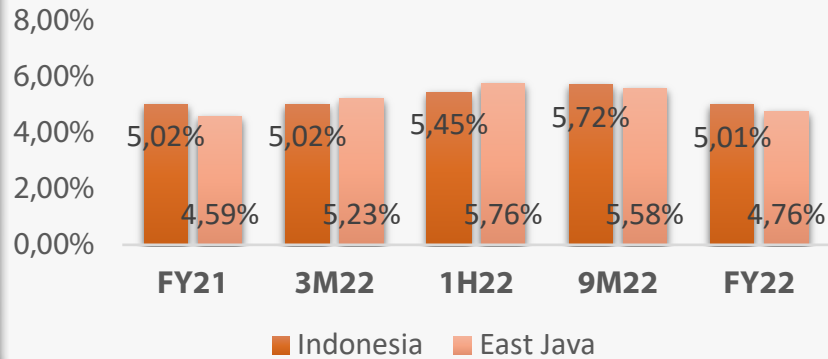


**PT BANK PEMBANGUNAN DAERAH
JAWA TIMUR Tbk**
CORPORATE PRESENTATION FY22

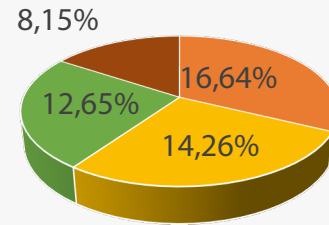
March, 7 2023

MACRO ECONOMIC

INDONESIA VS EAST JAVA ECONOMIC GROWTH

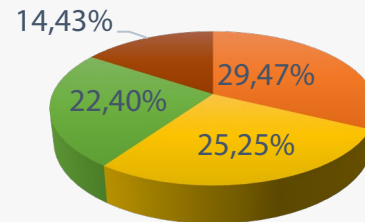


Indonesia 34 Province Contribution



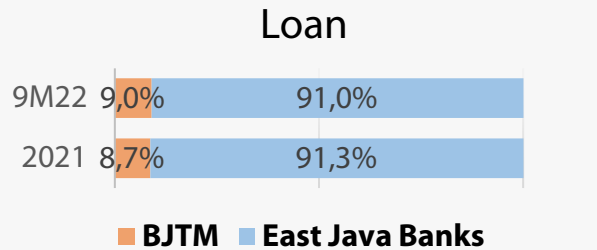
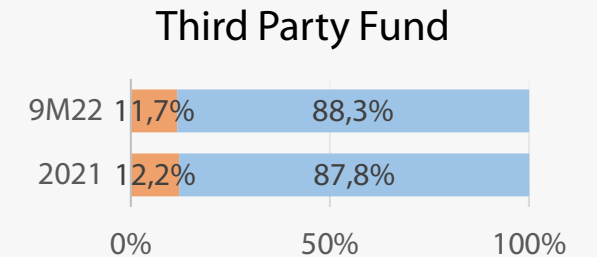
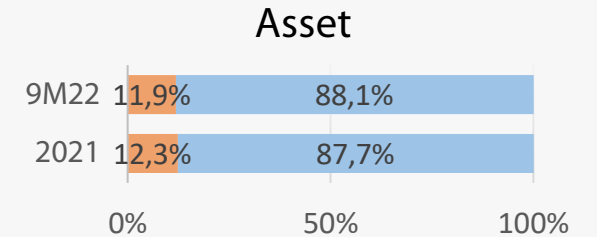
- 1. DKI Jakarta
- 2. East Java
- 3. West Java
- 4. Central Java

Java Contribution



- 1. DKI Jakarta
- 2. East Java
- 3. West Java
- 4. Central Java

BANK JATIM MARKET SHARE IN EAST JAVA



Source: BPS Statistic & Financial State Authority & Central Bank of Indonesia

EAST JAVA GRDP Rp 2.730,91 Tr
GRDP GROWTH +4,76% (Yoy)

GOVERNMENT FUND
 Rp 18,08 Tr

MULTIPURPOSE LOAN
 Rp 23,867 Tr (+6,70% Yoy)

HIGHLIGHT FINANCIAL PERFORMANCE

Balance Sheet (In billion Rp)				Income Statement In billion Rp				Ratio		
	FY21	FY22	YoY		FY21	FY22	YoY		FY21	FY22
ASSET	100,723	103,031	2.29%	Interest Income	6,581	6,775	2.94%	ROA	2.05%	1.95%
Bank Placements	18,935	18,006	-4.90%	Interest Expense	(1,977)	(1,968)	-0.47%	ROE	17.26%	16.24%
Marketable Securities	35,810	35,136	-1.88%	Net Interest Income	4,604	4,806	4.40%	NIM	5.11%	5.11%
				Pre-Provision Opt Profit	2,228	2,332	4.65%	LDR	51.38%	56.50%
				Provision Expense	(432)	(387)	-10.54%	BOPO	75.95%	76.15%
				Net profit	1,523	1,543	1.30%	CAR	23.52%	24.74%
LOAN	42,750	46,197	8.06%					CASA	61.15%	61.12%
- Commercial	10,464	11,199	7.02%	Ratio	FY21	FY22		COF	2,09%	2,67%
- SME	5,025	6,344	26.24%	Loan at Risk	6.57%	4.81%		Credit Cost	1.10%	0.84%
- Consumer	27,260	28,654	5.11%	NPL Gross	4.48%	2.83%				
				NPL Net	0.96%	1.01%				
				Coverage Ratio	95.57%	100.72%				
THIRD PARTY FUND	83,202	81,767	-1.72%							
- Current Account	25,976	23,635	-9.01%							
- Saving Account	24,899	26,344	5.80%							
- Time Deposit	32,327	31,789	-1.66%							

STRATEGY FOR 2023

BANK JATIM TRANSFORMATION

OUTCOME



To be Number 1 BPD (Regional Development Bank), strong and highly competitive.
Contribute significantly to sustainable regional economic growth.

INTERMEDIATE
TARGET



Competitiveness

BUSINESS
PROCESS



Pillars 1

Organizational
Transformation

Pillars 2

Human Capital
Transformation

Pillars 3

Rule Making Rules
Transformation

Pillars 4

Digital Banking & IT
Transformation

Pillars 5

Corporate Action

SUPPORT



HUMAN CAPITAL



INFRASTRUCTURE



SYSTEM & OPERATION PROCEDURE

FOUNDATION



BANK JATIM's VISION AND MISSION

SUSTAINABILITY GOVERNANCE

GREEN BANKING



Paperless business activities: E-Filling, SP2D Online, E-Samsat, Jatim Loan, Jatim Kilat, E-KMG. Promo lending rates for green environment applied business.

CORPORATE SOCIAL RESPONSIBILITY



Corporate Social Responsibility into culture, health, education, and social

HUMAN CAPITAL IMPROVEMENT



Jatim Improvement Meeting, Work Life Balance (WLB) Town Hall Meeting Reward & Punishment Employee & Family Health Insurance, Employee fair promotion programs.

GOOD CORPORATE GOVERNANCE



ISO 27001:2013



Gratifikasi Control Unit

MESOP, Internal Audit Committee, Remuneration & Nomination Committee, Risk Monitoring Committee.

BALANCE SHEET

Information In bn Rp	FY21	FY22	YoY	4Q21	3Q22	4Q22	YoY	QoQ
Total Asset	100,723	103,031	2.29%	(279)	(10,448)	4,554	-1729.66%	-143.59%
Bank Placement	18,935	18,006	-4.90%	(256)	(2,922)	2,202	-960.51%	-175.38%
Marketable Securities	35,810	35,136	-1.88%	308	(9,986)	2,138	595.09%	-121.41%
LOAN	42,750	46,197	8.06%	(286)	2,435	221	-177.28%	-90.92%
Allowance for Impairment Losses	(1,865)	(1,366)	-26.75%	(77)	77	371	-579.50%	384.92%
- Marketable Securities	(6)	0	-93.27%	(2)	0	0	-108.55%	-275.27%
- Loan	(1,831)	(1,319)	-28.00%	(50)	76	390	-873.64%	415.34%
- others	(27)	(47)	71.17%	(25)	1	(19)	-24.33%	-2246.88%
Third Party Fund	83,202	81,767	-1.72%	(2,925)	(11,920)	(1,214)	-58.48%	-89.81%
- Current Account	25,976	23,635	-9.01%	2,624	(3,129)	(1,291)	-149.19%	-58.74%
- Saving Account	24,899	26,344	5.80%	2,676	1,090	2,193	-18.03%	101.13%
- Time Deposit	32,327	31,789	-1.66%	(8,225)	(9,882)	(2,117)	-74.26%	-78.58%
Equity	10,911	11,446	4.91%	355	233	538	51.52%	130.66%

INCOME STATEMENT

Information In billion Rp	FY21	FY22	YoY	4Q21	3Q22	4Q22	YoY	QoQ
Interest Income	6,581	6,775	2.94%	1,731	1,735	1,689	-2.40%	-2.67%
Interest Expense	(1,977)	(1,968)	-0.47%	(499)	(454)	(544)	9.03%	19.75%
Net Interest Income	4,604	4,806	4.40%	1,232	1,281	1,145	-7.03%	-10.61%
Non Int Opt Inc	523	656	25.42%	139	144	194	39.70%	34.47%
Non Int Opt Exp	(2,899)	(3,131)	7.99%	(1,058)	(806)	(930)	-12.10%	15.38%
Pre-Provision Opt Profit	2,228	2,332	4.65%	313	620	410	30.84%	-33.90%
Provision Expense	(432)	(387)	-10.54%	(76)	(108)	(69)	-9.74%	-36.22%
- Loan	(431)	(376)	-12.63%	(76)	(108)	(65)	-15.04%	-40.32%
- Non Loan	(1)	(10)	758.97%	0	1	(4)	-6060.47%	-642.70%
Non Opt Profit	142	85	-40.18%	169	(13)	114	-32.55%	-956.53%
Pre Tax Profit	1,938	2,030	4.75%	406	499	455	12.08%	-8.81%
Taxes	(415)	(487)	17.43%	(68)	(111)	(115)	69.19%	4.07%
Net Profit	1,523	1,543	1.30%	338	388	339	0.54%	-12.50%

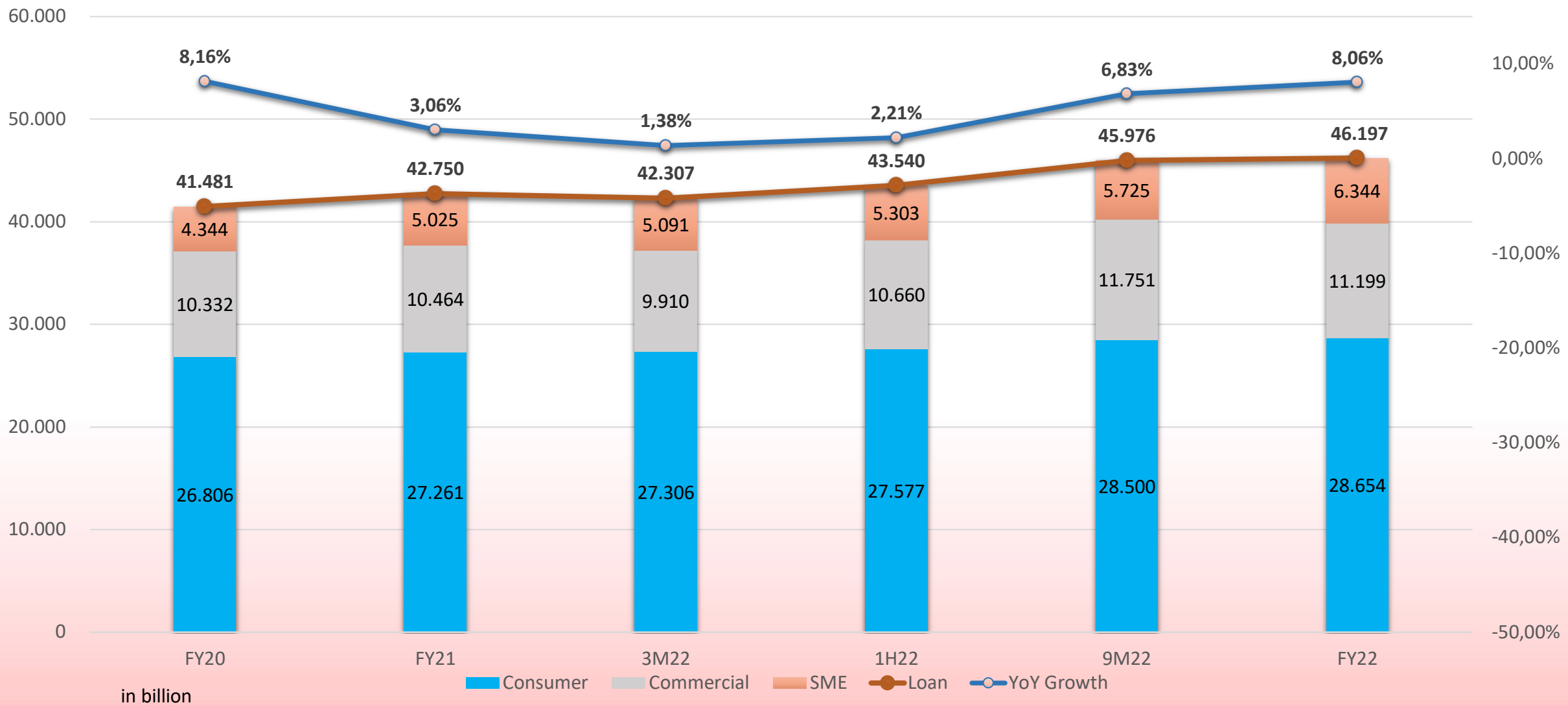
FINANCIAL RATIOS

RATIO	FY21	3M22	1H22	9M22	FY22
ROA	2,05%	2,31%	2,05%	2,02%	1,95%
ROE	17,26%	22,07%	17,58%	15,85%	16,24%
NIM	5,11%	5,08%	4,92%	5,17%	5,11%
LDR	51,38%	46,31%	45,88%	55,40%	56,50%
CAR	23,52%	23,67%	23,31%	22,65%	24,74%
BOPO	75,95%	68,43%	74,70%	74,24%	76,15%
Coverage Ratio	95,57%	96,43%	99,39%	99,89%	100,72%
Credit Cost	1,01%	1,10%	0,97%	0,92%	0,84%
CASA	61,15%	55,04%	53,86%	59,14%	61,12%

THIRD PARTY FUND

Current Account	FUNDING GROWTH			COMPOSITION		TICKET SIZE (In Million)	
	FY21	FY22	YoY	FY21	FY22	FY21	FY22
Government	20,666	17,771	-14.01%	24.84%	21.73%	160,201.9	136,697.4
Private	5,310	5,864	10.43%	6.38%	7.17%	35.9	39.2
Total	25,976	23,635	-9.01%	31.22%	28.90%	175.3	157.8
Saving Account							
Simpeda	16,010	16,469	2.86%	19.24%	20.14%	7.1	7.0
Siklus	4,702	5,219	11.00%	5.65%	6.38%	7.5	6.1
Tab Haji	301	311	3.46%	0.36%	0.38%	1.9	0.1
TabunganKu / SimPel	3,589	4,039	12.53%	4.31%	4.94%	0.8	4.5
Barokah	297	306	3.17%	0.36%	0.37%	7.0	6.6
Total	24,899	26,344	5.80%	29.93%	32.22%	3.2	3.0
Time Deposit							
≤ 3 Month	23,449	23,620	0.73%	28.18%	28.89%	395.0	390.2
≥ 6 Month	8,878	8,169	-7.98%	10.67%	9.99%	1,922.0	1,439.2
Total	32,327	31,789	-1.66%	38.85%	38.88%	505.2	480.2

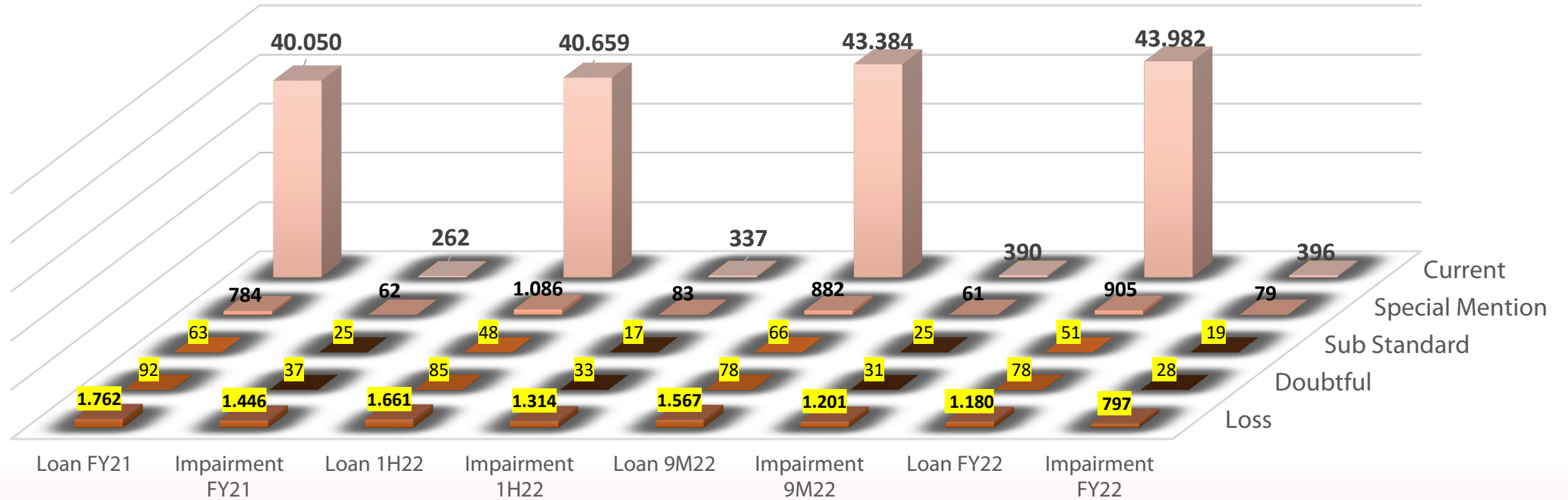
LOAN GROWTH



LOAN

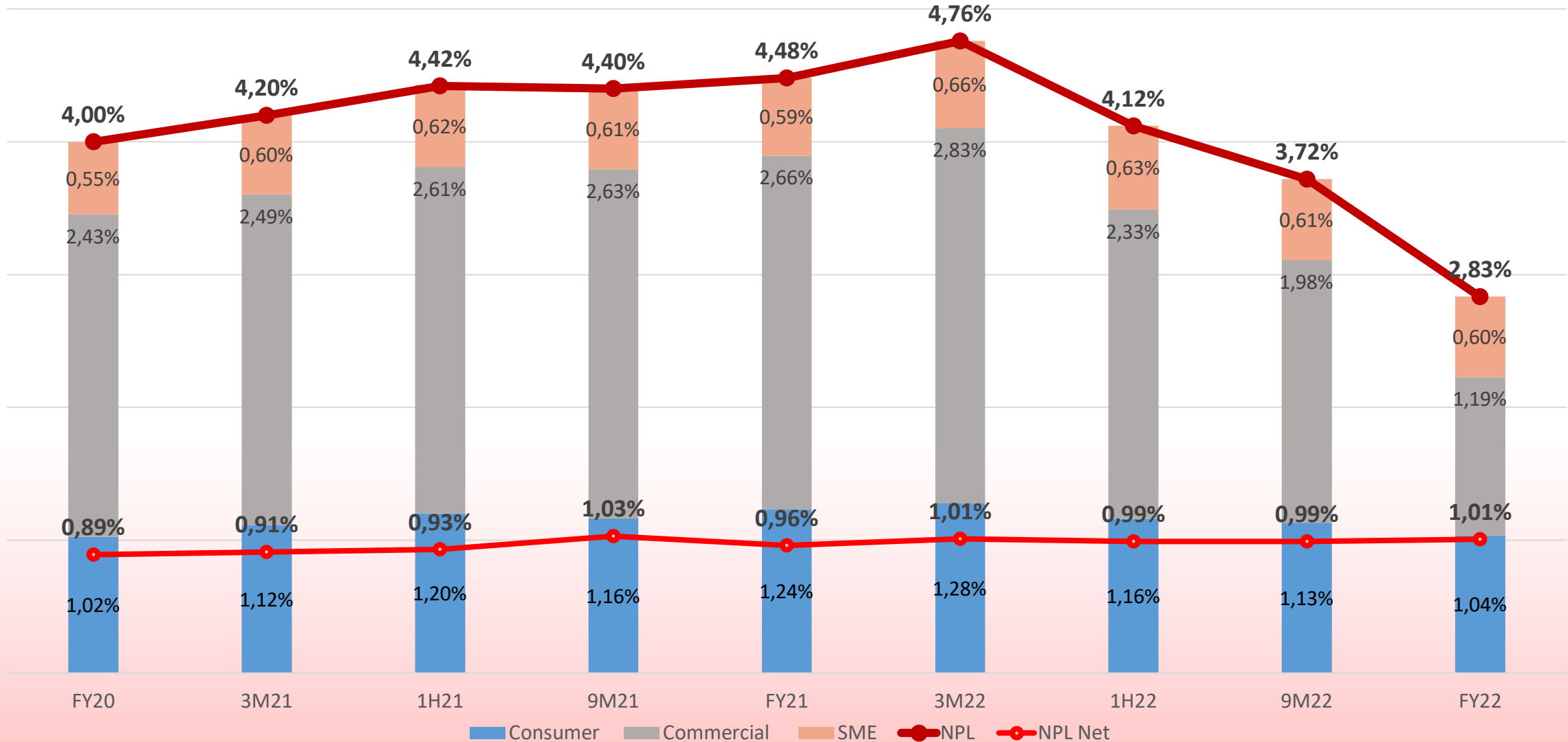
CONSUMER	LENDING GROWTH			COMPOSITION		TICKET SIZE (In Million)	
	FY21	FY22	YoY	FY21	FY22	FY21	FY22
Multi Purpose	22,369	23,867	6.70%	52.32%	51.66%	96.7	96.7
Mortgage	2,523	2,393	-5.13%	5.90%	5.18%	184.3	177.2
Other	2,369	2,394	1.04%	5.54%	5.18%	329.8	271.7
Total	27,260	28,654	5.11%	63.77%	62.03%	108.1	106.5
COMMERCIAL							
Standby Loan	515	276	-46.31%	1.20%	0.60%	859.1	480.5
Keppres	698	435	-37.71%	1.63%	0.94%	501.4	293.1
Overdraft	2,942	2,645	-10.07%	6.88%	5.73%	1,124.9	1,143.7
Syndicate	3,813	5,198	36.34%	8.92%	11.25%	152,506.8	129,954.6
General	2,497	2,645	5.91%	5.84%	5.72%	1,747.4	1,667.5
Total	10,464	11,199	7.02%	24.48%	24.24%	1,726.5	1,867.2
S M E							
Jatim Ritel	1,665	1,624	-2.49%	3.90%	3.51%	81.6	89.3
Jatim Mikro	1,624	1,267	-21.96%	3.80%	2.74%	7.2	9.4
KUR	577	2,436	322.39%	1.35%	5.27%	116.9	104.6
Others	1,160	1,017	-12.27%	2.71%	2.20%	62.6	62.4
Total	5,025	6,344	26.24%	11.75%	13.73%	18.7	33.0

LOAN BREAKDOWN



	FY19	FY20	FY21	3M22	1H22	9M22	FYM22
NPL Gross	2,77%	4,00%	4,48%	4,76%	4,12%	3,72%	2,83%
NPL Net	0,71%	0,89%	0,96%	1,01%	0,99%	0,99%	1,01%
Coverage Ratio	92,40%	87,69%	95,57%	96,43%	99,39%	99,89%	100,72%

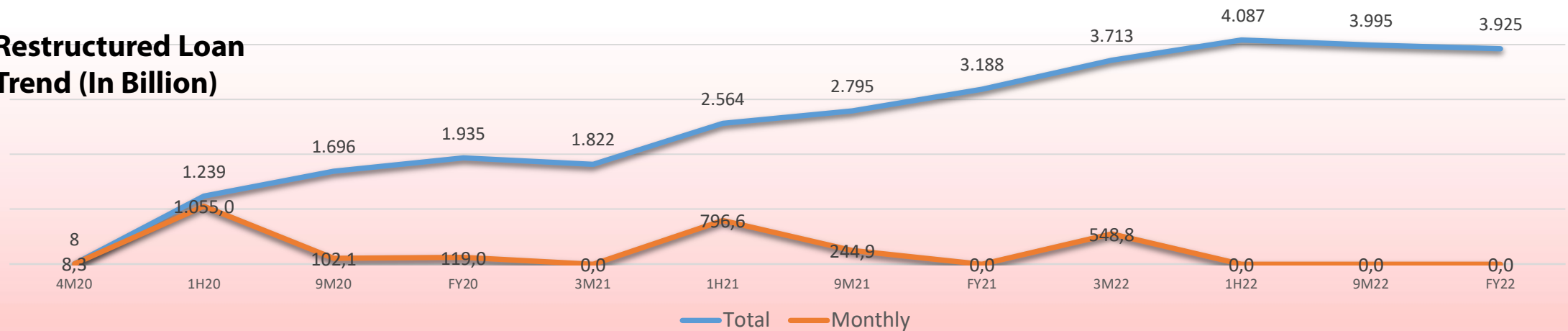
NON PERFORMING LOAN



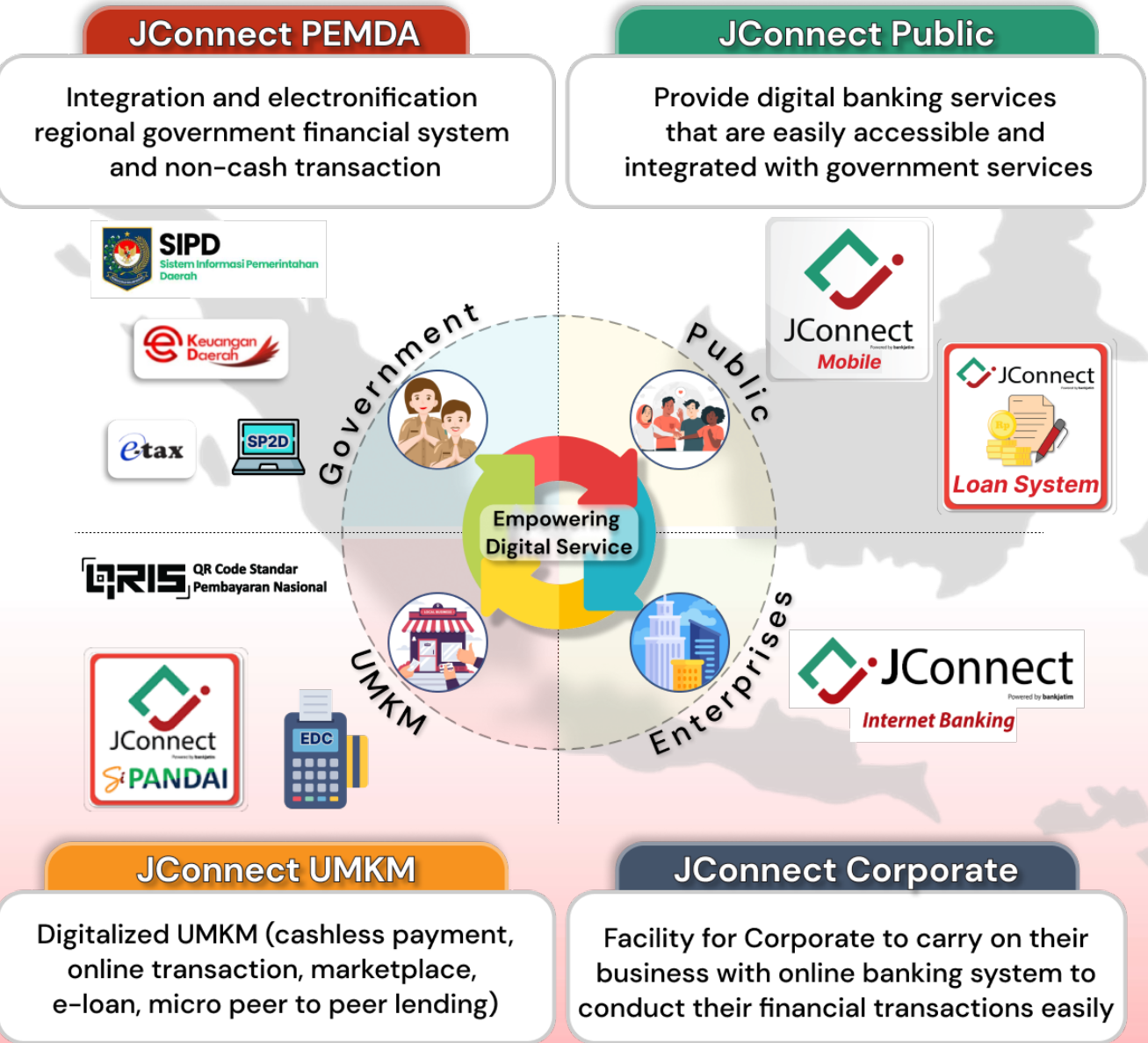
COVID-19 LOAN RESTRUCTURE

LOAN SECTOR	TOTAL OUTSTANDING	COVID LOAN RESTRUCTURED			
		OUTSTANDING	COMPOSITION	NPL	
CONSUMER	28,654	158	0.55%	5.90%	
COMMERCIAL	11,199	3,558	31.77%	1.02%	
SME	6,344	210	3.30%	1.38%	
TOTAL	46,197	3,925	8.50%	1.24%	

Restructured Loan Trend (In Billion)



DIGITALIZATION WITH JCONNECT



JConnect PEMDA 38 Cities/Regencies & 300 successful digitalization

JConnect Mobile 508 K users & IDR 28.9 T transactions nominal

JConnect QRIS 62.5 K merchants & IDR 303 T transactions nominal

JConnect Loan System 99.7 K total applications

JConnect Laku Pandai 3 K total agents

JConnect Corporate Internet Banking 6.3 K users & IDR 6.2 T transactions nominal

4,696
TOTAL NETWORKS

	bankjatim		2021	2022
Head Office	1	=	1	
Branch Office	48	=	48	
Sub-Branch Office	172	=	172	
Functional Office	213	↑	215	
Sharia Office	195	=	195	
Mobile Cash	104	↓	43	
CDM/CRM	58	↑	65	
ATM	805	↑	841	
Laku Pandai	978	↑	2,912	
Payment Point	256	↓	204	



OPTIMUM STRATEGY 2023

1
Optimize
IT Foundation &
Security System

2
Provide
Business Intelligence
to Support
Business Branch
and Division

3
Toward Dynamic
Modern Office

4
Innovate,
Streamline,
and Automate
Business Process

5
Modernize
Customer Experience

6
Unified
Service Excellence

7
Maximize
Jatimers
Digital Capability

- :: Enhancement Regulatory Reporting
- :: Pipeline
- :: Reconcile
- :: Fund
- :: Credit & Non-Performing Loan

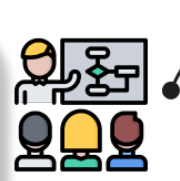
- :: Standardize Office Facade
- :: Digital Branch

- :: JConnect Loan System
- :: JConnect General Affair System
- :: Trade Finance
- :: Custody
- :: International Banking

Training & Certification to support human resources capabilities in preparing business modernization and digital transformation

- :: Product Improvement
- :: Service Standard
- :: Early Warning system

- :: JConnect Mobile
--> Target 1 Million Users in 2023
- :: JConnect Corporate Internet Banking
--> Target 10K Users in 2023
- :: JConnect Laku Pandai
--> Target 8.7 K Agents in 2023

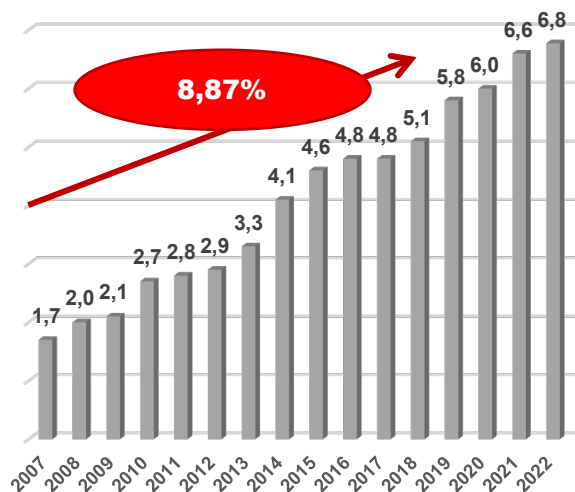


GUIDANCE & OUTLOOK 2023

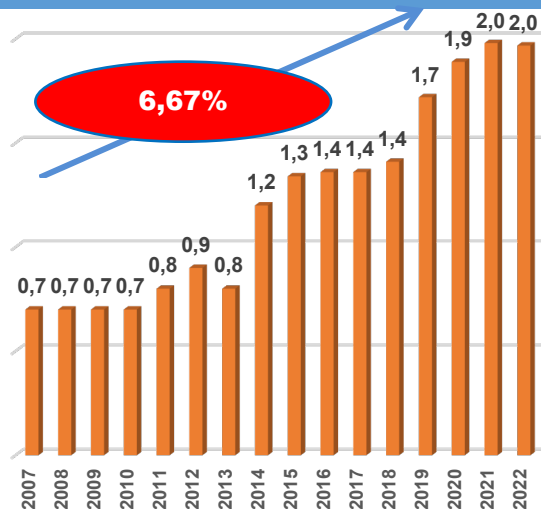
Description	Actual	Target	Actual	Target
	2021	2022 Rev	2022	2023 E
Total Asset	20,45%	2 - 3%	2,29%	1-2%
Loan	3,06%	4 - 5%	8,06%	12-13%
Third Party Fund	21,52%	2 - 3%	-1.72%	8-9%
Pre Tax Profit	28,57%	1 - 2%	4.75%	5-6%
Financial Ratio				
- CAR	23,52%	22 - 23%	24.74%	22-23%
- LDR	51,38%	51 - 52%	56.50%	58-60%
- NPL Gross	4,48%	3,5 – 3,8%	2.83%	2,7-3,0%
- NIM	5,11%	4,8 – 5,0%	5.11%	5,3-5,4%
- BOPO	75,95%	74 - 75%	76.15%	74-75%
- ROE	17,26%	16 - 17%	16.24%	16-17%
- ROA	2,05%	1,8 – 2,0%	1.95%	1,9-2,1%

COMPOUND ANNUAL GROWTH RATE

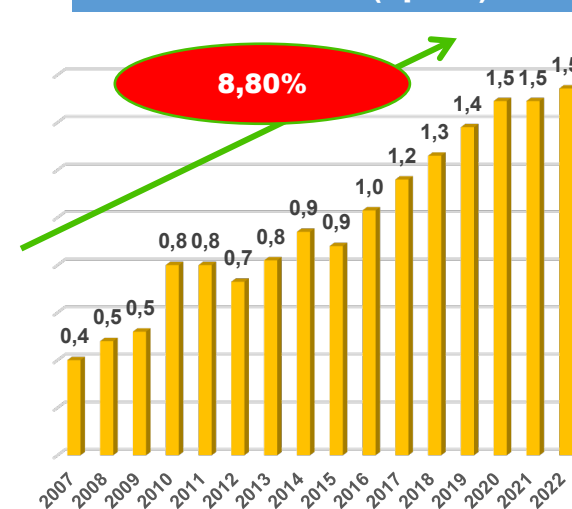
INTEREST INCOME (Rp Tril)



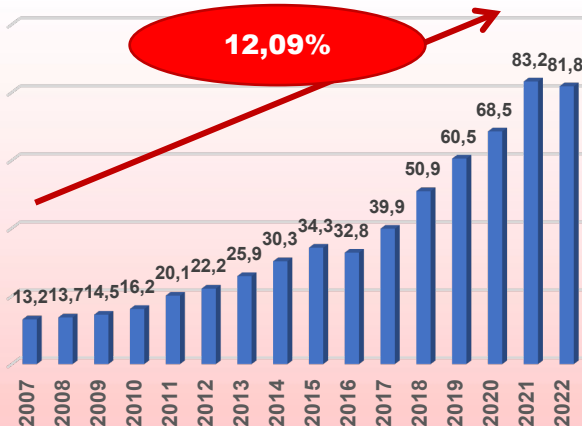
INTEREST EXPENSE (Rp Tril)



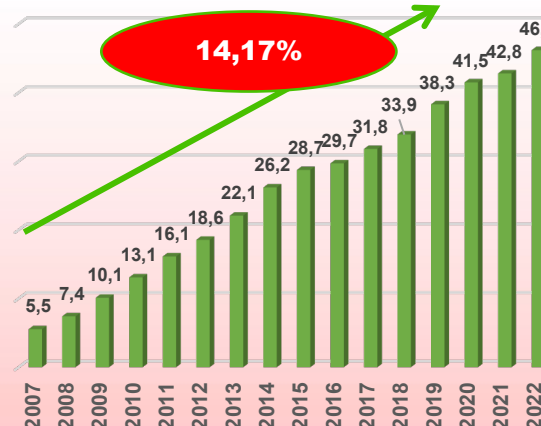
NET PROFIT (Rp Tril)



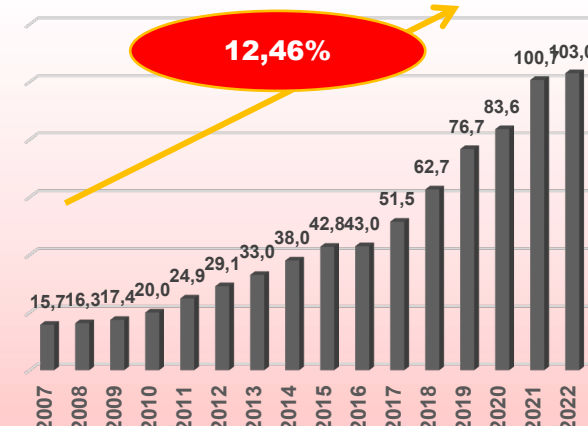
THIRD PARTY FUND (Rp Tril)



LOAN (Rp Tril)



TOTAL ASSET (Rp Tril)



APPENDIX

QUARTERLY BALANCESHEET

Information In billion Rp	FY17	FY18	FY19	FY20	3M21	1H21	9M21	FY21	3M22	1H22	9M22	FY22
Total Asset	51.519	62.689	76.715	83.619	89.648	95.479	101.003	100.723	105.654	108.925	98.477	103,031
Loan	31.754	33.893	38.352	41.481	41.731	42.597	43.036	42.750	42.307	43.540	45.976	46,197
Allowance for Impairment Losses	(1.394)	(1.201)	(988)	(1.464)	(1.572)	(1.657)	(1.787)	(1.865)	(1.971)	(1.814)	(1.737)	(1,366)
Third Party Fund	39.845	50.916	60.546	68.468	76.088	81.524	86.126	83.202	91.356	94.902	82.982	81,767
- Current Account	12.002	19.286	23.826	21.129	22.552	22.961	23.352	25.976	27.532	28.055	24.926	23,635
- Saving Account	15.847	19.112	22.224	22.874	20.477	22.205	22.223	24.899	22.747	23.060	24.151	26,344
- Time Deposit	11.996	12.518	14.496	24.465	33.060	36.357	40.551	32.327	41.076	43.787	33.905	31,789
Equity	7.816	8.472	9.186	10.005	10.483	10.090	10.556	10.911	10.471	10.675	10.908	11,446

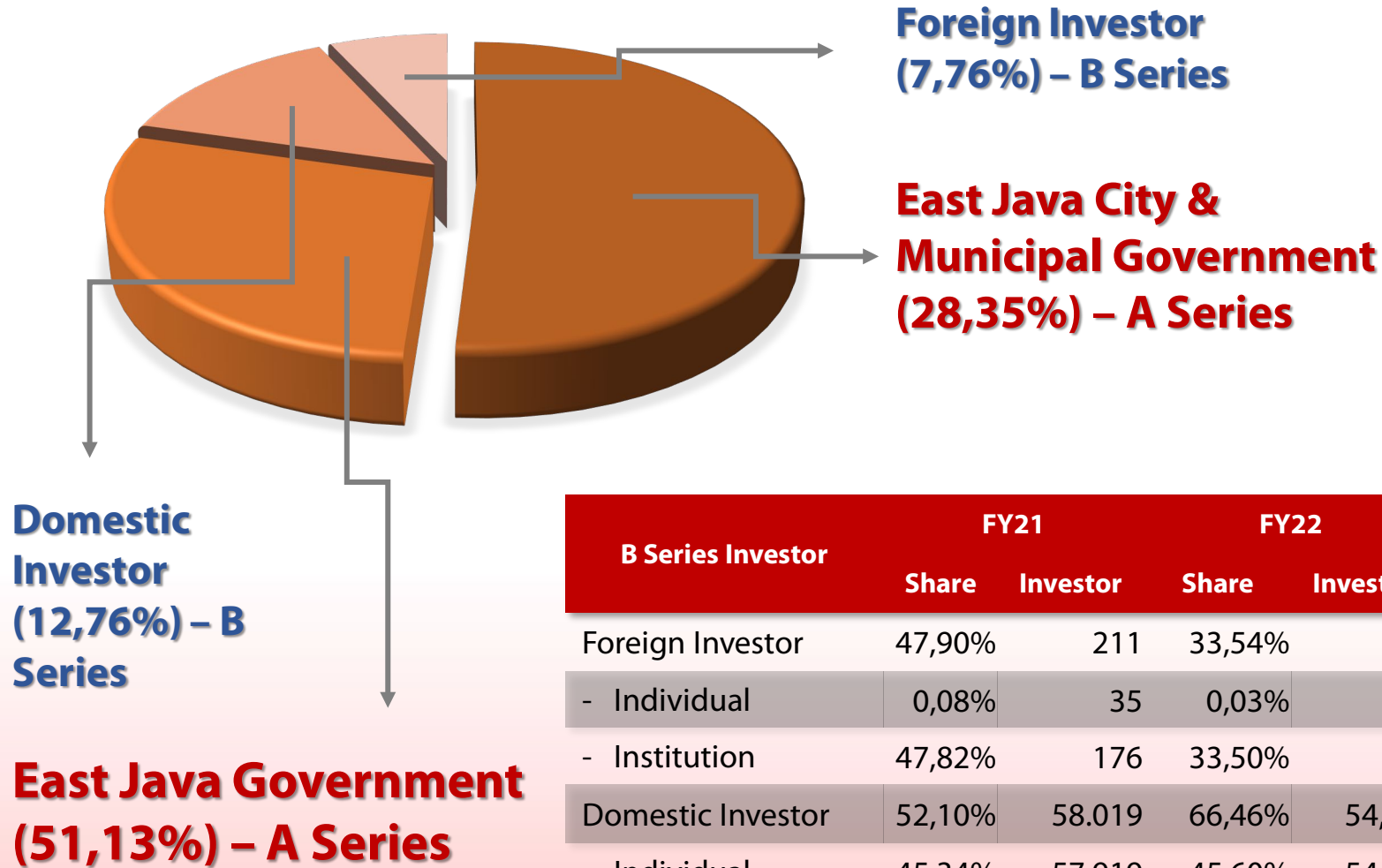
QUARTERLY INCOME STATEMENT

Information In billion Rp	FY18	FY19	FY20	3M21	1H21	9M21	FY21	3M22	1H22	9M22	FY22
Interest Income	5.137	5.766	6.013	1.575	3.185	4.851	6.581	1.674	3.350	5.086	6,775
Interest Expense	(1.414)	(1.723)	(1.891)	(493)	(988)	(1.479)	(1.977)	(467)	(971)	(1.425)	(1,968)
Net Interest Income	3.722	4.043	4.122	1.082	2.198	3.372	4.604	1.208	2.380	3.661	4,806
Non Int Opt Inc	491	560	504	126	262	384	523	143	318	462	656
Non Int Opt Exp	(2.360)	(2.424)	(2.532)	(501)	(1.189)	(1.841)	(2.899)	(634)	(1.395)	(2.201)	(3,131)
Pre-Provision Opt Profit	1.853	2.180	2.094	708	1.271	1.915	2.228	717	1.302	1.922	2,332
Provision Expense	(134)	(370)	(568)	(128)	(217)	(356)	(432)	(116)	(210)	(318)	(387)
- Loan	(130)	(361)	(560)	(115)	(209)	(355)	(431)	(115)	(203)	(312)	(376)
- Non Loan	(3)	(9)	(8)	(14)	(8)	(1)	(1)	(1)	(7)	(6)	(10)
Non Opt Profit	34	55	(19)	(5)	(19)	(27)	142	(9)	(16)	(29)	85
Pre Tax Profit	1.754	1.864	1.507	575	1.035	1.532	1.938	593	1.076	1.575	2,030
Taxes	(493)	(488)	(18)	(126)	(232)	(347)	(415)	(139)	(261)	(372)	(487)
Net Profit	1.260	1.377	1.489	448	803	1.185	1.523	454	815	1.203	1,543

LOAN GROWTH

CONSUMER	FY17	FY18	FY19	FY20	FY21	3M22	1H22	9M22	FY22
Multi Purpose	18.431	19.285	20.920	22.033	22.369	22.477	22.753	23.695	23,867
Mortgage	1.777	1.945	2.281	2.452	2.523	2.486	2.468	2.437	2,393
Other	2.080	2.282	2.182	2.321	2.369	2.343	2.356	2.367	2,394
Total	22.288	23.512	25.383	26.806	27.261	27.306	27.577	28.500	28,654
COMMERCIAL									
Standby Loan	472	454	554	461	515	390	491	563	276
Keppres	590	646	760	464	698	413	697	1.040	435
Overdraft	2.928	3.125	3.104	3.161	2.942	2.878	2.787	2.778	2,645
Syndicate	992	1.269	2.778	4.093	3.813	3.764	4.189	4.866	5,198
General	1.462	1.767	2.033	2.152	2.497	2.464	2.496	2.503	2,645
Total	6.444	7.260	9.229	10.332	10.464	9.910	10.660	11.751	11,199
SME									
Jatim Ritel	1.369	1.489	1.879	1.892	1.665	1.646	1.605	1.599	1,624
Jatim Mikro	638	724	853	1.199	1.624	1.343	1.120	1.053	1,267
KUR					577	981	1.441	2.016	2,436
Others	1.016	908	1.007	1.253	1.159	1.121	1.137	1.057	1,017
Total	3.023	3.121	3.739	4.344	5.025	5.091	5.303	5.725	6,344

STOCKS OWNERSHIP



B Series Investor	FY21		FY22	
	Share	Investor	Share	Investor
Foreign Investor	47,90%	211	33,54%	175
- Individual	0,08%	35	0,03%	14
- Institution	47,82%	176	33,50%	161
Domestic Investor	52,10%	58.019	66,46%	54,771
- Individual	45,34%	57.919	45,60%	54,693
- Institution	6,76%	100	20,87%	78

TOP 10 B SERIES NATION

No	B Series Nation	Share FY21	Share FY22
1	Indonesia	52,10%	66,44%
2	United States	19,58%	16,50%
3	Luxembourg	5,05%	4,65%
4	Finland	6,49%	4,22%
5	Norway	6,68%	1,59%
6	Swiss	1,13%	1,37%
7	Canada	1,53%	1,25%
8	Cayman Islands	0,60%	0,77%
9	German	1,04%	0,83%
10	Ireland	3,74%	1,03%

STOCKS



Fiscal year	Payment of Dividend Cash Per Share (IDR)	Net Profit (IDR bn)	Dividen Payment Ratio
2017	44,10	1.159	56,96%
2018	45,61	1.260	54,26%
2019	48,20	1.377	52,58%
2020	48,85	1.489	49,26%
2021	52,11	1.523	51,37%

BJTM Price Des 31, 2022 IDR 735/ share	
PBV	0.96
EPS(ann net profit)	102.75
PER	7.15
Market Capital	Rp 11.036 tr



PEFINDO
CREDIT RATING AGENCY

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



IDX
Indonesia Stock Exchange

Asean Corporate Governance Scorecard (ACGS)
ASEAN Asset Class PLC's



KEHATI

1. INDEKS ESG QUALITY 45 IDX KEHATI
2. INDEKS ESG SECTOR LEADERS IDX KEHATI

AWARDS



Bank Penyalur KUR Terbaik
 “Dirjen Perbendaharaan Jawa Timur”



The Most Efficient in Banking Operation for BPD
 “CNBC Indonesia Awards 2022”



Digital Innovation for Sustainable Business - JConnect
 “MNC Awards”



3rd Best Overall Performance
 “Infobank Service Excellence 2022”



2nd Bank Umum Konvensional
 “Infobank Digital Brand Awards 2022”



Top Digital Implementation 2022
 “IT Works Awards 2022”

BOARD OF COMMISSIONERS



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
Commissioner

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



EKO SUSETYONO
Director of Risk Management

- Experience:
- SEVP Management Risk of Pegadaian
 - Deputy Management Risk Operational and Market Risk of BRI



R. ARIEF WICAKSONO
Director of Micro, Retail, and Medium

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



ZULHELFI ABIDIN
Director of IT & Digital

- Experience:
- President Commissioner of PT. Digital Prima Sejahtera
 - Senior IT System Advisor of PT R17
 - Director Network * IT Solution of PT Telkom Indonesia



TONNY PRASETYO
Act. Compliance Director

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



EDI MASRIANTO
Director of Finance, Treasury & Global Services

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

THANK YOU



PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk
Investor Relation
Bank Jatim Kantor Pusat Lt. 4
Jalan Basuki Rachmat No. 98 – 104, Surabaya 60271

Telp: (031) 5310090 ext. 475
Email: iru@bankjatim.co.id
Website: www.bankjatim.co.id