

March 26, 2015

Sumitomo Mitsui Banking Corporation
PT Bank Sumitomo Mitsui Indonesia

**Conclusion of Memorandum of Understanding regarding CSR initiatives
with Djarum Foundation in Indonesia**

TOKYO, March 26, 2015 --- Sumitomo Mitsui Banking Corporation (SMBC, President and CEO: Takeshi Kunibe) and its subsidiary PT Bank Sumitomo Mitsui Indonesia (SMBCI) announced today the signing of a Memorandum of Understanding (MOU) with Djarum Foundation (DF), a foundation of Djarum Group, the largest corporate group in Indonesian, for the purpose of enhancing respective initiatives with regard to Corporate Social Responsibility (CSR) initiatives in Indonesia.

Indonesia has a population of 250 million people, the largest in the ASEAN region, and is positioned at an economically high level in terms of rich natural resources and existence of youth labor force. On the other hand, Indonesia is working to address social issues in various sectors, such as employment for improving the high young unemployment rate and education for youth to acquire vocational skills.

Djarum Group through DF has been developing a wide range of initiatives to contribute to whole society in Indonesia for a half century in five areas: "Education," "Environment," "Social", "Culture" and "Sport". Currently, one of DF's focus in the education areas is on providing support for vocational schools in their local area, that may lead to the improvement of young jobs creation. DF supports types of vocational schools, including maritime school which is very important for Indonesia aiming at maritime nation and to enhance Indonesia's roles in the world global trade connectivity, nursing, engineering, IT, culinary and fashion schools.

SMBC prioritizes "(education for) next generation", "environment" and "community" as the key CSR themes. Also in Indonesia, which is one of our largest investee countries and also where we aim to establish a full-banking service, these are also recognized as priority CSR issues that SMBCI and SMBC need to approach.

This MOU between DF and SMBCI/SMBC aims to contribute to the sustainable development in Indonesian society, by collaborating in the same field of each party's CSR initiatives and utilizing each management resources effectively. In the beginning, as part of our support for developing human resources with vocational skills, SMBCI and SMBC have decided to support for equipment with training infrastructure, as well as building sufficient curriculums in schools that is currently supported by DF. Through specific collaboration mainly composed of both parties' employees, SMBCI and SMBC group will continuously contribute to support for addressing social issues in Indonesia.

(Overview of Djarum Foundation)

(1)	Organization	Djarum Foundation / Yayasan Djarum
(2)	President Director	Victor Hartono
(3)	Overview	Foundation of PT Djarum, established in 1986. The CSR program itself was started in 1951, in the fields of Social, Sports, Environment, Education, and Culture.