

July 24, 2009

Sumitomo Mitsui Banking Corporation

Sumitomo Mitsui Banking Corporation and PT Bank Central Asia Tbk Sign Memorandum of Understanding on Mutual Business Cooperation

TOKYO, July 24, 2009--- Sumitomo Mitsui Banking Corporation (SMBC, President: Masayuki Oku) announced today the signing of a memorandum of understanding (MOU) on mutual business cooperation with PT Bank Central Asia Tbk (BCA).

BCA is the largest privately-owned commercial bank in Indonesia with a great strength in retail and SME business in the country with its leading local financial products. This MOU aims to allow SMBC to provide enhanced financial services to its clients such as Japanese corporate customers in Indonesia by leveraging BCA's broad branch network.

In addition, BCA and SMBC will explore the possibilities of further cooperation in new areas of business based on SMBC's know-how in international finance such as syndicated loans and trade finance.

1. Outline of MOU

(1) Local Funding Support in Indonesia

SMBC will strengthen its ability to provide local currency finances to its clients in Indonesia such as Japanese corporate customers with BCA's stable funding support to SMBC.

(2) Collaboration in Cash Management Services (products, clearing)

SMBC will aim to provide wider Cash Management Services (CMS) to its clients by developing new CMS products such as collection of account receivables by leveraging BCA's broad domestic network in Indonesia. In addition, by mutually using the clearing services of both banks in Indonesia and Japan, BCA and SMBC will enhance the convenience of the above-mentioned CMS products and achieve better customer services and satisfaction.

(3) Corporate Finance

BCA with its strength in Indonesia and SMBC with its know-how in international finance will work together to provide better services to both banks' corporate clients with various

schemes in the areas such as syndicated loans and trade finance.

(4) Other New Business Areas

BCA and SMBC will explore the possibilities of further cooperation in other new areas of business by combining each others' above-mentioned strength.

2. Highlights of PT Bank Central Asia Tbk

Establishment	: 1955
Location of Head Office	: Menara BCA, Grand Indonesia Jl. MH Thamrin No. 1, Jakarta
Number of branches	: 844 (as of December 31, 2008)
Total Assets	: IDR 245.6 trillion (USD 21.5 billion) (as of December 31, 2008)
Capital Adequacy Ratio	: 15.8% (as of December 31, 2008)
Listing	: Indonesia Stock Exchange (Jakarta)
Ratings	: Moody's: B1 (Long Term), Fitch: BB (Long Term)