

# PT Bank Aladin Syariah Tbk

Company Presentation  
July 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<sup>(1)</sup>



**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

Wardāh  
cosmetic

**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
- Raised over IDR 2 trillion through a rights issue and private placement
- Launching of Cash Deposit & Withdrawal (*Tarsetun*) feature with Alfamart
- 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
- Forging a strategic alliance with Muhammadiyah to advance the national Islamic Finance Ecosystem
- Digital Hajj Registration Features Developed in collaboration between Bank Aladin Syariah and Bank Nano Syariah

2021

2022

2023

2024

2025

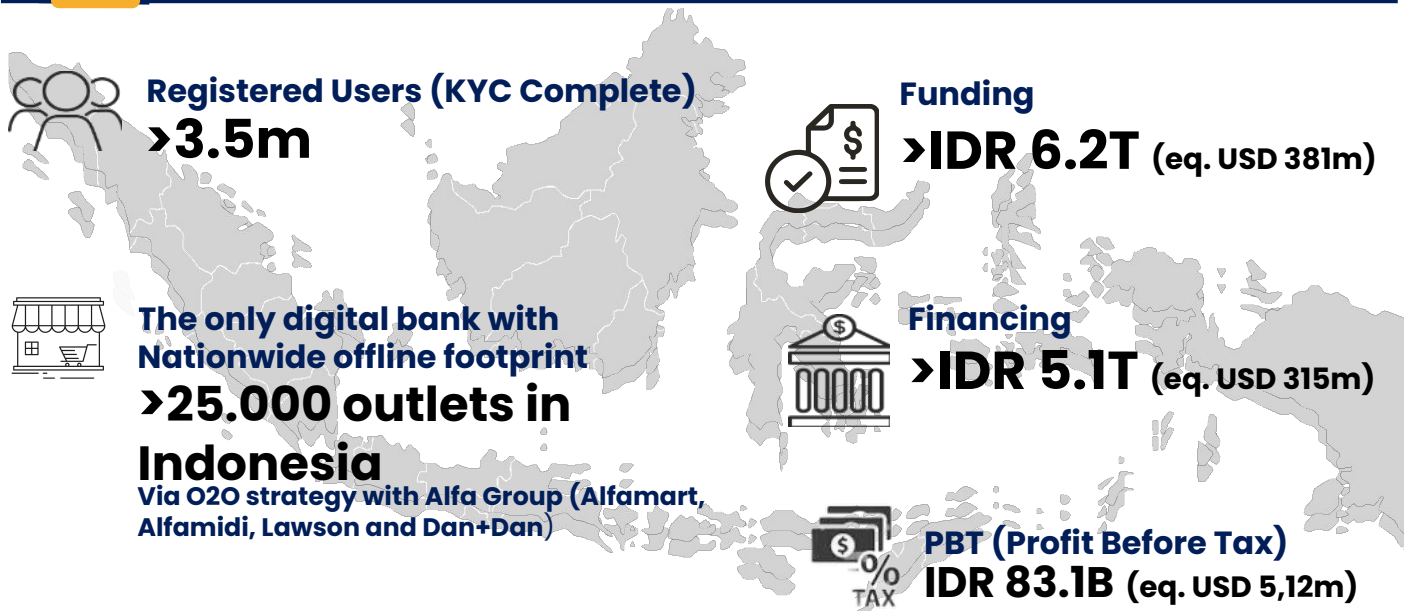
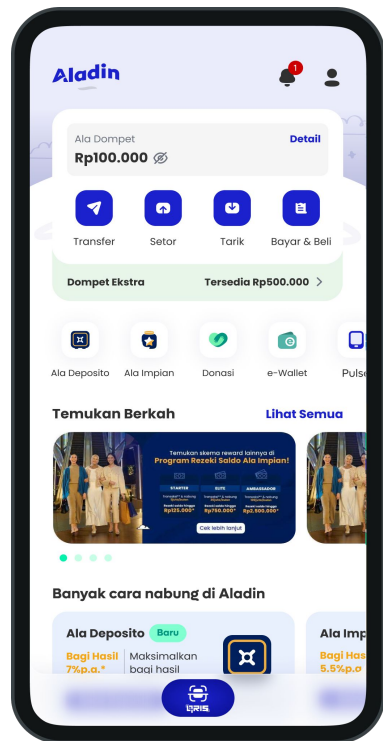
## Collaboration Announcements



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

**Aladin** Bank Syariah  
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## Key Metrics as of 30 June 2025 (Unaudited)



# Financial Performance

In Million (IDR)			
Description	Jun-25 (Unaudited)	Dec-24 (Audited)	Dec-23 (Audited)
Asset	10,346,929	9,362,085	7,092,120
Financing	5,115,000	4,749,053	3,102,309
Third Party Funds	6,180,556	5,410,031	3,254,999
Main & Operating Income	559,941	792,488	387,699
Revenue Sharing & Operating Expense	- 478,818	-866,215	-614,437
Profit Before Tax	83,123	-73,727	-226,738

Financial Ratio	Jun-25 (Unaudited)	Dec-24 (Audited)	Dec-23 (Audited)
CAR	57.42%	64.96%	96.17%
NIM	4.04%	4.42%	4.56%
ROA	1.66%	-0.90%	-4.22%
ROE	2.65%	-2.43%	-7.55%
NPF Gross	0.19%	0.04%	0.00%
NPF Net	0.14%	0.03%	0.00%
BOPO	85.16%	109.29%	128.65%
FDR	82.76%	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**
- **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 374 bio as of March 31, 2025



## Social

- **Financial inclusion** (as of June 30, 2025):
  - **1.64 mio (48%) women clients**
  - **9% growth of low income clients**
  - **41% of total financing outstanding went to MSMEs**
- Partner with **Alfamart** and **Evermos** to deepen penetration into **vulnerable segments**

- 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



United Nations  
Global Compact



PRINCIPLES FOR  
RESPONSIBLE  
BANKING



## Governance

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) 1 2023



The 2nd Best Digital Bank  
(KBMI) 1 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



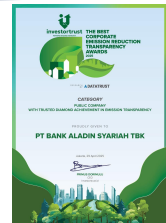
The Best Sharia Bank KBMI  
1

## IFN Awards 2025



Best Digital Offering by an  
Islamic Bank in Indonesia  
2025

## CRT Award 2025



Diamond Achievement in  
Emission Transparency

# 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 30 June 2025

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

**Total: Basic Shares Outstanding**

100.00%



**THANK YOU**