

## Press Release

### HDIT and DOEKU will help distribute the Capital to 200,000 MSME Agents

PT Hensel Davest Indonesia Tbk, is one of the issuers engaged in financial technology (fintech) with an integrated ecosystem. Through one of its subsidiaries, PT Doeku Peduli Indonesia, which has a Peer to Peer lending business platform, the DOEKU, is ready to help disburse the capital to more than 200 thousand MSME agents who are the partners of the company network.

"The majority of the company's MSME agent network is engaged in selling telephone vouchers and electricity vouchers, on average they have a capital requirement of 3 to 5 Million IDR per month with a turnover of at least 5 times per month from working capital," said Ms. Ferdiana in a press release (13/Aug/2021).

With this capital, Ms. Ferdiana said, the MSMEs that are DOEKU partners can achieve a potential net profit margin around 5% to 8% per month. In addition to these potential benefits, several other benefits from the DOEKU's capital distribution platform are the competitive interest (starting from 15% p.a.), the fast and easy process (100% online), and the fees that will be billed when the loan has been approved.

Doeku has been registered and supervised by OJK since October 2019 with registered number No: S599/NB,213/2019 and is currently in the process of escalating the License.

With the ESG sustainability business strategy that support the MSMEs, as well as the IPO plan in 2022, the company estimates the contribution of the P2P lending business can contribute to a profit margin of 200% next year.

Currently, PT Hensel Danvest Indonesia Tbk, offers digital products in the field of financial technology (fintech) and electronic commerce (e-commerce) such as phone tokens, electricity tokens, billing payments, ticket reservations, and digital vouchers. The company with the stock code HDIT has become the ecosystem developer of financial technology solutions.

As one of the largest players in the Indonesian FinTech sector, HDIT has several brands through a network of subsidiaries.

Other than Doeku, one of the company's brand is an e-commerce platform intended for MSMEs who want to have their own online store called EMPOSH.

Another brand is BiroPay, a payment gateway and online payment switching service that connects MSMEs with financial technology companies.

At this moment, HDIT's business focuses on electronic commerce (e-commerce) with digital products, and has more than 200,000 payment agents throughout Indonesia, consisting of private companies, local distributors; from MSMEs to individual business owners.

Having various types of businesses and platforms, PT Hensel Davest Indonesia Tbk, hopes to become a company that offers digital solutions to the public with various financial services in an integrated ecosystem.

Even though it has been affected by the pandemic that has hit from 2020 until now, the company considers the pandemic not to be an obstacle, but for the company to continue to take

advantage of the opportunities that exist. PT Hensel Davest Indonesia Tbk, sees a great opportunity for rapid growth in the business of e-commerce and digital payments.