

2020

# Pinjam Yuk

Indonesian Leading P2P



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## The Business

- Market Overview
- Product

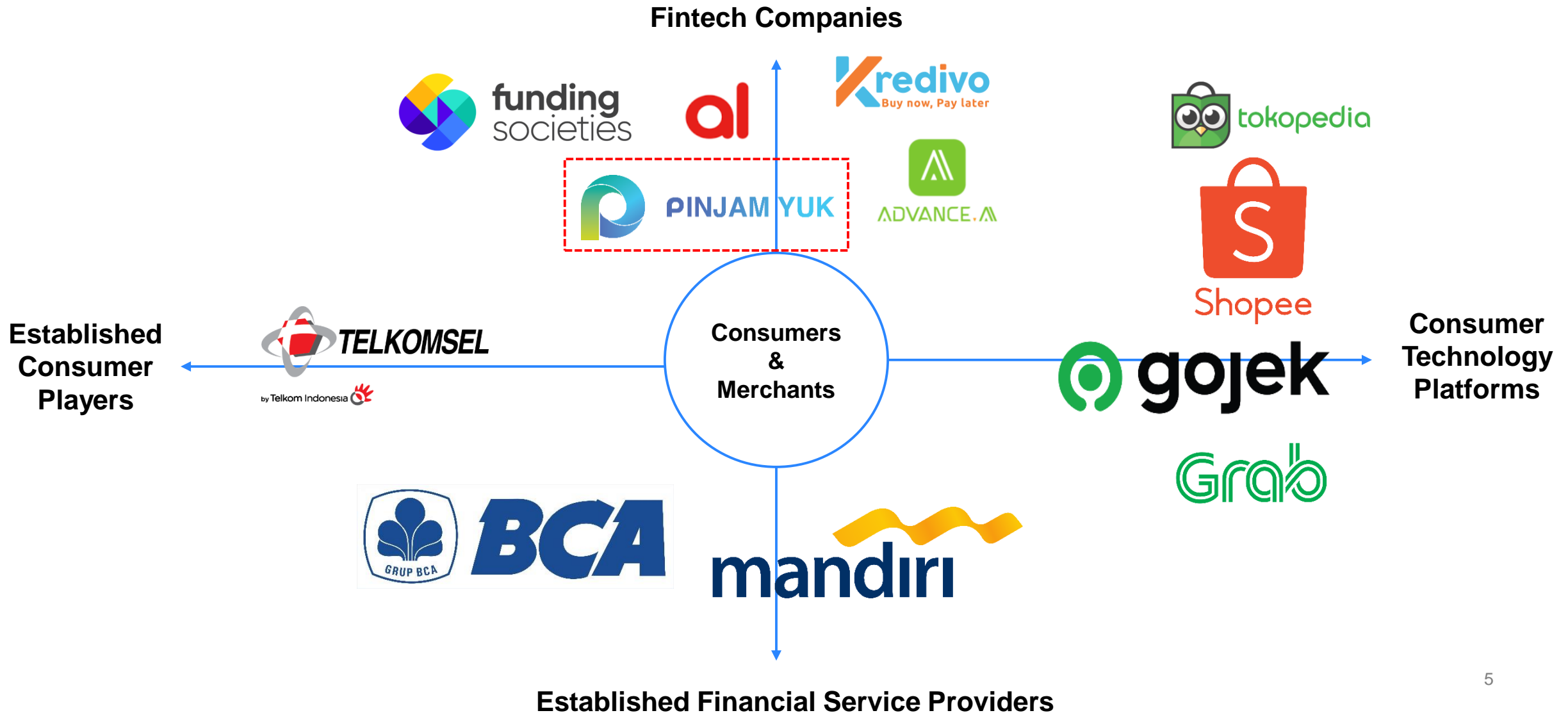
# Indonesia: natural niche for lending market



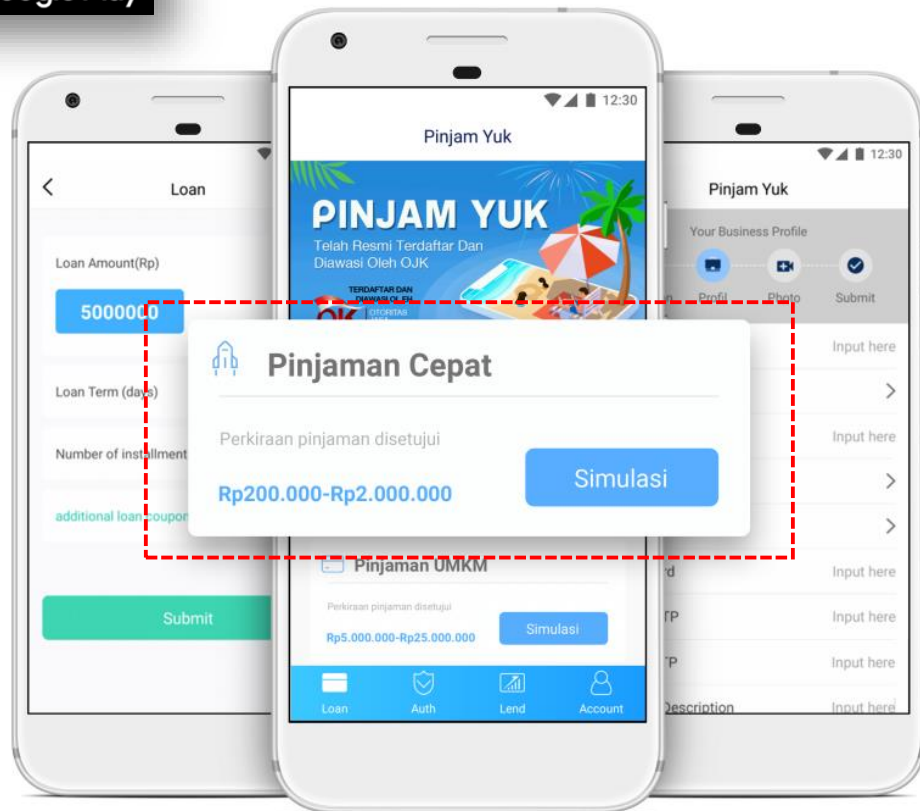
1. Largest population base in SEA;
2. Above world average GDP growth;
3. ~60% Internet penetration;
4. Less than 5% credit card utilization<sup>1</sup>

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

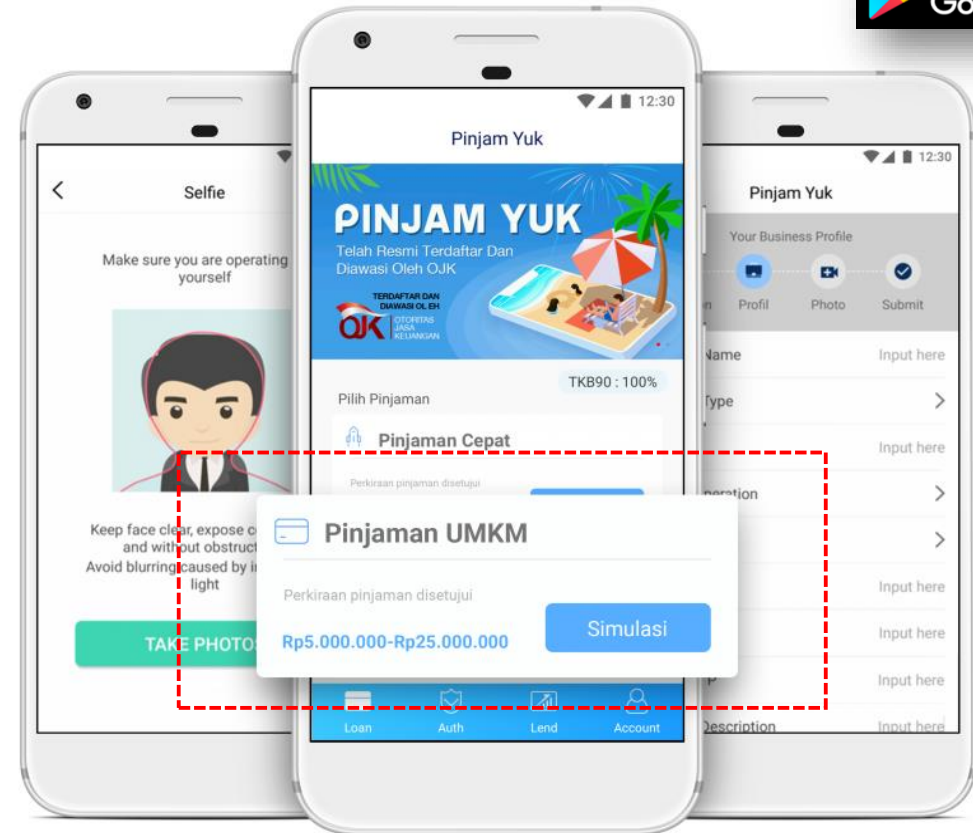
# Indonesian financial service providers



# Loan products



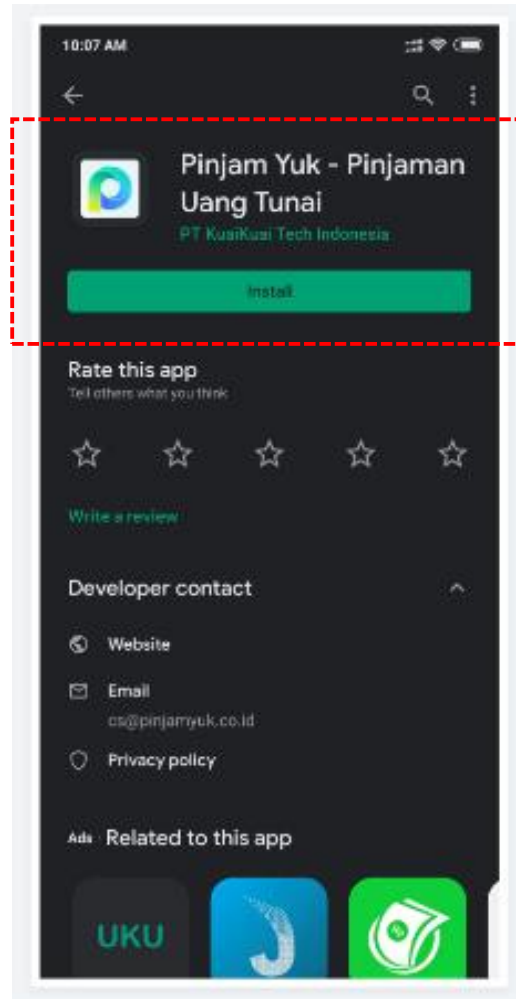
**Speed Loan**



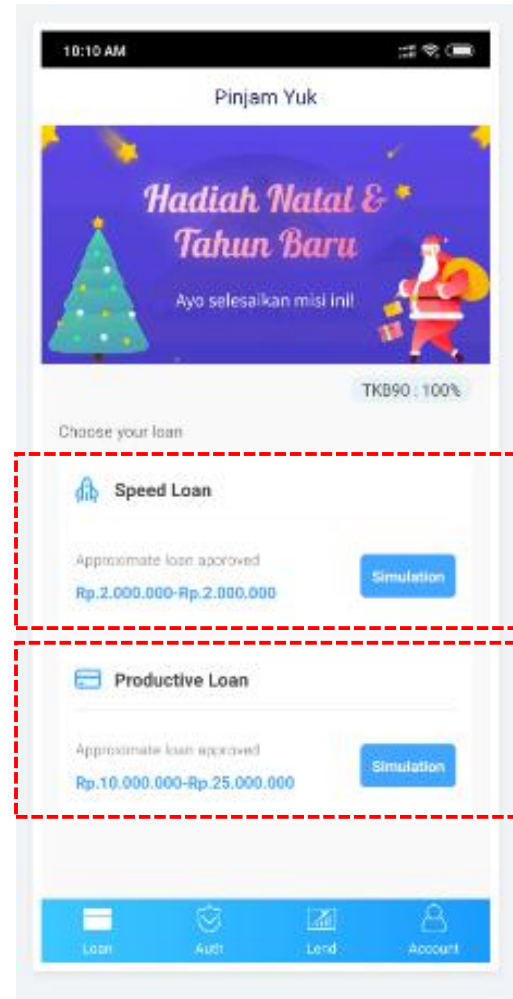
**Productive Loan**

# Transaction flow 1

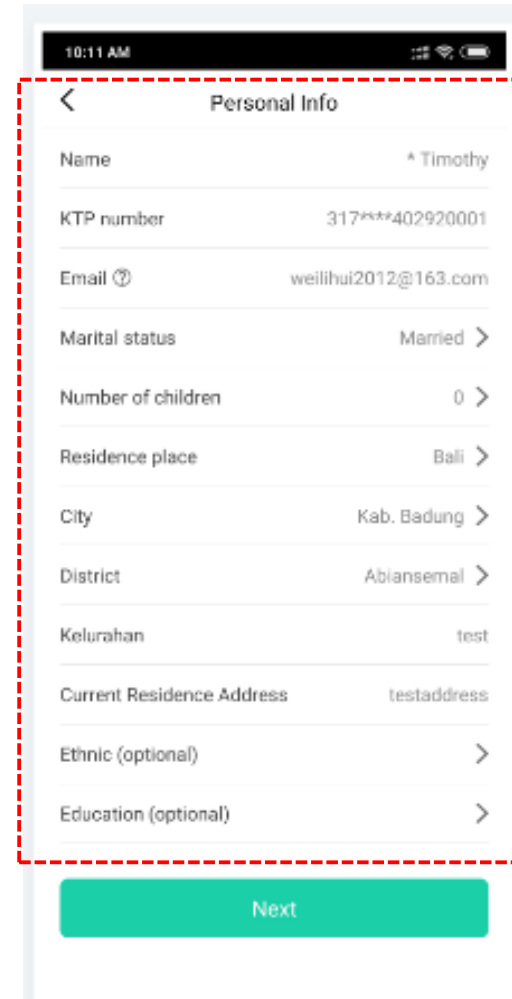
Download Pinjam Yuk App from Google Play



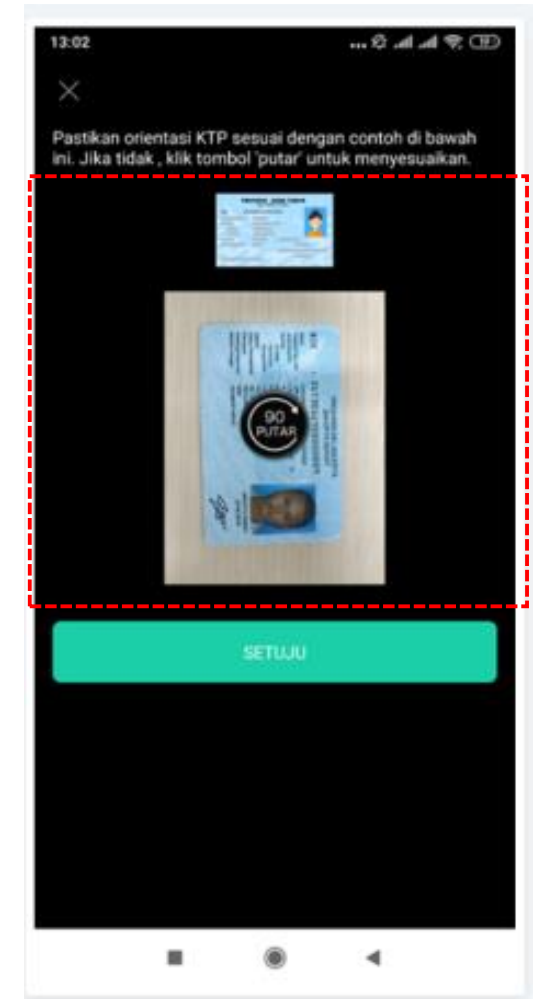
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Complete required information

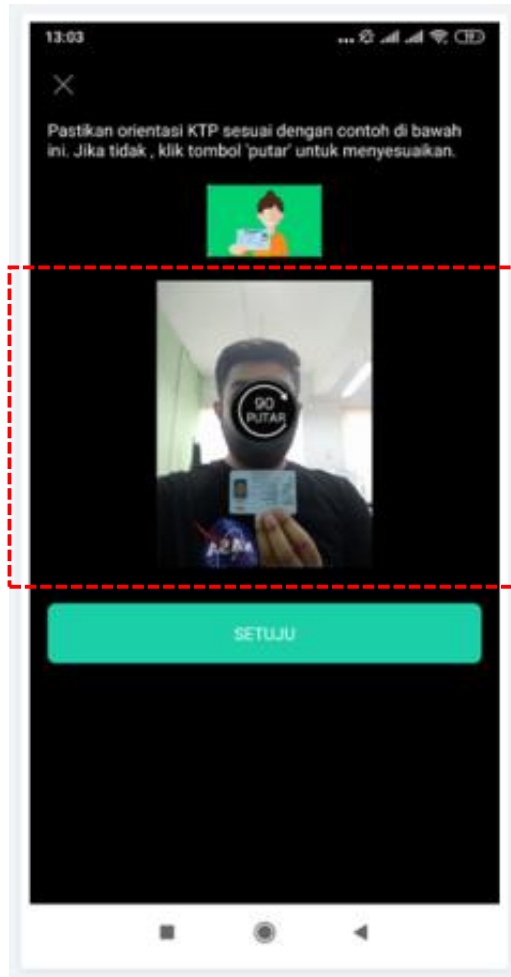


Take Photo of KTP

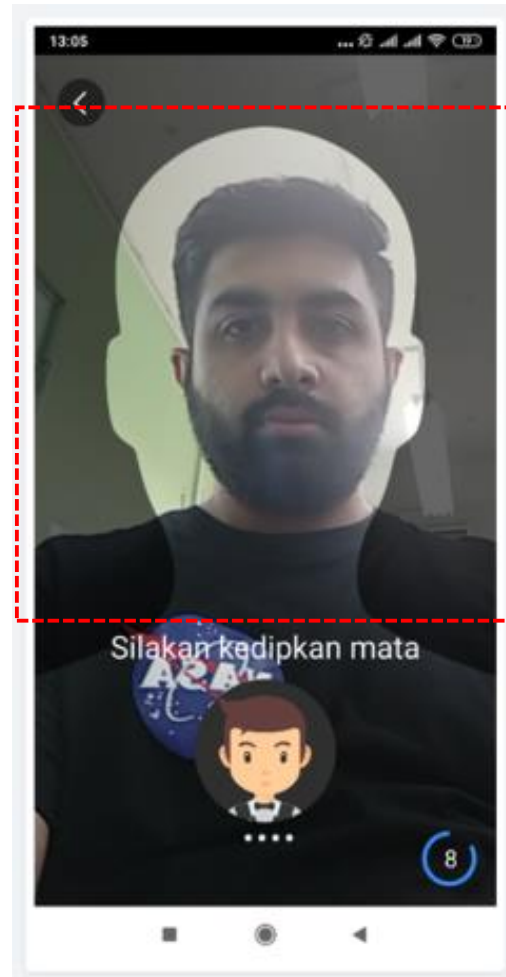


# Transaction flow 2

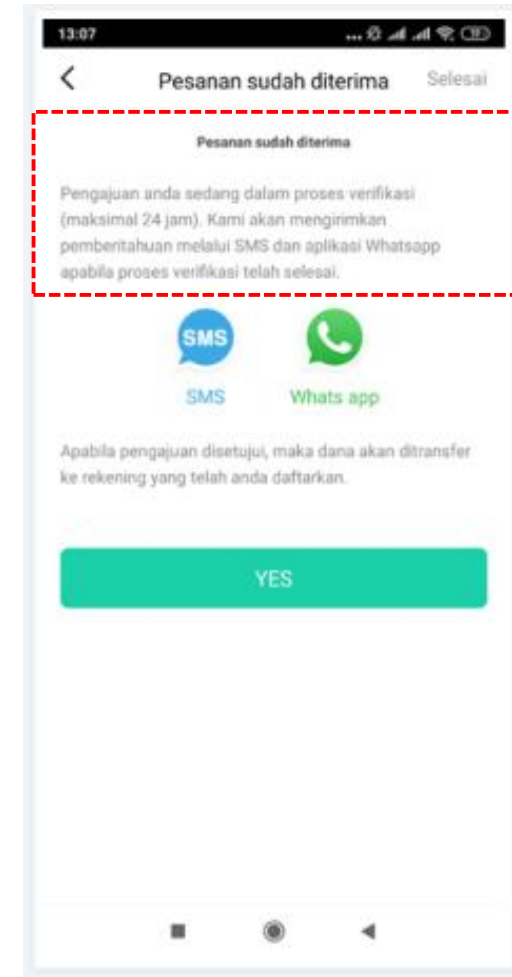
Take selfie photo with KTP



Do a liveness detection



Loan submitted







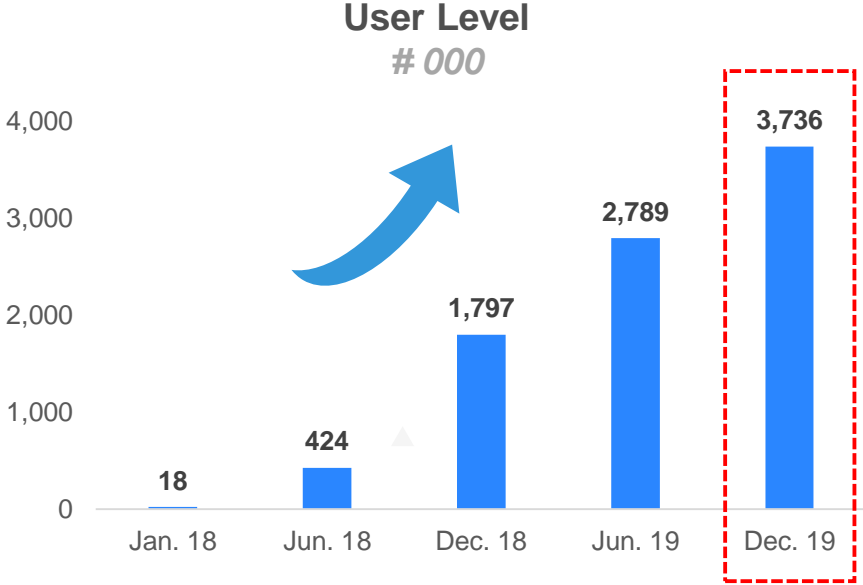
**/02**

## **Operation Data**

- Solid Growth
- Payback Ratio

# Solid growth from Jan. 2018 to Dec. 2019

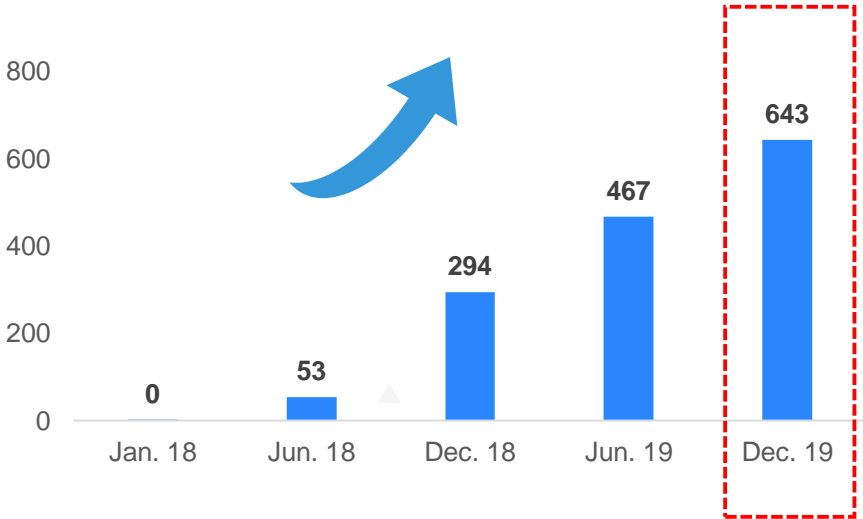
**Cum. Registered Users**



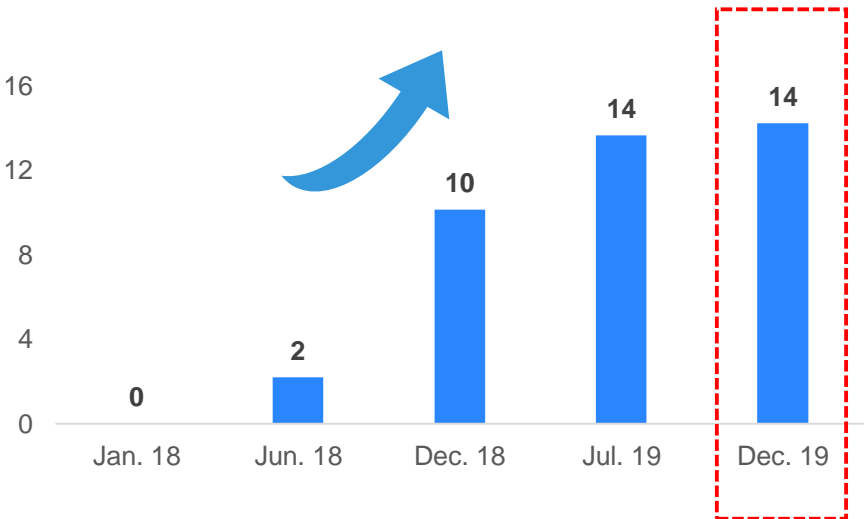
**Cum. Loan Facilitated**



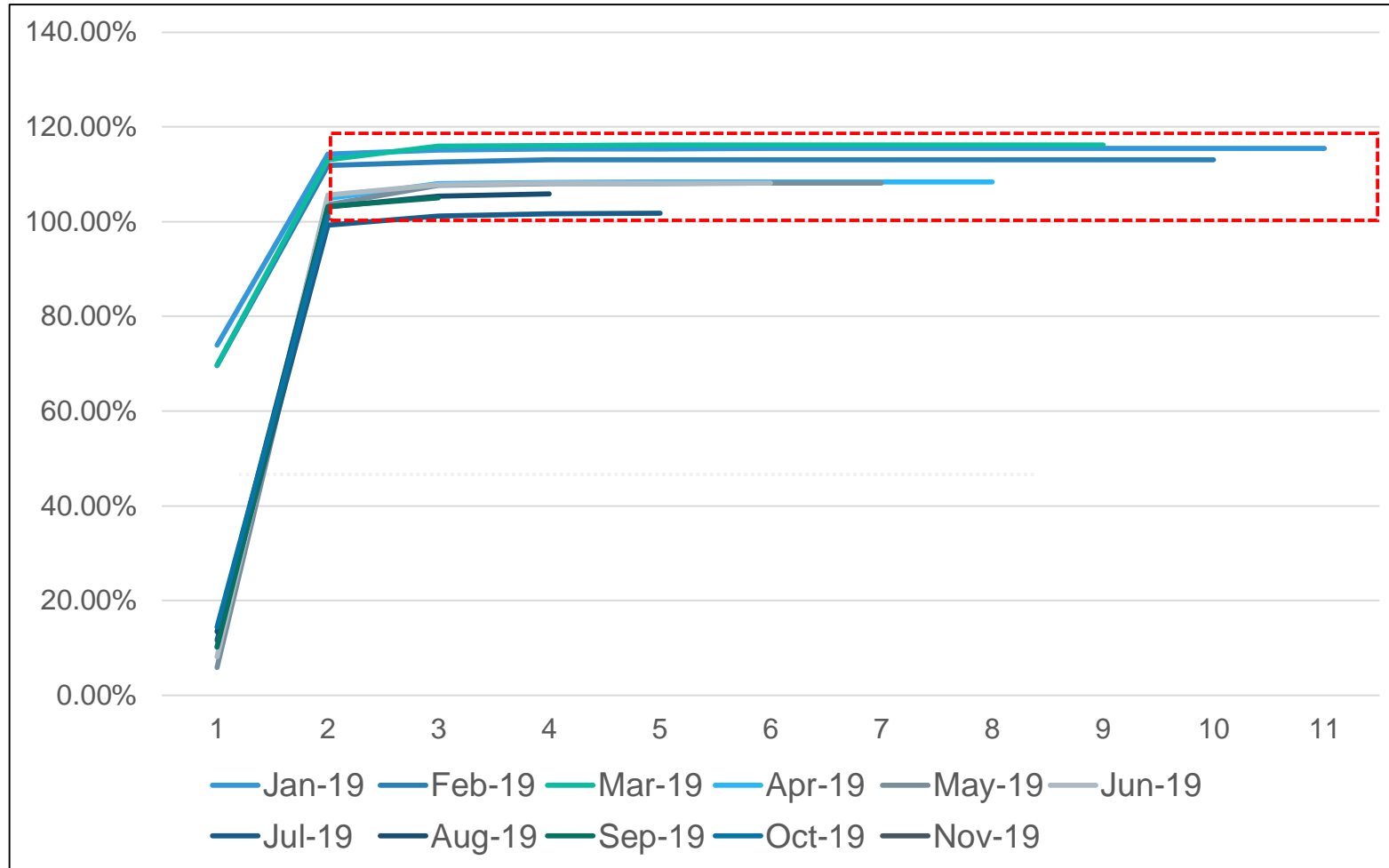
**Cum. Credit Users**



**Nov. 2019 Loan Book**



# Cash cow: payback ratio for repeat borrowers<sup>1</sup>



## 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 1<sup>st</sup> 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.**



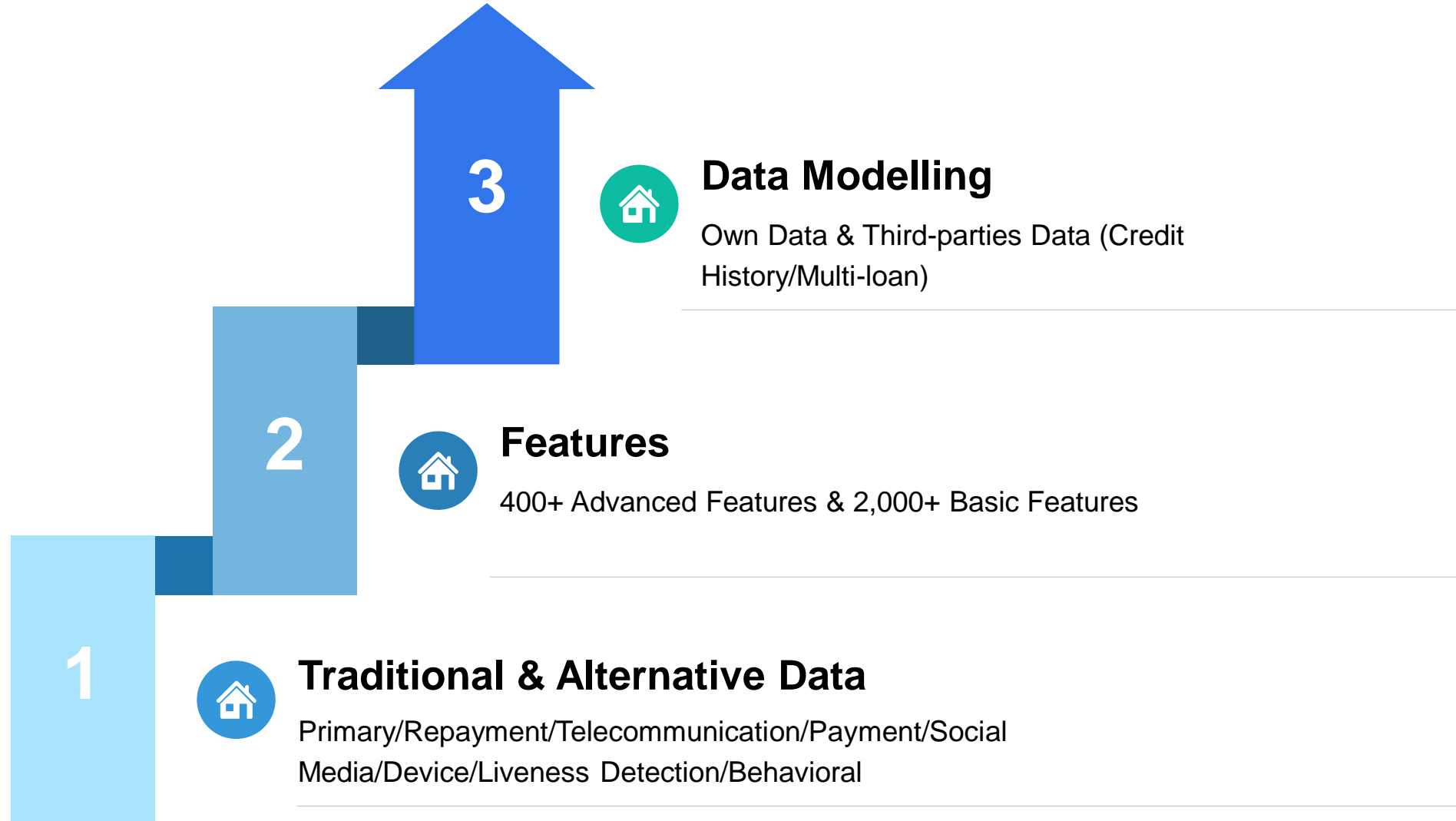
**/03**

## **Risk Tech.**

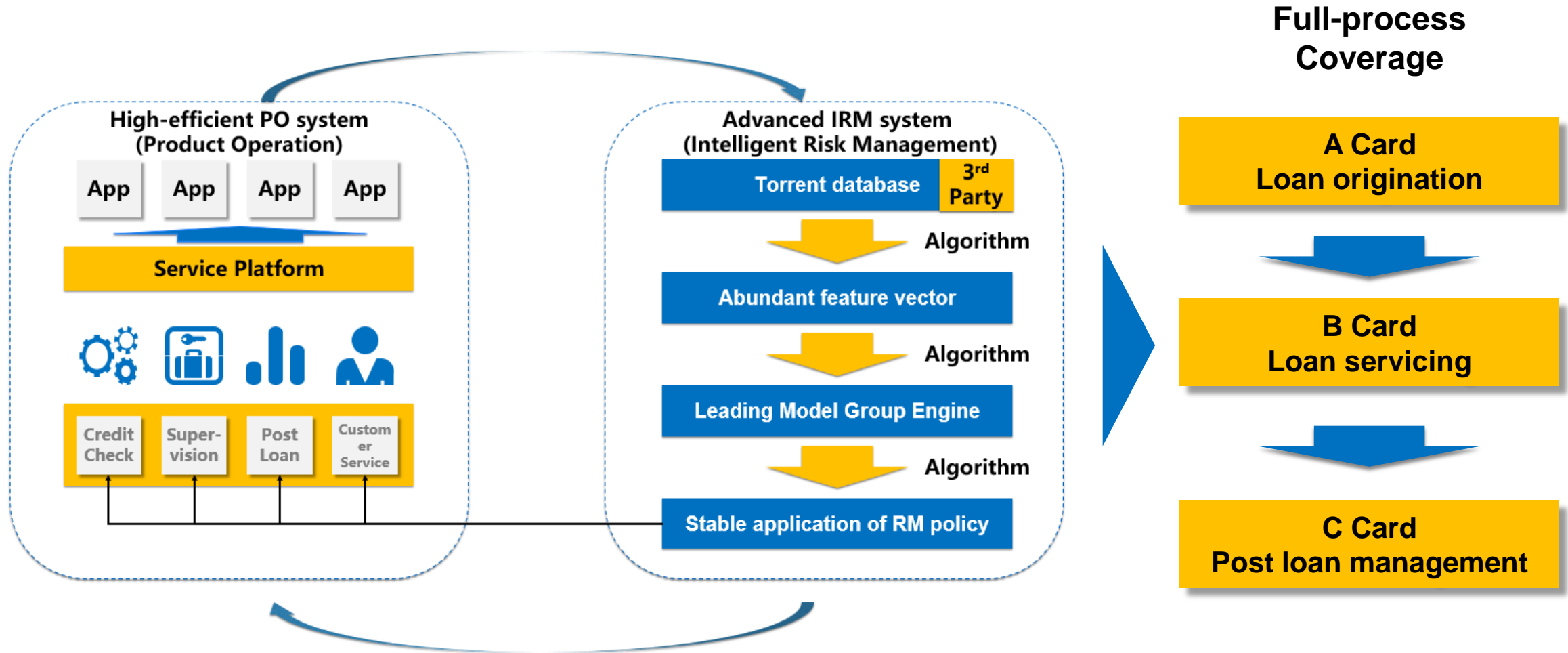
- Anti-fraud & Credit Scoring
- Advanced PO and IRM systems

# Anti-fraud & credit scoring enabled by big data modelling

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





**/04**

## **About Us**

- Executive Team
- Backed by Prominent Investors

# Executive team

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**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



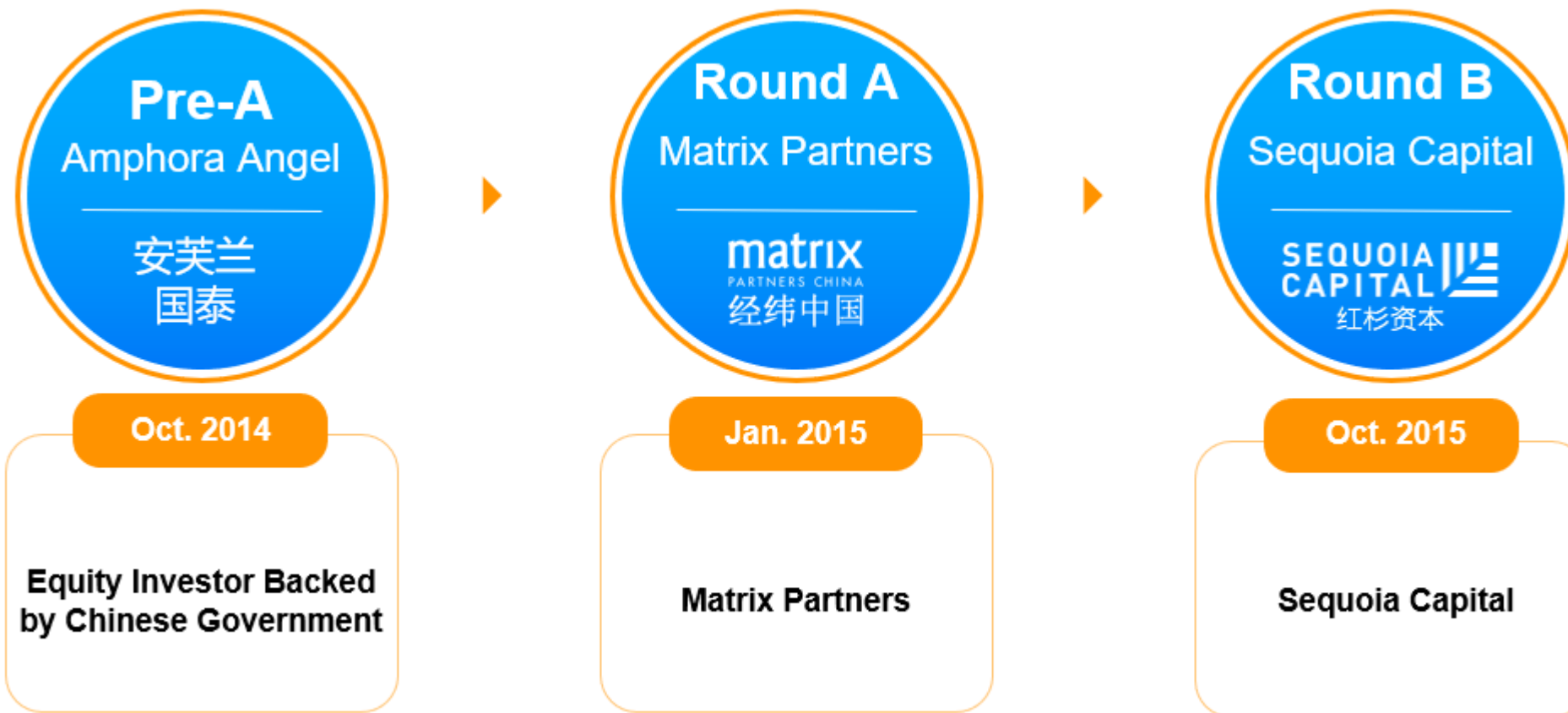
**Leo Liu**  
COO

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



# Backed by prominent investors

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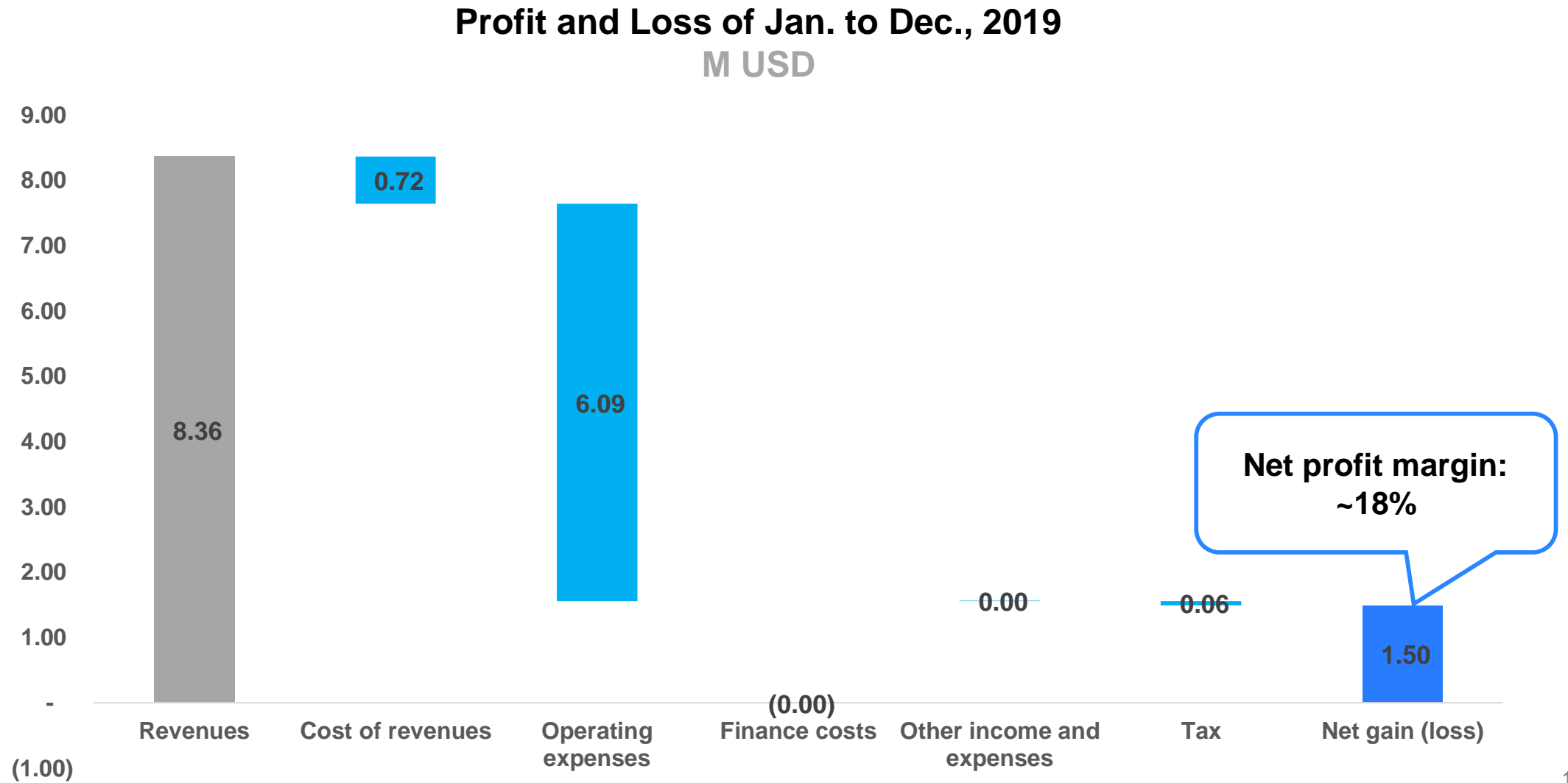


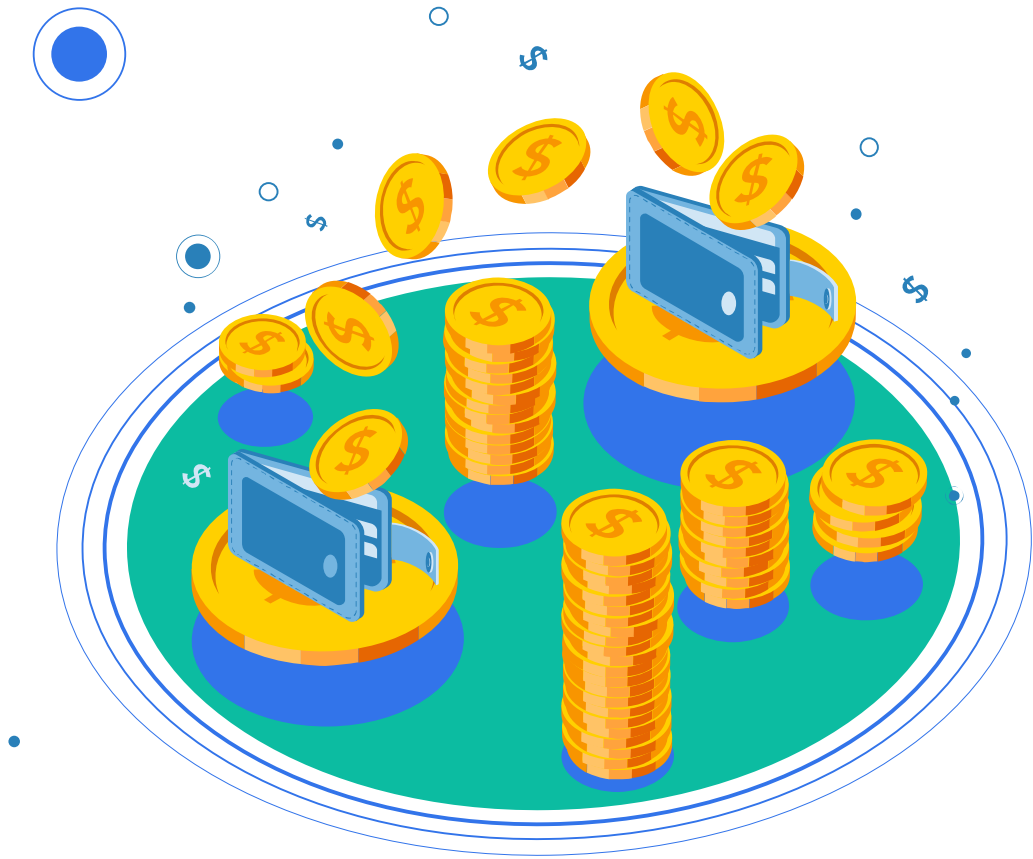


# Appendix

## Financials

# Profit and Loss for Financial Year 2019





**THANKS**