

PRESS RELEASE

COMING TO THE MIDDLE OF 2015, BANK JATIM PERFORMANCE CONTINUES TO SHOW POSITIVE TRENDS

PT Bank Pembangunan Daerah Jawa Timur Tbk (**bankjatim**) continues to show significant growth. Coming to the first half of 2015, **bankjatim** financial performance gained great performance, which appears on the credit of Rp 27.52 trillion (increased 14.40% YoY), the total assets of Rp 47.6 trillion (increased 20.83% YoY) and the acquisition of Third Party Funds of Rp 40.24 trillion (increased 22.98% YoY).

From the credit, high growth occurs on the contribution of commercial credits of Rp. 5.58 trillion, or increased 18.89% (YoY), followed by consumer credit of Rp 17.34 trillion, or increased 13.22% and SME credits of Rp. 4.61 trillion, or increased 12.54% (YoY).

From the composition, the biggest growth in commercial credit was dominated by syndicated credit with a total credit of Rp. 1.23 trillion, increased 48.48% (YoY). While in the consumer credit, the highest growth was on housing credits of 1.35 trillion, or increased 17.93% (YoY). On the MSME credit, the biggest growth was the microcredit of Rp 422 billion, or increased 678.83% (YoY).

While the contribution of giro deposits in the composition of the Third Party Funds contributed the highest number in **bankjatim** deposit growth until well into the semester early in 2015 this is equal Rp17,38 trillion, up 23.73% (YoY), followed by savings amounting Rp9,72 trillion or up 14,83% (YoY), and deposits amounted Rp13,13 trillion, up 28.71% (YoY). With such composition, CASA **bankjatim** ratio is maintained in position in May 2015 amounted to 67.37%.

Giro in the composition of Third Party Funds contributed the highest number in **bankjatim** third party fund's growth which was Rp 17,38 trillion in the early semester of 2015, or increased 23,73% (YoY), followed by savings of Rp 9,72 trillion, increased 14,83% (YoY), and deposits of Rp 13,13 trillion, increased 26.16% (YoY). This composition made **bankjatim** CASA ratio stayed in May 2014 position, which was 67,37%.

bankjatim performance growth in May 2015 was also reflected in financial ratios over the average benchmark, which was CAR of 19.92%, 3.22% for ROA, ROE of 18.11%, NIM of 6.62% and BOPO of 72.31%.

R Soeroso, the Director of **bankjatim** said that **bankjatim** is continually striving to improve its performance in order to be the best. "We will continue to be committed to improving a performance so we can achieve the business plans set in 2015, namely third party funds increased 17.13%, credits portfolio reached 20.00%, total assets increased 15.26%, and net profit rose by 19, 13%," Soeroso said.

In order to achieve these targets, then **bankjatim** is currently preparing new products to launch to support business expansion. They are including mobile banking, priority banking, mutual funds, Electronic Data Capture, bancassurance, virtual accounts, e-money, network visa, and further development of individual internet banking products, e-tax for local tax, host to host, as well as chip migration.

Besides focusing on improving IT-based products and services, **bankjatim** will also maximize the role of the pro-democratic economy by distributing more credits in productive sector to other economies businesses owner, especially in micro segment, which many still do not have access in banking.

This can be done by working with other financial institutions in East Java such as Bank of SMEs in East Java, Jamkrida and others by forming a holding company to be a financial strength in East Java, hence, the potential in East Java can be worked on together for the welfare of the community.

As a bank that has been listed at the Indonesian Stock Exchange, **bankjatim** is striving to give disclosure information and maintain the implementation of good corporate governance (GCG), by improving the quality of human resources become professionals as well as the number of network offices continuously over time. As established since 1961, **bankjatim** has 1310 service points up to May 2015 consisting of 1 head office, 43 branches, 165 sub-branches, 159 cash offices, 97 Islamic service offices, 171 payment points, 62 car cash, 6 ATM cars, 2 CDMs and 595 ATMs.

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