

PRESS RELEASE

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**Liquidity and Fundamentals Remain Strong,
Bank Sampoerna Reinforces Its Sustainable Commitment to MSMEs**

Jakarta, August 12, 2025 – The significant portion of loan disbursements allocated to micro, small, and medium enterprises (MSMEs) reaffirms PT Bank Sahabat Sampoerna’s (“Bank Sampoerna”) commitment to this sector, which is closely connected to the daily lives of the public. By the end of the second quarter of 2025, 64% of Bank Sampoerna’s total outstanding loans of IDR 11.7 trillion were distributed to MSMEs. Of that amount, IDR 4.5 trillion (60% of total MSME loans) was disbursed directly. At the same time, another IDR 3.0 trillion was channeled through strategic partners, including financial technology (fintech) companies, peer-to-peer lending firms, multifinance institutions, savings and loan cooperatives, venture capital companies, and others.

On the other hand, low-cost funds in the form of savings and current accounts (CASA) reached IDR 2.5 trillion as of the end of the second quarter of 2025, up 52% from the same period last year. With this growth, the ratio of low-cost funds rose to 19.2%, a significant improvement from 11.7% a year earlier.

Bank Sampoerna’s Finance & Business Planning Director, Henky Suryaputra, stated that the Loan to Deposit Ratio (LDR) stood at 88.8%, or 2.5% higher than the 86.3% recorded at the end of June 2024.

“We recognize the importance of maintaining a balance between fund collection and loan disbursement to ensure efficient use of funds without neglecting the need to maintain sound liquidity. The LDR as of the end of June 2025 reflects a healthy position and remains within the Bank’s acceptable risk appetite, considering current economic conditions,” he said.

The Net Interest Margin (NIM), maintained at 4.4% for the first half of 2025, reflects the Bank’s ability to manage both lending and deposits effectively amid a competitive market environment and ongoing global economic uncertainty. Supported by non-interest income, which reached IDR 93.4 billion in the first semester of 2025, Bank Sampoerna recorded a net profit after tax of IDR 11.2 billion.

Bank Sampoerna’s positive performance was achieved through prudent banking practices and a strong fundamental base. Serving the MSME segment, which carries a higher credit risk, the gross non-performing loan ratio was maintained at 4.2%, while the Capital Adequacy Ratio (CAR) remained solid at 27.9%.

Bank Sampoerna CEO, Ali Yong, reaffirmed the Bank’s support for MSMEs, not only through financing but also by providing various financial services such as enabling payments via QRIS and offering affordable or even free fund transfers. “We are committed to continuing to provide financing as well as a wide range of relevant financial services to support the growth of business players across various regions,” he said.

Ali also emphasized the strategic value of collaboration in the Bank's business operations. "The synergies established between Bank Sampoerna and its various strategic partners serve as a key driver for expanding access to financing and providing the banking services MSMEs need to grow sustainably," he added.

This collaboration is realized through partnerships between Bank Sampoerna and various institutions. Through these partnerships, partners can provide banking services to their customers or members. These services are widely recognized as Bank-as-a-Service (BaaS) solutions offered by Bank Sampoerna. The results are evident in the increased use of virtual account services, QRIS payments, and fund transfers through partner networks (host-to-host fund transfers), which reached 148 million transactions totaling IDR 59 trillion during the six months up to June 2025 — a tenfold increase compared to the same period in 2024.

The collaborations have also enabled a range of innovative services that can be directly experienced and utilized by the public. Since May, Sampoerna Mobile Banking users have been able to withdraw cash without a card at various ATMs owned by other banks, free of charge. Cash withdrawals are also available without fees at Alfamart and Alfa Express outlets across Indonesia.

In terms of community support, Bank Sampoerna continues to organize SampoernaFest events to promote financial literacy and encourage the use of digital financial services, particularly among the younger generation. Through these events, Bank Sampoerna invites the public to take advantage of Sampoerna Mobile Banking features as a practical solution for conducting transactions economically and planning for long-term financial goals. In 2025, SampoernaFest has been successfully held in Palembang, Samarinda, and Makassar, and will continue to Pekanbaru in October.

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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