

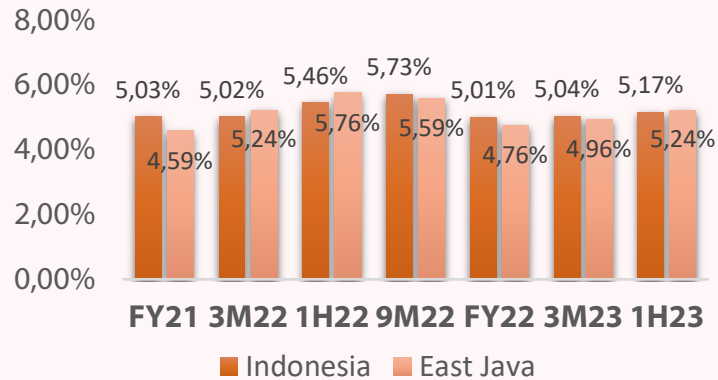
PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk

CORPORATE PRESENTATION 9M23

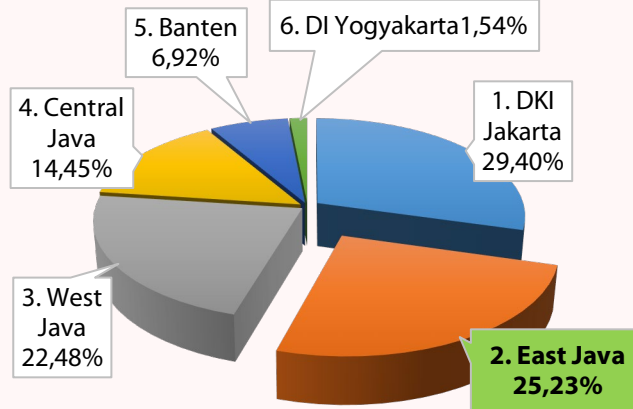
October 30th , 2023

MACRO ECONOMIC

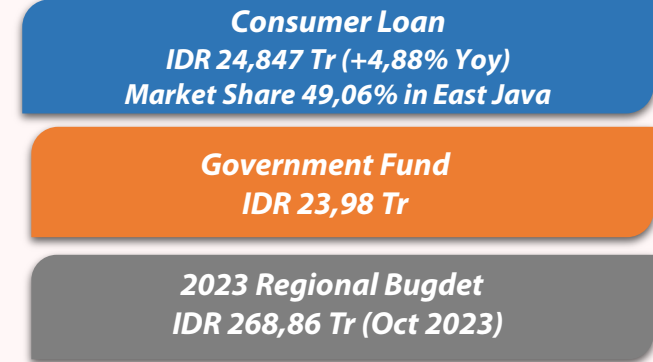
INDONESIA VS EAST JAVA ECONOMIC GROWTH (1H23)



GDP Java Contribution (1H23)



BJTM Ecosystem Established Market

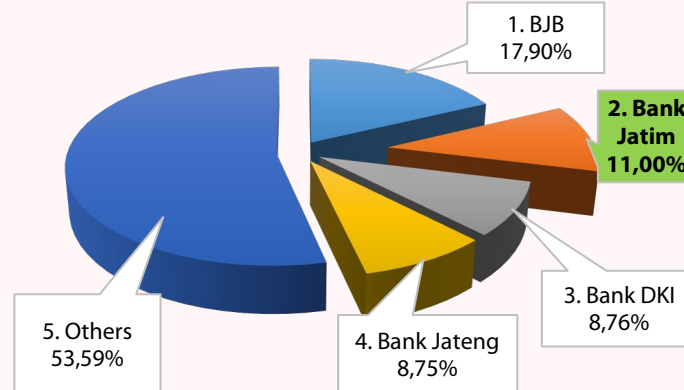


EAST JAVA GRDP (1H23) IDR 735,70 Tr

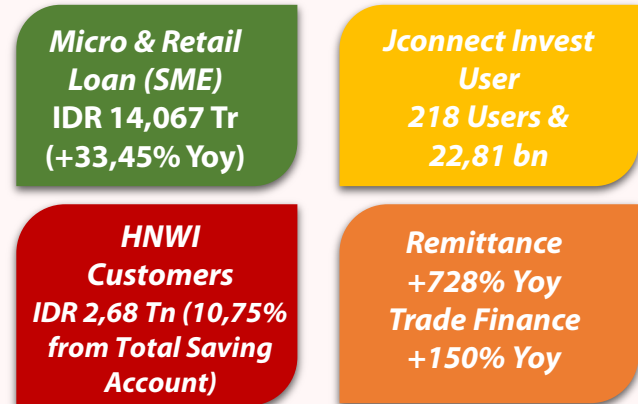
No	Economic Sector	PDRB	%
1	Industry	221,986	30.17%
2	Trade	137,926	18.75%
3	Agriculture	86,989	11.82%
4	Construction	63,229	8.59%
5	Others	225,578	30.66%

No	Expenditures Sector	PDRB	%
1	Household Consumption Exp.	450,472	61.23%
2	Gross Fixed Capital Formation	194,541	26.44%
3	Net Export	43,949	5.97%
4	Others	46,739	6.35%

Regional Development Bank Market Share (1H23 by Asset)



BJTM New Business Expanding



TO BE 1st REGIONAL BANKING IN INDONESIA



01

EXPANDING NEW BUSINESS BEYOND CAPTIVE MARKET

Continuously to increase loan and deposit expansion by entering new market & customer area. Meanwhile also reinforce the consumptive market from competitors which are already established & as a BJTM captive market;

02

DIGITALIZATION THROUGH ALL ECOSYSTEM

Enhancing business process by digitalization either internal and to all customer and companies business ecosystem to deliver new concept & experiences;

03

BETTER PERFORMANCE BUT CHALLENGES STILL REMAIN

All main financial indicator relatively meet with forecast but in order to responds macro economic issue, companies need to adjust some strategies and also to back up fundamental companies transformation keep on the track.

BJTM BEYOND CAPTIVE MARKET

JATIMPRIORITAS

Available for special customer meet with specific requirement :

- Minimum balance for IDR 250 million, Benefit for customers: merchants discount, customer privilege



In Cooperation with Distribution Partner (Mitra Distribusi), BJTM provide Government Retail Bonds for customer.

JConnect Remittance & Trade Finance

- ease of money transfers made for foreign workers to recipients in their home countries
- facilities to finance the debtor's trading activities related to foreign (export-import) and domestic (buying and selling) trade transactions.



J CONNECT PRO (Pembukaan Rekening Online)

To meet with customer needs, all BJTM deposit product can be reach out in anywhere and anytime in simple ways

DIGITAL & TECHNOLOGY TRANSFORMATION

ELECTRONIC FOR GOVERNMENT FINANCIAL TRANSACTION

01

OBJECTIVE MATTER

Value Added Services for BJTM captive market;
Government Digital Financial Transaction;
Enlarging BJTM market through Government Ecosystem;

OUTCOME

Regional Government Transaction by BJTM IT System;
High utilisation Jconnect – BJTM IT System;
GCCG Implementation for Regional Government.

02

03

SCOPE OF WORK

Cash transaction to Cashless environment;
90% project implementation established during
August 2023

CAPEX FOR ETPD

Up to IDR 2 Billion for 39 Regional Government in
East Java

04

GOVERNMENT

Integration & Electronification
Regional Government Financial
System and non-cash transaction



SME

Digitalized UMKM/ SME (Cashless
payment, online transaction, e-
loan, P2P Lending)

PUBLIC

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



ENTERPRISES

Facility for Corporate to carry on
their business with online
banking system to conduct their
financial transaction easily

JCONNECT PERFORMANCE

JCONNECT MOBILE



User	606.239 (+30% Yoy)
Transaction	3,202 Million (+41% Yoy)
Transaction Amount	3,3 Trillion (+35% Yoy)

JCONNECT AGEN JATIM



User	5.511 (+148% Yoy)
Transaction	56.460
Transaction Amount	9,3 Billion

J NETWORK 1H22 9M23 Yoy

CDM/CRM	65	93	43,08%
ATM	833	847	1.68%
AGENT (AGEN JATIM)	2220	5511	148.24%

JCONNECT IB CORPORATE



User	7.934 (+29% Yoy)
Transaction	135.985
Transaction Amount	1,03 Trillion

JCONNECT QRIS



User	111.651 (+106% Yoy)
Transaction	425.476 (+102% Yoy)
Transaction Amount	51 Billion (+137% Yoy)

IT BUDGET

CAPEX BUDGET	OPEX BUDGET	TOTAL IT BUDGET
218,85 bn	89,96 bn	308,81 bn

JCONNECT IB INDIVIDUAL



User	79.907 (+316% Yoy)
Transaction	1.122
Transaction Amount	23 Billion

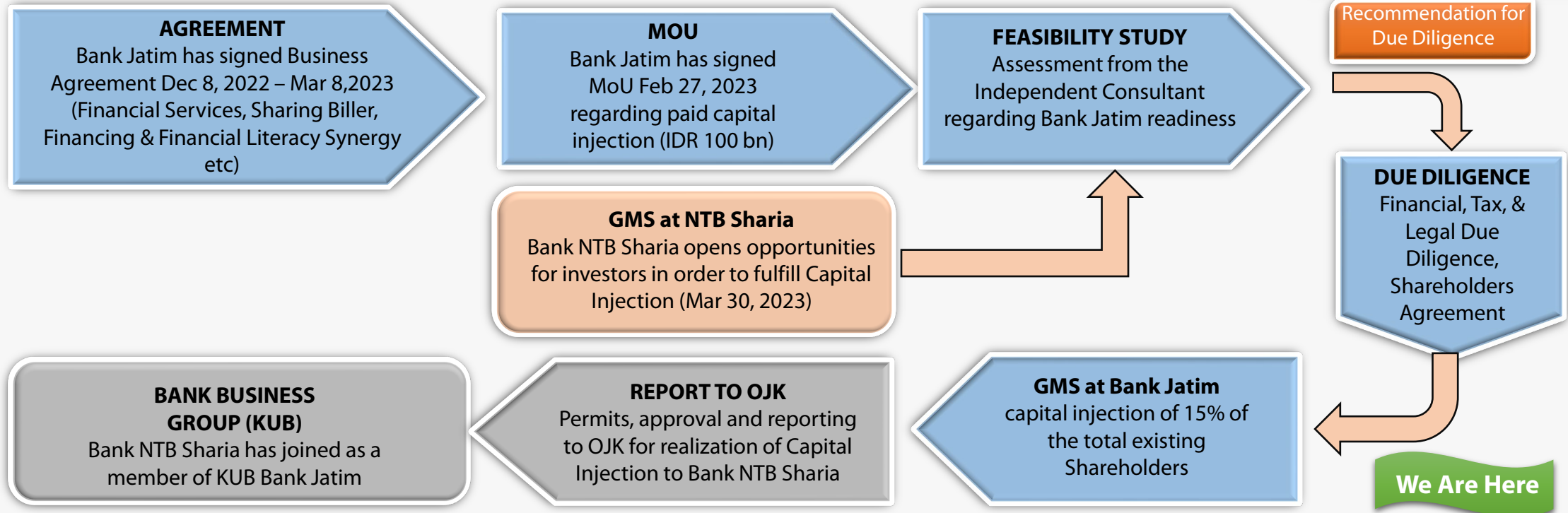
JCONNECT ELOAN



Credit Application	21,4 K
Application Approved	16,1 K

CORPORATE ACTION

CORPORATE ACTION: BANK BUSINESS GROUP (KUB) PROGRESS UPDATE



At the same time, Bank Jatim is also preparing BPD Lampung to collaborate to become a member of the Bank Jatim business group



HIGHLIGHT FINANCIAL PERFORMANCE

BALANCE SHEET (In billion IDR)	9M22	9M23	Yoy
ASSET	98,477	107,038	8.69%
Bank Placements	15,804	15,067	-4.66%
Marketable Securities	32,997	36,392	10.29%
LOAN	45,976	51,773	12.61%
-Commercial & SME	17,474	21,920	25.44%
-Consumer	28,501	29,853	4.74%
DEPOSIT	82,982	84,191	1.46%
- Current Account	24,926	21,386	-14.20%
- Saving Account	24,151	24,979	3.43%
- Time Deposit	33,905	37,826	11.56%

INCOME STATEMENT (In billion IDR)	9M22	9M23	Yoy
Interest Income	5,086	5,279	3.80%
Interest Expense	(1,425)	(1,705)	19.67%
Net Interest Income	3,661	3,574	-2.37%
Pre-Provision Opt Profit	1,922	1,852	-3.62%
Provision Expense	(318)	(432)	35.77%
Net profit	1,203	1,095	-9.02%
RATIO	9M22	9M23	
NPL Gross	3.72%	2.74%	
NPL Net	0.99%	1.21%	
Coverage Ratio	100.31%	97.20%	

RATIO	9M22	9M23
ROA	2.02%	1.87%
ROE	15.85%	13.95%
NIM	5.17%	5.38%
LDR	55.40%	61.49%
BOPO	74.24%	76.23%
CAR	22.65%	25.80%
CASA	59.14%	55.07%
COF	1.92%	3.05%
Credit Cost	0.92%	1.11%

BALANCE SHEET

INFORMATION (In billion IDR)	9M22	9M23	Yoy	FY22	3M22	1H23	Q1	Q2	Q3
Total Asset	98,477	107,038	8.69%	103,031	96,620	103,005	-6.22%	6.61%	3.92%
Bank Placement	15,804	15,067	-4.66%	18,006	13,084	16,292	-27.33%	24.52%	-7.52%
Marketable Securities	32,997	36,392	10.29%	35,136	31,712	33,561	-9.74%	5.83%	8.44%
LOAN	45,976	51,773	12.61%	46,197	47,992	49,211	3.89%	2.54%	5.21%
Allowance for Impairment Losses	(1,737)	(1,402)	-19.28%	(1,366)	(1,514)	(1,386)	10.84%	-8.46%	1.17%
- Marketable Securities	(1)	(0)	-28.88%	(0)	(0)	(0)	9.08%	-8.52%	-4.65%
- Loan	(1,709)	(1,362)	-20.30%	(1,319)	(1,474)	(1,345)	11.81%	-8.76%	1.22%
- others	(28)	(40)	43.93%	(47)	(39)	(40)	-16.42%	2.66%	-0.76%
Deposit	82,982	84,191	1.46%	81,767	79,013	82,649	-3.37%	4.60%	1.87%
- Current Account	24,926	21,386	-14.20%	23,635	22,059	22,632	-6.67%	2.60%	-5.50%
- Saving Account	24,151	24,979	3.43%	26,344	23,721	24,905	-9.96%	4.99%	0.30%
- Time Deposit	33,905	37,826	11.56%	31,789	33,234	35,111	4.55%	5.65%	7.73%
Equity	9,401	10,550	7.70%	11,446	10,346	10,379	-0.25%	0.32%	1.64%

INCOME STATEMENT

INFORMATION (In billion IDR)	9M22	9M23	Yoy	Q1	Q2	Q3	ΔQ2	ΔQ3
Interest Income	5,086	5,279	3.80%	1,725	1,720	1,834	-0.31%	6.65%
Interest Expense	(1,425)	(1,705)	19.67%	(578)	(525)	(602)	-9.14%	14.64%
Net Interest Income	3,661	3,574	-2.37%	1,147	1,195	1,232	4.13%	3.14%
Non Int Opt Inc	462	563	21.81%	196	192	175	-2.05%	-8.79%
Non Int Opt Exp	(2,201)	(2,285)	3.79%	(758)	(730)	(797)	-3.74%	9.23%
Pre-Provision Opt Profit	1,922	1,852	-3.62%	585	657	610	12.27%	-7.10%
Provision Expense	(318)	(432)	35.77%	(182)	(107)	(143)	-41.12%	33.73%
- Loan	(312)	(417)	33.72%	(172)	(103)	(141)	-40.19%	36.97%
- Non Loan	(6)	(15)	141.13%	(9)	(4)	(2)	-58.65%	-54.74%
Non Opt Profit	(29)	(8)	-71.91%	(5)	(12)	8	162.65%	-169.78%
Pre Tax Profit	1,575	1,413	-10.32%	399	538	476	34.86%	-11.63%
Taxes	(372)	(318)	-14.51%	(94)	(123)	(101)	31.33%	-18.07%
Net Profit	1,203	1,095	-9.02%	305	415	375	35.95%	-9.71%

FINANCIAL RATIOS

RATIO	FY21	3M22	1H22	9M22	FY22	3M23	1H23	9M23
ROA	2,05%	2,31%	2,05%	2,02%	1,95%	1,62%	1,91%	1,87%
ROE	17,26%	22,07%	17,58%	15,85%	16,24%	11,46%	13,80%	13,95%
NIM	5,11%	5,08%	4,92%	5,17%	5,11%	5,30%	5,38%	5,38%
LDR	51,38%	46,31%	45,88%	55,40%	56,50%	60,74%	59,54%	61,49%
BOPO	75,95%	68,43%	74,70%	74,24%	76,15%	79,02%	75,85%	76,23%
CAR	23,52%	23,67%	23,31%	22,65%	24,74%	28,47%	26,03%	25,80%
Coverage Ratio	95,57%	96,43%	99,39%	99,89%	100,72%	101,55%	97,70%	97,20%
Credit Cost	1,01%	1,10%	0,97%	0,92%	0,84%	1,51%	1,17%	1,11%
CASA	61,15%	55,04%	53,86%	59,14%	61,12%	57,94%	57,52%	55,07%

DEPOSIT PERFORMANCE

Current Account	FUNDING GROWTH (In Billion IDR)			COMPOSITION		TICKET SIZE (In Million)	
	9M22	9M23	Yoy	9M22	9M23	9M22	9M23
Government	16,540	12,781	-22.73%	19.93%	15.18%	128,219.7	94,670.9
Private	8,385	8,606	2.63%	10.11%	10.22%	56.5	57.4
Total	24,926	21,386	-14.20%	30.04%	25.40%	167.9	142.4
Saving Account	9M22	9M23	Yoy	9M22	9M23	9M22	9M23
Saving Account	24,151	24,979	3.43%	29.10%	29.67%	2.9	2.7
Total	24,151	24,979	3.43%	29.10%	29.67%	2.9	2.7
Time Deposit	9M22	9M23	Yoy	9M22	9M23	9M22	9M23
≤ 3 Month	23,305	31,852	36.67%	28.08%	37.83%	385.3	515.6
≥ 6 Month	10,600	5,974	-43.65%	12.77%	7.10%	2,027.2	764.4
Total	33,905	37,826	11.56%	40.86%	44.93%	515.9	543.5

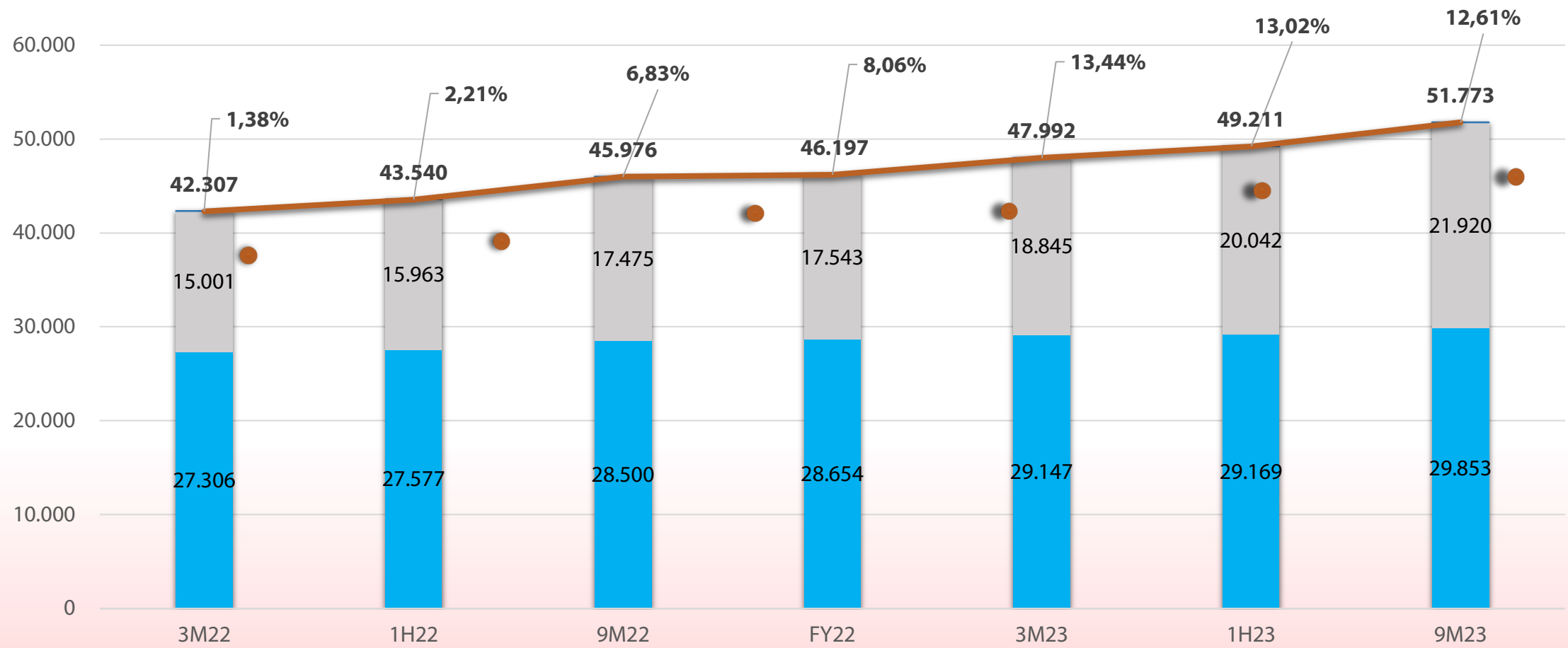
There was growth in the total number of accounts for all deposits by 10.54% yoy, with compositions including:

NOA Growth of Current Account = 1.15% yoy

NOA Growth of Saving Account = 10.75% yoy

NOA Growth of Time Deposit = 5.89% yoy.

LOAN GROWTH



(in billion Rp)

Consumer

Commercial & SME

YoY Growth

Loan

LOAN PERFORMANCE

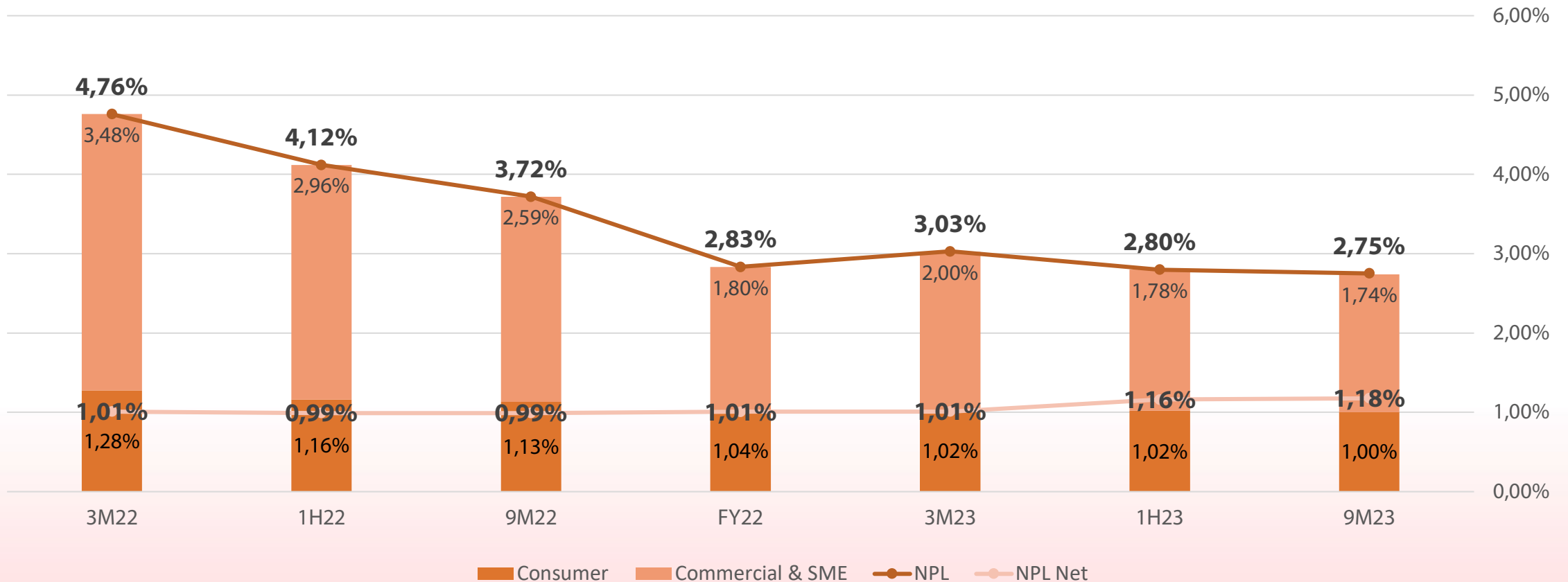
LOAN GROWTH (In Billion IDR)				COMPOSITION		TICKET SIZE (In Million)	
SEGMENT	9M22	9M23	Yoy	9M22	9M23	9M22	9M23
MULTI PURPOSE	23,691	24,847	4.88%	51.53%	47.99%	91.32	91.89
MORTGAGE	2,230	2,408	7.98%	4.85%	4.65%	169.97	176.16
OTHER	2,579	2,597	0.70%	5.61%	5.02%	285.75	217.18
TOTAL	28,501	29,853	4.74%	61.99%	57.66%	101.22	100.84
SEGMENT	9M22	9M23	Yoy	9M22	9M23	9M22	9M23
MICRO	4,888	7,037	43.98%	10.63%	13.59%	32.58	24.34
SMALL & MEDIUM	5,653	7,030	24.35%	12.30%	13.58%	296.74	371.01
COMMERCIAL & CORPORATION	6,934	7,853	13.26%	15.08%	15.17%	2,856.85	3,622.30
TOTAL	17,474	21,920	25.44%	38.01%	42.34%	101.90	70.66

1. Micro Segment consists of Kredit Usaha Rakyat (KUR), Jatim Mikro and Fintech Loan
2. Small & Medium Segment consists of Working Capital Loan, Jatim Ritel and Contractor Loan
3. Commercial & Corporation Segment consists of Syndicated, Restructure and Investment Loan

LOAN SECTOR

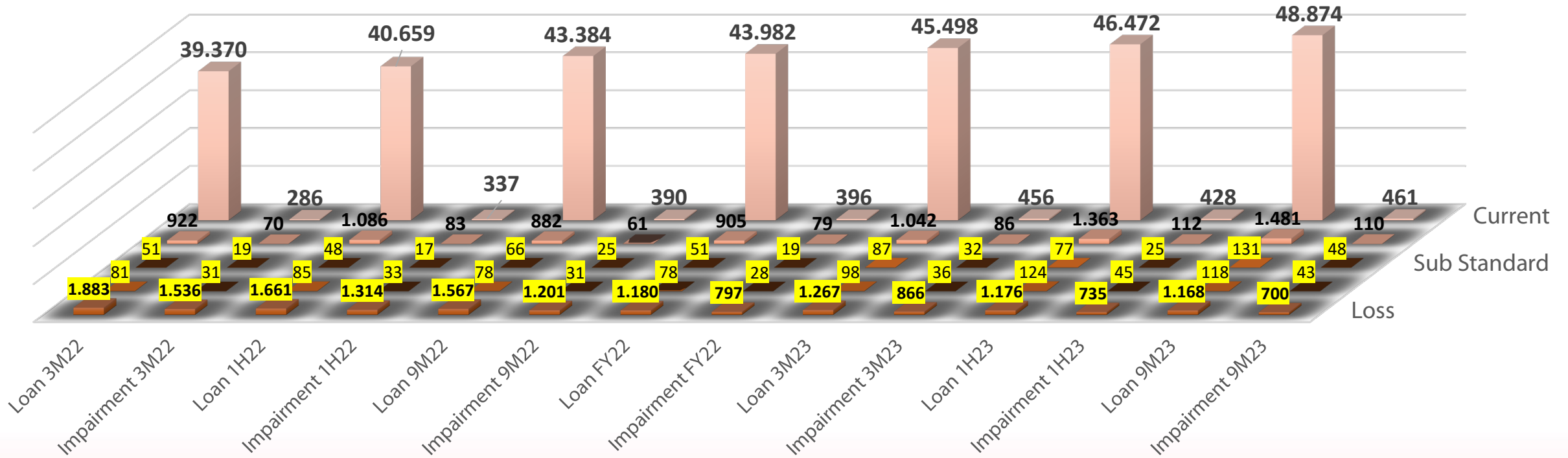
BANK JATIM PRODUCTIVE LOAN			
NO	ECONOMIC SECTOR	9M23	%
1	Wholesale and Retail Trade;	6,774.92	32.73%
2	Construction;	4,254.48	20.55%
3	Manufacturing	3,162.38	15.28%
4	Agriculture, Hunting and Forestry	2,158.36	10.43%
5	Community, Sociocultural, Entertainment, and Other Individual Services	1,901.75	9.19%
6	Financial intermediaries	958.16	4.63%
7	Provision of Accomodation and the Provision of Eating and Drinking	401.42	1.94%
8	Others	1,090.99	5.27%

NON PERFORMING LOAN



Until Sep 2023 Bank Jatim has written off 386,96 billion, with a recovery rate of 97,75 billion or 25.26%

IMPAIRMENT LOAN BREAKDOWN

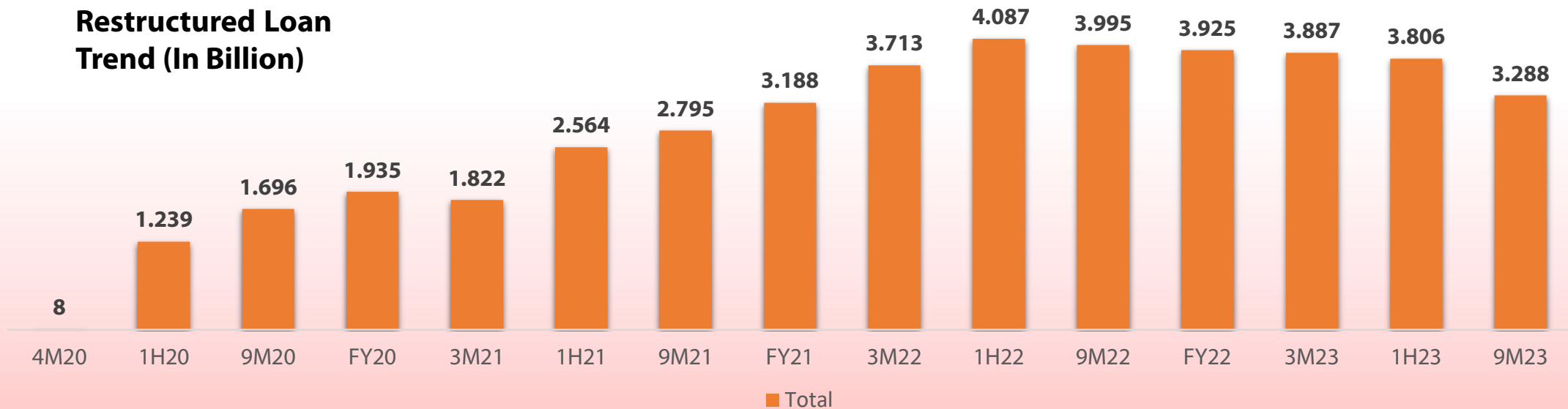


RATIO	3M22	1H22	9M22	FY22	3M23	1H23	9M23
NPL Gross	4,76%	4,12%	3,72%	2,83%	3,03%	2,80%	2,74%
NPL Net	1,01%	0,99%	0,99%	1,01%	1,08%	1,16%	1,21%
Coverage Ratio	96,43%	99,39%	99,89%	100,72%	101,55%	97,70%	97,20%

COVID-19 LOAN RESTRUCTURE

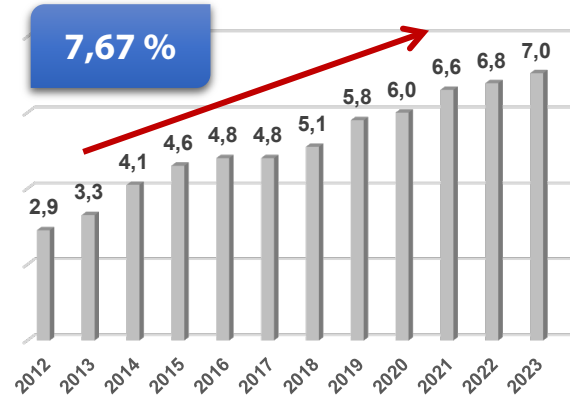
LOAN SECTOR	TOTAL OUTSTANDING (In Billion IDR)	COVID LOAN RESTRUCTURED		
		OUTSTANDING (In Billion IDR)	COMPOSITION	NPL
CONSUMER	29,853	116	0.22%	0.55%
COMMERCIAL & SME	21,920	3,173	6.13%	0.75%
TOTAL	51,773	3,288	6.35%	1.29%

Restructured Loan Trend (In Billion)

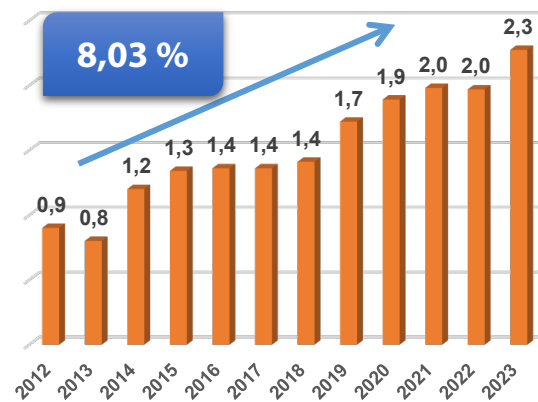


COMPOUND ANNUAL GROWTH RATE

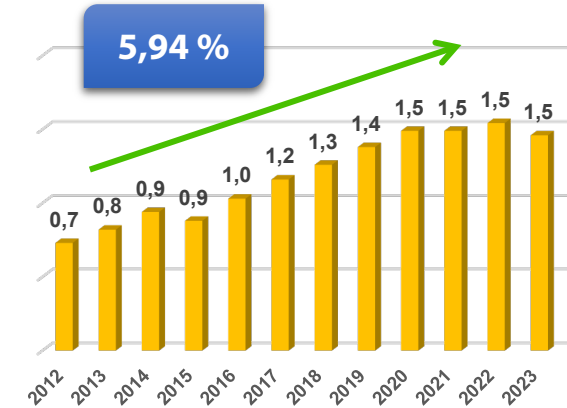
INTEREST INCOME (Rp Tril)



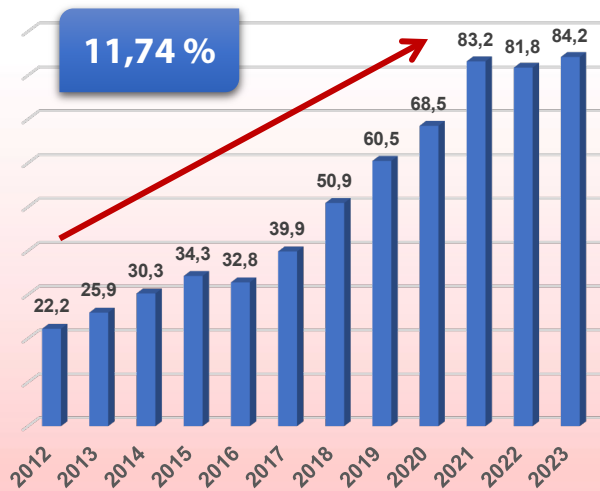
INTEREST EXPENSE (Rp Tril)



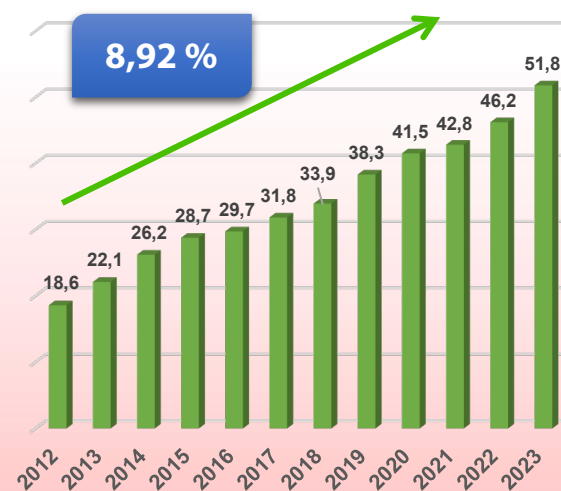
NET PROFIT (Rp Tril)



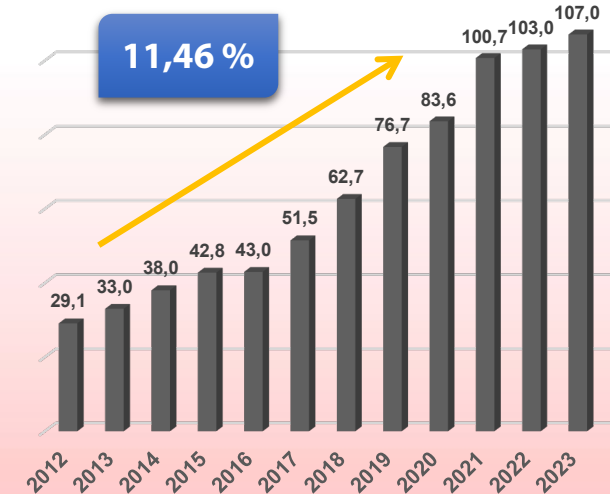
CUSTOMER DEPOSIT (Rp Tril)



LOAN (Rp Tril)



TOTAL ASSET (Rp Tril)



APPENDIX

QUARTERLY BALANCESHEET

INFORMATION (In billion IDR)	3M21	1H21	9M21	FY21	3M22	1H22	9M22	FY22	3M23	1H23	9M23
Total Asset	89.648	95.479	101.003	100.723	105.654	108.925	98.477	103,031	96,620	103,005	107,038
Loan	41.731	42.597	43.036	42.750	42.307	43.540	45.976	46,197	47,992	49,211	51,773
Allowance for Impairment Losses	(1.572)	(1.657)	(1.787)	(1.865)	(1.971)	(1.814)	(1.737)	(1,366)	(1,514)	(1,386)	(1,402)
Third Party Fund	76.088	81.524	86.126	83.202	91.356	94.902	82.982	81,767	79,013	82,649	84,191
- Current Account	22.552	22.961	23.352	25.976	27.532	28.055	24.926	23,635	22,059	22,632	21,386
- Saving Account	20.477	22.205	22.223	24.899	22.747	23.060	24.151	26,344	23,721	24,905	24,979
- Time Deposit	33.060	36.357	40.551	32.327	41.076	43.787	33.905	31,789	33,234	35,111	37,826
Equity	10.483	10.090	10.556	10.911	10.471	10.675	10.908	11,446	11,756	11,497	11,748

QUARTERLY INCOME STATEMENT

INFORMATION (In billion IDR)	3M21	1H21	9M21	FY21	3M22	1H22	9M22	FY22	3M23	1H23	9M23
Interest Income	1.575	3.185	4.851	6.581	1.674	3.350	5.086	6,775	1,725	3,445	5,279
Interest Expense	(493)	(988)	(1.479)	(1.977)	(467)	(971)	(1.425)	(1,968)	(578)	(1,103)	(1,705)
Net Interest Income	1.082	2.198	3.372	4.604	1.208	2.380	3.661	4,806	1,147	2,342	3,574
Non Int Opt Inc	126	262	384	523	143	318	462	656	196	388	563
Non Int Opt Exp	(501)	(1.189)	(1.841)	(2.899)	(634)	(1.395)	(2.201)	(3,131)	(758)	(1,488)	(2,285)
Pre-Provision Opt Profit	708	1.271	1.915	2.228	717	1.302	1.922	2,332	585	1,242	1,852
Provision Expense	(128)	(217)	(356)	(432)	(116)	(210)	(318)	(387)	(182)	(289)	(432)
- Loan	(115)	(209)	(355)	(431)	(115)	(203)	(312)	(376)	(172)	(276)	(417)
- Non Loan	(14)	(8)	(1)	(1)	(1)	(7)	(6)	(10)	(9)	(13)	(15)
Non Opt Profit	(5)	(19)	(27)	142	(9)	(16)	(29)	85	(5)	(16)	(8)
Pre Tax Profit	575	1.035	1.532	1.938	593	1.076	1.575	2,030	399	937	1,413
Taxes	(126)	(232)	(347)	(415)	(139)	(261)	(372)	(487)	(94)	(217)	(318)
Net Profit	448	803	1.185	1.523	454	815	1.203	1,543	305	720	1,095

STOCKS



Fiscal year	Payment of Dividend Cash Per Share (IDR)	Net Profit (IDR bn)
2017	44,10	1.159
2018	45,61	1.260
2019	48,20	1.377
2020	48,85	1.489
2021	52,11	1.523
2022	53,09	1.543

BJTM Price Agt 31, 2023 IDR 655,-/ share	
PBV	0.84
EPS(ann net profit)	99.79
PER	6.56
Market Capital	Rp 9.835 tr



PEFINDO
CREDIT RATING AGENCY

PEFINDO RATING
Id AA- /Stable
(Double A Minus, Stable Outlook)



IDX
Indonesia Stock Exchange

INDEKS IDX HIGH DIVIDEND 20



52 INDEKS
TEMPO · IDN

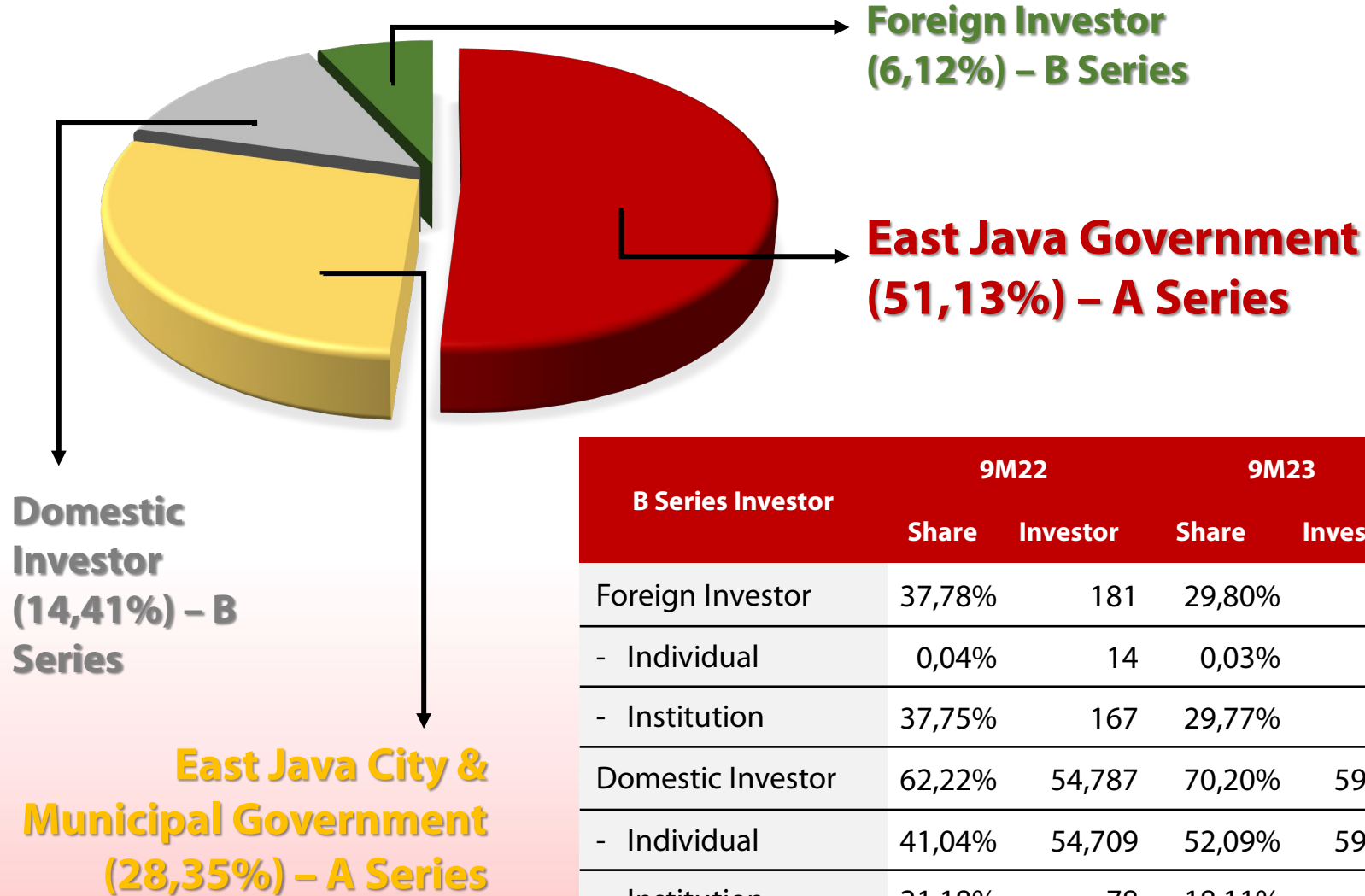
HIGH DIVIDEN CATEGORY



FTSE Russell

The FTSE Global Equity Index Series
Micro Cap

STOCKS OWNERSHIP



TOP 10 B SERIES NATION

No	B Series Nation	Share 9M22	Share 9M23
1	Indonesia	62.19%	70.17%
2	United States	18.19%	15.34%
3	Luxembourg	4.97%	2.65%
4	Finland	4.87%	4.22%
5	Norway	3.21%	0.88%
6	Swiss	1.37%	1.43%
7	Canada	1.36%	1.17%
8	Cayman Islands	0.87%	1.00%
9	German	0.83%	0.56%
10	Ireland	0.73%	0.94%

B Series Investor	9M22		9M23	
	Share	Investor	Share	Investor
Foreign Investor	37,78%	181	29,80%	172
- Individual	0,04%	14	0,03%	16
- Institution	37,75%	167	29,77%	156
Domestic Investor	62,22%	54,787	70,20%	59,972
- Individual	41,04%	54,709	52,09%	59,890
- Institution	21,18%	78	18,11%	82

AWARDS 2023



6th Infobank MRI Satisfaction, Loyalty, Engagement and Corporate Reputation Award 2023



Indonesia Best BUMD Awards 2023



Indonesia Public Relation Awards (IPRA) 2023



Obsession Awards 2023



Sustainability Report Year of 2021 Indonesia Public Companies Category



Digital Technology & Innovation Awards 2023



Top BUMD Awards 2023



20th Infobank-MRI Banking Service Excellence (BSE) Awards 2023



Tempo - IDN Financials 52 Index



Best Bank Awards 2023



Indonesia Awards 2023



TOP GRC Awards 2023

BOARD OF COMMISSIONERS



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



ADHY KARYONO
Commissioner

Education

- Garut College of Social and Political Sciences;
- College of Administrative Sciences;

Experience:

- Head of Planning Bureau, Secretariat General, Ministry of Social RI;
- Expert Staff of the Minister for Change and Social Dynamics;
- Regional Secretary of East Java Province.

BOARD OF DIRECTORS



BUSRUL IMAN
President Director

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



EKO SUSETYONO
Director of Risk Management

- Experience:
- SEVP Management Risk of Pegadaian
 - Deputi Management Risk Operational and Market Risk of BRI



R. ARIEF WICAKSONO
Director of Micro, Retail, and Medium

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



ZULHELFI ABIDIN
Director of IT & Digital

- Experience:
- President Commisioner of PT. Digital Prima Sejahtera
 - Senior IT System Advisor of PT R17
 - Director Network * IT Solution of PT Telkom Indonesia



TONNY PRASETYO
Compliance Director

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



EDI MASRIANTO
Director of Finance, Treasury & Global Services

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



ARIF SUHIRMAN
Operation Director

- Experience:
- Acting Head of Institution 1 Division of PT Bank Rakyat Indonesia;
 - Head of Special Branch, Special Branch Office of PT Bank Rakyat Indonesia;
 - Business Director of PT BRI Asuransi Indonesia;
 - Audit Head of Internal Audit for Jayapura Region PT Bank Rakyat Indonesia.

THANK YOU



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