

PT Bank Aladin Syariah Tbk

Company Presentation
April 2025

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Disclaimer



Bank Aladin is a listed, licensed digital Sharia bank that serves Indonesia's mass population

Aladin Bank Syariah
Masa Depan

Vast and attractive market opportunity for digital banking in Indonesia through offline-to-online ("O2O") and Sharia ecosystem



Massive opportunity for Sharia banking in Indonesia clear from large and increased customer demand and government support

Sharia banking is an underserved and underpenetrated segment

Addressable market (# of people)

>200 mn

80+% of retail consumers with high levels of retention using Sharia-based use-cases across travel (Umrah, Hajj), healthcare & donation (zakat)

Share of Sharia (% of banking asset)

7.5%

Existing offering of Sharia financial services **subpar to conventional banks**



Increased consumer appetite for Sharia-compliant products in Indonesia

Top 3 factors in considering new bank relationship in Indonesia⁽¹⁾



Trust in the institution



Sharia compliance



Product **feature**

Strong growth for Sharia-branded products in other verticals with strong Gov support

Food



Halal certification is now the “default norm” for F&B shops

Fashion



Hijab is now a **fashion trend** movement

Beauty



Local halal cosmetic brands competing with international brands

Government



Priority on gov agenda through the Sharia econ masterplan

1. Customer survey with sample across various age group (18 – 24, 25 – 34, 35 – 54) and income levels (mass, upper-mass, affluent), - based on 922 respondents

Building continuous business momentum with our partners through product launches and enhanced features

- Listed on IDX with ticker "BANK"
- Changed name to Bank Aladin Syariah
- Receipt of mobile banking license
- Nationwide ATM coverage through two major switches
- Mobile App soft launch, offering 2 types of saving products Ala Dompot & Ala Impian
- Bill payment feature enabled in the mobile apps
- First Local Bank signed the UNPRB to support Sustainable Finance
- Right Issue I completed with more than IDR 1 Trillion fund raising
- Launching of Cash Deposit & Withdrawal (*Tarsetun*) feature with Alfamart
- Private Placement completed with more than IDR 1 Trillion fund raising
- QRIS and CIB launched, enabling wider banking services to Corporate & Retail users
- Launching of *Tarsetun* feature with Alfamidi
- BaaS integration with Alfagift completed, allowing Alfagift users to open Aladin account through the app
- TD retail online launched, providing retail users with longer term savings options
- Teenage savings account Ala Gen launched
- E-wallet top-up feature enabled
- New management announcement
- Launching of *Tarsetun* feature with Lawson & Dandan
- Partnership on retail sharia financing

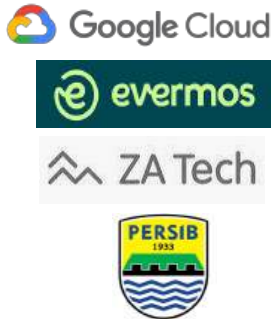
2021

2022

2023

2024

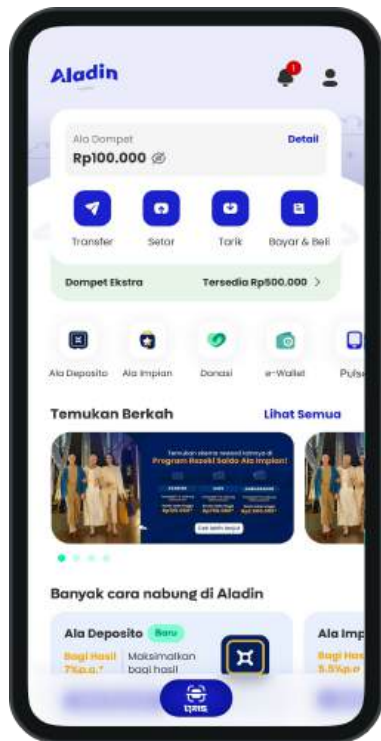
Collaboration Announcements



Strong business growth and improving financials since our launch in January 2022

Aladin Bank Syariah
Masa Depan

Key Metrics as of 31 Mar 2025 (Un-audited)



Registered Users (KYC Complete)

>3.4m

CAGR +212 %

**The only digital bank with
Nationwide offline footprint
23.000 outlets in
Indonesia**

**Via O2O strategy with Alfa Group (Alfamart,
Alfamidi, Lawson and Dan+Dan)**



Funding

>IDR 5.9T (eq. USD 357m)

CAGR +231%



Financing

>IDR 4.7T (eq. USD 283m)

CAGR +80%



PBT (Profit Before Tax)

IDR 33.5B (eq. USD 2,02m)

CAGR +175%

Financial Performance

In Million (IDR)			
Description	Mar-25 (Unaudited)	Dec-24 (Audited)	Dec-23 (Audited)
Asset	10,119,782	9,362,085	7,092,120
Financing	4,690,997	4,749,053	3,102,309
Third Party Funds	5,906,752	5,410,031	3,254,999
Main & Operating Income	285,358	792.488	387.699
Revenue Sharing & Operating Expense	- 251,890	-866.215	-614.437
Profit Before Tax	33,468	-73.727	-226.738

Financial Ratio	Mar-25 (Unaudited)	Dec-24 (Audited)	Dec-23 (Audited)
CAR	58.35%	64.96%	96.17%
NIM	4,61%	4,42%	4,56%
ROA	1.35%	-0.90%	-4.22%
ROE	1.09%	-2.43%	-7.55%
NPF Gross	0.08%	0.04%	0.00%
NPF Net	0.07%	0.03%	0.00%
BOPO	88.28%	109.29%	128.65%
FDR	79.42%	87.72%	95.31%

Charting a better path: Our commitment to sustainable future



Environment

- Measurement of **scope 1 and 2 emissions**, in addition to **scope 3 emissions from staff commutes and business travels**
- **Carbon offset** of 2023 emissions by supporting a forest conservation project in Kalimantan
- **Collaborate with UNEP FI** to integrate Indonesia Green Taxonomy into the existing monitoring and reporting processes
- Initiated **financing to green projects** since 2023 for a total loans outstanding increase by >800%, reaching IDR 335 bio as of December 31, 2024



Social

- **Financial inclusion** (as of December 31, 2024):
 - **1.64 mio (48%) women clients**
 - **9% growth of low income clients**
 - **45% of total financing outstanding went to MSMEs**
- Partner with **Alfamart** and **Evermos** to deepen penetration into **vulnerable segments**

- **Gender-balanced Board of Directors composition:** 50% are women
- Continued global ESG commitment as **signatory of UNPRB and UNGC**, and **improved the 2023 S&P Global ESG Score to 33 from 26 in 2022**.
- **Best Islamic Bank for Sustainable Finance – Indonesia** by the Digital Banker at the Global Sustainable Finance Awards 2024
- **Best Corporate Transparency and Emission Reduction – Platinum Plus Awards** by Investortrust and BGK Foundation



Governance



United Nations
Global Compact



PRINCIPLES FOR
RESPONSIBLE
BANKING

Aladin

Local and international recognitions on various categories validating our progress over the years

Aladin Bank Syariah
Masa Depan

CNBC Award 2021



The Most Promising
Islamic Digital Bank

B Universe ESG Award 2021 & 2022



Disclosure Rating
Awareness
(2021)



Disclosure Rating
"Commitment C"
(2022)

Infobank Digital Awards 2023



The Best Sharia Bank
(KBMI) I 2023



The 2nd Best Digital Bank
(KBMI) I 2023

TrenAsia ESG Award 2023



Sharia Bank
for Action

World Economic Magazine Award 2023



Best New Islamic Digital Bank

Infobank Digital Awards 2024



The Best Deposit Sharia
Bank KBMI 1



The Best Digital Bank
KBMI 1



The Best Sharia Bank KBMI
1

IFN Awards 2025



Best Digital Offering by an
Islamic Bank in Indonesia 2025

Brief History & Shareholders Structure

Bank history

- Acquired in December 2019
- Listed on IDX with the ticker "BANK" in Feb 2021
- Right Issue in June 2022
- Private Placement in December 2022

Shareholder Structure as at 31 March 2025

No	Shareholder	Percentage
1	PT Aladin Global Ventures	51.40%
2	Public	48.60%

Total: Basic Shares Outstanding

100.00%

THANK YOU