the transmission of monetary policy (source: [www.bi.go.id](http://www.bi.go.id))

Inquiries and suggestions could be delivered to :

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