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bankjatim

Corporate Presentation 3M22

April 2022

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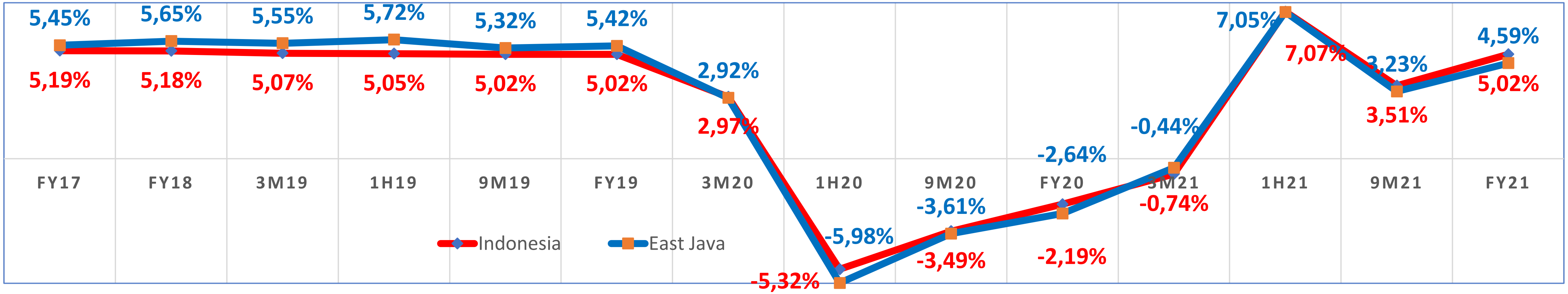
East Java Province Macro Economy:

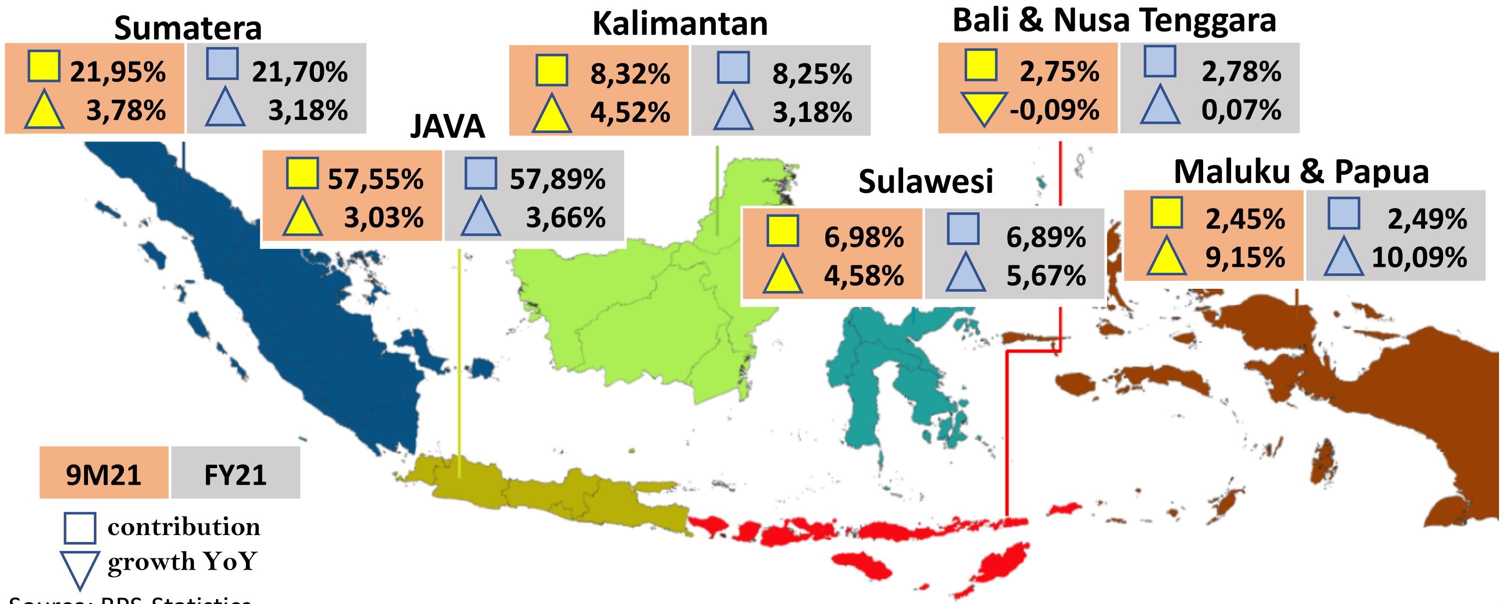
- Economic Growth & GDP Composition
- Bank Jatim Market Share

East Java Province Macro Economy

Economic Growth YoY



GDP Composition



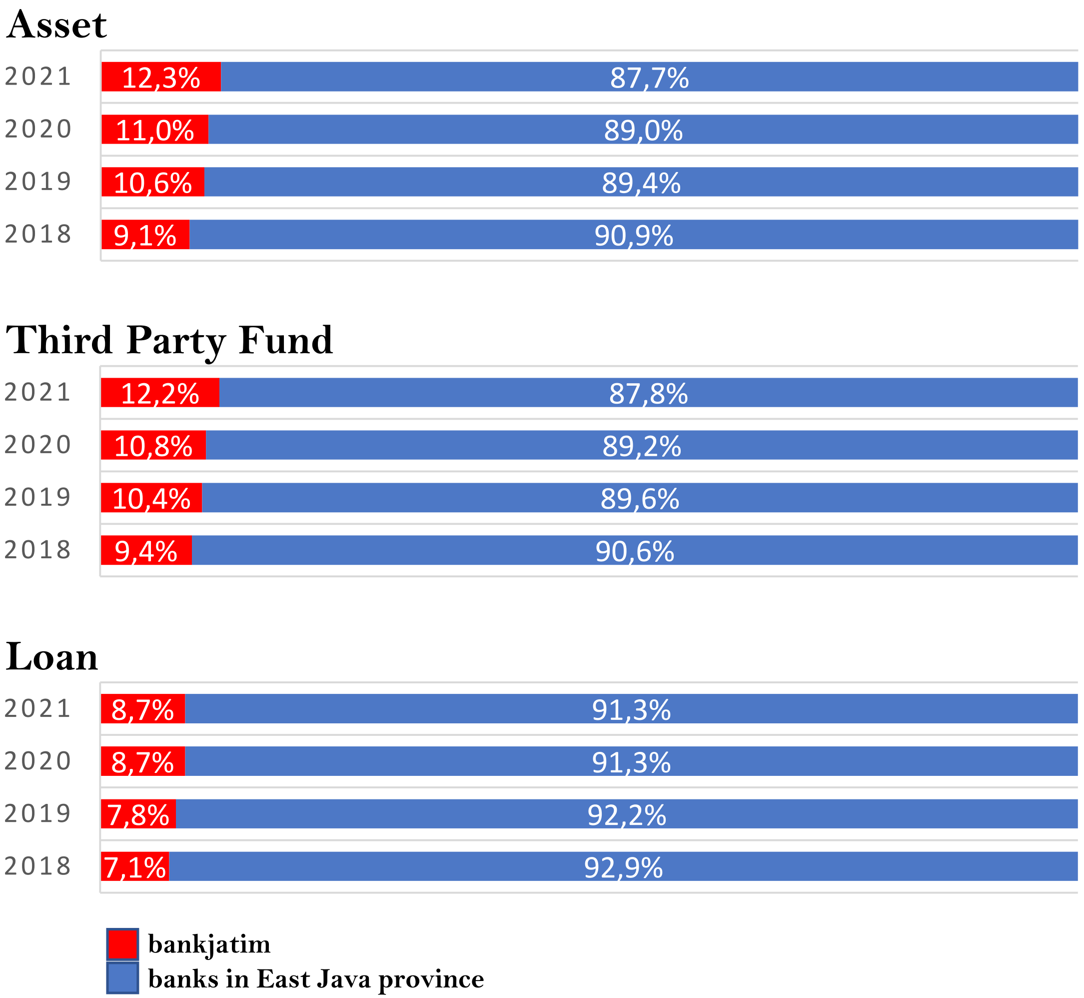
Source: BPS-Statistics

Java Regional GDP Composition

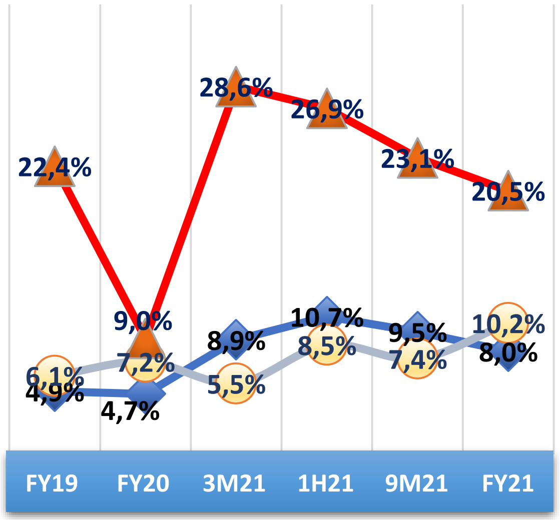
Province in Java	Java Contribution	Indonesia 34 Province Contribution
1. DKI Jakarta	29,70%	17,19%
2. East Java	**25,01%**	**14,48%**
3. West Java	22,51%	13,03%
4. Central Java	14,48%	8,38%
5. Banten	6,78%	3,93%
6. DI Yogyakarta	1,52%	0,88%

Strong growth with bank's portfolio despite the pandemic

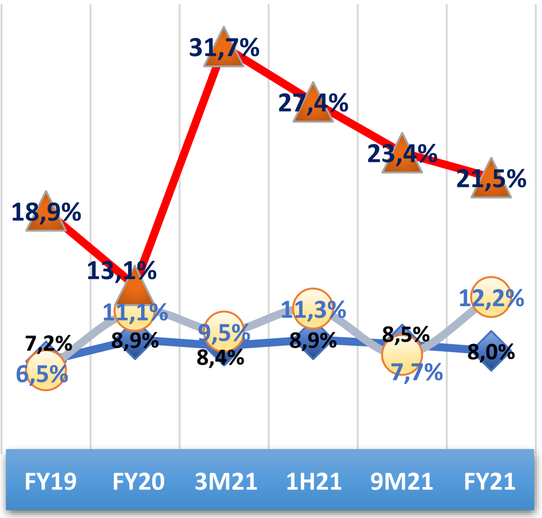
Bank Jatim market share in East Java Province



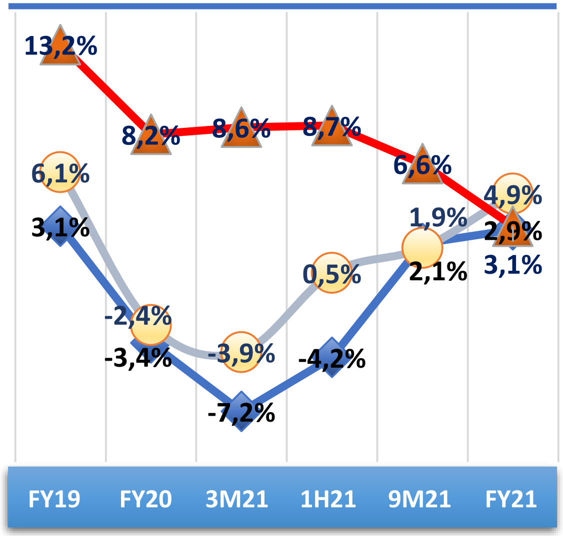
Asset



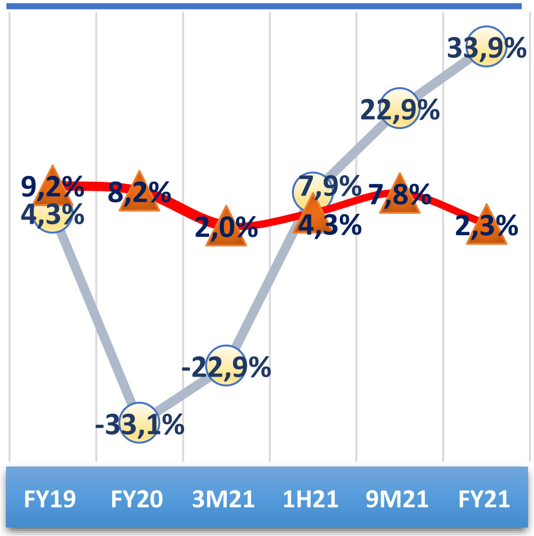
Third Party Fund



Loan



Net Profit



bankjatim growthYoY banks growth in Indonesia YoY banks growth in East Java province YoY

Source: Financial State Authority & Central Bank of Indonesia

Financial Overview:

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

3M22 Highlight Financial Performance

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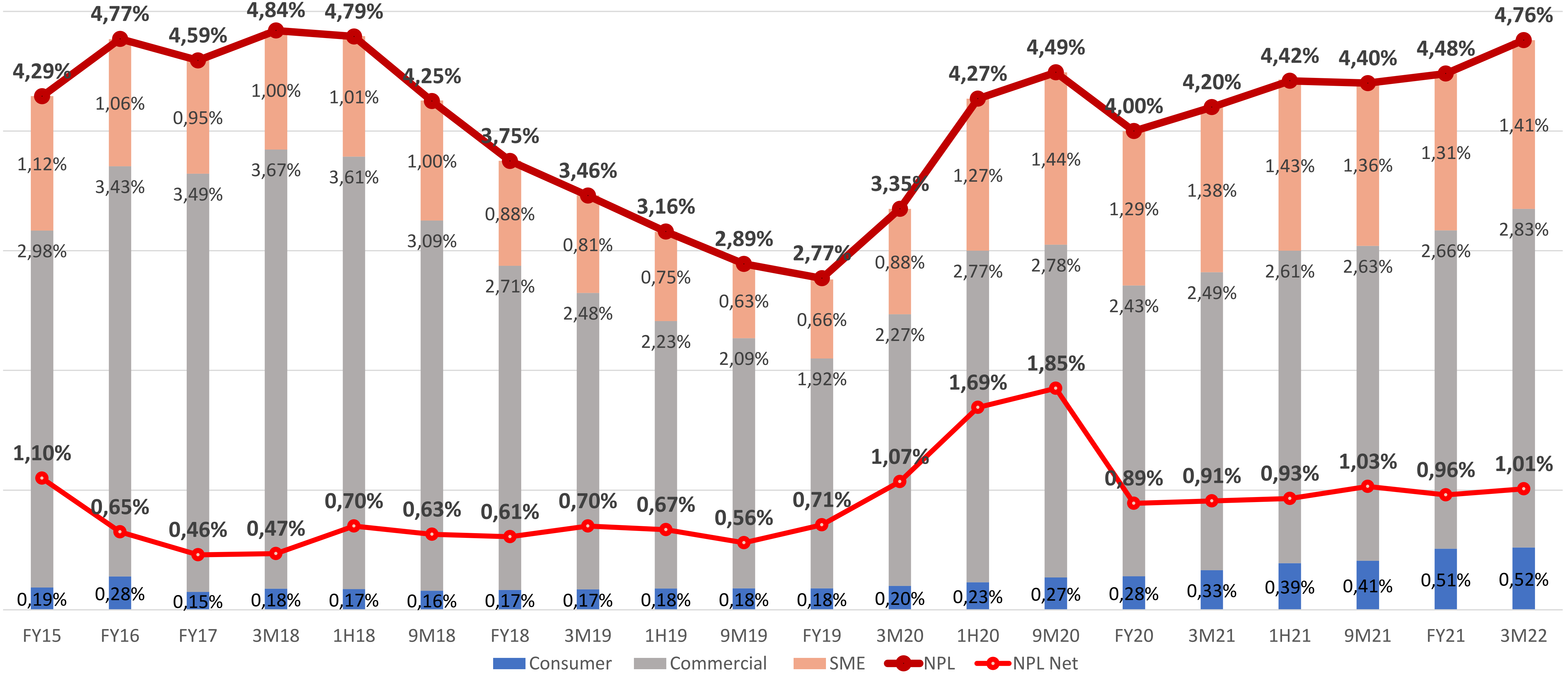
Balance Sheet In billion Rp	3M21	3M22	YoY
A S S E T	**89.648**	**105.654**	**17,85%**
Bank Placements	7.456	16.839	125,85%
Marketable Securities	37.535	43.401	15,63%
L O A N	**41.731**	**42.307**	**1,38%**
- Commercial	10.096	9.910	-1,85%
- SME	6.987	7.577	8,44%
- Consumer	24.648	24.821	0,70%
THIRD PARTY FUND	**76.088**	**91.356**	**20,07%**
- Current Account	22.552	27.532	22,08%
- Saving Account	20.477	22.747	11,09%
- Time Deposit	33.060	41.076	24,25%

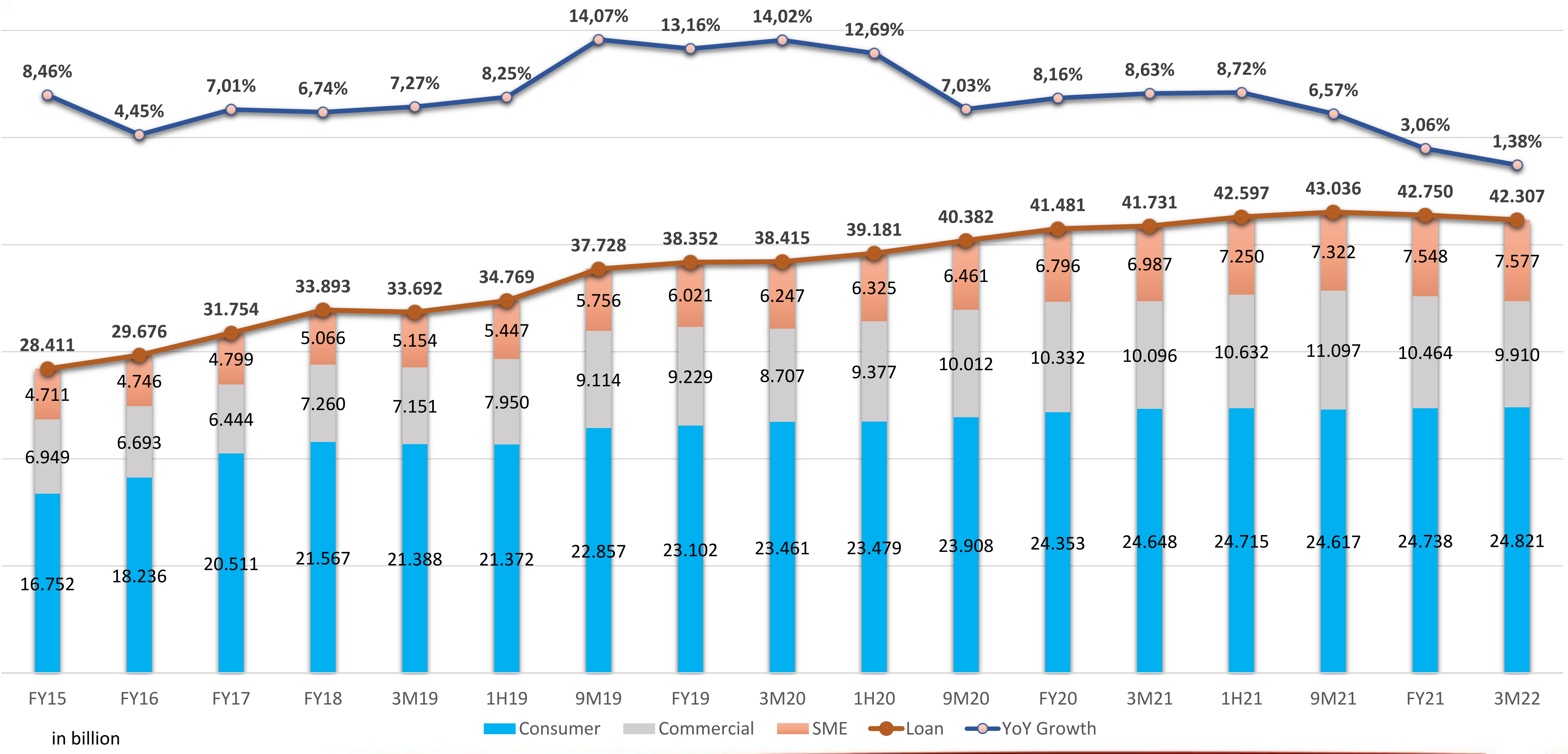
Income Statement In billion Rp	3M21	3M22	YoY
Interest Income	1.575	1.674	6,33%
Interest Expense	(493)	(467)	-5,26%
Net Interest Income	**1.082**	**1.208**	**11,61%**
Pre-Provision Opt Profit	708	717	1,30%
Provision Expense	(128)	(116)	-9,64%
Net profit	**448**	**454**	**1,22%**

Ratio	3M21	3M22
ROA	2,64%	2,31%
ROE	20,29%	22,07%
NIM	5,05%	5,08%
LDR	54,85%	46,31%
BOPO	66,89%	68,43%
CIR	41,60%	47,21%
CAR	23,12%	23,67%
CASA	56,55%	55,04%
COF	2,67%	2,15%
Credit Cost	1,23%	1,10%
Loan at Risk	7,39%	7,19%
NPL Gross	4,20%	4,76%
NPL Net	0,91%	1,01%
Coverage Ratio	88,70%	96,43%

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%
1,38%
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29.676
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
42.307
4.711
4.746
4.799
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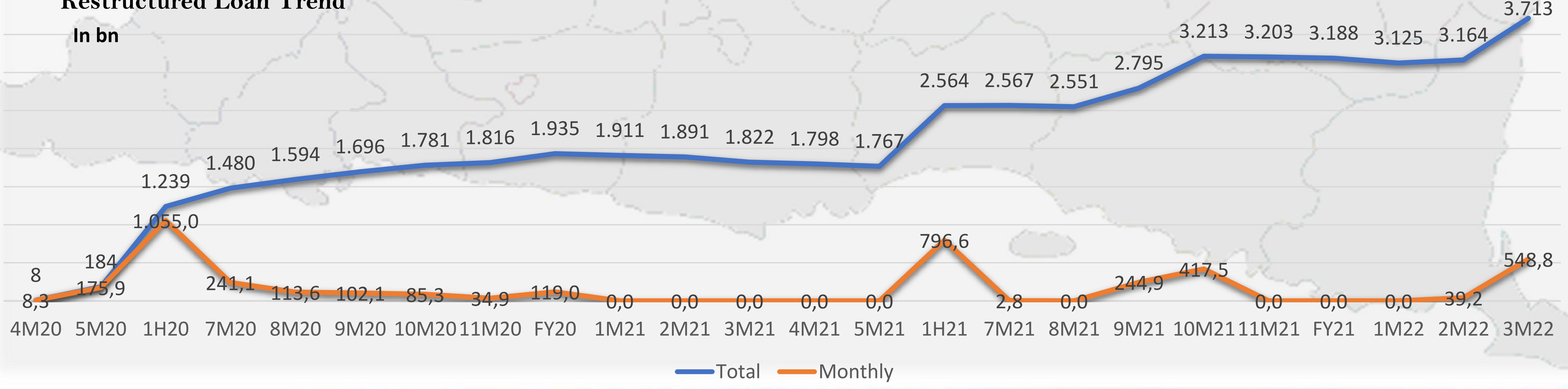
1H20
9M20
FY20
3M21
1H21
9M21
FY21
3M22
Consumer
Commercial
SME
Loan
YoY Growth
in billion

Government Stimulus Restructure Program

3M22 Covid-19 Loan Restructured

LOAN SECTOR	Total Outstanding In bn	Covid Loan Restructured		
		Outstanding In bn	Composition (to total oustanding)	NPL (restructured loan)
CONSUMER	24.821	29,0	0,12%	11,28%
COMMERCIAL	9.910	3.248,3	32,78%	2,07%
S M E	7.577	435,5	5,75%	0,19%
TOTAL	**42.307**	**3.712,8**	**8,78%**	**1,92%**

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	3M21	3M22	YoY	1Q21	4Q21	1Q22	YoY	QoQ
Total Asset	**89.648**	**105.654**	**17,85%**	**6.028**	**(279)**	**4.931**	**-18,20%**	**-1864,41%**
Bank Placement	7.456	16.839	125,85%	(3.327)	(256)	(2.096)	-36,99%	718,88%
Marketable Securities	37.535	43.401	15,63%	10.295	308	7.591	-26,26%	2367,48%
LOAN	**41.731**	**42.307**	**1,38%**	**250**	**(286)**	**(443)**	**-276,90%**	**54,81%**
Allowance for Impairment Losses	**(1.572)**	**(1.971)**	**25,39%**	**(109)**	**(77)**	**(107)**	**-1,86%**	**37,65%**
- Marketable Securities	(11)	(0)	-95,70%	(3)	(2)	5	-299,17%	-446,42%
- Loan	(1.556)	(1.942)	24,80%	(101)	(50)	(111)	9,13%	119,62%
- others	(5)	(29)	457,67%	(4)	(25)	(1)	-70,88%	-95,06%
Third Party Fund	**76.088**	**91.356**	**20,07%**	**7.620**	**(2.925)**	**8.154**	**7,01%**	**-378,81%**
- Current Account	22.552	27.532	22,08%	1.422	2.624	1.556	9,39%	-40,70%
- Saving Account	20.477	22.747	11,09%	(2.398)	2.676	(2.152)	-10,27%	-180,41%
- Time Deposit	33.060	41.076	24,25%	8.595	(8.225)	8.749	1,80%	-206,38%
Equity	**10.483**	**10.471**	**-0,12%**	**478**	**355**	**(439)**	**-191,85%**	**-223,83%**

Quarterly Balance Sheet

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Information In billion Rp	FY17	FY18	FY19	3M20	1H20	9M20	FY20	3M21	1H21	9M21	FY21	3M22
Total Asset	**51.519**	**62.689**	**76.715**	**69.721**	**75.240**	**82.081**	**83.619**	**89.648**	**95.479**	**101.003**	**100.723**	**105.654**
Loan	**31.754**	**33.893**	**38.352**	**38.415**	**39.181**	**40.382**	**41.481**	**41.731**	**42.597**	**43.036**	**42.750**	**42.307**
Allowance for Impairment Losses	**(1.394)**	**(1.201)**	**(988)**	**(1.075)**	**(1.224)**	**(1.233)**	**(1.464)**	**(1.572)**	**(1.657)**	**(1.787)**	**(1.865)**	**(1.971)**
Third Party Fund	**39.845**	**50.916**	**60.546**	**57.764**	**64.008**	**69.768**	**68.468**	**76.088**	**81.524**	**86.126**	**83.202**	**91.356**
- Current Account	12.002	19.286	23.826	18.804	23.529	23.288	21.129	22.552	22.961	23.352	25.976	27.532
- Saving Account	15.847	19.112	22.224	18.561	20.596	20.761	22.874	20.477	22.205	22.223	24.899	22.747
- Time Deposit	11.996	12.518	14.496	20.400	19.883	25.719	24.465	33.060	36.357	40.551	32.327	41.076
Equity	**7.816**	**8.472**	**9.186**	**9.560**	**9.171**	**9.644**	**10.005**	**10.483**	**10.090**	**10.556**	**10.911**	**10.471**

Income Statement

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Information In billion Rp	3M21	3M22	YoY	1Q21	4Q21	1Q22	YoY	QoQ
Interest Income	1.575	1.674	6,33%	1.575	1.731	1.674	6,33%	-3,24%
Interest Expense	(493)	(467)	-5,26%	(493)	(499)	(467)	-5,26%	-6,39%
Net Interest Income	**1.082**	**1.208**	**11,61%**	**1.082**	**1.232**	**1.208**	**11,61%**	**-1,97%**
Non Int Opt Inc	126	143	13,25%	126	139	143	13,25%	3,10%
Non Int Opt Exp	(501)	(634)	26,61%	(501)	(1.058)	(634)	26,61%	-40,09%
Pre-Provision Opt Profit	**708**	**717**	**1,30%**	**708**	**313**	**717**	**1,30%**	**129,05%**
Provision Expense	**(128)**	**(116)**	**-9,64%**	**(128)**	**(76)**	**(116)**	**-9,64%**	**52,33%**
- Loan	(115)	(115)	-0,05%	(115)	(76)	(115)	-0,05%	50,47%
- Non Loan	(14)	(1)	-90,33%	(14)	0	(1)	-90,33%	-2074,63%
Non Opt Profit	(5)	(9)	59,72%	(5)	169	(9)	59,72%	-105,06%
Pre Tax Profit	**575**	**593**	**3,19%**	**575**	**406**	**593**	**3,19%**	**46,07%**
Taxes	(126)	(139)	10,20%	(126)	(68)	(139)	10,20%	104,14%
Net Profit	**448**	**454**	**1,22%**	**448**	**338**	**454**	**1,22%**	**34,33%**

Quarterly Income Statement

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Information In billion Rp	**FY18**	**3M19**	**1H19**	**9M19**	**FY19**	**3M20**	**1H20**	**9M20**	**FY20**	**3M21**	**1H21**	**9M21**	**FY21**	**3M22**
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	1.674
Interest Expense	(1.414)	(359)	(787)	(1.252)	(1.723)	(433)	(903)	(1.364)	(1.891)	(493)	(988)	(1.479)	(1.977)	(467)
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**	**1.208**
Non Int Opt Inc	491	135	278	425	560	142	265	386	504	126	262	384	523	143
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)	(634)
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**	**717**
Provision Expense	**(134)**	**(108)**	**(197)**	**(287)**	**(370)**	**(120)**	**(281)**	**(306)**	**(568)**	**(128)**	**(217)**	**(356)**	**(432)**	**(116)**
- Loan	(130)	(106)	(196)	(286)	(361)	(119)	(281)	(305)	(560)	(115)	(209)	(355)	(431)	(115)
- Non Loan	(3)	(2)	(1)	(1)	(9)	(1)	(0)	(0)	(8)	(14)	(8)	(1)	(1)	(1)
Non Opt Profit	34	4	8	13	55	3	(6)	(3)	(19)	(5)	(19)	(27)	142	(9)
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**	**593**
Taxes	(493)	(148)	(302)	(433)	(488)	(123)	(210)	(330)	(18)	(126)	(232)	(347)	(415)	(139)
Net Profit	**1.260**	**406**	**816**	**1.140**	**1.377**	**439**	**770**	**1.100**	**1.489**	**448**	**803**	**1.185**	**1.523**	**454**

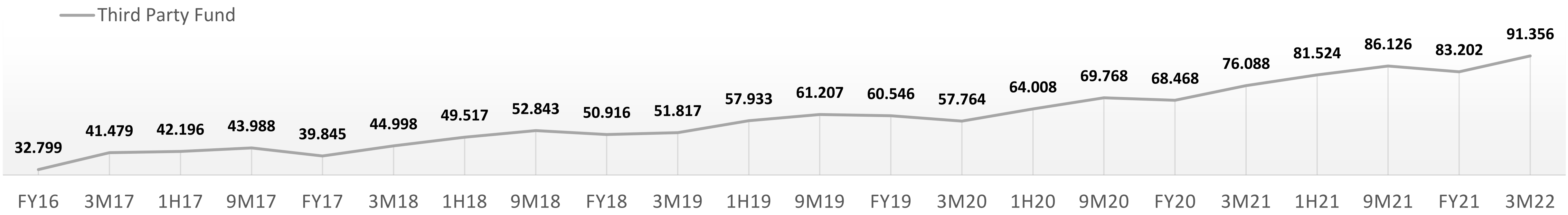
Taxes in FY20 include restitution from tax incentive applied in 2019

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%
3M22	2,31%	22,07%	5,08%	46,31%	23,67%	68,43%	47,21%

	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
3M22	96,43%	1,10%	55,04%	1,13	120,84	6,54	11,86

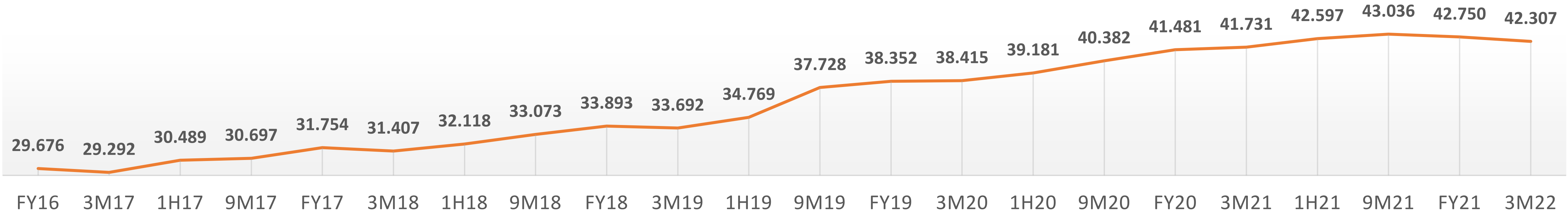
Third Party Fund



	Funding Growth			Composition		Ticket Size (in million)	
Current Account	**3M21**	**3M22**	**YoY**	**3M21**	**3M22**	**3M21**	**3M22**
Government	15.859	19.546	23,25%	20,84%	21,40%	119.240,3	151.521,3
Private	6.693	7.986	19,32%	8,80%	8,74%	64,9	53,8
Total	**22.552**	**27.532**	**22,08%**	**29,64%**	**30,14%**	**218,5**	**185,2**
Saving Account							
Simpeda	13.787	14.653	6,29%	18,12%	16,04%	6,3	6,4
Siklus	3.458	4.327	25,14%	4,54%	4,74%	6,5	6,4
Tab Haji	293	303	3,39%	0,39%	0,33%	1,9	1,9
TabunganKu / SimPel	2.695	3.179	17,98%	3,54%	3,48%	0,6	0,7
Barokah	244	284	16,56%	0,32%	0,31%	6,2	6,5
Total	**20.477**	**22.747**	**11,09%**	**26,91%**	**24,90%**	**2,8**	**2,9**
Time Deposit							
≤ 3 Month	26.015	30.241	16,24%	34,19%	33,10%	441,9	507,1
≥ 6 Month	7.044	10.835	53,82%	9,26%	11,86%	2.857,7	2.340,3
Total	**33.060**	**41.076**	**24,25%**	**43,45%**	**44,96%**	**538,9**	**639,2**

in billion

Loan



	Lending Growth			Composition		Ticket Size in million	
CONSUMER	**3M21**	**3M22**	**YoY**	**3M21**	**3M22**	**3M21**	**3M22**
Multi Purpose	22.271	22.477	0,93%	53,37%	53,13%	94,1	94,9
Other	2.377	2.343	-1,42%	5,70%	5,54%	359,1	314,0
Total	**24.648**	**24.821**	**0,70%**	**59,06%**	**58,67%**	**101,3**	**101,6**
COMMERCIAL							
Standby Loan	388	390	0,63%	0,93%	0,92%	943,2	1.423,8
Keppres	320	413	29,22%	0,77%	0,98%	538,2	753,9
Overdraft	3.074	2.878	-6,37%	7,37%	6,80%	1.084,8	1.106,7
Syndicate	4.123	3.764	-8,72%	9,88%	8,90%	128.853,8	139.399,8
General	2.191	2.464	12,46%	5,25%	5,82%	1.567,4	1.608,5
Total	**10.096**	**9.910**	**-1,85%**	**24,19%**	**23,42%**	**1.916,1**	**1.989,1**
S M E							
Mortgage	2.479	2.486	0,26%	5,94%	5,88%	189,1	182,6
Jatim Ritel	1.837	1.646	-10,37%	4,40%	3,89%	78,2	82,0
Jatim Mikro	1.435	1.343	-6,44%	3,44%	3,17%	14,7	6,8
KUR		981			2,32%		118,2
Others	1.235	1.121	-9,30%	2,96%	2,65%	58,8	58,7
Total	**6.987**	**7.577**	**8,44%**	**16,74%**	**17,91%**	**44,9**	**29,3**

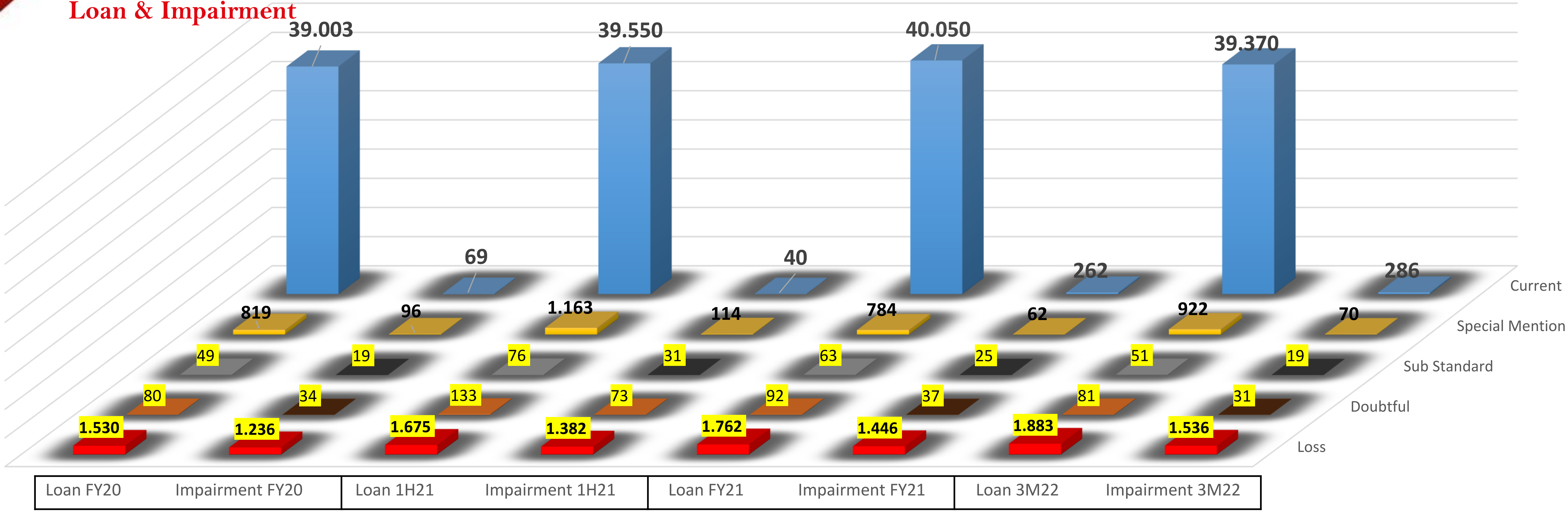
in billion

Loan Growth

CONSUMER	FY15	FY16	FY17	FY18	FY19	3M20	1H20	9M20	FY20	3M21	1H21	9M21	FY21	3M22
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	22.477
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	2.343
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**	**24.821**
COMMERCIAL														
Standby Loan	847	531	472	454	554	465	508	561	461	388	470	538	515	390
Keppres	748	546	590	646	760	320	445	673	464	320	518	921	698	413
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	2.878
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	3.764
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	2.464
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**	**9.910**
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	2.486
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	1.646
Jatim Mikro	520	562	638	724	853	934	943	1.014	1.199	1.435	1.563	1.646	1.624	1.343
KUR												284	577	981
Others	1.578	1.295	1.016	908	1.007	1.015	1.075	1.086	1.253	1.235	1.357	1.176	1.159	1.121
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**	**7.577**

Loan Breakdown

Loan & Impairment



NPL by Segment	FY19	FY20	3M21	1H21	9M21	FY21	3M22
NPL Gross	2,77%	4,00%	4,20%	4,42%	4,40%	4,48%	4,76%
NPL Net	0,71%	0,89%	0,91%	0,93%	1,03%	0,96%	1,01%
Coverage Ratio	92,40%	87,69%	88,70%	87,07%	94,01%	95,57%	96,43%
Consumer's NPL	0,31%	0,47%	0,56%	0,67%	0,72%	0,88%	0,88%
Commercial NPL	7,98%	9,76%	10,30%	10,44%	10,21%	10,87%	12,08%
S M E 's NPL	4,21%	7,90%	8,24%	8,39%	7,98%	7,45%	7,90%

in billion

Managements:

- Board of Commisioners
- Board of Directors

Board of Commisioners

bankjatim

Suprajarto
President Commissioner

Education
- Doctor of Business Management, Padjajaran University

Experience:
- BRI President Director
- BNI Vice President Director
- BRI Networks and Services Director

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

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

R Arief Wicaksono
Consumer, Retail, and Sharia Business Director

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

Tonny Prasetyo
IT & Operation Director

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

Edi Masrianto
Commercial & Corporate Director

Experience:
- BRI Internasional Business Division Head
- BRI Treasury Business Division Head
- CFO PT Garam

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%

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- ✓ 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

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).

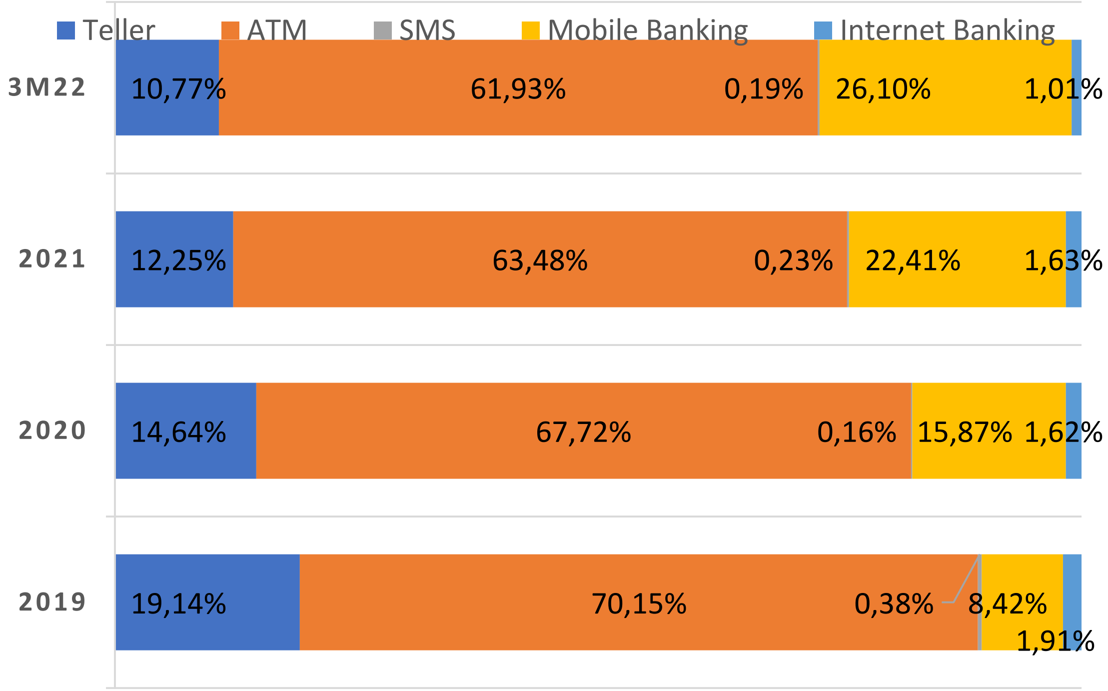
3 **Public**
Provide digital banking services that are easily accessible and integrated with government services.

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

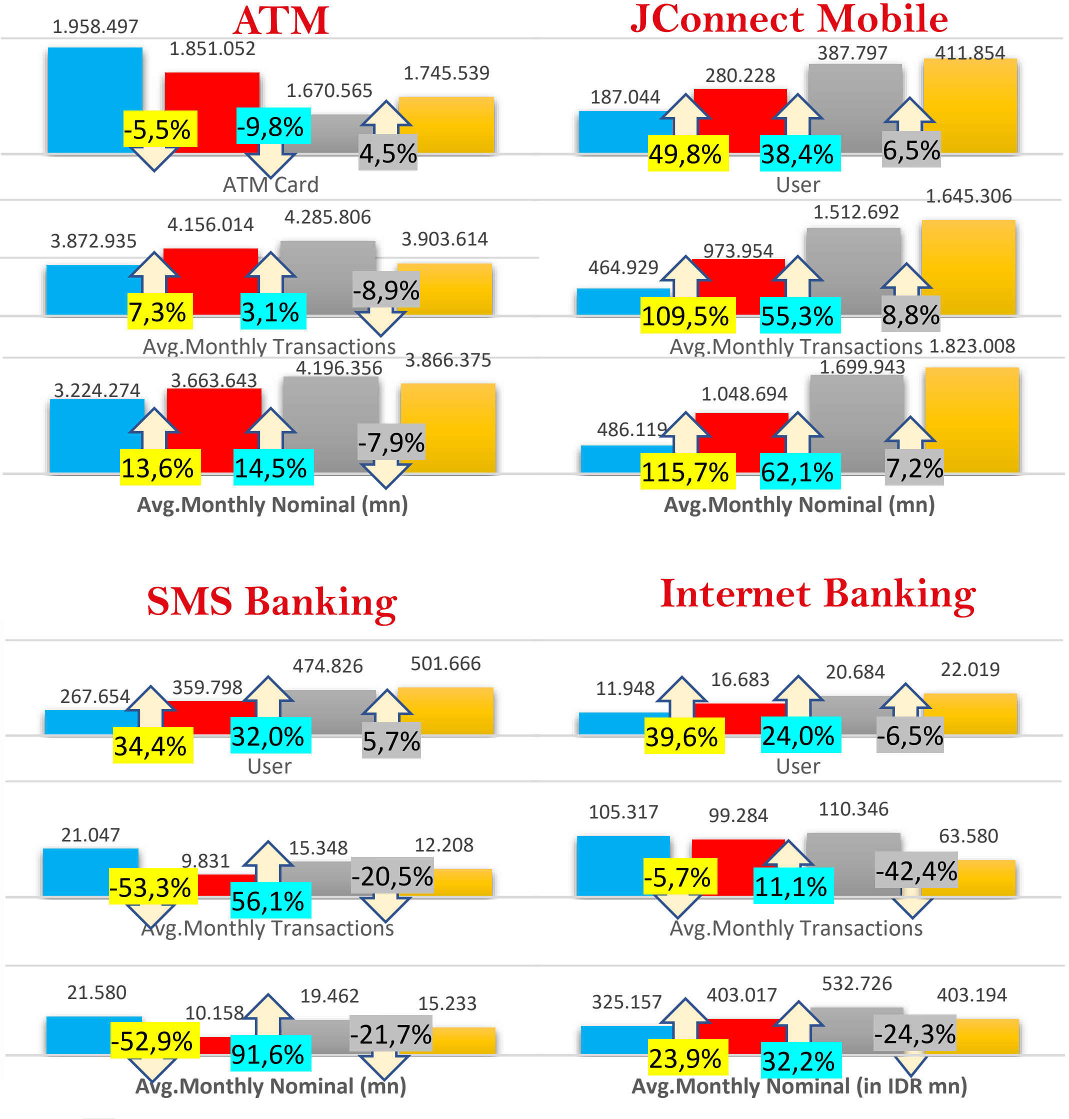


ATM

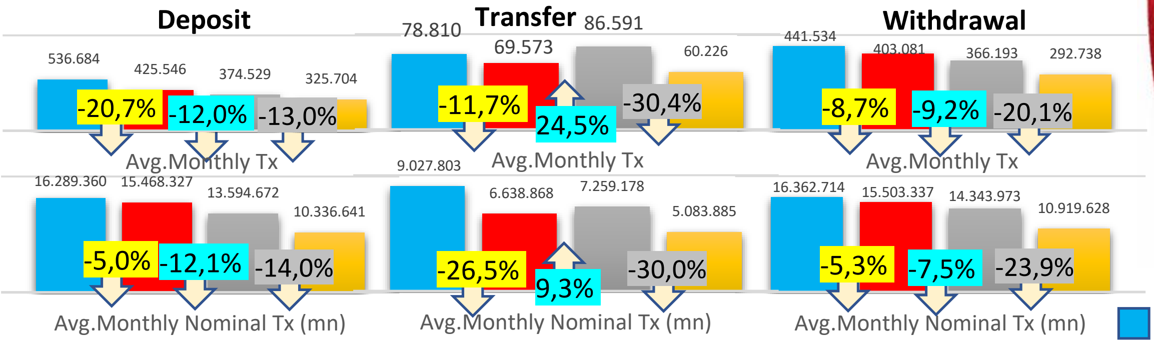
JConnect Mobile

SMS Banking

Internet Banking



Teller Transactions



2019 2020 2021 3M22

Networks

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Network	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	3M22
Head Office	1	1	1	1	1	1	1	1	1	1	1
Branch Office	41	41	43	45	47	48	48	48	48	48	48
Sub Branch Office	81	107	153	165	166	166	169	172	172	172	172
Cash office	164	176	165	185	190	199	207	209	209	213	213
Sharia service office	47	47	97	97	191	191	191	191	195	195	195
Payment Point	138	155	167	171	181	190	211	259	256	256	256
Mobile cash	63	65	68	71	85	88	98	98	98	104	104
CDM/CRM	1	1	2	2	2	2	2	2	27	58	59
ATM	368	479	595	688	703	723	757	765	801	805	811
Total network	**904**	**1.072**	**1.291**	**1.425**	**1.566**	**1.608**	**1.684**	**1.745**	**1.807**	**1.852**	**1.859**
"Laku Pandai" Agent (Branchless Banking)						214	258	453	461	978	1204

Information Technology Transformation Roadmap

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

Roadmap

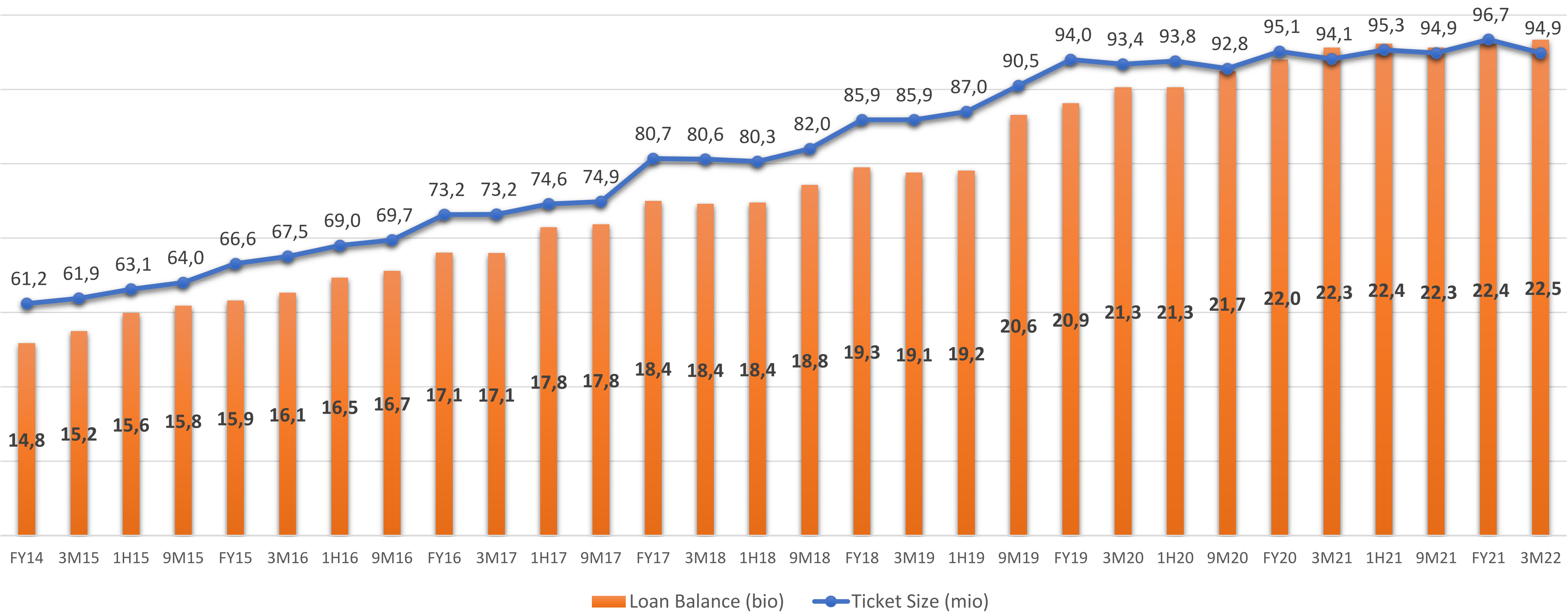
1. 2019-2020
   Enhanced Digital Service DIGITAL LOUNGE, eCIF
   Upgrade Core Banking System
2. 2020-2021
   Digital Service
   Digital Banking One Plaftorm
3. 2021-2022
   Enhance One Platform Automate & Digital Service
   Digitize Business Process
4. 2022-2023
   Enhanced Mobile Platform
   Fintech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

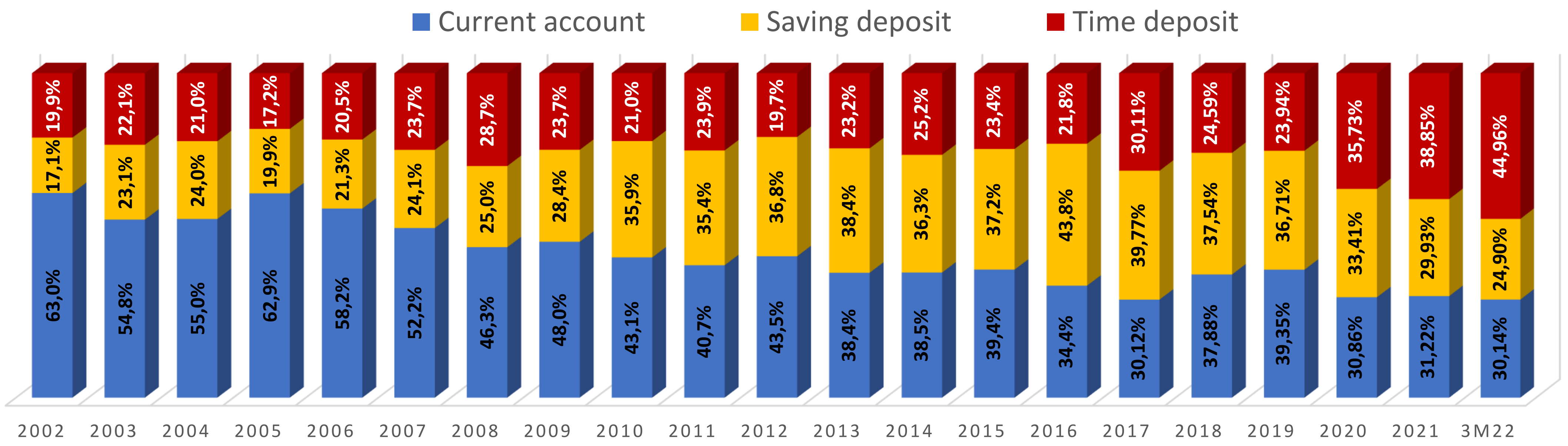
3366 SMS BANKING | bankjatim mobile banking | bankjatim internet banking | DATA AGGREGATION | AGGREGATOR Indomaret | jatimkilat | bankjatim ekmg | E-LOAN JATIM RITEL | LUMBUNG PANGAN JATIM | Pasar Online Lamongan

Strength of Loan (Multipurpose)

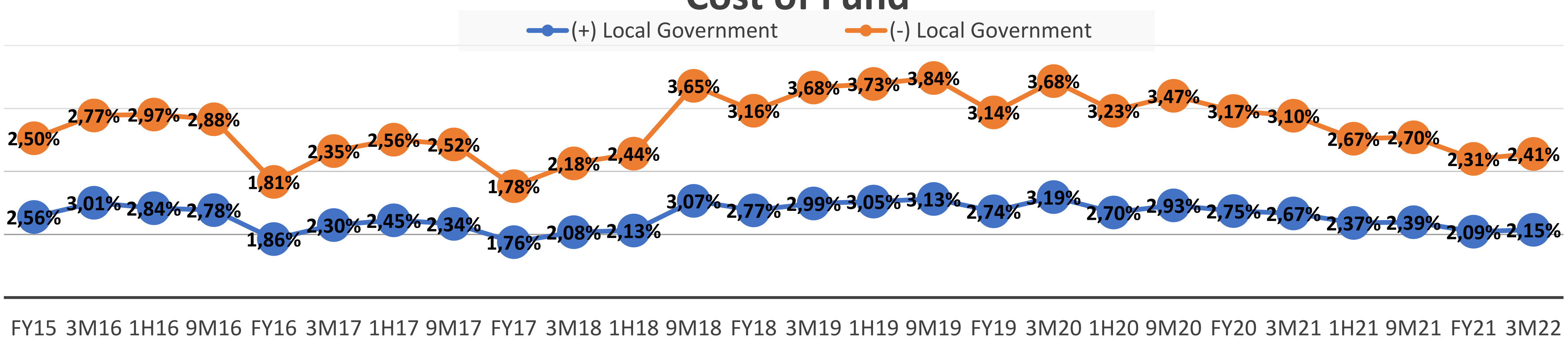


- Multipurpose Loan Balance 53,13% of total loan
- Multipurpose NPL only 0,87% as of Mar 2022

Strength of Funding

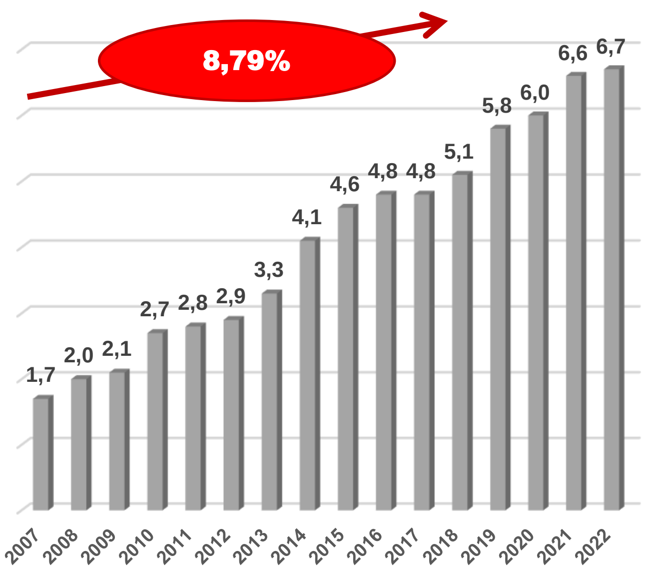


Cost of Fund

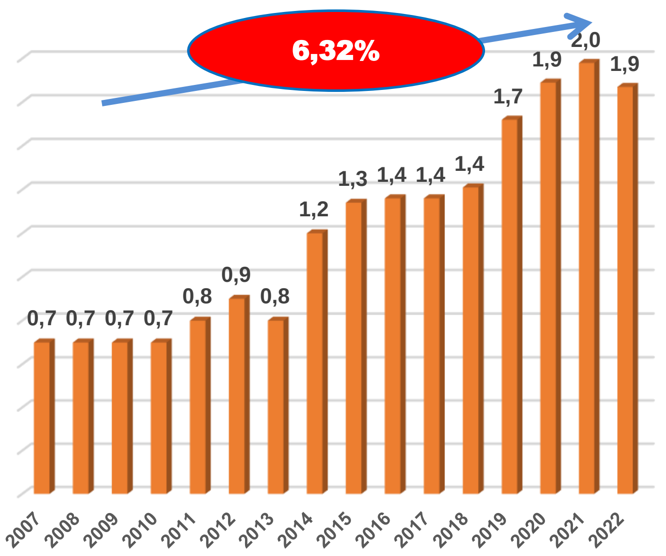


Compound Annual Growth Rate

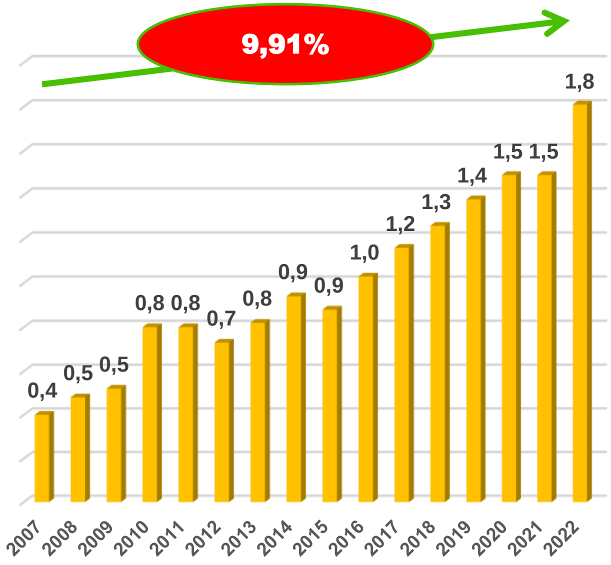
INTEREST INCOME (Rp Tril)



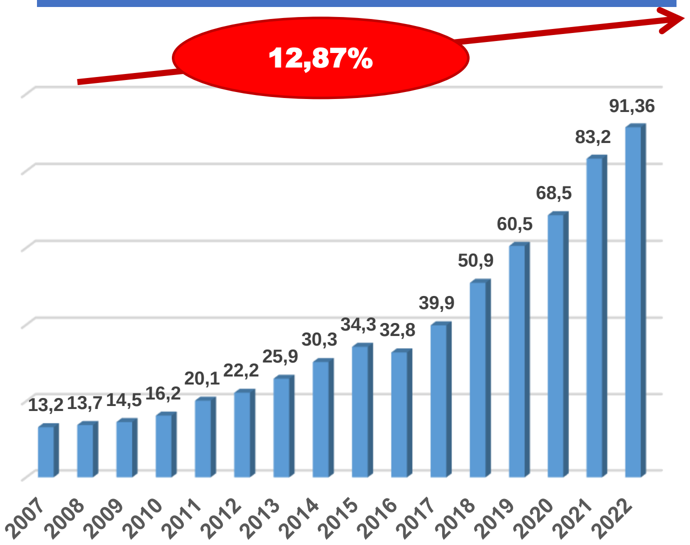
INTEREST EXPENSE (Rp Tril)



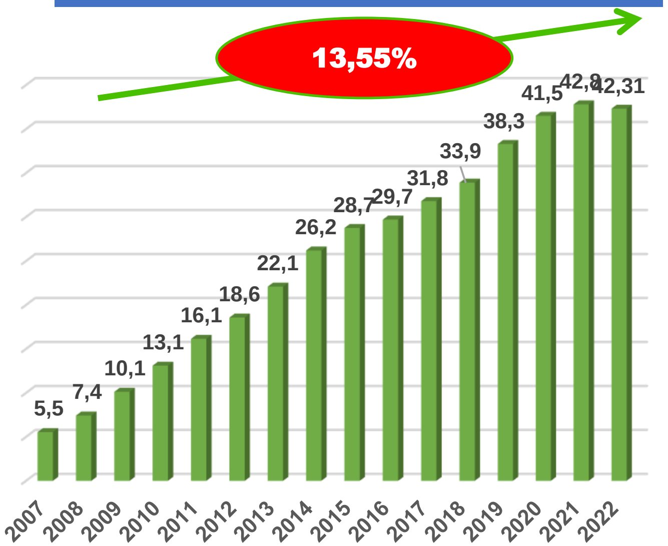
NET PROFIT (Rp Tril)



THIRD PARTY FUND(Rp Tril)



LOAN (Rp Tril)



TOTAL ASSET (Rp Tril)

CAGR

Stock

bankjatim

Ownership 3M22		
A Series	East Java Government	51,13%
	East Java City & Municipal Government	28,35%
B Series	Domestic	11,00%
	Foreign	9,52%
Total		100%

B Series Investor	FY20		FY21		3M22	
	Share	Investor	Share	Investor	Share	Investor
Foreign Investor	**52,46%**	**208**	**47,90%**	**211**	**46,39%**	**211**
- Individual	0,07%	24	0,08%	35	0,08%	39
- Institution	52,39%	184	47,82%	176	46,31%	172
Domestic Investor	**47,54%**	**46.075**	**52,10%**	**58.019**	**53,61%**	**53.980**
- Individual	40,18%	45.982	45,34%	57.919	39,19%	53.895
- Institution	7,36%	93	6,76%	100	14,41%	85

No	B Series Nation	Share FY20	Share FY21	Share 3M22
1	Indonesia	47,54%	52,10%	53,61%
2	United States	23,05%	19,58%	19,04%
3	Norway	8,23%	6,68%	6,68%
4	Finland	6,49%	6,49%	6,49%
5	Luxembourg	0,86%	5,05%	4,93%
6	Ireland	5,48%	3,74%	2,68%
7	Canada	0,61%	1,53%	1,42%
8	Swiss	1,61%	1,13%	1,35%
9	German	0,54%	1,04%	1,01%
10	United Kingdom	1,08%	0,75%	0,87%
11	Cayman Islands	0,58%	0,60%	0,71%
12	Singapore	0,46%	0,48%	0,49%
13	Netherlands	0,52%	0,43%	0,43%

No	B Series Nation	Share FY20	Share FY21	Share 3M22
14	Australia	0,53%	0,15%	0,08%
15	Taiwan	0,02%	0,08%	0,08%
16	Bermuda	0,29%	0,04%	0,04%
17	Thailand	0,00%	0,04%	0,00%
18	Jordan	0,00%	0,03%	0,03%
19	Malaysia	0,02%	0,03%	0,02%
20	Hong Kong	0,04%	0,02%	0,01%
21	Korea	0,07%	0,01%	0,01%
22	China	0,00%	0,00%	0,01%
23	Philippine	0,00%	0,00%	0,00%
24	Japan	0,00%	0,00%	0,00%
25	India	0,00%	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	52,11	1.523,1	51,37%

BJTM Price Mar 31, 2022 IDR 790/ share	
PBV	1,13
EPS(ann net profit)	120,84
PER	6,54
Market Capital	Rp 11.862 tr

- ✓ 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

Best QRIS Partner

1st Best Mobile Banking

2nd Best Overall Plus Digital

Very Good Criteria, for 20 Years in a row
Diamond Throphy

1st Best SMS Banking

The Most Adaptive Regional Bank

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

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

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

Regional Development Bank

Indonesia TOP Bank Awards 2021

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"

Top Leader of Digital Implementation 2021: Busrul Iman

Bank Jatim Indonesia Living Legend

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Email: lukas.sabowo@bankjatim.co.id