

AXIATA DIGITAL

Axiata Analyst & Investor Day 2020

Digital Financial Services: Monetising the flywheel

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3rd December 2020

ada boost apigate aspirasi

ADS is on track to achieve profitability* and value capture by 2022



Phase I: Inception and Experimentation

Experimentation on business/models

Investments for learning



Business Development KPIs

Phase II: Growth and Expansion

Incubate learnings to launch new biz

Footprint expansion



KPIs: # of Users, GTVs

Phase III: Value Capture

Synergize and create value

Attract new strategic/financial investors

Profitability, monetization & IPO



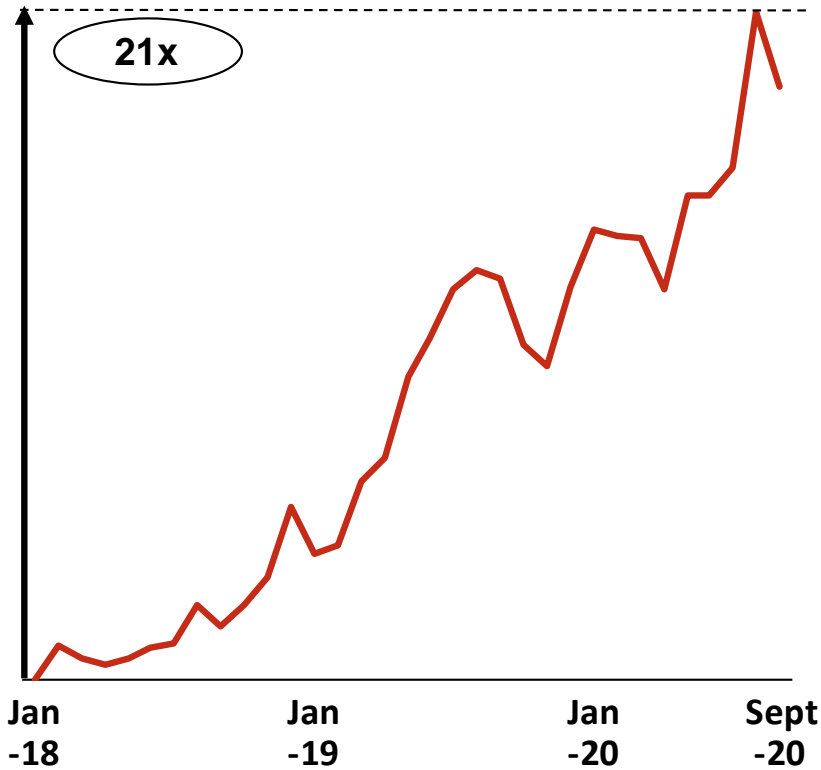
KPIs: Valuation, PAT

* Excluding new ventures e.g., Digital Bank

We are well into scaling our Digital Financial Services businesses

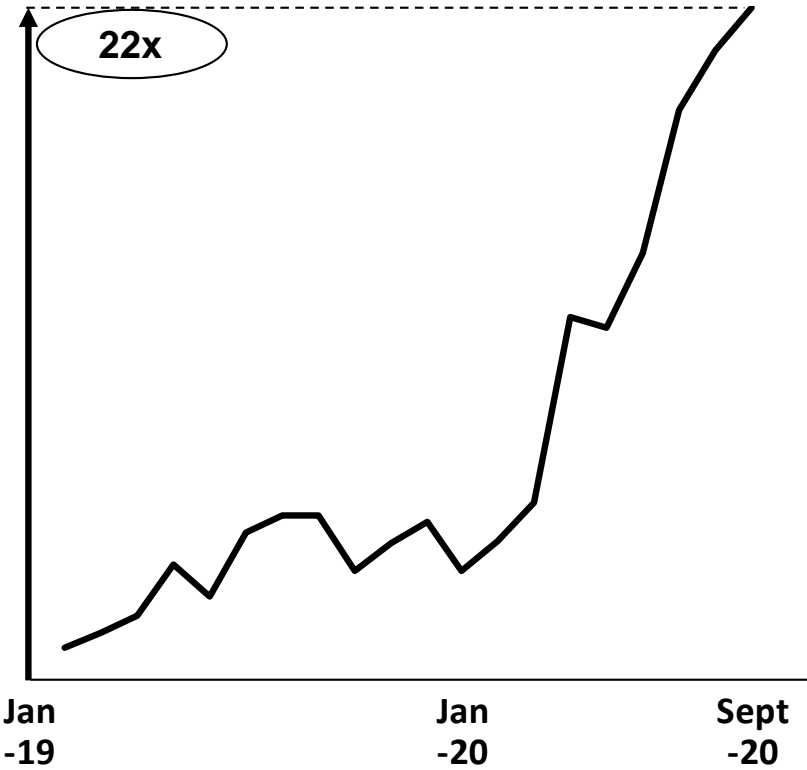
Payments GTV

 Sept 2019 - Sept 2020 >\$1.5B GTV



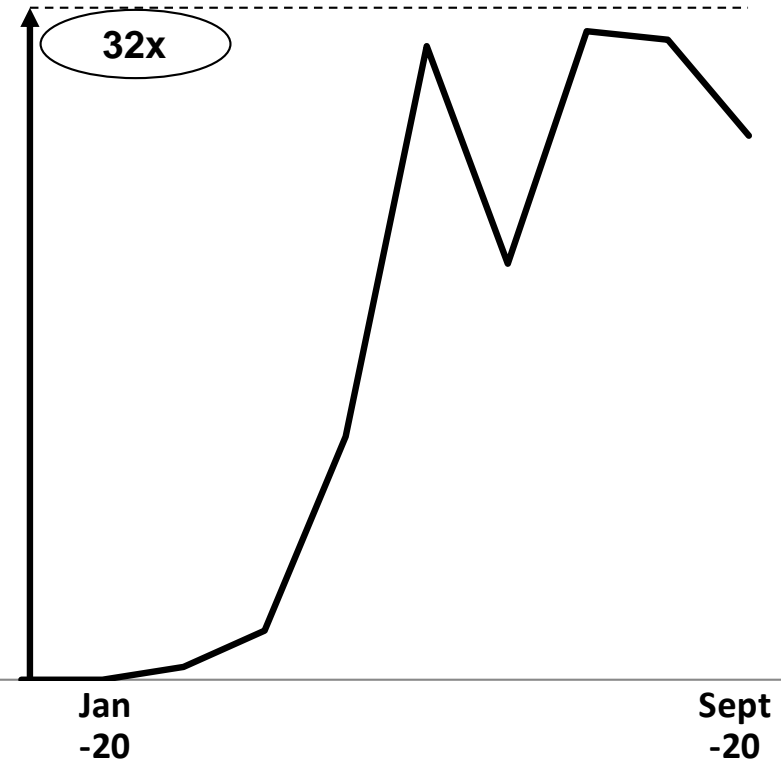
Lending GTV

 Sept 2019 - Sept 2020 >\$32M GTV



Insurance # of Policies

 Jan 2020 - Sep 2020 ~ 400K Premium



Boost: Leading e-wallet & cashless merchant payment solution for a safer, secure & more rewarding experience



**MALAYSIA'S LARGEST
HOMEGROWN
E-WALLET**



8.8M+ Users



217K+ Merchant Touchpoints



Highly engaged
active user base
transacting
RM330+ per week

**LARGEST DIGITAL
MERCHANT BASE IN
INDONESIA**

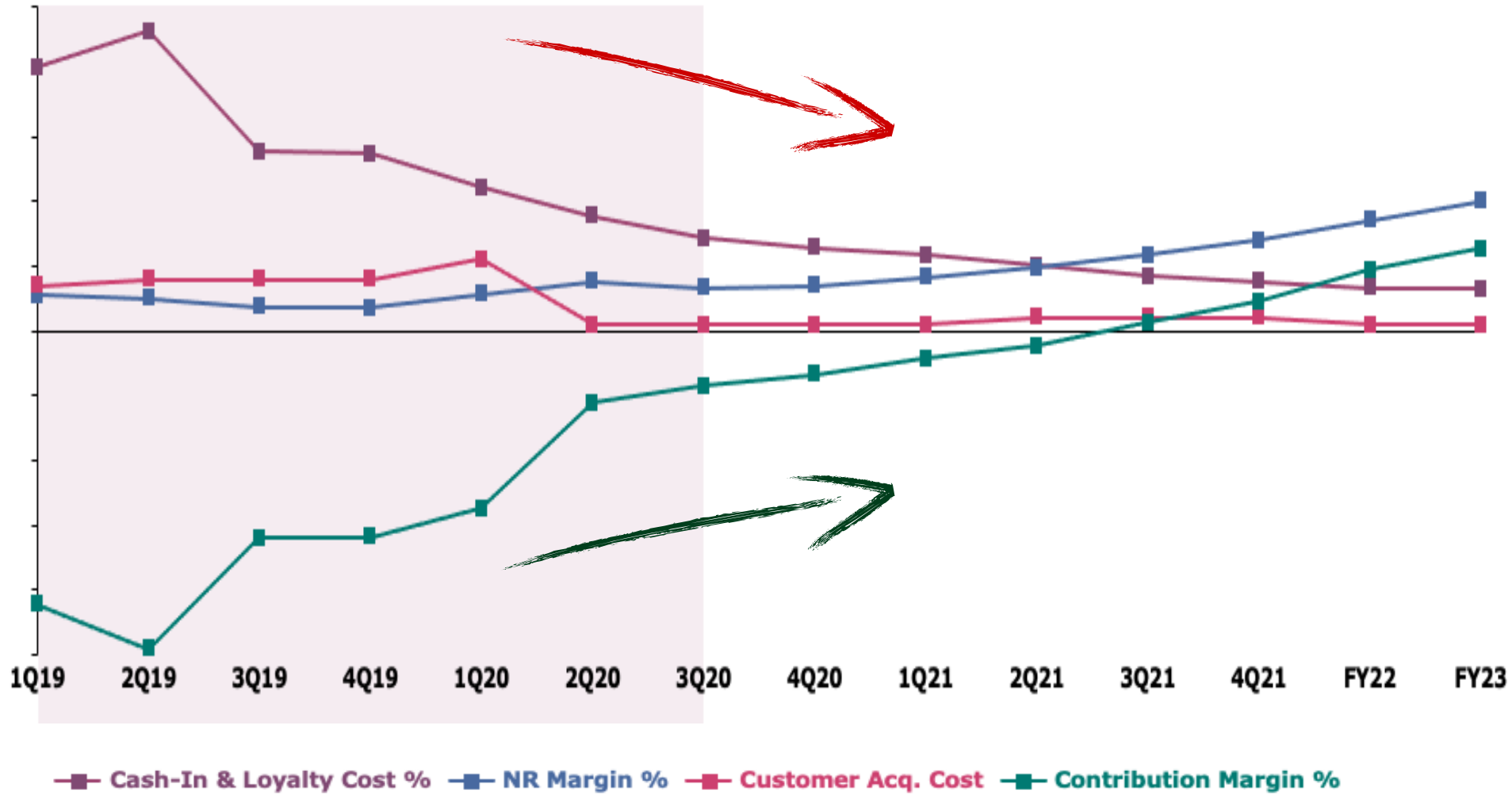


544K Merchant Touchpoints



Present in **60**
cities & **6**
provinces across
Indonesia

Boost: Economics are improving – on track to profitability



Cost Reduction:

1. Improved bilateral cash-in negotiation position with scale
2. Improved Loyalty sourcing with partners with scale & base

Revenue Generation:

1. Shift to high revenue use cases
2. New revenue streams – lead generation, digital distribution
3. Financial services product sales

■ Cash-In & Loyalty Cost % ■ NR Margin % ■ Customer Acq. Cost ■ Contribution Margin %

Aspirasi: Offering financing & insurance to meet all SME needs

Our DNA



Instant Decision in 3 mins



Fully Digital Journey



AI Credit Models



Shariah Compliant Financing

Digital Financing

Working Capital

Term: Up to 12 months

Profile: F&B, etc.

Average Size: RM15K

Invoice Financing

Term: 2 – 4 weeks

Profile: E-commerce

Average Size: RM4.2K

Telco Supply Chain

Term: 2 – 6 weeks

Profile: Electronics, etc.

Average Size: RM4.6K

CPG Supply Chain

Term: 1 – 3 months

Profile: FMCG, etc.

Average Size: RM16K

Insurtech Partnership

Deep Partnership with:



Co-create Products

Contextual, Bite-Sized



Card Protect



Bill Protect



Aspirasi Travel



Hospicash



Protect Super6

In pursuing our vision, we have built core monetizable assets



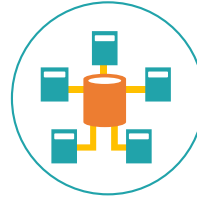
Highly engaged customer base

8.8M+ user base
RM330+ average active user weekly spend



Access to SMEs

>210K cash merchants, of which ~60% are SMEs
544K SMEs in Indonesia



Rich pool of data

375M consumers' data captured in ADA's datasets, including:

- Behaviour in **400k apps**
- **1M** physical points of interest
- **800M** video views

Data analytics capabilities to predict churn patterns in telco and financial services



Loyalty programme

>2M users;
5th largest¹ loyalty programme in Malaysia

Over **150K places** to earn points



Brands & Partnerships

Built strong brands in 3 years:

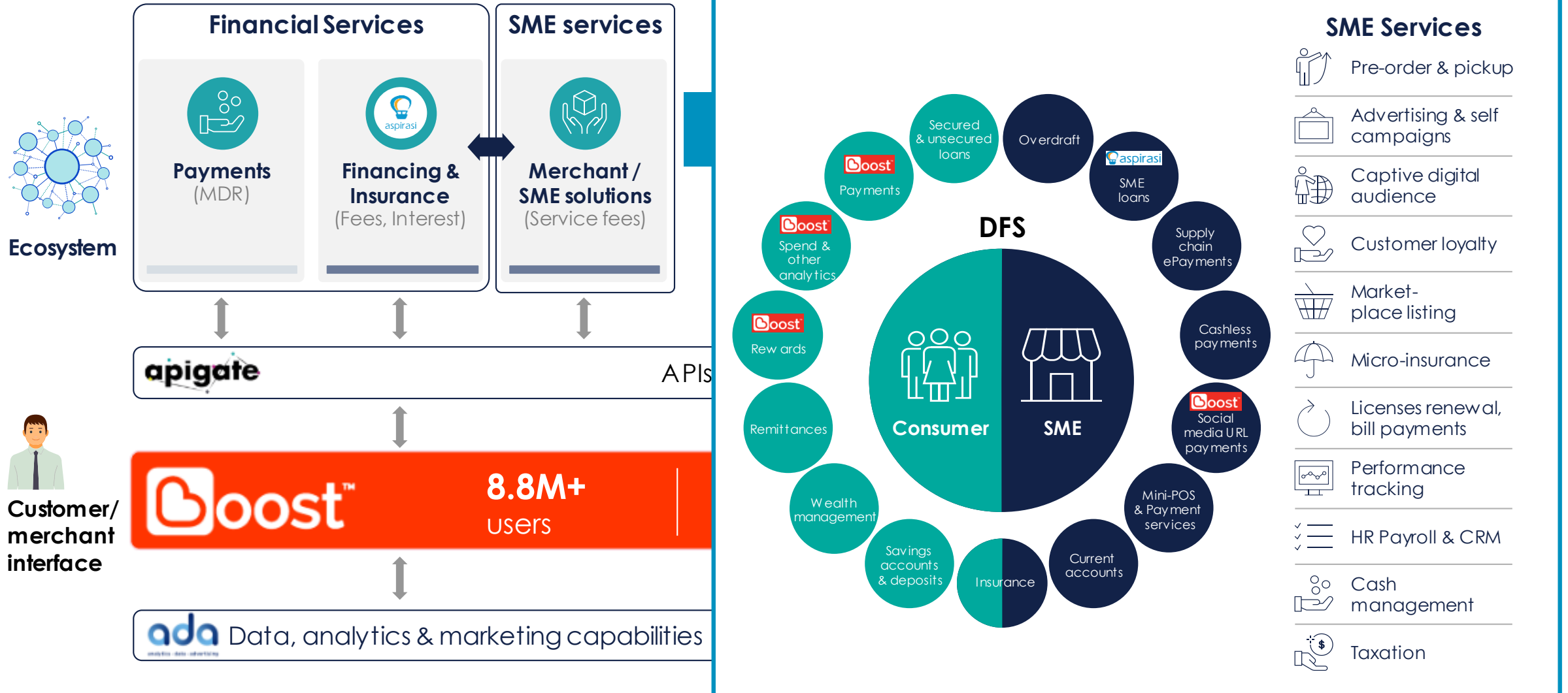
- **Boost:** Household name in Malaysia
- **ADA:** Won 25+ awards

with deep partnerships across a wide range of industries

Next Phase: End-state of Digital Financial Services Ecosystem

● Consumer services

● SME services





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Thank you

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**AXIATA
DIGITAL**