

2020

Pinjam Yuk

Indonesian Leading P2P



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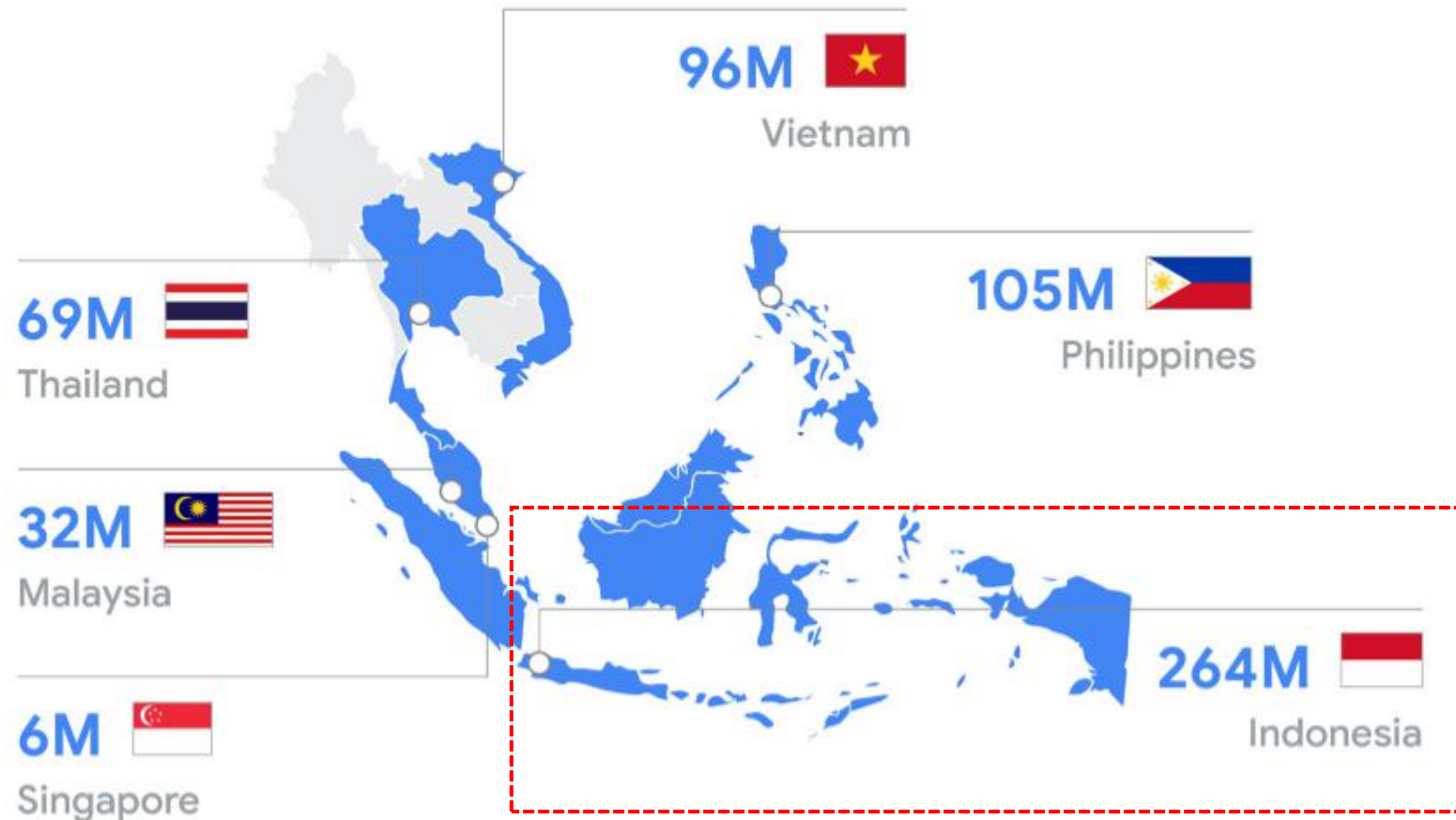


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The Business

- Market Overview
- Product

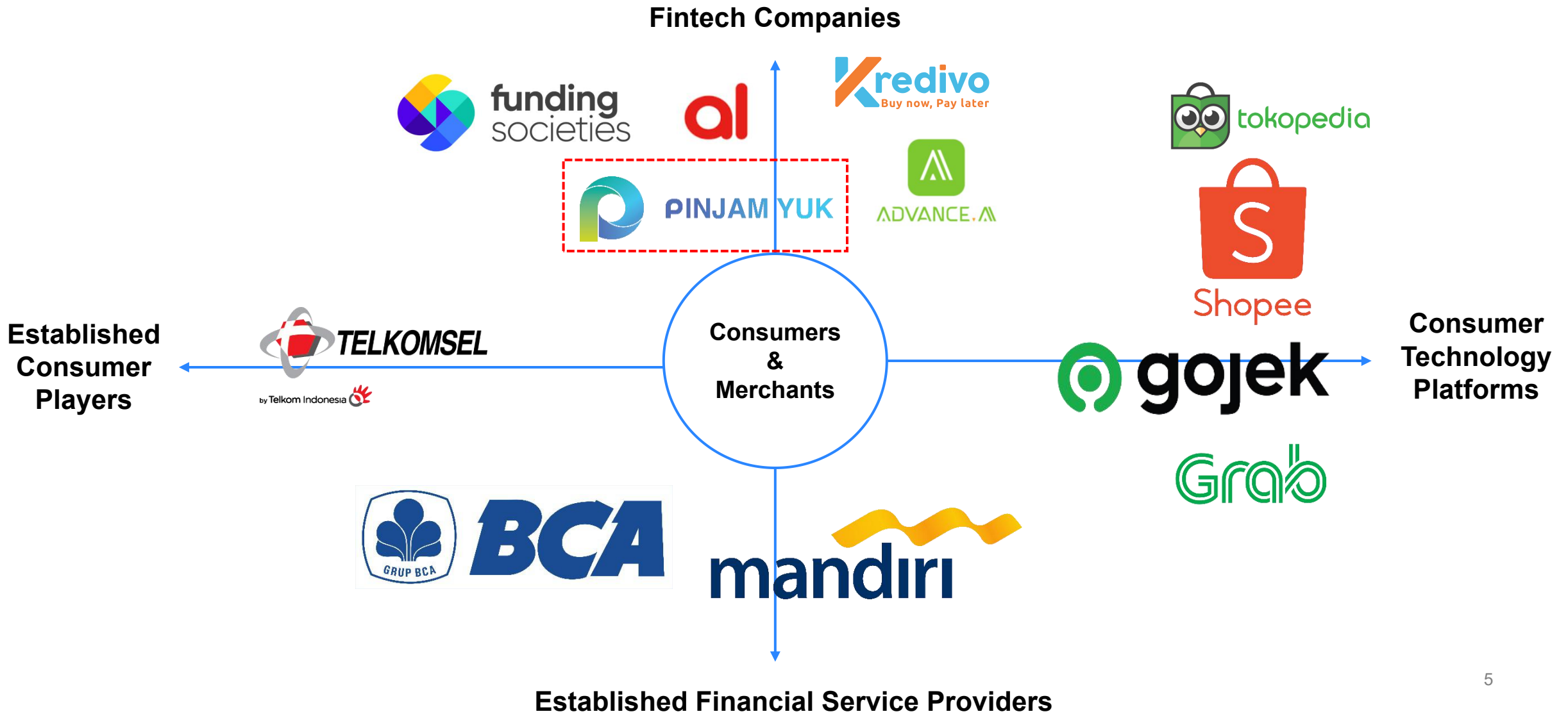
Indonesia: natural niche for lending market



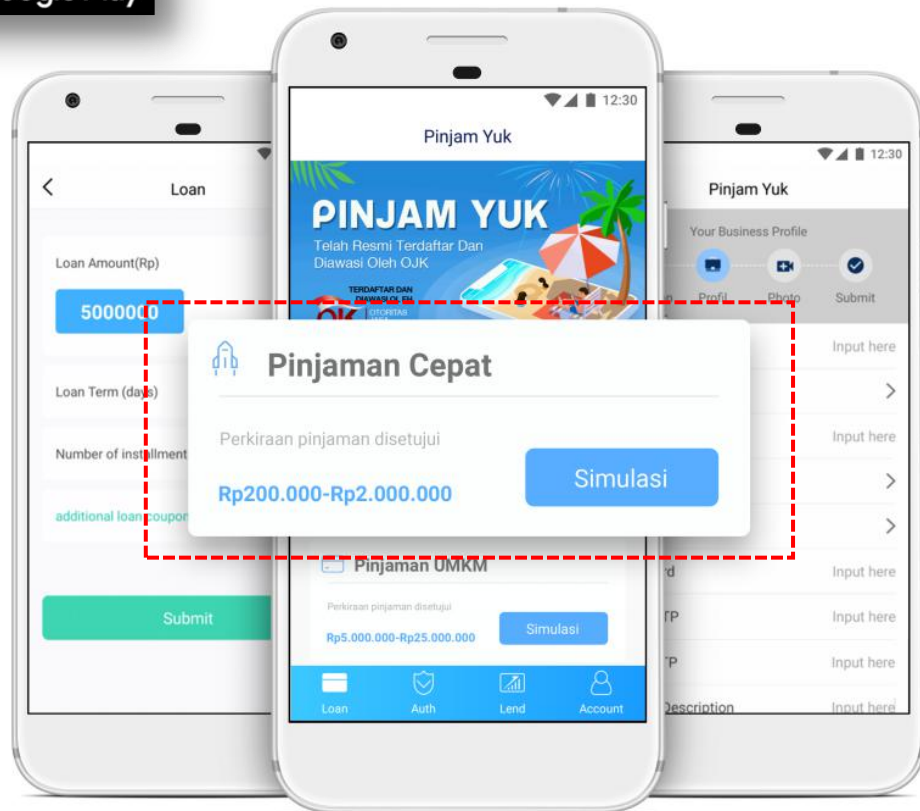
1. Largest population base in SEA;
2. Above world average GDP growth;
3. ~60% Internet penetration;
4. Less than 5% credit card utilization¹

1. Credit card utilization = # of people who have credit cards/total population
(Source: e-Economy SEA 2019, by Google, Temasek and Bain & Company)

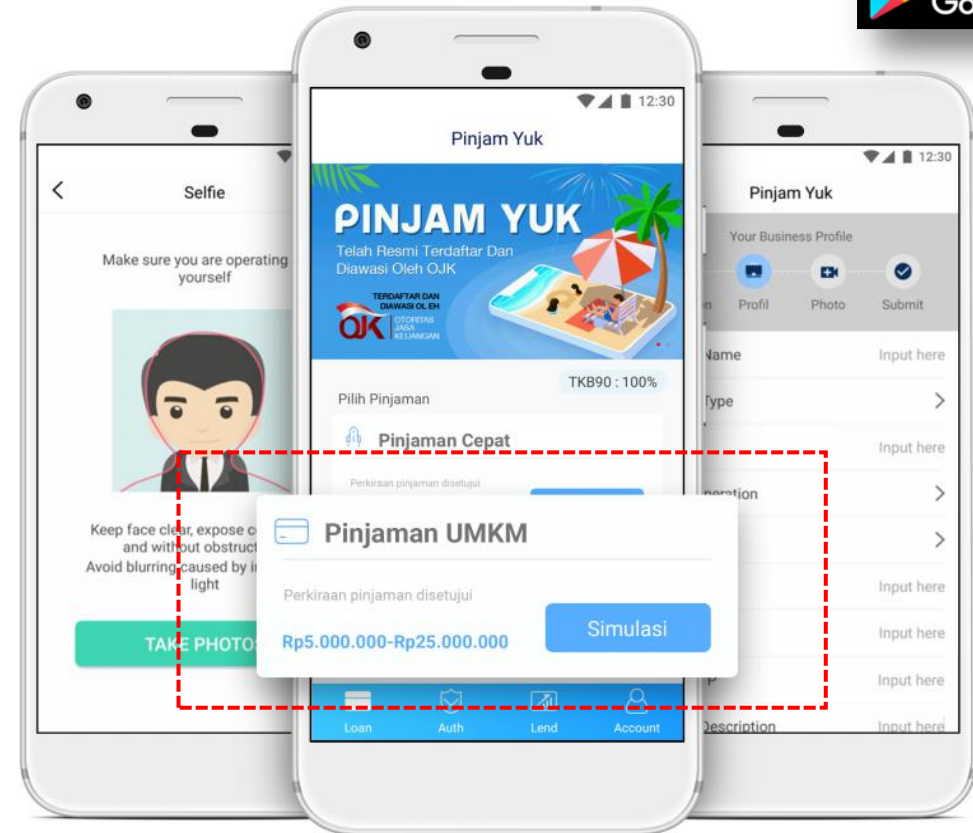
Indonesian financial service providers



Loan products



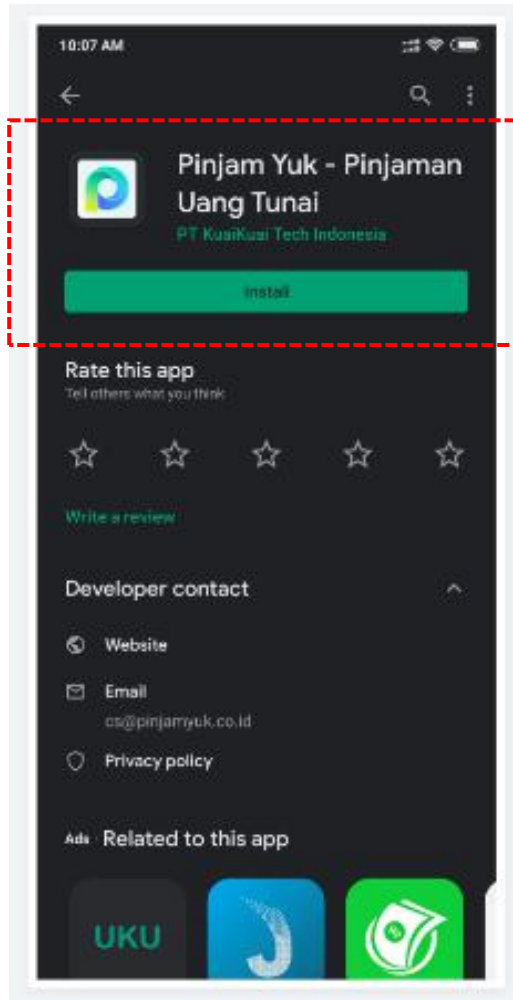
Speed Loan



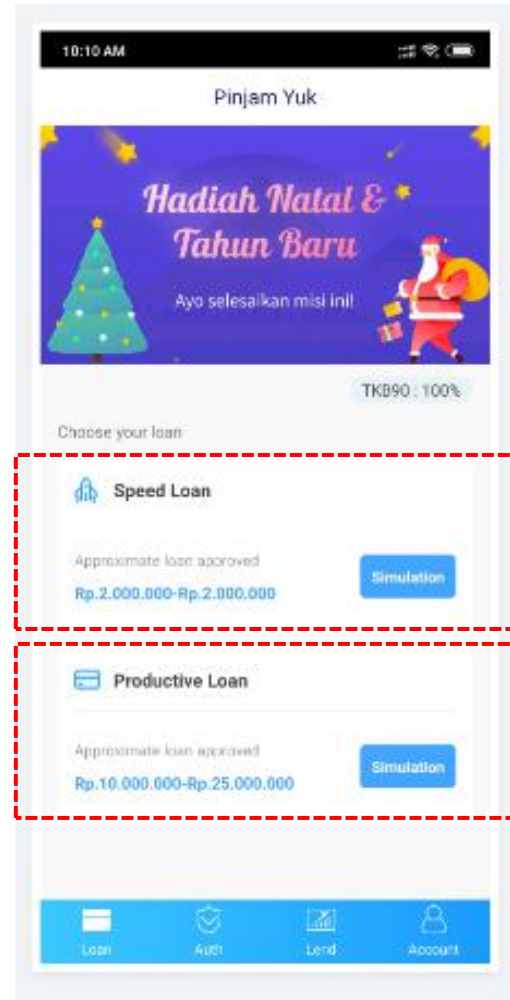
Productive Loan

Transaction flow 1

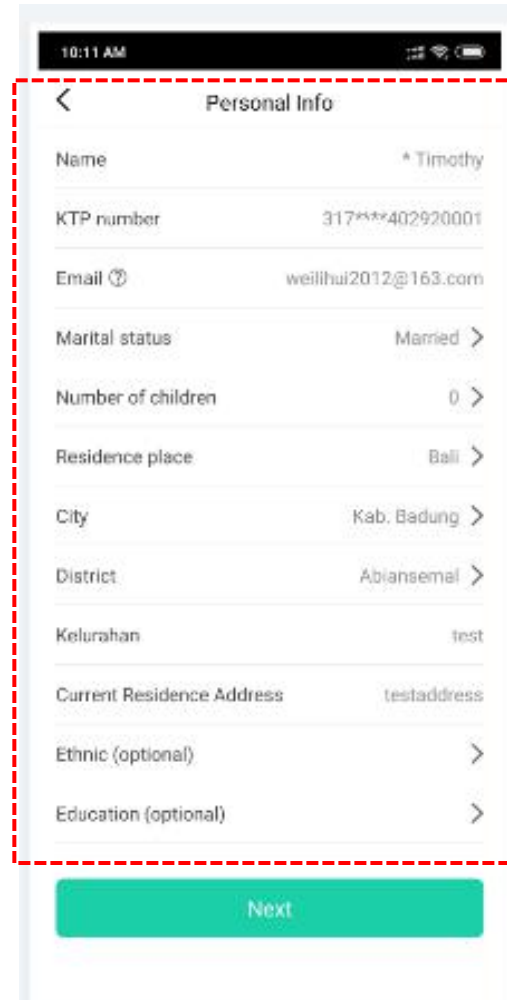
Download Pinjam Yuk App from Google Play



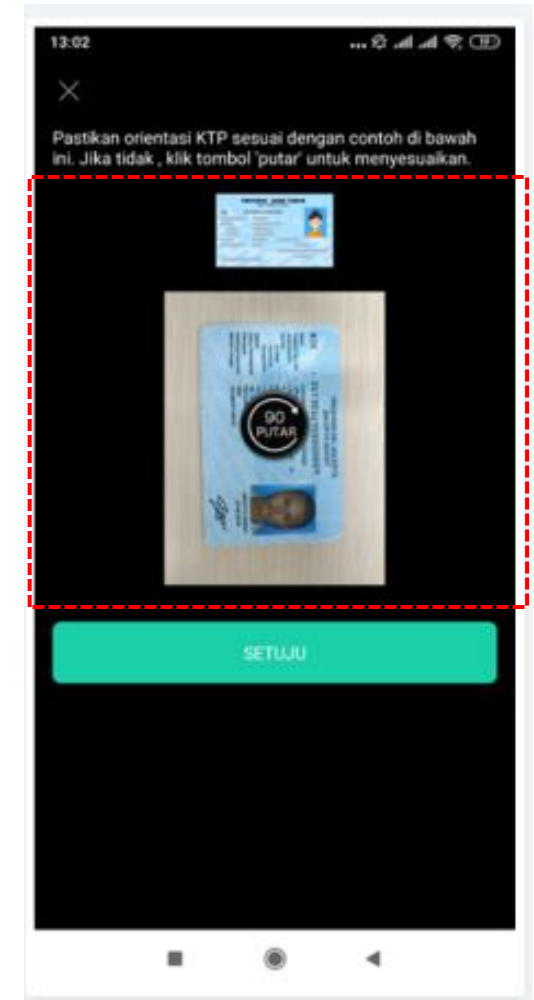
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Complete required information

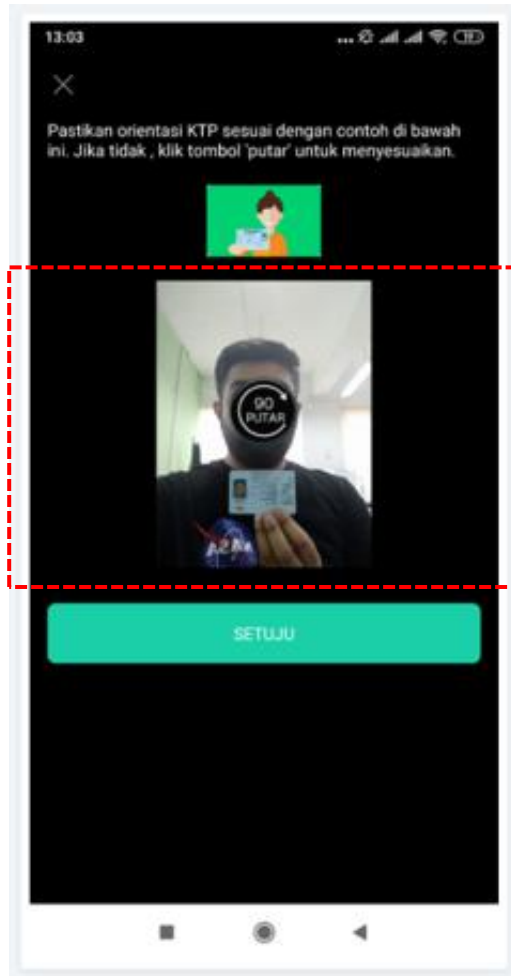


Take Photo of KTP

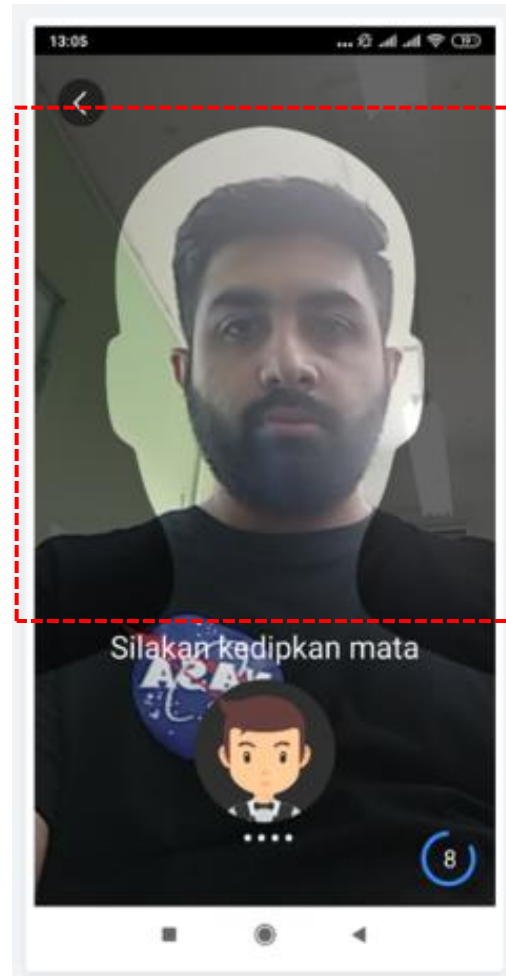


Transaction flow 2

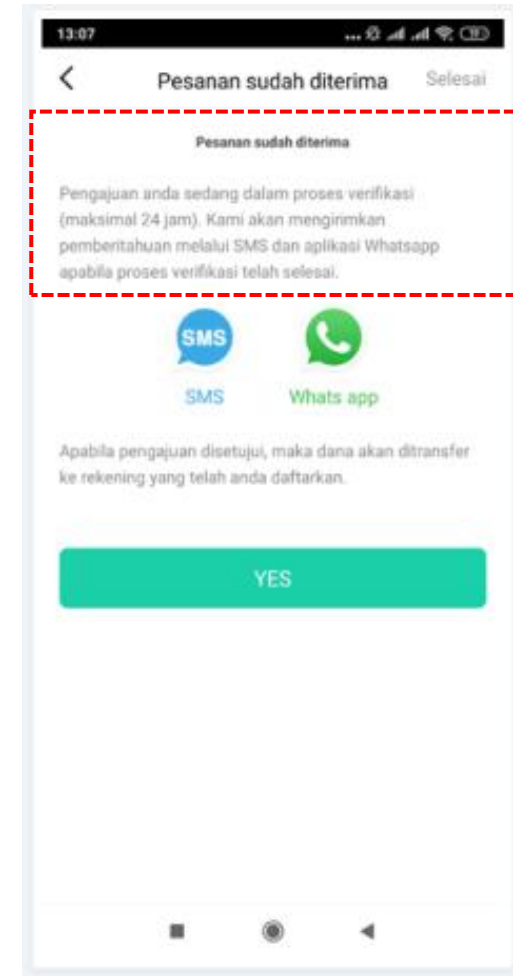
Take selfie photo with KTP



Do a liveness detection



Loan submitted



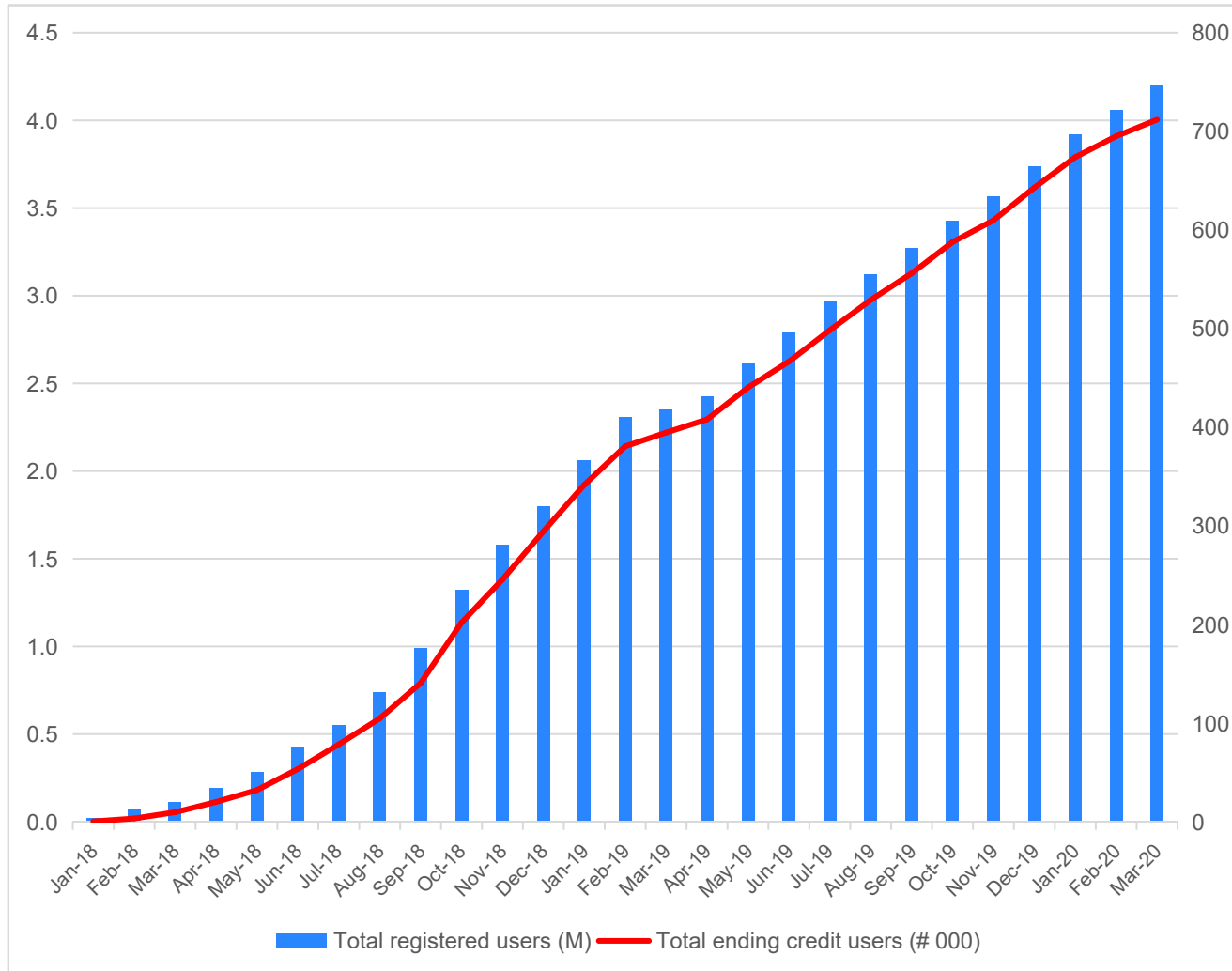


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Operation Data

- Solid Growth
- Payback Ratio

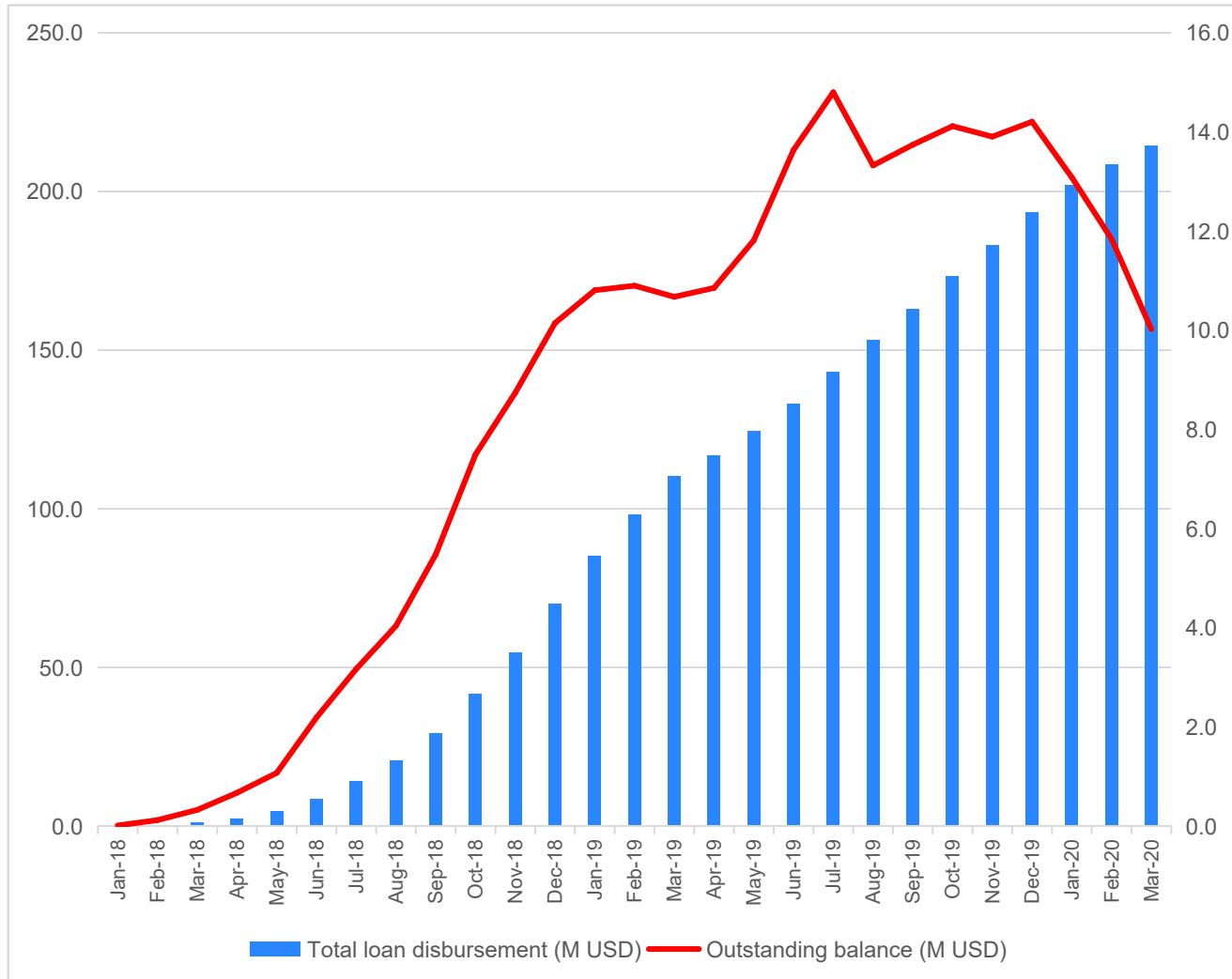
Growing user base from Jan. 2018 to Mar. 2020



Key notes:

- 1. Registered users:** borrowers who have downloaded and registered Pinjam Yuk App., till end of Mar. 2020, ~4.2M users have done that;
- 2. Ending credit users:** borrowers who have borrowed at least once on Pinjam Yuk, including first borrowing and repeat borrowing, till end of Mar. 2020, ~750K users have had successful borrowing experience on Pinjam Yuk.

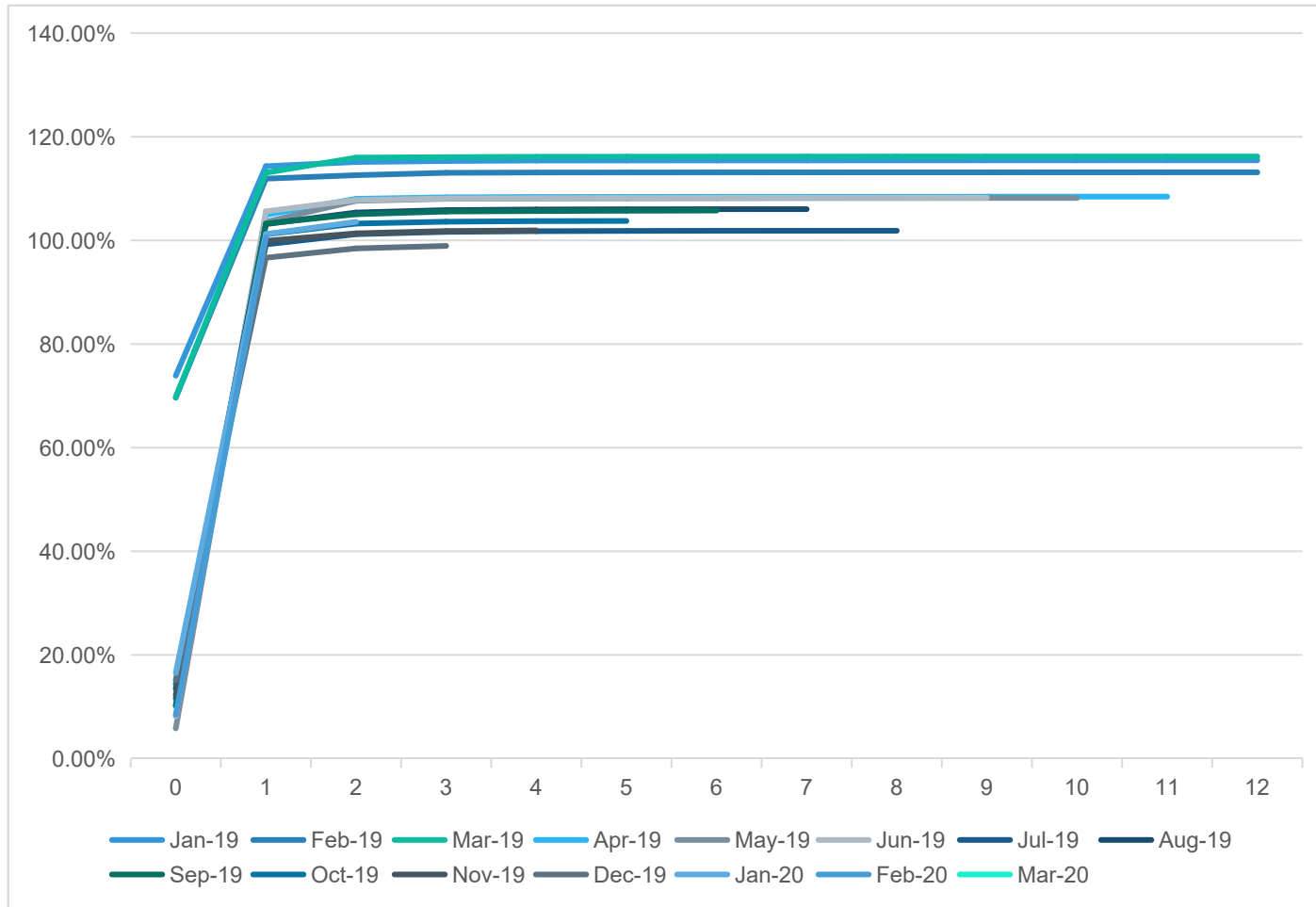
Growing loan disbursement from Jan. 2018 to Mar. 2020



Key notes:

- 1. Total loan disbursement:** from the start of our business to the end of Mar. 2020, a total ~220M USD loan has been disbursed to our ending credit users;
- 2. Outstanding loan balance:** represents the loan book we have under the Loan Originator, till end of Mar. 2020, ~10M USD loans are still outstanding (recent drops are due to Chinese new vacation and outbreak of Covid-19).

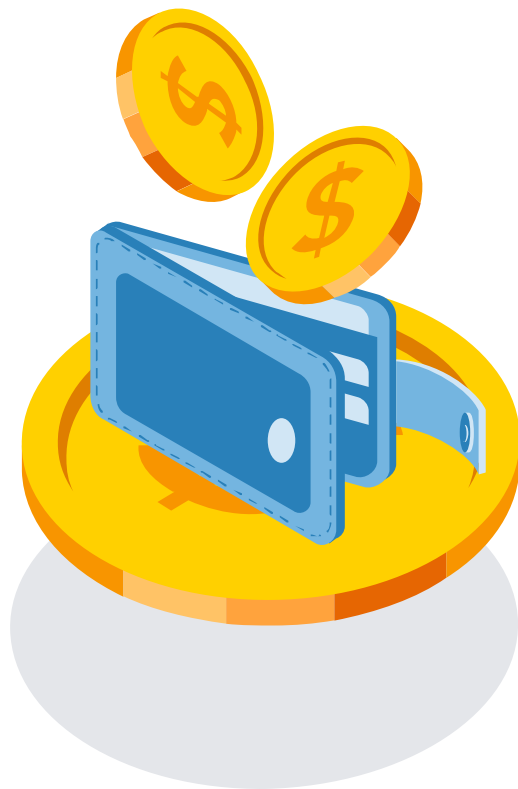
Cash cow: payback ratio for repeat borrowers¹



Key conclusions:

1. For every vintage month showed in the chart, cumulative payback ratio surpasses 100% in the second month after loan disbursement;
2. Trend slowed down a bit after the 1st quarter of 2019 as cap of daily interest rate was set up by Indonesian Regulator;
3. Still, our platform can be considered as a real authentic cash cow.

1. Repeat borrowers: borrowers who have at least one complete repayment cycle on our platform.

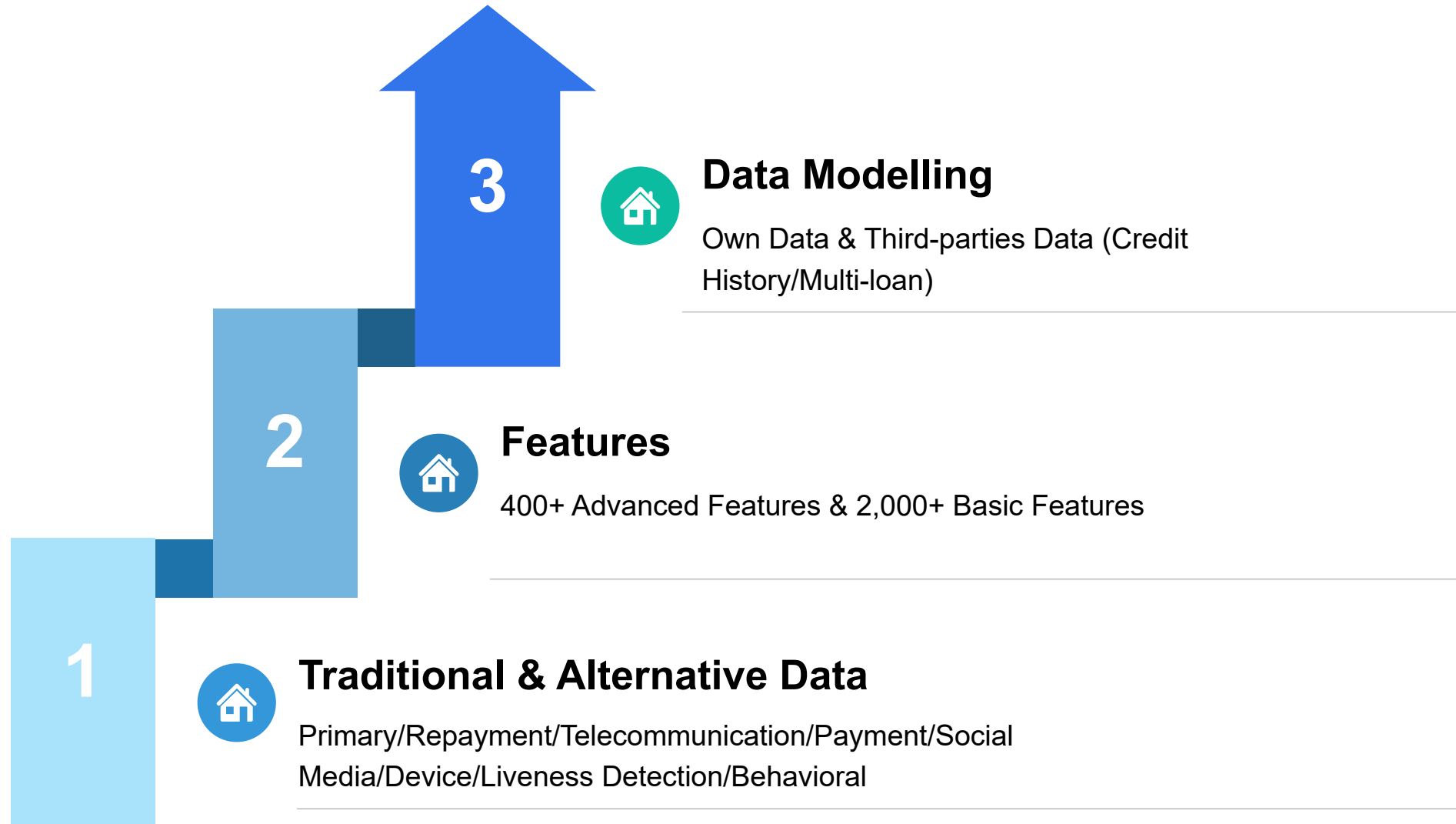


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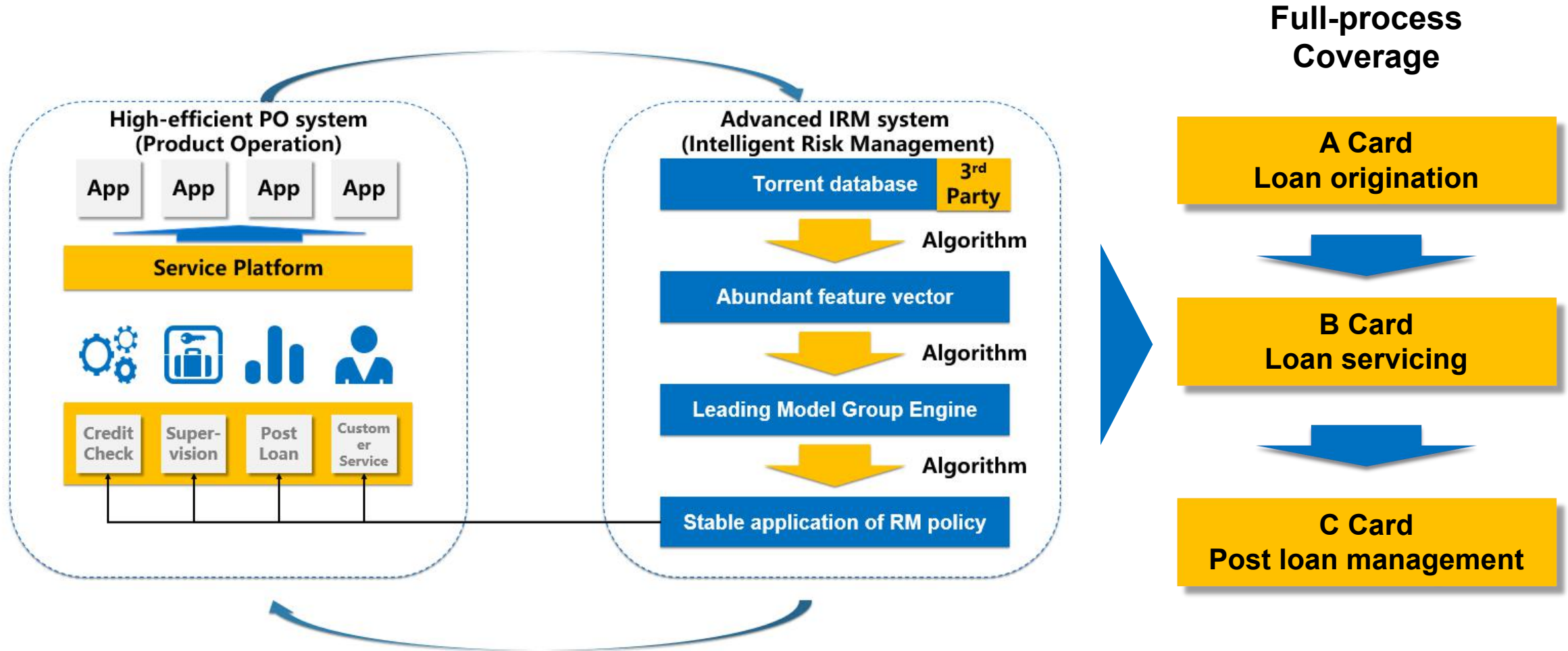
Risk Tech.

- Anti-fraud & Credit Scoring
- Advanced PO and IRM systems

Anti-fraud & credit scoring enabled by big data modelling



Advanced PO and IRM systems effectively cover the entire process of financial services





/04

About Us

- Executive Team
- Backed by Prominent Investors

Executive team



Agung Pamuji
Commissioner

1. 9+ years experience in banking industry;
2. Branch Manager at PT Maybank Indonesia;
3. Retail banking manager at PT Bank HSBC Indonesia



Tatat Selamat
CEO

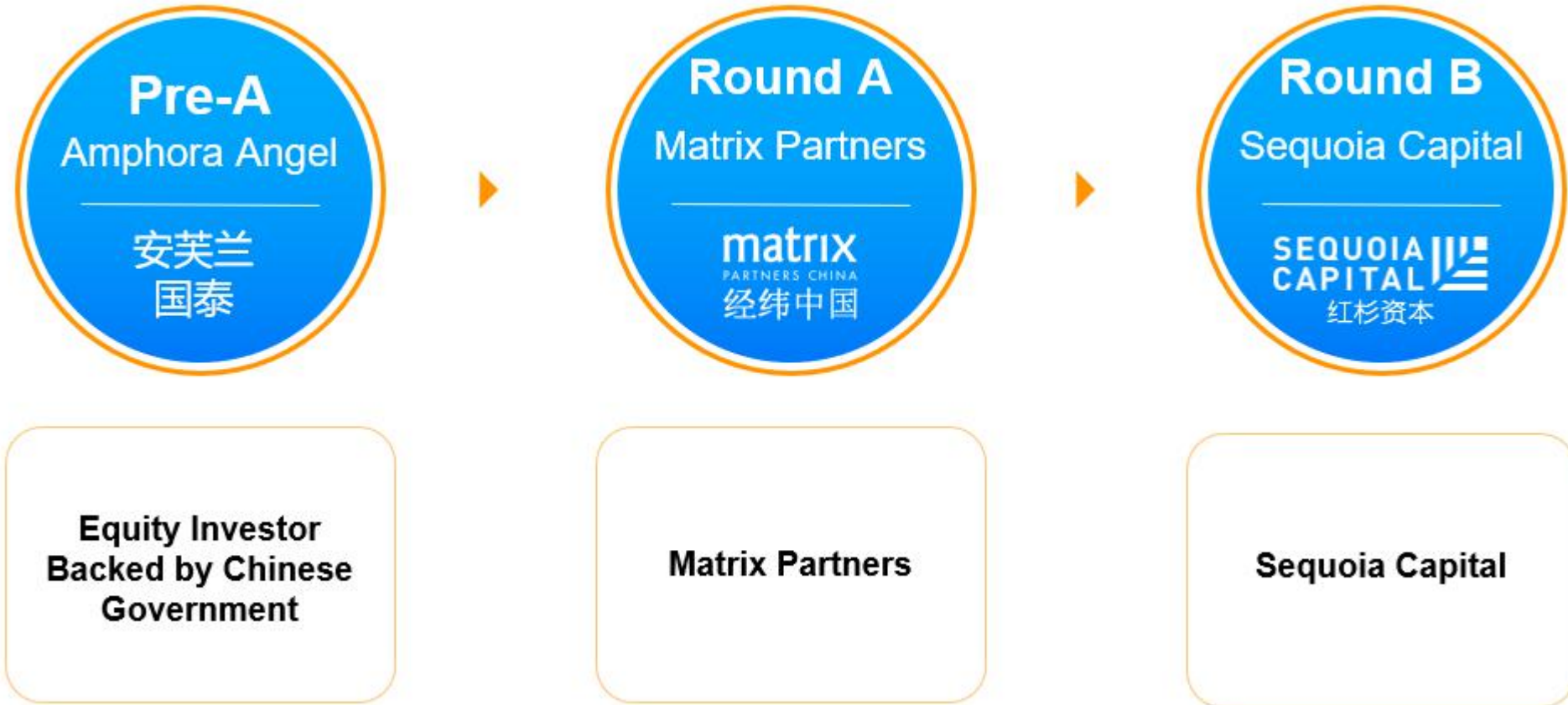
1. 15+ years experience in industries of Internet, Telecommunications, Banking;
2. Operation Director at HTC Indonesia;
3. MBA from University of Texas at San Antonio



Leo Liu
COO

1. 6+ years experience in product development;
2. Senior Software Engineer at Baidu

Backed by prominent investors





THANKS