

PT. Bank Amar Indonesia, Tbk

- Established in 1991 in Surabaya, Indonesia and Tolaram Group as the controlling shareholder owns 30% shares.
- Bank positioning itself as a leading Fintech-Bank in Indonesia
- In 2014, Bank creates a flagship digital lending platform named "Tunaiku". An unsecured loan with a rapid 24 hours approval process using Advanced Scoring Technology.

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'."

On 9th January 2020, Bank has successfully listed on the Indonesia Stock Exchange/IDX, with the stock code "AMAR"



Customer Trust
Large Customer
Base Expertise with
Regulators



Agile
Scalable Tech
Expertise and
Data Driven



Agility
Innovation
Tech Enabled

Tunaiku Value Proposition



Loan size
IDR 2 - 20 mio.



Period
6-20 months

More than
390,000 people
served



Interest Rate
3%-4% flat / month



Admission Fee
IDR 540k*



More than IDR
3.8 Trillion
lifetime paid out
amount

Tunaiku Highlights



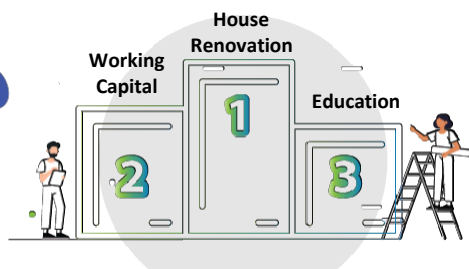
50.6 %
Female

300,000+
Monthly
Applications

49.4 %
Male



IDR 250+ Bn
Monthly
Disbursements



(In Mio IDR)	Dec 2019 <i>In House</i>	Jan 2020 <i>In House</i>
Loans, net	1,927,386	1,999,762
Treasury Funds	1,354,689	1,624,438
Other Assets	196,879	220,686
Total Assets	3,478,954	3,844,886
Deposits	2,242,705	2,555,327
Other Liabilities	111,251	153,865
Equity	1,124,998	1,135,694
Total Liabilities and Equity	3,478,954	3,844,886

(In Mio IDR)	Jan 2019 <i>In House</i>	Jan 2020 <i>In House</i>
Interest Income	36,368	82,743
Interest Expense	(11,305)	(16,918)
Net Interest Income	25,063	65,825
Other Income	6,993	14,539
Provision for Impairment	(18,722)	(51,502)
Payroll	(6,230)	(10,038)
Others	(5,094)	(8,423)
Operational Profit	2,010	10,401
Non-Operational Inc./Exp.	(104)	(127)
Profit Before Taxes	1,906	10,274

Financial Highlights



Deposit

Jan 20: IDR 2,555 Bio
Jan 19: IDR 1,180 Bio

116%



Gross Loan Outstanding

Jan 20: IDR 2,132 Bio
Jan 19: IDR 1,372 Bio

55%

Loan Breakdown

