



bersama membangun Indonesia



3M26 CORPORATE PRESENTATION PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk

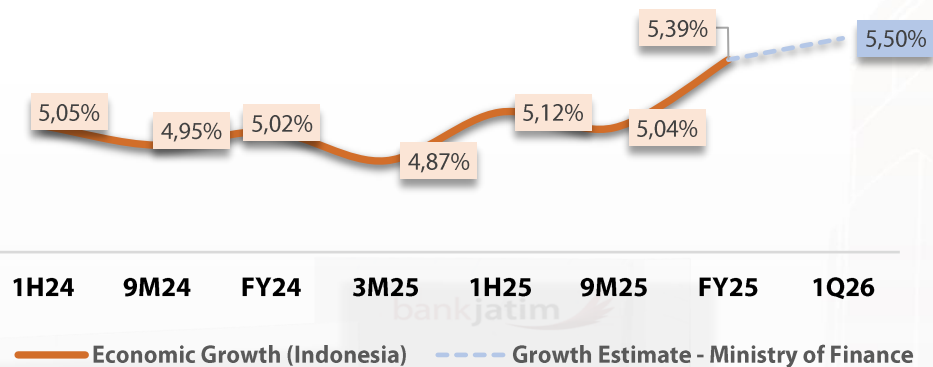


April 30th ,2026

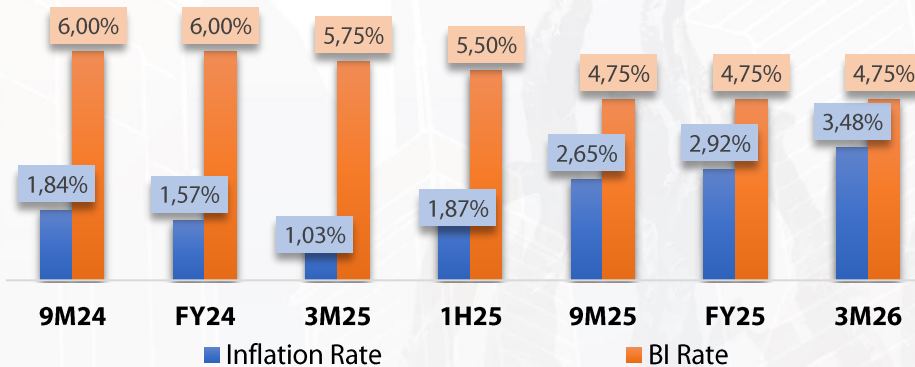
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#SemuaBisaDimanaAja



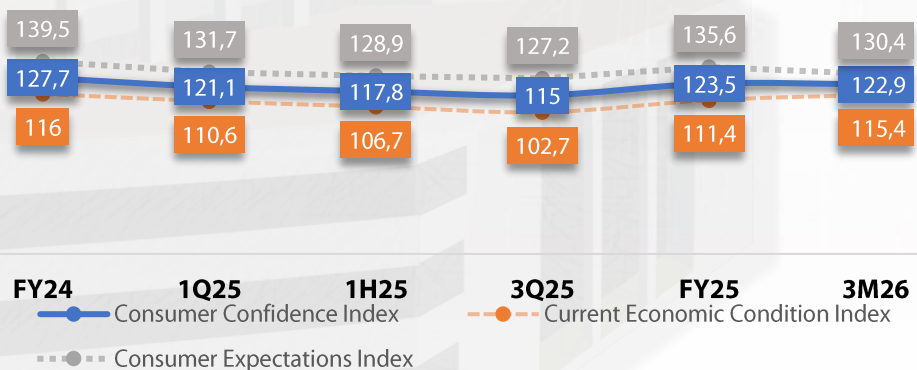
Indonesia economic growth



BI Rate x Inflation



Consumer Confidence Index



S&P Global Indonesia Manufacturing PMI

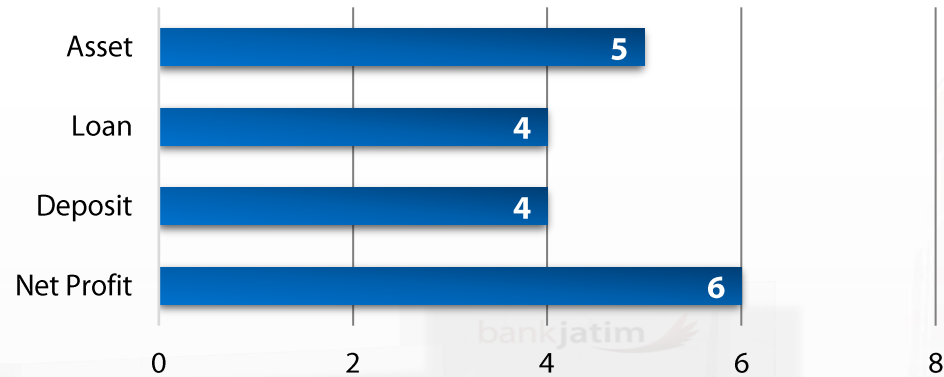


Source: Minister of Finance, Statistic Bureau, Financial Supervisor Authority, Central Bank of Indonesia, S&P Global

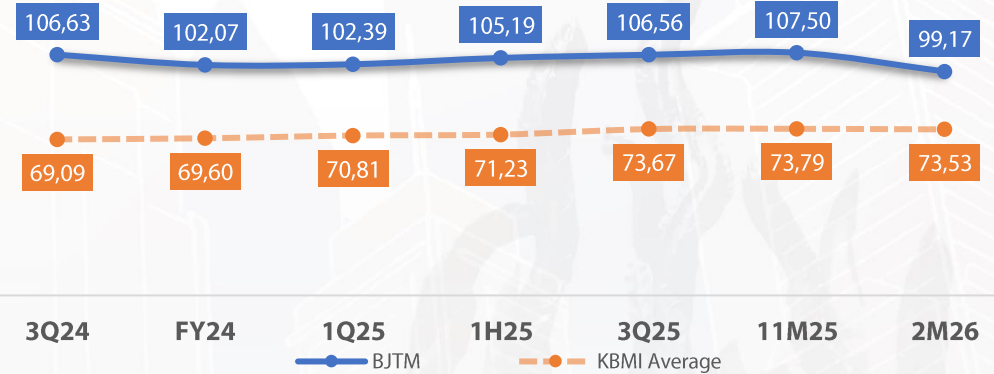
Tier 1 Indonesia Bank's Capital - KBMI



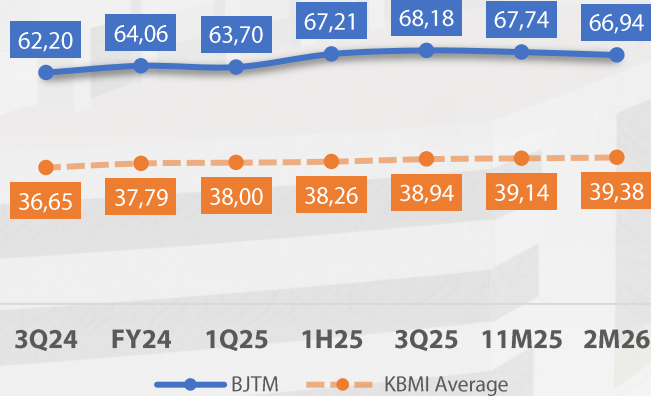
**BJTM x Indonesia Banks Industries 2M26
(KBMI2/ Tier 1 Capital - IDR 6-14 Tn)**



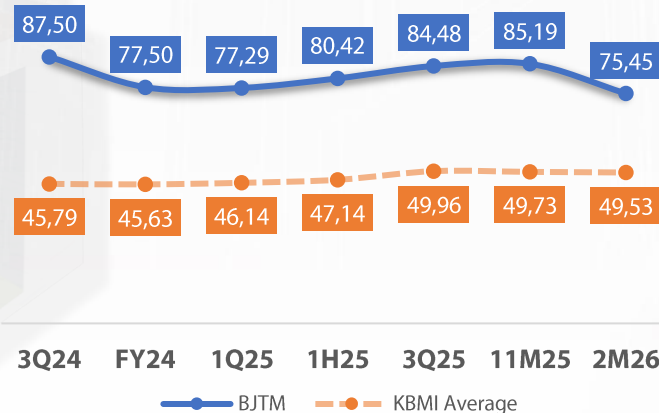
Asset (IDR Tn)



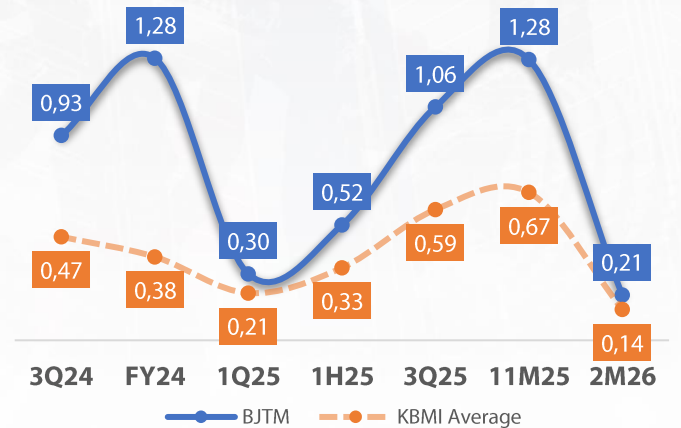
Loan (IDR Tn)



Deposit (IDR Tn)



Net Profit (IDR Tn)



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



PRIVATE SECTOR

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



Flagship Models

CONSUMER

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
Retirement	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

EV special rates

PROPERTY



BP TAPERA

SUPPORT GOVERNMENT'S HOUSING PROGRAM (FLPP)

NON-CONSUMER

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%

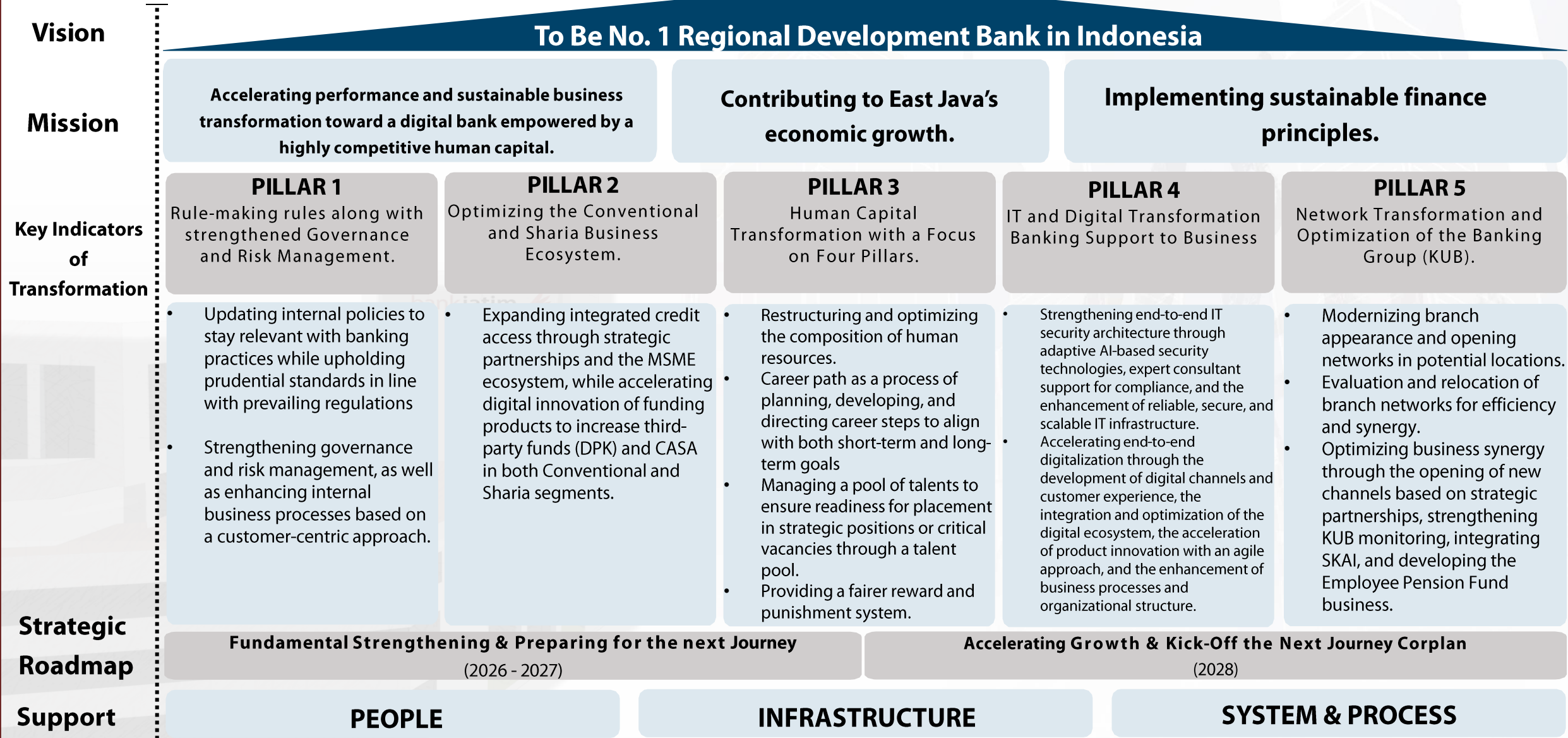
CORPORATE



REGIONAL GOVERNMENT LOAN

Provided to regional governments for infrastructure development financing, accelerating regional development purpose

Main Pillars of Transformation



Network & Digital Performances



Network



1	Headquarter
49	Branch Office
175	Sub Branch Office
220	Functional Office
207	Sharia Service Office
197	Payment Point
40	Car Cash
854	ATM
116	CDM/CRM
14,842	Agent

JConnect Mobile

User	1,038,443 (+24,78% Yoy)
Transaction	16.93 Million (+32.23% Yoy)
Transaction Amount	18.14 Trillion (+13.38% Yoy)

JConnect Corporate Internet Banking

User	11,554 (+12.96% Yoy)
Transaction	0.49 Million (-2.57% Yoy)
Transaction Amount	4.56 Trillion (-8.85% Yoy)

Jconnect Personal Internet Banking

User	89,126 (+9.93% Yoy)
Transaction	1,182 (-54.89% Yoy)
Transaction Amount	31.70 Million (-2.62% Yoy)

QRIS Transactions

User	212,830 (+17,42% Yoy)
Transaction	9.54 Million (+100.34% Yoy)
Transaction Amount	1.37 Trillion (+76.86% Yoy)

Jatim Kilat/Jakil (Loan Application)

Loan Application	18.88 Triliun
Loan Approved	17.15 Triliun
On Process	1,331 Billion

Agen Jatim (Agent Network)

User	15,182 (+17.42% Yoy)
Transaction	0.29 Million (-67.59% YoY)
Transaction Amount	72.36 Billion (-21.91% YoY)



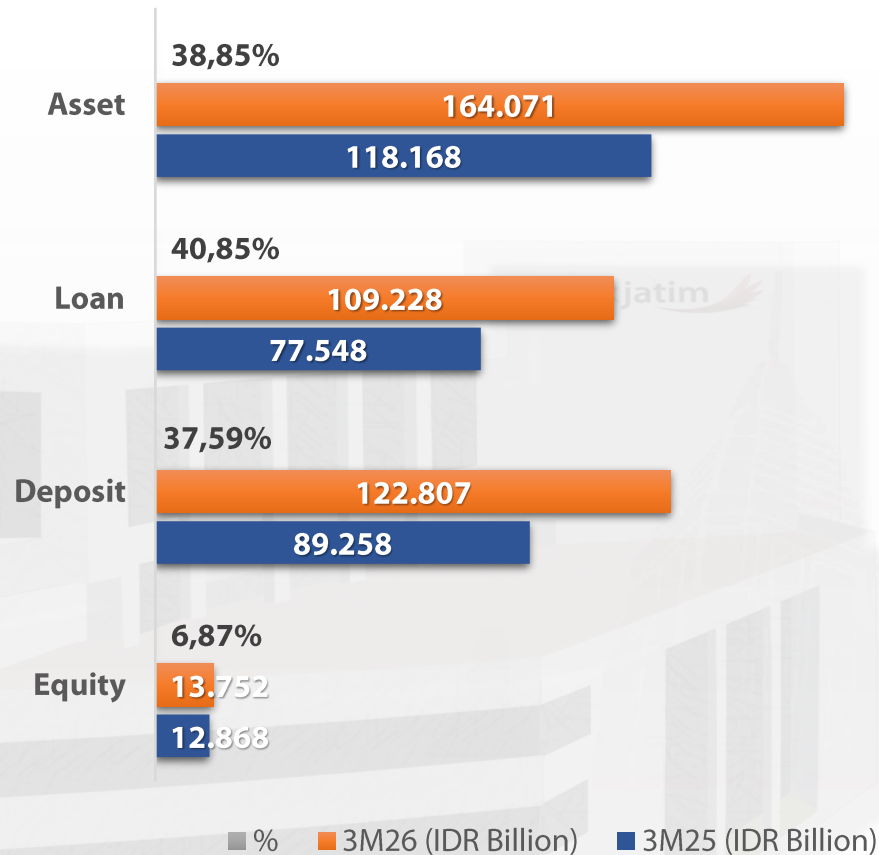
Bank Business Group (KUB)



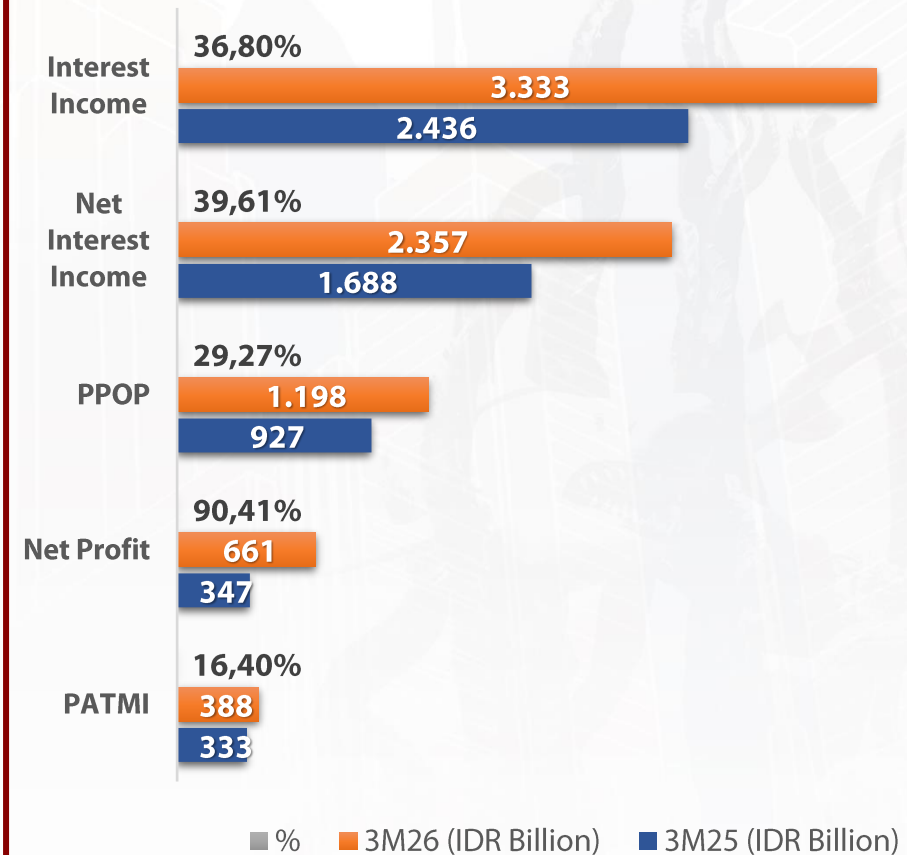
Outlook Financial Performance 3M26 (Consolidated)



Balance Sheet (Yoy %)



Income Statement (Yoy %)

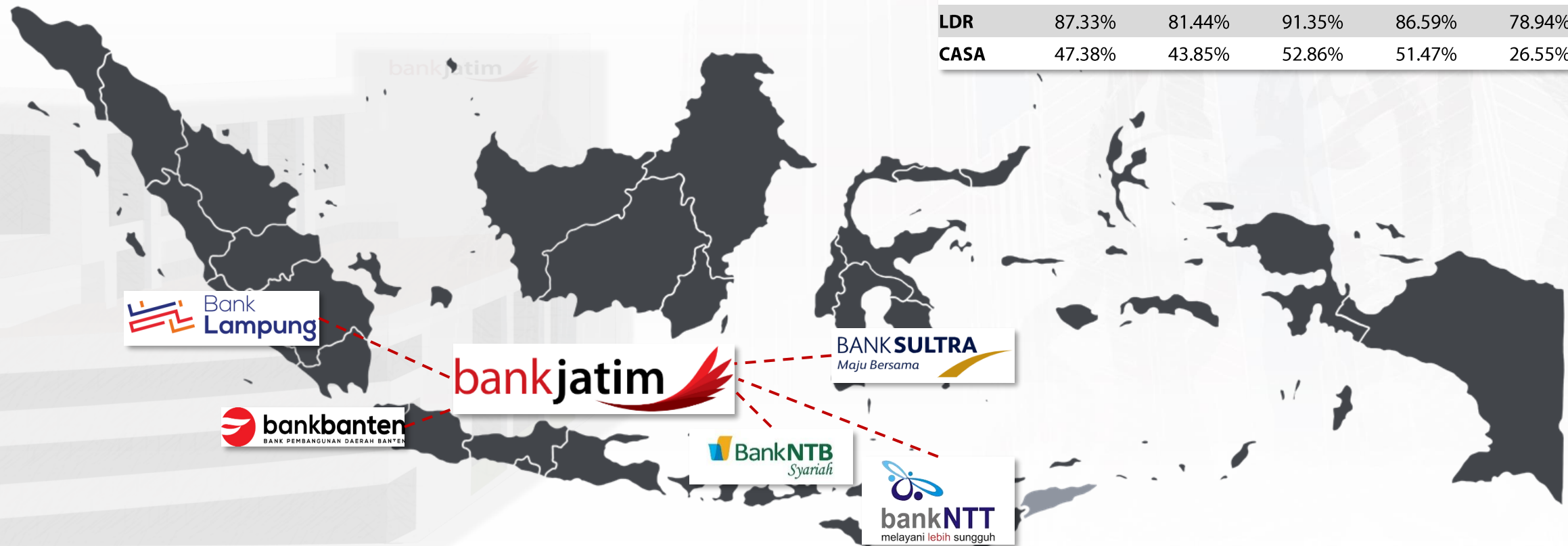


Our Regional Bank Group (FY25)



Balance Sheet & Income Statement (in billion Rp)					
Asset	17,348.89	21,232.76	13,243.70	11,260.61	10,107.60
Loan	12,279.71	13,779.60	9,567.32	7,623.43	5,552.58
Deposit	14,060.74	16,918.94	10,472.86	8,803.69	6,858.74
Net Profit	50.21	43.73	107.49	70.81	4.38

Key Financial Ratio					
CAR	21.74%	26.63%	34.85%	30.47%	36.20%
ROE	10.99%	6.61%	19.36%	18.58%	1.09%
ROA	1.44%	1.02%	4.36%	3.28%	0.17%
NIM	5.47%	4.74%	7.95%	7.31%	2.93%
BOPO	83.15%	88.46%	57.72%	71.57%	94.65%
NPL Gross	3.31%	3.49%	1.06%	2.78%	4.50%
LDR	87.33%	81.44%	91.35%	86.59%	78.94%
CASA	47.38%	43.85%	52.86%	51.47%	26.55%



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



(In billion IDR)	3M25	3M26	Yoy	FY25	3Q25	1H25
ASSET	102,213	101,068	-1.12%	106,108	106,559	101,758
Bank Placement	4,393	7,526	71.32%	6,074	6,610	5,868
Marketable Securities	27,156	23,969	-11.74%	29,136	28,576	25,434
LOAN	66,455	65,978	-0.72%	67,244	68,180	67,310
Allowance for Impairment Losses	(2,355)	(2,913)	(2,355)	(2,744)	(2,620)	(2,503)
- Marketable Securities	(0.27)	(0.19)	(0.27)	(0.23)	(0.25)	(0.26)
- Loan	(2,275)	(2,833)	(2,275)	(2,665)	(2,541)	(2,423)
- others	(79)	(80)	(79)	(80)	(79)	(79)
DEPOSIT	76,917	72,551	-5.68%	78,607	84,477	78,992
- Current Account	18,208	16,828	-7.58%	21,407	22,225	19,215
- Saving Account	29,887	29,020	-2.90%	30,858	28,627	29,401
- Time Deposit	28,822	26,703	-7.35%	26,342	33,625	30,376
EQUITY	12,866	13,745	6.83%	13,659	13,033	11,563

(In billion IDR)	3M25	3M26	Yoy	FY25	3Q25	1H25
Interest Income	2,095	1,981	-5.44%	8,555	6,405	4,171
Interest Expense	(615)	(511)	-16.94%	(2,425)	(1,903)	(1,233)
Net Interest Income	1,480	1,470	-0.67%	6,130	4,502	2,938
Non Int Opt Inc	292	298	1.80%	1,096	816	530
Non Int Opt Exp	(932)	(989)	6.18%	(3,530)	(2,707)	(1,769)
Pre-Provision Opt Profit	841	779	-7.40%	3,696	2,611	1,699
Provision Expense	(453)	(417)	-7.98%	(1,709)	(1,184)	(761)
- Loan	(452)	(415)	-8.24%	(1,708)	(1,183)	(760)
- Non Loan	(1)	(2)	139.65%	(1)	(1)	(0)
Non Opt Profit	(1)	119	-18003%	24	(45)	(27)
Pre Tax Profit	387	480	24.06%	2,011	1,382	912
Taxes	(91)	(104)	13.37%	(469)	(322)	(208)
Net Profit	296	377	27.37%	1,543	1,060	703

Quarterly Financial Ratio

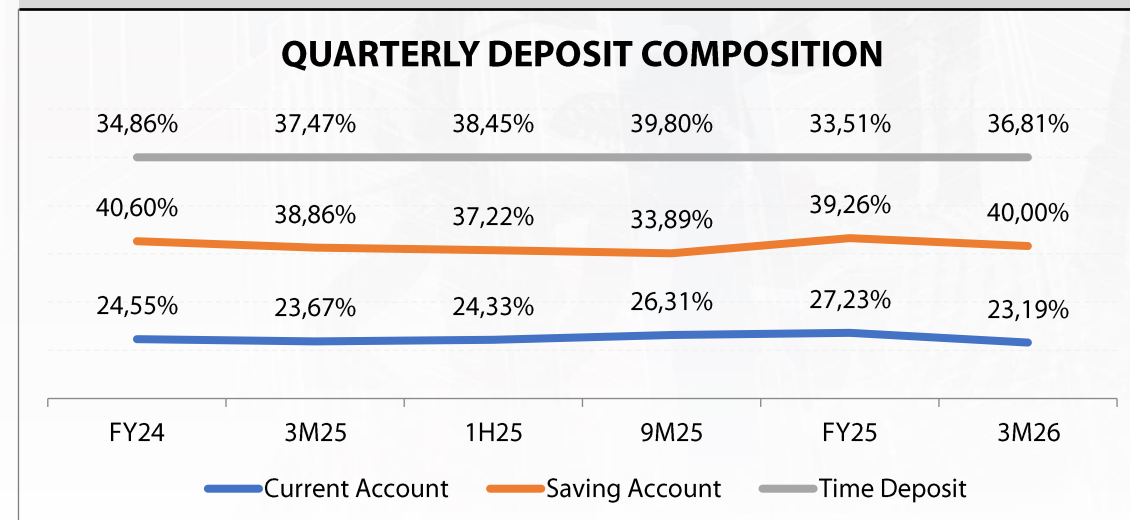
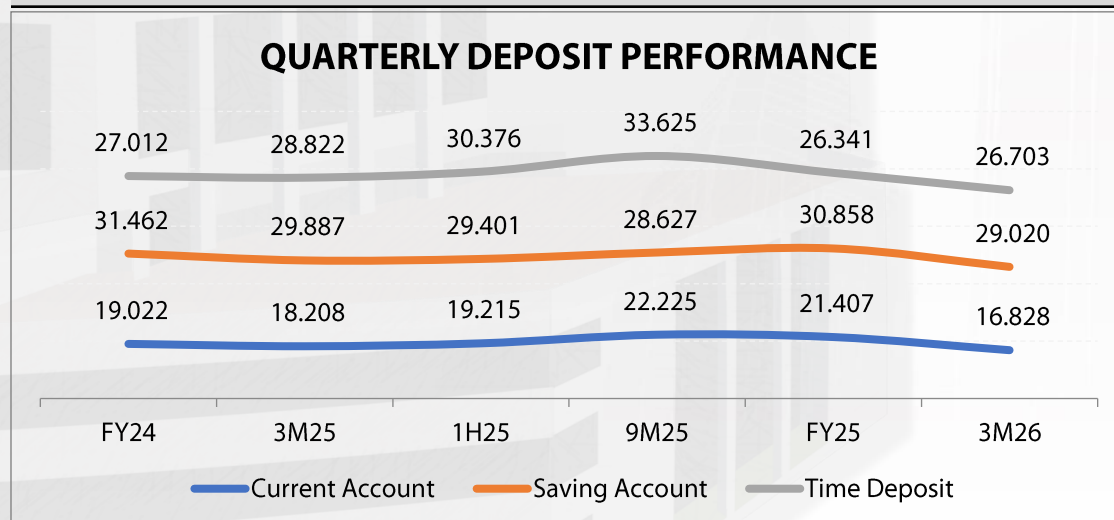
RATIO	FY23	3M24	1H24	9M24	FY24	3M25	1H25	9M25	FY25	3M26
Profitability										
ROA	1.87%	1.59%	1.53%	1.63%	1.60%	1.50%	1.77%	1.76%	1.90%	1.90%
ROE	13.96%	11.24%	10.85%	11.57%	11.89%	10.37%	12.33%	12.36%	13.35%	11.75%
NIM	5.57%	5.43%	5.50%	5.72%	5.86%	6.32%	6.15%	6.09%	6.15%	5.95%
BOPO	77.27%	81.20%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

Deposit Performance



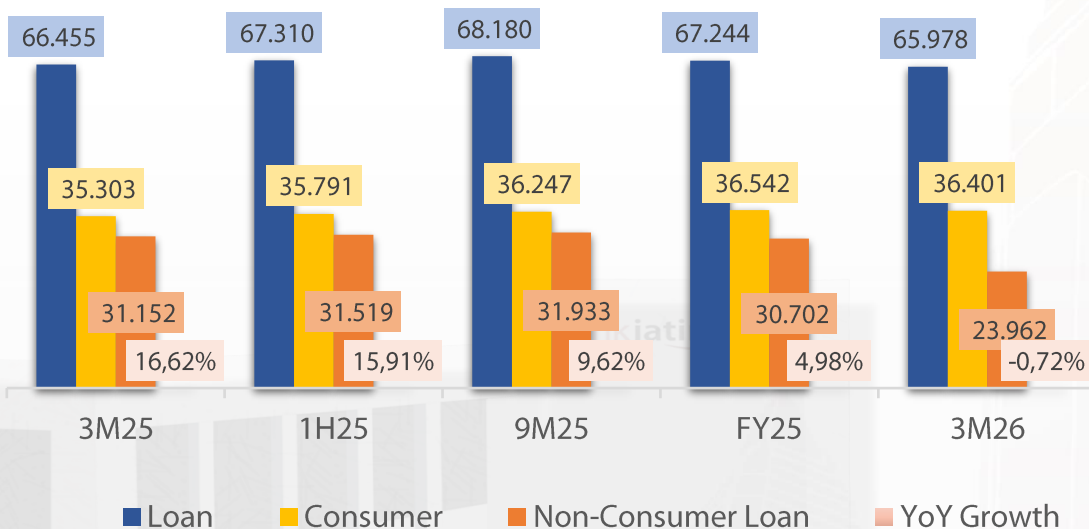
DEPOSIT GROWTH (in billion Rp)	3M25	3M26	YoY
Current Account	18,208	16,828	-7.58%
Saving Account	29,887	29,020	-2.90%
Time Deposit	28,822	26,703	-7.35%
TOTAL	76,917	72,551	-5.68%

Number of Account	3M25	3M26	YoY	Ticket Size (Rp Million/Customer)
Current Account	160,062	170,105	6.27%	98.9
Saving Account	10,224,082	10,486,420	2.57%	2.8
Time Deposit	76,449	79,969	4.60%	333.9
TOTAL	10,460,593	10,736,494	2.64%	6.8

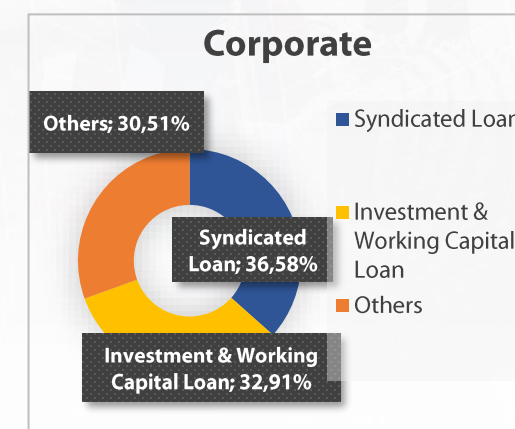
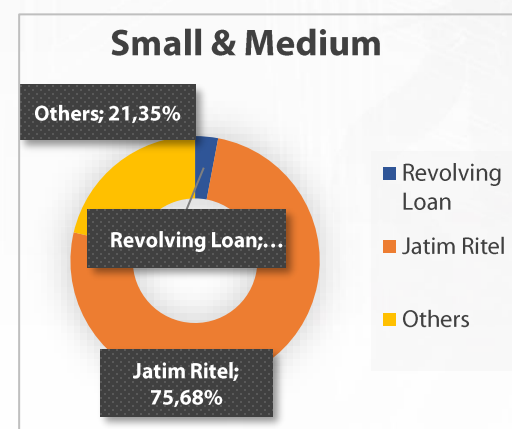
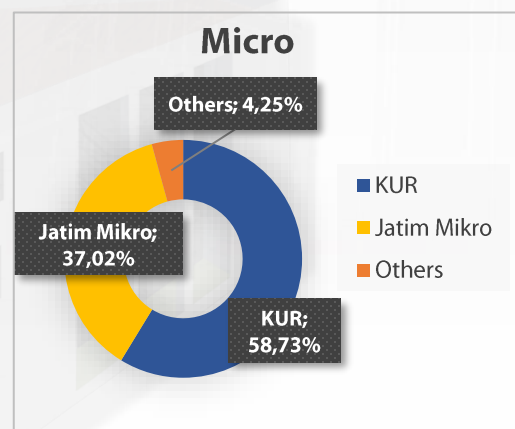
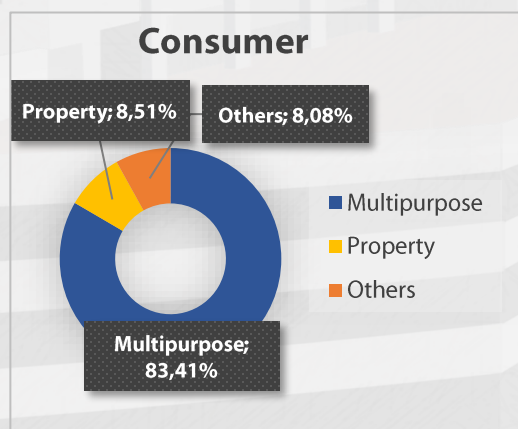


Loan Performance

LOAN PERFORMANCE & COMPOSITION

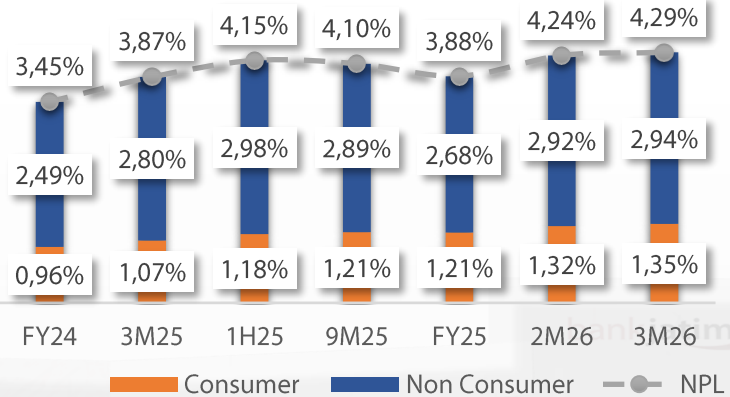


SEGMENT	LOAN GROWTH (in billion Rp)			COMPOSITION		Ticket Size
	3M25	3M26	YoY	3M25	3M26	(Rp Million /Customer)
Multipurpose	29,002	30,363	29,002	43.64%	46.02%	97
Property	3,303	3,096	3,303	4.97%	4.69%	204
Others	2,999	2,941	2,999	4.51%	4.46%	191
TOTAL	35,303	36,401	35,303	53.12%	55.17%	106
Micro	10,254	10,642	10,254	15.43%	16.13%	83
Small & Medium	12,241	13,320	12,241	18.42%	20.19%	1,482
Corporate	8,657	5,615	8,657	13.03%	8.51%	46,025
TOTAL	31,152	29,577	31,152	46.88%	44.83%	200



NPL, Restructure & Impairment

NPL by SEGMENT



REDUCING NPL STRATEGIES

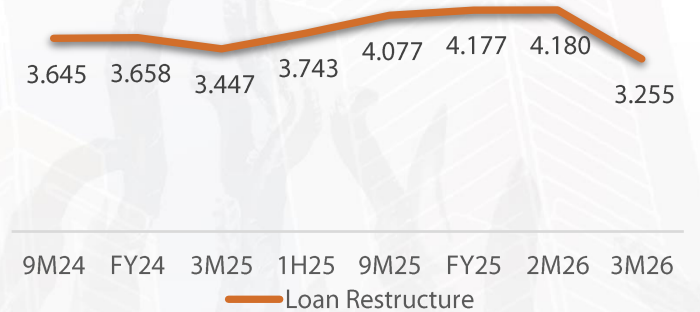
CURATIVE METHODS:

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

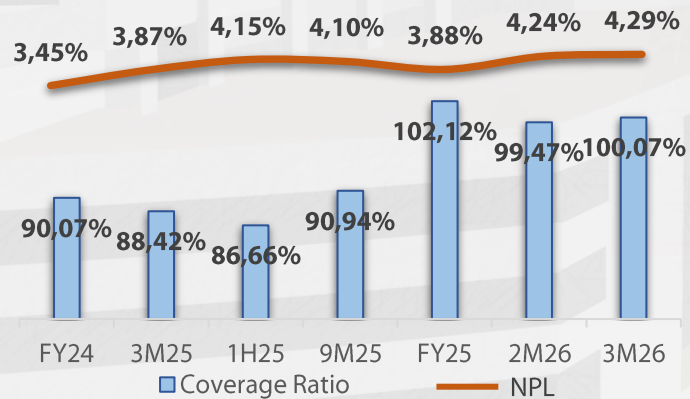
PREVENTIVE METHODS:

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

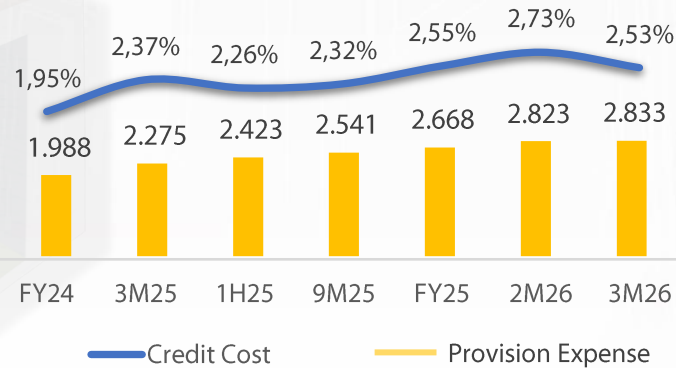
LOAN RESTRUCTURE



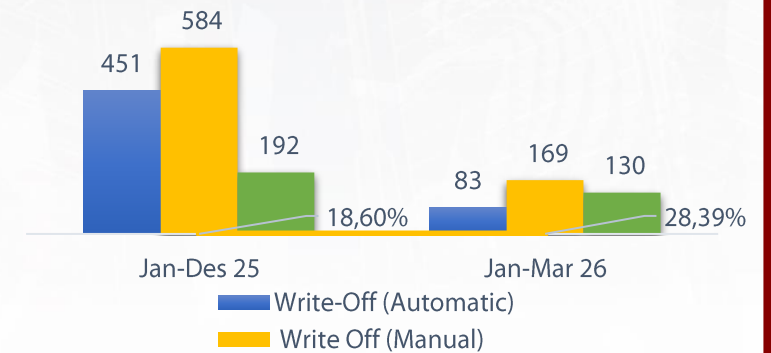
ASSET QUALITY



CREDIT COST



WRITE OFF & RECOVERY

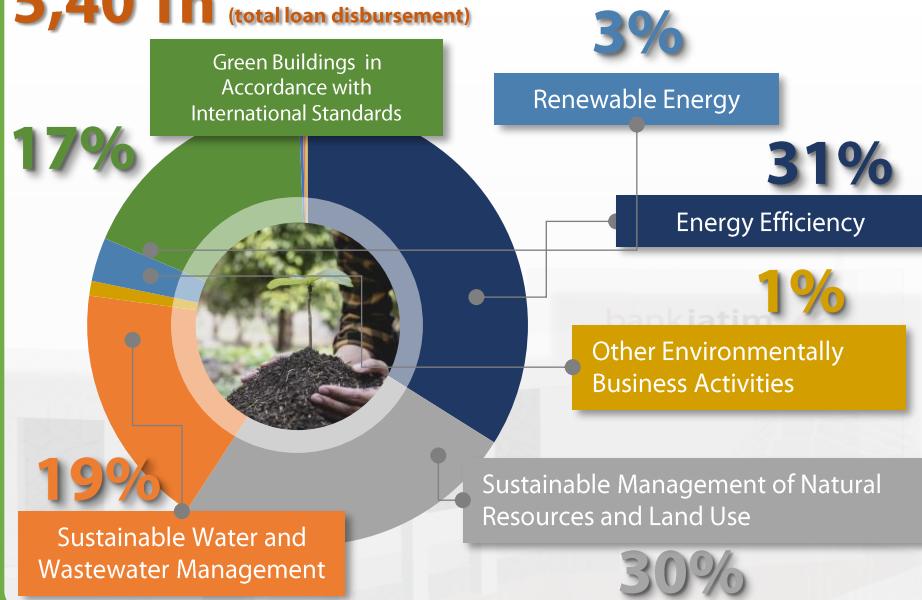


Value Beyond Profit



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

Environmental Costs

2023	2024	2025
299 M	317 M	590 M

ESG Sustainalytics 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".

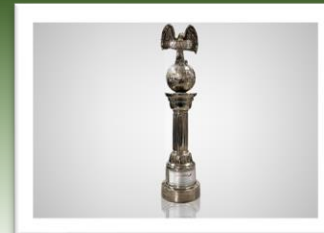
Source: Morningstar (as of April, 9th2026)



The Asia Sustainability Reporting Rating (ASRRAT) 2024 - Gold



Best Corporate Emissions Transparency and Reduction 2024



The Asia Sustainability Reporting Rating (ASRRAT) 2025 - Platinum

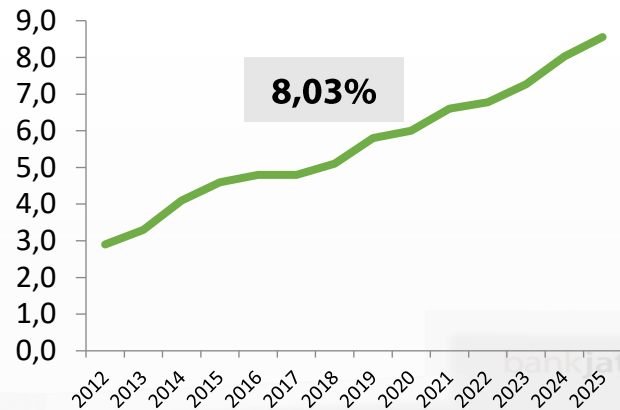


ESGQIDXKEHATI
ESGSIDXKEHATI

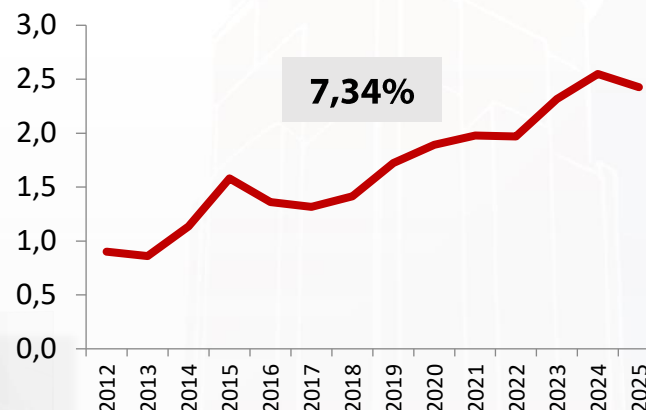
Compound Annual Growth Rate



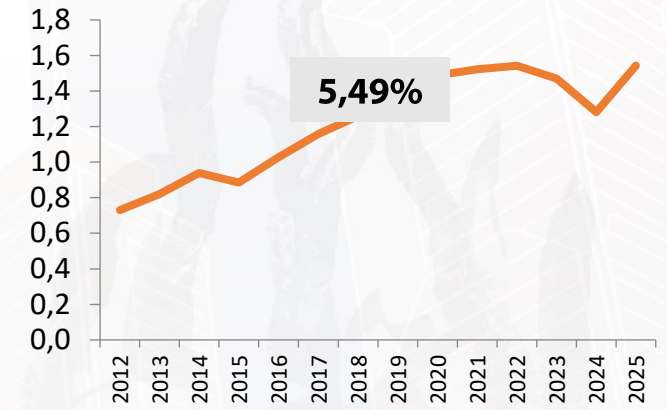
Interest Income



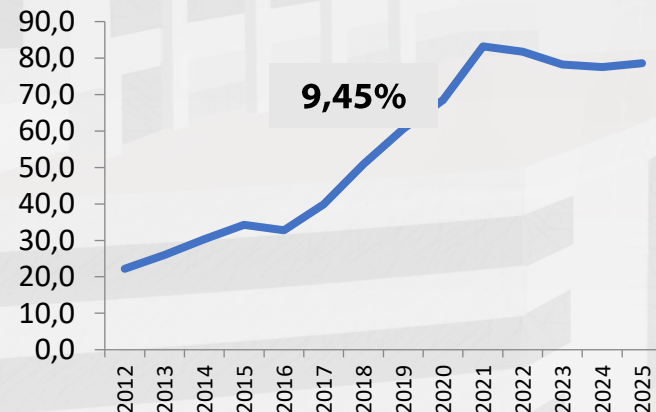
Interest Expense



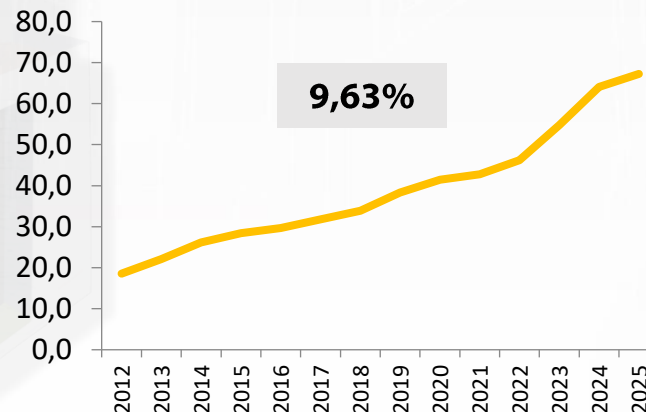
Net Profit



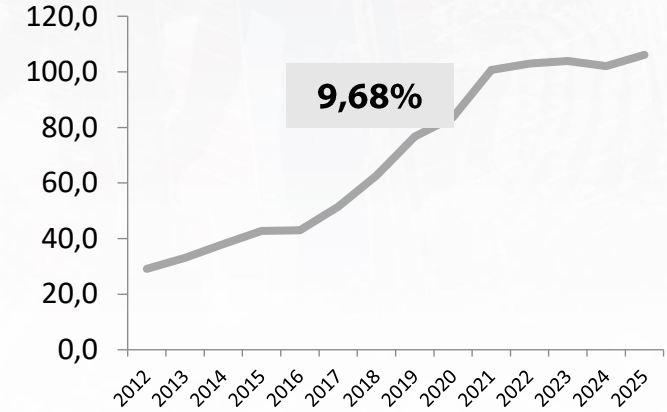
Deposit



Loan



Total Aset

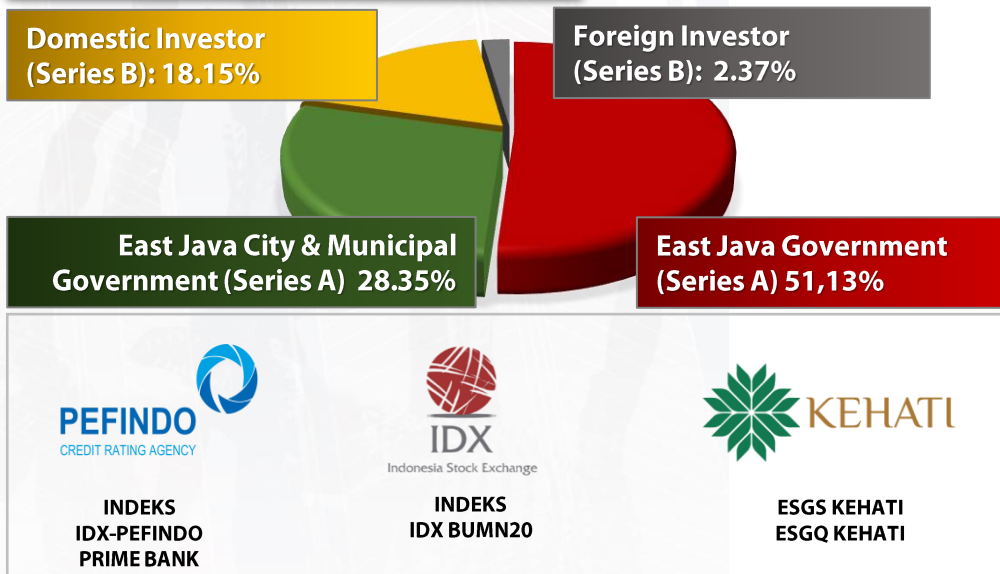


Stocks

STOCK PRICE



STOCK OWNERSHIP



INDEKS
IDX-PEFINDO
PRIME BANK



INDEKS
IDX BUMN20



ESGS KEHATI
ESGQ KEHATI

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, 31 Mar 2026	
PBV	570.00
EPS (ann net profit)	100.34
PER	5.68
Market Capital	8,559

NO	TOP 5 NATION	%
1	Indonesia	88.41%
2	USA	6.47%
3	Hongkong	0.99%
4	Switzerland	0.80%
5	UK	0.77%

B SERIES INVESTOR	%	INVESTOR
Foreign Investor	11.54%	130
- Individual	11.51%	110
- Institution	0.03%	20
Domestic Investor	88.46%	58,051
- Individual	66.59%	57,972
- Institution	21.87%	79

Stock Performance



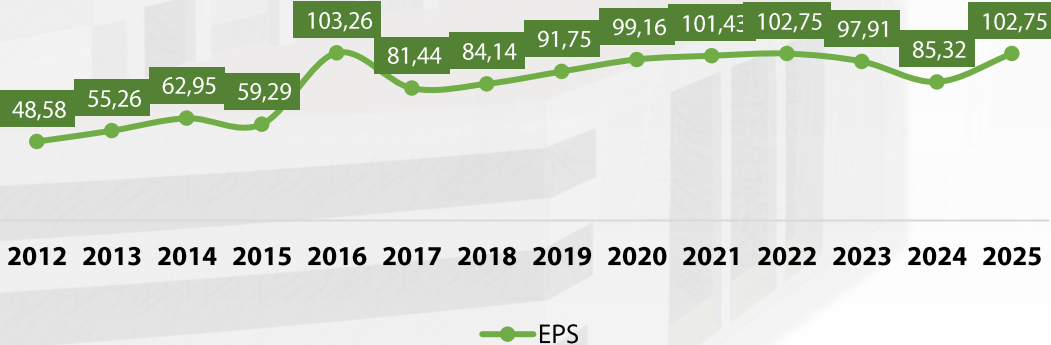
Price History



PBV



EPS



PER



Awards & Appreciation



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 2025



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



CNN Awards 2025 - Regional Financial Inclusion Accelerator



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



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

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

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