

**ADDITIONAL INFORMATION AND/OR CORRECTIONS TO THE SUMMARY**

**ADDITIONAL INFORMATION**

THE FINANCIAL SERVICES AUTHORITY ("OJK") DOES NOT PROVIDE A STATEMENT WHETHER IT APPROVES OR DISAPPROVES THESE EFFECTS, NOR DOES IT DECLARE THE ACCURACY OR ADEQUACY OF THE CONTENTS OF THIS SUMMARY ADDITIONAL INFORMATION. ANY STATEMENT CONTRARY TO THE FOREGOING IS UNLAWFUL.

PT BANK SMBC INDONESIA TBK ("THE COMPANY") ARE FULLY RESPONSIBLE FOR THE ACCURACY OF ALL INFORMATION, FACTS, DATA, OR REPORTS AND HONESTY OF THE OPINIONS STATED IN THIS SUMMARY ADDITIONAL INFORMATION.



**PT Bank SMBC Indonesia Tbk**

**Main Business Activities:**

Conducting business as a Commercial Bank

Head Office:

Menara SMBC, 29<sup>th</sup> floor

CBD Mega Kuningan

JL. Dr. Ide Anak Agung Gde Agung, Kav 5.5 - 5.6

Jakarta Selatan 12950

Phone: +62 21 30026200; Fax: +62 21 30026308

Website: [www.smbci.com](http://www.smbci.com); E-mail: [corporate.secretary@smbci.com](mailto:corporate.secretary@smbci.com)

**PUBLIC OFFERING OF SHELF**

**REGISTERED BONDS V BANK BTPN**

**WITH A TARGET OF FUND OF IDR 3,000,000,000,000 (THREE TRILLION RUPIAH)**

**("SHELF REGISTERED BONDS V")**

As part of the Public Offering of Shelf Registered Bonds V, the company will issue and offer:

**SHELF REGISTERED BONDS V BANK BTPN PHASE I YEAR 2024**

**WITH A PRINCIPAL AMOUNT OF IDR 355,060,000,000 (THREE HUNDRED FIFTY FIVE BILLION SIXTY MILLION RUPIAH)**

**and**

**SHELF REGISTERED BONDS V BANK SMBC INDONESIA PHASE II YEAR 2024**  
**WITH A PRINCIPAL AMOUNT OF IDR 1,396,415,000,000,- (ONE TRILLION THREE**  
**HUNDRED NINETY SIX BILLION FOUR HUNDRED FIFTEEN MILLION RUPIAH)**

As part of the Public Offering of Shelf Registered Bonds V, the Company  
will issue and offer:

**SHELF REGISTERED BONDS V BANK SMBC INDONESIA PHASE III YEAR 2025**  
**WITH A PRINCIPAL AMOUNT OF IDR 816,050,000,000,-**  
**(EIGHT HUNDRED AND SIXTEEN BILLION FIFTY MILLION RUPIAH) ("BONDS")**

These Bonds consists of 2 (two) Series, which are Series A Bonds and Series B Bonds which are issued scripless. These Bonds provide the public with the option to choose the desired of bonds series as follows:

Series A : The amount of Series A Bonds offered is IDR 670,650,000,000,-  
(six hundred seventy billion six hundred fifty million Rupiah)  
with a Bond Interest rate of 6.10% (six point one zero percent)  
per year. The term of the Bonds is 3 (three) years from the  
Issuance Date. Bonds Payment are made in full (bullet payment)  
on the maturity date.

Series B : The amount of Series B Bonds offered is IDR 145,400,000,000,-  
(one hundred forty-five billion four hundred million Rupiah)  
with a Bond Interest rate of 6.20% (six point two zero percent)  
per year. The term of the Bonds is 5 (five) years from the  
Issuance Date. Bonds Payment are made in full (bullet payment)  
on the maturity date.

These Bonds are offered at 100% (one hundred percent) of the Principal Amount of the Bonds. Bonds Interest is paid quarterly (every 3 months), in accordance with the Bond Interest payment date. The first Bonds Interest payment for each series will be made on December 2, 2025, while the last Bonds Interest payment and the Bonds maturity date will be on September 2, 2028 for Series A and September 2, 2030 for Series B.

**SHELF REGISTERED BONDS V PHASE IV AND/OR NEXT PHASE (IF ANY) WILL BE**  
**DETERMINED LATER**

IMPORTANT TO NOTE

THESE BONDS ARE NOT GUARANTEED BY SPECIFIC COLLATERAL, BUT ARE GUARANTEED BY ALL OF THE COMPANY'S ASSETS, BOTH MOVABLE AND IMMOVABLE ASSETS, BOTH EXISTING AND FUTURE ASSETS, AS COLLATERAL FOR THE BONDHOLDERS IN ACCORDANCE WITH THE PROVISIONS IN ARTICLE 1131 AND 1132 OF THE CIVIL CODE. THE RIGHTS OF THE BOND HOLDERS ARE PARI PASSU WITHOUT PREFERENTIAL RIGHTS WITH THE RIGHTS OF OTHER COMPANY CREDITORS, BOTH EXISTING AND FUTURE, EXCEPT FOR THE RIGHTS OF THE COMPANY'S CREDITORS THAT ARE SPECIFICALLY GUARANTEED BY THE COMPANY'S ASSETS, BOTH EXISTING AND FUTURE. FURTHER INFORMATION REGARDING THE BONDS CAN BE FOUND IN CHAPTER I OF THIS ADDITIONAL INFORMATION.

1 (ONE) YEAR AFTER THE ALLOTMENT DATE, THE COMPANY MAY CONDUCT A BUYBACK FOR SOME OR ALL OF THE BONDS BEFORE THE PRINCIPAL BONDS PAYMENT DATE. THE COMPANY HAS THE RIGHT TO IMPLEMENT THE BUYBACK AS BONDS PAYMENT OR TO KEEP THEM FOR LATER RESALE AT MARKET PRICE WITH ACCOUNT TO THE PROVISIONS IN THE TRUSTEE AGREEMENT AND APPLICABLE LAWS AND REGULATIONS. FURTHER INFORMATION REGARDING BONDS BUYBACK CAN BE SEEN IN CHAPTER I IN THIS ADDITIONAL INFORMATION.

THE MAIN RISK FACED BY THE COMPANY IS CREDIT RISK, THAT IS THE RISK DUE TO THE DEBTOR'S OR COUNTER-PARTY'S FAILURE TO REPAY LOANS OR FULFILL OTHER BUSINESS CONTRACTUAL OBLIGATIONS THAT THE COMPANY MAY FACE, WHICH CAN BE SEEN IN THE ADDITIONAL INFORMATION.

OTHER RISK THAT MAY BE FACED BY INVESTORS WHO PURCHASE BONDS IS THE ILLQUIDITY OF THE BONDS OFFERED IN THIS PUBLIC OFFERING, WHICH IS DUE TO, AMONG OTHERS THINGS, THE PURPOSE OF PURCHASING THE BONDS IS AS A LONG TERM INVESTMENT.

IN CONNECTION WITH THE ISSUANCE OF THE SHELF-REGISTERED BONDS V, THE COMPANY HAS RECEIVED A RATING FROM PT PEMERINGKAT EFEK INDONESIA ("PEFINDO") WITH A RATING OF:  
idAAA (TRIPLE A)

**FURTHER INFORMATION REGARDING THE BONDS RATING CAN BE SEEN IN CHAPTER I  
OF THIS ADDITIONAL INFORMATION.**

These Bonds will be listed on the Indonesia Stock Exchange.  
The offering of these bonds is guaranteed by full commitment.

**LEAD UNDERWRITER AND BOND UNDERWRITER**



**PT BCA  
Sekuritas**



**PT BNI  
Sekuritas**



**PT Ina  
Sekuritas  
Indonesia**



**PT Indo  
Premier  
Sekuritas**



**PT Mandiri  
Sekuritas**

**TRUSTEE**

**PT BANK MEGA Tbk.**

Additional Information and/or Corrections to this Summary Additional  
Information published in Jakarta on August 27, 2025

**SCHEDULE**

Effective Date	:	June 27, 2024
Public Offering Period of Bonds	:	August 27 - 28, 2025
Allotment Date	:	August 29, 2025

Order Refund Date	:	September 1, 2025
Electronic Bond Distribution Date	:	September 2, 2025
Bond Listing Date on the Indonesian Stock Exchange	:	September 3, 2025

#### PLAN FOR USE OF FUNDS

All funds from the Bond Public Offering, after deducting issuance costs, will be used by the Company for working capital to support business growth in the form of credit.

Full information regarding the use of funds from this Public Offering can be found in Chapter II of this Additional Information.

#### ADDITIONAL INFORMATION ABOUT THE COMPANY

##### 1. BRIEF COMPANY HISTORY

The Company is domiciled in South Jakarta, previously named PT Bank Tabungan Pensiunan Nasional, was established based on Deed No. 31 dated February 16, 1985, made before Komar Andasasmita, S.H., Notary in Bandung. This deed of establishment has been amended by Deed No. 12 dated July 13, 1985, made before Dedeh Ramdah Sukarna, S.H., notary substitute for Komar Andasasmita, S.H., Notary in Bandung, and has been approved by the Minister of Justice of the Republic of Indonesia with Decree No. C2-4583HT01.01TH.85 dated July 25, 1985, and has been registered in the register book of the Registrar's Office of the District Court in Bandung No. 458 and No. 459 dated August 16, 1985, and has been announced in the State Gazette of the Republic of Indonesia No. 76 dated September 20, 1985, Supplement No. 1148 ("**Deed of Establishment of the Company**").

Based on Letter of the Minister of Finance of the Republic of Indonesia No. S-625/MK.11/1985 dated December 30, 1985, and Decree of the Minister of Finance of the Republic of Indonesia No. Kep-135/KM.11/1986 dated December 2, 1986, concerning the Granting of Business Licenses for PT Bank Tabungan Pensiunan Nasional in Bandung, along with its 26 (twenty-six) branch offices in Indonesia, the Company was granted a permit to operate as a savings bank as a continuation of the Bapemil business, which had been operating since 1959.

Based on Decree of the Minister of Finance No. KEP-055/KM.17/1993 dated March 22, 1993, concerning the Business Licenses for PT Bank Tabungan Pensiunan Nasional in Bandung, the Minister of Finance of the Republic of Indonesia granted a business license to the Company, domiciled at Jl. Otto Iskandardinata No. 392, Bandung 40242, and its 26 branch offices in Indonesia, to conduct business activities as a commercial bank. With the issuance of this decree, the Decree of the Minister of Finance No. KEP-135/MK.11/1986 dated December 2, 1986 concerning the Granting of Business Licenses to the Company was revoked and declared no longer valid.

Based on the Deed of Minutes of the Company's Extraordinary General Meeting of Shareholders No. 22 dated January 21, 2019, drawn up before Ashoya Ratam, S.H., M.Kn., Notary in Jakarta, the Company's shareholders have approved, among other things: (i) approval of the merger with PT Bank Sumitomo Mitsui Indonesia ("**BSMI**"), where BSMI acts as the merging party and the Company acts as the merging party; (ii) the change of the Company's name to PT BANK BTPN Tbk, which was notified to the Minister of Law and Human Rights based on the Receipt of Notification of the Company's Merger No. AHU-AH.01.10-0006176 dated January 22, 2019; and (iii) Decree of the Minister of Law and Human Rights No. AHU-0006169.AH.01.10.Tahun 2019 dated January 22, 2019, which was announced in Supplement to the State Gazette of the Republic of Indonesia No. 27 dated January 22, 2019.

The Company's articles of association have undergone several amendments, the most recent of which was stated in the Deed of Statement of Resolutions of the Company's Annual General Meeting of Shareholders No. 27 dated July 14, 2025, drawn up before Ashoya Ratam, S.H., M.Kn., Notary in Jakarta. This deed was notified and accepted by the Ministry of Law based on Decree Number AHU-AH.01.03-0187261 dated July 17, 2025, concerning the Receipt of Notification of Amendments to the Company's Articles of Association, which was announced in Supplement to the State Gazette of the Republic of Indonesia No. 60 dated July 17, 2025 ("**Deed No. 27/2025**").

(The Company's articles of association as set out in the Deed of Establishment until last amended by Deed No. 27/2025, hereinafter referred to as the "**Company's Articles of Association**").

## 2. Share Ownership and Capital Structure of the Company

Based on the Deed of Statement of Resolutions of the Company's Annual General Meeting of Shareholders No. 55 dated March 21, 2024, drawn up before Ashoya Ratam, S.H., M.Kn., Notary in Jakarta, as approved by the Minister of Law and Human Rights based on Decree No. AHU-AH.01.03-0069408 dated March 21, 2024 ("Deed No. 55/2024"), Deed No. 27/2025 and the Monthly Report of Securities Holder Registration as of July 31, 2025 submitted by the Company to the OJK through Letter No. S.068/CCS/VIII/2025 dated August 8, 2025, the latest capital structure and shareholder composition of the Company are as follows:

Capital stock with nominal value of IDR 20 per share			
	Nominal Value		
	Number of shares	(IDR)	%
<b>Authorized capital</b>	<b>15,000,000,000</b>	<b>300,000,000,000</b>	
<b>Capital Issued and Fully Paid Up</b>			
SMBC	9,692,826,975	193,856,539,500	91.047%
PT Bank Central Asia Tbk	109,742,058	2,194,841,160	1.031%
PT Bank Negara Indonesia (Persero) Tbk	12,007,137	240,142,740	0.113%
Merisa Darwis	223,858	4,477,160	0.002%
Henoch Munandar	175,256	3,505,120	0.002%
Hanna Tantani	149,654	2,993,080	0.001%
Dini Herdini	120,072	2,401,440	0.001%
Atsushi Hino	1,500	30,000	0.000%
Public (each <5%)	830,699,238	16,613,984,760	7.803%
<b>Total Issued and Fully Paid-up Capital</b>	<b>10,645,945,748</b>	<b>212,918,914,960</b>	<b>100.00%</b>
<b>Number of Shares in Portfolio</b>	<b>4,354,054,252</b>	<b>87,081,085,040</b>	

\*In order to fulfill the provisions of Article 4 paragraph (2) and paragraph (3) of PP No. 29/1999 regarding the obligation to maintain at least 1% (one percent) of shares that are not listed on the IDX and remain owned by Indonesian citizens and/or Indonesian legal entities, currently 109,742,058

shares owned by PT Bank Central Asia Tbk, representing 1.031% of the total issued and paid-up capital of the Company, are not listed on the IDX.

### **3. MANAGEMENT AND SUPERVISION**

Based on (i) Deed of Statement of Resolutions of the Annual General Meeting of Shareholders No. 25 dated April 22, 2025, made before Ashoya Ratam, S.H., M.Kn., Notary in the Administrative City of South Jakarta, which deed has been notified to and received by the Ministry of Law based on Letter Number No. AHU-AH.01.09-0210284 dated April 28, 2025, and (ii) Deed of Statement of Resolutions of the Annual General Meeting of Shareholders No. 101 dated June 30, 2025, made before Ashoya Ratam, S.H., M.Kn., Notary in the Administrative City of South Jakarta, which deed has been notified to and received by the Ministry of Law based on Letter Number No. AHU-AH.01.09-0304714 dated July 1, 2025, the latest composition of the Company's Board of Commissioners and Board of Directors on the date of issuance of this Additional Information is as follows:

#### **Board of Commissioners**

President Commissioners : Chow Ying Hoong<sup>1</sup>  
Commissioners : Takeshi Kimoto<sup>1</sup>  
Independent Commissioners : Ninik Herlani Masli Ridhwan<sup>1</sup>  
Independent Commissioners : Onny Widjanarko<sup>1</sup>  
Independent Commissioners : Kusumaningtuti Sandriharmy Soetiono  
Independent Commissioners : Marita Alisjahbana<sup>2</sup>

#### **Board of Directors**

President Directors : Henocho Munandar<sup>1</sup>  
Deputy President Directors : Jun Saito  
Deputy President Directors : Michellina Laksmi Triwardhany  
Compliance Directors : Dini Herdini<sup>1</sup>  
Directors : Atsushi Hino<sup>1</sup>  
Directors : Yuki Terayama  
Directors : Merisa Darwis<sup>1</sup>  
Directors : Hanna Tantani<sup>1</sup>

1) A brief history can be found in the Prospectus for Shelf-Registered Bond V Bank BTPN Phase I 2024.



2) A brief history can be found in the Additional Information for Shelf-Registered Bond V Bank SMBC Indonesia Phase II 2024.

#### **4. BUSINESS ACTIVITIES, BUSINESS PROSPECTS AND BUSINESS COMPETITION**

##### **BUSINESS ACTIVITIES**

The Company (PT Bank SMBC Indonesia Tbk (SMBC Indonesia)—formerly PT Bank BTPN Tbk (Bank BTPN)—is a foreign exchange bank resulting from the merger of PT Bank Tabungan Pensiunan Nasional Tbk (BTPN) and PT Bank Sumitomo Mitsui Indonesia in February 2019. Embracing the spirit of "Together More Meaningful," SMBC Indonesia exists to create more meaningful growth for the community through a variety of innovative and comprehensive financial solutions centered on the needs of customers across various segments. SMBC Indonesia provides products and services such as green financing, products and services for retirees, micro, small, and medium enterprises, large national, multinational, and Japanese corporate customers, wealth management services through Sinaya, and digital banking services for the digitally savvy community through Jenius. In addition, SMBC Indonesia also has subsidiaries, namely PT Bank BTPN Syariah Tbk, which serves customers from productive underprivileged communities, as well as financing companies PT Oto Multiartha (OTO) for four-wheeled vehicles and PT Summit Oto Finance (SOF) for two-wheeled vehicles (hereinafter referred to as the "OTO Group"), SMBC Indonesia's commitment to providing a sustainable positive impact on the wider community is also reflected in Daya, a sustainable and measurable empowerment program through regular training aimed at developing capabilities and capacities for a more meaningful life. The Company is currently headquartered in Jakarta with branches in more than 200 cities throughout Indonesia.

The Company carries out its community activities through its Corporate Social Responsibility (CSR) program. The Company integrates its social programs as part of its business activities. Therefore, the motto "Together, we create opportunities for growth and a more meaningful life" is not only a social activity for the Company but an integral part of its daily banking business activities, right down to the branch level.

##### **BUSINESS PROSPECTS**

The global economy is forecast to grow steadily amid increasing risks and uncertainties going forward. Continued geopolitical tensions in the Middle East, monetary policy direction influenced by the disinflationary outlook and slowing economic growth in developed countries, and geoeconomic and trade fragmentation are some of the factors attracting market attention. Based on Bank Indonesia's estimates, global growth in 2024 is projected at 3.2% with a slowing trend. Global inflation is on a downward trend, encouraging convergence in monetary policy easing, particularly in developed countries. Domestically, Bank Indonesia projects economic growth in 2024 to be in the range of 4.7-5.5%, with an increase in 2025. The domestic inflation rate continued its decline, reaching 1.84% year-on-year in September 2024, with core inflation at 2.09% year-on-year. This level is within Bank Indonesia's target range of 1.5% to 3.5%. Core inflation is expected to remain subdued, as inflation expectations remain anchored within the target range, the economy remains robust and responsive to domestic demand, and imported inflation remains under control, in line with the Rupiah exchange rate stabilization policy. Rupiah exchange rate stability is maintained in line with Bank Indonesia's policy commitments. The Rupiah exchange rate is expected to remain stable, driven by attractive yields, low inflation, and Indonesia's continued positive economic growth prospects. Globally, interest rates have begun a downward trend, with Bank Indonesia lowering its policy rate to 6.00% in September 2024. Bank Indonesia continues to monitor the scope for rate cuts, while closely monitoring the outlook for inflation, the Rupiah exchange rate, and economic growth.

In 2024, industrial credit is expected to grow by 10%-12%. Credit growth in September 2024 remained strong, reaching 10.85% yoy. From the supply side, strong credit growth was supported by maintained interest in lending, continued reallocation of liquid assets to credit by banks, and support from Bank Indonesia's KLM (Land and Loans Management Agency). From the demand side, credit growth was supported by maintained corporate business performance. Sectorally, credit growth in the majority of economic sectors remained strong, particularly in the Business Services, Trade, Industry, Mining, and Transportation sectors. By usage group, working capital credit, consumer credit, and investment credit grew by 10.01% yoy, 10.88% yoy, and 12.26% yoy, respectively, in September 2024. Sharia financing grew by 11.37% yoy, while MSME credit grew by 5.04% yoy. Furthermore, banking liquidity

remains adequate, as reflected in the high Liquid Assets to Deposits ratio of 25.40% in September 2024. The banking capital adequacy ratio (CAR) in August 2024 was recorded at 26.69%, and the non-performing loan ratio in August 2024 was maintained at a low level of 2.26% (gross) and 0.78% (net). By leveraging the potential for economic growth and credit within the banking industry, the Company will focus on growing credit distribution by establishing a risk appetite aligned with the required objectives and through the value chain, growing its retail customer base by optimizing distribution channels, as well as cross-business collaboration and strategic partnerships with the market ecosystem. The Company will also continue its CASA growth strategy and increase fee-based income through, among others, foreign exchange (forex), digital solutions and wealth management through Jenius for retail customers, and trade and cash management for corporate customers.

#### **BUSINESS COMPETITION**

The Company faces competition in its business operations, driven by the increasing adoption of digital technology in the banking industry, both from fintech companies, digital banks, and conventional banks offering digital banking services. This competition also comes from large-scale banks. The Company continues to strive to increase its market share.

The Company's closest competitors are currently national private banks within the Bank Group Based on Core Capital (KBMI) 3 category.

Business competition can be assessed based on, among other things, total assets held, the amount of third-party funds raised, and the amount of loans disbursed. The following table shows the Company's market share in the Indonesian banking industry as of June 30, 2025:

(in billion Rupiah)

Criteria	Information	As of December 31		As of June 30
		2023	2024	2025
Total Asset	Industry	11,765,838	12,460,955	12,661,163
	Company	201,448	241,096	234,353
	Market share	1.7%	1.9%	1.9%
Amount	of Industry	8,457,929	8,837,242	9,072,045
Party Funds	Company	108,199	121,318	109,818
Third	Market share	1.3%	1.4%	1.2%
Amount	Industry	7,090,243	7,827,148	7,997,632
Distributed	Company	156,561	179,405	185,040
Credit	Market share	2.2%	2.3%	2.3%

Source: Statistics Indonesian Banking (SPI) OJK and Reports Finance Company

Note: Industry data for the position of June 30, 2025 uses the Indonesian Banking Statistics Data (SPI) of the OJK as of May 2025.

#### BOND ISSUE UNDERWRITING

Based on the terms and conditions set forth in the Bond Underwriting Agreement, the Joint Lead Underwriters and Bond Underwriters, whose names are listed below, have agreed to offer the Bonds to the public with full commitment.

PT Indo Premier Sekuritas is acting as Allotment Manager for this Bond Public Offering.

The composition, portion, and percentage of the members of the Joint Lead Underwriters and Bond Underwriters syndicate are as follows:

Guarantee Portion (IDR)

No	Information		Series A	Series B	Total	%
1.	PT	BCA	197,500,000,0	25,000,000,0	222,500,000,0	27.27%
	Sekuritas		00	00	00	
2.	PT	BNI	105,000,000,0	400,000,000	105,400,000,0	12.92%
	Sekuritas		00		00	
3.	PT	Ina	85,000,000,00	70,000,000,0	155,000,000,0	18.99%
	Sekuritas		0	00	00	
	Indonesia					
4.	PT	Indo	156,000,000,0	50,000,000,0	206,000,000,0	25.24%
	Premier		00	00	00	
	Sekuritas					
5.	PT	Mandiri	127,150,000,0	-	127,150,000,0	15.58%
	Sekuritas		00		00	
			670,650,000,0	145,400,000,0	816,050,000,00	100.00%
Amount			00	00	0	

Furthermore, the Bond Lead Underwriters and/or Bond Underwriters participating in this Bond Public Offering have agreed to carry out their respective duties in accordance with Regulation No. IX.A.7.

The Bond Lead Underwriters and/or Bond Underwriters expressly declare that they have no affiliated relationship with the Company as defined in the UUP2SK.

#### SUPPORTING INSTITUTIONS AND PROFESSIONS

The Capital Market Supporting Institutions and Professionals participating in this Public Offering are as follows:

Trustee : PT Bank Mega Tbk  
Notary : Ashoya Ratam. S.H. Mkn.  
Legal Consultant : HWMA Law Firm  
Securities Rating : PT Pemeringkat Efek Indonesia (PEFINDO)  
Company

## 1. Registration of Bonds into Collective Custody

The Bonds offered by the Company through this Public Offering have been registered with the Indonesian Central Securities Depository (KSEI) based on the KSEI Debt Securities Registration Agreement signed by the Company and KSEI. By registering the Bonds with KSEI, the following provisions apply to the Bonds offered:

- a. The Company will not issue Bonds in the form of certificates or instruments, except for Jumbo Bond Certificates, which are issued to be registered in the name of KSEI for the benefit of Bondholders. The Bonds will be administered electronically in Collective Custody at KSEI. The Bonds resulting from the Public Offering will then be credited to the Securities Account no later than the Issuance Date. KSEI will issue a Written Confirmation to the Securities Company or Custodian Bank as proof of registration of the Bonds in the Securities Account at KSEI. This Written Confirmation constitutes legal ownership of the Bonds recorded in the Securities Account;
- b. The transfer of ownership of Bonds is carried out by transfer between Securities Accounts at KSEI, which will then be confirmed to the Account Holder;
- c. Bondholders registered in the Securities Account are Bondholders entitled to Bond Interest payments, repayment of Bond Principal, voting in the GMB, and other rights inherent in the Bonds;
- d. Bond Interest payments and repayment of Bond Principal will be paid by KSEI, acting as the Paying Agent on behalf of the Company, to Bondholders through the Account Holders in accordance with the Bond Interest payment and Principal repayment schedules stipulated in the Trustee Agreement and/or Paying Agent Agreement. Bondholders entitled to Bond Interest paid during the relevant Bond Interest payment period are those whose names are recorded in the Bondholder Register 4 (four) Trading Days prior to the Bond Interest Payment Date, unless otherwise stipulated by KSEI or applicable laws and regulations;
- e. The right to attend the GMB is exercised by Bondholders by observing the original KTUR (Letter of Assignment) issued by KSEI to the Trustee. KSEI will freeze all Bonds held at KSEI, preventing them from being transferred/book-entryd from 3 (three) Business Days prior to the GMB's

date (R-3) until the end of the GMB, as evidenced by notification from the Trustee.

- f. Parties wishing to subscribe to Bonds must open a Securities Account with a Securities Company or Custodian Bank that holds a Securities Account at KSEI.

## **2. Eligible Bookers**

Individual Indonesian citizens and individual foreign citizens, regardless of their domicile, as well as Indonesian or foreign business entities or institutions, regardless of their domicile, are entitled to purchase Bonds as stipulated in Regulation No. IX.A.7.

## **3. Bond Purchase Order**

Bond purchase orders are made using a pre-printed Bond Order Form (FPPO) available for this purpose, which can be obtained from the Bond Underwriter's office as stated in Chapter XII of this Additional Information, either in hardcopy or electronically via email. Submitted orders cannot be canceled by the subscriber. Once the FPPO has been completed and signed by the subscriber, a scanned copy of the FPPO must be returned, either in hardcopy or electronically via email, to the Bond Underwriter from whom the subscriber obtained the Additional Information and FPPO.

Bond Purchase Orders and submission of FPPO to the Bond Underwriters can be done remotely, via email and the Bond Underwriters' fax machine, as stated in Chapter XIII of Additional Information.

## **4. Minimum Order Amount**

Bond purchase orders must be made in a minimum amount of one trading unit, amounting to IDR 5,000,000 (five million Rupiah) and/or multiples thereof.

## **5. Bond Public Offering Period**

The Bond Public Offering Period will be held from August 27, 2025, to August 28, from 9:00 a.m. to 4:00 p.m. WIB each day.

## **6. Bond Purchase Order Submission Location**

During the Bond Public Offering Period, subscribers must submit Bond purchase orders by submitting a Bond Purchase Order Form (FPPO) during business hours from 9:00 a.m. to 4:00 p.m. WIB to the Bond Underwriters, as set out in

Chapter XI of this Supplementary Information, at the location where they obtained the Additional Information and FPPO.

#### **7. Bond Subscription Receipt**

The Bond Underwriters who receive the Bond purchase order will return to the subscriber one (1) signed copy of the FPPO, either in hard copy or electronically (soft copy), via email, as proof of receipt of the Bond purchase order. Proof of receipt of a Bond purchase order does not constitute a guarantee that the order will be fulfilled.

#### **8. Bond Allotment**

Allotment will be conducted in accordance with Regulation No. IX.A.7. If the total number of Bonds subscribed exceeds the number of Bonds offered, the allotment will be determined by the discretion of each Bond Underwriter in accordance with their respective underwriting portions. The Allotment Date is August 29, 2025.

No party is prohibited from directly or indirectly submitting more than one Bond subscription for this Bond Public Offering. In the event of an oversubscription of Bonds and it is proven that a particular party has submitted Bond subscriptions through more than one Bond Subscription Facility for this Bond Public Offering, either directly or indirectly, for allotment purposes, the Allotment Manager may only include the first Bond Subscription Facility submitted by the relevant subscriber.

The Bond Underwriter will submit a Bond Public Offering Results Report to the Financial Services Authority (OJK) no later than 5 (five) Business Days after the Allotment Date in accordance with Regulation No. IX.A.2.

The Allotment Manager will submit an Accountant's Audit Report to the OJK regarding the fairness of the allotment process, guided by Regulation No. VIII.G.12, Attachment to the Decree of the Chairman of Bapepam No. Kep-17/PM/2004 dated April 13, 2004, concerning Guidelines for Audits by Accountants for Securities Subscriptions and Allotments or Bonus Share Distributions, and Regulation No. IX.A.7, no later than 30 days after the end of the Bond Public Offering Period.



## 9. Bond Subscription Payment

Buyer can make payments, either in cash or by bank transfer, addressed to the Bond Underwriter where they submitted their subscription. The funds must be effectively in the Bond Underwriter's account no later than September 1, 2025 (in good funds) and directed to the account below:

PT BCA Sekuritas

Bank BCA  
Thamrin Branch  
Account No.: 2063176222  
A/n PT BCA Sekuritas

PT BNI Sekuritas

Bank BNI  
Mega Kuningan Branch  
Account No.: 788-8899-787  
A/n PT BNI Sekuritas

PT Ina Sekuritas  
Indonesia

Bank SMBC Indonesia  
BTPN Tower Branch Jakarta  
Account No.: 1011607201  
A/n PT Ina Sekuritas Indonesia

PT Indo Premier  
Sekuritas

Bank Permata  
Cabang Sudirman Jakarta  
No. Rekening: 0701392302  
A/n PT Indo Premier Sekuritas

PT Mandiri Sekuritas

Bank Mandiri  
Jakarta Sudirman Branch  
Account No.: 1020005566028  
A/n PT Mandiri Sekuritas

All bank fees, charges, and transfer fees are the responsibility of the buyer. Buyer will be cancelled if payment requirements are not met.

The Bond Underwriters are required to make payment to the Company no later than September 2, 2025.

#### **10. Electronic Bond Distribution**

The electronic distribution of the Bonds will take place on September 2, 2025. The Company is required to issue a Jumbo Bond Certificate to be submitted to the Indonesian Securities Exchange Commission (KSEI) and instruct KSEI to credit the Bonds to the Joint Lead Underwriter's Securities Account at KSEI. Upon execution of this instruction, the distribution of the Bonds becomes the sole responsibility of the Joint Lead Underwriter and KSEI. The Joint Lead Underwriter will then instruct KSEI to transfer the Bonds from the Joint Lead Underwriter's Bond Account to the Joint Lead Underwriter's Securities Account in accordance with the payments made by the Joint Lead Underwriter according to their respective underwriting divisions. Upon completion of the distribution of the Bonds to the Joint Lead Underwriter, the responsibility for the distribution of the Bonds becomes solely the responsibility of the Joint Lead Underwriter.

#### **11. Refund of Order Funds**

By considering to the provisions regarding allotment, if a Bond subscription is rejected in whole or in part due to the allotment process, or if the Public Offering is canceled due to failure to meet IDX listing requirements, and the Bond subscription payments have been received by each Bond Underwriter or Bond Underwriter and have not yet been paid to the Company, each Bond Underwriter or Bond Underwriter is responsible for refunding the subscription payments to the Bond subscribers no later than 2 (two) Business Days after the Allotment Date or the announcement of the cancellation of the Public Offering. Refunds to subscribers can be made by transfer to an account in the subscriber's name or through other payment instruments, such as checks or giro, which can be collected directly by the subscriber at the office of the Bond Underwriter or Bond Underwriter where the subscriber obtained Additional Information and FPP0. If the Bonds cannot be listed on the Stock Exchange within 1 (one) Business Day after the Distribution Date due to non-fulfillment of the listing requirements, the Bond offering shall be null and void, and the Bond subscription payments must be returned to the Bond subscribers by the Company through KSEI no later than 2 (two) Business Days from the announcement of the cancellation of the Public Offering, as stipulated in Regulation No. IX.A.2.

Any party who fails to return the subscription fees to the Bond subscribers, resulting in a delay in the refund, shall be required to pay the Bond subscribers a penalty of 1% (one percent) per annum above the Bond Interest rate for each Bond series for each day of delay, based on the amount of the late payment, with 1 (one) year equal to 360 (three hundred and sixty) Calendar Days and 1 (one) month equal to 30 (thirty) Calendar Days.

In the event that the refund of the payment for the order has been fulfilled to the orderers by means of transfer via the orderers' accounts within 2 (two) Working Days after the Allotment Date or since the announcement of the cancellation of the Public Offering, then the Bond Underwriter or Bond Underwriter or the Company is not required to pay interest and/or fines to the Bond orderers.

#### **DISSEMINATION OF ADDITIONAL INFORMATION AND BOND PURCHASE ORDER FORM**

Additional Information and FPPO can be obtained from August 27, 2025, to August 28, 2025, via email to the Underwriters below:

#### **BOND ISSUANCE UNDERWRITERS**

<b>PT BCA Sekuritas</b>	<b>PT BNI Sekuritas</b>	<b>PT Ina Sekuritas Indonesia</b>
Menara BCA, Grand Indonesia, 41st floor Jl. MH Thamrin No. 1 Jakarta 10310 Phone: (021) 2358 7222 Fax: (021) 2358 7250 / 2358 7300 Email: dcm@bcasekuritas.co.id	Sudirman Plaza, Indofood Tower, 16th floor Jl. Jend. Sudirman Kav. 76-78 Jakarta 12190 Phone: (021) 2554 3946 Fax: (021) 5793 6934 Email: dcm@bnisekuritas.co.id	Wisma Indocement, 3 <sup>rd</sup> floor Jl. Jend Sudirman Kav 70-71 Jakarta 12910 Phone: (021) 2510 125 Fax: (021) 2510 126 Email: cf@inasekuritas.com

**PT Indo Premier**

**Sekuritas**

Pacific Century Place,

16<sup>th</sup> floor

Jl. Jend. Sudirman

Kav. 52-53

Jakarta 12190

Phone: (021) 5088 7168

Fax: (021) 5793 1072

Email: [fixed.income@ipc.co.id](mailto:fixed.income@ipc.co.id)

**PT Mandiri**

**Sekuritas**

Menara Mandiri I,

24th-25th Floor

Jl. Jend. Sudirman

Kav. 54-55

Jakarta 12190

Phone: (021) 526 3445

Fax: (021) 526 3507

Email: [divisi-fi@mandirisekuritas.co.id](mailto:divisi-fi@mandirisekuritas.co.id)

**EVERY PROSPECTIVE INVESTOR IS EXPECTED TO READ FURTHER INFORMATION  
REGARDING THIS PUBLIC OFFERING THROUGH THE INFORMATION PRESENTED IN THE  
ADDITIONAL INFORMATION**