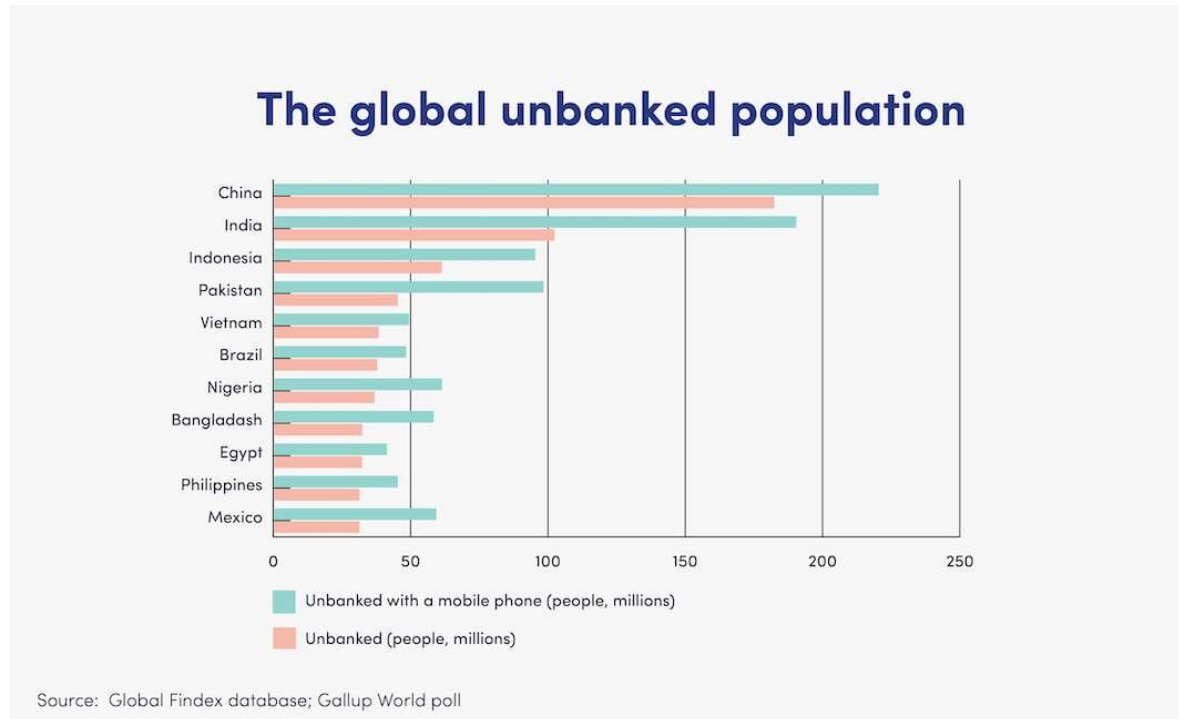


Although fintech has made a major impact on the global financial stage, many markets continue to have inadequate access to financial services. Individuals may not have easy recourse to the documentation required by the modern financial market, may struggle for steady employment or simply lack trust in the financial system.

The number of underbanked and unbanked individual's numbers in the billions worldwide, with emerging markets performing particularly poorly. In fact, there remains as many as 1.7 billion unbanked adults around the world.



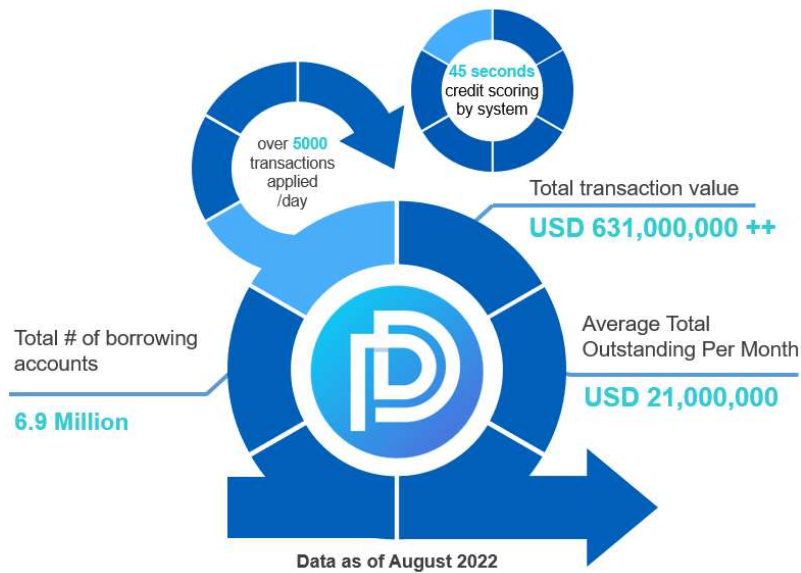
Indonesia as the fourth largest country in the world by population is home to over 265 million people and 60% of the population are people under 40 with 75% of all adult Indonesians now use smartphones.

With the evolution of technology, it's now easier than ever to deliver personalized user experiences. Fintech firms could hold the key to improving financial inclusion in many fast-growing emerging markets.

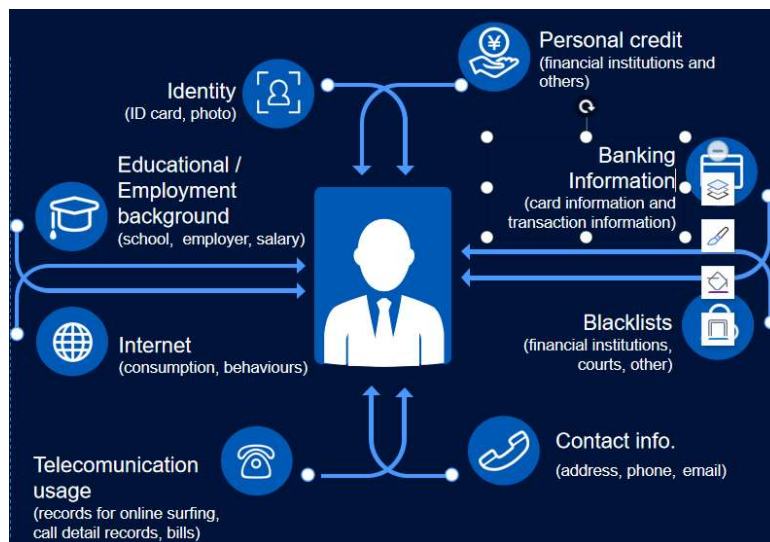
Following this emerging market, DanaRupiah aim to become one of the leading Fintech Lending Company in Indonesia.

Background

DanaRupiah established on 2018 and granted license by OJK on 2020. Our DanaRupiah apps has been downloaded for more than 9.7 million times with 6.9 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 are 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**
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**
TOTAL ASSETS **\$ 2.185.519**
FY 2021
LIABILITIES AND EQUITIES
LIABILITIES
CURRENT LIABILITIES

Accrued expenses & short term liabilities \$ 904.691

Total Current Liabilities **\$ 904.691**
NON-CURRENT LIABILITIES

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



DanaRupiah

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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