

# *Analyst Briefing*

## *FY 2024*



BANK SMBC INDONESIA

01

About Bank SMBCI

# Bank SMBCI Profile (Consolidated)

as of 31 December 2024

## Total Aset

IDR 241.1 Trillion



# Corporate Ratings

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



## Extensive Network Across Indonesia

- SMBCI: 241\*\*
- BTPN Syariah: 46\*\*\* (MMS\*: 1,542)
- OTO & SOF: 416



## Resilient Resources

- SMBCI: 6,491
- BTPN Syariah: 14,412
- OTO & SOF: 8,479



## Total Customers

- SMBCI: 6.1 million
- BTPN Syariah: 3.8 million
- OTO & SOF: 1.2 million



## 32 Provinces & 200 Cities



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



SMBC:  
91.05%

**BCA**

BCA: 1.03%



BNI

BNI: 0.11%



Public: 7.81%



BTPNS:  
70%



OTO: 51%

SOF: 51%

\*Mobile Marketing Syariah

**\*\* Jumlah Kantor Cabang Utama & Kantor Cabang Pembantu**

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

# Shareholders

as of 31 December 2024

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
<b>Total</b>	<b>100%</b>	<b>10,645,945,748</b>	<b>212,919</b>

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

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

# ***Board of Directors***

***as of 31 December 2024***



**Henoch  
Munandar**  
*President Director*



**Kaoru Furuya**  
*Deputy President Director*



**Darmadi Sutanto**  
*Deputy President  
Director*



**Dini Herdini**  
*Compliance Director*



**Keishi Kobata**  
*Director*



**Atshusi Hino**  
*Director*



**Merisa  
Darwis**  
*Director*



**Hanna Tantani**  
*Director*



# ***Board of Commissioners***

***as of 31 December 2024***

**Chow Ying Hoong**  
*President Commissioner*



**Takeshi Kimoto**  
*Commissioner*



**Ninik Herlani M. Ridhwan**  
*Independent Commissioner*



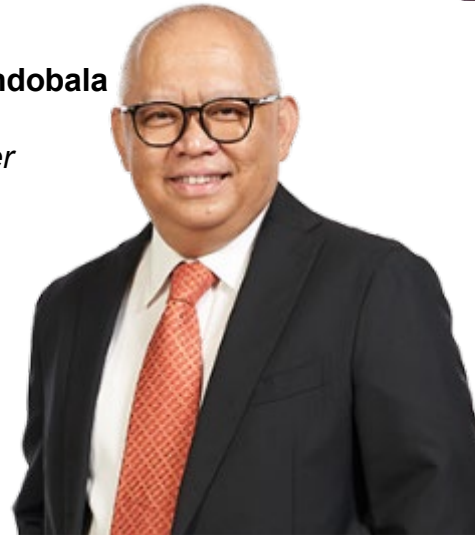
**Marita Alisjahbana**  
*Independent Commissioner*



**Onny Widjanarko**  
*Independent Commissioner*



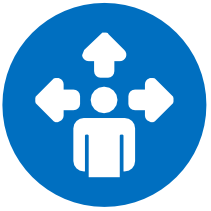
**Edmund Tondobala**  
*Independent Commissioner*



**Ongki Wanadjati Dana**  
*Commissioner*



# *Bank SMBCI's Value*



## Customer First

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



## Proactive & Innovative

Step up and relentlessly innovate



## Speed & Quality

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



## Integrity

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

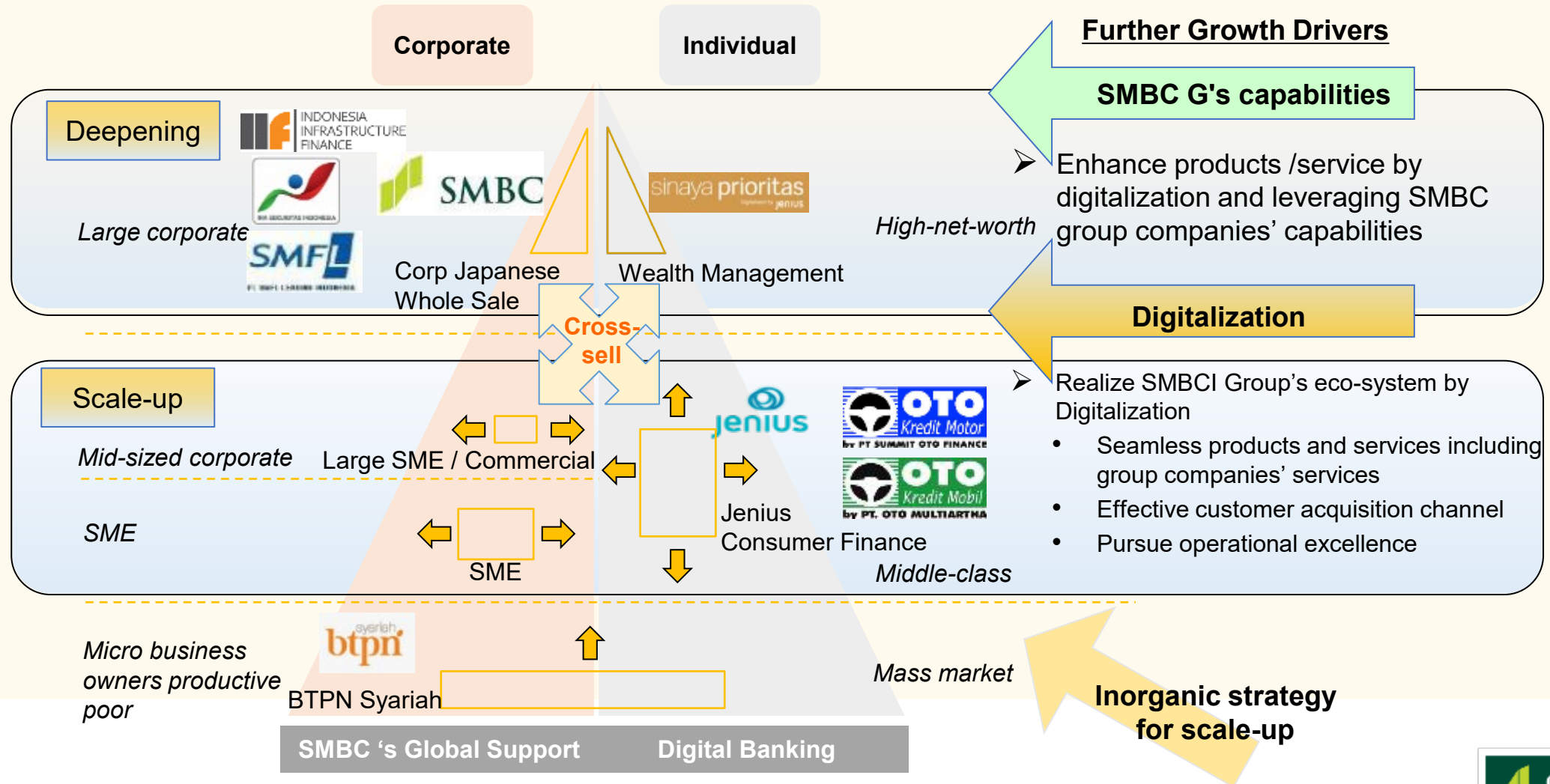


## Synergy

Collaborate as one team

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

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





# ***BTPN Syariah Profile***

***as of 31 December 2024***

# 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 ~14.4k employees (~ 96% female and ~ 52% high school graduates)
- **Rating:** AAA (idn) Fitch with stable outlook confirmed in March 2024

**Serving Sumatera, Java, Nusa Tenggara, Kalimantan and Sulawesi**



## FY 2024 Performance

Serving ~ 7 mn customers,  
~ 3.81 mn active



Coverage ~ 268.7k communities,  
in ~ 2,650 sub-districts

## Assets

21.7trillion

**NPF**

3.7%

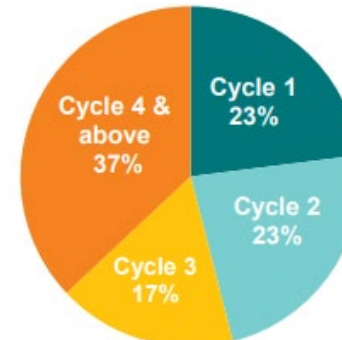
# ROE

12.6%

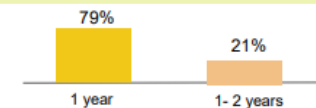
# ROA

6.3%

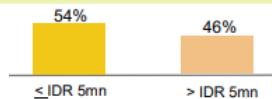
## Customer by Cycle



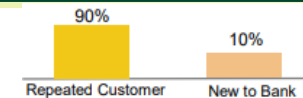
### Maturity Composition\*



### Ticket Size\*



### Financing Composition\*



\*based on outstanding



BANK SMBC INDONESIA

02

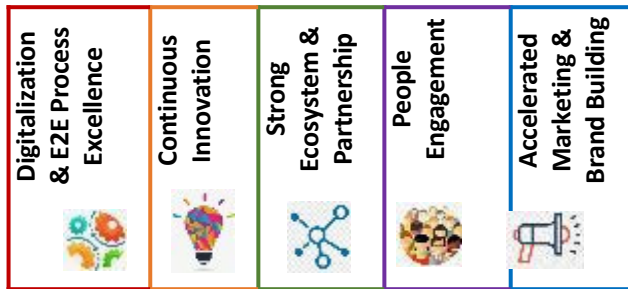
Bank SMBCI Business Activities

# Retail Banking

## Value Proposition



## Key Business Drivers



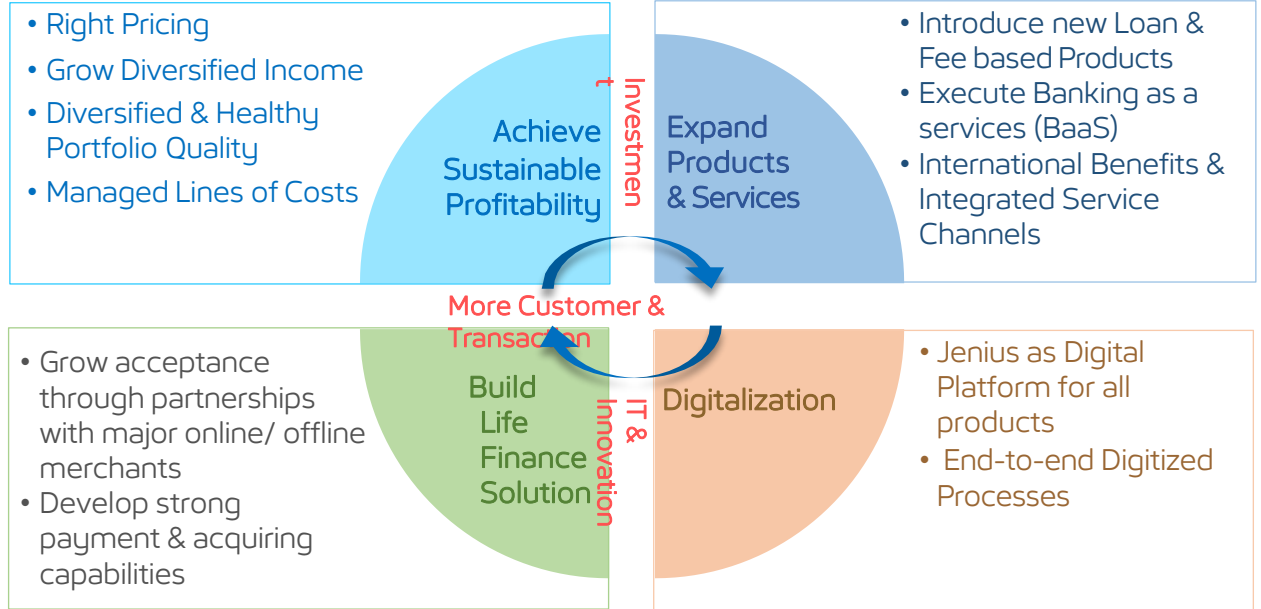
## Management Discipline



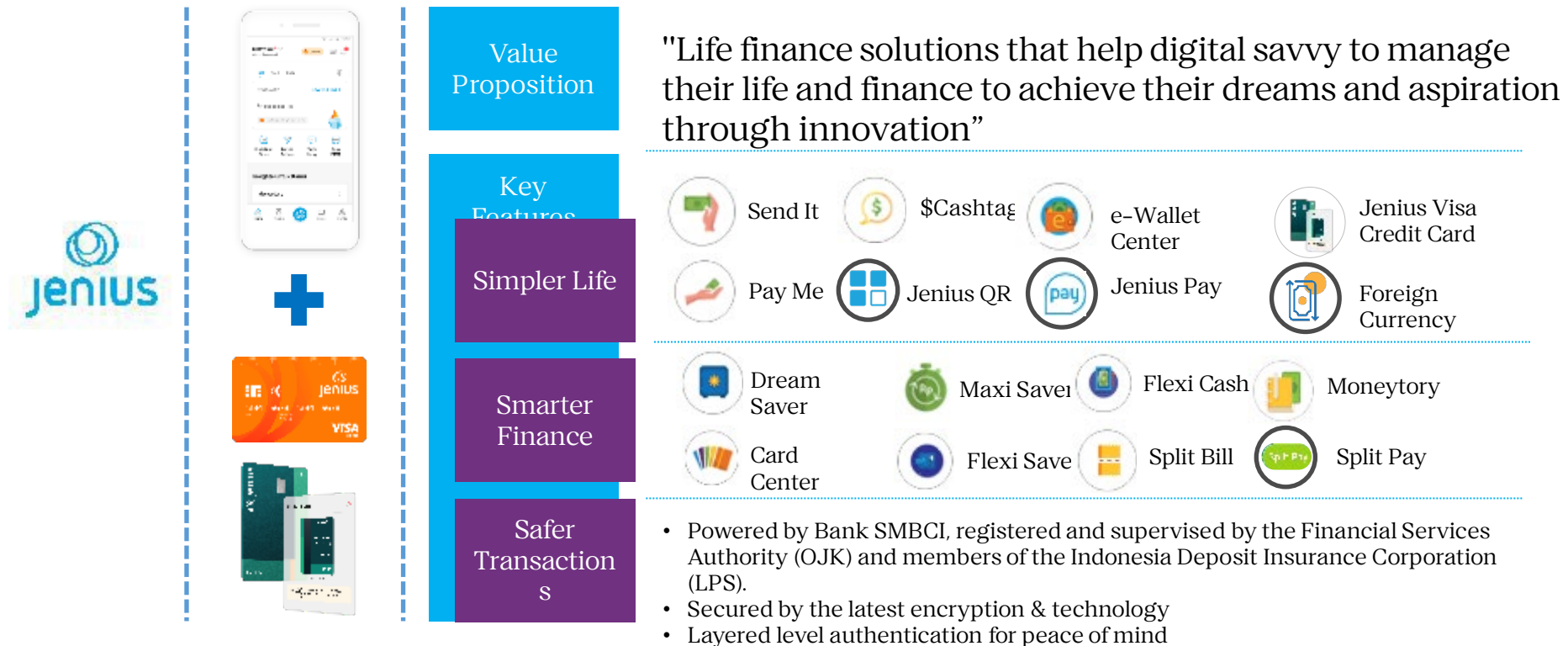
## Retail Banking Group

Include Retail Lending Business, Wealth Management Banking, Digital Banking

## Execution Strategy



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



# Jenius

## About

More than **5.9 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 Bank SMBCI, 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 ~5.9 million*



**362Mn**  
YouTube views



**59.9K**  
followers



**89.2 K**  
followers



**288K**  
followers



**114 K**  
page likes



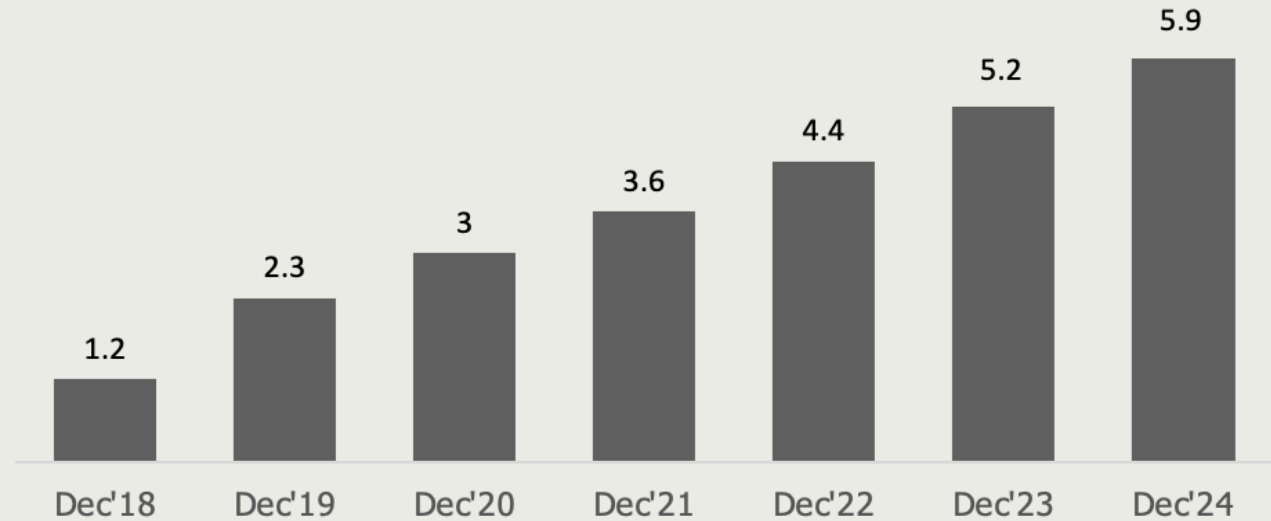
**22.9 Mn+**  
installs



**2.8 Mn+**  
installs

## REGISTERED USERS

In Million





# Jenius

## New Innovation & Update



### Grow and Maximize your Cash Back with Cash Cow

Cash Cow enables Jenius users to quickly receive cash backs from programs and promotions as part of their Awards level benefits into a dedicated partitioning. With Cash Cow, you can grow small cash backs into significant savings effortlessly



### Develop Healthy Credit Habits with Creditability

Creditability is an innovation from Jenius to help users understand and improve their credit worthiness. Creditability enables Jenius users to apply for different credit products according to their needs seamlessly in one go, and also allowing them to manage their existing credit products by allocating/unallocating credit limits.

# Jenius

## Marketing Campaign

**WELCOME GIFT**  
**Cashback**  
 di depan hingga  
**7.89% p.a.**  
**KUNCI TABUNGAN BISA DAPAT HINGGA Rp31 juta DI DEPAN**

btpn  
 Think Unthinkable @jenius

**5 pilihan hadiah dan 2 pilihan tenor**

Penempatan	Tenor	Rate Normal	Rate New User	Cashback New User (setelah dipotong pajak)
Rp10.000.000	6 Bulan	4.00%	6.00%	Rp240.000
Rp25.000.000		4.00%	6.25%	Rp625.000
Rp50.000.000		4.25%	6.50%	Rp1.300.000
Rp100.000.000		4.25%	6.75%	Rp2.700.000
Rp500.000.000	12 Bulan	5.25%	7.00%	Rp14.000.000
Rp10.000.000		4.00%	6.25%	Rp500.000
Rp25.000.000		4.00%	6.50%	Rp1.300.000
Rp50.000.000		4.25%	6.75%	Rp2.700.000
Rp100.000.000	12 Bulan	4.25%	7.00%	Rp5.600.000
Rp500.000.000		5.25%	7.89%	Rp31.560.000

Pastikan kamu pakai **fresh funds** alias **dana dari luar akun BTPN**, ya!

btpn  
 Think Unthinkable @jenius

**Cara nabung di Flexi Rasa Maxi**

- Buka aplikasi Jenius, klik menu Wealth
- Pilih Flexi Saver
- Pilih Flexi Rasa Maxi
- Pilih jangka waktu dan jumlah penempatan
- Pastikan hadiah, jangka waktu, dan penempatan sesuai
- Masukkan password, dan Flexi Rasa Maxi kamu berhasil dikunci

btpn  
 Think Unthinkable @jenius

Cuma berlaku **30 hari** sejak kamu **aktivasi** akun Jenius

**Cek aplikasi Jenius kamu, dan nabung di Flexi Rasa Maxi sekarang!**

Info selengkapnya mengenai hadiah, syarat & ketentuan, serta penalti bisa dicek di [jenius.com/FlexiRasaMaxi](https://jenius.com/FlexiRasaMaxi)

btpn  
 Think Unthinkable @jenius

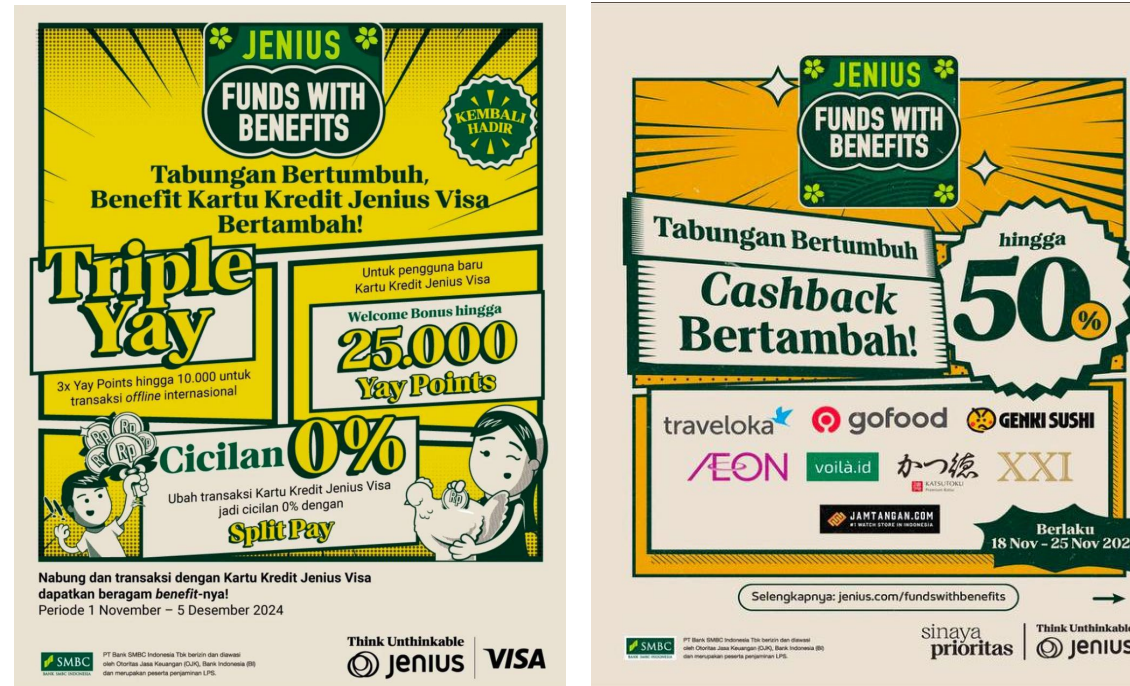
## OCTOBER 2024: Welcome Gift 7.89%

In October 2024, Jenius launched saving program, Flexi Rasa Maxi for Jenius new users with cashback up to 7,89%.

With a savings deposit starting from Rp 10 million, users can get upfront interest of up to 7.89%. Available with a choice of 6 or 12-month terms.

# Jenius

## Marketing Campaign



## NOVEMBER 2024: Funds With Benefit - Features

In November 2024, Jenius launched saving program namely "Funds With Benefits"

Through this program, the more Jenius users save, the more benefits they will get, such as a higher (competitive) interest rates, various exclusive offers, and special rewards that users can get through certain savings programs within the Funds with Benefits program.



# Jenius

## Marketing Campaign



**JENIUS**  
**CARTER PESAWAT**  
JAPAN EDITION

Tabungan Bertumbuh  
Liburan Seru Bertambah

Jalan-jalan ke Jepang  
mulai dari **Rp 3,4 juta**  
dari harga spesial Rp6,8jt dengan potongan 50%

Pastikan saldo rata-rata bulan November di Jenius min **Rp 100jt**

**Sinaya Prioritas Access**  
Pembelian online tanpa antri!

→

**sinaya prioritas** | **Think Unthinkable** | **JENIUS**

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

## DECEMBER 2024: Jenius Carter Pesawat

As a part of the Funds With Benefit program and celebrate the name change from Bank BTPN to SMBC Indonesia, Jenius launched Jenius Carter Pesawat – Japan Edition program. This program offers special-priced tickets to Japan with a 50% discount.



# Jenius

## Co.Create Activity Q4 2024



### Co.Create On Vol. 6: I Do(n't) Care: Olah tubuh dan pikiran as *self-care*

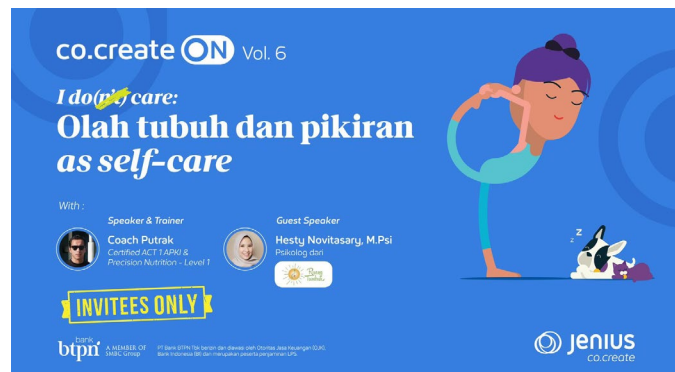
Date: 05 October 2024  
Time: 07.30 – 11.00 WIB  
Venue: Resolute Fitness, Cikini

#### Speakers:

- Hesty Novitasary, M.Psi, Psikolog dari Ruang Tumbuh
- Coach Putrak, Certified ACT 1APKI & Precision Nutrition – Level 1



30 participants



### Co.Create On Vol. 7: Zen and The City, Cobain Japanese Culture Seharian!

Date: 23 November 2024  
Time: 09.00 - selesai  
Venue: Blok M- SCBD Park

#### Speakers:

- Penny Pujianti, Certified Fotografer
- Wahyu Wibowo, Ikigai Sharing Session
- Chanoyu, Hiragana & Katakana Workshop by Natieva

30 participants



### Co.Create On Vol. 8: *Boarding Soon!* Berani Solo Trip ke Jepang untuk *Explore the Unknown*

Date: 05 December 2024  
Time: 17.00 - selesai  
Venue: Spac8, UG Ashta District 8

#### Speakers:

- Rizky Pepew, Content Creator
- Febri Rusli, Digital Banking Product and Innovation Head
- Pila, Host

112 participants





# Jenius

## Money Language – Q4 2024

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

### Memang Bisa Hidup Hemat Ala Jepang di Indonesia?

Money  
Language

VOLUME 5



#### VOLUME 5 - Applying Japanese Financial Wisdom in Indonesia with Kenji Sato

This volume featured an engaging discussion with Kenji-san, also known as @Kencampur, a Japanese content creator who has immersed himself in Indonesian culture. The discussion highlighted ways to balance daily necessities with long-term investments, offering a fresh perspective on financial management inspired by Japanese cultural values.

### Apa Gen Z & Millenial Bisa Punya Rumah?

Money  
Language

VOLUME 6



#### VOLUME 6 - Dream vs Reality of Owning a House with Rayssa Dynta

This volume delves into Rayssa Dynta's inspiring journey of building a house with the innovative concept of "Rumah Tumbuh," which focuses on gradual growth and adaptability. Rayssa's story goes beyond design and structure—it emphasizes making realistic financial decisions that align with current needs while preparing for the future. This volume offers valuable insights for Gen Z and Millennials who often question whether homeownership is attainable in today's economic climate, providing practical takeaways for aspiring homeowners.



# Jenius

## Money Language – Q4 2024



### VOLUME 7 - Exploring the Joy of Solo Traveling with Fahmi Maulana

In this volume, we had an insightful discussion with Fahmi Maulana, also known as @jadiginimi, about the unique aspects of solo traveling that go beyond merely traveling alone. Fahmi views solo traveling as an opportunity to embrace freedom, find happiness in small moments, and embark on a personal journey of self-discovery—all while maintaining a smart financial mindset. Through this volume, we explored whether solo traveling is truly worth the investment and how to enjoy the experience without exceeding financial limits.

# Wealth Management Business

## Digital Wealth Campaign in Jenius

Free Subscription Fee & Switching Fee for  
Mutual Fund transaction



Year-End Travel Secure Program



Cashback Program BNI Asset Management



# Wealth Management Business

## Sinaya Prioritas Privileges

### Travel Insurance



**sinaya**  
**prioritas**

**Khusus Nasabah Sinaya Prioritas**  
Manfaat

**Asuransi perjalanan internasional & domestik**  
dengan nilai perlindungan hingga  
**Rp 1,5 Miliar**

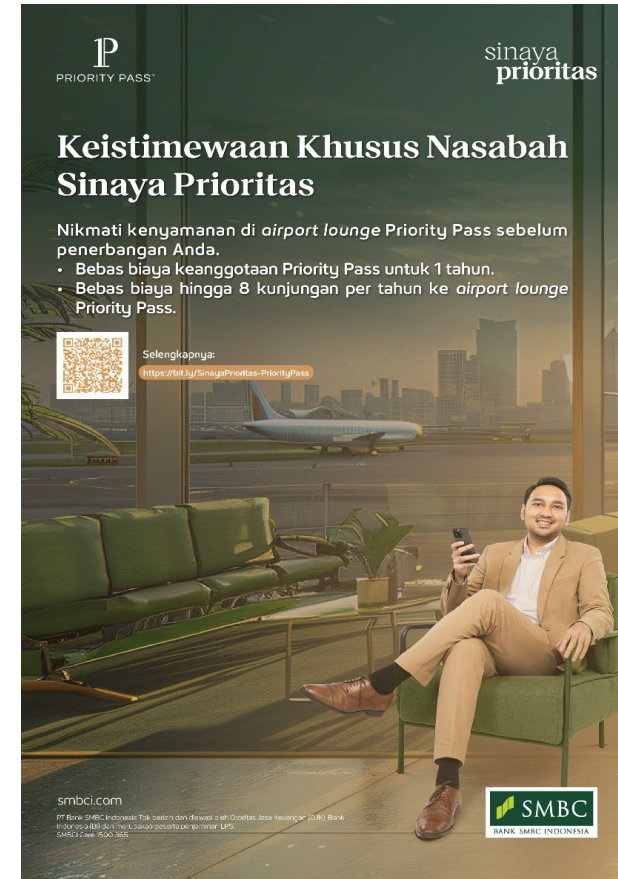
 Selengkapnya:  
<https://bit.ly/SinayaPrioritas-TravelInsurance>

smbci.com  
PT Bank SMBC Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK) Bank Indonesia (BI) dan merupakan anggota sistem pembayaran LPS  
SMBC Code: 15020305

  
BANK SMBC INDONESIA

Launched in **Dec 2024** – an eligible priority customer will receive international & domestic travel insurance with spouse and 2 children with total benefit up to Rp 1,5 bio. **Total takers as of 31 Dec 24 is 16 NOC.**

### Priority Pass




**P**  
PRIORITY PASS

**sinaya**  
**prioritas**


**Keistimewaan Khusus Nasabah Sinaya Prioritas**

Nikmati kenyamanan di *airport lounge* Priority Pass sebelum penerbangan Anda.

- Bebas biaya keanggotaan Priority Pass untuk 1 tahun.
- Bebas biaya hingga 8 kunjungan per tahun ke *airport lounge* Priority Pass.

 Selengkapnya:  
<https://bit.ly/SinayaPrioritas-PriorityPass>

smbci.com  
PT Bank SMBC Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK) Bank Indonesia (BI) dan merupakan anggota sistem pembayaran LPS  
SMBC Code: 15020305

  
BANK SMBC INDONESIA

Launched in **Dec 2024** – an eligible priority customer will can enjoy 1 year Priority Pass digital membership including free airport lounge visit up to 8x. **Total takers as of 31 Dec 24 is 43 NOC.**

# Wealth Management Business

## Launched New Investment Product

### Launched New Bonds Product

INDON54N, Coupon rate 5.150% p.a and Matured 10 Sep 2054



## SERI INDON54N

**Tingkat Kupon :**  
**5.150% P.A** ✓

**Sisa Tenor :**  
**+/- 30 TAHUN** ✓  
**10 Sept 2054**

**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

**DETAIL PRODUK :**

Nama Produk	Surat Utang Negara Seri INDON54N
Kode Produk Penerbit	INDON54N
Penerbit	Pemerintah Republik Indonesia
Mata Uang	Dollar Amerika Serikat (USD)
Tanggal Terbit	10 September 2024
Tingkat Kupon	5,150% p.a
Sisa Tenor	30 (Tiga Puluh) Tahun
Tanggal Jatuh Tempo	10 September 2054
Frekuensi Pembayaran Kupon	Setiap 6 bulan sampai jatuh tempo
Minimum Pembelian	USD 10.000,- - dengan kelipatan USD 5.000,-
Periode Kupon	10 Maret dan 10 September
Rating Produk	Moderate



# Business Banking

## Business Model

### Financial Solution

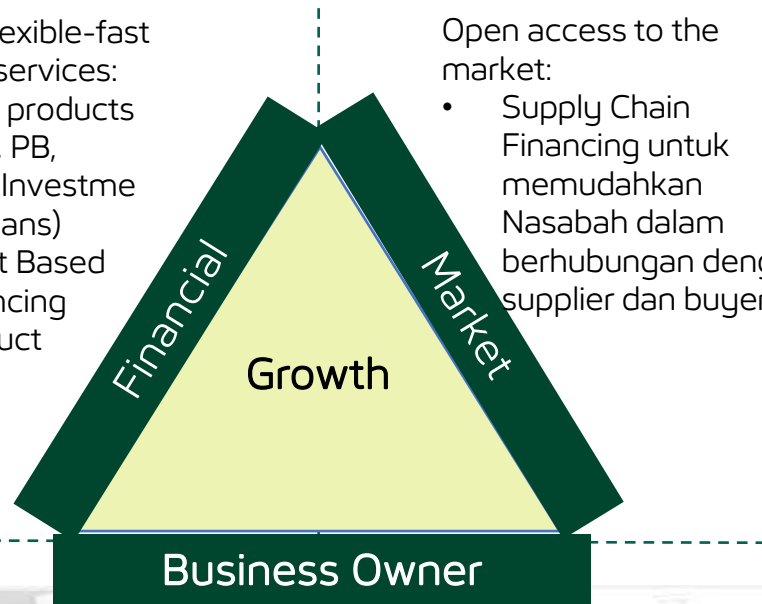
Simple-flexible-fast financial services:

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

### Access to Market

Open access to the market:

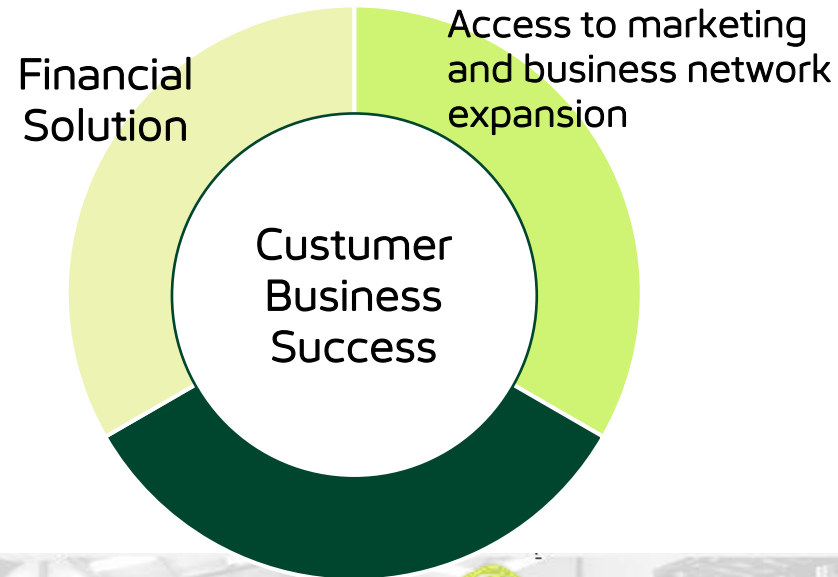
- Supply Chain Financing untuk memudahkan Nasabah dalam berhubungan dengan supplier dan buyer



### Capacity Development

- Mitra Bisnis Info
- Mitra Bisnis Club

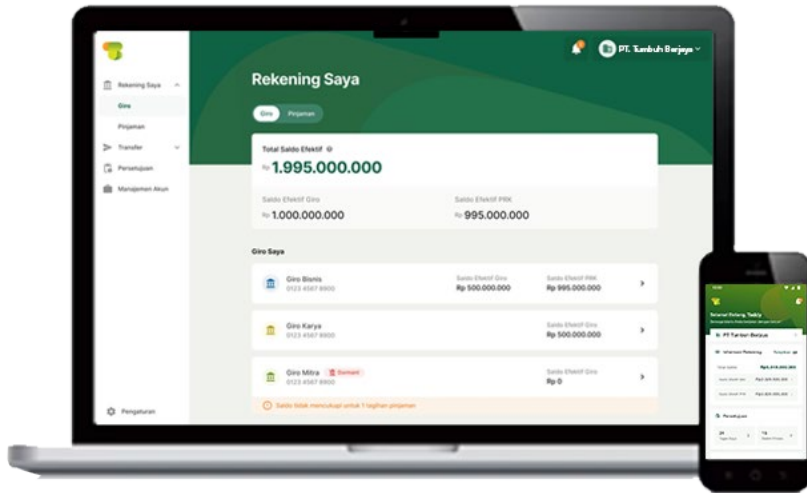
## UVP



## Target Market

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

# Business Banking



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

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

## Complete Features for Easy Company Management



### Multi-Layer Transaction

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



### Soft-Token Security

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



### Access Management

Ease of setting access for each account and adding accounts online



### Set Limits According to Needs

Ease of setting daily transaction limits up to 10 Billion online



### Complete Information

Access complete Current Account and Loan Facility information from the Dashboard



### Transaction Notification

Get real-time notifications for every transaction activity

*Designed for Corporate Needs*



# Consumer Gathering – Export Import Community

**Gathering Event SMBC highlighting Export & Import opportunity in SME business owner**



**YOGYAKARTA**

**22 November 2024**

**Participant: 24 potential customers**



**SEMARANG**

**6 December 2024**

**Participant: 40 potential customers**

# Corporate Banking

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

## UVP

Robust capabilities and knowledge related to the product

Unique business model through network and SMBC brand

Enterprise Solutions Business



Strong support from group for FCY funding

## Target Segments

Target Company under Corporate/Wholesale Banking Group:

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

## Products and Services

### Hedging Products (\*):

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

### Cash Management Products:

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

### Funding Products:

- ESG Deposit
- Green Deposit

### Loan Products:

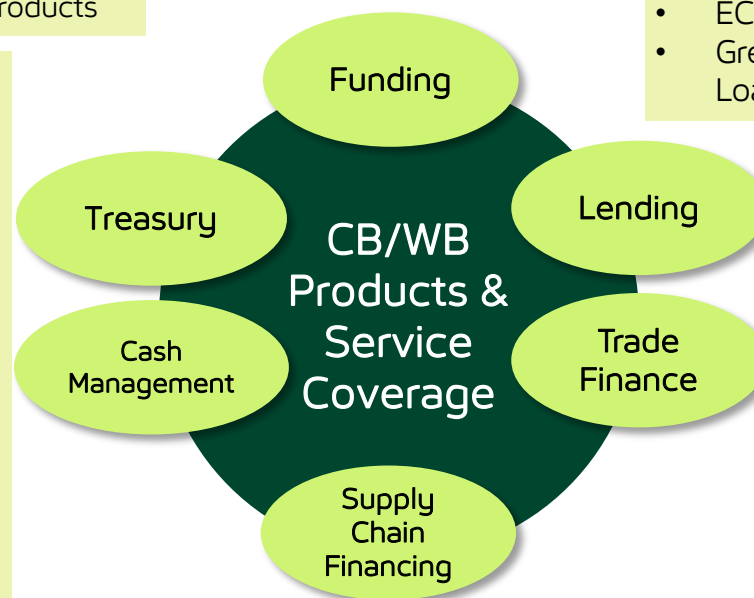
- Bilateral and Syndication Loans (IDR, EUR, and JPY)
- Project/Structured Finance
- ECA
- Green Loan/Sustainability Linked Loan (SLL)

### 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



## Empowerment Programs for Customers

### CBD Japanese and DAYA Initiatives:

- Seminar and Webinar Program Focus to business, healthy lifestyle, self-development, and finance.
- Joint Efforts in Q4 2024: 6 Empowerment Mini Seminars for Japanese corporate customers

### Event Details:

#### 1. 3 (three) Automotive components and equipment manufacturer company

- Participants : with total 293 participants
- Topic : Financial Topic

#### 2. FMCG Company

- Participants : 48 participants
- Topic : Financial Planning for Employees to Work More Productively and Happier

#### 3. IT Company

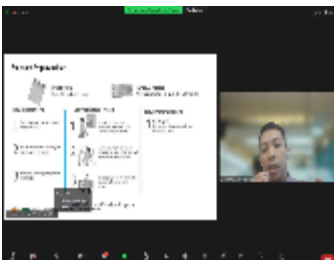
- Participants : 31 participants
- Topic : Building Goals and Resilience at Work

#### 4. Manufacture of medical Devices Company

- Participants : 47 participants
- Topic : Building good money habits for a peaceful life

### Key Insights:

Focus on Financial Health: Continues to be the favourite subject due to its relevance to daily activities.  
Positive Feedback: majority survey respondents rated their satisfaction between 4.4 – 4.78 out of 5, highlighting the seminars relevance and the quality of interactions with speakers.





# Wholesale Banking Group

## SMBCI's achievement in supporting Sustainable Business Activities in Indonesia

2020

- SMBC Indonesia as Lead Arranger Refinancing Facility UPC Sidrap Wind Energy (First Wind Power Plant in Indonesia) in total amount of loan USD 114.7 million.



UPC Sidrap Bayu Energi, First Wind Power Plant in Indonesia. (2020)

2021

- SMBC Indonesia as security agent and SMBC as lender Cirata Floating Power (Largest Floating Solar Power Plant in Indonesia).
- SMBC Indonesia as sole lender Green Loan in the amount of IDR 1.06 trillion to PT Kepland Investama for refinancing of Green Property certified building.



Cirata Floating Power Plant, Largest Floating PP in Indonesia (2021)

2022

- SMBC Indonesia as Mandated Lead Arranger of Syndicated Sustainability-linked Loan in the amount of IDR 4.15 trillion and IDR 2.74 trillion to PT Semen Indonesia & PT Solusi Bangun Indonesia.
- SMBC Indonesia as Green Loan Coordinator for the Syndicated Green Loan Facility in total amount of USD 750 million to PT Perusahaan Listrik Negara.



Signing of Syndicated Credit PT Air Bersih Jakarta (2023)

2023

- SMBC Indonesia as Mandated Lead Arranger & Bookrunner (MLAB) for the syndicated facility for PT Air Bersih Jakarta (ABJ) in the total amount of IDR 8.87 T for constrution of clean water network pipes in DKI Jakarta.
- SMBC Indonesia as Mandated Lead Arranger (MLA) for Syndicated Sustainability-linked Loan facility for PT Sarana Multi Infrastuktur (Persero) in the total amount of USD 700 Mio.

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.
- SMBC Indonesia provided Social Loan for a Non-Bank Financial Institution that focuses on affordable housing.



Signing of SLL PT Indo-Rama Synthetics Tbk (2024)



# 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.

October 3rd 2024, DAYA SMBC Indonesia collaborated with one of the largest property company in Indonesia attended by 458 participants sharing about the power of growth mindset in-order-to support personal mental health with the customer satisfaction index (CSI) stated that from the scale of 1-5, the program reached 4,5 scale of satisfaction number

November 19th 2024 a CSR Collaboration Program implemented with one of the leading food and beverage company with 66 participants who are active women in running micro business related to food and beverage. The collaboration was a seminar that talking about managing money to achieve their family's dream. This program reached 4,86 from the scale of 1-5 of customer satisfaction index (CSI).

While, November 28th 2024 a financial seminar program was given to a wheat flour producer company talking about an illegal digital loan and how to manage a salary. This seminar was attended by 31 participants with the the customer satisfaction index (CSI) reached 4.3 from the scale of 1-5



daya

SMBC  
BANK SMBC INDONESIA

Seminar Kesehatan Mental

## The Power of Growth Mindset

03 Oktober 2024

Tsalitsa Haura Syarifah, M.Psi.  
Psikolog Industri & Organisasi

PT Bank SMBC Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK).  
Bank Indonesia (BI) dan merupakan peserta penjaminan LPS.  
SMBCI Care 1500 365

www.daya.id



daya

SMBC  
BANK SMBC INDONESIA

Personal Financial Program

## Waspada Bahaya Pinjaman Judi Online dan Online Ilegal yang Menghancurkan Keuangan Kita

28 November 2024

Dian Savitri  
Certified Financial Planner

PT Bank SMBC Indonesia Tbk berizin dan diawasi oleh Otoritas Jasa Keuangan (OJK).  
Bank Indonesia (BI) dan merupakan peserta penjaminan LPS.  
SMBCI Care 1500 365

www.daya.id

## Embracing Health, Social, and Brand Pillars

For the period of October until December 2024, OTO & SOF proudly reflects on a series of impactful events centered around our three core pillars: Health, Social and Brand Activation. These initiatives have not only fostered a sense of community and well-being among our employees, but have also strengthened our connections with external partners and the broader community



## Fostering Wellness Through Sports Activities

At OTO-SOF, we recognize that the well-being of our employees is the utmost importance. To promote a healthier lifestyle, we organized a variety of sports from monthly Car Free Day session, weekly fitness classes, yoga session even to team sports tournaments. 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 Team



OTO – SOF Basketball Team



Jakarta Car Free Day

## Fostering Wellness Through Sports Activities

OTO and SOF successfully held OTO Ekiden Race For Share 2024 event, as a road to 3 decades of OTO. This event remarks the 10<sup>th</sup> year of OTO Ekiden series, thus the enthusiasm and celebration was positively spread among the employees and business partners. OTO Ekiden Race For Share 2024 was also a break record event which recorded the highest participants and collected donation as well. Through this event, OTO-SOF also successfully collected IDR 778,360,295 that distributed to Palang Merah Indonesia and the upcoming Mangrove Planting project.





## Strengthen Corporate Responsibilities

In this period, OTO-SOF dedication to social responsibilities was prominently showcased during Financial Literacy activities through the Institution and Social Media. These event was a celebration lifelong learning spirit as we delivered into monthly Financial Literacy Content & Quiz to attract followers and user to learn or even participates that simultaneously increased by this year. OTO and SOF also held 2 Financial Literacy events at SMAN 3 Pandeglang, with collaboration with PT Bank SMBC Indonesia Tbk in 4<sup>th</sup> Quarter 2024



Financial Literacy at SMAN 3 Pandeglang



Donation for SMAN 3 Pandeglang to support study activitie



Financial Literacy Quiz & Contents on Instagram

## Strengthen Corporate Responsibilities

OTO-SOF held the 2<sup>nd</sup> Annual OTO Blood Donations in October 2024 as a road to 3 Decades of PT Oto Multiartha. This event successfully collected 320 donors from internal employees and external. On this 2<sup>nd</sup> annual OTO Blood Donations, OTO-SOF also provided a donations that we received from OTO Ekiden Race For Share 2024 event to Indonesian Red Cross amounting Rp333,000,000



Humanitarian Donations to Indonesian Red Cross



The 2<sup>nd</sup> Annual OTO Blood Donations



320 Donors Recorded at 2<sup>nd</sup> Annual OTO Blood Donations 2024

## Expanding Presence through Events

In the realm of brand activation, OTO-SOF made significant strides by participating in Multi-Finance Day 2024, an annual event by Indonesian Finance Companies Association (APPI) that provided exposure and strengthening of our brand to a wider audience. The event was held in Pontianak in October 2024 and successfully raised OTO-SOF brand awareness as we received “The Most Crowded Booth” achievement



Jingle Dance Challenge at OTO-SOF Booth



OTO-SOF awarded as The Most Crowded Booth



The interactive booth of OTO-SOF in Multifinance Day 2024 Pontianak by APPI





BANK SMBC INDONESIA

03

Banking Industry Overview

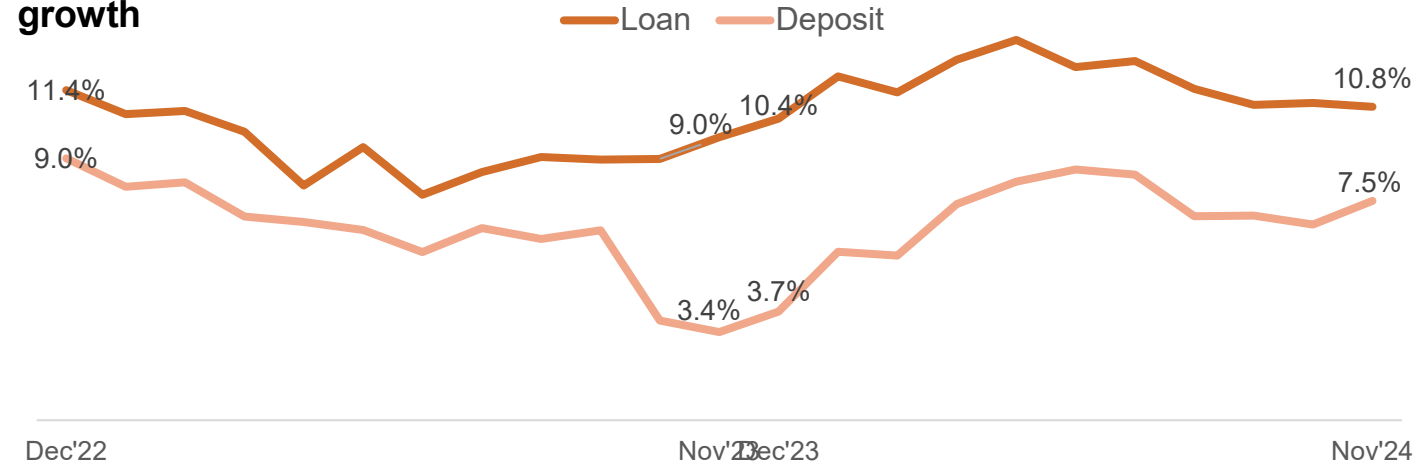
# Banking Industry

**Loan outstanding increased by 10.8% YoY in Nov'24. Customer Deposits in Nov'24 recorded growth of 7.5% YoY**

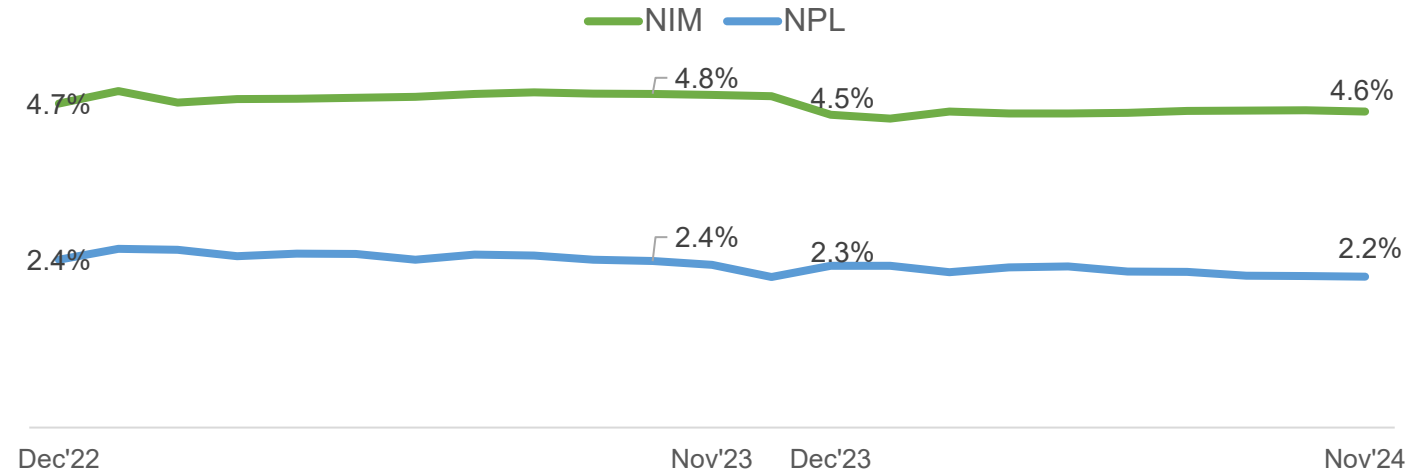
## Indonesia Banking Industry Financial Summary

IDR trillion	Nov'23	Dec'23	Nov'24	ΔYoY
Total Assets	11,428	11,766	12,335	7.9%
Total Loans	6,966	7,090	7,717	10.8%
Customer Deposits	8,216	8,458	8,836	7.5%
CASA	5,137	5,332	5,585	8.7%
Current Accounts	2,527	2,663	2,804	11.0%
Savings	2,610	2,669	2,781	6.5%
Time Deposits	3,079	3,126	3,251	5.6%
Net Profit	222	243	237	7.0%
LDR	84.8%	83.8%	87.3%	2.6%
NIM	4.9%	4.9%	4.6%	-0.3%
NPL	2.4%	2.2%	2.2%	-0.2%
CAR	28.0%	27.8%	26.9%	-1.1%

## Loan and Deposit YoY growth



## NIM & NPL



Source: Indonesian Banking Statistics – Nov 2024, Indonesia Financial Services Authority (OJK)  
SPI December 2024 has not released yet





BANK SMBC INDONESIA

04

2024 Financial Performance

# ***Financial Performance – Consolidated***

## ***FY 2024 Key Highlights***

- ❑ In March 2024, SMBC Indonesia completed the acquisition of PT Oto Multiartha (OTO) and PT Summit Oto Finance (SOF) or the OTO Group, as part of the company's strategy to expand its business. On a consolidated basis, SMBC Indonesia's total assets increased by 20% to IDR241.1 trillion at the end of 2024 and managed to achieve a net profit of IDR2,813 billion in 2024, up 19% compared to the previous year. Without including the impact of acquisitions, NPAT increased by 8% compared to the previous year.
- ❑ SMBC Indonesia's strong commitment is reflected in its consolidated loan disbursement which increased by 15% to IDR179.4 trillion at the end of 2024. The biggest driving factor came from retail loan which grew significantly by 31% in result to distribution in the Joint Finance, Jenius, and Micro segments which increased by 389%, 51%, and 40% respectively.
- ❑ In addition, loan for small and medium enterprises (SMEs) increased by 8%, while on the corporate loan side, interest rate dynamics and tight competition in corporate loan interest rates are challenges faced in 2024 (corporate lo decreased by 6%). SMBC Indonesia will respond to these market dynamics by managing a more optimal corporate loan portfolio that is relevant to the needs of corporate customers.
- ❑ In the midst of the current challenging situation in the ultra-micro segment, the Sharia subsidiary focuses on maintaining financing quality and is more selective in distributing financing, although loan costs in 4Q-2024 were lower than the same period last year.
- ❑ Total Third Party Funds increased by 12% to Rp121.3 billion, with current account and savings account (CASA) balances growing 3% to Rp45.6 trillion and total deposits increasing 18% to Rp75.7 trillion as of the end of December 2024.
- ❑ The increase in consolidated net profit was driven by a 27% increase in operating income to Rp17.4 trillion, with net interest income increasing 26% to Rp15.2 trillion and other income increasing 31% to Rp2.2 trillion. Net interest margin (NIM) increased to 7.10% at the end of December 2024 from 6.45% in the previous year.
- ❑ The increase in net interest income was contributed by an increase in interest income from loans, placement of liquid assets such as securities and net interest income from the OTO Group. In addition, an increase in credit card transaction volume, and an increase in sales of bancassurance, cash management and trade products contributed to the increase in the Company's fee income. With the consolidation of OTO Group's operating expense into consolidated figures, operating expense increased by 31% to IDR9.4 trillion. Cost of credit increased by 28% to IDR3.9 trillion in 2024. The increase in costs is in line with the growth in business volume and other initiatives of SMBC Indonesia.
- ❑ Gross NPL was recorded at 2.50%, up from 1.36% in the previous year. Together with OTO Group, SMBC Indonesia will continue to implement healthy risk management.
- ❑ Healthy liquidity and funding ratios are maintained. As of the end of December 2024, LCR was recorded at 253.71% and NSFR at 125.02%.
- ❑ CAR ratio at a very strong level of 30.02%

# Financial Performance – Consolidated

Balance Sheet (IDR billion)	Dec'23 (Audited)	Jun'24 (Unaudited)	Sep'24 (Unaudited)	Dec'24 (Audited)	ΔQoQ	ΔYoY
Liquid Assets	35,487	47,766	43,345	51,652	19%	46%
Loans (gross)	156,561	176,245	175,101	179,405	2%	15%
<b>Total Assets</b>	<b>201,448</b>	<b>235,830</b>	<b>228,584</b>	<b>241,096</b>	5%	20%
CASA	44,188	48,116	38,047	45,590	20%	3%
<i>TD</i>	64,011	70,872	75,349	75,728	1%	18%
Total Customer Deposits	108,199	118,988	113,395	121,318	7%	12%
Borrowings & Subordinated Loan	45,299	54,479	52,828	56,331	7%	24%
<b>Total Liabilities</b>	<b>160,165</b>	<b>183,006</b>	<b>174,877</b>	<b>186,350</b>	7%	16%
<b>Equity *)</b>	<b>41,283</b>	<b>52,824</b>	<b>53,707</b>	<b>54,746</b>	2%	33%

\* Including non controlling interests

- Consolidated total assets grew 20% YoY to IDR241.1 trillion and loan balance increased by 15% YoY to IDR179.4 trillion.
- Customer Deposits reached IDR 121.3 trillion, grew by 12% YoY.
- CASA balance increased by 3%.

# Financial Performance – Consolidated

Income Statement (IDR billion)	FY'23 (Audited)	3Q'24	4Q'24	FY'24 (Audited)	ΔQoQ	ΔYoY
Net Interest Income	12,044	4,031	4,225	15,208	5%	26%
Other Operating Income	1,689	606	796	2,221	31%	31%
Operating Income	13,733	4,637	5,021	17,429	8%	27%
Operating Expense	(7,222)	(2,302)	(2,970)	(9,428)	29%	31%
Cost of Credit	(3,050)	(1,062)	(1,132)	(3,897)	7%	28%
Profit Before Tax	3,458	1,130	1,189	4,120	5%	19%
Net Profit After Tax	2,682	879	921	3,216	5%	20%
<b>Net Profit After Tax attributable to Owners of the Parent</b>	<b>2,358</b>	<b>754</b>	<b>819</b>	<b>2,813</b>	<b>9%</b>	<b>19%</b>
Net Profit After Tax - BTPN Syariah	1,080	219	291	1,061	32%	-2%

- Amidst the current challenging situation in the ultra-micro segment, the Sharia subsidiary focuses on maintaining financing quality and is more selective in distributing financing. Cost of credit in 4Q-2024 were lower compared to the same period last year.
- On a consolidated basis, the increase in cost of credit was reported in line with the entry of OTO Group credit costs after the acquisition. Operating expense increased to IDR9.4 trillion, in line with the growth in business volume and initiatives being worked on by Bank SMBCI.
- In terms of operating income, Bank SMBCI's efforts to generate net interest income have increased, as reflected in the net interest margin (NIM) which increased to 7.10% at the end of December 2024 from 6.45% the previous year. Bank SMBCI's net interest income also increased by 26% (yoy) to IDR15.2 trillion amidst still high interest rates.
- With these dynamics, FY 2024 Bank SMBCI posted a consolidated Net Profit (NPAT) attributable to owners of the parent entity of IDR2,813 billion.

# Financial Performance – Consolidated

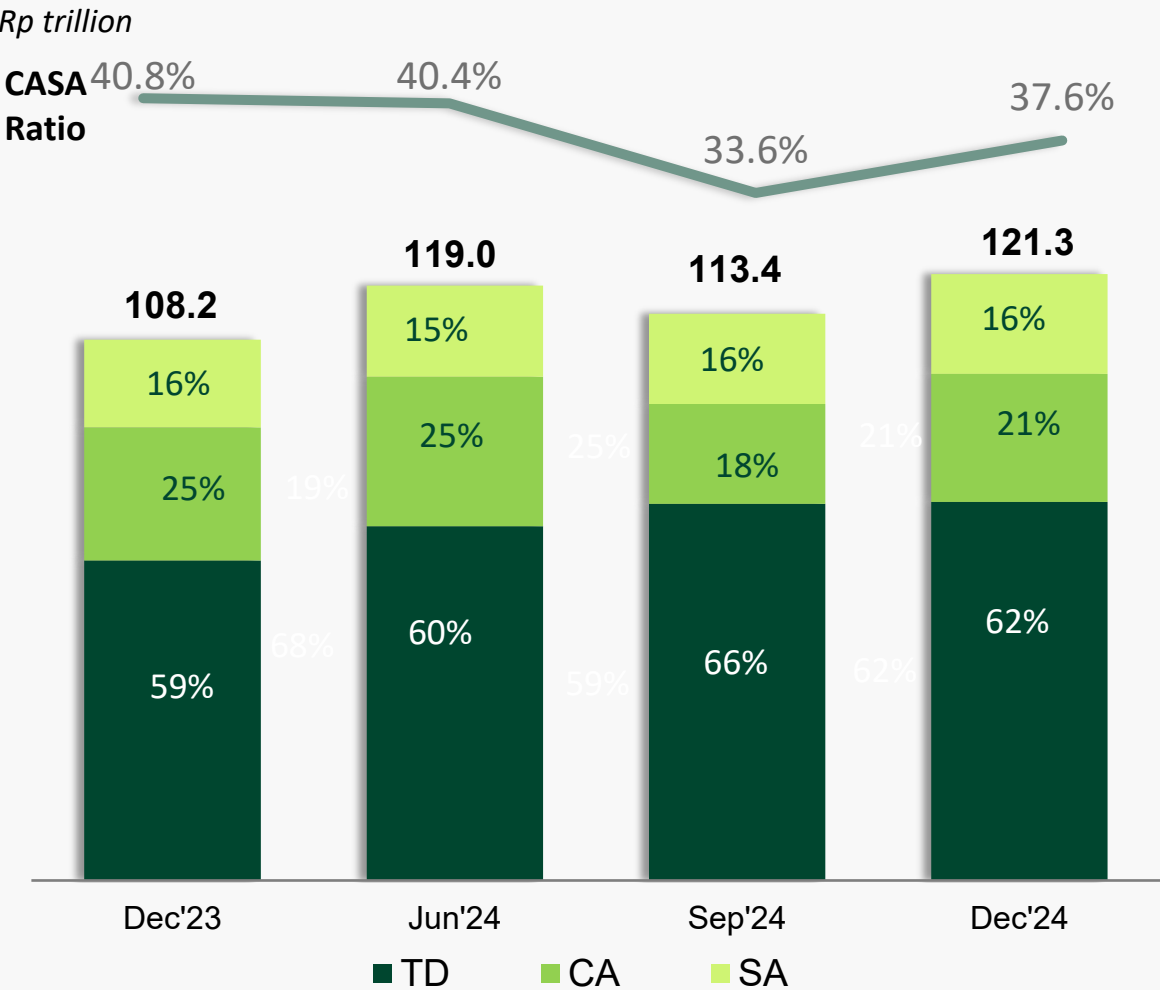
Ratios (%)	Dec'23 (Audited)	Jun'24 (Unaudited)	Sep'24 (Unaudited)	Dec'24 (Unaudited)	ΔQoQ	ΔYoY
NIM	6.45	6.41	6.82	7.10	0.28	0.65
NSFR	113.79	115.61	119.38	125.02	5.64	11.23
LCR	199.68	234.91	225.70	253.71	28.01	54.03
Loan to Funding	102.00	101.60	105.34	100.99	(4.35)	(1.01)
NPL (gross)	1.36	2.21	2.16	2.50	0.33	1.14
ROA	1.73	1.61	1.73	1.80	0.07	0.07
ROE	6.54	6.30	6.58	6.83	0.25	0.29
CAR	29.90	28.84	29.77	30.02	0.25	0.12

- ❑ NIM increased to 7.10%.
- ❑ LCR and NSFR at healthy levels, LCR at 253.71% and NSFR at 125.02%.
- ❑ Gross NPL 2.50%.
- ❑ CAR at 30.02%, proportion of core capital is 90% of total capital.



# Deposit Growth

## CUSTOMER DEPOSITS COMPOSITION



Customer Deposits (IDR billion)	Dec'23 (Audited)	Jun'24 (Unaudited)	Sep'24 (Unaudited)	Dec'24 (Audited)	ΔYoY
CASA	44,188	48,116	38,047	45,590	3%
Current Account	26,629	29,871	19,980	25,585	-4%
Savings	17,559	18,245	18,067	20,004	14%
Time Deposits	64,011	70,872	75,349	75,728	18%
Total Customer Deposits	108,199	118,988	113,395	121,318	12%

- CASA balance increased by 3% YoY. CASA ratio decreased to 37.6% as of December 2024 from 40.8% in the same period last year. The Bank continues to strive to increase CASA growth sustainably.
- In addition to Third Party Funds, Bank SMBCI has diversified funding sources from bonds, bilateral loans, and interbank loans. SMBCI also has a long-term loan facility from SMBC.
- Bank SMBCI also issued Sustainable Bonds V Phase I Year 2024 with a principal amount of IDR355 billion in July 2024 and Sustainable Bonds V Phase II Year 2024 with a principal amount of IDR1,396 billion in December 2024 as an effort to diversify funding sources and maintain a better funding maturity profile.

# Loan Growth by Segment

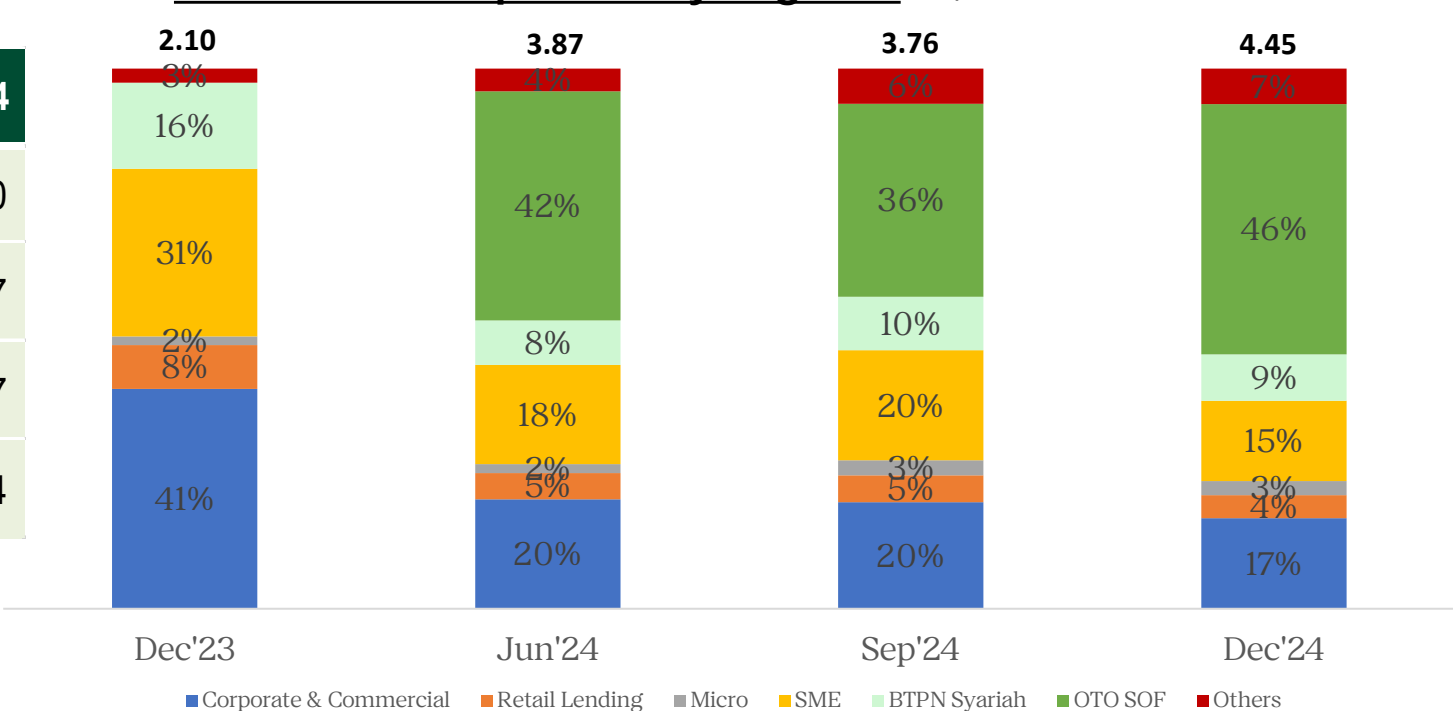
Loan Growth (IDR billion)	Dec'23 (Audited)	Jun'24 (Unaudited)	Sep'24 (Unaudited)	Dec'24 (Audited)	ΔQoQ	ΔYoY
<b>Total Loan</b>	<b>156,561</b>	<b>176,245</b>	<b>175,101</b>	<b>179,405</b>	<b>2%</b>	<b>15%</b>
<i>Transforming Businesses:</i>	23,709	23,793	23,753	23,807	0%	0%
- Retail Lending	22,403	22,185	22,012	21,980	0%	-2%
- Micro	1,306	1,608	1,741	1,827	5%	40%
<i>Growth Businesses :</i>	132,735	152,340	151,238	155,487	3%	17%
- Corporate & Commercial	104,904	99,534	96,462	98,896	3%	-6%
- SME	13,255	14,083	14,459	14,362	-1%	8%
- BTPN Syariah	11,388	10,448	10,331	10,172	-2%	-11%
- Joint Finance	1,139	2,526	4,163	5,565	34%	389%
- Jenius	2,049	2,933	3,115	3,198	3%	56%
- OTO & SOF	-	22,816	22,708	23,295	3%	-
<i>Others</i>	117	112	110	110	0%	-5%

# Asset Quality – Consolidated

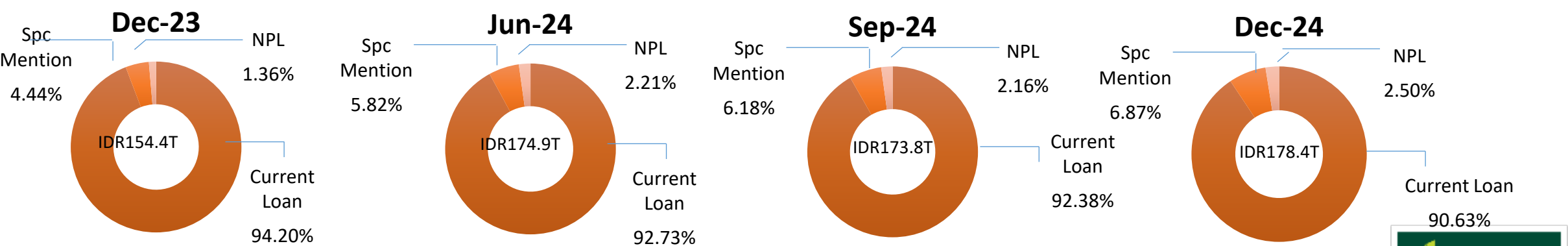
## Asset Quality

%	Dec-23	Jun-24	Sep-24	Dec-24
Gross NPL	1.36	2.21	2.16	2.50
Net NPL	0.40	0.92	0.88	1.07
Gross Cost of Credit	2.02	2.09	2.25	2.37
Loan Loss Provision/NPL	220.72	154.11	253.25	247.64

## Gross NPL Composition by Segment



## Loan by Collectability (% of Total Loan)



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



BANK SMBC INDONESIA

05

CSR & Awards

# Daya

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

## Customer Segment

## Program Pillars

High net-worth  
Large Corporation

Middle class  
Mid Size  
Corporation

Mass Market  
Micro business  
Productive Poor

Financial Literacy



Self-Capacity  
Development



Business Capacity  
Improvement



Sustainable Life

daya



Financial Management  
Training for Customers and  
the Community



Self-Capacity Development  
in Collaboration with Various  
Parties



Business Management  
Training for MSMEs



Concerns for the  
Environment

2013

2014

2015

2016

2017

2018

2019

2020

2021

2022

2023

2024

Participants: 1.527.134  
Activities: 90.183

Participant: 1.770.299  
Activities: 143.277

Participants: 1.410.368  
Activities: 101.976

Participants: 1.322.997  
Activities: 225.589

Participants: 1.148.097  
Activities: 134.383

Participants: 1.698.555  
Activities: 237.255

Participants: 1.413.527  
Activities: 312.236

Participants: 839.367  
Activities: 813.968

Participants: 2.266.923  
Activities: 5.763

Participants: 2.279.766  
Activities: 6.384

Participants: 5.559.215  
Activities: 11.359

Participants: 10.324.068  
Activities: 12.158



# Sustainable Finance



Bank SMBCI has succeeded in increasing its environmentally friendly financing portfolio

Bank SMBCI berhasil menambah **6,2%** portofolio untuk pembiayaan ramah lingkungan.

Total pembiayaan ramah lingkungan mencapai **13,7 Triliun rupiah**.

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



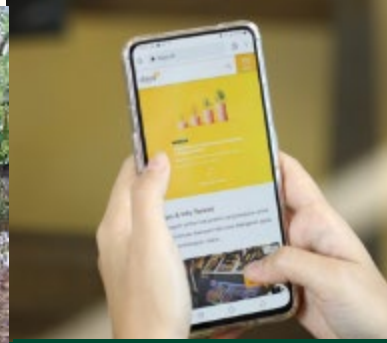
**Sustainable Development Goals (SDGs)**

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

Bank SMBCI's role in realizing sustainable finance.



Bank SMBCI's Employee Volunteer Activities through the Sahabat Daya program succeeded in planting 625 mangrove trees.



Provides 3,639 practical tips regarding entrepreneurship and health which can be accessed via Daya.id.



The Financial Literacy Program which was held offline/online and through digital channels succeeded in reaching 2,705,138 people from various circles in Indonesia.



Providing various training related to entrepreneurship and relevant health to **2,723,288** people.



In 2023, reduce energy use by 34.2% through the *Work From Home* program.

# 2024 Awards

## 7th Infobank Satisfaction, Loyalty, and Engagement 2024

Jenius from Bank SMBCI has received the “7th Infobank Satisfaction, Loyalty, and Engagement 2024” awards from Infobank Magazine.

This event was held to appreciate banks with the best service in maintaining trust, emotional attachment, and loyalty of customers. The assessment was determined from the results of surveys and data studies conducted by Marketing Research Indonesia (MRI).

Jenius from Bank SMBCI received eight award categories as follows:

1. The Best Digital Bank in Satisfaction Index
2. The Most Satisfying Digital Bank in Mobile Banking
3. The 2nd Strongest Customer Engagement Digital Bank
4. The 2nd Most Satisfying Digital Bank in Services
5. Top 3rd Rank Digital Bank in Satisfaction, Loyalty, & Engagement 2024
6. The 3rd Best Digital Bank in Brand Interactivity
7. The 3rd Best Digital Bank in Customer Loyalty
8. The 3rd Best Digital Bank in Marketing Engagement



# 2024 Awards

## The Asset Triple A Awards

Bank SMBCI has received awards in the “The Asset Triple A Sustainable Finance Awards 2024” from The Asset, a prestigious financial industry publication media in the Asia Pacific region.

Bank SMBCI received two award categories as follows:

1. Best Issuer for Sustainable Finance in Indonesia
2. Best Sustainability Bond in Indonesia

The awards was achieved through Bank SMBCI's collaboration with the International Finance Corporation (IFC), which is a member of the World Bank Group, in an investment of US\$ 500 million consisting of the issuance of social bonds and green bonds in 2023.

## 500 Most Outstanding Women 2024

The April 2024 edition of Infobank Magazine features the “500 Most Outstanding Women 2024” Forum. This forum is a collection of female leaders selected by Infobank who are considered to have an influence on their industry or environment.

The female leaders featured are company leaders from the financial services industry, namely banks, life insurers, general insurers, multifinance companies, securities, financial technology companies, and State-Owned Enterprises (SOEs), at the directors and commissioners level.

A number of criteria in determining these leaders are based on performance, consideration of position, experience, character, term of office, contribution to the company and industry, as well as considerations of the Infobank Editorial Board.

Bank SMBCI Compliance Director Dini Herdini is in 96<sup>th</sup> position, Bank SMBCI Finance Director Hanna Tantani is in 176<sup>th</sup> position, and Bank SMBCI Operational Director Merisa Darwis is in 308<sup>th</sup> position in the “500 Most Outstanding Women 2024”.

Bank SMBCI Compliance Director Dini Herdini, Bank SMBCI Finance Director Hanna Tantani, and Bank SMBCI Operational Director Merisa Darwis are included in the “500 Most Outstanding Women 2024”.



# 2024 Awards

## Bank Service Excellence Monitor 2024

The May 2024 edition of Infobank Magazine features the “Bank Service Excellence Monitor 2024” survey.

The survey involved 20 commercial banks, 11 regional development banks, 12 sharia banks (6 sharia commercial banks and 6 sharia business units), as well as 10 digital banks which have the best service quality so they were able to provide a satisfying banking experience to customers.

This series of studies consist of desk research, various qualitative and quantitative research, such as in-depth interview, focus group discussion, and online survey. In addition, usability testing involved various consumer segments to understand the user experience of digital banking products.

Jenius from Bank SMBCI obtained:

1. The 3rd Best Performance of Mobile Banking Bank with Digital Services in 2023-2024
2. The 3rd Best Performance of Call Center Bank with Digital Services in 2023-2024
3. The 3rd Best Performance of Chatbot Bank with Digital Services in 2023-2024
4. The 2nd Best Performance of Email Service Bank with Digital Services in 2023-2024
5. The 2nd Best Performance of Live Chat Bank with Digital Services in 2023-2024
6. The 2nd Best Performance of Website Bank with Digital Services in 2023-2024
7. The 2nd Best Performance of Opening Account via Mobile Application/Mobile Browser Bank with Digital Services in 2023-2024
8. The 4th Best Performance of Social Media Bank with Digital Services in 2023-2024

## 13th Infobank Digital Brand Awards

Bank SMBCI has received awards at the annual “13th Infobank Digital Brand Awards 2024” event organized by Infobank Magazine.

The awards were given based on public assessments and social media users’ feedbacks on the bank's digital-based banking products and services. Infobank Magazine partnered with Isentia, a global media intelligence solution provider, in determining the awardees.

Bank SMBCI received four awards as follows:

1. The 3rd Best Conventional Commercial Bank 2024 - KBMI 3 (Common Equity above Rp14 Trillion up to Rp70 Trillion) - Asset Rp150 Trillion up to <Rp200 Trillion
2. The 2nd Best Debit Card Conventional Commercial Bank 2024 – KBMI 3 (Common Equity above Rp14 Trillion up to Rp70 Trillion) – Asset Rp150 Trillion up to <Rp200 Trillion
3. The Best Bank with Digital Services - KBMI 3 (Common Equity above Rp14 Trillion up to Rp70 Trillion) - Asset Rp150 Trillion up to <Rp200 Trillion
4. The 2nd Best Overall Bank with Digital Services 2024





# 2024 Awards

## HR Asia Best Companies to Work for in Asia 2024

Bank SMBCI has received the “HR Asia Best Companies to Work for in Asia 2024” award for the fourth time.

The award is dedicated to the companies with the best performance in the field of human resources in Asia. This is reflected in the high level of employee engagement and superior work culture.

Bank SMBCI is committed to creating a work culture that provide meaningful change for its employees. One of them is realized through the implementation of the employee value proposition (EVP) in various employer branding activities that focus on employee welfare and development (employee wellbeing), including creating an inclusive work environment that respects diversity (Diversity & Inclusion), and supported by digital-based human resources services.



# 2024 Awards

## Bisnis Indonesia Corporate Social Responsibility Award 2024

Bank SMBCI has received a Gold Champion award in the "Bisnis Indonesia Corporate Social Responsibility Award (BISRA) 2024".

The award is dedicated to the companies with the best Corporate Social Responsibility (CSR) programs that give significant impact to the community.

Bank SMBCI received the award for its program called "Digital Community Empowerment with Daya.id."

There were 4 banks participating in the BISRA and Bank SMBCI was the only private bank among more than 40 companies from various industries which received the award. There were five winner categories: Special Mention, Silver Champion, Gold Champion, Platinum Champion, and Top 5 Platinum Champion.

The assessment is determined through qualitative data from survey and interview as well as quantitative data based on the Social Return on Investment (SROI) value to measure the program's impact. The SROI value of Daya.id in 2023 was 2.46, indicating that the Daya.id website has generated social value benefits 2.46 times greater than the investment value issued.



# 2024 Awards

## ASABRI Payment Partner Awards 2024

Bank SMBCI has obtained the Payment Partner Awards from PT ASABRI (Persero).

The event is designed to appreciate ASABRI's payment partners for their cooperation and good performance throughout 2023.

Bank SMBCI has been collaborating with ASABRI since 2011 in providing services in the form of payment of social insurance benefits and data management of credit facility recipients to ASABRI's participants.

Bank SMBCI received an award in the "Top Performer Partner" category, namely the partner with the best performance in all categories. These categories include timeliness of payment, digital innovation, data and reporting.





# 2024 Awards

## HR Excellence Award 2024

Bank SMBCI received three awards from the prestigious HR Excellence Award 2024.

This achievement demonstrates that Bank SMBCI has successfully implemented excellent human resource management practices in corporate governance. Bank SMBCI won the "Very Good" predicate in three categories: HR Digitization & People Analytics, Employer Branding and Talent Acquisition, and Wellbeing Management.

The HR Excellence Award assesses various organizations' human resource management processes and practices. This year marks the 14th event, with the theme "Building Agility and Work Experience".

This achievement was attained due to the implementation of the employee value proposition in employer branding activities, which increased public awareness of Bank SMBCI as an employer of choice. Also, contributors to the award victory are the employee wellbeing strategy through the SMBCI Club and the employee assistance program, as well as support for human resource technology through the employee life cycle with various activities.



# 2024 Awards

## Corporate Image Award 2024

The August 2024 edition of Marketing Magazine features the "Corporate Image Award 2024".

Bank SMBCI is in 4th position in the National Bank Category (Assets IDR 150-IDR 500 trillion).

The award is dedicated to companies with the best corporate image in their industry based on an independent survey conducted by Frontier. The measurement of Corporate Image is based on an index of five measurement attributes representing four dimensions, namely Quality, Performance, Responsibility, and Attractiveness.

## Fortune Indonesia 100

Every year in August, Fortune Indonesia, a global business magazine and leadership guide, publishes the Fortune Indonesia 100, a list of Indonesia's top 100 largest companies. The ranking is sorted based on the total revenue achieved by the company.

In this year's Fortune Indonesia 100 list, Bank SMBCI was ranked 56th. This is a source of pride because the list is also a symbol of the company's success and business influence. Aside from that, the companies on this list are considered as industry leaders who contribute to the growth of the Indonesian economy.



# 2024 Awards

## 29th Infobank Award 2024

Bank SMBCI has received an award in the "29th Infobank Award 2024" event organized by Infobank Magazine.

This event was held to appreciate performance of 32 banks in Indonesia for their "Excellent" title achievement in the "Rating 105 Banks Infobank Version 2024".

Bank SMBCI received an award in the Diamond Trophy category for its excellent financial performance in 20 consecutive years (2004-2023). Bank SMBCI was one of the 10 banks that received the Diamond Trophy.



# 2024 Awards

## Top Digital Company Award 2024

The October 2024 edition of Marketing Magazine features the “Top Digital Company Award 2024”.

Bank BTPN is in 5th position in the KBMI 3 Banking Financial Institution category, Oto Multiartha is in 6th position in the four-wheeled vehicle financing company category, and Summit Oto Finance is in 5th position in the two-wheeled vehicle financing company category.

This assessment is based on an independent survey conducted on 2,100 respondents spread across all areas in Indonesia. The assessment parameters are defined as the Digital Company Index (DCI). All nominees are assessed using three indicators, namely Product Awareness, Customer Touchpoints, and Process Quality.

## Indonesia Most Powerful Women Awards 2024

Bank BTPN has received a “2024 Indonesia Most Powerful Women in Optimizing Financing Segment Performance and Funding Resources Diversification” award.

The award was dedicated to Bank BTPN Finance Director Hanna Tantani by HerStory, a subsidiary of Warta Ekonomi, in the Conventional Bank category.

The awards are dedicated to the companies that have created an inclusive culture and gender equality by supporting women to be able to develop and be creative in the work environment. The assessment indicators used are innovation, proactive and creative, and image of the figure.

# 2024 Awards

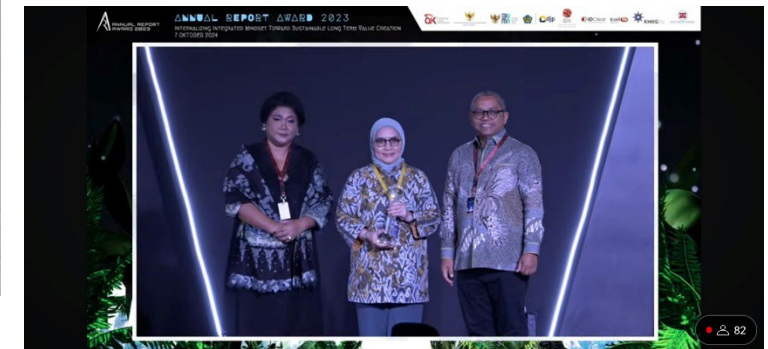
## Annual Report Award 2023

Bank BTPN has received an award in the "Annual Report Award 2023" organized by the National Committee on Governance Policy (KNKG).

Bank BTPN's Compliance Director Dini Herdini received the award on Monday (07/10) at the Indonesia Stock Exchange Building in Jakarta.

The Annual Report Award 2023 aims to encourage transparency in the disclosure of integrated corporate governance and sustainability practices in the companies' annual reports. This helps shareholders and stakeholders understand the company's strategic goals and progress in creating sustainable value.

Bank BTPN received the award in "Non-State-Owned Enterprises (SOEs) and Non-Regional-Owned Enterprises (ROEs) Financial Companies" category for the quality and transparency of its 2023 annual and sustainability reports.



# ***2024 Awards***

## **Top 20 Financial Institutions 2024**

Bank BTPN has received “Top 20 Financial Institutions 2024” award from The Finance, a subsidiary of Infobank Magazine.

The award is dedicated to the companies in the financial industry (banks, life and general insurers, reinsurers, and multifinance companies) that have succeeded in maintaining stable financial performance and growing positively in the last three years or three periods.

Bank BTPN received “Excellent” title in the banks with assets of IDR 100 trillion to <IDR 500 trillion category.

# 2024 Awards

## Mitra BUMN Champion Award 2024

Bank BTPN has received the Mitra BUMN Champion 2024 award in the Large Private Business Class Creditor/Investor category. The Ministry of State-Owned Enterprises (Kementerian BUMN) presents this award as a token of appreciation to partners, creditors/investors, vendors, and customers who have contributed to the Ministry of SOE's performance. In addition, this award is also held with the aim of increasing healthy and inclusive competitiveness.

Bank BTPN representative, Wholesale Banking Head Moses Ronald Supardi received the award at an event which was also attended by Deputy Minister of SOE Kartika Wirjoatmodjo, Deputy for Law and Legislation Robertus Billitea, Specialized Staff to the Minister of SOE for Finance and MSME Development Loto Srinaita Ginting, as well as staff, Officials from the Ministry of SOE and the SOE Directors on October 10 at the Borobudur Hotel, Jakarta.





# 2024 Awards

## Global Corporate Sustainability Awards (GCSA) 2024

SMBC Indonesia has received an award at the “Global Corporate Sustainability Awards (GCSA) 2024”.

This event which was held by Taiwan Institute for Sustainable Energy (TAISE), is dedicated to appreciate companies, organizations, and individuals efforts in implementing sustainability principles in running their business operations.

SMBC Indonesia received Great Practice rating in the Best Practice Award category. This award is due to the community empowerment program through the Daya.id platform which shows the bank's commitment to sustainability, financial inclusion, and community empowerment.

Daya.id is an innovative and effective solution by integrating digital technology to improve financial literacy and support the growth of Micro, Small, and Medium Enterprises (MSMEs), as well as provide more meaningful change for all levels of society.



# 2024 Awards

## Asia Sustainability Reporting Rating (ASRRAT) 2024

SMBC Indonesia has received a Platinum rating in the "Asia Sustainability Reporting Rating (ASRRAT) 2024". This is the fourth consecutive year SMBC Indonesia received the highest rank in its five years of participation in this event.

Daya & Sustainability Development Head of SMBC Indonesia Januar Rusdianto received the award on Thursday (21/11) in Jakarta.

The event, which was attended by 70 companies and organizations, was organized by the National Center for Corporate Reporting (NCCR) to appreciate the company's transparency and accountability in sustainability efforts and reporting through the implementation of environmental, social and governance principles in carrying out its business operations.

ASRRAT 2024 was also attended by other countries, such as Bangladesh, Philippines, Russia, and Australia.

The assessment is based on the level of compliance and quality of sustainability report with Global Reporting Initiative (GRI) standards. There are five award ratings: Platinum, Gold, Silver, Bronze, and White.



# 2024 Awards

## Infobank Top 100 CEO & The 200 Future Leaders 2024

President Director of SMBC Indonesia Henoch Munandar has received the “Top 100 CEO & The 200 Future Leaders 2024” award from Infobank Magazine.

The award is dedicated to appreciate the dedication and contribution of the leaders from the banking industry, life insurance, general insurance, multi-finance companies, State-Owned Enterprises (SOEs), and supporters of the financial sector who are considered to have provided positive results for the companies they lead.

Henoch, who won the awards in two categories, namely Bankers of the Year and Top 100 CEO, received the awards on Friday (29/11) in Jakarta.

The assessment criteria are based on company performance, size of the company, as well as the leader's achievements, experiences and contributions to the industry.





# 2024 Awards

## Investing on Climate by Editor's Choice Award 2024

SMBC Indonesia has received an award at the "Investing on Climate by Editor's Choice Award 2024".

This event which was held by Editor's Choice, a group of senior editors from various media that focus on climate change investment, is dedicated to appreciate companies' contribution in advancing investments that support environmental sustainability.

Communications & Daya Head of SMBC Indonesia Andrie Darusman received the award on Wednesday (04/12) in Jakarta.

SMBC Indonesia received an award in the Best Literacy for Climate Resilience category. This award is due to SMBC Indonesia's dedication in increasing public understanding of steps to deal with the impacts of climate change so that they can provide positive changes for environmental and economic sustainability



***Thank You***