

AMAR BANK - TUNAIKU

YEARLY FACT SHEET

Amar Bank at a Glance

PT. Bank Amar Indonesia (formerly known as PT Anglomas International Bank) was established in 1991 in Surabaya, Indonesia. Bank reinforce funding and conventional lending function to ramp up balance sheet book. Other than conventional lending activity, Bank also conducts a digital lending platform named Tunaiku.

Signature Product – Tunaiku

Tunaiku is an unsecured loan with a rapid 24 hour approval process using Advance Technology Scoring, was launched in 2014. Bank has obtained approval from OJK for “System-based Lending”, which is in “Tunaiku” online lending product. Tunaiku has disbursed to more than 350,000 customers, with total paid out amount of more than IDR 3.5 Trillion.



(In Mio IDR)	2017 <i>Audited</i>	2018 <i>Audited</i>	2019 <i>In House</i>
Loans, net	324,817	1,286,157	1,927,386
Treasury Funds	395,061	431,343	1,354,689
Other Assets	126,269	139,022	196,879
Total Assets	846,147	1,856,522	3,478,954
Deposits	358,036	1,113,424	2,288,998
Other Liabilities	9,411	257,196	64,956
Equity	478,700	485,902	1,124,997
Total Liabilities and Equity	846,147	1,856,522	3,478,954

(In Mio IDR)	2017 <i>Audited</i>	2018 <i>Audited</i>	2019 <i>In House</i>
Interest Income	85,271	306,949	650,217
Interest Expense	(12,579)	(72,057)	(142,441)
Net Interest Income	72,692	234,892	507,776
Other Income	21,927	49,347	126,439
Provision for Impairment	(30,916)	(158,488)	(283,091)
Payroll	(27,252)	(58,774)	(121,159)
Others	(26,583)	(42,819)	(119,911)
Operational Profit	9,868	24,158	110,054
Non-Operational Inc./Exp.	(4,577)	(1,898)	(852)
Profit Before Taxes	5,290	22,260	109,202

Amar Bank's Vision

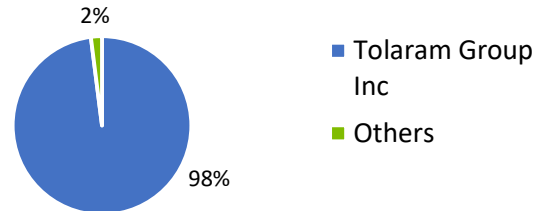
“To bring smiles on 200 millions faces by 2025.”

Amar Bank's Mission

“To provide banking to those who ‘need’ and not only to those who ‘want’.”

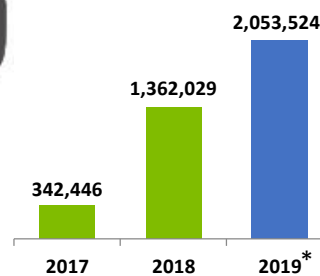


Amar Bank's SHAREHOLDERS as of 31 Dec 2019

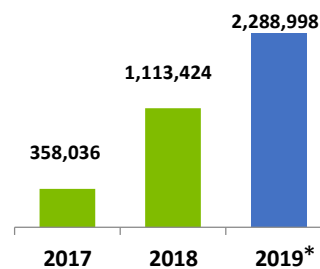


FINANCIAL HIGHLIGHTS

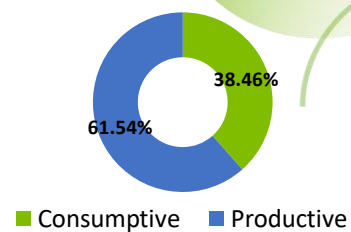
Gross Loan Outstanding (in Mio IDR)



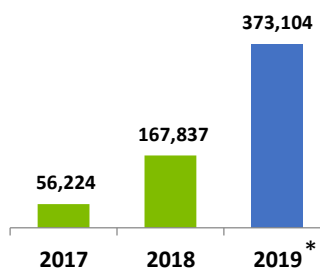
Deposits (in Mio IDR)



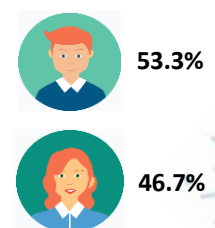
Productive vs Consumptive Loan



Tunaiku paid-out throughout 2017 - 2019



Gender



*) In House



CAR
(Capital Adequacy Ratio)
58.12%



NIM
(Net Interest Margin)
19.26%



Net NPL
(Net Non-Performing Loan)
-1.66%



LDR
(Loan-to-Deposit Ratio)
117.07%



BOPO
(Ops. Expense to Ops. Income)
85.83%

2019 Highlights and Achievements



Bank Upgraded to BUKU II Category in June 2019

This is the main highlight of this year. Nearing the end of June, Bank has been upgraded into Buku II with core capital reached more than IDR 1 trillion. By being BUKU II, Bank unlocked several limitations in BUKU I category, such as digital banking transaction. This is in line with bank's plan this year to launch new product related technology and internet services.

Tunaiku 5th Anniversary Celebration

Tunaiku just mark another milestone by celebrating its 5th Anniversary on 11th July 2019 at Hotel Sultan, Jakarta with the theme of **#BerbagiSenyum** – Share a smile. The story behind, Tunaiku would like to ease people's financial burden through its financial product & service and committed to bring financial inclusion to Indonesian people that will escalate people's living standard.

Bank opened new Branch in Wiyung (Surabaya) and new Cash office in Gandaria (South Jakarta)

In effort to broaden offline networks, Bank opened new branch in Wiyung area, Surabaya and new cash office located in Gandaria, South Jakarta. A strategic location is expected to support Bank in reaching new potential market and maintain Bank performance.



What's in 2020?

Amar Bank IPO

PT Bank Amar Indonesia has listed on Indonesia Stock Exchange as of 9th January 2020 by releasing 1.2 billion shares through an initial public offering (IPO) with the stock code "AMAR". The nominal shares price is Rp100 per share with public offering price of Rp174 per share. The size of the IPO shares represents 15.01% of the issued and fully paid capital of the company after the public offering of shares. By undergoing IPO, it is expected to increase customer and investor confidence of the Bank.



Awards

Top Finance named Bank Amar as Top Bank 2019, Top Deposito 2019 and named Mr Vishal Tulsian for Top CEO 2019. The Top Bank 2019 Award received by our CEO, Mr Vishal Tulsian.

On 29th August 2019, Infobank Awards 2019 has recognized Bank Amar as 'Very Good' performance for Bank with Core Capital below IDR 1 Trillion (Buku I Category).

Bank Amar has been announced as "Bank berpredikat sehat pada kategori BUKU 1 dengan aset di bawah 2 triliun" and "Bank berprospek sangat baik dengan peningkatan menjadi BUKU 2" by Warta Ekonomi on 15th November 2019

Majalah Peluang has named Bank Amar as "Bank Berpredikat **"Sangat Prima"** untuk kategori "Bank (BUKU 1) Aset Rp 1 Triliun sampai dengan di Bawah Rp 2,5 Triliun" on 28th November 2019.



Digital Banking

As a pioneer in unsecured loan business and Fin-Tech Bank, Bank would like to expand and launch its new products related to technology and internet services to continue serving and creating positive impacts to underserved market in Indonesia.