



Empowering the digital society with sustainable and transparent financial services in South East Asia.



**PRESENTATION MADE FOR INCOME MARKETPLACE
AND ITS INVESTORS BY PT DIGITAL MICRO INDONESIA**

Executive Summary

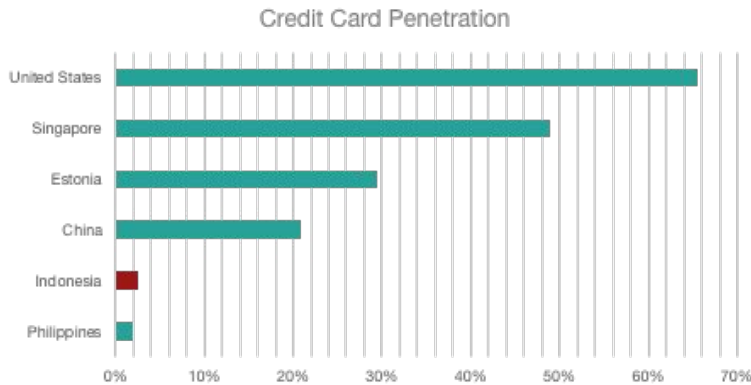


- Danabijak is a Fintech Lending company with focus on **utilising big data and technology to advance financial inclusion.**
- Established in 2016 with offices in Singapore and Indonesia.
- Our intelligent lending platform Danabijak, connects lenders with **high quality Indonesian individual borrowers.** Lenders receive double-digit rate of return p.a.
- Loans are managed with our **leading technological capabilities, credit scoring,** and innovative collection techniques.
- Licensed by Indonesia's FSA ('Otoritas Jasa Keuangan') as **Peer-to-Peer Fintech Lending Platform** in June-2018

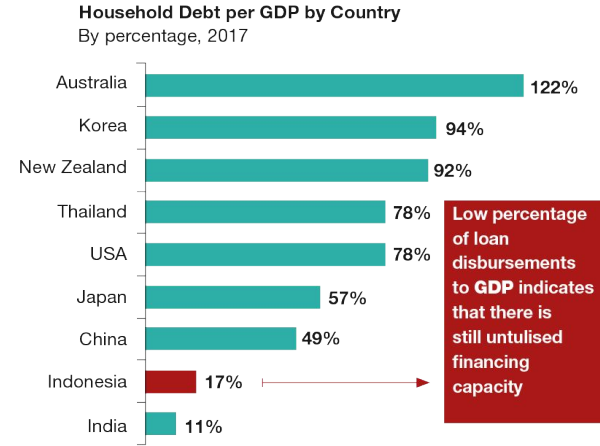


How We Advance the Financial Inclusion

- Low credit card penetration which results in massive financing gap.
- Indonesia has <3% credit card penetration meaning that only the superb prime can purchase with installments.



Source: The World Bank "The Global Findex Database 2017"



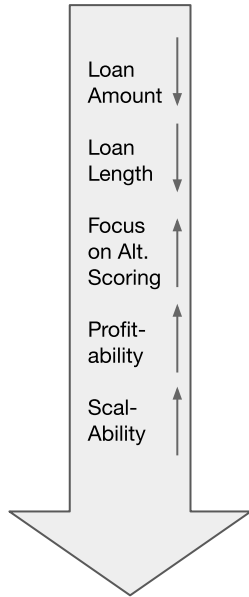
Source: International Monetary Fund; Asian Development Bank.

*"There are many reasons for this. **One is cost. In a sprawling region where physical infrastructure is mostly lacking, it is prohibitively expensive for financial institutions to build physical branches that can serve all customers ... Moreover, banking is a tightly regulated sector in many Southeast Asian nations. Competition and innovation, as a result, have been stifled."***

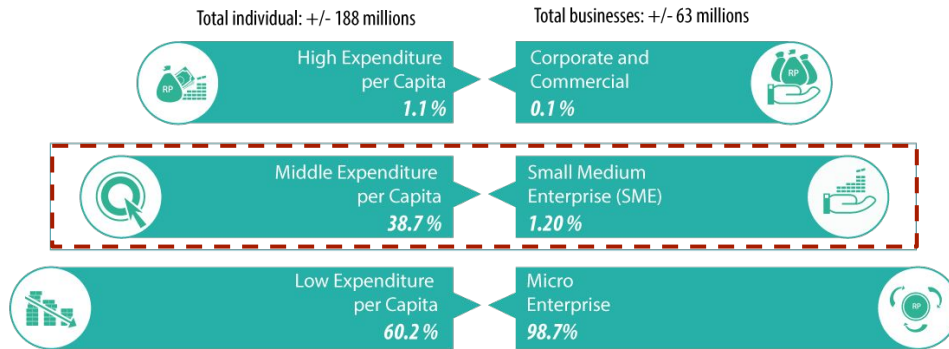
SEA Internet Economy Report 2019" by Google, Temasek, and Bain & The Company

We Focus on High Potential Segments but are Significantly Undeserved

Our customers have steady income but underbanked by traditional FI's. Mostly young people with little or no savings - college students, graduates etc.

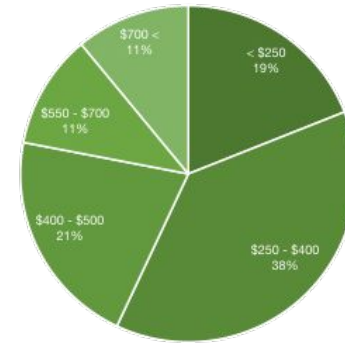


Indonesia's Working Age Individual Population and MSMSE
By percentage 2018

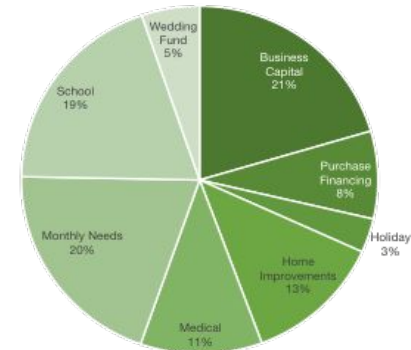


Source:
Central Bureau of Statistics

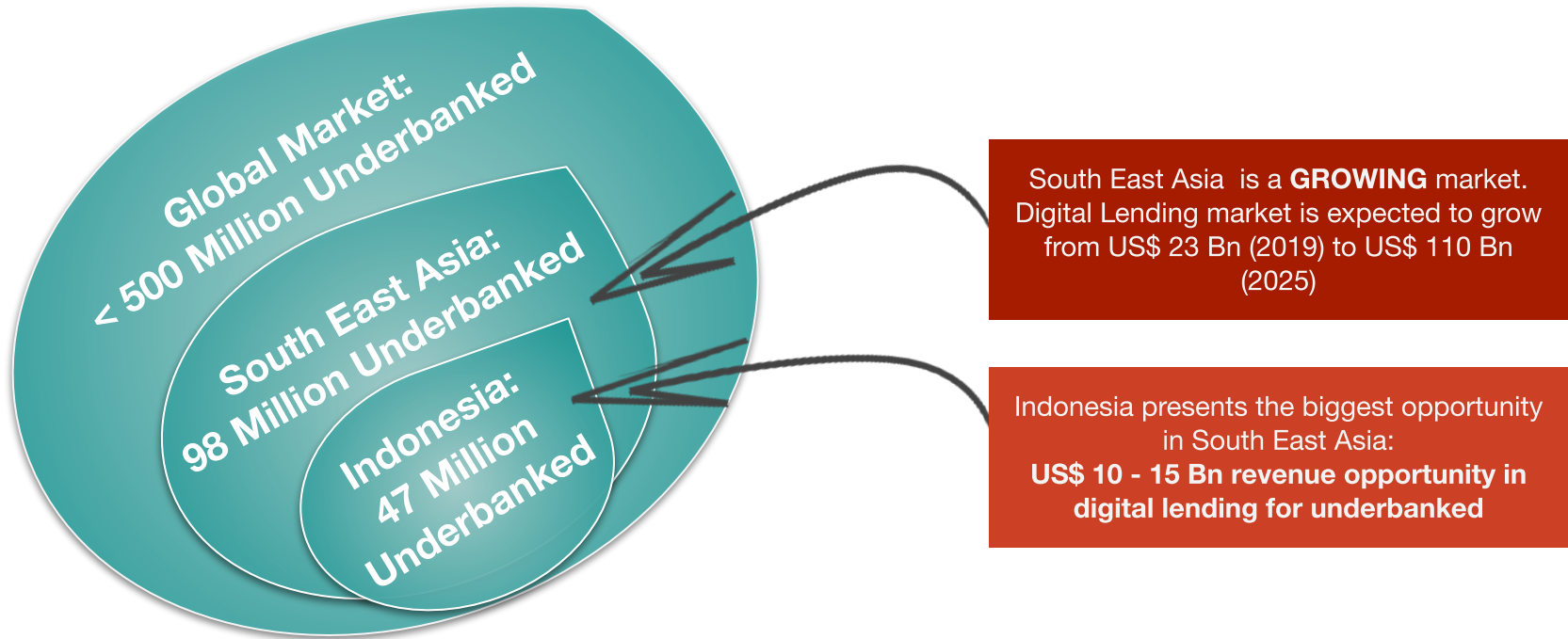
User Income Distribution



Purpose of Loan

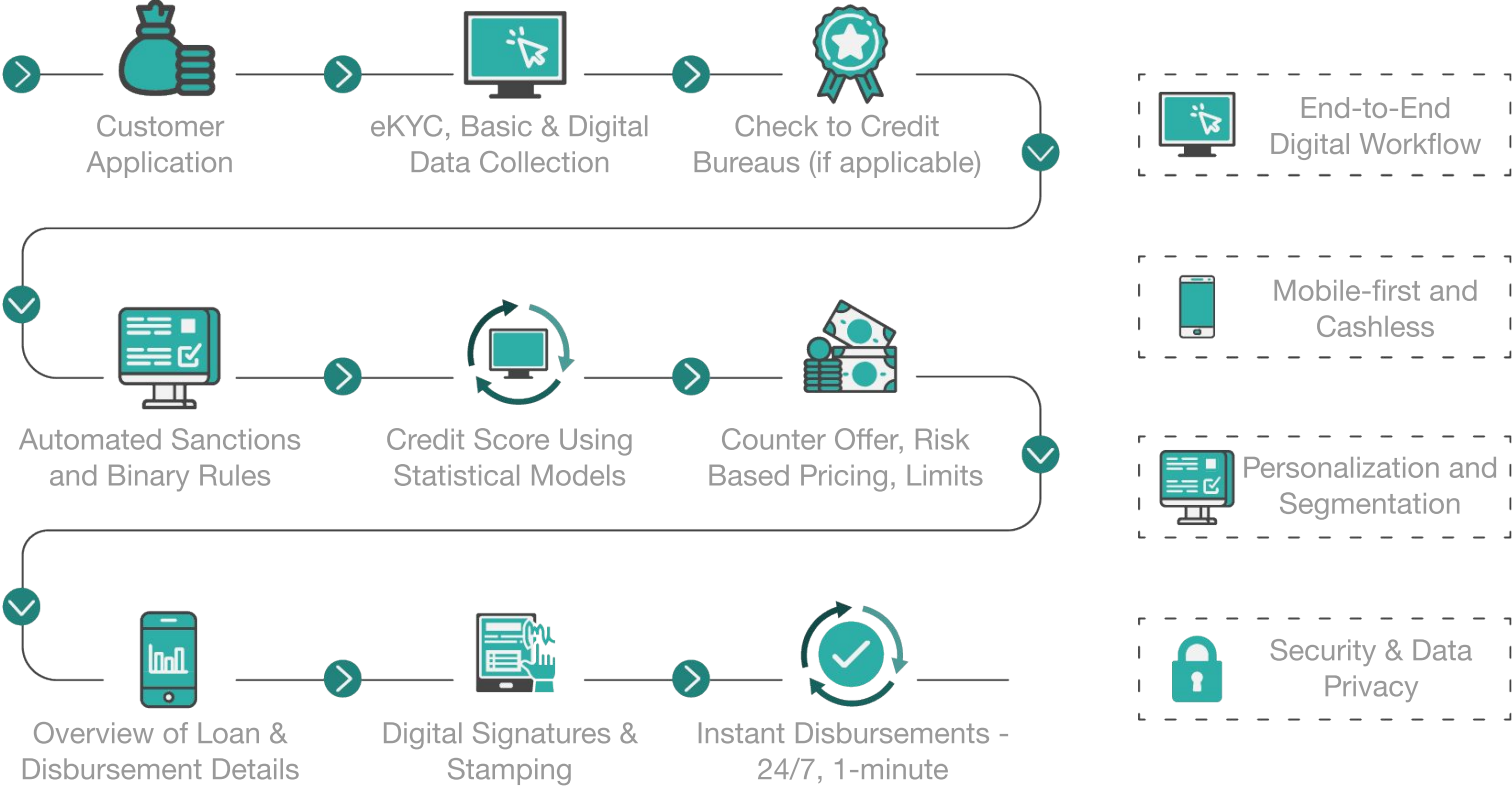


Our Opportunity in Indonesia and South-East Asia



Reference: "SEA Internet Economy Report 2019" by Google, Temasek, and Bain & The Company

Our Technology Platform Covers the Full Loan Cycle



Key Performance Metrics

Sustainable

50% p.a.

Gross Margins

\$3M

Paid up capital

Growth

\$500K+

Outstanding *net*
portfolio

180K+

Loans Issued

Scalable & Efficient

16

Full Time Team
Members

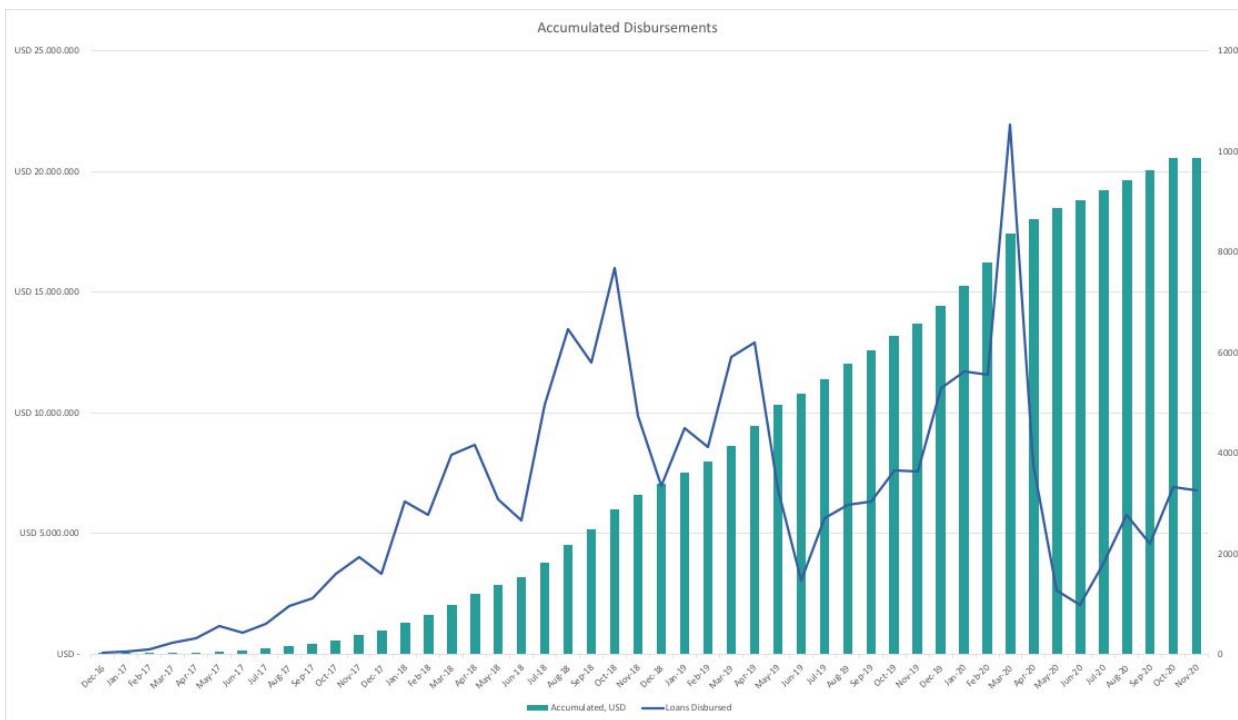
24/7

Disbursements
To Our Users

Smart Credit for an Emerging Digital Society

	Microfinance	Payroll Financing	Working Capital Financing
Loan Amount Avg. Amount	US\$ < 1,000 US\$ 120	US\$ < 350 US\$ 250	US\$ < 100,000 US\$ 15,000
Loan Duration Avg. Duration	7 - 180 Days 25	1 - 6 Months 3 Months	1 - 12 Months 6 Months
Pricing	Risk Based Pricing	< 8% per month	25% - 30% per annum
Security	Cash Flows	Payroll Auto-Debit	Cash Flows, Goods etc.
Traction	US\$ 20M Disbursed	Pilot	US\$ 6M+ Disbursed
Launch	Jan 2017	Nov 2020	Nov 2019

Our Growth and Performance



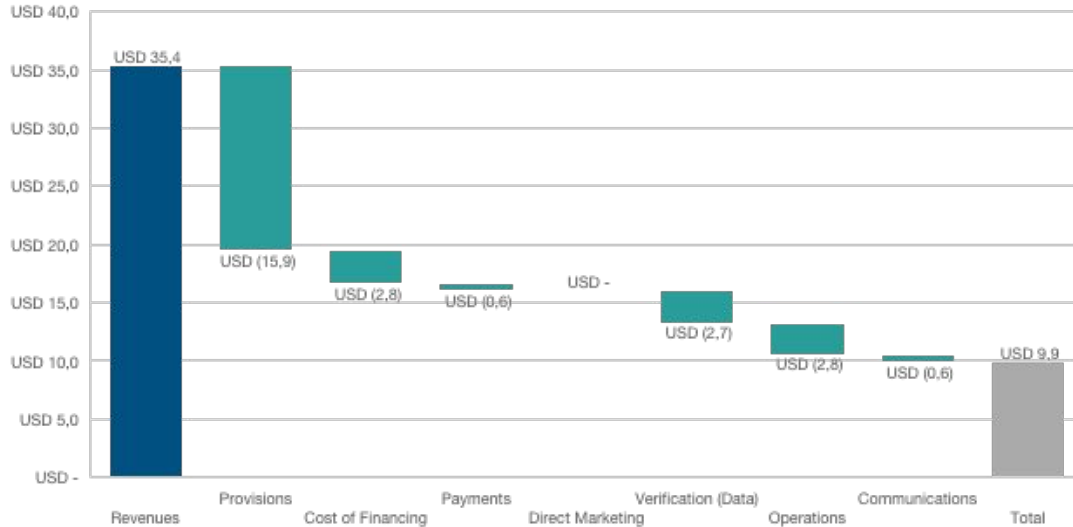
Highlights

Growth & Loan Book

- Double digit month on month in disbursements and AUM
- Improved unit economics and profitability due to scale
- Automation of processes to serve thousands of users per month
- Improved performance as we get more data for our analytics

Unit Economics and Profitability

Unit Economics per Loan with est. 27% gross margin within 6-months



Highlights

Revenues

- We charge upfront disbursement free to limit exposure
- We implement risk based pricing. Lower risk segments have lower interest rates.

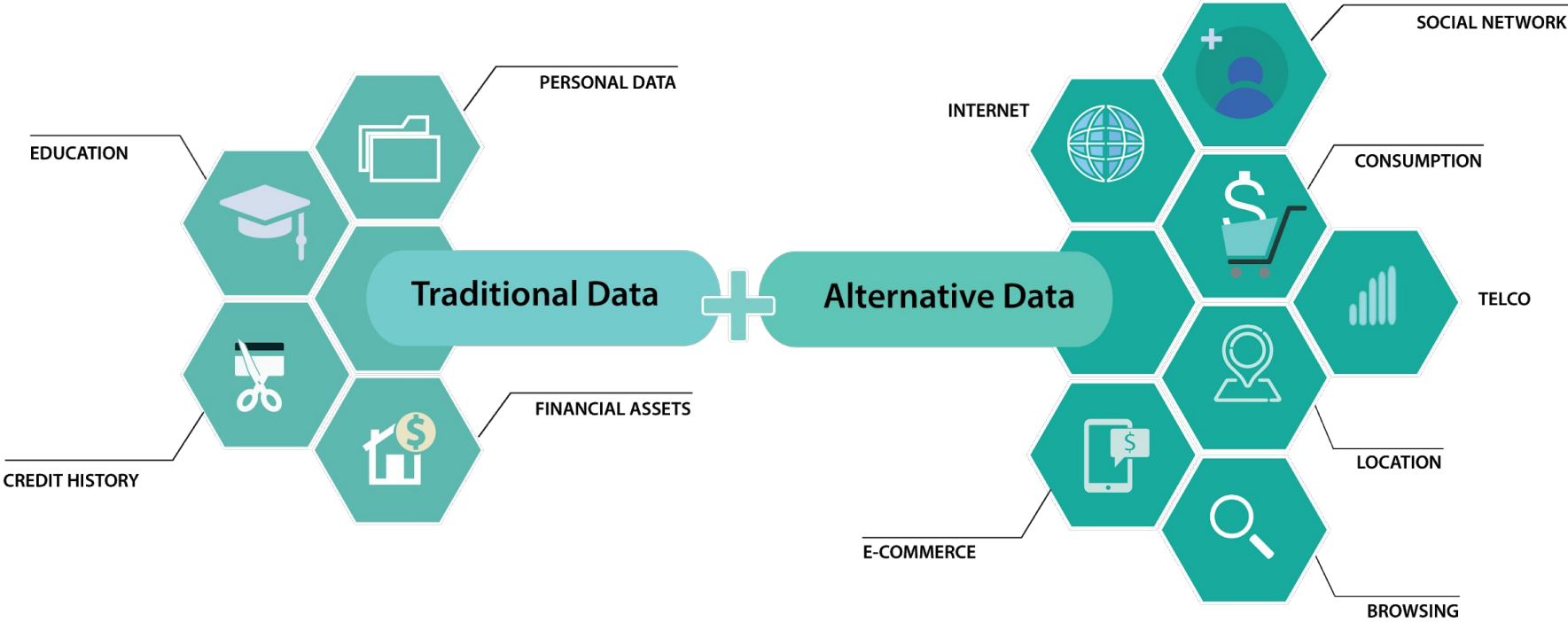
Expenses

- Automated processes and workflows. Minimised human interaction allow for low cost base
- Default are optimised due to data based credit scoring

Annual Rate of Return

- We operate with 50%+ p.a. gross margins

An Innovation for Anti-Fraud and Credit Assessment Solutions



Management Team and Board Members & Advisors



Markus Prommik
CEO & Co-Founder



Reinis Simanovskis
Chief Product Officer &
Co-Founder



Andar Perdana
Supervisory Board



Alexander James
Chief Risk Officer



Hervan Nugraha
Chief Technology Officer



Wesley Harjono
Supervisory Board



Yonathan Gautama
Compliance Director




Djahill Bahia
Marketing



Chris Maden
Advisory Board



Follow & Contact Us

 @danabijakofficial

 @danabijak

 @danabijak

 @danabijak

Contact us for any inquiries:

Markus Prommik

CEO

investors@danabijak.com