



bersama membangun Indonesia



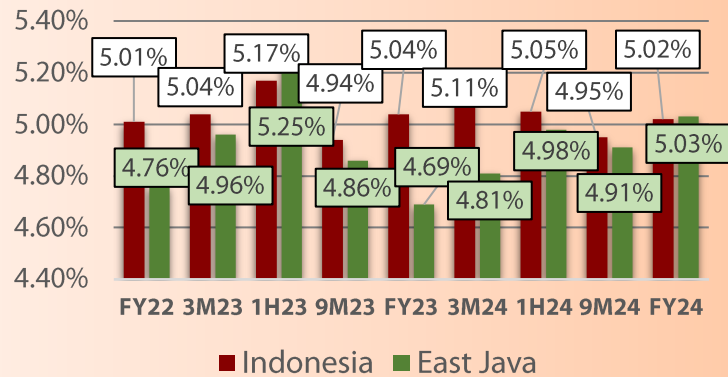
PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk (BJTM)

CORPORATE PRESENTATION FY24

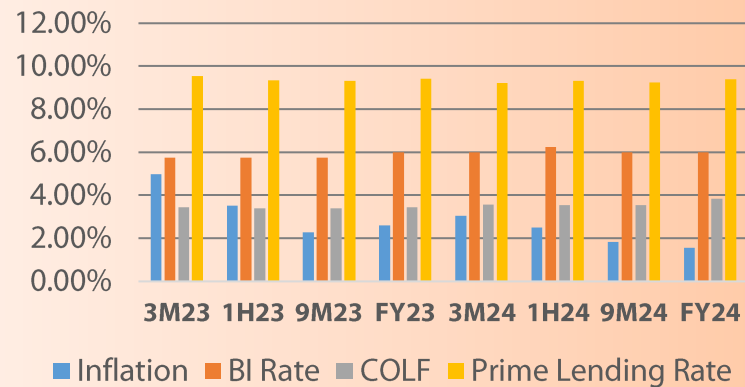
ECONOMIC AT A GLANCE



Indonesia vs East Java Economic Growth (FY24)



BI Rate vs Inflation vs BJTM Interest Rate FY24



Top 10 Regional Development Bank Market Share (11M24 by Asset)

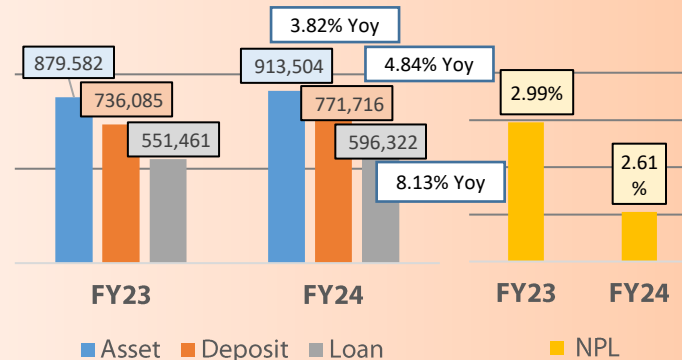
NO	NAMA BANK	ASET	%
1	Bank BJB	187,159,362	18.12%
2	Bank Jatim	109,091,754	10.56%
3	Bank Jateng	88,084,965	8.53%
4	Bank DKI	81,901,734	7.93%
5	Bank Kaltimara	48,868,043	4.73%
6	Bank Sumut	45,069,261	4.36%
7	Bank Bali	39,790,209	3.85%
8	Bank Sumsel Babel	38,824,469	3.76%
9	Bank Sulselbar	36,337,709	3.52%
10	Bank Nagari	34,171,526	3.31%

GRDP Structure by Economic Sector & Source of Growth (%) By Expenditure IDR 3.168,30 Tr (FY24)

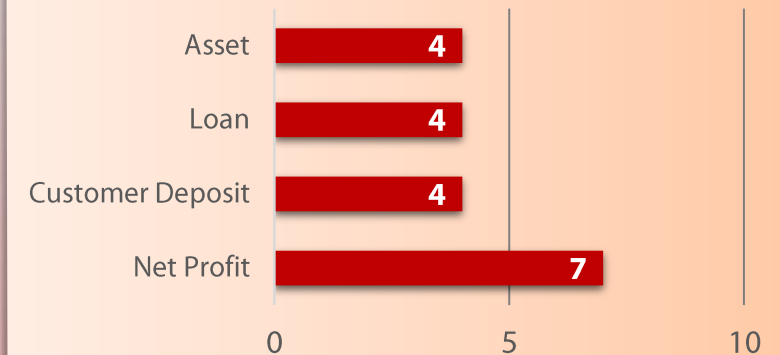
NO	ECONOMIC SECTOR	PDRB	%
1	Industry	977,562	30.85%
2	Trade	596,100	18.81%
3	Agriculture	337,661	10.66%
4	Construction	284,110	8.97%
5	Others	972,863	30.71%

No	EXPENDITURES SECTOR	PDRB	%
1	Household Consumption Exp.	1,931,330	60.96%
2	Gross Fixed Capital Formation	859,409	27.13%
3	Net Export	187,931	5.93%
4	Others	189,626	5.99%

East Java Banking Industry Performances FY 2024 (in IDR Trillion)



BJTM Among Indonesia Banks Industries 11M24 in KBMI2 (Core Capital IDR 6-14 Tr)



RIDING THE WAVES



BANK JATIM CHALLENGES & OPPORTUNITIES IN 2025

Higher still exist

Interest rate still the main issue in increasing interest expenses of Indonesian banking industry

Liquidity issue

Tightening of banking liquidity due to many factors

Government Budget Efficiency

budget efficiency program create new challenges related with government ecosystem, weakness cause for Indonesia purchase power as well

Asset Quality

Slowly rising on MSME Non Performing Loan

Synergy of Bank Business Group (KUB)

synergy between BPD (Indonesia Regional Banks) in some aspect to upsize BPD main business

Liquidity Incentive Central Bank of Indonesia

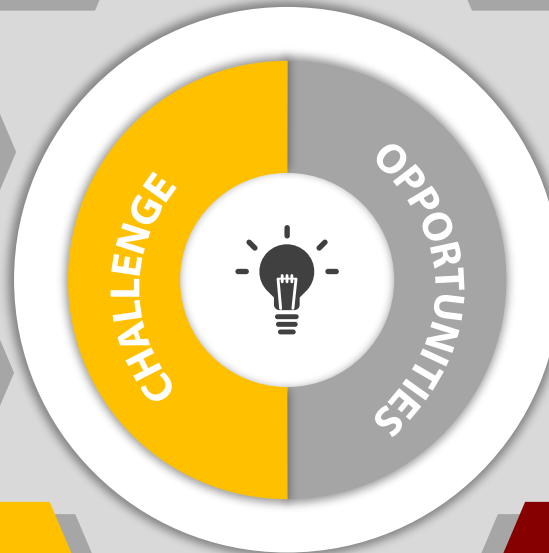
relaxation of the minimum reserve requirement (GWM) to 4% to support the property sector

General Allocation Fund (DAU) & Transfers to Regions and Village Funds (TKDD)

DAU funds and TKDD funds increase from year to year

Synergy of Rural Banks

Consolidation of local government-owned Rural Banks as an opportunity to increase business collaboration



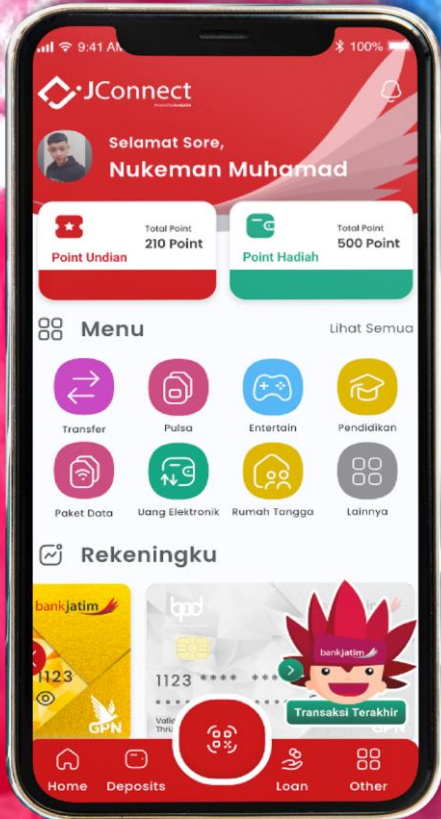
FINANCIAL HIGHLIGHT FY24 (Consolidated)



BALANCE SHEET (In billion IDR)	FY23	FY24	Yoy
Total Asset	103,855	118,142	13.76%
Bank Placement	13,697	7,723	-43.62%
Marketable Securities	30,875	30,135	-2.40%
LOAN	54,761	75,353	37.60%
Allowance for Impairment Losses	(1,430)	(2,197)	53.61%
Deposit	78,197	90,016	15.11%
- Current Account	20,926	20,666	-1.25%
- Saving Account	28,816	35,374	22.76%
- Time Deposit	28,455	33,976	19.41%
Equity	12,151	14,600	20.15%
RATIO	FY23	FY24	
NPL Gross	2.49%	3.09%	
NPL Net	1.21%	1.33%	
Coverage Ratio	100.08%	90.80%	

INCOME STATEMENT (In billion IDR)	FY23	FY24	Yoy
Interest Income	7,267	8,285	14.00%
Interest Expense	(2,316)	(2,656)	14.68%
Net Interest Income	4,951	5,629	13.69%
Non Int Opt Inc	756	1,114	47.46%
Non Int Opt Exp	(3,174)	(3,801)	19.75%
Pre-Provision Opt Profit	2,533	2,942	16.17%
Provision Expense	(671)	(1,267)	88.84%
Non Opt Profit	31	8	-74.79%
Pre Tax Profit	1,893	1,683	-11.10%
Taxes	(423)	(387)	-8.46%
Net Profit	1,470	1,296	-11.86%

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
848	ATM
106	CDM/CRM
12.822	Agent

IT BUDGET

PERIOD	CAPEX BUDGET	OPEX BUDGET	TOTAL IT BUDGET
2024	65.41 bn	53.06 bn	118.47 bn

JCONNECT MOBILE

User	8,79 million (+26,89% Yoy)
Transaction	46,90 million (+33,36% Yoy)
Transaction Amount	60,83 Trillion (+44,86% Yoy)

JCONNECT IB CORPORATE

User	103.961 (+14,98% Yoy)
Transaction	1.76 Million (-2,21%)
Transaction Amount	13,78 Trillion (17,35% Yoy)

JCONNECT IB INDIVIDUAL

User	887.703 (-3,51% Yoy)
Transaction	8.185 (-28,91% Yoy)
Transaction Amount	189,27 Billion (-15,81%)

JCONNECT QRIS

User	1,99 Million (+72,31% Yoy)
Transaction	7,85 Million (+72,20% Yoy)
Transaction Amount	1,60 Trillion (+129,92% Yoy)

JATIM KILAT

Loan Application	9,45 Trillion
Loan Approved	8,04 Trillion
On Process	1,21 Trillion

AGEN JATIM

User	152.893 (+141,11% Yoy)
Transaction	1,96 Million (+371,97%)
Transaction Amount	308,57 Billion (+232,31%)



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 Conscious Business Activities and/or Activities

10%

Sustainable Water and Wastewater Management

2%

Environmentally Friendly Buildings that Meet Nationally, Regionally, or Internationally Recognized Standards or Certifications

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**.

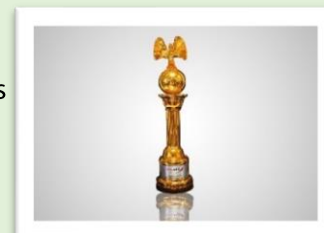
Source: Sustainalytics (Update May 15, 2024)



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


Incorporated


BankNTB
Syariafi


Bank
Lampung
bahagia melayani dari hati


bankbanten
BANK PEMBANGUNAN DAERAH BANTEN


bankNTT


BANKSULTRA
Maju Bersama

CAPITAL ASPECT

Act as local regional government 's strategic partner to elevate BPD's quality dan capacity

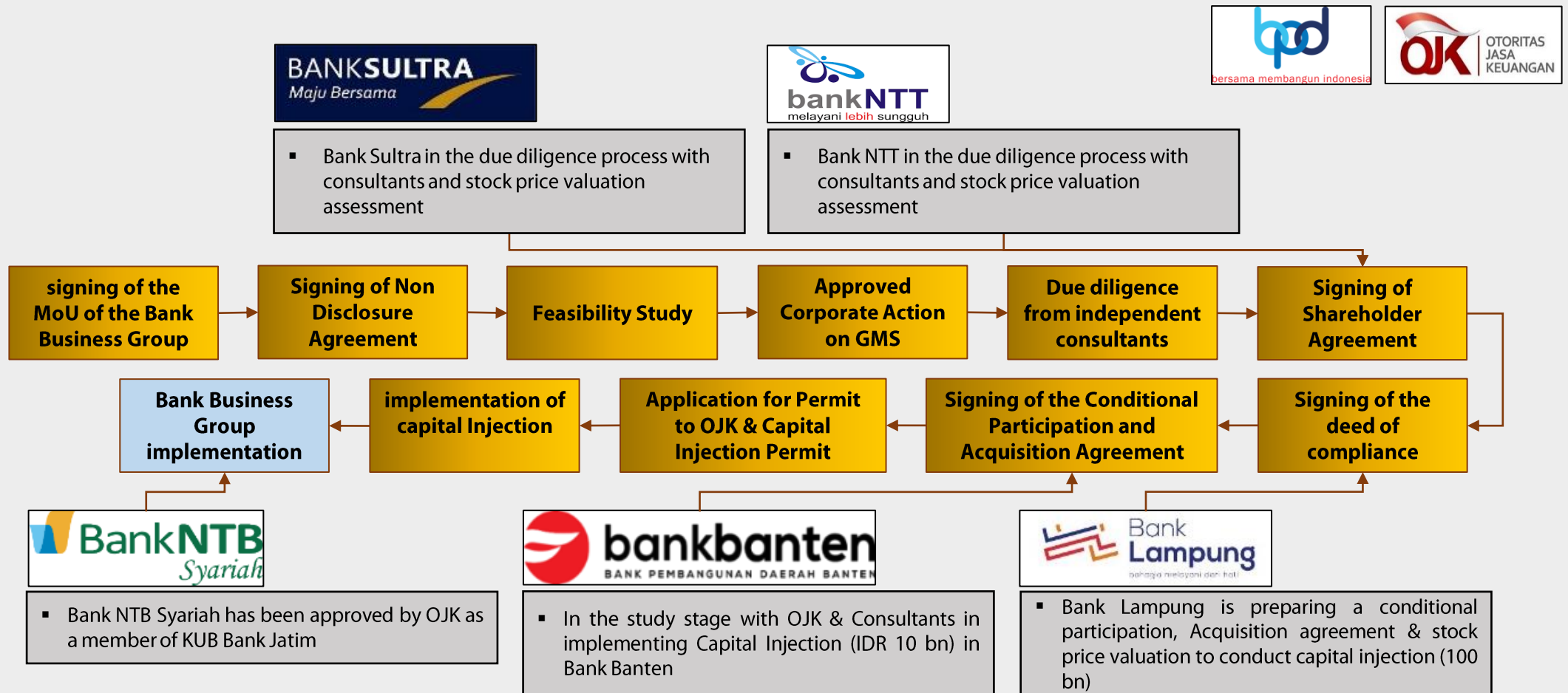
BUSINESS & FINANCIAL ASPECT

Banking business collaboration through both entity

SUPPORT ACCESS ASPECT

To present value creation beyond business (GCG implementation, human capital empowerment, corporate culture, TI)

BANK JATIM KUB STAGES



KUB MEMBER FINANCIAL PERFORMANCE

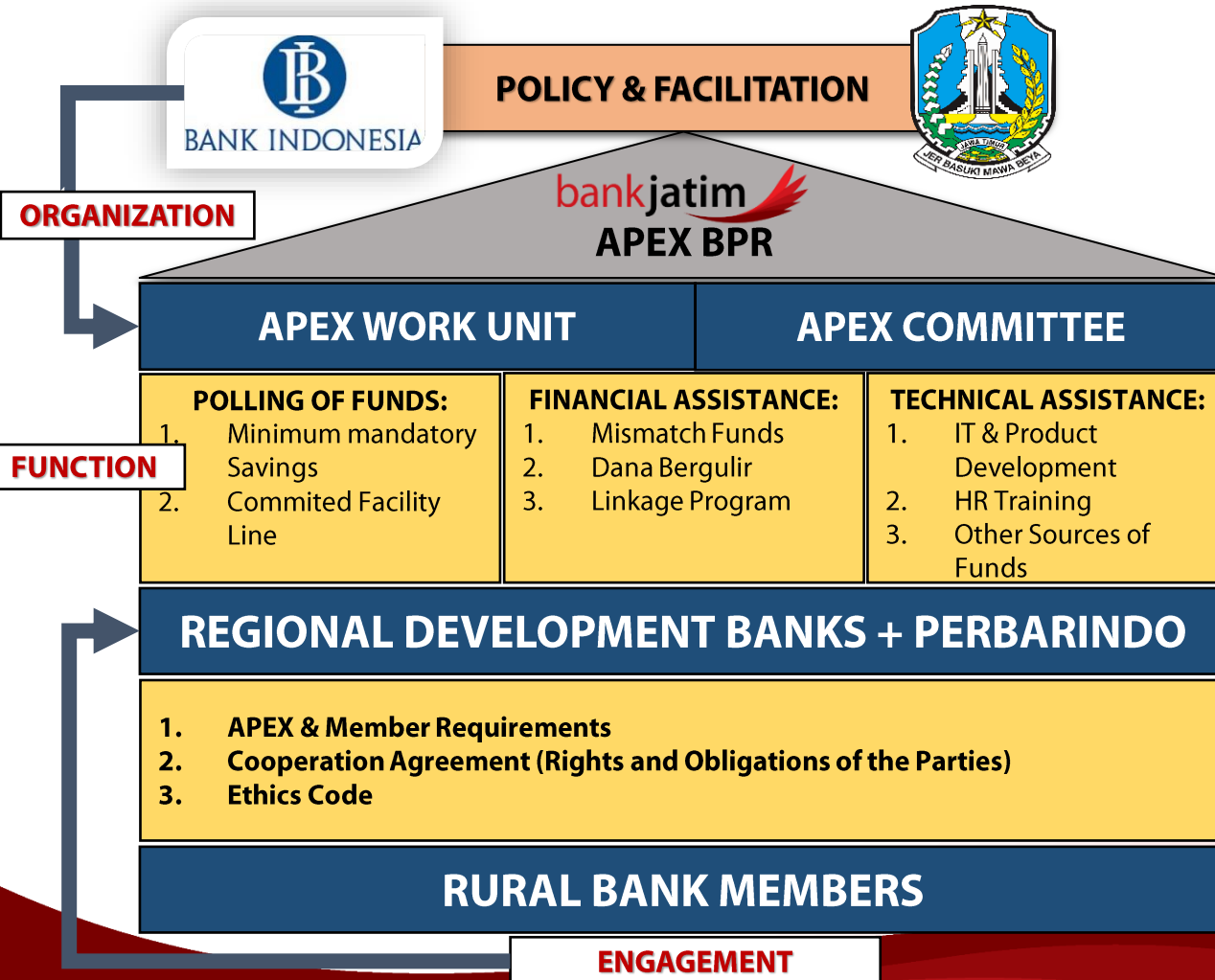


(In billion IDR)	FY23	FY24	Yoy
Total Asset	14,270	16,120	12.96%
BI Placement	1,050	1,077	2.52%
Marketable Securities	2,192	2,580	17.67%
LOAN	10,073	11,296	12.14%
Allowance for Impairment Losses	(103)	(127)	23.51%
Deposit	10,676	12,520	17.27%
- Current Account	1,282	1,644	28.24%
- Saving Account	3,415	3,911	14.54%
- Time Deposit	5,980	6,965	16.48%
Equity	1,695	2,038	20.24%

(In billion IDR)	FY23	FY24	Yoy
Interest Income	1,140	1,275	11.89%
Interest Expense	(448)	(539)	20.28%
Net Interest Income	692	736	6.46%
Non Int Opt Inc	90	101	12.73%
Non Int Opt Exp	(497)	(521)	4.84%
Pre-Provision Opt Profit	285	317	11.26%
Provision Expense	(16)	(29)	76.35%
Non Opt Profit	15	(1)	-106.35%
Pre Tax Profit	283	287	1.28%
Taxes	(71)	(71)	-0.37%
Net Profit	212	216	1.83%

RATIO	FY23	FY24	RATIO	FY23	FY24	RATIO	FY23	FY24
ROA	2.07%	1.85%	FDR	94.35%	90.22%	Coverage Ratio	111.39%	106.54%
ROE	13.58%	12.58%	BOPO	80.09%	80.57%	NPF Gross	0.90%	1.06%
NI	5.37%	5.31%	CAR	24.47%	25.14%	NPF Net	0.17%	0.21%
NOM	1.39%	1.35%	CASA	43.99%	44.37%	CIR	63.58%	62.19%

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 FY24 (Bank Only)



BALANCE SHEET (In billion IDR)	FY23	FY24	Yoy
ASSET	103,855	102,074	-1.72%
Bank Placements	13,697	6,746	-50.75%
Marketable Securities	30,875	27,555	-10.75%
LOAN	54,761	64,057	16.98%
-Commercial & SME	23,554	29,649	25.88%
-Consumer	31,207	34,407	10.26%
DEPOSIT	78,197	77,496	-0.90%
- Current Account	20,926	19,022	-9.10%
- Saving Account	28,816	31,462	9.18%
- Time Deposit	28,455	27,012	-5.07%

INCOME STATEMENT (In billion IDR)	FY23	FY24	Yoy
Interest Income	7,267	8,025	10.43%
Interest Expense	(2,316)	(2,548)	10.03%
Net Interest Income	4,951	5,477	10.62%
Pre-Provision Opt Profit	2,533	2,896	14.36%
Provision Expense	(671)	(1,249)	86.15%
Net profit	1,470	1,281	-12.86%
RATIO	FY23	FY24	
NPL Gross	2.49%	3.45%	
NPL Net	1.21%	1.53%	
Coverage Ratio	100.08%	90.07%	

RATIO	FY23	FY24
ROA	1.87%	1.60%
ROE	13.96%	11.89%
NIM	5.57%	5.86%
LDR	70.03%	82.05%
BOPO	77.27%	81.89%
CAR	25.71%	23.49%
CASA	63.61%	65.14%
COLF	3.43%	3.83%
Credit Cost	1.23%	1.95%

BALANCESHEET



(In billion IDR)	FY23	FY24	Yoy	Q3 23	Q1 24	Q2 24	Q3 24
Total Asset	103,855	102,074	-1.72%	103,855	100,842	101,241	106,630
Bank Placement	13,697	6,746	-50.75%	13,697	11,363	11,218	10,732
Marketable Securities	30,875	27,555	-10.75%	30,875	28,502	28,155	29,814
LOAN	54,761	64,057	16.98%	54,761	56,997	58,072	62,198
Allowance for Impairment Losses	(1,430)	(2,069)	44.69%	(1,430)	(1,611)	(1,680)	(1,710)
- Marketable Securities	(0.51)	(0.34)	-32.97%	(1)	(1)	(0.52)	(0.53)
- Loan	(1,365)	(1,988)	45.68%	(1,365)	(1,549)	(1,608)	(1,629)
- others	(65)	(81)	24.40%	(65)	(61)	(71)	(80)
Deposit	78,197	77,496	-0.90%	78,197	80,862	81,035	87,500
- Current Account	20,926	19,022	-9.10%	20,926	22,175	19,628	20,542
- Saving Account	28,816	31,462	9.18%	28,816	26,818	28,357	29,248
- Time Deposit	28,455	27,012	-5.07%	28,455	31,869	33,050	37,711
Equity	12,151	12,513	2.98%	12,151	11,632	11,876	12,346

INCOME STATEMENT



(In billion IDR)	FY23	FY24	Yoy	Q4 23	Q1 24	Q2 24	Q3 24	Q4
Interest Income	7,267	8,025	10.43%	1,988	1,842	1,861	2,081	2,241
Interest Expense	(2,316)	(2,548)	10.03%	(611)	(621)	(591)	(624)	(712)
Net Interest Income	4,951	5,477	10.62%	1,377	1,221	1,270	1,457	1,529
Non Int Opt Inc	756	931	23.21%	193	255	218	218	240
Non Int Opt Exp	(3,174)	(3,512)	10.64%	(889)	(852)	(908)	(897)	(856)
Pre-Provision Opt Profit	2,533	2,896	14.36%	680	625	581	778	913
Provision Expense	(671)	(1,249)	86.15%	(239)	(221)	(193)	(276)	(559)
- Loan	(662)	(1,247)	88.30%	(246)	(220)	(191)	(276)	(561)
- Non Loan	(9)	(2)	-80.04%	6	(1)	(1)	(0)	1
Non Opt Profit	31	4	-86.24%	39	(1)	(23)	(28)	56
Pre Tax Profit	1,893	1,651	-12.75%	480	403	365	474	410
Taxes	(423)	(370)	-12.41%	(105)	(93)	(95)	(124)	(59)
Net Profit	1,470	1,281	-12.86%	375	310	270	350	351

FINANCIAL RATIOS



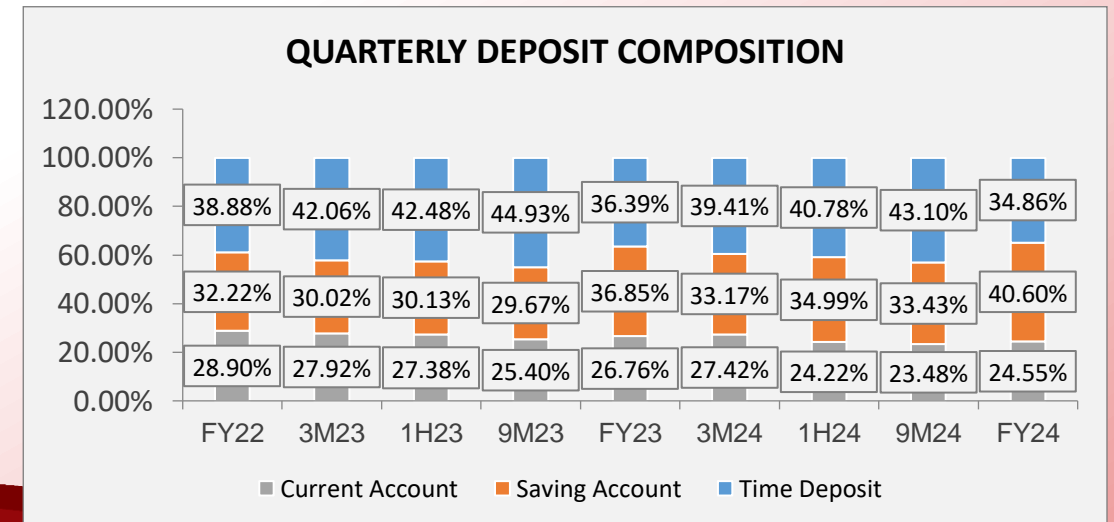
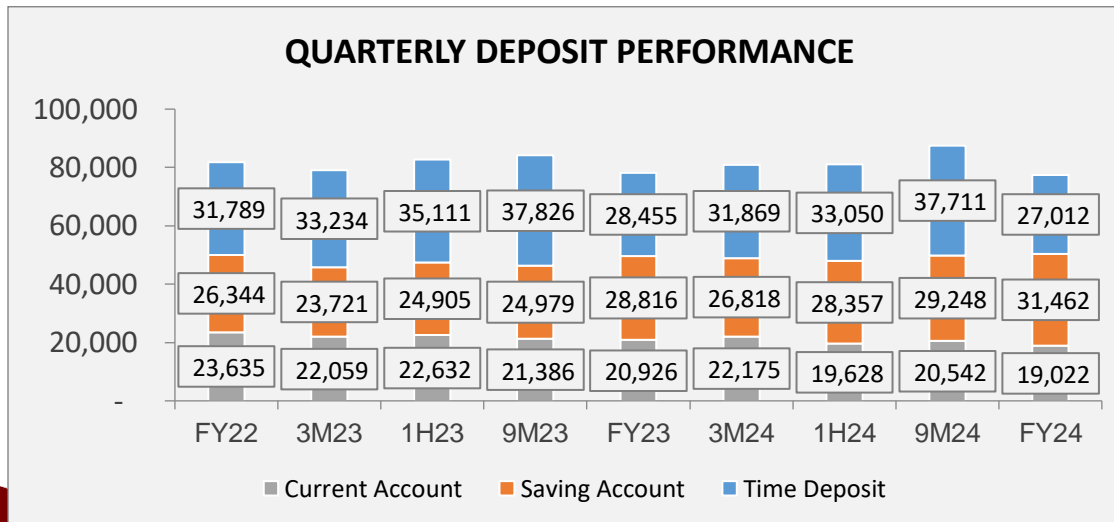
RATIO	FY22	3M23	1H23	9M23	FY23	3M24	1H24	9M24	FY24
ROA	1.95%	1.62%	1.91%	1.87%	1.87%	1.59%	1.53%	1.63%	1.60%
ROE	16,24%	11.46%	13.80%	13.95%	13.96%	11.24%	10.85%	11.57%	11.89%
NIM	5,11%	5.30%	5.38%	5.38%	5.57%	5.43%	5.50%	5.72%	5.86%
LDR	56,50%	60.74%	59.54%	61.49%	70.03%	70.49%	71.68%	70.85%	82.05%
BOPO	76,15%	79.02%	75.85%	76.23%	77.27%	81.20%	81.35%	80.40%	81.89%
CAR	24,74%	28.47%	26.03%	25.80%	25.71%	23.12%	22.53%	23.06%	23.49%
Coverage Ratio	100.72%	101.55%	97.70%	97.20%	100.08%	96.46%	86.14%	88.12%	90.07%
Credit Cost	0.84%	1.51%	1.17%	1.11%	1.23%	1.55%	1.42%	1.48%	1.95%
CASA	61.12%	57.94%	57.52%	55.07%	63.61%	60.59%	59.22%	56.90%	65.14%

DEPOSIT PERFORMANCE

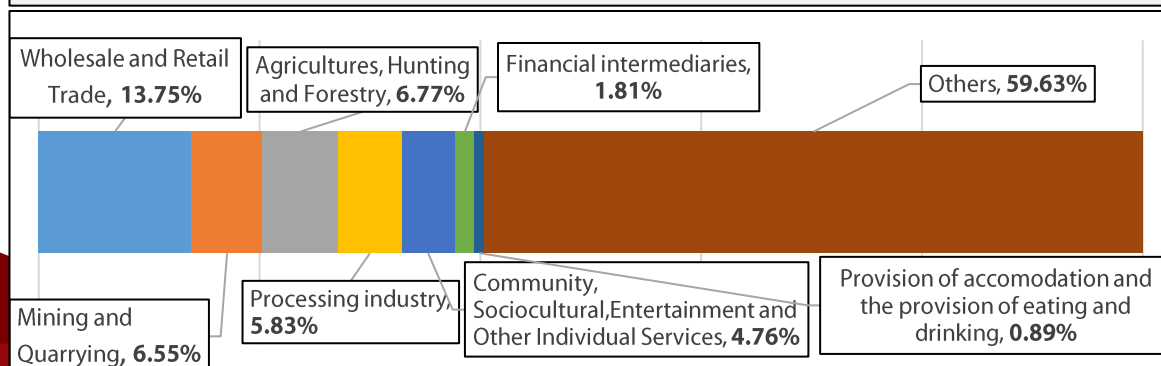
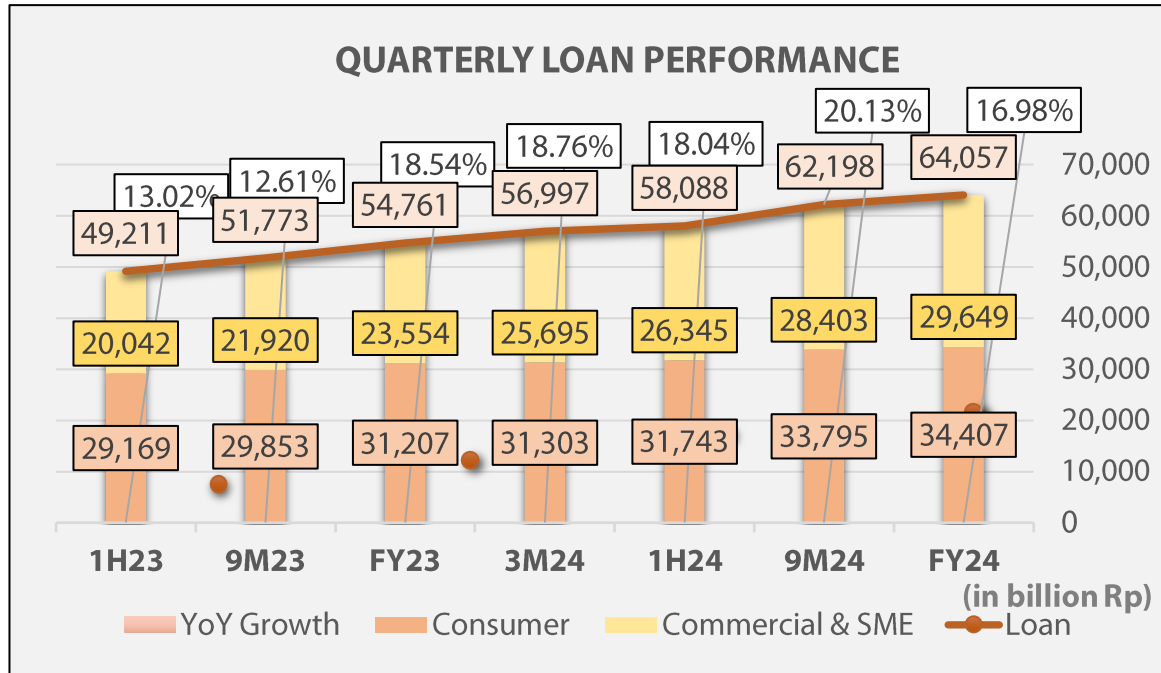


FUNDING GROWTH (In billion IDR)	FY23	FY24	Yoy
Saving Account	28,816	31,462	9.18%
Time Deposit	28,455	27,012	-5.07%
Current Account Government	11,978	11,409	-4.75%
Current Account Private	8,948	7,612	-14.93%
Total Current Account	20,926	19,022	-9.10%

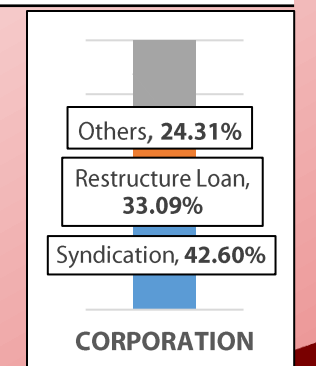
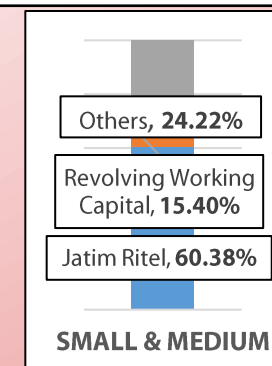
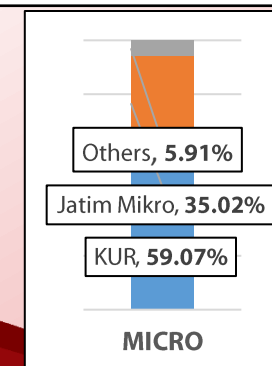
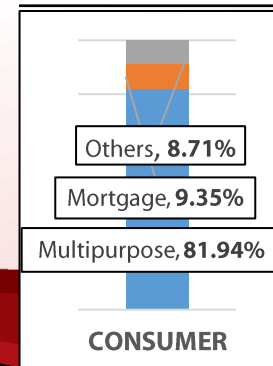
TICKET SIZE (In billion IDR)	FY23	FY24
Saving Account	3.1	3.1
Time Deposit	406.86	359.5
Current Account Government	88,726.6	88,443.4
Current Account Private	58.4	47.2
Total Current Account	136.5	117.9



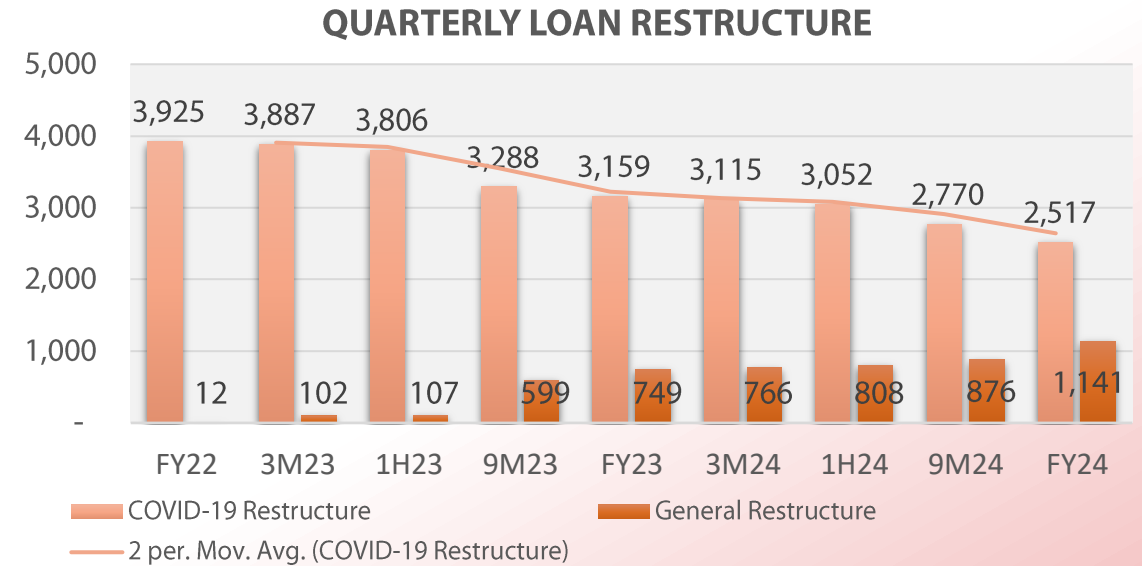
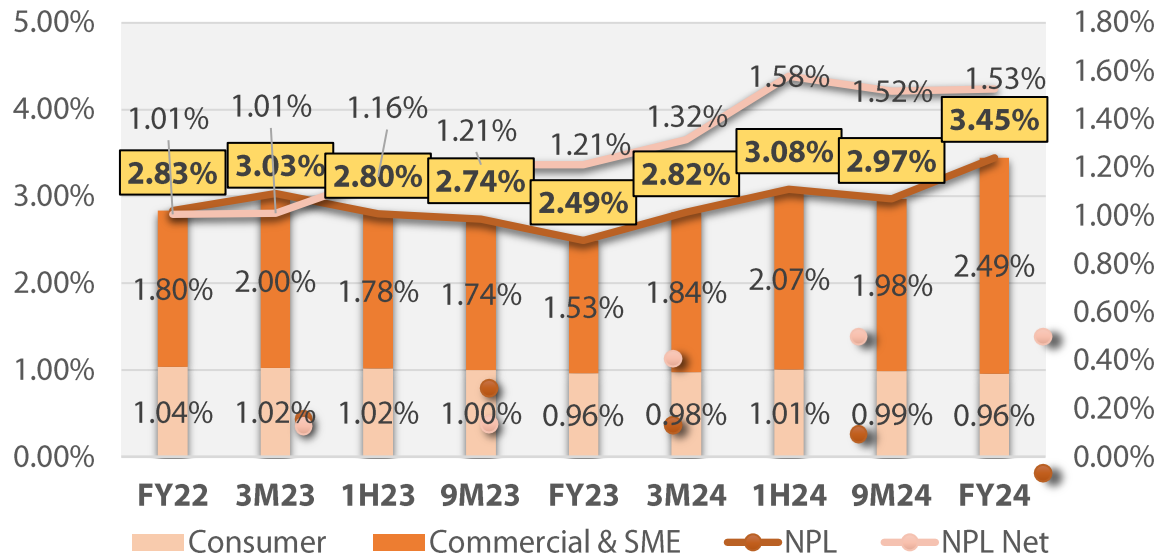
LOAN PERFORMANCE



SEGMENT	LOAN GROWTH (In Billion IDR)			TICKET SIZE		COMPOSITION	
	FY23	FY24	Yoy	FY23	FY24	FY23	FY24
MULTI PURPOSE	25,238	28,193	11.71%	97.9	100.4	46.09%	44.01%
MORTGAGE	2,588	3,218	24.33%	188.7	217.0	4.73%	5.02%
OTHER	3,381	2,997	-11.35%	257.8	201.5	6.17%	4.68%
TOTAL	31,207	34,407	10.26%	109.7	110.8	56.99%	53.71%
MICRO	7,696	9,491	23.34%	29.0	47.1	14.05%	14.82%
SMALL & MEDIUM	7,418	11,609	56.50%	392.1	474.2	13.55%	18.12%
CORPORATION	8,440	8,548	1.28%	12,965.1	53,095.7	15.41%	13.35%
TOTAL	23,554	29,649	25.88%	82.6	131.1	43.01%	46.29%



NPL, IMPAIRMENT & LOAN RESTRUCTURE



DESCRIPTION	FY23	IMPAIRMENT	%	FY24	IMPAIRMENT	%
Current	51,034	428	0.84%	59,106	413	0.70%
Special Mention	2,363	237	10.03%	2,743	346	12.60%
Sub Standart	97	28	28.58%	171	59	34.67%
Doubtfull	138	49	35.51%	206	70	33.87%
Loss	1,128	623	55.26%	1,830	1,101	60.14%
Total	54,761	1,365	2.49%	64,057	1,988	3.10%
Coverage Ratio	1,364	1,365	100.08%	2,208	1,988	90.07%

FY24 LOAN RESTRUCTURE	OUTSTANDING	COMPOSITION	NPL
COVID-19 LOAN RESTRUCTURED	2,517.09	3.92%	7.77%
GENERAL LOAN RESTRUCTURED	1,141.04	1.78%	3.93%
TOTAL LOAN RESTRUCTURE	3,658.13	5.70%	6.57%

NPL PER SEGMENT (FY24)

NO	CONSUMER LOAN	FY24	%
1	MORTGAGE	296.21	0.46%
2	MULTIPURPOSE	242.06	0.38%
3	OTHERS	75.97	0.12%
	TOTAL	614.24	0.96%
NO	MICRO LOAN	FY24	%
1	JATIM MIKRO	155.39	0.24%
2	KUR	67.19	0.10%
3	OTHERS	108.68	0.17%
	TOTAL	331.27	0.52%
NO	RETAIL LOAN	FY24	%
1	JATIM RETAIL	303.60	0.47%
2	REVOLVING WORKING CAPITAL	161.05	0.25%
3	OTHERS	786.87	1.23%
	TOTAL	1,251.52	1.95%
NO	CORPORATION & SYNDICATE	FY24	%
1	RESTRUCTURE LOAN	10.56	0.02%
	TOTAL	10.56	0.02%

NPL REDUCTION STRATEGY

- **Write-Off**, Until Dec 2024 Bank Jatim has written off **632,64** billion, with a recovery rate of **176,76** billion or 27,94%;
- **General Restructure**, Until Des 2024 Bank Jatim has restructured IDR 1,141.04 billion (1,78% 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.

GUIDANCE



Description	Target 2024	Actual 2024	Target 2025
Total Asset	2-3%	-1.72%	2-3%
Loan	16-18%	16.98%	16-18%
Customer Deposit	2-3%	-0.90%	2-3%
Pre -Tax Profit	3-4%	-12.75%	3-4%
LDR	70-75%	82.05%	75-80%
NPL Gross	2,1-2,4%	3.45%	2,5-3,0%
NIM	5,5-5,8%	5.86%	5,5-5,8%



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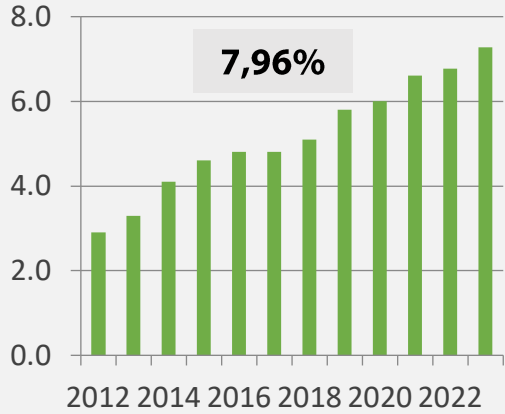


APPENDIX

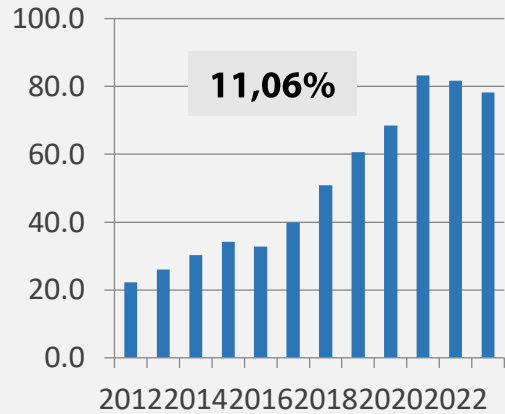
COMPOUND ANNUAL GROWTH RATE



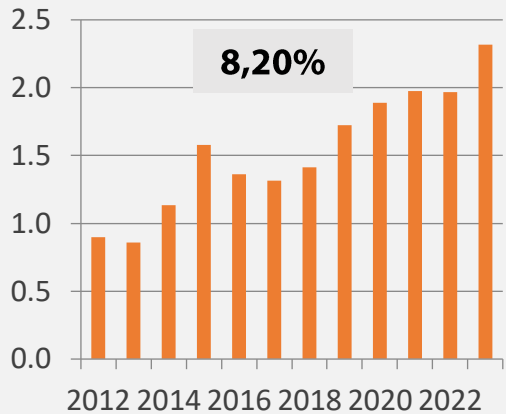
INTEREST INCOME



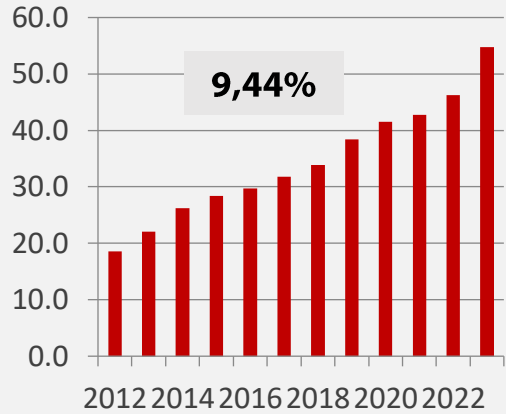
CUSTOMER DEPOSIT



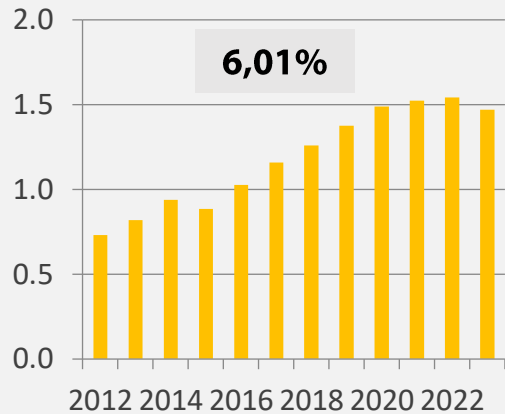
INTEREST EXPENSE



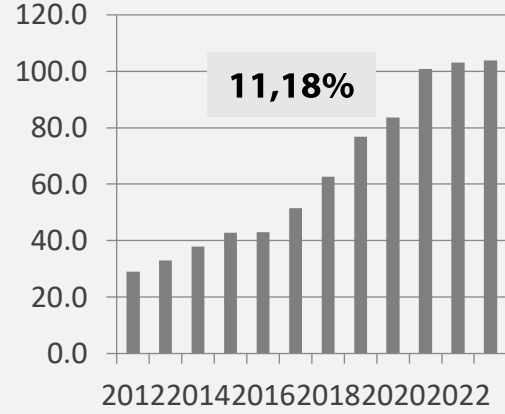
LOAN



NET PROFIT



TOTAL ASSET



QUARTERLY FINANCIAL PERFORMANCE



INFORMATION (In billion IDR)	FY22	3M23	1H23	9M23	FY23	3M24	1H24	9M24	FY24
Total Asset	103,031	96,620	103,005	107,038	103,855	100,842	101,547	106,630	102,074
Loan	46,197	47,992	49,211	51,773	54,761	56,997	58,088	62,198	64,057
Allowance for Impairment Losses	(1,366)	(1,514)	(1,386)	(1,402)	(1,430)	(1,611)	(1,613)	(1,710)	(2,069)
Customer Deposit	81,767	79,013	82,649	84,191	78,197	80,862	81,035	87,500	77,496
- Current Account	23,635	22,059	22,632	21,386	20,926	22,175	19,628	20,542	19,022
- Saving Account	26,344	23,721	24,905	24,979	28,816	26,818	28,357	29,248	31,462
- Time Deposit	31,789	33,234	35,111	37,826	28,455	31,869	33,050	37,711	27,012
Equity	11,446	11,756	11,497	11,748	12,151	11,632	11,841	12,346	12,513
INFORMATION (In billion IDR)	FY22	3M23	1H23	9M23	FY23	3M24	1H24	9M24	FY24
Interest Income	6,775	1,725	3,445	5,279	7,267	1,842	3,703	5,785	8,025
Interest Expense	(1,968)	(578)	(1,103)	(1,705)	(2,316)	(621)	(1,212)	(1,837)	(2,548)
Net Interest Income	4,806	1,147	2,342	3,574	4,951	1,221	2,491	3,948	5,477
Non Int Opt Inc	656	196	388	563	756	255	473	691	931
Non Int Opt Exp	(3,131)	(758)	(1,488)	(2,285)	(3,174)	(852)	(1,759)	(2,656)	(3,512)
Pre-Provision Opt Profit	2,332	585	1,242	1,852	2,533	625	1,205	1,983	2,896
Provision Expense	(387)	(182)	(289)	(432)	(671)	(221)	(414)	(690)	(1,249)
Non Opt Profit	85	(5)	(16)	(8)	31	(1)	(24)	(52)	4
Pre Tax Profit	2,030	399	937	1,413	1,893	403	768	1,242	1,651
Taxes	(487)	(94)	(217)	(318)	(423)	(93)	(188)	(312)	(370)
Net Profit	1,543	305	720	1,095	1,470	310	580	930	1,281

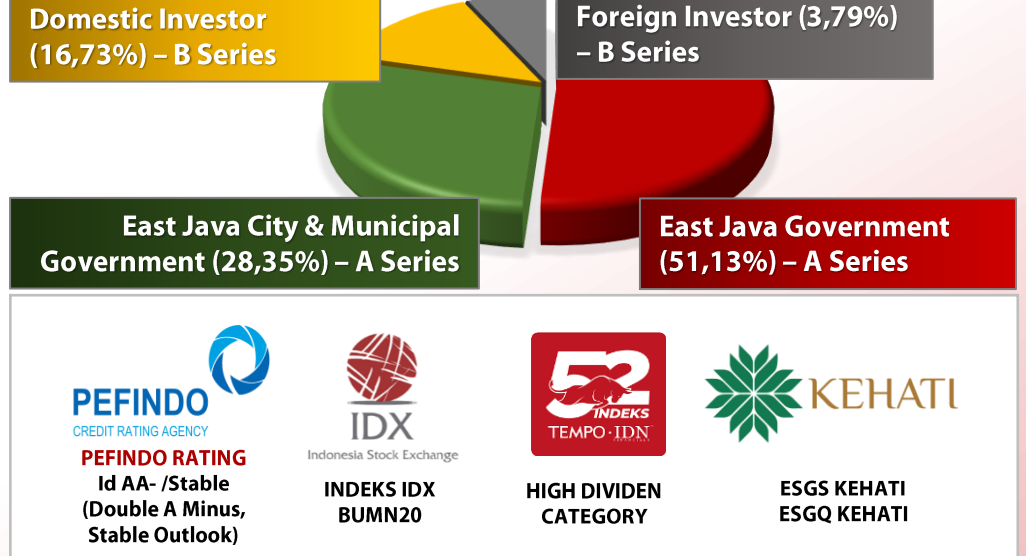
STOCKS



STOCK PRICE



STOCK OWNERSHIP



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



IDX
Indonesia Stock Exchange
INDEKS IDX
BUMN20



HIGH DIVIDEN
CATEGORY



ESGS KEHATI
ESGQ KEHATI

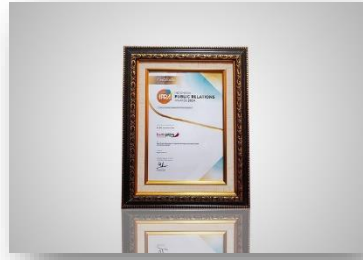
YEAR	DIVIDEN PER SHARE	NET PROFIT
2018	45,61	1.260
2019	48,20	1.377
2020	48,85	1.489
2021	52,11	1.523
2022	53,09	1.543
2023	54,39	1.470

BJTM RATIO Dec 30, 2024	
PBV	0.65
EPS (ann net profit)	82.98
PER	6.51
Market Capital	8,108

NO	NATION	%
1	Indonesia	81.43%
2	Amerika	8.61%
3	Finlandia	3.21%
4	Norwegia	2.82%
5	Cayman Island	1.09%

B SERIES INVESTOR	%	INVESTOR
Foreign Investor	18.49%	129
- Individual	0.01%	19
- Institution	18.48%	110
Domestic Investor	81.51%	64,796
- Individual	62.24%	64,717
- Institution	19.28%	79

2024 AWARDS



Indonesia Public Relation Awards (IPRA) 2024



Top BUMD Award 2024



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



5th Anniversary Indonesia Top Bank Awards 2024



21st Infobank-MRI Banking Service



Best Bank 2024 Investortrust



Apresiasi Emiten 2024 Tempo IDN



HUT ke-63 Tahun Bank Jatim MURI Indonesia



CNN Award 2024



Asia Sustainability Reporting Rating 2023



CNBC Indonesia Awards 2024: Best Regional Banks



Top 20 Financial Institution 2024 The Finance



Asia Sustainability Reporting Rating 2024



Infobank Top 100 CEO & The 200 Future Leader Forum 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



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bankjatim

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