

# PT Bank Aladin Syariah Tbk ✨

Company Presentation  
September 2025

*This presentation material was prepared by PT BANK ALADIN SYARIAH Tbk. ("Company"). Everyone who receives this material or participates in this meeting or discussion hereby agrees not to reproduce in any form and at any time. Any material contained in this material prohibited from unauthorized use or publication.*

*In addition, the information contained in this material may contain forward-looking statements that reflect the Company's current views concerning future events and financial performance. These views are based on estimated figures and actual assumptions that are subject to business, economic and competitive uncertainty and may change from time to time, and in certain cases are beyond the control of the Company and the Board of Directors. No guarantee can be given that future events will occur, projections will be achieved, or that the Company's assumptions will be correct. Actual results may differ materially from those estimated and projected. The financial statements presented are the latest financial statements.*

*This material is not an offer or solicitation for the purchase or sale of any type of financial instrument. Nothing represents or warrants, either expressly or impliedly, concerning the accuracy, completeness, or reliability of the information contained in this material, nor can this material be construed as a complete or summary statement of the growth of the market. This material cannot be used as a basis for consideration for recipients to make purchases or sales of all types of financial instruments. All opinions contained in this material are subject to change at any time without prior notice and may differ or even contradict the opinions of other business fields or business groups of the Company as a result of the use of different assumptions and criteria.*



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



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 switchers
- 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
- Money Market & Custodian Service with Bank CIMB Niaga
- Launch Aladin Bank saving account product via Flip app.



## Collaboration Announcements





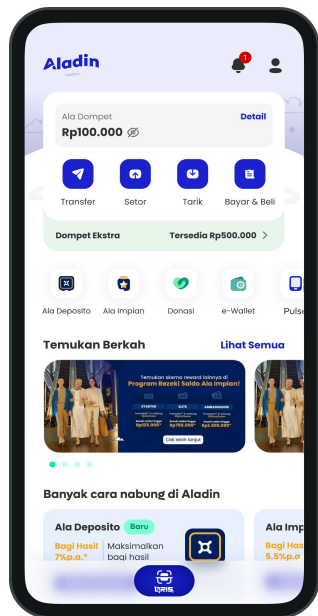






# Strong business growth and improving financials since our launch in January 2022

Bank  
**Aladin**  
Syariah



## Key Metrics as of 30 September 2025 (Unaudited)



**Registered Users (KYC Complete)**  
**>3.6m**



**The only digital bank with  
Nationwide offline footprint  
>25.000 outlets in  
Indonesia**

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



**Funding**  
**>IDR 8.7T**



**Financing**  
**>IDR 5.2T**



**PBT (Profit Before Tax)**  
**IDR 128.1B**

# Financial Performance

In Million (IDR)			
Description	Sep-25 (Unaudited)	Dec-24 (Audited)	Dec-23 (Audited)
Asset	12,791,827	9,362,085	7,092,120
Financing	5,233,800	4,749,053	3,102,309
Third Party Funds	8,762,406	5,410,031	3,254,999
Main & Operating Income	965,201	792,488	387,699
Revenue Sharing & Operating Expense	- 836,064	-866,215	-614,437
Profit Before Tax	128,154	-73,727	-226,738

Financial Ratio	Sep-25 (Unaudited)	Dec-24 (Audited)	Dec-23 (Audited)
CAR	52.45%	64.96%	96.17%
NIM	3.87%	4.42%	4.56%
ROA	1.60%	-0.90%	-4.22%
ROE	4.03%	-2.43%	-7.55%
NPF Gross	0.21%	0.04%	0.00%
NPF Net	0.13%	0.03%	0.00%
BOPO	86.62%	109.29%	128.65%
FDR	59.73%	87.72%	95.31%

# Charting a better path: Our commitment to sustainable future



Environment

- **Action to plant 10,000 Mangroves** on Pari Island to restore the coastal ecosystem. As a tangible manifestation of our commitment to pollution reduction and environmental stewardship.
- **Bank Aladin Syariah has established collaboration with Plasticpay** through a dedicated awareness campaign.
- Initiated **financing to green projects** since 2023 for a total loans outstanding increase by >800%, reaching IDR 4,6 bio as of September 30, 2025



Education

- Provides scholarships to university students **across Indonesia.**
- Financial literacy program involving **100 students from 35 universities across Indonesia,**
- **83.3% of students** experienced academic improvement

- In collaboration with Alfamart, **distributed 54,000 free meals** through the "Warteg Gratis" program,
- **Built clean water wells** at several Islamic boarding schools
- Bank Aladin Syariah gave financial **support to 100 santri and santriwati**, showing its commitment to education and community welfare.



Aladin



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

Bank  
**Aladin**  
Syariah

## AWARDS 2024

### Infobank Digital Awards 2024



The Best Deposit Sharia  
Bank KBMI 1



The Best Digital Bank  
KBMI 1



The Best Sharia Bank KBMI  
1

### Transparansi & Penurunan EMisi Korporasi Award 2024



Predikat Platinum Plus

## AWARDS 2025

### IFN Awards 2025



Best Digital Offering by an  
Islamic Bank in Indonesia  
2025

### CRT Award 2025



Diamond Achievement in  
Emission Transparency

### Warta Ekonomi Award 2025



The Fastest Growing New  
Public Company 2025

### CNBC Award 2025



Best Digital Syariah Innovation Of  
The Year 2025

### Best Bank Sharia Award 2025



Best Bank Sharia 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 30 September 2025

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

**Total: Basic Shares Outstanding**

100.00%



**THANK YOU**