



bersama membangun Indonesia



# Corporate Presentation 1H22



## Table of Content

## Page

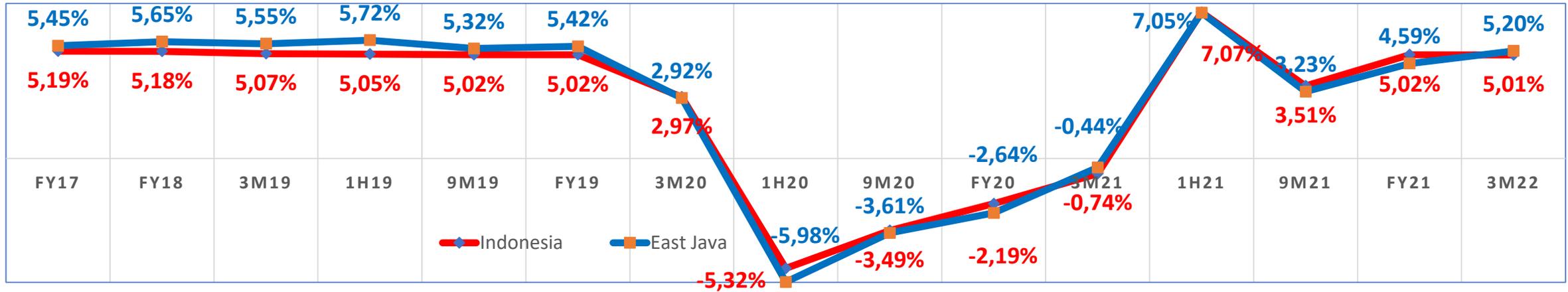
✓ East Java Province Macro Economy	➤ 3 – 5
✓ Financial Overview	➤ 6 – 10
✓ Financial Data	➤ 11 – 20
✓ Managements	➤ 21 – 23
✓ Business Plan	➤ 24 – 27
✓ Strength	➤ 28 – 37

East Java Province Macro Economy:

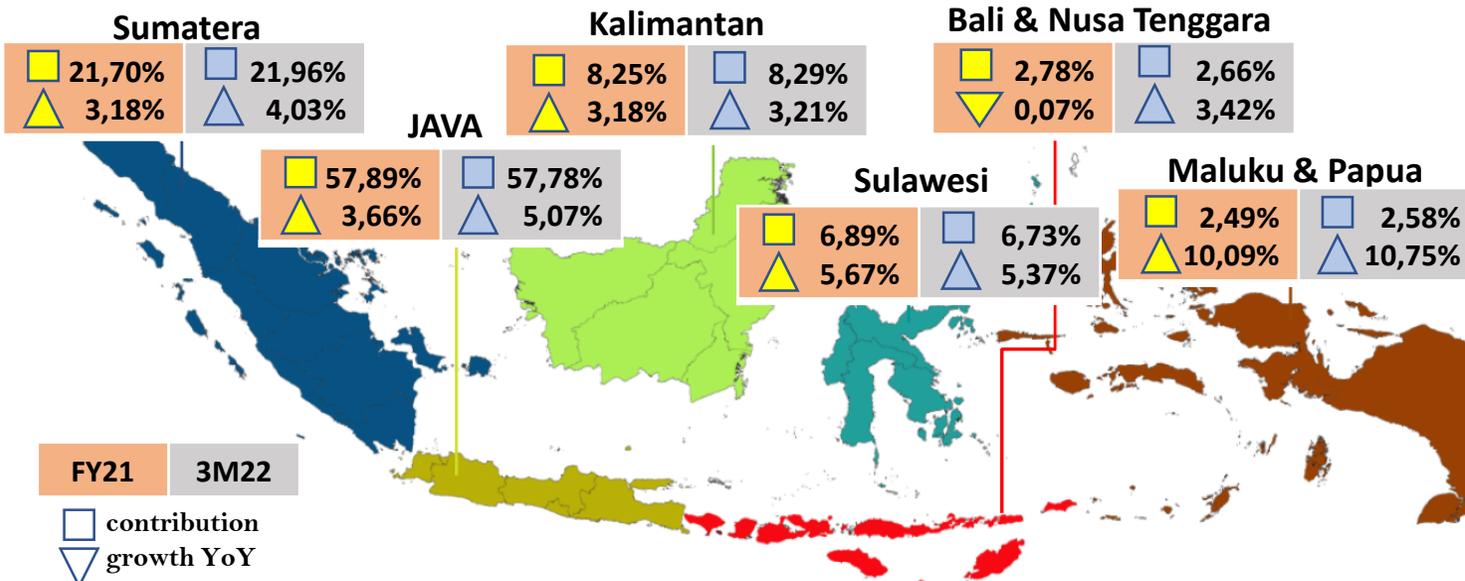
- Economic Growth & GDP Composition
- Bank Jatim Market Share

# East Java Province Macro Economy

## Economic Growth YoY



## GDP Composition



## Java Regional GDP Composition

Province in Java	Java Contribution	Indonesia 34 Province Contribution
1. DKI Jakarta	29,70%	17,19%
2. East Java	25,01%	14,48%
3. West Java	22,51%	13,03%
4. Central Java	14,48%	8,38%
5. Banten	6,78%	3,93%
6. DI Yogyakarta	1,52%	0,88%

Source: BPS-Statistics

# Strong growth with bank's portfolio despite the pandemic

## Bank Jatim market share in East Java Province

### Asset

3M22	12,7%	87,3%
2021	12,3%	87,7%
2020	11,0%	89,0%
2019	10,6%	89,4%
2018	9,1%	90,9%

### Third Party Fund

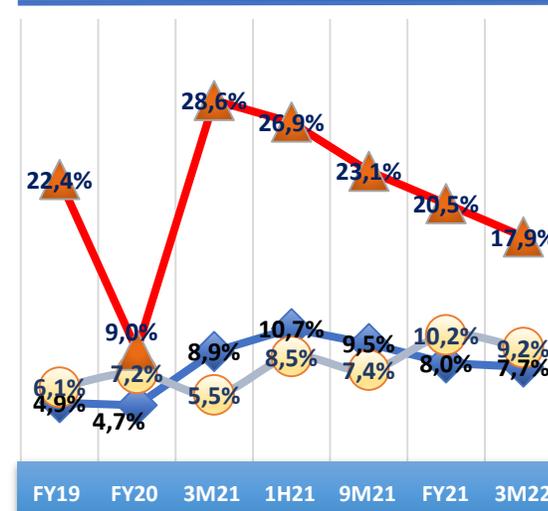
3M22	13,4%	86,6%
2021	12,2%	87,8%
2020	10,8%	89,2%
2019	10,4%	89,6%
2018	9,4%	90,6%

### Loan

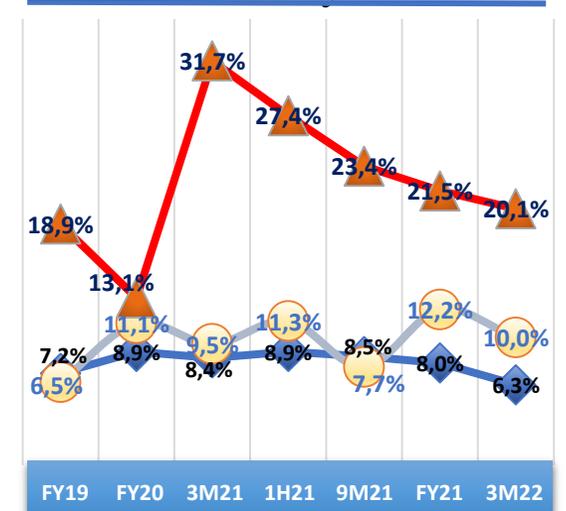
3M22	8,6%	91,4%
2021	8,7%	91,3%
2020	8,7%	91,3%
2019	7,8%	92,2%
2018	7,1%	92,9%

■ bankjatim  
■ banks in East Java province

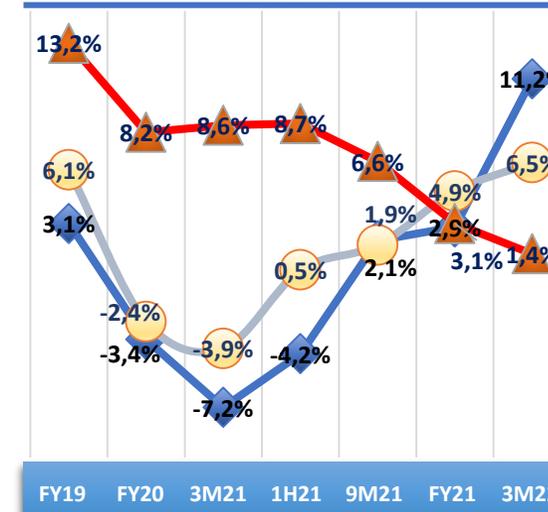
### Asset



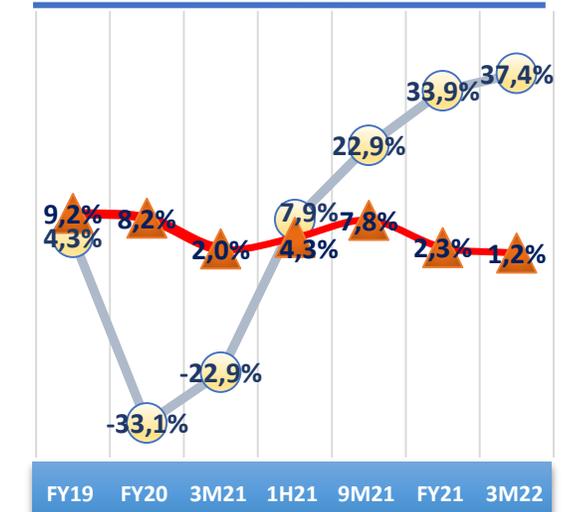
### Third Party Fund



### Loan



### Net Profit



▲ bankjatim growth YoY  
 ● banks growth in Indonesia YoY  
 ◆ banks growth in East Java province YoY

Financial Overview:

- Financial Performance
- Non Performing Loan
- Loan Growth
- Government Stimulus Restructure Loan

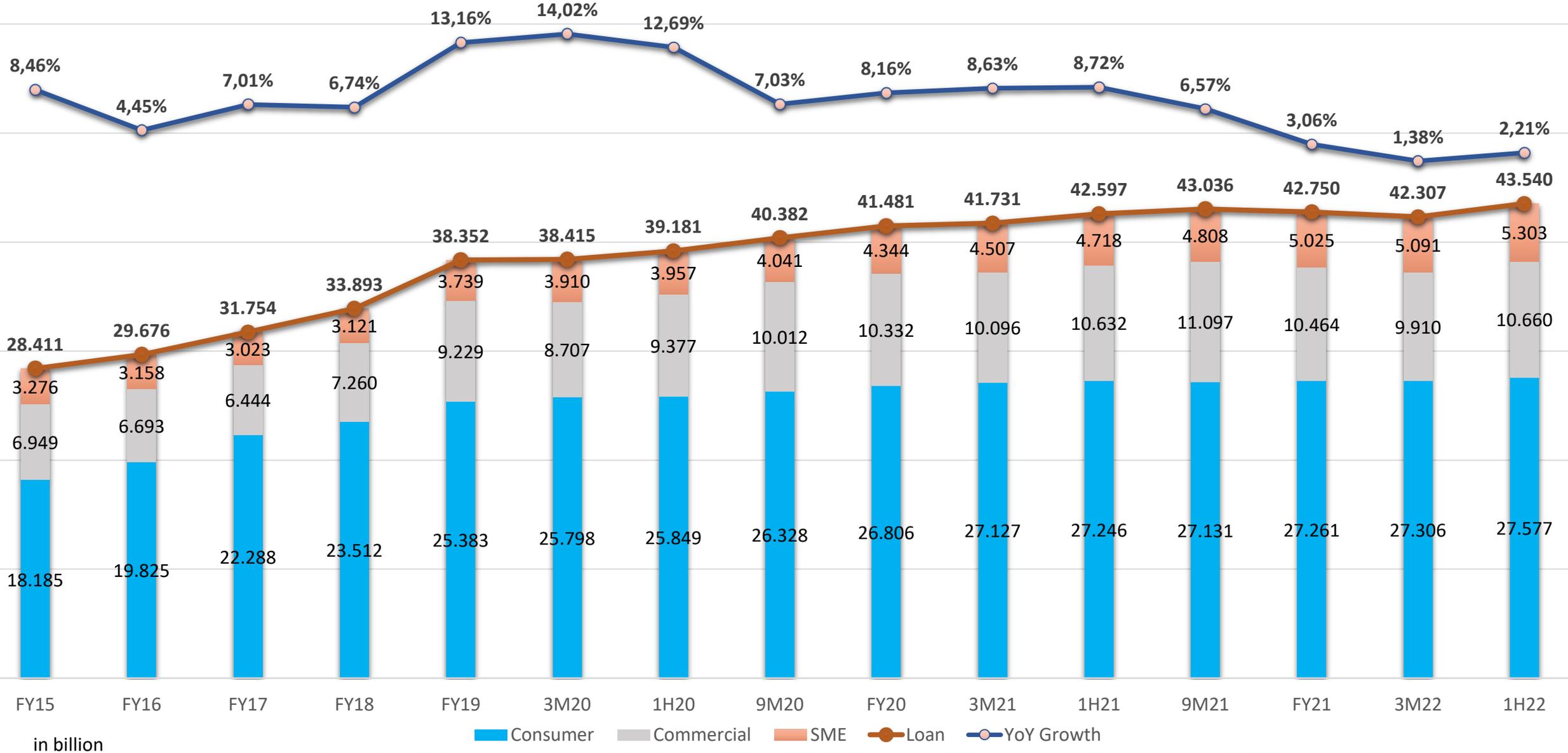
# 1H22 Highlight Financial Performance

<b>Balance Sheet</b> In billion Rp	<b>1H21</b>	<b>1H22</b>	<b>YoY</b>
<b>A S S E T</b>	<b>95.479</b>	<b>108.925</b>	<b>14,08%</b>
Bank Placements	22.269	18.726	-15,91%
Marketable Securities	27.472	42.983	56,46%
<b>L O A N</b>	<b>42.597</b>	<b>43.540</b>	<b>2,21%</b>
- Commercial	10.632	10.660	0,26%
- SME	4.718	5.303	12,40%
- Consumer	27.246	27.577	1,21%
<b>THIRD PARTY FUND</b>	<b>81.524</b>	<b>94.902</b>	<b>16,41%</b>
- Current Account	22.961	28.055	22,18%
- Saving Account	22.205	23.060	3,85%
- Time Deposit	36.357	43.787	20,44%

<b>Income Statement</b> In billion Rp	<b>1H21</b>	<b>1H22</b>	<b>YoY</b>
Interest Income	3.185	3.350	5,17%
Interest Expense	(988)	(971)	-1,74%
<b>Net Interest Income</b>	<b>2.198</b>	<b>2.380</b>	<b>8,28%</b>
Pre-Provision Opt Profit	1.271	1.302	2,47%
Provision Expense	(217)	(210)	-2,98%
<b>Net profit</b>	<b>803</b>	<b>815</b>	<b>1,49%</b>

<b>Ratio</b>	<b>1H21</b>	<b>1H22</b>
ROA	2,31%	2,05%
ROE	18,54%	17,58%
NIM	5,06%	4,92%
LDR	52,25%	45,88%
BOPO	69,83%	74,70%
CIR	48,71%	52,03%
CAR	21,10%	23,31%
CASA	55,40%	53,86%
COF	2,37%	2,08%
Credit Cost	1,02%	0,97%
Loan at Risk	7,41%	6,86%
NPL Gross	4,42%	4,12%
NPL Net	0,93%	0,99%
Coverage Ratio	87,07%	99,39%

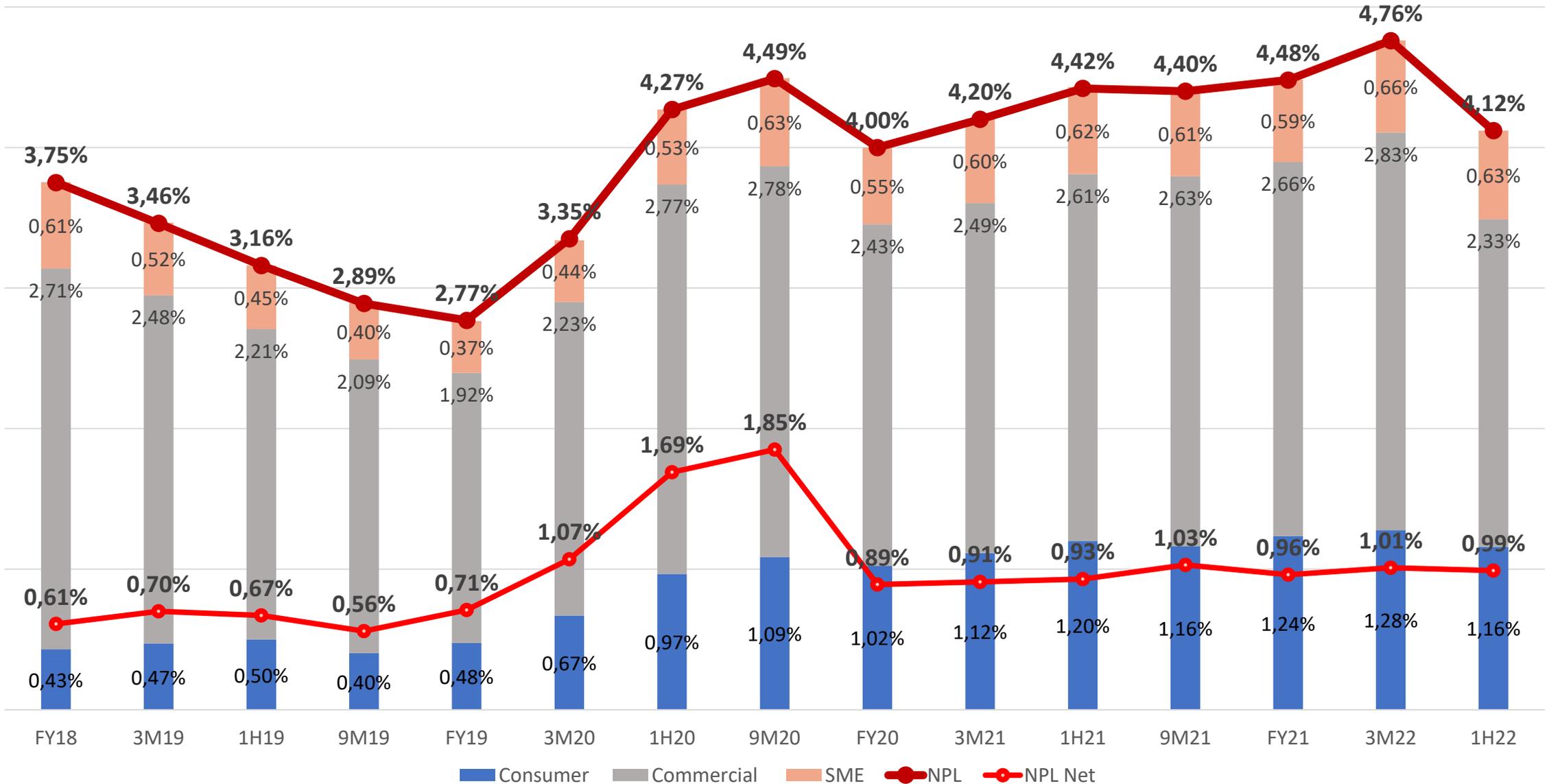
# Loan Growth



in billion

Consumer Commercial SME Loan YoY Growth

# Non Performing Loan



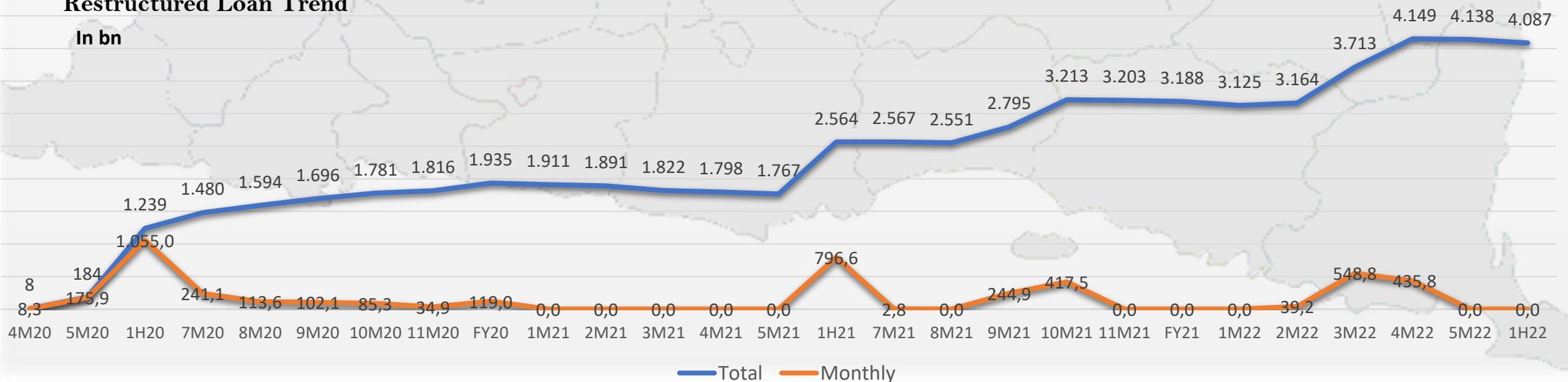
# Government Stimulus Restructure Program

## 1H22 Covid-19 Loan Restructured

LOAN SECTOR	Total Outstanding In bn	Covid Loan Restructured		
		Outstanding In bn	Composition (to total outstanding)	NPL (restructured loan)
CONSUMER	27.577	180,2	0,65%	2,77%
COMMERCIAL	10.660	3.655,9	34,30%	1,80%
S M E	5.303	250,5	4,72%	0,73%
<b>TOTAL</b>	<b>43.540</b>	<b>4.086,6</b>	<b>9,39%</b>	<b>1,77%</b>

## Restructured Loan Trend

In bn



Financial Data:

- Balance Sheet
- Quarterly Balance Sheet
- Income Statement
- Quarterly Income Statement
- Financial Ratios
- Third Party Fund
- Loan
- Loan Growth
- Loan & NPL Breakdown

## Balance Sheet

<u>Information</u> In bn Rp	<u>1H21</u>	<u>1H22</u>	<u>YoY</u>	<u>2Q21</u>	<u>1Q22</u>	<u>2Q22</u>	<u>YoY</u>	<u>QoQ</u>
<b>Total Asset</b>	<b>95.479</b>	<b>108.925</b>	<b>14,08%</b>	<b>5.831</b>	<b>4.931</b>	<b>3.271</b>	<b>-43,91%</b>	<b>-33,66%</b>
Bank Placement	22.269	18.726	-15,91%	14.813	(2.096)	1.887	-87,26%	-190,03%
Marketable Securities	27.472	42.983	56,46%	(10.062)	7.591	(418)	-95,85%	-105,50%
<b>LOAN</b>	<b>42.597</b>	<b>43.540</b>	<b>2,21%</b>	<b>866</b>	<b>(443)</b>	<b>1.234</b>	<b>42,46%</b>	<b>-378,59%</b>
<b>Allowance for Impairment Losses</b>	<b>(1.657)</b>	<b>(1.814)</b>	<b>9,43%</b>	<b>(85)</b>	<b>(107)</b>	<b>158</b>	<b>-285,47%</b>	<b>-248,16%</b>
- Marketable Securities	(11)	(0)	-95,95%	(0)	5	0	-102,25%	-99,82%
- Loan	(1.640)	(1.784)	8,78%	(84)	(111)	158	-287,52%	-242,49%
- others	(6)	(29)	407,65%	(1)	(1)	0	-102,35%	-100,95%
<b>Third Party Fund</b>	<b>81.524</b>	<b>94.902</b>	<b>16,41%</b>	<b>5.435</b>	<b>8.154</b>	<b>3.546</b>	<b>-34,76%</b>	<b>-56,51%</b>
- Current Account	22.961	28.055	22,18%	409	1.556	522	27,68%	-66,44%
- Saving Account	22.205	23.060	3,85%	1.729	(2.152)	313	-81,90%	-114,54%
- Time Deposit	36.357	43.787	20,44%	3.298	8.749	2.711	-17,78%	-69,01%
<b>Equity</b>	<b>10.090</b>	<b>10.675</b>	<b>5,80%</b>	<b>(394)</b>	<b>(439)</b>	<b>204</b>	<b>-151,79%</b>	<b>-146,40%</b>

# Quarterly Balance Sheet

<u>Information</u> In billion Rp	<u>FY17</u>	<u>FY18</u>	<u>FY19</u>	<u>3M20</u>	<u>1H20</u>	<u>9M20</u>	<u>FY20</u>	<u>3M21</u>	<u>1H21</u>	<u>9M21</u>	<u>FY21</u>	<u>3M22</u>	<u>1H22</u>
Total Asset	51.519	62.689	76.715	69.721	75.240	82.081	83.619	89.648	95.479	101.003	100.723	105.654	108.925
Loan	31.754	33.893	38.352	38.415	39.181	40.382	41.481	41.731	42.597	43.036	42.750	42.307	43.540
Allowance for Impairment Losses	(1.394)	(1.201)	(988)	(1.075)	(1.224)	(1.233)	(1.464)	(1.572)	(1.657)	(1.787)	(1.865)	(1.971)	(1.814)
Third Party Fund	39.845	50.916	60.546	57.764	64.008	69.768	68.468	76.088	81.524	86.126	83.202	91.356	94.902
- Current Account	12.002	19.286	23.826	18.804	23.529	23.288	21.129	22.552	22.961	23.352	25.976	27.532	28.055
- Saving Account	15.847	19.112	22.224	18.561	20.596	20.761	22.874	20.477	22.205	22.223	24.899	22.747	23.060
- Time Deposit	11.996	12.518	14.496	20.400	19.883	25.719	24.465	33.060	36.357	40.551	32.327	41.076	43.787
Equity	7.816	8.472	9.186	9.560	9.171	9.644	10.005	10.483	10.090	10.556	10.911	10.471	10.675

## Income Statement

<u>Information</u> In billion Rp	<u>1H21</u>	<u>1H22</u>	<u>YoY</u>	<u>2Q21</u>	<u>1Q22</u>	<u>2Q22</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	3.185	3.350	5,17%	1.611	1.674	1.676	4,04%	0,08%
Interest Expense	(988)	(971)	-1,74%	(495)	(467)	(504)	1,77%	8,01%
<b>Net Interest Income</b>	<b>2.198</b>	<b>2.380</b>	<b>8,28%</b>	<b>1.115</b>	<b>1.208</b>	<b>1.172</b>	<b>5,05%</b>	<b>-2,99%</b>
Non Int Opt Inc	262	318	21,37%	135	143	175	28,96%	21,89%
Non Int Opt Exp	(1.189)	(1.395)	17,38%	(688)	(634)	(762)	10,66%	20,18%
<b>Pre-Provision Opt Profit</b>	<b>1.271</b>	<b>1.302</b>	<b>2,47%</b>	<b>563</b>	<b>717</b>	<b>585</b>	<b>3,94%</b>	<b>-18,48%</b>
<b>Provision Expense</b>	<b>(217)</b>	<b>(210)</b>	<b>-2,98%</b>	<b>(88)</b>	<b>(116)</b>	<b>(94)</b>	<b>6,67%</b>	<b>-18,57%</b>
- Loan	(209)	(203)	-2,53%	(94)	(115)	(89)	-5,55%	-22,42%
- Non Loan	(8)	(7)	-14,76%	6	(1)	(5)	-197,14%	316,36%
<b>Non Opt Profit</b>	<b>(19)</b>	<b>(16)</b>	<b>-17,28%</b>	<b>(13)</b>	<b>(9)</b>	<b>(7)</b>	<b>-47,83%</b>	<b>-17,69%</b>
<b>Pre Tax Profit</b>	<b>1.035</b>	<b>1.076</b>	<b>3,97%</b>	<b>461</b>	<b>593</b>	<b>483</b>	<b>4,93%</b>	<b>-18,48%</b>
Taxes	(232)	(261)	12,56%	(105)	(139)	(122)	15,39%	-12,72%
<b>Net Profit</b>	<b>803</b>	<b>815</b>	<b>1,49%</b>	<b>355</b>	<b>454</b>	<b>362</b>	<b>1,83%</b>	<b>-20,25%</b>

# Quarterly Income Statement

<b>Information</b> In billion Rp	<b>FY18</b>	<b>3M19</b>	<b>1H19</b>	<b>9M19</b>	<b>FY19</b>	<b>3M20</b>	<b>1H20</b>	<b>9M20</b>	<b>FY20</b>	<b>3M21</b>	<b>1H21</b>	<b>9M21</b>	<b>FY21</b>	<b>3M22</b>	<b>1H22</b>
Interest Income	5.137	1.339	2.761	4.238	5.766	1.448	2.909	4.423	6.013	1.575	3.185	4.851	6.581	1.674	3.350
Interest Expense	(1.414)	(359)	(787)	(1.252)	(1.723)	(433)	(903)	(1.364)	(1.891)	(493)	(988)	(1.479)	(1.977)	(467)	(971)
<b>Net Interest Income</b>	<b>3.722</b>	<b>980</b>	<b>1.974</b>	<b>2.986</b>	<b>4.043</b>	<b>1.015</b>	<b>2.007</b>	<b>3.059</b>	<b>4.122</b>	<b>1.082</b>	<b>2.198</b>	<b>3.372</b>	<b>4.604</b>	<b>1.208</b>	<b>2.380</b>
Non Int Opt Inc	491	135	278	425	560	142	265	386	504	126	262	384	523	143	318
Non Int Opt Exp	(2.360)	(457)	(944)	(1.563)	(2.424)	(478)	(1.004)	(1.707)	(2.532)	(501)	(1.189)	(1.841)	(2.899)	(634)	(1.395)
<b>Pre-Provision Opt Profit</b>	<b>1.853</b>	<b>658</b>	<b>1.308</b>	<b>1.847</b>	<b>2.180</b>	<b>680</b>	<b>1.268</b>	<b>1.738</b>	<b>2.094</b>	<b>708</b>	<b>1.271</b>	<b>1.915</b>	<b>2.228</b>	<b>717</b>	<b>1.302</b>
<b>Provision Expense</b>	<b>(134)</b>	<b>(108)</b>	<b>(197)</b>	<b>(287)</b>	<b>(370)</b>	<b>(120)</b>	<b>(281)</b>	<b>(306)</b>	<b>(568)</b>	<b>(128)</b>	<b>(217)</b>	<b>(356)</b>	<b>(432)</b>	<b>(116)</b>	<b>(210)</b>
- Loan	(130)	(106)	(196)	(286)	(361)	(119)	(281)	(305)	(560)	(115)	(209)	(355)	(431)	(115)	(203)
- Non Loan	(3)	(2)	(1)	(1)	(9)	(1)	(0)	(0)	(8)	(14)	(8)	(1)	(1)	(1)	(7)
<b>Non Opt Profit</b>	<b>34</b>	<b>4</b>	<b>8</b>	<b>13</b>	<b>55</b>	<b>3</b>	<b>(6)</b>	<b>(3)</b>	<b>(19)</b>	<b>(5)</b>	<b>(19)</b>	<b>(27)</b>	<b>142</b>	<b>(9)</b>	<b>(16)</b>
<b>Pre Tax Profit</b>	<b>1.754</b>	<b>553</b>	<b>1.119</b>	<b>1.573</b>	<b>1.864</b>	<b>563</b>	<b>981</b>	<b>1.429</b>	<b>1.507</b>	<b>575</b>	<b>1.035</b>	<b>1.532</b>	<b>1.938</b>	<b>593</b>	<b>1.076</b>
Taxes	(493)	(148)	(302)	(433)	(488)	(123)	(210)	(330)	(18)	(126)	(232)	(347)	(415)	(139)	(261)
<b>Net Profit</b>	<b>1.260</b>	<b>406</b>	<b>816</b>	<b>1.140</b>	<b>1.377</b>	<b>439</b>	<b>770</b>	<b>1.100</b>	<b>1.489</b>	<b>448</b>	<b>803</b>	<b>1.185</b>	<b>1.523</b>	<b>454</b>	<b>815</b>

Taxes in FY20 include restitution from tax incentive applied in 2019

## Financial Ratios

	ROA	ROE	NIM	LDR	CAR	BOPO	CIR
FY18	2,96%	17,75%	6,37%	66,57%	24,21%	69,45%	55,56%
FY19	2,73%	18,00%	6,11%	63,34%	21,77%	71,40%	52,03%
FY20	1,95%	18,77%	5,55%	60,58%	21,64%	77,76%	54,95%
3M21	2,64%	20,29%	5,05%	54,85%	23,12%	66,89%	41,60%
1H21	2,31%	18,54%	5,06%	52,25%	21,10%	69,83%	48,71%
9M21	2,22%	18,17%	5,09%	49,97%	22,56%	71,29%	49,37%
FY21	2,05%	17,26%	5,11%	51,38%	23,52%	75,95%	55,02%
3M22	2,31%	22,07%	5,08%	46,31%	23,67%	68,43%	47,21%
1H22	2,05%	17,58%	4,92%	45,88%	23,31%	74,70%	52,03%

	Coverage Ratio	Credit Cost	CASA	PBV	EPS <sub>(ann)</sub>	PER	Market Cap (IDR tr)
FY18	94,22%	0,39%	75,41%	1,22	84,14	8,20	10,3
FY19	92,40%	0,97%	76,06%	1,12	91,75	7,47	10,28
FY20	87,69%	1,37%	64,27%	1,02	99,16	6,86	10,21
3M21	88,70%	1,23%	56,55%	1,13	119,38	6,62	11,86
1H21	87,07%	1,02%	55,40%	1,05	107,01	6,59	10,59
9M21	94,01%	1,10%	52,92%	1,02	105,26	6,84	10,81
FY21	95,57%	1,01%	61,15%	1,03	101,43	7,39	11,26
3M22	96,43%	1,10%	55,04%	1,13	120,84	6,54	11,86
1H22	99,39%	0,97%	53,86%	1,04	108,60	6,81	11,11

— Third Party Fund



Funding Growth			
Current Account	1H21	1H22	YoY
Government	15.876	18.716	17,89%
Private	7.085	9.339	31,81%
<b>Total</b>	<b>22.961</b>	<b>28.055</b>	<b>22,18%</b>
Saving Account			
Simpeda	14.948	14.656	-1,95%
Siklus	3.727	4.460	19,67%
Tab Haji	293	305	4,27%
TabunganKu / SimPel	2.979	3.344	12,23%
Barokah	259	295	14,02%
<b>Total</b>	<b>22.205</b>	<b>23.060</b>	<b>3,85%</b>
Time Deposit			
≤ 3 Month	26.258	28.567	8,79%
≥ 6 Month	10.099	15.221	50,71%
<b>Total</b>	<b>36.357</b>	<b>43.787</b>	<b>20,44%</b>

Composition		Ticket Size in million	
1H21	1H22	1H21	1H22
19,47%	19,72%	122.122,5	145.083,7
8,69%	9,84%	68,2	63,6
<b>28,16%</b>	<b>29,56%</b>	<b>220,8</b>	<b>190,8</b>
18,34%	15,44%	6,7	6,4
4,57%	4,70%	6,7	6,2
0,36%	0,32%	1,9	1,9
3,65%	3,52%	0,7	0,7
0,32%	0,31%	6,4	6,6
<b>27,24%</b>	<b>24,30%</b>	<b>3,0</b>	<b>2,9</b>
32,21%	30,10%	447,9	476,2
12,39%	16,04%	3.074,3	3.154,5
<b>44,60%</b>	<b>46,14%</b>	<b>587,2</b>	<b>675,6</b>

in billion



Lending Growth			
CONSUMER	1H21	1H22	YoY
Multi Purpose	22.355	22.753	1,78%
Mortgage	2.532	2.468	-2,53%
Other	2.359	2.356	-0,13%
<b>Total</b>	<b>27.246</b>	<b>27.577</b>	<b>1,21%</b>
COMMERCIAL			
Standby Loan	470	491	4,68%
Keppres	518	697	34,70%
Overdraft	2.978	2.787	-6,41%
Syndicate	4.371	4.189	-4,16%
General	2.296	2.496	8,69%
<b>Total</b>	<b>10.632</b>	<b>10.660</b>	<b>0,26%</b>
S M E			
Jatim Ritel	1.798	1.605	-10,75%
Jatim Mikro	1.563	1.120	-28,33%
KUR	64	1.441	2145,06%
Others	1.293	1.137	-12,08%
<b>Total</b>	<b>4.718</b>	<b>5.303</b>	<b>12,40%</b>

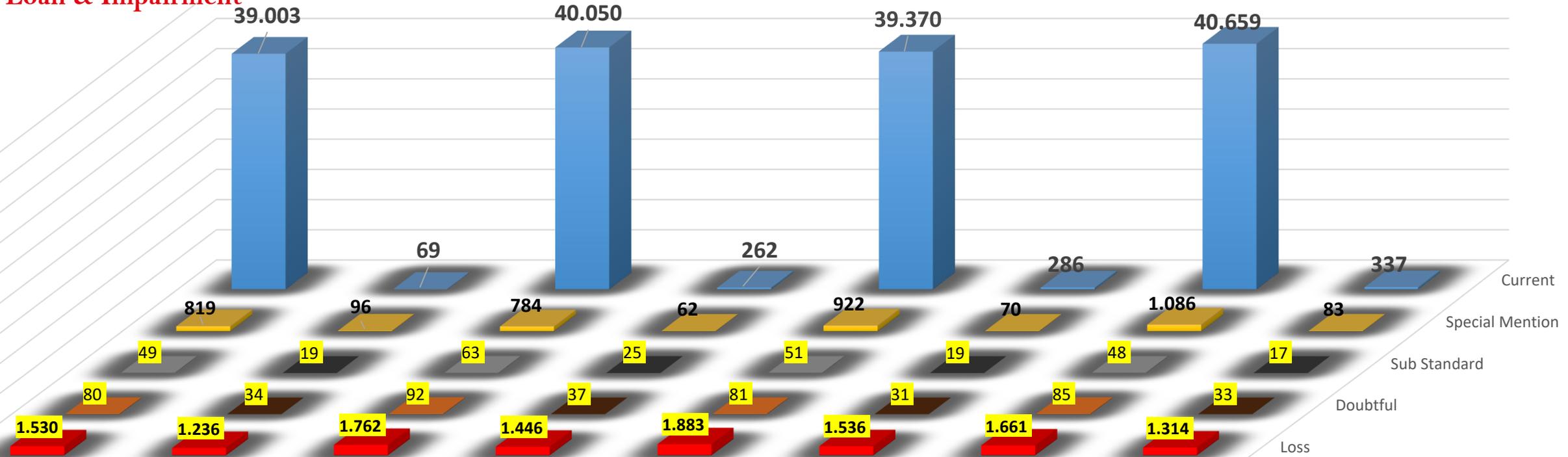
Composition		Ticket Size in million	
1H21	1H22	1H21	1H22
52,48%	52,26%	95,3	93,4
5,94%	5,67%	188,1	180,9
5,54%	5,41%	348,2	299,7
<b>63,96%</b>	<b>63,34%</b>	<b>106,9</b>	<b>104,0</b>
COMMERCIAL			
1,10%	1,13%	909,9	932,6
1,22%	1,60%	565,7	685,5
6,99%	6,40%	1.088,5	1.126,6
10,26%	9,62%	136.581,8	149.596,7
5,39%	5,73%	1.616,0	1.590,7
<b>24,96%</b>	<b>24,48%</b>	<b>1.891,9</b>	<b>1.898,5</b>
S M E			
4,22%	3,69%	79,5	81,5
3,67%	2,57%	11,1	7,4
0,15%	3,31%	124,9	115,9
3,04%	2,61%	62,2	60,6
<b>11,08%</b>	<b>12,18%</b>	<b>25,5</b>	<b>26,1</b>

## Loan Growth

CONSUMER	FY15	FY16	FY17	FY18	FY19	3M20	1H20	9M20	FY20	3M21	1H21	9M21	FY21	3M22	1H22
<b>Multi Purpose</b>	15.924	17.131	18.431	19.285	20.920	21.303	21.348	21.675	22.033	22.271	22.355	22.272	22.369	22.477	22.753
<b>Mortgage</b>	1.434	1.589	1.777	1.945	2.281	2.337	2.370	2.420	2.452	2.479	2.532	2.514	2.523	2.486	2.468
<b>Other</b>	827	1.105	2.080	2.282	2.182	2.158	2.131	2.233	2.321	2.377	2.359	2.345	2.369	2.343	2.356
<b>Total</b>	<b>18.185</b>	<b>19.825</b>	<b>22.288</b>	<b>23.512</b>	<b>25.383</b>	<b>25.798</b>	<b>25.849</b>	<b>26.328</b>	<b>26.806</b>	<b>27.127</b>	<b>27.246</b>	<b>27.131</b>	<b>27.261</b>	<b>27.306</b>	<b>27.577</b>
<b>COMMERCIAL</b>															
<b>Standby Loan</b>	847	531	472	454	554	465	508	561	461	388	470	538	515	390	491
<b>Keppres</b>	748	546	590	646	760	320	445	673	464	320	518	921	698	413	697
<b>Overdraft</b>	2.766	2.986	2.928	3.125	3.104	3.075	3.144	3.130	3.161	3.074	2.978	2.875	2.942	2.878	2.787
<b>Syndicate</b>	1.336	1.255	992	1.269	2.778	2.791	3.188	3.522	4.093	4.123	4.371	4.386	3.813	3.764	4.189
<b>General</b>	1.252	1.375	1.462	1.767	2.033	2.056	2.092	2.126	2.152	2.191	2.296	2.376	2.497	2.464	2.496
<b>Total</b>	<b>6.949</b>	<b>6.693</b>	<b>6.444</b>	<b>7.260</b>	<b>9.229</b>	<b>8.707</b>	<b>9.377</b>	<b>10.012</b>	<b>10.332</b>	<b>10.096</b>	<b>10.632</b>	<b>11.097</b>	<b>10.464</b>	<b>9.910</b>	<b>10.660</b>
<b>S M E</b>															
<b>Jatim Ritel</b>	1.178	1.301	1.369	1.489	1.879	1.961	1.939	1.941	1.892	1.837	1.734	1.702	1.665	1.646	1.605
<b>Jatim Mikro</b>	520	562	638	724	853	934	943	1.014	1.199	1.435	1.563	1.646	1.624	1.343	1.120
<b>KUR</b>											64	284	577	981	1.441
<b>Others</b>	1.578	1.295	1.016	908	1.007	1.015	1.075	1.086	1.253	1.235	1.357	1.176	1.159	1.121	1.137
<b>Total</b>	<b>3.276</b>	<b>3.158</b>	<b>3.023</b>	<b>3.121</b>	<b>3.739</b>	<b>3.910</b>	<b>3.957</b>	<b>4.041</b>	<b>4.344</b>	<b>4.507</b>	<b>4.718</b>	<b>4.808</b>	<b>5.025</b>	<b>5.091</b>	<b>5.303</b>

# Loan Breakdown

## Loan & Impairment



Loan FY20	Impairment FY20	Loan FY21	Impairment FY21	Loan 3M22	Impairment 3M22	Loan 1H22	Impairment 1H22
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## NPL by Segment

	FY19	FY20	3M21	1H21	9M21	FY21	3M22	1H22
<b>NPL Gross</b>	2,77%	4,00%	4,20%	4,42%	4,40%	4,48%	4,76%	4,12%
<b>NPL Net</b>	0,71%	0,89%	0,91%	0,93%	1,03%	0,96%	1,01%	0,99%
<b>Coverage Ratio</b>	92,40%	87,69%	88,70%	87,07%	94,01%	95,57%	96,43%	99,39%

Managements:

- Board of Commisioners
- Board of Directors



**Suprajarto**  
President Commissioner

**Education**

- Doctor of Business Management, Padjajaran University

**Experience:**

- BRI President Director
- BNI Vice President Director
- BRI Networks and Services Director



**Sumaryono**  
Independent Commissioner

**Education**

- Bachelor of Commerce Administrative, Brawijaya University

**Experience:**

- BSM Insurance Broker President Director
- BRI Pekan Baru Regional Manager
- BRI Jakarta 1 Vice Regional Manager



**M. Mas'ud Said**  
Independent Commissioner

**Education**

- Ph.D - School of Political and International Studies – Flinders University - Adelaide- Australia

**Experience:**

- Deputy of the Special Advisor for The President of the Republic of Indonesia, on Local Development and Decentralization



**Candra Fajri Ananda**  
Independent Commissioner

**Education**

- Doctor of Rural Development, University of Gottingen, Germany

**Experience:**

- Brawijaya University Lecturer
- Supervisory Board of Indonesia Central Bank
- Finance Minister Economist

**Currently :**

- Professor in Economics Faculty, Brawijaya University



**Heru Tjahjono**  
Commisioner

**Education**

- Doctor of Brawijaya University, Malang

**Experience:**

- Marine & Fisheries East Java Government Head
- East Java Government Regional Secretary



**Busrul Iman**  
President Director

**Experience:**

- BRI Malang Regional Head
- BRI Policy & Development Human Capital Division Head
- BRI Surabaya Regional Head
- Commercial & Corporate Director



**Erdianto Sigit C**  
Compliance & Risk Management Director

**Experience:**

- BRI Syariah Micro Funding & Hajj Director
- BRI Yogyakarta Inspection Office Inspector
- BRI Intern Audit Jakarta 1 Head



**R Arief Wicaksono**  
Consumer, Retail, and Sharia Business Director

**Experience:**

- Treasury Division Head
- Information Technology Division Head
- Sharia Business Division Head



**Tony Prasetyo**  
IT & Operation Director

**Experience:**

- Credit Head Surabaya Main Branch
- Sharia Business Division Head
- General Division Head



**Edi Masrianto**  
Commercial & Corporate Director

**Experience:**

- BRI Internasional Business Division Head
- BRI Treasury Business Division Head
- CFO PT Garam

Business Plan:

- Guidance & Outlook 2022
- 2022 Strategy
- Digital Banking Ecosystem

Description								Target
	2015	2016	2017	2018	2019	2020	2021	2022E Rev
Total Asset	12,65%	0,54%	19,72%	21,79%	22,37%	9,00%	20,45%	2 - 3%
Loan	8,46%	4,45%	7,01%	6,74%	13,16%	8,16%	3,06%	4 - 5%
Third Party Fund	13,19%	-4,28%	21,48%	27,78%	18,91%	13,08%	21,52%	2 - 3%
Pre Tax Profit	-8.33%	15,13%	12,73%	7,23%	6,30%	-19,14%	28,57%	1 - 2%
<b>Financial Ratio</b>								
- CAR	21,22%	23,88%	24,65%	24,20%	21,77%	21,64%	23,52%	22 - 23%
- LDR	82,92%	90,48%	79,69%	66,57%	63,34%	60,58%	51,38%	51 - 52%
- NPL Gross	4,29%	4,77%	4,59%	3,75%	2,77%	4,00%	4,48%	3,5 - 3,8%
- NIM	6,41%	6,94%	6,68%	6,37%	6,11%	5,55%	5,11%	4,8 - 5,0%
- BOPO	76,11%	72,22%	68,63%	69,42%	71,40%	77,76%	75,95%	74 - 75%
- ROE	16,11%	17,82%	17,43%	17,77%	18,00%	18,77%	17,26%	16 - 17%
- ROA	2,67%	2,98%	3,12%	2,97%	2,73%	1,95%	2,05%	1,8 - 2,0%



Strengthening the digital ecosystem to enhance business



Human resources competency development



Key performance indicator improvements



organizational structure improvements related to asset quality



Organizational structure improvements related to funding and lending process

# 3 Pillars of Digital Banking Development Focus



**CONVENIENCE - COMMITMENT  
COLLABORATION - CONNECT**

- 1

**Regional Government & Civil Servant**

Integration and electronification regional government financial system and non cash transaction.
  
- 2

**Small and medium-sized enterprises**

Digitalized SME (online transaction, cashless payment, online marketing, SME marketplace, e-loan, micro peer to peer lending).
  
- 3

**Public**

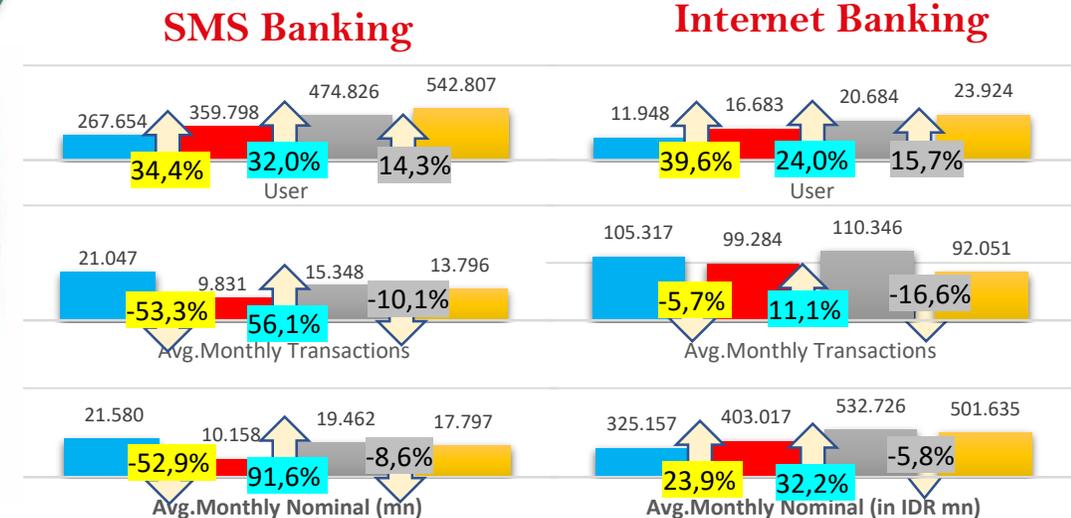
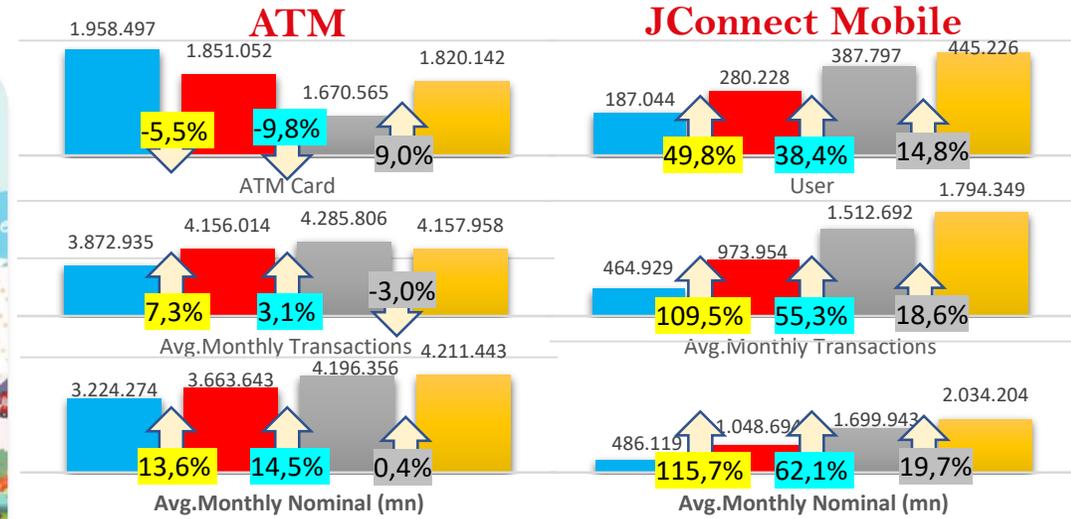
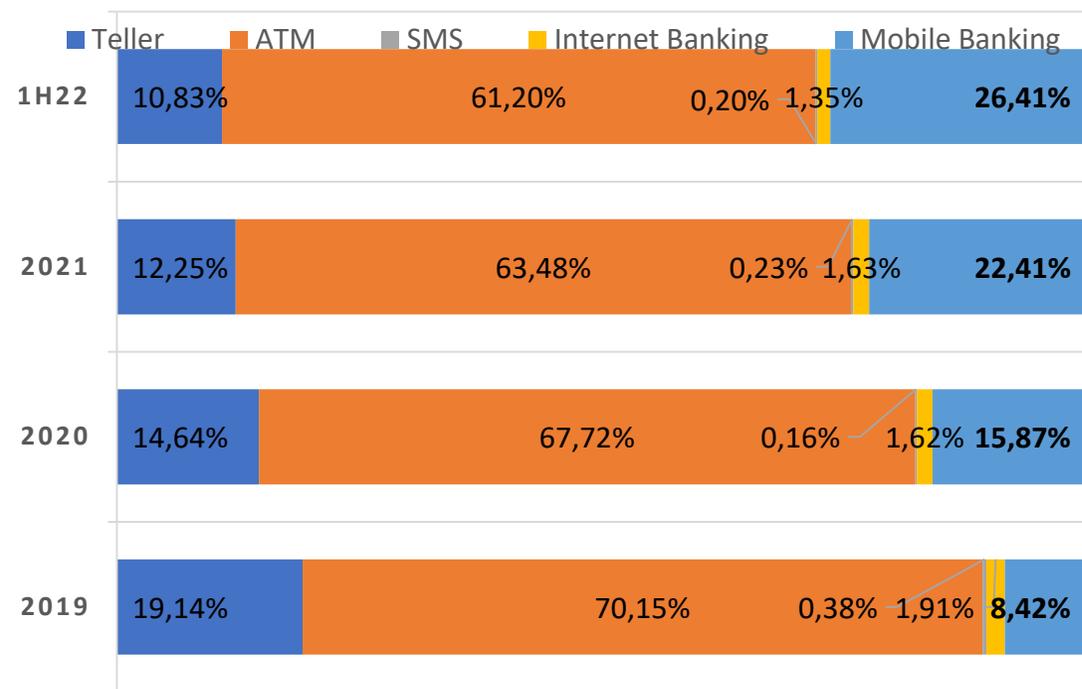
Provide digital banking services that are easily accessible and integrated with government services.

Our Strengths:

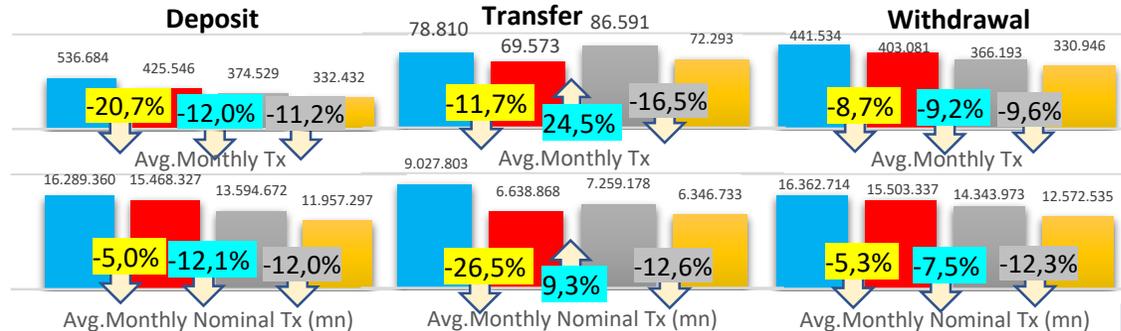
- Digital Transactions
- Networks
- IT Roadmap
- Strength of Loan
- Strength of Funding
- Compound Annual Growth Rate
- Stock
- Sustainability Reports
- Awards

# Shifting customer transactions from teller to digital

## Transaction Composition



## Teller Transactions



2019 2020 2021 1H22

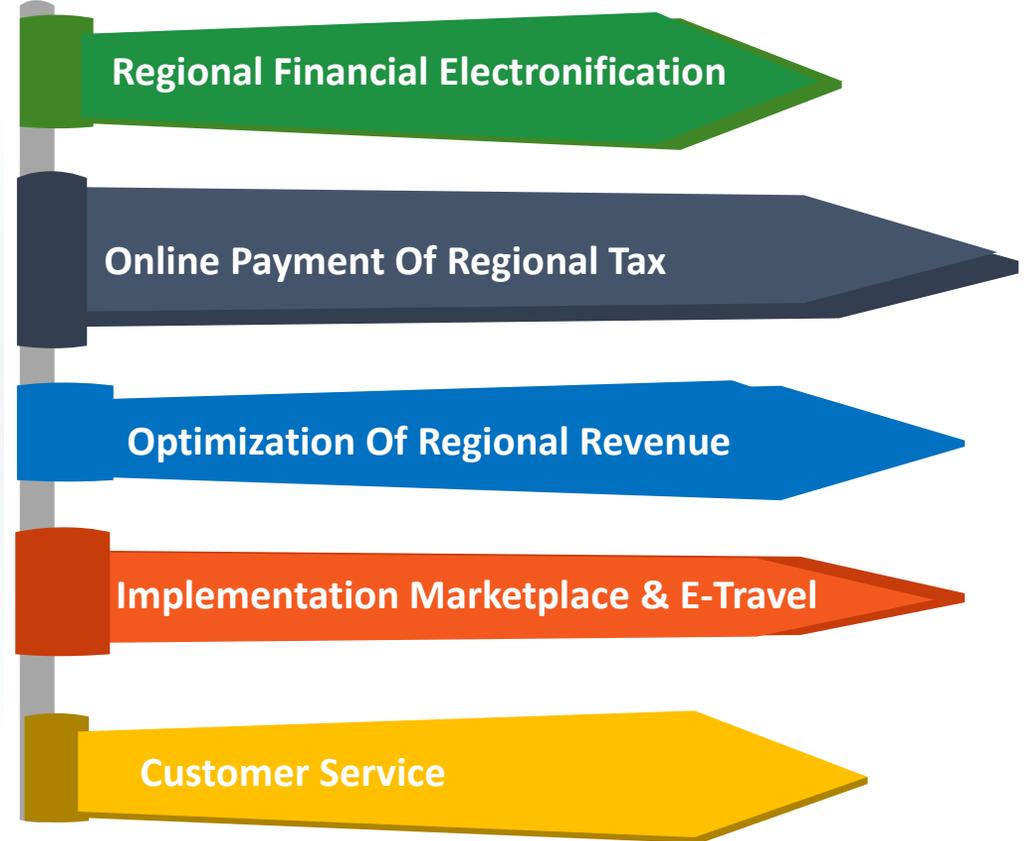
Network	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	1H22
Head Office	1	1	1	1	1	1	1	1	1	1	1
Branch Office	41	41	43	45	47	48	48	48	48	48	48
Sub Branch Office	81	107	153	165	166	166	169	172	172	172	172
Functional office	164	176	165	185	190	199	207	209	209	213	213
Sharia service office	47	47	97	97	191	191	191	191	195	195	195
Payment Point	138	155	167	171	181	190	211	259	256	256	262
Mobile cash	63	65	68	71	85	88	98	98	98	104	104
CDM/CRM	1	1	2	2	2	2	2	2	27	58	61
ATM	368	479	595	688	703	723	757	765	801	805	834
<b>Total network</b>	<b>904</b>	<b>1.072</b>	<b>1.291</b>	<b>1.425</b>	<b>1.566</b>	<b>1.608</b>	<b>1.684</b>	<b>1.745</b>	<b>1.807</b>	<b>1.852</b>	<b>1.890</b>
<b>"Laku Pandai" Agent (Branchless Banking)</b>						214	258	453	461	978	1.559

# Information Technology Transformation Roadmap

Bank Jatim has presented a smart digital based service to support ease of service for customers

## Roadmap

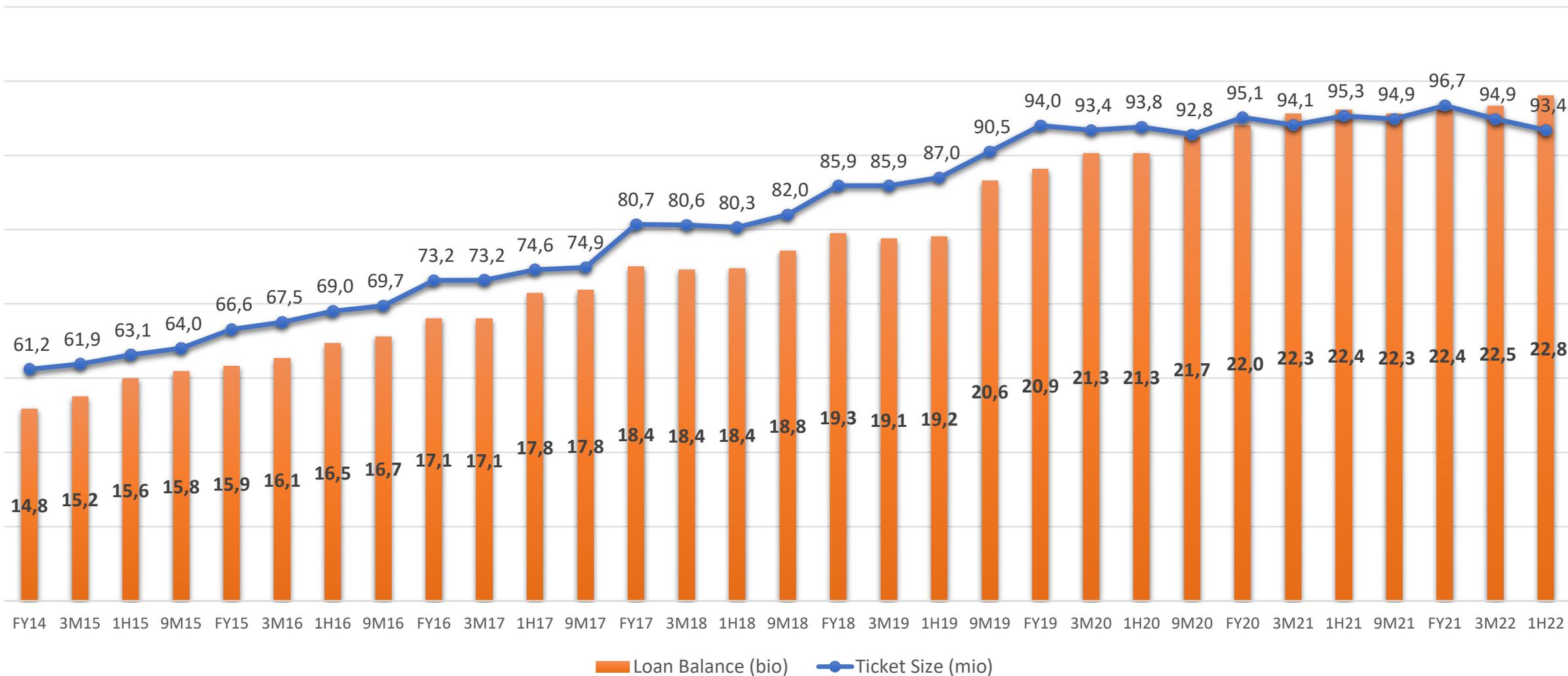
- 1 2019-2020  
Enhanced Digital Service DIGITAL LOUNGE, eCIF  
**Upgrade Core Banking System**
- 2 2020-2021  
Digital Service  
**Digital Banking One Platform**
- 3 2021-2022  
Enhance One Platform Automate & Digital Service  
**Digitize Business Process**
- 4 2022-2023  
Enhanced Mobile Platform  
**Fintech Collaboration**
- 5 2023-2024  
Enhanced Trend Mobile Platform  
**Big Data Analytics**



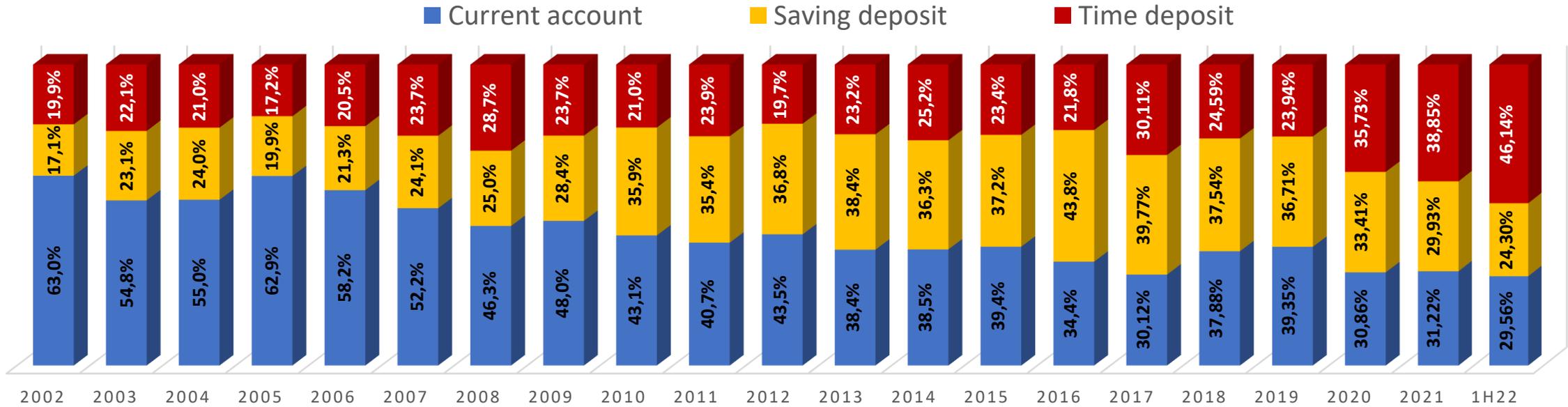
A collection of logos representing various partners and digital services:

- gojek
- CAS ONLINE MIKRO
- amartha
- EDC
- Keuangan Daerah
- Jatim Loan
- bankjatim e-Form
- e-tax e-RPAS
- Blanja online
- SP2D Online
- 3366 SMS BANKING
- bankjatim mobile banking
- bankjatim internet banking
- AGGREGATOR
- Indomaret
- jatim kilat
- bankjatim kmg
- E-LOAN JATIM RITEL
- LUMBUNG PANGAN JATIM
- Pasar Online Lamongan

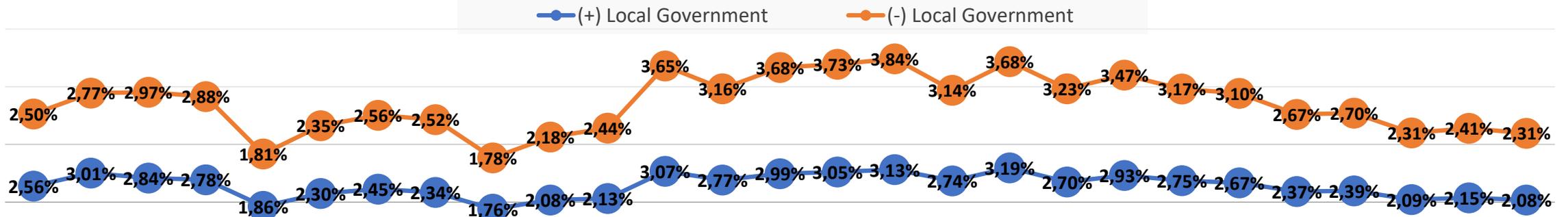
## Strength of Loan (Multipurpose)



- Multipurpose Loan Balance 52,26% of total loan
- Multipurpose NPL only 0,75% as of Mar 2022



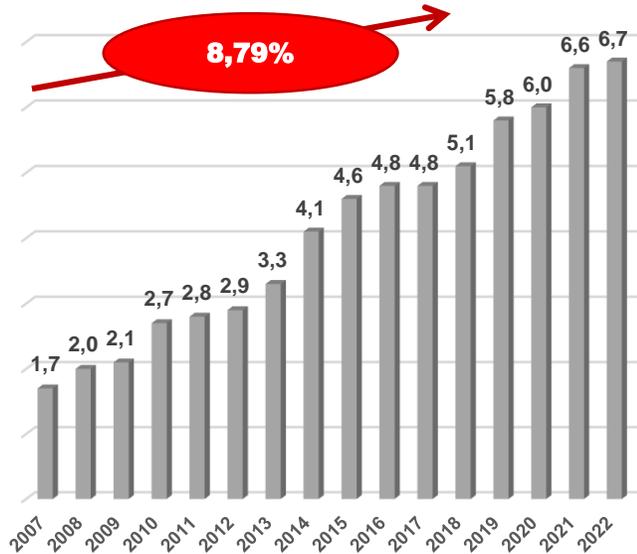
## Cost of Fund



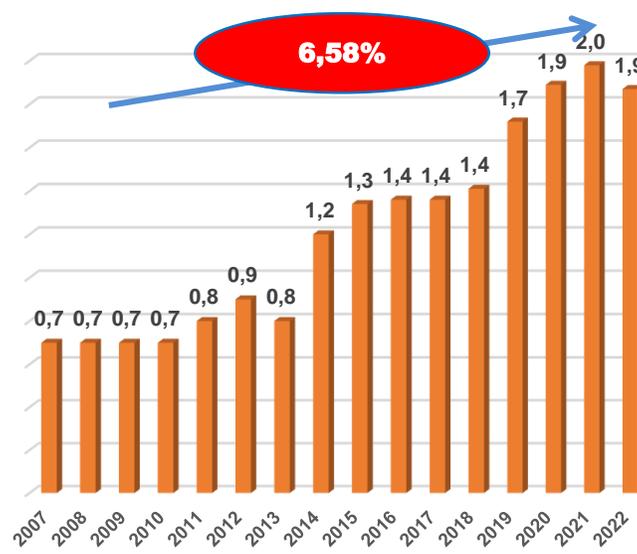
FY15 3M16 1H16 9M16 FY16 3M17 1H17 9M17 FY17 3M18 1H18 9M18 FY18 3M19 1H19 9M19 FY19 3M20 1H20 9M20 FY20 3M21 1H21 9M21 FY21 3M22 1H22

# Compound Annual Growth Rate

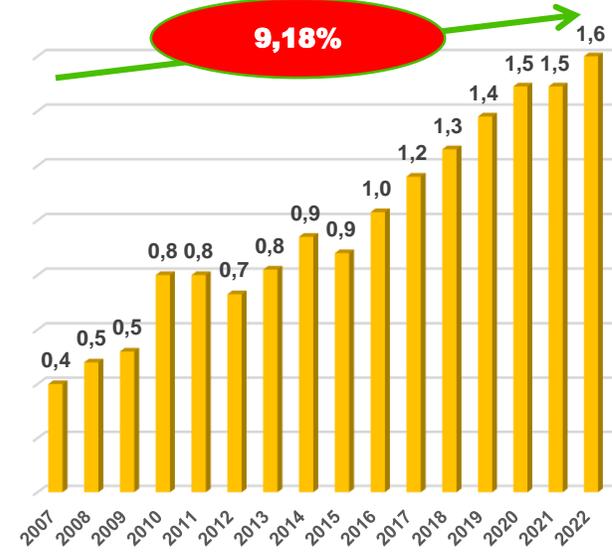
**INTEREST INCOME (Rp Tril)**



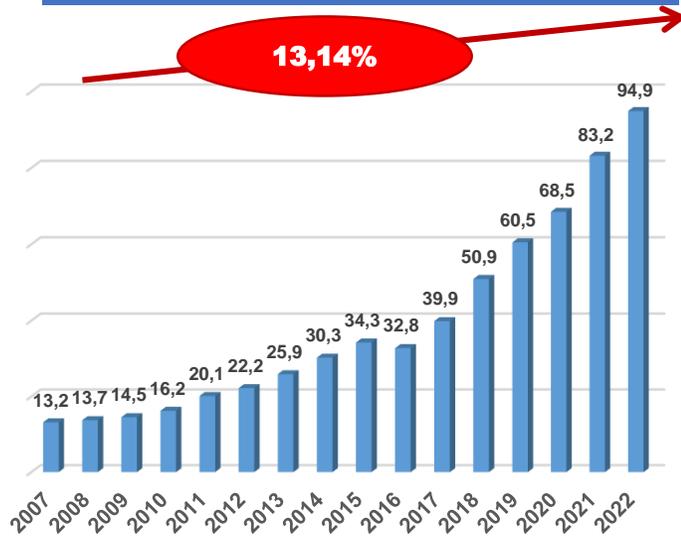
**INTEREST EXPENSE (Rp Tril)**



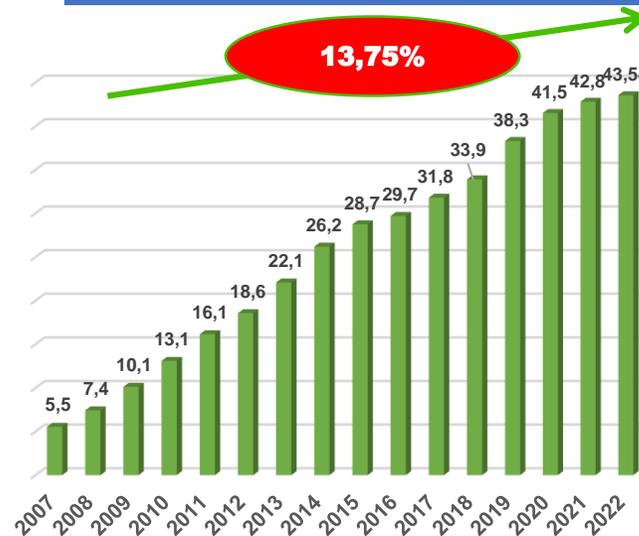
**NET PROFIT (Rp Tril)**



**THIRD PARTY FUND (Rp Tril)**



**LOAN (Rp Tril)**



**TOTAL ASSET (Rp Tril)**



Ownership 1H22		
A Series	East Java Government	51,13%
	East Java City & Municipal Government	28,35%
B Series	Domestic	11,78%
	Foreign	8,74%
<b>Total</b>		<b>100%</b>

B Series Investor		FY20			FY21		1H22		
		Share	Investor	Share	Investor	Share	Investor		
<b>Foreign Investor</b>		<b>52,46%</b>	<b>208</b>	<b>47,90%</b>	<b>211</b>	<b>42,58%</b>	<b>201</b>		
- Individual		0,07%	24	0,08%	35	0,06%	29		
- Institution		52,39%	184	47,82%	176	42,52%	172		
<b>Domestic Investor</b>		<b>47,54%</b>	<b>46.075</b>	<b>52,10%</b>	<b>58.019</b>	<b>57,42%</b>	<b>52.708</b>		
- Individual		40,18%	45.982	45,34%	57.919	36,72%	52.631		
- Institution		7,36%	93	6,76%	100	20,70%	77		
No	B Series Nation	Share FY20	Share FY21	Share 1H22	No	B Series Nation	Share FY20	Share FY21	Share 1H22
1	Indonesia	47,54%	52,10%	57,42%	14	Australia	0,53%	0,15%	0,07%
2	United States	23,05%	19,58%	18,84%	15	Taiwan	0,02%	0,08%	0,06%
3	Finland	6,49%	6,49%	5,84%	16	Bermuda	0,29%	0,04%	0,04%
4	Norway	8,23%	6,68%	5,72%	17	Malaysia	0,02%	0,03%	0,02%
5	Luxembourg	0,86%	5,05%	4,92%	18	Hong Kong	0,04%	0,02%	0,02%
6	Canada	0,61%	1,53%	1,40%	19	Korea	0,07%	0,01%	0,01%
7	Ireland	5,48%	3,74%	1,33%	20	Thailand	0,00%	0,04%	0,00%
8	Swiss	1,61%	1,13%	1,33%	21	China	0,00%	0,00%	0,00%
9	Cayman Islands	0,58%	0,60%	0,87%	22	Philippine	0,00%	0,00%	0,00%
10	German	0,54%	1,04%	0,85%	23	Japan	0,00%	0,00%	0,00%
11	United Kingdom	1,08%	0,75%	0,55%	24	India	0,00%	0,00%	0,00%
12	Singapore	0,46%	0,48%	0,52%	25	Jordan	0,00%	0,03%	0,00%
13	Netherlands	0,52%	0,43%	0,18%					

Fiscal year	Payment of Dividend Cash Per Share (IDR)	Net Profit (IDR bn)	Dividen Payment Ratio
2012	39,74	725	81,8%
2013	40,61	824	73,50%
2014	41,86	939	66,5%
2015	43,00	886	72,42%
2016	43,64	1.028	63,43%
2017	44,10	1.159	56,96%
2018	45,61	1.260	54,26%
2019	48,20	1.377	52,58%
2020	48,85	1.489	49,26%
2021	52,11	1.523	51,37%

BJTM Price Jun 30, 2022 IDR 740/ share	
PBV	1,04
EPS(ann net profit)	108,60
PER	6,81
Market Capital	Rp 11.111 tr



- ✓ Bank Jatim awareness to environmental, Social, and Governance.
- ✓ Annual Sustainability Report since 2012, and Global Reporting Initiative standard.



## Environmental

- ✓ Corporate Social Responsibility into culture, health, education, and social.
- ✓ Promo lending rates for green environment applied business.
- ✓ Paperless business activities and operational.

## Social

- ✓ Gathering and Socialization with loyal customer.
- ✓ Promo rate for Prime Customer.
- ✓ Employee fair promotion programs.
- ✓ Management and Employee Stock Option Plan
- ✓ Employee & Family Health Insurance

## Governance

- ✓ Management expertise.
- ✓ Public Accountant audit.
- ✓ Internal Audit Committee, Remuneration & Nomination Committee, Risk Monitoring Committee.
- ✓ Financial Services Authority shareholders general meeting process.
- ✓ Public Expose and financial disclosure.

**Asia Sustainability Reporting  
Rating 2019 – Silver Rank**



Best QRIS Partner



1st Best Mobile Banking

2nd Best Overall Plus Digital

Very Good Criteria, for 20 Years in a row  
Diamond Trophy

1st Best SMS Banking



The Most Adaptive Regional Bank

Warta Ekonomi

PERSPEKTIF BARU BISNIS & EKONOMI

Excellent Financial Performance of Indonesia Best BPD Awards 2021

Indonesia Best BUMD Awards 2021 On Supporting Local Business Industries

Very Good Financial Health and Corporate Performance



The Best Indonesia Leaders 2021 category CEO Public Company Asset > Rp 100 T

2nd The Best Informative Website 2021 Category BPD Public Company

The Best Indonesia HC Director 2021



Best Bank 2021 Category Regional Bank With Tier 1 Capital 5 - 30 trillion



Regional Development Bank

Indonesia TOP Bank Awards 2021



Top CSR Awards 2020 star 4

Top Leader on CSR Commitment

- TOP BUMD 2021 #star 5
- TOP of the TOP BUMD 2021

TOP CEO BUMD 2021 Bank Jatim CEO's "Busrul Iman"



Top Leader of Digital Implementation 2021: Busrul Iman



Bank Jatim Indonesia Living Legend

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**Investor Relations**  
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**Email: [iru@bankjatim.co.id](mailto:iru@bankjatim.co.id)**  
**Email: [lukas.sabowo@bankjatim.co.id](mailto:lukas.sabowo@bankjatim.co.id)**

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