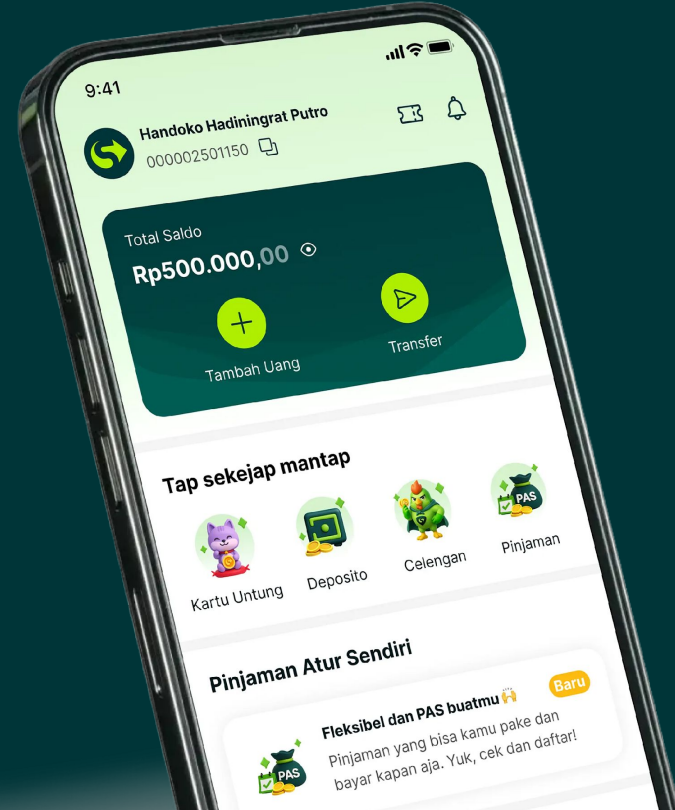


Results Presentation Q1 2026

PT Super Bank Indonesia Tbk

www.superbank.id



2025 Financial Statements



Public Expose Materials 2026



IPO Prospectus

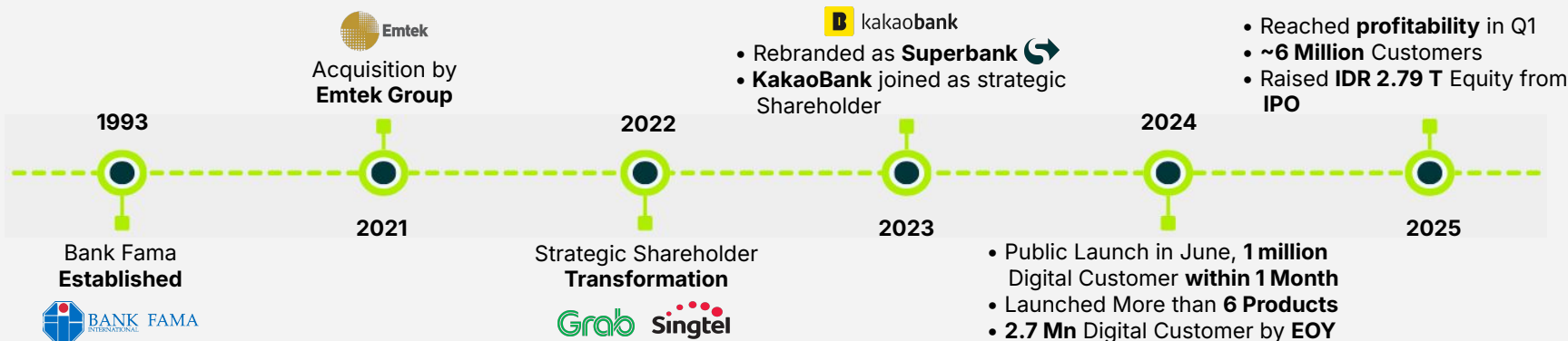


Company Profile & Investment Thesis



Superbank is Architected to Unlock the Potential of Indonesia's Digital Economy

Company's Milestone



Vision

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

Mission

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

Recent Developments as of Q1 2026

Profit Before Tax

IDR **100bn**

ROE

4.1%

ROA

1.8%

NPL

2.1%

CIR

57.2%

Total Customer

6.7Mn

Shareholding Structure & Ecosystem

As per 31 March 2026



kakaobank

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

43.1%



Controlling Shareholders



Emtel

1# media and entertainment powerhouse in indonesia

27.6%

Singtel

Asia's leading telecoms and digital services player

7.4%

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



Superbank House of Strategy

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

Profitability & Growth

1

Strategic Loan Portfolio Expansion

Loan Diversification

Integrated Loan with Payment within Ecosystem

Unlocking Segments: Focusing on Drivers, MSMEs, and Asset Owners

2

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

Expanding Access to Ecosystem : Start with Grab, and beyond

Maximize Cash Flow Retention within Ecosystem and become the "piggy bank" of ecosystem

Driving Engagement through gamified x Kakaobank + hyper personalized experience

3

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

Ecosystem data utilization across transportation, media, digital payment, and Telco

Integrating diverse data with AI/ML to unlock expansion to the underserved

Continuous strengthen of alternative transactional and customer behavior data within the ecosystem

4

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

Integrating AI and Automation into Internal Processes

In-House Proprietary Software Development

Leveraging embedded AI to ensures smarter decisions and a future-ready, scalable infrastructure.

Business Updates



Clean and Simple Deposit Product by Design



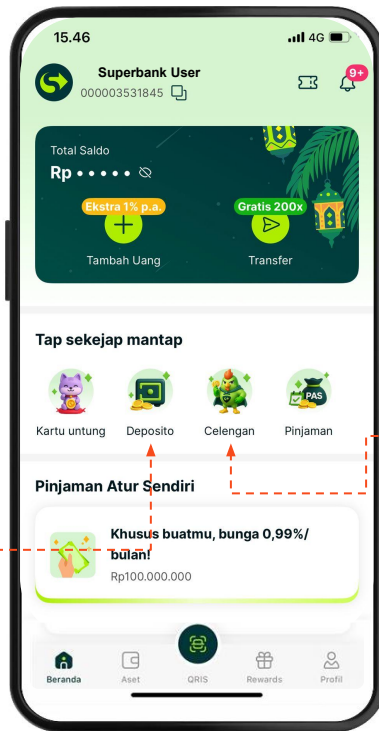
Tabungan Utama (Main Savings Account)

- 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

Frictionless Onboarding

Revolving Limit

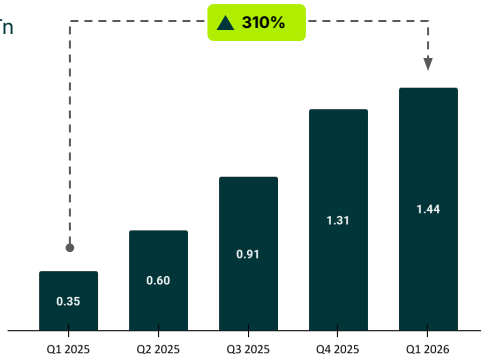
Transparent

Flexible

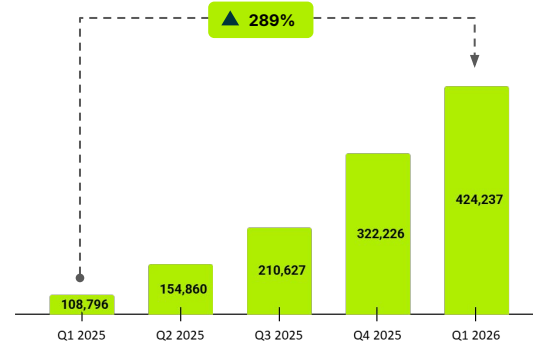
Data Driven Credit Scoring

Quarterly PAS Disbursement

In IDR Tn



of Disbursed Customer per quarter



Latest Integration: Embedded Loan Onboarding in Grab and OVO

Embedded PAS Onboarding



Jan 26



Mid Mar 26

+48%

Incoming PAS Applications from Grab



+134%

Incoming PAS Applications from OVO

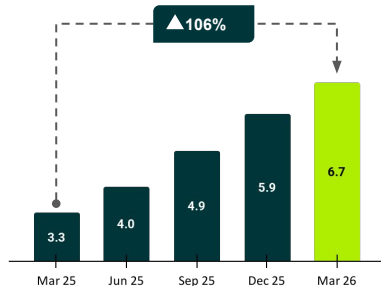


Moving past core savings and lending, our transactional services have shown robust expansion

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

Total Digital Customer & Transactions Trend

Total Digital Customers (in million)



Number of Transaction

1.3mn

Transaction Per Day



Mar 26 vs Dec 25

# of Transaction	Transaction Value
+28%	+34%

Mar 26 vs Dec 25

# of Transaction	Transaction Value
+6%	+11%

OVO Nabung



Gamified Savings

Gamified Saving-Rewards, where each day the user can get a reward of up to IDR1 million, only by deposit IDR50k one time.



Kartu Untung Impact

+20-30%

More Transaction per Playing User

Q1 26 Results & FY26 Guidance

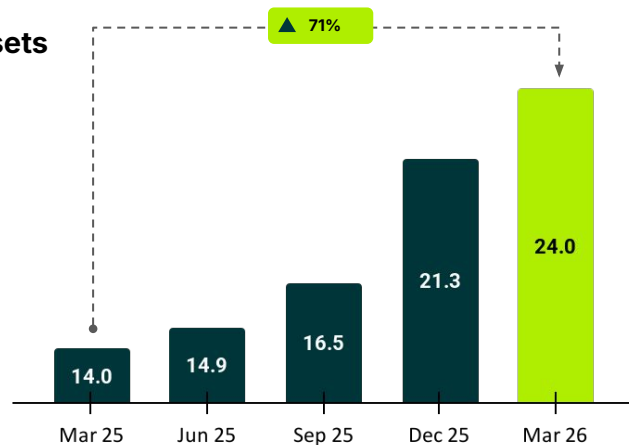


Key Financials (Balance Sheet Highlights)

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

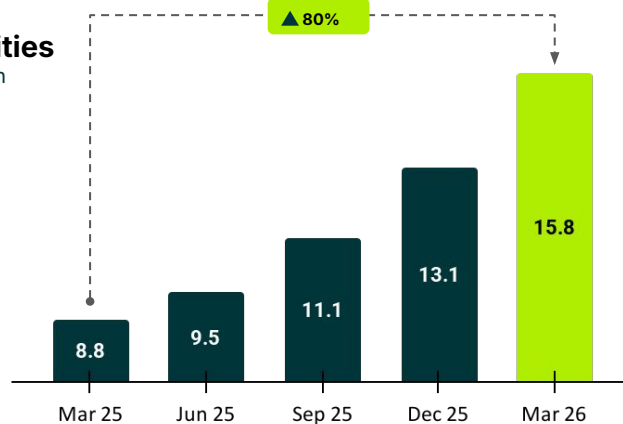
Total Assets

In IDR Tn



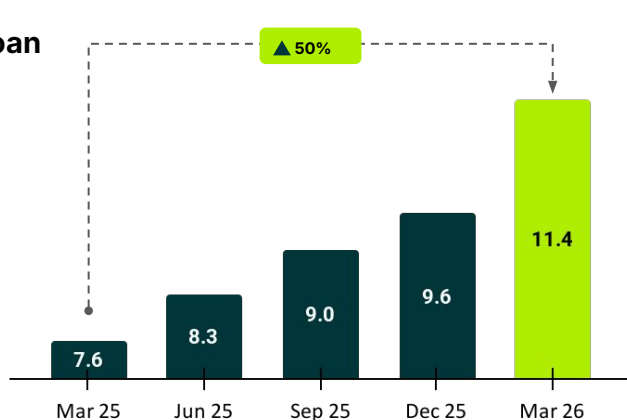
Total Liabilities

In IDR Tn



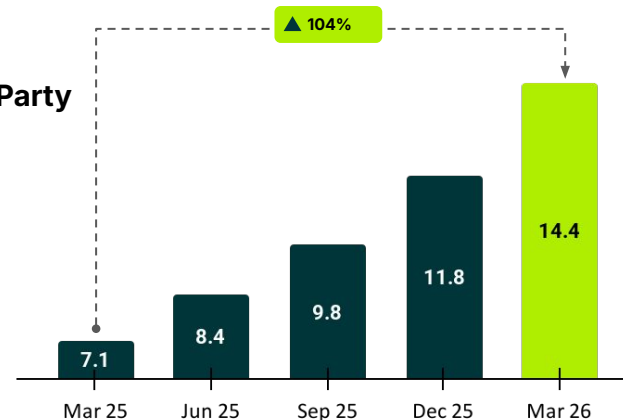
Total Loan

In IDR Tn



Total Third Party Funds

In IDR Tn

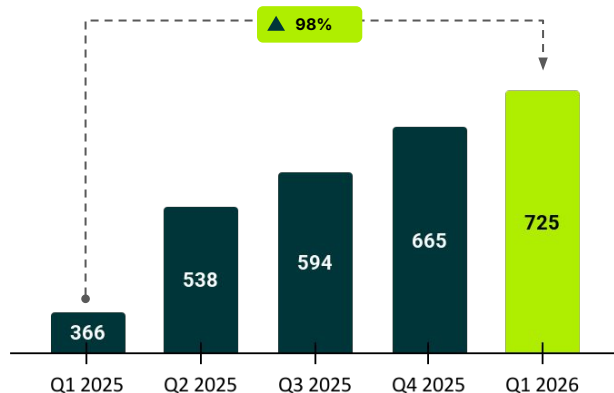


Key Financials (P/L Highlights)

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

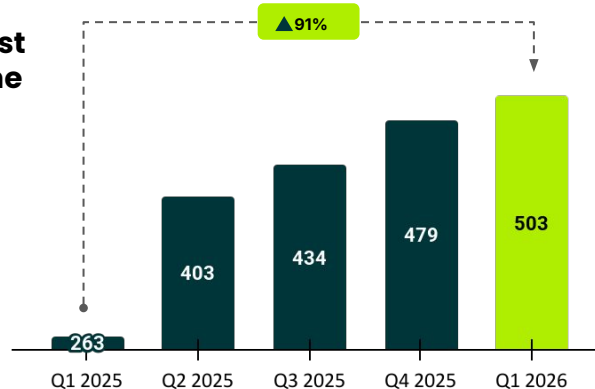
Interest Income

In IDR Bn



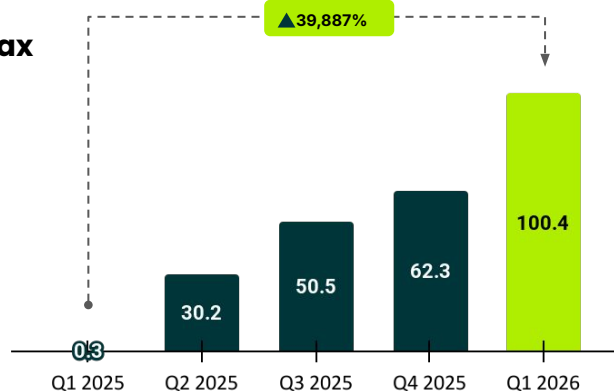
Net Interest Income

In IDR Bn



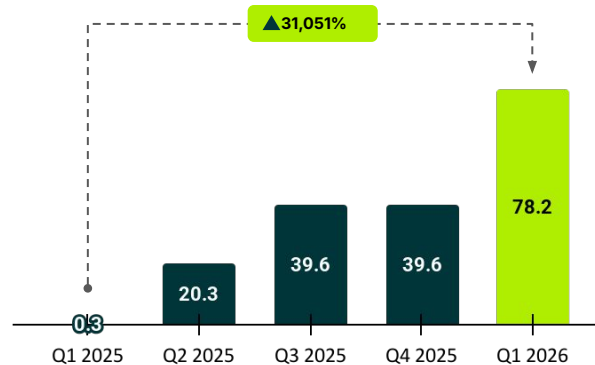
Profit Before Tax

In IDR Bn



NPAT

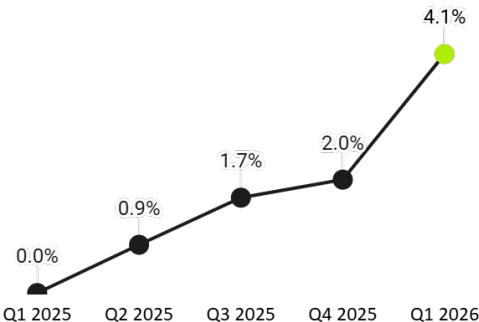
In IDR Bn



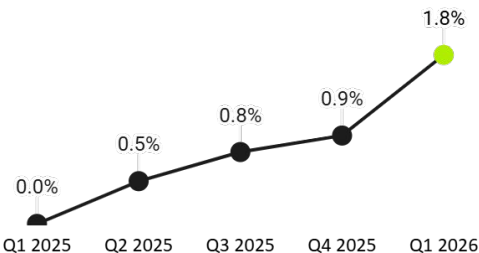
Key Financials (Financial Ratios)

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

Return on Equity



Return on Asset



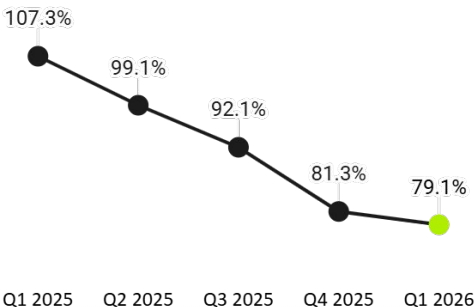
NIM

9.2%

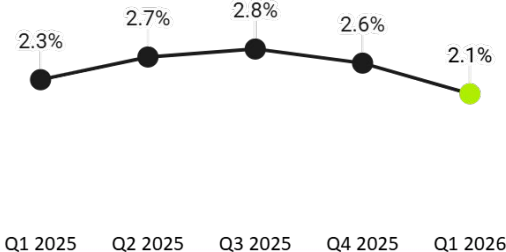
CAR

84.1%

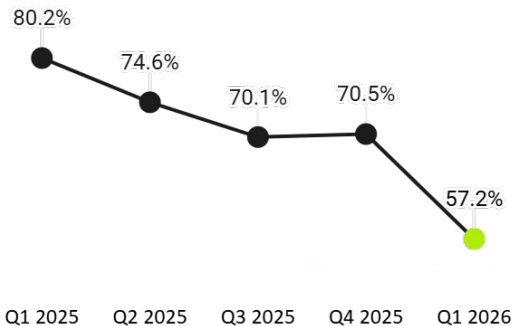
Loan to Deposit Ratio



NPL – Gross



CIR





Thank You