

Number : KSEI-19636/JKU/0920
Attachment : -
Letter Classification : General

September 21, 2020

To: Board of Directors of Account Holders
Indonesian Central Securities Depository (KSEI)

Re: The 4th Amortization Payment for SMF-BTN05 Class A Asset Backed Security Participation Certificates

Dear Sir/Madam,

Referring to KSEI Announcement No. KSEI-18201/JKU/0820, dated August 31, 2020, and based on information we have received from PT Bank Rakyat Indonesia (Persero) Tbk as Custodian Bank, we hereby inform you that the Issuer will perform the 4th Amortization Payment of the Asset Backed Security as follows:

| | | |
|--|--|--|
| Securities Name | SMF-BTN05 Class A Asset Backed Security Participation Certificates Series A1 | SMF-BTN05 Class A Asset Backed Security Participation Certificates Series A2 |
| Securities Code | SPSMFBTN05A1 | SPSMFBTN05A2 |
| ISIN Code | IDU0000023A0 | IDU0000024A8 |
| Asset Backed Security amount before 4 th Amortization | Rp471,096,596,307,- | Rp1,084,788,375,144,- |
| Amount of 4 th Amortization Payment | Rp29,931,551,930,- | Rp 28,757,765,580,- |
| Asset Backed Security amount after 4 th Amortization | Rp441,165,044,377,- | Rp1,056,030,609,564,- |

The payment schedule will be as follows:

| | |
|---|---------------------------|
| Recording Date for Asset Backed Security Participation Certificate Holders' eligibility to receive Amortization payment | September 25, 2020 |
| Interest and 4 th Amortization Payment Date | September 28, 2020 |
| DGT Letter of Domicile (SKD) Proof of Receipt Submission Date | September 25, 2020 |
| Purchase Price Report Date *) | September 23, 2020 |

Distribution of funds for the interests and amortization payments will be performed through C-BEST into sub-accounts or corporate action accounts on the date of payment.

Thank you for your kind attention and cooperation.

Sincerely yours,

Hartati Handayani
Head of Custodian Services Division

Mohammad Awaluddin
Head of Securities Management Unit
Custodian Services Division

CC:

1. Board of Directors of Indonesia Stock Exchange
2. Board of Directors of SMF-BTN05 Class A Asset Backed Security Participation Certificates
3. Board of Directors of PT Bank Rakyat Indonesia (Persero) Tbk as Custodian Bank