



Company Introduction

Apr 2026



Digital Financing Opportunity in Indonesia: largest in SEA



Key Drivers of Growth:

Underbanked Population (2019)	43%
Credit Card Penetration	2.4%
Mobile Subscriber Growth (2014-2019)	22% p.a.
Digital Lending Growth (2019-2025)	61% p.a.



Nationwide presence across all 34 provinces

Source:
World Bank Open Data 2021
Knomad; Government Statistics; Expert Network; Bain and Temasek;



PT Kuaikuai Tech Indonesia

Pinjam Yuk






PT. Kuaikuai Tech Indonesia (Pinjam Yuk) established in 2018 with the goals of achieving financial inclusion and provides equal financial service for all.

Vision

Providing more middle and lower class people in Indonesia to be able to enjoy easy access to financial products through the Pinjam Yuk application service.

Mission

Pinjam Yuk will focus on serving micro-lending and providing easy financial service facilities.

 <p>Pinjam Yuk has obtained License from the Financial Services Authority (OJK) based on Decree Number : KEP-2/D.05/2021</p>	 <p>Registered as a member in Asosiasi Fintech Pendanaan Bersama Indonesia (AFPI)</p>	 <p>User data protection with privacy-by-design and privacy-by-default Pinjam Yuk has been certified ISO/IEC 27001:2022</p>
<h1>Compliance</h1>	 <p>Ensure user satisfaction Pinjam Yuk has been certified ISO/IEC 9001:2015</p>	 <p>Pinjam Yuk is Registered as an Electronic System Provider (Penyelenggara Sistem Elektronik or PSE)</p>



Strong Shareholders, Experienced Leaders

Shareholders



Kuaikuai Belt and Road Holdings Pte. Ltd.

Kuaikuai Belt and Road Holdings Pte. Ltd. (KBRH) is a company from Singapore which was founded on March 11 2017. KBRH provides global financial and investment services with a fintech target. KBRH also provides financial consulting in Singapore and also seeks opportunities in global markets.

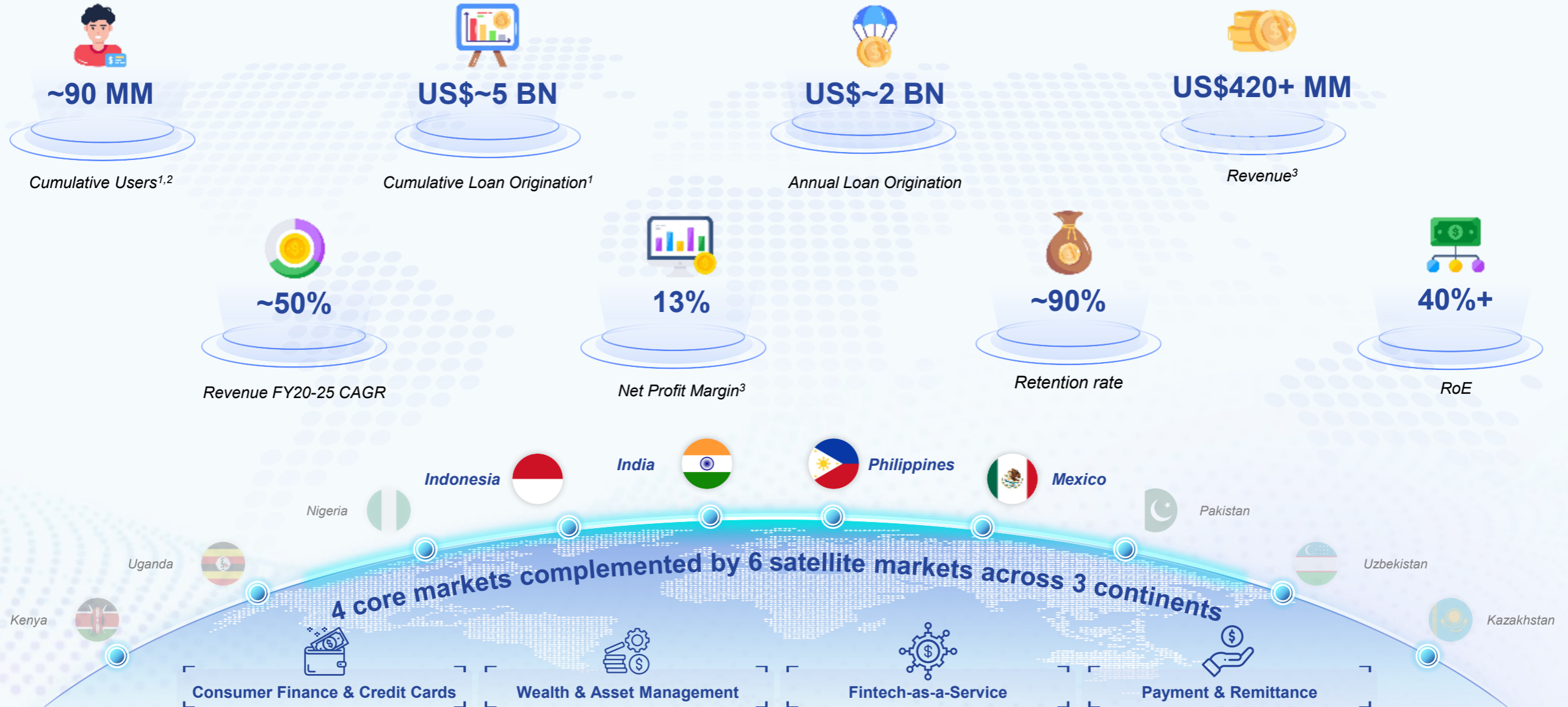


PT Budidjaja Integrasi Lawyerindo

Lawyerindo was founded on July 8 2014 to become the first and leading provider of legal support services in Indonesia. Lawyerindo has its main business in providing legal services, one of which is through online means. Lawyerindo also provides training to young lawyers.

The Surfin Business

The World's local Tech-Fin serving the global emerging markets



Note: As of Dec'25 unless otherwise stated, Group consolidated level data in the deck unless specified otherwise

1. As of Dec'25
2. Cumulative users since inception (including users in several non-operating apps and non-operating market) as of Dec'25
3. Revenue is recognized based on accrual basis; net profit margin can be higher if Surfin capitalizes R&D costs.

1 Our Global Franchise at a Glimpse – 427M USD Revenue, with 72M USD PBT and 56M USD Net Profit

Serving 4 core markets with expanding presence in 6 satellite markets across 3 continents

Core markets

Mexico



Users number ¹ 2.6MM	Loan origination ² USD57MM
Revenue USD24MM	PBT USD(3)MM

India



Users number ¹ 20.6MM	Loan origination ² USD902MM
Revenue USD228MM	PBT USD99MM

Indonesia



Users number ¹ 22.6MM	Loan origination ² USD395MM
Revenue USD117MM	PBT USD14MM

Philippines



Users number ¹ 6.0M	Loan origination ² USD135MM
Revenue USD37MM	PBT USD3MM

Satellite markets

Nigeria



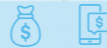
Users number ¹ 10.2MM	Loan origination ² USD25MM
Revenue USD8MM	PBT USD1MM

Uganda

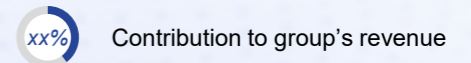


Users number ¹ 0.9MM	Loan origination ² USD3MM
Revenue USD1MM	PBT USD0.1MM

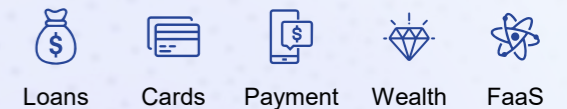
Kenya



Users number ¹ 14.0MM	Loan origination ² USD44MM
Revenue USD12MM	PBT USD3MM

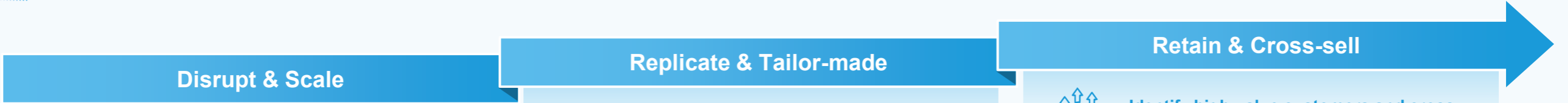


Operating segments



Note: As of Dec'25 unless otherwise specified, Group consolidated level data in the deck unless otherwise specified
 1. Cumulative users since inception (including users in several non-operating apps and non-operating market) as of Dec'25
 2. Total loan origination in 2025
 3. The financial numbers shown here do not include the PnL of 1) Surfin cost centers, i.e. HQ entities and 2) new countries.
 4. The majority of the revenue/profit comes from Consumer Finance segment (95%+).

2 Our Achievement and Growth Roadmap



Disrupt & Scale

Replicate & Tailor-made

Retain & Cross-sell



Gain market share through cash disbursement and acquire extensive user data



Replicate success story across global emerging market and refine local credit model

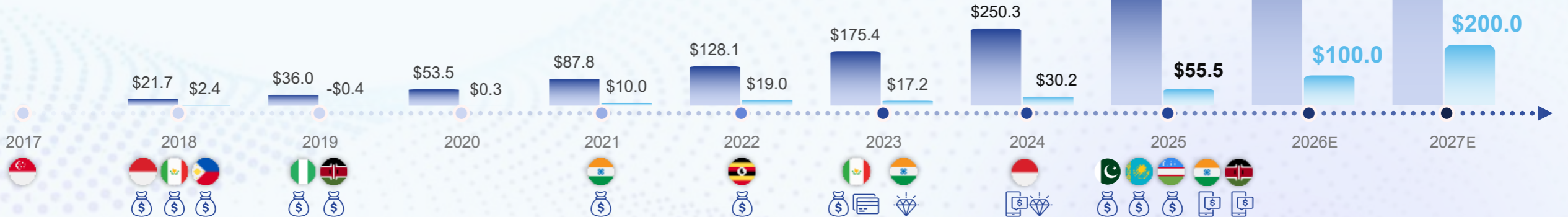


Identify high-value customers and cross-sell full suite of financial products

~50%
Revenue
FY20-25 CAGR

■ Revenue (MM) ■ Net income (MM)

- Loans
- Cards
- Wealth
- Payment



Notes:

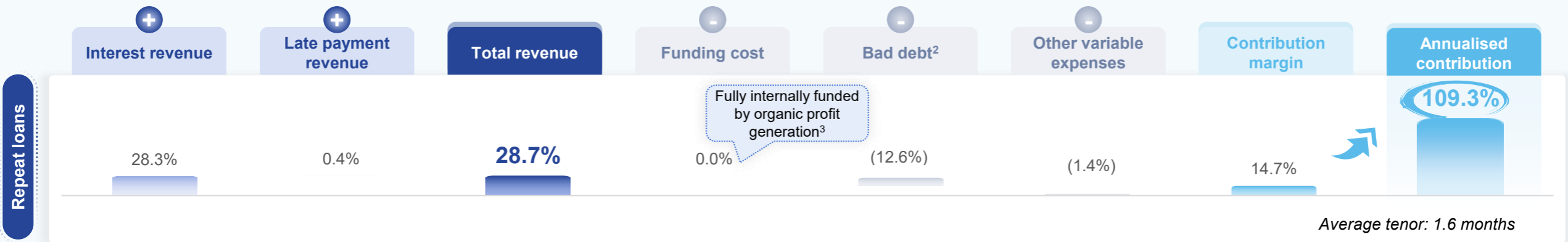
1. Financials displayed are for Surfin Group's enlarged, consolidated level (50+ entities), as opposed to the potential IPO listing entity at restructured level (20+ entities)
2. Net profits can be higher if Surfin capitalizes historical R&D costs.
3. Legal agreements have been signed with both banks in Q1'26; also signed MoU with PH Social Security System in Q1'26.

3 Consumer Finance – Strong Retention and Repeat Unit Economics Generate Unparalleled Profitability, with 10+ LTV/CAC

Unit economics¹ per disbursement | as of FY2025

~90%
customer retention

First loans breakeven as the trial case to shift out high quality customers, yielding **profitable repeat borrowings**



Note:
 1. Cash basis recognition
 2. Corresponds to actual net loss on cohort basis adjusted for proportion of loan extension
 3. Here assuming that the loan disbursement is financed internally.

Guided by World-Class Management Team and Validated by Group of Visionary Investors

Led by board of highly experienced and entrepreneurial industry veterans



Wu Yanan
Chairman / CEO / Founder

- Former nuclear physicist at Los Alamos National Lab
- 20+ years of finance experience



Michael Spence
Board Director

- Nobel Prize in Economic Sciences in 2001
- Senior Advisor at



John Quelch CBE
Board Director

- President and Executive Vice Chancellor
- Previous Dean and Professor at



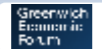
John Fennell
Board Director

- Experience in overseeing risk associated with USD3trn portfolio



Bruce McGuire
Board Director

- Co-founder of GEF
- 29-year veteran of Wall Street



Felix Davidson
Board Director

- Ex-President for TA Ameritrade Clearing
- Previous roles in



Yinglan Tan
Board Director

- Founding Managing Partner of
- Previously at



Mohamed Nasser Ismail
Chief Strategy officer, Board Director

- Ex-Head of ECM
- Ex-Head of Issuer Regulation



Supported by group of seasoned long-term value investors



Leading investor in SEA fintech firms



One of the largest commercial banks in South Korea



Ivy-tier university endowment fund



Asia's Top-tier capital deployer



Global investment management firm, headquartered in Miami

Our Commissioner and Directors

Management team with domain expertise and experience scaling fintech businesses



Agung Hari Pamuji

Commissioners

Professional with expertise in areas like personal branding, business development, and wealth management, known for his analytical thinking and training-oriented leadership.



Leonard Timothy

President Director

Professional with expertise in technological aspect have 5 years experience in Information Security, Risk Management and 5 years experience in P2P Lending Industry.



Ao Liu

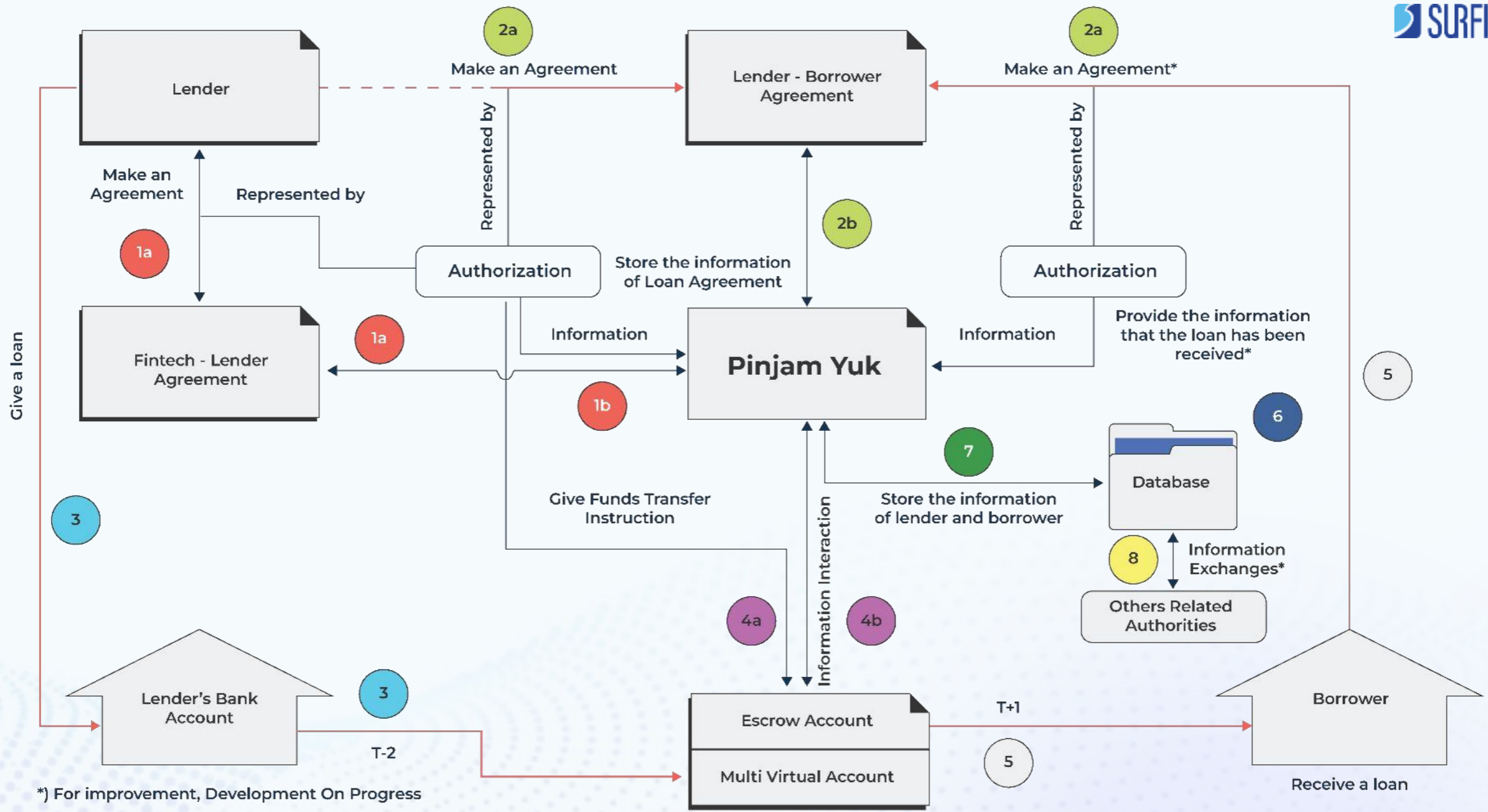
Director of Operations

Strong experienced as a Senior Software Engineer at Baidu, has expertise in information product development, risk control models, and big data analysis, alongside significant experience in managing startup teams to foster digital financial inclusion.



Our Business Model and Core Product

P2P Flow Process

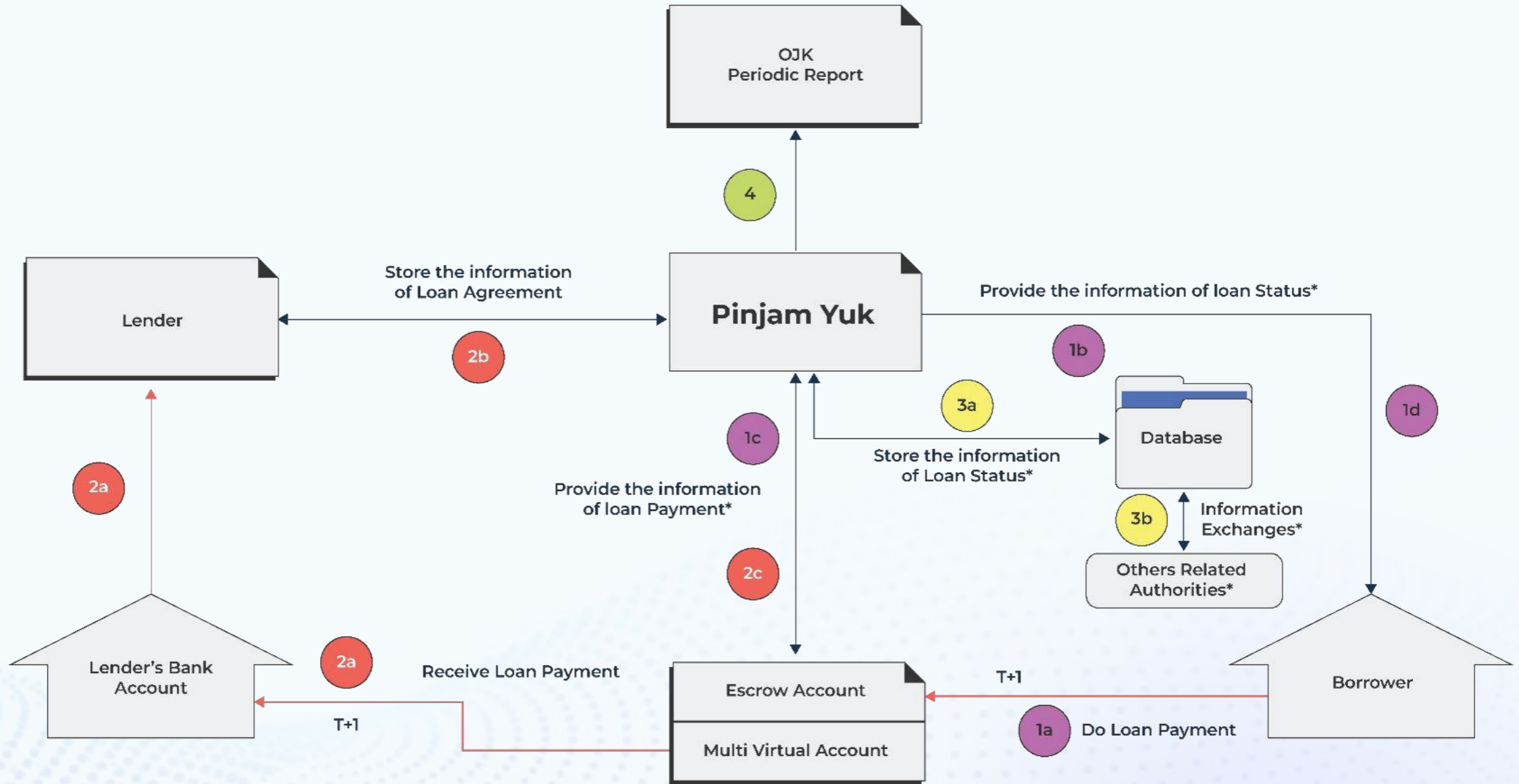


*) For improvement, Development On Progress

*) contained in the Pinjam Yuk's privacy policy

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Repayment Flow Process



Main Product

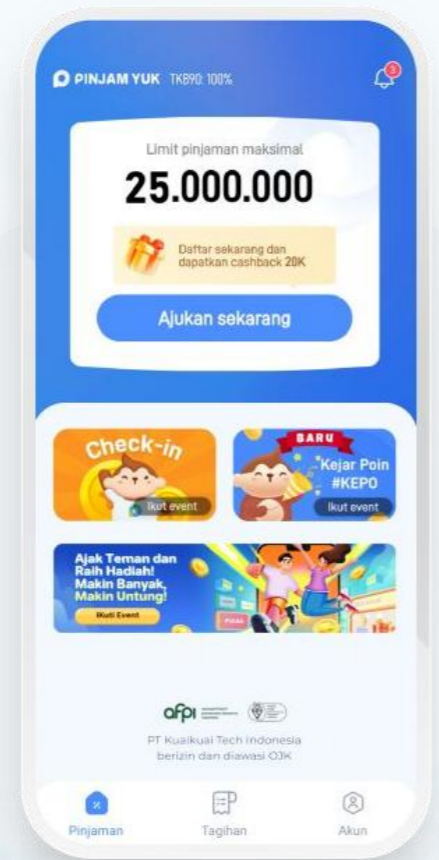
Loan Amount **500.000 - 18.000.000**
 Loan Tenor **90,95 Days**
 Payment Type **Installment**
 KYC **Personal Information**



Pinjam Praktis

02. KYC Process

- Identity verification to **DUKCAPIL**.
- screened against the **DTTOT** (Terrorist Suspect and Organization List).
- **Anti-Money Laundering (APU PPT)**
- integrating a certified **digital signature**



03.

Model Outputs

- Direct Rejection**
 - Relationship with other users
 - Blacklisted ID Card
 - Age between 18-65
 - Maximum device limit
 - Same emergency contact
- Rule Feature**
- Feature Score
- Rule Model**
- Model Score

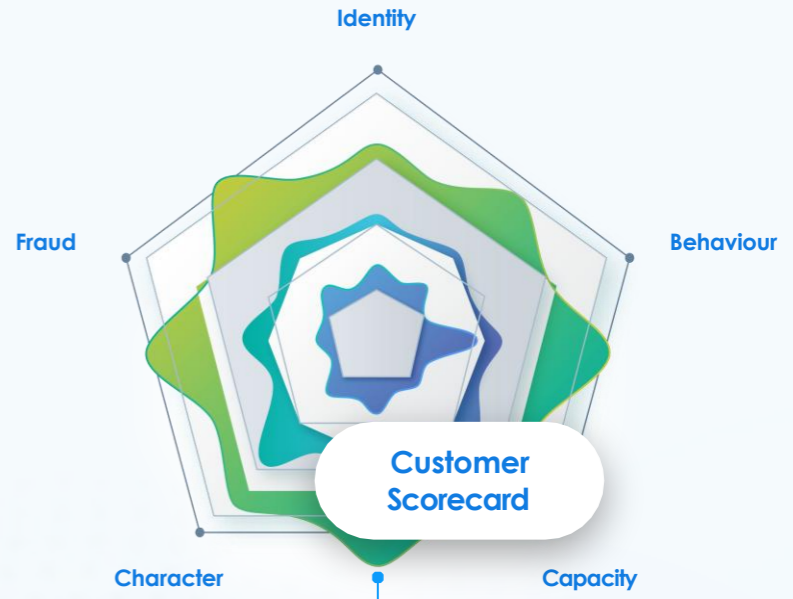
01.

Inputs

- User Demographics
- Device Information
- Behaviour Patterns
- App Usage
- Historical Loan Performance

04.

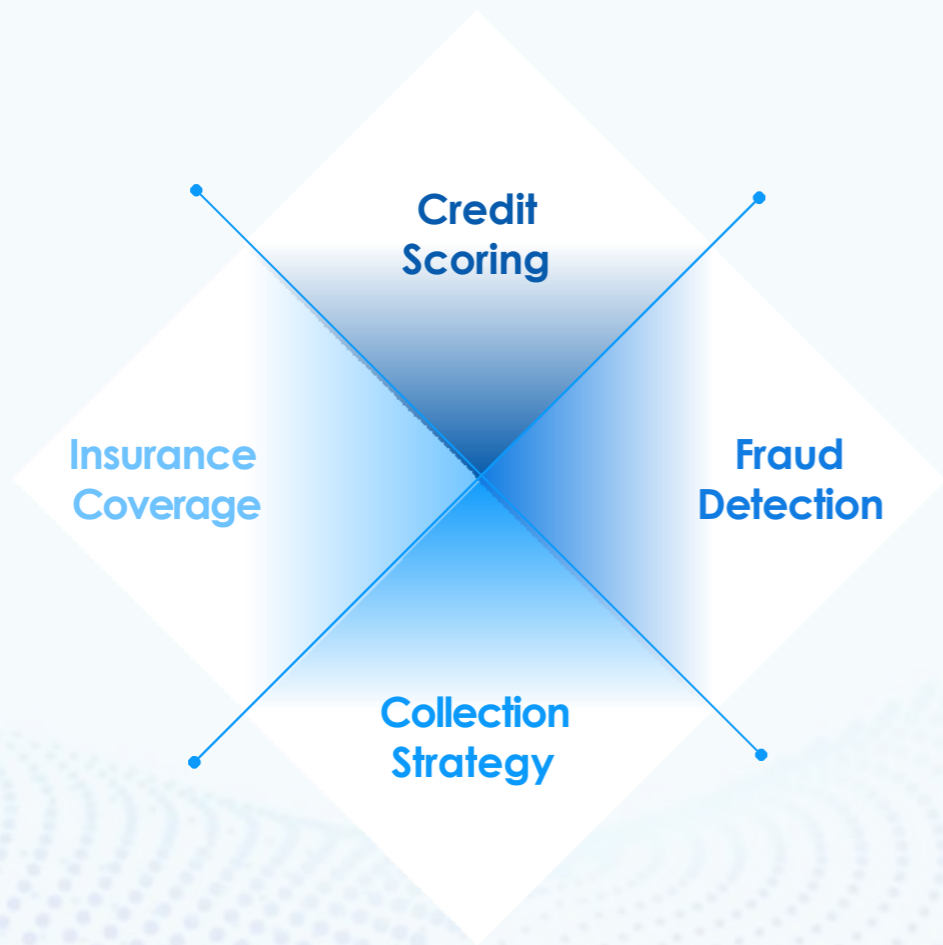
Customer Scorecard



05.

Lender's Decisions

Robust Risk Management & Compliance



Credit Scoring

Combination of credit bureau data, internal analytics, and machine learning.

Fraud Detection

Identity verification (KTP check), device, and duplicate detection.

Collection Strategy

Automated reminders, multi-channel collection, and reloan eligibility filters.

Insurance Coverage

Partnerships with Credit Life insurers for Lenders and Borrower Protection.

Tersertifikasi dengan
ISO 9001:2015 Quality Management System
ISO/IEC 27001:2022 Information Security Management

Pinjam Yuk berizin dan diawasi **OJK** | Pinjam Yuk merupakan anggota **AFPI**



Be The Part Of Our Journey



Address

APL Tower, Lantai 22 Unit T9, Jakarta Barat



Call Center

0804 168 1900



Mail

cs@pinjamyuk.co.id

www.pinjamyuk.co.id

PT Kuaikuai Tech Indonesia