

## PRESS RELEASE

### INCREASING THE ACCESS TO SMES PERFORMERS, BANK JATIM SIGNED MOU PERBAMIDA

Jakarta, August 14, 2015 - PT Bank Pembangunan Daerah Jawa Timur Tbk (**bankjatim**) continued to show its seriousness to develop the micro small and medium enterprises (SMEs). After some time ago agreed signing the memorandum of understanding (MoU) with BPR Jatim related partnership in credit distribution to financial institutions (KKLK), this time **bankjatim** is back doing the same thing with larger institutions.

Located in Asbanda Building, Jl. MT. Haryono Kav. 23 South Jakarta (14/8), **bankjatim** and the Association of Rural Credit Banks owned by Indonesian local banks (Perhimpunan Bank Perkreditan Rakyat Milik Pemerintah Daerah Se Indonesia/ PERBAMIDA) agreed to hold the signing of a Memorandum of Understanding (MoU) concerning the provision of credit facilities to Community Credit Banks (Bank Perkreditan Rakyat/ BPR).

As it is known, the Linkage Program is one way to encourage banks functioning to reach the economic actors in the Micro, Small and Medium Enterprises (SMEs) in collaboration with BPR.

As a bank that has made the linkage program since 2011, **bankjatim** until today has worked at least with 69 BPR with total loans disbursed by July 31, 2015 was Rp 327.74 billion or an average of every BPR obtained credit linkage program of **bankjatim** by IDR 4.75 billion and the NPL 0%.

With the agreement between bankjatim and Perbamida then this becomes the first step for bankjatim to develop a linkage loans program to members PERBAMIDA scattered across Indonesia with a total amount to 385 BPR.

This MoU signing directly carried out by the Director of bankjatim, R Soeroso and the daily chairman of the PEBAMIDA, Nazirwan Delamat and also attended by Eko Asbanda Budiwiyono.

President Director **bankjatim** R. Soeroso said Linkage program is beneficial cooperation between Bank and BPR with the end goal is to multiply and facilitate access to financing for SMEs, in the end, it will have an impact on the improvement of the community and local economy.

"Linkage program is an interface between the Bank and SMEs that cannot be reached by commercial banks but can be reached by BPR, with the signing of the MoU in the Linkage program, we expect further improvement of relationship between **bankjatim** and BPRs incorporated in PERBAMIDA to empower SMEs that are scattered throughout the area" Soeroso said.

Soeroso added as a trusted bank in lending full linkage program to BPRs incorporated in PERBAMIDA, **bankjatim** will be ready to transfer knowledge to other BPD to be able to carry out similar cooperation related to SMEs financing through linkage program with BPR.

By the signing of this MoU, **bankjatim** expected that more SMEs are financed, so that the economy is expected to be better in the future. This is in line with one of **bankjatim** mission is to encourage local economic growth and to help develop small and medium enterprises.

### **About bankjatim**

Established since 1961, **bankjatim** until July 2014 has a network of 1320 service points consisting of 1 head office, 40 conventional branches, 5 Islamic branch offices, 158 conventional sub-branches, 5 Islamic branch offices, 161 cash offices, 172 payment points, 65 car cash / counter, 6 car cash + ATM, 2 ADMs, and 97 office channeling.

### **PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk**

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