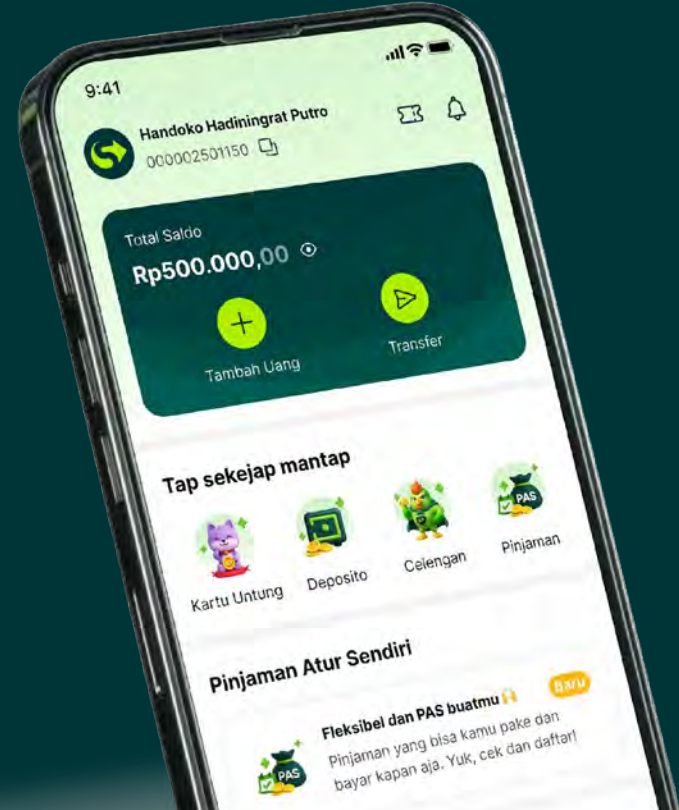


Results Presentation Q2 2026

PT Super Bank Indonesia Tbk

www.superbank.id



What We Have Achieved So Far



Breakeven

9

Months

after launched

Loan Growth

61%

YoY

June 2026

Pre Tax ROE

5.7%

June 2026

15 months
after breakeven

What is Superbank : The Pillars of Our Solid Growth

Seasoned Bankers



Strong Tech Capabilities



Integrated with Massive Ecosystems



Operating in Underpenetrated Country



Management Team Led by Proven Industry Leaders

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 Committee



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 per 30 June 2026



Korea's first and one of the most prominent digital banks

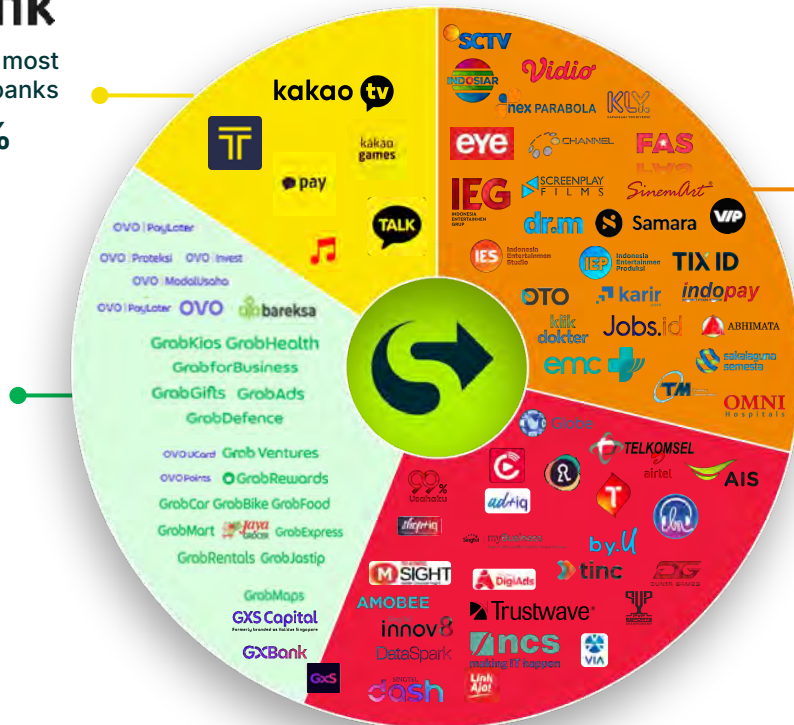
8.7%

Controlling Shareholders

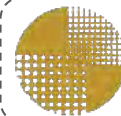


Southeast Asia's leading superapp with millions of active users across its platform

50.9%



Controlling Shareholders



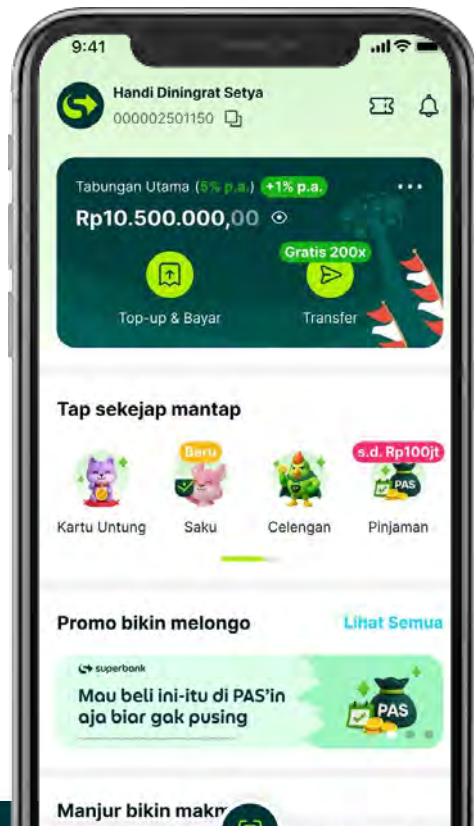
Emtek

1# media and entertainment powerhouse in indonesia

27.7%

Since 31 May 2026,
Superbank's Financial
has been
consolidated into
Grab's

A Lighter Way to Bank, Built with Essential Banking Solution



Essential Banking Solutions

Savings, Terms Deposit, Saku, Celengan, Kartu Untung, Digital Lending, along with payment capabilities: transfer RTOL/ BI Fast, QRIS.

Every banking needs in one app.



Tabungan Utama

Fee-free core account with 5% p.a interest



Kartu Untung

Daily reward designed to build saving habits.



Terms Deposit

Flexible tenors & High-yield up to 7.5% p.a



Fund Transfer

Real time and BI FAST provided



Saku

Goal-based account with 5% p.a interest



QRIS

Seamless QRIS payments with flexible funding options



Celengan

Round up/ daily auto-savings 10% p.a interest



Pinjaman Atur Sendiri

Flexible and straight through process digital lending

Customer Care, Built In Support

SuperCare in-app chat puts real support one tap away, 24/7 supporting.

No leaving app, no waiting on hold.



Top Notch Security

Advanced Mobile Security Protection

detects and prevents sophisticated attacks and integrates with **Anti-Fraud Management System** resulting in proactive fraud analysis.

Secure by Design.



A LIGHTER APP, NOT A LIGHTER BANKING PRODUCT

Full savings, lending, payment and reward suite without the bloated download banking apps carry.

Superbank App size vs market average

53% smaller on ios **65%** smaller on android

Making Banking Invisible, Effortless and Part of Everyday Life

Superbank is part of user's everyday life via **Grab & OVO native integration**. This is a one embedded strategy spanning rides, food, mart, bills, shopping, and loan. Superbank surfaces at the exact moment decision is made.

EMBEDDED ACROSS THE FULL DAILY JOURNEY



Rides
(GrabBike & GrabCar)



Food
(GrabFood & Grab Dine Out)



Groceries
(GrabMart)



Bill Payments
(OVO)



Shopping &
Top-Up (OVO)



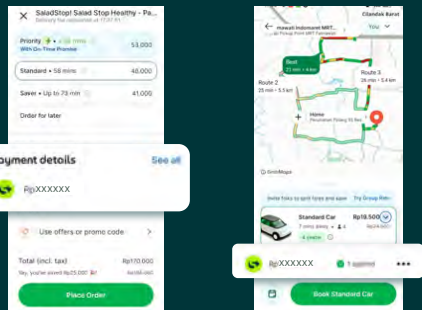
QRIS
Payments



Embedded Digital Lending
(Pinjaman Atur Sendiri)

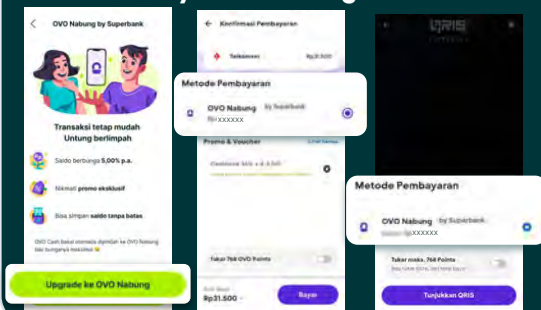
Glance of Superbank embedded financing suite

Superbank Seamlessly Embedded at GrabCar & GrabFood checkout



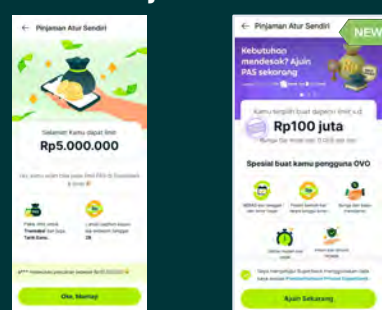
Superbank surfaces automatically **at every ride and food order checkout**, other Grab transactions, not a separate step, just how paying works.

Seamless wallet upgrade, Superbank behind every OVO Nabung transaction



One seamless wallet upgrade turns OVO wallet into OVO Nabung, a Superbank-powered engine for **every routine bills**.

Embedded Straight Through Process Digital Loan: Pinjaman Atur Sendiri



Embedded seamless digital loan via single-tap loans inside both Grab and OVO app with a straight through decision process.

Providing Access to Financing Through Our Digital Loan



Embedded PAS Onboarding Impact

Embedded PAS Onboarding

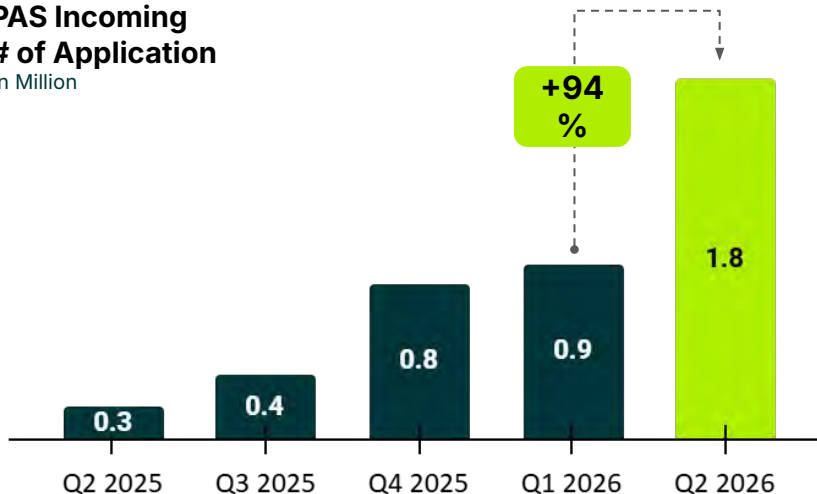


Jan 26



Mid Mar 26

**PAS Incoming
of Application**
In Million

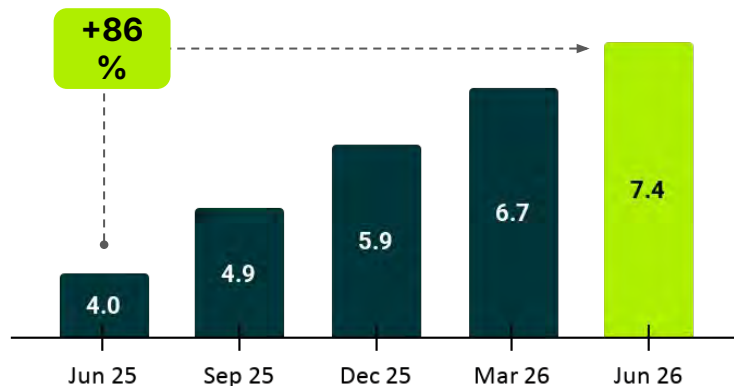


Moving past core savings and lending, our transactional services have shown robust expansion

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

Total Digital Customers

(Million Customers)



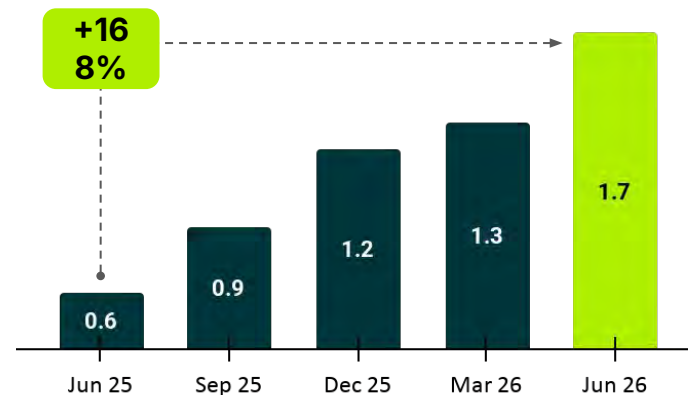
OVO Nabung

Jun 26 vs Jun 25

# of Transaction	Transaction Value
+123%	+99%

of Transactions per Day

(Million Transactions)



ORIS

Jun 26 vs Jun 25

# of Transaction	Transaction Value
+477%	+379%

Partnership in action: Fueling significant surge in transactions through our KakaoBank collaboration



Superbank x Kakaobank

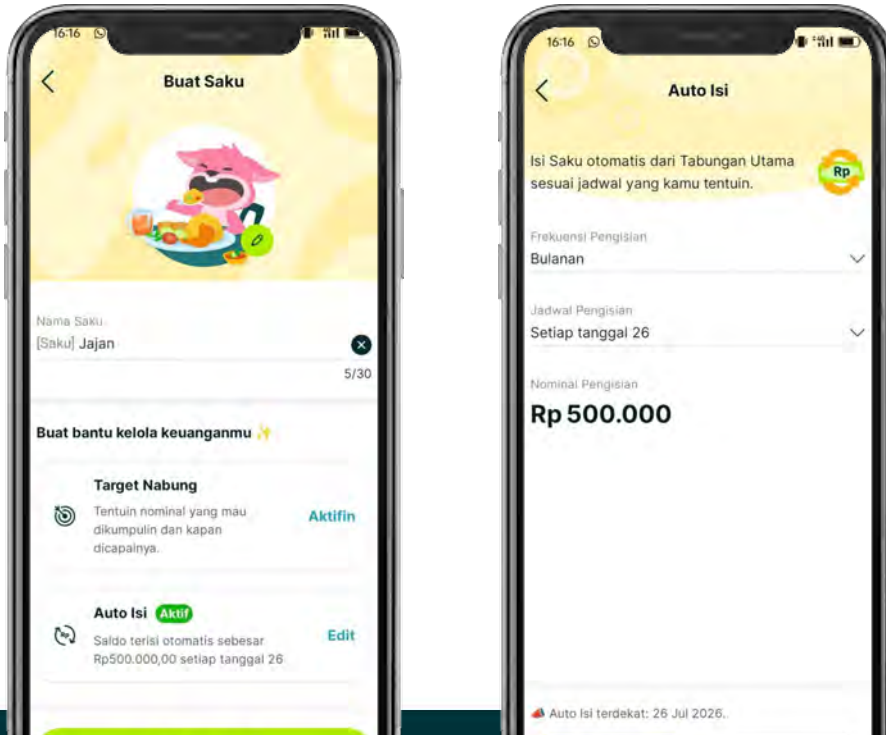
Kartu Untung

Gamified Saving-Rewards, where each day the user can get a reward of up to IDR 1 million, only by deposit IDR50k one time.

- **>1 Million** User
- Leading to **20–30%** More Transactions
- **Increasing Stickiness**, where “7 days challenge” users is growing by **17%**
- **62%** of top users playing the game a morning routine

Driven by User Feedback, New Saku Evolve to a Custom Goal Saving

We hear the feedback from the users, where they have been using our Saku for selected use cases, helping them reach their **saving dream** and **expense management** along with the **continuous improvement of unconscious saving concept**, Saku providing the **flexible auto save concept**.



- **Personalized goal based savings** pockets with various custom templates
- **Auto saving** concept
- **5% p.a.** interest
- **Built-in QRIS payment** capability

Various custom templates of New Saku

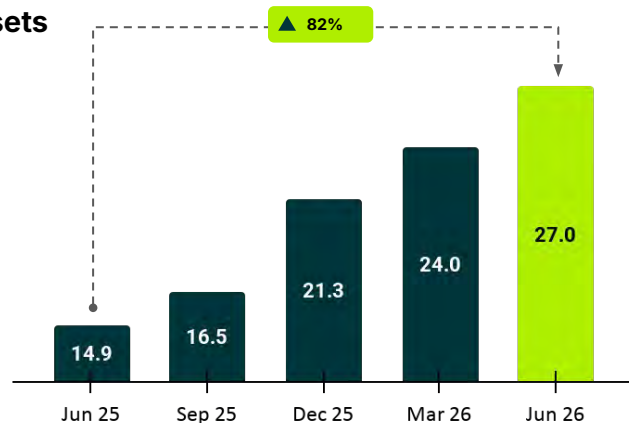


Key Financials (Balance Sheet Highlights)

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

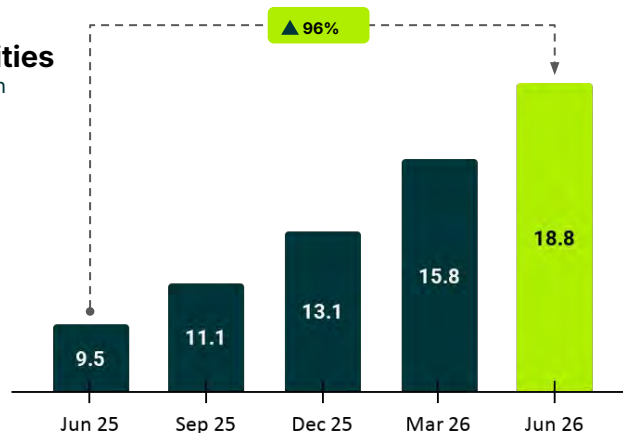
Total Assets

In IDR Tn



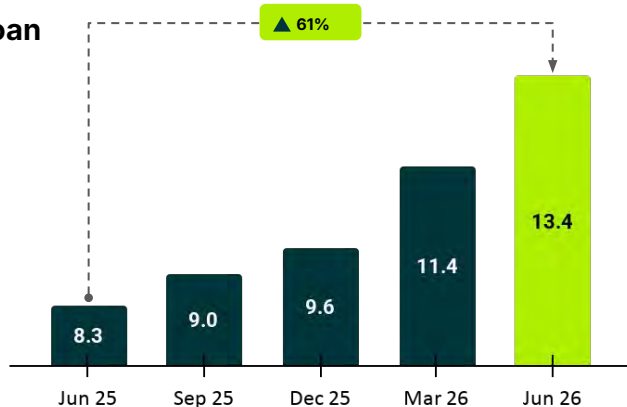
Total Liabilities

In IDR Tn



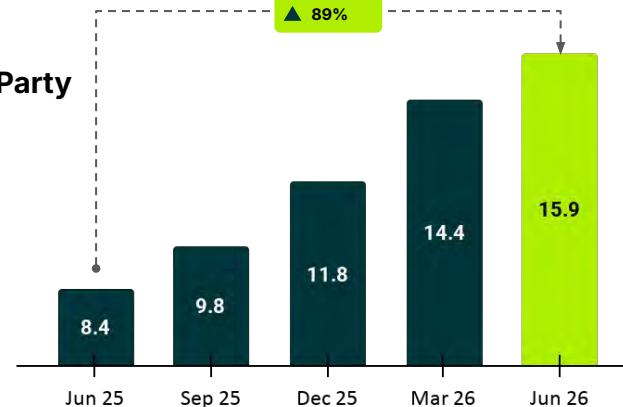
Total Loan

In IDR Tn



Total Third Party Funds

In IDR Tn

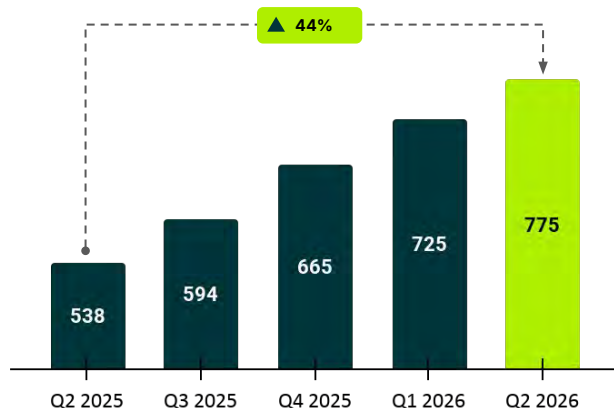


Key Financials (P/L Highlights)

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

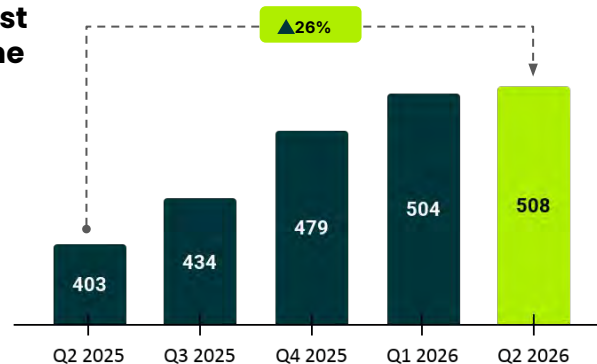
Interest Income

In IDR Bn



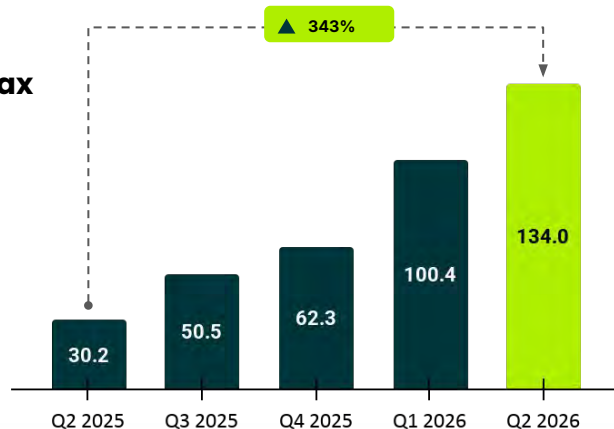
Net Interest Income

In IDR Bn



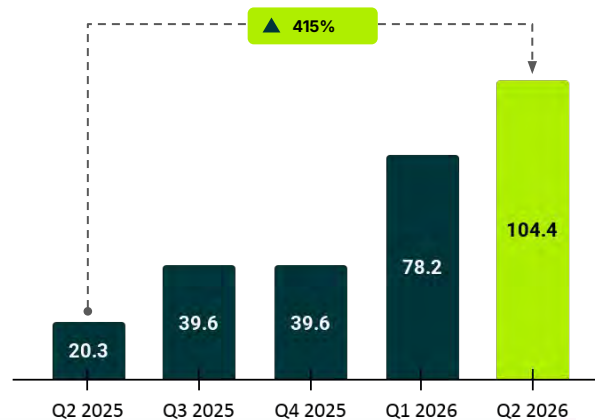
Profit Before Tax

In IDR Bn



NPAT

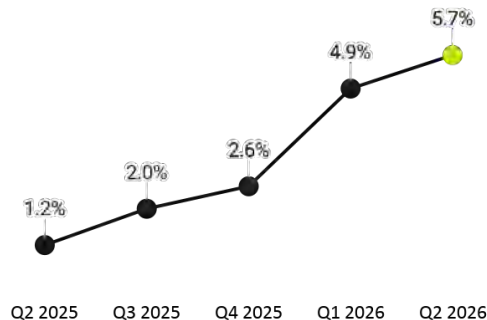
In IDR Bn



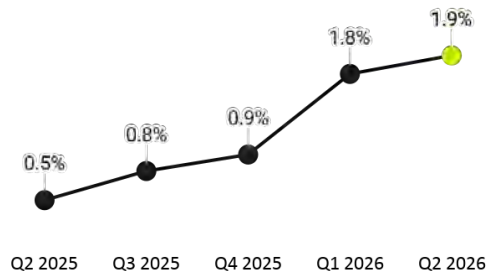
Key Financials (Financial Ratios)

Driving Margin Expansion: Significant reduction in Cost-to-Income ratio coupled with improving NPL

Pre Tax Return on Equity



Pre Tax Return on Asset



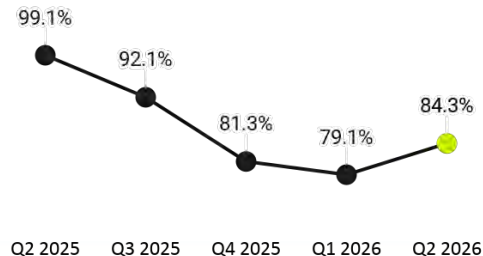
NIM

8.7%

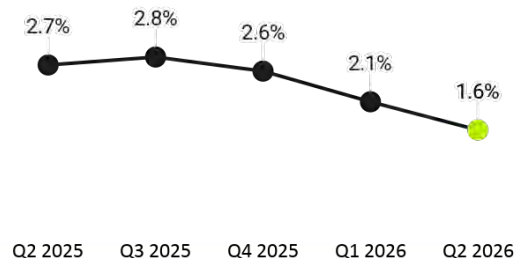
CAR

74.5%

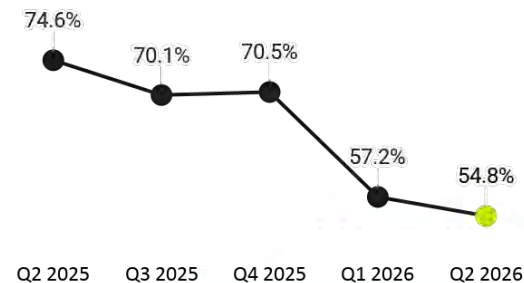
Loan to Deposit Ratio



NPL - Gross



CIR





Thank You