



# SuperGROW

by  superbank

**Sustainability Report 2024**

# About This Report

This is the first stand-alone Sustainability Report of PT Super Bank Indonesia (hereinafter referred to as “Superbank”, “We”, or “Our Bank”), and we are excited to share this with our stakeholders. Created to be clear, accessible, and free from unnecessary complexity, this report provides insights into our Environmental, Social, and Governance (ESG) performance, based on a materiality assessment conducted in 2024 - 2025. This report uses the terms “Sustainability” and “ESG” interchangeably.

## Reporting Period, Regulatory Compliance and Reference to International Standards

Covering the period from January 1 to December 31, 2024, it details our strategic approaches, key initiatives, and achievements across Superbank and its operations across Indonesia. This report mainly complies to the Indonesia’s Financial Services Authority Regulation (POJK) Number 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies, and the Financial Services Authority Circular Letter (SEOJK) Number 16/SEOJK.04/2021 on the Format and Content of Annual Reports for Public Companies. Adopting the international best practices in reporting, we also use the Global Reporting Initiative (GRI) Standards and the UN Sustainable Development Goals (SDGs) to track and measure our ESG performance.

## Publication

The full report is released on April 30, 2025 and available on our website in PDF format in both Bahasa Indonesia and English.

## Contact Us

If you have any questions or would like to share feedback on this publication or ESG-related matters, please feel free to reach out at: [sustainability@superbank.id](mailto:sustainability@superbank.id)

1

Introduction

- About this report
- Highlights of 2024: Where we begin
- Letter from our President Director

2

SuperGROW

- Sustainability Journey
- Stakeholder Engagements
- Materiality Assessment
- SuperGROW

3

Super-Green

- Green Portfolio
- Smart Green Office
- Environmentally-friendly Operations

4

Super-Reliable and Safe

- Data Security & Protection
- Anti-Money Laundering (AML)

5

Super-Opportunities

- Empowering the Underbanked & MSMEs for Sustainable Growth
- Empowering Financial Literacy for Underbanked Communities
- Driving Financial Inclusion with Innovative Solutions

6

Super-Women

- Women’s Leadership
- Pathways Towards Women’s Empowerment
- Women’s Access to Financial Inclusion

7

About Superbank

- Sustainability Squad
- Sustainability Governance
- About Us
- Shareholders Composition
- Association Membership
- Key Supporting Policies
- Environmental Performance
- Social Performance
- Governance Performance

8

Appendix

- Index POJK 51/2017
- Index GRI
- SDGs Approach



# Highlights of 2024: Where we begin

Superbank’s journey toward sustainability has continuously evolved, driven by our commitment to creating long-term value for our stakeholders. Our 2024 performance becomes the foundation of our sustainability aspiration to ensure greater transparency, accountability, and alignment with our core impact priorities. This strategic approach reflects our dedication to integrating ESG considerations into our business decisions, ensuring our growth remains responsible and resilient.

Through our sustainability aspiration, we aim to scale our positive impact while driving sustainable business expansion. Our updated strategy not only reinforces our commitment to ethical banking practices but also enables us to proactively address emerging risks and opportunities in a rapidly changing economic and regulatory landscape. Through this approach, we ensure that our sustainability initiatives remain relevant, measurable, and aligned with both global best practices and the evolving expectations of our customers, investors, and regulators.

## Financial Literacy and Inclusion

At Superbank, we are committed to expanding financial inclusion by providing accessible and flexible banking solutions to underbanked communities. Through our innovative products and customer-centric approach, we empower individuals who may have previously faced barriers to traditional financial services. By leveraging technology and data-driven insights, we aim to bridge the gap between financial accessibility and economic opportunity, ensuring that more people can participate in and benefit from the financial system.

As a result of these efforts, we have enabled our customers and granted access to unsecured loans through our Pinjaman Atur Sendiri product, giving them the flexibility to manage their financial needs with confidence. Additionally, our customer base has grown significantly to become part of the Superbank ecosystem, reflecting our ongoing mission to drive inclusive and sustainable financial growth.

**~80 Thousand**

*Individuals, including underbanked, has been granted “Pinjaman Atur Sendiri”*

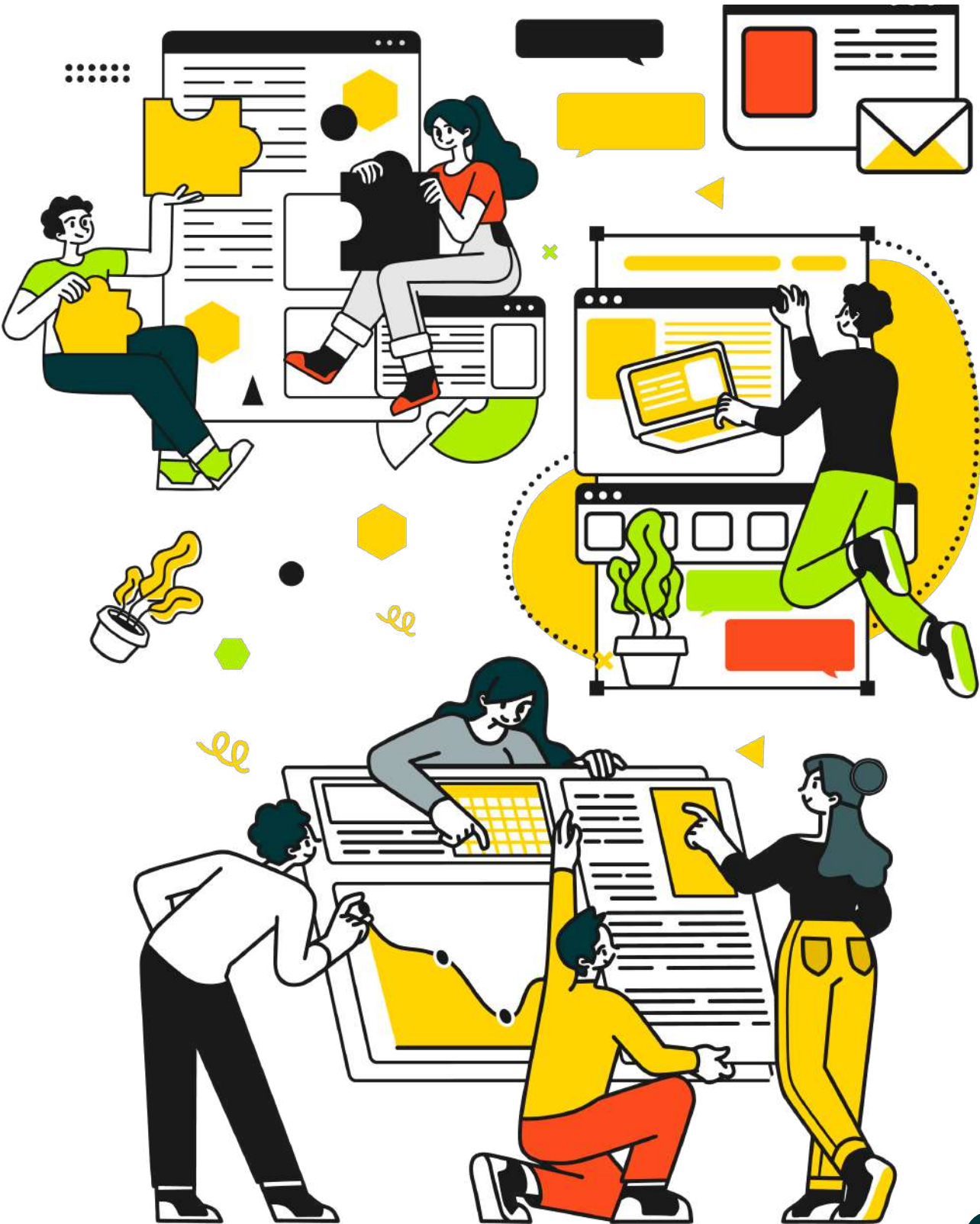
**>2.7 Million**

*Individuals have become the Superbank’s digital deposit customers*

**41.83 %**

*of the total MSME and underbanked loan distribution (RPIM) has been reached based on the overall loan portfolio*

Here and throughout the report, the term “Underbanked” refers to individuals who have access to financial services but in a very limited capacity. For example, those who have a savings account with limited credit history or face various barriers in accessing conventional banking products/services.



# Women in Leadership Positions

At Superbank, we are committed to continuously fostering and enhancing women's leadership within the organization. We closely monitor key progress indicators, such as the representation of women in leadership position.

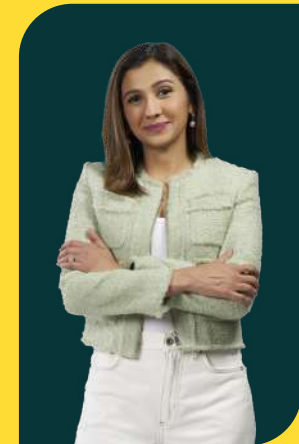
Through a supportive workplace environment, we ensure that women are empowered to take on leadership roles, driving greater diversity and inclusivity at the highest levels of decision-making.

**66%** of the Board of Commissioners (BOC) and 60% of the Board of Directors (BOD) are women

## Supporting Emerging Business Through Grab Venture Velocity

In 2024, Superbank participated in Grab Ventures Velocity (GVV), reinforcing its commitment to fostering innovation and financial inclusion. As part of the program, Superbank's leadership contributed to key discussions, our Chief Business Officer (CBO) joining a panel on "The Rapid Scale Dilemma" to share insights on scaling businesses. At the same time, our Chief Financial Officer (CFO) provided mentorship to one of the GVV start-ups, guiding them on financial management and strategic decision-making.

Through these engagements, Superbank strengthened its role within the Grab ecosystem and supported the growth of emerging businesses, aligning with its mission to support and prepare emerging businesses to embark on their sustainability journey.



# Letter from Our President Director

2024 was a landmark year for Superbank as we launched our first financial products and services tailored to underbanked communities—those with limited or no access to conventional banking, including Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. In line with this mission, we also developed our first stand-alone Sustainability Report, introducing “**SuperGROW**” as our sustainability aspiration for the coming years. As the name suggests, SuperGROW embodies our commitment to continuous growth and evolution in our sustainability efforts, adapting to ever-changing stakeholder expectations and market dynamics.

At the start of our sustainability journey, **SuperGROW** is built on four key aspirations:

- **Super-Green** reflects our commitment to environmental protection through sustainable financing and eco-conscious workplace behaviors.
- **Super-Reliable and Safe** shows our continuous implementation of robust measures to strengthen data security and protection.
- **Super-Opportunity** aligns with our mission to expand financial literacy and inclusion for the underbanked communities, empowering them to achieve economic growth and improve their livelihoods.
- **Super-Women** reinforces our dedication to maintaining strong female representation in senior management, supporting career advancement for women, and providing financial access to women micro-entrepreneurs—recognizing their vital role in national development.

In 2024, as we embark on our SuperGROW sustainability journey, Superbank is proud to share the progress we have made in laying the foundation for the progress we will make in the following years. This year, we have:

- Reached 41.83% of the total MSMEs and underbanked loan distribution (RPIM) from the overall credit portfolio.
- Championed the representation of female leaders on our BOC and BOD.

These achievements mark the beginning of our commitment to continuous growth and impact, as described in the following pages of this report.

With this commitment in mind, Superbank also recognizes both the opportunities and challenges that might hinder or enhance our aspirations in the future. Global economic conditions, influenced by geopolitical conflicts, have heightened uncertainty, impacting trade, investment, and financial markets. However, Indonesia demonstrated resilience in 2024, which was reflected in positive investment trends and economic stability. The country’s economic outlook for the coming year remains promising, supported by rising domestic demand, consistent fiscal policies, and stable trade growth. Nevertheless, global risk—including geopolitical tensions, shifts in trade policies, and the impacts of climate change—remain key challenges that must be proactively addressed. For this reason, we continuously monitor emerging challenges and opportunities, allowing us to recalibrate our aspirations to align with evolving circumstances.

We recognize that as we embark on this journey, we may encounter internal challenges related to skills and knowledge and the need to balance business and sustainability orientation. To address these, we are committed to developing and implementing targeted capacity-building programs for both our employees and, equally, senior management, allowing them to integrate ESG initiatives into their roles and responsibilities. By strengthening our expertise and embedding SuperGROW into all aspects of our operations, we ensure that sustainability remains at the core of and aligns with our business in the following years.

I sincerely thank all the stakeholders involved in this reporting process. Their collaboration is invaluable in ensuring that our sustainability efforts are both meaningful and impactful.

Sincerely,  
Tigor M. Siahaan



# Sustainability Journey

At Superbank, sustainability is more than just a commitment—it is a fundamental part of our long-term strategy to create lasting value for our stakeholders and the communities we serve. As we continue to grow, we recognize the importance of integrating ESG considerations into our business operations. By enhancing our approach to sustainable finance and transparent reporting, we aim to reinforce our responsibility to drive positive economic, social, and environmental impact.

To strengthen this commitment, Superbank has taken significant steps to advance its sustainability aspiration. This includes the development of a stand-alone Sustainability Report and a Sustainable Finance Action Plan, both designed to align with global best practices and stakeholder expectations. Through extensive stakeholder engagement and a thorough materiality assessment, we have refined our reporting framework, ensuring that our sustainability initiatives are well-structured, measurable, and impactful.



## November - December 2024

Superbank developed a plan to prepare the first stand-alone Sustainability Report and further alignment with the Sustainable Finance Action Plan to be released in 2025.



## January - December 2025

- Superbank conducted stakeholder engagements and materiality assessment for our 2024 sustainability reporting and strategy.
- Superbank released its stand-alone sustainability report, separated from the Annual Report, that includes its sustainability strategy for the forthcoming years.



## 2025 - onwards

Superbank implements its sustainability aspiration, and monitors and reports the progress in its forthcoming sustainability reports.

# Stakeholder Engagements

In defining our sustainability aspirations, we conducted a series of in-depth stakeholder engagements, recognizing that meaningful progress requires collaboration and alignment with those directly impacted by our operations. These engagements were designed to map our financial and ESG impacts while gaining valuable insights into stakeholder expectations, helping us shape a more responsible and forward-thinking sustainability strategy.

Through one-on-one interviews and surveys, we gathered perspectives from a diverse range of stakeholders, including customers, employees, investors, and community representatives.

This process allowed us to identify key concerns, priorities, and opportunities for improvement, ensuring that our sustainability initiatives are both relevant and impactful. By integrating stakeholders feedback into our sustainability aspirations, we are better positioned to address critical issues, enhance transparency, and build long-term trust with those who rely on and interact with Superbank.

| Stakeholders                                 | Stakeholders' Concerns                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Customers                                    | <ul style="list-style-type: none"><li>Continuous improvements of Superbank's application features</li><li>More interesting promo to attract customers</li><li>Enable longer repayment terms and increase loan limit</li></ul>                                                                                                                                                                                                                                                                                                                                                 |
| Shareholders                                 | <ul style="list-style-type: none"><li>Increased access to financial inclusion and social impacts for society</li><li>Preparation of environmental risk and impact assessment, particularly in relation to GHG emissions</li><li>Consumer data protection, security, and privacy</li><li>Women's empowerment for employees and customers</li><li>Environmental protection and reduction of environmental footprints from financial products/services</li></ul>                                                                                                                 |
| Employees (Super Squad)                      | <ul style="list-style-type: none"><li>Capacity building on sustainability to instill behavioral and cultural change within the Bank</li><li>Reduction of plastic waste arising from daily consumption</li><li>More meaningful approach to increase financial inclusion and literacy to underbanked community</li></ul>                                                                                                                                                                                                                                                        |
| Loan Channelling and Loan Executing Partners | <ul style="list-style-type: none"><li>Support for financial inclusion to empower underbanked communities, especially women MSME entrepreneurs</li><li>Support for business partners' transition to new environmentally friendly business (e.g., green financing for electric vehicles (EV) and their ecosystem)</li><li>Expansion and diversification of financial support to help loan channeling and loan executing partners broaden their financial inclusion efforts</li><li>Partnership to expand financial literacy to the underbanked and society in general</li></ul> |



# Materiality Assessment

Superbank conducted a comprehensive materiality assessment to define and refine our sustainability aspiration, ensuring that our strategy focuses on the most critical ESG issues affecting our business and stakeholders. This assessment served as a key step in consolidating ESG priority topics and shaping our long-term sustainability roadmap, where it eventually played a pivotal role in guiding the development of our ESG aspiration for the next three years.

Although the materiality process was conducted in-house, we ensured a thorough approach by benchmarking against similarly scaled technology-based banks and industry best practices. This process involved analyzing emerging sustainability trends and reviewing regulatory expectations to establish a clear, measurable, and strategic sustainability framework. By integrating these insights, we strengthened our sustainability initiatives, ensuring they drive meaningful impact while remaining aligned with Superbank's business objectives and stakeholder expectations.

As Superbank grows, we are committed to deepening our sustainability aspirations through broader and more extensive stakeholder engagements. Future assessments will involve a diverse range of stakeholders, including customers, investors, employees (Superbankers), suppliers, and civil society representatives. Using a combination of qualitative and quantitative research methods, we aim to gain richer insights that will further refine our sustainability strategy and reinforce our commitment to responsible and inclusive growth.

We also align our material topics with the Sustainable Development Goals (SDGs) to support the country's contribution to global commitment.



# SuperGROW

We adopt the theme 'SuperGROW' as Superbank's sustainability aspiration is to create meaningful and lasting impacts on a diverse range of stakeholders, embedding this commitment into the very foundation of our corporate values. This dedication is particularly reflected in our '**Make an Impact**' core value, which drives us to go beyond conventional business practices and actively contribute to positive change. By integrating sustainability, innovation, and stakeholder engagement into our decision-making, we strive to

generate tangible benefits for people, profit, and the planet, ensuring long-term value creation across all aspects of our business. As a result, our impacts, also referred to as 'material topics,' shape and define our sustainability aspirations and continue to evolve following the stakeholders' concerns and market circumstances.

By integrating SuperGROW into our core values, we are committed to mainstreaming SuperGROW into our organization's culture through continuous training and internalization initiatives.

## Super-Green

Drive **sustainable digital banking** through a **green portfolio**, **environmentally-friendly operations**, and a **smart green office**, reducing our environmental impact while promoting responsible finance

## Super-Reliable and Safe

Ensure **data privacy and digital security**, delivering a safe and compliant digital banking experience



**Sustainability's Aspiration**

## Super-Opportunity

Empower the underbanked and Micro, Small, and Medium Enterprises (MSMEs) entrepreneurs through **accessible banking services**, offering **inclusive financial solutions**, **tailored lending**, and **seamless digital transactions** to drive economic growth and financial independence

## Super-Women

Champion **women's leadership** and **nurturing female leaders** and **empowering female MSME entrepreneurs** through financing solutions

# Super-Green

Adopting environmentally friendly operations and a smart green office enhances energy efficiency and promotes sustainable resource consumption. By leveraging innovative technologies, Superbank's digital banking minimizes environmental impact while advancing eco-friendly financial services. Additionally, a green portfolio and sustainable finance practices support climate-conscious investments, helping mitigate environmental risks and drive long-term sustainability.



## Green Portfolio

As required by the Financial Services Authority, our bank will develop and submit its first Climate Risk Management and Scenario Analysis (CRMS) to assess the impact of climate change on our portfolio. This assessment will form the foundation for managing and mitigating environmental risks affecting the bank's financial position, and informing our sustainability aspiration in the following years.

### Financing for Environmentally-Friendly Business

In line with our efforts to advance sustainability, we are open to collaborating with potential partners who share our vision, particularly through financing mechanisms for environmentally-friendly businesses, such as electric vehicle financing.

## Smart Green Office

We are committed to fostering a culture of environmental awareness by actively shaping employee mindsets and behaviors through a range of sustainability initiatives, including to cultivate sustainable habits within our workplace, we have introduced several initiatives to reduce plastic waste and energy consumption. Through our monthly Plastic-Free Weeks, employees are encouraged to avoid single-use plastic bottles, fostering a culture of responsible consumption. We have replaced plastic bottles in meeting rooms with reusable water pitchers, promoting eco-friendly workplace practices.

Additionally, we implement regular energy use monitoring, encouraging employees to adopt responsible energy consumption habits, such as turning off unused lights and electronic devices. These initiatives reflect our commitment to environmental sustainability and encourage employees to actively contribute to a greener workplace and responsible behavior.

Further, embracing a flexible hybrid work model, we integrate both Work from Office (WFO) and Work from Home (WFH) programs to support the diverse needs of our employees. This approach contributes to decreasing energy consumption and Green House Gas (GHG) emissions coming from employee transportation from home to office.

## Environmentally-Friendly Operations

### Streamlined Branch Office: Advancing Towards Digitally-driven Model

Our customers enjoy seamless access to our products and services anytime, anywhere, enabling a frictionless banking experience without the constraints of physical locations. This digital convenience not only enhances accessibility and efficiency but also plays a crucial role in reducing energy consumption and GHG emissions by minimizing the need for customer travel to physical branches. By embracing technology-driven financial solutions, we contribute to a more sustainable and environmentally responsible banking ecosystem.

### Mainstream paperless culture

We are committed to embedding a paperless culture across all aspects of our internal and external operations including transitioning from conventional paper-based onboarding to a fully digital documentation system, ensuring a more efficient, eco-friendly, and digitally driven workflow. By digitizing all internal and external documents, we significantly reduce paper consumption, minimize waste, and enhance operational efficiency. This shift not only aligns with our sustainability goals but also promotes secure, streamlined, and easily accessible document management, reinforcing our commitment to environmentally responsible business practices.

### Sustainable Cloud Operations with Leading Cloud Computing Platform

Superbank intentionally uses cloud infrastructure instead of physical servers to enhance efficiency, scalability, and sustainability. Unlike traditional and physical data centers, which require high energy consumption, cloud solutions optimize resource utilization, lower carbon emissions, and reduce environmental impact. This shift enables secure, seamless, and eco-friendly operations, reinforcing our commitment to sustainable digital transformation and responsible technology adoption.

We collaborate with the world's leading cloud computing platforms, driven by a shared commitment to environmentally sustainable practices. Our cloud computing partner provides a scalable, secure, and energy-efficient infrastructure, enabling businesses to optimize operations while minimizing environmental impact. With a strong commitment to sustainability, it leverages carbon-free energy solutions, advanced data security, and high-performance cloud computing to drive efficiency and responsible digital transformation.

# Super-Reliable and Safe



At Superbank, we prioritize the security and integrity of our operations by focusing on two key measures: Data Protection and Anti-Money Laundering (AML). We are committed to safeguarding the personal and financial data of our customers by implementing robust systems and various measures. Equally, we have comprehensive AML programs in place to detect and prevent illicit financial activities, ensuring the integrity of our services and maintaining trust with our stakeholders. These security measures are integral to our Super-Reliable and Safe aspiration, fostering a secure and transparent banking environment for all.

## Data Security and Protection

Superbank has launched a mobile banking application that enables customers to access various financial and non-financial transactions, anytime and anywhere. This technology solution is consistently monitored and enhanced to meet high standards of security and protect customer data privacy and any other critical information. These various security measures are integrated into the entire business cycle, including data protection governance for operations, product development, human resources capabilities, technology, and customer engagement.





### Data Governance

We are committed to safeguarding the data of both internal and external stakeholders through robust governance and security measures.

**The Data Governance Unit (DGU)** plays a critical role in leading Superbank's data governance, protection, quality, retention, and classification efforts. It develops and leads the implementation of the bank's Data Governance Policy, ensuring consistent application across all operations.

**Key Responsibilities:**

- Develop and maintain data classification based on confidentiality levels, ensuring that confidential and sensitive information is accessible only to relevant parties.
- Manage data retention in compliance with regulatory requirements.
- Regularly review customer information within the system to ensure completeness, accuracy, and alignment with best practices and regulations.
- Provide training and assistance to data owners and stewards, ensuring the consistent implementation of the data governance policy across all operations.
- Ensure third-party compliance with the Superbank's data governance policy.

**The Data Protection Officer (DPO)** manages and enforces data governance policies to ensure protection, compliance and operational integrity.

**Key Responsibilities:**

- Implementing and continuously monitoring Superbank's data protection policy to uphold security standards across all operations.
- Managing Supercare, Superbank's dedicated hotline for customers, to oversee compliance and risk mitigation efforts if a data security incident occur.
- Investigating and responding to data protection incidents, ensuring timely resolution and preventive measures.

**The Customer Protection Unit (CPU)** is responsible for safeguarding customer rights and maintaining regulatory compliance.

**Key Responsibilities:**

- Developing, updating, and disseminating the Standard Operating Procedure (SOP) for customer protection, ensuring alignment with best practices and regulatory requirements.
- Overseeing internal training on customer data protection, equipping employees with the knowledge and skills to uphold customer privacy and security.
- Leading educational initiatives for customers and the general public to enhance awareness and encourage active participation in data protection efforts.



### Products

**Product Development**

To address risks from the outset, we implement “Shift Left Security” by integrating security considerations at the early stages of the development of products.



### People

**Hiring People with Certifications in Cyber Security**

Our team is continuously enhancing their skills to stay ahead of evolving threats and maintain our customers’ trust. We are proud to share that several of our data security professionals have achieved prestigious certifications, reinforcing our dedication to providing robust protection for our systems and sensitive information. These certifications include:

- ISO 27001 Lead Implementer
- Certified Information Systems Security Professionals (CISSP)
- Certified Information Systems Auditor (CISA)
- Offensive Security Certified Professional (OSCP)
- Offensive Security Web Expert (OSWE)

By investing in these certifications, our employees bring specialized knowledge and hands-on expertise to address the ever-changing landscape of cyber threats.

**Maintaining and Enhancing Digital Security Awareness for all Employees**

Superbank is committed to ensuring a strong culture of digital security across the organization. As part of this commitment, we have implemented a policy to provide comprehensive digital security awareness training for all new hires. This is complemented by ongoing campaigns through various channels, including email communications, to reinforce best practices and keep digital security top of mind. By regularly engaging employees with this vital information, we ensure that our entire workforce remains vigilant and adheres to our cybersecurity commitment.

**Simulated Phishing Attack Test for Internal Security Awareness Enhancement**

In compliance with the Financial Service Authority (OJK)'s regulation, Superbank regularly implements a simulated phishing attack test to increase internal employees’ and third parties’ awareness and capacity to address potential phishing attacks. This simulation is followed by other actions, including a more advanced understanding of phishing attacks, to further equip employees with relevant skills to mitigate phishing risks.



### Technology

**Asset Protection**

Anti-malware protection, intrusion detection, application and infrastructure firewalls, and Distributed Denial-of-Service (DDoS) protection are implemented to protect all our data and information assets. Further, the Security Operations Centre (SOC) is in place for 24/7 monitoring to identify and respond to threats.

**International Standards-Based Information Security Controls**

Superbank has implemented an Information Security Management System (ISMS) and achieved certification for ISO 27001:2022, recognized by the International Organization for Standardization (ISO), covering Information Security, Cybersecurity, and Privacy Protection. These control measures provide assurance to protect assets in Superbank's mobile banking application. Over time, our bank regularly assesses, reviews, and enhances security controls according to established standards, policies, and procedures.

# Anti-Money Laundering (AML)

As financial products and services become more complex, the risk of money laundering, terrorism financing, and the proliferation of weapons of mass destruction also increases. Superbank continuously strengthens its AML, Counter-Financing of Terrorism (CFT), and Counter-Proliferation Financing (CPF) programs with a risk-based approach. This helps the bank manage compliance and operational risks, ensuring both regulatory adherence and the bank’s commitment to integrity.

Superbank’s AML consists of the following pillars:

- AML Governance**  
The BOC and the BOD actively supervise and oversee the implementation of the AML by working closely with the AML Compliance Unit. As the second line of defense, the unit works alongside the AML Operation Unit as the first line of defense to monitor compliance. The Internal Audit Unit serves as the third line of defense, providing independent oversight to ensure the Bank’s adherence to regulations and the effective implementation of these programs.
- Internal Control and Audit**  
Superbank has issued internal policies, guidelines, and procedures, with robust internal control ensuring the effective implementation of the AML-CFT and CPF programs, which are included in regular internal audit inspections. Additionally, the Bank has developed internal systems to support monitoring and reporting activities. To further enhance compliance, the Bank implements Know Your Employee (KYE) procedures for both prospective and current employees.
- Information System**  
Superbank’s information system adheres to the global Financial Crime Compliance framework (OneFCC), which complies with international regulations and combines various financial crime compliance functions to improve effectiveness in tackling multiple potential risks.
- Human Resources**  
To further enhance compliance, the Bank regularly conducts training sessions to raise awareness and understanding of the importance of AML-CFT and CPF programs across relevant units.

In 2024, Superbank demonstrated excellence in Financial Integrity through:

- Achieving a ‘Very Good’ rating in the 2024 Financial Integrity Rating on Money Laundering and Terrorism Financing (FIR on ML/TF) assessment.**  
Superbank obtained a score of 9.17. This performance surpasses the average score of 8.28 for Commercial Banks in KBMI-1, highlighting the Bank’s dedication to financial integrity.
- Achieving a ‘Low Level of AML Risks’ from the Indonesia’s Financial Service Authority**  
Superbank has successfully developed a customer risk rating system, enhancing the efficiency and effectiveness of its risk-based approach. Our bank submitted the Individual Risk Assessment (IRA) report to the OJK, assessing risk factors such as customer profile, geography, products, transactions, and other aspects.

The results indicated a generally low level of Money Laundering, Terrorism Financing, and Proliferation Financing risks, with an overall risk score of 3.16, demonstrating that the Bank effectively manages these risks while committing to regular periodic reviews.

## AML Financial Literacy

In commemoration of the 22nd Anniversary of the National Movement Against Money Laundering and Terrorism Financing (APU PPT), Superbank actively promotes financial literacy in the AML domain as part of its commitment to sustainable and responsible banking practices. Through a series of awareness-raising initiatives, including information campaigns, employee training, and interactive quizzes, Superbank empowers its workforce with the knowledge to detect, prevent, and mitigate financial crimes. These activities align with the bank’s broader sustainability strategy, reinforcing ethical financial behavior, regulatory compliance, and the integrity of the financial system.

## Customer Engagement in Security Measures

To ensure our customer information is valid and to promote responsible behaviour and AML to our customers, Superbank runs a series of background checks in the registration process and transactions performed:

- Superbank’s digital onboarding process is designed for seamless security and regulatory compliance, ensuring a smooth yet robust user experience. Customers begin by providing personal details and verifying their identity through ID document uploads and biometric authentication, such as facial recognition. Advanced security protocols, including background checks and risk assessments, ensure adherence to Know Your Customer (KYC) and AML regulations, safeguarding against fraud. Once verified, customers gain instant access to a full suite of digital banking services, enabling secure, convenient, and innovative financial management anytime, anywhere.
- By leveraging partnerships with OVO and Grab, Superbank enhances its credit assessment capabilities, enabling responsible and secure lending to underbanked segments.



# Super-Opportunity

Superbank is committed to promoting financial inclusion by providing access to finance for underbanked communities, who often face barriers to accessing traditional banking services.

Recognising the vital role of MSMEs within the underbanked segment, our products are designed to support their business continuity and foster growth. To continuously expand our reach, we have collaborated with two digital platforms, Grab and OVO, to integrate our products and services, enabling seamless transactions between those platforms with Superbank and cater to serve a wider variety of communities across Indonesia.

In addition to our products and services, we actively cultivate meaningful partnerships with loan channeling and loan executing partners who share our mission to enhance financial inclusion. Equally important, we also facilitate our employees to engage collaboratively with underbanked communities for sustainable impacts.



## Empowering the Underbanked and MSMEs for Sustainable Growth

Financial inclusion is a powerful catalyst for economic resilience and social progress. By providing accessible banking services, inclusive financial solutions, tailored lending, and seamless digital transactions, we empower underbanked individuals and MSMEs to unlock new opportunities and achieve financial independence. This commitment aligns with Indonesia’s sustainable finance principles, reinforcing our role in fostering equitable economic growth.

### Promoting Economic Stability

Our initiative ensures that individuals and MSMEs previously excluded from traditional financial systems gain access to affordable credit and essential banking services. With these resources, they can enhance their financial stability, grow their businesses, and ultimately break the cycle of poverty.

### Technology-Driven Growth

Ensuring that MSMEs have access to financing tailored to their needs enables them to invest in growth, technology, and infrastructure improvements. With accessible financial support, small businesses can transition into competitive enterprises, fostering industrial development and long-term economic progress.

### Economic Progress and Livelihood Empowerment

We drive entrepreneurship and job creation by equipping MSMEs with financial tools that streamline transactions and support business expansion. Digital banking solutions reduce barriers to entry, allowing entrepreneurs to focus on scaling their ventures and contributing to local economies.

### Bridging Socioeconomic Gaps

Our commitment to inclusive finance helps bridge socio-economic gaps, ensuring that banking services reach all individuals, regardless of background or financial status. By empowering underbanked communities and small businesses, we contribute to a more equitable financial ecosystem where economic opportunities are distributed equally for all.

Through this holistic approach, we strive to create a sustainable financial landscape that supports entrepreneurs, fuels economic development, and fosters long-term financial well-being for individuals and businesses alike, which is evident from our achievements this year:

### Realization of MSME and Underbanked Loan Distribution (RPIM)

Superbank’s dedication to expanding accessible, safe, and affordable financial access and promoting broader financial inclusion is reflected in its inclusive financing growth for MSMEs. As of December 2024, Superbank’s inclusive financing reached almost IDR 2.7 trillion, marking a significant 210.28% increase year-on-year. This growth surpassed the overall credit growth of 120.02% year-on-year.

**IDR 2,7 Tn**

Total Loan MSME  
and Underbanked

**IDR 6,4 Tn**

Total Loan

**41,83%**

Ratio of Loan to MSME  
and Underbanked Loan Distribution  
(RPIM)

Note: Calculations are based on the MSME loan categories set by Bank Indonesia (RPIM)

## Empowering Financial Literacy for Underbanked Communities

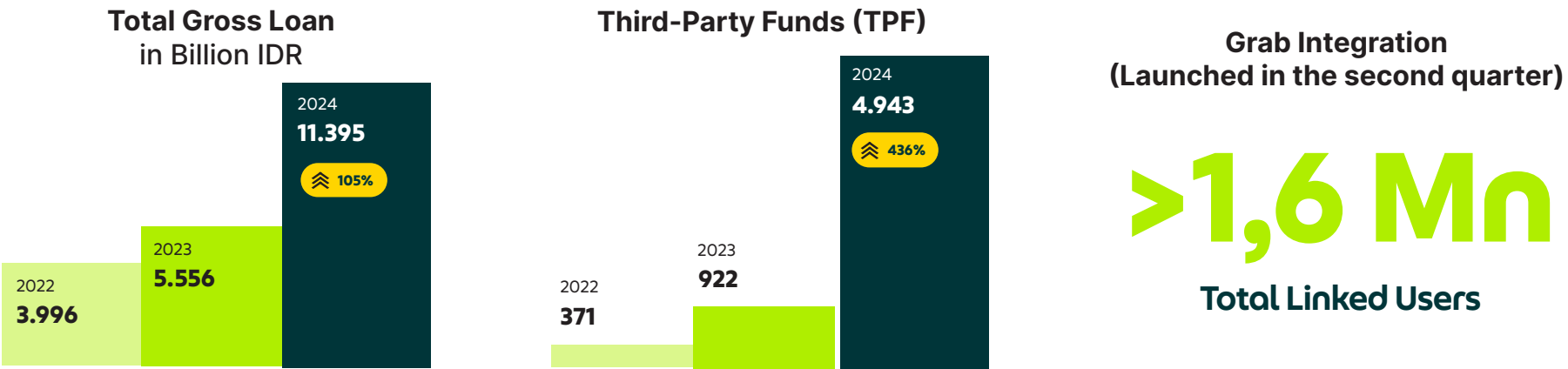
This year, we conducted 16 (sixteen) financial literacy sessions across online and offline platforms, equipping individuals with essential knowledge on financial management and digital banking solutions. These sessions focused on the importance of sound financial practices for MSMEs and provided insights into the diverse range of financial products and services available through digital banking, empowering participants to make informed financial decisions.

Under the theme “Five Top Tips for Managing Your Finances as A Grab Merchants”, we also engaged Grab merchants in insightful discussions, equipping them with practical strategies to manage their finances more effectively and build long-term financial resilience.

Delivered by Superbank’s employees, these sessions reflect our commitment to not only support financial inclusion but also empower our team members to actively contribute to the bank’s social mission, fostering a culture of shared responsibility and positive community impact.

## Driving Financial Inclusion with Innovative Solutions

Within less than a year, we have not only launched our products but also successfully expanded our reach, connecting with a diverse range of customers across various segments. Through innovative digital banking solutions, targeted financial inclusion efforts, and seamless user experiences, we have accelerated adoption and engagement, ensuring our services are accessible, relevant, and impactful for the underbanked. Our progress is reflected in the following aspect:



## Broadening Financial Inclusion through Strategic Loan-Channeling Partnerships

Superbank has established and strengthened strategic partnerships with key loan channelling institutions to drive our mission of expanding financial inclusion. By collaborating with these partners, we ensure that underbanked communities and businesses gain access to affordable credit and tailored financial solutions, empowering them to achieve financial stability and economic growth. These partnerships enable us to extend our reach, enhance lending accessibility, and create a more inclusive financial ecosystem for individuals and MSMEs.

### MSME & Entrepreneurial Financing

**Supporting Women MSME-Entrepreneurs:** Through this collaboration, we aim to provide working capital loans to over one million female MSME-entrepreneurs, ensuring business continuity and fostering economic empowerment.

### Asset-Based Financing

**Used Car Ecosystem Financing:** Our partnership with this used car fintech platform enables MSMEs (dealers) and end-customers within the used car ecosystem to access tailored financing solutions, supporting business growth and asset acquisition.

### Multipurpose & Inclusive Lending

**Multipurpose Loans for Underbanked Communities:** Our collaboration is designed to provide multipurpose loans, ensuring that underbanked individuals have access to affordable financial resources for both personal and business needs.

**Financial Inclusion for underbanked Communities:** This partnership focuses on expanding financial access to underbanked populations, strengthening their ability to participate in the formal financial system and achieve economic resilience.

# Super-Women

Empowering women leaders and female entrepreneurs through financing solutions drives economic inclusion and gender equality. By expanding financial access for female MSME entrepreneurs, we support sustainable business growth, job creation, and long-term economic development. Strengthening women’s participation in business and leadership also helps reduce economic disparities, ensuring equal financial opportunities and greater economic resilience. Although the total number of male employees still significantly exceeds the number of female employees, the introduction of the Super-Women initiative demonstrates a strong commitment to fostering gender diversity. With this focused effort, it is hoped that the percentage of female employees will continue to grow, creating a more balanced and inclusive workforce that supports equal opportunities for all.



|                                            | Female Members | Male Members |
|--------------------------------------------|----------------|--------------|
| Board of Commissioners                     | 2              | 1            |
| Board of Directors                         | 3              | 2            |
| Committees Under The Board of Commisioners | 6              | 4            |
| Senior Managements                         | 3              | 3            |

## Women’s Leadership

Our bank will continuously maintain and enhance women’s leadership in the organisation. One of the progress indicators monitored is the representation of women on the Board of Commissioners (BOC), Board of Directors (BOD), Audit Committee (AC), Risk Oversight Committee (ROC), and Nomination and Remuneration Committee (NRC).



## Pathways Towards Women’s Empowerment

We believe that building an inclusive and empowering workplace starts with recognizing and supporting the unique needs of every employee—especially women. By providing equal remuneration, gender-responsive benefits, and holistic well-being programs, we create an environment where female leaders can thrive personally and professionally. Our commitment goes beyond compliance; it’s about nurturing potential, supporting work-life balance, and driving sustainable growth through a diverse and empowered workforce.

### Equal Remuneration and Benefits for Employees (incl. Menstrual Leave and Mental Health Support)

Superbank provides equal remuneration and benefits for both women and men, as well as for permanent and contract employees. These benefits include annual leave, health insurance (BPJS Kesehatan), workers’ social security (BPJS Ketenagakerjaan), bereavement compensation, and flexible benefits. In addition, female employees are entitled to menstrual leave in accordance with applicable laws.

Our flexi-benefit program provides employees with additional benefits that can be customized to suit their individual needs, offering greater flexibility in personal and professional well-being.



**Flexi Spending Account (FSA)**

For self-development purposes, healthcare expenses not covered by the insurance program, care for immediate family members, and support for work-related activities.



**Mental Wellbeing Account (MWA)**

For mental wellbeing-related activities/supports.



**Preventive Healthcare Account (PHA)**

For self-development purposes, healthcare expenses not covered by the insurance program, care for immediate family members, and support for work-related activities.

## Women’s Access to Financial Inclusion

Through partnership with a loan channeling partner, our bank expands access to financing for over one million female MSME-entrepreneurs by providing capital loans they need to fuel the growth of their business. We will continue to strengthen and expand this focus in the future.



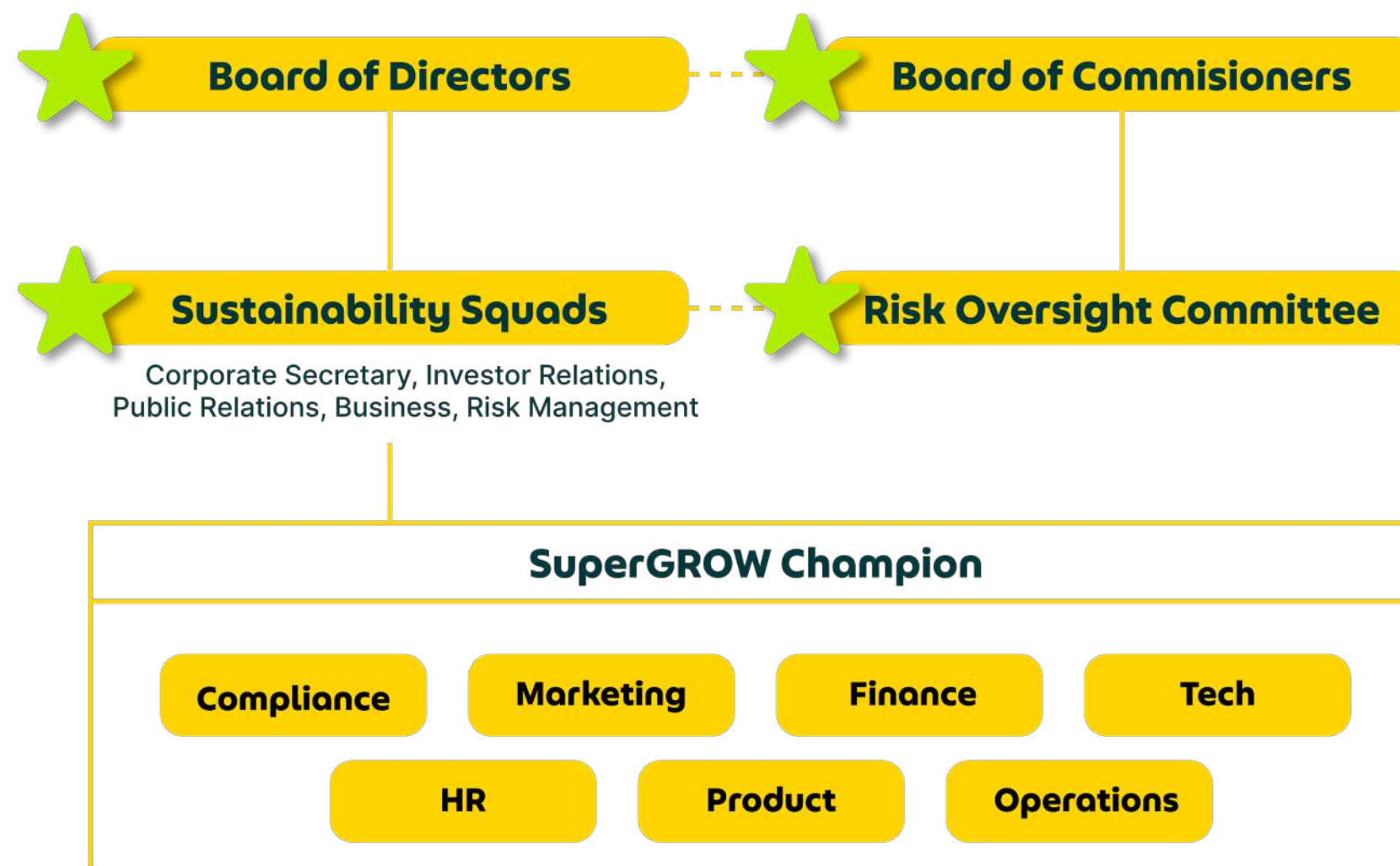


## Sustainability Squad: Governance for Responsible and Ethical Business Practices

At Superbank, sustainability governance is at the heart of our commitment to integrity, transparency, and long-term value creation. By embedding ESG principles into our corporate structure, we ensure that sustainability is not just a compliance requirement but a core business strategy. Our governance framework promotes ethical leadership, regulatory compliance, and stakeholder engagement, reinforcing our responsibility to build a resilient and inclusive financial ecosystem.

Our sustainability efforts are guided by strong oversight and structured governance. The BOD and BOC provide strategic direction and ensure adherence to sustainability commitments, while the ROC plays a crucial role in risk mitigation and compliance. A dedicated cross-functional team collaborates to develop, implement, and monitor sustainability initiatives, ensuring alignment with global best practices and evolving regulatory landscapes.

To ensure our tracking and monitoring of the progress of our sustainability aspirations, Superbank has established a dedicated team, known as the Sustainability Squad. The team comprises members from various departments, promoting continuous collaboration to oversee and track the progress of sustainability aspiration in the coming years. The Sustainability Squad provides periodic reports directly to the BOD, BOC, and ROC.



# About Us



PT Super Bank Indonesia (“Superbank”) is now focused on developing and implementing innovative digital banking services. Superbank’s products and services leverage cutting-edge technology to continuously meet customers’ evolving needs and enhance the quality of the customer experience. Superbank’s business growth over the past three years has been accompanied by the establishment of a solid shareholding structure, with the involvement of the EMTEK Group in 2021, the Grab and Singtel Groups at the end of 2022, and KakaoBank Corp. in 2023.

### Vision

To become a bank that empowers the entire community with simple, transparent, and flexible financial products by utilizing technology accordingly.

### Mission

Providing digital financial solutions that effectively meet the financial service needs of MSMEs and retail customers.

### Address



**Head Office:** Revenue Tower 28<sup>th</sup> - 29<sup>th</sup>, SCBD Lot 13 District 8, Jl. Jend Sudirman Kav 52-53, 12190, Jakarta, Indonesia



**Branch Office – Jakarta:** One Satrio E-19, Mega Kuningan, Jl. Prof. DR. Satrio No.1.3, Setiabudi, Jakarta Selatan, DKI Jakarta, Indonesia  
**Branch Office – Bandung:** Jl. Cihampelas 40, Bandung, Jawa Barat, Indonesia



[www.superbank.id](http://www.superbank.id)

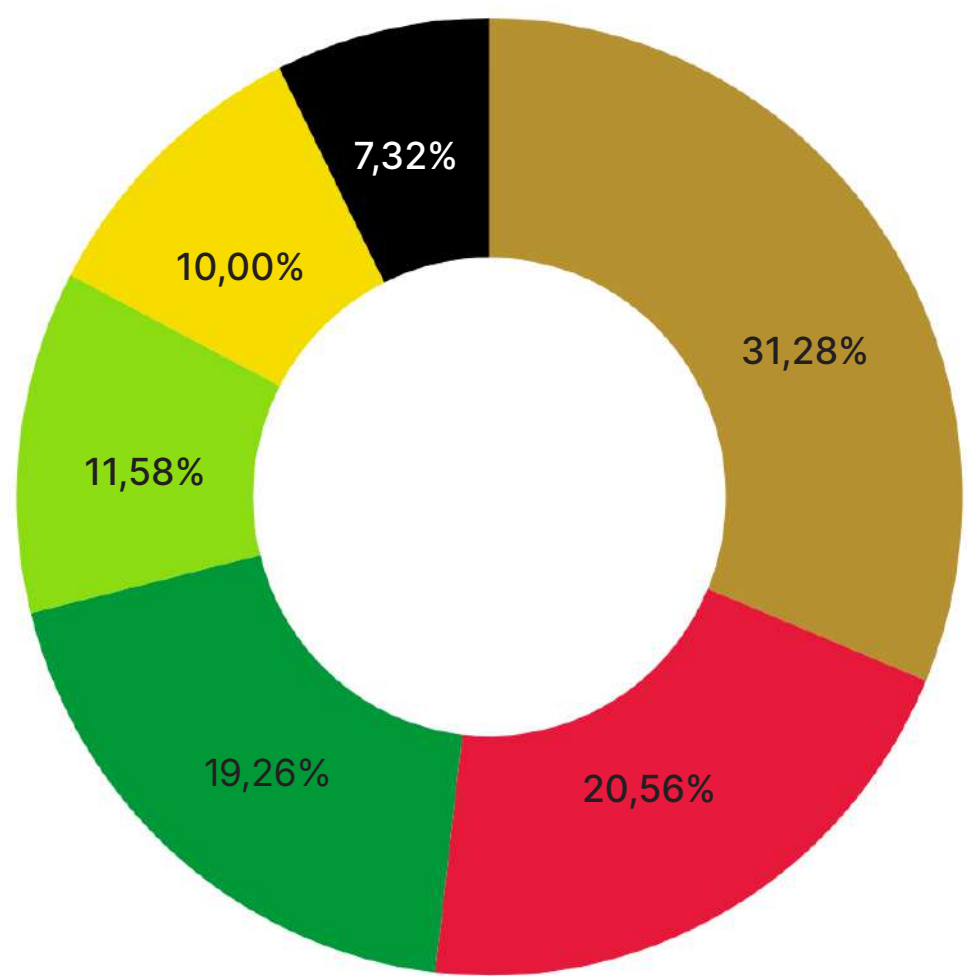


1500333



[care@superbank.id](mailto:care@superbank.id)

# Shareholders Composition



## Association Membership

Perhimpunan Bank Umum Nasional (Perbanas)

Asosiasi Sistem Pembayaran Indonesia (ASPI)

Asosiasi Pengusaha Indonesia (APINDO)

Kamar Dagang Indonesia (KADIN)

Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP)

Forum Komunikasi Direktur Operasional Perbankan (FKDOP)

Forum Komunikasi Industri Jasa Keuangan (FKIJK)

Association of Bank Internal Auditors (IAIB)

Indonesia Corporate Secretary Associations (ICSA)

Bankers Association for Risk Management (BARa)

# Key Supporting Policies

| Policies                                        | Key Points                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Customer Data Privacy, Security, and Protection | <ul style="list-style-type: none"><li>The policy covers the Bank's procedures for maintaining the confidentiality and security of customer data.</li><li>The implementation is conducted by establishing the Data Protection Unit that reports directly to the BOD and is responsible for developing plans, implementing, and monitoring customer data protection, including creating contingency plans in case of data protection failures.</li><li>The policy can be accessed <a href="#">here</a>.</li></ul> |
| Risk Management                                 | This policy specifies the governance of 8 (eight) banking risks, including the processes of identification, measurement, monitoring, and control of risks, such as credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk, and reputation risk.                                                                                                                                                                                                                |
| Anti-Fraud                                      | <ul style="list-style-type: none"><li>The policy includes the classification of fraud and the procedures for its prevention and management.</li><li>It is implemented by establishing and actively involving the Fraud Management Committee, the Risk Management Committee, and the Risk Monitoring Committee, followed by the Three Lines of Defense model to prevent fraud.</li></ul>                                                                                                                         |
| Credit Risk                                     | <ul style="list-style-type: none"><li>This policy encompasses the principles and procedures for managing credit risks.</li><li>The Credit Policy Committee and the Credit Committee are responsible to assist the BOD and Senior Management in monitoring and overseeing credit risk.</li><li>The implementation is also supported by the Three Lines of Defense model approach.</li></ul>                                                                                                                      |
| Product Development                             | This policy specifies product development procedures that comply with applicable regulations, including product testing, product monitoring, and product reporting.                                                                                                                                                                                                                                                                                                                                             |
| AML & Anti-Bribery and Corruption               | <ul style="list-style-type: none"><li>This policy sets up the procedures to prevent AML, anti-bribery, and corruption.</li><li>The AML Compliance Unit collaborates with the AML Operation Unit to monitor compliance.</li><li>The Internal Audit Unit is responsible for independent oversight.</li></ul>                                                                                                                                                                                                      |
| Business Continuity Management                  | <ul style="list-style-type: none"><li>This policy provides a set of guidelines and procedures the bank must follow and implement to ensure business continuity, when critical risks arise that could potentially halt our operations.</li><li>The critical risks that are identified and monitored include fire risk, earthquake risk, flood risk, cyberattacks, and security risks, among others.</li></ul>                                                                                                    |

Note: All of the policies above are confidential and not disclosed to the public.



# Environmental Performance

As Superbank's business activities have minimal direct environmental impact, the environmental topics disclosed are not considered material. However, we remain committed to tracking and assessing our environmental performance by continuously monitoring and collecting relevant data from the building management of our operational sites.

## Energy Use and Water Consumption

Superbank sources its electricity and water supply from the building management.

## Waste Management

Our bank integrates responsible waste management into its operations by utilizing the waste disposal services provided by building management. This service ensures that waste—primarily food and beverage packaging and food waste generated by employees—is collected, sorted, and transported to a waste management facility that adheres to the Reduce, Reuse, and Recycle (3R) principles.

## Environmentally-Friendly Material Usage

As a technology-driven bank, we have fully embraced a paperless culture, minimizing reliance on physical materials that could negatively impact both the environment and human health. Our commitment to sustainable operations extends beyond digitalization, incorporating eco-conscious practices across various aspects of our business.

In 2024, in redesigning our Head Office interior, we integrated sustainable elements as part of the process. While the primary focus was on enhancing functionality and aesthetics, the project also involved a contractor who utilized environmentally friendly materials certified with green labels, ensuring compliance with recognized environmental standards. This approach aligned with our broader commitment to sustainability, contributing to a healthier, more efficient workspace while supporting responsible environmental practices.

| Materials                                                 | Certification                                                                                                                                                                                                                                                       |
|-----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Taco HPL (Environmentally Preferred Surface Covering)     | Singapore Green Label 13/13                                                                                                                                                                                                                                         |
| Dulux Ultra Zero VOC* and Low Odour Interior Latex Primer | Green Guard Certificate for Low Chemical Emission                                                                                                                                                                                                                   |
| Upholstery                                                | <div>The supplier is certified with:</div> <ul style="list-style-type: none"><li>ISO 14001: 2015 on Environmental Management System (for design and manufacturing home furnishing).</li><li>OEKO-TEX Standard 100 (for health and safety of the products)</li></ul> |



# Social Performance

Superbank’s social performance, as disclosed here, is an inherent part of our internal operations. As these initiatives are deeply integrated into our organizational practices, the following social topics are not classified as material but remain essential to our commitment to responsible and sustainable business practices.

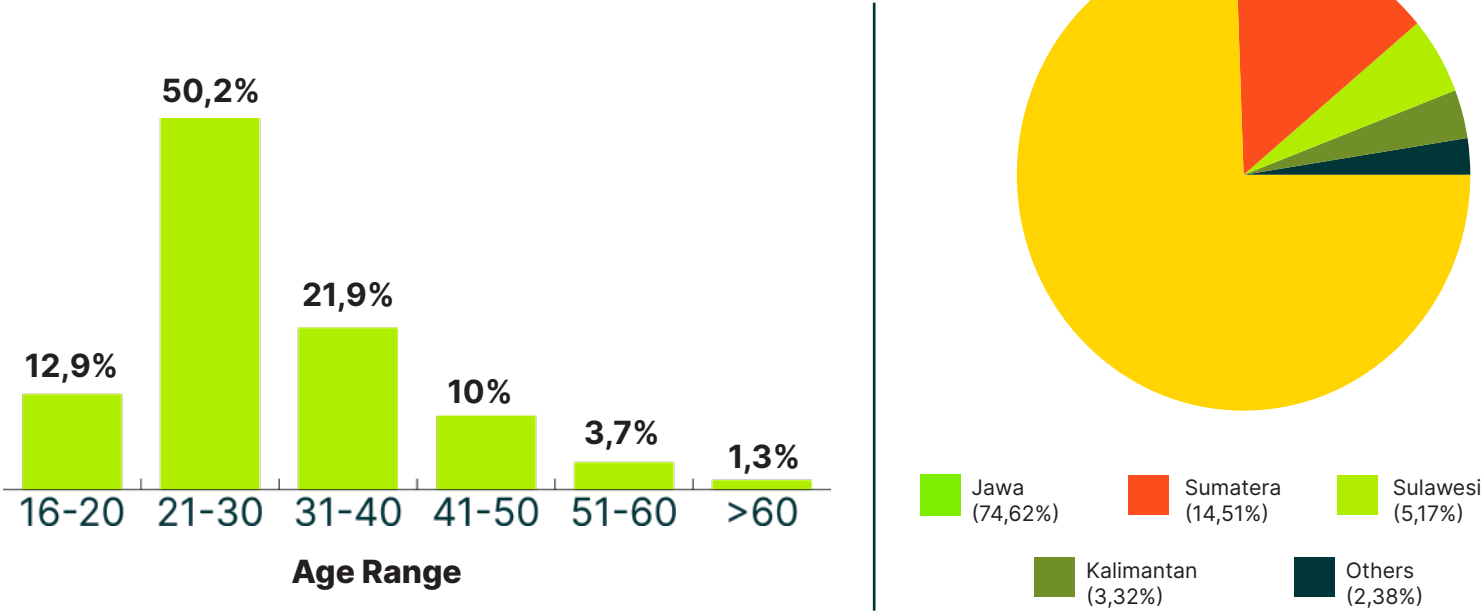
## Financial Literacy

Superbank demonstrated its commitment to sustainability through a financial literacy program focused on reaching the underbanked within Superbank’s ecosystem, including Grab Indonesia’s merchant partners. Aimed at improving financial literacy among MSMEs and underbanked communities, the program consisted of 16 (sixteen) sessions — three conducted online and 13 (thirteen) held offline — with a total of 1,527 participants. Speakers from Superbank and Grab Indonesia provided practical guidance and education on financial management and access to digital banking products, supporting greater financial inclusion.

## Statement on Equal Product Access to Customers

Superbank banking apps can be accessed by anyone, anywhere, as long as there is an internet connection. Aligned with its core mission, Superbank focuses on serving underbanked communities, ensuring that financial access is available to all, regardless of background, location, or income level. Through unsecured lending, we bridge the gap for individuals who may otherwise struggle to obtain traditional banking services, reinforcing our commitment to financial inclusion while upholding strong risk management and prudence principles. Information on customer complaints and actions taken by Superbank to address them can be found in the Annual Report 2024.

In 2024, we expanded our reach to more than 2.7 million digital customers, with the largest segment comprising young adults aged 21-30 — a group that often faces barriers to financial access due to limited credit history. By providing accessible and responsible lending solutions, we empower young individuals and underbanked communities, fostering greater economic participation and financial resilience.



## Statement on Equal Opportunity in the Workplace

To uphold equality and non-discrimination in our recruitment process, Superbank has implemented a fair hiring policy that ensures personal identity factors—such as gender, age, disability status, ethnicity, religion, or other forms of self-expression/identity—are not considered part of the evaluation criteria. This approach fosters a diverse, inclusive, and merit-based hiring process, ensuring equal opportunities for all candidates.

Superbank’s recruitment policy is designed to ensure a fair, merit-based evaluation of candidates, focusing on skills, potential, and alignment with the Bank’s values. The assessment criteria include key factors such as educational background, organizational experience, achievements, and work history, providing a comprehensive view of a candidate’s qualifications. Additionally, the recruitment process considers work potential and self-development, emphasizing learning ability and growth potential. Candidates are also evaluated based on character and personal qualities that support job performance, along with specific knowledge and skills that contribute to the Bank’s success. Lastly, alignment with Superbank’s image, values, and culture is crucial in ensuring that new hires resonate with the organization’s mission and workplace environment.

Generally, the recruitment process consists of:

- Administrative screening through CVs and documents submitted by candidates
- Basic skills testing for certain positions
- Interviews, discussions, or other methods to assess candidates’ competencies
- Pre-employment checks to evaluate the integrity and credibility of candidates through external sources with relevant information. These checks include, but are not limited to, credit checks, AML checks, background checks, candidate verification, and identifying familial relationships with existing employees.

## Prevention of Forced Labour

Superbank is committed to preventing forced labor and ensuring full compliance with labor regulations that protect employees’ rights, particularly concerning flexible working hours and leave entitlements. To uphold these standards, we have established comprehensive Bank policies that provide clear guidelines on:

- Fair and regulated working hours, ensuring fair distribution of work and responsibility
- Leave entitlements, guaranteeing employees’ right to rest, personal time, and well-being

By implementing these policies, Superbank fosters a healthy, balanced, and legally compliant work environment, reinforcing our commitment to ethical labor practices and employee well-being.

## Prevention of Child Labour

Superbank ensures that all employees are of legal working age, which is 17 years old, as verified through identification and personal documents submitted during the recruitment process. We do not engage in any form of child labor and strictly adhere to all applicable laws and regulations regarding the employment of minors.

## Compliance with Minimum Wage Regulations

Superbank ensures fair compensation for all employees by adhering to the minimum wage regulations in all operational areas (Jakarta, Bandung, and Yogyakarta). Our commitment to fair pay is evident in our practice of setting the basic salary for permanent employees in the lowest positions above the mandated District/City Minimum Wage (UMK) and ensuring no pay disparity between male and female employees. This is consistently reviewed to ensure that our employees are paid fairly and competitively.

## Employee Training and Education

Generally, Superbank has 4 types of employee training programs, such as:

- Customized training to enhance employees' specific competencies in line with their responsibilities
- On-the-job training through task assignments aimed at improving leadership and competencies
- Coaching or mentoring provided by supervisors or Subject Matter Experts as guidance for employees
- Other training determined by the Bank based on employees' needs

The total average hours of training per employee in 2024 are **30.015** hours.

## Occupational Health and Safety (OHS)

Workplace safety is essential for fostering a productive and healthy environment where employees feel secure and valued. It involves implementing measures to prevent accidents, injuries, and hazards in the workplace. This includes providing proper training, ensuring the availability of safety equipment, and maintaining a clean and organized workspace. By adhering to safety standards and regulations, organizations not only protect their employees but also reduce the risk of operational disruptions caused by workplace incidents

In general, these security procedures cover various aspects, such as:

## Access to the Building

- ▶ Limited access for third parties/guests with the requirement to have a Person-In-Charge (PIC) to meet and be accompanied by the PIC while in the office.
- ▶ Installation of monitoring devices (such as CCTV).
- ▶ Regular review of physical access to the building and control of the work environment to ensure security, such as fire detection and extinguishing, electrical data adjustments, air temperature regulation, humidity control, and others.

## Workplace Safety Implementation

- ▶ All work equipment must be kept in a safe place.
- ▶ Prohibition of eating, drinking, and smoking in areas containing information storage facilities or computer centers.
- ▶ Provision of essential or emergency contact numbers updated periodically by the Bank, such as police, building security, fire department, ambulance, nearby hospitals, PLN, Regional Disaster Management Agency (BPBD), and others.
- ▶ Fire risk protection by providing and maintaining fire extinguisher systems, water sprinklers, smoke detectors, Portable Fire Extinguishers (APAR) in accessible areas, disaster protection and office evacuation procedures following BCM procedures and other relevant procedures, as well as placing combustible materials outside computer and communication rooms. Supported by the building management where we operate, fire drills are regularly conducted to ensure that all employees can respond quickly and effectively in the event of a fire emergency.
- ▶ The Material Data Safety Sheet is developed to provide information for all employees of potential hazards (health, fire, reactivity, and environmental impact) as well as guidelines for safely working with chemical products.



## Employee Engagement for Local Community Empowerment

In the spirit of Hari Sumpah Pemuda, Superbanks collaborated with **Habitat for Humanity** to engage our employees in volunteerism. Together with over 700 (seven hundred) other volunteers, our employees rolled up their sleeves to build homes and plant trees across Tangerang and support Habitat for Humanity in its sustainability mission.

**Superbank is fully committed to complying with OHS standards as part of our dedication to providing a safe and healthy working environment.**

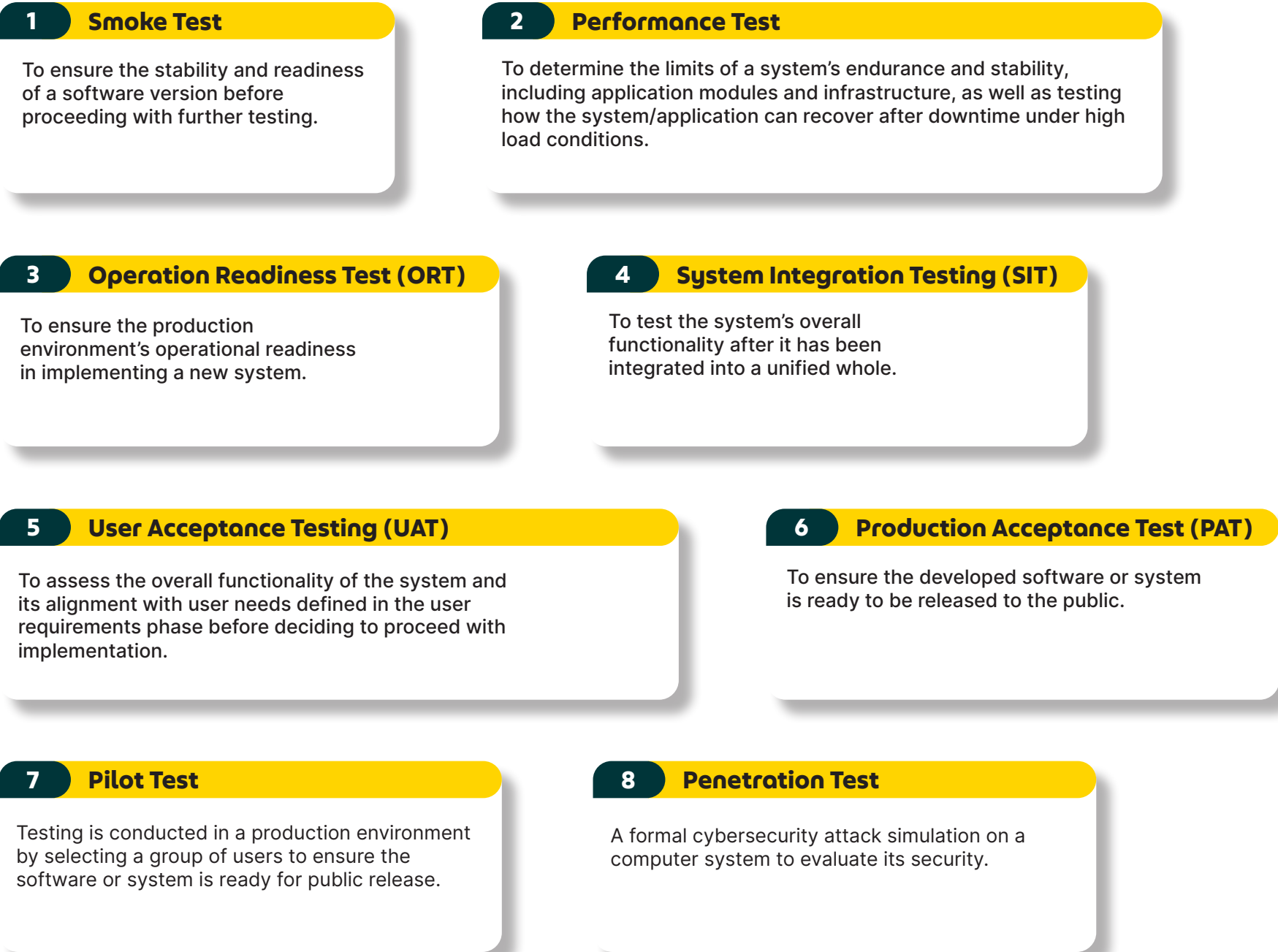
**We continuously adhere to regulatory requirements, implement comprehensive safety procedures, and foster a culture of awareness and accountability to ensure the well-being of all employees, contractors, and stakeholders.**

# Governance Performance

Just like our environmental and social performance, governance has been a fundamental part of Superbank’s operations and is reflected throughout this report.

## Product Security Evaluation

Before being released, all Superbank’s products must undergo security evaluation mainly consisting of the following:



## Supplier Social and Governance Assessment

Superbank establishes a list of social and governance criteria to assess new suppliers. These criteria include (among others):

|                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Governance<br>(Transparency and Accountability) | <ul style="list-style-type: none"><li>• Has a code of ethics (Code of Conduct) implemented for employees.</li><li>• Has adequate security systems to protect Superbank’s physical assets and information (including no access to Superbank’s customer data).</li><li>• Demonstrates compliance with the OJK regulations on anti-money laundering.</li><li>• No news reports about the potential suppliers being involved in fraud, terrorism, drug trafficking, money laundering, financial threats, organised crime, or non-compliance with applicable regulations.</li><li>• Not listed on the blacklist record documenting supplier involvement in fraud, bribery, corruption, privacy and intellectual property violations, tender process fraud, or other ethical breaches.</li><li>• Does not have familial relationships with Superbank employees.</li><li>• No shares/ownership held by Superbank’s employees in the potential supplier organisation.</li></ul> |
| Social                                          | <ul style="list-style-type: none"><li>• Provides welfare and health benefits (BPJS), as well as wages in accordance with the regional minimum wage regulations for employees.</li><li>• Conducts background checks on new employees and existing employees.</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

# POJK 51 Index

| Indicator | Description of OJK Requirement Per POJK No. 51/POJK.03/2017                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Page in this Report | Additional Notes                                                                                                                                                                      |
|-----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1         | Explanation of sustainability strategy                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 9                   |                                                                                                                                                                                       |
| 2         | Performance summary of sustainability aspects – must contain a comparison of performance over the past three (3) years (in the event the FSI, issuer, and publicly listed company have been operational for more than three (3) years) involving the following information:                                                                                                                                                                                                                                                                                                                                                          | 3-4                 | This is our first stand-alone Sustainability Report                                                                                                                                   |
| 2.a       | Economic aspects:<br><ol style="list-style-type: none"><li>1. Quantity of products and/or services sold;</li><li>2. Income or sales;</li><li>3. Net profit or loss;</li><li>4. Environmentally-friendly products;</li><li>5. Engagement of local stakeholders concerning the sustainable finance business process.</li></ol>                                                                                                                                                                                                                                                                                                         | 3                   |                                                                                                                                                                                       |
| 2.b       | Environmental aspect:<br><ol style="list-style-type: none"><li>1. Energy use (including electricity and water);</li><li>2. Reduction of emissions produced (for FSI, issuers, and public companies whose business processes directly relate to the environment);</li><li>3. Reduction of waste and effluent (waste that has entered the environment) produced (for FSI, issuers, and public companies whose business processes directly relate to the environment); or</li><li>4. Conservation of biodiversity (for FSI , issuers, and public companies whose business processes are directly related to the environment).</li></ol> | -                   | Superbank is still developing the Climate Risk and Management System that will inform our environmental aspirations and initiatives.                                                  |
| 2.c       | Social aspect: description of the positive and negative impacts of implementing sustainable finance for the community and environment (including people, regions, and funds).                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 3                   |                                                                                                                                                                                       |
| 3         | Brief company profile – comprehensive description of FSI, issuer, and public company characteristics. This part must include at least the following information:                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 19-21               |                                                                                                                                                                                       |
| 3.a       | Vision, mission, and value of sustainability                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 19                  |                                                                                                                                                                                       |
| 3.b       | Name, address, telephone number, facsimile number, e-mail address, and website, as well as branch offices and/or representative offices                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 19                  |                                                                                                                                                                                       |
| 3.c       | Business scale in brief, including:<br><ol style="list-style-type: none"><li>1. Total assets or asset capitalization, and total liabilities (in millions of rupiah);</li><li>2. Number of employees by gender, position, age, education, and employment status;</li><li>3. Shareholding percentage (public and government); and</li><li>4. Operational area.</li></ol>                                                                                                                                                                                                                                                               | 19-20               | Detailed information on asset capitalization, and total liabilities, number of employees by gender, position, age, education, and employment status is available in our Annual Report |
| 3.d       | Brief description of products, services, and business activities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | -                   | Detailed information is available in our Annual Report                                                                                                                                |

| Indicator | Description of OJK Requirement Per POJK No. 51/POJK.03/2017                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Page in this Report | Additional Notes                                                                                                                   |
|-----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|------------------------------------------------------------------------------------------------------------------------------------|
| 3.e       | Memberships in relevant associations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 20                  |                                                                                                                                    |
| 3.f       | Significant changes, among others, of those related to the closing or opening of a branch and the ownership structure                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | -                   | This information can be found in our Annual Report                                                                                 |
| 4         | Director's Message that includes:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 5                   |                                                                                                                                    |
| 4.a       | Policies to respond to challenges in fulfilling the sustainability strategy, at least including: <ol style="list-style-type: none"> <li>Explanation of the company's sustainability value;</li> <li>Explanation of the company's responses to issues related to implementation of sustainable finance;</li> <li>Explanation of the company leader's commitment to achieving the implementation of sustainable finance;</li> <li>Performance achievement of sustainable finance application; and</li> <li>Challenges in achieving the performance when implementing sustainable finance.</li> </ol> |                     |                                                                                                                                    |
| 4.b       | Implementation of sustainable finance: <ol style="list-style-type: none"> <li>Achievement of sustainable finance application (economic, social, and environmental aspects) against targets; and</li> <li>Elaboration of achievements and challenges, including notable events during the reporting period (FSI is required to make an Action Plan for Sustainable Finance).</li> </ol>                                                                                                                                                                                                             |                     |                                                                                                                                    |
| 4.c       | Strategies for target achievements: <ol style="list-style-type: none"> <li>Risk management for the implementation of sustainable finance related to economic, social, and environmental aspects;</li> <li>Utilizing business opportunities and prospects; and</li> <li>Explanation of economic, social, and environmental situations that have the potential to influence the company's sustainability.</li> </ol>                                                                                                                                                                                 |                     |                                                                                                                                    |
| 5         | Sustainable governance, including:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 18                  |                                                                                                                                    |
| 5.a       | Description of tasks of the Board of Directors and Board of Commissioners, employees, officials, and/or work units who are responsible for implementing Sustainable Finance                                                                                                                                                                                                                                                                                                                                                                                                                        |                     |                                                                                                                                    |
| 5.b       | Elaboration of competency development for members of the Board of Directors and Board of Commissioners, employees, officials, and/or work units who are responsible for implementing Sustainable Finance.                                                                                                                                                                                                                                                                                                                                                                                          |                     | Since this is the first stand-alone report, Superbank plans to develop a specific ESG governance policy that will cover this issue |
| 5.c       | Explanation of Company procedures in identifying, measuring, monitoring, and controlling risks in Sustainable Finance related to economic, social, and environmental aspects, including the roles of the Board of Directors and Board of Commissioners in managing, conducting periodic reviews, and evaluating the effectiveness of the Company's risk management process.                                                                                                                                                                                                                        |                     | Since this is the first stand-alone report, Superbank plans to develop a specific ESG governance policy that will cover this issue |
| 5.d       | Explanation regarding stakeholders that includes: <ol style="list-style-type: none"> <li>Stakeholders' involvement according to management's assessment results;</li> <li>Approach used by the company in involving stakeholders in implementing sustainable finance.</li> </ol>                                                                                                                                                                                                                                                                                                                   | -                   | Since this is the first stand-alone report, Superbank plans to develop a specific ESG governance policy that will cover this issue |

| Indicator | Description of OJK Requirement Per POJK No. 51/POJK.03/2017                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Page in this Report | Additional Notes                                                                                                                                                                                                                                         |
|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 5.e       | Problems faced, development, and influence on the implementation of sustainable finance.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | -                   | In the identification procsss                                                                                                                                                                                                                            |
| 6         | Sustainability performance:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 10-25               |                                                                                                                                                                                                                                                          |
| 6.a       | Explanation of activities to build a sustainable culture in the Company                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 5                   |                                                                                                                                                                                                                                                          |
| 6.b       | Description of economic performance: <ol style="list-style-type: none"> <li>Comparison of target and production performance, portfolio, financing targets, or investment, income, and profit;</li> <li>Comparison of target to portfolio performance, financing targets, or investment in financial instruments or projects in line with the implementation of sustainable finance.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | -                   | In process                                                                                                                                                                                                                                               |
| 6.c       | Social performance: <ol style="list-style-type: none"> <li>FSI, Issuer, or Publicly Listed Company commitment providing services for equitable products and/or services to consumers;</li> <li>Employment, which includes the following details: a) statement on the equality of employment or whether or not forced and child labor is employed; b) percentage of permanent employee remuneration at the lowest level against the regional minimum wage; c) A decent and safe work environment; and d) Training and development/ capacity building for employees;</li> <li>Community, which should at least include: a) information on activities or operational areas that produce positive and negative impacts on the community, including financial literacy and inclusion; b) public complaint mechanisms, and the number of public complaints received and followed-up; and c) relevant CSER to support sustainable development objectives including community empowerment programs.</li> </ol>                                                                                                                             | 23-24               |                                                                                                                                                                                                                                                          |
| 6.d       | Environmental performance: <ol style="list-style-type: none"> <li>Environmental costs incurred;</li> <li>A description of the use of environmentally friendly materials; for example, the use of recycled material types; and</li> <li>Description of energy use, at least contains: a) the amount and intensity of energy used; and b) the efforts and achievements of energy efficiency carried out including the use of renewable energy sources.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 22                  | Superbank is still developing the Climate Risk and Management System that will inform our environmental aspirations and initiatives.                                                                                                                     |
| 6.e       | Environmental Performance for Companies whose business processes are directly related to the environment: <ol style="list-style-type: none"> <li>Performance as referred to in point 6.d;</li> <li>Information on activities or operational areas that produce positive and negative impacts on the surrounding environment, especially efforts to increase supporting capacity to the ecosystems;</li> <li>Biodiversity, at least contains: a) the impact of operational areas that are near or in a conservation area or have biodiversity; and b) biodiversity conservation efforts carried out, including protection of flora or fauna species;</li> <li>Emissions, at least containing: a) the amount and intensity of emissions produced based on types; b) efforts and achievement of emissions reductions carried out;</li> <li>Waste and effluent, where: a) the amount of waste and effluent produced is based on types; b) there is a mechanism for waste and effluent management; and c) spillovers occur (if any); and</li> <li>The number and material of environmental complaints received and resolved.</li> </ol> | -                   | Superbank is still developing the Climate Risk and Management System that will inform our environmental aspirations and initiatives.                                                                                                                     |
| 6.f       | Sustainable Finance Product and/or Service development responsibility that must include at least the following: <ol style="list-style-type: none"> <li>Sustainable Finance Product and/or Service innovation and development;</li> <li>Number and percentage of products and services having undergone safety tests for consumers;</li> <li>Positive and negative impacts caused by Sustainable Finance Products and/or Services and the process of distribution and mitigation taken to address negative impacts;</li> <li>Number of products recalled and the reason; or</li> <li>Survey of consumer satisfaction on Sustainable Finance Products and/or Services.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 14-15               |                                                                                                                                                                                                                                                          |
| 7         | Written verification from an independent party, if any                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | -                   | At this early stage, we have not engaged an independent party for written verification. However, we recognize the importance of such verification and aspire to incorporate this step in the future as we continue to grow and strengthen our processes. |

# GRI Content Index

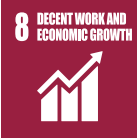
|                  |                                                                                                                                                          |
|------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| Statement of Use | Superbank has reported the information cited in this GRI content index for the period 1 January to 31 December 2024 with reference to the GRI Standards. |
| GRI 1 Used       | GRI 1: Foundation 2021                                                                                                                                   |

| GRI Standards                   | Disclosure                                                                       | Location (Pages) |
|---------------------------------|----------------------------------------------------------------------------------|------------------|
| GRI 2: General Disclosures 2021 | 2-1 Organizational details                                                       | 19               |
|                                 | 2-2 Entities included in the organization's sustainability reporting             | 1                |
|                                 | 2-3 Reporting period, frequency and contact point                                | 1                |
|                                 | 2-9 Governance structure and composition                                         | 18               |
|                                 | 2-12 Role of the highest governance body in overseeing the management of impacts | 18               |
|                                 | 2-14 Role of the highest governance body in sustainability reporting             | 18               |
|                                 | 2-22 Statement on sustainable development strategy                               | 9, 31            |
|                                 | 2-23 Policy commitments                                                          | 10-17, 21        |
|                                 | 2-24 Embedding policy commitments                                                | 10-17, 21        |
|                                 | 2-28 Membership associations                                                     | 20               |
|                                 | 2-29 Approach to stakeholder engagement                                          | 7                |
| GRI 3: Material Topics 2021     | 3-1 Process to determine material topics                                         | 8                |
|                                 | 3-2 List of material topics                                                      | 9                |
|                                 | 3-3 Management of material topics                                                | 10-17            |

| GRI Standards                                 | Disclosure                                                                                               | Location (Pages) |
|-----------------------------------------------|----------------------------------------------------------------------------------------------------------|------------------|
| GRI 201: Economic Performance 2016            | 201-1 Direct economic value generated and distributed                                                    | 14-15            |
| GRI 401: Employment 2016                      | 401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees | 17               |
| GRI 403: Occupational Health & Safety 2018    | 403-1 Occupational health and safety management system                                                   | 24               |
| GRI 405: Diversity and Equal Opportunity 2016 | 405-1 Diversity of governance bodies and employees                                                       | 16               |
| GRI 413: Local Communities 2016               | 413-1 Operations with local community engagement, impact assessments, and development programs           | 24               |

# SuperGROW Supports the United Nations Sustainable Development Goals (SDGs)

Superbank’s Sustainability Aspiration, SuperGROW, is committed to driving sustainability by aligning its efforts with the SDGs. Through innovative practices and responsible operations, we aim to create lasting value for our stakeholders while contributing to address critical global challenges such as climate change, social equity and economic growth. By integrating sustainability principles into our strategies, products, and community initiatives, we strive to contribute meaningfully to a more inclusive and sustainable future for all.

| Sustainability Aspirations | SDGs                                                                                                                                                                                                                                                                                                                                                                             | Approach                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Super-Green                | SDG 7 - Affordable and Clean Energy<br>SDG 12 - Responsible Consumption and Production<br>                                                                                                                     | <p>As a tech-driven bank, Superbank is deeply committed to promoting sustainability through environmentally friendly operations. We have adopted a paperless approach to support a green office, significantly reducing paper waste and fostering a more sustainable workplace. Additionally, we have taken steps to minimize the use of plastic bottles from our consumption, further reducing our environmental footprint.</p> <p>We have also streamlined our operations by reducing the number of physical branches, which not only enhances operational efficiency but also contributes to lowering transportation-related emissions. Furthermore, by promoting a hybrid working arrangement, we support flexible work options that help reduce gas consumption and decrease the environmental impact of daily commuting.</p>                                                                                                                                                                                                                                                                                                                                              |
| Super-Reliable and Safe    | SDG 16 - Peace, Justice and Strong Institutions<br>                                                                                                                                                                                                                                            | <p>To safeguard data and ensure privacy, security, and transparency for our customers, Superbank prioritize strong ethical standards and robust internal controls within our organization.</p> <p>We provide comprehensive ethics and anti-money laundering training to all employees, ensuring that they are equipped to uphold the highest standards of integrity and security. Equally important, we also ensure adherence to our Code of Ethics and Code of Conduct across all levels, reinforcing our commitment to ethical behavior and responsible management of sensitive information. Additionally, our compliance officer conducts regular internal control reviews, with detailed reports submitted to the board, ensuring that data security and integrity are maintained at all times.</p> <p>These measures not ownly protect against cybercrime and potential breaches but also promote transparency and accountability, fostering trust in our operations and ensuring the responsible management of both institutional and public data.</p>                                                                                                                    |
| Super-Opportunity          | SDG 1 - No Poverty<br>SDG 8 - Decent Work and Economic Growth<br>SDG 9 - Industry, Innovation and Infrastructure<br>   | <p>Superbank’s approach to addressing poverty is centered on providing both financial literacy and support to underbanked communities.</p> <p>This lack of access perpetuates the cycle of poverty, limiting opportunities for job creation and economic mobility. By offering equal financial treatment through our tailored funding and lending product to underbanked populations, we can foster greater opportunities, stimulate economic growth, reduce unemployment, and ultimately contribute to the elimination of poverty.</p> <p>We also provide financial literacy and guidance to underbanked groups such as Grab drivers and merchants. Through our tailored app, we offer tools designed to support both personal finance management and MSME financial management. This approach reflects our dedication to bridging economic disparities by empowering individuals with the knowledge and resources needed to navigate the financial system effectively. We are focused on delivering an enhanced banking experience for both retail and MSME users, helping drive inclusive economic growth, job creation, and sustainable business opportunities for all.</p> |
| Super-Women                | SDG 5 - Gender Equality<br>SDG 10 - Reduced Inequalities<br>                                                                                                                                               | <p>At Superbank we strongly believe in the value of promoting women’s leadership, as we recognize that both men and women possess equal potential to excel in their roles. We are proud to highlight that three out of five members of our BOD are women, and two out of three members of our BOC are women. This reflects our commitment to gender equality and demonstrates that gender is not a factor in assessing an individual’s capabilities or potential.</p> <p>In addition to fostering gender diversity in leadership positions, we actively promote women’s leadership through dedicated training and mentoring programs. These initiatives empower women, enhance their professional growth, and ensure they have the support and resources to succeed at every level. By championing women in leadership, we contribute to a more inclusive, equitable workplace and demonstrate that both men and women can drive organizational success.</p> <p>Through our products and services, we also channel financial support for women’s micro-entrepreneurs to promote them with entrepreneurial opportunities to achieve economic independence.</p>                   |



**superbank**