



bersama membangun Indonesia



9M 2025 CORPORATE PRESENTATION PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk



October, 29th 2025

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#SemuaBisaDimanaAja



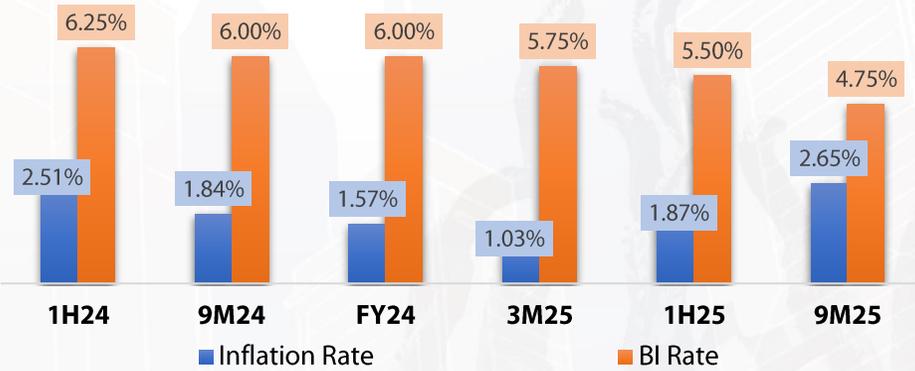
Indonesia Economic



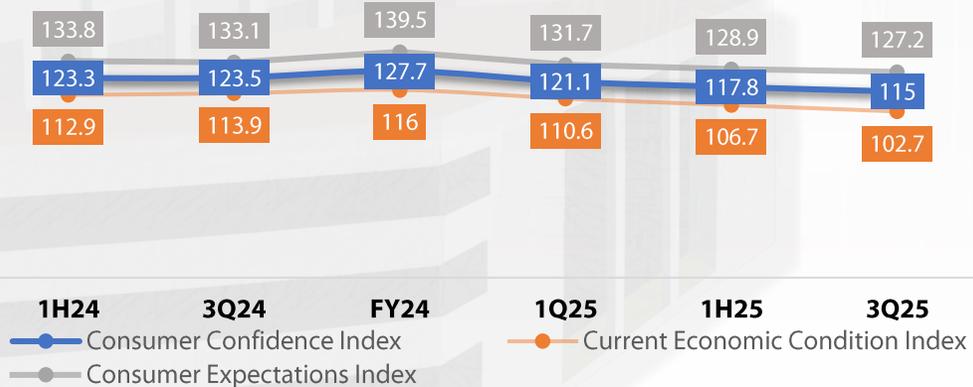
Indonesia economic growth



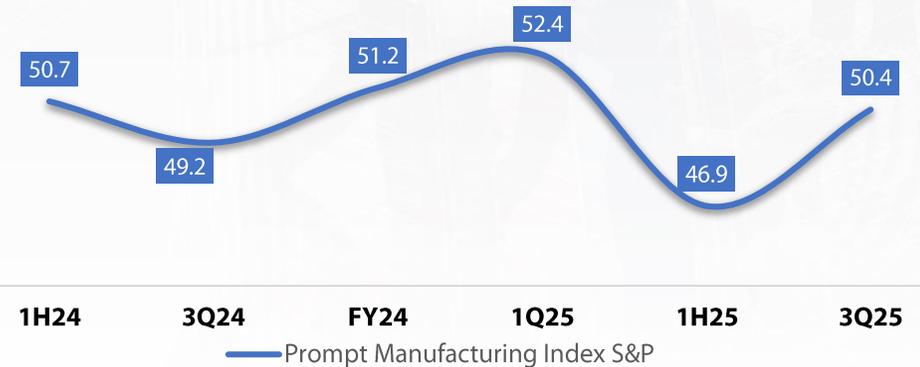
BI Rate x Inflation



Consumer Confidence Index



S&P Global Indonesia Manufacturing PMI



Source: Minister of Finance, Statistic Bureau, Financial Supervisor Authority, Central Bank of Indonesia, S&P Global

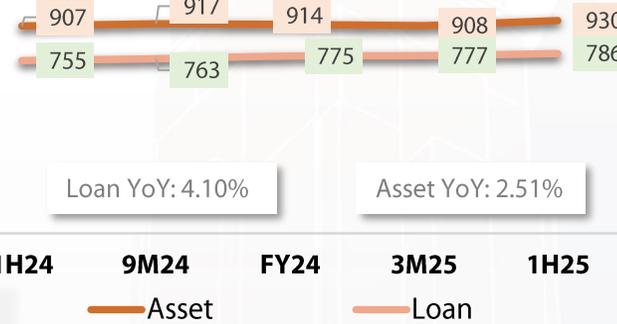
East Java Economic



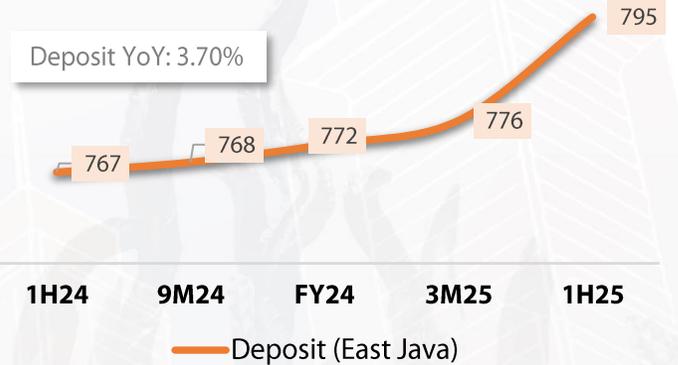
East Java Economic Growth



Asset & Loan (IDR Tn)



Deposit (IDR Tn)

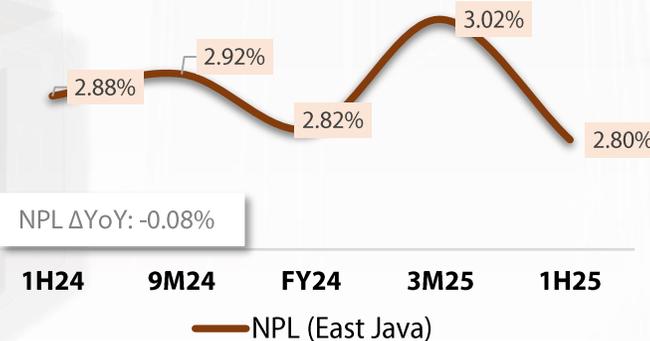


East Java GRDP Structure & Growth (%) IDR 849,299 Tn (1H25)

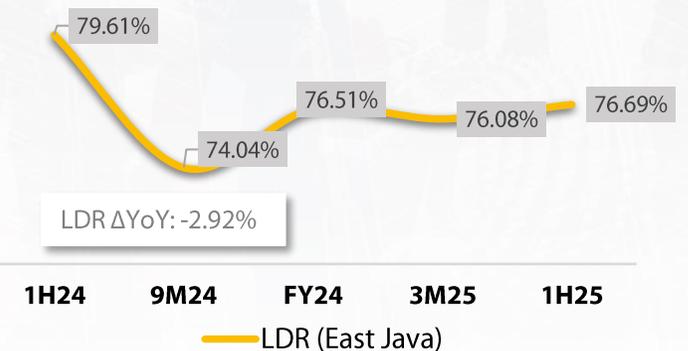
NO	ECONOMIC SECTOR	GDRP (IDR Trillion)	YoY
1	Industry	264,103	7,39%
2	Trade	154,552	3,92%
3	Agriculture	97,684	0,50%
4	Construction	72,843	5,58%
5	Accommodation, F&B	52,315	8,38%

No	EXPENDITURES SECTOR	GDRP (IDR Trillion)	YoY
1	Household Consumption Exp.	517,908	4,85%
2	Net Export	410,168	7,67%
3	Net Import	353,819	7,57%
4	Gross Fixed Capital Formation	225,829	6,13%

NPL



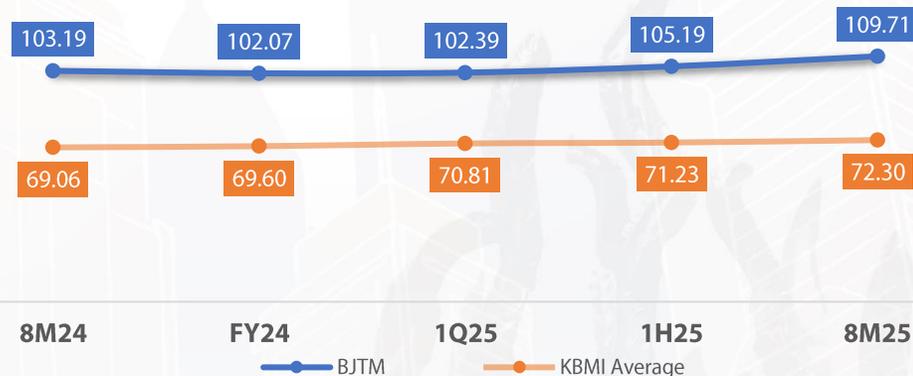
LDR



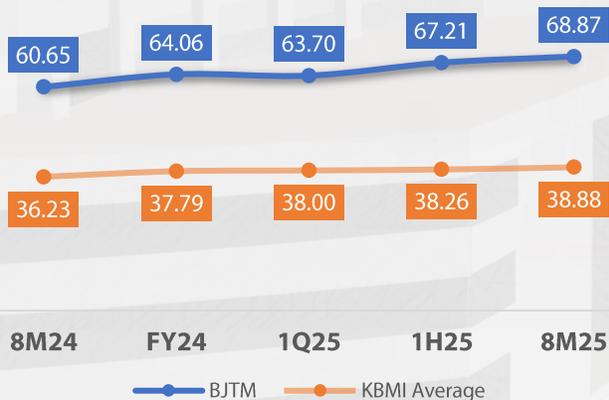
**BJTM x Indonesia Banks Industries 8M25
(KBMI2/ Tier 1 Capital - IDR 6-14 Tn)**



Asset (IDR Tn)



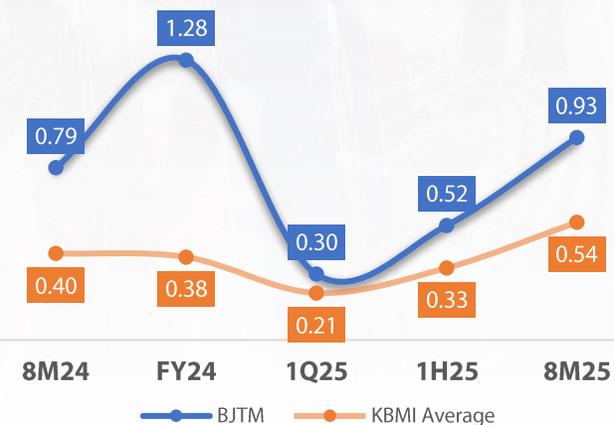
Loan (IDR Tn)



Deposit (IDR Tn)



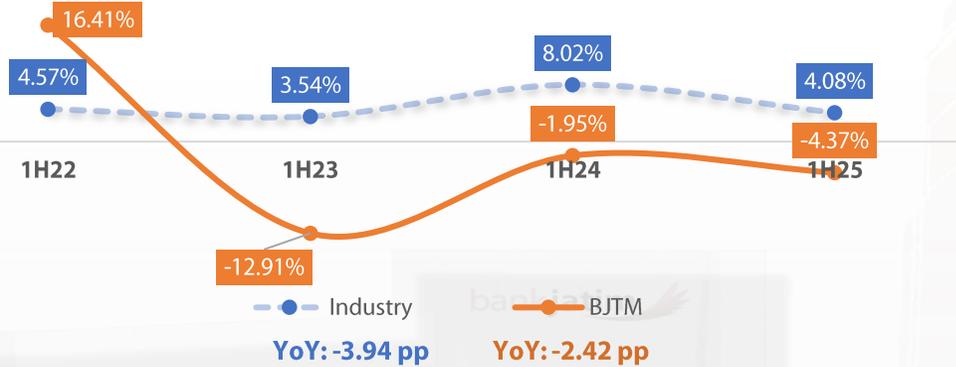
Net Profit (IDR Tn)



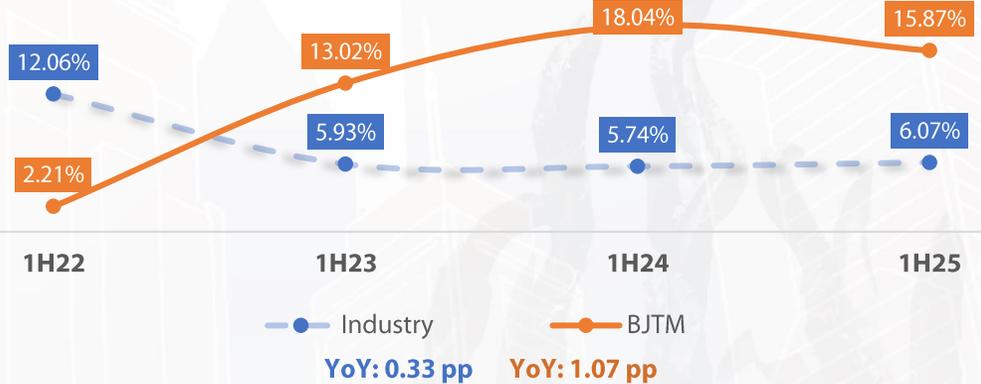
BJTM vs East Java Banking Industry



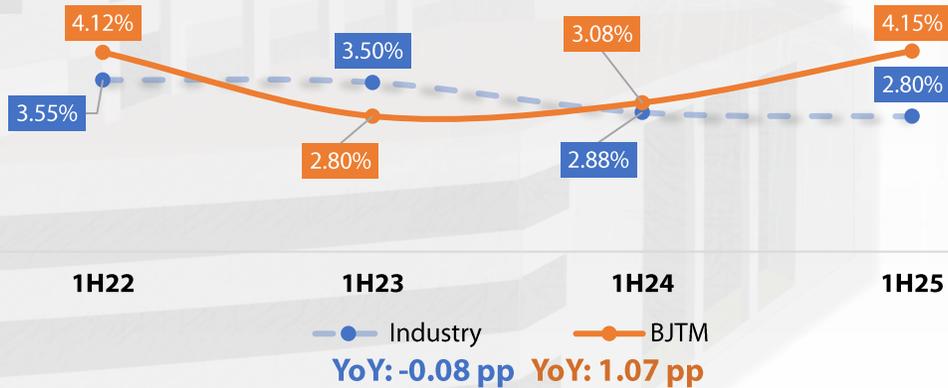
DEPOSIT GROWTH



LOAN GROWTH



NPL RATIO



LDR RATIO



Source: Central Bank of Indonesia

Driven Force Economy Through Captive Market



REGIONAL & LOCAL GOVERNMENT

- Financial transactions (payroll, budget) in regional & rural government
- Loan facility to government employee (permanent and/or non permanent)



SMALL MEDIUM ENTERPRISE

- Potential of million MSME in East Java
- Bank's network in all cities and districts in East Java



DEPOSIT GROWTH

- Financial transaction in public/private Sector
- Financing facility to institution, government and private project



Loan Business Model



CONSUMER LOAN

Multipurpose	Tenor	Age Limit
Government Employee (Permanent)	up to 20 years	up to 58/60 y.o. ¹
Government Employee (Contract Based)	Up to 5 years	up to 58/60 y.o. ¹
Retire	up to 15 years	up to 70/75 y.o. ²
Pre-Retire	up to 20 years	up to 70/75 y.o. ²
County Staff	up to 5 years ³	up to 60 y.o. ³

¹Align with the retirement age limit

²In accordance with the Agreement between BJTM Insurance

³For the county chief, the loan term is set according to their period

VEHICLE OWNERSHIP LOAN



CONCERN FOR SUSTAINABILITY
Special rates for electric vehicle loans

PROPERTY



BP TAPERA

SUPPORT GOVERNMENT'S HOUSING PROGRAM (FLPP)

155 disbursed loans 18.44 (IDR Bn) outstanding in total

NON-CONSUMER LOAN

MICRO, SMALL & MEDIUM



JATIM KILAT

Customer loan application and loan assessment < IDR 500 million



AGEN JATIM

Banking service intermediary and loan distribution referral



KUR BANK JATIM

Supporting loan disbursement through the Government's program with an interest rate of 6%

CORPORATE



LOCAL GOVERNMENT LOAN

Loans provided to local governments for infrastructure development financing, aimed at accelerating regional development

**TO BE NO. 1
REGIONAL
DEVELOPMENT
BANK IN
INDONESIA**

ASSET AND LIABILITY QUALITY

BJTM focus on business growth that emphasizes sound asset quality and sustainable funding expansion.

DIGITAL ECOSYSTEM PENETRATING

Integrating all business lines from BJTM's market dominance into digital services.

INCREASING BUSINESS SCALE

BJTM believes that in addition to organic growth, business must also be accelerated through corporate actions to support vision and mission as it stated.

Network & Digital Performances



Network



1	Headquarter
49	Branch Office
175	Sub Branch Office
219	Functional Office
206	Sharia Service Office
197	Payment Point
40	Car Cash
855	ATM
108	CDM/CRM
14,519	Agent

JConnect Mobile

User	934,182 (+21,06% Yoy)
Transaction	40.39 Million (+19.71% Yoy)
Transaction Amount	45.93 Trillion (+3.66% Yoy)

QRIS Transactions

User	182,822 (+24,57% Yoy)
Transaction	7.53 Million (+81.72% Yoy)
Transaction Amount	1.47 Trillion (+27.25% Yoy)

JConnect Corporate Internet Banking

User	10,961 (+15,63% Yoy)
Transaction	1.25 Million (+10.25% Yoy)
Transaction Amount	10.16 Trillion (+10,56% Yoy)

Jatim Kilat/Jakil (Loan Application)

Loan Application	21.34 Triliun
Loan Approved	19.26 Triliun
On Process	834 Billion

Jconnect Individual Internet Banking

User	85,695 (+11,18% Yoy)
Transaction	3,724 (-39.46% Yoy)
Transaction Amount	76.37 Million (-43.04% Yoy)

Agen Jatim (Agent Network)

User	14,698 (+187.86% Yoy)
Transaction	1,71 million (+29.32%)
Transaction Amount	276.89 Billion (+20.93%)



Outlook Financial Performance 9M25 (Consolidated)



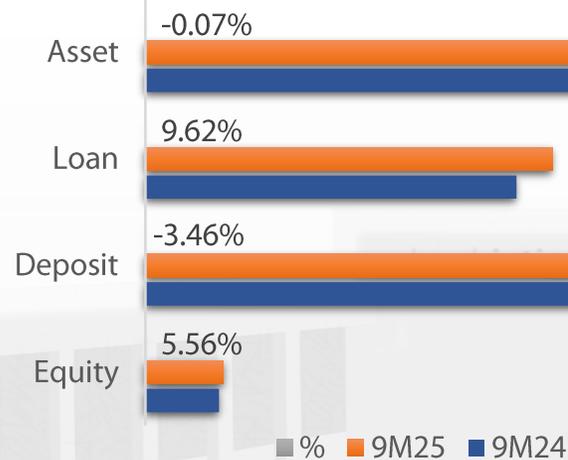
(In billion IDR)	9M24	9M25	Yoy
Total Asset	106,630	125,110	17.33%
Placement Other Bank	10,732	8,549	-20.34%
Marketable Securities	29,814	31,730	6.43%
Loan	62,198	80,252	29.03%
Impairment Losses	(1,710)	(2,789)	63.07%
- Marketable Securities	(0.53)	(0.34)	-35.07%
- Loan	(1,629)	(2,709)	66.28%
- Others	(80)	(79)	-1.43%
Customer Deposit	87,500	99,324	13.51%
- Current Account	20,542	26,115	27.13%
- Saving Account	29,248	31,882	9.01%
- Time Deposit	37,711	41,327	9.59%
Modal TIER 1	10,905	13,609	24.80%
Modal TIER 2	574	691	20.39%
Equity	12,346	13,034	5.57%

(In billion IDR)	9M24	9M25	Yoy
Interest Income	5,785	7,427	28.39%
Interest Expense	(1,837)	(2,324)	26.53%
Net Interest Income	3,948	5,103	29.25%
Non Int Opt Inc	691	883	27.73%
Non Int Opt Exp	(2,656)	(3,181)	19.76%
Pre-Provision Opt Profit	1,983	2,805	41.44%
Provision Expense	(690)	(1,246)	80.64%
- Loan	(687)	(1,245)	81.20%
- Non Loan	(3)	(1)	-54.57%
Non Opt Profit	(52)	(49)	-4.80%
Pre Tax Profit	1,242	1,510	21.59%
Taxes	(312)	(361)	15.86%
Net Profit	930	1,149	23.51%

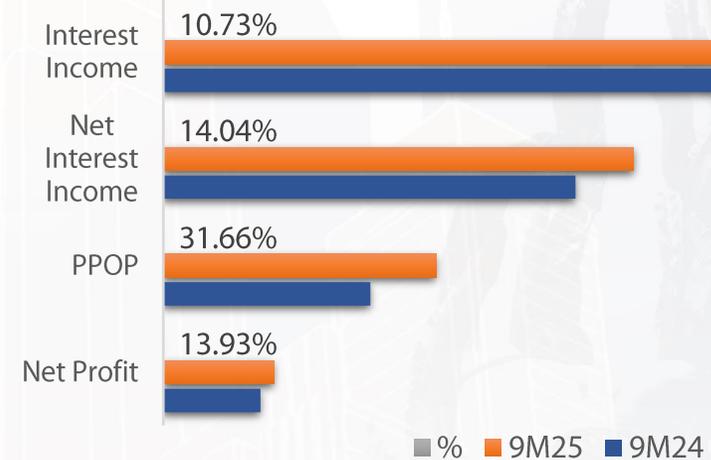
Outlook Financial Performance 9M25 (Bank Only)



Balance Sheet (Yoy %)



Income Statement (Yoy %)



Financial Ratio

RATIO	9M24	9M25	RATIO	9M24	9M25	RATIO	9M24	9M25
ROA	1.63%	1.76%	LDR	70.85%	80.29%	CASA	56.90%	60.20%
ROE	11.57%	12.36%	BOPO	80.40%	80.51%	NPL Gross	2.97%	4.10%
NIM	5.72%	6.09%	CAR	23.06%	23.14%			

B/S & I/S Performances (Bank Only)



(In billion IDR)	9M24	9M25	Yoy	FY24	1Q25	1H25
ASSET	106,630	106,559	-0.07%	102,074	102,213	101,758
Bank Placement	10,732	6,610	-38.41%	6,746	4,393	5,868
Marketable Securities	29,814	28,576	-4.15%	27,555	27,156	25,434
LOAN	62,198	68,180	9.62%	64,057	66,455	67,310
Allowance for Impairment Losses	(1,710)	(2,620)	53.21%	(2,069)	(2,355)	(2,503)
- Marketable Securities	(0.53)	(0.25)	-52.58%	(0)	(0.27)	(0.26)
- Loan	(1,629)	(2,541)	55.94%	(1,988)	(2,275)	(2,423)
- others	(80)	(79)	-1.43%	(81)	(79)	(79)
DEPOSIT	87,500	84,477	-3.46%	77,496	76,917	78,992
- Current Account	20,542	22,225	8.19%	19,022	18,208	19,215
- Saving Account	29,248	28,627	-2.12%	31,462	29,887	29,401
- Time Deposit	37,711	33,625	-10.83%	27,012	28,822	30,376
EQUITY	12,154	13,033	5.56%	12,513	12,866	11,563

(In billion IDR)	9M24	9M25	Yoy	Q1	ΔQ2	ΔQ3
Interest Income	5,785	6,405	10.73%	2,095	2,076	2,234
Interest Expense	(1,837)	(1,903)	3.60%	(615)	(618)	(670)
Net Interest Income	3,948	4,502	14.04%	1,480	1,458	1,564
Non Int Opt Inc	691	816	18.03%	292	237	286
Non Int Opt Exp	(2,656)	(2,707)	1.93%	(932)	(837)	(939)
Pre-Provision Opt Profit	1,983	2,611	31.66%	841	858	912
Provision Expense	(690)	(1,184)	71.64%	(453)	(308)	(423)
- Loan	(687)	(1,183)	72.16%	(452)	(308)	(422)
- Non Loan	(3)	(1)	-54.64%	(1)	0	(1)
Non Opt Profit	(52)	(45)	-12.36%	(1)	(26)	(18)
Pre Tax Profit	1,242	1,382	11.28%	387	524	470
Taxes	(312)	(322)	3.38%	(91)	(117)	(114)
Net Profit	930	1,060	13.93%	296	407	356

Quarterly Financial Ratio



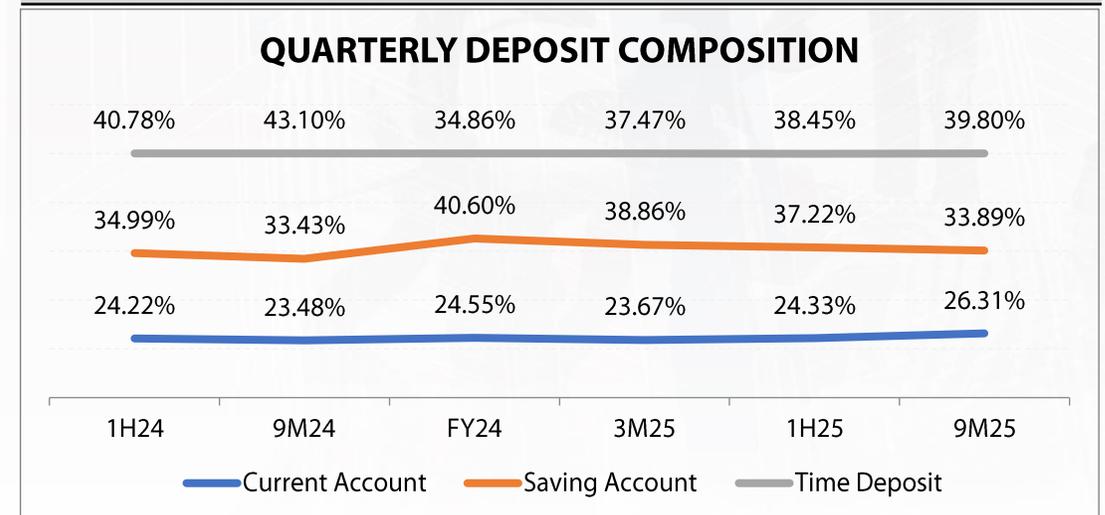
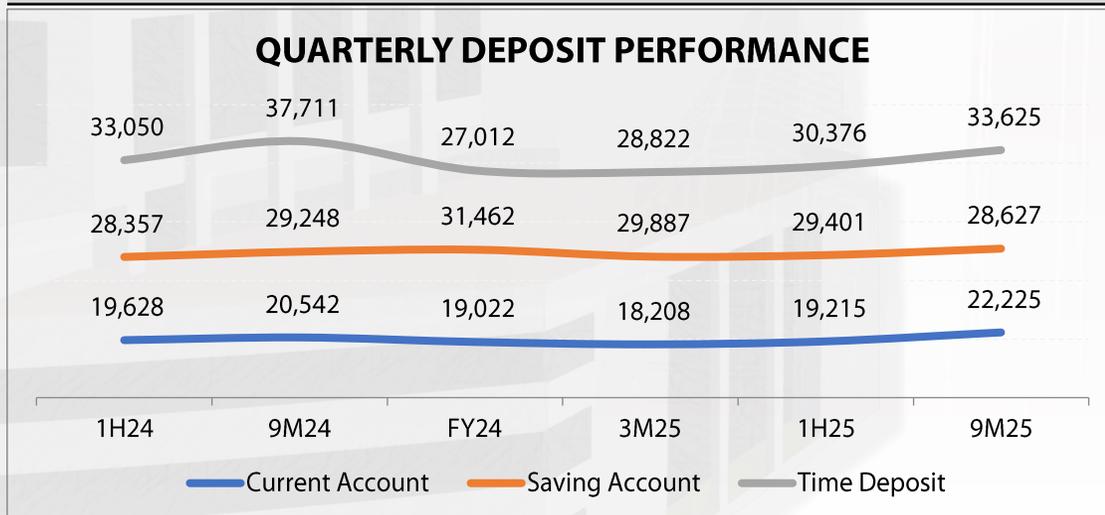
RATIO	FY23	3M24	1H24	9M24	FY24	3M25	1H25	9M25
ROA	1.87%	1.59%	1.53%	1.63%	1.60%	1.50%	1.77%	1.76%
ROE	13.96%	11.24%	10.85%	11.57%	11.89%	10.37%	12.33%	12.36%
NIM	5.57%	5.43%	5.50%	5.72%	5.86%	6.32%	6.15%	6.09%
LDR	70.03%	70.49%	71.68%	70.85%	82.05%	85.89%	85.00%	80.29%
BOPO	77.27%	81.20%	81.35%	80.40%	81.89%	84.20%	80.45%	80.51%
CAR	25.71%	23.73%	22.53%	23.06%	23.49%	24.37%	23.14%	23.14%
Coverage Ratio	100.08%	100.88%	86.14%	88.12%	90.07%	88.42%	86.66%	90.94%
Credit Cost	1.23%	2.05%	1.42%	1.48%	1.95%	2.73%	2.26%	2.60%
CASA	63.61%	60.59%	59.22%	56.90%	65.14%	62.53%	61.55%	60.20%

Deposit Performance



DEPOSIT GROWTH (in billion Rp)	9M24	9M25	Yoy
Current Account	20,542	22,225	8.19%
Saving Account	29,248	28,627	-2.12%
Time Deposit	37,711	33,625	-10.83%
TOTAL	87,500	84,477	-3.46%

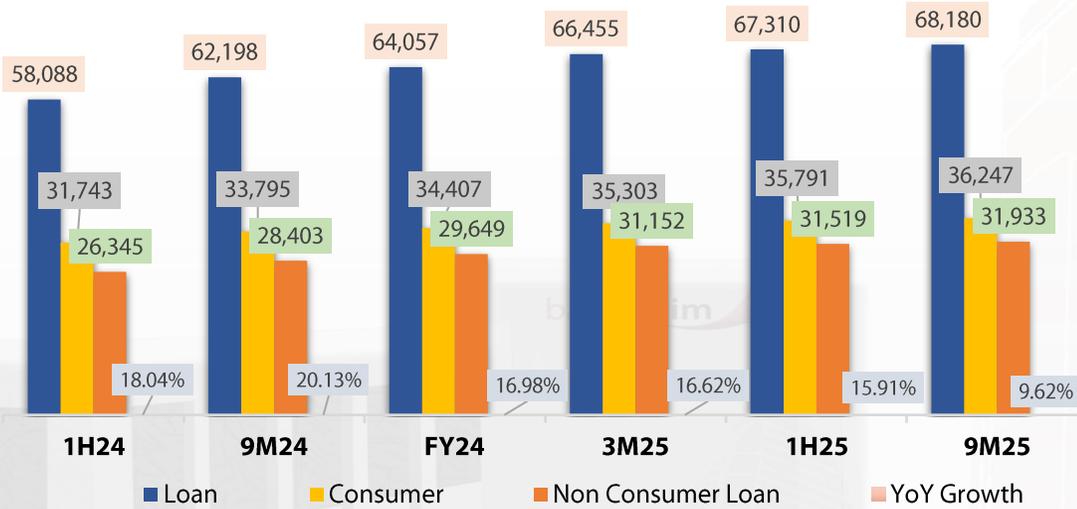
Number of Account	9M24	9M25	Yoy
Current Account	158,473	166,761	5.23%
Saving Account	9,871,707	10,550,674	6.88%
Time Deposit	74,090	80,002	7.98%
TOTAL	10,104,270	10,797,437	6.86%



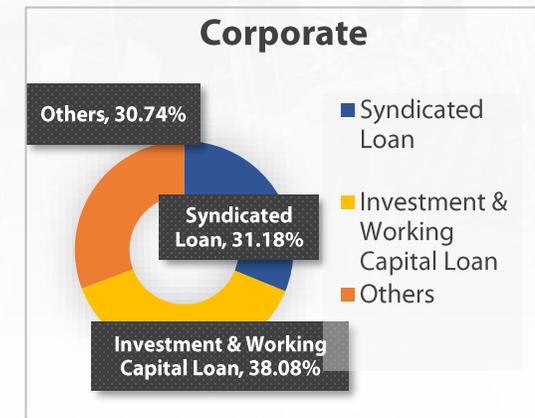
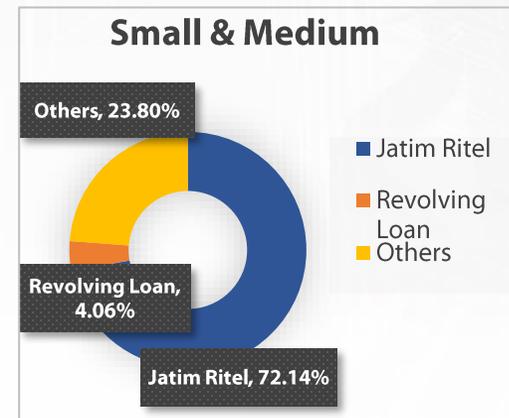
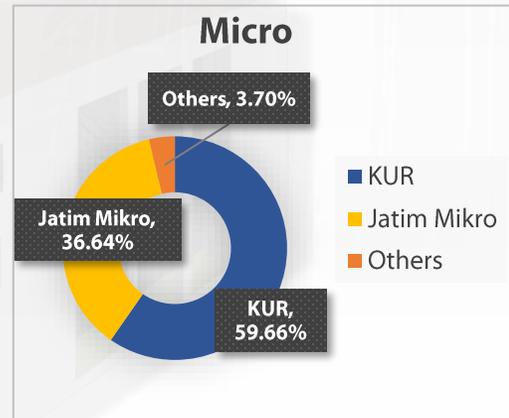
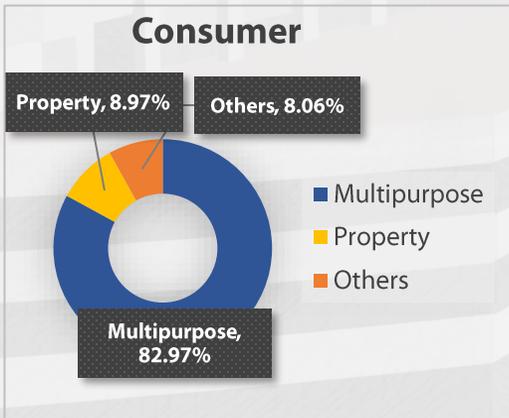
Loan Performance



LOAN PERFORMANCE & COMPOSITION



SEGMENT	LOAN GROWTH (in billion Rp)			COMPOSITION	
	9M24	9M25	Yoy	9M24	9M25
Multipurpose	27,717	30,074	8.50%	44.56%	44.11%
Property	3,105	3,253	4.77%	4.99%	4.77%
Others	2,973	2,920	-1.77%	4.78%	4.28%
TOTAL	33,795	36,247	7.26%	54.33%	53.16%
Micro	8,929	10,654	19.33%	14.36%	15.63%
Small & Medium	11,740	13,591	15.76%	18.88%	19.93%
Corporate	7,734	7,688	-0.60%	12.43%	11.28%
TOTAL	28,403	31,933	12.43%	45.67%	46.84%



Roadmap for Strengthening BPD 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

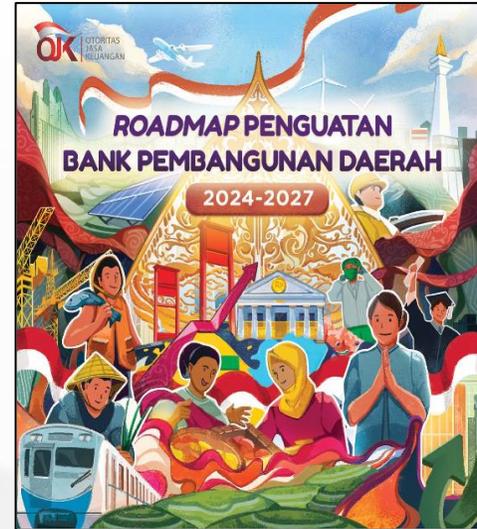
QUANTITY & QUALITY OF HUMAN RESOURCES

INFORMATION TECHNOLOGY INFRASTRUCTURE

Bank Bussiness Group (KUB)



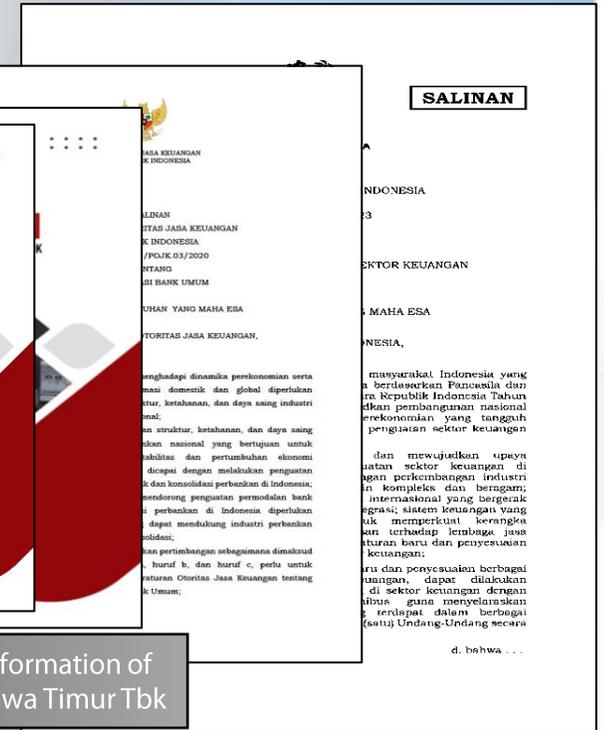
OJK Road Map



Roadmap for Strengthening BPD 2024-2027



Corporate Plan & Transformation of the 5 Pillars of PT BPD Jawa Timur Tbk



POJK No. 12/POJK.03/2020 concerning Consolidation of Commercial Banks

Indonesian Financial Services Sector Master Plan 2021-2025

Indonesian Banking Development Roadmap 2020-2025

Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector

Bank Business Group (KUB)



KUB Members



Synergy Aspects

1. CAPITAL ASPECTS

As a strategic partner for local governments to improve the quality and capacity of Regional Banks;

2. BUSINESS & FINANCIAL ASPECTS

Banking business collaboration between the two entities;

3. OTHER SUPPORTING ASPECTS

Creating value beyond business (GCG implementation, Human Resources, Corporate Culture, and IT)

** Subject to OJK approval*

KUB Stages



1

Signing of the MoU

2

Signing of Non Disclosure Agreement

3

Feasibility Study

4

Approved on GMS

7

Signing of the deed of compliance

6

Signing of Shareholder Agreement

5

Due diligence from independent consultants

8

Signing of the Conditional Participation and Acquisition Agreement

9

Capital Injection Permit through OJK

10

KUB Permit through OJK

11

KUB implementation



Regional Banks In Indonesia



Performance as of August 2025

NO	BPD	ASSET	%
1	Bank BJB	179,729,539	16.87%
2	Bank Jatim	109,709,791	10.30%
3	Bank Jateng	96,193,740	9.03%
4	Bank DKI	89,694,280	8.42%
5	Bank Kaltimara	49,514,240	4.65%
6	Bank Sumut	47,503,141	4.46%
7	Bank Bali	41,645,374	3.91%
8	Bank Sumsel Babel	40,097,185	3.76%
9	Bank Sulsebar	35,248,831	3.31%
10	Bank Kalsel	34,146,642	3.21%

Source: OJK, Bank's Respective Financial Statements

KUB Member Financial Performance



(In billion IDR)	9M24	9M25	Yoy
Total Asset	16,564	18,502	11.70%
BI Placement	835	1,939	132.16%
Marketable Securities	3,601	3,153	-12.42%
LOAN	11,071	12,071	9.04%
Allowance for Impairment Losses	(112)	(169)	50.53%
Deposit	13,155	14,847	12.86%
- Current Account	3,135	3,890	24.10%
- Saving Account	3,317	3,256	-1.87%
- Time Deposit	6,703	7,701	14.90%
Equity	1,822	1,951	7.08%

(In billion IDR)	9M24	9M25	Yoy
Interest Income	940	1,022	8.71%
Interest Expense	(396)	(421)	6.39%
Net Interest Income	544	601	10.39%
Non Int Opt Inc	78	76	-1.78%
Non Int Opt Exp	(380)	(385)	1.28%
Pre-Provision Opt Profit	242	292	20.80%
Provision Expense	(15)	(156)	973.80%
Non Opt Profit	(4)	(5)	23.68%
Pre Tax Profit	223	131	-41.26%
Taxes	(55)	(39)	-28.65%
Net Profit	168	92	-45.33%

RATIO	9M24	9M25	RATIO	9M24	9M25	RATIO	9M24	9M25
ROA	1.94%	1.05%	FDR	84.15%	81.30%	Coverage Ratio	92.88%	80.65%
ROE	13.46%	6.27%	BOPO	79.39%	87.57%	NPF Gross	1.09%	1.73%
NI	5.30%	5.34%	CAR	22.79%	21.67%	NPF Net	0.25%	0.56%
NOM	1.50%	0.59%	CASA	49.05%	48.13%	CIR	61.44%	70.39%

KUB Financial Forecast

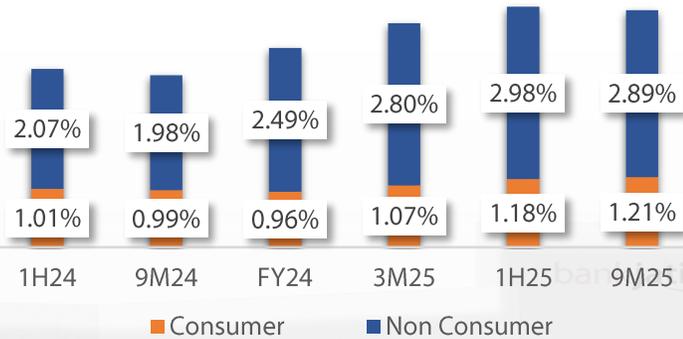


B/S (Forecast)	Consolidated 2025	Consolidated 2026	Consolidated 2027	Consolidated 2028
Asset	178,257	199,623	222,817	249,113
Loan	126,226	140,053	160,268	183,446
Deposit	141,783	157,966	178,247	197,241
Pre Tax Profit	2,184	2,600	2,999	3,427
CASA	58.72%	59.04%	60.17%	63.00%
LDR	89.03%	88.66%	89.91%	93.01%

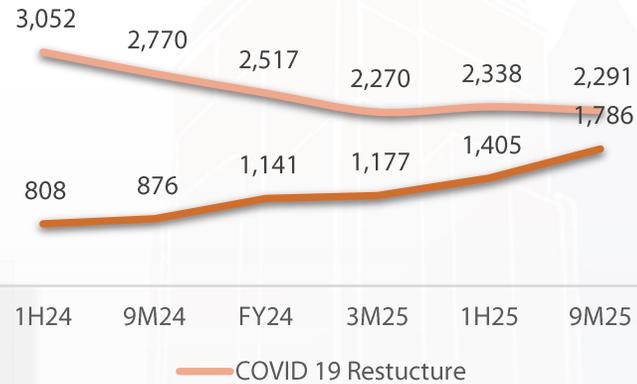
NPL, Restructure & Impairment



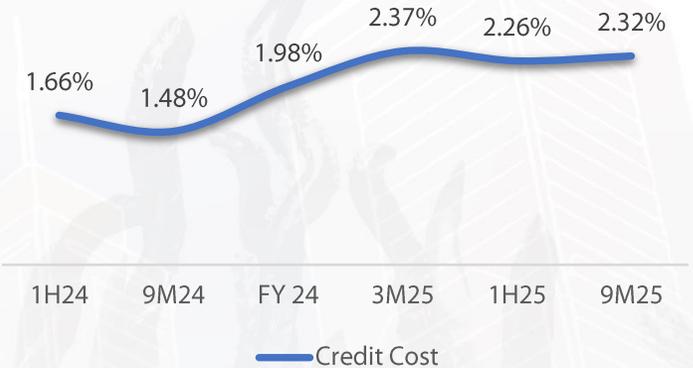
NPL by SEGMENT



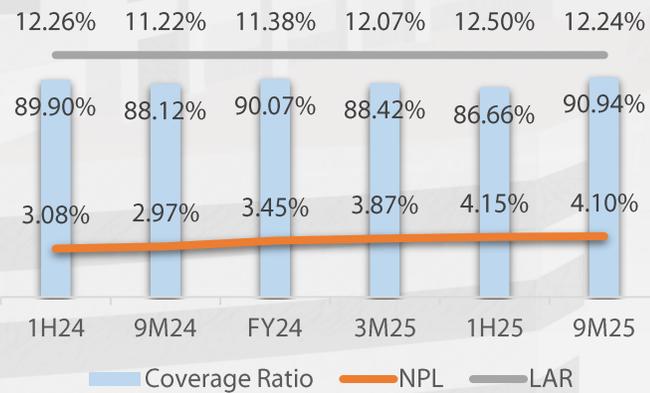
LOAN RESTRUCTURE



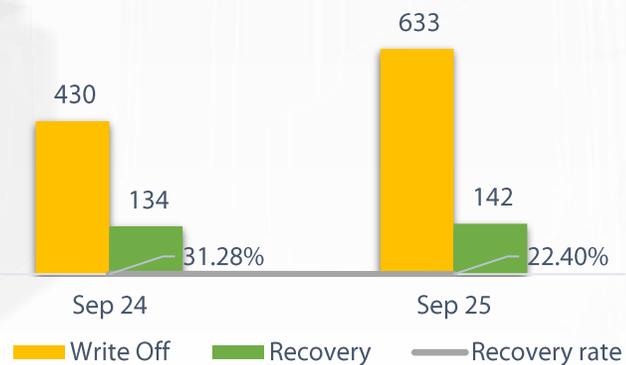
CREDIT COST



ASSET QUALITY



WRITE OFF & RECOVERY



REDUCING NPL STRATEGIES

CURATIVE METHODS:

1. Loan Restructure & Write-Off;
2. Repayment Stimulus;
3. Collateral Auction;
4. Small Claims Courts

PREVENTIVE METHODS:

1. Selective Loan Distribution;
2. Internal Competency Skills;
3. Rewards Program;
4. Periodic Monitoring & Controlling.

Bonds Issuances

Background of Bond Issuance



1. Business Expansion

Supported by strong liquidity and a solid capital structure, the Company is well-positioned to reinforce its intermediary role through credit distribution and to sustain business growth.

2. Funding Structure & Liquidity Improvement



The Company focuses on strengthening its funding structure, enhancing liquidity, and ensuring long-term funding stability through greater efficiency

Bond History

1st issuing IDR 25 Bio (1988)

2nd issuing IDR 50 Bio (1991)

3rd issuing IDR 400 Bio (2003)

4th issuing IDR 2 Tn (2025)



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

4th BJTM Bonds

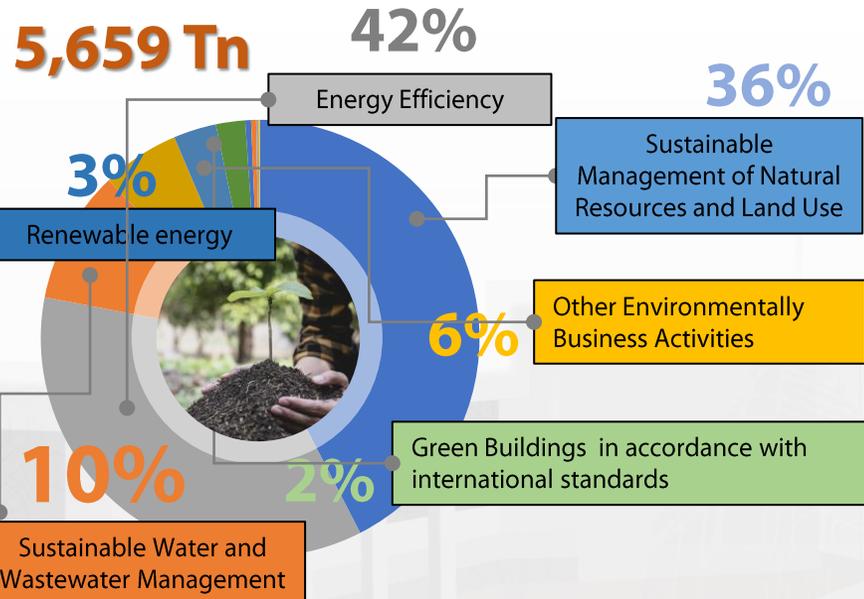
Shelf Registration Phase 1 2025 BJTM's Ownership

A SERIES (3 YEARS)		
NO	CATEGORY	%
1	DOMESTIC BANK	73.90%
2	MUTUAL FUND	18.92%
3	PENSION FUND	6.80%
4	INSURANCE COMPANY	0.30%
5	INDIVIDUAL DOMESTIC	0.08%
B SERIES (5 YEARS)		
NO	CATEGORY	%
1	DOMESTIC BANK	59.61%
2	MUTUAL FUND	19.50%
3	PENSION FUND	9.70%
4	INSURANCE COMPANY	6.00%
5	BROKER	5.00%
6	INDIVIDUAL DOMESTIC	0.19%

Value Beyond Profit



Sustainable Portofolio



Corporate Social Responsibility

SECTOR	2022	2023	2024
Education	1.58 bn	1.45 bn	2.77 bn
Health	2.31 bn	3.33 bn	3.93 bn
Culture	n/a	0.56 bn	n/a
Others Social Event	13.94 bn	12.61 bn	10.24 bn

Environmental Costs

2022	2023	2024
189 mn	299 mn	317 mn

ESG Sustainalytics Rating

- ESG RISK RATING 22.5 "MEDIUM RISK"
- Ranking Industry Group Banks 356 out of 990
- Ranking Global Universe 5228 out of 14404
- PT Bank Pembangunan Daerah Jawa Timur Tbk's Exposure is Medium.
- PT Bank Pembangunan Daerah Jawa Timur Tbk's Management of ESG Material Risk is Average.

Sumber: Sustainalytics
(as per August, 14th 2025)



Asia Sustainability Reporting Rating 2023



Best Corporate Emissions Transparency and Reduction 2024



The Asia Sustainability Reporting Rating (ASRRAT)

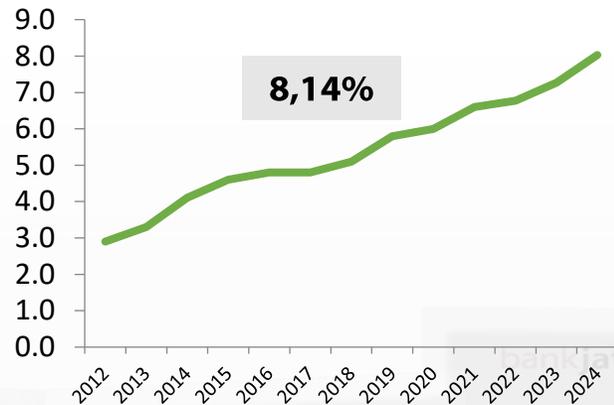


ESGQIDXKEHATI
ESGSIDXKEHATI

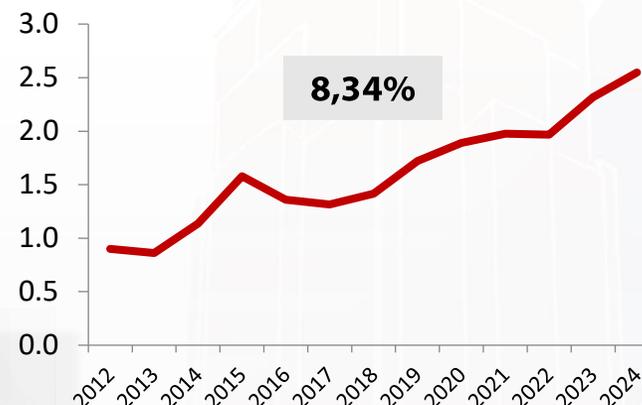
Compound Annual Growth Rate



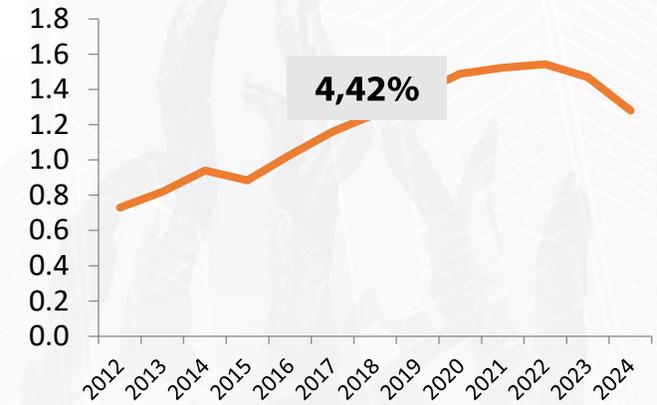
Interest Income



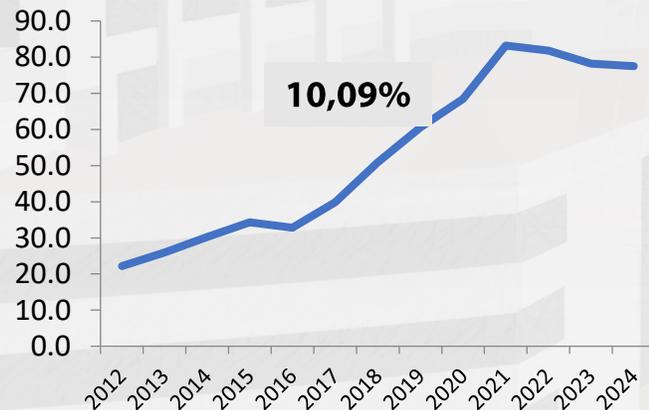
Interest Expense



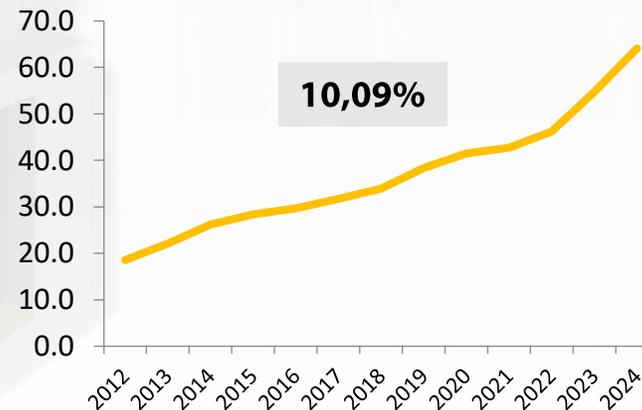
Net Profit



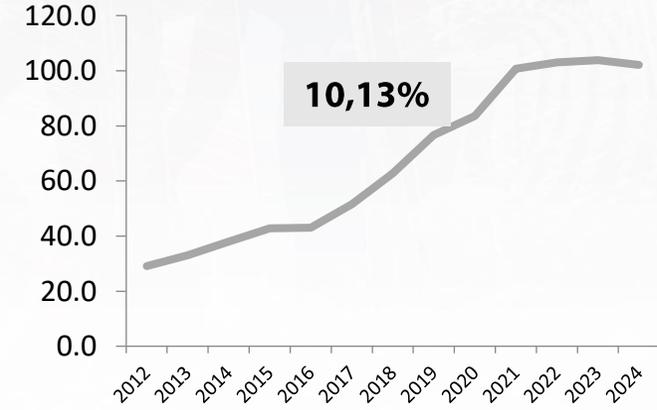
Deposit



Loan



Total Aset



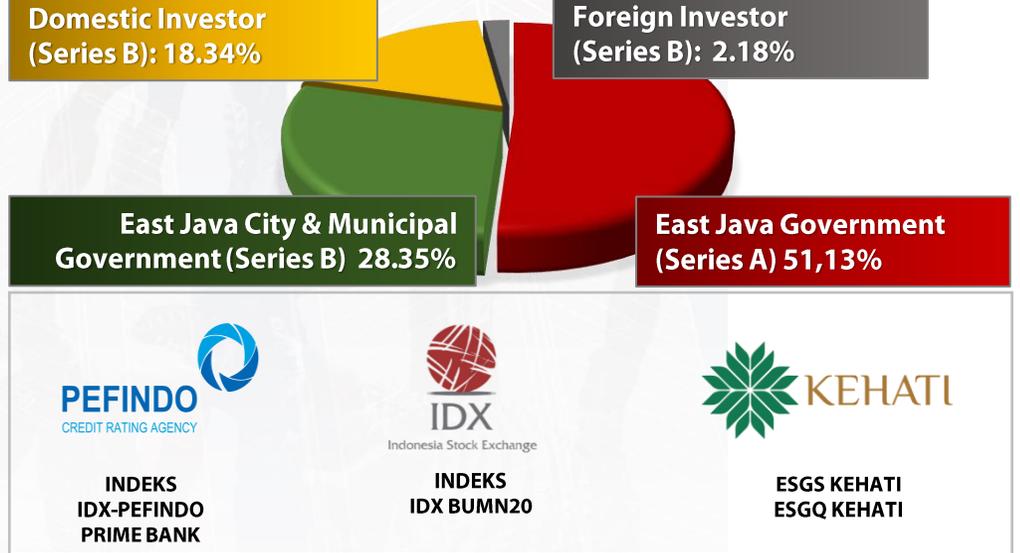
Stocks



STOCK PRICE



STOCK OWNERSHIP



YEAR	DIVIDEND PER SHARE	NET PROFIT
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
2024	54,71	1.281

BJTM RATIO Sep30, 2025	
PBV	0.59
EPS (ann net profit)	94.09
PER	5.42
Market Capital	7,658

NO	TOP 5 NATION	%
1	Indonesia	89.32%
2	America	6.64%
3	England	0.75%
4	Germany	0.64%
5	Singapore	0.47%

B SERIES INVESTOR	%	INVESTOR
Foreign Investor	10.64%	135
- Individual	0.03%	18
- Institution	10.61%	117
Domestic Investor	89.36%	62,042
- Individual	69.82%	61,965
- Institution	19.54%	77

Awards



14 th Infobank Digital Brand Awards Isentia 2025



KPK Award for Good Gratification Control of PT Bank Jatim Tbk's Gratification Control Unit



Marketing Contact Center Service Excellence Awards



Indonesia Human Capital Brilliance Awards 2024



PWI East Java Awards 2025 Strengthening MSME Businesses



The Asian Post The Best Regional Champions 2025



Warta Ekonomi Indonesia Public Relation Awards 2025



Indonesia Best Bank Award 2025



The Excellent Performance Bank-KBMI 2 30th Infobank banking Appreciation 2025



Most Efficient Bank Bisnis Indonesia Financial Awards 2025

Board of Commissioner



M. MAS'UD SAID
Independent Commissioner

Experience:
Special Staff to the Minister of Social Affairs for Human Resources Development and Ministry Programs



ADI SULISTYOWATI
Independent President
Commissioner

Experience:
Independent Commissioner of PT Bank Tabungan Negara (Persero) Tbk



ADHY KARYONO
Commissioner

Experience:
Expert Staff to the Minister for Social Change and Dynamics of the Indonesian Presidency



NURUL GUFRON*
Independent Commissioner

Experience:
Leadership of the Corruption Eradication Commission (2019-2023)



DADANG SETIABUDI
Independent Commissioner

Experience:
IT & Operation Director of PT Bank Negara Indonesia (Persero) Tbk



ASRI AGUNG PUTRA*
Independent Commissioner

Experience:
Attorney General's Expert Staff for Legal Considerations and Development

**effective after passing the OJK fit & proper test results*

Board of Director



WINARDI LEGOWO
President Director

Experience:
Senior Vice President
PT Bank Mandiri (Persero) Tbk



R. ARIEF WICAKSONO
Vice President Director

Experience:
Director of Micro, Retail & Sharia
Business, PT Bank Pembangunan
Daerah Jawa Timur Tbk



UMI RODIYAH
Director of Compliance

Experience:
SEVP Sharia Business
PT Bank Pembangunan Daerah
Jawa Timur Tbk



WAHYUKUSUMO WISNUBROTO
Director of Finance, Treasury
& Global Services (CFO)

Experience:
SEVP Network & Services
PT Bank Pembangunan Daerah
Jawa Timur Tbk



TONNY PRASETYO
Director of Micro, Retail, and
Sharia Business

Experience:
Director of Compliance
PT Bank Pembangunan Daerah
Jawa Timur Tbk



WIWEKO PROBOJAKTI
Director of IT, Digital & Operation

Experience:
Director of IT, Consumer and Network
of PT Bank Pembangunan Daerah
Jawa Tengah



ARIF SUHIRMAN
Director of Medium Business,
Corporate & Network

Experience:
Head of Internal Audit of
Jayapura Regional
PT Bank Rakyat Indonesia (Persero)
Tbk

Thank You



bersama membangun Indonesia

bankjatim 



PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk

Investor Management

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