

PRESS RELEASE

Maximizing Loan Disturbution, Bank Jatim reunited with Perum Jamkrindo

As a stage to increase company performance in early 2016 especially in Loan Disturbution, **bank jatim** is strongly cooperating with some insurance companies as their deposit guarantee agency (DGA. This cooperation starts by signing the MoU WITH Perum Jamkrindo in JW Marriot Hotel Surabaya (22/01).

There are 5 MoU between **bank jatim** and Perum Jamkrindo; Consumtive Loan Insurance, Micro and Small Loan Insurance, Guarantee Bank Insurance, Working Capital Loan Keppres Scheme Insurance, and Working Capital Standby Loan Insurance.

The MoU was signed by the authorized Directors from both companies, from **bankjatim**, The Head Director R.Soeroso and The Agribusiness and Sharia Tony Sudjiaryanto, and from Perum Jamkrindo, The Head Director Diding S. Anwar and The General Company Director Bakti Prasetyo.

According to the financial report period December 2015 (audited), **bankjatim** loan Disturbution shows good and growth performance if compared to the same period last year (Year on Year / YoY) which around Rp 28.41 Trillion or up around 8.46% YoY.

The highest growth contribution of the loan Disturbution is Commercial Loan which increase 10.00% (YoY) or Rp 5.70 Trillion, and then Consumer Loan which increase 8.83% (YoY) or Ro 18.19 Trillion, and UMKM Loan which increase 5, 21% or Rp 4.53 Trillion. For rake-off, since December 2015 **bank jatim** paid rake-off to Jamkrindo for Rp 28.03 Billion to guarantee 18.422 customers.

In addition to loan Disturbution which shown good performance, during 2015 **bank jatim** able to show off as a good performance and reputation company. It can be seen from

their total asset which approximately Rp 42.80 Trillion (up around 12.65% YoY), Third party fund income approximately Rp 34.26 Trillion (up around 13.19 % YoY).

Bank jatim financial ratio per December 2015 consist of Return on Equity (ROE) 16.11%, Nett Interest Margin (NIM) 6.41%, Return of Asset (ROA) 2.67%, and also Loan to Deposit Ratio (LDR) 82.92%.

Bank Jatim stays reinforcing their network to reach rural area by increasing the service location. Until December 2015, the total network owned by **bankjatim** is 1.425 spots, those are; 1 Headquarter, 45 Branch offices, 165 Conventional Supporting Branch Offices, 185 Cash Offices, 97 Sharia Service Offices, 171 Payment points, 65 Cash Outlets, 6 ATM mobile cash, 688 ATM, and 2 CDM.

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