



bersama membangun Indonesia



# Corporate Presentation

## Full Year 2020<sup>Audited</sup> *and 3M21*

April 2021



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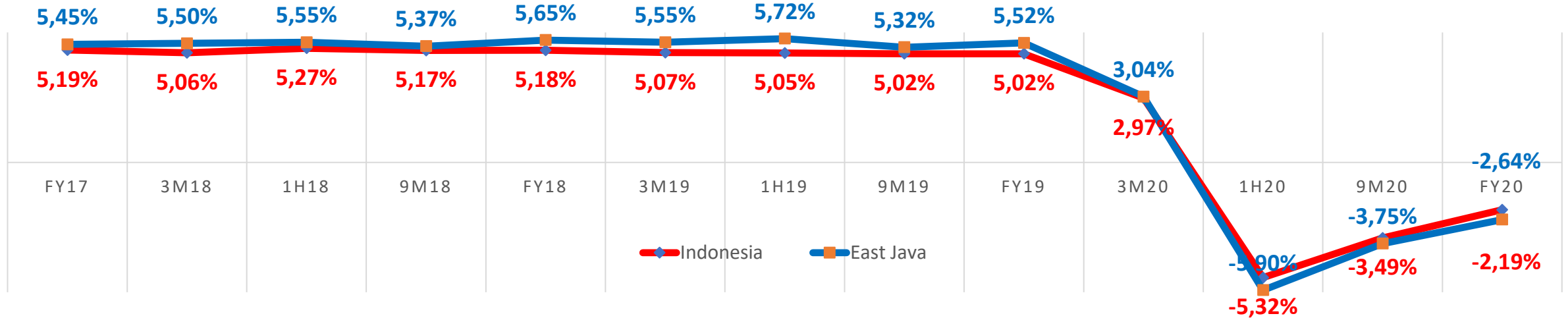
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East Java Province Macro Economy:

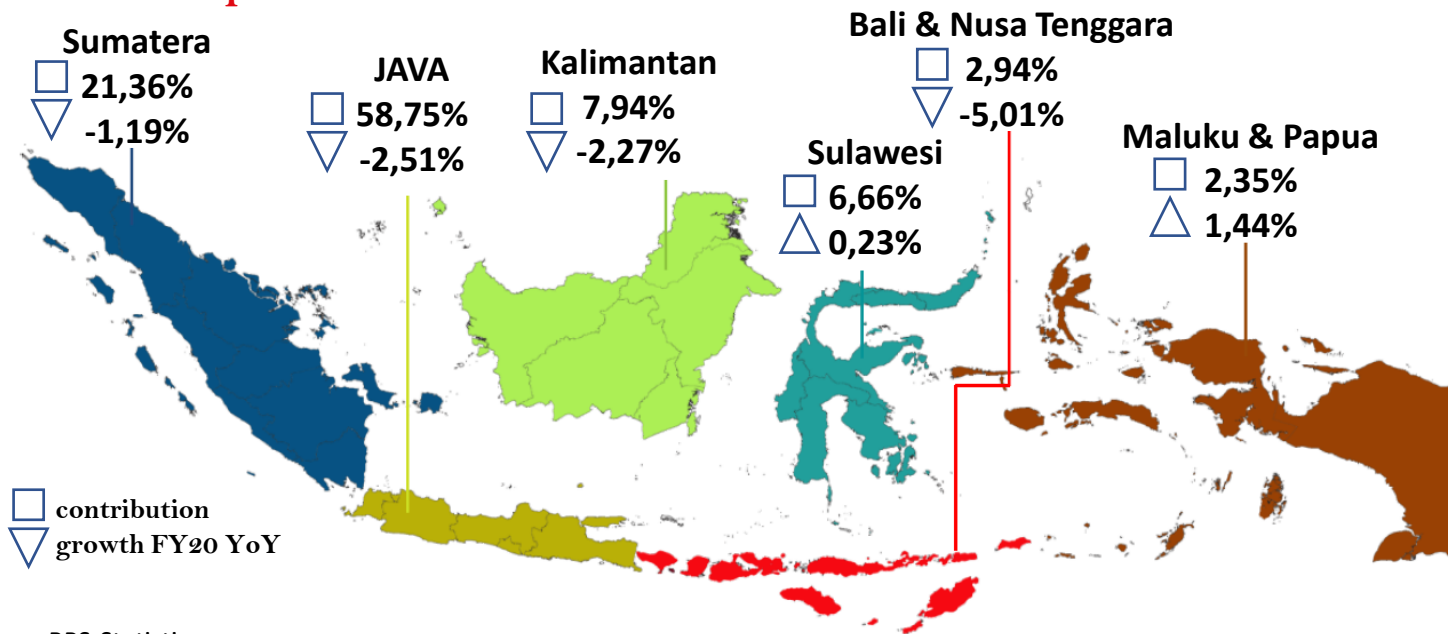
- Economic Growth & GDP Composition
- Export-Import & Gross Regional Domestic Product
- Bank Jatim Market Share

# East Java Province Macro Economy

## Economic Growth



## GDP Composition

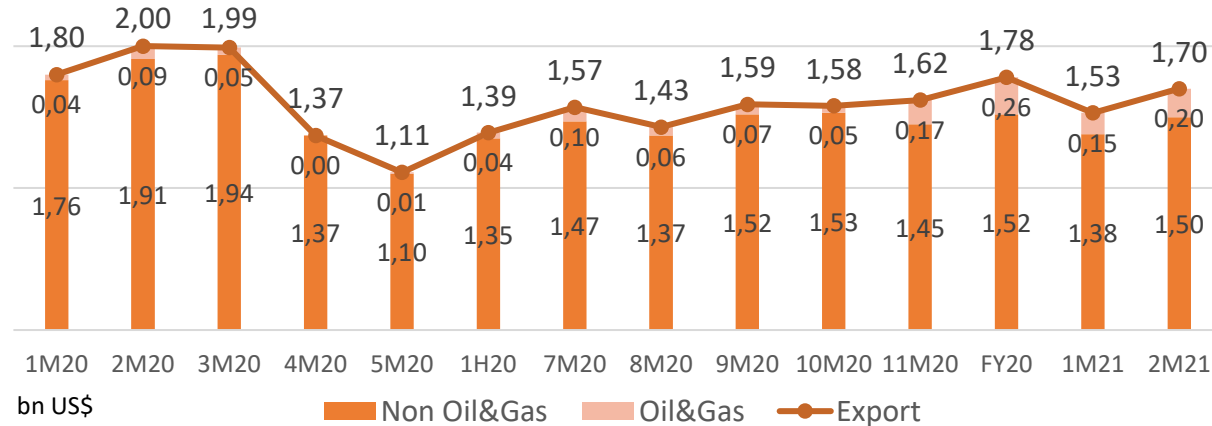


## Java Regional GDP Composition

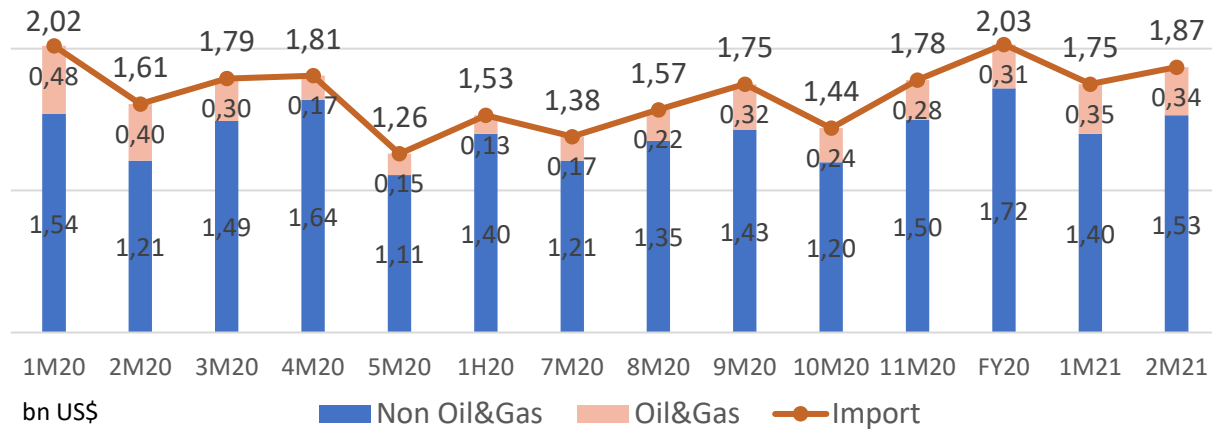
Province in Java	Composition	Growth FY20 YoY
1. DKI Jakarta	29,90%	-1,58%
<b>2. East Java</b>	<b>24,80%</b>	-1,97%
3. West Java	22,52%	-1,70%
4. Central Java	14,54%	-0,95%
5. Banten	6,76%	-5,32%
6. DI Yogyakarta	1,49%	-1,90%

# East Java Province Macro Economy

## East Java Export



## East Java Import



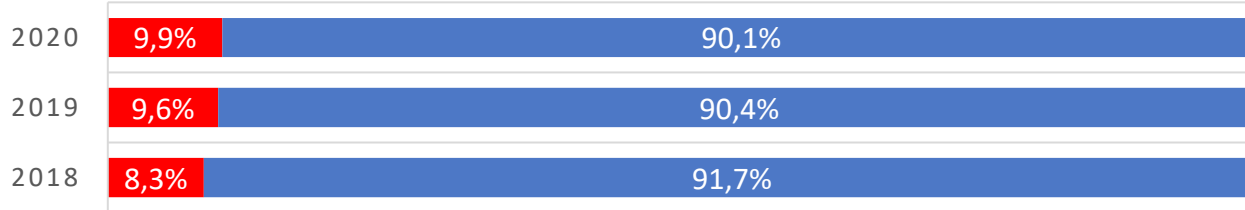
No	East Java Gross Regional Domestic Product - Business Field	Composition	Growth FY20 YoY
1	Manufacture	30,69%	-0,77%
2	Wholesale and Retail Trade, Cars and Motorbikes	17,92%	-5,00%
3	Agriculture, Forestry and Fisheries	11,90%	2,71%
4	Construction	9,30%	-2,93%
5	Accommodation, Food and Drink	5,58%	-7,77%
6	Information and Communication	5,15%	11,02%
7	Mining and excavation	3,50%	-14,23%
8	Transportation and warehousing	2,98%	-15,14%
9	Education	2,83%	5,85%
10	Finance and Insurance	2,71%	0,03%
11	Government Administration and Social Security	2,50%	3,95%
12	Real Estate	1,79%	5,70%
13	Other Services	1,23%	-12,16%
14	Corporate Services	0,82%	-4,68%
15	Health Services and Social Activities	0,72%	10,56%
16	Electricity and Gas	0,29%	-2,12%
17	Water Supply, Waste Management and Recycling	0,09%	5,43%



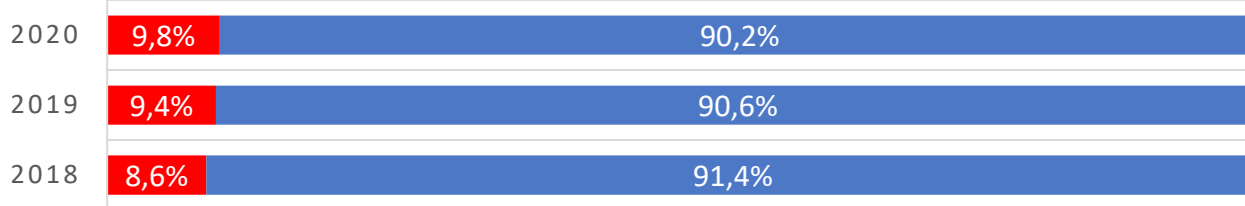
# Strong growth with bank's portfolio despite the pandemic

## Bank Jatim market share in East Java Province

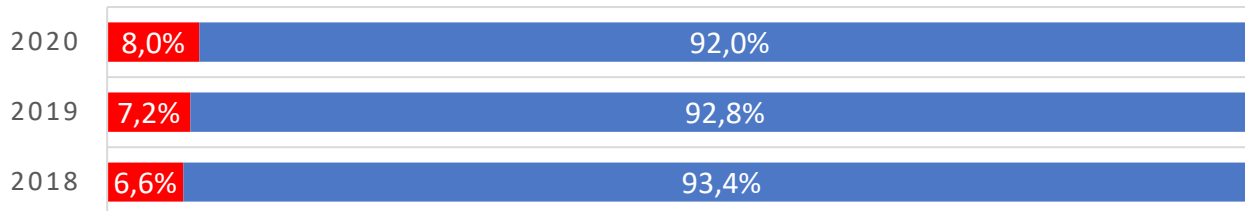
### Asset



### Third Party Fund

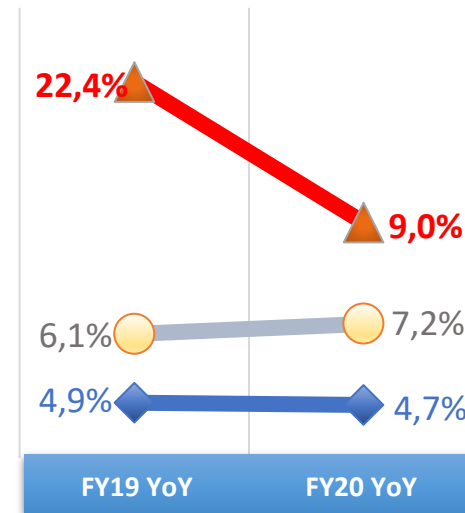


### Loan

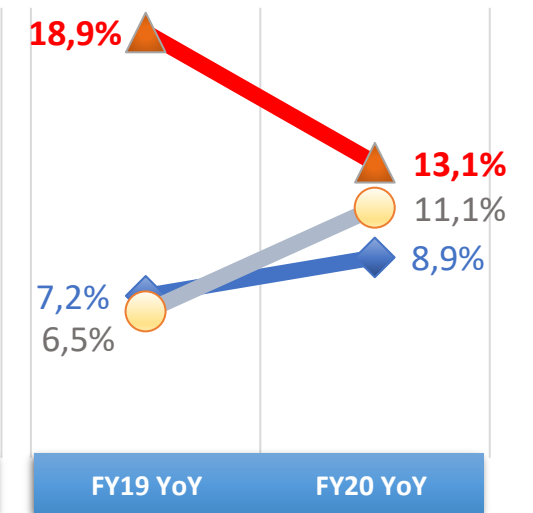


■ bankjatim  
■ banks in East Java province

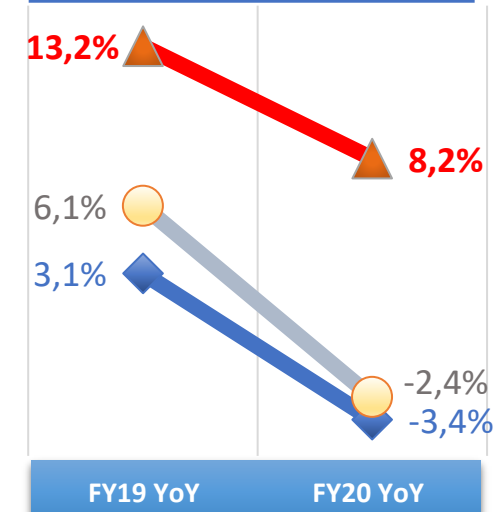
## Asset



## Third Party Fund



## Loan



## Net Profit



▲ bankjatim growth  
 ● banks growth in Indonesia  
 ◆ banks growth in East Java province

Financial Overview:

- Financial Performance & Management Highlight
- Non Performing Loan
- Loan Growth
- Government Stimulus Restructure Loan

## 2020 Highlight Financial Performance

Balance Sheet In billion Rp	FY19	FY20	YoY
<b>A S S E T</b>	<b>76.715</b>	<b>83.619</b>	<b>9,00%</b>
Bank Placements	17.836	10.782	-39,55%
Marketable Securities	16.444	27.240	65,65%
<b>L O A N</b>	<b>38.352</b>	<b>41.481</b>	<b>8,16%</b>
- Commercial	9.229	10.332	11,95%
- SME	6.021	6.796	12,86%
- Consumer	23.102	24.353	5,42%
<b>THIRD PARTY FUND</b>	<b>60.546</b>	<b>68.468</b>	<b>13,08%</b>
- Current Account	23.826	21.129	-11,32%
- Saving Account	22.224	22.874	2,93%
- Time Deposit	14.496	24.465	68,76%

Income Statement In billion Rp	FY19	FY20	YoY
Interest Income	5.766	6.013	4,29%
Interest Expense	(1.723)	(1.891)	9,78%
Net Interest Income	<b>4.043</b>	<b>4.122</b>	<b>1,95%</b>
Pre-Provision Opt Profit	2.180	2.094	-3,93%
Provision Expense	(370)	(568)	53,34%
Net profit	<b>1.377</b>	<b>1.489</b>	<b>8,17%</b>

Ratio	FY19	FY20
ROA	2,73%	1,95%
ROE	18,00%	18,77%
NIM	6,11%	5,55%
LDR	63,34%	60,58%
BOPO	71,40%	77,76%
CIR	52,03%	54,95%
CAR	21,77%	21,64%
CASA	76,06%	64,27%
COF	2,74%	2,75%
Credit Cost	0,97%	1,37%
Loan at Risk	4,80%	6,10%
NPL Gross	2,77%	4,00%
NPL Net	0,71%	0,89%
Coverage Ratio	92,40%	87,69%

### Managements Highlights:

- Asset growth from third party fund (time deposit) demand while maintain cost of fund at low level.
- Current Account decrease as regional GDP decrease.
- Idle fund placement shifting from bank placements to marketable securities with higher yield.
- In pandemic year, all loan segments showed resilience.
- Covid impact loan restructuring keeps declining since June 2020.
- Digital transformation growth in user, frequency, and nominal.
- Loan disbursement through Government stimulus decrease the yield as NIM decrease to 5,55%
- Minimize write-off policy in 2020.
- Taxes in FY20 include tax restitution (tax year 2016, 2017, and 2018) from tax incentive implemented in 2019. The restitution results are used to increase non performing loan provision.



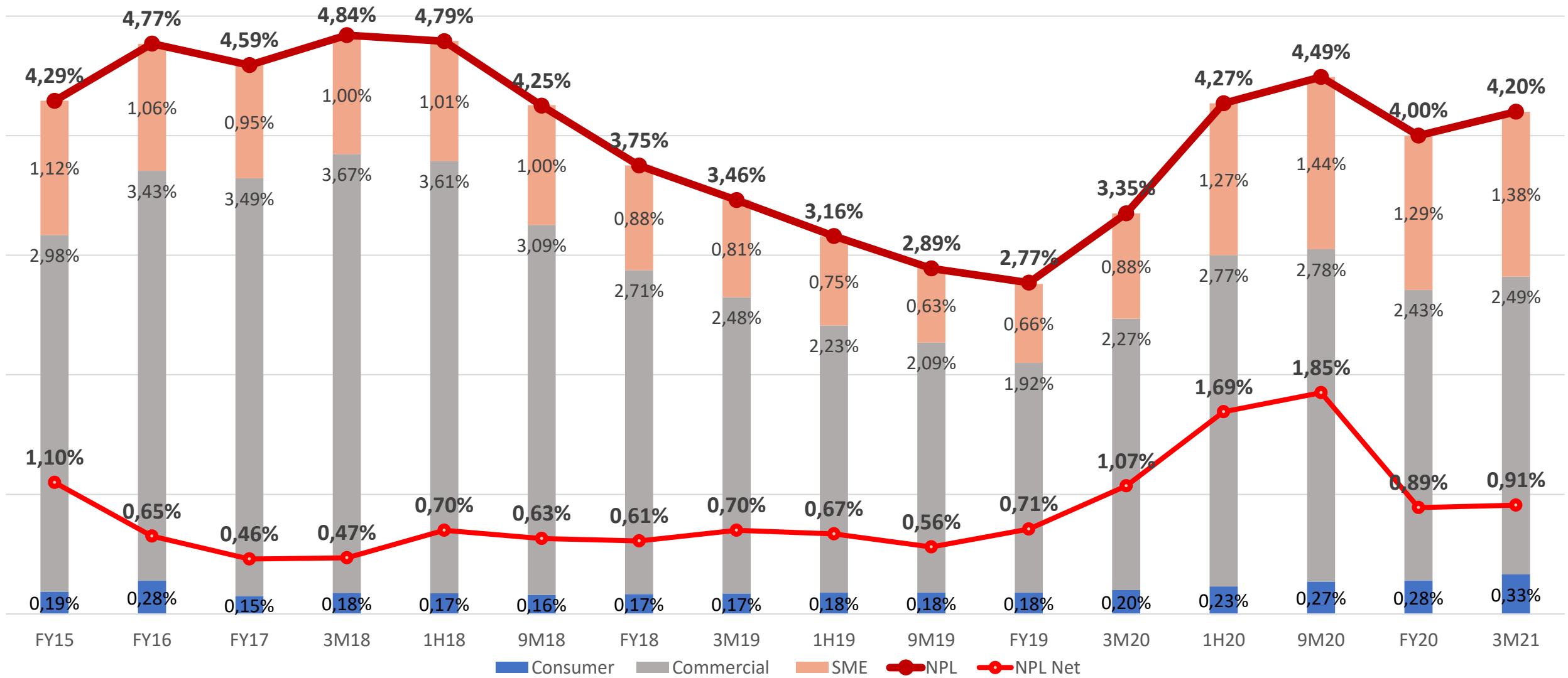
## 3M21 Highlight Financial Performance

<u>Balance Sheet</u> In billion Rp	<u>3M20</u>	<u>3M21</u>	<u>YoY</u>
<b>A S S E T</b>	<b>69.721</b>	<b>89.648</b>	<b>28,58%</b>
Bank Placements	12.282	7.456	-39,29%
Marketable Securities	16.115	37.535	132,92%
<b>L O A N</b>	<b>38.415</b>	<b>41.731</b>	<b>8,63%</b>
- Commercial	8.707	10.096	15,96%
- SME	6.247	6.987	11,85%
- Consumer	23.461	24.648	5,06%
<b>THIRD PARTY FUND</b>	<b>57.764</b>	<b>76.088</b>	<b>31,72%</b>
- Current Account	18.804	22.552	19,93%
- Saving Account	18.561	20.477	10,32%
- Time Deposit	20.400	33.060	62,06%

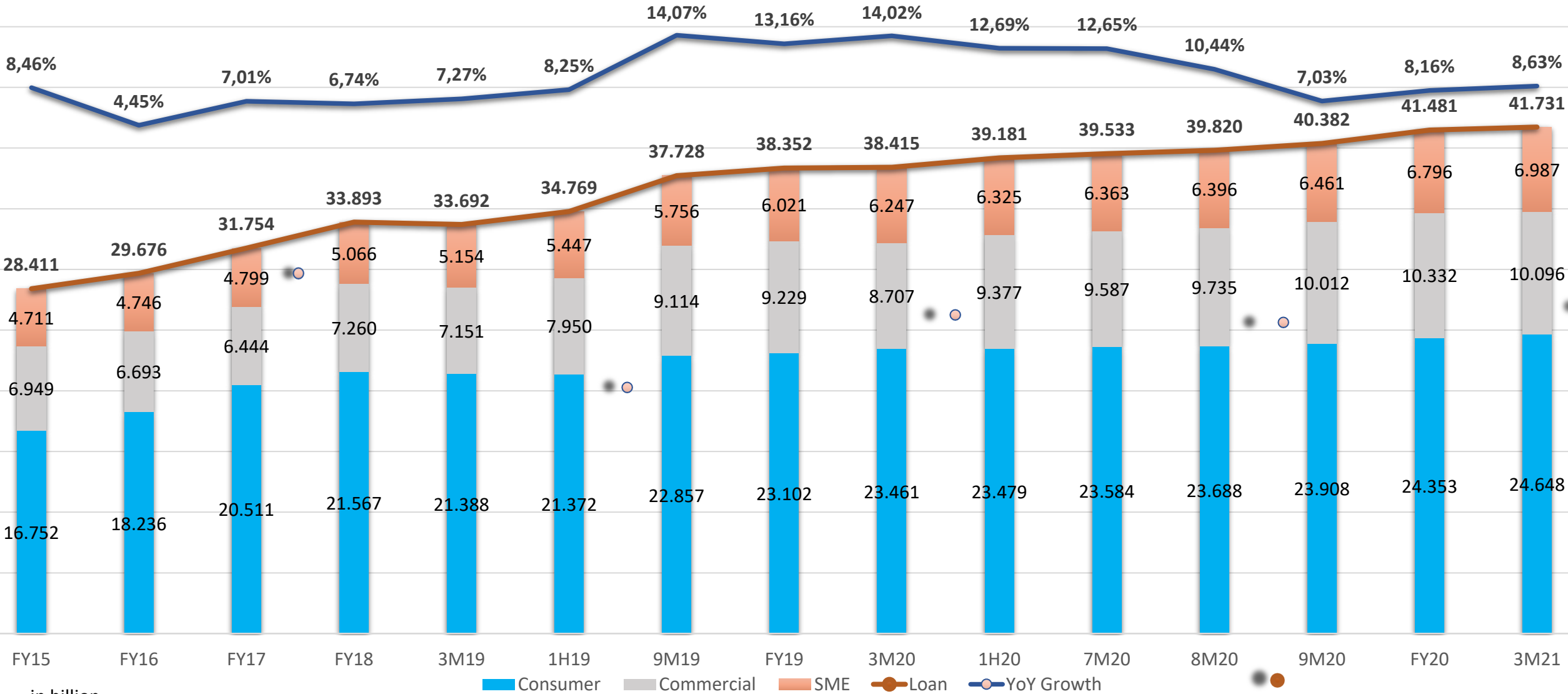
<u>Income Statement</u> In billion Rp	<u>3M20</u>	<u>3M21</u>	<u>YoY</u>
Interest Income	1.448	1.575	8,75%
Interest Expense	(433)	(493)	13,82%
<b>Net Interest Income</b>	<b>1.015</b>	<b>1.082</b>	<b>6,59%</b>
Pre-Provision Opt Profit	680	708	4,20%
Provision Expense	(120)	(128)	6,58%
<b>Net profit</b>	<b>439</b>	<b>448</b>	<b>2,02%</b>

<u>Ratio</u>	<u>3M20</u>	<u>3M21</u>
ROA	3,23%	2,64%
ROE	21,76%	20,29%
NIM	6,05%	5,05%
LDR	66,50%	54,85%
BOPO	64,95%	66,89%
CIR	41,16%	41,60%
CAR	22,91%	23,12%
CASA	64,68%	56,55%
COF	3,19%	2,67%
Credit Cost	1,25%	1,23%
Loan at Risk	4,79%	7,39%
NPL Gross	3,35%	4,20%
NPL Net	1,07%	0,91%
Coverage Ratio	83,49%	88,70%

# Non Performing Loan



# Loan Growth



in billion

Consumer Commercial SME Loan YoY Growth

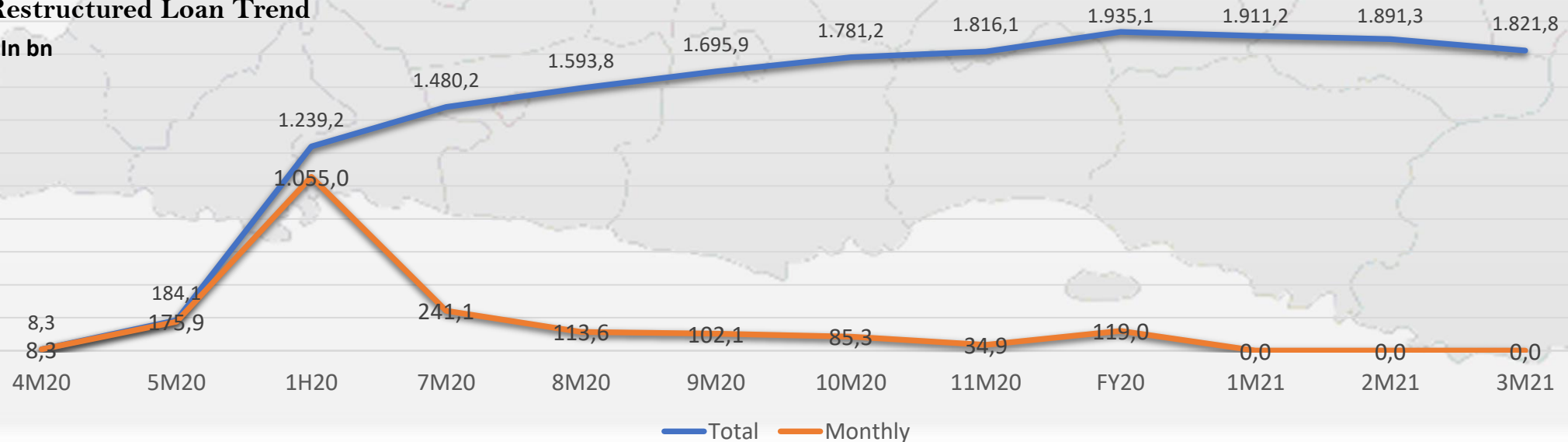
# Government Stimulus Restructure Program

## Covid-19 Loan Restructured

LOAN SECTOR 2M21	Outstanding 2M21 In bn	Covid Loan Restructured 2M21		Composition 2M21 (Outstanding/ Covid Loan Restructured)
		Outstanding In bn	Debtor	
CONSUMER	24.505	220,19	662	0,90%
COMMERCIAL	9.985	1.172,69	279	11,74%
S M E	6.834	498,45	2.364	7,29%
<b>TOTAL</b>	<b>41.324</b>	<b>1.891,33</b>	<b>3.305</b>	<b>4,58%</b>

## Restructured Loan Trend

In bn



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 FY20

<u>Information</u> In bn Rp	<u>FY19</u>	<u>FY20</u>	<u>YoY</u>	<u>4Q19</u>	<u>3Q20</u>	<u>4Q20</u>	<u>YoY</u>	<u>QoQ</u>
<b>Total Asset</b>	<b>76.715</b>	<b>83.619</b>	<b>9,00%</b>	<b>4.587</b>	<b>6.841</b>	<b>1.538</b>	<b>-66,46%</b>	<b>-77,51%</b>
Bank Placement	17.836	10.782	-39,55%	3.224	2.279	(171)	-105,31%	-107,51%
Marketable Securities	16.444	27.240	65,65%	(561)	3.416	(641)	14,28%	-118,75%
<b>LOAN</b>	<b>38.352</b>	<b>41.481</b>	<b>8,16%</b>	<b>625</b>	<b>1.200</b>	<b>1.099</b>	<b>75,97%</b>	<b>-8,42%</b>
<b>Allowance for Impairment Losses</b>	<b>(988)</b>	<b>(1.464)</b>	<b>48,19%</b>	<b>64</b>	<b>(9)</b>	<b>(231)</b>	<b>-462,46%</b>	<b>2428,69%</b>
- Marketable Securities	(5)	(8)	56,90%	(5)	(0)	(7)	45,89%	3427,64%
- Loan	(980)	(1.455)	48,42%	67	(9)	(224)	-433,24%	2319,19%
- others	(2)	(1)	-64,39%	1	0	(0)	-124,73%	-197,70%
<b>Third Party Fund</b>	<b>60.546</b>	<b>68.468</b>	<b>13,08%</b>	<b>(662)</b>	<b>5.760</b>	<b>(1.300)</b>	<b>96,48%</b>	<b>-122,57%</b>
- Current Account	23.826	21.129	-11,32%	261	(241)	(2.159)	-927,69%	795,20%
- Saving Account	22.224	22.874	2,93%	3.936	165	2.113	-46,30%	1182,95%
- Time Deposit	14.496	24.465	68,76%	(4.858)	5.836	(1.255)	-74,18%	-121,50%
<b>Equity</b>	<b>9.186</b>	<b>10.005</b>	<b>8,92%</b>	<b>243</b>	<b>473</b>	<b>361</b>	<b>48,44%</b>	<b>-23,74%</b>

FY19 Asset restated by public accountant in deferred tax asset



## Balance Sheet 3M21

<u>Information</u> In bn Rp	<u>3M20</u>	<u>3M21</u>	<u>YoY</u>	<u>1Q20</u>	<u>4Q20</u>	<u>1Q21</u>	<u>YoY</u>	<u>QoQ</u>
<b>Total Asset</b>	<b>69.721</b>	<b>89.648</b>	<b>28,58%</b>	<b>(6.995)</b>	<b>1.538</b>	<b>6.028</b>	<b>-186,18%</b>	<b>291,82%</b>
Bank Placement	12.282	7.456	-39,29%	(5.554)	(171)	(3.327)	-40,10%	1843,33%
Marketable Securities	16.115	37.535	132,92%	(329)	(641)	10.295	-3226,81%	-1706,96%
<b>LOAN</b>	<b>38.415</b>	<b>41.731</b>	<b>8,63%</b>	<b>63</b>	<b>1.099</b>	<b>250</b>	<b>299,35%</b>	<b>-77,23%</b>
<b>Allowance for Impairment Losses</b>	<b>(1.075)</b>	<b>(1.572)</b>	<b>46,23%</b>	<b>(88)</b>	<b>(231)</b>	<b>(109)</b>	<b>24,02%</b>	<b>-52,99%</b>
- Marketable Securities	(1)	(11)	1238,90%	4	(7)	(3)	-163,02%	-59,71%
- Loan	(1.073)	(1.556)	45,01%	(93)	(224)	(101)	9,09%	-54,65%
- others	(1)	(5)	318,79%	1	(0)	(4)	-473,31%	1310,90%
<b>Third Party Fund</b>	<b>57.764</b>	<b>76.088</b>	<b>31,72%</b>	<b>(2.782)</b>	<b>(1.300)</b>	<b>7.620</b>	<b>-373,92%</b>	<b>-686,17%</b>
- Current Account	18.804	22.552	19,93%	(5.022)	(2.159)	1.422	-128,32%	-165,89%
- Saving Account	18.561	20.477	10,32%	(3.663)	2.113	(2.398)	-34,54%	-213,45%
- Time Deposit	20.400	33.060	62,06%	5.903	(1.255)	8.595	45,60%	-785,12%
<b>Equity</b>	<b>9.560</b>	<b>10.483</b>	<b>9,66%</b>	<b>374</b>	<b>361</b>	<b>478</b>	<b>27,80%</b>	<b>32,68%</b>

# Quarterly Balance Sheet

<u>Information</u> In billion Rp	<u>FY17</u>	<u>FY18</u>	<u>3M19</u>	<u>1H19</u>	<u>9M19</u>	<u>FY19</u>	<u>3M20</u>	<u>1H20</u>	<u>9M20</u>	<u>FY20</u>	<u>3M21</u>
Total Asset	51.519	62.689	63.091	68.952	72.128	76.715	69.721	75.240	82.081	83.619	89.648
Loan	31.754	33.893	33.692	34.769	37.728	38.352	38.415	39.181	40.382	41.481	41.731
Allowance for Impairment Losses	(1.394)	(1.201)	(1.071)	(1.019)	(1.051)	(988)	(1.075)	(1.224)	(1.233)	(1.464)	(1.572)
Third Party Fund	39.845	50.916	51.817	57.933	61.207	60.546	57.764	64.008	69.768	68.468	76.088
- Current Account	12.002	19.286	20.055	22.703	23.565	23.826	18.804	23.529	23.288	21.129	22.552
- Saving Account	15.847	19.112	16.114	17.628	18.288	22.224	18.561	20.596	20.761	22.874	20.477
- Time Deposit	11.996	12.518	15.648	17.603	19.355	14.496	20.400	19.883	25.719	24.465	33.060
Equity	7.816	8.472	8.887	8.614	8.943	9.186	9.560	9.171	9.644	10.005	10.483

FY19 Asset restated by public accountant in deferred tax asset

## Income Statement FY20

<u>Information</u> In billion Rp	<u>FY19</u>	<u>FY20</u>	<u>YoY</u>	<u>4Q19</u>	<u>3Q20</u>	<u>4Q20</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	5.766	6.013	4,29%	1.527	1.514	1.590	4,08%	5,02%
Interest Expense	(1.723)	(1.891)	9,78%	(470)	(461)	(527)	12,11%	14,29%
<b>Net Interest Income</b>	<b>4.043</b>	<b>4.122</b>	<b>1,95%</b>	<b>1.057</b>	<b>1.053</b>	<b>1.063</b>	<b>0,51%</b>	<b>0,96%</b>
Non Int Opt Inc	560	504	-10,11%	135	121	118	-12,94%	-2,54%
Non Int Opt Exp	(2.424)	(2.532)	4,45%	(860)	(703)	(825)	-4,14%	17,26%
<b>Pre-Provision Opt Profit</b>	<b>2.180</b>	<b>2.094</b>	<b>-3,93%</b>	<b>332</b>	<b>470</b>	<b>356</b>	<b>7,07%</b>	<b>-24,32%</b>
<b>Provision Expense</b>	<b>(370)</b>	<b>(568)</b>	<b>53,34%</b>	<b>(83)</b>	<b>(25)</b>	<b>(262)</b>	<b>214,71%</b>	<b>959,45%</b>
- Loan	(361)	(560)	54,98%	(76)	(25)	(255)	236,21%	928,54%
- Non Loan	(9)	(8)	-13,24%	(8)	(0)	(8)	0,84%	-%
<b>Non Opt Profit</b>	<b>55</b>	<b>(19)</b>	<b>-134,75%</b>	<b>42</b>	<b>3</b>	<b>(16)</b>	<b>-136,90%</b>	<b>-633,69%</b>
<b>Pre Tax Profit</b>	<b>1.864</b>	<b>1.507</b>	<b>-19,14%</b>	<b>291</b>	<b>448</b>	<b>78</b>	<b>-73,16%</b>	<b>-82,57%</b>
Taxes	(488)	(18)	-96,23%	(55)	(119)	311	-665,80%	-361,09%
<b>Net Profit</b>	<b>1.377</b>	<b>1.489</b>	<b>8,17%</b>	<b>236</b>	<b>329</b>	<b>389</b>	<b>64,98%</b>	<b>18,33%</b>

Taxes in FY20 include restitution from tax incentive applied in 2019

## Income Statement 3M21

<u>Information</u> In billion Rp	<u>3M20</u>	<u>3M21</u>	<u>YoY</u>	<u>1Q20</u>	<u>4Q20</u>	<u>1Q21</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	1.448	1.575	8,75%	1.448	1.590	1.575	8,75%	-0,94%
Interest Expense	(433)	(493)	13,82%	(433)	(527)	(493)	13,82%	-6,53%
<b>Net Interest Income</b>	<b>1.015</b>	<b>1.082</b>	<b>6,59%</b>	<b>1.015</b>	<b>1.063</b>	<b>1.082</b>	<b>6,59%</b>	<b>1,83%</b>
Non Int Opt Inc	142	126	-11,00%	142	118	126	-11,00%	7,40%
Non Int Opt Exp	(478)	(501)	4,76%	(478)	(825)	(501)	4,76%	-39,30%
<b>Pre-Provision Opt Profit</b>	<b>680</b>	<b>708</b>	<b>4,20%</b>	<b>680</b>	<b>356</b>	<b>708</b>	<b>4,20%</b>	<b>98,99%</b>
<b>Provision Expense</b>	<b>(120)</b>	<b>(128)</b>	<b>6,58%</b>	<b>(120)</b>	<b>(262)</b>	<b>(128)</b>	<b>6,58%</b>	<b>-51,10%</b>
- Loan	(119)	(115)	-3,83%	(119)	(255)	(115)	-3,83%	-54,98%
- Non Loan	(1)	(14)	1096,56%	(1)	(8)	(14)	1096,56%	77,48%
<b>Non Opt Profit</b>	<b>3</b>	<b>(5)</b>	<b>-257,37%</b>	<b>3</b>	<b>(16)</b>	<b>(5)</b>	<b>-257,37%</b>	<b>-65,52%</b>
<b>Pre Tax Profit</b>	<b>563</b>	<b>575</b>	<b>2,11%</b>	<b>563</b>	<b>78</b>	<b>575</b>	<b>2,11%</b>	<b>635,40%</b>
Taxes	(123)	(126)	2,45%	(123)	311	(126)	2,45%	-140,60%
<b>Net Profit</b>	<b>439</b>	<b>448</b>	<b>2,02%</b>	<b>439</b>	<b>389</b>	<b>448</b>	<b>2,02%</b>	<b>15,07%</b>

# Quarterly Income Statement

<u>Information</u> In billion Rp	<u>FY18</u>	<u>3M19</u>	<u>1H19</u>	<u>9M19</u>	<u>FY19</u>	<u>3M20</u>	<u>1H20</u>	<u>9M20</u>	<u>FY20</u>	<u>3M21</u>
Interest Income	5.137	1.339	2.761	4.238	5.766	1.448	2.909	4.423	6.013	1.575
Interest Expense	(1.414)	(359)	(787)	(1.252)	(1.723)	(433)	(903)	(1.364)	(1.891)	(493)
<b>Net Interest Income</b>	<b>3.722</b>	<b>980</b>	<b>1.974</b>	<b>2.986</b>	<b>4.043</b>	<b>1.015</b>	<b>2.007</b>	<b>3.059</b>	<b>4.122</b>	<b>1.082</b>
Non Int Opt Inc	491	135	278	425	560	142	265	386	504	126
Non Int Opt Exp	(2.360)	(457)	(944)	(1.563)	(2.424)	(478)	(1.004)	(1.707)	(2.532)	(501)
<b>Pre-Provision Opt Profit</b>	<b>1.853</b>	<b>658</b>	<b>1.308</b>	<b>1.847</b>	<b>2.180</b>	<b>680</b>	<b>1.268</b>	<b>1.738</b>	<b>2.094</b>	<b>708</b>
<b>Provision Expense</b>	<b>(134)</b>	<b>(108)</b>	<b>(197)</b>	<b>(287)</b>	<b>(370)</b>	<b>(120)</b>	<b>(281)</b>	<b>(306)</b>	<b>(568)</b>	<b>(128)</b>
- Loan	(130)	(106)	(196)	(286)	(361)	(119)	(281)	(305)	(560)	(115)
- Non Loan	(3)	(2)	(1)	(1)	(9)	(1)	(0)	(0)	(8)	(14)
<b>Non Opt Profit</b>	<b>34</b>	<b>4</b>	<b>8</b>	<b>13</b>	<b>55</b>	<b>3</b>	<b>(6)</b>	<b>(3)</b>	<b>(19)</b>	<b>(5)</b>
<b>Pre Tax Profit</b>	<b>1.754</b>	<b>553</b>	<b>1.119</b>	<b>1.573</b>	<b>1.864</b>	<b>563</b>	<b>981</b>	<b>1.429</b>	<b>1.507</b>	<b>575</b>
Taxes	(493)	(148)	(302)	(433)	(488)	(123)	(210)	(330)	(18)	(126)
<b>Net Profit</b>	<b>1.260</b>	<b>406</b>	<b>816</b>	<b>1.140</b>	<b>1.377</b>	<b>439</b>	<b>770</b>	<b>1.100</b>	<b>1.489</b>	<b>448</b>

Taxes in FY20 include restitution from tax incentive applied in 2019

## Financial Ratios

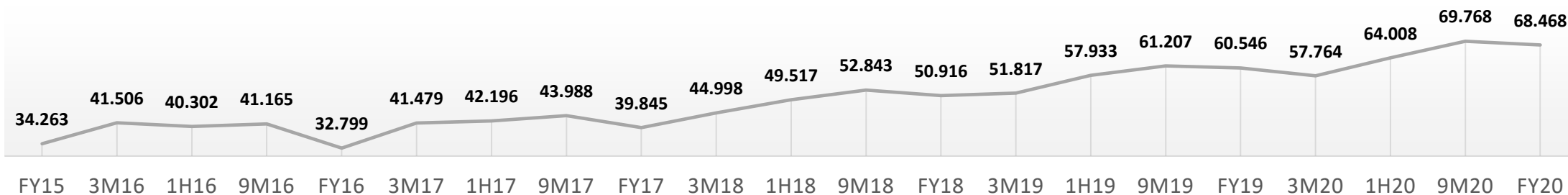
	ROA	ROE	NIM	LDR	CAR	BOPO	CIR
<b>FY18</b>	2,96%	17,75%	6,37%	66,57%	24,21%	69,45%	55,56%
<b>3M19</b>	3,63%	21,11%	6,52%	65,02%	24,14%	62,70%	40,86%
<b>1H19</b>	3,50%	21,30%	6,30%	60,02%	23,22%	63,46%	41,77%
<b>9M19</b>	3,18%	19,98%	6,20%	61,64%	21,79%	66,54%	45,67%
<b>FY19</b>	2,73%	18,00%	6,11%	63,34%	21,77%	71,40%	52,03%
<b>3M20</b>	3,23%	21,76%	6,05%	66,50%	22,91%	64,95%	40,96%
<b>1H20</b>	2,73%	19,41%	5,79%	61,21%	21,08%	68,96%	44,19%
<b>9M20</b>	2,57%	18,63%	5,70%	57,88%	21,34%	70,25%	49,51%
<b>FY20</b>	1,95%	18,77%	5,55%	60,58%	21,64%	77,76%	54,95%
<b>3M21</b>	2,64%	20,29%	5,05%	54,85%	23,12%	66,89%	41,60%

	Coverage Ratio	Credit Cost	CASA	PBV	EPS <sub>(ann)</sub>	PER	Market Cap (IDR tr)
<b>FY18</b>	94,22%	0,39%	75,41%	1,22	84,14	8,20	10,3
<b>3M19</b>	91,42%	1,28%	69,80%	1,10	108,18	6,01	9,75
<b>1H19</b>	92,41%	1,13%	69,62%	1,11	109,90	5,83	9,52
<b>9M19</b>	96,02%	1,01%	68,38%	1,07	101,36	6,27	9,52
<b>FY19</b>	92,40%	0,97%	76,06%	1,12	91,75	7,47	10,28
<b>3M20</b>	83,49%	1,31%	64,68%	0,69	117,02	3,74	6,57
<b>1H20</b>	73,02%	1,46%	68,94%	0,83	102,58	4,92	7,58
<b>9M20</b>	67,87%	1,03%	63,14%	0,79	97,63	5,22	7,66
<b>FY20</b>	87,69%	1,37%	64,27%	1,02	99,16	6,86	10,21
<b>3M21</b>	88,70%	1,23%	56,55%	1,13	119,38	6,62	11,86



# Third Party Fund FY20

— Third Party Fund



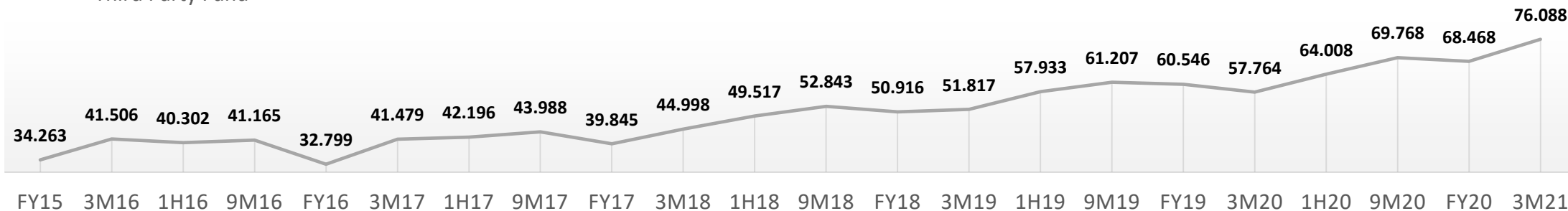
Funding Growth			
Current Account	FY19	FY20	YoY
Government	15.009	14.113	-5,97%
Private	8.817	7.016	-20,43%
<b>Total</b>	<b>23.826</b>	<b>21.129</b>	<b>-11,32%</b>
Saving Account			
Simpeda	15.125	15.148	0,16%
Siklus	3.877	4.048	4,40%
Tab Haji	285	290	1,87%
TabunganKu / SimPel	2.687	3.118	16,03%
Barokah	250	270	8,10%
<b>Total</b>	<b>22.224</b>	<b>22.874</b>	<b>2,93%</b>
Time Deposit			
≤ 3 Month	14.201	22.214	56,43%
≥ 6 Month	296	2.251	661,14%
<b>Total</b>	<b>14.496</b>	<b>24.465</b>	<b>68,76%</b>

Composition		Ticket Size in million	
FY19	FY20	FY19	FY20
24,79%	20,61%	120.071,0	109.406,7
14,56%	10,25%	95,7	67,1
<b>39,35%</b>	<b>30,86%</b>	<b>258,2</b>	<b>201,7</b>
24,98%	22,12%	7,2	7,0
6,40%	5,91%	9,9	8,4
0,47%	0,42%	1,9	1,9
4,44%	4,55%	0,7	0,7
0,41%	0,39%	7,3	7,0
<b>36,71%</b>	<b>33,41%</b>	<b>3,3</b>	<b>3,2</b>
23,45%	32,44%	272,1	379,9
0,49%	3,29%	113,4	952,5
<b>23,94%</b>	<b>35,73%</b>	<b>264,5</b>	<b>402,1</b>

in billion

# Third Party Fund 3M21

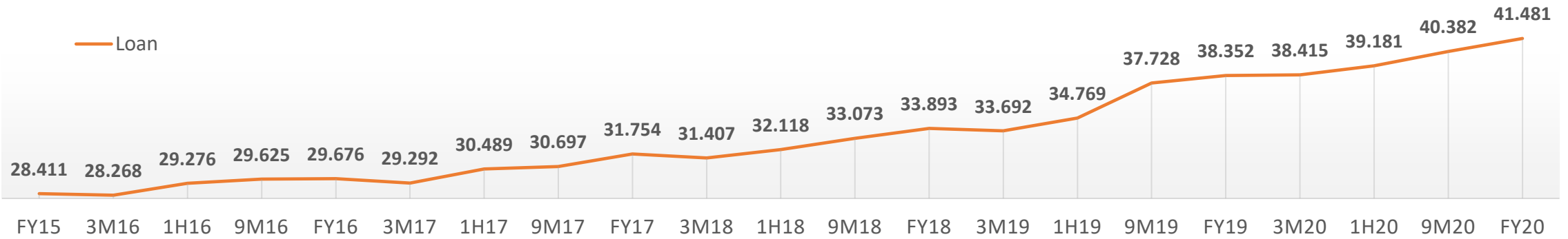
— Third Party Fund



Funding Growth			
Current Account	3M20	3M21	YoY
Government	12.405	15.859	27,84%
Private	6.399	6.693	4,60%
<b>Total</b>	<b>18.804</b>	<b>22.552</b>	<b>19,93%</b>
Saving Account			
Simpeda	12.666	13.787	8,85%
Siklus	3.055	3.458	13,20%
Tab Haji	286	293	2,68%
TabunganKu / SimPel	2.320	2.695	16,16%
Barokah	235	244	3,95%
<b>Total</b>	<b>18.561</b>	<b>20.477</b>	<b>10,32%</b>
Time Deposit			
≤ 3 Month	20.157	26.016	29,07%
≥ 6 Month	243	7.044	2797,88%
<b>Total</b>	<b>20.400</b>	<b>33.060</b>	<b>62,06%</b>

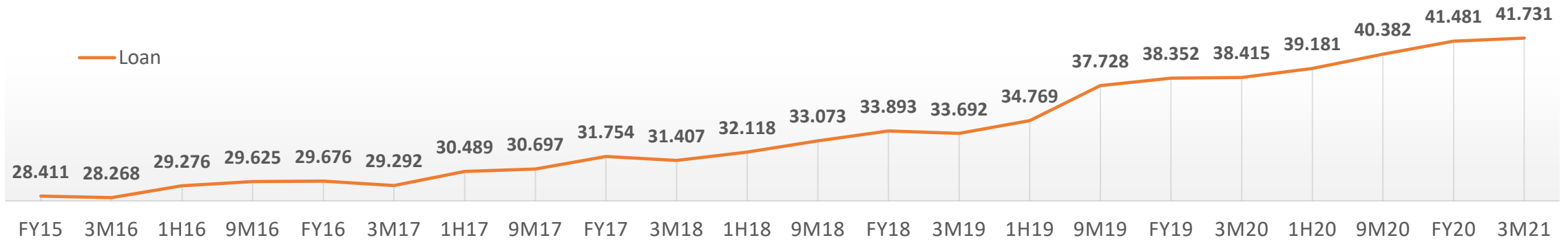
Composition		Ticket Size in million	
3M20	3M21	3M20	3M21
21,48%	20,84%	98.452,3	119.240,3
11,08%	8,80%	67,1	64,9
<b>32,55%</b>	<b>29,64%</b>	<b>196,9</b>	<b>218,5</b>
21,93%	18,12%	6,0	6,3
5,29%	4,54%	7,3	6,5
0,49%	0,39%	1,9	1,9
4,02%	3,54%	0,6	0,6
0,41%	0,32%	6,6	6,2
<b>32,13%</b>	<b>26,91%</b>	<b>2,7</b>	<b>2,8</b>
34,89%	34,19%	377,1	441,9
0,42%	9,26%	96,7	2.857,5
<b>35,32%</b>	<b>43,45%</b>	<b>364,5</b>	<b>538,9</b>

in billion



Lending Growth			
CONSUMER	FY19	FY20	YoY
Multi Purpose	20.920	22.033	5,32%
Other	2.182	2.321	6,33%
<b>Total</b>	<b>23.102</b>	<b>24.353</b>	<b>5,42%</b>
COMMERCIAL			
Standby Loan	554	461	-16,79%
Keppres	760	464	-38,88%
Overdraft	3.104	3.161	1,84%
Syndicate	2.778	4.093	47,34%
General	2.033	2.152	5,86%
<b>Total</b>	<b>9.229</b>	<b>10.332</b>	<b>11,95%</b>
S M E			
Mortgage	2.281	2.452	7,49%
Pundi Kencana	1.879	1.892	0,67%
Bankit KKPA	535	633	18,24%
Jatim Mikro	853	1.199	40,52%
Others	472	620	31,24%
<b>Total</b>	<b>6.021</b>	<b>6.796</b>	<b>12,86%</b>

Composition		Ticket Size in million	
FY19	FY20	FY19	FY20
54,55%	53,12%	94,0	95,1
5,69%	5,59%	362,6	393,3
<b>60,24%</b>	<b>58,71%</b>	<b>101,1</b>	<b>102,5</b>
1,44%	1,11%	873,7	997,6
1,98%	1,12%	495,6	489,9
8,09%	7,62%	1.041,3	1.098,0
7,24%	9,87%	102.897,2	124.041,1
5,30%	5,19%	1.355,2	1.547,0
<b>24,06%</b>	<b>24,91%</b>	<b>1.382,6</b>	<b>1.808,5</b>
5,95%	5,91%	200,3	189,7
4,90%	4,56%	77,2	79,4
1,40%	1,53%	36,8	34,7
2,23%	2,89%	127,5	28,0
1,23%	1,49%	204,3	298,7
<b>15,70%</b>	<b>16,38%</b>	<b>101,6</b>	<b>68,1</b>



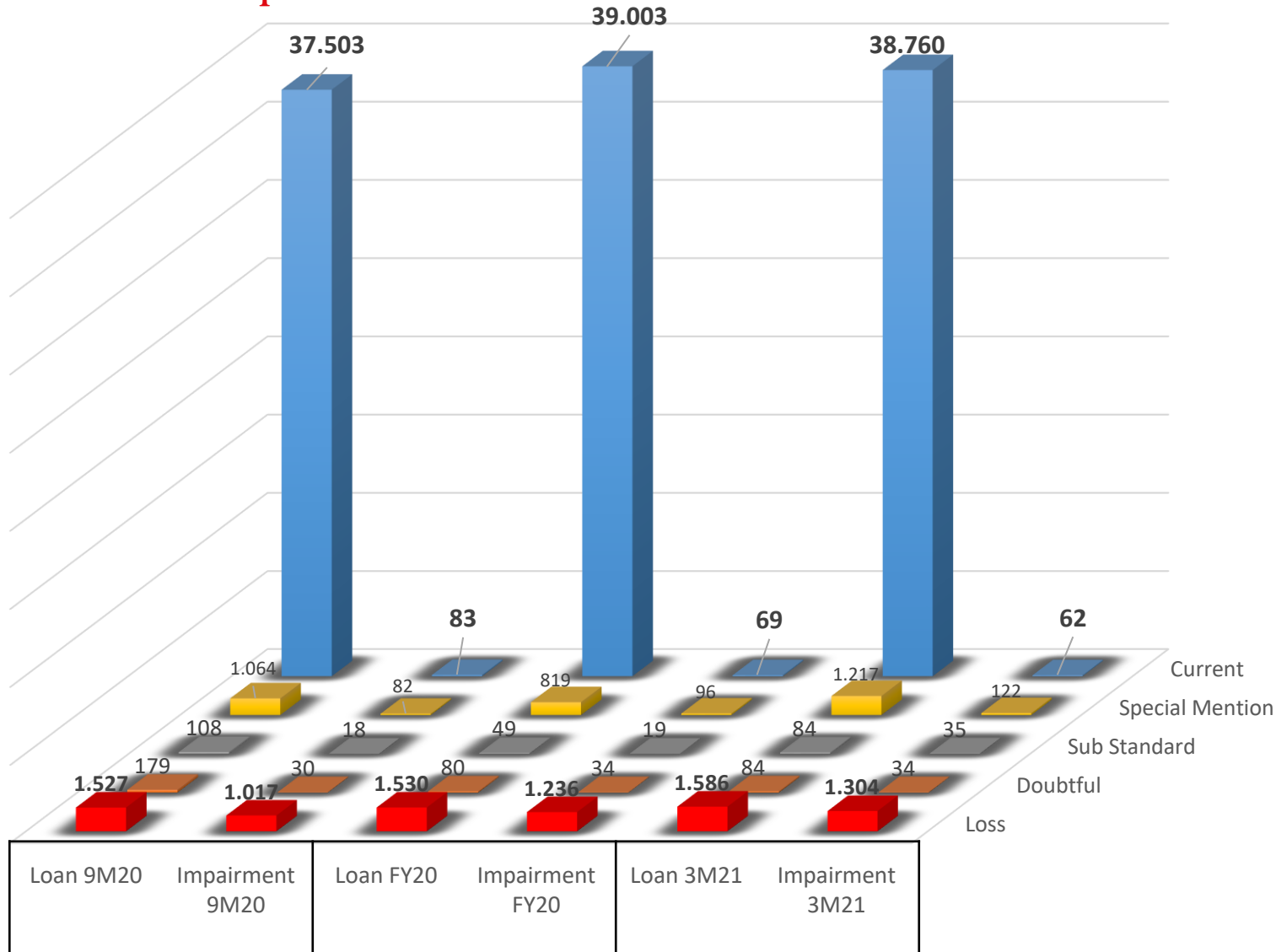
Lending Growth			
	3M20	3M21	YoY
<b>CONSUMER</b>			
Multi Purpose	21.303	22.271	4,54%
Other	2.158	2.377	10,13%
<b>Total</b>	<b>23.461</b>	<b>24.648</b>	<b>5,06%</b>
<b>COMMERCIAL</b>			
Standby Loan	465	388	-16,70%
Keppres	320	320	0,01%
Overdraft	3.075	3.074	-0,01%
Syndicate	2.791	4.123	47,74%
General	2.056	2.191	6,57%
<b>Total</b>	<b>8.707</b>	<b>10.096</b>	<b>15,96%</b>
<b>S M E</b>			
Mortgage	2.337	2.479	6,11%
Pundi Kencana	1.961	1.837	-6,32%
Bankit KKPA	565	616	9,05%
Jatim Mikro	934	1.435	53,65%
Others	450	619	37,54%
<b>Total</b>	<b>6.247</b>	<b>6.987</b>	<b>11,85%</b>

Composition		Ticket Size in million	
3M20	3M21	3M20	3M21
55,46%	53,37%	93,4	94,1
5,62%	5,70%	353,1	359,1
<b>61,07%</b>	<b>59,06%</b>	<b>100,1</b>	<b>101,3</b>
1,21%	0,93%	1.556,4	943,2
0,83%	0,77%	671,6	538,2
8,00%	7,37%	1.028,3	1.084,8
7,27%	9,88%	103.368,7	128.853,8
5,35%	5,25%	1.394,9	1.567,4
<b>22,66%</b>	<b>24,19%</b>	<b>1.653,4</b>	<b>1.916,1</b>
6,08%	5,94%	197,0	189,1
5,10%	4,40%	78,8	78,2
1,47%	1,48%	35,5	32,5
2,43%	3,44%	124,0	14,7
1,17%	1,48%	209,3	306,0
<b>16,26%</b>	<b>16,74%</b>	<b>100,2</b>	<b>44,9</b>

## Loan Growth

CONSUMER	FY15	FY16	FY17	3M18	1H18	9M18	FY18	3M19	1H19	9M19	FY19	3M20	1H20	9M20	FY20	3M21
<b>Multi Purpose</b>	15.924	17.131	18.431	18.363	18.395	18.840	19.285	19.148	19.168	20.651	20.920	21.303	21.348	21.675	22.033	22.271
<b>Other</b>	827	1.105	2.080	2.085	2.091	2.186	2.282	2.239	2.204	2.206	2.182	2.158	2.131	2.233	2.321	2.377
<b>Total</b>	<b>16.752</b>	<b>18.236</b>	<b>20.511</b>	<b>20.448</b>	<b>20.486</b>	<b>21.026</b>	<b>21.567</b>	<b>21.388</b>	<b>21.372</b>	<b>22.857</b>	<b>23.102</b>	<b>23.461</b>	<b>23.479</b>	<b>23.908</b>	<b>24.353</b>	<b>24.648</b>
<b>COMMERCIAL</b>																
<b>Standby Loan</b>	847	531	472	414	493	504	454	353	487	685	554	465	508	561	461	388
<b>Keppres</b>	748	546	590	280	587	964	646	340	503	1.067	760	320	445	673	464	320
<b>Overdraft</b>	2.766	2.986	2.928	2.813	2.957	3.008	3.125	3.066	3.151	3.163	3.104	3.075	3.144	3.130	3.161	3.074
<b>Syndicate</b>	1.336	1.255	992	946	933	756	1.269	1.553	1.893	2.223	2.778	2.791	3.188	3.522	4.093	4.123
<b>General</b>	1.252	1.375	1.462	1.678	1.783	1.850	1.767	1.840	1.915	1.975	2.033	2.056	2.092	2.126	2.152	2.191
<b>Total</b>	<b>6.949</b>	<b>6.693</b>	<b>6.444</b>	<b>6.132</b>	<b>6.753</b>	<b>7.082</b>	<b>7.260</b>	<b>7.151</b>	<b>7.950</b>	<b>9.114</b>	<b>9.229</b>	<b>8.707</b>	<b>9.377</b>	<b>10.012</b>	<b>10.332</b>	<b>10.096</b>
<b>S M E</b>																
<b>Mortgage</b>	1.434	1.589	1.777	1.803	1.831	1.874	1.945	2.015	2.098	2.177	2.281	2.337	2.370	2.420	2.452	2.479
<b>Pundi</b>	1.178	1.301	1.369	1.406	1.441	1.463	1.489	1.555	1.634	1.781	1.879	1.961	1.939	1.941	1.892	1.837
<b>Bankit KKPA</b>	130	273	252	248	306	366	384	403	495	497	535	565	599	613	633	616
<b>Jatim Mikro</b>	520	562	638	655	660	680	724	749	769	819	853	934	943	1.014	1.199	1.435
<b>Others</b>	1.448	1.022	764	716	642	581	524	432	451	482	472	450	476	473	620	619
<b>Total</b>	<b>4.711</b>	<b>4.746</b>	<b>4.799</b>	<b>4.827</b>	<b>4.879</b>	<b>4.966</b>	<b>5.066</b>	<b>5.154</b>	<b>5.447</b>	<b>5.756</b>	<b>6.021</b>	<b>6.247</b>	<b>6.325</b>	<b>6.461</b>	<b>6.796</b>	<b>6.987</b>

## Loan & Impairment



## NPL by Segment

	FY18	FY19	3M20	1H20	9M20	FY20	3M21
<b>NPL Gross</b>	<b>3,75%</b>	<b>2,77%</b>	<b>3,35%</b>	<b>4,27%</b>	<b>4,49%</b>	<b>4,00%</b>	<b>4,20%</b>
<b>NPL Net</b>	<b>0,61%</b>	<b>0,71%</b>	<b>1,07%</b>	<b>1,69%</b>	<b>1,85%</b>	<b>0,89%</b>	<b>0,91%</b>
<b>Coverage Ratio</b>	<b>94,22%</b>	<b>92,40%</b>	<b>83,49%</b>	<b>73,02%</b>	<b>67,87%</b>	<b>87,69%</b>	<b>88,70%</b>
<b>Consumer's NPL</b>	<b>0,26%</b>	<b>0,31%</b>	<b>0,32%</b>	<b>0,39%</b>	<b>0,46%</b>	<b>0,47%</b>	<b>0,56%</b>
<b>Commercial NPL</b>	<b>12,65%</b>	<b>7,98%</b>	<b>10,02%</b>	<b>11,57%</b>	<b>11,21%</b>	<b>9,76%</b>	<b>10,30%</b>
<b>SME's NPL</b>	<b>5,86%</b>	<b>4,21%</b>	<b>5,42%</b>	<b>7,86%</b>	<b>9,00%</b>	<b>7,90%</b>	<b>8,24%</b>



Managements:

- Board of Commisioners
- Board of Directors



**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



**Rudi Purwono**  
Independent  
Commissioner

**Education:**

- Doctor of Economics, Indonesia University

**Experience:**

- Airlangga University Lecturer
- Finance Minister Economist
- SOE Bank Regional Chief Economist

**Currently:**

- Airlangga Univ. Vice Dean
- Payment Board East Java Gov.
- Regional Research Board Gov.



**Akhmad Sukardi**  
President  
Commissioner

**Education**

- Doctor of Business Administration, 17 Agustus 1945 University, Surabaya

**Experience:**

- East Java Government Regional Secretary



**Budi Setiawan**  
Commissioner

**Education**

- Doctor of Economics Brawijaya University, Malang

**Experience:**

- Head of East Java Regional Development Planning



**Heru Tjahjono**  
Commissioner

**Education**

- Doctor of Brawijaya University, Malang

**Experience:**

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

**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

**Ferdian Timur S**  
Finance Director



**Experience:**

- Investor Relation Manager
- Kepanjen Branch Head
- Corporate Secretary

**Rizyana Mirda**  
Business Risk Director



**Experience:**

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

**Tonny Prasetyo**  
IT & Operation Director



**Experience:**

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

Business Plan:

- Guidance & Outlook 2021
- Information Technology Transformation Roadmap

Description	<u>Growth</u>						<u>Target</u>
	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021E</u>
Total Asset	12,65%	0,54%	19,72%	21,79%	22,37%	9,00%	5 - 6%
Loan	8,46%	4,45%	7,01%	6,74%	13,16%	8,16%	8 - 9%
Third Party Fund	13,19%	-4,28%	21,48%	27,78%	18,91%	13,08%	8 - 9%
Pre Tax Profit	-8,33%	15,13%	12,73%	7,23%	6,30%	-19,14%	12 - 14%
<b>Financial Ratio</b>							
- CAR	21,22%	23,88%	24,65%	24,20%	21,77%	21,64%	20 - 22%
- LDR	82,92%	90,48%	79,69%	66,57%	63,34%	60,58%	60 - 65%
- NPL Gross	4,29%	4,77%	4,59%	3,75%	2,77%	4,00%	3,0 – 3,5%
- NIM	6,41%	6,94%	6,68%	6,37%	6,11%	5,55%	5,0 – 5,6%
- BOPO	76,11%	72,22%	68,63%	69,42%	71,40%	77,76%	70 - 74%
- ROE	16,11%	17,82%	17,43%	17,77%	18,00%	18,77%	17 - 18%
- ROA	2,67%	2,98%	3,12%	2,97%	2,73%	1,95%	2,6 – 3,0%

## 2021 Outlook:

Loan potential growth from:

- KUR new disbursement;
- Jatim Mikro with fintech collaboration.
- Civil servant market share.
- 2020 construction budget re-run in 2021.

Third Party Fund potential growth from:

- Economic growth through vaccination program as catalyst.
- GDP regional growth.
- Digital transformation.





Our Strengths:

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



# Digital Transactions

## Digital transactions increase during pandemic

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Update
- SMS Banking Bank Jatim**  
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Installed
- Jatim E-KMG**  
PT. Bank Pembangunan Daerah Jawa Timur, Tbk.  
3.9 ★ 11 MB 10K+
- Jatimcode QRIS Merchant**  
PT. Bank Pembangunan Daerah Jawa Timur, Tbk. • Finance  
3.4 ★ 6.8 MB 1K+
- Bank Jatim Lelang**  
PT. Bank Pembangunan Daerah Jawa Timur, Tbk.  
5.2 MB 100+

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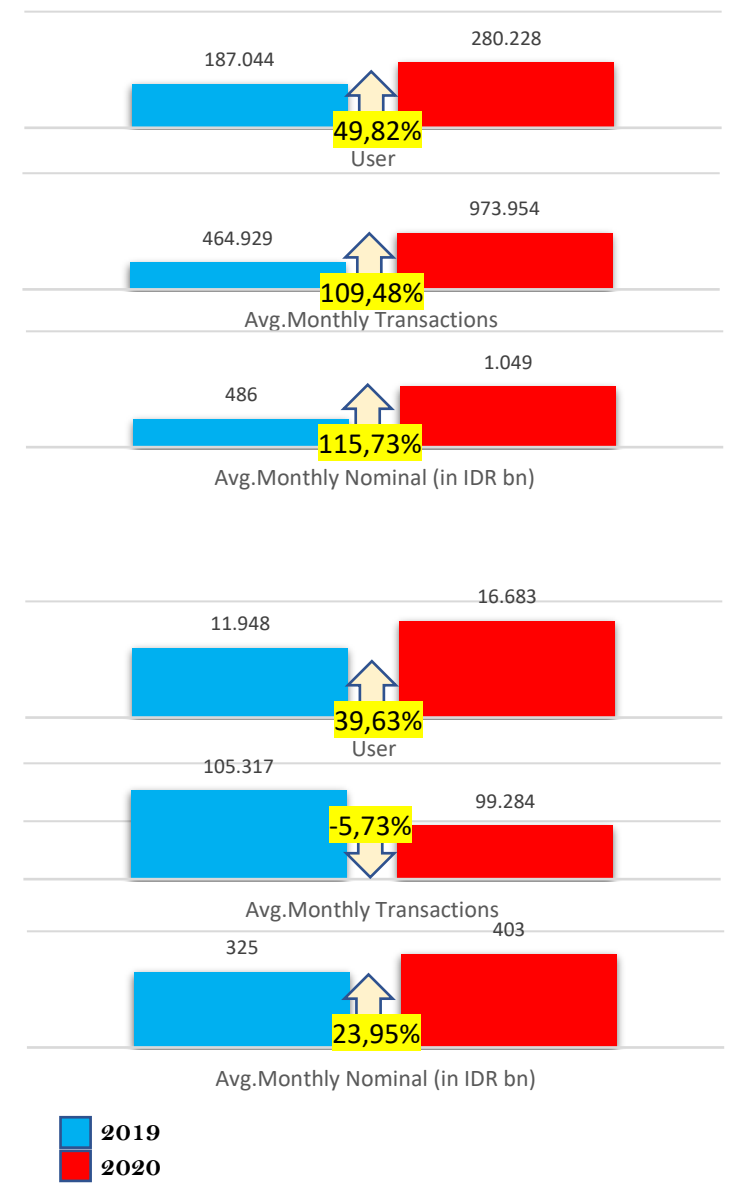
- Ubah/Hapus Tujuan Pembayaran
- Virtual Account
- Multi Payment
- Telkom
- HP Pasca Bayar
- PDAM
- Internet
- TV
- Multifinance
- Kartu Kredit
- Pendidikan
- PBB
- Samsat Online Nasional
- E-Samsat Jatim
- Peti Kemas TPS
- Tiket Kereta
- Tiket Pesawat
- Pajak Daerah Lainnya
- Listrik PLN
- PLN Non Tag. Listrik
- ZISWAF



Mobile Banking

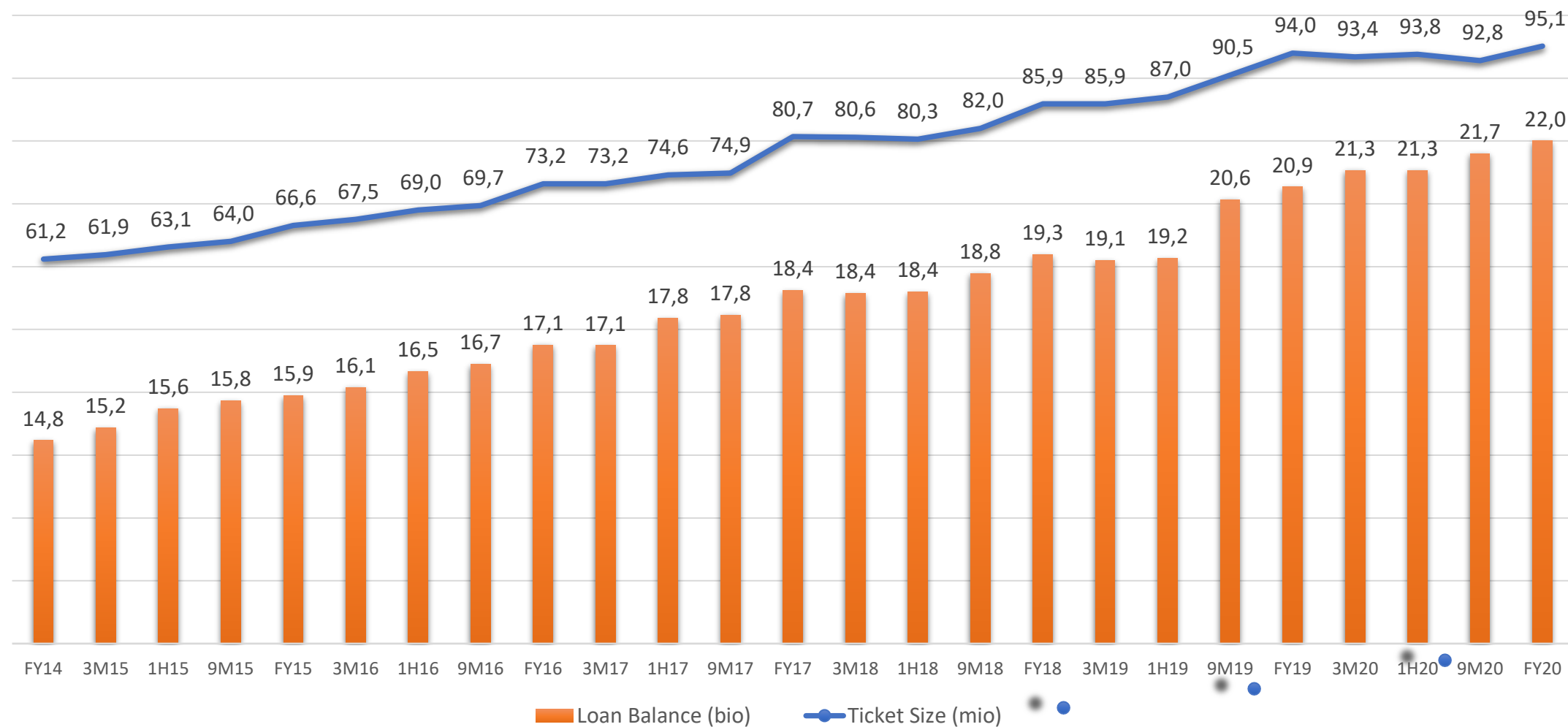


Internet Banking

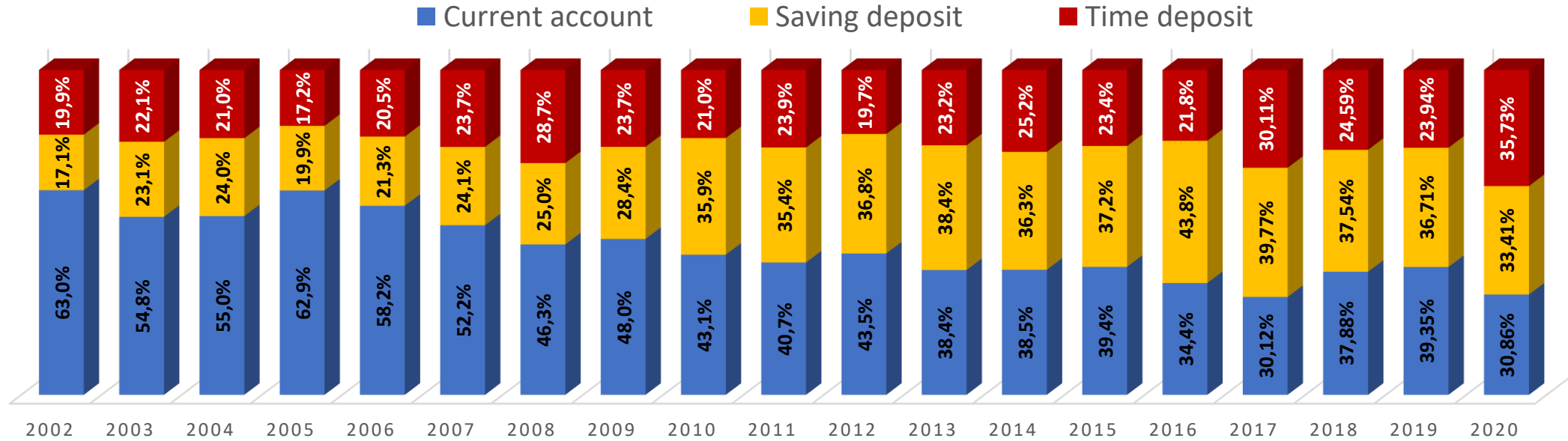


<b>Network</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
<b>Head Office</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>
<b>Branch Office</b>	<b>41</b>	<b>41</b>	<b>43</b>	<b>45</b>	<b>47</b>	<b>48</b>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

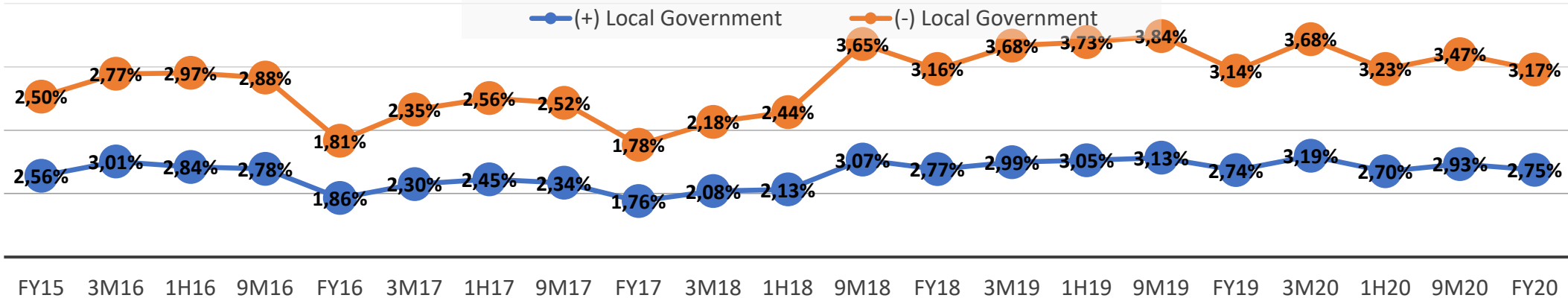
## Strength of Loan (Multipurpose)



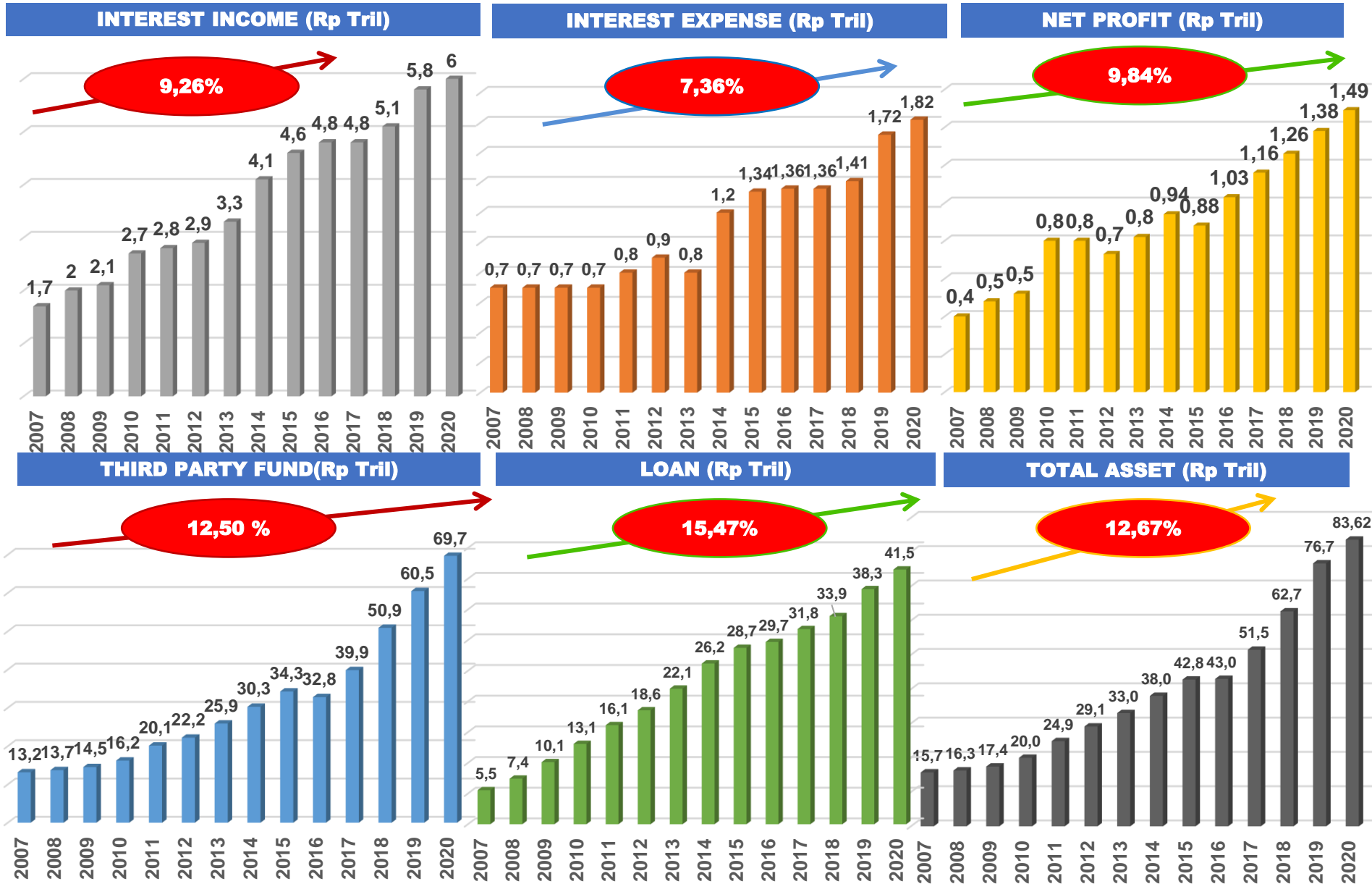
- Multipurpose Loan Balance 53,12% of total loan
- Multipurpose NPL only 0,48% as of December 2020



## Cost of Fund



# Compound Annual Growth Rate



**CAGR**

Ownership FY20		
A Series	East Java Government	51,13%
	East Java City & Municipal Government	28,35%
B Series	Domestic	9,76%
	Foreign	10,77%
<b>Total</b>		<b>100%</b>

B Series Investor				FY19		FY20	
				Share	Investor	Share	Investor
<b>Foreign Investor</b>				<b>55,52%</b>	<b>211</b>	<b>52,46%</b>	<b>208</b>
- Individual				0,05%	25	0,07%	24
- Institution				55,46%	186	52,39%	184
<b>Domestic Investor</b>				<b>44,48%</b>	<b>14.020</b>	<b>47,54%</b>	<b>46.075</b>
- Individual				30,23%	13.936	40,18%	45.982
- Institution				14,26%	84	7,36%	93
N o	B Series Nation	Share FY19	Share FY20	N o	B Series Nation	Share FY19	Share 1H20
1	Indonesia	44,49%	47,54%	16	Bermuda	0,29%	0,29%
2	Amerika	28,22%	23,05%	17	Korea Selatan	0,17%	0,07%
3	Norwegia	5,54%	8,23%	18	Hongkong	0,02%	0,04%
4	Finlandia	6,36%	6,49%	19	Malaysia	0,04%	0,02%
5	Irlandia	3,37%	5,48%	20	Taiwan	0,09%	0,02%
6	Jersey		1,95%	21	Swedia	0,01%	0,01%
7	Switzerland	1,78%	1,61%	22	Cina	0,01%	0,00%
8	Inggris	2,67%	1,08%	23	Thailand	0,00%	0,00%
9	Luksemburg	1,26%	0,86%	24	Filipina	0,00%	0,00%
10	Kanada	1,53%	0,61%	25	India		0,00%
11	Cayman Island	0,55%	0,58%	26	Saudi Arabia	0,61%	
12	Jerman	0,59%	0,54%	27	France	0,00%	
13	Australia	1,68%	0,53%	28	Jepang	0,00%	
14	Belanda	0,52%	0,52%				
15	Singapura	0,20%	0,46%				

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	...	1.488,9	...
<b>BJTM Price Dec 30, 2020 IDR 680/ share</b>			
PBV		1,02	
EPS(ann net profit)		99,16	
PER		6,86	
Market Capital		Rp 10.210 tr	





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



## Environmental

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

## Social

- ✓ Gathering and Socialization 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.

**Asia Sustainability Reporting  
Rating 2019 – Silver Rank**





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**THE BEST REGIONAL-THE MOST PROFITABLE REGIONAL BANK 2020**



**TOP CEO BUMD 2020**



**TOP LEADER ON DIGITAL IMPLEMENTATION 2020**



**BANK TERBAIK 2020 KATEGORI BPD MODAL INTI 5T-30T**



**THE BEST FINANCIAL PERFORMANCE OF INDONESIA BEST BPD 2020**





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