

Investor Presentation Full Year 2024

17 April 2025



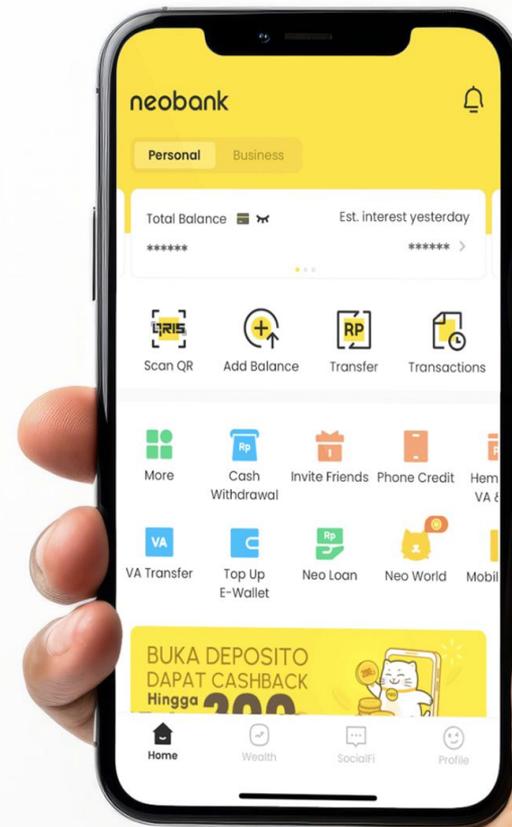
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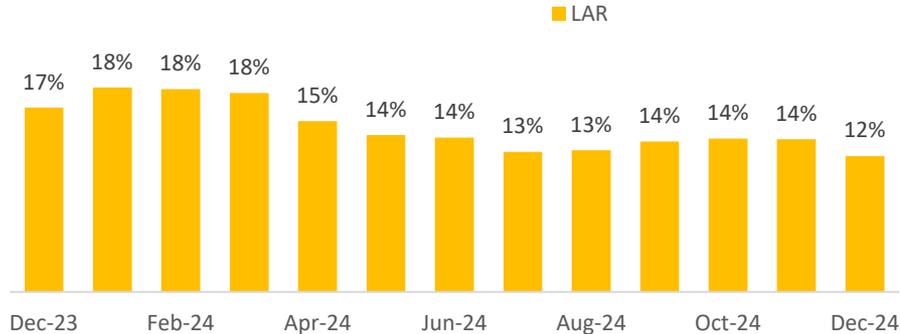
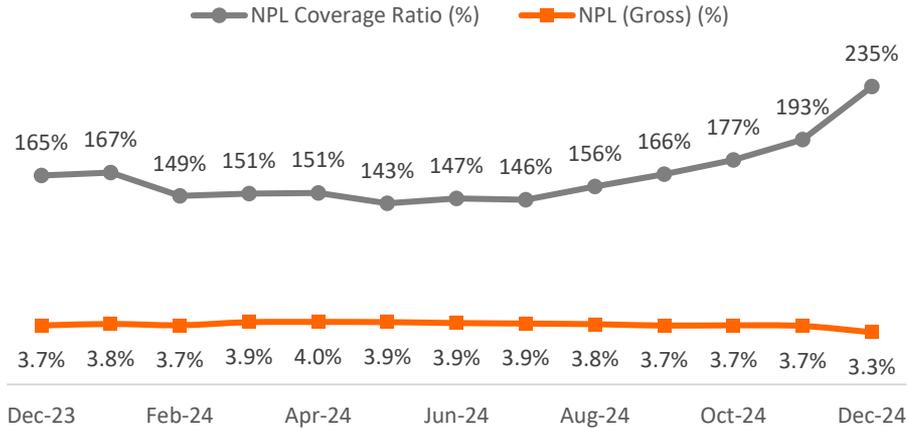


2024 Result Highlights

- More attention to risk management parameters
- Better opex management
- Better quality of loan portfolio

Positive Net Profit before Tax of IDR 18.7bn

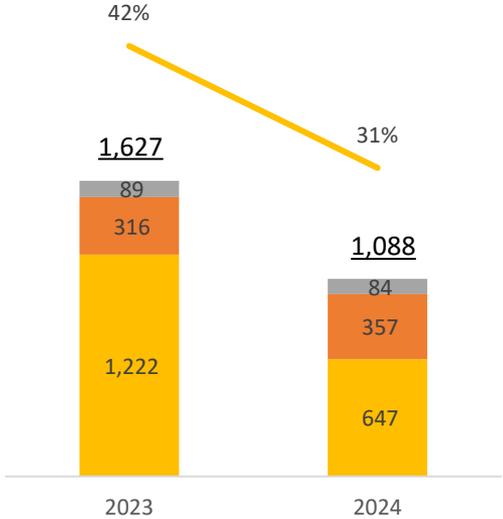
More Attention to Risk Management Parameters



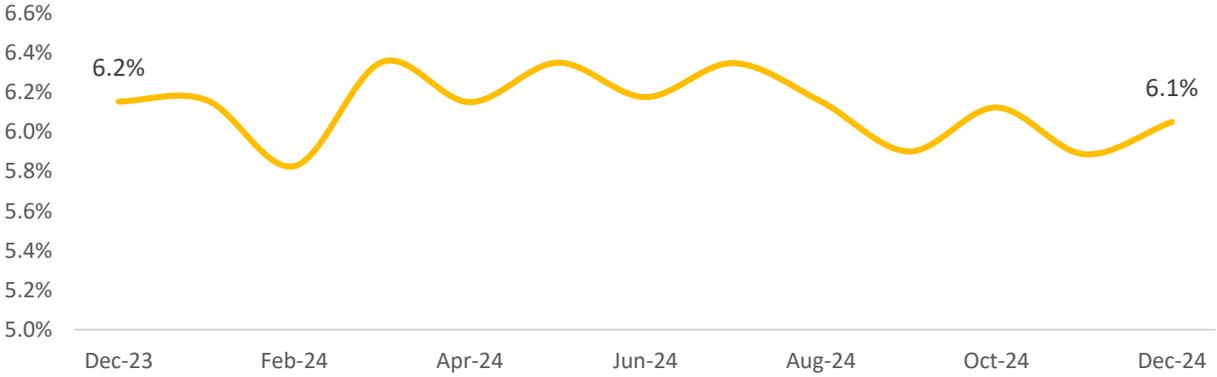
- Implementation of blacklist & stop loss enhancement.
- More stringent RAC for channeling partners.
- KYC improvements and tightening SLIK implementation.
- New scorecard implementation.
- Continuous risk strategy review.

Better Opex Management

Operating expenses



Cost of fund

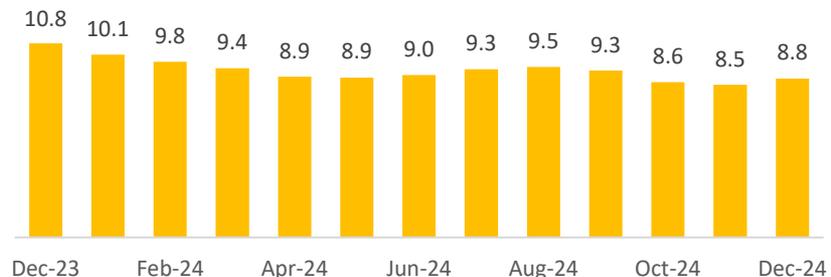


- Marketing expenses
- Personnel expenses
- G&A expenses
- Cost to income ratio (RHS)

Better Quality Loan Portfolio

Loan (Rp tn)

Loan decreased as AFI has not been resumed. BNC compensate with growing Neo Loan, Channeling Fintech, and Commercial Loan.



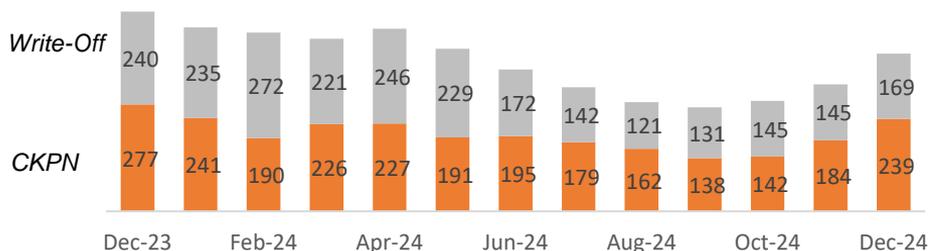
Commercial Loans (Rp bn)

Growing Commercial segments to rebalance our loan book with better asset quality.



Provision and Write Off (Rp bn)

Better asset quality is translated into lower credit costs.



Neoloan (Rp bn)

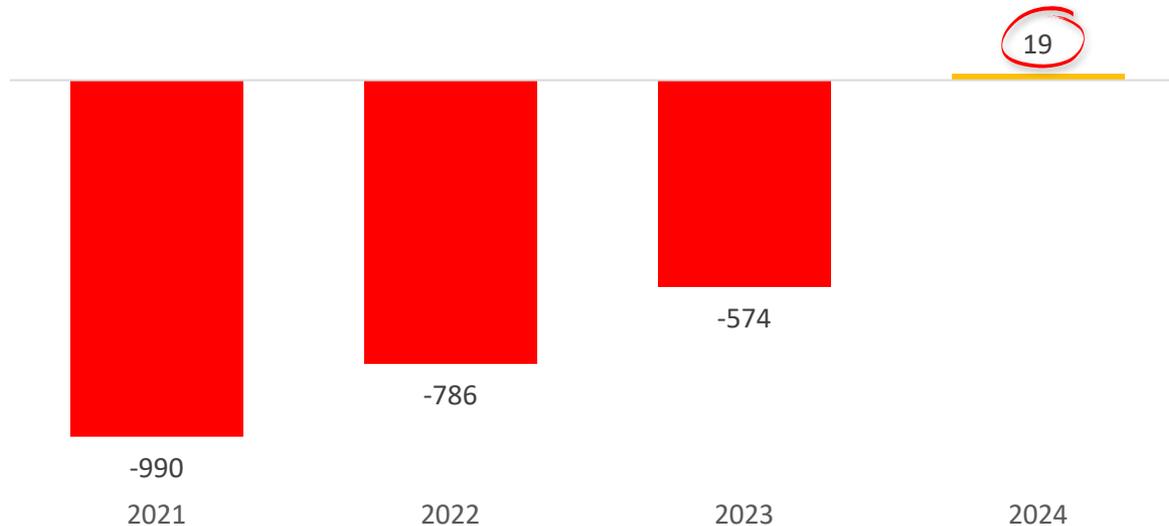
Diversification through our own Direct Loan product.



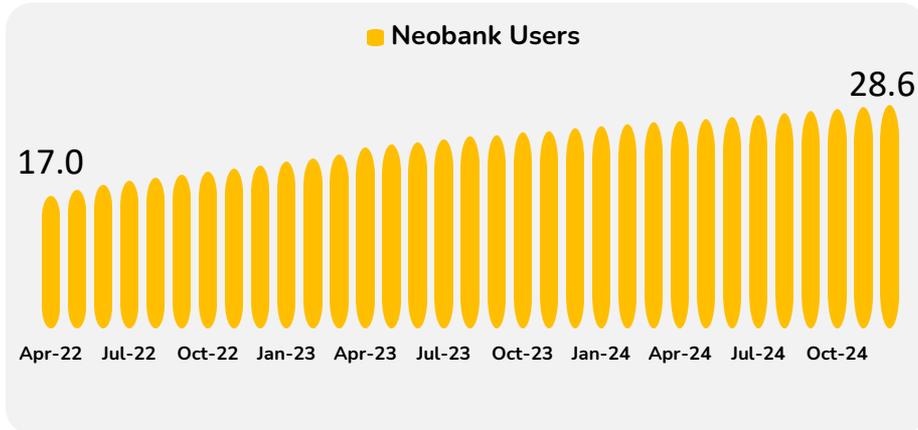
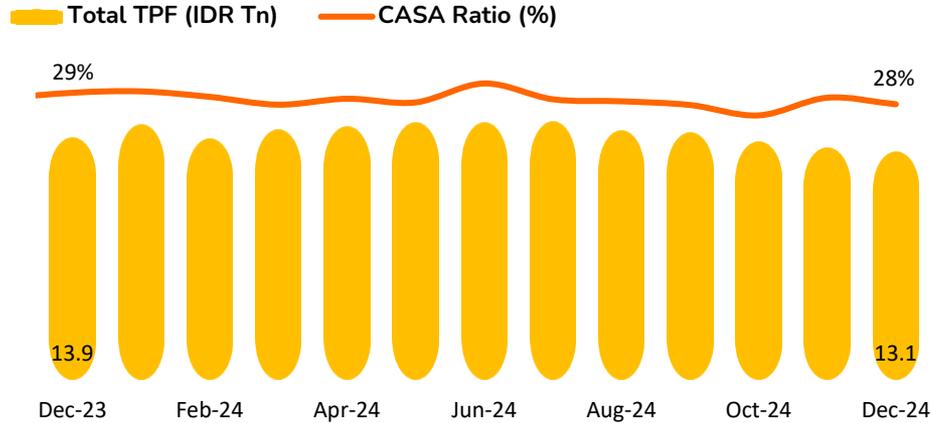
First Time Recorded Positive Results Since 2021

Positive trajectory due to Bank's effective risk management strategy and cost management.

Net Profit before Tax (Rp bn)



Strong Liquidity Supported by Growing Number of Users



Note: Users who have successfully opened Neobank accounts. Units in million.

Neo Business

~459k merchants as of Dec 2024

Main features:



- Agent banking (Merchants to become bank's agents for PPOB and bank services)
- Bookkeeping & analysis
- Business accounts
- Business loans
- Business owner loans
- Categorized savings
- Financial management
- Owner, manager, and staff role supports
- Payment collections
- QRIS & linked payments
- Role management

- Asset growth with new partners and products
- Proposition to affluent segments hence more targeted approached
- Grow commercial segment to get ancillary businesses
- Continuous strict monitoring on asset quality
- Discipline cost management



Let's Collaborate and Grow Together!

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