



bersama membangun Indonesia



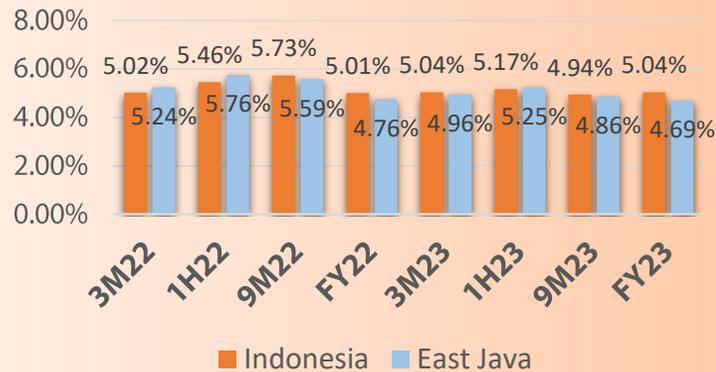
# **PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk (BJTM)**

## **CORPORATE PRESENTATION 3M24**

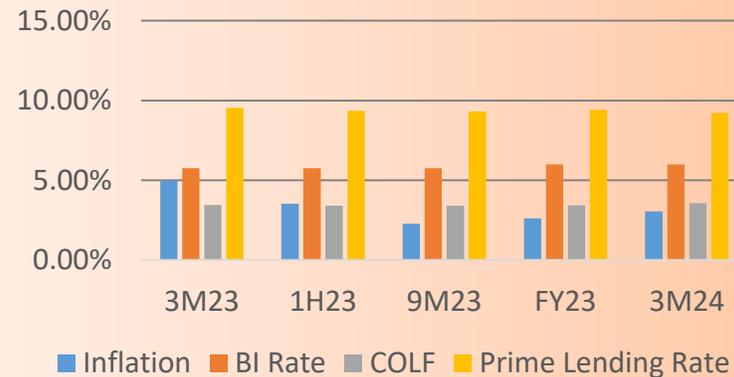
# MACRO ECONOMIC



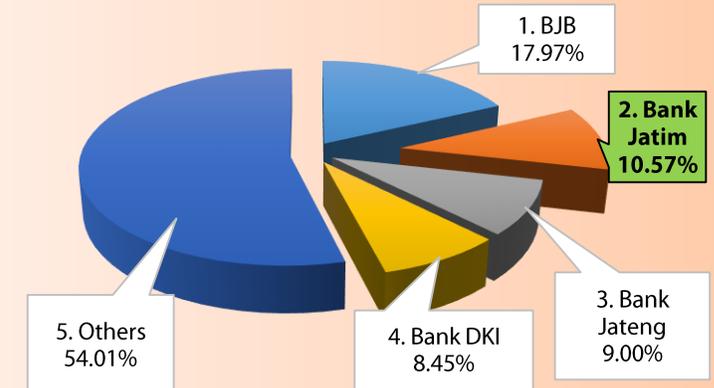
## Indonesia vs East Java Economic Growth (FY23)



## BI Rate vs Inflation vs BJTM Interest Rate 3M24



## Regional Development Bank Market Share (FY23 by Asset)



## Regional Income Composition of East Java Province IDR 145,72 Tr (3M24)

No	Source of Income	GRDP	%
1	Locally-Generated Revenue	46,150.29	31.67%
2	Transfers to Regions and Village Funds	80,059.03	54.94%
3	Other Income	8,376.35	5.75%
4	Regional Financing	11,130.14	7.64%

## East Java Regional Expenditure IDR 145,72 Tr (3M2024)

No	Expenditures	GRDP	%
1	Employee Spending	49,456.30	33.94%
2	Expenditure for Goods and Services	42,147.99	28.92%
3	Capital Expenditures	17,701.09	12.15%
4	Other Expenditure	36,410.42	24.99%

## BJTM Among Indonesia Banks Industries 2M24 in KBMI2 (Core Capital IDR 6-14 Tr)





01

## RURAL BANK OWNED BY REGIONAL GOVERNMENT WILL BE HANDOVER TO BPD

Regional Government will be prohibited to own Rural Bank (BPR) anymore. The existing Rural Bank will be transfer to Regional Banks (BPD). Financial Service Authority believe, synergy among them become critical because banking industries needs faster and comprehensive intervention. (bisnis.com, March 22<sup>nd</sup> 2024)

02

## EAST JAVA CIVIL SERVANT NEW RECRUITMENT

East Java Province Government announce their plans to open new recruitment for Civil Servant for 2024 Fiscal Year. The numbers of formation up to 5,200 consist of permanent and contract employee. (jawapos.com, April 17<sup>th</sup> 2024)

03

## COVID-19 RESTRUCTURE HAS ENDED

In the end of the Covid 19 loan restructuring. We anticipate this by forming sufficient loan impairments, monitoring & selecting debtor businesses that still have prospects and also through collection and credit settlement mechanisms

# RUN THROUGH 2024



**INCREASING LOAN BUSINESS THROUGH NEW MARKET;**



We believe new market will give a lot of opportunities for grow. Therefore in conjunction with companies purpose as a driver for regional economy boost, BJTM continuing to expand beyond our business through SME area. SME loan business elevate up to 36.63 % during first 3 months in 2024.

**ENHANCE & REJUVENATE CAPTIVE MARKET ECOSYSTEM;**



As BJTM has own stable business and market on regional ecosystem and to deliver distinguish experiences to our loyal customer and also for acquisition, we rejuvenate our captive market business to meet with customer requirement like digital process, cut off due to service level, etc. Our consumer business increase about 7,40%, with major contributor came for regional government ecosystem and it's derivative.

**J CONNECT NEW GENERATION;**



BJTM also prepare for new stage of our digital brand J Connect. Modern interface, multi tasking feature, up to online opening account process, is one of strategies to winning competition in CASA penetration. J Connect Mobile deliver 36,31% YoY growth in BJTM transaction and becoming popular brand in our customer and their surroundings.

**TREASURY BUSINESS & INTERNATIONAL BANKING ACTIVITY;**



In order to making opportunities on companies profit income, we are also boosting activity in treasury and international. Dealing Room activity, Remittance and Term Loan Facility contribute 27,06 % from profit income.

**BANKING GROUP BUSINESS;**



Since BJTM on going transform periods, and to responds with OJK regulation to strengthening the banking industry structure especially in BPD peers, BJTM on progress to implement Banking Group Business (KUB) with several BPD.

# DRIVEN FORCE ECONOMY BY SUSTAINABLE ECOSYSTEM



### REGIONAL & LOCAL GOVERNMENT

- Financial transactions (Payroll, Budget) in Regional, Local & Rural Government
- Financing to the institution, local public service agency, Cooperative, Civil Servants & contract employees

### SMALL MEDIUM ENTERPRISE

- Potential of 3 million MSMEs in East Java
- Bank Jatim network in all cities and districts in East Java (48 branch offices, 173 sub-branch offices, 215 cash offices etc)

### PUBLIC / PRIVATE SECTOR

- Financial Transaction in public/Private Sector
- Financing to the institution, Cooperative,
- Financing of government and private project

# JATIM BEJO (ONLINE MARKETPLACE)



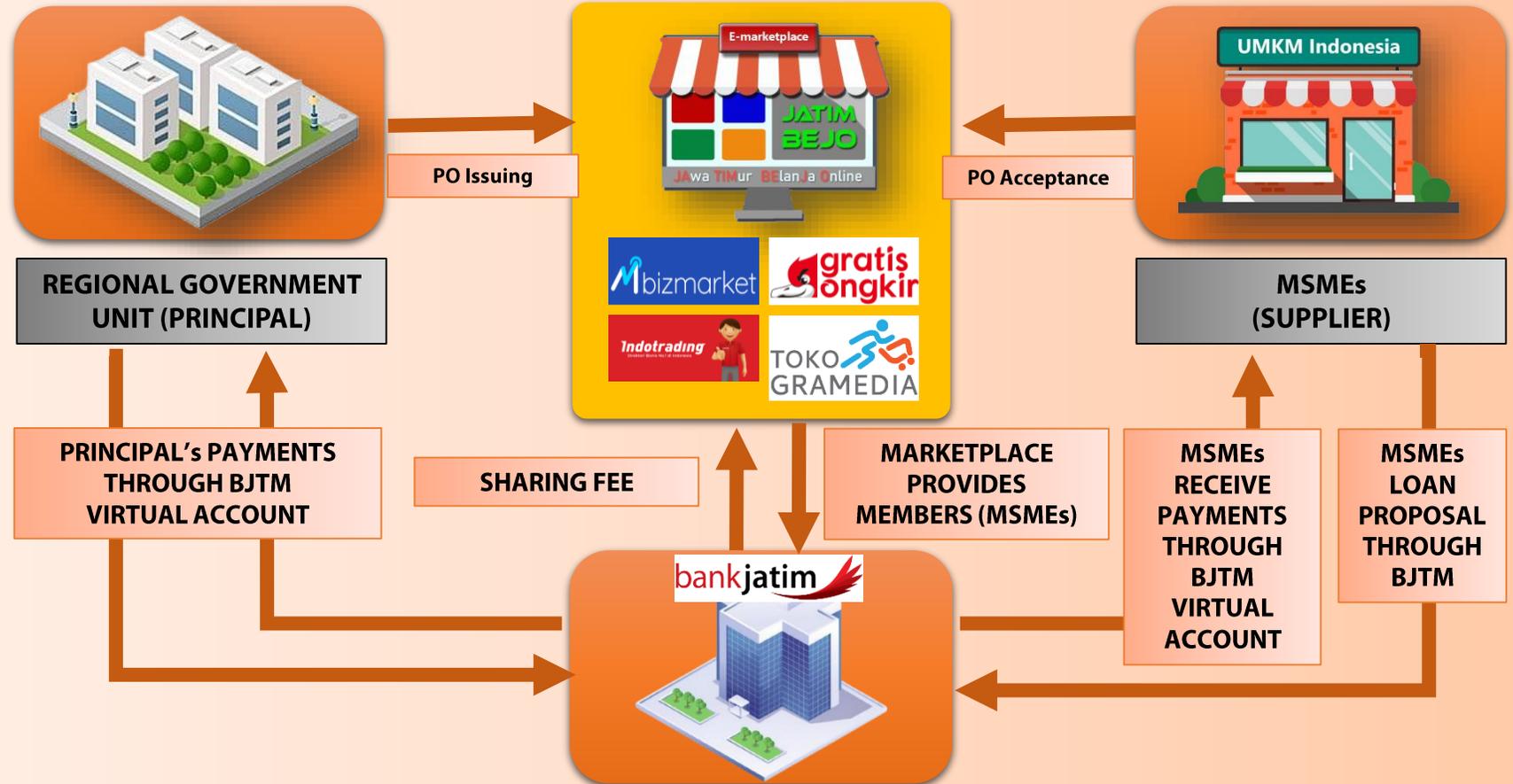
## JATIM BEJO



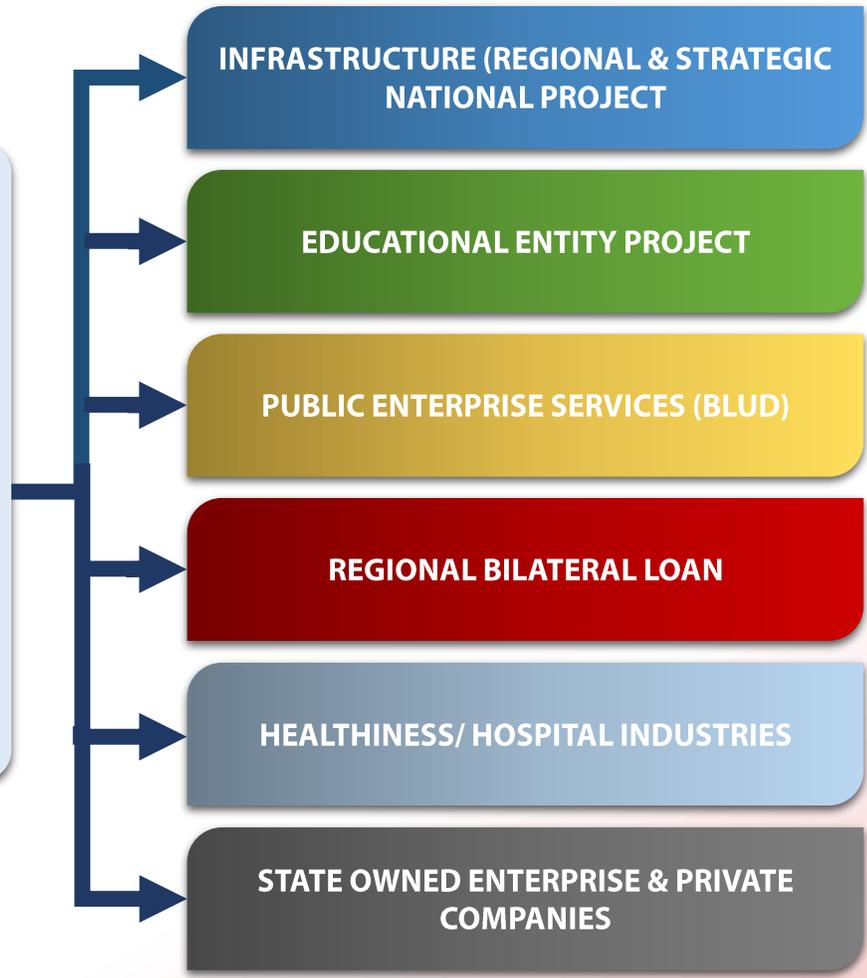
On-line market place powered by East Java/ Regional Government in order to provide their procurement regarding government daily expenditures This application aims to increase the use of domestic products and increase the involvement of Micro, Small and Medium Enterprises (SME).

In cooperation with BJTM, BJTM provide transactional & loan facility for SME to support their financial cash flow. These project are one from many various way to scale up BJTM Ecosystem beyond captive market

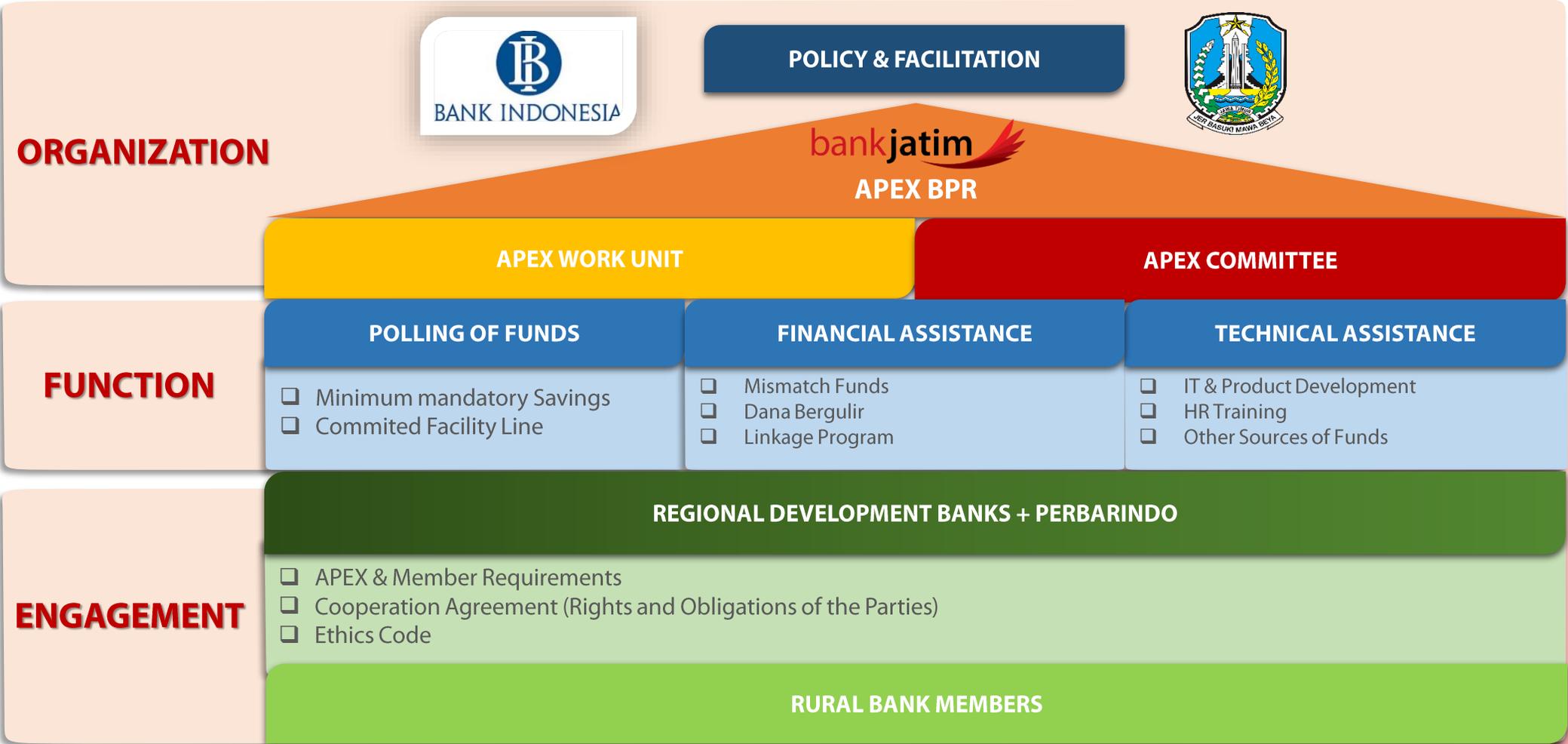
## BUSINESS PROCESS



# DRIVEN FORCE REGIONAL ECONOMY



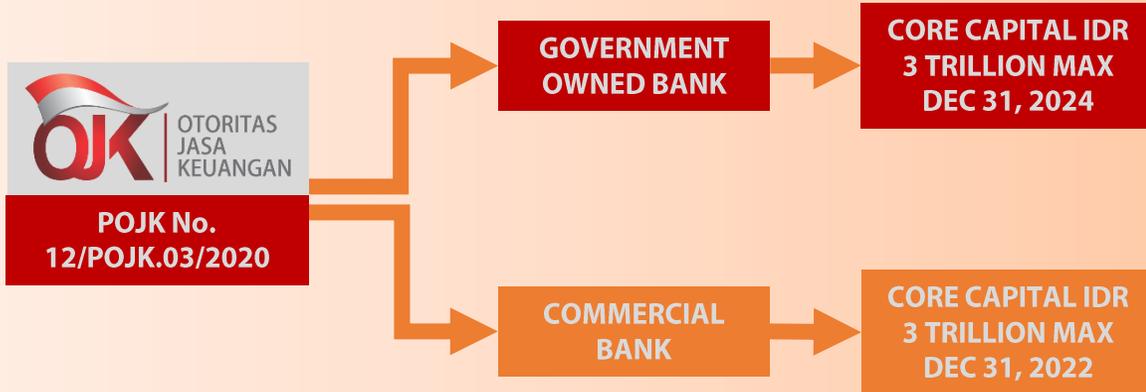
# APEX BPR BJTM



# BANK BUSINESS GROUP BANK JATIM



## 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

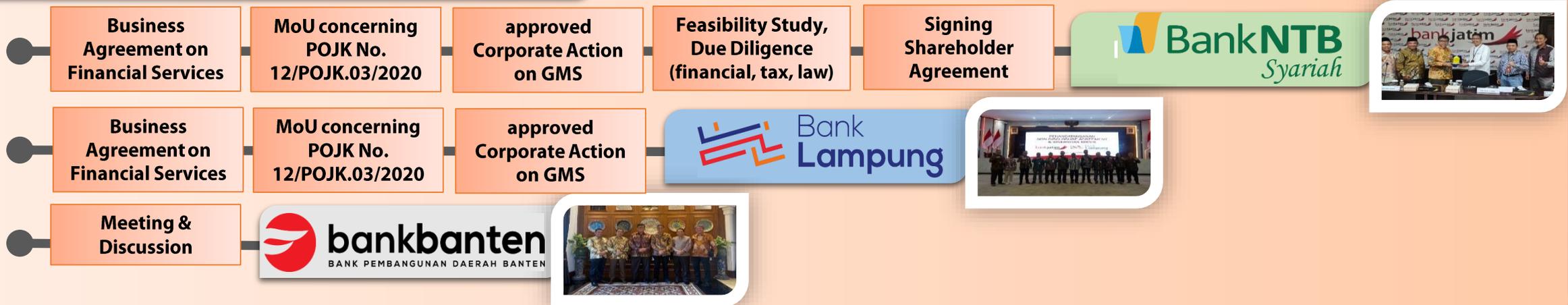
### CONSOLIDATION OBJECTIVES

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 JATIM BANK BUSINESS GROUP STAGES



# JCONNECT - #semuabisadimanaaja



## NETWORK

1	Headquarter
48	Branch Office
175	Sub Branch Office
214	Functional Office
198	Sharia Service Office
196	Payment Point
39	Car Cash
856	ATM
100	CDM/CRM
8.339	Agent

## IT BUDGET

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

## JCONNECT MOBILE

User	677.362 (+25,77% Yoy)
Transaction	3,42 Million (+36,31% Yoy)
Transaction Amount	4,90 Trillion (+66,60% Yoy)

## JCONNECT IB CORPORATE

User	8.353 (+21,25% Yoy)
Transaction	129.394 (-4,58%)
Transaction Amount	1,14 Trillion (+47,52% Yoy)

## JCONNECT IB INDIVIDUAL

User	71.019 (-3,56% Yoy)
Transaction	809 (-23,39% Yoy)
Transaction Amount	13,49 Billion (-27,24%)

## JCONNECT QRIS

User	151.404 (+113,74% Yoy)
Transaction	587.923(+111,93% Yoy)
Transaction Amount	126,43 Billion (+173,84% Yoy)

## JATIM KILAT

Loan Application	2,39 Trillion
Loan Approved	1,97 Trillion
On Process	375,19 billion

## AGEN JATIM

User	8.815 (+137,28% Yoy)
Transaction	91.063 (+180,59%)
Transaction Amount	18,78 Billion (+132,98%)



# FINANCIAL HIGHLIGHT



BALANCE SHEET (In billion IDR)	3M23	3M24	Yoy
<b>ASSET</b>	<b>96,620</b>	<b>100,842</b>	<b>4.37%</b>
Bank Placements	13,084	11,363	-13.16%
Marketable Securities	31,712	28,502	-10.12%
<b>LOAN</b>	<b>47,992</b>	<b>56,997</b>	<b>18.76%</b>
-Commercial & SME	18,845	25,695	36.34%
-Consumer	29,146	31,303	7.40%
<b>DEPOSIT</b>	<b>79,013</b>	<b>80,862</b>	<b>2.34%</b>
- Current Account	22,059	22,175	0.53%
- Saving Account	23,721	26,818	13.06%
- Time Deposit	33,234	31,869	-4.11%

INCOME STATEMENT (In billion IDR)	3M23	3M24	Yoy
Interest Income	1,725	1,842	6.77%
Interest Expense	(578)	(621)	7.44%
Net Interest Income	1,147	1,221	6.44%
Pre-Provision Opt Profit	585	625	6.74%
Provision Expense	(182)	(221)	21.75%
<b>Net profit</b>	<b>305</b>	<b>310</b>	<b>1.52%</b>

RATIO	3M23	3M24
<b>NPL Gross</b>	3.03%	2.82%
<b>NPL Net</b>	1.08%	1.32%
<b>Coverage Ratio</b>	101.55%	96.46%

RATIO	3M23	3M24
<b>ROA</b>	1.62%	1.59%
<b>ROE</b>	11.46%	11.24%
<b>NIM</b>	5.30%	5.43%
<b>LDR</b>	60.74%	70.49%
<b>BOPO</b>	79.02%	81.20%
<b>CAR</b>	28.47%	23.12%
<b>CASA</b>	57.94%	60.59%
<b>COLF</b>	3.49%	3.57%
<b>Credit Cost</b>	1.51%	1.55%

# BALANCESHEET



INFORMATION (In billion IDR)	3M23	3M24	Yoy	Q2 23	Q3 23	Q4 23
<b>Total Asset</b>	<b>96,620</b>	<b>100,842</b>	<b>4.37%</b>	<b>108,925</b>	<b>98,477</b>	<b>103,031</b>
Bank Placement	13,084	11,363	-13.16%	18,726	15,804	18,006
Marketable Securities	31,712	28,502	-10.12%	42,983	32,997	35,136
<b>LOAN</b>	<b>47,992</b>	<b>56,997</b>	<b>18.76%</b>	<b>43,540</b>	<b>45,976</b>	<b>46,197</b>
<b>Allowance for Impairment Losses</b>	<b>(1,514)</b>	<b>(1,611)</b>	<b>6.42%</b>	<b>(1,814)</b>	<b>(1,737)</b>	<b>(1,366)</b>
- Marketable Securities	(0.44)	(0.56)	28.45%	(0.46)	(0.53)	(0.40)
- Loan	(1,474)	(1,549)	5.09%	(1,784)	(1,709)	(1,319)
- others	(39)	(61)	56.11%	(29)	(28)	(47)
<b>Deposit</b>	<b>79,013</b>	<b>80,862</b>	<b>2.34%</b>	<b>94,902</b>	<b>82,982</b>	<b>81,767</b>
- Current Account	22,059	22,175	0.53%	28,055	24,926	23,635
- Saving Account	23,721	26,818	13.06%	23,060	24,151	26,344
- Time Deposit	33,234	31,869	-4.11%	43,787	33,905	31,789
<b>Equity</b>	<b>11,756</b>	<b>11,632</b>	<b>-1.05%</b>	<b>10,675</b>	<b>10,908</b>	<b>11,446</b>

# INCOME STATEMENT



INFORMATION (In billion IDR)	3M23	3M24	Yoy	Q2 23	Q3 23	Q4 23
<b>Interest Income</b>	1,725	1,842	<b>6.77%</b>	<b>1,720</b>	<b>1,834</b>	<b>1,988</b>
Interest Expense	(578)	(621)	7.44%	(525)	(602)	(611)
<b>Net Interest Income</b>	<b>1,147</b>	<b>1,221</b>	<b>6.44%</b>	<b>1,195</b>	<b>1,232</b>	<b>1,377</b>
Non Int Opt Inc	196	255	30.16%	192	175	193
Non Int Opt Exp	(758)	(852)	12.34%	(730)	(797)	(889)
<b>Pre-Provision Opt Profit</b>	<b>585</b>	<b>625</b>	<b>6.74%</b>	<b>657</b>	<b>610</b>	<b>680</b>
<b>Provision Expense</b>	<b>(182)</b>	<b>(221)</b>	<b>21.75%</b>	<b>(107)</b>	<b>(143)</b>	<b>(239)</b>
- Loan	(172)	(220)	27.51%	(103)	(141)	(246)
- Non Loan	(9)	(1)	-86.89%	(4)	(2)	6
Non Opt Profit	(5)	(1)	-81.74%	(12)	8	39
<b>Pre Tax Profit</b>	<b>399</b>	<b>403</b>	<b>0.91%</b>	<b>538</b>	<b>476</b>	<b>480</b>
Taxes	(94)	(93)	-1.05%	(123)	(101)	(105)
<b>Net Profit</b>	<b>305</b>	<b>310</b>	<b>1.52%</b>	<b>415</b>	<b>375</b>	<b>375</b>

# FINANCIAL RATIOS



RATIO	3M22	1H22	9M22	FY22	3M23	1H23	9M23	FY23	3M24
<b>ROA</b>	2,31%	2,05%	2,02%	1,95%	1,62%	1,91%	1,87%	1,87%	1,59%
<b>ROE</b>	22,07%	17,58%	15,85%	16,24%	11,46%	13,80%	13,95%	13,96%	11,24%
<b>NIM</b>	5,08%	4,92%	5,17%	5,11%	5,30%	5,38%	5,38%	5,57%	5,43%
<b>LDR</b>	46,31%	45,88%	55,40%	56,50%	60,74%	59,54%	61,49%	70,03%	70,49%
<b>BOPO</b>	68,43%	74,70%	74,24%	76,15%	79,02%	75,85%	76,23%	77,27%	81,20%
<b>CAR</b>	23,67%	23,31%	22,65%	24,74%	28,47%	26,03%	25,80%	25,71%	23,12%
<b>Coverage Ratio</b>	96,43%	99,39%	99,89%	100,72%	101,55%	97,70%	97,20%	100,08%	96,46%
<b>Credit Cost</b>	1,10%	0,97%	0,92%	0,84%	1,51%	1,17%	1,11%	1,23%	1,55%
<b>CASA</b>	55,04%	53,86%	59,14%	61,12%	57,94%	57,52%	55,07%	63,61%	60,59%

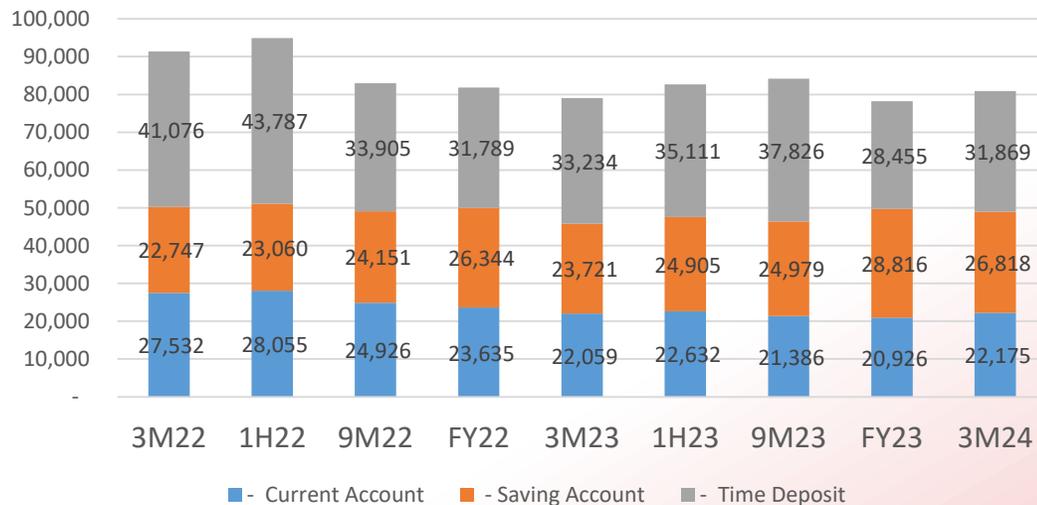
# DEPOSIT PERFORMANCE



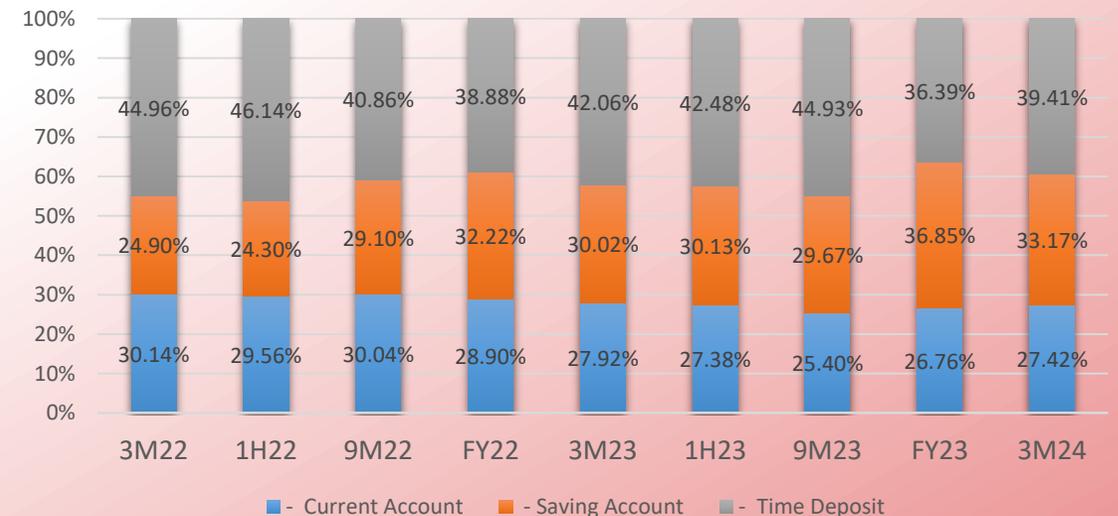
FUNDING GROWTH (In billion IDR)	3M23	3M24	Yoy
<b>Saving Account</b>	23,721	26,818	13.06%
<b>Time Deposit</b>	33,234	31,869	-4.11%
Current Account Government	13,065	13,262	1.51%
Current Account Private	8,994	8,913	-0.90%
<b>Total Current Account</b>	22,059	22,175	0.53%

TICKET SIZE (In Million)	3M23	3M24
<b>Saving Account</b>	2.7	2.8
<b>Time Deposit</b>	507.18	445.5
Current Account Government	97,499.8	87,830.5
Current Account Private	60.2	57.8
<b>Total Current Account</b>	147.4	143.6

## QUARTERLY DEPOSIT PERFORMANCE



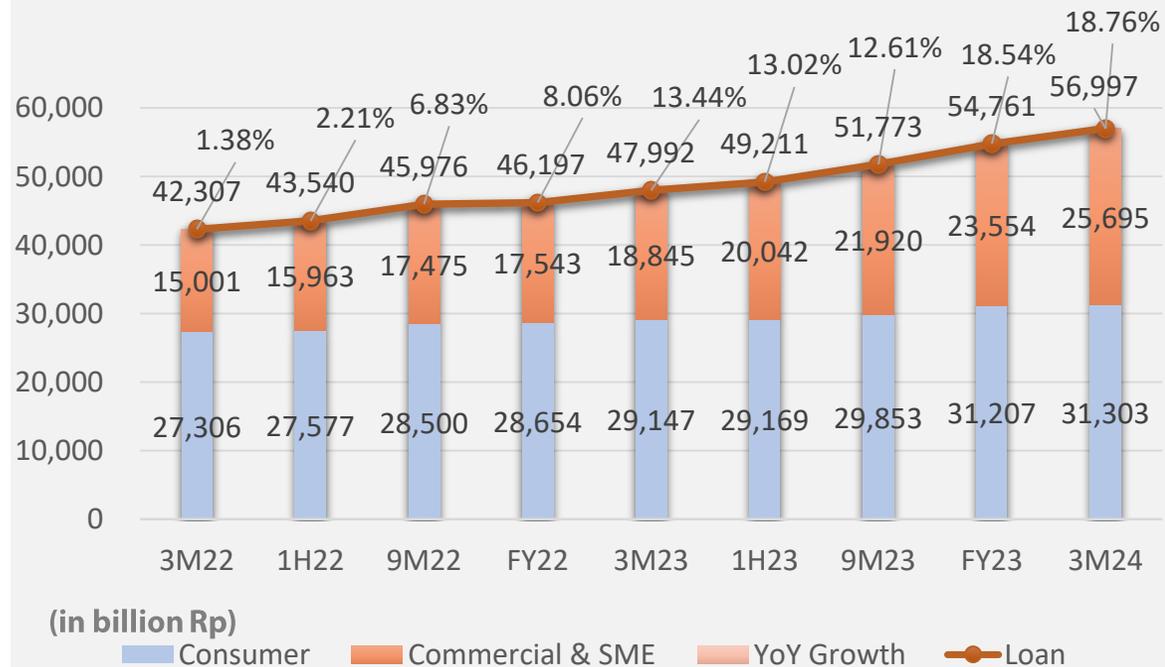
## QUARTERLY DEPOSIT COMPOSITION



# LOAN PERFORMANCE



## QUARTERLY LOAN GROWTH



## LOAN GROWTH (In Billion IDR)

## TICKET SIZE

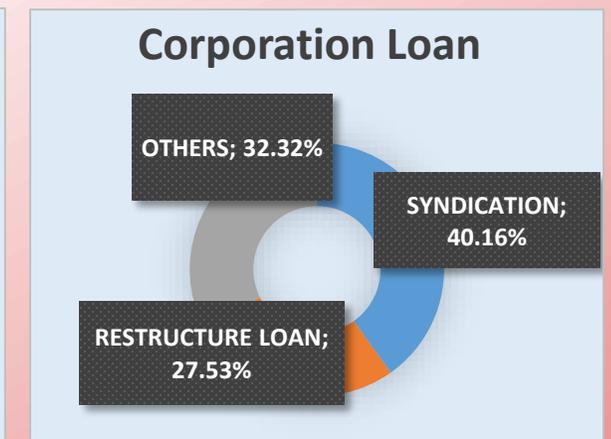
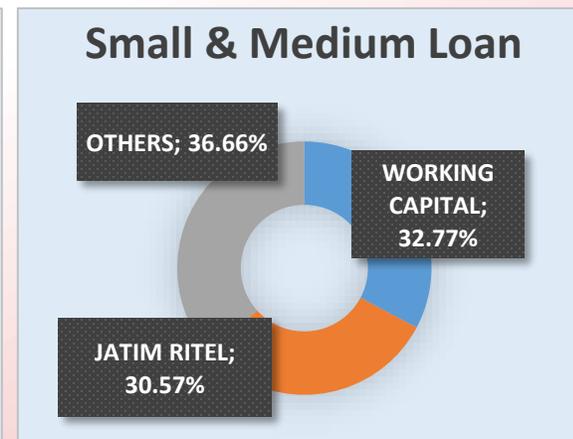
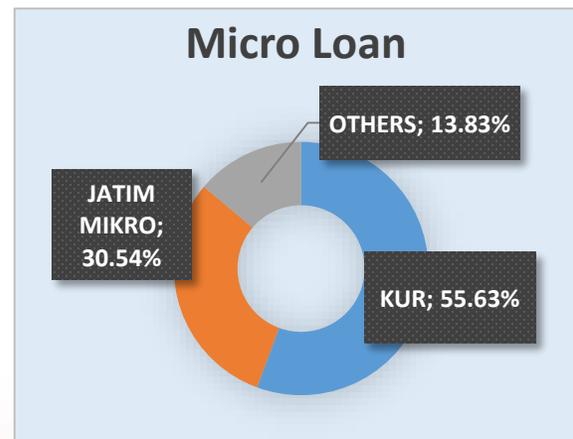
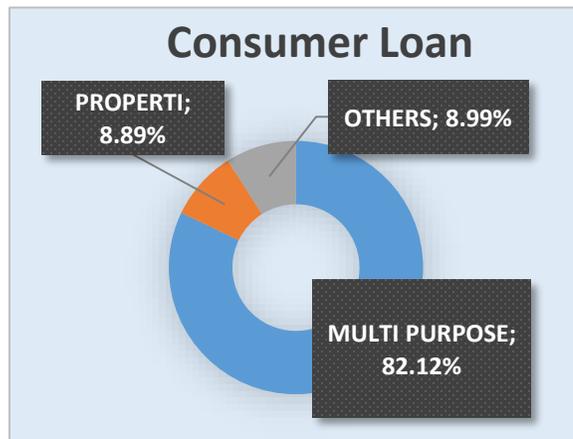
SEGMENT	3M23	3M24	Yoy	3M23	3M24
MULTI PURPOSE	24,349	25,706	5.57%	95.6	96.5
MORTGAGE	2,149	2,783	29.48%	167.2	197.5
OTHER	2,648	2,814	6.27%	259.1	212.6
<b>TOTAL</b>	<b>29,146</b>	<b>31,303</b>	<b>7.40%</b>	<b>104.9</b>	<b>106.5</b>
MICRO	5,796	7,919	36.63%	25.7	25.5
SMALL & MEDIUM	5,888	9,327	58.40%	324.9	312.2
CORPORATION	7,161	8,448	17.97%	12,787.1	48,830.4
<b>TOTAL</b>	<b>18,845</b>	<b>25,695</b>	<b>36.34%</b>	<b>77.2</b>	<b>75.4</b>

# LOAN PERFORMANCE

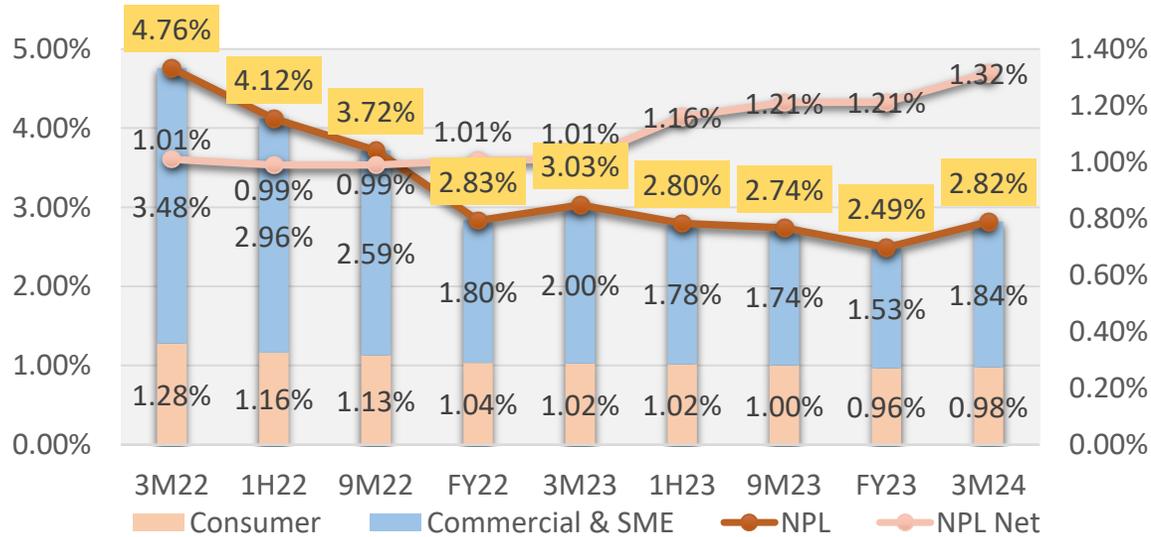


LOAN COMPOSITION				
SEGMENT	3M23	%	3M24	%
MULTI PURPOSE	24,349	50.74%	25,706	45.10%
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<b>TOTAL</b>	<b>18,845</b>	<b>39.27%</b>	<b>25,695</b>	<b>45.08%</b>

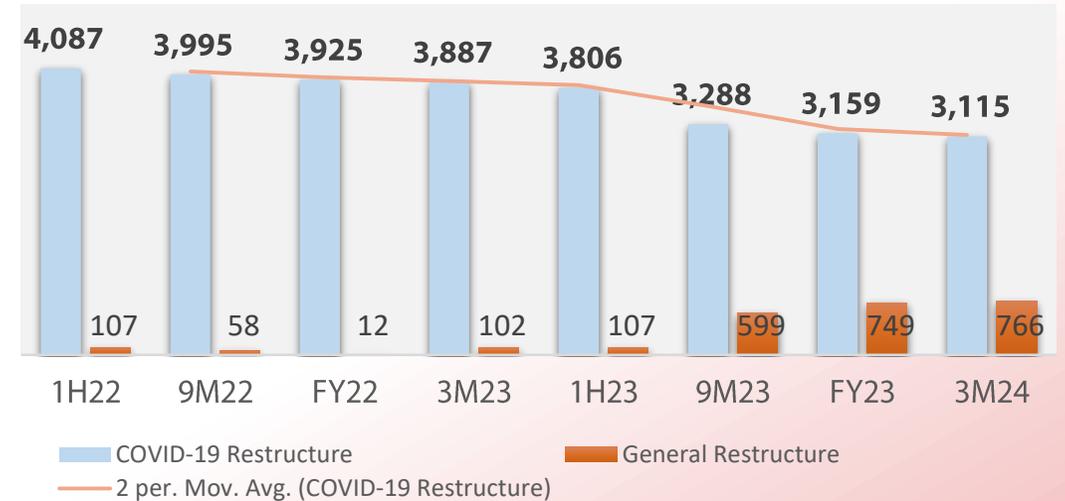
NO	PRODUCTIVE LOAN ECONOMIC SECTOR	3M23	3M24	%
1	Wholesale and Retail Trade	5,886.61	8,059.21	36.91%
2	Construction	3,556.63	3,676.10	3.36%
3	Processing Industry	2,633.73	3,249.75	23.39%
4	Agricultures, Hunting and Forestry	1,657.80	3,079.52	85.76%
5	Financial intermediaries	1,915.11	1,971.13	2.93%
6	Community, Sociocultural, Entertainment and Other Individual Services	1,101.38	1,962.70	78.20%
7	Provision of accomodation and the provision of eating and drinking	349.26	467.63	33.89%
8	Others	920.37	1,312.36	42.59%



# NPL, IMPAIRMENT & LOAN RESTRUCTURE



## QUARTERLY COVID-19 LOAN RESTRUCTURE



Until Mar 2024 Bank Jatim has written off 41,39 billion, with a recovery rate of 49,01 billion or 118,42%

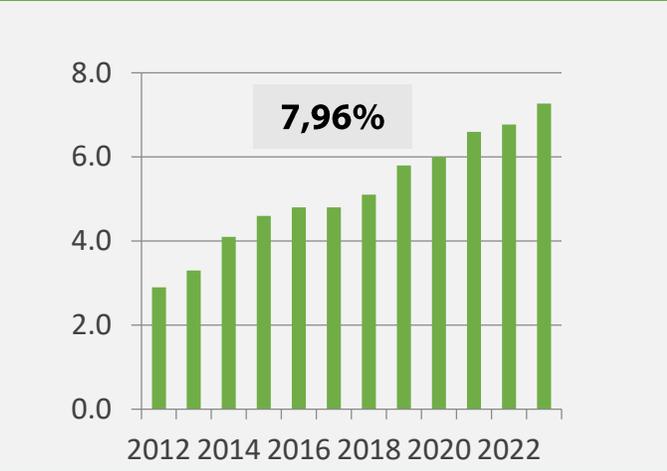
DESCRIPTION	3M23	IMPAIRMENT	%	3M24	IMPAIRMENT	%
<b>Current</b>	45,498	456	1.00%	52,669	416	0.79%
<b>Special Mention</b>	1,042	86	8.21%	2,722	277	10.17%
<b>Sub Standart</b>	87	32	36.18%	131	41	31.10%
<b>Doubtfull</b>	98	36	36.33%	180	58	32.27%
<b>Loss</b>	1,267	866	68.36%	1,295	758	58.51%
<b>Total</b>	47,992	1,474	3.07%	56,997	1,549	2.72%
<b>Coverage Ratio</b>	1,452	1,474	101.55%	1,606	1,549	96.46%

3M24 LOAN RESTRUCTURE	OUTSTANDING	COMPOSITION	NPL
<b>COVID-19 LOAN RESTRUCTURED</b>	3,115	5.47%	3.13%
<b>GENERAL LOAN RESTRUCTURED</b>	766	1.34%	0,87%
<b>TOTAL LOAN RESTRUCTURE</b>	3,881	6.81%	2,68%

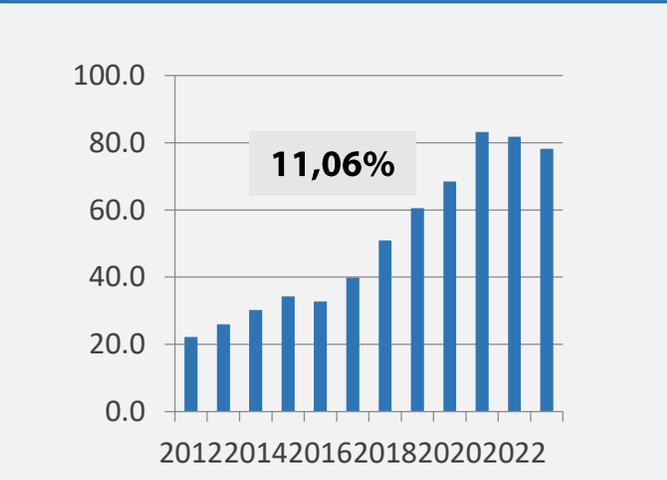
# COMPOUND ANNUAL GROWTH RATE



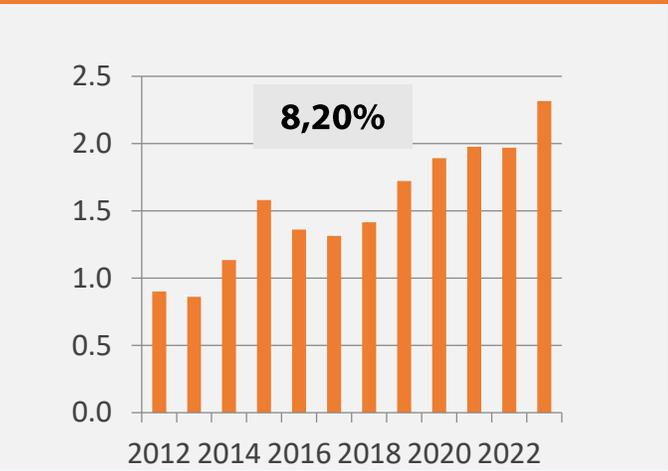
## INTEREST INCOME



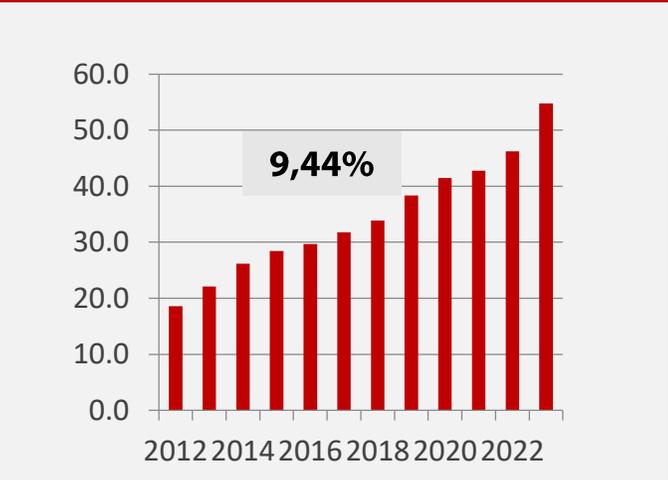
## CUSTOMER DEPOSIT



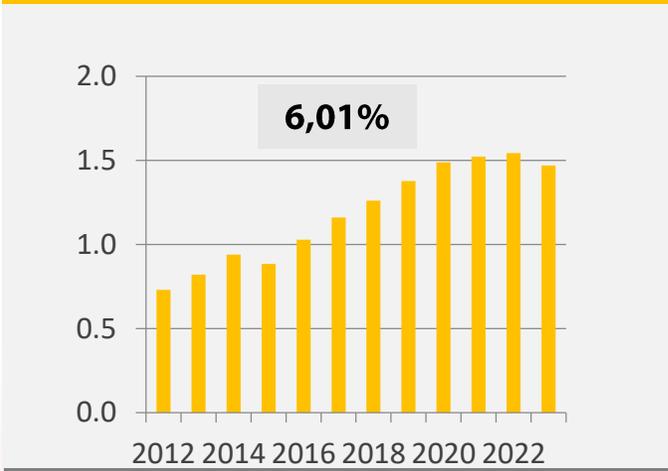
## INTEREST EXPENSE



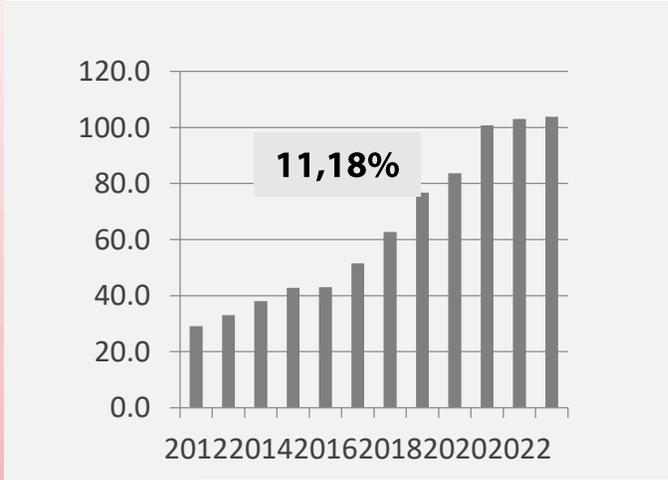
## LOAN



## NET PROFIT



## TOTAL ASSET





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# APPENDIX

# QUARTERLY BALANCESHEET



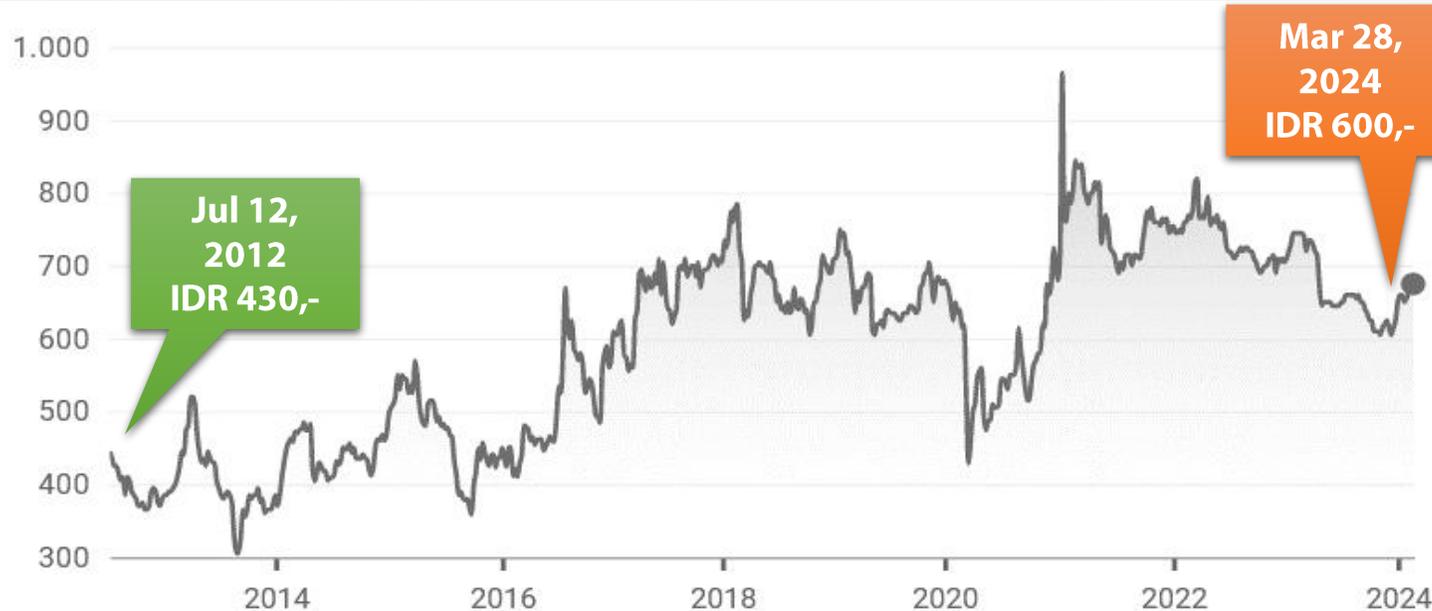
INFORMATION (In billion IDR)	3M22	1H22	9M22	FY22	3M23	1H23	9M23	FY23	3M24
<b>Total Asset</b>	<b>105.654</b>	<b>108.925</b>	<b>98.477</b>	<b>103,031</b>	<b>96,620</b>	<b>103,005</b>	<b>107,038</b>	<b>103,855</b>	<b>100,842</b>
<b>Loan</b>	<b>42.307</b>	<b>43.540</b>	<b>45.976</b>	<b>46,197</b>	<b>47,992</b>	<b>49,211</b>	<b>51,773</b>	<b>54,761</b>	<b>56,997</b>
Allowance for Impairment Losses	(1.971)	(1.814)	(1.737)	(1,366)	(1,514)	(1,386)	(1,402)	(1,430)	<b>(1,611)</b>
<b>Customer Deposit</b>	<b>91.356</b>	<b>94.902</b>	<b>82.982</b>	<b>81,767</b>	<b>79,013</b>	<b>82,649</b>	<b>84,191</b>	<b>78,197</b>	<b>80,862</b>
- Current Account	27.532	28.055	24.926	23,635	22,059	22,632	21,386	20,926	22,175
- Saving Account	22.747	23.060	24.151	26,344	23,721	24,905	24,979	28,816	26,818
- Time Deposit	41.076	43.787	33.905	31,789	33,234	35,111	37,826	28,455	31,869
<b>Equity</b>	<b>10.471</b>	<b>10.675</b>	<b>10.908</b>	<b>11,446</b>	<b>11,756</b>	<b>11,497</b>	<b>11,748</b>	<b>12,151</b>	<b>11,632</b>

# QUARTERLY INCOME STATEMENT



INFORMATION (In billion IDR)	3M22	1H22	9M22	FY22	3M23	1H23	9M23	FY23	3M24
Interest Income	1.674	3.350	5.086	6,775	1,725	3,445	5,279	7,267	1,842
Interest Expense	(467)	(971)	(1.425)	(1,968)	(578)	(1,103)	(1,705)	(2,316)	(621)
Net Interest Income	1.208	2.380	3.661	4,806	1,147	2,342	3,574	4,951	1,221
Non Int Opt Inc	143	318	462	656	196	388	563	756	255
Non Int Opt Exp	(634)	(1.395)	(2.201)	(3,131)	(758)	(1,488)	(2,285)	(3,174)	(852)
Pre-Provision Opt Profit	717	1.302	1.922	2,332	585	1,242	1,852	2,533	625
<b>Provision Expense</b>	<b>(116)</b>	<b>(210)</b>	<b>(318)</b>	<b>(387)</b>	<b>(182)</b>	<b>(289)</b>	<b>(432)</b>	<b>(671)</b>	<b>(221)</b>
- Loan	(115)	(203)	(312)	(376)	(172)	(276)	(417)	(662)	(220)
- Non Loan	(1)	(7)	(6)	(10)	(9)	(13)	(15)	(9)	(1)
Non Opt Profit	(9)	(16)	(29)	85	(5)	(16)	(8)	31	(1)
Pre Tax Profit	593	1.076	1.575	2,030	399	937	1,413	1,893	403
Taxes	(139)	(261)	(372)	(487)	(94)	(217)	(318)	(423)	(93)
<b>Net Profit</b>	<b>454</b>	<b>815</b>	<b>1.203</b>	<b>1,543</b>	<b>305</b>	<b>720</b>	<b>1,095</b>	<b>1,470</b>	<b>310</b>

# 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 Mar 28, 2024  
IDR 600,-/ share**

PBV	<b>0.77</b>
EPS(ann net profit)	<b>82.54</b>
PER	<b>7.27</b>
Market Capital	<b>9.009</b>



**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

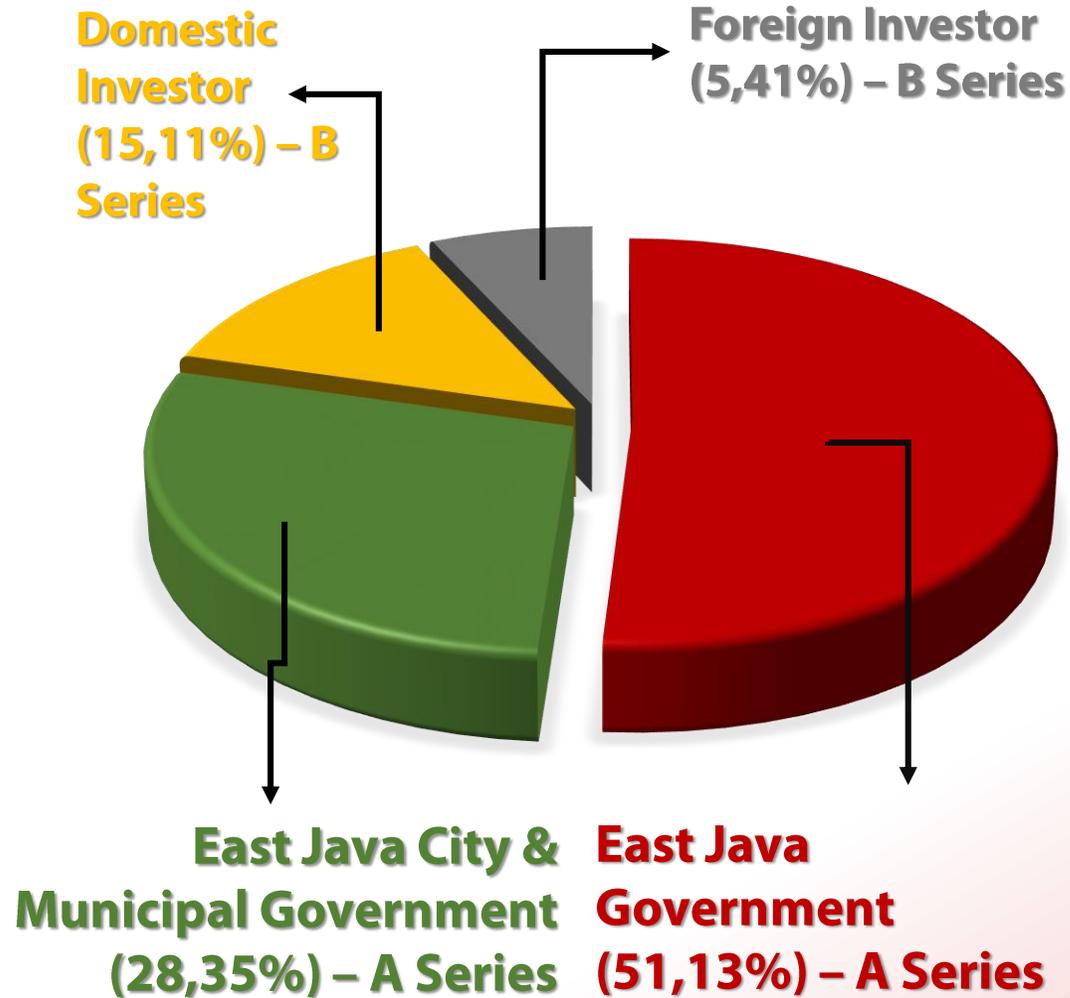
**HIGH DIVIDEN  
CATEGORY**



**FTSE  
Russell**

**The FTSE Global  
Equity Index Series  
Micro Cap**

# STOCK OWNERSHIP



No	3M23		3M24	
	Nation	Share	Nation	Share
1	INDONESIA	67.45%	INDONESIA	73.57%
2	AMERIKA	15.96%	AMERIKA	14.43%
3	LUKSEMBURG	4.52%	FINLANDIA	3.22%
4	FINLANDIA	4.22%	NORWEGIA	1.66%
5	NORWEGIA	1.59%	LUKSEMBURG	1.42%
6	SWITZERLAND	1.20%	SWITZERLAND	1.21%
7	KANADA	1.13%	CAYMAN ISLAND	1.04%
8	IRLANDIA	0.89%	IRLANDIA	0.91%
9	CAYMAN ISLAND	0.76%	INGGRIS	0.50%
10	JERMAN	0.66%	JERMAN	0.49%

B Series Investor	3M23		3M24	
	Share	Investor	Share	Investor
Foreign Investor	32.53%	176	26.36%	175
- Individual	0.03%	15	0.02%	24
- Institution	32.50%	161	26.35%	151
Domestic Investor	67.47%	55,077	73.64%	62,889
- Individual	46.28%	54,992	54.77%	62,809
- Institution	21.19%	85	18.87%	80

# 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**

# BOARD OF DIRECTORS



**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



**UMI RODIYAH**  
Compliance Director

**Experience:**  
Institutional Relationship Division  
Head  
Funds & Services Division Head  
Corporate Secretary Head  
Treasury Division Head  
SEVP Sharia Business



**BUSRUL IMAN**  
President Director

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



**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



**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:**  
Head of Special Branch, Special Branch  
Office of PT BRI;  
Business Director of PT BRI Asuransi  
Indonesia;  
Audit Head of Internal Audit for Jayapura  
Region PT BRI.

# BOARD OF COMMISSIONERS



**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



**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

# THANK YOU



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**Website: [www.bankjatim.co.id](http://www.bankjatim.co.id)**