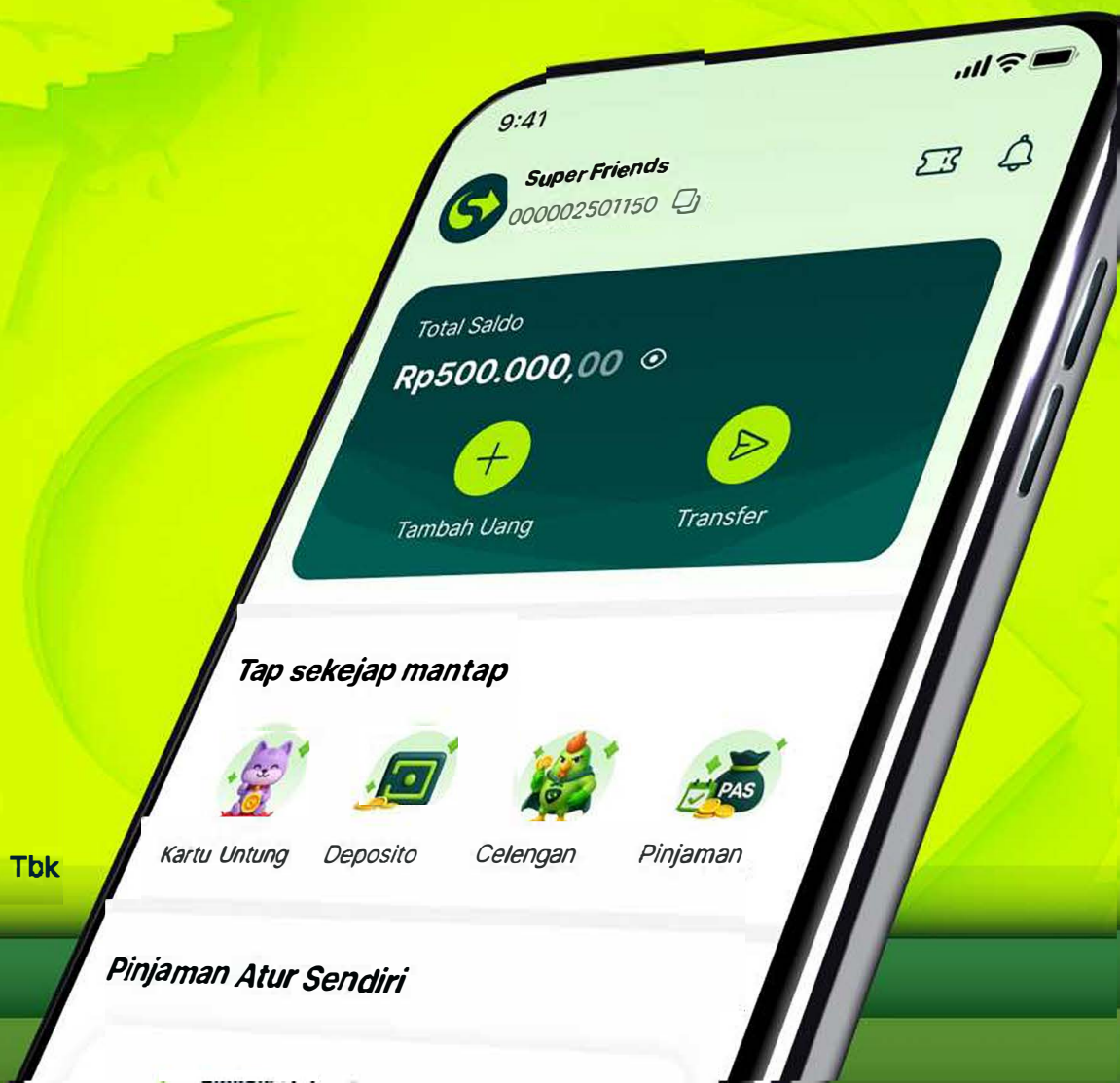
superbank

LASTING IMPACT



2025 Sustainability Report

PT Super Bank Indonesia Tbk



About the Report

The Sustainability Report of PT Super Bank Indonesia Tbk (henceforth referred to as “Superbank,” the “Bank,” or “We”) reflects our evolving sustainability journey. Following a full year of steady progress focused on capacity building, we are proud to share our latest developments with our stakeholders. Designed to be clear, accessible, and easy to understand, this report is based on a materiality assessment that we reviewed and validated more comprehensively in 2025, serving as the foundation for our Environmental, Social, and Governance (ESG) performance. In this report, the terms “Sustainability” and “ESG” are used interchangeably.

Disclaimer and Limitation of Liability

This report contains forward-looking statements regarding Superbank’s future conditions, strategies, initiatives, and plans, which are prepared based on management’s assumptions, estimates, and judgments at the time of this report’s publication. Such statements involve risks, uncertainties, and other factors that may cause actual results or performance developments to differ materially from those projected.

The information in this report is for informational purposes only and does not constitute, nor should it be construed as, investment, tax, legal, or financial advice. PT Super Bank Indonesia Tbk does not act as an advisor or fiduciary in this capacity. Any investment decisions or actions taken based on the content of this report should be consulted with an independent professional financial, legal, or tax advisor.

Reporting Period, Regulatory Compliance, and International Standard References

This report covers the period from January 1 to December 31, 2025, and outlines Superbank’s strategic approach, key initiatives, and achievements in conducting its operations across Indonesia. This report was prepared with reference to Financial Services Authority Regulation (POJK) Number 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Service Institutions, Issuers, and Public Companies; Financial Services Authority Circular (SEOJK) Number 16/SEOJK.04/2021 regarding the Form and Content of Annual Reports of Issuers or Public Companies. In line with the implementation of international best practices, Superbank also adopts the Global Reporting Initiative (GRI) Standards and the United Nations Sustainable Development Goals (SDGs) as frameworks to monitor and measure ESG performance.

Publication

This full report was published on April 2026, and is available on our website in PDF format, in both Indonesian and English.

Contact Us

If you have any questions or would like to provide feedback regarding this report or ESG-related matters, you may contact sustainability@superbank.id.

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In 2025, Superbank underwent a significant transformation in its status and structure through an Initial Public Offering (IPO), marking its transition into a public company listed on the Indonesia Stock Exchange. This change carries material implications for heightened standards of transparency, accountability, and public disclosure obligations.

Additionally, Superbank was reclassified as a KBMI 2 bank following an increase in core capital exceeding Rp6 trillion. This reclassification has strengthened the bank's capital structure and enhanced its ability to manage risks and support sustainable business growth.

Building on this foundation, Superbank's 2025 sustainability strategy focuses on integrating Environmental, Social, and Governance (ESG) principles across all operational lines. Superbank consistently aligns business priorities with sustainable practices through prudent governance and disciplined risk management, ensuring readiness to navigate regulatory dynamics and meet the expectations of customers, investors, the public, and regulators.



SuperGROW: From Aspiration to Culture

The SuperGROW aspiration remains the primary compass of our sustainability journey. This theme is not merely a slogan, but a tangible embodiment of the company's core value, "Make an Impact." We believe that true sustainability is born when innovation and social responsibility converge in every business decision.

To that end, we are committed to continuing and maximizing the implementation of SuperGROW across the Bank's activities. Through ongoing internalization programs, we ensure that the principles of People, Profit, and Planet are understood and practiced by every stakeholder at Superbank. Consequently, sustainability is no longer a separate initiative but a standard of conduct that defines how we work and serve, in order to create meaningful long-term value for a better future.

Super GROW

Super-Green

Promoting sustainable digital banking by developing climate governance and risk management within the banking portfolio, eco-friendly operations, and smart green offices, by reducing our environmental impact while simultaneously promoting responsible finance.

Super-Reliable and Safe

Ensuring data privacy and digital security, delivering a secure and regulatory-compliant digital banking experience, and supporting the creation of a safe, healthy, and supportive work environment for all employees.

Super-Opportunity

Empowering the underbanked community and MSME players through accessible banking services, offering inclusive financial solutions, tailored loans, and seamless digital transactions to drive economic growth and sustainable financial independence.

Super-Women

Supporting women's leadership by nurturing female leaders and empowering women entrepreneurs in the MSME sector through tailored financing solutions.



Sustainability Aspect Overview 2025

Economic Aspect

Description (in IDR Billion)	2025	2024	Increase (Decrease)
Third-Party Funds (IDR Billion)	11,827	4,943	↑ 139.3%
Gross Loans (IDR Billion)	9.618	6.126	↑ 50%
Net Interest Income (IDR Billion)	1,576	607	↑ 159.7%
Profit Before Tax (IDR Billion)	143	(391)	N/A
Net Profit (IDR Billion)	100	(366)	N/A
Total Inclusive Financing (IDR Billion)	4,005	2,688	↑ 49.0%
Macroprudential Inclusive Financing Ratio (RPIM)	41.6%	41.8%	(0.2)%
Number of Digital Customers	5.9 Million	2.7 Million	↑ 118.5%

Social Aspect

Description	2025	2024	Increase (Decrease)
Percentage of Women in Leadership Positions (Commissioners, Directors, and Senior Management)	57%	57%	-
Percentage of Female Employees	37%	36%	↑2.8%
Average Training Hours per Employee	46	30	↑ 53.3%
Total Training Investment (IDR Million)	9,048	6,655	↑ 36.0%
Number of Employees	665	534	↑ 24.5%
Actual Funds Allocated for Social and Environmental Responsibility Activities (IDR Million)	140	23	↑ 508.7%
Number of Financial Literacy Activities	15	16	(6.3)%
Number of Financial Literacy Participants	930	1,527	(39.1)%

Environmental Aspect

Description	2025	2024	Increase (Decrease)
Fuel Consumption (Liters)	1,373		
Electricity Consumption (kWh)	193,534	168,805	↑ 14.65%
Water Consumption (m3)	268		
Scope 1 Emissions (tCO_2e)	18.77*	18.77*	-
Scope 2 Emissions (tCO_2e)	168.37*	146.86*	↑ 14.65%
Total Waste Disposed (Tons)	14.64**		

*) The 2025 emissions calculation was conducted using the emissions calculator provided by the regulator, whereas the 2024 emissions calculation utilized proxies with a limited data population.
**) Annualized figures based on a limited data population.

Company Profile

PT Super Bank Indonesia Tbk ("Superbank") focuses on providing banking products and services powered by the effective utilization of digital technology. By integrating technology across all operations and customer touchpoints, Superbank continuously enhances service quality, operational efficiency, and the overall customer experience in alignment with evolving financial needs.

Over the past three years, Superbank's growth has been bolstered by an increasingly robust shareholder structure and strategic partnerships with various parties. In 2025, Superbank entered a new chapter as a public company and ascended to the KBMI 2 category, strengthening its capital position, governance framework, and capacity to support sustainable and inclusive growth.

VISION

To be a Bank that empowers all people with simple, transparent, and flexible financial products by leveraging appropriate technology.

MISSION

To provide digital financial solutions that more effectively meet the financial service needs of MSME and retail customers.

Core Values:



Products and Services

- Funding
- Lending
- Other Banking Services

Operational Areas

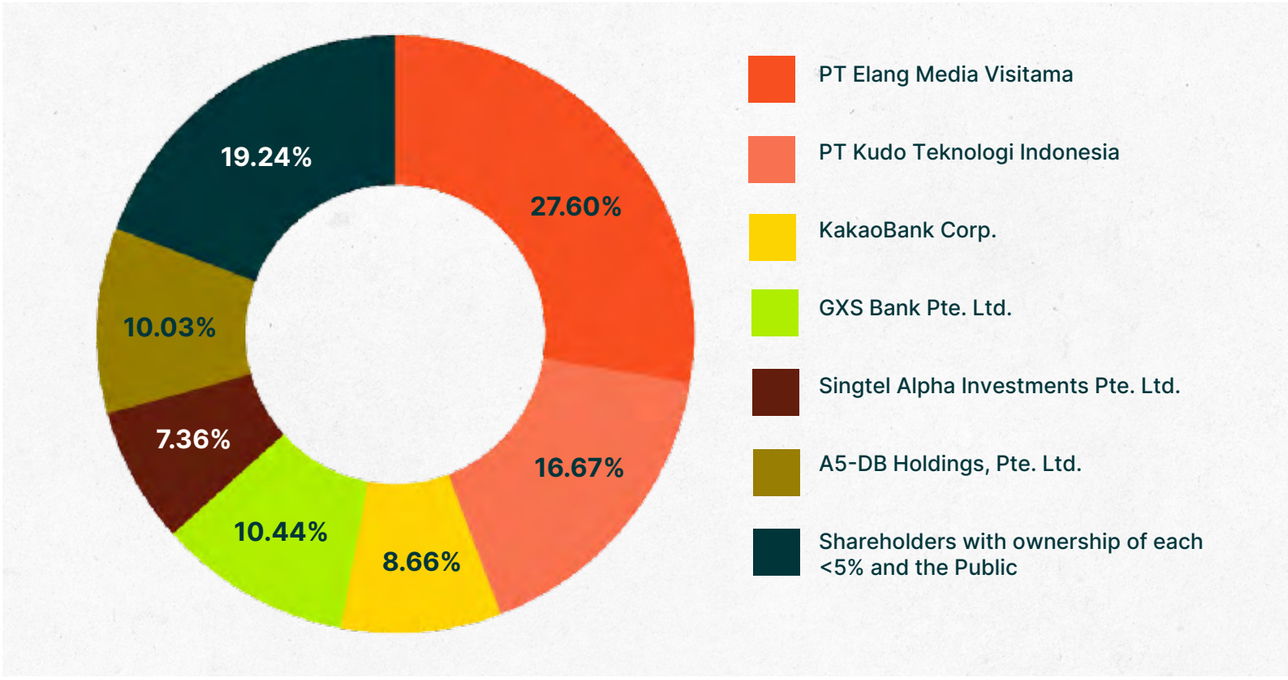


Company Scale

as of 31 December 2025

Stock Code in Bursa Efek	SUPA
Total Assets	IDR 21.3 trillion
Total Customer Deposits	IDR 11.8 trillion
Net Profit	IDR 100 billion
Total Digital Customers	5.9 million
Total Market Cap	IDR 31.7 trillion

Shareholder Composition



Employee Composition:

Based on Position

Position	2025	2024
Senior Management	6	6
Head of DIvision	39	35
Staff	620	493
Total	665	534

Based on Education Level

Education Level	2025	2024
Doctor	2	1
Masters Degree	65	61
Bachelors Degree	543	437
Diploma 3-4	39	27
Diploma 1-2	2	2
High School	14	6
Total	665	534

Based on Employment Status

Employment Status	2025	2024
Permanent Employee	536	455
Contract Employee	129	79
Total	665	534

Based on Age

Age	2025	2024
20-30 Years Old	319	257
31-40 Years Old	256	197
41-50 Years Old	70	60
> 50 Years Old	20	20
Total	665	534

Based on Gender

Gender	2025	2024
Male	417 (63%)	349 (64%)
Female	248 (37%)	185 (36%)
Total	665	534

List of Association Memberships

01 National Commercial Banks Association (Perbanas)
02 Indonesian Bankers Association (IBI)
03 Indonesian Employers Association (APINDO)
04 Indonesian Chamber of Commerce (KADIN)
05 Banking Compliance Directors Communication Forum (FKDKP)
06 Banking Operational Directors Communication Forum (FKDOP)
07 Financial Services Industry Communication Forum (FKIJK)
08 Bankers Association for Risk Management (BARA)
09 Indonesian Payment Systems Association (ASPI)
10 Institute of Internal Auditors of Banks (IAIB)
11 Indonesia Corporate Secretary Association (ICSA)
12 Indonesian Corporate Council Association (ICCA)
13 Indonesian Issuers Association (AEI)
14 Alternative Dispute Resolution Institution for the Financial Services Sector (LAPS SJK)

Customer Service

1500333

care@superbank.id

Address

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Revenue Tower, Lt. 28-29 SCBD,
Lot 13 District 8,
Jl. Jenderal Sudirman Kav. 52-53
Jakarta, 12190

Website

www.superbank.id



List of Awards

In 2025, our progress in upholding the highest standards of corporate governance and social responsibility was validated through a series of awards, namely:



Bronze Award in Best Employee Experience Awards Indonesia 2025 - 25 April 2025



Sapphire Award in the category Best Enterprise in Regulatory Compliance by Indonesia Regulatory Compliance Awards (IRCA) 2025 - 9 May 2025



Financial Services In-House Team of the Year by ALB Indonesia Law Awards 2025 - 23 October 2025



Indonesia Customer Service Champion 2025 by SWA - 14 November 2025



Top 10 Best Reporting Award (BREW) 2025 oleh Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) - May 2025

Top 5 Best Financial Integrity Rating between KBMI 1 oleh Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) - 28 November 2025

President Director's Remarks and Explanation on the Sustainability



Dear Valued Stakeholders,

The year 2025 marks the beginning of a transformative new era for Superbank. Our successful debut on the Indonesia Stock Exchange as a public company, coupled with our elevation to the KBMI 2 bank category, stands as a testament to our evolving business maturity. To us, attaining public company status is more than a corporate achievement; it is a mandate to uphold high standards of transparency and accountability. This transformation serves as a primary catalyst for us to solidify our comprehensive Environmental, Social, and Governance (ESG) framework, ensuring that every stride of future growth is resilient, responsible, and creates long-term value for all our stakeholders.

The implementation of sustainable finance at Superbank is built upon a foundation of mature risk governance and compliance with regulatory expectations. In 2025, Superbank successfully completed its inaugural Climate Risk Management & Scenario (CRMS) stress test to ensure the resilience of the Bank's business model against various transition and physical risk scenarios.

Through this initial implementation, we have gained critical insights into how climate scenarios may impact our portfolio resilience, credit quality, and long-term financial performance. This achievement strengthens our foundation in climate-related risk governance and aligns our practices with OJK's expectations and emerging global standards.

1. Policies to Address Challenges in Achieving the Sustainability Strategy

In responding to the dynamics of the 2025 sustainability landscape, marked by global macroeconomic complexities and escalating climate risks, Superbank has taken strategic steps by proactively strengthening its risk management architecture. To mitigate the increasingly tangible impacts of both physical and transition risks, the Bank responsively completed its Climate Risk Management & Scenario (CRMS) stress test to precisely assess credit portfolio resilience and secure long-term business model sustainability amidst environmental uncertainty.

Meanwhile, Superbank's transformation into a public company is embraced as strategic momentum to accelerate organizational governance and accountability standards to a higher level. Addressing the urgent need for internal competency in this new era, the Bank moved swiftly to align human resource capabilities through intensive and targeted ESG capacity-building programs across various functional lines. This strategic response is institutionally reinforced through the establishment of the Sustainability Policy and the integration of the SuperGROW framework, ensuring that sustainability principles are not merely compliance activities but are deeply embedded as strategic pillars in every operational decision-making process of the Bank.

2. Sustainable Finance Implementation

To fulfill our mission of creating a 'Lasting Impact' for society and the environment, Superbank adopts a holistic approach to implementing Sustainable Finance principles. We realize this commitment through our SuperGROW strategy, a sustainability aspiration ecosystem designed to address global challenges while meeting local needs. Through this strategy, we ensure that sustainability is not merely a theoretical concept but is deeply embedded in every service interaction and business decision we make.

A. Super-Green: Commitment to Green and Sustainable Operations

The Super-Green pillar reflects Superbank's dedication to realizing a digital banking service that is not only technologically advanced but also environmentally responsible. We implement smart green office concepts to maximize energy efficiency and promote the prudent use of resources. Beyond internal efficiency, we minimize our carbon footprint through digital technology innovations that enable financial services without physical boundaries. This commitment is further strengthened by the development of a green portfolio and sustainable finance practices focused on climate-conscious investments, serving as an environmental risk mitigation effort for long-term sustainability.

A.1 Environmental Risk Analysis & Climate Governance

The year 2025 marks a new milestone in Superbank's sustainability journey with the successful completion of our inaugural risk stress test (CRMS). Using 2024 as the baseline year, this stress test recorded a Scope 2 emissions efficiency performance of 146.86 tCO_2e. This achievement provides a robust data foundation to anticipate the impacts of climate change on the resilience of our credit portfolio and future financial performance.We view this inaugural CRMS initiative as the first step in a long-term journey toward climate governance maturity. Moving forward, Superbank is committed to:

a. Continuously refining methodologies and data quality for climate risk analysis to align with global standards and OJK regulations.

b. Deeply integrating climate considerations into the Bank's strategic planning and risk management.

c. Identifying long-term energy efficiency opportunities to support the transition toward low-emission operations.

A.2 Innovation for Sustainable Eco-Friendly Business

We actively expand our financial support for environmentally oriented businesses, including through strategic participation in the Grab Ventures Velocity program. Through a collaboration with Jejak.in, an environmental technology platform, we have realized the planting of 400 verified trees as a tangible contribution to carbon offset initiatives. This partnership reinforces Superbank's vision to integrate technology, social impact, and sustainability, while continuing to open financing opportunities for green businesses in the future. Furthermore, the Bank held an inspiring knowledge-sharing session, titled "Path to Green and Inclusive Products," in collaboration with Grab Indonesia's sustainability team, which shared practical strategies for community empowerment through technology and sustainable initiatives.

A.3 Smart Green Office: Cultivating a Sustainable Mindset

We believe that green transformation begins with daily habits. Therefore, Superbank implements various initiatives to foster environmentally conscious behavior among employees, including:

a. Plastic-Free Weeks: A monthly program that successfully reduced the use of more than 500 plastic bottles per month, supported by replacing bottled water with glass pitchers in meeting rooms.

b. Energy Efficiency: Encouraging an energy-saving culture by turning off unused electronic devices and implementing regular monitoring of electricity consumption.

A.4 Eco-Friendly Operations: The Advantage of Digital Banking Services

As a technology-based institution, we leverage digital innovation to significantly reduce our environmental impact through three primary approaches:

a. **Branchless Operations:** Our digital technology enables customers to transact anytime without the need to visit a physical location. This directly reduces carbon emissions from customer travel and eliminates the energy consumption associated with conventional brick-and-mortar branch buildings.

b. **Paperless Culture:** We have optimally transitioned from paper-based administrative processes to a digital documentation ecosystem. This initiative spans from digital customer onboarding to internal documentation, aimed at reducing paper waste while simultaneously enhancing data security and workflow efficiency.

c. **Sustainable Cloud Infrastructure:** Superbank strategically utilizes cloud infrastructure instead of conventional physical servers. By partnering with global cloud providers committed to carbon-free energy, we ensure IT operations that are adaptive, secure, and significantly more energy-efficient than conventional data centers.

B. Super-Reliable and Safe: Uncompromising Integrity and Security

The Super-Reliable and Safe pillar is a manifestation of Superbank's priority in maintaining security and operational integrity. This strategic foundation is built upon robust data protection, a comprehensive AML-CFT (Anti-Money Laundering and Counter-Financing of Terrorism) program, and the creation of a safe and conducive working environment. Through the implementation of high-standard security systems and proactive illegal activity detection, we ensure a transparent, secure, and trusted banking environment for all our customers.

B.1 Data Security and Protection: A Holistic Approach

Superbank provides digital banking services that place financial control in the hands of the customer, backed by a robust security infrastructure that protects data privacy in every transaction. Our integrated security approach is embedded across the entire business cycle, reflected in our operational governance, product development, human capital capabilities, and technology.

a. **Governance and Product Development:** Our commitment to responsible data management is enshrined in our transparent internal governance architecture (detailed in the 2024 Sustainability Report). In product development, we implement a "Shift Left Security" strategy, where security considerations are integrated from the initial design phase to mitigate risks as early as possible.

b. **Human Capital Capabilities:** We recognize that the best technology requires reliable operators. Therefore, Superbank invests heavily in international certifications for our information security team to navigate the evolving cyber threat landscape. Our team holds the following certifications:

- Management & Audit: CISSP, CISA, CISM, ISO 27001 Lead Auditor & Implementer.
- Technical & Operational: CEH, OSCP, Red Team Operator, Certified DevSecOps Professional.
- Data Privacy: CIPM, CIPP/E, and Certified Indonesian Personal Data Protection Officer (CIPDPO).

Furthermore, a strong digital security culture is fostered through mandatory employee training and periodic phishing simulations in compliance with OJK regulations, ensuring organization-wide vigilance.

c. **Technological and Cyber Resilience:** Superbank employs a defense-in-depth framework to prevent, detect, and respond to threats. Our infrastructure is protected by a 24/7 Security Operations Centre (SOC) utilizing advanced platforms (SIEM & SOAR) and cloud technology secured through VPC isolation and Web Application Firewalls. All customer data is protected using industry-standard encryption (AES-256 at rest and TLS 1.2+ in transit). This commitment is validated by our ISO 27001:2022 certification, confirming the implementation of international standards in information and cyber security.

d. **Customer Awareness and Due Diligence:** Security is a shared responsibility. We actively educate customers through regular campaigns on account protection and fraud trends. Internally, we apply rigorous due diligence principles, including both CDD (Customer Due Diligence) and EDD (Enhanced Due Diligence), in our customer onboarding and partner management processes to prevent financial crime and maintain the integrity of the banking ecosystem.

B.2 Anti-Money Laundering, Counter-Financing of Terrorism, and Counter-Proliferation Financing (AML, CFT, and CPF)

Superbank strengthens its AML-CFT and CPF programs through a risk-based approach. This governance is executed via the "Three Lines of Defense" model:

a. **First Line:** AML Operations Unit under the Operations Director.

b. **Second Line:** AML Compliance Unit under the Compliance Director.

c. **Third Line:** Internal Audit Department providing independent oversight.

System Development and Strategic Plan: In 2025, we consistently enhanced our internal systems for transaction profile monitoring and regulatory reporting to PPATK (Indonesian Financial Transaction Reports and Analysis Center), while performing risk-based customer data updates (Risk-Based Approach).

B.3 A Safe and Conducive Working Environment

For Superbank, a safe workplace means creating a culture where every individual feels respected and supported both physically and psychologically. This commitment received external recognition through a Bronze Award in the Best Employee Wellness Strategy category at the Employee Experience Awards Indonesia 2025.

We foster a positive work environment through various concrete initiatives throughout the year:

a. **Anti-Harassment Education:** "Creating a Safe & Respectful Workplace" sessions held with Bullyid to reinforce a "speak-up" culture and prevent discrimination.

b. **Mental & Physical Well-being:** A series of events for World Mental Health Day and Breast Cancer Awareness, including mindfulness yoga sessions, health seminars (Health Talks) on cancer, free health screenings, and emotional resilience workshops and book reviews.

C. Super-Opportunity: Unlocking Access, Empowering Growth

The Super-Opportunity pillar reaffirms Superbank's commitment to being a catalyst for financial inclusion in Indonesia. We focus on providing access to financing for underbanked segments and Micro, Small, and Medium Enterprises (MSMEs) that have traditionally faced barriers within the conventional banking system.

To expand our sustainability impact, we strategically integrate banking services into leading digital ecosystems, including Grab, OVO, and KakaoBank. This collaboration allows us to serve a broader segment of society through seamless and rapid transactions. This commitment is bolstered by a solid network of loan partners, ensuring equitable capital distribution to create a sustainable economic impact.

C.1 Empowering Communities and MSMEs

Financial inclusion is more than just access, it is the foundation of economic resilience. Through inclusive financial solutions and tailored lending, we empower individuals and business owners to achieve financial independence. Our empowerment strategy focuses on four dimensions of impact:

a. **Economic Stability:** Providing access to affordable credit for those marginalized from the formal system, helping them break the cycle of poverty and build a solid financial foundation.

b. **Livelihood Improvement:** Equipping MSMEs with financial tools that simplify operations, allowing entrepreneurs to focus on business expansion and create employment opportunities.

c. **Technology-Driven Growth:** Access to financing enables MSMEs to invest in technology and infrastructure, transforming small businesses into competitive entities.

d. **Bridging the Gap:** Ensuring banking services reach all layers of society regardless of background, creating an ecosystem where economic opportunities are equally distributed.

C.2 Innovative Financing Solutions through Strategic Partnerships

Our alliances with loan partners are the keys of Superbank's social impact strategy. We provide financing products tailored to the specific needs of our customers:

a. **Asset-Based Financing (Used Car Ecosystem):** Collaborating with automotive fintech platforms to provide working capital for dealers (MSMEs) and purchase financing for end-customers.

b. **Inclusive Multipurpose Loans:** Providing flexible access to cash for underbanked individuals for both productive and personal needs.

c. **Focus on Underserved Segments:** Expanding our reach to the unbanked population, strengthening their ability to participate actively in the formal economic system.

C.3 Financial Literacy: Building a Financially Savvy Generation

In 2025, Superbank's financial literacy initiatives reached 930 participants through both online and offline sessions. These initiatives involve Superbank employees directly educating the community on financial management and responsible digital banking.

Key Literacy Initiatives:

a. **Dangdut Academy Partnership:** A unique breakthrough by sponsoring a popular talent search show to reach the mass market segment. This program provided dedicated education sessions for the show's audience, introducing the benefits of digital banking in accessible language.

b. **Youth Focus:** Recognizing that the younger generation are digital natives, we organized interactive sessions for elementary, middle school, university students, and interns. The goal is to instill a financially savvy mindset from an early age so they are prepared to grow alongside Indonesia's digital economy.

C.4 2025 Super-Opportunity Activities

a. **Modal Mimpi & Masa Depan Event:** A financial education and empowerment program for aspiring entrepreneurs.

b. **Middle School Financial Literacy in Rajeg:** An interactive session equipping middle school students with money management skills.

c. **Education for Grab Partner's Children:** A special event for the children of Grab driver-partners to introduce the concept of saving from an early age.

d. **Banking 1-on-1:** Intensive mentoring sessions for Superbank interns to help them understand the banking industry landscape.

D. Super-Women: Inclusive Leadership and Gender Equality

The Super-Women pillar reaffirms Superbank's commitment that gender equality begins at the highest levels of leadership and extends to all aspects of organizational development. With strong female representation on our Board of Commissioners and Board of Directors, inclusivity is deeply embedded in our governance and decision-making culture. This foundation is further strengthened through capacity-building initiatives and entrepreneurship development programs designed to foster leadership and provide equal opportunities for all genders.

The implementation of Super-Women initiatives unlocks broader opportunities for equality for our human resources and inclusive leadership pipelines, aiming to foster a balanced workforce structure, create sustainable livelihoods, and deliver long-term value to the broader economy.

D.1 Building an Inclusive and Responsive Work Environment

We believe that an inclusive work environment begins by recognizing and supporting the unique needs of every individual. Our strategy goes beyond mere regulatory compliance, focusing on providing fair remuneration and benefits as well as holistic wellbeing programs.

D.2 Remuneration Equality and Flexible Benefits

Superbank implements a fair compensation policy for all employees, regardless of gender or employment status. In addition to standard benefits in accordance with applicable regulations, we pay special attention to employee health through various flexible supplementary benefits.

To support work-life balance, we provide the Flexi-Benefit program, which can be tailored to the personal needs of employees:

a. **Flexi Spending Account:** Funds that can be used for self-development, out-of-pocket healthcare costs, immediate family care, and work-related activity support.

b. **Flexi Wellbeing Account:** Includes a Mental Wellbeing Account and a Preventive Healthcare Account, which are specific allocations for early detection and health protection (medical check-ups and vaccinations) as well as psychological support, enabling employees to proactively prioritize their physical and mental health.

D.3 Super Women and Allies Club (SWCA): A Space to Grow Together

The year 2025 marked the official launch of the Super Women and Allies Club (SWCA). This forum is not only intended for women but also embraces male colleagues (allies) to create a collaborative ecosystem. SWCA serves as a platform for employees to learn, share perspectives, and support one another in their professional journeys. Throughout the year, this commitment was realized through a series of activities ranging from speed mentorship and external coaching to internal social gatherings.

D.4 2025 Super-Women Activities

Throughout 2025, Superbank held various strategic initiatives to celebrate and empower the role of women:

a. Launch of SuperGROW & SWCA: In celebration of International Women's Day, Superbank launched its SuperGROW sustainability aspirations and officially inaugurated the Super Women and Allies Club (SWCA). The event featured the debut of an inspirational speaker series sharing stories of resilience and purpose.

b. "Modal, Mimpi, dan Masa Depan" Talk Show: An in-depth discussion on the power of access to capital and education for women. Featuring Katrina Inandia (Amartha), Yudhi Pradana (B Market Builder), and Superbank's CFO, Melisa Hendrawati, the event highlighted how inclusive finance and practical financial literacy can create a tangible impact for female entrepreneurs.

c. Kartini Day Celebration: Under the theme "Honoring Kartini's Legacy in Today's World," this event featured an interactive dialogue with three Superbank leaders: Rustini Dewi (Audit Committee), Cut Azia (Chief of Internal Audit), and Qiyam Padriansy (Head of Treasury). The discussion focused on strategies for balancing assertiveness and empathy in leadership, mental health, and the harmonization of professional and family roles.

d. Self-Development & Literacy: Closing the year with a book review of "Anak Kantoran" (The Office Kid) combined with a meditation session and a potluck, strengthening community bonds while supporting employee mental health.

3. Strategy for Achieving Targets

Superbank's sustainability aspirations for the 2025–2027 period will continue to be guided by the SuperGROW pillars. This theme reflects our commitment to continuous growth and innovation through four core aspirations:

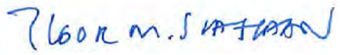
- Super-Green (G): Driving sustainable digital banking through the gradual establishment of governance structures and climate risk management frameworks, creating eco-friendly and efficient operations and office environments.
- Super-Reliable and Safe (R): Ensuring data security, digital privacy, and strict anti-money laundering compliance, while striving for a healthy workplace culture and environment.
- Super-Opportunity (O): Expanding financial inclusion and empowering underbanked communities and MSMEs through innovative digital solutions.
- Super-Women (W): Increasing female leadership in senior management and providing financial access for women entrepreneurs.

This strategy is aligned with our core value, "Make an Impact," which aims to create meaningful sustainable growth for all people across Indonesia.

We extend our sincere gratitude to all our stakeholders. Your invaluable collaboration has been the foundation for the progress detailed herein, ensuring our sustainability efforts deliver a truly meaningful and lasting impact. We are optimistic that the integration of the next phase of the SuperGROW strategy into all operational aspects will ensure that sustainability remains at the heart of our business strategy in the years to come.

Jakarta, April 2026

Sincerely,



Tigor M Siahaan

President Director

ACCOUNTABILITY STATEMENT OF 2025 SUSTAINABILITY REPORT BY THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

We, the signatories, hereby state that all information contained in the 2025 Sustainability Report of Superbank has been comprehensively presented, and we take full responsibility for the accuracy of the content of the Superbank Sustainability Report.

Therefore, this statement is made in good faith and accuracy.

Jakarta, April 2026
Board of Commissioners

Anton H. Gunawan
President Commissioner/Independent Commissioner

Neneng M. Goenadi
Commissioner

Yenny Z. Wahid
Independent Commissioner

Jakarta, April 2026
Board of Directors

Tigor M. Siahaan
President Director

Melisa Hendrawati
Director

Sukiwan
Director

Amalia Pratantara
Director

Bhavana B. Vatvani
Director

Sustainability Journey

At Superbank, our sustainability journey represents more than just a commitment, it is the way we create sustainable value for our stakeholders and the communities we serve in the long term. As we continue to grow, we recognize the importance of integrating ESG considerations into our business operations. By enhancing our sustainable finance strategy and transparent reporting, we reaffirm our responsibility to drive positive economic, social, and environmental impacts.

November - December 2024

- Preparation of the first standalone Sustainability Report in 2024 and alignment with the Sustainable Finance Action Plan (RAKB).
- The first materiality assessment to identify key sustainability focuses based on stakeholder relevance as well as Superbank's strengths and potential.

January - December 2025

- Launch of SuperGROW as Superbank's primary sustainability pillar, including the publication of our inaugural standalone 2024 Sustainability Report and the launch of a dedicated sustainability section on our website.
- Capacity-building programs across all SuperGROW pillars to deepen employee awareness and competency.
- Execution of the Bank's inaugural Climate Risk Management & Scenario (CRMS) stress test, strengthening our readiness in climate-related risk governance.
- Issuance of the Sustainability Policy as a governance umbrella to reinforce a consistent approach across all sustainability initiatives.
- The Bank's IPO, marking a significant step in strengthening Superbank's governance, transparency, and sustainability, while simultaneously increasing capital capacity to support our progression as a KBMI 2 bank.

April 2026

Superbank has published its 2025 Sustainability Report, marking a significant milestone in the Bank's sustainability journey.

May 2026 - Onwards

Superbank continues to explore and strengthen both its short-term and long-term frameworks within the Bank's sustainability journey through more structured processes and deeper engagement across the entire organization.

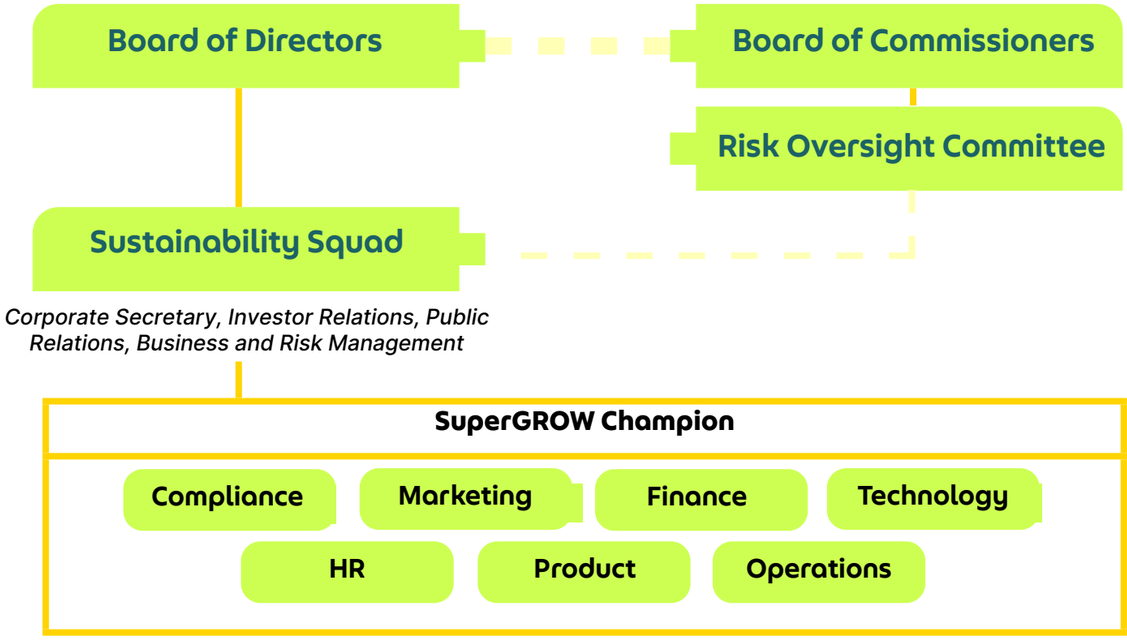
Sustainability Governance

Parties Accountable for Sustainable Finance

At Superbank, our dedication to integrity, transparency, and sustainable value creation is deeply rooted in our sustainability governance framework. By strategically embedding ESG principles across the organization, we elevate sustainability from a mere compliance obligation into a fundamental business imperative. This governance framework is designed to drive ethical behavior, ensure regulatory adherence, and maximize stakeholder value, thereby solidifying our commitment to building a resilient and inclusive financial ecosystem.

Our sustainability efforts are guided by robust oversight and structured governance. The Board of Directors provides strategic direction and ensures compliance with sustainability commitments, while the Board of Commissioners, through the Risk Oversight Committee, monitors risk mitigation and compliance. Dedicated cross-functional teams collaborate to formulate, implement, and monitor sustainability initiatives, ensuring alignment with global best practices and the evolving regulatory landscape.

To ensure rigorous oversight of our sustainability aspirations, Superbank has established a specialized cross-functional unit called the "Sustainability Squad." Comprised of members from various departments, this team fosters continuous collaboration to oversee and report on sustainability progress in the coming years. The Sustainability Squad has a direct reporting line to the Board of Directors and to the Board of Commissioners via the Risk Oversight Committee every six months. ESG-related matters, including sustainability plans, progress, and key developments, are discussed within the respective functional governance meetings.



Sustainable Finance Competency Development

Competency development for the parties accountable for Sustainable Finance implementation at Superbank is a fundamental element in ensuring the effective integration of sustainability principles into business operations. Equipped with a comprehensive understanding of ESG aspects, Superbank is able to formulate strategic policies that are not only aligned with regulatory requirements but also relevant to global best practice standards.

Through a capacity-building approach—encompassing structured training, certifications, and collaboration with stakeholders—we continue to strengthen the organization's capability to navigate the increasingly complex dynamics of sustainability. This commitment serves as a catalyst for innovation in our sustainable finance strategy, ensuring Superbank's optimal contribution toward inclusive and environmentally friendly economic growth.

The following are the details of the internal competency development programs attended by the Board of Commissioners, Board of Directors, Senior Management, and employees of Superbank throughout 2025:

Aspects	Total		
	2025	2024	2023
Internal Bank Development Programs by Position Level			
Number of Development Activities for the Board of Commissioners	2	9	3
Number of Development Activities for the Board of Directors	27	25	14
Number of Development Activities for Senior Management	177	86	42
Number of Development Activities for Employees	307	178	103

Risk Assessment of Sustainable Finance Implementation

Superbank implements a systematic and structured sustainable finance monitoring mechanism to ensure the integration of sustainability principles across all operational lines and business strategies. This oversight process is under the direct supervision of the Board of Directors, with support from relevant business units responsible for ensuring policy implementation and the fulfillment of sustainability aspects in alignment with OJK regulations and global ESG standards.

Evaluations of implementation effectiveness are conducted periodically through sustainability performance measurements, internal reporting mechanisms, and audits of ongoing initiatives. The scope of this monitoring includes a comprehensive identification of sustainability risks and opportunities to maintain long-term business resilience. In this regard, Superbank has mapped the potential risks faced and formulated relevant strategic mitigation measures, as follows:

No.	Type of Risk	Risk Mitigation
1.	Credit Risk	The Bank mitigates credit risk through a holistic oversight mechanism across all aspects of the credit portfolio. We apply strict prudent banking principles in every lending decision, supported by highly selective debtor and issuer screening strategies. Furthermore, the Bank proactively reviews alternative fund allocation diversification to minimize risk concentration and maintain the quality of earning assets.
2.	Market Risk	Market risk management is focused on resilience against external volatility. The Bank mitigates this risk by conducting regular market risk sensitivity analyses and implementing a comprehensive market risk management policy framework. This measure ensures that market risk management operates effectively in responding to interest rate dynamics and exchange rate fluctuations that could impact the Bank's performance.
3.	Liquidity Risk	To maintain a healthy liquidity position, the Bank implements a disciplined fund management strategy through in-depth cash flow analysis and maturity profiling. The Bank also routinely performs stress tests to measure readiness in facing liquidity pressure scenarios. All these efforts are reinforced by a series of solid liquidity risk management policies, ensuring the Bank's ability to meet both short-term and long-term obligations in a timely manner.
4.	Operational Risk	The Bank mitigates operational risk by implementing a disciplined risk identification and measurement framework according to established frequencies. Operational risk impact management is conducted systematically through the utilization of risk management tools such as Risk Control Self-Assessment (RCSA), the IT Risk Register—which is crucial to our digital ecosystem—and the Loss Event Database (LED). These measures ensure that the Bank's operational resilience remains intact amidst dynamic business activities.
5.	Reputational Risk	Maintaining public trust is Superbank's top priority. Reputational risk mitigation is carried out through responsive customer aspiration and complaint handling mechanisms, alongside integrated recording of any events that could potentially affect the Bank's image. These efforts are supported by adequate reputational risk management policies to ensure that positive stakeholder perceptions are maintained.
6.	Legal Risk	The Bank mitigates legal risk through thorough and periodic reviews of all agreement documents and cooperation contracts. Management is committed to ensuring legal certainty and maintaining the Bank's strong juridical position in every business engagement to protect the interests of both the Bank and its customers.
7.	Strategic Risk	Strategic risk management is focused on intensive monitoring of the alignment between actual performance and the Bank Business Plan (RBB). The Bank mitigates this risk by identifying potential deviations early and periodically measuring strategic risk impacts. This is reinforced by adaptive strategic risk management policies, ensuring that the Bank's business direction remains relevant to its long-term vision.
8.	Compliance Risk	As a bank operating with a digital service-based business model, Superbank pays special attention to compliance risk mitigation. This includes proactive identification processes for risks that may arise from digital innovation, rigorous reviews of new product launches, and the continuous strengthening of internal control system mechanisms.

Stakeholder Engagement

Superbank views stakeholder engagement as a fundamental pillar in ensuring business sustainability and long-term value creation. We believe that transparent, constructive, and collaborative communication is key to aligning the expectations of various parties, ranging from regulators, customers, business partners, and employees to the wider community, within an ever-evolving industrial ecosystem.

Through active and participatory dialogue, Superbank proactively identifies opportunities for service innovation while simultaneously mitigating risks to ensure compliance with applicable regulations and sustainability standards. This inclusive approach not only strengthens stakeholder trust but also serves as a catalyst in realizing Superbank's aspirations as an innovative and sustainable digital banking service.

The mechanisms and frequencies of the Bank's engagement approaches with each stakeholder group are as follows:

Stakeholders	Mechanism & Frequency	Topic & Response
Government and Regulators: As a highly regulated financial institution, a constructive relationship with regulators—specifically Financial Services Authority (OJK), the Indonesia Stock Exchange (IDX), Bank Indonesia (BI), the Indonesia Deposit Insurance Corporation (LPS), and the Indonesian Financial Transaction Reports and Analysis Center (PPATK)—is a top priority to ensure operational licensing continuity and compliance.	Interactions are conducted intensively and periodically through the submission of routine reports (monthly, quarterly, annually), consultative meetings, and active participation in Focus Group Discussions (FGDs) related to banking policies. In addition, the Bank undergoes regular examinations (audits) by regulators.	The primary focus of the dialogue includes discussions on audit processes, compliance with bank soundness ratios, risk management implementation, and the bank's business plan, including sustainable finance initiatives. Superbank responds by ensuring prudent governance and transparent reporting in accordance with applicable standards.
Customers: Customers are at the heart of Superbank's business model. With a user base reaching nearly 6 million in 2025, our customer engagement focuses on providing a seamless, secure, and inclusive digital experience.	Communication is conducted 24/7 through the Superbank app, the digital in-app help center, social media, and periodic customer satisfaction surveys. Furthermore, we conduct financial literacy education sessions specifically tailored for the underbanked segment.	The primary issues of concern include data security, transaction convenience, and the reliability of the application system. Superbank addresses these needs through feature innovations integrated with the Grab and OVO ecosystems, as well as the strengthening of our ISO 27001-certified cybersecurity infrastructure.
Strategic Business Partners: The uniqueness of Superbank's business model lies in its deep integration with a strategic partner ecosystem, including Grab and OVO. This collaboration is crucial for expanding our service reach to underserved segments.	Coordination is conducted regularly through joint operational meetings, monthly Business Reviews, and the development of API systems	Discussions focus on system integration stability, user acquisition target achievement, and the development of co-branding/joint financing products. We respond by establishing a dedicated partnership team to manage operational dynamics across platforms.
Shareholders and Investors: Embracing its new status as a public company in 2025, Superbank continues to elevate its information disclosure standards for both shareholders and the public.	The highest forum is the General Meeting of Shareholders (GMS), held at least once a year. Additionally, we utilize other communication forums, including public expose disclosures, analyst meetings, and transparency through our Annual Reports and Sustainability Reports.	Investors focus on profitability performance, post-IPO growth strategies, and the implementation of Good Corporate Governance (GCG). Superbank responds by maintaining positive financial performance (such as achieving profit in Q1 2025) and implementing proactive investor communication strategies through the Corporate Finance & Investor Relations division.
Employees (Supersquad): Employees are the driving asset behind the Bank's digital transformation. Employee engagement focuses on competency development and instilling a sustainable culture.	Internal communication is conducted through periodic Town Hall Meetings, an internal employee portal, weekly 'Lunch and Learn' sessions, as well as regular coaching and mentoring. An annual Employee Engagement Survey is also conducted to measure and enhance staff morale and participation.	Key topics include career development, wellbeing, and digital competency training. The Bank responds through intensive training programs, competitive remuneration policies, and gender equality initiatives such as the Super Women and Allies Club.
Society: As part of our social responsibility, Superbank is committed to delivering a positive impact on the wider community, particularly for unbanked and underbanked segments who lack access to formal banking services.	Engagement is conducted on a tentative basis through Social and Environmental Responsibility (TJSL) programs, financial literacy activities, and collaborations with Non-Governmental Organizations or local communities.	The primary focus is on financial inclusion and micro-economic empowerment. Superbank responds by providing easily accessible micro-loan products and financial education programs targeting underbanked communities.

Challenges in Implementing Sustainable Finance

The year 2025 marks a monumental transition period for Superbank, where our change in status to a public company and a KBMI 2 bank brings the logical consequence of increased expectations from both regulators and stakeholders. In this acceleration phase, the primary challenge we face is balancing the pace of digital innovation with the required rigor in implementing Sustainable Finance. We recognize that integrating ESG aspects into a technology-based banking business model requires complex infrastructure adaptation, particularly in the collection and validation of accurate emission data for reporting and climate risk analysis purposes. The limited availability of historical data and information, especially from the retail and MSME segments that are our focus, remains a technical constraint in developing a precise decarbonization strategy.

Beyond technical aspects, other challenges lie within organizational capability and culture. The implementation of new standards, such as the Climate Risk Management Scenario (CRMS) in 2025, demands specific competency levels that are still in the developmental stage within the national banking industry, including internally at Superbank. Building a uniform understanding of the urgency of sustainability across all levels of the organization—from management to daily operations—is an ongoing process that requires time and consistency. We are also faced with external challenges in the form of varying levels of sustainability literacy among customers, which influences the adoption rate of our initiated products.

Nevertheless, Superbank views these dynamics not as obstacles, but as catalysts to strengthen our business foundation. We believe that every identified challenge opens up space for Superbank to innovate further, both in leveraging big data technology for climate risk measurement and in designing creative educational programs for customers. By adhering to the SuperGROW strategy and supported by a solid capital structure and governance post-IPO, we are optimistic about our ability to transform these challenges into strategic opportunities. Our commitment remains steadfast: to continue learning, adapting, and moving forward to realize a digital banking ecosystem that is not only financially resilient but also delivers a sustainable positive impact.

Sustainability Performance

Review of Economic and Business Performance and Target Achievement

Throughout the 2025 fiscal year, Superbank successfully recorded solid underlying performance, with actual achievements generally exceeding the targets set in the Bank's Business Plan (RBB). This growth momentum was driven by disciplined business strategy execution, full commitment from shareholders, and the implementation of prudent risk management in balancing business expansion with operational resilience."

"The following is an overview of Superbank's economic performance realization in 2025:

Total Loans - Gross

IDR **9.6** Trillion

50% YoY

Total Assets

IDR **21.3** Trillion

87% YoY

Total Inclusive Financing

IDR **4.0** Trillion

49% YoY

Net Profit

IDR **100** Billion

Third Party Funds

IDR **11.8** Trillion

139% YoY

Total Digital Customers

5.9 Million

112% YoY

This comprehensive achievement reinforces Superbank's position as a next-generation bank that provides digital banking services that focuses not only on innovative financial solutions but also prioritizes security, relevance, and sustainable value creation for all stakeholders.

Description (Rp Million)	2025 Target	2025 Realization	Achievement Percentage
Net Interest Income	1,545,399	1,576,274	102.0%
Profit Before Tax	99,015	143,273	144.7%
Net Profit	77,232	99,684	129.1%
Total Assets	20,135,899	21,282,312	105.7%
Total Liabilities	11,729,199	13,117,718	111.8%
Total Equity	8,406,699	8,164,594	97.1%

Sustainable Finance Performance Review

Solid economic performance serves as the foundation for Superbank to expand service access for underserved communities. Through a customer-centric approach supported by digital innovation, we strive to transform accessibility challenges into long-term economic opportunities for our customers.

This commitment is realized through our flagship product, 'Pinjaman Atur Sendiri' (PAS), an unsecured credit facility that offers financial management flexibility for users. The high adoption rate of this product not only contributes to the surge in customer numbers within the Superbank ecosystem but also serves as tangible evidence of our success in driving inclusive economic growth, where every individual has an equal opportunity to thrive.

The following are several overviews of Superbank's sustainable economic performance achievements in 2025:

- The total number of individuals, including underbanked groups, who received unsecured loans through PAS increased by more than 306% YoY.
- Through a measured financing strategy, Superbank successfully increased its inclusive financing reach, growing by 49% YoY to Rp 4.0 Trillion. This success is reflected in the Inclusive and Macroprudential Financing Ratio (RPIM) of 41.6%, in line with Superbank's vision to promote an inclusive and sustainable economy.
- In line with our effective acquisition strategy, Superbank's customer base has continued to grow consistently and is now approaching the 6 million customer mark.

Environmental Performance Review

As a bank that provides digital services, embodying Super-Green aspirations, Superbank is committed to minimizing our operational ecological footprint through the implementation of smart green offices and efficient technological innovations. We recognize that environmental responsibility extends beyond mere compliance; it encompasses proactive efforts in managing resources, energy, and emissions for long-term sustainability.

The following is an overview of Superbank's environmental performance throughout 2025, covering material usage, energy, water, biodiversity, emissions, waste management, and environmental grievance mechanisms.

Energy Consumption	2025	2024	%
Fuel Consumption	1,373		
Electricity Consumption (kWh)	193,534.31	168,804.58	↑ 14.65
Water Consumption (m3)	268		
Paper Consumption (kg)	235		
Total Emissions (Tons CO2)	**2025**	**2024**	**%**
Scope 1	18.77*	18.77*	-
Scope 2	168.37*	146.86*	↑ 14.65
Total Waste	**2025**	**2024**	**%**
Total Waste Disposed (Ton)	14.64**		

*) The 2025 emissions calculation was conducted using the emissions calculator provided by the regulator, whereas the 2024 emissions calculation utilized proxies with a limited data population.
**) Annualized figures based on a limited data population.

Material Aspects

Superbank adopts a responsible approach in selecting operational support materials. We prioritize the use of eco-friendly materials for all office furniture, ensuring that our workspaces are not only ergonomic but also have a low environmental impact. We recognize that environmental responsibility extends beyond mere compliance; it encompasses proactive efforts in managing resources, energy, and emissions for long-term sustainability.

In line with our digital business model, we promote a paperless culture across all internal and external operational aspects. The transformation from paper-based administrative processes to a fully digital documentation system, including the customer onboarding process, has significantly reduced our reliance on paper materials.

2025 Performance

235 kg papers

Total paper consumption is recorded as highly efficient, reflecting the success of the bank's digitalized workflows.

Energy Aspect

Superbank's energy management strategy focuses on two main pillars: technological infrastructure optimization and energy-efficient behavior. As a technology-based service provider, we strategically utilize cloud server infrastructure. This step has proven effective in maximizing resource utilization while significantly cutting energy consumption compared to conventional data centers.

Within the workspace, the smart green office concept is implemented through regular energy monitoring and internal campaigns that encourage employees to switch off lights and electronic devices when not in use for extended periods.

2025 Performance

193,534.31 kWh

An increase of 12.8% from the previous year is in line with business operational expansion and the growth in headcount, yet it remains managed within a framework of strict efficiency.

Water Aspect

Superbank strives for a prudent approach to clean water management across all office facilities. Simple yet impactful initiatives, such as replacing bottled plastic drinking water with glass carafes and water dispensers in meeting rooms, not only reduce waste but also optimize water consumption.

2025 Performance

268 m3

The recording of water consumption reflects the Bank's efforts to manage water usage more efficiently as part of our commitment to resource conservation and sustainable operational practices.

Biodiversity Aspect

Superbank actively contributes to nature conservation through strategic partnerships that blend technology with ecological impact. In collaboration with Jejak.in, a technology-based environmental platform, under the Grab Ventures Velocity program, we support verified carbon offset initiatives.

2025 Performance

400 Trees

This partnership has resulted in tree planting initiatives that represent Superbank's tangible contribution to Indonesia's climate action agenda, as well as our efforts to maintain ecosystem balance and biodiversity.

Emission Aspect

The year 2025 marked a historic milestone with the completion of our first Climate Risk Management System (CRMS) stress test. Using the 2024 Scope 2 emissions database (recorded at 146.86 tCO_2e) as a benchmark, we continue to monitor our emissions profile to anticipate the impact of climate change on the resilience of our portfolio and Bank operations. The utilization of cloud technology in partnership with global providers committed to carbon-free energy remains our primary strategy for mitigating Greenhouse Gas (GHG) emissions.

2025 Performance

Scope 1 Emissions
18.77 tCO2e

+

Scope 2 Emissions
168.37 tCO2e

Total Emissions
187.14 tCO2e

Waste and Effluent Aspect

Superbank combats plastic waste through our monthly 'Plastic-Free Weeks' program. Under this initiative, employees are encouraged to reduce their use of single-use plastics.

2025 Performance

Reduced > 500 bottles/ month

This program has successfully diverted more than 500 plastic bottles from potential waste each month within the office environment. Furthermore, the digitalization of documents has minimized paper waste, creating a cleaner and more efficient operational cycle.

The Bank recorded a total of 14.64 tons of waste disposed on an annualized basis, calculated using a limited data population.

Environmental Grievance Mechanisms

Superbank consistently complies with all prevailing environmental laws and regulations. We provide transparent grievance mechanisms for stakeholders to raise concerns regarding the environmental impact of our operations.

2025 Performance

Throughout the reporting period, there were no environmental-related grievances received, and no monetary or non-monetary sanctions were imposed on the Bank for non-compliance with environmental regulations.

Social Performance Review

The social performance data disclosed herein is inherently tied to Superbank's internal operations. Consequently, while these topics are deeply integrated into our organizational practices, they are not classified as material for disclosure purposes. Nevertheless, they remain essential components of our commitment to responsible and sustainable business conduct.

Statement on Equal Access to Products for Customers

As a Bank committed to inclusion, Superbank ensures its banking application is accessible to anyone, anywhere, as long as they have an internet connection. Our primary focus is serving the underbanked population by providing equitable access, particularly for communities that have yet to be optimally reached by banking services. We implement unsecured lending to reach individuals who are often excluded from conventional banking, thereby upholding financial inclusion while maintaining steadfast compliance with prudent risk management practices. Equal access to products is bolstered by the implementation of reliable security and data protection systems. Throughout 2025, the Bank recorded zero incidents or customer grievances regarding data breaches, reflecting our commitment to maintaining customer trust and supporting sustainable and responsible banking practices.

CUSTOMER PROFILE

Gender

Total Male	Total Female
3.5 million (60%)	2.4 million (40%)

Age

Age Range	Percentage
<=20	5%
21-30	48%
31-40	28%
41-50	13%
51-60	4%
>60	1%

Onboarding Demographic

Java	70,40%
Kalimantan	4,39%
Sumatera	16,51%
Sulawesi	5,62%
Others	3,09%

Labor Aspects

Employee Demographic

As of the end of December 2025, Superbank employed 665 individuals, with female employees accounting for approximately 37% of the total workforce, distributed across various organizational levels, including managerial positions. Superbank upholds the principle of equal employment opportunity, ensuring that recruitment, development, performance appraisal, and promotion processes are conducted fairly and based on merit, without gender discrimination. As the organization grows, Superbank continues to foster an inclusive work environment that provides equal space for women to thrive and advance their careers. In support of this, we established the 'Super-Women Club and Allies' as a forum for empowerment and capacity building for our female employees. Moving forward, Superbank remains committed to strengthening inclusive and sustainable labor practices.

	Total Male	Total Female
Total	417 (62.7%)	248 (37.3%)

57%

Women in Leadership Positions (Board of Commissioners, Board of Directors, and Executive Officers)

Commitment to Equal Employment Opportunity

To uphold equality and non-discrimination in recruitment, Superbank enforces a fair hiring policy that prohibits the consideration of personal identity factors (e.g., gender, age, disability status, ethnicity, religion, or other forms of self-expression) during the evaluation process. This crucial step fosters a diverse, inclusive, and entirely merit-based recruitment process, ensuring equal opportunities for all candidates. Superbank's recruitment policy is strategically designed to guarantee fair, merit-based evaluations, focusing on candidates' skills, potential, and cultural alignment with the institution's values. Assessment criteria encompass essential qualifications, including educational background, organizational experience, professional achievements, and work history. Furthermore, the process emphasizes work potential and self-development, particularly in assessing learning capacity and growth trajectory. Candidates are also evaluated based on character and personal qualities that optimize job performance, alongside specialized knowledge and skills that contribute directly to organizational success. Most importantly, alignment with Superbank's corporate image, values, and culture ensures that new hires are fully in sync with the organization's mission and work environment. Generally, the recruitment process consists of:

- Administrative screening based on CVs and documents submitted by candidates.
- Basic competency testing for specific positions.
- Interviews, discussions, or other assessment methods to evaluate candidate competencies.
- Pre-employment screening to evaluate the integrity and credibility of candidates through external sources with relevant information. This screening includes, but is not limited to, credit checks, Anti-Money Laundering (AML) checks, background checks, candidate verification, and identification of family relationships with existing employees.

Commitment to the Prevention of Forced Labor

Superbank holds a steadfast commitment preventing forced labor and ensuring full compliance with labor regulations to protect employee rights, particularly regarding flexible working arrangements and leave entitlements. To effectively uphold these standards, we have established comprehensive corporate policies that provide clear guidance on the following:

- Fair and regular working hours, ensuring the equitable distribution of tasks and responsibilities.
- Leave entitlements, guaranteeing employees' rights to rest, personal time, and well-being.

By implementing these policies, Superbank fosters a healthy, balanced, and legally compliant work environment.

Commitment to the Prohibition of Child Labor

In strict adherence to all legal requirements, Superbank ensures that every employee has reached the legal working age (17 years), which is confirmed through verified identification during the recruitment process. The institution strictly prohibits and does not employ child labor, maintaining full compliance with all relevant laws governing the employment of minors.

Compliance with Regional Minimum Wage Standards

Superbank's remuneration policy guarantees fair compensation for all employees through strict compliance with minimum wage regulations across every operational region (Jakarta, Bandung, and Yogyakarta). Superbank's dedication to fair wages is demonstrated through two primary practices: setting the base salary for permanent staff in entry-level roles above the Regional Minimum Wage (UMK), and ensuring absolute pay equity regardless of gender. These standards are continuously monitored to maintain competitive and equitable compensation for our team.

Decent and Safe Working Environment

At Superbank, we believe that a safe workplace is a culture where everyone feels comfortable, respected, and supported. Superbank encourages open conversations regarding boundaries, respectful communication, and ways to support colleagues when concerns arise. This approach ensures that workplace safety is not only practically implemented but truly experienced and felt by our employees. Aligned with the Company's aspiration to foster a safe work environment, Superbank's commitment to employee well-being has earned external recognition through the Bronze Award for Best Employee Wellness Strategy at the Employee Experience Awards Indonesia 2025. This achievement reflects the Company's ongoing efforts to cultivate a workplace that protects both the physical and mental wellbeing of its employees, promotes psychological safety, and supports a healthy work-life balance as an integral part of its sustainability agenda.

Training and Capability Development

In supporting operational activities, the Bank is committed to enhancing Human Resources (HR) capabilities through training mechanisms, coaching and mentoring, and strategic assignments. Mandatory training is conducted consistently to ensure all Bank personnel possess the necessary competencies and skills. In line with digital transformation, the Bank makes strategic investments in future-ready skills through 15 training sessions related to Data Protection & Security and AI. Furthermore, the Bank proactively monitors the fulfillment of mandatory professional certifications, such as Risk Management Certification (SMR), Treasury Dealer, and SK-SP, to ensure organizational readiness in facing the dynamic challenges of the financial industry.

Internal Capacity Building on Sustainability

As part of its training and development, Superbank prioritizes the introduction and deepening of sustainability as a core element of organizational capacity building under the SuperGROW framework. Our sustainability approach is not treated as a standalone topic rather, it is a learning initiative deliberately embedded through various internal activities to integrate ESG into our mindset, culture, and decision-making processes.



Throughout 2025, sustainability-related learning activities covered aspects of financial inclusion and/or financial literacy, product knowledge and/or development, green initiatives, risk (including climate risk), data protection and governance, digital security, cybersecurity, asset protection, consumer protection, AML-CFT-CPF (Anti-Money Laundering, Counter-Financing of Terrorism, and Counter-Proliferation Financing of Weapons of Mass Destruction), compliance, safe workspaces and environments, as well as leadership training. Beyond knowledge sharing, these sessions provided a space to critically explore how sustainability principles intersect with business strategy, risk awareness, and long-term value creation.

Total Training
as of December 2025

35,756 hours

Average Total Training Hours/ Employee
as of 31 December 2025

↑ **46.4 hours***

*) as of December 2024: 30 hours

These diverse engagements are designed around relevant sustainability themes and delivered through interactive formats that encourage participation and dialogue. By involving ecosystem and business partners, subject matter experts, and practitioners, Superbank creates an inclusive learning platform that is open to all employees.

The strengthening of ESG engagement is driven by management's commitment through a top-down approach, reflected in the active involvement of management in various sustainability initiatives to build collective capacity. Demonstrating leadership by example, Superbank's Chief Financial Officer (CFO) obtained the Certificate in ESG Investing from the CFA Institute in 2025. This achievement is expected to foster motivation and strengthen ESG capabilities across the entire organization.

Occupational Health and Safety (OHS)

Workplace safety is fundamental to fostering a productive and healthy environment where employees feel secure and valued. This commitment demands the implementation of rigorous measures to mitigate workplace accidents, injuries, and occupational hazards. Key actions include providing adequate training, ensuring the availability of safety equipment, and maintaining an organized workspace. By upholding strict safety standards and regulations, the organization protects its workforce while reducing operational disruptions associated with workplace incidents. Generally, these safety procedures encompass various aspects, such as:

Building Access:

1. Restricted access for third parties/guests, with a requirement for a designated person-in-charge to meet and escort guests throughout their stay in the office.
2. Installation of monitoring devices (such as CCTV).
3. Periodic reviews of physical building access and workplace environmental controls to ensure safety, including fire detection and suppression, electrical data adjustments, air conditioning (HVAC) regulation, humidity control, and other related measures.

Implementation of Occupational Safety

1. All work equipment must be stored in a secure location.
2. Prohibition of eating, drinking, and smoking in areas containing information storage facilities or computer centers (server rooms).
3. Provision of regularly updated emergency contact numbers, including the police, building security, fire department, ambulance, nearest hospitals, National Electricity Company (PLN), Regional Disaster Management Agency (BPBD), and others.
4. Fire risk protection by providing and maintaining fire suppression systems, water sprinklers, smoke detectors, and Portable Fire Extinguishers (APAR) in easily accessible areas; establishing disaster protection and office evacuation procedures in accordance with Business Continuity Management (BCM) and other relevant protocols; and storing flammable materials outside computer and communication rooms. With the support of the building management where we operate, fire drills are conducted regularly to ensure all employees can respond quickly and effectively in fire emergencies.
5. Material Safety Data Sheets (MSDS) are compiled to provide information for all employees regarding potential hazards (health, fire, reactivity, and environmental impact) as well as guidance for working safely with chemical products.

Our dedication to providing a safe and healthy workplace is formalized through Superbank's comprehensive commitment to OHS compliance. We ensure this through ongoing adherence to regulatory mandates, meticulous implementation of safety protocols, and the promotion of a work culture that prioritizes awareness and accountability for the well-being of all personnel, contractors, and relevant stakeholders.

Social Aspects

Impact of Operations on Local Communities

As a bank that provides digital services whose operations are conducted without the need for physical branch offices (branchless), the negative impacts of Superbank's operational activities on local communities are relatively limited. An operational model that prioritizes digital services helps minimize the potential environmental and social impacts typically associated with large-scale physical operations, such as noise, traffic congestion, disruption of community activities, or changes in regional spatial planning.

On the other hand, digital technology-based operations provide indirect positive impacts for the community through the provision of financial services that are more accessible, efficient, and inclusive. The utilization of digital platforms allows the public to access banking services without depending on the physical presence of branch offices, thereby increasing convenience, time efficiency, and service reach across various levels of society.

To anticipate potential impacts that the public might experience from digital technology-based operations, Superbank continuously carries out digital financial literacy and inclusion efforts. This initiative aims to enhance public understanding of using digital financial services safely and responsibly, supported by strengthened governance, system security, and consumer protection to ensure that the benefits of digital operations can be felt broadly and sustainably.

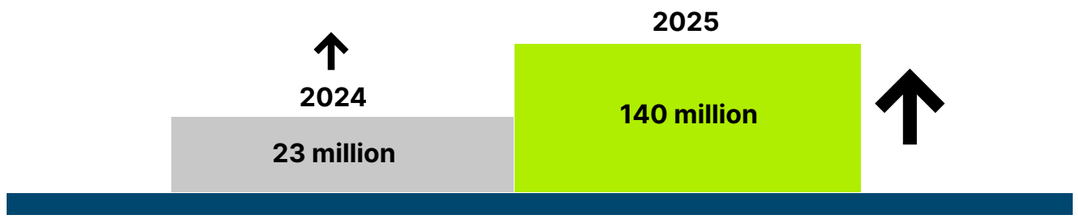
Community Grievances Received by Superbank

The Bank provides communication channels for the public to submit positive feedback or constructive grievances regarding its operational and/or sustainability activities via email at sustainability@superbank.id. As of the end of 2025, the Bank has received no environmental-related community grievances concerning Superbank's operational activities.

Environmental and Social Responsibility (ESR) Activities

Throughout 2025, Superbank embodied its Make an Impact value through various social responsibility activities involving the active participation of employees and collaboration with strategic partners. Superbank's social initiatives are focused on local community empowerment, strengthening the spirit of togetherness, and supporting social and environmental sustainability.

Realization of Environmental and Social Responsibility (ESR) Funds



The increase in Environmental and Social Responsibility (ESR) fund realization reflects Superbank's strengthening commitment to embodying its 'Make an Impact' value and continuously delivering a positive impact for society.

Superbank's Engagement in Local Community Empowerment



September 2025 – Super Volunteer Activity: In collaboration with KakaoBank and Habitat for Humanity, Superbank volunteers participated in a project in Daon Village, Banten, to help build houses for underprivileged families while simultaneously conducting financial literacy sessions for junior high school students in the community.



March 2025 – An Iftar gathering (breaking fast) with children from the Insan Amalia Foundation in Central Jakarta, as part of our internal Ramadan campaign, #BerkahOVONabung.



October 2025 – Super Volunteer Activity x Habitat for Humanity in Rajeg, Banten: A housing construction and tree-planting initiative in commemoration of Youth Pledge Day (Hari Sumpah Pemuda).

Social Contributions:

- November 2025 – The Bank distributed a social contribution of IDR 15 million through Lovepink Indonesia to support affected communities and foster early cancer awareness and education. Superbank also encouraged employees to contribute to Lovepink Indonesia to support breast cancer survivors and early detection awareness initiatives.
- December 2025 – As a form of solidarity and commitment to humanitarian values, Superbank distributed a social contribution of IDR 50 million to support humanitarian aid for communities affected by disasters in North Sumatra.

Responsibility for Sustainable Product Development and Financial Services

Superbank believes that the banking products of the future must not only be relevant and accessible but also socially and environmentally responsible. Through our SuperGROW strategy, we ensure that every product and service innovation launched has undergone a comprehensive impact assessment, upholds the principles of consumer protection, and contributes positively to national financial inclusion. In line with this, Superbank is committed to realizing our Super-Reliable and Safe aspiration by prioritizing the security of the banking ecosystem. We integrate reliable security systems throughout the entire business cycle to guarantee transparent and integrated services.

Innovation and Development of Sustainable Products and Financial Services

As a digital-first bank, innovation is at the heart of our sustainability strategy. Superbank develops sustainable financial products and services with Social and Economic Aspects as our primary approach:

1. Loan Products: We introduced the Pinjaman Atur Sendiri (PAS) – a 'Self-Adjusting Loan' product specifically designed to serve the underbanked segment. This product utilizes alternative credit scoring based on data analytics, enabling individuals who previously lacked access to formal banking to obtain fair and transparent financing.
2. Savings Products:

Main Savings Account: An account that is automatically created when a customer successfully registers as a Superbank customer. Customers can use the Main Savings Account for sending and receiving transfers from other banks.

Celengan by Superbank: A type of savings account that enables automatic saving. There are two available methods for saving: Auto-Fill or Non-Auto-Fill. The amount saved will be adjusted based on the chosen deposit frequency by the customer. Customers have the opportunity to earn higher interest rate of up to 10% p.a. and the balance can be withdrawn at any time.

Saku by Superbank: Additional savings account designed to help allocate customers' money according to their specific needs. Saku can also be named to match the customer's allocation preferences.

Deposito by Superbank: Savings product in the form of a deposit that can be accessed through the application, offering benefits with interest rates of up to 7.5% p.a. where the term can start as early as 7 days and can be withdrawn earlier before the maturity date without any administrative fees.

OVO Nabung: Enables one-click account opening for Superbank's digital savings within the OVO app, offering interest rates of up to 5% p.a. with seamless transactions.

Superbank x Grab Integration: Integrates digital banking services into the Grab ecosystem through direct debit and in-app onboarding, enabling automatic payments, instant account opening within the Grab app, and same-day settlement for partners/merchants to drive the adoption of Superbank's services.

Lucky Pocket: Offers customers daily cash rewards by saving once and selecting a Lucky Pocket each day, with prizes credited directly to the main savings account and additional chances for customers who participate consistently for 7 consecutive days.

Security Evaluation of Products and Services

Superbank places customer security as its top priority by ensuring that 100% of our products and services have undergone thorough security impact evaluations before being launched. We implement a multi-layered protection approach that encompasses both cybersecurity and financial integrity. All products operate under the ISO 27001:2022 standard, featuring advanced data encryption and independent security testing (penetration testing) to guarantee privacy and service availability. Furthermore, transactional integrity is maintained through the AML/CFT and CPF (APU PPT PPPSPM) programs, which integrate digital biometric verification and AI-based real-time fraud detection systems. This comprehensive evaluation ensures that every innovation we introduce is not only solution-oriented but also secure from cyber risks and financial crimes, in compliance with prevailing regulations.

Impact of Products and Services

Superbank's products and services are designed to create a positive multiplier effect for the grassroots economy:

Rapid and Widespread Public Adoption of Products and Services::

The success of Superbank's product penetration strategy is reflected in our growing customer base, which is now nearing 6 million users. This proves that our products are highly relevant and deliver a significant impact for the broader community.

Prevention of Over-Indebtedness::

The use of an alternative credit scoring engine for PAS (Pinjaman Atur Sendiri) allows us to assess a customer's repayment capacity more accurately by tailoring it to their profile, capability, and needs. This approach prevents over-extension of credit, which could potentially trap customers in a cycle of debt.

Number of Product Recalls

Throughout 2025, there were no banking products and/or services withdrawn from circulation due to system defects, regulatory violations, or security risks. All launched products have obtained formal approval and registration from the Financial Services Authority (OJK) and Bank Indonesia.

Customer Satisfaction Survey on Sustainable Products and/or Financial Services

Superbank places customer satisfaction as a key success indicator. We conduct periodic measurements through various channels:

- **Net Promoter Score (NPS) 2025* : 65 (Excellent)**
  *) Using Blended NPS Q4 2025
- **Application Rating:** The Superbank app consistently maintains high ratings on both the Google Play Store and Apple App Store, reflecting positive reception of its intuitive user interface and system reliability.
- **Feedback Mechanism:** The in-app help center feature allows customers to provide real-time feedback.
- **2025 Evaluation Results:** Internal surveys show an increase in customer satisfaction, particularly regarding the ease of the onboarding process, which can be completed in minutes, as well as the fee transparency of loan products. Customer feedback has become our primary foundation for developing more personalized 'Celengan' and 'Saku' features this year. Information regarding customer complaints and the steps taken by Superbank to resolve them is available in the 2025 Annual Report.



FEEDBACK FORM

Superbank will continue to enhance the content of our Sustainability Report in the years to come, therefore, we would appreciate your willingness to complete this Feedback Form for your critiques and suggestions.

YOUR PROFILE

Name: _____

Email: _____

Telephone number: _____

Institution/Company: _____

Stakeholder Category: Investor/Customer/Employee/Government/Partner/Community/Others

Please provide your overall assessment of this Report:

(Rating 1 = Strongly Disagree, and Rating 5 = Strongly Agree)

Parameter	1	2	3	4	5
Clean and relevant information					
Comprehensive information					
Easy to understand					
Design, layout, and graphics					

Which topics are most important to you in a Sustainability Report:

(Rating 1 = Strongly Disagree, and Rating 5 = Strongly Agree)

Parameter	1	2	3	4	5
Environmental Aspects					
Cybersecurity & Customer Data Privacy					
Business Ethics & Sustainable Governance					
Sustainable Economic Performance					
Human Rights & Gender Equality					
Human Resources Development					

Do you have any suggestions for our current or future Sustainability Reports?

_____

_____

_____

Please return this Feedback Form to the following address:

Corporate Secretary

PT Super Bank Indonesia Tbk, Revenue Tower Lantai 29, SCBD Lot 13 District 8

Jl. Jend. Sudirman Kav 52-53, Jakarta, Indonesia, 12190

Email: sustainability@superbank.id; Tel: 1500 333

Response to Feedback on the Previous Year's Sustainability Report

Throughout 2025, no feedback was received from any stakeholders regarding the previous year's Sustainability Report.

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Indicator	Description of Requirements	Page	Additional Notes
I	Sustainability Performance Highlights	9	✓
I.I	**Economic Performance**	**9, 30-31, 41**	
I.I.I	Number of Product Types Meeting Sustainable Business Activity Criteria	41	✓
I.I.II	Outstanding Balance of Products and/or Services Meeting Sustainable Business Activity Criteria (IDR)	9, 31	✓
I.I.III	Total Outstanding Third-Party Funds (IDR)	9, 30	✓
I.I.IV	Total Outstanding Loans (IDR)	9, 30	✓
I.I.V	Total Face Value of Securities Held (IDR)	9, 30-31	✓
I.I.VI	Percentage of Sustainable Business Activity Portfolio to Total Portfolio (%)	9, 30-31	✓
I.I.VII	Total Outstanding Loans and Financing by Sustainable Business Activity Category (IDR)	9, 30-31	✓
I.II	**Environmental Performance**	**9, 32-33**	
I.II.I	Energy Use:	9, 32	✓
	a. Fuel Consumption (Liters)	9, 32	Measurement in progress
	b. Electricity Consumption (kWh)	9, 32	✓
	c. Water Consumption (m3)	9, 32-33	Water usage measurements are administered by the local building management.
	d. Paper Consumption (kg)	9, 32	✓
I.II.II	**Total Emissions (Ton CO2):**	**9, 32-33**	
	a. Scope 1	9, 32-33	✓
	b. Scope 2	9, 32-33	✓

Indicator	Description of Requirements	Page	Additional Notes
	c. Scope 3: Financed Emission	N/A	Measurement framework under development
	d. Scope 3: Non-Financed Emissions	N/A	Measurement framework under development
	e. Emission Reduction	32-33	No specific emissions reduction targets have been established for the current reporting period.
I.II.III	Total Emissions for Scope 1,2,3	32-33	Only scope 1 & 2
I.II.IV	Total Waste Disposed (Tons)	9, 32-33	Qualitative disclosure where management of water resources are administered by the Property Management.
I.II.V	Biodiversity Conservation Activities (IDR)	33	✓
I.III	**Social Performance - Financial Inclusion Performance**		
I.III.I	Expansion of Agent Banking Services	N/A	Not relevant to Superbank
I.IV	**Social Performance - Internal**	**9, 12**	
I.IV.I	Total Employees	9, 12	✓
I.IV.II	Number of Board of Directors and Board of Commissioners	12	✓
I.IV.III	Number of Employees with Disabilities	N/A	the Bank does not have any disabled employees
I.V	**Social Performance - Social Activities**	**9**	
I.V.I	Social Activity Fund Realization	9	✓
I.VI	**Association Memberships**	**13**	
I.VI.I	Number of Associations	13	✓
II.	**Board of Directors' Statement on Sustainable Finance Development and Challenges**	**6-7, 15-21**	
II.I	Sustainability Strategy Overview	6-7	✓
II.II	Policies to Address Challenges in Sustainability Strategy Implementation	15	Other policies can be accessed on the Superbank website.
II.III	Implementation of Sustainable Finance	15-21	✓
II.IV	Target Achievement Strategy	21	✓

Indicator	Description of Requirements	Page	Additional Notes
II.V	**Internal Challenges: Issues Faced from an Internal Perspective**	**15-21, 25-29, 32-42**	
	a. Bank's Business Focus	15-21	✓
	b. Bank's Operations	29	✓
	c. Internal Policies	25	✓
	d. Bank's Human Resources Expertise	25-26	✓
	e. Others	26-29	✓
II.VI	Mitigation Actions for Internal Challenges	32-42	✓
II.VII	**External Challenges: Issues Faced from an External Perspective**	**15, 28-29, 32-42**	
	a. Government Policies	28	✓
	b. National, Regional, and Global Economic Outlook	15, 29	✓
	c. Others	N/A	There are none
II.VIII	Efforts to Address External Challenges	32-42	✓
III.	**Job Descriptions and Competency & Product Development**	**24-26**	
III.I	**Internal Bank Development Program Across All Levels of Seniority**	**25-26, 36-38**	
	a. Number of Development Activities for the Board of Commissioners	25-26	✓
	b. Number of Development Activities for the Board of Directors	25-26	✓
	c. Number of Development Activities for Senior Management	25-26	✓
	d. Number of Development Activities for Employees	36-38	✓
III.II	**Organizational Structure and Internal Control**	**25-27**	
	a. Number of Work Units handling Sustainable Finance and Climate Risk Control	25	✓
	b. Number of Risk Management SOPs related to Sustainable Finance	26-27	✓

Indicator	Description of Requirements	Page	Additional Notes
III.III	**Independent Party Verification**		
	a. Sustainability Report Assurance Provider	N/A	The Bank did not appoint any independent parties regarding the preparation of the Sustainability Report and the calculation of emissions.
	b. Independent Emission Calculation Verifier	N/A	The Bank did not appoint any independent parties regarding the preparation of the Sustainability Report and the calculation of emissions.
	c. Other Consultants	N/A	The Bank did not appoint any independent parties regarding the preparation of the Sustainability Report and the calculation of emissions.
III.IV	**Stakeholder Overview**	27-29	✓
III.V	**Stakeholder Parties**	27-29	✓
	a. Shareholders	28	✓
	b. Government	28	✓
	c.Regulatory Authorities	28	✓
	d. Academics	N/A	✓
	e. Practitioners	N/A	✓
	f. Employees	28	✓
	g. Customers	28	✓
	h. Others	28	✓

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Indicator	Description of Requirements	Page	Additional Notes
A	**Sustainability Strategy**	**6-7**	
A.1	Sustainability Strategy Overview	6-7	✓
B	**Sustainability Performance Highlights**	**9**	
B.1	Economic Aspect, at a minimum, includes:		✓
	a. Quantity of products or services sold	30-31	✓
	b. Revenue or sales	31	✓
	c. Net profit or loss	31	✓
	d. Environmentally friendly products	31	✓
	e. Involvement of local parties in Sustainable Finance business processes	N/A	✓
B.2	Environmental Aspect, at a minimum, includes:		✓
	a. Energy consumption	32-33	✓
	b. Reduction of emissions produced	33	✓
	c. Reduction of waste and effluents	33	✓
	d. Biodiversity conservation	33	✓
B.3	Social Aspect	34-40	✓
C	**Company Profile**	**10-13**	
C.1	Sustainability Vision, Mission, and Values	10	✓
C.2	Company Address	13	✓
C.3	Scale of Operations, at a minimum, includes:		✓
	a. Total assets or asset capitalization and total liabilities	11	✓
	b. Number of employees by gender, position, age, education, and employment status	12	✓

Indicator	Description of Requirements	Page	Additional Notes
	c. Names of shareholders and percentage of share ownership	11	✓
	d. Operational areas	11	✓
C.4	Products, Services, and Business Activities Carried Out	10	✓
C.5	Association Memberships	13	✓
C.6	Significant Changes to the Issuer and Public Company	6	✓
D	**Board of Directors' Explanation**	**15-21**	
D.1	a. Policies to respond to challenges in fulfilling the sustainability strategy	15	✓
	b. Implementation of Sustainable Finance	15-21	✓
	c. Strategy for target achievement	21	✓
E.	**Sustainability Governance**	**25-29**	
E.1	Person in Charge of Sustainable Finance Implementation	25	✓
E.2	Competency Development Related to Sustainable Finance	25-26	✓
E.3	Risk Assessment on Sustainable Finance Implementation	26-27	✓
E.4	Stakeholder Engagement	27-29	✓
E.5	Challenges and Issues in Sustainable Finance Implementation	29	✓
F	**Sustainability Performance**	**30-40**	
F.1	Activities to Build a Sustainability Culture	30-40	✓
	Economic Performance	**30-31**	
F.2	Comparison of Targets and Performance in Production, Portfolios, Financing Targets, or Investments, Revenue, and Profit/Loss	30-31	✓
F.3	Comparison of Targets and Performance in Portfolios, Financing Targets, or Investments in Financial Instruments or Projects Aligned with Sustainable Finance	31	✓

Indicator	Description of Requirements	Page	Additional Notes
	Environmental Performance	**32-33**	
	General Aspects		
F.4	Environmental Costs	33	✓
	Material Aspects	**32**	
F.5	Use of Environmentally Friendly Materials	32	✓
	Energy Aspects	**32**	
F.6	Total Energy Consumption and Energy Intensity	32	✓
F.7	Efforts and Achievements in Energy Efficiency and the Use of Renewable Energy	32	✓
	Water Aspects	**33**	
F.8	Water Consumption	33	✓
	Biodiversity Aspects	**33**	
F.9	Impact of Operational Areas Near or Located in Conservation Areas or Biodiversity-Rich Areas	33	✓
F.10	Biodiversity Conservation Efforts	33	✓
	Emissions Aspects	**32-33**	
F.11	Total Emissions and Emission Intensity Produced by Type	32-33	✓
F.12	Efforts and Achievements in Emission Reduction	33	✓
	Waste and Effluents Aspects	**33**	
F.13	Total Waste and Effluents Produced by Type	33	✓
F.14	Waste and Effluent Management Mechanisms	33	✓
F.15	Spills Occured (if any)	33	
	Environmental Grievances Aspects	**33**	
F.16	Number and Subject of Environmental Grievances Received and Resolved	33	✓

Indicator	Description of Requirements	Page	Additional Notes
	Social Performance	**34**	
F.17	Commitment to Providing Equal Products and/or Services to Consumers	34	✓
	Employment Aspects	**35-38**	
F.18	Equal Employment Opportunity	35	✓
F.19	Child Labor and Forced Labor	36	✓
F.20	Regional Minimum Wage	36	✓
F.21	Decent and Safe Working Environment	36	✓
F.22	Employee Training and Competency Development	36-38	✓
	Community Aspects	**39**	
F.23	Impact of Operations on Local Communities	39	✓
F.24	Community Grievances	39	✓
F.25	Environmental and Social Responsibility (ESR)	39	✓
	Responsibility for Sustainable Product/Service Development:	**41-42**	✓
F.26	Innovation and Development of Sustainable Financial Products/Services	41	✓
F.27	Products/Services Evaluated for Customer Safety	42	✓
F.28	Product/Service Impacts	42	✓
F.29	Number of Product Recalls	42	✓
F.30	Customer Satisfaction Survey on Sustainable Financial Products and/or Services	42	✓
G	**Others**	**44-45**	
G.1	Written Verification from an Independent Party (if any)	N/A	
G.2	Feedback Form	44	✓
G.3	Response to Feedback on the Previous Year's Sustainability Report	44	✓
G.4	Disclosure Index in Accordance with FInancial Services Authority (OJK) Regulation No. 51/POJK.03/2017 on the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies	45	✓

GRI Index

Statement of Use	**Superbank** has reported the information cited in this GRI content index for the period **1 January to 31 December 2025** with reference to the GRI Standards.
GRI 1 Used	GRI 1: Foundation 2021

GRI STANDARD	DISCLOSURES	LOCATION (PAGE)
GRI 2: General Disclosures 2021	2-1 Organizational details	10-13
	2-3 Reporting period, frequency and contact point	3
	2-7 Employees	12
	2-9 Governance structure and composition	25
	2-12 Role of the highest governance body in overseeing the management of impacts	25
	2-14 Role of the highest governance body in sustainability reporting	25
	2-22 Statement on sustainable development strategy	22-23
	2-23 Policy commitments	6-7, 15-21
	2-24 Embedding policy commitments	6-7, 15
	2-28 Membership associations	13
	2-29 Approach to stakeholder engagement	27-28
GRI 3: Material Topics 2021	3-1 Process to determine material topics	-
	3-2 List of material topics	-
	3-3 Management of material topics	-

GRI STANDARDS	DISCLOSURES	LOCATION (PAGE)
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	9, 30-31
GRI 302: Energy 2016	302-1 Energy consumption within the organization	9, 32-33
GRI 305: Emissions 2016	305-2 Indirect (Scope 2) GHG emissions	9, 32-33
GRI 401: Employment 2016	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	12-35
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	38
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	12, 35-38
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	40

Superbank's Super-GROW Supports the United Nations Sustainable Development Goals (SDGs)

Superbank's Sustainability Aspiration, Super-GROW, 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	SDG	Approach
Super-Green	• SDG 7 - Affordable and Clean Energy • SDG 13 - Climate Action 	As a bank that provides digital baking services, 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. 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.
Super-Reliable and Safe	• SDG 16 - Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels 	To safeguard data and ensure privacy, security, and transparency for our customers, Superbank prioritize strong ethical standards and robust internal controls within our organization. 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. These measures not only 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.

Sustainability Aspirations	SDG	Approach
Super-Opportunity	• SDG 1 - No Poverty • SDG 8 - Decent Work and Economic Growth • SDG 9 - Industry, Innovation and Infrastructure 	Superbank's approach to addressing poverty is centered on providing both financial literacy and support to underserved and underbanked communities. 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 underserved populations, we can foster greater opportunities, stimulate economic growth, reduce unemployment, and ultimately contribute to the elimination of poverty. We also provide financial literacy and guidance to underserved 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
Super-Women	• SDG 5 - Gender Equality • SDG 10 - Reduced Inequalities 	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 3 out of 5 members of our BOD are women, and 2 out of 3 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. 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. 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.

