PRESS RELEASE

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Bank Sampoerna Records Asset Growth, Consistently Maintaining Customer Loyalty Through Collaboration with Strategic Partners

Jakarta, April 14, 2026 - Amid global economic uncertainty, PT Bank Sahabat Sampoerna ("Bank Sampoerna") continues to strengthen third-party fund (DPK) accumulation to ensure its commitment to continuously supporting MSME empowerment. It is recorded that the DPK accumulated by the end of 2025 reached Rp13.44 trillion.

Bank Sampoerna's Finance & Business Planning Director, Henky Suryaputra, said that MSMEs hold a strategic role in the overall national economy. If an economic slowdown affects MSME players, the impact will be felt widely. Therefore, Bank Sampoerna continues to strive to provide support through sustainable credit distribution to the MSME sector.

"This situation is certainly not easy, especially amid global and domestic conditions that are still full of challenges, as well as a slowdown in domestic demand reflected in the moderation of household consumption and more limited credit growth, particularly in the MSME sector. However, Bank Sampoerna is committed to continuously providing support, both through financing and assistance, as well as collaborating with strategic partners to encourage sustainable MSME growth. This commitment is reflected in the composition of MSME credit distribution, which reached 57.16% of the total credit distributed as of December 2025," said Henky.

Bank Sampoerna consistently emphasizes the quality of credit distribution while prioritizing prudence. At the end of 2025, the Bank successfully maintained the Gross Non-Performing Loan (NPL) ratio at 3.79% and Net NPL at 2.28%, both better than at the end of 2024.

To support MSME credit distribution, Bank Sampoerna successfully accumulated third-party funds, rising to Rp13.44 trillion, with a low-cost fund (CASA) composition of 22.73%, up from 16.12% at the end of 2024. This increase helped strengthen the bank's composition of low-cost funds, reflecting growing customer trust.

Meanwhile, the total assets of Bank Sampoerna increased by 2.69% throughout 2025 to Rp18.2 trillion. This growth was also accompanied by a strengthening of the capital base, with the Capital Adequacy Ratio (CAR) at 29.72%, reflecting capital readiness for sustainable growth.

CEO of Bank Sampoerna, Ali Yong, emphasized that technology adoption in the banking system is essential. His party supports strengthening the digitalization of corporate systems by providing a reliable infrastructure based on Bank-as-a-Service (BaaS).

"In reaching customers and MSME players more broadly, we realize we cannot walk alone. Therefore, we continue to expand opportunities for collaboration to provide added value for customers, even in the remotest corners of the country. Through BaaS services, currently more than 50 fintech companies, multifinance, cooperatives, and other financial institutions have been involved to bridge customers into the digital financial ecosystem," he said.

Thanks to BaaS services, digital transaction activity increased significantly throughout 2025. This is reflected in the transaction volume, which grew 21% YoY, from Rp144 trillion in December 2024 to Rp174 trillion in December 2025. Meanwhile, transaction frequency surged by more than 1,000%, from 42 million to 643 million. This infrastructure provides opportunities for partners to develop business potential while strengthening an inclusive financial ecosystem.

In addition to strengthening internal systems, Bank Sampoerna also consistently organizes financial literacy activities titled SampoernaFest. In its two years of implementation, this event has introduced Sampoerna Mobile Banking digital services to thousands of new customers and engaged 79 local MSME partners across sectors ranging from culinary to lifestyle.

"Through these various efforts, Bank Sampoerna continues its commitment to distributing financing to support the growth of MSMEs as the backbone of the national economy. In addition, through collaboration with strategic partners, we are committed to reaching more customers and MSME players, while simultaneously strengthening the sustainable financial ecosystem," concluded Ali.

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About Bank Sahabat Sampoerna

Bank Sahabat Sampoerna (Bank Sampoerna) is a private bank that develops micro and SME businesses through digital technology. Leading shareholders, including the Sampoerna Strategic Group, Xendit, and the Alfa Group through PT Cakrawala Mulia Prima, support it. The Bank has 21 branch networks in major cities across Indonesia. Bank Sampoerna has established a strategic partnership with KSP Sahabat Mitra Sejati (Sahabat UKM), a network in 28 provinces throughout Indonesia.

By using the GPN network and collaborating with Prima Network and BERSAMA, Bank Sampoerna customers can access ATM and EDC services managed by any bank. Bank Sampoerna continues to implement digital transformation and collaborates with various partners, including fintechs, to support and develop the digital financial ecosystem. For further information about Bank Sampoerna, please visit www.banksampoerna.com.

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