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Press Release

UOB Indonesia Records Net Profit Increase of 40% in 2012

Jakarta, 3 April 2013 - For the period that ended on 31 December 2012, PT Bank UOB Indonesia ("UOB Indonesia") managed to book a net profit of Rp1.11 trillion or an increase of 40% (year on year) from Rp793.56 billion in December 2011. This increase was derived from UOB Indonesia's net interest income growth of 21.74% valued at Rp2.55 trillion as of 31 December 2012 compared to Rp2.09 trillion as of 31 December 2011. Operating income other than interest also increased by 17% (year on year).

This positive financial performance underscores UOB Indonesia's commitment to a disciplined approach to achieving growth by focusing on targeted segments and risk-controlled income in order to build a stronger balance sheet, more diversified income and deeper relationships with customers.

UOB Indonesia's loan portfolio as of 31 December 2012 was recorded at Rp44.98 trillion or an increase by 14.28% from Rp39.36 trillion at the end of 2011. The gross non-performing loan (NPL) ratio as of 31 December 2012 was recorded at 1.81%, still far below the central bank Bank Indonesia (BI) maximum requirement of 5%.

In the meantime, to balance the credit growth, UOB Indonesia's Third-Party Funds (DPK) also recorded an increase. On 31 December 2012, the total amount of the Third-Party Fund was recorded at Rp46.54 trillion, an increase of 8.47% compared to that in December 2011. The increase in Third Party Funds by the end of 2012 mainly came from an increase in time deposits by Rp3.13 trillion (10.34%). UOB Indonesia's Loan to Deposit Ratio (LDR) was recorded at 96.64% as of 31 December 2012, strengthening the intermediary role of the Bank as a source of economic financing.

"Achievement of UOB Indonesia's financial performance cannot be separated from the support of customers and all UOB staff and stakeholders in business activities throughout 2012. In the future, UOB Indonesia's management is committed to always getting better in providing products, services and infrastructure in accordance with market developments and customer needs, " said President Director of UOB Indonesia Armand B. Arief.

UOB Indonesia's financial performance that continues to improve is also reflected in its financial ratios. As of Monday, 31 December 2012, UOB Indonesia's financial ratios were well maintained, such as an ROA (Return on Assets) ratio of 2.60%, ROE (Return on Equity) of 14.97% and NIM (Net Interest Margin) of 5.07%. Meanwhile, UOB Indonesia's capital adequacy ratio (CAR) was recorded at 16.77%, still far above Bank Indonesia's minimum requirement of 8%.

About UOB Indonesia

Established in 1956 in Jakarta, PT Bank UOB Indonesia is one of the leading banks in Indonesia. PT Bank UOB Indonesia has a service network of 213 branch offices, 178 UOB ATMs, regional access in 19 countries and more than 94,621 ATMs connected through the ATM Prima and ATM Bersama networks in addition to more than 1.8 million ATMs connected through the Visa network throughout world.

Since 19 May 2011, the Bank officially changed its name to PT Bank UOB Indonesia from the previous name of PT Bank UOB Buana. PT Bank UOB Indonesia is widely known as a bank with a business focus on serving small and medium enterprises and has a strong service base to retail customers. PT Bank UOB Indonesia is also developing a corporate banking business that offers treasury products and other services for businesses.

The performance of PT Bank UOB Indonesia has received recognition with several awards received from various independent institutions. In 2012, the Bank received several awards, including the award for Very Good financial performance in 2011 and the Platinum Award for Excellent financial performance for 11 consecutive years from 2001-2011, both from the business magazine Infobank. Recently, PT Bank UOB Indonesia also won third place in Non-Listed Private Finance from the Annual Report Award as well as the gold Indonesia Brand Champion award for the categories: Conventional Banks (assets under Rp75 Trillion) from The Markeeters and MarkPlus Insight magazine. The Asset Magazine has confirmed UOB Indonesia's position as Best Service Provider, Trade Finance and Best Solutions, Structured Trade Finance through The Asset Triple A Transaction Banking Awards 2013.

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