PRESS RELEASE

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Bank Sampoerna Recorded Solid Performance A Foundation to Drive MSME Growth

JAKARTA, August 26, 2026 – Entering the second half of 2026, PT Bank Sahabat Sampoerna ("Bank Sampoerna") posted positive performance by recording a net profit after tax of Rp15.9 billion as of the end of June 2026, representing a 41.29% year-on-year (YoY) increase from Rp11.2 billion in the previous period.

This net profit growth places Bank Sampoerna in a solid position to continue its mission of empowering MSMEs through consistent credit disbursement. Nearly 60% of total loans, or approximately Rp6.2 trillion as of June this year, were extended to MSME actors. This lending performance in Q2 2026 was bolstered by customer trust and strategic partner collaborations. Direct lending to MSMEs reached Rp5.5 trillion. Meanwhile, indirect lending through partner networks such as fintech companies, multifinance firms, cooperatives, and venture capital firms contributed Rp628.8 billion.

As of the end of June this year, Bank Sampoerna recorded total credit disbursement of Rp10.6 trillion. Apart from MSME, the majority of which was contributed by the wholesale business segment. Concurrently, Bank Sampoerna continues to expand its retail financing reach via PDAja.com, which offers customers the flexibility to draw funds as needed and pay interest only on the amount utilized, whether for business expansion or personal purposes.

Bank Sampoerna's Director of Finance & Business Planning, Henky Suryaputra, stated that one of the factors behind the successful distribution of credit was adequate liquidity. As of June 2026, low-cost funds (CASA) from demand deposits and savings reached Rp2.6 trillion. This achievement strengthens the company's balance sheet, maintaining a loan-to-deposit ratio (LDR) of 87.93%.

"Bank Sampoerna continues to adapt amid challenging economic and MSME sector conditions. Our top priority is maintaining a balance between risk management and public trust through the end of the year. Through a prudent yet measured approach, we are committed to sustaining business stability while ensuring financing access for MSMEs," Henky said.

During the first six months of 2026, Bank Sampoerna's net interest margin (NIM) was well-maintained at 3.95%, with a gross non-performing loan (NPL) ratio of approximately 3.57%. This NPL figure remains below the industry-wide average for MSME non-performing loans of 4.54%, according to Financial Services Authority (OJK) data for the same period. Optimal credit management and the implementation of prudent banking principles are key to maintaining business fundamentals amid global economic uncertainties.

CEO of Bank Sampoerna, Ali Yong, emphasized that the continuously evolving digital ecosystem serves as one of the company's growth drivers. Throughout the second quarter of 2026, the Bank as a Service (BaaS) offering logged over 906 million transactions, a significant 513.39% increase from approximately 147 million transactions in the previous quarter. Total transaction volume reached Rp168.7 trillion by the end of June 2026, reflecting a substantial 187% YoY increase from Rp58.7 trillion in the same period last year.

"Through strategic BaaS-based partnerships with over 50 fintech companies, multifinance firms, cooperatives, and other financial institutions, Bank Sampoerna not only broadens access to banking services across the country, but also strengthens the company's capital position and lending capabilities. Continuous innovation, coupled with reliable infrastructure and security systems, drives the penetration of these digital services to MSMEs and the broader public," Ali Yong said.

The most widely utilized financial access services under BaaS include QRIS payments, virtual accounts, and host-to-host fund transfers. The commitment to expanding banking services is further supported by financial literacy and inclusion initiatives, including the SampoernaFest edutainment event, held in Medan in July and continuing throughout the year. Bank Sampoerna encourages the public to adopt comprehensive financial planning through Sampoerna Mobile Banking (SMB). Customers can use quick-access features for e-wallet top-ups, QRIS payments, online deposits, and various transaction fee promotions to support a more practical digital transaction experience.

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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 several provinces throughout Indonesia.

Utilizing the GPN network and collaborating with Prima Network and ATM 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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