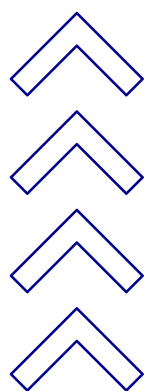




WOORI FINANCE
INDONESIA



1ST QUARTER 2025

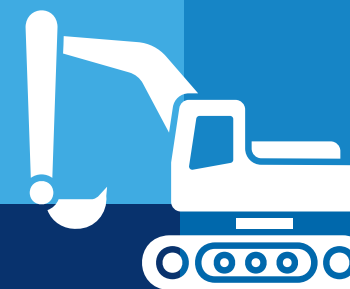


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- Good Corporate Governance

- Woori Awards



COMPANY OVERVIEW



Our Vision

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

Our Mission

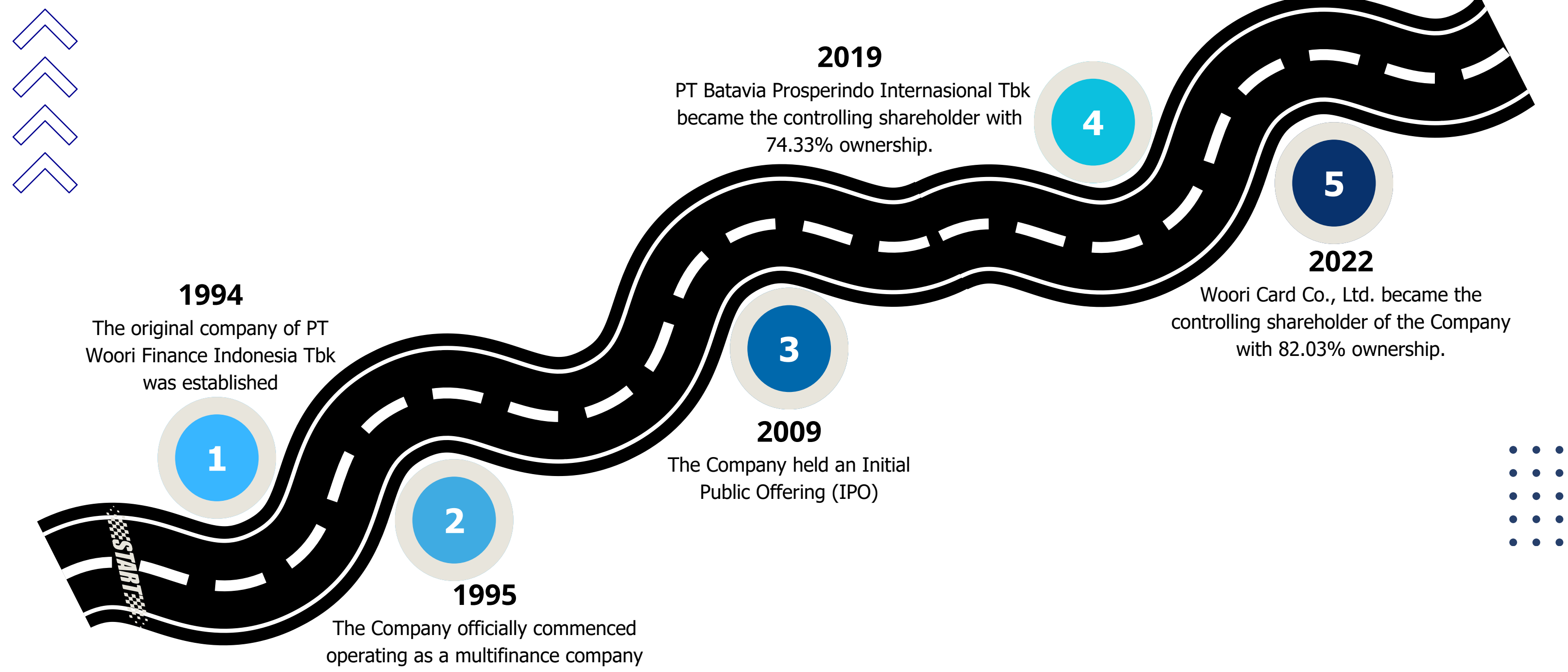
To offer superior and competitive financial products to our customer and business partners, and to ensure quick- response, efficient, and optimum services

Our Goals

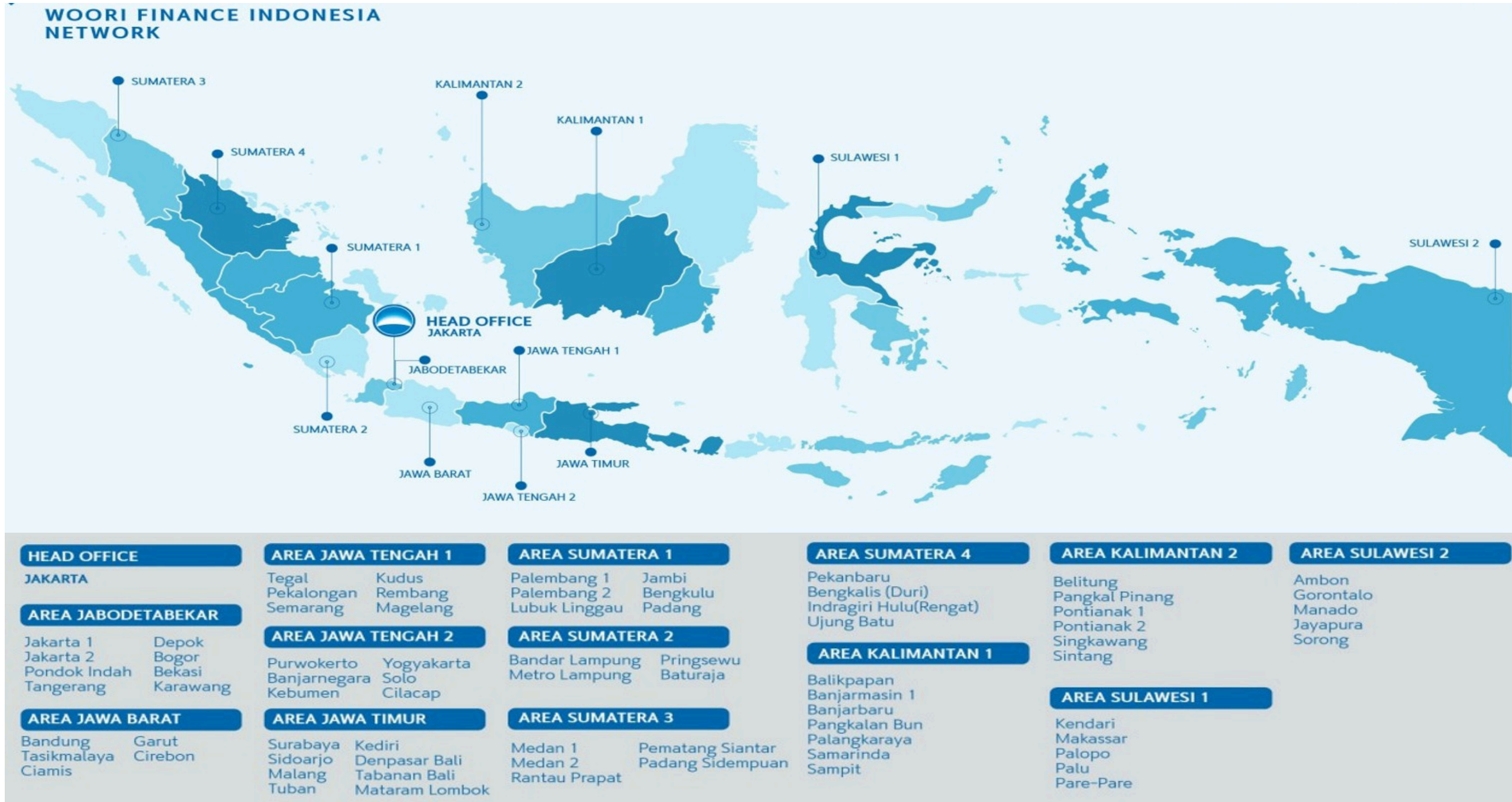
To create value for our shareholders and to give positive contributions to the community where the Company resides and operates



COMPANY HISTORY



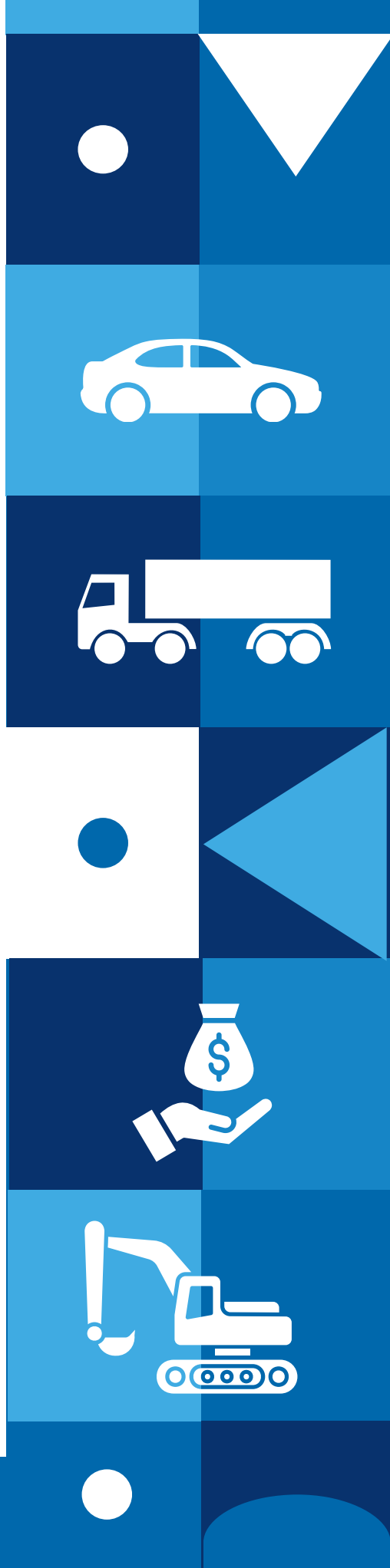
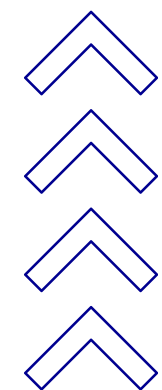
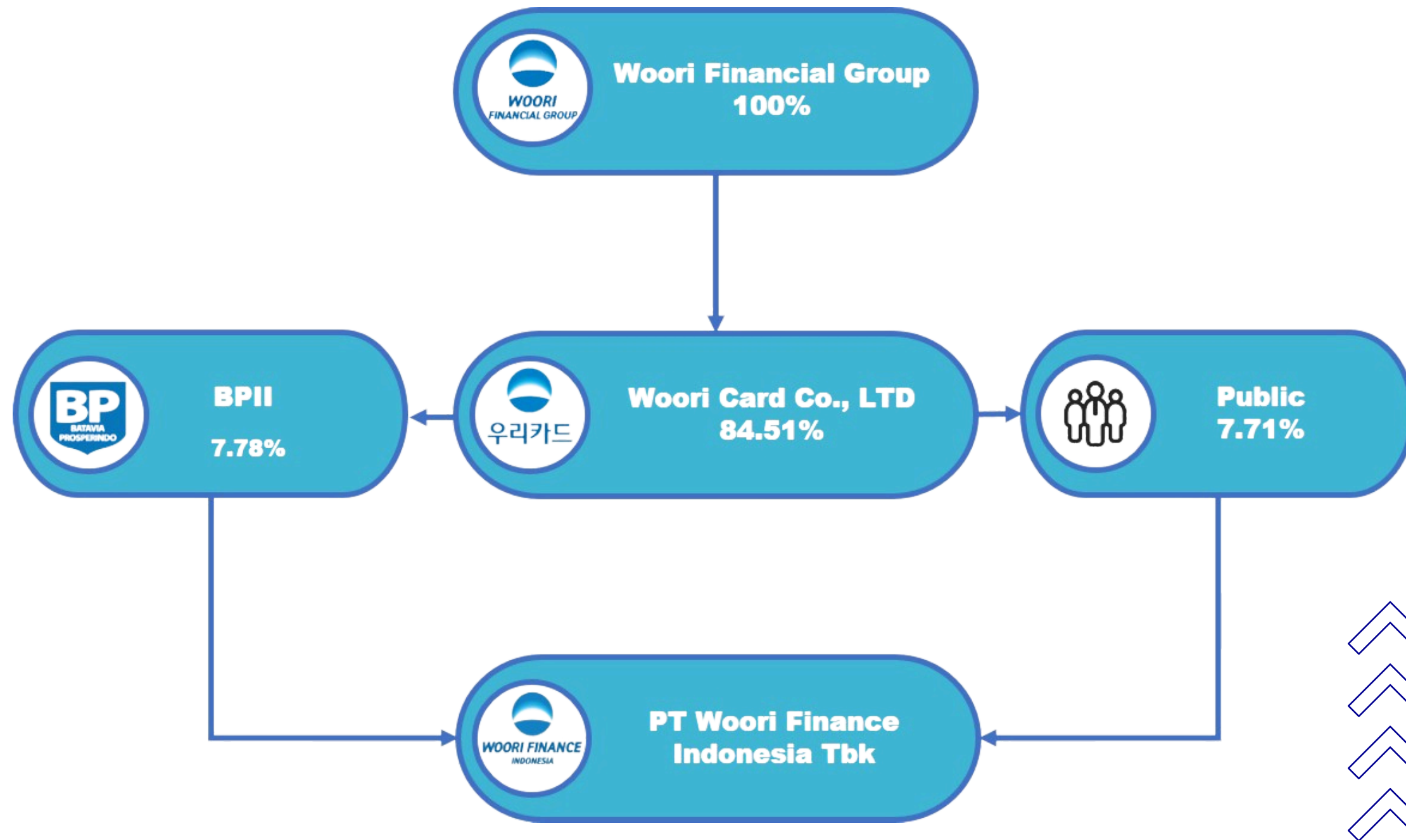
OUR NETWORK



Woori Finance Indonesia's head office is domiciled at Chase Plaza, 16th Floors, Jenderal Sudirman Street Kav. 21, Jakarta. As at Maret 31, 2025, the Company has 1 head office and 75 branch offices.



OWNERSHIP STRUCTURE



PRODUCT AND SERVICES

Investment Financing

1

- Finance Lease
- Sales and Lease Back
- Purchase with Installment
- Factoring



Working Capital Financing

2

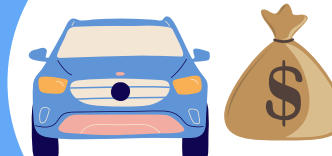
- Working Capital Facility
- Sales and Lease Back
- Factoring



Multipurpose Financing

3

- Finance Lease
- Purchase with Installment
- Fund Facilities



Investment

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

A financing facility provided to individuals, business entities and legal entities needed to meet working capital / factoring needs

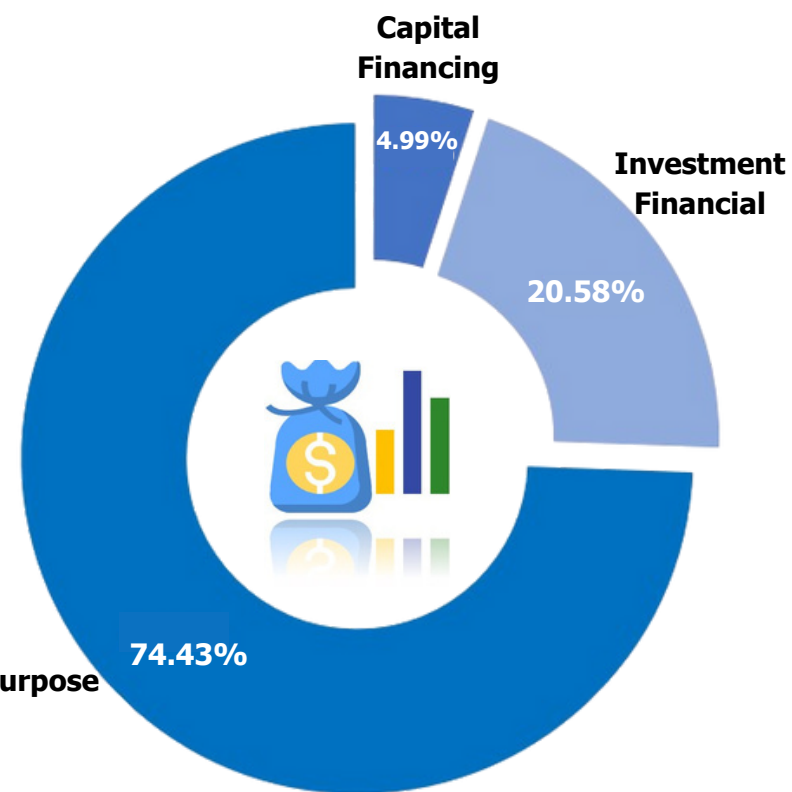
Multipurpose

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

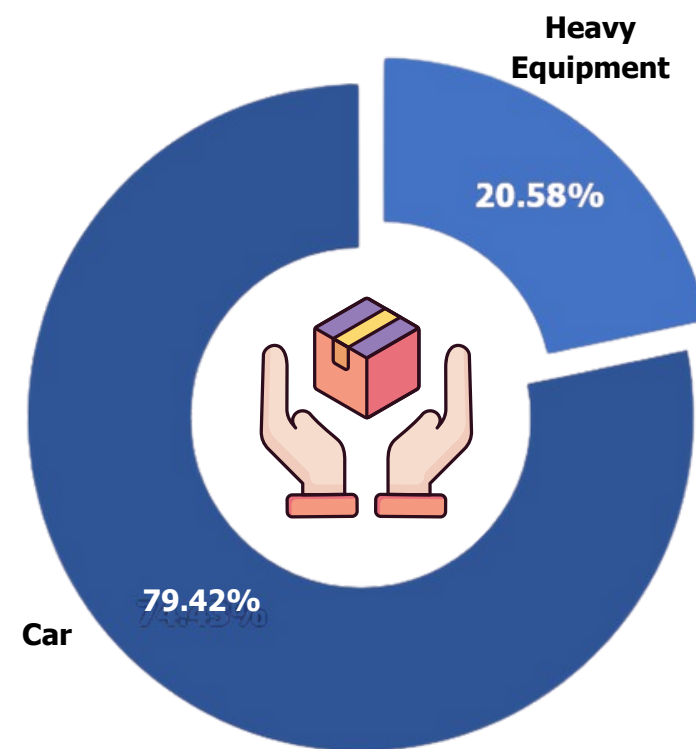


1ST QUARTER SALES CONTRIBUTION

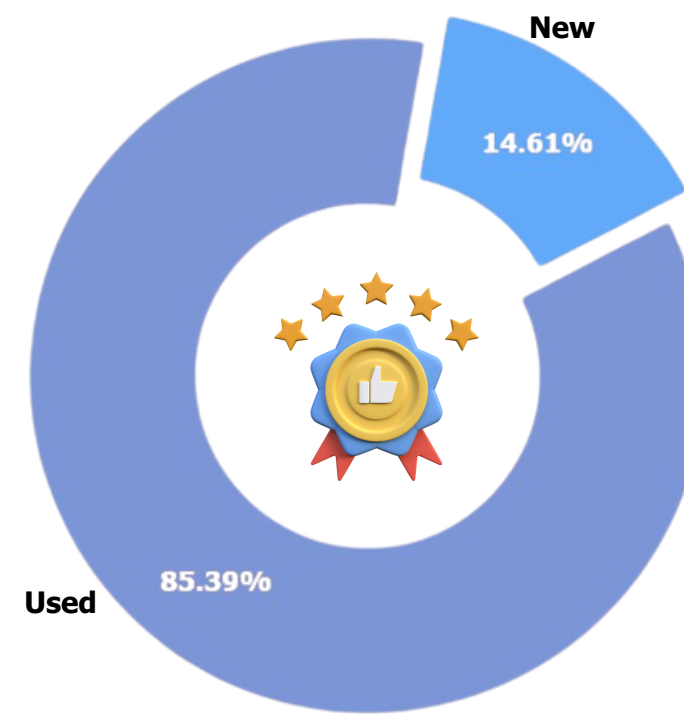
Financing Type



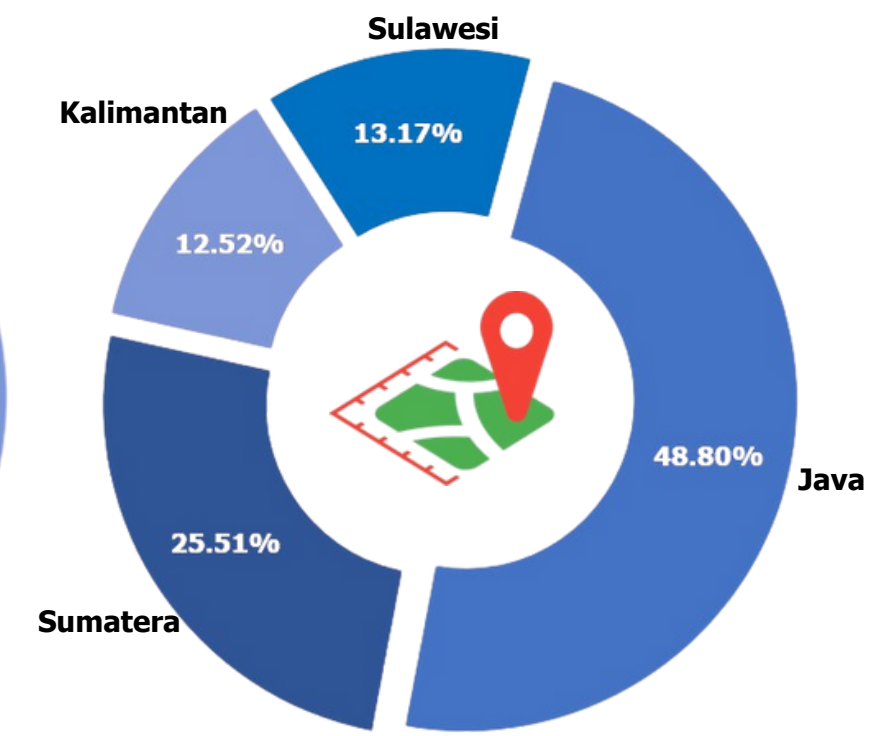
Product Type



Product Condition

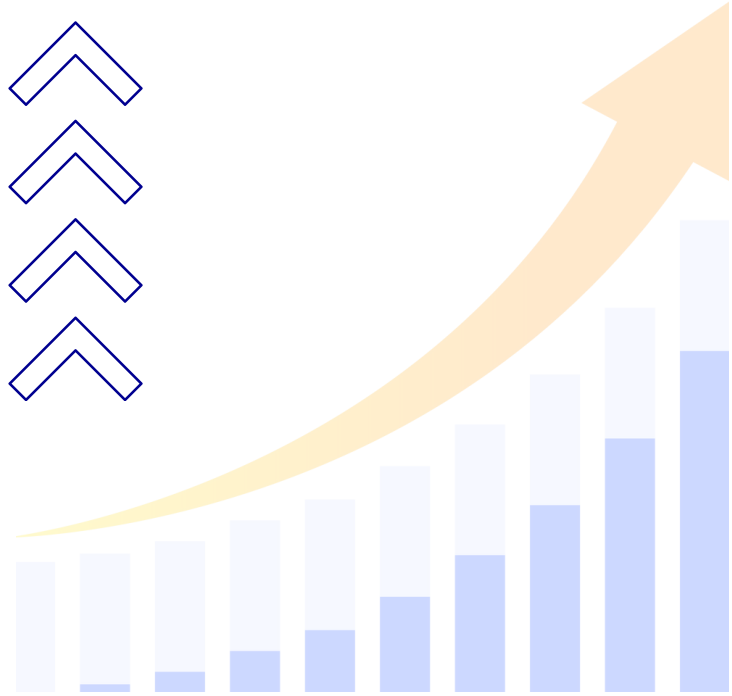


Area Financing



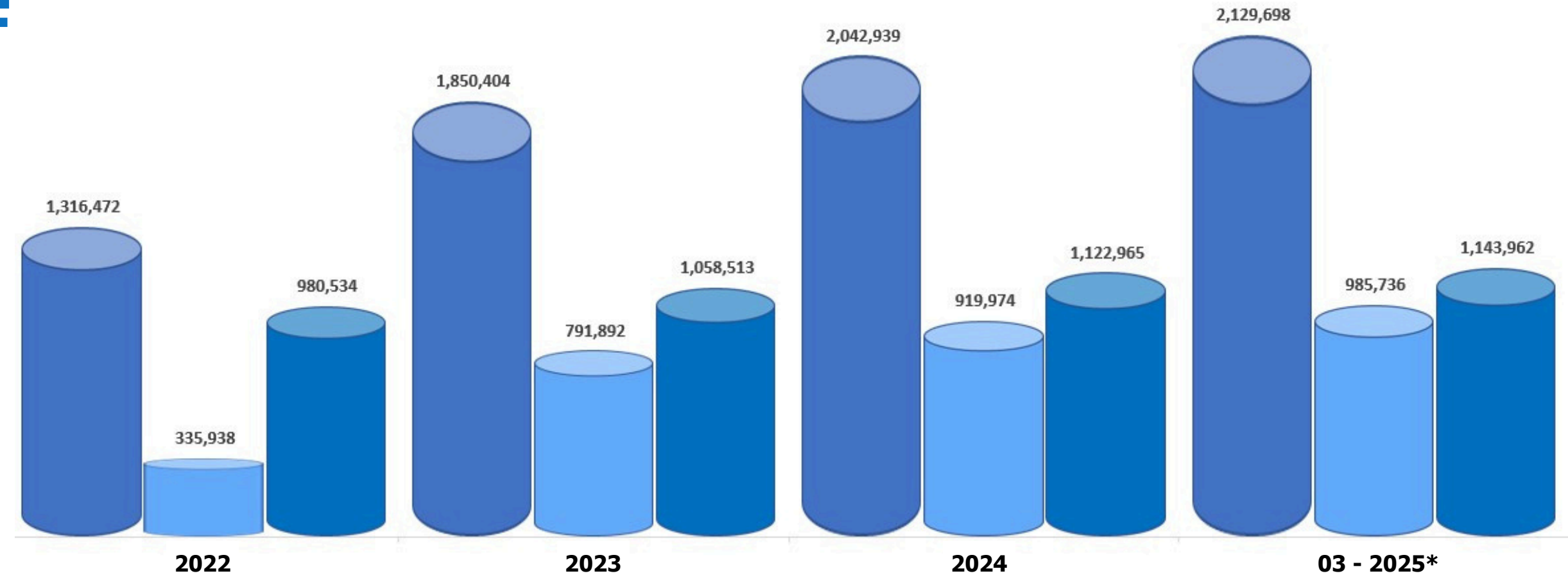
STATEMENT OF FINANCIAL POSITION

ASSET, LIABILITIES AND EQUITY
(IN MILLION RUPIAH)



Financial Position

■ Asset ■ Liabilities ■ Equity



Financial Position	2022	2023	2024	03 – 2025*
Asset	1.316.472	1.850.404	2.042.939	2.129.698
Liabilities	335.938	791.892	919.974	985.736
Equity	980.534	1.058.513	1.122.965	1.143.962

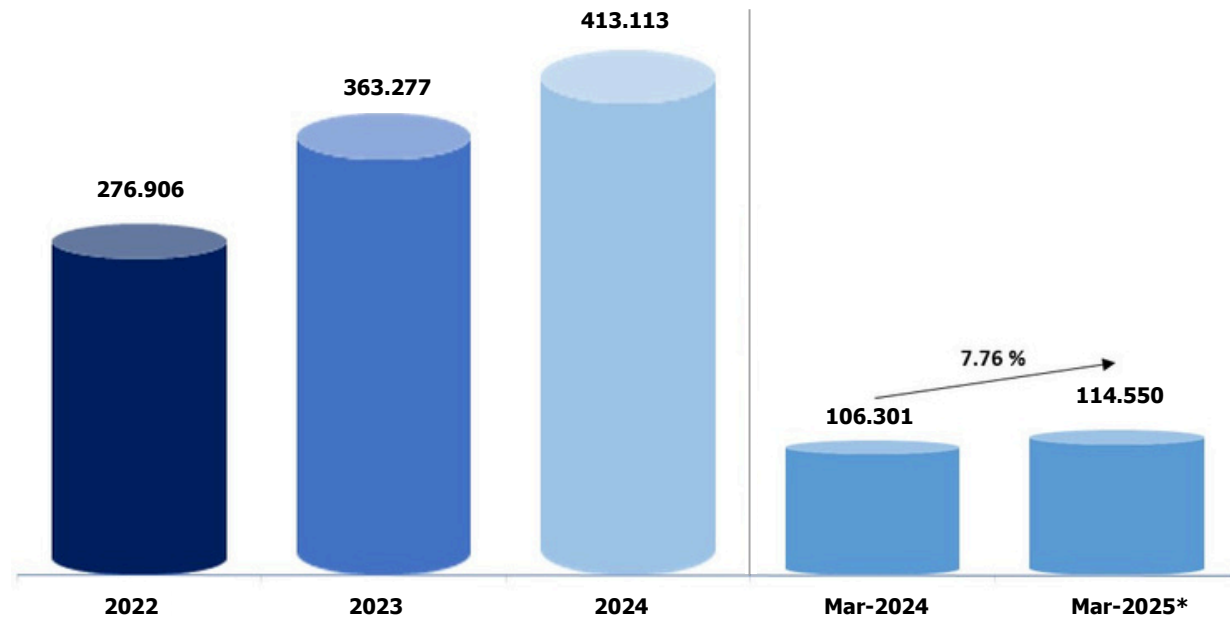
*The external auditor’s audit has not yet been completed



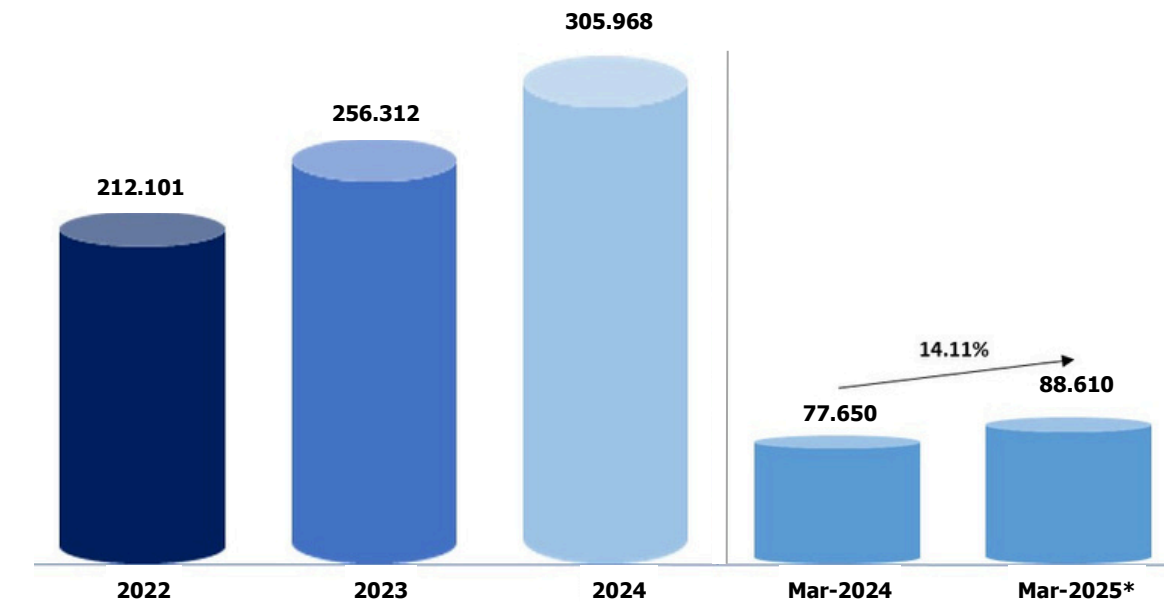
STATEMENT OF PROFIT AND LOSS

REVENUE, EXPENSES AND INCOMES
 (IN MILLION RUPIAH)

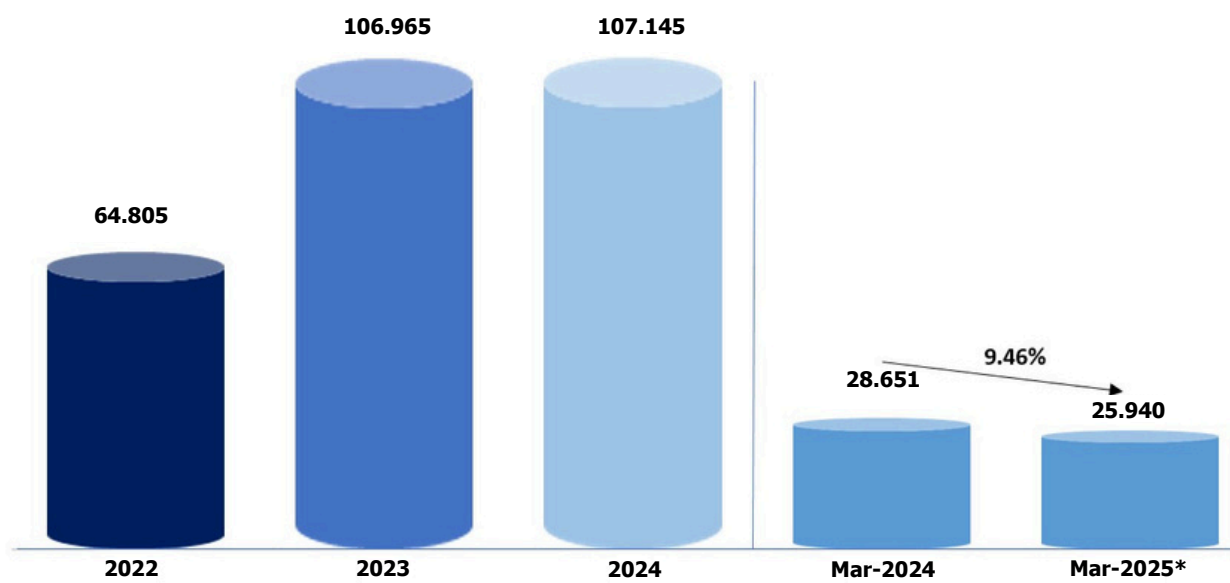
Revenues



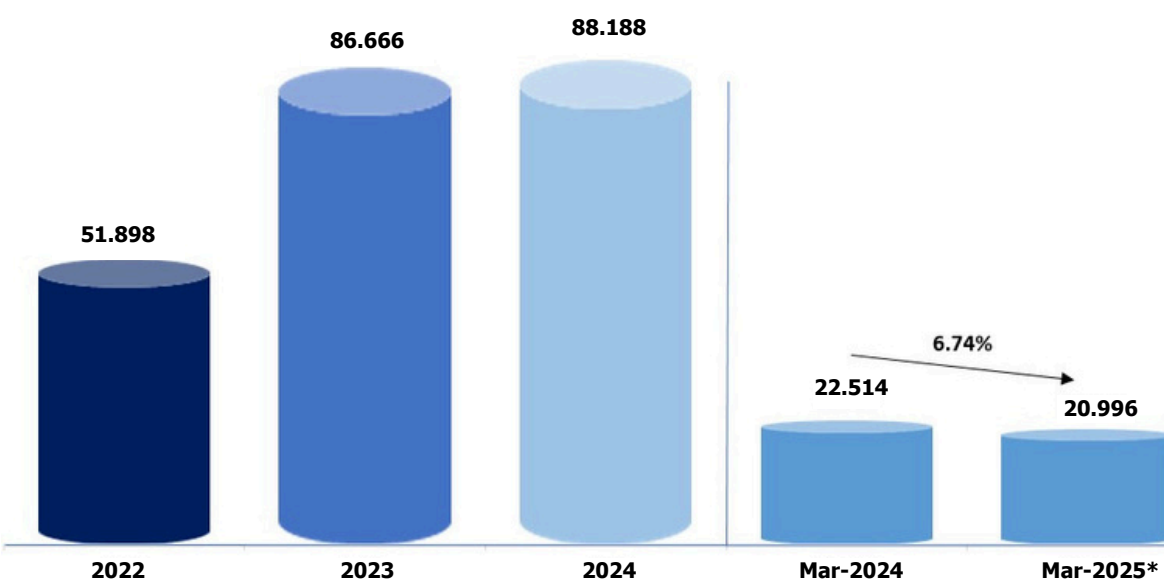
Operating Expenses



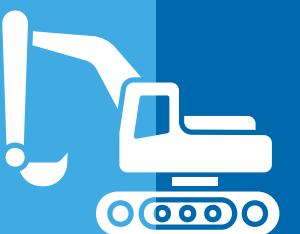
Income Before Tax



Net Income

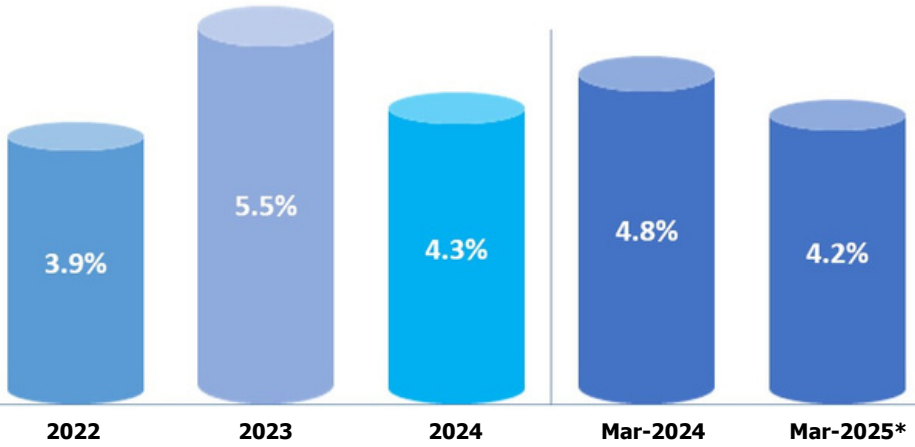


*The external auditor's audit has not yet been completed

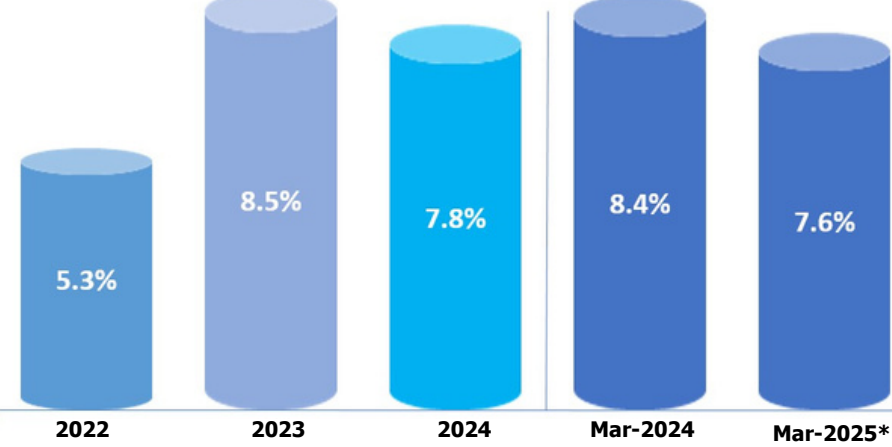


FINANCIAL RATIO

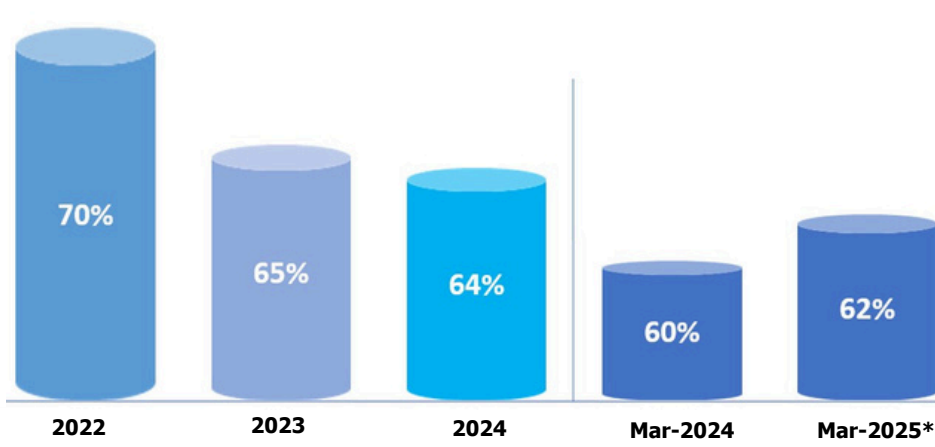
ROA
%Stand-alone



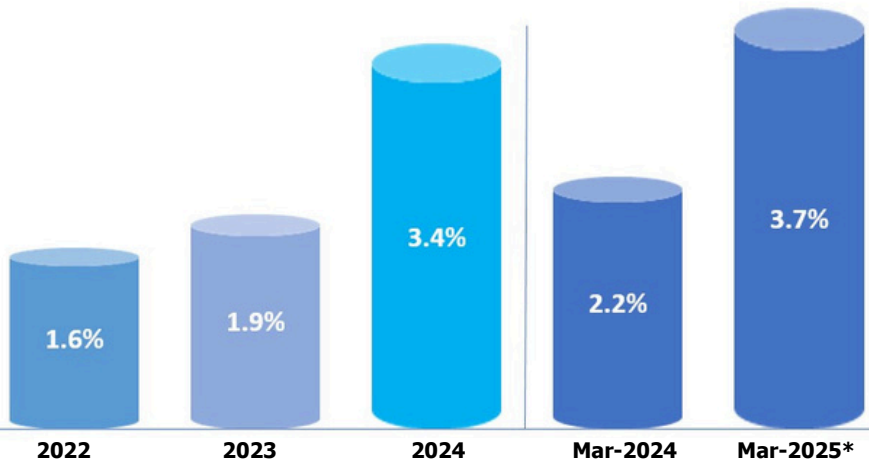
ROE
% of Reported Equity annualized



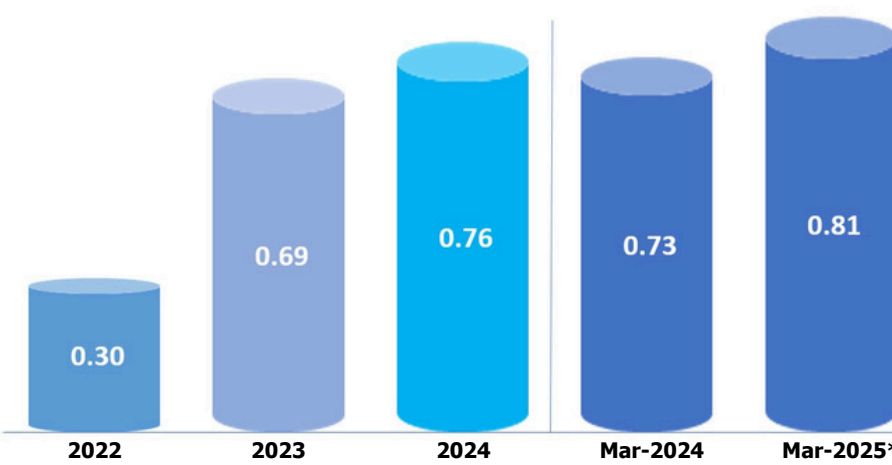
COST TO INCOME
%



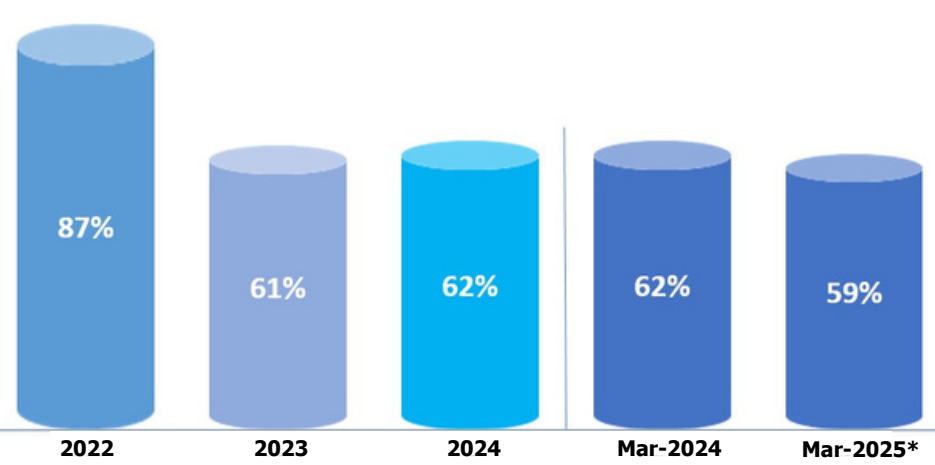
NON-PERFORMING LOAN
% of Managed Receivables



DEBT TO EQUITY RATIO
in (x). as of MARET 2025



CAPITAL ADEQUACY RATIO
% of Assets



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



FINANCIAL TARGET

IN MILLION RUPIAH



Financial Target	2024	2025 (Projection)
Revenue	413.113	533.737
Operating Expense	305.968	419.339
Net Income	88.188	89.231



ORGANIZATIONAL TARGET



1. Reorganize marketing CF and recruitment of professional personnel
2. Customer data analysis-base, enhanced marketing activities
3. Expanding Customer channels and strengthening management
4. Strengthen partnership with excellent manufacturers and dealers



1. Enhanced credit screening competitiveness
2. Standardization / Computerization of Corporate Cust. Loan underwriting Process
3. Minimizing liquidity risk through diversification of funding maturity structure
4. Increase collection performance through re-creating delinquent account collection strategy



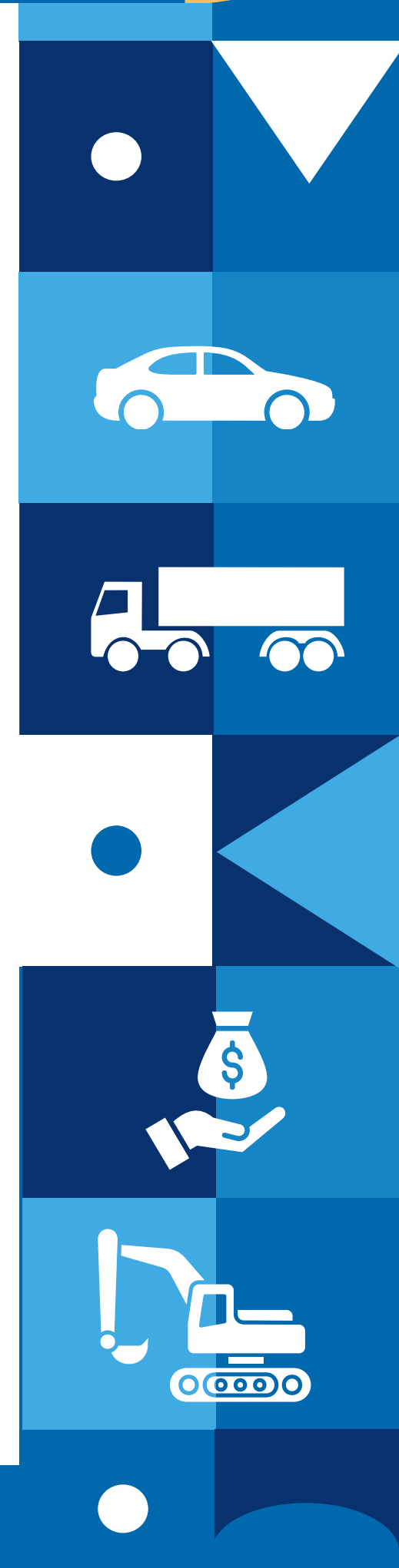
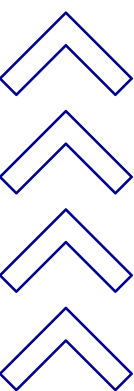
1. Improve IT infrastructure and build a monitoring environment
2. Building infrastructure for efficient sales support
3. Improving internal customer information management system



1. Fostering a performance-based culture
2. Strengthen human competitiveness



1. Expanding and regularizing internal self-audits
2. Establishing a culture of compliance
3. Reorganize internal regulations



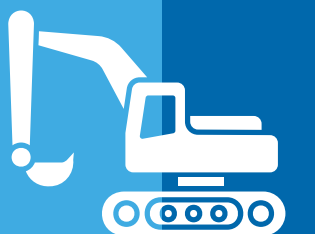
WFI ensure openness in the decision-making process as well as in disclosing and providing relevant information about the company.

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

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



WOORI AWARDS



Infobank Multifinance Awards 2024

The Best Performance in 15
Consecutive Year Multifinance
Mompany



Infobank Multifinance Awards 2024

The Best Performance
Multifinance Company with Asset
of IDR 1 Trillion – 5 Trillion



Indonesian Award Magazine

No. 1 The Most Trusted Finance
Company 2023



Infobank 15th Multifinance Awards 2019

The Best Performance Finance
Company



Indonesia Multifinance Awards 2018

The Best Public Multifinance
Company In Indonesia in 2018
with Asset of IDR 500 Billion – 1
Trillion (Public Company)



Indonesia Multifinance Awards 2017

Rank 1st Best Financing
Company in Indonesia 2017
Public Company Category (Asset
IDR 500Billion - 1 Trillion)



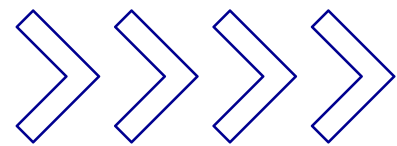
Indonesia Multifinance Awards 2016

The Best Analytical CEO
Multifinance 2016



TERIMA KASIH

THANK YOU



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woorifinance.co.id

