



Performance *Presentation*

6M 2025 Update

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 improves 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 has marked a significant
milestone by becoming the first
digital bank to declare and distribute
dividends, reflecting its strong
financial performance and
commitment to delivering long-term
value to shareholders

Controlling Shareholder of amar bank



Tolaram

Shares Ownership
75.25%

Tolaram Pte Ltd is a multinational group with a diversified portfolio that includes manufacturing, marketing, sales & distribution, logistics, power transmission, real estate development, and financial services. Headquarters in Singapore, the Group has manufacturing interests in various sectors with ongoing operations in Asia, Africa and Europe

Office Network amar bank

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 Pembantu Basuki Rachmat

Jl. Basuki Rahmad No. 109 Surabaya, 60271

Kantor Cabang Kusuma Bangsa

Jl. Kusuma Bangsa No 110 Surabaya, 60136

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



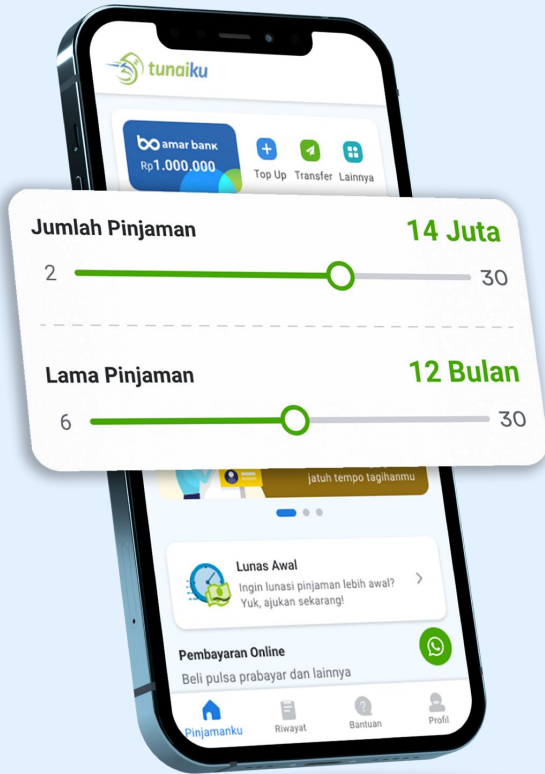
Billing Payment



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
downloads

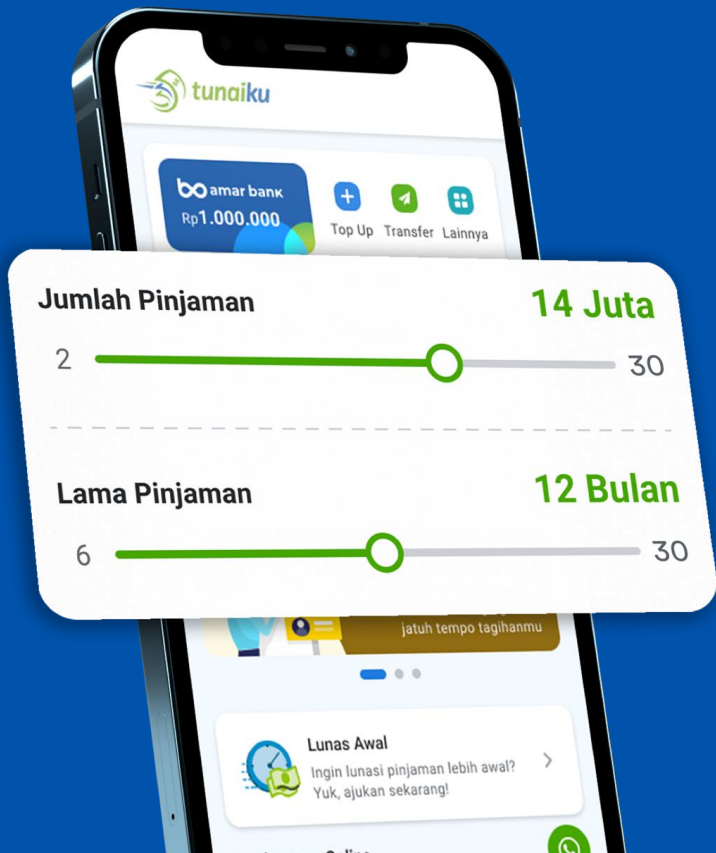


>IDR 16 Trillion
disbursement



Served more than 400.000 MSMEs &
Present in Jakarta, Surabaya,
Bandung, Semarang, Medan, and
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](#)

Financial Activities Made Easy, All in One App!



Buy & Payment



data packages



Utility Bills



E-Wallet



Payment Tunaiku



Apply for a Loan



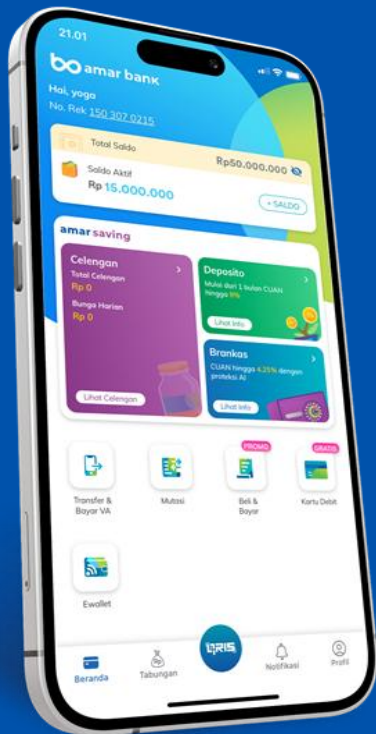
Transfer & VA payment



Debit Card

Product Performance is Critical Component to Amar Bank

Amar Bank Digital, Rapid Growth in Number of Downloads and Depositors



bo amar bank
Digital Banking Application

**Google
Play Store**



Downloaders
+45.7% (YoY)

4.7
Ratings

App Store

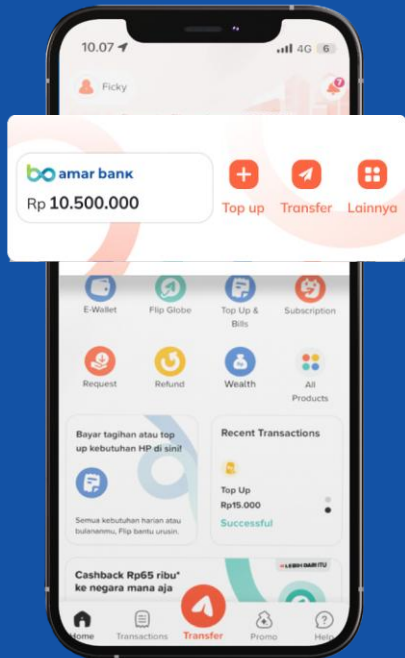


Downloaders
+99.8% (YoY)

4.7
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

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

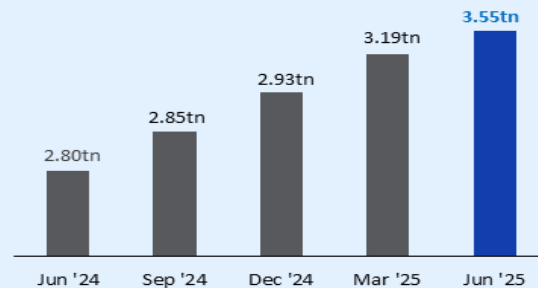
6M2025 Result

30 June 2025 Performance Highlights

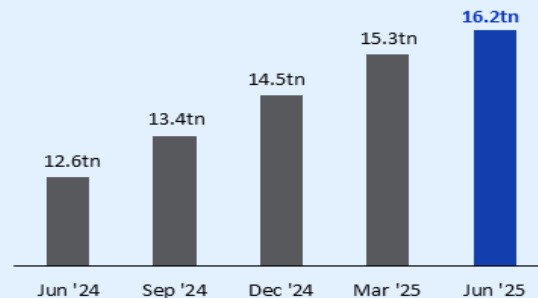
Tunaiku & lending portfolio show steady growth with consistent delivery.



26.54% YoY Growth in
● Outstanding Loan
(in IDR)



16.2 Trillion
● Tunaiku Loan
Disbursement*
(in IDR)



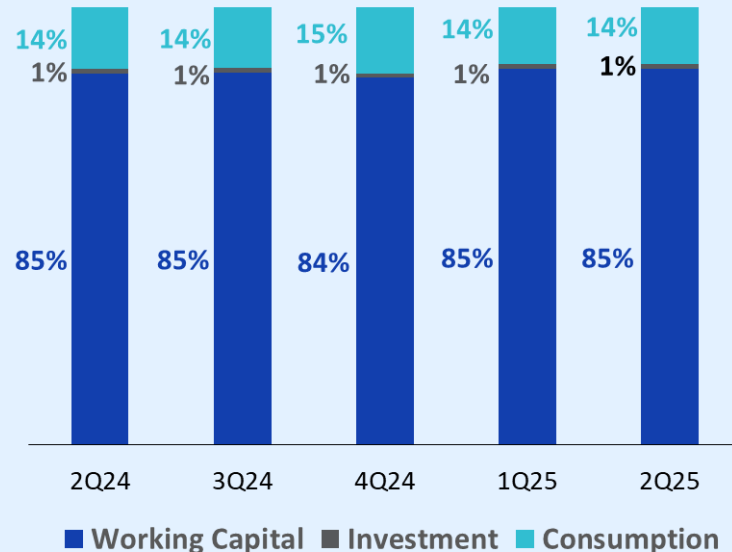
*Tunaiku Loan Disbursement since 2014

Loans recorded at IDR 3.5 Trillion with diversified sectors

Accelerating growth in high-impact productive sectors

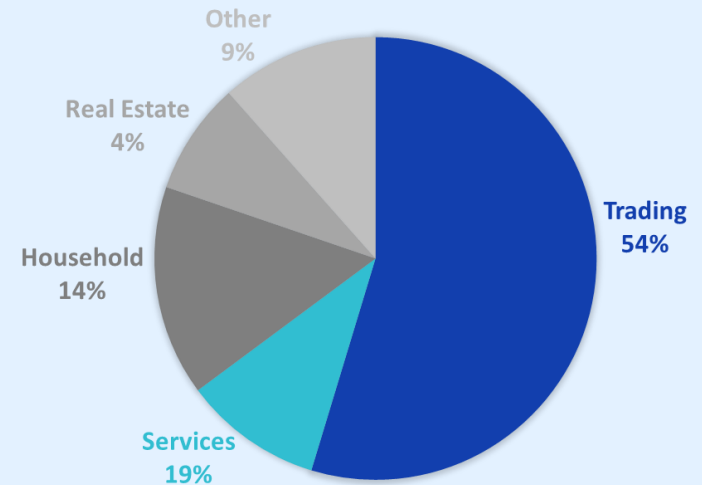
Loans Composition

30 June 2025



Loans by Sectors

30 June 2025

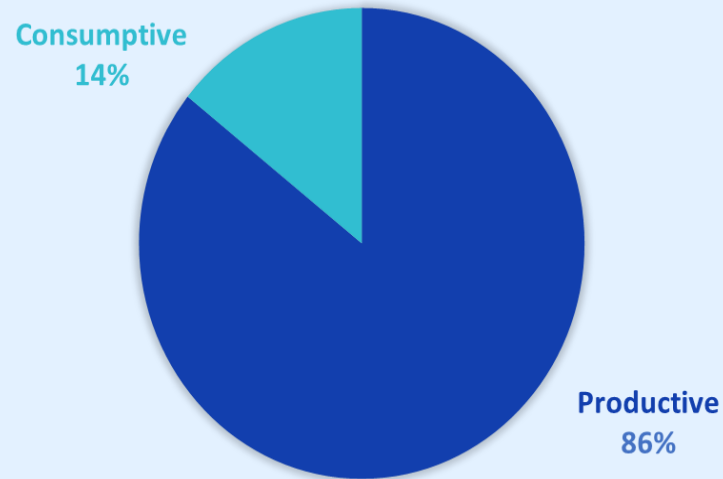


Loans are diversified to several productive segments

>50% of loans directed to MSMEs — strong focus on productive financing.

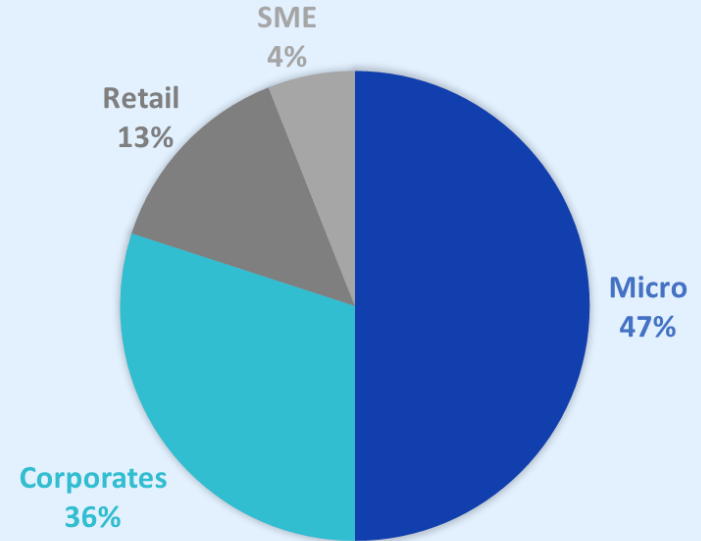
Productive Loans

30 June 2025



Loans by Segment

30 June 2025

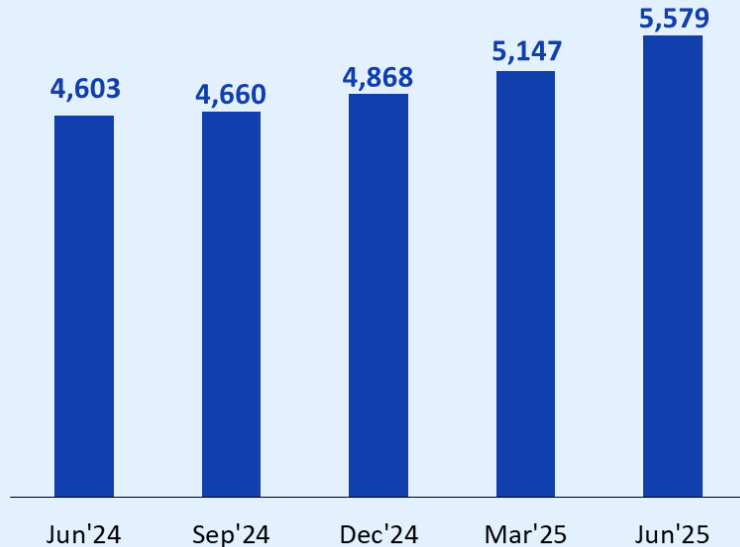


Growth in assets followed by lower risks

Asset quality remains strong, NPL tightly controlled.

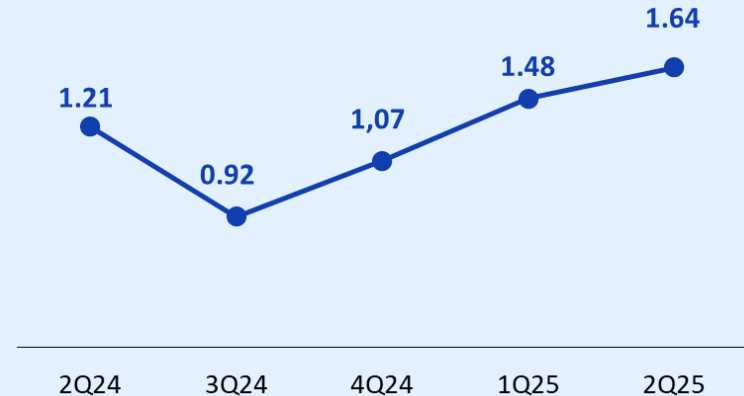
Total Assets

IDR billion, 30 June 2025



NPL - Net

30 June 2025

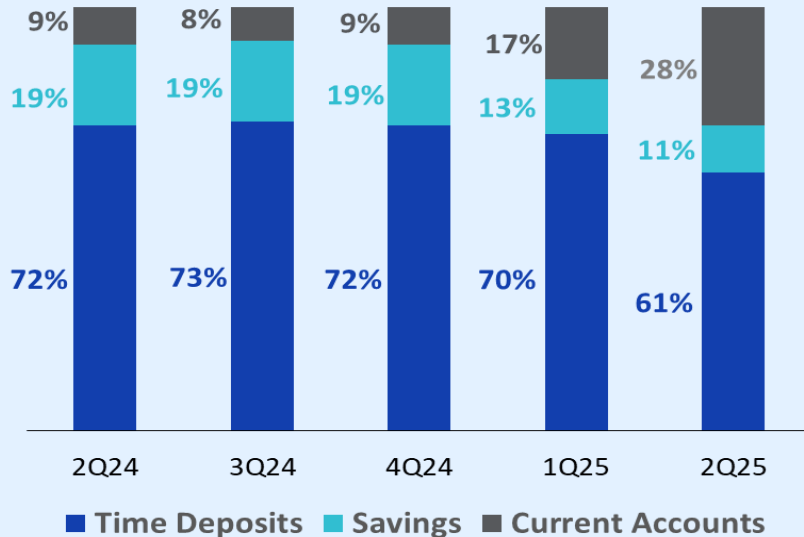


Robust CAR Supports Optimum LDR and Stable Deposit Growth

Stable LDR, supported by robust CAR and prudent risk oversight.

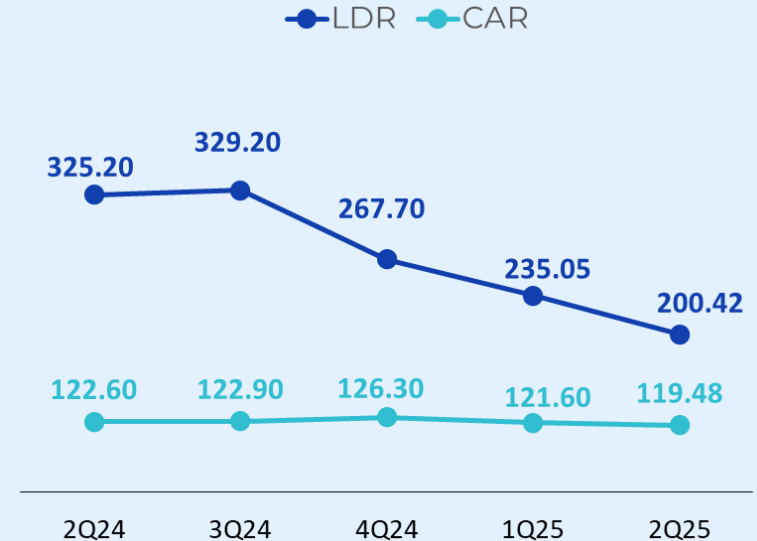
Deposits Composition

30 June 2025



LDR & CAR

30 June 2025

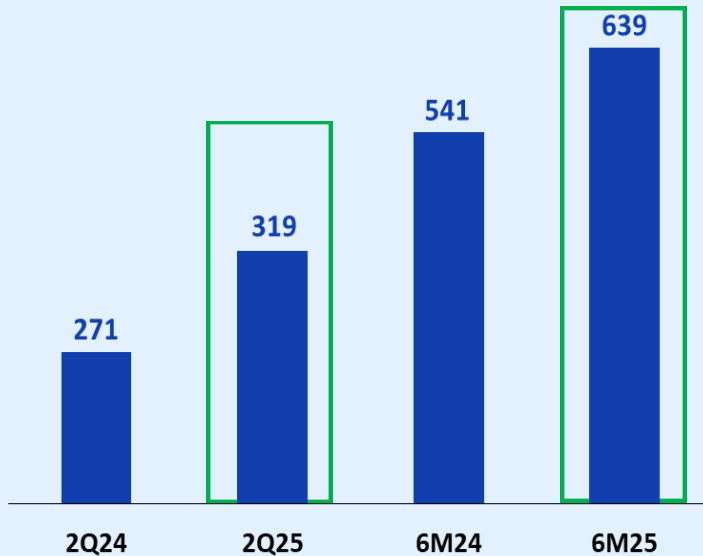


Strong Net interest income with NIM at 23.6%

Productive lending drives sustainable profit momentum.

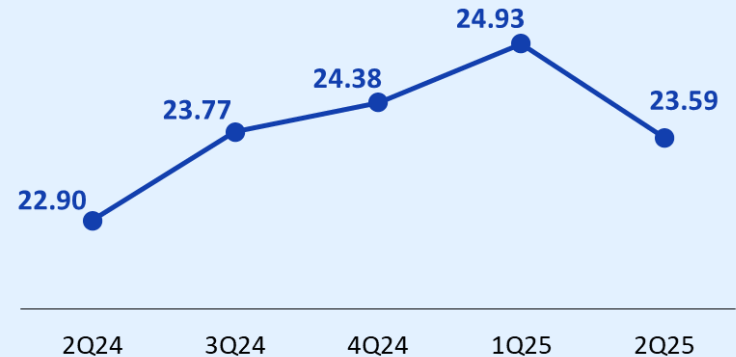
Net Interest Income

IDR billion, 30 June 2025



NIM

30 June 2025



Income Statements

IDR mn	6M'24	6M'25	YoY	2Q'24	1Q'25	2Q'25	QoQ	YoY
Operating Income	758,599	943,341	24.35%	381,259	463,686	479,655	3.44%	25.81%
Net Interest Income	540,940	639,618	18.24%	271,925	320,286	319,332	-0.30%	17.43%
Interest Revenue	573,069	681,988	19.01%	288,825	340,064	341,924	0.55%	18.38%
Interest Expenses	32,129	42,370	31.87%	16,900	19,778	22,592	14.23%	33.68%
Non Interest Income	217,659	303,723	39.54%	109,334	143,400	160,323	11.80%	46.64%
Provision	340,221	463,955	36.37%	166,182	214,149	249,806	16.65%	50.32%
Operating Expenses	291,521	324,867	11.44%	151,662	161,501	163,366	1.15%	7.72%
Operating Profit	126,857	154,519	21.81%	63,415	88,036	66,483	-24.48%	4.84%
Net Profit	97,788	117,999	20.67%	48,928	67,494	50,505	-25.17%	3.22%

Amar Bank Books Solid H1 2025 Performance

Net Profit up +20.7% YoY to Rp118B, supported by strong revenue and cost control.

Operating Income grew +24.4% YoY to Rp943B, led by rising interest and non-interest income.

Operating Profit reached Rp154.5B (+21.8% YoY), while expenses grew moderately.

Balance Sheet

IDR mn	Jun'24	Jun'25	Yoy	March'25	June'25	QoQ
Cash	6,050	4,016	-33.62%	4,107	4,016	-2.22%
Placement	727,872	925,981	27.22%	1,007,282	925,981	-8.07%
Securities	1,082,794	1,272,446	17.52%	1,079,683	1,272,446	17.85%
Gross Loan	2,806,265	3,551,087	26.54%	3,184,971	3,551,087	11.50%
Total Asset	4,603,043	5,579,369	21.21%	5,147,420	5,579,369	8.39%
Deposits	886,898	1,767,018	99.24%	1,352,500	1,767,018	30.65%
Total Liabilities	1,312,679	2,209,663	68.33%	1,738,716	2,209,663	27.09%
Total Equity	3,290,364	3,369,706	2.41%	3,408,704	3,369,706	-1.14%

Solid Growth backed by strong fundamentals

Loans reached IDR 3.55T (+26.5% YoY), driven by responsible expansion in MSME and retail segments.

Deposits surged to IDR 1.77T (+99.2% YoY), reflecting growing customer trust and the success of Amar's digital funding strategy.

Asset growth and liquidity improved significantly, reinforcing Amar Bank's resilience and scalability.

Ratios

%	Jun'24	Jun'25	YoY	Mar'25	Jun'25	QoQ
NIM	22.90	23.59	3.01%	24.93	23.59	-5.38%
BOPO	83.96	84.32	0.43%	81.79	84.32	3.09%
LDR	314.18	200.42	-36.21%	235.04	200.42	-14.73%
NPL	1.21	1.64	35.54%	1.48	1.64	10.81%
CAR	122.57	119.48	-2.52%	121.58	119.48	-1.73%
NSFR	154.53	163.37	5.72%	163.31	163.37	0.04%
LCR	3,100.49	3,175.52	2.42%	3,860.34	3,175.52	-17.74%
ROA	5.44	5.80	6.62%	6.94	5.80	-16.43%
ROE	6.00	7.06	17.67%	8.13	7.06	-13.16%

A high CAR of 119.48% provides ample cushion for risk and supports responsible expansion.

Amar Bank's solid funding base, reflected in a Net Stable Funding Ratio (NSFR) of 163.37%, provides a strong foundation for long-term financial stability. This robust liquidity is complemented by healthy profitability, with Return on Assets (ROA) at 5.80 and Return on Equity (ROE) at 7.06 driven by disciplined execution and operational efficiency.

Contact Information amar bank



For More Information

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PT Bank Amar Indonesia Tbk

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



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