



1Q 2022

Performance Presentation

June 2022



Content

1Q 2022 Results



Corporate Updates



Amar Bank serves Its Customers through **Digital Products**

● Networks

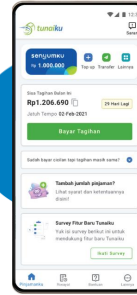


6 Office Networks

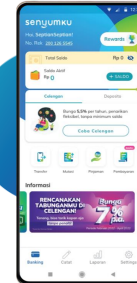
24 Tunaiku Services Area

4 Senyumku Services Area

● Products



The **Digital Lending** product that provides online-based unsecured Loans in an easy and fast way. Tunaiku disbursed loans with a competitive interest rate compared to its competitors.



The **Digital Savings** product that provides customers to open accounts online and enjoy banking features such as Savings, Deposits, Interbank Transactions, Payments, and Daily Financial Records.

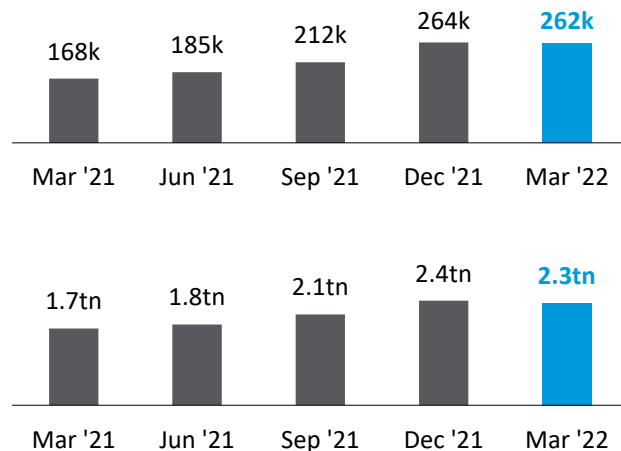
First Quarter 2022 Performance Highlights

Maintain strong growth in Tunaiku customers and lending balances



260,000+
● **Tunaiku Active Customers**

33.2% YoY growth in
● **Total Lending**
(in IDR)

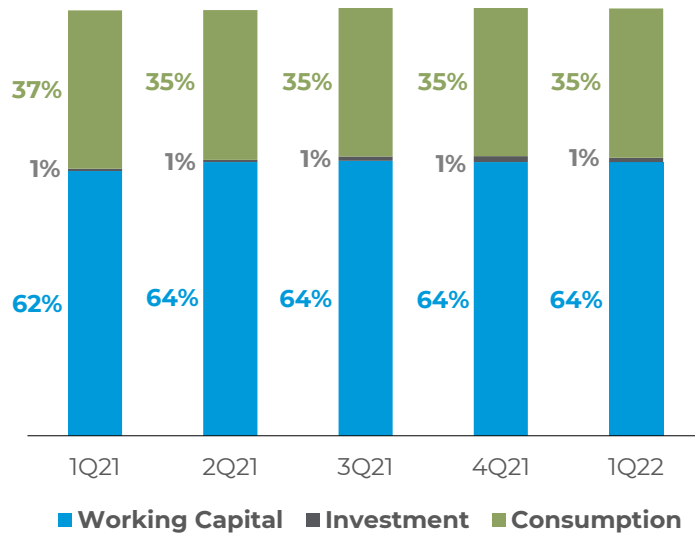


Total Loans Recorded at IDR 2.3 Trillion with Diversified Sectors

Support various sectors to advance the domestic economy

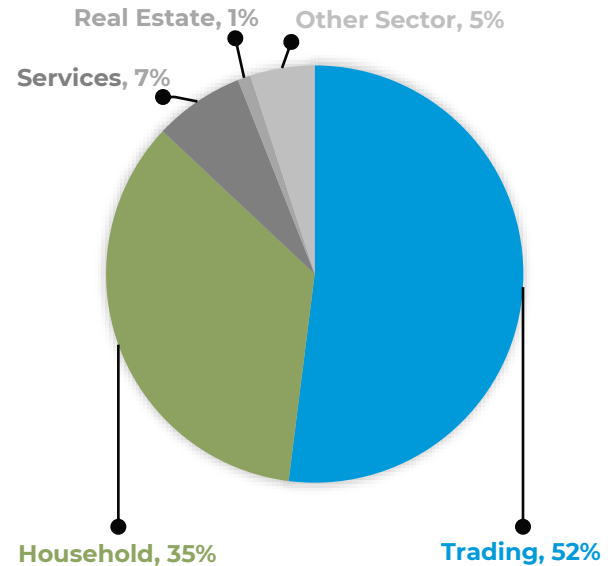
Loans Composition

31 March 2022



Loans by Sectors

31 March 2022



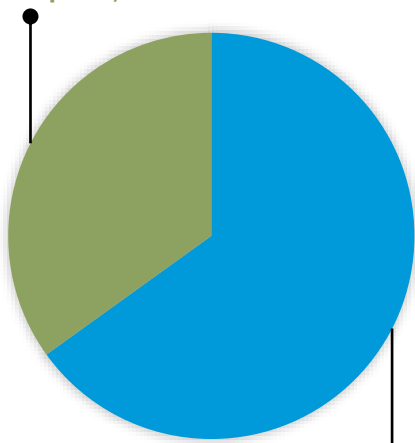
Total Loans were Diversified to several Productive Segment

Continue to prioritize productive loans during the first three months of 2022

Productive Loans

31 March 2022

Consumptive, 35%



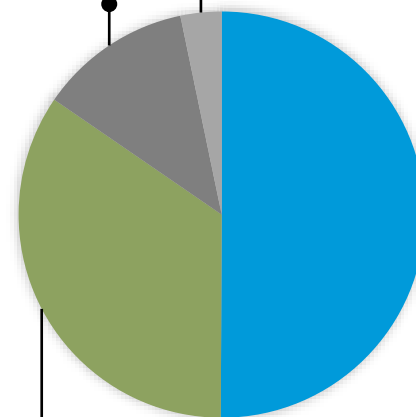
Productive, 65%

Loans by Segment

31 March 2022

Corporates, 12%

SME, 3%



Retail, 35%

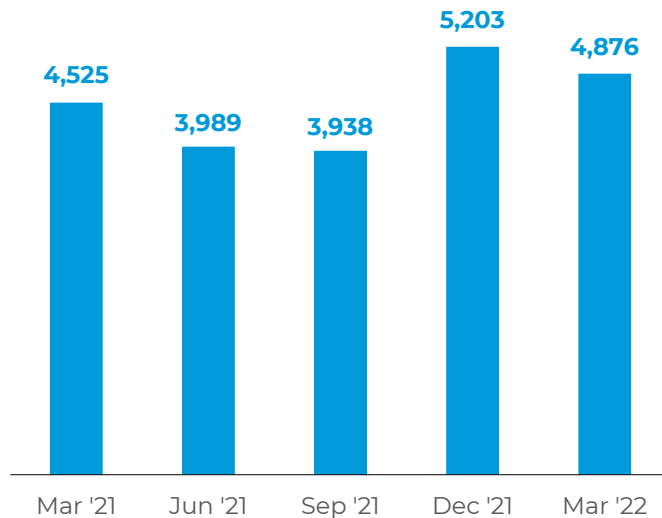
Micro, 50%

Asset Quality is Quite Good amidst the Economic Slowdown

NPL Net increased but still at a safe level

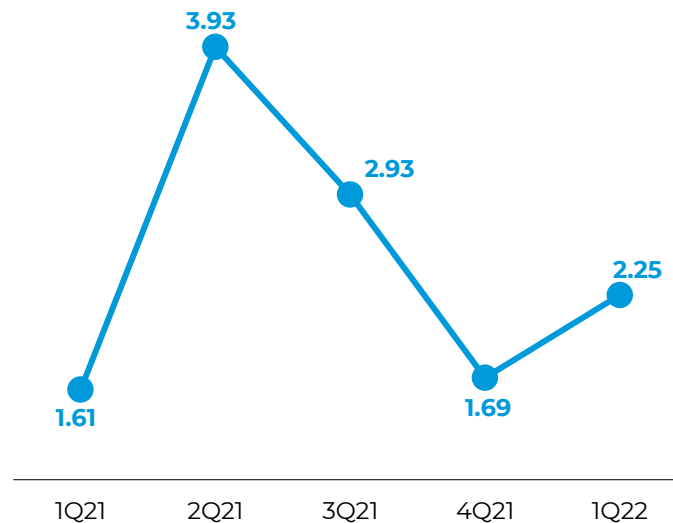
Total Asset

IDR trillion, 31 March 2022



NPL Net

31 March 2022

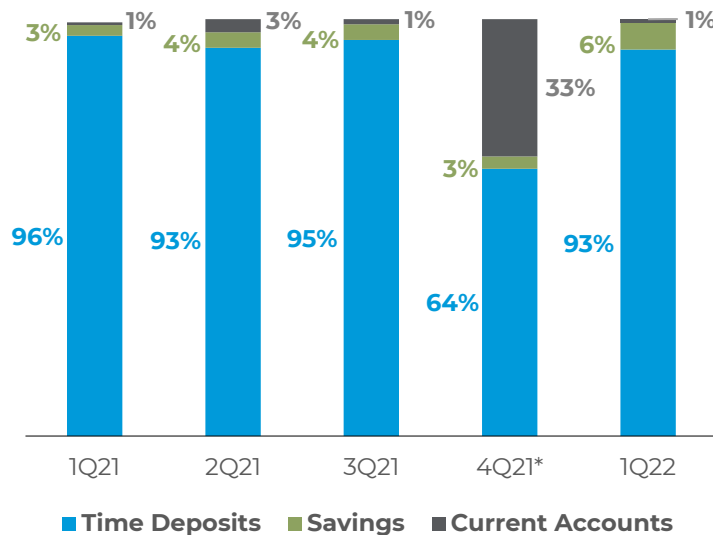


Total Deposits composition has remained relatively Stable

LDR stood at high level but with well-monitored risks

Deposits Composition

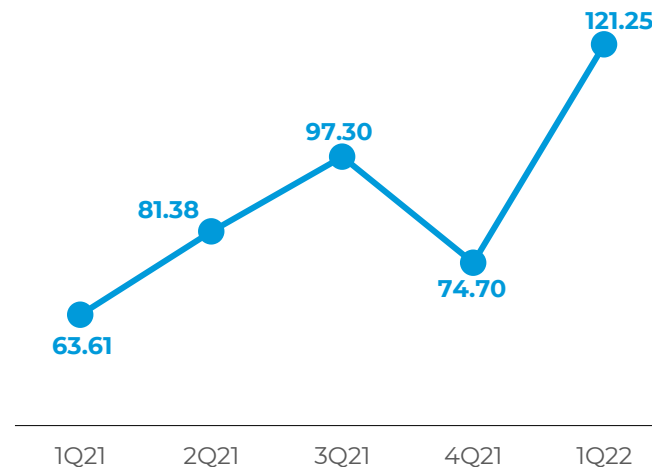
31 March 2022



* Standby-Buyer funds for Rights Issue on current accounts

LDR

31 March 2022

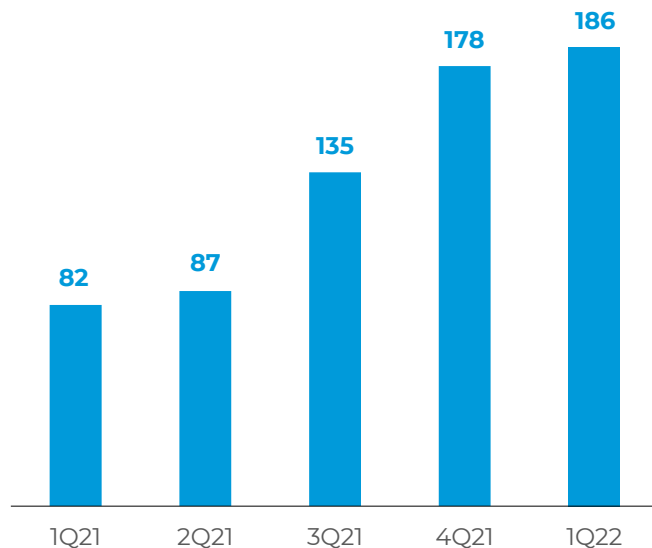


Strong Net Interest Income with NIM at 14.4%

Continue to increase profitability due to productive loans

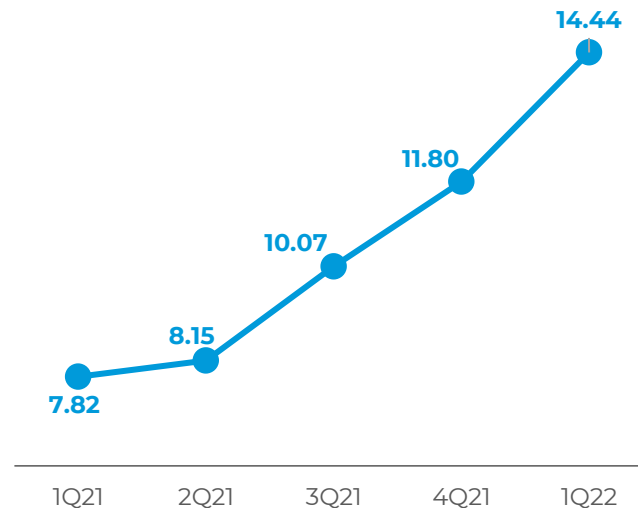
Net Interest Income

IDR trillion, 31 March 2022



NIM

31 March 2022



Tunaiku keeps the Quality as a Digital Product

Performance continues to improve as a proof of customer trust



Lifetime Incoming Apps

10,700,000+



Lifetime Disbursement

IDR 7.7 Trillion

Tunaiku Top 3 purpose

Renovation (35%)

Working Capital (29%)

Education (14%)

More than
9,000,000+
Downloads



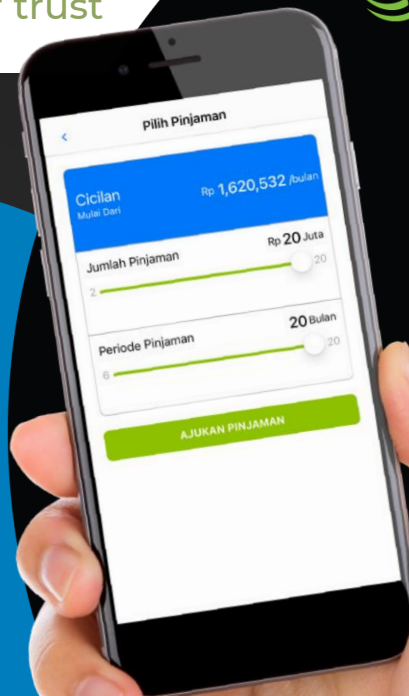
4.3+

Rating in Google
Play Store



4.5+

Rating in
App Store



Balance Sheet

IDR mn	Mar '21	Jun '21	Sep '21	Dec '21	Mar '22	QoQ	YoY
Cash	2,277	7,923	4,928	4,764	4,212	-11.6%	85.0%
Placements *	2,250,782	1,278,137	1,018,731	1,967,518	1,545,330	-21.5%	-31.3%
Securities	409,268	742,633	717,784	677,624	820,763	21.1%	100.5%
Gross Loan	1,764,454	1,856,410	2,089,716	2,405,869	2,351,061	-2.3%	33.2%
Total Asset	4,525,035	3,989,629	3,937,962	5,203,045	4,876,224	-6.3%	7.8%
Deposits	2,723,781	2,259,500	2,137,448	3,179,598	1,926,388	-39.4%	-29.3%
Total Liabilities	3,448,411	2,926,171	2,874,301	4,136,461	2,828,250	-31.6%	-18.0%
Total Equity	1,076,623	1,063,457	1,063,661	1,066,584	2,047,974	92.0%	90.2%

* Demand Deposit with BI + Demand Deposit with Other + Securities Purchased

Income Statements

IDR mn	1Q '21	2Q '21	3Q '21	4Q '21	1Q '22	QoQ	YoY
Operating Income	125,181	134,552	192,155	232,583	243,579	26.8%	94.6%
Net Interest Income	81,663	87,155	135,264	178,299	186,046	37.5%	128.3%
Interest Revenues	143,400	147,439	185,314	226,081	234,084	26.3%	63.2%
Interest Expenses	61,891	60,284	50,050	47,782	48,038	-4.0%	-22.4%
Non Interest Income	43,672	47,397	56,891	54,284	57,533	1.1%	31.7%
Provision	41,641	35,564	119,317	104,447	137,902	15.6%	231.2%
Operating Expenses	80,338	95,893	74,802	125,426	112,731	50.7%	40.3%
Operating Profit	3,202	3,094	(1,964)	2,710	(7,054)	N/A	-320.3%
Net Profit	1,602	2,007	(3,043)	3,550	(8,799)	N/A	-649.3%

Ratios

%	1Q '21	2Q '21	3Q '21	4Q '21	1Q '22
NIM	7.8	8.2	10.1	11.8	14.4
BOPO	98.8	98.9	99.2	99.8	102.9
LDR	63.6	81.4	97.3	74.7	121.3
NPL	1.6	3.9	2.9	1.7	2.2
CAR	37.6	33.1	31.5	29.9	50.8
NSFR	158.4	153.4	138.2	153.0	138.3
LCR	1681.4	1960.7	1979.5	1906.3	2807.0
ROA	0.2	0.2	0.1	0.0	-0.7
ROE	0.5	0.6	0.4	0.4	-2.6



Content

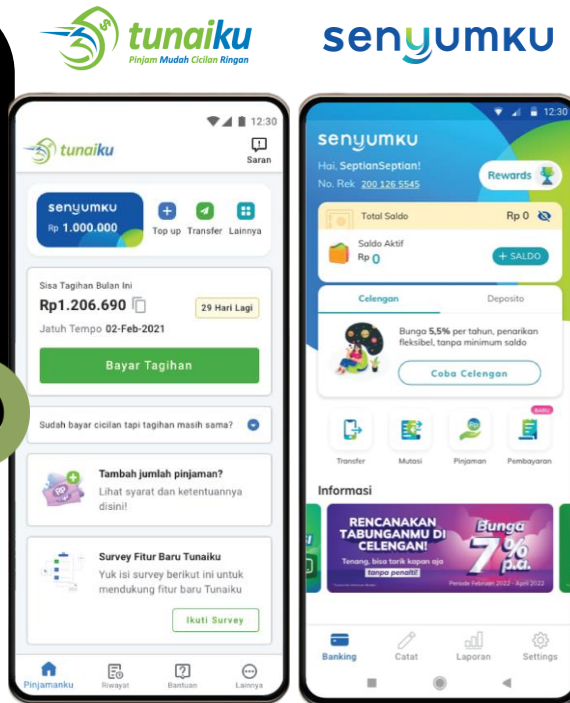
1Q 2022 Results

Corporate Updates

Q1 Highlights on Amar Bank's Digital Ecosystem

The Integration App

Amar's flagship application to help customers achieve their financial goals



Digital Ecosystem

Increase customer access to Savings and Loan Products simultaneously

- Loan from Tunaiku can be directly disbursed to Senyumku
- Senyumku customers can apply for Tunaiku loans through Senyumku
- Tunaiku customers also get benefit from Senyumku features such as transfers, top ups and biller payments

Launch of Senyumku Debit Card

senyumku

21 February 2022



- Customer can request the card through the Senyumku Apps
- Customer can withdraws, transfers, and balance checks throughout Indonesia at ATM machines that have PRIMA & ALTO logo
- Customer can transact on all EDC Bank machines throughout Indonesia
- Equipped with national standard chip for more secure transactions

Business Initiatives and Corporate Events

January 2022



Fintech Asia Summit 2022 Challenges & Strategies in Banking the Unbanked

Mr Vishal Tulsian participate as a speaker on the panel discussion by Point 2 Business Service

February 2022



Digital Bank Outlook 2022

Discussing the digital bank outlook for 2022 and highlight Amar Bank's growth during 2021 and business projection.

February 2022



#SenyumkuBisaLebih Campaign

Educate and increase people's awareness of productive loans involving influencers such as Ruben Onsu, etc.

February 2022



#TunaikuTambahinModal Competition

Aims to educate and increase people's awareness of productive loans

Accolades

Indonesia's Most Popular Digital Financial Brands Awards 2022

Most Popular Digital Financial Brand in E Loan

The Economics, February 2022



Thank You

Investor Relations

For More Information:

Website : www.amarbank.co.id

Email: investor.relations@amarbank.co.id

PT Bank Amar Indonesia Tbk

Grha Niaga Thamrin, 1st Floor
Jl. KH Mas Mansyur, Jakarta Pusat 10220