PT Bank Aladin Syariah Tbk

Company Presentation

September 2025

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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

~77% of Indonesia's adult population remain underbanked / unbanked

2^{nd} largest banking market in Southeast Asia with a ~US$600bn[1] TAM in aggregate banking assets

- **<30% of SMEs have access to banking services, >75% MSMEs have limited or no access to formal lending sources**
- **Low household lending penetration at ~10% of population**

Robust mobile and internet penetration at ~65% & 48% respectively

O2O strategy expect to result in lowest CAC and highest CLTV to acquire, retain and collect financing

Noticeable shift in customer preference towards Sharia products

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)

1. **Trust** in the institution
2. **Sharia** compliance
3. 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

2021

- Listed on IDX with ticker “BANK”
- Changed name to Bank Aladin Syariah
- Receipt of mobile banking license
- Nationwide ATM coverage through two major switchers

2022

- Mobile App soft launch, offering 2 types of saving products Ala Dompet & 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

2023

- 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

2024

- 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

2025

- 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

Collaboration Announcements

2021: Alfamart, halodoc, FACEBOOK, PERSIS

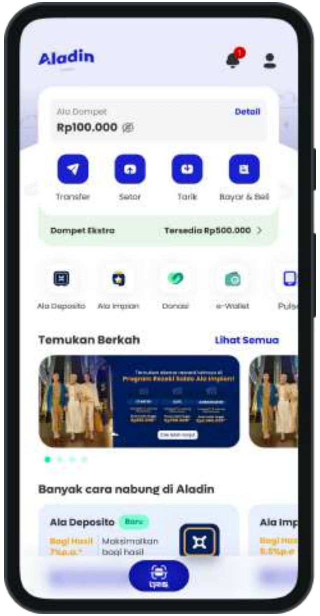
2022: Google Cloud, evermos, ZA Tech, PERSIB 1933

2023: Alfamidi, Alfagift, aksesmu

2024: BPKH Badan Pengelola Keuangan Haji, LAWSON, DAN+DAN Fun Healthy Beauty, taspen, traveloka, Super Flip by Aladin

2025: nanobank syariah, CIMB NIAGA

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



Key Metrics as of 30 September 2025 (Unaudited)

Registered Users (KYC Complete)
›3.6m

Funding
›IDR 8.7T

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)

Financing
›IDR 5.2T

PBT (Profit Before Tax)
IDR 128.1B

Financial Performance

Bank Aladin Syariah

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

Social

- 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