

Press Release

DEG participates in Indonesian life assurance company

- DEG acquires 23 per cent of the shares of PT Avrist Assurance
- Promotion of insurance sector as a strategic business field of DEG

DEG – Deutsche Investitions- und Entwicklungsgesellschaft mbH takes a 23-per cent participation in PT Avrist Assurance (Avrist), a company offering life assurances. Avrist was founded in 1975 by Harry Diah, an Indonesian insurance specialist. From 1984 to October 2009, 60 per cent of the company belonged to the American Insurance Group (AIG). With its participation, DEG, one of Europe's largest development finance institutions, strengthens the equity basis of the company and, on top of this, sets a signal for further providers of capital. "With the investment we are seeking to support Avrist in its future growth as an independent company committed to international standards in the insurance industry", said Holger Rothenbusch, Senior Vice President Structured Finance of DEG on the occasion of the signing ceremony. DEG is member of KfW Bankengruppe (KfW banking group) which enjoys with a triple-A rating the highest credit rating of the agencies Fitch Ratings, Moody's and Standard & Poor's.

With its new autonomy, Avrist is able to both position itself as an independent life assurance company and implement new strategies. The company has already started to establish additional distribution channels in cooperation with banks with a view to opening up rural regions. New products also address low-income groups and small and medium-sized enterprises. For its employees Avrist offers a great number of training measures.

Everyday risks are rather difficult to cope with for people in developing and emerging-market countries. Governmental and private insurance systems frequently only provide limited security. For the sustainable development of a country, insurance companies are, however, indispensable. Life assurances make an important contribution to protection against poverty. They provide families with financial

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30 coverage in case of death, protect against poverty in old age and cover
the education costs of surviving orphans. As one of Europe's biggest
development finance institutions, DEG considers it its task to commit
itself as a lender and a "signalling" institution as well as a promoter of
standards in the insurance sector.

35 DEG's first commitment in Indonesia was in 1972. Since 2003, it has
run a representative office in the country. In total, DEG has to date
provided around 500 million euros for over 80 projects in Indonesia. As
a reliable partner DEG offers customised financing and advisory
services in all stages of the projects.

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