

# **WOORI FINANCE INDONESIA**



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# COMPANY OVERVIEW

Woori thinks of its customers and the community first

Woori Financial Group has the expertise to lead the market



Woori builds customer trust based on principles

Woori shapes the future through innovation

## Our Vision

To become one of the leading and best multifinance companies in Indonesia by offering top quality services to our customers

## Our Mission

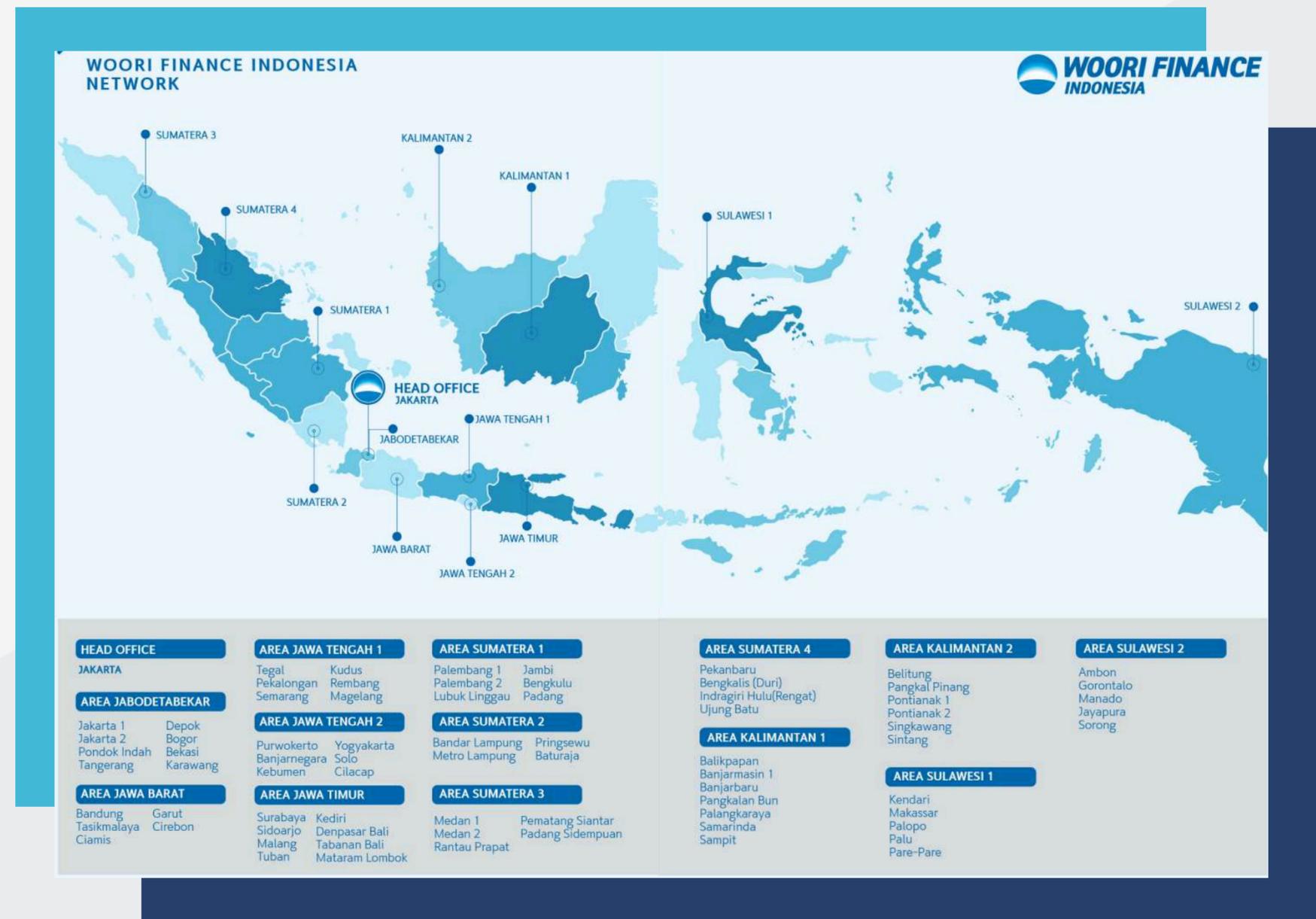
To offer superior and competitive financial products to our customer and business partners, and to ensure quick-response, efficient, and optimum services

## Our Goals

To create value for our shareholders and to give positive contributions to the community where the Company resides and operates

# COMPANY HISTORY

Woori Finance Indonesia's head office is domiciled at Chase Plaza, 16th Floors, Jenderal Sudirman Street Kav. 21, Jakarta. As at June 30, 2024, the Company has 1 head office and 75 branch offices.



**1994**

The original company of PT Woori Finance Indonesia Tbk was established

**1995**

The Company officially commenced operating as a multifinance company.

**2009**

The Company held an Initial Public Offering (IPO).

**2019**

PT Batavia Prosperindo Internasional Tbk became the controlling shareholder with 74.33% ownership.

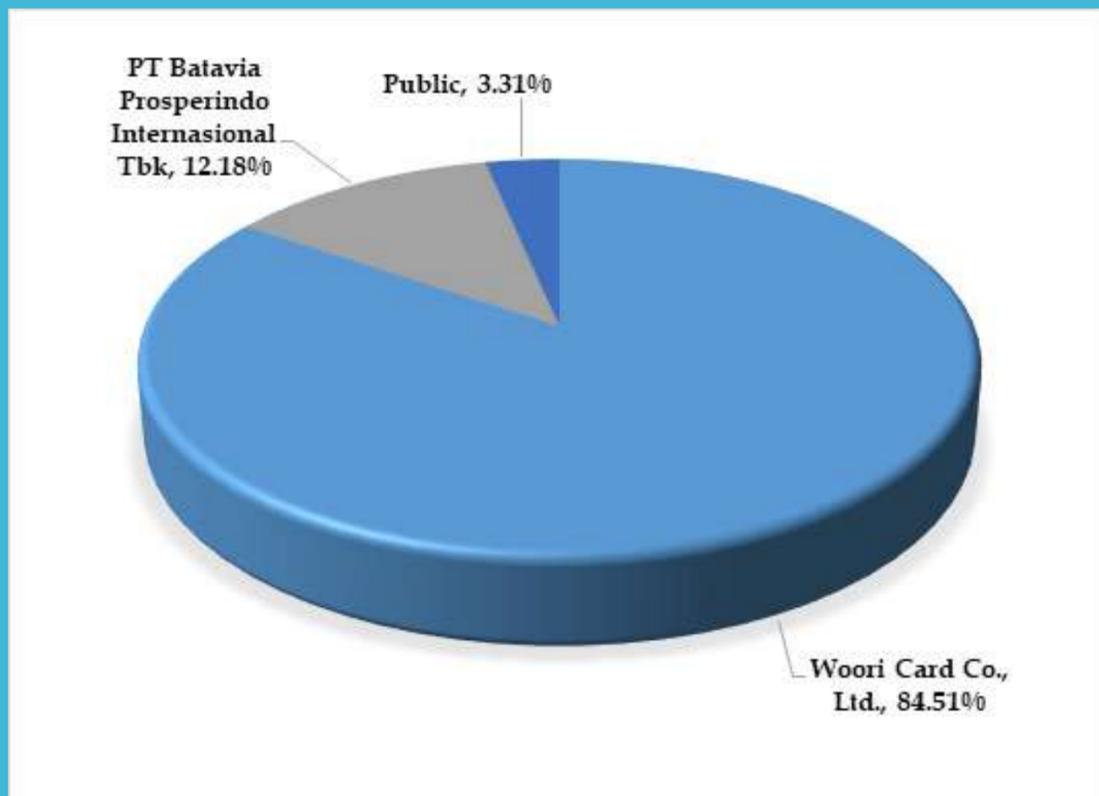
**2022**

Woori Card Co., Ltd. became the controlling shareholder of the Company with 82.03% ownership.

# OWNERSHIP STRUCTURE



The Board of Directors and Board of Commissioner do not own direct or indirect shares of PT Woori Finance Indonesia Tbk.

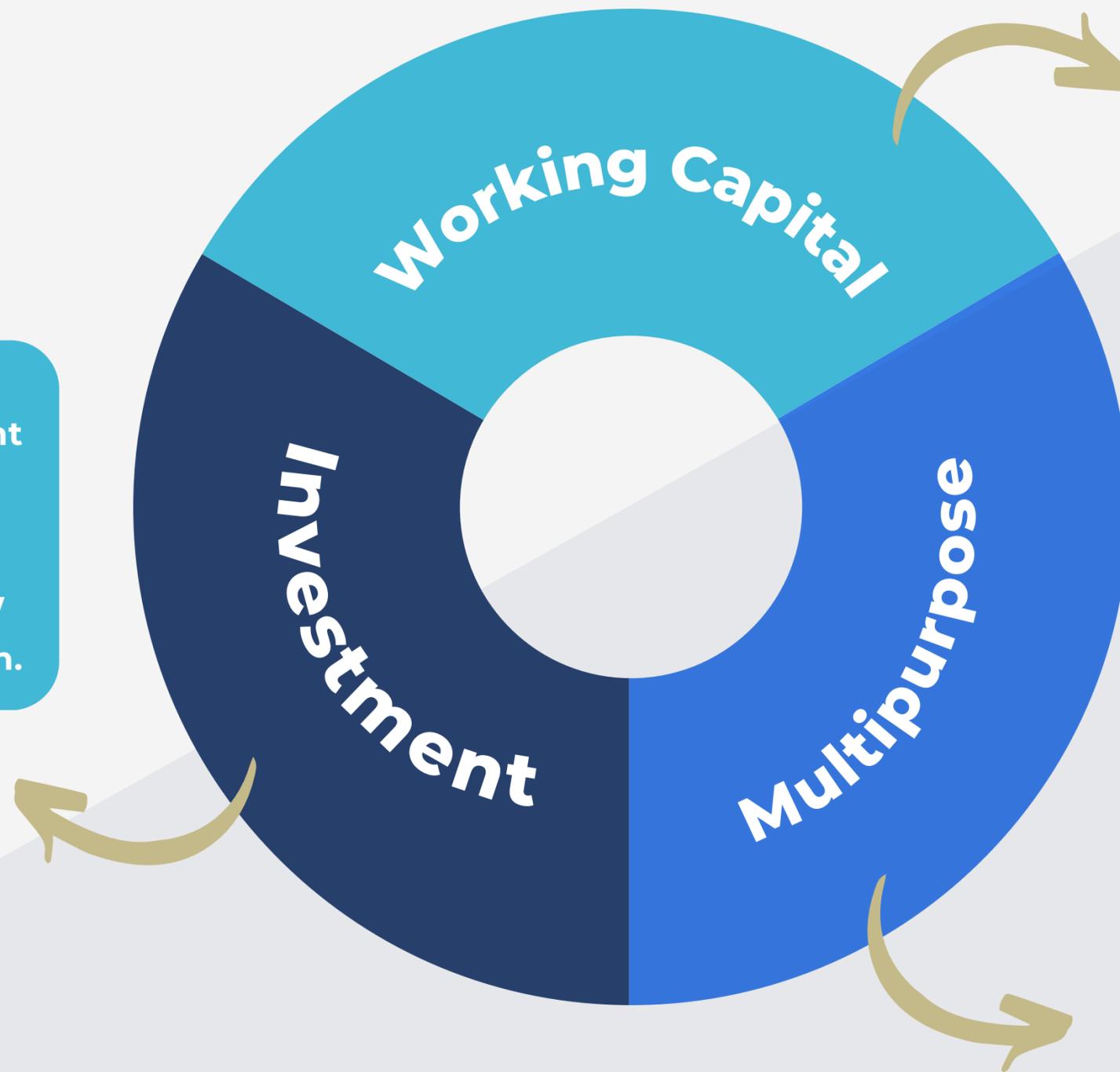


WFI's Ultimate Beneficial Owner is Park Wan Sik through the Woori Financial Group, who has the authority to appoint, replace, or dismiss members of the Board of Directors and members of the Board of Commissioner



# PRODUCT AND SERVICE

PT Woori Finance Indonesia Tbk



Investment financing is a financing facility / procurement of capital goods and services provided to individuals, business entities and legal entities needed for business / investment activities and so on.

Working capital financing is a financing facility provided to individuals, business entities and legal entities needed to meet working capital / factoring needs.

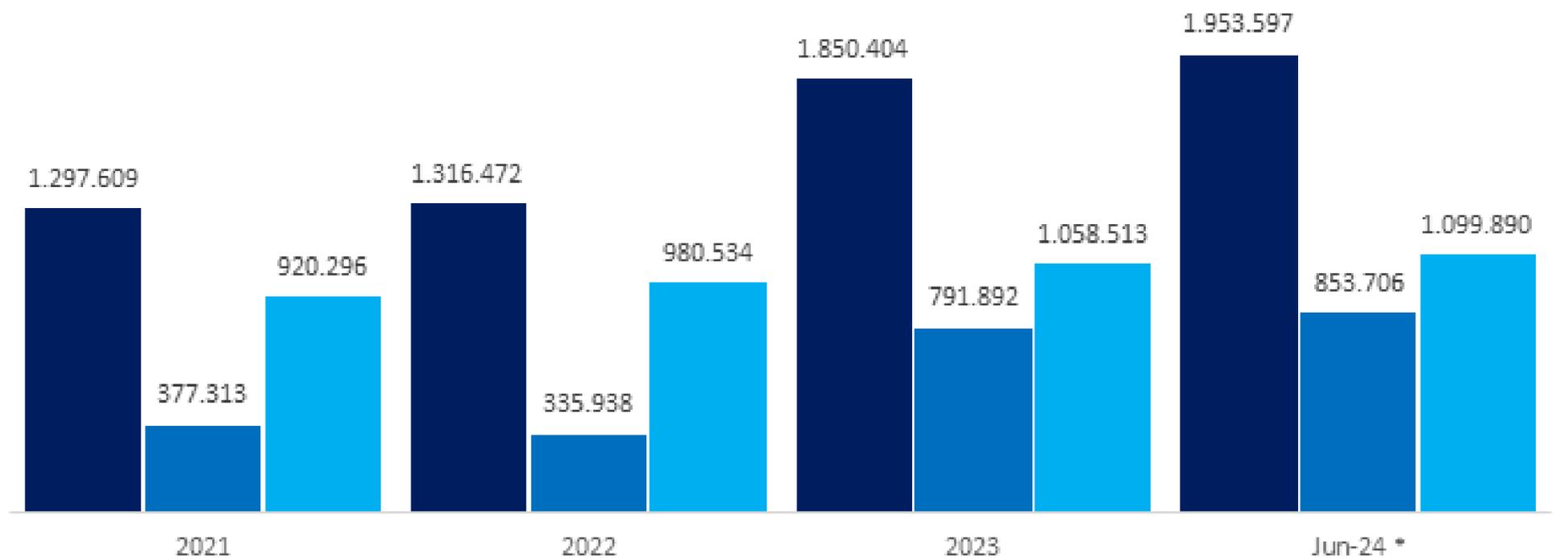
A financing facility provided to individuals required to fulfill the purchase of new or used cars.

# STATEMENT OF FINANCIAL POSITION

Assets, Liabilities, and Equity  
(in Rupiah million)

## Financial Position

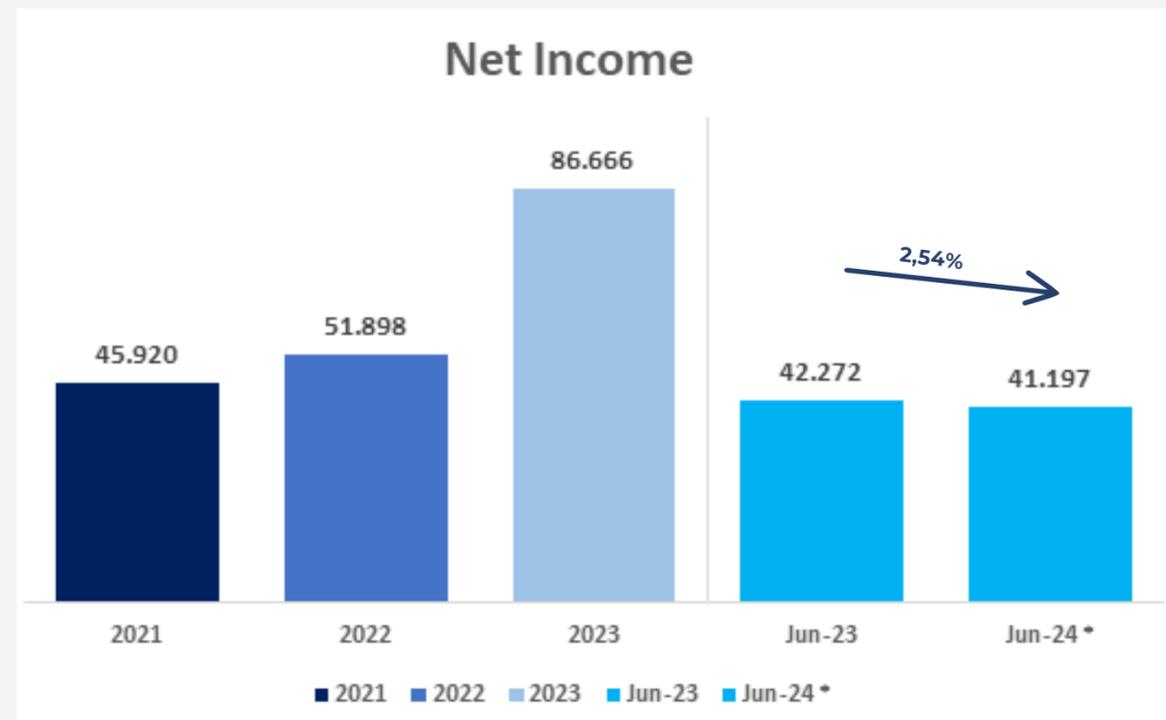
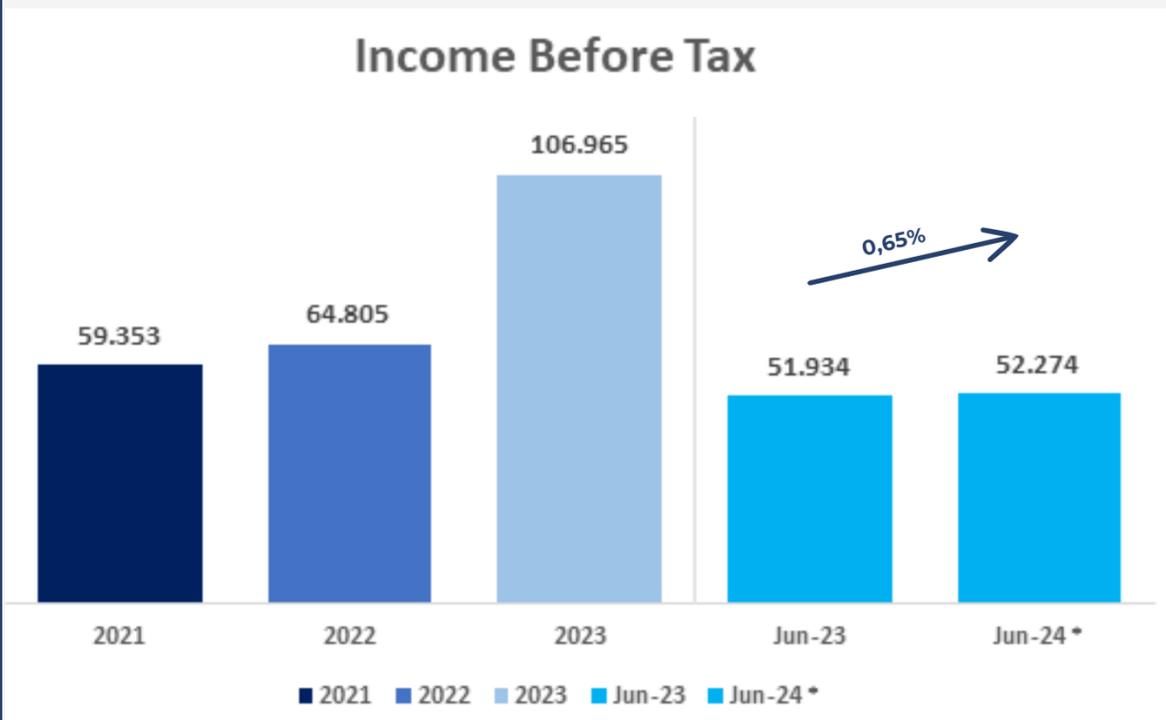
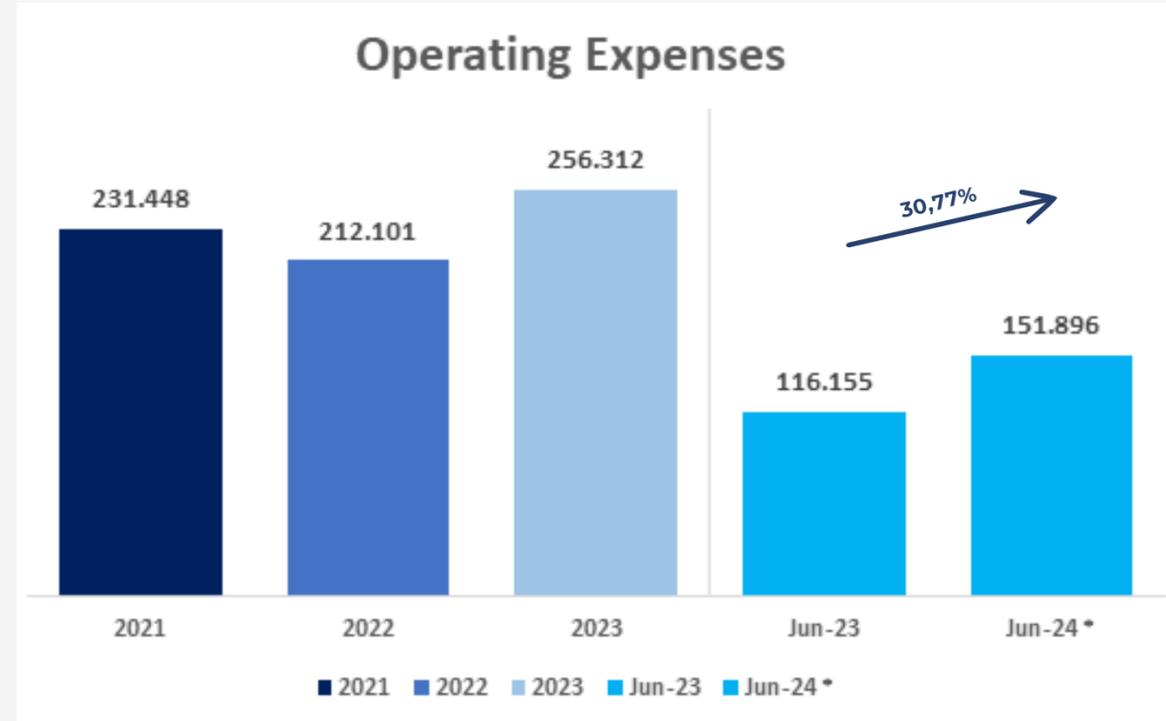
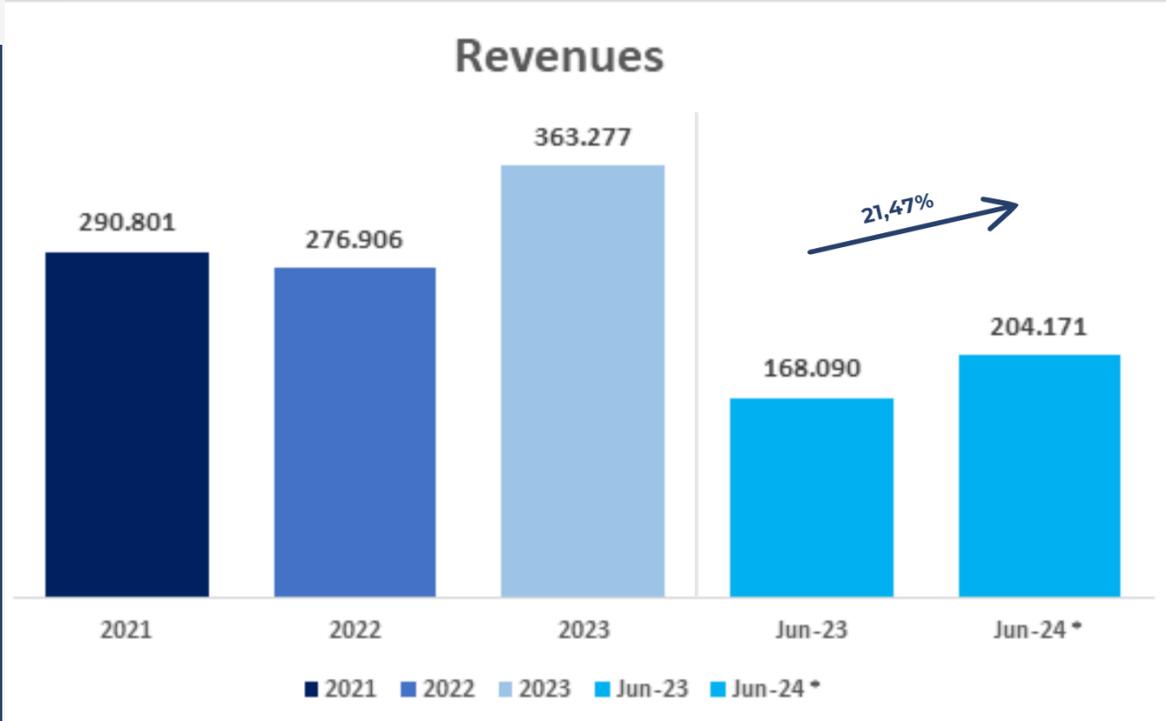
■ Asset ■ Liabilities ■ Equity



	2021	2022	2023	6 - 2024
Asset	1.297.609	1.316.472	1.850.404	1.953.597
Liabilities	377.313	335.938	791.892	853.706
Equity	920.296	980.534	1.058.513	1.099.890

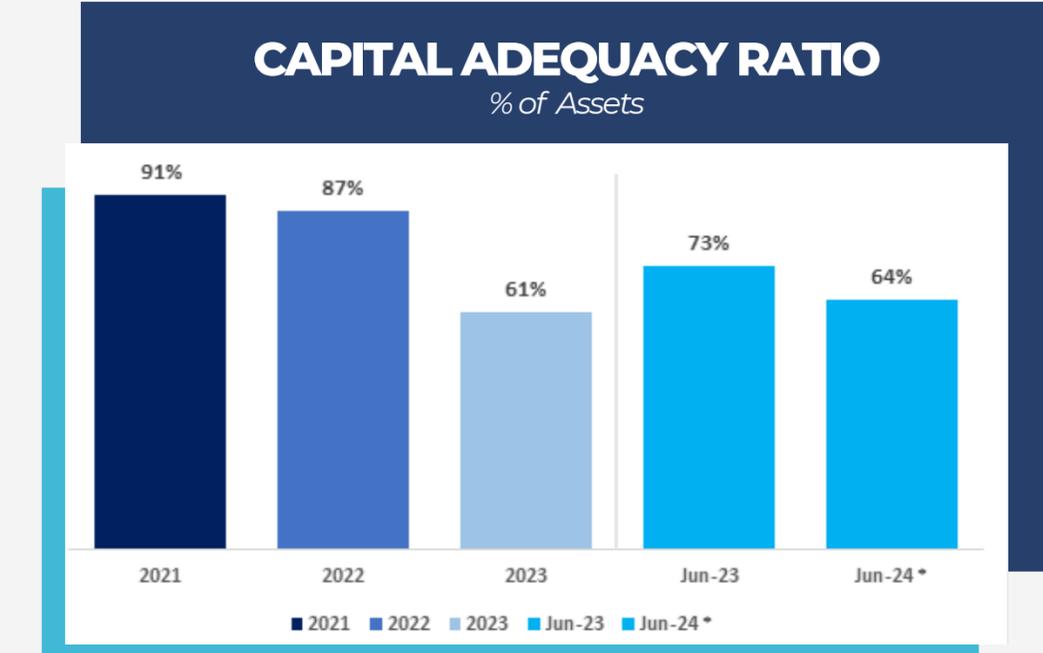
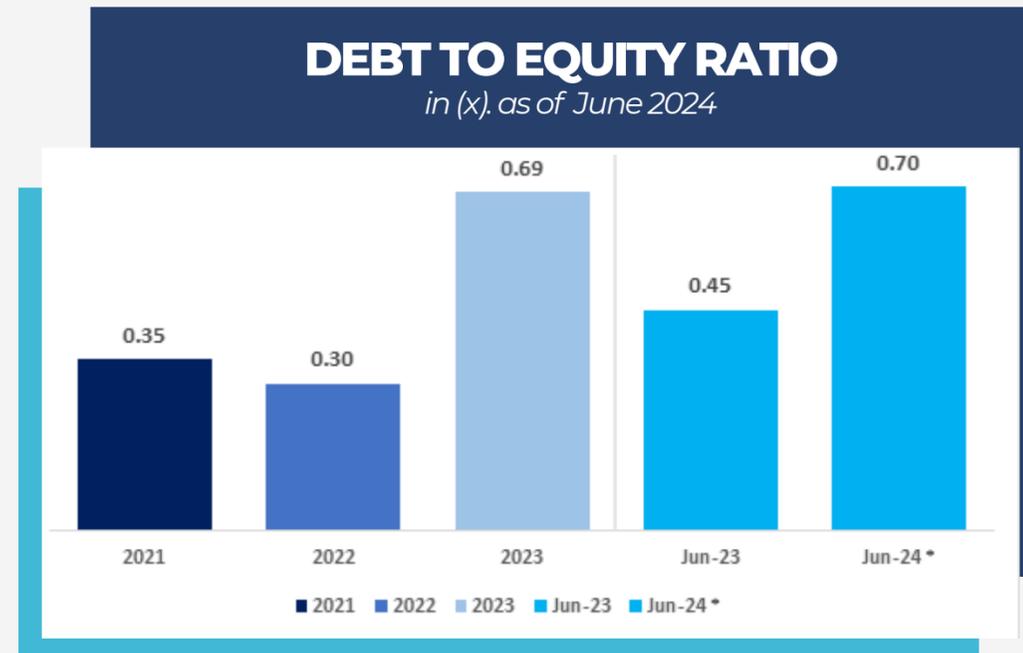
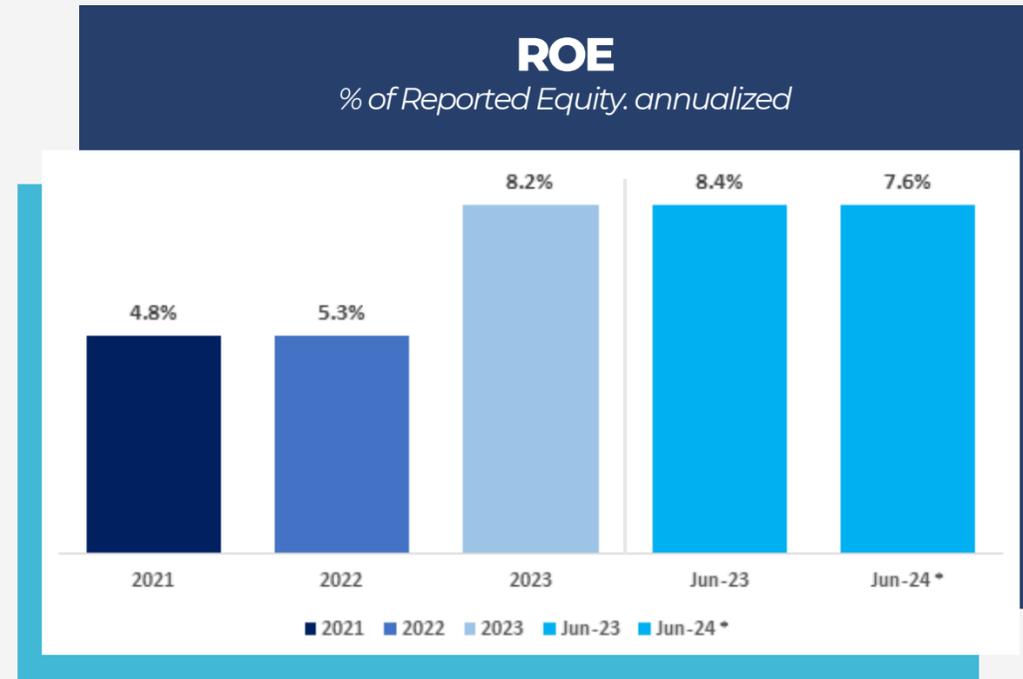
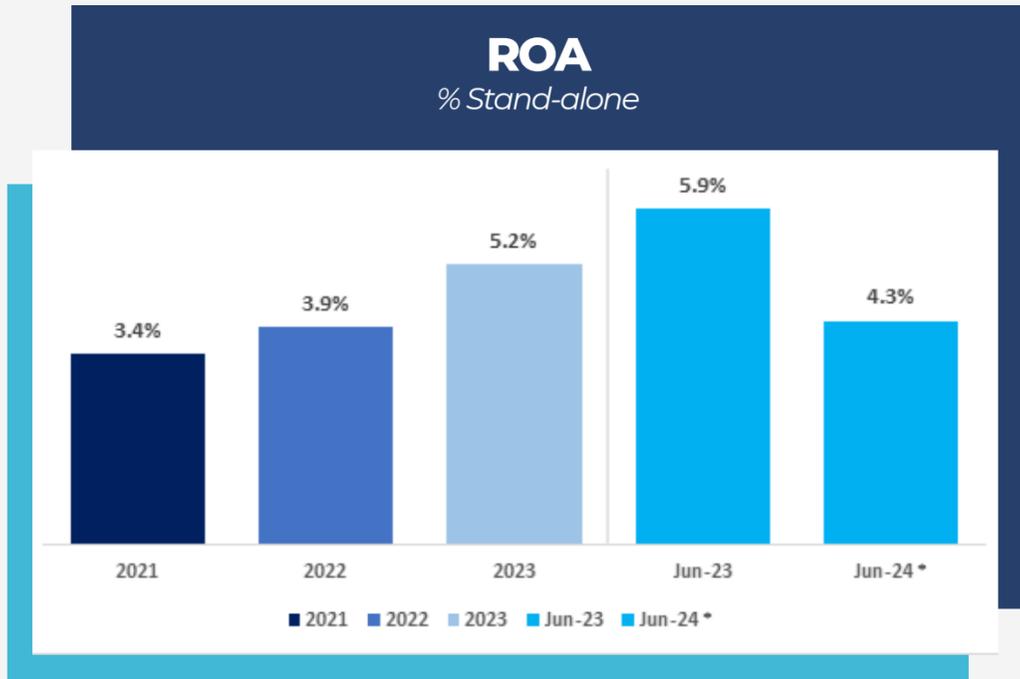
# STATEMENT OF PROFIT AND LOSS

Profit, Loss, and Other Comprehensive Income  
(in Rupiah million)



\*The external auditor's audit has not yet been completed

# FINANCIAL RATIO



\*The external auditor's audit has not yet been completed

# FINANCIAL TARGETS

In Rupiah Million



	2023	2024 (Projection)
Revenue	363.277	500.338
Operating Expenses	256.312	372.508
Net Income	86.666	99.708

PT Woori Finance Indonesia Tbk

## ACHIEVING NET PROFIT GOAL OF IDR 100 BILLION IN 2024

INCREASED SALES PERSONNEL

RISK MANAGEMENT

IT / DIGITAL

HUMAN RESOURCE

### Action Items

- Improving sales force management
- Enhancing branch management
- Establishment of standard training courses and new training evaluation system

### Action Items

- Establish early on-site due diligence and foreclosure policies
- Centralize early delinquency management
- Utilizing AI models and alternative information

### Action Items

- Increase Monthly Active User (MAU) and use it as a direct customer-facing channel
- Strengthening app competitiveness as a customer contact point

### Action Items

- Constantly recruit of excellent personnel to strengthen establishment
- Internalization of management strategy for employees in the second half year

WFI ensure openness in the decision-making process as well as in disclosing and providing relevant information about the company.

WFI clarifies function and aligns responsibilities of the Company's units.

WFI ensures conformity of the Company's management with applicable laws and regulations in the field of financing and ethical value

WFI upholds equality, balance, and fairness in fulfilling the rights of stakeholder that arise based on agreements, laws, and regulations, and ethical values

WFI emphasize independent and professional management of the company, and is free from conflict of interest



# WOORI AWARDS



## Indonesia Award Magazine

No. 1 The Most Trusted  
Finance Company 2023



## Indonesia Multifinance Award 2018

The Best Public Multifinance  
Company in Indonesia in 2018 with  
Assets of IDR 500 billion - IDR 1  
trillion (Public Company)



## Infobank 2023

The best performance in 15  
consecutive years  
multifinance company



## Infobank 15th Multifinance Awards 2019

The Best Performance  
Finance Company

# WOORI AWARDS



## Indonesia Multifinance Award 2016

The Best Analytical CEO  
Multifinance 2016



## Indonesia Multifinance Award 2013

The Best of Corporate Social  
Responsibility for Multifinance  
Indonesia - 2013



## Indonesia Multifinance Award 2017

Ranked 1st Best Financing  
Company in Indonesia 2017  
Public Company Category  
(Assets IDR 500 billion - 1 trillion)



## Indonesia Multifinance Award 2013

The Best of Multifinance  
Indonesia 2013 for "Asset IDR  
250 billion - 500 billion)



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# THANK YOU

# 감사합니다

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## OFFICE



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[woorifinance.co.id](http://woorifinance.co.id)

