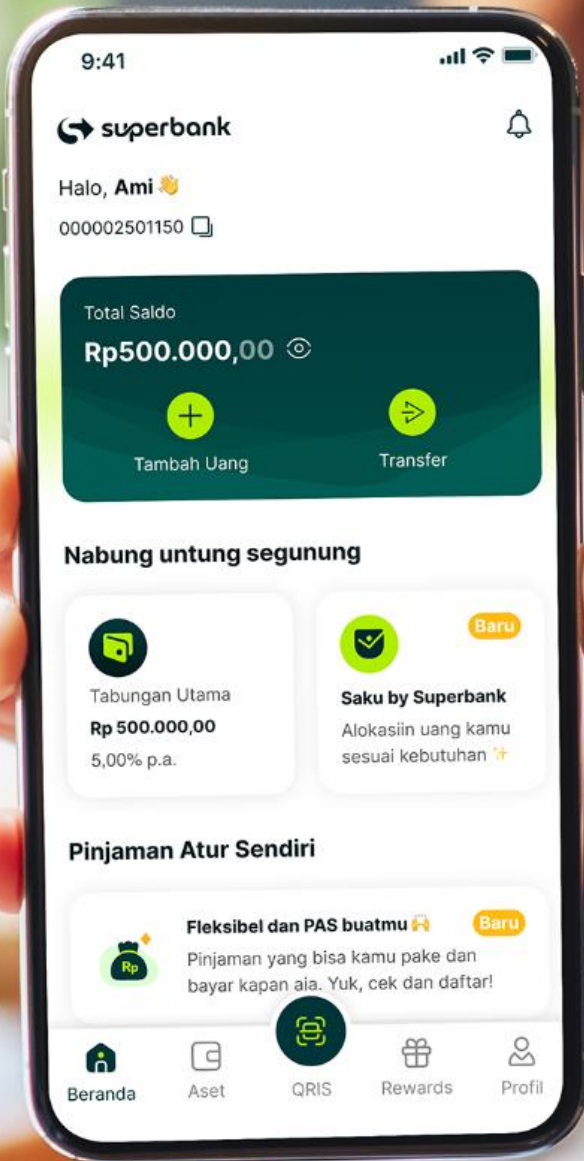
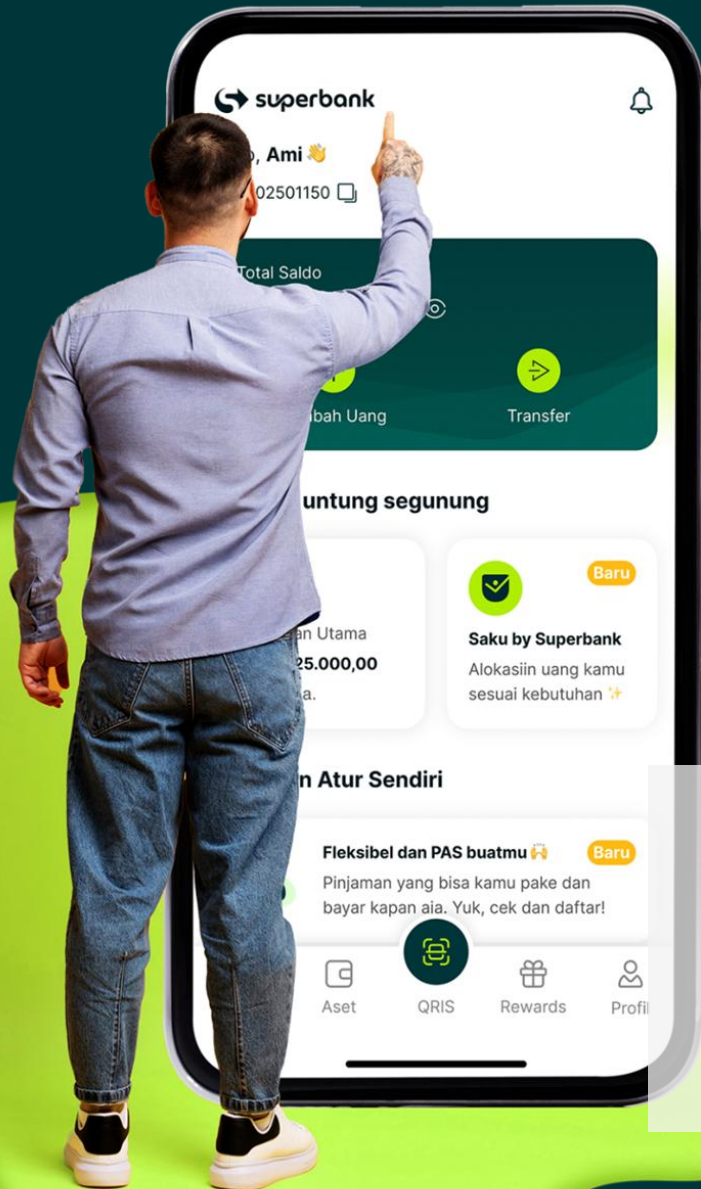


PT Super Bank Indonesia

Company Presentation
2025



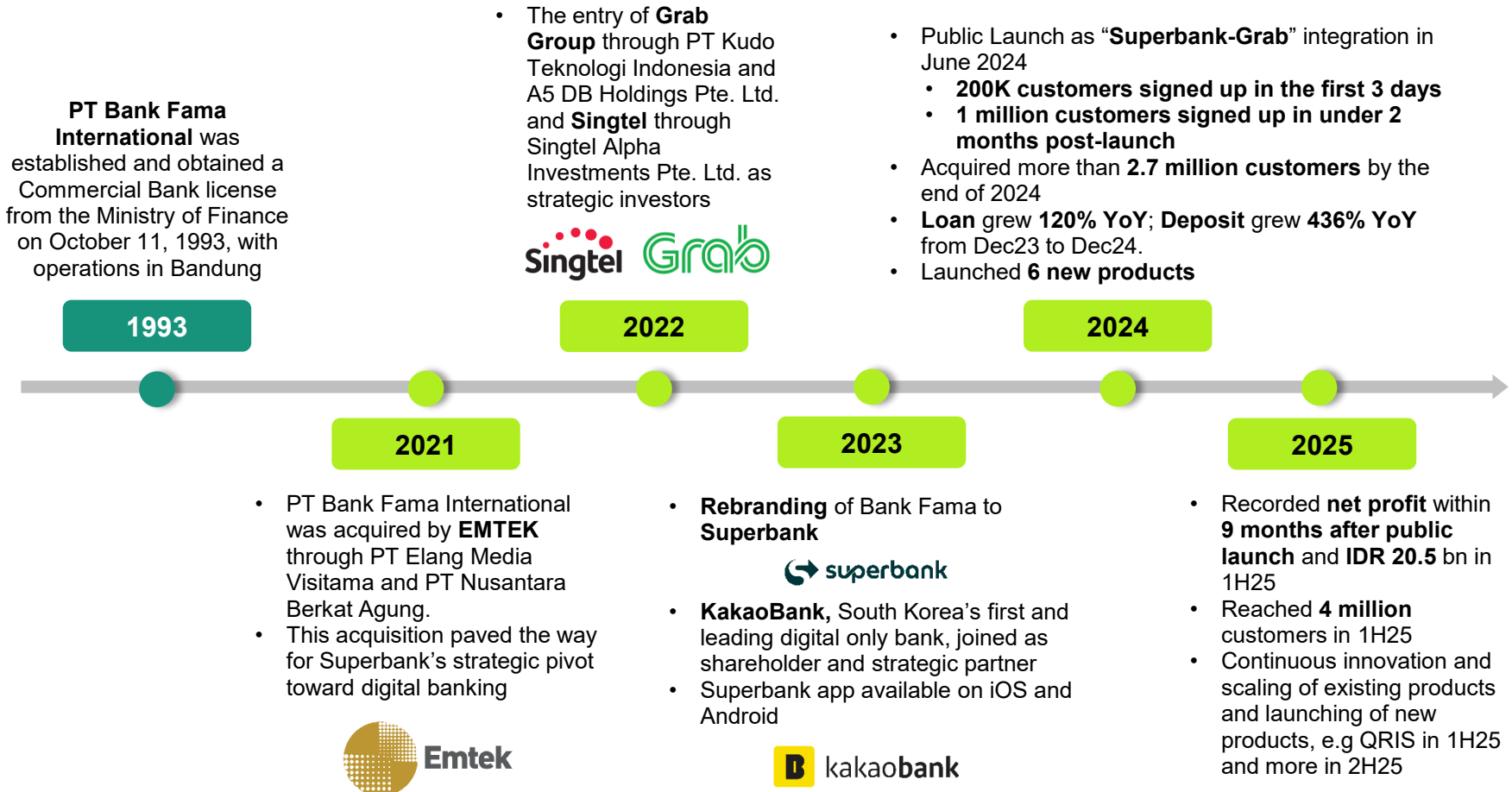


1 Indonesia's Leading Multi-Ecosystem Driven Digital-focused Bank

1 | Indonesia's Leading Multi-ecosystem Driven Digital-First Bank



Superbank is one of Indonesia's fastest growing digital-first banks, backed by a data-driven multi-ecosystem aimed to deliver innovative digital banking solutions for the underbanked and MSME segment



Source: Company information

1 | Indonesia's Leading Multi-ecosystem Driven Digital-First Bank (Cont'd)



**Think
Bold**

**Make an
Impact**



**Do The
Right Thing**



**Win As
One**



**Move With
Speed**

#BeSuper

1 | Indonesia's Leading Multi-ecosystem Driven Digital-First Bank (Cont'd)

In the first year since its launch, Superbank has been honored with over 10 awards from highly respected institutions.



2024

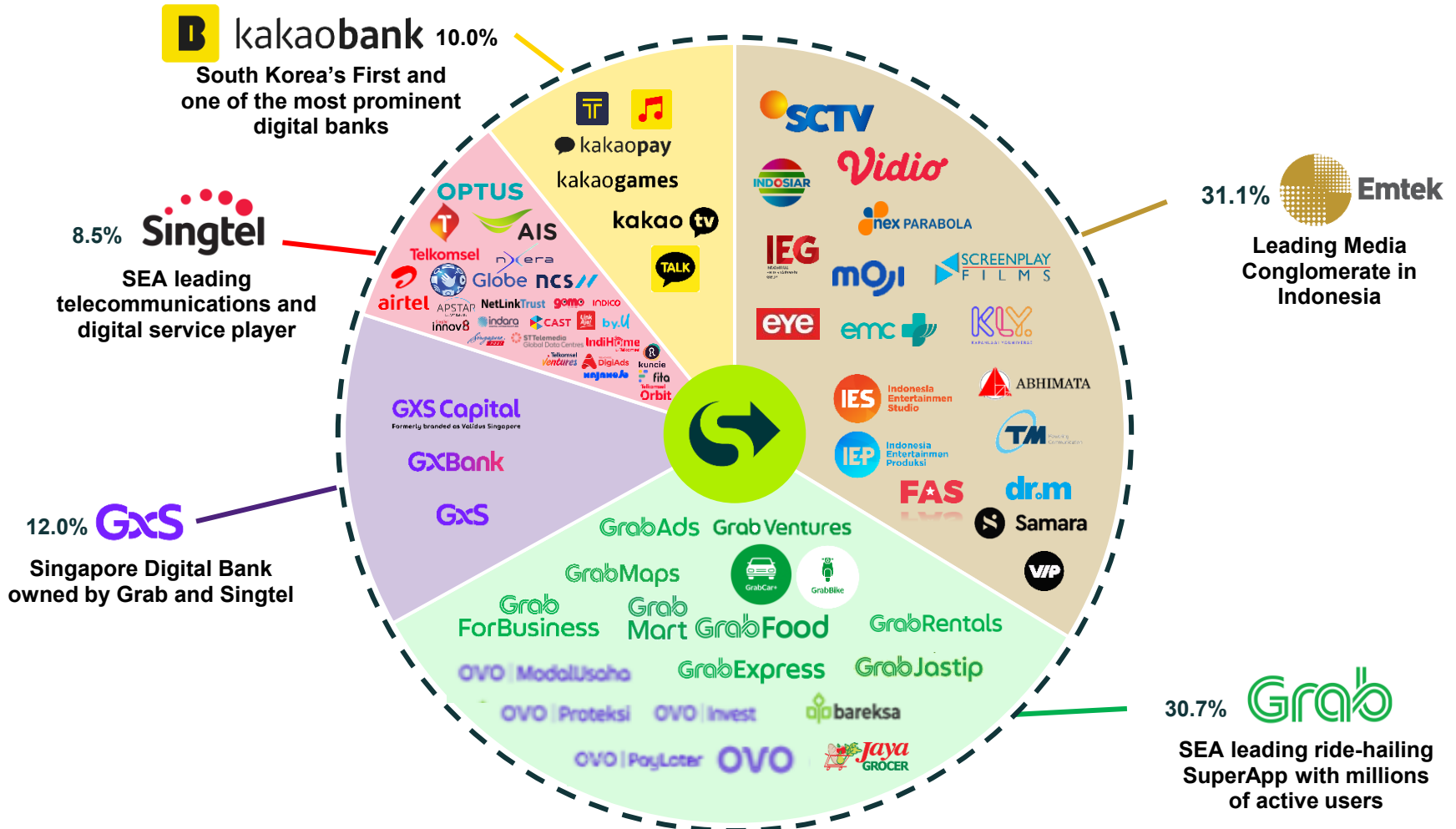
- **Best Customer Service Reputation** - 6th Economics Indonesia Best Financial Awards 2024
- **Best Expansive Digital Banking Innovation** - CNBC Indonesia Awards 2024
- **Best Lead Generation Campaign** - GrabAds Trailblazer Awards (24 Okt 2024)
- **Indonesia Digital Marketing Champion 2024** - SWA and Business Digest (19 Nov 2024)
- **IDX Channel Anugerah Inovasi Indonesia 2024 for Celengan by Superbank**, Penghargaan Utama, Kategori Inovasi Produk dan Model Bisnis

2025

- **Best Enterprise in Regulatory Compliance** - Indonesia Regulatory Compliance Awards (IRCA)
- **Best Employee Wellness Strategy - Bronze** - Employee Experience Awards 2025
- **Best Digital Bank 2025** - Infobank
- **Best Deposito Bank Umum Konvensional 2025** - Infobank
- **Best Tabungan Bank Umum Konvensional 2025** - Infobank
- **Best Bank Umum Konvensional 2025** - Infobank

1 | Indonesia's Leading Multi-ecosystem Driven Digital-First Bank (Cont'd)

Superbank, backed by its shareholders' extensive multi-ecosystem networks drives seamless platform integration and powerful synergies



Source: Company information as of Aug25

1 | Highly Experienced Leadership Driving Sustainable Strategic Growth



Superbank diverse team brings together a unique blend of expertise from various fields, including banking, technology, consulting, and product design

Today's Presenters

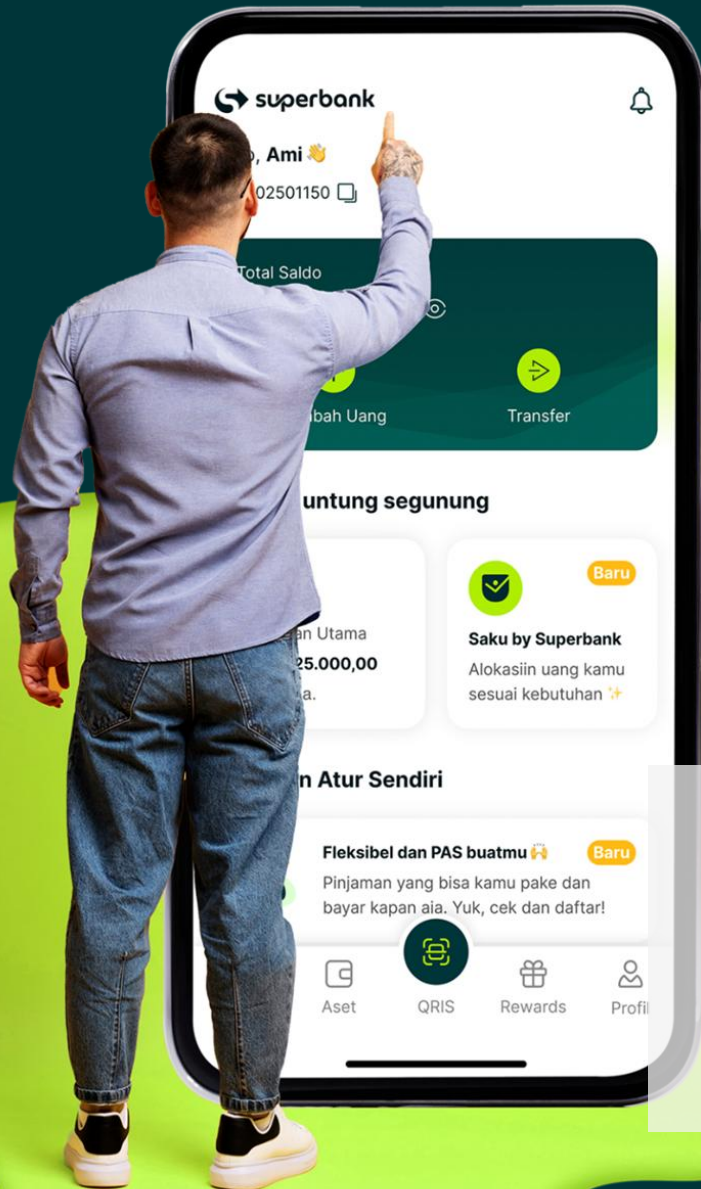
 Tigor M. Siahaan  CEO & President Director • >30 years of experience in banking industry • Former President Director of Bank CIMB Niaga Tbk. • Former (and the 1st Indonesian citizen appointed as) Chief Country Officer of Citibank N.A., Indonesia after 20 years with the bank	 Melisa Hendrawati  CFO & Finance Director • >17 years of experience in banking and fintech • Former CFO of OY! Indonesia (payment fintech) • Former Head of Credit Risk & COO at DBS Indonesia • CFA, CPA, CA, FRM holder • Indonesia best CFO 2024 by SWA	 Bhavana B. Vatvani  COO & Operations Director • 22 years of consulting experience working with banks and financial institutions across SEA • Former Financial Services Lead for Accenture Indonesia	 Ditesh Kumar  Chief Technology Officer • >22 years of experience in IT industry • Ex-Head of Engineering of Grab and Ex-head of Development & Engineering of AirAsia	 Sukiwan  Business Director  • 22 years of experience in banking industry • Former Consumer Head for Bank Maybank Indonesia Tbk • Former Group Head for Retail Deposit & Auto Business for Bank CIMB Niaga
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Board of Commissioners

 Anton H. Gunawan President/Independent Commissioner Chairman of Risk Oversight and Audit Committees • >20 years of experience in the financial, banking and financial sector • Former commissioner positions in investment management & banking firms, incl. Schroder Investment Management Indonesia, Mandiri Manajemen Investasi, and Bank Mandiri • Former Chief Economist at Bank Mandiri & Bank Danamon Indonesia, and Indonesia Country Economist at Citibank NA	 Neneng M. Goenadi Commissioner; Member of Risk Oversight, Nominating & Remuneration Committees • Current Commissioner and Country Managing Director of Grab Indonesia • >25 years of experience in consulting • Former Country Managing Director at Accenture Indonesia • Former Board of Founder member at the Indonesia Business Coalition for Women Empowerment • Board of Directors at Save the Children Indonesia and Member of APINDO	 Yenny Zannuba Wahid Independent Commissioner; Chairperson of Nominating & Remuneration Committee • Independent Commissioner for Bukalapak • Former Independent Commissioner at Garuda Indonesia • Current CVE Advisor to the Indonesian government, Director at the Wahid Foundation, and leadership positions in collaborations with UN Women • Board participant in the Paris Peace Forum and founding member of the Global Council for Tolerance and Peace
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The Rest of Our Leadership Team

 Amalia Pratantara Director • 26 years of experience in banking industry • Former Compliance Director of Citibank N.A. Indonesia,	 Cut Tashana Azia Chief Internal Audit • 29 years of experience in the banking sector with a focus in Internal Audit • Ex-Country Head of Audit at Standard Chartered Bank	 Nerfita Primasari Chief Human Resource Officer • 28 years of experience in IT, Banking & Facilities Management • Ex-Director of People & Culture at ISS	 Hermawan Tjakradiwiria Chief Product Officer • 20 years of experience in Technology & Banking • Ex-Country Head Nexus at Standard Chartered & Ex-Head of Digital Banking at Danamon	 Jenny Tjandra Chief Risk Officer • >30 Years of experience in the financial industry • Ex-Country Credit Head at Standard Chartered & Ex-Consumer Risk Head of Danamon	 Itjang Wibisono Chief Administrative Officer • >30 Years of experience in Banking • Ex-Head of Credit at Bank Artha Graha & Ex-Head of Credit and Legal at Bank Fama
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2 Innovative Product Launches and Rapid Expansion of Users, Deposits and Loans

2 | Innovative Product Launches and Rapid Expansion of Users, Deposits and Loans

Superbank provides a broad suite of digital savings products with competitive interest rates, tailored to serve diverse customer segments and income levels.



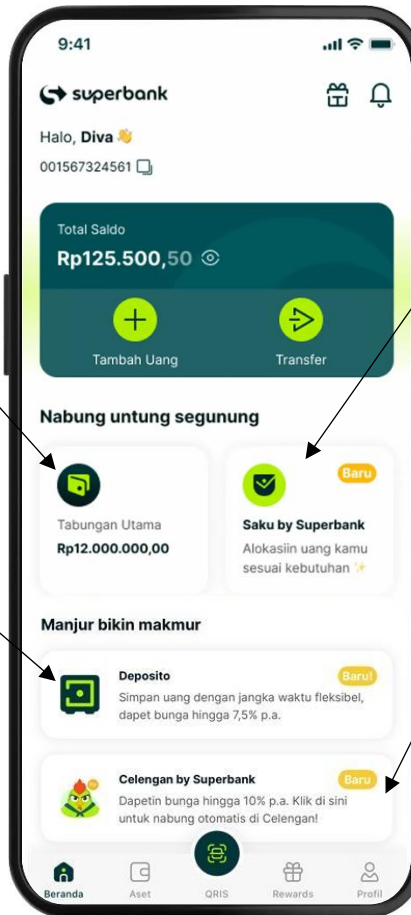
Tabungan Utama (Main Savings Account)

- 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

- A 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

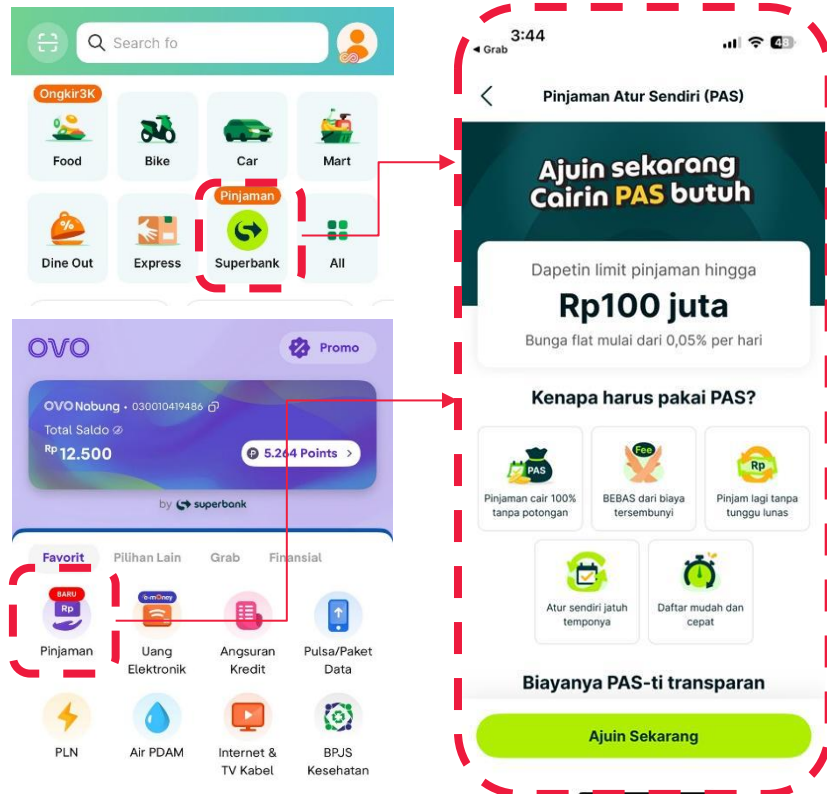
Source: Company information

Notes: (1) No minimum initial deposit or minimum balance; (2) Interest rates as of Jun25; (3) Real-time online transfers ("RTOL") and BI-FAST transfers are free for the first 200 transactions each month;

2 | Innovative Product Launches and Rapid Expansion of Users, Deposits and Loans (Cont'd)

In Dec24, Superbank launched its flagship fully-digital lending product, Pinjaman Atur Sendiri (“PAS”) featuring a fully automated straight-through process, from application to disbursement.

Pinjaman Atur Sendiri (“PAS”) – On-demand unsecured credit with customizable tenor, ultra-low interest, no fees and reusable limit



Frictionless Onboarding – Fully digital application with **~3 minutes approval time**, creating a seamless customer experience and lowering acquisition barriers



Transparent & Trust-Building – **No hidden fees**, no admin charges, and clear **daily interest rates (as low as 0.05% flat)**, enhancing credibility and compliance.



Customer-Centric Flexibility – Borrowers choose their own **tenor (up to 30 months)** and repayment date, aligning installments with salary cycles or cash flow.



Scalable Credit Limits – Ready-to-use **revolving limit with multiple drawdowns** allowed without full repayment - driving repeat usage.



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



Data-Driven Underwriting – Powered by **AI ensemble credit scoring** that integrates ecosystem behavior and transaction data with third party data (such as bureau) to deliver a more holistic and accurate credit assessment.

Strategic Partnerships

- Superbank partners with a diversified set of loan channeling partners to broaden distribution while minimizing concentration risk.
- These strategic partnerships accelerate lending growth by expanding access to end customers through trusted partner networks.

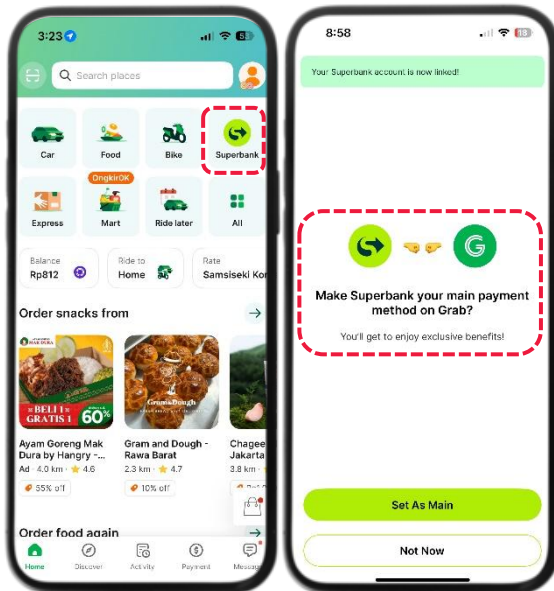
Source: Company information

2 | Innovative Product Launches and Rapid Expansion of Users, Deposits and Loans (Cont'd)

Superbank leverages strategic ecosystem partnerships with Grab and OVO, delivering seamless embedded experiences and exclusive features, positioning it among Indonesia's top digital banks for integrated convenience

Grab Integration

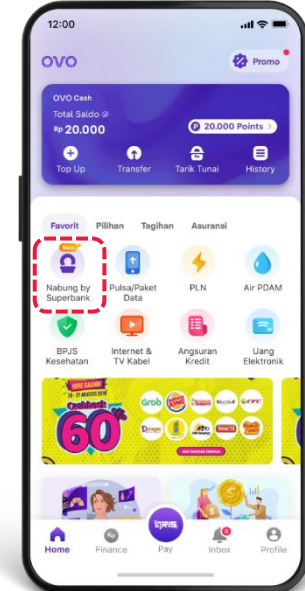
For Users



For Merchants



OVO Nabung



Seamless onboarding experience

Leveraging Grab and OVO user data for instant, frictionless onboarding allowing seamless account opening within Grab and OVO apps



The Only Bank with Direct Debit Integration

Ecosystem synergy with Grab through direct debit integration powering daily payments



Direct Same Day Settlement

The only bank in Grab offering direct same-day settlement into Main Saving Accounts, giving merchants faster access to funds and driving stickier adoption.



OVO balances double as savings, yielding 5% p.a.

Effortless one-click upgrade from OVO wallet with no downside to customers, fueling rapid adoption and deeper engagement



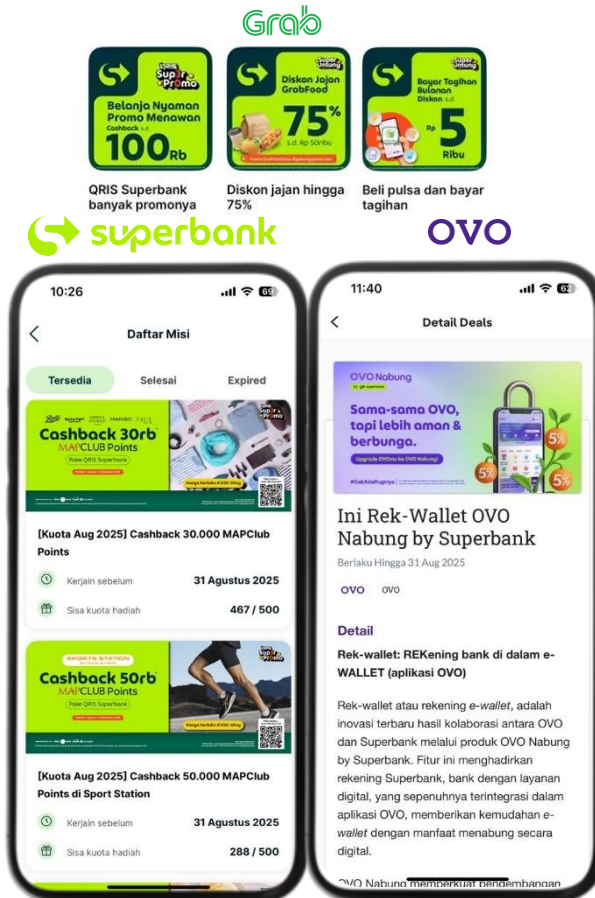
Payment accessibility

Enable direct debit payment in millions of online and offline merchants

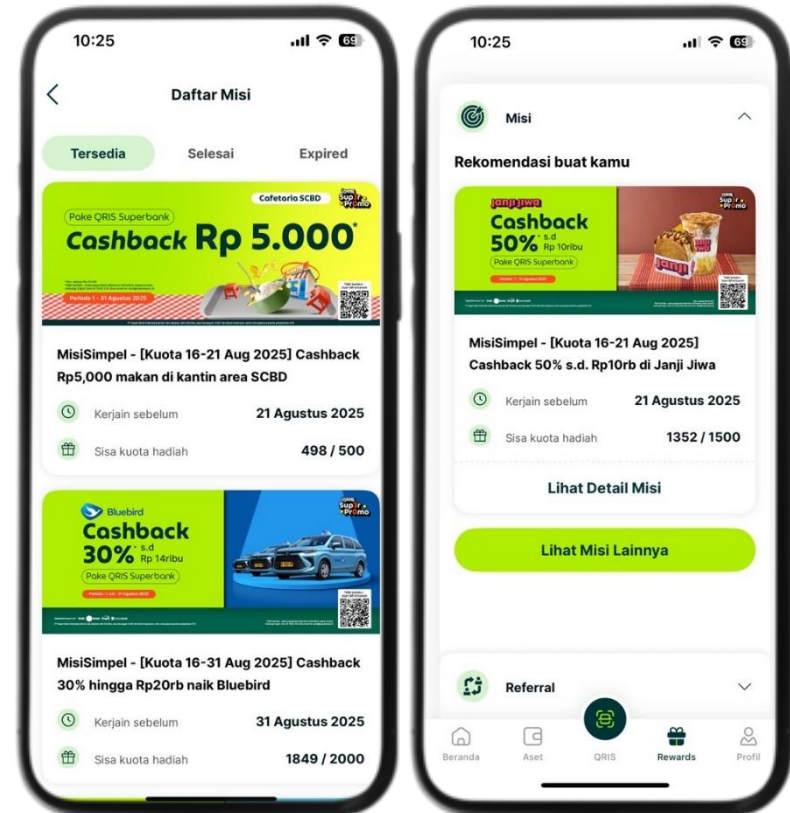
2 | Innovative Product Launches and Rapid Expansion of Users, Deposits and Loans (Cont'd)

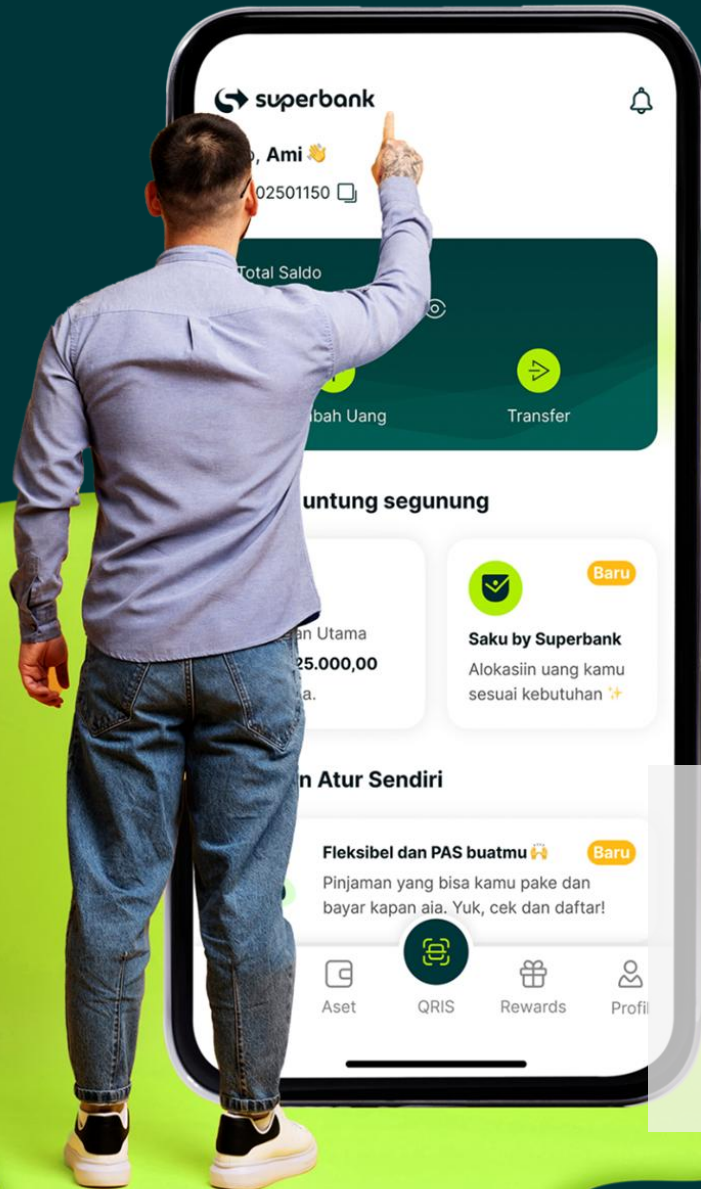
Integrated within Grab and OVO, Superbank unlocks powerful cross-promotion and marketing opportunities to accelerate growth

The Only Stackable Cross-Promotion for Superbank across Grab & OVO



QRIS Promotions with Strategic Partners





3 AI and Tech-First DNA Powering Innovation and Scalability

3 | AI and Tech-First DNA Powering Innovation and Scalability

As a Tech-First bank, Superbank's foundation lies in innovative technology, supported by strong technical expertise and commitment to continuous development

Formed a Strong Digital Banking Team

~50% of Superbank's employees are Engineers, Data Scientist and Product Managers

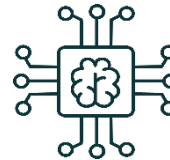


Modern Technology

- Fully cloud and microservices based technological infrastructure
- ML Ops and real time data pipelines



AI Integration



From product development and chatbots to AML and fraud detection

Strong Cybersecurity

Implementing robust Cyber Defense, Resilience, and Governance frameworks, encompassing proactive prevention, detection, and effective response to cyber threats



Continuous Innovations and product launches since app public launch

- Product launches: Celengan, Pocket, Time Deposit, OVO Nabung, Flexi Loan, QRIS and BI-Fast
- ~8 deployments every day
- App update release every 2 weeks
- ~99.99% uptime (1H25)
- In house developer experience team focuses on innovation, development frequency, automation



Launching Ecosystem Collaboration, Beyond Banking Services

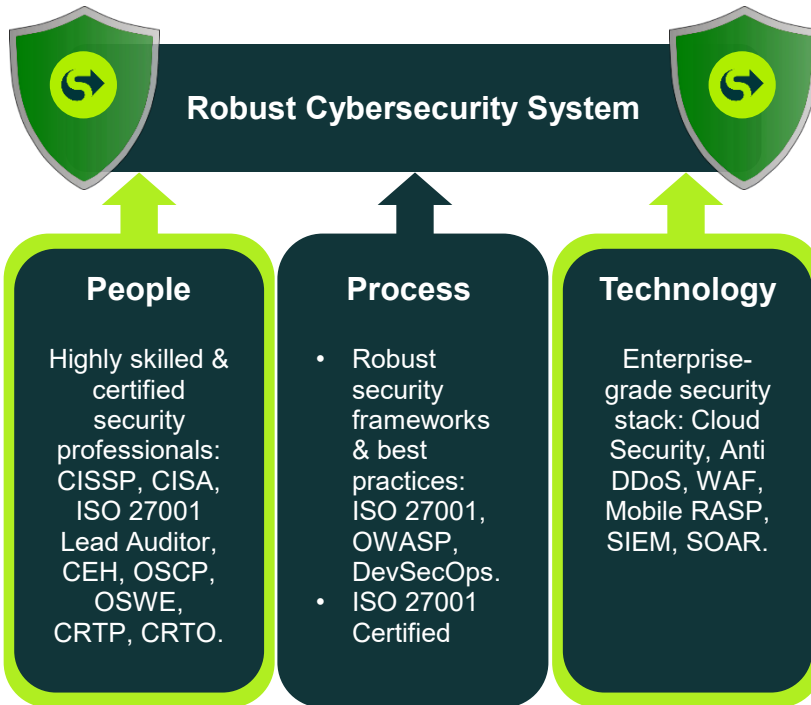
Superbank on Grab, OVO Nabung, Marketing Campaign Collaboration with KakaoBank, Loyalty Program



3 | AI and Tech-First DNA Powering Innovation and Scalability (Cont'd)

Superbank is driven by one of the fastest innovation cycles in the industry, ensuring cybersecurity and tech-driven cost optimization to lower expenses even as Superbank's customer base grows

3 Pillars of Cybersecurity



3 Pillars of Cloud Cost Optimization

Instances Right Sizing

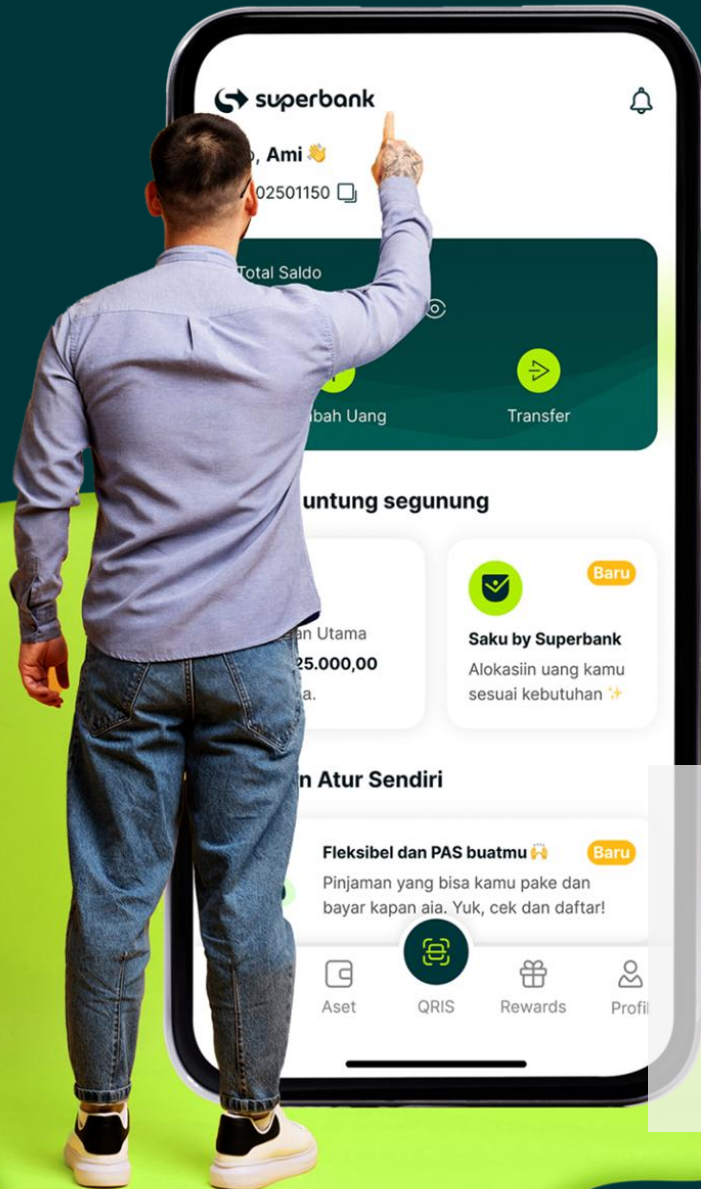
Perform continuous assessment of all tech stacks used in Superbank, lower servers type to determine the most optimized level for each stack

System & Process Optimizations

Perform optimizations including but not limited to consolidate instances, schedule shutdowns, implement spot, Graviton and node reductions

Saving Plans & Reserved Instance

Working collaboratively to determine the quick wins opportunities and optimize potential available discounts with no-upfront charges and calculated commitments



4 Strong Financial Performance and Robust Asset Quality

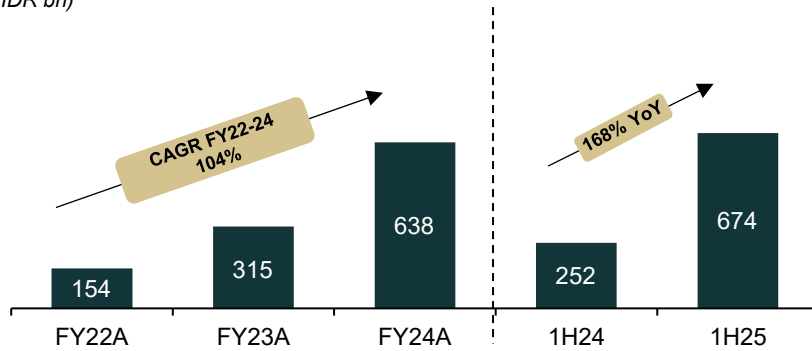
4 | Strong Financial Performance and Robust Asset Quality

Income Statement Highlights

Strong operating income growth at 168% YoY growth 1H25; achieved profitability in 1Q25, only 9 months after public launch

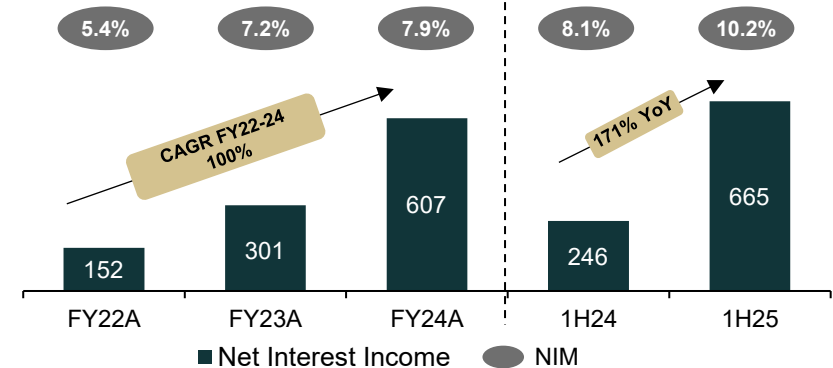
Total Operating Income⁽¹⁾

(IDR bn)



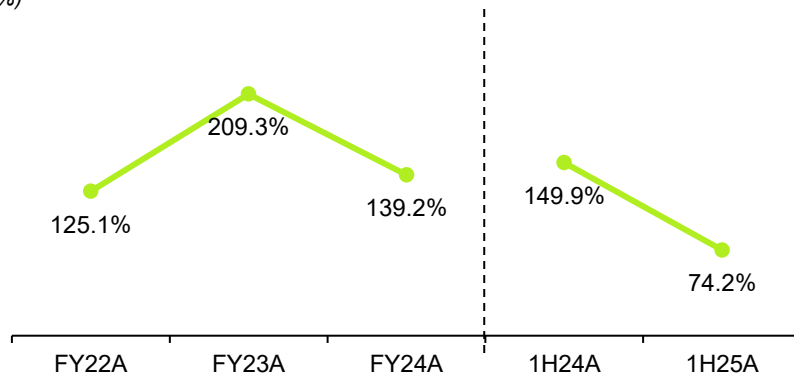
Net Interest Income & Net Interest Margin⁽²⁾

(IDR bn)



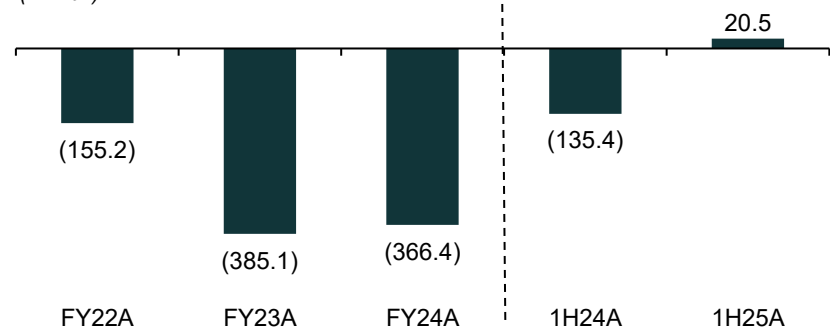
Cost to Income⁽³⁾ Ratio

(%)



Net Profit

(IDR bn)



Source: Company Audited Financial Statements

Notes: (1) includes non-interest income comprises gains from sale of financial assets, fees & commissions and other operating income; (2) NIM: Net Interest Margin, calculated by dividing Net interest income by the average total productive assets at the end of the period; (3) Credit cost: impairment losses divided by gross loans

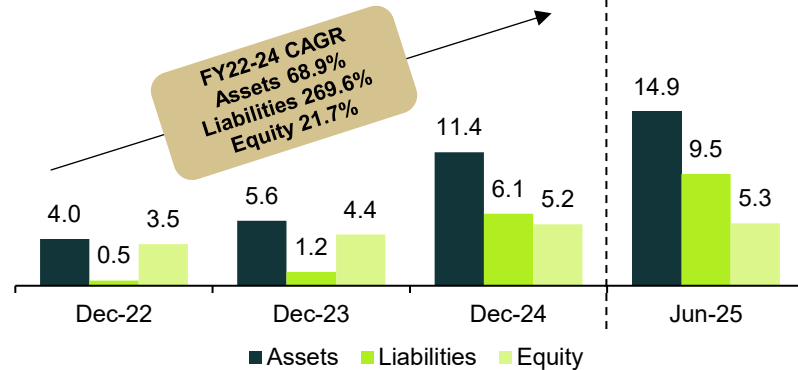
4 | Strong Financial Performance and Robust Asset Quality

Balance Sheet Highlights

Strong loan and deposit growth in late 2024 continued in 2025, mainly driven by consumer loans and number of customers

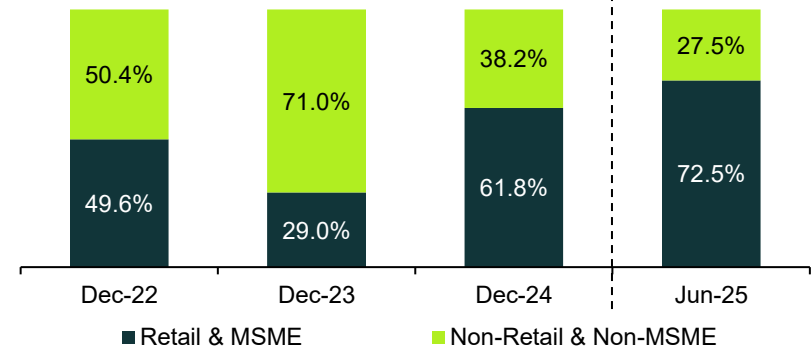
Total Assets, Liabilities, Equity

(IDR tn)



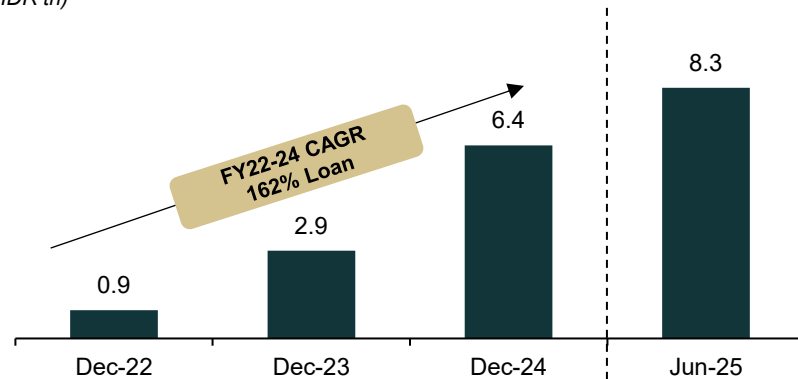
Loans by Type

% of Loans



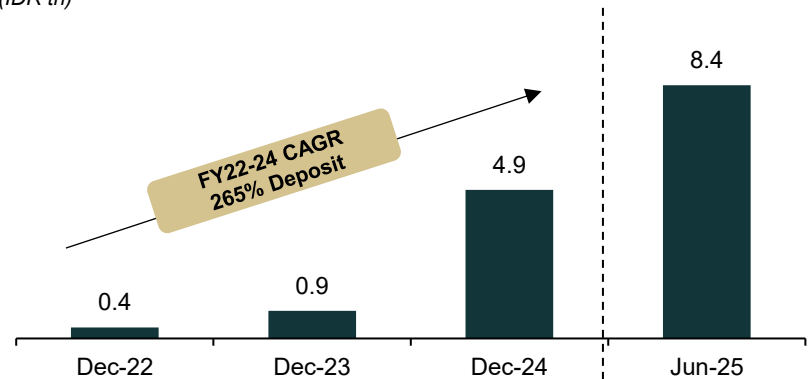
Total Loans

(IDR tn)



Total Deposits

(IDR tn)



Source: Company audited financial statements

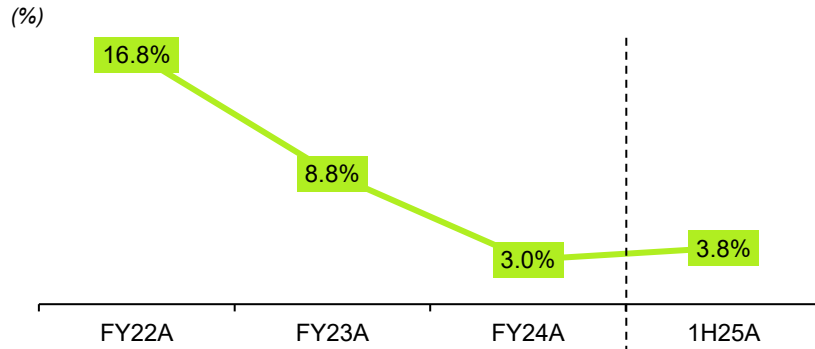
Note: (1) Non-Interest Income comprises gains from sale of assets, fees & commissions, and other income

4 | Strong Financial Performance and Robust Asset Quality

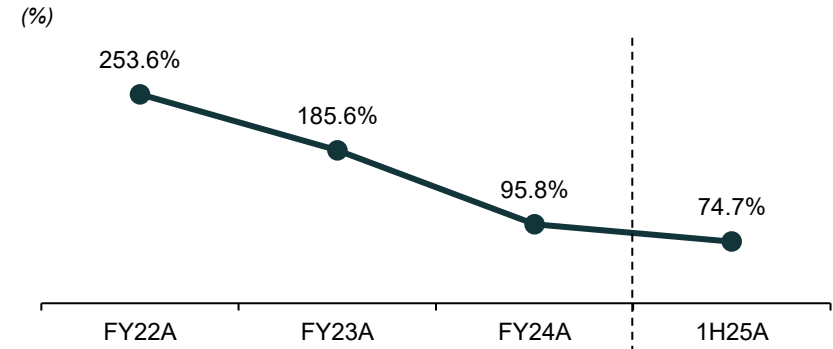
Key Performance Ratios

Superbank's tech-driven risk management approach has been a major driving factor in improving credit cost and capital adequacy ratios

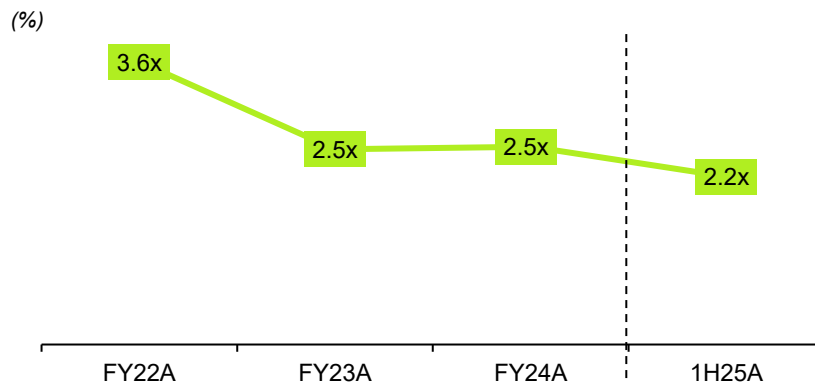
Credit Cost⁽¹⁾



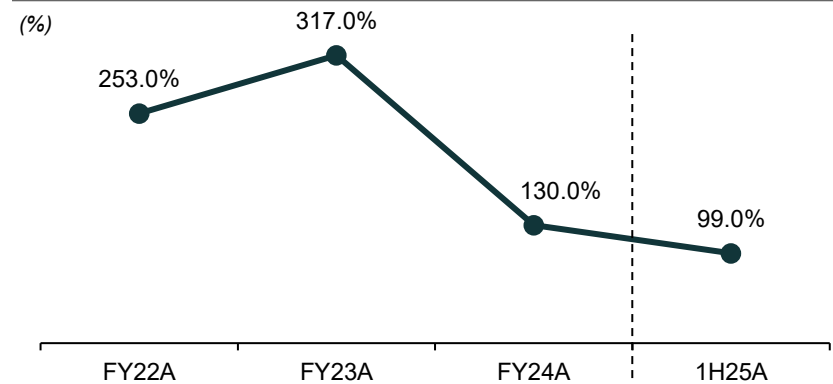
Capital Adequacy Ratio⁽³⁾



Loan Loss Coverage Ratio⁽²⁾



Loan to Deposit Ratio ⁽⁴⁾



Source: Company Audited Financial Statements; Notes: (1) Credit cost: impairment losses divided by gross loans; (2) Loan Loss Coverage Ratio: Credit cost divided by Net NPL (non-performing loans after allowance for impairment losses); (3) Capital Adequacy Ratio (CAR): Capital to Risk Weighted Assets Ratio; (4) Loan to Deposit Ratio: Total Loans divided by Total Deposits, loans before allowance for impairment losses

THANK YOU

