



**Bank Sahabat  
Sampoerna**

**PRESS RELEASE**

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**Bank Sampoerna Maintains Majority Portion of Loan Distribution to MSMEs**

**Jakarta, 10 November 2025** – Amid dynamic economic challenges, the banking industry is required to take on the role of a community partner, providing support and added value for the future.

As a bank committed to micro, small, and medium enterprises (MSMEs), PT Bank Sahabat Sampoerna (“Bank Sampoerna”) continues to strengthen its loan distribution to this sector. By the end of the third quarter of 2025, Bank Sampoerna's total loan distribution reached IDR 11.5 trillion. Of this total, 64.53% was distributed to MSME players.

**Director of Finance & Business Planning Bank Sampoerna, Henky Suryaputra**, stated that the challenges and tight market competition throughout this year have made loan distribution to MSMEs difficult. However, he also realizes that MSME players are determined to continue recovering and growing. Therefore, ease of access to financing is a key factor in the sustainability of MSMEs.

“We continuously conduct periodic reviews of MSME players’ capacity to absorb loan distribution, and despite the challenging conditions, we remain committed to helping MSMEs grow. This business sector serves as the backbone of Indonesia’s economy, and its business existence significantly influences national economic growth,” he emphasized.

In addition to the challenges on the credit side, another key factor in supporting MSME players is maintaining healthy cash flow. Through synergy and the implementation of digitalization across various services, Bank Sampoerna is committed to strengthening cash flow while encouraging the business sustainability of MSME players.

On the funding side, Bank Sampoerna's third-party funds (TPF) totaled IDR 13 trillion, with customer deposits accounting for IDR 10.5 trillion. The accumulation of TPF was also influenced by the CASA composition at the end of the third quarter of 2025, which stood at 19.2%, up 4.8% year-on-year (YoY).

Henky emphasized that balanced loan distribution and TPF collection help maintain the Loan to Deposit Ratio (LDR). By the end of September 2025, the corporate LDR reached 88.30%, an increase of 3.8% compared to the same period last year, which stood at 84.5%. This reflects a healthy liquidity condition for the bank.



Meanwhile, the Net Interest Margin (NIM) also remained stable at 4.4%, reflecting the Bank's ability to manage loans and TPF optimally amid competitive market conditions and global economic uncertainty. With these factors, Bank Sampoerna successfully recorded a net profit after tax of IDR 10.7 billion.

As a manifestation of its continuous commitment to providing added value to customers, Bank Sampoerna consistently applies prudential principles to ensure credit quality remains well maintained. By the end of September 2025, the gross Non-Performing Loan (NPL) ratio was recorded at 4.12%, and the net NPL at 2.45%.

**CEO of Bank Sampoerna, Ali Yong**, emphasized that comprehensive support for MSMEs is reflected in the growing number of strategic partners collaborating to accelerate MSME digitalization.

"The current growth focuses on close collaboration between Bank Sampoerna and more than 50 fintech companies, multi-finance firms, cooperatives, and other financial institutions. This partnership is clear evidence of the bank's support for MSMEs," said Ali.

This collaboration is realized through the provision of Bank-as-a-Service (BaaS), which has produced positive results by expanding the reach of banking services to remote areas of the country. The results are reflected in the increased use of virtual account services, QRIS payments, and fund transfers through partners (host-to-host fund transfers), which in the nine months until September 2025 reached 331 million transactions with a total value of IDR 102 trillion. The number of transactions increased sixteenfold compared to the same period in 2024.

"MSMEs are an integral part of our business. Through the various initiatives we have undertaken, we hope to continue providing added value to our customers and create a positive impact on the MSME sector as a pillar of national economic resilience," Ali concluded.

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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



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and develop the digital financial ecosystem. For further information about Bank Sampoerna, please visit [www.banksampoerna.com](http://www.banksampoerna.com).

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