

Public Expose **PT Super Bank Indonesia Tbk** 2025



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Executive Summary

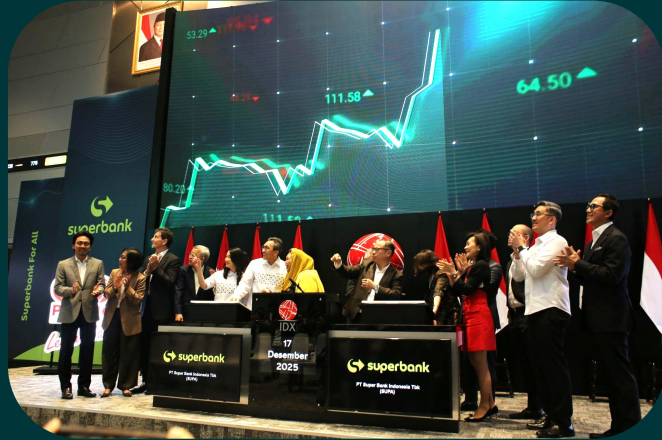
Since the **2022 acquisition by Emtek, Grab, and Singtel**, Superbank has undergone a massive transformation to provide Indonesians with simple, transparent, and flexible financial products. Guided by our core values and a management team blending decades of **banking and tech expertise**, we have evolved into a high-performance organization that prioritizes both scale and customer centricity.

By the end of 2025, we realized our foundational mission: achieving **profitability**, successfully **listing on the IDX**, and scaling our operations significantly. Our growth is fueled by a seamless **ecosystem integration** with Grab, which allows our **5.9 million customers** to bank effortlessly within their daily apps. This synergy has driven engagement to over **1 million transactions per day**, and with the vast untapped potential of our partner network, these figures are just the beginning.

Our **House of Strategy** ensures this growth remains sustainable through four key pillars:

1. **Strategic Loan Expansion:** Diversifying our portfolio to drive consistent revenue.
2. **Cost-Efficient Operations:** Leveraging a lean AI/Tech culture to minimize the cost-to-serve.
3. **Ecosystem Clearing House:** Becoming the financial engine that drives loyalty and funding through deep partner integration.
4. **AI-Powered Credit Lifecycle:** Utilizing Machine Learning and Big Data to safely provide financing to the underserved.

Reflecting on a remarkable 2025, we are incredibly blessed by the milestones achieved and are eager to excel even further in 2026. Our journey is only beginning as we remain committed to unlocking our ecosystem's full potential for every Indonesian, transforming deep engagement into long-term value for our users and shareholders.



About Us

Originally established in 1993 as Bank Fama, **Superbank** underwent a massive digital transformation in 2021 following its acquisition by a powerhouse consortium including **Grab, Emtek, and Singtel**. This digital evolution was further bolstered by strategic backing from **KakaoBank and GXS**.

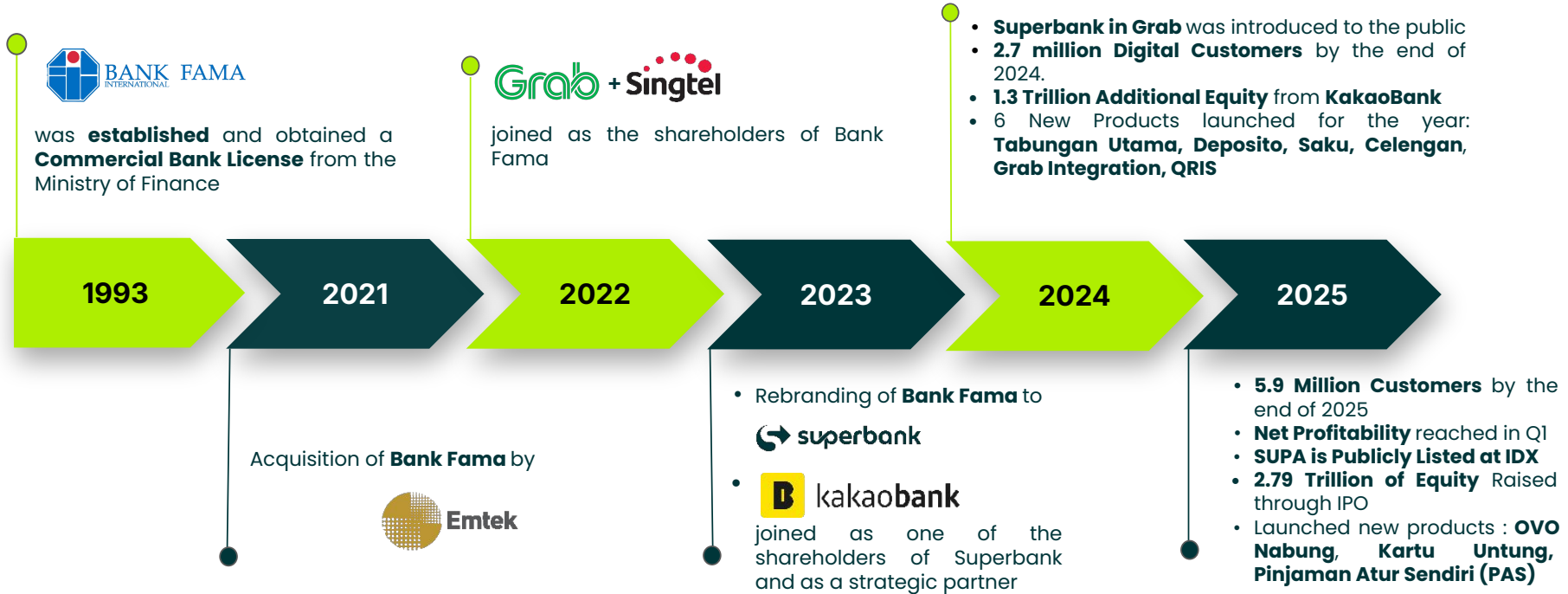
The bank reached a historic milestone in 2025 by successfully listing on the **Indonesia Stock Exchange (IDX)**, achieving a record-breaking debut with over **1 million orders**.

Superbank is dedicated to expanding credit access for underbanked individuals and MSMEs to better manage their businesses. By providing innovative retail solutions and leveraging one of the industry's most extensive ecosystems, we foster seamless collaboration across the digital economy



Company Milestone

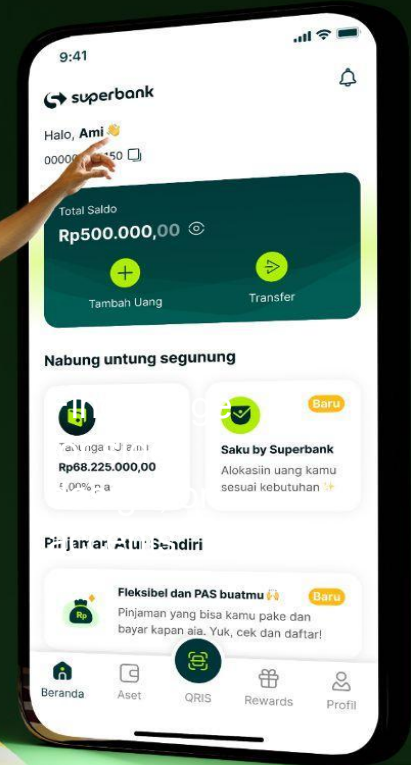
Since the 2022 Emtek, Grab, and Singtel acquisition, Superbank has massively transformed to bring Indonesians simple, transparent, and flexible banking products, aligned with our vision.

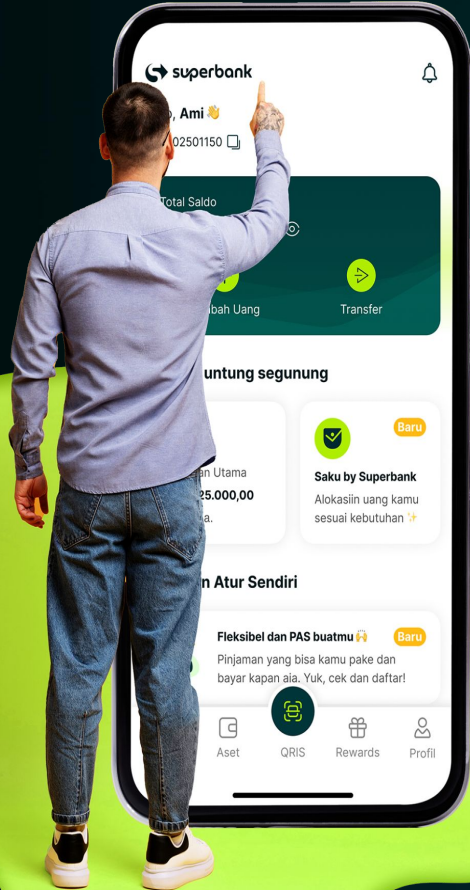


By the end of 2025, Superbank has achieved profitability, listed on the IDX, and scaled significantly to better serve the Indonesian market.

Our Vision

Becoming a Bank that Empowers Society with **Simple, Transparent, and Flexible** Financial Product by Utilizing the Best Technology





Our Mission

Providing Digital Financial Solutions that can
**Meet the Financial Service Needs of MSME
and Retail Customers** more Efficiently

Our Values



Think Bold

**Make an
Impact**



**Do The
Right Thing**



Win As One



**Move With
Speed**

#BeSuper

Our core values drive our massive scale. By embodying them daily, we've created a superior working environment that fuels high performance and momentum.



Management Team Led by Proven Industry Leaders

Our success stems from our management: blending years of banking and tech expertise to drive powerful, seamless execution for our customers.

Board Of Commissioners



Anton Hermanto Gunawan

President Commissioner



Board Of Directors



Amalia Pratantara

Chief Compliance Officer



Tigor M Siahaan

Chief Executive Officer



Melisa Hendrawati

Chief Financial Officer



Senior Management



Itjang Wibisono

Chief Administrative Officer



Jenny Tjandra

Chief Risk Officer



Hermawan T.

Chief Product Officer



Neneng Goenadi

Commissioner



Yenny Zannuba Wahid

Independent Commissioner



Sukiwan

Chief Business Officer



Bhavana Vatvani

Chief Operating Officer



Cut Tashana Azia

Chief Internal Audit



Ditesh Kumar

Chief Technology Officer



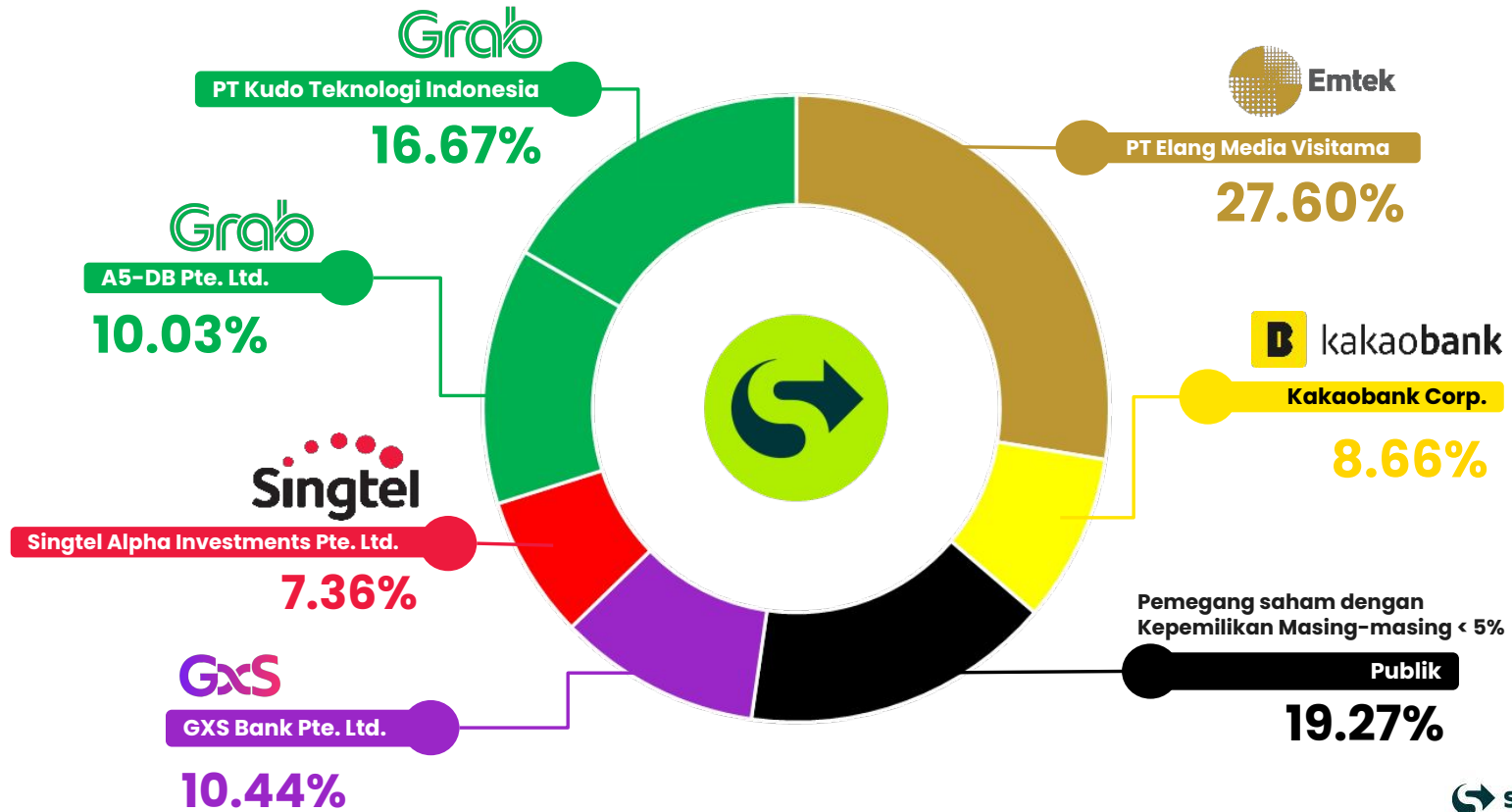
Ike Nerfita

Chief HR Officer



Shareholding Structure & Ecosystem

As of 31 December 2025



Clean and Simple Deposit Product by Design

Our deposit products simplify banking, making it effortless for every customer to manage their wealth



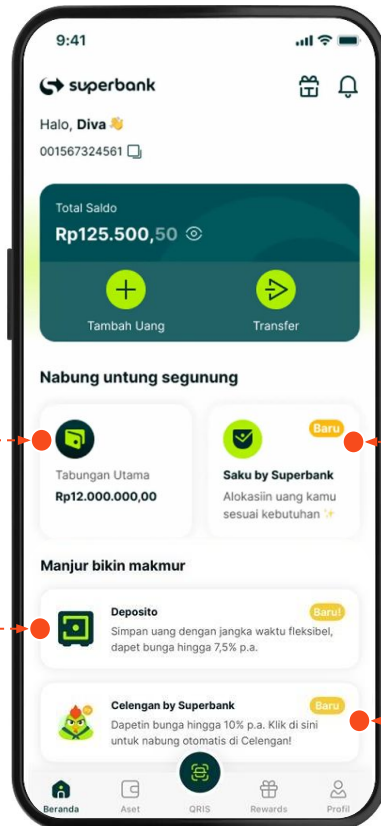
Tabungan Utama (Main Savings Account)

- Superbank's primary high-yield core account - instantly opened at onboarding, fee-free, and serving as the central hub for deposits and transactions
- Features include Grab app direct debit and integration, 5% p.a. interest^(1,2), free RTOL and BI Fast transfers⁽³⁾



Term Deposit

Flexible, high-yield savings starting from just IDR 500K, with tenors from as short as 7 days to 12 months, interest up to 7.5% p.a.⁽²⁾, seamless app-based setup, no fees & penalty, and optional automatic rollover



Saku by Superbank

Personalized digital savings product that lets customers create goal-based mini-accounts with 5% p.a. interest⁽²⁾ and QRIS payment capability



Celengan

Micro-savings product tackling Indonesia's underbanked challenge by enabling effortless round-up or daily auto-savings with 10% p.a. competitive interest rate - building healthy saving habits for our customers



OVO Nabung

Integration between Superbank and OVO where OVO user will now be able to get 5% p.a. of interest rate

Providing Access to Financing Through Our Digital Loan

Superbank exists to bridge the financing gap for the underserved. Through our flagship product, **Pinjaman Atur Sendiri**, we are turning that vision into reality by providing accessible, personalized credit to those who need it most.



Frictionless Onboarding

~3 minutes approval time creating seamless customer experience and lowering acquisition barriers

Scalable Credit Limits

Ready to use **revolving limit with multiple drawdowns** allowed without full repayment, providing easy access to borrowers despite having no prior history

Customer-Centric Flexibility

Borrowers can choose their own **tenor (up to 30 months)** and repayment date, aligning installments with personal cash flow

Transparent & Trust-Building

No hidden fees and clear daily interest rates **as low as 0.05% flat**

Data-Driven Underwriting

Powered by **AI ensemble credit scoring** that integrates ecosystem behavior and transaction data with third party data

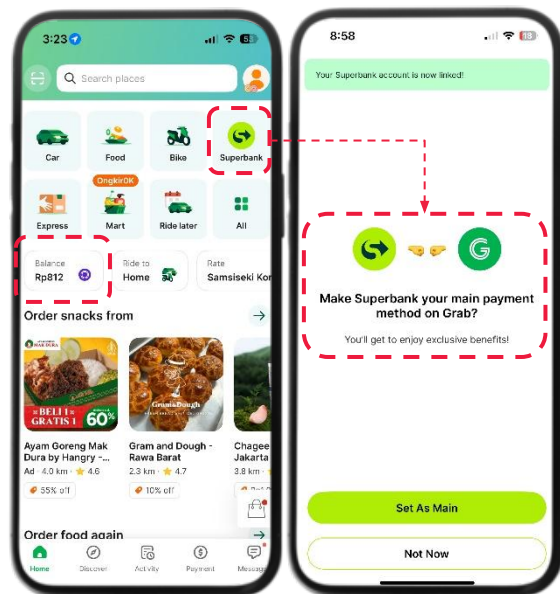
Automated Repayments

Installments **debited directly from customer accounts**, reducing default risk and promoting repayment discipline.

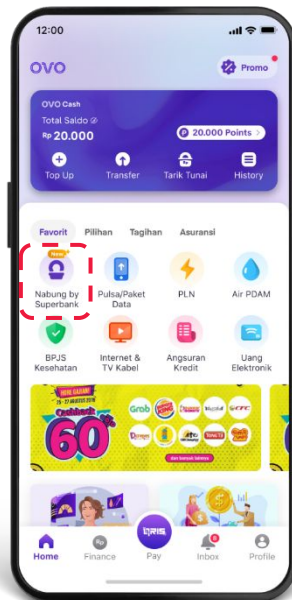
Bridging the Accessibility Gap through Ecosystem Integration

Our **ecosystem** is our catalyst. By integrating seamlessly with **Grab**, we allow users to bank effortlessly while performing their daily transactions, making financial services a natural part of their lifestyle.

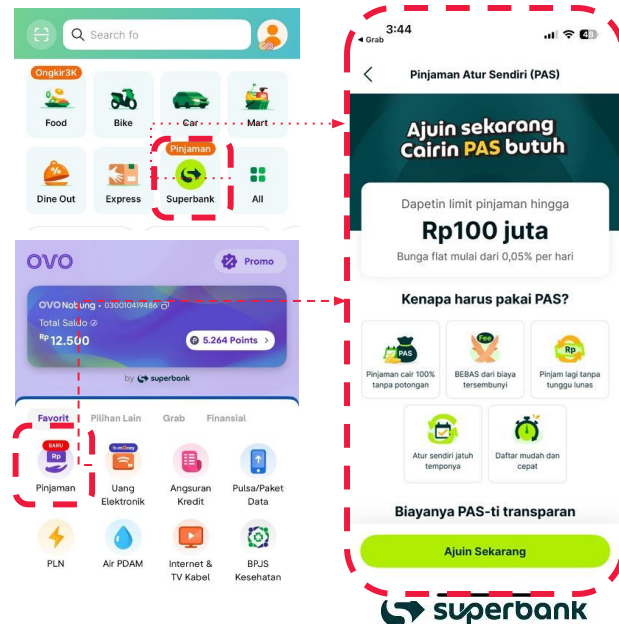
Tabungan Utama



OVO Nabung

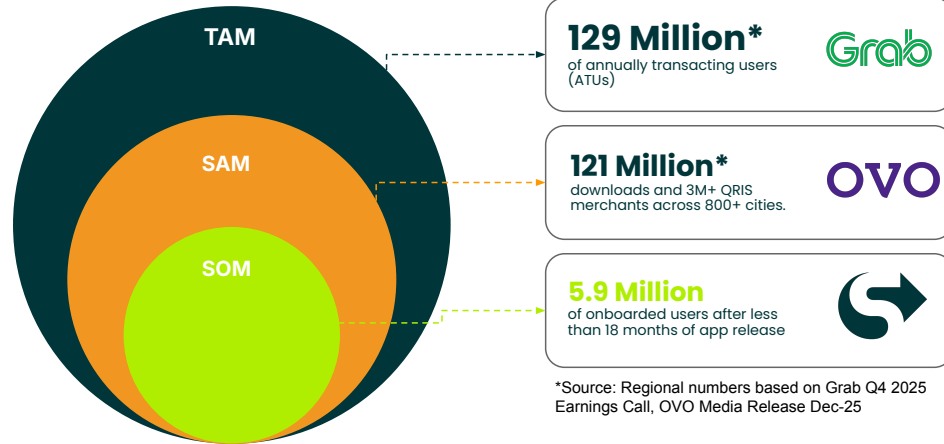


Pinjaman Atur Sendiri



Exponential Growth via Ecosystem Synergy

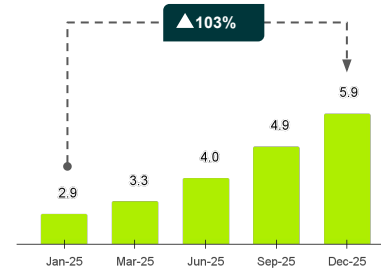
Leveraging Strategic Partnerships to Convert High-Trust Reach into High-Velocity Financial Activity



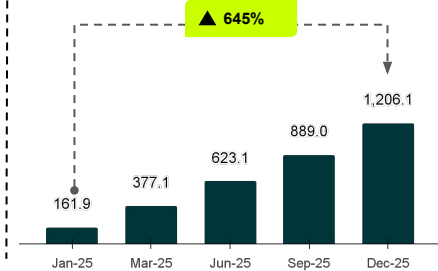
Total Digital Customer & Transactions Trend



Total Digital Customers (in mn)



of Transaction per day (in '000)



By combining simple, transparent products with our massive ecosystem, we successfully onboarded 5.9 million customers within just six quarters. Seamless integration has also driven daily engagement to over 1 million transaction.

These figures are just the beginning; the immense, untapped potential of our integrated ecosystem signals a massive upside for Superbank's future growth and market penetration.

Moving past core savings and lending, our transactional services have shown robust expansion

Our transaction volume has established a strong baseline, with clear indicators for continued growth.

Bonus Interest from QRIS Transaction



Complete just **5 transactions** of any amount through our app to unlock a **1% bonus interest** reward for the following month.

Latest Collaboration: Kartu Untung kakaobank



Elevate Your Gamified Savings Experience

- ★ **Deposit Once, Win Repeatedly**
Deposit only Rp50,000 without extra fees and tax
- ★ **Daily Instant Prizes**
Win daily cashback up to Rp1,000,000
- ★ **No Strings Attached**
You can withdraw your funds anytime

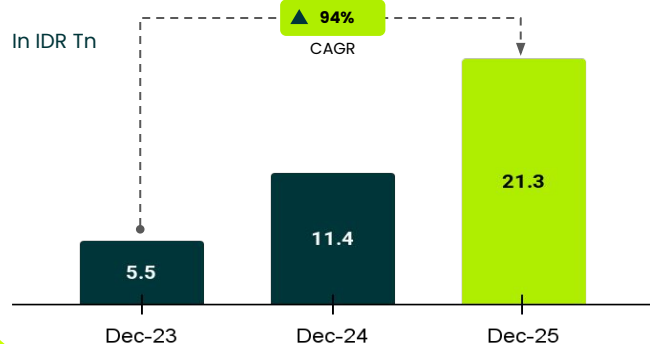
Beyond volume, we prioritize **customer engagement** as the true measure of our impact. **High engagement** signals **user trust**; we are now focused on **deepening** these interactions to seamlessly drive our funding and lending growth.



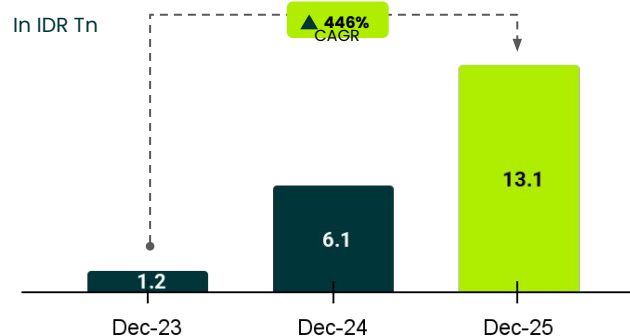
Key Financials (Balance Sheet Highlights)

Sustained growth in deposits and loans, powered by digital customer expansion

Total Assets



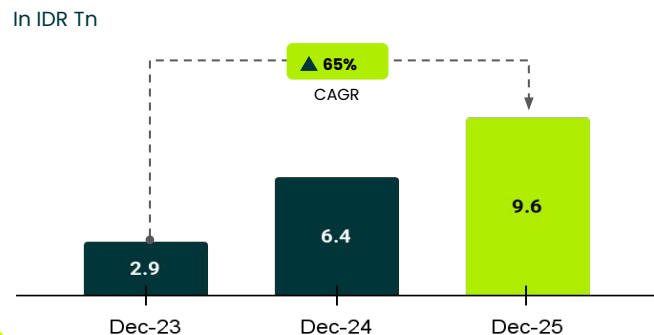
Total Liabilities



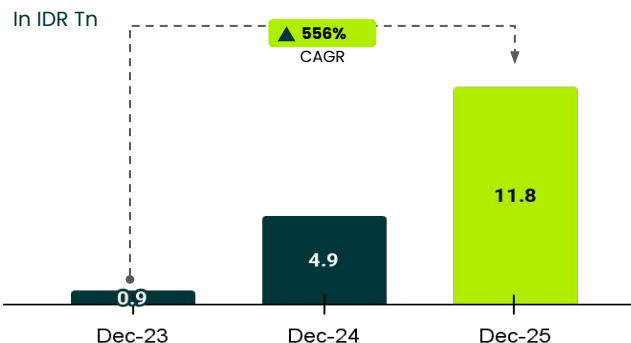
By December 2025, we achieved significant growth, with **Total Assets** reaching IDR 21.3 Tn (94% CAGR) and **Liabilities** at IDR 13.1 Tn (446% CAGR).

Both of the growth were driven by the our loans and deposit, where **Total Loan** rose to IDR 9.6 Tn (65% CAGR), while **Third Party Funds** increased to IDR 11.8 Tn (556% CAGR).

Total Loan



Total Third Party Funds

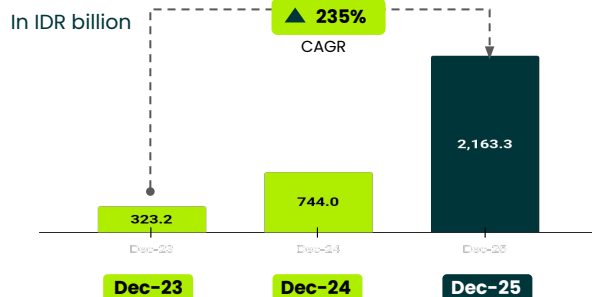


These results reflect strong product adoption and establish a stable baseline for our 2026 objectives.

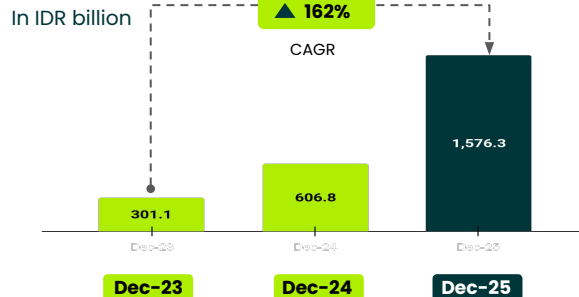
Key Financials (P/L Highlights)

Net profit continues its upward trajectory, driven by loan expansion and a disciplined approach to operational efficiency

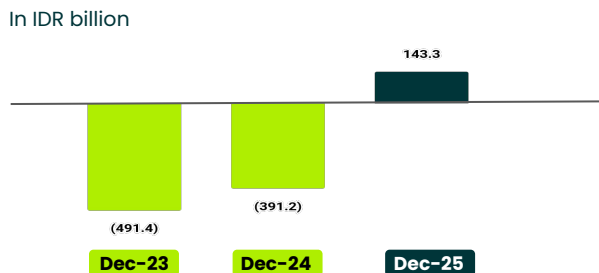
Interest Income



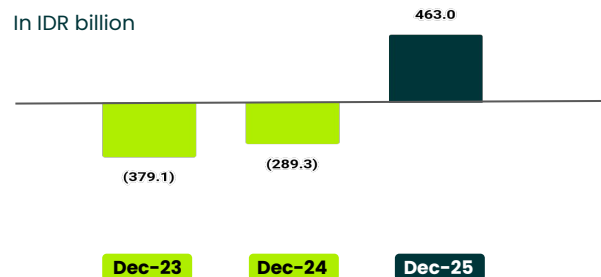
Net Interest Income



Profit Before Tax



PPOP



By December 2025, Superbank reached profitability with **IDR 143.3 Bn in Profit Before Tax** and **IDR 463.0 Bn in PPOP**.

Aligned with the loan growth, Revenue grew steadily as **Interest Income** reached **IDR 2.16 Tn** (235% CAGR) and **Net Interest Income** hit **IDR 1.58 Tn** (162% CAGR).

These results establish a stable, scalable foundation for 2026

Key Financials (Financial Ratios) – December 2025

Driving Margin Expansion: Significant reduction in Cost-to-Income ratio coupled with steady NIM growth

Net Interest Margin

10.6%

Dec-24 : 7.9%

Cost to Income Ratio

70.5%

Dec-24 : 139.2%

NPL

2.6%

Dec-24 : 2.3%

Achieved within 1.5 years of launch, these ratios continue to improve

Loan to Deposit Ratio

81.3%

Dec-24 : 130.0%

Pre Tax Return on Asset ⁽¹⁾

0.9%

Dec-24 : (4.9%)

Pre Tax Return on Equity ⁽²⁾

2.6%

Dec-24 : (7.6%)

Notes: (1) PBT / Average Total Assets, (2) PBT / Average Total Equity

Superbank House of Strategy

Profitability and Growth through 4 sustainable pillars of Loan, Funding, AI/ML Credit Scoring & Efficient Cost Management

Strategic Loan Portfolio Expansion

1

Our first pillar focuses on the deliberate and strategic expansion of our loan portfolio. By identifying high-potential market segments and leveraging our unique insights, we are scaling our lending capabilities to ensure a diversified and robust asset base that drives consistent revenue.

AI-Powered Credit Lifecycle, fueled by Machine Learning and enhanced by Big Data

3

The foundation of our risk management is a sophisticated, AI-powered credit lifecycle. Fueled by Machine Learning and enhanced by Big Data, this pillar allows us to make smarter, faster, and more accurate credit decisions. This advanced scoring enables us to serve the underserved safely and profitably.



2

Drive funding, loyalty and engagement by becoming the Ecosystem Clearing House

Superbank aims to be the central "Clearing House" for our entire ecosystem. By integrating deeply with our partners, we drive funding, customer loyalty, and engagement. This ensures that we aren't just a bank, but the primary financial engine powering the daily transactions of millions within our network.

4

Cost-Efficient Operations: Leveraging AI & Tech Culture for a Lean and Intelligent Enterprise

Efficiency is at the heart of our operational model. We are leveraging a deep-rooted AI and Tech culture to transform Superbank into a lean, intelligent enterprise. By automating workflows and optimizing processes, we maintain a low cost-to-serve while delivering a premium digital experience.



Our Head Office

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Phone : 1500 333
Email : care@superbank.id

Our Branches

Jakarta

One Satrio : Jl. Prof. Dr. Satrio Kav E.13
CBD Mega Kuningan, Setiabudi
Karet Kuningan
Jakarta Selatan, Indonesia

Bandung

Cihampelas : Jl. Cihampelas 40, Tamansari
Bandung, Indonesia

Our Website

<https://www.superbank.id/>

Our Social Media





Thank You