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UOB Indonesia's Total Assets Increase to Rp71.3 Trillion in 2013 as It Focuses on Helping Businesses Grow

Jakarta, 8 April 2014 - PT Bank UOB Indonesia (UOBI) announced that its total assets grew 20 per cent to Rp71.3 trillion in 2013 as the Bank increased loans to corporate customers expanding their businesses.

The increase in total assets from Rp59.3 trillion in 2012¹ to Rp71.3 trillion in 2013 was driven largely by strong loans growth, up 16 per cent from Rp44.97 trillion to Rp52.2 trillion. Asset quality remained sound with the non-performing loans ratio at 1.15 per cent, well below Bank Indonesia's benchmark of 5 per cent.

The loans growth is attributable to financing projects for Commercial Banking customers (44.69%), Business Banking customers (23.63%) and Corporate Banking customers (18.68%). Personal loans to retail customers made up 13 per cent of the total credit extended.

UOBI President Director Armand B. Arief said the Bank delivered a solid performance in a challenging year for the banking industry, which was marked by higher interest rates that drove up inflation and a volatile Rupiah.

"In this environment, we continued to extend financing to businesses seizing new opportunities while remaining prudent in our approach to lending. We also maintained a strong balance sheet from a funding perspective by expanding our customer pool and deposits base," he said.

¹ In the past 5 consecutive years, UOB Indonesia's assets have recorded steady growth – 2009:Rp33,44 trillion; 2010:Rp38,30 trillion; 2011:Rp55.24 trillion and 2012:Rp59,37 trillion.



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Deposits from current and savings accounts and time deposits grew 23.07 per cent to Rp 57.2 trillion in 2013, compared with Rp46.53 trillion the year before. The loans-to-deposit ratio improved to 91.15 per cent.

Net interest income remained stable at Rp2.59 trillion amid margin pressure. Fee and commission income grew strongly by 16.89 per cent to Rp730.65 billion. The growth was backed by higher loans and increased trade volume, as well as targeted cross-selling. In the challenging operating environment, net profit after tax amounted to Rp1.14 trillion as at 31 December 2013.

The Bank's stability is reflected in its relatively solid financial indicators such as the Capital Adequacy Ratio of 14.94 per cent; Return on Assets of 2.38 per cent; and Return on Equity of 14.29 per cent.

Mr Armand said that UOB's focus in 2014 remains on achieving sustainable business growth and strengthening its capabilities to meet customers' needs.

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About PT Bank UOB Indonesia

PT Bank UOB Indonesia is a leading bank in Indonesia, established in 1956. The bank's service network comprises 41 branch offices, 172 sub-branch offices and 173 ATMs across 30 cities in 18 provinces in Indonesia. UOB Indonesia's banking services are also accessible through the ATM Prima and Bersama network, the Visa network and UOB's regional ATM network.

UOB Indonesia is known for its focus on small and medium enterprises. Its corporate banking business offers customers a range of treasury and cash management products and services. The bank also has a strong retail customer base. UOB Indonesia is rated AAA (idn) by Fitch Ratings.

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