



“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.



Tunaiku Value Proposition

- Loan size** IDR 2 - 20 mio.
- Period** 6-20 months
- More than 480,000 people served**
- Interest Rate** 3% flat / month
- Admission Fee** IDR 540k*
- 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

Working Capital, House Renovation, Education

(In Mio IDR)	Dec 2019 <i>In House</i>	Feb 2020 <i>In House</i>
Loans, net	1.927.386	2.161.894
Treasury Funds	1.354.689	1.766.165
Other Assets	196.879	229.290
Total Assets	3.478.954	4.157.349
Deposits	2.242.705	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

(In Mio IDR)	Feb 2019 <i>In House</i>	Feb 2020 <i>In House</i>
Interest Income	69.914	162.979
Interest Expense	-21.662	-35.058
Net Interest Income	48.252	127.921
Other Income	13.603	27.884
Provision for Impairment	-33.751	-90.813
Payroll	-12.554	-22.146
Others	-10.847	-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 135%
Feb 19: IDR 1,252 Bio

Gross Loan Outstanding

Feb 20: IDR 2,289 Bio 63%
Feb 19: IDR 1,408 Bio

