

平成 24 年 12 月 17 日

各 位

PT Bank DBS Indonesia
三井住友信託銀行株式会社

インドネシアにおける協力関係強化を目的とした業務提携覚書締結について

三井住友信託銀行株式会社(取締役社長 常陰 均/以下「三井住友信託銀行」、または「当社」とPT Bank DBS Indonesia(以下「DBS インドネシア」)は、在インドネシア日系企業に対する金融・銀行業務の提供を両社が協働で開始することについて、覚書(MOU)を締結いたしましたので、お知らせいたします。

本業務提携は昨年 5 月に DBS Bank Ltd.(以下「DBS 銀行」)との間でアジアにおける相互補完・強化を目的とした包括的な業務提携の覚書を締結し、その後両社において協議、実施してきた具体的な活動の成果の一つとして合意に至ったものであり、当社の顧客基盤とDBS インドネシアの事業基盤を融合・活用し、日系企業のインドネシアにおける事業展開をサポートすることを目的としております。

今後も両社はそれぞれのお客様に対する商品・サービスの提供力向上に向けた連携強化を推進してまいります。

1. 協働の具体的な内容

- DBS インドネシアが、日本企業向けの包括的な金融・銀行業務の提供(サービス名: DBSI - SuMi TRUST Japanese Business Services)を開始いたします。
- 本件協働では、預貸金業務にとどまらず、DBS インドネシアの持つ能力、インフラを活用し、貿易金融、CMS、為替業務、業務提携の紹介等、広範、かつ洗練された商品をご提供いたします。
- 三井住友信託銀行から DBS インドネシアへの人員派遣を予定しております。
- お客様との取引は DBS インドネシアが契約当事者となります。
- さらに本件協働を通じて、インドネシア企業の日本における事業機会の拡大を支援してまいります。

2. 助言機関の設置

- 本件協働の一つの目的は、日本企業向けのサービス提供を通じ、日本-インドネシア間の事業活動を促進し、かつ、インドネシアの経済成長を支援していくことです。その目的の達成に向け、DBS 銀行と当社は共同で、インドネシア、シンガポール及び日本の有識者で構成される Japan Advisory Council の設置を検討しております。
- 助言機関での活動を通じて、本件インドネシアにおける協働にとどまらず、2 社間の協働の質をより高いものとしていく所存です。

以上

(ご参考)

1. DBS インドネシアについて

1997年の設立以来、DBS インドネシアはその支店ネットワークを2004年の3店舗から、インドネシアの11都市(ジャカルタ、スラバヤ、メダン、バンドゥン、セマラン、ヨグヤカルタ、ペカンバル、ペレムバング、マカサール、ポンティアナック、セマリンダ)における40支店・準支店まで成長させました。「Rumah DBS」として知られる5ヶ所の顧客金融センターの設立により、DBSIの顧客基盤は更に拡大しております。

2. DBS インドネシアの概要(平成23年12月末時点)

名 称 : PT Bank DBS Indonesia
設 立 : 1997年
本店所在地 : インドネシア(住所:Plaza Permata, Jl. M H Thamrin Kav.57 Jakarta)
代 表 者 : Tan Kok Kiang Bernard Richard (President Commissioner)
Teo Tzai Win Melvin (President Director)
総 資 産 : 32兆4823億ルピア(約2760億円)

3. DBS 銀行の概要(平成23年12月末時点)

名 称 : DBS Bank Ltd.
設 立 : 1968年
本店所在地 : シンガポール(住所:12 Marina Boulevard, DBS Asia Central @ Marina Bay Financial Centre Tower 3)
代 表 者 : Peter Sear Lim Huat(Chairman)、Piyush Gupta(CEO)
総 資 産 : 340,847百万シンガポールドル(約22兆1,550億円)

4. 三井住友信託銀行の概要(平成24年9月末時点)

名 称 : 三井住友信託銀行株式会社
設 立 : 1925年
本店所在地 : 千代田区丸の内一丁目4番1号
代 表 者 : 常陰 均(取締役社長)
総 資 産 : 32兆7,489億円

(ご参考)

DBS Indonesia and Sumitomo Mitsui Trust Bank Join Forces to boost Indonesian economic activities

JAKARTA, DECEMBER 17th, 2012 - PT Bank DBS Indonesia (“DBS Indonesia”) today entered into an agreement with Sumitomo Mitsui Trust Bank, Limited (“SMTB”), the main entity within Sumitomo Mitsui Trust Group (“SuMi TRUST”), to provide end-to-end financial and banking services to Japanese companies in Indonesia. The partnership was formalized through a signing of MoU between the two parties where DBS Indonesia was represented by Mr. Melvin Teo while Mr. Hidehiko Asai signed the agreement on behalf of SMTB.

The agreement is a continuation of the regional partnership between DBS Group and SMTB, signed in May 2011. The partnership between DBS Indonesia and SMTB will provide Japanese companies with insights on doing business in Indonesia. It will also leverage DBS Indonesia’s capabilities to provide Japanese companies with wider and more sophisticated banking products and services such as trade finance, cash management and foreign exchange services. In addition, it will help boost business opportunities for Indonesian companies in Japan.

Mr. Melvin Teo, President Director of DBS Indonesia said, “Japan has always been an important trading partner for Indonesia. We are delighted to be partnering with SMTB. This partnership not only provides Japanese companies with business insights and banking services, but also serves as a platform to better support Indonesian businesses wanting to tap into the Japanese market. Many of our clients are commodities companies that can benefit from expanded market access in Japan. This MoU is an ideal partnership as it will provide an end-to-end supply chain for Indonesia-Japan trade activities.”

Mr. Hidehiko Asai, Managing Executive Officer of SMTB said: “As one of the fastest growing markets in the world, Indonesia offers huge business potential for many Japanese companies. We would like to seize this opportunity by leveraging DBS Indonesia’s insights and products for our client base. With this partnership, we can develop the best solutions and offerings for both Japanese companies that already have a business presence in Indonesia, as well as Indonesian companies that would like to expand into the Japanese market.”

Through this strategic partnership, DBS Indonesia will assign Japanese experts and specialists to serve not only SMTB’s client base and Japanese accounts, but also to provide Indonesian businessmen with insights and information about the Japanese market. Services offered under the DBSI and SMTB partnership will be known as “DBSI – SuMi TRUST Japanese Business Services”.

This MoU also paves the way for other joint efforts in the future, such as a collaboration between DBS Singapore and SMTB to form a Japan Advisory Council, with members comprising industry experts and leaders from Indonesia, Singapore and Japan. The objective of this Council is to promote business activities between Indonesia and Japan, as well as to support Indonesia’s economic growth.

About SuMi TRUST and SMTB

SuMi TRUST was established in April 2011 through the management integration of Chuo Mitsui Trust Holdings, Inc. and The Sumitomo Trust and Banking, Co., Ltd. Based on the “Trustee Spirit” and with significant expertise and comprehensive capabilities, “SuMi TRUST” will create distinct values by leveraging a new business model, combining its banking, asset management and administration, and real estate businesses, and will move onto the global stage as a leading trust bank group which boasts the largest and highest status in Japan.

As of April 1, 2012, SuMi TRUST has established a new trust bank as Sumitomo Mitsui Trust Bank, Limited through the merger of three trust bank subsidiaries. With the establishment of SMTB which has the largest scale in most of the major business areas in the trust banking industry, SuMi TRUST’s “The Trust Bank” has gotten off to a full-fledged start. We will

swiftly accelerate our efforts to build a new business model to be able to create unique value-added services as "The Trust Bank" with a firm presence not only in the trust banking industry but also in the financial industry.

For more information, please visit <http://www.smth.jp/en/index.html>.

About DBS

DBS - Living, Breathing Asia

DBS is a leading financial services group in Asia, with over 200 branches across 15 markets. Headquartered and listed in Singapore, DBS is a market leader in Singapore with over four million customers and also has a growing presence in the three key Asian axes of growth, namely, Greater China, Southeast Asia and South Asia. The bank's strong capital position, as well as "AA-" and "Aa1" credit ratings that are among the highest in the Asia-Pacific region, earned it Global Finance's "Safest Bank in Asia" accolade for four consecutive years, from 2009 to 2012. In 2012, DBS was named Asia's Best Bank by The Banker, a member of the Financial Times group, and Derivatives House of the Year, Asia ex-Japan, by Asia Risk.

DBS provides the full range of services in consumer, SME and corporate banking activities across Asia and the Middle East. As a bank born and bred in Asia, DBS also understands the intricacies of doing business in the region's most dynamic markets. This market insight and regional connectivity have helped to drive the bank's growth as it sets out to be the Asian bank of choice. The bank believes that building lasting relationships with its customers is an integral part of banking the Asian way.

With its extensive network of operations in Asia and emphasis on engaging and empowering its staff, DBS presents exciting career opportunities. The bank acknowledges the passion, commitment and can-do spirit in all of our 18,000 staff, representing over 30 nationalities. For more information, please visit www.dbs.com.

About PT Bank DBS Indonesia

Since its establishment in 1997, PT Bank DBS Indonesia ("DBSI") has grown its branch network from three in 2004 to 38 branches and sub-branches in 11 cities in Indonesia (Jakarta, Surabaya, Medan, Bandung, Semarang, Yogyakarta, Pekanbaru, Palembang, Makassar, Pontianak, Samarinda). The launch of five consumer finance centres known as "Rumah DBS" has further expanded DBSI's customer franchise.

With over 1,100 dedicated and experienced staff and a network spanning across four major islands in Indonesia, DBSI is also actively involved with local communities through its cultivation of young talent to become managers across its

businesses. DBSI also organises voluntary charitable programmes to help underprivileged children and extends its commitment to support and provide capacity building for the Social Entrepreneurs in Indonesia.

Named "Best Trade Finance Bank" from 2006 to 2009, and recipient of "Best Foreign Trade Bank", "Best Structured Trade Solutions", "Rising Star Cash Management Bank" Awards in 2009 & 2010 by The Asset and "Most Creative Consumer Banking for the Best Unsecured Loan" for banks with asset of below Rp.50 trillion by Swa Magazine 2011, DBSI provides a comprehensive range of banking services including corporate lending, trade financing, consumer financing, treasury, and wealth management for its corporate or individual clients in Indonesia. In 2012, DBSI has further received awards from The Asset Magazine for structuring the Best Trade Finance Solution, for being the Best Treasury & Working Capital Bank in the MNC/Large Corporate Bank Category, for structuring the Best Cash Management Solution and for the overall Best Structured Trade Deal. Euroweek has also recognised DBS as the best arranger of institutional loans for Indonesia. Still in the same year, DBS Indonesia won Platinum Award for Best Supervisor from Indonesia Contact Center Association (ICCA), Banking Efficiency Award and Best Foreign Bank from Bisnis Indonesia. The list has expanded further in obtaining Best Foreign Cash Management Bank in Indonesia from AsiaMoney, and also as Best Foreign Cash Management Bank All Categories for Small Business & Best Overall Domestic Cash Management Services for Small Business from AsiaMoney Poll.