



PEFINDO CREDIT RATING INDONESIA

PRESS RELEASE

July 8, 2013

Bank Sumsel Babel's rating assigned at "idA-"

PEFINDO assigned its "idA-" rating of PT Bank Pembangunan Daerah Sumatera Selatan dan Bangka Belitung (Bank Sumsel Babel or the Bank). Outlook for the corporate rating is "stable". The rating reflects strong market position in captive market and strong liquidity profile. However, the rating is constrained by the Bank's weak asset quality profile from corporate segment and intense competition in its region.

Bank Sumsel Babel was established in 1962 as a regional development bank (Bank Pembangunan Daerah or BPD). The Bank offers complete banking services including corporate, commercial, consumer, micro/retail, and sharia. As of Dec. 31, 2012, the Bank was 32.5% owned by Province Regional Government of South Sumatera, 4.4% by Province Regional Government of Bangka Belitung, 9.8% by Municipal Regional Government of South Sumatera and Bangka Belitung, 46.9% by Regency Regional Government of South Sumatera and Bangka Belitung, and the remaining 6.3% shares by Bank Sumsel Babel's Employees Cooperative.

Rating Period: June 14, 2013 – June 1, 2014

Contact Analyst: Putri Amanda & Hendro Utomo

putri.amanda@pefindo.co.id & hendro.utomo@pefindo.co.id

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Phone : (62-21) 7278 2380

Fax : (62-21) 7278 2371

PEFINDO Website: <http://www.pefindo.com>