



bersama membangun Indonesia



# Corporate Presentation 9M21

October 2021



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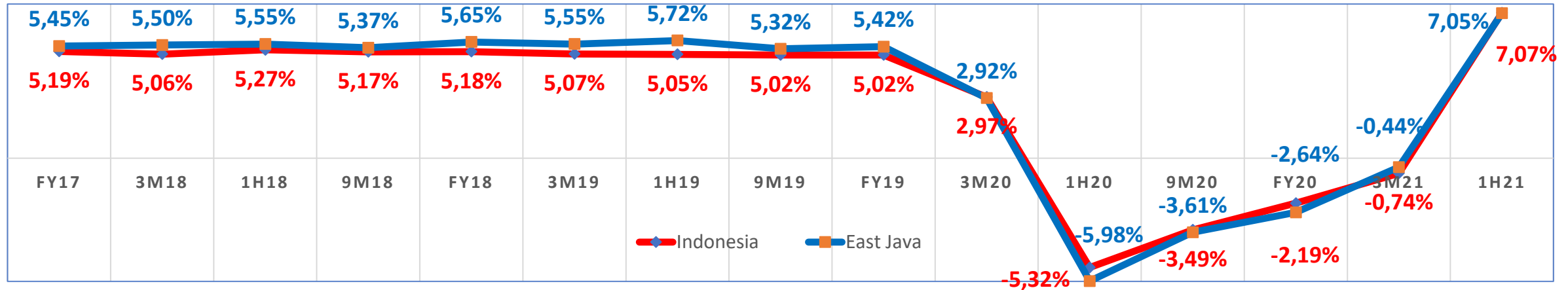
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East Java Province Macro Economy:

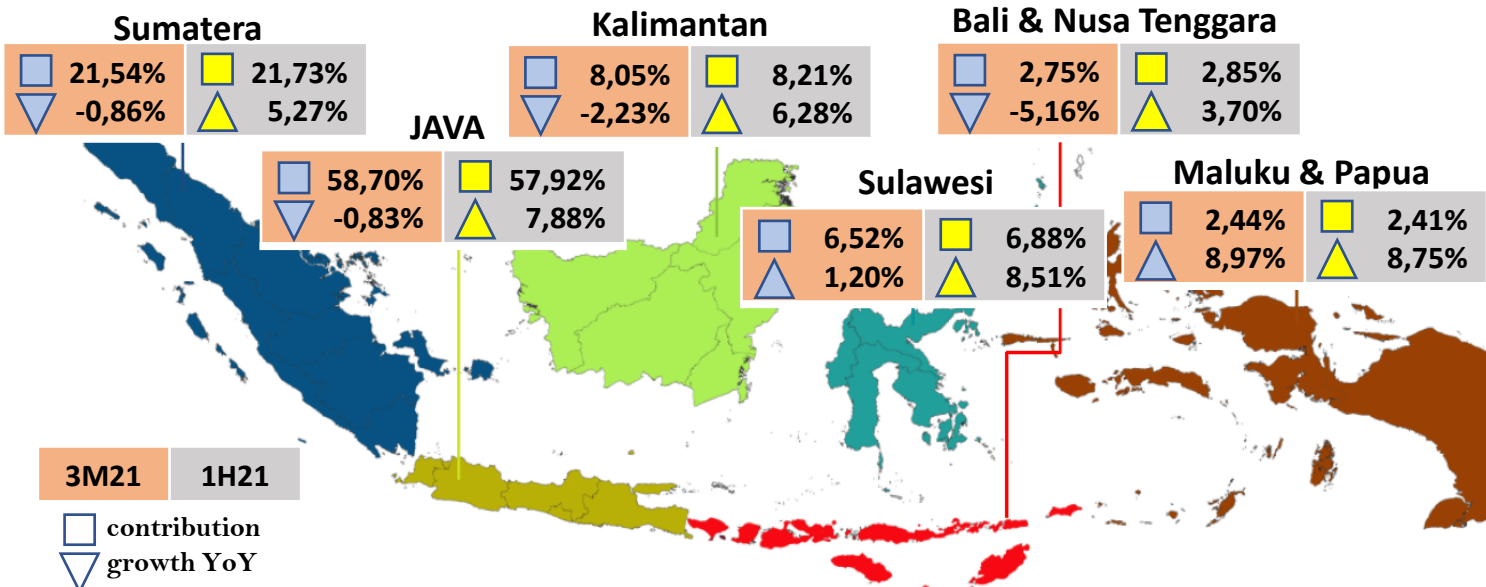
- Economic Growth & GDP Composition
- Bank Jatim Market Share

# East Java Province Macro Economy

## Economic Growth



## GDP Composition



## Java Regional GDP Composition

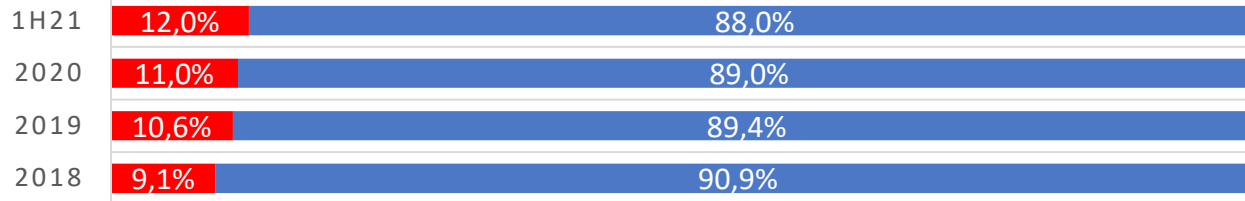
Province in Java	Java Contribution	Indonesia 34 Province Contribution
1. DKI Jakarta	29,90%	17,56%
2. East Java	24,80%	14,57%
3. West Java	22,52%	13,23%
4. Central Java	14,54%	8,54%
5. Banten	6,76%	3,97%
6. DI Yogyakarta	1,49%	0,88%

Source: BPS-Statistics

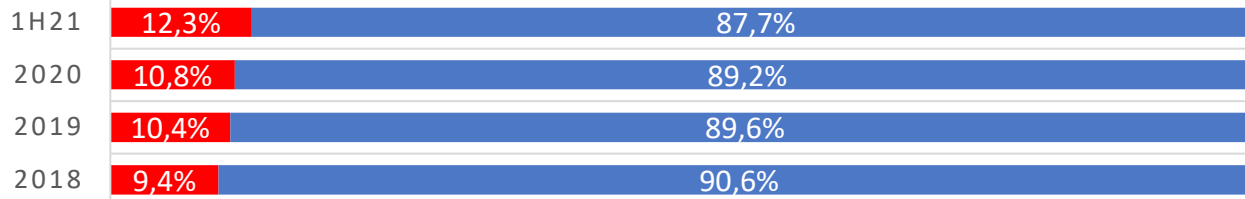
# Strong growth with bank's portfolio despite the pandemic

## Bank Jatim market share in East Java Province

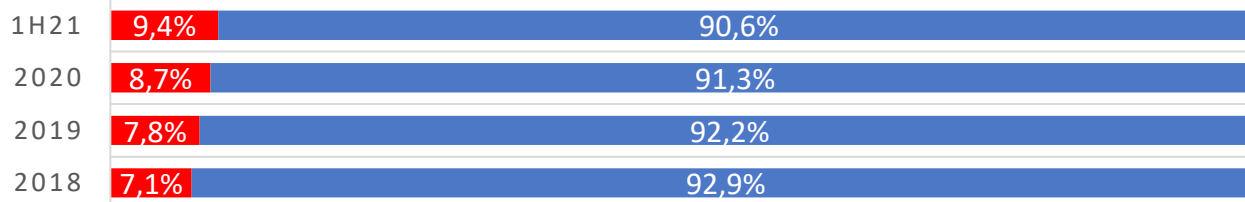
### Asset



### Third Party Fund

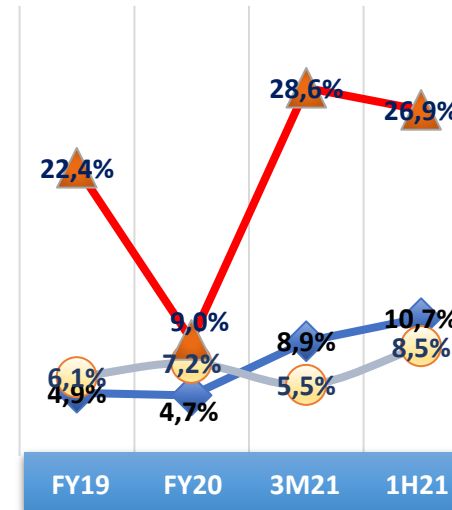


### Loan

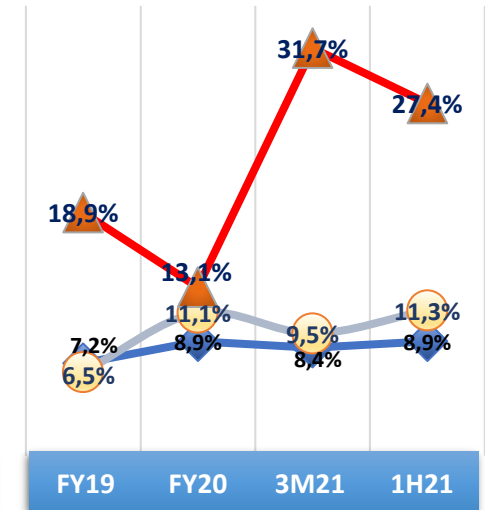


■ bankjatim  
■ banks in East Java province

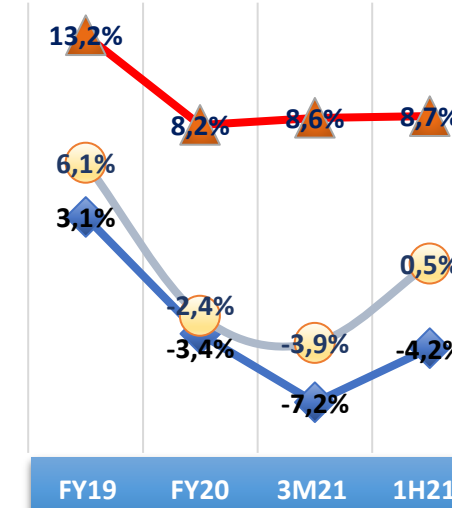
## Asset



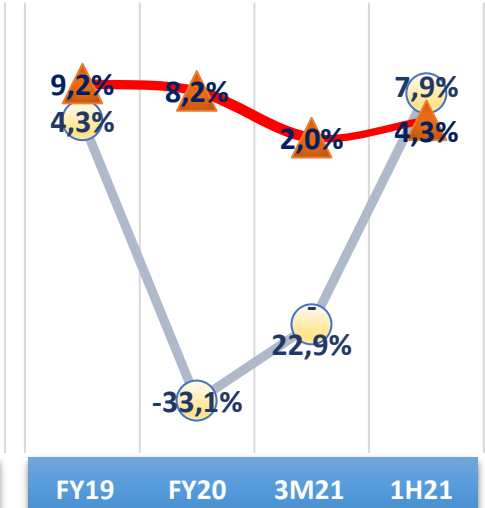
## Third Party Fund



## Loan



## Net Profit



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

## Financial Overview:

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

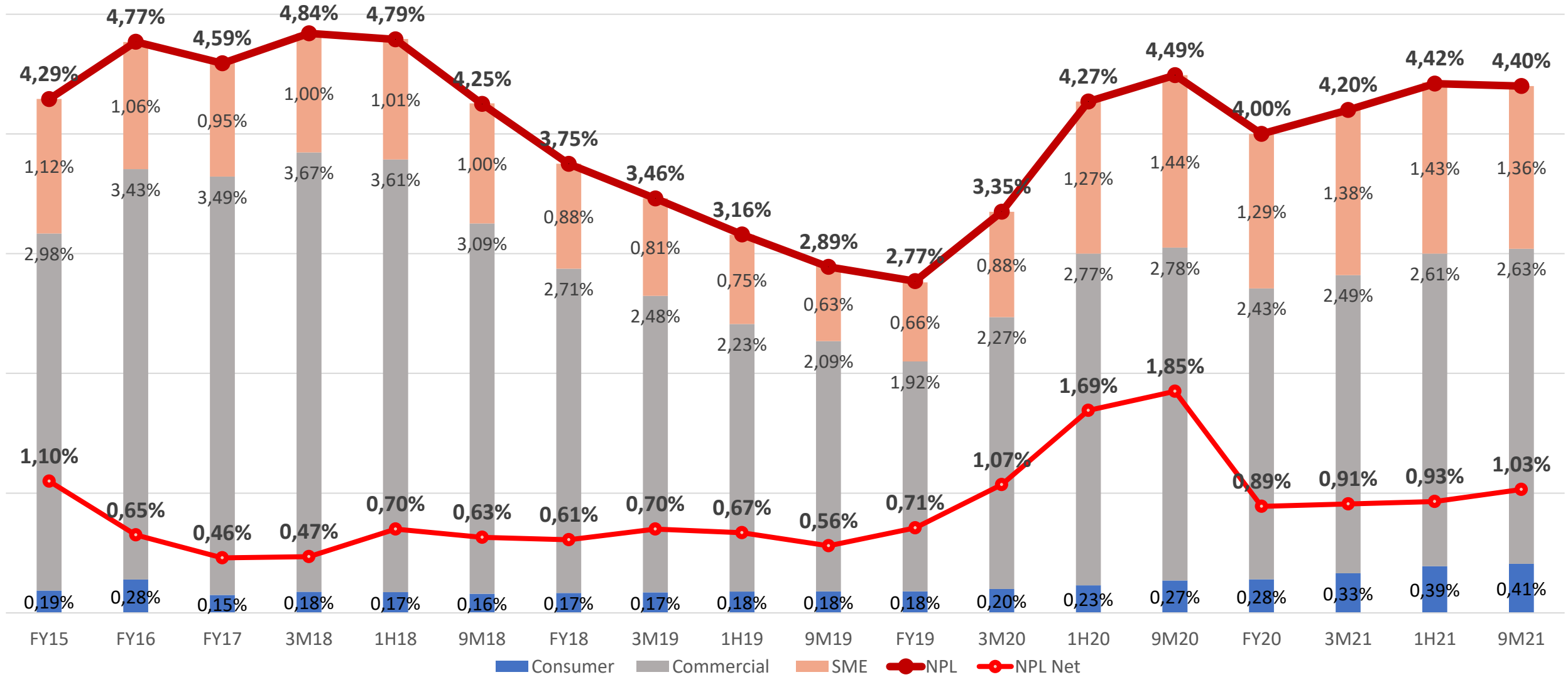
## 9M21 Highlight Financial Performance

<u>Balance Sheet</u> In billion Rp	<u>9M20</u>	<u>9M21</u>	<u>YoY</u>
<b>A S S E T</b>	<b>82.081</b>	<b>101.003</b>	<b>23,05%</b>
Bank Placements	10.954	19.191	75,20%
Marketable Securities	27.880	35.502	27,34%
<b>L O A N</b>	<b>40.382</b>	<b>43.036</b>	<b>6,57%</b>
- Commercial	10.012	11.097	10,83%
- SME	6.461	7.322	13,32%
- Consumer	23.908	24.617	2,97%
<b>THIRD PARTY FUND</b>	<b>69.768</b>	<b>86.126</b>	<b>23,45%</b>
- Current Account	23.288	23.352	0,27%
- Saving Account	20.761	22.223	7,04%
- Time Deposit	25.719	40.551	57,67%

<u>Income Statement</u> In billion Rp	<u>9M20</u>	<u>9M21</u>	<u>YoY</u>
Interest Income	4.423	4.851	9,67%
Interest Expense	(1.364)	(1.479)	8,42%
<b>Net Interest Income</b>	<b>3.059</b>	<b>3.372</b>	<b>10,22%</b>
Pre-Provision Opt Profit	1.744	1.915	9,78%
Provision Expense	(312)	(356)	14,26%
<b>Net profit</b>	<b>1.100</b>	<b>1.185</b>	<b>7,81%</b>

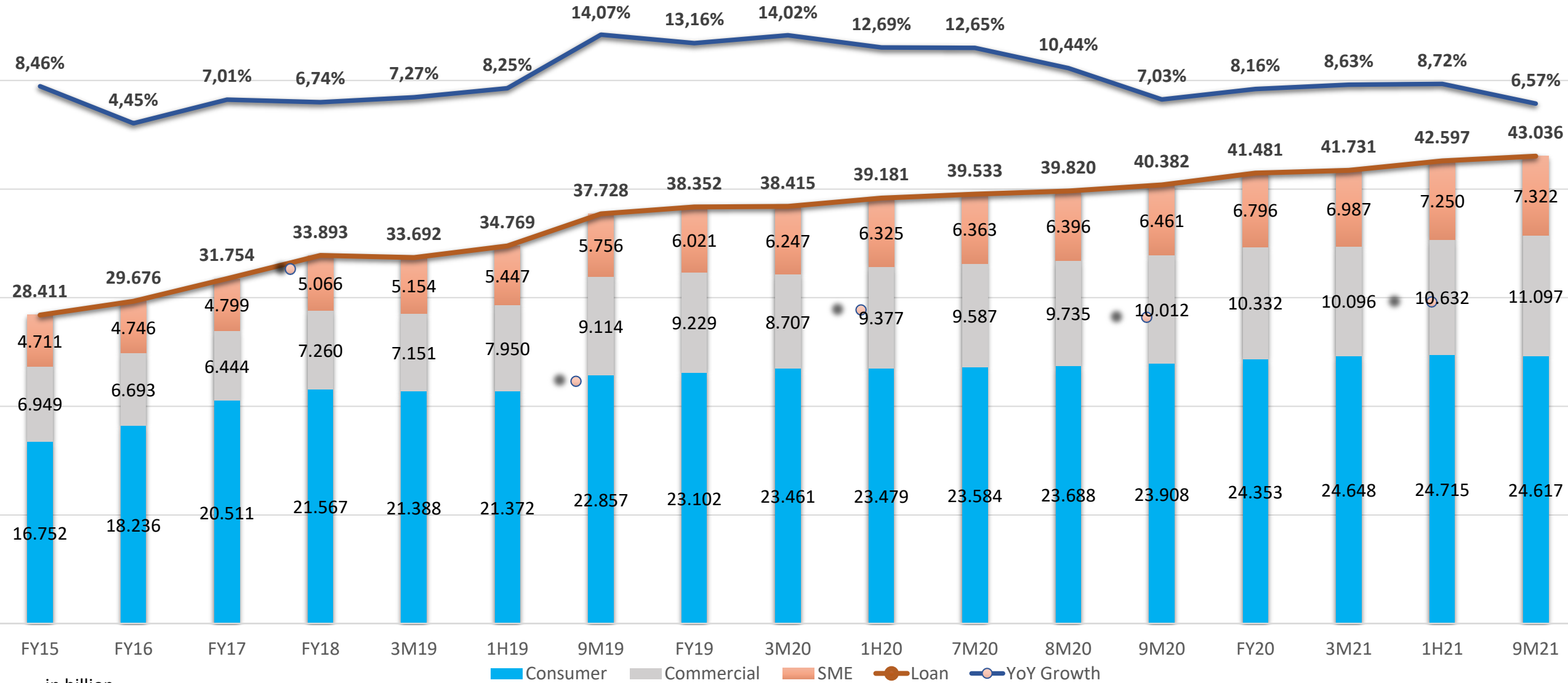
<u>Ratio</u>	<u>9M20</u>	<u>9M21</u>
ROA	2,57%	2,22%
ROE	18,63%	18,17%
NIM	5,70%	5,09%
LDR	57,88%	49,97%
BOPO	70,25%	71,29%
CIR	49,51%	49,37%
CAR	21,34%	22,56%
CASA	63,14%	52,92%
COF	2,93%	2,39%
Credit Cost	1,03%	1,10%
Loan at Risk	7,41%	6,96%
NPL Gross	4,49%	4,40%
NPL Net	1,85%	1,03%
Coverage Ratio	67,87%	94,01%

# Non Performing Loan





# Loan Growth



in billion

■ Consumer 
 ■ Commercial 
 ■ SME 
 —● Loan 
 —○ YoY Growth

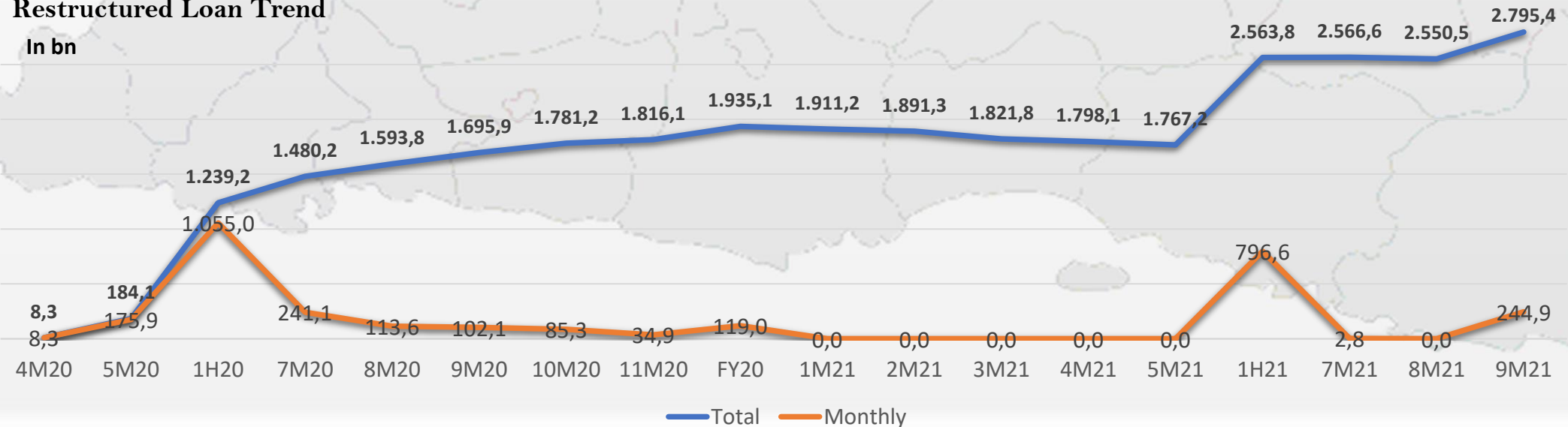
# Government Stimulus Restructure Program

## 9M21 Covid-19 Loan Restructured

LOAN SECTOR	Total Outstanding In bn	Covid Loan Restructured	
		Outstanding In bn	Composition (restructured outs / total outs)
CONSUMER	24.617	126,5	0,51%
COMMERCIAL	11.097	2.294,3	20,68%
S M E	7.322	374,7	5,12%
<b>TOTAL</b>	<b>43.036</b>	<b>2.795,4</b>	<b>6,50%</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

<u>Information</u> In bn Rp	<u>9M20</u>	<u>9M21</u>	<u>YoY</u>	<u>3Q20</u>	<u>2Q21</u>	<u>3Q21</u>	<u>YoY</u>	<u>QoQ</u>
<b>Total Asset</b>	<b>82.081</b>	<b>101.003</b>	<b>23,05%</b>	<b>6.841</b>	<b>5.831</b>	<b>5.524</b>	<b>-19,25%</b>	<b>-5,27%</b>
Bank Placement	10.954	19.191	75,20%	2.279	14.813	(3.078)	-235,10%	-120,78%
Marketable Securities	27.880	35.502	27,34%	3.416	(10.062)	8.030	135,04%	-179,80%
<b>LOAN</b>	<b>40.382</b>	<b>43.036</b>	<b>6,57%</b>	<b>1.200</b>	<b>866</b>	<b>439</b>	<b>-63,46%</b>	<b>-49,35%</b>
<b>Allowance for Impairment Losses</b>	<b>(1.233)</b>	<b>(1.787)</b>	<b>44,99%</b>	<b>(9)</b>	<b>(85)</b>	<b>(130)</b>	<b>1325,73%</b>	<b>52,98%</b>
- Marketable Securities	(1)	(4)	236,94%	(0)	(0)	7	-3688,83%	-1688,28%
- Loan	(1.231)	(1.781)	44,68%	(9)	(84)	(141)	1421,04%	67,18%
- others	(1)	(2)	284,77%	0	(1)	4	1042,31%	-805,73%
<b>Third Party Fund</b>	<b>69.768</b>	<b>86.126</b>	<b>23,45%</b>	<b>5.760</b>	<b>5.435</b>	<b>4.603</b>	<b>-20,09%</b>	<b>-15,32%</b>
- Current Account	23.288	23.352	0,27%	(241)	409	391	-262,27%	-4,32%
- Saving Account	20.761	22.223	7,04%	165	1.729	18	-89,34%	-98,98%
- Time Deposit	25.719	40.551	57,67%	5.836	3.298	4.194	-28,14%	27,18%
<b>Equity</b>	<b>9.644</b>	<b>10.556</b>	<b>9,45%</b>	<b>473</b>	<b>(394)</b>	<b>466</b>	<b>-1,46%</b>	<b>-218,35%</b>

# Quarterly Balance Sheet

<b>Information</b> In billion Rp	<b>FY17</b>	<b>FY18</b>	<b>3M19</b>	<b>1H19</b>	<b>9M19</b>	<b>FY19</b>	<b>3M20</b>	<b>1H20</b>	<b>9M20</b>	<b>FY20</b>	<b>3M21</b>	<b>1H21</b>	<b>9M21</b>
Total Asset	51.519	62.689	63.091	68.952	72.128	76.715	69.721	75.240	82.081	83.619	89.648	95.479	101.003
Loan	31.754	33.893	33.692	34.769	37.728	38.352	38.415	39.181	40.382	41.481	41.731	42.597	43.036
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)	(1.657)	(1.787)
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	81.524	86.126
- Current Account	12.002	19.286	20.055	22.703	23.565	23.826	18.804	23.529	23.288	21.129	22.552	22.961	23.352
- Saving Account	15.847	19.112	16.114	17.628	18.288	22.224	18.561	20.596	20.761	22.874	20.477	22.205	22.223
- Time Deposit	11.996	12.518	15.648	17.603	19.355	14.496	20.400	19.883	25.719	24.465	33.060	36.357	40.551
Equity	7.816	8.472	8.887	8.614	8.943	9.186	9.560	9.171	9.644	10.005	10.483	10.090	10.556

## Income Statement

<u>Information</u> In billion Rp	<u>9M20</u>	<u>9M21</u>	<u>YoY</u>	<u>3Q20</u>	<u>2Q21</u>	<u>3Q21</u>	<u>YoY</u>	<u>QoQ</u>
Interest Income	4.423	4.851	9,67%	1.514	1.611	1.665	10,01%	3,39%
Interest Expense	(1.364)	(1.479)	8,42%	(461)	(495)	(491)	6,48%	-0,87%
<b>Net Interest Income</b>	<b>3.059</b>	<b>3.372</b>	<b>10,22%</b>	<b>1.053</b>	<b>1.115</b>	<b>1.174</b>	<b>11,56%</b>	<b>5,28%</b>
Non Int Opt Inc	392	384	-1,96%	121	135	122	1,47%	-9,54%
Non Int Opt Exp	(1.707)	(1.841)	7,88%	(703)	(688)	(653)	-7,20%	-5,17%
<b>Pre-Provision Opt Profit</b>	<b>1.744</b>	<b>1.915</b>	<b>9,78%</b>	<b>470</b>	<b>563</b>	<b>644</b>	<b>37,04%</b>	<b>14,51%</b>
<b>Provision Expense</b>	<b>(312)</b>	<b>(356)</b>	<b>14,26%</b>	<b>(25)</b>	<b>(88)</b>	<b>(139)</b>	<b>466,40%</b>	<b>57,55%</b>
- Loan	(312)	(355)	13,89%	(25)	(94)	(146)	493,86%	55,26%
- Non Loan	(0)	(1)	1767,73%	(0)	6	7	-	19,44%
<b>Non Opt Profit</b>	<b>(3)</b>	<b>(27)</b>	<b>674,75%</b>	<b>3</b>	<b>(13)</b>	<b>(8)</b>	<b>-350,87%</b>	<b>-41,36%</b>
<b>Pre Tax Profit</b>	<b>1.429</b>	<b>1.532</b>	<b>7,19%</b>	<b>449</b>	<b>461</b>	<b>497</b>	<b>10,77%</b>	<b>7,88%</b>
Taxes	(330)	(347)	5,14%	(119)	(105)	(115)	-3,61%	9,10%
<b>Net Profit</b>	<b>1.100</b>	<b>1.185</b>	<b>7,81%</b>	<b>329</b>	<b>355</b>	<b>382</b>	<b>15,98%</b>	<b>7,52%</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>	<u>1H21</u>	<u>9M21</u>
Interest Income	5.137	1.339	2.761	4.238	5.766	1.448	2.909	4.423	6.013	1.575	3.185	4.851
Interest Expense	(1.414)	(359)	(787)	(1.252)	(1.723)	(433)	(903)	(1.364)	(1.891)	(493)	(988)	(1.479)
<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>	<b>2.198</b>	<b>3.372</b>
Non Int Opt Inc	491	135	278	425	560	142	265	386	504	126	262	384
Non Int Opt Exp	(2.360)	(457)	(944)	(1.563)	(2.424)	(478)	(1.004)	(1.707)	(2.532)	(501)	(1.189)	(1.841)
<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>1.271</b>	<b>1.915</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>	<b>(217)</b>	<b>(356)</b>
- Loan	(130)	(106)	(196)	(286)	(361)	(119)	(281)	(305)	(560)	(115)	(209)	(355)
- Non Loan	(3)	(2)	(1)	(1)	(9)	(1)	(0)	(0)	(8)	(14)	(8)	(1)
<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>(19)</b>	<b>(27)</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>	<b>1.035</b>	<b>1.532</b>
Taxes	(493)	(148)	(302)	(433)	(488)	(123)	(210)	(330)	(18)	(126)	(232)	(347)
<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>	<b>803</b>	<b>1.185</b>

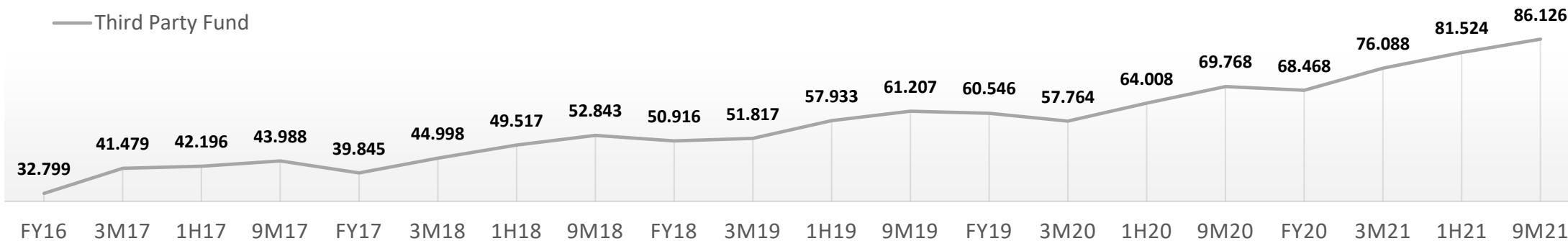
Taxes in FY20 include restitution from tax incentive applied in 2019

## Financial Ratios

	ROA	ROE	NIM	LDR	CAR	BOPO	CIR
FY18	2,96%	17,75%	6,37%	66,57%	24,21%	69,45%	55,56%
FY19	2,73%	18,00%	6,11%	63,34%	21,77%	71,40%	52,03%
3M20	3,23%	21,76%	6,05%	66,50%	22,91%	64,95%	40,96%
1H20	2,73%	19,41%	5,79%	61,21%	21,08%	68,96%	44,19%
9M20	2,57%	18,63%	5,70%	57,88%	21,34%	70,25%	49,51%
FY20	1,95%	18,77%	5,55%	60,58%	21,64%	77,76%	54,95%
3M21	2,64%	20,29%	5,05%	54,85%	23,12%	66,89%	41,60%
1H21	2,31%	18,54%	5,06%	52,25%	21,10%	69,83%	48,71%
9M21	2,22%	18,17%	5,09%	49,97%	22,56%	71,29%	49,37%

	Coverage Ratio	Credit Cost	CASA	PBV	EPS <sub>(ann)</sub>	PER	Market Cap (IDR tr)
FY18	94,22%	0,39%	75,41%	1,22	84,14	8,20	10,3
FY19	92,40%	0,97%	76,06%	1,12	91,75	7,47	10,28
3M20	83,49%	1,31%	64,68%	0,69	117,02	3,74	6,57
1H20	73,02%	1,46%	68,94%	0,83	102,58	4,92	7,58
9M20	67,87%	1,03%	63,14%	0,79	97,63	5,22	7,66
FY20	87,69%	1,37%	64,27%	1,02	99,16	6,86	10,21
3M21	88,70%	1,23%	56,55%	1,13	119,38	6,62	11,86
1H21	87,07%	1,02%	55,40%	1,05	107,01	6,59	10,59
9M21	94,01%	1,10%	52,92%	1,02	105,26	6,84	10,81

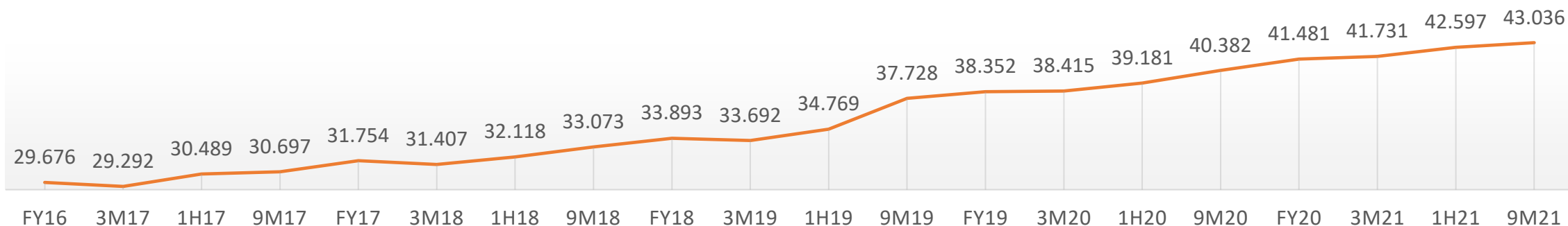




Funding Growth			
Current Account	9M20	9M21	YoY
Government	15.610	16.236	4,01%
Private	7.678	7.117	-7,31%
<b>Total</b>	<b>23.288</b>	<b>23.352</b>	<b>0,27%</b>
Saving Account			
Simpeda	14.226	14.740	3,61%
Siklus	3.362	3.837	14,13%
Tab Haji	285	300	5,35%
TabunganKu / SimPel	2.643	3.064	15,93%
Barokah	245	282	15,05%
<b>Total</b>	<b>20.761</b>	<b>22.223</b>	<b>7,04%</b>
Time Deposit			
≤ 3 Month	23.500	32.095	36,57%
≥ 6 Month	2.219	8.456	281,04%
<b>Total</b>	<b>25.719</b>	<b>40.551</b>	<b>57,67%</b>

Composition		Ticket Size in million	
9M20	9M21	9M20	9M21
22,37%	18,85%	123.890,8	126.841,3
11,01%	8,26%	77,5	68,0
<b>33,38%</b>	<b>27,11%</b>	<b>234,7</b>	<b>222,9</b>
20,39%	17,11%	6,6	6,6
4,82%	4,46%	7,5	6,5
0,41%	0,35%	1,8	1,9
3,79%	3,56%	0,6	0,7
0,35%	0,33%	6,5	6,7
<b>29,76%</b>	<b>25,80%</b>	<b>2,9</b>	<b>2,9</b>
33,68%	37,26%	414,5	543,7
3,18%	9,82%	938,8	2.016,8
<b>36,86%</b>	<b>47,08%</b>	<b>435,5</b>	<b>641,4</b>

in billion



Lending Growth			
	9M20	9M21	YoY
<b>CONSUMER</b>			
Multi Purpose	21.675	22.272	2,75%
Other	2.233	2.345	5,00%
<b>Total</b>	<b>23.908</b>	<b>24.617</b>	<b>2,97%</b>
<b>COMMERCIAL</b>			
Standby Loan	561	538	-4,13%
Keppres	673	921	36,98%
Overdraft	3.130	2.875	-8,15%
Syndicate	3.522	4.386	24,53%
General	2.126	2.376	11,74%
<b>Total</b>	<b>10.012</b>	<b>11.097</b>	<b>10,83%</b>
<b>S M E</b>			
Mortgage	2.420	2.514	3,87%
Pundi Kencana	1.941	1.702	-12,35%
Bankit KKPA	613	603	-1,53%
Jatim Mikro	1.014	1.646	62,38%
KUR		284	
Others	473	573	21,12%
<b>Total</b>	<b>6.461</b>	<b>7.322</b>	<b>13,32%</b>

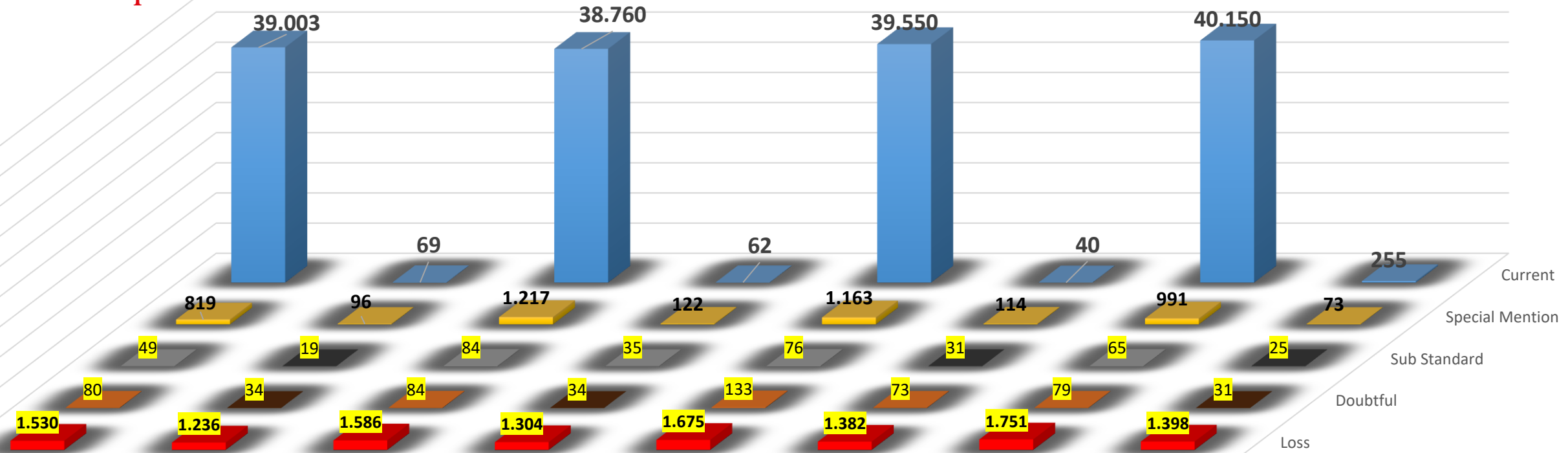
Composition		Ticket Size in million	
9M20	9M21	9M20	9M21
53,68%	51,75%	92,8	94,9
5,53%	5,45%	337,7	340,1
<b>59,21%</b>	<b>57,20%</b>	<b>99,6</b>	<b>101,9</b>
1,39%	1,25%	811,0	807,9
1,67%	2,14%	501,6	539,1
7,75%	6,68%	1.073,8	1.083,3
8,72%	10,19%	121.456,9	121.844,1
5,27%	5,52%	1.460,3	1.692,2
<b>24,79%</b>	<b>25,79%</b>	<b>1.556,4</b>	<b>1.715,4</b>
5,99%	5,84%	189,7	186,0
4,81%	3,95%	78,4	78,7
1,52%	1,40%	34,5	33,6
2,51%	3,83%	101,3	8,2
	0,66%		121,7
1,17%	1,33%	238,1	304,2
<b>16,00%</b>	<b>17,01%</b>	<b>96,0</b>	<b>28,3</b>

# Loan Growth

CONSUMER	FY15	FY16	FY17	FY18	3M19	1H19	9M19	FY19	3M20	1H20	9M20	FY20	3M21	1H21	9M21
<b>Multi Purpose</b>	15.924	17.131	18.431	19.285	19.148	19.168	20.651	20.920	21.303	21.348	21.675	22.033	22.271	22.355	22.272
<b>Other</b>	827	1.105	2.080	2.282	2.239	2.204	2.206	2.182	2.158	2.131	2.233	2.321	2.377	2.359	2.345
<b>Total</b>	<b>16.752</b>	<b>18.236</b>	<b>20.511</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>24.715</b>	<b>24.617</b>
<b>COMMERCIAL</b>															
<b>Standby Loan</b>	847	531	472	454	353	487	685	554	465	508	561	461	388	470	538
<b>Keppres</b>	748	546	590	646	340	503	1.067	760	320	445	673	464	320	518	921
<b>Overdraft</b>	2.766	2.986	2.928	3.125	3.066	3.151	3.163	3.104	3.075	3.144	3.130	3.161	3.074	2.978	2.875
<b>Syndicate</b>	1.336	1.255	992	1.269	1.553	1.893	2.223	2.778	2.791	3.188	3.522	4.093	4.123	4.371	4.386
<b>General</b>	1.252	1.375	1.462	1.767	1.840	1.915	1.975	2.033	2.056	2.092	2.126	2.152	2.191	2.296	2.376
<b>Total</b>	<b>6.949</b>	<b>6.693</b>	<b>6.444</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>10.632</b>	<b>11.097</b>
<b>S M E</b>															
<b>Mortgage</b>	1.434	1.589	1.777	1.945	2.015	2.098	2.177	2.281	2.337	2.370	2.420	2.452	2.479	2.532	2.514
<b>Pundi</b>	1.178	1.301	1.369	1.489	1.555	1.634	1.781	1.879	1.961	1.939	1.941	1.892	1.837	1.798	1.702
<b>Bankit KKPA</b>	130	273	252	384	403	495	497	535	565	599	613	633	616	640	603
<b>Jatim Mikro</b>	520	562	638	724	749	769	819	853	934	943	1.014	1.199	1.435	1.563	1.646
<b>KUR</b>															284
<b>Others</b>	1.448	1.022	764	524	432	451	482	472	450	476	473	620	619	717	573
<b>Total</b>	<b>4.711</b>	<b>4.746</b>	<b>4.799</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>	<b>7.250</b>	<b>7.322</b>

# Loan Breakdown

## Loan & Impairment



Loan FY20

Impairment FY20

Loan 3M21

Impairment 3M21

Loan 1H21

Impairment 1H21

Loan 9M21

Impairment 9M21

### NPL by Segment

	FY19	FY20	3M21	1H21	9M21
<b>NPL Gross</b>	2,77%	4,00%	4,20%	4,42%	4,40%
<b>NPL Net</b>	0,71%	0,89%	0,91%	0,93%	1,03%
<b>Coverage Ratio</b>	92,40%	87,69%	88,70%	87,07%	94,01%
<b>Consumer's NPL</b>	0,31%	0,47%	0,56%	0,67%	0,72%
<b>Commercial NPL</b>	7,98%	9,76%	10,30%	10,44%	10,21%
<b>S M E 's NPL</b>	4,21%	7,90%	8,24%	8,39%	7,98%

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



**Heru Tjahjono**  
**Commisioner**

**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



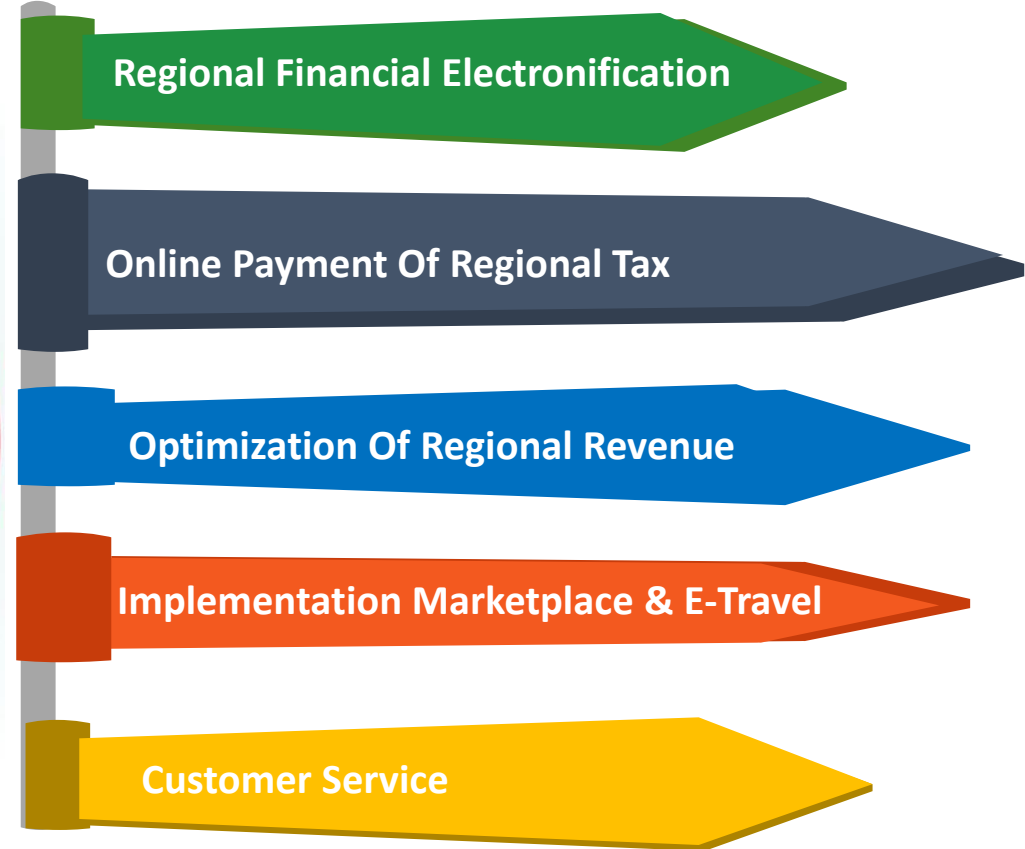
Description	<u>Growth</u>						<u>Target</u>	
	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>9M21</u>	<u>2021E</u>
Total Asset	12,65%	0,54%	19,72%	21,79%	22,37%	9,00%	23,05%	5 - 6%
Loan	8,46%	4,45%	7,01%	6,74%	13,16%	8,16%	6,57%	8 - 9%
Third Party Fund	13,19%	-4,28%	21,48%	27,78%	18,91%	13,08%	23,45%	8 - 9%
Pre Tax Profit	-8.33%	15,13%	12,73%	7,23%	6,30%	-19,14%	7,19%	12 - 14%
<b>Financial Ratio</b>								
- CAR	21,22%	23,88%	24,65%	24,20%	21,77%	21,64%	22,56%	20 - 22%
- LDR	82,92%	90,48%	79,69%	66,57%	63,34%	60,58%	49,97%	60 - 65%
- NPL Gross	4,29%	4,77%	4,59%	3,75%	2,77%	4,00%	4,40%	3,0 - 3,5%
- NIM	6,41%	6,94%	6,68%	6,37%	6,11%	5,55%	5,09%	5,0 - 5,6%
- BOPO	76,11%	72,22%	68,63%	69,42%	71,40%	77,76%	71,29%	70 - 74%
- ROE	16,11%	17,82%	17,43%	17,77%	18,00%	18,77%	18,17%	17 - 18%
- ROA	2,67%	2,98%	3,12%	2,97%	2,73%	1,95%	2,22%	2,6 - 3,0%

# Information Technology Transformation Roadmap

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

## Roadmap

- 1 2019-2020  
Enhanced Digital Service DIGITAL LOUNGE, eCIF  
**Upgrade Core Banking System**
- 2 2020-2021  
Digital Service  
**Digital Banking One Platform**
- 3 2021-2022  
Enhance One Platform Automate & Digital Service  
**Digitize Business Process**
- 4 2022-2023  
Enhanced Mobile Platform  
**Fintech Collaboration**
- 5 2023-2024  
Enhanced Trend Mobile Platform  
**Big Data Analytics**



A collection of logos representing various partners and digital services:

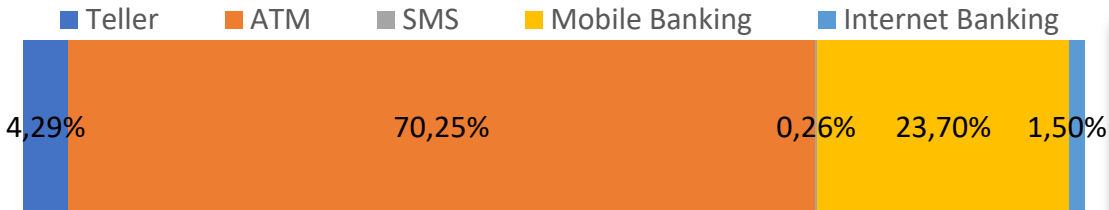
- gojek
- CAS ONLINE MIKRO
- amartha
- EDC
- Keuangan Daerah
- Jatim Loan
- bankjatim e-Form
- e-tax
- e-RPAS
- Blang online
- SP2D Online
- 3366 SMS BANKING
- bankjatim mobile banking
- bankjatim internet banking
- AGGREGATOR
- Indomaret
- jatim kilat
- bankjatim kmg
- E-LOAN PUNDI KENCANA
- LUMBUNG PANGAN JATIM
- Passy Online (Lumajang)

### Our Strengths:

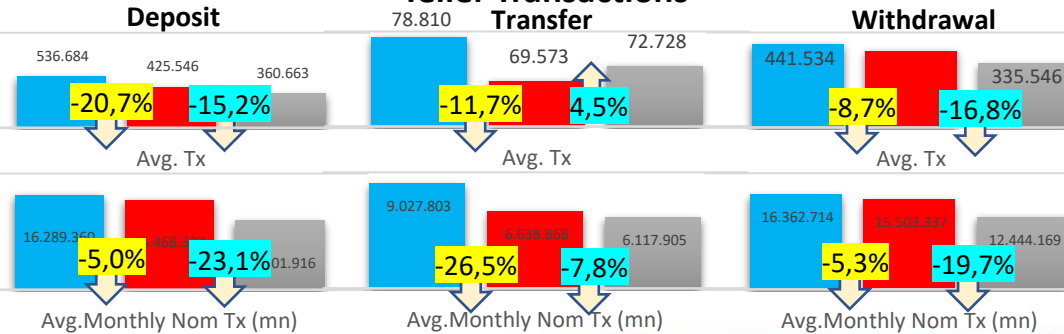
- Digital Transactions
- Networks
- Strength of Loan
- Strength of Funding
- Compound Annual Growth Rate
- Stock
- Sustainability Reports
- Awards

# Shifting customer transactions from teller to digital

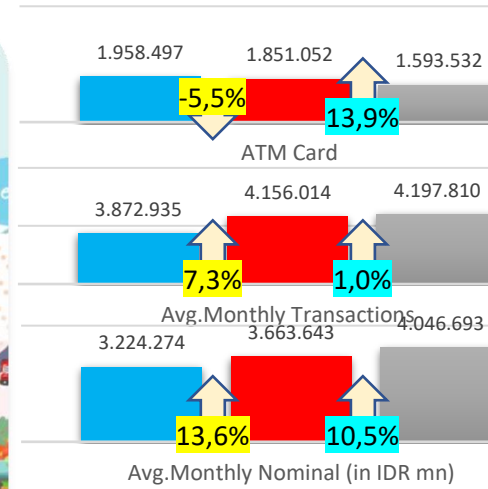
## Avg. Transaction Composition 9M21



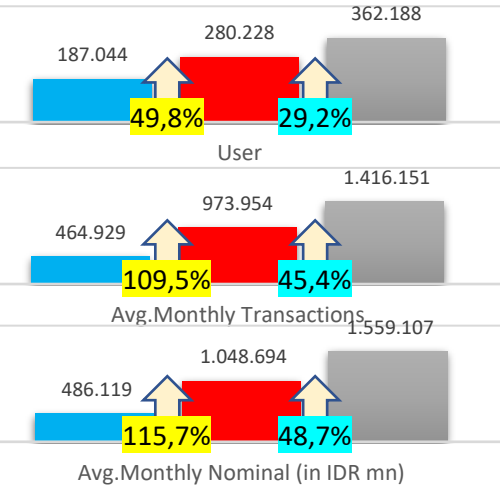
### Teller Transactions



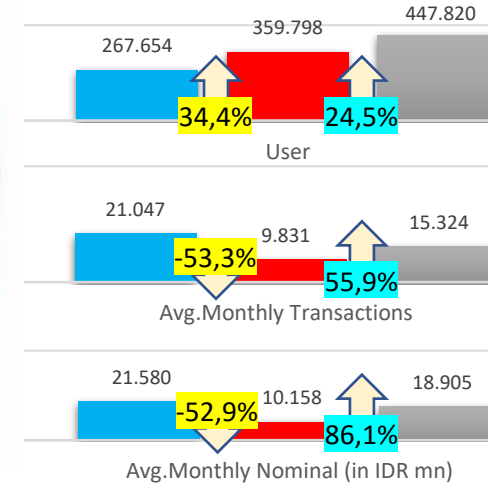
### ATM



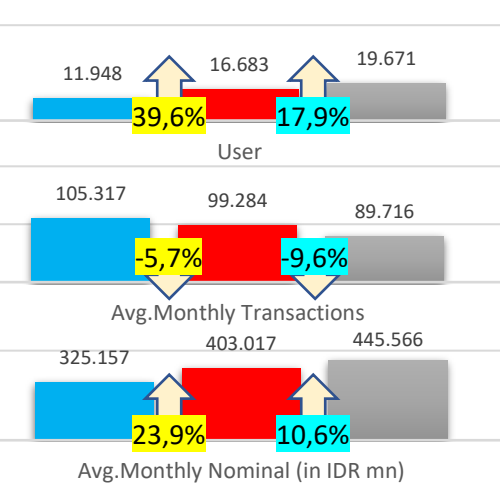
### Mobile Banking



### SMS Banking



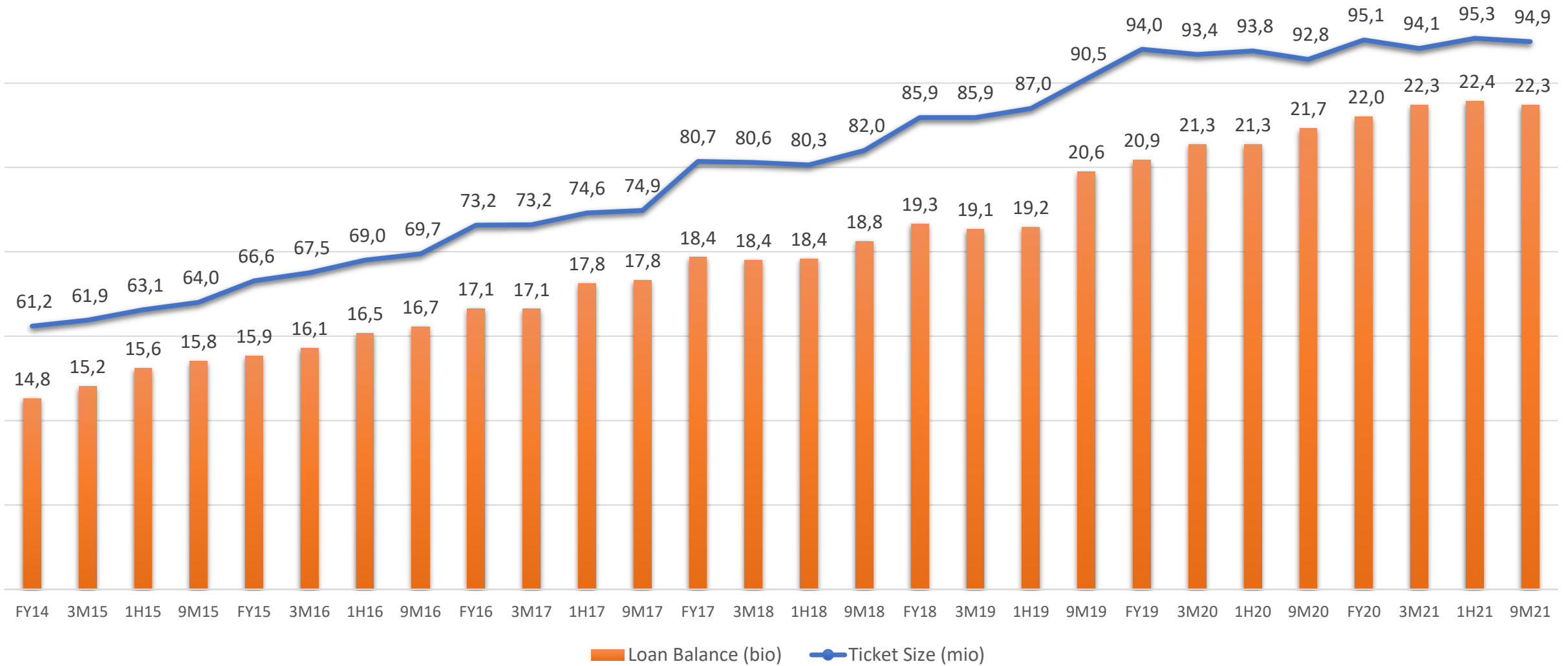
### Internet Banking



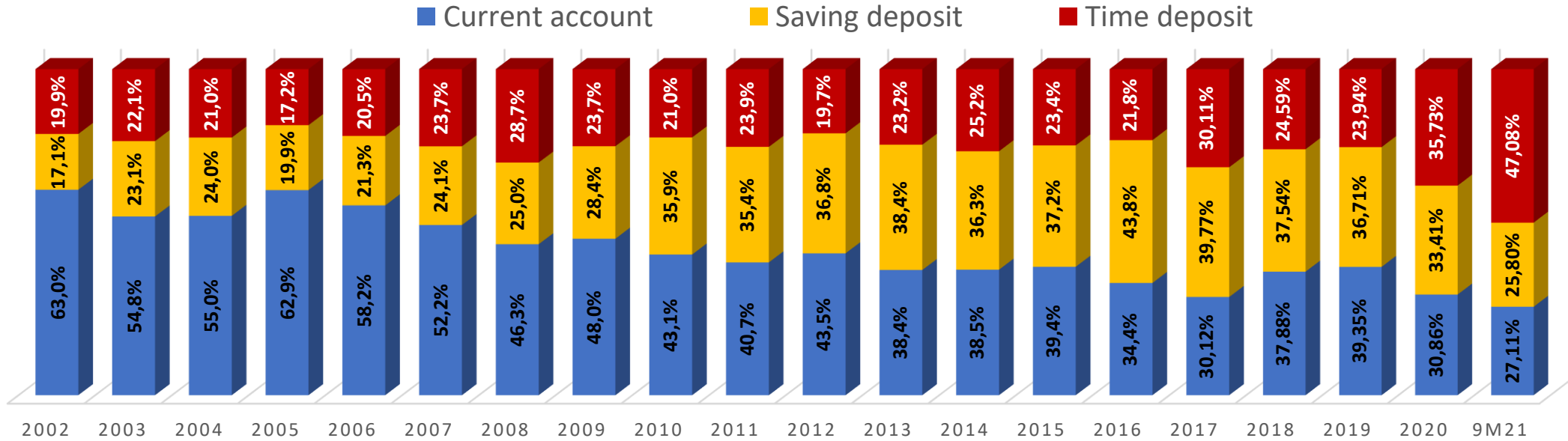
■ 2019    ■ 2020    ■ 9M21  
■ YoY    ■ Ytd

<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>9M21</b>
<b>Head Office</b>	1	1	1	1	1	1	1	1	1	1
<b>Branch Office</b>	41	41	43	45	47	48	48	48	48	48
<b>Sub Branch Office</b>	81	107	153	165	166	166	169	172	172	172
<b>Cash office</b>	164	176	165	185	190	199	207	209	209	211
<b>Sharia service office</b>	47	47	97	97	191	191	191	191	195	195
<b>Payment Point</b>	138	155	167	171	181	190	211	259	256	257
<b>Mobile cash</b>	63	65	68	71	85	88	98	98	98	104
<b>CDM/CRM</b>	1	1	2	2	2	2	2	2	27	30
<b>ATM</b>	368	479	595	688	703	723	757	765	801	803
<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>1821</b>
<b>“Laku Pandai” Agent (Branchless Banking)</b>						<b>214</b>	<b>258</b>	<b>453</b>	<b>461</b>	<b>771</b>

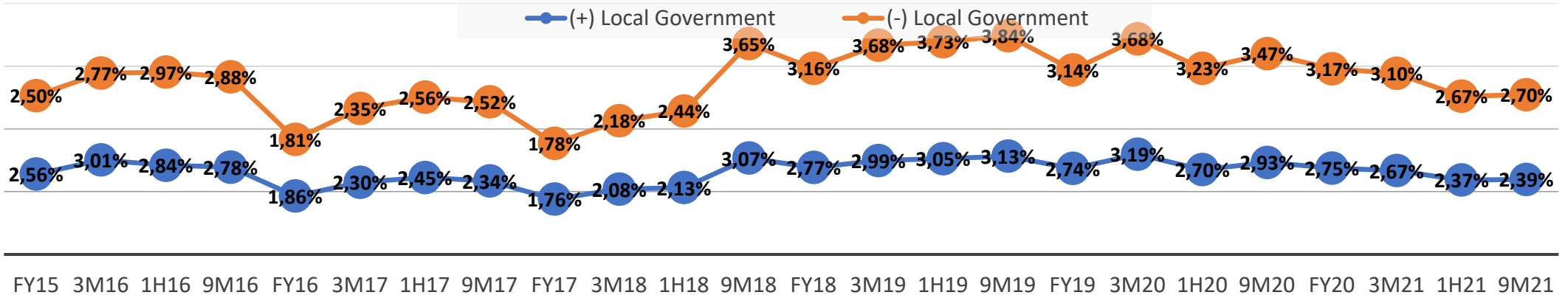
## Strength of Loan (Multipurpose)



- Multipurpose Loan Balance 51,75% of total loan
- Multipurpose NPL only 0,73% as of Sept 2021

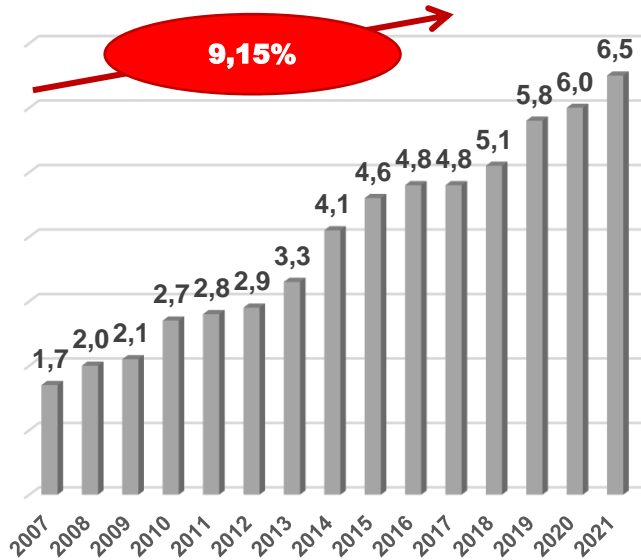


## Cost of Fund

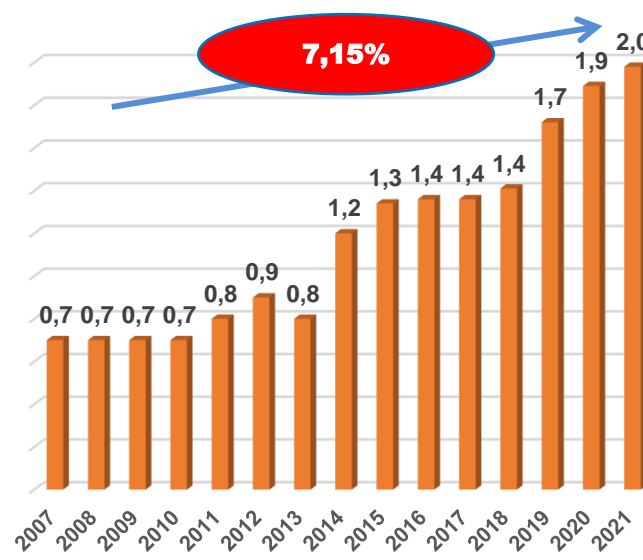


# Compound Annual Growth Rate

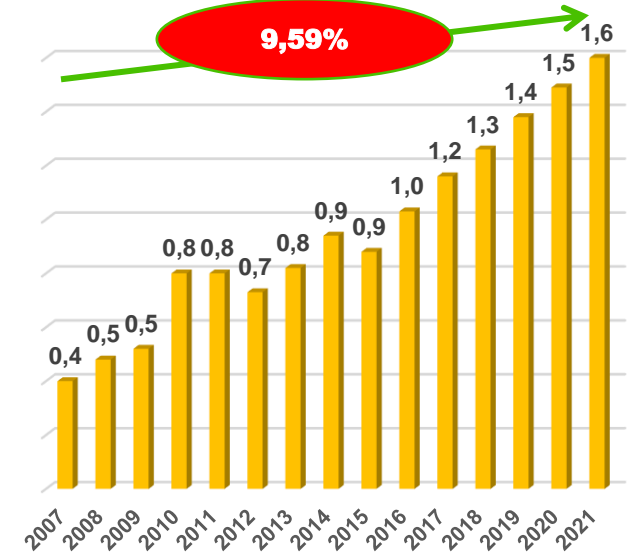
**INTEREST INCOME (Rp Tril)**



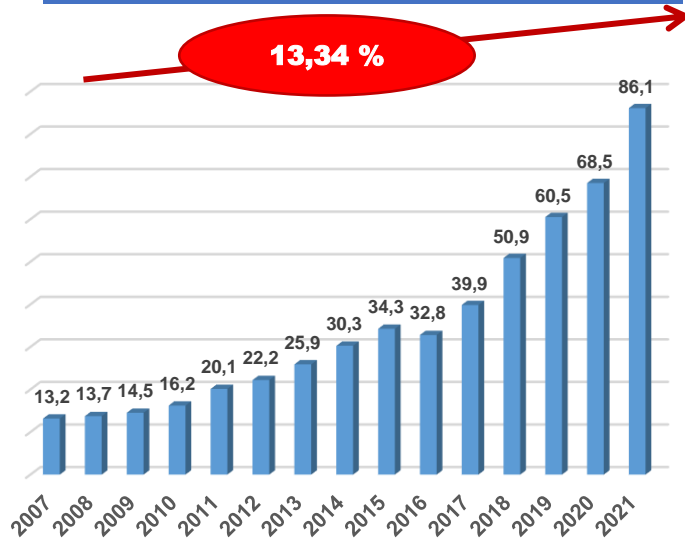
**INTEREST EXPENSE (Rp Tril)**



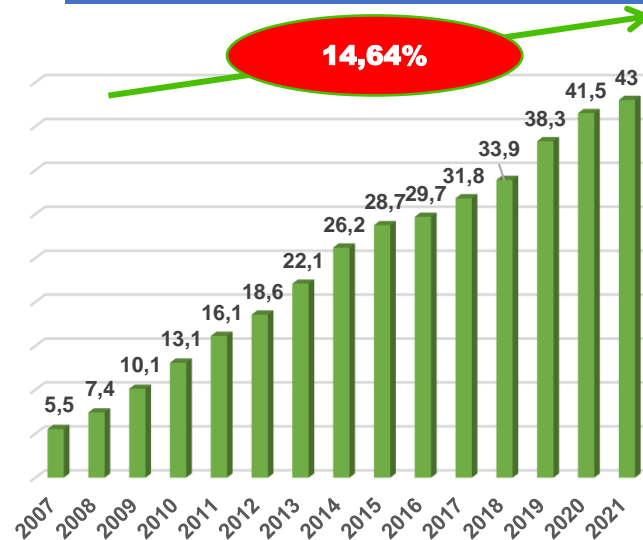
**NET PROFIT (Rp Tril)**



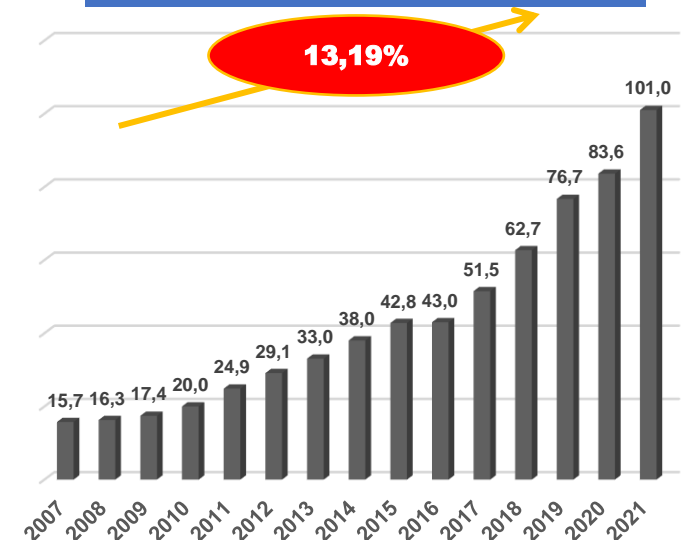
**THIRD PARTY FUND (Rp Tril)**



**LOAN (Rp Tril)**



**TOTAL ASSET (Rp Tril)**





Ownership 9M21		
----------------	--	--

A Series	East Java Government	51,13%
	East Java City & Municipal Government	28,35%

B Series	Domestic	10,91%
	Foreign	9,61%

<b>Total</b>		<b>100%</b>
--------------	--	-------------

B Series Investor	FY20		9M21	
	Share	Investor	Share	Investor
<b>Foreign Investor</b>	<b>52,46%</b>	<b>208</b>	<b>47,63%</b>	<b>208</b>
- Individual	0,07%	24	0,10%	37
- Institution	52,39%	184	47,53%	171
<b>Domestic Investor</b>	<b>47,54%</b>	<b>46.075</b>	<b>52,37%</b>	<b>61.068</b>
- Individual	40,18%	45.982	45,41%	60.965
- Institution	7,36%	93	6,95%	103

N o	B Series Nation	Share FY20	Share 9M21	N o	B Series Nation	Share FY20	Share 9M21
1	Indonesia	47,54%	52,37%	14	Taiwan	0,02%	0,08%
2	United States	23,05%	20,02%	15	Bermuda	0,29%	0,06%
3	Norway	8,23%	6,68%	16	Malaysia	0,02%	0,05%
4	Finland	6,49%	6,49%	17	Hong Kong	0,04%	0,04%
5	Luxembourg	0,86%	4,57%	18	Thailand	0,00%	0,03%
6	Ireland	5,48%	4,15%	19	Jordan	0,00%	0,03%
7	Canada	0,61%	1,41%	20	China	0,00%	0,00%
8	Swiss	1,61%	1,20%	21	Korea	0,07%	0,00%
9	German	0,54%	0,99%	22	Philippine	0,00%	0,00%
10	United Kingdom	1,08%	0,66%	23	Japan	0,00%	0,00%
11	Netherlands	0,52%	0,58%	24	India	0,00%	0,00%
12	Singapore	0,46%	0,48%	25	Cayman Islands	0,58%	0,00%
13	Australia	0,53%	0,12%	26	Brazil	0,00%	0,00%

Fiscal year	Payment of Dividend Cash Per Share (IDR)	Net Profit (IDR bn)	Dividen Payment Ratio
2012	39,74	724,6	81,8%
2013	40,61	824,3	73,50%
2014	41,86	939,1	66,5%
2015	43,00	885,7	72,42%
2016	43,64	1.028,2	63,43%
2017	44,10	1.159,4	56,96%
2018	45,61	1.260,3	54,26%
2019	48,20	1.376,5	52,58%
2020	48,85	1.488,9	49,26%

**BJTM Price Sep 30, 2021  
IDR 720/ share**

PBV	1,02
EPS(ann net profit)	105,26
PER	6,84
Market Capital	Rp 10.811 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**



**BEST DISCLOSURE & TRANSPARENCY  
2021**



**THE BEST PUBLIC RELATIONS 2021**



**2<sup>ND</sup> BEST OVERALL PLUS DIGITAL**



**TOP LEADER ON DIGITAL  
IMPLEMENTATION 2020**



**TERPOPULER DI MEDIA DIGITAL 2021  
KATEGORI BUMD & PERUSAHAAN  
DAERAH LAYANAN PUBLIK**



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



***MELAJU TANPA BATAS***

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**Investor Relations**  
**(031) 5310090 ext. 475**  
**Email: [iru@bankjatim.co.id](mailto:iru@bankjatim.co.id)**  
**Email: [lukas.sabowo@bankjatim.co.id](mailto:lukas.sabowo@bankjatim.co.id)**

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***MELAJU TANPA BATAS***