

Driving Sustainable Impact

Empowering Lives,
Strengthening the Future



Message from the President Director SMBC Indonesia

Empowering Without Limits

As part of the SMBC Group, SMBC Indonesia is committed to realizing its vision of creating meaningful change in the lives of millions of people through inclusive and sustainable growth. This vision guides us to act not only as a financial services provider, but as a partner that genuinely cares about enhancing the capabilities and capacities of our customers and communities across Indonesia. This commitment is embodied through the Daya Program.



#MoreMeaningfulTogether

Henoch Munandar
President Director of SMBC Indonesia

Strengthening Sustainability, Driving Change

The Daya Program delivers value that goes beyond financial services. This empowerment initiative strengthens the capacity of customers and communities across multiple segments within the SMBC Indonesia ecosystem, including MSMEs, corporates, women entrepreneurs, persons with disabilities, and the younger generation. The Daya Program is designed to support the achievement of the Sustainable Development Goals by 2030 as outlined by the Government of Indonesia.

With more than 10,000 educational activities, mentoring sessions, and consultations, as well as nearly 2,000 digital learning materials distributed across various platforms, this program expands public access to learning based on four key pillars: personal capacity development, capacity to grow for business, financial literacy, and sustainable living. In addition to delivering these initiatives, we consistently conduct impact measurement to ensure that the benefits of the program are truly experienced by our customers and the wider community. This commitment is reflected in the various awards and external recognitions we have received acknowledging the quality of the program, the achievements of our customers, and SMBC Indonesia's commitment to sustainability.

We also recognize that large-scale challenges cannot be solved alone. To create broad and lasting impact, we apply a multi-stakeholder collaboration approach (pentahelix), connecting the roles of businesses, communities, educational institutions, government, and social partners to generate impact that is relevant, measurable, and sustainable.

The Driving Sustainable Impact 2025 Report presents SMBC Indonesia's contribution throughout 2025 in creating shared value for partners and society. It illustrates how capacity building, learning initiatives, mentorship, and collaborative efforts delivered through the Daya Program have generated tangible contributions to the development of customers and communities across Indonesia.

We hope that the Daya Program will continue to accompany the growth of our customers and wider society, providing relevant support and contributing to the strengthening of sustainable business development in the country.



Daya: A Manifestation of SMBC Indonesia's Vision

Since 2011, Daya has aimed to support the capacity-building of customers and communities so they can achieve their life goals in a measurable, impactful, and sustainable way.

Vision

"To become the first choice bank in Indonesia, which give significant change in the life of millions of people, mainly with the support of digital technology."

Mission

"Creating significant and sustainable value for stakeholders, including the Indonesian people."

Deposit and investment products and priority banking services for high-net-worth individuals.



Providing financial solutions to large corporates and sole proprietors by leveraging SMBC's global network and experience.

Digital banking services (Deposit, investment, loans, transactions, forex, loyalty) using digital technology to provide convenience on smartphones.



Deposit and loan products for SME businesses.

Automotive financing at OTO Group (subsidiary).



Deposit and loan products for micro business owners.

Deposit and salary / pension backed loan products for pension and active employees.



Sharia financing at BTPN Syariah (subsidiary).

Retail Banking

Corporate Banking



Enhancing Financial Capacity

Growth Opportunities



Daya Pillars and Their Implementation

4 Daya Pillars Implementation

Personal Capacity Development

Skill enhancement according to participants interest and needs.



Financial Literacy

Financial education to enable good financial management.



Capacity to Grow for Business

Business capacity program to support MSMEs growth.



Sustainable Living

Healthy & eco-friendly activities to promote sustainable lifestyle.



This program, offered free of charge to customers and the public, is also a reflection of SMBC Indonesia's commitment to achieving the Sustainable Development Goals. The SDG focus areas include:



Daya Pillars and Their Implementation

4 Daya Pillars **Implementation**

The four of Daya Pillars are implemented through various media channels and activities tailored to the needs of our customers and the community across Indonesia.



Seminar



Facilitating



Social Media



Website



Consultation



Participants & Activities Over the Last Five Years

*The increase in the number of participants over the past three years was driven by the expanded reach of our social media and website.





4 Daya Pillars

Personal Capacity Development

Financial Literacy

Capacity to Grow for Business

Sustainable Living

1



Personal Capacity Development

Daya provides opportunities for customers and the community to develop their capabilities according to the skills they choose.

“ This collaboration not only helps improve the quality of facilities and infrastructure, but also opens access for vocational school graduates from Kudus to work with SMBC Indonesia’s partners, both in Indonesia and abroad. ”



Galuh Paskamagma

Program Manager Djarum Foundation

Personal Capacity Development

Capability and Individual Capacity Development

Including:

- Enhancing individual skills and readiness for the workforce,
- Facilitating self-actualization through structured learning activities,
- Encouraging continuous mastery of specific skills.



Access to & Relevant Learning Support

Including:

- Access to practical, needs-based learning materials,
- Provision of structured teaching curricula,
- Education for young generations aligned with required skills (e.g., Japanese culture, professionalism, etc.).



Collaboration & Connectivity with SMBC Indonesia Partners

Including:

- Support from internal human resources (volunteers/expert employees),
- Engagement of external partners to strengthen the learning experience,
- Connecting participants with opportunities for continued mentorship based on skill needs.



1 Personal Capacity Development

Empowerment Program Featuring a Variety of Topics Presented by SMBC Indonesia Management

400+ Beneficiaries of the Empowerment Program from SMBC Indonesia

“ We gained a lot of insights beyond what we study in Japanese Literature or Japanese Linguistics classes, such as Japanese work culture and how to exchange business cards. This is very important for us as third-year students, because we will soon be applying for jobs, possibly even at Japanese companies. So this session was very insightful.

Participant **Adhifa Husna Fadhillah**
Students of the Japanese Studies Program, University of Indonesia



Henoeh Munandar,
President Director SMBC Indonesia
May 2025
Banking in Indonesia:
An Insider's View

Collaboration with Partners for the Strategic Preparation of Talent Deployment to Japan



Sharing Session with Expat Employee of SMBC Indonesia



Webinar on Workplace Adaptation Delivered by a Psychologist from an SMBC Indonesia Partner

Testimonial Arsanara Development Partner

“ We greatly appreciate our collaboration with the Daya team, which has been relevant and impactful.

Muthmainah Mufidah
Clinical Psychologist

Testimonial Arkalearn



“ The webinar was excellent, and the students were very enthusiastic.

Henny Wahyuni
Founder and CEO Arkalearn

“ A speaker who speaks multiple languages! A great opportunity for students to learn.

Angsoka
Peserta dari Arkalearn

4 Daya Pillars

Personal Capacity Development

Financial Literacy

Capacity to Grow for Business

Sustainable Living

2



Financial Literacy

Daya supports the government in realizing improved financial literacy across various community groups through diverse methods and by involving all stakeholders.

SMART Financial Community



Employees



Students



Women



Eldery



Disabilities

Seminar for Women

Women MSMEs and Housewives



Seminar for Corporate Client Employees

Belitung



Seminar for the Elderly

Financial Inclusion Month



Seminar for University Students

Insitut Pertanian Bogor



Seminar for Students

Region Jateng, SMA 6 Semarang



Seminar for People with Disabilities

SLB 01 Jakarta



“ Through strong collaboration, we have reached hundreds—even thousands—of participants to provide better financial literacy. In 2025, the Daya program’s Financial Literacy pillar focuses greatly on adding value for employees of SMBC Indonesia’s corporate clients. My team and Daya.id also contributed by delivering financial literacy training to teachers and retirees to introduce Jenius Daya.



Dian Savitri, MM, CFP, CTA

Certified Financial Planner
& Founder investingmom.id

2 Financial Literacy

Driving Collaboration with Stakeholders



Community Service Program KKN Tematik IPB



296
Students



1,144
Beneficiaries

Location Points:



18

Villages/Districts
in Malang



9

Villages/Districts
in Pekalongan



A strategic partnership between SMBC Indonesia and the School of Business, IPB University (SB-IPB). The activities include delivering financial literacy materials to communities through a community service program facilitated by university students.



Financial Literacy for Corporate Clients



18 Companies



1,557
Participants

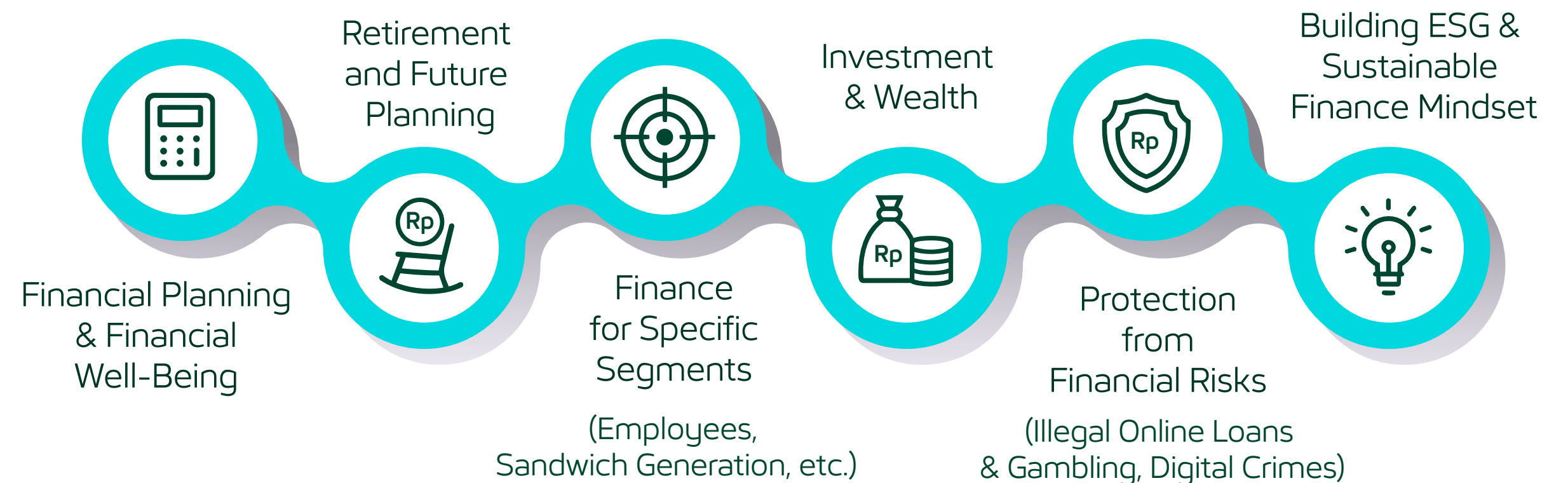


“ Management is highly concerned about preventing employees from falling into online loan traps. Several programs have been created as preventive measures. The support from the Daya program has made a significant impact. Over the past year, calls from online loan providers to the company have started to decrease. ”

Testimonial

**Representative of
a Corporate Client**

Various Financial Literacy Topics for Corporate Clients in 2025





“ Digital support through daya.id helps strengthen the entrepreneurial literacy of Indonesian MSMEs by providing access to articles, online training, business consultations, success stories, market access, and new business opportunities. This approach serves as an effective solution to expand MSME empowerment, enabling broader participation, wider reach, more flexible learning opportunities, and helping address the limited number of MSME mentors in Indonesia.



Dr. Wisnu Sakti Dewobroto, S.T., M.Sc.

Vice Rector of Podomoro University & Expert Advisor to the Deputy for Entrepreneurship at the Ministry of SMEs and Cooperation

4 Daya Pillars

Personal Capacity Development

Financial Literacy

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Sustainable Living

3



Capacity to Grow for Business

Daya supports customers and MSME actors in developing their businesses through programs and materials that are sustainable, integrated, and tailored to their needs.

Capacity to Grow for Business



Education:
Seminar and
Training



Coaching



Access
to Market



3 Capacity to Grow for Business

Education: Seminar and Training



Capacity building for MSME actors and prospective entrepreneurs, delivered both online and offline, through practical knowledge in finance, marketing, sales, operations, human resources, and the use of AI technology.

“For me, the AI seminar material was extremely useful. With the rapid development of AI today, our content can become better and reach a wider audience.”

Testimonial Marzuki Entrepreneur



Regional Empowerment



663 Participants

In 2025, SMBC Indonesia also organized in-person entrepreneurship capacity-building programs in six regions across Indonesia: Yogyakarta, Malang, Medan, Lampung, Bandung, and Bogor.



Collaboration with Ministry of MSME



455 Participants

SMBC Indonesia also collaborated with the Ministry of Cooperatives and SMEs in 2025, where SMBC Indonesia's role is to expand access to entrepreneurial financing, develop bankable and competitive entrepreneurs, and build a sustainable business ecosystem.

3 Capacity to Grow for Business

Selendang Mayang

Through the Business Capacity Enhancement pillar, the Daya Program focuses on strengthening MSME entrepreneurs so they can become increasingly competitive business partners, both in the domestic market and on the global stage.



Selendang Mayang

Selendang Mayang is an annual marketplace event organized by SMBC Indonesia as a platform for MSME beneficiaries and as a form of appreciation for customers by supporting the wider promotion of their products.

Selendang Mayang Achievements

Participants

Attended by

116

MSME entrepreneurs.

Representing a wide range of business segments, including: Micro Business, Jenius, Pension Business, Sinaya, Business Banking, and BTPN Syariah.

Product

During the event,

6,253

were sold.

Sales Growth

Increased by

60%

compared to 2024.

Article by Kompas.id
[SMBC Indonesia's Strategy to Empower MSMEs During Weakening Purchasing Power](#)



Total sales:
IDR 325mio

generated over three days.

“ Last year, my revenue increased by around 30% after participating in Selendang Mayang. Some customers made repeat orders, some asked about other products beyond what I showcased, and there were even customers who helped promote my products overseas.”

Testimonial **Dessy Pratiwi Putri**
 Silhoutte Crochet

3 Capacity to Grow for Business

Export and Global Market Access



We continue to build a strong foundation for MSMEs to create trusted and long-term customer relationships by:

- Opening access to new international markets.
- Preparing products for global competitiveness.
- Integrating SMBC Indonesia's financial solutions.



58
MSME
Entrepreneurs

Participated in an Export Seminar in collaboration with the Indonesian Export Association and the Womenpreneur Community in 2025.



Bringing Local Products to the Global Market

SMBC Indonesia successfully brought three MSME coffee producers and processors: Kata & Rasa, Delawa Coffee, and Kopi Lasi, to the international stage through participation in the Amsterdam Coffee Festival 2025.

Origins of Coffee from the Three MSMEs:



Kata & Rasa

Known for its beans from the Gayo Highlands, Aceh.



Kopi Lasi

Coffee originating from Nagari Lasi, West Sumatra.



Delawa Coffee

Coffee from Wawo, Flores, East Nusa Tenggara.



The Amsterdam Coffee Festival

3,000
Visitors

4 Daya Pillars

Personal Capacity Development

Financial Literacy

Capacity to Grow for Business

Sustainable Living

4 Sustainable Living

Daya empowering customers and communities to achieve a healthier quality of life, a more environmentally friendly way of doing business, and overall, a more sustainable way of living.

Sustainable Living

Environment



Environmental Education and Action.

Nutrition and Healthy Living



Education on Nutrition and Healthy Living for SMBC Indonesia Customers.

Mental Health

Sahabat Lansia Bercerita Setiap Cerita Lansia Patut Didengar

Banyak lansia menghadapi tantangan yang jarang terfikir, seperti kesepian, tekanan batin, dan keinginan untuk didengarkan. Melalui program Sahabat Lansia Bercerita, kami hadir untuk menciptakan ruang aman bagi sahabat para lansia SMBC Indonesia untuk berbagi, bercerita, dan merasa dihargai.



Mental Health Support & Emotional Well-Being for SMBC Indonesia Customers.

Berdaya untuk Bumi 1,971 Seedling planted December 2025

“ With people willing to plant trees and donate funds, through the one-year scheme we designed, we can create a generation of schools for farmers’ children. There, they learn about the values of local wisdom, agroforestry, reforestation, and various aspects of coffee, as well as skills such as public speaking and photography. ”



Eko Purnomowidi
Co-Founder Tanah Air Semesta

4 Sustainable Living

Environment



Used Clothes Donation



In collaboration with Waste4Change, the Clothing Donation program successfully distributed 990 used clothes to more than 100 beneficiaries.



Electronic-Waste Donation



A total of 443 electronic waste items were collected, with a total weight of 120.5 kg, through a collaboration with Rekosistem.



Tree Donation



Involving 411 employees, including those from BTPN Syariah and OTO Group, SMBC Indonesia planted 1,971 trees through the BerDaya for the Earth Program, in collaboration with Tanah Air Semesta.

“ The collaboration between SMBC Indonesia’s employees and customers with the local community in this program demonstrates that small steps taken together can create meaningful impact. At SMBC Indonesia, we perceive sustainability and empowerment as an integral part of our long-term business strategy, not merely standalone activities. ”

Dini Herdini

Compliance & Legal Director of SMBC Indonesia

4 Sustainable Living

Sustainable Lifestyle



Health Program for Pensioners Customers



Aim to promote a healthy lifestyle to customers for a prosperous life.

“ The 2025 Daya Program is highly beneficial for SMBC Indonesia customers, where they can meet and consult directly with doctors. In addition, customers receive valuable health education, and if symptoms requiring further treatment are detected, they can immediately be referred to healthcare facilities. Alhamdulillah, for the doctors involved, this program is also a form of community service.



dr. Fazilet Soeprapto, MPH

Treasurer General of the Executive Board of the Indonesian Medical Association

6,002 
Medical consultations

3,137 Teleconsultation

2,865 Consultation



Online Seminars:
25,904
Participants



Infographics:
12,936
Participants

Based on internal survey results from participants, this program contributed to improving healthy living habits among Retired Customers by:

 **34%**



Daya.id: A Web-Based Digital Empowerment Platform by SMBC Indonesia

Daya.id, giving real impact to Indonesian society by turning opportunity into reality, through financial management, business development, and healthy lifestyle.



Reached across 37 provinces in Indonesia

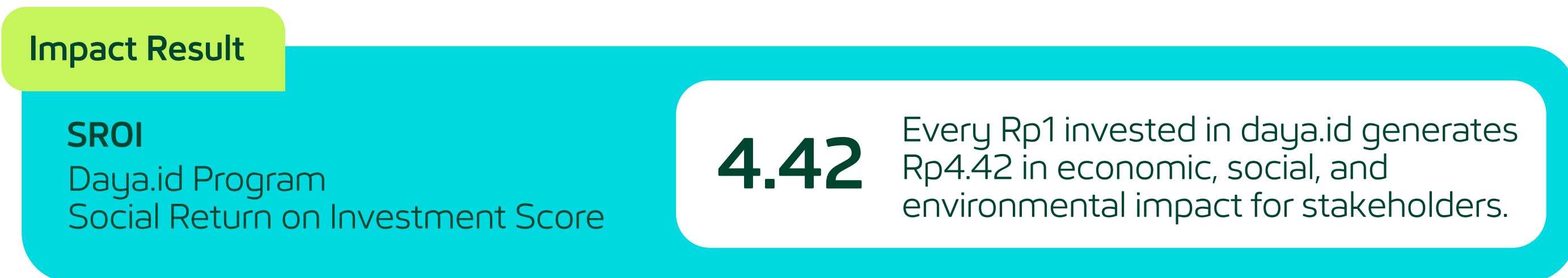


Key Features on Daya.id

-  **Latest Tips & Information**
 Practical guidance that can be easily applied in daily activities.
-  **Success Stories**
 Inspiring experiences from individuals who have achieved success in their businesses or healthy lifestyles.
-  **Ask the Expert**
 Online consultations with experienced and trusted experts in their fields.

Other features include: Online Training, In-Person Training, Business Opportunities, and Financial Products.

“ I didn't expect SMBC Indonesia to have a platform that provides business solutions all in one place. I no longer need to switch between different social media channels to find the information I need, because the challenges I face are already discussed here, and there is also an interesting 'Ask the Expert' feature. ”



Testimonial **Bu Tere**
Cafe Owner

Daya Achievements in 2025

Awards and External Recognitions



Website Daya.id

- Platinum Award for SDG 4: Quality Education
- Gold Award for SDG 8: Decent Work and Economic Growth

Indonesian SDGs Awards (ISDA)

Asia Sustainability Reporting Rating

Platinum Rating
5 consecutive years



Foundation for International Human Rights Reporting



"A" Rating



Leadership A - Advancing ESG Transparency Leadership

Indonesia ESG Leadership By Bumi Global Karbon Foundation

Indeks Integritas Bisnis Lestari (INSTAR 2025)

SMBC Indonesia achieved the highest score among 16 corporations.

Verified Company, 85.68



Sustainability Report Competition for MSMEs By the ERASMUS EcoGreen Project

1st Place: Bolu Pisang
(Micro Business Customer)



Sustainability Report Competition for MSMEs By the ERASMUS EcoGreen Project.

4th Place : Nena Collection
(Jenius Customer)





Together for Greater Impact

Our programs in 2025 were successfully implemented thanks to the support of dedicated teams who ensured smooth execution, as well as partners who helped expand our impact and create greater opportunities.

Our Partners:



smbci.com

Empower **Today**, Strengthen **Tomorrow**

For any questions or potential collaboration opportunities,
please contact: info.dayaid@smbci.com

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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