

To,

Directors

Account Holder

Indonesian Central Securities Depository (KSEI)

Re : Schedule of Interest payment SARANA MULTIGRIYA FINANSIAL (PERSERO). PT.

Please be inform that SARANA MULTIGRIYA FINANSIAL (PERSERO). PT intends to perform the following Corporate Action:

Securities	ISIN Code	Securities Code	Maturity
OBLIGASI BERKELANJUTAN VI SARANA MULTIGRIYA FINANSIAL TAHAP IV TAHUN 2023	IDA000130405	SMFP06CN4	22 February 2028

Detail of activities as follow,

Securities Code	Payment Frequency	Type of Payment	Order of Payment	Level of Payment (%)	Remarks
SMFP06CN4	3 Months	Interest	11	6.85 p.a	-

The payment schedule of the bonds are :

Activity	Date
Determination date of Account Holders entitled to receive payment (Recording Date)	18 November 2025
Payment Date	24 November 2025
Date of Letter of SKD/DGT Record Receipt Submission	21 November 2025

**)Should the Account Holder fails to deliver such report, it is assumed that the purchase price is similiar to the bonds principal value (at par value)*

The guideline of Corporate Action facility through C-BEST is available at KSEI's homepage: <http://www.ksei.co.id>

Thank you for your kind attention and cooperation.

Sincerely yours,

Indonesian Central Securities Depository

Yulia Purnama Sari

Head of Custodian Services Division

AM. Anggita Maharani

Head of Securities Management Unit

Custodian Services Division

C. c. :

1. Director PT Bursa Efek Indonesia.
2. Director SARANA MULTIGRIYA FINANSIAL (PERSERO). PT
3. PT Bank Rakyat Indonesia (Persero) Tbk as Trust Agent SMFP06CN4