



WOORI FINANCE INDONESIA



**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



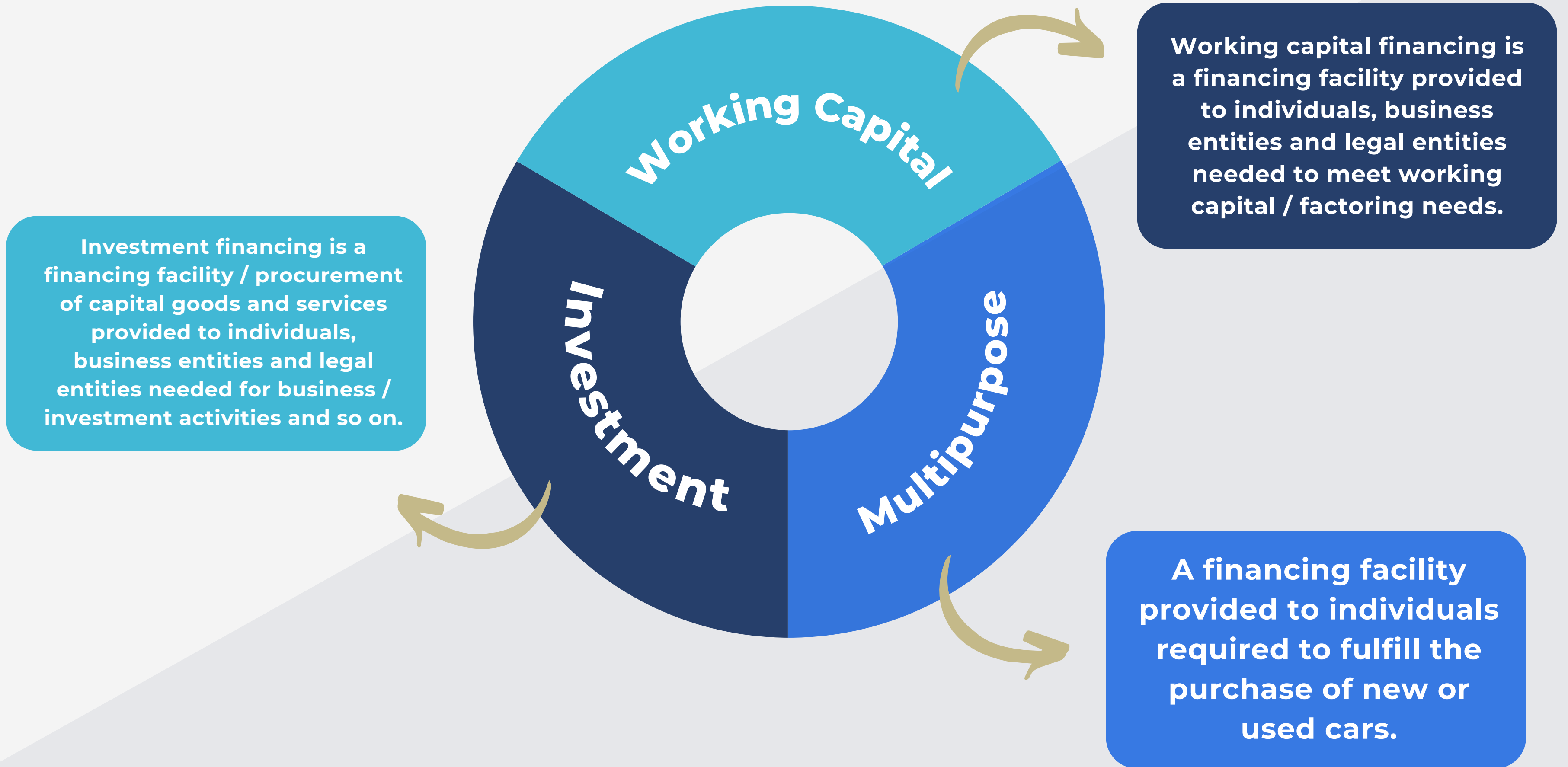
Woori Finance Indonesia's head office is domiciled at Chase Plaza, 16th Floors, Jenderal Sudirman Street Kav. 21, Jakarta. As at June 30, 2024, the Company has 1 head office and 75 branch offices.



- 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.

PRODUCT AND SERVICE

PT Woori Finance Indonesia Tbk

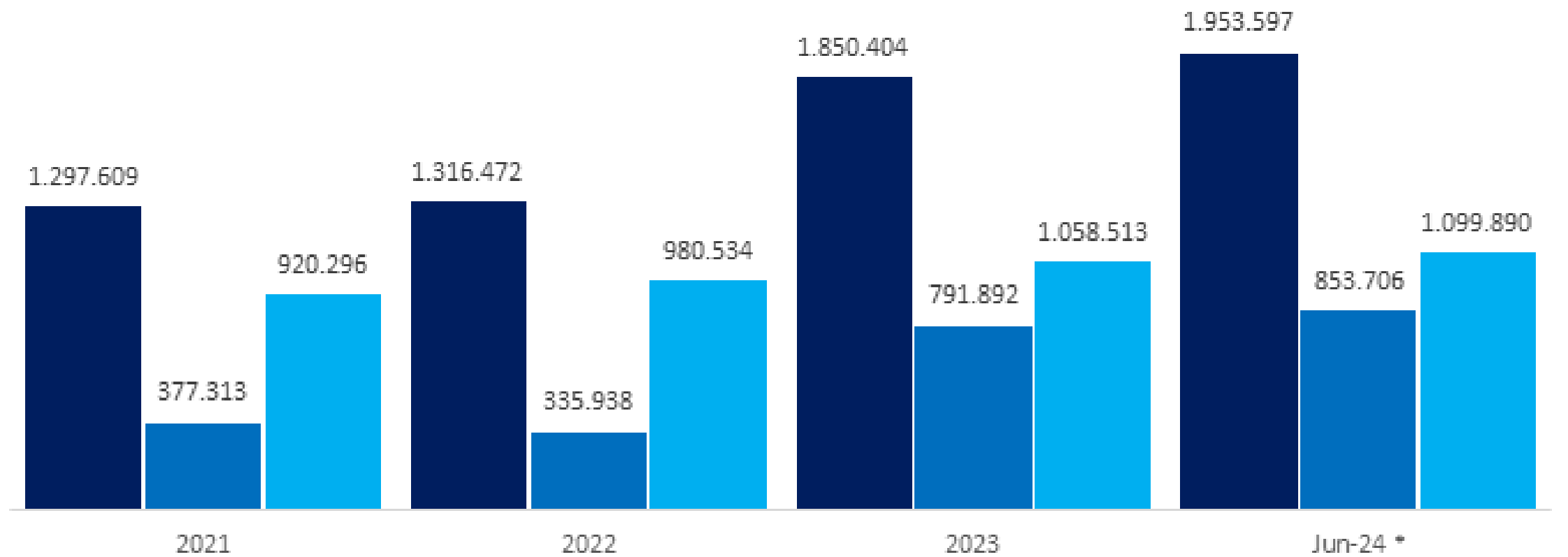


STATEMENT OF FINANCIAL POSITION

Assets, Liabilities, and Equity
(in Rupiah million)

Financial Position

■ Asset ■ Liabilities ■ Equity

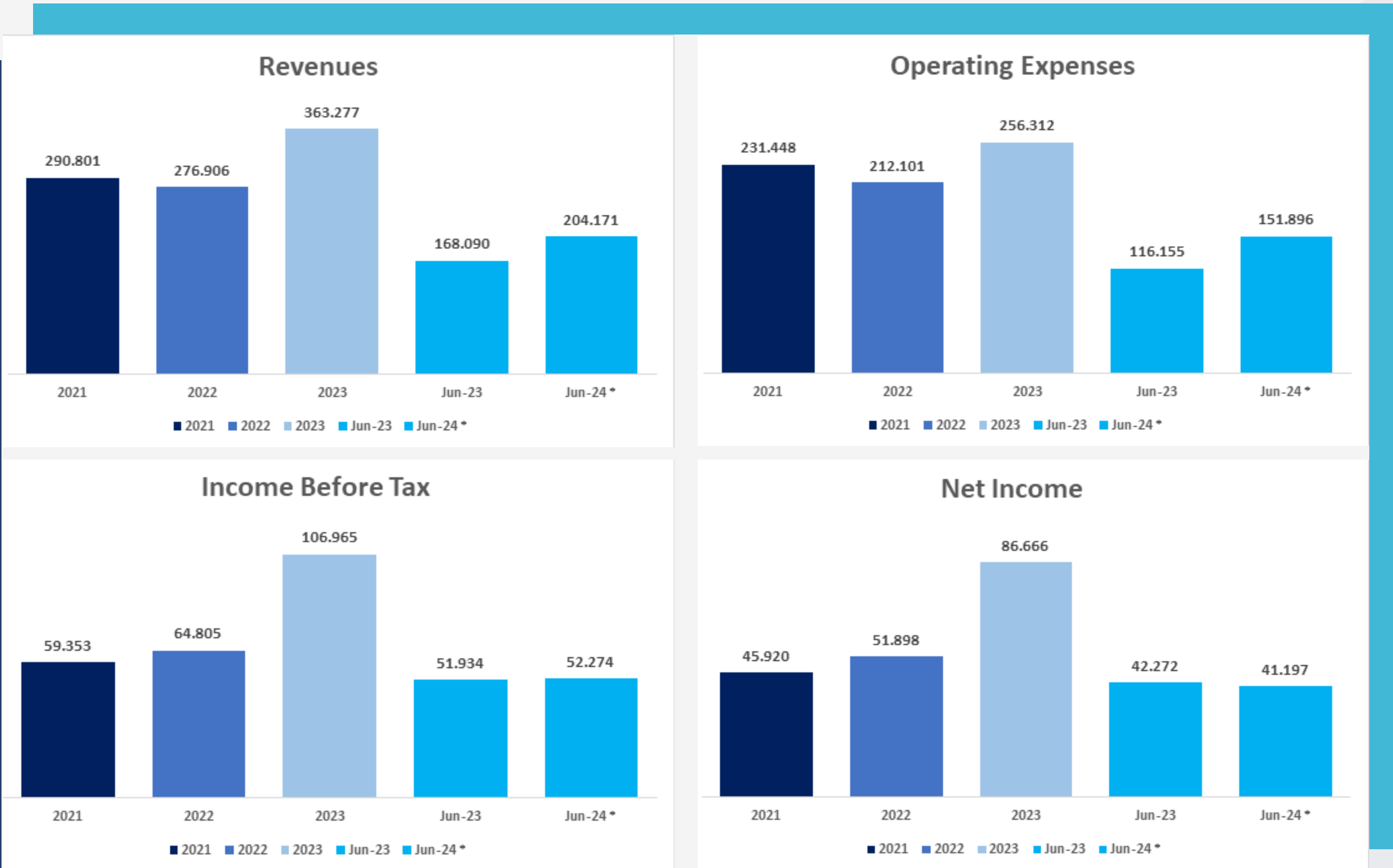


	2021	2022	2023	6 - 2024
Asset	1.297.609	1.316.472	1.850.404	1.953.597
Liabilities	377.313	335.938	791.892	853.706
Equity	920.296	980.534	1.058.513	1.099.890

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

STATEMENT OF PROFIT AND LOSS

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

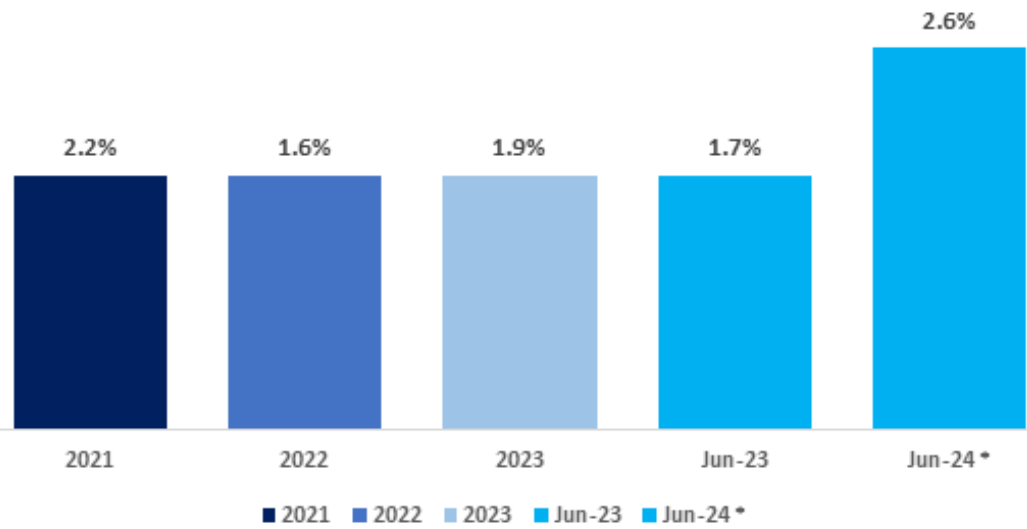


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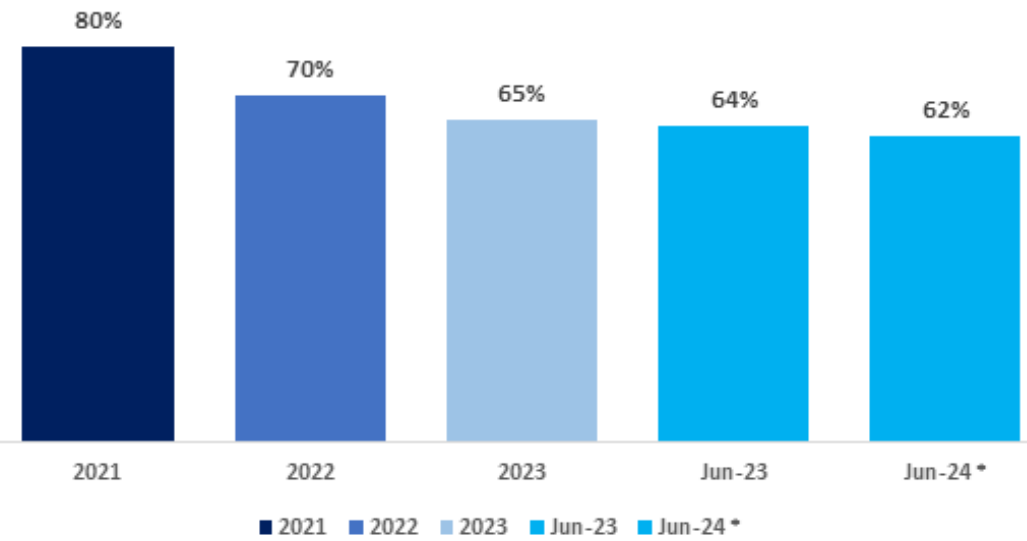


FINANCIAL RATIO

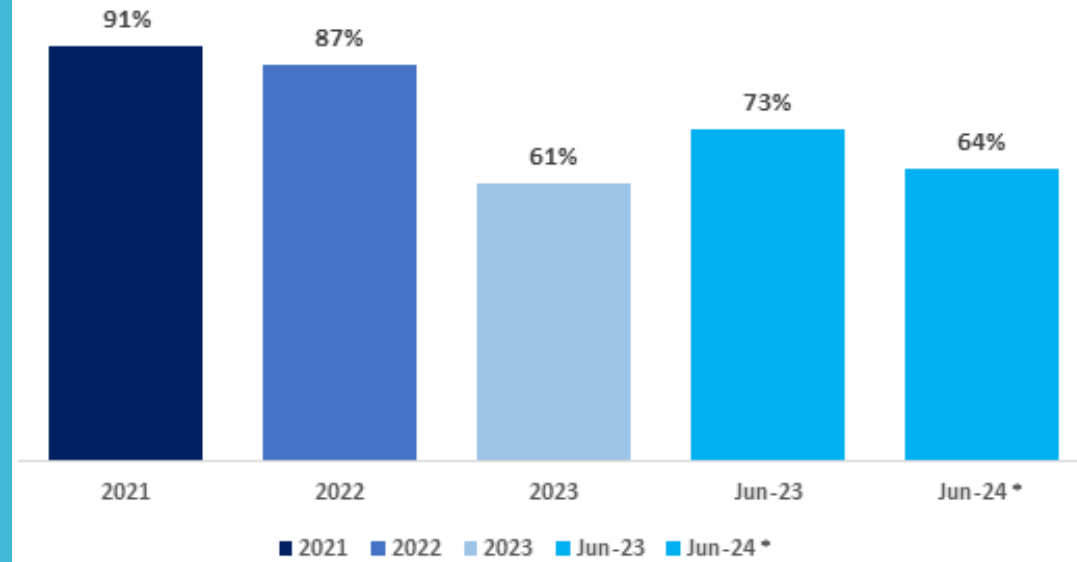
Non-Performing Loan



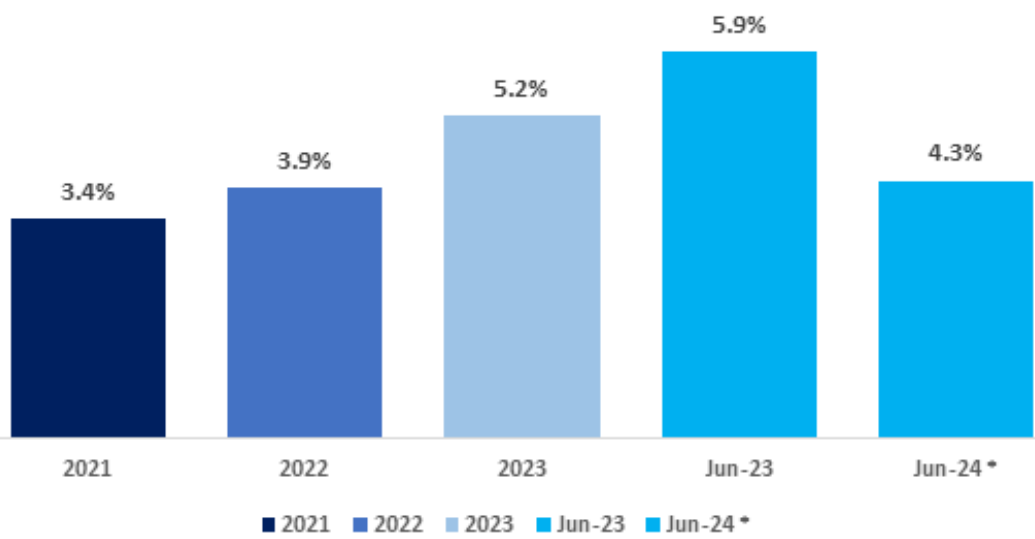
Cost to Income



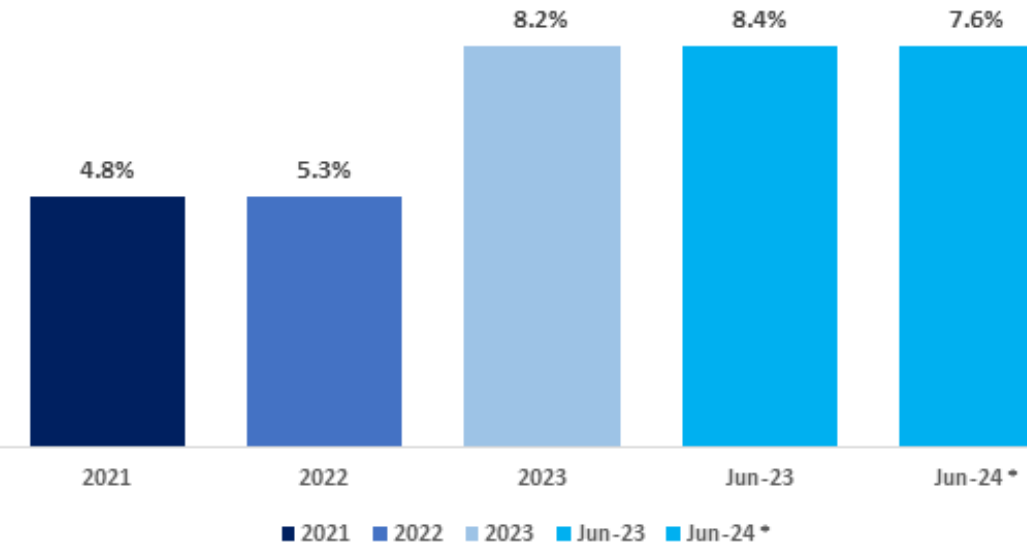
Capital Adequacy Ratio



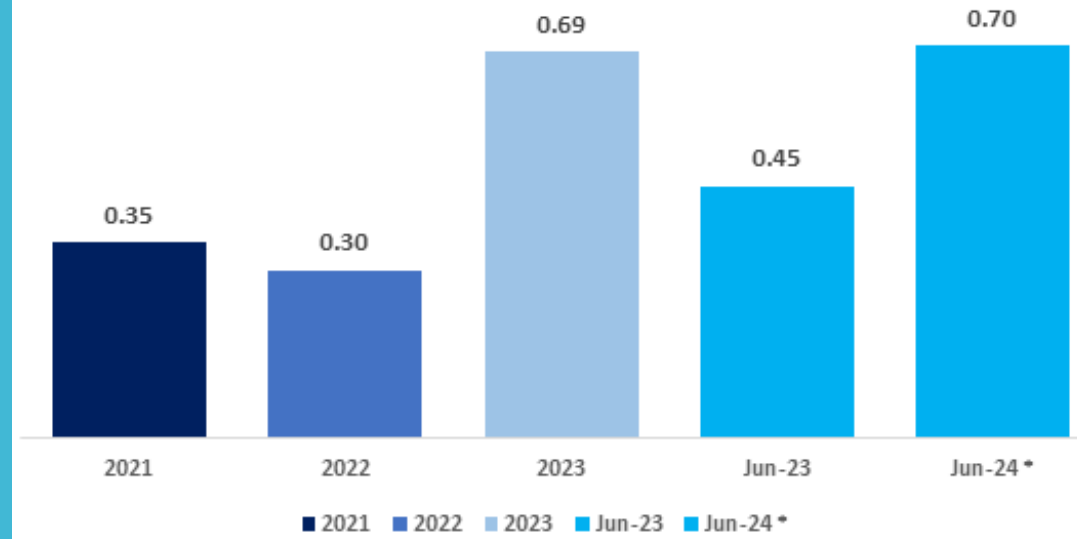
ROA



ROE



Debt to Equity Ratio



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



ORGANIZATIONAL TARGETS

PT Woori Finance Indonesia Tbk

Action Items

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

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

INCREASED SALES PERSONNEL

RISK MANAGEMENT

IT / DIGITAL

HUMAN RESOURCE

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

FINANCIAL TARGETS

In Rupiah Million

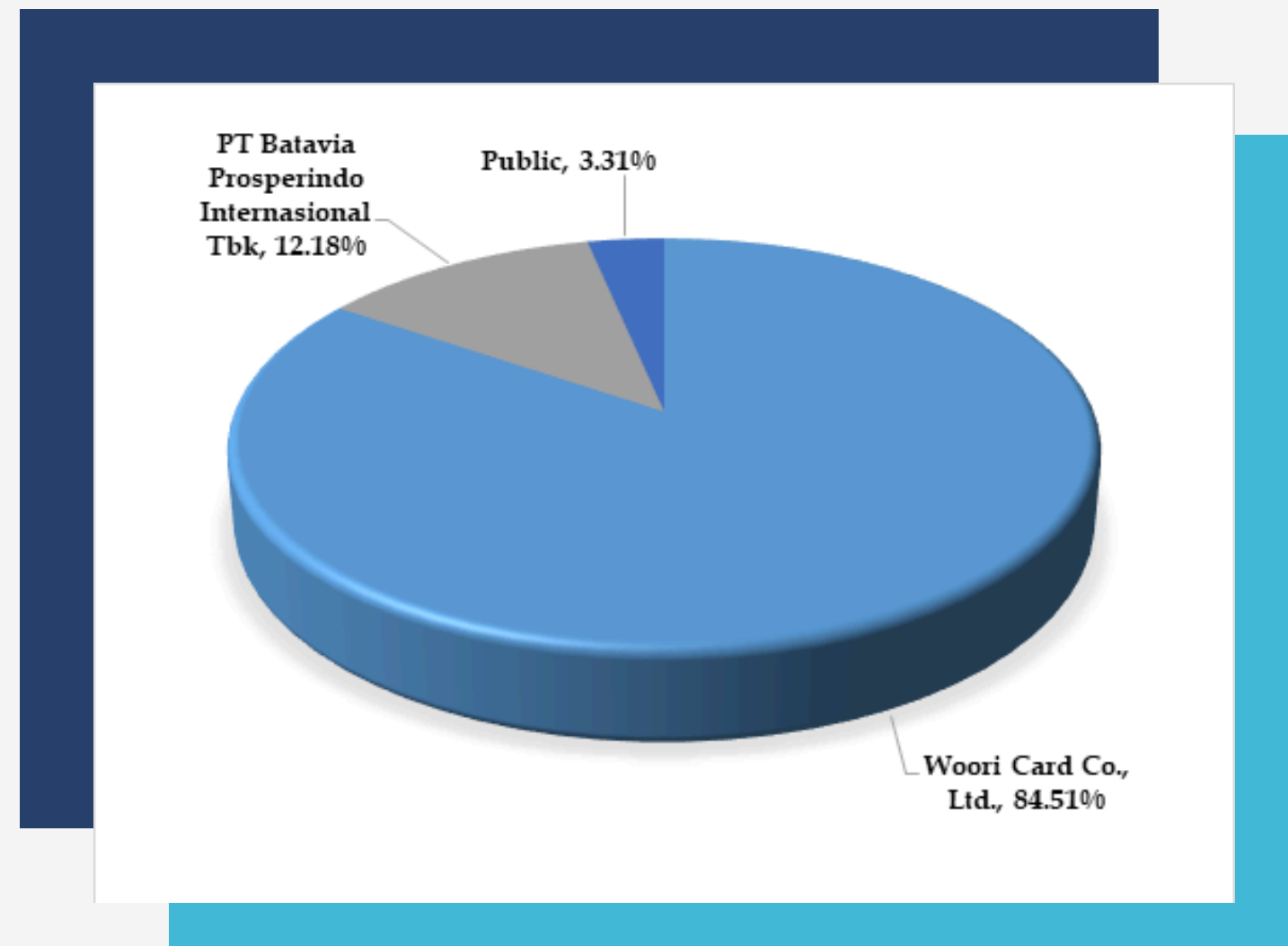


	2023	2024 (Projection)
Total Revenue	363.277	500.338
Total Operating Expenses	256.312	372.508
Income of The Year	86.666	99.708

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





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



GOOD CORPORATE GOVERNANCE

Accountability

Responsibility

Independence

Equality and Fairness

Transparency

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)



WOORI FINANCE
INDONESIA



THANK YOU

감사합니다

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