



2Q 2022

Performance Presentation

Nov 2022



Content

2Q 2022 Results



Corporate Updates



Amar Bank serves Its Customers through **Digital Products**

● Networks



Office Network

Tunaiku Service Area

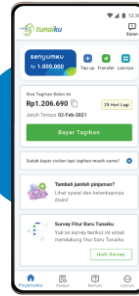
Senyumku Service Area

6 Office Networks

24 Tunaiku Services Area

4 Senyumku Services Area

● Products



The **Digital Lending** product that provides online-based unsecured Loans in an easy and fast way. Tunaiku disbursed loans with a competitive interest rate compared to its competitors.



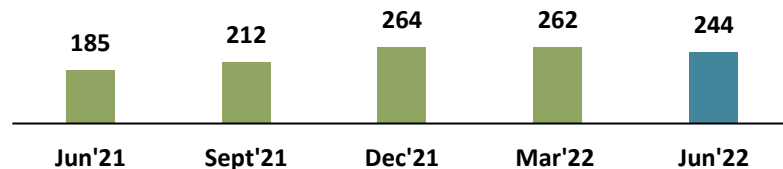
The **Digital Savings** product that provides customers to open accounts online and enjoy banking features such as Savings, Deposits, Interbank Transactions, Payments, and Daily Financial Records.

Second Quarter 2022 Performance Highlights

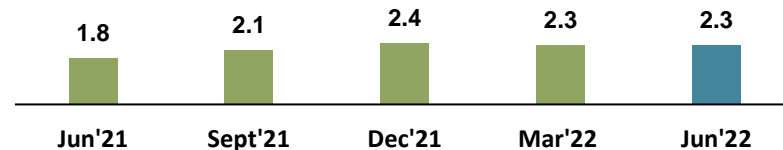
Stable growth in Tunaiku customers and lending balances



● **Tunaiku Active Customers**
(‘000)



● **Total Lending**
(in tn IDR)

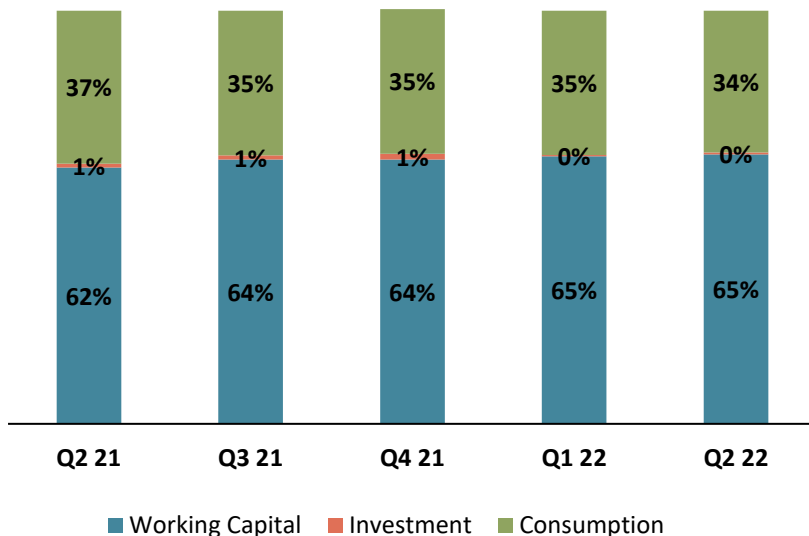


Total Loans Recorded at IDR 2.3 Trillion with Diversified Sectors

Support various sectors to advance the domestic economy

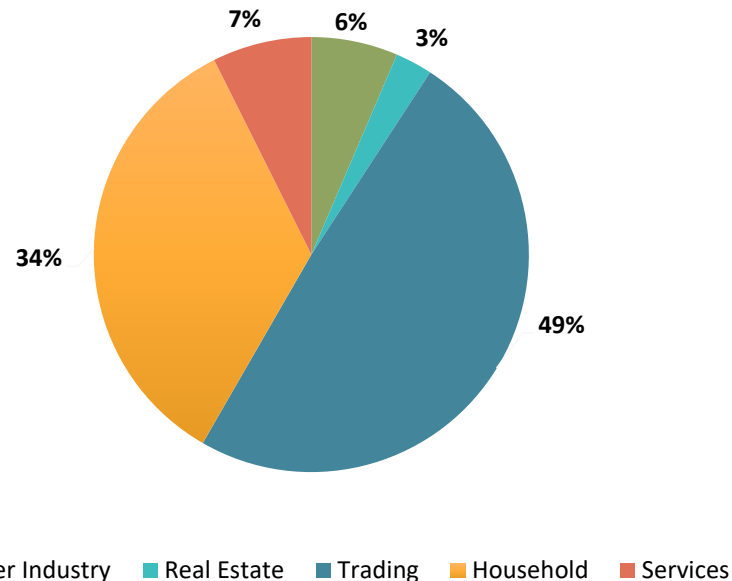
Loans Composition

30 June 2022



Loans by Sectors

30 June 2022

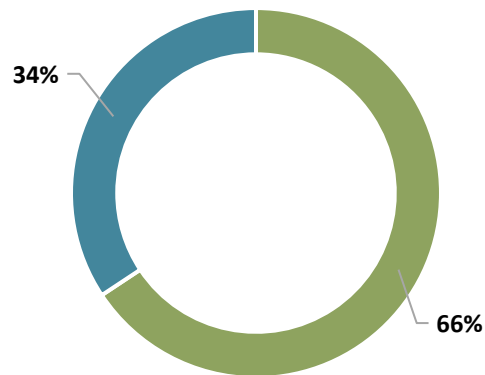


Total Loans were Diversified to several Productive Segment

Continue to prioritize productive loans

Productive Loans

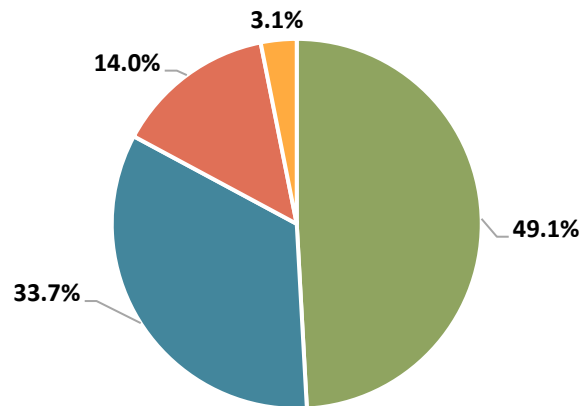
30 June 2022



■ Productive ■ Consumptive

Loans by Segment

30 June 2022



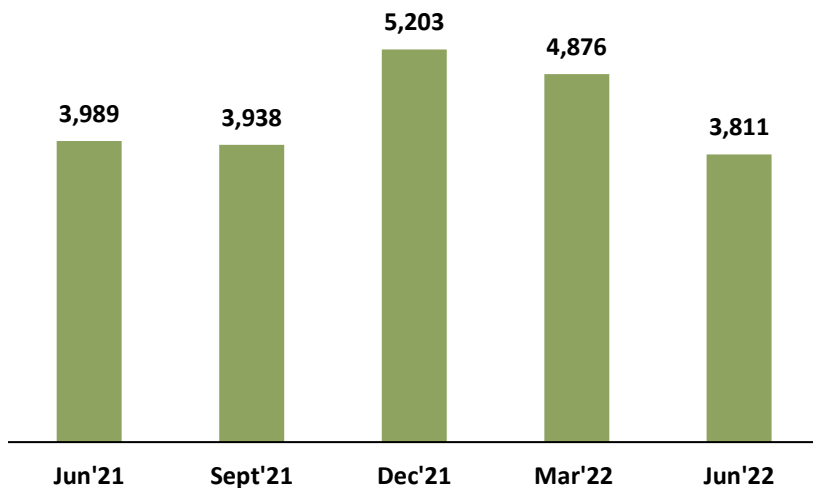
■ Micro ■ Retail ■ Corporates ■ SME

Asset Quality is in the Good Level amidst the Economic Slowdown

NPL Net is maintained at a safe level

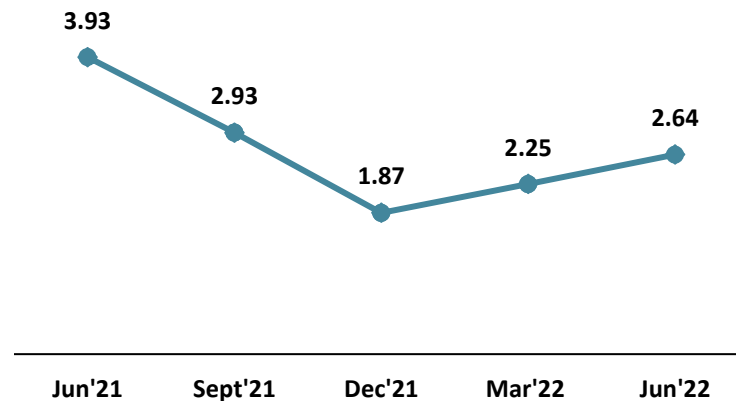
Total Asset

IDR billion, 30 June 2022



NPL Net

30 June 2022

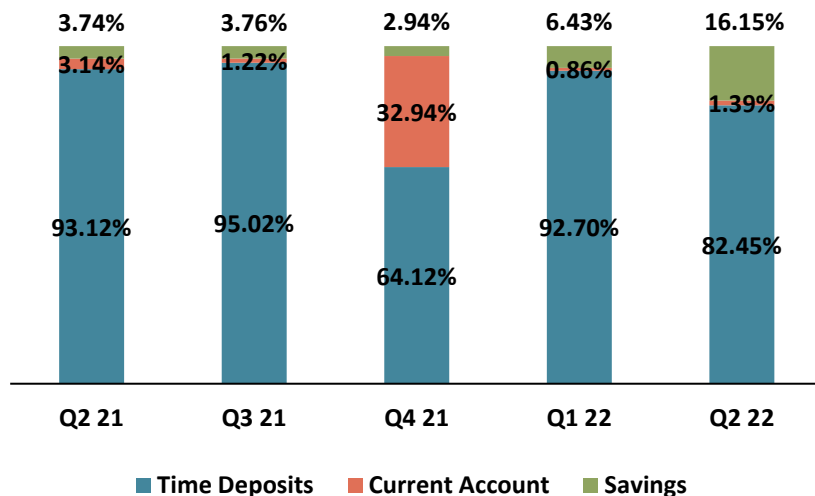


Savings composition has increased in Q2

LDR stood at high level but with well-monitored risks

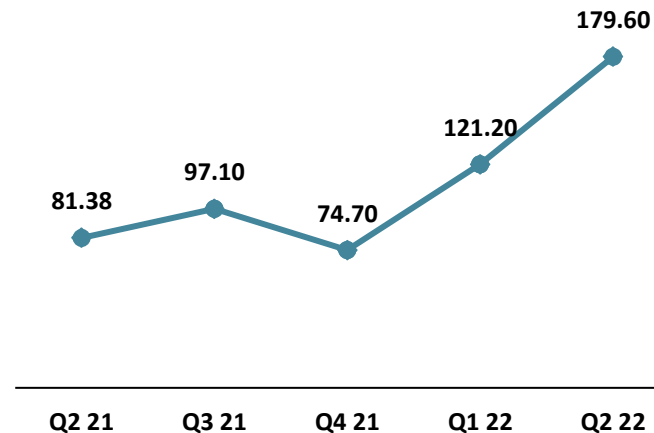
Deposits Composition

30 June 2022



LDR

30 June 2022

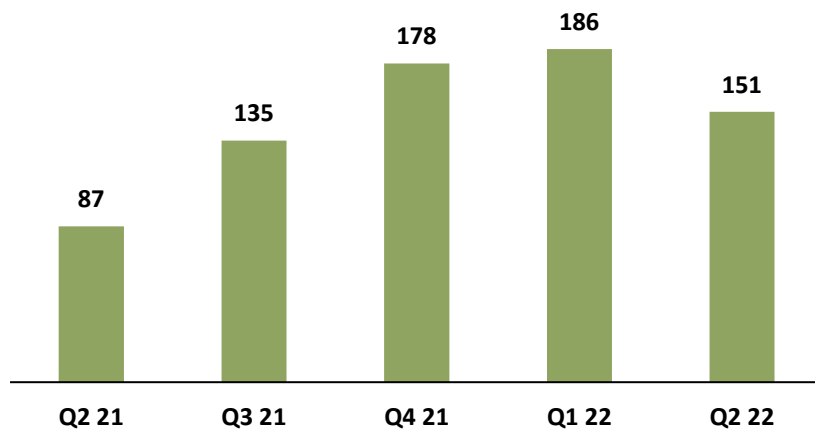


Strong Net Interest Income with NIM at 15%

Continue to increase profitability through productive loans

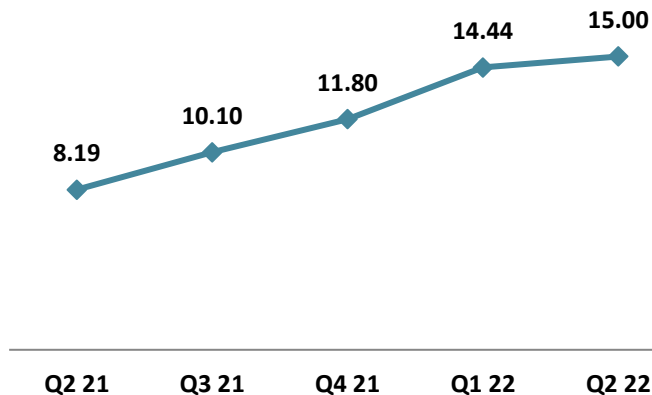
Net Interest Income

IDR billion, 30 June 2022



NIM

30 June 2022



Tunaiku keeps the Quality as a Digital Product

Performance continues to improve as a proof of customer trust



Lifetime Incoming Apps

11,760,000+



Lifetime Disbursement

IDR 8 Trillion

Tunaiku Top 3 purpose

Renovation (34%)

Working Capital (29%)

Education (14%)

More than
9,000,000+
Downloads



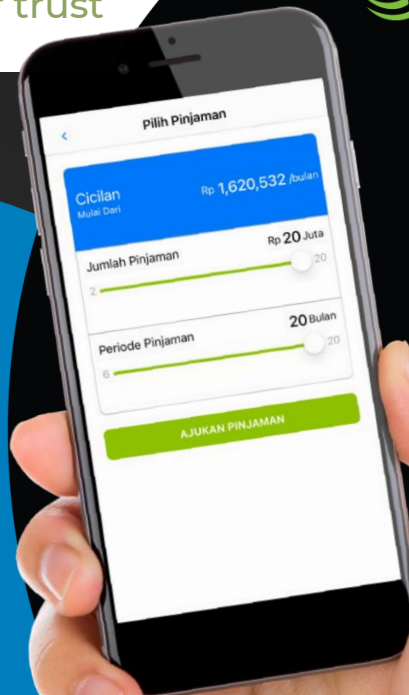
4.3+

Rating in Google
Play Store



4.5+

Rating in
App Store



Balance Sheet

IDR mn	Jun '21	Sep '21	Dec '21	Mar '22	Jun '22	QoQ	YoY
Cash	7,923	4,928	4,764	4,212	5,590	32.72%	-29.45%
Placements*	1,232,146	1,018,848	1,883,653	1,484,542	566,992	-61.81%	-53.98%
Securities	742,633	717,784	677,624	820,763	877,709	6.94%	18.19%
Gross Loan	1,856,410	2,089,716	2,405,868	2,351,061	2,266,744	-3.59%	22.10%
Total Asset	3,989,629	3,937,932	5,203,045	4,876,224	3,811,489	-21.84%	-4.47%
Deposits	2,259,500	2,137,448	3,179,598	1,926,388	1,245,889	-35.33%	-44.86%
Total Liabilities	2,926,171	2,874,301	4,136,461	2,828,250	1,845,319	-34.75%	-36.94%
Total Equity	1,063,457	1,063,661	1,066,584	2,047,974	1,966,170	-3.99%	84.88%

* Demand Deposit with BI + Demand Deposit with Other + Securities Purchased

Income Statements

IDR mn	2Q '21	3Q '21	4Q '21	1Q '22	2Q '22	QoQ	YoY
Operating Income	134,552	192,155	232,583	243,579	215,111	-11.69%	59.87%
Net Interest Income	87,155	135,264	178,299	186,046	151,253	-18.70%	73.55%
Interest Revenues	147,439	185,314	226,081	234,084	182,207	-22.16%	23.58%
Interest Expenses	60,284	50,050	47,782	48,038	30,954	-35.56%	-48.65%
Non Interest Income	47,397	56,891	54,284	57,533	63,858	10.99%	34.73%
Provision	35,564	119,317	104,447	137,902	187,973	36.31%	428.54%
Operating Expenses	95,893	74,802	125,426	112,731	134,048	18.91%	39.79%
Operating Profit	3,094	-1,964	2,710	-7,054	-106,911	1415.57%	-3555.06%
Profit Before Tax	2,007	-3,463	668	-8,799	-105,790	1102.32%	-5371.50%

Ratios

%	2Q '21	3Q '21	4Q '21	1Q '22	2Q '22
NIM	8.20	10.10	11.80	14.40	15.00
BOPO	98.90	99.20	99.80	102.90	121.20
LDR	81.40	97.30	74.70	121.30	179.60
NPL	3.93	2.93	1.69	2.25	2.16
CAR	33.10	31.50	29.90	50.80	49.90
NSFR	153.40	138.20	153.00	138.30	137.40
LCR	1960.70	1979.50	1906.30	2807.00	2728.90
ROA	0.20	0.10	0.00	-0.70	-3.70
ROE	0.60	0.40	0.40	-2.60	-12.80



Content

2Q 2022 Results

Corporate Updates

Highlights on Amar Bank's Digital Ecosystem

The Integration App

Amar's flagship application to help customers achieve their financial goals



Digital Ecosystem

Increase customer access to Savings and Loan Products simultaneously

- Loan from Tunaiku can be directly disbursed to Senyumku
- Senyumku customers can apply for Tunaiku loans through Senyumku
- Tunaiku customers also get benefit from Senyumku features such as transfers, top ups and biller payments



Hey! There is new
features on **senyumku**

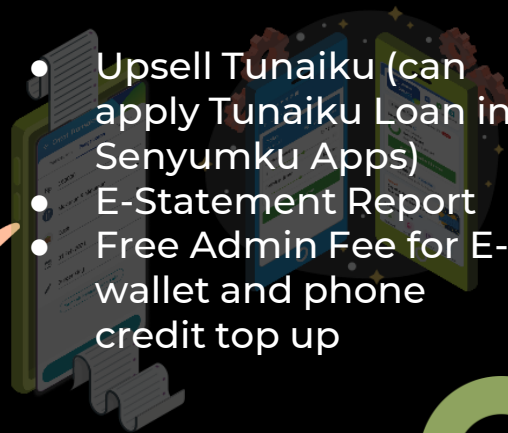
Features Launched in Q1:

- Finsight
- Senyumku Debit Card
- Daily Interest
- Account Security using Biometric



New Features that Launched in Q2:

- Upsell Tunaiku (can apply Tunaiku Loan in Senyumku Apps)
- E-Statement Report
- Free Admin Fee for E-wallet and phone credit top up



Business Initiatives and Corporate Events

April 2022



Indonesia Data and Economic Conference (IDE) 2022 - Together for New Future

Mr Vishal Tulsian participate as a speaker on one on one discussion with Desmona Chandra to discuss about **“Managing Digital Finance Transformation”**.

May 2022



Investree Group have signed acquisition agreement with Tolaram

Signed transaction agreement relating to proposed acquisition of 18.4% minority stake in Amar

June 2022



Tunaiku 8th Anniversary

On its 8th Anniversary, Tunaiku held positive social impact event, such as **“Blood Donation with Tunaiku”**

Accolades

Indonesia's Most Popular Digital Financial Brands Awards 2022

Most Popular Digital Financial Brand in E Loan

The Economics, February 2022



Thank You

Investor Relations

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