



Technology: BHSB

Valuation Growth

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Disclaimer



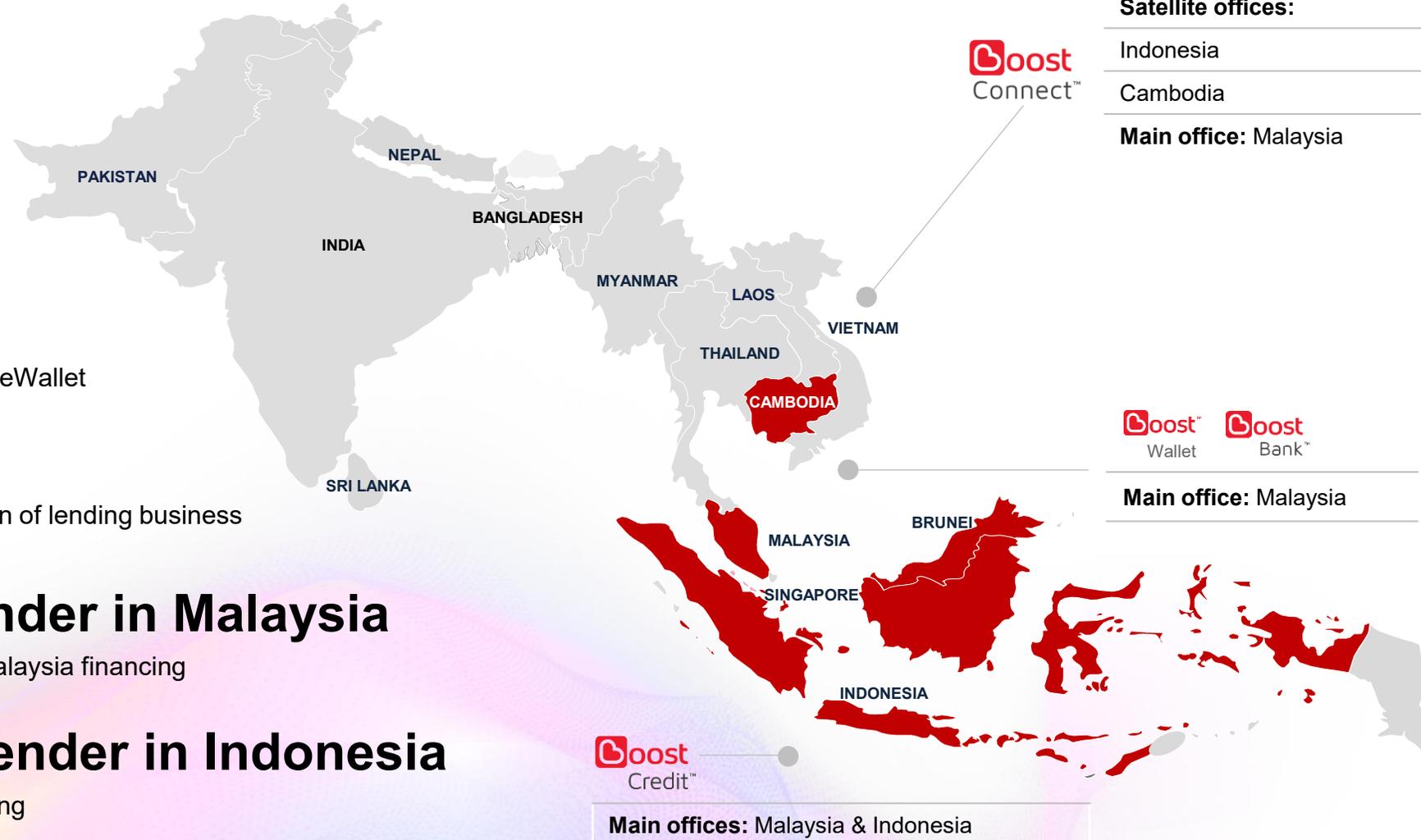
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“RM” shall mean Ringgit Malaysia being the lawful currency of Malaysia. Any discrepancies between individual amounts and totals are due to rounding.

Boost At a Glance



- **>13 million**
eWallet customers
- **>500k**
Micro & small businesses on eWallet
- **>MYR 6.0 Bn**
Loans disbursed since inception of lending business
- **No1 Digital lender in Malaysia**
Boost Bank & Boost Credit Malaysia financing
- **Top 5 Digital lender in Indonesia**
Boost Credit Indonesia financing
- **No 2 DNQR merchant acquirer in MY**

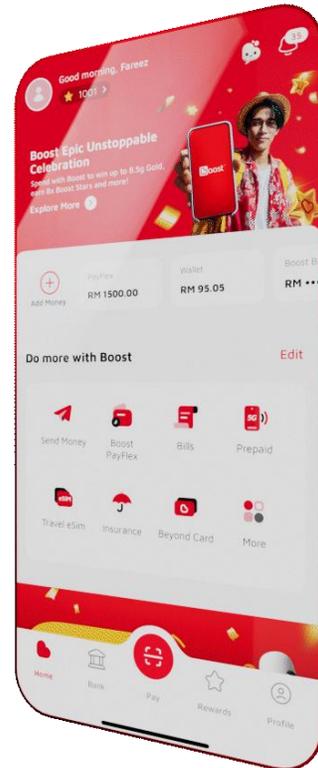
Why Boost Bank made Sense for us in Malaysia



Lending

Boost already had a strong lending proposition

- MSME capital loans, supply chain financing etc
- BNPL
- Consumer Loans



Pseudo-deposits

Pseudo deposits of customers

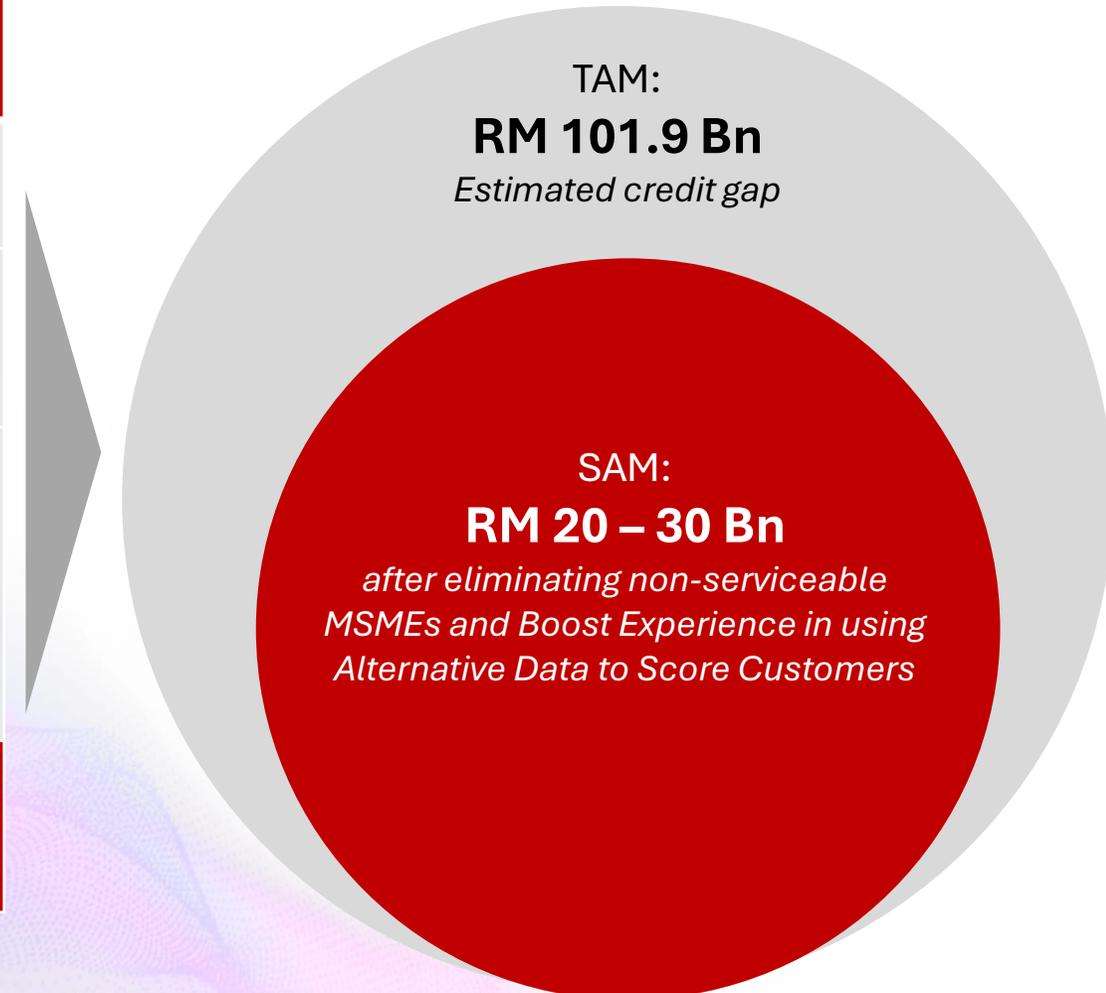
- **Latent Wallet Deposits** which will be converted to Bank Deposits
- Partnership with ecosystem (e.g., groceries & telco)

MSME Funding remains an untapped Opportunity

Build up of estimated credit gap (by 2028)

<i>By FY 2028</i>	Nano / Micro	Small	Medium
Total MSMEs	~814k	~322k	~22.5k
Firms eligible for loans (%)	40%	50%	70%
Average Loan Sizes (RM)	~RM80k	~RM300k	RM1.9 Mn
Estimated Credit Gap (RM Bn)	RM 25.2 Bn	RM 48.2 Bn	RM 28.5 Bn

Addressable Market Size (by 2028)



TAM = Total Addressable Market, SAM = Service Addressable Market

Based on US\$ 1 = RM 4.2 exchange rate

Source: SME Corp, Asian Development Bank (ADB), Department of Statistics Malaysia (DOSM), SME Finance Forum

We are new to Banking but...we had the Building Blocks in Play



Boost Bank are uniquely positioned to win:



7+ years of MSME lending experience:

via Boost Credit; only Digital Bank with credentials in the banking space



Scalable lending technology:

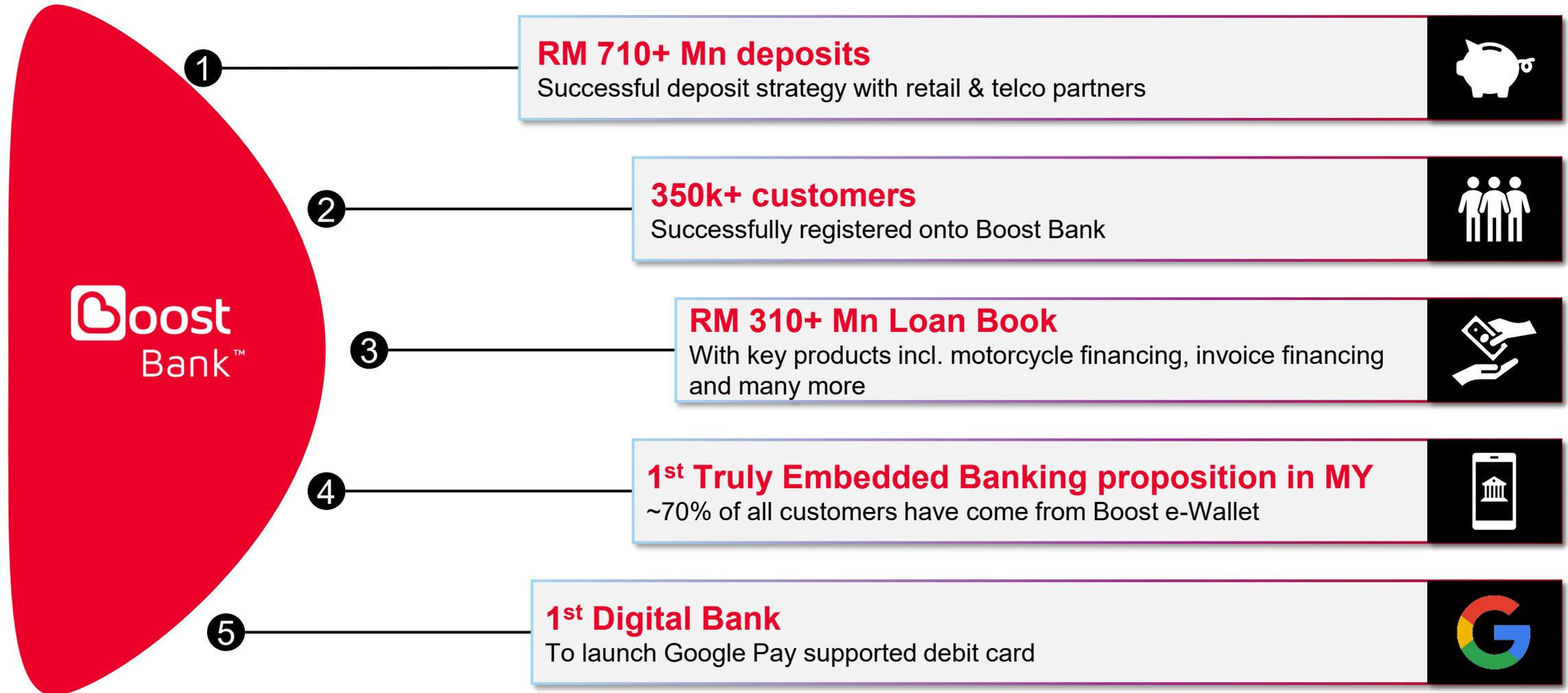
Plug & Play at scale



Precision credit scoring with proven risk archetypes:

We know which scoring criteria works

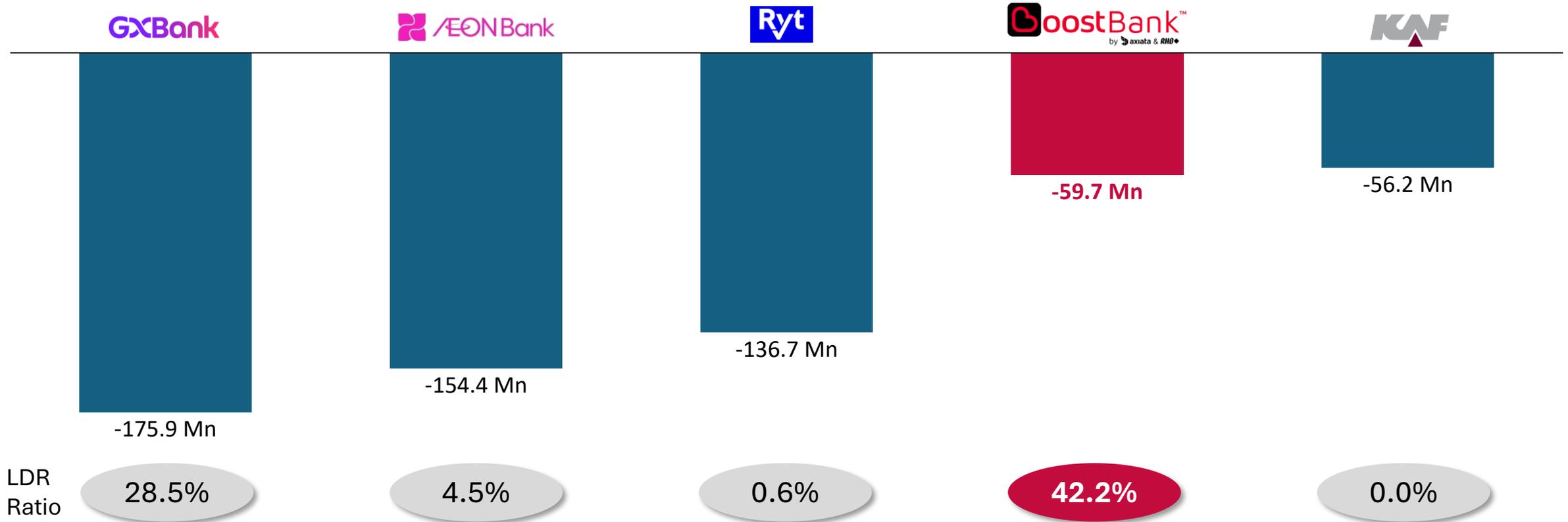
1 year on: Boost Bank continues to go from strength to strength



Boost Bank Vs Peers

9 Months to 2025 Loss After Tax (RM Mn)

*As of September 2025



Boost Bank's efforts are already recognized



International Finance Awards

- Most innovative new MSME financing solutions provider
- Most innovative new digital financial services ecosystem



Digital CX Awards

- Winner: Outstanding Digital CX in Embedded Banking App / Platform
- Highly Acclaimed: Best Digital Bank for CX (Malaysia)
- Highly Acclaimed: Outstanding Digital CX – Bank Cards



Markies Awards 2025

- Most effective use of launch / relaunch

We have developed a repeatable playbook to scale across markets

01 • Enter a market with Micro SME lending

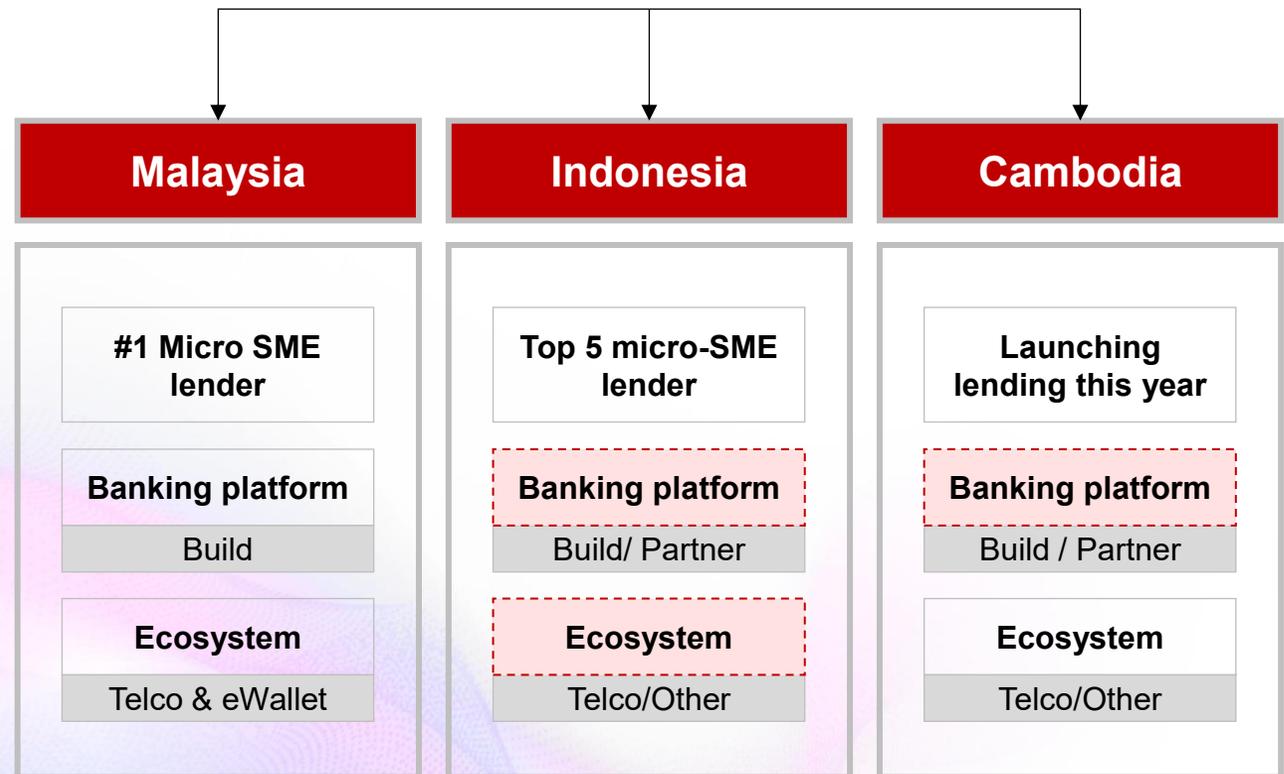
02 • Access a Banking platform to fund loan book

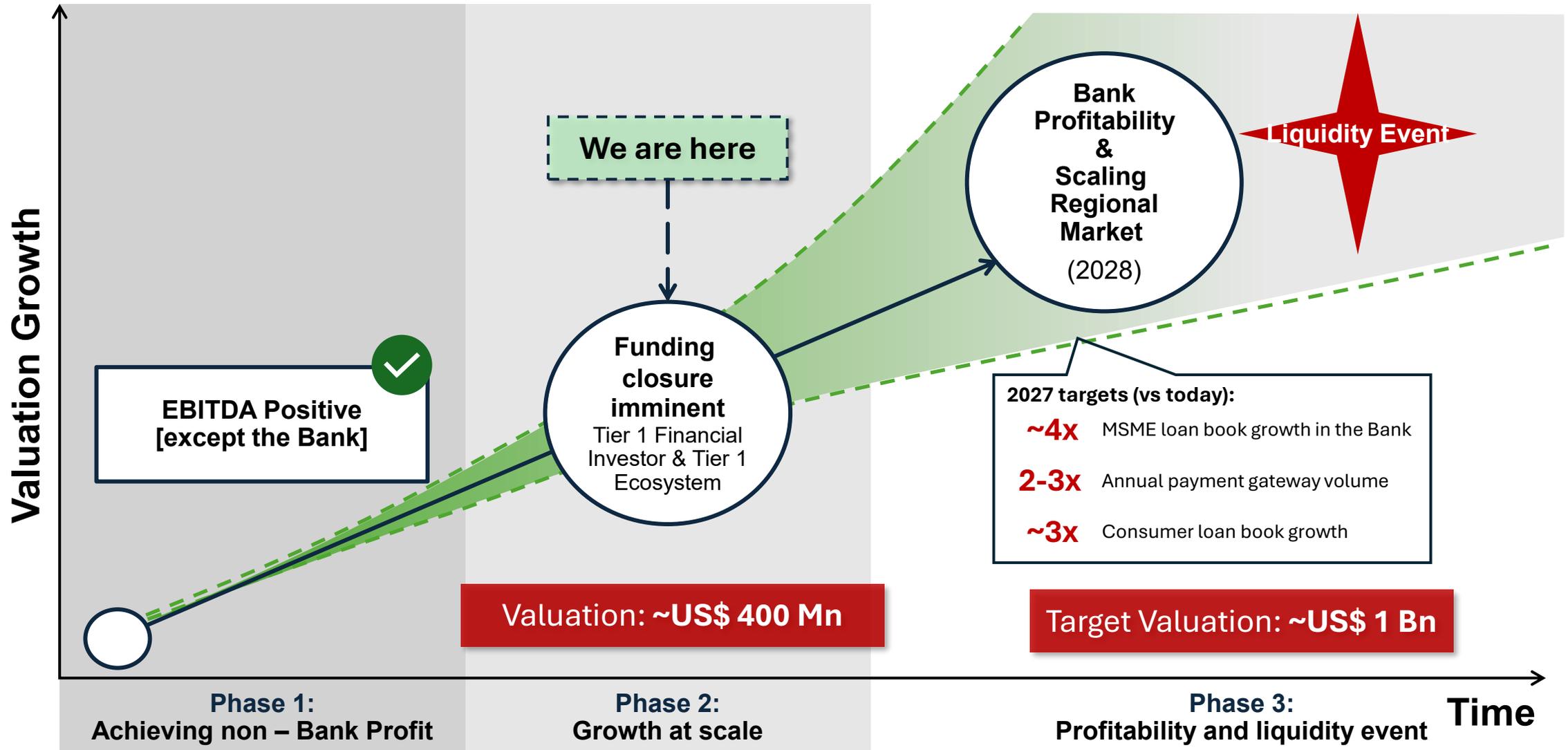
Build Buy Partner

03 • Tap into an ecosystem to scale consumer lending

Telco • Axiata Others

Playbook implementation status







Thank you