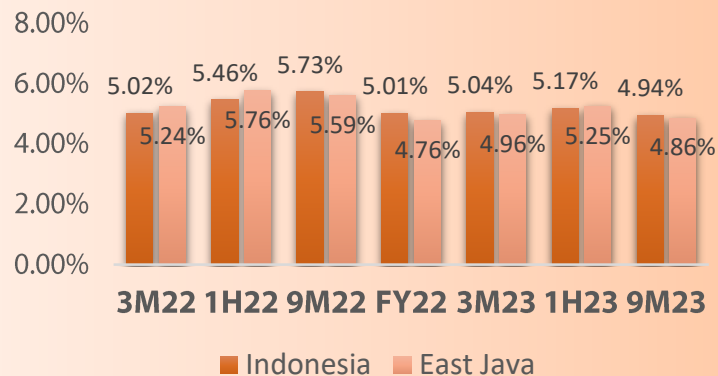


**PT BANK PEMBANGUNAN DAERAH  
JAWA TIMUR Tbk**  
**CORPORATE PRESENTATION FY23**

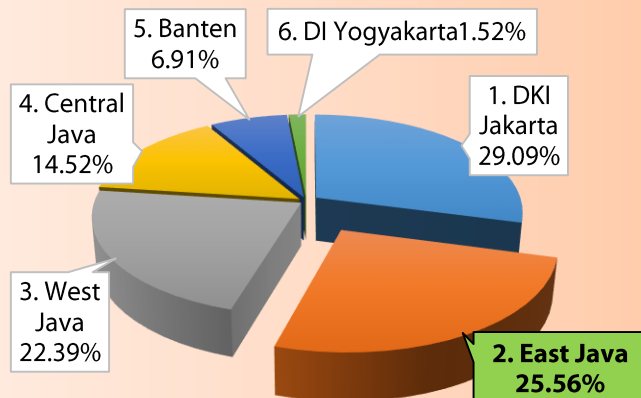
*January 23<sup>rd</sup>, 2024*

# MACRO ECONOMIC

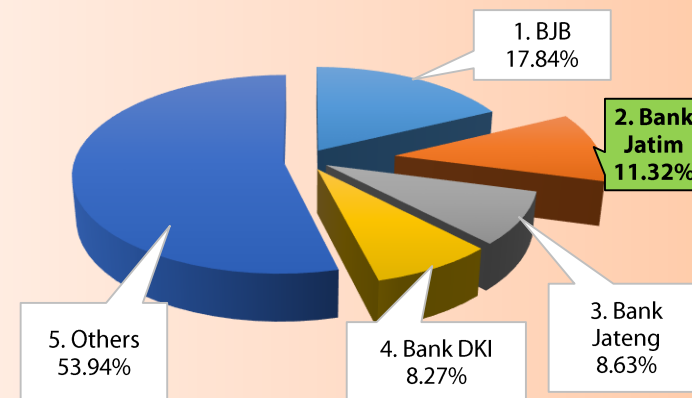
## Indonesia vs East Java Economic Growth (9M23)



## GDP Java Contribution (9M23)



## Regional Development Bank Market Share (9M23 by Asset)



## GRDP Structure By Economic Sector (%) IDR 754,47 Tr (9M23)

No	Economic Sector	PDRB	%
1	Industry	226,794	30.06%
2	Trade	141,501	18.75%
3	Agriculture	91,432	12.12%
4	Construction	66,508	8.82%
5	Others	228,238	30.25%

## Source of Growth (%) By Expenditure IDR 754,47 Tr (9M23)

No	Expenditures Sector	PDRB	%
1	Household Consumption Exp.	450,789	59.75%
2	Gross Fixed Capital Formation	203,701	27.00%
3	Net Export	50,890	6.75%
4	Others	49,093	6.51%

## BJTM Among Indonesia Banks Industries (9M23)



# RECAP FROM 2023 PERFORMANCE

## **TO BE 1<sup>st</sup> REGIONAL BANK IN INDONESIA**

BJTM has declare new vision to be 1<sup>st</sup> regional bank in Indonesia, by continuing implement and adopt bank's business practice with maintain, scale up captive market , expand new business to bank but still connect with Regional Bank culture & surroundings;

## **BUSINESS & ORGANIZATION TRANSFORMATION**

Conduct transformation between business & organization to meet with customer need and also resilience, agile in any circumstances

## **BETTER PERFORMANCE BUT CHALLENGES STILL REMAIN**

All main financial indicator relatively meet with forecast but in order to responds macro economic issue, companies need to adjust some strategies and also to back up fundamental companies path keep on the track.



# BJTM SUSTAINABLE ECOSYSTEM



## REGIONAL & LOCAL GOVERNMENT

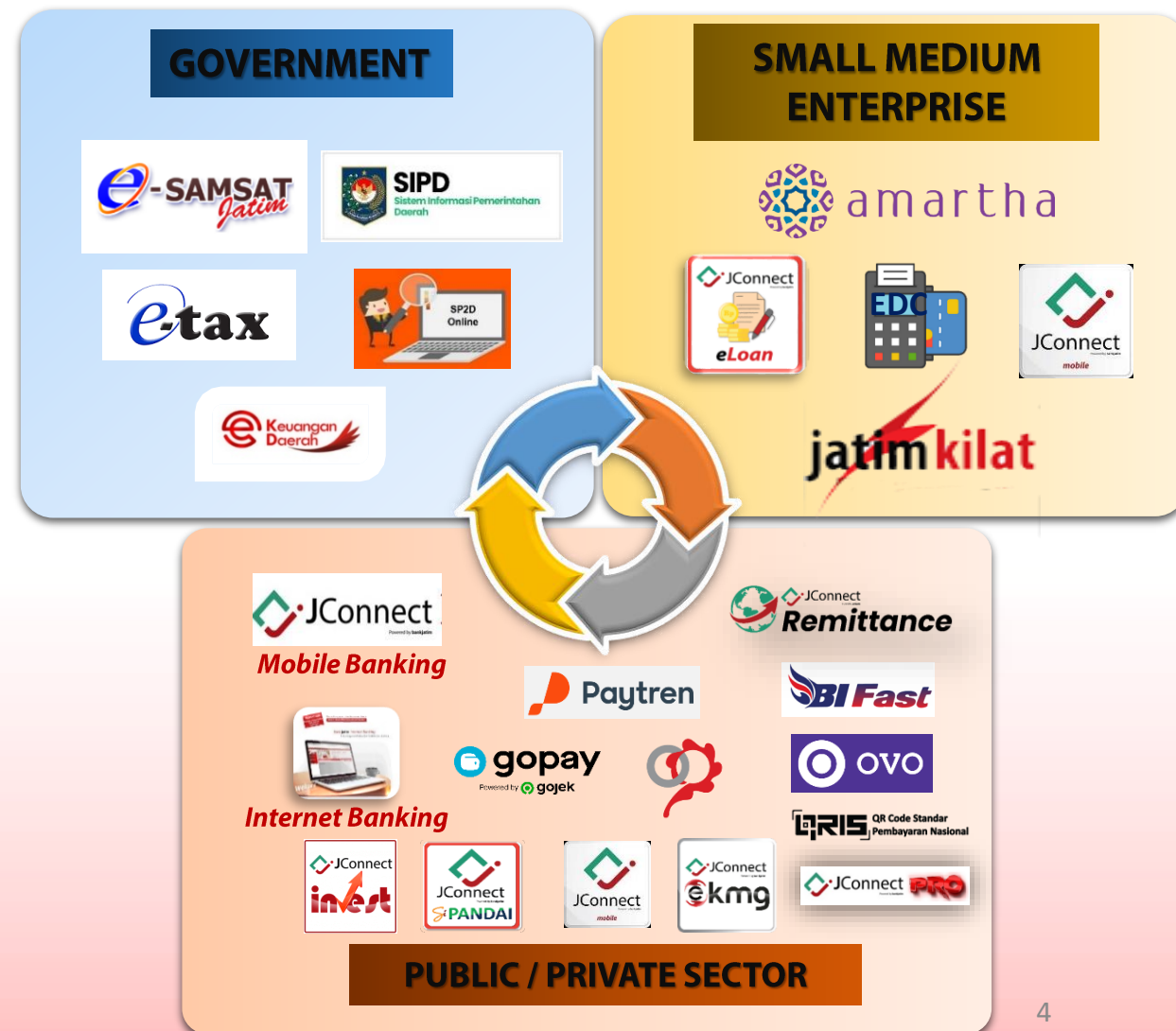
- Financial transactions (Payroll, Budget) in Regional, Local & Rural Government
- Financing to the institution, local public service agency, Cooperative, Civil Servants & contract employees

## SMALL MEDIUM ENTERPRISE

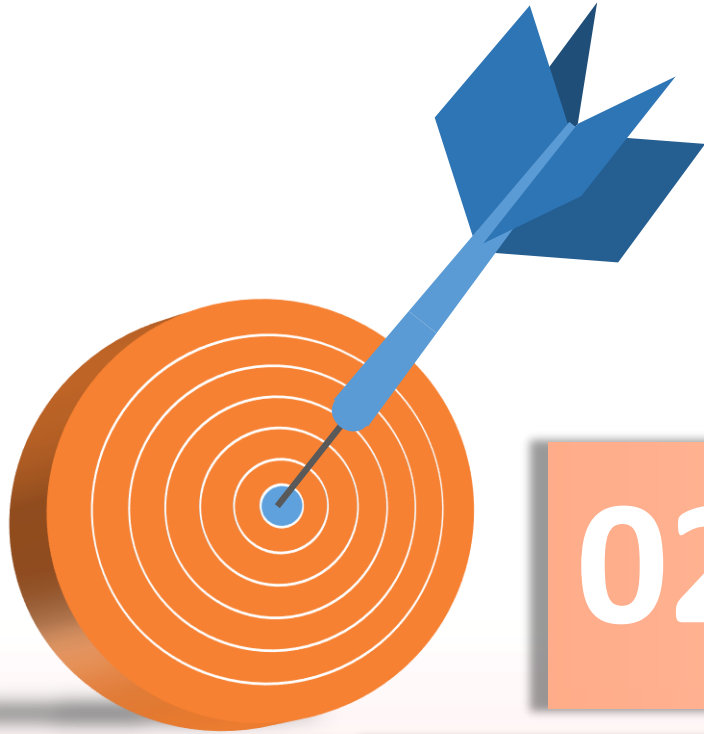
- Potential of 3 million MSMEs in East Java
- Bank Jatim network in all cities and districts in East Java (48 branch offices, 173 sub-branch offices, 215 cash offices etc)

## PUBLIC / PRIVATE SECTOR

- Financial Transaction in public / Private Sector
- Financing to the institution, Cooperative, employee & contract employee
- Financing of government and private project contractors



# DRIVING FORCE OF THE REGIONAL ECONOMY



## 01

### **REGIONAL GOVERNMENT'S STRATEGIC FINANCIAL PARTNER**

BJTM is a part of financial regional government ecosystem in all east java district. Regional budget cash management, payroll administration, regional infrastructure/ development/ procurement project, social assistance distribution and many more, as BJTM's captive market;

## 02

### **LOAN BUSINESS SEGMENTATION POLICY**

In order to scale up and boosting loan business through a new opportunity, BJTM initiate loan segmentation policy but still keep maintain BJTM ecosystem. These policy brings exponential growth through Micro Small & Medium Enterprise and enlarge BJTM new business market area;

## 03

### **HIGH DEVIDEND PAYMENT**

Stable ecosystem and captive market, massive penetration in new business and also consistently in high dividend make BJTM as one of preferences public company in Indonesia for investor.

# JCONNECT PERFORMANCE

## JCONNECT MOBILE



User	<b>641.266 (+29% Yoy)</b>
Transaction	<b>38,04 Million (+56% Yoy)</b>
Transaction Amount	<b>42 Trillion (+45% Yoy)</b>

## JCONNECT AGEN JATIM



User	<b>7.158 (+146% Yoy)</b>
Transaction	<b>414.279</b>
Transaction Amount	<b>92,3 Billion</b>

## J NETWORK FY22 FY23 Yoy

CDM/CRM	841	854	2%
ATM	65	94	45%
AGENT (AGEN JATIM)	2.912	7.158	146%

## JCONNECT IB CORPORATE



User	<b>8.319 (+31% Yoy)</b>
Transaction	<b>1,8 Million</b>
Transaction Amount	<b>11,7 Trillion (+25% Yoy)</b>

## JCONNECT QRIS



User	<b>136.274 (+133% Yoy)</b>
Transaction	<b>4,6 Million (+160% Yoy)</b>
Transaction Amount	<b>697 Billion (+262% Yoy)</b>

## IT BUDGET

PERIOD	CAPEX BUDGET	OPEX BUDGET	TOTAL IT BUDGET
2023	193.85 bn	73.96 bn	267,81 bn
2024	186.31 bn	87.24 bn	273.55 bn

## JCONNECT IB INDIVIDUAL



User	<b>82.387 (+314% Yoy)</b>
Transaction	<b>11.513 (-1,3% Yoy)</b>
Transaction Amount	<b>224,8 Billion</b>

## JATIM KILAT



Loan Application	<b>42,90 K</b>
Loan Approved	<b>35,71 K</b>
Loan Amount	<b>5,48 Trillion</b>

## BEYOND CAPTIVE MARKET



# BUILDING GROWTH THROUGH BUSINESS STRENGTHENING

BALANCE SHEET (In billion IDR)	FY22	FY23	Yoy
<b>ASSET</b>	<b>103,031</b>	<b>103,855</b>	<b>0.80%</b>
Bank Placements	18,006	13,697	-23.93%
Marketable Securities	35,136	30,875	-12.13%
<b>LOAN</b>	<b>46,197</b>	<b>54,761</b>	<b>18.54%</b>
-Commercial & SME	17,541	23,554	34.28%
-Consumer	28,655	31,207	8.91%
<b>DEPOSIT</b>	<b>81,767</b>	<b>78,197</b>	<b>-4.37%</b>
- Current Account	23,635	20,926	-11.46%
- Saving Account	26,344	28,816	9.38%
- Time Deposit	31,789	28,455	-10.49%

INCOME STATEMENT (In billion IDR)	FY22	FY23	Yoy
Interest Income	6,775	7,267	7.27%
Interest Expense	(1,968)	(2,316)	17.68%
Net Interest Income	4,806	4,951	3.01%
Pre-Provision Opt Profit	2,332	2,533	8.62%
Provision Expense	(387)	(671)	73.62%
<b>Net profit</b>	<b>1,543</b>	<b>1,470</b>	<b>-4.71%</b>
RATIO	FY22	FY23	
<b>NPL Gross</b>	2.83%	2.49%	
<b>NPL Net</b>	1.01%	1.21%	
<b>Coverage Ratio</b>	100.72%	100.08%	

RATIO	FY22	FY23
<b>ROA</b>	1.95%	1.87%
<b>ROE</b>	16.24%	13.96%
<b>NIM</b>	5.11%	5.57%
<b>LDR</b>	56.50%	70.03%
<b>BOPO</b>	76.15%	77.27%
<b>CAR</b>	24.74%	25.71%
<b>CASA</b>	61.12%	63.61%
<b>COLF</b>	3,04%	3,43%
<b>Credit Cost</b>	0.84%	1.23%

# BALANCE SHEET & INCOME STATEMENT

INFORMATION (In billion IDR)	FY22	FY23	Yoy	Q1	Q2	Q3	Q4
<b>Total Asset</b>	<b>103,031</b>	<b>103,855</b>	<b>0.80%</b>	<b>-6.22%</b>	<b>6.61%</b>	<b>3.92%</b>	<b>-2.97%</b>
Bank Placement	18,006	13,697	-23.93%	-27.33%	24.52%	-7.52%	-9.09%
Marketable Securities	35,136	30,875	-12.13%	-9.74%	5.83%	8.44%	-15.16%
<b>LOAN</b>	<b>46,197</b>	<b>54,761</b>	<b>18.54%</b>	<b>3.89%</b>	<b>2.54%</b>	<b>5.21%</b>	<b>5.77%</b>
<b>Allowance for Impairment Losses</b>	<b>(1,366)</b>	<b>(1,430)</b>	<b>4.70%</b>	<b>10.84%</b>	<b>-8.46%</b>	<b>1.17%</b>	<b>2.00%</b>
- Marketable Securities	(0.40)	(1)	27.67%	9.08%	-8.52%	-4.65%	34.17%
- Loan	(1,319)	(1,365)	3.51%	11.81%	-8.76%	1.22%	0.23%
- others	(47)	(65)	37.77%	-16.42%	2.66%	-0.76%	61.80%
<b>Deposit</b>	<b>81,767</b>	<b>78,197</b>	<b>-4.37%</b>	<b>-3.37%</b>	<b>4.60%</b>	<b>1.87%</b>	<b>-7.12%</b>
- Current Account	23,635	20,926	-11.46%	-6.67%	2.60%	-5.50%	-2.15%
- Saving Account	26,344	28,816	9.38%	-9.96%	4.99%	0.30%	15.36%
- Time Deposit	31,789	28,455	-10.49%	4.55%	5.65%	7.73%	-24.77%
<b>Equity</b>	<b>11,446</b>	<b>12,151</b>	<b>6.16%</b>	<b>-0.25%</b>	<b>0.32%</b>	<b>1.64%</b>	<b>3.43%</b>



# BALANCE SHEET & INCOME STATEMENT

INFORMATION (In billion IDR)	FY22	FY23	Yoy	Q1	Q2	Q3	Q4
<b>Interest Income</b>	6,775	7,267	<b>7.27%</b>	<b>1,725</b>	<b>1,720</b>	<b>1,834</b>	<b>1,988</b>
Interest Expense	(1,968)	(2,316)	<b>17.68%</b>	(578)	(525)	(602)	(611)
<b>Net Interest Income</b>	4,806	<b>4,951</b>	<b>3.01%</b>	<b>1,147</b>	<b>1,195</b>	<b>1,232</b>	<b>1,377</b>
Non Int Opt Inc	656	756	15.17%	196	192	175	193
Non Int Opt Exp	(3,131)	(3,174)	1.38%	(758)	(730)	(797)	(889)
<b>Pre-Provision Opt Profit</b>	2,332	<b>2,533</b>	<b>8.62%</b>	<b>585</b>	<b>657</b>	<b>610</b>	<b>680</b>
<b>Provision Expense</b>	(387)	<b>(671)</b>	<b>73.62%</b>	<b>(182)</b>	<b>(107)</b>	<b>(143)</b>	<b>(239)</b>
- Loan	(376)	(662)	75.97%	(172)	(103)	(141)	(246)
- Non Loan	(10)	(9)	-14.77%	(9)	(4)	(2)	6
Non Opt Profit	85	31	-63.34%	<b>(5)</b>	<b>(12)</b>	<b>8</b>	<b>39</b>
Pre Tax Profit	2,030	<b>1,893</b>	-6.76%	399	538	476	480
Taxes	(487)	(423)	-13.26%	(94)	(123)	(101)	(105)
<b>Net Profit</b>	<b>1,543</b>	<b>1,470</b>	<b>-4.71%</b>	<b>305</b>	<b>415</b>	<b>375</b>	<b>375</b>

# FINANCIAL RATIOS

RATIO	3M22	1H22	9M22	FY22	3M23	1H23	9M23	FY23
<b>ROA</b>	2,31%	2,05%	2,02%	1,95%	1,62%	1,91%	1,87%	1,87%
<b>ROE</b>	22,07%	17,58%	15,85%	16,24%	11,46%	13,80%	13,95%	13,96%
<b>NIM</b>	5,08%	4,92%	5,17%	5,11%	5,30%	5,38%	5,38%	5,57%
<b>LDR</b>	46,31%	45,88%	55,40%	56,50%	60,74%	59,54%	61,49%	70,03%
<b>BOPO</b>	68,43%	74,70%	74,24%	76,15%	79,02%	75,85%	76,23%	77,27%
<b>CAR</b>	23,67%	23,31%	22,65%	24,74%	28,47%	26,03%	25,80%	25,71%
<b>Coverage Ratio</b>	96,43%	99,39%	99,89%	100,72%	101,55%	97,70%	97,20%	100,08%
<b>Credit Cost</b>	1,10%	0,97%	0,92%	0,84%	1,51%	1,17%	1,11%	1,23%
<b>CASA</b>	55,04%	53,86%	59,14%	61,12%	57,94%	57,52%	55,07%	63,61%

# DEPOSIT PERFORMANCE

Saving Account	FUNDING GROWTH (In Billion IDR)			COMPOSITION		TICKET SIZE (In Million)	
	FY22	FY23	Yoy	FY22	FY23	FY22	FY23
<b>Saving Account</b>	26,344	28,816	9.38%	32.22%	36.85%	3.0	3.1
<b>Total</b>	<b>26,344</b>	<b>28,816</b>	<b>9.38%</b>	<b>32.22%</b>	<b>36.85%</b>	<b>3.0</b>	<b>3.1</b>
Time Deposit	FY22	FY23	Yoy	FY22	FY23	FY22	FY23
<b>&lt; 3 Month</b>	23,620	20,359	-13.81%	28.89%	26.04%	390.2	330.2
<b>≥ 6 Month</b>	8,168	8,096	-0.89%	9.99%	10.35%	1,437.9	972.2
<b>Total</b>	<b>31,789</b>	<b>28,455</b>	<b>-10.49%</b>	<b>38.88%</b>	<b>36.39%</b>	<b>480.1</b>	<b>406.6</b>
Current Account	FY22	FY23	Yoy	FY22	FY23	FY22	FY23
<b>Government</b>	14,597	11,978	-17.94%	17.85%	15.32%	112,286.6	88,726.6
<b>Private</b>	9,038	8,948	-0.99%	11.05%	11.44%	60.4	58.4
<b>Total</b>	<b>23,635</b>	<b>20,926</b>	<b>-11.46%</b>	<b>28.90%</b>	<b>26.76%</b>	<b>157.8</b>	<b>136.5</b>

**There was growth in the total number of accounts for all deposits by 10.54% yoy, with compositions including:**

**NOA Growth of Saving Account = 7,48% yoy**

**NOA Growth of Time Deposit = 5,70% yoy**

**NOA Growth of Current Account = 2.39% yoy**

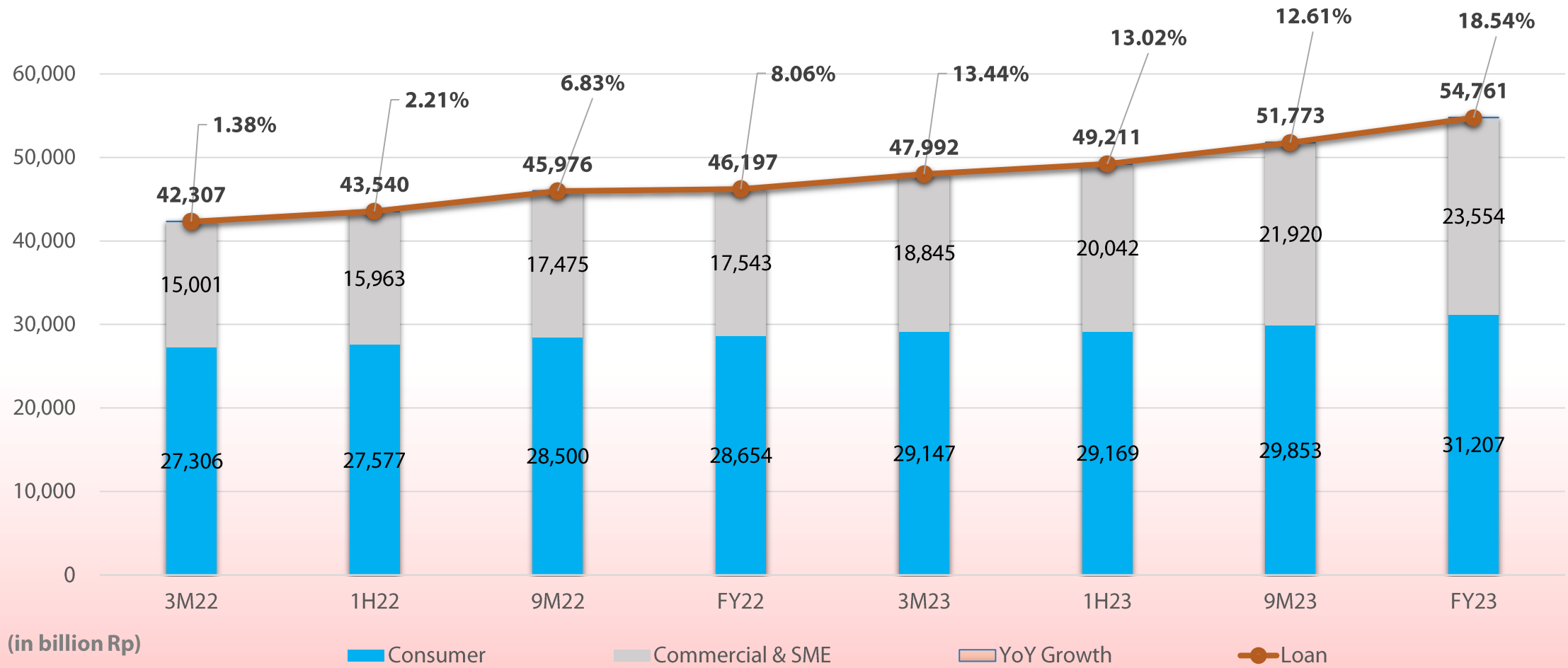
# INTERNATIONAL BANKING

TRANSACTION	FY23
REMITTANCE	2,761,382
LETTER OF CREDIT (L/C)	306,287
L/C UNDOCUMENTED AFFAIRS	55,917
<b>TOTAL</b>	<b>3,123,587</b>
TRANSACTION	FY23
FEE BASED INCOME L/C UNDOCUMENTED AFFAIRS	1,171
FEE BASED INCOME L/C	87
FEE BASED INCOME REMITTANCE	370
FEE BASED INCOME MERCHANT TRADE ASIA	2,286
<b>TOTAL</b>	<b>3,914</b>

In Million Rp

TRANSACTION	VOLUME					FEE BASED INCOME
BANK NOTES	157,227					3,838
TRANSACTION TT	2,752,920					
CURRENCY	USD	AUD	GBP	SGD	EUR	
BANKNOTES	7.15	0.11	0.04	1.91	0.32	
TT	170.58	0.23	0.03	14.47	6.69	
CURRENCY	JPY	HKD	CNY	MYR	SAR	
BANKNOTES	23.33	0.24	0.09	0.76	10.82	
TT	50.06	0.03	9.29	-	-	

# LOAN GROWTH



# LOAN PERFORMANCE

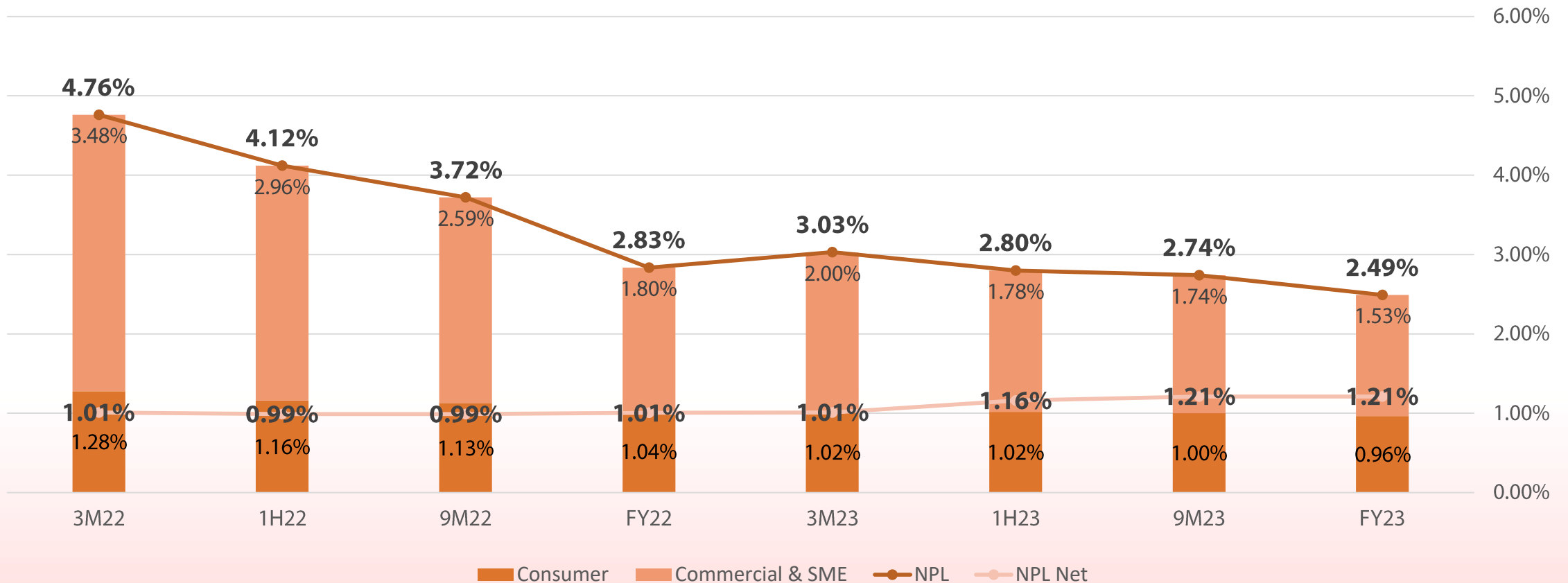
LOAN GROWTH (In Billion IDR)				COMPOSITION		TICKET SIZE (In Million)	
SEGMENT	FY22	FY23	Yoy	FY22	FY23	FY22	FY23
<b>MULTI PURPOSE</b>	23,863	25,238	5.76%	51.66%	46.09%	95.09	97.93
<b>MORTGAGE</b>	2,171	2,588	19.19%	4.70%	4.73%	167.66	188.66
<b>OTHER</b>	2,621	3,381	28.99%	5.67%	6.17%	274.75	257.83
<b>TOTAL</b>	<b>28,655</b>	<b>31,207</b>	<b>8.91%</b>	<b>62.03%</b>	<b>56.99%</b>	<b>104.80</b>	<b>109.68</b>
SEGMENT	FY22	FY23	Yoy	FY22	FY23	FY22	FY23
<b>MICRO</b>	5,425	7,696	41.85%	11.74%	14.05%	30.34	28.99
<b>SMALL &amp; MEDIUM</b>	4,941	7,095	43.59%	10.70%	12.96%	292.66	401.33
<b>COMMERCIAL &amp; CORPORATION</b>	<b>7,175</b>	<b>8,764</b>	<b>22.14%</b>	<b>15.53%</b>	<b>16.00%</b>	<b>3,191.91</b>	<b>4,632.00</b>
<b>TOTAL</b>	<b>17,541</b>	<b>23,554</b>	<b>34.28%</b>	<b>37.97%</b>	<b>43.01%</b>	<b>88.61</b>	<b>82.64</b>

1. Micro Segment consists of Kredit Usaha Rakyat (KUR), Jatim Mikro and Fintech Loan
2. Small & Medium Segment consists of Revolving (Working Capital) Loan, Jatim Ritel and Working Capital Loan
3. Commercial & Corporation Segment consists of Syndicated, Restructure and Investment Loan

# LOAN SECTOR

BANK JATIM PRODUCTIVE LOAN				
NO	ECONOMIC SECTOR	FY22	FY23	%
1	Wholesale and Retail Trade	5,363.45	7,152.22	33.35%
2	Construction	3,645.52	3,791.46	4.00%
3	Processing Industry	2,324.22	3,104.08	33.55%
4	Agricultures, Hunting and Forestry	1,439.40	2,554.46	77.47%
5	Financial intermediaries	1,187.33	2,007.57	69.08%
6	Community, Sociocultural, Entertainment and Other Individual Services	1,894.89	1,886.78	-0.43%
7	Provision of accomodation and the provision of eating and drinking	324.66	429.95	32.43%
8	Others	913.22	1,184.37	29.69%

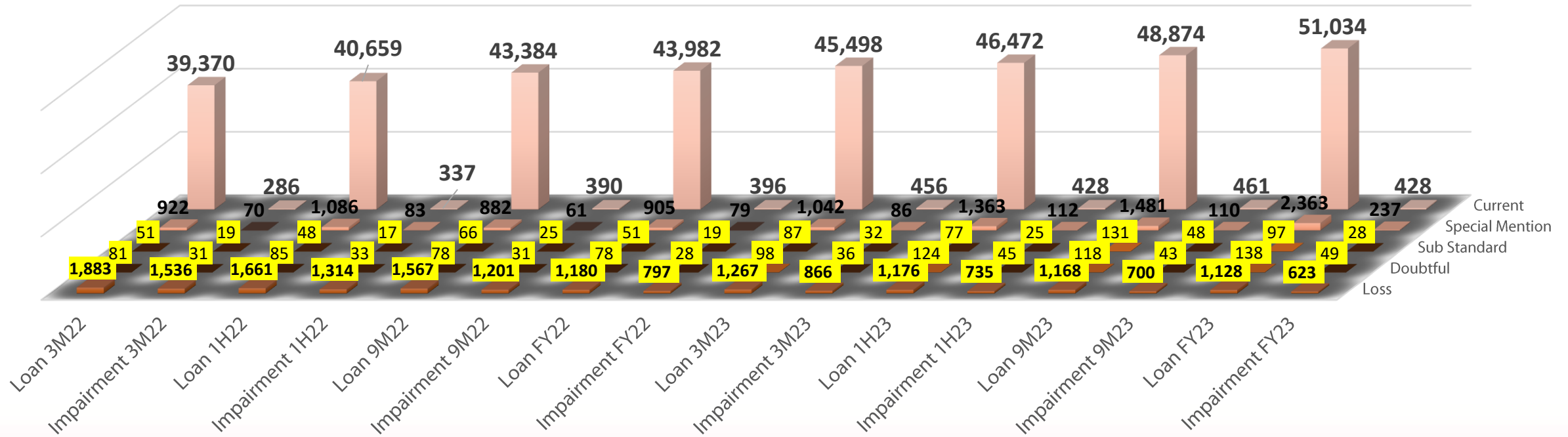
# NON PERFORMING LOAN



**Until Des 2023 Bank Jatim has written off 629,51 billion, with a recovery rate of 136,66 billion or 21.71%**



# IMPAIRMENT LOAN BREAKDOWN

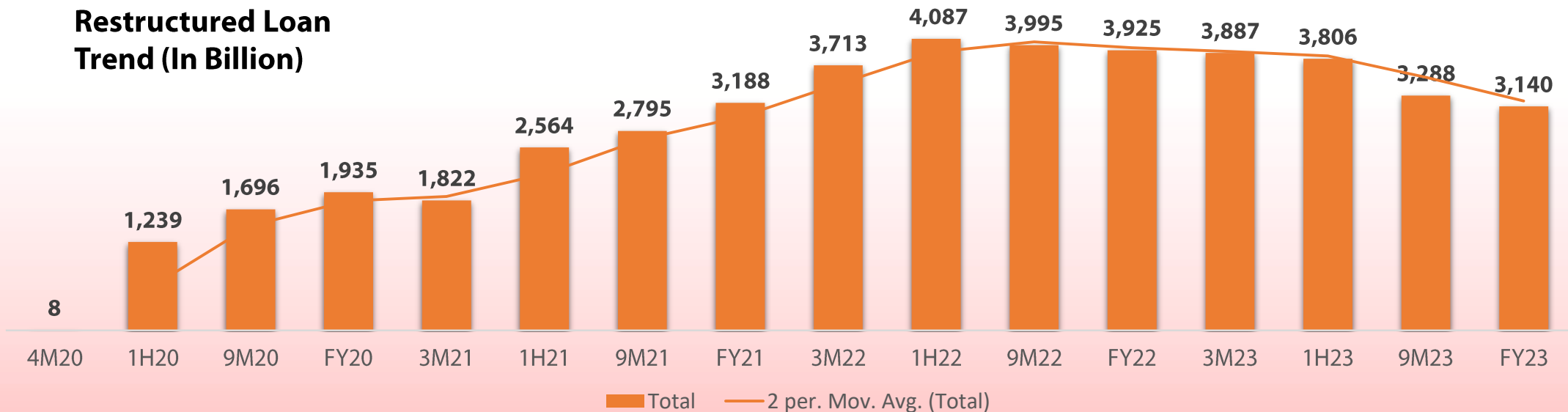


RATIO	3M22	1H22	9M22	FY22	3M23	1H23	9M23	FY23
<b>NPL Gross</b>	4,76%	4,12%	3,72%	2,83%	3,03%	2,80%	2,74%	2,49%
<b>NPL Net</b>	1,01%	0,99%	0,99%	1,01%	1,08%	1,16%	1,21%	1,21%
<b>Coverage Ratio</b>	96,43%	99,39%	99,89%	100,72%	101,55%	97,70%	97,20%	100,08%

# COVID-19 LOAN RESTRUCTURE

LOAN SECTOR	TOTAL OUTSTANDING (In Billion IDR)	COVID LOAN RESTRUCTURED		
		OUTSTANDING (In Billion IDR)	COMPOSITION	NPL
CONSUMER	31,207	104	0.19%	0.56%
COMMERCIAL & SME	23,554	3,036	5.54%	0.26%
<b>TOTAL</b>	<b>54,761</b>	<b>3,140</b>	<b>5.73%</b>	<b>0.82%</b>

**Restructured Loan Trend (In Billion)**



# NEXT STEP IN 2024

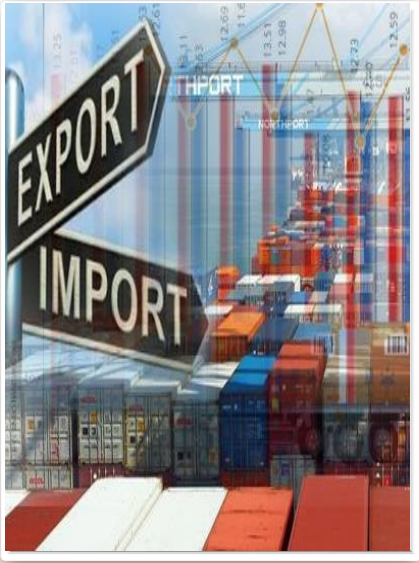
**INCREASING  
LOAN BUSINESS  
THROUGH NEW  
MARKET;**

**J CONNECT NEW  
GENERATION;**

**ENHANCING &  
REJUVENATE  
BUSINESS  
CAPTIVE MARKET  
ECOSYSTEM;**

**PRIMARY DEALER  
&  
INTERNATIONAL  
BANKING  
ACTIVITY;**

**BANKING GROUP  
BUSINESS;**



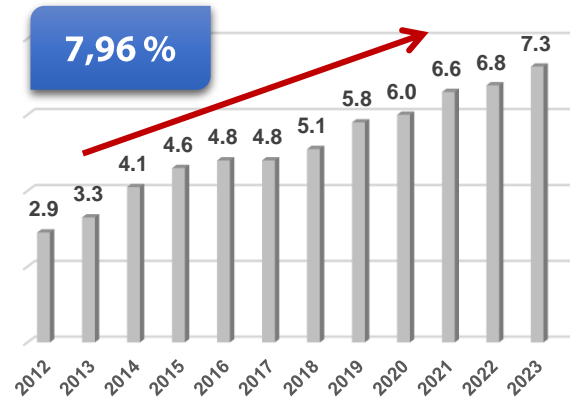
# GUIDANCE & OUTLOOK 2024

Description	Target	Actual	Target
	2023 Rev	2023	2024
<b>Total Asset</b>	3-4%	0.80%	2-3%
<b>Loan</b>	12-13%	18.54%	16-18%
<b>Customer Deposit</b>	5-6%	-4.37%	2-3%
<b>Pre Tax Profit</b>	5-6%	-6.76%	3-4%
<b>CAR</b>			
<b>CAR</b>	22-23%	25.71%	24-25%
<b>LDR</b>			
<b>LDR</b>	58-60%	70.03%	70-75%
<b>NPL Gross</b>			
<b>NPL Gross</b>	2,7-3,0%	2.49%	2,1-2,4%
<b>NIM</b>			
<b>NIM</b>	5,3-5,4%	5.57%	5,5-5,8%
<b>BOPO</b>			
<b>BOPO</b>	74-75%	77.27%	74-75%
<b>ROE</b>			
<b>ROE</b>	16-17%	13.96%	15-17%
<b>ROA</b>			
<b>ROA</b>	1,9-2,1%	1.87%	1,9-2,1%

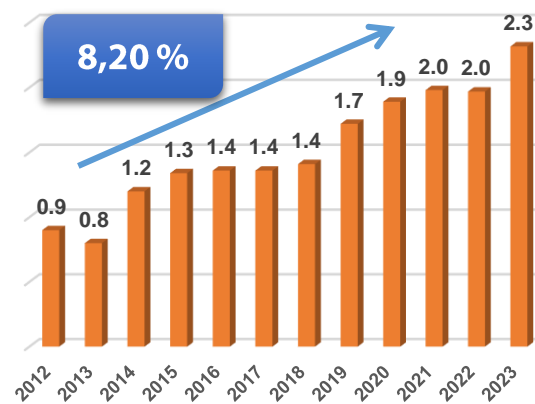
# APPENDIX

# COMPOUND ANNUAL GROWTH RATE

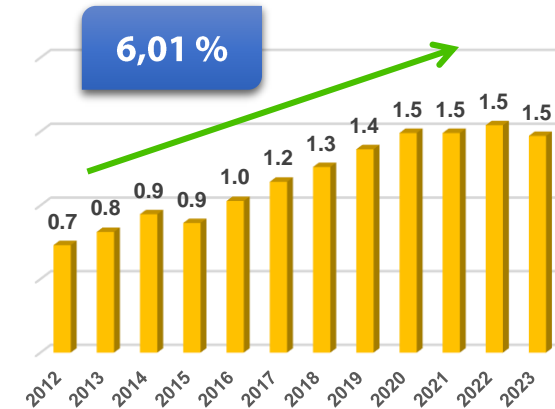
**INTEREST INCOME (Rp Tril)**



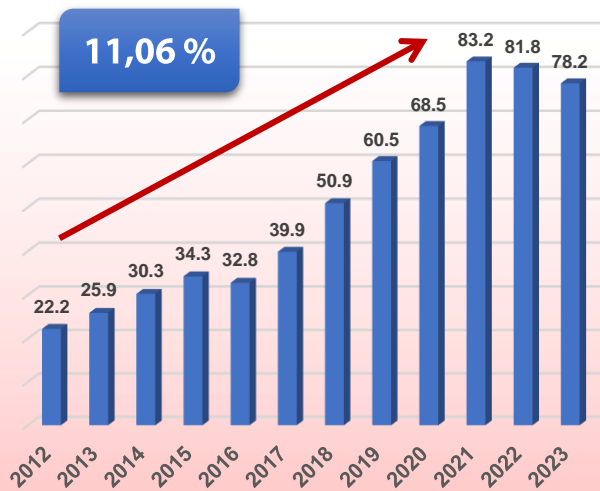
**INTEREST EXPENSE (Rp Tril)**



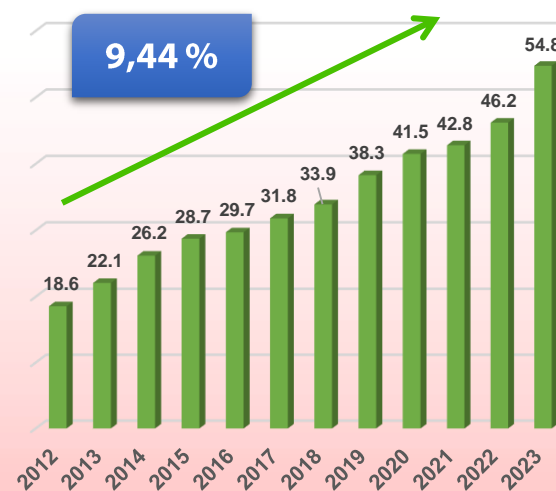
**NET PROFIT (Rp Tril)**



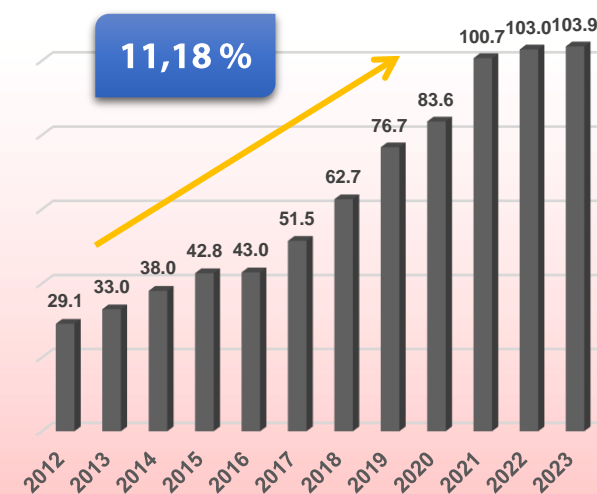
**CUSTOMER DEPOSIT (Rp Tril)**



**LOAN (Rp Tril)**



**TOTAL ASSET (Rp Tril)**



# QUARTERLY BALANCESHEET

INFORMATION (In billion IDR)	3M22	1H22	9M22	FY22	3M23	1H23	9M23	FY23
<b>Total Asset</b>	<b>105.654</b>	<b>108.925</b>	<b>98.477</b>	<b>103,031</b>	<b>96,620</b>	<b>103,005</b>	<b>107,038</b>	<b>103,855</b>
<b>Loan</b>	<b>42.307</b>	<b>43.540</b>	<b>45.976</b>	<b>46,197</b>	<b>47,992</b>	<b>49,211</b>	<b>51,773</b>	<b>54,761</b>
Allowance for Impairment Losses	(1.971)	(1.814)	(1.737)	(1,366)	(1,514)	(1,386)	(1,402)	(1,430)
<b>Customer Deposit</b>	<b>91.356</b>	<b>94.902</b>	<b>82.982</b>	<b>81,767</b>	<b>79,013</b>	<b>82,649</b>	<b>84,191</b>	<b>78,197</b>
- Current Account	27.532	28.055	24.926	23,635	22,059	22,632	21,386	20,926
- Saving Account	22.747	23.060	24.151	26,344	23,721	24,905	24,979	28,816
- Time Deposit	41.076	43.787	33.905	31,789	33,234	35,111	37,826	28,455
<b>Equity</b>	<b>10.471</b>	<b>10.675</b>	<b>10.908</b>	<b>11,446</b>	<b>11,756</b>	<b>11,497</b>	<b>11,748</b>	<b>12,151</b>

# QUARTERLY INCOME STATEMENT

INFORMATION (In billion IDR)	3M22	1H22	9M22	FY22	3M23	1H23	9M23	FY23
Interest Income	<b>1.674</b>	<b>3.350</b>	<b>5.086</b>	<b>6,775</b>	<b>1,725</b>	<b>3,445</b>	<b>5,279</b>	<b>7,267</b>
Interest Expense	(467)	(971)	(1.425)	(1,968)	(578)	(1,103)	(1,705)	(2,316)
Net Interest Income	<b>1.208</b>	<b>2.380</b>	<b>3.661</b>	<b>4,806</b>	<b>1,147</b>	<b>2,342</b>	<b>3,574</b>	<b>4,951</b>
Non Int Opt Inc	143	318	462	656	196	388	563	756
Non Int Opt Exp	(634)	(1.395)	(2.201)	(3,131)	(758)	(1,488)	(2,285)	(3,174)
Pre-Provision Opt Profit	<b>717</b>	<b>1.302</b>	<b>1.922</b>	<b>2,332</b>	<b>585</b>	<b>1,242</b>	<b>1,852</b>	<b>2,533</b>
<b>Provision Expense</b>	<b>(116)</b>	<b>(210)</b>	<b>(318)</b>	<b>(387)</b>	<b>(182)</b>	<b>(289)</b>	<b>(432)</b>	<b>(671)</b>
- Loan	(115)	(203)	(312)	(376)	(172)	(276)	(417)	(662)
- Non Loan	(1)	(7)	(6)	(10)	(9)	(13)	(15)	(9)
Non Opt Profit	(9)	(16)	(29)	85	(5)	(16)	(8)	31
Pre Tax Profit	<b>593</b>	<b>1.076</b>	<b>1.575</b>	<b>2,030</b>	<b>399</b>	<b>937</b>	<b>1,413</b>	<b>1,893</b>
Taxes	(139)	(261)	(372)	(487)	(94)	(217)	(318)	(423)
<b>Net Profit</b>	<b>454</b>	<b>815</b>	<b>1.203</b>	<b>1,543</b>	<b>305</b>	<b>720</b>	<b>1,095</b>	<b>1,470</b>



# STOCKS



Fiscal year	Payment of Dividend Cash Per Share (IDR)	Net Profit (IDR bn)
2017	44,10	1.159
2018	45,61	1.260
2019	48,20	1.377
2020	48,85	1.489
2021	52,11	1.523
2022	53,09	1.543

**PEFINDO**  
CREDIT RATING AGENCY

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

**IDX**  
Indonesia Stock Exchange  
**INDEKS IDX HIGH DIVIDEND 20**

**52**  
INDEKS  
TEMPO · IDN

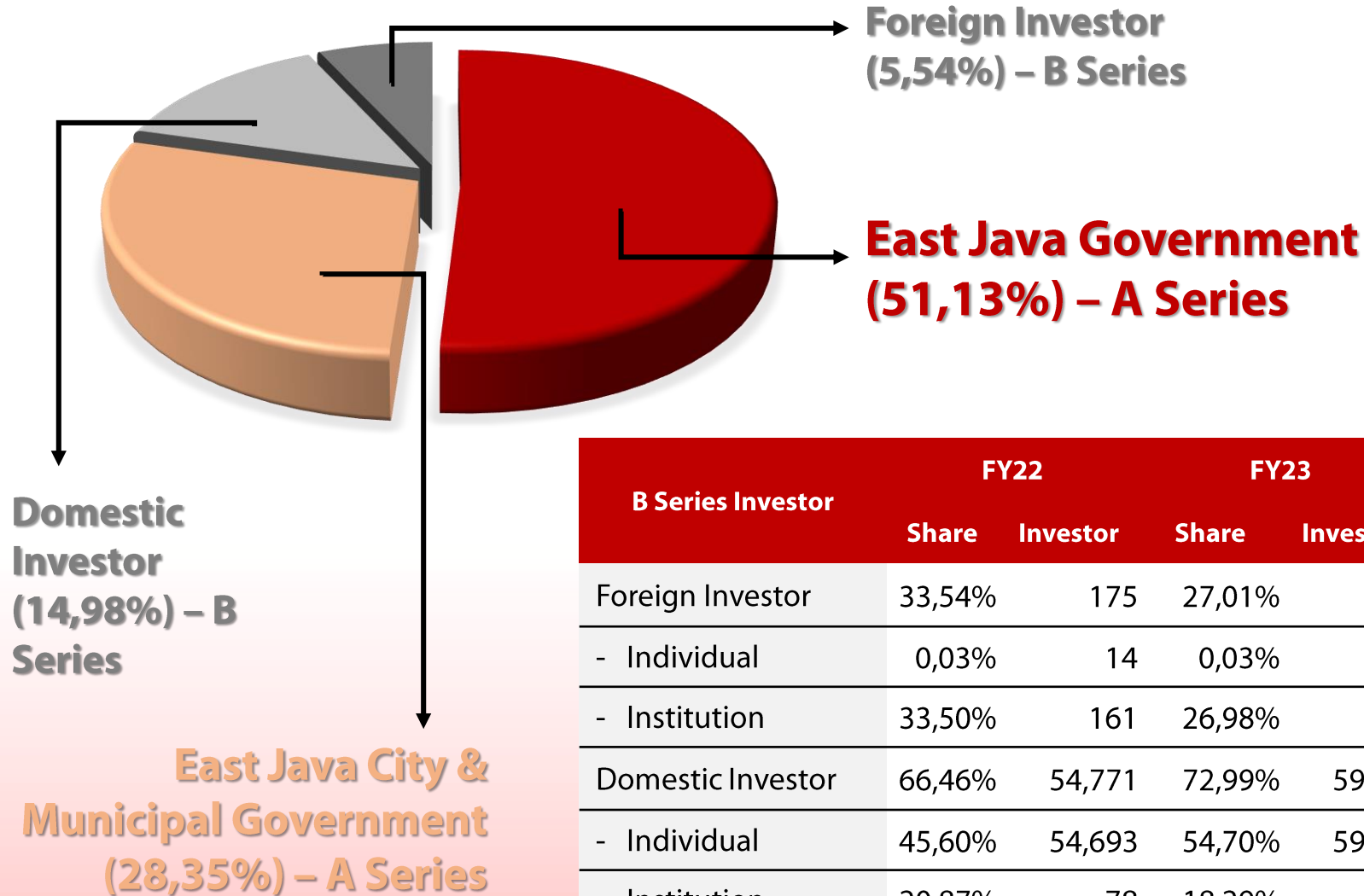
**HIGH DIVIDEN CATEGORY**

**FTSE Russell**

The FTSE Global Equity Index Series  
Micro Cap

BJTM Price Des 29, 2023 IDR 625,-/ share	
PBV	<b>0.77</b>
EPS(ann net profit)	<b>97.91</b>
PER	<b>6.38</b>
Market Capital	<b>Rp 9.385 Tr</b>

# STOCKS OWNERSHIP



## TOP 10 B SERIES NATION

No	B Series Nation	Share FY22	Share FY23
1	Indonesia	64.44%	72.97%
2	United States	16.50%	14.78%
3	Luxembourg	4.65%	1.37%
4	Finland	4.22%	4.22%
5	Norway	1.59%	0.88%
6	Swiss	1.37%	1.13%
7	Canada	1.25%	0.48%
8	Cayman Islands	0.77%	1.10%
9	German	0.83%	0.54%
10	Ireland	1.03%	0.91%

B Series Investor	FY22		FY23	
	Share	Investor	Share	Investor
Foreign Investor	33,54%	175	27,01%	167
- Individual	0,03%	14	0,03%	16
- Institution	33,50%	161	26,98%	151
Domestic Investor	66,46%	54,771	72,99%	59,860
- Individual	45,60%	54,693	54,70%	59,783
- Institution	20,87%	78	18,29%	77

# AWARDS 2023



6th Infobank MRI Satisfaction, Loyalty, Engagement and Corporate Reputation Award 2023



Indonesia Best BUMD Awards 2023 Business Strategy to Optimizing Banking Services category BPD



Indonesia Public Relation Awards (IPRA) 2023



Obsession Awards 2023 Category Best Companies



Sustainability Report Year of 2021 Indonesia Public Companies Category



Digital Technology & Innovation Awards 2023



Top BUMD Awards 2023 TOP CEO & PEMBINA BUMD 2023



20th Infobank-MRI Banking Service Excellence (BSE) Awards 2023



Tempo - IDN Financials 52 Index Emiten Kategori High Dividen



Best Bank Awards 2023 Best Bank 2023 For the Provision of Facilities and Market Access for MSME's



Indonesia Awards 2023 Best BUMD Digital Innovation



TOP GRC Awards 2023 TOP GRC Awards #star 5



Corporate Governance Conference Award 2023 (IICD) Top 50 Emiten (MidCap PLCs)



IDX Channel Anuegerah Inovasi Indonesia (ICAII) 2023 kategori Inovasi Produk & Model Bisnis



BUMD Awards 2023 Kementerian Dalam Negeri Republik Indonesia Peringkat III BPD Kategori Besar



The Asia Sustainability Reporting Rating (ASRRAT) 2023 (NCCR)

# 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



**ADHY KARYONO**  
Commissioner

**Education**

- Garut College of Social and Political Sciences;
- College of Administrative Sciences;

**Experience:**

- Head of Planning Bureau, Secretariat General, Ministry of Social RI;
- Expert Staff of the Minister for Change and Social Dynamics;
- Regional Secretary of East Java Province.

# 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
  - Deputi 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**  
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



**ARIF SUHIRMAN**  
Operation Director

- Experience:
- Acting Head of Institution 1 Division of PT Bank Rakyat Indonesia;
  - Head of Special Branch, Special Branch Office of PT Bank Rakyat Indonesia;
  - Business Director of PT BRI Asuransi Indonesia;
  - Audit Head of Internal Audit for Jayapura Region PT Bank Rakyat Indonesia.

# THANK YOU



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**Investor Management**  
**Bank Jatim Headquarter 4<sup>TH</sup> Floor**  
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