

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.

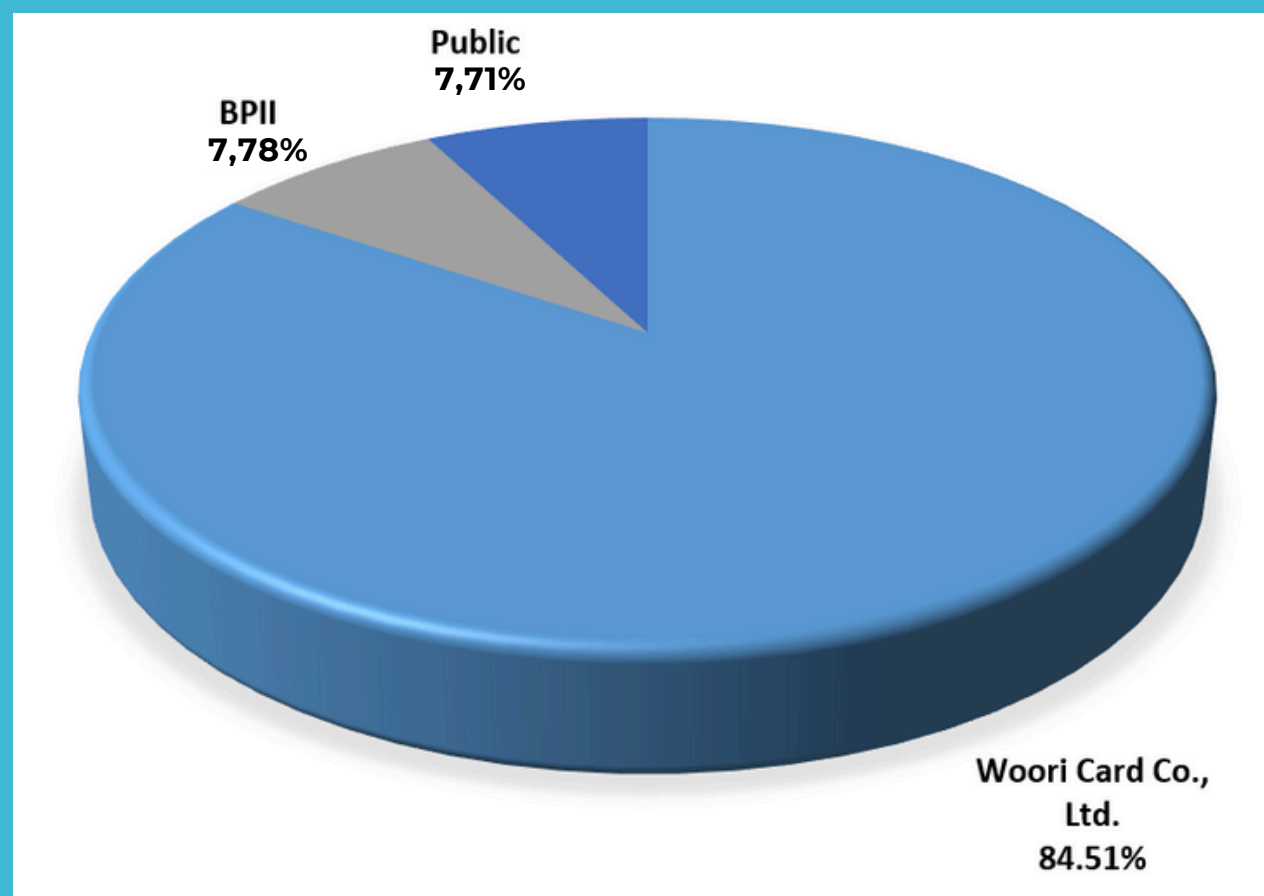
2022

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.

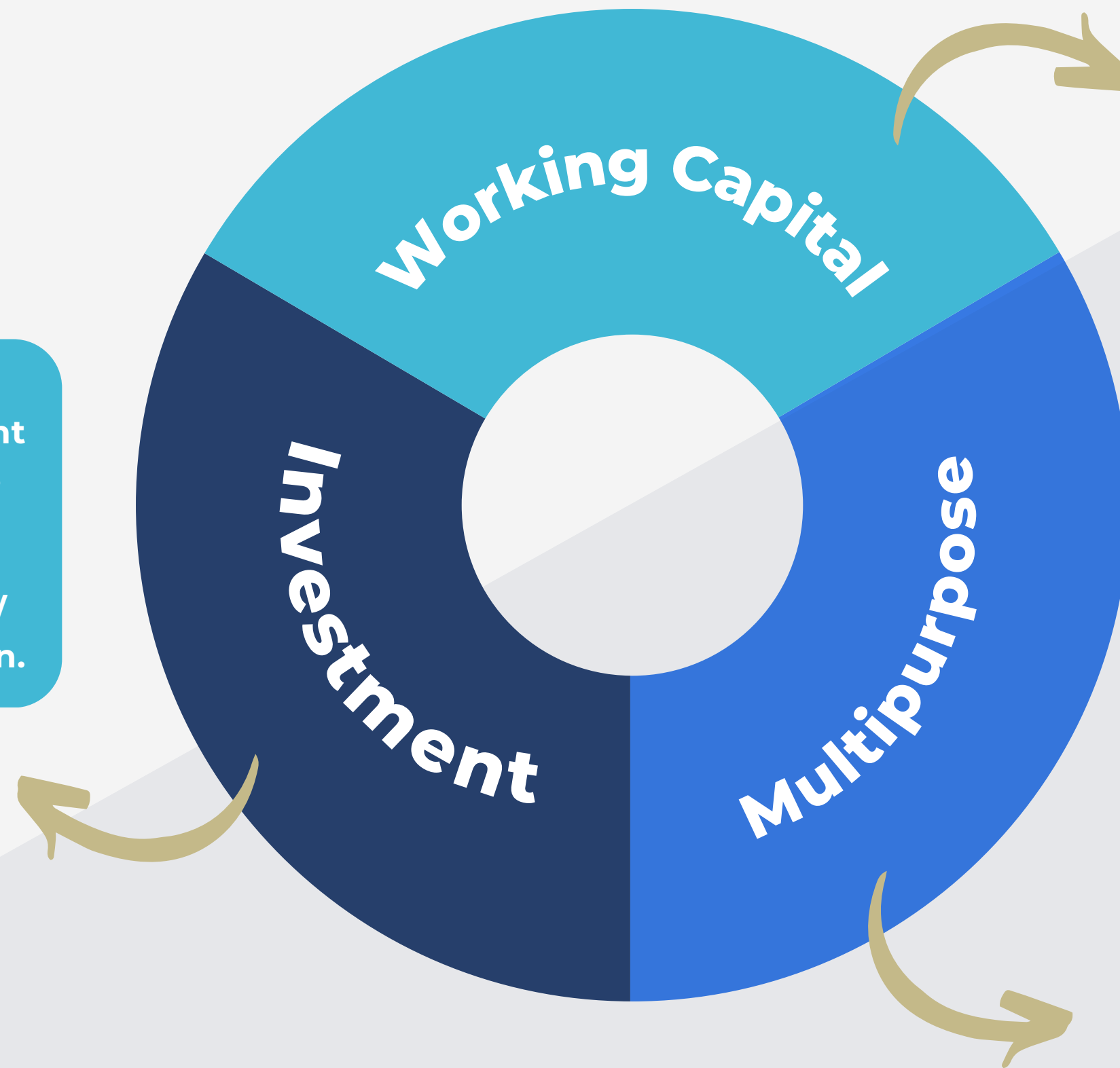


WFI's Ultimate Beneficial Owner is Park Wan Sik through the Woori Financial Group, who has the authority to appoint, replace, or dismiss members of the Board of Directors and members of the Board of Commissioner



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.

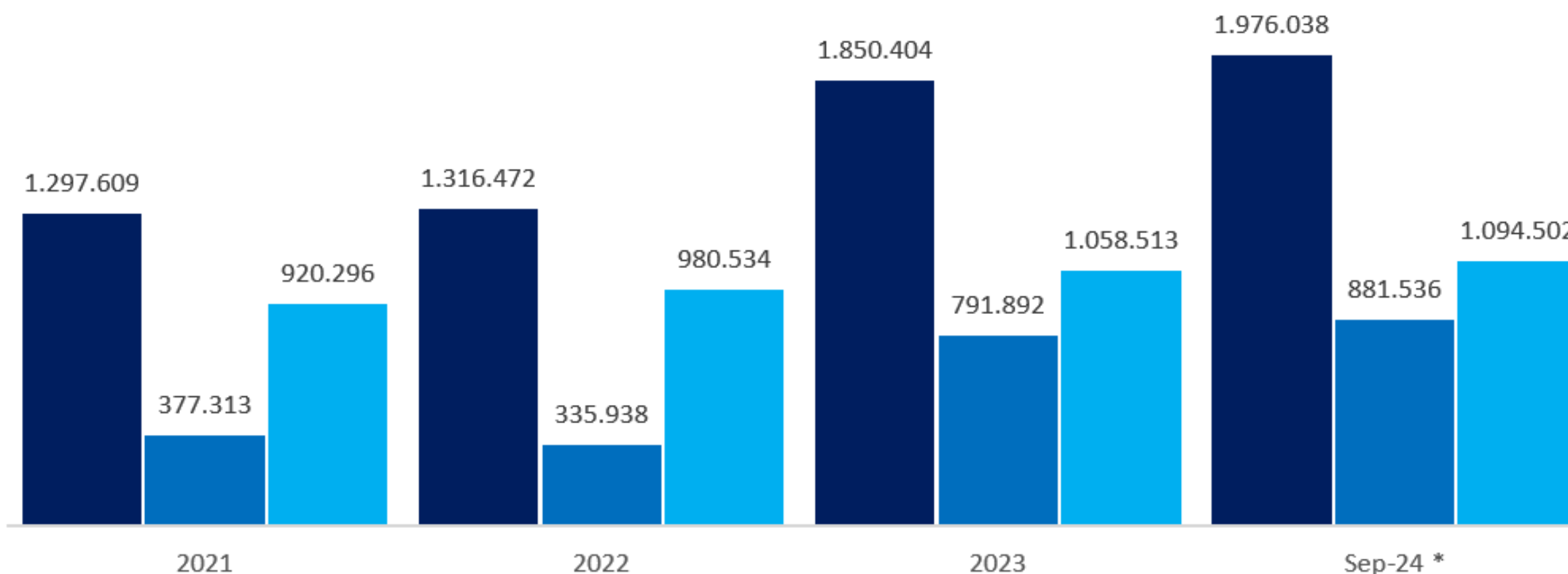
A financing facility provided to individuals required to fulfill the purchase of new or used cars.

STATEMENT OF FINANCIAL POSITION

Assets, Liabilities, and Equity
(in Rupiah million)

Financial Position

■ Asset ■ Liabilities ■ Equity

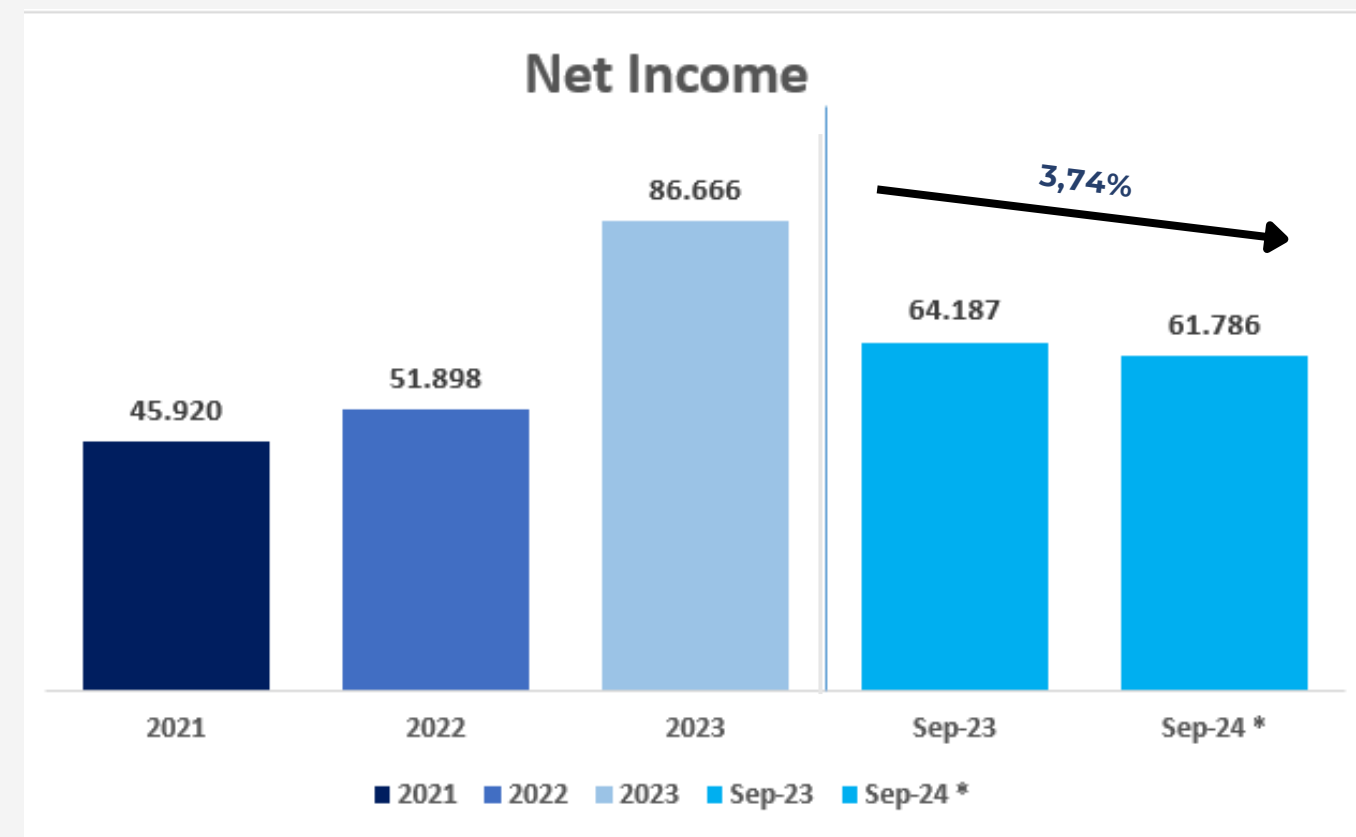
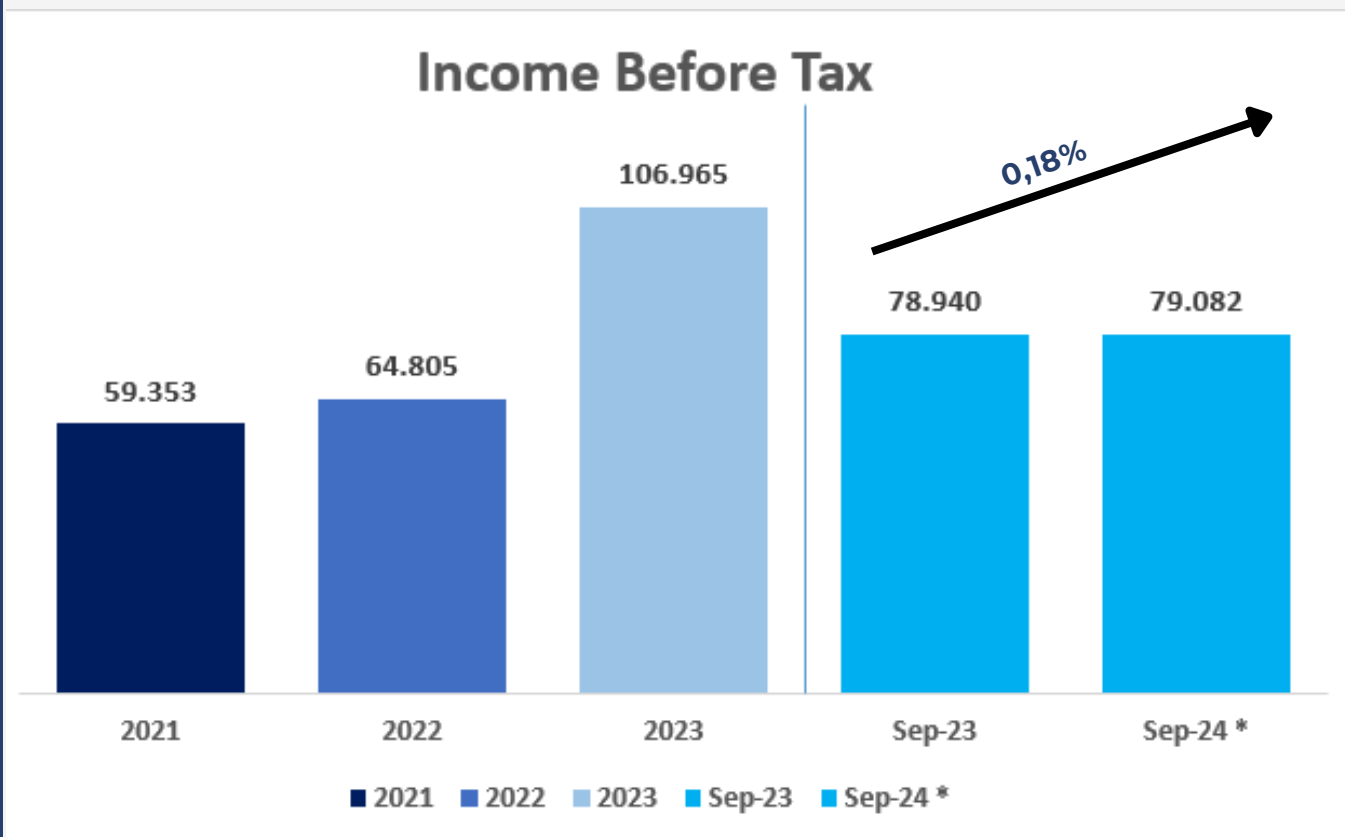
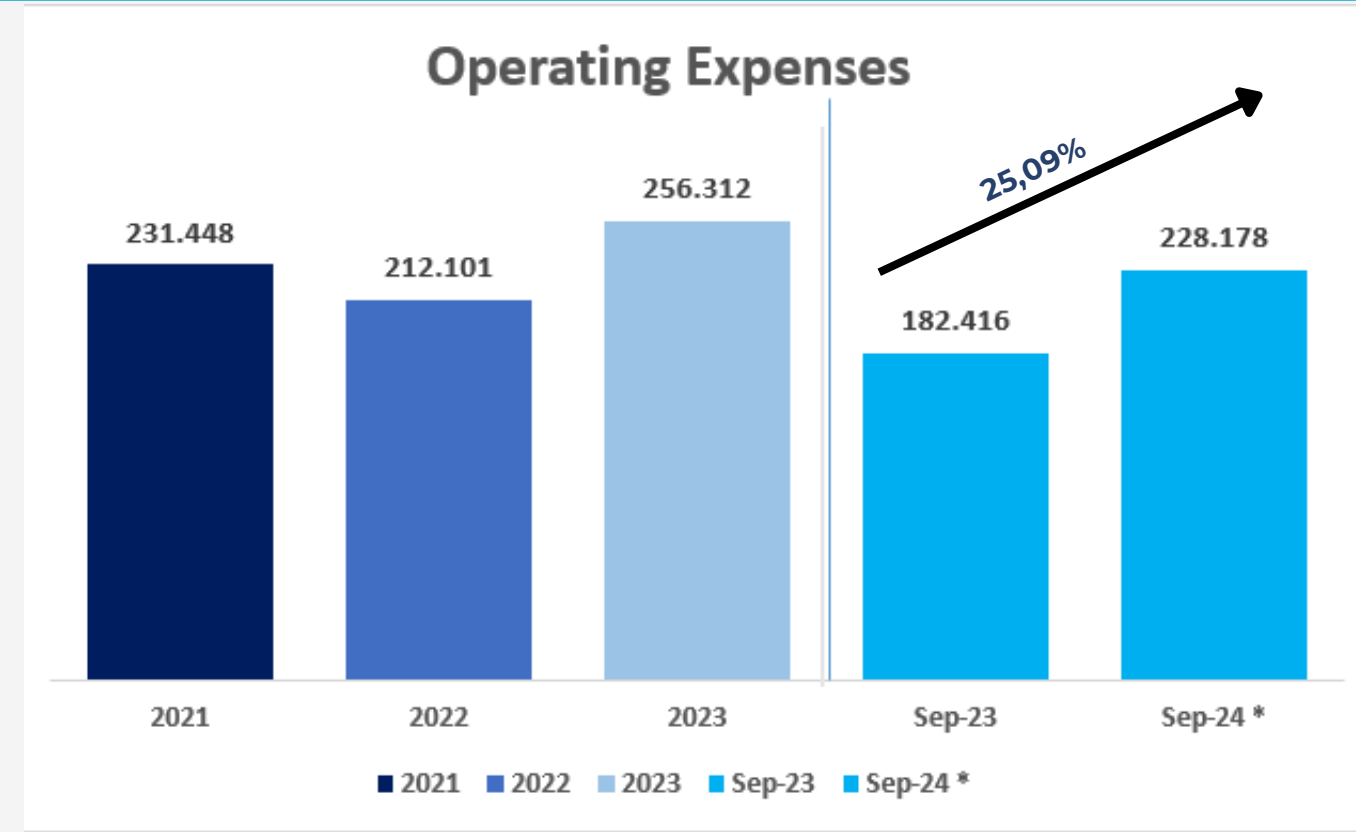
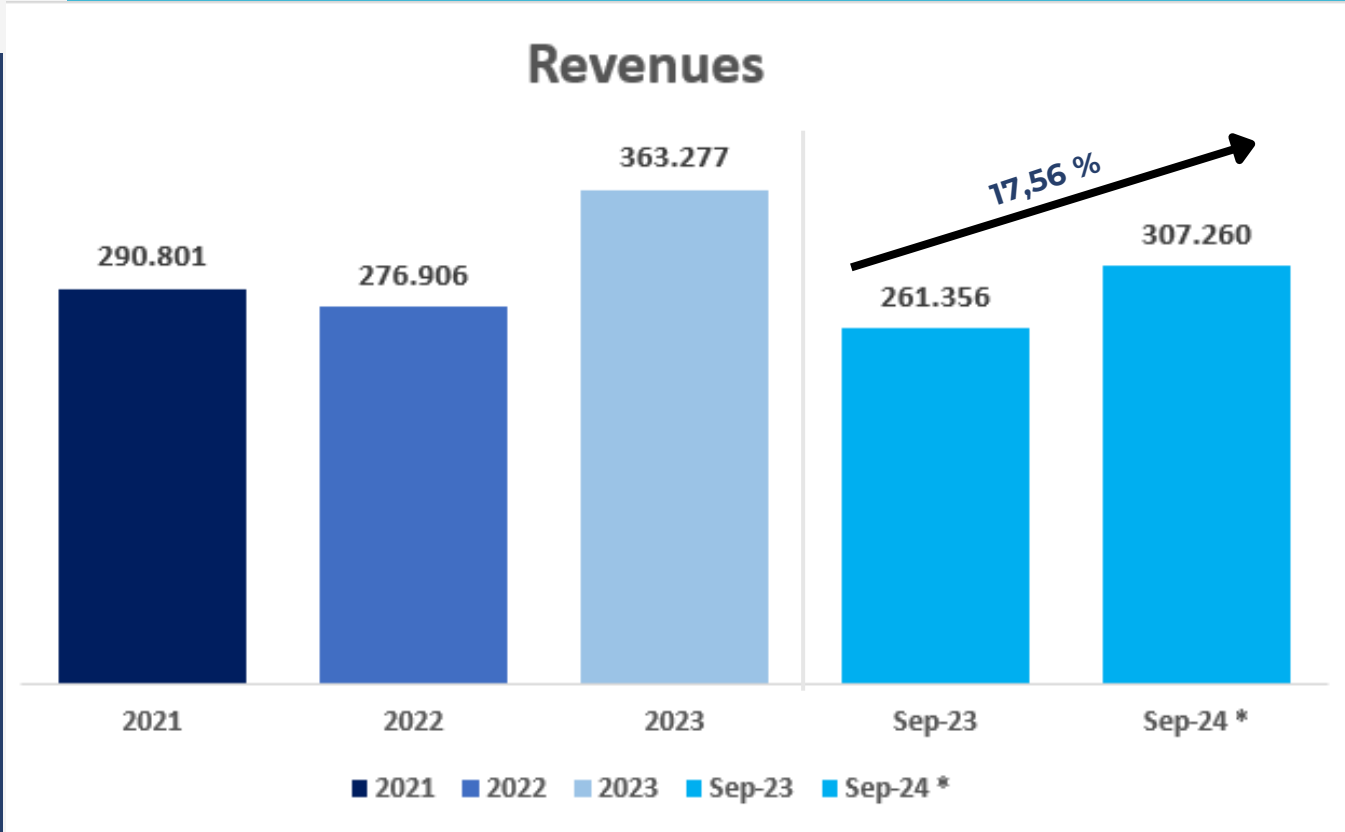


	2021	2022	2023	9 - 2024
Asset	1.297.609	1.316.472	1.850.404	1.976.038
Liabilities	377.313	335.938	791.892	881.536
Equity	920.296	980.534	1.058.513	1.094.502

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

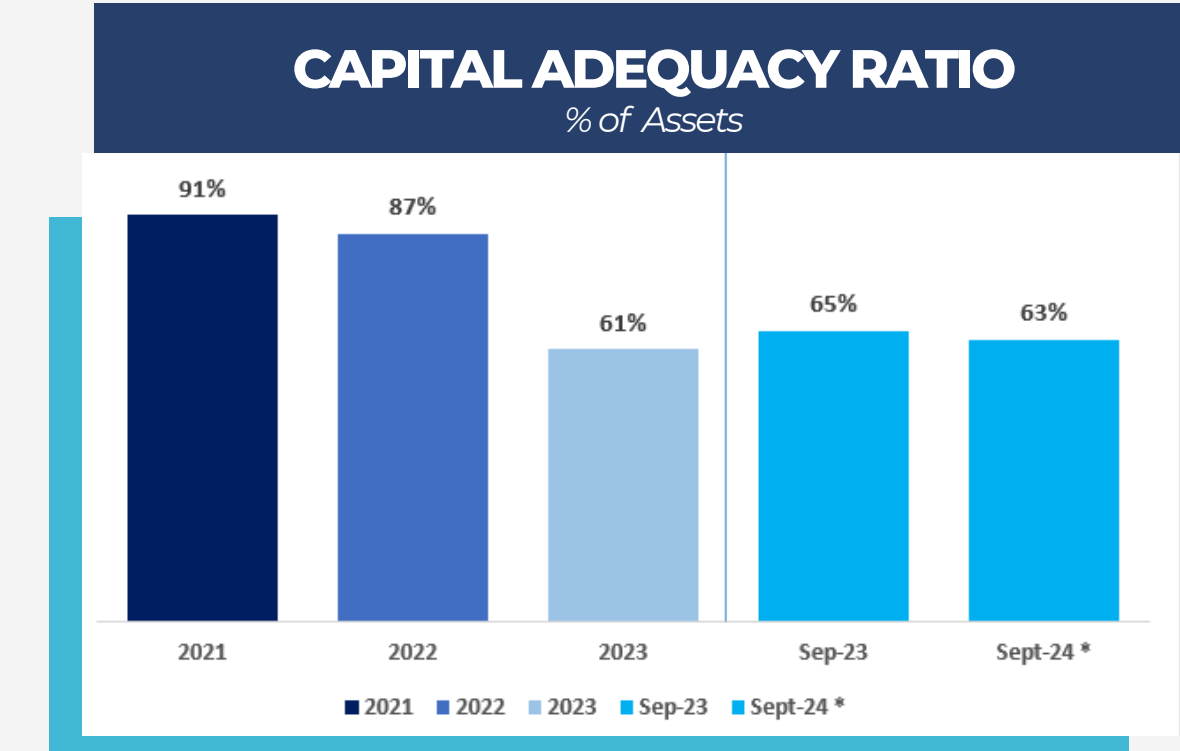
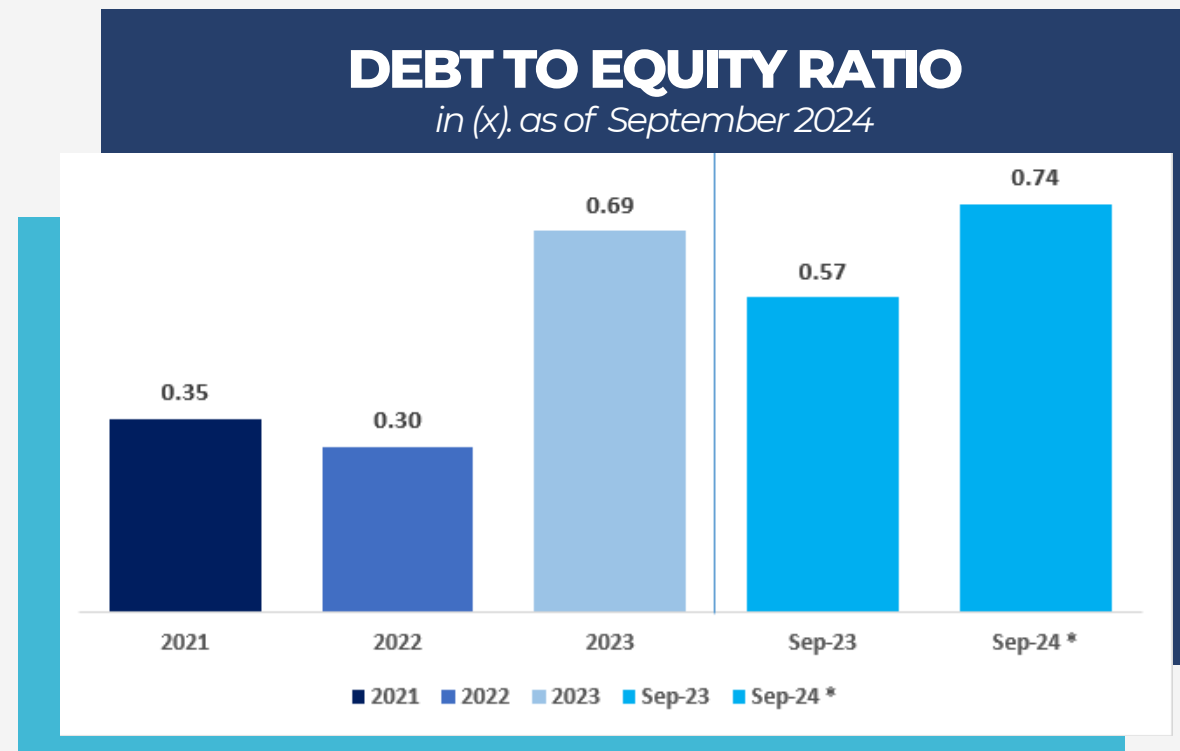
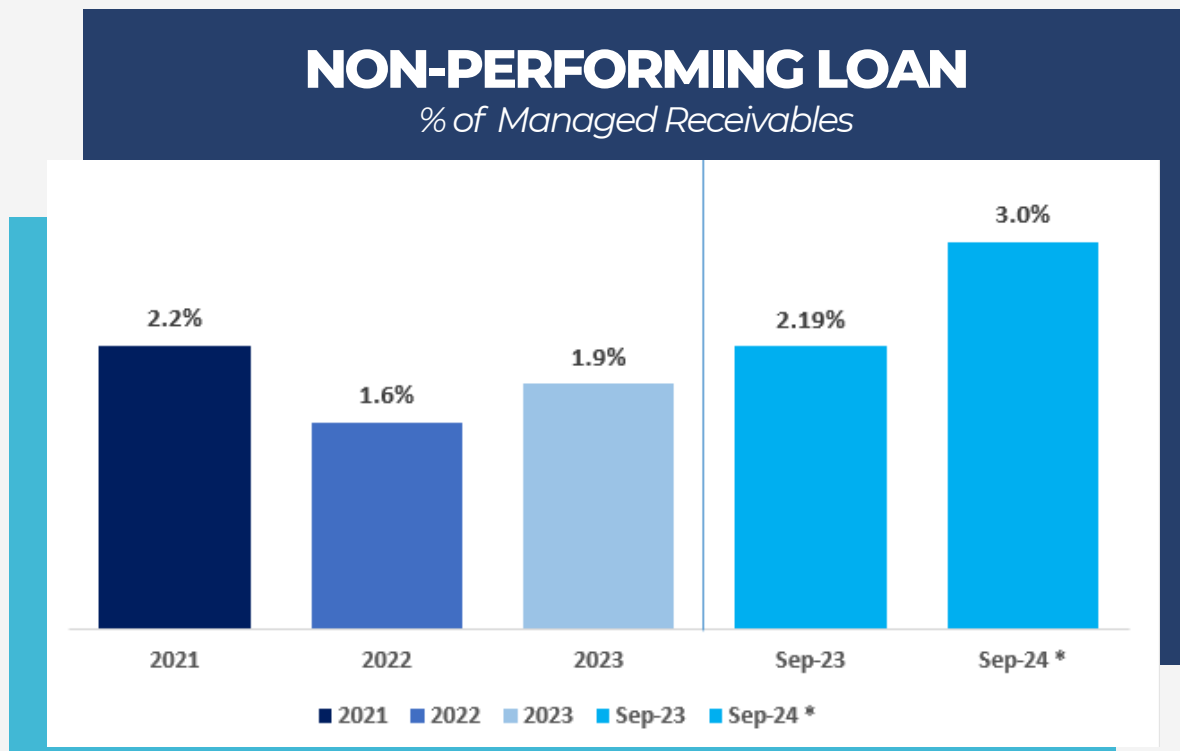
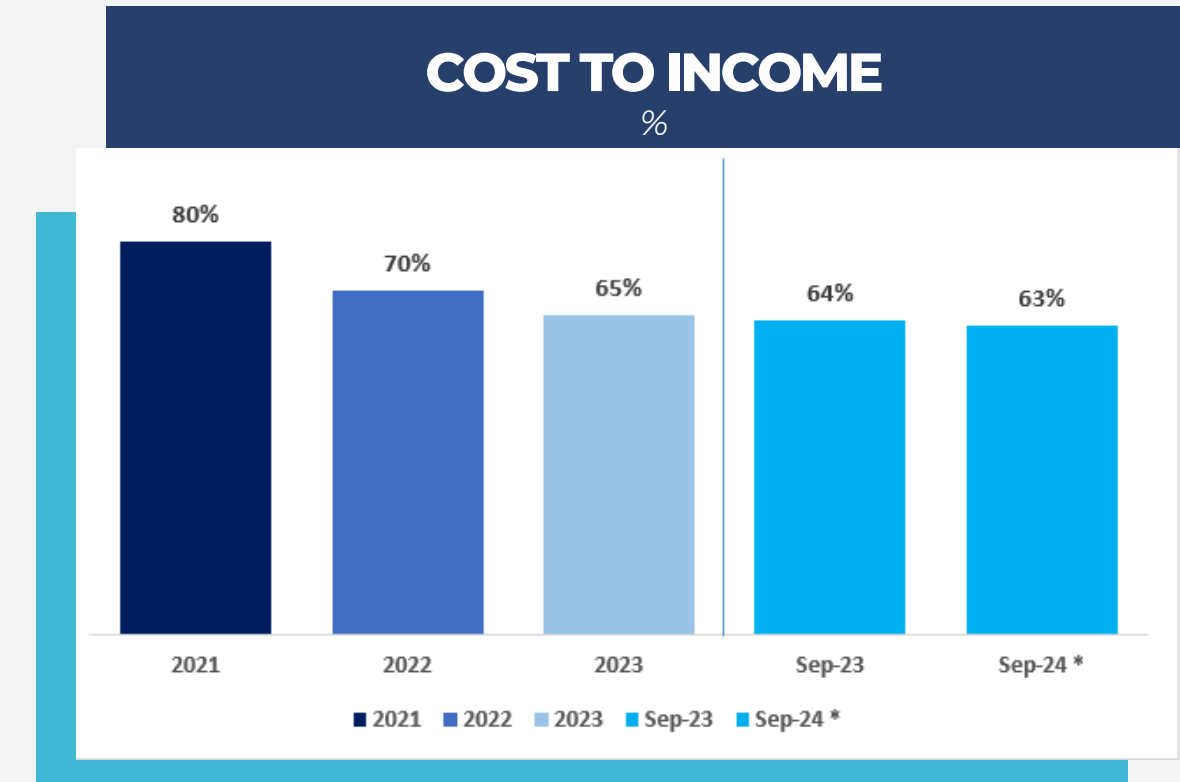
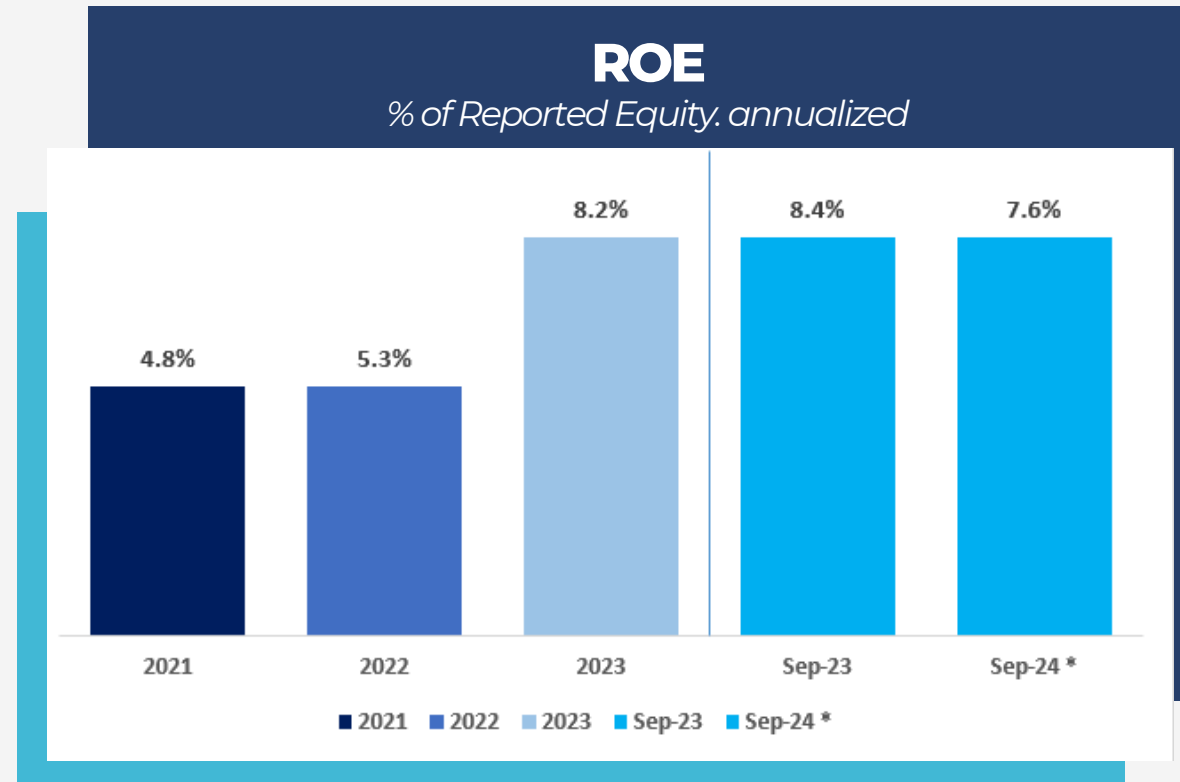
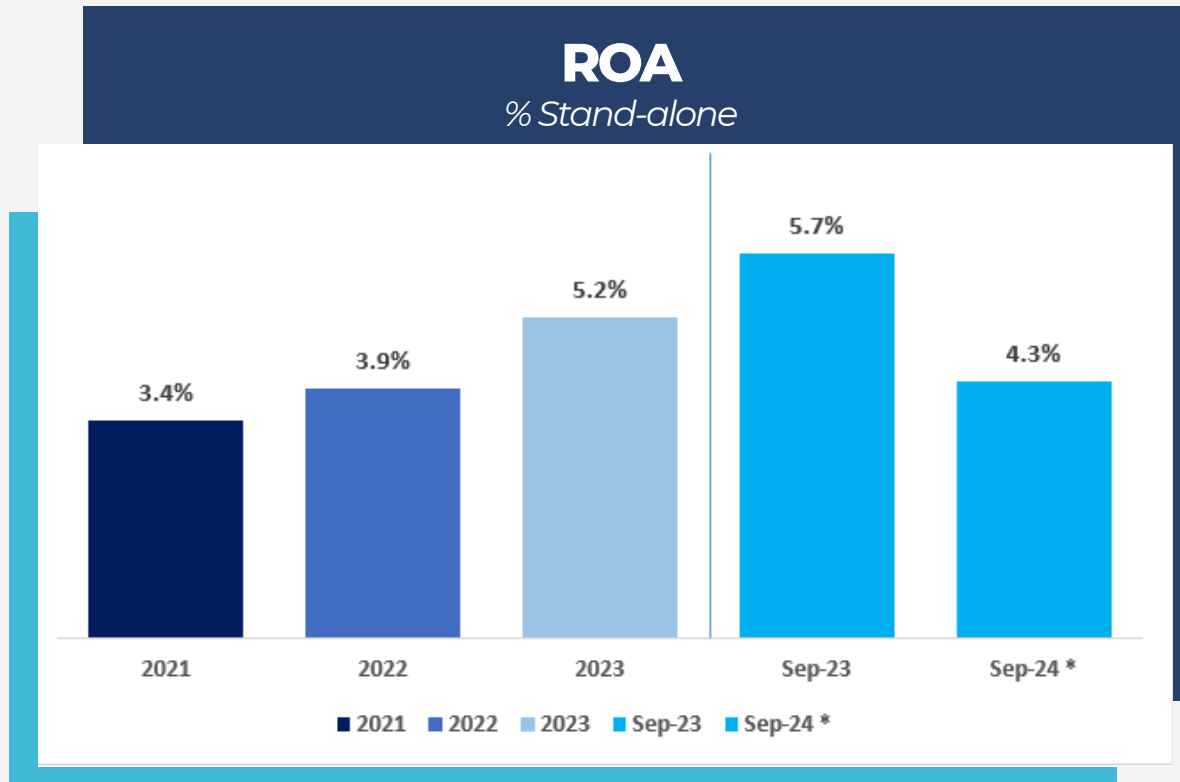
STATEMENT OF PROFIT AND LOSS

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)



THANK YOU

감사합니다

OFFICE



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woorifinance.co.id

