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## Press Release

### **UOB INDONESIA RECORDS CREDIT GROWTH OF 36.66%**

**Jakarta, 28 July 2011** - In the first semester of 2011 performance report, PT Bank UOB Indonesia (UOB Indonesia) recorded a total asset growth of 29.03% reaching Rp43.99 trillion in June 2011 compared to Rp34.10 trillion in the same period in 2010. The growth is mainly sustained by growth in the loan portfolio and third-party funds.

Director of UOB Indonesia, Safrullah Hadi Saleh said that, "UOB Indonesia's credit portfolio has increased quite significantly, amounting to Rp9.08 trillion or 36.66% from Rp24.76 trillion in June 2010 to Rp33.84 trillion in June 2011."

UOB Indonesia's loan portfolio is mainly supported by lending to the commercial and corporate sectors which control 87.03% of the Bank's total loan portfolio. This credit growth has always been achieved while ensuring prudential principles. This is evidenced by the increase in the Bank's loan portfolio which was not followed by an increase in NPLs. In fact, the Bank's gross NPL ratio dropped to 2.02% in June 2011 compared to 2.59% in June 2010.

UOB Indonesia's third-party funds in the first semester of 2011 were recorded at Rp33.28 trillion, a significant increase compared to the first period of the previous year amounting to Rp24.13 trillion. This increase was mainly contributed by the growth in Time Deposits and Savings amounting to Rp6.40 trillion and Rp2.91 trillion respectively. The Bank's LDR was recorded at 101.67%. This was mainly because the increase in the loan portfolio had not been matched by the increase in third party funds.

The Bank continued its efforts to increase its low-cost fund portfolio by launching its flagship product "Giro UOB" in June this year. UOB current account is a current account product that provides 3 benefits to customers at once, namely a very classy direct gift, free unlimited transaction fees and competitive interest rates. This product that emphasizes the convenience of banking transactions while providing benefits for customers is expected to help increase the Bank's current account portfolio in the future.

In line with the growth in the loan portfolio, the Bank's net interest income also increased by 6.01% to Rp999.21 billion as of 30 June 2011 from Rp942.55 billion as of 30 June 2010. The increase in net interest income shows the Bank's efforts to continue to provide competitive interest rates for its customers.

UOB Indonesia consistently has good financial ratios such as the capital adequacy ratio (CAR) as of June 30, 2011 at 19.27%,

profitability ratios such as ROA of 2.55% and ROE of 11.81 while the NIM ratio was recorded at 5.57%

In accordance with the Statement of Financial Accounting Standards Number 38 "Accounting for Restructuring of Entities Under Common Control", the Bank's financial statements as of 30 June 2011 are presented as if UOB Indonesia had merged with the ex. UOB Indonesia since the beginning of the period presented.

UOB Indonesia's performance has received recognition and various awards from independent parties. Throughout 2011, several awards were obtained including the title Very Good for financial performance in 2010 and the Platinum Award for Excellent Financial Performance for 10 consecutive years, namely 2001-2010, both from Infobank Magazine and the ABFI Banking Award for Best Performance Banking 2011. Private and Intermediate Category from Tempo Media Group and ABFI Institute Perbanas.

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### **About UOB Indonesia**

Established in Jakarta in 1956, PT Bank UOB Indonesia is one of the leading banks in Indonesia with a service network of 213 offices and 132 ATMs spread across 30 cities in 18 provinces throughout Indonesia.

Effective on 19 May 2011, the Bank officially changed its name from PT Bank UOB Buana to PT Bank UOB Indonesia.

UOB Indonesia has been recognized as a bank with a focus on small and medium enterprises and has strength in the number of retail customers. UOB Indonesia is also currently developing corporate banking business and offers a range of treasury products and services to its customers.

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