amar bank

Performance *Presentation*

6 Month 2026 Updates

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

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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.

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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
12.53%

*Per 31 Maret 2026


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

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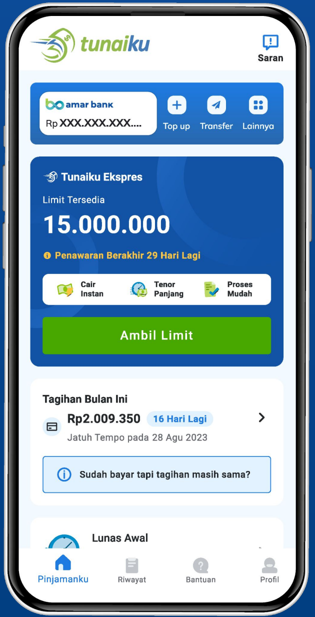
Ruko Taman Pondok Indah Blok A No.39 Jalan Raya Menganti No. 215, Wiyung Surabaya, 60228

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

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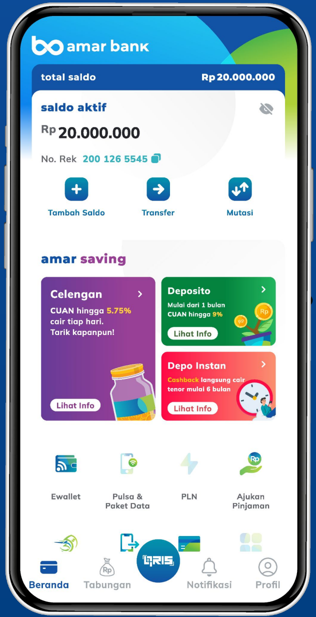
*A **Mobile** Banking **Application***



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

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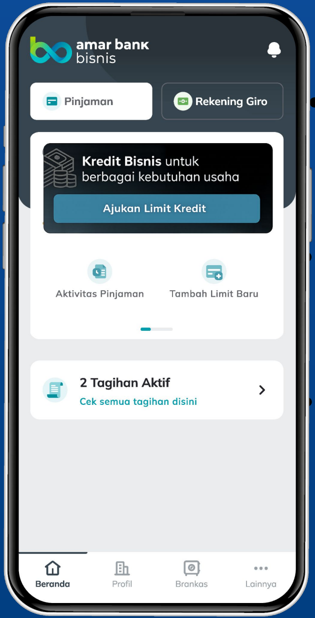
Financial Solutions to Support to Support ***MSME Growth***



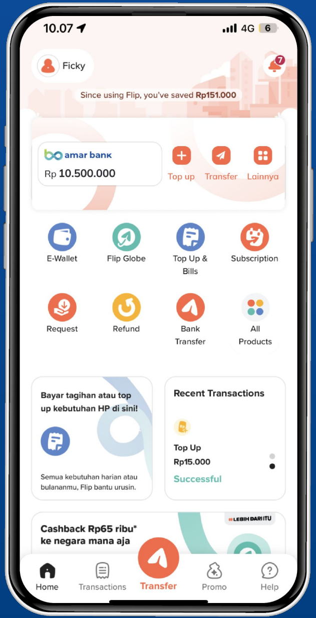
Business financing facilities designed to support a wide range of business needs, accessible entirely online

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

2Q & 1H 2026
Result

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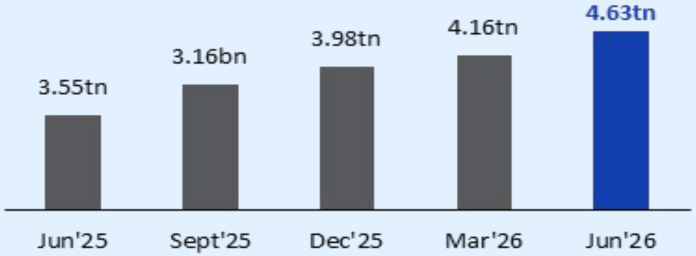
1H26 Performance, Outstanding Loans Expanded 30.5% YoY to IDR 4.63 Trillion

Loan growth remained strong at 11.4% QoQ, supported by continued expansion in productive lending.

- **30,5% YoY Growth in Outstanding Loan**
  (in IDR)



- **Tunaiku Loan Disbursement Reaches ~ IDR 19 Trillion***

Cumulative Tunaiku loan disbursement has reached approximately IDR 19 trillion since its launch in 2014, demonstrating the platform's scale and established track record in unsecured retail lending.

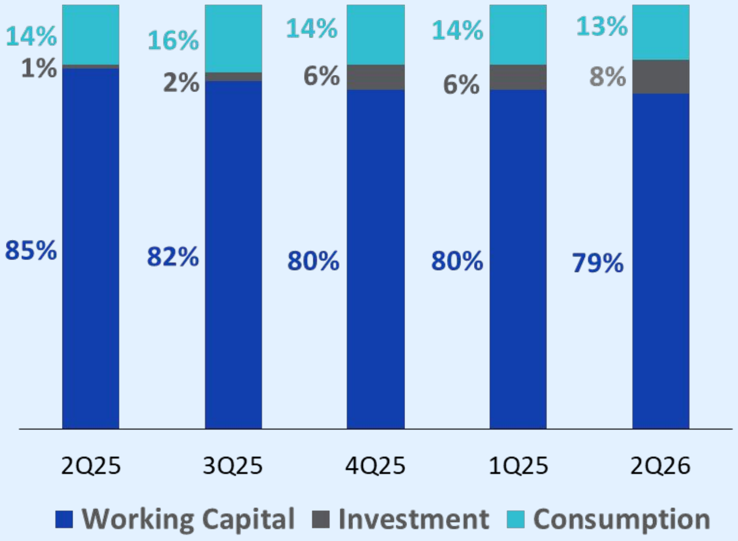
** Tunaiku Loan Disbursement since 2014*

Loan Portfolio Reached IDR 4.63 Trillion, Anchored by Productive Lending

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

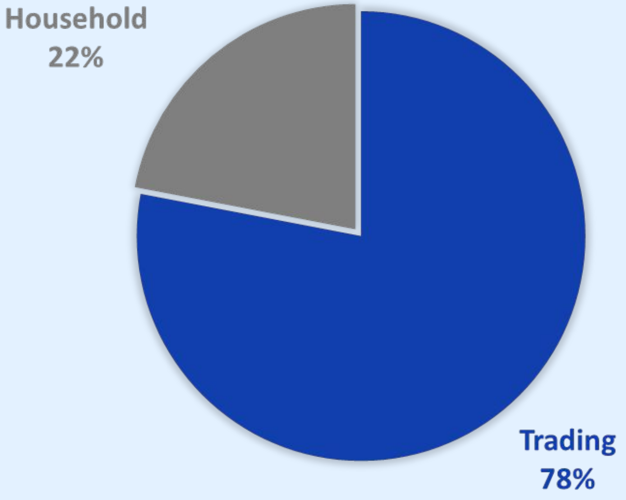
Loan Composition

30 June 2026



Loans by Sector

30 June 2026

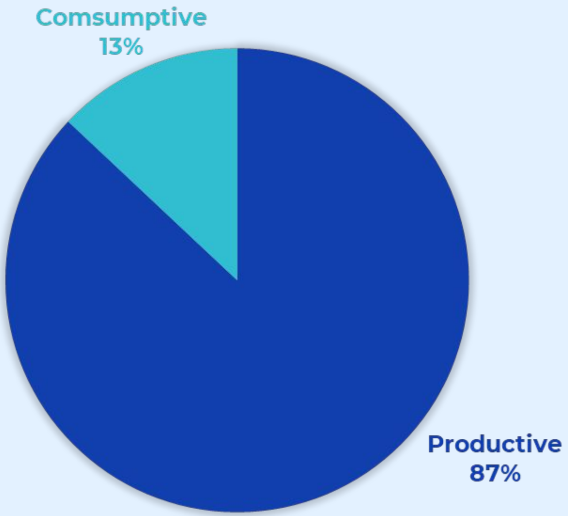


Productive Lending Remained the Core of the Loan Portfolio

Productive loans made up 87% of total loans, while MSME loans accounted for approximately 53%.

Productive Loans

30 June 2026



Loans by Segment

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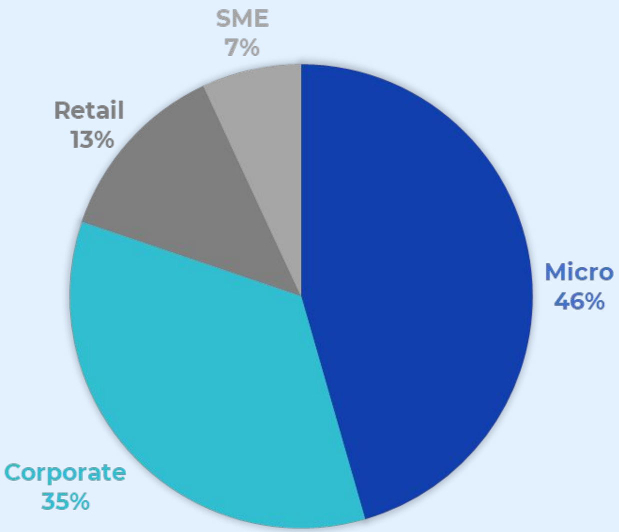
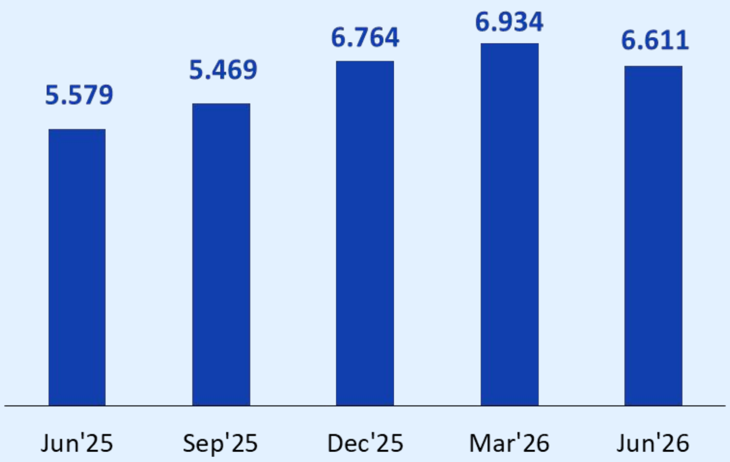


Total Assets Expanded YoY as Asset Quality Continued to Improve

Total assets grew by 18.5% YoY to IDR 6.61 trillion, while NPL improved to 0.80%.

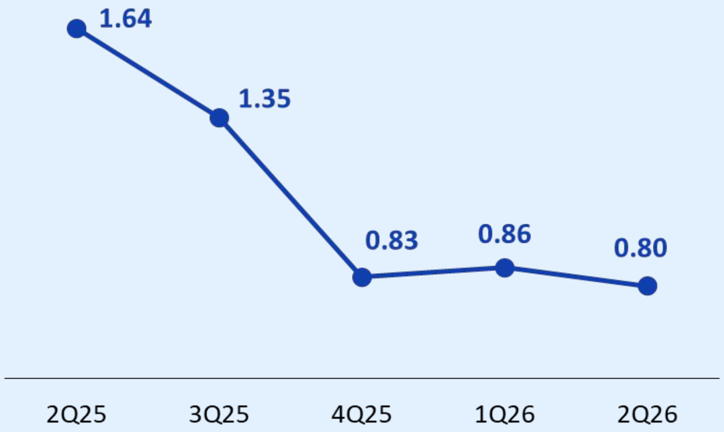
Total Assets

IDR Trillion, 30 June 2026



NPL

30 June 2026

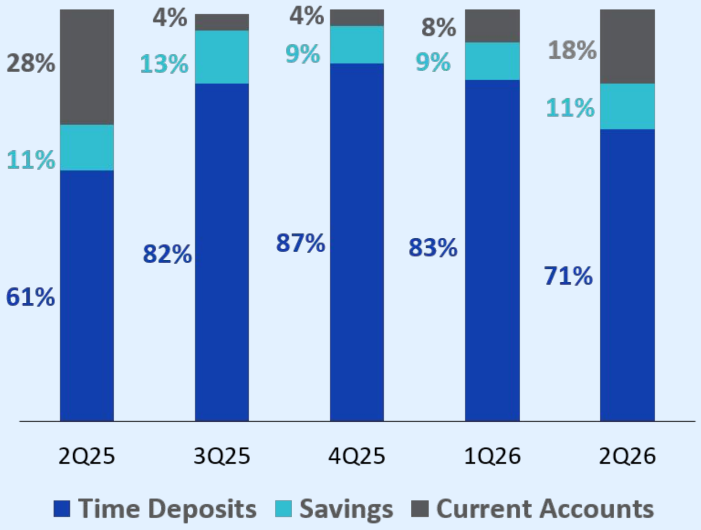


Funding Mix Improved QoQ, While Strong Loan Growth Lifted LDR

CASA rose to 29% of total deposits, while loan growth and lower deposits pushed LDR to 185.0%. CAR remained strong at 89.86%.

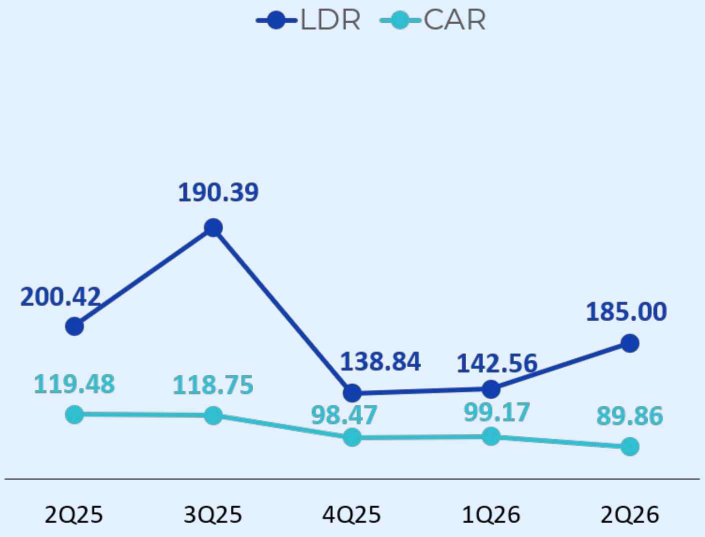
Deposits Composition

30 June 2026



LDR & CAR

30 June 2026

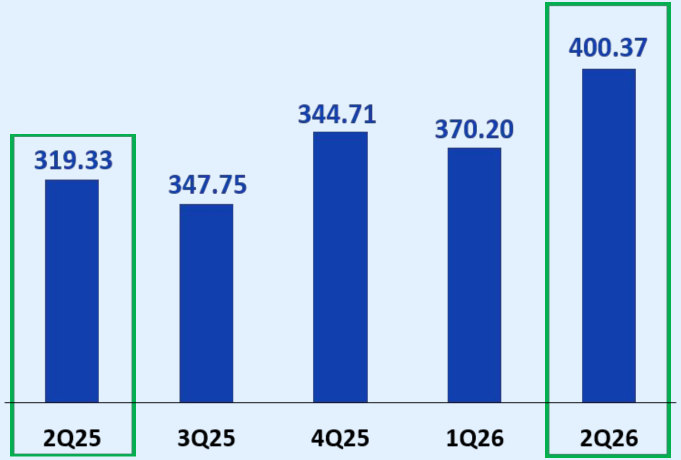


Net Interest Income Continued to Grow as NIM Recovered QoQ

Quarterly NII reached IDR 400.37 billion, while NIM improved to 21.91% in 2Q26.

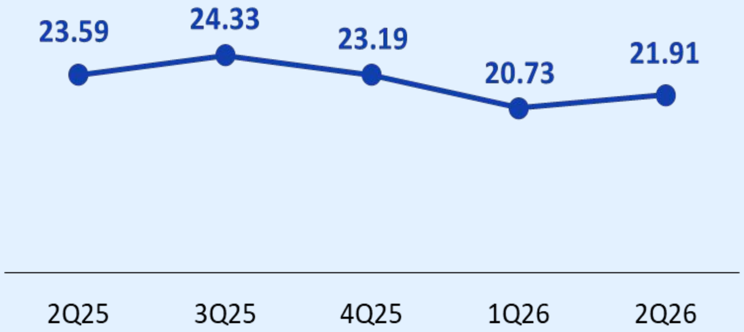
Net Interest Income

IDR billion, 30 June 2026



NIM

30 June 2026



Income Statement Highlights

IDR mn	6M'25	6M'26	YoY	2Q'25	1Q'26	2Q'26	QoQ	Yoy
Operating Income	943,341	1,092,123	15.77%	479,655	527,761	564,362	6.94%	17.66%
Net Interest Income	639,618	770,561	20.47%	319,332	370,195	400,366	8.15%	25.38%
Interest revenue	681,988	857,101	25.68%	341,924	416,514	440,587	5.78%	28.86%
Interest Expenses	(42,370)	(86,540)	104.25%	(22,592)	(46,319)	(40,221)	-13.17%	78.03%
Non Interest Income	303,723	321,562	5.87%	160,323	157,566	163,996	4.08%	2.29%
Provision	(463,955)	(533,186)	14.92%	(249,806)	(258,015)	(275,171)	6.65%	10.15%
Operating Expenses	(324,867)	(372,412)	14.64%	(163,366)	(177,405)	(195,007)	9.92%	19.37%
Operating Profit	154,519	186,525	20.71%	66,483	92,341	94,184	2.00%	41.67%
Net Profit	117,999	143,555	**21.66%**	50,505	71,116	72,439	**1.86%**	**43.43%**

Operating income increased by 15.8% YoY to IDR 1.09 trillion in 1H26, supported by 20.5% growth in net interest income.

Operating profit and **net profit** rose by 20.7% and 21.7%, respectively. In 2Q26, net profit grew by 43.4% YoY and 1.9% QoQ, as higher operating income was partly offset by increased provisions and operating expenses.

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Balance Sheet Highlights

IDR mn	Jun'25	Jun'26	Yoy	March'26	June'26	QoQ
Cash	4,016	4,754	18.38%	3,771	4,754	26.07%
Placement	925,981	644,562	-30.39%	638,101	644,562	1.01%
Securities	1,272,446	1,580,911	24.24%	2,400,277	1,580,911	-34.14%
Gross Loan	3,551,087	4,633,959	30.49%	4,160,349	4,633,959	11.38%
Total Asset	5,579,369	6,611,755	18.50%	6,934,380	6,611,755	-4.65%
Deposits	1,767,018	2,504,843	41.76%	2,914,100	2,504,843	-14.04%
Total Liabilities	2,209,663	3,173,733	43.63%	3,453,527	3,173,733	-8.10%
Total Equity	3,369,706	3,438,022	2.03%	3,480,853	3,438,022	-1.23%

Total assets grew by 18.5% YoY to IDR 6.61 trillion, supported by a 30.5% increase in gross loans and higher securities holdings.

Gross loans also expanded by 11.4% QoQ, reflecting continued lending momentum.

Deposits rose by 41.8% YoY to IDR 2.50 trillion, while total equity increased by 2.0% YoY to IDR 3.44 trillion

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Ratios

%	Jun'25	Jun'26	YoY	Mar'26	Jun'26	QoQ
NIM	23.59	21.91	-7.12%	20.73	21.91	5.69%
BOPO	84.32	84.17	-0.18%	83.91	84.17	0.31%
LDR	200.42	185.00	-7.69%	142.56	185.00	29.77%
NPL	1.64	0.80	-51.22%	0.86	0.80	-6.98%
CAR	119.48	89.86	-24.79%	99.17	89.86	-9.39%
NSFR	163.37	134.73	-17.53%	161.69	134.73	-16.67%
LCR	3,175.52	3,859.43	21.54%	3,003.21	3,859.43	28.51%
ROA	5.89	5.46	-7.30%	5.29	5.46	3.21%
ROE	7.06	8.38	18.70%	8.34	8.38	0.48%

Asset quality continued to strengthen, with **NPL** declining to 0.80% from 1.64% in June 2025.

ROE improved to 8.38%, while NIM recovered to 21.91% from 20.73% in the previous quarter.

CAR moderated to 89.86%. Liquidity buffers remained strong, with NSFR at 134.73% and LCR at 3,859.43%.

Contact Information

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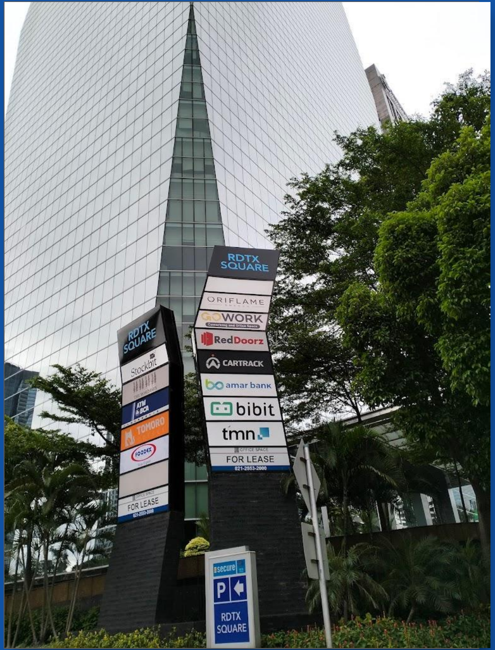

For More Information

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Thank You!