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3Q26

CORPORATE PRESENTATION

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk

OCTOBER 2026



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INTRODUCTION



Bank Jatim at a Glance

Vision

"To be the No. 1 Regional Development Bank in Indonesia"

Mission

- Accelerating Performance and Sustainable Business Transformation Toward a Digital Bank Driven by Highly Competitive Human Capital.
- Contributing to the Economic Growth of East Java
- Implementing Sustainable Finance Principles



Date of Establishment

August, 17th 1961

Corporate Culture

expresi

EXcellence
PRofesional
int**E**grity
Synergy
Innovation

Number of Employees

7.543 Jatimers

4.401 Permanent

3.142 Contract



1,04 Million Users

Board of Commissioner



ADI SULISTYOWATI
Independent President Commissioner

Experience:
Independent Commissioner of PT Bank Tabungan Negara (Persero) Tbk



MUHAMMAD MAS'UD
Independent Commissioner

Experience:
Special Staff to the Minister of Social Affairs for Human Resources and Development Ministry Programs



ADHY KARYONO
Commissioner

Experience:
Expert Staff to the Minister for Social Change and Dynamics of the Indonesian Presidency



DADANG SETIABUDI
Independent Commissioner

Experience:
IT & Operation Director of PT Bank Negara Indonesia (Persero) Tbk



ASRI AGUNG PUTRA
Independent Commissioner

Experience:
Attorney General's Expert Staff for Legal Considerations and Development



MOH. NASIH
Independent Commissioner*

Experience:
Chairman of the Advisory Board of the Association of Islamic Economists

*effective upon passing the OJK fit & proper test result

Board of Director



WINARDI LEGOWO
President Director

Experience:
Senior Vice President
PT Bank Mandiri (Persero) Tbk



R. ARIEF WICAKSONO
Vice President Director

Experience:
Director of Micro, Retail & Sharia
Business, PT Bank Pembangunan
Daerah Jawa Timur Tbk



UMI RODIYAH
Director of Compliance

Experience:
SEVP Sharia Business
PT Bank Pembangunan Daerah
Jawa Timur Tbk



WAHYUKUSUMO WISNUBROTO
Director of Finance & Treasury (CFO)

Experience:
SEVP Network & Services
PT Bank Pembangunan Daerah
Jawa Timur Tbk



TONNY PRASETYO
Director of Retail and Sharia

Experience:
Director of Compliance
PT Bank Pembangunan Daerah
Jawa Timur Tbk



WIWEKO PROBOJAKTI
Director of IT, Digital & Operation

Experience:
Director of IT, consumer and
Network of PT Bank Pembangunan
Daerah Jawa Tengah



ANDRY WICAKSONO
Director of Risk Management*

Experience:
Director of PT Pengelola
Investama Mandiri



ARIF SUHIRMAN
Director of Medium, Corporate & Institutional

Experience:
Head of Internal Audit of
Jayapura Regional
PT Bank Rakyat Indonesia
(Persero) Tbk

**effective upon passing the OJK fit & proper test result*

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ECONOMIC HIGHLIGHTS

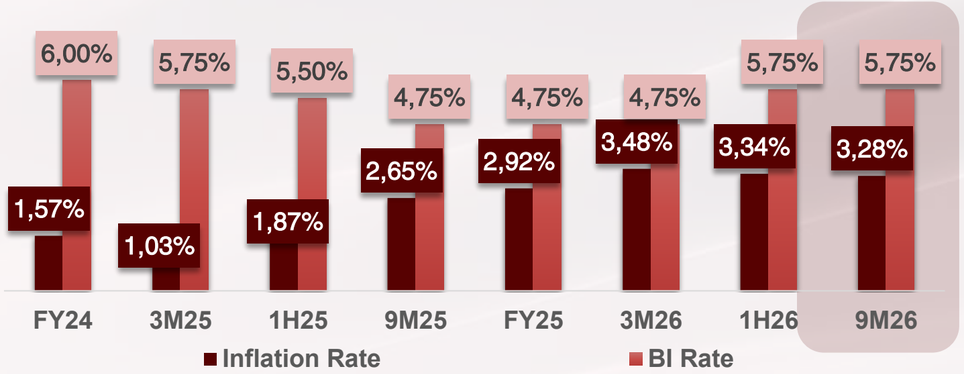


Indonesia Economic

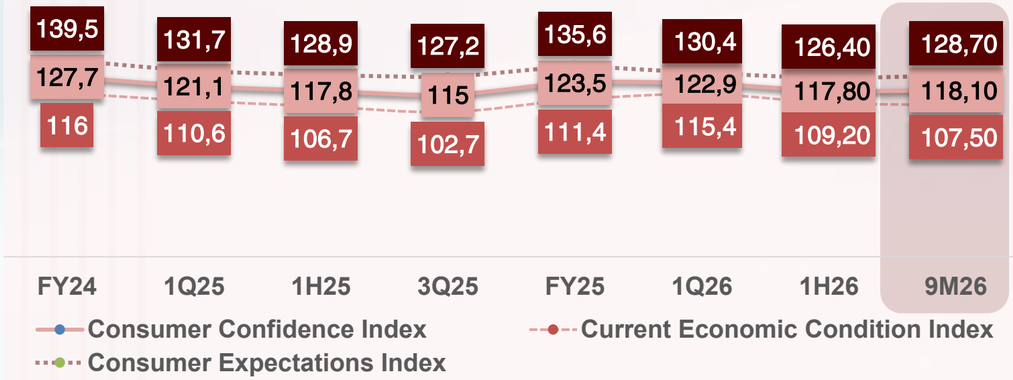
Indonesia Economic Growth



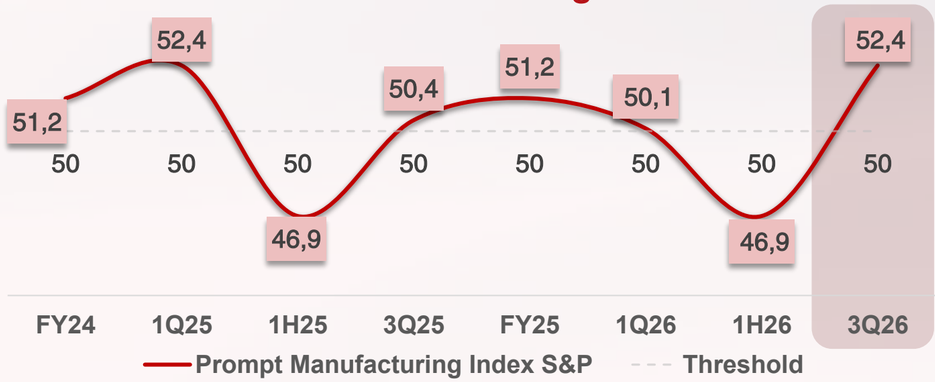
BI Rate x Inflation



Consumer Confidence Index



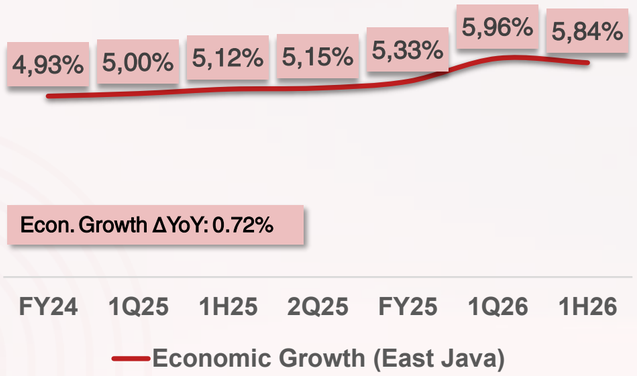
S&P Global Indonesia Manufacturing PMI



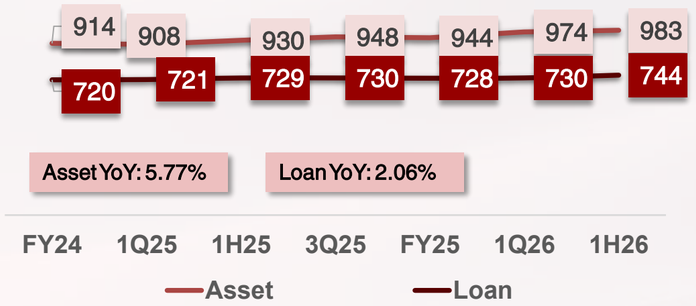
Source: Minister of Finance, Statistic Bureau, Financial Supervisor Authority , Central Bank of Indonesia, S&P Global

East Java Economic

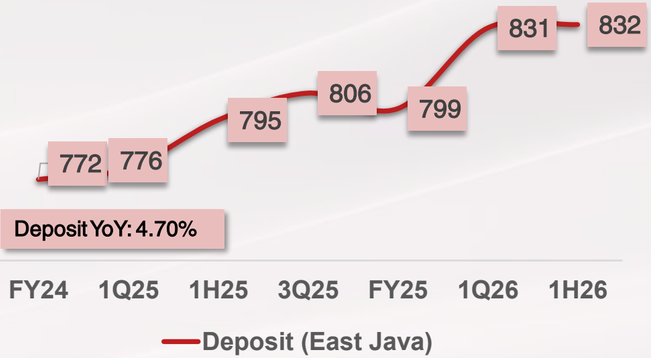
East Java Economic Growth



Asset & Loan (IDR Tn)



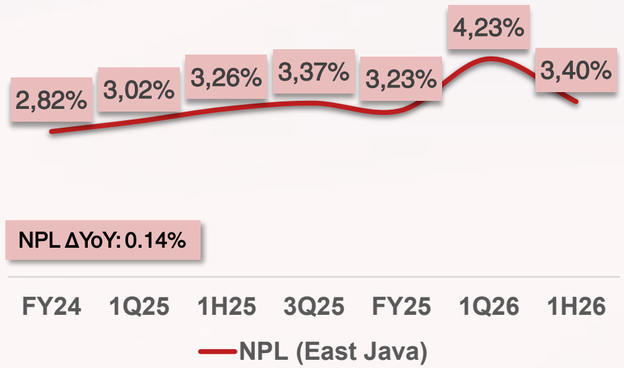
Deposit (IDR Tn)



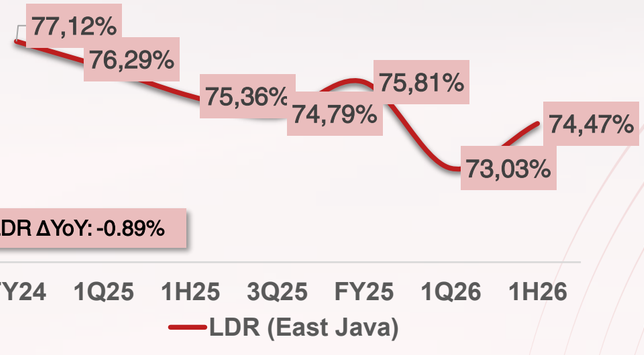
East Java GRDP Structure & Growth (%)

NO	ECONOMIC SECTOR	GDRP (IDR Trillion)	YoY
1	Industry	289.33	9.62%
2	Trade	169.49	9.63%
3	Agriculture	104.20	6.57%
4	Construction	82.19	12.86%
5	Accommodation, F&B	59.11	12.98%
No	**EXPENDITURES SECTOR**	**GDRP (IDR Trillion)**	**YoY**
1	Household Consumption Exp.	565.89	9.27%
2	Net Export	453.09	10.09%
3	Net Import	407.00	14.60%
4	Gross Fixed Capital Formation	257.94	14.22%

NPL



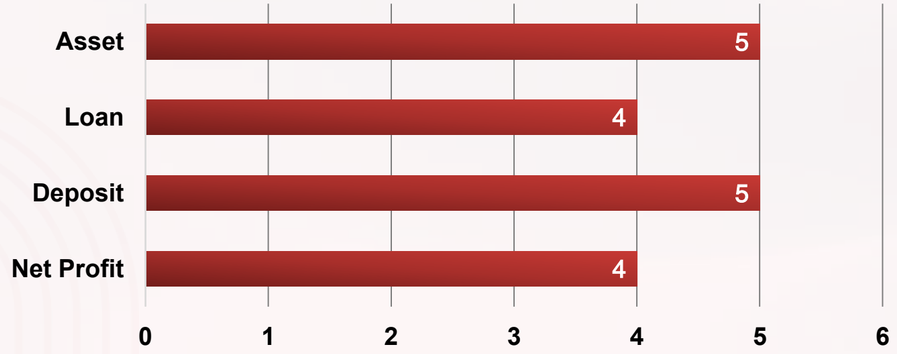
LDR



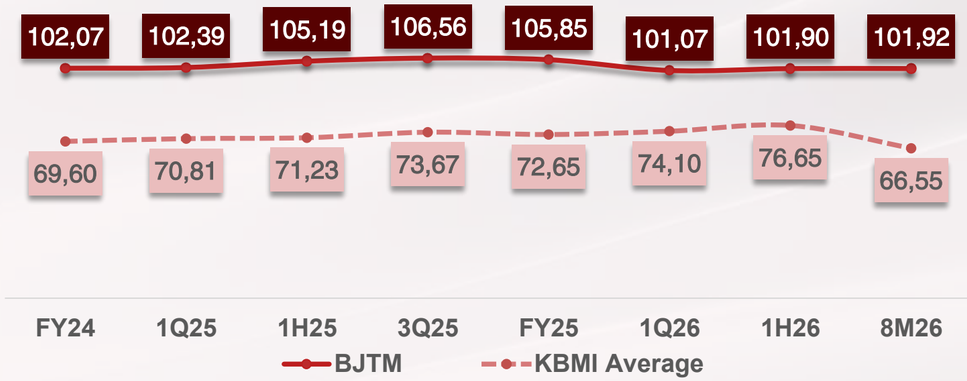
Source: Minister of Finance, Statistic Bureau, Financial Supervisor Authority & Central Bank of Indonesia

KBMI

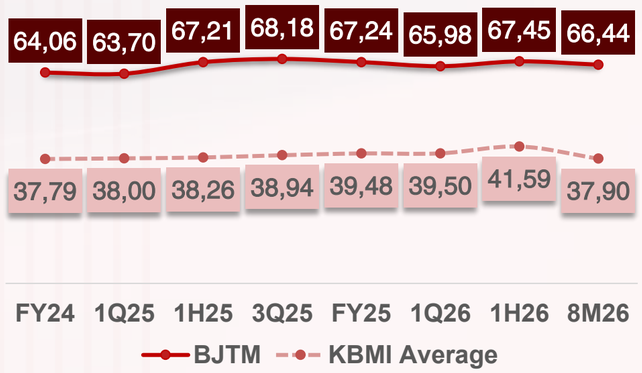
BJTMx Indonesia Banks Industries 8M26 (KBMI 2 / Tier 1 Capital - IDR 6-14 Tn)



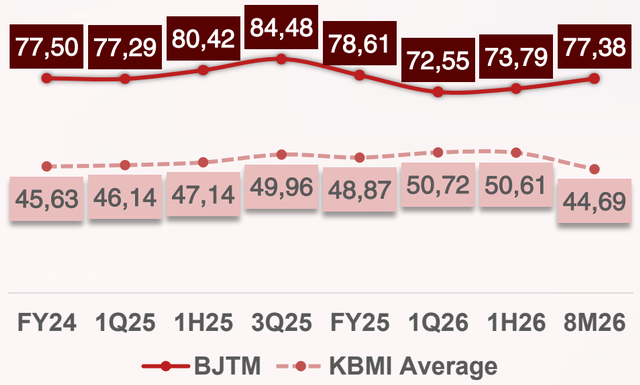
Asset (IDR Tn)



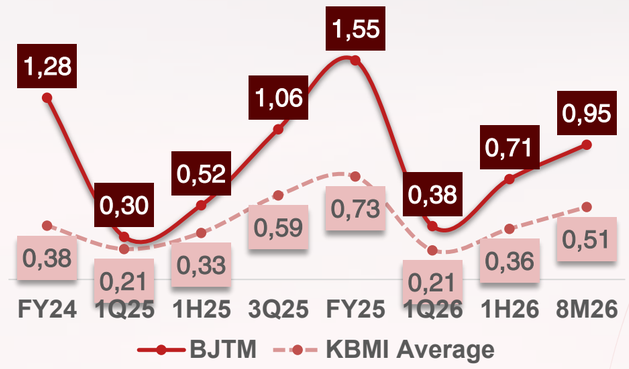
Loan (IDR Tn)



Deposit (IDR Tn)



Net Profit (IDR Tn)



Navigating Volatility with Resilience

PROTECTION
Safeguarding Asset Quality, Financial Resilience, and Operational Security

Selective Loan Disbursement
Implementing rigorous multi-layered screening, risk assessment, and approval processes to ensure prudent lending and maintain portfolio quality.

NPL Reduction
Strengthening non-performing loan (NPL) management through proactive collection, loan restructuring, write-offs, and collateral auctions to improve asset quality and recovery rates.

Low-Cost Funding Optimization
Increasing the proportion of low-cost funds, particularly current accounts and savings accounts (CASA), to optimize the cost of funds and support sustainable net interest margins.

Strong Capital Adequacy
Maintaining a Capital Adequacy Ratio (CAR) above 20%, providing a substantial capital buffer against potential risks and supporting sustainable business growth, compared with the regulatory minimum of 8%.

Cybersecurity & Digital Resilience
Reinforcing banking system protection through comprehensive cybersecurity policies, robust security controls, and continuous safeguards across digital banking platforms and devices.

MARKET PENETRATION
Expanding Business Reach, Deepening Customer Relationships, and Accelerating Digital Adoption

Comprehensive Lending Solutions
Offering a broad range of productive and consumer loans tailored to customer needs, supporting regional economic development and business growth across East Java.

Integrated Funding Products
Providing savings accounts, current accounts, and deposits to meet diverse customer needs, from everyday transactions and business operations to personal savings and investment.

Sharia Banking Expansion
Expanding access to Sharia-compliant financing and funding products to serve a broader customer base and support the growth of Islamic banking in East Java.

Digital Banking & Faster MSE* Financing
Expanding digital access through JConnect Mobile, Internet Banking, QRIS, Agen Jatim, and other digital services, while leveraging Jatim Kilat to accelerate MSE loan processing and improve financing accessibility.

*MSE: Micro & Small Enterprise

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BUSINESS PLAN & PRODUCT



Driven Force Economy Through Captive Market



Regional & Local Government

- *Financial transactions (payroll, budget) in regional & rural government*
- *Loan facility to government employee (permanent and/or non permanent)*

Small Medium Enterprise

- *Potential of million MSME in East Java*
- *Bank's network in all cities and districts in East Java*

Private Sector

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

Main Pillars Transformation

Vision

To Be No. 1 Regional Development Bank in Indonesia

Mission

- **Accelerating performance and sustainable business transformation toward a digital bank empowered by a highly competitive human capital**
- **Contributing to East Java's economic growth**
- **Implementing sustainable finance principles**

Key Indicator of Transformation

Pillar 1	Pillar 2	Pillar 3	Pillar 4	Pillar 5
Rule-making rules along with strengthened Government and Risk Management	*Optimizing the Conventional and Sharia Business Ecosystem*	*Human Capital Transformation with a Focus on Four Pillars*	*IT and Digital Transformation Banking Support to Business*	*Network Transformation and Optimization of the Banking Group (KUB)*
• *Updating internal policies to stay relevant with banking practices while upholding prudential standards in line with prevailing regulations* • *Strengthening governance and risk management, as well as enhancing internal business processes based on a customer-centric approach.*	• *Expanding integrated credit access through strategic partnerships and the MSME ecosystem, while accelerating digital innovation of funding products to increase third-party funds (DPK) and CASA in both Conventional and Sharia segments*	• *Restructuring and optimizing the composition of human resources.* • *Career path as a process of planning, developing, and directing career steps to align with both short-term and long-term goals* • *Managing a pool of talents to ensure readiness for placement in strategic positions or critical vacancies through a talent pool.* • *Providing a fairer reward and punishment system.*	• *Strengthening end-to-end IT security architecture through adaptive AI-based security technologies, expert consultant support for compliance, and the enhancement of reliable, secure, and scalable IT infrastructure.* • *Accelerating end-to-end digitalization through the development of digital channels and customer experience, the integration and optimization of the digital ecosystem, the acceleration of product innovation with an agile approach, and the enhancement of business processes and organizational structure.*	• *Modernizing branch appearance and opening networks in potential locations.* • *Evaluation and relocation of branch networks for efficiency and synergy.* • *Optimizing business synergy through the opening of new channels based on strategic partnerships, strengthening KUB monitoring, integrating SKAI, and developing the Employee Pension Fund business.*

Strategic Roadmap

- **Fundamental Strengthening & Preparing for the next journey** *(2026-2027)*
- **Accelerating Growth & Kick-Off the Next Journey Corplan** *(2028)*

Support

- **People**
- **Infrastructure**
- **System & Process**

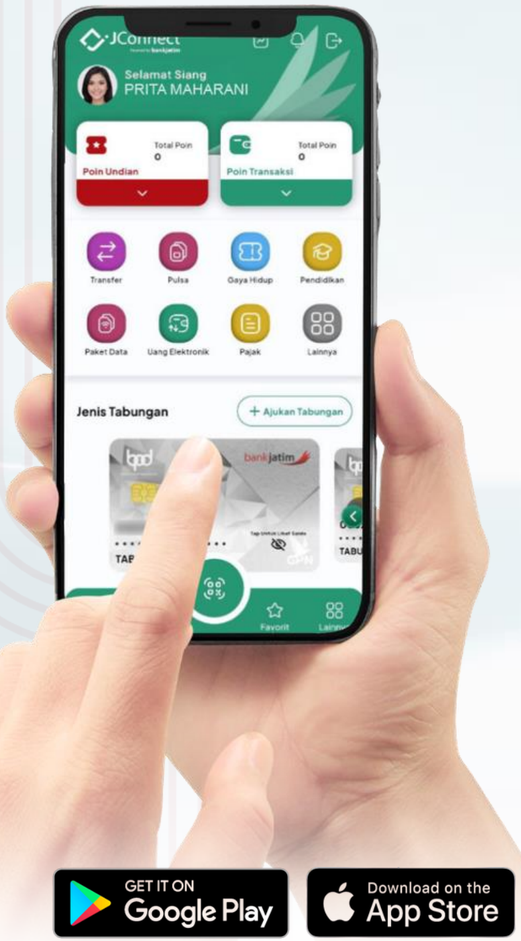
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FINANCIAL & DIGITAL PERFORMANCES



Network & Digital Performances



Network

1	Headquarter
50	Branch Office
175	Sub Branch Office
222	Functional Office
208	Sharia Service Office
197	Payment Point
40	Car Cash
843	ATM
137	CDM/CRM
15,714	Agent

Jconnect Mobile

User	1,061,725 (+13.61% YoY)
Transaction	59.25 Million (+52.88% YoY)
Transaction Amount	IDR 56.87 Trillion (+23.78% YoY)

QRIS Transaction

User	230,543 (+17.05% YoY)
Transaction	33.86 Million (+69.27% YoY)
Transaction Amount	IDR 4.16 Trillion (+50.15% YoY)

Jconnect Corporate Internet Banking

User	12,234 (+12.93% YoY)
Transaction	2.13 Million (+17.24% YoY)
Transaction Amount	IDR 17.34 Trillion (+17.81% YoY)

Jatim Kilat/Jakil (Loan Application)

Loan Application	IDR 4.99 Trillion
Loan Approved	IDR 4.26 Trillion
On Process	IDR 519.75 Billion

Jconnect Personal Internet Banking

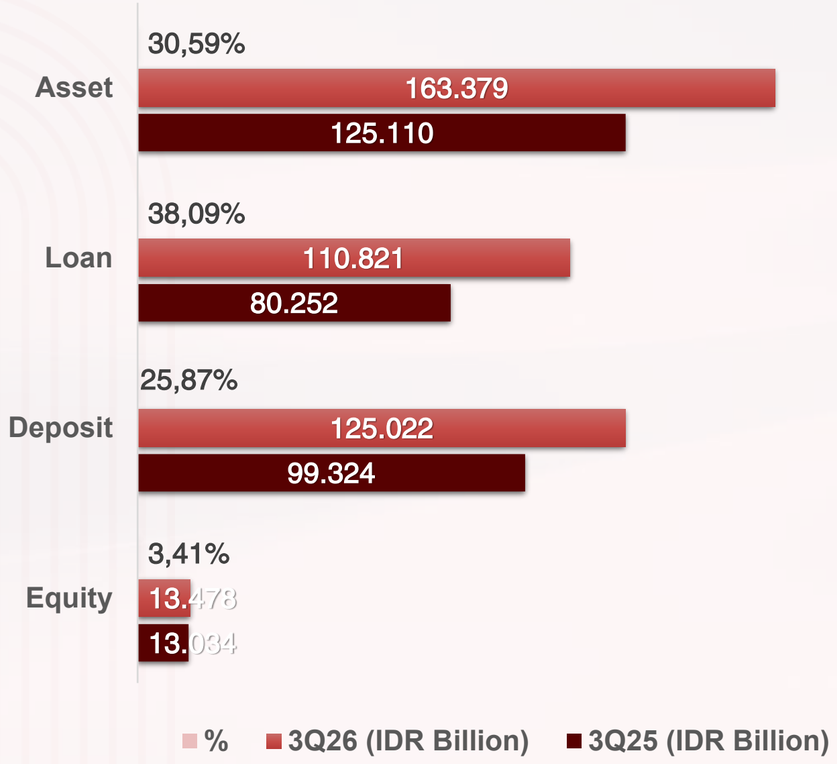
User	91,218 (+6.73% YoY)
Transaction	3,996 (-6.15% YoY)
Transaction Amount	IDR 98.57 Million (+2.89% YoY)

Agen Jatim (Agent Network)

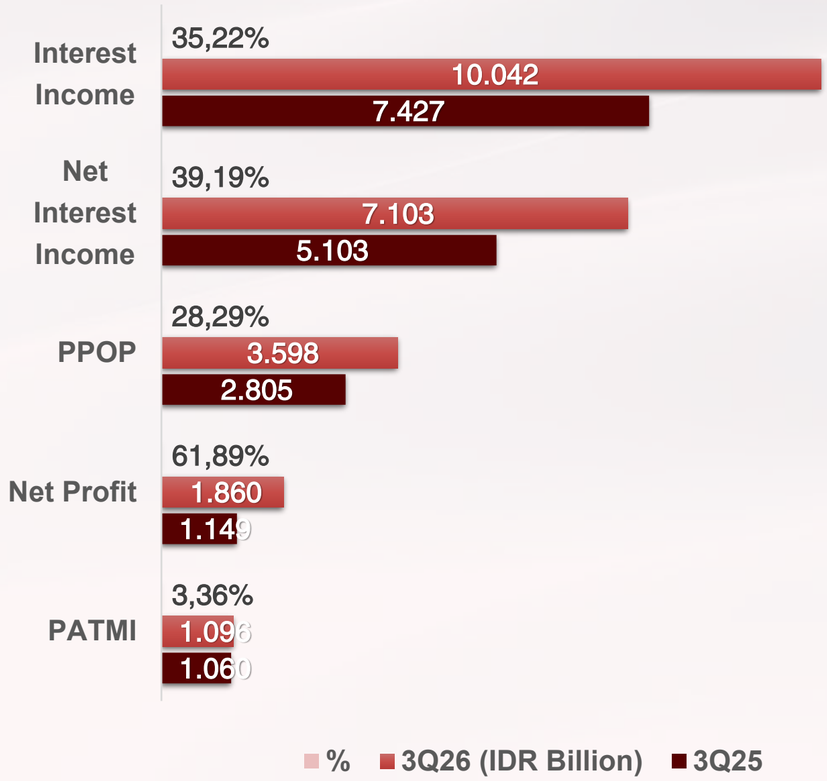
User	15,714 (+7.48% YoY)
Transaction	0.89 Million (-20.05% YoY)
Transaction Amount	IDR 245.98 Billion (-1.55% YoY)

Outlook Financial Performance 3Q26 (Consolidated)

Balance Sheet (YoY %)



Income Statement (YoY %)



Balance Sheet & Income Statement (Bank Only)

(In billion IDR)	9M25	9M26	YoY	FY25	1Q26	1H26
ASSET	**106,559**	**102,614**	**-3.70%**	**106,108**	**101,068**	**101,899**
Bank Placement	6,610	7,158	8.28%	6,074	7,526	7,823
Marketable Securities	28,576	24,923	-12.78%	29,136	23,969	23,065
LOAN	**68,180**	**66,547**	**-2.40%**	**67,244**	**65,978**	**67,450**
Allowance for Impairment Losses	**(2,620)**	**(2,772)**	**5.80%**	**(2,744)**	**(2,913)**	**(2,963)**
- Marketable Securities	(0.25)	(0.16)	-37.74%	(0.23)	(0.19)	(0.19)
- Loan	(2,541)	(2,692)	5.97%	(2,665)	(2,833)	(2,883)
- others	(79)	(80)	0.62%	(80)	(80)	(80)
DEPOSIT	**84,477**	**76,372**	**-9.59%**	**78,607**	**72,551**	**73,786**
- Current Account	22,225	20,059	-9.75%	21,407	16,828	17,755
- Saving Account	28,627	29,505	3.07%	30,858	29,020	29,653
- Time Deposit	33,625	26,808	-20.27%	26,342	26,703	26,379
EQUITY	**13,033**	**13,452**	**3.22%**	**13,659**	**13,745**	**13,047**

(In billion IDR)	9M25	9M26	YoY	FY25	1Q26	1H26
Interest Income	**6,405**	**5,979**	**-6.65%**	**8,555**	**1,981**	**3,926**
Interest Expense	(1,903)	(1,539)	-19.12%	(2,425)	(511)	(1,016)
Net Interest Income	**4,502**	**4,440**	**-1.38%**	**6,130**	**1,470**	**2,909**
Non Int Opt Inc	816	810	-0.75%	1,096	298	584
Non Int Opt Exp	(2,707)	(2,836)	4.75%	(3,530)	(989)	(1,943)
Pre-Provision Opt Profit	**2,611**	**2,414**	**-7.54%**	**3,696**	**779**	**1,550**
Provision Expense	**(1,184)**	**(1,078)**	**-8.92%**	**(1,709)**	**(417)**	**(731)**
- Loan	(1,183)	(1,075)	-9.06%	(1,708)	(415)	(728)
- Non Loan	(1)	(3)	119.11%	(1)	(2)	(3)
Non Opt Profit	**(45)**	**48**	**-207%**	**24**	**119**	**90**
Pre Tax Profit	1,382	1,384	0.19%	2,011	480	909
Taxes	(322)	(319)	-0.94%	(469)	(104)	(200)
Net Profit	**1,060**	**1,065**	**0.53%**	**1,543**	**377**	**708**

Quarterly Financial Ratio (Bank Only)

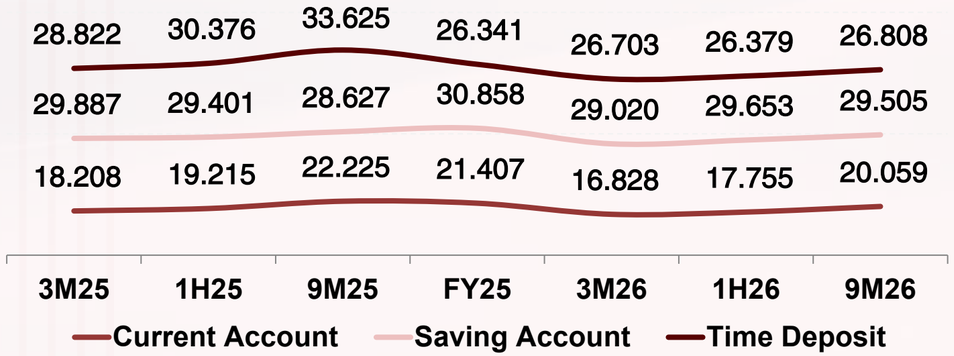
RATIO	3M24	1H24	9M24	FY24	3M25	1H25	9M25	FY25	3M26	1H26	9M26
Profitability											
ROA	1.59%	1.53%	1.63%	1.60%	1.50%	1.77%	1.76%	1.90%	1.90%	1.80%	1.83%
ROE	11.24%	10.85%	11.57%	11.89%	10.37%	12.33%	12.36%	13.35%	11.75%	11.43%	11.65%
NIM	5.43%	5.50%	5.72%	5.86%	6.32%	6.15%	6.09%	6.15%	5.95%	5.90%	6.05%
BOPO	81.20%	81.35%	80.40%	81.89%	84.20%	80.45%	80.51%	79.92%	84.54%	82.14%	80.66%
Liquidity											
LDR	70.49%	71.68%	70.85%	82.05%	85.89%	85.00%	80.29%	85.39%	90.76%	91.24%	87.00%
CAR	23.73%	22.53%	23.06%	23.49%	24.37%	23.14%	23.14%	25.38%	26.22%	23.72%	24.60%
CASA	60.59%	59.22%	56.90%	65.14%	62.53%	61.55%	60.20%	66.49%	63.19%	64.25%	64.90%
Asset Quality											
Coverage Ratio	100.88%	86.14%	88.12%	90.07%	88.42%	86.66%	90.94%	102.12%	100.07%	97.56%	87.95%
Credit Cost	2.05%	1.42%	1.48%	1.95%	2.73%	2.26%	2.60%	2.55%	2.53%	2.17%	2.16%

Deposit Performance (Bank Only)

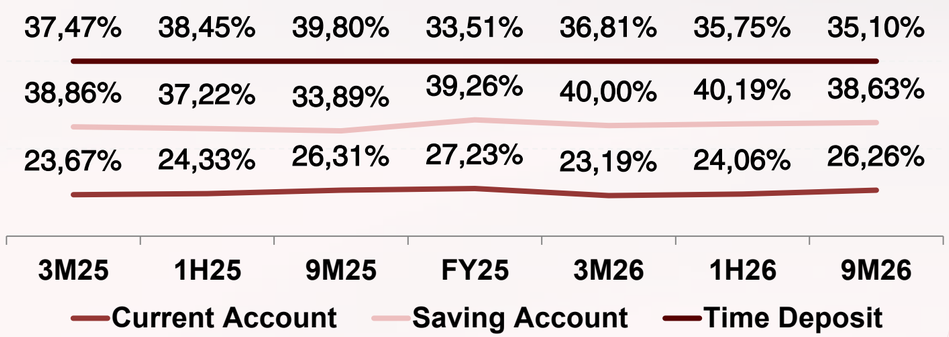
DEPOSIT GROWTH (in billion Rp)	9M25	9M26	YoY
Current Account	22,225	20,059	-9.75%
Saving Account	28,627	29,505	3.07%
Time Deposit	33,625	26,808	-20.27%
TOTAL	84,477	76,372	-9.59%

Number of Account	9M25	9M26	YoY	Ticket Size (Rp Million/Customer)
Current Account	166,761	171,811	3.03%	116.7
Saving Account	10,550,674	8,570,469	-18.77%	3.4
Time Deposit	80,002	84,420	5.52%	317.6
TOTAL	10,797,437	8,826,700	-18.25%	8.7

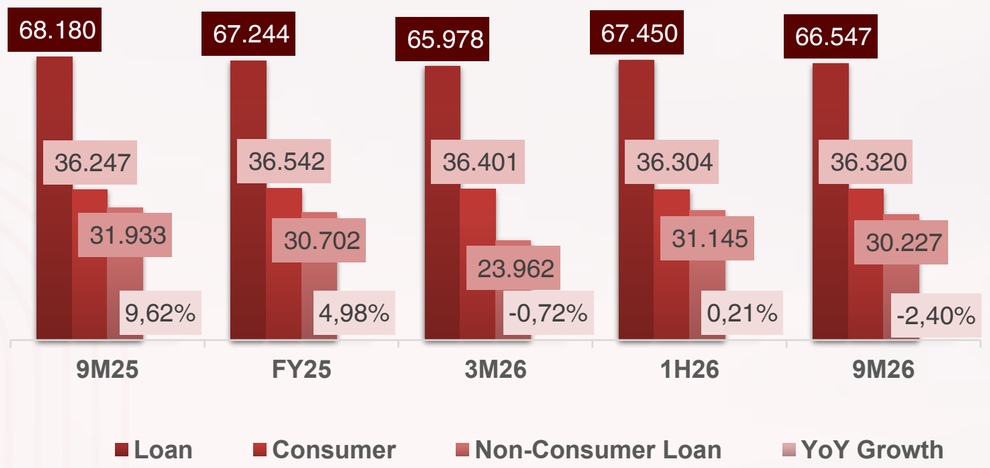
Quarterly Deposit Performance



Quarterly Deposit Composition

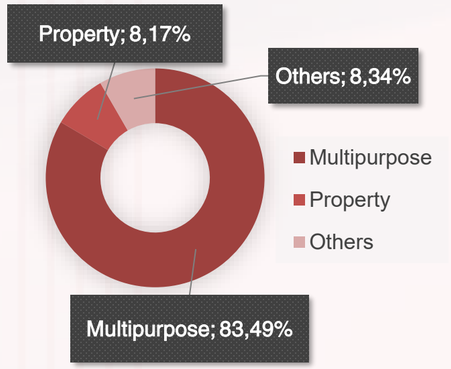


Loan Performance (Bank Only)

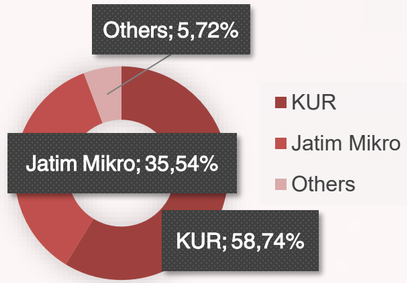


SEGMEN	LOAN GROWTH (in billion Rp) 9M25	9M26	YoY	COMPOSITION 9M25	9M26	Ticket Size (Rp Million /Customer)
Multipurpose	30,074	30,323	0.83%	44.11%	45.57%	96
Property	3,253	2,967	-8.78%	4.77%	4.46%	197
Others	2,920	3,030	3.75%	4.28%	4.55%	185
TOTAL	**36,247**	**36,320**	**0.20%**	**53.16%**	**54.58%**	**105**
Micro	10,654	10,643	-0.10%	15.63%	15.99%	84
Small & Medium	13,591	13,489	-0.75%	19.93%	20.27%	1,513
Corporate	7,688	6,095	-20.72%	11.28%	9.16%	46,526
TOTAL	**31,933**	**30,227**	**-5.34%**	**46.84%**	**45.42%**	**207**

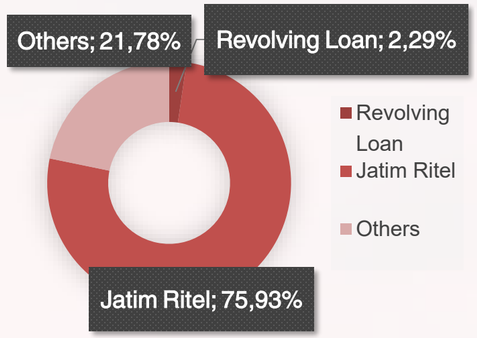
Consumer



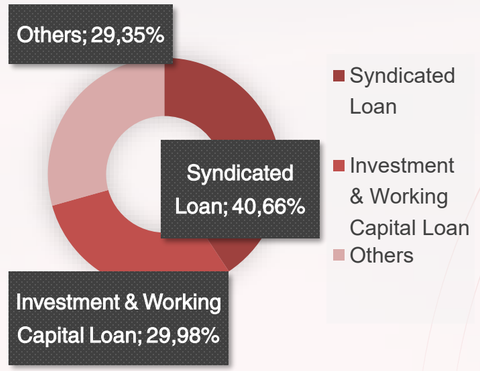
Micro



Small & Medium

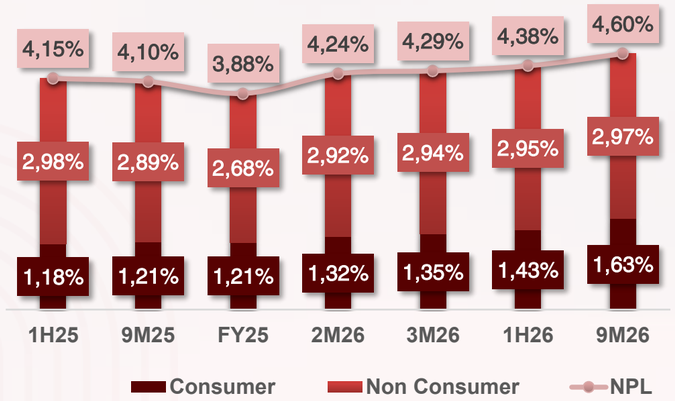


Corporate



NPL, Restructure & Impairment

NPL by Segment



Reducing NPL Strategies

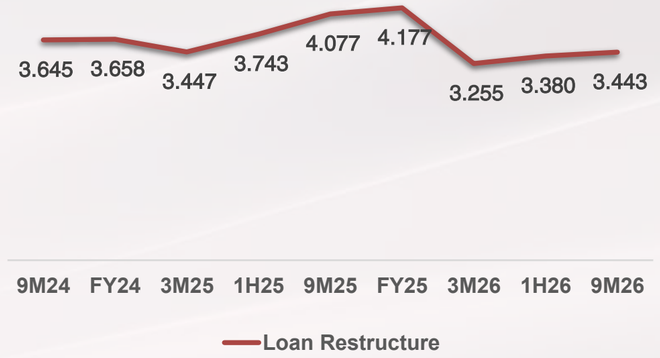
CURATIVE METHODS:

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

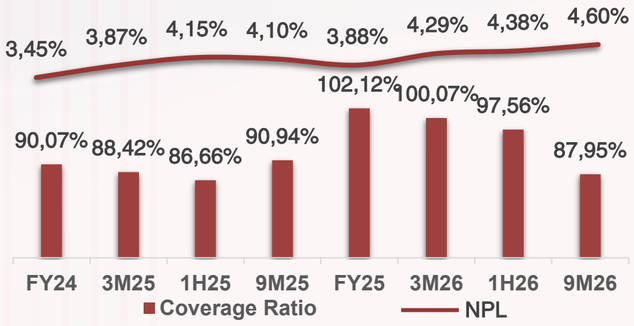
PREVENTIVE METHODS:

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

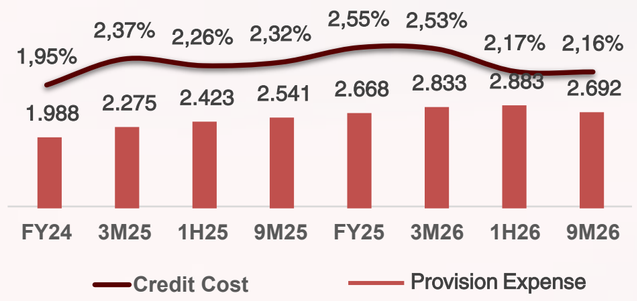
Loan Restructure



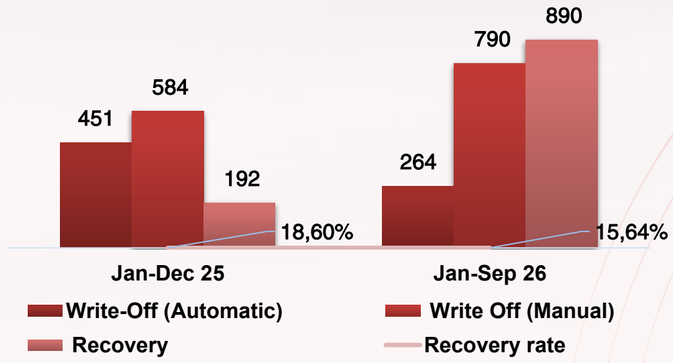
Asset Quality



Credit Cost



Write Off & Recovery



Bank Business Group Synergy



International Banking Business Implementation

increasing international transaction volume through Remittance and Trade Processing Agent partnerships



Custody & Banknote Services

Collaboration in Safekeeping and Custodian Services for Securities Transactions and Banknote Remittance



Digital Payment Implementation

Joint Services for E-Channel and Payment Systems in Regional Public Hospitals, and M-Banking Securitization



Priority Banking & Financing Services

Support for Banking Services for Customers with Specific Profiles and Financing for Civil Servants

BJTM KUB PERFORMANCES (3Q26)

	BankNTB Syariah	bankNTT	BANK SULTRA Maju Bersama	Bank Lampung	bank banten
Asset	17,440,041	17,875,492	13,537,081	11,983,269	10,921,223
Loan	12,665,323	13,736,481	9,741,915	8,131,920	6,035,428
Deposit	14,144,571	14,274,308	10,612,493	9,618,372	7,476,317
Net Profit	155,774	109,095	295,957	202,761	36,068

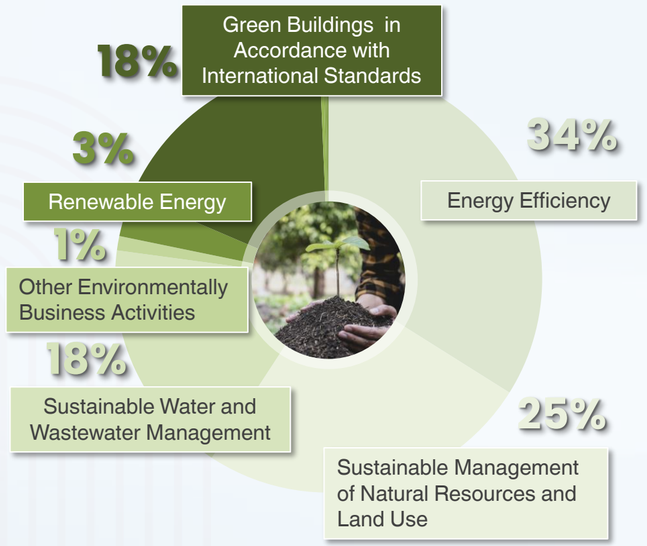
	BankNTB Syariah	bankNTT	BANK SULTRA Maju Bersama	Bank Lampung	bank banten
CAR	20.63%	26.25%	37.09%	29.89%	32.42%
ROE	11.67%	5.56%	17.68%	17.17%	3.13%
ROA	1.57%	0.92%	4.03%	3.01%	0.46%
NIM	5.64%	5.11%	7.98%	7.25%	3.40%
BOPO	82.27%	90.13%	61.58%	84.55%	90.69%
NPL Gross	3.44%	2.99%	1.07%	2.81%	4.42%
LDR	89.54%	96.23%	91.80%	84.55%	78.42%
CASA	54.36%	56.71%	63.04%	59.21%	32.20%



Value Beyond Profit

Sustainable Portofolio (FY25)

5,40 Tn (total loan disbursement)



Corporate Social Responsibility

SECTOR	2023	2024	2025
Education	1.45 B	2.77 B	2.90 B
Health	3.33 B	3.93 B	0.94 B
Culture	0.56 B	n/a	n/a
Others Social Event	12.61 B	10.24 B	15.82 B
TOTAL	**17.95 B**	**16.95 B**	**19.66 B**

Environmental Costs

2023	2024	2025
299 M	317 M	590 M

ESG Sustainalytics Rating

- ESG RISK RATING 22.45 “MEDIUM RISK”
- PT Bank Pembangunan Daerah Jawa Timur Tbk's Exposure is 40.5 “Medium”
- PT Bank Pembangunan Daerah
- Jawa Timur Tbk’s Overall Management Risk is 22.5 “Medium”.

Source: Morningstar (as of Oct, 12th 2026)



The Asia Sustainability Reporting Rating (ASRRAT) 2024 - Gold



Best Corporate Emissions Transparency and Reduction 2024

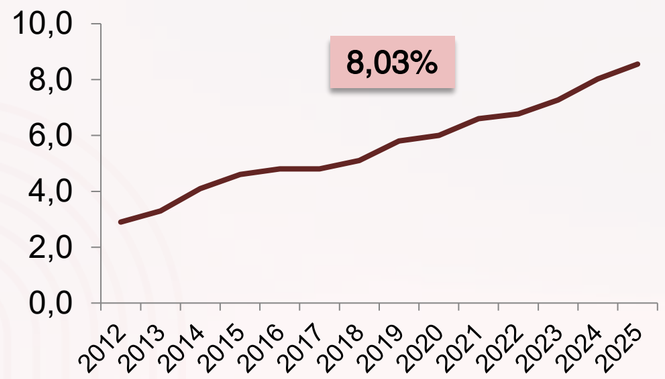


The Asia Sustainability Reporting Rating (ASRRAT) 2025 - Platinum

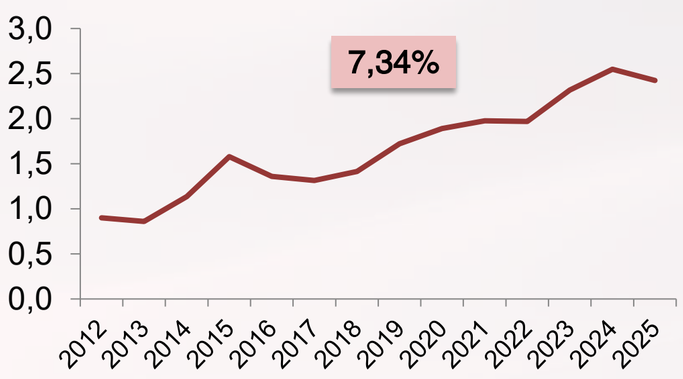
ESGQIDXKEHATI
ESGSIDXKEHATI

Compound Annual Growth Rate

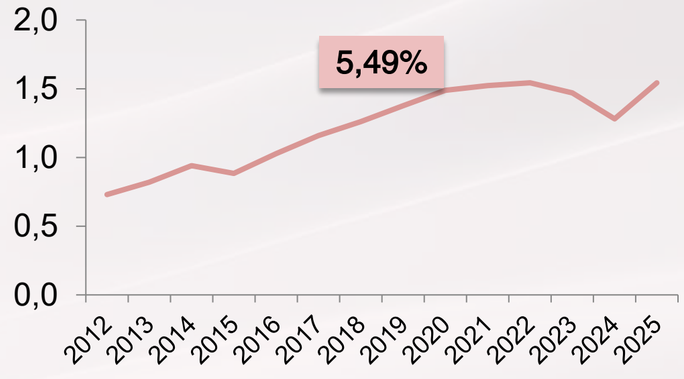
Interest Income



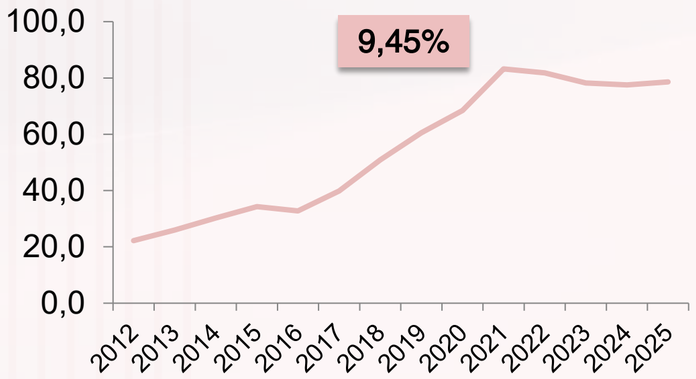
Interest Expense



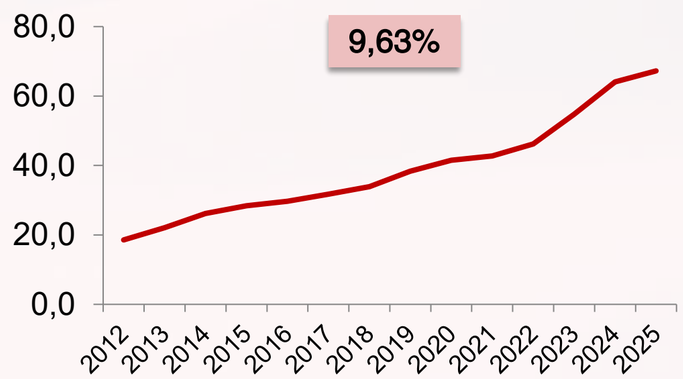
Net Profit



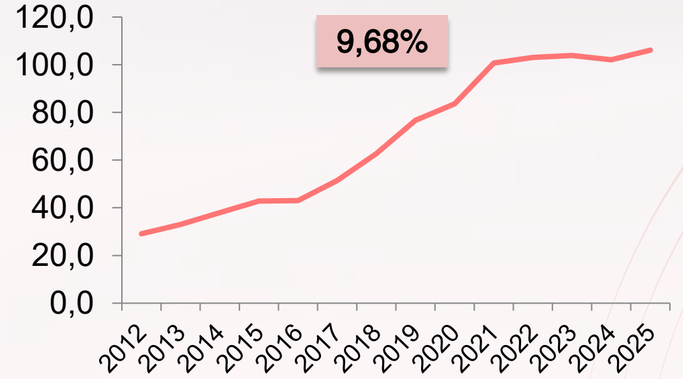
Deposit



Loan



Total Aset



JConnect
Powered by bankjatim

bankjatim

STOCK PERFORMANCES

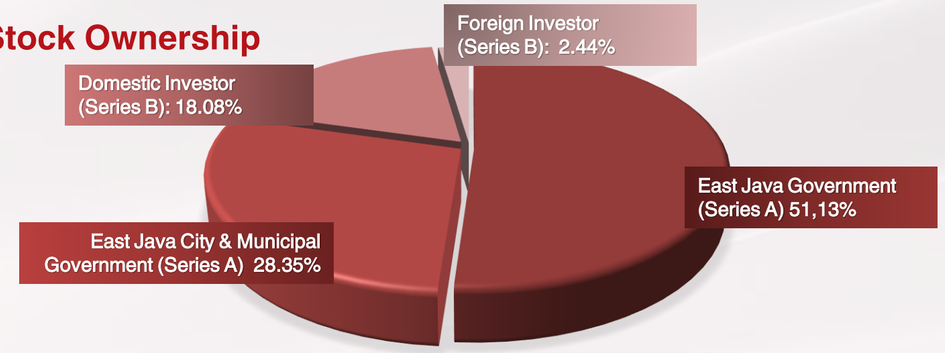


Ownership

Stock Price



Stock Ownership



PEFINDO CREDIT RATING AGENCY

CREDIT RATINGS
idAA-

IDX Indonesia Stock Exchange

INDEKS
IDX BUMN20

KEHATI

ESGS KEHATI
ESGQ KEHATI

YEAR	DIVIDEND PER SHARE	NET PROFIT
2019	48.20	1,377
2020	48.85	1,489
2021	52.11	1,523
2022	53.09	1,543
2023	54.39	1,470
2024	54.71	1,281
2025	56.62	1,546

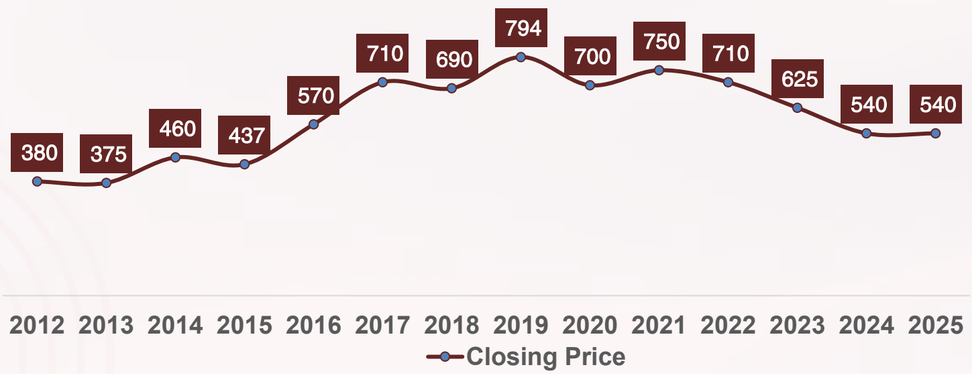
BJTM RATIO, September 30th 2026	
PBV	0.57
EPS (ann net profit)	94.59
PER	5.39
Market Capital	7,658

NO	TOP 5 NATION	%
1	Indonesia	88.71%
2	USA	5.64%
3	Luxembourg	1.76%
4	Switzerland	0.98%
5	Singapore	0.66%

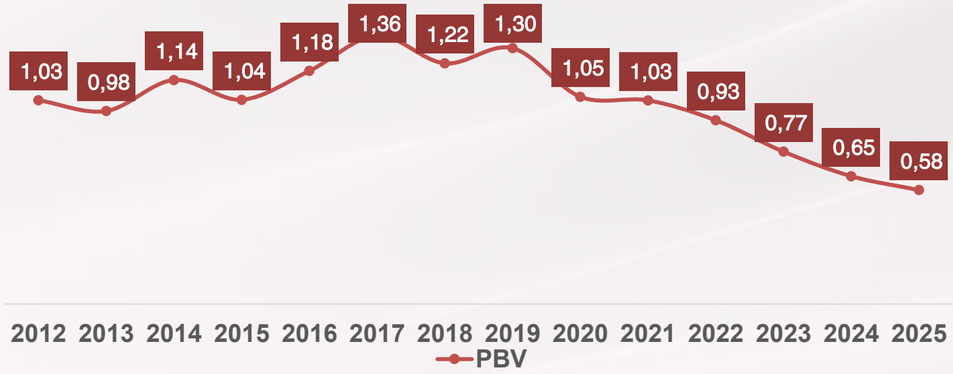
B SERIES INVESTOR	%	INVESTOR
Foreign Investor	**11.23%**	**124**
-Individual	11.20%	106
-Institution	0.03%	18
Domestic Investor	**88.77%**	**56,776**
-Individual	67.77%	56,697
-Institution	21.00%	79

Stock Performance

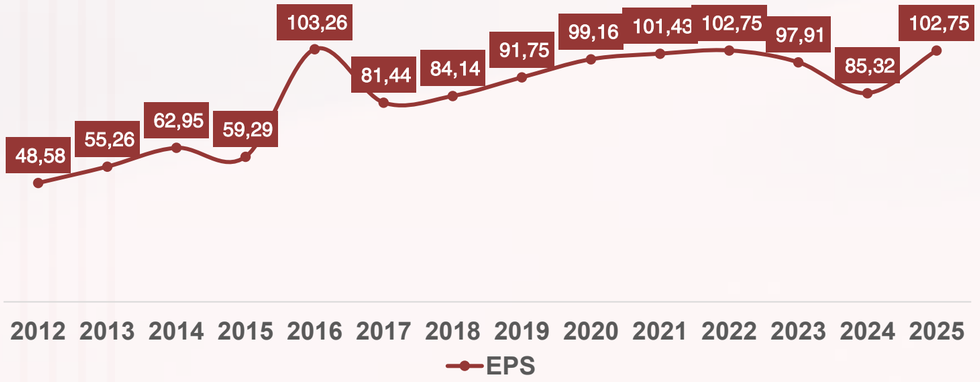
Price History



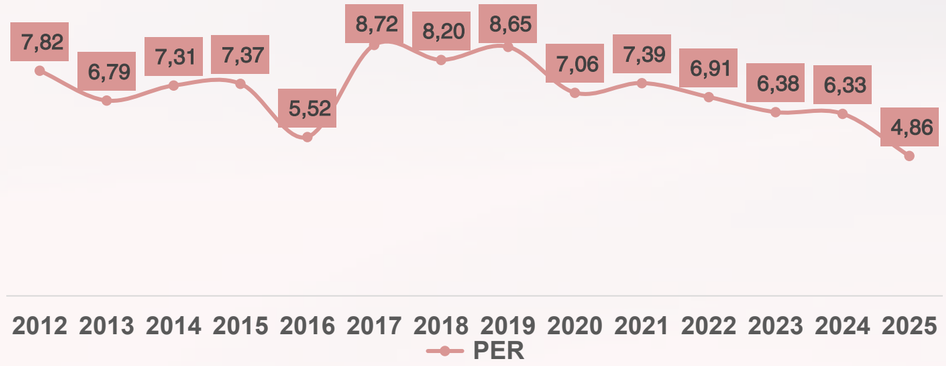
PBV



EPS



PER



Awards



14 th Infobank Digital Brand AwardsIsentia 2025



KPK Award for Good Gratification Control of PT Bank Jatim Tbk's Gratification Control Unit



The Excellent Performance Bank-KBMI 2 30th Infobank banking Appreciation 2025



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



CNN Awards 2025 - Regional Financial Inclusion Accelerator



Most Efficient Bank Bisnis Indonesia Financial Awards 2025



Indonesia Enterprises Risk Management Conference & Award VIII-2026



Indonesia Corporate Governance Award X 2026



Call Center Service Excellence Award 2026



8th Indonesia Best CSR Awards 2026

THANK YOU

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk

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