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## **Press Release**

### **UOB Indonesia Disbursed Rp45T of Credit in Q1 of 2013**

Jakarta, 30 May 2013 - PT Bank UOB Indonesia (UOBI) announced today that up to the first quarter of 2013 which ended on 31 March 2013, the Bank succeeded in realizing credit disbursement of Rp44.76 trillion, growing 10.60% compared to Rp40.47 trillion in the first quarter of 2012.

"UOBI's credit growth has boosted several of the company's financial ratios during the first 3 months of 2013," said UOBI President Director, Armand B. Arief.

Return on Assets (ROA) ratio was recorded at 2.39%, while Return on Equity (ROE) was 14.91% and Net Interest Margin (NIM) was 4.56%.

The company's financial balance until March 2013 recorded a net profit after tax for the current year of Rp306.48 billion, mainly derived from interest income.

"On the balance sheet side, in the first quarter of this year, the Bank focused on liquidity management. Meanwhile, from the corporate side, the Bank is also completing final preparations for revamping the Core Banking system as part of improvement of infrastructure and information technology," said Armand.

Armand added that after the renewal of the Core Banking system in July this year, the Bank will have a better platform to support the Bank's business strategies and initiatives to further enhance the loan disbursement plan in the second half of this year, while maintaining the quality of the loan portfolio with discipline in implementing the precautionary principle.

The gross non-performing loan (NPL) ratio was recorded at 1.71%, still far below Bank Indonesia's maximum requirement of 5%, while the UOBI's Loan to Deposit Ratio (LDR) was recorded at 91.48% as of 31 March 2012, reinforcing the Bank's intermediary role as a source of economic financing.

Meanwhile, the Bank also recorded an increase in the Bank's Third-Party Funds (DPK) of up to Rp7.743 trillion as of 31 March 2013. The bank has also succeeded in safeguarding bank capital and managing risk as reflected in the Capital Adequacy Ratio (CAR) of 17.40%, still far above Bank Indonesia's minimum requirement of 8%, mainly due to the support of strong capital which reached Rp8.84 trillion to 31 March 2013.

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**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 205 branch offices, 180 UOB ATMs, and more than 94,600 ATMs connected through the ATM Prima and ATM Bersama networks in addition to more than 1.8 million ATMs connected via the Visa network worldwide.

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. During 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.

For more information, please contact,

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