



"AMAR BANK SURPASSED IDR 4 TRILLION ASSETS"

PT Bank Amar Indonesia Tbk

- Established in 1991 in Surabaya, Indonesia
- In 2014, Bank created "Tunaiku" a flagship digital lending platform offering an unsecured loan with a rapid 24 hours approval process using Advanced Scoring Technology
- In Jan 2020, Bank was listed on the Indonesia Stock Exchange with ticker code "AMAR", with Tolaram Group as the controlling shareholder (30% shares).



On 24 Feb, the Bank held a CSR activity by building 20 houses in Bojong Koneng Village, Sentul. This involved 300 Bank's employees and helped more than 80 residents in the area.







Customer Trust
Large Customer Base
Expertise with
Regulators







Agility Innovation Tech Enabled

Tunaiku Value Proposition



Loan size IDR 2 - 20 mio.



More than 480,000 people served





Interest Rate 3% flat / month



Admission Fee



More than IDR 4.1 Trillion lifetime paid out amount

Tunaiku Highlights

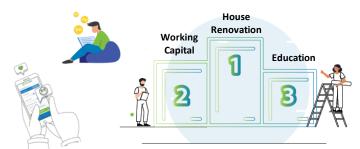


50.3 % Female 300,000+
Monthly
Applications

IDR 300+ Bn Monthly Disbursements

49.7 % Male





Dec 2019 Feb 2020 (In Mio IDR) In House In House 1.927.386 2.161.894 Loans, net 1.354.689 1.766.165 **Treasury Funds** 196.879 Other Assets 229.290 Total Assets 3.478.954 4.157.349 2.242.705 Deposits 2.882.555 Other Liabilities 112.251 132.415 Equity 1.124.998 1.142.379 **Total Liabilities and Equity** 3,478,954 4.157.349 Feb 2019 Feb 2020 (In Mio IDR) In House In House Interest Income 69.914 162.979 Interest Expense -21.662 -35.058 48.252 127.921 **Net Interest Income** Other Income 13.603 27.884 **Provision for Impairment** -33.751 -90.813 Payroll -12.554-22.146 -10.847 Others -24.353 **Operational Profit** 4.703 18.493 Non-Operational Inc./Exp. -166 -165 **Profit Before Taxes** 4.537 18.328

Financial Highlights

Deposit

Feb 20: IDR 2,936 Bio Feb 19: IDR 1,252 Bio



Gross Loan Outstanding

Feb 20: IDR 2,289 Bio Feb 19: IDR 1,408 Bio



