

3Q-2025

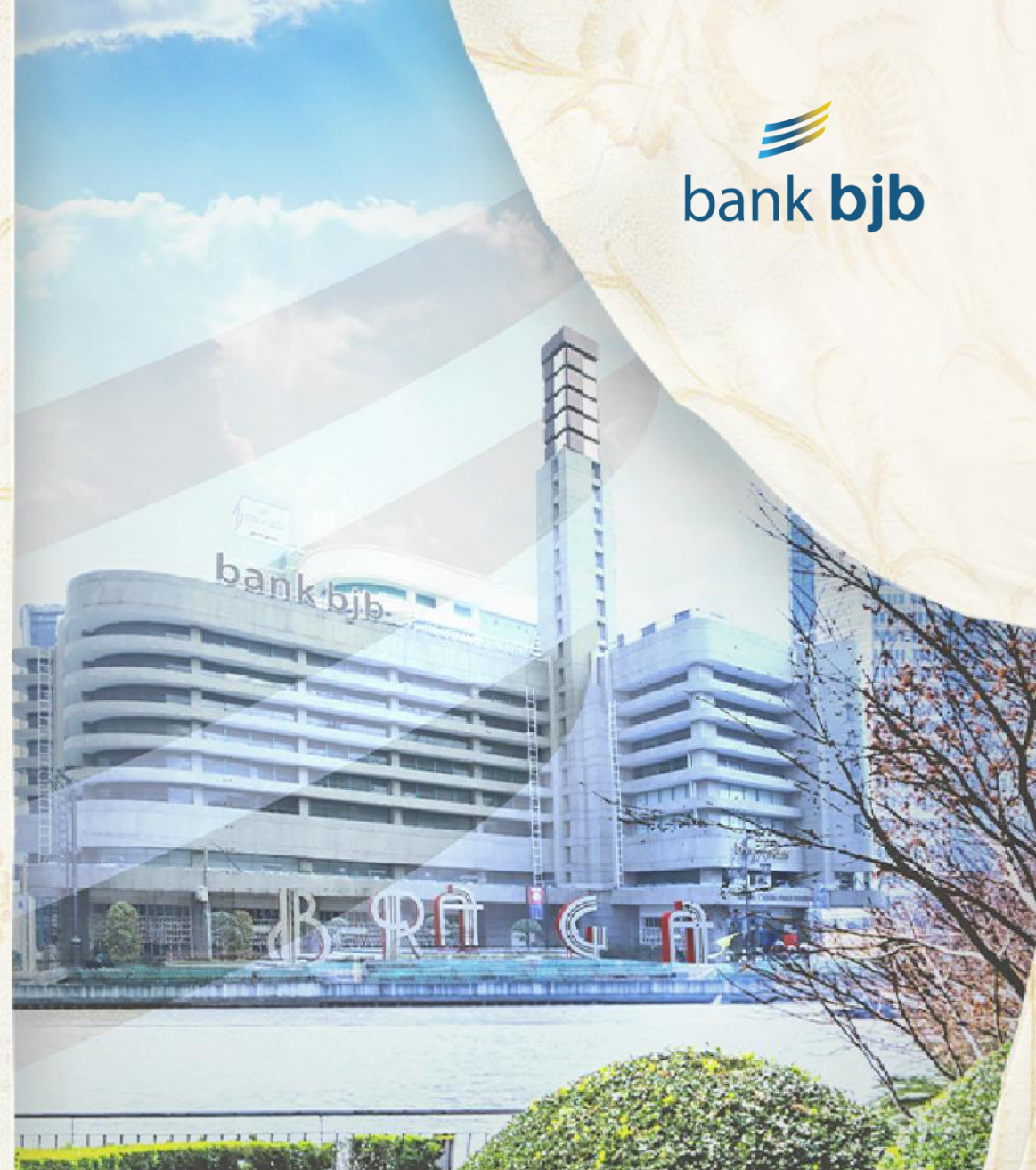
Corporate Presentation

PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk

(Development Bank of West Java and Banten/BJBR)

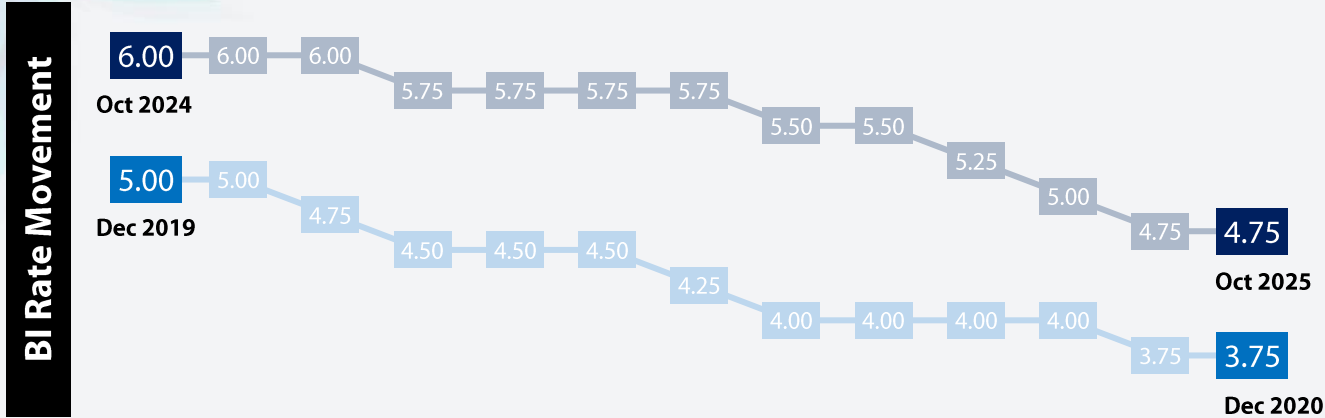


bank bjb



Management Highlight

BI Rate Drops 125 bps since Dec 2024, 2019-2021 Deja Vu ?



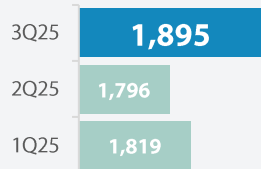
- BI Rate currently stands at 4.75%, down 125 bps YoY. This situation is similar to Dec-2020, when a comparable 125 bps rate cut had a positive impact on bank bjb, leading to a 130 bps reduction in Cost of Funds and a 40 bps improvement in NIM the following year (FY2021).

Historical Ratio	FY20	FY21	YoY
Cost of Fund	4.9	3.6	-1.3
NIM	5.4	5.8	+0.4

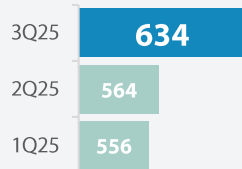
- With system liquidity conditions improving, bank bjb is well-positioned to mirror its FY2021 momentum, achieving lower Cost of Funds, better NIM, and stronger earnings growth ahead.

Strong Turnaround Performance in 3Q 2025, with Pre-Provisioning Operating Profit rising +54.8% QoQ.

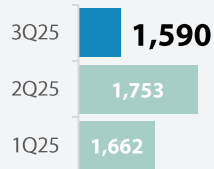
Net Interest Income
Rp 1.90 Tr
 (+5.6% QoQ)



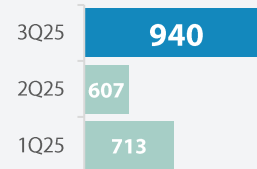
Non Interest Income
Rp 634 Bn
 (+12.4% QoQ)



Operating Expense
Rp 1.6 Tr
 (-9.3% QoQ)



Pre-Provisioning Operating Profit
Rp 940 Bn
 (+54.8% QoQ)

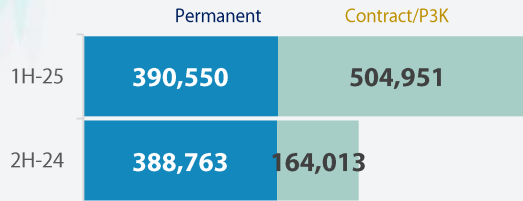


- Net Interest Income increased +5.6% QoQ to Rp1.9 trillion, supported by higher Interest Income (+2.3% QoQ) and lower Interest Expense (-0.2% QoQ). With a better outlook for the Cost of Fund, Net Interest Income has a stronger growth outlook ahead.
- With Non-Interest Income increasing +12.4% QoQ and Operating Expenses improving -9.3% QoQ, Pre-Provisioning Operating Profit rose +54.8% QoQ, marking the strongest quarterly result in 2025.

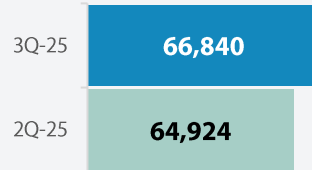
Management Highlight

Consumer Loans Maintain Steady Growth with Strong Market Potential

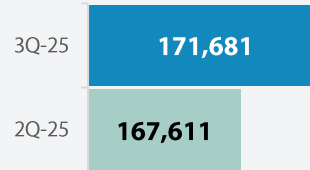
Number of Civil Servant in West Java & Banten (Permanent & Contract/P3K)
(Person, ASN Statistics from BKN)



Growth of bank bjb's P3K Debtors West Java & Banten
(by Person)



Number of Pensioners with Pension Benefit Disbursed Through bank bjb
(Person, Internal Data)



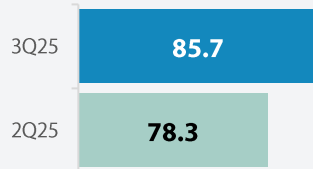
- The number of Civil Servants (ASN) continues to grow, driven by increased recruitment of P3K. Bank bjb's market share in loans to permanent ASN is 53.0%.
- There was significant P3K (Pegawai Pemerintah dengan Perjanjian Kerja/Contract Civil Servant) hiring in 3Q 2025, with 330,477 new recruits, bringing the total to 482,396, representing a 217.5% QoQ increase, mostly from teacher. This situation provides a strong pipeline for Bank bjb's consumer loan growth. As of 2Q 2025, the bank's market share in loans to P3K is still 13.5%, leaving ample room for further expansion in this segment.
- Meanwhile, the number of pensioners choosing bank bjb for their pension benefits increased by 4,070 to 171,681 (up 2.4% QoQ), forming a solid base for the bank's pensioner loan portfolio. The penetration rate of pensioners who are also bank bjb borrowers is 45.3%.

Market Share	Loan to Permanent ASN ~53.0% (206,991 Debtors) (Permanent ASN Only, 2Q 2025)	Loan to P3K ~12.9% (64,924 Debtors) (2Q 2025)	Pensioners Loan ~45.3% (77,733 Debtors) (Pensioners That Have Loan)
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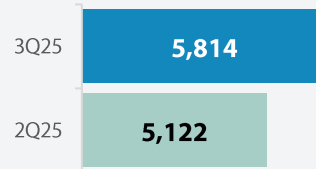
Launched in 3Q 2024, KGB Pisan (Consumer Digital Loan) Shows Strong Growth with Higher Yields



Outstanding Loan Rp 85.7 Bn
(+9.5% QoQ)



Number of Account 5,814 NoA
(+13.5% QoQ)



- **Average Ticket Size Rp 14,7 Mn**
- **Average Tenor 45 Month**
- **Higher Yield (+4% bps)**
- **Average SLA (<15 Minutes)**

- KGB Pisan is a digital loan designed for the consumer segment, with a pilot project launched in 3Q 2025, currently limited to Top-Up and Renewal Loans. Through KGB Pisan, consumers can apply directly via our mobile banking application, "Digi Mobile."
- KGB Pisan offers a smaller ticket size (average Rp14.7 million), a shorter tenor (average 45 months), a higher yield (+4%), and a faster approval process (less than 15 minutes).
- Full-scale operations, covering all consumer segments and including new loan applications, are still waiting regulatory approval and are expected to be launched in 1H 2026.

Guidance 2025 (Bank Only) Achievement

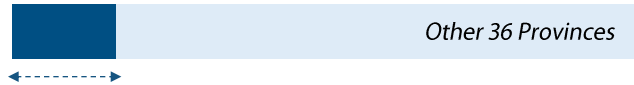
Bank Only	Guidance	3Q25	2Q25	1Q25
Consumer Loans Growth	≥ 4	2.7	4.1	4.7
NIM	≥ 4	3.7	3.7	3.6
Loan to Deposit Ratio	≤ 92.0	85.3	86.8	88.4
Cost of Fund	4.5 ± 0.5	4.7	4.8	4.7
Gross NPL	2.5 ± 0.25	2.67	2.62	2.43
Coverage Ratio	90 - 100	91.0	84.6	80.0
Cost of Credit	0.8 ± 0.2	1.0	0.8	0.7

- Consumer loan growth slowed to +2.7% YoY, mainly due to a slowdown in the Pensioners (-1.3% YoY) and Pre-Pensioners (-2.3% YoY) segments, driven by higher life insurance premiums following the implementation of POJK 20/2023. On the other hand, the Multipurpose Segment still managed to grow +4.7% YoY.
- Provision buildup (bank only) in 3Q amounted to around Rp414 billion (while YtD amounted to Rp 833 billion) to strengthen the coverage ratio to 91.0% (+636 bps QoQ) for a better balance sheet position, although it drove the Cost of Credit to 1.0% (+20 bps QoQ).
- Deposit rate repricing is ongoing, especially in September 2025, where the Weighted Average Interest Rate (WAIR) for Corporate Time Deposits managed to reprice down 31 bps MoM (September 2025 compared to August 2025). The impact is expected to appear by 4Q 2025 result and providing better base for Cost of Funds and NIM guidance in 2026.

Investment Proposition

Attractive Economic Outlook in West Java & Banten Region

Indonesia's 2nd Largest Economic Region (Combined)

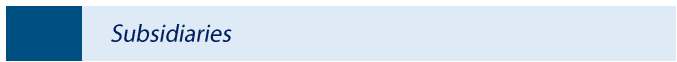


2Q-2025 Regional GDP of West Java & Banten
17.5% of Indonesia's GDP

2Q-2024 GRDP Growth +5.23% (West Java) +5.33% (Banten)	Regional Budget (Budget 2025) Rp 155.1 Tr	Population (1H 2025) 63.3 Mn
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Strategic Growth through Synergies Within bjb Group

Unlocking Synergy Value among members of bjb Group



Committed to Integrating ESG Principles for Long-Term Value

Leading the Way for Sustainable Banking Among BPDs



First Phase to Implement Climate-Related Stress Test (CRST)	Voluntary Carbon Purchases (IDX Carbon) 4.870 tCO2e	2024's Carbon Reducing Program (Trees Planting) 28,484 tCO2e
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Formidable Captive Market in a Well-Established Ecosystem

Closed-Loop Penetration in Government-Related Ecosystem



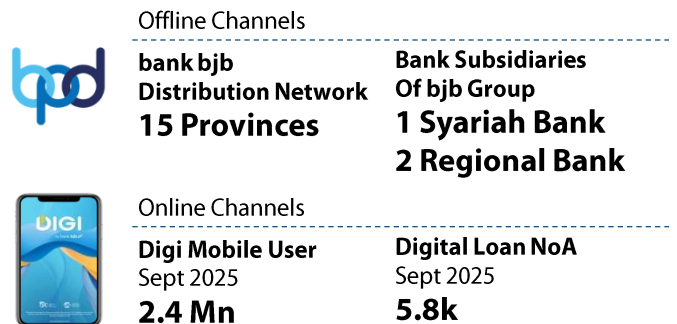
Civil Servant Loan in West Java & Banten
~53.0% Market Share (by Person)



Pensioners Loan of Pension Benefit Payment through BJBR
~45.3% Penetration Rate (by Person)

Transforming From a Regional Roots to Nationwide Presence

Implemented Hybrid Business Model in BJB Group



Consistent Dividend Policy Supported By Stable Credit Rating

Backed by Resilient Business Model



Pefindo Corporate Rating idAA/Stable	Fitch Ratings Indonesia National Long Term Rating AA-(idn)/Stable
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GRDP : Gross Regional Domestic Products

Growing Economic Prospect in West Java & Banten Region

Indonesia's 2nd Largest Economic Region (Combined)

Economic Growth

2Q 2025 YoY - BPS

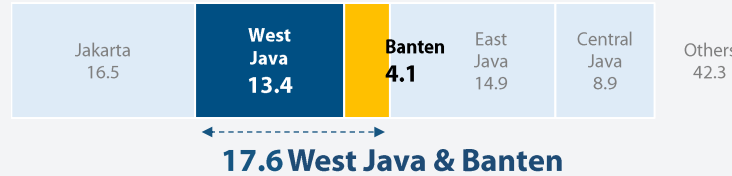
Indonesia
+5.12%

West Java
+5.23%

Banten
+5.33%

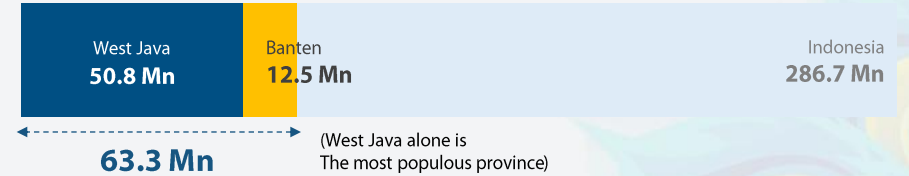
% Contribution to Indonesia's GDP

2Q 2025 - BPS



Population

2Q 2025 - BPS

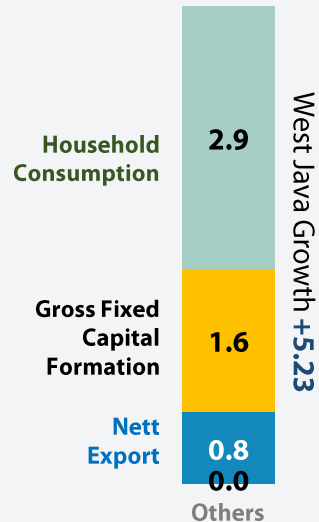


Source of Economic Growth

By Expenditure and Economic Sector, 2Q 2025 - Source BPS

West Java

Source of Growth (%)
By Expenditure

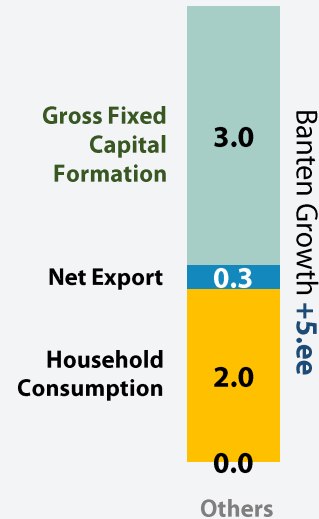


GRDP Structure
By Economic Sector (%)



Banten

Source of Growth (%)
By Expenditure

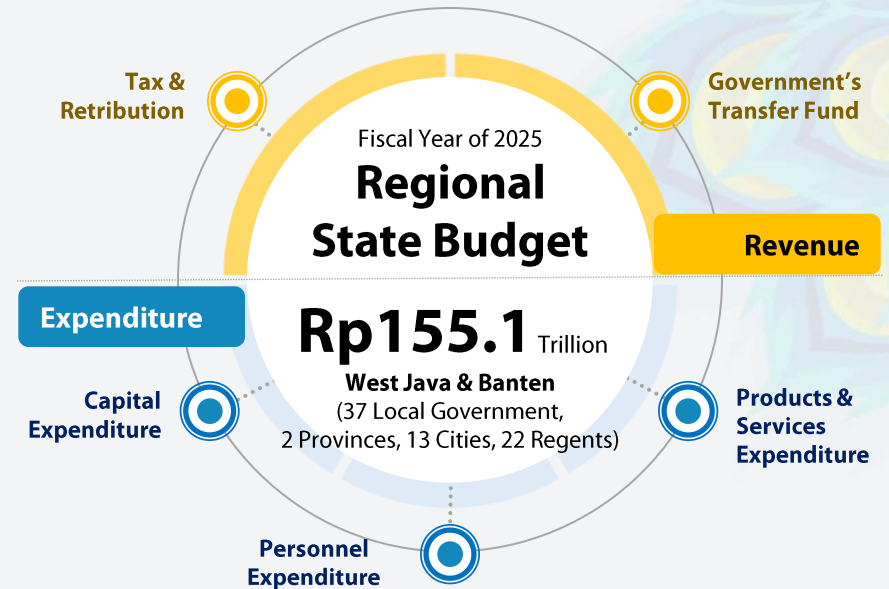


GRDP Structure
By Economic Sector (%)



Government-Related Value Chain

Closed-Loop Penetration (Source : kemenkeu.go.id)



Roadmap for Strengthening BPD
(2024-2027, OJK)

Resilient, Contributive, and Competitive Regional Development Banks (BPD)

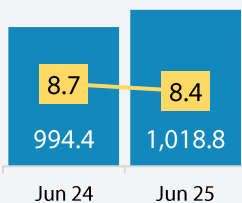
Pillar	1	2	3	4
	Enhancing Structure and Competitive Advantage of BPD	Accelerating the Digital Transformation of BPD	Strengthening the Role in Regional and National Economic Development	Enhancing Licensing, Regulation, and Supervision of BPD
Initiative	<ul style="list-style-type: none"> Accelerating the consolidation of BPD and strengthening Banking Business Groups (KUB) Enhancing and expanding capital Strengthening governance, risk management, and human resources Driving efficiency and innovation in products and services 	<ul style="list-style-type: none"> Promoting the implementation, development, and optimal, resilient, and efficient utilization of IT Enhancing the effectiveness of digital communication while ensuring prudence Advancing digital maturity and strengthening digital resilience 	<ul style="list-style-type: none"> Strengthening the synergy between BPD and BUMD Promoting a resilient, competitive, and socially impactful Sharia banking sector Enhancing BPD's role in supporting productive sectors, including MSMEs Reinforcing financial education and inclusion 	<ul style="list-style-type: none"> Accelerating the licensing process and integrated licensing frameworks Promoting policy harmonization at the regional level Enhancing the supervision of BPD in terms of prudential standards and market conduct, while improving communication with stakeholders

Regional Development Bank Financial Performance

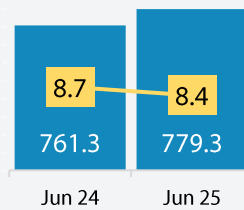
(27 BPD, SPI OJK as of 30 June 2025)

Rp Trillion Market Share (%)

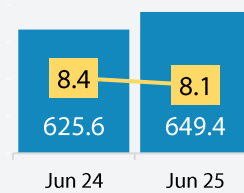
Total Assets
Rp1,018.8 Tr
+2.5% YoY



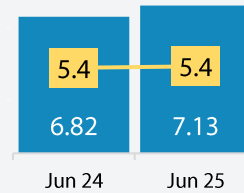
Total Deposits
Rp779.3 Tr
+2.4% YoY



Total Loans
Rp649.4 Tr
+3.8% YoY



Total Net Profits
Rp7.1 Tr
+4.6% YoY



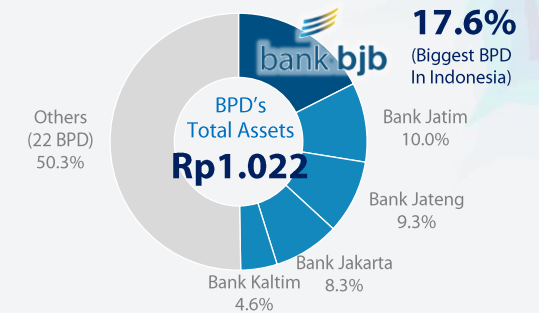
CAR
25.8%
+155 bps YoY

NPL
2.98%
+47 bps YoY

NIM
5.2%
+8 bps YoY

Regional Development Bank Breakdown

Based on Total Assets (Bank Only, 2Q-2025)



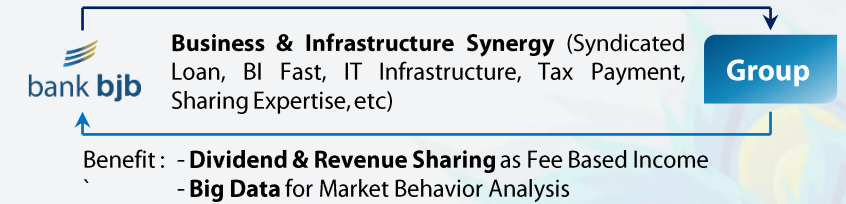
Strategic Growth through Synergy Among bjb Group

Unlocking Synergy Value among members of bjb Group

Assets Contribution & Ownership

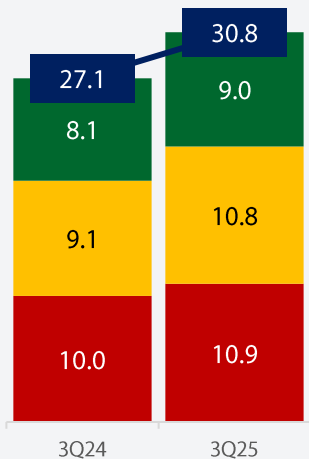


Group Synergy

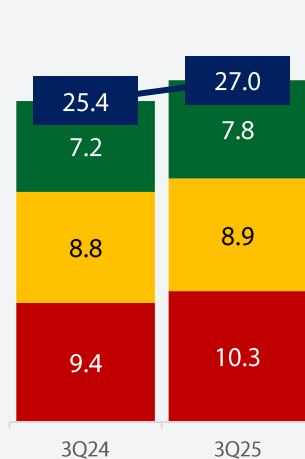


Subsidiaries Performance

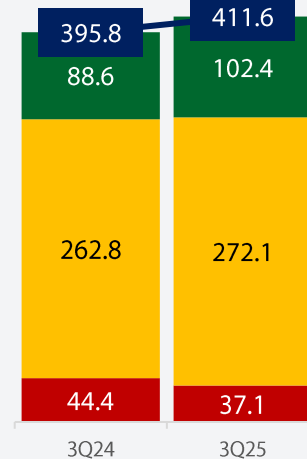
Subsidiary Deposits
Rp30.8 Tr
+13.4% YoY



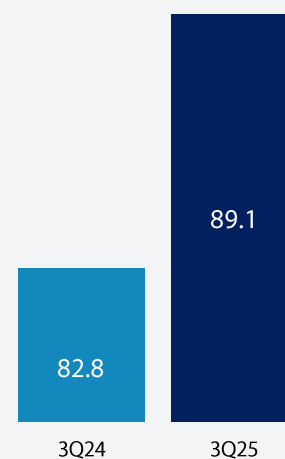
Subsidiary Loans
Rp27.0 Tr
+6.4% YoY



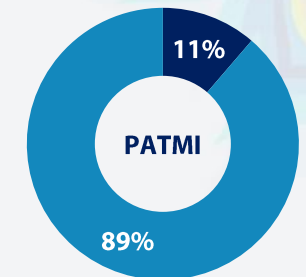
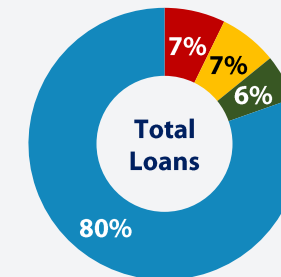
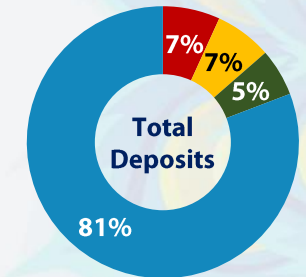
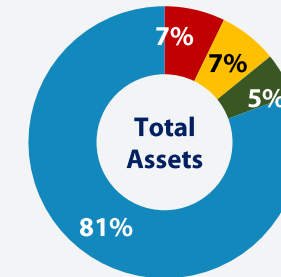
Subsidiary NPAT
Rp411.6 Bn
+4.0% YoY



NPATMI Contribution
Rp89.1 Bn
+7.6% YoY



Subsidiaries Contribution to bjb Group



Evolving From a Regional Basis to Nationwide Coverage

Extending Our Distribution Network



17
Provinces

West Java & Banten / Jakarta / Central Java / Jogja / East Java Bali / North Sumatra / Riau / Riau Island / South Sumatra / Lampung Bengkulu Jambi / East Kalimantan / South Kalimantan / South Sulawesi

5
Regional Office

I-Bandung II-Jakarta III-Cirebon IV-Banten V-Surabaya

3
Subsidiaries Bank



Bank Only	Deposit (Rp bn)		Loan (Rp bn)		Office Network	Human Capital
West Java	62.1	48.0%	83.4	72.5%	1,769	4,985
Banten	13.3	10.3%	14.7	12.8%	475	731
Jakarta	48.2	37.2%	7.4	6.4%	121	585
Other Provinces	5.8	4.4%	9.5	8.2%	225	558

Subsidiaries	Deposit (Rp bn)		Loan (Rp bn)		Office Network	Human Capital
bank bjb Syariah	10.9		10.3		95	1,252
Bank Jambi	10.8		9.9		54	778
Bank Bengkulu	9.0		7.8		57	751



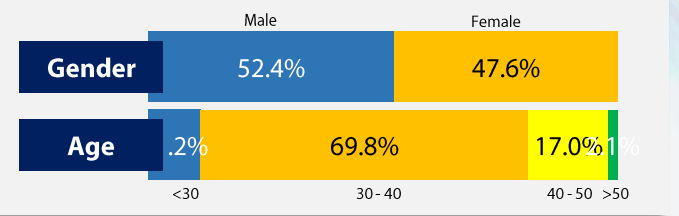
Total Network & Human Capital (Bank Only)

Office Channels
2,590
-8.1% YoY from 2,819

E-Banking Terminal
1,751
-10.2% YoY from 1,949

Branchless Agent **bjb. BiSA!**
28,206
+14.5% YoY from 24,630

Permanent Employees
6,859
-3.3% YoY from 7,093





Digi Mobile

- Manajemen Keuangan
- Transfer
- Bayar
- Beli
- Cardless
- Buka Rekening
- bjb Deposito
- Flip
- Donasi
- Collect Dana
- BRIS

Digi Cash

- Topup
- Transfer
- Pay
- Tarik Tunai
- PBB
- Samsat
- Puba
- Donasi
- Kartu Kredit
- PSTN
- Belanja Online
- Semua



Consumer Loan Onboarding

KGB Pisan (Pinjaman ASN)

- Pre-Approval Loan
- Verification on Apps
- Digital Signature
- Approval on Apps
- Direct Disbursement

← Loan Process to Disbursement < 15 minutes →

Smaller Ticket Size - Shorter Tenor - Higher Yield
No Paperwork Requirement

Supported By Solid IT Infrastructure

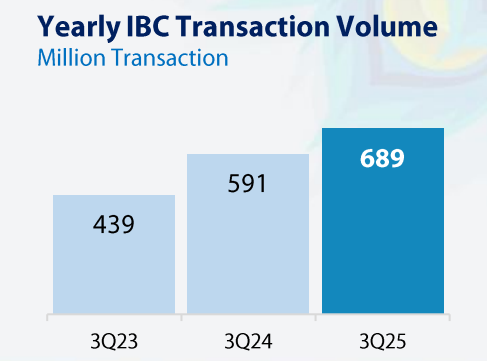
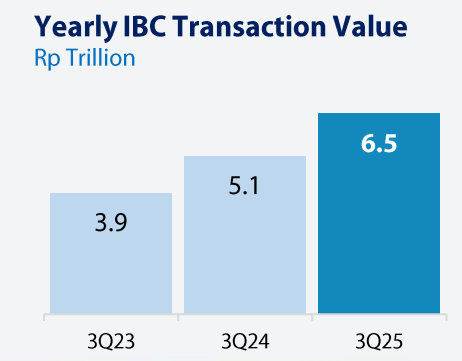
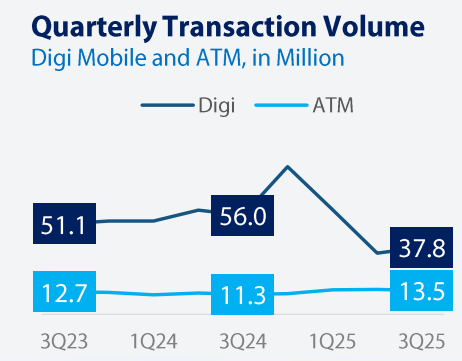
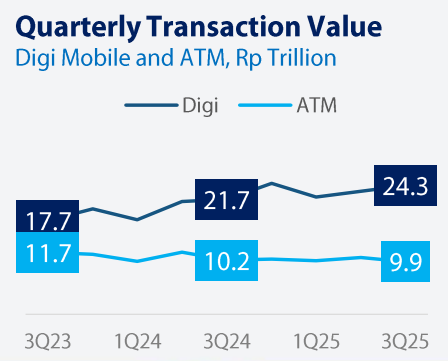
- DCI Indonesia Tier-IV Data Centre #1 in SEA
- Alibaba Cloud Anti D-DOS Online Security
- Amazon Web Services Advisory, Sandboxing, People Capacity

Internet Banking Corporate (IBC)

Account Info	Siskeudes Link	Virtual Account
Bill Payment	Tax Payment	SIPKD
Inquiry SP2D	Cash Pooling	Cash Distribution
Auto Debet	Bulk Payroll	MPN Core Tax
Fund Transfer	Cheque Order	and Other Services

Registered User
2,447,050
+16.1% YoY from 2,140,191

KGB Pisan (Digital Loan)
5,122 NoA
+28.5% YoY from 3,977 NoA



Commitment for ESG Implementation

Developing Strategies for Sustainable Banking

Sustainable Bond

Rp1.0 Tr

Sustainable Portfolio

Rp15.2 Tr



Other Environmentally Business Activity
(Food Security, Subsidized Housing, Education, Healthcare)

47.9%



MSME Activity

26.7%



Eco Friendly Transportation
(Highway, LRT, Public Transportation, EV Financing)

14.0%



Pollution Prevention (Recycle)

5.7%

Others

5.8%

Renewable Energy **2.6%**
Water & Waste Management **0.4%**

MSME Financing & Empowerment



2025 Allocation
Rp 2.4 Tr

KUR Disbursement
Rp 736.5 Bn (30.7%)



- Ultra-micro financing based on worship place.
- Joint-responsibility in a group of 5-10 members.
- Maximum loan limit of Rp 5 million per members.
- Program started in West Java (2019) and extending to Banten, DKI Jakarta, North Sumatra & Bali.

- 6-12 month of tenor
- Zero interest rate.



- MSME Empowerment program, focusing in 3 program : Increasing Capacities, Creating New Entrepreneur & Digital Marketing.
 - MSME Sentra in Bandung, Cirebon, Banten, Bogor, Surabaya & Tasikmalaya
- Achievement in 2025 : 102,050 Person**

Subsidized Housing

FLPP

2025 Allocation
6,250 NoA

FLPP Disbursement
3,239 NoA (51.8%) ~ Rp 525.3 Bn

Financial Inclusion

20
Digital Village

28,206
Agent **bjb BiSA!**

Eco Efficient **2.1%**
Sustainable Resources **0.5%**

Net-Zero Initiatives

Committed for Net Zero Emission



Paperless Movement

- Virtual Office
- SP2D Online
- E-Learning
- Others

Renewables Energy

- Solar Panel (Head Office)
- 2 Unit EV Charging Station

Carbon Credit

IDX Carbon
4.870 tCO2e

Included in The First Phase to Implement
Climate-Related Stress Test (CRST)

Human Capital Program



Board of Commissioner



**Novian
Herodwijanto**

Independent
Commissioner



Toms Tohir

Commissioner



Rudie Kusmayadi

Commissioner



Herman Suryatman

Commissioner



Ayi Subarna

Director of
Operations & IT



Hana Dartiwan

Director of
Finance



Yusuf Saadudin

President
Director



Nunung Suhartini

Director of
Consumer & Retail



Mulyana

Director of
Corporate & MSME

Board of Directors

Shares & Ratings Information

Shares

Outstanding shares as of June 2025
10,521,443,686 shares

Shares-Related Corporate Action
 - Right Issue I (March 2022)
682,656,525 Series B Shares
 - Private Placement I (December 2018)
142,495,995 Series A Shares

IPO – July 8, 2010
Price 600
MCap Rp5,8 Tr
BV Rp4,8 Tr



Constituent of :

 **SRI KEHATI**
 (2 June – 28 Nov 2025)
 - ESG Sector Leaders

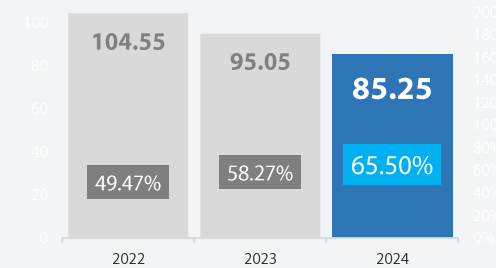
 **IDX INDEX**
 - Infobank 15
 - IDX BUMN 20

Ownership

	3Q24	3Q25
Regional Government	75.55	75.55
West Java Provincial Government	38.52	38.52
Banten Provincial Government	4.95	4.95
West Java Municipal Governments	24.15	24.15
Banten Municipal Governments	7.93	7.93

	3Q24	3Q25
Public	24.45	24.45
Local Retail	9.88	12.31
Local Institution	10.51	10.17
Foreign Retail	0.00	0.00
Foreign Institution	4.06	1.97

Dividend per Share



Cummulative Dividend Since IPO (2010)
Rp 1,266.22 per Share

Ratings

Pefindo
 Corporate Rating
idAA/Stable

Fitch Ratings Indonesia
 National Long Term Rating
AA-(idn)/Stable



3Q-2025 Performance
Consolidated

Balance Sheet

Total Assets

Rp **215.9** T

Total Deposits

Rp **160.3** T

Total Loan & Financing

Rp **142.9** T

Total Equity

Rp **16.9** T

Income Statement

Net Interest Income

Rp **5.5** T

Non Interest Income

Rp **1.8** T

Provisioning

Rp **878** Bn

PATMI

Rp **791** Bn

Ratios (Bank Only)

ROE

5.7 %

NIM

3.7 %

LDR

85.3 %

NPL (Gross)

2.67 %

Balance Sheet

Consolidated

Balance Sheet (Rp bn)	3Q24	4Q24*	1Q25*	2Q25*	3Q25*	YoY (%)
Cash	2,862	4,701	5,246	3,599	3,228	+12.8
Current Account with Bank Indonesia	14,125	8,778	8,326	3,778	10,231	-27.6
Secondary Reserves	46,485	51,859	55,492	56,656	52,412	+12.7
Loans & Financing	138,044	146,406	145,385	144,177	142,899	+3.5
Allowance (-)	2,232	2,771	2,816	3,112	3,336	+49.5
Fixed Asset (Net)	5,107	5,321	5,274	5,254	5,277	+3.3
Other Asset	5,644	5,667	6,206	5,568	5,155	-8.7
Total Asset	210,035	219,961	223,114	215,920	215,867	+2.8
Total Deposits	153,232	153,855	153,797	156,601	160,272	+4.6
Marketable Securities Issued	6,116	6,470	6,338	6,346	6,632	+8.4
Fund Borrowings	18,801	19,593	22,308	19,799	18,348	-2.4
Repo	5,647	10,547	9,501	3,415	98	-98.3
Others	10,152	13,205	14,352	13,336	13,613	+34.1
Total Liabilities	193,948	203,670	206,297	199,496	198,962	+2.6
Total Equity	16,087	16,291	16,818	16,424	16,905	+5.1

*Bank Jambi Effective as Subsidiaries

Income Statement

Consolidated

Income Statement (Rp bn)	YoY Result		YoY (%)	YoY (Rp bn)	QoQ Result					
	3Q24	3Q25*			3Q24	4Q24*	1Q25*	2Q25*	3Q25*	QoQ (%)
Interest Income	11,622	12,788	+10.0	+1,166	3,862	4,250	4,273	4,210	4,305	+2.3
Interest Expense	6,780	7,278	+7.3	+498	2,309	2,466	2,454	2,414	2,410	-0.2
Net Interest Income	4,842	5,510	+13.8	+668	1,554	1,784	1,819	1,796	1,895	+5.6
Non Interest Income	1,612	1,755	+8.9	+143	646	605	556	564	634	+12.4
Operating Expense	4,531	5,005	+10.5	+474	1,532	1,698	1,662	1,753	1,590	-9.3
PPOP	1,923	2,260	+17.5	+337	668	691	713	607	940	+54.8
Loan Loss Provision	439	878	+100.2	+440	131	399	115	345	419	+21.6
Non-Operating Expense	12	14	+23.8	+3	-5	-4	-9	4	10	-19.3
PBT	1,473	1,367	-7.2	-106	542	295	606	258	511	+104.5
Tax Expense	251	228	-8.9	-22	91	78	100	44	84	+90.3
Net Profit	1,222	1,139	-6.8	-83	451	217	507	214	426	+107.5
Profit After Tax & Minority Interest (PATMI)	1,163	791	-32.0	-372	437	190	398	95	298	+215.0

*Bank Jambi Effective as Subsidiaries

Non-Interest Income & Operating Expense

Consolidated

Non Interest Income Breakdown (Rp Billion, YoY)

Non Interest Income	3Q24	3Q25*	YoY	YoY (%)
Non Interest Income	1,612	1,755	+143	+8.9
Subsidiaries	86	165	+79	+91.1
Bank Only	1,525	1,589	+64	+4.2
Fee & Commission	499	417	-94	-18.0
Treasury & Markets	466	633	+167	+35.8
E-Channel	372	358	-15	-3.9
Recovery	163	152	-10	-6.4
Others	25	30	+3	+12.7

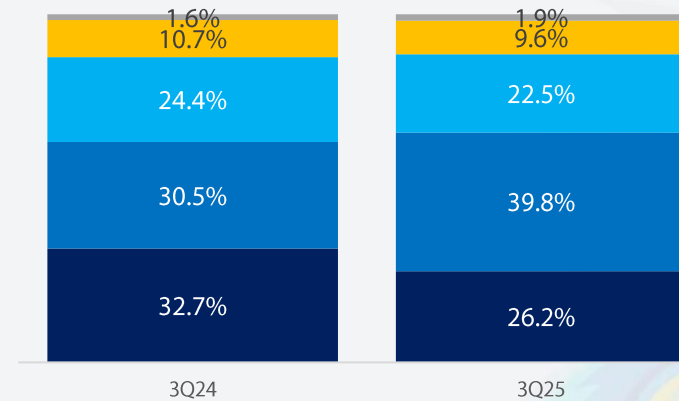
Operating Expense Breakdown (Rp Billion, YoY)

Operating Expense	3Q24	3Q25*	YoY	YoY (%)
Operating Expense	4,531	5,005	+474	+10.5
Subsidiaries	660	986	+326	+49.5
Bank Only	3,871	4,019	+148	+3.8
Personnel Expense	1,721	1,760	+39	+2.3
GA Expense	2,148	2,255	+107	+5.0
Others Expense	2	3	+1	+63.4

Non Interest Income Composition

(Bank Only, %)

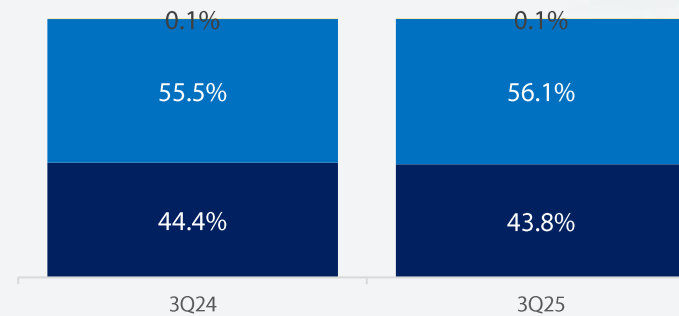
■ Fee & Commission ■ Treasury & Markets ■ E-Channel ■ Recovery ■ Others



Operating Expense

Composition (Bank Only, %)

■ Other Expense ■ General & Administrative Expense ■ Personal Expense



*Bank Jambi Effective as Subsidiaries

Loan Breakdown

Consolidated

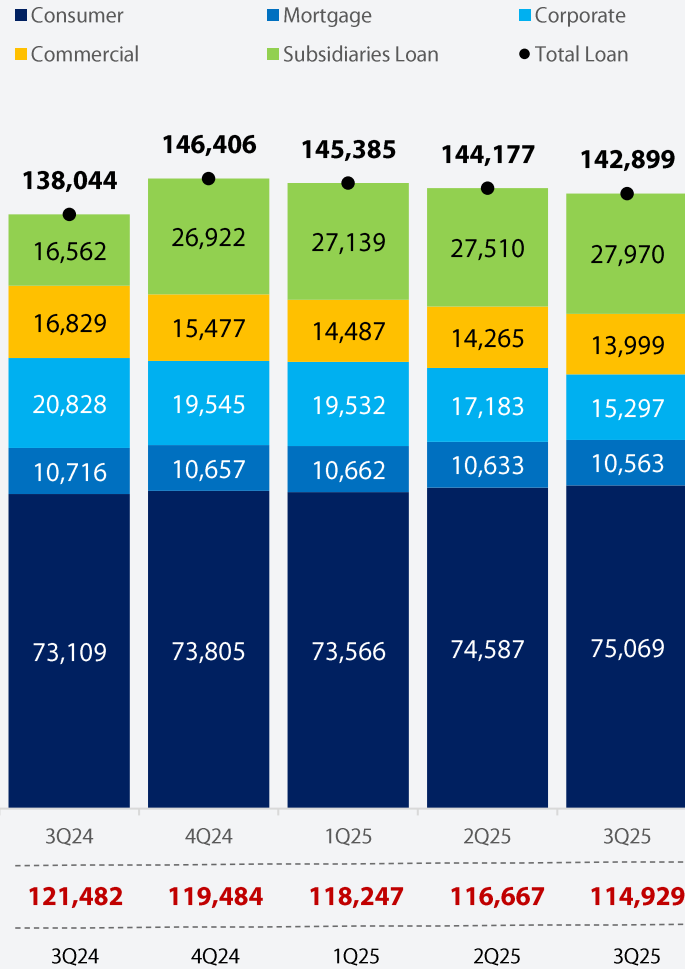
Loan Outstanding

Segment (Rp Bn)	3Q24	3Q25*	YoY	YoY (%)
Total Loan	138,044	142,889	+4,855	+3.5
Subsidiaries	16,562	27,970	+11,408	+68.9
Bank Only	121,482	114,929	-6,553	-5.4
Consumer	73,109	75,069	+1,960	+2.7
Mortgage	10,716	10,563	-153	-1.4
Corporate	20,828	15,297	-5,530	-26.6
Commercial	16,829	13,999	-2,830	-16.8

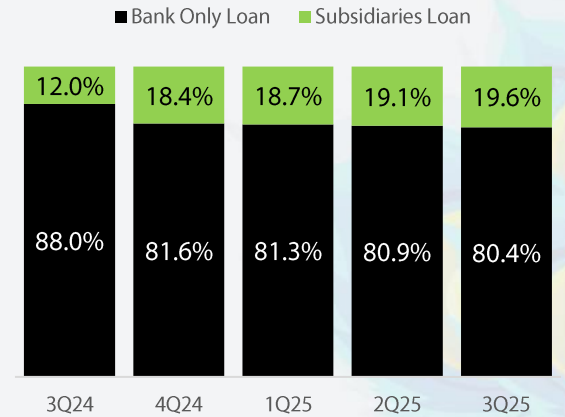
Loan Quality

Ratio (%)	3Q24	3Q25	YoY
Bank Only			
Loan at Risk	8.65	10.00	+1.35
NPL	1.53	2.67	+1.15

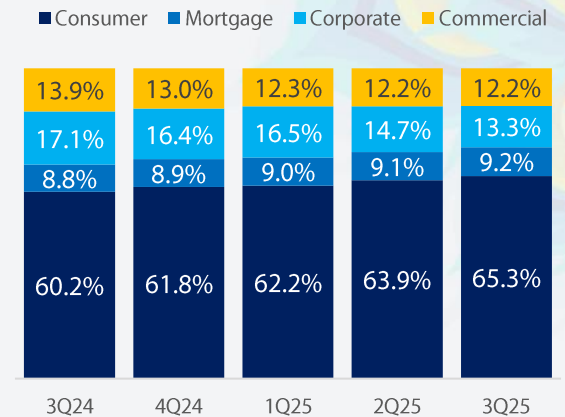
Loan Movement



Consolidated Loan Composition



Bank Only Loan Composition



*Bank Jambi Effective as Subsidiaries

Deposit Breakdown

Consolidated

Deposit Outstanding

Segment (Rp Bn)	3Q24	3Q25*	YoY	YoY (%)
Total Deposit	153,232	160,272	+7,040	+4.6
Subsidiaries	18,082	30,804	+12,721	+70.4
Bank Only	135,150	129,468	-5,733	-4.2
Current Acc	28,817	28,323	-495	-1.7
Saving Acc	31,859	33,243	+1,384	+4.3
Time Deposit	74,473	67,902	-6,571	-8.8
CASA (%)	44.9	47.6	+2.7	

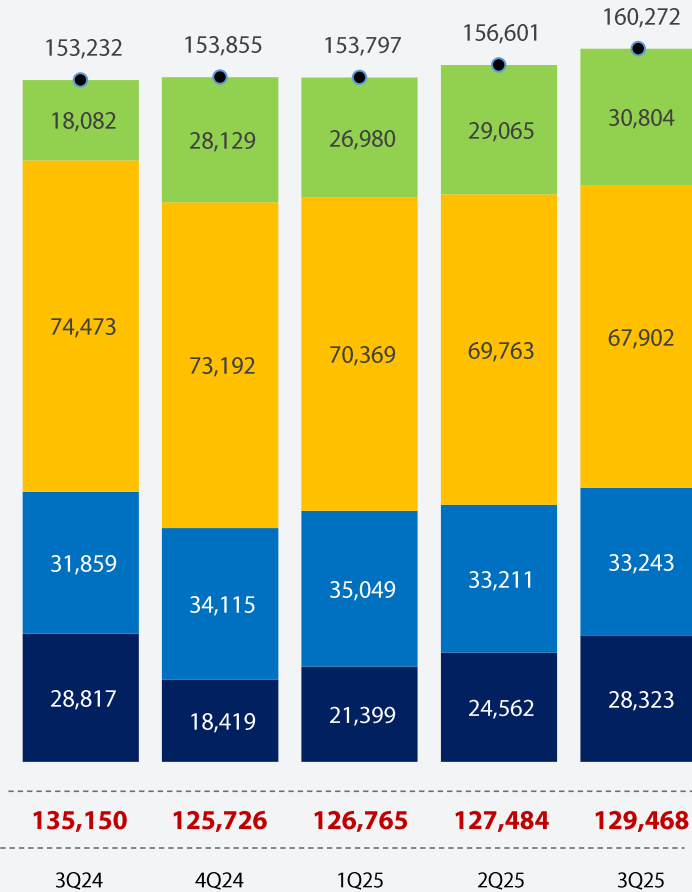
Number of Account of Retail Deposits (Bank Only)

Retail NoA	3Q24	3Q25	YoY	YoY (%)
Retail	4,874,507	4,751,298	-123,209	-2.5
Current Acc	20,312	20,527	+215	+1.1
Saving Acc	4,796,959	4,673,926	-123,033	-2.6
Time Deposit	57,236	56,845	-391	-0.7

*Bank Jambi Effective as Subsidiaries

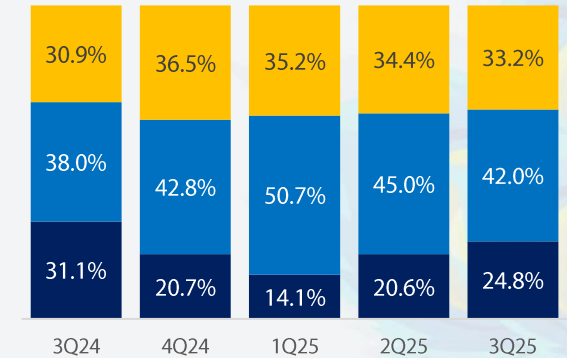
Deposit Movement

■ Current Account ■ Saving Account ■ Time Deposit ■ Subsidiaries ● Total Deposit



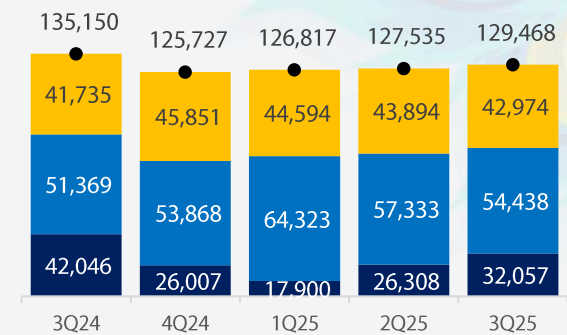
Deposit by Segment (Bank Only, %)

■ Government ■ Corporate ■ Retail



Deposit by Segment (Bank Only, Rp Billion)

■ Government ■ Corporate ■ Retail ● Total Deposit



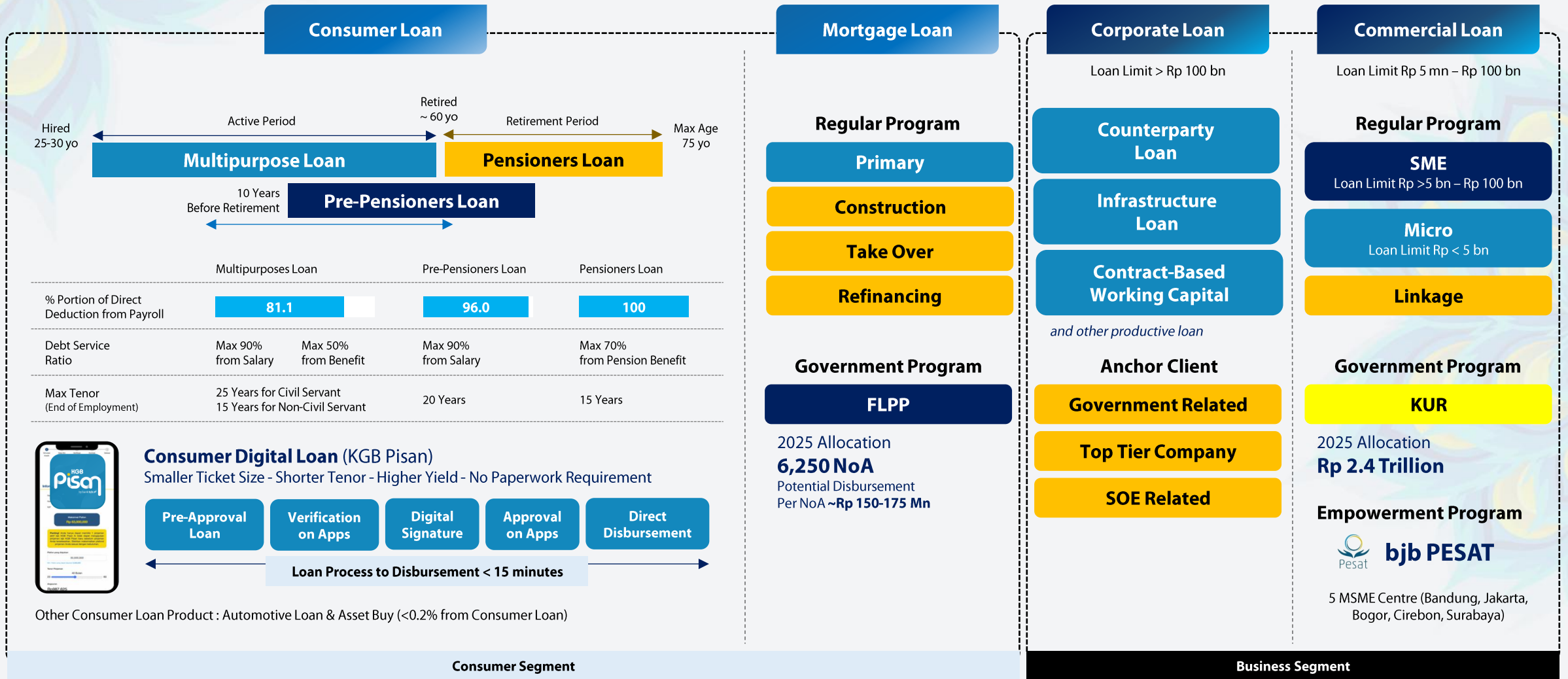


3Q-2025 Performance
Bank Only Details

Key Ratios (%)		3Q24	4Q24	1Q25	2Q25	3Q25	YoY
Profitability	Return on Assets/ROA (Net)	0.8	0.7	0.7	0.5	0.5	-0.3
	Return on Equity/ROE (Net)	9.1	8.0	8.0	5.2	5.7	-3.4
	Loan Yield	10.1	10.2	10.3	10.4	10.4	+0.3
	Net Interest Margin/NIM	3.8	3.8	3.6	3.7	3.7	-0.1
	Cost to Income Ratio/CIR	71.5	71.5	74.8	76.9	73.0	+1.5
	Expenses Ratio/BOPO	88.9	90.2	89.6	93.4	92.9	+4.1
Asset Quality	Loan At Risk/LAR	8.7	8.6	9.4	9.8	10.0	+1.3
	Non-Performing Loan/NPL (Gross)	1.53	2.22	2.43	2.62	2.67	+1.14
	Non-Performing Loan/NPL (Nett)	0.86	1.00	1.18	1.22	1.17	+0.31
	Cost of Credit/COC	0.6	0.7	0.7	0.8	1.0	+0.4
	Coverage Ratio	107.1	85.6	80.0	84.6	91.0	-16.2
Funding, Liquidity & Capital	Loan To Deposit Ratio/LDR	85.1	89.5	88.4	86.8	85.3	+0.1
	CASA Ratio	44.9	41.8	44.5	45.3	47.6	+2.7
	Cost of Fund/COF	4.7	4.7	4.7	4.8	4.7	0
	Capital Adequacy Ratio/CAR	19.4	19.7	20.1	19.8	20.6	+1.2
	Common Equity Tier-1 Capital/CET1	14.8	14.8	14.6	14.5	15.5	+0.8

Loan Segmentation

Bank Only Details

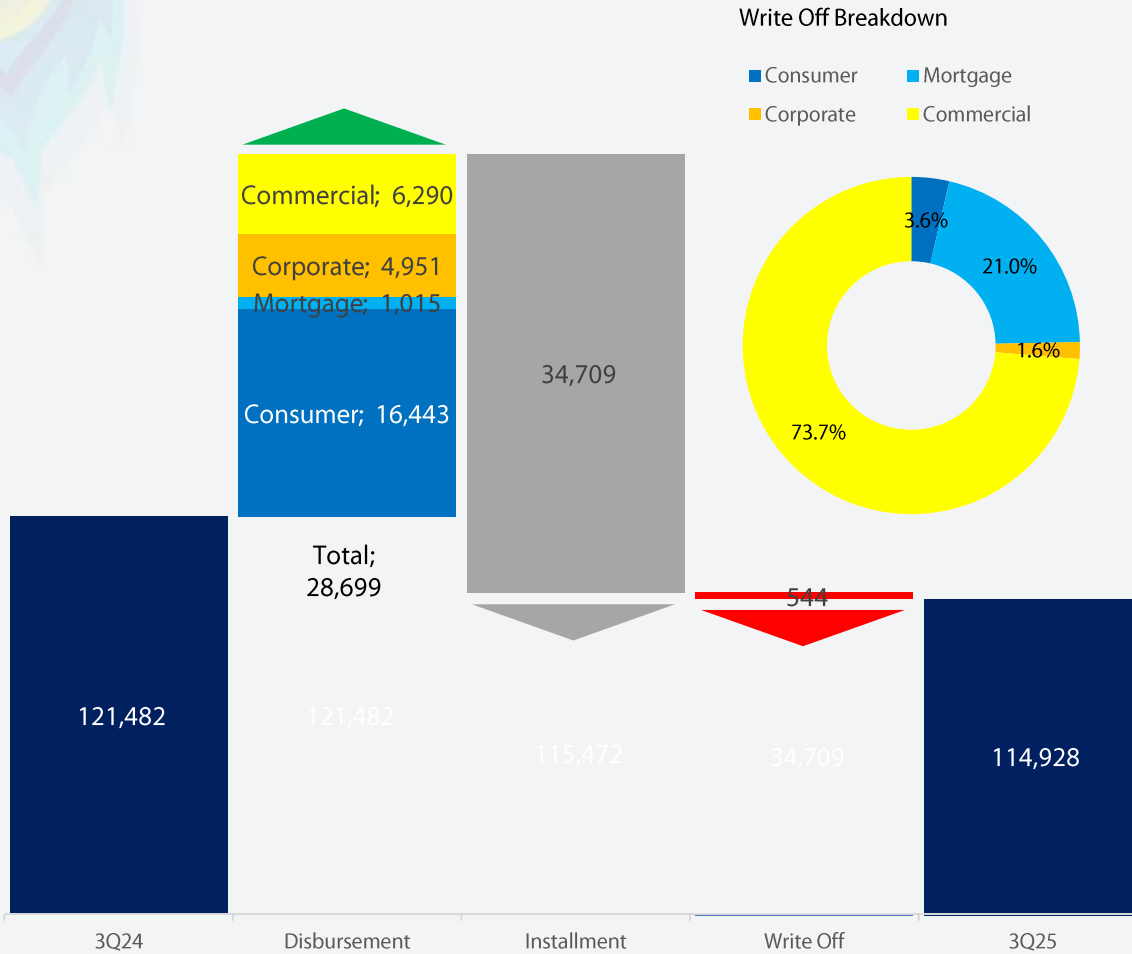


Loan Movement

Bank Only Details

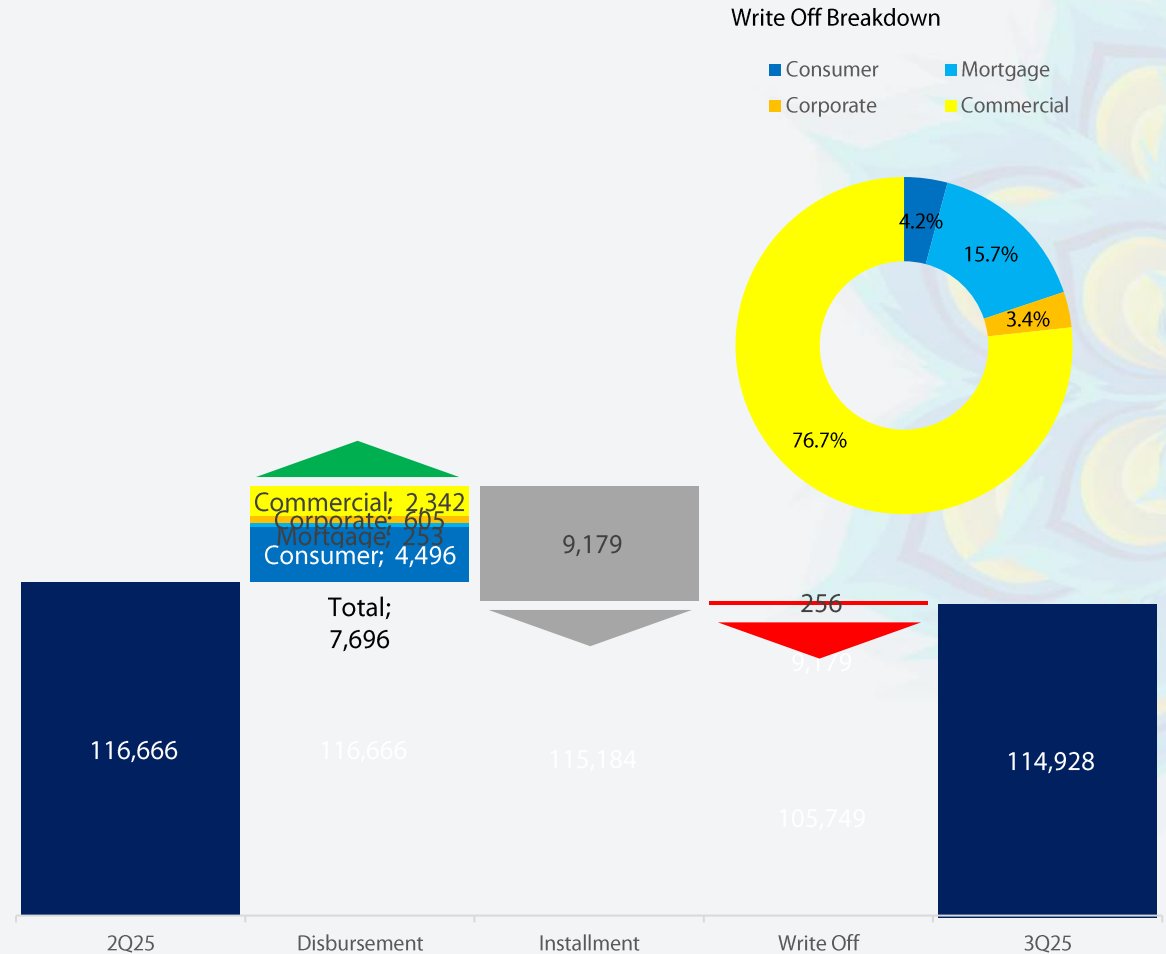
Loan Movement (Rp Bn, YoY)

3Q24 – 3Q25



Loan Movement (Rp Bn, QoQ)

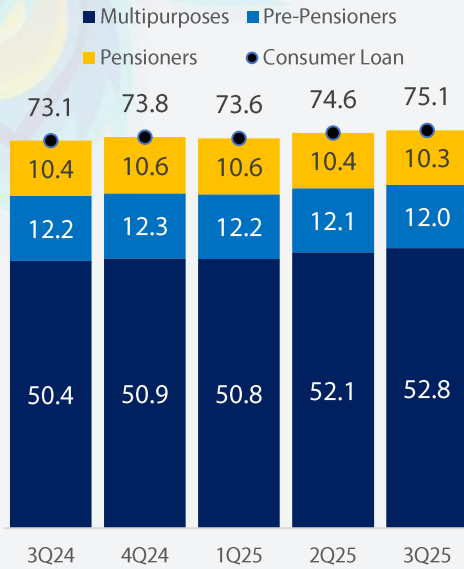
2Q25 – 3Q25



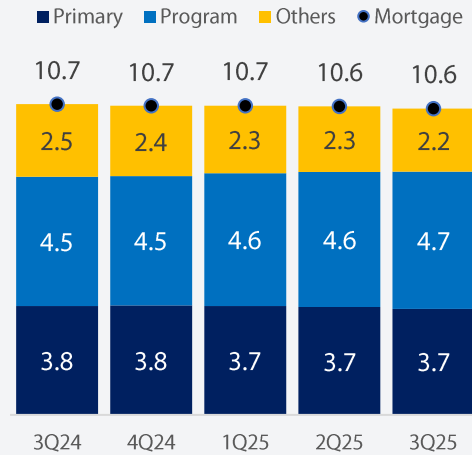
Loan Breakdown

Bank Only Details

Consumer Loan (Rp Trillion)

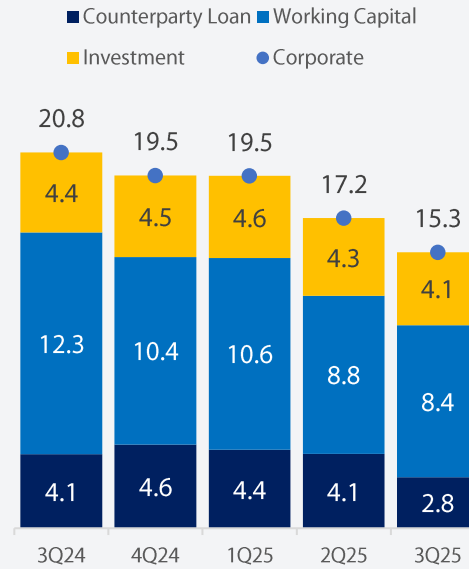


Mortgage Loan (Rp Trillion)

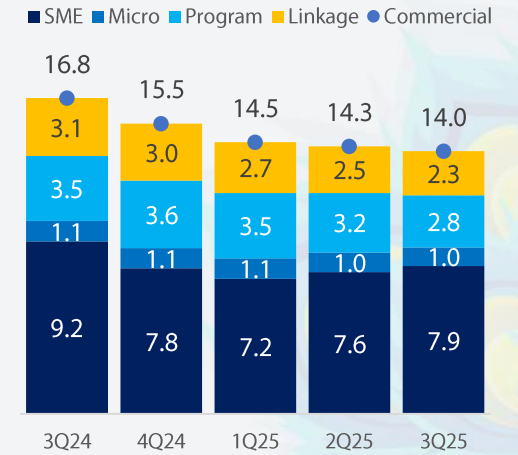


FLPP Disbursement
6,250 NoA (51.8%) ~ Rp 525.3 Bn

Corporate Loan (Rp Trillion)



Commercial Loan (Rp Trillion)



KUR Disbursement
Rp 736.5 Bn (30.7%)

Key Indicators	Consumer Loan			Mortgage Loan			Corporate Loan			Commercial Loan		
	3Q24	3Q25	YoY (%)	3Q24	3Q25	YoY (%)	3Q24	3Q25	YoY (%)	3Q24	3Q25	YoY (%)
Outstanding (Rp Bn)	73,109	75,069	+2.7	10,716	10,563	-1.4	20,828	15,297	-26.6	16,829	13,999	-16.8
No of Debtors	440,668	452,935	+2.8	55,451	57,754	+4.2	510	501	-1.8	48,169	39,429	-18.1
Avg. Loans OS (Rp Mn/Debtors)	166	166	+0.0	193	183	-5.4	40,839	30,534	-25.2	349	355	+1.6
Loan Yield (%)	12.2	12.2	0	7.2	7.0	-0.2	6.5	6.5	0	9.0	8.7	-0.3
Loan at Risk (%)	1.03	1.70	+0.66	16.12	17.23	+1.11	23.36	32.77	+9.41	18.82	24.20	+5.38
NPL (%)	0.22	0.44	+0.22	3.39	4.37	+0.98	1.21	4.95	+3.74	6.43	10.89	+4.47

Loan Movement

Bank Only Details

Business Segment (Rp Bn)

Economic Sector	3Q25		YoY (Rp Bn)	QoQ (Rp Bn)
Financial Services	6,903	23.5%	-2,735	-1,456
Construction	6,679	22.8%	-1,082	+72
Wholesale & Retail Trade	6,239	21.3%	-3,039	-200
Processing Industry	4,372	14.9%	-434	-10
Agricultures	1,385	4.7%	-262	-238
Education	1,083	3.7%	+200	+61
Information & Communication	490	1.7%	-229	-25
Business Services	403	1.4%	-54	+27
F&B Services	333	1.1%	+58	+41
Mining & Quarrying	304	1.0%	-73	-14
Other Services	289	1.0%	-43	-38
Government Administration	251	0.9%	-121	-26
Transportation & Warehousing	238	0.8%	-184	-144
Healthcare	187	0.6%	-32	-37
Water & Waste Management	91	0.3%	-129	0
Real Estate	36	0.1%	-193	-163
Professional Services	32	0.1%	-12	-2
Electricity, Gas & Water	9	0.0%	-1	0
Individual Services	4	0.0%	-3	0
Business Segment	29,326		-8,368	-2,153

Corporate Loan (Rp Bn)

Economic Sector	3Q25		YoY (Rp Bn)	QoQ (Rp Bn)
Financial Services	4,123	27.0%	-2,237	-1,470
Construction	3,767	24.6%	-539	-306
Processing Industry	3,491	22.8%	-377	+17
Wholesale & Retail Trade	1,926	12.6%	-2,225	+9
Education	969	6.3%	+200	+64
Government Administration	251	1.6%	+229	-26
Mining & Quarrying	225	1.5%	-77	-10
Information & Communication	201	1.3%	-223	-19
Agricultures	141	0.9%	-23	-10
Transportation & Warehousing	122	0.8%	-41	+1
Business Services	81	0.5%	-37	+21
Corporate Loan	15,297		-5,530	-1,885

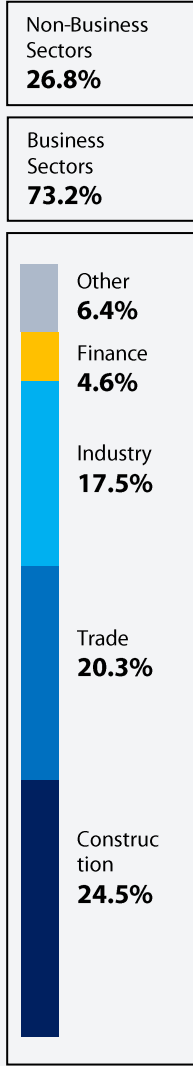
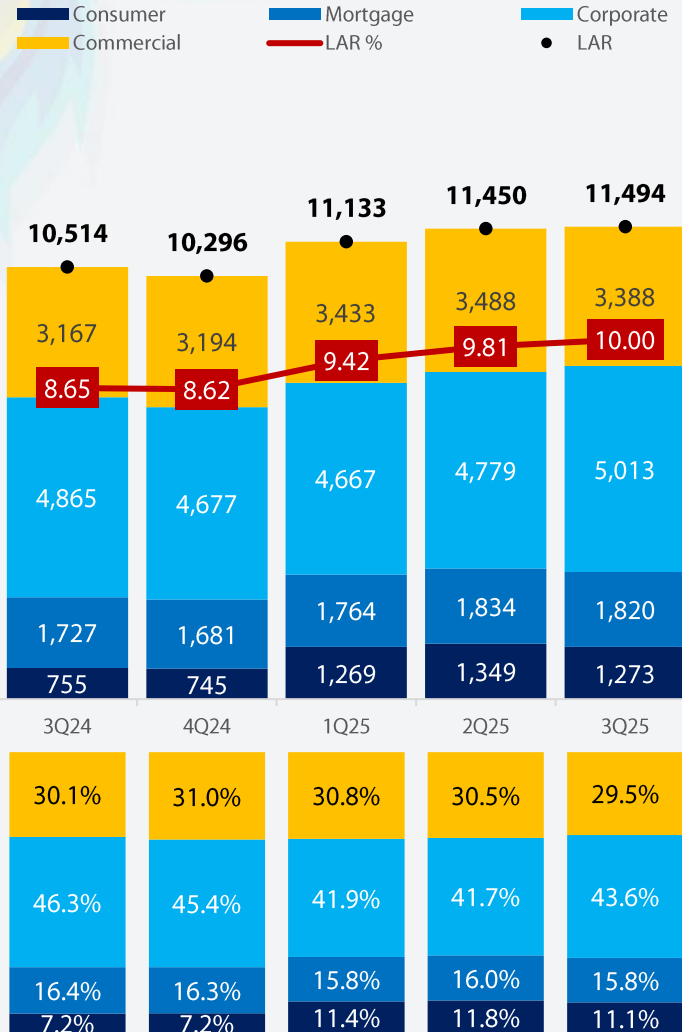
Commercial Loan (Rp Bn)

Economic Sector	3Q25		YoY (Rp Bn)	QoQ (Rp Bn)
Wholesale & Retail Trade	4,310	30.8%	-813	-209
Construction	2,912	20.8%	-543	+378
Financial Services	2,773	19.8%	-497	+14
Agricultures	1,243	8.9%	-239	-228
Processing Industry	880	6.3%	-57	-27
F&B Services	330	2.4%	+58	+41
Business Services	322	2.3%	-17	7
Other Services	289	2.1%	-43	-38
Information & Communication	289	2.1%	-6	-6
Healthcare	187	1.3%	-32	-37
Transportation & Warehousing	115	0.8%	-143	-145
Education	114	0.8%	-0	-3
Water & Waste Management	91	0.7%	-129	+0
Mining & Quarrying	79	0.6%	+4	-4
Professional Services	31	0.2%	-12	-2
Real Estate	21	0.1%	-7	-4
Electricity, Gas & Water	9	0.1%	-1	-0
Individual Services	4	0.0%	-3	-0
Commercial Loan	13,999		-2,830	-266

Loan at Risk

Bank Only Details

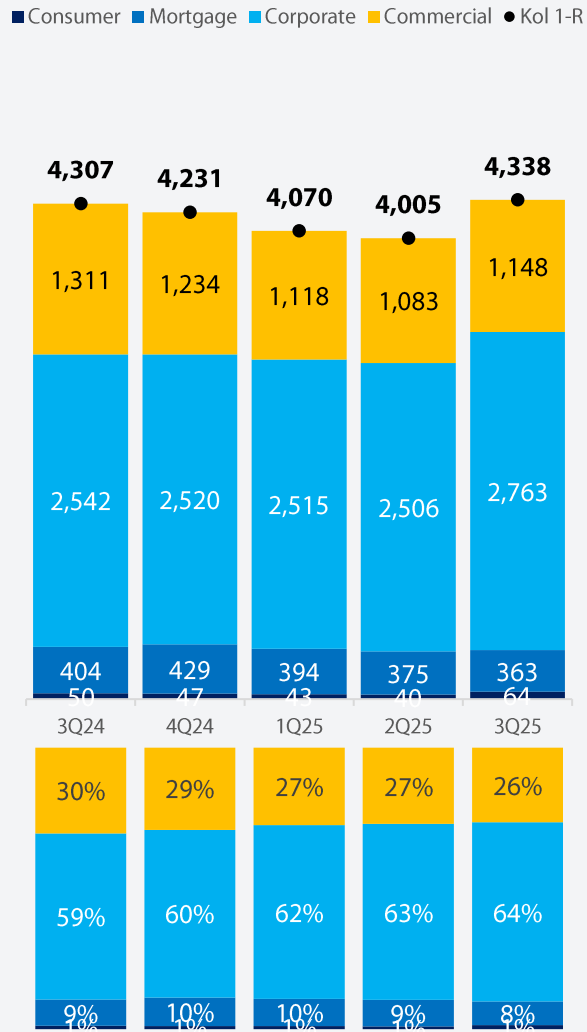
Loan at Risk



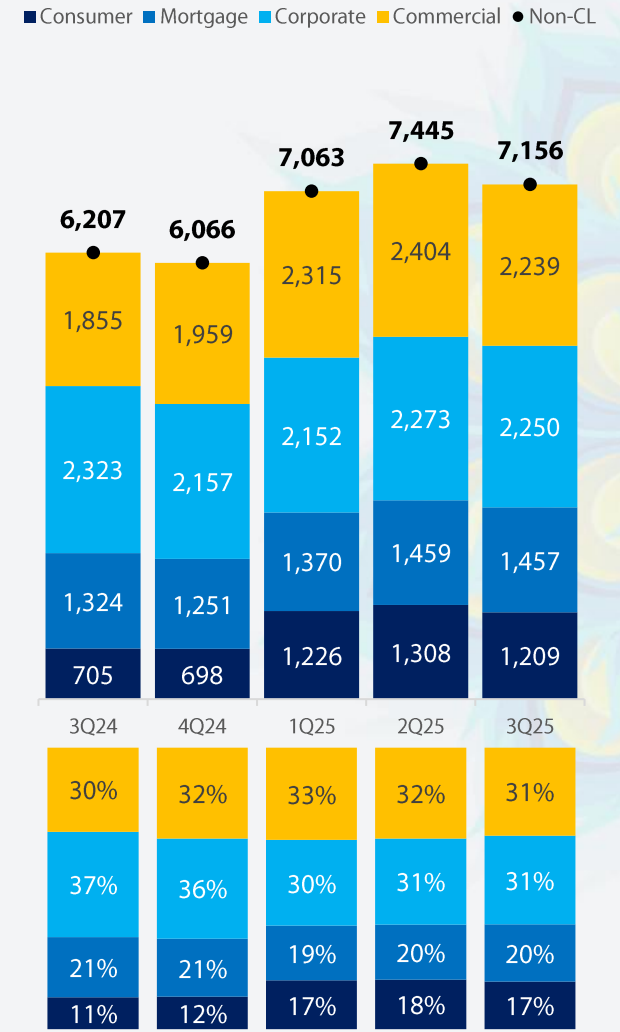
Non-Business Sectors
26.8%

Business Sectors
73.2%

Restructured Kol 1



Non-Current Loan (Kol 2-Kol 5)

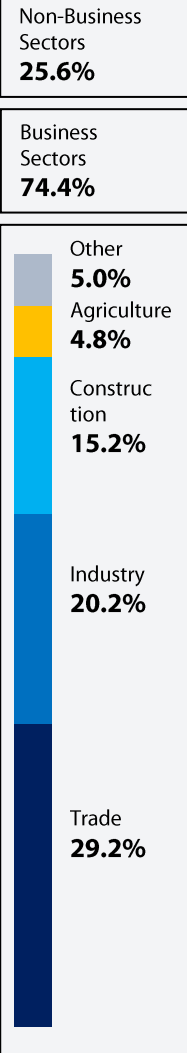
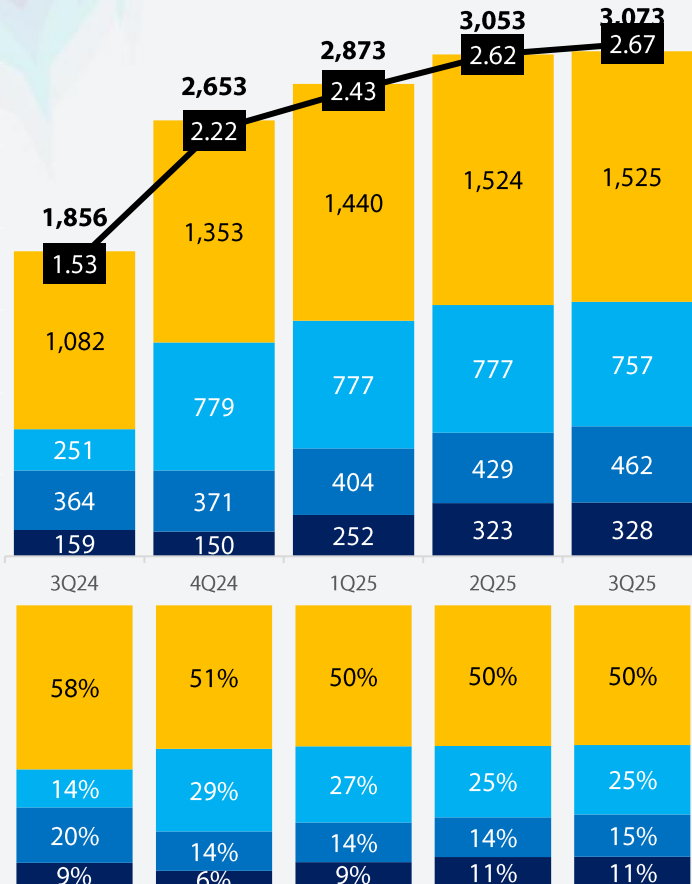


Non Performing Loan

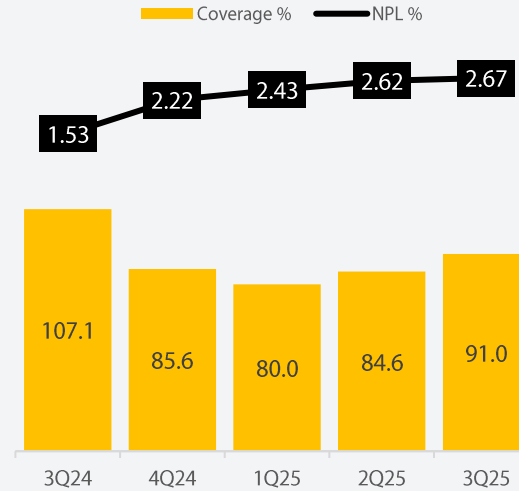
Bank Only Details

Non Performing Loan

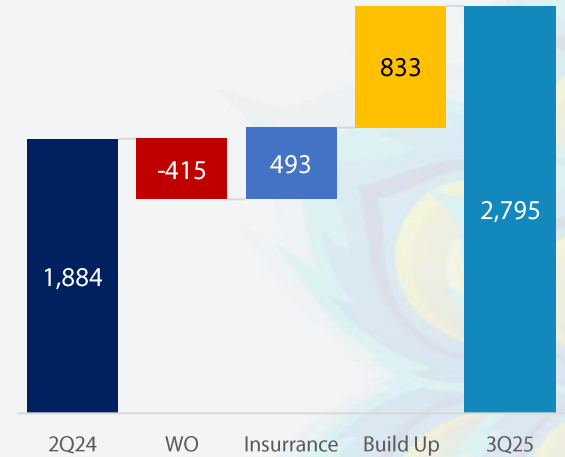
■ Consumer ■ Mortgage ■ Corporate
■ Commercial —●— NPL % ● NPL



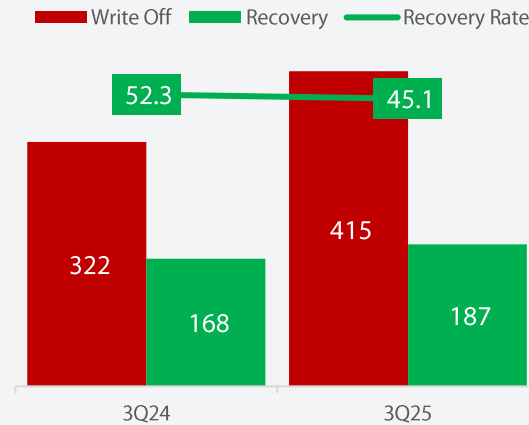
NPL & NPL Coverage (%)



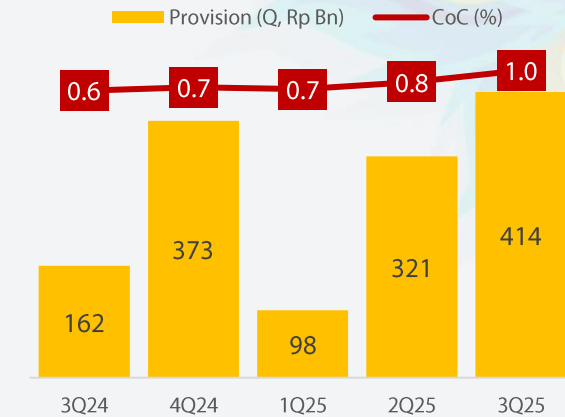
Loan Provisioning Movement (YoY)



Write Off & Recovery



Cost of Credit (CoC) Trend (%)



Loan Yield, Cost of Fund, Currency & Liquidity Trend

Bank Only Details

Loan Yield Breakdown (%)	3Q24	4Q24	1Q25	2Q25	3Q25
Loans Yield	10.3	10.3	10.3	10.4	10.4
Consumer Loan Yield	12.2	12.2	12.2	12.2	12.2
Mortgage Loan Yield	7.2	7.2	7.0	7.0	7.0
Corporate Loan Yield	6.5	6.6	6.3	6.4	6.5
Commercial Loan Yield	9.0	9.0	8.7	7.3	8.7

Cost of Fund Breakdown (%)	3Q24	4Q24	1Q25	2Q25	3Q25
Cost of Fund	4.7	4.7	4.7	4.7	4.8
Current Account	1.7	1.7	1.6	1.6	1.5
Savings Account	1.4	1.5	1.9	2.0	2.0
Time Deposit	6.2	6.2	6.3	6.2	6.2
Customers Deposit	4.2	4.3	4.3	4.2	4.3
Loans received	6.3	6.3	6.0	5.9	6.3
Interbank Liabilities	4.5	4.9	4.7	5.5	5.0
Debt Securities Issued	7.4	6.8	6.4	7.3	6.1

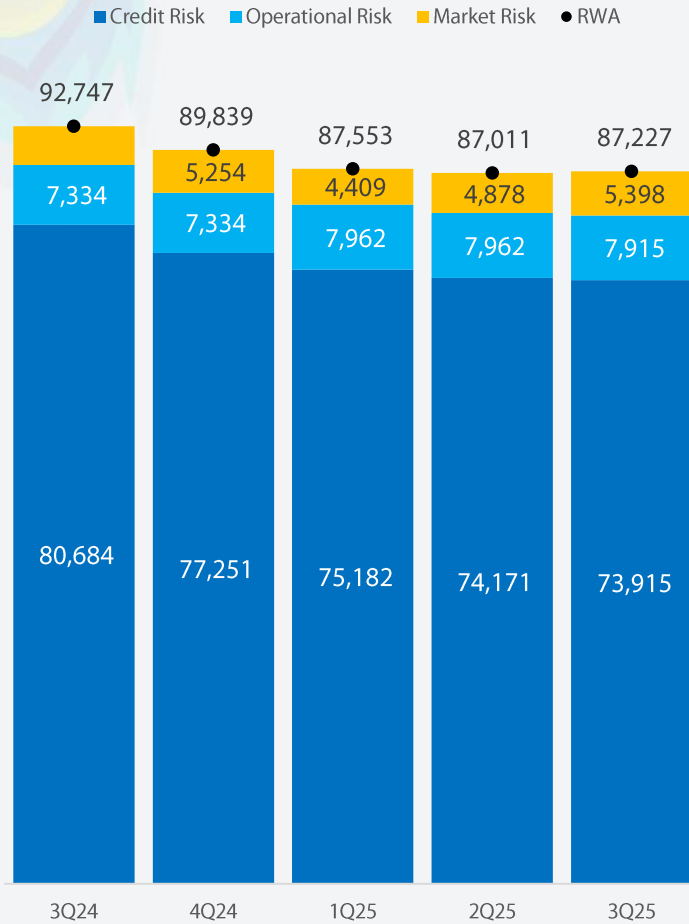
Currency (Rp bn)		3Q24	4Q24	1Q25	2Q25	3Q25
Deposits	IDR	118,276	132,084	118,859	121,659	123,169
	Forex	14,541	3,065	6,868	5,158	6,299
Loans	IDR	119,706	120,101	117,614	116,337	114,308
	Forex	625	1,381	1,870	1,910	621

Liquidity (%)	3Q24	4Q24	1Q25	2Q25	3Q25
Macroprudential Intermediation Ratio/RIM	85.8	91.0	89.4	86.9	85.0
Macroprudential Inclusive Financing Ratio/RPIM	68.5	71.22	69.5	69.0	69.2
Net Stable Funding Ratio/NSFR	103.6	104.4	101.9	104.7	106.6
Liquidity Coverage Ratio/LCR	203.9	204.6	249.8	201.0	271.7

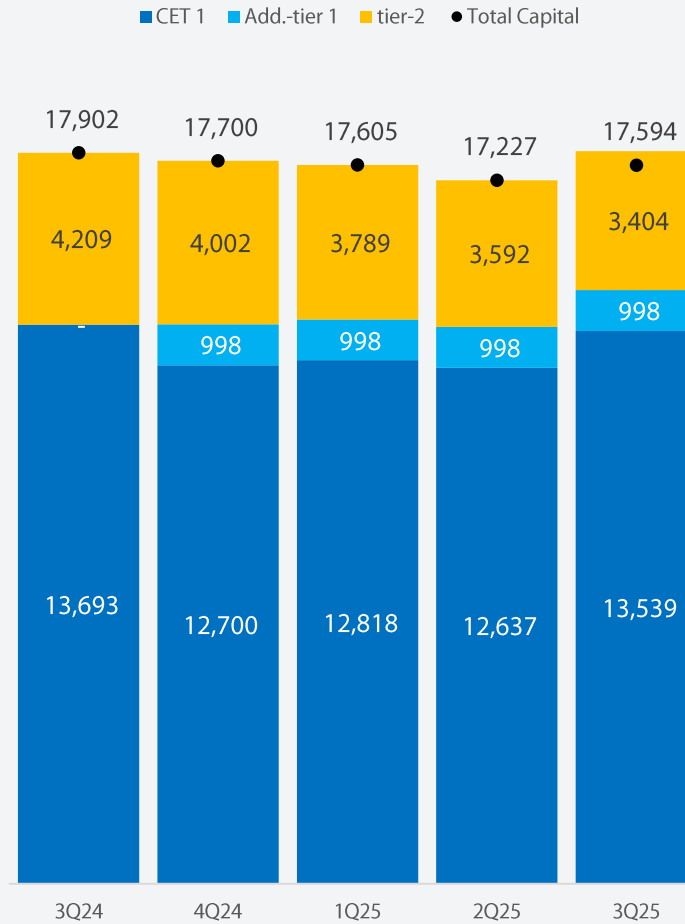
Risk Weighted Assets & Capital

Bank Only Details

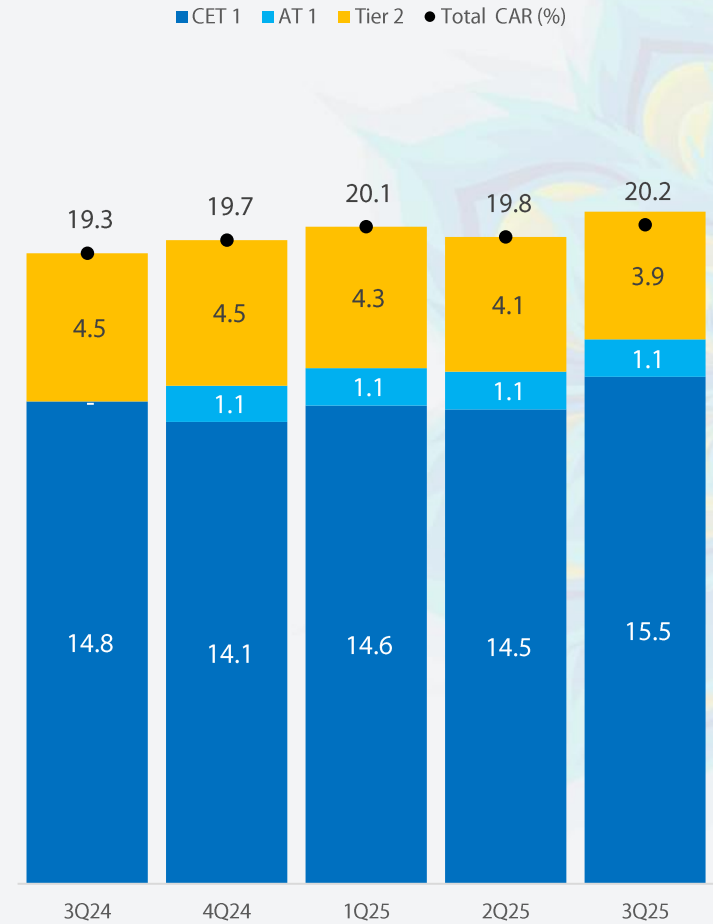
Risk Weighted Assets (Bank Only, Rp Billion)



Capital Structure (Bank Only, Rp Billion)



Capital Structure (Bank Only, %)



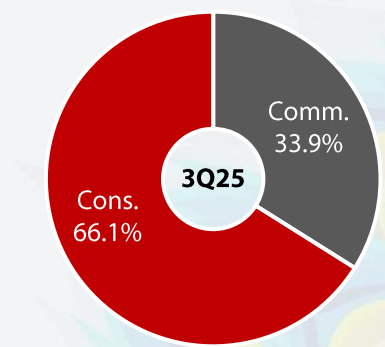
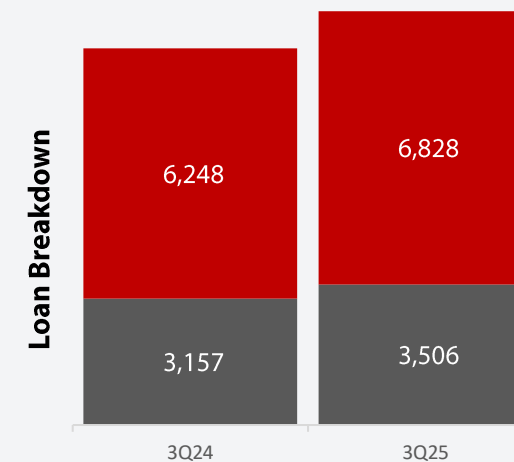


3Q-2025 Performance
Subsidiary Performances

Ownership 99.24%
Majority and
Controlling Shareholders

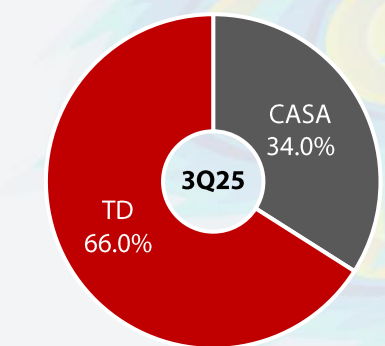
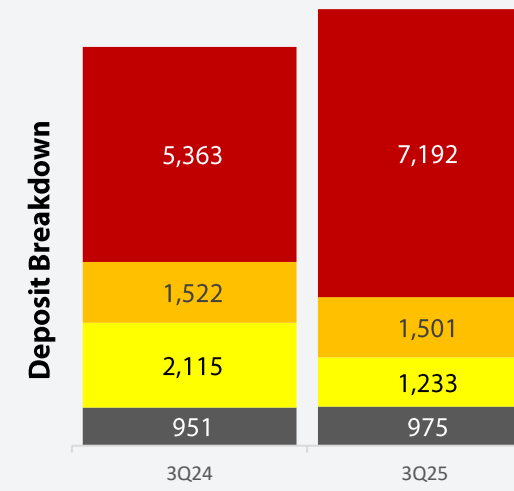
Distribution Channel & Human Capital
- 95 Office Network & 87 ATM
- 1,252 People

		3Q24	3Q25	YoY (%)	YoY (Rp)
Balance Sheet (Rp Bn)	Total Asset	14,208	15,706	+10.5	+1,498
	Total Financing	9,404	10,333	+9.9	+929
	Total Deposit	9,952	10,902	+9.5	+949
	Total Equity	1,444	1,562	+8.1	+118
Income Statement (Rp Bn)	Financing Income	7467	837	+12.1	+91
	Financing Expense	-314	-402	+27.9	-88
	Net Financing Income	432	435	+0.7	+3
	Fee Based Income	46	56	+23.6	+11
	Operating Expense	-404	-421	+4.0	-16
	PPOP	76	73	-3.4	-3
	Loan Loss Provision	-22	-29	+29.2	-6
	Net Income	44	37	-16.5	-7
Financial Ratio (%)	ROE	4.5%	3.5%	-1.0%	
	ROA	0.5%	0.4%	-0.1%	
	NPF Gross	4.56%	4.96%	+0.40%	
	FDR	93.2%	93.6%	+0.4%	
	NIM	4.7%	4.1%	-0.6%	
	BOPO	93.3%	95.0%	+1.8%	
	CAR	18.8%	21.8%	+3.0%	



YoY (%) Growth

- Consumer Loan +9.3%
- Commercial Loan +11.1%



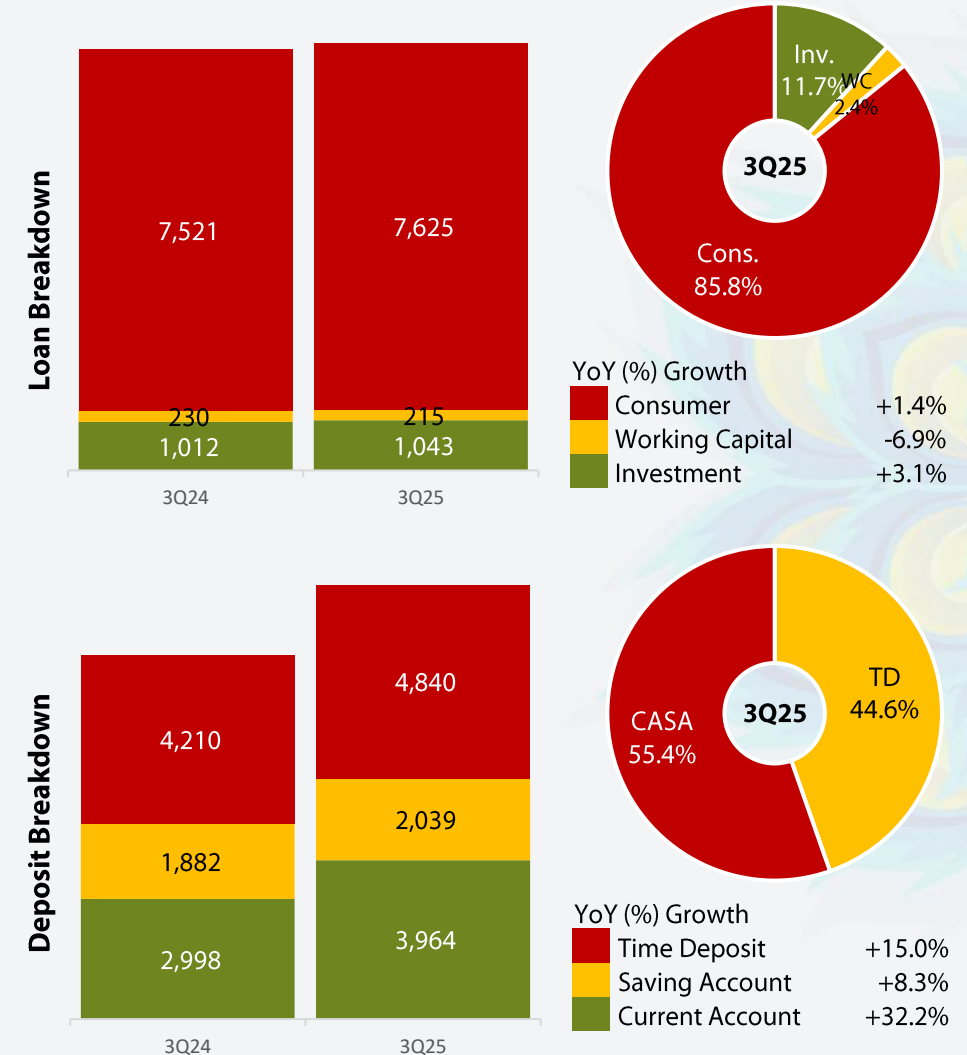
YoY (%) Growth

- Time Deposit +34.1%
- Saving Account -1.4%
- Current Account -41.7%
- Wadiah +2.5%

Ownership 7.74%
Controlling Shareholders,
Collaborate with Prov Jambi

Distribution Channel and Human Capital
- 54 Office Network & 123 ATM
- 778 People

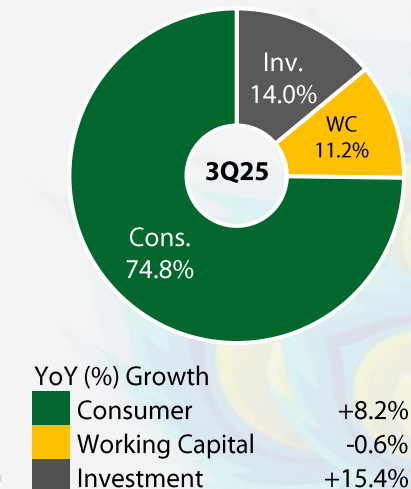
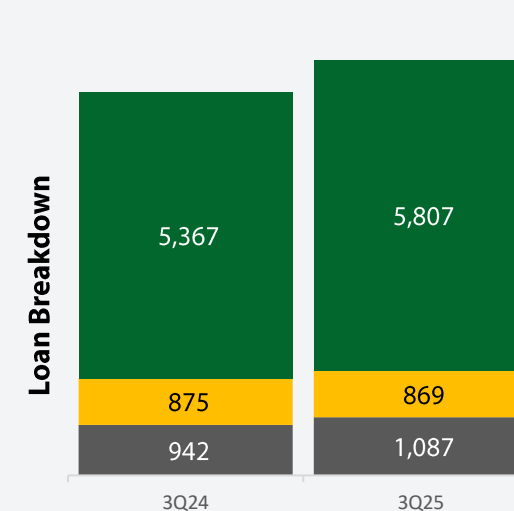
		3Q24	3Q25	YoY (%)	YoY (Rp)
Balance Sheet (Rp Bn)	Total Asset	12,587	15,158	+20.4	+2,572
	Total Loan	9,687	9,906	+2.3	+219
	Total Deposit	9,090	10,843	+19.3	+1,753
	Total Equity	2,671	3,083	+15.4	+413
Income Statement (Rp Bn)	Interest Income	1,293	1,323	+2.3	+30
	Interest Expense	-737	-720	-2.3	+17
	Net Interest Income	556	603	+8.4	+47
	Fee Based Income	69	66	-3.9	-3
	Operating Expense	-293	-315	+7.4	-22
	PPOP	338	368	+9.1	+31
	Loan Loss Provision	1	25	+3,778.3	+24
	Net Income	263	272	+3.6	+9
Financial Ratio (%)	ROE	14.8%	12.8%	-2.0%	
	ROA	3.5%	3.3%	-0.2%	
	NPL Gross	2.05%	2.22%	+0.17%	
	LDR	106.6%	91.4%	-15.2%	
	NIM	5.9%	5.9%	+0.0%	
	BOPO	65.9%	66.7%	+0.8%	
	CAR	40.5%	45.9%	+5.4%	



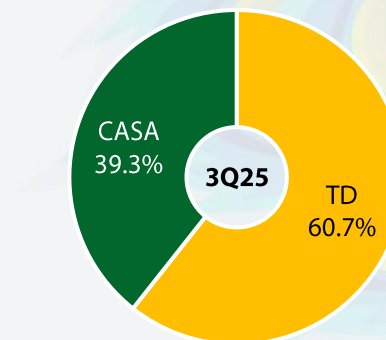
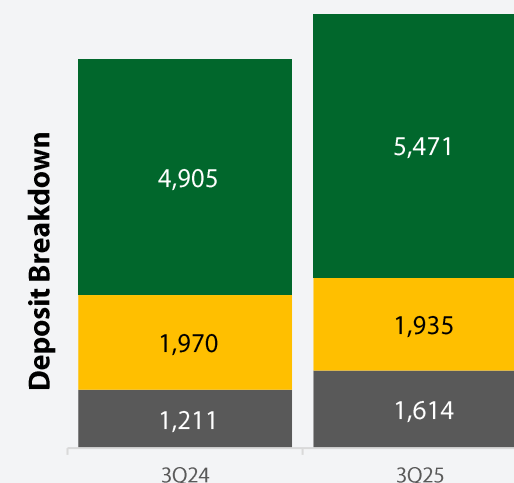
Ownership 15.48%
Controlling Shareholders,
Collaborate with Prov Bengkulu

Distribution Channel and Human Capital
- 57 Office Network & 121 ATM
- 841 People

		3Q24	3Q25	YoY (%)	YoY (Rp)
Balance Sheet (Rp Bn)	Total Asset	9,816	11,352	+15.7	+1,536
	Total Loan	7,184	7,764	+8.1	+580
	Total Deposit	8,085	9,020	+11.6	+935
	Total Equity	1,445	1,526	+5.6	+81
Income Statement (Rp Bn)	Interest Income	612	682	+11.4	+70
	Interest Expense	-247	-288	+16.5	-41
	Net Interest Income	365	394	+8.0	+29
	Fee Based Income	45	51	+14.6	+7
	Operating Expense	-316	-307	-2.9	+9
	PPOP	94	139	+47.6	+45
	Loan Loss Provision	-	-12	-	-12
	Net Income	89	102	+15.6	+14
Financial Ratio (%)	ROE	8.8%	9.7%	+0.9%	
	ROA	1.5%	1.6%	+0.1%	
	NPL Gross	1.15%	1.48%	+0.33%	
	LDR	88.9%	86.1%	-2.8%	
	NIM	5.6%	5.3%	-0.4%	
	BOPO	85.6%	82.9%	-2.7%	
	CAR	25.6%	24.1%	-1.6%	



Consumer	+8.2%
Working Capital	-0.6%
Investment	+15.4%



Time Deposit	+11.5%
Saving Account	-1.8%
Current Account	+33.3%



**PT Bank Pembangunan Daerah
Jawa Barat dan Banten, Tbk**

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