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Press Release

## **UOB Indonesia Books Rp53.75T in Loan in Q1 of 2014**

*Stay focused on customers' business development*

**JAKARTA, 6 June 2014** – PT Bank UOB Indonesia (UOB Indonesia) today announced an increase in its credit figure to Rp53.75 trillion as of 31 March 2014, up from Rp52.22 trillion, a figure recorded at the end of 2013.

Through a prudent approach, UOB Indonesia continues to strive to support wholesale banking customers amidst Indonesia's slowing economic growth<sup>1</sup>.

As a result, credit growth became the largest contribution to the growth of UOB Bank assets, which are currently valued at a total of Rp72.52 trillion, up from a total of Rp71.38 in the previous quarter. UOB Bank's loan portfolio has been the main factor in the growth of UOB Bank's assets over the last five years<sup>2</sup>.

UOB Indonesia continued to strengthen its liquidity and funding capacity in the form of deposits amounting to Rp55.84 trillion as of 31 March 2014, an increase of 13 percent from the previous quarter.

UOB Indonesia's loan-to-deposit ratio as of 31 March 2014 was classified as healthy which was at 96.2 percent.

The Bank's assets in the first quarter of 2014 (1Q14) were also quite good with a non-performing loan ratio of 1.76 percent, far below central bank Bank Indonesia regulation of 5 percent. Bank UOB's capital adequacy ratio was recorded at 15.81 percent, far above the minimum requirement for policy providers of 8 percent.

As a form of proactive capital management, Bank UOB divides its funding through the issuance of subordinated bonds worth Rp1 trillion in 2014, thereby continuing to develop a long-term capital structure.

### **Profit in the first quarter of 2014**

Net interest income reached Rp692.47 billion in 1Q14, an increase of 13 percent from

Rp614.77 billion recorded in 1Q13. This achievement offset a decrease in fees and commissions of Rp247.69 billion, which was lower than the Rp320.97 billion gained in the previous quarter.

The Bank managed to book Rp165.65 billion in net profit in 1Q14.

### **CEO statement**

Armand B. Arief, President Director of UOB Indonesia, said, "We will continue to move forward in facing every challenge while continuing to monitor developments in the country's market. We are focused on maintaining a strong balance sheet through a sustainable, disciplined approach to continue to spur growth. This helps us to continue supporting our customers through various economic cycles, seizing new opportunities at the right time, and increasing the profits of our shareholders. "

- Ends -

<sup>1</sup> Based on data from Bank Indonesia, Indonesia's economy expanded by 5.21% in the first quarter of 2014, slower than the 5.7% recorded in the fourth quarter of 2014.

<sup>2</sup> Over the past five years, UOB Indonesia has successively recorded stable asset growth - 2009: Rp33.44 trillion; 2010: Rp38.30 trillion; 2011: Rp55.24 trillion; 2012: Rp59.37 trillion; and 2013: Rp71.38 trillion.

### **About UOB Indonesia**

Founded in 1965 in Jakarta, PT Bank UOB Indonesia is one of the leading banks in Indonesia. UOB Indonesia has a service network of 209 branch offices, 191 UOB ATMs, spread across 35 cities in 18 provinces in Indonesia. UOB Indonesia banking services can also be accessed through the UOB Group network, ATM Prima and ATM Bersama networks, as well as the Visa ATM network.

UOB Indonesia is known as a bank with a business focus on serving small and medium enterprises and has a strong service base to retail customers, including developing a corporate banking business that offers treasury products and other services for businesses. UOB Indonesia is rated AAA (idn) from Fitch Ratings Indonesia.

#### **PT Bank UOB Indonesia**

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