

Analyst Briefing

3Q 2025



BANK SMBC INDONESIA

01

About SMBC Indonesia

PT Bank SMBC Indonesia Tbk Profile (Consolidated)

as of 30 September 2025

Total Aset

IDR 234.5 Trillion



Corporate Ratings

- Fitch Ratings: 'AAA(idn)'; Stable Outlook
- Pefindo: 'idAAA'; Stable Outlook



Extensive Network Across Indonesia

- SMBC Indonesia: 228**
- BTPN Syariah: 41*** (MMS*: 1,509)
- OTO & SOF: 427



Resilient Resources

- SMBC Indonesia: 6,456
- BTPN Syariah: 14,554
- OTO & SOF: 9,032



Total Customers

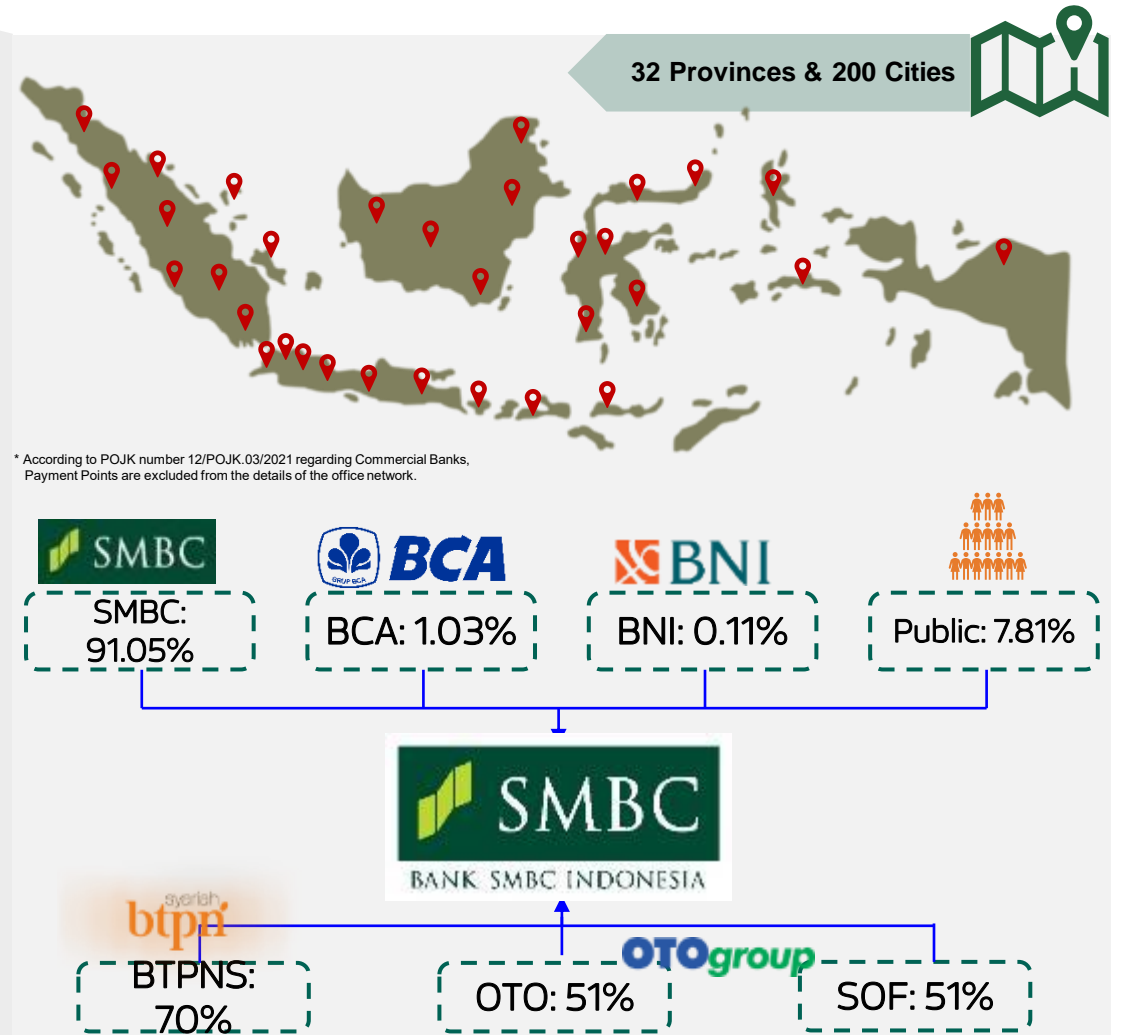
- SMBC Indonesia: 6.4 million
- BTPN Syariah: 3.8 million
- OTO & SOF: 1.3 million



*Mobile Marketing Syariah

** Jumlah Kantor Cabang Utama & Kantor Cabang Pembantu

*** Jumlah Kantor Cabang, Kantor Fungsional, dan Kantor Fungsional Non Operasional



Shareholders

as of 30 September 2025

PT Bank SMBC Indonesia Tbk Shareholders	Percentage	Number of Shares	Nominal (in IDR million)
Sumitomo Mitsui Banking Corporation	91.05%	9,692,826,975	193,857
PT Bank Central Asia Tbk*	1.03%	109,742,058	2,195
PT Bank Negara Indonesia (Persero) Tbk**	0.11%	12,007,137	240
Public	7.81%	831,369,578	16,627
Total	100%	10,645,945,748	212,919

* Meets the provisions of PP No.29 of 1999 concerning Purchase of Commercial Bank Shares and is a shares resulting from the conversion due to the Merger with PT Bank Sumitomo Mitsui Indonesia.

** Shares resulting from the conversion due to the Merger with PT Bank Sumitomo Mitsui Indonesia.

Board of Directors

as of 30 September 2025



Henoch Munandar
President Director



Jun Saito
Deputy President Director



**Michellina Laksmi
Triwardhany**
Deputy President Director



Dini Herdini
Compliance Director



Yuki Terayama
Director



Atshusi Hino
Director



Merisa Darwis
Director



Hanna Tantani
Director

Board of Commissioners

as of 30 September 2025

Chow Ying Hoong
President Commissioner



Takeshi Kimoto
Commissioner



Ninik Herlani M. Ridhwan
Independent Commissioner



Onny Widjanarko
Independent Commissioner



**Kusumaningtuti
Sandriharmy Soetiono**
Independent Commissioner



Marita Alisjahbana
Independent Commissioner



SMBC Indonesia's Value



Customer First

Always look at it from the customers' point of view to provide additional value



Proactive & Innovative

Step up and relentlessly innovate



Speed & Quality

Differentiate ourselves through the speed and quality of our decision-making and service delivery



Integrity

As a professional, always act with sincerity and a high ethical standard.

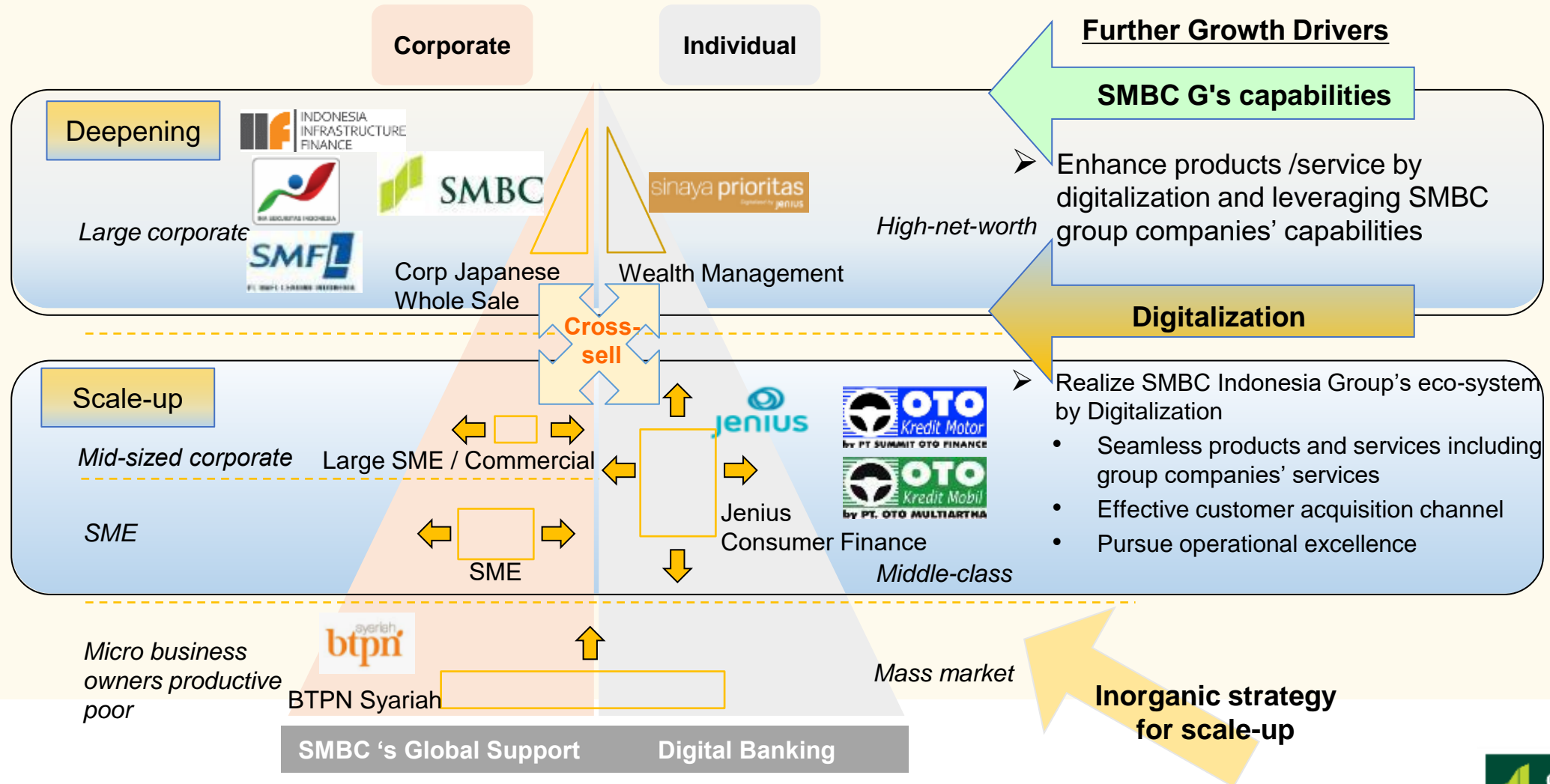


Synergy

Collaborate as one team

Goal: To become a Top-Class Full Service Financial solution provider

Enhance, synergize & expand the business to provide full-banking services, capitalizing digitalization and SMBC group's capabilities



BTPN Syariah Profile

as of 30 September 2025

Our Journey

- **Established** in 2010 as BTPN Sharia Unit; massive roll-out in 2011
- **Spin-off** as PT BTPN Syariah on 14 July 2014
- **Listed** as PT BTPN Syariah Tbk on 8 May 2018
- **Changed** name into PT Bank BTPN Syariah Tbk on 4 June 2020
- Officially became **Bank BUKU 3** Category according to the approval of The Financial Services Authority on 7 July 2020
- Classified as **KBMI 2** (Bank With Core Capital Above IDR 6tn) in Oct-21
- **Today:** Spread across 26 provinces, with ~14.6k employees (~ 96% female and ~ 52% high school graduates)
- **Rating:** AAA (idn) Fitch with stable outlook confirmed in Feb 2025

Serving Sumatera, Java, Nusa Tenggara, Kalimantan and Sulawesi



1H 2025 Performance

Serving ~7 mn customers,
~3.80 mn active



Coverage ~260.0k communities,
in ~2,650 sub-districts

Assets

22.2trillion

BOPO

69.3%

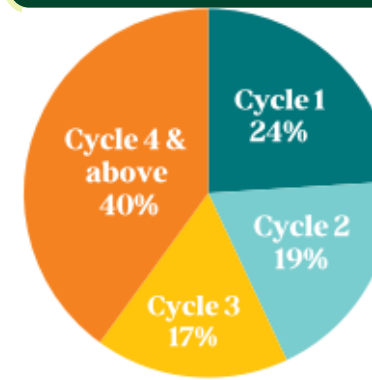
ROE

13.7%

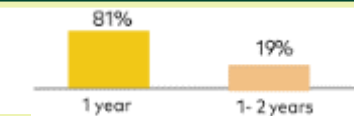
ROA

7.5%

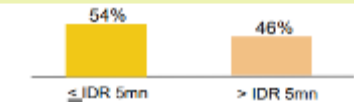
Customer by Cycle



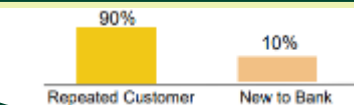
Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding



BANK SMBC INDONESIA

02

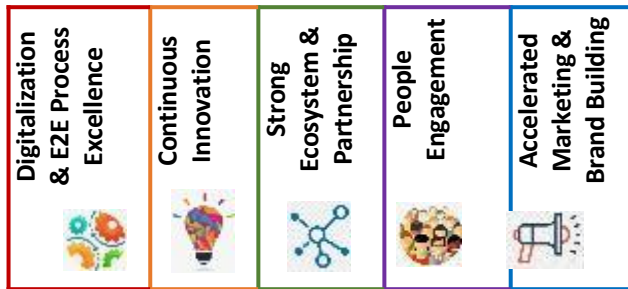
SMBC Indonesia Business Activities

Retail Banking

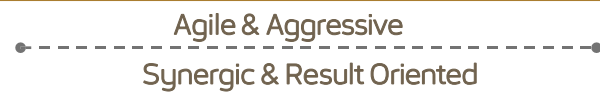
Value Proposition



Key Business Drivers



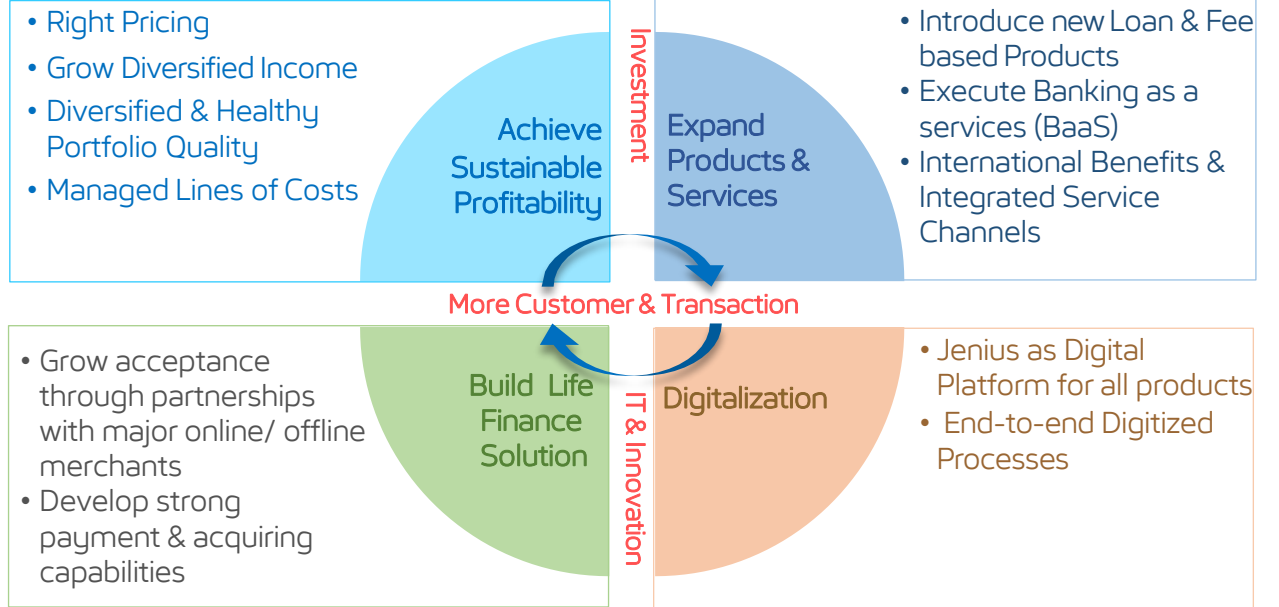
Management Discipline



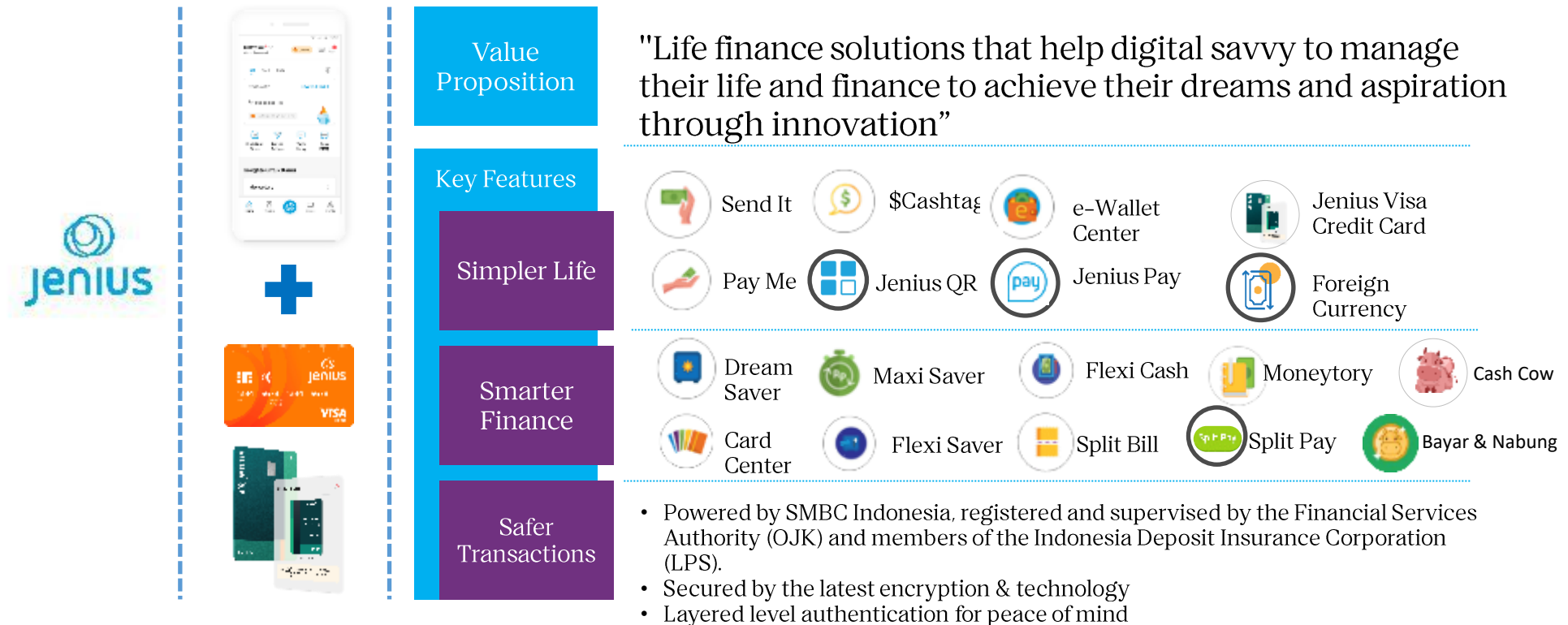
Retail Banking Group

Include Retail Lending Business, Wealth Management Banking, Digital Banking

Execution Strategy



A Simpler, Smarter, and Safer Way to Manage Your Life & Finance, Simply from Your Smartphone



Jenius

About

More than **6.3 million Jenius registered users**
spread in **38 provinces** across Indonesia



Simple

- Your life finance access in one touch
- Manage your life finance in 3 easy steps
- Saving, payment, transactions, investment connected all in one place

Smart

- Can be customized based on your needs and preference
- Smartly connected with Indonesia's Banking Ecosystem
- Evolving along with your life growth

Safe

- Powered by SMBC Indonesia, registered and supervised by the Financial Services Authority (OJK) and members of the Indonesia Deposit Insurance Corporation (LPS).
- Secured by the latest encryption & technology
- Layered level authentication for peace of mind

Jenius

Registered Users continue to increase to ~6.3 million



385Mn
YouTube views



59K
followers



88.1 K
followers



291K
followers



146 K
page likes



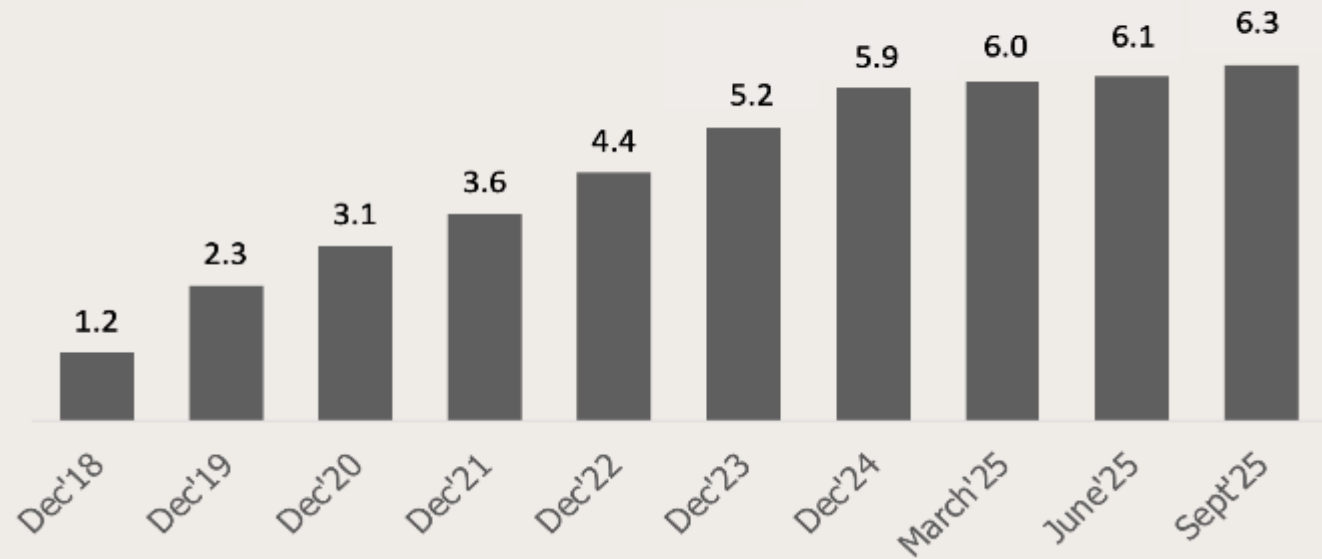
24.4 Mn+
installs



2.9 Mn+
installs

REGISTERED USERS

In Million



Jenius

New Innovation & Update



Pay More Billers from Jenius

We are adding more biller merchants so paying bills becomes even more convenient. Now we have government services (such as tax payment, e-tilang, passport, SBN), more credit cards, and various games vouchers or top up.



Scan QR Abroad is available in Jenius!

Peace of mind when traveling to Japan, Malaysia, and Thailand with Jenius. Aside from using Jenius Debit Card and Credit Card, now you can also scan QR directly from Jenius app when shopping or eating during your holiday in Japan, Malaysia, and Thailand.

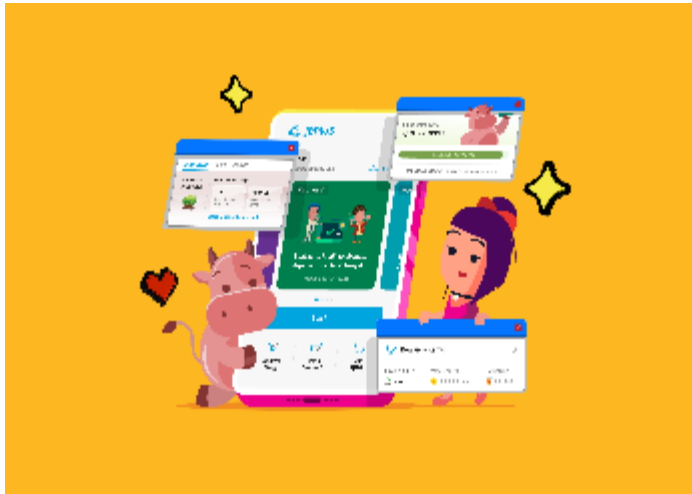
Jenius

New Innovation & Update



Manage and Enjoy All Rewards Easily

From checking Green Club Benefits, monitor Yay Points, tracking cash back in Cash Cow, to enjoying the available offers – everything can be done from one page – Rewards Kamu.



New Experience on the Jenius App

Jenius has unveiled a refreshed app interface to deliver a simpler and more convenient financial experience. The Updates for You section has also been streamlined. Designed with a customer-centric approach, the update reflects user habits and provides solutions that support financial lifestyles. The new look offers more familiar language, more intuitive navigation, and easier access to financial needs. Attractive Jenius offers are now easier to find, with Pre-login Promos which showcasing new features and products in a cleaner, more engaging layout visible even before logging into the app.

Jenius

Marketing Campaign



August 2025: Anniversary Campaign

On its 9th anniversary, Jenius wants to honor the achievements of innovation that continue to grow alongside its users. It's an invitation—not only for Jenius, but also for its users and everyone—to dare to move forward, to change, and to do better through technology that keeps evolving through Jenius' features, products, and services.



September 2025: Hari Pelanggan Nasional

Still within anniversary theme, Jenius prolong the activity up till Hari Pelanggan Nasional by giving promotion to users.

Disc up to 50% for M.tix by XXI every thursday (until December 2025)

Jenius

Activity 3Q 2025

Co.Create ON Vo. 10

In This Economy?

Finansial Aman Walau Dunia Tidak Sejalan

Introduce more of our capabilities and role as a digital banking on how we look up to today's economic condition.

3 July 2025, 17.30 - 20.00 WIB

Objectives:

- Get closer and engage more with our Co.Creators
- Introduce Jenius Credit Card that helps to manage finance and simpler payment features
- Reconnect Jenius Business Development
- Deep dive into Co.Creators' need and real situation



Road to PSRI 2025

#LariBarengJenius Bersama Agus Prayogo

The Side Story from the Pro, How Agus Prayogo Defines Running and Living the Life

5 - 6 July 2025, Solo

Lari Bareng Jenius is more than just a running activities, but a tangible demonstration of how Jenius supports the running community and sustainable healthy lifestyle.

In this session, we want to convey a deeper meaning—that running is not just about physical fitness but has become a lifestyle that is integrated into many people's daily lives. Jenius collaborates with Agus Prayogo, a well-known professional runner in Indonesia, to share his inspiring story, not only from an achievement perspective, but also from a personal and community perspective.



Jenius

Activity 3Q 2025

Road to PSRI 2025 Makassar

#LariBarengJenius: Menelusuri Makna Lari dari Kacamata Komunitas

Simplicity in the Lifestyle of a "Great Runner"

12 – 13 July 2025, Makassar

Many believe that running is the foundation of all sports. It doesn't require any sophisticated equipment—just the ground, a pair of feet, and the ability to keep moving forward. While seemingly simple, running actually provides profound meaning for many: peace of mind, clarity of purpose, and direction in life.

This session will discuss how running is part of a holistic lifestyle—how one can make running a consistent habit, stay mentally sane, and stay relevant to other life needs. It will also cover how personal finance plays a crucial role in supporting this lifestyle, and how Jenius offers a solution that can help achieve this balance. Because life isn't just about running, but also about how we maintain harmony with all other aspects.



Co.Create Dev

Revamp Jenius App Evaluation

On Jenius' anniversary, we present the new look of Jenius app. Before we launch it, we do a focus group discussion with our Co.Creators to gain feedback of the changes for Jenius' UI/UX revamp.

Participants:

- Male & Female
- Co.Creators
- Majority Jenius users from 2017-2022, with a few newer users who started using Jenius in June 2025
- Green Clu

Date: Wednesday 24 July 2025

Time: 17.00 WIB - selesai

Venue: Menara SMBC Indonesia, Mega Kuningan



Jenius

Activity 3Q 2025

Co.Create Nobar

Nonton Bareng Co.Creators

Movie: Tinggal Meninggal

This movie night is held exclusively for Co.Creators as part of the celebration of Jenius' 9th anniversary. Through this simple yet meaningful gathering, Jenius aims to share moments of togetherness while appreciating the continuous support from Co.Creators, who have been an essential part of Jenius' journey.

Date: Thursday, 14 August 2025

Time: 19.00 WIB

Venue: Cinapolis Senayan Park, Senayan Park Mall, Lt. 1, Jl. Gerbang Pemuda No.3, Gelora, Jakarta



Co.Create Dev x daya

Bisnis Lebih Mudah dengan Jenius Bisniskit

As part of the Selendang Mayang event—where small businesses (UMKM) will showcase and sell their products—many Co.Creators involved are also small business owners. As they are aspiring entrepreneurs, we presume there will be strong enthusiasm and curiosity from participants about tools that could help them manage and grow their businesses more efficiently. This creates a natural and timely opportunity to introduce Jenius Bisniskit to a relevant and engaged audience who already demonstrated interest in business empowerment.

Date: Wednesday, 27 August 2025

Time: 16.00 WIB

Venue: Menara SMBC Indonesia, Mega Kuningan



Jenius

Activity 3Q 2025

Co.Create ON Vol. 11

The Launch of Money Language Season 2 Aktifin Growing Mindset, Maksimalin Main Character Energy!

Many modern workers today are stuck in survival mode, not because they are lazy, but because of systemic challenges and low financial literacy. Main character and growing mindset: this combination shifts the focus from simply "romanticizing your life" to deliberately writing your own story with resilience and purpose.

Through Money Language and Co.Create ON exist to shift this mindset, bringing real and relatable financial education that helps them move and navigate also activate their Growing mindset.

Date: Wednesday, 17 September 2025

Time: 17.30 WIB - selesai

Venue: Sinilagi, Panglima Polim



Jenius

Money Language Q3 2025

Money Language is an educational talk in a form of a video-podcast that focused on unraveling how individuals perceive, manage, spend, and treat money, with the aim of understanding how their financial behavior reflects on their way of life and provides insights into their self-perception. <https://www.jenius.com/pages/money-language>.



SEASON 2, VOLUME 1

In this episode, we uncover the financial pressure faced by young professionals who find themselves stuck in the middle, supporting their parents while trying to build their own lives. Together with Rahne Putri, a clarity coach who personally experienced life as a Sandwich Generation, and insights from a Certified Financial Planner (CFP), we explore the emotional and money-related struggles of budgeting guilt, cultural expectations, and the real cost of “jadi anak berbakti.” Learn how to set boundaries, support your family, and still grow financially in this episode.



SEASON 2, VOLUME 2

In a world where women are often expected to “be nice” and not talk too much about money, what happens when they finally do? In this empowering episode, we talk with Marissa Anita, an award-winning actress and vocal advocate for women’s rights, about financial shame, independence, and redefining what it means to be a strong woman today. With insights from a CFP, we unpack the invisible rules around gender and money, how to challenge them, and how to make confident financial choices on your own terms.

Jenius

Money Language Q3 2025



SEASON 2, VOLUME 3

Studying overseas sounds like a dream but how do you actually make it happen, especially financially? In this episode, we sit down with Waitatiri, a former tech marketer who took a leap to study at Harvard, to talk about the realities behind international education. From preparing for LPDP, navigating living costs in the U.S., to surviving financial anxiety far from home, we break it down with relatable stories and expert financial advice from a CFP. If you've ever dreamed of going back to school, this one's a must-listen.

Wealth Management Business

Digital Wealth Campaign in Jenius

Mutual Funds Program to Celebrate Jenius Anniversary 11 – 31 August 2025



Cashback
Rp 99 ribu

berkali-kali
dari beragam
Manajer Investasi

Berlaku 11-31 Agustus 2025
Investasi min. Rp1.000.999
Maks. 6x cashback dan 6 M
Kecek Reksa Dana Pasar Uang

Selengkapnya: jenius.co.id/cbreksadana

Think Unthinkable
jenius | 9th

Mutual Funds Program 1 – 30 September 2025



Mula Pertama atau
Rutin Investasi Reksa Dana
Cashback-nya
Rp 2,5 juta

Berlaku 1 – 30 September 2025
Minimal Rp100.000.000
Selengkapnya: jenius.co.id/breksadana

Klik banner untuk mulai investasi

Think Unthinkable
jenius | 9th

Secondary Bonds Program 1 – 30 September 2025



Cashback hingga
Rp 1,5 juta

Investasi Obligasi
Pasar Sekunder

Berlaku 1 – 30 September 2025
Minimal Rp100.000.000
Selengkapnya: jenius.co.id/breksadana

Klik banner untuk mulai investasi

Think Unthinkable
jenius | 9th

Wealth Management Business

Launched New Secondary Bonds Series & Primary Bonds

Government Bonds series FR0108 (4 Aug 2025)



SERI FR0108

DETAIL PRODUK :	
Tingkat Kupon :	Surat Utang Negara Seri FR0108
6,500% P.A	Kode Produk Penerbit : FR0108
Sisa Tenor :	Penerbit : Pemerintah Republik Indonesia
+/- 11 TAHUN	Mata Uang : Rupiah (IDR)
15 Apr 2036	Tanggal Terbit : 29 Juli 2025
	Tingkat Kupon : 6,500% p.a

Government Bonds series FR0109 (19 Aug 2025)



SERI FR0109

DETAIL PRODUK :	
Tingkat Kupon :	Surat Utang Negara Seri FR0109
5,875% P.A	Kode Produk Penerbit : FR0109
Sisa Tenor :	Penerbit : Pemerintah Republik Indonesia
+/- 5 TAHUN	Mata Uang : Rupiah (IDR)
15 Mar 2031	Tanggal Terbit : 12 Agustus 2025

Primary Bonds SR023 (22 Aug – 15 Sep 2025)




Segera Hadir ORI028

Pilihan Berharga untuk Mewujudkan Cita Bangsa

Transaksi ORI028 di esbn.smbci.com
Periode 29 September-23 Oktober 2025



Tersedia Mulai 29 September 2025





Primary Bonds ORI018 (29 Sep – 23 Oct 2025)





Investasi cerdas dengan Surat Berharga Negara SR023

SR023 10

5,80%

P.a Tahun

SR023 15

5,95%

P.a Tahun

Dapatkan cashback hingga Rp20 juta
Investasi di aplikasi ORI028 mulai 29 Sep 2025 - 23 Okt 2025
Periode 29 September-23 Oktober 2025




Business Banking

Business Model

Financial Solution

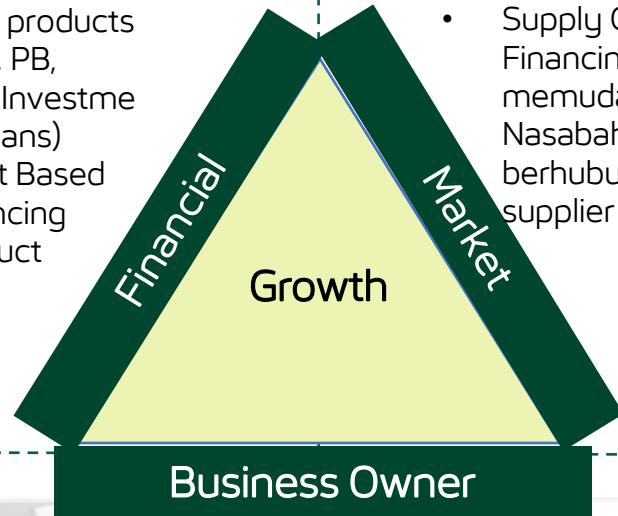
Simple-flexible-fast financial services:

- Loan products (PRK, PB, PAB/Investment Loans)
- Asset Based Financing Product

Access to Market

Open access to the market:

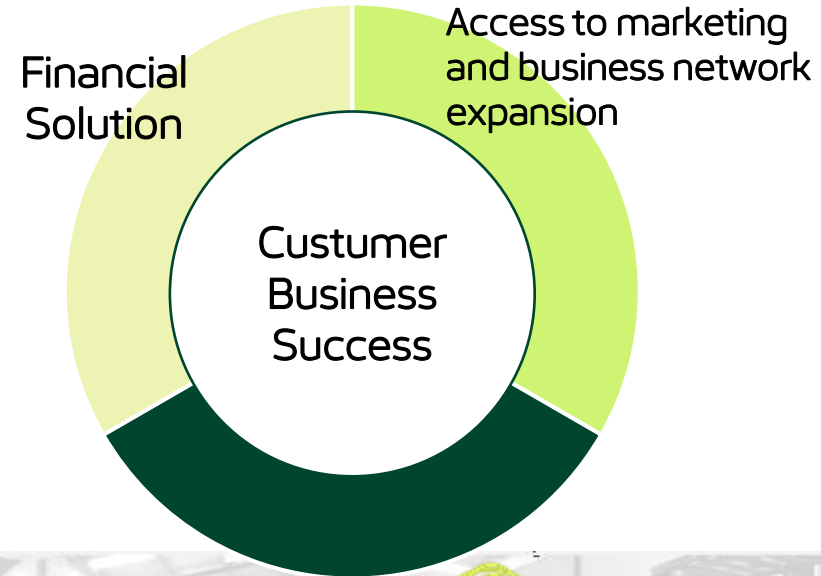
- Supply Chain Financing untuk memudahkan Nasabah dalam berhubungan dengan supplier dan buyer



Capacity Development

- Mitra Bisnis Info
- Mitra Bisnis Club

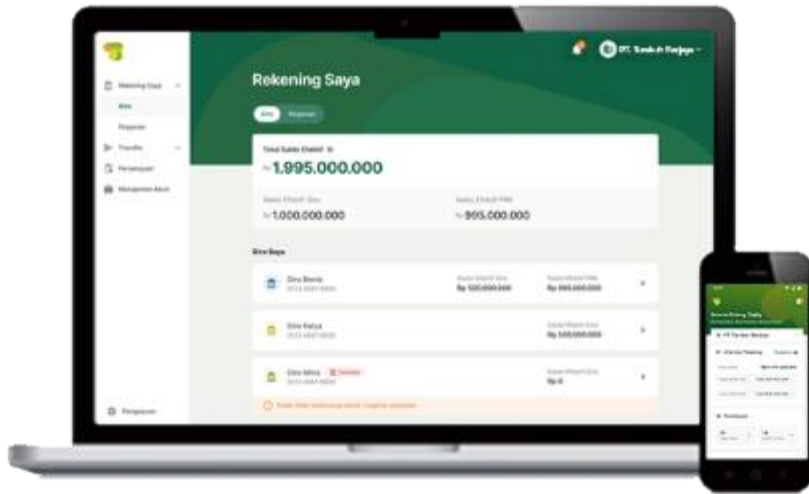
UVP



Target Market

SMEs (under individual names and PT Company) with annual sales turnover between IDR 2,5 bio and IDR 500 bio

Business Banking



<https://touchbiz.btpn.com/>

TOUCHBIZ is now available for SME
Corporate customers – Since June 2024

Complete Features for Easy Company Management



Multi-Layer Transaction

Transaction approval flow that can be adjusted according to the Company's function and needs.



Set Limits According to Needs

Ease of setting daily transaction limits up to 10 Billion online



Soft-Token Security

Ease of transaction approval with Soft-Token on your smartphone's TOUCHBIZ Application.



Complete Information

Access complete Current Account and Loan Facility information from the Dashboard



Access Management

Ease of setting access for each account and adding accounts online



Transaction Notification

Get real-time notifications for every transaction activity

Designed for Corporate Needs

Business Banking

Community Event

ENTREPRENEUR FINANCIAL FIESTA

Jakarta, 8 Juli 2025

*Topic:
"Perluasan Pembiayaan
Bagi Wirausaha
UMKM/Startup Berbasis
Ekosistem"*

*In corporation with
Kementrian UMKM Republik
Indonesia*

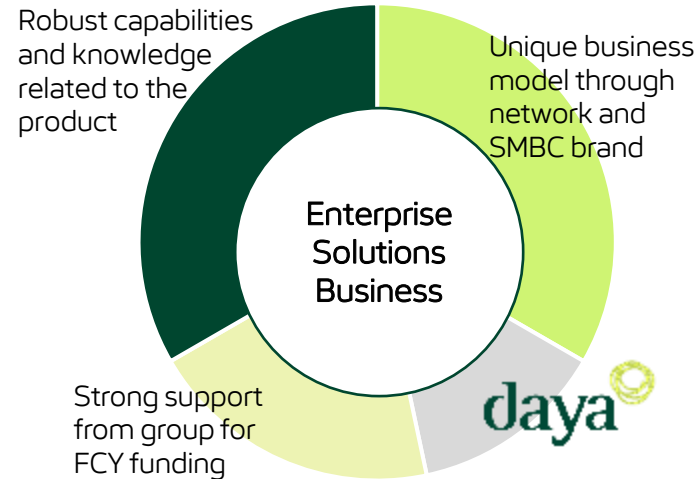


Participants : 50+ invites

Corporate Banking

Corporate/Wholesale Banking Group includes Corporate/Wholesale Banking, Commercial Banking, Transactional Banking, Supply Chain Financing and Wholesale Funding

UVP



Target Segments

Target Company under Corporate/Wholesale Banking Group:

1. Local Companies
2. MNC
3. State-owned Enterprises
4. Bank and Non-Bank FI
5. Commercial Companies
6. Japanese Companies
7. Korean Companies

Products and Services

Hedging Products (*):

- IRS/CCS
 - Forex Transactions
 - Government Bonds to FI/NBFI Clients
- (*) But not limited to the above products

Cash Management Products:

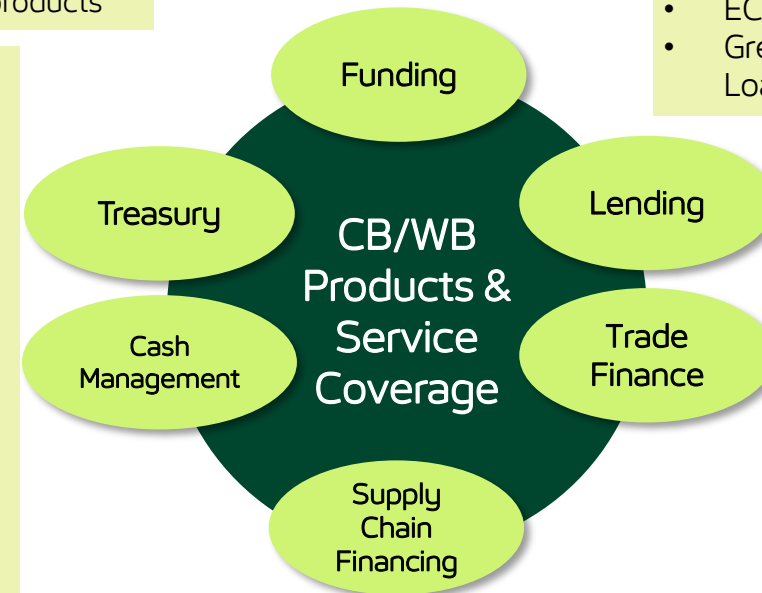
- Current Account, Term Deposits
- Payment (ACH, RTGS, Payroll, Wires)
- E-Tax Payment (non-import and import)
- Collections (ACH, RTGS, Payroll, Wires, Cheque/Giro Collection)
- Virtual Account
- Internet Banking/ Host-to-Host
- Liquidity Management (Domestic Cash Polling, Auto TD Placement, Cross Border Pooling)
- Auto Debit

Funding Products:

- ESG Deposit
- Green Deposit

Loan Products:

- Bilateral and Syndication Loans (IDR, EUR, and JPY)
- Project/Structured Finance
- ECA
- Green Loan/Sustainability Linked Loan (SLL)



Supply Chain Financing Products:

- Distributor Financing
- Supplier Financing
- Lending Program

Domestic, Export and Import Trade Products:

- Import LC Issuance / Import Bill Negotiation
- Export LC Advising / Confirmation / Export Bill Collection
- Documentary Collection (DP, DA)
- Trust Receipt / Trade Loan
- Structured Trade Finance
- Receivable Purchase
- Bank Guarantees / SBLC
- Avalization
- Bank Guarantee Online

Corporate Banking Japanese

CBD and DAYA

Empowerment Programs for Customers

CBD Japanese and DAYA Initiatives:

- Seminar and Webinar Program Focus to business, healthy lifestyle, self-development, and finance.
- Joint Efforts in 3Q 2025: 3 Empowerment Mini Seminars for Japanese corporate customers

Event Details:

1. Trading Company

- Participants : 81 participants
- Topic : Don't Let Debt Rule Your Life

2. Manufacturing & Supply Company

- Participants : Total 58 participants
- Topic : Work Wholeheartedly, Retire Confidently

3. Flat Glass Manufacture Company

- Participants : 64 participants
- Topic : Protect Your Finance – Avoid The Illegal Lending and Gambling

Key Insights:

Focus on Financial Health topic are continue to be the favourite subject due to its relevance to daily activities.

Positive Feedback from majority survey respondents rated their satisfaction between 4.33 – 4.54 out of 5, highlighting the seminars relevance and the quality of interactions with speakers.

Additionally, DAYA team also bring better awareness of daya.id and Jenius program in the each session.



Embracing Health, Social, and Brand Pillars

As we look back on July – September 2025, OTO-SOF proudly reflects on a series of impactful events centered around our three core pillars: **Health, Social, and Brand Activation**. These initiatives have not only fostered a sense of community and well-being among our employees but have also strengthened our connections with external partners and the broader community.

Fostering Wellness Through Sports Activities

At OTO SOF, we recognize that the well being of our employees is the utmost importance. To promote a healthier lifestyle, we organized a variety of sports from monthly Car Free Day session, weekly Zumba, Futsal, Badminton, Table Tennis, Yoga session, Basketball Competition also Running Coaching Clinic as the preparation for annual OTO Ekiden. These events encouraged our employees to stay active and maintain a balanced lifestyle. The enthusiasm and participation in these activities were remarkable, highlighting our commitment to fostering a culture of health and wellness within the company



Strengthen Corporate Responsibilities

In this period, our dedication to social responsibilities was prominently showcased during Financial Literacy activities through the Community and Social Medias. These event was a celebration lifelong learning spirit as we delivered into monthly Financial Literacy Content & Quiz to attract followers and user to learn or even participates that simultaneously increased by this year.

OTO-SOF also held regular sustainable activities for social also for nature through our cooking oil donation program. This program is also included in the car-free day activities that are scheduled on a monthly basis.



Cooking oil donation at Car Free Day



Financial Literacy Content on Instagram



Financial Literacy Quiz on Instagram

Expanding Presence through Events

In the realm of brand activation, OTO-SOF made significant strides by organizing impactful gatherings and training program. We proudly hosted the Sobat OTO Appreciation Night for our national used car dealers, a dedicated event to recognize their pivotal contributions to our success. Simultaneously, we hosted a comprehensive Leadership Training programme specifically designed for our motorcycle dealer partners. These initiatives were designed to strengthen relationships within our industry



Sobat OTO Gathering



Leadership Training Program



Leadership Training Program



BANK SMBC INDONESIA

03

Banking Industry Overview

Banking Industry

Loan growth recorded at 7.8% YoY in Jun'25, showing a declining trend. Customer Deposits rebound to 7% YoY in Jun'25

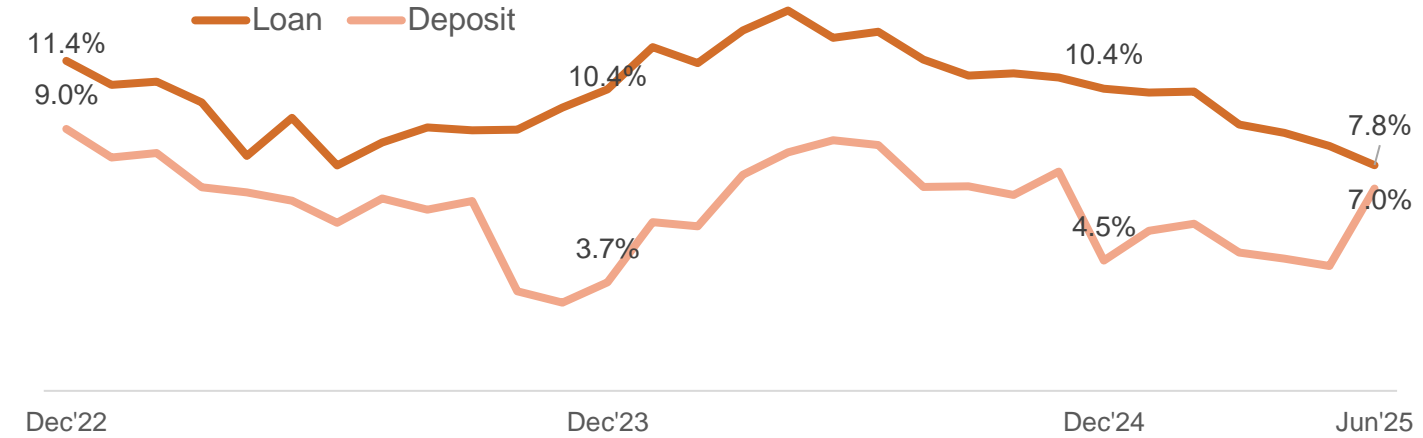
Indonesia Banking Industry Financial Summary

IDR trillion	Jun'24	Dec'24	Jun'25	ΔYoY
Total Assets	12,048	12,461	12,823	6.4%
Total Loans	7,478	7,827	8,060	7.8%
Customer Deposits	8,722	8,837	9,329	7.0%
CASA	5,487	5,602	5,958	8.6%
Current Accounts	2,741	2,751	3,024	10.3%
Savings	2,746	2,850	2,934	6.8%
Time Deposits	3,235	3,236	3,371	4.2%
Net Profit	127	255	131	3.8%
LDR	85.7%	88.6%	86.4%	0.7%
NIM	4.7%	4.7%	4.6%	-0.1%
NPL	2.3%	2.1%	2.2%	0.0%
CAR	26.1%	26.8%	25.8%	-0.3%

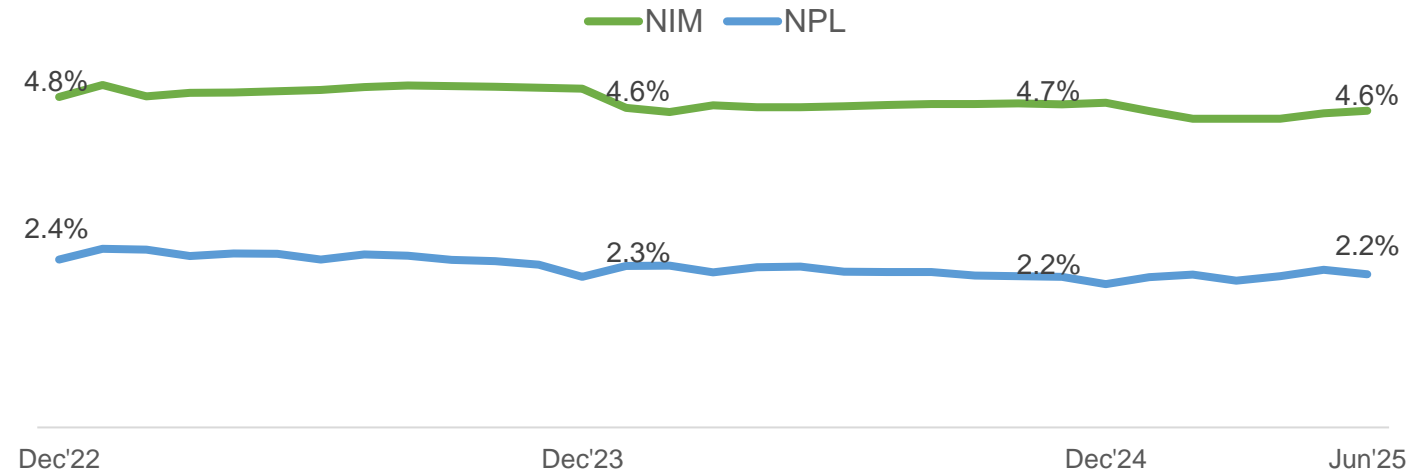
Source: Indonesian Banking Statistics – June 2025, Indonesia Financial Services Authority (OJK)
SPI September 2025 has not released yet

[smbci.com](https://www.smbci.com)

Loan and Deposit YoY growth



NIM & NPL





BANK SMBC INDONESIA

04

3Q 2025 Financial Performance

Financial Performance – Consolidated

3Q 2025 Key Highlights

- ❑ 3Q 2025 consolidated financial result has taken into account the financial performance of OTO Group. (Note: The consolidated P/L for same period last year includes P/L of the OTO Group from Jul-Sep24. The acquisition of the OTO Group was completed by the end of March 2024).
- ❑ On a consolidated basis, total assets reached IDR234.5 trillion as of end of September 2025.
- ❑ SMBC Indonesia's loans recorded at Rp186.2 trillion, up 6% yoy compared to Rp175.1 trillion last year. Retail loans grew by 6.4% YoY (Joint Finance 34% yoy, Jenius lending 8% yoy, and Micro 7% yoy). Corporate and commercial loans rose by 10% yoy, financing to OTO Group increased by 11% yoy.
- ❑ Total third-party funds rose 6% yoy to Rp120.3 trillion. Current Account & Savings Account (CASA) balances increased by 33% yoy to Rp50.6 trillion, lifting the Bank's CASA ratio from 33.6% in September 2024 to 42% in September 2025. Time deposits declined by 7% yoy to Rp69.7 trillion.
- ❑ SMBC Indonesia posted operating income of Rp13.8 trillion, an increase of 11% year-on-year (yoy). Net interest income grew by 9% yoy, supported by higher net interest margin (NIM) from 6.8 in September 2024 to 7.1 in September 2025. SMBC Indonesia continues its efforts to maintain net interest margin amid competitive rates, cost of fund, and market volatility.
- ❑ SMBC Indonesia posted Rp1.5 trillion in consolidated NPAT attributable to Owners of the Parent for the 9M 2025, lower by 26% compared to the same period last year from higher cost of credit. SMBC Indonesia continues to implement sound credit risk management while growing credits.
- ❑ The Bank's subsidiary, BTPN Syariah contributed to SMBC Indonesia's overall performance with a NPAT of Rp 945 billion, up by 23% yoy..
- ❑ Gross NPL was recorded at 2.79% (vs. 2.16% previous year), mainly caused by the macroeconomic condition, adjustments in governments policy and uncertainty of global economic conditions. SMBC Indonesia continues to mitigate risks through proactive credit monitoring and conservative provisioning, ensuring resilience amid a challenging macroeconomic and regulatory environment
- ❑ Healthy liquidity and funding ratios were maintained. As of the end of September 2025 LCR was recorded at 277.83% and NSFR at 119.91%.
- ❑ CAR ratio is strong at 29.83%.

Financial Performance – Consolidated

Balance Sheet (IDR billion)	Sep'24 (Unaudited)	Dec'24 (Audited)	Jun'25 (Unaudited)	Sep'25 (Unaudited)	ΔQoQ	ΔYoY
Liquid Assets	43,345	51,652	39,129	38,032	-3%	-12%
Loans (gross)	175,101	179,405	185,040	186,223	1%	6%
Total Assets	228,584	241,096	234,353	234,499	0%	3%
CASA	38,047	45,590	43,725	50,596	16%	33%
TD	75,349	75,728	66,093	69,739	6%	-7%
Total Customer Deposits	113,395	121,318	109,818	120,335	10%	6%
Borrowings & Subordinated Loan	52,828	56,331	61,630	51,219	-17%	-3%
Total Liabilities	174,877	186,350	179,245	178,967	0%	2%
Equity *)	53,707	54,746	55,108	55,532	1%	3%

* Including non controlling interests

Financial Performance – Consolidated

Income Statement (IDR billion)	9M'24	2Q'25	1H'25	3Q'25	9M'25	ΔQoQ	ΔYoY
Net Interest Income	10,983	3,970	8,025	3,912	11,937	-1%	9%
Other Operating Income	1,425	569	1,104	715	1,820	26%	28%
Operating Income	12,408	4,539	9,129	4,627	13,757	2%	11%
Operating Expense	(6,721)	(2,468)	(4,971)	(2,530)	(7,502)	3%	12%
Cost of Credit	(2,765)	(1,304)	(2,580)	(1,424)	(4,004)	9%	45%
Profit Before Tax	2,931	769	1,581	676	2,257	-12%	-23%
Net Profit After Tax	2,295	603	1,237	511	1,748	-15%	-24%
Net Profit After Tax attributable to Owners of the Parent	1,994	491	1,000	473	1,474	-3%	-26%
Net Profit After Tax - BTPN Syariah	771	333	644	302	945	-9%	23%

- 9M 2025 OTO Group performance is fully recognized for period Jan-Sep 2025. Meanwhile, for 9M 2024 it was recognized for period Apr-Sep 2024, as the acquisition was carried out at the end of March 2024
- Operating income +11% YoY supported by Net Interest Income growth and recognition of OTO Group revenue.
- SMBC Indonesia booked net profit of IDR1.7 trillion and NPAT attributable to Owners of the Parent of IDR1.5 trillion for 9M 2025
- PT Bank BTPN Syariah Tbk (BTPN Syariah) contributed to SMBC Indonesia's overall performance with a net profit of Rp945 trillion, up by 23% yoy in the 9 months of 2025..

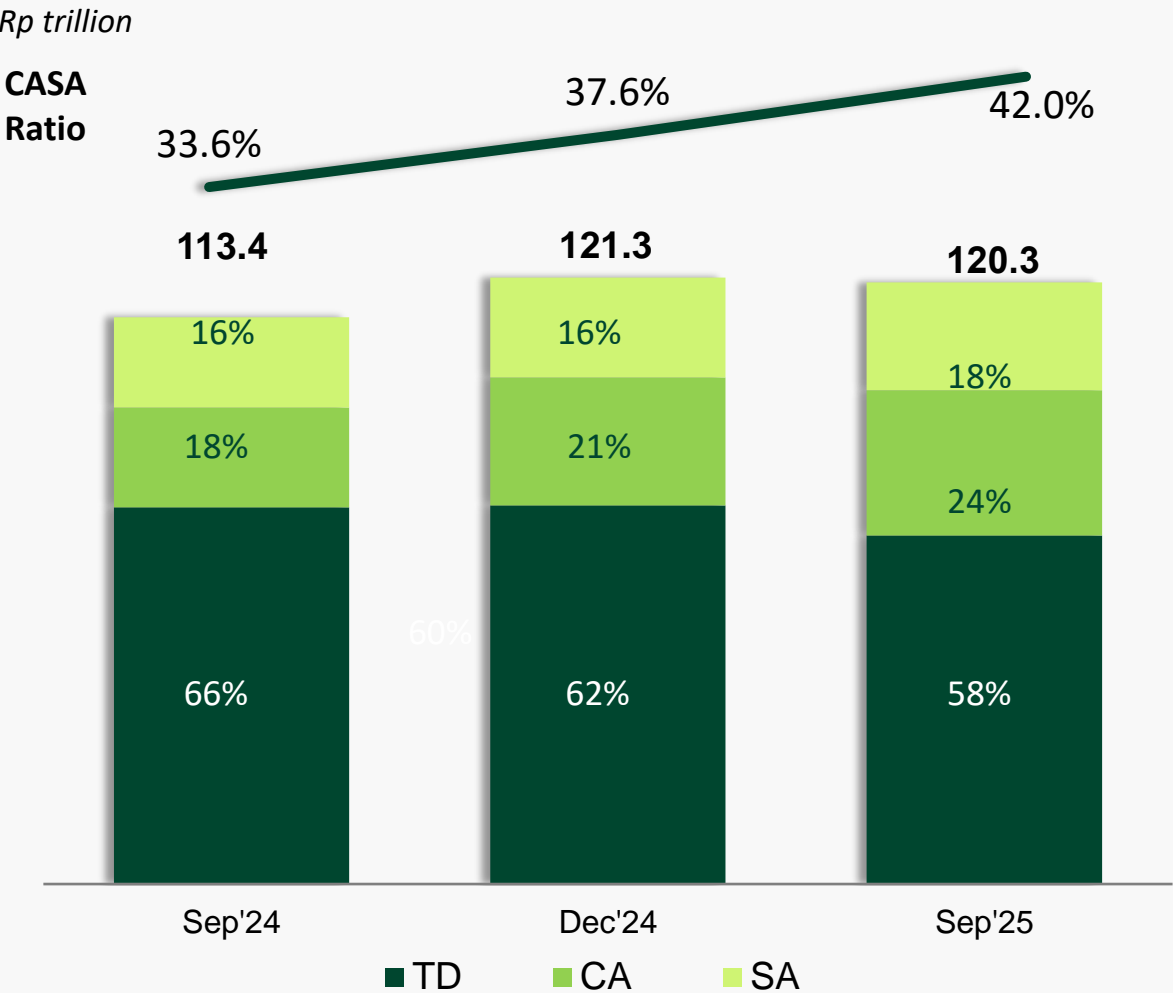
Financial Performance – Consolidated

Ratios (%)	Sep'24 (Unaudited)	Dec'24 (Audited)	Jun'25 (Unaudited)	Sep'25 (Unaudited)	ΔQoQ	ΔYoY
NIM	6.82	7.10	7.12	7.09	(0.03)	0.26
NSFR	119.38	125.02	118.89	119.91	1.02	0.53
LCR	225.70	253.71	248.20	277.83	29.64	52.14
Loan to Funding	105.34	100.99	107.93	108.55	0.62	3.21
NPL (gross)	2.16	2.50	3.16	2.79	(0.37)	0.63
ROA	1.73	1.80	1.33	1.27	(0.06)	(0.46)
ROE	6.58	6.83	4.49	4.28	(0.21)	(2.30)
CAR	29.77	30.02	29.69	29.83	0.14	0.06

- ❑ NIM increased to 7.09%.
- ❑ LCR and NSFR at healthy levels, LCR at 277.83% and NSFR at 119.91%.
- ❑ Gross NPL 2.79%.
- ❑ CAR at 29.83%, proportion of core capital is 90% of total capital.

Deposit Growth

CUSTOMER DEPOSITS COMPOSITION



Customer Deposits (IDR billion)	Sep'24 (Unaudited)	Dec'24 (Audited)	Sep'25 (Audited)	ΔYoY
CASA	38,047	45,590	50,596	33%
Current Account	19,980	25,585	29,062	45%
Savings	18,067	20,004	21,533	19%
Time Deposits	75,349	75,728	69,739	-7%
Total Customer Deposits	113,395	121,318	120,335	6%

- Current Account grew by 45% while Savings grew by 19% YoY, contributing to higher CASA ratio (42.0% as of September 2025 vs. 33.6% same period last year). SMBC Indonesia continues to grow CASA sustainably.
- In addition to Third Party Funds, SMBC Indonesia has diversified funding sources from bonds, bilateral loans, and interbank loans. SMBC Indonesia also has a long-term loan facility from SMBC.
- SMBC Indonesia also issued Sustainable Bonds V Phase I Year 2024 with a principal amount of IDR355 billion in July 2024, Sustainable Bonds V Phase II Year 2024 with a principal amount of IDR1,396 billion in December 2024, and Sustainable Bond V Phase III Year 2025 with principal amount of IDR816 billion in September 2025, as an effort to diversify funding sources and maintain a better funding maturity profile.

Loan Growth by Segment

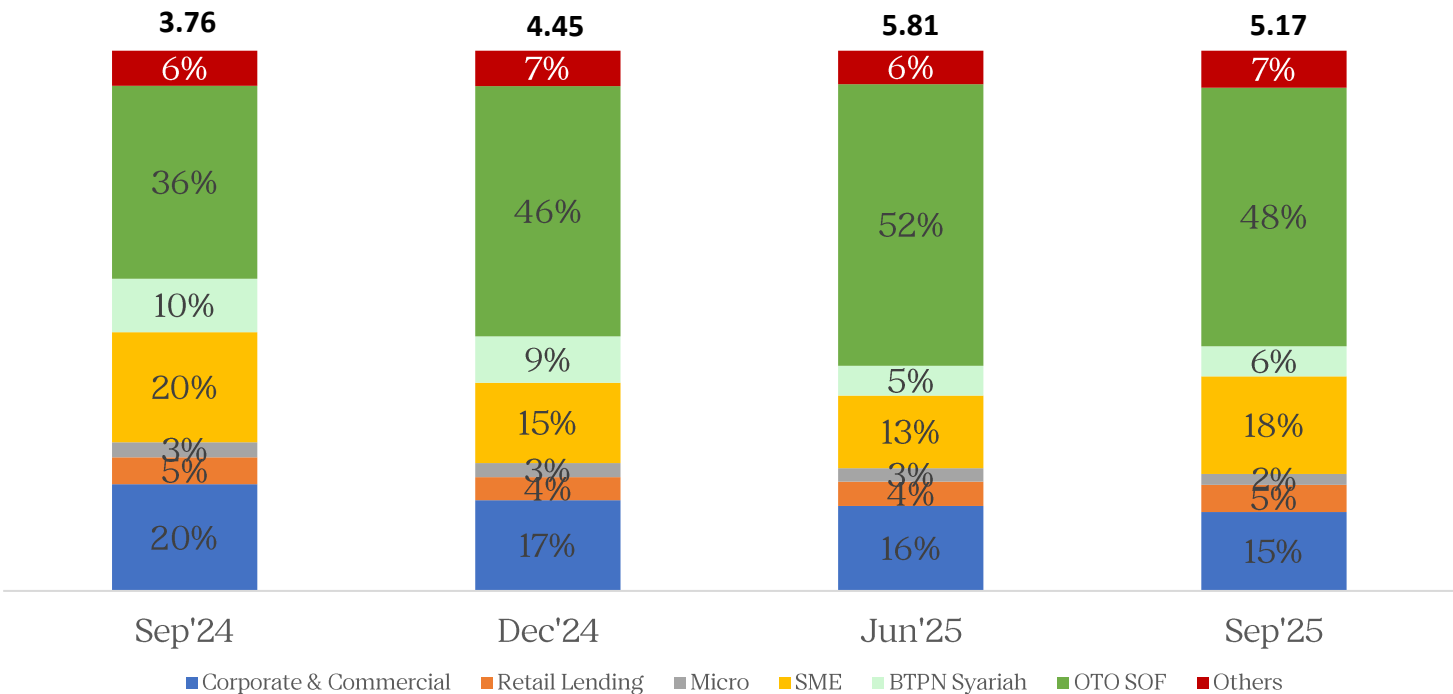
Loan Growth (IDR billion)	Sep'24 (Unaudited)	Dec'24 (Audited)	Jun'25 (Unaudited)	Sep'25 (Unaudited)	ΔQoQ	ΔYoY
Total Loan	175,101	179,405	185,040	186,223	1%	6%
<i>Transforming Businesses:</i>	23,753	23,807	23,262	22,655	-3%	-5%
- Retail Lending	22,012	21,980	21,322	20,800	-2%	-6%
- Micro	1,741	1,827	1,940	1,855	-4%	7%
<i>Growth Businesses :</i>	151,238	155,487	161,655	163,443	1%	8%
- Corporate & Commercial	96,462	98,896	103,307	105,681	2%	10%
- SME	14,459	14,362	13,872	13,851	0%	-4%
- BTPN Syariah	10,331	10,172	10,145	9,803	-3%	-5%
- Joint Finance	4,163	5,565	6,461	5,560	-14%	34%
- Jenius	3,115	3,198	3,359	3,371	0%	8%
- OTO & SOF	22,708	23,295	24,511	25,176	3%	11%
<i>Others</i>	110	110	123	125	2%	14%

Asset Quality – Consolidated

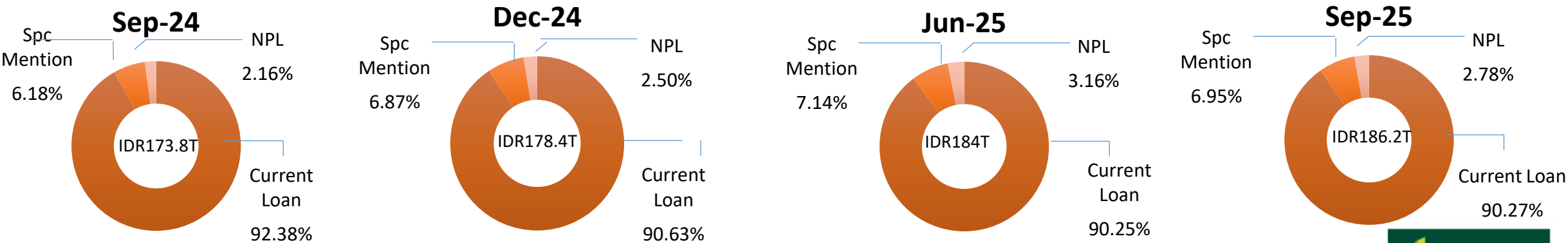
Asset Quality

%	Sep-24	Dec-24	Sep-25
Gross NPL	2.16	2.50	2.79
Net NPL	0.88	1.07	1.58
Gross Cost of Credit	2.25	2.37	3.05
Loan Loss Provision/NPL	253.25	247.64	201.31

Gross NPL Composition by Segment Rp trillion



Loan by Collectability (% of Total Loan)



Note: - NPL calculation using total loan exclude loan to bank



05

CSR & Awards

Daya

The embodiment of SMBC Indonesia's commitment to continuously improve the capacity of its customers by providing opportunities for growth and a more meaningful life.

Customer Segment

Program Pillars

High net-worth
Large Corporation

Middle class
Mid Size
Corporation

Mass Market
Micro business
Productive Poor

Financial Literacy



Self-Capacity
Development



Business Capacity
Improvement



Sustainable Life



daya



Financial Management
Training for Customers and
the Community



Self-Capacity Development in
Collaboration with Various
Parties



Business Management
Training for MSMEs



Concerns for the
Environment

2013

Participant
1,527,134
Activities
90,183

2014

Participant
1,770,299
Activities
143,277

2015

Participant
1,410,369
Activities
101,976

2016

Participant
1,322,997
Activities
225,589

2017

Participant
1,148,097
Activities
134,383

2018

Participant
1,698,555
Activities
237,255

2019

Participant
1,413,527
Activities
312,236

2020

Participant
839,367
Activities
813,968

2021

Participant
2,266,923
Activities
5,763

2022

Participant
2,279,766
Activities
6,384

2023

Participant
5,559,215
Activities
11,359

2024

Participant
10,324,196
Activities
12,161

2025

Participant
7,397,518
Activities
8,276

September 2025

Sustainable Finance



SMBC Indonesia successfully increases its Sustainable Finance portfolio

In the third quarter of 2025, SMBC Indonesia successfully increased its Sustainable Finance portfolio by **3%** compared to the same quarter the previous year.

The total Sustainable Finance portfolio reached **IDR 17.8 trillion**.

This financing supports the Sustainable Development Goals:



Number 1
Financing products for the retail, micro, MSME and corporate segments



Number 2
Sustainable food and agricultural financing products



Number 6
Clean water pipe network financing products in Jakarta



Number 7
Financing products for corporations in the renewable energy and electricity supply sectors



Number 8
Financing products in the MSME segment



Number 10
Retail, micro and SME segment financing products



Number 11
Green property sector financing products



Number 12
Infrastructure financing and waste/recycling management products



Number 13
Regarding Handling Climate Change



Sustainable Development Goals (SDGs)

It is a global action plan agreed by world leaders, including Indonesia, to end poverty, reduce inequality and protect the environment.

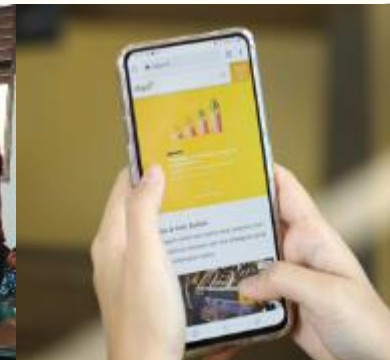
SMBC Indonesia's role in realizing sustainable finance.



Providing various relevant entrepreneurship and health training to **26,200** people.



The Financial Literacy Program, held offline/online and through digital channels, has successfully reached **6,349,350** people from various backgrounds in Indonesia.



Providing **314** articles on entrepreneurship and health that can be accessed through daya.id.



Through various sustainable initiatives, SMBC Indonesia has succeeded in reducing electricity usage by **6%** and fuel usage by **47%** compared to the previous year in the same quarter.

2025 Awards

PR INDONESIA Awards (PRIA) 2025

Jenius from SMBC Indonesia has received two awards at the “PR INDONESIA Awards (PRIA) 2025”.

The event is dedicated to appreciate public relations’ performance in ministries, institutions, regional governments, national and multinational private companies, State-Owned Enterprises (BUMN) and their subsidiaries, Regional-Owned Enterprises (BUMD), and universities.

There are several categories in this event, namely Owned Media, Digital Channels, Crisis Management, Annual Reports, Public Relations Programs, Public Relations Department, and Social Responsibility Communications, as well as Most Popular in Online Media and Social Media.

Jenius from SMBC Indonesia received the “Gold Winner” award in two categories:

1. Digital Channel Category, Social Media Sub Category, for revamping the @JeniusConnect Instagram account in August 2024.
2. Public Relations Program Category, Digital Public Relations Sub Category, for the Think Unthinkable campaign, which was launched in January 2024.



2025 Awards

Indonesia Regulatory Compliance Awards 2025

SMBC Indonesia has received the highest award at the “Indonesia Regulatory Compliance Awards 2025” held by Hukumonline on Friday (09/05) in Jakarta.

This prestigious award event is dedicated to the companies and company leaders for their accomplishments, advancements, and endeavors in fostering adherence to Indonesian laws and regulations.

SMBC Indonesia received an award in the Sapphire category - Best Enterprise in Regulatory Compliance in the financial services sector (banking) and was received directly by General Counsel of SMBC Indonesia Argo Wibowo.

The assessment criteria are based on the company's strategy and the performance of company leaders in ensuring compliance with the law so as to minimize legal risks and maintain the company's reputation.

There are four categories in this event:

1. Sapphire – Best Enterprise in Regulatory Compliance
2. Diamond – Most Strategic Enterprise in Regulatory Compliance
3. Gold – Notable Enterprise in Regulatory Compliance
4. Silver – Recognized Enterprise in Regulatory Compliance



2025 Awards

500 Most Outstanding Women 2025

The Board of Directors and Commissioner of PT Bank SMBC Indonesia Tbk ("SMBC Indonesia") have been included in the "500 Most Outstanding Women 2025" list from **Infobank Magazine April 2025 Edition**.

The award is dedicated to the female leaders for their significant contributions to the financial services industry and State-Owned Enterprises (BUMN).

The leaders are directors and commissioners in the banking industry, life insurance, general insurance, multi-finance companies, securities companies, financial technology companies, and State-Owned Enterprises (BUMN). In addition, a number of female figures from state institutions and politicians who are considered to have extraordinary achievements are also included.

Compliance Director of SMBC Indonesia Dini Herdini, Finance Director of SMBC Indonesia Hanna Tantani, Operations Director of SMBC Indonesia Merisa Darwis, and Independent Commissioner of SMBC Indonesia Ninik Herlani were included in the award list.

The assessment criteria are based on the company performance, including company size and company predicate based on the latest Infobank rating, the position, experience and tenure of the leaders, the leaders' contribution to the company and industry, as well as considerations from the Infobank editorial board.

2025 Awards

Bank Service Excellence Monitor 2025

Jenius from SMBC Indonesia has earned rankings across eight categories in the “Bank Service Excellence Monitor (BSEM) 2025”.

This ranking is based on a study conducted by Marketing Research Indonesia (MRI) in collaboration with Infobank Magazine **May 2025 Edition** in evaluating customer experience and the quality of banking service delivery in Indonesia.

The assessment covered more than 50 banks, including 19 commercial banks, 11 regional development banks, 12 Sharia banks, and 10 digital banks.

Initial process of the study involved desk research, followed by a series of qualitative and quantitative surveys. Additionally, usability testing was conducted involving a diverse range of customer segments to gain deeper insights into their experiences with various digital banking products

Jenius from SMBC Indonesia achieved rankings in the following categories:

- 1st place in the Best Performance in Email Service for Bank with Digital Service (2024–2025) category.
- 1st place in the Best Performance in Live Chat for Bank with Digital Service (2024–2025) category.
- 1st place in the Best Performance in Website for Bank with Digital Service (2024–2025) category.
- 2nd place in the Best Performance in Mobile Banking for Bank with Digital Service (2024–2025) category.
- 2nd place in the Best Performance in Opening Account via Mobile Application or Mobile Browser for Bank with Digital Service (2024–2025) category.
- 3rd place in the Best Performance in Chatbot for Bank with Digital Service (2024–2025) category.
- 3rd place in the Best Performance in Call Center for Bank with Digital Service (2024–2025) category.
- 4th place in the Best Performance in Social Media for Bank with Digital Service (2024–2025) category.

2025 Awards

1st Indonesia Operations Banking Summit (IOBS) 2025

SMBC Indonesia has received two awards in the “1st Indonesia Operations Banking Summit (IOBS) 2025”.

The award, which was organized by Forum for Communications of Banking Operations Director (FKDOP), is dedicated to appreciate talented bankers in operational units who have successfully delivered new innovations for the banking industry in Indonesia.

SMBC Indonesia received two awards with “Gold” predicate in Cost Effective Implementation category through two innovator teams as follows:

- OTC ISME with “Simplify Transaction Process Using Power Automate and SharePoint” innovation.
- Green Great SMBC with “CITS (Card Inventory & Tracking System)” innovation.

This achievement was attained due to the success of both teams in creating technology-based internal solutions to achieve efficiency and excellent service.

OTC Service & Development Manager SMBC Indonesia Indika Prastyani Putri and Transfer Processing Manager Samuel Efraim Siregar from OTC ISME team, as well as Call Back Service Unit Manager Pintyo Pratomo Priambodo and Retail Account Services Manager Abdulaziz Kurniawan from Green Great SMBC team, received the awards on Wednesday (28/05) in Jakarta.



2025 Awards

ASABRI Payment Partner Award 2025

SMBC Indonesia has obtained the 2025 Payment Partner award from PT ASABRI (Persero).

The event is designed to appreciate ASABRI's payment partners for their cooperation and good performance throughout 2024.

SMBC Indonesia received an award in the "Excellence in Customer Satisfaction & Cooperation" category, as a payment partner that has advantage in serving pension customers who are ASABRI participants and able to maintain administrative reporting to ASABRI in a timely manner.

Compliance Director of SMBC Indonesia Dini Herdini received the award on Wednesday (28/05) in Jakarta.

There are several aspects in the assessment indicators, including services, pension payments, THT, JKK, JKm, NTIP, and non-Dapem payments, program benefit payment reports, credit flagging data management, and entrepreneurship.



2025 Awards

CXtraordinary Tech Executive Award 2025

Head of Information Technology of SMBC Indonesia Jeny Mustopha has received the "CXtraordinary Tech Executive Award 2025".

This event, which was organized by Marketing Magazine in collaboration with Carre CX, a leading customer experience consultancy, is dedicated to appreciate the leaders who have demonstrated visionary leadership and delivered strategic impact through technology innovation and digital transformation in their companies.

Jeny, who won the award in the Security & Compliance category, received the award on Tuesday (03/06) in Jakarta.

Assessment methodology is conducted through a solid and comprehensive evaluation by combining quantitative and qualitative data to ensure accurate and holistic review. This process also considered each leader's achievements, impacts, and contributions to their respective industries.

Tech Executive Award 2025 is one of the four categories presented in the CXtraordinary Evening event. The other three award categories include contact center, branch service, and digital channel.



2025 Awards

HR Asia Awards 2025

SMBC Indonesia has received awards in the "HR Asia Awards 2025".

This award, which was organized by HR Asia and Business Media International (BMI), is dedicated to appreciate the companies in Asia that have successfully implemented excellent human resource management practices, created a positive work culture, and achieved high employee engagement.

SMBC Indonesia is committed to creating an inspiring work environment and supporting employee development, one of which is through the implementation of the Employee Value Proposition (EVP) in various employer branding activities that focus on employee well-being and development, as well as creating an inclusive work environment that values diversity.

SMBC Indonesia received the award in three categories:

1. Best Companies to Work for in Asia 2025
2. Most Caring Company Awards 2025
3. Diversity, Equity & Inclusion Awards 2025

Head of Human Resources of SMBC Indonesia Mira Fitria, Talent Acquisition Head Shella Gunawan, and Talent & Organization Development Head Wilda Nurwahyuni received the awards on Friday (20/06) in Jakarta.



2025 Awards

HR Excellence Award 2025

SMBC Indonesia has received three awards in the “HR Excellence Award 2025”. SMBC Indonesia received this award for two consecutive years.

The award, which was organized by SWA Media Group and Management Institute of the Faculty of Economics and Business, University of Indonesia (LM FEB UI), is dedicated to appreciate the companies that have successfully implemented innovative human resource strategies and initiatives that are relevant to the era of digital transformation.

There are five categories in this event, namely Learning & Development (L&D), Reward Management & Talent Retention Strategy, HR Digitization and People Analytics, Employer Branding and Talent Acquisition, and Wellbeing Management.

SMBC Indonesia received three award categories as follows:

- “Excellent” predicate in Wellbeing Management category
- “Very Good” predicate in Learning & Development (L&D) category
- “Very Good” predicate in Employer Branding and Talent Acquisition category

This achievement was attained due to the implementation of the Employee Value Proposition (EVP) in employer branding activities, which focuses on employee well-being and development. Furthermore, various initiatives, such as the Employee Wellbeing & Wellness program and talent development, are consistently implemented and communicated through various communication channels.

Human Resources Business Partner Head of SMBC Indonesia Debbie Kusuharto, Learning & Development Head Ferdis Himawan, and Talent Acquisition Head Shella Gunawan received the awards on Wednesday (16/07) in Jakarta.



2025 Awards

Customer Engagement Excellence Awards Indonesia 2025

Jenius from SMBC Indonesia has received the “Customer Engagement Excellence Awards Indonesia 2025” from MoEngage.

The award is dedicated to appreciate companies that have successfully increased customer engagement and satisfaction.

Jenius from SMBC Indonesia received an award in “Always Customer-first” category due to Jenius’ efforts in optimizing customer experience through a personalized digital marketing strategy that is tailored to customer needs and behavior.

Digital Banking Paid Media Lead of SMBC Indonesia Budi Johanes received the award on Thursday (07/08) in Jakarta.



2025 Awards

Rating 105 Bank Infobank 2025 Version

SMBC Indonesia has received “Excellent” predicate in “Rating 105 Banks Infobank Version 2025” from Infobank Magazine August 2025 edition.

This predicate is based on a study conducted by Infobank Research Bureau on the performance of 105 commercial banks in Indonesia throughout 2024.

SMBC Indonesia received “Excellent” predicate in the following categories:

- KBMI 3 (Core capital of more than Rp14 trillion up to Rp70 trillion)
- Foreign Exchange Bank
- National Private Foreign Exchange Bank
- Public Bank Rating

In addition, SMBC Indonesia has also received this predicate for 25 consecutive years due to its consistently excellent financial performance. SMBC Indonesia ranked second out of 11 banks that received this predicate.

Assessment criteria includes risk management profile, Good Corporate Governance (GCG), capital, asset quality, rentability, liquidity, and efficiency.

2025 Awards

Fortune Indonesia 100

SMBC Indonesia has received the “Fortune Indonesia 100” award.

The award is dedicated to appreciate and recognize the biggest 100 companies in Indonesia based on revenue.

This year, SMBC Indonesia ranked 53rd on the Fortune Indonesia 100 list, up from 56th rank in the previous year. Additionally, SMBC Indonesia also ranked 10th in the Financial Industry category.

The ranking is based on the company's total revenue in the 2024 fiscal year with several other indicators, such as net profit, total assets, equity, and market capitalization.

President Director of SMBC Indonesia Henoeh Munandar received the award on Friday (12/09) in Jakarta.



2025 Awards

The 16th IICD Corporate Governance Conference and Award

SMBC Indonesia has received “The 16th IICD Corporate Governance Conference and Award” from Indonesian Institute for Corporate Directorship (IICD).

The award is dedicated to appreciate companies that have successfully implemented Good Corporate Governance (GCG).

SMBC Indonesia received two awards in the following categories:

- Top 50 Big Capitalization Public Listed Company
- Best Financial Sector in Big Cap category

SMBC Indonesia received this award due to the comprehensive implementation of good corporate governance communicated through the bank’s official website and information disclosure.

Corporate Secretary Head of SMBC Indonesia Eneng Yulie Andriani received the award on Monday (15/09) in Jakarta.

Assessment methodology is based on the 2023 ASEAN Corporate Governance Scorecard (ACGS), supported by competent assessors in evaluating 100 companies with the largest market capitalization (Big Cap) and 100 medium-sized companies (Mid Cap) registered on the Indonesia Stock Exchange (IDX)



2025 Awards

Bisnis Indonesia Financial Awards 2025

SMBC Indonesia has received the “Bisnis Indonesia Financial Awards 2025”.

The award is dedicated to appreciate financial services companies in the banking, insurance, and multifinance sector that have successfully demonstrated excellent and consistent performance, as well as created impactful innovations that contribute significantly to the growth of the national financial sector.

SMBC Indonesia received an award in “Champion of Growth Bank – KBMI 3” category.

Finance and Planning Director of SMBC Indonesia Hanna Tantani received the award on Wednesday (17/09) in Jakarta.

Assessment aspects include financial performance, good governance, service innovation, and the bank's active role in strengthening the stability and sustainability of Indonesia's financial industry.



2025 Awards

Issuers Appreciation Night 2025

SMBC Indonesia”) has received the “Issuers Appreciation Night 2025” award from Tempo Media Group and IDNFinancials.

The award is dedicated to appreciate public companies listed in the Index Tempo-IDNFinancials52 for their success in achieving positive performance in business growth.

There are four categories in this award, namely Main Index, High Dividend, High Growth, and Big Market Capitalization.

SMBC Indonesia received awards in High Growth and High Dividend categories.

Corporate Secretary Head of SMBC Indonesia Eneng Yulie Andriani received the award on Friday (19/09) in Jakarta.



Thank You