

**ANNOUNCEMENT**  
**SCHEDULE AND PROCEDURES FOR THE DISTRIBUTION OF CASH DIVIDEND**  
**of PT BANK SMBC INDONESIA TBK**

The Annual General Meeting of Shareholders (“**AGMS**”) of PT Bank SMBC Indonesia Tbk (“**Company**”) on 23 April 2026 has approved the payment of cash dividends of 20% of the Company's net profit for the 2025 financial year or IDR 101,111,345,366 (one hundred and one billion one hundred and eleven million three hundred and forty-five thousand three hundred and sixty-six rupiah) or estimated at IDR 9,497638609 (nine point four nine seven six three eight six zero nine rupiah) per share (gross), which will be distributed to 10,645,945,748 shares of the Company of which are the number of outstanding shares. In this regard, the following is the schedule and procedure for distributing cash dividends for the 2025 financial year:

**a. Schedule of Cash Dividend Distribution:**

No.	Description	Date
1.	Cum Dividen - Regular and Negotiation Market	4 May 2026
2.	Ex Dividend - Regular and Negotiation Market	5 May 2026
3.	Cum Dividen - Cash Market	6 May 2026
4.	Recording Date for shareholders entitled to Cash Dividend Payment	6 May 2026
5.	Ex Dividend - Cash Market	7 May 2026
6.	Cash Dividend Payment Date	22 May 2026

**b. Procedures of Cash Dividend Distribution:**

1. Cash dividends will be distributed to the Company's shareholders whose names are listed in the Shareholders Registry (“**DPS**”) or recording date in 6 May 2026 and/or Shareholders of the company listed under the securities sub account at the Indonesia Central Securities Depository/PT Kustodian Sentral Efek Indonesia (“**KSEI**”) at the closing of trading on the Indonesia Stock Exchange on 6 May 2026.
2. For shareholders whose shares are registered in the Collective Custody of KSEI, dividend payments in accordance with the schedule mentioned above will be carried out by overbooking through KSEI, and KSEI will then distribute them to the Customer Fund Account (RDN) at the Securities Company or Custodian Bank where the Shareholders open its securities accounts. While for the Company's shareholders whose shares are not registered in KSEI's collective custody, cash dividend payments will be transferred to the account of the Company's shareholders.
3. For shareholders in the form of a warrant (script), payment of dividends according to the schedule mentioned above will be carried out by overbooking from the Company's account, by first informing the Company its dividend recipient's account number. Such notice must be signed by the authorized party entitled to the shares.
4. Receipt of Cash Dividends will be taxed in accordance with the applicable taxation laws and regulations.

**PT Bank SMBC Indonesia Tbk**  
Menara SMBC, Lantai 29, CBD Mega Kuningan,  
Jl. DR. Ide Anak Agung Gde Agung Kav. 5.5-5.6, Jakarta 12950  
email: corporate.secretary@smbci.com; situs web: www.smbci.com

5. Based on the applicable tax laws and regulations, cash dividends will be excluded from tax objects if received by shareholders as the domestic corporate taxpayer (“**DCTP**”) and the Company will not withhold income tax on cash dividends paid to DCTP. Cash dividends received by shareholders as domestic individual taxpayer (“**DIT**”) will be excluded from the tax object as long as the dividends are invested in the territory of the Republic of Indonesia. For DIT who does not comply with the investment conditions as mentioned above, the received dividends will be subject to the income tax (“**PPH**”) in accordance with applicable laws and regulations, and the PPH must be paid by the DIT in accordance with the provisions as set forth by the Government Regulation No. 9 of 2021 concerning Tax Treatment to Support Ease of Doing Business which has been partially revoked by Government Regulation No. 50 of 2022 concerning Procedures for the Implementation of Tax Rights and Fulfillment of Tax Obligations.
6. The shareholders of the Company may obtain the confirmation of dividend payments through a securities company and or custodian bank where the shareholders of the Company open a securities account, furthermore, the shareholders of the Company are required to be responsible for reporting the receipt of dividends as their tax report at relevant tax year in accordance with prevailing tax laws and regulations.
7. The shareholders of the Company of which are categorized as Foreign Taxpayers and whose tax withholding will be calculated using rates based on a Double Taxation Avoidance Agreement (“**DTAA**”) must comply with the requirements of Director General of Taxes Regulation No. PER-25/PJ/2018 regarding Procedures for the Implementation of Double Taxation Agreements, as further regulated by Minister of Finance Regulation No. 112 of 2025 regarding Procedures for the Implementation of Double Taxation Agreements, and submit Form DGT/ Certificate of Domicile (SKD) or a receipt for Form DGT/SKD that has been uploaded to the Directorate General of Taxes website to KSEI or BAE PT Datindo Entrycom by the submission deadline in accordance with KSEI regulations; without such documents, cash dividends paid will be subject to a 20% income tax under Article 26.

Jakarta, 24 April 2026  
**PT Bank SMBC Indonesia Tbk**  
**Board of Directors**

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