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Laporan Pengkinian Rencana Aksi Pemulihan Tahun 2024
PT Bank SMBC Indonesia Tbk
Report on Update of Recovery Plan of the year 2024
of PT Bank SMBC Indonesia Tbk

Merujuk pada Pasal 14 Peraturan Otoritas Jasa Keuangan Nomor 5 Tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum, Perseroan telah melakukan pengkinian Rencana Aksi Pemulihan dan telah disampaikan kepada Otoritas Jasa Keuangan (“OJK”) pada tanggal 29 November 2024 melalui surat Nomor S.951/DIR/RMPL/XI/2024 dan telah dicatat dalam administrasi pengawasan OJK sebagaimana dalam surat OJK No. SR-11/PB.3/2024 tanggal 27 Desember 2024.

With reference to Article 14 of Financial Services Authority Regulation Number 5 2024 regarding the Determination of the Supervision Status and Handling of General Bank Problems, the company has updated the Recovery Plan and it has been submitted to Financial Services Authority (“OJK”) on 29 November 2024 through the letter Number S.951/DIR/RMPL/XI/2024. and has been recorded in the OJK supervision administration as stated in OJK letter No. SR-11/PB.3/2024 dated December 27, 2024.

Pada Dokumen Rencana Aksi Pemulihan tahun 2024, Perseroan melakukan pengkinian dimana atas pengkinian tersebut :

In the 2024 Recovery Plan Document, the Company made an update, where the update as follows:

- a. Tidak terdapat perubahan pada skenario *stress test* dimana skenario *stress test* terdiri dari:
- *Idiosyncratic*;
 - *Market wide*; dan
 - Kombinasi *idiosyncratic* dan *market wide*

- a. *There was no change towards the stress test scenario in which the stress test scenario consisting of:*

- *Idiosyncratic*;
- *Market wide*; dan
- *Combination of idiosyncratic dan market wide*

Terhadap *stress test* dilakukan pengkinian dengan angka terupdate (2024) dan update kondisi makroekonomi.

There was some updated towards the stress test with the updated number (2024) and updated macroeconomic condition.

- b. Tidak terdapat perubahan pada *opsi – opsi* yang dipilih apabila terjadi *trigger* Rencana Aksi yang dilampaui.

- b. *There was no change on the selected options if any exceeded trigger of Recovery Plan.*

- c. Terdapat perubahan pada trigger level (termasuk threshold) Rencana Aksi Pemulihan menyesuaikan dengan Peraturan Otoritas Jasa Keuangan Nomor 5 Tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum.

- c. *There are changes in the trigger level (including the threshold) of the Recovery Plan in accordance with Financial Services Authority Regulation Number 5 of 2024 concerning Determination of Supervision Status and Handling of Commercial Bank Problems.*

Perubahan trigger level (termasuk threshold) atas Rencana Aksi Pemulihan Perseroan dilakukan pada aspek Permodalan, Rentabilitas, Kualitas Aset dan Likuiditas sebagai berikut :


Changes to the trigger level (including threshold) for the Company's Recovery Plan are made in the aspects of Capital, Profitability, Asset Quality and Liquidity as follows:

Indicator per Aspect	Previous Threshold			New Threshold			
	BAU	BAU Alert	Crisis	Early Warning	Warning	Crisis	
A. Capital							
A1	CAR	$x > 16.0\%$	$14.0\% \leq x \leq 16.0\%$	$x < 14.0\%$	$14.0\% < x \leq 16.0\%$	$10.0\% < x \leq 14.0\%$	$8.0\% < x \leq 10.0\%$
A2	CET 1	$x > 9.3\%$	$5.5\% \leq x \leq 9.3\%$	$x < 5.5\%$	$7.0\% < x \leq 10.5\%$	$6.5\% < x \leq 7.0\%$	$4.5\% < x \leq 6.5\%$
B. Asset Quality							
B1	Gross NPL	$x < 3.0\%$	$3.0\% \leq x \leq 5.0\%$	$x > 5.0\%$	$3.00\% \leq x \leq 4.00\%$	$4.00\% < x \leq 5.00\%$	$x > 5\%$
B2	Net NPL	$x < 2.5\%$	$2.5\% \leq x \leq 4.0\%$	$x > 4.0\%$	$2.50\% < x \leq 3.25\%$	$3.25\% < x \leq 4.00\%$	$x > 4.0\%$
C. Profitability							
C1	ROA	$x > 1.0\%$	$0.0\% \leq x \leq 1.0\%$	$x < 0.0\%$	$0.4\% \leq x \leq 0.83\%$	$0\% \leq x < 0.4\%$	$x < 0\%$
C2	ROE	$x > 4.5\%$	$0.0\% \leq x \leq 4.5\%$	$x < 0.0\%$	$2.0\% \leq x \leq 4.0\%$	$0\% \leq x < 2.0\%$	$x < 0\%$
C3	BOPO	$x < 95.0\%$	$95.0\% \leq x \leq 100.0\%$	$x > 100.0\%$	$90\% \leq x \leq 95\%$	$95\% < x \leq 100\%$	$x > 100\%$
D. Liquidity							
D1	MRR	$MRR \geq Rr\% \text{ \& excess MRR} \geq 10 \text{ Bio}$	$MRR \geq Rr\% \text{ \& excess MRR} < 10 \text{ Bio}$	$MRR < Rr\%$	$Rr\% \text{ \& excess MRR} \geq \text{IDR } 5 \text{ bio} \leq x \leq Rr\% \text{ \& excess MRR} < \text{IDR } 10 \text{ bio}$	$Rr\% < x < Rr\% \text{ \& excess MRR} < \text{IDR } 5 \text{ bio}$	$x < Rr\%$
D2	LCR	$x > 110.0\%$	$100\% \leq x \leq 110.0\%$	$x < 100.0\%$	$125\% \leq x \leq 150\%$	$100\% \leq x < 125\%$	$x < 100\%$
D3	NSFR	$x > 102.0\%$	$100\% \leq x \leq 102.0\%$	$x < 100.0\%$	$102.5\% \leq x \leq 105\%$	$100\% \leq x < 102,5\%$	$x < 100\%$

Merujuk pada Pasal 15 ayat 1 Peraturan Otoritas Jasa Keuangan Nomor 5 Tahun 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum, atas pengkinian Rencana Aksi Pemulihan Perseroan tahun 2024 memerlukan persetujuan Pemegang Saham dalam Rapat Umum Pemegang Saham.

Referring to Article 15 paragraph 1 of Financial Services Authority Regulation Number 5 of 2024 concerning Determination of Supervision Status and Handling of Commercial Bank Problems, the updating of the Company's 2024 Recovery Plan requires the approval from the Shareholders in the General Meeting of Shareholders.

PT. Bank SMBC Indonesia Tbk
Direksi / The Board of Directors



Henoah Munandar
Direktur Utama /
President Director



Dini Herdini
Direktur Kepatuhan & Legal /
Compliance & Legal Director