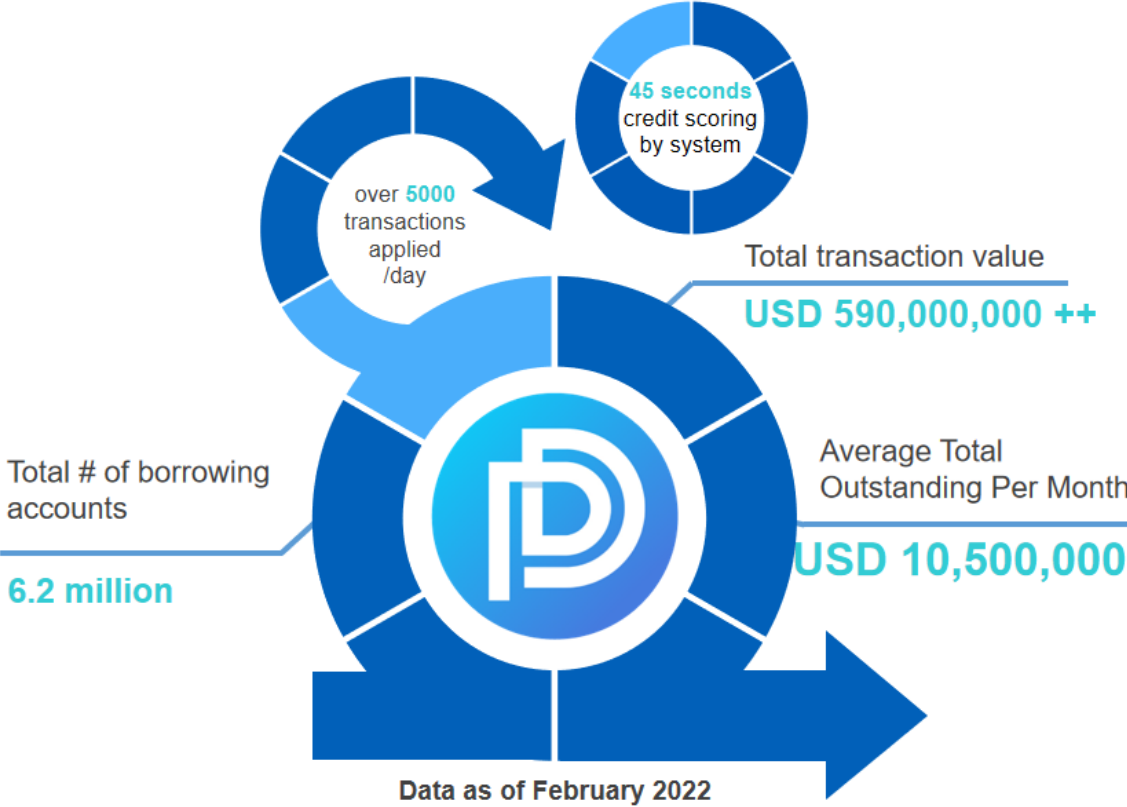


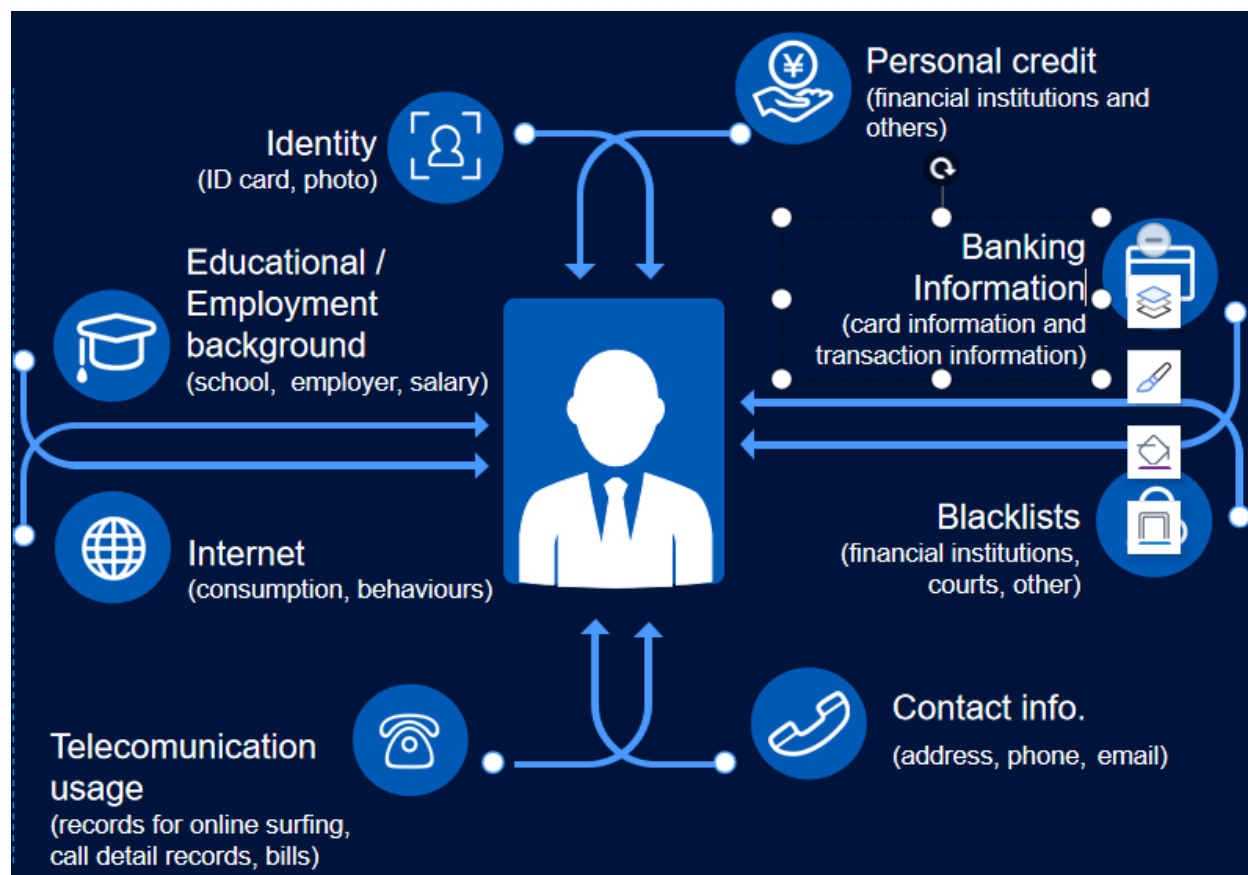
Indonesia as the fourth largest country in the world by population is home to over 265 million people and 60% of the population is 40 or under with 60% of all adult Indonesians now have smartphones. Following this fast market, DanaRupiah aim to become one of leading Fintech Lending Company in Indonesia.

Background

DanaRupiah established on 2018 and granted license by OJK on 2020. Our DanaRupiah apps has been download more than 8.6 million times with 6.1 million users.



We have built over 30 anti-fraud models with our own data and by working with third-party credit investigators, accumulated strong anti-fraud and filtering capabilities, we are confidence in our risk scoring model. User profiling and scoring enabled our 6 million users and over one billion pieces of data with multi-tiered credit evaluation model and risk control dimensions, we able to build over 150 models to determine each customers' risk levels upon signing in.



Financial

	FY 2021
REVENUE	\$6.562.397
COST OF REVENUE	(\$4.400.270)
GROSS PROFIT	\$2.162.127
Operating Expenses:	
Marketing expenses	(\$116.063)
General and administrative	(\$1.974.991)
OPERATING INCOME	\$71073
Other expenses	(\$50)
INCOME BEFORE INCOME TAX	\$71.023

FY 2021

ASSETS

CURRENT ASSETS

Cash and banks	\$86.398
Other Current Assets	\$1.678.368

Total Current Assets	\$ 1.764.766
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NON-CURRENT ASSETS

Fixed assets – book value	\$ 133.315
Right-of-use assets	\$ 248.509
Other Non-Current Assets	\$ 38.930

Total Non-Current Assets	\$ 420.753
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TOTAL ASSETS	\$ 2.185.519
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FY 2021

LIABILITIES AND EQUITIES

LIABILITIES

CURRENT LIABILITIES

Accrued expenses & short term liabilities	\$ 904.691
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Total Current Liabilities	\$ 904.691
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NON-CURRENT LIABILITIES

Lease liability	\$ 197.705
Other Non-Current Liabilities	\$ 14.939

Total Non-Current Liabilities	\$ 212.644
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TOTAL LIABILITIES	\$ 1.117.334
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EQUITY

Share capital & Paid-in capital	\$ 175.931
Retained earnings	\$ 892.254

TOTAL EQUITY	\$ 1.068.185
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TOTAL LIABILITIES & EQUITY	\$ 2.185.519
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