

Analyst Briefing *1H 2025*



BANK SMBC INDONESIA

01

About SMBC Indonesia

PT Bank SMBC Indonesia Tbk Profile (Consolidated)

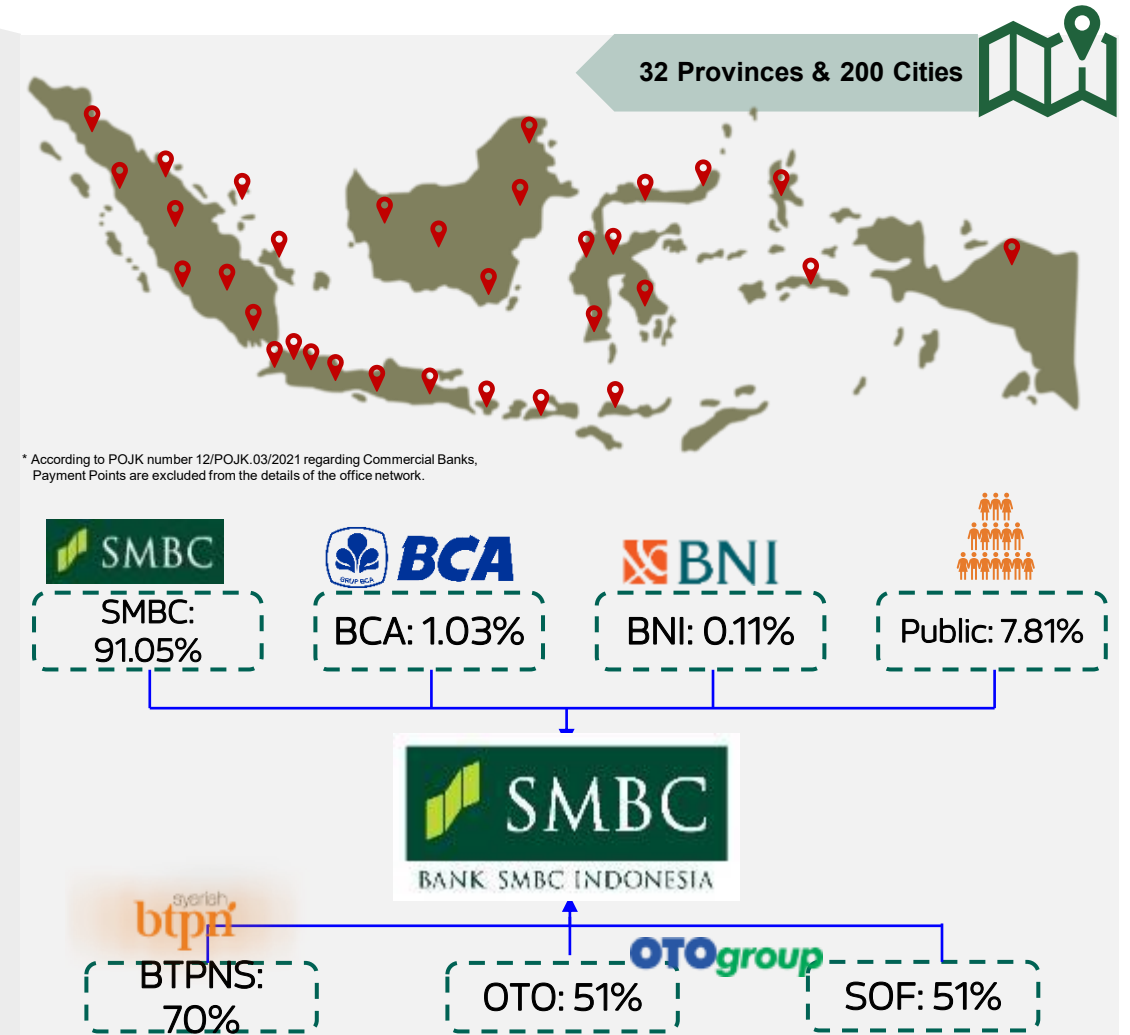
as of 30 June 2025

Total Aset	IDR 234.4 Trillion	
Corporate Ratings	<ul style="list-style-type: none"> Fitch Ratings: 'AAA(idn)'; Stable Outlook Pefindo: 'idAAA'; Stable Outlook 	
Extensive Network Across Indonesia	<ul style="list-style-type: none"> SMBC Indonesia: 235** BTPN Syariah: 43*** (MMS*: 1,519) OTO & SOF: 430 	
Resilient Resources	<ul style="list-style-type: none"> SMBC Indonesia: 6,456 BTPN Syariah: 14,678 OTO & SOF: 8,906 	
Total Customers	<ul style="list-style-type: none"> SMBC Indonesia: 6.4 million BTPN Syariah: 3.8 million OTO & SOF: 1.2 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 June 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 June 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 June 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.

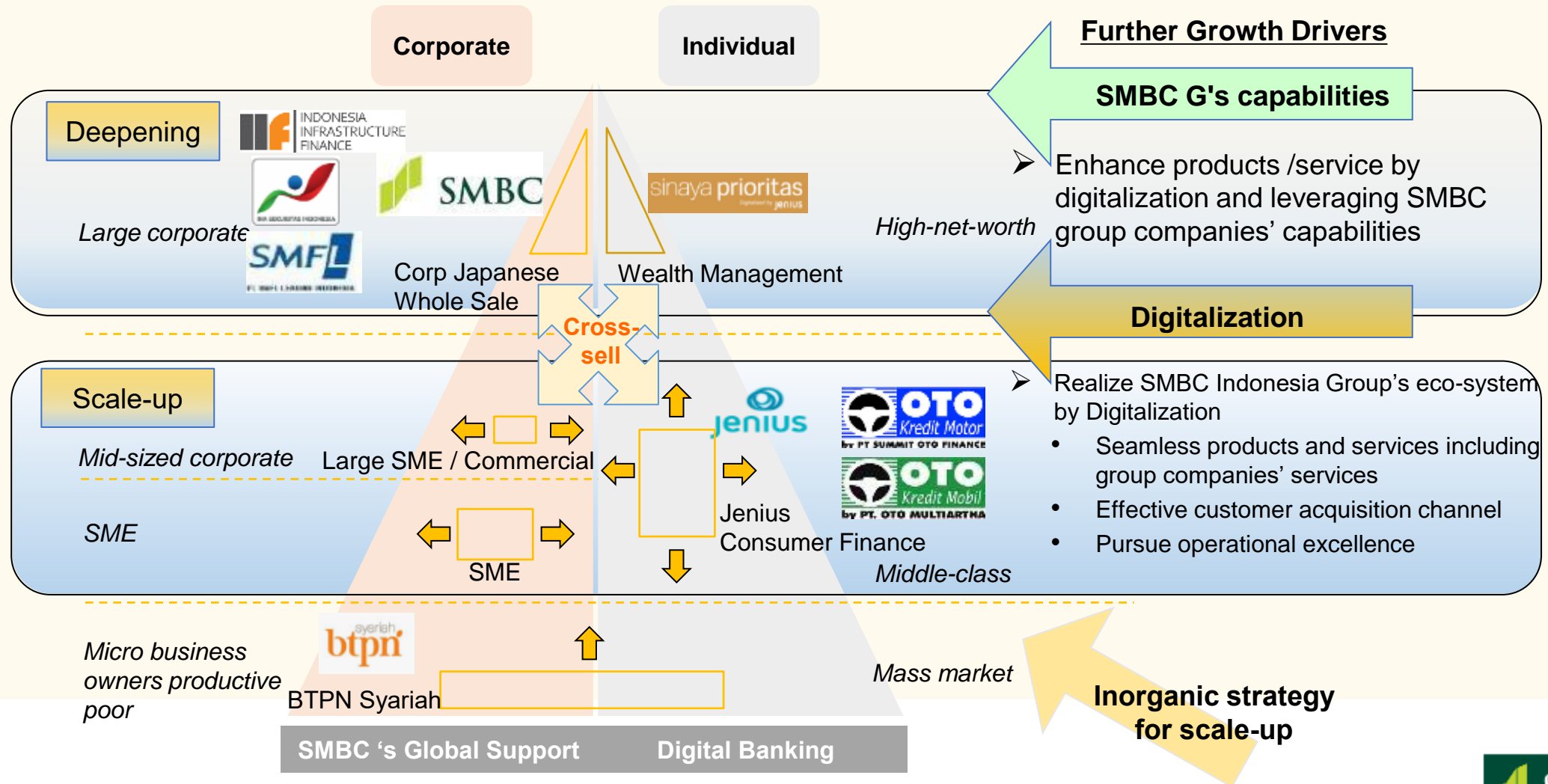


Synergy

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 June 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 ~14.7k 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,
~3.82 mn active



Coverage ~263.8k communities,
in ~2,650 sub-districts

Assets

21.7trillion

BOPO

68.8%

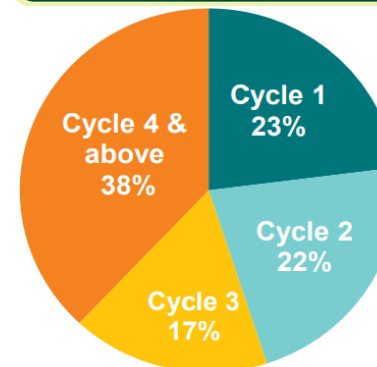
ROE

14.2%

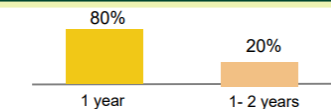
ROA

7.6%

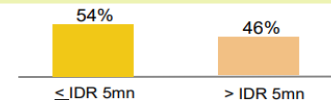
Customer by Cycle



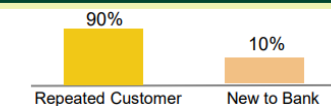
Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding



BANK SMBC INDONESIA

02

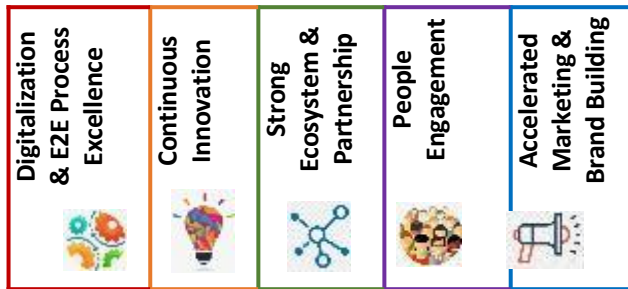
SMBC Indonesia Business Activities

Retail Banking

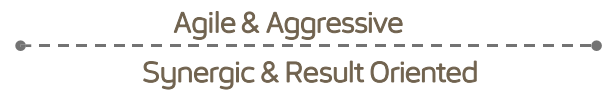
Value Proposition



Key Business Drivers



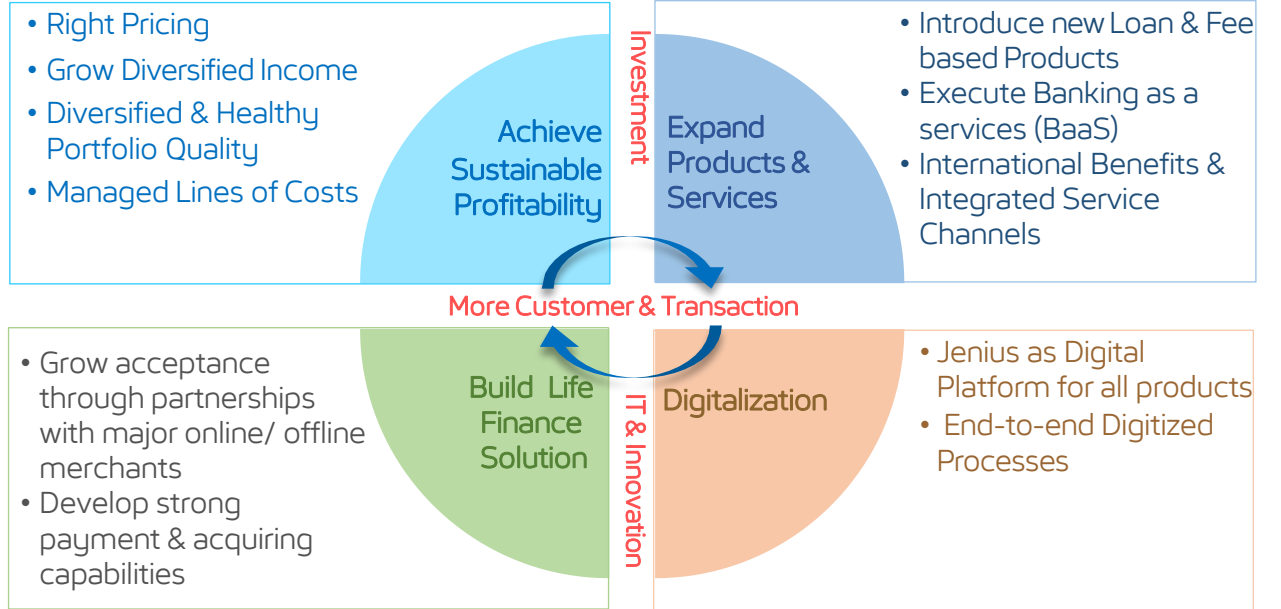
Management Discipline



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 **6.1 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 ~6.1 million



380.2Mn
YouTube views



59K
followers



88.6 K
followers



290K
followers



114 K
page likes



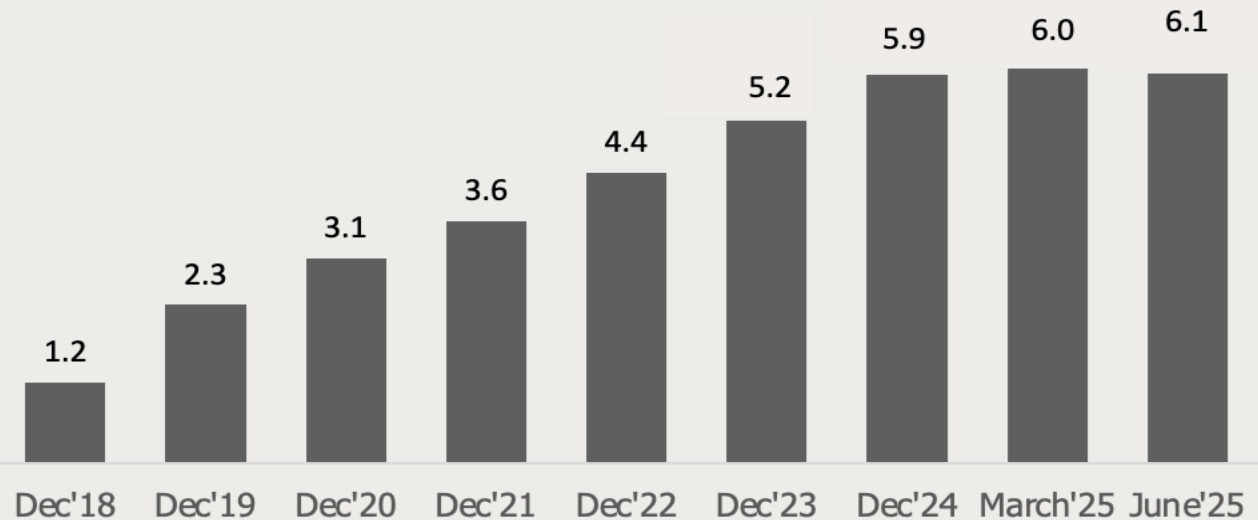
23.8 Mn+
installs



2.8 Mn+
installs

REGISTERED USERS

In Million



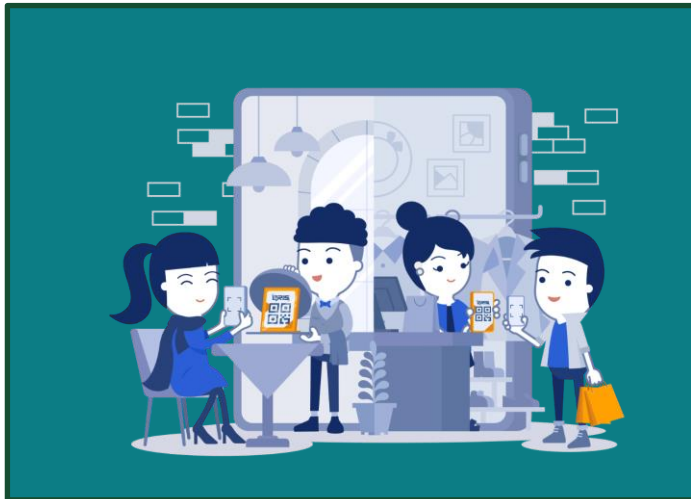
Jenius

New Innovation & Update



Mandiri e-money Top-Up Now Available on iOS too

Mandiri e-money top-up is now available for all users on iOS and Android. No more worrying about low balance for transport, tolls, or parking while on the go..



Jenius Bisniskit: Your business solution

Jenius Bisniskit is back and ready to support entrepreneurs in accepting QRIS Payment, settle their business earnings instantly, monitor their branches, and receive voiced notifications of successful payments!

Jenius

New Innovation & Update



New Redemption Partner: MyEraspace

Yay Points now can be redeemed to MyEraspace Points that can be used in a variety of Erajaya stores such as iBox, GrandLucky, Erafone, and others. This addition provides more options for customers to redeem Yay Points in the Eat & Shop category.

Jenius

Marketing Campaign



April 2025: Secondary Bonds Launching

In Apr 2025, Jenius launched new investment product: Secondary Bonds. With this type of investment, users allow to have a routine return every 6 months.

And with easiness of:

1. Investment start from 1mio
2. Available 30+ of investment choice in Rp & USD
3. Tracking & simulation from apps
4. Easy registration



April 2025: s-Card Launching

Credit card launched additional card called s-Card to make user easier manage to cash flow and apply the card for family/friends.

Jenius

Marketing Campaign



May 2025: Green Club

In May 2025, Jenius officially announced benefit programs called Green Club. User will be able to track in which club they belong and which program/ cashback they are eligible directly from Jenius application.

Jenius

Co.Create Activity 2Q 2025



Co.Create Dev x Jenius Daya Launching

Date: 28 June 2025

Time: 06.00 – 12.00 WIB

Venue: Hotel Harper Cawang MT Haryono St
No.6-7, Jatinegara, East Jakarta City

Speakers:

- Bpk Hendricus Eko (Product Presentation):
Pengelolaan Keuangan Di Masa Pra Pensiun & Pensiun
- Dian Indah Savitri (Certified Financial Planner tim Expert
Daya.id) Pengelolaan Keuangan di Masa Pra Pensiun &
Pensiun

30 participants



Wealth Management Business

Digital Wealth Campaign in Jenius

Sucor Cashback Program

1 Jun – 31 Jul 2025



Seconday Bonds Program

14 May – 30 Jun 2025



Wealth Management Business

Participating in Syariah/SUKUK (SR022)

Primary Bonds Microsite

Public Release in 16 May 2025 in conjunction
Of SR022 (Sukuk Retail) offering



The banner features a diverse group of four people (a woman in a hijab, a man in a red cap, a woman with glasses, and a man) looking forward against a background of modern skyscrapers and a blue sky with white clouds. Large, light blue upward-pointing arrows are overlaid on the background. The text 'SR022' is prominently displayed in large white letters, with 'Pilihan Berharga' in a script font below it. The tagline 'UNTUK BANGKITKAN HARAPAN BERSAMA' is centered below the title. Two boxes highlight the interest rates: 'SERI SR022-T3' at 6.45% Per Tahun and 'SERI SR022-T5' at 6.55% Per Tahun. A green box at the bottom right states 'Transaksi SR022 di esbn.smbci.com Periode 16 Mei-18 Juni 2025'. Logos for the Indonesian Ministry of Finance, Ekonomi Syariah, Sukuk Ritel, and SMBC Bank are included.

**KEMENTERIAN KEUANGAN
REPUBLIK INDONESIA**

SR022
Pilihan Berharga
UNTUK BANGKITKAN HARAPAN BERSAMA

SERI SR022-T3
6.45%
Per Tahun

SERI SR022-T5
6.55%
Per Tahun

Transaksi SR022 di esbn.smbci.com
Periode 16 Mei-18 Juni 2025

www.smbci.com
PT Bank SMBC Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK), Bank Indonesia (BI)
dan merupakan peserta penjaminan Lembaga Penjamin Simpanan (LPS)
SMBCI Care 1500 365

SMBC
BANK SMBC INDONESIA

Business Banking

Business Model

Financial Solution

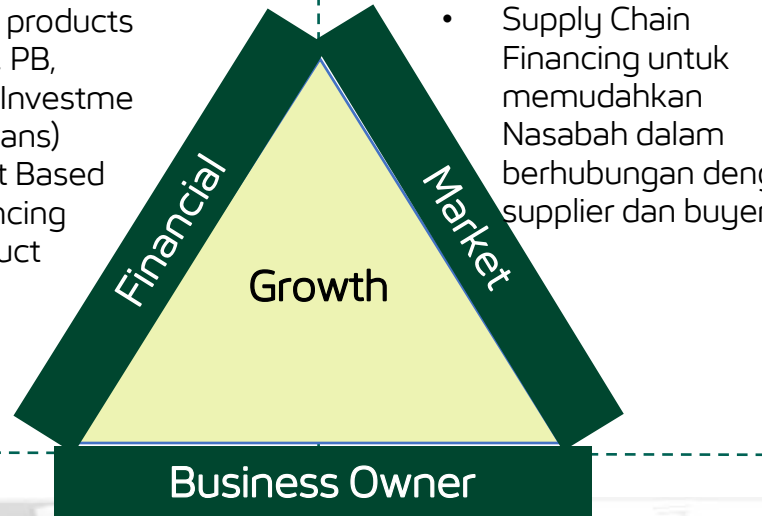
Simple-flexible-fast financial services:

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

Access to Market

Open access to the market:

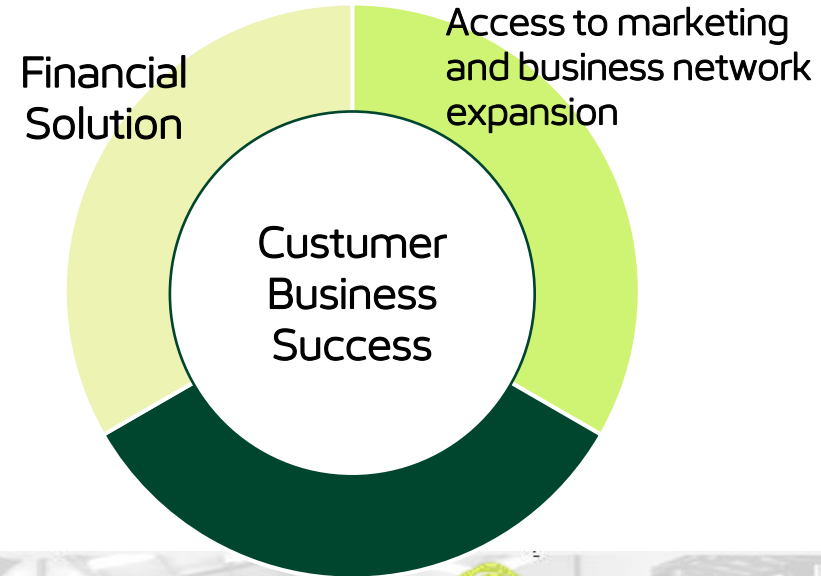
- Supply Chain Financing untuk memudahkan Nasabah dalam berhubungan dengan supplier dan buyer



Capacity Development

- Mitra Bisnis Info
- Mitra Bisnis Club

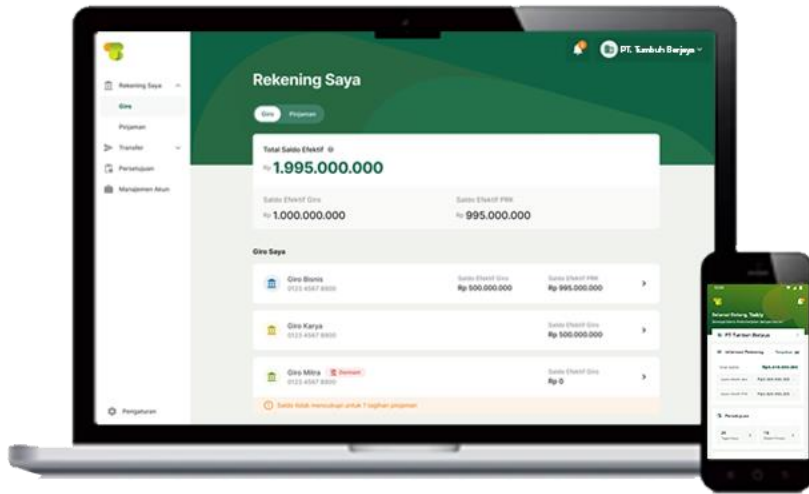
UVP



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

Community Event

SMBC highlight SME banking solution and digital solution (TOUCHBIZ)

Objective:
Acquisition through community, get acquainted with potential SME customers

JAKARTA – Podomoro University ENTREPRENEUR FINANCIAL HUB 2025 28 May 2025

Business Banking

Providing basic but necessary products and services nationwide with 7 regional offices and over 50 areas. Developing digital SME as our future unique and distinguished value proposition.

Strengths

- Connecting Success**
Understand the customer needs to achieve the common success
- Humanizing Banking**
Offer convenient banking experience enabled by advisory service
- Accelerating Growth**
Complete banking solution that relevant to customer needs

Basic products and services are available nationwide

- Working Capital**
 - Overdraft Loan
 - Revolving Loan
- Investment**
 - Term Installment Loan
- Trade & Foreign Exchange**
 - LC/Local LC (SKBDN) both for import and Export
 - Bank Guarantee
 - Supply Chain Finance
 - FX Today Transaction
- Digital Solution**
 - TOUCHBIZ

TOUCHBIZ as business transaction solution

TOUCHBIZ is a digital banking solution that makes business transaction easier for customer. The features built based on customer business needs. Now TOUCHBIZ is available in App and Web Platform to serve Individual and non-Individual customer.

Main Feature

Non-Individual	Individual
Account information & loan reminder	Account information & loan reminder
Multi-layer transaction	Transaction & biometric login
Soft token	MaxCash
Limit setting	Deposito
Account management	Bill payment

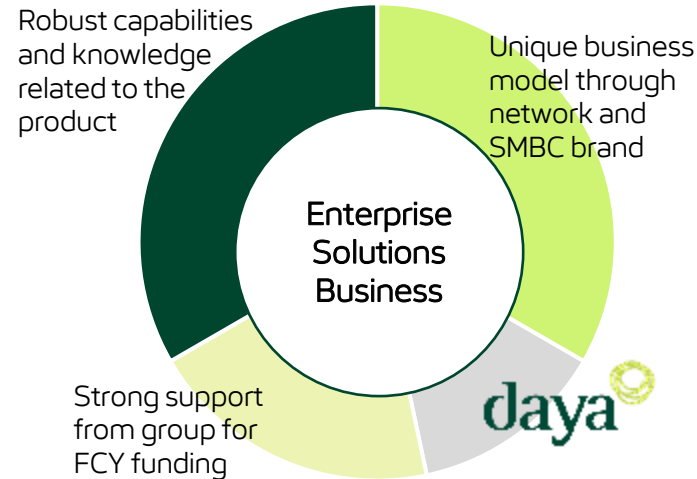
7

Participants : 150 potential entrepreneur customer

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:

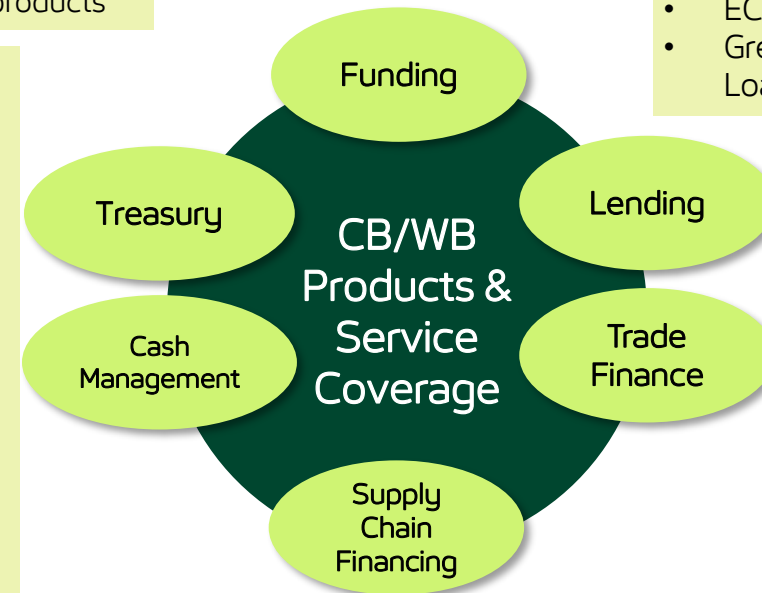
- Current Account, Term Deposits
- Payment (ACH, RTGS, Payroll, Wires)
- E-Tax Payment (non-import and import)
- Collections (ACH, RTGS, Payroll, Wires, Cheque/Giro Collection)
- Virtual Account
- Internet Banking/ Host-to-Host
- Liquidity Management (Domestic Cash Polling, Auto TD Placement, Cross Border 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 2Q 2025: 3 Empowerment Mini Seminars for Japanese corporate customers

Event Details:

1. Manufacturing Company

- Participants : 61 participants
- Topic : Work until retirement without worry

2. Digital Marketing Company

- Participants : Total 58 participants (36 online, 22 offline)
- Topic : Managing Finances Wisely: Saving, Investing Without Illegal Loans

3. Manufacture of Heavy Equipment Company

- Participants : 186 participants
- Topic : Managing Finance For A More Prosperous and Happy Life

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 4.46 – 4.58 out of 5, highlighting the seminars relevance and the quality of interactions with speakers.

Additionaly, 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 April – June 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



Coaching Clinic OTO Ekiden 2025



OTO – SOF Basketball Team



Jakarta Car Free Day

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 events were a celebration of a lifelong learning spirit as we delivered into monthly Financial Literacy Content Quiz to attract followers and users to learn or even participate that simultaneously increased by this year.

OTO-SOF also held the 1st annual OTO Blood Donations on May 2025 as a celebration part of PT Summit Oto Finance anniversary on June. This event successfully collected 296 donors from employees and public.



Strengthen Corporate Responsibilities

To enhance Corporate Responsibilities, OTO SOF held regular sustainable activities for social also for nature

This year, our cooking oil donation program marks its three years journey and presenting huge celebration at SOF anniversary. This program successfully marked as the highest ever as collected more than 300 liters. The fund provided later will be delivered for Corporate's next sustainability program.



Strengthen Corporate Responsibilities

As part of our contribution to community development and education, OTO-SOF proudly supports the KKN Niskala Likupang 2025, a program by Universitas Gadjah Mada students in Likupang Timur, North Sulawesi.

This collaboration aligns with OTO-SOF's values in fostering sustainable tourism, empowering local communities, and promoting educational initiatives that support Indonesia's Sustainable Development Goals (SDGs). By supporting this multidisciplinary KKN program, OTO-SOF contributes to optimizing local potential while nurturing future leaders with a spirit of social responsibility.



Expanding Presence through Events

In the realm of brand activation, OTO SOF made significant strides by celebrating The Holy Month Ramadhan 1446 Hijria that provided exposure for our brand to a wider audience. The event was held by collaboration with PT Astra Honda Motor (PT Yamaha Indonesia Motor Mfg ..) known as Posko Mudik Lebaran. This participation raised OTO SOF brand awareness involves local community and wider society.





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

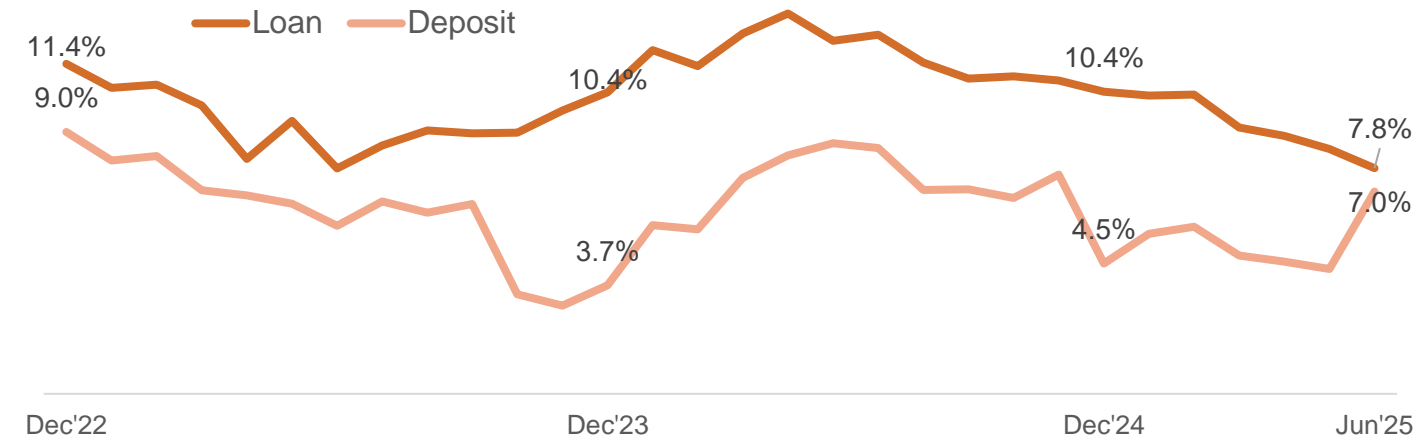
Indonesia Banking Industry Financial Summary

IDR trillion	Mei'24	Dec'24	Mei'25	ΔYoY
Total Assets	11,921	12,461	12,661	6.2%
Total Loans	7,376	7,827	7,998	8.4%
Customer Deposits	8,699	8,837	9,072	4.3%
CASA	5,436	5,602	5,734	5.5%
Current Accounts	2,730	2,751	2,882	5.6%
Savings	2,707	2,850	2,853	5.4%
Time Deposits	3,262	3,236	3,338	2.3%
Net Profit	101	255	107	5.0%
LDR	84.8%	88.6%	88.2%	3.4%
NIM	4.7%	4.7%	4.6%	-0.1%
NPL	2.3%	2.1%	2.3%	0.0%
CAR	26.2%	26.8%	25.5%	-0.7%

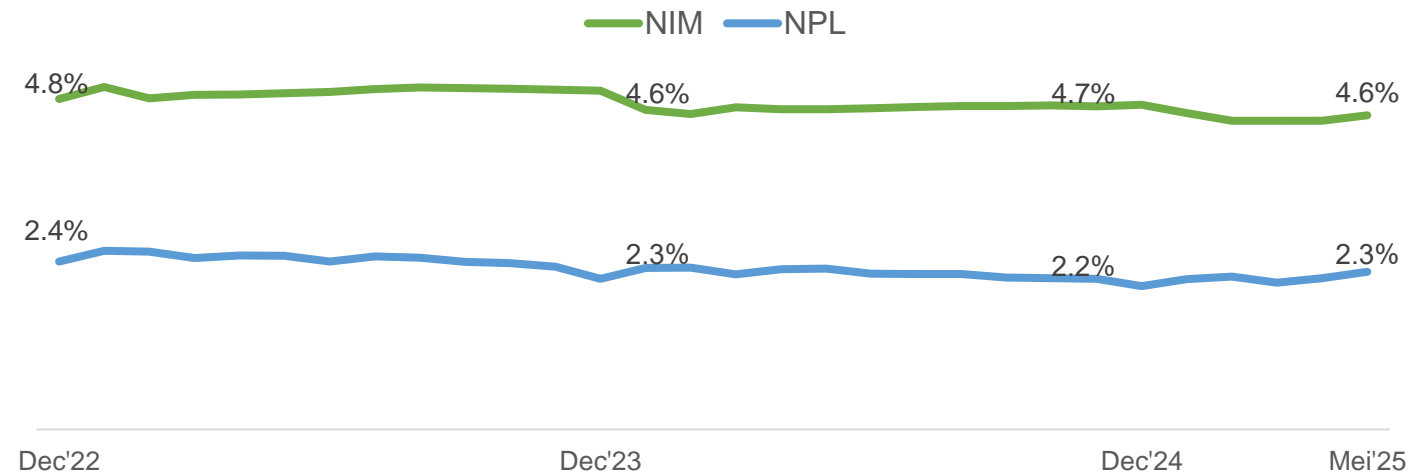
Source: Indonesian Banking Statistics – May 2025, Indonesia Financial Services Authority (OJK)
SPI June 2025 has not released yet

smbci.com

Loan and Deposit YoY growth



NIM & NPL





BANK SMBC INDONESIA

04

1H 2025 Financial Performance

Financial Performance – Consolidated

1H 2025 Key Highlights

- ❑ 1H 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 Apr-Jun24. The acquisition of the OTO Group was completed by the end of March 2024).
- ❑ On a consolidated basis, total assets reached IDR234.4 trillion as of end of June 2025.
- ❑ The Bank's loans recorded at Rp185 trillion, up 5% yoy. Retail loans grew by 25% yoy, supported by strong contributions from Joint Finance, Jenius, and Micro segments which increased by 156%, 15%, and 21%, and the OTO Group at 7%. Meanwhile, corporate and commercial lending rose by 4%, and SME lending declined by 2%.
- ❑ Third-party funds stood at Rp109.8 trillion, lower by 8% yoy. Third-party funds from retail grew by 6% yoy to Rp55.2 trillion (vs. Rp52 trillion same period last year). The Bank will continue initiatives and efforts to improve the bank's capabilities, products and services in providing investment and transaction solutions for customers to optimize its CASA and funding costs management.
- ❑ The Bank achieved operating income of Rp9.1 trillion, an increase of 11% yoy. Net interest income rose 15% yoy to Rp8 trillion, supported by strong contributions from loans, liquid asset placements, and the OTO Group. The growth in net interest income corresponded with an improved net interest margin (NIM), which rose to 7.1% in June 2025 from 6.4% a year earlier, taking into account the OTO Group's contributions after the acquisition. The Bank continues its efforts to maintain net interest margin amid competitive rates, cost of fund, and market volatility.
- ❑ The Bank posted Rp1 trillion in consolidated NPAT for the 1st Half 2025, lower by 19% compared to the same period last year from higher credit costs. The Bank continues to implement sound credit risk management while growing credits.
- ❑ The Bank's subsidiary, BTPN Syariah contributed to the Bank's overall performance with a NPAT of Rp 644 billion, up by 17% yoy..
- ❑ Gross NPL was recorded at 3.16%, vs. 2.21% previous year, mainly caused by the macroeconomic condition, adjustments in governments policy and uncertainty of global economic conditions. The bank 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 June 2025 LCR was recorded at 248.2% and NSFR at 118.9%.
- ❑ CAR ratio is strong at 29.7%.

Financial Performance – Consolidated

Balance Sheet (IDR billion)	Jun'24 (Unaudited)	Dec'24 (Audited)	Mar'25 (Unaudited)	Jun'25 (Unaudited)	ΔQoQ	ΔYoY
Liquid Assets	47,766	51,652	39,653	39,129	-1%	-18%
Loans (gross)	176,245	179,405	188,090	185,040	-2%	5%
Total Assets	235,830	241,096	240,117	234,353	-2%	-1%
CASA	48,116	45,590	41,936	43,725	4%	-9%
<i>TD</i>	70,872	75,728	75,441	66,093	-12%	-7%
Total Customer Deposits	118,988	121,318	117,378	109,818	-6%	-8%
Borrowings & Subordinated Loan	54,479	56,331	58,803	61,630	5%	13%
Total Liabilities	183,006	186,350	184,771	179,245	-3%	-2%
Equity *)	52,824	54,746	55,346	55,108	0%	4%

* Including non controlling interests

Financial Performance – Consolidated

Income Statement (IDR billion)	1H'24	1Q'25	2Q'25	1H'25	ΔQoQ	ΔYoY
Net Interest Income	6,952	4,055	3,970	8,025	-2%	15%
Other Operating Income	1,244	536	569	1,104	6%	-11%
Operating Income	8,196	4,590	4,539	9,129	-1%	11%
Operating Expense	(4,579)	(2,503)	(2,468)	(4,971)	-1%	9%
Cost of Credit	(1,703)	(1,276)	(1,304)	(2,580)	2%	52%
Profit Before Tax	1,801	812	769	1,581	-5%	-12%
Net Profit After Tax	1,416	634	603	1,237	-5%	-13%
Net Profit After Tax attributable to Owners of the Parent	1,240	510	491	1,000	-4%	-19%
Net Profit After Tax - BTPN Syariah	552	311	333	644	7%	17%

- 1H 2025 OTO Group performance is fully recognized for period Jan-Jun 2025. Meanwhile, for 1H 2024 it was recognized for period Apr-Jun 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.
- The Bank booked net profit of IDR1.2 trillion and NPAT attributable to Owners of the Parent of IDR1 trillion for 1H 2025
- PT Bank BTPN Syariah Tbk (BTPN Syariah) contributed to SMBC Indonesia's overall performance with a net profit of Rp644 trillion, up by 17% yoy in the first half of 2025..

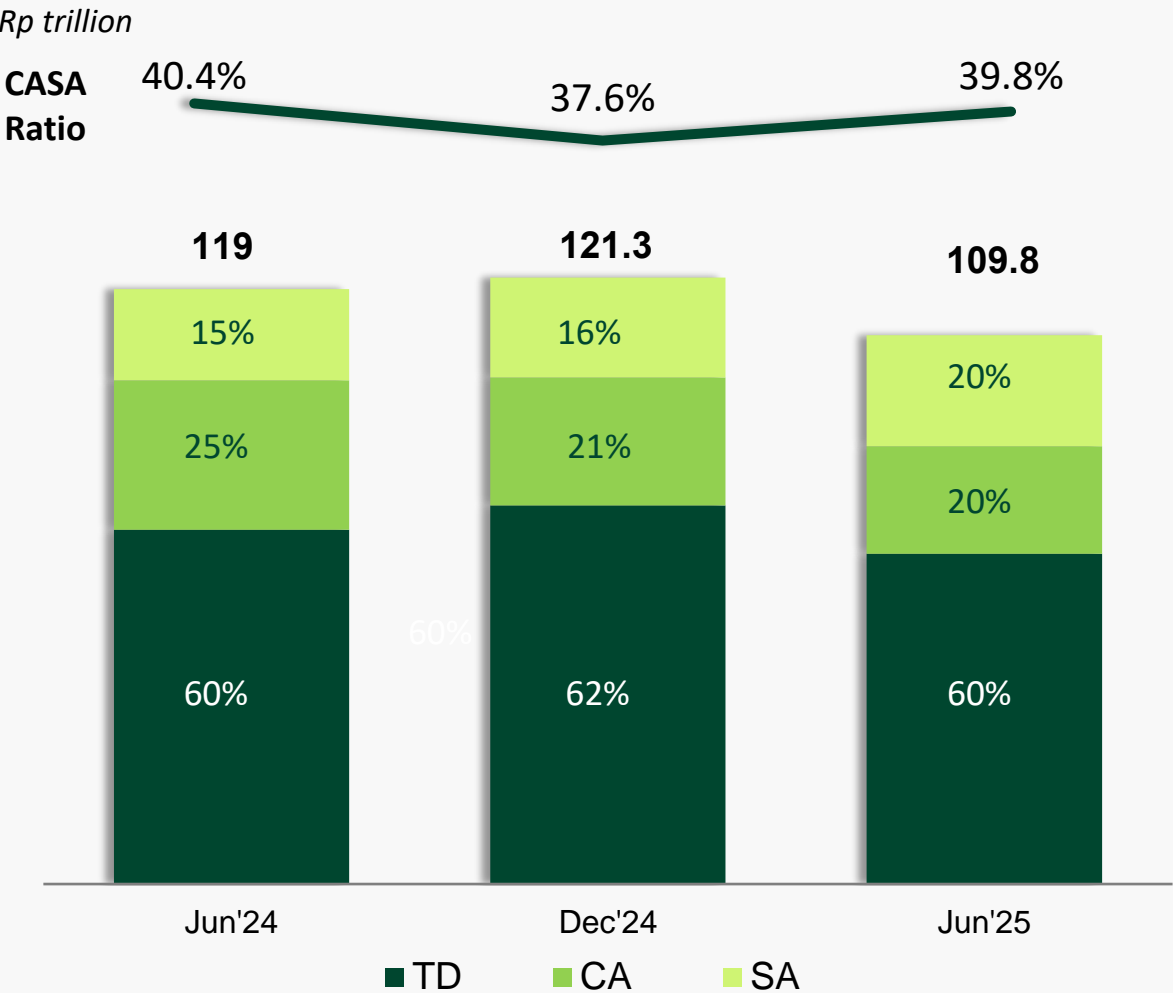
Financial Performance – Consolidated

Ratios (%)	Jun'24 (Unaudited)	Dec'24 (Audited)	Mar'25 (Unaudited)	Jun'25 (Unaudited)	ΔQoQ	ΔYoY
NIM	6.41	7.10	7.17	7.12	(0.05)	0.71
NSFR	115.61	125.02	118.44	118.89	0.44	3.27
LCR	234.91	253.71	295.53	248.20	(47.34)	13.29
Loan to Funding	101.60	100.99	106.76	108.37	1.61	6.77
NPL (gross)	2.21	2.50	2.39	3.16	0.77	0.95
ROA	1.61	1.80	1.36	1.33	(0.03)	(0.28)
ROE	6.30	6.83	4.57	4.49	(0.09)	(1.81)
CAR	28.84	30.02	28.78	29.69	0.92	0.86

- ❑ NIM increased to 7.12%.
- ❑ LCR and NSFR at healthy levels, LCR at 248.20% and NSFR at 118.89%.
- ❑ Gross NPL 3.16%.
- ❑ CAR at 29.69%, proportion of core capital is 90% of total capital.

Deposit Growth

CUSTOMER DEPOSITS COMPOSITION



Customer Deposits (IDR billion)	Jun'24 (Unaudited)	Dec'24 (Audited)	Jun'25 (Audited)	ΔYoY
CASA	48,116	45,590	43,725	-9%
Current Account	29,871	25,585	21,517	-28%
Savings	18,245	20,004	22,208	22%
Time Deposits	70,872	75,728	66,093	-7%
Total Customer Deposits	118,988	121,318	109,818	-8%

- Savings grew by 22% YoY, partly offsetting the lower Current Account balance, resulting in lower CASA ratio (39.8% as of June 2025 vs. 40.4% same period last year). The Bank 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 and Sustainable Bonds V Phase II Year 2024 with a principal amount of IDR1,396 billion in December 2024 as an effort to diversify funding sources and maintain a better funding maturity profile.

Loan Growth by Segment

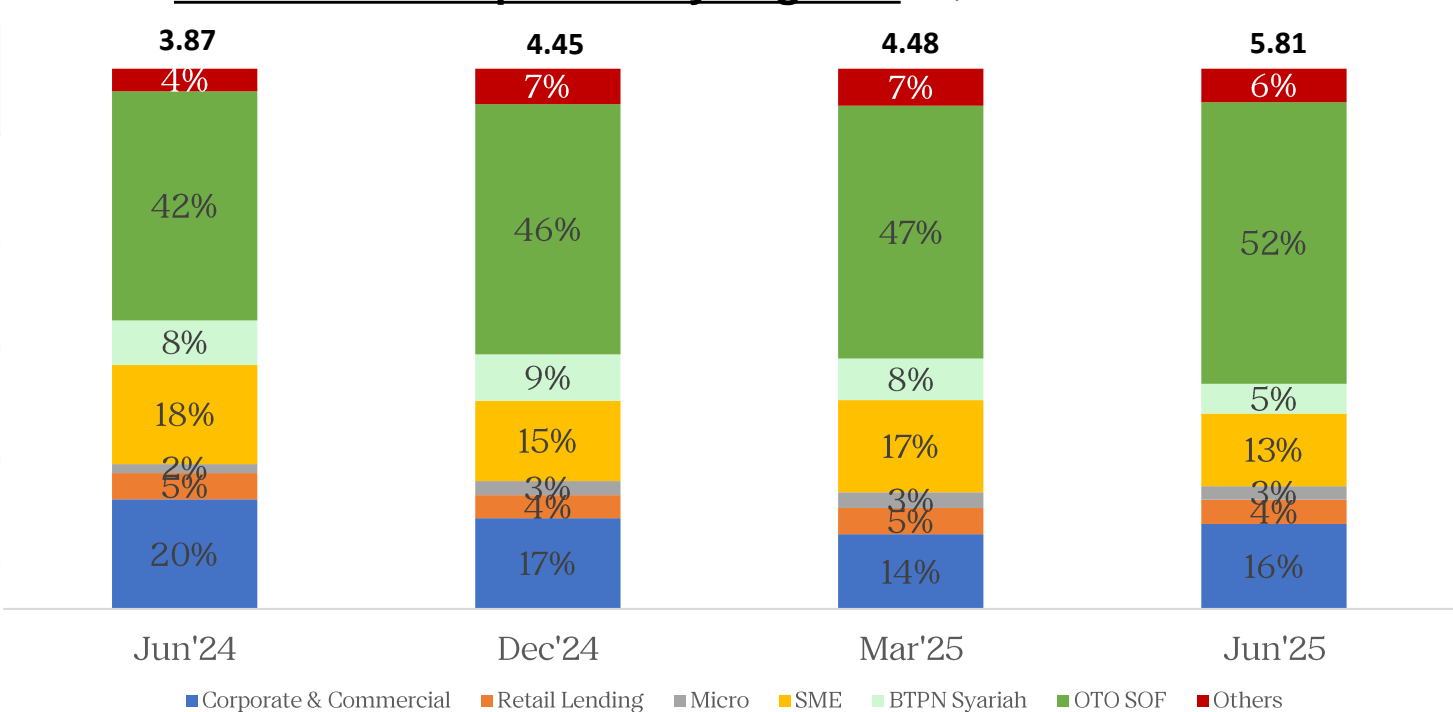
Loan Growth (IDR billion)	Jun'24 (Unaudited)	Dec'24 (Audited)	Mar'25 (Unaudited)	Jun'25 (Unaudited)	ΔQoQ	ΔYoY
Total Loan	176,245	179,405	188,090	185,040	-2%	5%
<i>Transforming Businesses:</i>	23,793	23,807	23,649	23,262	-2%	-2%
- Retail Lending	22,185	21,980	21,751	21,322	-2%	-4%
- Micro	1,608	1,827	1,898	1,940	2%	21%
<i>Growth Businesses :</i>	152,340	155,487	164,328	161,655	-2%	6%
- Corporate & Commercial	99,534	98,896	107,243	103,307	-4%	4%
- SME	14,083	14,362	13,934	13,872	0%	-2%
- BTPN Syariah	10,448	10,172	10,251	10,145	-1%	-3%
- Joint Finance	2,526	5,565	6,539	6,461	-1%	156%
- Jenius	2,933	3,198	3,188	3,359	5%	15%
- OTO & SOF	22,816	23,295	23,174	24,511	6%	7%
<i>Others</i>	112	110	113	123	8%	9%

Asset Quality – Consolidated

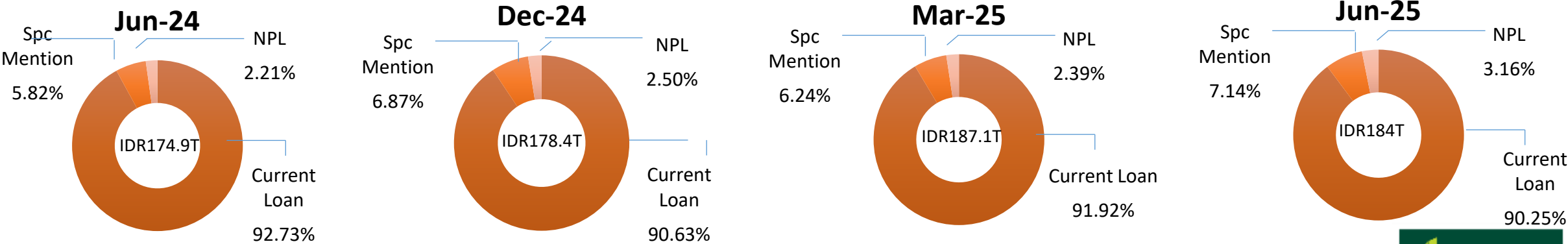
Asset Quality

%	Jun-24	Dec-24	Jun-25
Gross NPL	2.21	2.50	3.16
Net NPL	0.92	1.07	1.64
Gross Cost of Credit	2.09	2.37	2.94
Loan Loss Provision/NPL	154.11	247.64	103.94

Gross NPL Composition by Segment



Loan by Collectability (% of Total Loan)



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



BANK SMBC INDONESIA

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
4.799.047
Activities
4.786

Juni 2025

Sustainable Finance



SMBC Indonesia successfully increases its Sustainable Finance portfolio

In the second quarter of 2025, SMBC Indonesia successfully increased its Sustainable Finance portfolio by **8%** compared to the same quarter the previous year.

The total Sustainable Finance portfolio reached **IDR 17.7 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.

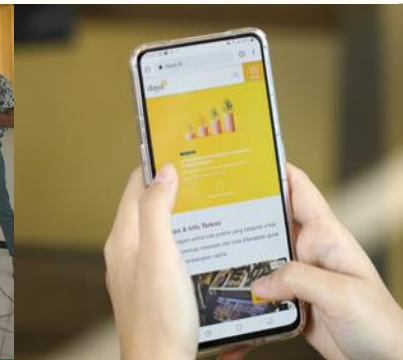
SMBC Indonesia's role in realizing sustainable finance.



Providing various relevant entrepreneurship and health training to **14,019** people.



The Financial Literacy Program, held offline/online and through digital channels, has successfully reached **4,223,890** people from various backgrounds in Indonesia.



Providing **236** 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 **45%** 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.



Thank You