



bersama membangun Indonesia



PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk (BJTM)

CORPORATE PRESENTATION 1H & 9M24

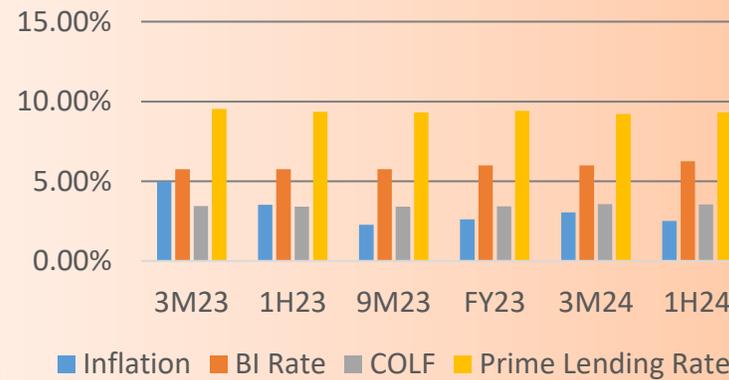
ECONOMIC AT A GLANCE



Indonesia vs East Java Economic Growth (1H24)



BI Rate vs Inflation vs BJTM Interest Rate 1H24



Top 10 Regional Development Bank Market Share (1H24 by Asset)

| NO | NAMA BANK | ASET | % |
|----|-------------------|-------------|--------|
| 1 | Bank BJB | 186,757,450 | 18.78% |
| 2 | Bank Jatim | 101,547,494 | 10.21% |
| 3 | Bank Jateng | 86,515,185 | 8.70% |
| 4 | Bank DKI | 82,286,293 | 8.27% |
| 5 | Bank Kaltimara | 49,371,879 | 4.96% |
| 6 | Bank Sumut | 41,951,301 | 4.22% |
| 7 | Bank Sumsel Babel | 37,798,255 | 3.80% |
| 8 | Bank Bali | 37,125,137 | 3.73% |
| 9 | Bank PAPUA | 32,545,717 | 3.27% |
| 10 | Bank Nagari | 32,374,269 | 3.26% |

GRDP Structure by Economic Sector & Source of Growth (%) By Expenditure IDR 793,02 Tr (1H24)

| No | Economic Sector | PDRB | % |
|----|-----------------|---------|--------|
| 1 | Industry | 238,976 | 30.13% |
| 2 | Trade | 147,160 | 18.56% |
| 3 | Agriculture | 94,006 | 11.85% |
| 4 | Construction | 68,503 | 8.64% |
| 5 | Others | 244,378 | 30.82% |

| No | Expenditures Sector | PDRB | % |
|----|-------------------------------|---------|--------|
| 1 | Household Consumption Exp. | 486,525 | 61.35% |
| 2 | Gross Fixed Capital Formation | 208,183 | 26.25% |
| 3 | Net Export | 50,534 | 6.37% |
| 4 | Others | 47,780 | 6.03% |

East Java Regional Income & Expenditure IDR 145,72 Tr (1H24)

| No | Source of Income | GRDP |
|----|--|-----------|
| 1 | Locally-Generated Revenue | 46,150.29 |
| 2 | Transfers to Regions and Village Funds | 80,059.03 |
| 3 | Other Income | 8,376.35 |
| 4 | Regional Financing | 11,130.14 |

| No | Expenditures | GRDP |
|----|------------------------------------|-----------|
| 1 | Employee Spending | 49,456.30 |
| 2 | Expenditure for Goods and Services | 42,147.99 |
| 3 | Capital Expenditures | 17,701.09 |
| 4 | Other Expenditure | 36,410.42 |

BJTM Among Indonesia Banks Industries 1H24 in KBMI2 (Core Capital IDR 6-14 Tr)





01

NEW PRESIDENT'S PROGRAM

We highlight some flagship Program from New Government :

- Free meals;
- Rise of government employee salary;
- Housing program

which can align with our business program from consumer and MSME as well, since East Java known as "Rice Barn Granary". (thejakartapost.com, Oct 8th 2024)

02

REGIONAL BANKS ROADMAP 2024 - 2027

Financial Supervision Authority (OJK) was release BPD Roadmap 2024 – 2027 which had a mission to transform BPD became competitive, strong and contribute significantly to regional and sustainable economic regional growth. (ojk.go.id, October 14th)

ROADMAP BPD 2024-2027



ROADMAP FOR STRENGTHENING REGIONAL DEVELOPMENT BANKS 2024-2027



RESILIENCE, CONTRIBUTIVE & COMPETITIVE BANKING

STRUCTURAL STRENGTHENING AND EXCELLENCE OF REGIONAL BANKING

1. Accelerate Regional Development Banks consolidation and strengthen Bank Business Groups (KUB);
2. Strengthen and increase Capital;
3. Strengthen Governance, Risk Management, and HR;
4. Encourage Efficiency and Innovation in Products and Services

ACCELERATION OF REGIONAL BANKING DIGITAL TRANSFORMATION

1. Encourage the implementation and utilization of emerging technology optimally and efficiently (e.g. AI, Open banking, Super App, Cloud);
2. Increase the effectiveness of digital communication that considers the aspect of prudence (Banking in Social media);
3. Encourage the level of digital maturity and digital resilience

STRENGTHENING THE ROLE OF REGIONAL AND NATIONAL ECONOMY

1. Increasing synergy between Regional Development Banks with BPR, Regional Governments, and BUMDs;
2. Encouraging resilient, competitive and social value sharia banking;
3. Increasing the role of Regional Development Banks in the productive sector including MSMEs;
4. Strengthening financial education and inclusion

STRENGTHENING LICENSING, REGULATION AND SUPERVISION OF REGIONAL BANKING

1. Encourage acceleration of licensing process and strengthening of integrated licensing (cross-jurisdiction licensing);
2. Encourage harmonization of regional/stakeholder policies;
3. Strengthen supervision of Regional Development Banks and communication with stakeholders

ENABLER

LEADERSHIP AND CHANGE MANAGEMENT

SECTORAL/INTERDEPARTMENTAL COLLABORATION & COOPERATION

QUANTITY & QUALITY OF HUMAN RESOURCES

INFORMATION TECHNOLOGY INFRASTRUCTURE

CHALLENGES OF BPD



BPD faces various challenges, both structural and originating challenges from external. BPD needs to transform to fix these structural weaknesses and strengthen the foundation of the organization to be a greater role in the regional economy in the future.

STRUCTURAL CHALLENGES



Productive Loan Market Share is Relatively Low ($\pm 34\%$)



weaknesses and problems in governance and risk management



limited options in strengthening capital



low quality of human resources, especially in the distribution of productive loan



IT infrastructure and services are inadequate



BPD competitiveness is still low due to limited products and services

EXTERNAL CHALLENGES



Financial inclusion in the regions is relatively high, but has not been followed by adequate literacy.



Expansion of a big banks with a wide network of offices in the regions

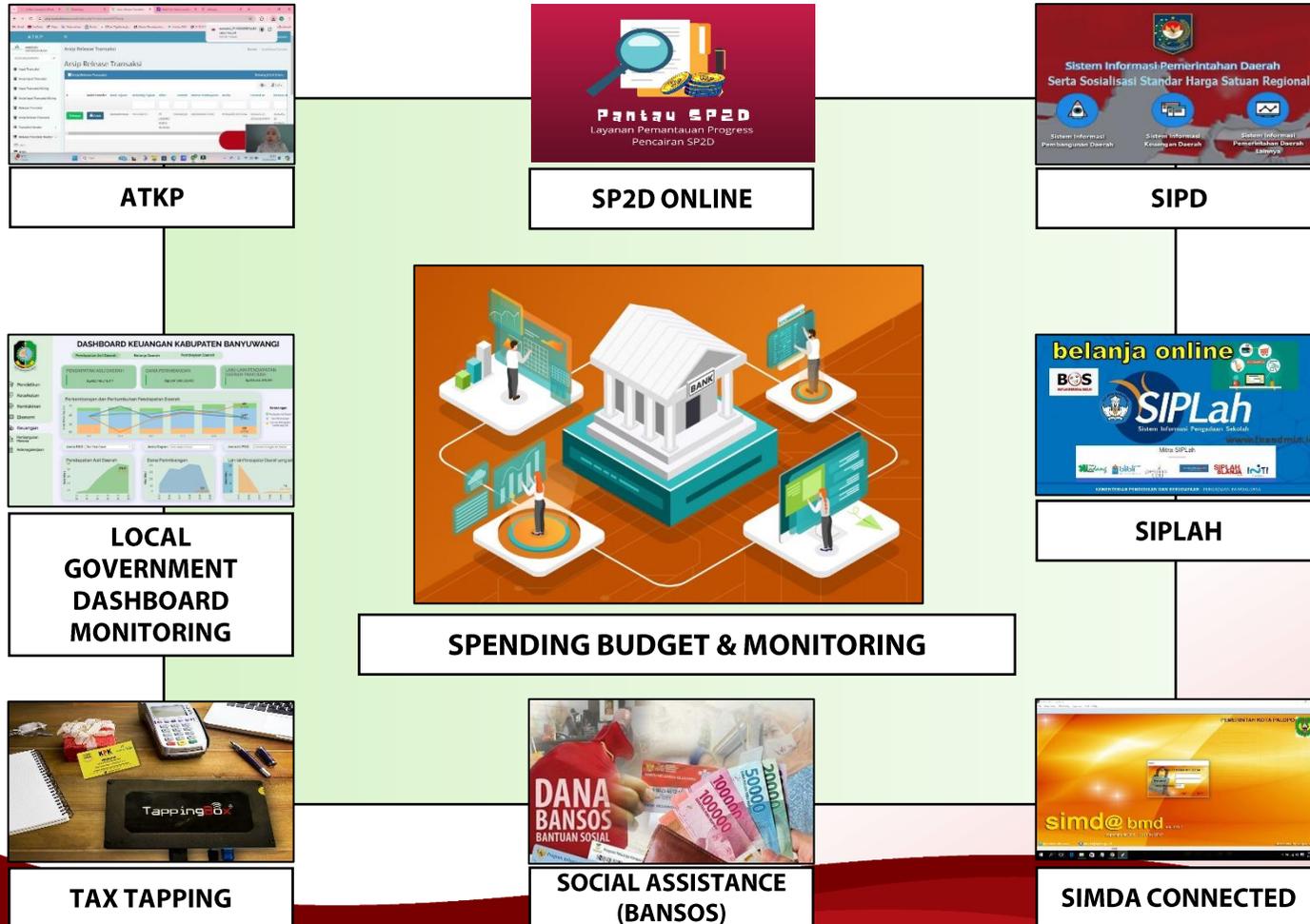


Demands for products and services align with customer needs amidst developments in information technology

ELECTRONIFICATION & SYNERGY



CENTRAL GOVERNMENT ECOSYSTEM DIGITAL PLATFORM



LOCAL GOVERNMENT ECOSYSTEM DIGITAL PLATFORM



DRIVEN BY ECOSYSTEM DIGITALIZATION



Target Customer

| | | | | | | |
|------------------|----------|-----------------------|--------------------|---------|-----------|--------|
| Local Government | Hospital | Education Institution | Traditional Market | Tourism | Corporate | MSME's |
|------------------|----------|-----------------------|--------------------|---------|-----------|--------|

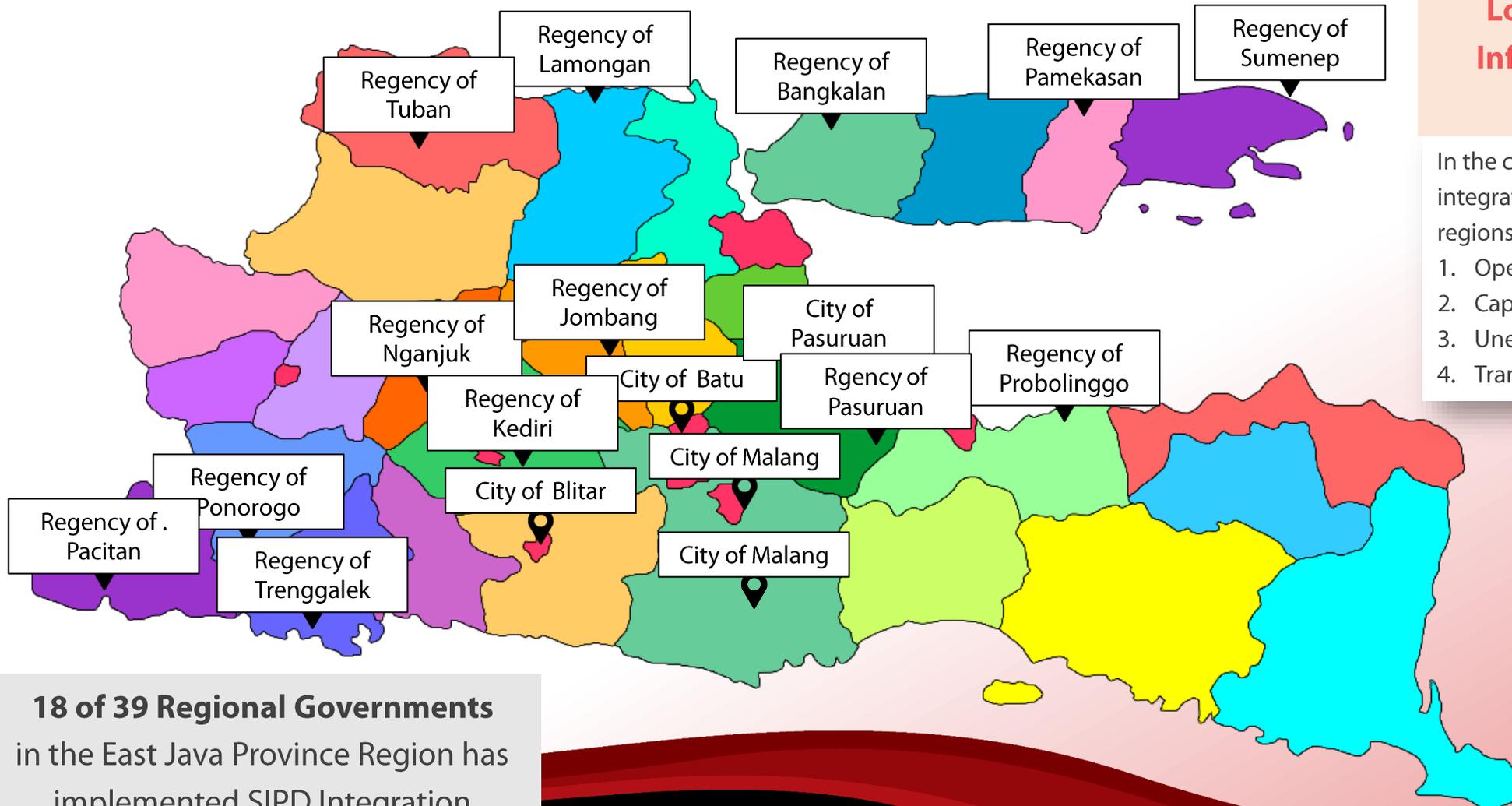
| Consumer | Touch Points | Products and Services | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------|--|-----------------------|------------|---------|---------|---------|----------------|--------|-----|-----|----------|--|--|------------|--|--|---|--------------|---------|------|---------|----------------|-------|---------------|-----------------|--------|--------------------|--------------------|------------------|--------------|-----------------|------------|
| Reg. Government Employee | <table border="1"> <thead> <tr> <th>Manual Assist</th> <th>Electronic</th> <th>Digital</th> </tr> </thead> <tbody> <tr> <td>Cashier</td> <td>ATM/CRM</td> <td>Mobile Banking</td> </tr> <tr> <td>Teller</td> <td>EDC</td> <td>CMS</td> </tr> <tr> <td>Employee</td> <td></td> <td></td> </tr> <tr> <td>Agen Jatim</td> <td></td> <td></td> </tr> </tbody> </table> | Manual Assist | Electronic | Digital | Cashier | ATM/CRM | Mobile Banking | Teller | EDC | CMS | Employee | | | Agen Jatim | | | <table border="1"> <tbody> <tr> <td>Bill Payment</td> <td>E-Money</td> <td>QRIS</td> </tr> <tr> <td>Payroll</td> <td>PayLater - KKI</td> <td>E-KMG</td> </tr> <tr> <td>QRIS Merchant</td> <td>Virtual Account</td> <td>E-Loan</td> </tr> <tr> <td>Business Financing</td> <td>Personal Financing</td> <td>Vendor Financing</td> </tr> <tr> <td>JConnect Pro</td> <td>JConnect Invest</td> <td>Remittance</td> </tr> </tbody> </table> | Bill Payment | E-Money | QRIS | Payroll | PayLater - KKI | E-KMG | QRIS Merchant | Virtual Account | E-Loan | Business Financing | Personal Financing | Vendor Financing | JConnect Pro | JConnect Invest | Remittance |
| Manual Assist | Electronic | Digital | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cashier | ATM/CRM | Mobile Banking | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Teller | EDC | CMS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Employee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Agen Jatim | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bill Payment | E-Money | QRIS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Payroll | PayLater - KKI | E-KMG | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| QRIS Merchant | Virtual Account | E-Loan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Business Financing | Personal Financing | Vendor Financing | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| JConnect Pro | JConnect Invest | Remittance | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Koperasi/MSME | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Employee | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Students | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Communities | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Digital Solutions – Services (Integrator – Open API)

| Third Party Supply Chain | Payment Partners | Data Analytics | Supporting Apps | | | | | | | | | | | | | | | | | | | | | |
|--------------------------|---|-------------------|-----------------|-----------|-----|-----------------|--------|--|----------------|-----------|-----------------------|----------------------|------------------|---|-------------------|----------------|-----------|------------------|-----------|-----|--------------|----------|----------|---------|
| Vendor | <table border="1"> <tr> <td>Biller Aggregator</td> <td>Gopay</td> </tr> <tr> <td>Tokopedia</td> <td>OVO</td> </tr> <tr> <td>Payment Network</td> <td>Shopee</td> </tr> </table> | Biller Aggregator | Gopay | Tokopedia | OVO | Payment Network | Shopee | <table border="1"> <tr> <td>Data Warehouse</td> </tr> <tr> <td>Data Mart</td> </tr> <tr> <td>Business Intelligence</td> </tr> <tr> <td>Regulatory Reporting</td> </tr> <tr> <td>Machine Learning</td> </tr> </table> | Data Warehouse | Data Mart | Business Intelligence | Regulatory Reporting | Machine Learning | <table border="1"> <tr> <td>Digital Marketing</td> <td>Point of Sales</td> </tr> <tr> <td>Inventory</td> <td>Claim Monitoring</td> </tr> <tr> <td>Reconcile</td> <td>CRM</td> </tr> <tr> <td>E-Healthcare</td> <td>E-Wisata</td> </tr> <tr> <td>E-Parkir</td> <td>E-Pasar</td> </tr> </table> | Digital Marketing | Point of Sales | Inventory | Claim Monitoring | Reconcile | CRM | E-Healthcare | E-Wisata | E-Parkir | E-Pasar |
| Biller Aggregator | Gopay | | | | | | | | | | | | | | | | | | | | | | | |
| Tokopedia | OVO | | | | | | | | | | | | | | | | | | | | | | | |
| Payment Network | Shopee | | | | | | | | | | | | | | | | | | | | | | | |
| Data Warehouse | | | | | | | | | | | | | | | | | | | | | | | | |
| Data Mart | | | | | | | | | | | | | | | | | | | | | | | | |
| Business Intelligence | | | | | | | | | | | | | | | | | | | | | | | | |
| Regulatory Reporting | | | | | | | | | | | | | | | | | | | | | | | | |
| Machine Learning | | | | | | | | | | | | | | | | | | | | | | | | |
| Digital Marketing | Point of Sales | | | | | | | | | | | | | | | | | | | | | | | |
| Inventory | Claim Monitoring | | | | | | | | | | | | | | | | | | | | | | | |
| Reconcile | CRM | | | | | | | | | | | | | | | | | | | | | | | |
| E-Healthcare | E-Wisata | | | | | | | | | | | | | | | | | | | | | | | |
| E-Parkir | E-Pasar | | | | | | | | | | | | | | | | | | | | | | | |
| Supplier | | | | | | | | | | | | | | | | | | | | | | | | |
| Distributor | | | | | | | | | | | | | | | | | | | | | | | | |
| Work Partners | | | | | | | | | | | | | | | | | | | | | | | | |

Single Digital Ecosystem Management

ECOSYSTEM DIGITALIZATION



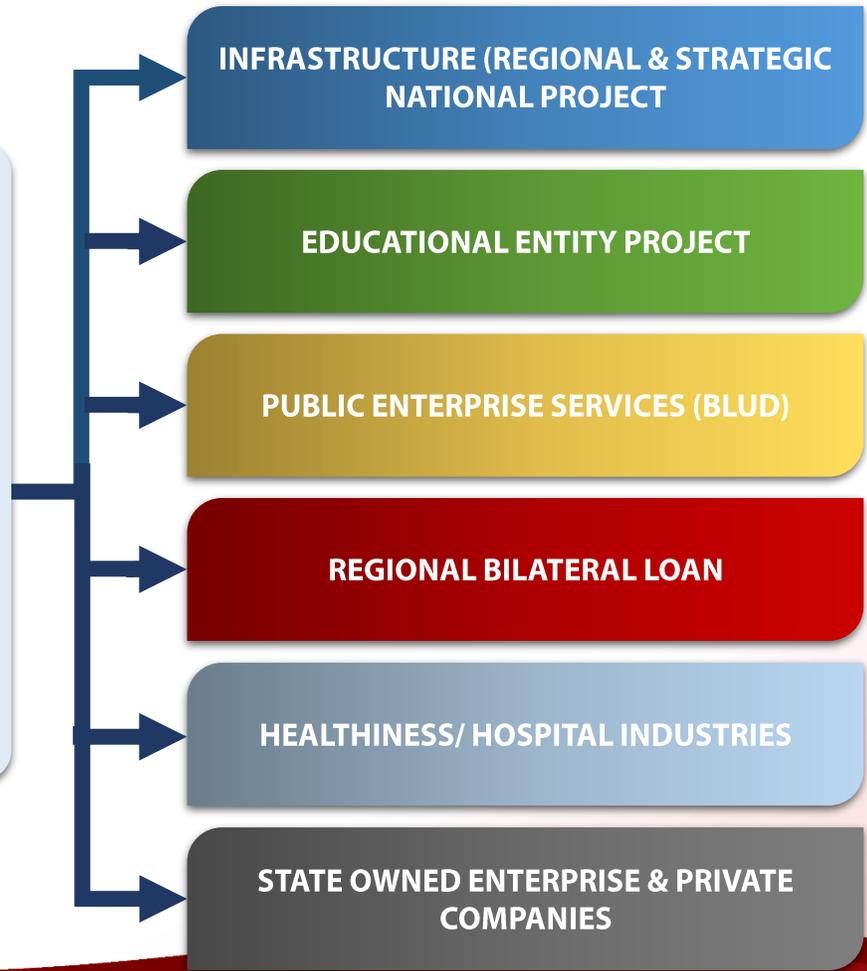
Local Government Information System (SIPD)

In the context of uniformity and integration of financial systems in all regions for Regional Expenditures:

1. Operational Expenditures
2. Capital Expenditures
3. Unexpected Payment
4. Transfer Payment

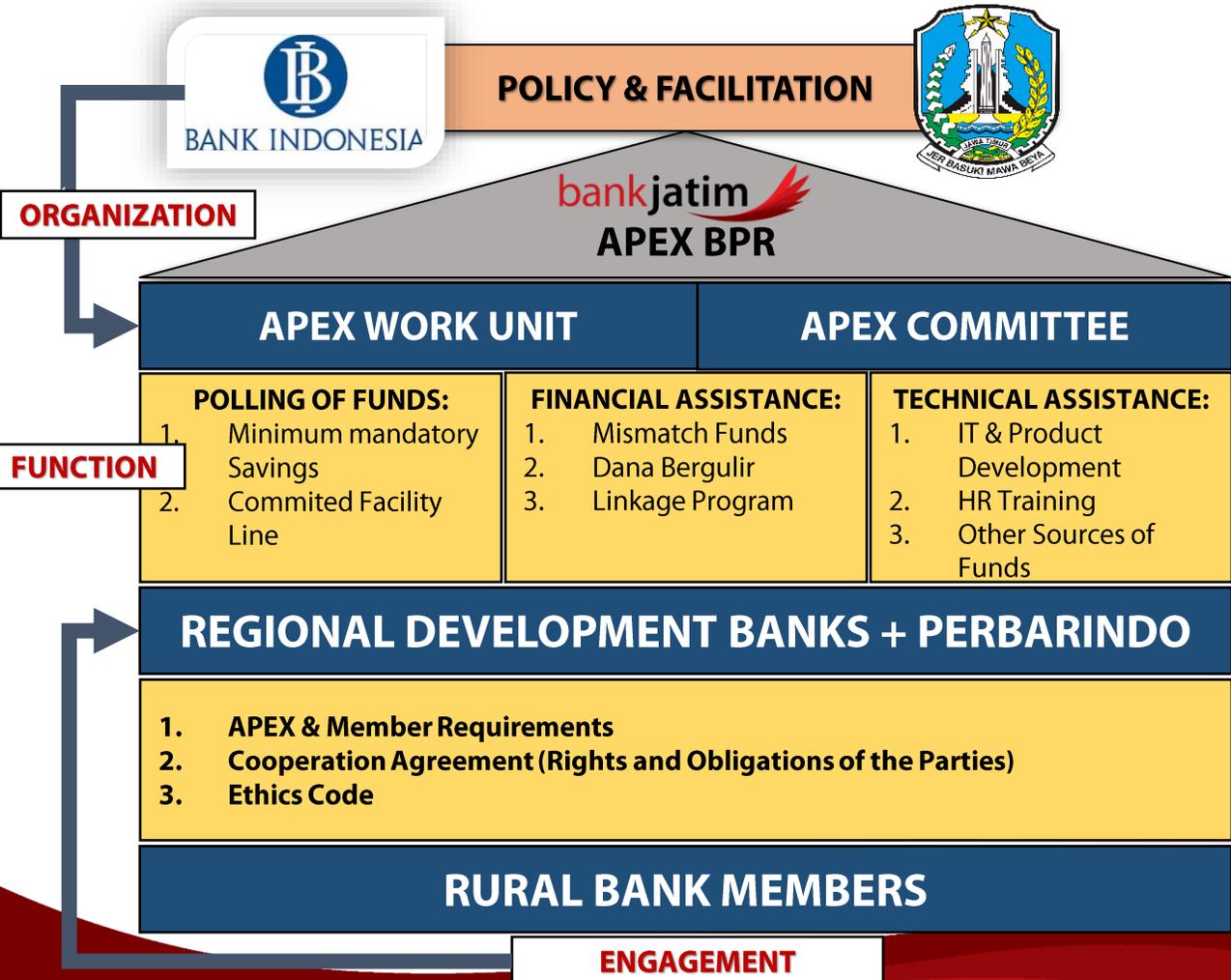
18 of 39 Regional Governments in the East Java Province Region has implemented SIPD Integration

REGIONAL ECONOMY ECOSYSTEM



Logos include: TOLLWAYS, CCT, JKKDM (JALAN TOL BECAKAYU), PP Semarang Demak, JTD (JAKARTA TOLLROAD DEVELOPMENT), UNIVERSITAS WALUYA KUSUMA SURABAYA, UNESA (Universitas Negeri Surabaya), SIER, BLUD JAWA TIMUR, RSUD HAJI PROVINSI JAWA TIMUR, RSUD Dr. SOETOMO BUILD TRUST, sinarmas, MERCHANTRADE, PLN, ASABRI, taspem, PERTAMINA, JASA RAHARJA (Utama dalam perlindungan, prima dalam pelayanan), BPJS Kesehatan (Badan Penyelenggara Jaminan Sosial), and BPJS Ketenagakerjaan.

RURAL BANKS - APEX BANK JATIM



RURAL BANKS CONSOLIDATION

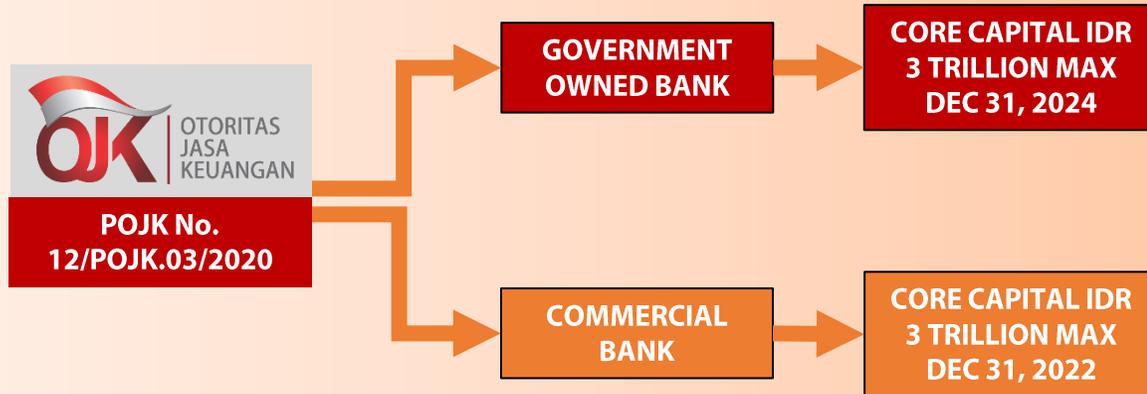
| NO | PROVINCE | DEVELOPMENT BANKS | RURAL BANKS | SHARIA RURAL BANKS | TOTAL |
|--|------------------------------|-----------------------------------|-------------|--------------------|------------|
| 1 | Central Java | PT BPD JAWA TENGAH | 63 | 2 | 65 |
| 2 | West Java | PT BPD JAWA BARAT DAN BANTEN Tbk | 28 | 3 | 31 |
| 3 | East Java | PT BPD JAWA TIMUR Tbk | 22 | 6 | 28 |
| 4 | Special Region of Yogyakarta | PT BPD DAERAH ISTIMEWA YOGYAKARTA | 5 | 1 | 6 |
| 5 | Banten | PT BPD BANTEN Tbk | 4 | 1 | 5 |
| 6 | Others | Others Regional Development Banks | 84 | 21 | 105 |
| Total | | | 206 | 34 | 240 |
| Potential can be consolidated | | | 199 | 28 | 227 |
| Number of Rural Banks/Sharia Rural Banks after consolidation | | | 23 | 13 | 36 |
| Amount of Rural Banks/Sharia Rural Banks Decrease after Consolidation | | | 183 | 21 | 204 |

1. 27 BPD operate in same working area as 240 Rural Banks/Sharia Rural Banks owned by local governments in 31 provinces;
2. For BPD meet with capital capacity issue but have not plan or are not recommended to become Anchor Banks in Bank Business Group (KUB), it might become as owner/strategic partner of Rural Banks/Sharia Rural Banks. By expect, BPD will implement business synergy to them and also transfer of knowledge to improve governance and risk management of as well;
3. Of the 240 owned by the regional government, there are 227 Rural Banks/Sharia Rural Banks have potential to be merged.

BANK BUSINESS GROUP (KUB)



IMPLEMENTATION OF POJK 12/POJK.03/2020



CONSOLIDATION SCHEME

1. Merger, Consolidation, Integration
2. Takeover followed by Merger, Consolidation, Integration
3. Establishment of KUB for owned Banks
4. The formation of KUB was due to the separation of the Sharia Business Unit
5. Formation of KUB due to takeover

CONSOLIDATION OBJECTIVES

1. Strengthening the banking industry structure
2. Drive efficiency
3. Enlarge the business scale
4. Increasing the bank's carrying capacity in the economy (contributive)

SANCTION

1. Restrictions on business activities (e.g. banking services, raising funds, distributing funds) and office networks
2. Change of commercial bank business license to become a Rural Bank
3. Reassessment of key parties
4. Self-liquidation

BANK BUSINESS GROUP (KUB)

1. Fulfillment of core capital as a member of a banking business group;
2. Consolidated financial statements;
3. Loan synergy on interbank loan, consumer and productive loan;
4. Payment System Synergy (BI Fast, Remittance, liquidity etc.);
5. IT support for ease and efficiency of banking services;
6. Dividen & Fee Base Income for Holding Company;
7. Maximizing potential and improving the economy in several members of the Bank Business Group

FINANCIAL REPORT QUARTER 2 2024

| NO | BANK | CORE CAPITAL | ASSET | LOAN | DEPOSIT | NET PROFIT | CAR | ROA | ROE | NIM | LDR | NPL |
|----|-------------------|--------------|--------|--------|---------|------------|--------|-------|--------|-------|---------|-------|
| 1 | Bank NTB Syariah | 1,611 | 15,852 | 10,528 | 12,581 | 112 | 22.17% | 1.93% | 13.55% | 5.32% | 83.68% | 1.13% |
| 2 | Bank Lampung | 1,258 | 11,518 | 7,119 | 9,524 | 71 | 25.20% | 1.63% | 11.26% | 5.00% | 74.74% | 2.32% |
| 3 | Bank Banten | 1,219 | 7,132 | 3,636 | 4,638 | 4 | 43.04% | 0.10% | 0.57% | 3.21% | 78.40% | 9.76% |
| 4 | Bank Jambi | 2,393 | 13,728 | 9,470 | 8,846 | 171 | 39.26% | 3.35% | 14.74% | 5.71% | 107.06% | 2.15% |
| 5 | Bank Sultra | 1,765 | 12,493 | 9,073 | 10,295 | 213 | 32.91% | 4.55% | 22.75% | 7.91% | 88.13% | 0.93% |
| 6 | Bank Maluku Malut | 1,392 | 9,276 | 5,403 | 7,441 | 82 | 26.19% | 2.39% | 8.53% | 7.38% | 86.80% | 3.59% |
| 7 | Bank Bengkulu | 1,373 | 9,118 | 6,634 | 7,324 | 64 | 27.60% | 1.64% | 9.69% | 5.56% | 90.57% | 1.34% |
| 8 | Bank NTT | 2,321 | 17,241 | 12,505 | 13,062 | 88 | 24.99% | 1.30% | 7.53% | 6.13% | 95.74% | 3.58% |
| 9 | Bank SulutGo | 1,716 | 22,159 | 15,424 | 16,204 | 121 | 19.10% | 1.43% | 14.22% | 6.47% | 95.19% | 2.60% |
| 10 | Bank Sulteng | 1,440 | 12,538 | 7,668 | 7,860 | 132 | 26.25% | 2.86% | 19.11% | 6.22% | 97.57% | 2.89% |
| 11 | Bank Kalsel | 2,944 | 24,828 | 14,395 | 18,678 | 177 | 26.44% | 1.80% | 12.37% | 5.43% | 77.07% | 4.48% |

- Member/process of becoming a member of KUB Bank Jatim
- Member/process of becoming a member of KUB in Other Bank
- Able to meet its own core capital

KUB OVERVIEW



BANK BUSINESS GROUP STAGES



BANK AS A MEMBER OF KUB

Delivering action plans in the Bank Business Plan

Submitting documents:

1. Statement letter from the Controlling Shareholder
2. Letter of commitment of support to the prospective Holding Company of the bank business group
3. Synergy/support implementation plan

BANK AS HOLDING COMPANY

Submitting plans to establish a Bank Business Group (KUB) in the Bank Business Plan (including capital injection plans)

through takeover

without takeover

Submitting an application for a takeover permit

Make a stock purchase

Submitting a plan to form a bank business group accompanied by the following documents:

1. Structure of the new bank business group
2. Letter of statement of responsibility for capital and liquidity of BPD members of the bank business group (letter of comfort)
3. Letter of statement from the controlling shareholder
4. Plan for implementing synergy/support

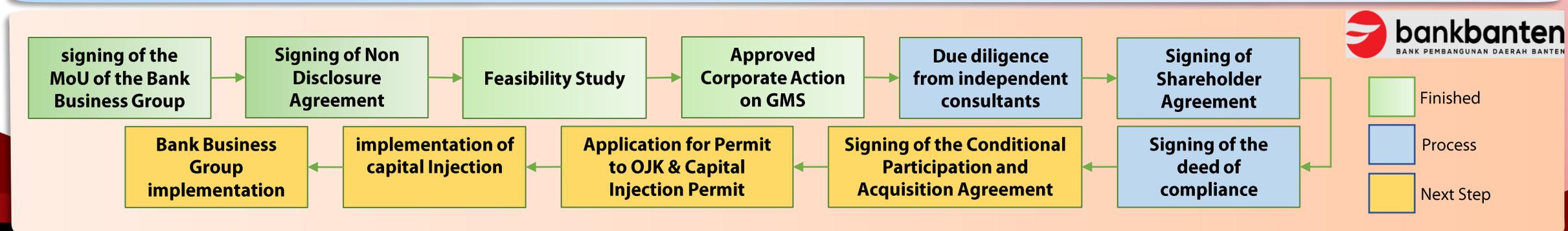
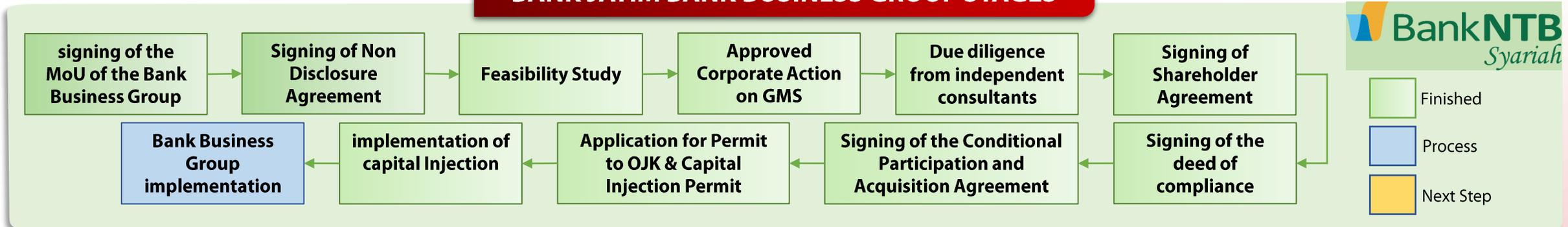


Letter of Confirmation ("Approval") from the OJK Including a takeover permit, if the KUB is formed through a takeover

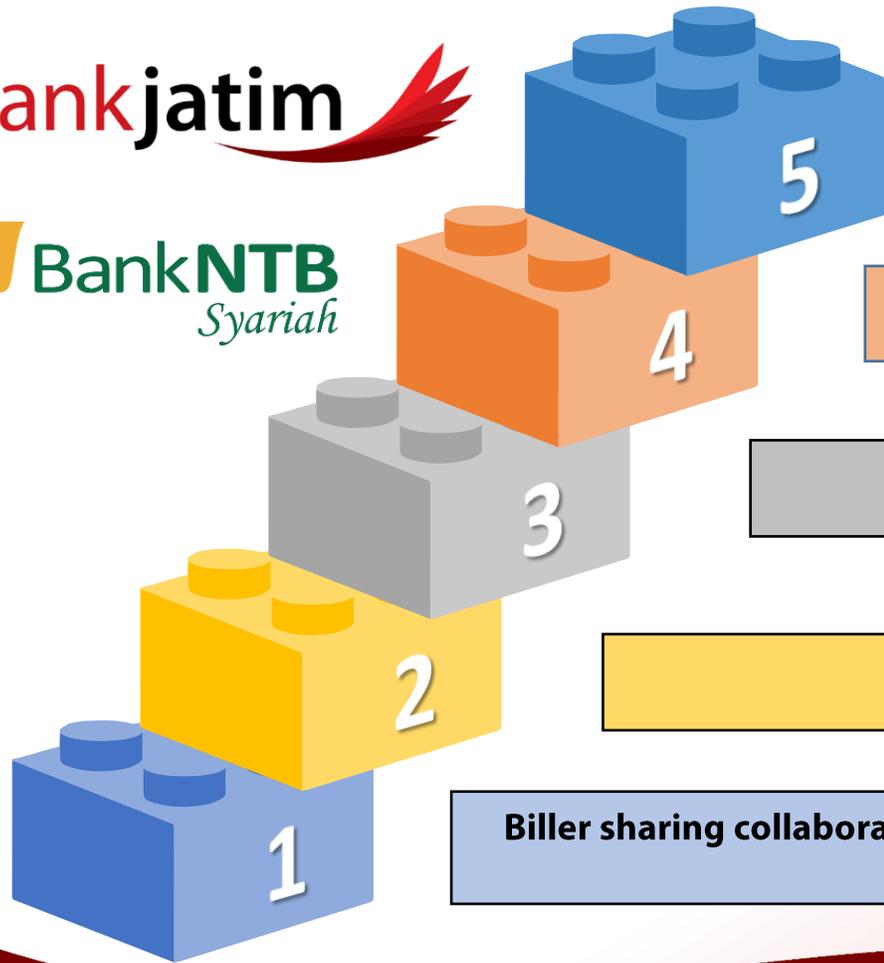
BANK JATIM KUB STAGES



BANK JATIM BANK BUSINESS GROUP STAGES



KUB SYNERGY PROCESS



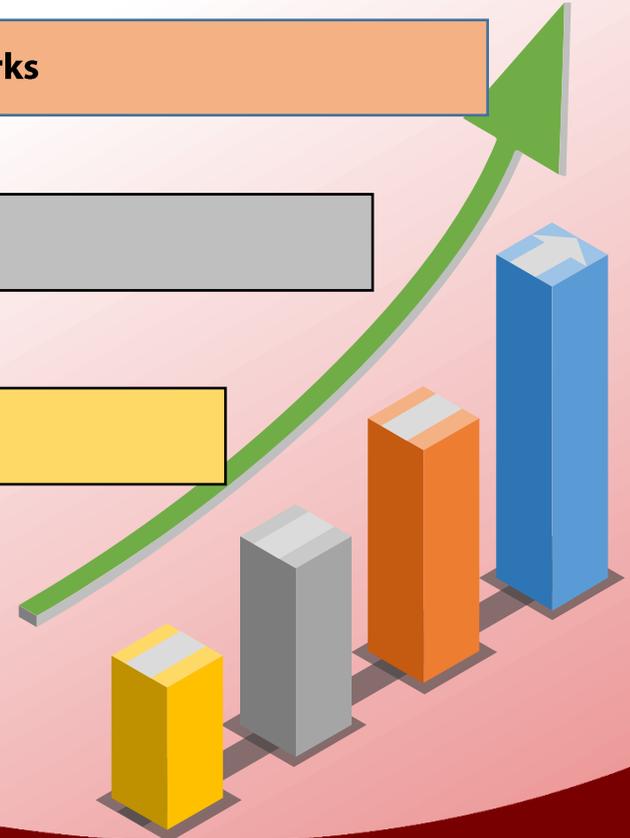
Syndicate Loan Collaboration :
Paper Industry by 2 customer each IDR 300 bio

Synergy of ATM's networks

Trade finance

Remittance with a partnership scheme.

Billers sharing collaboration for payment through J Connect and vice versa



SUSTAINABILITY PERFORMANCE



Employee Program



1. Equal Employment Opportunity;
2. Merit system ;
3. Occupational Safety and Health (K3): Social Security Insurance (BPJS), Work Accident Insurance (JKK), Death Insurance, Old-Age Security (JHT), Retirement Insurance (JP), Outpatient & Inpatient Health Assistance etc.

Training and Competency Development



1. Learning and education budget (IDR 38.866 Mn)
2. Key Performance Indicator (KPI)
3. Employee Career Program
4. Jatimers Communities
5. Reward & Punishment etc.

Sustainable Activity



1. Sustainability Portofolio (IDR 1,364 Tn), CSR (IDR 17,39 Mio), Reducing Environmental Cost Program (IDR 299 Mio) in 2023;
2. ISO 27001:2022 Information Security Management System, Paperless, stopped using single-use plastic cup
3. Innovation and Development of Sustainable Finance Products/ Services etc.

Customer Service



1. Financial literacy and inclusion activities, Digital Product
2. Laku Pandai Agent as representative of Bank Jatim;
3. Customer Satisfaction Index 94,73%,
4. Whistleblower (<https://wbs.bankjatim.co.id/>) & SMS/Whatsapp 081330003040, Gratification Control Unit, SNI ISO 37001:2016 Anti Bribery Management System (SMAP) , Call Center unit "Info Bank Jatim 14044"
5. Customer Data Privacy and Security etc.

Awards & Stock Index



1st Rank in the BUMD Finance Company Annual Report Awards (ARA) 2022 Indonesia Stock Exchange (IDX)



Platinum Plus Best Corporate Emissions Calculation Transparency 2024 Best Corporate Emissions Transparency and Reduction 2024 Investortrust.id and Bumi Global Karbon (BGK) Foundation



ESGQ IDX KEHATI
ESGS IDXKEHATI

FINANCIAL HIGHLIGHT 1H24



| BALANCE SHEET (In billion IDR) | 1H23 | 1H24 | Yoy |
|-----------------------------------|----------------|----------------|---------------|
| ASSET | 103,005 | 101,241 | -1.71% |
| Bank Placements | 16,292 | 11,218 | -31.15% |
| Marketable Securities | 33,561 | 28,155 | -16.11% |
| LOAN | 49,211 | 58,072 | 18.01% |
| -Commercial & SME | 20,042 | 26,328 | 31.37% |
| -Consumer | 29,169 | 31,743 | 8.82% |
| DEPOSIT | 82,649 | 81,035 | -1.95% |
| - Current Account | 22,632 | 19,628 | -13.27% |
| - Saving Account | 24,905 | 28,357 | 13.86% |
| - Time Deposit | 35,111 | 33,050 | -5.87% |

| INCOME STATEMENT (In billion IDR) | 1H23 | 1H24 | Yoy |
|--------------------------------------|------------|------------|----------------|
| Interest Income | 3,445 | 3,785 | 9.87% |
| Interest Expense | (1,103) | (1,216) | 10.27% |
| Net Interest Income | 2,342 | 2,568 | 9.67% |
| Pre-Provision Opt Profit | 1,242 | 1,321 | 6.38% |
| Provision Expense | (289) | (481) | 66.69% |
| Net profit | 720 | 621 | -13.79% |
| RATIO | 1H23 | 1H24 | |
| NPL Gross | 2.80% | 3.08% | |
| NPL Net | 1.16% | 1.48% | |
| Coverage Ratio | 97.70% | 89.90% | |

| RATIO | 1H23 | 1H24 |
|--------------------|--------|--------|
| ROA | 1.91% | 1.63% |
| ROE | 13.80% | 11.60% |
| NIM | 5.38% | 5.67% |
| LDR | 59.54% | 71.39% |
| BOPO | 75.85% | 80.59% |
| CAR | 26.03% | 22.89% |
| CASA | 57.52% | 59.22% |
| COLF | 3.40% | 3.54% |
| Credit Cost | 1.17% | 1.66% |

FINANCIAL HIGHLIGHT 9M24



| BALANCE SHEET (In billion IDR) | 9M23 | 9M24 | Yoy |
|-----------------------------------|----------------|----------------|---------------|
| ASSET | 107,038 | 106,630 | -0.38% |
| Bank Placements | 15,067 | 10,732 | -28.77% |
| Marketable Securities | 36,392 | 29,814 | -18.08% |
| LOAN | 51,773 | 62,198 | 20.13% |
| -Commercial & SME | 21,920 | 28,403 | 29.57% |
| -Consumer | 29,853 | 33,795 | 13.20% |
| DEPOSIT | 84,191 | 87,500 | 3.93% |
| - Current Account | 21,386 | 20,542 | -3.95% |
| - Saving Account | 24,979 | 29,248 | 17.09% |
| - Time Deposit | 37,826 | 37,711 | -0.30% |

| INCOME STATEMENT (In billion IDR) | 9M23 | 9M24 | Yoy |
|--------------------------------------|--------------|------------|----------------|
| Interest Income | 5,279 | 5,785 | 9.58% |
| Interest Expense | (1,705) | (1,837) | 7.72% |
| Net Interest Income | 3,574 | 3,948 | 10.47% |
| Pre-Provision Opt Profit | 1,852 | 1,983 | 7.06% |
| Provision Expense | (432) | (690) | 59.82% |
| Net profit | 1,095 | 930 | -15.04% |
| RATIO | 9M23 | 9M24 | |
| NPL Gross | 2.74% | 2.97% | |
| NPL Net | 1.21% | 1.52% | |
| Coverage Ratio | 96.06% | 88.12% | |

| RATIO | 9M23 | 9M24 |
|--------------------|--------|--------|
| ROA | 1.87% | 1.63% |
| ROE | 13.95% | 11.57% |
| NIM | 5.38% | 5.72% |
| LDR | 61.49% | 70.85% |
| BOPO | 76.23% | 80.40% |
| CAR | 25.80% | 23.06% |
| CASA | 55.07% | 56.90% |
| COLF | 3.40% | 3.53% |
| Credit Cost | 1.11% | 1.48% |

JCONNECT #semuabisadimanaaja



NETWORK

| | |
|--------|-----------------------|
| 1 | Headquarter |
| 48 | Branch Office |
| 175 | Sub Branch Office |
| 214 | Functional Office |
| 198 | Sharia Service Office |
| 197 | Payment Point |
| 40 | Car Cash |
| 847 | ATM |
| 105 | CDM/CRM |
| 11.127 | Agent |

IT BUDGET

| PERIOD | CAPEX BUDGET | OPEX BUDGET | TOTAL IT BUDGET |
|--------|--------------|-------------|-----------------|
| 2024 | 186.31 bn | 87.24 bn | 273.55 bn |

JCONNECT MOBILE

| | |
|--------------------|-----------------------------|
| User | 756.587 (+27,35% Yoy) |
| Transaction | 4,14 Million (+40,64% Yoy) |
| Transaction Amount | 5,63 Trillion (+53,23% Yoy) |

JCONNECT IB CORPORATE

| | |
|--------------------|----------------------------|
| User | 8.937 (+13,70% Yoy) |
| Transaction | 153.862 (-4,01%) |
| Transaction Amount | 1,18 Trillion (+8,27% Yoy) |

JCONNECT IB INDIVIDUAL

| | |
|--------------------|------------------------|
| User | 75.574 (-4,56% Yoy) |
| Transaction | 793 (-23,82% Yoy) |
| Transaction Amount | 17,80 Billion (-6,73%) |

JCONNECT QRIS

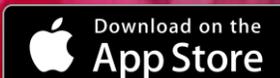
| | |
|--------------------|-------------------------------|
| User | 174.185 (+72,73% Yoy) |
| Transaction | 621.388(+56,89% Yoy) |
| Transaction Amount | 130,52 Billion (+204,87% Yoy) |

JATIM KILAT

| | |
|------------------|---------------|
| Loan Application | 7,61 Trillion |
| Loan Approved | 6,33 Trillion |
| On Process | 1,13 Trillion |

AGEN JATIM

| | |
|--------------------|--------------------------|
| User | 14.032 (+147,52% Yoy) |
| Transaction | 262.955 (+382,68%) |
| Transaction Amount | 39,59 Billion (+290,09%) |



BALANCESHEET



| (In billion IDR) | 1H24 | 1H24 | Yoy | 9M23 | 9M24 | Yoy | Q3 23 | Q1 24 |
|--|----------------|----------------|---------------|----------------|----------------|---------------|----------------|----------------|
| Total Asset | 103,005 | 101,241 | -1.71% | 107,038 | 106,630 | -0.38% | 103,855 | 100,842 |
| Bank Placement | 16,292 | 11,218 | -31.15% | 15,067 | 10,732 | -28.77% | 13,697 | 11,363 |
| Marketable Securities | 33,561 | 28,155 | -16.11% | 36,392 | 29,814 | -18.08% | 30,875 | 28,502 |
| LOAN | 49,211 | 58,072 | 18.01% | 51,773 | 62,198 | 20.13% | 54,761 | 56,997 |
| Allowance for Impairment Losses | (1,386) | (1,680) | 21.21% | (1,402) | (1,710) | 21.97% | (1,430) | (1,611) |
| - Marketable Securities | (0.40) | (0.52) | 30.98% | (0.38) | (0.53) | 38.12% | (1) | (1) |
| - Loan | (1,345) | (1,608) | 19.53% | (1,362) | (1,629) | 19.65% | (1,365) | (1,549) |
| - others | (40) | (71) | 77.22% | (40) | (80) | 100.78% | (65) | (61) |
| Deposit | 82,649 | 81,035 | -1.95% | 84,191 | 87,500 | 3.93% | 78,197 | 80,862 |
| - Current Account | 22,632 | 19,628 | -13.27% | 21,386 | 20,542 | -3.95% | 20,926 | 22,175 |
| - Saving Account | 24,905 | 28,357 | 13.86% | 24,979 | 29,248 | 17.09% | 28,816 | 26,818 |
| - Time Deposit | 35,111 | 33,050 | -5.87% | 37,826 | 37,711 | -0.30% | 28,455 | 31,869 |
| Equity | 11,497 | 11,876 | 3.30% | 11,748 | 12,346 | 5.10% | 12,151 | 11,632 |

INCOME STATEMENT



| (In billion IDR) | 1H23 | 1H24 | Yoy | 9M23 | 9M24 | Yoy | Q3 23 | Q4 23 | Q1 24 | Q2 24 | Q3 24 |
|---------------------------------|--------------|--------------|----------------|--------------|--------------|----------------|--------------|--------------|--------------|--------------|--------------|
| Interest Income | 3,445 | 3,785 | 9.87% | 5,279 | 5,785 | 9.58% | 1,834 | 1,988 | 1,842 | 1,861 | 2,081 |
| Interest Expense | (1,103) | (1,216) | 10.27% | (1,705) | (1,837) | 7.72% | (602) | (611) | (621) | (591) | (624) |
| Net Interest Income | 2,342 | 2,568 | 9.67% | 3,574 | 3,948 | 10.47% | 1,232 | 1,377 | 1,221 | 1,270 | 1,457 |
| Non Int Opt Inc | 388 | 475 | 22.50% | 563 | 691 | 22.78% | 175 | 193 | 255 | 218 | 218 |
| Non Int Opt Exp | (1,488) | (1,722) | 15.77% | (2,285) | (2,656) | 16.26% | (797) | (889) | (852) | (908) | (897) |
| Pre-Provision Opt Profit | 1,242 | 1,321 | 6.38% | 1,852 | 1,983 | 7.06% | 610 | 680 | 625 | 581 | 778 |
| Provision Expense | (289) | (481) | 66.69% | (432) | (690) | 59.82% | (143) | (239) | (221) | (193) | (276) |
| - Loan | (276) | (478) | 73.57% | (417) | (687) | 64.75% | (141) | (246) | (220) | (191) | (276) |
| - Non Loan | (13) | (3) | -80.04% | (15) | (3) | -80.61% | (2) | 6 | (1) | (1) | (0) |
| Non Opt Profit | (16) | (22) | 33.01% | (8) | (52) | 537.57% | 8 | 39 | (1) | (23) | (28) |
| Pre Tax Profit | 937 | 818 | -12.66% | 1,413 | 1,242 | -12.10% | 476 | 480 | 403 | 365 | 474 |
| Taxes | (217) | (198) | -8.94% | (318) | (312) | -1.96% | (101) | (105) | (93) | (95) | (124) |
| Net Profit | 720 | 621 | -13.79% | 1,095 | 930 | -15.04% | 375 | 375 | 310 | 270 | 350 |

FINANCIAL RATIOS



| RATIO | 9M22 | FY22 | 3M23 | 1H23 | 9M23 | FY23 | 3M24 | 1H24 | 9M24 |
|----------------|--------|---------|---------|--------|--------|---------|--------|--------|--------|
| ROA | 2,02% | 1.95% | 1.62% | 1.91% | 1.87% | 1.87% | 1.59% | 1.53% | 1.63% |
| ROE | 15,85% | 16,24% | 11.46% | 13.80% | 13.95% | 13.96% | 11.24% | 10.85% | 11.57% |
| NIM | 5,17% | 5,11% | 5.30% | 5.38% | 5.38% | 5.57% | 5.43% | 5.50% | 5.72% |
| LDR | 55,40% | 56,50% | 60.74% | 59.54% | 61.49% | 70.03% | 70.49% | 71.68% | 70.85% |
| BOPO | 74,24% | 76,15% | 79.02% | 75.85% | 76.23% | 77.27% | 81.20% | 81.35% | 80.40% |
| CAR | 22,65% | 24,74% | 28.47% | 26.03% | 25.80% | 25.71% | 23.12% | 22.53% | 23.06% |
| Coverage Ratio | 99,89% | 100.72% | 101.55% | 97.70% | 97.20% | 100.08% | 96.46% | 86.14% | 88.12% |
| Credit Cost | 0,92% | 0.84% | 1.51% | 1.17% | 1.11% | 1.23% | 1.55% | 1.42% | 1.48% |
| CASA | 59,14% | 61.12% | 57.94% | 57.52% | 55.07% | 63.61% | 60.59% | 59.22% | 56.90% |

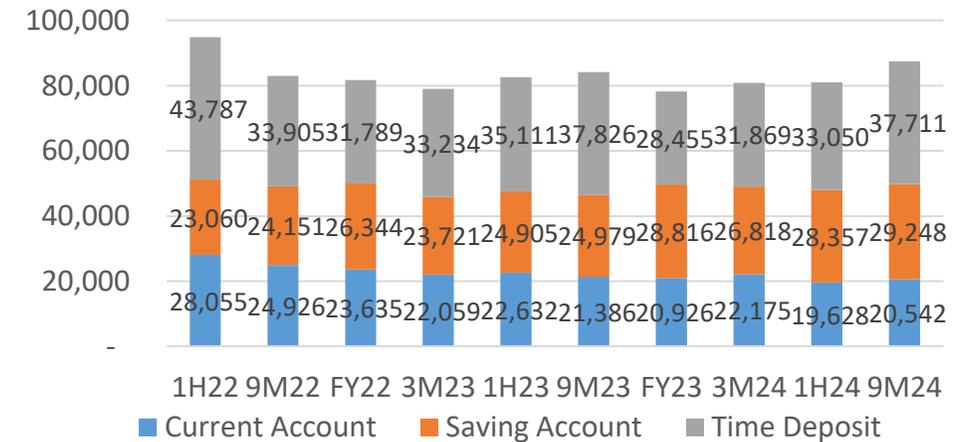
DEPOSIT PERFORMANCE



| FUNDING GROWTH (In billion IDR) | 1H23 | 1H24 | Yoy | 9M23 | 9M24 | Yoy |
|------------------------------------|---------------|---------------|----------------|---------------|---------------|---------------|
| Saving Account | 24,905 | 28,357 | 13.86% | 24,979 | 29,248 | 17.09% |
| Time Deposit | 35,111 | 33,050 | -5.87% | 37,826 | 37,711 | -0.30% |
| Current Account Government | 15,536 | 11,278 | -27.41% | 12,781 | 11,188 | -12.46% |
| Current Account Private | 7,096 | 8,350 | 17.68% | 8,606 | 9,353 | 8.68% |
| Total Current Account | 22,632 | 19,628 | -13.27% | 21,386 | 20,542 | -3.95% |

| TICKET SIZE (In Million) | 1H23 | 1H24 | 9M23 | 9M24 |
|------------------------------|---------------|--------------|---------------|--------------|
| Saving Account | 2.8 | 2.9 | 2.7 | 3.0 |
| Time Deposit | 537.34 | 455.1 | 543.51 | 509.0 |
| Current Account Government | 115,083.7 | 82,923.8 | 94,670.9 | 82,877.4 |
| Current Account Private | 47.5 | 54.1 | 57.4 | 59.1 |
| Total Current Account | 151.4 | 127.1 | 142.4 | 129.6 |

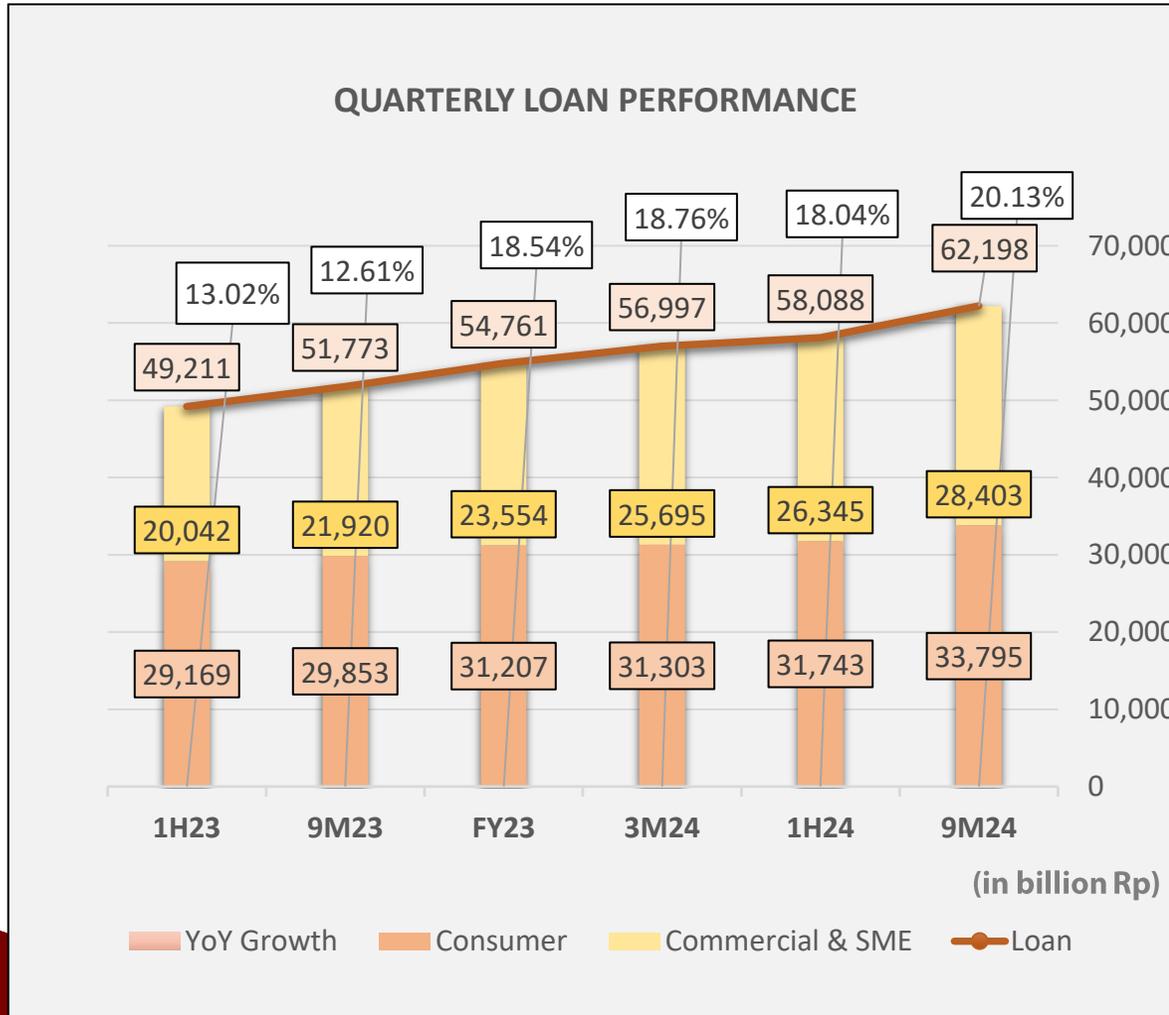
QUARTERLY DEPOSIT PERFORMANCE



QUARTERLY DEPOSIT COMPOSITION



LOAN PERFORMANCE



| SEGMENT | LOAN GROWTH (In Billion IDR) | | | TICKET SIZE | |
|----------------|------------------------------|---------------|---------------|--------------|--------------|
| | 1H23 | 1H24 | Yoy | 1H23 | 1H24 |
| MULTI PURPOSE | 24,342 | 25,950 | 6.61% | 93.3 | 95.5 |
| MORTGAGE | 2,304 | 2,920 | 26.74% | 171.9 | 202.9 |
| OTHER | 2,524 | 2,874 | 13.88% | 222.9 | 207.6 |
| TOTAL | 29,169 | 31,743 | 8.82% | 102.1 | 105.8 |
| MICRO | 6,244 | 8,426 | 34.94% | 25.5 | 27.7 |
| SMALL & MEDIUM | 6,676 | 10,443 | 56.43% | 342.9 | 384.5 |
| CORPORATION | 7,122 | 7,460 | 4.74% | 12,071.3 | 40,106.0 |
| TOTAL | 20,042 | 26,328 | 31.37% | 75.6 | 79.5 |

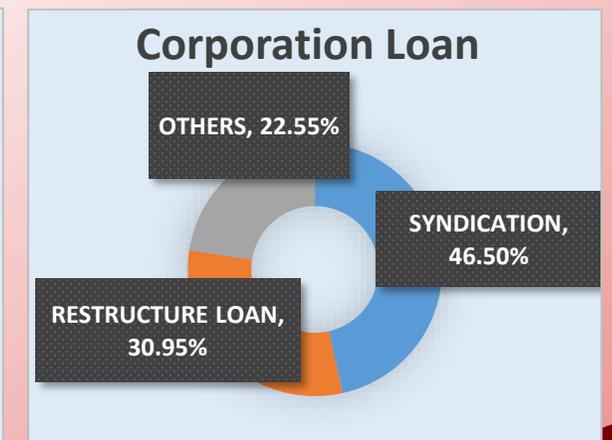
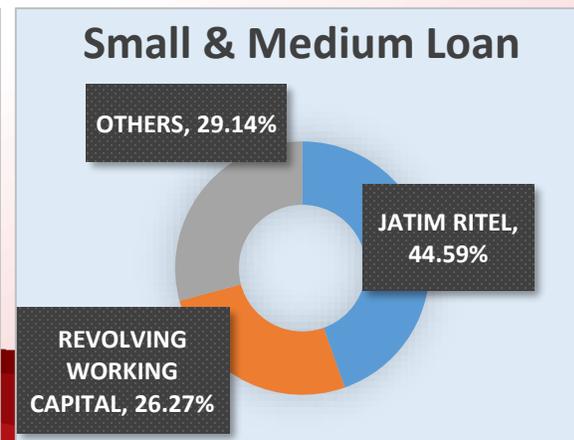
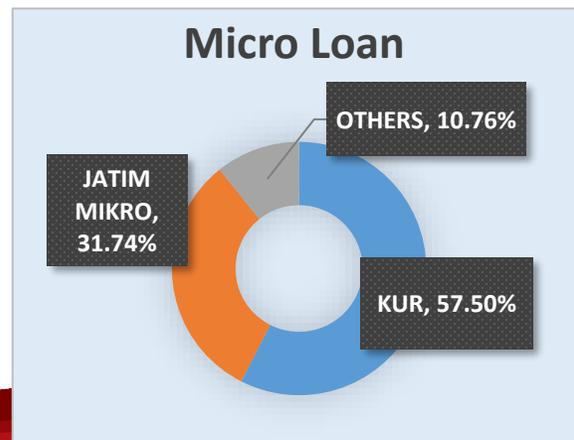
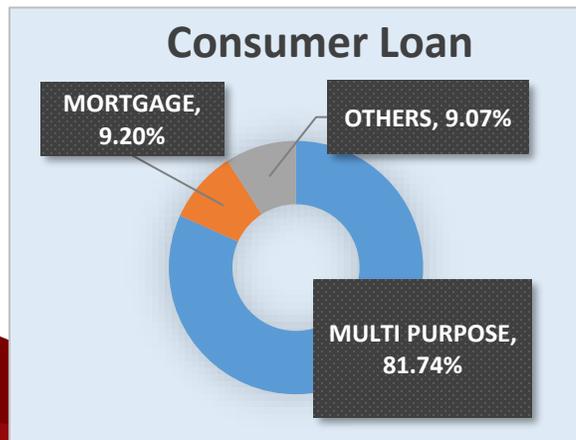
| SEGMENT | LOAN GROWTH (In Billion IDR) | | | TICKET SIZE | |
|----------------|------------------------------|---------------|---------------|--------------|--------------|
| | 9M23 | 9M24 | Yoy | 9M23 | 9M24 |
| MULTI PURPOSE | 24,847 | 27,717 | 11.55% | 91.9 | 98.9 |
| MORTGAGE | 2,408 | 3,105 | 28.93% | 176.2 | 211.9 |
| OTHER | 2,597 | 2,973 | 14.45% | 217.2 | 207.4 |
| TOTAL | 29,853 | 33,795 | 13.20% | 100.8 | 109.2 |
| MICRO | 7,037 | 8,929 | 26.87% | 24.3 | 36.1 |
| SMALL & MEDIUM | 7,370 | 11,740 | 59.29% | 388.9 | 435.6 |
| CORPORATION | 7,513 | 7,734 | 2.95% | 11,683.9 | 57,718.6 |
| TOTAL | 21,920 | 28,403 | 29.57% | 71.0 | 103.5 |

LOAN PERFORMANCE 1H24



| LOAN COMPOSITION | | | | |
|------------------|---------------|---------------|---------------|---------------|
| SEGMENT | 1H23 | % | 1H24 | % |
| MULTI PURPOSE | 24,342 | 49.46% | 25,950 | 44.67% |
| MORTGAGE | 2,304 | 4.68% | 2,920 | 5.03% |
| OTHER | 2,524 | 5.13% | 2,874 | 4.95% |
| TOTAL | 29,169 | 59.27% | 31,743 | 54.65% |
| MICRO | 6,244 | 12.69% | 8,426 | 14.50% |
| SMALL & MEDIUM | 6,676 | 13.57% | 10,453 | 18.00% |
| CORPORATION | 7,122 | 14.47% | 7,466 | 12.85% |
| TOTAL | 20,042 | 40.73% | 26,345 | 45.35% |

| NO | LOAN ECONOMIC SECTOR | 1H24 | % |
|----|---|-----------|--------|
| 1 | Wholesale and Retail Trade | 8,475.53 | 14.59% |
| 2 | Mining and Quarrying | 4,323.53 | 7.45% |
| 3 | Agricultures, Hunting and Forestry | 3,533.25 | 6.08% |
| 4 | Processing industry | 3,245.31 | 5.59% |
| 5 | Community, Sociocultural, Entertainment and Other Individual Services | 2,612.86 | 4.50% |
| 6 | Financial intermediaries | 954.14 | 1.64% |
| 7 | Provision of accomodation and the provision of eating and drinking | 495.90 | 0.85% |
| 8 | Others | 34,431.08 | 59.29% |

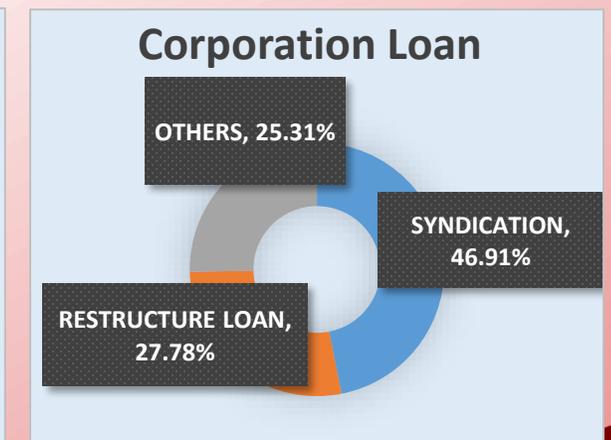
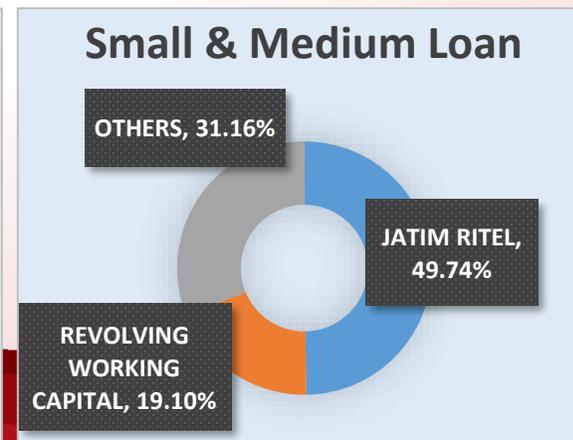
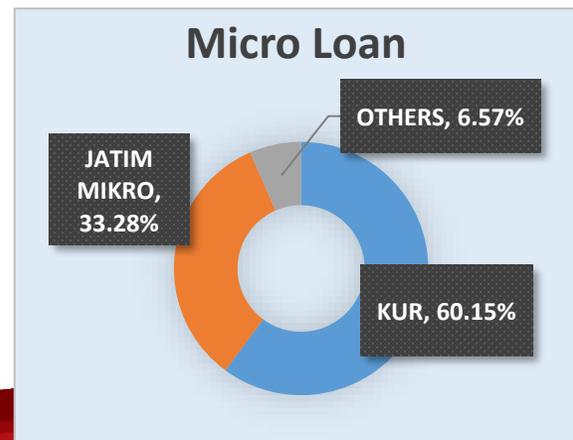
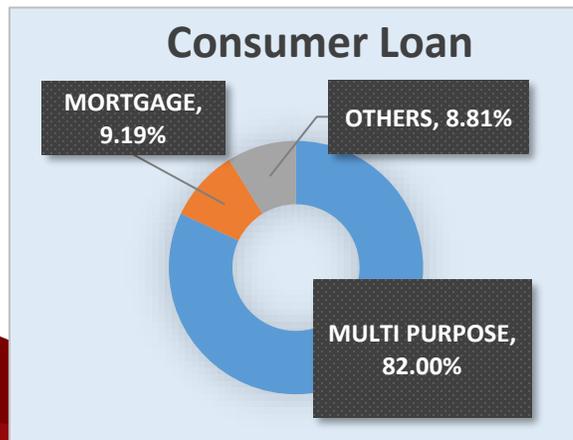


LOAN PERFORMANCE 9M24

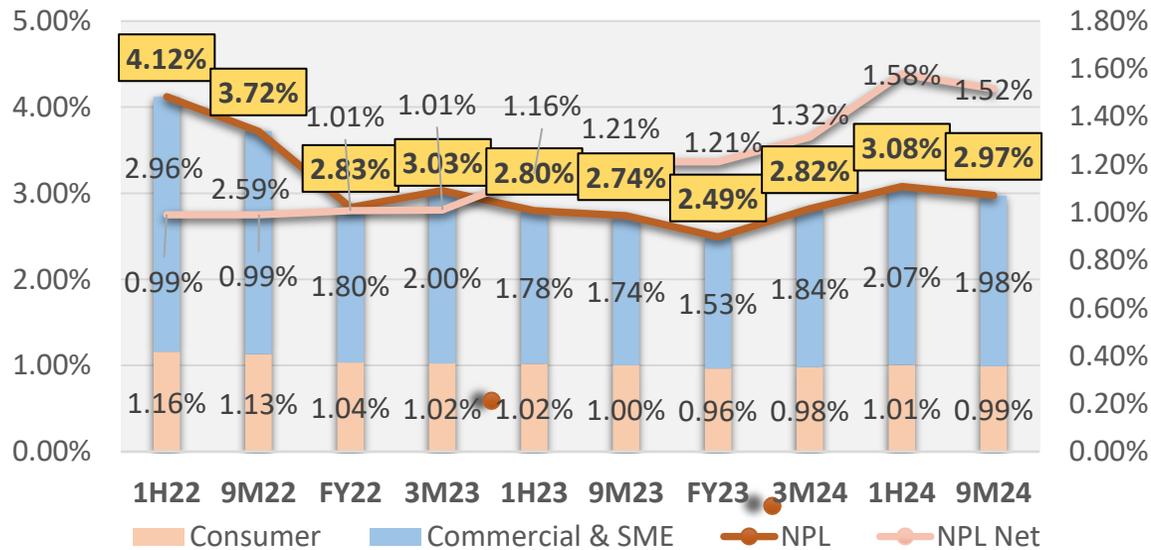


| LOAN COMPOSITION | | | | |
|------------------|---------------|---------------|---------------|---------------|
| SEGMENT | 9M23 | % | 9M24 | % |
| MULTI PURPOSE | 24,847 | 47.99% | 27,717 | 44.56% |
| MORTGAGE | 2,408 | 4.65% | 3,105 | 4.99% |
| OTHER | 2,597 | 5.02% | 2,973 | 4.78% |
| TOTAL | 29,853 | 57.66% | 33,795 | 54.33% |
| MICRO | 7,037 | 13.59% | 8,929 | 14.36% |
| SMALL & MEDIUM | 7,370 | 14.24% | 11,740 | 18.88% |
| CORPORATION | 7,513 | 14.51% | 7,734 | 12.43% |
| TOTAL | 21,920 | 42.34% | 28,403 | 45.67% |

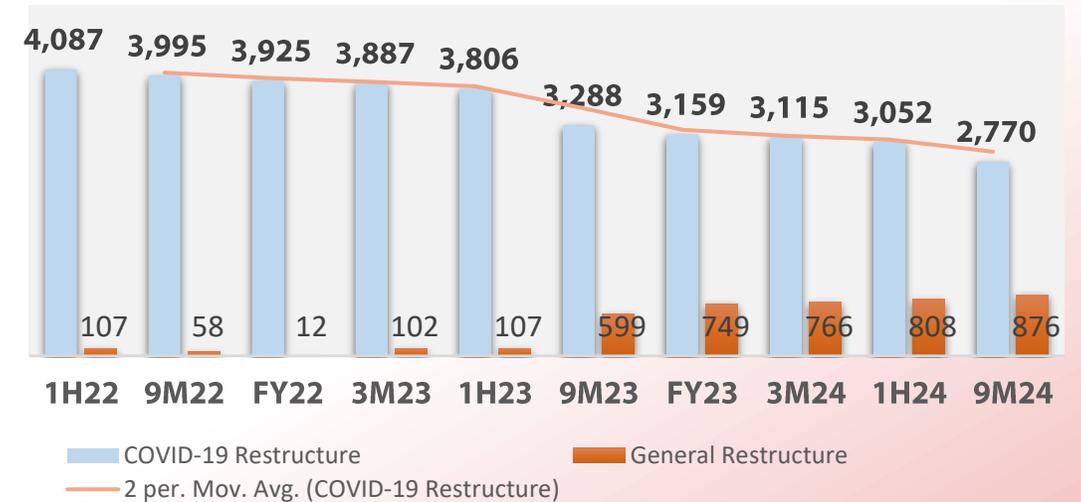
| NO | LOAN ECONOMIC SECTOR | 9M24 | % |
|----|---|-----------|--------|
| 1 | Wholesale and Retail Trade | 8,778.25 | 14.11% |
| 2 | Mining and Quarrying | 4,677.38 | 7.52% |
| 3 | Agricultures, Hunting and Forestry | 3,818.52 | 6.14% |
| 4 | Processing industry | 3,689.20 | 5.93% |
| 5 | Community, Sociocultural, Entertainment and Other Individual Services | 2,750.72 | 4.42% |
| 6 | Financial intermediaries | 945.94 | 1.52% |
| 7 | Provision of accomodation and the provision of eating and drinking | 546.21 | 0.88% |
| 8 | Others | 36,991.77 | 59.47% |



NPL, IMPAIRMENT & LOAN RESTRUCTURE



QUARTERLY COVID-19 LOAN RESTRUCTURE



| DESCRIPTION | 9M23 | IMPAIRMENT | % | 9M24 | IMPAIRMENT | % |
|------------------------|--------|------------|--------|--------|------------|--------|
| Current | 48,874 | 461 | 0.94% | 57,495 | 395 | 0.69% |
| Special Mention | 1,481 | 110 | 7.46% | 2,854 | 329 | 11.52% |
| Sub Standart | 131 | 48 | 36.21% | 190 | 64 | 33.60% |
| Doubtfull | 118 | 43 | 36.36% | 197 | 61 | 30.94% |
| Loss | 1,168 | 700 | 59.92% | 1,462 | 781 | 53.40% |
| Total | 51,773 | 1,362 | 2.63% | 62,198 | 1,629 | 2.62% |
| Coverage Ratio | 1,418 | 1,362 | 96.06% | 1,849 | 1,629 | 88.12% |

| 9M24 LOAN RESTRUCTURE | OUTSTANDING | COMPOSITION | NPL |
|-----------------------------------|-------------|-------------|-------|
| COVID-19 LOAN RESTRUCTURED | 2,770 | 4.45% | 7.68% |
| GENERAL LOAN RESTRUCTURED | 876 | 1.41% | 5.15% |
| TOTAL LOAN RESTRUCTURE | 3,645 | 5.86% | 7.07% |

NPL PER SEGMENT (1H24 & 9M24)

| NO | CONSUMER LOAN | 1H24 | % | 9M24 | % |
|--------------|---------------|---------------|--------------|---------------|--------------|
| 1 | MORTGAGE | 297.81 | 0.51% | 277.63 | 0.45% |
| 2 | MULTIPURPOSE | 204.39 | 0.35% | 243.98 | 0.39% |
| 3 | OTHERS | 82.85 | 0.14% | 93.73 | 0.15% |
| TOTAL | | 585.05 | 1.01% | 615.34 | 0.99% |

| NO | MICRO LOAN | 1H24 | % | 9M24 | % |
|--------------|-------------|---------------|--------------|---------------|--------------|
| 1 | JATIM MIKRO | 120.18 | 0.21% | 138.80 | 0.22% |
| 2 | KUR | 81.80 | 0.14% | 85.96 | 0.14% |
| 3 | OTHERS | 71.97 | 0.12% | 88.19 | 0.14% |
| TOTAL | | 273.95 | 0.47% | 312.95 | 0.50% |

| NO | RETAIL LOAN | 1H24 | % | 9M24 | % |
|--------------|---------------------------|---------------|--------------|---------------|--------------|
| 1 | JATIM RETAIL | 204.34 | 0.35% | 238.57 | 0.38% |
| 2 | REVOLVING WORKING CAPITAL | 174.71 | 0.30% | 146.95 | 0.24% |
| 3 | OTHERS | 550.53 | 0.95% | 524.73 | 0.84% |
| TOTAL | | 929.58 | 1.60% | 910.24 | 1.46% |

NPL REDUCTION STRATEGY

- Write-Off**, Until Sep 2024 Bank Jatim has written off **429,78** billion, with a recovery rate of **134,43** billion or 31,28%;
- General Restructure**, Until Sep 2024 Bank Jatim has restructured IDR 876 billion (1,41% of the total Loans Distributed);
- Extracomptable billing incentives**, Bank Jatim provides incentives to billing officers who can increase extracomptable billing;
- Repayment Stimulus with Reduction of Interest and Fines**, Customers can apply for interest relief and fines for bad credit;
- Collateral auction**, Banks conduct auctions for bad debtors' collateral by collaborating with property agents;
- Repayment of part of the collateral**, Bad debtors can redeem part of their collateral by paying off part of their credit;
- Small Claim Court**, Banks can file small claim courts against problematic debtors by collaborating with prosecutors;
- Monitoring & Controlling**, monitoring and controlling through weekly meetings regarding the progress of collection and credit settlement by management



bersama membangun Indonesia

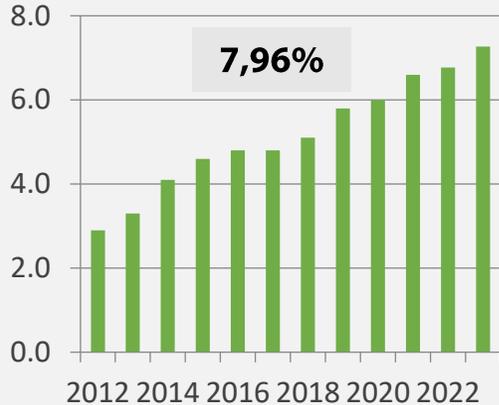


APPENDIX

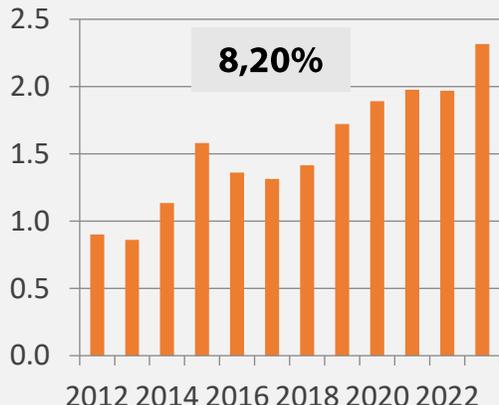
COMPOUND ANNUAL GROWTH RATE



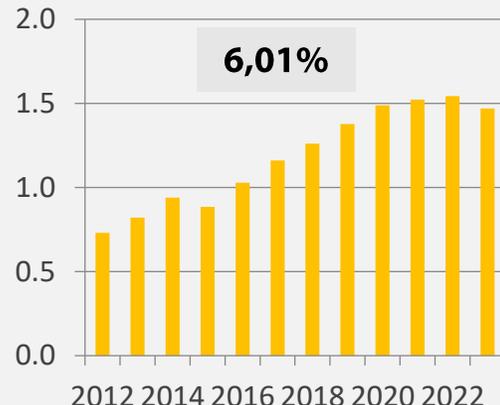
INTEREST INCOME



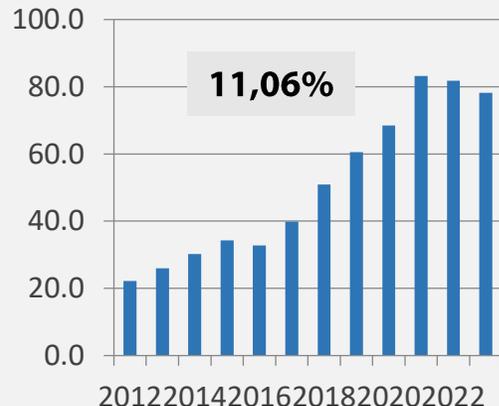
INTEREST EXPENSE



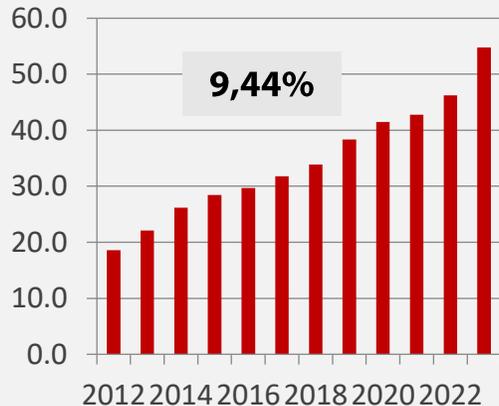
NET PROFIT



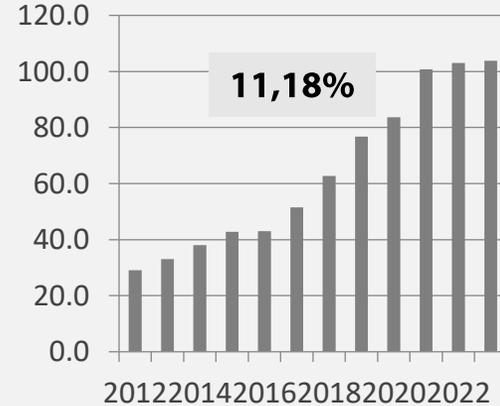
CUSTOMER DEPOSIT



LOAN



TOTAL ASSET



QUARTERLY BALANCESHEET



| INFORMATION (In billion IDR) | 9M22 | FY22 | 3M23 | 1H23 | 9M23 | FY23 | 3M24 | 1H24 | 9M24 |
|---------------------------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Total Asset | 98.477 | 103,031 | 96,620 | 103,005 | 107,038 | 103,855 | 100,842 | 101,547 | 106,630 |
| Loan | 45.976 | 46,197 | 47,992 | 49,211 | 51,773 | 54,761 | 56,997 | 58,088 | 62,198 |
| Allowance for Impairment Losses | (1.737) | (1,366) | (1,514) | (1,386) | (1,402) | (1,430) | (1,611) | (1,613) | (1,710) |
| Customer Deposit | 82.982 | 81,767 | 79,013 | 82,649 | 84,191 | 78,197 | 80,862 | 81,035 | 87,500 |
| - Current Account | 24.926 | 23,635 | 22,059 | 22,632 | 21,386 | 20,926 | 22,175 | 19,628 | 20,542 |
| - Saving Account | 24.151 | 26,344 | 23,721 | 24,905 | 24,979 | 28,816 | 26,818 | 28,357 | 29,248 |
| - Time Deposit | 33.905 | 31,789 | 33,234 | 35,111 | 37,826 | 28,455 | 31,869 | 33,050 | 37,711 |
| Equity | 10.908 | 11,446 | 11,756 | 11,497 | 11,748 | 12,151 | 11,632 | 11,841 | 12,346 |

QUARTERLY INCOME STATEMENT



| INFORMATION (In billion IDR) | 9M22 | FY22 | 3M23 | 1H23 | 9M23 | FY23 | 3M24 | 1H24 | 9M24 |
|-------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Interest Income | 5.086 | 6,775 | 1,725 | 3,445 | 5,279 | 7,267 | 1,842 | 3,703 | 5,785 |
| Interest Expense | (1.425) | (1,968) | (578) | (1,103) | (1,705) | (2,316) | (621) | (1,212) | (1,837) |
| Net Interest Income | 3.661 | 4,806 | 1,147 | 2,342 | 3,574 | 4,951 | 1,221 | 2,491 | 3,948 |
| Non Int Opt Inc | 462 | 656 | 196 | 388 | 563 | 756 | 255 | 473 | 691 |
| Non Int Opt Exp | (2.201) | (3,131) | (758) | (1,488) | (2,285) | (3,174) | (852) | (1,759) | (2,656) |
| Pre-Provision Opt Profit | 1.922 | 2,332 | 585 | 1,242 | 1,852 | 2,533 | 625 | 1,205 | 1,983 |
| Provision Expense | (318) | (387) | (182) | (289) | (432) | (671) | (221) | (414) | (690) |
| - Loan | (312) | (376) | (172) | (276) | (417) | (662) | (220) | (411) | (687) |
| - Non Loan | (6) | (10) | (9) | (13) | (15) | (9) | (1) | (3) | (3) |
| Non Opt Profit | (29) | 85 | (5) | (16) | (8) | 31 | (1) | (24) | (52) |
| Pre Tax Profit | 1.575 | 2,030 | 399 | 937 | 1,413 | 1,893 | 403 | 768 | 1,242 |
| Taxes | (372) | (487) | (94) | (217) | (318) | (423) | (93) | (188) | (312) |
| Net Profit | 1.203 | 1,543 | 305 | 720 | 1,095 | 1,470 | 310 | 580 | 930 |

STOCK



| 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 |
| 2023 | 54,39 | 1.470 |

| BJTM Price Sep 30, 2024 IDR 565,-/ share | |
|---|--------------|
| PBV | 0.69 |
| EPS(ann net profit) | 82.59 |
| PER | 6.84 |
| Market Capital | 8,484 |



PEFINDO
CREDIT RATING AGENCY

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



IDX
Indonesia Stock Exchange

INDEKS IDX
BUMN20



52
INDEKS
TEMPO · IDN

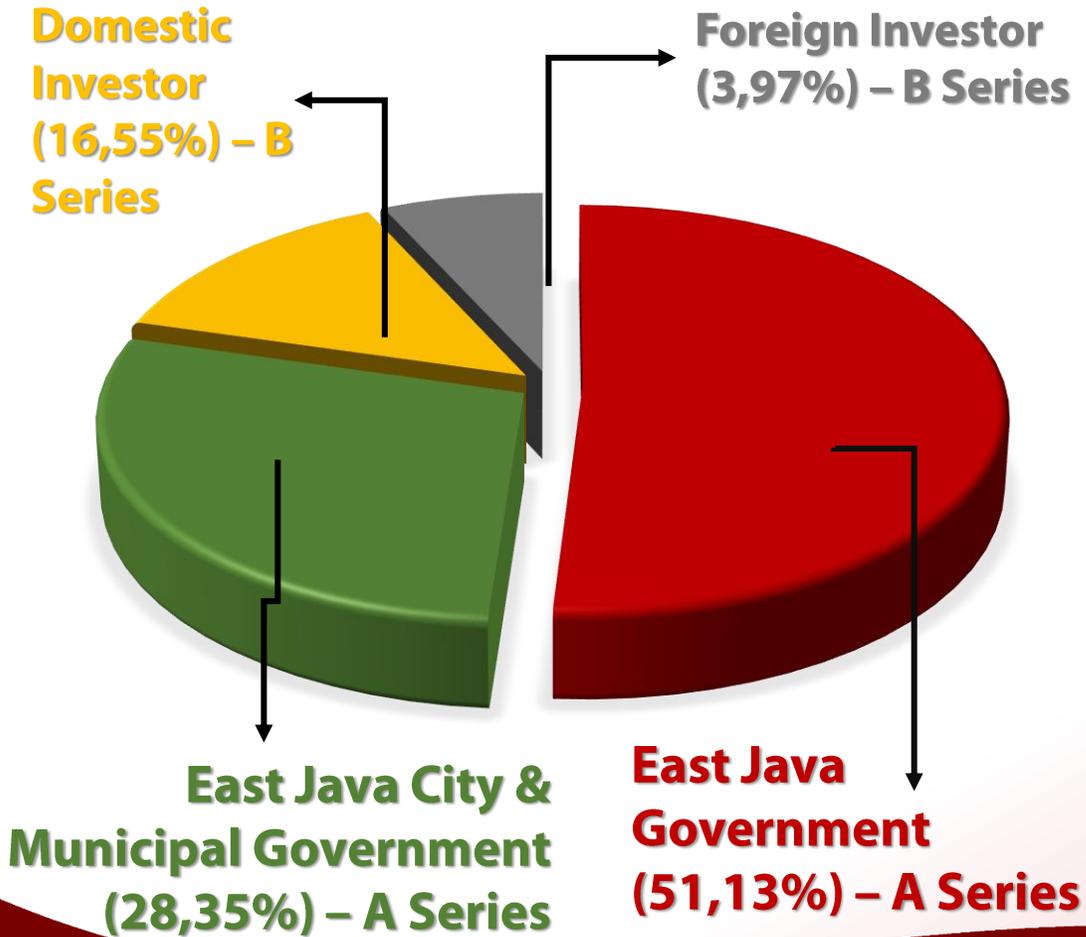
HIGH DIVIDEN
CATEGORY



KEHATI

ESGS KEHATI
ESGQ KEHATI

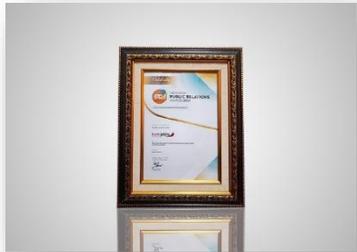
STOCK OWNERSHIP



| No | 9M23 | | 9M24 | |
|----|---------------|--------|---------------|--------|
| | Nation | Share | Nation | Share |
| 1 | INDONESIA | 70.17% | INDONESIA | 80.58% |
| 2 | AMERIKA | 15.34% | AMERIKA | 8.87% |
| 3 | FINLANDIA | 4.22% | FINLANDIA | 3.21% |
| 4 | LUKSEMBURG | 2.65% | NORWEGIA | 2.82% |
| 5 | SWITZERLAND | 1.43% | CAYMAN ISLAND | 1.09% |
| 6 | KANADA | 1.17% | INGGRIS | 0.91% |
| 7 | CAYMAN ISLAND | 1.00% | SINGAPURA | 0.51% |
| 8 | IRLANDIA | 0.94% | JERMAN | 0.50% |
| 9 | NORWEGIA | 0.88% | KANADA | 0.32% |
| 10 | JERMAN | 0.56% | IRLANDIA | 0.32% |

| B Series Investor | 9M23 | | 9M24 | |
|-------------------|--------|----------|--------|----------|
| | Share | Investor | Share | Investor |
| Foreign Investor | 29.80% | 172 | 19.34% | 138 |
| - Individual | 0.03% | 16 | 0.01% | 22 |
| - Institution | 29.77% | 156 | 19.33% | 116 |
| Domestic Investor | 70.20% | 59,972 | 80.66% | 65,861 |
| - Individual | 52.09% | 59,890 | 61.50% | 65,779 |
| - Institution | 18.11% | 82 | 19.16% | 82 |

2024 AWARDS



Indonesia Public Relation Awards (IPRA) 2024



Hari Pers Nasional 2024



Top BUMD Award 2024



Indonesia Corporate Secretary & Communication Awards (ICCA) ke IX



Indonesia Corporate Secretary & Communication Awards (ICCA) ke IX



13th Infobank - Isentia Digital Brand Recognition 2024



Digital Technology & Innovation Awards 2024



Indonesia Human Capital Awards 2024 & Indonesia Financial Top Leader Awards 2024



Transparansi dan Penurunan Emisi korporasi Terbaik 2024



The Asian Post Best Regional Champion 2024



The Indonesian Living Legend Companies & Brand 2024



5th Anniversary Indonesia Top Bank Awards 2024

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



UMI RODIYAH
Compliance Director

Experience:

- Funds & Services Division Head
- Corporate Secretary Head
- Treasury Division Head
- SEVP Sharia Business



EDI MASRIANTO
Director of Finance, Treasury & Global Services

Experience:

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



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:

- Senior IT System Advisor of PT R17
- Director Network IT Solution of PT Telkom Indonesia



EKO SUSETYONO
Director of Risk Management

Experience:

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



ARIF SUHIRMAN
Operation Director

Experience:

- Business Director of PT BRI Asuransi Indonesia;
- Audit Head of Internal Audit for Jayapura Region PT BRI.

BOARD OF COMMISSIONERS



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



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.



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



DADANG SETIABUDI
Independent Commissioner

Education

- Bachelor of Accounting – Padjajaran University
- Master of Agribisnis Management–Institut Pertanian Bogor

Experience:

- Information Technology & Operation Director of PT Bank Negara Indonesia (Persero) Tbk
- Associate Director of PT Torres Global Konsultan

THANK YOU



bersama membangun Indonesia

bankjatim

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