



bersama membangun Indonesia



Corporate Presentation 9M22



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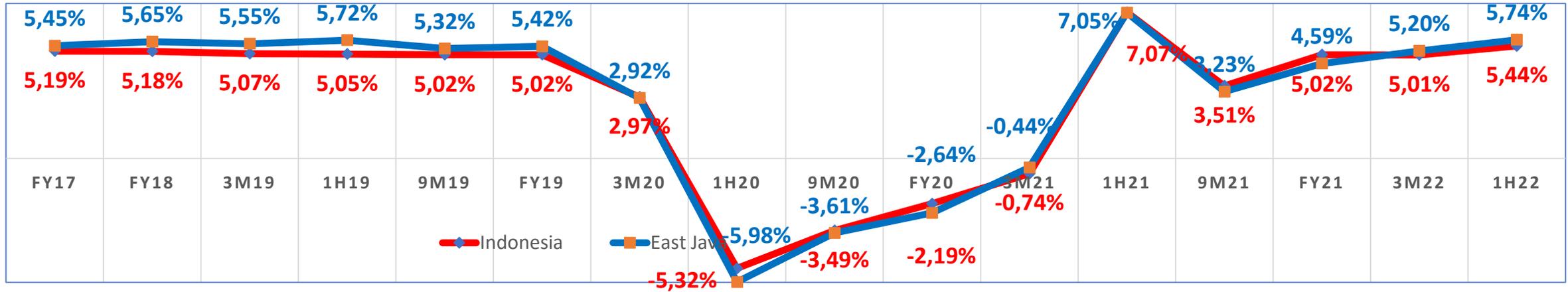
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East Java Province Macro Economy:

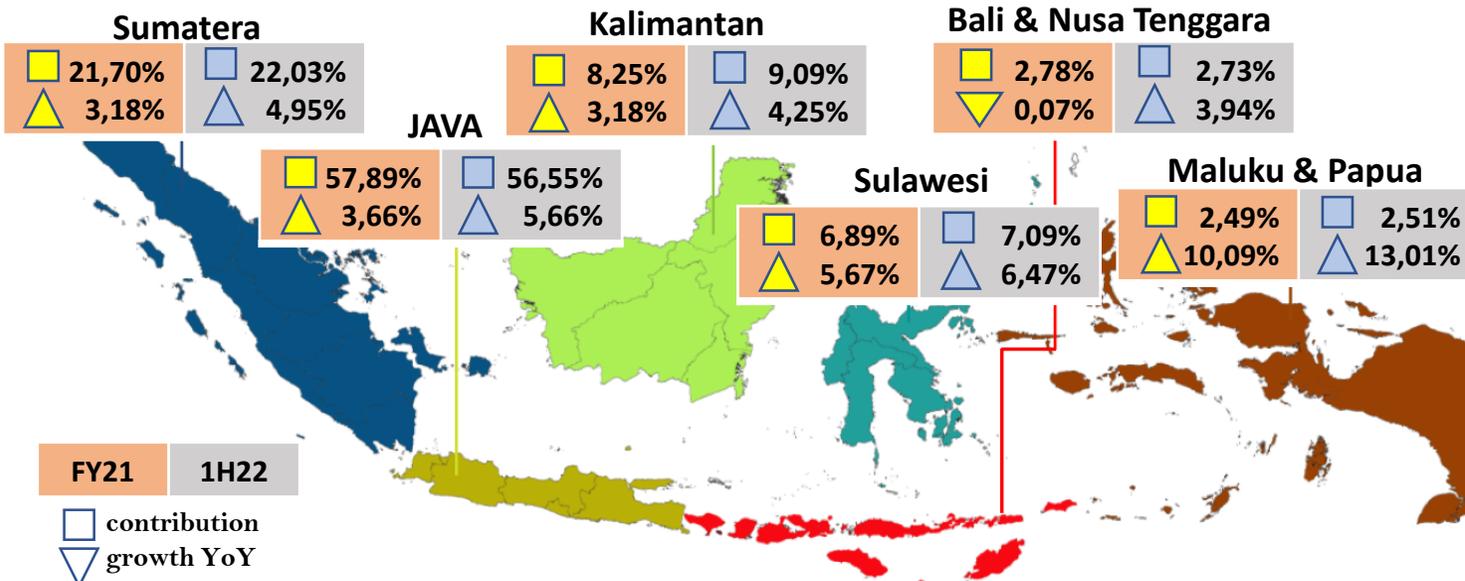
- Economic Growth & GDP Composition
- Bank Jatim Market Share

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

1H22	12,9%	87,1%
2021	12,3%	87,7%
2020	11,0%	89,0%
2019	10,6%	89,4%
2018	9,1%	90,9%

Third Party Fund

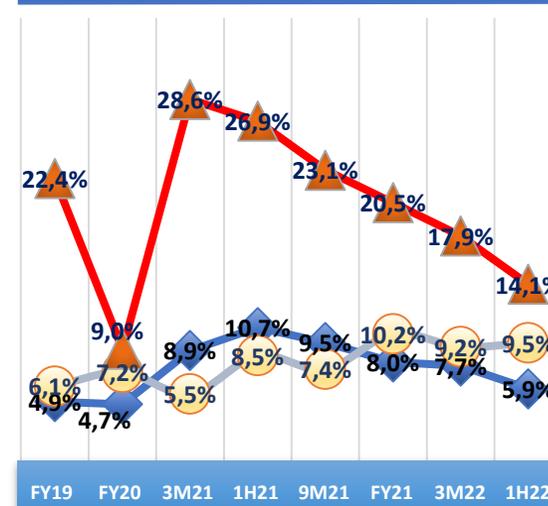
1H22	13,8%	86,2%
2021	12,2%	87,8%
2020	10,8%	89,2%
2019	10,4%	89,6%
2018	9,4%	90,6%

Loan

1H22	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

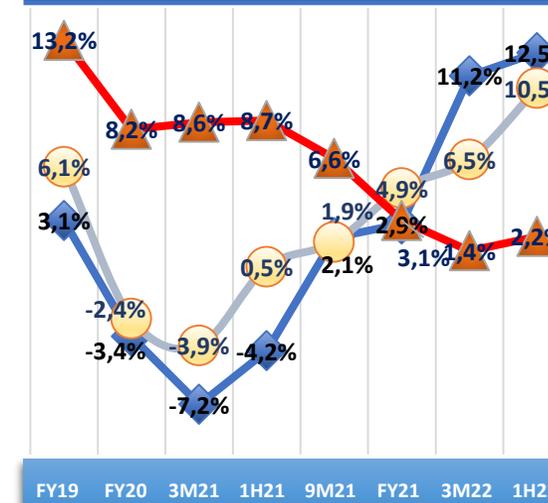
Asset



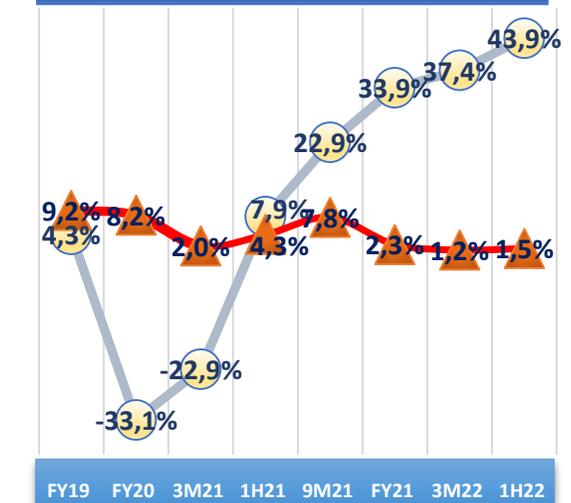
Third Party Fund



Loan



Net Profit



▲ bankjatim growthYoY
 ● 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

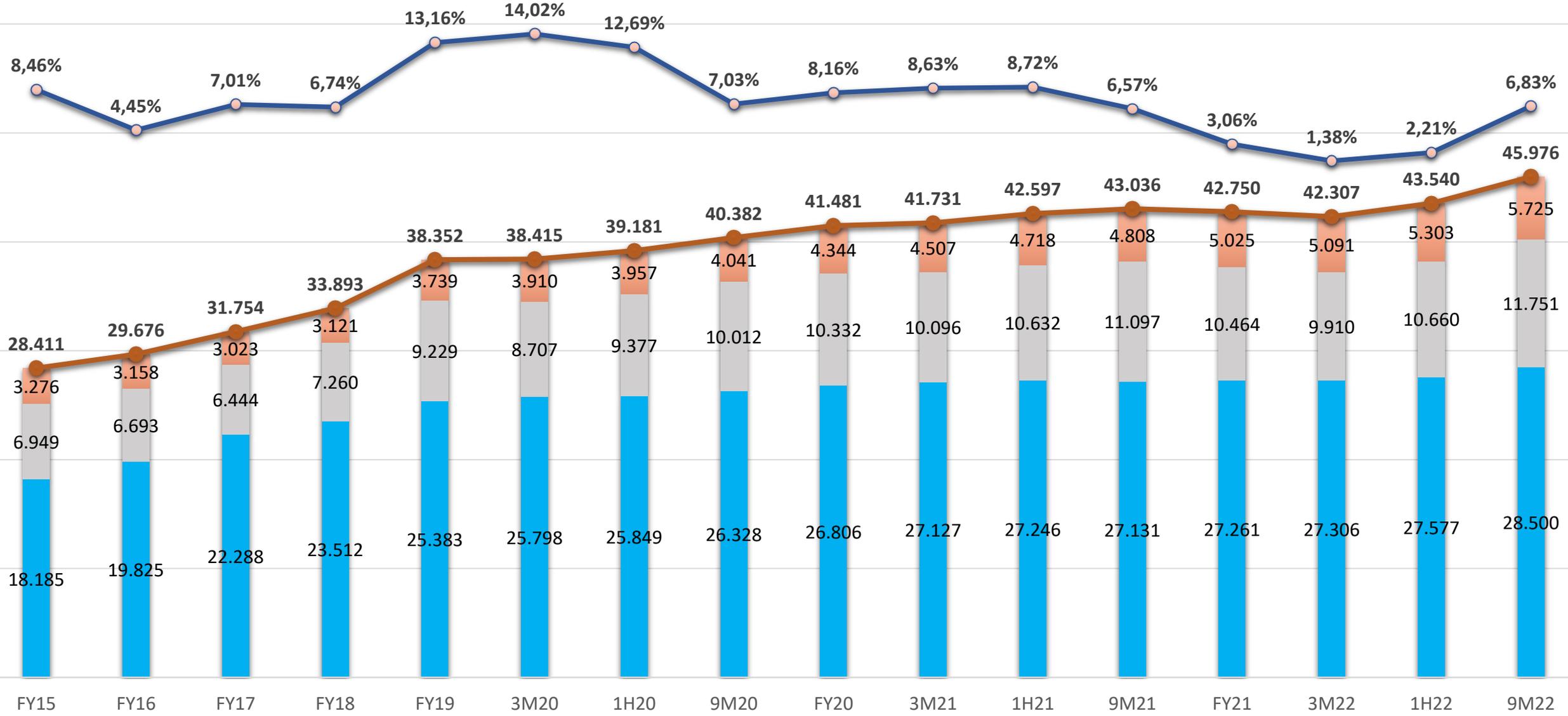
9M22 Highlight Financial Performance

<u>Balance Sheet</u> In billion Rp	<u>9M21</u>	<u>9M22</u>	<u>YoY</u>
A S S E T	101.003	98.477	-2,50%
Bank Placements	19.191	15.804	-17,65%
Marketable Securities	35.502	32.997	-7,06%
L O A N	43.036	45.976	6,83%
- Commercial	11.097	11.751	5,89%
- SME	4.808	5.725	19,07%
- Consumer	27.131	28.500	5,05%
THIRD PARTY FUND	86.126	82.982	-3,65%
- Current Account	23.352	24.926	6,74%
- Saving Account	22.223	24.151	8,67%
- Time Deposit	40.551	33.905	-16,39%

<u>Income Statement</u> In billion Rp	<u>9M21</u>	<u>9M22</u>	<u>YoY</u>
Interest Income	4.851	5.086	4,84%
Interest Expense	(1.479)	(1.425)	-3,67%
Net Interest Income	3.372	3.661	8,57%
Pre-Provision Opt Profit	1.915	1.922	0,37%
Provision Expense	(356)	(318)	-10,72%
Net profit	1.185	1.203	1,51%

<u>Ratio</u>	<u>9M21</u>	<u>9M22</u>
ROA	2,22%	2,02%
ROE	18,17%	15,85%
NIM	5,09%	5,17%
LDR	49,97%	55,40%
BOPO	71,29%	74,24%
CIR	58,95%	53,76%
CAR	22,56%	22,65%
CASA	42,81%	59,14%
COF	2,39%	1,92%
Credit Cost	1,24%	0,92%
Loan at Risk	6,96%	5,76%
NPL Gross	4,40%	3,72%
NPL Net	1,03%	0,99%
Coverage Ratio	94,01%	99,89%

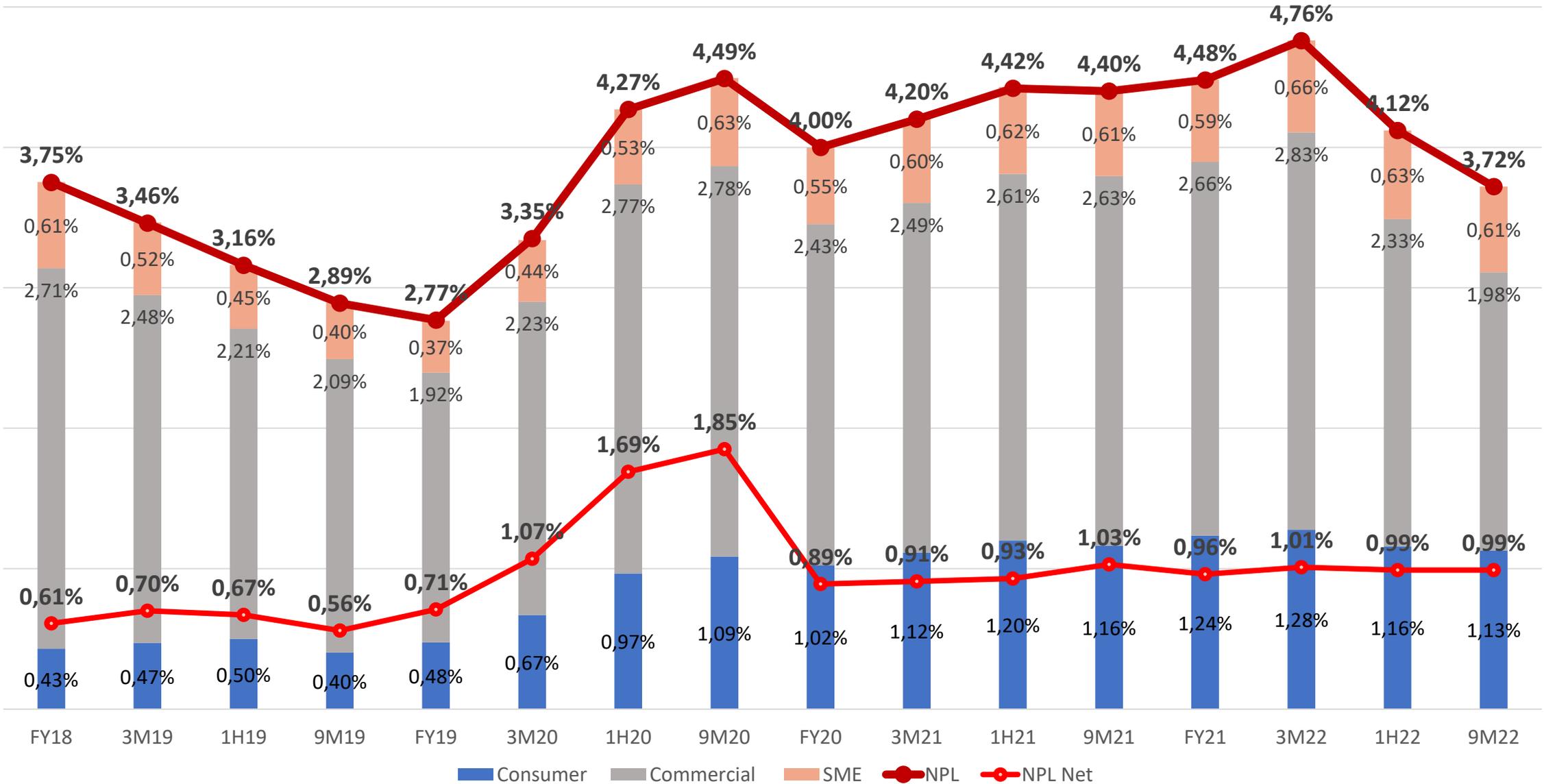
Loan Growth



in billion

■ Consumer
 ■ Commercial
 ■ SME
 ● Loan
 ○ YoY Growth

Non Performing Loan



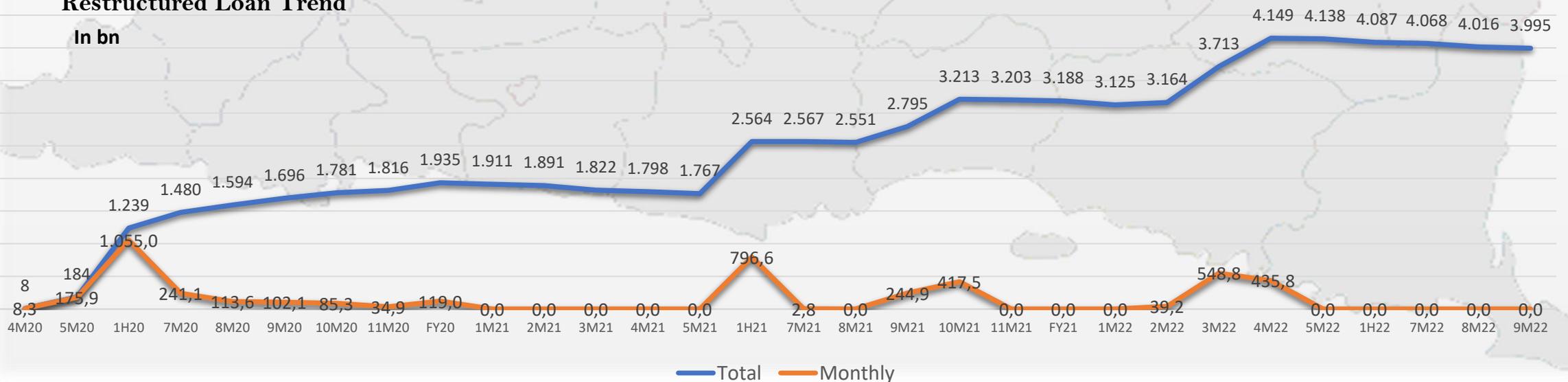
Government Stimulus Restructure Program

9M22 Covid-19 Loan Restructured

LOAN SECTOR	Total Outstanding In bn	Covid Loan Restructured		
		Outstanding In bn	Composition (to total outstanding)	NPL (restructured loan)
CONSUMER	28.500	169	0,59%	4,38%
COMMERCIAL	11.751	3.595	30,59%	1,05%
S M E	5.725	231	4,04%	1,17%
TOTAL	45.976	3.995	8,69%	1,20%

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>9M21</u>	<u>9M22</u>	<u>YoY</u>	<u>3Q21</u>	<u>2Q22</u>	<u>3Q22</u>	<u>YoY</u>	<u>QoQ</u>
Total Asset	101.003	98.477	-2,50%	5.524	3.271	(10.448)	-289,14%	-419,41%
Bank Placement	19.191	15.804	-17,65%	(3.078)	1.887	(2.922)	-5,08%	-254,85%
Marketable Securities	35.502	32.997	-7,06%	8.030	(418)	(9.986)	-224,36%	2290,44%
LOAN	43.036	45.976	6,83%	439	1.234	2.435	455,26%	97,40%
Allowance for Impairment Losses	(1.787)	(1.737)	-2,82%	(130)	158	77	-158,78%	-51,52%
- Marketable Securities	(4)	(1)	-87,74%	7	0	(0)	-101,11%	-885,06%
- Loan	(1.781)	(1.709)	-4,06%	(141)	158	76	-153,81%	-52,03%
- others	(2)	(28)	1230,54%	4	0	1	-74,91%	7419,14%
Third Party Fund	86.126	82.982	-3,65%	4.603	3.546	(11.920)	-358,98%	-436,13%
- Current Account	23.352	24.926	6,74%	391	522	(3.129)	-899,60%	-699,18%
- Saving Account	22.223	24.151	8,67%	18	313	1.090	6112,45%	248,54%
- Time Deposit	40.551	33.905	-16,39%	4.194	2.711	(9.882)	-335,63%	-464,47%
Equity	10.556	10.908	3,34%	466	204	233	-49,96%	14,34%

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>	<u>9M22</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	98.477
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	45.976
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)	(1.737)
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	82.982
- 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	24.926
- 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	24.151
- 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	33.905
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	10.908

Income Statement

<u>Information</u> In billion Rp	<u>9M21</u>	<u>9M22</u>	<u>YoY</u>	<u>3Q21</u>	<u>2Q22</u>	<u>3Q22</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	4.851	5.086	4,84%	1.665	1.676	1.735	4,20%	3,55%
Interest Expense	(1.479)	(1.425)	-3,67%	(491)	(504)	(454)	-7,56%	-9,95%
Net Interest Income	3.372	3.661	8,57%	1.174	1.172	1.281	9,11%	9,36%
Non Int Opt Inc	384	462	20,25%	122	175	144	17,86%	-17,33%
Non Int Opt Exp	(1.841)	(2.201)	19,54%	(653)	(762)	(806)	23,48%	5,81%
Pre-Provision Opt Profit	1.915	1.922	0,37%	644	585	620	-3,78%	6,01%
Provision Expense	(356)	(318)	-10,72%	(139)	(94)	(108)	-22,75%	14,10%
- Loan	(355)	(312)	-12,12%	(146)	(89)	(108)	-25,81%	21,96%
- Non Loan	(1)	(6)	390,96%	7	(5)	1	-89,14%	-113,36%
Non Opt Profit	(27)	(29)	7,96%	(8)	(7)	(13)	68,07%	88,91%
Pre Tax Profit	1.532	1.575	2,81%	497	483	499	0,40%	3,22%
Taxes	(347)	(372)	7,24%	(115)	(122)	(111)	-3,48%	-8,75%
Net Profit	1.185	1.203	1,51%	382	362	388	1,57%	7,24%

Quarterly Income Statement

Information In billion Rp	FY18	3M19	1H19	9M19	FY19	3M20	1H20	9M20	FY20	3M21	1H21	9M21	FY21	3M22	1H22	9M22
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	5.086
Interest Expense	(1.414)	(359)	(787)	(1.252)	(1.723)	(433)	(903)	(1.364)	(1.891)	(493)	(988)	(1.479)	(1.977)	(467)	(971)	(1.425)
Net Interest Income	3.722	980	1.974	2.986	4.043	1.015	2.007	3.059	4.122	1.082	2.198	3.372	4.604	1.208	2.380	3.661
Non Int Opt Inc	491	135	278	425	560	142	265	386	504	126	262	384	523	143	318	462
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)	(2.201)
Pre-Provision Opt Profit	1.853	658	1.308	1.847	2.180	680	1.268	1.738	2.094	708	1.271	1.915	2.228	717	1.302	1.922
Provision Expense	(134)	(108)	(197)	(287)	(370)	(120)	(281)	(306)	(568)	(128)	(217)	(356)	(432)	(116)	(210)	(318)
- Loan	(130)	(106)	(196)	(286)	(361)	(119)	(281)	(305)	(560)	(115)	(209)	(355)	(431)	(115)	(203)	(312)
- Non Loan	(3)	(2)	(1)	(1)	(9)	(1)	(0)	(0)	(8)	(14)	(8)	(1)	(1)	(1)	(7)	(6)
Non Opt Profit	34	4	8	13	55	3	(6)	(3)	(19)	(5)	(19)	(27)	142	(9)	(16)	(29)
Pre Tax Profit	1.754	553	1.119	1.573	1.864	563	981	1.429	1.507	575	1.035	1.532	1.938	593	1.076	1.575
Taxes	(493)	(148)	(302)	(433)	(488)	(123)	(210)	(330)	(18)	(126)	(232)	(347)	(415)	(139)	(261)	(372)
Net Profit	1.260	406	816	1.140	1.377	439	770	1.100	1.489	448	803	1.185	1.523	454	815	1.203

Taxes in FY20 include restitution from tax incentive applied in 2019

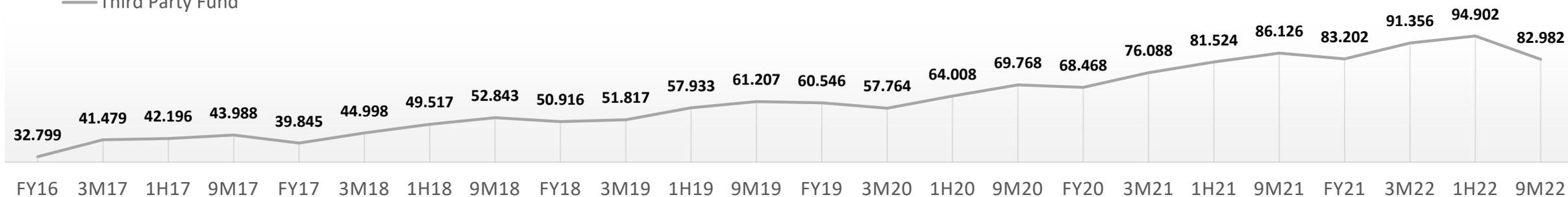
Financial Ratios

	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%
9M22	2,02%	15,85%	5,17%	55,40%	22,65%	74,24%	53,76%

	Coverage Ratio	Credit Cost	CASA	PBV	EPS _(ann)	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
9M22	99,89%	0,92%	59,14%	0,98	106,85	6,64	10,66

Third Party Fund

— Third Party Fund



Funding Growth			
Current Account	9M21	9M22	YoY
Government	16.236	16.540	1,88%
Private	7.117	8.385	17,83%
Total	23.352	24.926	6,74%
Saving Account			
Simpeda	14.740	15.225	3,29%
Siklus	3.837	4.829	25,84%
Tab Haji	300	308	2,41%
TabunganKu / SimPel	3.064	3.495	14,08%
Barokah	282	294	4,37%
Total	22.223	24.151	8,67%
Time Deposit			
≤ 3 Month	32.095	23.305	-27,39%
≥ 6 Month	8.456	10.600	25,35%
Total	40.551	33.905	-16,39%

Composition		Ticket Size in million	
9M21	9M22	9M21	9M22
18,85%	19,93%	126.841,3	128.219,7
8,26%	10,11%	68,0	56,5
27,11%	30,04%	222,9	167,9
17,11%	18,35%	6,6	6,6
4,46%	5,82%	6,5	6,3
0,35%	0,37%	1,9	1,9
3,56%	4,21%	0,7	0,7
0,33%	0,35%	6,7	6,5
25,80%	29,10%	2,9	2,9
37,26%	28,08%	543,7	385,3
9,82%	12,77%	2.016,8	2.027,2
47,08%	40,86%	641,4	515,9

in billion



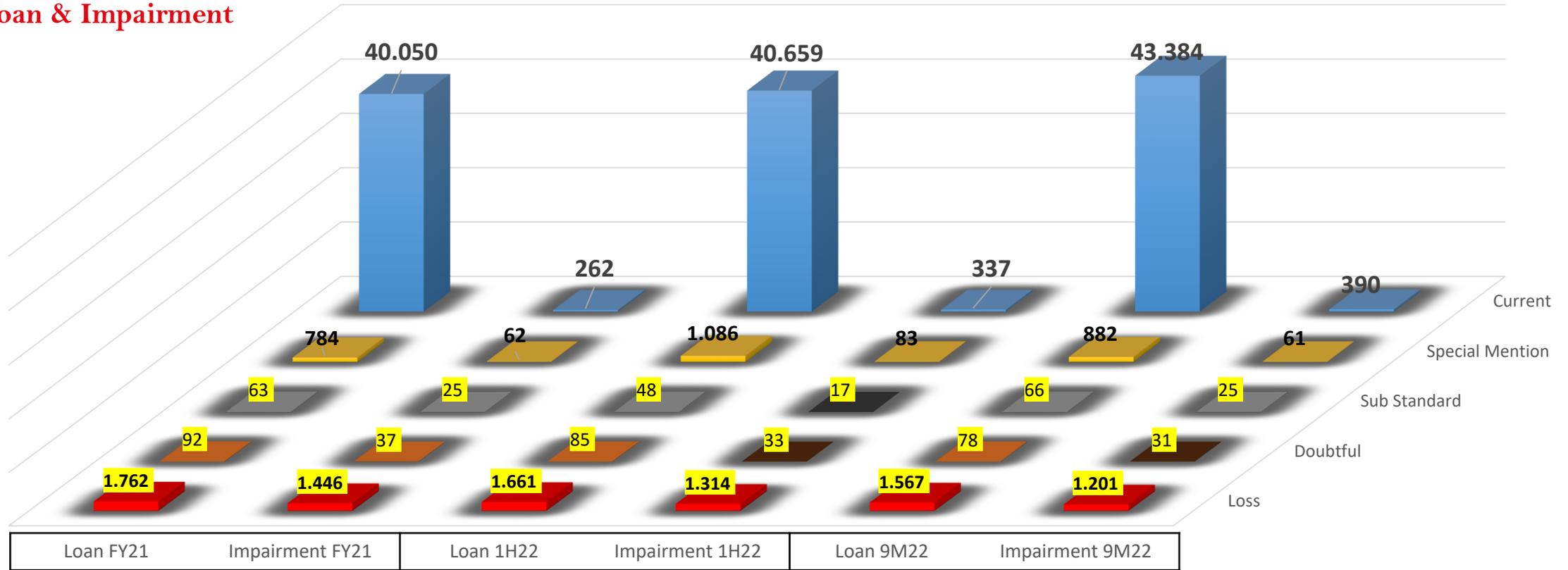
Lending Growth			
CONSUMER	9M21	9M22	YoY
Multi Purpose	22.272	23.695	6,39%
Mortgage	2.514	2.437	-3,06%
Other	2.345	2.367	0,97%
Total	27.131	28.500	5,05%
COMMERCIAL			
Standby Loan	538	563	4,68%
Keppres	921	1.040	12,91%
Overdraft	2.875	2.778	-3,38%
Syndicate	4.386	4.866	10,94%
General	2.376	2.503	5,36%
Total	11.097	11.751	5,89%
S M E			
Jatim Ritel	1.702	1.599	-6,04%
Jatim Mikro	1.646	1.053	-36,07%
KUR	284	2.016	610,38%
Others	1.176	1.057	-10,11%
Total	4.808	5.725	19,07%

Composition		Ticket Size in million	
9M21	9M22	9M21	9M22
51,75%	51,54%	94,9	92,8
5,84%	5,30%	186,0	179,0
5,45%	5,15%	340,1	281,8
63,04%	61,99%	106,4	102,8
COMMERCIAL			
1,25%	1,22%	807,9	749,9
2,14%	2,26%	539,1	604,1
6,68%	6,04%	1.083,3	1.141,7
10,19%	10,58%	121.844,1	139.035,3
5,52%	5,44%	1.692,2	1.580,3
25,79%	25,56%	1.715,4	1.800,9
S M E			
3,95%	3,48%	78,7	83,5
3,83%	2,29%	8,2	9,7
0,66%	4,39%	121,7	107,0
2,73%	2,30%	59,4	57,7
11,17%	12,45%	19,6	34,7

CONSUMER	FY15	FY16	FY17	FY18	FY19	3M20	1H20	9M20	FY20	3M21	1H21	9M21	FY21	3M22	1H22	9M22
Multi Purpose	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	23.695
Mortgage	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	2.437
Other	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	2.367
Total	18.185	19.825	22.288	23.512	25.383	25.798	25.849	26.328	26.806	27.127	27.246	27.131	27.261	27.306	27.577	28.500
COMMERCIAL																
Standby Loan	847	531	472	454	554	465	508	561	461	388	470	538	515	390	491	563
Keppres	748	546	590	646	760	320	445	673	464	320	518	921	698	413	697	1.040
Overdraft	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	2.778
Syndicate	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	4.866
General	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	2.503
Total	6.949	6.693	6.444	7.260	9.229	8.707	9.377	10.012	10.332	10.096	10.632	11.097	10.464	9.910	10.660	11.751
S M E																
Jatim Ritel	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	1.599
Jatim Mikro	520	562	638	724	853	934	943	1.014	1.199	1.435	1.563	1.646	1.624	1.343	1.120	1.053
KUR											64	284	577	981	1.441	2.016
Others	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	1.057
Total	3.276	3.158	3.023	3.121	3.739	3.910	3.957	4.041	4.344	4.507	4.718	4.808	5.025	5.091	5.303	5.725

Loan Breakdown

Loan & Impairment



NPL by Segment	FY19	FY20	3M21	1H21	9M21	FY21	3M22	1H22	7M22	8M22	9M22
NPL Gross	2,77%	4,00%	4,20%	4,42%	4,40%	4,48%	4,76%	4,12%	3,93%	3,81%	3,72%
NPL Net	0,71%	0,89%	0,91%	0,93%	1,03%	0,96%	1,01%	0,99%	0,99%	0,99%	0,99%
Coverage Ratio	92,40%	87,69%	88,70%	87,07%	94,01%	95,57%	96,43%	99,39%	100,78%	100,31%	99,89%

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

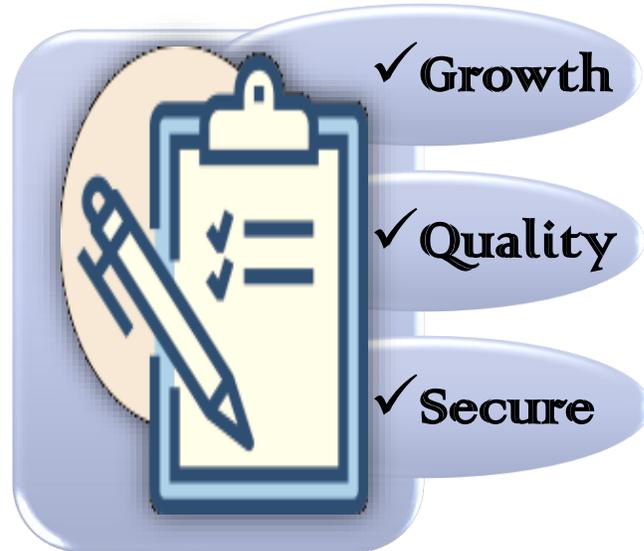
Experience:

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

Business Plan:

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

Description								<u>Target</u>
	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022E</u>
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%
Financial Ratio								
- 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

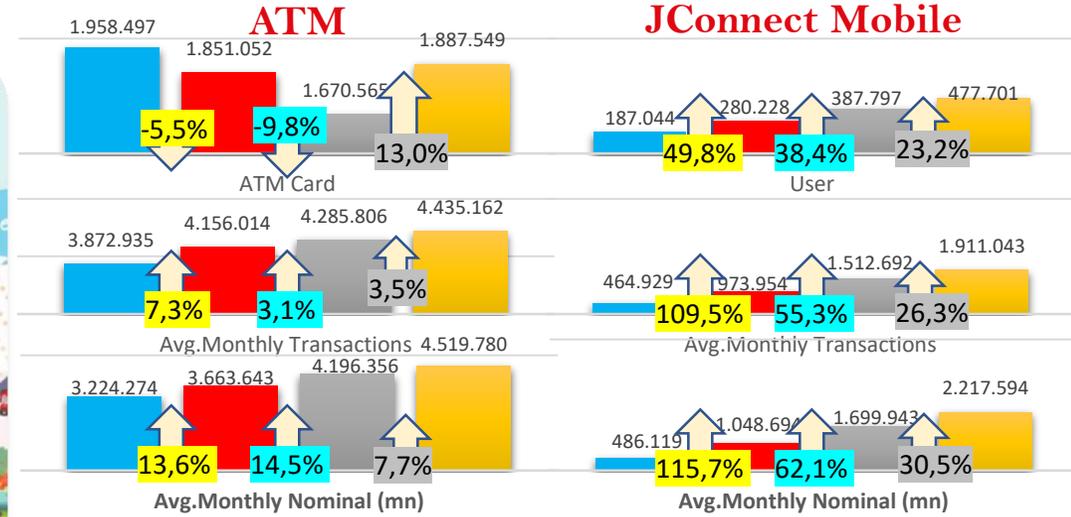
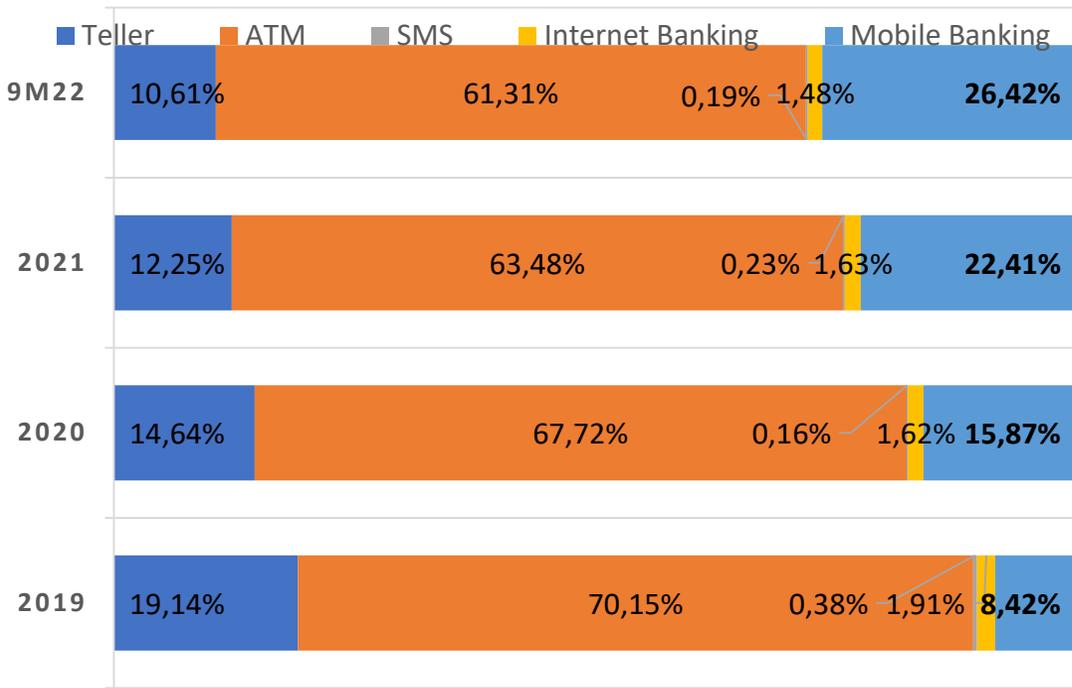
Provide digital banking services that are easily accessible and integrated with government services.

Our Strengths:

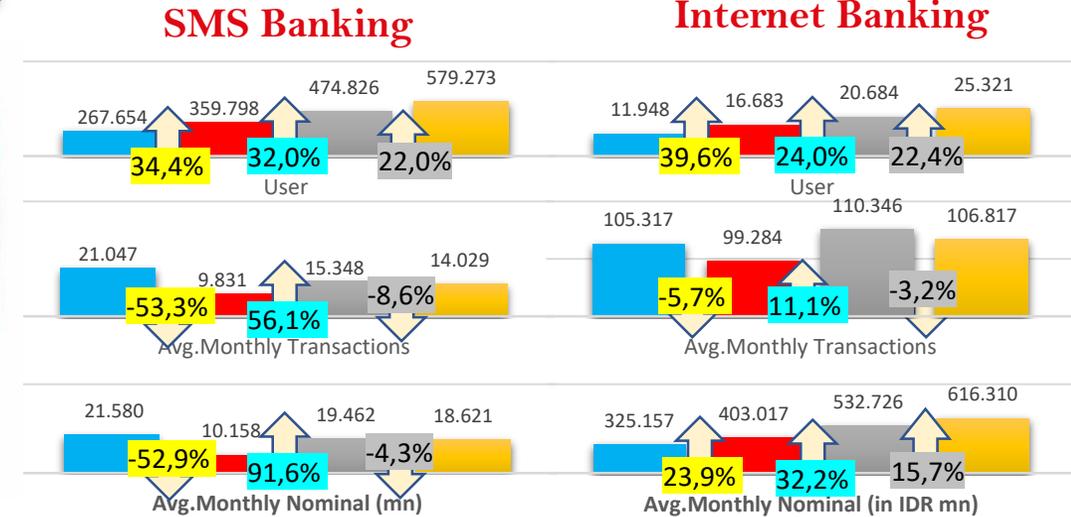
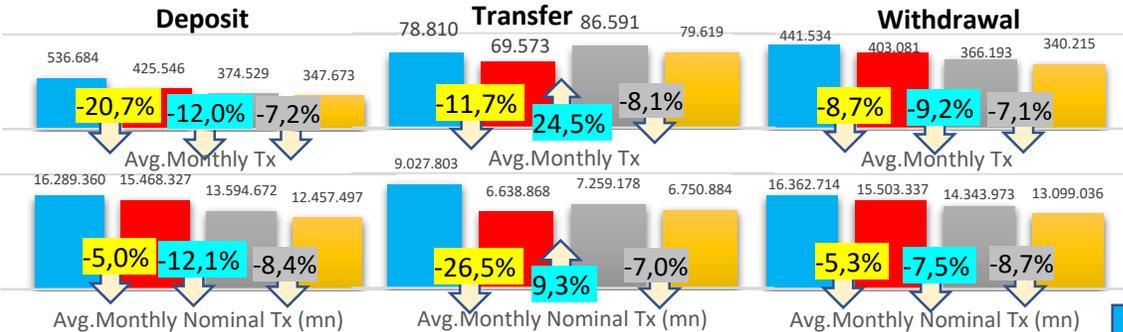
- Digital Transactions
- Networks
- IT Roadmap
- Strength of Loan
- Strength of Funding
- Compound Annual Growth Rate
- Stock
- Sustainability Reports
- Awards

Shifting customer transactions from teller to digital

Transaction Composition



Teller Transactions



2019 2020 2021 9M22

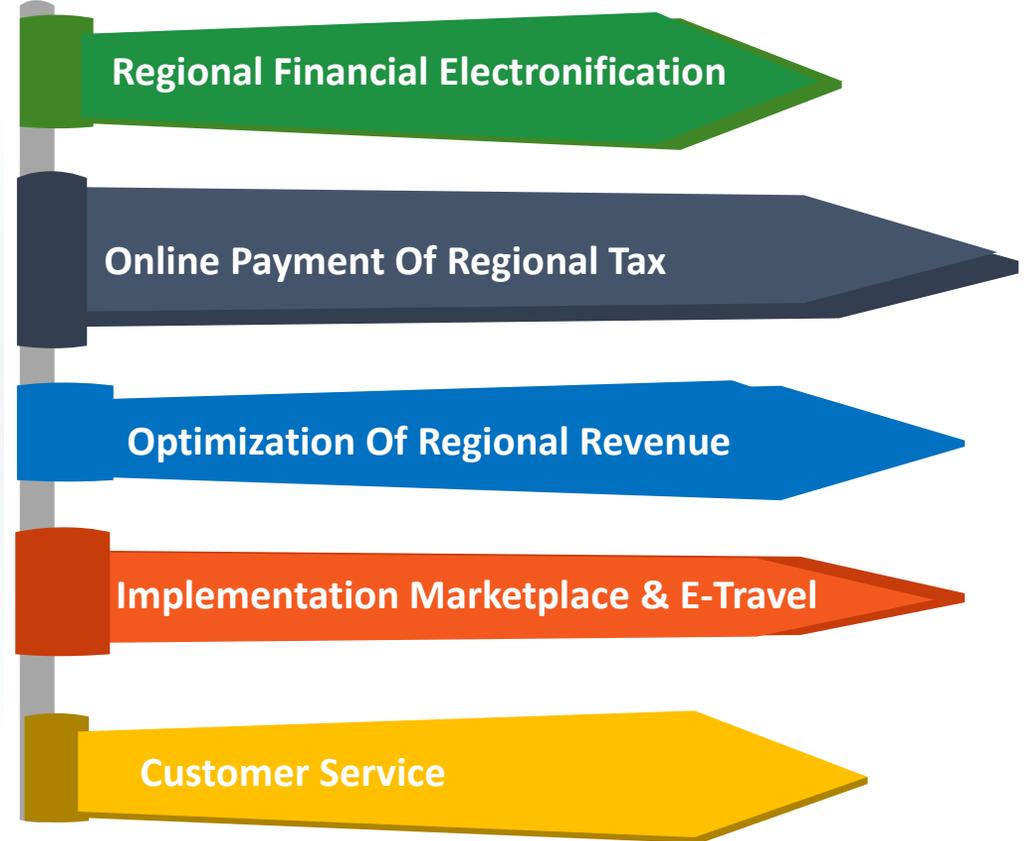
Network	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	1H22	9M22
Head Office	1	1	1	1	1	1	1	1	1	1	1	1
Branch Office	41	41	43	45	47	48	48	48	48	48	48	48
Sub Branch Office	81	107	153	165	166	166	169	172	172	172	172	172
Functional office	164	176	165	185	190	199	207	209	209	213	213	215
Sharia service office	47	47	97	97	191	191	191	191	195	195	195	195
Payment Point	138	155	167	171	181	190	211	259	256	256	262	203
Mobile cash	63	65	68	71	85	88	98	98	98	104	104	43
CDM/CRM	1	1	2	2	2	2	2	2	27	58	61	65
ATM	368	479	595	688	703	723	757	765	801	805	834	833
Total network	904	1.072	1.291	1.425	1.566	1.608	1.684	1.745	1.807	1.852	1.890	1.775
“Laku Pandai” Agent (Branchless Banking)						214	258	453	461	978	1.559	2.220

Information Technology Transformation Roadmap

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

Roadmap

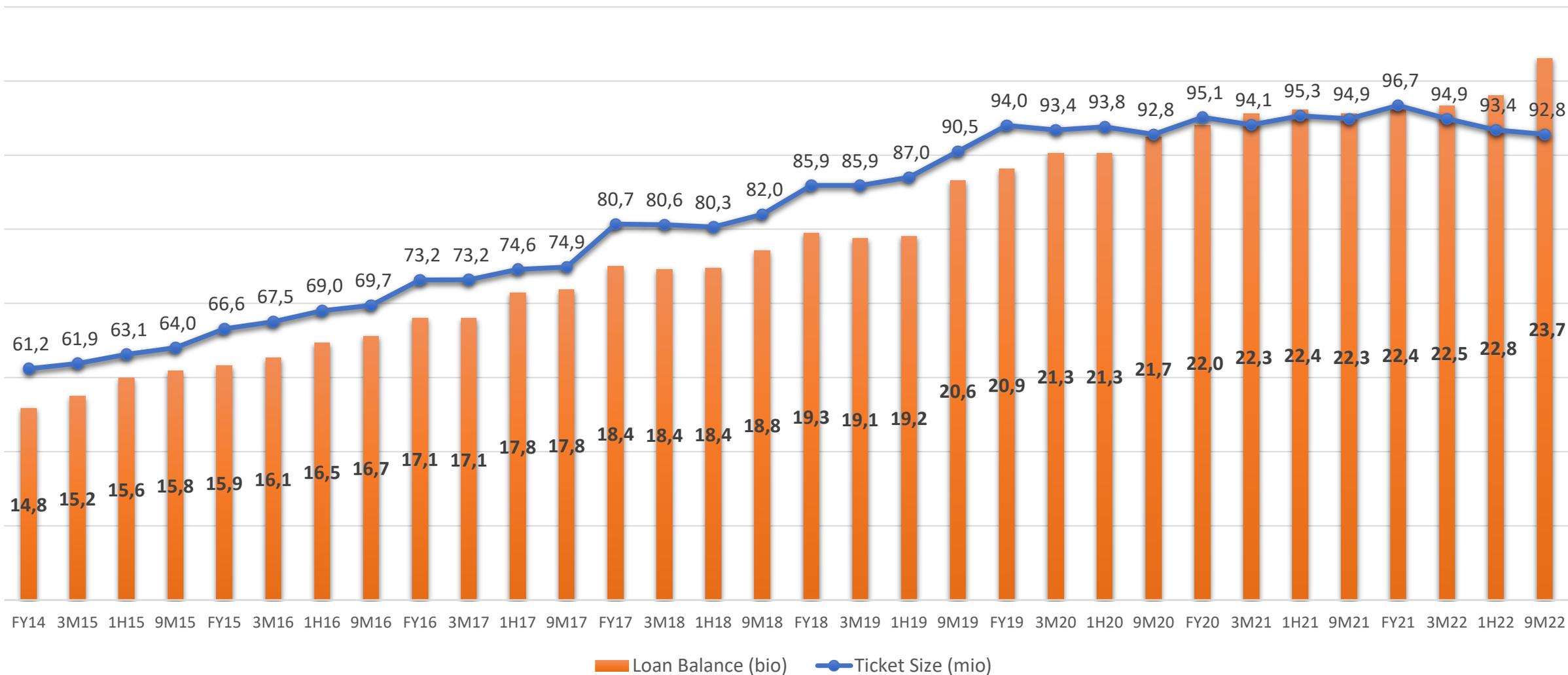
- 1 2019-2020
Enhanced Digital Service DIGITAL LOUNGE, eCIF
Upgrade Core Banking System
- 2 2020-2021
Digital Service
Digital Banking One Platform
- 3 2021-2022
Enhance One Platform Automate & Digital Service
Digitize Business Process
- 4 2022-2023
Enhanced Mobile Platform
Fintech Collaboration
- 5 2023-2024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



A collection of logos representing various partners and digital services:

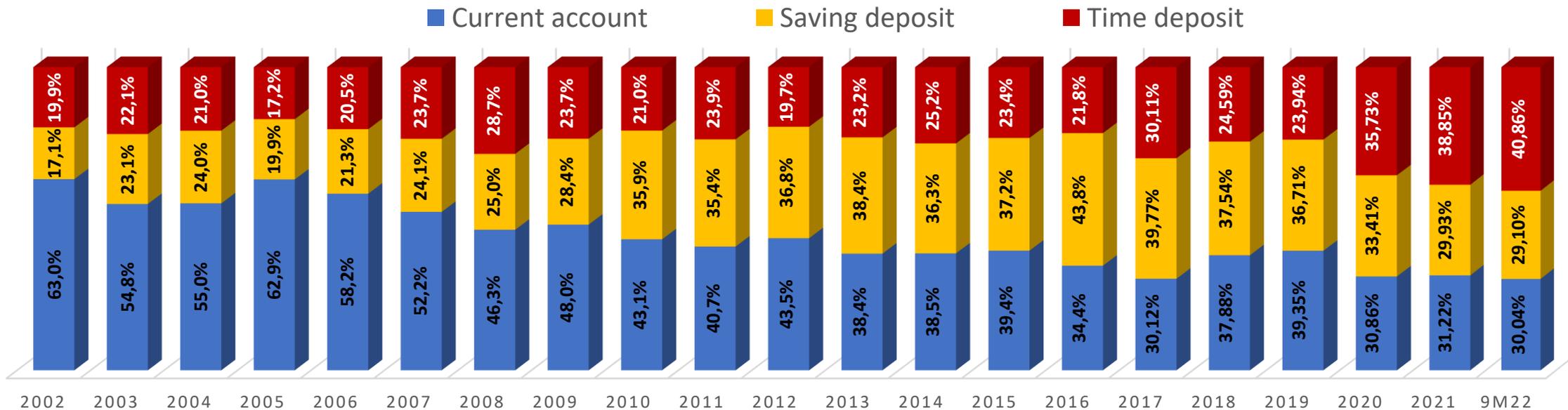
- gojek
- CAS ONLINE MIKRO
- amartha
- EDC
- Keuangan Daerah
- Jatim Loan
- bankjatim e-Form
- e-tax e-RPAS
- Blanja online
- SP2D Online
- 3366 SMS BANKING
- bankjatim mobile banking
- bankjatim internet banking
- AGGREGATOR
- Indomaret
- Indomaret
- bankjatim kmg
- E-LOAN JATIM RITEL
- LUMBUNG PANGAN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

Strength of Loan (Multipurpose)

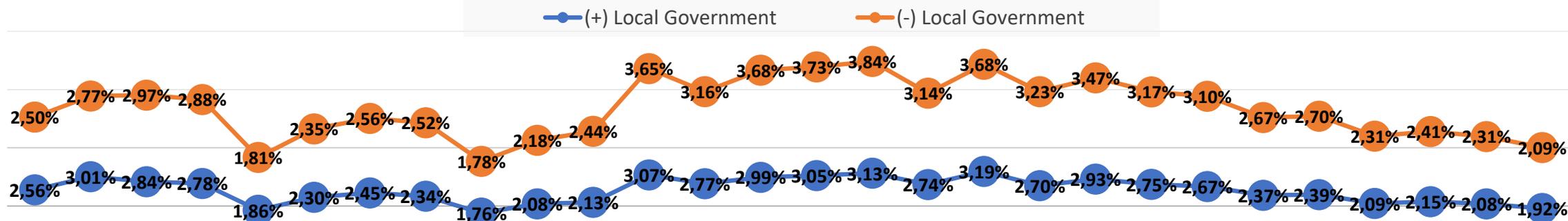


- Multipurpose Loan Balance 51,54% of total loan
- Multipurpose NPL only 0,79% as of Sept 2022

Strength of Funding



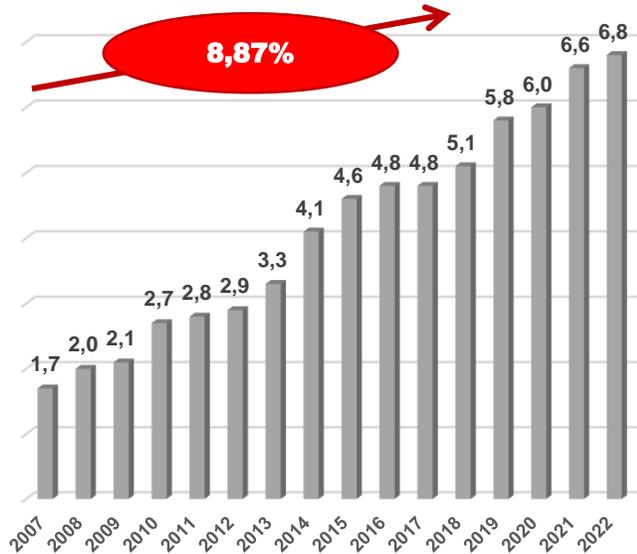
Cost of Fund



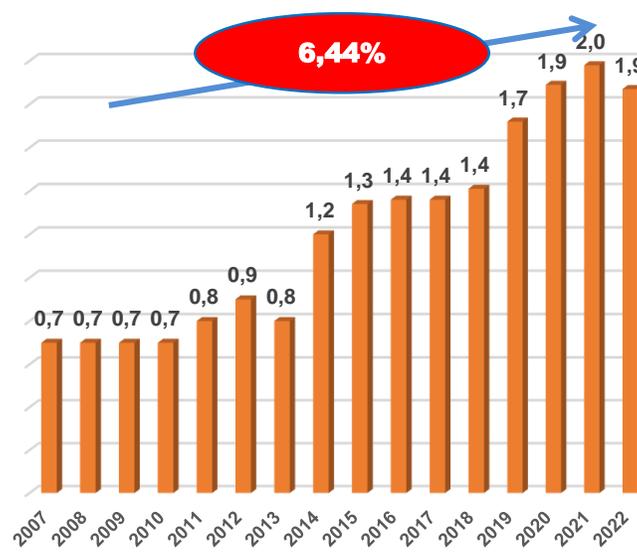
FY15 3M16 1H16 9M16 FY16 3M17 1H17 9M17 FY17 3M18 1H18 9M18 FY18 3M19 1H19 9M19 FY19 3M20 1H20 9M20 FY20 3M21 1H21 9M21 FY21 3M22 1H22 9M22

Compound Annual Growth Rate

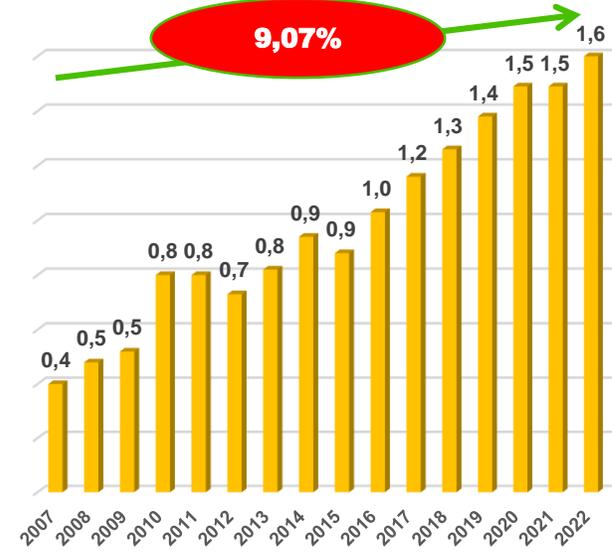
INTEREST INCOME (Rp Tril)



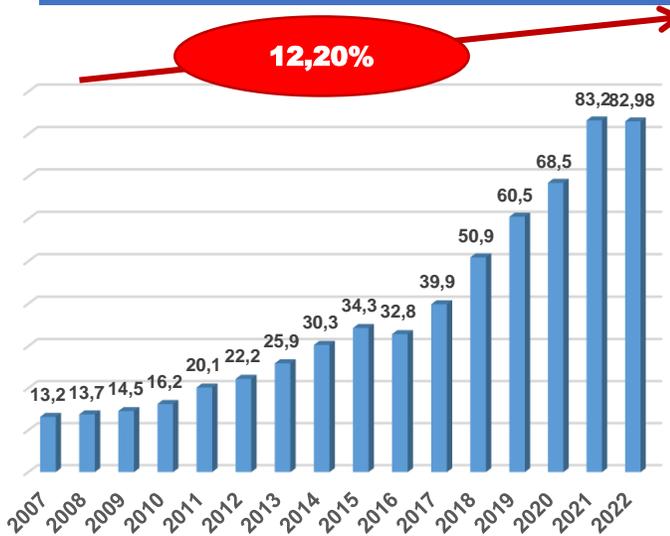
INTEREST EXPENSE (Rp Tril)



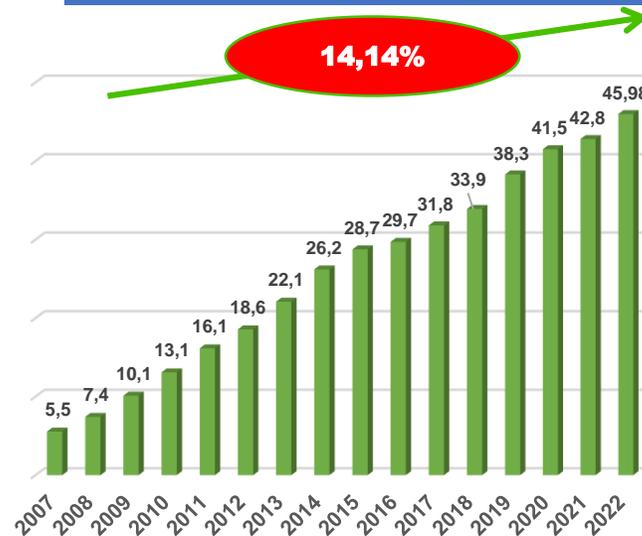
NET PROFIT (Rp Tril)



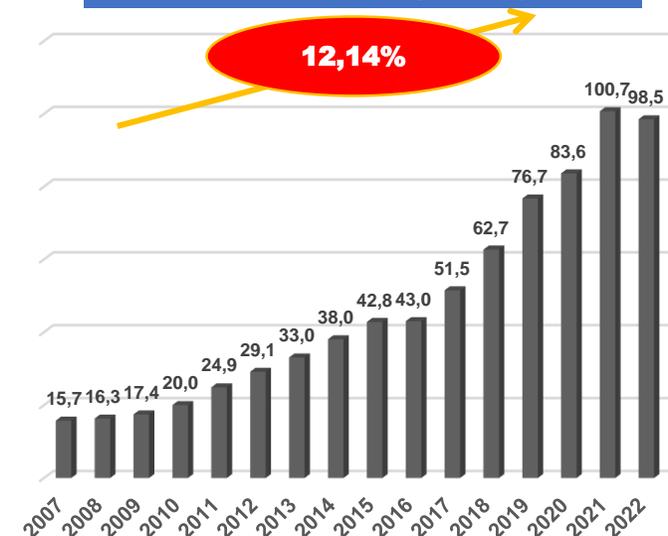
THIRD PARTY FUND (Rp Tril)



LOAN (Rp Tril)



TOTAL ASSET (Rp Tril)



Ownership 9M22		
A Series	East Java Government	51,13%
	East Java City & Municipal Government	28,35%
B Series	Domestic	12,76%
	Foreign	7,76%
Total		100%

B Series Investor	FY20		FY21		9M22	
	Share	Investor	Share	Investor	Share	Investor
Foreign Investor	52,46%	208	47,90%	211	37,81%	197
- Individual	0,07%	24	0,08%	35	0,06%	30
- Institution	52,39%	184	47,82%	176	37,75%	167
Domestic Investor	47,54%	46.075	52,10%	58.019	62,19%	54.771
- Individual	40,18%	45.982	45,34%	57.919	41,01%	54.693
- Institution	7,36%	93	6,76%	100	21,18%	78

N o	B Series Nation	Share FY20	Share FY21	Share 9M22	N o	B Series Nation	Share FY20	Share FY21	Share 9M22
1	Indonesia	47,54%	52,10%	62,19%	13	Netherlands	0,52%	0,43%	0,09%
2	United States	23,05%	19,58%	18,19%	14	Australia	0,53%	0,15%	0,07%
3	Luxembourg	0,86%	5,05%	4,97%	15	Taiwan	0,02%	0,08%	0,06%
4	Finland	6,49%	6,49%	4,87%	16	Bermuda	0,29%	0,04%	0,03%
5	Norway	8,23%	6,68%	3,21%	17	Malaysia	0,02%	0,03%	0,02%
6	Swiss	1,61%	1,13%	1,37%	18	Hong Kong	0,04%	0,02%	0,02%
7	Canada	0,61%	1,53%	1,36%	19	Korea	0,07%	0,01%	0,01%
8	Cayman Islands	0,58%	0,60%	0,87%	20	Thailand	0,00%	0,04%	0,00%
9	German	0,54%	1,04%	0,83%	21	China	0,00%	0,00%	0,00%
10	Ireland	5,48%	3,74%	0,73%	22	Philippine	0,00%	0,00%	0,00%
11	United Kingdom	1,08%	0,75%	0,59%	23	India	0,00%	0,00%	0,00%
12	Singapore	0,46%	0,48%	0,51%	24	Japan	0,00%	0,00%	0,00%

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 Sep 30, 2022 IDR 710/ share	
PBV	0,98
EPS(ann net profit)	106,85
PER	6,64
Market Capital	Rp 10.661 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**



**TOP BUMD Awards 2022
#BPD Bintang 5
Top Business**



**TOP CEO BUMD Awards 2022
Top Business**



**Bank Terbaik 2022
Kategori BPD KBMI 2 :
Modal Inti lebih dari Rp. 6 Triliun – Rp 14 Triliun
Berita Satu**



**Golden Trophy Top BUMD
Top Business**



**Top CSR Awards 2022 #Star 5
Top Business**



**3rd Best Overall Performance
Regional Development Bank
Infobank**



**Excellent Predicate
For The Financial Performance
During Sept 2020-2021
Top Business**



**2nd Rank
Bank Umum Konvensional (KBMI) 2
Asset Class >IDR 100 Trillion
Infobank**



**Best Sharia Unit Bank
In Indonesia Syariah Awards 2022
2nd Anniversary
The Economics**

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Email: iru@bankjatim.co.id
