

#BangkitBersamaSahabat

# ADIRA FINANCE PROFILE

As of June 2021

Sahabat Setia Selamanya



# 1

## COMPANY PROFILE

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**Established in 1990** and has been operating in the automotive financing business for 31 years



**Serve various types and brands** of vehicle financing, both new or used ones



One of the largest and profitable multi finance companies in the country



**Conducted IPO in 2004** and Bank Danamon (Baa2/BBB) became the majority shareholder with 75% ownership



**Bank Danamon currently owns 92.07% of Adira Finance's** shares through some corporate actions



**Operates 441 business network** throughout Indonesia and **supported by more than 16 thousand employees**, to serve 2.1 million customers with around Rp40,1 trillion of managed receivables

### Credit Ratings

Pefindo : idAAA (Stable)

Fitch Rating : BBB (Stable)

Moody's : Baa2 (Stable)



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**ADIRA**  
FINANCE

Sahabat Setia Selamanya

# ADIRA IN GLANCE

(IDR bn)	2018	2019	2020	1H21
Total Assets	31,496	35,117	29,231	25,494
Total Income	10,184	11,337	9,435	4,170
Expenses	7,699	8,459	7,958	3,548
Net Income	1,815	2,109	1,026	473,5
ROAA	6.0%	6.3%	3.1%	3.3%
ROAE	29.0%	29.2%	13.3%	12.1%
NIM	14.2%	13.7%	12.0%	12.3%
Debt / Equity Ratio	3.1x	2.8x	2.1x	1.7x

**Note:** ROAA and ROAE are the division between net income and average total assets or total equity

PT Adira Dinamika Multi Finance, Tbk.

# Key milestone and track record Adira Finance

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1990

ADMF was founded and commenced its operations in 1991

2002

ADMF obtained its first corporate rating of idBBB+ from PEFINDO

2003

Issued inaugural bonds of Rp500 billion

2004

- IPO of ADMF on JSX and SSX (now IDX)
- Bank Danamon became the majority shareholder by acquiring 75% share ownership

2017

- ADMF has established Momobil Platform
- Net income grew by 40% y-y

2014

- Issued local bonds and sukuk of Rp3.1 trillion
- Pefindo raised ADMF rating to idAAA (stable outlook)

2013

- ADMF raised its first syndicated loan of US\$200 million
- Managed receivables reached Rp45.79 trillion

2009

- Bank Danamon increased its ownership share to 95%.
- Managed receivables reached Rp18.98 trillion

2018

- ADMF has established Momotor platform.
- Managed receivables reached to Rp 51.3 trillion

2019

ADMF obtained international credit rating "Baa2 and BBB" (Investment grade) from Moody's and Fitch Rating

2020

- ADMF has launched Adiraku Platform
- ADMF raised syndication loan of US\$ 300 million.

2021

- Issued local bonds and sukuk of Rp 1.5 trillion

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# Ownership composition and group structure

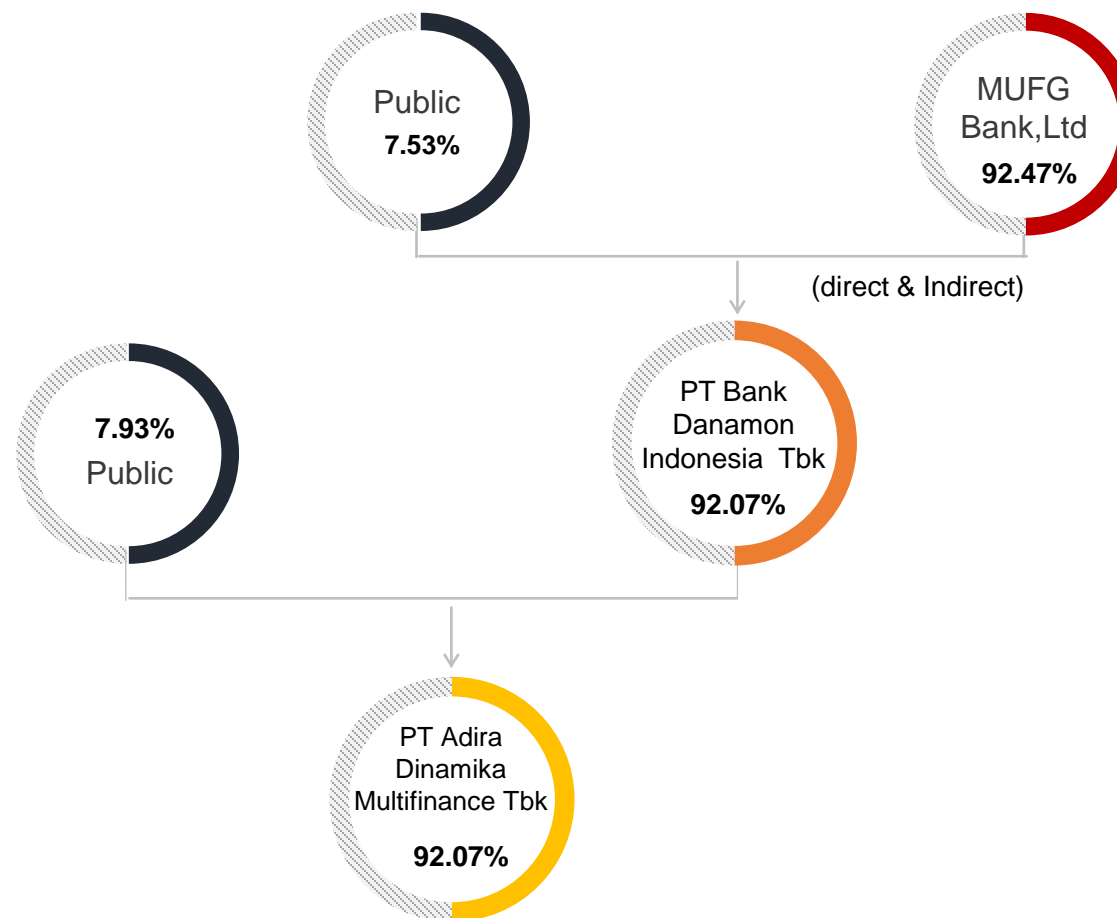
Adira Finance has strong support from the group, including MUFG and Danamon Bank



- MUFG is one of the world's leading financial groups
- MUFG Bank is rated A from S&P, A1 from Moody's and A- from Fitch



- One of the largest banks in Indonesia
- Total Assets amounted to IDR 193,7 trillion as of 1H21
- Bank Danamon is rated Baa2 from Moody's and BBB from Fitch



# Vision, mission, and philosophy

## OUR VISION

**Creating shared values** for the company sustainability and prosperity of Indonesian society

## PHILOSOPHY

**ADIRA TOP** has become a consistent part of personal values of each employee at Adira Finance, as well as the culture that drives the Company's business activities

## OUR MISSION



Provide a **variety of products and services** to serve every step in customer's life cycle



Provide **beneficial and friendly experiences** for stakeholders



Enable **communities to reach prosperity**

# We offer a variety of products to be customer centric

## Key Business Overview



- Motorcycle market is much bigger as compared to car market due to affordable pricing for all levels of society, particularly for low-mid income segment. In addition, inadequate local road infrastructure and traffic congestions have triggered most population using motorcycle for their daily activities.
- As of June 2021, motorcycles financing contributed 42% of our managed receivables.



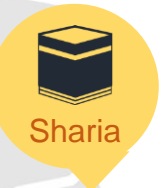
- Adira Finance continues to focus on growing passenger car financing on the back of low penetration and high growth prospect.
- In terms of the commercial segment, we will optimize to tap certain types of commercial car to manage asset quality, mainly small pick ups.
- As of June 2021, cars financing accounted for 58% of our managed receivables.



- Adira Finance started durable financing disbursement in Mid 2015.
- Currently durable financing portfolio covers mainly computer/gadgets, furniture, household appliances and others.

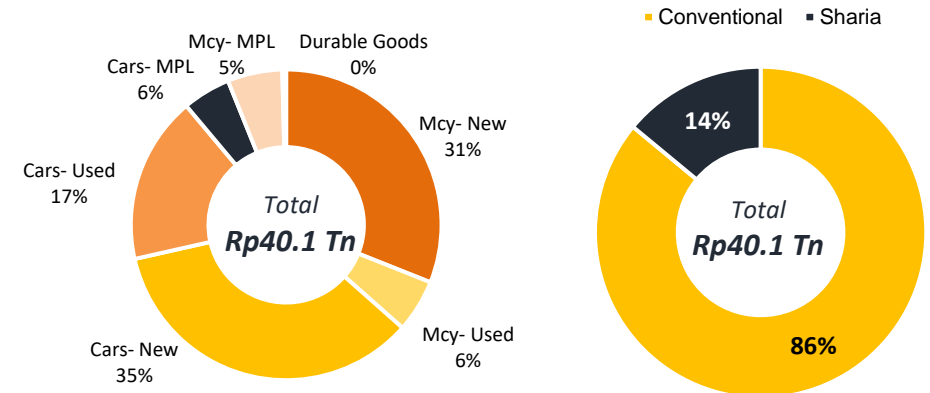


- ADMF offers multi-purpose loans for services since 2016. These type of financings are typically used by customers for health, education, house renovation and travelling purposes. Currently these loans are secured by the respective vehicles.
- We view that this segment offers future potential due to large numbers of consumers owning vehicles that also need financing cash loan.



- Our Islamic financing (sharia) covers financing for 4W and 2W, and also umroh's religious pilgrimage.
- Currently, our sharia portfolio accounts for 14% of our managed receivables.

## MANAGED RECEIVABLE



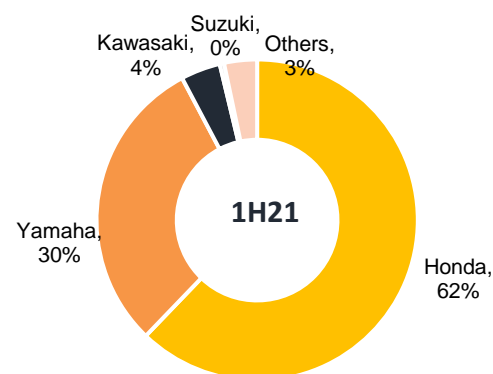
Note : Data As of June 2021

Our financing receivables are well diversified across car and motorcycle financing as well as multi-purpose loans

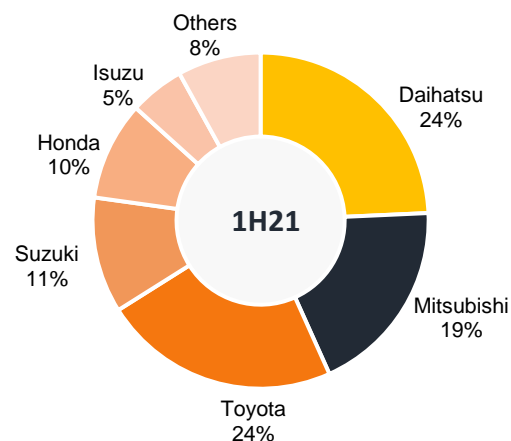
# New financing disbursement

Diversify new financing business beyond automotive to durable and sharia financing

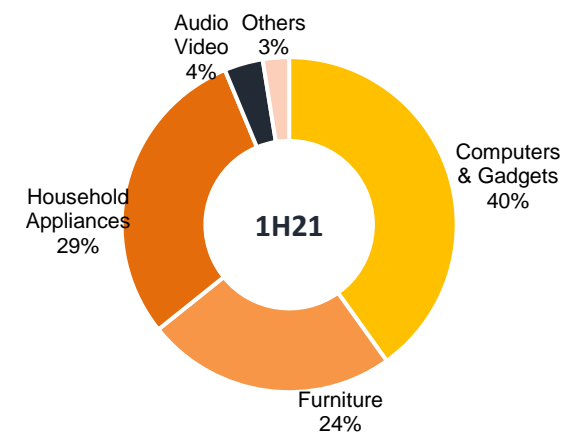
Motorcycle Financing by Brands



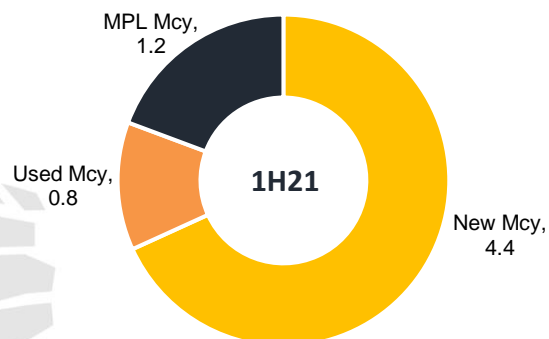
Car Financing by Brands



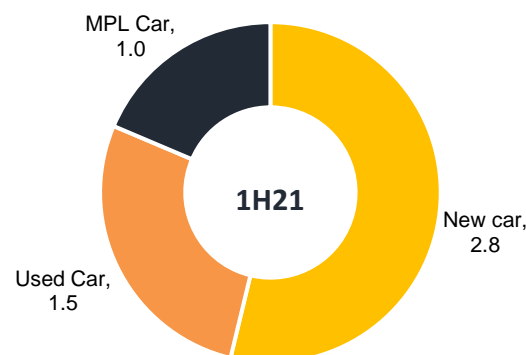
Durables Financing by Type of Products



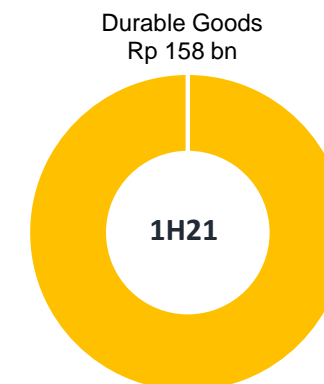
Motorcycle Financing by Segment  
in Trillion, Rp



Car Financing by Segment  
in Trillion, Rp



Durables Financing



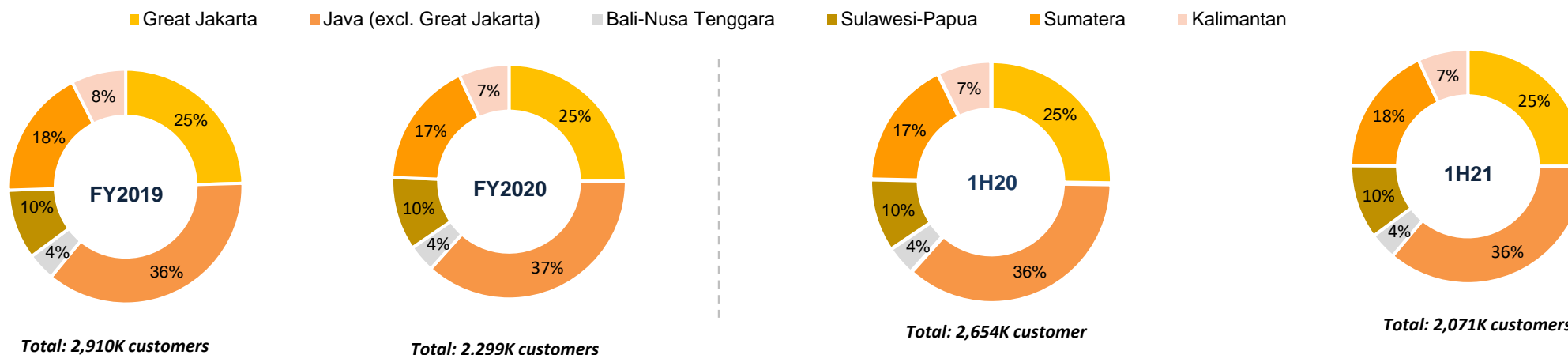
Note : Data As of 1H2021

# Customer and banking relationship

Active Customers (in million)/ Revenue per Active Customer (in Rp million)



Active Customers by Region



# Network and franchises

Adira Finance's business network spreads throughout Indonesia, serving 2.1 million consumers

**441** Adira Finance's business network spreads throughout Indonesia in 1H21. The number of consumers reached 2,1 million, decreased by 22% y/y compared to 1H20.



Branch

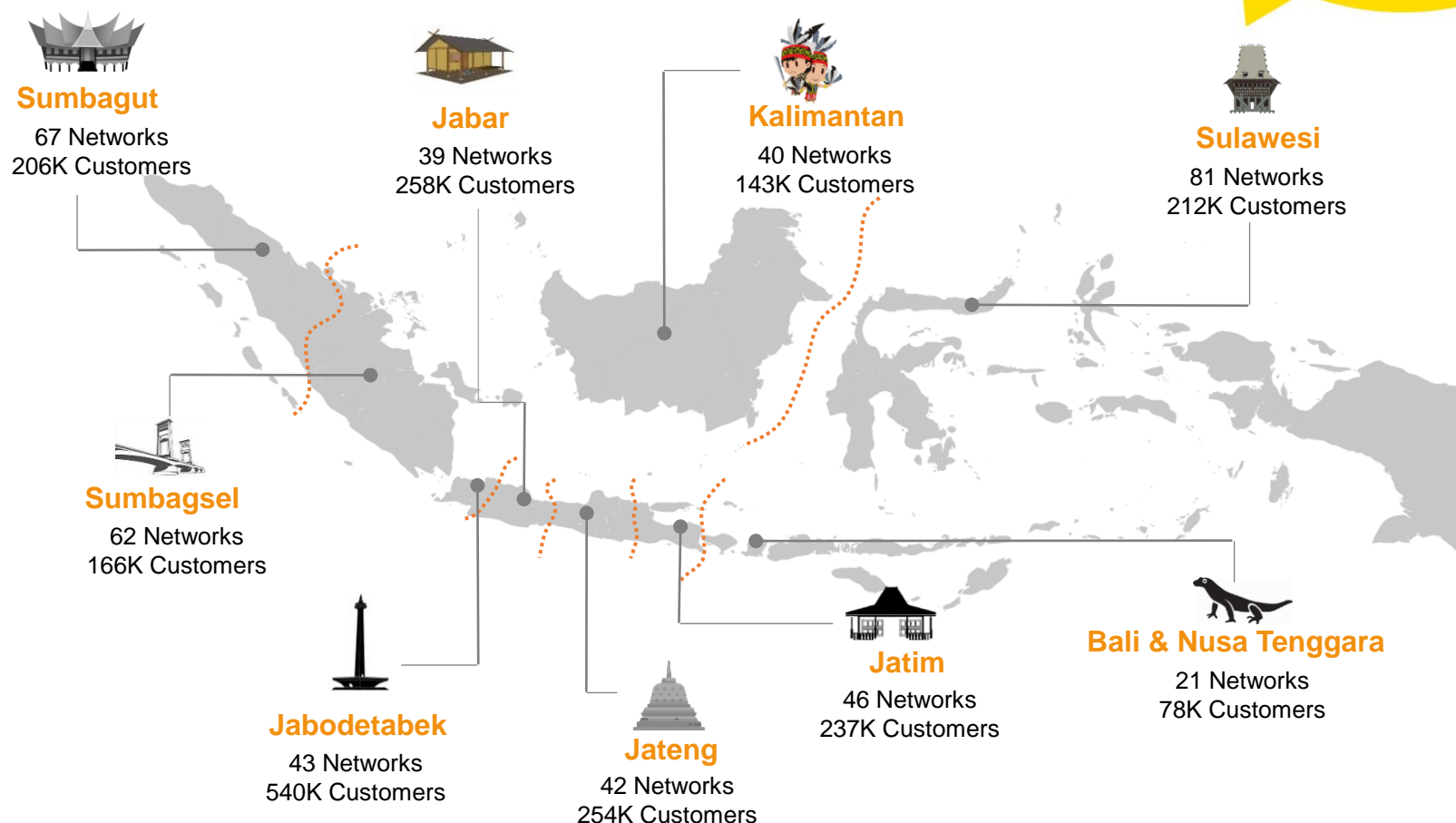


Keday

Area	Java	Non-Java	Total
Network	170	271	441
Customer	1.3 million	805 billion	2.1 million

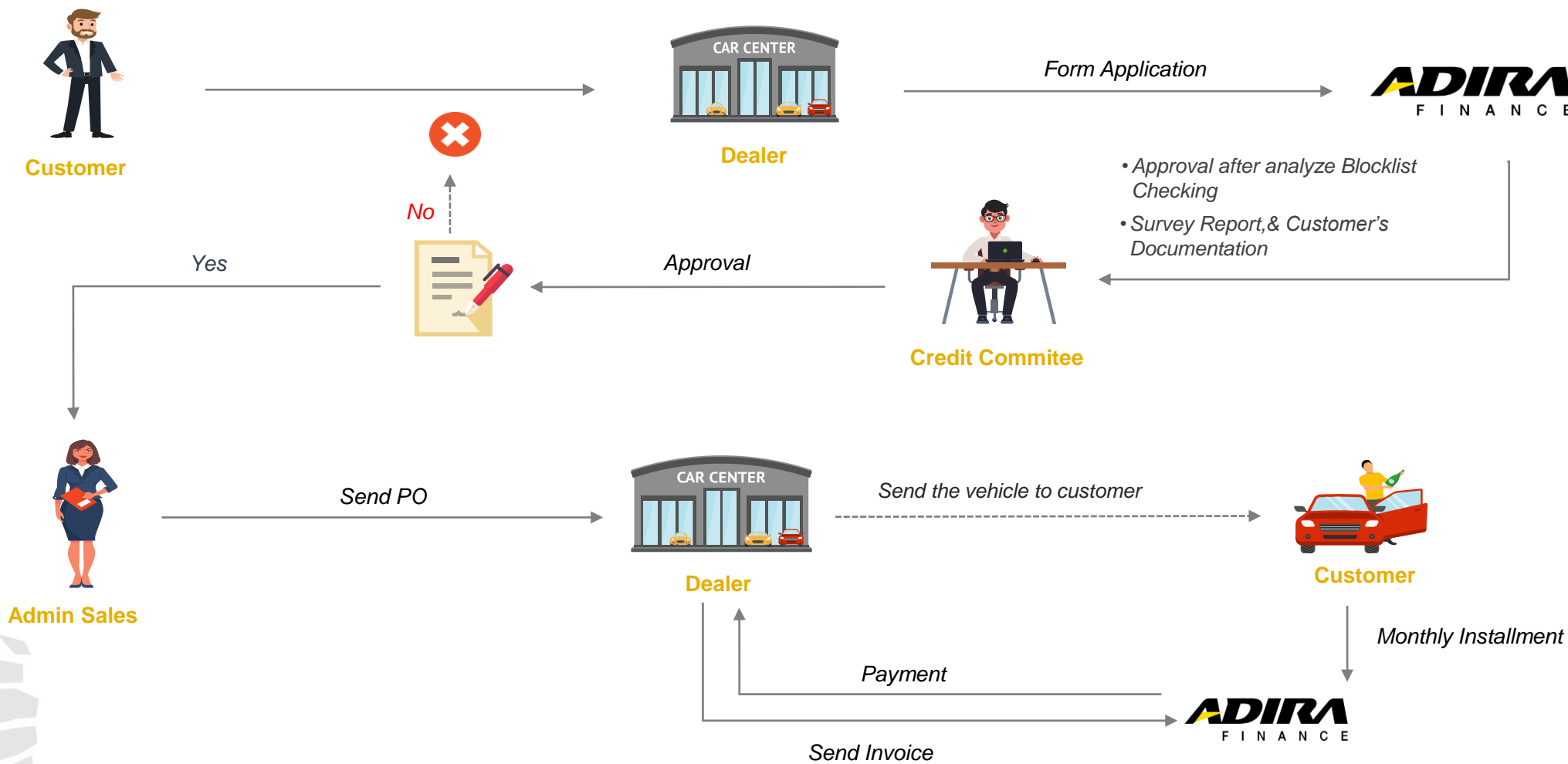
Note:- Data as of June 2021.

- Total customers are the same as active contracts



# Business process dealer referrals

Adira Finance has a simple and fast acquisition process



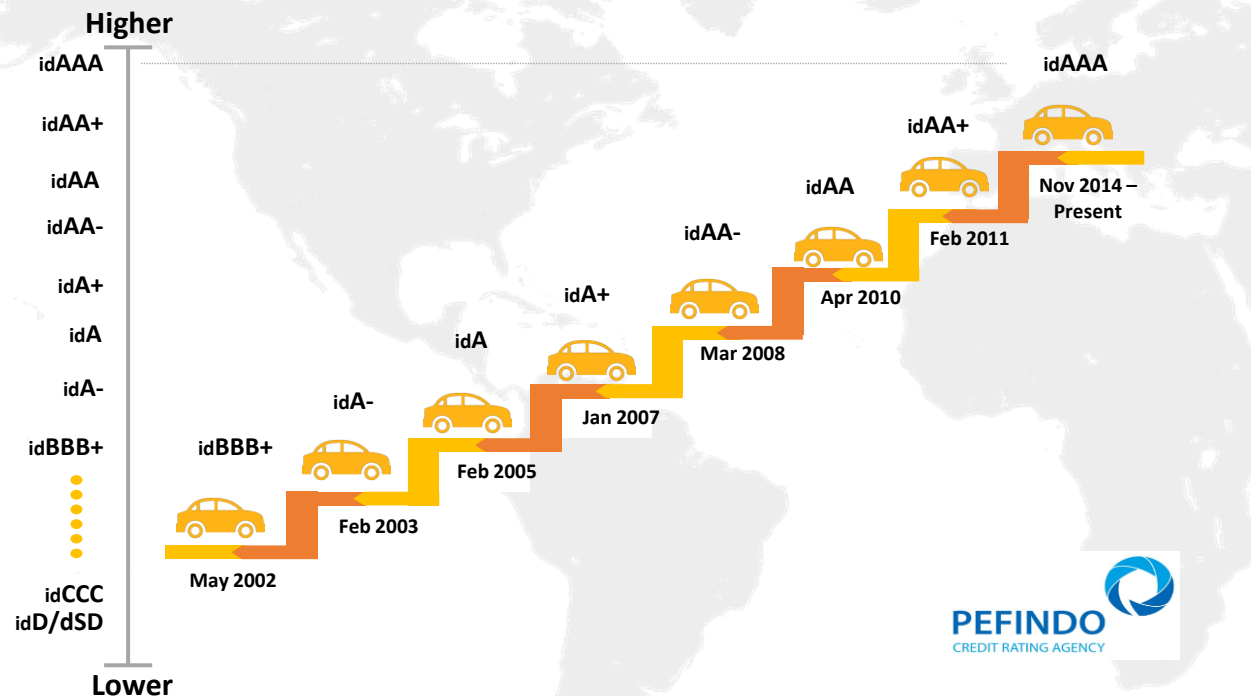
# RATINGS 2021

ADMF has highest national rating & international investment grade ratings

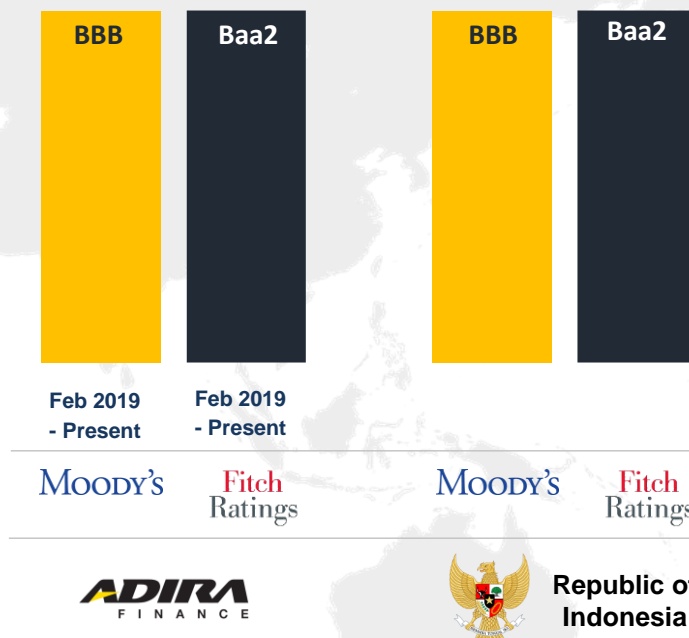
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## National Credit Rating



## International Credit Rating



Adira Finance	As of June 2020
Corporate Rating	idAAA
Instrument Rating	idAAA
Outlook	Stable

Adira Finance			Republic of Indonesia		
Ratings	Fitch	Moody's	Fitch	Moody's	S&P
Long Term Rating	BBB	Baa2	BBB	Baa2	BBB
Outlook	Stable	Stable	Stable	Stable	Stable

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# 2

## BUSINESS STRATEGY

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# Three Building Blocks of ADMF Strategy Priority

## THE THREE PILLAR STRATEGY



Accelerate **digitalization** across organization and ecosystem

Applying the mindset of **customer centric**

Implementing **Business Process Reengineering (BPR)** to deliver better customer experience

# The roadmap ADMF business strategic direction

## Re-gain Market Share in Auto Business

- Provide different sales program for new customer and existing customer
- Increase penetration of the mid to high passenger segment
- Strengthen relationship with dealer
- Upgrade skill set and performance of sales force

## Diversify into Non-Auto Business

- Developing MPL : education loan, travel loan, etc
- Improve fee-based income business
- Non-organic business development

## Accelerate Digitalization across Company and Ecosystem

- Continue developing momobil and momotor
- Exploring opportunity in collaboration with P2P lending

## Business Process Reengineering (BPR)

- To create simple, faster and lean processes
- Deliver better customer experience by improving policy, procedure and system.

## Drive Productivity and Improve Operational Excellence

- Adjust manpower capacity
- Upgrade manpower capability through training and seminar
- Automation process



# Initiatives that have been implemented throughout 2021



## Ensuring Operations Run Well

- ADMF continues to ensure that the company's operational activities can run well through the implementation of BCP, work from office schemes, and work from home by implementing health protocols amid the COVID-19 pandemic.
- Adira Finance continues to process a simpler, faster and streamlined process and provides a better customer experience



## Loan Restructuring

The company helps customers who are directly affected by Covid-19 by providing a restructuring program in accordance with the direction of the regulator



## New Financing Acquisitions

- Adira Finance will be more aggressive and competitive in increasing market share in the automotive business, both cars and motorcycles
- Expanding the network to the non-automotive business by continuing to diversify the products offered to support business growth



## Maintain Assets Quality

- Companies channel new financing more carefully
- Increase Customer Retention
- Use technology for billing



## Maintain Liquidity

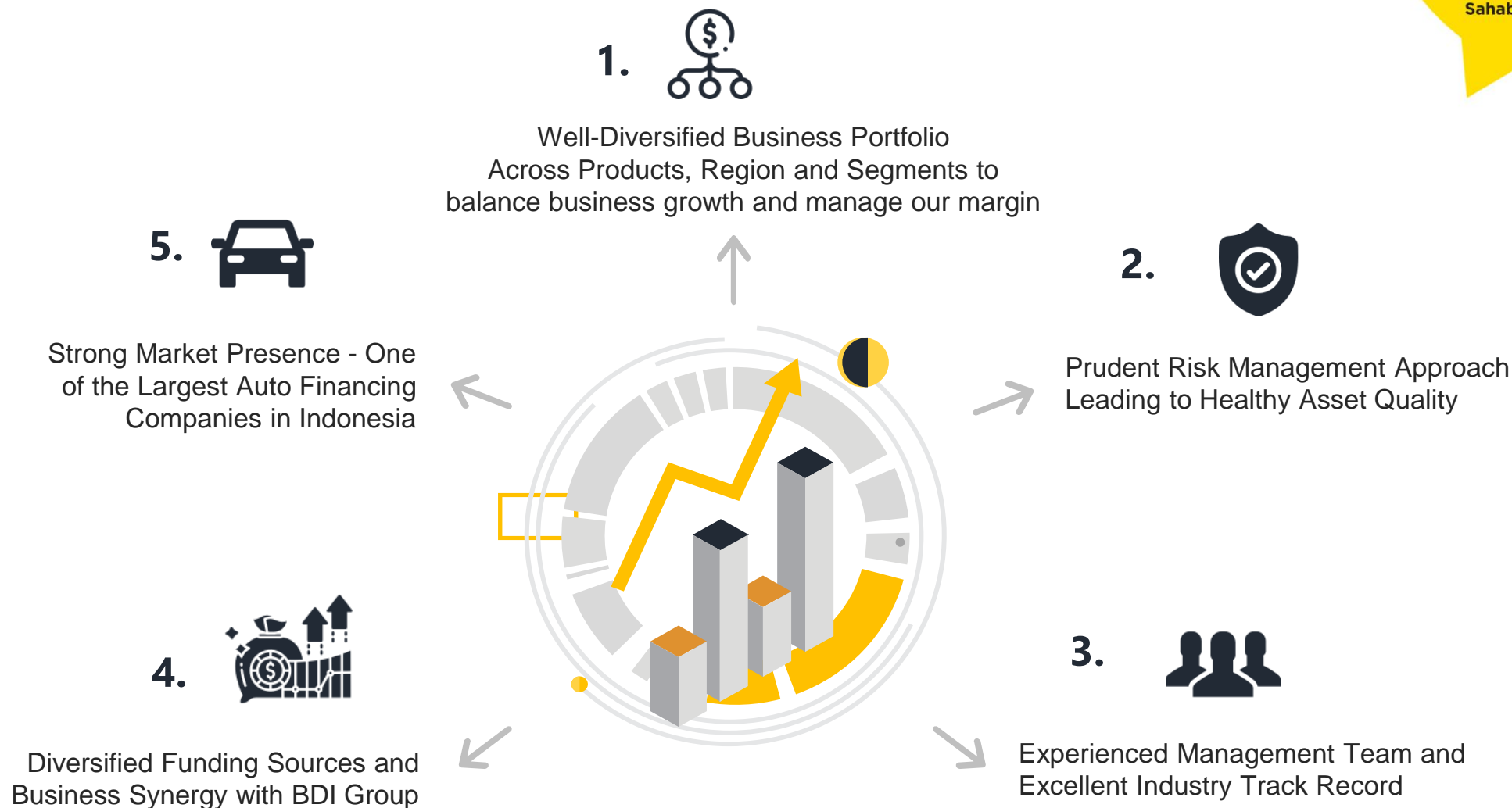
- Conduct joint financing with Danamon bank with a share of 43% in 1H21
- The total external borrowing as of June 2021 are IDR 13,3trillion
- Obtained standby loan facility from MUFG of \$ 280 million

# 3

## HIGHLIGHT OF ADIRA STRENGTHS

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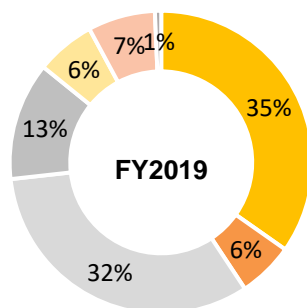
# Key credit highlights



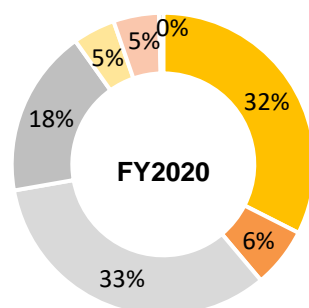
# Well-diversified business portfolio across products, regions and segments

## Net Managed Financing Receivables by Product

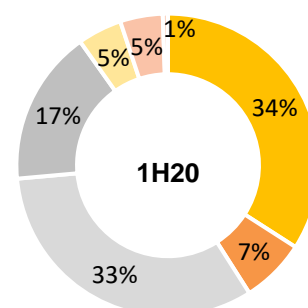
■ New Motorcycle   
 ■ Used Motorcycle   
 ■ New Car   
 ■ Used Car   
 ■ MPL Motorcycles   
 ■ MPL Cars   
 ■ Durables



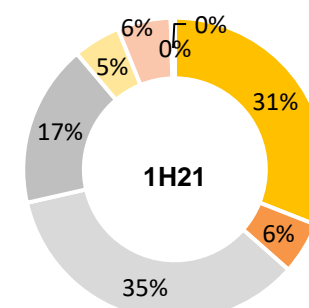
Total: Rp 53.4 Trillion (+6% yoy)



Total: Rp 42,4 Trillion (-21% yoy)



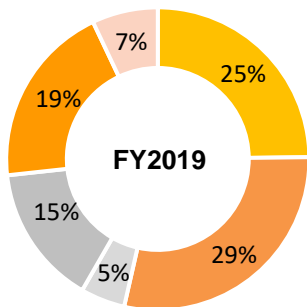
Total: Rp 48.6 Trillion (-7% yoy)



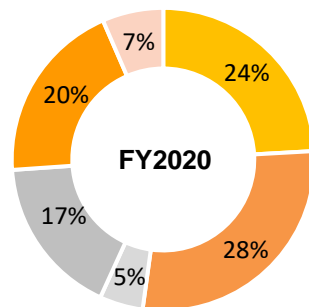
Total: Rp 40,1 Trillion (-18% yoy)

## Net Managed Financing Receivables by Region

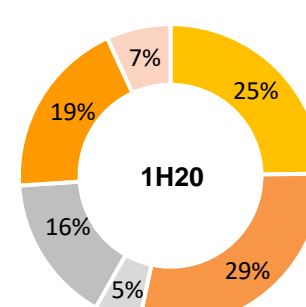
■ Great Jakarta   
 ■ Java (excl. Great Jakarta)   
 ■ Bali-Nusa Tenggara   
 ■ Sulawesi-Papua   
 ■ Sumatera   
 ■ Kalimantan



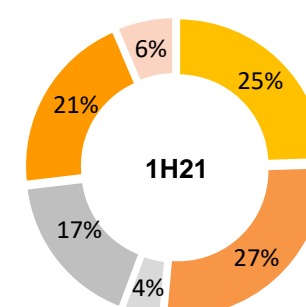
Total: Rp 53.4 Trillion (+6% yoy)



Total: Rp 42,4 Trillion (-21% yoy)



Total: Rp 48.6 Trillion (-7% yoy)



Total: Rp 41,2 Trillion (-18% yoy)

# Well-diversified business portfolio across products, regions and segments

## New Financing Volume

New Motorcycle

Used Motorcycle

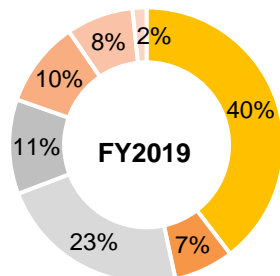
New Car

Used Car

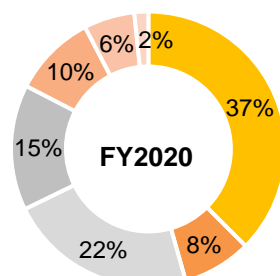
MPL 2W

MPL 4W

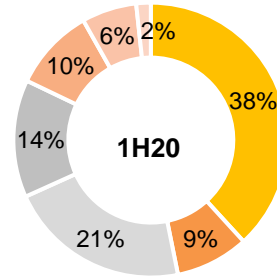
Durables



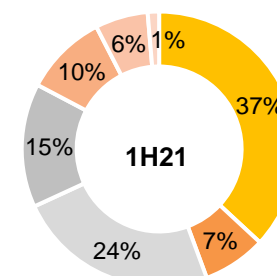
Total: Rp37.9 Trillion (-1% yoy)



Total: Rp 18,6 Trillion (-51% yoy)



Total: Rp10.1 Trillion (-47% yoy)



Total: Rp 11,8 Trillion (17% yoy)

## New Financing Units

New Motorcycle

Used Motorcycle

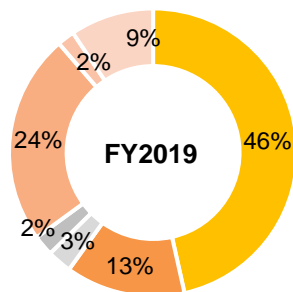
New Car

Used Car

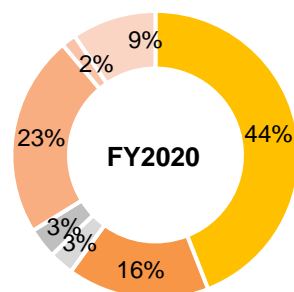
MPL 2W

MPL 4W

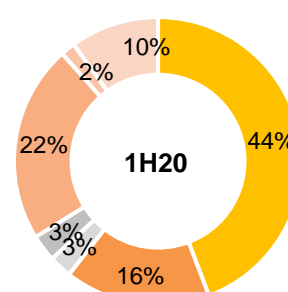
Durables



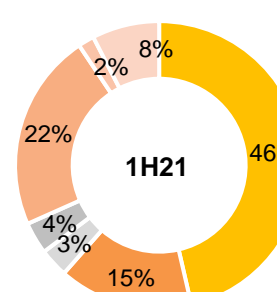
Total: 1.65 Million Units (-5% yoy)



Total: 790 Billion Units (-52% yoy)



Total: 432 Thousand Units (-48% yoy)



Total: 468 Thousand Units (8% yoy)

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PT Adira Dinamika Multi Finance, Tbk.

## Experienced management team – Board of Commissioners

**Yasushi Itagaki**



President Commissioner

- *President Director of PT Bank Danamon Indonesia Tbk*
- *Former managing Executive Officer and Deputy Chief Executive of the Global Commercial Banking Business Unit of MUFG Bank and Executive Officer of MUFG.*

**Krisna Wijaya**



Commissioner/Independent  
Commissioner

- *President Commissioner of PT Perusahaan Pengelola Aset and Director of Indonesian Banking Development Institute (LPPI)*
- *Former President Commissioner of PT Danareksa*
- *Former President Commissioner/ Independent Commissioner of PT BNI Life Insurance*
- *Former Commissioner of PT Bank Rakyat Indonesia*

**Djoko Sudyatmiko**



Commissioner/Independent  
Commissioner

- *Commissioner of ASCO Group*
- *Former Commissioner of PT Adi Sarana Armada and PT Asuransi Adira Dinamika*
- *Former member of The People's Consultative Assembly and The People's Representative Council.*

## Experienced management team – Board of Commissioners

**Muliadi Rahardja**



Commissioner

- Independent Commissioner of PT XL Axiata Tbk
- Former Director at PT Bank Danamon Indonesia Tbk for 18 years, last designation as the Vice President Director
- Over 30 years of experience in financial sector

**Eng Heng Nee Philip**



Commissioner

- Chairman of Frasers Hospitality International Pte. Ltd and the Director of Ezra Holdings Ltd
- Former Director of KK Women's and Children's Hospital Pte. Ltd and Singapore Health Services Pte. Ltd
- Former Non-Executive Director at Hup Soon Global Corp. Ltd., Former Non Executive Director at OpenNet Pte. Ltd

**Congsin Congcar**



Commissioner

- Head of Krungsri Auto Finance and Strategy Division in Krungsri Auto Group Bank of Ayudhya PCL and Director of in Ayudhya Capital Service Co., Ltd.
- Over 20 years of experience in financial sector

## Experienced management team – Board of Directors

**Hafid Hadeli**



President Director

- President Director and concurrently as Compliance Director since 2017
- Joined as Director in ADMF since 2006
- Former Director of PT Broadband Multimedia Tbk, Vice President Director of PT Bank Lippo Tbk, & various senior positions at Citibank, N.A., Jakarta

**Swandajani Gunadi**



Director, concurrently / Independent Director

- Human Resources Director since 2013
- Over 20 years of experience in multinational companies such as the Astra Group and Orang Tua Group

**I Dewa Made Susila**



Director

- Finance Director since 2010 and Director of Transformation & Business Strategy since 2016
- Various senior positions in Bank Danamon, Indonesian Bank Restructuring Agency and Pefindo Credit Rating

**Ho Lioeng Min**



Director

- Risk Management Director since 2009 and the Director of Legal and Operational since 2016
- Various senior positions in ADMF, PT Adira Quantum Multifinance and PT Bank Prima Express

## Experienced management team – Board of Directors

**Niko Kurniawan  
Bonggowarsito**



Director

- Sales and Service Distribution Director since 2018
- Various senior positions at ADMF, PT Mandiri Pakar Sakti and PT Sinar Galesong Pratama

**Harry Latif**



Director

- Marketing Director since 2020
- Joined ADMF since 2015, latest position as Deputy Director
- Over 20 years of experience in multinational companies such as the Astra Group

**Jin Yoshida**

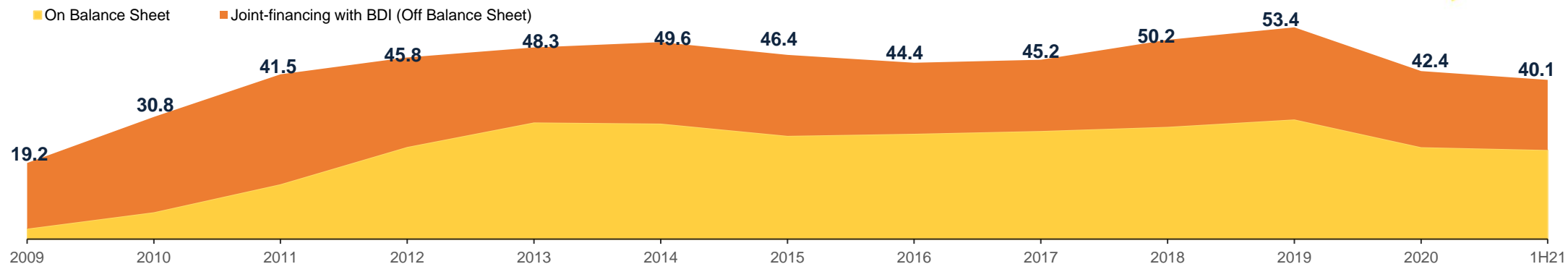


Director

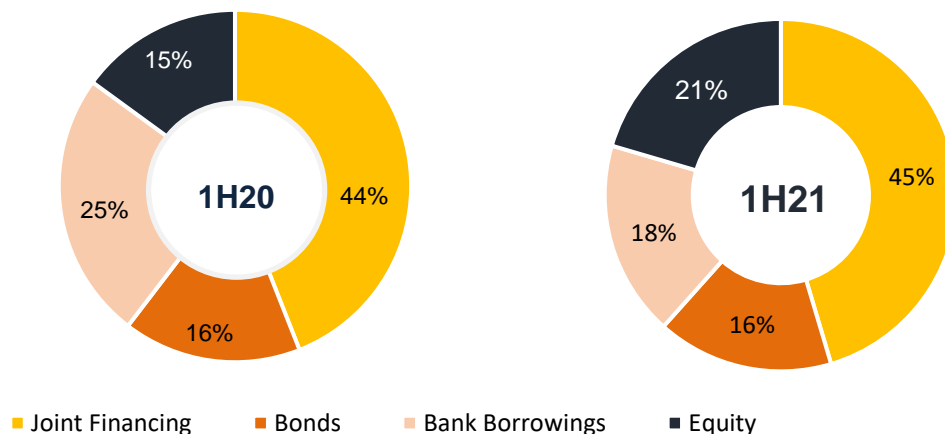
- Strategic Alliances Director since 2020
- Former Managing Director in MUFG – Union Bank, New York and former Director of The Bank of Tokyo - Mitsubishi UFJ London
- Over 20 years of experience in banking industry

# Diversified funding sources and sustainable funding support

## Managed Receivables by Sources



## Managed Receivables by Sources



## Funding Highlights



### Joint Financing

43% of managed receivables is booked under joint financing scheme with the parent bank, Bank Danamon.



### On Shore Borrowings

We have around Rp6.0 trillion facilities with around 7 reputable local banks.



### Off-Shore Borrowings

Adira Finance has been in the syndicated offshore loan market since 2013 with continued support from various banks in Asia (Singapore, Taiwan, Japan, etc)

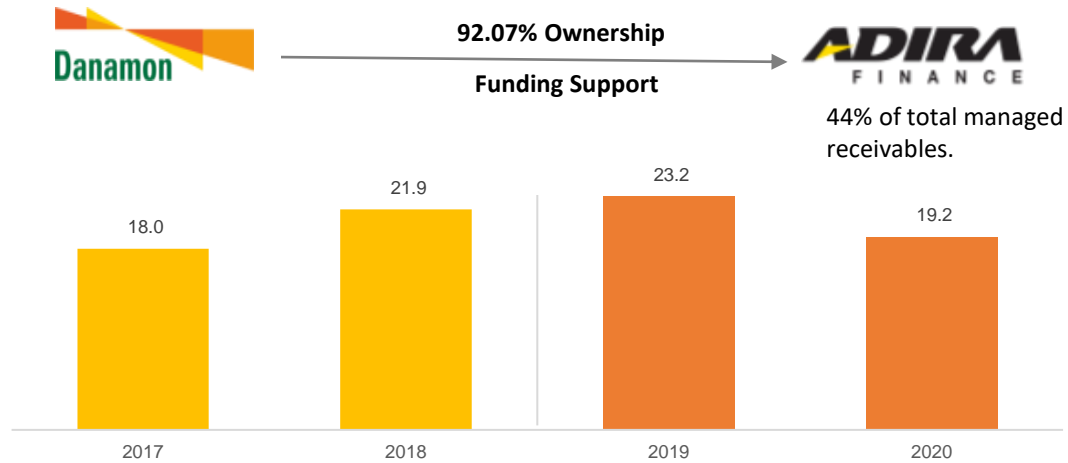


### Local Bonds

Adira Finance is one of the largest corporate bond issuers in Indonesia with market share of 1,5% of total outstanding corporate bonds as of June 2021.

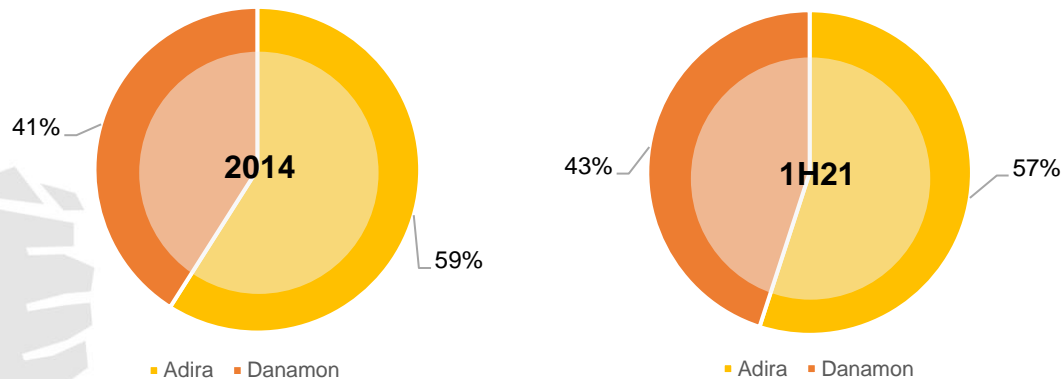
# Business synergy of Adira Finance and BDI Group

## Joint Financing with Danamon



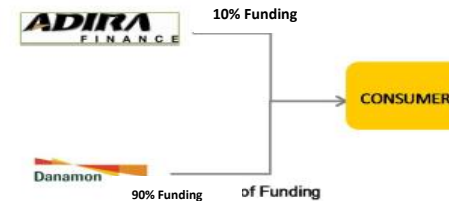
Note : Joint financing scheme

## Managed Receivables by Sources of Funding

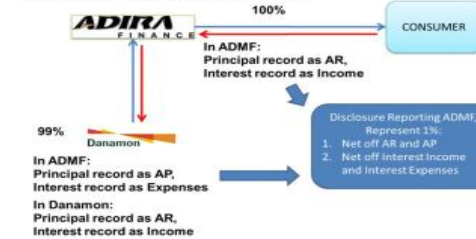


## Remarkable Business Integration and Synergy

### Joint Financing Without Recourse



### Joint Financing Cashflow and Record



- Under the joint financing agreement with Bank Danamon, for every loan that ADMF provides which comes under this funding option, 90% will be funded by Bank Danamon while the remaining 10% will be funded by the Company.
- ADMF is responsible for managing and administering the receivables, safekeeping of documents and providing administrative services to each customer.

## Cross-sell Adira Insurances Products



- Working together with Adira Insurance to offer a vehicle insurance product bundled with customer financing loans.
- Continue to cross sell various insurance products to existing customers (i.e. Personal Accident)

# 4

## FINANCIAL SUMMARY

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# Key financing policies/targets

## SPECIFIC FINANCIAL TARGETS

### 1 Credit Metrics

By regulation, a finance company is allowed to have a gearing ratio maximum of 10x. Adira has historically maintained gearing ratio (debt / equity) in the range of 2x-4x

### 2 Dividend Policy

Dividend policy as disclosed in the prospectus of the Company's Public Offering on 31 March 2004 is at least 20% of net profit. For the last 3 years dividend payment, Adira paid out dividend at 50% of net profit



## ASSET MANAGEMENT

### 1 NPL

NPL targeted to be maintained around 2,5%

### 2 Funding Diversification Strategy & Liquidity

- Diversify sources of funding
- Strong relationship with Bank Danamon (parent) acts as a strong source of liquidity as and when required

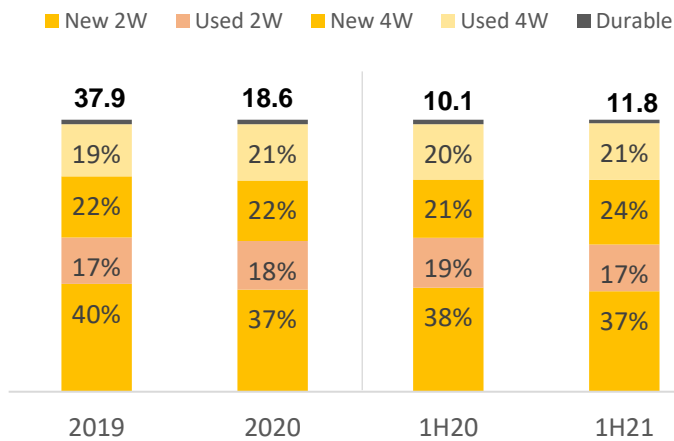
### 3 Financial Risk Management Strategy

- Prudent selection of clients
- Extensive prescreening / survey
- Good underwriting practice
- Strong collection team

# Balance sheet

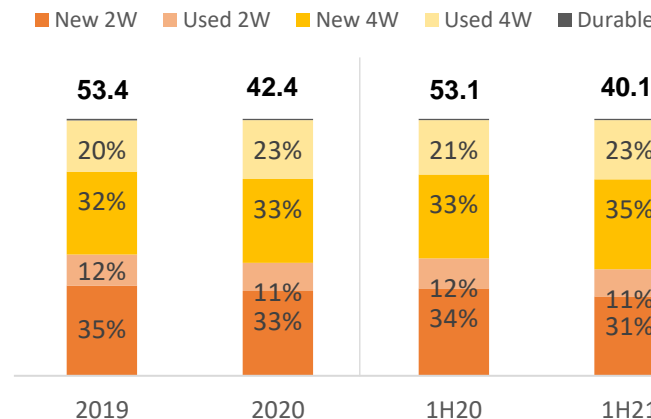
## New Financing

Rp. trillion, and %, as of June 2021



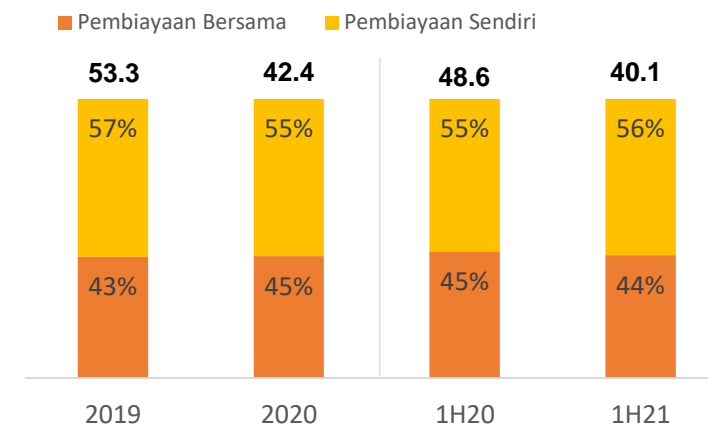
## Managed Receivables

Rp. trillion, and %, as of June 2021



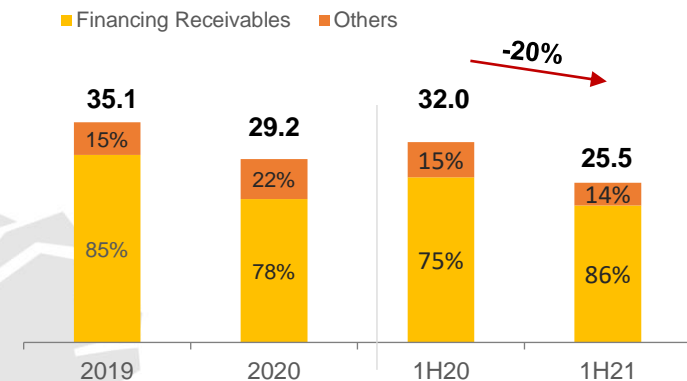
## Managed Receivables

Rp. trillion, and %, as of June 2021



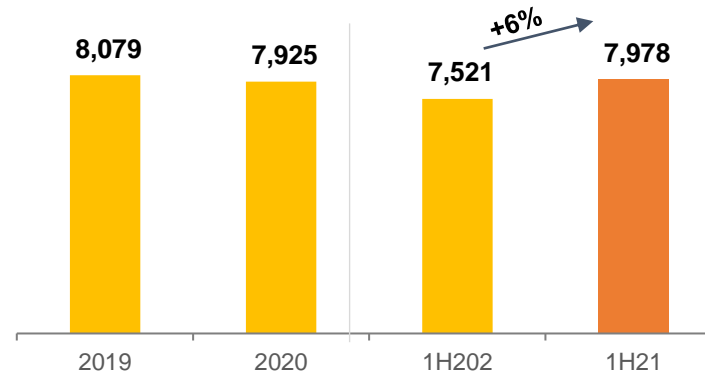
## Total Asset (Stand Alone)

Rp. trillion, and %, as of June 2021



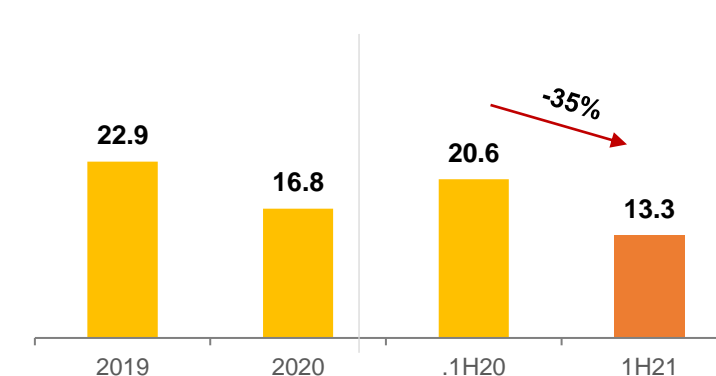
## Total Equity

Rp. billion, as of June 2021



## Total Outstanding Borrowing

Rp. trillion, as of June 2021



**Note:** MPL Segment is classified under used 2W and 4W

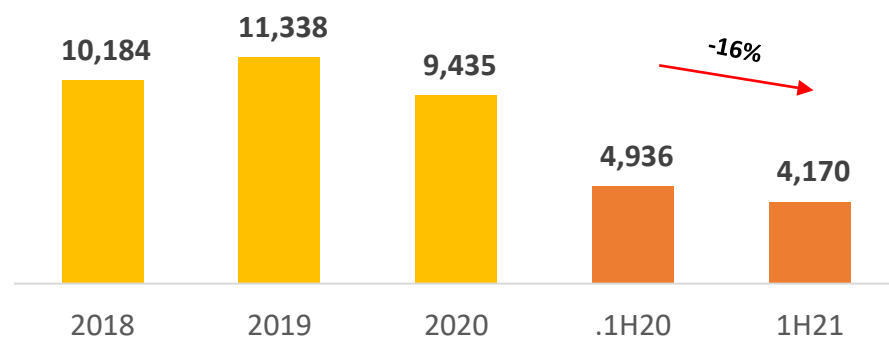
**#BangkitBersamaSahabat**

**PT Adira Dinamika Multi Finance, Tbk.**

# Income statement

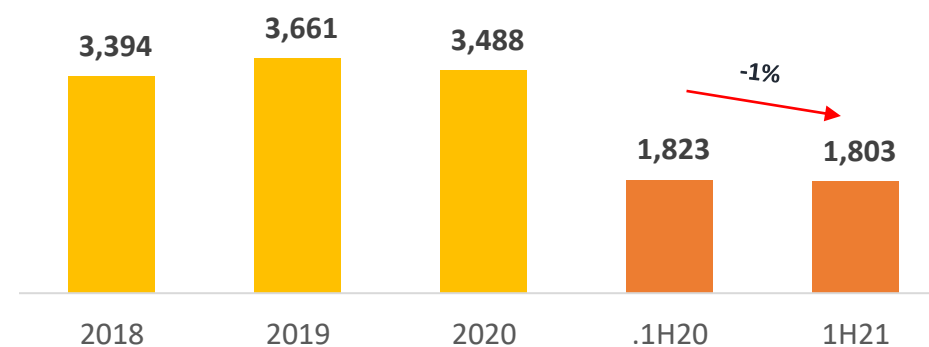
## Total Income

Rp. billion, June 2021



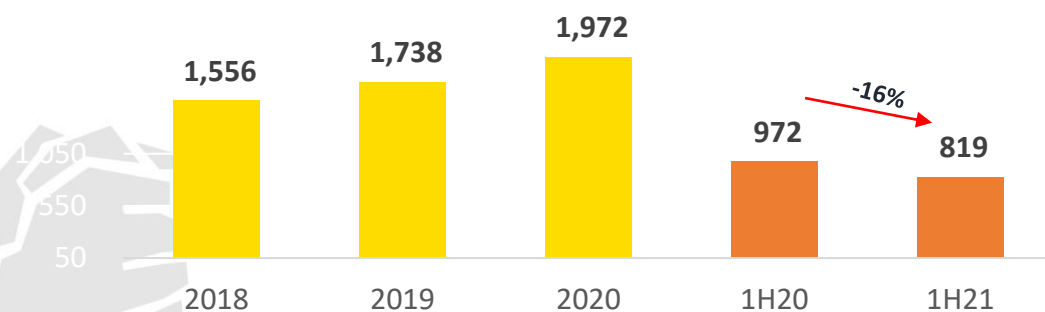
## Operating Expenses

Rp. billion, June 2021



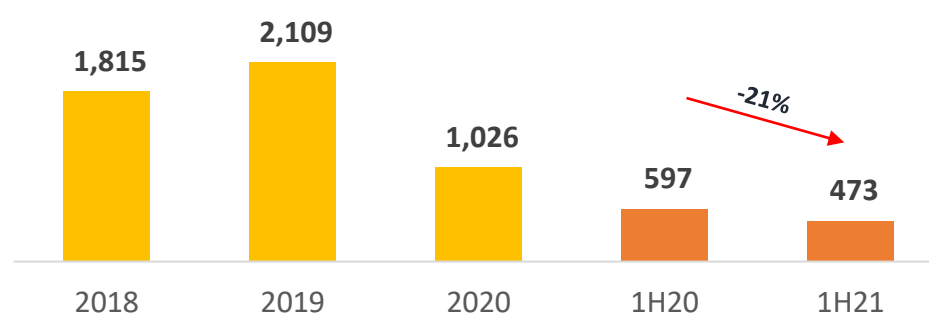
## Cost of Credit

Rp. billion, June 2021



## NPAT

Rp. billion, June 2021

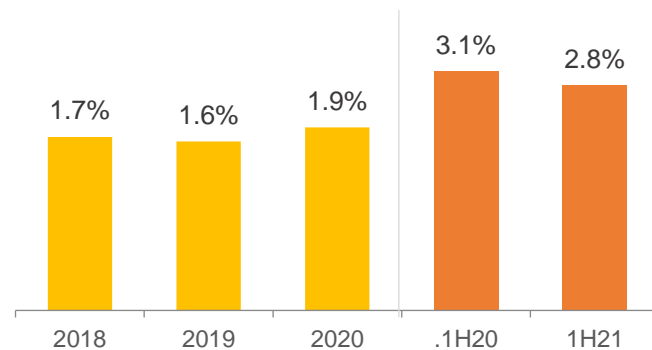




## Financial ratio

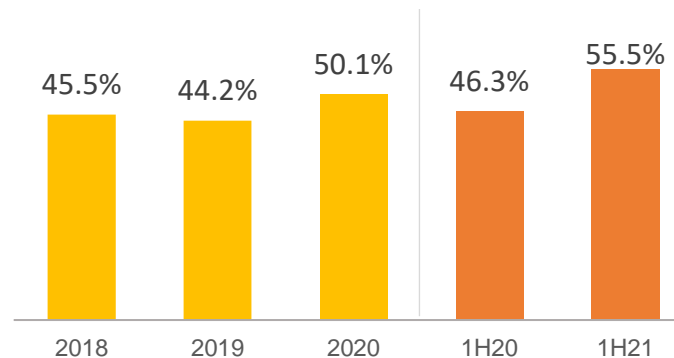
### Non- Performing Loan

% of Managed Receivables



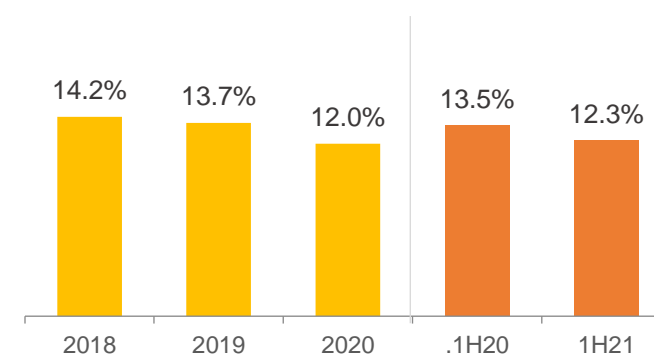
### Cost to Income

%



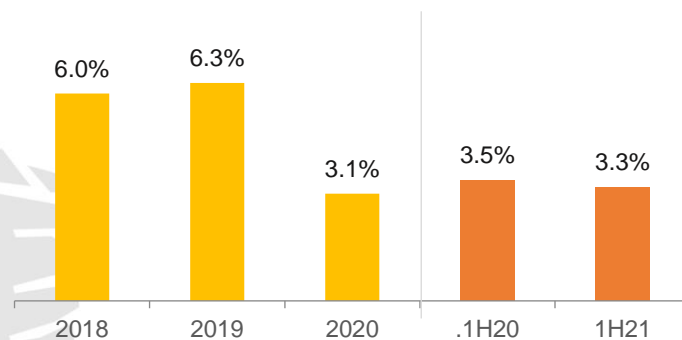
### Net Interest Margin

% of Managed Receivables, annualized



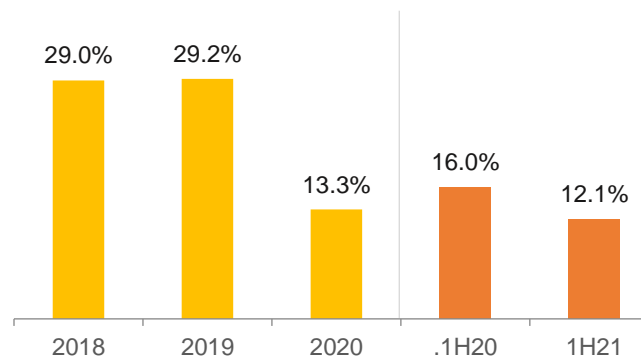
### ROAA

% of Reported Asset, annualized



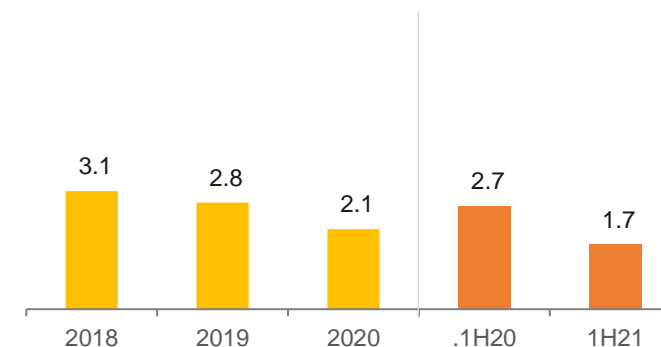
### ROAE

% of Reported Equity, annualized



### Debt to Equity Ratio

In (x), as of June 2021



## Financial summary

Rp billion, <i>Unless Otherwise Stated</i>	2017 (Audited)	2018 (Audited)	2019 (Audited)	2020 (Audited)	1H20 (Unaudited)	1H21 (Unaudited)
Total Income	9,137	10,184	11,337	9,435	4,936	4,169
Operating Expenses	2,999	3,394	3,661	3,488	1,823	1,803
Cost of Credit	1,475	1,556	1,738	1,972	972	819
<b>Net Profit After Tax</b>	<b>1,409</b>	<b>1,815</b>	<b>2,109</b>	<b>1,026</b>	<b>597</b>	<b>473</b>
Net Receivables <sup>(2)</sup>	25,899	27,872	29,915	22,852	26,345	21,859
Total Assets	29,493	31,496	35,117	29,231	31,960	25,494
Total Debts	21,006	21,968	22,886	16,766	20,589	13,308
<b>Total Equity</b>	<b>5,745</b>	<b>7,028</b>	<b>8,079</b>	<b>7,925</b>	<b>7,521</b>	<b>7,987</b>
Net Interest Margin	12.9%	14.2%	13.7%	12.0%	13.5%	12.3%
ROAA <sup>(3)</sup>	5.0%	6.0%	6.3%	3.1%	3.5%	3.3%
ROAE <sup>(3)</sup>	26.5%	29.0%	29.2%	13.3%	16.0%	12.1%
<b>Debt-to-Equity</b>	<b>3.7x</b>	<b>3.1x</b>	<b>2.8x</b>	<b>2.1x</b>	<b>2.7x</b>	<b>1.7x</b>

Note :

- (1) ADMF financial statement for the year ended June 2021
- (2) Financing Receivables after provision for losses
- (3) As percentage of reported assets and equity

# 5

## ADIRA AWARDS

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# Adira Finance won multiple awards in 2020

**ADIRA**  
FINANCE

Sahabat Setia Selamanya



The Best Corporate Secretary & Corporate Communication Award 2020  
Category Public Company, Multifinance Company Assets > Rp10 Trillion



Indonesia Corporate Branding PR Award 2020 Category – Financing > Rp15 Trillion



MUFG President's Award 2020,  
Category Digital Initiative for Adiraku



Indonesia's Most Popular Digital Financial Brands (Millennial's Choice)  
Category E-Customer Services



20 Pillar Financial Indonesia Award 2020  
Category Multifinance Company



Best Listed Companies Award 2020  
Category Best Issuer 2020



IDX Channel Anugerah Inovasi Indonesia 2020 Award Category Products and Business Model



1st Rank – The Best IT for Multifinance in Asset > Rp10 trillion Category, Indonesia IT Award-III-2020

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PT Adira Dinamika Multi Finance, Tbk.

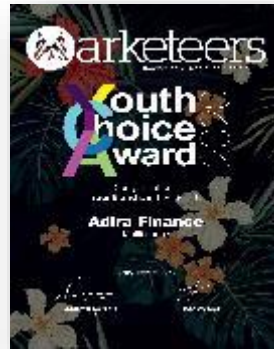
# Adira Finance won multiple awards in 2020

**ADIRA**  
FINANCE

Sahabat Setia Selamanya



Indonesia Financial Awards 2020  
(Millennials' Choice) Category Customer  
Service Quality for Assets > Rp15 Trillion



Marketeers Youth Choice Brands of The  
Year 2020 category Multifinance  
Companies



Best Of The Best Award 2020,  
Category The Top 50 Companies For  
2020, Forbes Indonesia



Indonesia's Financial Figure 2020,  
Category Best Multifinance in 2020  
with Assets > Rp10 Trillion



1st Rank The Best Indonesia Operational  
Excellence Award, Category Multifinance -  
Public Company



Top Digital Award 2020 Category Top Digital  
Implementation 2020 in Multifinance Sector, Top Leader  
on Digital Implementation 2020, and Top CIO 2020

**#BangkitBersamaSahabat**

**PT Adira Dinamika Multi Finance, Tbk.**

# 6

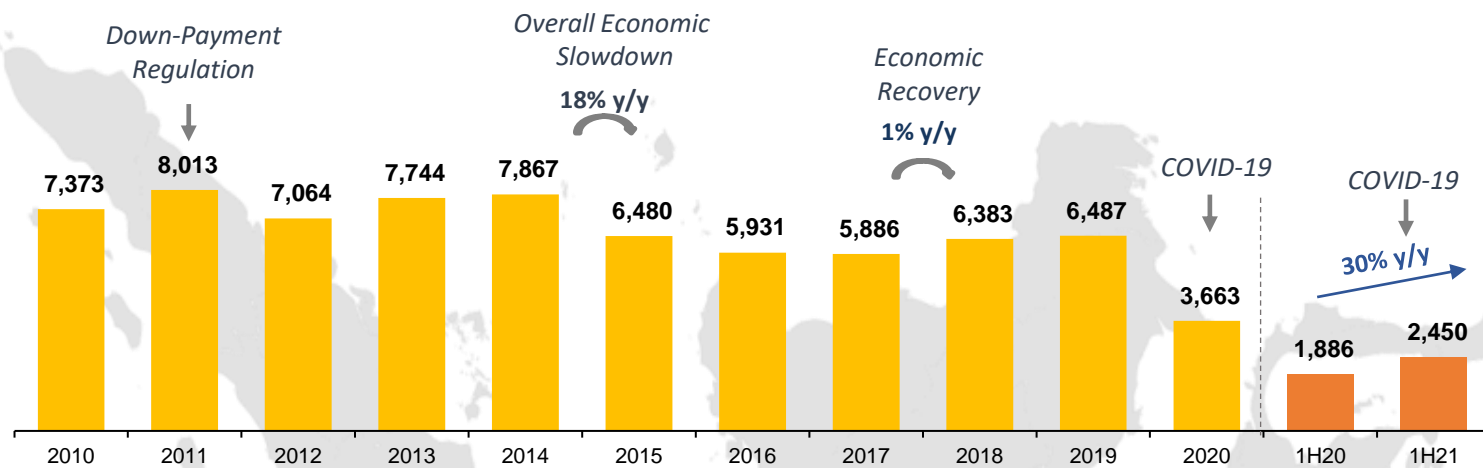
## INDONESIAN AUTOMOTIVE & MULTIFINANCE INDUSTRY

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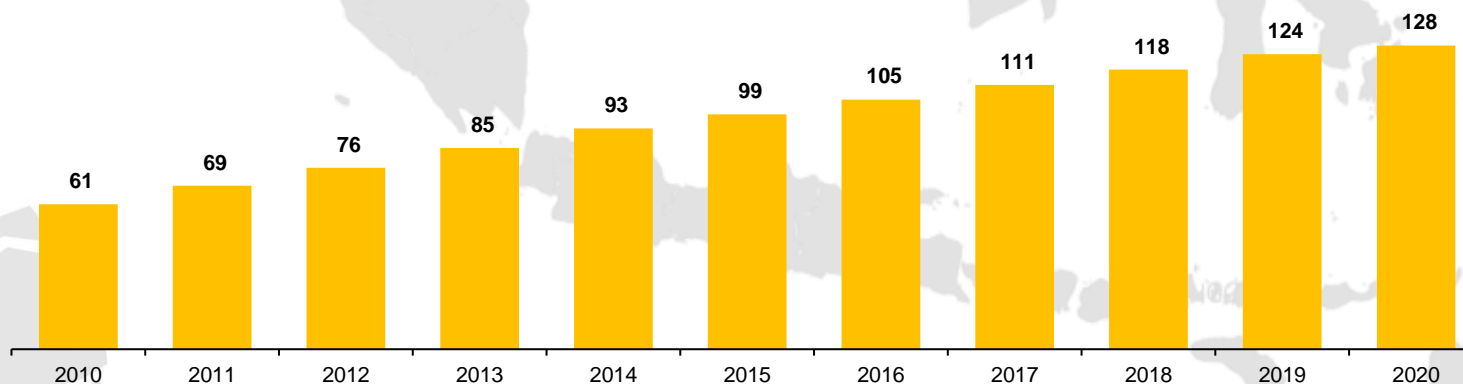
# Motorcycle industry sales

## Indonesia's New Motorcycle Sales

Thousand unit and %



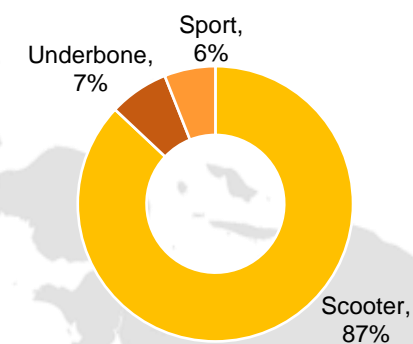
## Indonesia's Motorcycle Populations (millions units)



Sources: Asosiasi Industri Sepeda Motor Indonesia (AIS), Indonesia Central Bureau of Statistics (BPS).

## Motorcycle Sales by Type in 1H21

% Total Sales



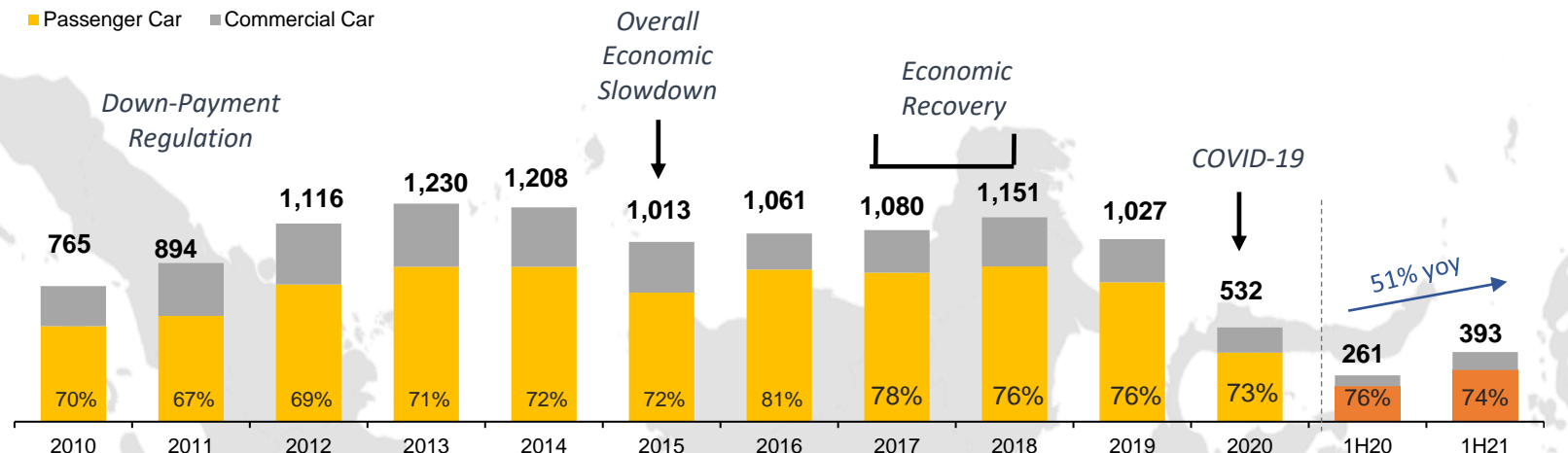
Total: 2,4 million

# Car industry sales

## Indonesia's New Car Sales

Thousand unit and %

■ Passenger Car ■ Commercial Car

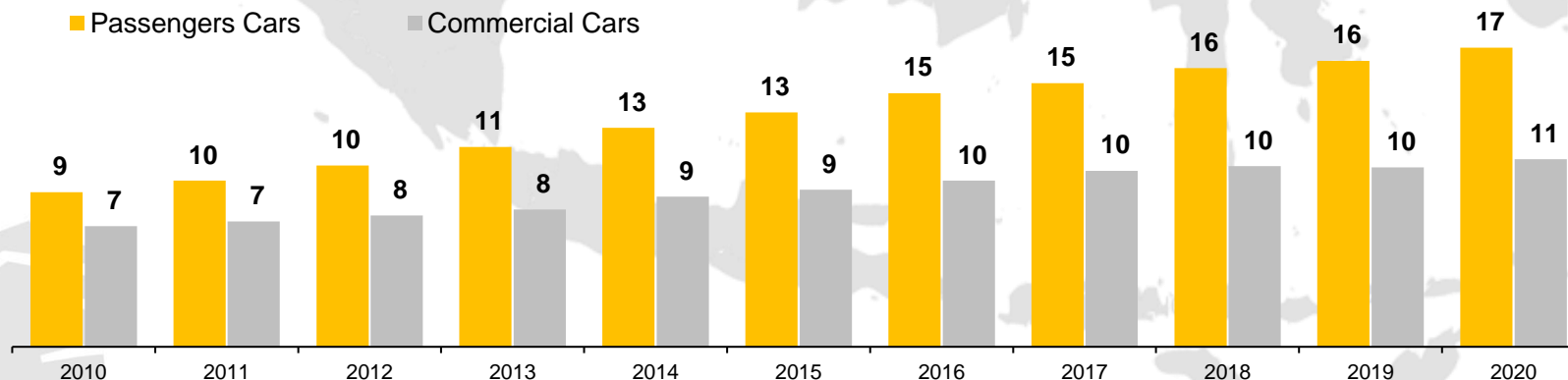


## Indonesia's Car Populations

Million-unit dan %

■ Passengers Cars

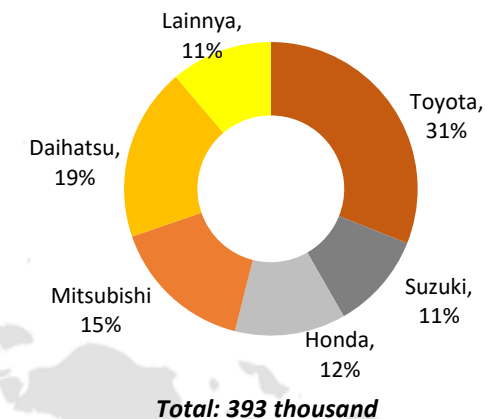
■ Commercial Cars



Sources: Gabungan Industri Kendaraan Bermotor Indonesia (Gaikindo), Indonesia Central Bureau of Statistics (BPS).

## Car Sales by Brand in 1H21

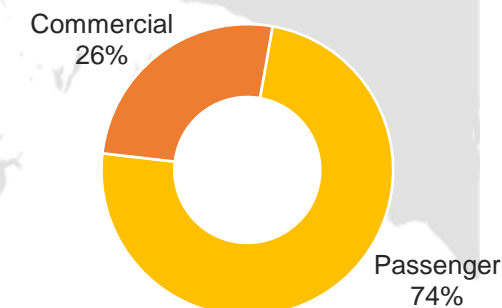
% Total Sales



Total: 393 thousand

## Car Sales by Type in 1H21

% Total Sales

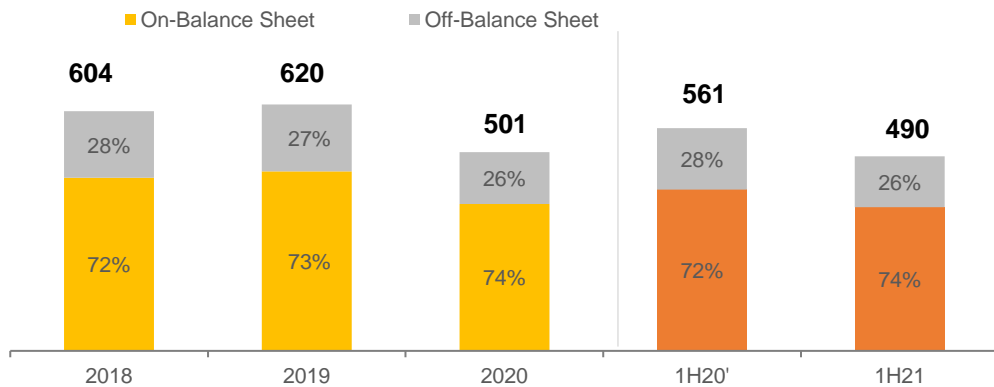


Total: 393 thousand

# Multifinance industry

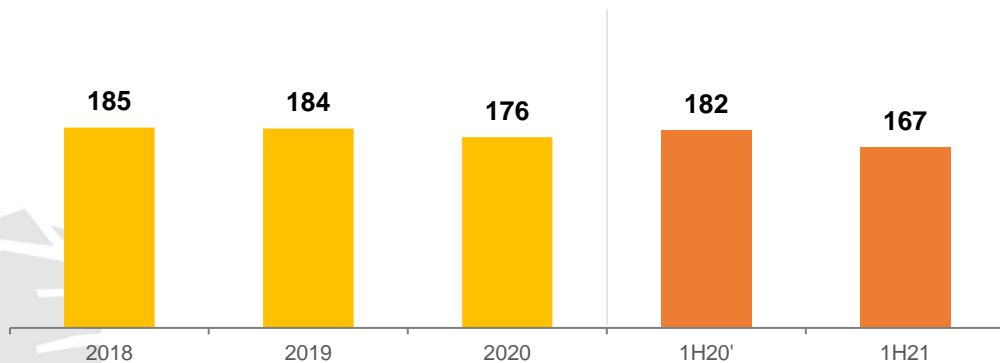
## Financial Receivables

Rp trillion



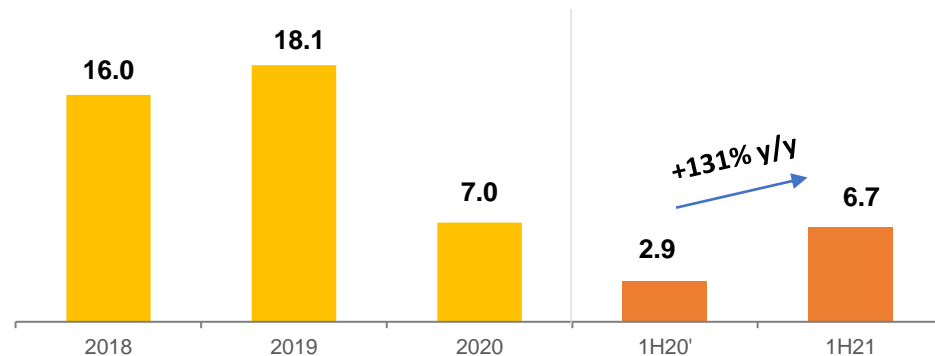
## Number of Finance Companies

Licensed by OJK



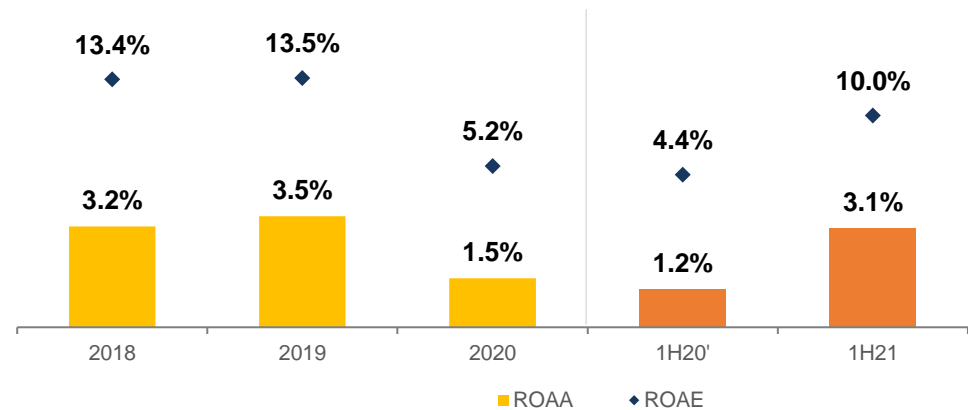
## Net Profit After Tax

Rp trillion



## ROAA and ROAE

% Reported Asset & Equity, annualized



## GROWTH DRIVERS AND BUSINESS PROSPECTS

1

### PROSPECT OF DOMESTIC ECONOMIC IN 2021

The prospect of the domestic economy in 2021 is predicted to improve by 4.1% -5.1%



2

### LOW PENETRATION RATE OF 4W VEHICLE

The penetration rate still below 10% (1 car for 10 people), providing room for financing business growth.



3

### AVAILABILITY OF CREDIT

Around 70% of vehicle purchases in Indonesia are still done through credit.



4

### CUSTOMER CENTRIC

Focus on customer centric to retain customer repeat order. .



5

### ACCELERATE DIGITALIZATION ACROSS ORGANIZATION AND ECOSYSTEM

Investing in digital businesses such as Adiraku, momobil.id, momotor.id, moservice.id, dicicilaja.co.id, etc.



# DISTINCT VEHICLE USAGE IN INDONESIA



## ***For Daily Transportation***

Personal vehicles are still essential for daily activities given weak public transportation



## ***Productive Usage***

Motorcycles provide efficiency for transportation as well as a means for earnings



## ***For Small Business***

Cars have gone through much changes in their function as well to suit the needs of Indonesians



## ***For Inter-state Transportation***

Road infrastructure is one of the government's main priorities

# TRAFFIC FLOWS IN VARIOUS CITIES IN INDONESIA

*The famous place for tourist attraction*

*Sumatera's economy is based on commodity and plantation*

## SUMATERA

Populations : **58,6Mn**  
GDP Per Capita: **USD 2,799**  
Penetration 2W : **53.7%**  
Penetration 4W: **6.7%**



## JAKARTA

Populations : **10.7 Mn**  
GDP Per Capita: **USD 18,537**  
Penetration 2W : **160.5%**  
Penetration 4W: **38.0%**

*Jakarta is the center of business activities in Indonesia*



*Java is the largest economic contribution in the country*



## JAWA

Populations : **151.5 Mn**  
GDP Per Capita: **USD 2,989**  
Penetration 2W : **33.4%**  
Penetration 4W: **6.2%**

## BALI & NT

Populations : **14,9Mn**  
GDP Per Capita: **USD 1473**  
Penetration 2W : **52.7%**  
Penetration 4W: **6.0%**

*Note : The Populations and GDP Per Capita as of 2020& Data Penetration as of 2019*

