

INVESTOR NEWS IN JUNE 2016

In June 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 June 2016:

BALANCE SHEET(audited / In Million Rp.)

<u>Information</u>	<u>June 2015</u>	<u>June 2016</u>	<u>YoY</u>
Total Asset	50.230.756	48.061.027	(4,32%)
Placement BI, SBI, & others	14.861.661	11.321.922	(23,82%)
Loan	28.288.741	29.275.967	3,49%
Third Party Funds	42.681.036	40.301.984	(5,57%)
- Current Account	20.116.099	15.344.593	(23,72%)
- Saving Account	9.127.934	12.379.492	35,62%
- Time Deposit	13.437.003	12.577.899	(6,39%)
Equity	5.934.077	6.210.672	4,66%

PROFIT LOSS (in million / audited)

<u>Information</u>	<u>June 2015</u>	<u>June 2016</u>	<u>YoY</u>
Interest Income	2.216.801	2.398.220	8,18%
Interest Expense	(685.601)	(706.449)	3,04%
Net Interest Income	1.531.200	1.691.771	10,49%
Non Interest Operational Income	245.381	229.819	(6,34%)
Non Interest Operational Expense	(1.077.828)	(911.948)	(15,39%)
Net Non Interest Ops Income (Expense)	(832.447)	(918.193)	10,30%
Operational Profit	698.753	773.578	10,71%
Non Operational Profit	41.450	4.587	(88,93%)
Pre Tax Profit	740.203	778.164	5,13%
Taxes	(215.880)	(217.065)	0,55%
Net Profit	524.323	561.100	7,01%

FINANCIAL RATIO IN JUNE 2016

<u>Ratio</u>	<u>June 2016</u>
ROA	3,18%
ROE	20,87%
NIM	6,69%
LDR	72,64%
BOPO	70,56%
CAR	20,65%

THIRD PARTY FUNDS IN JUNE 2016 (in billion)

<u>Information</u>	<u>June 2015</u>	<u>June 2016</u>	<u>YoY</u>
CURRENT ACCOUNT (GOVERNMENT)	15.803	10.411	(34,12%)
CURRENT ACCOUNT (PRIVATE)	4.313	4.933	14,37%
SIMPEDA	7.543	10.330	36,94%
SIKLUS	535	752	40,46%
TAB HAJI	199	208	4,20%
TABUNGANKU	762	980	28,58%
BAROKAH	87	110	25,21%
TIME DEPOSIT	13.437	12.578	(6,39%)

LOANS IN JUNE 2016 (in billion)

<u>Information</u>	<u>June 2015</u>	<u>June 2016</u>	<u>YoY</u>
CONSUMER LOANS			
-MULTIPURPOSE	15.609	16.499	5,70%
-MORTGAGE	1.369	1.502	9,72%
-OTHERS	597	875	46,49%
COMMERCIAL LOANS			
-STANDBY LOAN	1023	656	(35,94%)
-KEPPRES	978	964	(1,37%)
-OVERDRAFT	2.741	2.867	4,60%
-SYNDICATE	1.281	1.301	1,57%
SME LOANS			
-KUR	735	258	(64,86%)
-PUNDI	1.108	1.273	14,89%
-MIKRO	452	557	23,28%
-OTHERS	2.395	2.523	5,36%

**LIST OF TOP 10 OF BJTM SHAREHOLDERS (DOMESTIC)
PER JUNE 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	INDIVIDUAL	43.663.400	1,46%
4	REKSA DANA KAM KAPITAL OPTIMAL	MUTUAL FUNDS	42.332.000	1,42%
5	PANIN SEKURITAS Tbk, PT	INDIVIDUAL	41.994.400	1,41%
6	MANDIRI SEKURITAS, PT	INDIVIDUAL	30.172.300	1,01%
7	MANDIRI SEKURITAS, PT	INDIVIDUAL	27.686.800	0,93%
8	BUMIPUTERA SEKURITAS, PT	INDIVIDUAL	20.750.500	0,70%
9	PT MITRA ANGGUN KELUARGA BERSAMA	INDIVIDUAL	18,604,500	0,62%
10	PT INERTIA UTAMA	INDIVIDUAL	18.435.300	0,62%
Total			492.504.800	16,51%

INFORMATION:

OWNERSHIP PERCENTAGE OF ALL DOMESTIC SHAREHOLDERS (963.819.291) OF TOTAL PUBLIC SHAREHOLDERS (2.983.537.000) IS 32,29%

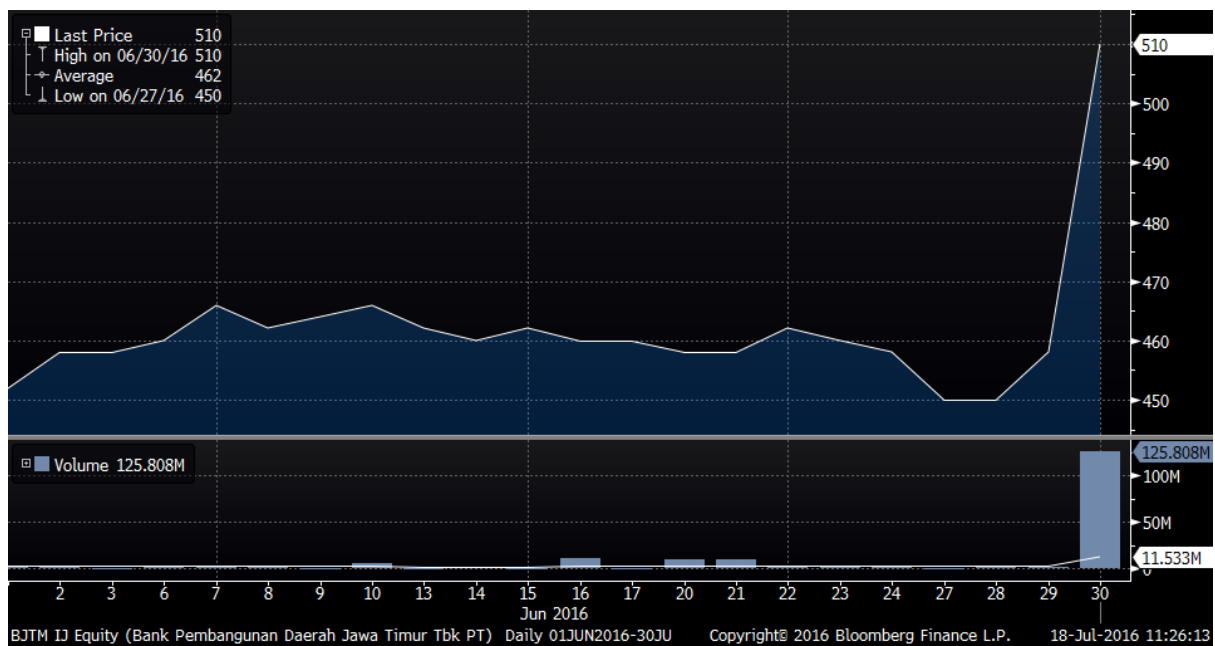
**LIST OF TOP 10 OF BJTM SHAREHOLDERS (FOREIGN)
PER JUNE 2016**

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	372.247.900	12,48%
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	THE NT TST CO S/A CIM DIVIDEND INCOME FUND LIMITED	INSTITUTION - FOREIGN	147.500.000	4,94%
6	SSB LLOA S/A LEGATO CAPITAL MANAGEMENT INVSTM, LLC- 2144615603	INSTITUTION - FOREIGN	124.545.474	4,17%
7	CITIBANK EUROPE PLC LUX BRANCH S/A PERINVEST LUX SICAV	INSTITUTION - FOREIGN	56.000.000	1,88%
8	SKANDINAVISKA ENSKILDA BANKEN AB DUNROSS INVESTMENT LIMITED	INSTITUTION – FOREIGN	51.000.000	1,71%
9	BBH BOSTON S/A SANLAM UNIVERSAL FUNDS PUBLIC LTD COMPANY	INSTITUTION - FOREIGN	50.686.100	1,70%
10	SSB C021 ACF COLLEGE RETIREMENT EQUITIES FUND - 2144607801	INSTITUTION - FOREIGN	32.354.700	1,08%
Total			1.602.539.974	53,71%

INFORMATION:

OWNERSHIP PERCENTAGE OF ALL FOREIGN SHAREHOLDERS (2.020.217.709) OF TOTAL PUBLIC SHAREHOLDERS (2.983.537.000) IS 67,71%.

STOCK INFORMATION



The movement of shares of Bank Jatim (BJTM) experienced a high increase, especially at the end of the month. Prices in early June 2016 USD 458 / pcs and the highest price on 30 June 2016 USD 510 / pcs. The increased profit of Bank Jatim has become the consideration for investors to invest BJTM.

COMPOSITION OF PUBLIC SHAREHOLDERS BY COUNTRIES
PER JUNE 2016

No	Country	%
1	INDONESIA	32,2878%
2	LUXEMBURG	16,3278%
3	NORWAY	12,4767%
4	USA	12,2149%
5	CYPRUS	8,3862%
6	FINLAND	5,7779%
7	VIRGIN ISLAND	4.9438%
8	UK	2,2281%
9	IRELAND	2,2037%
10	AUSTRALIA	1,0940%
11	JAPAN	0,8289%
12	CANADA	0,5335%
13	SWEDEN	0,2489%

No	Country	%
14	SINGAPORE	0,2158%
15	CAYMAN ISLAND	0,0603%
16	DENMARK	0,0602%
17	GREENLAND	0,0331%
18	HONGKONG	0,0243%
19	SOUTH KOREA	0,0195%
20	CHINA	0,0193%
21	SWITZERLAND	0,0113%
22	PHILIPINES	0,0022%
23	MALAYSIA	0,0016%
24	GERMANY	0,0001%
Total		100%

TAX AMNESTY

As reported in www.pajak.go.id, tax Amnesty is forgiveness program, which is provided by the Government to taxpayers include the elimination of tax payable, tax administration sanctions removal, as well as the elimination of criminal sanctions in the field of taxation on property acquired in 2015 and earlier which have not been reported in the tax return, by settling all tax arrears and paying the ransom.

Who Can Use?

The ones, who can take advantage of the tax amnesty policy are:

1. Individual Taxpayers
2. Corporate Taxpayers
3. Taxpayers engaged in the Micro, Small and Medium Enterprises (SMEs)
4. Person or agency that has not become a taxpayer

Signatories in the Statement:

1. an individual taxpayer;
2. The supreme leader by deed of or other equivalent document, for the corporate taxpayer; or
3. The proxy, in which case the supreme leader referred to in point b is absent.

Terms of Taxpayers who can take advantage of the Tax Amnesty

1. Have a Tax Identification Number;
2. Pay the ransom money;
3. Settle all tax arrears;

4. Settle taxes, which are not paid or underpaid or the settle the ones that should not be returned to the taxpayers, who are being investigated about preliminary evidence and / or investigation;

5. Deliver the recent annual notification letter of Income tax, which belongs to Taxpayers who already have an obligation to submit the annual notification letter of Income tax; and

6. Revoke the petition:

- o refund overpaid taxes;

- o the reduction or elimination of the administrative sanctions in the tax assessment letter and / or tax invoice in which there is a payable tax principal;

- o reduction or cancellation of the incorrect tax assessment;

- o objection;

- o correcting on tax assessments and decrees;

- o appeal;

- o lawsuit; and / or

- o reconsideration, in which the taxpayer is applying for and not yet issued a decree or judgment.

When is it applied?

Tax amnesty in effect since approved until March 31, 2017, and is divided into three (3) periods, which are:

1. Period I: From the date of enactment until September 30, 2016

2. Second Period: From October 1, 2016 until December 31, 2016

3. Period III: From January 1, 2017 until March 31, 2017

Why do I have to Participate?

Tax amnesty policy is a policy breakthrough, which is driven by the increasing size of the possibility to hide wealth outside the territory of the Republic of Indonesia for more transparency in the global financial sector and the increasing intensity of information exchange among countries. Tax amnesty policy will also not be provided periodically. At least, until several decades into the future, the policy of tax amnesty will not be granted anymore.

Tax Amnesty Policy, in general explanation of Tax Amnesty Law, should be followed by other policies such as the rule of law, which is more strict and refinement of the Law on General Provisions and Tax Procedures, the Law on Income Tax, Law on VAT of Goods and Services and Sales Tax on Luxury Goods, as well as other strategic policies in the field of taxation and banking that make noncompliance taxpayers will be eroded in the future through a strong data base generated by the implementation of this Act.

Participate in the Tax Amnesty also helps the Government to accelerate growth and economic restructuring through the transfer of treasure, which among other things will have an impact on the increase in domestic liquidity, improvement of the rupiah exchange, lower interest rates, and increased investment, which is part of a tax reform to the tax system, which more equitable and diversified base taxation data, which more valid, comprehensive, and integrated; and increase tax revenues, which will be used to finance the development

Where do people apply for Tax Amnesty?

- To the tax office where the taxpayers are registered or other place specified by the Minister by enclosing the Statement Letter.
- Tax Office where the taxpayers are registered or other places specified by the Minister, also initial place that must be addressed to ask for an explanation of charging and fulfillment of documents that must be attached in the Statement Letter.

How to do that?

Procedures for the submission of Tax Amnesty is as follows:

1. Taxpayers come to the Tax Office where the taxpayers are registered or other places specified by the Minister to seek clarification regarding the charging and fulfillment of documents that must be attached in the Statement Letter, which are:

- o proof of ransom payment;
- o proof of tax arrears payment for taxpayers who have tax arrears;
- o list of property along with reported proprietary information;
- o debt register and supporting documents;
- o proof of tax payments, which have not been paid or underpaid or taxes, which should not be returned to the taxpayers, who are being conducted the preliminary evidence examination or investigation;
- o photocopy of recent income tax; and
- o Statement letter to revoke any waiver requests, which have been submitted to the Directorate General of Taxation

- o Statement Letter to divert and invest the property to the territory of the Republic of Indonesia for a minimum during the period of 3 (three) years since diverted in case of the Taxpayers, which will carry out repatriation;
- o Attach a Statement Letter, which states that the Taxpayers will not divert their properties outside the territory of the Republic of Indonesia for a minimum during the period of 3 (three) years since the issuance of the Certificate in case of the Taxpayers, which will carry out declaration;
- o Statement Letter regarding the amount of circulation of business for Taxpayers, which are engaged in SMEs.

2. Taxpayers have to complete set of documents which will be used to apply a Tax Amnesty through the Statement Letter, including paying a ransom, pay off tax arrears, and pay off the taxes, which have not been paid or underpaid or taxes which should not be returned to the taxpayers who are being conducted the preliminary evidence examination or investigation.
3. Taxpayers submit a Statement Letter to the Tax Office where the taxpayers are registered or the Other Places specified by the Minister of Finance.
4. Taxpayers will get a receipt Statement.
5. The Minister or appointed official on behalf of the Minister issues of Certificates within a maximum period of 10 (ten) business days commenced from the date of the receive of the Statement Letter and its attachments and send a Certificate of Tax Amnesty to the taxpayers.
6. In case of a period of 10 (ten) working days referred in paragraph (4), which The Minister or appointed official on behalf of the Minister has not issued a Certificate, Statement Letter is considered acceptable
7. Taxpayers may submit a Statement Letter at most 3 (three) times in a period commenced since this law is applicable until the date of March 31, 2017 where the Second and Third Statement Letter can be submitted before or after the Certificate on the previous Statement Letter was issued

Analyst Meeting & Press Conference Bank Jatim
Kinerja Juni 2016



Mr Su'udi (Director of Medium Business and Corporate) and Mr. Tony Sudjiaryanto (Director of Agribusiness and Sharia) present the performance of Bank Jatim per June 2016 and the prospect of Bank Jatim short-term and long-term to the securities analysts and media in Jakarta.

Inquiries and Suggestions could be delivered to :
INVESTOR RELATIONS BJTM
Corporate Secretary – Bank Jatim Main Office 4th floor
Telp : (031) 5310090-99
Ext : 472,469, 467
Email : iru@bankjatim.co.id