

INVESTOR NEWS IN FEBRUARY 2016

In February 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 February 2016:

BALANCE SHEET(audited / In Million Rp.)

| <u>Information</u> | <u>February 2015</u> | <u>February 2016</u> | <u>YoY</u> |
|-----------------------------|---------------------------------|---------------------------------|-------------------|
| Total Asset | 40.882.363 | 45.804.895 | 12,04% |
| Placement BI, SBI, & others | 9.140.656 | 10.792.215 | 18,07% |
| Loan | 26.110.357 | 27.917.767 | 6,92% |
| Third Party Funds | 32.801.890 | 37.672.340 | 14,85% |
| - Current Account | 13.768.425 | 17.440.772 | 26,67% |
| - Saving Account | 9.564.771 | 11.181.679 | 16,90% |
| - Time Deposit | 9.468.695 | 9.049.889 | -4,42% |
| Equity | 6.673.495 | 5.876.880 | -11,94% |

PROFIT LOSS (in million / audited)

| <u>Information</u> | <u>February 2015</u> | <u>February 2016</u> | <u>YoY</u> |
|---------------------------------------|---------------------------------|---------------------------------|-------------------|
| Interest Income | 704.085 | 788.835 | 12,04% |
| Interest Expense | (177.190) | (204.565) | 15,45% |
| Net Interest Income | 526.895 | 584.270 | 10,89% |
| Non Interest Operational Income | 64.658 | 68.802 | 6,41% |
| Non Interest Operational Expense | (233.268) | (257.823) | 10,53% |
| Net Non Interest Ops Income (Expense) | (288.728) | (262.579) | -9,06% |
| Operational Profit | 238.167 | 321.690 | 35,07% |
| Non Operational Profit | 25.502 | 2.370 | -90,70% |
| Pre Tax Profit | 263.669 | 324.061 | 22,90% |
| Taxes | (73.198) | (96.753) | 32,18% |
| Net Profit | 190.472 | 227.307 | 19,34% |

FINANCIAL RATIO IN FEBRUARY 2016

| <u>Ratio</u> | <u>February 2016</u> |
|--------------|----------------------|
| ROA | 4,27% |
| ROE | 25,26% |
| NIM | 7,31% |
| LDR | 74,11% |
| BOPO | 62,49% |
| CAR | 20,13% |

THIRD PARTY FUNDS IN FEBRUARY 2016 (in billion)

| <u>Information</u> | <u>February 2015</u> | <u>February 2016</u> | <u>YoY</u> |
|------------------------------|----------------------|----------------------|------------|
| CURRENT ACCOUNT (GOVERNMENT) | 12.432 | 13.362 | 7,49% |
| CURRENT ACCOUNT (PRIVATE) | 1.337 | 4.078 | 205,09% |
| SIMPEDA | 8.094 | 9.242 | 14,18% |
| SIKLUS | 425 | 673 | 58,41% |
| TAB HAJI | 215 | 229 | 6,15% |
| TABUNGANKU | 747 | 926 | 24,08% |
| BAROKAH | 84 | 112 | 33,44% |
| TIME DEPOSIT | 9.469 | 9.050 | -4,42% |

LOANS IN FEBRUARY 2016 (in billion)

| <u>Information</u> | <u>February 2015</u> | <u>February 2016</u> | <u>YoY</u> |
|--------------------|----------------------|----------------------|------------|
| CONSUMER LOANS | | | |
| -MULTIPURPOSE | 15.025 | 16.050 | 6,83% |
| -MORTGAGE | 1.320 | 1.431 | 8,40% |
| -OTHERS | 554 | 836 | 50,93% |
| COMMERCIAL LOANS | | | |
| -STANDBY LOAN | 781 | 594 | -24,01% |
| -KEPPRES | 403 | 494 | 22,53% |
| -OVERDRAFT | 2.479 | 2.746 | 10,77% |
| -SYNDICATE | 1.192 | 1.367 | 14,70% |
| SME LOANS | | | |
| -KUR | 950 | 383 | -59,65% |
| -PUNDI | 887 | 1.201 | 35,41% |
| -MIKRO | 308 | 529 | 71,65% |
| -OTHERS | 2.211 | 2.286 | 3,40% |

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

| No | Name | Investor Status | Total of Shares | Percentage |
|--------------|-------------------------------------|-----------------|--------------------|---------------|
| 1 | PT MNC SECURITIES | INDIVIDUAL | 140.037.500 | 4,69% |
| 2 | DANPAC SEKURITAS, PT | INDIVIDUAL | 109.012.800 | 3,65% |
| 3 | PANIN SEKURITAS Tbk, PT | INDIVIDUAL | 44.553.700 | 1,49% |
| 4 | MANDIRI SEKURITAS, PT | INDIVIDUAL | 31.172.300 | 1,04% |
| 5 | MANDIRI SEKURITAS, PT | INDIVIDUAL | 28.226.500 | 0,95% |
| 6 | PT DEXA MEDICA | MUTUAL FUNDS | 20.254.100 | 0,68% |
| 7 | BUMIPUTERA SEKURITAS, PT | COMPANY | 20.881.000 | 0,70% |
| 8 | PT MITRA ANGGUN KELUARGA BERSAMA | INDIVIDUAL | 18.604.500 | 0,62% |
| 9 | BAHANA SECURITIES, PT | INDIVIDUAL | 18.545.500 | 0,62% |
| 10 | PT Taspen (Persero) - THT | INSURANCE | 17.131.200 | 0,57% |
| Total | | | 448.419.100 | 15,03% |

INFORMATION:

OWNERSHIP PERCENTAGE OF ALL DOMESTIC SHAREHOLDERS (952.138.595) OF TOTAL PUBLIC SHAREHOLDERS (2.983.537.000) IS 31,91%

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

| No | Name | Investor Status | Total of Shares | Percentage |
|--------------|--|-----------------------|----------------------|---------------|
| 1 | SEB PRIVATE BANK S.A S/A DUNROSS INVESTMENT LTD | INSTITUTION - FOREIGN | 649.205.800 | 21,76% |
| 2 | CITIBANK NEW YORK S/A GOVERNMENT OF NORWAY - 16 | INSTITUTION - FOREIGN | 401.558.000 | 13,46% |
| 3 | CITIBANK LONDON S/A MUTUAL FUND EQ EMERGING DIVIDEND (UCITS) | INSTITUTION - FOREIGN | 170.000.000 | 5,70% |
| 4 | THE NT TST CO S/A CIM DIVIDEND INCOME FUND LIMITED | INSTITUTION - FOREIGN | 152.000.000 | 5,09% |
| 5 | SSB LLOA S/A LEGATO CAPITAL MANAGEMENT INVSTM,LLC- 2144615603 | INSTITUTION - FOREIGN | 93.279.874 | 3,13% |
| 6 | BBH BOSTON S/A SANLAM UNIVERSAL FUNDS PUBLIC LTD COMPANY | INSTITUTION - FOREIGN | 72.958.000 | 2,45% |
| 7 | CITIBANK EUROPE PLC LUX BRANCH S/A PERINVEST LUX SICAV | INSTITUTION - FOREIGN | 56.000.000 | 1,88% |
| 8 | SSB C021 ACF COLLEGE RETIREMENT EQUITIES FUND - 2144607801 | INSTITUTION - FOREIGN | 32.046.900 | 1,07% |
| 9 | UBS SEC LLC-HFS CUSTOMER SEGREGATED ACCOUNT 917284001 | INSTITUTION - FOREIGN | 24.816.979 | 0,83% |
| 10 | SSB ZVY5 S/A ST ST ACT EMG MKT SML CAP N-L QIB CTF- 2157564053 | INSTITUTION - FOREIGN | 21.158.400 | 0,71% |
| Total | | | 1.673.023.953 | 56,08% |

INFORMATION:

OWNERSHIP PERCENTAGE OF ALL FOREIGN SHAREHOLDERS (2.031.398.405) OF TOTAL PUBLIC SHAREHOLDERS (2.983.537.000) IS 68,09%.

STOCK INFORMATION



The movement of BJTM stock in February 2016 decreased after cum date, the number of transactions and value of transactions that are not so great because of the investor who only expects the dividend gain, it is expected BJTM price correction is imminent. Performance of Bank Jatim for January and February 2016, which happens to be good with nice profit YoY positive is expected to increase the price of BJTM. Shares BJTM still be an attractive option to invest for long-term investors who pursue dividend gain.

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

| No | Country | % |
|-----------|----------------|----------|
| 1 | INDONESIA | 31,9437% |
| 2 | CYPRUS | 21,7596% |
| 3 | NORWAY | 13,4591% |
| 4 | USA | 10,8177% |
| 5 | FINLAND | 5,7695% |
| 6 | VIRGIN ISLAND | 5,0946% |
| 7 | LUXEMBURG | 2,9545% |
| 8 | IRLANDIA | 2,9473% |
| 9 | UK | 1,8581% |
| 10 | AUSTRALIA | 1,1255% |
| 11 | JAPAN | 0,8225% |
| 12 | CANADA | 0,5285% |
| 13 | DENMARK | 0,2590% |

| No | Country | % |
|--------------|----------------|-------------|
| 14 | SWEDEN | 0,2489% |
| 15 | SINGAPORE | 0,2219% |
| 16 | CAYMAN ISLAND | 0,0750% |
| 17 | CHINA | 0,0427% |
| 18 | GREENLAND | 0,0331% |
| 19 | NETHERLAND | 0,0145% |
| 20 | SWITZERLAND | 0,0113% |
| 21 | SOUTH KOREA | 0,0067% |
| 22 | MALAYSIA | 0,0025% |
| 23 | PHILIPINES | 0,0022% |
| 24 | GERMANY | 0,0015% |
| Total | | 100% |



On 3 February 2016, Bank of East Java got a visit from Dunross Investment Ltd which was the biggest investor of Bank Jatim, with a stake of a number of 602. 680 .100 shares or 20.2% of total Series B shares. For the total shares of Bank Jatim, Dunross holdings amounted to 4, 04%, placed at the 2nd rank of the largest of the East Java Provincial Government Stocks.



Bank Jatim is trusted by the Indonesia Stock Exchange (IDX) to be the only sources of banks that have gone public in the event Road to Go Public Gathering, with participants throughout the BPD and national private banks that have not gone public. Bank Jatim is deemed successful in the process of Initial Public Offering and could be a role model of a bank in Indonesia that have gone public.

Inquiries and suggestions could be delivered to:

INVESTOR RELATION BJTM

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