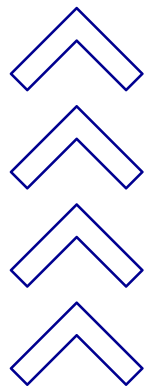


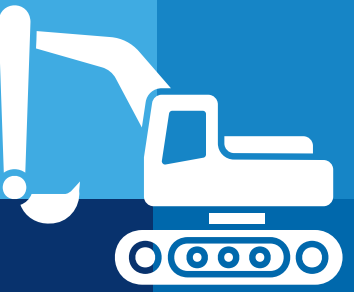


# ***WOORI FINANCE***

## ***INDONESIA***



**1<sup>ST</sup> HALF 2025**







# Table of Contents

- Company Overview
- Company History
- Our Network
- Ownership Structure
- Product And Service
- 1<sup>st</sup> Half Sales Contribution
- Statement of Financial Position
- Statement of Profit and Loss
- Financial Ratio
- Financial Target
- Organizational Target
- 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

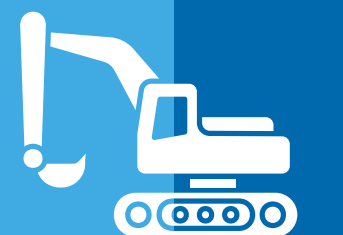
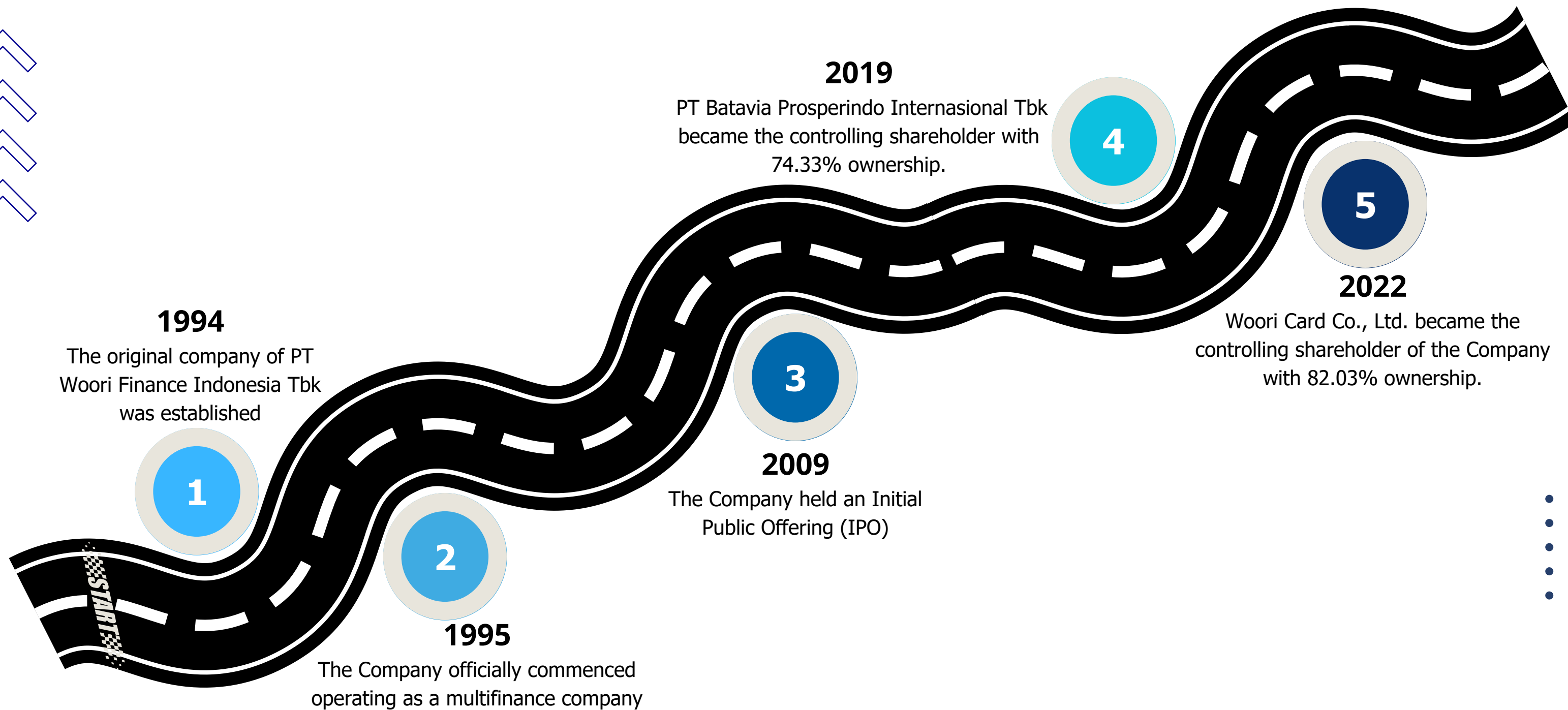
To offer superior and competitive financial products to our customer and business partners, and to ensure quick- response, efficient, and optimum services

## Our Goals

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

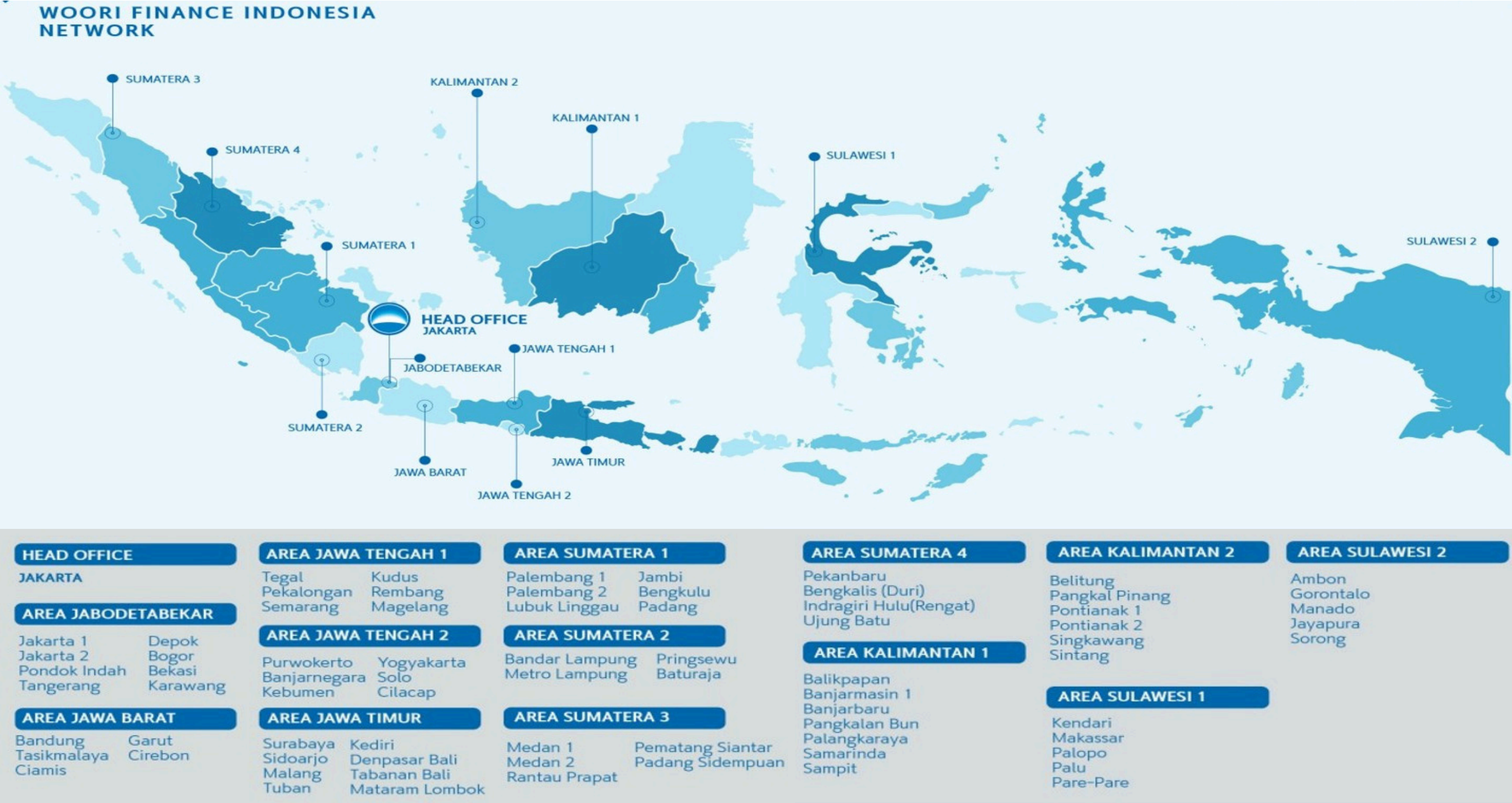


# COMPANY HISTORY





# OUR NETWORK

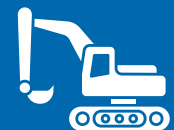
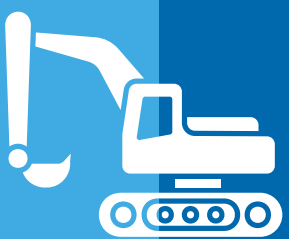
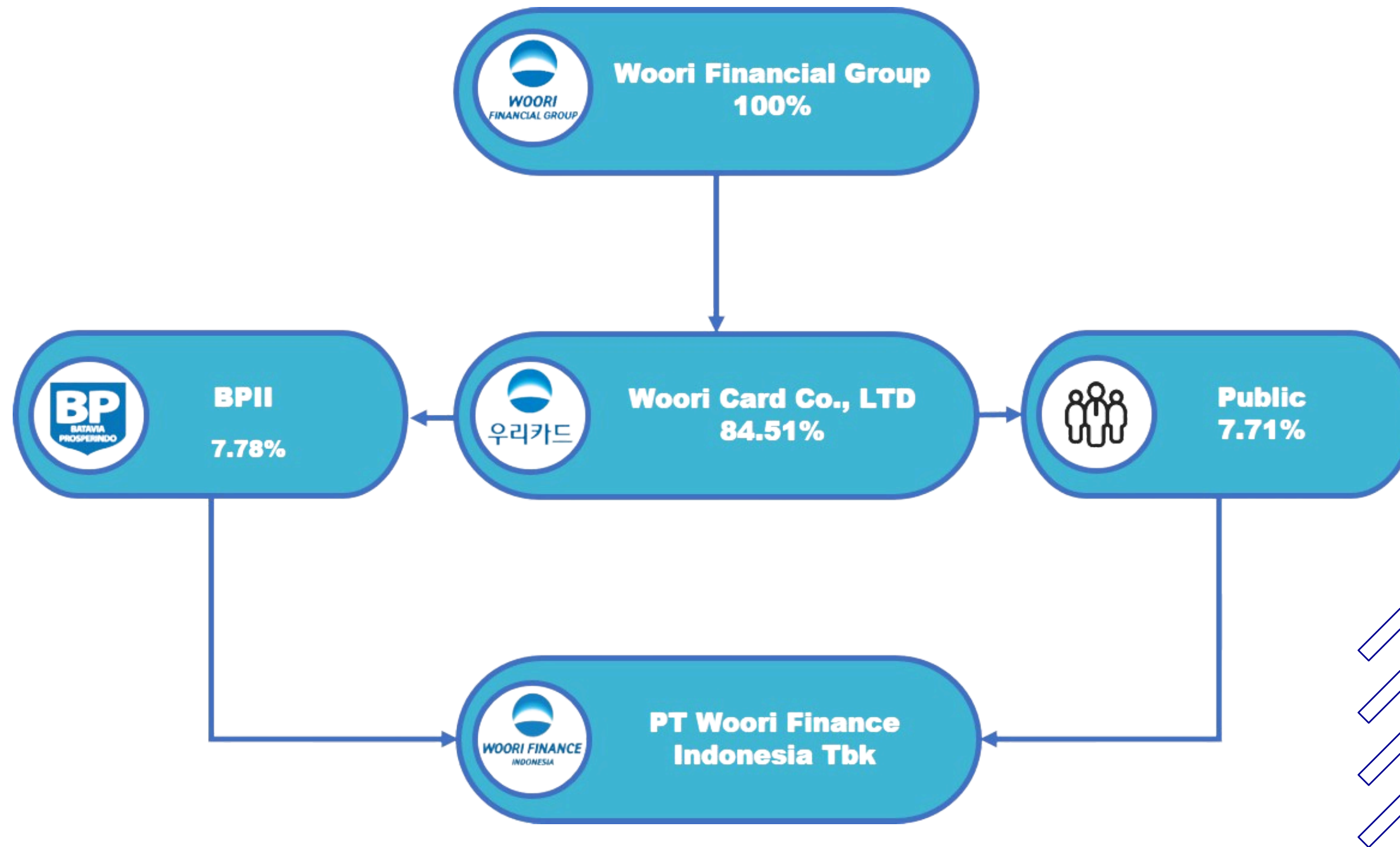


Woori Finance Indonesia's head office is domiciled at Chase Plaza, 16th Floors, Jenderal Sudirman Street Kav. 21, Jakarta. As at Maret 31, 2025, the Company has 1 head office and 75 branch offices.



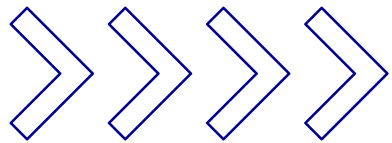


# OWNERSHIP STRUCTURE





# 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

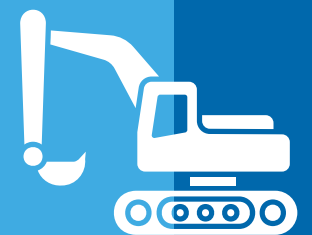
A financing facility / procurement of capital goods and services provided to individuals, business entities and legal entities needed for business / investment activities and so on

### Working Capital

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

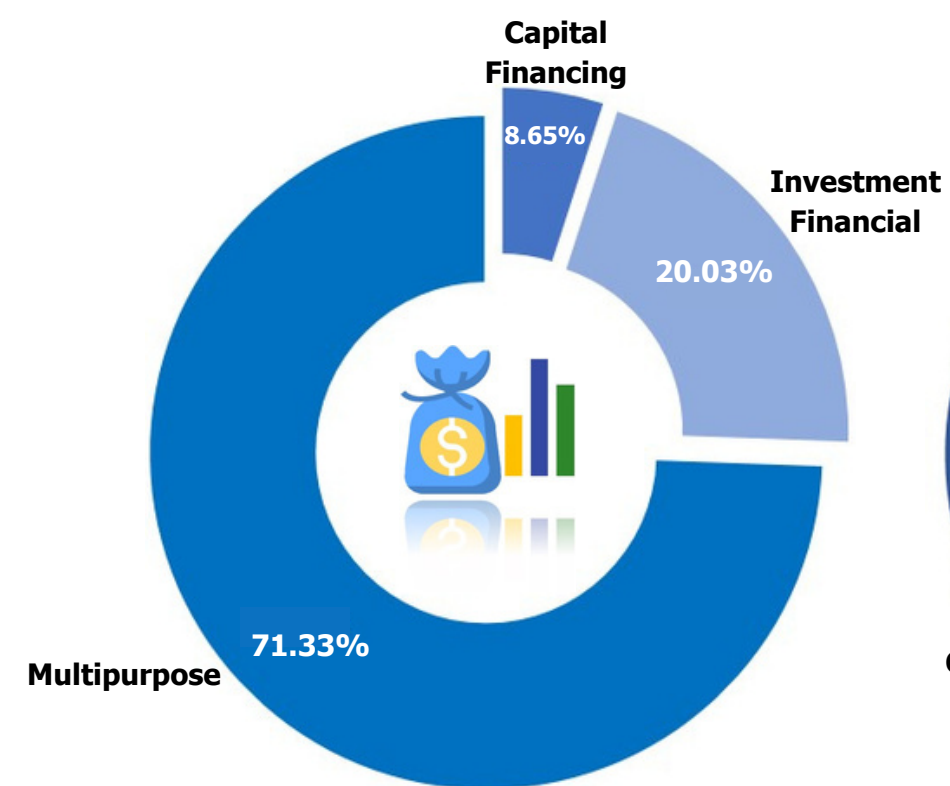
### Multipurpose

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

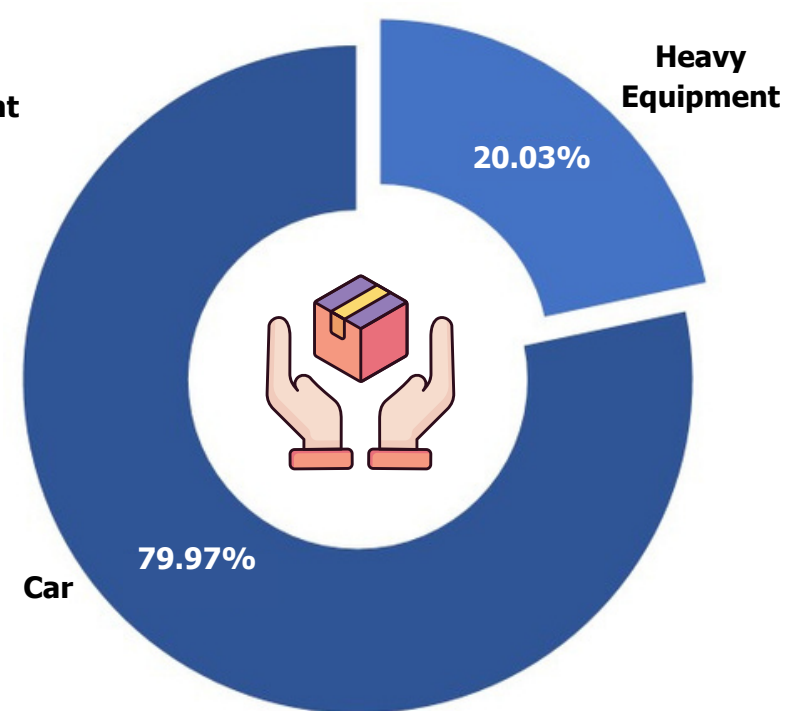


# 1<sup>ST</sup> HALF SALES CONTRIBUTION

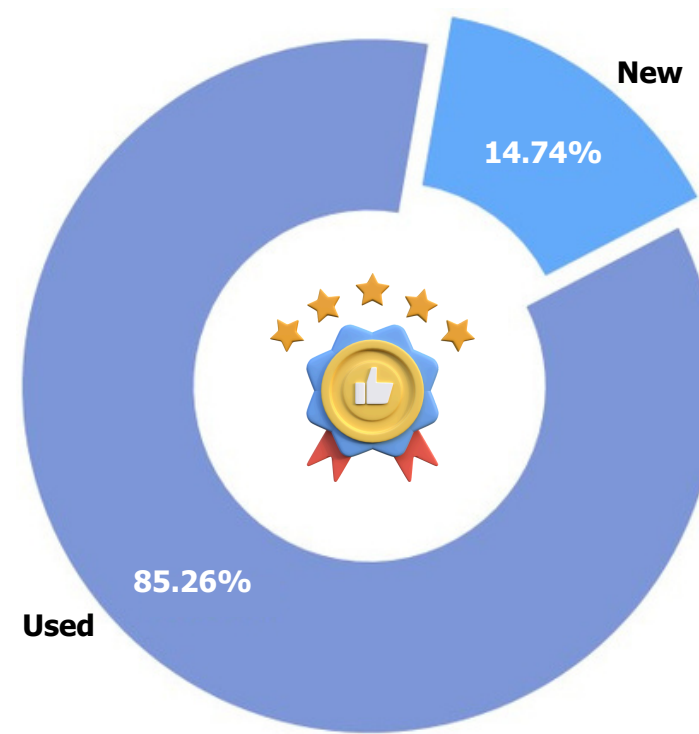
Financing Type



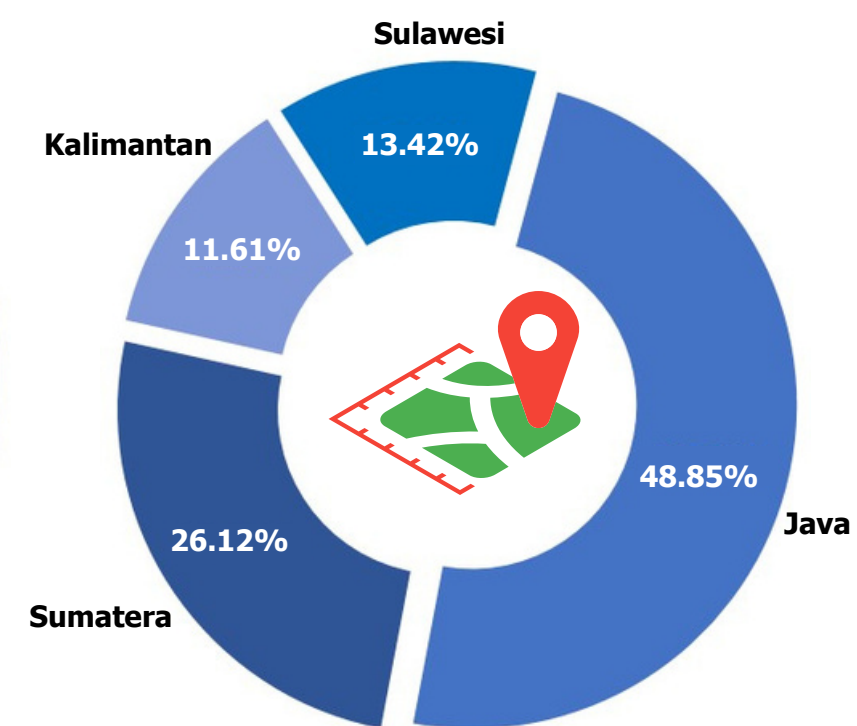
Product Type



Product Condition



Area Financing



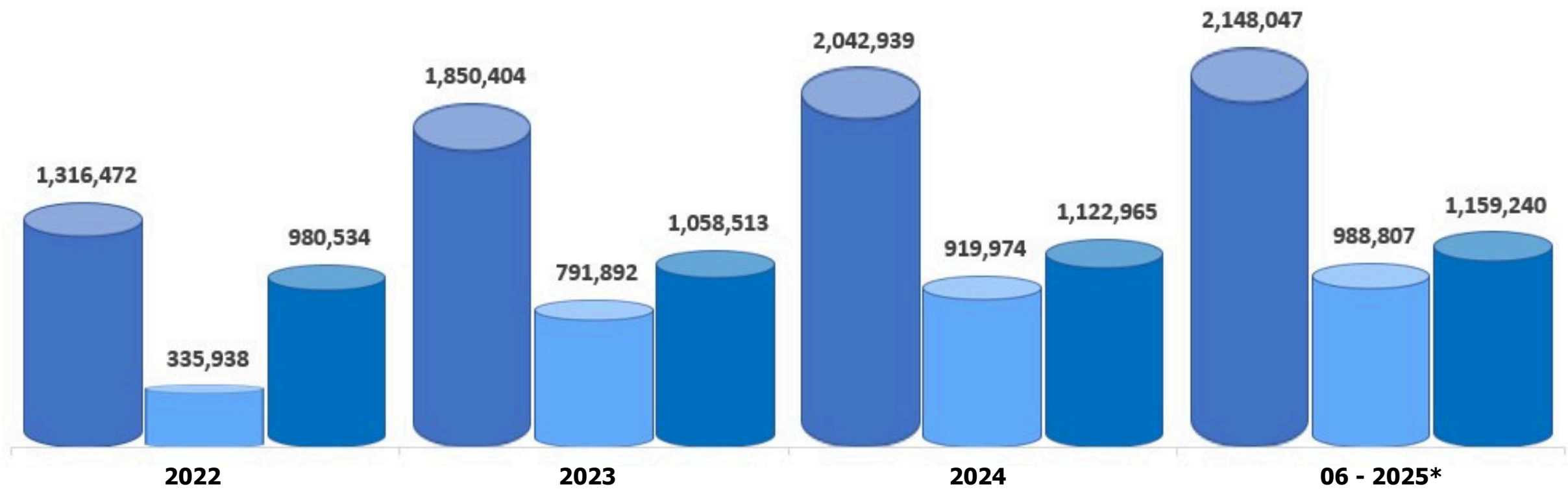


# FINANCIAL POSITION

■ Asset ■ Liabilities ■ Equity

## STATEMENT OF FINANCIAL POSITION

ASSET, LIABILITIES AND EQUITY  
(IN MILLION RUPIAH)



Financial Position	2022	2023	2024	06 – 2025*
Asset	1.316.472	1.850.404	2.042.939	2.148.047
Liabilities	335.938	791.892	919.974	988.807
Equity	980.534	1.058.513	1.122.965	1.159.240

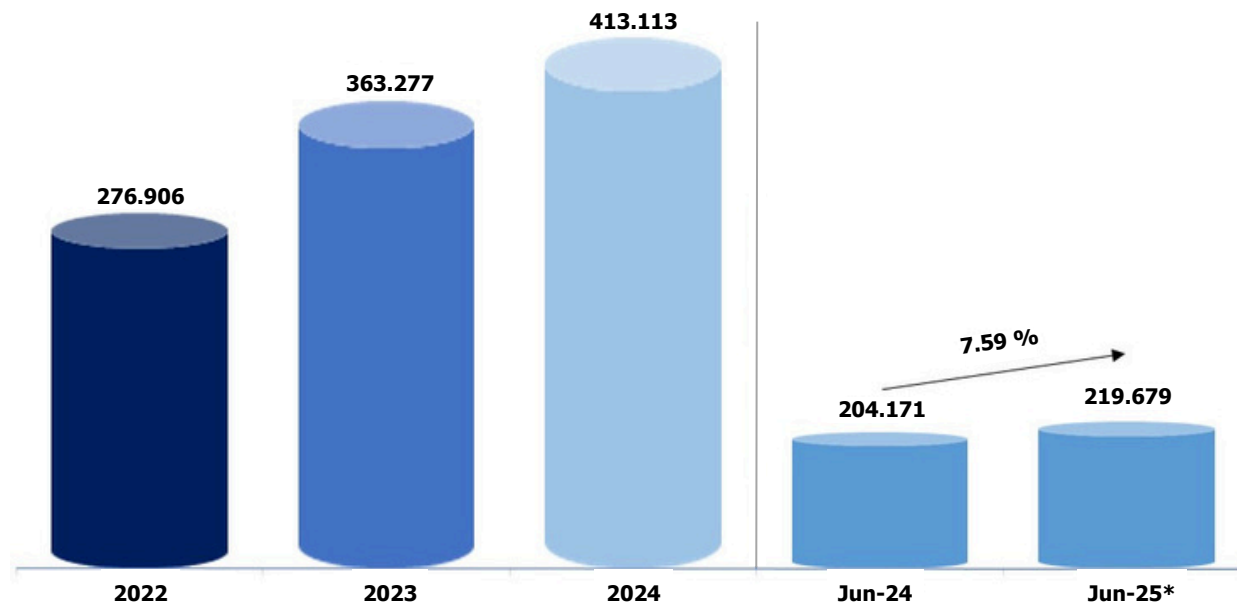
\*The external auditor's audit has not yet been completed



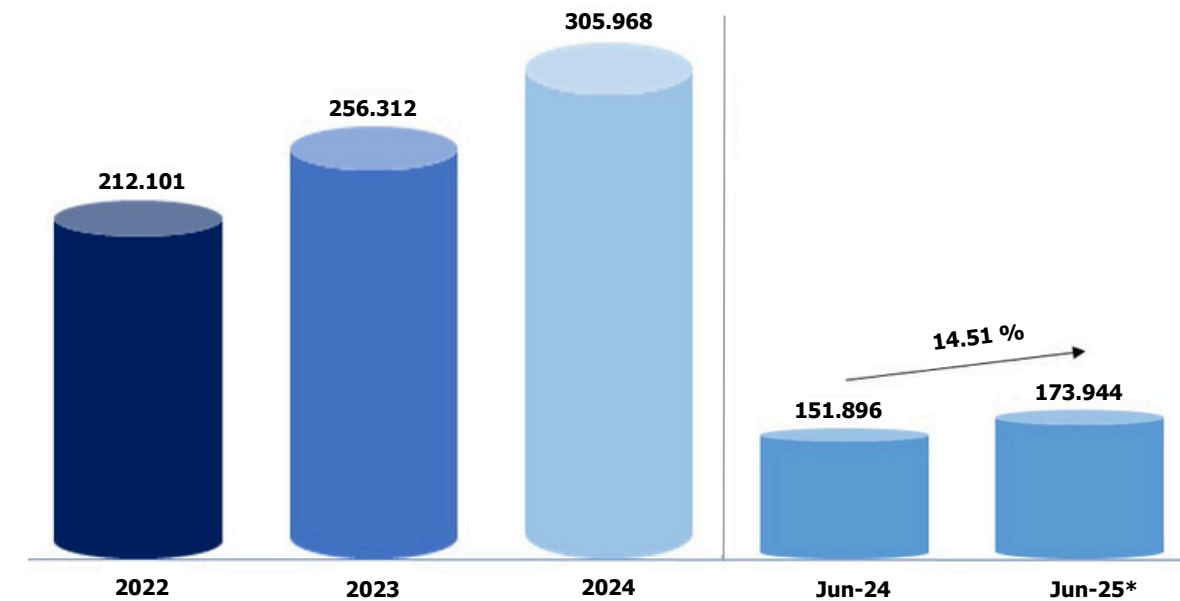
# STATEMENT OF PROFIT AND LOSS

REVENUE, EXPENSES AND INCOMES  
 (IN MILLION RUPIAH)

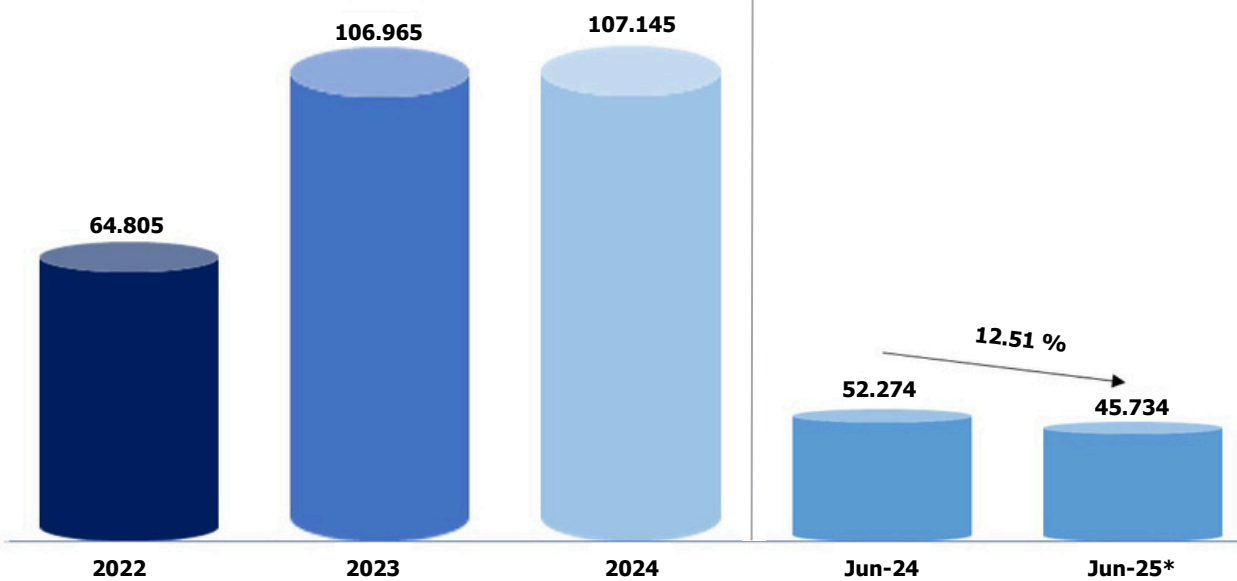
Revenues



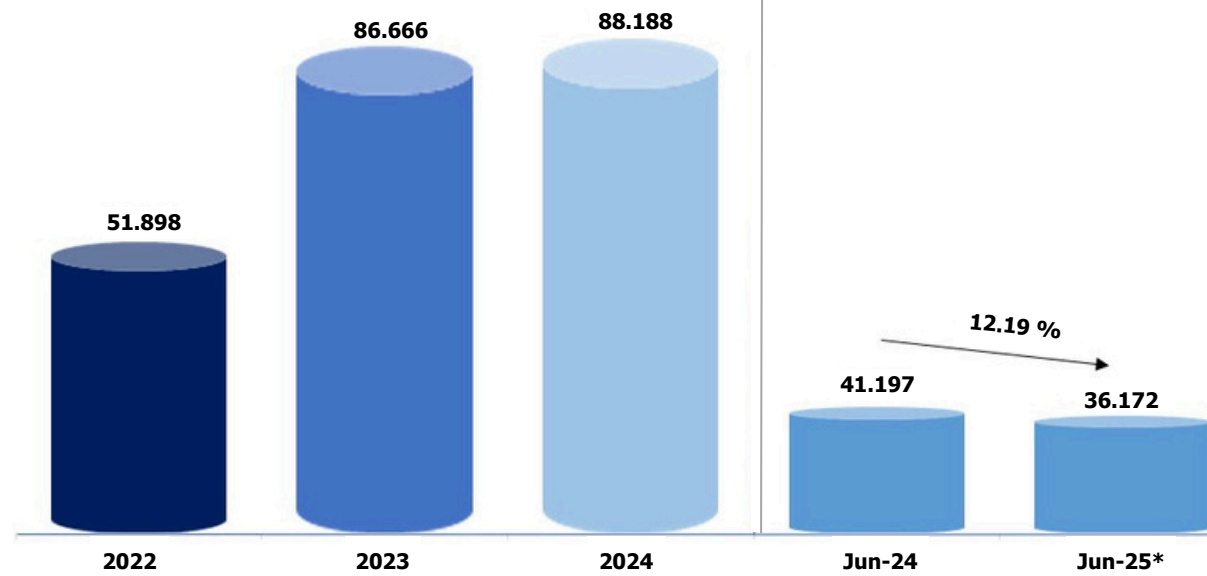
Operating Expenses



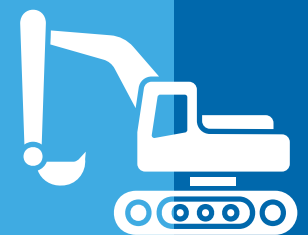
Income Before Tax



Net Income



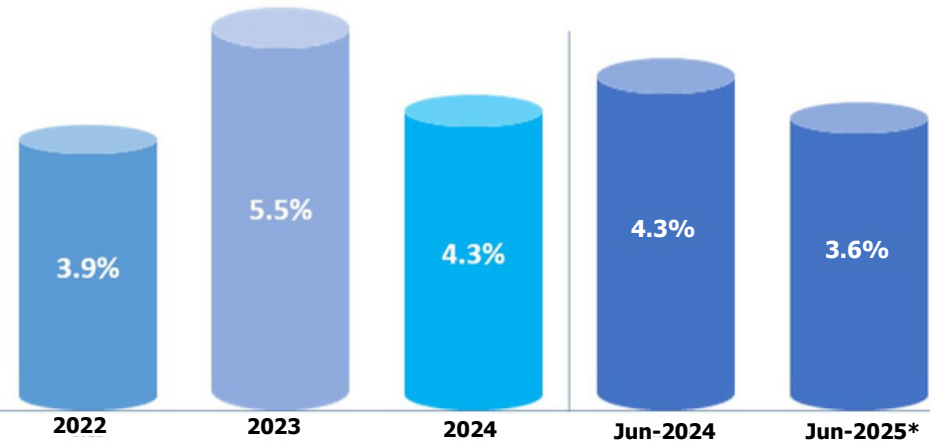
\*The external auditor's audit has not yet been completed



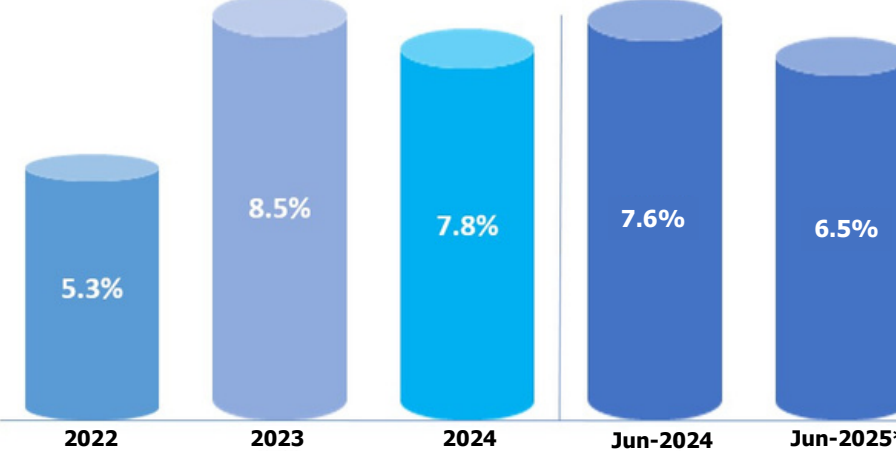


# FINANCIAL RATIO

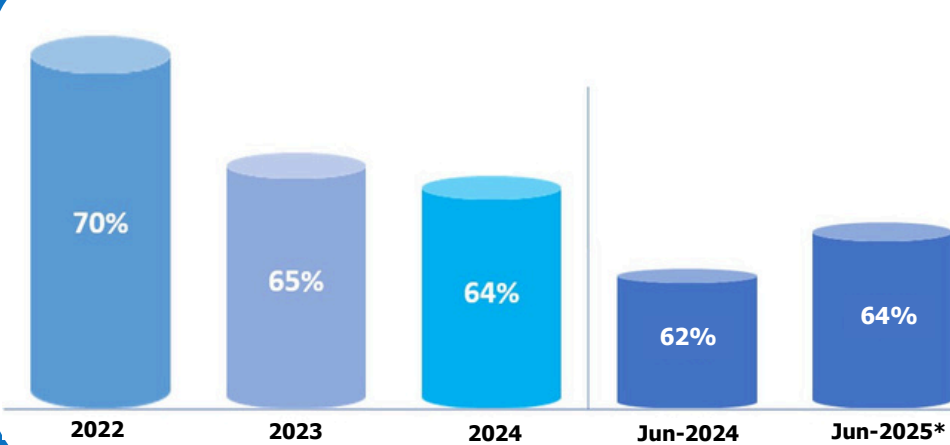
**ROA**  
%Stand-alone



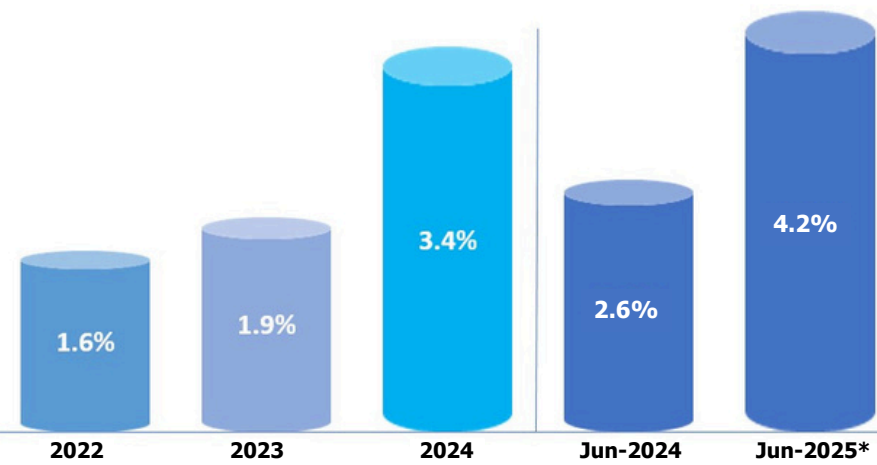
**ROE**  
% of Reported Equity annualized



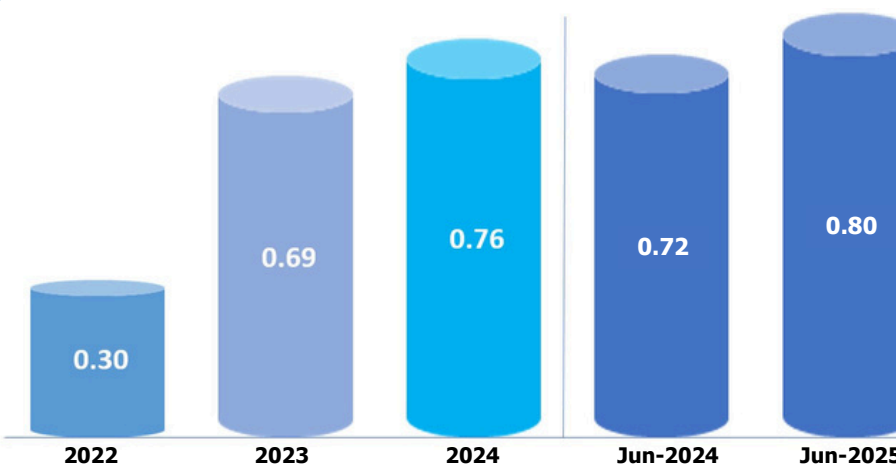
**COST TO INCOME**  
%



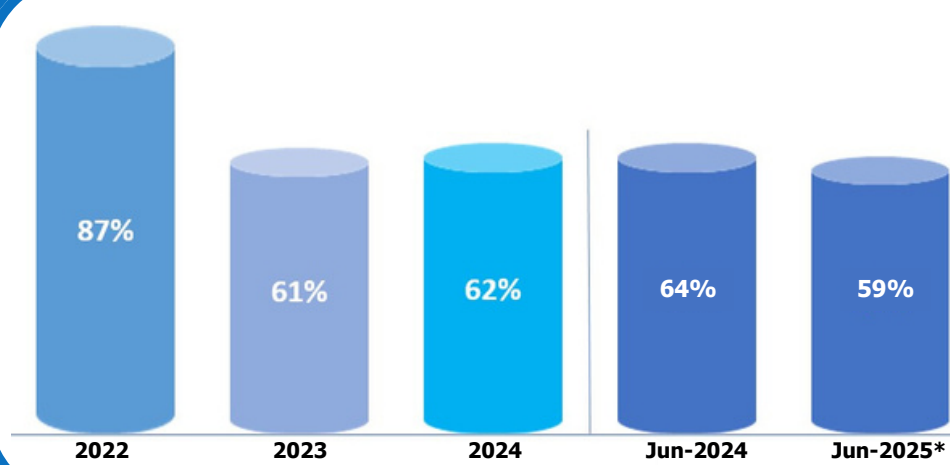
**NON-PERFORMING LOAN**  
% of Managed Receivables



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



**CAPITAL ADEQUACY RATIO**  
% of Assets

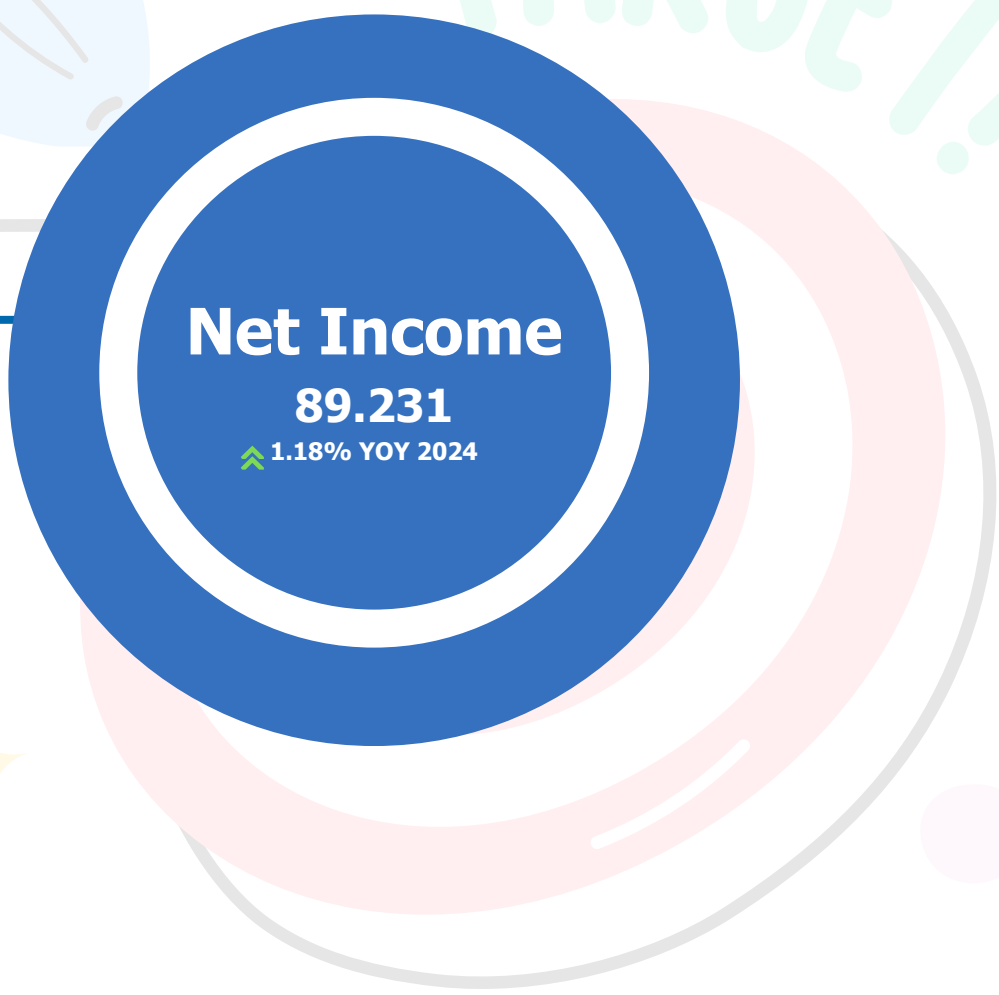


\*The external auditor's audit has not yet been completed

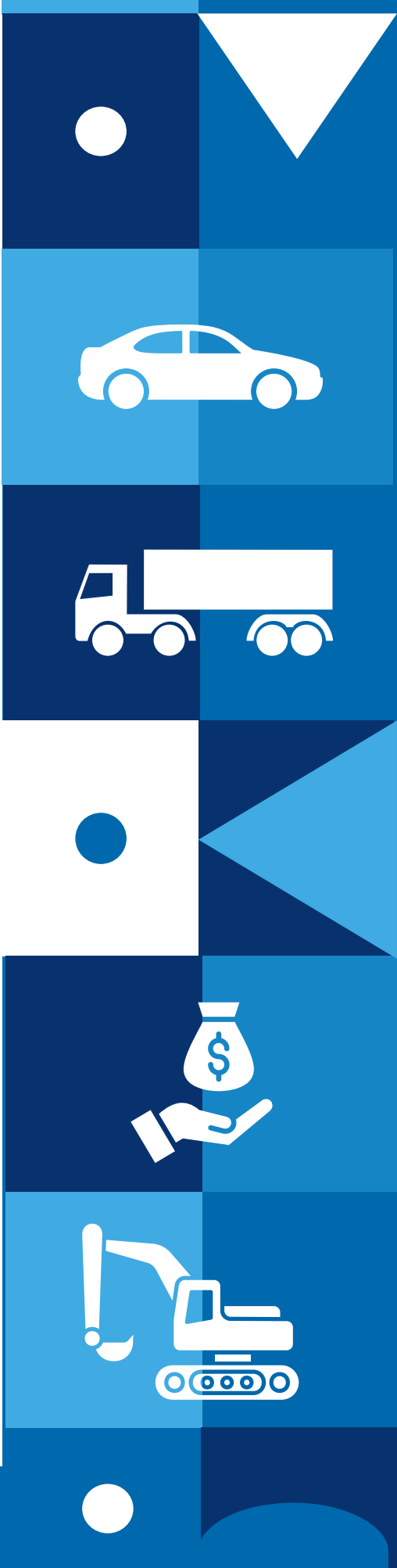


# FINANCIAL TARGET

IN MILLION RUPIAH

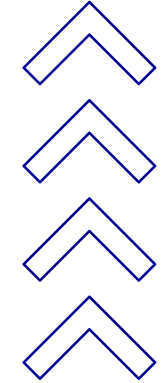


Financial Target	2024	2025 (Projection)
Revenue	413.113	533.737
Operating Expense	305.968	419.339
Net Income	88.188	89.231





# 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



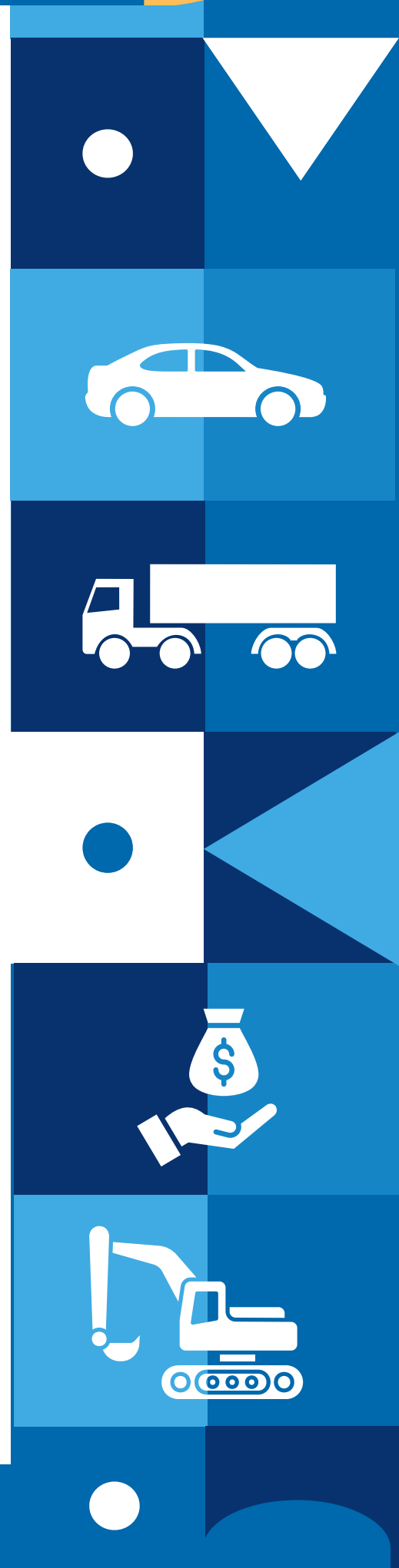
1. Improve IT infrastructure and build a monitoring environment
2. Building infrastructure for efficient sales support
3. Improving internal customer information management system



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

## GOOD CORPORATE GOVERNANCE

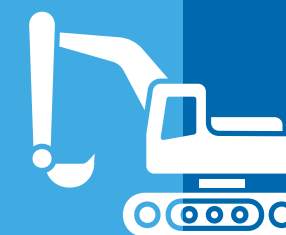
ACCOUNTABILITY

TRANSPARENCY

RESPONSIBILITY

EQUITY AND FAIRNESS

INDEPENDENCE





# 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 15<sup>th</sup> 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)



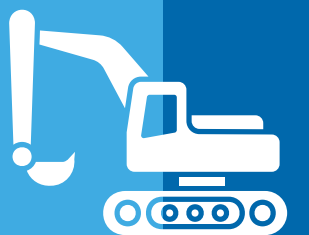
## Indonesia Multifinance Awards 2017

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



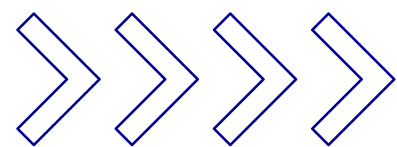
## Indonesia Multifinance Awards 2016

The Best Analytical CEO  
Multifinance 2016



# TERIMA KASIH

## THANK YOU



Chase Plaza Kav. 21, Floor 16th  
Jend. Sudirman Street, South Jakarta



+62 21-520-0434



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

