



bersama membangun Indonesia

bankjatim

CORPORATE PRESENTATION 1H25 PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk.

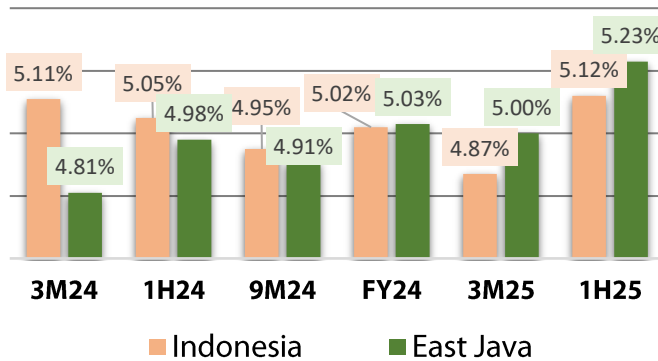
Surabaya, July 31st 2025



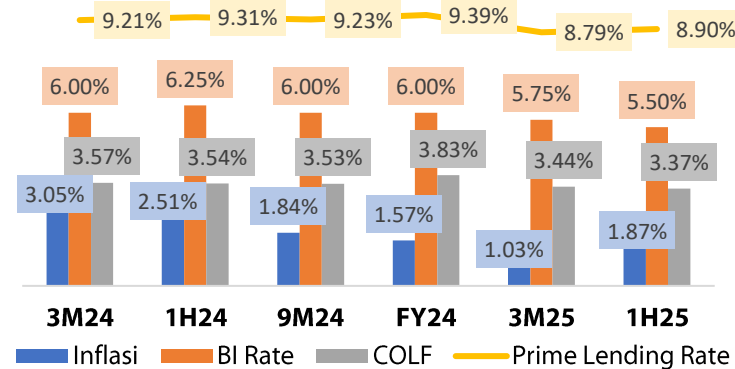
ECONOMIC AT A GLANCE



Indonesia vs East Java Economic Growth (1H25)



BI Rate vs Inflation vs BJTM Rate (1H25)



Top 10 Regional Bank's Market Share (1H25 by Asset)

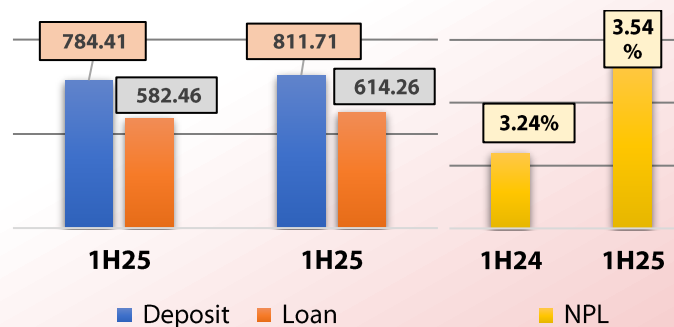
NO	REGIONAL BANKS	ASSET	%
1	Bank BJB	178,916.34	17.56%
2	Bank Jatim	101,757.59	9.99%
3	Bank Jateng	94,640.13	9.29%
4	Bank DKI	84,721.57	8.31%
5	Bank Kaltimara	46,675.98	4.58%
6	Bank Sumut	45,321.76	4.45%
7	Bank Bali	40,412.05	3.97%
8	Bank Sumsel Babel	38,123.31	3.74%
9	Bank Sulselbar	33,490.04	3.29%
10	Bank Nagari	33,392.04	17.56%

GDRP Structure & Growth (%) IDR 849,299 Trillion (1H25)

NO	ECONOMIC SECTOR	GDRP (IDR Trillion)	YoY
1	Industry	264,103	7,39%
2	Trade	154,552	3,92%
3	Agriculture	97,684	0,50%
4	Construction	72,843	5,58%
5	Accommodation, F&B	52,315	8,38%

No	EXPENDITURES SECTOR	GDRP (IDR Trillion)	YoY
1	Household Consumption Exp.	517,908	4,85%
2	Net Export	410,168	7,67%
3	Net Import	353,819	7,57%
4	Gross Fixed Capital Formation	225,829	6,13%

East Java Banking Industry Performances 1H25 (in IDR Trillion)



Performance Data Based on Bank Location

BJTM x Indonesia Banks Industries 1H25 (KBMI2 - IDR 6-14 Trillion)



A large grey circle is centered on the left side of the slide, surrounded by a larger dotted circle. Inside the grey circle is the text "To Be The 1st Regional Bank in Indonesia".

To Be The 1st Regional Bank in Indonesia

ASSET AND LIABILITY QUALITY

We focused on business growth that emphasizes asset quality and sustainable funding expansion

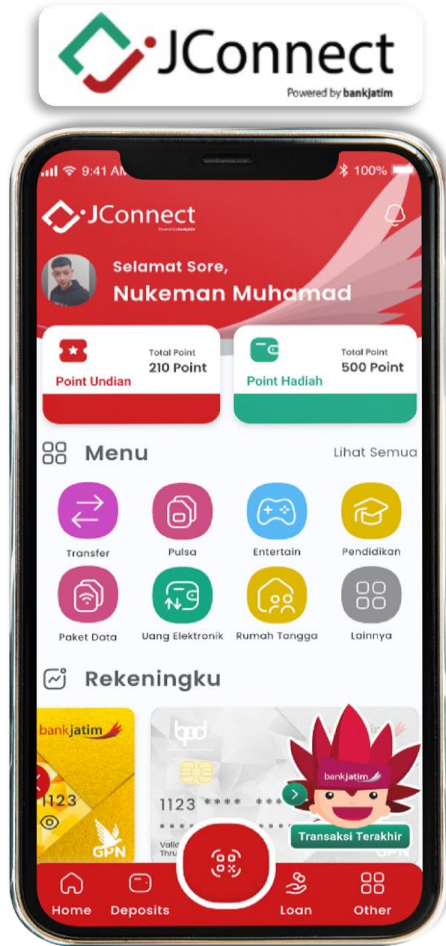
DIGITAL ECOSYSTEM PENETRATING

Integrating all business elements, including local government, MSMEs and the community, into a related and sustainable digital ecosystem

BUSINESS SCALE UP

We believes in addition to organic growth, business must also accelerated through corporate action, to support as ut stated on our vision & mission

NETWORK & DIGITAL PERFORMANCE



Jconnect Mobile

1	Headquarter
49	Branch Office
173	Sub Branch Office
220	Functional Office
206	Sharia Service Office
197	Payment Point
40	Car Cash
853	ATM
107	CDM/CRM
14.008	Agent

JConnect Mobile

User	880.560 (+21,99% Yoy)
Transaction	25,33 million (+18,43% Yoy)
Transaction Amount	29,41 Trillion (+6,56% Yoy)

QRIS Transaction

User	167.598 (+25,20% Yoy)
Transaction	5,02 Million (+33,18% Yoy)
Transaction Amount	916,36 Billion (+19,80% Yoy)

JConnect Corporate Internet Banking

User	10.496 (+15,89% Yoy)
Transaction	650.682 (-2,85%)
Transaction Amount	5,70 Trillion (-1,98% Yoy)

Jatim Kilat (Micro Loan Apps)

Loan Application	22,24 Trillion
Loan Approved	18,17 Trillion
On Process	3,51 Trillion

IT BUDGET

PERIOD	CAPEX BUDGET	OPEX BUDGET	TOTAL IT BUDGET
2025	71.35 bn	57.92 bn	129.27 bn

Jconnect Individual Internet Banking

User	83.058 (12,20% Yoy)
Transaction	2.366 (-40,01% Yoy)
Transaction Amount	48,10 Billion (-44,14%)

Agen Jatim

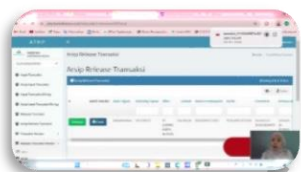
User	14.008 (+38,68% Yoy)
Transaction	1,38 million (+129,64%)
Transaction Amount	190,06 Billion (+62,71%)



GOVERNMENT DIGITAL ECOSYSTEM



GOVERNMENT PLATFORM



ATKP



SP2D ONLINE



SIPD



LOCAL GOVERNMENT
DASHBOARD
MONITORING



SPENDING BUDGET &
MONITORING



SIPLAH



TAX TAPPING



SOCIAL ASSISTANCE
(BANSOS)

REGIONAL PLATFORM



e-Retribusi



e-Ticketing



Indonesia Credit
Card (QRIS,
Token)



SP2D Online



E-Samsat



Siskeudes



SIPD/SIPKD

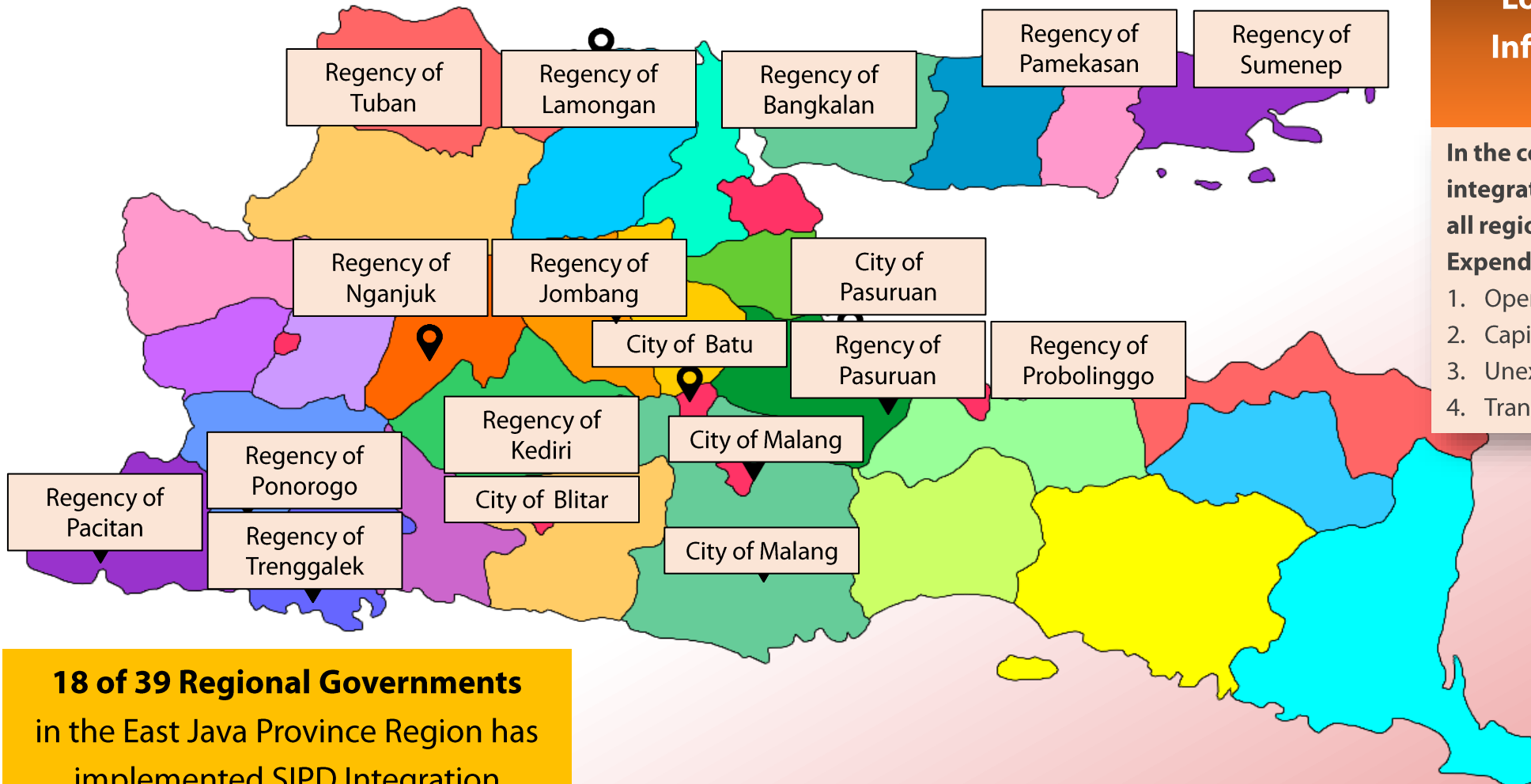


QRIS Tax
Payment



Hotel & Resto
Online Tax

REGIONAL FINANCIAL ECOSYSTEM



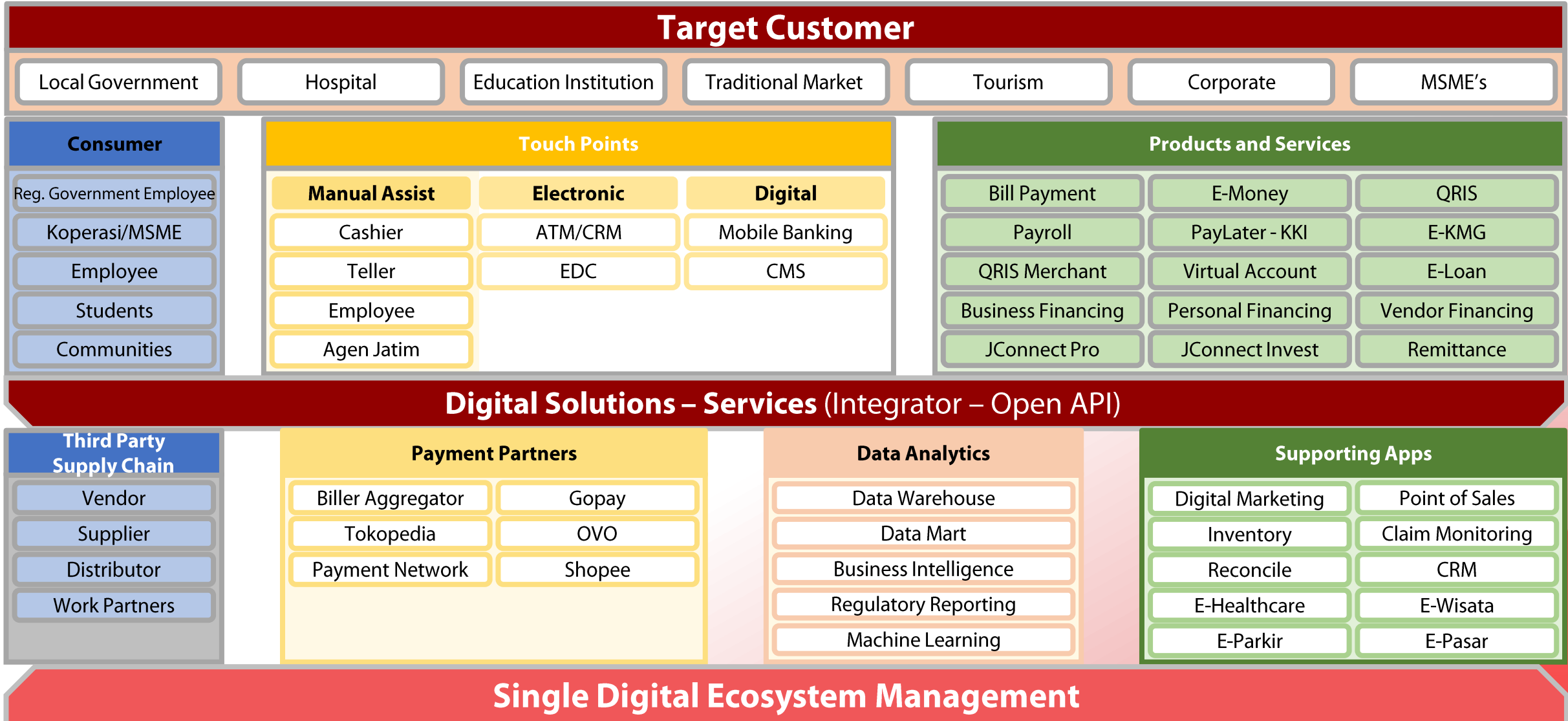
Local Government Information System (SIPD)

In the context of uniformity and integration of financial systems in all regions for Regional Expenditures:

1. Operational Expenditures
2. Capital Expenditures
3. Unexpected Payment
4. Transfer Payment

18 of 39 Regional Governments
in the East Java Province Region has
implemented SIPD Integration

DRIVEN BY ECOSYSTEM DIGITALIZATION



FINANCIAL HIGHLIGHT (CONSOLIDATED)



BALANCE SHEET (In billion IDR)	1H24	1H25	Yoy
Total Asset	101,241	118,156	16.71%
Bank Placement	11,218	6,698	-40.29%
Marketable Securities	28,155	28,369	0.76%
LOAN	58,072	78,551	35.27%
Allowance for Impairment Losses	(1,680)	(2,643)	57.31%
Deposit	81,035	91,600	13.04%
- Current Account	19,628	21,692	10.51%
- Saving Account	28,357	32,359	14.11%
- Time Deposit	33,050	37,549	13.61%
Equity	11,876	12,568	5.83%

INCOME STATEMENT (In billion IDR)	1H24	1H25	Yoy
Interest Income	3,785	4,842	27.94%
Interest Expense	(1,216)	(1,503)	23.58%
Net Interest Income	2,568	3,339	30.01%
Non Int Opt Inc	475	574	20.85%
Non Int Opt Exp	(1,722)	(2,027)	17.69%
Pre-Provision Opt Profit	1,321	1,886	42.77%
Provision Expense	(481)	(793)	64.91%
Non Opt Profit	(22)	(35)	58.86%
Pre Tax Profit	818	1,058	29.33%
Taxes	(198)	(247)	25.20%
Net Profit	621	811	30.64%

FINANCIAL HIGHLIGHT (BANK ONLY)



BALANCE SHEET (In billion IDR)	1H24	1H25	Yoy
Total Asset	101,241	101,758	0.51%
Bank Placement	11,218	5,868	-47.69%
Marketable Securities	28,155	25,434	-9.67%
LOAN	58,072	67,310	15.91%
Allowance for Impairment Losses	(1,680)	(2,503)	48.97%
Deposit	81,035	78,992	-2.52%
- Current Account	19,628	19,215	-2.10%
- Saving Account	28,357	29,401	3.68%
- Time Deposit	33,050	30,376	-8.09%
Equity	11,876	12,563	5.79%

INCOME STATEMENT (In billion IDR)	1H24	1H25	Yoy
Interest Income	3,785	4,171	10.22%
Interest Expense	(1,216)	(1,233)	1.38%
Net Interest Income	2,568	2,938	14.41%
Non Int Opt Inc	475	530	11.48%
Non Int Opt Exp	(1,722)	(1,769)	2.70%
Pre-Provision Opt Profit	1,321	1,699	28.62%
Provision Expense	(481)	(761)	58.16%
Non Opt Profit	(22)	(27)	23.55%
Pre Tax Profit	818	912	11.39%
Taxes	(198)	(208)	5.52%
Net Profit	621	703	13.26%

RATIO	1H24	1H25
ROA	1.63%	1.77%
ROE	11.60%	12.33%
NIM	5.67%	6.15%

RATIO	1H24	1H25
LDR	71.39%	85.00%
BOPO	80.59%	80.45%
CAR	22.89%	23.14%

RATIO	1H24	1H25
CASA	59.22%	61.55%
NPL Gross	3.08%	4.15%

QUARTERLY BALANCESHEET



(In billion IDR)	1H24	1H25	Yoy	Q1 24	Q3 24	Q4 24	Q1 25
Total Asset	101,241	101,758	0.51%	100,632	106,630	102,074	102,213
Bank Placement	11,218	5,868	-47.69%	11,363	10,732	6,746	4,393
Marketable Securities	28,155	25,434	-9.67%	28,502	29,814	27,555	27,156
LOAN	58,072	67,310	15.91%	56,983	62,198	64,057	66,455
Allowance for Impairment Losses	(1,680)	(2,503)	48.97%	(1,682)	(1,710)	(2,069)	(2,355)
- Marketable Securities	(0.52)	(0.26)	-49.29%	(0.56)	(0.53)	(0)	(0.27)
- Loan	(1,608)	(2,423)	50.70%	(1,620)	(1,629)	(1,988)	(2,275)
- others	(71)	(79)	10.89%	(61)	(80)	(81)	(79)
Deposit	81,035	78,992	-2.52%	80,862	87,500	77,496	76,917
- Current Account	19,628	19,215	-2.10%	22,175	20,542	19,022	18,208
- Saving Account	28,357	29,401	3.68%	26,818	29,248	31,462	29,887
- Time Deposit	33,050	30,376	-8.09%	31,869	37,711	27,012	28,822
Equity	11,876	12,563	5.79%	11,597	12,346	12,513	12,866

QUARTERLY INCOME STATEMENT



(In billion IDR)	1H24	1H25	Yoy	Q2 24	Q3 24	Q4 24	Q1 25	Q2 25
Interest Income	3,785	4,171	10.22%	1,829	2,081	2,241	2,095	2,076
Interest Expense	(1,216)	(1,233)	1.38%	(589)	(624)	(712)	(615)	(618)
Net Interest Income	2,568	2,938	14.41%	1,239	1,457	1,529	1,480	1,458
Non Int Opt Inc	475	530	11.48%	218	218	240	292	237
Non Int Opt Exp	(1,722)	(1,769)	2.70%	(903)	(897)	(856)	(932)	(837)
Pre-Provision Opt Profit	1,321	1,699	28.62%	555	778	913	841	858
Provision Expense	(481)	(761)	58.16%	(122)	(276)	(559)	(453)	(308)
- Loan	(478)	(760)	58.94%	(120)	(276)	(561)	(452)	(308)
- Non Loan	(3)	(0)	-86.22%	(1)	(0)	1	(1)	0
Non Opt Profit	(22)	(27)	23.55%	(30)	(28)	56	(1)	(26)
Pre Tax Profit	818	912	11.39%	403	474	410	387	524
Taxes	(198)	(208)	5.52%	(105)	(124)	(59)	(91)	(117)
Net Profit	621	703	13.26%	298	350	351	296	407

QUARTERLY FINANCIAL RATIOS



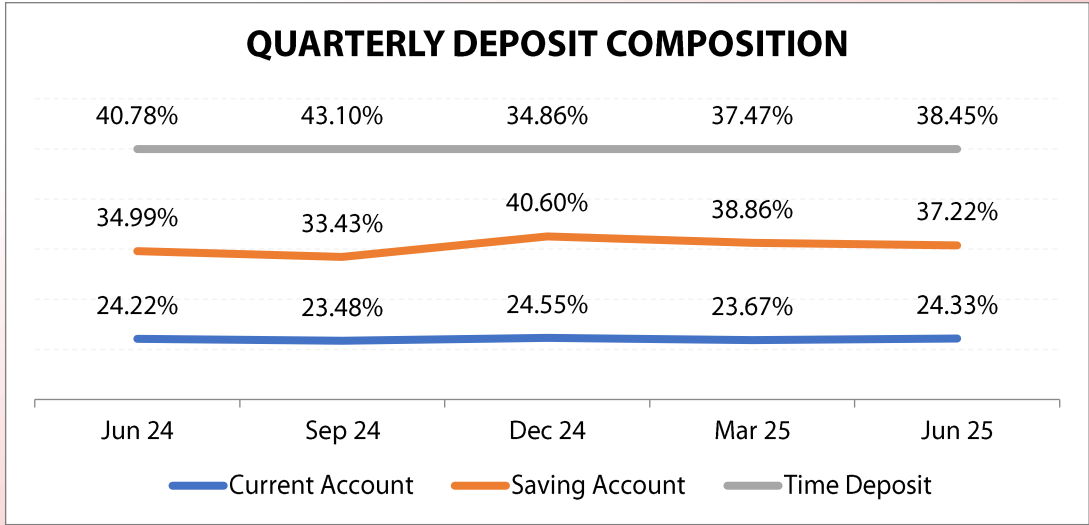
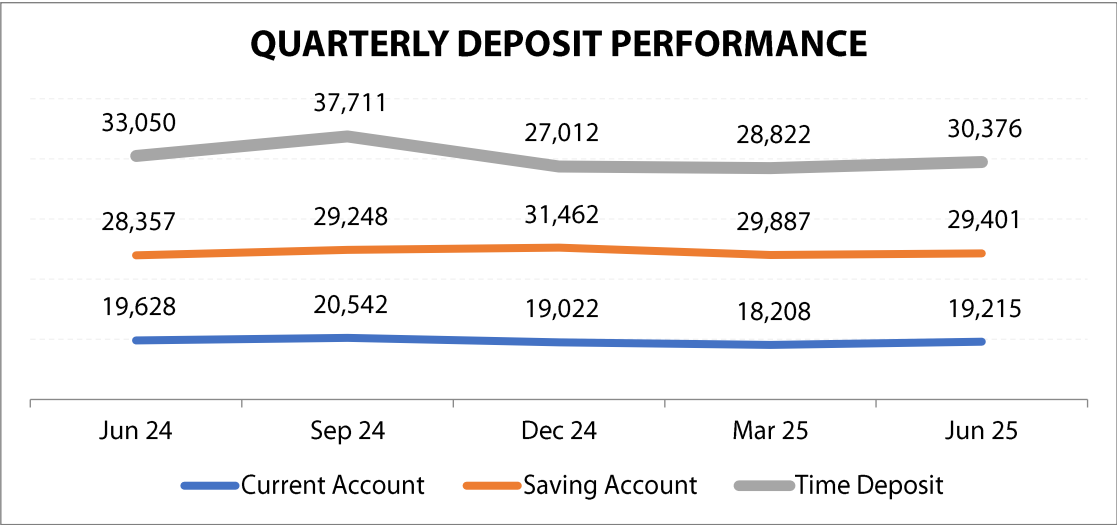
RATIO	3M23	1H23	9M23	FY23	3M24	1H24	9M24	FY24	3M25	1H25
ROA	1.62%	1.91%	1.87%	1.87%	1.59%	1.53%	1.63%	1.60%	1.50%	1.77%
ROE	11.46%	13.80%	13.95%	13.96%	11.24%	10.85%	11.57%	11.89%	10.37%	12.33%
NIM	5.30%	5.38%	5.38%	5.57%	5.43%	5.50%	5.72%	5.86%	6.32%	6.15%
LDR	60.74%	59.54%	61.49%	70.03%	70.49%	71.68%	70.85%	82.05%	85.89%	85.00%
BOPO	79.02%	75.85%	76.23%	77.27%	81.20%	81.35%	80.40%	81.89%	84.20%	80.45%
CAR	28.47%	26.03%	25.80%	25.71%	23.73%	22.53%	23.06%	23.49%	24.37%	23.14%
Coverage Ratio	101.55%	97.70%	97.20%	100.08%	100.88%	86.14%	88.12%	90.07%	88.42%	86.66%
Credit Cost	1.51%	1.17%	1.11%	1.23%	2.05%	1.42%	1.48%	1.95%	2.73%	2.26%
CASA	57.94%	57.52%	55.07%	63.61%	60.59%	59.22%	56.90%	65.14%	62.53%	61.55%

DEPOSIT PERFORMANCE

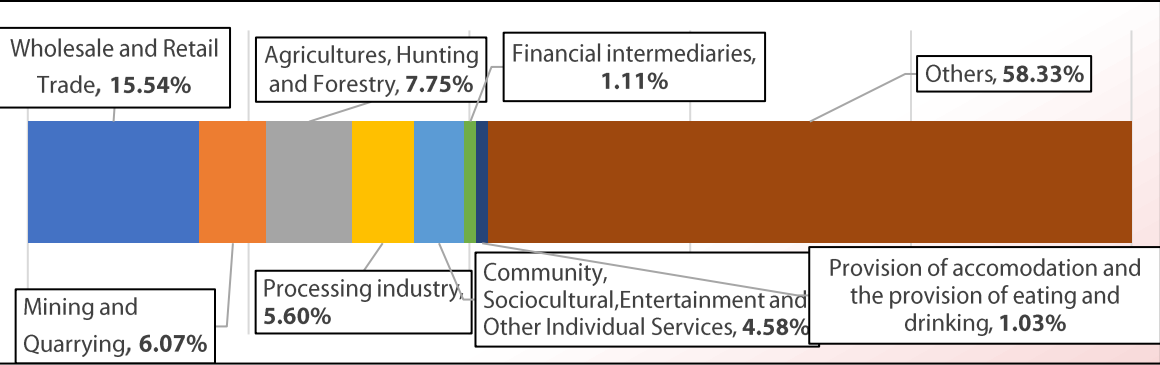
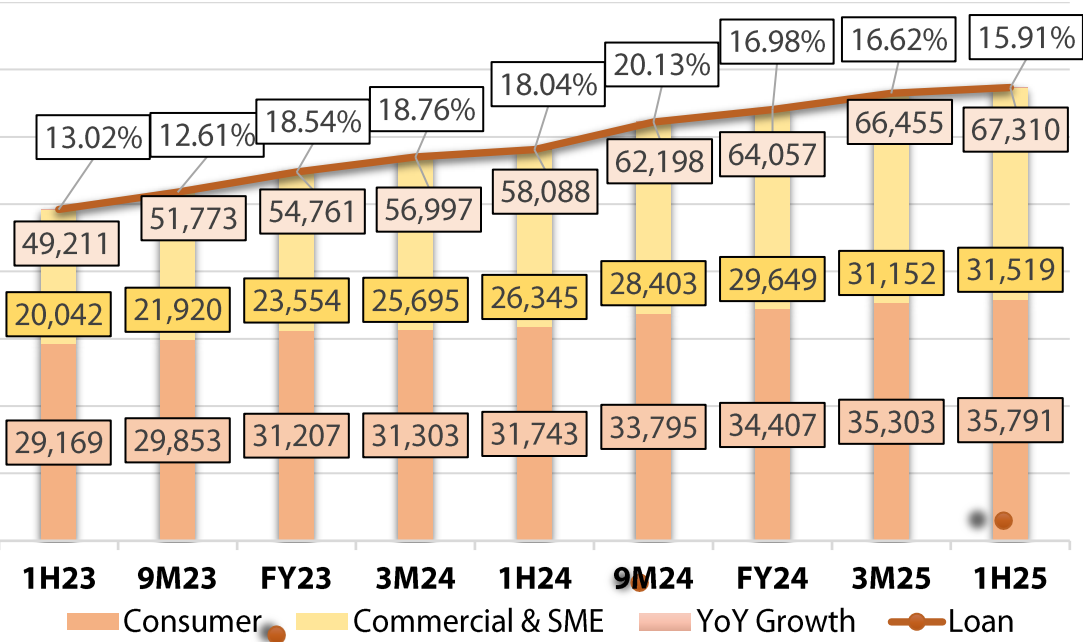


FUNDING GROWTH (In billion IDR)	1H24	1H25	Yoy
Saving Account	28,357	29,401	3.68%
Time Deposit	33,050	30,376	-8.09%
Current Account Government	11,278	11,991	6.33%
Current Account Private	8,350	7,224	-13.49%
Total Current Account	19,628	19,215	-2.10%

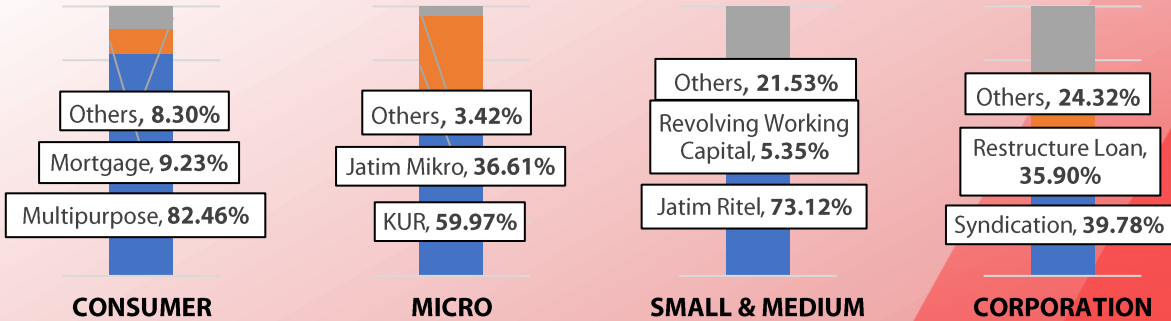
TICKET SIZE (In billion IDR)	1H24	1H25
Saving Account	2.9	2.8
Time Deposit	455.14	393.5
Current Account Government	82,923.8	90,158.0
Current Account Private	54.1	45.1
Total Current Account	127.1	119.8



LOAN PERFORMANCE



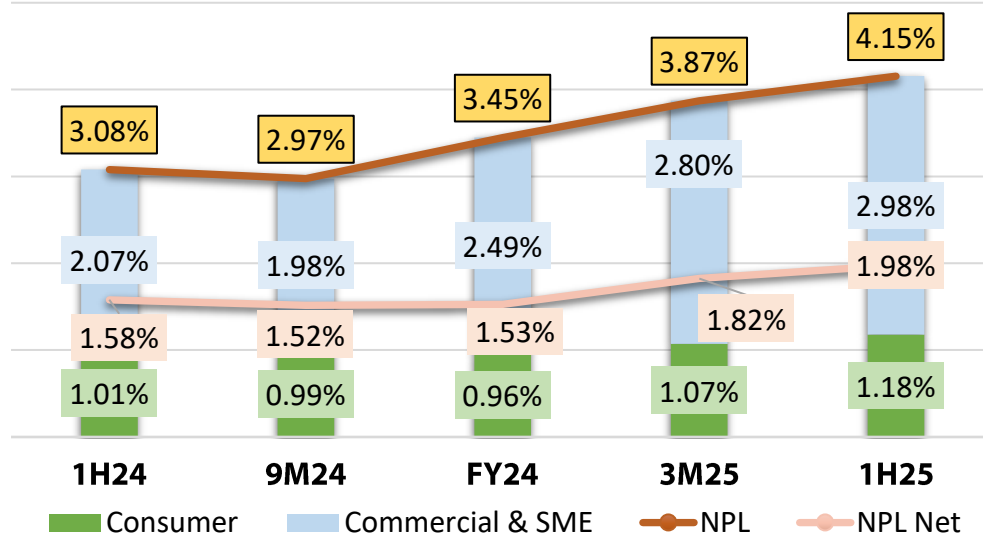
LOAN GROWTH (In Billion IDR)				TICKET SIZE		COMPOSITION	
SEGMENT	1H24	1H25	Yoy	1H24	1H25	1H24	1H25
MULTI PURPOSE	25,949	29,515	13.74%	95.5	99.7	44.68%	43.85%
MORTGAGE	2,920	3,305	13.18%	202.9	215.9	5.03%	4.91%
OTHER	2,875	2,972	3.39%	207.7	192.8	4.95%	4.42%
TOTAL	31,743	35,791	12.75%	105.8	109.5	54.66%	53.17%
MICRO	8,426	10,676	26.71%	27.7	82.2	14.51%	15.86%
SMALL & MEDIUM	10,443	13,054	25.01%	384.5	555.1	17.98%	19.39%
CORPORATE	7,460	7,788	4.40%	40,106.0	46,914.9	12.85%	11.57%
TOTAL	26,328	31,519	19.71%	79.5	205.3	45.34%	46.83%



NPL, IMPAIRMENT & LOAN RESTRUCTURE

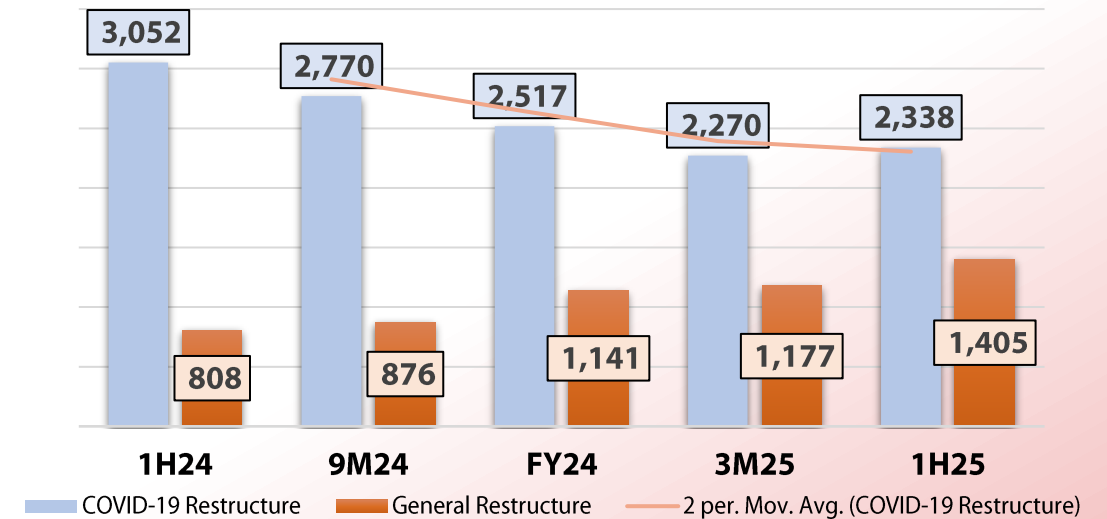


NON PERFORMING LOAN (NPL)



DESCRIPTION	1H24	IMPAIR MENT	%	1H25	IMPAIR MENT	%
Current	53,478	375	0.70%	61,262	498	0.81%
Special Mention	2,805	305	10.89%	3,252	460	14.13%
Sub Standart	122	39	32.24%	207	60	28.91%
Doubtfull	205	87	42.67%	337	109	32.24%
Loss	1,461	801	54.80%	2,253	1,297	57.57%
Total	58,072	1,608	2.77%	67,310	2,423	3.60%
Coverage Ratio	1,789	1,608	89.90%	2,796	2,423	86.66%

QUARTERLY LOAN RESTRUCTURE



1H25 LOAN RESTRUCTURE	OUTSTANDING	COMPOSITION	NPL
COVID-19 LOAN RESTRUCTURED	2,338	3.47%	6.69%
GENERAL LOAN RESTRUCTURED	1,405	2.09%	6.36%
TOTAL LOAN RESTRUCTURE	3,743	5.56%	6.56%

NON PERFORMING LOAN (NPL)



NPL PER SEGMENT (1H25)

NO	CONSUMER LOAN	1H25	%
1	MORTGAGE	414.52	0.62%
2	MULTIPURPOSE	268.92	0.40%
3	OTHERS	110.08	0.16%
TOTAL		793.53	1.18%
NO	MICRO LOAN	1H25	%
1	JATIM MIKRO	225.77	0.34%
2	KUR	133.87	0.20%
3	OTHERS	123.93	0.18%
TOTAL		483.57	0.72%
NO	RETAIL LOAN	1H25	%
1	JATIM RETAIL	576.21	0.86%
2	REVOLVING WORKING CAPITAL	139.53	0.21%
3	OTHERS	792.88	1.18%
TOTAL		1,508.62	2.24%
NO	CORPORATE	1H25	%
1	RESTRUCTURE LOAN	10.56	0.02%
TOTAL		10.56	0.02%

NPL REDUCTION STRATEGY

CURATIVE METHODS:

1. Loan Restructure & Write-Off;
2. Repayment Stimulus;
3. Collateral auction;
4. Small Claim Court

PREVENTIVE METHODS:

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

SYNERGY & COLLABORATE TO SERVE COUNTRY



KUB Member



Business Synergy

1. CAPITAL ASPECT

Act as local regional government's strategic partner to elevate BPD's quality dan capacity;

2. BUSINESS & FINANCIAL ASPECT

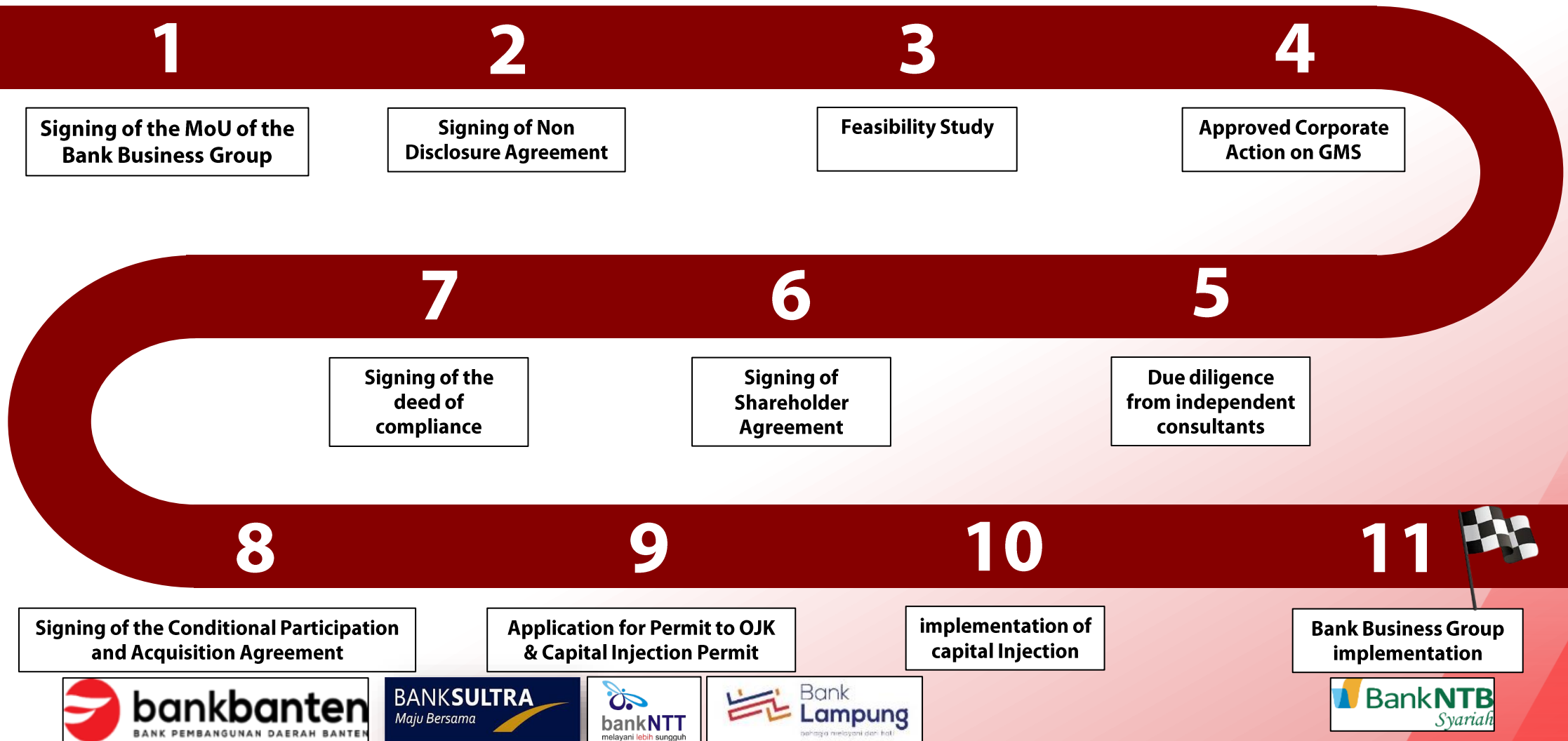
Banking business collaboration through both entity;

3. SUPPORT ACCESS ASPECT

To present value creation beyond business (GCG implementation, human capital empowerment, corporate culture, TI)

* waiting for Financial Supervisor Authority Approval

KUB STAGES



KUB FINANCIAL FORECAST



B/S (Forecast)	Consolidated 2025	Consolidated 2026	Consolidated 2027	Consolidated 2028	Consolidated 2029	Consolidated 2030
Asset	169.583	186.962	205.934	225.024	244.675	265.807
Loan	120.387	133.629	148.324	164.644	182.755	202.858
Deposits	126.709	142.485	163.914	179.638	194.009	209.530
Pre Tax Profit	3.339	3,879	4,304	4,714	4,993	5,366

Ratio (Forecast)	Consolidated 2025	Consolidated 2026	Consolidated 2027	Consolidated 2028	Consolidated 2029	Consolidated 2030
ROA	1.97%	2.07%	2.09%	2.09%	2.04%	2.02%
ROE	13.15%	14.41%	14.72%	14.95%	14.63%	14.49%
NIM	6.19%	6.45%	6.90%	7.58%	7.66%	7.76%
BOPO	78.01%	77.59%	77.57%	77.88%	77.87%	77.53%
LDR	95.01%	93.78%	90.49%	91.65%	94.20%	96.82%

KUB MEMBER FINANCIAL PERFORMANCE



(In billion IDR)	1H24	1H25	Yoy
Total Asset	15,852	16,349	3.13%
BI Placement	928	830	-10.48%
Marketable Securities	3,372	2,936	-12.95%
LOAN	10,528	11,241	6.77%
Allowance for Impairment Losses	-110	-140	26.74%
Deposit	12,581	12,608	0.22%
- Current Account	3,138	2,477	-21.06%
- Saving Account	3,096	2,958	-4.46%
- Time Deposit	6,347	7,173	13.02%
Equity	1,663	2,154	29.48%

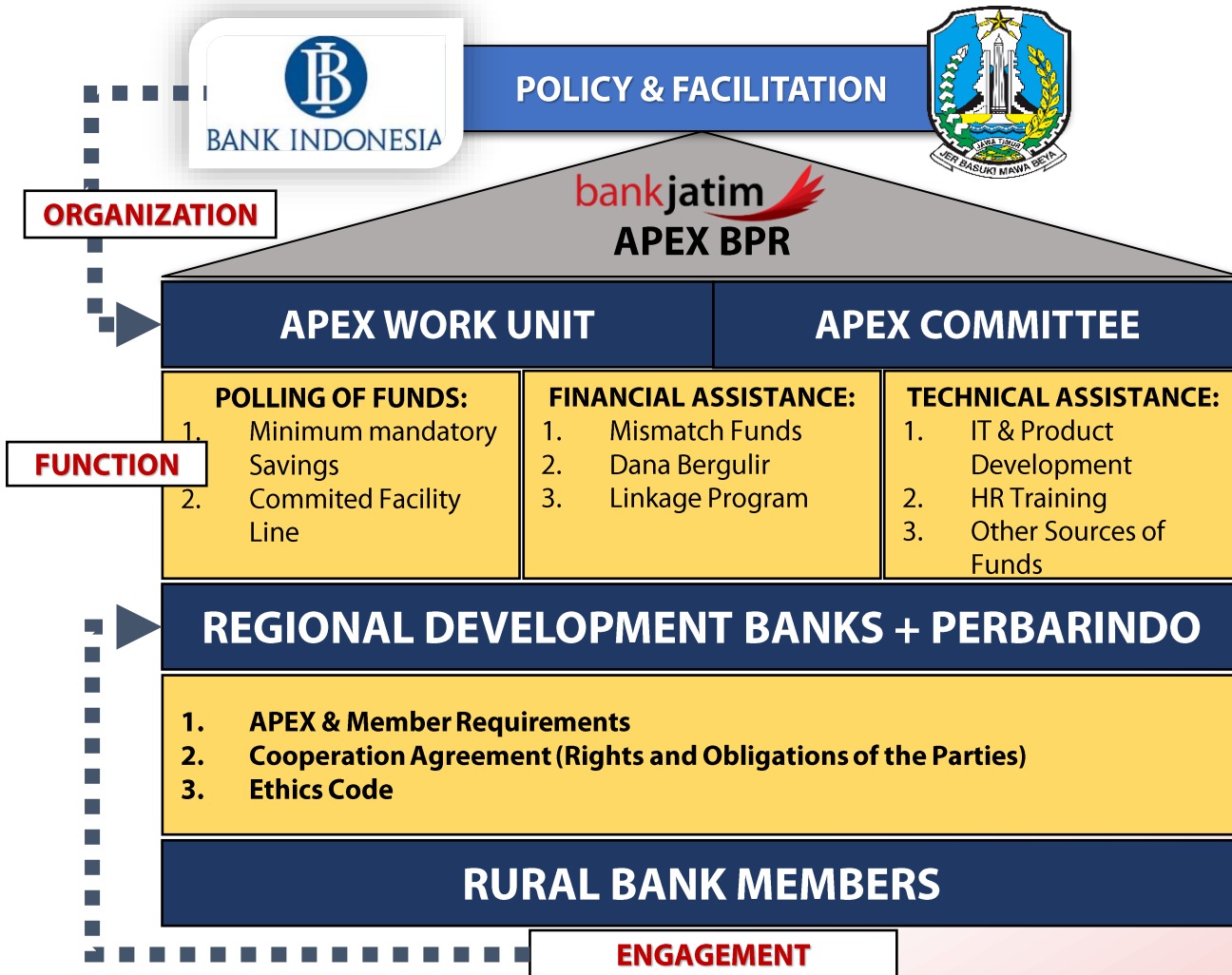
RATIO	1H24	1H25
ROA	1.93%	1.82%
ROE	13.55%	10.71%
NI	5.32%	5.54%

RATIO	1H24	1H25
BOPO	79.96%	78.36%
CAR	22.17%	24.99%
CASA	43.11%	43.11%

(In billion IDR)	1H24	1H25	Yoy
Interest Income	616	671	8.83%
Interest Expense	(260)	(270)	3.70%
Net Interest Income	356	401	12.58%
Non Int Opt Inc	51	50	-1.58%
Non Int Opt Exp	(246)	(257)	4.19%
Pre-Provision Opt Profit	160	194	20.98%
Provision Expense	(12)	(38)	209.96%
Non Opt Profit	(3)	(9)	209.10%
Pre Tax Profit	145	147	1.22%
Taxes	(34)	(39)	16.07%
Net Profit	112	108	-3.24%

RATIO	1H24	1H25
FDR	83.68%	89.16%
NPF Gross	1.13%	1.73%
NPF Nett	0.25%	0.75%

MOVING FORWARD



RURAL BANKS CONSOLIDATION

NO	PROVINCE	DEVELOPMENT BANKS	RURAL BANKS	SHARIA RURAL BANKS	TOTAL
1	Central Java	PT BPD JAWA TENGAH	63	2	65
2	West Java	PT BPD JAWA BARAT DAN BANTEN Tbk	28	3	31
3	East Java	PT BPD JAWA TIMUR Tbk	22	6	28
4	Special Region of Yogyakarta	PT BPD DAERAH ISTIMEWA YOGYAKARTA	5	1	6
5	Banten	PT BPD BANTEN Tbk	4	1	5
6	Others	Others Regional Development Banks	84	21	105
Total			206	34	240
Potential can be consolidated			199	28	227
Number of Rural Banks/Sharia Rural Banks after consolidation			23	13	36
Amount of Rural Banks/Sharia Rural Banks Decrease after Consolidation			183	21	204

1. 27 BPD operate in same working area as 240 Rural Banks/Sharia Rural Banks owned by local governments in 31 provinces;
2. For BPD meet with capital capacity issue but have not plan or are not recommended to become Anchor Banks in Bank Business Group (KUB), it might become as owner/strategic partner of Rural Banks/Sharia Rural Banks. By expect, BPD will implement business synergy to them and also transfer of knowledge to improve governance and risk management of as well;
3. Of the 240 owned by the regional government, there are 227 Rural Banks/Sharia Rural Banks have potential to be merged.

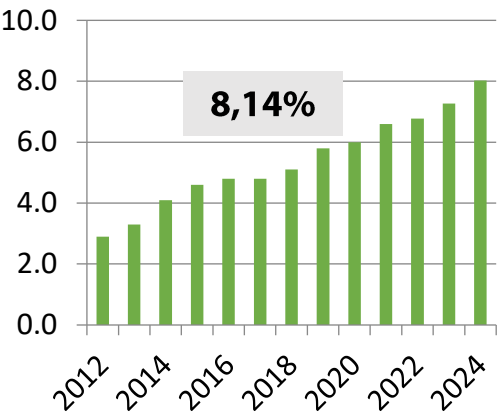
KUB & RURAL BANK SCHEME



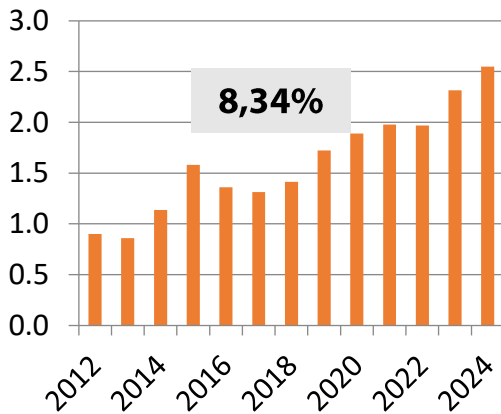
COMPOUND ANNUAL GROWTH RATE (CAGR)



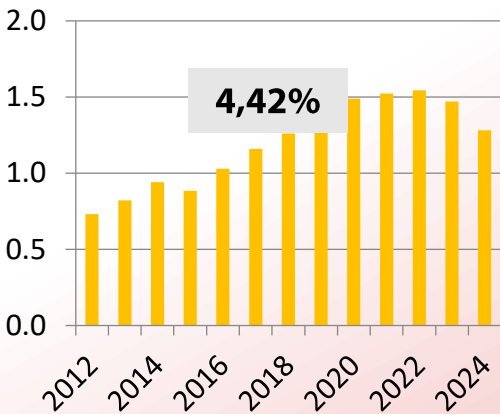
INTEREST INCOME



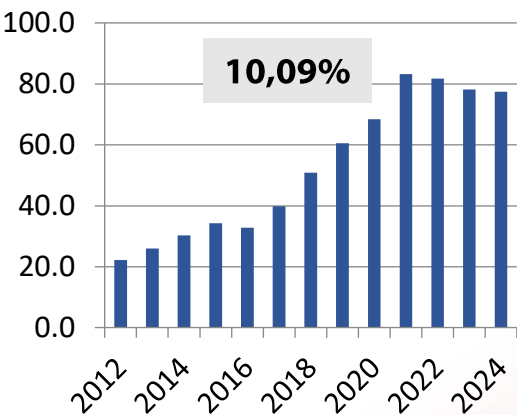
INTEREST EXPENSE



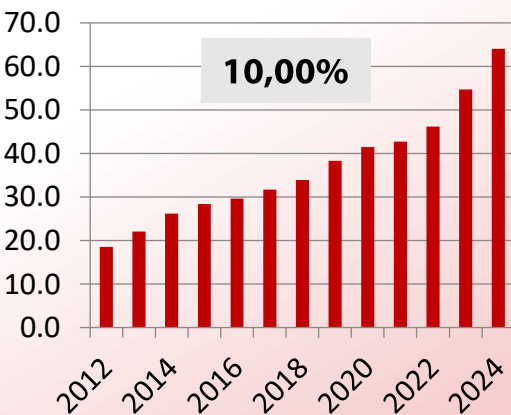
NET PROFIT



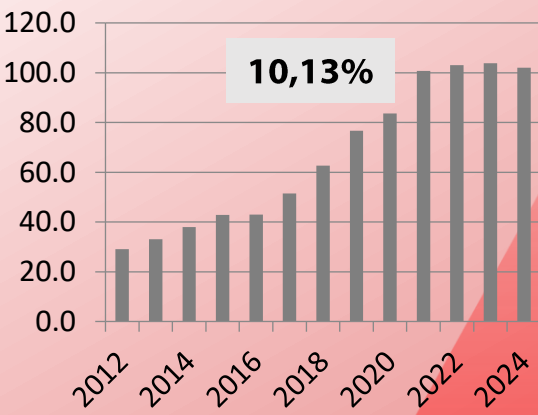
CUSTOMER DEPOSIT



LOAN



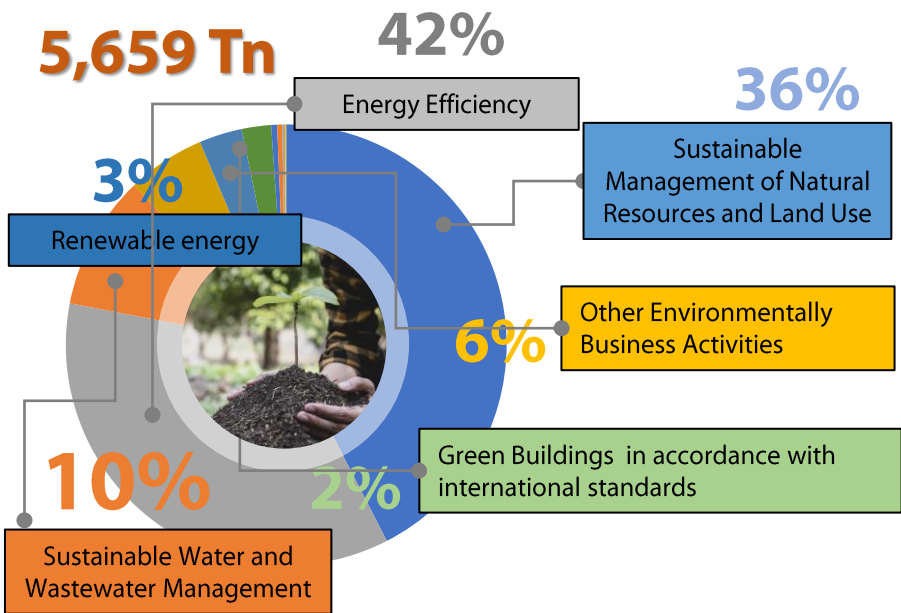
TOTAL ASET



VALUE BEYOND PROFIT



Sustainable Portfolio



Corporate Social Responsibility

SECTOR	2022	2023	2024
Education	1.58 bn	1.45 bn	2.77 bn
Health	2.31 bn	3.33 bn	3.93 bn
Culture		0.56 bn	
Others Social Event	13.94 bn	12.61 bn	10.24 bn

Environmental Costs

2022	2023	2024
189 mn	299 mn	317 mn

ESG Sustainalytics Rating

- ESG RISK RATING 22.3 "MEDIUM RISK"
- Ranking Industry Group Banks 349 out of 1027
- Ranking Global Universe 5729 out of 15111
- PT Bank Pembangunan Daerah Jawa Timur Tbk's Exposure is Medium.
- PT Bank Pembangunan Daerah Jawa Timur Tbk's Management of ESG Material Risk is Average.

Source: Sustainalytics
(Update May 15,2024)



Asia Sustainability
Reporting Rating
2023



Best Corporate Emissions
Transparency and
Reduction 2024



The Asia
Sustainability
Reporting Rating
(ASRRAT)

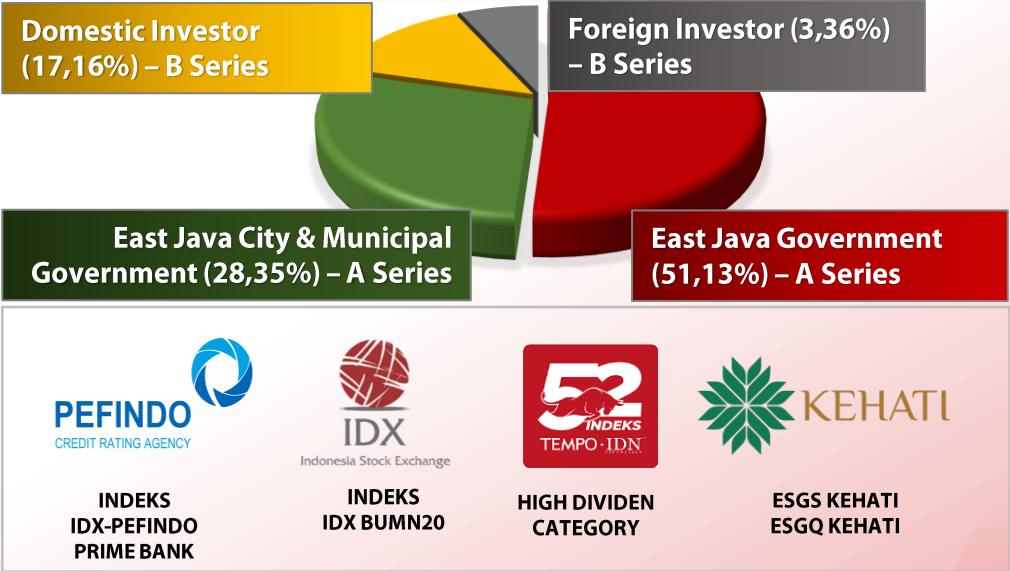


ESGQIDXKEHATI
ESGSIDXKEHATI

STOCK PRICE



STOCK OWNERSHIP



YEAR	DIVIDEN PER SHARE	NET PROFIT
2019	48,20	1.377
2020	48,85	1.489
2021	52,11	1.523
2022	53,09	1.543
2023	54,39	1.470
2024	54,71	1.281

BJTM RATIO Jun 30, 2025	
PBV	0.60
EPS (ann net profit)	93.66
PER	5.34
Market Capital	7,508

NO	TOP 5 NATION	%
1	Indonesia	89.33%
2	America	6.86%
3	Norway	0.77%
4	Germany	0.70%
5	Singapore	0.44%

B SERIES INVESTOR	%	INVESTOR
Foreign Investor	12.16%	136
- Individual	0.01%	16
- Institution	12.14%	120
Domestic Investor	87.84%	63,761
- Individual	68.27%	63,685
- Institution	19.57%	76

AWARDS



14 th Infobank Digital Brand Awards
Isentia 2025



Penghargaan KPK Pengendalian
Gratifikasi dengan Baik UPG PT Bank
Jatim Tbk



Marketing Contact Center Service
Excellence Awards



Indonesia Human Capital Brilliance
Awards 2024



PWI Jatim Awards 2025 Penguatan
Usaha UMKM



The Asian Post The Best Regional
Champions 2025



Warta Ekonomi Indonesia Public
Relation Awards 2025

BOARD OF COMMISSIONERS



M. MAS'UD SAID
Independent Commissioner

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



ADI SULISTYOWATI*
Independent President
Commissioner

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



ADHY KARYONO
Commissioner

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



NURUL GUFRON*
Independent Commissioner

Experience:
Leadership of the Corruption
Eradication Commission (2019-2023)



DADANG SETIABUDI
Independent Commissioner

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



ASRI AGUNG PUTRA*
Independent Commissioner

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

**effective after passing the OJK fit & proper test results*

BOARD OF DIRECTORS



WINARDI LEGOWO*
President Director (CEO)

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



R. ARIEF WICAKSONO*
Vice President Director

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



UMI RODIYAH
Compliance Director

Experience:
SEVP Bisnis Syariah
PT Bank Pembangunan Daerah
Jawa Timur Tbk



WAHYUKUSUMO WISNUBROTO*
Director of Finance, Treasury
& Global Services (CFO)

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



TONNY PRASETYO*
Director of Micro, Retail, and
Sharia Business

Experience:
Compliance Director PT Bank
Pembangunan Daerah Jawa Timur
Tbk



WIWEKO PROBOJAKTI*
Director of IT, Digital & Operation

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



WIOGA ADHIARMA AJI*
Director of Risk Management

Experience:
• SEVP Legal & Human Capital
PT Bank Pembangunan Daerah
Jawa Timur Tbk



ARIF SUHIRMAN
Director of Medium Business,
Corporate & Network

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

**effective after passing the OJK fit & proper test results*

THANK YOU



PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk

Investor Management

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