



# 3Q 2022

Performance Presentation

Nov 2022



# Content

**3Q 2022 Results**



Corporate Updates



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

## ● Networks

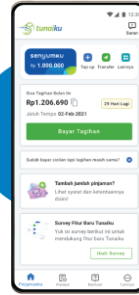


**6 Office Networks**

**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.

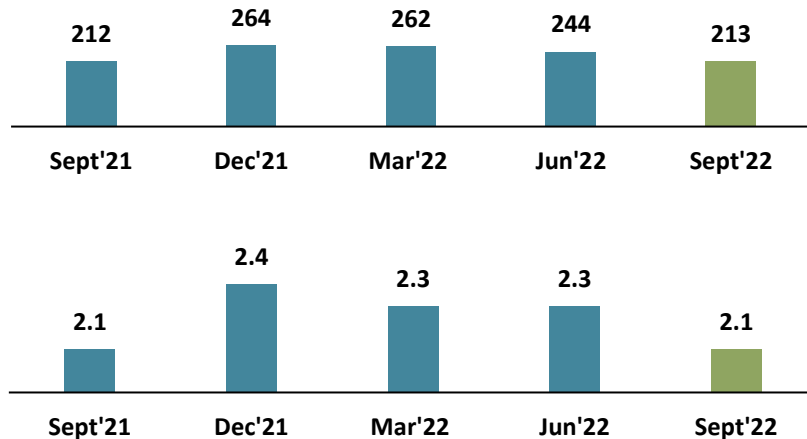
# Third Quarter 2022 Performance Highlights

A slight decrease in Tunaiku customers and lending balances



● **Tunaiku Active Customers**  
(‘000)

● **Total Lending**  
(in tn IDR)

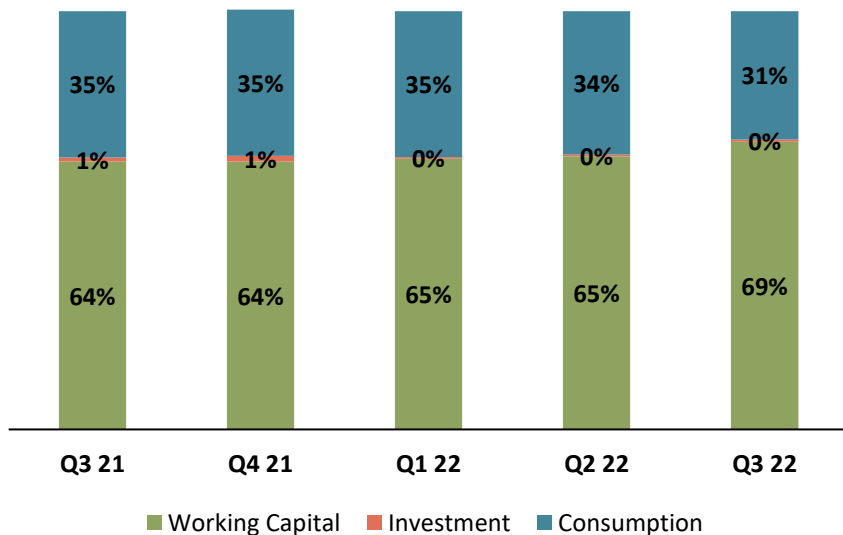


# Total Loans Recorded at IDR 2.1 Trillion with Diversified Sectors

Support various sectors to advance the domestic economy

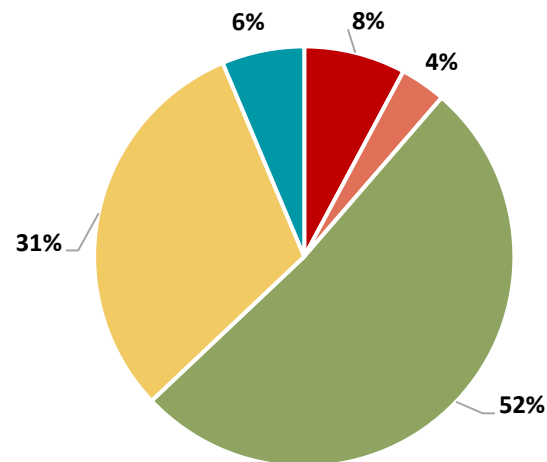
## Loans Composition

30 Sept 2022



## Loans by Sectors

30 Sept 2022

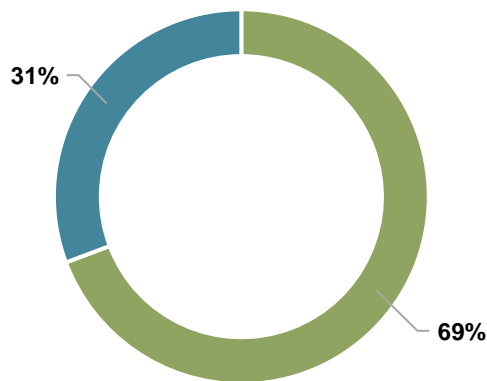


# Total Loans were Diversified to several Productive Segment

Continue to prioritize productive loans

## Productive Loans

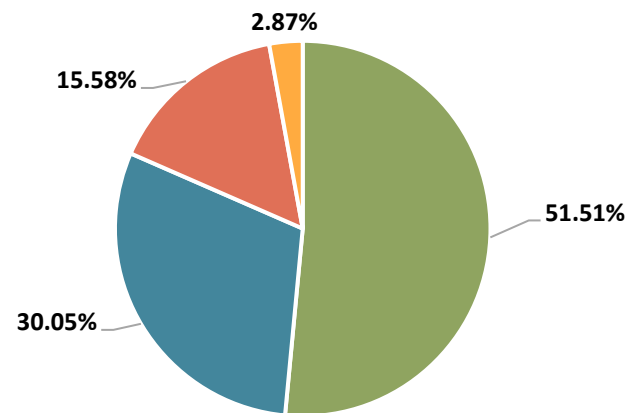
30 Sept 2022



■ Productive ■ Consumptive

## Loans by Segment

30 Sept 2022



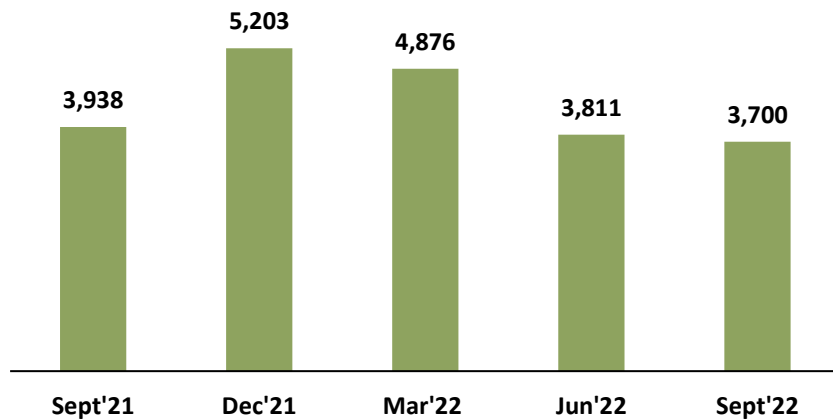
■ Micro ■ Retail ■ Corporates ■ SME

# Asset Quality is in the Good Level amidst the Economic Slowdown

NPL Net is maintained at a safe level

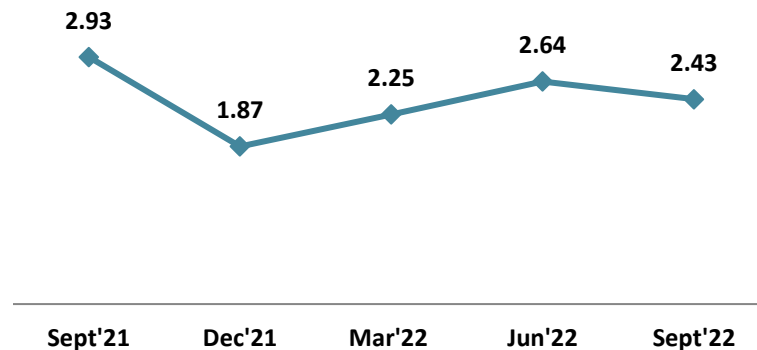
## Total Asset

IDR billion, 30 Sept 2022



## NPL Net

30 Sept 2022

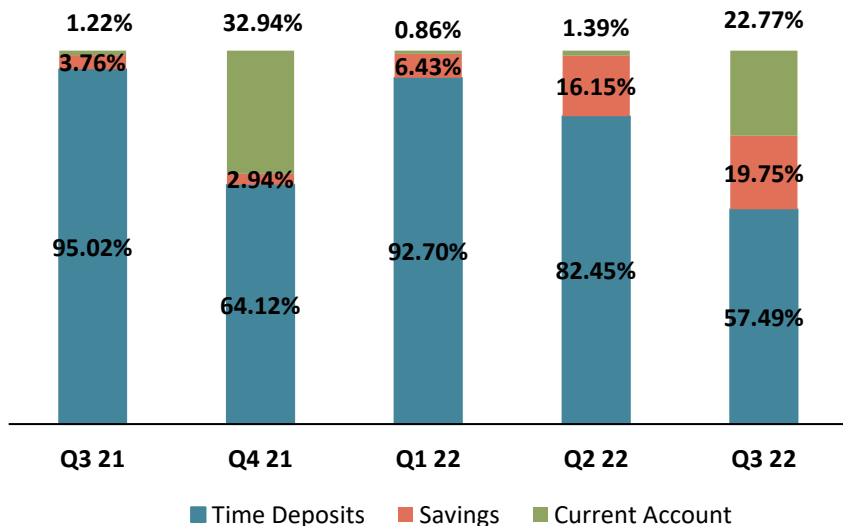


# Current Account composition started to increase in Q3

LDR stood at high level but with well-monitored risks

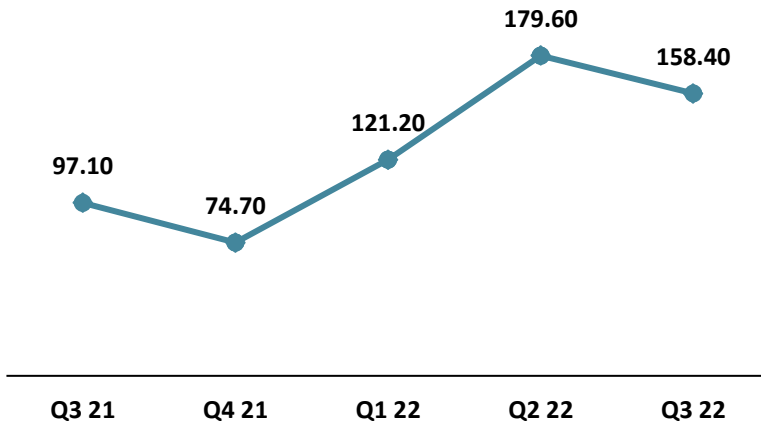
## Deposits Composition

30 Sept 2022



## LDR

30 Sept 2022



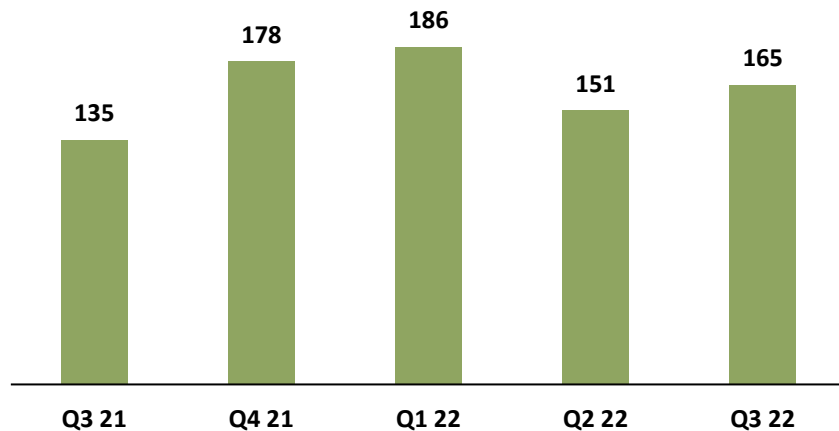


# Strong Net Interest Income with NIM at 15.90%

Continue to increase profitability through productive loans

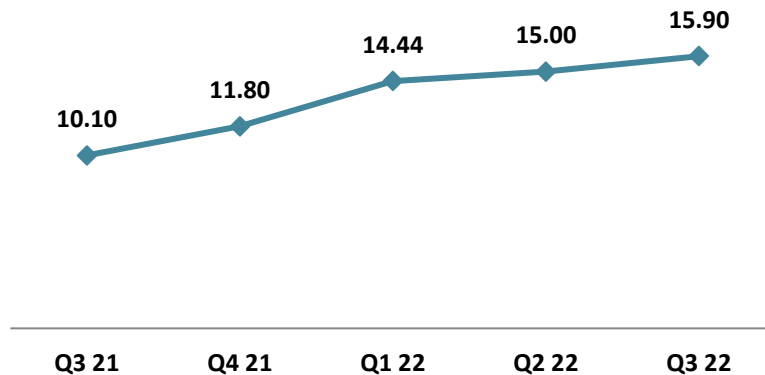
## Net Interest Income

IDR billion, 30 Sept 2022



## NIM

30 Sept 2022



# Tunaiku keeps the Quality as a Digital Product

Performance continues to improve as a proof of customer trust



Lifetime Incoming Apps

**12,640,000+**



Lifetime Disbursement

**IDR 8.6 Trillion**

**Tunaiku Top 3 purpose**

Renovation (34%)

Working Capital (29%)

Education (14%)

More than  
**10,000,000+**  
Downloads



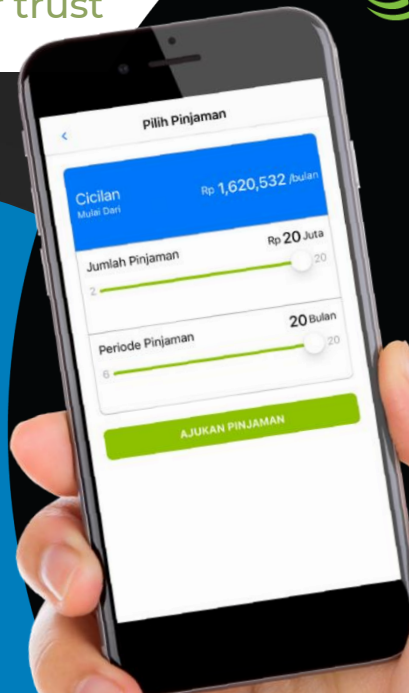
**4.3+**

Rating in Google  
Play Store



**4.5+**

Rating in  
App Store



# Balance Sheet

IDR mn	Sep'21	Dec'21	Mar'22	Jun'22	Sep'22	QoQ	YoY
Cash	4,928	4,764	4,212	5,590	6,142	9.87%	24.63%
Placements	1,018,848	1,883,653	1,484,542	566,992	791,908	39.67%	-22.27%
Securities	717,784	677,624	820,763	877,709	709,377	-19.18%	-1.17%
Gross Loan	2,089,716	2,405,868	2,351,061	2,266,744	2,144,788	-5.38%	2.64%
Total Asset	3,937,932	5,203,045	4,876,224	3,811,489	3,700,200	-2.92%	-6.04%
Deposits	2,137,448	3,179,598	1,926,388	1,245,889	1,339,266	7.49%	-37.34%
Total Liabilities	2,874,301	4,136,461	2,828,250	1,845,319	1,825,448	-1.08%	-36.49%
Total Equity	1,063,661	1,066,584	2,047,974	1,966,170	1,874,752	-4.65%	76.25%

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

# Income Statements

IDR mn	3Q'21	4Q'21	1Q'22	2Q'22	3Q'22	QoQ	YoY
<b>Operating Income</b>	192,155	232,583	243,579	215,111	223,903	4.09%	16.52%
Net Interest Income	135,264	178,299	186,046	151,253	164,544	8.79%	21.65%
Interest Revenues	185,314	226,081	234,084	182,207	189,165	3.82%	2.08%
Interest Expenses	50,050	47,782	48,038	30,954	24,621	-20.46%	-50.81%
<b>Non Interest Income</b>	56,891	54,284	57,533	63,858	59,359	-7.05%	4.34%
<b>Provision</b>	119,317	104,447	137,902	187,973	152,605	-18.82%	27.90%
<b>Operating Expenses</b>	74,802	125,426	112,731	134,048	129,004	-3.76%	72.46%
<b>Operating Profit</b>	-1,964	2,710	-7,054	-106,911	-57,705	-46.03%	2838.15%
<b>Profit Before Tax</b>	-3,463	668	-8,799	-105,790	-58,278	-44.91%	2685.55%

# Ratios

%	3Q '21	4Q '21	1Q '22	2Q '22	3Q'22
NIM	10.10	11.80	14.40	15.00	15.90
BOPO	99.20	99.80	102.90	121.20	121.80
LDR	97.30	74.70	121.30	179.60	158.40
NPL	2.93	1.69	2.25	2.16	2.43
CAR	31.50	29.90	50.80	49.90	52.20
NSFR	138.20	153.00	138.30	137.40	128.50
LCR	1979.50	1906.30	2807.00	2728.90	2507.80
ROA	0.10	0.00	-0.70	-3.70	-5.20
ROE	0.40	0.40	-2.60	-12.80	-13.40



# Content

3Q 2022 Results

**Corporate Updates**

# 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



# Hey! There is new features on **senyumku**

## Features that already launched in 2022:

- Finsight
- Senyumku Debit Card
- Daily Interest
- Account Security using Biometric
- Upsell Tunaiku (can apply Tunaiku Loan in Senyumku Apps)
- E-Statement Report
- Free Admin Fee for E-wallet and phone credit top up

## New Features that Launched in Q3:

### Embedded Banking

Provides one stop financial solution from end to end process of savings, transaction, and financing to Partners'.

Only needs 2 weeks to integrate embedded banking, partners have all the interface, experience, and functionality from banking product





# Business Initiatives and Corporate Events

July 2022



## Amar Collaborate with Equine Global

This collaboration is to improve the efficiency and productivity of its IT system by implementing IT governance and conduction ITMA based on COBIT 2019 framework.

July 2022



## Held AGMS and Public Expose on 27<sup>th</sup> July 2022 at Artotel Mangkuluhur Hotel, Jakarta

The Theme of this year Public Expose is **“Expanding the Digital Ecosystem: Synergy for Progress”s**

Aug 2022



## Investree officially owned 18.4% of Amar Stake

On 25<sup>th</sup> Aug 2022, Investree has completed its acquisition transaction and confirming its minority share ownership of 18.4% in Amar Bank

# Accolades

## Indonesia's Most Popular Digital Financial Brands Awards 2022

**Most Popular Digital  
Financial Brand in E Loan**

The Economics, February 2022



## Indonesia Best Bank Awards 2022

**Indonesia Best Bank 2022 for the  
Development Banking Transaction through  
Financial Technology**

Warta Ekonomi, August 2022



## Indonesia Grand Digital Marketing Awards 2022

**Grand Digital Marketing Company 2022  
for the Compatible Customer Solution**

Warta Ekonomi, August 2022



# Thank You

## Investor Relations

### For More Information:

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