

Laporan Realisasi Rencana Aksi Keuangan Berkelanjutan Tahun 2025 dan Program Prioritas Tahun 2026 PT Bank SMBC Indonesia Tbk

Report on Sustainable Finance Action Plan Realization in 2025 and Priority Programs for 2026 of PT Bank SMBC Indonesia Tbk

Untuk memenuhi Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik ("POJK 51/2017"), Direksi PT Bank SMBC Indonesia Tbk ("Perseroan") telah menyusun Rencana Aksi Keuangan Berkelanjutan Tahun 2026 dan Realisasi Pelaksanaan Tahun 2025 ("RAKB"), yang disetujui oleh Dewan Komisaris, serta telah disampaikan kepada Otoritas Jasa Keuangan ("OJK") pada tanggal 29 November 2024 dengan surat No. S.948/DIR/CMDY/XI/2024.

In compliance with Financial Services Authority Regulation No. 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies ("POJK 51/2017"), the Board of Directors of PT Bank SMBC Indonesia Tbk ("the Company") has prepared a Sustainable Finance Action Plan for 2026 and Realization in 2025 ("RAKB"), which has been approved by the Board of Commissioners, and submitted to the Indonesia Financial Services Authority ("OJK") on 29 November 2024 with letter No. S.948/DIR/CMDY/XI/2024.

Laporan ini disusun dalam rangka memenuhi POJK 51/2017, sebagai bagian dari komunikasi RAKB kepada Pemegang Saham melalui Rapat Umum Pemegang Saham Tahunan tanggal 23 April 2026 atau tanggal lain untuk mata acara yang serupa.

This report is composed in order to comply with POJK 51/2017, as part of RAKB communication to Shareholders through the Annual General Meeting of Shareholders on 23 April 2026 or any other date with the same agenda.

Perseroan secara konsisten menginternalisasi prinsip-prinsip keuangan berkelanjutan dan telah melaksanakan RAKB yang telah disusun untuk tahun 2024-2028.

The Company consistently has internalized sustainable finance principles and implemented RAKB which has been prepared for 2024-2028.

Adapun pencapaian dari portofolio kategori kegiatan usaha berkelanjutan (KKUB), pencapaian program prioritas RAKB tahun 2025, dan rencana tahun 2026 adalah sebagai berikut:

The achievement of sustainable business activity category (KKUB) portfolio, the achievement of RAKB priority program in 2025, and the plan for 2026 are as follows:

1. Pencapaian Portofolio Kategori Kegiatan Usaha Berkelanjutan dalam RAKB 2025

1.1. Jumlah Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan

Uraian	Per Desember 2025
a. Penghimpunan Dana	IDR 66,9 miliar dari 3 transaksi
b. Penyaluran Dana	IDR 7.635 miliar dari 37 kegiatan usaha berwawasan lingkungan (KUBL)

1.2. Total Aset Produktif Kegiatan Usaha Berkelanjutan

Uraian	Per Desember 2025
a. Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan (IDR Miliar)	17.821
b. Total Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan (IDR Miliar)	132.055
Total Kredit/ Pembiayaan (IDR Miliar)	149.876
Presentasi Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Terhadap Total Kredit/Pembiayaan Bank	11,89%

1.3. Jumlah dan Kualitas Kredit/Pembiayaan Berdasarkan Kategori Kegiatan Usaha Berkelanjutan (KKUB)

Uraian	Jumlah (IDR Miliar)	NPL (%)
a. Energi Terbarukan	691	0,0%
b. Efisiensi Energi	193	0,0%
c. Pencegahan dan Pengendalian Polusi	-	-
d. Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan	4.009	0,0%
e. Konservasi Keanekaragaman Hayati Darat dan Air	-	-
f. Transportasi Ramah Lingkungan	331	0,0%
g. Pengelolaan Air dan Air Limbah yang Berkelanjutan	337	0,0%
h. Adaptasi Perubahan Iklim	-	-
i. Produk yang Dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (<i>Eco Efficient</i>)	-	-
j. Bangunan Berwawasan Lingkungan yang Memenuhi Standar dan Sertifikasi yang Diakui Secara Nasional, Regional atau Internasional	510	0,0%
k. Kegiatan Usaha dan/atau Kegiatan lain yang Berwawasan Lingkungan Lainnya	466	0,0%
l. Kegiatan UMKM – Pembiayaan Langsung	10.186	7,3%
m. Kegiatan UMKM – Pembiayaan Tidak Langsung	1.100	0,0%

2. Pencapaian Program Prioritas RAKB 2025

Program RAKB	Uraian Kegiatan dan Indikator Keberhasilan	Status Desember 2025
Pengembangan Produk dan Portofolio Keuangan Berkelanjutan	Pembiayaan bisnis berkelanjutan pada segmen korporasi sebesar Rp7,5 triliun dengan NPL maksimum 0,1%.	Portofolio pembiayaan berkelanjutan pada segmen korporasi mencapai Rp7,6 triliun dengan NPL 0%
	Peningkatan pembiayaan pelaku usaha perempuan pada segmen UMKM sebesar 8% per tahun.	Portofolio UMKM Perempuan mencapai Rp3,45 triliun atau meningkat 4,16% dari tahun sebelumnya
	Portofolio sektor usaha mikro yang dimiliki oleh perempuan mencapai Rp400 juta.	Outstanding kredit kepada pelaku usaha Perempuan mencapai Rp65,33 miliar, dengan total penyaluran kredit dari Triwulan I hingga Triwulan IV sebesar Rp310,24 miliar.

Program RAKB	Uraian Kegiatan dan Indikator Keberhasilan	Status Desember 2025
	Total Aset Kelolaan (AUM) dari penjualan produk Wealth Management berbasis ESG sebesar Rp20 miliar.	Total AUM dari produk Wealth Management berbasis ESG mencapai Rp21 miliar
	Meningkatkan penggunaan fitur Donasi/Zakat didalam aplikasi Jenius mencapai 18.000 transaksi	Penggunaan fitur Donasi/ Zakat mencapai total 25.880 transaksi
Edukasi dan Pemberdayaan Eksternal	Pelaksanaan Program Pembekalan Masa Purnabakti Aktif dan Mandiri	Telah dilaksanakan Program Pembekalan Masa Purnabakti Aktif dan Mandiri dengan jumlah peserta 5.409 orang.
	Melaksanakan program pemberdayaan melalui Program Daya.	Program Daya telah menyelenggarakan lebih dari 12 ribu kegiatan, yang menjangkau lebih dari 36 juta peserta.
Pengembangan Kapasitas Internal	Pelaksanaan pembelajaran daring (<i>mandatory e-learning</i>) keberlanjutan bagi seluruh karyawan, dan 55% karyawan mendapatkan score ≥ 80	Tingkat penyelesaian <i>mandatory e-learning</i> keberlanjutan mencapai 99,8% dari seluruh karyawan dan mendapatkan score ≥ 80
Penyesuaian Kebijakan dan SOP	Tinjauan tahunan terhadap Kebijakan Keberlanjutan diselesaikan 100%.	Proses tinjauan dan pembaruan Kebijakan Keberlanjutan sedang berlangsung dengan progres 90%.
	Tersedianya skenario/metodologi untuk implementasi <i>Climate Risk Management Scenario and Analysis</i> (CRMS) sesuai dengan ketentuan OJK.	Skenario/metodologi telah tersedia untuk penerapan CRMS sesuai dengan pedoman OJK.
	Melakukan sinergi SOP dan Juknis Informasi Teknologi terkait Keberlanjutan	Telah melakukan sinergi tata kelola dengan mengidentifikasi kebijakan keberlanjutan yang relevan pada SOP dan Juknis Informasi Teknologi
	Melakukan <i>monitoring asset-liability database ESG</i>	Telah dilakukan monitoring Internal Registry Report setiap kuartal
	Peninjauan internal implementasi standar pengungkapan keberlanjutan dan iklim yang diterbitkan oleh IFRS dan IAI.	Telah dilakukan analisis kesenjangan (<i>gap analysis</i>) secara internal antara persyaratan dalam IFRS S2/PSPK 2 dan kondisi yang saat ini diterapkan
Operasional Berkelanjutan	Meningkatkan operasional berkelanjutan melalui target: <ul style="list-style-type: none"> ▪ Penurunan konsumsi bahan bakar sebesar 5% ▪ Pengurangan konsumsi listrik sebesar 0,5%, termasuk pemanfaatan energi terbarukan. ▪ Penanaman pohon sebanyak 1.500 pohon 	<ul style="list-style-type: none"> ▪ Penurunan konsumsi bahan bakar sebesar 46%. ▪ Penurunan konsumsi listrik sebesar 5% ▪ Pembelian <i>Renewable Energy Certificate</i> (REC) dan penambahan 2 kendaraan Listrik ▪ Telah dilakukan penanaman 1.971 pohon kopi termasuk pohon naungan
	Partisipasi dalam transaksi <i>carbon credit</i>	Pada akhir Desember 2025, tengah memproses pembelian karbon kredit sebesar 16,696 tCO2 melalui Bursa Karbon Indonesia.
	Mendorong Keberagaman dan Inklusi (<i>Diversity and Inclusion/D&I</i>).	Penyelenggaraan 7 program <i>Diversity & Inclusion</i> (3 program eksisting dan 4 program baru).

3. Rencana Jangka Pendek RAKB SMBC Indonesia Tahun 2026

Kelompok Utama	Program RAKB	Rencana Aksi Keuangan Berkelanjutan 2026
Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan	Pengembangan Produk dan Portofolio Keuangan Berkelanjutan	Peningkatan pembiayaan usaha berkelanjutan pada segmen korporasi
		Peningkatan pembiayaan Women Entrepreneurs di segmen SME
		Peningkatan portofolio sektor usaha mikro yang dimiliki oleh Pelaku Usaha Perempuan di segmen Mikro.
		Peningkatan penjualan produk Wealth Management (Reksadana ESG)
		Peningkatan penggunaan fitur di aplikasi Jenius untuk mendukung keuangan inklusif
	Edukasi dan Pemberdayaan kepada Pihak Eksternal	Memberikan Program Pembekalan Masa Purnabakti Aktif dan Mandiri bagi pra purnabakti <ul style="list-style-type: none"> ▪ Menjalankan Program Daya untuk mendukung pertumbuhan ekonomi berkelanjutan dengan menggabungkan keahlian perbankan dan pendekatan pemberdayaan kepada masyarakat, termasuk literasi dan inklusi keuangan. ▪ Melakukan penanaman pohon dengan mengintegrasikan manfaat lingkungan dan ekonomi.
Pengembangan Kapasitas Internal	Pengembangan Kapasitas Internal	Memberikan pelatihan wajib Keuangan Keberlanjutan bagi seluruh karyawan dan membangun kapabilitas untuk sistem manajemen lingkungan dan sosial.
Penyesuaian Organisasi, Manajemen Risiko, dan Tata Kelola, dan atau Standar Prosedur Operasional	Penyesuaian Kebijakan dan SOP	<ul style="list-style-type: none"> ▪ Menyempurnakan penyusunan kerangka kerja dengan mengintegrasikan manajemen risiko iklim ke dalam manajemen risiko yang dikelola oleh Bank selaras dengan ketentuan yang akan diterbitkan oleh regulator. ▪ Melanjutkan proses pelaporan hasil CRMS (menyesuaikan dengan perkembangan regulasi)
		Melakukan review tahunan kebijakan keberlanjutan, termasuk penyesuaian kebijakan turunan lainnya terkait keberlanjutan.
		Melakukan review dan implementasi standar pengungkapan keberlanjutan termasuk didalamnya terkait informasi terhubung antara Laporan Keberlanjutan dengan Laporan Keuangan
	Operasional Berkelanjutan	Meningkatkan operasional berkelanjutan melalui target penurunan konsumsi bahan bakar dan pengurangan konsumsi Listrik.
		Partisipasi transaksi <i>carbon credit</i> di Bursa
		Menjalankan program Diversity & Inclusion.

1. Achievement of Sustainable Business Activity Category Portfolio in RAKB 2025

1.1. Number of Products That Meet the Criteria for Sustainable Business Activities

Description	Per December 2025
a. Funding	IDR 66.9 billion from 3 transactions
b. Lending	IDR 7,635 billion from 37 environmentally friendly business activities (KUBL)

1.2. Total Productive Assets of Sustainable Business Activities

Uraian	Per Desember 2025
a. Total Credit/Financing of Sustainable Business Activities (IDR Billion)	17,821
b. Total Credit/Financing of Non-Sustainable Business Activities (IDR Billion)	132,055
Total Credit/ Financing (IDR Billion)	149,876
Percentage of Total Credit/Financing of Sustainable Business Activities to Total Bank Credit/Financing (%)	11.89%

1.3. Amount and Quality of Credit/Financing by Category of Sustainable Business Activities (KKUB)

Uraian	Total (IDR Billion)	NPL (%)
a. Renewable Energy	691	0.0%
b. Energy Efficiency	193	0.0%
c. Pollution Prevention and Control	-	-
d. Management of Natural Resources and Sustainable Land Use	4,009	0.0%
e. Conservation of Land and Water Biodiversity	-	-
f. Environmentally Friendly Transportation	331	0.0%
g. Sustainable Water and Wastewater Management	337	0.0%
h. Climate Change Adaptation	-	-
i. Product that Can Reduce the Use of Resources and Produce Less Pollution (Eco-Efficient)	-	-
j. Environmentally Friendly Buildings that Meet Standards or Certifications Recognized Nationally, Regionally, or Internationally	510	0.0%
k. Other Business and/or Activities from Other Environmentally Friendly Business Activities	466	0.0%
l. MSME Activities – Direct Financing	10,186	7.3%
m. MSME Activities – Non Direct Financing	1,100	0.0%

2. Achievement of the RAKB 2025 Priority Program

RAKB Program	Activity Description and Success Indicators	Status of December 2025
Sustainable Finance Product and Portfolio Development	Sustainable business financing in the corporate segment amounting to IDR 7.5 trillion, with a maximum non-performing loan (NPL) ratio of 0.1%.	The sustainable financing portfolio in the corporate segment reached IDR 7.6 trillion with an NPL of 0%
	An 8% annual increase in financing for women entrepreneurs within the MSME segment	The women-owned MSME portfolio reached amounted IDR 3.45 trillion, an increase of 4.16% year-on-year

RAKB Program	Activity Description and Success Indicators	Status of December 2025
	The total portfolio value of women-owned micro-enterprise sectors reached IDR 400 million	Outstanding credit to women-owned businesses reached IDR 65.33 billion, while total credit disbursement from Q1 to Q4 total IDR 310.24 billion
	Total Assets Under Management (AUM) from ESG-based Wealth Management product sales reached IDR 20 billion.	ESG-based Wealth Management products (mutual funds) recorded total Assets Under Management (AUM) of IDR 21 billion
	Usage of the Donation/Zakat feature within the Jenius application increased, reaching a total of 18,000 transactions	The Donation/Zakat feature recorded a total of 25,880 transaction
Education and Empowerment to External Parties	Implementation of the Pre-Retirement Preparation Program to Support Active and Independent Retirement	The Active and Independent Pre-Retirement Preparation Program was conducted for 5,409 participants.
	Implementation of customer and community empowerment programs through the Daya Program	More than 12 thousand activities were delivered under the Daya Program, with a reach of over 36 million participants.
Internal Capacity Development	The Company targets the implementation of mandatory sustainability e-learning for all employees, with at least 55% of participants achieving a score of 80 or higher	The completion rate of mandatory sustainability e-learning reached 99.8% of all employees, with participants achieving a score of 80 or higher
Policy and SOP Adjustment	The availability of scenarios and methodologies for the implementation of Climate Risk Management Scenario and Analysis (CRMS) in accordance with OJK regulations	Scenarios and methodologies required for CRMS implementation have been established in line with OJK guidance.
	The Company implemented the alignment of SOPs and technical guidelines for Information Technology in relation to sustainability	Governance alignment has been carried out by identifying relevant sustainability policies within Information Technology-related Standard Operating Procedures (SOPs) and Technical Guidelines.
	The Company conducted monitoring of the ESG asset-liability database	The Company conducted quarterly monitoring of the Internal Registry Report
	The Company conducted an internal review of the implementation of sustainability and climate disclosure standards issued by IFRS and the Indonesian Institute of Accountants (IAI).	The Company conducted an internal gap analysis comparing the requirements of IFRS S2 / PSPK 2 with existing implementation practices
Sustainable Operation	To enhance sustainable operations, the Company has established the following targets: <ul style="list-style-type: none"> • Reduction of fuel consumption by 5% • Reduction of electricity consumption by 0.5%, including the use of renewable energy • Planting of 1,500 trees 	Sustainable operational performance was achieved through the following results: <ul style="list-style-type: none"> • 46% reduction in fuel consumption • 5% reduction in electricity consumption • The purchase of Renewable Energy Certificates (RECs) and the addition of two electric vehicles • A total of 1,971 coffee trees, including shade trees, were planted

RAKB Program	Activity Description and Success Indicators	Status of December 2025
	Participation in carbon credit transactions	By the end of December 2025, the Company still under process of the purchase of 16,696 tCO ₂ of carbon credits via the Indonesia Carbon Exchange.
	Promoting Diversity and Inclusion (Diversity & Inclusion / D&I)	SMBC Indonesia has been conducted 7 (seven) D&I programs, consisting of 3 (three) existing programs and 4 (four) newly introduced programs.

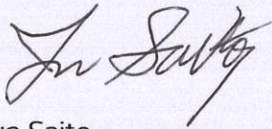
3. SMBC Indonesia's RAKB Short-Term Plan for 2026

Priority Group	RAKB Program	Achievement Indicators
Development of Sustainable Financial Products and/or Services	Sustainable Finance Product and Portfolio Development	An increase in sustainable business financing within the corporate segment
		An increase in financing for women entrepreneurs within the SME segment
		An increase in the portfolio of micro-enterprise sectors owned by women entrepreneurs within the micro segment.
		An increase in the sales of Wealth Management products (ESG Mutual Funds)
	Education and Empowerment to External Parties	<p>Provided the Active and Independent Pre-Retirement Preparation Program for pre-retirement employees</p> <ul style="list-style-type: none"> ▪ Implementation of Daya Program to support sustainable economic growth by leveraging banking expertise and a community empowerment approach, including financial literacy and financial inclusion initiatives. ▪ Tree-planting activities were carried out by integrating environmental and economic benefits.
Internal Capacity Building	Internal Capacity Building	Provided Mandatory Sustainable Finance training for all employees and developed capabilities to support the Environmental and Social Management System.
Organizational, Risk Management, and Governance Adjustments, and/or Standard Operating Procedures	Policy and SOP Adjustment	<ul style="list-style-type: none"> ▪ Refining the framework by integrating climate risk management into the Bank's overall risk management, in alignment with regulations to be issued by the regulator. ▪ Continuation of the CRMS results reporting process, aligned with ongoing regulatory developments.
		An annual review of the Sustainability Policy was conducted, including adjustments to other sustainability-related derivative policies
		A review and implementation of sustainability disclosure standards were carried out, including the alignment of connected information between the Sustainability Report and the Financial Report
	Sustainable Operation	Enhancing sustainable operations through targets to reduce fuel consumption and electricity consumption
		Participated in carbon credit transactions conducted on the IDX Implementation of Diversity & Inclusion (D&I) programs

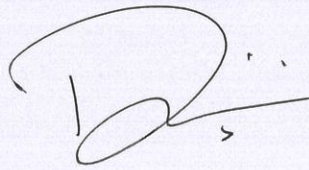
Evaluasi RAKB akan dilakukan pada setiap jenjang manajemen yang relevan. Pada level Direksi dan *Board of Management*, evaluasi lebih bersifat strategis melalui pemutusan status pelaksanaan agenda RAKB sekaligus menetapkan upaya tindak lanjutnya untuk tiga aspek utama, yaitu kesesuaian (*conformance*) terhadap persyaratan RAKB yang telah ditetapkan OJK, kecukupan (*adequacy*) sumber daya yang disediakan untuk melaksanakan RAKB, serta efektivitas pelaksanaan dan pencapaian tujuan RAKB.

RAKB evaluation will be carried out at each relevant management level. At the Board of Directors and Board of Management level, evaluation is conducted strategically by deciding the agenda of RAKB implementation and determining follow-up actions for the three main aspects, namely conformance towards RAKB requirements stipulated by OJK, adequacy of the resources to implement RAKB, and the effectiveness of implementing and achieving RAKB objectives.

PT Bank SMBC Indonesia Tbk
 Direksi/*Board of Directors*



Jun Saito
 Wakil Direktur Utama/*Deputy President Director*



Dini Herdini
 Direktur Kepatuhan/*Compliance Director*