amar bank

Performance *Presentation*

9 Month 2026 Updates

A digital bank serving retail and MSME segments, dedicated to providing digital financial services, particularly to underserved communities.

amar bank



Philosophy

“Technology must impact lives, must improve lives”

Purpose

Leveraging technology to improve financial health and inclusions, sustainably

Milestones

1991
PT Anglomas Internasional Bank was established.

2014
Transformed into PT Bank Amar Indonesia and launched Tunaiku.

2018
Tunaiku digital loan disbursements exceeded IDR 1 trillion.

2019
Core capital increased to over IDR 1 trillion, placing the Bank in the BUKU II category.

2020
Amar Bank was officially listed on the Indonesia Stock Exchange under ticker code AMAR.

2021
Integration of Tunaiku and Amar Bank Digital.

2022
Core capital increased to over IDR 3 trillion.

2023
Amar Bank strengthened its digital banking services through the launch of the Brankas feature.

2024
Amar Bank launched Embedded Banking & Finance.

The Amar Bank Digital app reached 1 million downloads.

2025
PT Jagat Raya Imajinasi and SBI Holdings, Inc. joined as new strategic investors, strengthening Amar Bank's shareholder structure.



Controlling Shareholder

Tolaram

Share Ownership 75.25%

Tolaram is a Singapore-headquartered multinational conglomerate and the controlling shareholder of Amar Bank, supporting the Bank's digital transformation, financial inclusion, and sustainable growth

PT Jagat Raya Imajinasi 6.59%

SBI Holdings, Inc. 5.63%

Masyarakat 4.68%

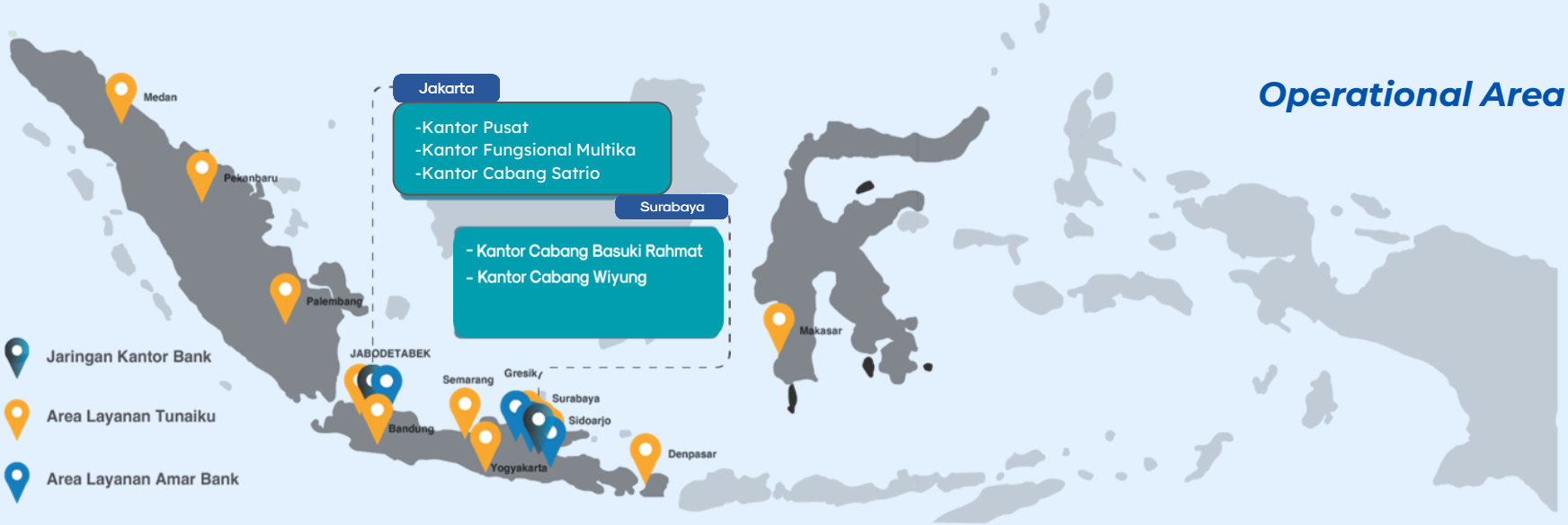
Bank of Singapore 5.85%

*Per 30 September 2026


amar bank
Zainal Abidin Hasni
Independent Commissioner
Kevin Kane
Director of Information Technology and Operations
Thio Sucy
Compliance Director
Ratna Heimawaty Zain
Independent Commissioner
Abraham C. Lumban Batu
Director of Retail Banking
Navin Nahata
President Commissioner
Vishal Tulsian
President Director

Office Network

Operational Area



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

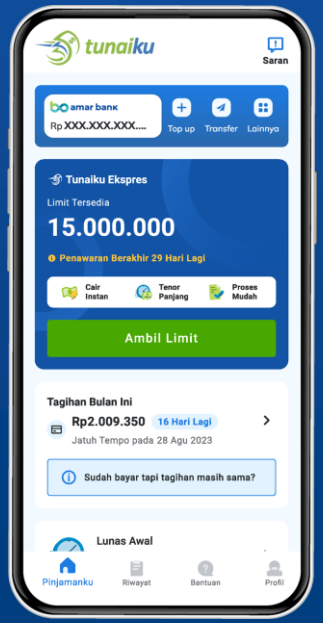
Kantor Cabang Wiyung
Ruko Taman Pondok Indah Blok A No.39 Jalan Raya Menganti No. 215, Wiyung Surabaya, 60228

Produk dan Layanan Amar Bank

Business Overview

tunaiku

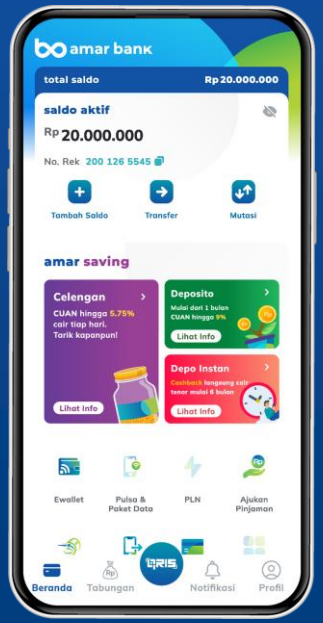
*100% Digital **Lending** Platform*



- ***Over 10 years** of proven experience across multiple economic cycles*
- *Powered by proprietary credit-scoring and **loan-management systems***
- *Accurately assesses borrowers' creditworthiness*

amar bank

*A **Mobile** Banking **Application***



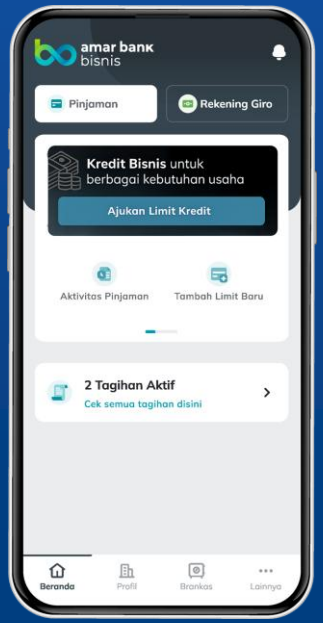
- ***Fast, frictionless onboarding in under three minutes***
- ***Enhanced account security through the Brankas feature***
- ***Smart savings and financial planning in one application***

Digital Product & Service Amar Bank

Business Overview

amar bank bisnis

Financial Solutions to Support to Support ***MSME Growth***



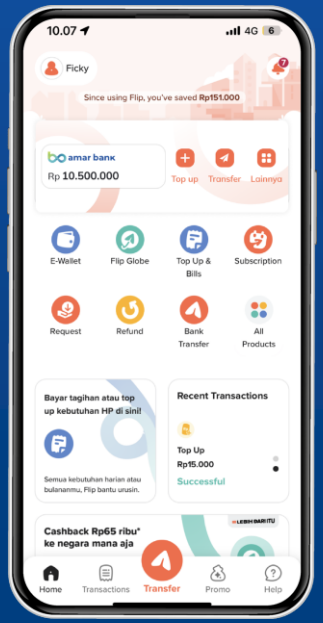
Business financing facilities *designed to support a wide range of business needs, accessible entirely online*

AI-powered *financial insights to help MSMEs improve their* ***creditworthiness***

Multi-account banking capabilities *for more effective management of teams, projects, and budgets*

Embedded Banking and Finance (EBF)

Financial Solutions *Plug-and-Play*



Provides direct access to Amar Bank's banking products through partners' digital platforms

Helps partners strengthen user engagement and retention within their digital ecosystems

Alternatif sumber Pendapatan *bagi mitra melalui penawaran produk Amar*

Amar at a Glance

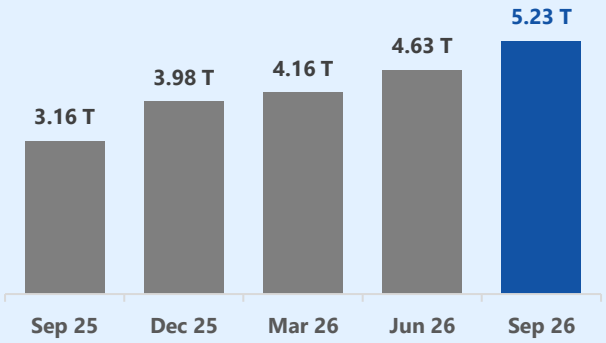
3Q 2026 Result

3Q26 Performance, Outstanding Loans Expanded 65.3% YoY to IDR 5.23 Trillion

Loan growth remained strong at 12.8% QoQ, supported by continued expansion in productive lending.



- 65.3% YoY Growth in Outstanding Loan
  (in IDR)
- **Tunaiku Loan Disbursement Reaches** ~ IDR 23 Trillion*



Cumulative Tunaiku loan disbursement has reached approximately IDR 23 trillion since its launch in 2014, demonstrating the platform's scale and established track record in unsecured retail lending.

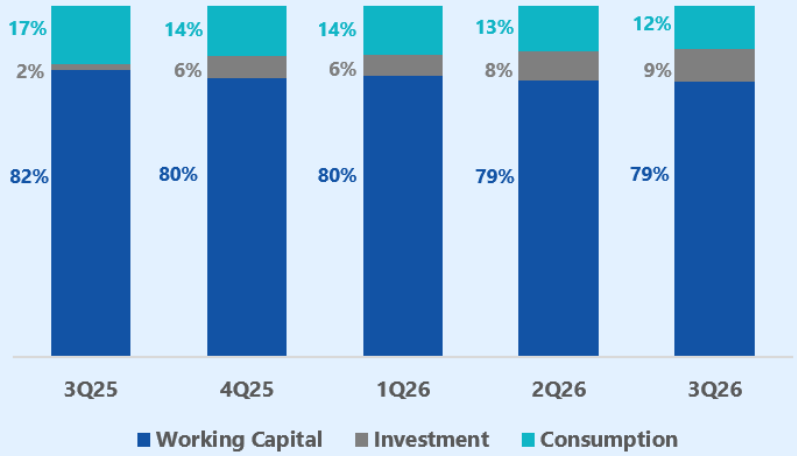
* *Tunaiku Loan Disbursement since 2014*

Loan Portfolio Reached IDR 5.23 Trillion, Anchored by Productive Lending

Working capital loans made up 79% of total loans, with trading as the largest sector exposure.

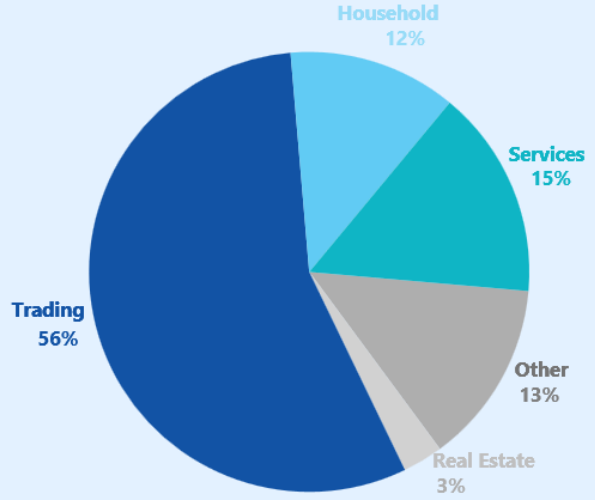
Loan Composition

30 September 2026



Loans by Sector

30 September 2026

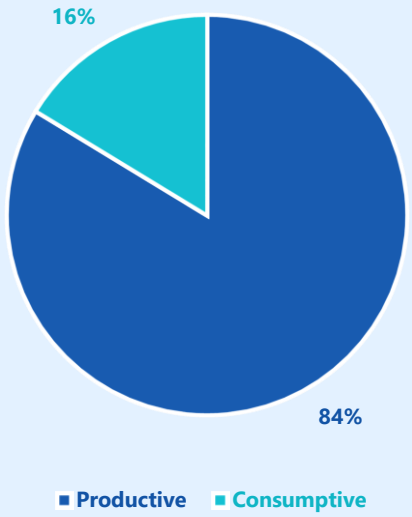


Productive Lending Remained the Core of the Loan Portfolio

Productive loans made up 84% of total loans, while MSME loans accounted for approximately 54%.

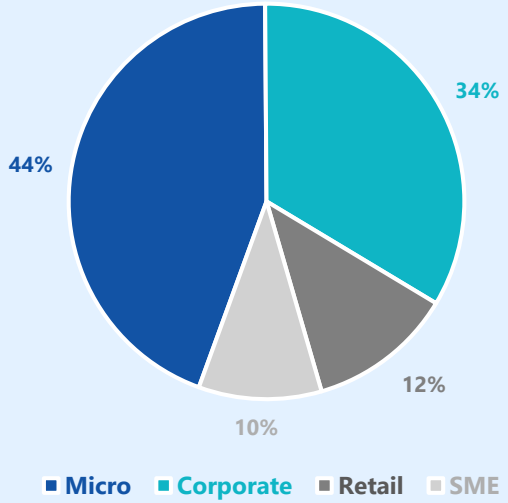
Productive Loans

30 September 2026



Loans by Segment

30 September 2026

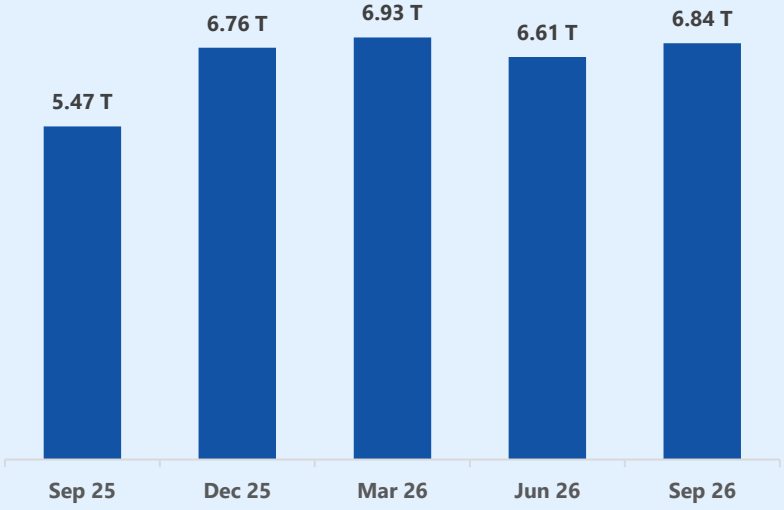


Total Assets Expanded YoY as Asset Quality Continued to Improve

Total assets grew by 25% YoY to IDR 6.84 trillion, while NPL improved to 0.68%.

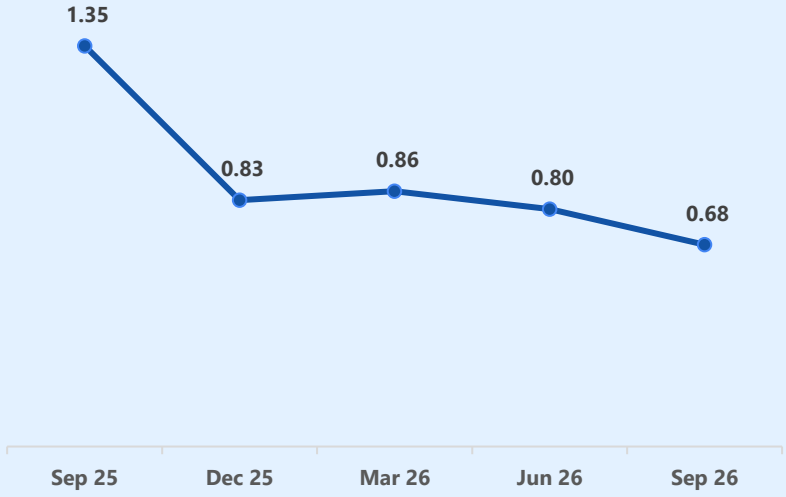
Total Assets

IDR Trillion, 30 September 2026



NPL

30 September 2026

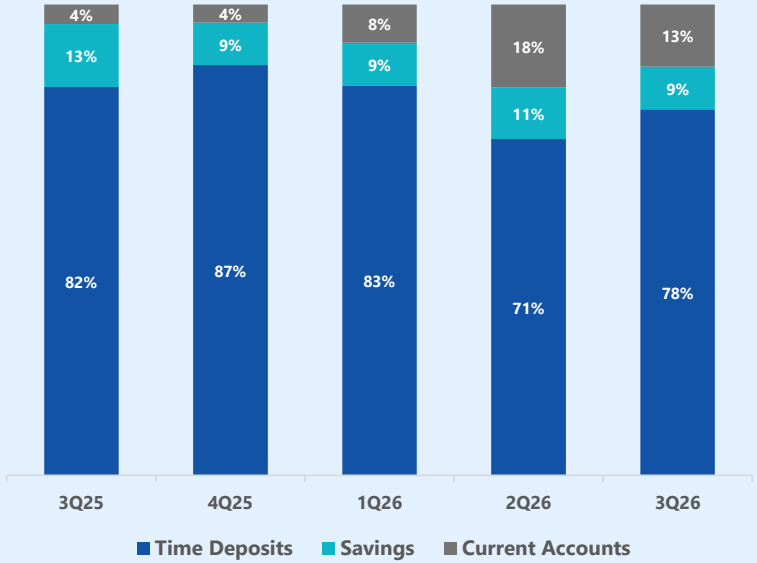


Funding Mix Improved QoQ, While Strong Loan Growth Lifted LDR

Loan growth and lower deposits pushed LDR to 180.88%. CAR remained strong at 89.37%.

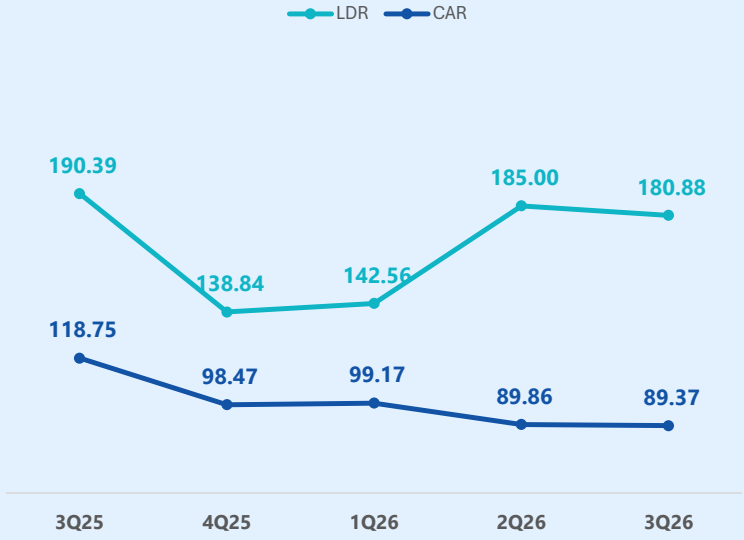
Deposits Composition

30 September 2026



LDR & CAR

30 September 2026

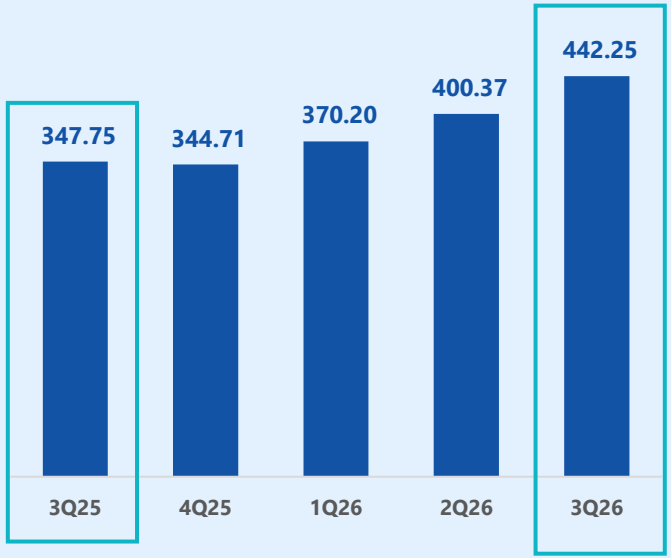


Net Interest Income Continued to Grow as NIM Recovered QoQ

Quarterly NII reached IDR 442.25 billion, while NIM improved to 22.99% in 2Q26.

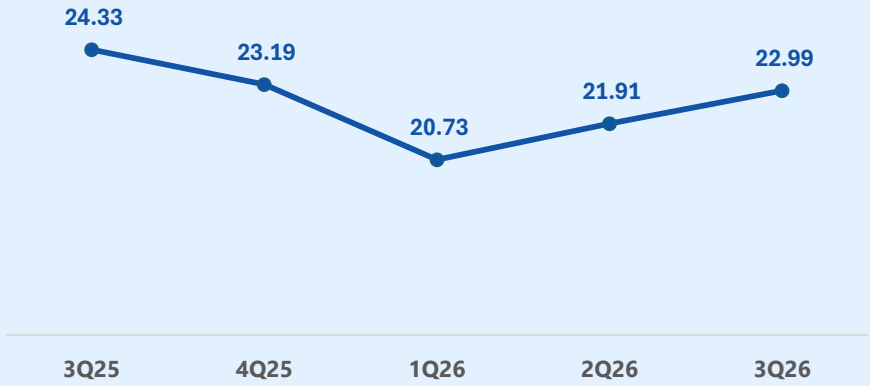
Net Interest Income

IDR billion, 30 September 2026



NIM

30 September 2026



Income Statement Highlights

IDR mn	9M'25	9M'26	YoY	3Q'25	2Q'26	3Q'26	QoQ	YoY
Operating Income	1,464,738	1,709,411	16.70%	521,397	564,362	617,288	9.38%	18.39%
Net Interest Income	987,370	1,212,823	22.83%	347,752	400,366	442,262	10.46%	27.18%
Interest revenue	1,054,087	1,342,297	27.34%	372,099	440,587	485,196	10.12%	30.39%
Interest Expenses	(66,717)	(129,474)	94.06%	(24,347)	(40,221)	(42,934)	6.75%	76.34%
Non Interest Income	477,368	496,588	4.03%	173,645	163,996	175,026	6.73%	0.80%
Provision	(753,318)	(843,955)	12.03%	(289,363)	(275,171)	(310,769)	12.94%	7.40%
Operating Expenses	(483,012)	(570,721)	18.16%	(158,145)	(195,007)	(198,309)	1.69%	25.40%
Operating Profit	228,407	294,735	29.04%	73,888	94,184	108,210	14.89%	46.45%
Net Profit	174,642	227,653	**30.35%**	56,643	72,439	84,098	**16.09%**	**48.47%**

Operating income increased by 16.7% YoY to IDR 1.71 trillion in 3Q26, supported by 22.83% growth in net interest income.

Operating profit and **net profit** rose by 29.04% and 30.35%, respectively. In 3Q26, net profit grew by 48.47% YoY and 16.09% QoQ, as higher operating income was partly offset by increased provisions and operating expenses.

Balance Sheet Highlights

IDR mn	9M'25	9M'26	YoY	2Q'26	3Q'26	QoQ
Cash	3,245	3,137	-3.33%	4,754	3,137	-34.01%
Placement	1,034,812	714,838	-30.92%	644,562	714,838	10.90%
Securities	1,412,946	1,199,342	-15.12%	1,580,911	1,199,342	-24.14%
Gross Loan	3,162,146	5,228,128	65.33%	4,633,959	5,228,128	12.82%
Total Asset	5,468,967	6,835,968	25.00%	6,611,755	6,835,968	3.39%
Deposits	1,654,963	2,890,457	74.65%	2,504,843	2,890,457	15.39%
Total Liabilities	2,092,205	3,381,416	61.62%	3,173,733	3,381,416	6.54%
Total Equity	3,376,762	3,454,552	2.30%	3,438,022	3,454,552	0.48%

Total assets grew by 25% YoY to IDR 6.83 trillion, supported by a 65.3% increase in gross loans.

Gross loans also expanded by 12.8% QoQ, reflecting continued lending momentum.

Deposits rose by 74.65% YoY to IDR 2.89 trillion, while total equity increased by 2.3% YoY to IDR 3.45 trillion

Ratios

%	9M'25	9M'26	YoY	2Q'26	3Q'26	QoQ
NIM	24.33	22.99	-5.51%	21.91	22.99	4.93%
BOPO	85.09	83.97	-1.32%	84.17	83.97	-0.24%
LDR	190.39	180.88	-5.00%	185.00	180.88	-2.23%
NPL	1.35	0.68	-49.63%	0.80	0.68	-15.00%
CAR	118.75	89.37	-24.74%	89.86	89.37	-0.55%
NSFR	175.25	127.86	-27.04%	134.73	127.86	-5.10%
LCR	2,676.15	2,481.16	-7.29%	3,859.43	2,481.16	-35.71%
ROA	5.73	5.77	0.70%	5.46	5.77	5.68%
ROE	6.98	8.89	27.36%	8.38	8.89	6.09%

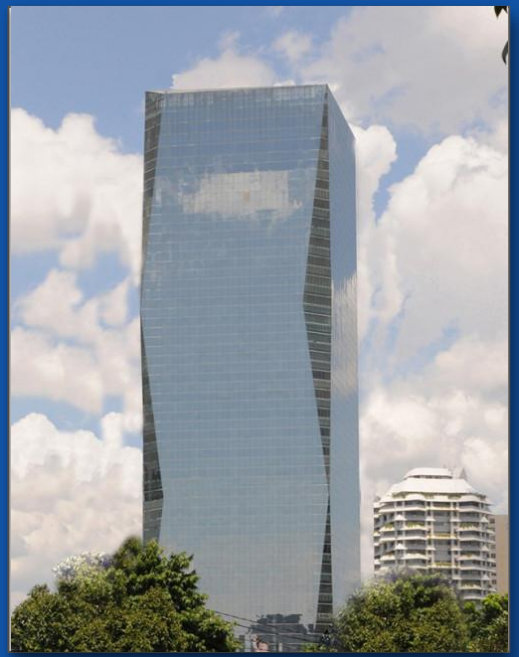
Asset quality continued to strengthen, with **NPL** declining to 0.68% from 1.35% in September 2025.

ROE improved to 8.89%, while NIM recovered to 22.99% from 21.91% in the previous quarter.

CAR moderated to 89.37%. Liquidity buffers remained strong, with NSFR at 127.86% and LCR at 2,481.16%.

Contact Information

amar bank





For More Information

Website : www.amarbank.co.id

Email : investor.relations@amarbank.co.id

PT Bank Amar Indonesia Tbk

RDTX Square (*ex-Menara Standard Chartered*) Lt. 11
Jl. Prof. DR. Satrio No. 164, RT. 4/RW. 4, Karet Semanggi,
Setiabudi, Kota Jakarta Selatan 12930

Thank You!

This material was prepared and presented by PT Bank Amar Indonesia Tbk. This presentation is copyrighted by PT Bank Amar Indonesia Tbk which is protected by regulations and laws in force in Indonesia. This material is not intended as an offer or solicitation to buy or sell any financial instrument. No representation or warranty, either expressed or implied, is provided with respect to the accuracy, completeness, or reliability of the information contained herein, nor is it intended to constitute a complete statement or summary of the securities markets or developments referred to in these materials.

It should not be considered by recipients as a substitute for exercising their own judgment. Any opinion expressed in this material is subject to change without notice and may differ or conflict with the opinion expressed by other business areas or group companies as a result of using different assumptions and criteria.