bersama membangun Indonesia

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Corporate Presentation
Full Year 2021
Audited

February 2022

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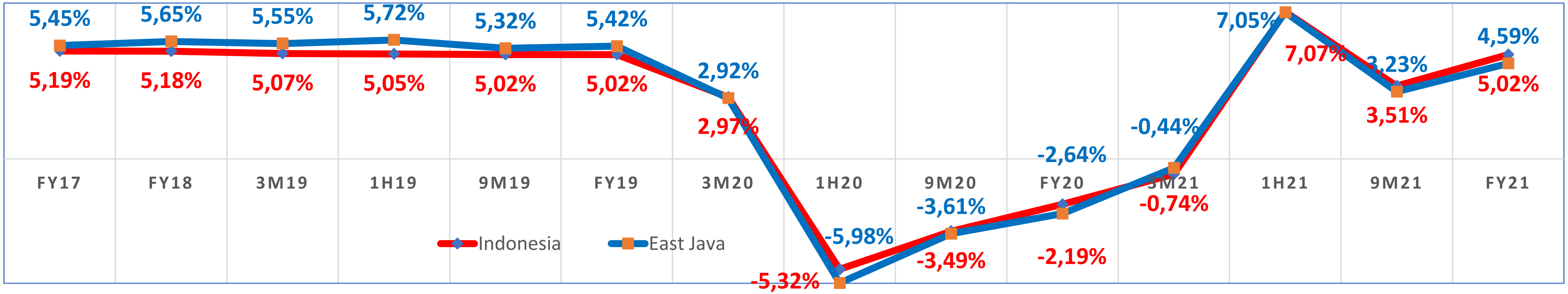
East Java Province Macro Economy:

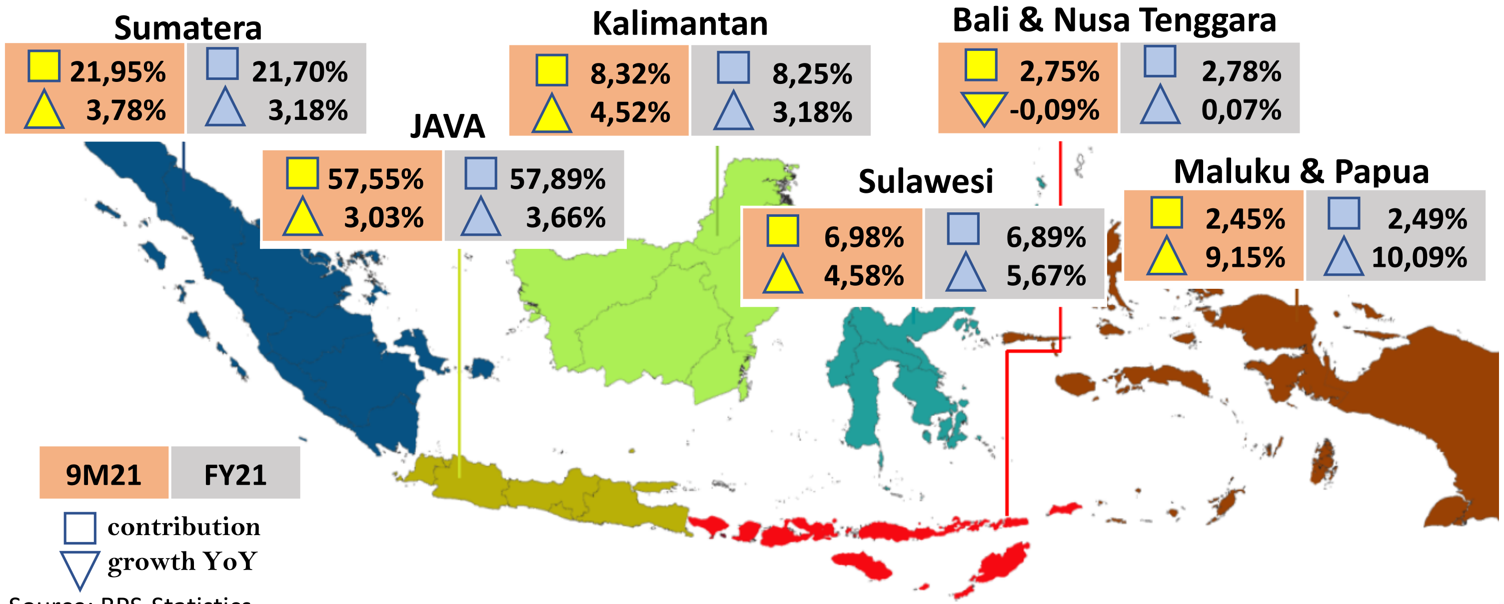
- Economic Growth & GDP Composition
- Bank Jatim Market Share
- Positive Performance

East Java Province Macro Economy

Economic Growth YoY



GDP Composition



Source: BPS-Statistics

Java Regional GDP Composition

Province in Java	Java Contribution	Indonesia 34 Province Contribution
1. DKI Jakarta	29,70%	17,19%
2. East Java	**25,01%**	**14,48%**
3. West Java	22,51%	13,03%
4. Central Java	14,48%	8,38%
5. Banten	6,78%	3,93%
6. DI Yogyakarta	1,52%	0,88%

Strong growth with bank's portfolio despite the pandemic

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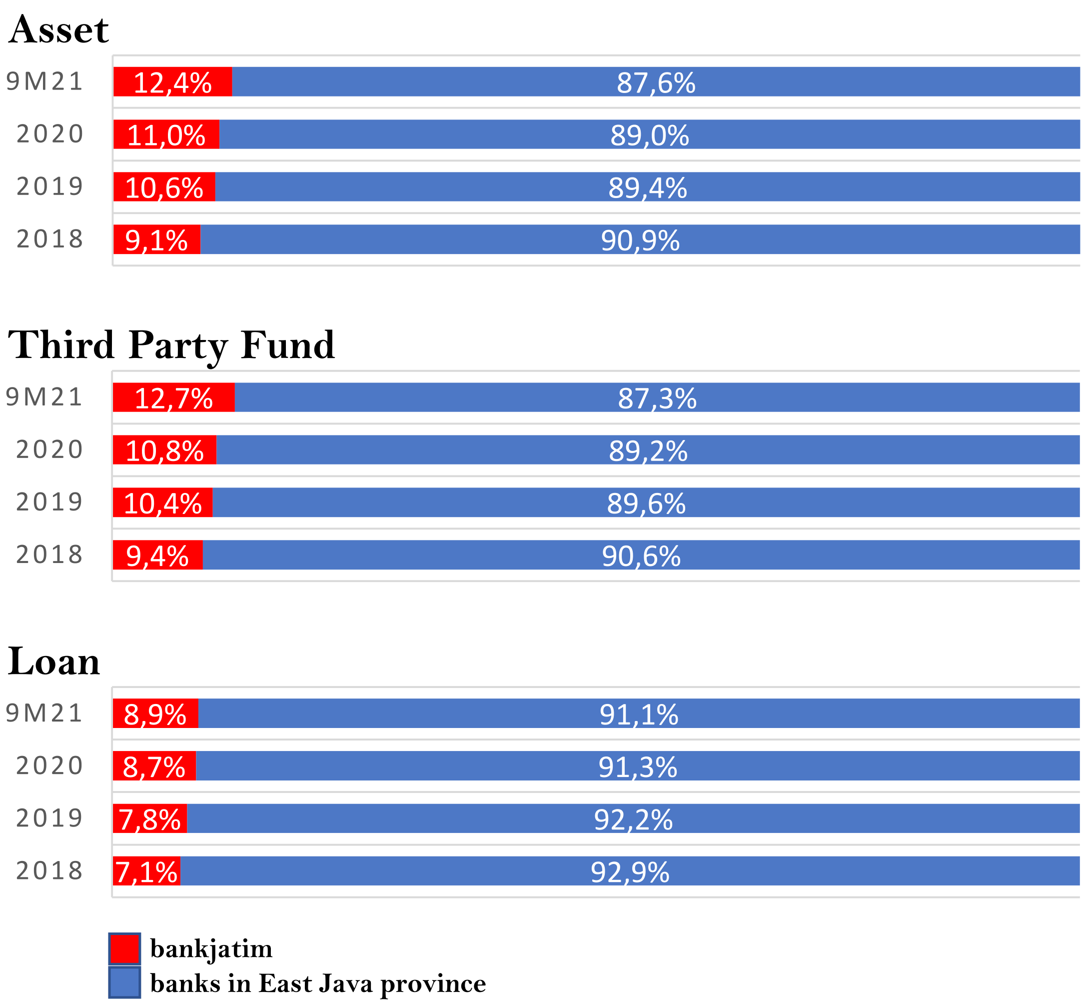
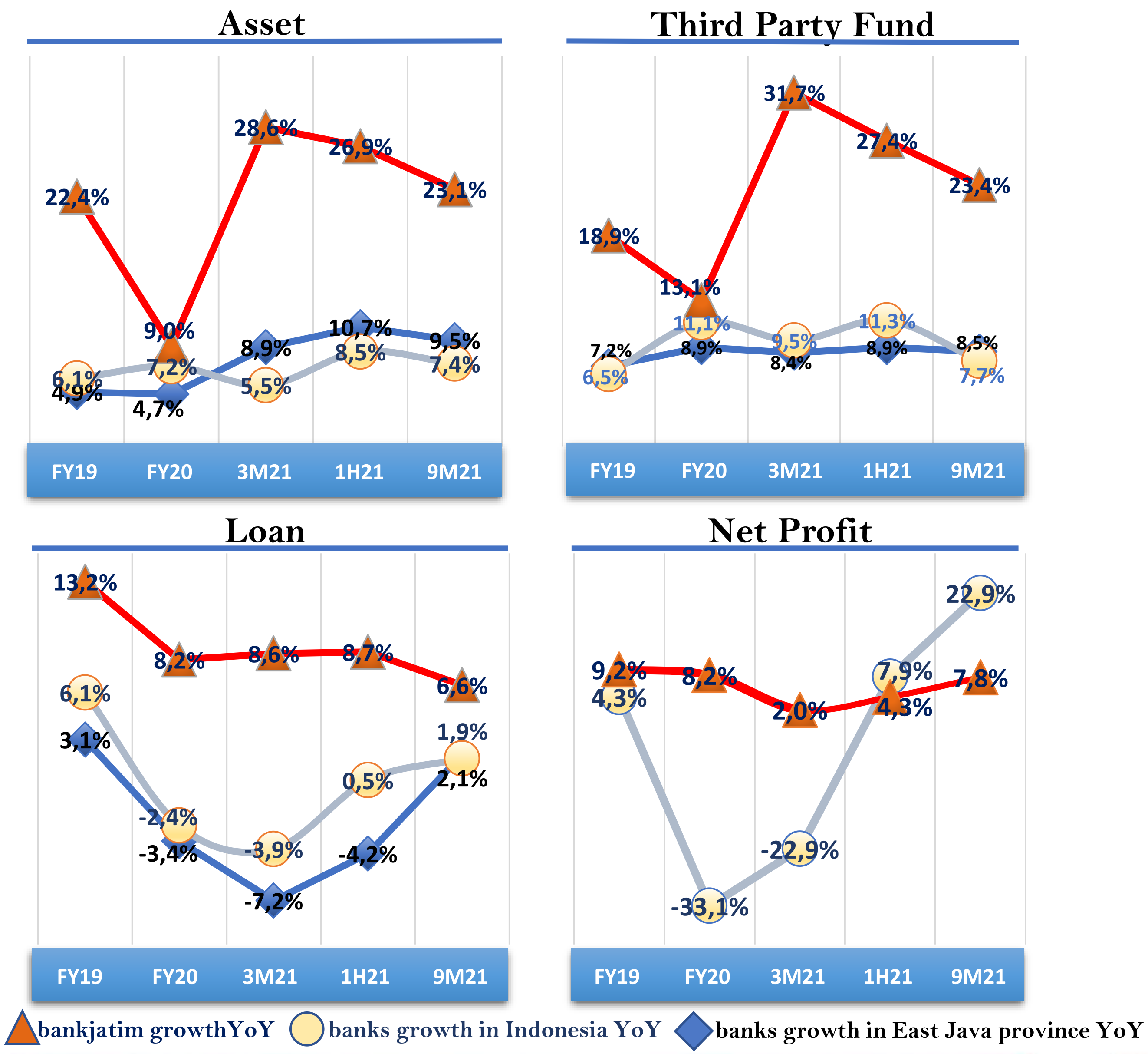
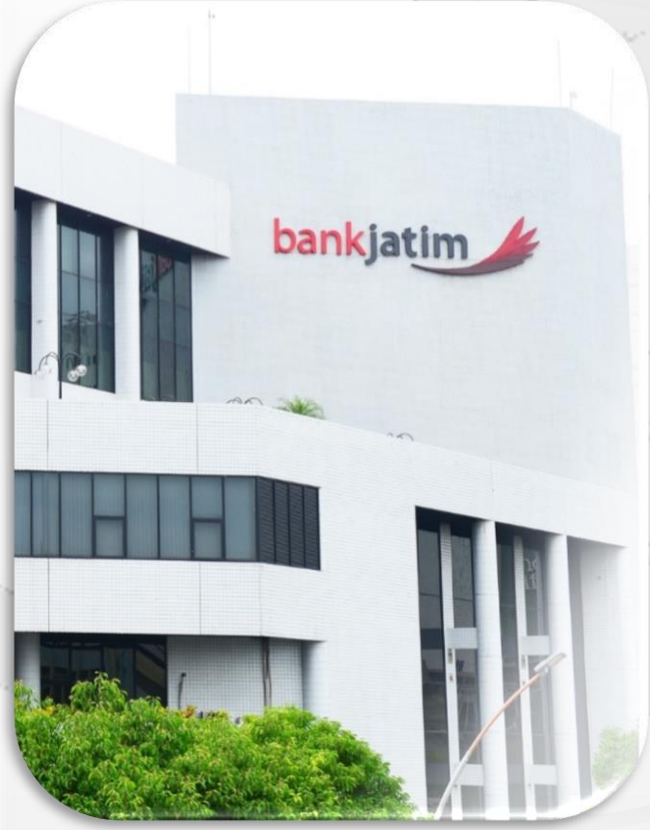
Bank Jatim market share in East Java Province

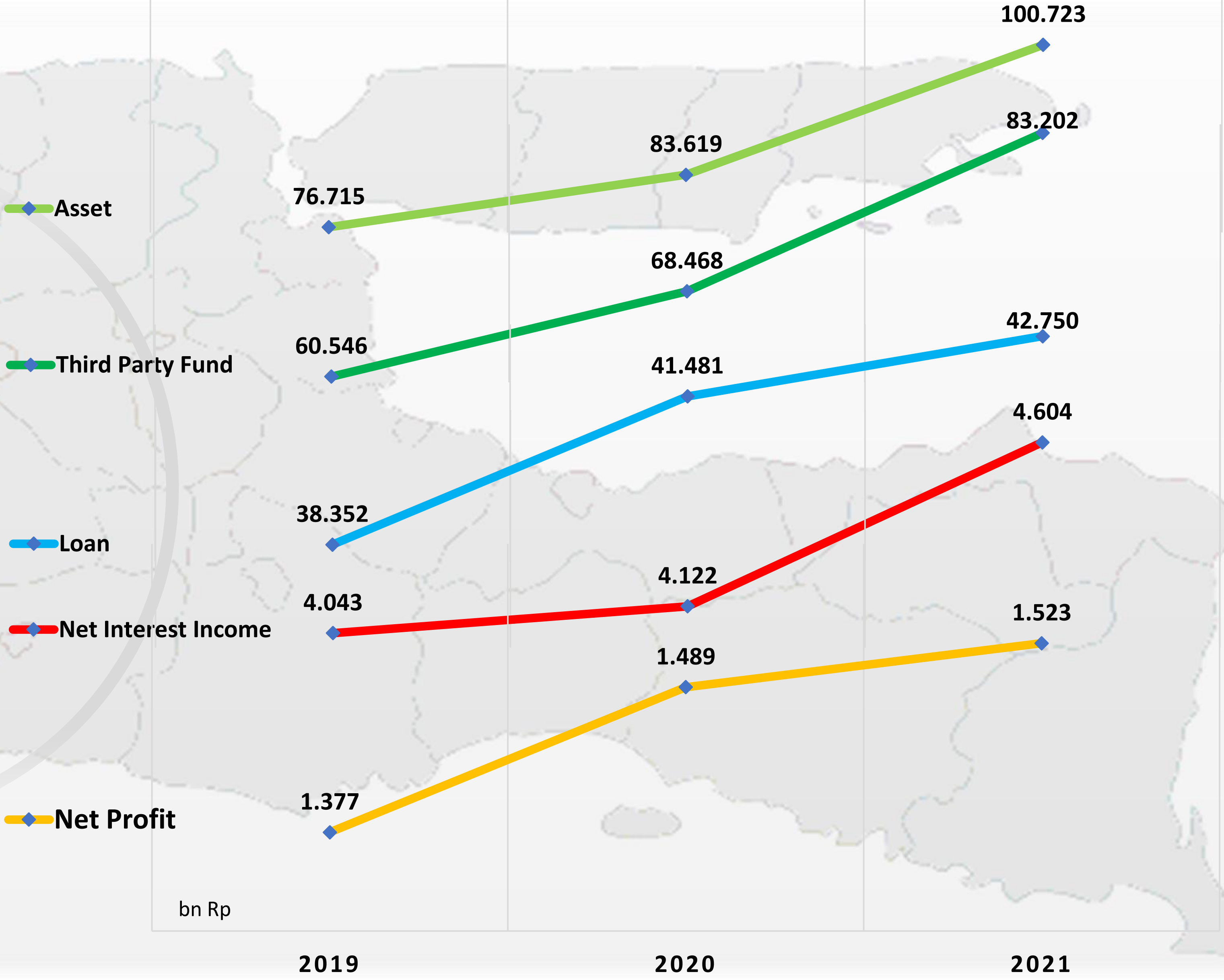




Source: Financial State Authority & Central Bank of Indonesia

Positive performance in the period before and during the 2 years of the pandemic





Financial Overview:

- Financial Performance
- Non Performing Loan
- Loan Growth
- NIM Breakdown
- Government Stimulus Restructure Loan

FY21 Highlight Financial Performance

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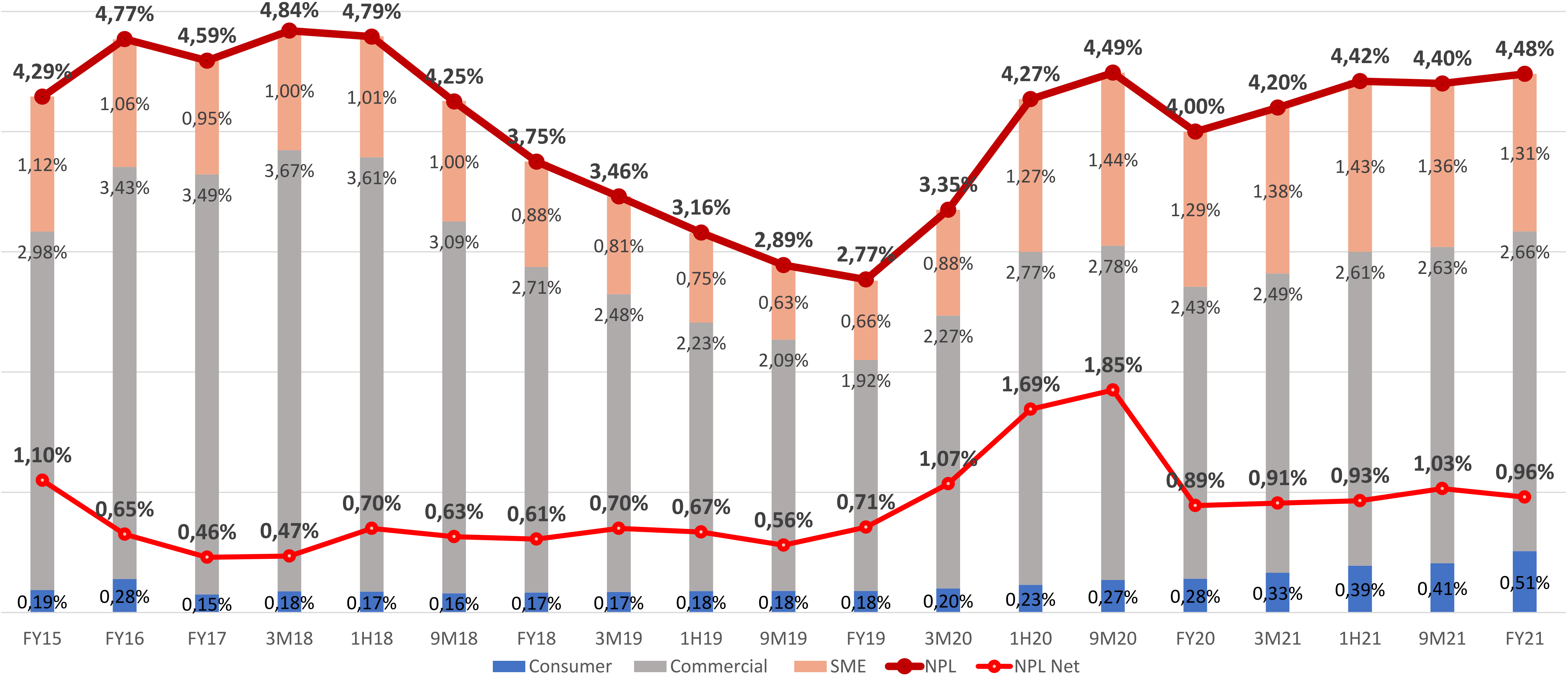
Balance Sheet In billion Rp	FY20	FY21	YoY
A S S E T	**83.619**	**100.723**	**20,45%**
Bank Placements	10.782	18.935	75,61%
Marketable Securities	27.240	35.810	31,46%
L O A N	**41.481**	**42.750**	**3,06%**
- Commercial	10.332	10.464	1,28%
- SME	6.796	7.548	11,07%
- Consumer	24.353	24.738	1,58%
THIRD PARTY FUND	**68.468**	**83.202**	**21,52%**
- Current Account	21.129	25.976	22,94%
- Saving Account	22.874	24.899	8,85%
- Time Deposit	24.465	32.327	32,14%

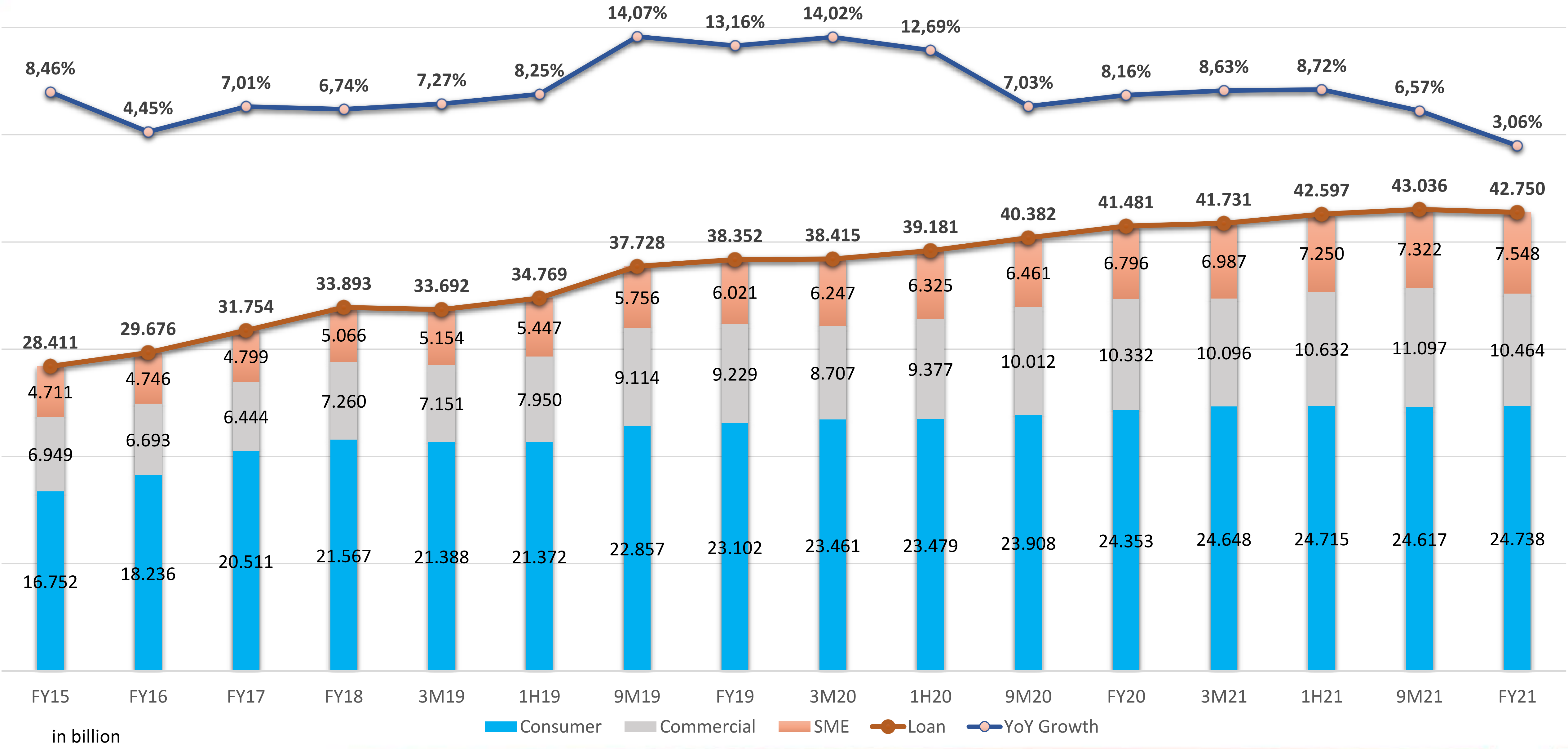
Income Statement In billion Rp	FY20	FY21	YoY
Interest Income	6.013	6.581	9,45%
Interest Expense	(1.891)	(1.977)	4,57%
Net Interest Income	**4.122**	**4.604**	**11,69%**
Pre-Provision Opt Profit	2.094	2.228	6,39%
Provision Expense	(568)	(432)	-23,90%
Net profit	**1.489**	**1.523**	**2,29%**

Ratio	FY20	FY21
ROA	1,95%	2,05%
ROE	18,77%	17,26%
NIM	5,55%	5,11%
LDR	60,58%	51,38%
BOPO	77,76%	75,95%
CIR	54,95%	55,02%
CAR	21,64%	23,52%
CASA	64,27%	61,15%
COF	2,75%	2,09%
Credit Cost	1,37%	1,01%
Loan at Risk	6,10%	6,57%
NPL Gross	4,00%	4,48%
NPL Net	0,89%	0,96%
Coverage Ratio	87,69%	95,57%

Non Performing Loan



Loan Growth



8,46%
4,45%
7,01%
6,74%
7,27%
8,25%
14,07%
13,16%
14,02%
12,69%
7,03%
8,16%
8,63%
8,72%
6,57%
3,06%
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29.676
31.754
33.893
33.692
34.769
37.728
38.352
38.415
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41.731
42.597
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1H20
9M20
FY20
3M21
1H21
9M21
FY21
Consumer
Commercial
SME
Loan
YoY Growth
in billion

Net Interest Margin (Net Interest Income / Avg Productive Asset)

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Information In billion Rp	FY19	FY20	YoY	FY21	YoY	Vertical Percentage FY19	FY20	FY21
Interest Income	**5.766**	**6.013**	**4,29%**	**6.581**	**9,45%**	**100%**	**100%**	**100%**
- Loan	4.251	4.422	4,02%	4.512	**2,02%**	73,73%	73,54%	68,55%
- Non Loan (Treasury)	1.514	1.591	5,05%	2.070	**30,11%**	26,27%	26,46%	31,45%
Interest Expense	**(1.723)**	**(1.891)**	**9,78%**	**(1.977)**	**4,57%**	**-29,88%**	**-31,45%**	**-30,05%**
- Current Account	(248)	(222)	**-10,48%**	(194)	**-12,43%**	-4,30%	-3,69%	-2,95%
- Saving Account	(274)	(296)	**8,04%**	(254)	**-14,19%**	-4,75%	-4,92%	-3,86%
- Time Deposit	(1.124)	(1.317)	**17,24%**	(1.480)	**12,33%**	-19,49%	-21,91%	-22,49%
- Bank & Other	(77)	(56)	**-27,70%**	(49)	**-11,50%**	-1,33%	-0,92%	-0,75%
Net Interest Income	**4.043**	**4.122**	**1,95%**	**4.604**	**11,69%**	**70,12%**	**68,55%**	**69,95%**
						Composition		
Average Productive Asset	**66.141**	**74.274**	**12,30%**	**90.156**	**21,38%**	**100%**	**100%**	**100%**
- Loan	35.622	39.509	10,91%	42.326	**7,13%**	53,86%	53,19%	46,95%
- Marketable Securities	9.259	9.296	0,40%	24.431	**162,82%**	14,00%	12,52%	27,10%
- Reverse Repo	6.011	12.706	111,40%	10.433	**-17,89%**	9,09%	17,11%	11,57%
- Bank Placement	9.534	7.208	-24,40%	8.861	**22,93%**	14,41%	9,70%	9,83%
- Others	5.716	5.555	-2,82%	4.105	**-26,10%**	8,64%	7,48%	4,55%

Year	NIM
2019	6,11%
2020	5,55%
2021	5,11%

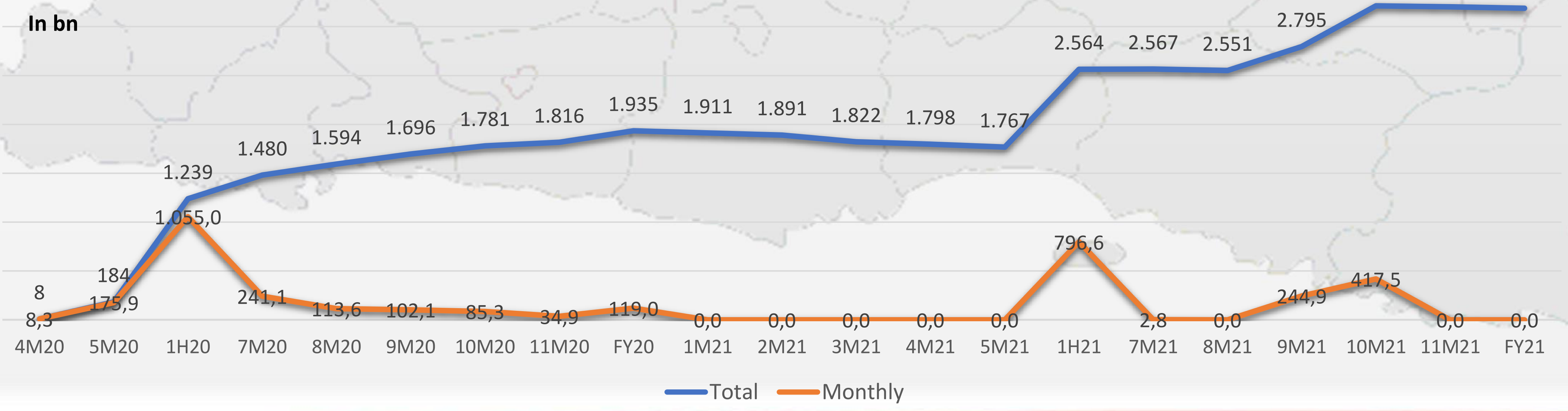
" NIM declined due to productive asset growth and idle fund's placement to marketable securities, which is lower yield and lower risk asset than loan. But in result, Net Interest Income grew significantly "

Government Stimulus Restructure Program

FY21 Covid-19 Loan Restructured

LOAN SECTOR	Total Outstanding In bn	Covid Loan Restructured		
		Outstanding In bn	Composition (to total oustanding)	NPL (restructured loan)
CONSUMER	24.738	122,1	0,49%	1,79%
COMMERCIAL	10.464	2.698,5	25,79%	2,49%
S M E	7.548	367,7	4,87%	0,07%
TOTAL	**42.750**	**3.188,3**	**7,46%**	**2,18%**

Restructured Loan Trend



Financial Data:

- Balance Sheet
- Quarterly Balance Sheet
- Income Statement
- Quarterly Income Statement
- Financial Ratios
- Third Party Fund
- Loan
- Loan Growth
- Loan & NPL Breakdown

Balance Sheet

Information In bn Rp	FY20	FY21	YoY	4Q20	3Q21	4Q21	YoY	QoQ
Total Asset	**83.619**	**100.723**	**20,45%**	**1.538**	**5.524**	**(279)**	**-118,16%**	**-105,06%**
Bank Placement	10.782	18.935	75,61%	(171)	(3.078)	(256)	49,52%	-91,69%
Marketable Securities	27.240	35.810	31,46%	(641)	8.030	308	-148,02%	-96,17%
LOAN	**41.481**	**42.750**	**3,06%**	**1.099**	**439**	**(286)**	**-126,02%**	**-165,22%**
Allowance for Impairment Losses	**(1.464)**	**(1.865)**	**27,41%**	**(231)**	**(130)**	**(77)**	**-66,48%**	**-40,56%**
- Marketable Securities	(8)	(6)	-26,78%	(7)	7	(2)	-76,83%	-122,77%
- Loan	(1.455)	(1.831)	25,89%	(224)	(141)	(50)	-77,46%	-64,16%
- others	(1)	(27)	3138,34%	(0)	4	(25)	8223,00%	-811,89%
Third Party Fund	**68.468**	**83.202**	**21,52%**	**(1.300)**	**4.603**	**(2.925)**	**124,97%**	**-163,54%**
- Current Account	21.129	25.976	22,94%	(2.159)	391	2.624	-221,56%	570,62%
- Saving Account	22.874	24.899	8,85%	2.113	18	2.676	26,61%	15144,43%
- Time Deposit	24.465	32.327	32,14%	(1.255)	4.194	(8.225)	555,58%	-296,11%
Equity	**10.005**	**10.911**	**9,05%**	**361**	**466**	**355**	**-1,59%**	**-23,83%**

Quarterly Balance Sheet

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Information In billion Rp	FY17	FY18	3M19	1H19	9M19	FY19	3M20	1H20	9M20	FY20	3M21	1H21	9M21	FY21
Total Asset	**51.519**	**62.689**	**63.091**	**68.952**	**72.128**	**76.715**	**69.721**	**75.240**	**82.081**	**83.619**	**89.648**	**95.479**	**101.003**	**100.723**
Loan	**31.754**	**33.893**	**33.692**	**34.769**	**37.728**	**38.352**	**38.415**	**39.181**	**40.382**	**41.481**	**41.731**	**42.597**	**43.036**	**42.750**
Allowance for Impairment Losses	**(1.394)**	**(1.201)**	**(1.071)**	**(1.019)**	**(1.051)**	**(988)**	**(1.075)**	**(1.224)**	**(1.233)**	**(1.464)**	**(1.572)**	**(1.657)**	**(1.787)**	**(1.865)**
Third Party Fund	**39.845**	**50.916**	**51.817**	**57.933**	**61.207**	**60.546**	**57.764**	**64.008**	**69.768**	**68.468**	**76.088**	**81.524**	**86.126**	**83.202**
- Current Account	12.002	19.286	20.055	22.703	23.565	23.826	18.804	23.529	23.288	21.129	22.552	22.961	23.352	25.976
- Saving Account	15.847	19.112	16.114	17.628	18.288	22.224	18.561	20.596	20.761	22.874	20.477	22.205	22.223	24.899
- Time Deposit	11.996	12.518	15.648	17.603	19.355	14.496	20.400	19.883	25.719	24.465	33.060	36.357	40.551	32.327
Equity	**7.816**	**8.472**	**8.887**	**8.614**	**8.943**	**9.186**	**9.560**	**9.171**	**9.644**	**10.005**	**10.483**	**10.090**	**10.556**	**10.911**

Income Statement

Information In billion Rp	FY20	FY21	YoY	4Q20	3Q21	4Q21	YoY	QoQ
Interest Income	6.013	6.581	9,45%	1.590	1.665	1.731	8,86%	3,92%
Interest Expense	(1.891)	(1.977)	4,57%	(527)	(491)	(499)	-5,40%	1,53%
Net Interest Income	**4.122**	**4.604**	**11,69%**	**1.063**	**1.174**	**1.232**	**15,93%**	**4,91%**
Non Int Opt Inc	504	523	3,87%	112	122	139	24,35%	13,45%
Non Int Opt Exp	(2.532)	(2.899)	14,52%	(825)	(653)	(1.058)	28,27%	62,09%
Pre-Provision Opt Profit	**2.094**	**2.228**	**6,39%**	**350**	**644**	**313**	**-10,48%**	**-51,39%**
Provision Expense	**(568)**	**(432)**	**-23,90%**	**(256)**	**(139)**	**(76)**	**-70,31%**	**-45,41%**
- Loan	(560)	(431)	-23,05%	(249)	(146)	(76)	-69,36%	-47,89%
- Non Loan	(8)	(1)	-84,90%	(8)	7	0	-100,87%	-99,01%
Non Opt Profit	(19)	142	-848,72%	**(16)**	(8)	169	-1187,61%	-2234,33%
Pre Tax Profit	**1.507**	**1.938**	**28,57%**	**78**	**497**	**406**	**419,55%**	**-18,32%**
Taxes	(18)	(415)	2154,22%	311	(115)	(68)	-121,92%	-40,63%
Net Profit	**1.489**	**1.523**	**2,29%**	**389**	**382**	**338**	**-13,30%**	**-11,60%**

Quarterly Income Statement

Information In billion Rp	FY18	3M19	1H19	9M19	FY19	3M20	1H20	9M20	FY20	3M21	1H21	9M21	FY21
Interest Income	5.137	1.339	2.761	4.238	5.766	1.448	2.909	4.423	6.013	1.575	3.185	4.851	6.581
Interest Expense	(1.414)	(359)	(787)	(1.252)	(1.723)	(433)	(903)	(1.364)	(1.891)	(493)	(988)	(1.479)	(1.977)
Net Interest Income	**3.722**	**980**	**1.974**	**2.986**	**4.043**	**1.015**	**2.007**	**3.059**	**4.122**	**1.082**	**2.198**	**3.372**	**4.604**
Non Int Opt Inc	491	135	278	425	560	142	265	386	504	126	262	384	523
Non Int Opt Exp	(2.360)	(457)	(944)	(1.563)	(2.424)	(478)	(1.004)	(1.707)	(2.532)	(501)	(1.189)	(1.841)	(2.899)
Pre-Provision Opt Profit	**1.853**	**658**	**1.308**	**1.847**	**2.180**	**680**	**1.268**	**1.738**	**2.094**	**708**	**1.271**	**1.915**	**2.228**
Provision Expense	**(134)**	**(108)**	**(197)**	**(287)**	**(370)**	**(120)**	**(281)**	**(306)**	**(568)**	**(128)**	**(217)**	**(356)**	**(432)**
- Loan	(130)	(106)	(196)	(286)	(361)	(119)	(281)	(305)	(560)	(115)	(209)	(355)	(431)
- Non Loan	(3)	(2)	(1)	(1)	(9)	(1)	(0)	(0)	(8)	(14)	(8)	(1)	(1)
Non Opt Profit	34	4	8	13	55	3	(6)	(3)	(19)	(5)	(19)	(27)	142
Pre Tax Profit	**1.754**	**553**	**1.119**	**1.573**	**1.864**	**563**	**981**	**1.429**	**1.507**	**575**	**1.035**	**1.532**	**1.938**
Taxes	(493)	(148)	(302)	(433)	(488)	(123)	(210)	(330)	(18)	(126)	(232)	(347)	(415)
Net Profit	**1.260**	**406**	**816**	**1.140**	**1.377**	**439**	**770**	**1.100**	**1.489**	**448**	**803**	**1.185**	**1.523**

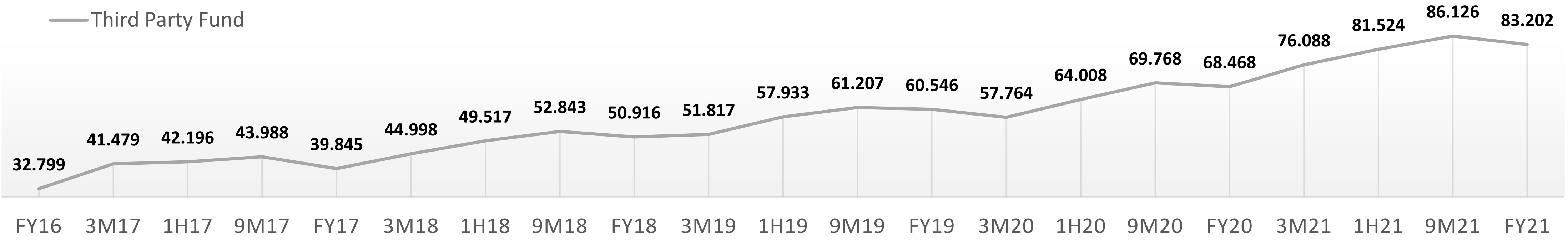
Taxes in FY20 include restitution from tax incentive applied in 2019

Financial Ratios

	ROA	ROE	NIM	LDR	CAR	BOPO	CIR
FY18	2,96%	17,75%	6,37%	66,57%	24,21%	69,45%	55,56%
FY19	2,73%	18,00%	6,11%	63,34%	21,77%	71,40%	52,03%
3M20	3,23%	21,76%	6,05%	66,50%	22,91%	64,95%	40,96%
1H20	2,73%	19,41%	5,79%	61,21%	21,08%	68,96%	44,19%
9M20	2,57%	18,63%	5,70%	57,88%	21,34%	70,25%	49,51%
FY20	1,95%	18,77%	5,55%	60,58%	21,64%	77,76%	54,95%
3M21	2,64%	20,29%	5,05%	54,85%	23,12%	66,89%	41,60%
1H21	2,31%	18,54%	5,06%	52,25%	21,10%	69,83%	48,71%
9M21	2,22%	18,17%	5,09%	49,97%	22,56%	71,29%	49,37%
FY21	2,05%	17,26%	5,11%	51,38%	23,52%	75,95%	55,02%

	Coverage Ratio	Credit Cost	CASA	PBV	EPS(ann)	PER	Market Cap (IDR tr)
FY18	94,22%	0,39%	75,41%	1,22	84,14	8,20	10,3
FY19	92,40%	0,97%	76,06%	1,12	91,75	7,47	10,28
3M20	83,49%	1,31%	64,68%	0,69	117,02	3,74	6,57
1H20	73,02%	1,46%	68,94%	0,83	102,58	4,92	7,58
9M20	67,87%	1,03%	63,14%	0,79	97,63	5,22	7,66
FY20	87,69%	1,37%	64,27%	1,02	99,16	6,86	10,21
3M21	88,70%	1,23%	56,55%	1,13	119,38	6,62	11,86
1H21	87,07%	1,02%	55,40%	1,05	107,01	6,59	10,59
9M21	94,01%	1,10%	52,92%	1,02	105,26	6,84	10,81
FY21	95,57%	1,01%	61,15%	1,03	101,43	7,39	11,26

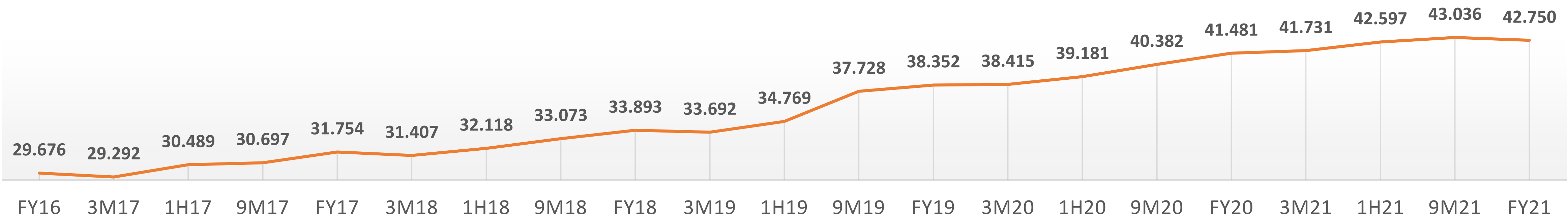
Third Party Fund



	Funding Growth			Composition		Ticket Size in million	
Current Account	**FY20**	**FY21**	**YoY**	**FY20**	**FY21**	**FY20**	**FY21**
Government	14.113	16.445	16,52%	20,61%	19,76%	109.406,7	127.477,8
Private	7.016	9.532	35,86%	10,25%	11,46%	67,1	64,4
Total	**21.129**	**25.976**	**22,94%**	**30,86%**	**31,22%**	**201,7**	**175,3**
Saving Account							
Simpeda	15.148	16.010	5,69%	22,12%	19,24%	7,0	7,1
Siklus	4.048	4.702	16,17%	5,91%	5,65%	8,4	7,5
Tab Haji	290	301	3,55%	0,42%	0,36%	1,9	1,9
TabunganKu / SimPel	3.118	3.589	15,13%	4,55%	4,31%	0,7	0,8
Barokah	270	297	9,75%	0,39%	0,36%	7,0	7,0
Total	**22.874**	**24.899**	**8,85%**	**33,41%**	**29,93%**	**3,2**	**3,2**
Time Deposit							
≤ 3 Month	22.214	23.449	5,56%	32,44%	28,18%	379,9	395,0
≥ 6 Month	2.251	8.878	294,46%	3,29%	10,67%	952,5	1.922,0
Total	**24.465**	**32.327**	**32,14%**	**35,73%**	**38,85%**	**402,1**	**505,2**

in billion

Loan



	Lending Growth			Composition		Ticket Size in million	
CONSUMER	**FY20**	**FY21**	**YoY**	**FY20**	**FY21**	**FY20**	**FY21**
Multi Purpose	22.033	22.369	1,52%	53,12%	52,32%	95,1	96,7
Other	2.321	2.369	2,08%	5,59%	5,54%	393,3	329,8
Total	**24.353**	**24.738**	**1,58%**	**58,71%**	**57,87%**	**102,5**	**103,7**
COMMERCIAL							
Standby Loan	461	515	11,65%	1,11%	1,20%	997,6	859,1
Keppres	464	698	50,38%	1,12%	1,63%	489,9	501,4
Overdraft	3.161	2.942	-6,95%	7,62%	6,88%	1.098,0	1.124,9
Syndicate	4.093	3.813	-6,86%	9,87%	8,92%	124.041,1	152.506,8
General	2.152	2.497	16,04%	5,19%	5,84%	1.547,0	1.707,9
Total	**10.332**	**10.464**	**1,28%**	**24,91%**	**24,48%**	**1.808,5**	**1.717,2**
S M E							
Mortgage	2.452	2.523	2,89%	5,91%	5,90%	189,7	184,3
Jatim Ritel	1.892	1.665	-11,98%	4,56%	3,90%	79,4	81,6
Bankit KKPA	633	575	-9,06%	1,53%	1,35%	34,7	34,6
Jatim Mikro	1.199	1.624	35,41%	2,89%	3,80%	28,0	7,2
KUR		577			1,35%		116,9
Others	620	584	-5,77%	1,49%	1,37%	298,7	310,9
Total	**6.796**	**7.548**	**11,07%**	**16,38%**	**17,66%**	**68,1**	**26,7**

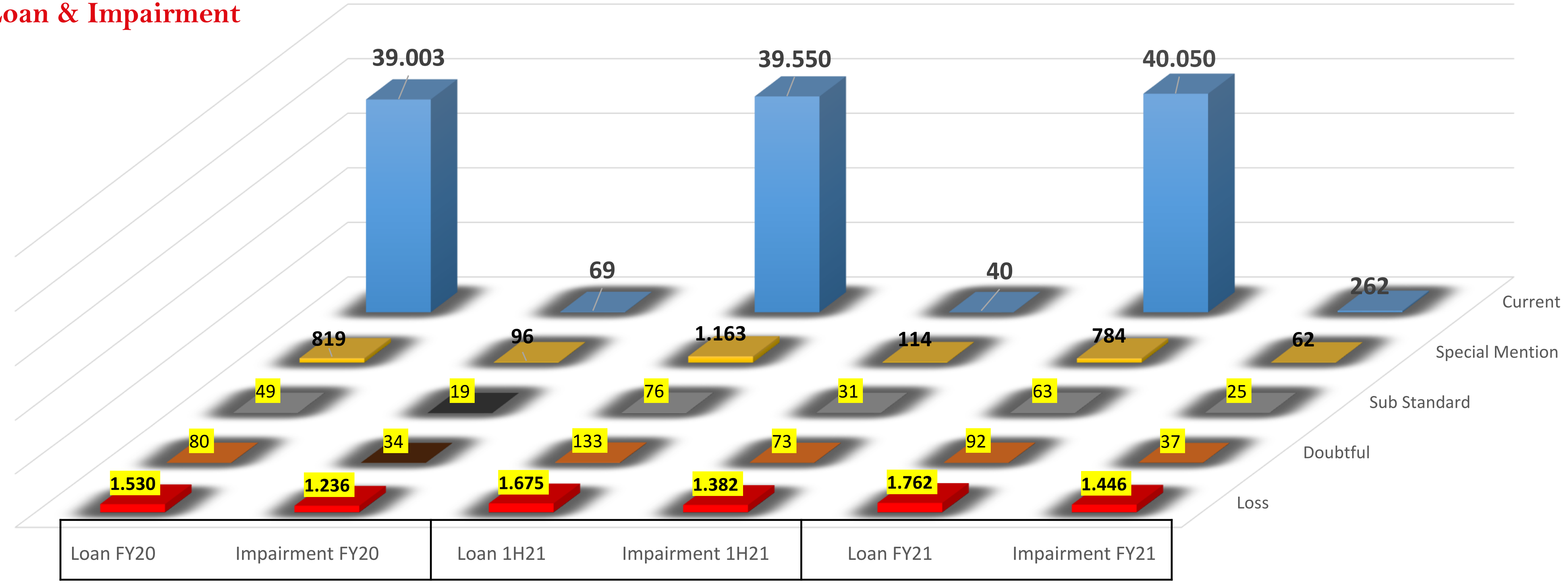
in billion

Loan Growth

CONSUMER	FY15	FY16	FY17	FY18	FY19	3M20	1H20	9M20	FY20	3M21	1H21	9M21	FY21
Multi Purpose	15.924	17.131	18.431	19.285	20.920	21.303	21.348	21.675	22.033	22.271	22.355	22.272	22.369
Other	827	1.105	2.080	2.282	2.182	2.158	2.131	2.233	2.321	2.377	2.359	2.345	2.369
Total	**16.752**	**18.236**	**20.511**	**21.567**	**23.102**	**23.461**	**23.479**	**23.908**	**24.353**	**24.648**	**24.715**	**24.617**	**24.738**
COMMERCIAL													
Standby Loan	847	531	472	454	554	465	508	561	461	388	470	538	515
Keppres	748	546	590	646	760	320	445	673	464	320	518	921	698
Overdraft	2.766	2.986	2.928	3.125	3.104	3.075	3.144	3.130	3.161	3.074	2.978	2.875	2.942
Syndicate	1.336	1.255	992	1.269	2.778	2.791	3.188	3.522	4.093	4.123	4.371	4.386	3.813
General	1.252	1.375	1.462	1.767	2.033	2.056	2.092	2.126	2.152	2.191	2.296	2.376	2.497
Total	**6.949**	**6.693**	**6.444**	**7.260**	**9.229**	**8.707**	**9.377**	**10.012**	**10.332**	**10.096**	**10.632**	**11.097**	**10.464**
S M E													
Mortgage	1.434	1.589	1.777	1.945	2.281	2.337	2.370	2.420	2.452	2.479	2.532	2.514	2.523
Jatim Ritel	1.178	1.301	1.369	1.489	1.879	1.961	1.939	1.941	1.892	1.837	1.798	1.702	1.665
Bankit KKPA	130	273	252	384	535	565	599	613	633	616	640	603	575
Jatim Mikro	520	562	638	724	853	934	943	1.014	1.199	1.435	1.563	1.646	1.624
KUR												284	577
Others	1.448	1.022	764	524	472	450	476	473	620	619	717	573	584
Total	**4.711**	**4.746**	**4.799**	**5.066**	**6.021**	**6.247**	**6.325**	**6.461**	**6.796**	**6.987**	**7.250**	**7.322**	**7.548**

Loan Breakdown

Loan & Impairment



NPL by Segment	FY19	FY20	3M21	1H21	9M21	FY21
NPL Gross	2,77%	4,00%	4,20%	4,42%	4,40%	4,48%
NPL Net	0,71%	0,89%	0,91%	0,93%	1,03%	0,96%
Coverage Ratio	92,40%	87,69%	88,70%	87,07%	94,01%	95,57%
Consumer's NPL	0,31%	0,47%	0,56%	0,67%	0,72%	0,88%
Commercial NPL	7,98%	9,76%	10,30%	10,44%	10,21%	10,87%
S M E 's NPL	4,21%	7,90%	8,24%	8,39%	7,98%	7,45%

in billion

Managements:

- Board of Commisioners
- Board of Directors

Board of Commisioners

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

Candra Fajri Ananda
Independent Commissioner

Education
- Doctor of Rural Development, University of Gottingen, Germany

Experience:
- Brawijaya University Lecturer
- Supervisory Board of Indonesia Central Bank
- Finance Minister Economist

Currently :
- Professor in Economics Faculty, Brawijaya University

Heru Tjahjono
Commisioner

Education
- Doctor of Brawijaya University, Malang

Experience:
- Marine & Fisheries East Java Government Head
- East Java Government Regional Secretary

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

Erdianto Sigit C
Compliance & Risk Management Director

Experience:
- BRI Syariah Micro Funding & Hajj Director
- BRI Yogyakarta Inspection Office Inspector
- BRI Intern Audit Jakarta 1 Head

Rizyana Mirda
Business Risk Director

Experience:
- Madiun, Gresik, Perak, Batu Branches Head
- Credit Risk Division Head
- Medium & Corporate Credit Division Head

Tonny Prasetyo
IT & Operation Director

Experience:
- Credit Head Surabaya Main Branch
- Sharia Business Division Head
- General Division Head

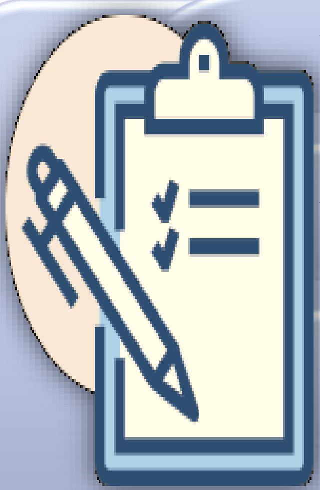
Business Plan:

- Guidance & Outlook 2022
- 2022 Strategy
- Digital Banking Ecosystem

Guidance & Outlook for 2022

Description	2015	2016	2017	2018	2019	2020	2021	Target 2022E
Total Asset	12,65%	0,54%	19,72%	21,79%	22,37%	9,00%	20,45%	9 - 10%
Loan	8,46%	4,45%	7,01%	6,74%	13,16%	8,16%	3,06%	5 - 6%
Third Party Fund	13,19%	-4,28%	21,48%	27,78%	18,91%	13,08%	21,52%	9 - 10%
Pre Tax Profit	-8.33%	15,13%	12,73%	7,23%	6,30%	-19,14%	28,57%	6 - 7%
Financial Ratio								
- CAR	21,22%	23,88%	24,65%	24,20%	21,77%	21,64%	23,52%	22 - 23%
- LDR	82,92%	90,48%	79,69%	66,57%	63,34%	60,58%	51,38%	49 - 51%
- NPL Gross	4,29%	4,77%	4,59%	3,75%	2,77%	4,00%	4,48%	3,8 – 4,0%
- NIM	6,41%	6,94%	6,68%	6,37%	6,11%	5,55%	5,11%	5,1 – 5,2%
- BOPO	76,11%	72,22%	68,63%	69,42%	71,40%	77,76%	75,95%	74 - 75%
- ROE	16,11%	17,82%	17,43%	17,77%	18,00%	18,77%	17,26%	16 - 17%
- ROA	2,67%	2,98%	3,12%	2,97%	2,73%	1,95%	2,05%	1,8 – 2,0%

Strategy for 2022



- ✓Growth
- ✓Quality
- ✓Secure

Strengthening the digital ecosystem to enhance business

Human resources competency development

Key performance indicator improvements

organizational structure improvements related to asset quality

Organizational structure improvements related to funding and lending process

3 Pillars of Digital Banking Development Focus

bankjatim

JConnect
Powered by bankjatim

CONVENIENCE - COMMITMENT
COLLABORATION - CONNECT

1 **Regional Government & Civil Servant**

Integration and electronification regional government financial system and non cash transaction.

2 **Small and medium-sized enterprises**

Digitalized SME (online transaction, cashless payment, online marketing, SME marketplace, e-loan, micro peer to peer lending).

3 **Public**

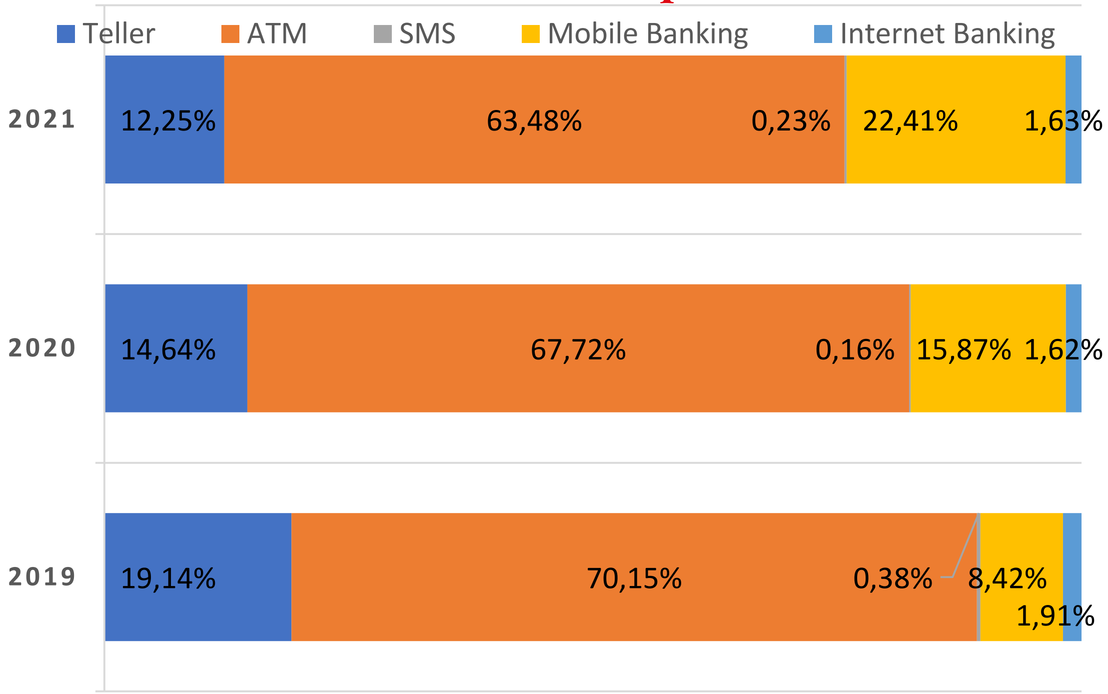
Provide digital banking services that are easily accessible and integrated with government services.

Our Strengths:

- Digital Transactions
- Networks
- IT Roadmap
- Strength of Loan
- Strength of Funding
- Compound Annual Growth Rate
- Stock
- Sustainability Reports
- Awards

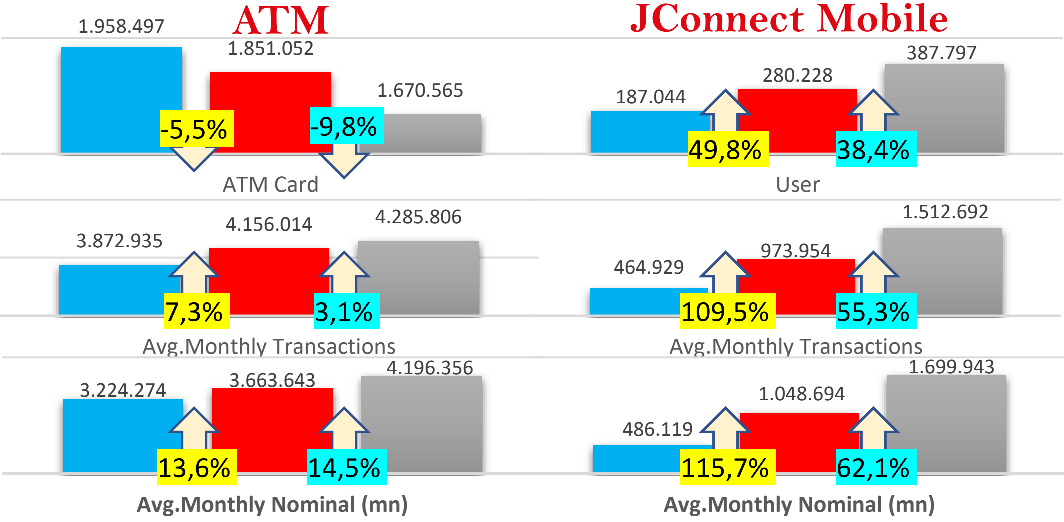
Shifting customer transactions from teller to digital

Transaction Composition



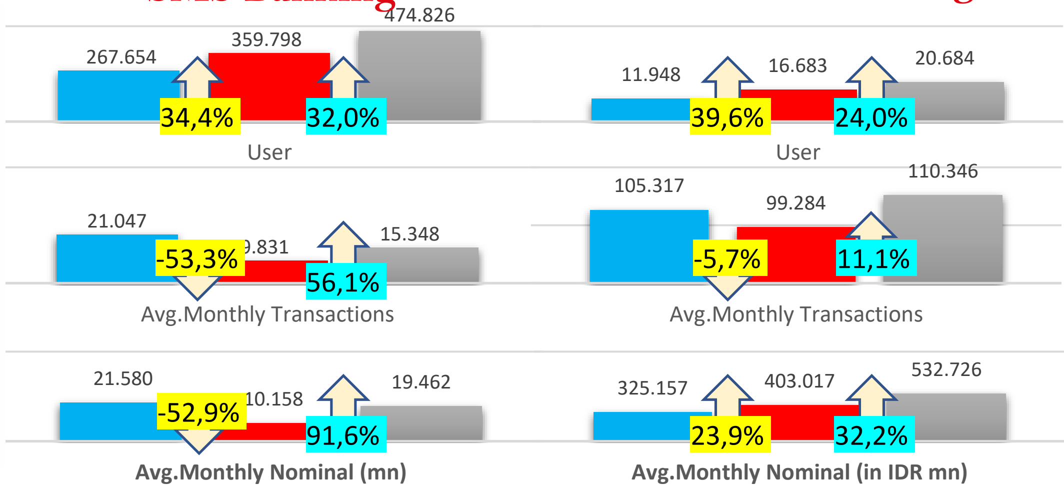
ATM

JConnect Mobile

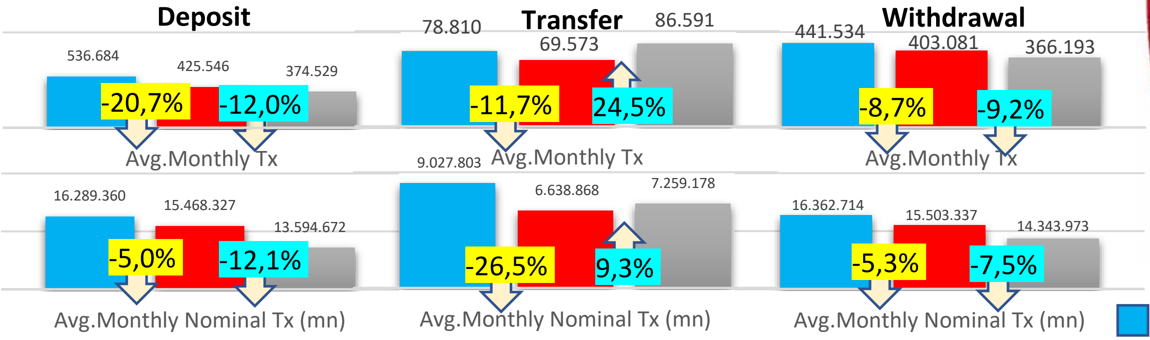


SMS Banking

Internet Banking



Teller Transactions



2019 2020 2021

YoY 2019-2020 YoY 2020 - 2021

Networks

bankjatim

Network	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Head Office	1	1	1	1	1	1	1	1	1	1
Branch Office	41	41	43	45	47	48	48	48	48	48
Sub Branch Office	81	107	153	165	166	166	169	172	172	172
Cash office	164	176	165	185	190	199	207	209	209	213
Sharia service office	47	47	97	97	191	191	191	191	195	195
Payment Point	138	155	167	171	181	190	211	259	256	256
Mobile cash	63	65	68	71	85	88	98	98	98	104
CDM/CRM	1	1	2	2	2	2	2	2	27	58
ATM	368	479	595	688	703	723	757	765	801	805
Total network	**904**	**1.072**	**1.291**	**1.425**	**1.566**	**1.608**	**1.684**	**1.745**	**1.807**	**1.852**
"Laku Pandai" Agent (Branchless Banking)						214	258	453	461	978

Information Technology Transformation Roadmap

bankjatim

Bank Jatim has presented a smart digital based service to support ease of service for customers

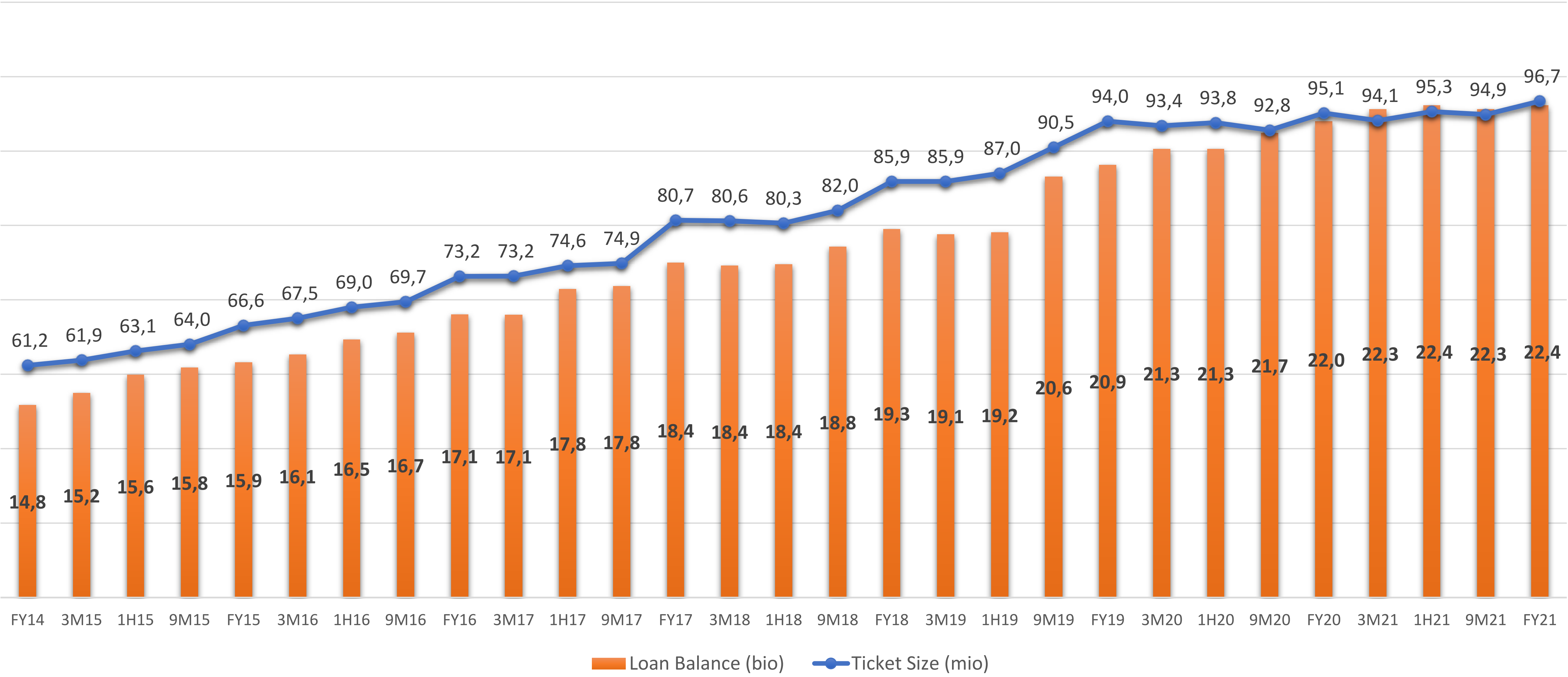
Roadmap

1. 2019-2020
   Enhanced Digital Service DIGITAL LOUNGE, eCIF
   Upgrade Core Banking System
2. 2020-2021
   Digital Service
   Digital Banking One Plaftorm
3. 2021-2022
   Enhance One Platform Automate & Digital Service
   Digitize Business Process
4. 2022-2023
   Enhanced Mobile Platform
   Fintech Collaboration
5. 2023-2024
   Enhanced Trend Mobile Platform
   Big Data Analytics

- Regional Financial Electronification
- Online Payment Of Regional Tax
- Optimization Of Regional Revenue
- Implementation Marketplace & E-Travel
- Customer Service

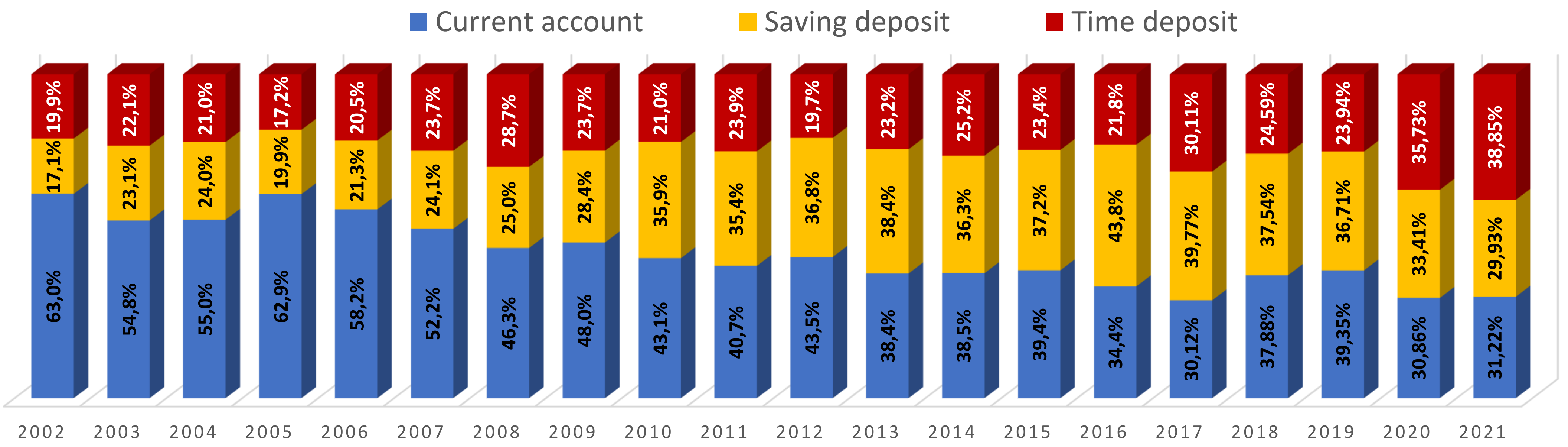
gojek
CAS ONLINE MIKRO
amartha
EDC
Keuangan Daerah
Jatim Loan
bankjatim e-Form
e-tax
e-RPAS
Blonjo online
SP2D Online
3366 SMS BANKING
bankjatim mobile banking
bankjatim internet banking
DATA AGGREGATION
AGGREGATOR
Indomaret
jatimkilat
bankjatim ekmg
E-LOAN JATIM RITEL
LUMBUNG PANGAN JATIM
Pasar Online Lamongan

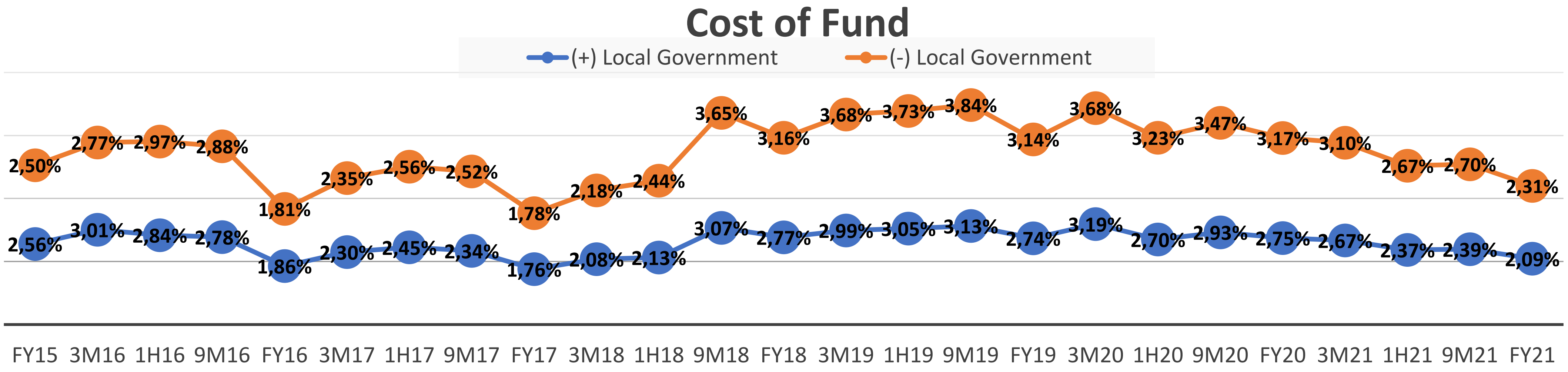
Strength of Loan (Multipurpose)



- Multipurpose Loan Balance 52,32% of total loan
- Multipurpose NPL only 0,86% as of Dec 2021

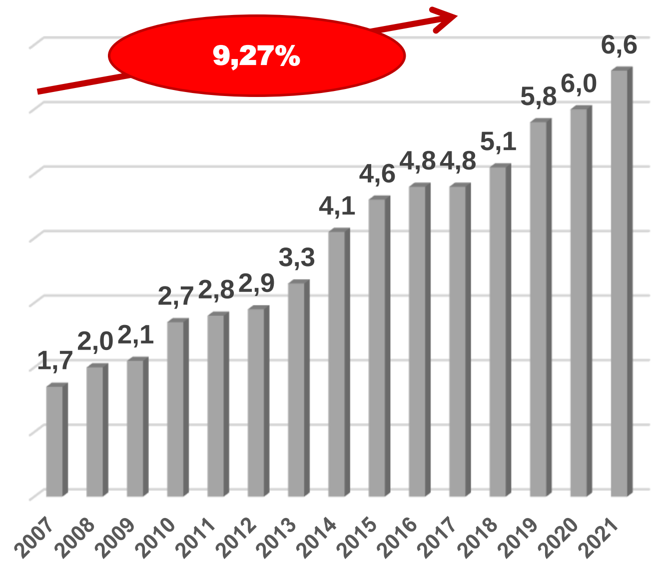
Strength of Funding



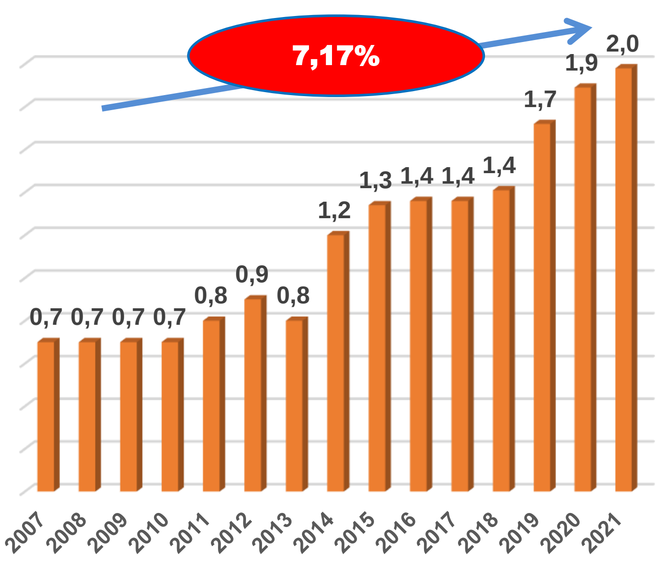


Compound Annual Growth Rate

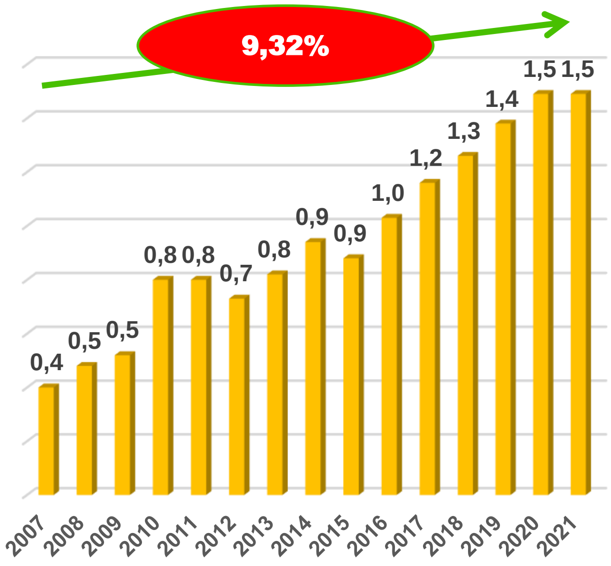
INTEREST INCOME (Rp Tril)



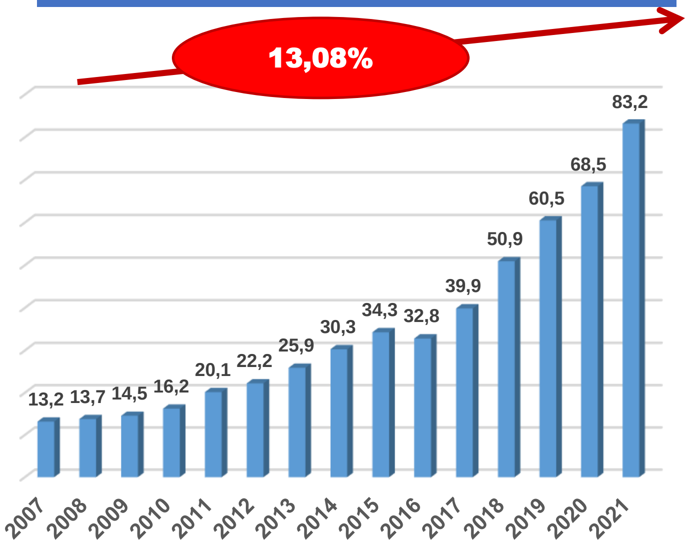
INTEREST EXPENSE (Rp Tril)



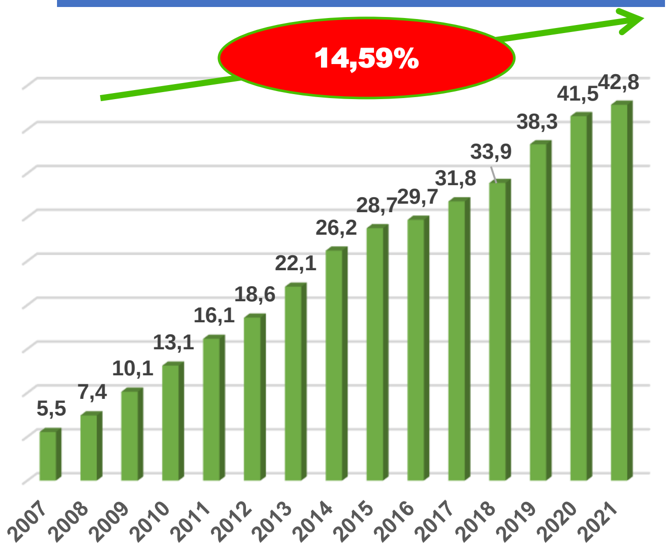
NET PROFIT (Rp Tril)



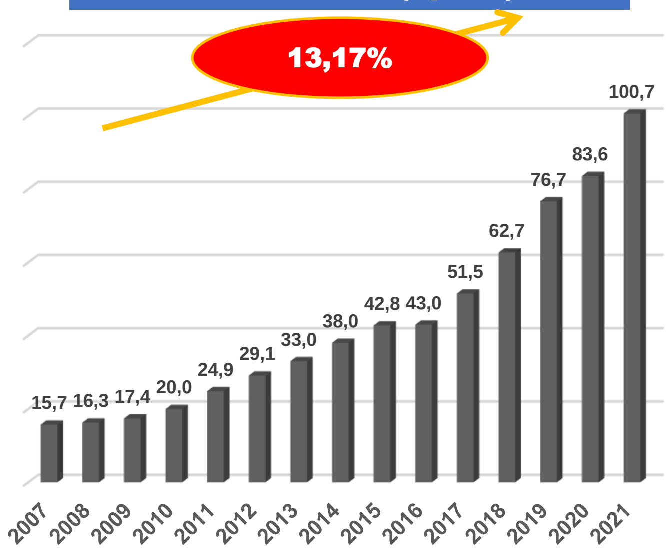
THIRD PARTY FUND(Rp Tril)



LOAN (Rp Tril)



TOTAL ASSET (Rp Tril)



CAGR

Stock

Ownership FY21		
A Series	East Java Government	51,13%
	East Java City & Municipal Government	28,35%
B Series	Domestic	10,69%
	Foreign	9,83%
Total		100%

B Series Investor	FY20		FY21	
	Share	Investor	Share	Investor
Foreign Investor	**52,46%**	**208**	**47,90%**	**211**
- Individual	0,07%	24	0,08%	35
- Institution	52,39%	184	47,82%	176
Domestic Investor	**47,54%**	**46.075**	**52,10%**	**58.019**
- Individual	40,18%	45.982	45,34%	57.919
- Institution	7,36%	93	6,76%	100

No	B Series Nation	Share FY20	Share FY21
1	Indonesia	47,54%	52,10%
2	United States	23,05%	19,58%
3	Norway	8,23%	6,68%
4	Finland	6,49%	6,49%
5	Luxembourg	0,86%	5,05%
6	Ireland	5,48%	3,74%
7	Canada	0,61%	1,53%
8	Swiss	1,61%	1,13%
9	German	0,54%	1,04%
10	United Kingdom	1,08%	0,75%
11	Cayman Islands	0,58%	0,60%
12	Singapore	0,46%	0,48%
13	Netherlands	0,52%	0,43%

No	B Series Nation	Share FY20	Share FY21
14	Australia	0,53%	0,15%
15	Taiwan	0,02%	0,08%
16	Bermuda	0,29%	0,04%
17	Thailand	0,00%	0,04%
18	Jordan	0,00%	0,03%
19	Malaysia	0,02%	0,03%
20	Hong Kong	0,04%	0,02%
21	Korea	0,07%	0,01%
22	China	0,00%	0,00%
23	Philippine	0,00%	0,00%
24	Japan	0,00%	0,00%
25	India	0,00%	0,00%

Fiscal year	Payment of Dividend Cash Per Share (IDR)	Net Profit (IDR bn)	Dividen Payment Ratio
2012	39,74	724,6	81,8%
2013	40,61	824,3	73,50%
2014	41,86	939,1	66,5%
2015	43,00	885,7	72,42%
2016	43,64	1.028,2	63,43%
2017	44,10	1.159,4	56,96%
2018	45,61	1.260,3	54,26%
2019	48,20	1.376,5	52,58%
2020	48,85	1.488,9	49,26%
2021	...	1.523,1	...

BJTM Price Dec 30, 2021 IDR 750/ share	
PBV	1,03
EPS(ann net profit)	105,41
PER	7,11
Market Capital	Rp 11.262 tr

Sustainability Report

- ✓ Bank Jatim awareness to environmental, Social, and Governance.
- ✓ Annual Sustainability Report since 2012, and Global Reporting Initiative standard.

Asia Sustainability Reporting Rating 2019 – Silver Rank

Environmental

- ✓ Corporate Social Responsibility into culture, health, education, and social.
- ✓ Promo lending rates for green environment apllied business.
- ✓ Paperless business activities and operational.

Social

- ✓ Gathering and Socialiszation with loyal customer.
- ✓ Promo rate for Prime Customer.
- ✓ Employee fair promotion programs.
- ✓ Management and Employee Stock Option Plan
- ✓ Employee & Family Health Insurance

Governance

- ✓ Management expertise.
- ✓ Public Accountant audit.
- ✓ Internal Audit Committee, Remuneration & Nomination Committee, Risk Monitoring Committee.
- ✓ Financial Services Authority shareholders general meeting process.
- ✓ Public Expose and financial disclosure.

Awards

bankjatim

BANK INDONESIA — BANK SENTRAL REPUBLIK INDONESIA

- Best QRIS Partner

infobank — ANALISIS-STRATEGI PERBANKAN & KEUANGAN

- 1st Best Mobile Banking
- **2nd Best Overall Plus Digital**
- Very Good Criteria, for 20 Years in a row Diamond Throphy
- **1st Best SMS Banking**

CNBC INDONESIA

- The Most Adaptive Regional Bank

Warta Ekonomi — PERSPEKTIF BARU BISNIS & EKONOMI

- Excellent Financial Performance of Indonesia Best BPD Awards 2021
- **Indonesia Best BUMD Awards 2021 On Supporting Local Business Industries**
- Very Good Financial Health and Corporate Performance

ECONOMIC REVIEW — ECONOMY ▪ FINANCE ▪ INVESTMENT

- The Best Indonesia Leaders 2021 category CEO Public Company Asset > Rp 100 T
- **2nd The Best Informative Website 2021 Category BPD Public Company**
- The Best Indonesia HC Director 2021

BERITA SATU — MEDIA HOLDINGS

- Best Bank 2021 Category Regional Bank With Tier 1 Capital 5 - 30 trillion

THE ICONOMICS — LEADING DISRUPTION ECONOMY

- Regional Development Bank
- **Indonesia TOP Bank Awards 2021**

TopBusiness TOP BUMD

- Top CSR Awards 2020 star 4
- **Top Leader on CSR Commitment**
- TOP BUMD 2021 #star 5
- TOP of the TOP BUMD 2021
- **TOP CEO BUMD 2021 Bank Jatim CEO's "Busrul Iman"**

It Works. — INSPIRE GREAT IT & TELCO FOR BUSINESS PERFORMANCE

- Top Leader of Digital Implementation 2021: Busrul Iman

SWA

- Bank Jatim Indonesia Living Legend

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Email: lukas.sabowo@bankjatim.co.id