

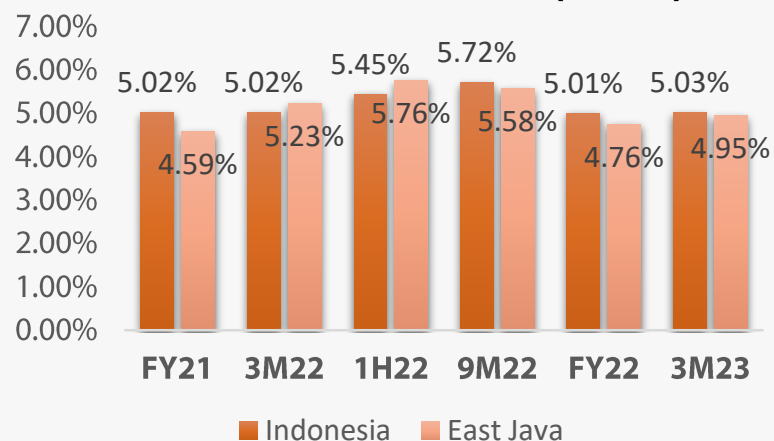
PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk

CORPORATE PRESENTATION 1H23

July 25th, 2023

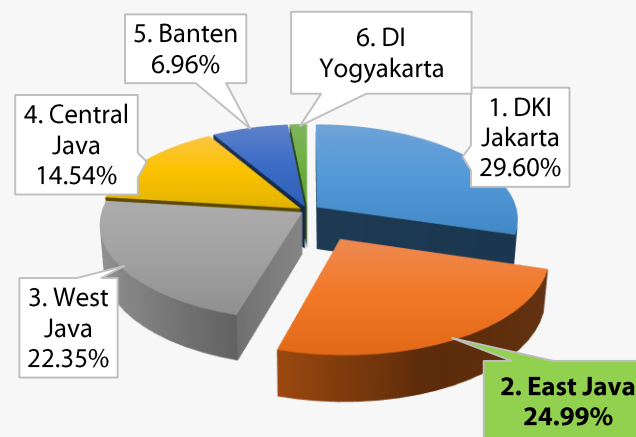
MACRO ECONOMIC

INDONESIA VS EAST JAVA ECONOMIC GROWTH (3M23)

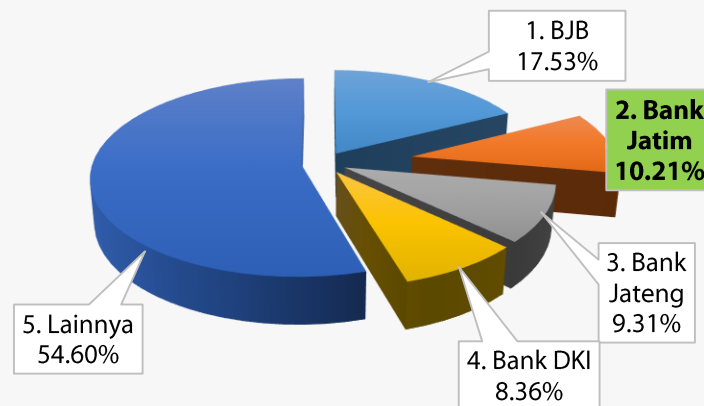


EAST JAVA GRDP (3M23)	GOVERNMENT FUND (1H23)
IDR 712,63 Tr	IDR 24,64 Tr
KUR (1H23)	MULTIPURPOSE LOAN (1H23)
IDR 2,86 Tr	IDR 24,34 Tr (+6,98% Yoy)

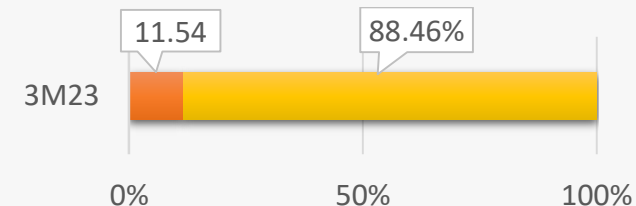
GDP Java Contribution (3M23)



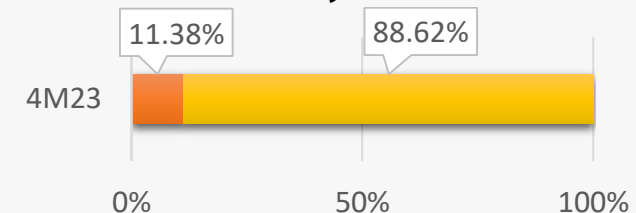
Regional Development Bank Market Share (4M23) (Base on Total Assets)



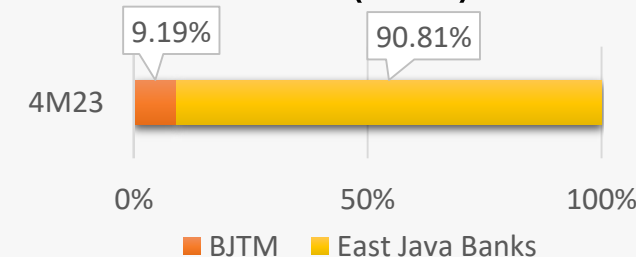
BANK JATIM MARKET SHARE IN EAST JAVA Asset (3M23)



Third Party Fund (4M23)



Loan (4M23)



Source: BPS Statistic & Financial State Authority & Central Bank of Indonesia

KEY TAKEAWAYS

BANK JATIM'S PERFORMANCE HAS MOSTLY BEEN BACK ON TRACK

The performance of Third Party Funds on a quarter on quarter basis shows the resilience of Bank Jatim's funds. Increasing CASA and LDR ratios indicate better fund management. We are optimistic that the use of third party funds will be maximized in semester 2 of 2023.

RESILIENCE OF THIRD PARTY FUND

STRONG CREDIT GROWTH

Credit performance experienced strong growth of +13.02% (Yoy). This nominal is above the predicted credit growth according to the Bank Indonesia Banking Survey (BI), which is +10.9% (YoY). The highest growth was in the productive sector which grew +25.55% (Yoy) which is our concern this year.

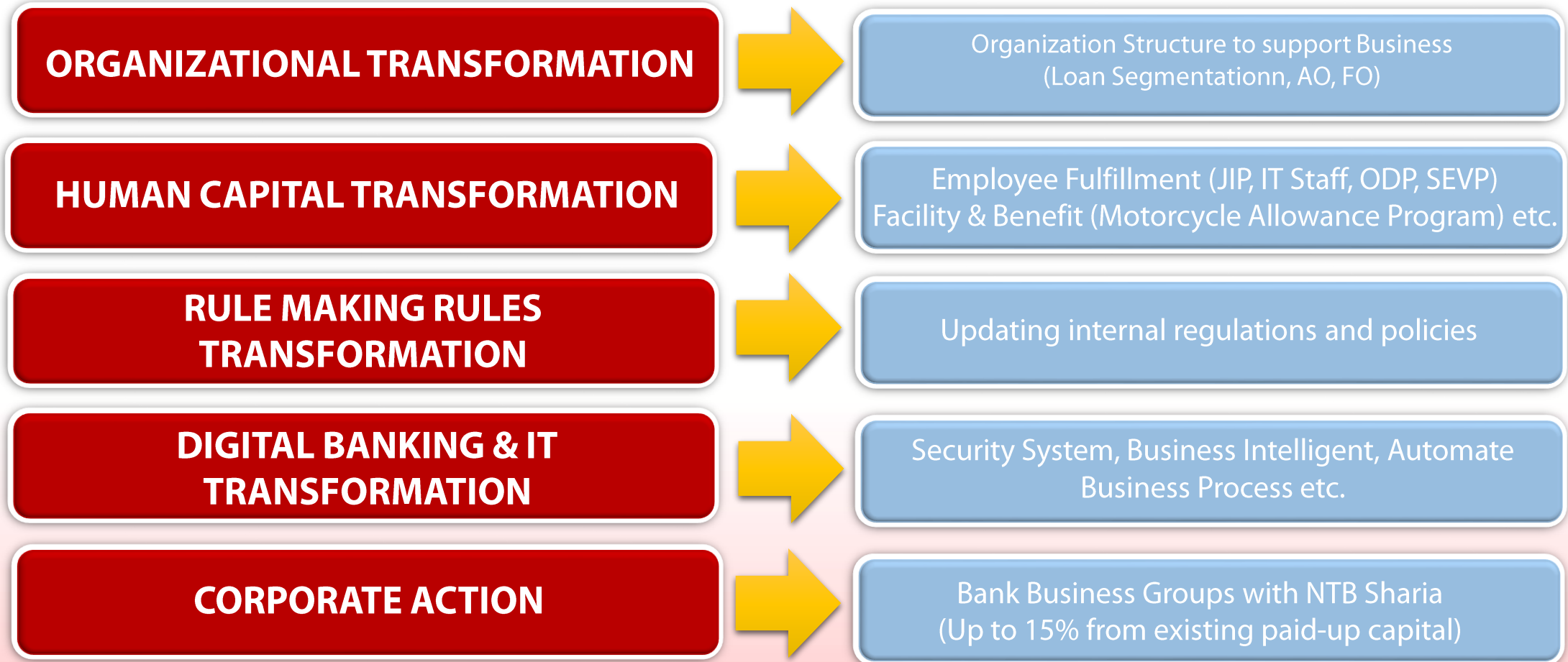
IMPROVING NET PROFIT

Quarter on quarter financial ratios show progress that is getting better as in the Profitability Ratio. Net Profit also grew better than in the 3M23 period. we are optimistic that Net Profit will be obtained in accordance with the established Guidance.

HIGHLIGHT FINANCIAL PERFORMANCE

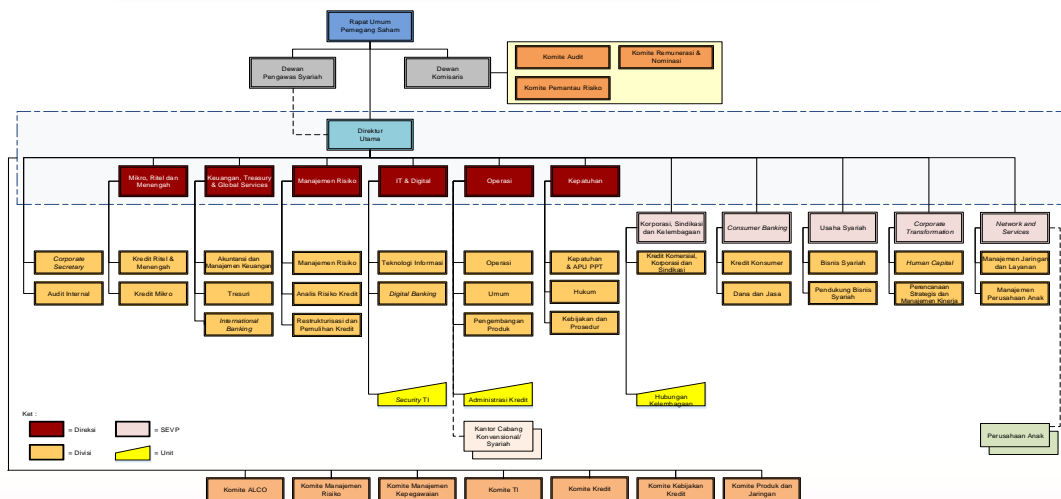
BALANCE SHEET (In billion IDR)				INCOME STATEMENT (In billion IDR)				RATIO		
	1H22	1H23	Yoy		1H22	1H23	Yoy		1H22	1H23
ASSET	108,925	103,005	-5.43%	Interest Income	3,350	3,445	2.82%	ROA	2.05%	1.91%
Bank Placements	18,726	16,292	-12.99%	Interest Expense	(971)	(1,103)	13.62%	ROE	17.58%	13.80%
Marketable Securities	42,983	33,561	-21.92%	Net Interest Income	2,380	2,342	-1.58%	NIM	4.92%	5.38%
				Pre-Provision Opt Profit	1,302	1,242	-4.61%	LDR	45.88%	59.54%
LOAN	43,540	49,211	13.02%	Provision Expense	(210)	(289)	37.27%	BOPO	74.70%	75.85%
-Commercial & SME	15,963	20,042	25.55%	Net profit	815	720	-11.68%	CAR	23.31%	26.03%
-Consumer	27,577	29,169	5.77%					CASA	53.86%	57.52%
								COF	2.08%	2.92%
THIRD PARTY FUND	94,902	82,649	-12.91%					Credit Cost	0.97%	1.17%
- Current Account	28,055	22,632	-19.33%	RATIO	1H22	1H23		Loan at Risk	6.86%	5.77%
- Saving Account	23,060	24,905	8.00%	NPL Gross	4.12%	2.80%				
- Time Deposit	43,787	35,111	-19.81%	NPL Net	0.99%	1.16%				
				Coverage Ratio	99.39%	97.70%				

BANK JATIM TRANSFORMATION



ORGANIZATIONAL & HC TRANSFORMATION

FINALIZE THE ORGANIZATIONAL STRUCTURE



ADDITION AO & FO

EMPLOYEE	1H22	1H23	Yoy
Funding Officer	90	405	350.00%
Account Officer	556	968	74.10%

EMPLOYEE FULFILLMENT

Jatim Internship Program (JIP)	IT Management Information System
General Banking	Digital Banking Quality Assurance
Office Development Program (ODP)	Digital Banking Development
IT Planning	SEVP Corporate & Commercial
IT Governance & Risk Management	SEVP Sharia
IT Security	SEVP Consumer Banking
IT Development	Pro Hire AVP
IT Business Analyst	Pro Hire VP
IT Data Center	Echelon 3
IT Infrastructure & Network Operation	Echelon 4

DIGITALIZATION WITH JCONNECT

JCONNECT MOBILE



User	566.509 (+30% Yoy)
Transaction	3,2 Million (+36% Yoy)
Transaction Amount	3,4 Trillion (+35% Yoy)

JCONNECT LAKU PANDAI



User	4.853 (+30% Yoy)
Transaction	32.448
Transaction Amount	7,2 Billion

J NETWORK 1H22 1H23 Yoy

CDM/CRM	61	87	42,62%
ATM	834	842	0,96%
Laku Pandai	1559	4306	176,20%

JCONNECT IB CORPORATE



User	7.550 (+23% Yoy)
Transaction	137.780
Transaction Amount	853 Billion

JCONNECT QRIS



User	90.403 (+61% Yoy)
Transaction	342.601 (+59% Yoy)
Transaction Amount	56 Billion (+76% Yoy)

JCONNECT PEMDA

Electronification of Local Government Transactions - 1606 were successfully realized from the target of 1947 (82%) with details:

1. Non Payroll: target 732 targets, realization 600 (82%)
2. Payroll: target 1215, realization 1006 (83%).

JCONNECT IB INDIVIDUAL



User	77.094 (+76% Yoy)
Transaction	956
Transaction Amount	19 Billion

JCONNECT ELOAN



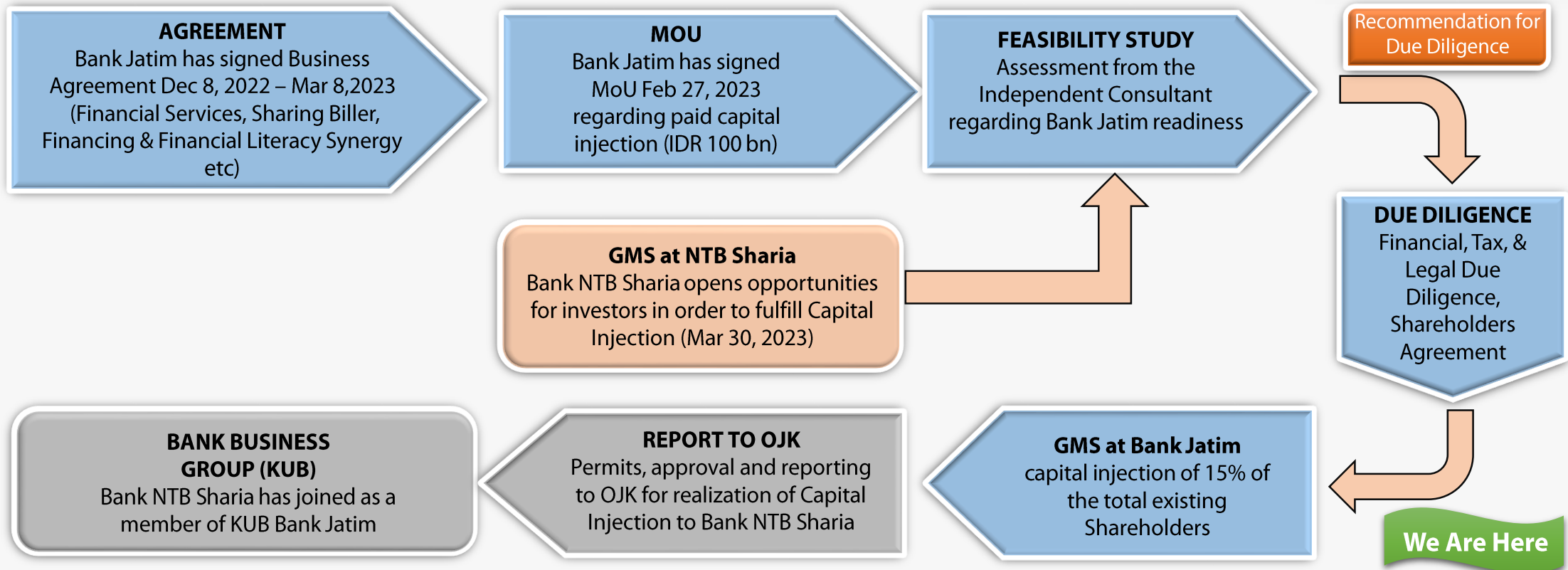
Credit Application	16,5 K
Application Approved	12,3 K

IT BUDGET

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

CORPORATE ACTION

CORPORATE ACTION: BANK BUSINESS GROUP (KUB) PROGRESS UPDATE



Bank Jatim and several BPD have visited each other & preparing feasibility study regarding with Bank Business Group's Plan.

BALANCE SHEET

INFORMATION (In billion IDR)	1H22	1H23	Yoy	FY22	3M23	ΔQ1	ΔQ2
Total Asset	108,925	103,005	-5.43%	103,031	96,620	-6.22%	6.61%
Bank Placement	18,726	16,292	-12.99%	18,006	13,084	-27.33%	24.52%
Marketable Securities	42,983	33,561	-21.92%	35,136	31,712	-9.74%	5.83%
LOAN	43,540	49,211	13.02%	46,197	47,992	3.89%	2.54%
Allowance for Impairment Losses	(1,814)	(1,386)	-23.57%	(1,366)	(1,514)	10.84%	-8.46%
- Marketable Securities	(0)	(0)	-12.86%	0	(0)	9.08%	-8.52%
- Loan	(1,784)	(1,345)	-24.61%	(1,319)	(1,474)	11.81%	-8.76%
- others	(29)	(40)	40.51%	(47)	(39)	-16.42%	2.66%
Third Party Fund	94,902	82,649	-12.91%	81,767	79,013	-3.37%	4.60%
- Current Account	28,055	22,632	-19.33%	23,635	22,059	-6.67%	2.60%
- Saving Account	23,060	24,905	8.00%	26,344	23,721	-9.96%	4.99%
- Time Deposit	43,787	35,111	-19.81%	31,789	33,234	4.55%	5.65%
Equity	10,675	11,497	7.70%	11,446	11,756	-0.25%	0.32%

INCOME STATEMENT

INFORMATION (In billion IDR)	1H22	1H23	Yoy	3M23	1H23	ΔQoq
Interest Income	3,350	3,445	2.82%	1,725	1,720	-0.31%
Interest Expense	(971)	(1,103)	13.62%	(578)	(525)	-9.14%
Net Interest Income	2,380	2,342	-1.58%	1,147	1,195	4.13%
Non Int Opt Inc	318	388	22.05%	196	192	-2.05%
Non Int Opt Exp	(1,395)	(1,488)	6.62%	(758)	(730)	-3.74%
Pre-Provision Opt Profit	1,302	1,242	-4.61%	585	657	12.27%
Provision Expense	(210)	(289)	37.27%	(182)	(107)	-41.12%
- Loan	(203)	(276)	35.51%	(172)	(103)	-40.19%
- Non Loan	(7)	(13)	90.00%	(9)	(4)	-58.65%
Non Opt Profit	(16)	(16)	5.21%	(5)	(12)	162.65%
Pre Tax Profit	1,076	937	-12.93%	399	538	34.86%
Taxes	(261)	(217)	-16.83%	(94)	(123)	31.33%
Net Profit	815	720	-11.68%	305	415	35.95%

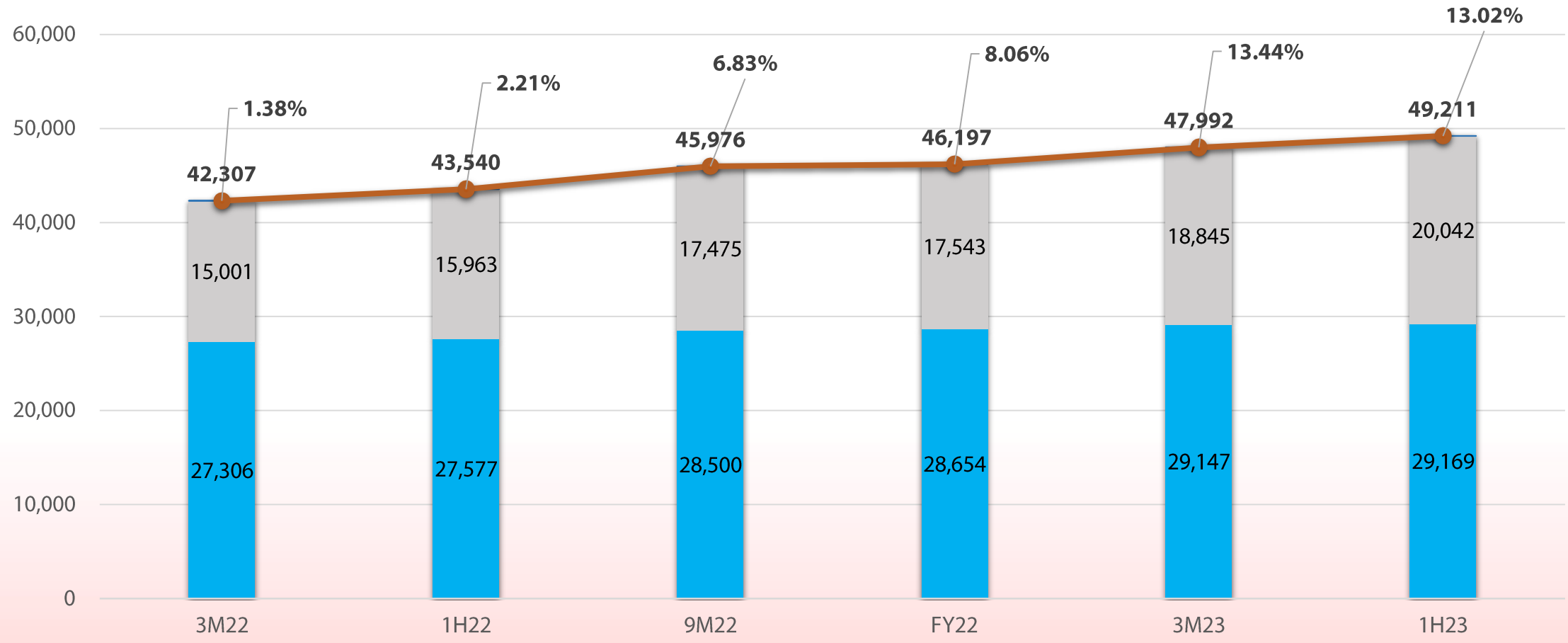
FINANCIAL RATIOS

RATIO	FY21	3M22	1H22	9M22	FY22	3M23	1H23
ROA	2,05%	2,31%	2,05%	2,02%	1,95%	1,62%	1,91%
ROE	17,26%	22,07%	17,58%	15,85%	16,24%	11,46%	13,80%
NIM	5,11%	5,08%	4,92%	5,17%	5,11%	5,30%	5,38%
LDR	51,38%	46,31%	45,88%	55,40%	56,50%	60,74%	59,54%
BOPO	75,95%	68,43%	74,70%	74,24%	76,15%	79,02%	75,85%
CAR	23,52%	23,67%	23,31%	22,65%	24,74%	28,47%	26,03%
Coverage Ratio	95,57%	96,43%	99,39%	99,89%	100,72%	101,55%	97,70%
Credit Cost	1,01%	1,10%	0,97%	0,92%	0,84%	1,51%	1,41%
CASA	61,15%	55,04%	53,86%	59,14%	61,12%	57,94%	57,52%

THIRD PARTY FUND

FUNDING GROWTH (In Billion IDR)				COMPOSITION		TICKET SIZE (In Million)	
Current Account	1H22	1H23	Yoy	1H22	1H23	1H22	1H23
Government	18,716	15,536	-16.99%	19.72%	18.80%	145,083.7	115,083.7
Private	9,339	7,096	-24.02%	9.84%	8.59%	63.6	47.5
Total	28,055	22,632	-19.33%	29.56%	27.38%	190.8	151.4
Saving Account	1H22	1H23	Yoy	1H22	1H23	1H22	1H23
Saving Account	23,060	24,905	8.00%	24.30%	30.13%	2.9	2.8
Total	23,060	24,905	8.00%	24.30%	30.13%	2.9	2.8
Time Deposit	1H22	1H23	Yoy	1H22	1H23	1H22	1H23
≤ 3 Month	28,567	28,953	1.35%	30.10%	35.03%	476.2	492.4
≥ 6 Month	15,221	6,158	-59.54%	16.04%	7.45%	3,154.5	941.2
Total	43,787	35,111	-19.81%	46.14%	42.48%	675.6	537.3

LOAN GROWTH



(in billion Rp)

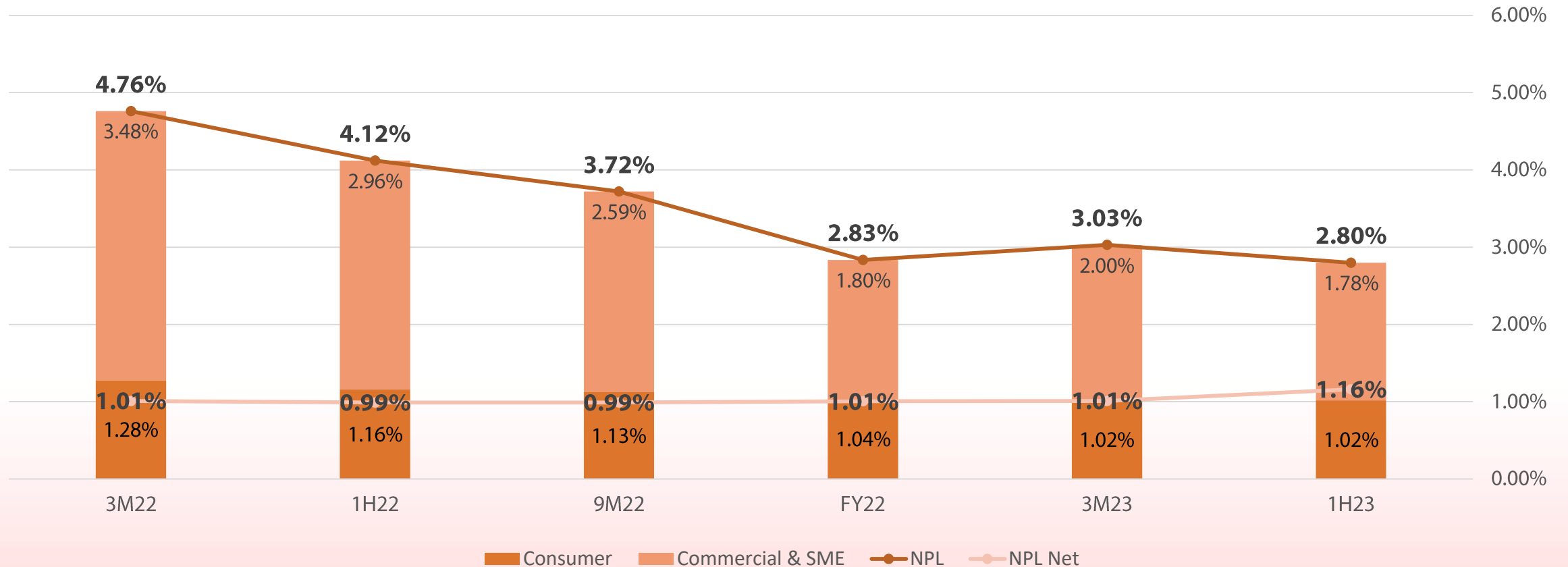


LENDING GROWTH (In Billion IDR)				COMPOSITION		TICKET SIZE (In Million)	
SEGMENT	1H22	1H23	Yoy	1H22	1H23	1H22	1H23
MULTI PURPOSE	22,753	24,342	6.98%	52.26%	49.46%	93.42	93.26
MORTGAGE	2,468	2,304	-6.64%	5.67%	4.68%	180.86	171.93
OTHER	2,356	2,524	7.09%	5.41%	5.13%	298.66	222.89
TOTAL	27,577	29,169	5.77%	63.34%	59.27%	104.03	102.08
SEGMENT	1H22	1H23	Yoy	1H22	1H23	1H22	1H23
MICRO	4,331	6,244	44.17%	9.95%	12.69%	23.12	25.46
SMALL	4,678	5,886	25.83%	10.74%	11.96%	394.76	448.60
MEDIUM	655	442	-32.47%	1.50%	0.90%	93.30	93.28
COMMERCIAL & CORPORATION	6,299	7,469	18.58%	14.47%	15.18%	2,660.05	3,407.47
TOTAL	15,963	20,042	25.55%	36.66%	40.73%	76.52	75.55

LOAN SECTOR

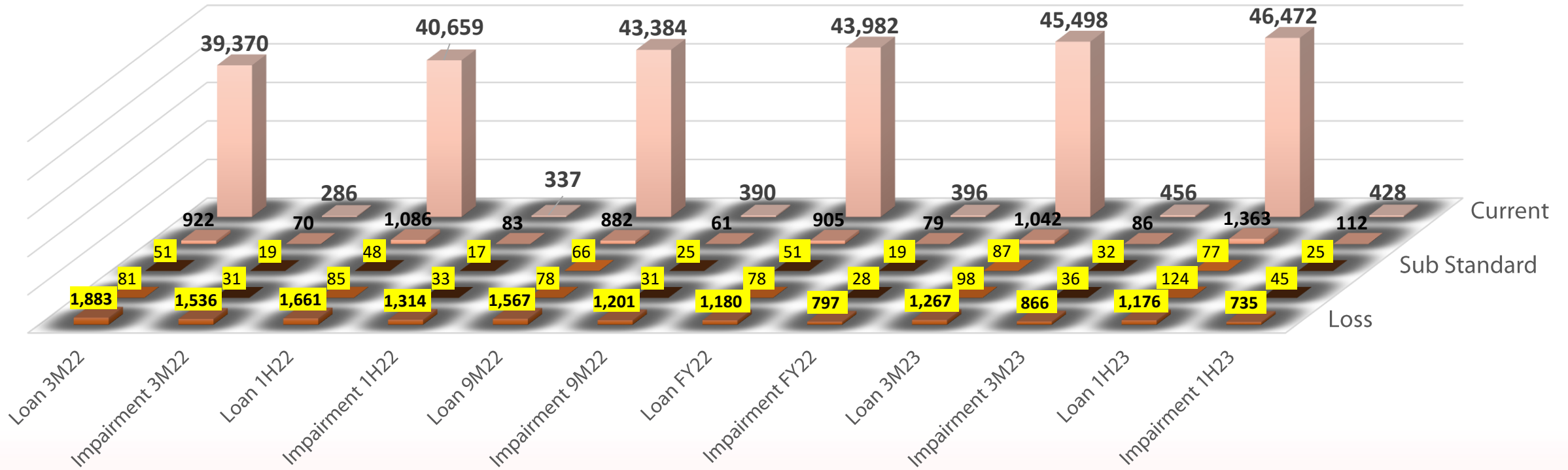
NO	ECONOMIC SECTOR	EAST JAVA GRDP		BANK JATIM LOAN		
		3M23	%	3M22	3M23	Yoy
1	Manufacturing	137.999	30,74%	1.383	2.628	90,02%
2	Agriculture, Forestry and Fishing	41.887	9,33%	1.383	1.898	37,27%
3	Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles;	86.573	19,28%	5.071	6.659	31,33%
4	Accommodation and Food Service Activities	24.613	5,48%	270	345	28,11%
5	Education	12.098	2,69%	113	129	14,89%
6	Financial and Insurance Activities	10.813	2,41%	985	1.101	11,76%
7	Transportation and Storage	13.973	3,11%	166	184	11,24%

NON PERFORMING LOAN



Until June 2023 Bank Jatim has written off 303,84 billion, with a recovery rate of 55,33 billion or 18.21%

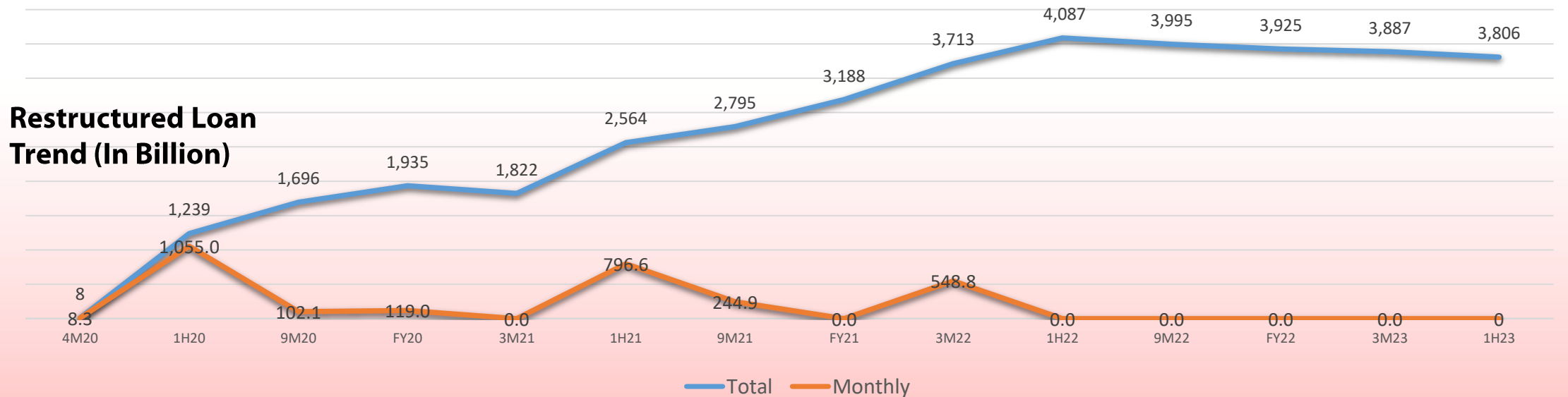
IMPAIRMENT LOAN BREAKDOWN



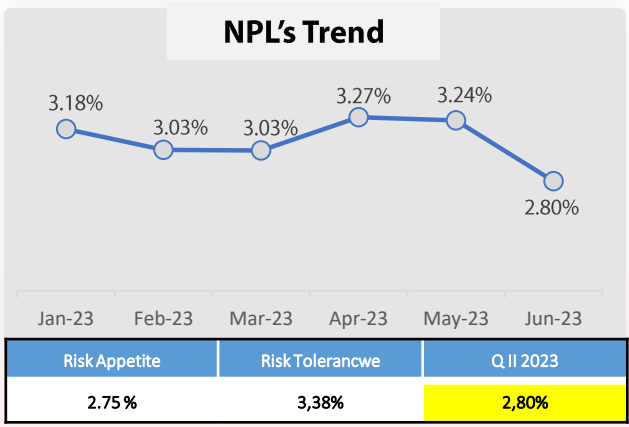
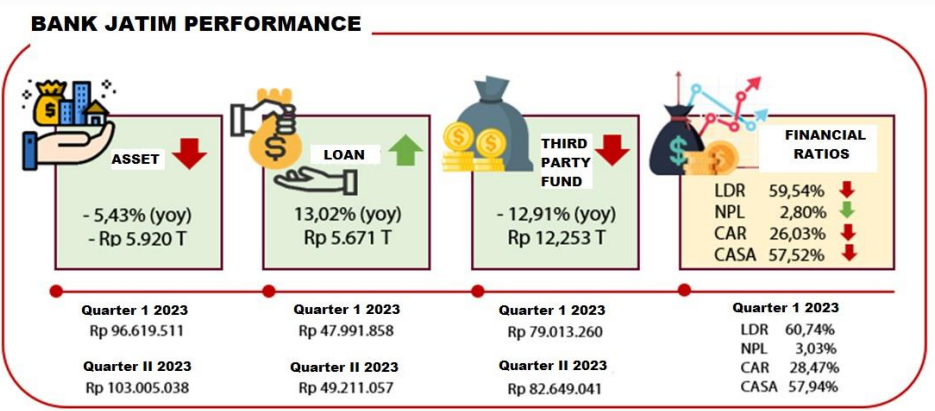
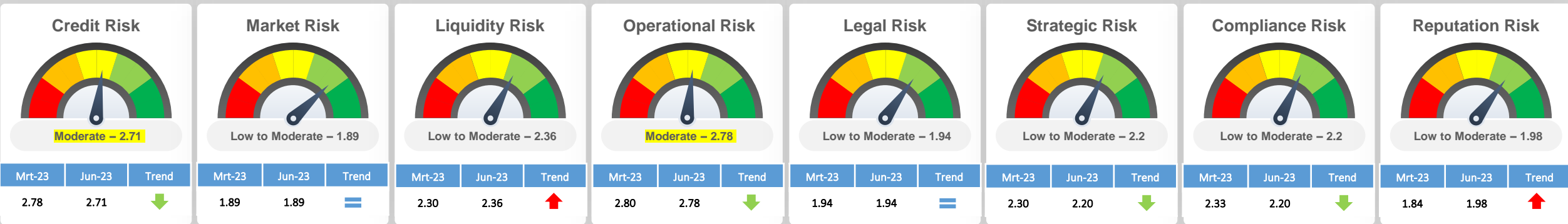
RATIO	FY20	FY21	3M22	1H22	9M22	FY22	3M23	1H23
NPL Gross	4,00%	4,48%	4,76%	4,12%	3,72%	2,83%	3,03%	2,80%
NPL Net	0,89%	0,96%	1,01%	0,99%	0,99%	1,01%	1,08%	1,16%
Coverage Ratio	87,69%	95,57%	96,43%	99,39%	99,89%	100,72%	101,55%	97,70%

COVID-19 LOAN RESTRUCTURE

LOAN SECTOR	TOTAL OUTSTANDING (In Billion IDR)	COVID LOAN RESTRUCTURED		
		OUTSTANDING (In Billion IDR)	COMPOSITION	NPL
CONSUMER	29,169	132	0.27%	0.52%
COMMERCIAL & SME	20,042	3,674	7.47%	0.46%
TOTAL	49,211	3,806	7.73%	0.98%



RISK PROFILE



In the June 2023 reporting period, the Bank's Risk Profile was well managed, as reflected in reduced credit risk and operational risk, adequate liquidity conditions although there were several indicators that had increased.

In terms of market risk, legal risk, strategic risk and compliance risk were still maintained, while reputation risk increased slightly but was still maintained in line with the bank's efforts to improve services to minimize customer complaints and negative publicity.

	BJTM	*) REGIONAL BANKS	*) INDONESIAN BANKS
CAR	26,03%	22,39%	24,50%
ROA	1,91%	1,82%	2,75%
BOPO	75,85%	79,81%	78,70%
NPL	2,80%	2,36%	2,53%
LDR	59,54%	77,64%	81,09%
NIM	5,38%	5,35%	4,86%
CASA	57,52%	54,85%	62,40%

- In general, banking resilience in the second quarter of 2023 was quite well maintained, as reflected in the level of bank capital which was quite solid and supported by the availability of adequate liquidity, with the LA/NCD and LA/DPK ratios recorded far above the threshold.
- The banking intermediation function has improved as can be seen from credit growth which has increased compared to the previous year and even exceeded the growth in deposits.
- Bank profitability and efficiency also recorded an increase as reflected in better ROA and BOPO compared to the previous year, and was also accompanied by a reduction in credit risk at commercial banks.

Source: Indonesian Banking Statistic - Financial Services Authority

BANK SOUNDNESS LEVEL

RISK BASED BANK RATING

RISK PROFILE

2nd Rank

In terms of Composite Inhern Risk is classified as Low while KPMR is Adequate

PROFITABILITY

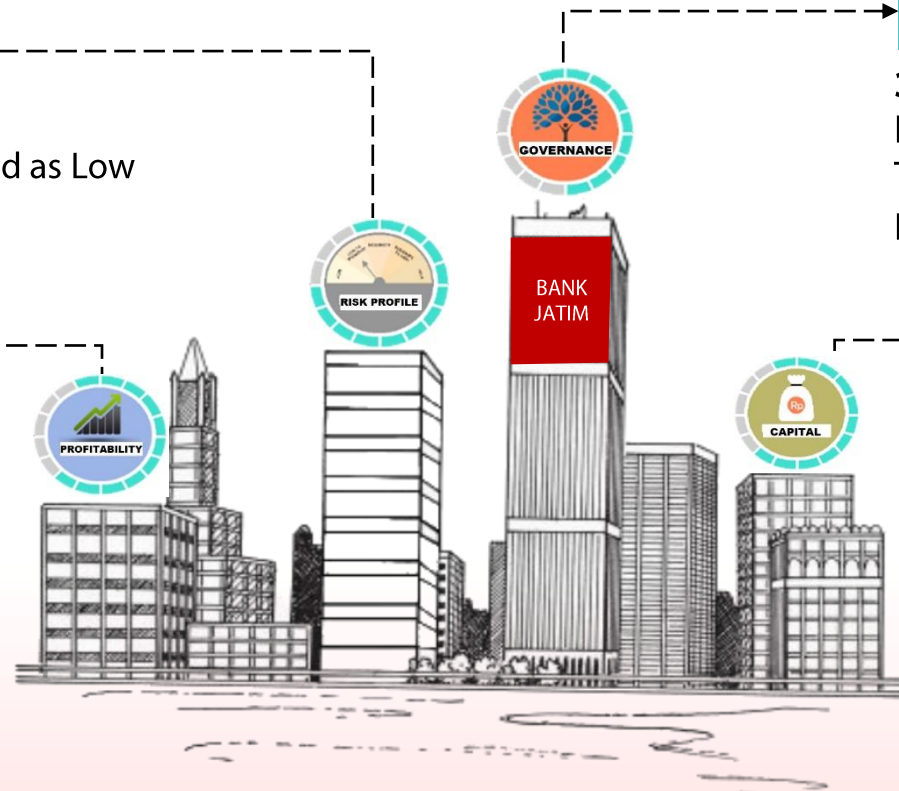
2nd Rank – Overall the Bank's Profitability is Adequate, Profit exceeds the target and supports capital growth

GOVERNANCE

3rd Rank - Reflecting that the Bank's management has implemented Good Governance in general. This is reflected in adequate fulfillment of the principles of good governance.

CAPITAL

2ND Rank - The Bank has adequate quality and capital adequacy relative to the risk profile, accompanied by strong capital management in accordance with the characteristics, business scale and complexity of the Bank's business



Bank Soundness Composite Rating for the period June 2023 “PK-2” where:

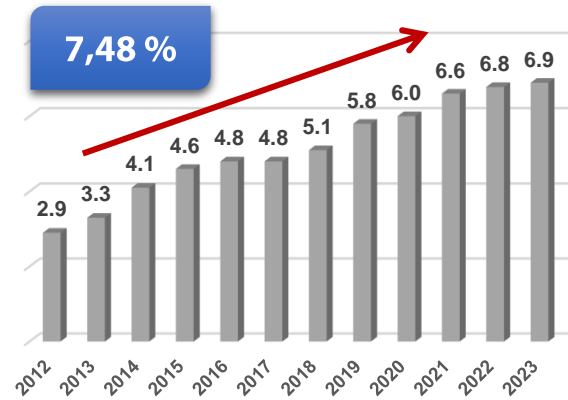
- Reflecting the generally sound condition of the Bank so that it is considered capable of facing significant negative influences from changes in business conditions and other external factors
- Rating factor ratings (Risk Profile, Governance, Earnings, and Capital) are generally good. If there are weaknesses, then in general these weaknesses are less significant.

GUIDANCE & OUTLOOK 2023

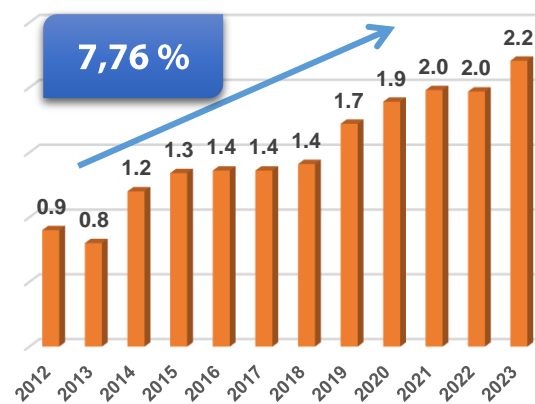
Description	Target	Actual	Target
	2022 Rev	2022	2023 Rev
Total Asset	2 - 3%	2,29%	3-4% *
Loan	4 - 5%	8,06%	12-13%
Third Party Fund	2 - 3%	-1.72%	5-6% *
Pre Tax Profit	1 - 2%	4.75%	5-6%
Capital Adequacy Ratio			
CAR	22 - 23%	24.74%	22-23%
LDR	51 - 52%	56.50%	58-60%
NPL Gross	3,5 – 3,8%	2.83%	2,7-3,0%
NIM	4,8 – 5,0%	5.11%	5,3-5,4%
BOPO	74 - 75%	76.15%	74-75%
ROE	16 - 17%	16.24%	16-17%
ROA	1,8 – 2,0%	1.95%	1,9-2,1%

COMPOUND ANNUAL GROWTH RATE

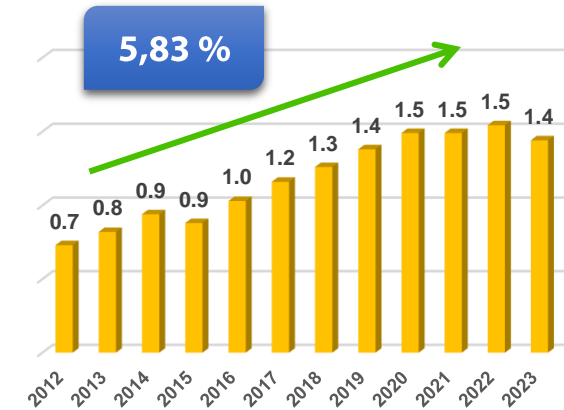
INTEREST INCOME (Rp Tril)



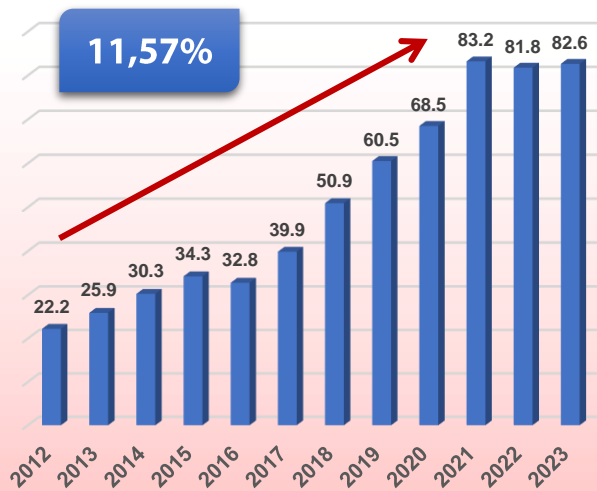
INTEREST EXPENSE (Rp Tril)



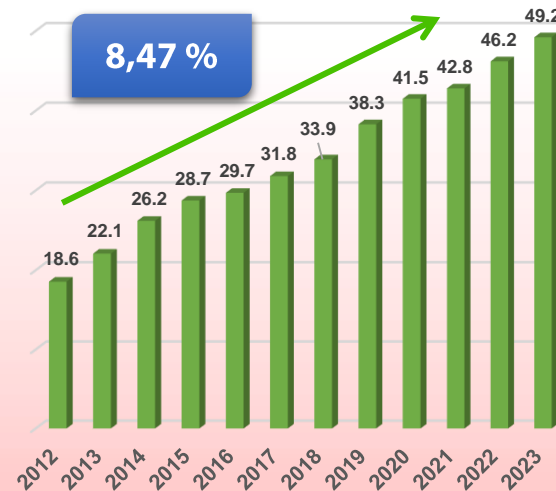
NET PROFIT (Rp Tril)



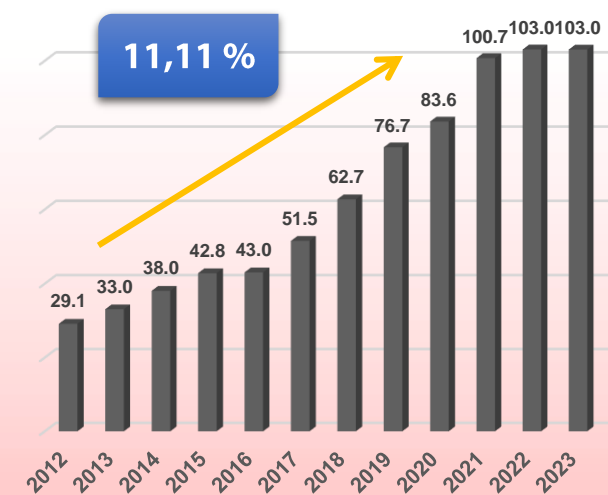
THIRD PARTY FUND (Rp Tril)



LOAN (Rp Tril)



TOTAL ASSET (Rp Tril)



APPENDIX

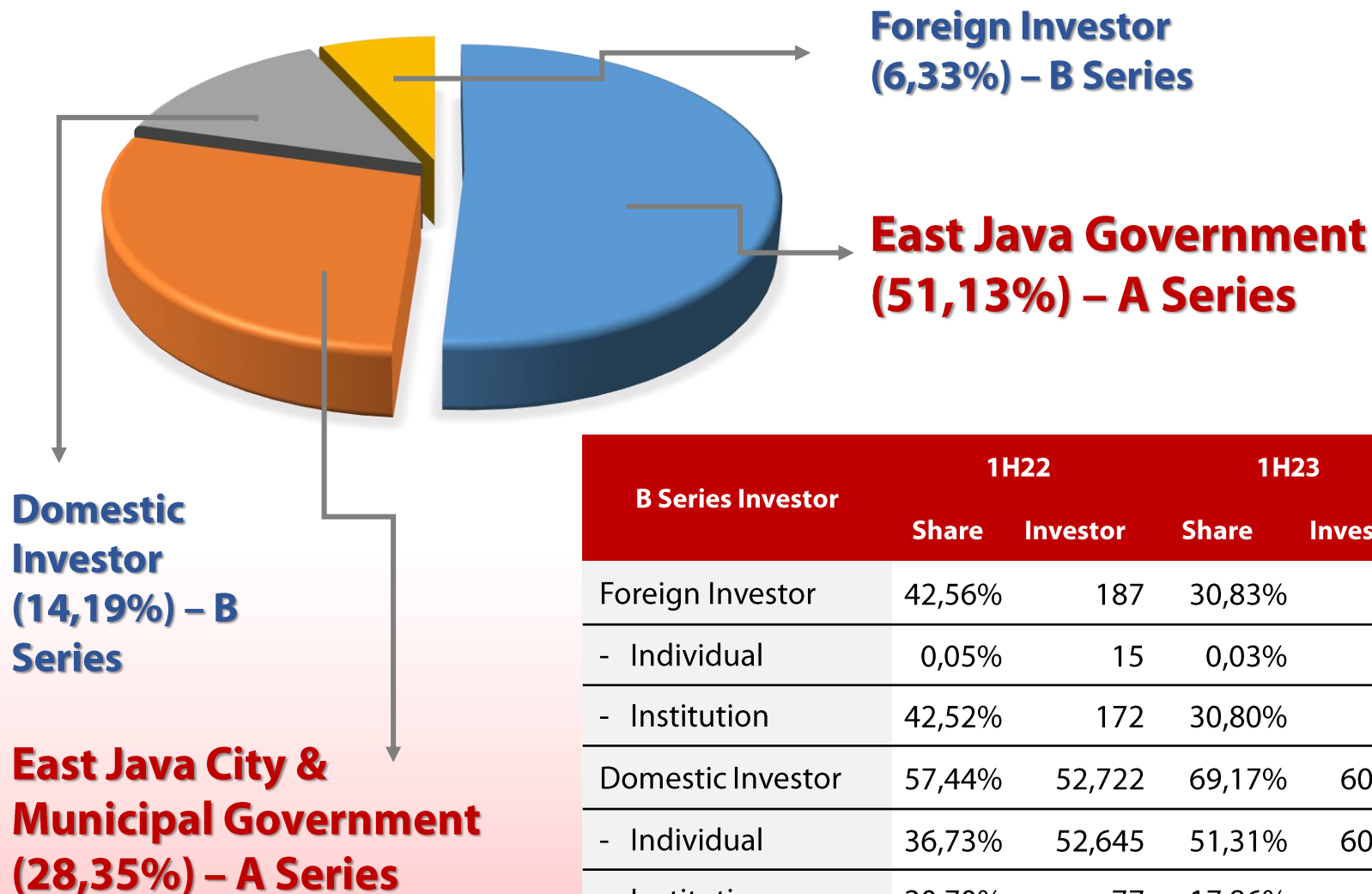
QUARTERLY BALANCESHEET

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

QUARTERLY INCOME STATEMENT

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

STOCKS OWNERSHIP



TOP 10 B SERIES NATION

No	B Series Nation	Share 1H22	Share 1H23
1	Indonesia	57.42%	69.14%
2	United States	18.84%	15.30%
3	Luxembourg	4.92%	3.77%
4	Finland	5.84%	4.22%
5	Norway	5.72%	1.22%
6	Swiss	1.33%	1.14%
7	Canada	1.40%	1.20%
8	Cayman Islands	0.87%	0.95%
9	German	0.85%	0.56%
10	Ireland	1.33%	0.92%

B Series Investor	1H22		1H23	
	Share	Investor	Share	Investor
Foreign Investor	42,56%	187	30,83%	175
- Individual	0,05%	15	0,03%	15
- Institution	42,52%	172	30,80%	160
Domestic Investor	57,44%	52,722	69,17%	60,251
- Individual	36,73%	52,645	51,31%	60,168
- Institution	20,70%	77	17,86%	83


STOCKS



Fiscal year	Payment of Dividend Cash Per Share (IDR)	Net Profit (IDR bn)	Dividen Payment Ratio
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%
2022	53,09	1.543	51,67%


**BJTM Price Jun 27, 2023
IDR 645,-/ share**

PBV	0.84
EPS(ann net profit)	95,92
PER	6.72
Market Capital	Rp 9.685 tr




PEFINDO
CREDIT RATING AGENCY

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




IDX
Indonesia Stock Exchange

Asean Corporate Governance Scorecard (ACGS)
ASEAN Asset Class PLC's



KEHATI

INDEKS ESG QUALITY 45 IDX KEHATI
INDEKS ESG SECTOR LEADERS IDX KEHATI



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INDEKS
TEMPO · IDN

HIGH DIVIDEN CATEGORY

SUSTAINABILITY GOVERNANCE

GREEN BANKING



Paperless business activities: E-Filling, SP2D Online, E-Samsat, Jatim Loan, Jatim Kilat, E-KMG. Promo lending rates for green environment applied business.

CORPORATE SOCIAL RESPONSIBILITY



Corporate Social Responsibility into culture, health, education, and social

HUMAN CAPITAL IMPROVEMENT



Jatim Improvement Meeting, Work Life Balance (WLB) Town Hall Meeting Reward & Punishment Employee & Family Health Insurance, Employee fair promotion programs.

GOOD CORPORATE GOVERNANCE



ISO 27001:2013



Gratifikasi Control Unit

MESOP, Internal Audit Committee, Remuneration & Nomination Committee, Risk Monitoring Committee.

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



Hasil Studi Laporan Keberlanjutan Tahun 2021 Perusahaan Publik di Indonesia



Digital Technology & Innovation Awards 2023



Top BUMD Awards 2023



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



Launching Indeks Tempo-IDNFinancials 52

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 Commissioner 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



PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk
Investor Management
Bank Jatim Headquarter 4TH Floor
Jl. Basuki Rachmat No. 98 – 104, Surabaya 60271

Telp: (031) 5310090 ext. 475
Email: iru@bankjatim.co.id
Website: www.bankjatim.co.id