

March 1, 2019  
Mizuho Bank, Ltd.  
NTT Docomo, Inc.

## **Docomo and Mizuho Bank Testing Network-Connected Auto Loan Service in Indonesia**

Trial combines financial information and car location data to optimize loan services

NTT Docomo, Inc. and Mizuho Bank, Ltd. announced today that they are jointly conducting a proof-of-concept trial in Indonesia through their respective local subsidiaries from March 1 to November 30 to test an advanced financial service—network-connected auto loans. The service combines data from an in-vehicle device tracking the vehicle's location and financial information held by Mizuho Bank with the aim of helping financial institutions to optimize the management of their car loans.

Indonesia, a country of around 260 million people, is expected to enjoy continued strong economic growth. As income levels rise, personal transportation preferences will likely shift from two-wheeled to four-wheeled vehicles, which should result in a rising demand for auto loans. At the same time, financial institutions that provide auto loans are faced with the challenge of reducing loan delinquencies and defaults, as well as ensuring the smooth recovery of vehicles after defaults occur. This trial seeks to determine the extent to which these issues can be solved by using an in-vehicle device with remote engine control and location tracking capabilities.

The trial service is one of the latest examples of Docomo's efforts to collaborate with partners to interconnect cars and data for diverse value-added services that enrich the experience of automotive transportation. Mizuho is leveraging its expansive financial expertise to support economic growth in Asia by expanding its retail financial services outside Japan and creatively using data acquired through new technology.

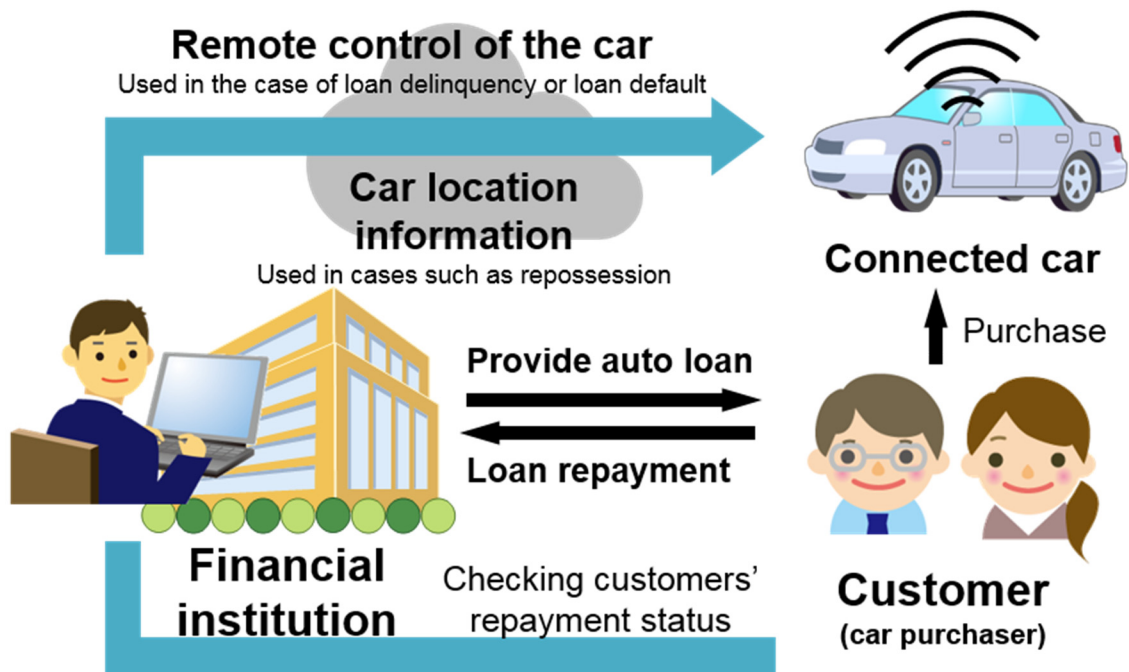
Going forward, Docomo and Mizuho aim to expand the service both within Indonesia and throughout the ASEAN region as well as jointly develop a variety of data-driven businesses. The proof-of-concept trial will enable them to acquire valuable insight and expertise regarding the potential for connected auto loan services as well as additional financial services based on the combination of financial and vehicle movement data.

### **Overview of Trial**

Trial	Proof-of-concept trial for network-connected auto loan service
Timeframe	March 1 to November 30, 2019
Details	· Loans will be issued to customers whose newly purchased cars are fitted with a device for location tracking and remote engine control.

	<ul style="list-style-type: none"> <li>The loan will be granted by Mizuho Bank's local subsidiary, PT. Mizuho Balimor Finance, and the in-vehicle device will be provided by Docomo's local subsidiary, PT. Mobile Innovation Indonesia.</li> </ul>
Target area	Jakarta metropolitan area, Indonesia
Target customers	Approximately 200 customers
Main items being evaluated	<ul style="list-style-type: none"> <li>To what extent connected devices help to deter loan delinquency or default.</li> <li>To what extent the ability to locate cars supports repossession in the case of non-payment.</li> <li>Potential uses of data (e.g. predicting potential of loan delinquency).</li> <li>Customer receptiveness to this type of service.</li> </ul>

## Service Concept



### About NTT Docomo

NTT Docomo, Japan's leading mobile operator with over 77 million subscriptions, is one of the world's foremost contributors to 3G, 4G and 5G mobile network technologies. Beyond core communications services, Docomo is challenging new frontiers in collaboration with a growing number of entities ("+d" partners), creating exciting and convenient value-added services that change the way people live and work. Under a medium-term plan toward 2020 and beyond, Docomo is pioneering a leading-edge 5G network to facilitate innovative services that will amaze and inspire customers beyond their expectations. Docomo is listed on the Tokyo Stock Exchange (9437). [www.nttdocomo.co.jp/english](http://www.nttdocomo.co.jp/english).

### About Mizuho Bank

The Mizuho group is a global financial services leader with offices in nearly 40 countries, approximately 60,000 employees, and assets of more than USD 1.8 trillion. Mizuho provides expertise in retail banking, corporate finance, investment banking, asset management, capital markets, and sales and trading, to help businesses develop and find new opportunities for growth. To learn more: [www.mizuho.com](http://www.mizuho.com)