



Performance *Presentation*

Q1 2026 Updates

A digital bank serving the retail and MSMEs segments which dedicated to provide digital financial services especially to those who are underserved



Philosophy

“Technology must impact lives, must improve lives”

Purpose

Leveraging technology to improve financial health and inclusions, sustainably

Milestone amar bank



1991

PT Anglomas Internasional Bank was established

2014

Changed its name to PT Bank Amar Indonesia
Transformed digitally and launched digital loan platform, Tunaiku

2018

Successfully disbursed more than IDR 1 Trillion of Tunaiku digital loans

2019

Increased the Bank's core capital to more than IDR 1 Trillion

2020

Officially listed on the Indonesia Stock Exchange with the code "AMAR"
Launched "Amar Bank Digital", the first cloud-based mobile-only intelligent bank in Indonesia

2021

Strengthening the digital ecosystem by integrating **Tunaiku** and **Amar Bank Digital**

2022

Increased the Bank's core capital to more than IDR 3 Trillion

2023

Tunaiku has disbursed more than IDR 10 Trillion
Launched Amar Bank Digital Space at RDTX Square
Launched Brankas Feature, AI-based security Savings

2024

Amar Bank distributed IDR 55 billion in dividends (IDR 3.03 per share), making it the first digital bank who distribute the dividend

2025

PT Jagat Raya Imajinasi and SBI Holdings have officially become shareholders of Bank Amar Indonesia.



Controlling Shareholder

Tolaram

Ownership Stake
75.25%

Tolaram Pte. Ltd. is a Singapore-based multinational conglomerate with over 75 years of experience and operations across Asia, Africa, and Europe, spanning sectors such as consumer goods, infrastructure, energy, and financial services.

As the controlling shareholder of PT Bank Amar Indonesia Tbk, Tolaram supports the Bank's long-term digital transformation and financial inclusion agenda through innovation, technology, and sustainable growth initiatives.



**Ratna
Heimawaty
Zain**
Komisaris
Independen

**Zainal Abidin
Hasni**
Komisaris
Independen

**Navin
Nahata**
Komisaris
Utama

**Vishal
Tulsian**
Direktur
Utama

**Thio
Sucy**
Direktur
Kepatuhan

**Kevin
Kane**
Direktur Teknologi
Informasi dan
Operasional

**Abraham
C. Lumban
Batu**
Direktur Retail
Banking

Office Network amar bank



Jakarta

Kantor Pusat

RDTX Square Lt. 11, Jl. Prof. Dr. Satrio, Jakarta Selatan, 12930

Kantor Fungsional

Multika Building, Jl Mampang Prapatan Raya No. 71-73 11 Jakarta Selatan 12790

Kantor Cabang Satrio

RDTX Square Lt. Dasar, Jl. Prof. Dr. Satrio, Jakarta Selatan, 12930

Surabaya

Kantor Cabang Basuki Rachmat

Jl. Basuki Rahmad No. 109 Surabaya, 60271

Kantor Cabang Wiyung

Ruko Taman Pondok Indah Blok A No.39 Jalan Raya Menganti No. 215, Wiyung Surabaya, 60228

Digital Product amar bank



Digital Lending



Tunaiku is a digital lending product that offers an unsecured online loan product with a simple and fast process. This product is designed especially for underbanked and unbanked individuals, also micro businesses, providing loans ranging from **IDR 2 million to IDR 30 million** with Tenor **6 - 30 months**.

Features



Tunaiku Express



Amar Bank Widget in Tunaiku Application



E-Commerce Payments



Billing Payment



Various channels for customer's repayment



Digital onboarding and real time disbursement

Product Performance is Critical Component to Amar Bank

Accelerating Financial Inclusion Through Digital Innovation



>**25.000.000**
download



~**Rp 19 Triliun**
disbursement since 2014



Served more than **400.000** MSMEs & Present in Jakarta, Surabaya, Bandung, Semarang, Medan, and over 30 other cities across Indonesia.



<https://tunaiku.com/>

Digital Product amar bank



Amar Bank ready to assist in achieving future financial goals with **customizable Savings Features.**

Brankas

- Dengan **proteksi teknologi AI**
- Bunga **4,25% p.a.** Cair harian



Cek Brankas

Celengan

- **Fleksibel** tarik dana kapan saja
- Bunga **5,75% p.a.** Cair harian



Coba Celengan

Deposito

- Tenor hingga **36 bulan**
- Bunga **tinggi** hingga 9% p.a



Coba Deposito

Depo Instan

Cashback langsung cair tenor mulai 6 bulan



Coba Depo Instan

Everything You Need, Smarter & Easier
All in One App.



Buy &
Payment



data
packages



Utility Bills



E-Wallet



Payment Tunaiku



Apply for a
Loan



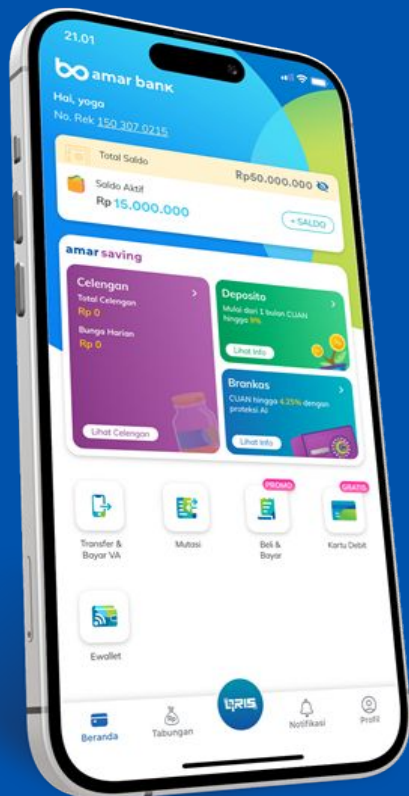
Transfer &
VA payment



Debit Card

Product Performance is Critical Component to Amar Bank

Amar Bank Digital, Rapid Growth in Downloads and Depositors Trends



Digital Banking Application

Google
Play Store



Downloaders
+51.4% (YoY)

4.7
Ratings

App Store

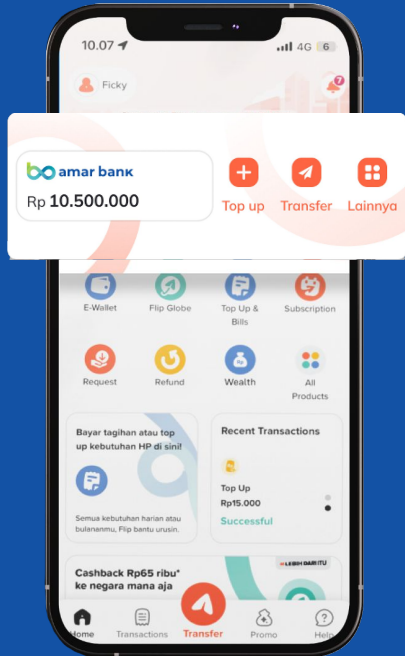


Downloaders
+128.9 (YoY)

4.4
Ratings

<https://amarbank.co.id/retail>

Produk Digital amar bank



Embedded Banking & Financing (EBF)

Plug-and-Play financial solutions

A pioneer in Embedded Banking & Finance (EBF) services in the market

A fast and practical solution for partners to enhance customer loyalty

Opens new customer acquisition channels for banking and financing businesses at low cost

Partners

Sektor

SAHARA

A digital platform for MSMEs that provides financing, training, and distribution networks to help MSMEs grow..

KOLTIVA

An agritech startup that digitizes the agricultural supply chain through traceability, farmer training, and certification support.

coshlez

A payment application for MSMEs that supports multiple transaction methods through a single device, including card payments & QRIS

JULO

A digital lending app offering fast, unsecured loans powered by data and AI technology, designed for the unbanked population.

tokban

A B2B construction material platform serving small shops and contractors with online ordering, logistics, and flexible installment options.

And Other Partners

Amar Bank's initiative and commitment to continuously expand its impact through cross-sector, technology-driven collaborations, including partnerships with Schoters in global education and Agros Global, an agritech platform digitizing the agricultural supply chain.

Integrated Ecosystem



Potential Ecosystem



P2P



Agritech



commerce



Edutech



lifestyle



telecom



health



Productivity Tech

Amar at a Glance

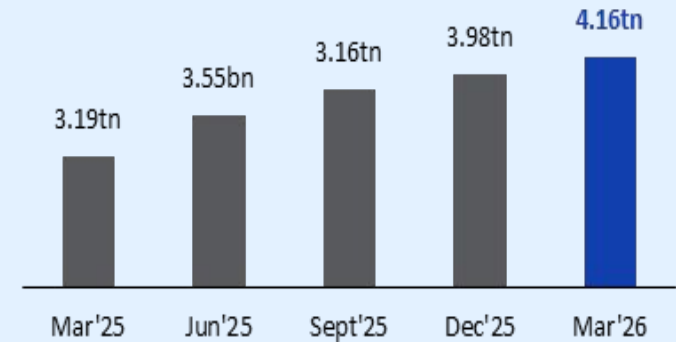
1Q 2026 Result

Q1 2026 Performance Highlights

Consistent expansion in outstanding loans, supported by Tunaiku financing growth



- **30.6% YoY Growth in Outstanding Loan**
(in IDR)



Tunaiku Loan Disbursement Reaches ~ IDR 19 Trillion*

Since its launch in 2014, Tunaiku has disbursed approximately IDR 19 trillion in unsecured loans, reinforcing its position as a key driver of Amar Bank's retail lending growth.

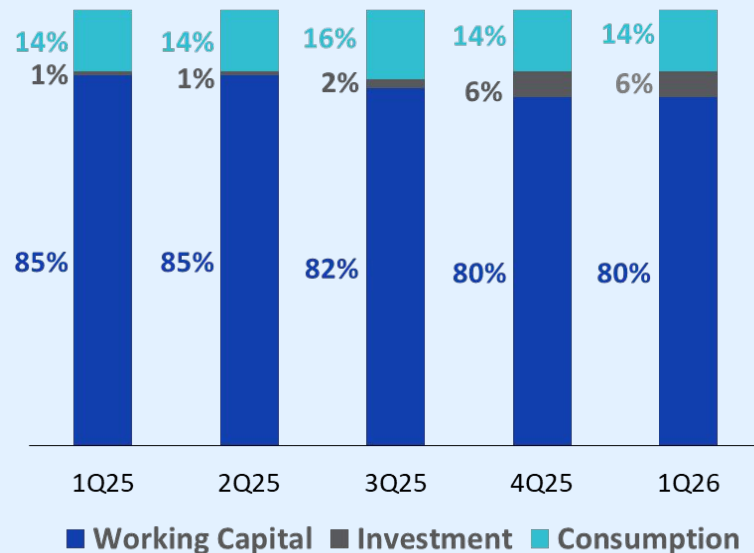
* Tunaiku Loan Disbursement since 2014

Loan portfolio reached IDR 4.16 trillion, supported by diversified sector exposure

Growth driven by exposure to economically productive sectors

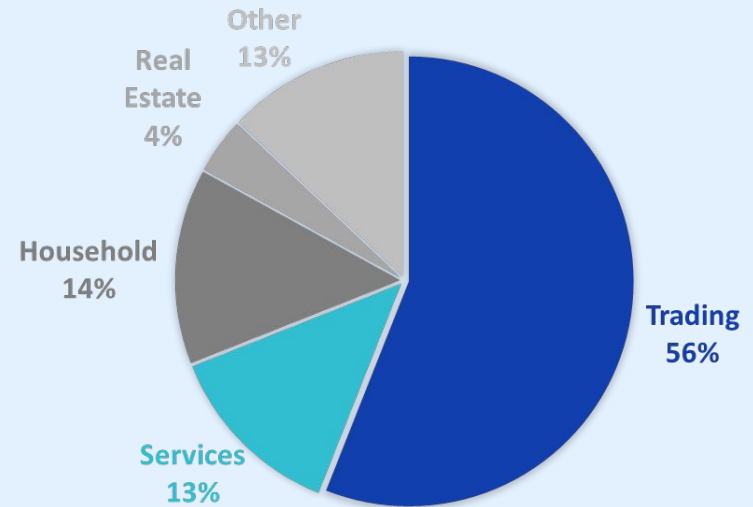
Loans Composition

31 March 2026



Loans by Sectors

31 March 2026

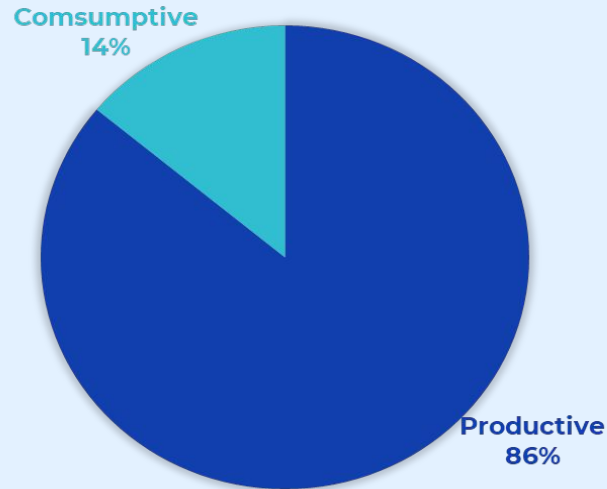


Loan portfolio is diversified across productive segments

More than 50% of total lending is allocated to MSMEs, focus on productive lending

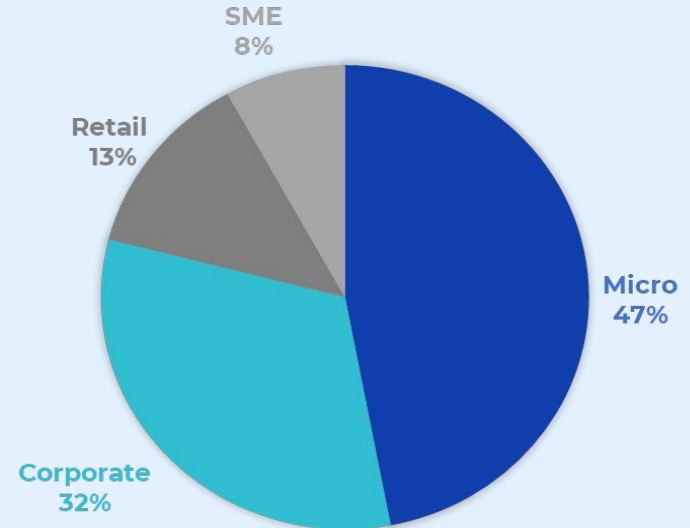
Productive Loans

31 March 2026



Loans by Segment

31 March 2026



Assets remained on an upward trend alongside improving asset quality

NPLs remained below 1%, supported by disciplined underwriting and prudent credit practices

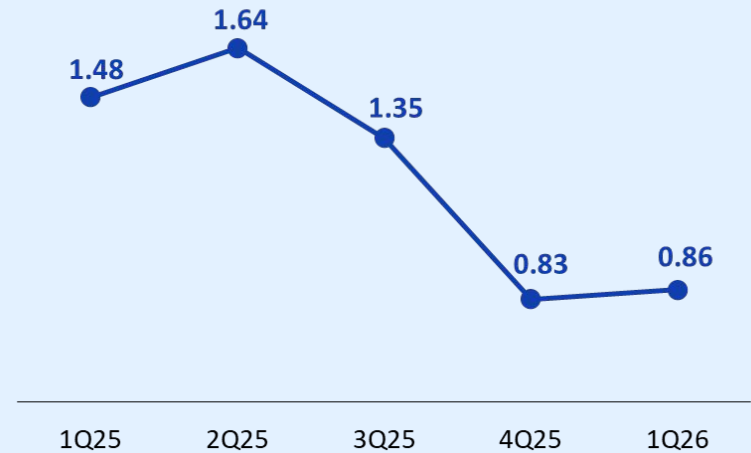
Total Assets

IDR Trillion, 31 March 2026



NPL

31 March 2026

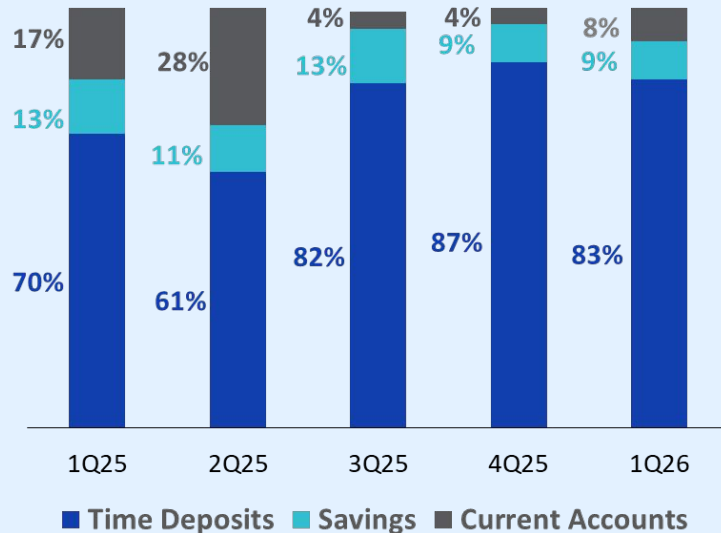


Funding Structure Continued to Improve Alongside Lower LDR and Strong CAR

Enhanced liquidity profile supported by resilient capital position.

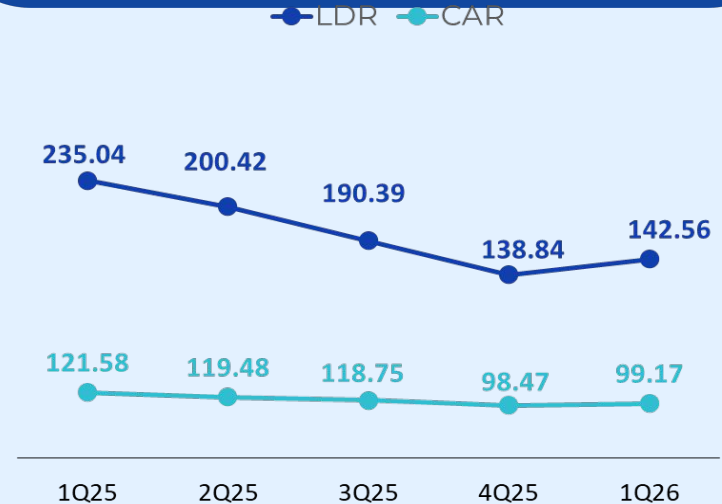
Deposits Composition

31 March 2026



LDR & CAR

31 March 2026

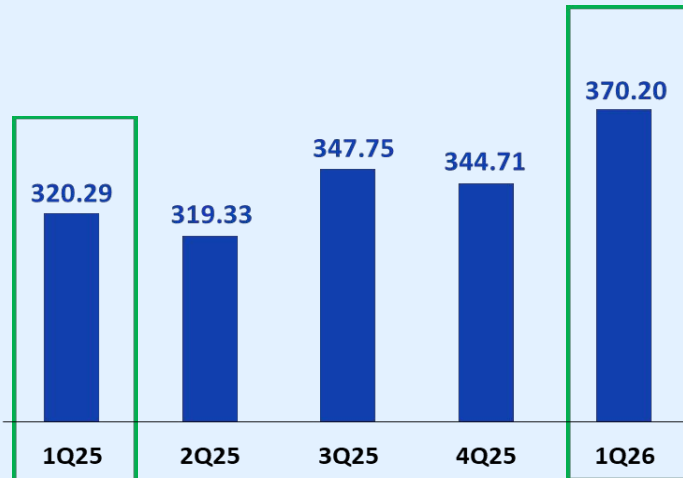


Strong net interest income with NIM maintained at 24.33%

Profitability supported by productive loan growth and healthy risk-adjusted margins

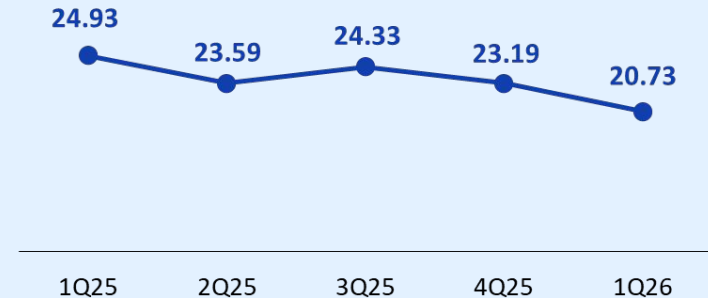
Net Interest Income

IDR billion, 31Maret 2026



NIM

31Maret 2026



Income Statements

IDR mn	FY'24	FY'25	YoY	1Q'25	4Q'25	1Q'26	QoQ	YoY
Operating Income	1,671,678	1,970,667	17.89%	463,686	505,929	527,761	4.32%	13.82%
Net Interest Income	1,160,873	1,332,083	14.75%	320,286	344,713	370,195	7.39%	15.58%
Interest revenue	1,226,359	1,439,938	17.42%	340,064	385,851	416,514	7.95%	22.48%
Interest Expenses	(65,486)	(107,855)	64.70%	(19,778)	(41,138)	(46,319)	12.59%	134.19%
Non Interest Income	510,805	638,584	25.02%	143,400	161,216	157,566	-2.26%	9.88%
Provision	(832,833)	(1,059,454)	27.21%	(214,149)	(306,136)	(258,015)	-15.72%	20.48%
Operating Expenses	(563,299)	(594,825)	5.60%	(161,501)	(111,813)	(177,405)	58.66%	9.85%
Operating Profit	275,546	316,388	14.82%	88,036	87,981	92,341	4.96%	4.89%
Net Profit	214,992	249,635	16.11%	67,494	74,993	71,116	-5.17%	5.37%

Amar Bank continued to deliver resilient earnings in 1Q2026, supported by steady growth in operating income and net interest income.

Operating income reached IDR 527.76 billion, up 13.82% YoY, while net interest income increased 15.8% YoY to IDR 370.20 billion.

Net profit remained positive at IDR 71.12 billion, growing 5.37% YoY.

Balance Sheet

IDR mn	Mar'25	Mar'26	Yoy	Dec'25	Mar'26	QoQ
Cash	4,107	3,771	-8.18%	2,996	3,771	25.87%
Placement	1,007,282	638,101	-36.65%	1,229,713	638,101	-48.11%
Securities	1,079,683	2,400,277	122.31%	1,831,464	2,400,277	31.06%
Gross Loan	3,184,971	4,160,349	30.62%	3,975,959	4,160,349	4.64%
Total Asset	5,147,420	6,934,380	34.72%	6,763,529	6,934,380	2.53%
Deposits	1,352,500	2,914,100	115.46%	2,862,285	2,914,100	1.81%
Total Liabilities	1,738,716	3,453,527	98.63%	3,341,618	3,453,527	3.35%
Total Equity	3,408,704	3,480,853	2.12%	3,421,911	3,480,853	1.72%

Total assets increased 34.72% YoY to IDR 6.93 trillion, driven by 30.62% YoY growth in gross loans to IDR 4.16 trillion.

Deposits grew significantly by 115.46% YoY to IDR 2.91 trillion, strengthening the Bank's funding structure and liquidity profile.

Ratios

%	Mar'25	Mar'26	YoY	Dec'25	Mar'26	QoQ
NIM	24.93	20.73	-16.85%	23.19	20.73	-10.61%
BOPO	81.79	83.91	2.59%	84.78	83.91	-1.03%
LDR	235.04	142.56	-39.35%	138.84	142.56	2.68%
NPL	1.48	0.86	-41.89%	0.83	0.86	3.61%
CAR	121.58	99.17	-18.43%	98.47	99.17	0.71%
NSFR	163.31	161.69	-0.99%	149.74	161.69	7.98%
LCR	3860.34	3003.21	-22.20%	2150.63	3003.21	39.64%
ROA	6.94	5.29	-23.78%	5.61	5.29	-5.70%
ROE	8.13	8.34	2.58%	7.46	8.34	11.80%

Amar Bank maintained a strong fundamental profile, with NPL improving to 0.86%

while LDR declined to 142.56% amid strong deposit growth.

CAR remained solid at 99.17%, providing strong capital support for sustainable business expansion.

Contact Information amar bank



For More Information

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Email : investor.relations@amarbank.co.id

PT Bank Amar Indonesia Tbk

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Setiabudi, Kota Jakarta Selatan 12930



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