

Analyst Briefing

FY 2025



BANK SMBC INDONESIA

01

About SMBC Indonesia

PT Bank SMBC Indonesia Tbk Profile (Consolidated)

as of 31 December 2025

Total Aset IDR 246 Trillion 

Corporate Ratings

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



Extensive Network Across Indonesia

- SMBC Indonesia: 221**
- BTPN Syariah: 41*** (MMS*: 1,511)
- OTO & SOF: 428



Resilient Resources

- SMBC Indonesia: 6,139
- BTPN Syariah: 14,224
- OTO & SOF: 9,048

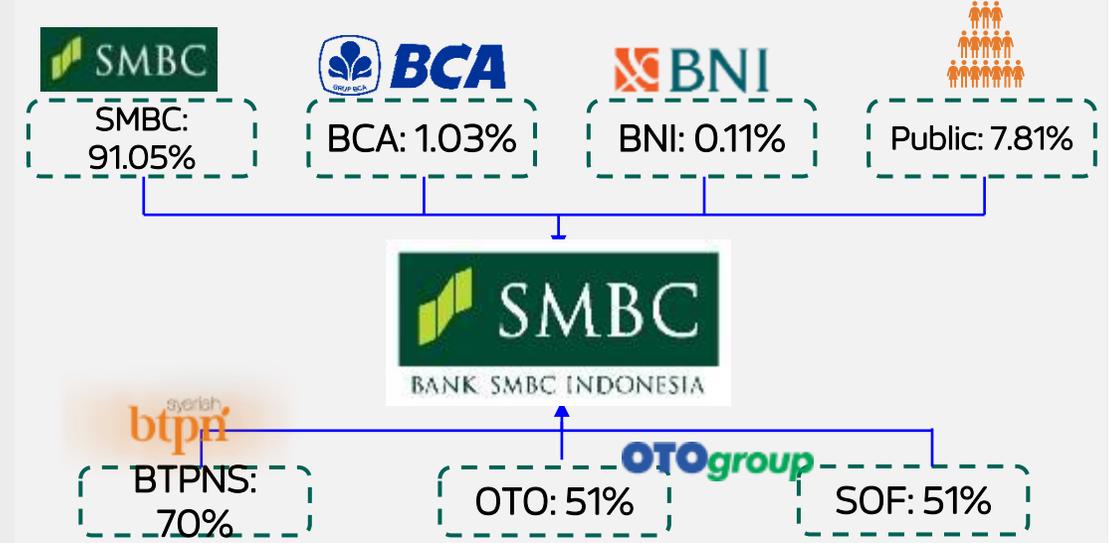


Total Customers

- SMBC Indonesia: 6.1 million
- BTPN Syariah: 3.8 million
- OTO & SOF: 1.3 million




* According to POJK number 12/POJK.03/2021 regarding Commercial Banks, Payment Points are excluded from the details of the office network.



*Mobile Marketing Syariah

** Jumlah Kantor Cabang Utama & Kantor Cabang Pembantu

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

Shareholders

as of 31 December 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 31 December 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

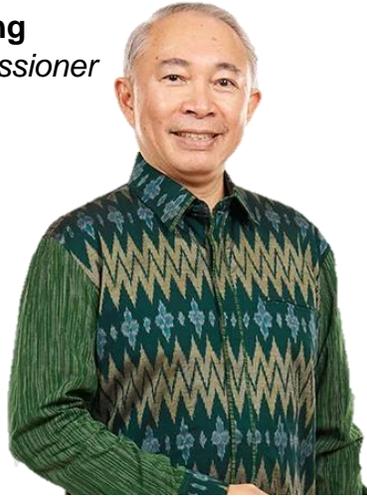


Hanna Tantani
Director

Board of Commissioners

as of 31 December 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



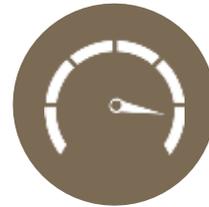
Customer First

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.

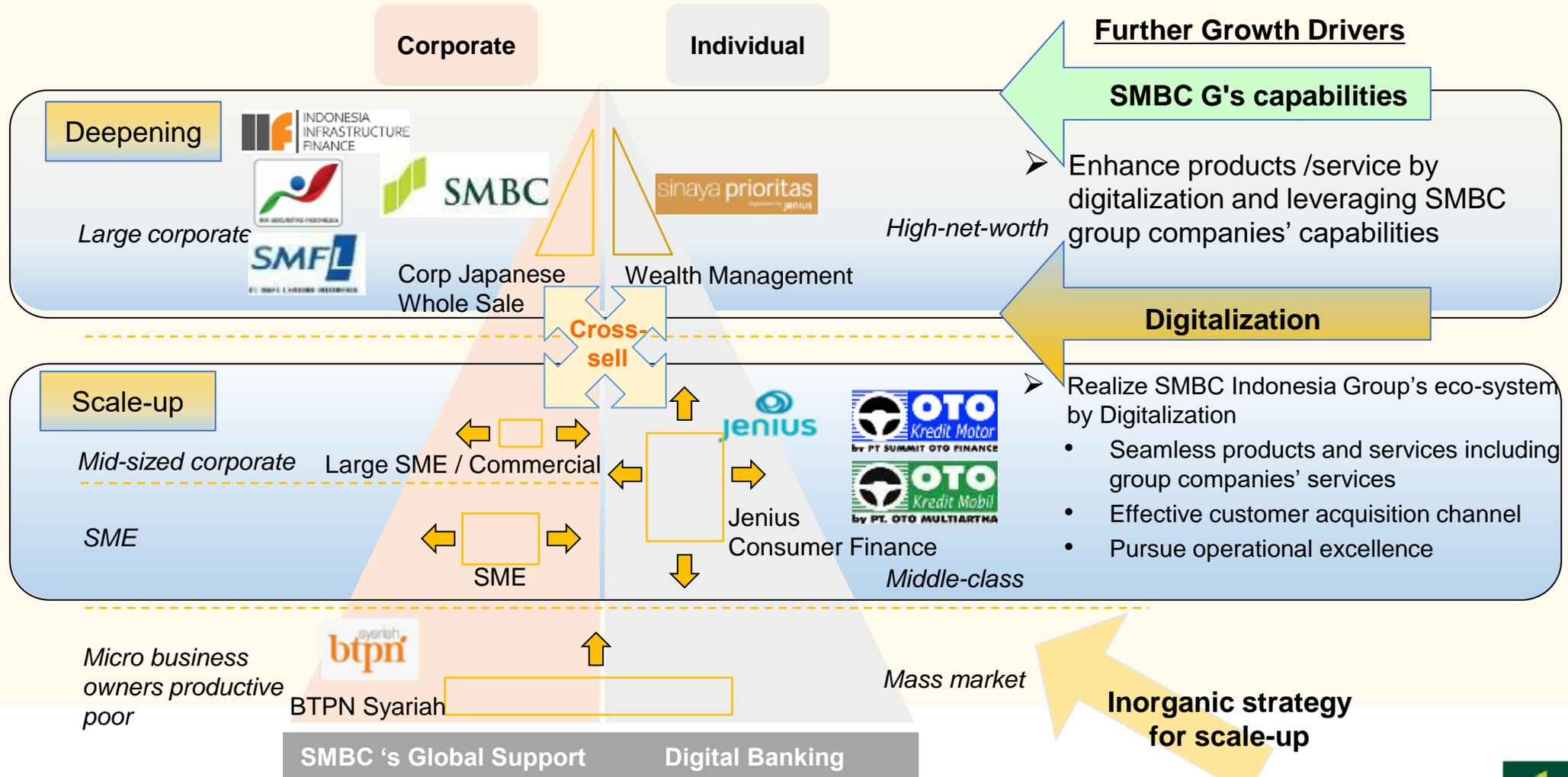


Synergy

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 31 December 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 ~14.2k employees (~ 95% female and ~ 52% high school graduates)
- **Rating:** AAA (idn) Fitch with stable outlook confirmed in Feb 2026

Serving Sumatera, Java, Nusa Tenggara, Kalimantan and Sulawesi



FY 2025 Performance

Serving ~7 mn customers,
~3.77 mn active



Coverage ~256.3k communities,
in ~2,650 sub-districts

Assets

22.8trillion

BOPO

70.3%

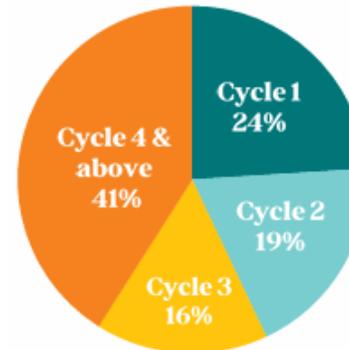
ROE

13.0%

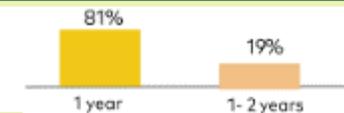
ROA

7.2%

Customer by Cycle



Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding



BANK SMBC INDONESIA

02

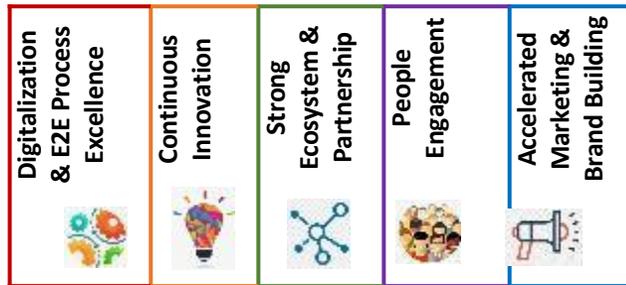
SMBC Indonesia Business Activities

Retail Banking

Value Proposition



Key Business Drivers



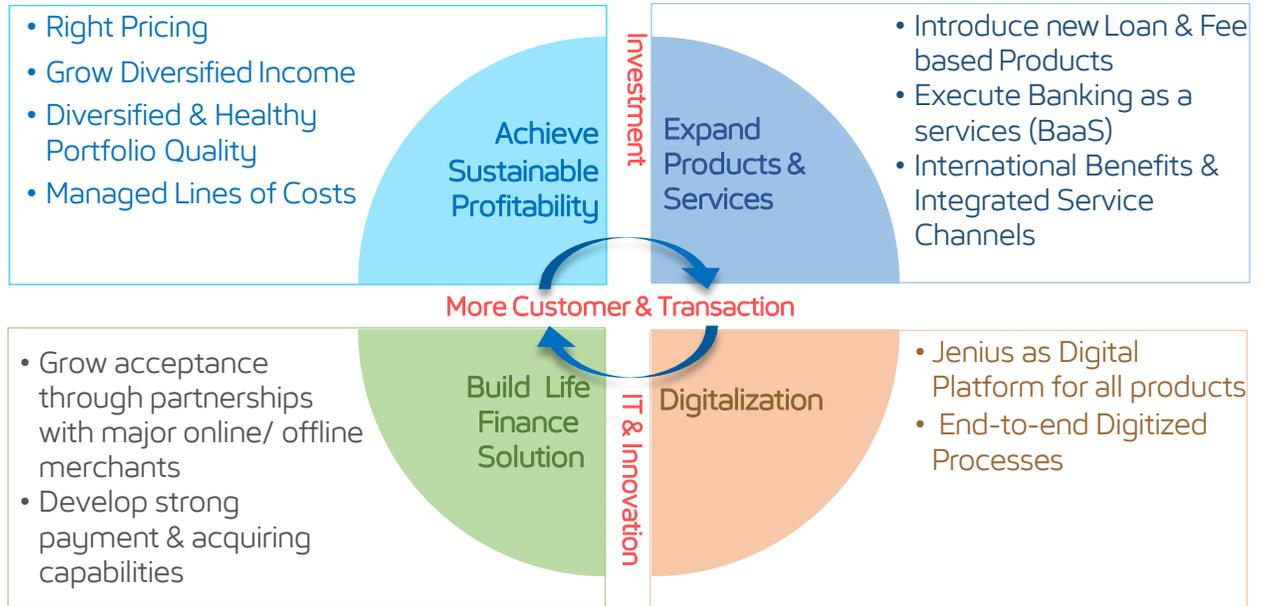
Management Discipline



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



465Mn
YouTube views



59K
followers



87 K
followers



291K
followers



146 K
page likes

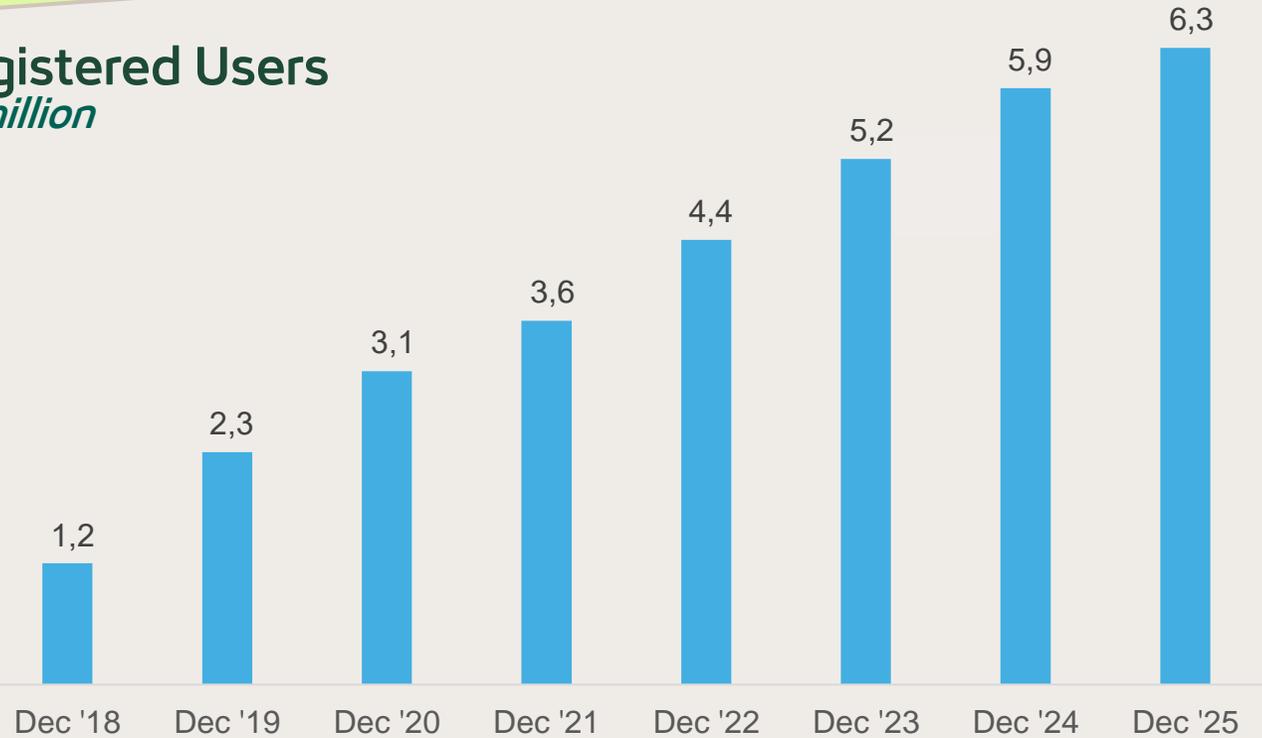


25.3 Mn+
installs



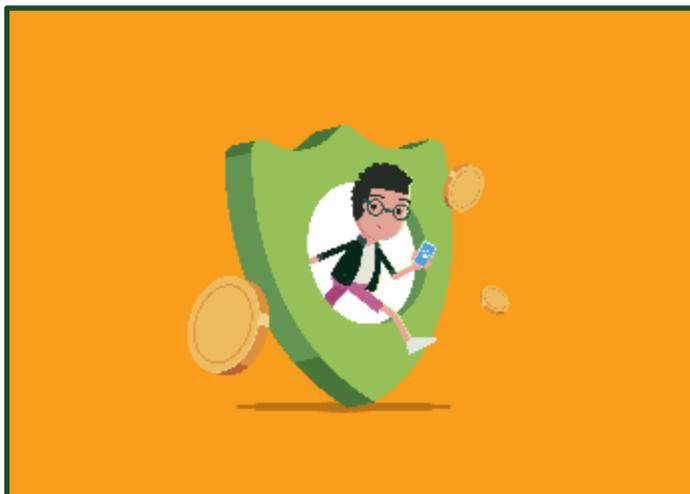
3 Mn+
installs

Registered Users *In million*



Jenius

New Innovation & Update



More Protection with More Insurance Partners

Introducing 2 new insurance categories that can be bought in Jenius: Health Insurance and Travel Insurance. Hospital cash plan from Prudential provides compensates things beyond your hospital bills, and Zurich Travel Insurance compensates you against flight delays and visa application rejections.



Pay for QRIS Transactions with Credit Card

Shop in more places with your Credit Card as your QRIS transactions can use Credit Card as its source of funds. Now, transactions in multiple merchants can be simply consolidated in one billing statement.

Jenius

New Innovation & Update



6 Mata Uang Asing Tersedia di Maxi Saver
Nikmati Bunga Maksimal s.d.
4,2% p.a.
Deposito dengan tenor 3 dan 6 bulan

Six Foreign Currencies in Maxi Saver

You can now open time deposits in 6 foreign currencies: USD, GBP, CNY, EUR, AUD, and SGD. Diversify your savings with Maxi Saver and earn maximum interest rate up to 4% p.a.



Say hi to Riyal
Transaksi selama umrah
lebih praktis bebas konversi

New Foreign Currency: SAR

Make transactions during Umrah and Hajj easier with SAR in Jenius Foreign Currency. Buy and sell SAR 24/7, then connect it to your m-Card to enjoy no conversion payments and ATM withdrawals in Saudi Arabia.

Jenius

New Innovation & Update



New Donation Partner: Make-A-Wish Indonesia

We have partnered with Make-A-Wish Indonesia as one of our donation billers, giving us more ways to give back. Now we can help make wishes come true for children with critical illnesses—from Jenius application.

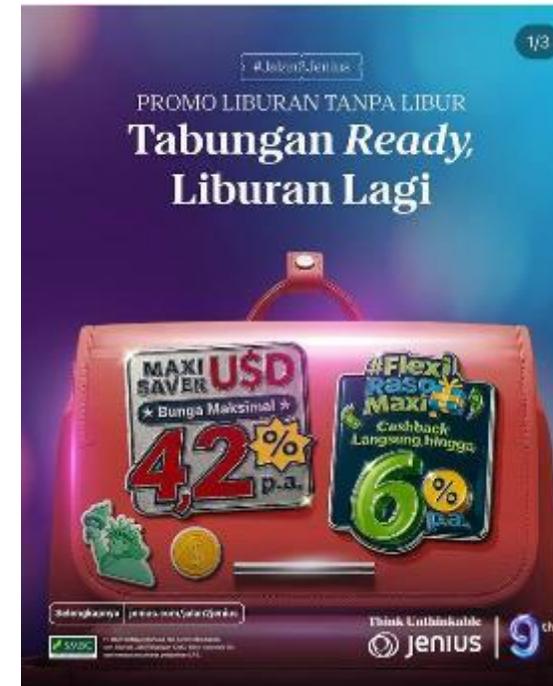
Jenius

Marketing Campaign



October 2025

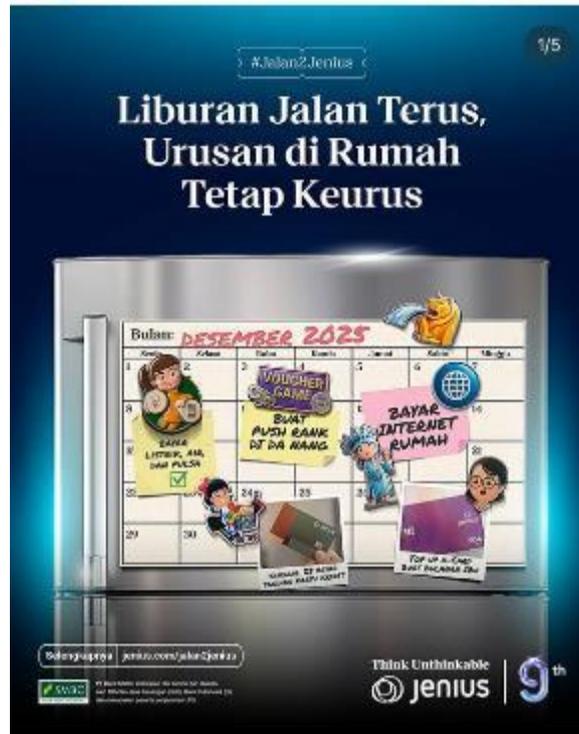
In October, Jenius launched campaign called #Jalan2Jenius Promo Liburan Tanpa Libur. This campaign focus on travel campaign, inviting user to start prepare travel journey with Jenius promo (airline promo, savings and experience).



November 2025

This month, we are extending #Jalan2Jenius campaign but focusing more on funding activity. The message focusing on still preparing holiday by start saving. We educate about Maxi Saver USD Program and FRM as the hero program during this campaign.

Jenius Marketing Campaign



December 2025

We are still extending #Jalan2Jenius campaign but this time focusing on Jenius billers capability that can support you during holiday. This campaign focus on education phase rather than promo.



December 2025

Jenius invites the public to take part in the #DonasiBarengJenius program to help victims of flash floods and landslides in Aceh, North Sumatra, and West Sumatra. Through collaboration with BAZNAS, Dompot Dhuafa, and Rumah Zakat, every donation of at least Rp100,000 will be topped up with an extra Rp20,000 from Jenius.

Jenius

Activity Q4-2025

Style on Point: KOL Gathering

Style on Point is an intimate and lifestyle event gathering. It provided a relaxed and engaging platform to introduce the Jenius Credit Card and Welcome Bonus Program through real experiences, meaningful conversations, and a mini trunk show. With the presence of influential hosts and guests from the fashion and lifestyle community, the event successfully sparked organic conversations, boosted brand awareness, and reinforced Jenius Credit Card as a relevant and easy fit for everyday lifestyle needs.

Date: Tuesday, 18 November 2025

Time: 15.00 WIB

Venue: Fruition, Plaza Senayan



Financial Class

This class aimed to enhance financial literacy among Co.Create participants by providing relevant insights into today's economic conditions. The session addressed common gaps in financial understanding and equipped participants with practical knowledge to better evaluate financial products such as savings, credit cards, and loans. The discussion was connected to previous Co.Create topics and delivered through a practical session led by a Certified Financial Planner.

Date: Wednesday, 26 November 2025

Time: 18.00 WIB

Venue: PUJA Bumi Kenduri, Melawai.



Jenius

Activity Q4-2025

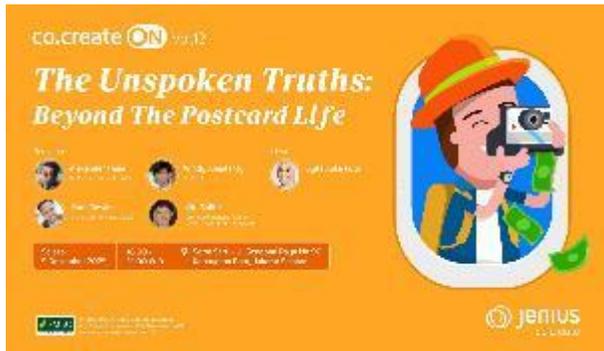
Co.Create ON Vol.12

Jenius continues its nine years journey as a digital banking platform that empowers users to manage their finances simply, securely, and meaningfully. Through Co.Create ON Vol.12, Jenius explored the reality behind the “travel lifestyle,” emphasizing the importance of financial discipline, smart planning, and digital tools to enable sustainable income and financial stability—anytime and anywhere.

Date: Tuesday, 9 December 2025

Time: 18.00 WIB

Venue: Serra Serri, Senopati.



Co.Create Dev

x-Card Survey Evaluation

Research Objective:

To gain feedback of the new feature and needed for x-Card.

Research Method:

Qualitative Survey and Focus Group Discussion with Co.Creators

Respondents:

- Male & Female
- Co.Creators

The majority of x-Card holders share their cards with others, such as their children, partners, siblings, drivers, and other trusted individual.

Date: Sunday, 14 December 2025

Time: 11.30 WIB

Venue: Tulum Jakarta, Senopati



Jenius

Activity Q4-2025

Kelas Finansial Online – Media

Topic: Cara Jenius Hadapi Dinamika Ekonomi Saat Ini

Date: Thursday, 30 October 2025

Time: 10.00 - 12.00 WIB

Venue: Livestream from Menara SMBC Indonesia

Attendance: 33 media from Yogyakarta, Surabaya, Bali, Makassar and Medan.

The talking points that being discussed during the financial class:

- Jenius commitment to educate about financial literacy to wider audiences.
- Tips form Certified Financial Planner on how to face the current economic dynamics.
- Jenius features that can help to manage finance in this uncertainty of economic conditions.

The talking points that being discussed during the financial class:

- Tips form Certified Financial Planner on how to manage finance better for freelancers.
- Jenius commitment to educate about financial literacy to wider audiences.
- Jenius features that can help freelancer to manage their finance better



smbci.com

Kelas Finansial Offline – Media

Topic: Cara Jenius Kelola Keuangan untuk Pekerja Lepas

Date: Friday, 19 December 2025

Time: 10.00 - 12.00 WIB

Venue: 25hours Hotel The Oddbird, Jakarta

Attendance: 20 national media

The talking points that being discussed during the financial class:

- Jenius commitment to educate about financial literacy to wider audiences.
- Tips form Certified Financial Planner on how to face the current economic dynamics.
- Jenius features that can help to manage finance in this uncertainty of economic conditions.



Jenius

Money Language Q4-2025

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 4

In Money Language Season 2, Episode 6, Rifa Mulyawan unpacks the zigzag nature of modern career journeys: shifting industries, changing roles, or even starting over from zero. The conversation goes beyond the courage to switch paths, revealing the realities that follow: salaries that don't always rise, the fear of "falling behind," and the persistent question of whether the chosen track is truly right. With insights from a Certified Financial Planner (CFP), the episode also explores practical strategies for financial stability during transitions, from budgeting through uncertain phases to embracing progress that cannot be measured against others, offering a holistic look at both the emotional and financial challenges of navigating a dynamic career path.



SEASON 2, VOLUME 5

Episode 5 spotlights Cynthia S. Lestari's shift from a consumptive lifestyle to minimalism and mindful living, tracing the turning point that inspired her to found the environmental community Lyfewithless and the challenges of building a sustainable movement amid over-consumption. The discussion also reveals how minimalism strengthens financial stability—through conscious spending, reduced impulsive purchases, and durable choices—while a Certified Financial Planner (CFP) connects these principles to everyday financial decisions such as cash flow and budgeting.

Jenius

Money Language Q4-2025



SEASON 2, VOLUME 6

In today's uncertain economy, layoffs can feel closer than ever. This episode features career coach Vicario Reinaldo, who shares practical ways to stay calm and prepared: from spotting early warning signs to taking emergency steps in the first 3–7–30 days, and prioritizing essential rights and needs for security. Alongside a Certified Financial Planner (CFP), the conversation uncovers realistic financial strategies: assessing how long “safe money” will last, resetting spending, and exploring additional income streams without risking burnout. A timely guide to navigating career uncertainty with clarity and resilience.



SEASON 2, VOLUME 7

From law firm employee to content creator, and now founder of Sambal Bakar Indonesia: Iben MA's journey is filled with bold turning points. In Money Language Season 2, Episode 7, Iben shares the story behind building a viral culinary business: from the spark of the initial idea, to rapid expansion, and the realities of navigating the ups and downs of the F&B world. Together with a Certified Financial Planner (CFP), the episode also explores practical financial strategies for aspiring entrepreneurs, including defining safe capital, separating personal and business funds, and recognizing the signs of healthy cash flow.

Jenius

Money Language Q4-2025



SEASON 2, VOLUME 8

What happens after reaching the peak of a career? In Money Language Season 2, Episode 8, Sandiaga Uno shares his journey from the challenges of being laid off, to becoming an entrepreneur, and later transitioning from public office into a new life phase. Together with a Certified Financial Planner (CFP), the episode explores realistic retirement strategies for salaried workers: when to start saving, how to build a sustainable retirement system, and debunking the myth that “modest income means retirement is impossible.” A candid conversation on resilience, reinvention, and preparing for financial security beyond career milestones.

Wealth Management Business

Launched New Secondary Bonds Series, Primary Bonds & Mutual Fund

Launched INDON36
(Coupon 4.9% pa and tenor 11 years)
27 October 2025



SERI INDON36

DETAIL PRODUK :

Nama Produk	Surat Utang Negara Seri INDON36
Kode Produk Penerbit	INDON36
Penerbit	Pemerintah Republik Indonesia
Mata Uang	Dolar AS (USD)
Tanggal Terbit	08 Oktober 2025
Tingkat Kupon	4,900% pa
Sisa Tenor	11 (Sebelas) Tahun

Tingkat Kupon : **4.900% P.A** ✓
Sisa Tenor : **+/- 11 TAHUN** ✓
16 Apr 2036
Benefit :

Primary Bonds ST015
10 November – 3 December 2025



ST015
Pilihan Berharga

SERI ST015-T2: **5,20%** p.a.
SERI ST015-T4: **5,45%** p.a.

Dapatkan cashback hingga Rp27,5 juta
Investasi di ST015 seri T3 & T4 di ebs.smbci.com
Pilih 10 produk di 40x lebih murah

Anda akan mendapat juga Tambahan Manfaat SMBC Care 100.000 untuk investasi di ST015

Sign up & Download aplikasi ebs.smbci.com

SMBC

Launched 2 new Sharia products from existing investment manager Syailendra Capital:

1. Syailendra Sharia Money Market Fund and
2. Syailendra Sharia Fixed Income Fund Kelas A.

Both funds are available in Sinaya as well as Jenius (29 Oct 2025)



Pilihan investasi semakin lengkap untuk setiap kebutuhan Anda

Relasi Dana Syariah dari Syailendra Capital, hadir sebagai solusi investasi untuk bantu Anda mencapai hasil optimal

Info lebih lanjut hubungi Relasi dan Layanan Pelanggan

SMBC

Wealth Management Business

Launched Mutual Fund USD and Digital Bancassurance in Jenius

Mutual Funds USD in Jenius

1 October 2025



Digital Bancassurance

PruLindungi Syariah (14 November 2025)



Digital Bancassurance

Zurich Travel Guard (29 October 2025)
Zurich Visa Protection (29 October 2025)



Wealth Management Business

Digital Wealth Campaign in Jenius

Mutual Funds Program
December 2025

Investasi Mandiri Global Sharia
Equity Dollar Kelas A

**Cashback
Rp 1 juta**

Berlaku hingga 31 Desember 2025
Min. pembelian USD 10.001



SMBC

Think Unthinkable | 9th
jenius

Beli Reksa Dana
Mandiri Investasi

**Cashback s.d.
Rp 1 juta**

Berlaku hingga 31 Desember 2025
Min. pembelian Rp10.000.000/USD 10.001



SMBC

Think Unthinkable | 9th
jenius

Business Banking

Business Model

Financial Solution

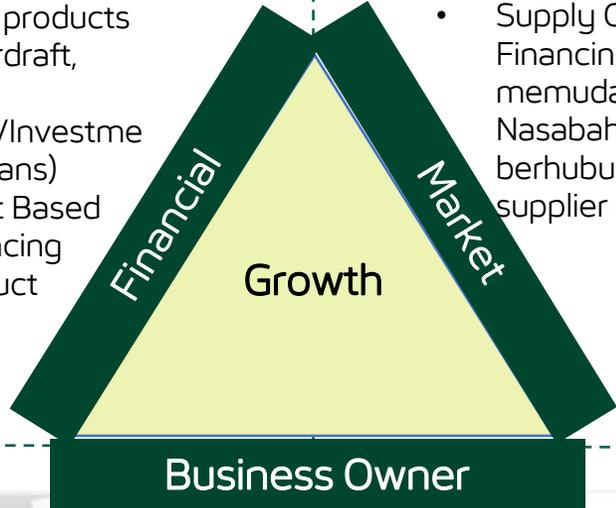
Simple-flexible-fast financial services:

- Loan products (Overdraft, Term Loan/Investment Loans)
- Asset Based Financing Product

Access to Market

Open access to the market:

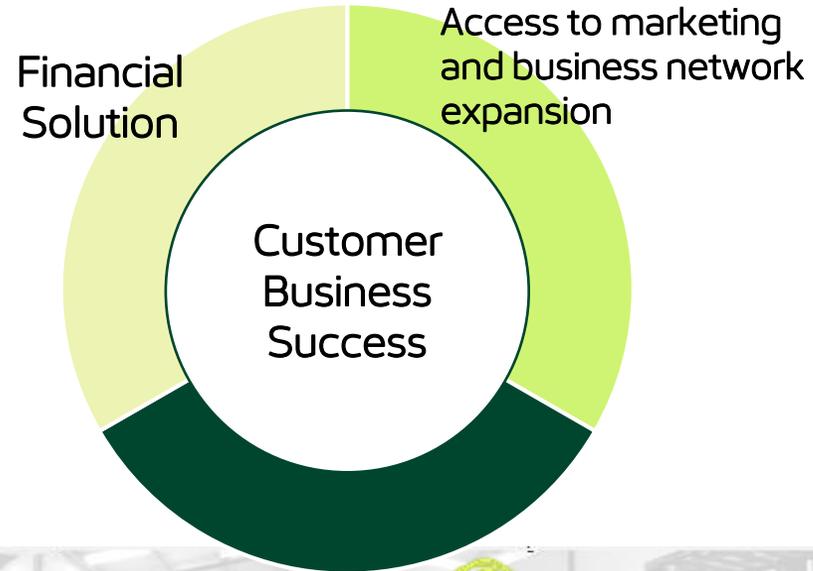
- Supply Chain Financing untuk memudahkan Nasabah dalam berhubungan dengan supplier dan buyer



Capacity Development

- Mitra Bisnis Info
- Mitra Bisnis Club

UVP



Target Market

SMEs (under individual names and PT Company) with annual sales turnover between IDR15 BN and IDR500 BN

Business Banking



Holistic Solution to Support Business Growth



Easy to Use

Manage your funds real-time anywhere at anytime, through handphone and laptop



Complete

Comprehensive information of your accounts and loans in one single access



Free of Charge

No admin Fee, Free Transaction fee for SKN & BI-FAST, special rate for RTGS to support business transaction

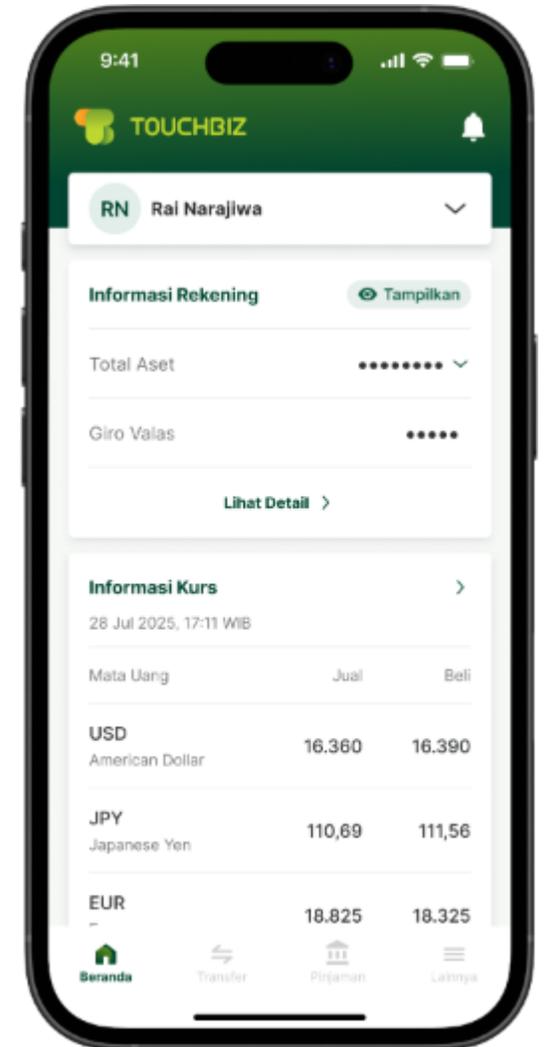
Business Banking



Smart Application for Individual Needs

TOUCHBIZ Apps Features for Individual Customer

- Online Registration
- GIRO & Loans Information
- Loan Due Date Reminder
- Biometric – login and transaction
- Bill payment & Topup e-wallet
- Transfer: Immediate, Recurring, Scheduled
Methods: SMBCI/Online/SKN/RTGS/BI-Fast
- Payroll transfer up to 50 SMBCI accounts
- Daily Transaction Limit from 50 Mio - 2 Bio
- MaxCash
- TOUCHBIZ Time Deposit



Integrated Solution for Business Needs

TOUCHBIZ Web & Apps Features for Non-Individual Customer



Multi-Layered Transaction

Customizable transaction flow based on customer needs



Soft Token Security

Integrated soft-token within TOUCHBIZ Apps



Complete Payroll Services

Payroll to SMBCI or other Banks; Immediate or Scheduled up to 1,000 Recipient in one go



Access Management

Manage user access, setup daily limit and modify it online from website



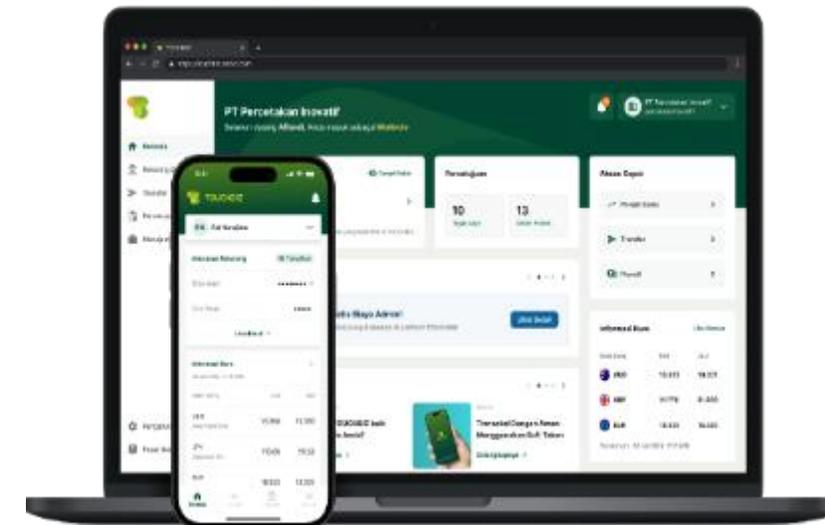
Comprehensive Information

Complete GIRO & Loans Information from Customer Dashboard



Transaction Reports

Real-time transaction reports, download directly from platform



<https://touchbiz.smbci.com>

Business Banking

Community Event Q4-2025: Seminars and Gathering



Topic

Export challenges and opportunities Post-Trump Tariff Policy.

How Micro, Small and Medium Enterprises (MSMEs) break into European Union (EU) and Great Britain export markets.

"Pajak Tepat, Perlindungan Kuat"

Accelerating Growth through an integrated ecosystem channels.

Event

Business gathering with Indonesia Exporters Association (IEA) in Semarang

Exclusive seminar with SheTrades and Womanpreneur Community (WPC)

Collaboration seminar SMBC Indonesia and People's Economy Bank Association (Perbarindo Komisariat Bandung Raya)

Business Workshop with Bengkel Astra Honda Motor (AHASS) – Jabodetabek Area

Date: Monday, 20 October 2025
Venue: Semarang,
Ballroom Grand Candi Hotel
40+ participants

Date: Thursday, 30 October 2025
Venue: Jakarta,
Menara SMBC Indonesia
20+ participants

Date: Wednesday, 17 December 2025
Venue: Bandung,
Aroem Bandung Resto & Café
40+ participants

Date: Monday, 01 September 2025
Venue: Jakarta,
Menara SMBCI 27th floor
40+ participants

Corporate Banking

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

UVP

Robust capabilities and knowledge related to the product

Unique business model through network and SMBC brand

Enterprise Solutions Business



Strong support from group for FCY funding

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:

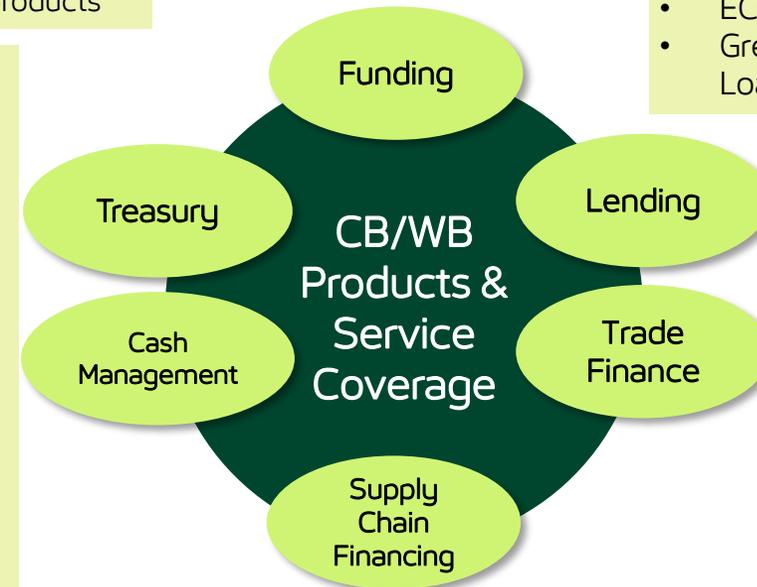
- Current Account, Term Deposits
- Payment (ACH, RTGS, Payroll, Wires)
- E-Tax Payment (non-import and import)
- Collections (ACH, RTGS, Payroll, Wires, Cheque/Giro Collection)
- Virtual Account
- Internet Banking/ Host-to-Host
- Liquidity Management (Domestic Cash Polling, Auto TD Placement, Cross Border 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 Q4-2025: 3 Empowerment Mini Seminars for Japanese corporate customers

Event Details:

1. Facility Management Company

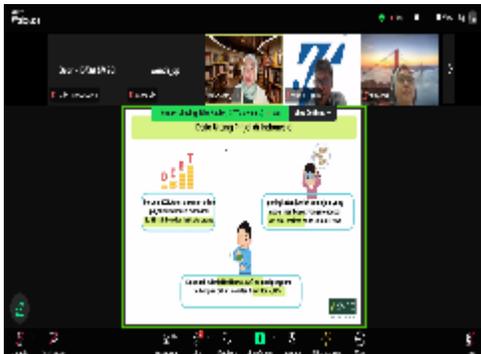
- Participants : 169 participants
- Topic : The ability to manage and plan finances in order to avoid illegal online loans and raise awareness of saving from an early age.

2. Manufacturing Automotive Sparepart Company

- Participants : Total 58 participants
- Topic : How to get the right track on investment

3. Manufacture of Heavy Equipment Company

- Participants : 116 participants
- Topic : Don't let debt control your 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 4.33 – 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.

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 and Basketball. 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.

In November 2025, to celebrate OTOs anniversary, OTO-SOF organized sport tournaments event aimed at strengthening togetherness and collaboration among employees. This event served as a platform for employees to engage beyond their daily work activities through a multiple of sports competition, fostering stronger interpersonal connections and teamwork. Beyond the thrill of competition, this initiative reflects the company's steadfast commitment to enhancing employee health.



OTO-SOF Basketball Team



Jakarta Car Free Day



Table Tennis Competition

Fostering Wellness Through Sports Activities

OTO-SOF also celebrating the internal annual event called OTO Ekiden Race For Share 2025. This event remarks the 11th year of OTO Ekiden series, thus the enthusiasm and celebration was positively spread among the employees and business partners. OTO Ekiden Race For Share 2025 also a break record event which recorded significant amount of registrations. By this Charity Run, OTO-SOF also successfully collected IDR 898,061,611 that sustainably distributed to Palang Merah Indonesia and upcoming CSR project



OTO Ekiden Race for Share 2025



OTO Ekiden Race for Share 2025



OTO Ekiden Race for Share 2025

Strengthen Corporate Responsibilities

During this period, OTO-SOF reaffirmed its commitment to social responsibility through the implementation of Financial Literacy initiatives in collaboration with educational institutions. These initiatives reflected our dedication to fostering a culture of lifelong learning, highlighted by the monthly Financial Literacy program conducted at SMKN 1 Rawamerta in partnership with PT Bank SMBC Indonesia Tbk in November 2025.

In addition, OTO-SOF consistently carried out sustainable social and environmental activities through its cooking oil donation program. Integrated into the Company's monthly Car Free Day activities, this program aimed to encourage environmental awareness while delivering tangible benefits to the community.

As part of its commitment to environmental sustainability, OTO-SOF, in collaboration with Sumitomo Group, carried out a mangrove tree planting program in Bunuyor Village, Pohuwato Regency, Gorontalo, on 28 October 2025. This CSR initiative, aligned with the environmental pillar of the ESG framework, successfully planted 36,000 mangrove trees across 13 hectares of coastal area, contributing to carbon emission reduction and the preservation of the coastal ecosystem in Gorontalo.



Financial Literacy at SMKN 1 Rawamerta



Oil Cooking Donations at CFD event



Mangrove Planting in Gorontalo

Strengthen Corporate Responsibilities

In October 2025, OTO-SOF held the 2nd Annual OTO Blood Donation as part of the 31st Anniversary celebration of PT Oto Multiartha. The event received strong participation, successfully collecting blood donations from 291 donors, including employees and the general public. Additionally, OTO-SOF contributed humanitarian assistance to the Indonesian Red Cross (Palang Merah Indonesia) totaling IDR 612,752,317. The donation was funded through the OTO Ekiden Race for Share 2025, reflecting the Company's continued commitment to social responsibility and community.



Humanitarian Donations to Indonesian Red Cross



The 2nd Annual OTO Blood Donations



291 Donors Recorded at 2nd Annual OTO Blood Donations 2025

Expanding Presence through Events

In terms of brand activation, OTO-SOF achieved notable progress through its participation in Multifinance Day 2025, an annual event organized by the Asosiasi Perusahaan Pembiayaan Indonesia (APPI) in Manado. This event provided OTO-SOF with valuable exposure to a broader audience and significantly enhanced brand visibility.

SOF also made significant strides by holding OTO Kredit Motor Color Fest in Jambi which contributed to strong public engagement and positive brand perception.

SOF also took part in the Honda Bikers Day 2025 event. This annual activity, which is a gathering place for the Honda community, is a strategic momentum for the company to strengthen its existence and get closer to loyal customers. Through interactive booths and engaging activities, visitors can gain comprehensive information about the various services available to customers



Multi Finance Day at OTO-SOF Booth



OTO Kredit Motor Color Fest in Jambi



SOF Booth at Honda Bikers Day



BANK SMBC INDONESIA

03

Banking Industry Overview

Banking Industry

As of Nov' 2025, Loan growth remains subdued at 7.7% YoY, while Customer Deposits rebound to 12% YoY

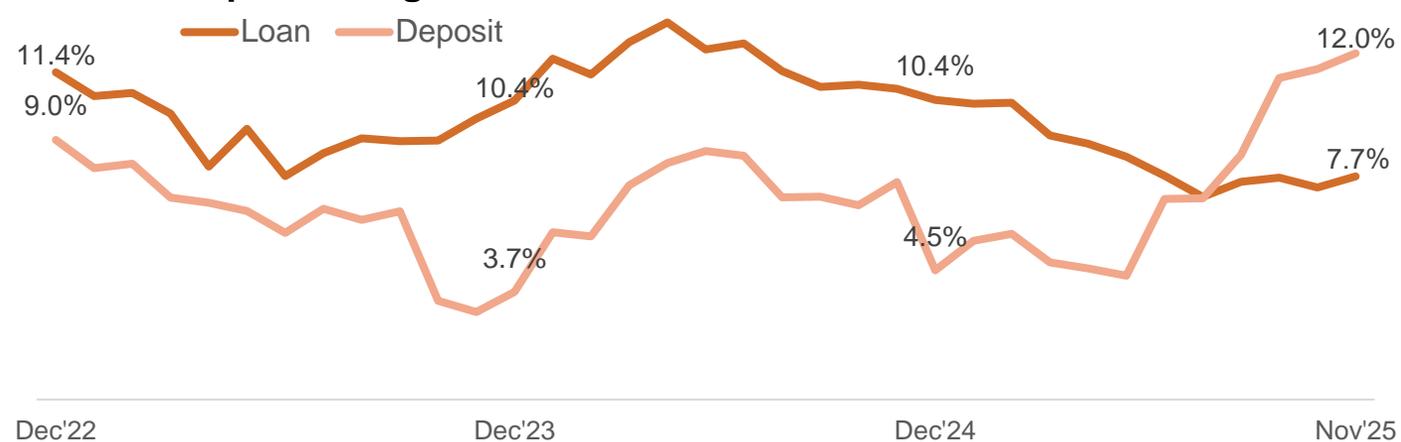
Indonesia Banking Industry Financial Summary

IDR trillion	Nov'24	Dec'24	Nov'25	ΔYoY
Total Assets	12,335	12,461	13,390	8.6%
Total Loans	7,717	7,827	8,314	7.7%
Customer Deposits	8,836	8,837	9,898	12.0%
CASA	5,585	5,602	6,216	11.3%
Current Accounts	2,804	2,751	3,199	14.1%
Savings	2,781	2,850	3,016	8.5%
Time Deposits	3,251	3,236	3,682	13.3%
Net Profit	237	255	238	0.2%
LDR	87.3%	88.6%	84.0%	-3.3%
NIM	4.7%	4.7%	4.7%	0.0%
NPL	2.2%	2.1%	2.2%	0.0%
CAR	26.9%	26.8%	26.1%	-0.9%

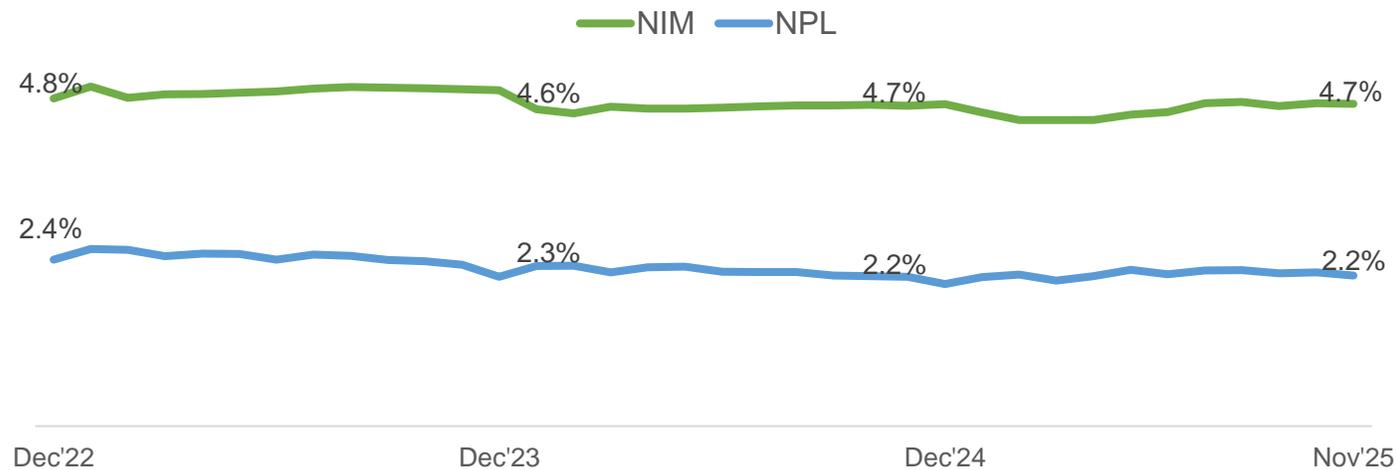
Source: Portal OJK– November 2025, Indonesia Financial Services Authority (OJK)
December 2025 data has not been released yet

smbci.com

Loan and Deposit YoY growth



NIM & NPL





04

FY 2025 Financial Performance

Financial Performance – Consolidated

FY 2025 Key Highlights

- ❑ FY 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 April-December 24. The acquisition of the OTO Group was completed by the end of March 2024).
- ❑ On a consolidated basis, total assets reached IDR245.9 trillion as of end of December 2025.
- ❑ SMBC Indonesia's loans recorded at Rp185.4 trillion, up 3% yoy compared to Rp179.4 trillion last year. Retail loans grew by 2% YoY (Jenius 11% yoy and BTPN Syariah 2% yoy). Corporate and commercial loans rose by 7% yoy, financing to OTO Group increased by 8% yoy.
- ❑ Total third-party funds rose 8% yoy to Rp131 trillion. Current Account & Savings Account (CASA) balances increased by 17% yoy to Rp53.2 trillion, lifting the Bank's CASA ratio from 37.6% in December 2024 to 40.6% in December 2025. Time deposits increased by 3% yoy to Rp77.8 trillion.
- ❑ SMBC Indonesia posted operating income of Rp18.4 trillion, an increase of 6% year-on-year (yoy). Net interest income grew by 5% yoy, supported by higher interest income, and at the same time the Bank booked lower interest expense contributed by lower cost of funding. Net Interest Margin (NIM) was maintained at 7.02%, slightly lower than 7.10% last year. SMBC Indonesia continues its efforts to maintain net interest margin amid competitive rates, cost of fund, and market volatility.
- ❑ SMBC Indonesia posted Rp506 billion in consolidated NPAT attributable to Owners of the Parent for the FY 2025. The results were primarily impacted by increase in credit provision in the Bank and in the multi finance subsidiary due to additional credit provision overlays following enhanced portfolio reviews by the parent company under the conglomeration framework, which resulted in increase in credit cost for 2025. The provisions were recorded as a prudent response to the weakening economic conditions in 2025. SMBC Indonesia's consolidated Pre-Provision Operating Profit increased by 5% from IDR 8 trillion in December 2024 to IDR 8.4 trillion in December 2025
- ❑ The Bank's subsidiary, BTPN Syariah contributed to SMBC Indonesia's overall performance with a NPAT of Rp1.2 trillion, up by 13% yoy, with financing disbursement reaching IDR 10.3 trillion, a 2% year-on-year growth.
- ❑ Gross NPL was recorded at 2.59% (vs. 2.50% previous year) and an improvement compared to 2.79% in the third quarter of 2025, SMBC Indonesia will consistently implement sound credit risk management. The industry average gross NPL ratio was recorded at 2.05% at the end of December 2025.
- ❑ Healthy liquidity and funding ratios were maintained. As of the end of December 2025 LCR was recorded at 229.4% and NSFR at 122.9%.
- ❑ CAR ratio is strong at 29.3%.

Financial Performance - Consolidated

Balance Sheet (IDR billion)	Dec'24 (Audited)	Jun'25 (Unaudited)	Sep'25 (Unaudited)	Dec'25 (Audited)	ΔQoQ	ΔYoY
Liquid Assets	51,711	39,129	38,032	51,690	36%	0%
Loans (gross)	179,405	185,040	186,223	185,388	0%	3%
Total Assets	241,096	234,353	234,499	245,848	5%	2%
CASA	45,590	43,725	50,596	53,223	5%	17%
TD	75,728	66,093	69,739	77,778	12%	3%
Total Customer Deposits	121,318	109,818	120,335	131,001	9%	8%
Borrowings & Subordinated Loan	56,331	61,630	51,219	53,179	4%	-6%
Total Liabilities	186,350	179,245	178,967	192,392	8%	3%
Equity *)	54,746	55,108	55,532	53,456	-4%	-2%

* Including non controlling interests

Financial Performance - Consolidated

Income Statement (IDR billion)	FY'24 (Audited)	3Q'25	4Q'25	FY'25 (Audited)	ΔQoQ	ΔYoY
Net Interest Income	15,208	3,912	3,975	15,912	2%	5%
Other Operating Income	2,221	715	707	2,527	-1%	14%
Operating Income	17,429	4,627	4,682	18,439	1%	6%
Operating Expense	(9,428)	(2,530)	(2,567)	(10,069)	1%	7%
Pre-Provision Operating Profit	8,001	2,097	2,115	8,370	1%	5%
Cost of Credit	(3,897)	(1,424)	(4,043)	(8,047)	184%	106%
Profit Before Tax	4,120	676	(1,976)	281	-392%	-93%
Net Profit After Tax	3,216	511	(1,850)	(102)	-462%	-103%
Net Profit After Tax attributable to Owners of the Parent	2,813	473	(968)	506	-304%	-82%
Net Profit After Tax - BTPN Syariah	1,061	302	255	1,201	-15%	13%
Net Profit After Tax - OTO Group	212	(132)	(2,396)	(2,420)	1708%	-1241%

- FY 2025 OTO Group performance is fully recognized for period Jan-Dec 2025. Meanwhile, for FY 2024 it was recognized for period Apr-Dec 2024, as the acquisition was carried out at the end of March 2024
- Operating income +6% YoY supported by Net Interest Income growth and recognition of OTO Group revenue.
- PT Bank BTPN Syariah Tbk (BTPN Syariah) contributed to SMBC Indonesia's overall performance with a NPAT of Rp1,201 billion, up by 13% yoy, with financing disbursement reaching IDR 10.3 trillion, a 2% year-on-year growth and loan loss provision down by 36%
- SMBC Indonesia on consolidated basis strengthened its provision for impairment losses, particularly in its subsidiary, to multifinance companies. SMBC Indonesia believes this provisioning to be a prudent response to the weakening economic conditions in 2025 as well as the efforts of the financial conglomeration holding company (PIKK) in implementing prudential principles and maintaining strong capital

Financial Performance - Consolidated

Ratios (%)	Dec'24 (Audited)	Jun'25 (Unaudited)	Sep'25 (Unaudited)	Dec'25 (Audited)	ΔQoQ	ΔYoY
NIM	7.10	7.12	7.09	7.02	(0.07)	(0.09)
NSFR	125.02	118.89	119.91	122.96	3.05	(2.06)
LCR	253.71	248.20	277.83	229.42	(48.41)	(24.28)
Loan to Funding	100.99	107.93	108.55	100.66	(7.89)	(0.33)
NPL (gross)	2.50	3.16	2.79	2.59	(0.20)	0.09
ROA	1.80	1.33	1.27	0.12	(1.15)	(1.69)
ROE	6.83	4.49	4.28	1.13	(3.15)	(5.70)
CAR	30.02	29.69	29.83	29.31	(0.52)	(0.71)

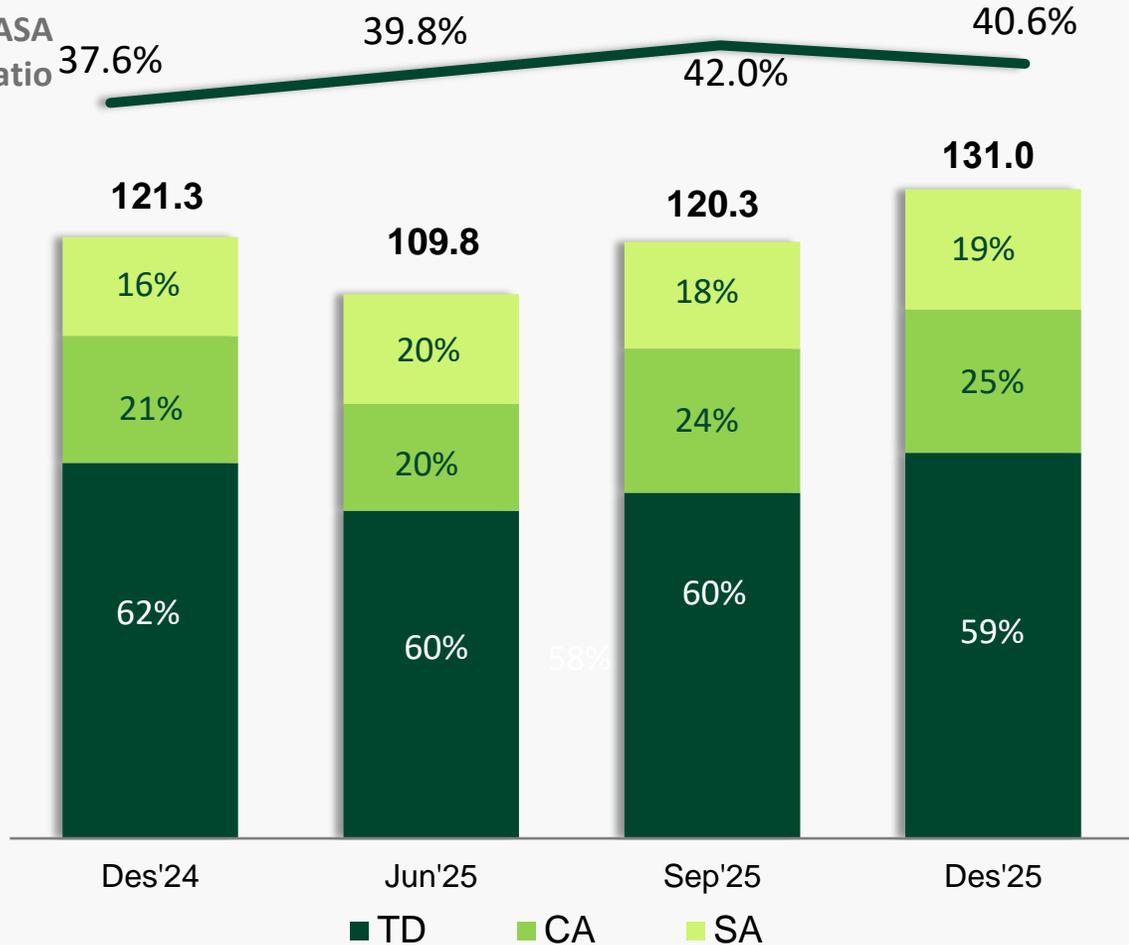
- ❑ NIM at 7.02%.
- ❑ LCR and NSFR at healthy levels, LCR at 229.42% and NSFR at 122.96%.
- ❑ Gross NPL 2.59%.
- ❑ CAR at 29.31%, proportion of core capital is 89% of total capital.

Deposit Growth

CUSTOMER DEPOSITS COMPOSITION

Rp trillion

CASA Ratio 37.6%



Customer Deposits (IDR billion)	Dec'24 (Audited)	Jun'25 (Unaudited)	Sep'25 (Unaudited)	Dec'25 (Audited)	ΔQoQ	ΔYoY
CASA	45,590	43,725	50,596	53,223	5%	17%
Current Account	25,585	21,517	29,062	28,854	-1%	13%
Savings	20,004	22,208	21,533	24,369	13%	22%
Time Deposits	75,728	66,093	69,739	77,778	12%	3%
Total Customer Deposits	121,318	109,818	120,335	131,001	9%	8%

- Current Account grew by 13% while Savings grew by 22% YoY, contributing to higher CASA ratio (40.6% as of December 2025 vs. 37.6% 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

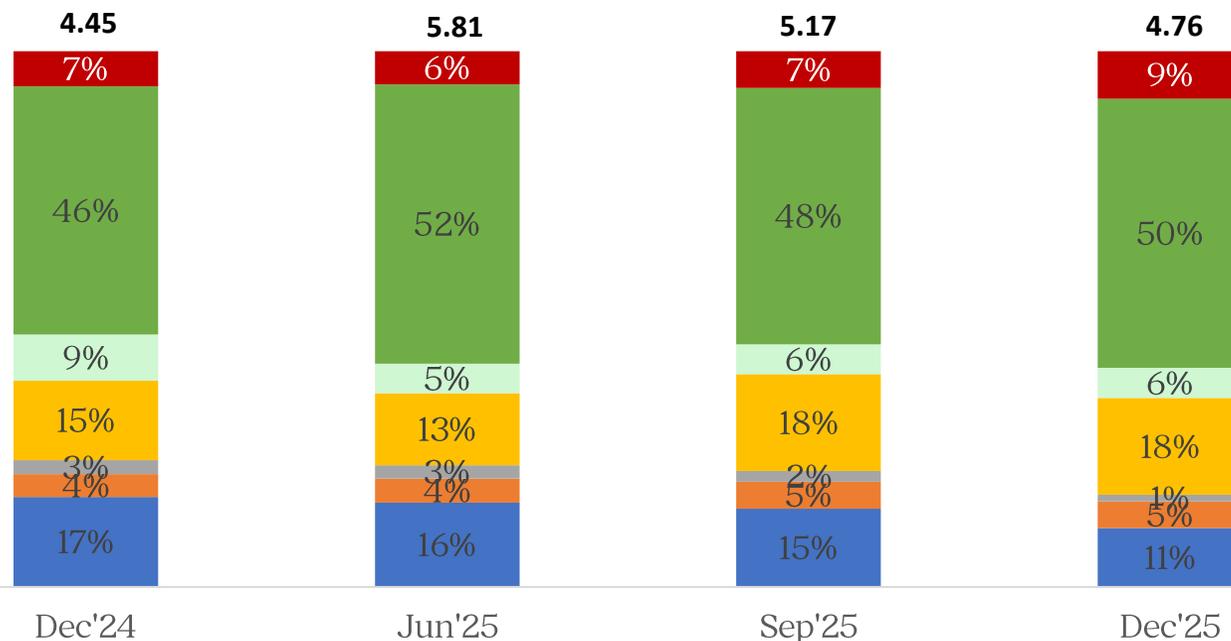
Loan (IDR billion)	Dec'24 (Audited)	Jun'25 (Unaudited)	Sep'25 (Unaudited)	Dec'25 (Audited)	ΔQoQ	ΔYoY
Total Loan	179,405	185,040	186,223	185,388	0%	3%
Transforming Businesses:	23,807	23,262	22,655	21,802	-4%	-8%
- Retail Lending	21,980	21,322	20,800	20,119	-3%	-8%
- Micro	1,827	1,940	1,855	1,683	-9%	-8%
Growing Businesses:	155,487	161,655	163,443	163,465	0%	5%
- Corporate & Commercial	98,896	103,307	105,681	105,366	0%	7%
- SME	14,362	13,872	13,851	13,488	-3%	-6%
- BTPN Syariah	10,172	10,145	9,803	10,353	6%	2%
- Joint Finance	5,565	6,461	5,560	5,541	0%	0%
- Jenius	3,198	3,359	3,371	3,558	6%	11%
- OTO & SOF	23,295	24,511	25,176	25,159	0%	8%
Others	110	123	125	121	-3%	10%

Asset Quality – Consolidated

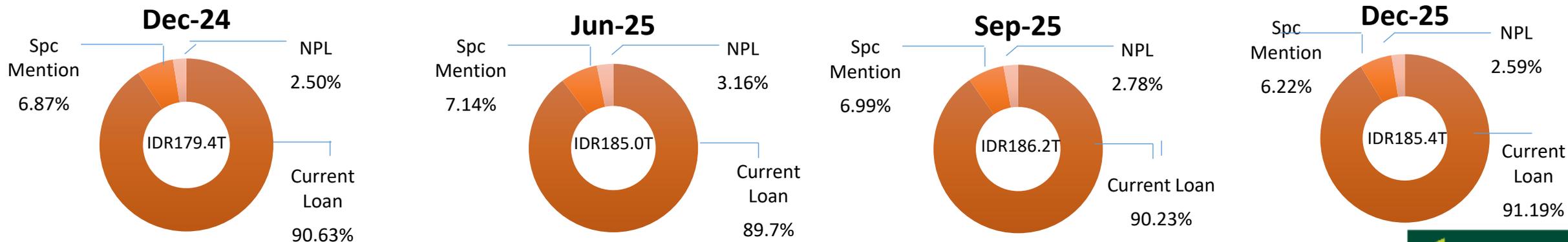
Asset Quality

%	Dec'24 (Audited)	Jun'25 (Unaudited)	Sep'25 (Unaudited)	Dec'25 (Audited)
Gross NPL	2.50	3.16	2.79	2.59
Net NPL	1.07	1.64	1.58	0.85
Gross Cost of Credit	2.37	2.94	3.05	4.52
Loan Loss Provision/NPL	247.64	103.94	104.98	150.57

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

High net-worth
Large Corporation

Middle class
Mid Size
Corporation

Mass Market
Micro business
Productive Poor

Program Pillars

Financial Literacy



Self-Capacity
Development



daya



Business Capacity
Improvement



Sustainable Life



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
36,987,217
Activities
12,804

December 2025

Sustainable Finance



SMBC Indonesia successfully increases its Sustainable Finance portfolio

In the fourth quarter of 2025, SMBC Indonesia's total Sustainable Finance portfolio was recorded at **IDR 17.8 trillion**.

This achievement was **1.7% smaller** than the Sustainable Finance portfolio in the same quarter the previous year..

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.

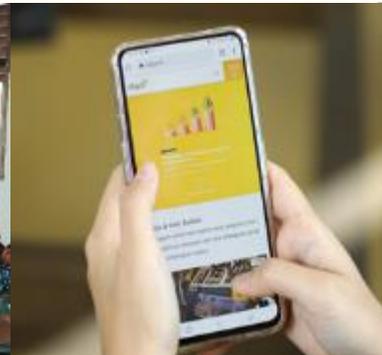
SMBC Indonesia's role in realizing sustainable finance.



Providing various relevant entrepreneurship and health training to **37,241** people.



The Financial Literacy Program, held offline/online and through digital channels, has successfully reached **31,463,181** people from various backgrounds in Indonesia.



Providing **406** 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

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.



2025 Awards

Satya JKN Awards 2025

SMBC Indonesia has received “Satya National Health Insurance (JKN) Awards 2025” from Social Health Insurance Administration Body (BPJS Kesehatan).

The award is dedicated to appreciate state-owned enterprises and private-owned enterprises that have demonstrated strong compliance and commitment in fulfilling the obligations of the National Health Insurance (JKN) Program.

SMBC Indonesia received an award in the “Private Business Entity with 5,000 to <10,000 Employees” category due to the bank’s commitment to protecting all employees by fulfilling JKN Program participation obligations, in order to support the sustainability of Indonesia’s health insurance system.

Assessment criteria include compliance with worker registration, wage reporting, utilization of the Electronic Data for Business Entity (EDABU) application, and contributions to donation programs.

People and Comben Head of SMBC Indonesia Andri Satriyono received the award from the Coordinating Minister for Community Empowerment of the Republic of Indonesia Muhaimin Iskandar on Tuesday (14/10) in Jakarta.



2025 Awards

Marketing Technology Awards 2025

Jenius from SMBC Indonesia has received “Marketing Technology Awards 2025” from MARKETECH APAC on October 15, 2025.

The award is dedicated to appreciate the companies across the Asia-Pacific region that are successful in driving innovation and transforming the marketing industry through technology.

Jenius from SMBC Indonesia received an award in the “Best Use of Customer Engagement Platform” category due to the collaboration of Jenius and Perx Technologies in improving customer engagement through Yay Points reward program, a gamified reward system with behavioral design.

Assessment criteria include objectives of the platform, tech selection process, implementation, and results, involving a panel of judges that consists of professionals and expert in the marketing technology industry.



2025 Awards

PRIMA Awards 2025

SMBC Indonesia has received “PRIMA Awards 2025” from PT Rintis Sejahtera (RINTIS) and Infobank Research Bureau on October 23, 2025.

The award is dedicated to appreciate payment service provider (PJP) companies that RINTIS partners, both bank and non-banking companies, that have contributed and excellent performance in developing digital payment systems as well as dedication in strengthening cooperation with RINTIS, a switching service provider that operates PRIMA Network.

The award is based on a study titled “The Best Digital Transaction 2025” in evaluating the digital transaction and operational performance of companies from July 2024 to June 2025.

SMBC Indonesia received an award in the “Titanium Awards – Best Issuing Bank (All Features)” category.

There are several award categories grouped based on Core Capital Bank Group (KBMI), namely Best Acquiring Bank (All Features), Best Issuing Bank (All Features), Best Acquiring Bank (ATM), Best Issuing Bank (ATM), The Highest Digital Channels Transaction Bank, Best Purchase Acquiring Partner, Best Purchase Issuing Partner, Best Collecting Agent, Best System Availability, dan Best Claim Rate.

2025 Awards

Top 20 Financial Institution & The Finance Awards 2025

SMBC Indonesia has received three awards in the “Top 20 Financial Institution & The Finance Awards 2025” from The Finance, a subsidiary of Infobank Magazine, on Tuesday (28/10) in Jakarta.

The award is dedicated to appreciate companies from banking, general insurance, life insurance, multifinance, and reinsurance sector that have successfully maintained stable performance and recorded positive growth throughout the last three financial periods.

A special award is also given to Chief Financial Officers (CFOs) who have made significant contributions to the sustainability and growth in their companies. The assessment criteria are based on three main aspects, namely the company's score in the “Top 20 Financial Institution 2025” study, company size, including through parameters from the asset, core capital, and company profits side, as well as the results of the assessment by the editorial board of The Finance.

SMBC Indonesia received three following awards:

1. The Finance Golden Star Award 2025 for the bank's success in receiving the Top 20 Financial Institution award for five consecutive years.
2. Top 20 Financial Institution 2025 in the Bank with Assets of Rp100 Trillion up to <Rp500 Trillion category with “Very Good” predicate.
3. The Finance Best Chief Financial Officer (CFO) 2025 in the Bank category which given to Finance and Planning Director of SMBC Indonesia Hanna Tantani.



2025 Awards

Indonesia ESG Leadership Awards 2025

SMBC Indonesia has received the “Indonesia Environmental, Social, and Governance (ESG) Leadership Awards 2025” from Bumi Global Karbon Foundation.

The award is dedicated to appreciate companies and organizations that have upheld transparency and consistency in the implementation of Environmental, Social, and Governance (ESG) principles in Indonesia.

SMBC Indonesia received an award in “Leadership A – Indonesia’s Leader in ESG Transparency” category due to the bank’s ESG initiatives throughout 2024 which include sustainable financing, utilization of renewable energy, emission reduction, and empowerment through the Daya program.

Daya and Sustainability Development Head of SMBC Indonesia Januar Rusdianto received the award on Wednesday (12/11) in Jakarta.

The award assessment is based on the company's 2024 sustainability report, which refers to 33 ESG factors, as well as considering the timeliness of reporting, compliance with Global Reporting Initiative (GRI) standards, and the assurance process by an independent party.



2025 Awards

ASABRI Payment Partner Awards 2025

SMBC Indonesia has received the Payment Partner Awards 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 appreciation as one of the three best pension payment partners of PT ASABRI (Persero). This award is based on an evaluation of service performance, accuracy of pension benefit payments, and compliance with operational standards set by PT ASABRI (Persero).

Head of Retail Lending Business of SMBC Indonesia Purnomo B. Soetadi received the award on Thursday (13/11) at the TASPEN Building, Jakarta.



2025 Awards

Asia Sustainability Reporting Rating 2025

SMBC Indonesia has received a Platinum rating in the "Asia Sustainability Reporting Rating (ASRRAT) 2025" from National Center for Corporate Reporting (NCCR) and Institute of Certified Sustainability Practitioners (ICSP).

The award is dedicated to appreciate companies and organizations from within the country and abroad, that are considered to have excellence in sustainability reporting and demonstrate a high commitment to best practices in sustainability governance.

This year is the fifth consecutive year SMBC Indonesia received the highest rank in its six years of participation in this event.

Independent assessment is based on the level of compliance and quality of sustainability report with Global Reporting Initiative (GRI) standards and relevant regulations of the Financial Services Authority (OJK). There are five award ratings, namely Platinum, Gold, Silver, Bronze, and White.

Daya and Sustainability Development Head of SMBC Indonesia Januar Rusdianto received the award on Friday (28/11) in Bali.



2025 Awards

Top CEO Indonesia Awards 2025

President Director of SMBC Indonesia Henoeh Munandar has received the “Top CEO Indonesia Awards 2025” from IDNFinancials and MetroTV on December 4, 2025.

The award is dedicated to appreciate the companies’ leaders from various industrial sectors who successfully demonstrated resilience and strategic vision in realizing sustainable business transformation in the companies they lead.

Henoeh is named one of the award recipients with the title of “The Innovative Leader in the Digital Banking Vanguard”.

Some of the assessment criteria in this award include strategic and financial performance of the company, resilience and crisis management, transformational leadership, innovation and technology adoption, as well as vision and social impact.

2025 Awards

Investing on Climate by Editors' Choice Award 2025

SMBC Indonesia has received the "Investing on Climate by Editors' Choice Award 2025" on December 5, 2025.

This event, which was organized by Investing on Climate, an independent organization founded by economic and environmental journalists and focused on climate change investment, is dedicated to appreciate companies' contribution in mitigating the effects of climate change through various initiatives and sustainable investments.

SMBC Indonesia received awards in the "Best Emission Reduction" and "Best Climate Financing" categories.

Assessment process involved a panel of senior editors and environmental economists using the Environmental, Social, and Governance (ESG) Scoring method based on the Global Reporting Initiatives (GRI) standards.

2025 Awards

Top 100 CEO & the 200 Future Leaders 2025

SMBC Indonesia has received the “Top 100 CEO & the 200 Future Leaders 2025” awards from Infobank Media Group.

The award is dedicated to appreciate the leaders across various sectors, such as banking, insurance, multifinance, state-owned enterprises (BUMN), and supporting institutions of the financial sector who have made significant contributions to the companies they lead.

The Directors of SMBC Indonesia received the two following awards:

1. Top 100 CEO, awarded to President Director of SMBC Indonesia Henoeh Munandar.
2. Top 200 Future Leaders, awarded to Corporate Banking Japanese Director of SMBC Indonesia Atsushi Hino.

Atsushi received the award addressed to him on Monday (08/12) in Jakarta.

The Top 100 CEO award’s assessment criteria are based on the company performance based on the 2025 Infobank rating, company size, as well as the leaders’ experiences, achievements, and contributions to the company and the industry. Meanwhile, the Top 200 Future Leaders award's assessment criteria include the leader being under 50, holding a strategic position in the company, company performance based on the 2025 Infobank rating, and the leaders’ experiences, achievements, and contributions to the company and the industry.



2025 Awards

Annual Report Award 2024

SMBC Indonesia has received an award in the "Annual Report Award 2024" organized by the National Committee on Governance Policy (KNKG).

The award is dedicated to appreciate companies that have demonstrated integrity, transparency, and accountability in submitting their annual reports. This year, 206 companies from various industry sectors, including public and private companies, financial and non-financial institutions, state-owned enterprises (SOEs), and regionally-owned enterprises (ROEs), participated in the award event.

SMBC Indonesia received the third place award in the "Non-SOEs and Non-ROEs Go Public Financial" category for the quality and transparency of its 2024 annual report.

Compliance Director of SMBC Indonesia Dini Herdini received the award on Monday (08/12) at the Indonesia Stock Exchange Building in Jakarta.

The assessment criteria are based on regulations, the 2021 General Guidelines for Indonesian Corporate Governance, and the ASEAN Corporate Governance Scorecard. The judging process involves document evaluation and interviews with company leaders to obtain a comprehensive overview of governance and sustainability implementation.

smbci.com



2025 Awards

Sustainability Business Integrity Index 2025

SMBC Indonesia continues to reaffirm its support for business integrity and sustainability through participation in the “Sustainable Business Integrity Index (INSTAR) 2025”.

This event, which was organized by Tempo Data Science, Transparency International Indonesia (TII), and Institute for Strategic Initiatives (ISI), served as a platform for discussion and a form of appreciation for companies that have implemented the principles of integrity and sustainability in their business operations.

Syndications & ESG Solutions Head of SMBC Indonesia Denti Irman was present as one of the speakers in the forum session held at the event on Friday (12/12) in Jakarta.

Denti discussed SMBC Indonesia's initiatives and strategies in increasing its investment portfolio in environmentally-friendly sectors as a form of contribution to the implementation of environmental, social, and governance principles in every aspect of operations and business.

SMBC Indonesia also received the “INSTAR Verified Company” award for its success in maintaining commitment to ethics and anti-corruption culture, workforce protection, and structured and transparent environmental impact management and reporting.

SMBC Indonesia obtained the highest total score (85.68) with an assessment based on the company's annual report and sustainability report from four dimensions: Social & Human Rights (96.67), Business Integrity (93.75), Environment (86.36), and Corporate Resilience (64.17).



2025 Awards

Launch of the 2024 Sustainability Report Study of Indonesian Public Listed Companies

SMBC Indonesia has received "A" rating from Foundation for International Human Rights Reporting Standards (FIHRRST) and Moores Rowland.

The award was presented at the "Launch of the 2024 Sustainability Report Study of Indonesian Public Listed Companies". The study, conducted on 263 public companies in Indonesia, assessed the quality and depth of disclosure of sustainability practices in areas such as anti-corruption, human rights, and climate change-related risks and opportunities.

SMBC Indonesia received an "A" rating as one of the public companies with the best 2024 sustainability report.

Program Performance and Customer Insight Lead SMBC Indonesia Thomas Aquino Herly Marwanto received the award on Tuesday (16/12) in Jakarta.

The study methodology uses a mixed methods approach, which combines qualitative and quantitative content analysis to assess the quality and completeness of sustainability disclosures based on applicable standards.



2025 Awards

Indonesian Sustainable Development Goals Awards 2025

SMBC Indonesia has received the "Indonesian Sustainable Development Goals Awards (ISDA) 2025" from Corporate Forum for CSR Development (CFCD).

The award is dedicated to appreciate companies from various sectors, such as energy, mining, manufacturing, finance, infrastructure, and services that have successfully demonstrated consistency and commitment in implementing social and environmental responsibility programs in line with the Sustainable Development Goals (SDGs).

SMBC Indonesia received these two following awards:

- Platinum Predicate for SDGs (4.3) Quality Education through "Digital Skills and Entrepreneurship Empowerment through the SMBC Indonesia's Daya Program".
- Gold Predicate for SDGs (8.3(b)) Decent Work and Economic Growth through "Digital Community Empowerment through Daya.id" program.

This achievement was attained due to SMBC Indonesia's commitment through the Daya program in improving digital skills and education related to entrepreneurship, finance, and lifestyle through the Daya.id platform and various other programs in empowering individuals, customers, Micro, Small, and Medium Enterprises (MSMEs), and the Indonesian community.

The assessment aspects include program background, planning and implementation, financing, achievements and evaluation, cross-sector collaboration, program sustainability, and the tangible impact felt by beneficiaries. Additionally, there was a presentation and question-and-answer session with the assessment committee consisting of academics, practitioners, and experts in the Corporate Social Responsibility (CSR) and Sustainable Development Goals (SDGs) field.

Program Performance & Customer Insight Lead SMBC Indonesia Thomas Aquino Herly Marwanto and Daya Digital Lead SMBC Indonesia Indra Budi Kurniawan received the award on Wednesday (17/12) in Jakarta.



Thank You