Analyst Briefing 1Q 2026

SMBC
BANK SMBC INDONESIA

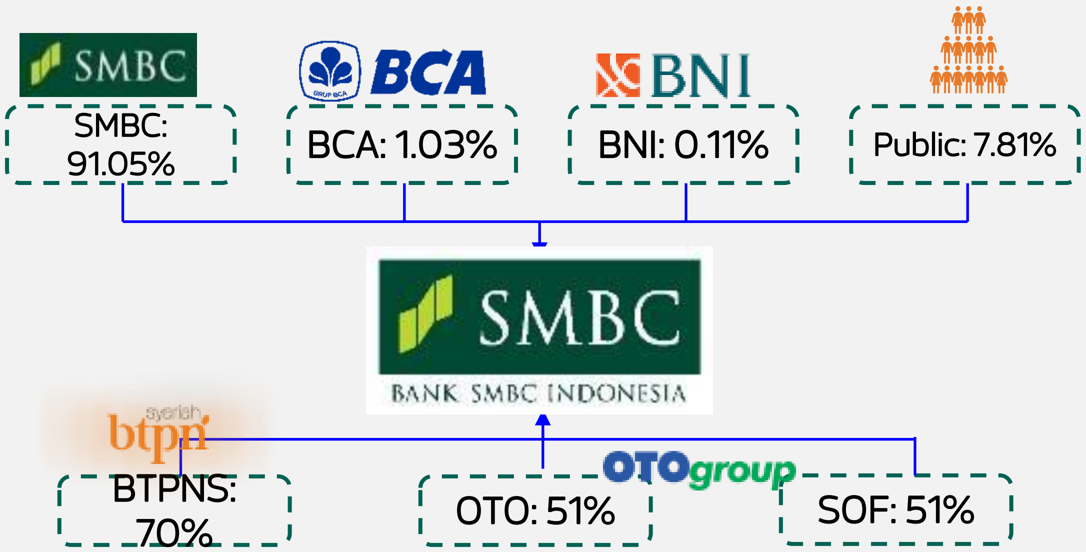
01 About SMBC Indonesia

PT Bank SMBC Indonesia Tbk Profile (Consolidated)

as of 31 March 2026

Total Aset	IDR 250 Trillion
Corporate Ratings	• Fitch Ratings: '**AAA(idn)**'; Stable Outlook • Pefindo: '**idAAA**'; Stable Outlook
Extensive Network Across Indonesia	• SMBC Indonesia: 207** • BTPN Syariah: 41*** (MMS*: 1,510) • OTO & SOF: 430
Resilient Resources	• SMBC Indonesia: 6,012 • BTPN Syariah: 14,160 • OTO & SOF: 9,239
Total Customers	• SMBC Indonesia: 6.1 million • BTPN Syariah: 3.8 million • OTO & SOF: 1.4 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 March 2026

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.

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Board of Directors
as of 31 March 2026

Henoch Munandar
President Director

Jun Saito
Deputy President Director

Michellina Laksmi Triwardhany
Deputy President Director

Dini Herdini
Compliance Director

Yuki Terayama
Director

Atsushi Hino
Director

Merisa Darwis
Director

Hanna Tantani
Director

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Board of Commissioners
as of 31 March 2026

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

Corporate | **Individual**

Deepening

Large corporate

INDONESIA INFRASTRUCTURE FINANCE

SMBC

SMFL

Corp Japanese Whole Sale

sinaya prioritas

Wealth Management

High-net-worth

Cross-sell

Scale-up

Mid-sized corporate

Large SME / Commercial

SME

SME

Jenius

OTO Kredit Motor by PT Summit Oto Finance

OTO Kredit Mobil by PT. Oto Multiartha

Jenius

Consumer Finance

Middle-class

Micro business owners productive poor

btpn syariah

BTPN Syariah

Mass market

SMBC 's Global Support | **Digital Banking**

Further Growth Drivers

SMBC G's capabilities

➢ Enhance products /service by digitalization and leveraging SMBC group companies' capabilities

Digitalization

➢ Realize SMBC Indonesia Group's eco-system by Digitalization

- Seamless products and services including group companies' services
- Effective customer acquisition channel
- Pursue operational excellence

Inorganic strategy for scale-up

BTPN Syariah Profile
as of as of 31 March 2026

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 ~ 51% high school graduates)
- **Rating**: AAA (idn) Fitch with stable outlook confirmed in Feb 2026

1Q 2026 Performance

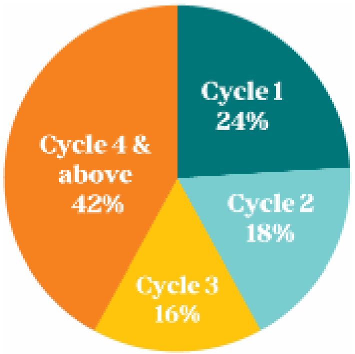
Serving ~7 mn customers, ~3.77 mn active

Coverage ~247.4k communities, in ~2,650 sub-disctrics

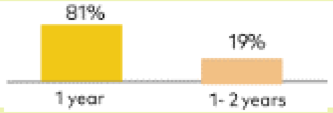
Assets	BOPO	ROE	ROA
23.2trillion	67.7%	13.2%	7.1%

Serving Sumatera, Java, Nusa Tenggara, Kalimantan and Sulawesi

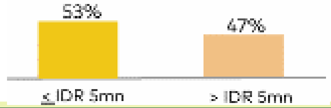
Customer by Cycle



Maturity Composition*



Ticket Size*



Financing Composition*

*based on outstanding

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02 SMBC Indonesia Business Activities

Retail Banking

Value Proposition

Key Business Drivers

- Digitalization & E2E Process Excellence
- Continuous Innovation
- Strong Ecosystem & Partnership
- People Engagement
- Accelerated Marketing & Brand Building

Management Discipline

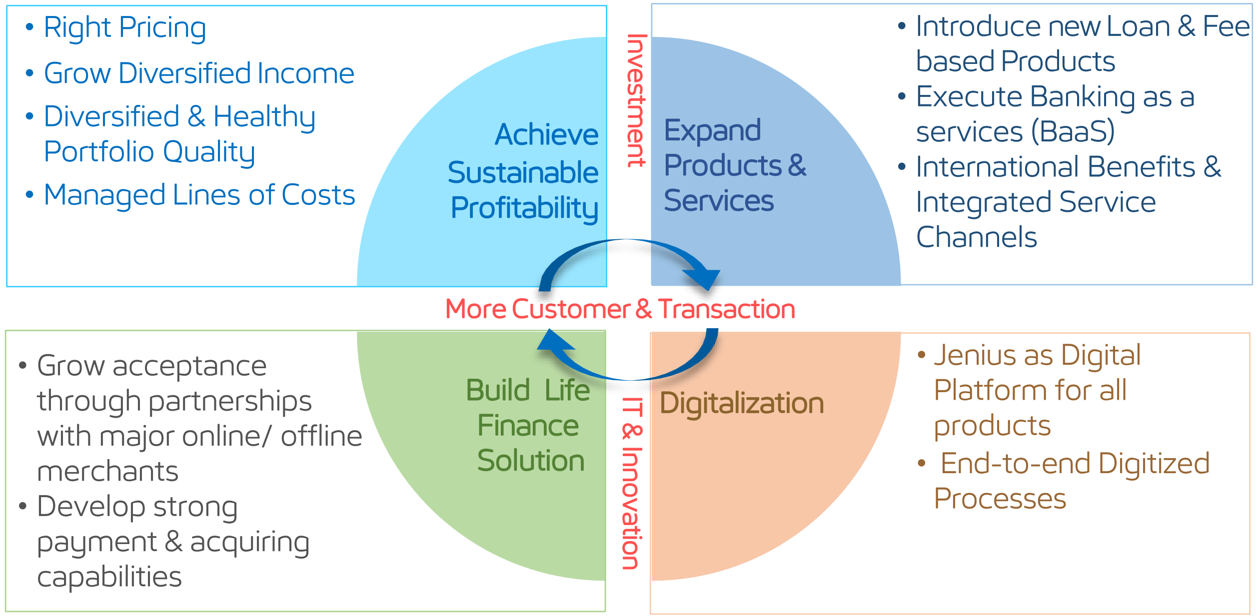
Agile & Aggressive

Synergic & Result Oriented

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

Value Proposition

"Life finance solutions that help digital savvy to manage their life and finance to achieve their dreams and aspiration through innovation"

Key Features

Simpler Life

Send It, $Cashtag, e-Wallet Center, Jenius Visa Credit Card, Pay Me, Jenius QR, Jenius Pay, Foreign Currency

Smarter Finance

Dream Saver, Maxi Saver, Flexi Cash, Moneytory, Cash Cow, Card Center, Flexi Saver, Split Bill, Split Pay, Bayar & Nabung

Safer Transactions

- 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
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

506.4Mn
YouTube views

59.4K
followers

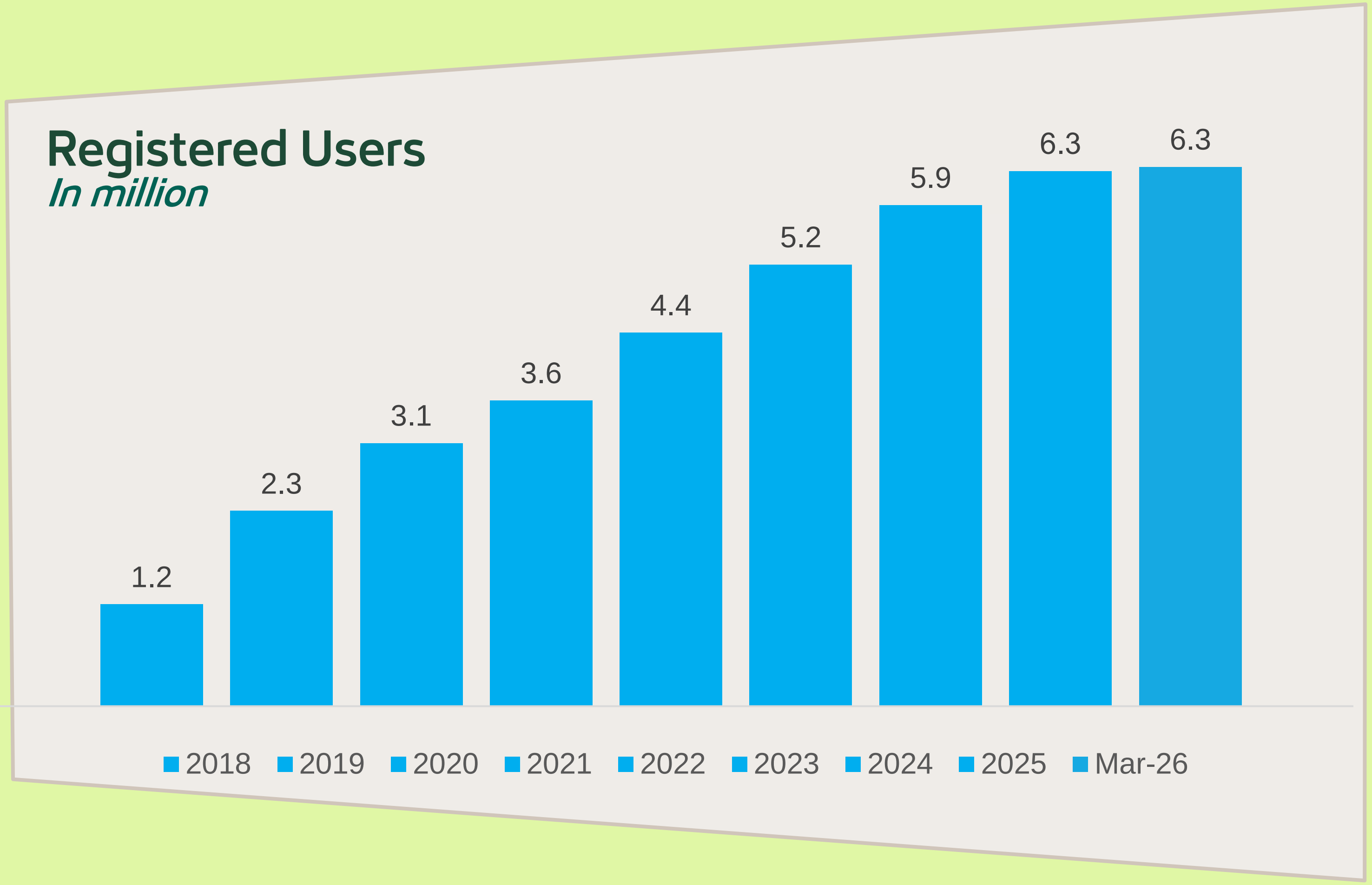
86.6 K
followers

293K
followers

146 K
page likes

25.3 Mn+
installs

3 Mn+
installs



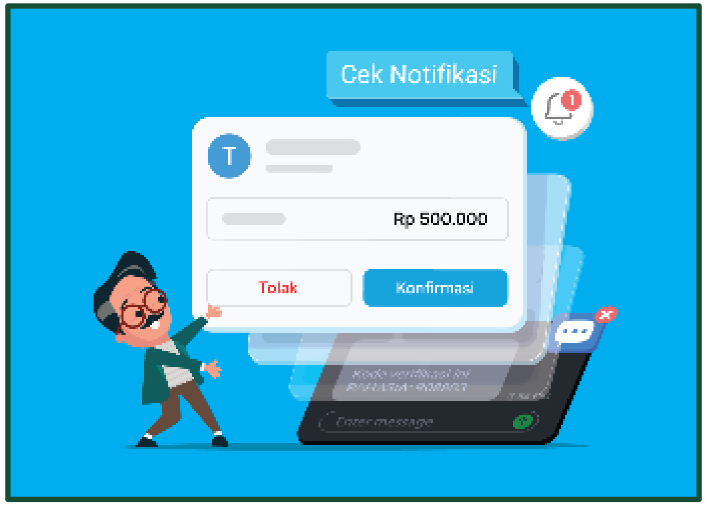
Jenius
New Innovation & Update

New Foreign Currency: Lira

We now have our 11th foreign currency: Lira. Enjoy Turkey without worrying about conversion rates! Simply buy Lira from your Jenius App, link it to your m-Card, and spend seamlessly while you are there.

Enjoy Good Deals with Voucher

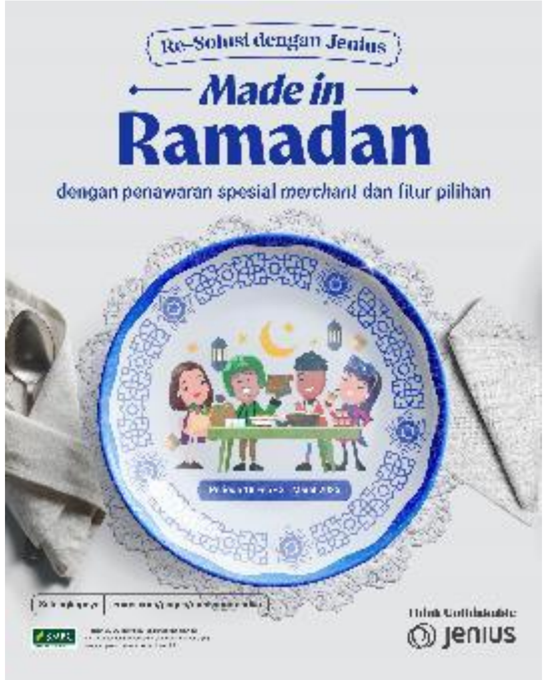
More ways to make the most of your Yay Points. Enjoy variety of food, drinks, and entertainment vouchers, starting from just 2,500 Yay Points. Check 'Your Rewards' to see what's available..



Easier & Safer Way to Confirm Online Payments

Doing online transaction in your favourite e-commerce or other online platforms with Jenius debit and credit cards are now safer and faster as now you do not need wait and copy OTP codes sent by SMS. Simply log in to your Jenius app and confirm each online transaction from the notifications page.

Jenius
Marketing Campaign



February 2026

This year Ramadan Campaign, Jenius launched a campaign called "Made In Ramadan". The concept is still continuing the resolution campaign but inject with Ramadan message. The main message that we want to convey is during Ramadan It's time to empty yourself wholeheartedly, and continue the resolution to start good habits

March 2026

Jenius from SMBC Indonesia officially launched the 'Jenius Jelajah Jepang' program, designed to help users (Teman Jenius) prepare for their spring trips with practical and comprehensive financial solutions. This program is also in collaboration with Klook, for Klook Online Travel Fest on March 6–8, 2026, with discounts of up to IDR 1,000,000 on various activities in Japan. Additional promotions are also available through Panorama JTB and Baller, including special offers for priority customers and new users.

Jenius
Activity Q1-2026

KOL Gathering

The Jenius Iftar gathering was held on February 26, 2026, at TAMU, South Jakarta, attended by selected Key Opinion Leaders (KOLs). The event featured a special preview of the Jenius Jelajah Jepang program and provided an opportunity for networking, and engagement between Jenius and the invited KOLs in more casual way.

Participants: 24 KOL

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Jenius
Activity Q1-2026

Co.Create ON Vol. 13

After Hours Economy
How To Build Inco Beyond 9-5

Co.Create ON Vol. 13 was held on March 4, 2026, Jakarta, bringing together member of the Co.Create community for engaging discussion on side hustles .

The session featured Muhamad Fikri, Rauf Raphanus, and Samanta Elsener shared about how activities beside main jobs can also be an additional source of income to build financial flexibility and prepare long –term assets.

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Jenius
Activity Q1-2026

Chevening – Chev Buddy

Mentorship dan Simulasi 101 Strategi Persiapan Interview Chevening

Date: Saturday, 21st February 2026
Fromat: Hybrid (Offline & Online)
Partner: British Embassy Jakarta

This activity is a regular mentorship session organized by the Chevening Alumni Association Indonesia (Chev Buddy) as a part of a support program for candidates who have been shortlisted for the Chevening Scholarship.

The main objective of the session is to prepare candidates for the Chevening interview process through a panel discussion with alumni

CATEGORY	ONLINE	OFFLINE	TOTAL
MENTOR (alumni)	23	23	46
MENTEE (CANDIDATES)	43	75	118
TOTAL			134

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Jenius
Activity Q1-2026

Jenius Jelajah Jepang – Media Gathering

Mentorship dan Simulasi 101 Strategi Persiapan Interview Chevening

Date: Tuesday, 3rd March 2026
Time: 16.00 – 19.00 WIB
Fromat: Media Gathering
Venue: Keyaki Restaurant, Pan Pacific Jakarta
Media Attendance: 31 national media

This activity is a press event to announce Jenius Jelajah Jepang, an online travel fair in collaboration with Klook for special offer for Jenius users traveling to Japan and enjoy remarkable moments. In this event Jenius also announce the Jenius Study result about traveling behavior across generations










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Wealth Management Business
New Investment Product Launched

Primary Bonds
ORI029 in Jenius
(26 Jan – 19 Feb 2026)

Primary Bonds
SR024 in Jenius
6 Mar – 15 Apr 2026

Bancassurance
Guardia Indcome Assurance
(19 – 31 Mar 2026)

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Business Banking

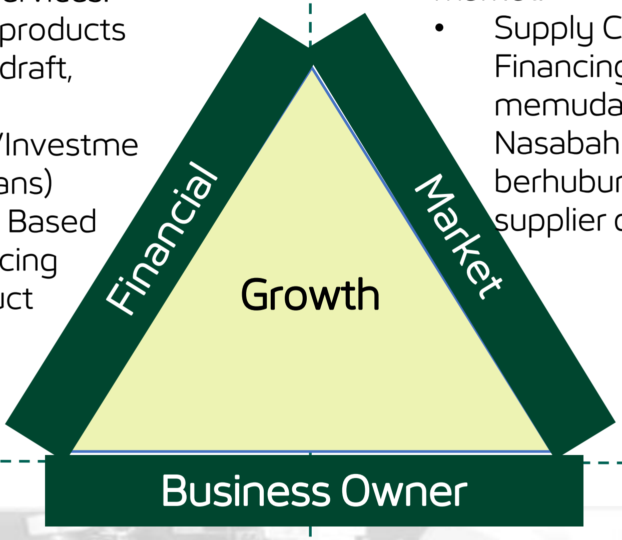
Business Model	UVP	Target Market

Business Model

Financial Solution | **Access to Market**

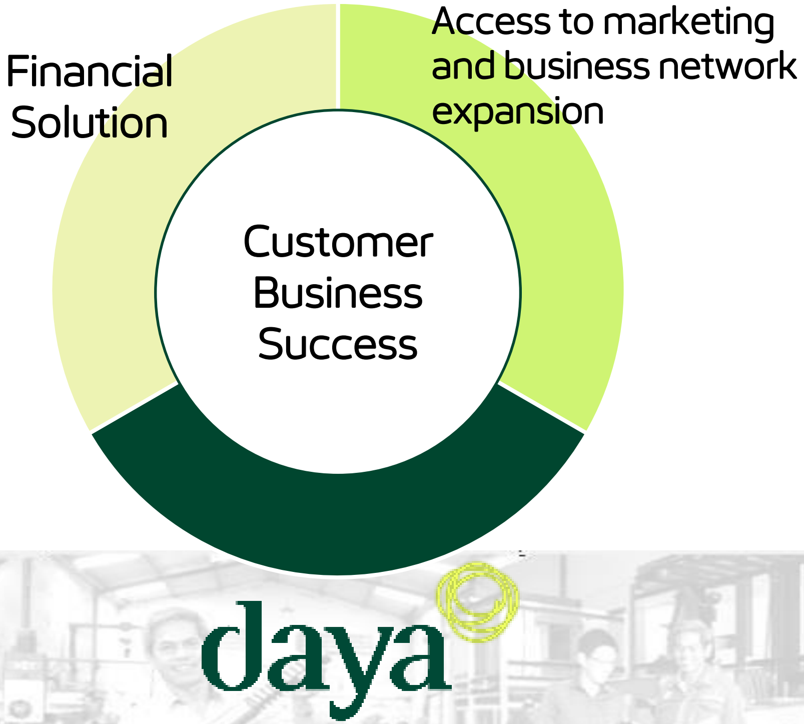
Simple-flexible-fast financial services:
- Loan products (Overdraft, Term Loan/Investment Loans)
- Asset Based Financing Product

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

TOUCHBIZ

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

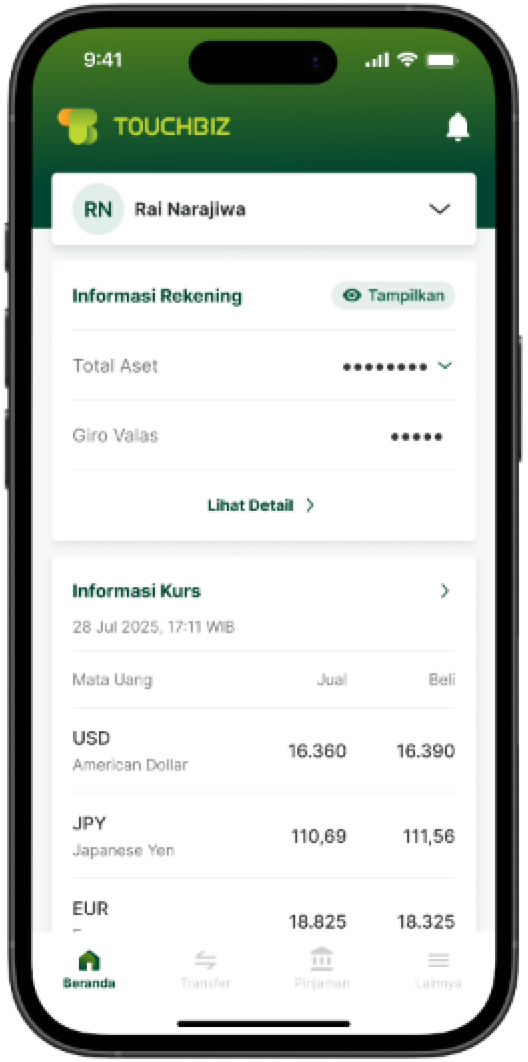
No admin Fee, Free Transaction fee for SKN & BI-FAST, special rate for RTGS to support business transaction

TOUCHBIZ

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



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TOUCHBIZ

Integrated Solution for Business Needs

TOUCHBIZ Web & Apps Features for Non-Individual Customer

Multi-Layered Transaction
Customizable transaction flow based on customer needs

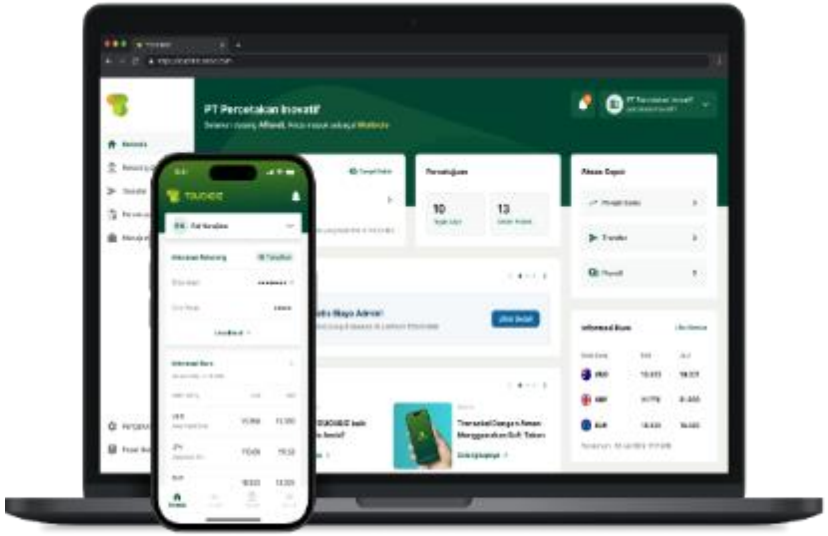
Access Management
Manage user access, setup daily limit and modify it online from website

Soft Token Security
Integrated soft-token within TOUCHBIZ Apps

Comprehensive Information
Complete GIRO & Loans Information from Customer Dashboard

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

Transaction Reports
Real-time transaction reports, download directly from platform



https://touchbiz.smbci.com

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Business Banking
Community Event Q1-2026: Seminars and Gathering

Topic: "Sinergi Bank SMBC Indonesia bersama BPR"

Event: Business gathering with BPR Karisidenan Banyumas

Date:
Wednesday, 28 Jan 2026

Venue:
Purwokerto, Elsotel Hotel

15+ participants

Topic: "Sinergi Bank SMBC Indonesia bersama BPR"

Event: Business gathering with PAC Solo

Date:
Wednesday, 4 Feb 2026

Venue:
Solo, Hotel Fim by Zigna

15+ participants

Topic: "Sinergi Bank SMBC Indonesia bersama BPR"

Event: Business gathering with Perbarindo Kudus

Date:
Wednesday, 4 Feb 2026

Venue:
Kudus, Hotel Azana Garden Hill

15+ participants

Topic: "Cerdas Hadapi Aturan Pajak 2026"

Event: Business gathering with Perbarindo Cirebon

Date:
Wednesday, 4 Feb 2026

Venue:
Kuningan, Hotel Santika Premiere

50+ participants

Topic: Fiscal Facilities for Foreign Direct Investment

Event: Business gathering with new potential customers

Date:
Friday, 6 Mar 2026

Venue:
Semarang, Awann Sewu Hotel

30+ participants

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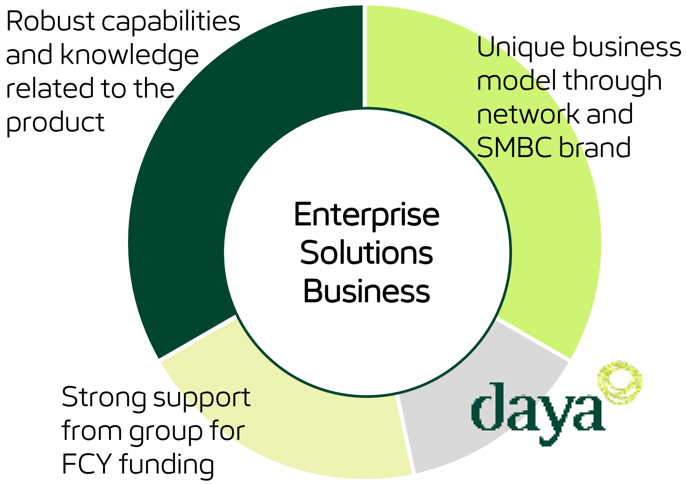
Corporate Banking

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

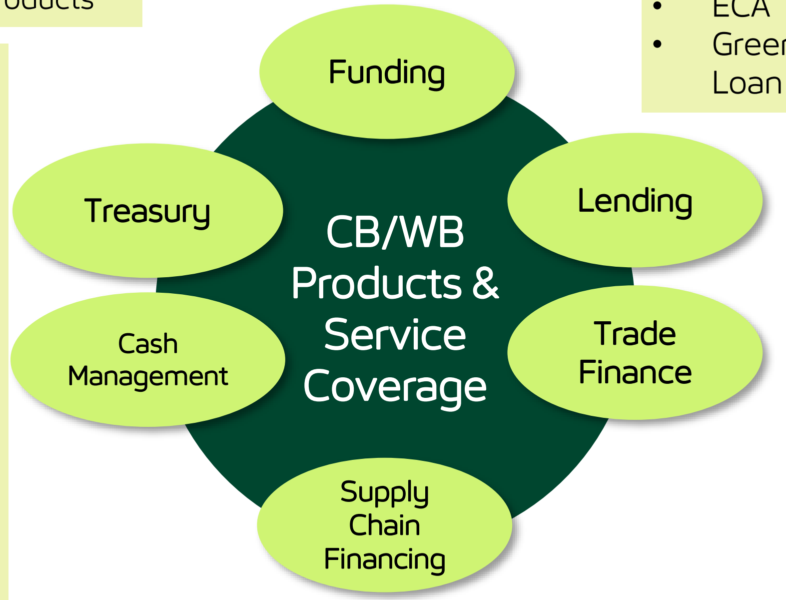
Hedging Products (*):
- IRS/CCS
- Forex Transactions
- Government Bonds to FI/NBFI Clients

(*) But not limited to the above products

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)

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

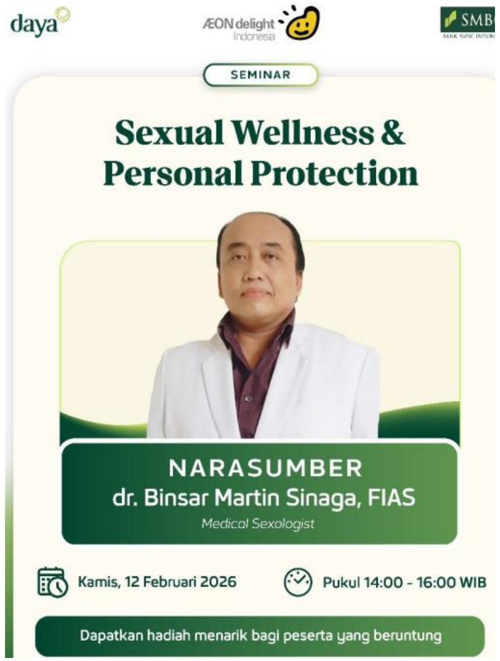


Domestic, Export and Import Trade Products:
- Import LC Issuance / Import Bill Negotiation
- Export LC Advising / Confirmation / Export Bill Collection
- Documentary Collection (DP, DA)
- Trust Receipt / Trade Loan
- Structured Trade Finance
- Receivable Purchase
- Bank Guarantees / SBLC
- Avalization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

Supply Chain Financing Products:
- Distributor Financing
- Supplier Financing
- Lending Program

Corporate Banking Japanese
CBD and DAYA

Empowerment Programs for Customers



CBD Japanese and DAYA Initiatives:

The collaboration between CBJ and the Daya team for this customer empowerment program was attended by employees of PT SJS as part of a strategic initiative to raise awareness of the Daya program among customers. The requested seminar topic was Sexual Wellness & Personal Protection, with the primary objective of providing participants with a comprehensive understanding of the importance of maintaining sexual health, including the prevention of risky behaviors such as extramarital relationships, which can have consequences not only socially but also medically and as part of a better quality of life.

From a business perspective, this program also supports the payroll process for approximately 500 employees, thereby providing added value in terms of both health and the sustainability of their relationship with the company. This activity was attended by PT SJS employees with a total attendance of 91 participants, of whom 48 accounts had registered on the daya.id platform and 43 accounts had successfully activated their accounts. The event was supported by various stakeholders, including PT SJS, the CBD-2 team, the CBD Collab Team, Pasar Trainer, and DAYA, who collectively contributed to promoting improved health literacy and the overall well-being of employees.

Key Insights:

Focus on Health topic are continue to be the favourite subject due to its relevance issue in the company.
Positive Feedback from majority survey respondents rated their satisfaction between 4.46 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 each session.

Wholesale Banking Group – *Achievement*

Supporting Sustainable Business Activities in Indonesia

2024

- SMBC Indonesia provided Social Loan for a Non-Bank Financial Institution that focuses on socioeconomic advancement and empowerment for MSMEs and unbanked target population.
- SMBC Indonesia provided a Green Dealer Financing to facilitate the distribution of electric vehicle (EV).
- SMBC Indonesia provided a Green Account Payable Financing for a company operating in the ICT sector, enabling them to supply equipment related to renewable energy.
- SMBC Indonesia provided a Sustainability Linked-loan for PT Indo-Rama Synthetics Tbk to support its decarbonization journey and to adopt environmentally responsible practices.
- SMBC Indonesia and SMBC are mandated as Coordinating Mandated Lead Arranger and Bookrunner and Lead Green Loan Coordinator for PT IMG Sejahtera Langgeng (IMGSL) syndicated loan of US$450 million. This syndication includes a green tranche of US$225,8 million to support IMGSL's effort towards a greener economy through the EV ecosystem. This syndication involves 32 lenders in total.
- SMBC Indonesia provided Sustainability-linked Loan for 2 agriculture companies to support their sustainability initiatives, including to reduce carbon emissions intensity and adopt environmentally responsible practices in agricultural sector.
- SMBC Indonesia provided Green Loan for 3 leasing companies to support their environmentally friendly business activities, e.g. provision of clean transportation and its infrastructure

2025

- SMBC Indonesia provided Social Loan for a Non-Bank Financial Institution that focuses on affordable housing.
- SMBC Indonesia provided Green Loan for a solar panel leasing company to support renewable energy scale-up in Indonesia.
- SMBC Indonesia supported an infrastructure company through provision of Green Loan for EDGE certified warehouse.
- SMBC Indonesia and SMBC are mandated as Coordinating Mandated Lead Arranger and Bookrunner and Lead Green Loan Coordinator for PT IMG Sejahtera Langgeng (IMGSL) syndicated loan of US$400 million. This syndication includes a green tranche of US$313,32 million to support IMGSL's effort towards a greener economy through the EV ecosystem. This syndication involves 33 lenders in total.
- SMBC Indonesia provided Green Loan for a car rental company to support the provision of clean transportation.

2026

- SMBC Indonesia provided Social Loan for a Non-Bank Financial Institution that focuses on socioeconomic advancement and empowerment.
- SMBC Indonesia provided Green Loan for 2 data canter projects to support sustainable construction through green building certification and energy efficiency.

Wholesale Banking Group

Awards

Q1 - 2026

1	The Asset Triple A Awards – **Best Syndicated Loan Shipping**
2	The Asset Triple A Awards – **Best Green Loan Indonesia**
3	The Asset Triple A Awards – **Best Loan Advisor**

2024 - 2025

2025	The Asset Triple A Awards – **Best Green Loan**
2024	The Asset Triple A Awards – **Best Issuer for Sustainable Finance & Best Sustainability**
2024	**"State-Owned Enterprises Champion Partner Award"**

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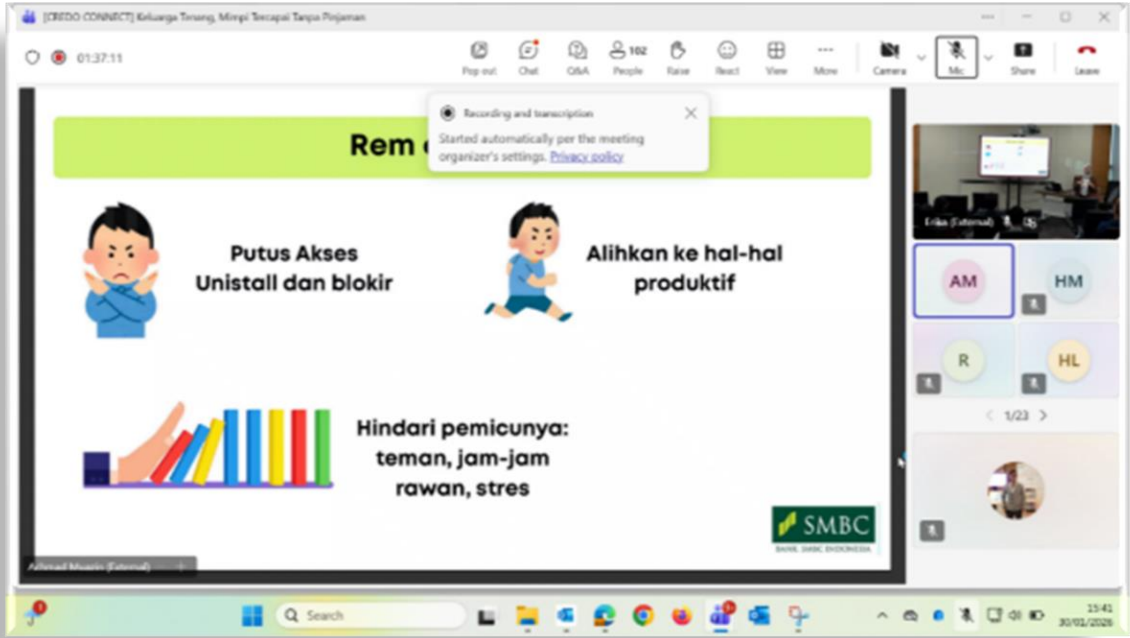
Wholesale Banking Group

Collaboration in DAYA's initiated an empowerment program



January, 30th 2026, DAYA SMBC Indonesia collaborated with one of the largest insurance company in Indonesia attended by 117 participants sharing about leadership training a with the customer satisfaction index (CSI) stated that from the scale of 1-5, the program reached 4,46 scale of satisfaction number.

The Wholesale Banking Group and DAYA initiated an empowerment program for its customers by providing them with an opportunity to grow and have a more meaningful life through webinars or offline events with topics ranging from business, healthy lifestyle, personal development as well as finances.

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BANK SMBC INDONESIA

PT OTO MULTIARTHA
Trusted Financial Solutions Provider

PT SUMMIT OTO FINANCE
Trusted Financial Solutions Provider

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.

OTO-SOF Badminton Activity

OTO-SOF Basketball Team

Jakarta Car Free Day

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PT OTO MULTIARTHA Trusted Financial Solutions Provider
PT SUMMIT OTO FINANCE Trusted Financial Solutions Provider

Strengthen Corporate Responsibilities

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.

OTO-SOF expanded its social impact by leveraging social media as a platform for financial literacy. Through consistent and engaging monthly content, the Company inspires audiences to embrace lifelong learning and build stronger financial awareness.

OTO-SOF also brought commitment to road safety through a Motorcycle Safety Riding Training held in Medan on 10th January 2026, aimed at increasing awareness and discipline to minimize accident risks.

Oil Cooking Donations at CFD

Financial Literacy Content on Instagram

Motorcycle Safety Riding Training

SMBC
BANK SMBC INDONESIA

PT OTO MULTIARTHA Trusted Financial Solutions Provider
PT SUMMIT OTO FINANCE Trusted Financial Solutions Provider

Expanding Presence through Events

OTO strengthened its brand activation initiatives by hosting the "Sobat OTO Appreciation" event, dedicated to recognizing the valuable contributions of our national used car dealer partners to the Company's success.

In celebrating the Holy Month of Ramadan 1447 Hijriah, SOF expanded its brand exposure through a collaboration with PT Astra Honda Motor (AHM) via "Mudik Balik Bareng Honda" program. This participation not only enhanced SOF's brand awareness but also fostered stronger engagement with local communities and the wider public.

Sebat OTO Goes to Japan

SOF at Mudik Balik Bareng Honda 2026

SOF at Mudik Balik Bareng Honda 2026

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03

Banking Industry Overview

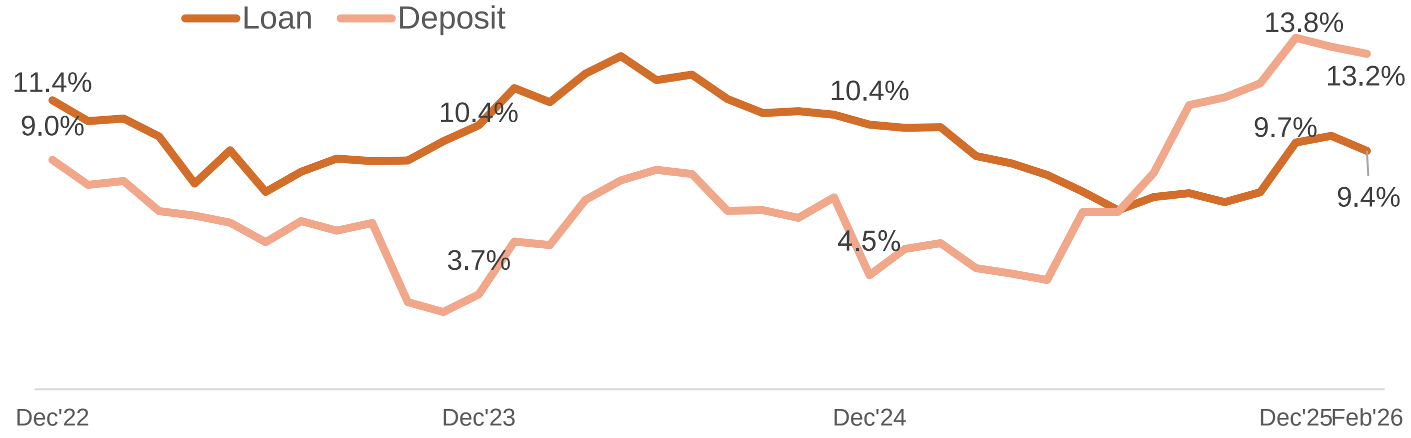
Banking Industry

As of Feb'2026, Loan growth remains subdued at 9.4% YoY, while Customer Deposits rebound to 13.2% YoY

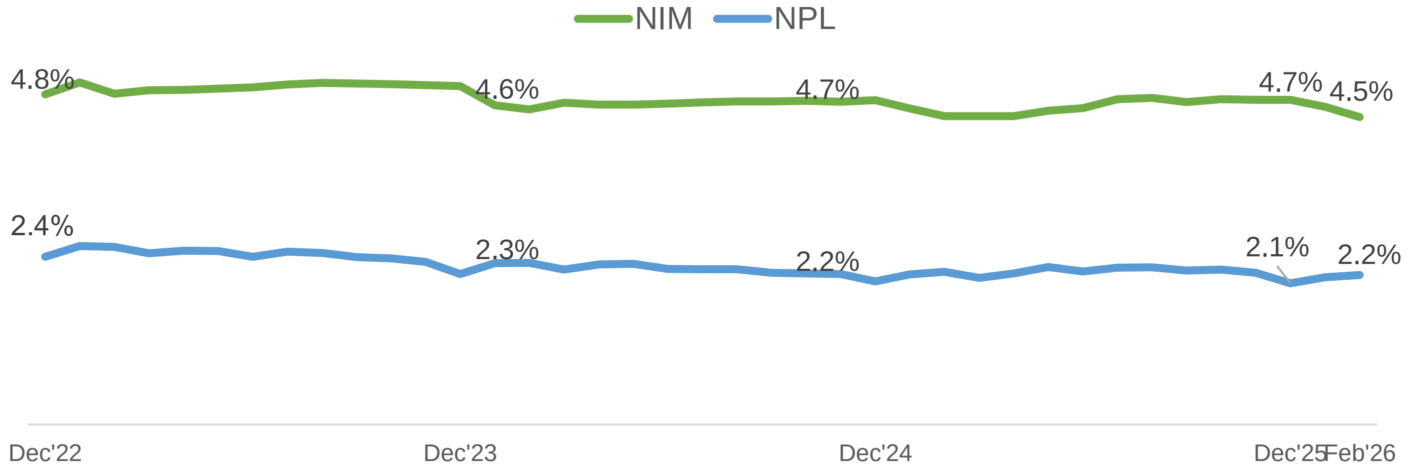
Indonesia Banking Industry Financial Summary

IDR trillion	Feb'25	Dec'25	Feb'26	ΔYoY
Total Assets	12,492	13,646	13,776	10.3%
Total Loans	7,825	8,586	8,559	9.4%
Customer Deposits	8,926	10,058	10,102	13.2%
CASA	5,613	6,360	6,359	13.3%
Current Accounts	2,778	3,276	3,293	18.6%
Savings	2,835	3,084	3,065	8.1%
Time Deposits	3,313	3,698	3,744	13.0%
Net Profit	40	262	44	8.8%
LDR	87.7%	85.4%	84.7%	-3.0%
NIM	4.5%	4.7%	4.5%	0.0%
NPL	2.2%	2.1%	2.2%	0.0%
CAR	27.0%	25.9%	25.8%	-1.2%

Loan and Deposit YoY growth



NIM & NPL



Source: Portal OJK– February 2026, Indonesia Financial Services Authority (OJK)
March 2026 data has not been released yet

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04 1Q 2026 Financial Performance

Financial Performance - Consolidated

1Q 2026 Key Highlights

- On a consolidated basis, total assets grew 4.1% to IDR250 trillion as of end of March 2026
- Loans recorded at Rp191.8 trillion, up by 2.0% yoy compared to Rp188.1 trillion last year, contributed by corporate and commercial (4.1% yoy), Jenius (12.0% yoy), OTO Group (5.0% yoy), and BTPN Syariah (3.7% yoy).
- Total third-party funds rose by 14% yoy to Rp133.8 trillion. CASA balances recorded 40.6% yoy growth to Rp59 trillion, lifting the Bank's CASA ratio from 35.7% in March 2025 to 44.1% in March 2026, driven by contributions from corporate and commercial segments, as well as small and medium enterprises (SMEs). CASA growth strengthens SMBC Indonesia's funding structure and supports cost efficiency.
- Credit costs reduced by 7.9% yoy to IDR 1.2 trillion. SMBC Indonesia continued to implement prudent and proactive credit risk management practices and maintains adequate reserve levels to safeguard portfolio quality.
- NPAT (consolidated) attributable to Owners of the Parent was recorded at Rp456 billion. Meanwhile, the Bank's net profit alone showed positive growth of 6.5% year-on-year to Rp221 billion, reflecting the Bank's sound core performance. The Bank's subsidiaries, BTPN Syariah recorded a net profit of Rp319 billion (grew by 2.8% yoy), with financing disbursement reaching Rp10.6 trillion, OTO Group posted a net profit of Rp113 billion, a 45.5%-yoy increase.
- Gross NPL was recorded at 3.10% vs. 2.39% previous year. SMBC Indonesia continued to implement sound credit risk management.
- Healthy liquidity and funding ratios were maintained. As of the end of March 2026, LCR was recorded at 260.24% and NSFR at 122.71%.
- CAR ratio is strong at 29.63%.

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Financial Performance – Consolidated

Balance Sheet *(IDR billion)*	**Mar'25 (Unaudited)**	**Dec'25 (Audited)**	**Mar'26 (Unaudited)**	**∆QoQ**	**∆YoY**
Liquid Assets	39,653	51,732	48,442	-6%	22%
Loans (gross)	188,090	185,388	191,782	3%	2%
Total Assets	**240,117**	**245,848**	**250,019**	**2%**	**4%**
CASA	41,936	53,223	58,952	11%	41%
TD	75,441	77,778	74,825	-4%	-1%
Total Customer Deposits	**117,378**	**131,001**	**133,777**	**2%**	**14%**
Borrowings & Subordinated Loan	58,802	53,179	52,946	0%	-10%
Total Liabilities	**184,771**	**192,392**	**195,964**	**2%**	**6%**
Equity *)	**55,346**	**53,456**	**54,055**	**1%**	**-2%**

* Including non controlling interests

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Financial Performance – Consolidated

Income Statement (IDR billion)	1Q'25	4Q'25	1Q'26	∆QoQ	∆YoY
Net Interest Income	4,055	3,975	3,999	1%	-1%
Other Operating Income	536	707	502	-29%	-6%
Operating Income	4,590	4,682	4,501	-4%	-2%
Operating Expense	(2,503)	(2,567)	(2,552)	-1%	2%
Pre-Provision Operating Profit	**2,087**	**2,115**	**1,949**	**-8%**	**-7%**
Cost of Credit	(1,276)	(4,043)	(1,175)	-71%	-8%
Profit Before Tax	**812**	**(1,976)**	**778**	**-139%**	**-4%**
Net Profit After Tax	634	(1,850)	597	132%	-6%
NPAT attributable to Owners of the Parent	**510**	**(968)**	**456**	**-147%**	**-11%**
NPAT - BTPN Syariah	311	255	319	25%	3%
NPAT - OTO Group	77	(2,396)	113	105%	46%
NPAT - SMBCI (Bank only)	208	524	221	58%	7%

- Operating income remained stable, with a slight 2% YoY decline reflecting competitive pricing dynamics and market volatility.
- BTPN Syariah, OTO Group and Bank Only NPAT up by 3%, 46% and 7% respectively

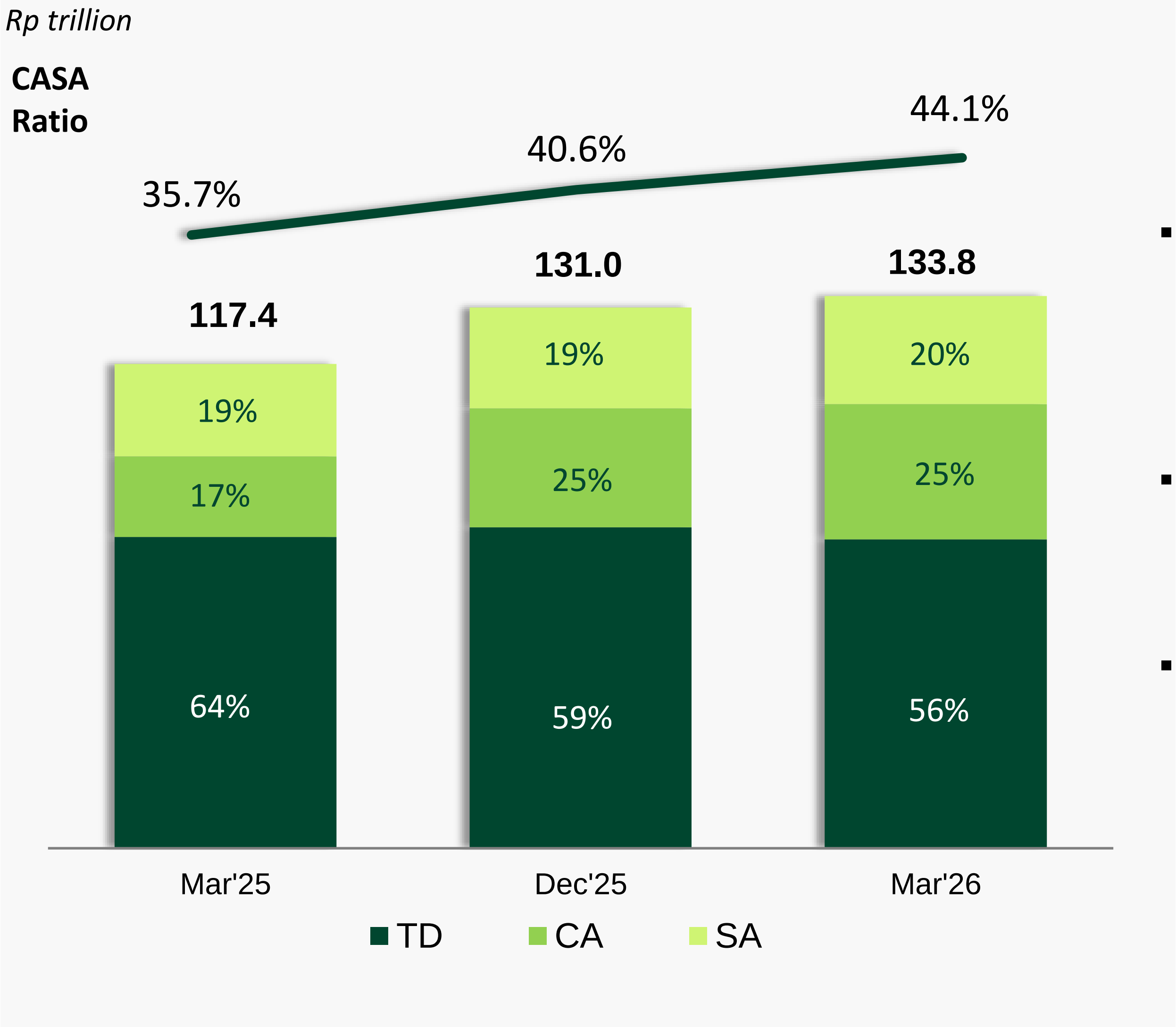
Financial Performance – Consolidated

Ratios (%)	Mar'25 (Unaudited)	Dec'25 (Audited)	Mar'26 (Unaudited)	∆QoQ	∆YoY
NIM	7.17	7.02	6.89	(0.13)	(0.28)
NSFR	118.44	122.96	122.71	(0.25)	4.27
LCR	295.53	229.42	260.24	30.81	(35.30)
Loan to Funding	106.76	100.66	102.71	2.05	(4.05)
NPL (gross)	2.39	2.59	3.10	0.51	0.71
ROA	1.36	0.12	1.27	1.15	(0.08)
ROE	4.57	1.13	4.11	2.98	(0.47)
CAR	28.78	29.31	29.63	0.32	0.85

- ❑ NIM at 6.89%.
- ❑ LCR and NSFR at healthy levels, LCR at 260.24% and NSFR at 122.71%.
- ❑ Gross NPL 3.10%.
- ❑ CAR at 29.63%, proportion of core capital is 89% of total capital.

Deposit Growth

CUSTOMER DEPOSITS COMPOSITION



Customer Deposits (IDR billion)	Mar'25 (Unaudited)	Dec'25 (Audited)	Mar'26 (Unaudited)	∆QoQ	∆YoY
CASA	41,936	53,223	58,952	11%	41%
Current Account	19,528	28,854	32,821	14%	68%
Savings	22,409	24,369	26,131	7%	17%
Time Deposits	75,441	77,778	74,825	-4%	-1%
Total Customer Deposits	**117,378**	**131,001**	**133,777**	**2%**	**14%**

- Current Account grew by 68% while Savings grew by 17% YoY, contributing to higher CASA ratio (44.1% as of March 2026 vs. 35.7% 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.

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Loan Growth by Segment

Loan *(IDR billion)*	Mar'25 (Unaudited)	Dec'25 (Audited)	Mar'26 (Unaudited)	∆QoQ	∆YoY
Total Loan	**188,090**	**185,388**	**191,782**	**3%**	**2%**
Transforming Businesses:	23,649	21,802	21,027	-4%	-11%
- Retail Lending	21,634	20,119	19,383	-4%	-10%
- Micro	2,015	1,683	1,645	-2%	-18%
Growing Businesses:	164,328	163,465	170,636	4%	4%
- Corporate & Commercial	107,243	105,366	111,634	6%	4%
- SME	13,934	13,488	13,444	0%	-4%
- BTPN Syariah	10,251	10,353	10,627	3%	4%
- Joint Finance	6,539	5,541	5,588	1%	-15%
- Jenius	3,188	3,558	3,570	0%	12%
- OTO & SOF	29,705	30,370	31,189	3%	5%
- Eliminasi	(6,531)	(5,211)	(5,415)	4%	-17%
Others	113	121	119	-2%	5%

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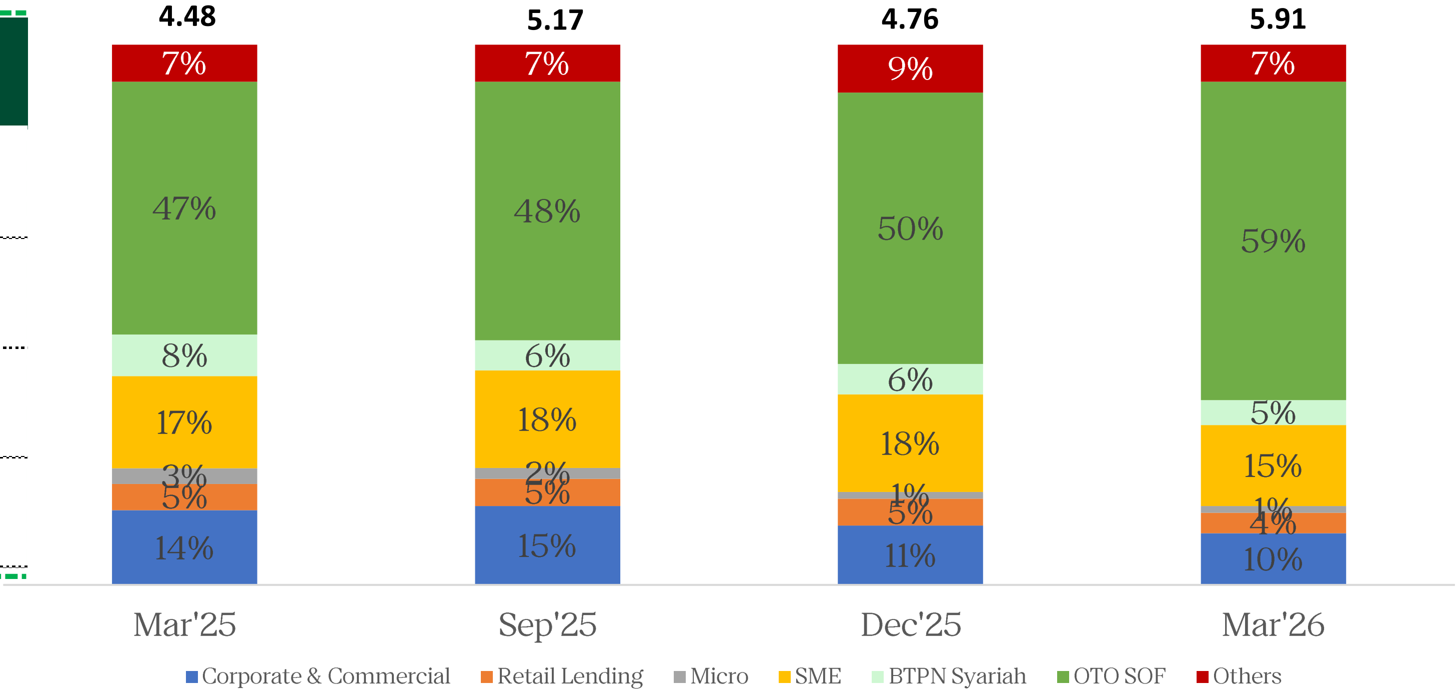
Asset Quality – Consolidated

Asset Quality

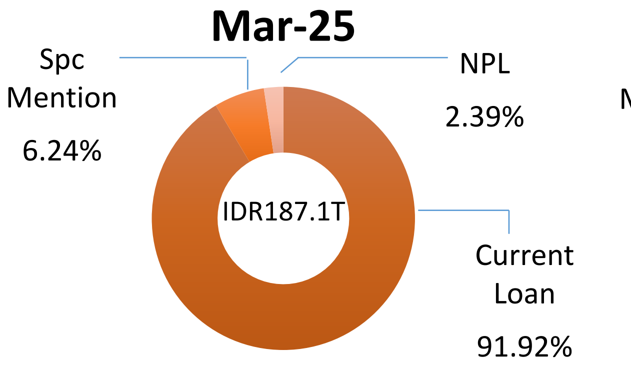
%	Mar'25 (Unaudited)	Dec'25 (Audited)	Mar26 (Unaudited)
Gross NPL	2.39	2.59	3.10
Net NPL	1.13	0.85	0.82
Gross Cost of Credit	2.92	4.52	2.47
Loan Loss Provision/NPL	128.65	150.57	125.09

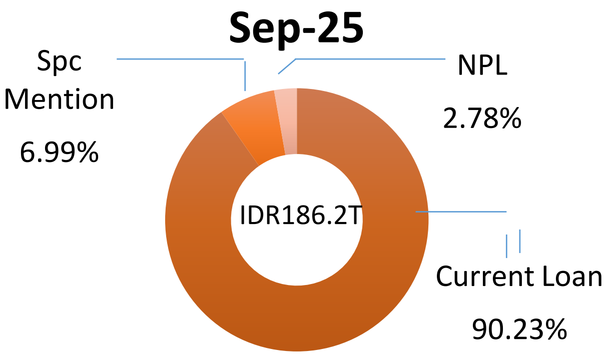
Gross NPL Composition by Segment

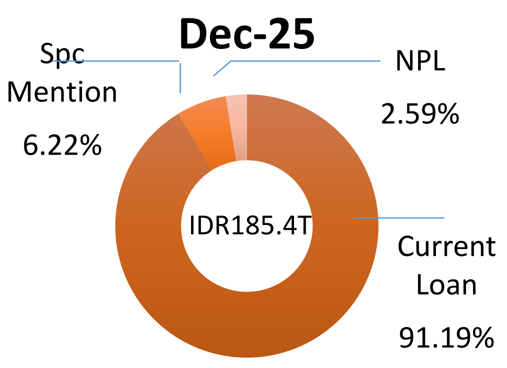
Rp trillion

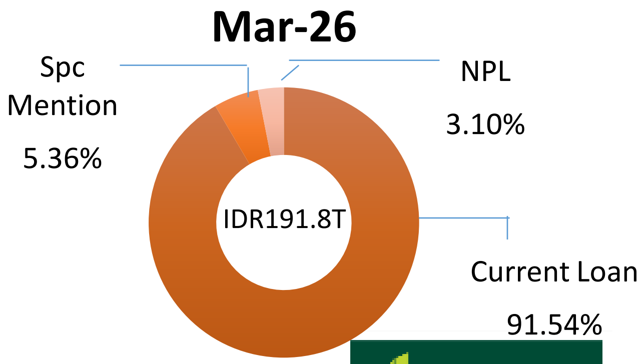


Loan by Collectability (% of Total Loan)









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

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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

Personal Capacity Development

Financial Literacy

daya

Capacity to Grow for Business

Sustainable Living

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

Year	Participant	Activities
2013		
2014	1,770,299	143,277
2015		
2016		
2017		
2018	1,698,555	237,255
2019	1,413,527	312,236
2020	839,367	813,968
2021	2,266,923	5,763
2022	2,279,766	6,384
2023	5,559,215	11,359
2024	10,324,196	12,161
2025	36,987,217	12,804
2026	2,189,240	2,110

March 2026

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Sustainable Finance

SMBC Indonesia successfully increases its Sustainable Finance portfolio

In the first quarter of 2026, SMBC Indonesia's total Sustainable Finance portfolio was recorded at **IDR 18.4 trillion.**

This achievement was **1.2% lower** compared to the Sustainable Finance portfolio in the same quarter of 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 781 people.

The Financial Literacy Program, held offline/online and through digital channels, has successfully reached 1,551,294 people from various backgrounds in Indonesia.

Providing 101 articles on entrepreneurship and health that can be accessed through daya.id.

Through various sustainability initiatives, SMBC Indonesia achieved a 6% reduction in electricity consumption and a 21% decrease in fuel consumption compared to the same quarter of the previous year.

2026 Awards

9th Infobank Satisfaction, Loyalty, and Engagement 2026

Jenius from SMBC Indonesia received the "9th Infobank Satisfaction, Loyalty, and Engagement 2026" awards from Infobank Magazine.

This event was held to appreciate banks with the best service in maintaining customer satisfaction and loyalty. The assessment was determined from the results of surveys conducted by Marketing Research Indonesia (MRI).

Head of Digital Banking of SMBC Indonesia Irwan Tisnabudi received the awards on Thursday (22/01) in Jakarta.

Jenius from SMBC Indonesia received several award categories as follows:
1. The Best Bank with Digital Service in Satisfaction, Loyalty, and Engagement
2. The Golden Champion (5 Consecutive Years in Satisfaction, Loyalty, and Engagement) 2022-2026
3. The 3rd Best Digital Bank in Satisfaction
4. The 3rd Best Digital Bank in Loyalty
5. The 2nd Best Digital Bank in Engagement
6. The 3rd Best Digital Bank in Marketing Engagement
7. The 2nd Best Digital Bank in Net Promoter Score
8. The 3rd Best Digital Bank in Customer Centricity
9. The Best Digital Bank in Perceived Security
10. The 2nd Best Digital Bank in Brand Interactivity
11. The 2nd Best Digital Bank in Customer Experience
12. The 3rd Most Satisfying Digital Bank in Mobile Banking
13. The 2nd Most Satisfying Digital Bank in Service & Process

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2026 Awards

The Asset Triple A Sustainable Finance Awards 2026

Through the support of SMBC's global network, SMBC Indonesia strengthened its position as a strategic partner in sustainable finance after winning the Best Loan Adviser in Indonesia award at The Asset Triple A Sustainable Finance Awards 2026.

This international recognition reflects SMBC Indonesia's capability in integrating environmental, social, and governance (ESG) principles into its financing services to support sustainable customer business practices.

The award, organized by The Asset Publishing and Research Limited, was announced on March 31, 2026, in Hong Kong and accepted by Nathan Christianto, Head of Wholesale, Commercial, and Transaction Banking at SMBC Indonesia.

This recognition as Best Loan Adviser is also supported by SMBC and SMBC Indonesia's capabilities in providing comprehensive syndicated loan services, supported by a strong transaction track record and the ability to design complex and innovative financing structures, while strengthening its role as a strategic partner for customers by prioritizing ESG principles.

SMBC Indonesia has also been involved in several strategic transactions, including syndicated financing in the transportation and energy sectors. These include financing to PT IMG Sejahtera Langgeng (Indomobil Group) for the development of an electric vehicle ecosystem and to PT Pertamina International Shipping for the development of its integrated marine logistics business.

Both transactions were recognized in the Best Deals category at this event, reflecting SMBC Indonesia's ability to design flexible, competitive financing structures and attract investor participation.

The following awards were received by SMBC and SMBC Indonesia from The Asset this year:

The Asset Triple A Awards for Sustainable Finance and Digital Finance Awards 2026:
Best Loan Adviser in Indonesia
Best Green Loan in Indonesia for PT IMG Sejahtera Langgeng (Indomobil Group)
Best Syndicated Loan in Indonesia for PT Pertamina International Shipping

Thank You