



# Performance *Presentation*

Q1 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**  
**70.95%**

**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



**Ratna  
Heimawaty  
Zain**  
Independent  
Commissioner

**Zainal Abidin  
Hasni**  
Independent  
Commissioner

**Navin  
Nahata**  
President  
Commissioner

**Vishal  
Tulsian**  
President  
Director

**Thio  
Sucy**  
Compliance  
Director \*

**R. Eka  
Banyuaji**  
Corporate  
Commercial &  
Operations  
Director \*\*

*\*On October 24, 2024, Amar Bank held an EGMS, announcing changes to the Board of Directors, including the nomination of Mrs. Thio Sucy as the new Compliance Director, replacing Mr. Bellarminus Budijanto Jahja.*

*\*\*On February 11, 2025, the Company received a resignation letter from Mr. R. Eka Banyuaji as the Company's Director. The Company will submit a request for approval of his resignation at the nearest General Meeting of Shareholders.*

# 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

### Kantor Cabang Pembantu Gandaria\*

Jalan Sultan Iskandar Muda, Blok C No. 99, Kebayoran Lama, Jakarta Selatan, 12240

## 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

\* Effective January 27, 2025, all activities of the Gandaria Sub-Branch Office will be fully transferred to the Jakarta Satrio Branch Office located at RDTX Square

# 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



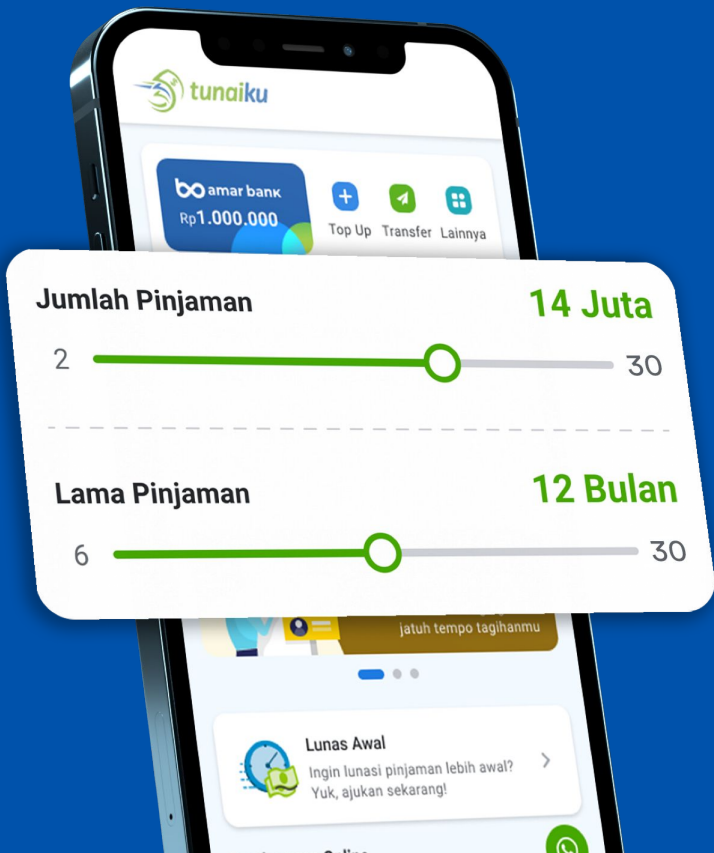
>25.000.000  
downloads



Rp  
>IDR 15 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



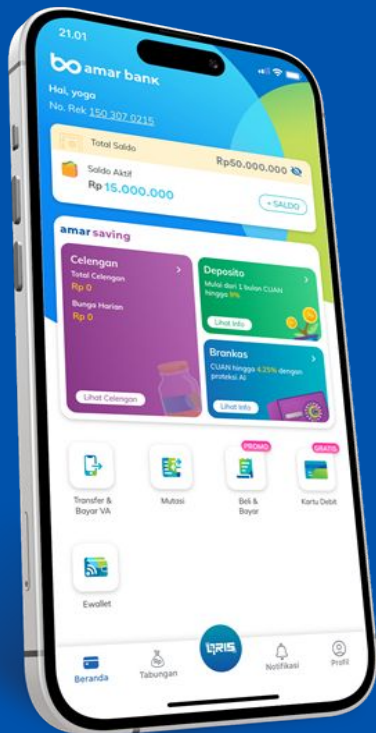
Transfer & VA payment



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  
+53.3% (YoY)

4.7  
Ratings

App Store



Downloaders  
+114.8% (YoY)

4.7  
Ratings

The number of Amar Bank Digital accounts in 1Q 2024 increased by **10.42%** from 31 december 2024, rising from 952,620 to 1,051,849 accounts.

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

# Digital Product amar bank

## Embedded Banking & Financing (EBF)

EBF provides digital bank accounts, savings, and loan services on partner platforms, supporting the growth of MSMEs by helping them manage financial and access funding.

EBF demonstrates Amar Bank's dedication to promoting sustainable growth through strategic partnerships and technology.



### Account Opening

Open digital bank account on partner platform in real-time with digital onboarding



### Transfer and Payment

Transfer to other banks and make payments on partner platform (cart checkout).



### Financing

Access to loans product to support customers activity on partner platform (origination, disbursement and repayment).

List of partners:



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

# Amar at a Glance

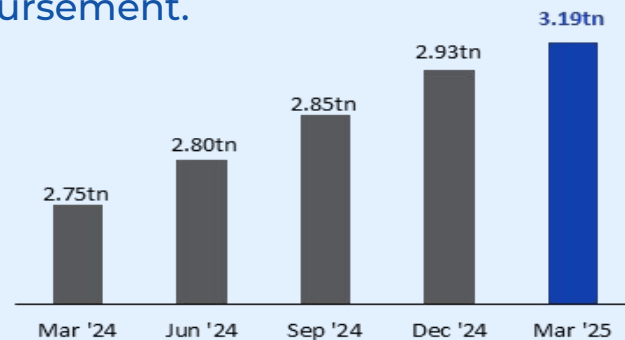
Q1 2025 Result

## 31 March 2025 Performance Highlights

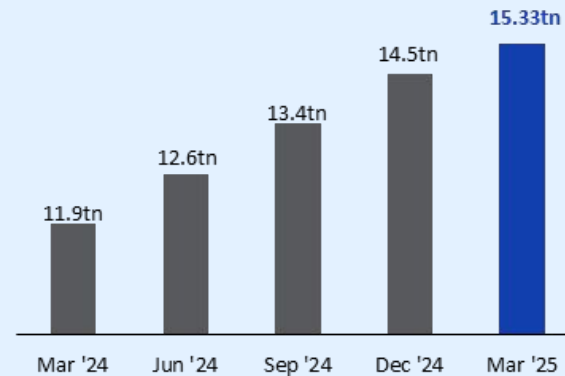
Consistent increase in loan outstanding and Tunaiku disbursement.



15.8% YoY Growth in  
● Outstanding Loan  
(in IDR)



15.33 Trillion  
● Tunaiku Loan  
Disbursement\*  
(in IDR)



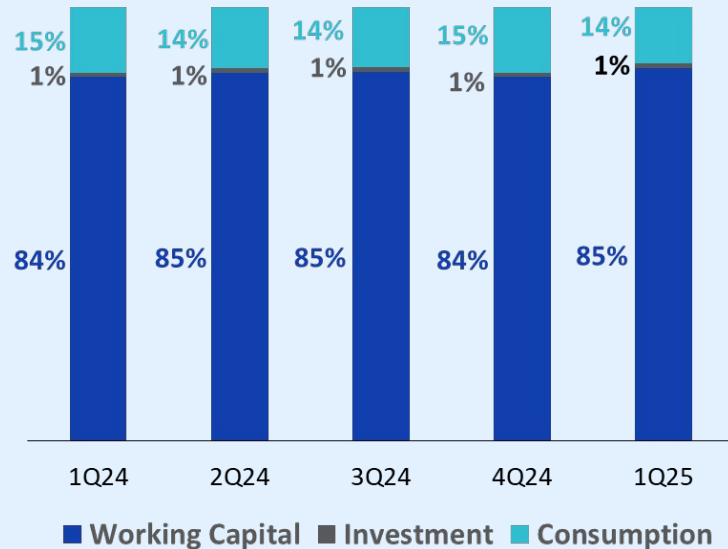
\*Tunaiku Loan Disbursement since 2014

# Loans recorded at IDR 3.2 Trillion with diversified sectors

Accelerating sustainable growth within the productive sectors

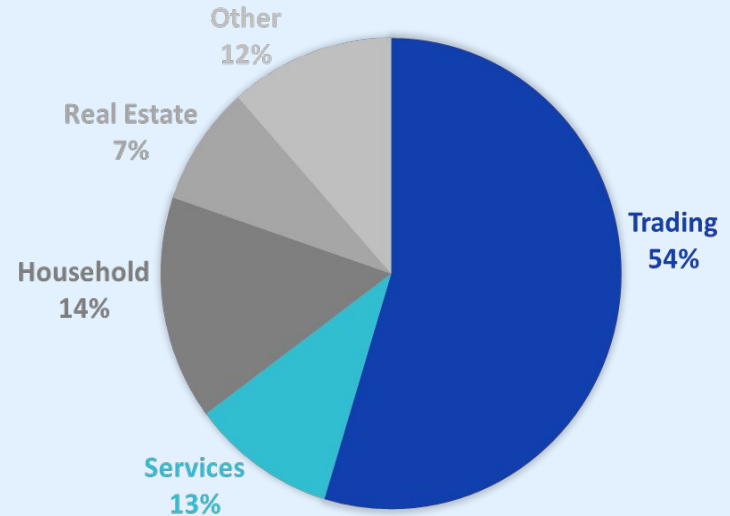
## Loans Composition

31 March 2025



## Loans by Sectors

31 March 2025

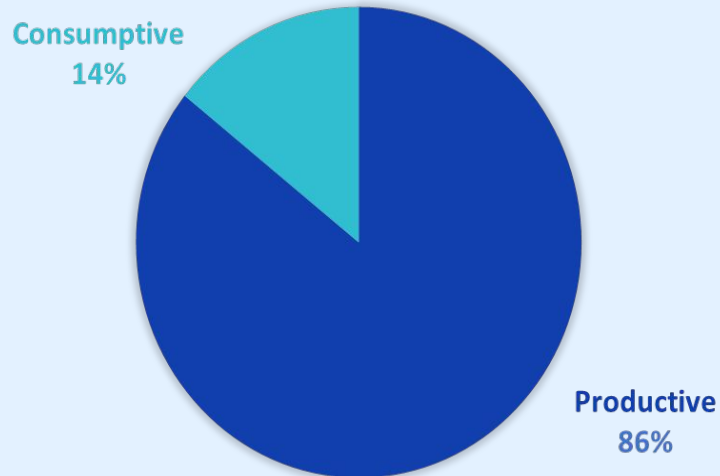


## Loans are diversified to several productive segments

Our primary focus remains on productive loans, with over 50% of them allocated to MSMEs

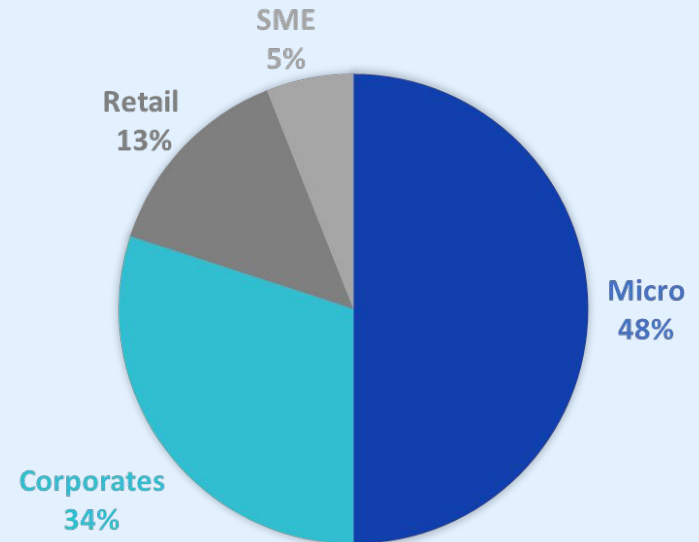
### Productive Loans

31 March 2025



### Loans by Segment

31 March 2025



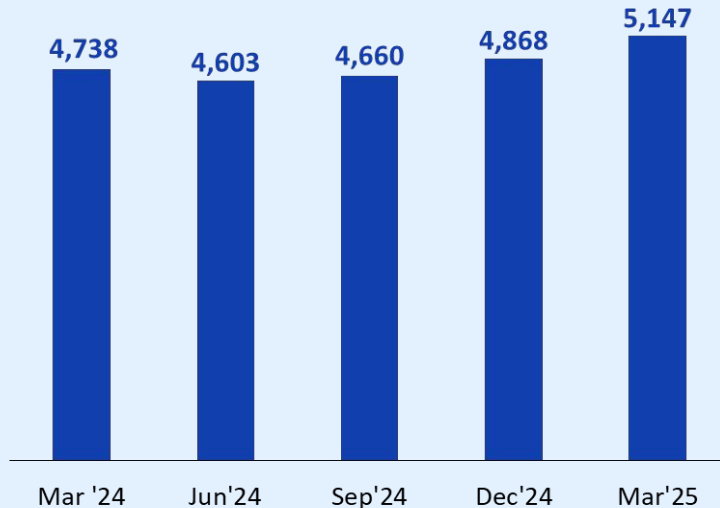


## Growth in assets followed by lower risks

Prudent credit control continues to uphold asset quality, keeping NPL stable

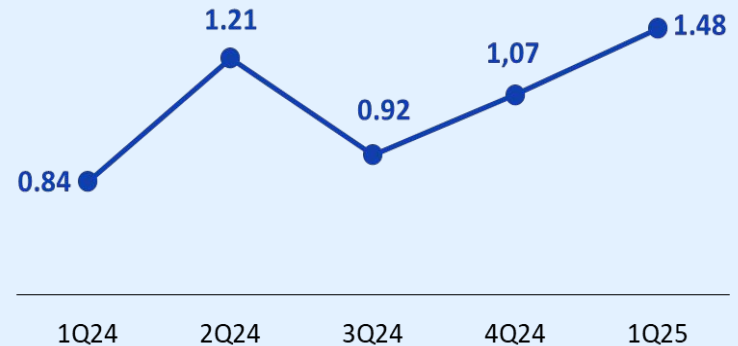
### Total Assets

IDR billion, 31 March 2025



### NPL - Net

31 March 2024

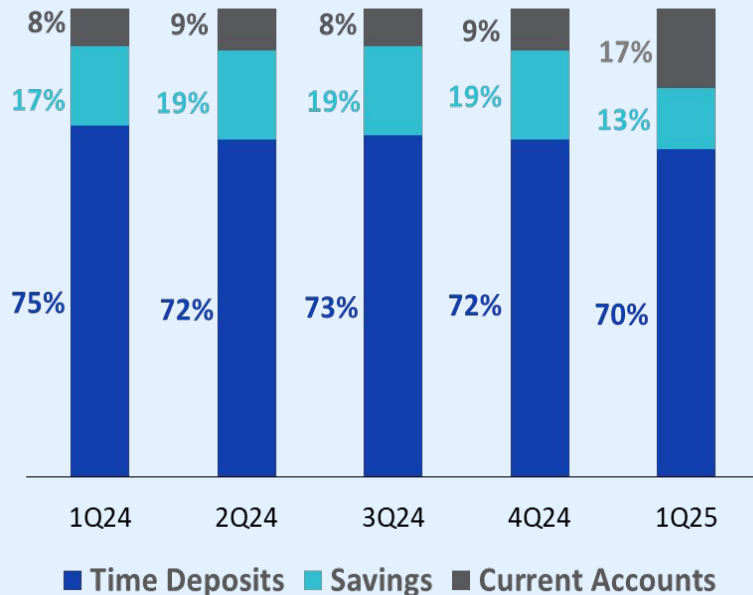


# Robust CAR Supports Optimum LDR and Stable Deposit Growth

The LDR at stable level, but risks were carefully managed, supported by a solid CAR.

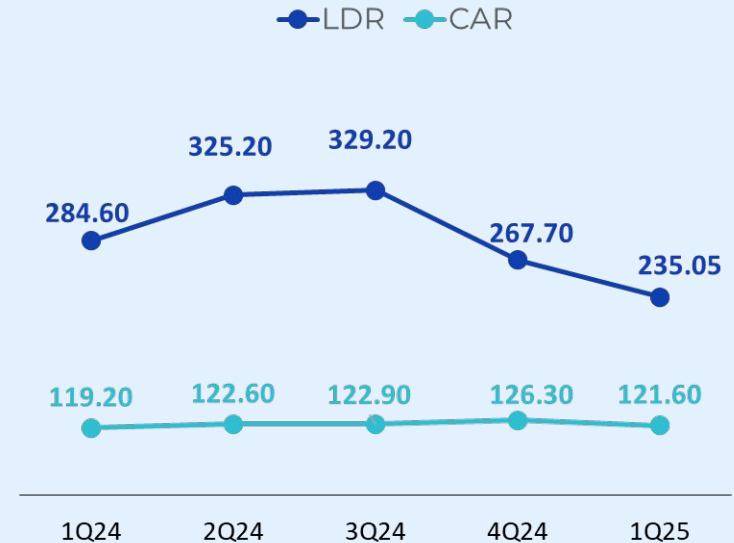
## Deposits Composition

31 March 2025



## LDR & CAR

31 March 2025

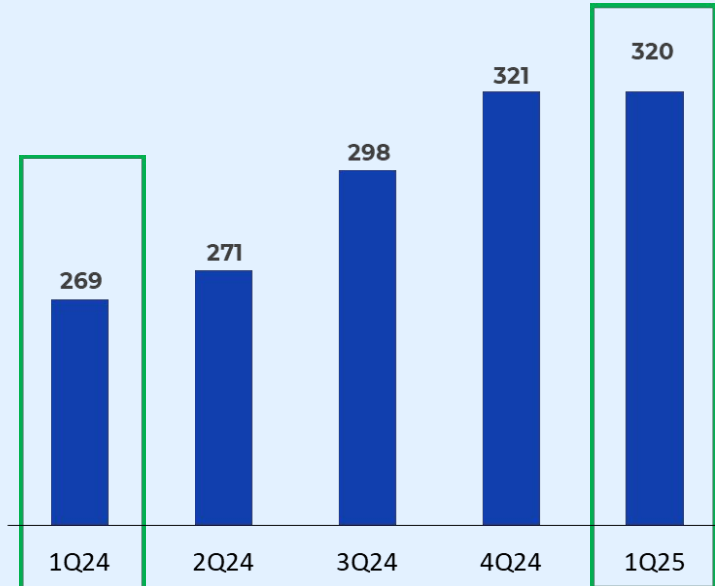


# Strong interest income with NIM at 24.9%

Productive loan growth continues to drive profitability.

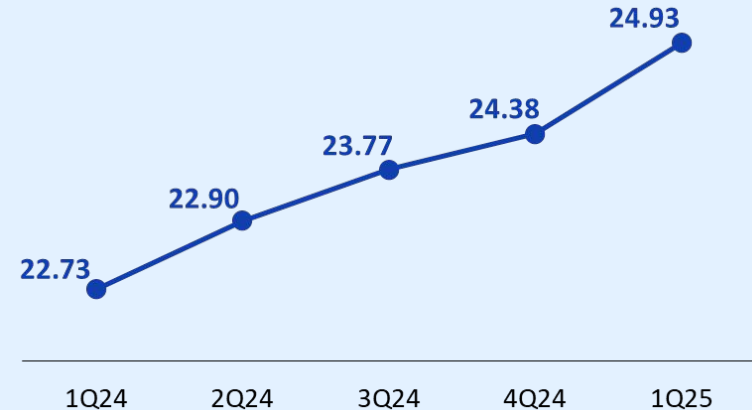
## Net Interest Income

IDR billion, 31 March 2025



## NIM

31 March 2025



# Income Statements

IDR mn	FY'23	FY'24	YoY	1Q'24	4Q'24	1Q'25	QoQ	Yoy
Operating Income	1,317,448	1,671,678	26.89%	377,340	490,488	463,686	-5.46%	22.88%
Net Interest Income	921,292	1,160,873	26.00%	269,015	321,343	320,286	-0.33%	19.06%
Interest Revenue	986,531	1,226,359	24.31%	284,244	338,736	340,064	0.39%	19.64%
Interest Expenses	65,239	65,486	0.38%	15,229	17,393	19,778	13.71%	29.87%
Non Interest Income	396,156	510,805	28.94%	108,325	169,145	143,400	-15.22%	32.38%
Provision	651,837	832,833	27.77%	174,039	297,157	214,149	-27.93%	23.05%
Operating Expenses	473,046	563,299	19.08%	139,859	115,440	161,501	39.90%	15.47%
Operating Profit	192,565	275,546	43.09%	63,442	77,891	88,036	13.02%	38.77%
Net Profit	177,972	214,992	20.80%	48,860	62,729	67,494	7.60%	38.14%

**Operating Income** reached IDR 463.7 billion, up 22.88% YoY, driven by Bank's prudent lending loan expansion.

**Net Interest Income** increased by 19.06% YoY to IDR 320 billion, supported by a 19.64% YoY growth in interest revenue.

Amar Bank delivered a strong performance in 1Q25, with **Net Profit** rising 38.14% YoY and surging 7.60% QoQ to IDR 67.5 billion, supported by solid revenue growth and improved operational efficiency.

# Balance Sheet

IDR mn	Mar'24	Mar'25	Yoy	Dec'24	Mar'25	QoQ
<b>Cash</b>	6,392	4,107	-35.75%	3,525	4,107	16.51%
<b>Placement</b>	1,328,047	1,007,282	-24.15%	964,649	1,007,282	4.42%
<b>Securities</b>	763,065	1,079,683	41.49%	1,123,996	1,079,683	-3.94%
<b>Gross Loan</b>	2,749,594	3,184,971	15.83%	2,929,997	3,184,971	8.70%
<b>Total Asset</b>	4,738,384	5,147,420	8.63%	4,867,670	5,147,420	5.75%
<b>Deposits</b>	951,257	1,352,500	42.18%	1,084,383	1,352,500	24.73%
<b>Total Liabilities</b>	1,413,389	1,738,716	23.02%	1,528,286	1,738,716	13.77%
<b>Total Equity</b>	3,324,994	3,408,704	2.52%	3,339,384	3,408,704	2.08%

In the first quarter of 2025, Amar Bank kept improving its financial position. Total assets went up by 8.63% year-on-year to IDR 5.15 trillion. Deposits also increased sharply by 42.18% to IDR 1.35 trillion, showing stronger customer trust and growing interest in Amar's digital banking services.

Gross loans grew 15.83% YoY and 8.70% QoQ to IDR 3.18 trillion, signaling solid credit demand, particularly from underbanked and MSME segments in line with Amar's strategic lending focus. contributed by Tunaiku, Corporate Commercial, and MSMEs.

# Ratios

%	Mar'24	Mar'25	YoY	Dec'24	Mar'25	QoQ
<b>NIM</b>	22.73	24.93	9.68%	24.38	24.93	2.26%
<b>BOPO</b>	83.84	81.79	-2.45%	84.14	81.79	-2.79%
<b>LDR</b>	284.63	235.04	-17.42%	267.68	235.04	-12.19%
<b>NPL</b>	0.84	1.48	76.19%	1.07	1.48	38.32%
<b>CAR</b>	119.22	121.58	1.98%	126.31	121.58	-3.74%
<b>NSFR</b>	151.26	163.31	7.97%	169.26	163.31	-3.52%
<b>LCR</b>	2,497.58	3,860.34	54.56%	4,367.48	3,860.34	-11.61%
<b>ROA</b>	5.42	6.94	28.04%	5.85	6.94	18.63%
<b>ROE</b>	5.98	8.13	35.95%	6.60	8.13	23.18%

Efficiency Improved, BOPO ratio dropped to 81.79% (down 2.45% YoY), showing better cost control and stronger revenue generation.

Higher Profitability, Improved efficiency contributed to higher returns, with ROA at 6.94% and ROE at 8.13%.

Strong Capital and Liquidity, CAR remained solid at 121.58%, while LCR (3,860.34%) and NSFR (163.31%) were far above regulatory minimums, ensuring ample liquidity.

In summary, Bank Amar enters FY25 with stronger profitability, solid capital and liquidity buffers, and ongoing improvements in asset quality and efficiency well-positioning the Bank for sustainable digital lending growth.

# Contact Information amar bank



## For More Information

Website : [www.amarbank.co.id](http://www.amarbank.co.id)

Email : [investor.relations@amarbank.co.id](mailto: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!

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