PRESS RELEASE

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Backed by Strong Funding, Bank Sampoerna Continues Its Focus on MSME Financing

Jakarta, 21 May 2026 – PT Bank Sahabat Sampoerna ("Bank Sampoerna") continues to earn public trust by recording solid fundamental performance, supported by a healthy financial position that enables it to sustain its commitment to channeling credit to MSMEs.

As of the end of March 2026, financing in the MSME sector accounted for 59% of the Bank's total financing portfolio of Rp11 trillion. This was supported by a strong Third-Party Funds (DPK) position, which stood at Rp15 trillion as of the end of March 2026.

This growth in DPK was further supported by an increasing share of low-cost funds held in current and savings accounts. As of the end of March 2026, corporate current accounts reached Rp2.01 trillion, up from Rp1.34 trillion in the same period the previous year. Savings accounts also grew to Rp1.43 trillion from Rp1.31 trillion. Overall, CASA (current account & savings account) grew by approximately 29.6% year-on-year.

Henky Suryaputra, Director of Finance & Business Planning, emphasized that this growth reflects the public's continuously growing trust in the Bank's commitment to supporting the MSME sector. One of the key drivers of this growing trust is Bank Sampoerna's ability to deliver efficient, transparent, and credible operational management. This is reflected in the Bank's Operating Expenses to Operating Income ratio (BOPO), which improved to 96.33% at the end of March 2026, compared to 97.26% in the same period the previous year.

"Business growth remains Bank Sampoerna's focus amid the dynamics of the banking industry. As such, we continue to maintain disciplined operational efficiency and risk management to strengthen the Bank's fundamentals. As of the end of March 2026, Bank Sahabat Sampoerna recorded a net profit of Rp8.9 billion, an increase of 68% compared to Rp5.3 billion in the previous period," said Henky.

By applying prudential principles, Bank Sampoerna continues to maintain asset quality through sustainable risk management. This is evidenced by the Non-Performing Loan (NPL) Net ratio, which remained well-managed at 2.70% as of the end of March 2026.

Meanwhile, Bank Sampoerna also maintained a healthy capital and liquidity position as of the end of March 2026. This is reflected in a Capital Adequacy Ratio (CAR) of 30.03% and a Loan-to-Deposit Ratio (LDR) of 73.27%, with total Bank assets reaching Rp19.5 trillion.

Ali Yong, CEO of Bank Sampoerna, stated that strengthening the digital ecosystem is part of Bank Sampoerna's strategy to reinforce the company's fundamental performance while expanding access to financial services for the public and business players. Through partnerships based on Bank as a Service (BaaS), Bank Sampoerna collaborates with various parties to drive financial access for the public, including the provision of virtual accounts, QRIS payments, and host-to-host fund transfers.

“Throughout the first quarter of 2026, BaaS services recorded more than 495 million transactions with a total transaction volume of Rp98 trillion. This growth is strong evidence of the close collaboration between Bank Sampoerna and more than 50 fintech companies, multifinance firms, cooperatives, and other financial institutions,” Ali explained.

In addition to strengthening its digital services, Bank Sampoerna also continues to expand financial literacy and inclusion through its SampoernaFest edutainment event, which will continue throughout this year. Throughout 2025, SampoernaFest engaged 79 partners and MSME players across a range of business categories, from culinary to lifestyle. SampoernaFest also contributes to the Bank's efforts to strengthen DPK growth and expand the adoption of digital banking services through Sampoerna Mobile Banking (SMB).

In line with these efforts, SMB now features a new user interface and user experience (UI/UX) design to enhance customer convenience in accessing banking services. The SMB update includes quick-access features for services such as e-wallet top-ups and QRIS payments, online account opening, and a wider range of transaction fee promotions to support a more practical digital transaction experience for customers.

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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.

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.

Media Contact:

Firzie Budiono Ravasia
Corporate Communications & Investor Relations Head
Sampoerna Strategic Square, North Tower, Mezzanine Floor
Jl. Jend. Sudirman Kav. 45, Jakarta 12930