

INVESTOR NEWS SEPTEMBER 2016

Pada bulan September 2016, Bank Jatim menunjukkan pertumbuhan laba YoY yang positif.

Berikut terlampir Laporan Keuangan BJTM per September 2016:

NERACA (audited / dalam jutaan rupiah)

| <u>Informasi</u> | <u>September</u> <u>2015</u> | <u>September</u> <u>2016</u> | <u>YoY</u> |
|---------------------------------|---------------------------------|---------------------------------|------------|
| Total Aset | 52.092.676 | 50.154.863 | -3,72% |
| Penempatan BI, SBI, & Bank Lain | 15.156.057 | 14.423.095 | -4,84% |
| Kredit Yang Diberikan | 29.235.867 | 29.625.095 | 1,33% |
| Dana Pihak Ketiga | 43.753.624 | 41.165.605 | -5,91% |
| - Giro | 19.580.807 | 16.720.120 | -14,61% |
| - Tabungan | 10.239.223 | 12.242.308 | 19,56% |
| - Deposito | 13.933.594 | 12.203.176 | -12,42% |
| Modal | 6.106.246 | 7.019.141 | 14,95% |

LABA RUGI (dalam jutaan / audited)

| <u>Informasi</u> | <u>September</u> <u>2015</u> | <u>September</u> <u>2016</u> | <u>YoY</u> |
|-------------------------------------|---------------------------------|---------------------------------|------------|
| Pendapatan Bunga | 3.480.560 | 3.602.892 | 3,51% |
| Beban Bunga | (1.102.328) | (1.061.487) | -3,70% |
| Pendapatan Bunga Bersih | 2.378.232 | 2.541.404 | 6,86% |
| Pendapatan Ops Selain Bunga | 330.685 | 319.047 | -3,52% |
| Beban Ops Selain Bunga | (1.220.329) | (1.348.963) | 10,54% |
| Beban CKPN | (543.424) | (379.842) | -30,10% |
| Pendapatan (Beban) Ops Selain Bunga | (1.433.069) | (1.409.757) | -1,63% |
| Laba Operasional | 945.164 | 1.131.647 | 19,73% |
| Laba Non Operasional | 43.683 | 8.495 | -80,55% |
| Laba Sebelum Pajak | 988.846 | 1.140.142 | 15,30% |
| Pajak | (292.354) | (303.565) | 3,83% |
| Laba Bersih | 696.492 | 836.577 | 20,11% |

RASIO KEUANGAN SEPTEMBER 2016

| <u>Rasio</u> | <u>September 2016</u> |
|--------------|-----------------------|
| ROA | 3,09% |
| ROE | 20,14% |
| NIM | 6,70% |
| LDR | 71,97% |
| BOPO | 71,15% |
| CAR | 22,43% |
| NPL | 4,92% |

DANA PIHAK KETIGA SEPTEMBER 2016 (dalam miliar)

| <u>Informasi</u> | <u>September 2015</u> | <u>September 2016</u> | <u>YoY</u> |
|------------------|-----------------------|-----------------------|------------|
| GIRO PEMDA | 17.985 | 11.597 | -35,52% |
| GIRO UMUM | 1.596 | 5.123 | 221,02% |
| SIMPEDA | 8.535 | 10.031 | 17,53% |
| SIKLUS | 581 | 863 | 48,49% |
| TAB HAJI | 215 | 218 | 1,29% |
| TABUNGANKU | 814 | 1.019 | 25,21% |
| BAROKAH | 94 | 111 | 18,25% |
| DEPOSITO | 13.934 | 12.203 | -12,42% |

KREDIT YANG DIBERIKAN SEPTEMBER 2016 (dalam miliar)

| <u>Informasi</u> | <u>September 2015</u> | <u>September 2016</u> | <u>YoY</u> |
|-------------------------|-----------------------|-----------------------|------------|
| KREDIT KONSUMSI | | | |
| -MULTIGUNA | 15.794 | 16.672 | 5,56% |
| -KPR | 1.399 | 1.528 | 9,20% |
| -LAINNYA | 746 | 897 | 20,19% |
| KREDIT KOMERSIAL | | | |
| -STANDBY LOAN | 1.244 | 657 | -47,19% |
| -KEPPRES | 1.337 | 1.091 | -18,38% |
| -OVERDRAFT | 2.692 | 2.951 | 9,63% |
| -SINDIKASI | 1.314 | 1.319 | 0,41% |
| KREDIT UMKM | | | |
| -KUR | 601 | 218 | -63,70% |
| -PUNDI | 1.157 | 1.257 | 8,64% |
| -MIKRO | 491 | 562 | 14,36% |
| -LAINNYA | 2.461 | 2.474 | 0,51% |

**DAFTAR 10 BESAR PEMEGANG SAHAM BANK JATIM (DOMESTIK)
PER SEPTEMBER 2016**

| No | Nama | Status Investor | Jumlah Lembar Saham | Persentase |
|--------------|----------------------------------|--------------------------|---------------------|---------------|
| 1 | PT MNC SECURITIES | AN. PERORANGAN INDONESIA | 140.052.800 | 4,65% |
| 2 | DANPAC SEKURITAS, PT | AN. PERORANGAN INDONESIA | 108.812.800 | 3,61% |
| 3 | PT DEXA MEDICA | AN. PERSEROAN TERBATAS | 43.663.400 | 1,45% |
| 4 | REKSA DANA KAM KAPITAL OPTIMAL | REKSADANA | 42.332.000 | 1,41% |
| 5 | PANIN SEKURITAS Tbk, PT | AN. PERORANGAN INDONESIA | 38.744.400 | 1,29% |
| 6 | PANIN SEKURITAS Tbk, PT | AN. PERORANGAN INDONESIA | 29.196.500 | 0,97% |
| 7 | MANDIRI SEKURITAS, PT | AN. PERORANGAN INDONESIA | 27.686.800 | 0,92% |
| 8 | MANDIRI SEKURITAS, PT | AN. PERORANGAN INDONESIA | 27.657.100 | 0,92% |
| 9 | BUMIPUTERA SEKURITAS, PT | AN. PERSEROAN TERBATAS | 20.925.000 | 0,69% |
| 10 | PT MITRA ANGGUN KELUARGA BERSAMA | AN. PERSEROAN TERBATAS | 18.604.500 | 0,62% |
| Total | | | 497.675.300 | 16,53% |

KETERANGAN:

PROSENTASE KEPEMILIKAN SELURUH SAHAM OLEH INVESTOR DOMESTIK (1.757.771.591) TERHADAP JUMLAH LEMBAR SAHAM PUBLIK (3.010.909.600) ADALAH 58,38%

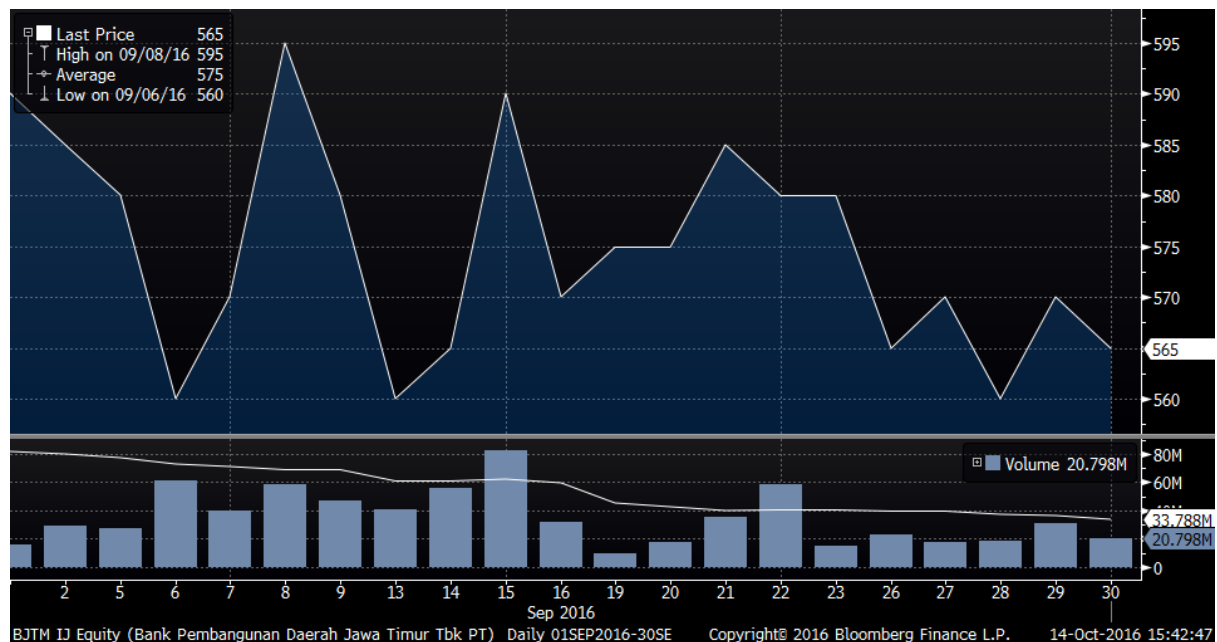
**DAFTAR 10 BESAR PEMEGANG SAHAM BANK JATIM (ASING)
PER SEPTEMBER 2016**

| No | Nama | Status Investor | Jumlah Lembar Saham | Persentase |
|--------------|--|-----------------------|----------------------|---------------|
| 1 | SKANDINAVISKA ENSKILDA BANKEN DUNROSS AND CO SA SICAV SIF | INSTITUTION - FOREIGN | 399.000.000 | 13,25% |
| 2 | CITIBANK NEW YORK S/A GOVERNMENT OF NORWAY - 16 | INSTITUTION - FOREIGN | 331.573.400 | 11,01% |
| 3 | SEB SA DUNROSS INVESTMENT LTD | INSTITUTION - FOREIGN | 199.205.800 | 6,62% |
| 4 | CITIBANK LONDON S/A MUTUAL FUND EQ EMERGING DIVIDEND (UCITS) | INSTITUTION - FOREIGN | 170.000.000 | 5,65% |
| 5 | SSB LLOA S/A LEGATO CAPITAL MANAGEMENT INVSTM,LLC-2144615603 | INSTITUTION - FOREIGN | 147.587.574 | 4,90% |
| 6 | THE NT TST CO S/A CIM DIVIDEND INCOME FUND LIMITED | INSTITUTION - FOREIGN | 122.500.000 | 4,07% |
| 7 | SKANDINAVISKA ENSKILDA BANKEN AB DUNROSS INVESTMENT LIMITED | INSTITUTION - FOREIGN | 51.000.000 | 1,69% |
| 8 | CITIBANK EUROPE PLC LUX BRANCH S/A PERINVEST LUX SICAV | INSTITUTION - FOREIGN | 50.000.000 | 1,66% |
| 9 | BBH BOSTON S/A SANLAM UNIVERSAL FUNDS PUBLIC LTD COMPANY | INSTITUTION - FOREIGN | 35.860.600 | 1,19% |
| 10 | UBS SEC LLC-HFS CUSTOMER SEGREGATED ACCOUNT 917284001 | INSTITUTION - FOREIGN | 33.670.379 | 1,12% |
| Total | | | 1.540.397.753 | 51,16% |

KETERANGAN :

PROSENTASE KEPEMILIKAN SELURUH SAHAM OLEH INVESTOR ASING (1.253.138.009) TERHADAP JUMLAH LEMBAR SAHAM PUBLIK (3.010.909.600) ADALAH 41,62%.

INFORMASI SAHAM



Tingginya permintaan dan aksi mengambil keuntungan membuat pergerakan saham Bank Jatim (BJTM) mengalami fluktuasi yang cukup tinggi pada bulan September 2016. Investor domestik semakin tertarik pada Saham Bank Jatim. Laba yang mengalami pertumbuhan YoY positif dan histori pembagian dividen yang tinggi menjadi pertimbangan positif investor untuk berinvestasi BJTM.

MANAGEMENT AND EMPLOYEE STOCK OPTION PLAN (MESOP)

Pada tahap 1 MESOP, terjual 27.372.600 lembar saham dengan harga @Rp 450,-. Menambah jumlah saham Seri B beredar dan menambah modal Bank Jatim sebesar Rp 12.317.670.000,-. Pada tahap 1 ini perubahan persentase kepemilikan saham Bank Jatim sbb:

| Share Composition | Before MESOP 1 st Phase | | After MESOP 1 st Phase | |
|--------------------------------------|------------------------------------|---------------|-----------------------------------|---------------|
| | Share | (%) | Share | (%) |
| Issued and Fully Paid Capital | | | | |
| A Series | | | | |
| - East Java Government | 7.676.913.648 | 51.46 | 7.676.913.648 | 51.37 |
| - East Java City and Municipal | 4.257.234.334 | 28.54 | 4.257.234.334 | 28.49 |
| B Series | | | | |
| - Public | 2.983.537.000 | 20.00 | 3.010.909.600 | 20.15 |
| Total | 14.917.684.982 | 100.00 | 14.945.057.582 | 100.00 |

**KOMPOSISI PEMILIKAN SAHAM PUBLIK BERDASARKAN NEGARA
PER SEPTEMBER 2016**

| No | Negara | % |
|----|-------------|----------|
| 1 | INDONESIA | 58,3821% |
| 2 | AMERIKA | 13,2141% |
| 3 | NORWEGIA | 7,2650% |
| 4 | LUKSEMBURG | 6,9317% |
| 5 | FINLANDIA | 5,9783% |
| 6 | IRLANDIA | 4,4670% |
| 7 | INGGRIS | 1,2353% |
| 8 | AUSTRALIA | 0,9559% |
| 9 | KANADA | 0,5359% |
| 10 | JEPANG | 0,3296% |
| 11 | SINGAPURA | 0,1904% |
| 12 | SWITSERLAND | 0,1780% |

| No | Negara | % |
|--------------|---------------|-------------|
| 13 | JERMAN | 0,1094% |
| 14 | SWEDIA | 0,0805% |
| 15 | KOREA SELATAN | 0,0495% |
| 16 | BERMUDA | 0,0365% |
| 17 | MALAYSIA | 0,0282% |
| 18 | CINA | 0,0278% |
| 19 | FILIPINA | 0,0022% |
| 20 | THAI | 0,0013% |
| 21 | HONGKONG | 0,0008% |
| 22 | BELANDA | 0,0005% |
| Total | | 100% |

Pertanyaan dan masukan, dapat menghubungi :
 INVESTOR RELATIONS BJTM
 Corporate Secretary – Bank Jatim Kantor Pusat Lantai 4
 Telp : (031) 5310090-99
 Ext : 472,469, 467
 Email : iru@bankjatim.co.id