



neobank

# GROWTH PERFORMANCE Q4 2021

## Total

# 13.3 million

open account users in 2021

## Q4

# +5.17 million

(+63%) Q/Q Growth

## Q4 average monthly MAU reached

# 4.83 million



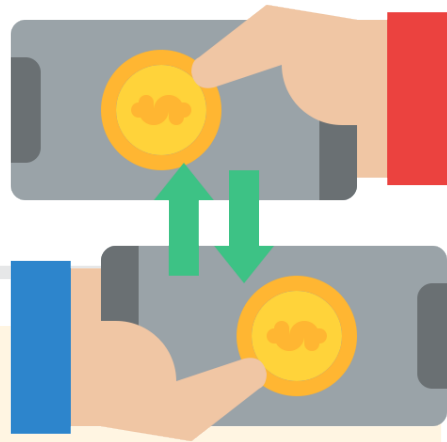
## Q4 average DAU reached

# 1.8 million



## Active Transaction Users

# 50%



In Q4, the monthly transaction per user reached

# 17.4 times

(+240%) Q/Q Growth



Total **96.86 million** of transactions

## Active Wealth Management Users

# 30%



In Q4, average

# 5.7 times

of saving or deposit per user per month

(+43%) Q/Q Growth



Total **\$264 million** account balance

## What's Next in 2022?

### PRODUCTS

We will continue to enrich and expand neobank app usage scenarios

#### • Payment

QRIS, fast payment, multiple services including e-commerce, travel, medical care and more

#### • Wealth Management

Funds, stocks, insurance, gold and other products  
Wealth management community in the app

#### • Loans

Digital loan products

### FEATURES

Remain focused on creating more interesting and innovative financial interactions.

### MERCHANT SERVICES

Build up SME services

- One-stop financial and operational solution including collection accounts, business tools, traffic support and more

### OPEN BANKING

Publish open banking services

- Provide our banking services through Open API to our partners
- Being an open platform to onboard partners' services

