PRESS RELEASE
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Consistently Delivering Positive Growth, Bank Sahabat Sampoerna Reaffirms Its Commitment to Supporting MSME Growth

JAKARTA, November 5, 2026 – Bank Sahabat Sampoerna continues to maintain positive year-on-year growth in its banking fundamentals, as reflected in improved profitability and consistent MSME lending. Improved asset quality and a strong capital position support these achievements, providing a solid foundation for sustainable business growth through year-end.

As of the end of September 2026, Bank Sahabat Sampoerna had disbursed a total of IDR 9.98 trillion in loans, of which 57%, or approximately IDR 5.69 trillion, was allocated to MSME financing, both directly and indirectly.

Alongside its lending activities, Bank Sahabat Sampoerna has successfully improved its credit quality, as reflected in its gross Non-Performing Loan (NPL) ratio of 2.87% in the third quarter of 2026, down from 4.12% in the same period last year. This figure remains below the regulatory threshold of 5% and the MSME banking industry's gross NPL ratio, which stood at 4.53%.

Domestic and global economic conditions continue to challenge the banking industry. Nevertheless, with a Capital Adequacy Ratio (CAR) of 31.31%, up from 29.05% in September 2025, and a Loan-to-Deposit Ratio (LDR) of 88.82%, Bank Sahabat Sampoerna remains confident in its ability to accommodate credit demand and support MSME empowerment.

Bank Sahabat Sampoerna's Director of Finance & Business Planning, Henky Suryaputra, explained that the Bank's continued efforts to promote financial literacy across various regions have strengthened public trust in the Bank. This growing confidence has also increased liquidity available to support the Bank's lending activities. As of the end of September 2026, the Bank recorded IDR 2.24 trillion in Current Account and Savings Account (CASA) funds.

"Despite the various challenges we face, we are grateful that Bank Sahabat Sampoerna has maintained its positive growth trajectory in the third quarter of 2026, recording a profit before tax of IDR 36.16 billion as of the end of September 2026, representing a 104.18% year-on-year increase from IDR 17.71 billion in the previous year. This achievement provides a strong foundation for Bank Sahabat Sampoerna to grow sustainably and continue its commitment to supporting MSME growth," said Henky.

Bank Sahabat Sampoerna CEO Ali Yong added that the Bank also recorded significant growth in digital transactions. Through its Bank as a Service (BaaS)-based services, Bank Sahabat Sampoerna recorded more than 245 million transactions as of September 2026, up 140.2% from about 102 million transactions in the previous year.

These BaaS transactions generated revenue of IDR 150.47 billion, growing by 398.62% year-on-year. Amid the significant challenges in the MSME sector, the BaaS business is expected to support the Bank's revenue growth over the coming years.

Together with its strategic partners, Bank Sahabat Sampoerna continues to expand access to banking services by developing a comprehensive digital ecosystem. "We appreciate the regulators for their continued support in developing Bank Sahabat Sampoerna's digital ecosystem. We also remain open to broader collaborations with new strategic partners to extend the reach of our digital services to communities across Indonesia," he emphasized.

Developing its digital ecosystem through BaaS has made services such as virtual accounts, QRIS payments, and host-to-host fund transfers among the most widely used by the public. MSMEs can utilize QRIS payment services through Sampoerna Mobile Merchant. Meanwhile, the general public, retail customers, and individuals can use Sampoerna Mobile Banking to meet their daily transaction needs. Bank Sahabat Sampoerna also regularly organizes prize draw programs for Sampoerna Mobile Saving users as a token of appreciation for customer loyalty.

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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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