



Press Release

Encouraging Credit Distribution Equality, Bank Sampoerna Ready to Absorb Fintech Funding Needs

Jakarta, October 20, 2025 – Positioning itself as a bank that supports MSME empowerment, PT Bank Sahabat Sampoerna (“Bank Sampoerna”) is ready to absorb funding needs from financial technology (fintech) institutions to promote equitable credit distribution, particularly for MSMEs across remote areas.

This commitment is reflected in the fact that more than 60% of Bank Sampoerna’s current loan portfolio is allocated to supporting MSMEs. This effort is further strengthened by long-term collaborations with various fintech companies, rural banks (BPR), cooperatives, and other strategic partners.

Bank Sampoerna Director, Hendra Rahardja, stated that the key to achieving equitable credit distribution for MSMEs lies in synergy and collaboration with various financial institutions, including fintech companies and cooperatives. These institutions serve as the front line in reaching communities in remote areas to channel financing.

“This collaboration is a key aspect in promoting economic equality and creating more opportunities to improve the public’s welfare. Through various existing initiatives, we are committed to accelerating MSME growth, particularly through MSME digitalization,” said Hendra.

Currently, more than 50 fintech companies providing payment gateways, fund transfer and remittance services, merchant aggregators, P2P lending platforms, BPRs, multifinance companies, cooperatives, and other financial institutions have established partnerships with Bank Sampoerna to support credit distribution and MSME digitalization.

Hendra emphasized that the ongoing collaboration with strategic partners not only enables corporations to extend financing but also to deliver high-quality Bank-as-a-Service (BaaS) solutions. This service allows Bank Sampoerna to act as a provider of digital financial solutions, expanding access to financing for the public and business owners.

“The BaaS service serves as our extended arm to reach more customers. This initiative is also supported by our digital literacy programs for MSME players, enabling them to leverage the digital services provided by us and our strategic partners to ensure business continuity,” he explained.

In terms of community support, Bank Sampoerna also continues to play an active role in enhancing financial literacy in various regions through the SampoernaFest event, which has been running for approximately two years.

In 2025, SampoernaFest has been successfully held in Palembang, Samarinda, and Makassar, and will continue to Pekanbaru on October 25. The event also highlights digital financial services, particularly for the younger generation, and is expected to improve the financial literacy index.

“Through these various initiatives, we hope to build a more inclusive financial landscape and deliver added value to our customers and all of Bank Sampoerna’s strategic partners,” concluded Hendra.



**Bank Sahabat
Sampoerna**

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.

Utilizing the GPN network and collaborating with Prima Network and BERSAMA, Bank Sampoerna customers can access ATM services and EDC machines 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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