

Implementation of Securities Sub-Account as an Alternative Investor Cash Depository



About KSEI



ACCOUNT HOLDERS



ACCOUNT STRUCTURE

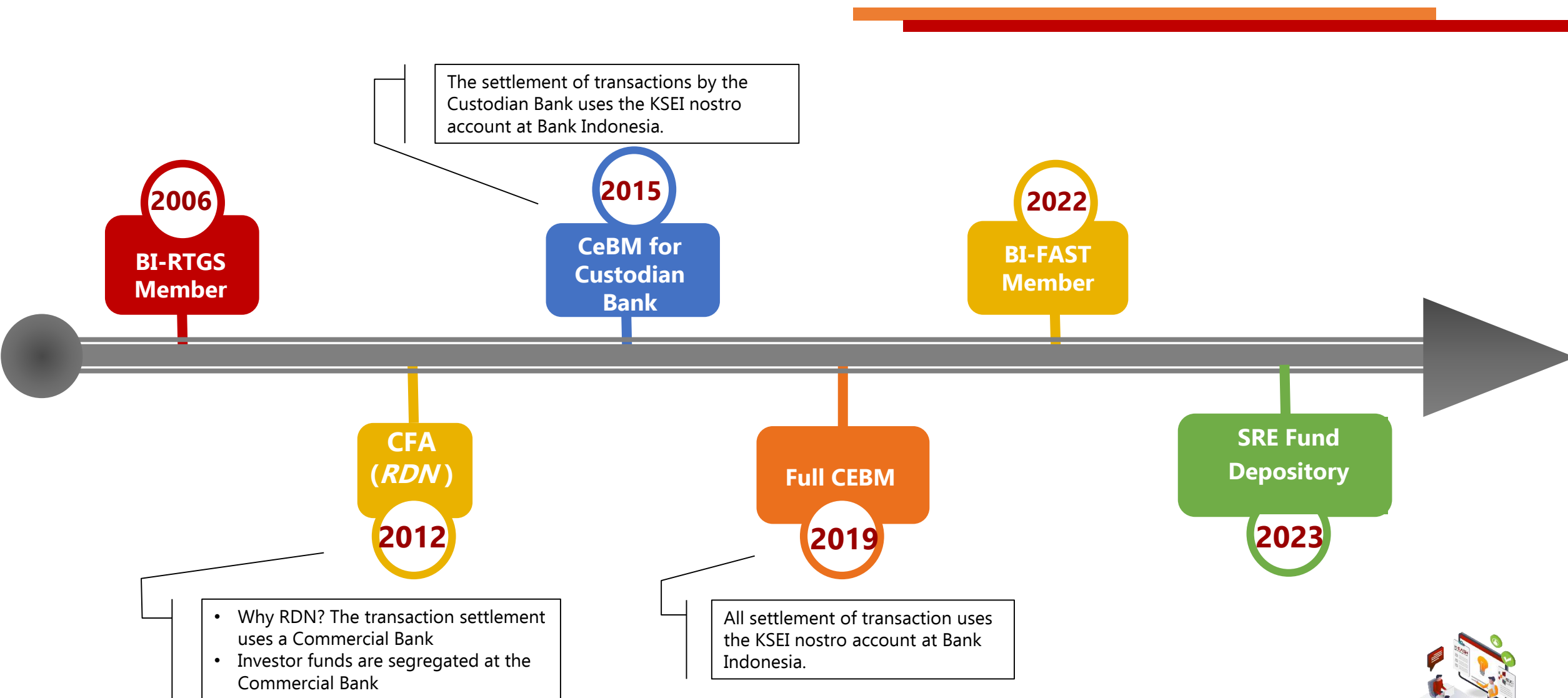
Account Holders

Main Securities Account

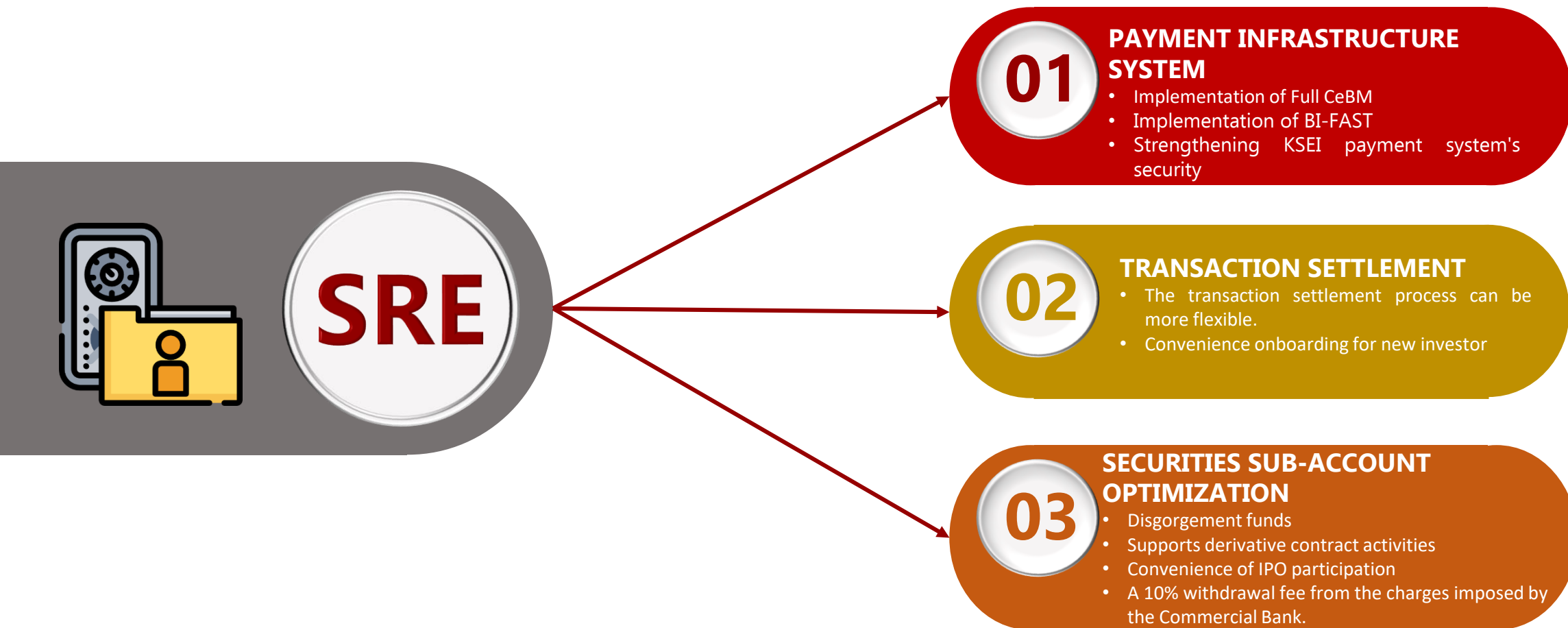
Account Holders and Investors

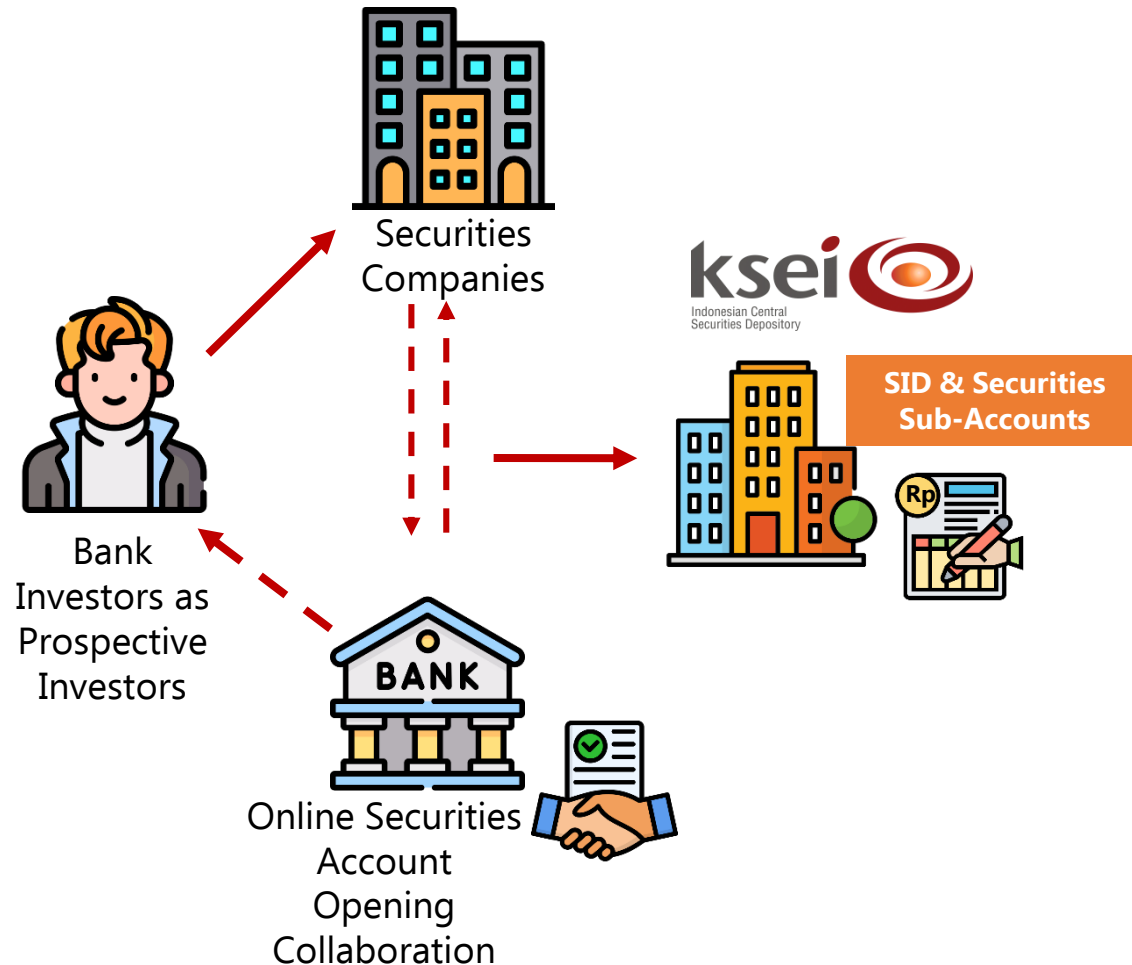
Securities Sub-Accounts

KSEI Milestones Payment System



Securities Sub-Account as an Alternative Fund Depository





Article 9 of Financial Services Authority Regulation (POJK) Number 15 of 2023 on the Implementation of Know-Your-Investor Principle Administrative Services (*Layanan Administrasi Prinsip Mengenal Nasabah - LAPMN*)

- (1) Users of LAPMN that are Securities Companies conducting business activities as Securities Broker-Dealers must:
 - a. Open a Securities Sub-Account;
 - b. Open a fund account at a bank in the name of the Client; and
 - c. Generate a Single Investor Identification Number for Clients who do not yet have one.
- (2) The **Securities Sub-Account** as referred to in Paragraph (1) Letter a **may serve as a substitute for:**
 - a. The obligation to open a Investor Fund Account at a bank as referred to in Paragraph (1) Letter b, including the storage of Investor funds and the execution of fund transfers for the settlement of the Investor's Securities Transactions through the Investor fund account;
 - b. The requirement for investors to have a Investor Fund Account at a bank when submitting expressions of interest in Securities to be offered and/or orders for Securities offered through the electronic public offering system.



Inbound Fund Flow to Securities Sub-Account (SRE)

1

Account destinations
in alphanumeric
format
directly use the
Investor Securities
Sub-Account
number.

AB00112345600112

2

Account destinations
in numeric format
use a combination of
the investor's mobile
phone number and
the Securities
Broker-Dealer code.

0000181234454958

3

Email destinations
use a proxy via
BI-FAST in the
format of
SRE@ksei.co.id

**AB00112345600112
@ksei.co.id**



Fund Book-Entry in Securities Sub-Accounts

1

Book Transfer (BTS)

Fund transfer instructions between sub-accounts within the same Account Holder. In this case, the type of Securities Sub-Account is a Depository Account (001, 008, and 009).

2

Collateral Deposit (COLDS)

Instruction for fund transfer from depository accounts (001, 008, and 009) to collateral sub-accounts (004). COLDS transfers may only be executed from depository accounts to Main Securities Account (REU) or collateral sub-accounts with the same SID under a single Account Holder.

3

Client Transfer Fund (CSTR)

Fund transfer instructions may be executed either within the same Account Holder or between different Account Holders, provided the destination account shares the same SID as the source account.

4

Cash Withdrawal (CW)

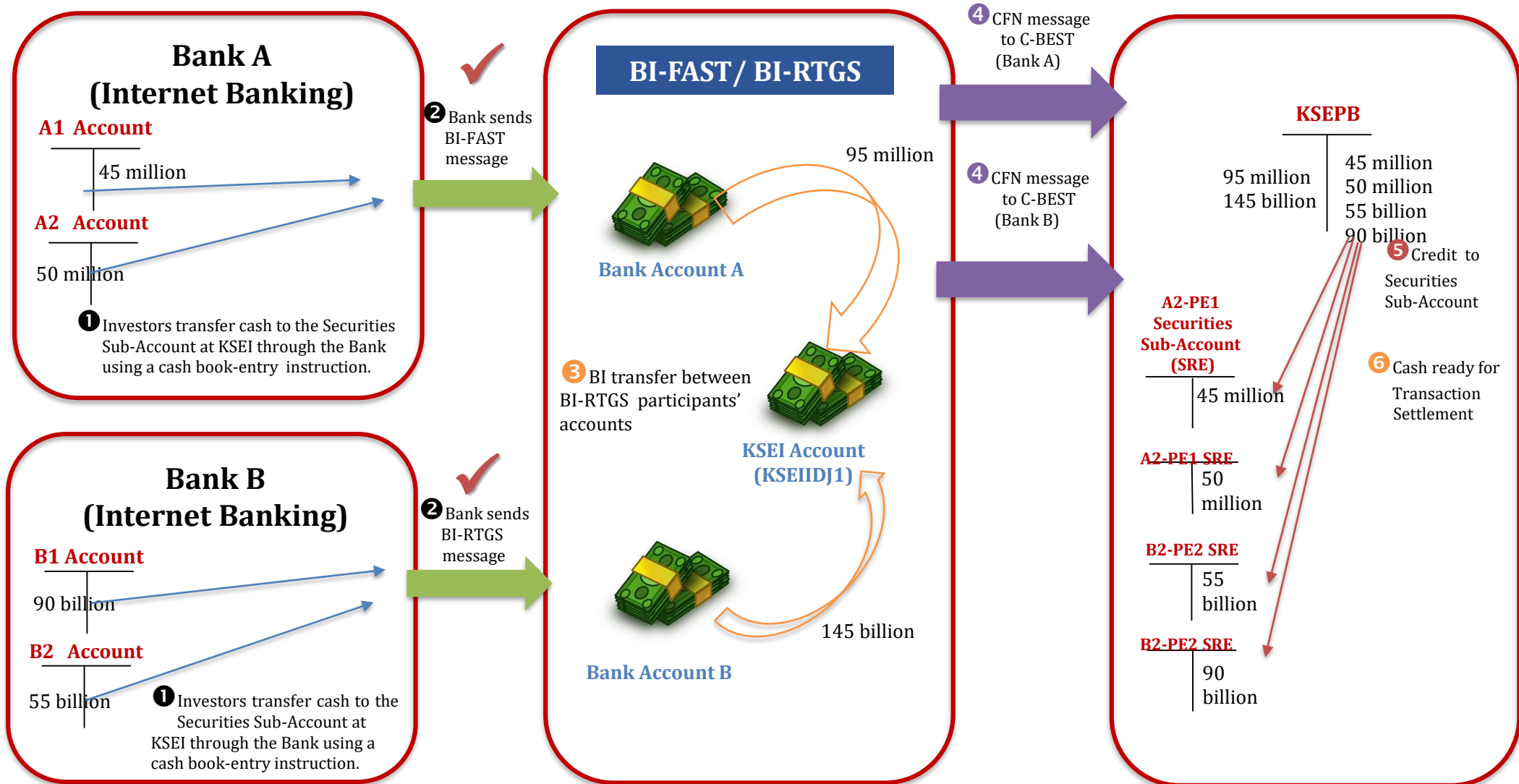
Instructions for fund withdrawal from the Securities Sub-Account (from a current account in the name of KSEI at Bank Indonesia, which serves as the fund settlement account) to an account in the name of the Account Holder and/or another party.

Notes:

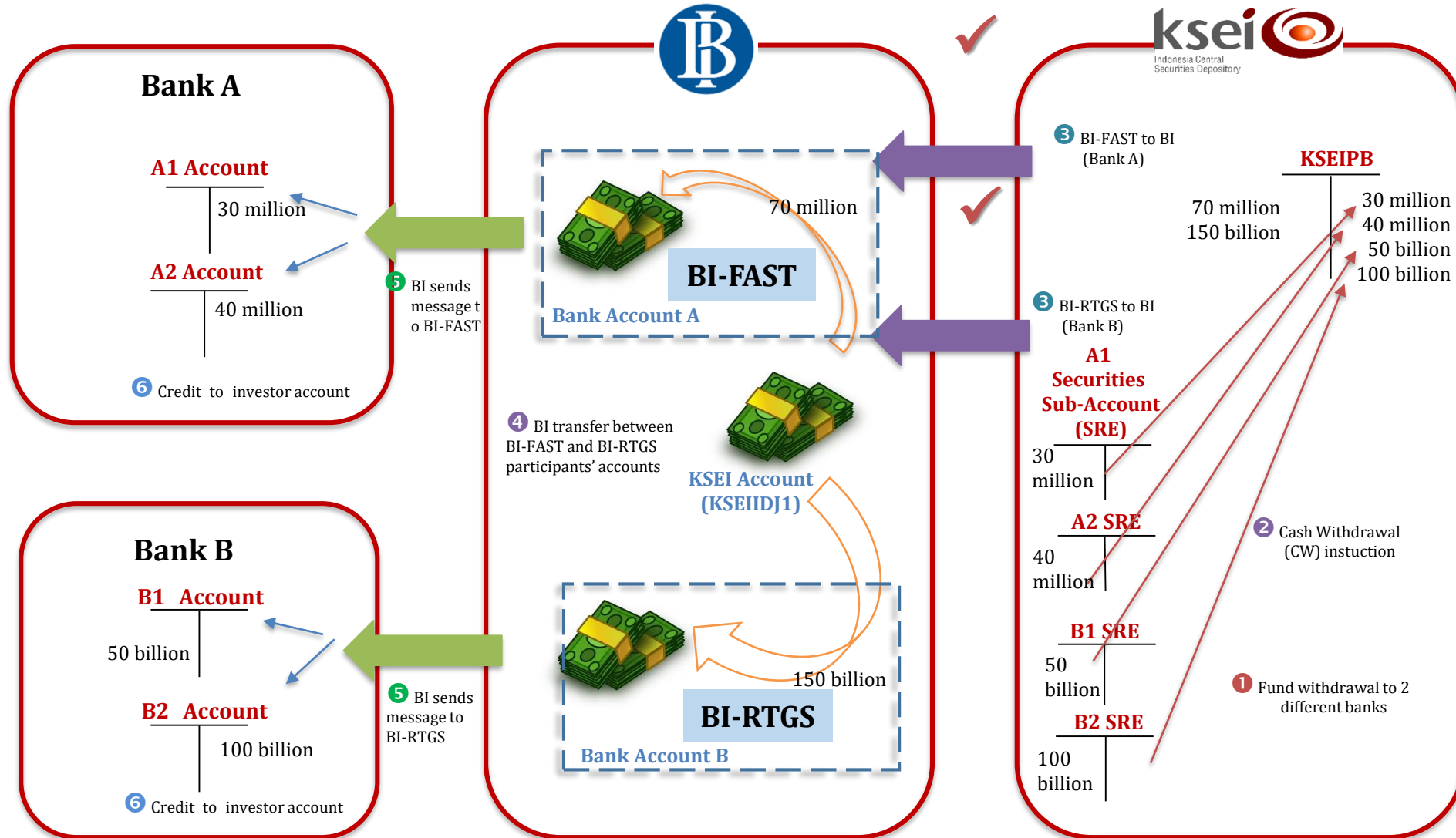
All of these instructions have been equipped with an upload mechanism to C-BEST.



Inbound Fund Flow to KSEI Through



Outbound Fund Flow from KSEI to Investor Account



Data on Securities Sub-Account Usage as an Alternative Cash Depository

Data as of October 31, 2025

Cash Deposited in Securities Sub-Accounts



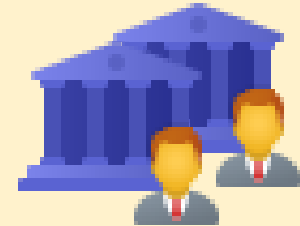
**IDR 355,91 Billion equivalent
to USD 21.32 million**

Securities Sub-Accounts that Holds Cash



**1,141,461 Securities Sub-
Accounts
from 23,753,359 Securities
Sub-Accounts**

Securities Companies that Hold Cash in Securities Sub-Accounts



**85 Securities Companies from
91 Securities Companies**



Securities Sub-Account Usage as an Alternative Cash Depository



Challenges

1. The use of Securities Sub-Accounts requires socialization.
2. Adjustments are needed in the back office development of the Securities Company, such as notifications for funds deposited into investor accounts and reconciliation in the Securities Company's back office.
3. No interest is provided as KSEI uses a checking account at Bank Indonesia.
4. Fund withdrawals are limited to KSEI's operating hours.





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Toll Free: 0800 186 5734

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