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DHE SDA Program

SMBC Indonesia

PT Bank SMBC Indonesia Tbk is licensed and supervised by the Financial Services Authority (OJK), Bank Indonesia (BI) and member of the Indonesia Deposit Insurance Corporation (LPS).

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Corporate Overview

PT Bank BTPN Tbk (“Bank BTPN”) has contributed to the Indonesian market since 1958. In 2024, Bank BTPN officially rebrand itself as PT Bank SMBC Indonesia Tbk (“SMBC Indonesia”).

Bank Name	PT Bank SMBC Indonesia Tbk		
Listed	Indonesia Stock Exchange (IDX)		
Ownership	<ul style="list-style-type: none">Sumitomo Mitsui Banking CorporationPT Bank Central Asia TbkPT Bank Negara Indonesia (Persero) TbkPublic	(91.05%)	(1.03%) (0.11%) (7.81%)
President Director	Mr. Henoch Munandar		
Employees	6,536		
Branches	248		
Total Assets*	IDR 235.8 Trillion (Bank Only: IDR 197.4 Trillion)		
Total Modal*	IDR 52.8 Trillion (Bank Only: 41.2 Trillion)		
Corporate Rating	Fitch Ratings: ‘AAA (idn)’; Stable Outlook Pefindo: ‘idAAA’; Stable Outlook		



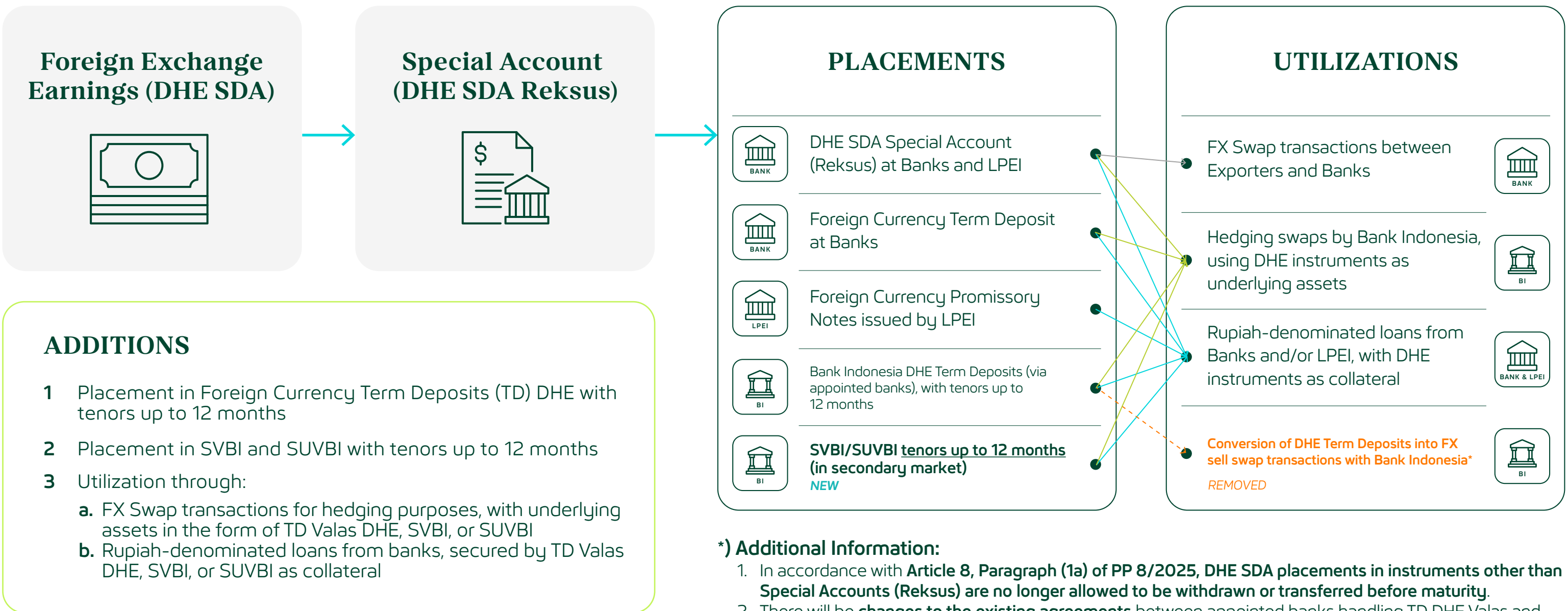
Subsidiaries	PT Bank BTPN Syariah Tbk Sharia Finance	PT OTO Multiartha (OTO) 4 wheel Multi Finance	PT Summit Oto Finance (SOF) 2 wheel Multi Finance
Employees	14,428	8,179	
Branch Networks	55 (MMS**: 1,541) **Mobile Marketing Syariah	418	

- Asia Sustainability Reporting Rating (ASRRAT) 2023 by NCCR
- Indonesian Sustainable Development Goals Award 2023 by Corporate Forum for CSR Development
- Indonesia Digital Customer Engagement Champion 2023 by SWA & Business Digest Magazines
- Best Issuer for Sustainable Finance 2023 by the Asset Triple A

*Total aset dan total modal (terkonsolidasi dan bank saja) berdasarkan angka 30 Juni 2024

Based on Government Regulation No. 8 of 2025, Bank Indonesia has enhanced the framework for the placement and use of Foreign Exchange Earnings (DHE) from Natural Resources (SDA)

Government Regulation No. 8 of 2025



Source: Bank Indonesia socialization

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SMBC Indonesia's Foreign Exchange Proceeds from Natural Resources (DHE SDA)

A current account designated for receiving Foreign Exchange Proceeds from Natural Resources (DHE SDA) of Bank SMBC Indonesia's Customers



- ✓ Current accounts can be opened for both individual and non individual customers
- ✓ Reporting of customers placements in Reksus to regulators
- ✓ Incentives available for other products, such as cash management and trade products



Benefits of SMBC Indonesia's DHE SDA



Competitive Interest Rates*



Available in IDR and Foreign Currencies



No Administrative Fees for Current Accounts

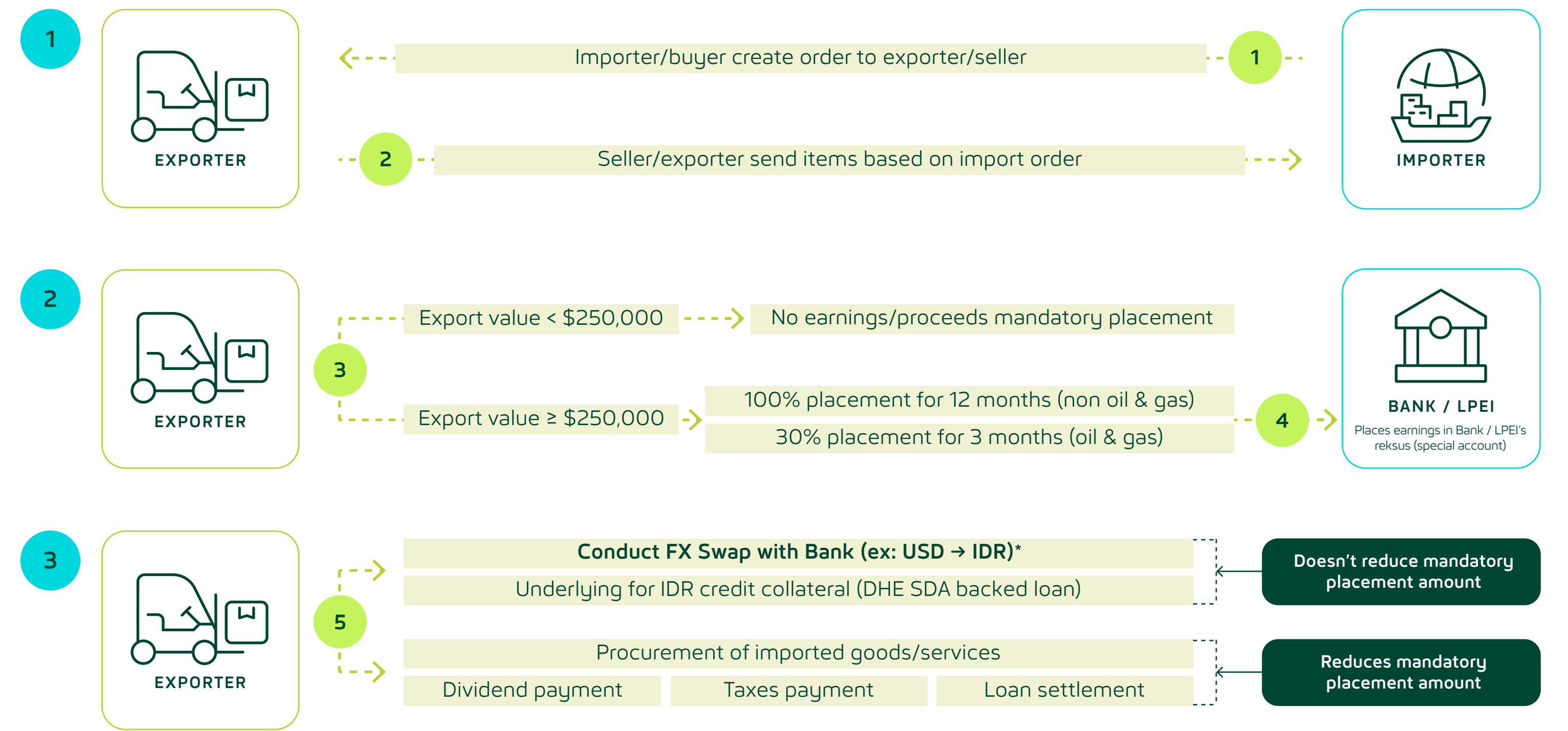


No Minimum Initial Deposit

*) Additional Information:

1. Applicable interest rates are subject to change based on market conditions.
2. Customers are advised to confirm the applicable rates with their respective Sales or Relationship Manager.

Illustration from the implementation of the new regulation in regards to DHE SDA for exporters



**Currency conversion can only be performed by exporter with bank/LPEI that receives the original export earnings.*

SMBC Indonesia's Cash Management Program related with DHE SDA



Special Pricing Rate for Reksus DHE

Special interest rate for customers who fulfill any of the criteria:

- a. Possess existing Reksus with SMBC Indonesia and store new fund into the reksus
- b. Open new Reksus with SMBC Indonesia and commit to route their DHE SDA Proceeds to the account

Fee waiver for transaction in SMBC Indonesia

- Customers who open new Reksus or own existing Reksus in SMBC Indonesia will be eligible for a 1 year fee waiver, with 3 months of review period
- A fee waiver will be applied for customers' fee charges with SMBC Indonesia. These charges include the following:
 - a. SKN charges
 - b. RTGS charges
 - c. Swift outward remittance (Telex, comm in lieu and full amount charges
 - d. Giro Clearing charges
 - e. SMAR&TS charges

Foreign Currency TD DHE Bank Indonesia

- Customer may open FCY TD DHE with Bank Indonesia through SMBC Indonesia
- A fee waiver will be applied for all types of transaction fee in relation with TD Valas DHE. Fees will include time deposit fee such as deposit clearing cheque and giro depository service charges.

ESG Deposit

- SMBC Indonesia's DHE-SDA TD could be tagged as an ESG or Green Deposit for customer – subject to quota

SMBCI's Trade Finance & Service Program related with DHE SDA



LC Export / Advising

Special trade transaction fees
i.e LC advising fee, swift charges and courier fee

Export Document (LC and Non-LC)

Special trade transaction fees including:

- a. Swift charges
- b. Courier fee
- c. Non compliant extra photocopy fee
- d. Tracers fee
- e. Handling/negotiation fee

L/C Discounting

- a. Disbursement Percentage: up to 100% of the document amount
- b. Special interest discounting rate
- c. Interest Past due: additional 2% from interest regular
- d. Special Trade transaction fees i.e Swift charges
- e. Tenor: up to 180 days
- f. Collateral Clean

SMBC Indonesia's Treasury and IDR Loan Program related with DHE SDA



Foreign Exchange (FX)

- a. Spot (including today and tomorrow)
- b. Forward
- c. Swap
- d. Available currency pairs:
USD, JPY, EUR, SGD, CNH, GBP, AUD, INR, THB, CHF, HKD



DHE SDA Backed Loan

- a. Customers are allowed to utilize DHE SDA placement as collateral for Indonesian Rupiah credit with Bank/LPEI
- b. Bank will assess collateral value and determine the Loan-to-Value (LTV) number for exporters
- c. Exporter will be able to receive Rupiah financing without conducting FX swap, optimizing return from foreign currency asset

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Thank you

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