

## PRESS RELEASE

### SEPTEMBER 2015, THE ASSET OF BANK JATIM REACHES IDR 52 TRILLION

Surabaya, October 29<sup>th</sup>, 2015- PT Bank Pembangunan Daerah Jawa Timur Tbk or **bankjatim** continues to show its significant growth. This is reflected in its financial statements on the period of September 2015, it is seen from total assets of Rp 52.09 trillion (increased 22.01% YoY), loans of Rp 29.23 trillion (increased 12.07% YoY), the acquisition of third party funds of Rp 43.75 trillion (increased 22.55% YoY) and interest income of Rp 3.48 trillion (increased 18.60% YoY). **bankjatim** office network has reached 1332 service points.

The greatest growth contribution of credit came from growth in commercial loans of Rp. 6.59 trillion (increased 17.12% year on year), followed by consumer loans to Rp 17.94 trillion (increased 10.57% YoY) and SME loans to Rp 4.71 trillion (increased 11.12% YoY). From the composition, the biggest growth in commercial loans is dominated by the Syndicated Loan that increased 42.54% year on year, with a total of Rp 1.31 trillion. While the SME credit, recorded the biggest growth of Microcredit increased 197.66% year on year, with a total of Rp 491 billion, followed by the Pundi Kencana credit which increased 54.89% YoY, with total loans of Rp 1.16 trillion.

In the period of September 2015, giro contributed the highest rate in the growth of third party funds **bankjatim**, which amounted to Rp 19.58 trillion (increased 26.73% year on year), followed by deposit of Rp13,93 trillion (increased 22.97% YoY) and savings of Rp 10.24 trillion (increased 14.75% YoY). With this composition, **bankjatim** ratio CASA is maintained at a position of September 2015 with 68.15% (**bankjatim** ratio CASA has been consistent for more than 13 years which is above 65%).

The growth performance of **bankjatim** in September 2015 is also reflected in financial ratios over the average benchmark, which is CAR of 19.02%, ROA of 2.80%, ROE of 16.93% and NIM of 6.56%.

Based on data from Bank Indonesia and KEKR of East Java, **bankjatim** performance in the period of June 2015 compared to June 2014 was above the national banking system and Banks in East Java, which bankjatim asset grew 19.18% above the national growth of 14.14% and East Java of 13.37%. The total growth of **bankjatim** third party funds of 20.30% was above the national growth of 12.65% and 13.58% of East Java. While **bankjatim** credit growth of 13.97% was above the national growth of 10.38% and East Java of 11.08%.

In the middle of the lower growth of Indonesian economy condition, East Java Provincial Government has formulated a treatment solution, such as by moving or growing Small Micro in the primary sector through loan agreement between East Java Provincial Government with **bankjatim**.

President Director **bankjatim** R. Soeroso said that to carry out the mandate of the East Java governor, **bankjatim** has implemented a strategic business holding between the Government of East Java Province, **bankjatim**, PT Jamkrida and PERBAMIDA.

"Linkage program is a way to encourage **bankjatim** intermediary function to reach the economic perpetrators in Small Micro Enterprises (SMEs) sector which cooperates with PERBAMIDA that houses the Rural Bank in Indonesia. In this case, to ensure the debtor of Small Micro enterprises that is feasible but not bankable will be covered by Jamkrida as a guarantor of loans that will be relatively safe" explains R. Soeroso.

Linkage program is one of **bankjatim** strengths that has been implemented for more than 5 years with 0% NPL, while microcredit **bankjatim** has been running for 2 years with the NPL of 0.12%. **bankjatim** has also distributed multipurpose loans for more than 15 years with less than 1% NPL. In addition, **bankjatim** has sought to facilitate and support the Government's program, one of them is by issuing SiUMI product (Small Micro Cycle) to help small micro businesses in obtaining a business license and be able to support transactions and access to banking services by launching multifunction products SiUMI. In addition to functioning as a business license for small and micro businesses, SiUMI can also serve as an ATM card and can be used to access to capital for businesses of small scale through working capital loan or investment in **bankjatim**.

#### **Public Shareholders of Bank Jatim.**

**bankjatim** has conducted an Initial Public Offering in 2012. In the period of September 2015, the composition of **bankjatim** shares traded on the Indonesia Stock Exchange owned by 70.52% foreign institutional investors are (from 23 countries) and 29.48% domestic investors, it shows **bankjatim** stocks are worth collecting.

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