

# Investor Presentation 3Q-2024

4 November 2024



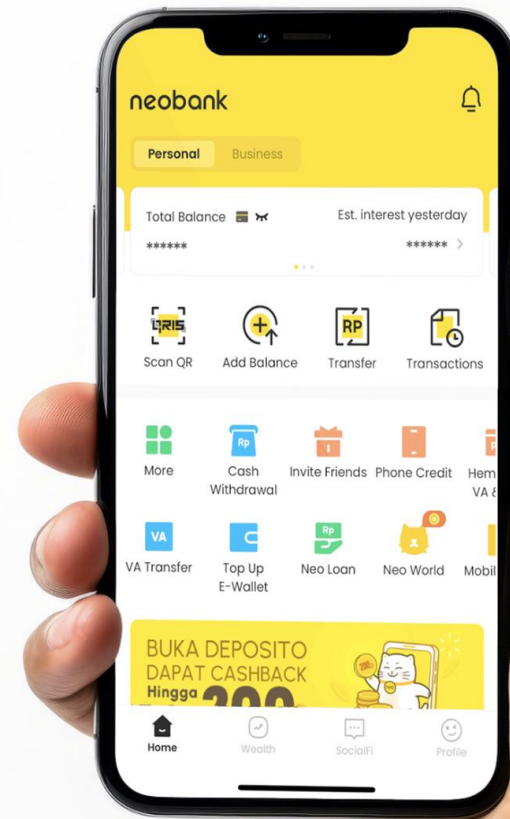
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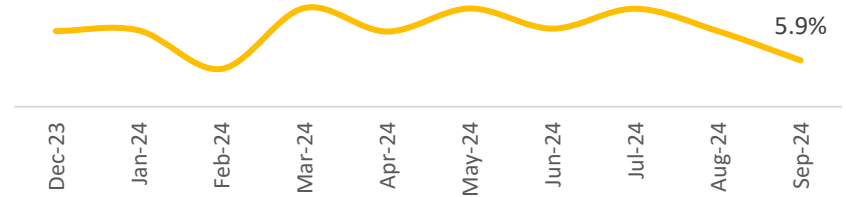
# Result Highlights

- Net interest income of Rp2,177 bn (9M23 Rp 2,211 bn).
- PPOP of Rp1,753 bn (9M23 Rp1,324 bn).
- Net income of Rp4 bn (9M23 net loss of Rp566 bn).
- Loan of Rp 9,261 bn (4Q23: Rp10,783 bn); gross NPL of 3.7%.
- TPF of Rp14,142 bn (4Q23: Rp13,872 bn).

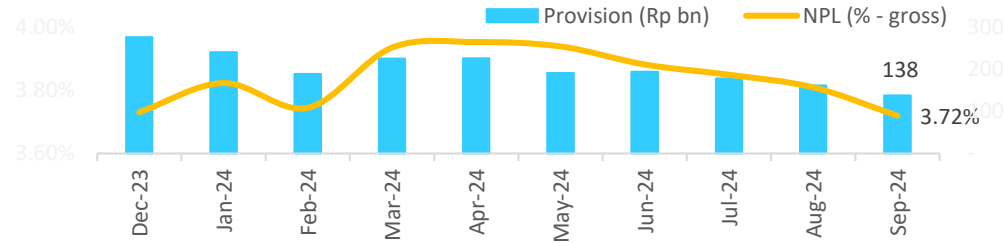
# Reiterate Our Strategy to Carefully Manage Costs

- Striving to Lower cost of fund
- Continuously improving our credit knowledge of customers
- And practice strict governance in credit review

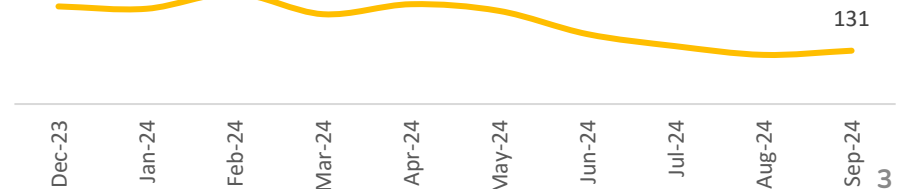
Lower cost of fund



Lower NPL and provision

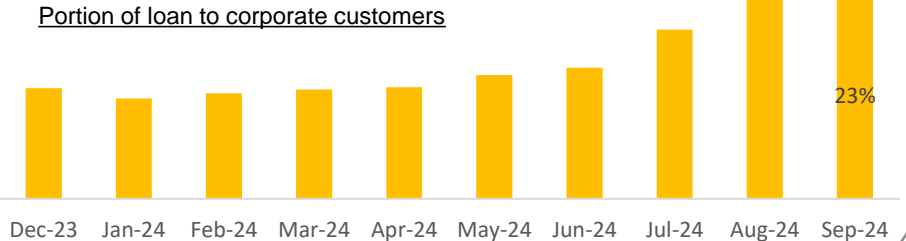
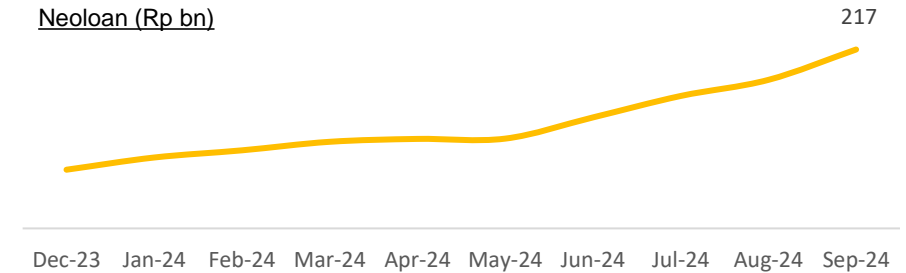
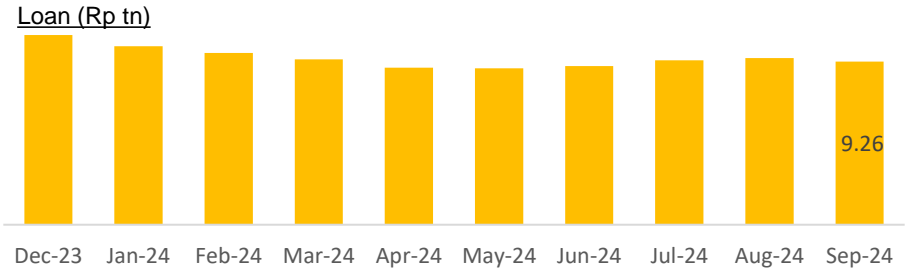


Write off (Rp bn)



# And To Maintain the Quality of Loan while Grow

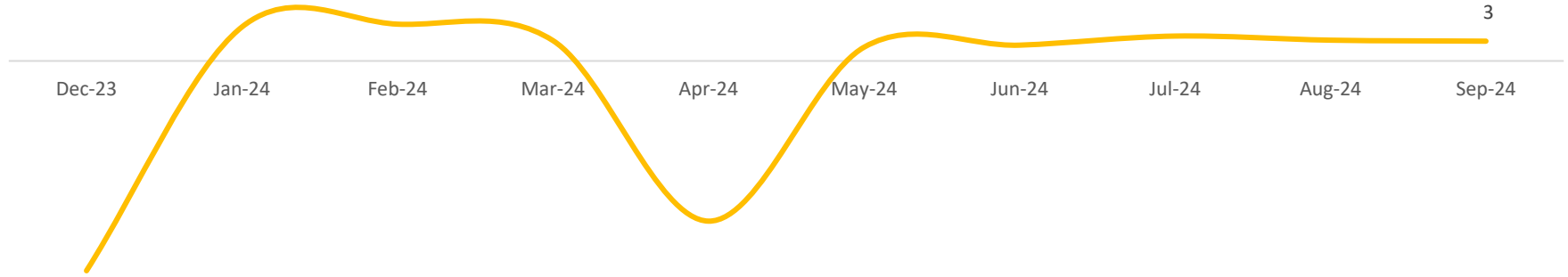
- Promotes Neoloan, Bank's original product
- Continue to provide consumer loans
- Carefully lend to corporate customers
- Improve the credit scoring mechanism to ensure good loan quality



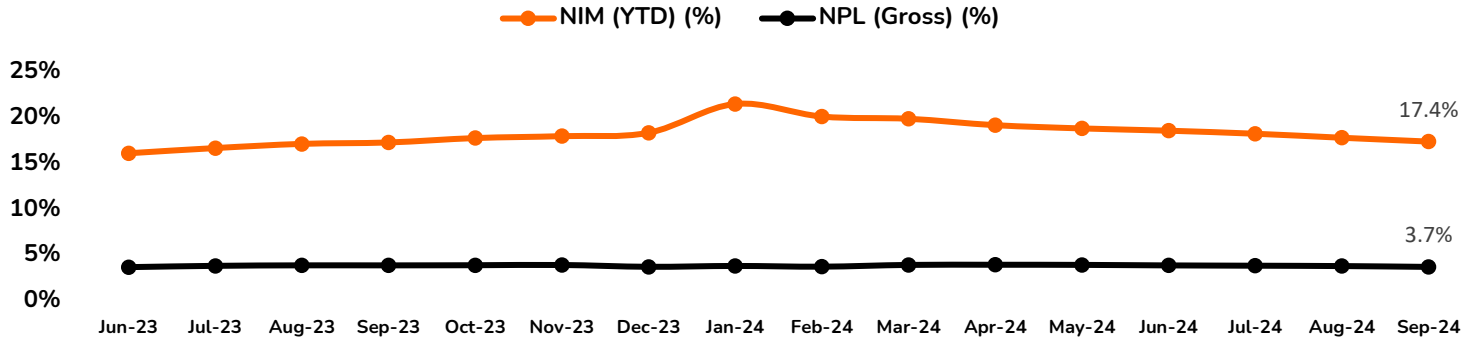
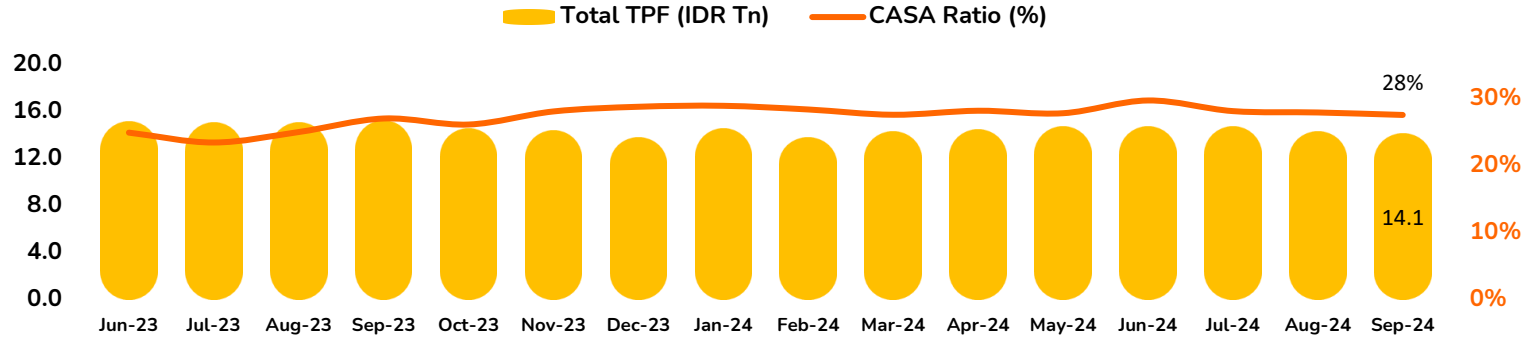
# To Achieve Profitability by End of 2024

Monthly results offer positive trajectory and confirmation that the Bank is now on the right track in executing the strategy

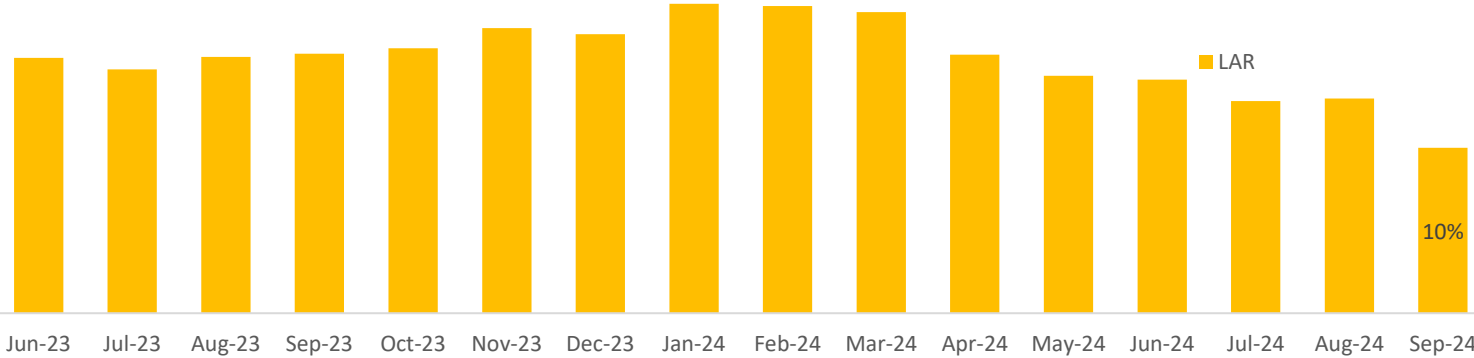
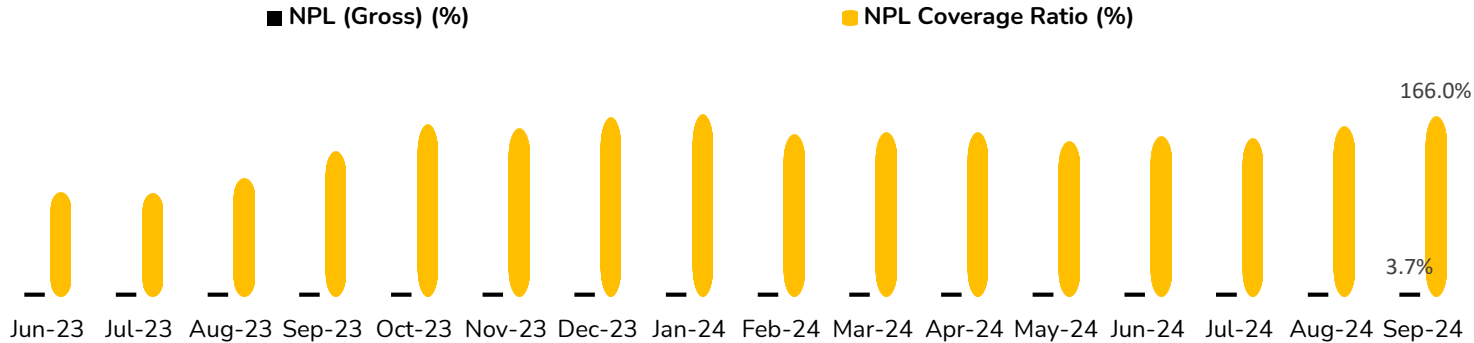
EAT (Rp bn)



# Strong TPF Provides Support to Grow Loan

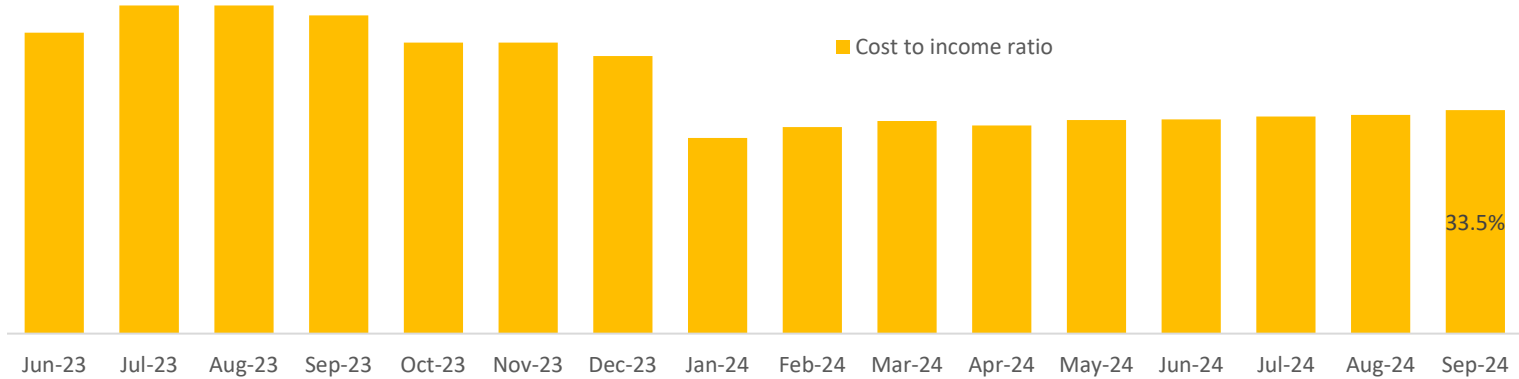
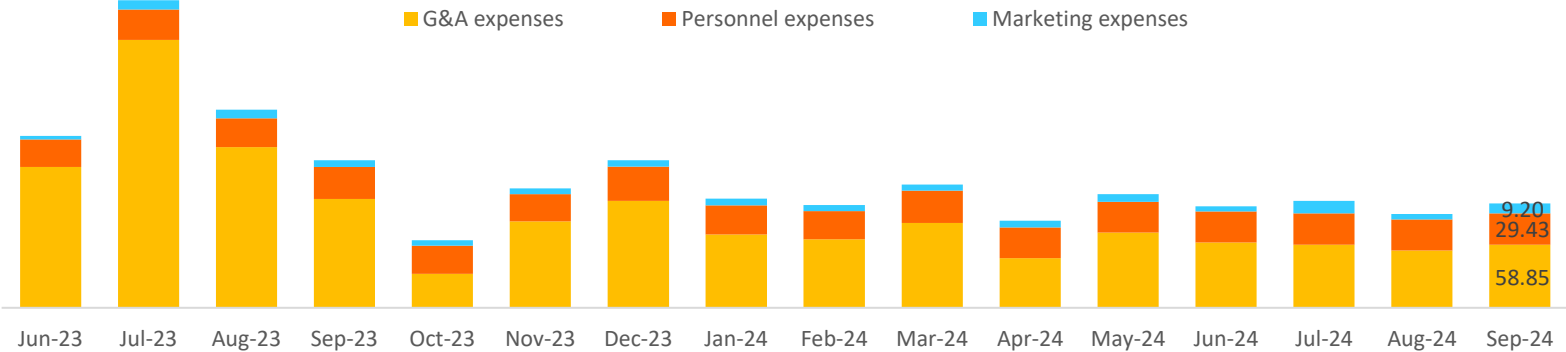


# Improved Risk Management





# Careful Manages Cost





**Let's Collaborate and Grow Together!**

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