

1H26

CORPORATE PRESENTATION

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk

JULY 2026



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INTRODUCTION



Bank Jatim at a Glance

Vision

“To be the No. 1 Regional Development Bank in Indonesia”

Mission

Accelerating Performance and Sustainable Business Transformation Toward a Digital Bank Driven by Highly Competitive Human Capital.

Contributing to the Economic Growth of East Java

Implementing Sustainable Finance Principles



Date of Establishment

August, 17th 1961

Corporate Culture



EXcellence
PRofesional
int**E**grity
Synergy
Innovation

Number of Employees

7.543 Jatimers

4.401 Permanent

3.142 Contract



1,13 Million Users

Board of Commissioner



ADI SULISTYOWATI
Independent President
Commissioner

Experience:

Independent Commissioner of PT
Bank Tabungan Negara (Persero) Tbk



MUHAMMAD MAS'UD
Independent Commissioner

Experience:

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



ADHY KARYONO
Commissioner

Experience:

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



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



MOH. NASIH
Independent Commissioner*

Experience:

Chairman of the Advisory Board
of the Association of Islamic
Economists

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 (CFO)

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



TONNY PRASETYO
Director of Retail and Sharia

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



ANDRY WICAKSONO
Director of Risk Management*

Experience:
Director of PT Pengelola
Investama Mandiri



ARIF SUHIRMAN
Director of Medium, Corporate & Institutional

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

ECONOMIC HIGHLIGHTS

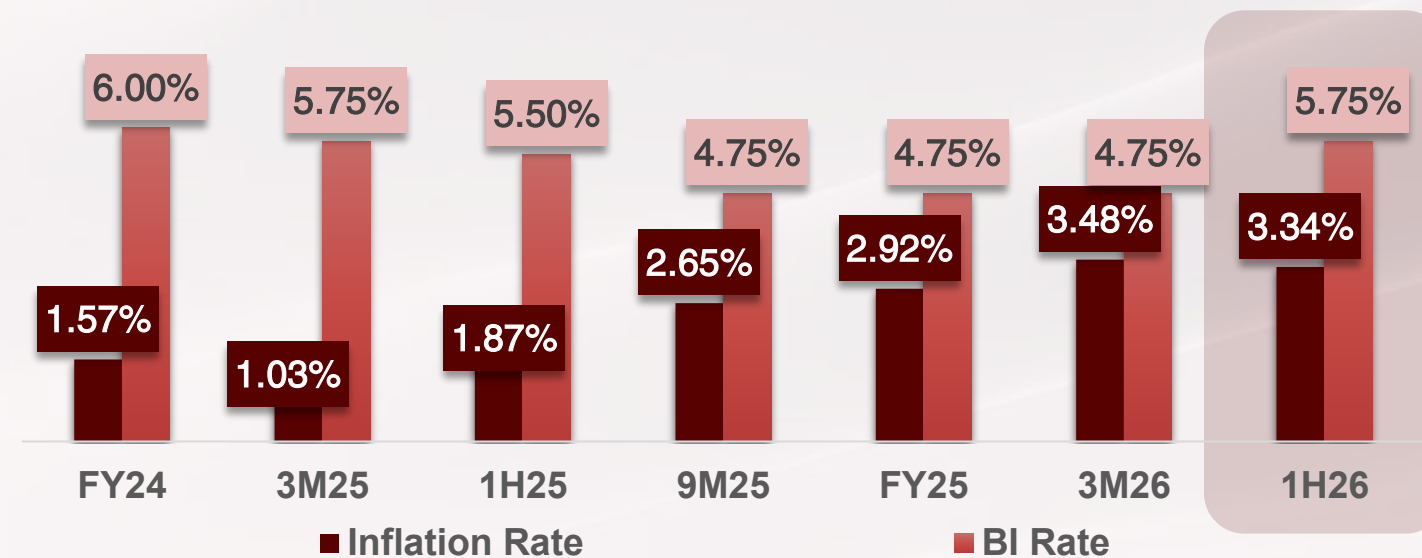


Indonesia Economic

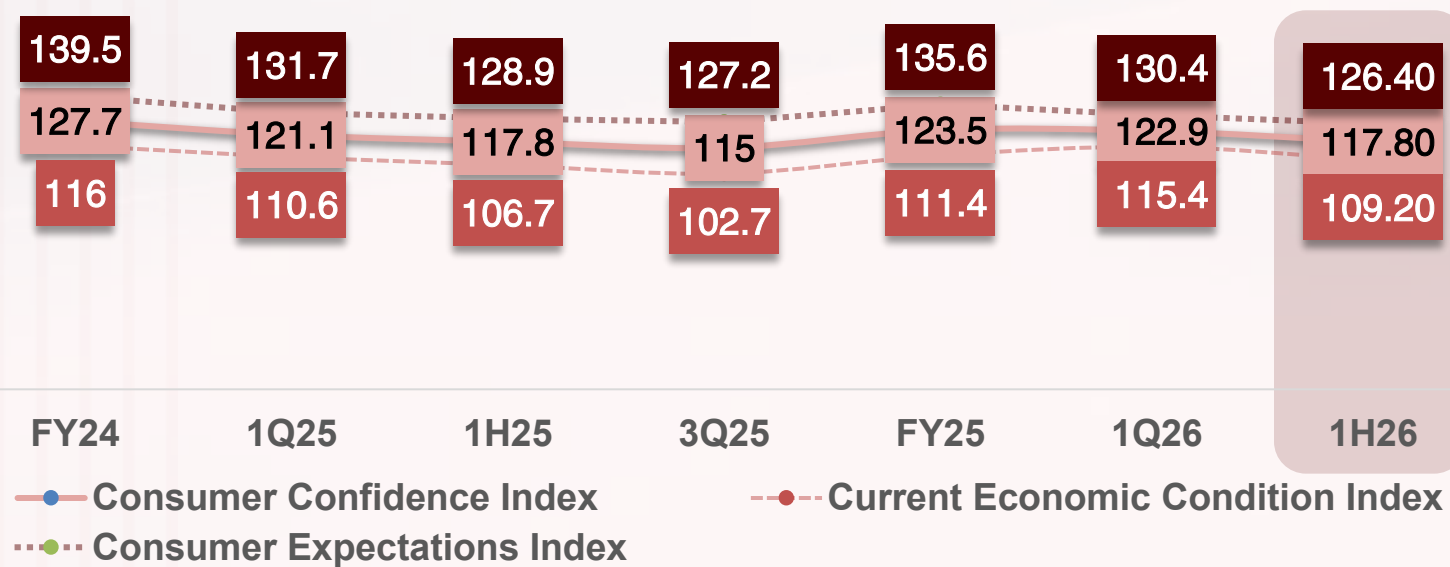
Indonesia Economic Growth



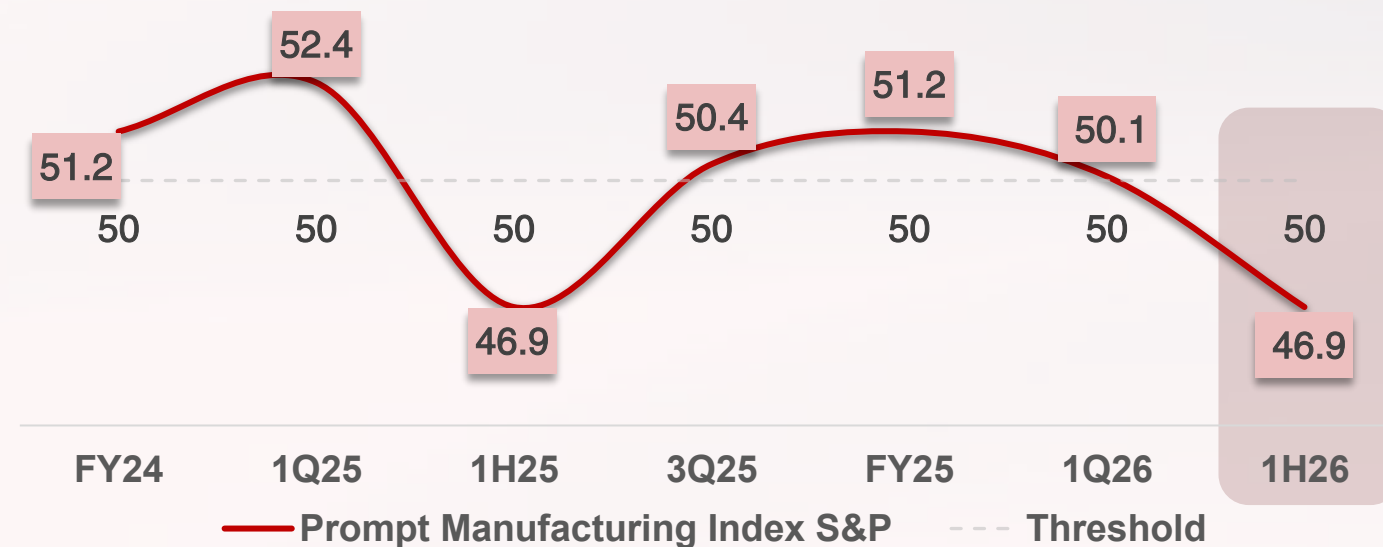
BI Rate x Inflation



Consumer Confidence Index

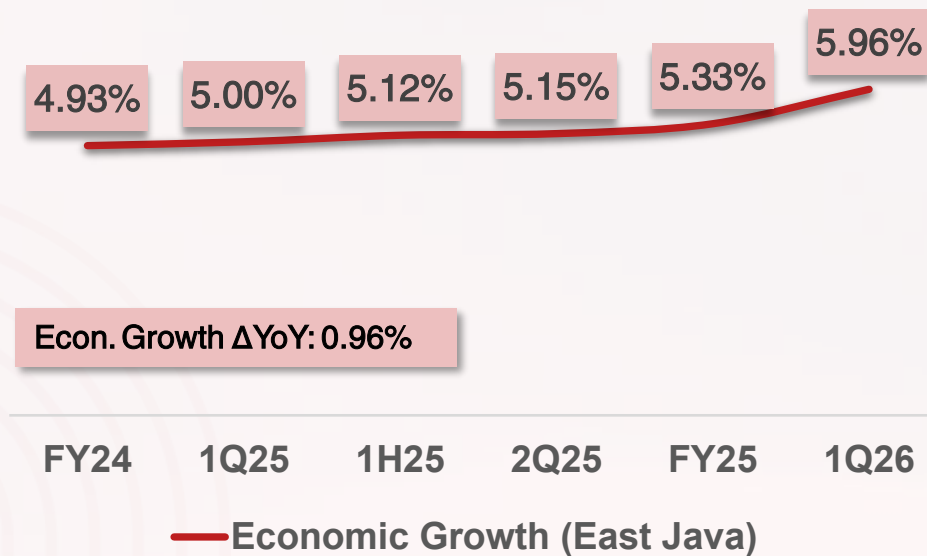


S&P Global Indonesia Manufacturing PMI

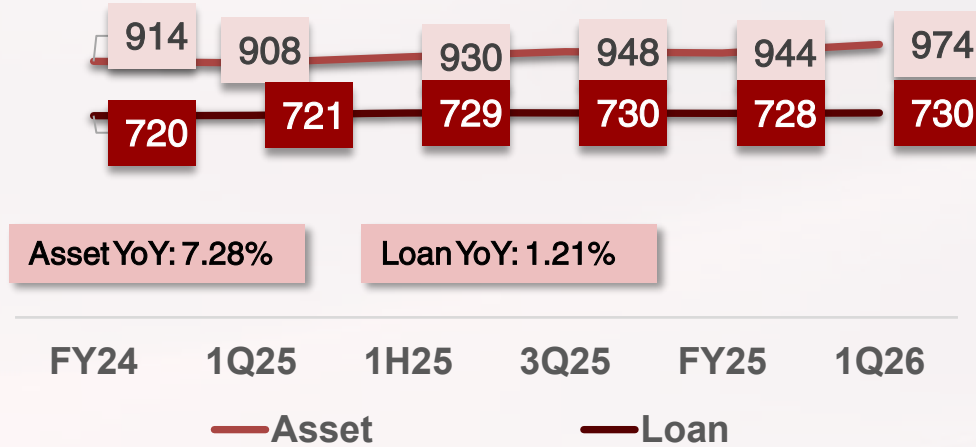


East Java Economic

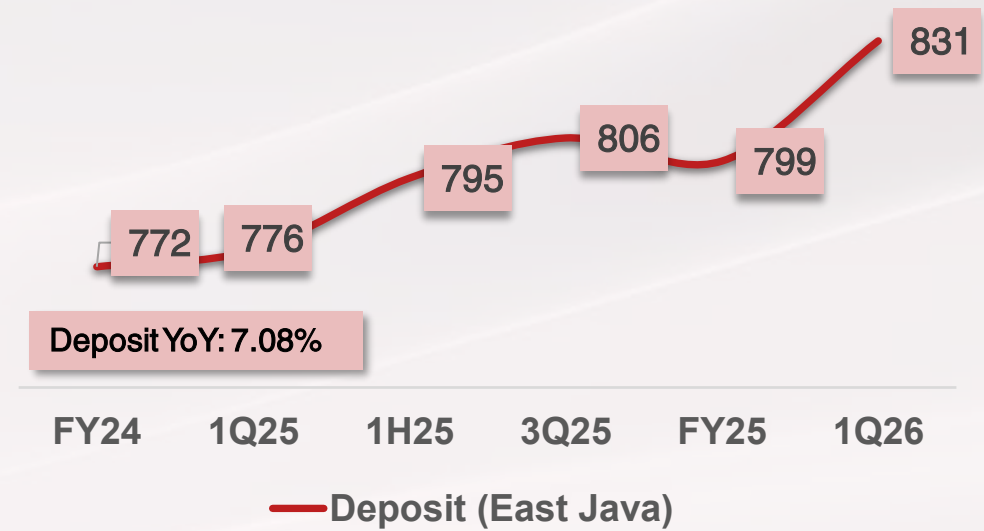
East Java Economic Growth



Asset & Loan (IDR Tn)



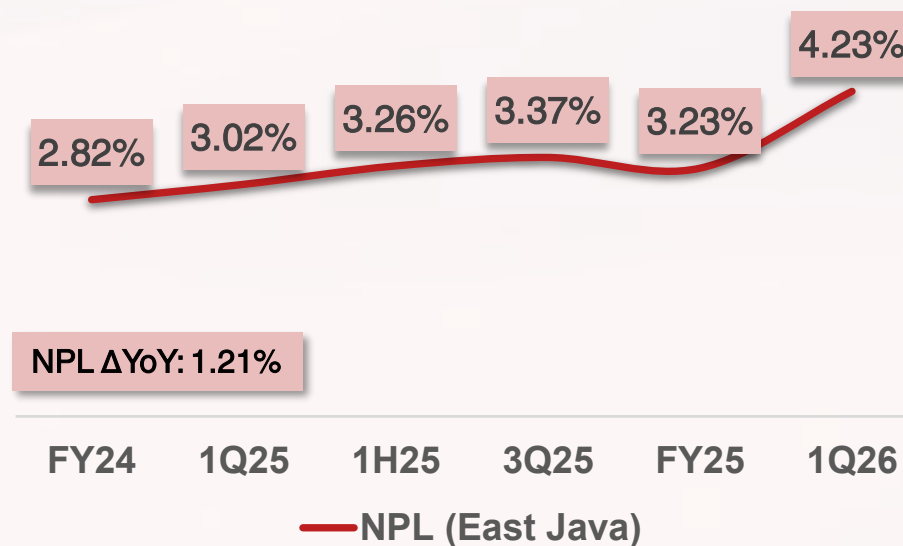
Deposit (IDR Tn)



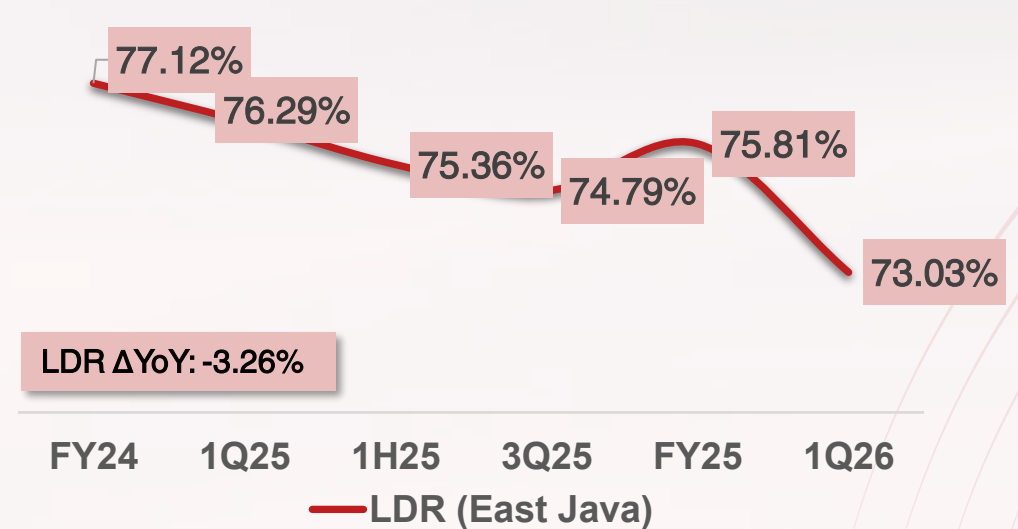
East Java GRDP Structure & Growth (%)

NO	ECONOMIC SECTOR	GDRP (IDR Trillion)	YoY
1	Industry	279.38	1.82%
2	Trade	166.72	1.28%
3	Agriculture	93.36	17.19%
4	Construction	75.47	-6.40%
5	Accommodation, F&B	57.19	4.88%
No	EXPENDITURES SECTOR	GDRP (IDR Trillion)	YoY
1	Household Consumption Exp.	546.46	2.72%
2	Net Export	414.29	-0.71%
3	Net Import	360.04	-6.68%
4	Gross Fixed Capital Formation	235.97	-4.80%

NPL

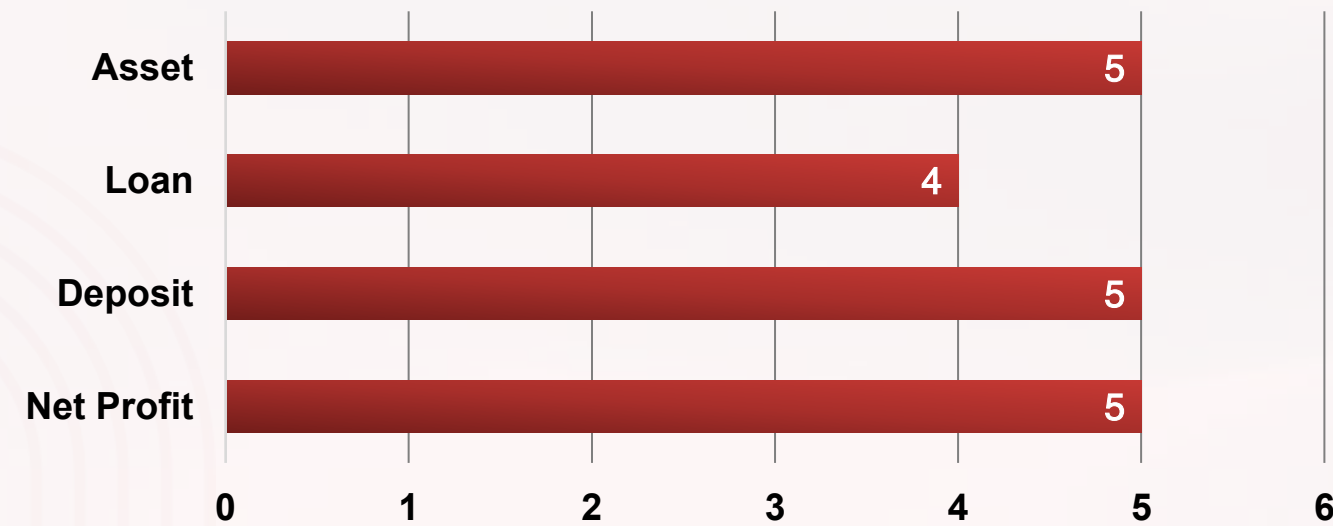


LDR

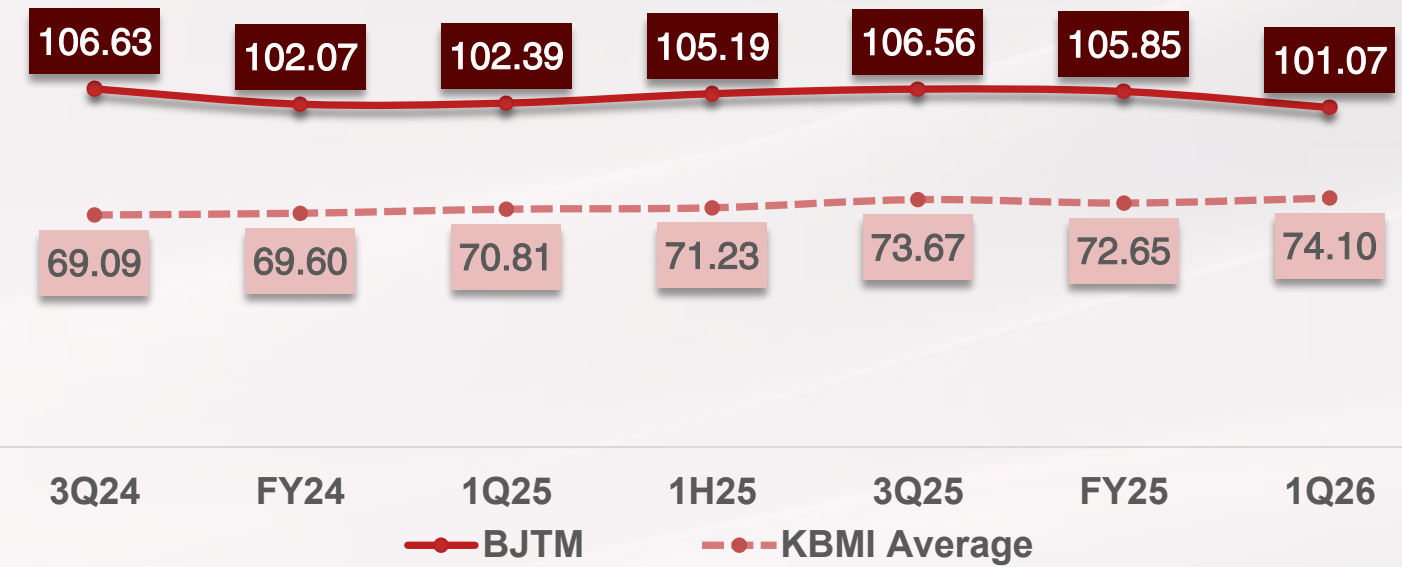


KBMI

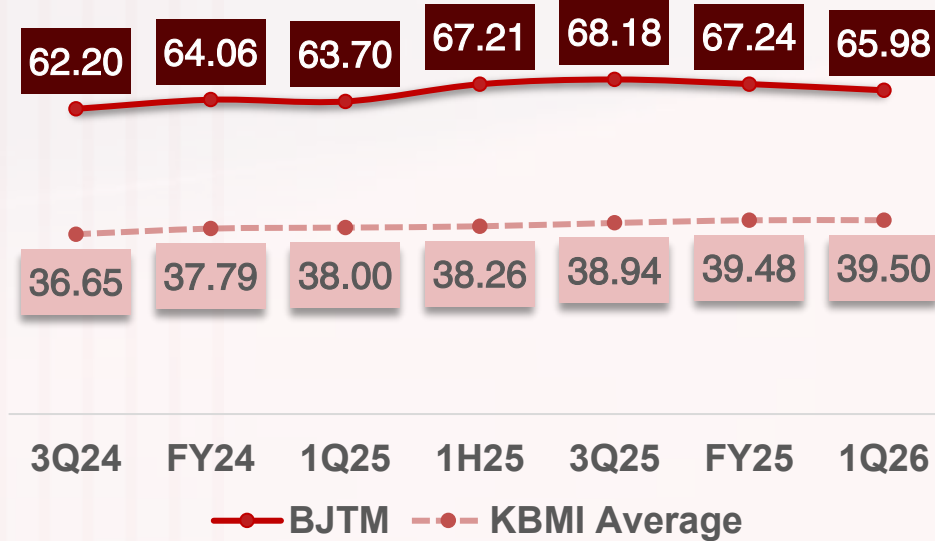
BJTMx Indonesia Banks Industries 3M26 (KBMI 2 / Tier 1 Capital - IDR 6-14 Tn)



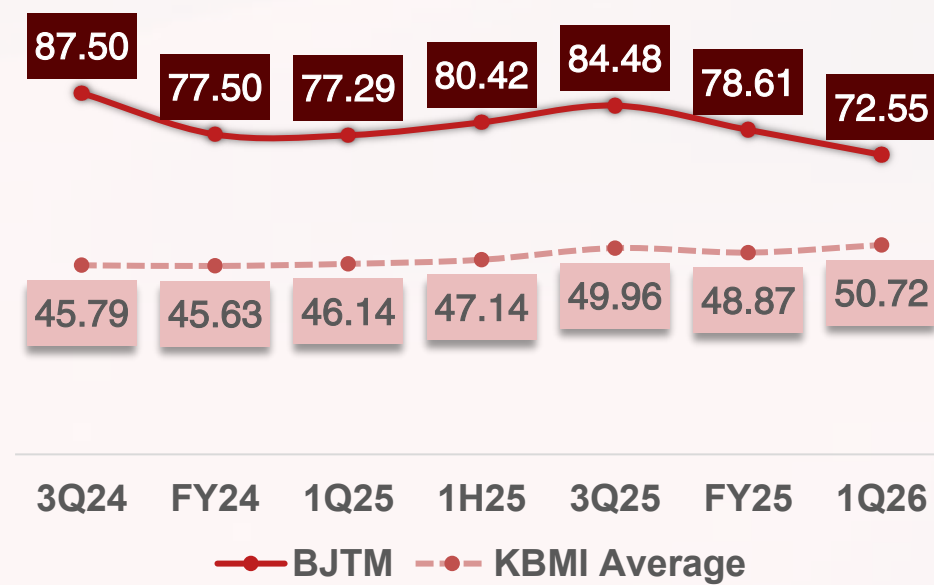
Asset (IDR Tn)



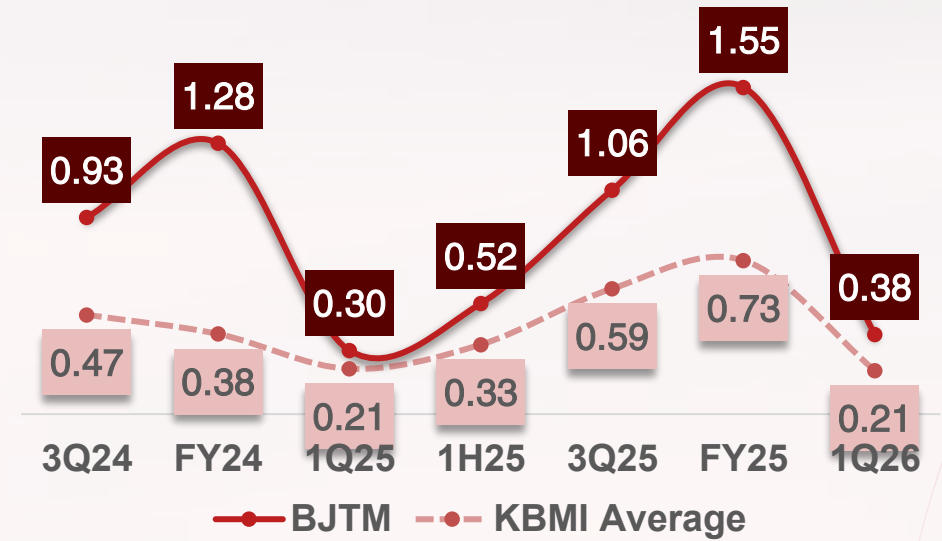
Loan (IDR Tn)



Deposit (IDR Tn)



Net Profit (IDR Tn)



BUSINESS PLAN & PRODUCT



Driven Force Economy Through Captive Market

bankjatim



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



Private Sector

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



Main Pillars Transformation

Vision

To Be No. 1 Regional Development Bank in Indonesia

Mission

Accelerating performance and sustainable business transformation toward a digital bank empowered by a highly competitive human capital

Contributing to East Java's economic growth

Implementing sustainable finance principles

Key Indicator of Transformation

Pillar 1

Rule-making rules along with strengthened Government and Risk Management

- Updating internal policies to stay relevant with banking practices while upholding prudential standards in line with prevailing regulations
- Strengthening governance and risk management, as well as enhancing internal business processes based on a customer-centric approach.

Pillar 2

Optimizing the Conventional and Sharia Business Ecosystem

- Expanding integrated credit access through strategic partnerships and the MSME ecosystem, while accelerating digital innovation of funding products to increase third-party funds (DPK) and CASA in both Conventional and Sharia segments

Pillar 3

Human Capital Transformation with a Focus on Four Pillars

- Restructuring and optimizing the composition of human resources.
- Career path as a process of planning, developing, and directing career steps to align with both short-term and long-term goals
- Managing a pool of talents to ensure readiness for placement in strategic positions or critical vacancies through a talent pool.
- Providing a fairer reward and punishment system.

Pillar 4

IT and Digital Transformation Banking Support to Business

- Strengthening end-to-end IT security architecture through adaptive AI-based security technologies, expert consultant support for compliance, and the enhancement of reliable, secure, and scalable IT infrastructure.
- Accelerating end-to-end digitalization through the development of digital channels and customer experience, the integration and optimization of the digital ecosystem, the acceleration of product innovation with an agile approach, and the enhancement of business processes and organizational structure.

Pillar 5

Network Transformation and Optimization of the Banking Group (KUB)

- Modernizing branch appearance and opening networks in potential locations.
- Evaluation and relocation of branch networks for efficiency and synergy.
- Optimizing business synergy through the opening of new channels based on strategic partnerships, strengthening KUB monitoring, integrating SKAI, and developing the Employee Pension Fund business.

Strategic Roadmap

Fundamental Strengthening & Preparing for the next journey
(2026-2027)

Accelerating Growth & Kick-Off the Next Journey Corplan
(2028)

Support

People

Infrastructure

System & Process

Flagship Loan Product

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

¹ Align with the retirement age limit

² In accordance with the Agreement between BJTM Insurance

³ For 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



Support Government's Housing Program (FLPP)

79 disbursed loans, 9.4 (IDR Bn) total outstanding*

*Source: BP Tapera as of June 2026

Non – Consumer Loan

Micro, Small, and 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
program with an interest rate of rate of 6%

Corporate



Local Government Loan

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

FINANCIAL & DIGITAL PERFORMANCES



Network & Digital Performances

Network



1	Headquarter
50	Branch Office
175	Sub Branch Office
221	Functional Office
207	Sharia Service Office
197	Payment Point
40	Car Cash
854	ATM
125	CDM/CRM
15,487	Agent

Jconnect Mobile

User	1,090,285 (+23.82% YoY)
Transaction	36.83 Million (+46.18% YoY)
Transaction Amount	37.28 Trillion (+19.10% YoY)

QRIS Transaction

User	221,161 (+17.74% YoY)
Transaction	21.83 Million (+62.84% YoY)
Transaction Amount	2.89 Trillion (+38.15% YoY)

Jconnect Corporate Internet Banking

User	11,872 (+13.44% YoY)
Transaction	1.29 Million (+21.54% YoY)
Transaction Amount	10.52 Trillion (+21.83% YoY)

Jatim Kilat/Jakil (Loan Application)

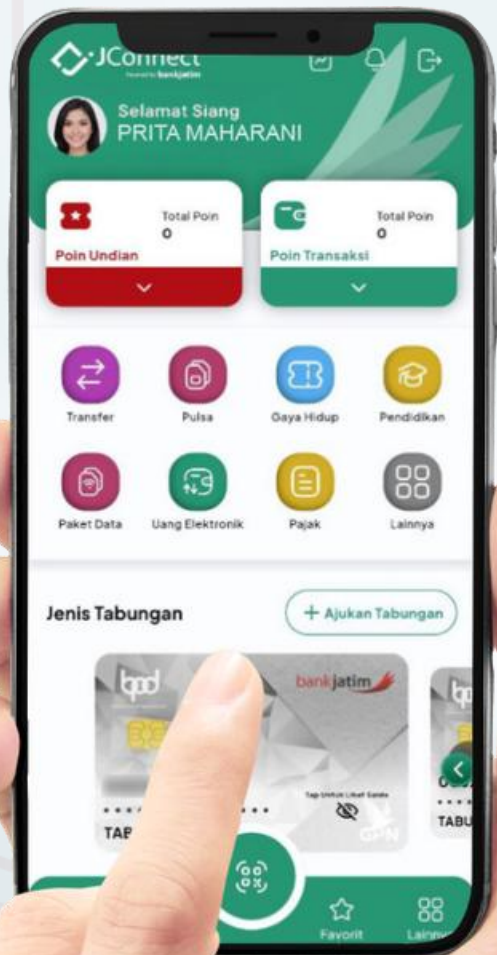
Loan Application	3.15 Trillion
Loan Approved	2.81 Trillion
On Process	288.99 Billion

Jconnect Personal Internet Banking

User	90,434 (+8.68% YoY)
Transaction	2,411 (43.48% YoY)
Transaction Amount	57.79 Million (+27.82% YoY)

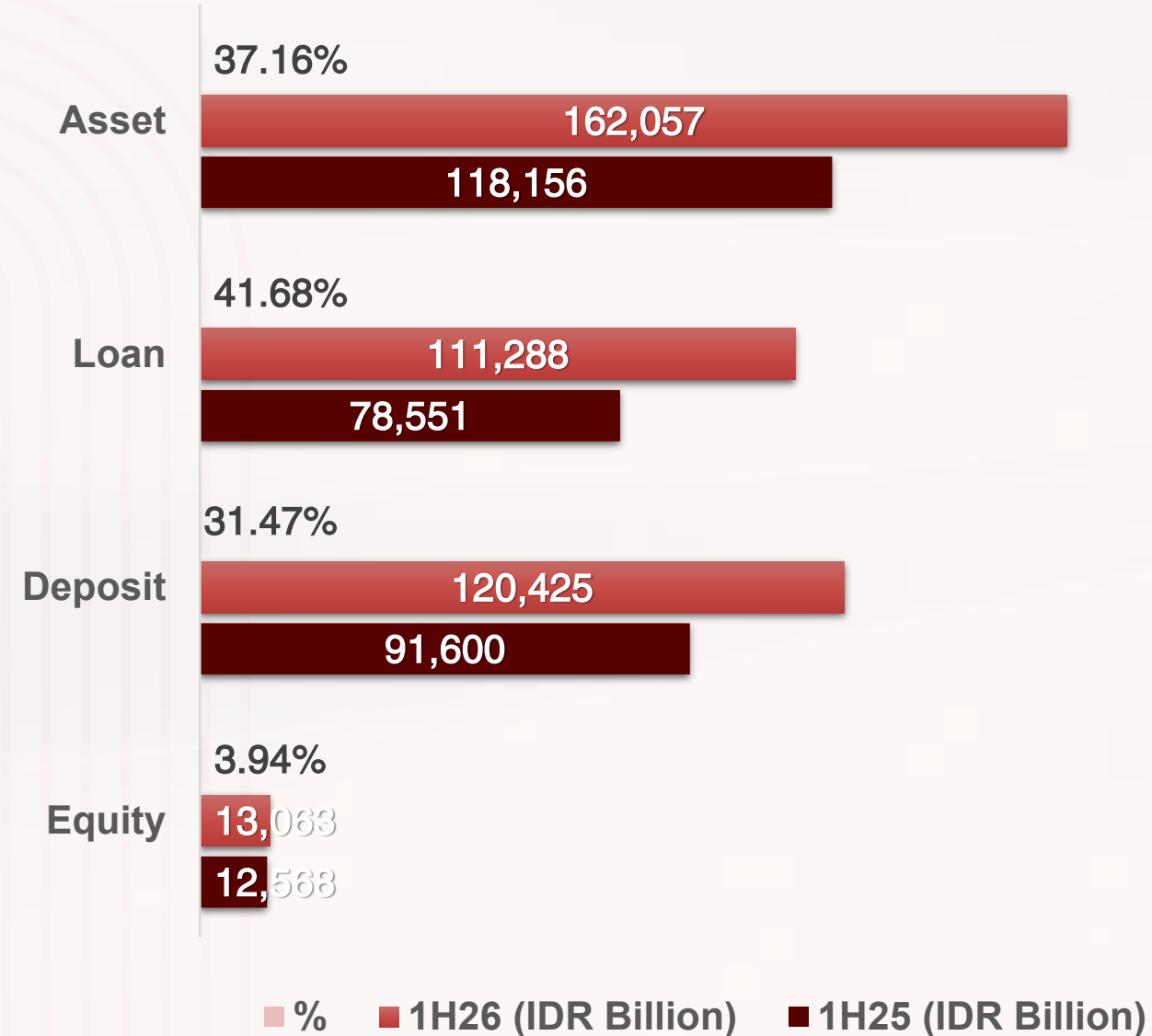
Agen Jatim (Agent Network)

User	15,487 (+17.74% YoY)
Transaction	0.62 Million (-63.91% YoY)
Transaction Amount	158.64 Billion (-33.42% YoY)

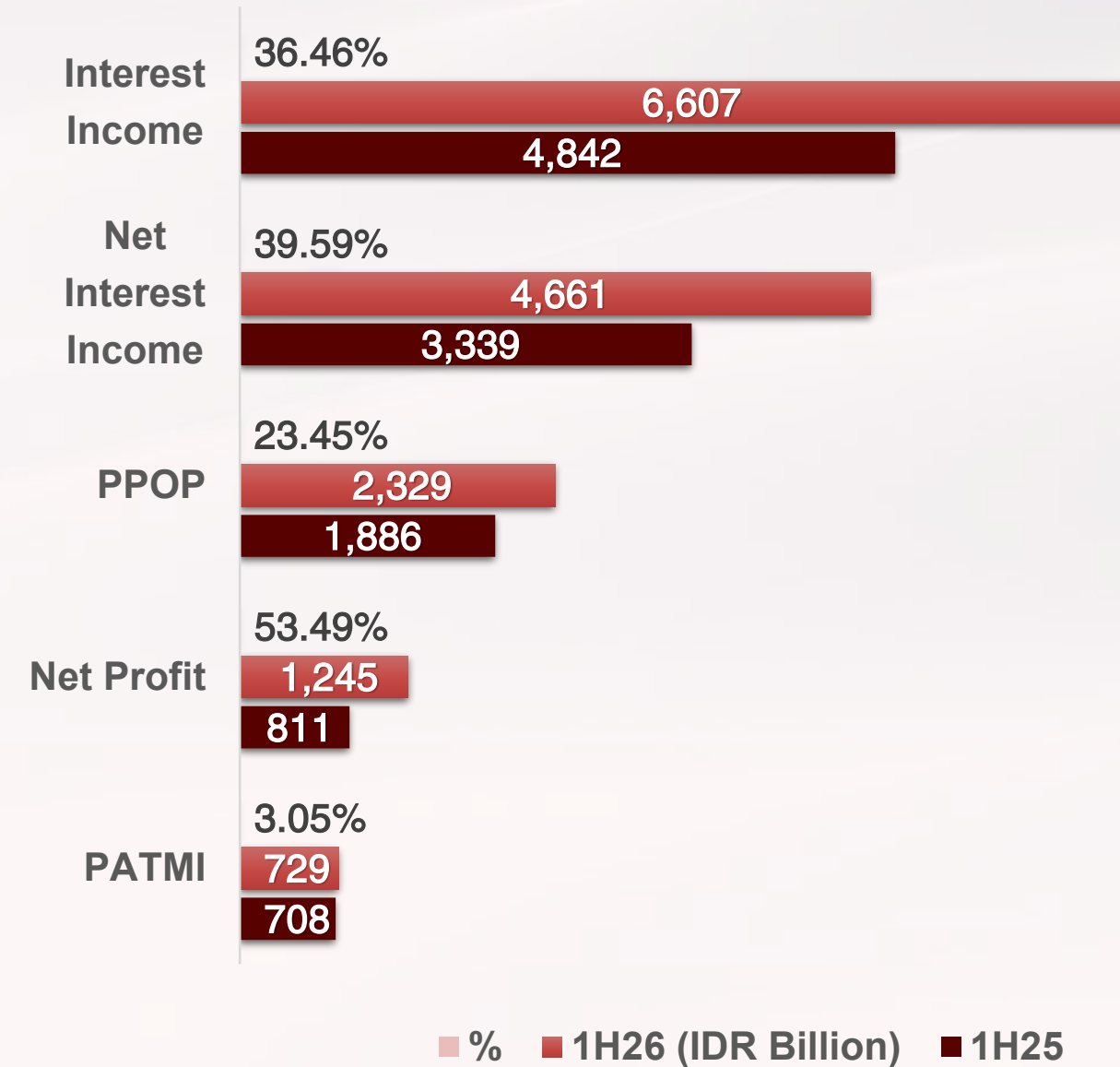


Outlook Financial Performance 1H26 (Consolidated)

Balance Sheet (YoY %)



Income Statement (YoY %)



Balance Sheet & Income Statement (Bank Only)

(In billion IDR)	1H25	1H26	YoY	3Q25	FY25	1Q26
ASSET	101,758	101,899	0.14%	106,559	106,108	101,068
Bank Placement	5,868	7,823	33.32%	6,610	6,074	7,526
Marketable Securities	25,434	23,065	-9.31%	28,576	29,136	23,969
LOAN	67,310	67,450	0.21%	68,180	67,244	65,978
Allowance for Impairment Losses	(2,503)	(2,963)	18.40%	(2,620)	(2,744)	(2,913)
- Marketable Securities	(0.26)	(0.19)	-28.70%	(0)	(0.23)	(0.19)
- Loan	(2,423)	(2,883)	18.97%	(2,541)	(2,665)	(2,833)
- others	(79)	(80)	1.21%	(79)	(80)	(80)
DEPOSIT	78,992	73,786	-6.59%	84,477	78,607	72,551
- Current Account	19,215	17,755	-7.60%	22,225	21,407	16,828
- Saving Account	29,401	29,653	0.86%	28,627	30,858	29,020
- Time Deposit	30,376	26,379	-13.16%	33,625	26,342	26,703
EQUITY	12,563	13,047	3.85%	13,033	13,659	13,745

(In billion IDR)	1H25	1H26	Yoy	3Q25	FY25	1Q26
Interest Income	4,171	3,926	-5.89%	6,405	8,555	1,981
Interest Expense	(1,233)	(1,016)	-17.56%	(1,903)	(2,425)	(511)
Net Interest Income	2,938	2,909	-1.00%	4,502	6,130	1,470
Non Int Opt Inc	530	584	10.24%	816	1,096	298
Non Int Opt Exp	(1,769)	(1,943)	9.85%	(2,707)	(3,530)	(989)
Pre-Provision Opt Profit	1,699	1,550	-8.78%	2,611	3,696	779
Provision Expense	(761)	(731)	-3.90%	(1,184)	(1,709)	(417)
- Loan	(760)	(728)	-4.22%	(1,183)	(1,708)	(415)
- Non Loan	(0)	(3)	684.40%	(1)	(1)	(2)
Non Opt Profit	(27)	90	-432%	(45)	24	119
Pre Tax Profit	912	909	-0.34%	1,382	2,011	480
Taxes	(208)	(200)	-3.99%	(322)	(469)	(104)
Net Profit	703	708	0.74%	1,060	1,543	377

Quarterly Financial Ratio (Bank Only)

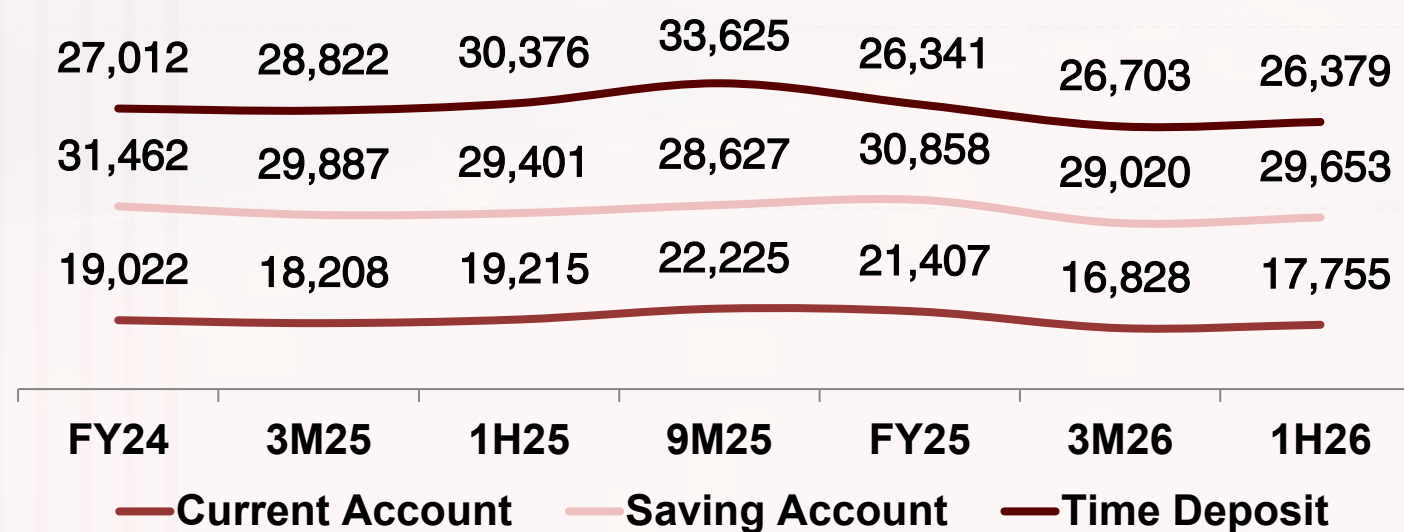
RATIO	FY23	3M24	1H24	9M24	FY24	3M25	1H25	9M25	FY25	3M26	1H26
Profitability											
ROA	1.87%	1.59%	1.53%	1.63%	1.60%	1.50%	1.77%	1.76%	1.90%	1.90%	1.80%
ROE	13.96%	11.24%	10.85%	11.57%	11.89%	10.37%	12.33%	12.36%	13.35%	11.75%	11.43%
NIM	5.57%	5.43%	5.50%	5.72%	5.86%	6.32%	6.15%	6.09%	6.15%	5.95%	5.90%
BOPO	77.27%	81.20%	81.35%	80.40%	81.89%	84.20%	80.45%	80.51%	79.92%	84.54%	82.14%
Liquidity											
LDR	70.03%	70.49%	71.68%	70.85%	82.05%	85.89%	85.00%	80.29%	85.39%	90.76%	91.24%
CAR	25.71%	23.73%	22.53%	23.06%	23.49%	24.37%	23.14%	23.14%	25.38%	26.22%	23.72%
CASA	63.61%	60.59%	59.22%	56.90%	65.14%	62.53%	61.55%	60.20%	66.49%	63.19%	64.25%
Asset Quality											
Coverage Ratio	100.08%	100.88%	86.14%	88.12%	90.07%	88.42%	86.66%	90.94%	102.12%	100.07%	97.56%
Credit Cost	1.23%	2.05%	1.42%	1.48%	1.95%	2.73%	2.26%	2.60%	2.55%	2.53%	2.17%

Deposit Performance (Bank Only)

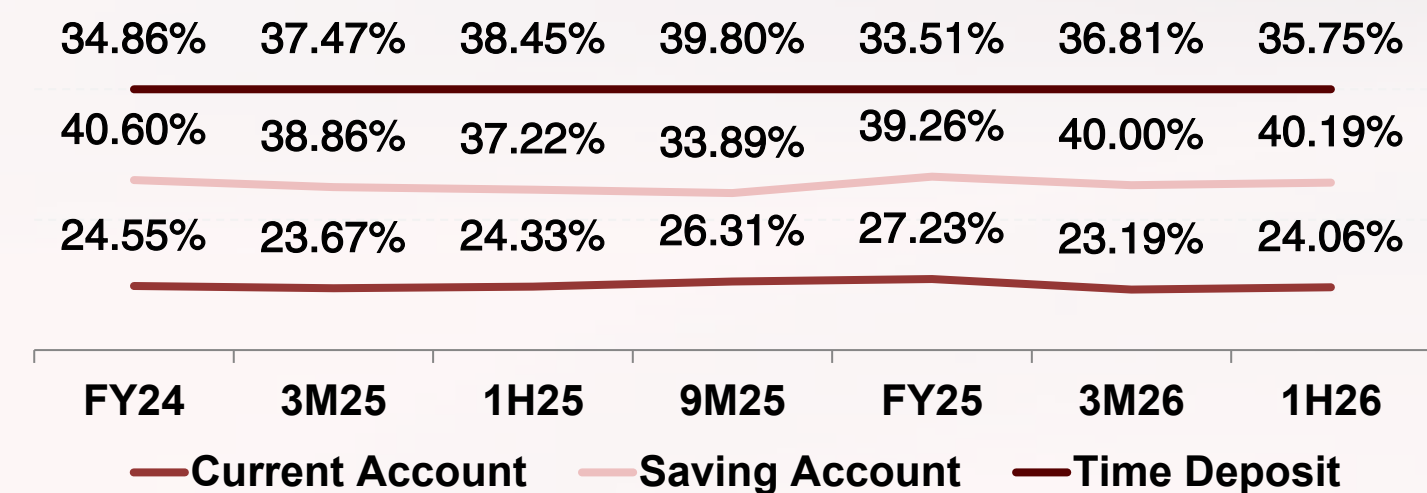
DEPOSIT GROWTH (in billion Rp)	1H25	1H26	YoY
Current Account	19,215	17,755	-7.60%
Saving Account	29,401	29,653	0.86%
Time Deposit	30,376	26,379	-13.16%
TOTAL	78,992	73,786	-6.59%

Number of Account	1H25	1H26	YoY	Ticket Size (Rp Million/Customer)
Current Account	160,420	170,986	6.59%	103.8
Saving Account	10,357,757	8,421,700	-18.69%	3.5
Time Deposit	78,706	82,892	5.32%	318.2
TOTAL	10,596,883	8,675,578	-18.13%	8.5

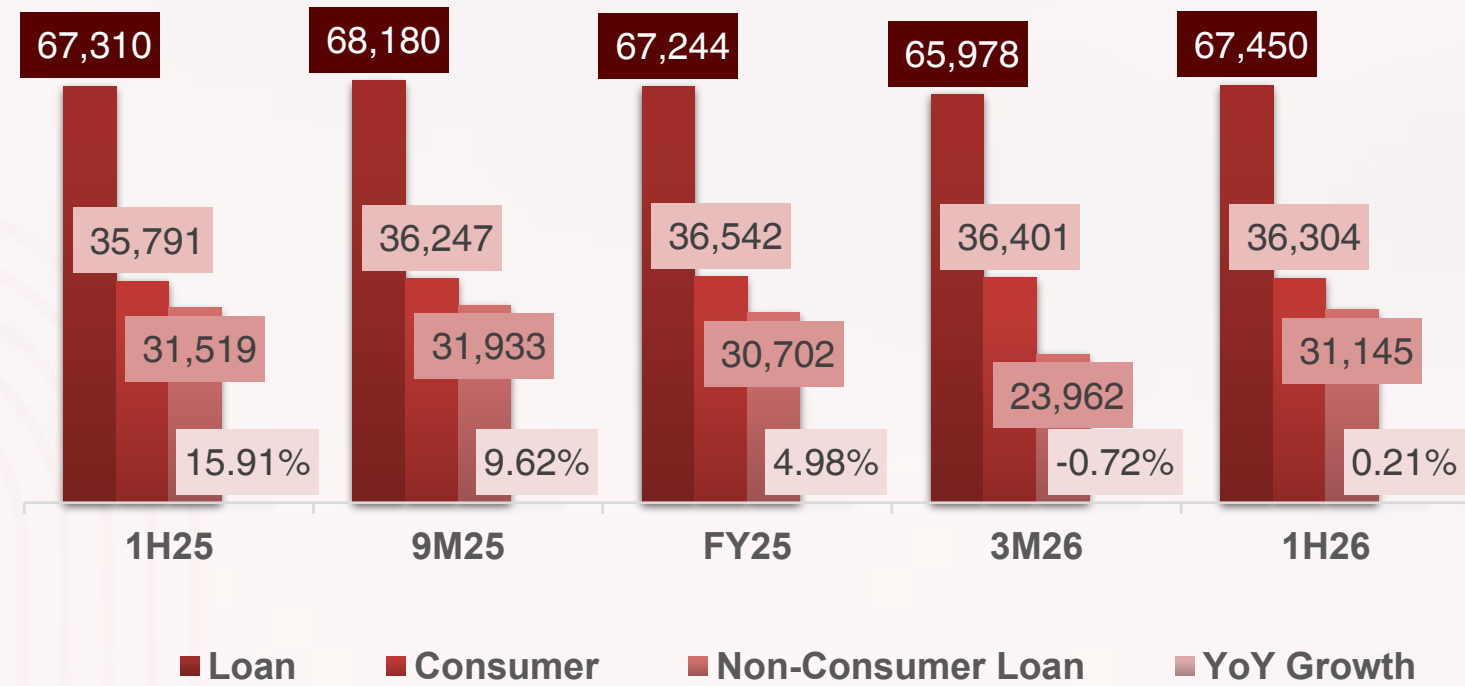
Quarterly Deposit Performance



Quarterly Deposit Composition

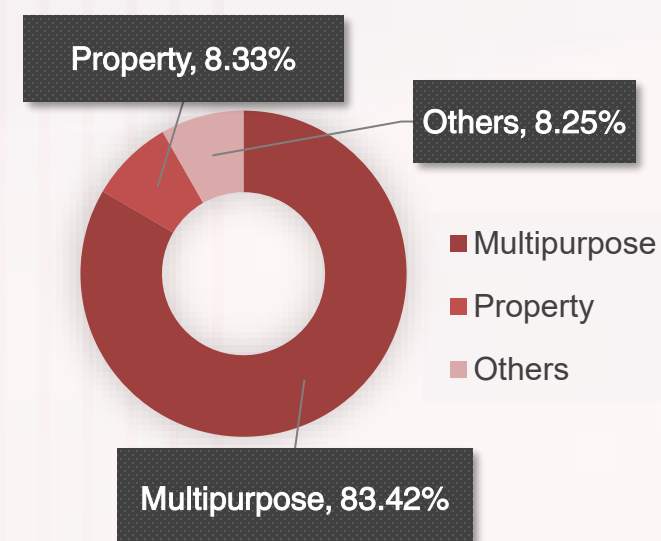


Loan Performance (Bank Only)

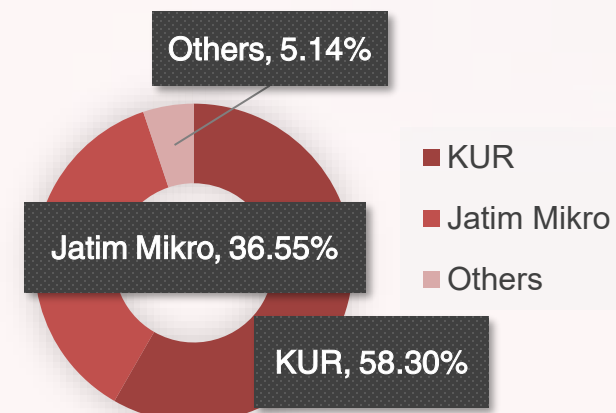


SEGMENT	LOAN GROWTH (in billion Rp)			COMPOSITION		Ticket Size (Rp Million /Customer)
	1H25	1H26	YoY	1H25	1H26	
Multipurpose	29,515	30,285	2.61%	43.85%	44.90%	96
Property	3,305	3,024	-8.49%	4.91%	4.48%	201
Others	2,971	2,995	0.80%	4.41%	4.44%	191
TOTAL	35,791	36,304	1.43%	53.17%	53.82%	105
Micro	10,676	10,667	-0.08%	15.86%	15.82%	84
Small & Medium	13,054	13,733	5.20%	19.39%	20.36%	1,504
Corporate	7,788	6,745	-13.39%	11.57%	10.00%	55,745
TOTAL	31,519	31,145	-1.18%	46.83%	46.18%	212

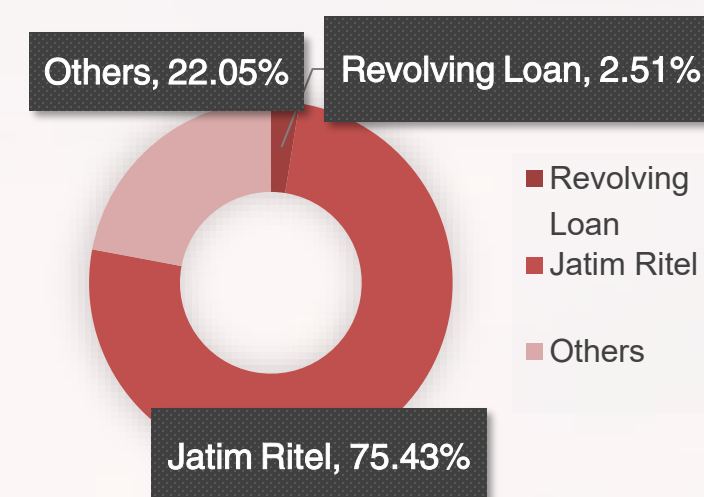
Consumer



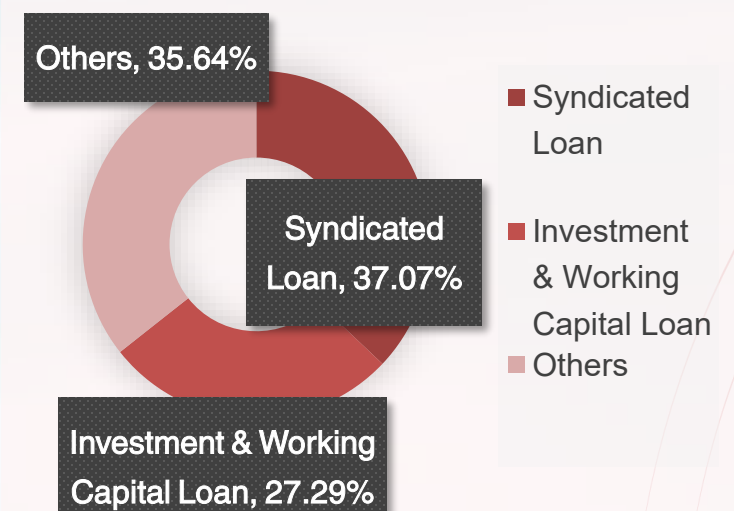
Micro



Small & Medium

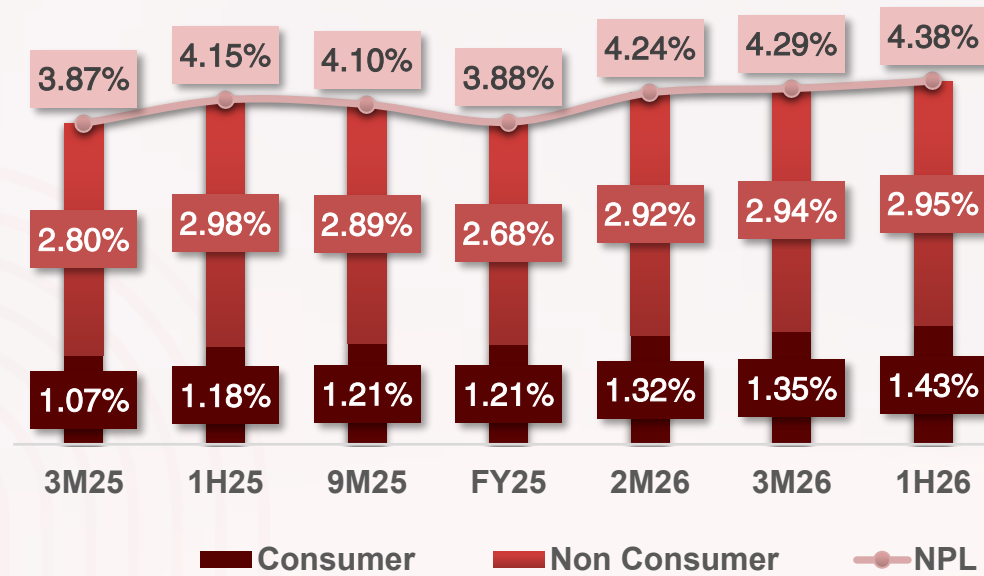


Corporate



NPL, Restructure & Impairment

NPL by Segment



Reducing NPL Strategies

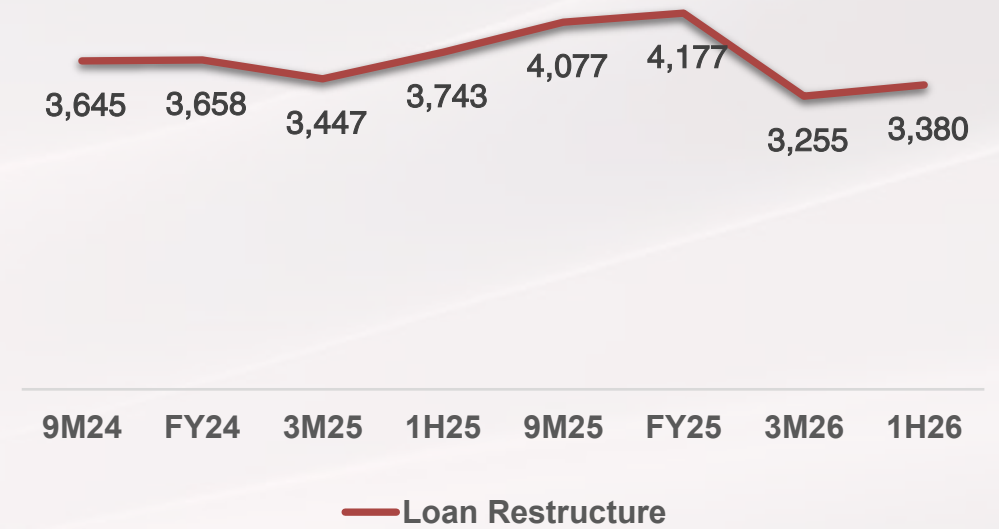
CURATIVE METHODS:

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

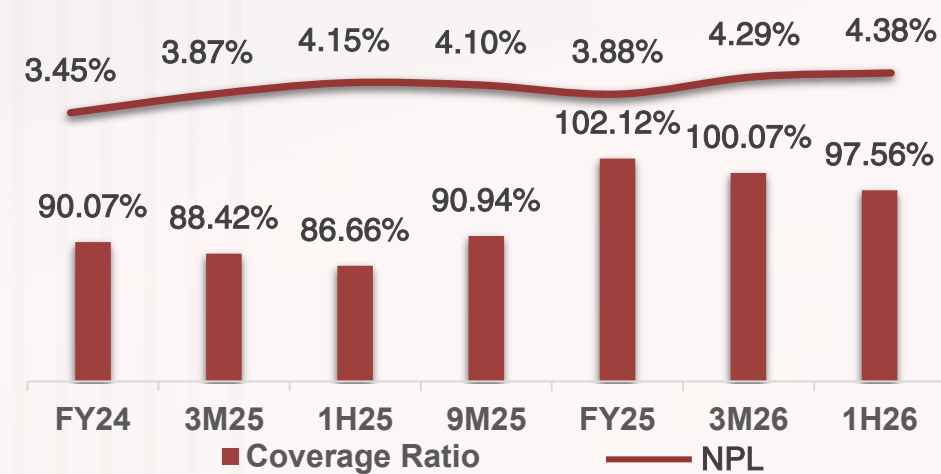
PREVENTIVE METHODS:

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

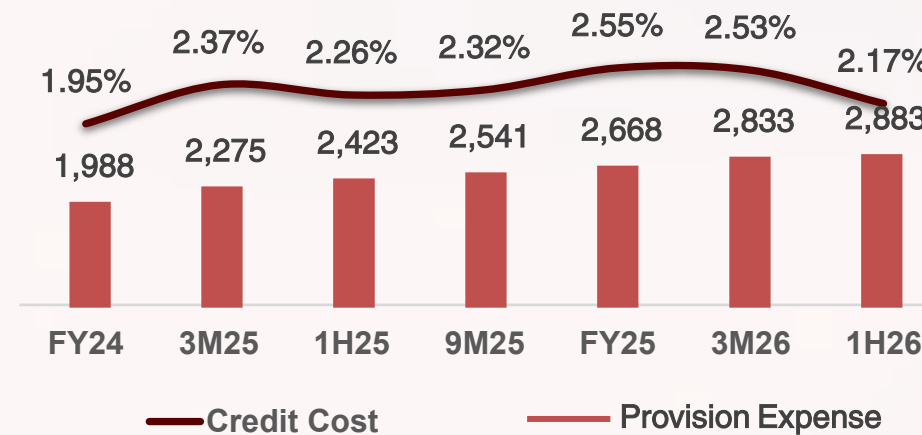
Loan Restructure



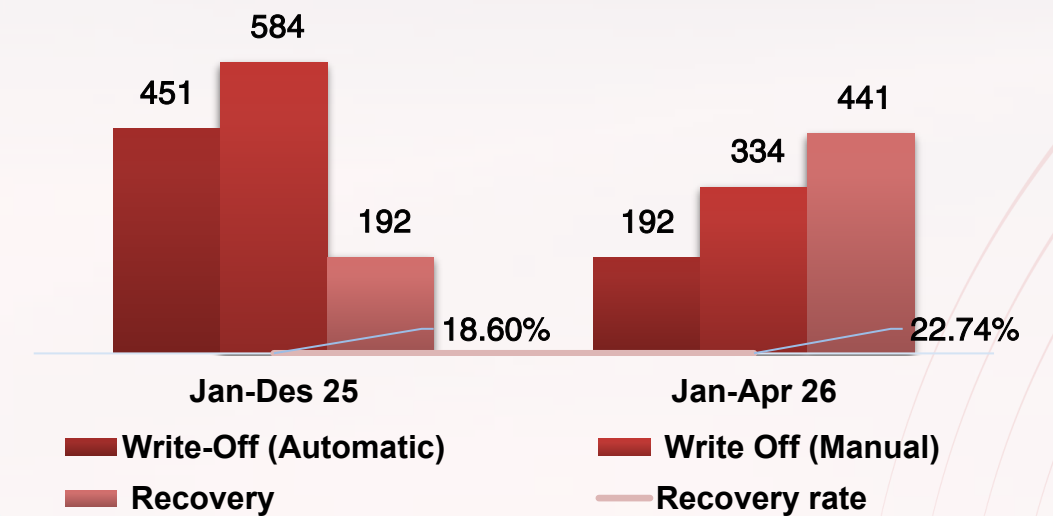
Asset Quality



Credit Cost



Write Off & Recovery



Bussines Bank Group (KUB)

KUB Holding

bankjatim 

KUB Members

 **BankNTB**
Syariah


bankNTT
melayani lebih sungguh

BANKSULTRA
Maju Bersama 

 **Bank**
Lampung

 **bankbanten**
BANK PEMBANGUNAN DAERAH BANTEN

Synergy Aspects

1.CAPITAL ASPECTS

As a strategic partner for local governments to improve the quality of 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)

BJTM KUB PERFORMANCES (1H26)



Asset	16,921,982	18,850,936	12,981,346	11,555,273	10,401,529
Loan	12,508,372	13,844,488	9,573,692	7,911,832	5,959,813
Deposit	13,207,466	15,099,302	9,397,530	8,934,491	6,763,123
Net Profit	102,544	81,195	196,330	133,623	21,360



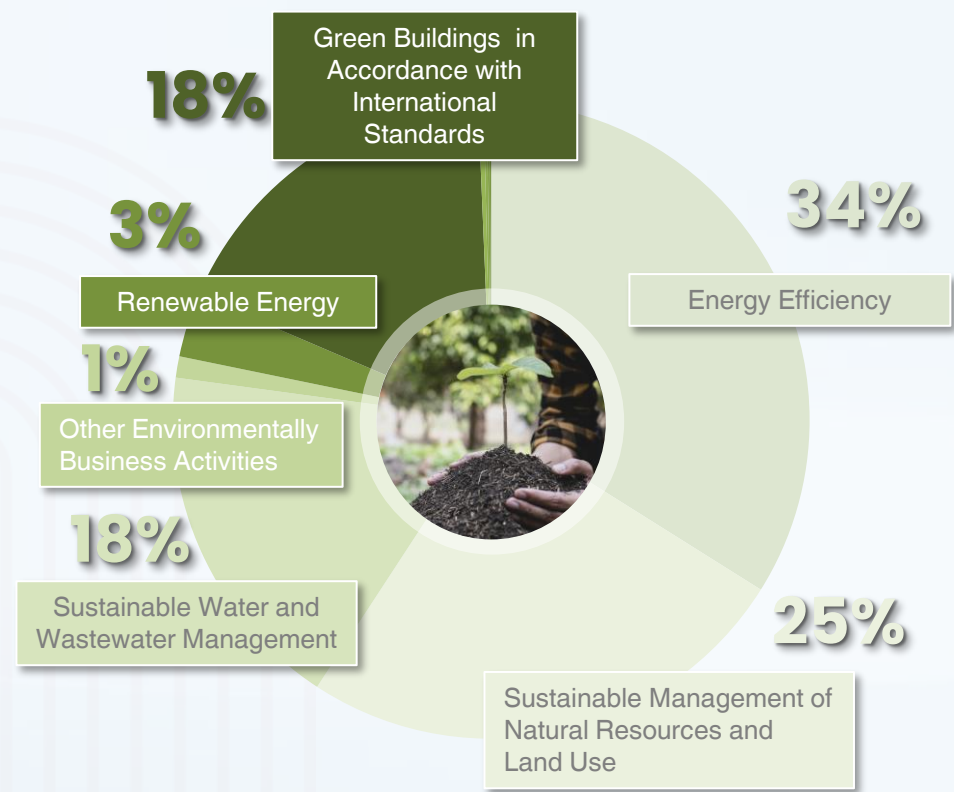
CAR	20.58%	25.97%	37.32%	29.23%	33.73%
ROE	11.45%	6.15%	17.79%	17.25%	2.74%
ROA	1.53%	0.98%	4.00%	3.01%	0.41%
NIM	5.58%	4.66%	8.09%	7.01%	3.19%
BOPO	82.41%	89.25%	61.27%	72.94%	91.47%
NPL Gross	3.38%	3.49%	1.07%	2.86%	4.51%
LDR	94.71%	91.69%	101.87%	88.55%	85.58%
CASA	49.20%	45.61%	57.28%	50.78%	23.48%



Value Beyond Profit

Sustainable Portfolio (FY25)

5,40 Tn (total loan disbursement)



Corporate Social Responsibility

SECTOR	2023	2024	2025
Education	1.45 B	2.77 B	2.90 B
Health	3.33 B	3.93 B	0.94 B
Culture	0.56 B	n/a	n/a
Others Social Event	12.61 B	10.24 B	15.82 B
TOTAL	17.95 B	16.95 B	19.66 B

Environmental Costs

2023	2024	2025
299 M	317 M	590 M

ESG Sustainability Rating

- ESG RISK RATING 22.45 "MEDIUM RISK"
- PT Bank Pembangunan Daerah Jawa Timur Tbk's Exposure is 40.5 "Medium"
- PT Bank Pembangunan Daerah
- Jawa Timur Tbk's Overall Management Risk is 22.5 "Medium".

Source: Morningstar (as of July, 8th2026)



The Asia Sustainability Reporting Rating (ASRRAT) 2024 - Gold



Best Corporate Emissions Transparency and Reduction 2024



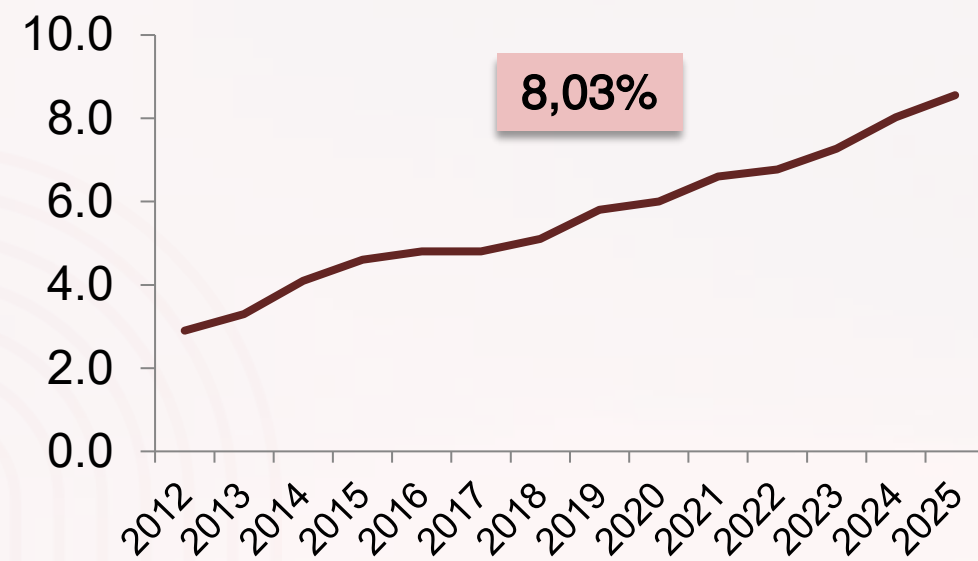
The Asia Sustainability Reporting Rating (ASRRAT) 2025 - Platinum



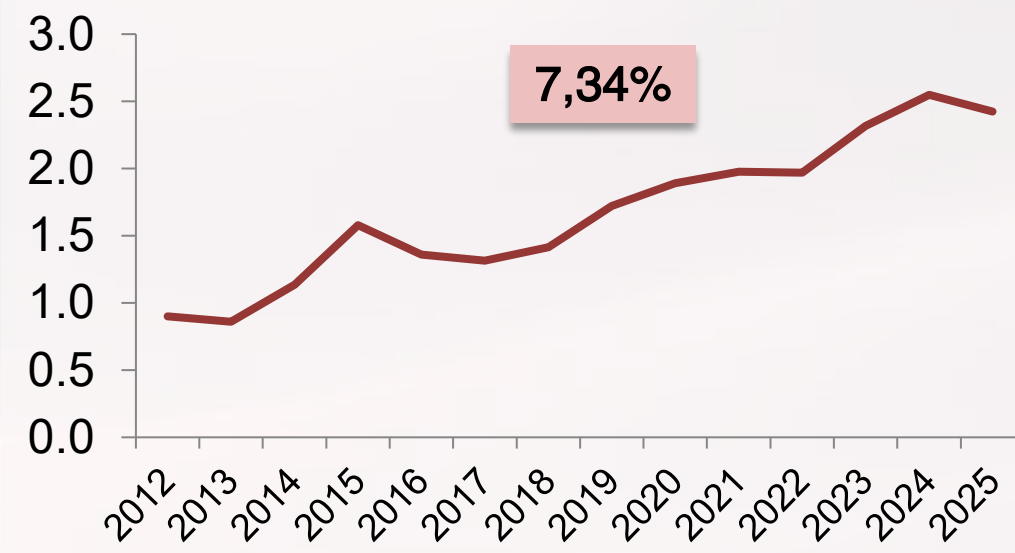
ESGQIDXKEHATI
ESGSIDXKEHATI

Compound Annual Growth Rate

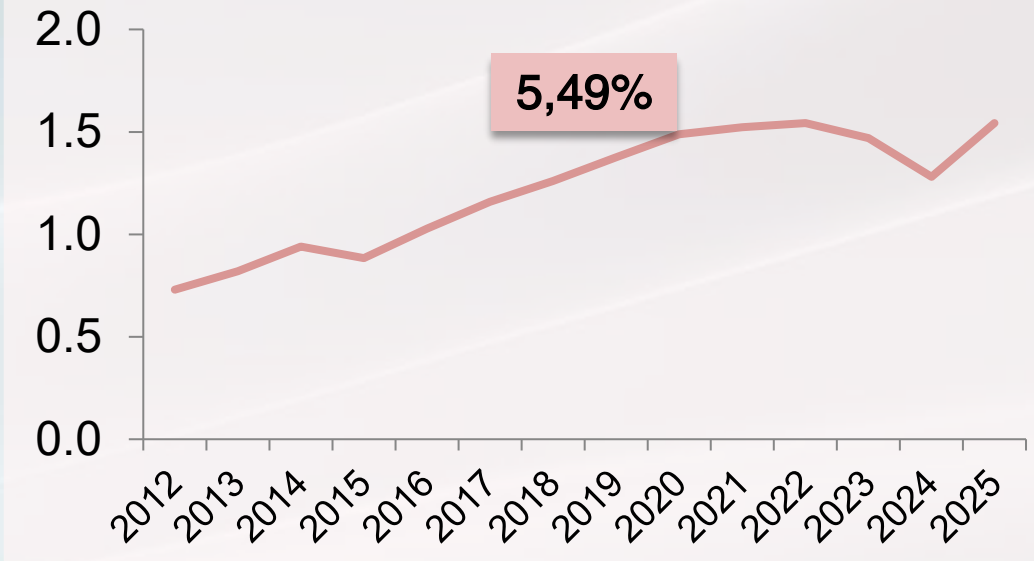
Interest Income



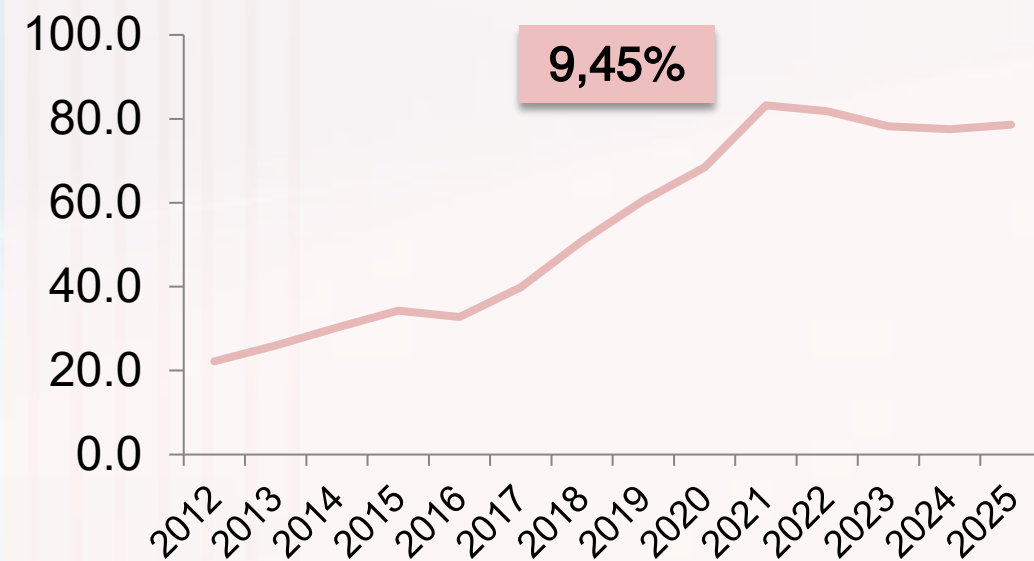
Interest Expense



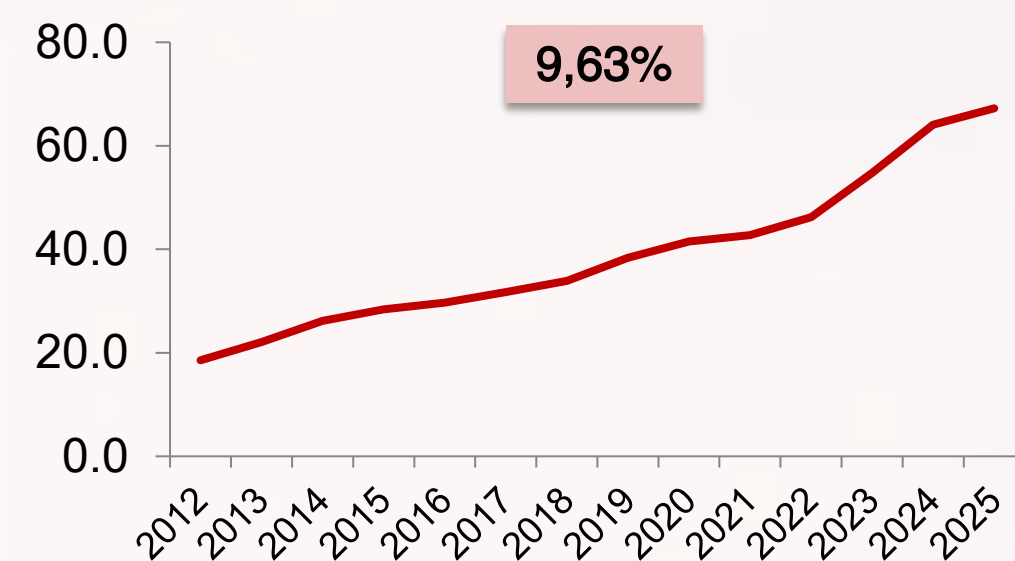
Net Profit



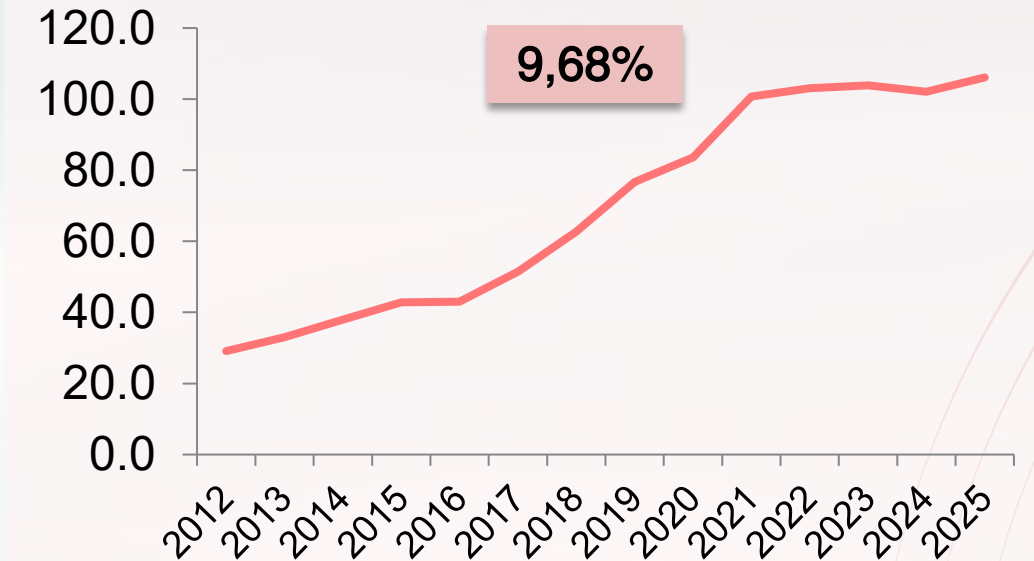
Deposit



Loan



Total Aset



STOCK PERFORMANCES

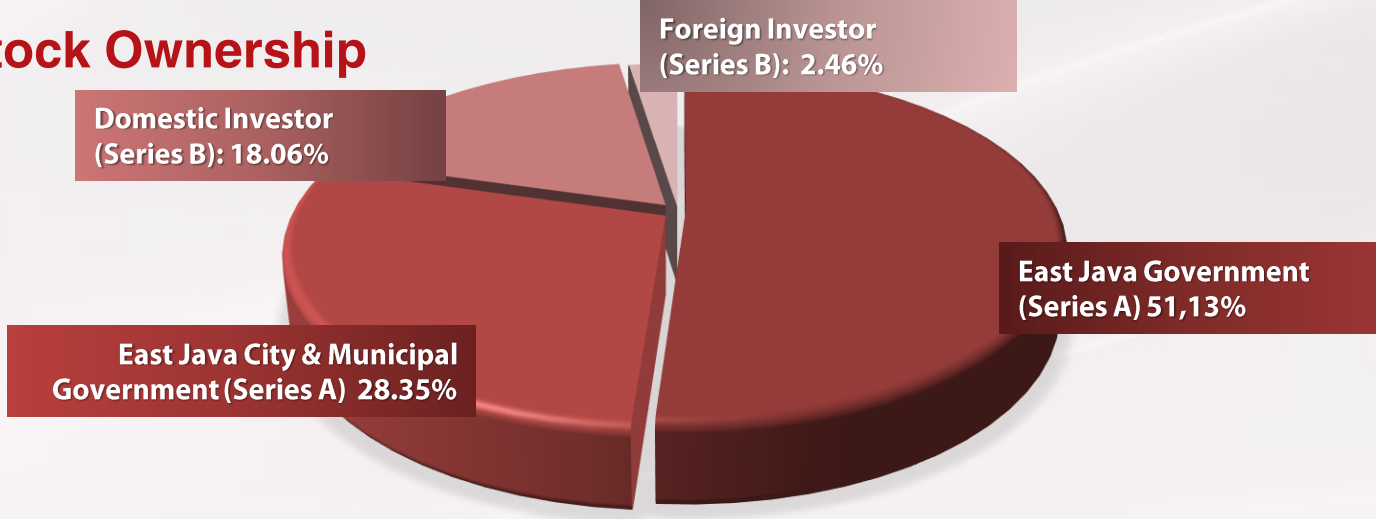


Ownership

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
2025	56.62	1,546

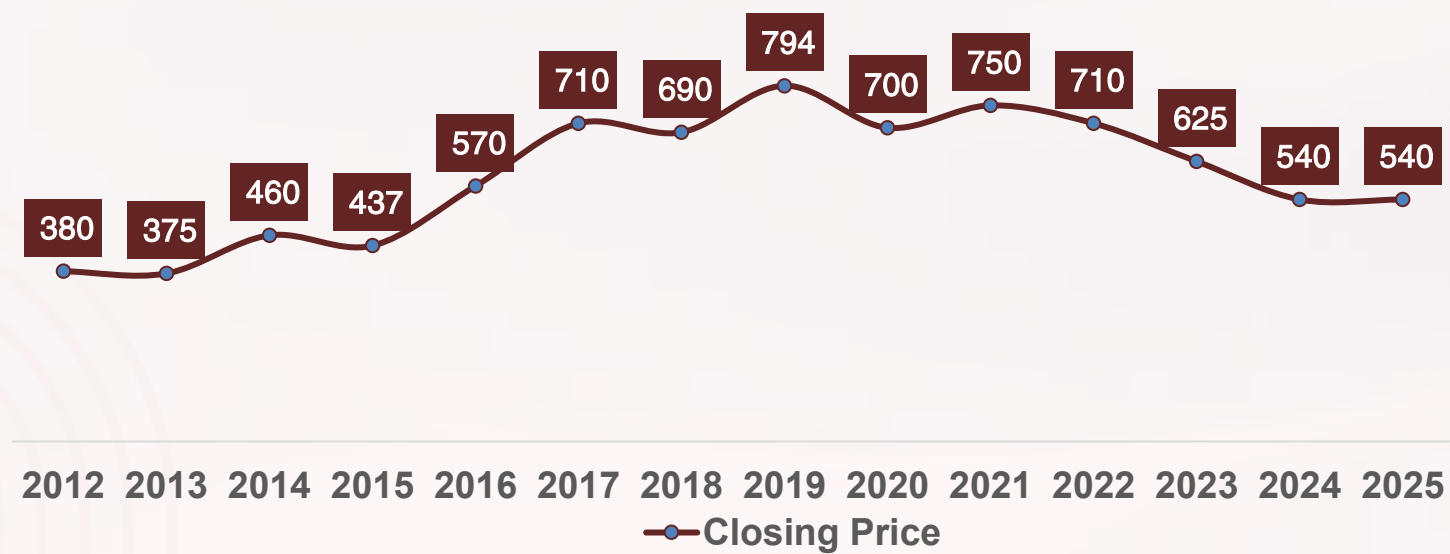
BJTM RATIO, June 30 th 2026	
PBV	0.58
EPS (ann net profit)	94.36
PER	5.35
Market Capital	7,583

NO	TOP 5 NATION	%
1	Indonesia	87.97%
2	USA	6.01%
3	Luxembourg	1.76%
4	Switzerland	0.81%
5	Hong Kong	0.67%

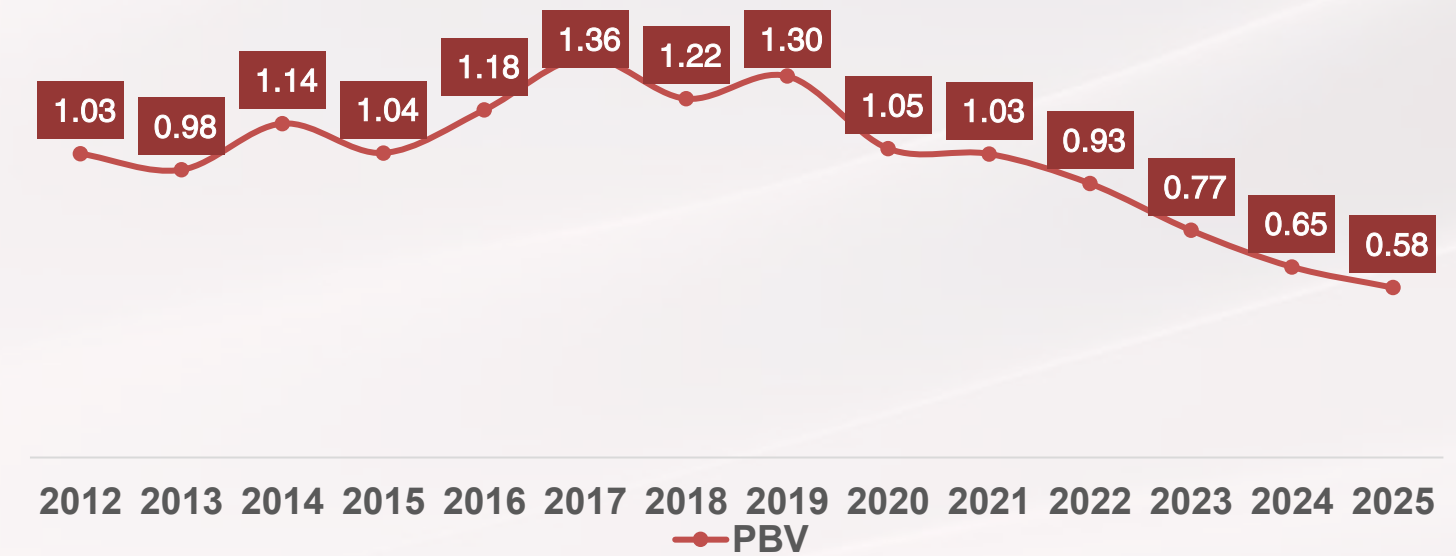
B SERIES INVESTOR	%	INVESTOR
Foreign Investor	11.98%	125
-Individual	11.95%	108
-Institution	0.03%	17
Domestic Investor	88.02%	56,584
-Individual	66.16%	56,502
-Institution	21.87%	82

Stock Performance

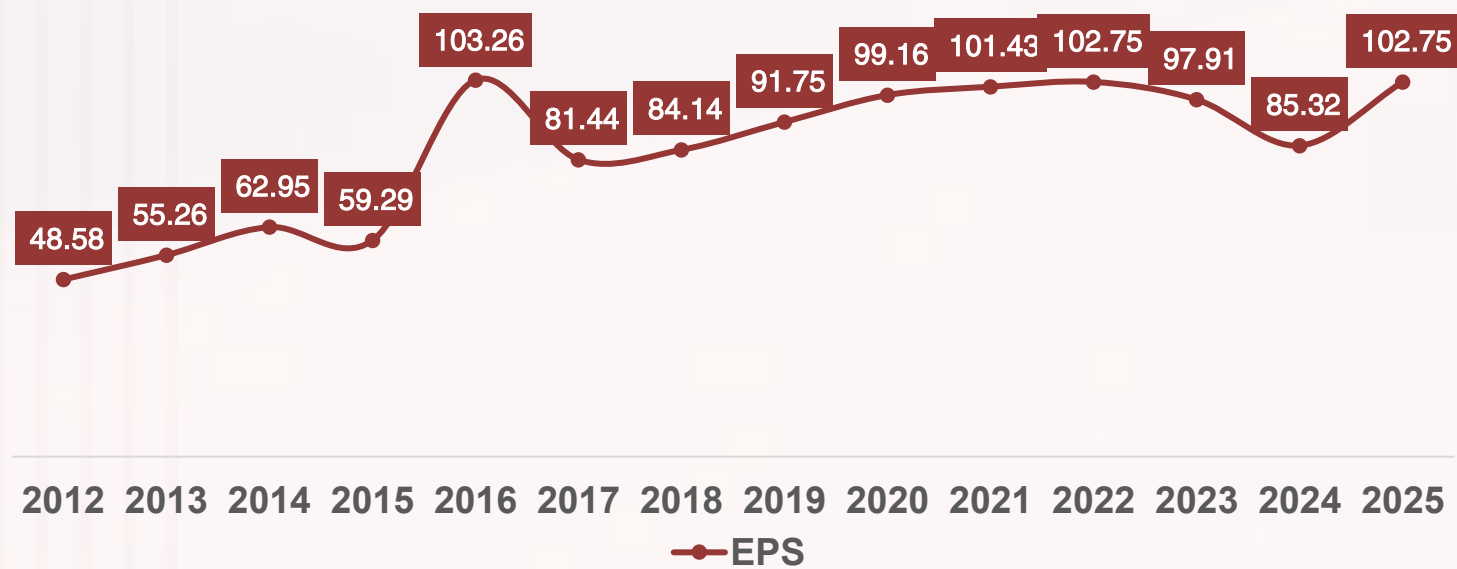
Price History



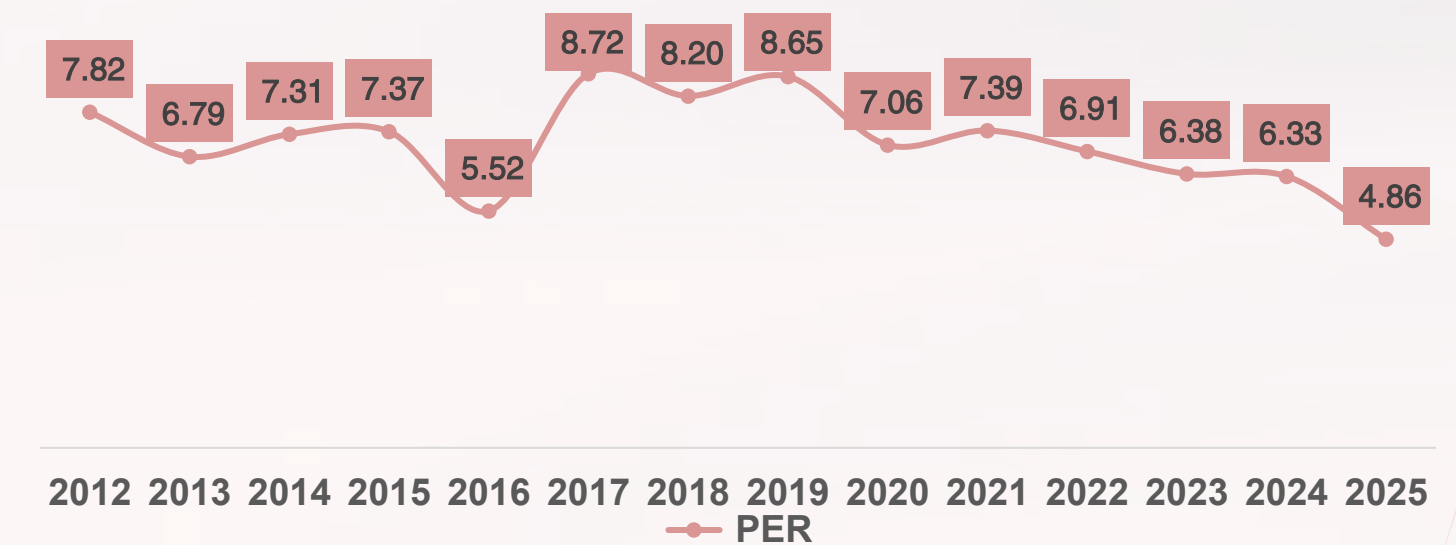
PBV



EPS



PER



Awards



**14 th Infobank Digital Brand Awards
Sentia 2025**



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



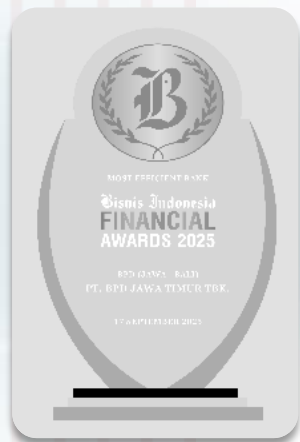
**The Excellent Performance
Bank-KBMI 2 30th Infobank
banking Appreciation 2025**



**People's Economy Catalyst
Banks - KBMI 1 & 2
Category - Bank Indonesia**



**CNN Awards 2025 - Regional
Financial Inclusion Accelerator**



**Most Efficient Bank Bisnis
Indonesia Financial Awards
2025**



**Indonesia Enterprises Risk
Management Conference &
Award VIII-2026**



**Indonesia Corporate
Governance Award X 2026**



**Call Center Service Excellence
Award 2026**



**8th Indonesia Best CSR
Awards 2026**

THANK YOU

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk

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