

PRESS RELEASE

COMING TO THE MIDDLE OF THE YEAR, BANK JATIM CONTINUES TO GIVE ITS BEST PERFORMANCE

Jakarta - July 29th, 2015, PT Bank Pembangunan Daerah Jawa Timur Tbk or **bankjatim** continued to show the best performance. This was reflected in the performance of June 2015 which showed the growth of financial indicators compared to the same period a year earlier (YoY), which were:

1. Total assets of Rp 50.23 trillion, increased 19.18% (YoY);
2. Third party funds of Rp 42.68 trillion, increased 20.30% (YoY);
3. Loans amounting of Rp 28.29 trillion, increased 13.97% (YoY);
4. Interest Income of Rp 2.22 trillion increased 17.25% (YOY).

Third Party Fund Growth **bankjatim** is still dominated by Giro the highest contributor of Rp 20.12 trillion, increased 21.45% (YoY), followed by deposits of Rp13,44 trillion, increased 24.02% (YoY) and Savings of Rp 9.13 trillion, increased 12.94% (YoY). With such composition, **bankjatim** ratio CASA is maintained in June 2015 position of 68.52%. It shows that **bankjatim** manages inexpensive funds in the third party funds.

As for credits portfolio, **bankjatim** continued to show growth, the highest credit growth came from commercial credits which rose 20.03% (YoY) which was Rp 6.024 trillion, followed by consumer credits which rose 12.67% which was Rp 17.57 trillion and SME loans which rose by 11.58%, which was Rp 4.69 trillion.

bankjatim managing director R. Soeroso stated that **bankjatim** will continue to strive to provide the best performance and deliver **bankjatim** not only as a Regional Bank champion, but more than that, which is able to contribute more to the economic progress or local development by providing a wide range of technology-based products and services which are innovative, accessible, and able to meet all customers' needs of.

In the effort to contribute to the local economic development has been mandated by the Governor of East Java, **bankjatim** currently focuses more to empower businesses in the SME segment, through pundi kencana credits, micro-credit and the linkage program with BPR that is aimed to make those small and medium-sized enterprises independent and strong economically to become the mover of regional growth and development.

Various strategies have been prepared by **bankjatim** in 2015 which are the management of Human Resources, the handling of non-performing credits, improving the quality of branch office performance, the achievement of third party funds as well as improving credit quality. As the Islamic unit work program of **bankjatim**, cooperation with two (2) institutions under the auspices of Nahdlatul Ulama, the Institute of Education (LP) Ma'Arif Nahdlatul Ulama Malang and Pasuruan Sidogiri BMT UGT is implemented in the near future.

The implementation of cooperation will be realized in the form of financing facilities, banking financial services, banking education and other Islamic banking services that can be provided by Islamic units.

Besides, **bankjatim** also continues to strengthen the network to the most remote areas by increasing the number of service points. Up to June 2015 the number of **bankjatim** network has reached 1315 service points (consisting of 1 head office, 43 branch offices, 165 sub-branch, 160 cash offices, 97 Islamic service offices, 172 payment points, 65 Car Cash, 6 ATM cars, 604 ATMs and 2 CDMs).

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