



bersama membangun Indonesia



Corporate Presentation 1H21

July 2021



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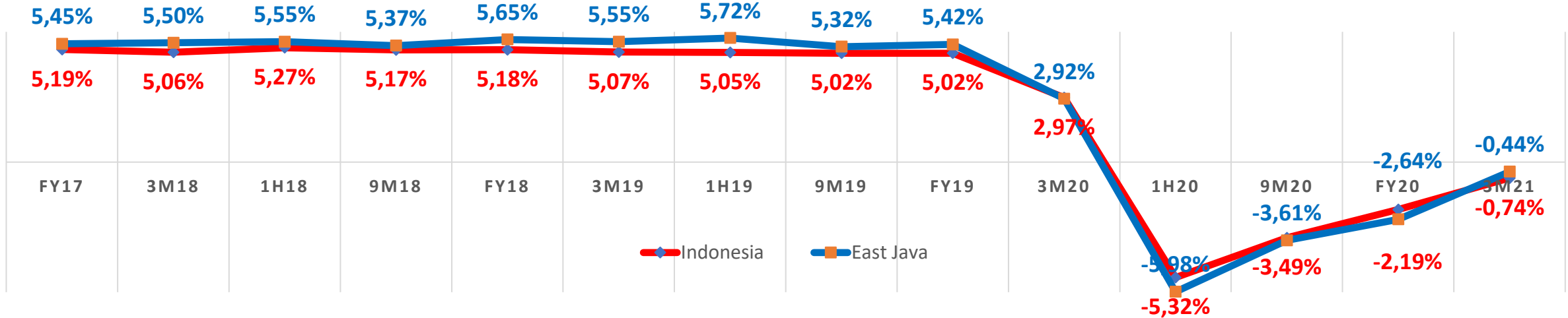
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East Java Province Macro Economy:

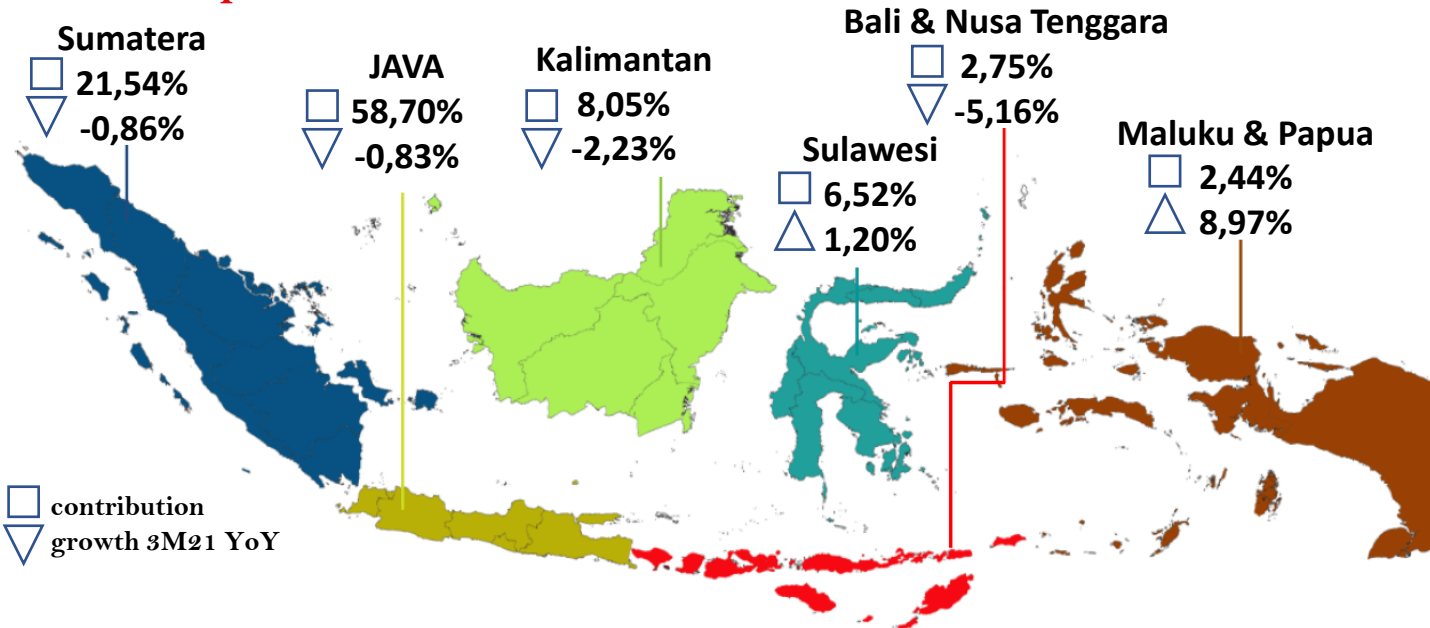
- Economic Growth & GDP Composition
- Export-Import & Gross Regional Domestic Product
- Bank Jatim Market Share

East Java Province Macro Economy

Economic Growth



GDP Composition

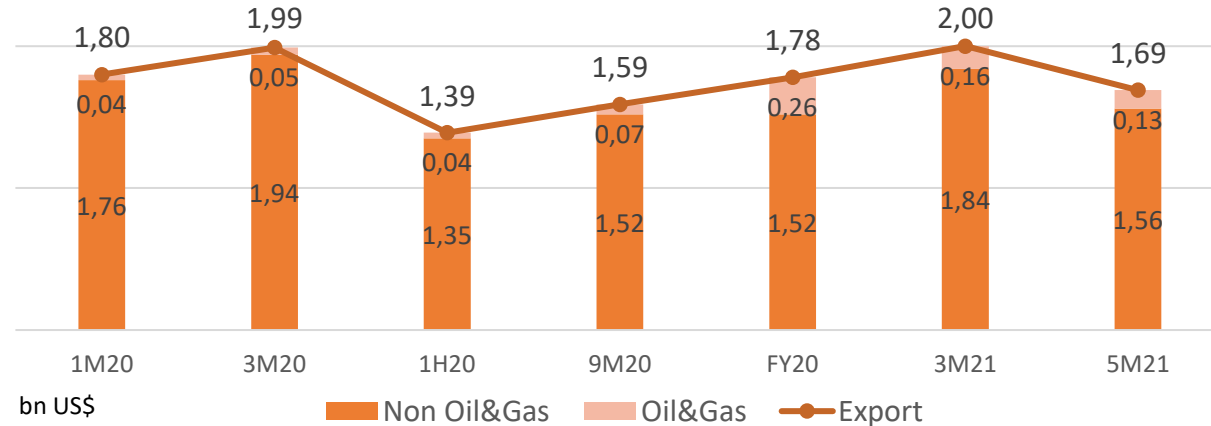


Java Regional GDP Composition

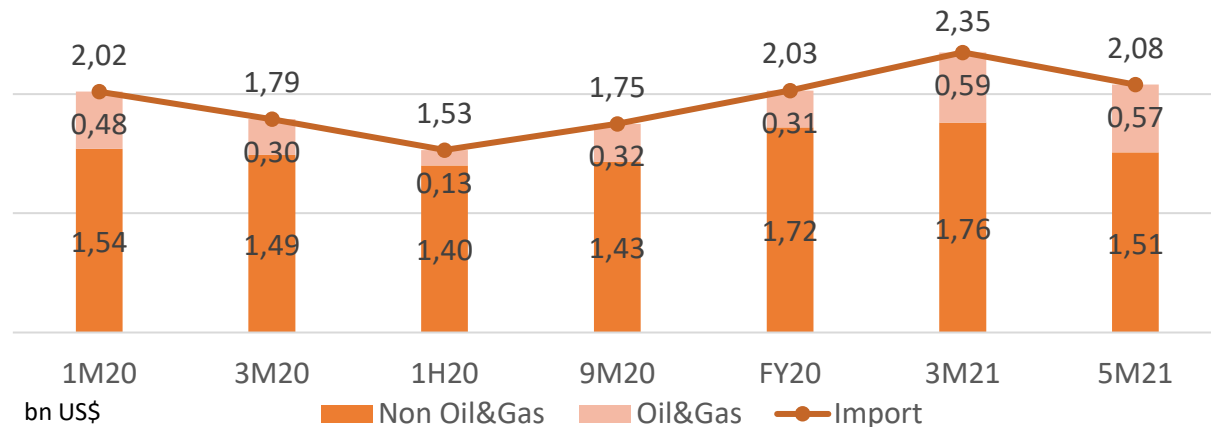
| Province in Java | Java Contribution | Indonesia 34 Province Contribution |
|---------------------|-------------------|------------------------------------|
| 1. DKI Jakarta | 29,90% | 17,56% |
| 2. East Java | 24,80% | 14,57% |
| 3. West Java | 22,52% | 13,23% |
| 4. Central Java | 14,54% | 8,54%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

East Java Province Macro Economy

East Java Export



East Java Import

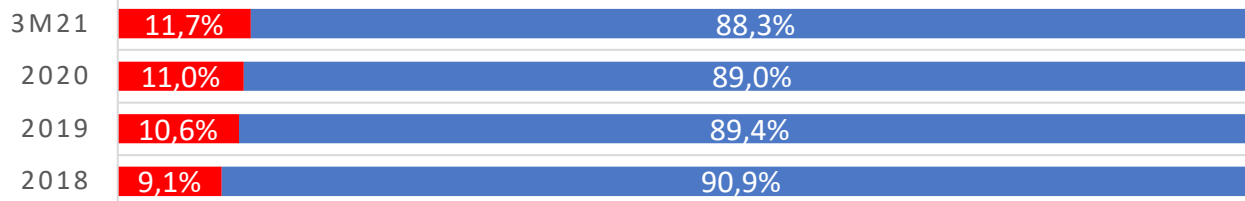


| No | East Java Gross Regional Domestic Product - Business Field | Composition | Growth FY20 YoY |
|----|------------------------------------------------------------|-------------|-----------------|
| 1 | Manufacture | 30,69% | -0,77% |
| 2 | Wholesale and Retail Trade, Cars and Motorbikes | 17,92% | -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% |

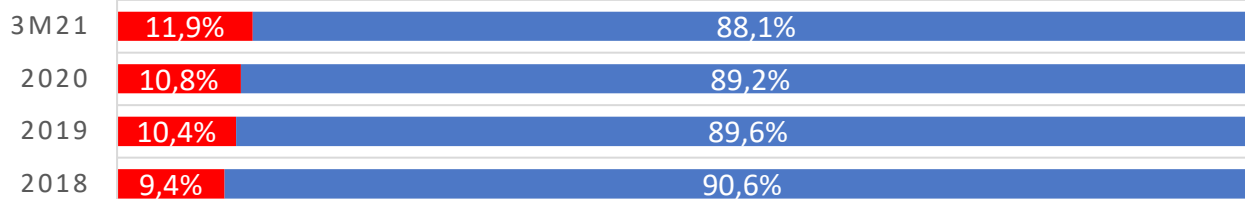
Strong growth with bank's portfolio despite the pandemic

Bank Jatim market share in East Java Province

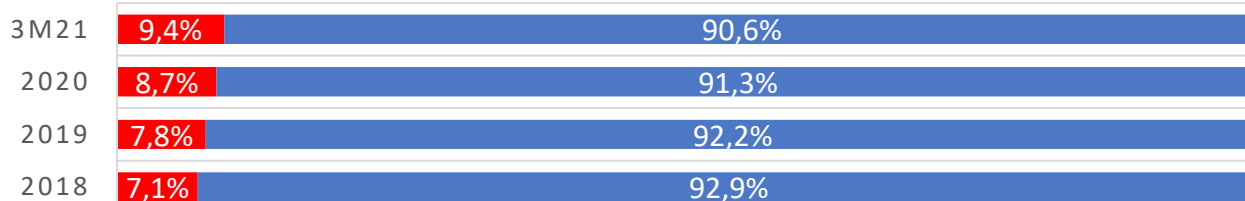
Asset



Third Party Fund

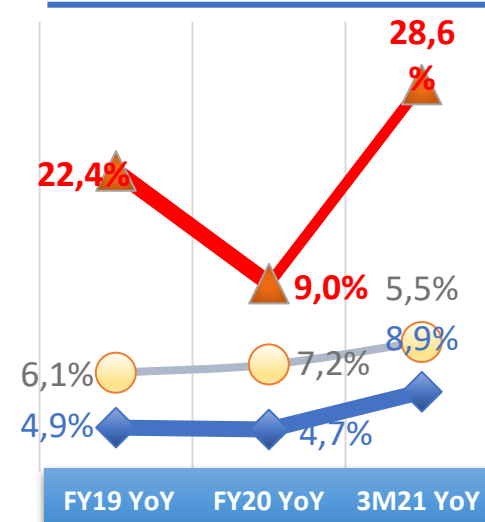


Loan

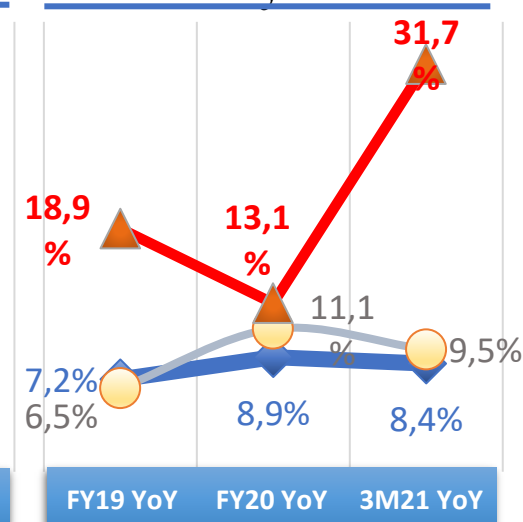


■ bankjatim
■ banks in East Java province

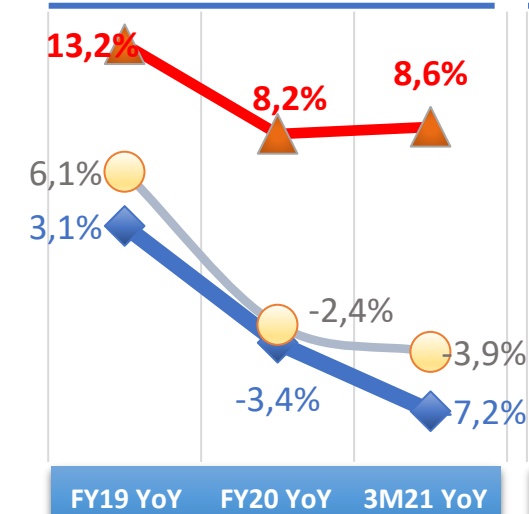
Asset



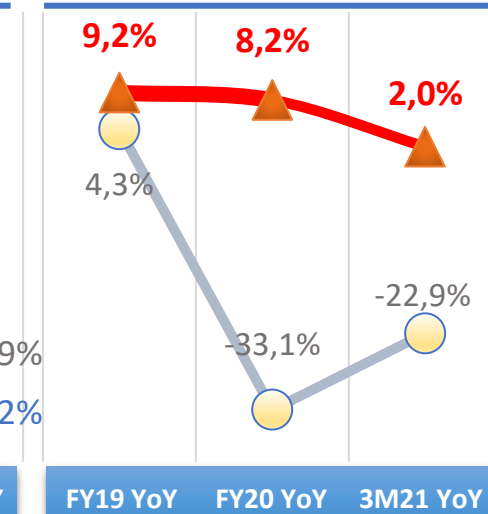
Third Party Fund



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

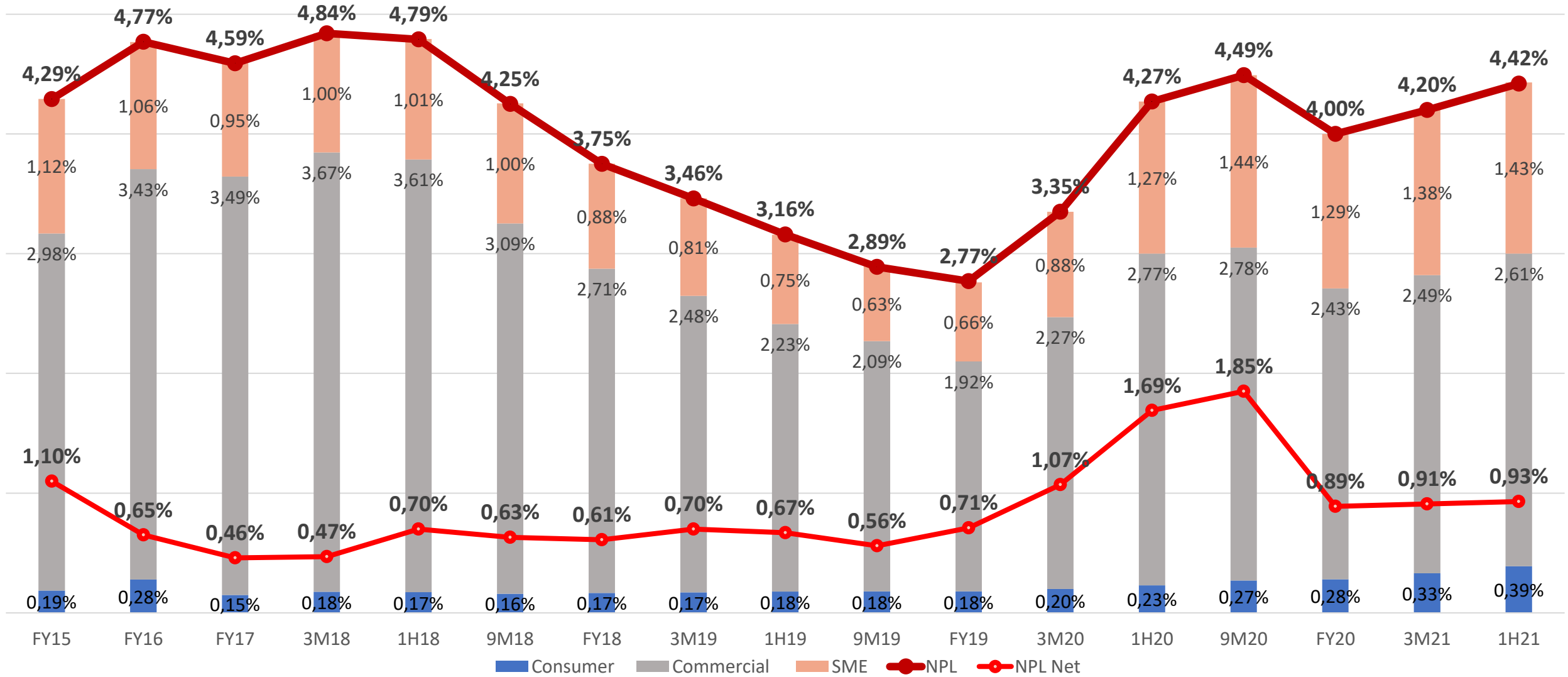
1H21 Highlight Financial Performance

| <u>Balance Sheet</u> In billion Rp | <u>1H20</u> | <u>1H21</u> | <u>YoY</u> |
|---------------------------------------|---------------|---------------|---------------|
| A S S E T | 75.240 | 95.479 | 26,90% |
| Bank Placements | 8.675 | 22.269 | 156,70% |
| Marketable Securities | 24.464 | 27.472 | 12,30% |
| L O A N | 39.181 | 42.597 | 8,72% |
| - Commercial | 9.377 | 10.632 | 13,39% |
| - SME | 6.325 | 7.250 | 14,62% |
| - Consumer | 23.479 | 24.715 | 5,26% |
| THIRD PARTY FUND | 64.008 | 81.524 | 27,36% |
| - Current Account | 23.529 | 22.961 | -2,42% |
| - Saving Account | 20.596 | 22.205 | 7,81% |
| - Time Deposit | 19.883 | 36.357 | 82,86% |

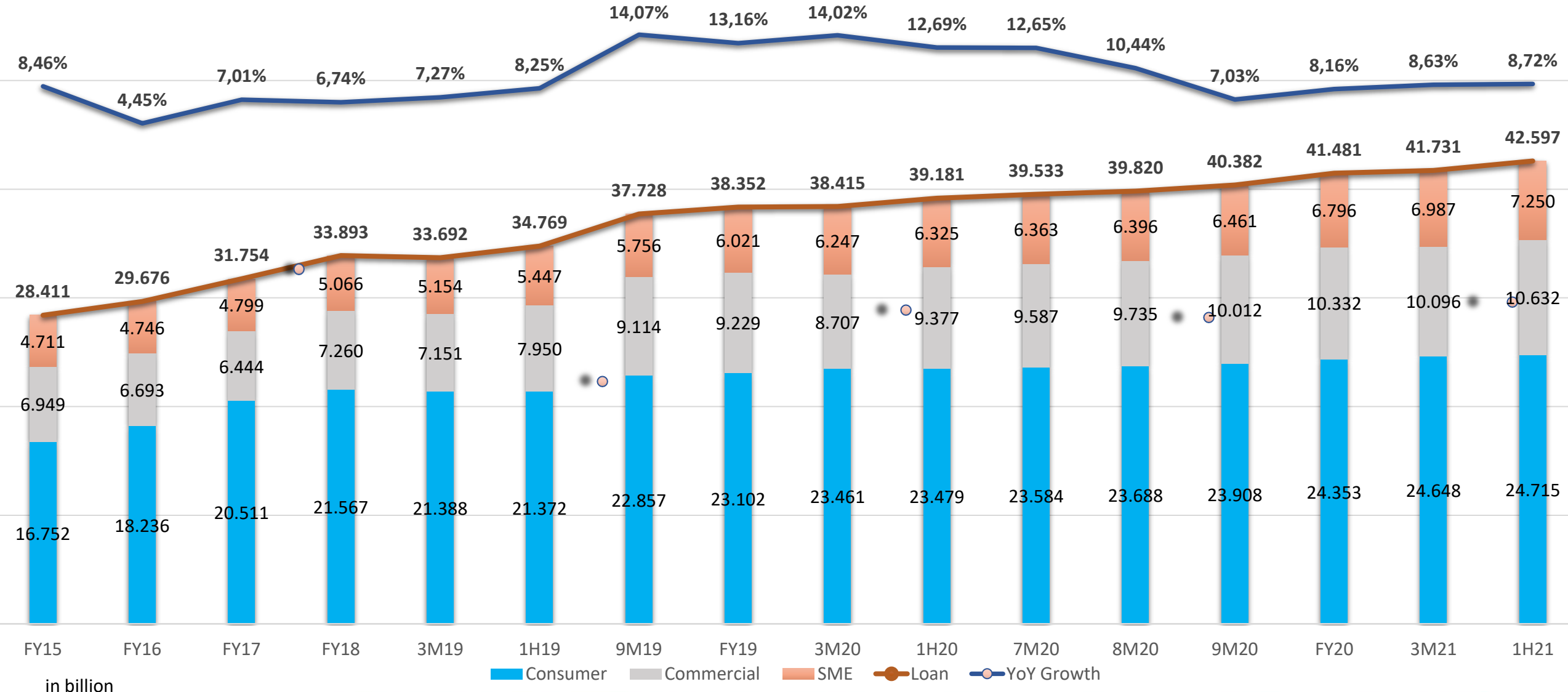
| <u>Income Statement</u> In billion Rp | <u>1H20</u> | <u>1H21</u> | <u>YoY</u> |
|------------------------------------------|--------------|--------------|--------------|
| Interest Income | 2.909 | 3.185 | 9,49% |
| Interest Expense | (903) | (988) | 9,41% |
| Net Interest Income | 2.007 | 2.198 | 9,52% |
| Pre-Provision Opt Profit | 1.274 | 1.271 | -0,28% |
| Provision Expense | (287) | (217) | -24,50% |
| Net profit | 770 | 803 | 4,32% |

| <u>Ratio</u> | <u>1H20</u> | <u>1H21</u> |
|----------------|-------------|-------------|
| ROA | 2,73% | 2,31% |
| ROE | 19,41% | 18,54% |
| NIM | 5,79% | 5,06% |
| LDR | 61,21% | 52,25% |
| BOPO | 68,96% | 69,83% |
| CIR | 44,19% | 48,71% |
| CAR | 21,08% | 21,10% |
| CASA | 68,94% | 55,40% |
| COF | 2,70% | 2,37% |
| Credit Cost | 1,46% | 1,02% |
| Loan at Risk | 8,39% | 7,41% |
| NPL Gross | 4,27% | 4,42% |
| NPL Net | 1,69% | 0,93% |
| Coverage Ratio | 73,02% | 87,07% |

Non Performing Loan



Loan Growth



in billion

Consumer Commercial SME Loan YoY Growth

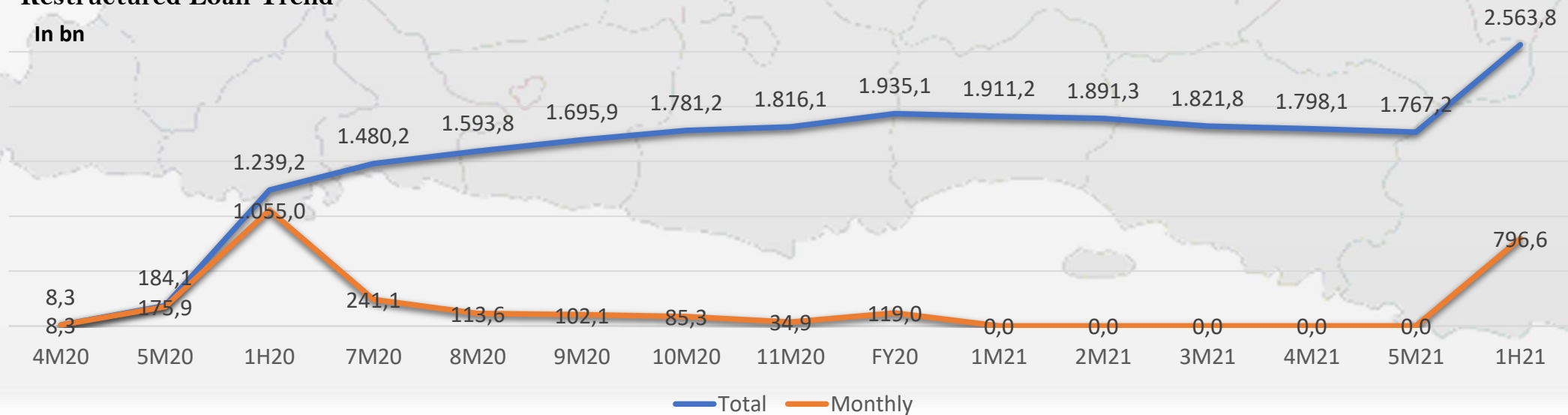
Government Stimulus Restructure Program

1H21 Covid-19 Loan Restructured

| LOAN SECTOR | Total Outstanding In bn | Covid Loan Restructured | | |
|--------------|----------------------------|-------------------------|----------------------------------------------------|--------------------------------------------------|
| | | Outstanding In bn | Composition (restructured outs / total outs) | NPL (restructured NPL / restructured outs) |
| CONSUMER | 24.715 | 124 | 0,50% | 29,62% |
| COMMERCIAL | 10.632 | 2051 | 19,29% | 2,83% |
| S M E | 7.250 | 398 | 5,36% | 6,64% |
| TOTAL | 42.597 | 2.564 | 6,02% | 4,71% |

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>1H20</u> | <u>1H21</u> | <u>YoY</u> | <u>2Q20</u> | <u>1Q21</u> | <u>2Q21</u> | <u>YoY</u> | <u>QoQ</u> |
|----------------------------------------|----------------|----------------|---------------|--------------|--------------|--------------|----------------|-----------------|
| Total Asset | 75.240 | 95.479 | 26,90% | 5.519 | 6.028 | 5.831 | 5,65% | -3,26% |
| Bank Placement | 8.675 | 22.269 | 156,70% | (3.607) | (3.327) | 14.813 | -510,67% | -545,30% |
| Marketable Securities | 24.464 | 27.472 | 12,30% | 8.349 | 10.295 | (10.062) | -220,52% | -197,74% |
| LOAN | 39.181 | 42.597 | 8,72% | 766 | 250 | 866 | 13,01% | 245,93% |
| Allowance for Impairment Losses | (1.224) | (1.657) | 35,43% | (149) | (109) | (85) | -42,71% | -21,60% |
| - Marketable Securities | (1) | (11) | 926,35% | (0) | (3) | (0) | 50,84% | -84,10% |
| - Loan | (1.222) | (1.640) | 34,26% | (149) | (101) | (84) | -43,38% | -17,08% |
| - others | (1) | (6) | 561,15% | 0 | (4) | (1) | -234,92% | -88,26% |
| Third Party Fund | 64.008 | 81.524 | 27,36% | 6.244 | 7.620 | 5.435 | -12,95% | -28,67% |
| - Current Account | 23.529 | 22.961 | -2,42% | 4.726 | 1.422 | 409 | -91,35% | -71,25% |
| - Saving Account | 20.596 | 22.205 | 7,81% | 2.035 | (2.398) | 1.729 | -15,06% | -172,10% |
| - Time Deposit | 19.883 | 36.357 | 82,86% | (517) | 8.595 | 3.298 | -738,00% | -61,63% |
| Equity | 9.171 | 10.090 | 10,01% | (389) | 478 | (394) | 1,32% | -182,29% |

Quarterly Balance Sheet

| Information In billion Rp | FY17 | FY18 | 3M19 | 1H19 | 9M19 | FY19 | 3M20 | 1H20 | 9M20 | FY20 | 3M21 | 1H21 |
|-------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 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 |
| 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 |
| 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) |
| 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 |
| - 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 |
| - 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 |
| - 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 |
| 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 |

FY19 Asset restated by public accountant in deferred tax asset

Income Statement

| <u>Information</u> In billion Rp | <u>1H20</u> | <u>1H21</u> | <u>YoY</u> | <u>2Q20</u> | <u>1Q21</u> | <u>2Q21</u> | <u>YoY</u> | <u>QoQ</u> |
|-------------------------------------|--------------|--------------|----------------|--------------|--------------|--------------|----------------|----------------|
| Interest Income | 2.909 | 3.185 | 9,49% | 1.461 | 1.575 | 1.611 | 10,22% | 2,28% |
| Interest Expense | (903) | (988) | 9,41% | (470) | (493) | (495) | 5,36% | 0,55% |
| Net Interest Income | 2.007 | 2.198 | 9,52% | 991 | 1.082 | 1.115 | 12,52% | 3,07% |
| Non Int Opt Inc | 271 | 262 | -3,49% | 129 | 126 | 135 | 4,76% | 7,03% |
| Non Int Opt Exp | (1.004) | (1.189) | 18,45% | (526) | (501) | (688) | 30,88% | 37,50% |
| Pre-Provision Opt Profit | 1.274 | 1.271 | -0,28% | 595 | 708 | 563 | -5,40% | -20,56% |
| Provision Expense | (287) | (217) | -24,50% | (167) | (128) | (88) | -46,93% | -31,02% |
| - Loan | (287) | (209) | -27,26% | (168) | (115) | (94) | -43,91% | -17,90% |
| - Non Loan | (0) | (8) | - | 1 | (14) | 6 | 425,23% | -141,44% |
| Non Opt Profit | (7) | (19) | 185,22% | (10) | (5) | (13) | 34,79% | 152,00% |
| Pre Tax Profit | 981 | 1.035 | 5,56% | 418 | 575 | 461 | 10,20% | -19,83% |
| Taxes | (210) | (232) | 10,10% | (87) | (126) | (105) | 20,92% | -16,65% |
| Net Profit | 770 | 803 | 4,32% | 331 | 448 | 355 | 7,37% | -20,73% |

Quarterly Income Statement

| Information In billion Rp | FY18 | 3M19 | 1H19 | 9M19 | FY19 | 3M20 | 1H20 | 9M20 | FY20 | 3M21 | 1H21 |
|-------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Interest Income | 5.137 | 1.339 | 2.761 | 4.238 | 5.766 | 1.448 | 2.909 | 4.423 | 6.013 | 1.575 | 3.185 |
| Interest Expense | (1.414) | (359) | (787) | (1.252) | (1.723) | (433) | (903) | (1.364) | (1.891) | (493) | (988) |
| Net Interest Income | 3.722 | 980 | 1.974 | 2.986 | 4.043 | 1.015 | 2.007 | 3.059 | 4.122 | 1.082 | 2.198 |
| Non Int Opt Inc | 491 | 135 | 278 | 425 | 560 | 142 | 265 | 386 | 504 | 126 | 262 |
| Non Int Opt Exp | (2.360) | (457) | (944) | (1.563) | (2.424) | (478) | (1.004) | (1.707) | (2.532) | (501) | (1.189) |
| Pre-Provision Opt Profit | 1.853 | 658 | 1.308 | 1.847 | 2.180 | 680 | 1.268 | 1.738 | 2.094 | 708 | 1.271 |
| Provision Expense | (134) | (108) | (197) | (287) | (370) | (120) | (281) | (306) | (568) | (128) | (217) |
| - Loan | (130) | (106) | (196) | (286) | (361) | (119) | (281) | (305) | (560) | (115) | (209) |
| - Non Loan | (3) | (2) | (1) | (1) | (9) | (1) | (0) | (0) | (8) | (14) | (8) |
| Non Opt Profit | 34 | 4 | 8 | 13 | 55 | 3 | (6) | (3) | (19) | (5) | (19) |
| Pre Tax Profit | 1.754 | 553 | 1.119 | 1.573 | 1.864 | 563 | 981 | 1.429 | 1.507 | 575 | 1.035 |
| Taxes | (493) | (148) | (302) | (433) | (488) | (123) | (210) | (330) | (18) | (126) | (232) |
| Net Profit | 1.260 | 406 | 816 | 1.140 | 1.377 | 439 | 770 | 1.100 | 1.489 | 448 | 803 |

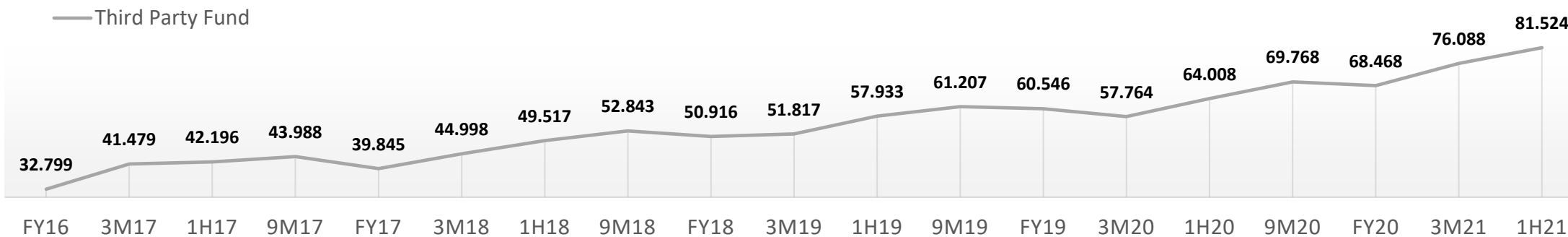
Taxes in FY20 include restitution from tax incentive applied in 2019

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% |

| | Coverage Ratio | Credit Cost | CASA | PBV | EPS _(ann) | 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 |

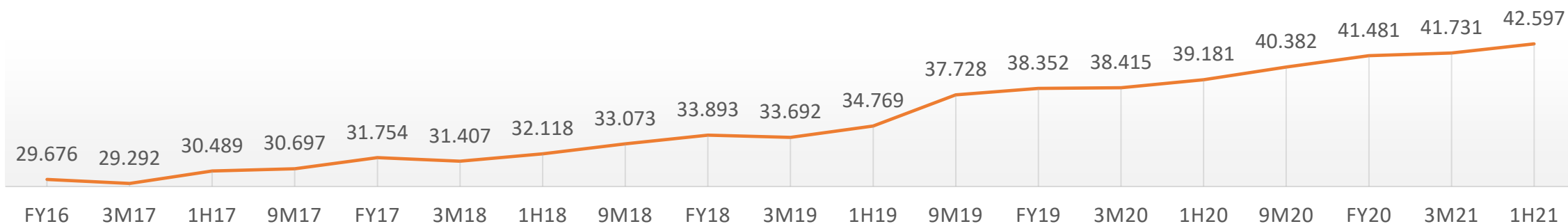
Third Party Fund



| Funding Growth | | | |
|---------------------|---------------|---------------|---------------|
| Current Account | 1H20 | 1H21 | YoY |
| Government | 15.637 | 15.876 | 1,53% |
| Private | 7.893 | 7.085 | -10,23% |
| Total | 23.529 | 22.961 | -2,42% |
| Saving Account | | | |
| Simpeda | 14.401 | 14.948 | 3,80% |
| Siklus | 3.197 | 3.727 | 16,55% |
| Tab Haji | 281 | 297 | 5,86% |
| TabunganKu / SimPel | 2.489 | 2.961 | 18,98% |
| Barokah | 228 | 272 | 19,16% |
| Total | 20.596 | 22.205 | 7,81% |
| Time Deposit | | | |
| ≤ 3 Month | 19.649 | 26.258 | 33,63% |
| ≥ 6 Month | 234 | 10.099 | 4224,59% |
| Total | 19.883 | 36.357 | 82,86% |

| Composition | | Ticket Size in million | |
|---------------|---------------|---------------------------|--------------|
| 1H20 | 1H21 | 1H20 | 1H21 |
| 24,43% | 19,47% | 125.093,3 | 122.122,5 |
| 12,33% | 8,69% | 80,8 | 68,2 |
| 36,76% | 28,16% | 240,5 | 220,8 |
| 22,50% | 18,34% | 6,8 | 6,7 |
| 5,00% | 4,57% | 7,4 | 6,7 |
| 0,44% | 0,36% | 1,8 | 1,9 |
| 3,89% | 3,63% | 0,6 | 0,7 |
| 0,36% | 0,33% | 6,2 | 6,7 |
| 32,18% | 27,24% | 3,0 | 3,0 |
| 30,70% | 32,21% | 358,5 | 443,9 |
| 0,36% | 12,39% | 96,0 | 3.074,3 |
| 31,06% | 44,60% | 347,3 | 582,3 |

in billion



| Lending Growth | | | |
|----------------|---------------|---------------|---------------|
| CONSUMER | 1H20 | 1H21 | YoY |
| Multi Purpose | 21.348 | 22.355 | 4,72% |
| Other | 2.131 | 2.359 | 10,73% |
| Total | 23.479 | 24.715 | 5,26% |
| COMMERCIAL | | | |
| Standby Loan | 508 | 470 | -7,61% |
| Keppres | 445 | 518 | 16,21% |
| Overdraft | 3.144 | 2.978 | -5,28% |
| Syndicate | 3.188 | 4.371 | 37,11% |
| General | 2.092 | 2.296 | 9,77% |
| Total | 9.377 | 10.632 | 13,39% |
| S M E | | | |
| Mortgage | 2.370 | 2.532 | 6,85% |
| Pundi Kencana | 1.939 | 1.798 | -7,26% |
| Bankit KKPA | 599 | 640 | 6,94% |
| Jatim Mikro | 943 | 1.563 | 65,77% |
| Others | 476 | 717 | 50,83% |
| Total | 6.325 | 7.250 | 14,62% |

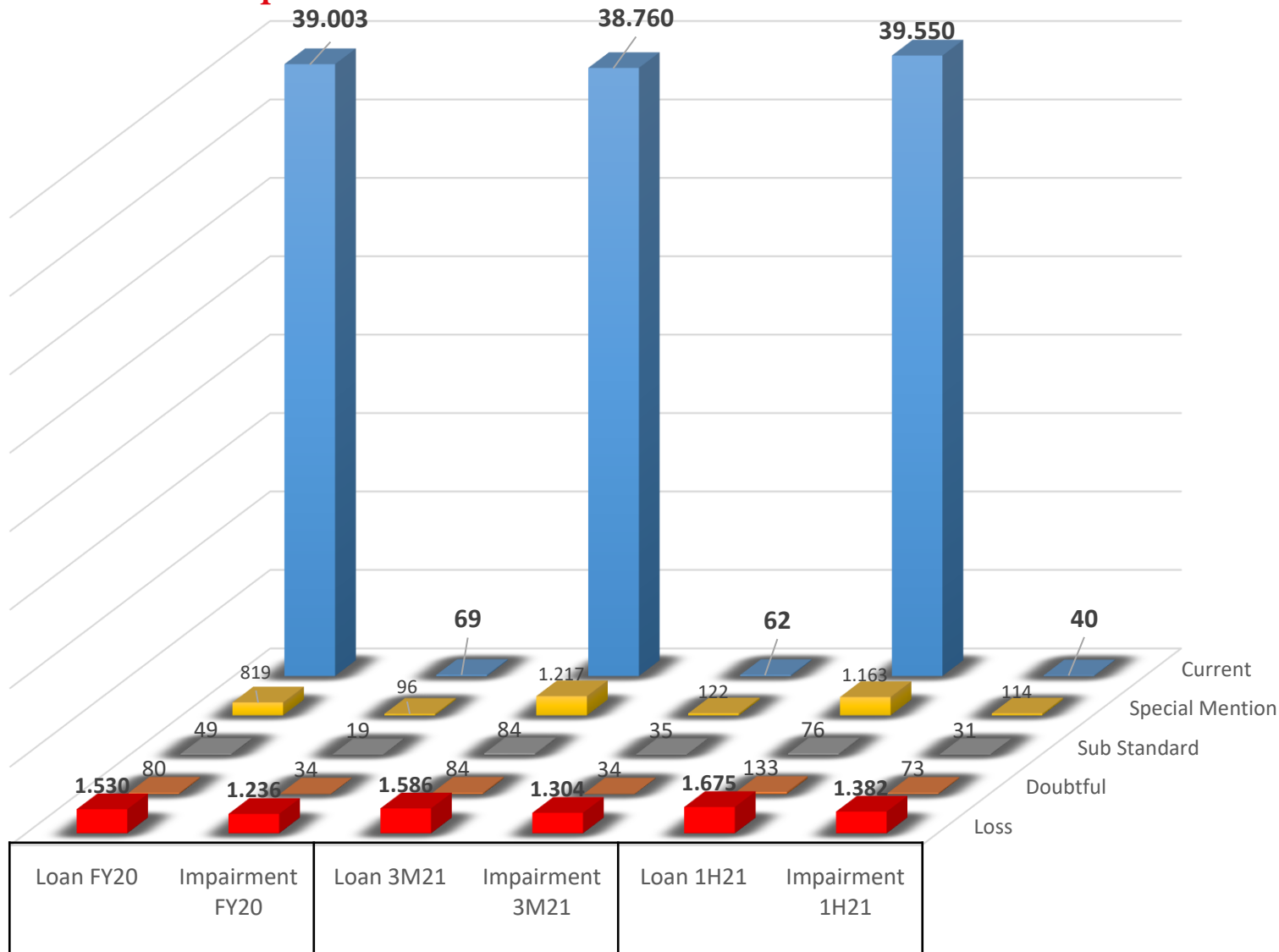
| Composition | | Ticket Size in million | |
|---------------|---------------|---------------------------|----------------|
| 1H20 | 1H21 | 1H20 | 1H21 |
| 54,49% | 52,48% | 93,8 | 95,3 |
| 5,44% | 5,54% | 350,7 | 348,2 |
| 59,92% | 58,02% | 100,4 | 102,4 |
| 1,30% | 1,10% | 1.201,4 | 909,9 |
| 1,14% | 1,22% | 565,9 | 565,7 |
| 8,02% | 6,99% | 1.064,0 | 1.088,5 |
| 8,14% | 10,26% | 102.824,9 | 136.581,8 |
| 5,34% | 5,39% | 1.425,9 | 1.616,0 |
| 23,93% | 24,96% | 1.655,9 | 1.891,9 |
| 6,05% | 5,94% | 192,4 | 188,1 |
| 4,95% | 4,22% | 78,5 | 79,5 |
| 1,53% | 1,50% | 35,7 | 34,0 |
| 2,41% | 3,67% | 118,1 | 11,1 |
| 1,21% | 1,68% | 232,4 | 290,3 |
| 16,14% | 17,02% | 99,1 | 36,5 |

Loan Growth

| CONSUMER | FY15 | FY16 | FY17 | 3M18 | 1H18 | 9M18 | FY18 | 3M19 | 1H19 | 9M19 | FY19 | 3M20 | 1H20 | 9M20 | FY20 | 3M21 | 1H21 |
|----------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Multi Purpose | 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 | 22.355 |
| Other | 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 | 2.359 |
| Total | 16.752 | 18.236 | 20.511 | 20.448 | 20.486 | 21.026 | 21.567 | 21.388 | 21.372 | 22.857 | 23.102 | 23.461 | 23.479 | 23.908 | 24.353 | 24.648 | 24.715 |
| COMMERCIAL | | | | | | | | | | | | | | | | | |
| Standby Loan | 847 | 531 | 472 | 414 | 493 | 504 | 454 | 353 | 487 | 685 | 554 | 465 | 508 | 561 | 461 | 388 | 470 |
| Keppres | 748 | 546 | 590 | 280 | 587 | 964 | 646 | 340 | 503 | 1.067 | 760 | 320 | 445 | 673 | 464 | 320 | 518 |
| Overdraft | 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 | 2.978 |
| Syndicate | 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 | 4.371 |
| General | 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 | 2.296 |
| Total | 6.949 | 6.693 | 6.444 | 6.132 | 6.753 | 7.082 | 7.260 | 7.151 | 7.950 | 9.114 | 9.229 | 8.707 | 9.377 | 10.012 | 10.332 | 10.096 | 10.632 |
| S M E | | | | | | | | | | | | | | | | | |
| Mortgage | 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 | 2.532 |
| Pundi | 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 | 1.798 |
| Bankit KKPA | 130 | 273 | 252 | 248 | 306 | 366 | 384 | 403 | 495 | 497 | 535 | 565 | 599 | 613 | 633 | 616 | 640 |
| Jatim Mikro | 520 | 562 | 638 | 655 | 660 | 680 | 724 | 749 | 769 | 819 | 853 | 934 | 943 | 1.014 | 1.199 | 1.435 | 1.563 |
| Others | 1.448 | 1.022 | 764 | 716 | 642 | 581 | 524 | 432 | 451 | 482 | 472 | 450 | 476 | 473 | 620 | 619 | 717 |
| Total | 4.711 | 4.746 | 4.799 | 4.827 | 4.879 | 4.966 | 5.066 | 5.154 | 5.447 | 5.756 | 6.021 | 6.247 | 6.325 | 6.461 | 6.796 | 6.987 | 7.250 |

Loan Breakdown

Loan & Impairment



NPL by Segment

| | FY19 | 3M20 | 1H20 | 9M20 | FY20 | 3M21 | 1H21 |
|-----------------------|--------|--------|--------|--------|--------|--------|--------|
| NPL Gross | 2,77% | 3,35% | 4,27% | 4,49% | 4,00% | 4,20% | 4,42% |
| NPL Net | 0,71% | 1,07% | 1,69% | 1,85% | 0,89% | 0,91% | 0,93% |
| Coverage Ratio | 92,40% | 83,49% | 73,02% | 67,87% | 87,69% | 88,70% | 87,07% |
| Consumer's NPL | 0,31% | 0,32% | 0,39% | 0,46% | 0,47% | 0,56% | 0,67% |
| Commercial NPL | 7,98% | 10,02% | 11,57% | 11,21% | 9,76% | 10,30% | 10,44% |
| SME's NPL | 4,21% | 5,42% | 7,86% | 9,00% | 7,90% | 8,24% | 8,39% |

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>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% |
| Financial Ratio | | | | | | | |
| - 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

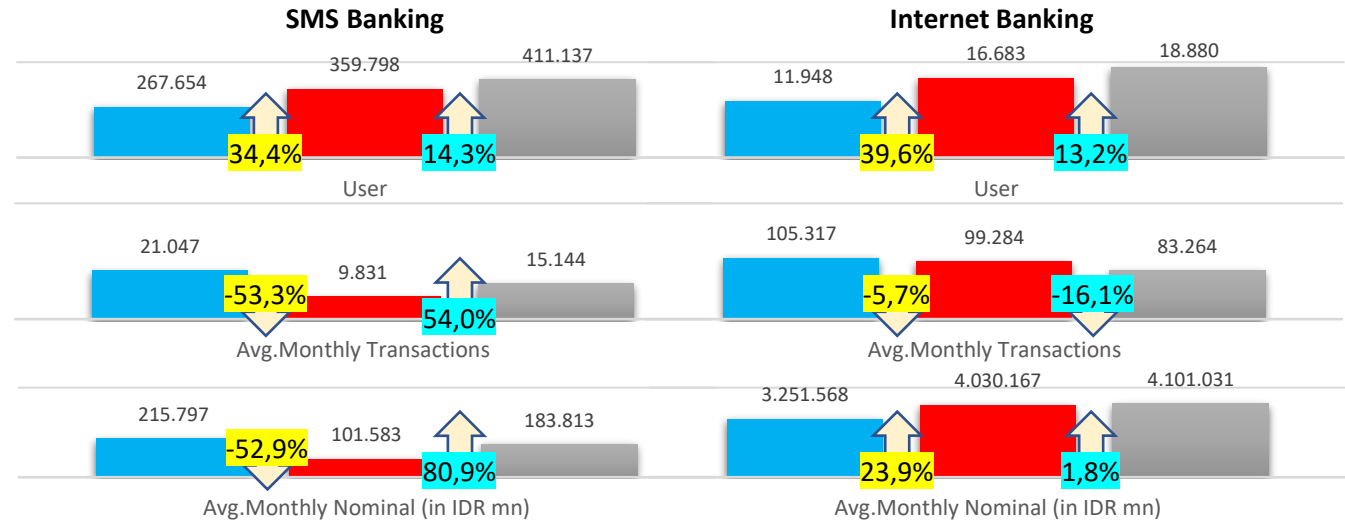
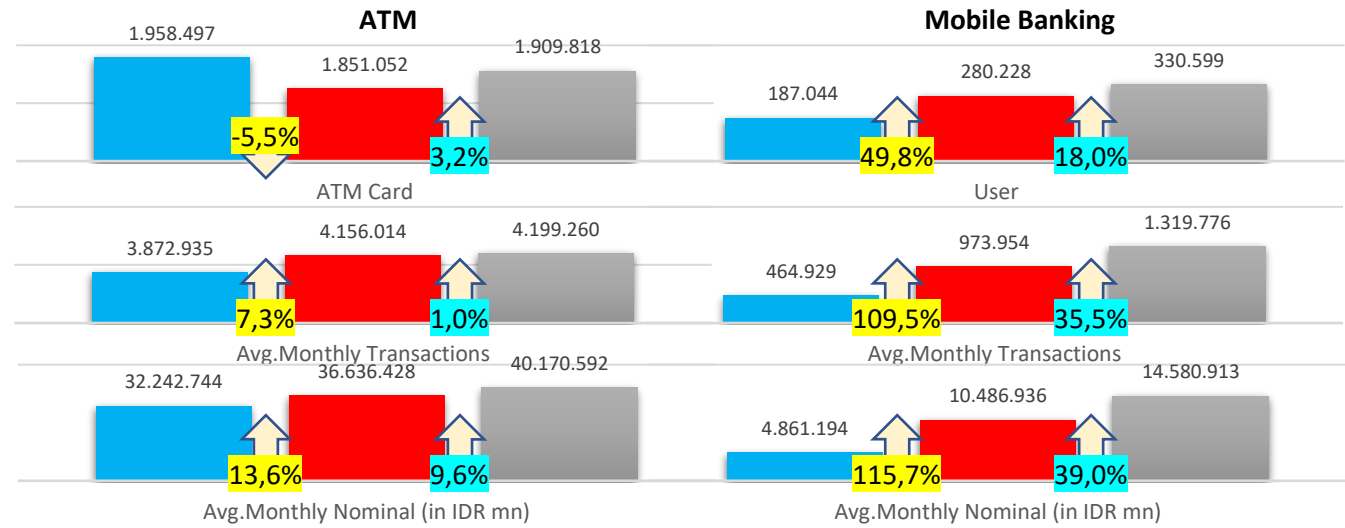
-  Ubah/Hapus Tujuan Pembayaran >
-  Virtual Account >
-  Multi Payment >
-  Telkom >
-  HP Pasca Bayar >
-  PDAM >
-  Internet >
-  TV >
-  Multifinance >
-  Kartu Kredit >
-  Pendidikan >
-  PBB >
-  Samsat Online Nasional >
-  E-Samsat Jatim >
-  Peti Kemas TPS >
-  Tiket Kereta >
-  Tiket Pesawat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



Mobile Banking



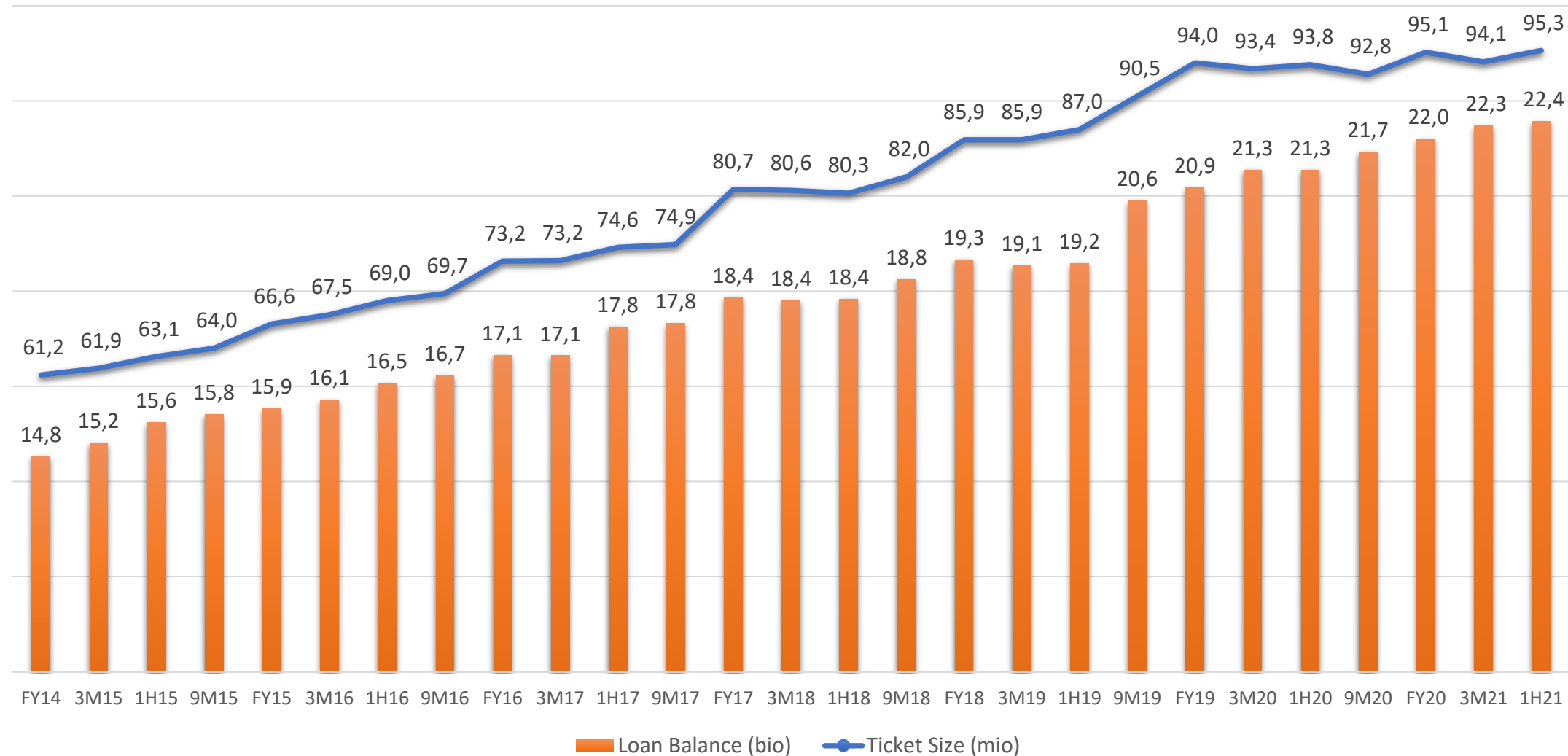
Internet Banking



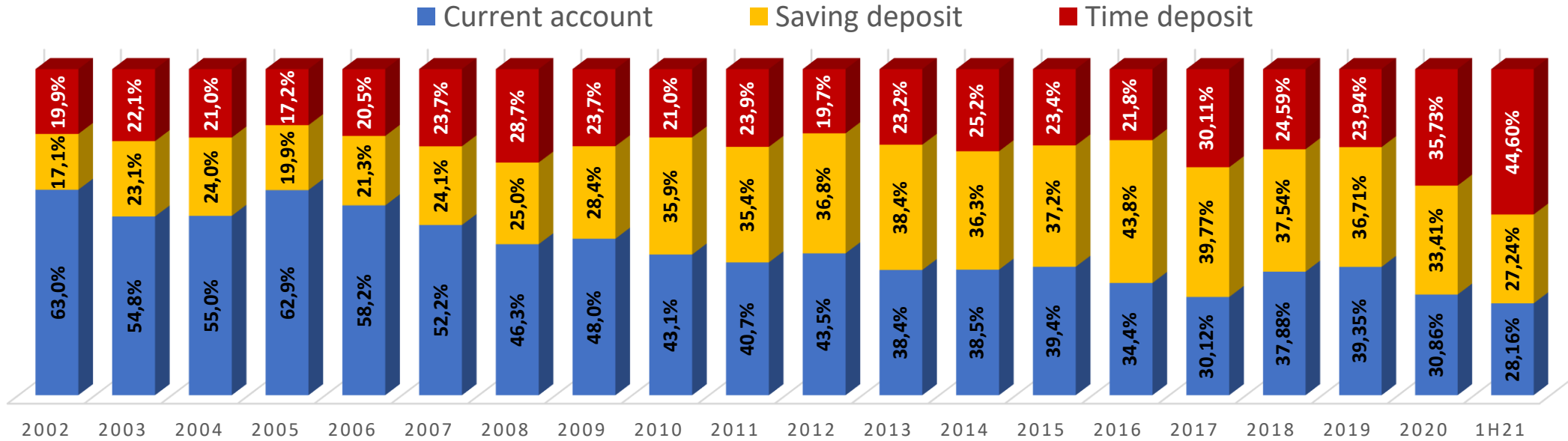
■ 2019 ■ 2020 ■ 1H21
 YoY Ytd

| Network | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 1H21 |
|-----------------------------------------------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|
| Head Office | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Branch Office | 41 | 41 | 43 | 45 | 47 | 48 | 48 | 48 | 48 | 48 |
| Sub Branch Office | 81 | 107 | 153 | 165 | 166 | 166 | 169 | 172 | 172 | 172 |
| Cash office | 164 | 176 | 165 | 185 | 190 | 199 | 207 | 209 | 209 | 211 |
| Sharia service office | 47 | 47 | 97 | 97 | 191 | 191 | 191 | 191 | 195 | 195 |
| Payment Point | 138 | 155 | 167 | 171 | 181 | 190 | 211 | 259 | 256 | 258 |
| Mobile cash | 63 | 65 | 68 | 71 | 85 | 88 | 98 | 98 | 98 | 98 |
| CDM/CRM | 1 | 1 | 2 | 2 | 2 | 2 | 2 | 2 | 27 | 28 |
| ATM | 368 | 479 | 595 | 688 | 703 | 723 | 757 | 765 | 801 | 804 |
| Total network | 904 | 1.072 | 1.291 | 1.425 | 1.566 | 1.608 | 1.684 | 1.745 | 1.807 | 1815 |
| “Laku Pandai” Agent (Branchless Banking) | | | | | | 214 | 258 | 453 | 461 | 640 |

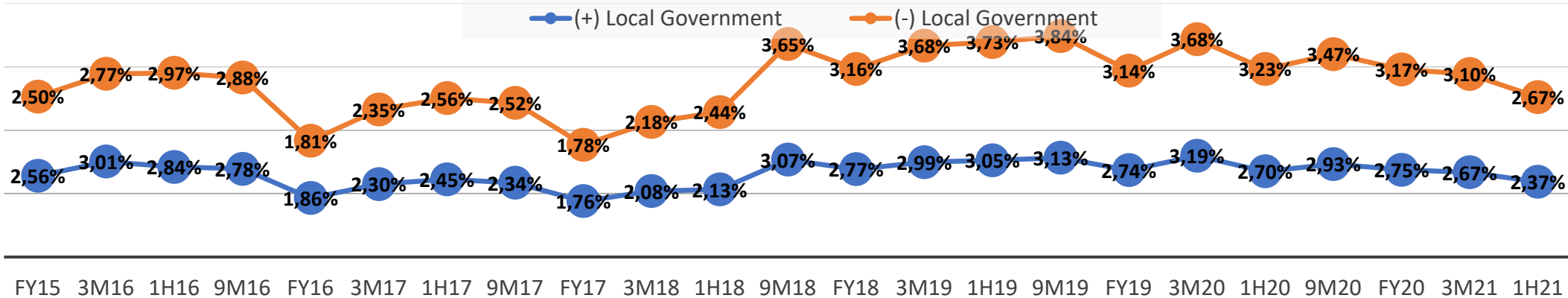
Strength of Loan (Multipurpose)



- Multipurpose Loan Balance 52,48% of total loan
- Multipurpose NPL only 0,70% as of June 2021

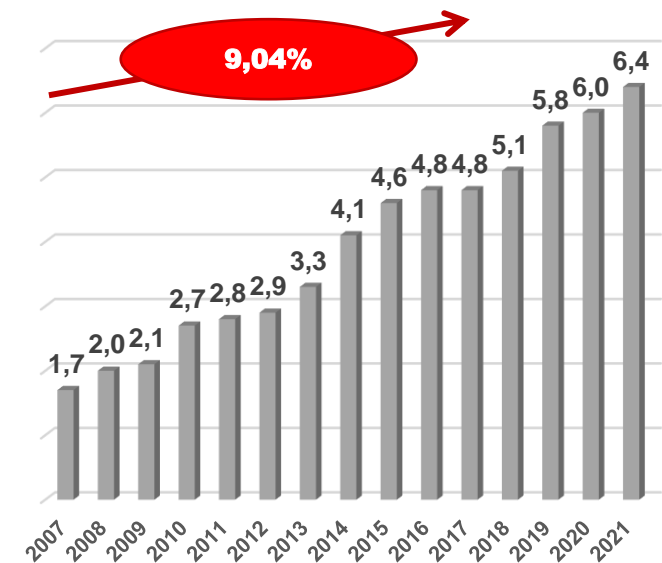


Cost of Fund

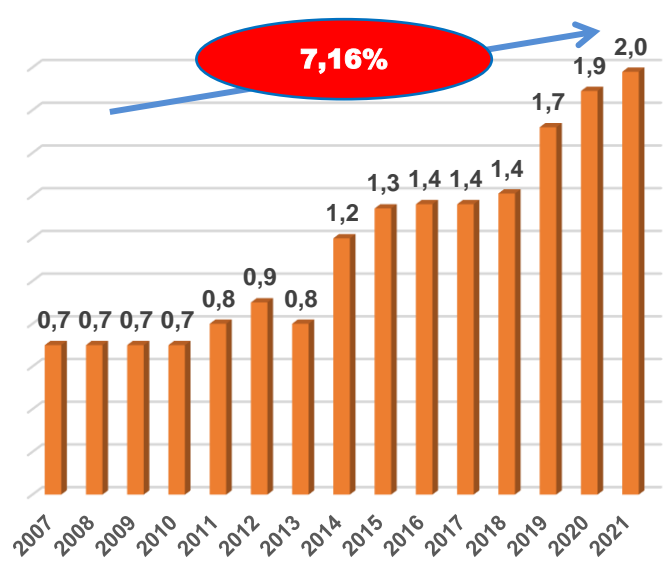


Compound Annual Growth Rate

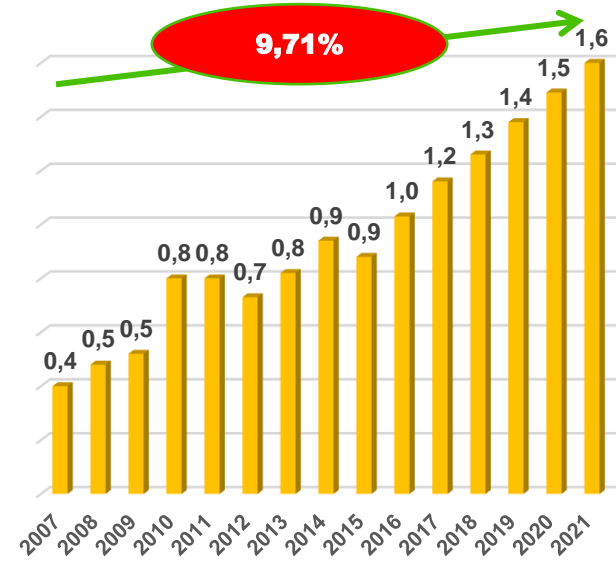
INTEREST INCOME (Rp Tril)



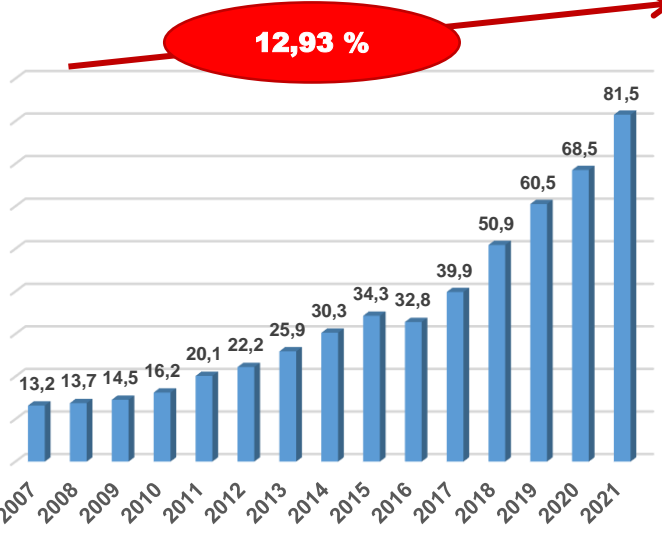
INTEREST EXPENSE (Rp Tril)



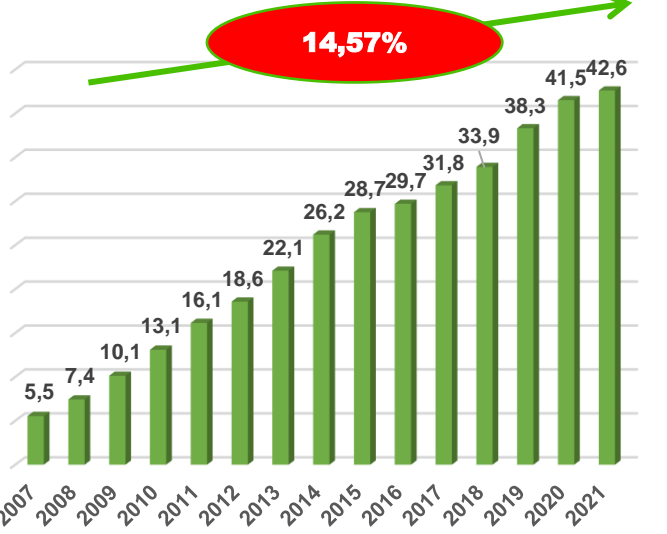
NET PROFIT (Rp Tril)



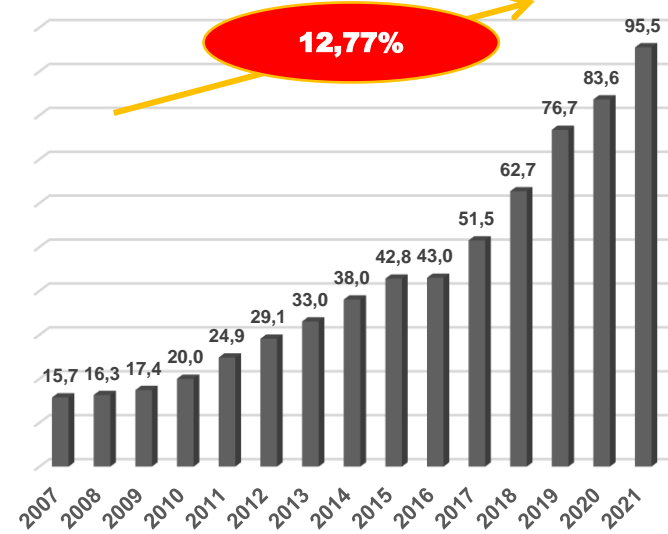
THIRD PARTY FUND (Rp Tril)



LOAN (Rp Tril)



TOTAL ASSET (Rp Tril)



| Ownership 1H21 | | |
|----------------|---------------------------------------|-------------|
| A Series | East Java Government | 51,13% |
| | East Java City & Municipal Government | 28,35% |
| B Series | Domestic | 10,91% |
| | Foreign | 9,61% |
| Total | | 100% |

| B Series Investor | | | | FY20 | | 1H21 | |
|--------------------------|-----------------|------------|------------|---------------|-----------------|---------------|---------------|
| | | | | Share | Investor | Share | Investor |
| Foreign Investor | | | | 52,46% | 208 | 46,82% | 208 |
| - Individual | | | | 0,07% | 24 | 0,10% | 37 |
| - Institution | | | | 52,39% | 184 | 46,72% | 171 |
| Domestic Investor | | | | 47,54% | 46.075 | 53,18% | 65.162 |
| - Individual | | | | 40,18% | 45.982 | 44,81% | 65.066 |
| - Institution | | | | 7,36% | 93 | 8,37% | 96 |
| N o | B Series Nation | Share FY20 | Share 1H21 | N o | B Series Nation | Share FY20 | Share 1H21 |
| 1 | Indonesia | 47,54% | 53,17% | 16 | Malaysia | 0,02% | 0,06% |
| 2 | United States | 23,05% | 19,74% | 17 | Hong Kong | 0,04% | 0,04% |
| 3 | Norway | 8,23% | 6,68% | 18 | Jordan | 0,00% | 0,03% |
| 4 | Finland | 6,49% | 6,49% | 19 | Thailand | 0,00% | 0,03% |
| 5 | Ireland | 5,48% | 5,23% | 20 | Sweden | 0,01% | 0,01% |
| 6 | Luxembourg | 0,86% | 2,74% | 21 | China | 0,00% | 0,01% |
| 7 | Canada | 0,61% | 1,42% | 22 | Virgin Islands | 0,00% | 0,01% |
| 8 | Switzerland | 1,61% | 1,19% | 23 | Korea | 0,07% | 0,00% |
| 9 | Germany | 0,54% | 0,99% | 24 | Japan | 0,00% | 0,00% |
| 10 | Netherlands | 0,52% | 0,65% | 25 | Philippine | 0,00% | 0,00% |
| 11 | United Kingdom | 1,08% | 0,62% | 26 | Cayman Islands | 0,58% | 0,00% |
| 12 | Singapore | 0,46% | 0,52% | 27 | Indian | 0,00% | 0,00% |
| 13 | Australia | 0,53% | 0,17% | 28 | Brazil | 0,00% | 0,00% |
| 14 | Bermuda | 0,29% | 0,10% | | | | |
| 15 | Taiwan | 0,02% | 0,08% | | | | |

| 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 Jun 30, 2021 IDR 705/ share | | | |
| PBV | | 1,05 | |
| EPS(ann net profit) | | 107,01 | |
| PER | | 6,59 | |
| Market Capital | | Rp 10.586 tr | |

Sustainability Report



- ✓ 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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KATEGORI BPD MODAL INTI Rp 5-30 TRILIUN**



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OF INDONESIA BEST BPD 2020**

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