



bersama membangun Indonesia



CORPORATE PRESENTATION 3M25 PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk BJTM

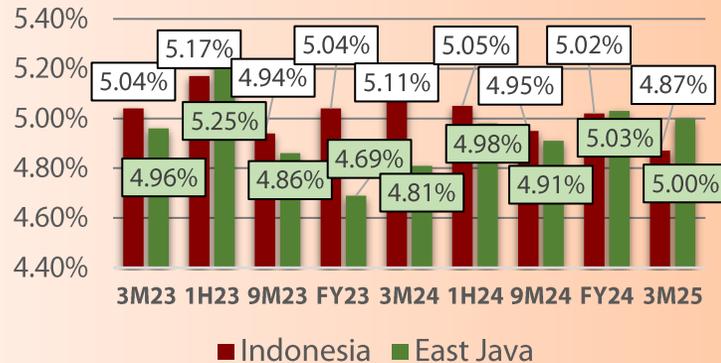


Powered by bankjatim

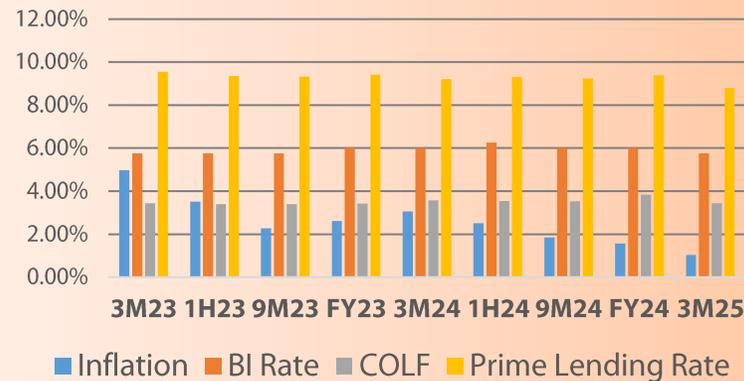
ECONOMIC AT A GLANCE



Indonesia vs East Java Economic Growth (3M25)



BI Rate vs Inflation vs BJTM Rate (3M25)



Top 10 Regional Bank's Market Share (3M25 by Asset)

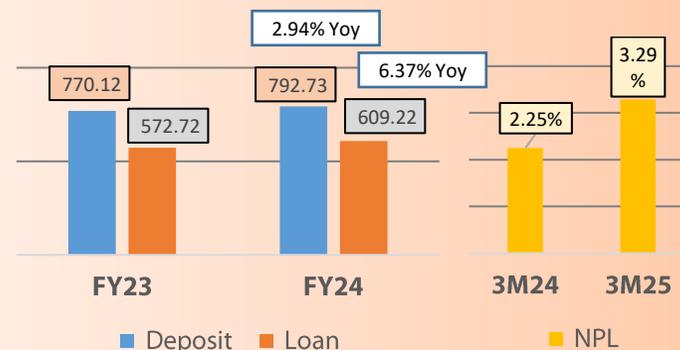
NO	BPD	ASET	%
1	Bank BJB	186,576,746	18.58%
2	Bank Jatim	102,387,729	10.20%
3	Bank Jateng	91,036,705	9.07%
4	Bank DKI	78,392,435	7.81%
5	Bank Kaltimara	45,247,632	4.51%
6	Bank Sumut	45,193,466	4.50%
7	Bank Bali	39,459,986	3.93%
8	Bank Sumsel Babel	37,770,904	3.76%
9	Bank Nagari	33,103,689	3.30%
10	Bank Sulselbar	32,527,097	3.24%

GDRP Structure & Source of Growth (%) IDR 819,30 Trillion (3M25)

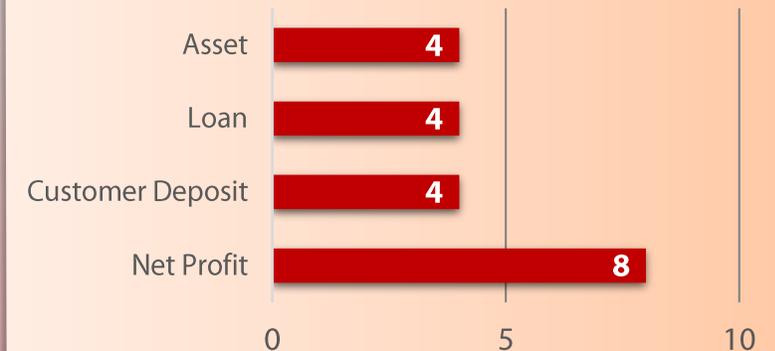
NO	ECONOMIC SECTOR	GDRP (IDR Trillion)	%
1	Industry	257,414	31.42%
2	Trade	153,197	18.70%
3	Agriculture	83,717	10.22%
4	Construction	69,589	8.49%
5	Others	255,384	31.17%

No	EXPENDITURES SECTOR	GDRP (IDR Trillion)	%
1	Household Consumption Exp.	499,280	60.94%
2	Gross Fixed Capital Formation	214,278	26.15%
3	Net Export	64,269	7.84%
4	Others	41,475	5.06%

East Java Banking Industry Performances 3M25 (in IDR Trillion)



BJTM x Indonesia Banks Industries 3M25 (KBM12 - IDR 6-14 Trillion)



RIDING THE WAVES



BANK JATIM CHALLENGES IN 2025

Liquidity issue

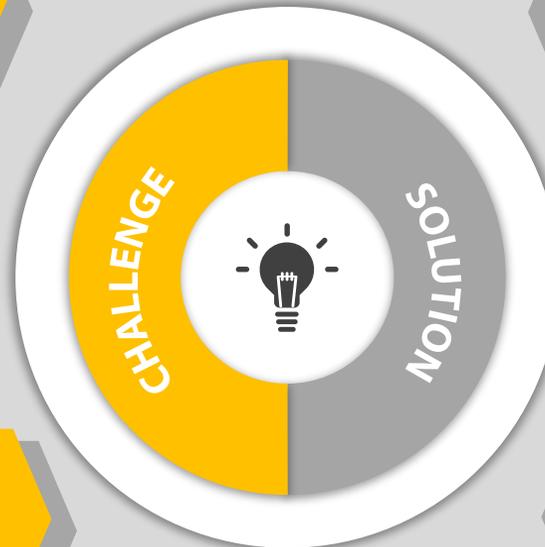
Tightening of banking liquidity due to many factors

Government Budget Efficiency

Creating new Challenges related with government ecosystem, at some point being weakness cause for Indonesia purchase power as well

Asset Quality

Slowly rising on MSME Non Performing Loan



MEET THE OPPORTUNITY

Regional Government Strategic Partners

BJTM Triangle captive's market to win competition: Government Ecosystem, MSME & Private Sector

To be 1st Regional Bank in Indonesia

Manpower shifting, Banking Business Group, Non Consumer Scale Up, Digital Banking, International Business

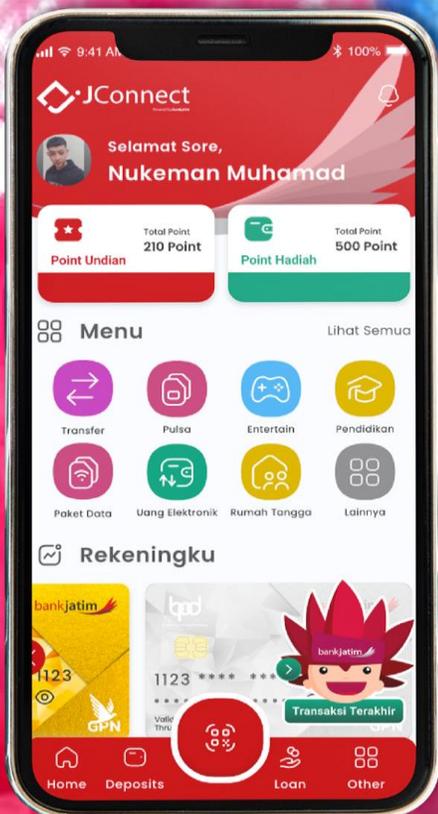
Bond Issuance

In order to mitigate risk regarding liquidity issue and as a funding structure proposal

JCONNECT #semuabisadimanaaja



Powered by bankjatim



NETWORK

1	Headquarter
48	Branch Office
175	Sub Branch Office
217	Functional Office
198	Sharia Service Office
197	Payment Point
40	Car Cash
851	ATM
106	CDM/CRM
13.998	Agent

JCONNECT MOBILE

User	832.190 (+22,85% Yoy)
Transaction	11,47 million (+16,87% Yoy)
Transaction Amount	14,04 Trillion (+9,22% Yoy)

JCONNECT QRIS

User	567.633 (+30,01% Yoy)
Transaction	2,06 Million (+21,71% Yoy)
Transaction Amount	399,42 Billion (+129,92% Yoy)

JCONNECT IB CORPORATE

User	10.228 (+17,77% Yoy)
Transaction	270.376 (+1,83%)
Transaction Amount	2,60 Trillion (-2,76% Yoy)

JATIM KILAT

Loan Application	17,21 Trillion
Loan Approved	13,87 Trillion
On Process	2,88 Trillion

IT BUDGET

PERIOD	CAPEX BUDGET	OPEX BUDGET	TOTAL IT BUDGET
2025	71.35 bn	57.92 bn	129.27 bn

JCONNECT IB INDIVIDUAL

User	81.073 (13,26% Yoy)
Transaction	1.534 (-30,11% Yoy)
Transaction Amount	30,14 Billion (-35,48%)

AGEN JATIM

User	13.471 (+52,82% Yoy)
Transaction	618.234 (+146,35%)
Transaction Amount	92,39 Billion (+98,76%)



VALUE BEYOND PROFIT



SUSTAINABLE PORTOFOLIO 2024

5,659 Tn

42%

Energy Efficiency 36%

Sustainable Management of Natural Resources and Land Use

3%

Renewable energy

6%

Other Environmentally Business Activities

10%

Sustainable Water and Wastewater Management

2%

Green Buildings in accordance with international standards

CORPORATE SOCIAL RESPONSIBILITY (CSR)

SECTOR	2022	2023	2024
Education	1.576.335	1.454.742	2.767.930
Health	2.308.978	3.325.878	3.933.541
Culture	-	559.658	-
Others Social Event	13.937.773	12.612.096	10.244.427

ESG Sustainalytics Rating

- **ESG RISK RATING 22.3 "MEDIUM RISK"**
- **Ranking Industry Group Banks 349 out of 1027**
- **Ranking Global Universe 5729 out of 15111**
- 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**.

Source: Sustainalytics (Update May 15, 2024)



Asia Sustainability Reporting Rating 2023



Best Corporate Emissions Transparency and Reduction 2024



The Asia Sustainability Reporting Rating (ASRRAT)



ESGQIDXKEHATI
ESGSIDXKEHATI

SYNERGY & COLLABORATE TO SERVE COUNTRY



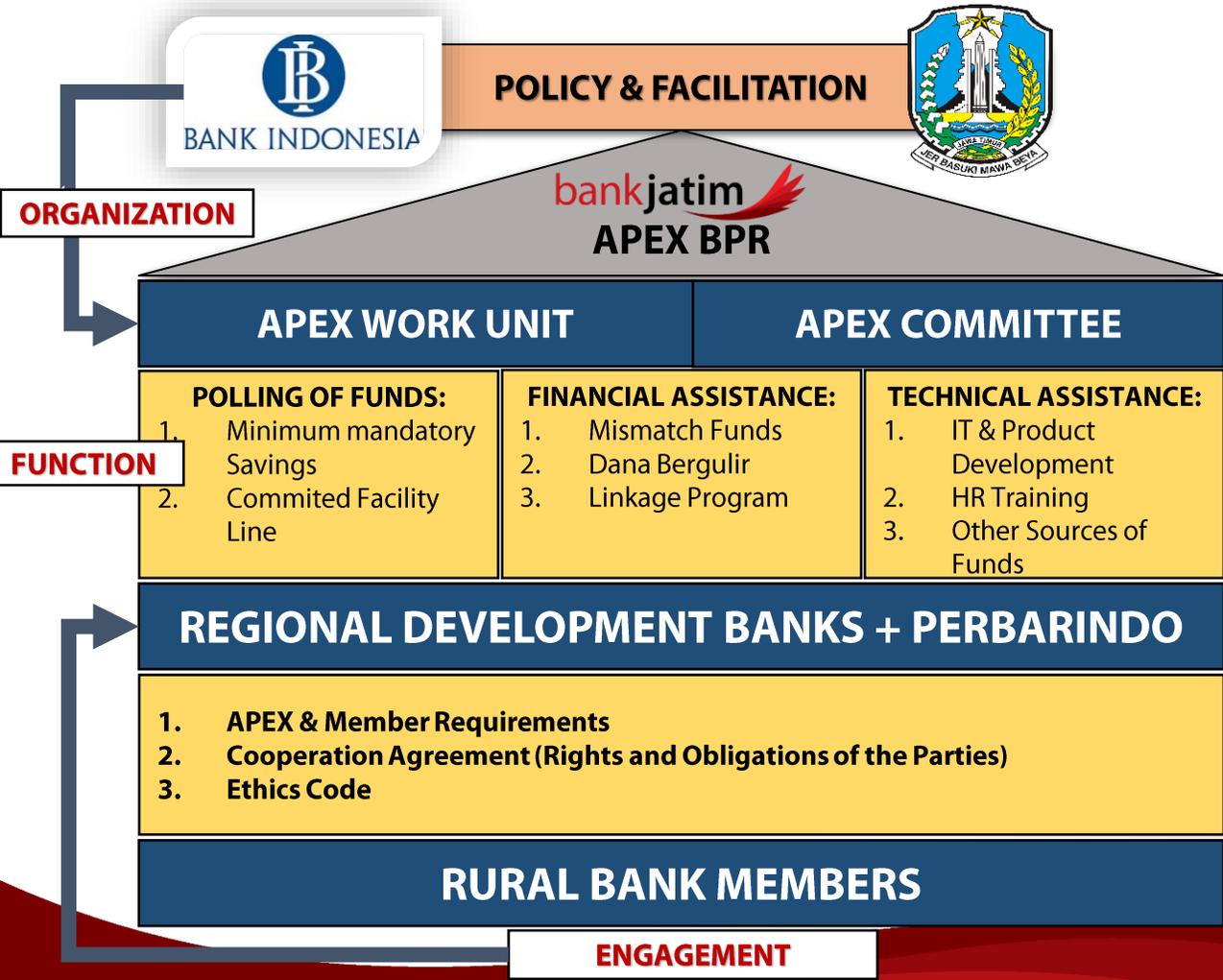
KUB FINANCIAL FORECAST



B/S (Forecast)	Consolidated 2025	Consolidated 2026	Consolidated 2027	Consolidated 2028	Consolidated 2029	Consolidated 2030
Asset	169.583	186.962	205.934	225.024	244.675	265.807
Loan	120.387	133.629	148.324	164.644	182.755	202.858
Deposits	126.709	142.485	163.914	179.638	194.009	209.530
Pre Tax Profit	3.339	3,879	4,304	4,714	4,993	5,366

Ratio (Forecast)	Consolidated 2025	Consolidated 2026	Consolidated 2027	Consolidated 2028	Consolidated 2029	Consolidated 2030
ROA	1.97%	2.07%	2.09%	2.09%	2.04%	2.02%
ROE	13.15%	14.41%	14.72%	14.95%	14.63%	14.49%
NIM	6.19%	6.45%	6.90%	7.58%	7.66%	7.76%
BOPO	78.01%	77.59%	77.57%	77.88%	77.87%	77.53%
LDR	95.01%	93.78%	90.49%	91.65%	94.20%	96.82%

MOVING FORWARD



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.

KUB & RURAL BANK SCHEME



FINANCIAL HIGHLIGHT 3M25 (CONSOLIDATED)



BALANCE SHEET (In billion IDR)	3M24	3M25	Yoy
Total Asset	100,632	118,168	17.43%
Bank Placement	11,363	4,868	-57.16%
Marketable Securities	28,502	30,036	5.38%
LOAN	56,983	77,548	36.09%
Allowance for Impairment Losses	(1,682)	(2,478)	47.31%
Deposit	80,862	89,258	10.38%
- Current Account	22,175	20,635	-6.95%
- Saving Account	26,818	33,481	24.84%
- Time Deposit	31,869	35,142	10.27%
Equity	11,597	12,868	10.96%

INCOME STATEMENT (In billion IDR)	3M24	3M25	Yoy
Interest Income	1,875	2,436	29.97%
Interest Expense	(623)	(748)	20.08%
Net Interest Income	1,252	1,688	34.89%
Non Int Opt Inc	255	314	23.12%
Non Int Opt Exp	(856)	(1,076)	25.61%
Pre-Provision Opt Profit	650	927	42.49%
Provision Expense	(292)	(459)	57.22%
Non Opt Profit	7	(9)	-234.08%
Pre Tax Profit	365	458	25.52%
Taxes	(83)	(111)	33.09%
Net Profit	282	347	23.28%

FINANCIAL HIGHLIGHT 3M25 (Bank Only - audited)



BALANCE SHEET (In billion IDR)	3M24	3M25	Yoy
ASSET	100,632	102,213	1.57%
Bank Placements	11,363	4,393	-61.34%
Marketable Securities	28,502	27,156	-4.72%
LOAN	56,983	66,455	16.62%
-Commercial & SME	25,680	31,152	21.31%
-Consumer	31,303	35,303	12.78%
DEPOSIT	80,862	76,917	-4.88%
- Current Account	22,175	18,208	-17.89%
- Saving Account	26,818	29,887	11.44%
- Time Deposit	31,869	28,822	-9.56%

INCOME STATEMENT (In billion IDR)	3M24	3M25	Yoy
Interest Income	1,875	2,095	11.76%
Interest Expense	(623)	(615)	-1.30%
Net Interest Income	1,252	1,480	18.27%
Pre-Provision Opt Profit	650	841	29.34%
Provision Expense	(292)	(453)	55.13%
Net profit	282	296	4.98%
RATIO	3M24	3M25	
NPL Gross	2.82%	3.87%	
NPL Net	1.32%	1.82%	
Coverage Ratio	100.88%	88.42%	

RATIO	3M24	3M25
ROA	1.59%	1.50%
ROE	11.24%	10.37%
NIM	5.43%	6.32%
LDR	70.49%	85.89%
BOPO	81.20%	84.20%
CAR	23.73%	24.37%
CASA	60.59%	62.53%
COLF	3.57%	3.44%
Credit Cost	2.05%	2.73%

BALANCESHEET



(In billion IDR)	3M24	3M25	Yoy	Q3 23	Q1 24	Q2 24	Q3 24
Total Asset	100,632	102,213	1.57%	103,855	100,632	101,241	106,630
Bank Placement	11,363	4,393	-61.34%	13,697	11,363	11,218	10,732
Marketable Securities	28,502	27,156	-4.72%	30,875	28,502	28,155	29,814
LOAN	56,983	66,455	16.62%	54,761	56,983	58,072	62,198
Allowance for Impairment Losses	(1,682)	(2,355)	39.95%	(1,430)	(1,682)	(1,680)	(1,710)
- Marketable Securities	(0.56)	(0.27)	-51.59%	(1)	(0.56)	(0.52)	(0.53)
- Loan	(1,620)	(2,275)	40.38%	(1,365)	(1,620)	(1,608)	(1,629)
- others	(61)	(79)	29.47%	(65)	(61)	(71)	(80)
Deposit	80,862	76,917	-4.88%	78,197	80,862	81,035	87,500
- Current Account	22,175	18,208	-17.89%	20,926	22,175	19,628	20,542
- Saving Account	26,818	29,887	11.44%	28,816	26,818	28,357	29,248
- Time Deposit	31,869	28,822	-9.56%	28,455	31,869	33,050	37,711
Equity	11,597	12,866	10.94%	12,151	11,597	11,876	12,346

INCOME STATEMENT



(In billion IDR)	3M24	3M25	Yoy	Q1 24	Q2 24	Q3 24	Q4 24	Q1 25
Interest Income	1,875	2,095	11.76%	1,875	1,829	2,081	2,241	2,095
Interest Expense	(623)	(615)	-1.30%	(623)	(589)	(624)	(712)	(615)
Net Interest Income	1,252	1,480	18.27%	1,252	1,239	1,457	1,529	1,480
Non Int Opt Inc	255	292	14.67%	255	218	218	240	292
Non Int Opt Exp	(856)	(932)	8.79%	(856)	(903)	(897)	(856)	(932)
Pre-Provision Opt Profit	650	841	29.34%	650	555	778	913	841
Provision Expense	(292)	(453)	55.13%	(292)	(122)	(276)	(559)	(453)
- Loan	(291)	(452)	55.48%	(291)	(120)	(276)	(561)	(452)
- Non Loan	(1)	(1)	-31.45%	(1)	(1)	(0)	1	(1)
Non Opt Profit	7	(1)	-109.68%	7	(30)	(28)	56	(1)
Pre Tax Profit	365	387	6.08%	365	403	474	410	387
Taxes	(83)	(91)	9.82%	(83)	(105)	(124)	(59)	(91)
Net Profit	282	296	4.98%	282	298	350	351	296

FINANCIAL RATIOS



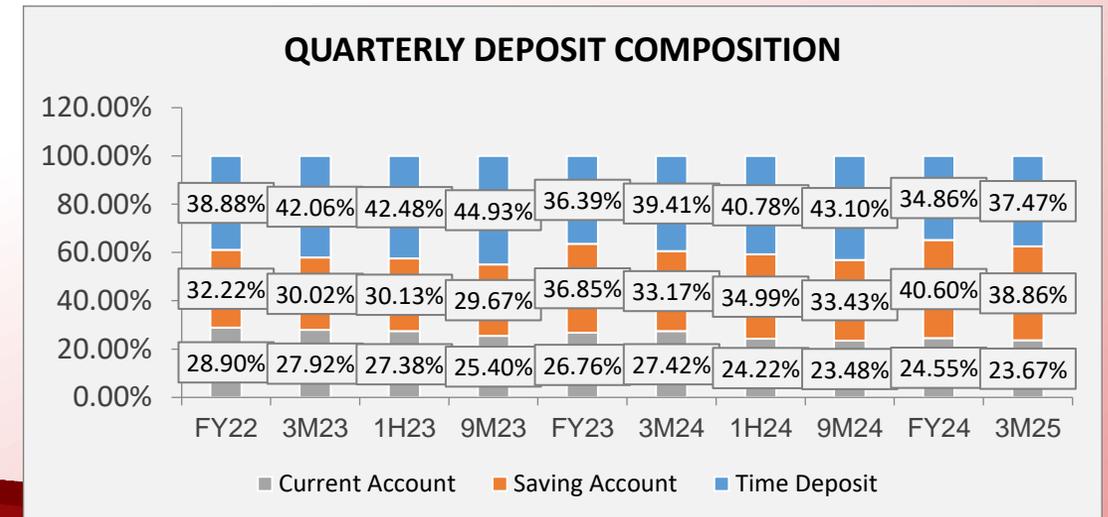
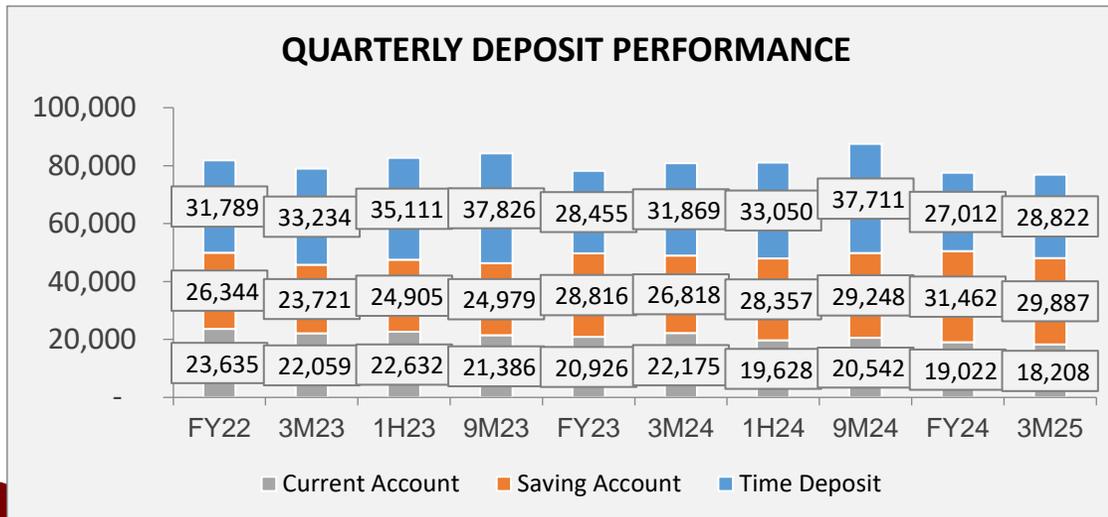
RATIO	FY22	3M23	1H23	9M23	FY23	3M24	1H24	9M24	FY24	3M25
ROA	1.95%	1.62%	1.91%	1.87%	1.87%	1.59%	1.53%	1.63%	1.60%	1.50%
ROE	16,24%	11.46%	13.80%	13.95%	13.96%	11.24%	10.85%	11.57%	11.89%	10.37%
NIM	5,11%	5.30%	5.38%	5.38%	5.57%	5.43%	5.50%	5.72%	5.86%	6.32%
LDR	56,50%	60.74%	59.54%	61.49%	70.03%	70.49%	71.68%	70.85%	82.05%	85.89%
BOPO	76,15%	79.02%	75.85%	76.23%	77.27%	81.20%	81.35%	80.40%	81.89%	84.20%
CAR	24,74%	28.47%	26.03%	25.80%	25.71%	23.73%	22.53%	23.06%	23.49%	24.37%
Coverage Ratio	100.72%	101.55%	97.70%	97.20%	100.08%	100.88%	86.14%	88.12%	90.07%	88.42%
Credit Cost	0.84%	1.51%	1.17%	1.11%	1.23%	2.05%	1.42%	1.48%	1.95%	2.73%
CASA	61.12%	57.94%	57.52%	55.07%	63.61%	60.59%	59.22%	56.90%	65.14%	62.53%

DEPOSIT PERFORMANCE

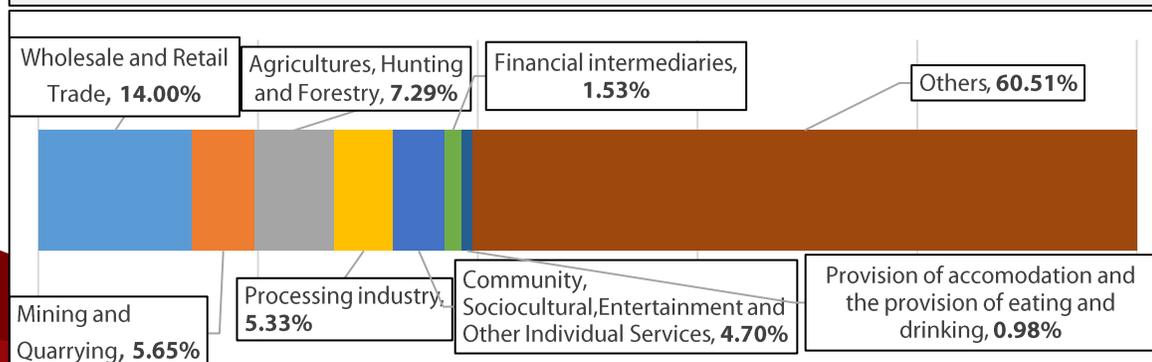
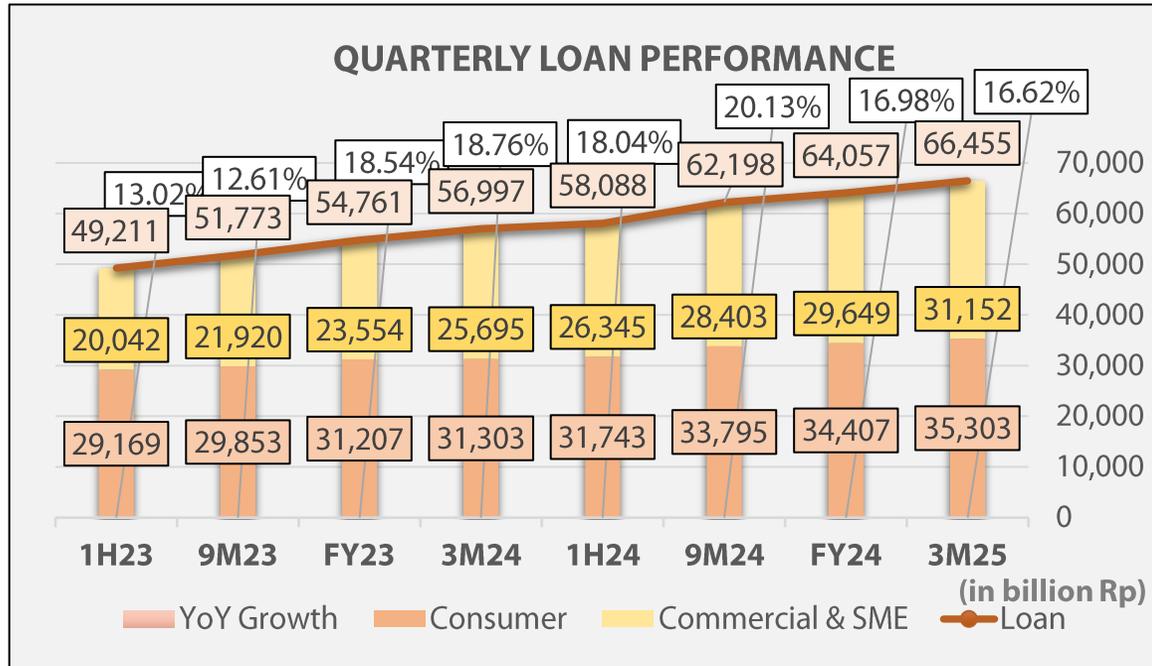


FUNDING GROWTH (In billion IDR)	3M24	3M25	Yoy
Saving Account	26,818	29,887	11.44%
Time Deposit	31,869	28,822	-9.56%
Current Account Government	13,262	9,609	-27.54%
Current Account Private	8,913	8,598	-3.53%
Total Current Account	22,175	18,208	-17.89%

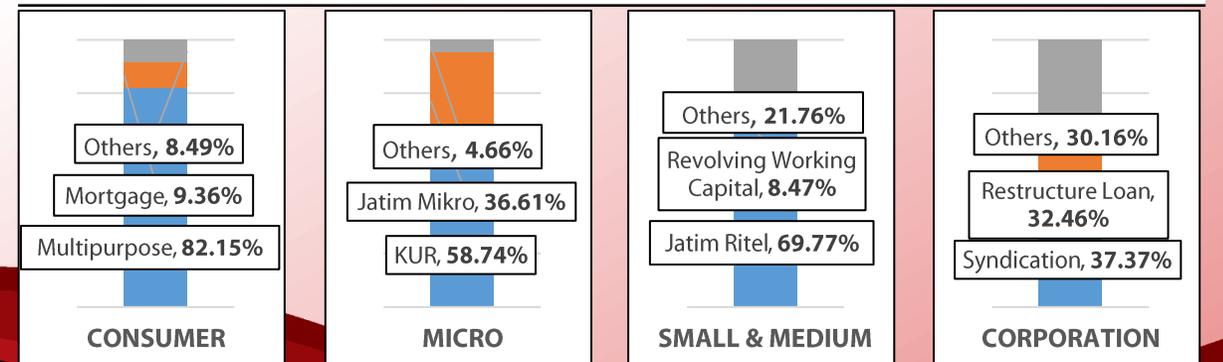
TICKET SIZE (In billion IDR)	3M24	3M25
Saving Account	2.8	2.9
Time Deposit	443.77	384.4
Current Account Government	87,830.5	73,353.8
Current Account Private	58.3	53.8
Total Current Account	144.9	113.8



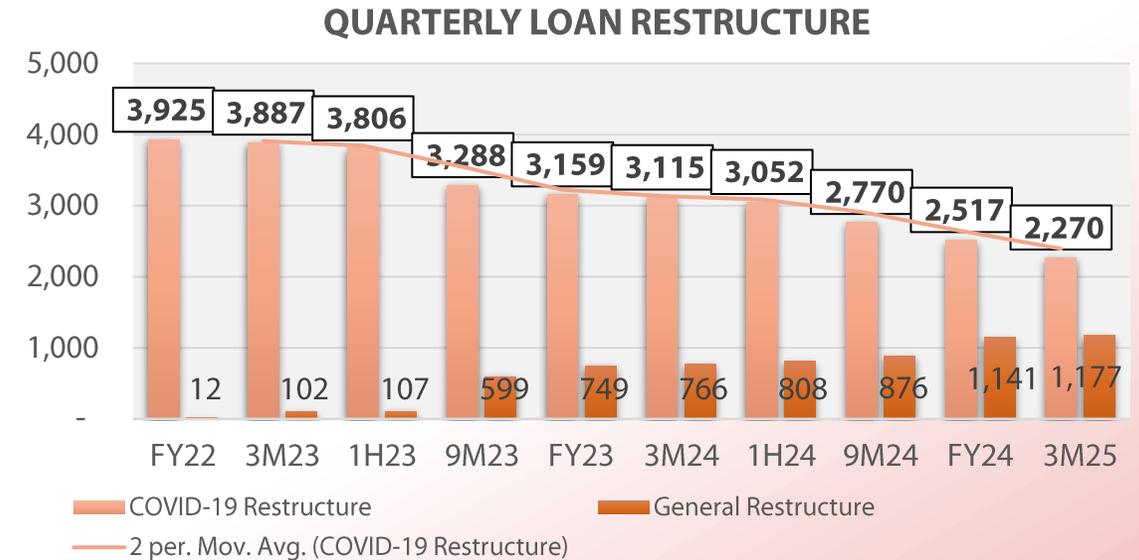
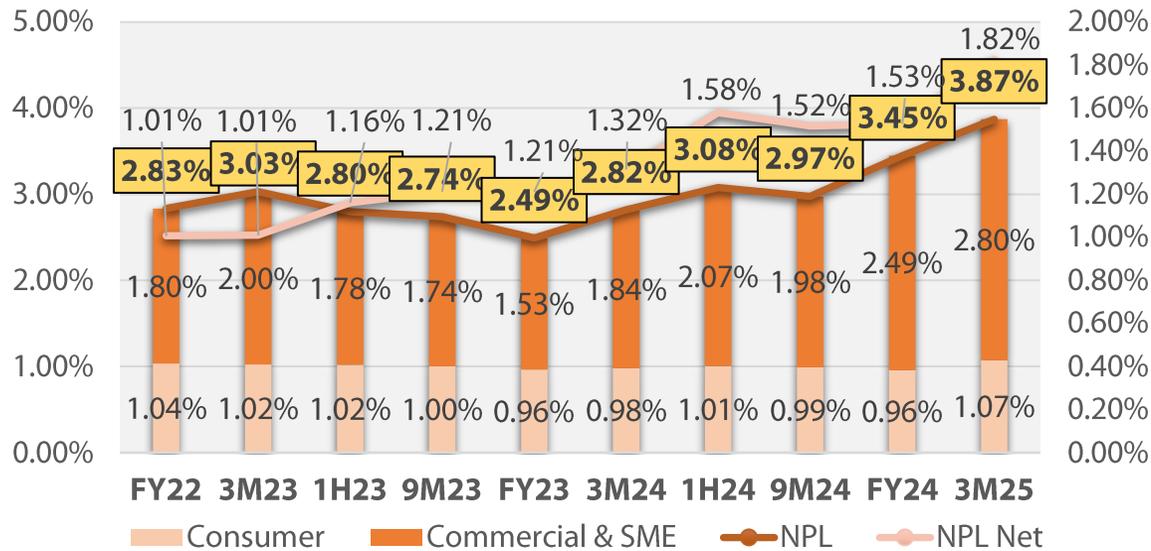
LOAN PERFORMANCE



SEGMENT	LOAN GROWTH (In Billion IDR)			TICKET SIZE		COMPOSITION	
	3M24	3M25	Yoy	3M24	3M25	3M24	3M25
MULTI PURPOSE	25,706	29,002	12.82%	89.6	100.2	45.11%	43.64%
MORTGAGE	2,783	3,303	18.69%	194.6	218.1	4.88%	4.97%
OTHER	2,814	2,998	6.53%	-	376.6	4.94%	4.51%
TOTAL	31,303	35,303	12.78%	106.5	110.4	54.93%	53.12%
MICRO	7,919	10,254	29.48%	25.5	70.5	13.90%	15.43%
SMALL & MEDIUM	9,317	12,242	31.39%	336.1	516.5	16.35%	18.42%
CORPORATION	8,444	8,657	2.52%	48,252.3	60,961.8	14.82%	13.03%
TOTAL	25,680	31,152	21.31%	75.8	184.0	45.07%	46.88%



NPL, IMPAIRMENT & LOAN RESTRUCTURE



DESCRIPTION	3M24	IMPAIRMENT	%	3M25	IMPAIRMENT	%
Current	52,655	425	0.81%	60,638	476	0.78%
Special Mention	2,722	321	11.78%	3,244	436	13.44%
Sub Standart	131	41	31.10%	254	79	31.19%
Doubtfull	180	58	32.27%	311	97	31.17%
Loss	1,295	776	59.95%	2,008	1,187	59.13%
Total	56,983	1,620	2.84%	66,455	2,275	3.42%
Coverage Ratio	1,606	1,620	100.88%	2,573	2,275	88.42%

3M25 LOAN RESTRUCTURE	OUTSTANDING	COMPOSITION	NPL
COVID-19 LOAN RESTRUCTURED	2,270	3.42%	7.06%
GENERAL LOAN RESTRUCTURED	1,177	1.77%	5.17%
TOTAL LOAN RESTRUCTURE	3,447	5.19%	6.41%

NPL PER SEGMENT (3M25)

NO	CONSUMER LOAN	3M25	%
1	MORTGAGE	361.79	0.54%
2	MULTIPURPOSE	248.88	0.37%
3	OTHERS	100.96	0.15%
	TOTAL	711.63	1.07%

NO	MICRO LOAN	3M25	%
1	JATIM MIKRO	203.51	0.31%
2	KUR	113.78	0.17%
3	OTHERS	132.60	0.20%
	TOTAL	449.89	0.68%

NO	RETAIL LOAN	3M25	%
1	JATIM RETAIL	468.29	0.70%
2	REVOLVING WORKING CAPITAL	257.32	0.39%
3	OTHERS	675.01	1.02%
	TOTAL	1,400.63	2.11%

NO	CORPORATION & SYNDICATE	3M25	%
1	RESTRUCTURE LOAN	10.56	0.02%
	TOTAL	10.56	0.02%

NPL REDUCTION STRATEGY

- **Write-Off**, Until Mar 2025, Bank Jatim has written off **168,09** billion, with a recovery rate of **39,16** billion or 23,30%;
- **General Restructure**, Until Mar 2025, Bank Jatim has restructured IDR 1,177 billion (1,77% of the total Loans Distributed);
- **CURATIVE METHOD :**
 1. Repayment Stimulus with Reduction of Interest and Fines,;
 2. Collateral auction;
 3. Repayment of part of the collateral;
 4. Small Claim Court;
- **PREVENTIVE METHOD :**
 1. Extracomptable billing incentives;
 2. Monitoring & Controlling.

FOR SOME REASON:



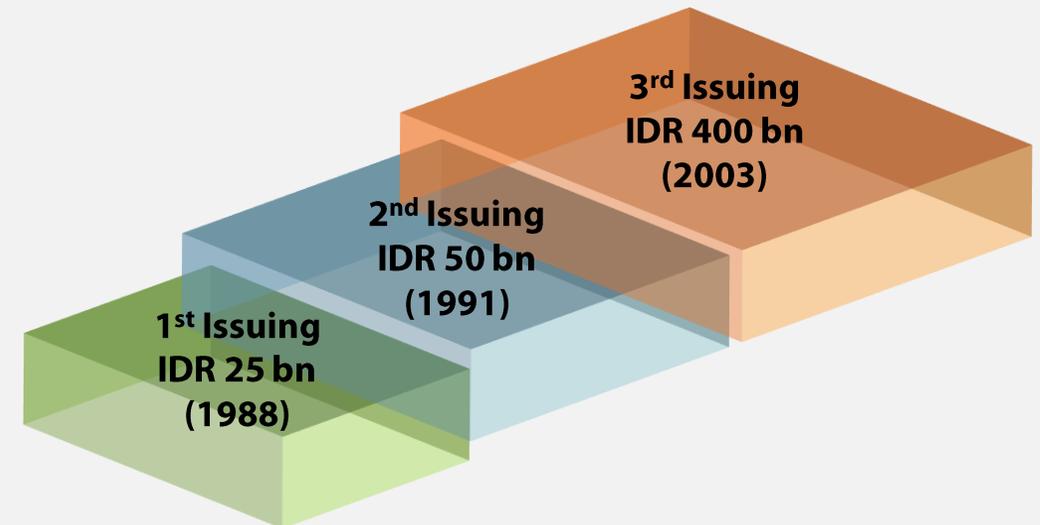
1. Business expansion & intermediary focusing

2. Optimize Funding Structure



3. Economic Issue

BJTM bond issuance history



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

KUB MEMBER FINANCIAL PERFORMANCE



(In billion IDR)	3M24	3M25	Yoy
Total Asset	15,206	15,900	4.56%
BI Placement	1,784	475	-73.36%
Marketable Securities	2,396	2,884	20.36%
LOAN	9,982	11,092	11.12%
Allowance for Impairment Losses	(106)	(124)	16.82%
Deposit	10,676	12,520	17.27%
- Current Account	2,405	2,427	0.95%
- Saving Account	2,851	3,594	26.07%
- Time Deposit	6,755	6,319	-6.44%
Equity	1,779	2,106	18.42%

(In billion IDR)	3M24	3M25	Yoy
Interest Income	307	342	11.19%
Interest Expense	(127)	(133)	4.69%
Net Interest Income	180	209	15.78%
Non Int Opt Inc	26	27	1.64%
Non Int Opt Exp	(124)	(134)	7.50%
Pre-Provision Opt Profit	82	102	23.74%
Provision Expense	(8)	(11)	42.79%
Non Opt Profit	(2)	(2)	0.00%
Pre Tax Profit	73	89	22.22%
Taxes	(18)	(22)	25.71%
Net Profit	55	67	21.10%

RATIO	3M24	3M25	RATIO	3M24	3M25
ROA	1.97%	2.20%	FDR	83.11%	89.88%
ROE	12.79%	13.45%	BOPO	80.02%	75.47%
NI	5.54%	5.78%	CAR	24.63%	25.50%
NOM	1.61%	1.91%	CASA	49.23%	48.09%

RATIO	3M24	3M25
NPF Gross	1.16%	1.89%
NPF Nett	0.27%	1.01%



bersama membangun Indonesia



APPENDIX

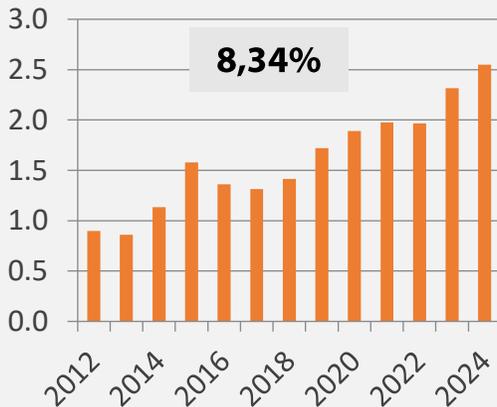
COMPOUND ANNUAL GROWTH RATE



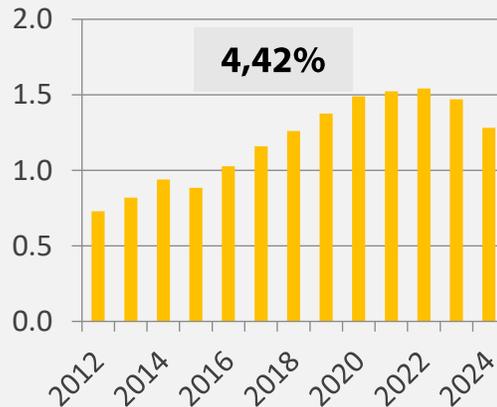
INTEREST INCOME



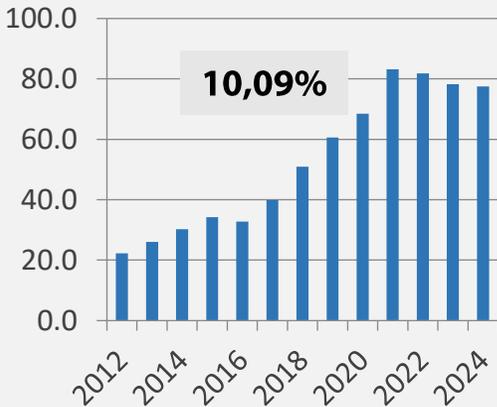
INTEREST EXPENSE



NET PROFIT



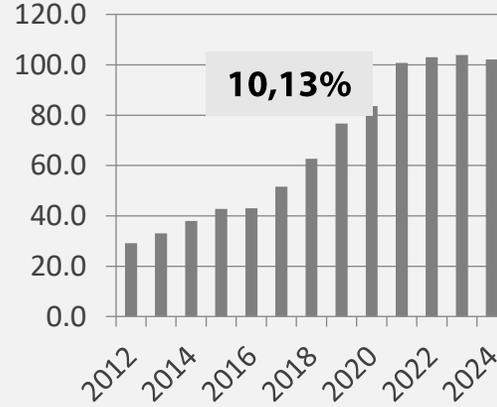
CUSTOMER DEPOSIT



LOAN



TOTAL ASSET



QUARTERLY FINANCIAL PERFORMANCE



INFORMATION (In billion IDR)	FY22	3M23	1H23	9M23	FY23	3M24	1H24	9M24	FY24	3M25
Total Asset	103,031	96,620	103,005	107,038	103,855	100,632	101,547	106,630	102,074	102,213
Loan	46,197	47,992	49,211	51,773	54,761	56,983	58,088	62,198	64,057	66,455
Allowance for Impairment Losses	(1,366)	(1,514)	(1,386)	(1,402)	(1,430)	(1,682)	(1,613)	(1,710)	(2,069)	(2,355)
Customer Deposit	81,767	79,013	82,649	84,191	78,197	80,862	81,035	87,500	77,496	76,917
- Current Account	23,635	22,059	22,632	21,386	20,926	22,175	19,628	20,542	19,022	18,208
- Saving Account	26,344	23,721	24,905	24,979	28,816	26,818	28,357	29,248	31,462	29,887
- Time Deposit	31,789	33,234	35,111	37,826	28,455	31,869	33,050	37,711	27,012	28,822
Equity	11,446	11,756	11,497	11,748	12,151	11,597	11,841	12,346	12,513	12,866
INFORMATION (In billion IDR)	FY22	3M23	1H23	9M23	FY23	3M24	1H24	9M24	FY24	3M25
Interest Income	6,775	1,725	3,445	5,279	7,267	1,875	3,703	5,785	8,025	2,095
Interest Expense	(1,968)	(578)	(1,103)	(1,705)	(2,316)	(623)	(1,212)	(1,837)	(2,548)	(615)
Net Interest Income	4,806	1,147	2,342	3,574	4,951	1,252	2,491	3,948	5,477	1,480
Non Int Opt Inc	656	196	388	563	756	255	473	691	931	292
Non Int Opt Exp	(3,131)	(758)	(1,488)	(2,285)	(3,174)	(856)	(1,759)	(2,656)	(3,512)	(932)
Pre-Provision Opt Profit	2,332	585	1,242	1,852	2,533	650	1,205	1,983	2,896	841
Provision Expense	(387)	(182)	(289)	(432)	(671)	(292)	(414)	(690)	(1,249)	(453)
Non Opt Profit	85	(5)	(16)	(8)	31	7	(24)	(52)	4	(1)
Pre Tax Profit	2,030	399	937	1,413	1,893	365	768	1,242	1,651	387
Taxes	(487)	(94)	(217)	(318)	(423)	(83)	(188)	(312)	(370)	(91)
Net Profit	1,543	305	720	1,095	1,470	282	580	930	1,281	296

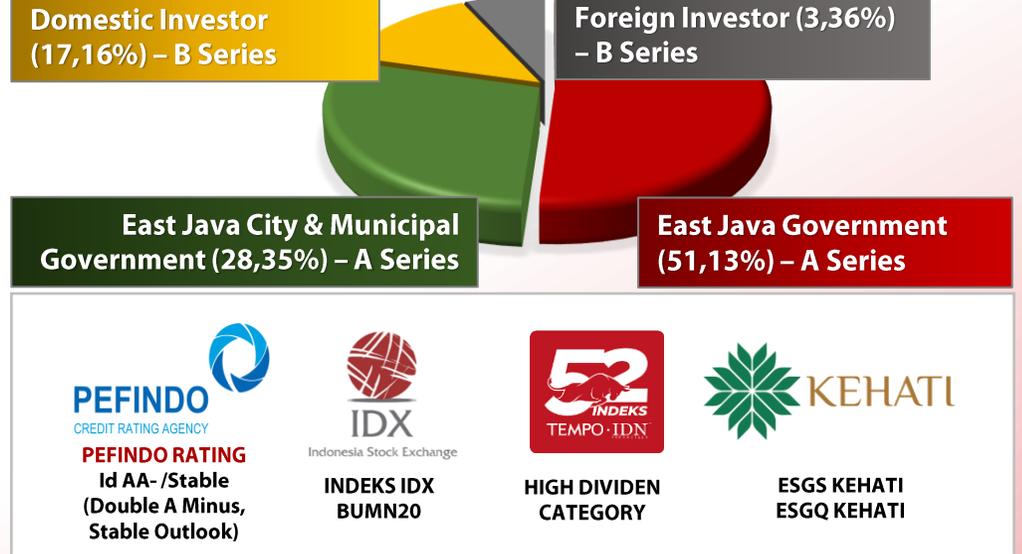
STOCKS



STOCK PRICE



STOCK OWNERSHIP



YEAR	DIVIDEN PER SHARE	NET PROFIT
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 RATIO Dec 30, 2024	
PBV	0.58
EPS (ann net profit)	80.28
PER	6.23
Market Capital	7,508

NO	NATION	%
1	Indonesia	83.56%
2	Amerika	8.51%
3	Finlandia	2.83%
4	Cayman Island	1.13%
5	Norwegia	0.87%

B SERIES INVESTOR	%	INVESTOR
Foreign Investor	16.38%	137
- Individual	0.01%	17
- Institution	16.37%	120
Domestic Investor	83.62%	64,181
- Individual	63.99%	64,103
- Institution	19.63%	78

2025 AWARDS



14 th Infobank Digital Brand Awards ISENTIA 2025



Penghargaan KPK Pengendalian Gratifikasi dengan Baik UPG PT Bank Jatim Tbk



Marketing Contact Center Service Excellence Awards



Indonesia Human Capital Brilliance Awards 2024



PWI Jatim Awards 2025 Penguatan Usaha UMKM



The Asian Post The Best Regional Champions 2025



Warta Ekonomi Indonesia Public Relation Awards 2025

BOARD OF COMMISSIONERS



M. MAS'UD SAID
Independent Commissioner

Experience:

- Deputy of the Special Advisor for The President of the Republic of Indonesia, on Local Development and Decentralization



ADI SULISTYOWATI*
Independen President Commissioner

Experience:

- Deputy President Director of PT Bank Negara Indonesia (Persero) Tbk
- Special Staff to the Minister of Cooperatives for Cooperative Financing and Business Licensing



ADHY KARYONO
Commissioner

Experience:

- Expert Staff of the Minister for Change and Social Dynamics;
- Regional Secretary of East Java Province.



NURUL GUFRON*
Independent Commissioner

Experience:

- Corruption Eradication Commission Leadership

DADANG SETIABUDI
Independent Commissioner

Experience:

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



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 DIRECTORS



WINARDI LEGOWO*
President Director (CEO)

Experience:

- Senior Vice President PT Bank Mandiri (Persero) Tbk



R. ARIEF WICAKSONO*
Vice President Director

Experience:

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



UMI RODIYAH
Compliance Director

Experience:

- Treasury Division Head
- SEVP Sharia Business



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

Experience:

- International Banking Division Head
- SEVP Network & Services Bank Jatim



TONNY PRASEYO*
Director of Micro, Retail, and Sharia Business

Experience:

- IT & Operation Director
- Compliance Director



WIWEKO PROBOJAKTI*
Director of IT, Digital & Operation

Experience:

- Director of IT, Consumer & Network Bank Jateng



WIOGA ADHIARMA*
Director of Risk Management

Experience:

- SEVP Legal & Human Capital
- Corporate Secretary



ARIF SUHIRMAN
Director of Medium Business, Corporate & Network

Experience:

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

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

THANK YOU



bersama membangun Indonesia

bankjatim

**PT BANK PEMBANGUNAN DAERAH
JAWA TIMUR Tbk**
Investor Management
Bank Jatim Headquarter 4TH Floor
Jl. Basuki Rachmat No. 98 – 104, Surabaya 60271
Telp: (031) 5310090 ext. 475
Email: iru@bankjatim.co.id
Website: www.bankjatim.co.id