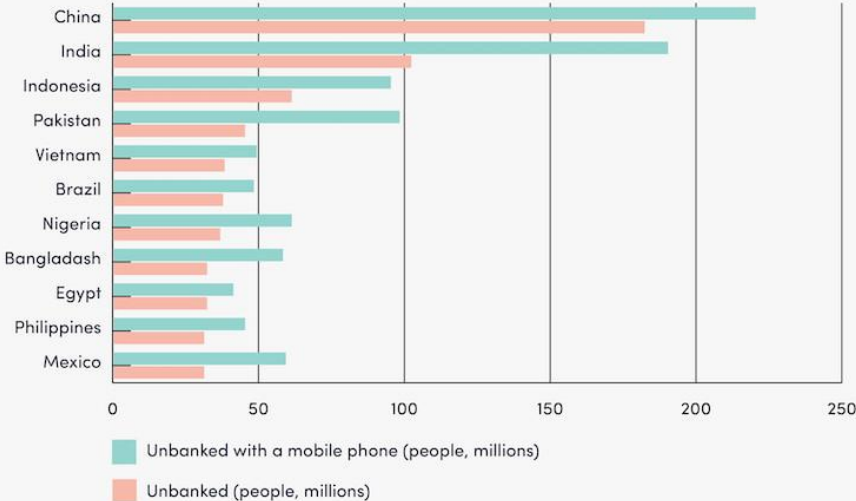


Although fintech has made a major impact on the global financial stage, many markets continue to have inadequate access to financial services. Individuals may not have easy recourse to the documentation required by the modern financial market, may struggle for steady employment or simply lack trust in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

The global unbanked population



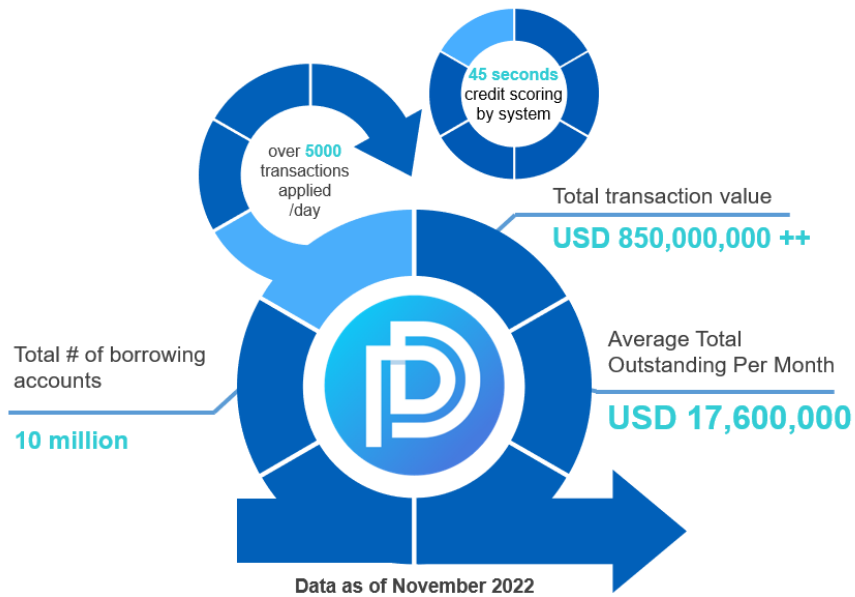
Source: Global Findex database; Gallup World poll

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.

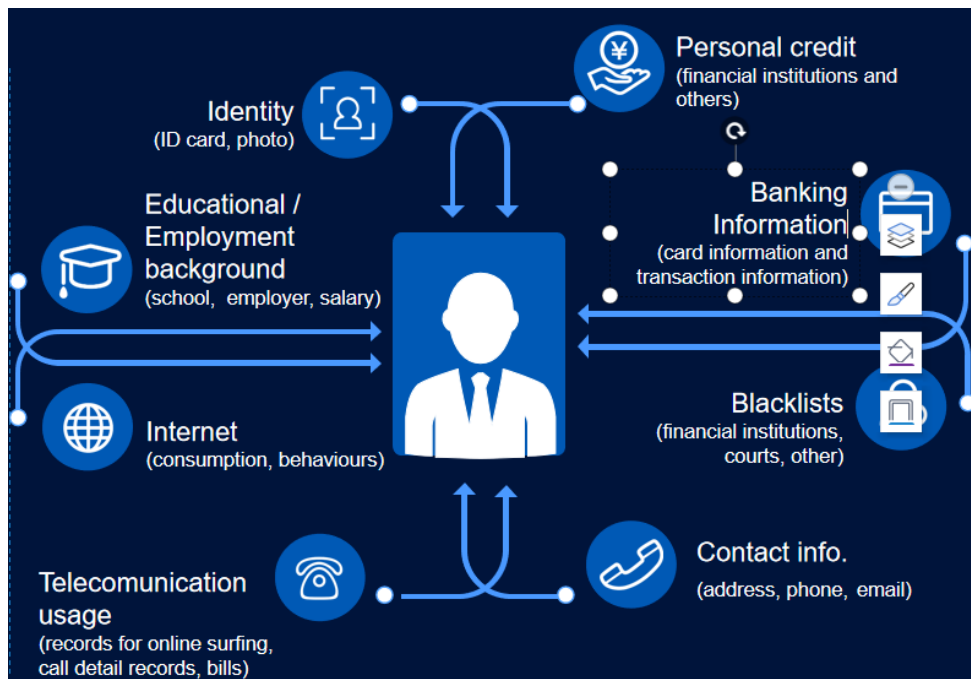
With the evolution of technology, it's now easier than ever to deliver personalized user experiences. Fintech firms could hold the key to improving financial inclusion in many fast-growing emerging markets. Following this emerging market, DanaRupiah aim to become one of the leading Fintech Lending Company 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 \$71,073Other 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

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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Financial

January – June 2022 (Half Year's 2022)

REVENUE	\$2,617,529
COST OF REVENUE	(\$1,834,447)
GROSS PROFIT	\$783,082
Operating Expenses:	
Marketing expenses	(\$20,094)
General and administrative	(\$687,871)
OPERATING INCOME	\$75,117
Other expenses	(\$880)
INCOME BEFORE INCOME TAX	\$74,237

As of June 2022

ASSETS

CURRENT ASSETS

Cash and banks	\$72,342
Other Current Assets	\$75,459
Total Current Assets	\$ 147,800

NON-CURRENT ASSETS

Fixed assets – book value	\$ 30,717
Right-of-use assets	\$ 198,121
Other Non-Current Assets	\$ 1,612,959
Total Non-Current Assets	\$ 1,841,797
TOTAL ASSETS	\$ 1,989,597

As of June 2022

LIABILITIES AND EQUITIES

LIABILITIES

CURRENT LIABILITIES

Accrued expenses & short
term liabilities \$ 801,831

Total Current Liabilities \$ 801,831

NON-CURRENT LIABILITIES

Lease liability \$ 98,918
Other Non-Current Liabilities \$ 19,935

Total Non-Current Liabilities \$ 118,853

TOTAL LIABILITIES \$ 920,684

EQUITY

Share capital & Paid-in capital \$ 169,071
Retained earnings \$ 899,842

TOTAL EQUITY \$ 1,068,913

TOTAL LIABILITIES & EQUITY \$ 1,989,597