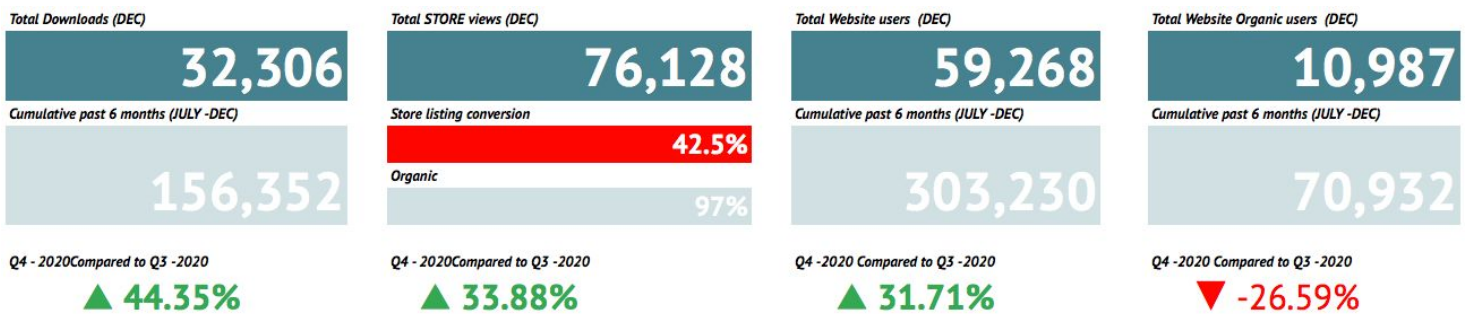


Danabijak operates in South East Asia's fastest and most vibrant economy, Indonesia. Under the stable and democratically elected government of Jokowi, Indonesia has posted consistent 5%-7% GDP growth (though with a contraction in 2020 due to covid).

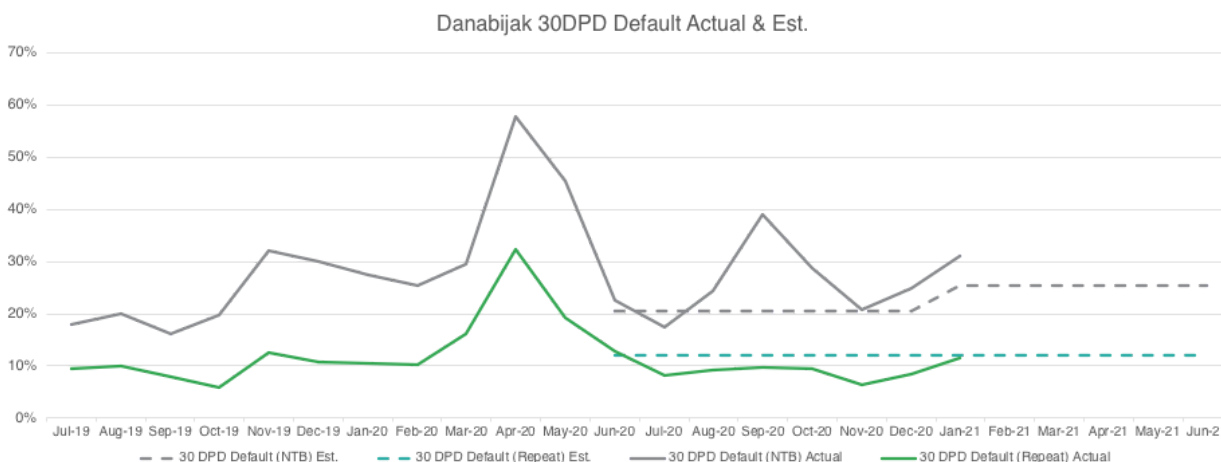
Half of Indonesia's population is less than thirty years old, and these digital millennials have almost no access to conventional finance. That's where Danabijak comes in.

## KPIs and Business Performance

Danabijak was launched in Dec/2016 to accelerate access to finance. We celebrated our fourth anniversary on 8th December 2020. We have 1M+ registered users with close to 200'000 loans disbursed.



We leverage alternative data, such as geo-location and transactional data, in our proprietary credit-risk scoring models to deliver an accurate analysis, tailored for our customer segment. Our machine learning engines detect and eliminate fraud. Powerful predictability of our scoring models is a key competitive advantage in the Indonesian market.



USD	FY 2020
Interest Income	\$2,239,224
Cost of Finance	(\$301,400)
Provisions for Bad Debts	(\$1,691,857)
Net Interest Income	\$245,967
Platform Fee Income	\$11,105
<b>GROSS REVENUES</b>	<b>\$257,072</b>
<b>Direct Expenses</b>	
Payroll	\$95,187
Risk	\$41,251
Marketing	(\$269)
Direct Expenses	\$77,352
<b>Lending as a Service</b>	
Payroll	\$0
Risk	\$0
Marketing	\$0
<b>SG&amp;A</b>	
Technology & Infrastructure	\$220,175
Payroll	\$233,933
Other SG&A	\$190,444
<b>TOTAL OPERATIONAL EXPENSES</b>	<b>\$858,073</b>
<b>EBITDA</b>	<b>(\$601,000)</b>

USD	FY 2020
<b>ASSETS</b>	
Cash	\$123,806
Net Portfolio (Interest)	\$66,713
Net Portfolio (Principal)	\$572,595
Other	\$268,085
<b>TOTAL ASSETS</b>	<b>\$1,031,198</b>
<b>LIABILITIES &amp; EQUITY</b>	
Short Term Debt	\$542,141
Other	\$245,364
Office Lease	\$19,451
<b>TOTAL LIABILITIES</b>	<b>\$806,956</b>
<b>EQUITY</b>	
Issued & Paid Up Capital	\$2,791,747
Retained Earnings	(\$2,567,504)
<b>TOTAL CAPITAL</b>	<b>\$224,243</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$1,031,198</b>

## Financials

Our FY2020 losses were driven due to the global COVID 19 pandemic and its impact on the portfolio performance. In Q4/20, our provisions were back to normal. We are well capitalized to accelerate our growth in FY2021.