

Analyst Briefing

1H 2026



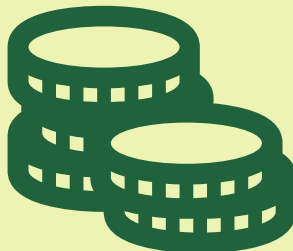
BANK SMBC INDONESIA

01

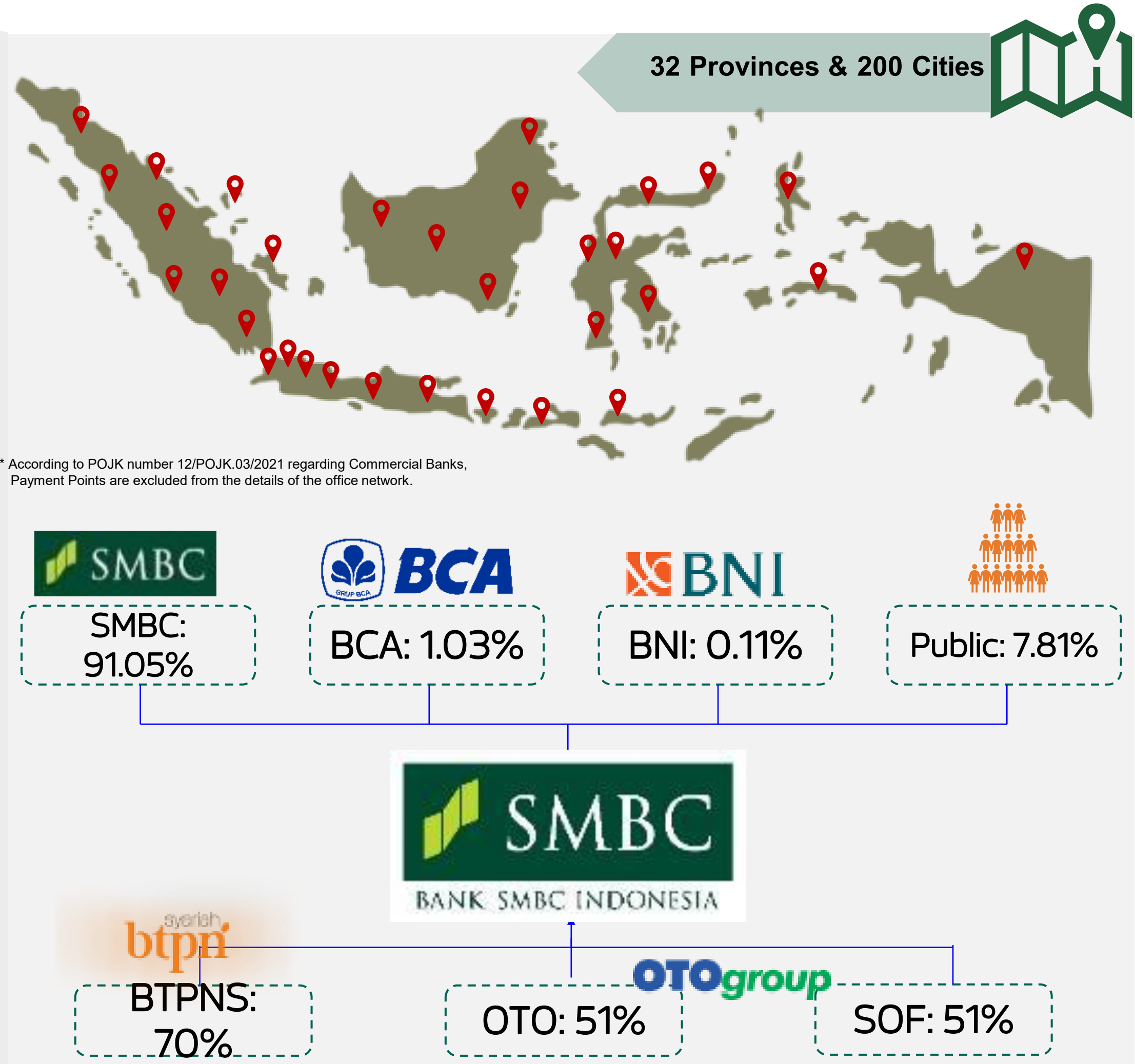
About SMBC Indonesia

PT Bank SMBC Indonesia Tbk Profile (Consolidated)

as of 30 June 2026

Total Aset	IDR 245.5 Trillion	
Corporate Ratings	- Fitch Ratings: 'AAA(idn)'; Stable Outlook - Pefindo: 'idAAA'; Stable Outlook	
Extensive Network Across Indonesia	- SMBC Indonesia: 199** - BTPN Syariah: 41*** (MMS*: 1,502) - OTO & SOF: 430	
Resilient Resources	- SMBC Indonesia: 5,878 - BTPN Syariah: 14,481 - OTO & SOF: 9,391	
Total Customers	- SMBC Indonesia: 5.4 million - BTPN Syariah: 3.8 million - OTO & SOF: 1.4 million	

*Mobile Marketing Syariah
** Jumlah Kantor Cabang Utama & Kantor Cabang Pembantu
*** Jumlah Kantor Cabang, Kantor Fungsional, dan Kantor Fungsional Non Operasional



Shareholders

as of 30 June 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.

Board of Directors

as of 30 June 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



Emilyya Tjahjadi
Director

Board of Commissioners

as of 30 June 2026

Chow Ying Hoong
President Commissioner



Takeshi Kimoto
Commissioner



Linus Ekabranko Windoe
Independent Commissioner



Onny Widjanarko
Independent Commissioner



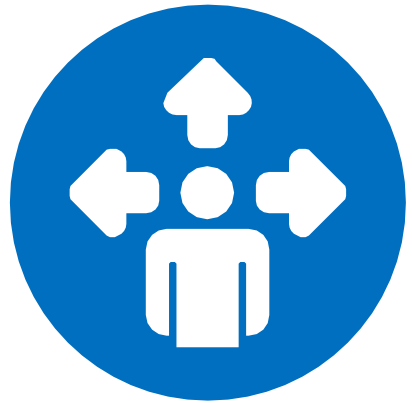
Kusumaningtuti
Sandriharmy Soetiono
Independent Commissioner



Marita Alisjahbana
Independent Commissioner



SMBC Indonesia's Value



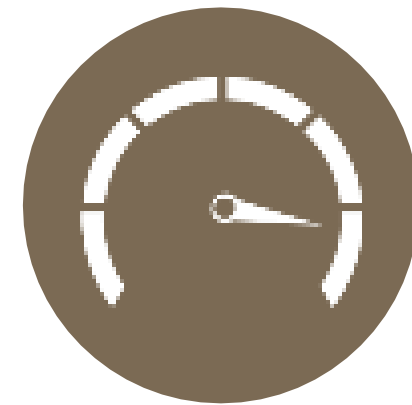
Customer First

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.

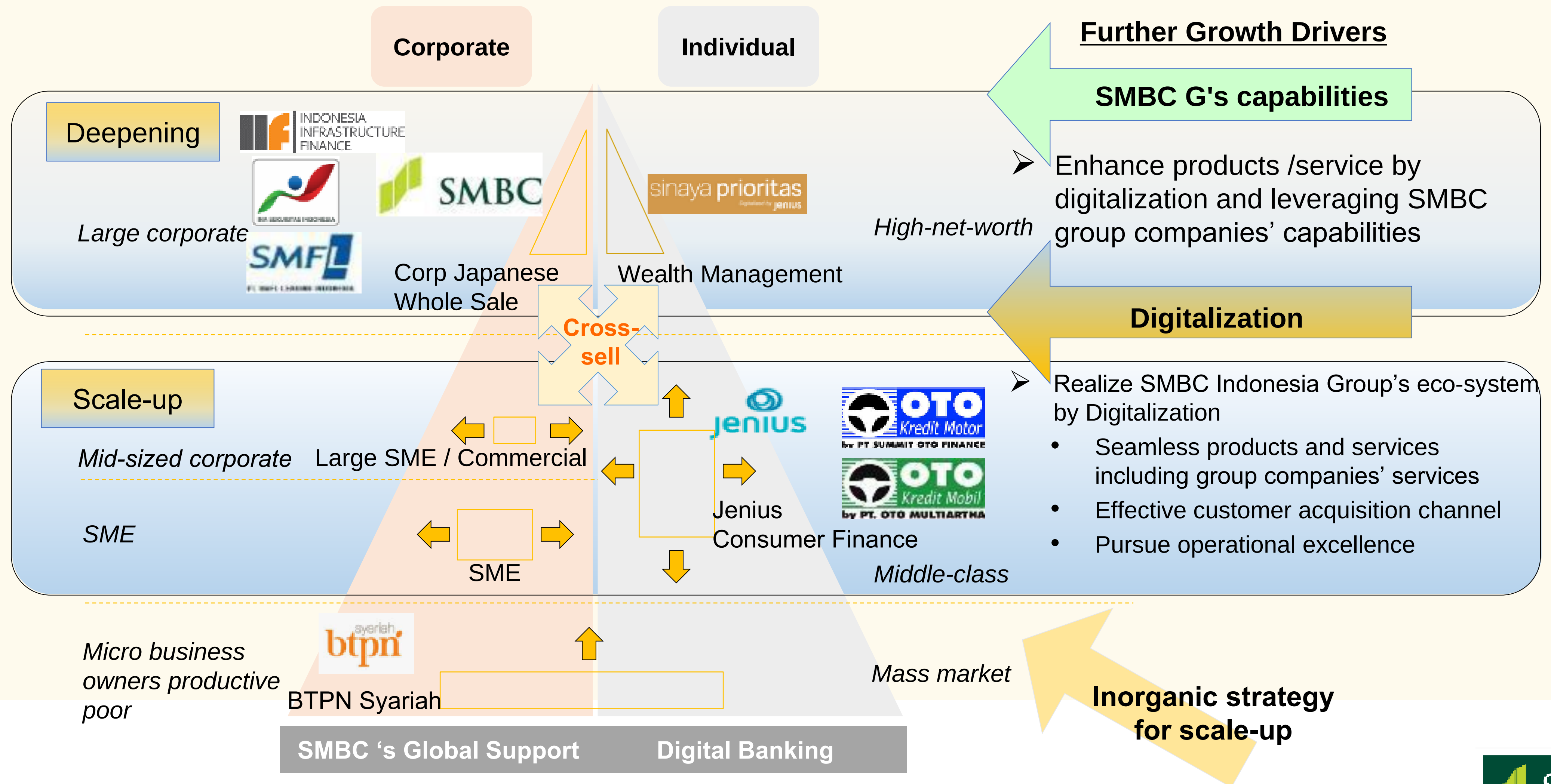


Synergy

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 as of 30 June 2026

Our Journey

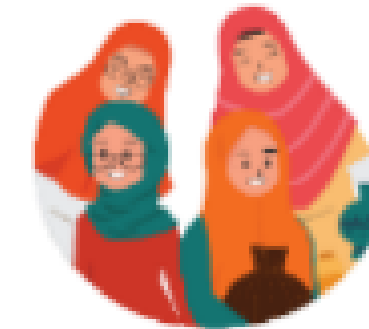
- **2008:** Established PT Bank SMBC Indonesia Tbk Sharia Business Unit (formerly known as PT Bank Tabungan Pensiunan Nasional Tbk)
- **2010:** Launched piloting TUR project serving productive inclusive segment, started with 3 communities in Banten & Pandeglang areas
- **2011:** Started massive roll out (area expansion)
- **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 ~14.5k employees (~ 94% 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



1H 2026 Performance

Serving ~7 mn customers,
~3.81 mn active



Coverage ~247.0k communities,
in ~2,650 sub-districts

Assets

23.3trillion

NPF

2.4%

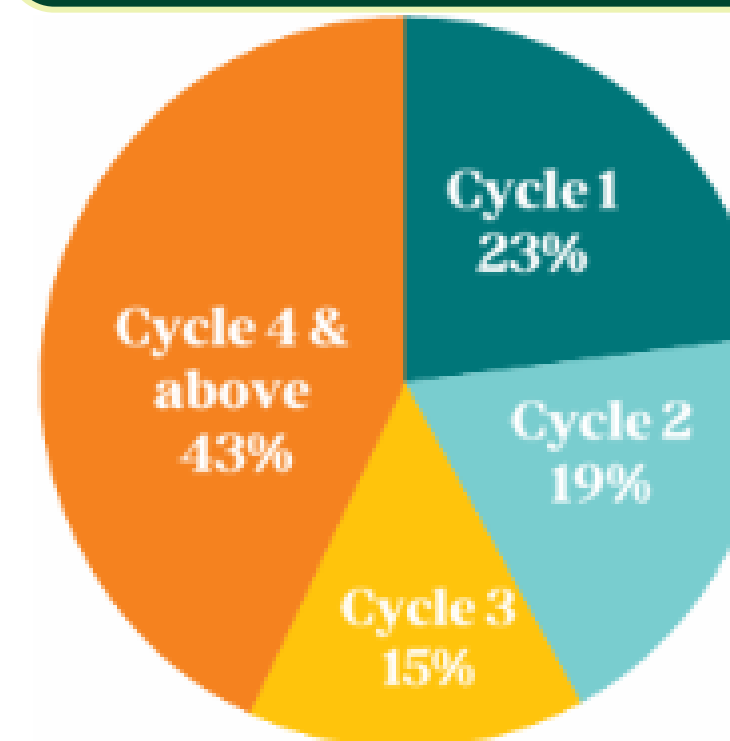
ROE

13.5%

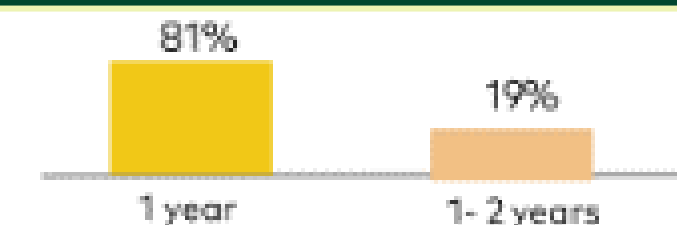
ROA

7.2%

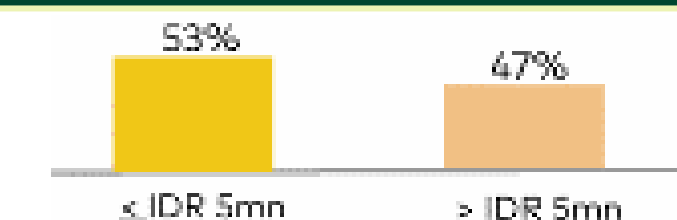
Customer by Cycle



Maturity Composition*



Ticket Size*



Financing Composition*



*based on outstanding



BANK SMBC INDONESIA

02

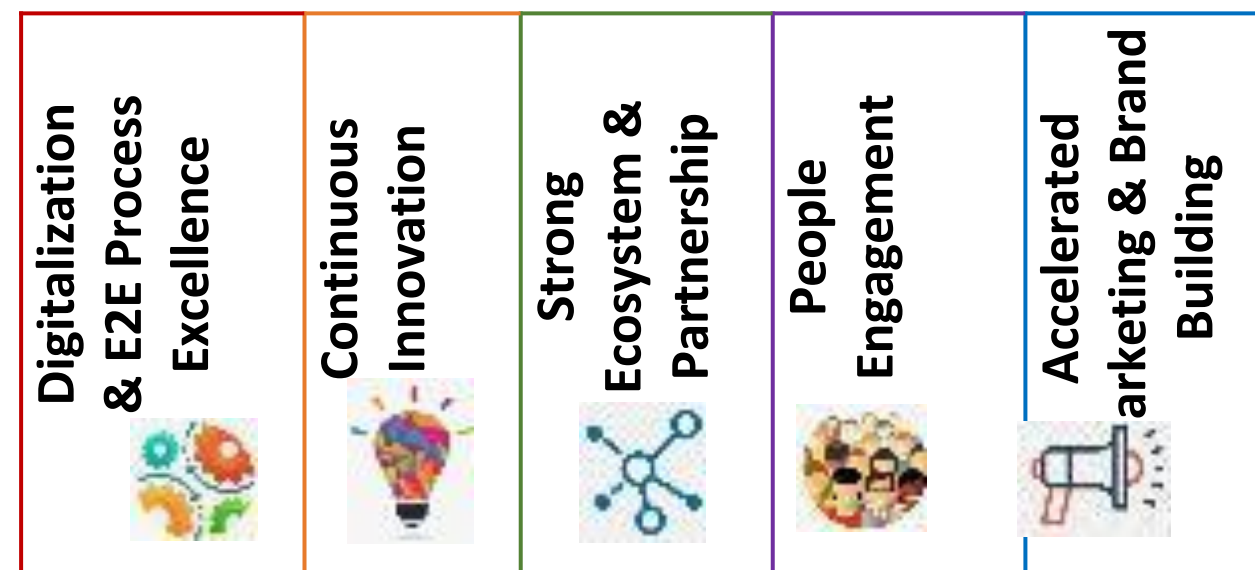
SMBC Indonesia Business Activities

Retail Banking

Value Proposition



Key Business Drivers



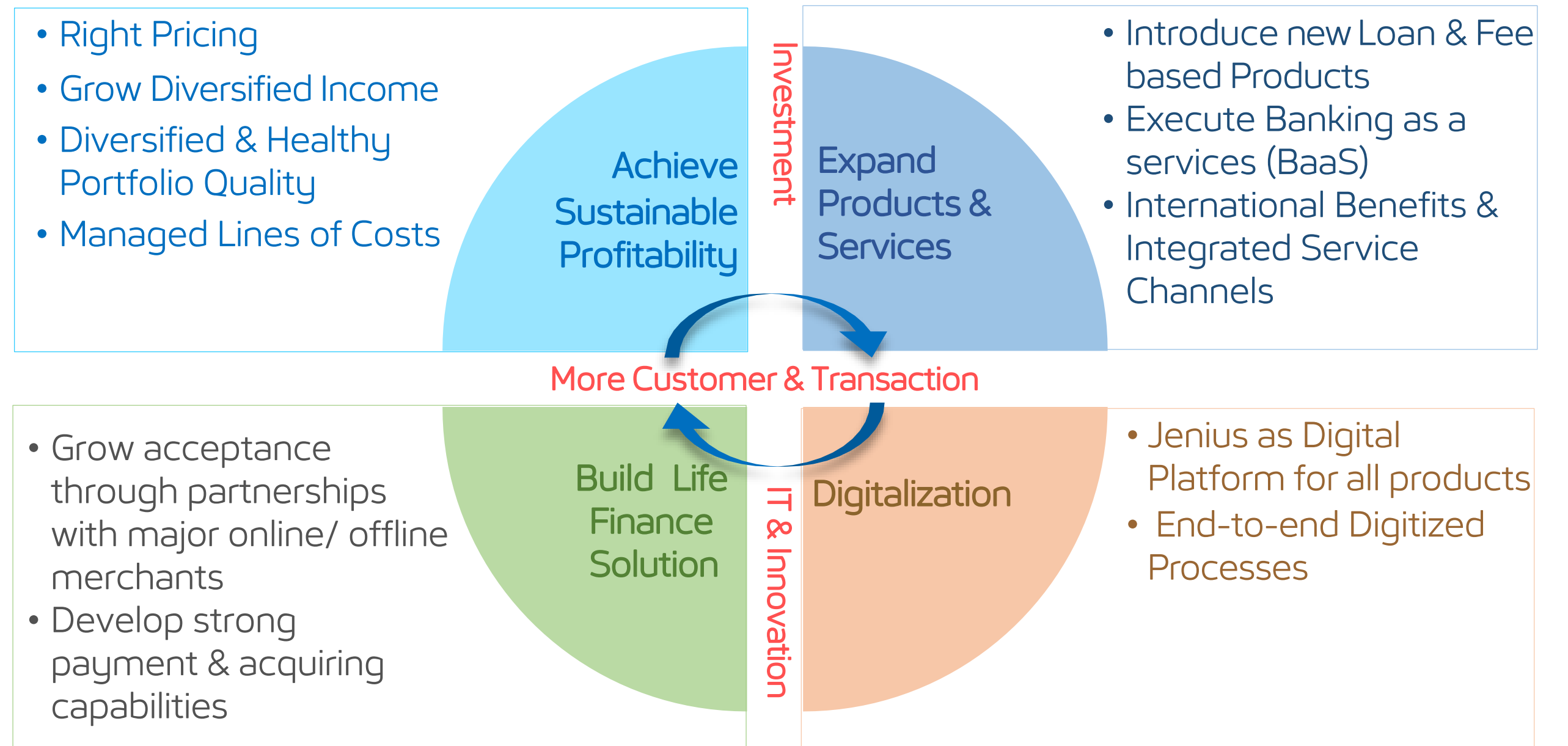
Management Discipline



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

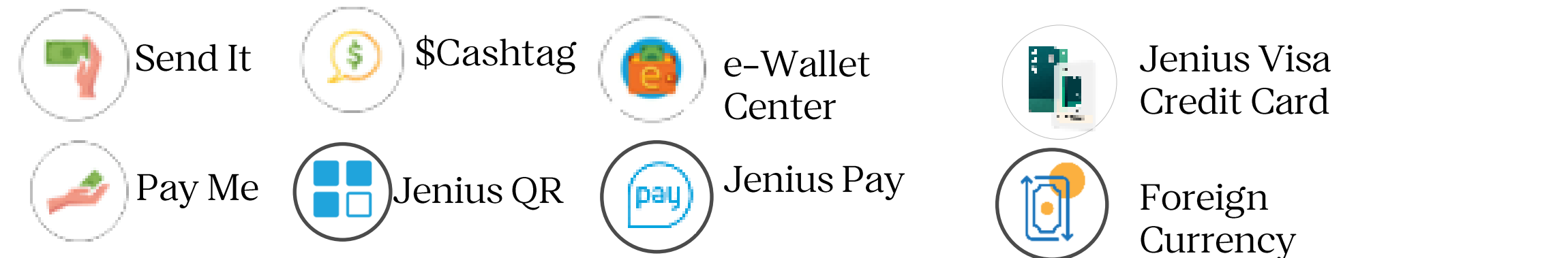


Value Proposition

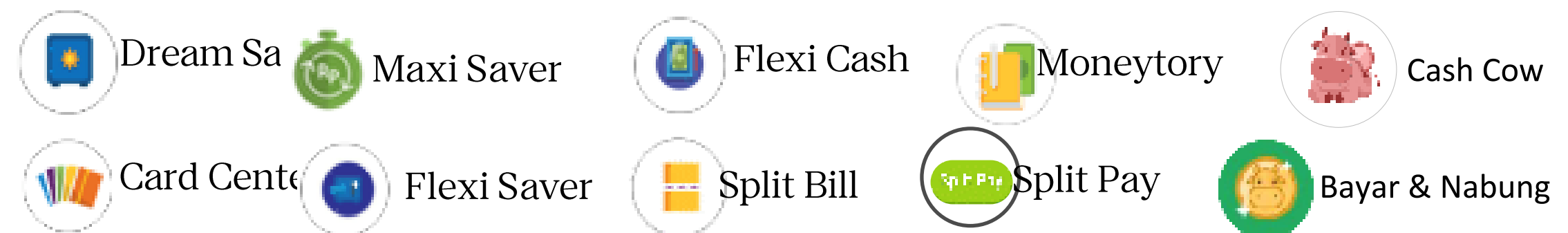
"Life finance solutions that help digital savvy to manage their life and finance to achieve their dreams and aspiration through innovation"

Key Features

Simpler Life



Smarter Finance



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 **6.4 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 ~6.4 million



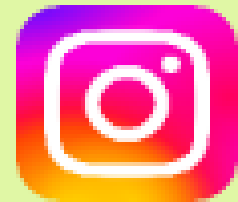
506.4Mn
YouTube views



59.4K
followers



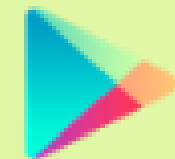
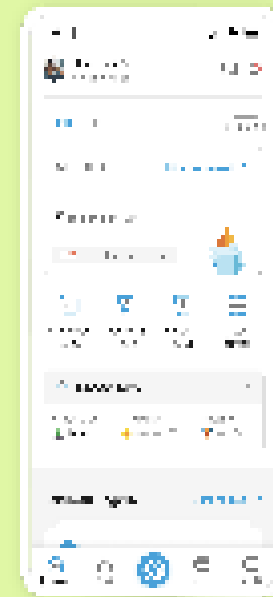
86.2 K
followers



291K
followers



146 K
page likes

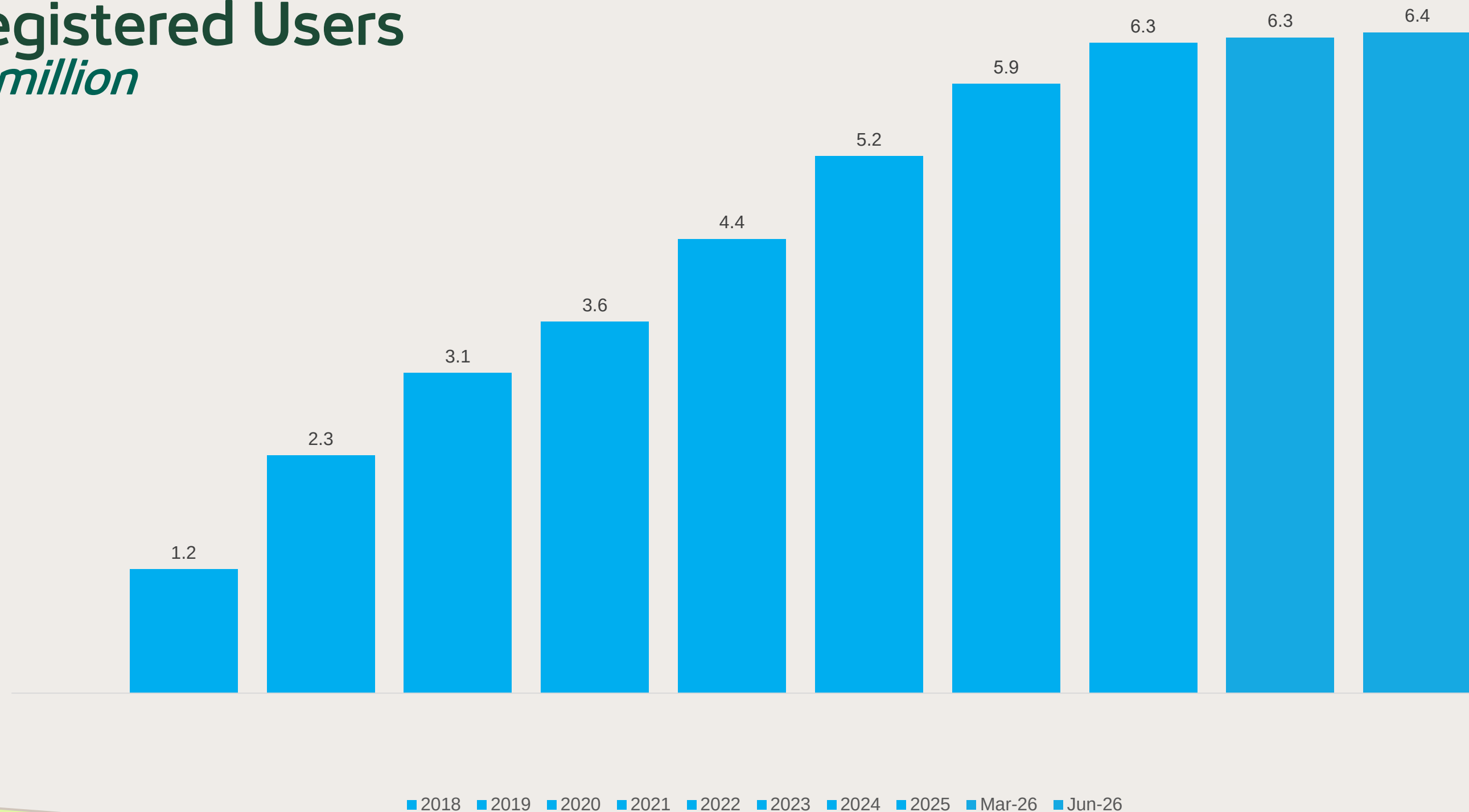


26.5 Mn+
installs



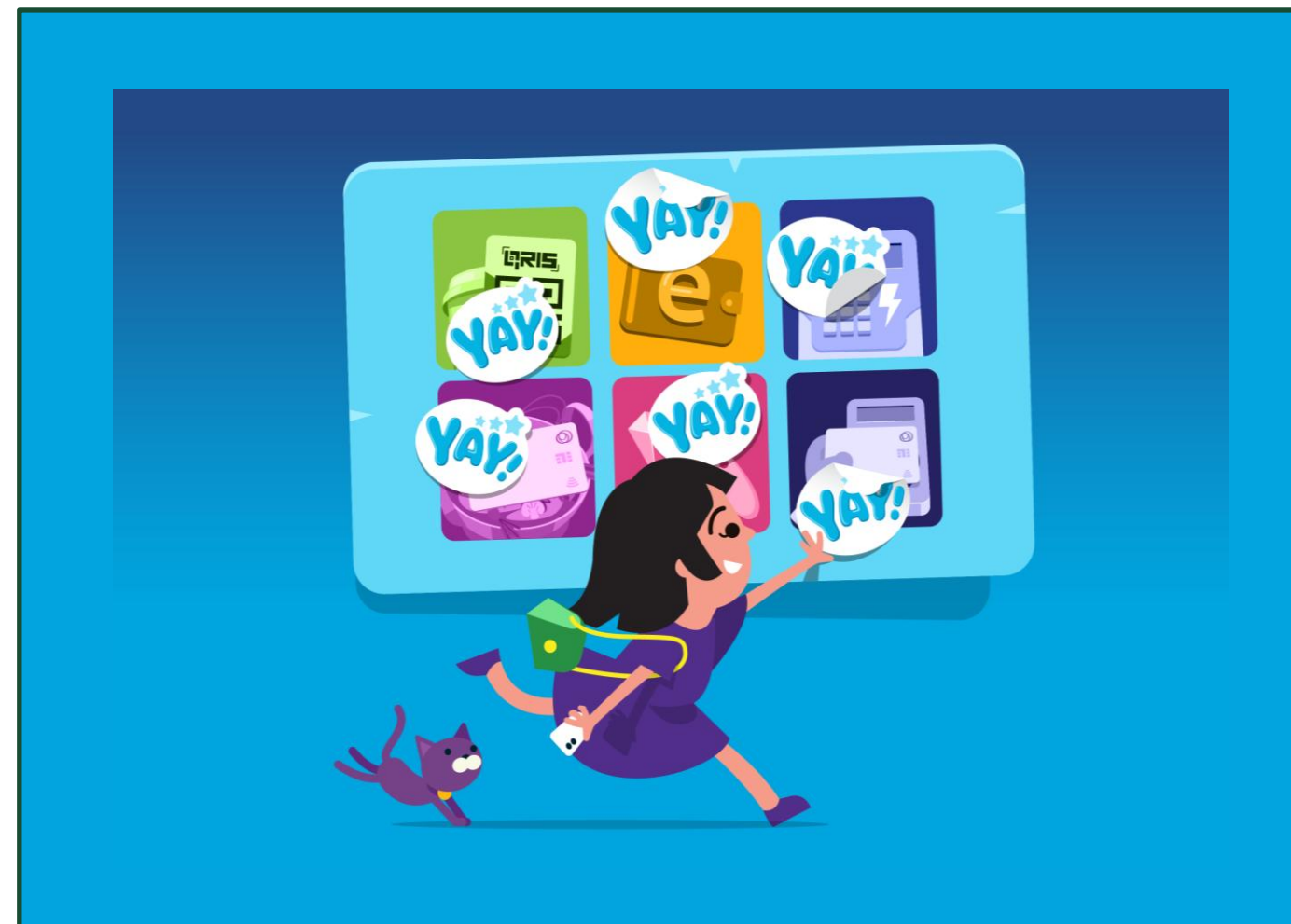
3.2 Mn+
installs

Registered Users *In million*



Jenius

New Innovation & Update



Rewarding Your Everyday Transactions with Yay Stickers

Earn cash backs from your daily transaction by completing missions in Play & Yay! while collecting Yay Stickers. Finished missions will unlock rewards to be claimed, and cash backs will be directly available in your Cash Cow.

← Nilai Tukar Mata Uang

Kurs sekarang
Aktifkan, beli, atau jual mata uang asing dengan kurs dalam Rupiah (IDR).

Mata Uang	Beli	Jual	
SGD	12.202	12.108	Beli Jual
AUD	11.008	10.878	Aktifkan
CNY	2.228	2.228	Aktifkan
EUR	17.668	17.538	Aktifkan
GBP	20.928	20.798	Aktifkan
HKD	2.138	2.078	Aktifkan
JPY	104,12	103,28	Aktifkan

Automating FCY Rates

Users can now access the most recent FCY rates due to the newest pricing engine directly from Jenius application.

Jenius Marketing Campaign

Grand Opening

SMBC Indonesia

Wealth and Business Hub

KCP Pondok Indah

Satu tempat yang memberi makna lebih untuk prioritasmu

Datang dan nikmati penawaran:

Travel fair + Priority Lane khusus nasabah Sinaya Prioritas hingga **cashback Rp 5jt**

dan beragam penawaran serta aktivitas lainnya

smbci.com

PT Bank SMBC Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK), Bank Indonesia (BI) dan merupakan peserta penjaminan LPS.

Berbagai seminar untuk kelola keuangan

Free Hydroflask untuk pembelian produk investasi tertentu

Bunga spesial **3,99%** p.a. dengan min. \$25.000 (Deposito USD)

Penempatan dana Rp1M **Free Safe Deposit Box size M**

Selengkapnya: jenius.com/greencubpromo/details/grandopeningKCP atau hubungi Relationship Manager (RM) Anda.

#BersamaLebihBermakna

smbci.com

PT Bank SMBC Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK), Bank Indonesia (BI) dan merupakan peserta penjaminan LPS.

April 2026

Grand Opening SMBC Indonesia Wealth & Business Hub

In April, SMBC Indonesia launch new branch office in Pondok Indah called SMBC Indonesia Wealth and Business Hub. In this branch, users can experience SMBCI products: Jenius & Sinaya. And during this launch, users can also get some exciting offers

RAYAKAN HIDUP PENYUH MAKNA & WARNA BERSAMA

Merah! Merah! Anime Japan!!

The 1st official Anime IP Exhibition in Indonesia collaborated with Japan Government Organization

GANDARIA CITY, 30 - 31 MEI 2026

BERBAGAI PENAWARAN BUATMU:

CASHBACK di semua tenant Merah! Merah! Anime Japan!! hingga **Rp 1jt**

Min. akumulasi transaksi Rp 1jt, khusus dengan QRIS, Kartu Debit & Kartu Kredit Jenius

POTONGAN di MULTI hingga **10%**

Tenaga min. transaksi khusus dengan QRIS, Kartu Debit & Kartu Kredit Jenius

MERCHANDISE EKSKLUSIF khusus pengguna baru Jenius

HIMPATI JUGA KESERUHAN LAINNYA: Movie Screening, Cosplay Show, Merch Original

Periode Program : 30 - 31 Mei 2026

Selengkapnya: jenius.com/greencubpromo/details/penawaran-MMJ

PT Bank SMBC Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK), Bank Indonesia (BI) dan merupakan peserta penjaminan LPS.

by SMBC Indonesia

May 2026

Merah Merah Anime Japan

In May 2026, we have the 1st official anime IP exhibition collaborated with Japan government organization. During this event, users can get various offers, from: cashback, discount at some merchant.

Wealth Management Business

New Investment Product Launched

Primary Bonds ST016 in Jenius (08 May– 03 Jun 2026)



KEMENTERIAN KEUANGAN
REPUBLIK INDONESIA

Ekonomi Syariah

ST Surat Utang Negara

ST016

Pilihan Berharga untuk Langkah Aman Hari Depan

ST016T2	ST016T4
Imbal hasil 6,05% per tahun	Imbal hasil 6,25% per tahun
Jangka Waktu 2 Tahun	Jangka Waktu 4 Tahun
Minimum Pembelian Rp 1 Juta Maksimum Pembelian Rp 5 Miliar	Minimum Pembelian Rp 5 Juta Maksimum Pembelian Rp 10 Miliar

Masa Penawaran : 08 Mei – 03 Juni 2026

Setor secara di aplikasi Jenius atau cabang SMBC Indonesia terdekat

Think Unthinkable
jenius

sinaya
prioritas

Secondary Bonds FR0064 09 Jun 2026

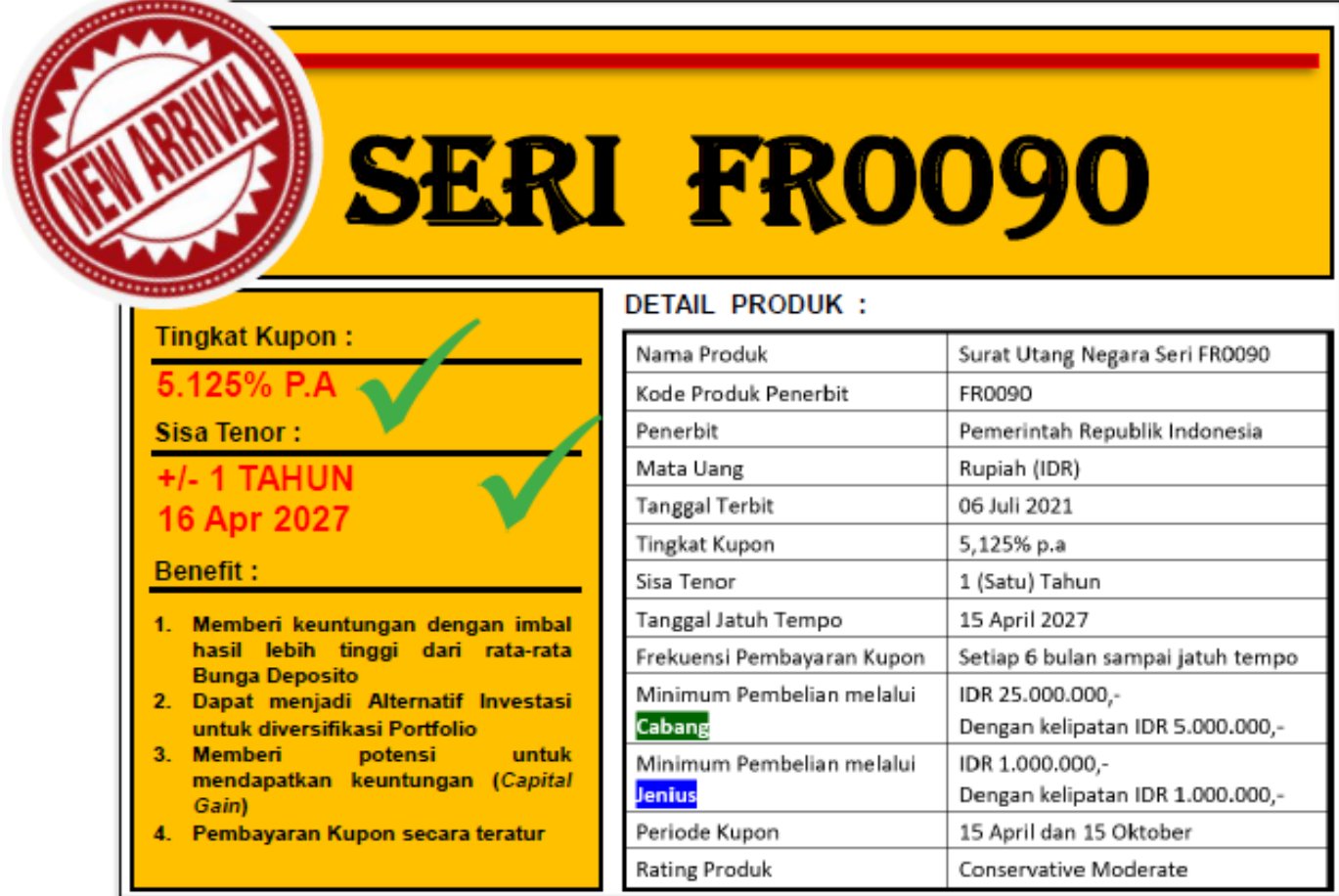


NEW ARRIVAL

SERI FR0064

Tingkat Kupon : 6.125% P.A ✓	DETAIL PRODUK :
Sisa Tenor : +/- 2 TAHUN ✓ 15 Mei 2028	
Benefit :	
1. Memberi keuntungan dengan imbal hasil lebih tinggi dari rata-rata Bunga Deposito 2. Dapat menjadi Alternatif Investasi untuk diversifikasi Portfolio 3. Memberi potensi untuk mendapatkan keuntungan (Capital Gain) 4. Pembayaran Kupon secara teratur	
Nama Produk	Surat Utang Negara Seri FR0064
Kode Produk Penerbit	FR0064
Penerbit	Pemerintah Republik Indonesia
Mata Uang	Rupiah (IDR)
Tanggal Terbit	07 Agustus 2012
Tingkat Kupon	6,125% p.a
Sisa Tenor	2 (Dua) Tahun
Tanggal Jatuh Tempo	15 Mei 2028
Frekuensi Pembayaran Kupon	Setiap 6 bulan sampai jatuh tempo
Minimum Pembelian melalui Cabang	IDR 25.000.000,- Dengan kelipatan IDR 5.000.000,-
Minimum Pembelian melalui Jenius	IDR 1.000.000,- Dengan kelipatan IDR 1.000.000,-
Periode Kupon	15 Mei dan 15 November
Rating Produk	Conservative Moderate

Secondary Bonds FR0090 09 Jun 2026



NEW ARRIVAL

SERI FR0090

Tingkat Kupon : 5.125% P.A ✓	DETAIL PRODUK :
Sisa Tenor : +/- 1 TAHUN ✓ 16 Apr 2027	
Benefit :	
1. Memberi keuntungan dengan imbal hasil lebih tinggi dari rata-rata Bunga Deposito 2. Dapat menjadi Alternatif Investasi untuk diversifikasi Portfolio 3. Memberi potensi untuk mendapatkan keuntungan (Capital Gain) 4. Pembayaran Kupon secara teratur	
Nama Produk	Surat Utang Negara Seri FR0090
Kode Produk Penerbit	FR0090
Penerbit	Pemerintah Republik Indonesia
Mata Uang	Rupiah (IDR)
Tanggal Terbit	06 Juli 2021
Tingkat Kupon	5,125% p.a
Sisa Tenor	1 (Satu) Tahun
Tanggal Jatuh Tempo	15 April 2027
Frekuensi Pembayaran Kupon	Setiap 6 bulan sampai jatuh tempo
Minimum Pembelian melalui Cabang	IDR 25.000.000,- Dengan kelipatan IDR 5.000.000,-
Minimum Pembelian melalui Jenius	IDR 1.000.000,- Dengan kelipatan IDR 1.000.000,-
Periode Kupon	15 April dan 15 Oktober
Rating Produk	Conservative Moderate

Business Banking

Business Model

Financial Solution

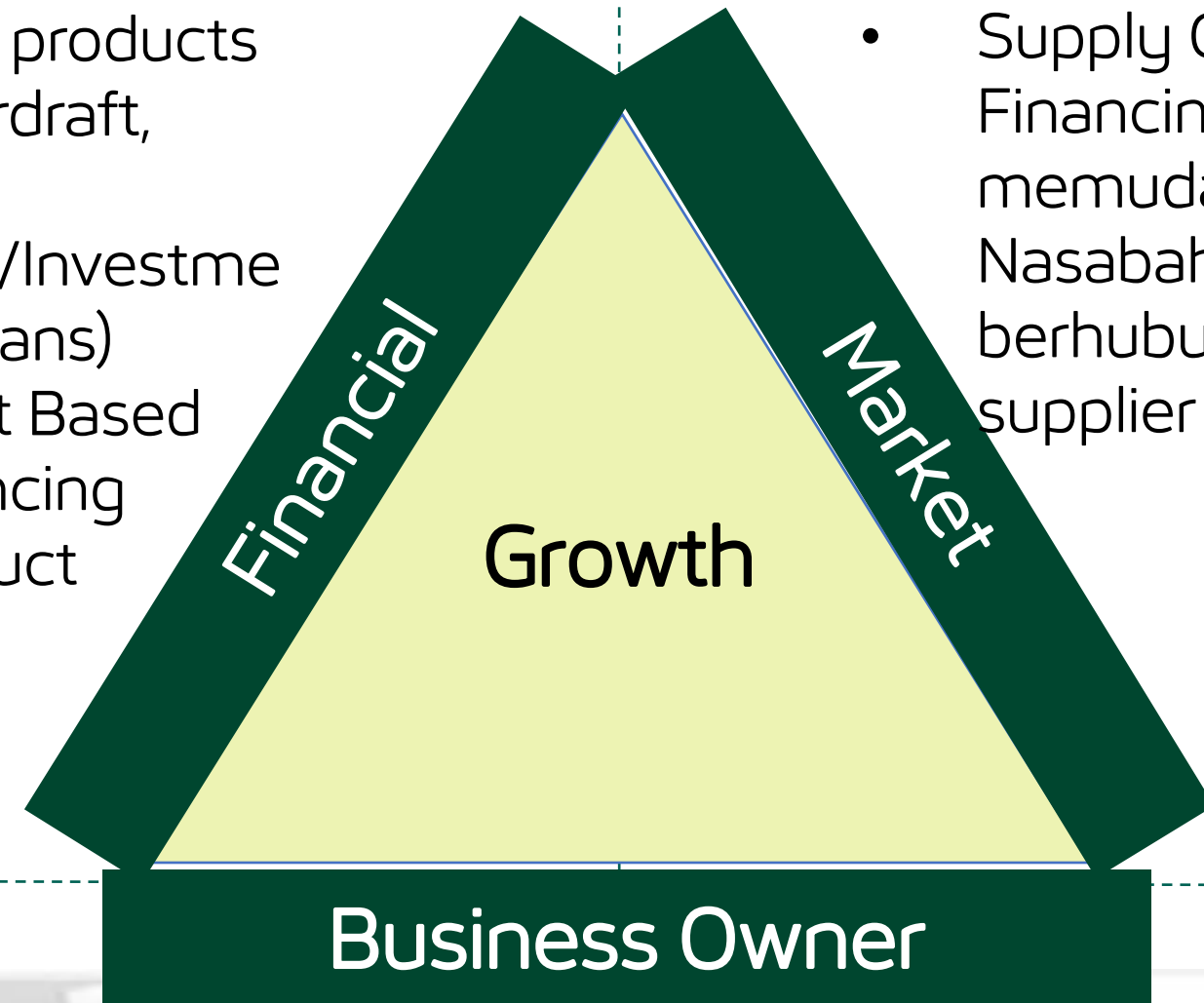
Simple-flexible-fast financial services:

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

Access to Market

Open access to the market:

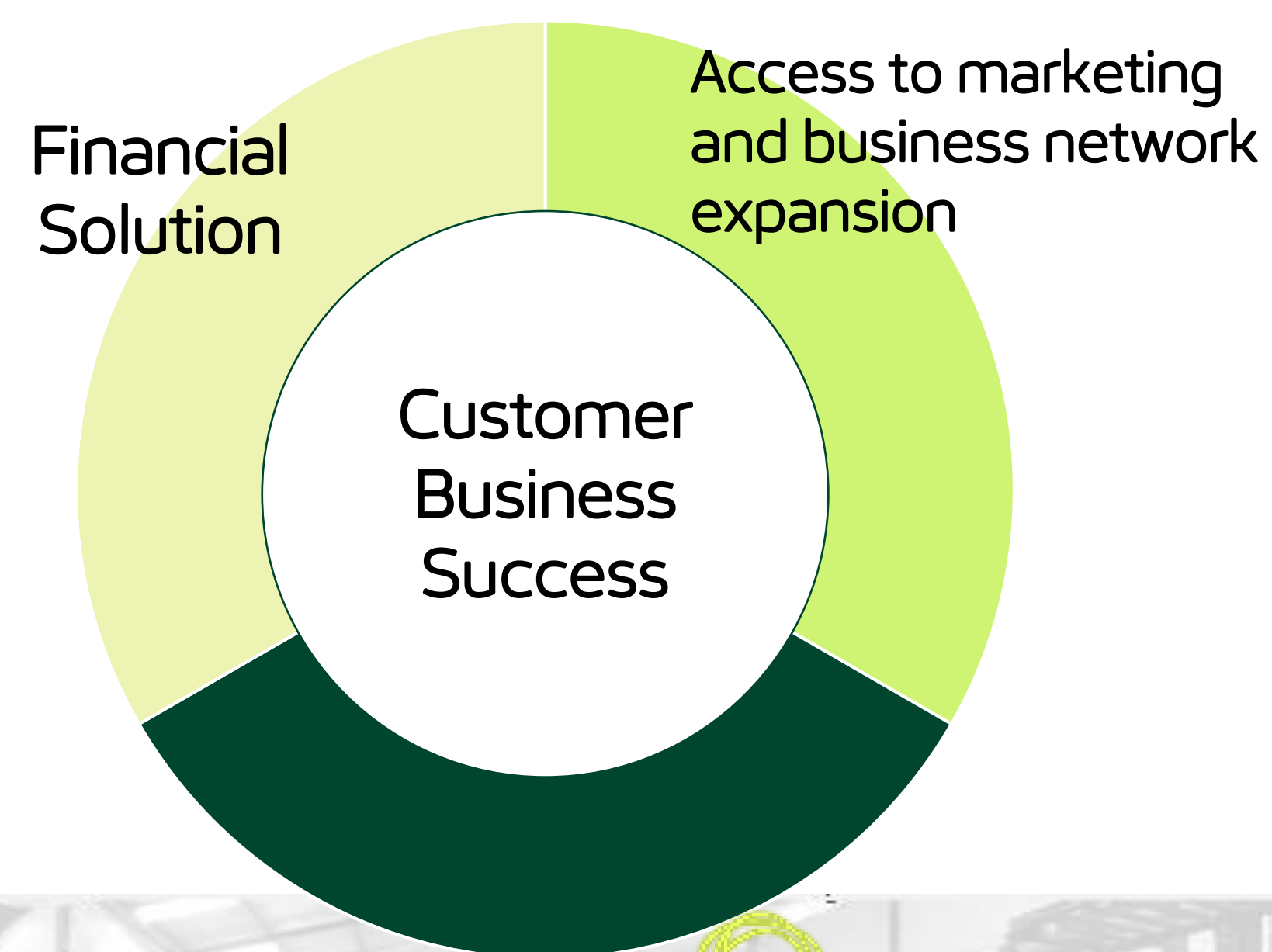
- Supply Chain Financing untuk memudahkan Nasabah dalam berhubungan dengan supplier dan buyer



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

Community Event Q2-2026: Seminars and Gathering



Topic

"Sinergi Bank SMBC Indonesia bersama BPR"

"Sinergi Bank SMBC Indonesia bersama BPR"

Wellness sebagai Kunci Kinerja dan Bisnis Bersama SMBC Indonesia

Elevating Tax Knowledge & Awareness

Event Gas Pol

Event

Business gathering 'Halal-Bihalal' with BPR Kediri

Business gathering with Perbarinda, Tabanan, Bali

Business gathering Existing Customer SME & Sinaya Prioritas

Business gathering Existing Customer SME & Sinaya Prioritas New Customer

Business Matching Yamaha Motor Indonesia & Dealer, SOF, SMBC Indonesia

Date:
Thursday, 9 Apr 2026

Venue:
Kediri

15+ participants

Date:
Wednesday, 15 Apr 2026

Venue:
Bali

15+ participants

Date:
Wednesday, 6 May2026

Venue:
Kudus, Medan SMBCI Branch

30+ participants

Date:
Friday, 8 May 2026

Venue:
Medan SMBCI Branch

30+ participants

Date:
24-26 June026

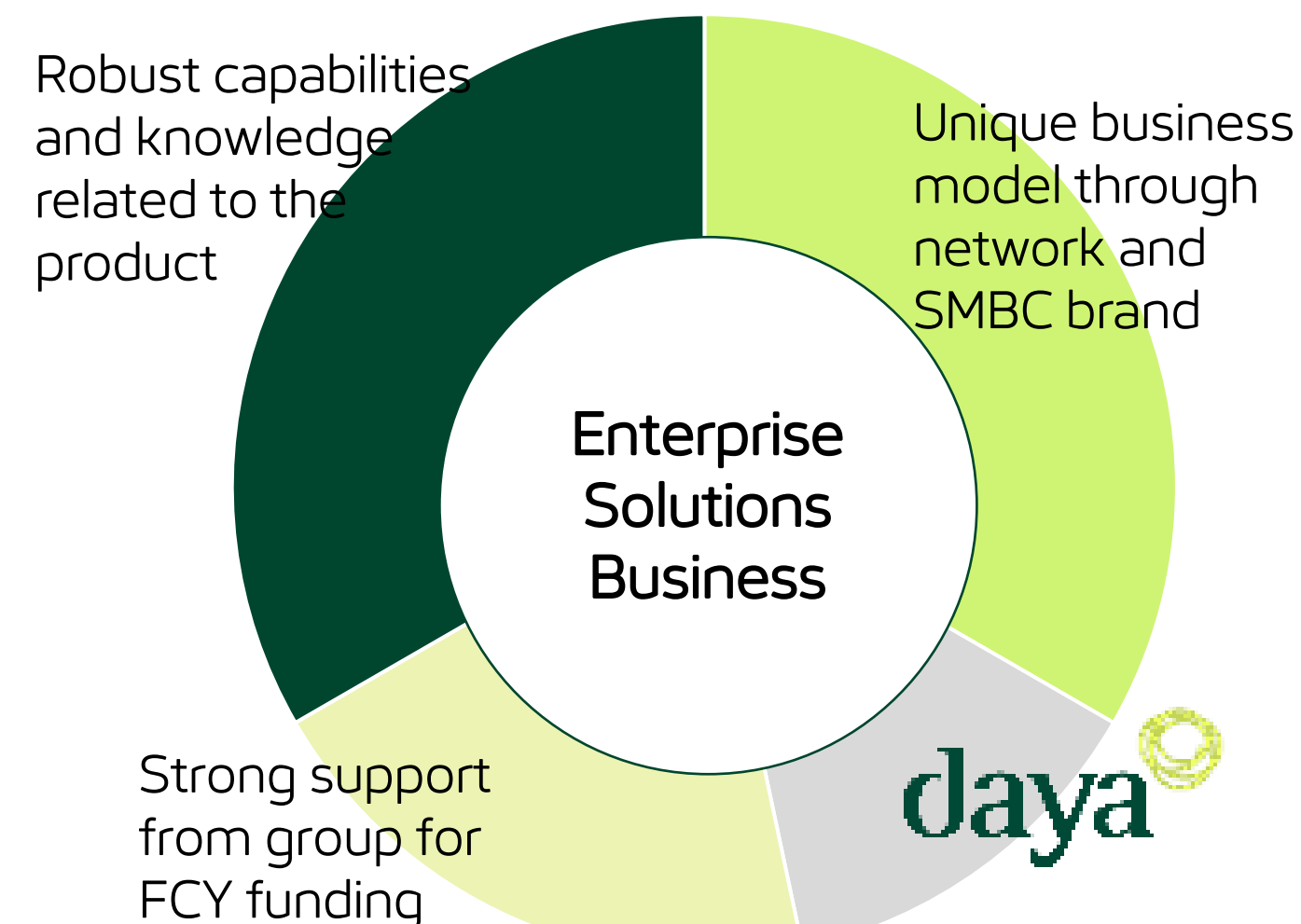
Venue:
Cikarang

100+ participants

Corporate Banking

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

UVP



Target Segments

Target Company under Corporate/Wholesale Banking Group:

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

Products and Services

Hedging Products (*):

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

Cash Management Products:

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

Funding Products:

- ESG Deposit
- Green Deposit

Loan Products:

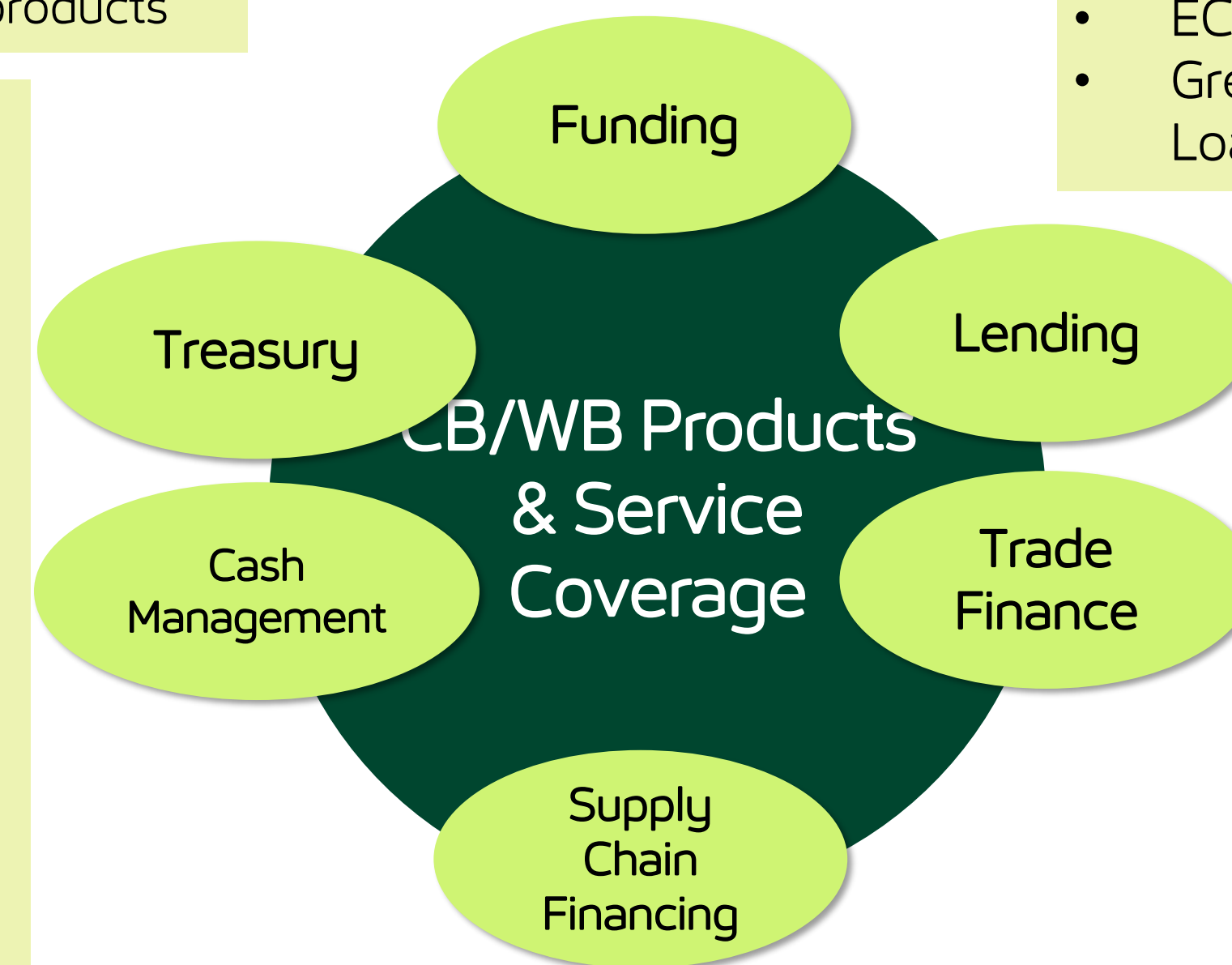
- Bilateral and Syndication Loans (IDR, EUR, and JPY)
- Project/Structured Finance
- ECA
- Green Loan/Sustainability Linked Loan (SLL)

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:

- Seminar and Webinar Program Focus to business, healthy lifestyle, self-development, and finance.
- Joint Efforts in Q2 2026 : 3 Empowerment Mini Seminars for Japanese corporate customers.

Event Details:

1. Trading Company

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

2. Manufacturing & supply Company

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

3. Flat Glass Manufacture Company

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



Key Insights:

Financial Health continues to be the most popular topic, reflecting its strong relevance to participants' daily lives and financial well-being. Survey results showed highly positive feedback, with the majority of respondents rating their satisfaction between 4.34 and 4.50 out of 5.

This highlights both the relevance of the seminar topics and the quality of engagement with the speakers. In addition, the DAYA team successfully increased awareness of [daya.id](https://www.daya.id) and the Jenius program through each session, further enhancing the overall value delivered to participants.



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 center projects to support sustainable construction through green building certification and energy efficiency.
- SMBC Indonesia provided Green Loan for a car rental company to support the provision of clean transportation

Wholesale Banking Group

Collaboration in DAYA's initiated an empowerment program



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.



May 22nd
2026

DAYA SMBC Indonesia Collaborated With One of the Largest Digital Community

Attended by 59 participants sharing about personal financial management a with the customer satisfaction index (CSI) stated that from the scale of 1-5, the program reached 4,78 scale of satisfaction number.

4.78

CSI Score

(Scale 1-5)



Jun 24th
2026

DAYA SMBC Indonesia Collaborated With One of the Largest Automotive Group in Indonesia

Attended by 159 participants sharing about digital wellness a with the customer satisfaction index (CSI) stated that from the scale of 1-5, the program reached 4,5 scale of satisfaction number.

4.5

CSI Score

(Scale 1-5)



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, Running, 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

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 also demonstrated its commitment to road safety by conducting Motorcycle Safety Riding Training through both offline and online sessions. The offline training was held in Pemalang on 11 April 2026. The programme aimed to enhance participants' awareness of safe riding practices, promote responsible riding behavior, and encourage greater discipline to help reduce the risk of traffic accidents.



Oil Cooking Donations at CFD
Anniversary SOF



Oil Cooking Donations at CFD
Anniversary SOF



Safety Riding Training

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 Financial Literacy program conducted at SMAN 3 Pandeglang in May 2026.

The program featured interactive educational quizzes, encouraged participants to actively ask questions and engage in discussions. Through this initiative, OTO-SOF aims to empower the younger generation with the knowledge and skills needed to make informed financial decisions and build a more financially resilient future.



Financial Literacy at SMAN 3
Pandeglang



Financial Literacy at SMAN 3
Pandeglang



Financial Literacy at SMAN 3
Pandeglang

During this reporting period, OTO-SOF reinforced its commitment to financial inclusion by delivering Financial Literacy campaigns through social media. The educational content covered a range of relevant topics, including the risks of online gambling, responsible financing, and practical financial tips to help the public make informed and responsible financial decisions in their daily lives.



Educational Content about the risks of online gambling



Financial Literacy Content on Instagram



Financial Literacy Content on Instagram

Strengthen Corporate Responsibilities

In June 2026, OTO-SOF organized the 1st Annual OTO Blood Donation as part of the 23rd Anniversary celebration of PT Summit Oto Finance. The event successfully collected blood donations from 302 donors, including employees and members of the public.

Beyond celebrating the Company's milestone, the initiative encouraged volunteerism and contributed to maintaining the availability of blood supplies, reaffirming OTO-SOF's commitment to creating a positive and sustainable impact on the community



302 Donors Recorded at 1st Annual
OTO Blood Donations 2026



The 1st Annual OTO Blood Donations
2026



The 1st Annual OTO Blood Donations
2026

Expanding Presence through Events

In the realm of brand activation, OTO-SOF hosted a comprehensive Leadership Training program specifically designed for motorcycle dealer partners. Held at the Learning Center on 9–10 June 2026, the program served as a collaborative platform to enhance leadership capabilities while strengthening engagement with dealer partners. Through this initiative, the Company reaffirmed its commitment to building stronger business relationships and creating mutual value that supports sustainable business growth.



Leadership Training for JG Dealer



Leadership Training for JG Dealer



Leadership Training for JG Dealer



BANK SMBC INDONESIA

03

Banking Industry Overview

Banking Industry

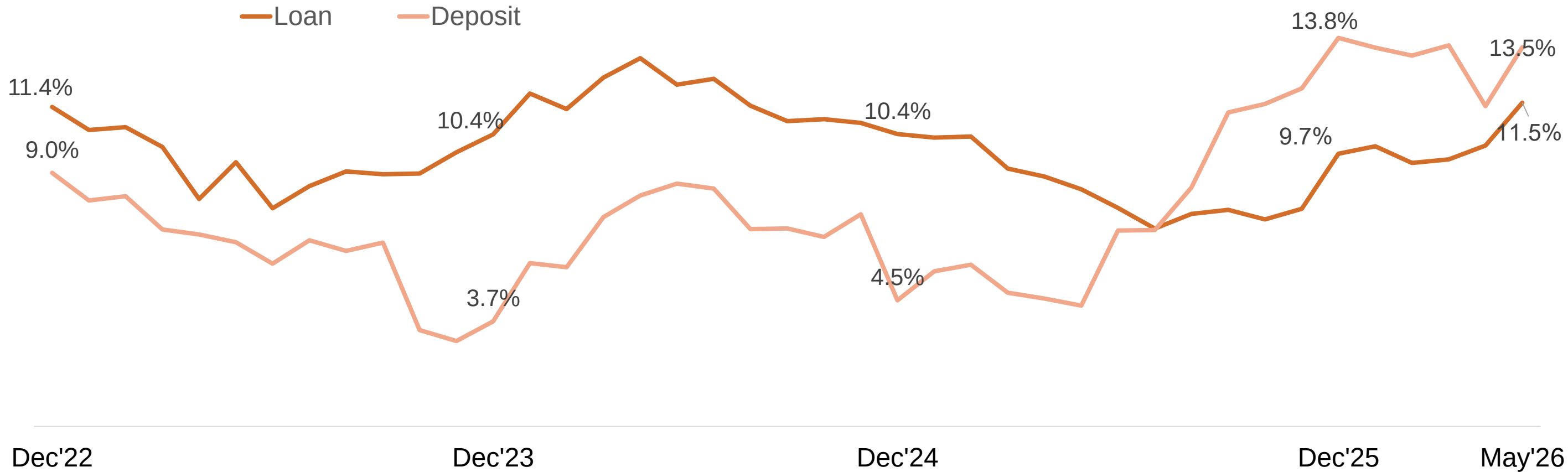
As of May'2026, Loan growth increased at 11.5% YoY, and Customer Deposits grew to 13.5% YoY

Indonesia Banking Industry Financial Summary

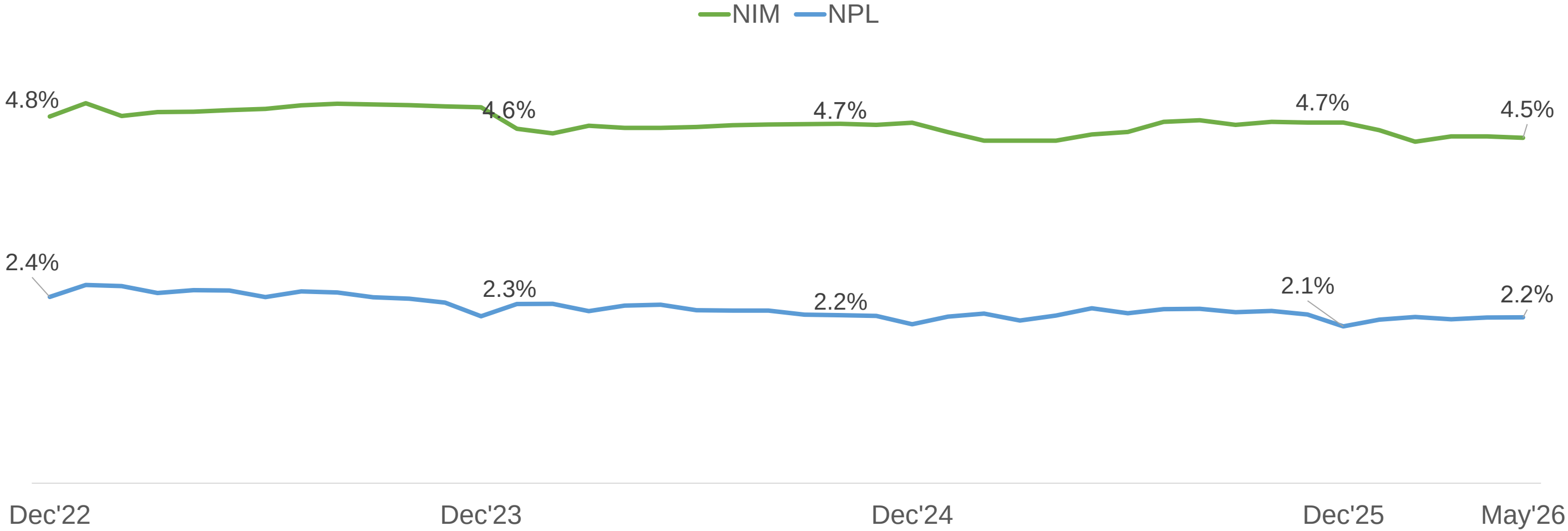
IDR trillion	May'25	Dec'25	May'26	ΔYoY
Total Assets	12,661	13,646	14,177	12.0%
Total Loans	7,998	8,586	8,918	11.5%
Customer Deposits	9,072	10,058	10,294	13.5%
CASA	5,734	6,360	6,617	15.4%
Current Accounts	2,882	3,276	3,473	20.5%
Savings	2,853	3,084	3,144	10.2%
Time Deposits	3,338	3,698	3,677	10.2%
Net Profit	107	262	114	7.5%
LDR	88.2%	85.4%	86.6%	-1.5%
NIM	4.6%	4.7%	4.5%	0.0%
NPL	2.3%	2.1%	2.2%	-0.1%
CAR	25.5%	25.9%	23.7%	-1.8%

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

Loan and Deposit YoY growth



NIM & NPL





BANK SMBC INDONESIA

04

1H 2026 Financial Performance

Financial Performance – Consolidated

1H 2026 Key Highlights

- ❑ In the first half of 2026, SMBC Indonesia completed the first phase of the transfer of its pension loan portfolio to PT Bank Tabungan Negara tbk. This step was taken to ensure the continuity of service to customers while providing SMBC Indonesia with flexibility in allocating capital and resources to potential business area.
- ❑ On a consolidated basis, total assets grew 5% to IDR245 trillion as of the end of June 2026. Loan recorded at Rp185.3 trillion, supported by the growth in corporate and commercial segment (12.8% yoy), Jenius (9.9% yoy), BTPN Syariah (8.7% yoy) and OTO Group (5.8% yoy).
- ❑ Total third-party funds rose by 15% yoy to Rp126.6 trillion. CASA balances recorded 37% yoy growth to Rp60.1 trillion, lifting the Bank's CASA ratio from 39.8% in June 2025 to 47.5% in June 2026, led by corporate segment, Retail and SME. CASA growth strengthens SMBC Indonesia's funding structure and supports cost efficiency.
- ❑ Credit costs decreased by 13% yoy to Rp2.2 trillion, in line with the implementation of prudent and proactive credit risk management by maintaining adequate provision levels to safeguard portfolio quality.
- ❑ NPAT (consolidated) attributable to Owners of the Parent of Rp1.4 trillion, a 40% yoy increase includes the impact of the transfer of the pension loan portfolio. Meanwhile, SMBC Indonesia's bank-only NPAT grew 86% yoy to Rp1.066 trillion during the period. The Bank's subsidiaries, BTPN Syariah recorded a net profit of Rp655 billion , a 2% yoy increase, with financing disbursement reaching Rp11 trillion, and OTO Group posted a net profit of Rp382 billion, a 252%-yoy increase supported by 5.8% yoy increase in financing and lower credit cost.
- ❑ Gross NPL was recorded at 3.48% vs. 3.16% previous year. SMBC Indonesia continued to implement sound credit risk management.
- ❑ Healthy liquidity and funding ratios were maintained. As of the end of June 2026, LCR was recorded at 235.01% and NSFR at 122.90%.
- ❑ CAR ratio is strong at 30.68%.

Financial Performance - Consolidated

Balance Sheet (IDR billion)	Jun'25 (Unaudited)	Mar'26 (Unaudited)	Jun'26 (Unaudited)	ΔQoQ	ΔYoY
Liquid Assets	39,129	48,442	50,662	5%	29.5%
Loans (gross)	185,040	191,782	185,268	-3%	0.1%
Total Assets	234,353	250,019	245,453	-2%	4.7%
CASA	43,725	58,952	60,057	2%	37.4%
TD	66,093	74,825	66,509	-11%	0.6%
Total Customer Deposits	109,818	133,777	126,566	-5%	15.3%
Borrowings & Subordinated Loan	61,630	52,946	49,571	-6%	-19.6%
Total Liabilities	179,245	195,964	190,351	-3%	6.2%
Equity *)	55,108	54,055	55,102	2%	0.0%

* Including non controlling interests

Financial Performance – Consolidated

Consolidated Income Statement (IDR billion)	1H'25	1H'26	ΔYoY
Net Interest Income	8,060	8,152	1%
Other Operating Income	1,361	1,367	0%
Operating Income	9,421	9,519	1%
Operating Expense	(5,088)	(5,329)	5%
Pre-Provision Operating Profit	4,333	4,191	-3%
Cost of Credit	(2,575)	(2,238)	-13%
Non-Operating Income (Expense)	(177)	289	-264%
Profit Before Tax	1,581	2,241	42%
Net Profit After Tax	1,237	1,753	42%
NPAT attributable to Owners of the Parent	1,000	1,403	40%
NPAT - BTPN Syariah	644	655	2%
NPAT - OTO Group	109	382	252%
NPAT - SMBCI (Bank only)	573	1,066	86%

- Operating income remained stable, with a slight 1% YoY increase due to higher NII
- Cost of credit -13% YoY: lower CoC in Bank Only and subsidiaries
- BTPN Syariah, OTO Group and Bank Only NPAT up by 2%, 252% and 86% respectively

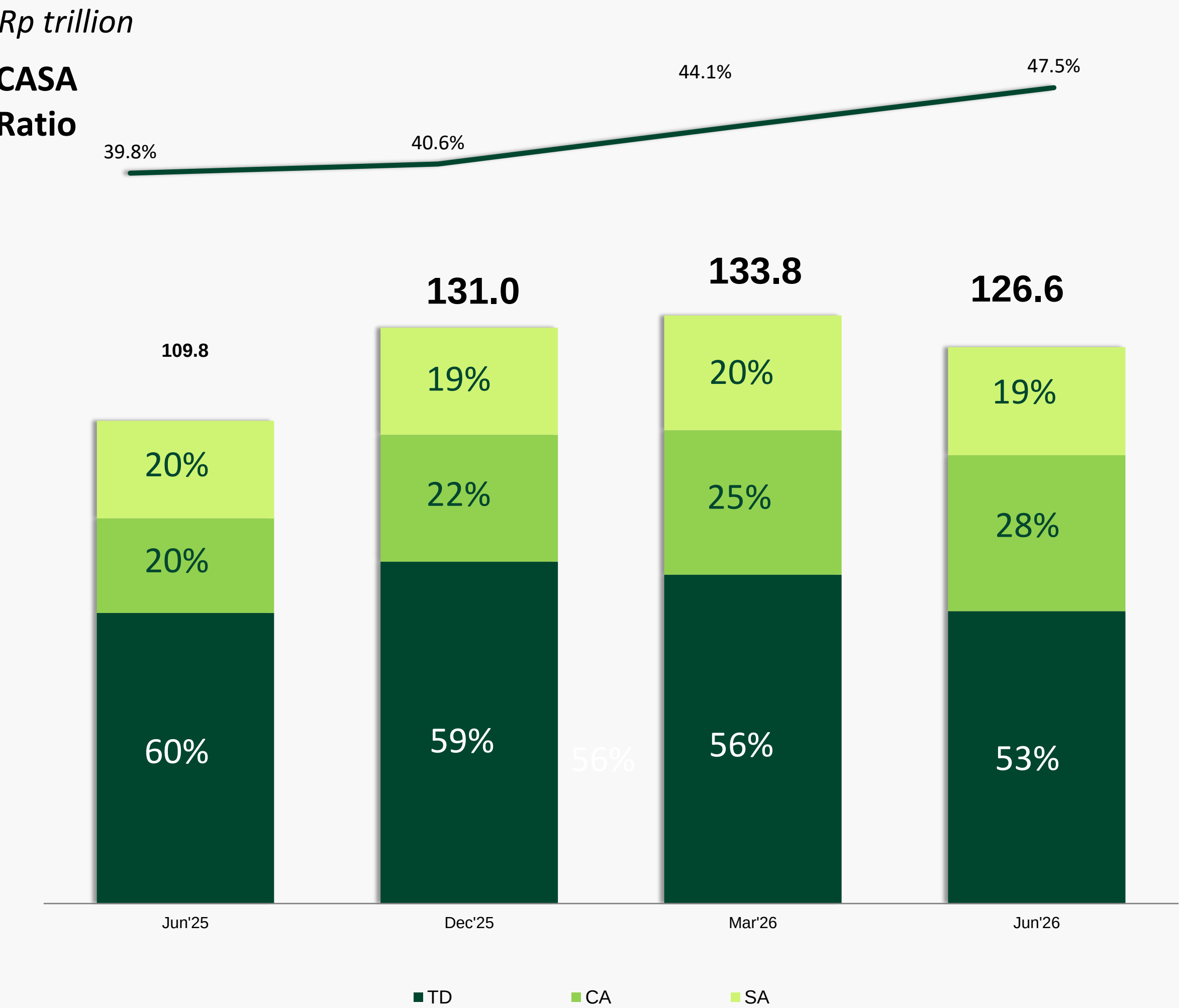
Financial Performance – Consolidated

Ratios (%)	Jun'25 (Unaudited)	Dec'25 (Audited)	Mar'26 (Unaudited)	Jun'26 (Unaudited)	ΔQoQ	ΔYoY
NIM	7.12	7.02	6.89	6.89	0.00	(0.23)
NSFR	118.89	122.96	122.71	122.90	0.19	4.01
LCR	248.20	229.42	260.24	235.01	(25.23)	(13.18)
Loan to Funding	107.93	100.66	102.71	105.21	2.50	(2.72)
NPL (gross)	3.16	2.59	3.10	3.48	0.38	0.32
ROA	1.33	0.12	1.27	1.81	0.54	0.49
ROE	4.49	1.13	4.11	6.29	2.19	1.80
CAR	29.69	29.31	29.63	30.68	1.05	0.99

- NIM at 6.89%.
- LCR and NSFR at healthy levels, LCR at 235.01% and NSFR at 122.90%.
- Gross NPL 3.48%.
- CAR at 30.68%, proportion of core capital is 89% of total capital.

Deposit Growth

CUSTOMER DEPOSITS COMPOSITION



Customer Deposits (IDR billion)	Jun'25 (Unaudited)	Dec'25 (Audited)	Mar'26 (Unaudited)	Jun'26 (Unaudited)	ΔQoQ	ΔYoY
CASA	43,725	53,223	58,952	60,057	2%	37%
Current Account	21,517	28,854	32,821	35,486	8%	65%
Savings	22,208	24,369	26,131	24,570	-6%	11%
Time Deposits	66,093	77,778	74,825	66,509	-11%	1%
Total Customer Deposits	109,818	131,001	133,777	126,566	-5%	15%

- Current Account grew by 65% while Savings grew by 11% YoY, contributing to higher CASA ratio (47.5% as of June 2026 vs. 39.8% 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

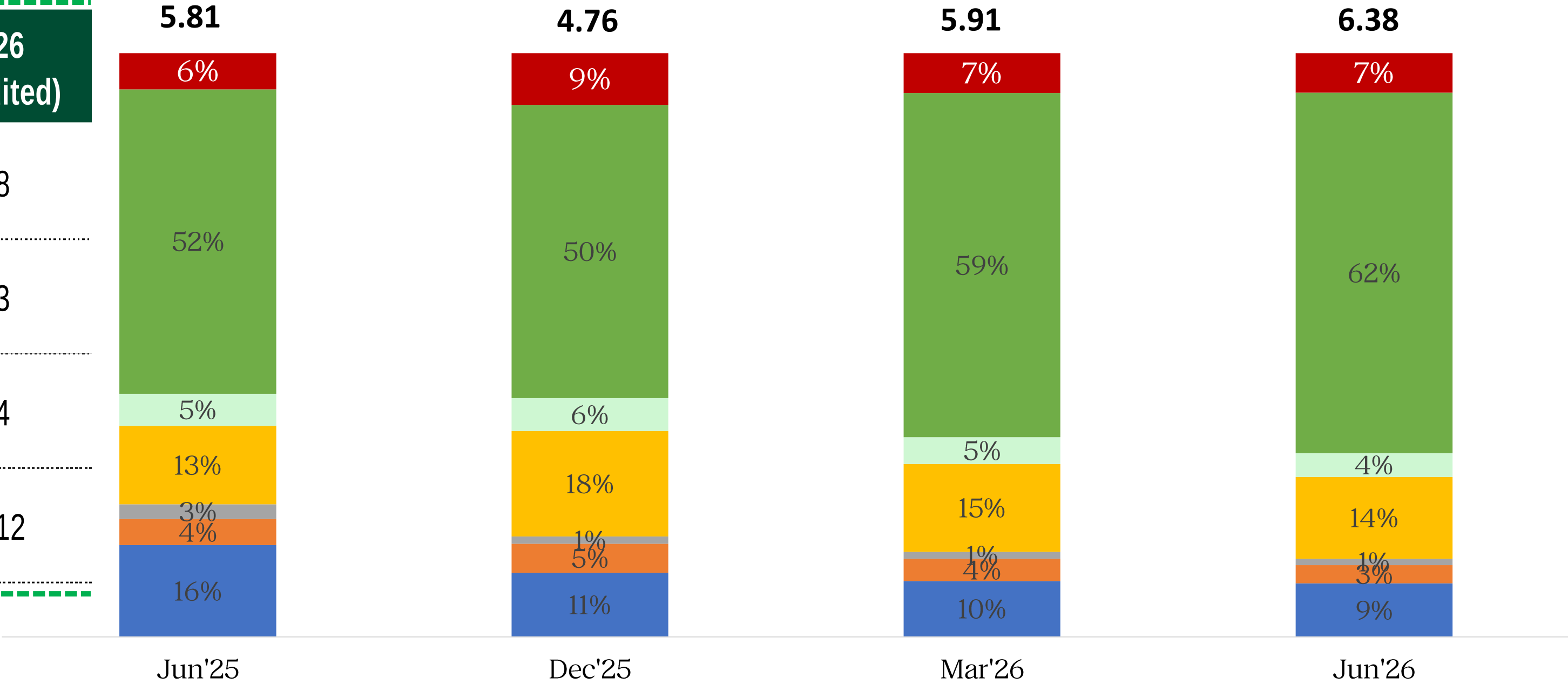
Loan (IDR billion)	Jun'25 (Unaudited)	Dec'25 (Audited)	Mar'26 (Unaudited)	Jun'26 (Unaudited)	ΔQoQ	ΔYoY
Total Loan	185,040	185,388	191,782	185,268	-3%	0%
Transforming Businesses:	23,262	21,802	21,027	9,376	-55%	-60%
- Retail Lending	21,322	20,119	19,383	7,896	-59%	-63%
- Micro	1,940	1,683	1,645	1,480	-10%	-24%
Growing Businesses:	161,655	163,465	170,636	175,776	3%	9%
- Corporate & Commercial	103,307	105,366	111,634	116,517	4%	12.8%
- SME	13,872	13,488	13,444	13,015	-3%	-6.2%
- BTPN Syariah	10,145	10,353	10,627	11,032	4%	8.7%
- Joint Finance	6,461	5,541	5,588	5,320	-5%	-17.7%
- Jenius	3,359	3,558	3,570	3,691	3%	9.9%
- OTO & SOF	30,135	30,370	31,189	31,895	2%	5.8%
- Eliminasi	(5,624)	(5,211)	(5,415)	(5,695)	5%	1.3%
Others	123	121	119	117	-2%	-5%

Asset Quality – Consolidated

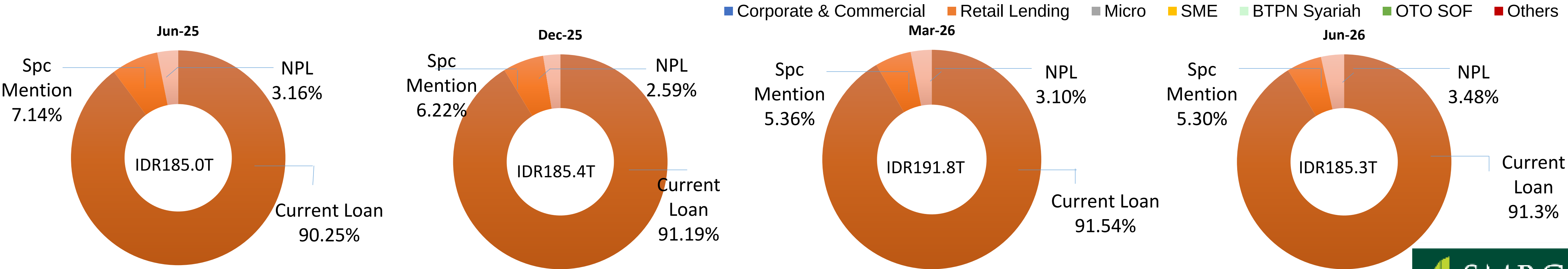
Asset Quality

%	Jun'25 (Unaudited)	Dec'25 (Audited)	Mar26 (Unaudited)	Jun26 (Unaudited)
Gross NPL	3.16	2.59	3.10	3.48
Net NPL	1.64	0.85	0.82	0.83
Gross Cost of Credit	2.94	4.52	2.47	2.24
Loan Loss Provision/NPL	103.94	150.57	125.09	118.12

Gross NPL Composition by Segment



Loan by Collectability (% of Total Loan)



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



BANK SMBC INDONESIA

05

CSR & Awards



Daya: SMBC Indonesia's Empowerment Program

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.

4 Daya Pillars



Personal Capacity Development



Financial Literacy



Capacity to Grow for Business



Sustainable Living

Published Performance Report



2025 Daya Performance Report

Highlights our impact, achievements, and empowerment initiatives across Indonesia.

Available on [Daya.id](https://daya.id)

Key Performance until **June 2026**:



3,490,368
Participants*

95

Sahabat Daya Volunteers



3,761
Activities

*Total Participants include 95 Sahabat Daya Volunteers.

Participants & Activities Over the Last Five Years

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

Q1
2026

Participant
2,189,240
Activities
2,110



How Daya Empowers Individuals and Communities

Key Highlights until Q2 2026

Financial Literacy Activation

The Financial Literacy Program, held offline/online activation and through digital channels, has successfully reached more than one million people from various backgrounds in Indonesia.



796 participants from four companies participated in financial literacy programs.



18 one-on-one coaching sessions were conducted for vocational school teachers in Kudus, Central Java.

Website Daya.id

Daya.id is SMBC Indonesia's digital empowerment platform, enabling individuals and communities to grow and thrive sustainably.

Key Features:



Ask an Expert



Business Opportunities



Access to Market

Success Stories

Tips & Info

E-learning

Impact:

451,000+ Visitors

45 Applicants Business Opportunities

Sustainability Action

SMBC Indonesia conducted the Sahabat Daya Electronic Waste Donation Program from 18 May to 17 July 2026.



As of June 2026, over 60 employees from SMBC Indonesia and BTPN Syariah participated in the electronic donation program by contributing unused or non-functional electronic devices.

"This electronic donation program is highly beneficial. I am pleased to contribute by donating unused electronic devices. I hope this initiative will create a positive impact for both the community and the environment."

SMBC Indonesia Employee Testimonial

Next Generation University Students

SMBC Indonesia supported future talent development through scholarships, mentoring, and industry exposure.



10 students received scholarships and hands-on professional project experience



9 training sessions and seminars reached 297 participants

Highlights of The Next Generation Program:



Irwan Sutjipto Tisnabudi, Head of Emerging Affluent at SMBC Indonesia, conducted the "Accelerating Digital Payments, Enhancing Experience through Technology" seminar for more than **80 university students**.

10 June 2026, Next Generation Seminar at Podomoro University.



SMBC Indonesia and EY Ripples Indonesia collaboration empowers more than **100 university students** to make effective decisions through "Problem Solving and Design Thinking" seminar.

13 June 2026, SMBC Indonesia & EY Ripples Indonesia conducted an online Design Thinking workshop.

Sustainable Finance



SMBC Indonesia successfully increases its Sustainable Finance portfolio

In the second quarter of 2026, SMBC Indonesia's total Sustainable Finance portfolio reached IDR 18.8 trillion.

A **6.2%** increase compared to the same quarter in 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
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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.



Through various sustainability initiatives, SMBC Indonesia achieved a **8%** reduction in electricity consumption and a **11%** 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



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



2026 Awards

500 Most Outstanding Women 2026

The Board of Directors and Commissioners of PT Bank SMBC Indonesia Tbk (“SMBC Indonesia”) have been included in the “500 Most Outstanding Women 2026” list from Infobank Magazine April 2026 edition.

The award is dedicated to the female leaders for their significant contributions to the financial services industry and state-owned enterprises (SOEs).

The leaders are directors and commissioners in the banking industry, insurance, multi-finance companies, securities companies, financial technology companies, and state-owned enterprises (SOEs). In addition, there are also several female figures from state institutions and politicians who are considered to have extraordinary achievements.

The following are the directors and commissioners of SMBC Indonesia who are included in this award list:

- Vice President Director of SMBC Indonesia Michellina Laksmi Triwardhany
- Compliance and Legal Director of SMBC Indonesia Dini Herdini
- Finance and Planning Director of SMBC Indonesia Hanna Tantani
- Operations and Technology Director of SMBC Indonesia Merisa Darwis
- Independent Commissioner of SMBC Indonesia Kusumaningtuti Sandriharmy Soetiono
- Independent Commissioner of SMBC Indonesia Marita Alisjahbana
- Independent Commissioner of SMBC Indonesia Ninik Herlani Masli Ridhwan

The assessment criteria are based on the company performance, including company size, the position, leadership experience and track record, the leaders’ contribution in creating value and maintaining business sustainability, as well as considerations from the Infobank editorial board.

2026 Awards

Visa Indonesia Client Forum 2026

Jenius from PT Bank SMBC Indonesia Tbk affirms its commitment to providing relevant, easy, and meaningful financial experiences for customers in the digital era.

Since its launch in 2016, Jenius has consistently delivered various digital innovations designed to address the increasingly dynamic needs of its customers—from easy savings and transactions to secure and integrated financial management for the digital savvy segment.

This commitment is reflected in Jenius' achievement in winning three awards at the "Visa Indonesia Client Forum 2026," an annual forum organized by Visa to appreciate partners for their contributions in driving innovation and transformation of the digital payments industry in Indonesia.

Irwan Tisnabudi, Head of Digital Banking SMBC Indonesia received the award on Wednesday on (29/04) in Bali.

The three awards earned by Jenius are as follows:

- Highest Domestic Contactless Adoption

This award recognizes Jenius' success in driving the adoption of contactless (tap-to-pay) payments for transactions at domestic physical stores using the Jenius card. This initiative demonstrates customers' growing preference for fast, practical, and convenient payment methods in everyday transactions

- Excellence in Value-Added Services Innovation

This award recognizes Jenius for its value-added service innovation through the digital transformation of online transaction authentication processes integrated within the Jenius application. The innovation delivers smoother online transaction experiences while enhancing security for customers.

- Highest Credit Volume Growth–Mass Segment (KBMI 3)

This award recognizes Jenius' strong performance in driving credit card transaction volume growth within the mass market segment (Classic, Gold, and Platinum), in line with increasing customer demand for flexible credit payment solutions that support their lifestyle needs.



2026 Awards

The Best Corporate Emission Reduction Transparency Awards 2026

As a universal bank serving various customer segments, PT Bank SMBC Indonesia Tbk ("SMBC Indonesia") is not only committed to providing relevant financial solutions, but also continues to strive to build a transparent and environmentally responsible business, by providing financial solutions that are aligned with Environmental, Social, and Governance (ESG) principles.

This commitment was further strengthened by SMBC Indonesia winning the Best of the Best award at "The Best Corporate Emission Reduction Transparency Awards 2026" from InvestorTrust.

The award is dedicated to appreciate companies that have demonstrated their commitment to environmental sustainability, particularly in the implementation and transparency of emission reduction reporting to achieve net zero emission.

A total of 103 companies received awards in their respective categories. The Best of the Best category went to SMBC Indonesia and five other companies, deemed to have performed optimally in reducing emissions.

The assessment criteria are based on the 2024 Sustainability Report published before December 31, 2025, which explicitly includes emissions calculations and is not involved in any serious environmental legal conflicts. Additionally, innovation and effectiveness in emissions management are also considered in determining the winners.

2026 Awards

HR Asia Awards 2026

Amidst the increasingly dynamic competition in the banking industry, managing human resources and providing a conducive work culture are crucial factors in supporting the company's continued growth. This aligns with PT Bank SMBC Indonesia Tbk's ("SMBC Indonesia") commitment as a financial institution that focuses not only on business performance but also on human resource development as the foundation for long-term business growth.

SMBC Indonesia's commitment received three awards at the 2026 HR Asia Awards. This award marks the fifth time SMBC Indonesia has received this recognition.

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 and inclusive work culture, and achieved high employee engagement.

SMBC Indonesia received award in the main category of "HR Asia Best Companies to Work for in Asia 2026," supported by several subcategories, as follows:

HR Asia Diversity, Equity & Inclusion Awards 2026

HR Asia People Transformation Awards 2026

HR Asia Sustainable Workplace Awards 2026

HRBP Support Functions & Talent Acquisitions Head of SMBC Indonesia Mirna Harahap and team representatives received the awards on Friday (05/06) in Jakarta.

smbci.com

This award assessment covers human resource practices, employee experience, organizational culture, and employee perceptions of the company as a workplace of choice.

SMBC Indonesia is committed to creating an inspiring work environment and supporting employee development through the consistent implementation of the Employee Value Proposition (EVP) in various activities that focus on employee well-being and development, one of which is through the LEAD (Management Trainee) program and the holding of the Learning Festival every year, as well as the Diversity, Equity & Inclusion program to create an inclusive work environment and values diversity



Thank You