

Boost:

Value illumination and path to monetisation

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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 started in the payments sector, developed credentials as a lender and has now completed the journey becoming a Digital Bank

Steady growth of Boost payment products...

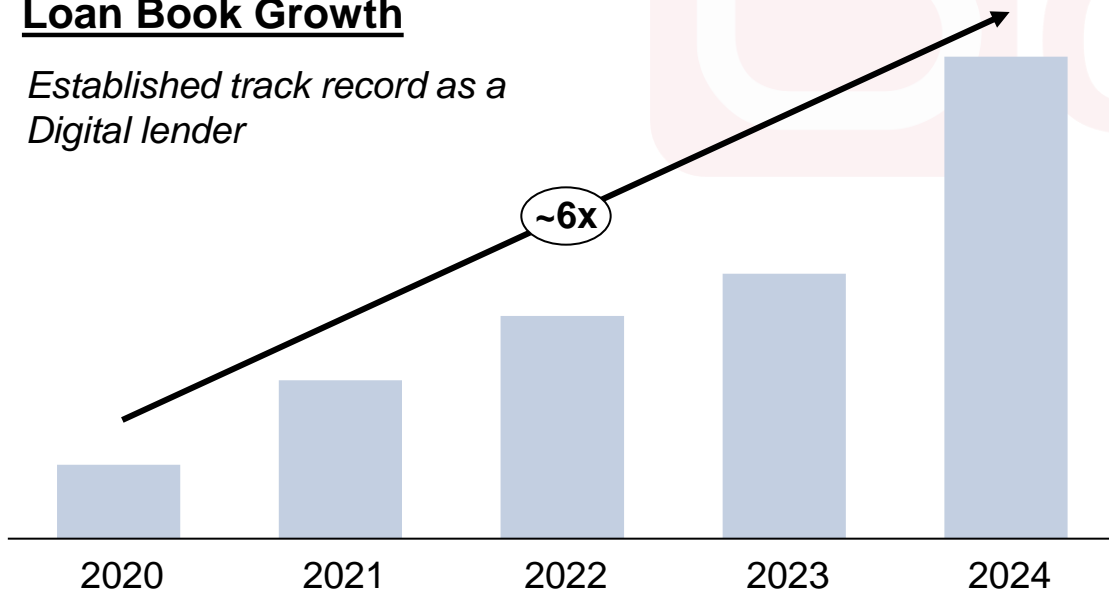
11.1 Mn+
e-Wallet
Customers

660k+
e-Wallet MSME
touchpoints

RM 5 Bn+
GTV Per Anum
on our Payment
platforms

Loan Book Growth

Established track record as a
Digital lender



... have developed a successful platform for **Boost Bank**

1st

Embedded Banking proposition
within an e-Wallet app in Malaysia

~RM 700 Mn

Deposits received
within 6 months of launching the bank

200k+

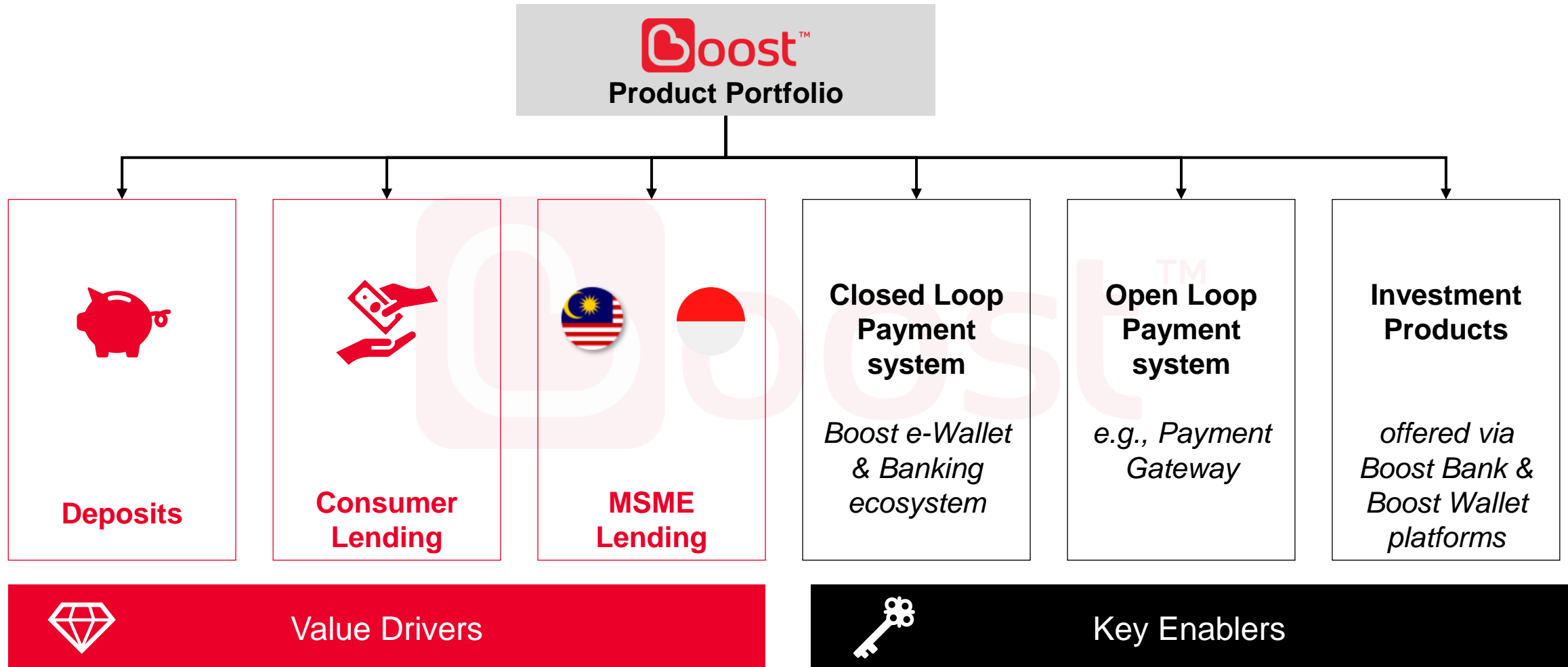
Digital Banking Customers
80% through the embedded banking proposition

~70%

Utilization of Capital Budget
Achieving Y1 targets whilst remaining within the spend envelope

Boost portfolio products each play a significant part in value creation

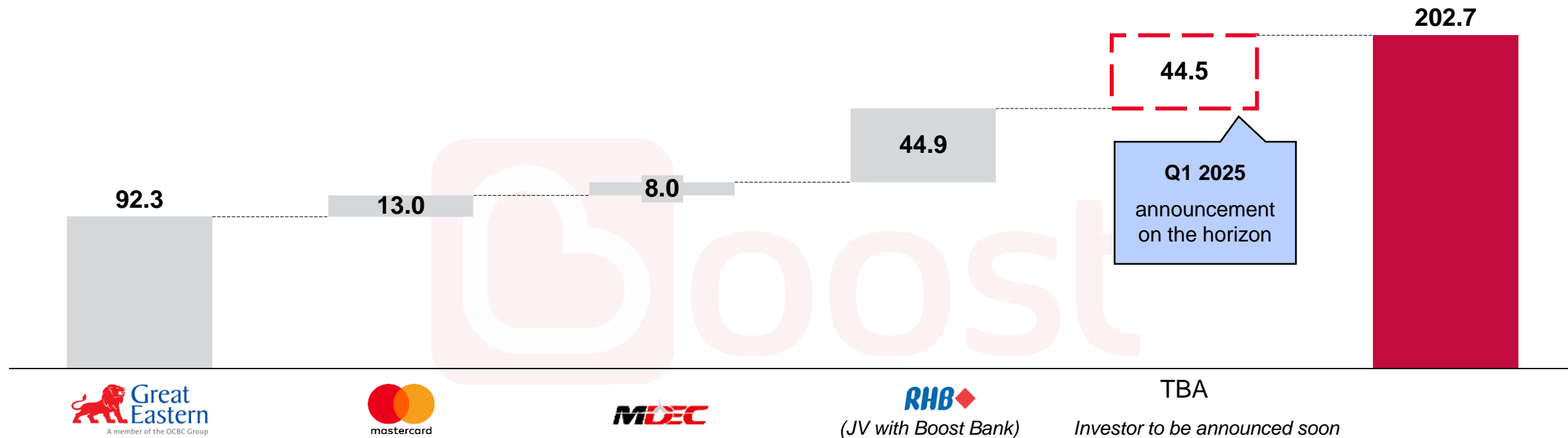
Non-exhaustive



♥ Mobilised US\$ 158+ Mn through investors & partners in our journey

Funding mobilised to date & strategic partnerships

All units in USD Mn



- Existing base of customers
- Digital underwriting capability in key markets

- Payments rails & use cases
- Embedded payments
- Expertise across markets

- Ecosystem of Digital companies

- Core banking knowledge
- Expertise in risk, control & compliance

- Large consumer ecosystem
- Synergistic business models



Strategic investor propositions

*Planned or committed investment to date

♥ Strategic ecosystem partners have formed the bedrock for Boost's growth

Partnerships to date have created significant value...

Embedded Banking & BNPL



- **Retail Partners:** Savings jars with essential discount items targeted at B40 & undeserved
- **Telco Partners:** Savings Jars with discounted phone bills



Merchants & MSME's



- **Payment Networks:** Expediting rollout & usage of DuitNow QR through payment terminal partnerships



Banking as a Service:



- Loan channelling in Indonesia with a push for Boost to leverage partner's full banking license services



... with an exciting pipeline for 2025

Large Local Co-operative



- **Banking-as-a-service:** Differentiated loan offers via Boost Bank with premium savings status
- **SME development:** aiding & growing the underbanked & unbanked MSME customers

Axiata Family Partnership



- **Telco Financing:** Leveraging Axiata ecosystem and partnering with XL Axiata (Indonesia) and SMART (Cambodia)



Large global consumer brands

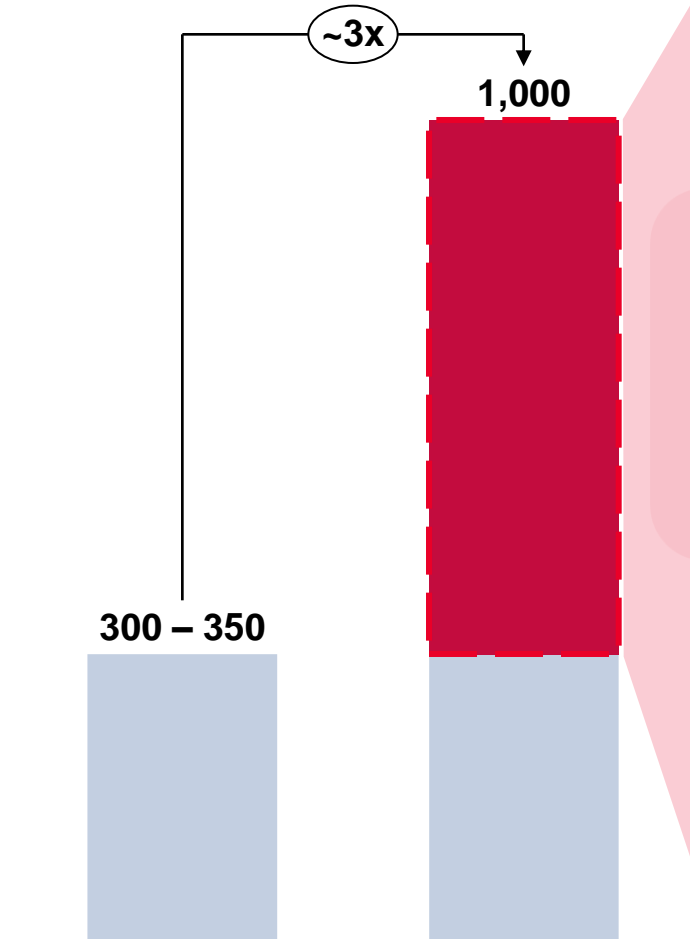


- **Food delivery platform:** Savings jar & premium offers to Boost & partner ecosystem
- **Large global E-commerce brand:** Loans disbursement via Boost Bank

Boost started in the payments sector but swiftly built up the necessary components for the foundation of a digital bank

Plans to become a unicorn...

(US\$ Mn)

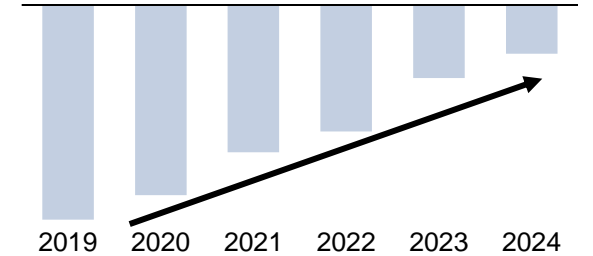


... driven by 3 key levers

Path to Profitability

Cost maintenance while driving revenue growth

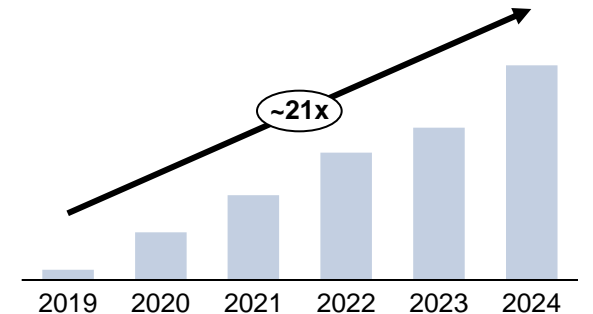
- **EBITDA positive** by 2026
- Key to maintain profitability of Boost Connect while driving **e-Wallet to self sufficiency**



Established track record as a lender

Balance between growth & quality of assets

- **Malaysia:** Driving new products through Boost Bank (e.g., Consumer & Corporate Loans) & continual growth of PayFlex
- **Indonesia:** MSME proposition focus



Regional Expansion

Scaling footprint & lending proposition across SEA

- **Indonesia :** Build in success in MSME loans with Consumer financing
- **Cambodia:** Partnership within the Axiata family; consumer lending propositions



Thank You

