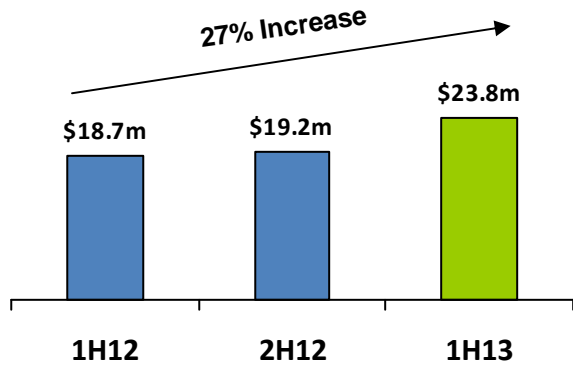
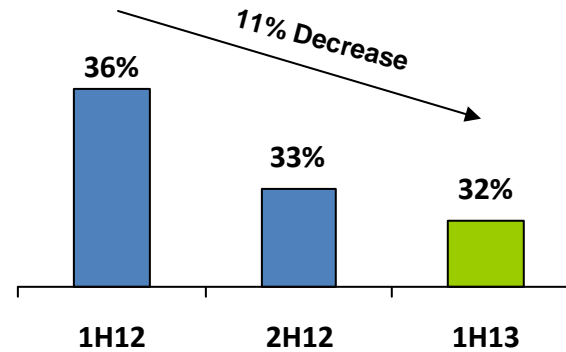


UDC Finance Financial Results – 1H13 v 1H12

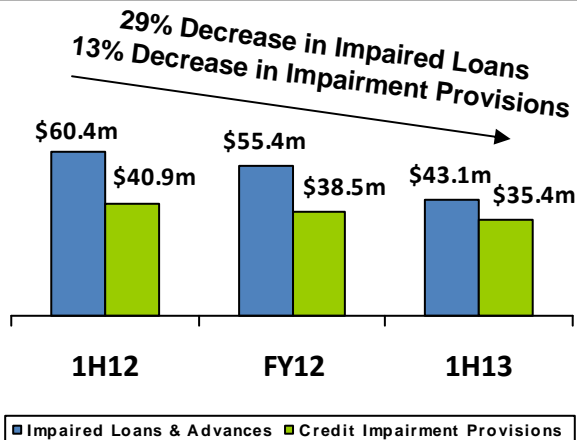
Increased Profitability



Decreased Cost to Income



Improved asset quality & lower provisions



New Lending Growth

