

PRESS RELEASE

BANK JATIM GAINED GRATIFYING YEAR-END ACHIEVEMENT (UNAUDITED DECEMBER 2014 PERFORMANCE)

Surabaya – February 2nd, 2015

Today, banking industry in national scale showed fairly good performance despite the tight running liquidity with the average total assets reached 15,45% higher (YoY), credits grew 12,76% (Yoy) and Third Party Funds 13.93% (YoY) and net profit grew 5,74% (YoY) (BI, Oct 2014)

Banking industry in East Java grew higher rather than national banking that showed the growth of Third Party Funds that rose 18,46 % (YoY) and total credits rose 16,14 % (YoY).

From 109 banks in Indonesia, PT Bank Pembangunan Daerah Jawa Timur Tbk or **bankjatim** gained a higher rank. In this case, **bankjatim** was number 22-ranked for total assets (rank-up 2 numbers), number 23-ranked for total credit (rank-up 1 number), and number 19-ranked for The Third Party Funds (rank-up 2 numbers) (BI, Sept 2014).

bankjatim owned a gratifying achievement with the highest net profit performance compared to others Regional Development Bank of Indonesia (Bank Pembangunan Daerah) (BI, Okt 2014). While **bankjatim** was in the 4th rank for Third Party Funds and was in the 5th rank for credits and assets.

Closing the year of 2014, **bankjatim** gained a satisfying achievement. **bankjatim** financial statements on December 2014 (unaudited) recorded profit before tax of Rp. 1,38 trillion or increased of 19,65% compared to previous period, December 2013 (YoY). **bankjatim** performance on December 2014 (unaudited) was :

1. Total assets of Rp 38,04 trillion or improved 15,11% (YoY);
2. Third Party Funds of Rp 30,27 trillion or improved 16,48% (YoY);
3. Credits Distribution of Rp26,19 trillion or improved 18,61% (YoY);
4. Net profit of Rp958,14 million or improved 16,23% (YoY).

The acquisition of the Third Party Funds was Rp 30,27 trillion or grew 16,48% which were contributed to:

1. Giro for Rp11,65 trillion, improved 16.85% (YoY);
2. Savings for Rp10,99 trillion, improved 10.25% (YoY);
3. Deposits of Rp7,63 trillion, improved 26.14% (YoY).

With the composition of the Third Party Funds were dominated by giro and savings, generating **bankjatim** CASA ratio locked in the position in December 2014 of 74.80%.

Credits distribution of Rp26,19 trillion, improved 18.61% (YoY) came from these contributions :

Productive Credits.

1. Pundi Kencana Credits (Kredit Pundi Kencana) grew 55.22% (YoY);
2. Sindikasi Credits (Kredit Sindikasi) grew 44.59% (YoY).

Consumer Credits.

1. Mortgage credits (KPR credits) grew 26.71% (YoY);
2. Multipurpose credits (Kredit multiguna) grew 19.20% (YoY).

In the composition of credits, **bankjatim** outstanding microcredit took a portion of Rp264,08 billion, with NPL ratio of 0.00%. Through the development, **bankjatim** would focus on micro units that are now spread over 8 **bankjatim** branches in Surabaya, Sidoarjo, Madiun, Mojokerto, Kediri, Gresik, Malang and Jember and would add 56 units in 2015.

bankjatim performance was reflected as well in the financial ratios :

1. CAR of 21.65% (benchmark average > 15%);
2. ROA of 3.53% (benchmark average > 1.25%);
3. ROE of 19.35% (benchmark average > 15%);
4. NIM of 7.14% (benchmark average > 5%);
5. BOPO of 69.14% (benchmark average <94%);

As an addition to the excellent financial performance and ratio, the improving credit quality or the decreasing of NPLs from 3.44% to 3.06% is another achievement of **bankjatim** in 2014 by billing strategies mechanism and coordination related to insurance claims.

As a strategy to support business operations, bankjatim has added 219 networks in 2014 within a year. Hence, the number of bankjatim's operational networks was as much as 1291 points of service until December 2014. It comprised of 1 head office, 41 branch offices, 2 Islamic branch offices, 145 sub-branch offices, 3 Islamic branch offices, 165 cash offices, 97 Islamic service offices, 167 payment points, 62 car cash, 6 ATM cars, 2 CDM and 595 ATMs.

In 2014, bankjatim has developed a range of products and services at an advances level including: bankjatim 3366 SMS Banking with more varied features, Flazz bankjatim cards, and the launching of the dealing room. In 2015, the product and services developments would continue to grow, including: internet banking, mobile banking, priority banking and so on.

Hadi Sukrianto, the President Director of **bankjatim** said that the good performance of **bankjatim** during 2014 was the evidence that **bankjatim** continued to grow and was ready to give the best performance.

PT BANK PEMBANGUNAN DAERAH JAWA TIMUR Tbk

Jl. Basuki Rahmat 98-104 Surabaya

CORPORATE SECRETARY

E: corsec@bankjatim.co.id

T: (031) 5310090-99 ext 471

F: (031) 5310838