

#BangkitBersamaSahabat

ADIRA FINANCE PROFILE

As of September 2021

Sahabat Setia Selamanya



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COMPANY PROFILE



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 439 business network throughout Indonesia and **supported by more than 17 thousand employees**, to serve 2.0 million customers with around Rp38.8 trillion of managed receivables

Credit Ratings

Pefindo : idAAA (Stable)

Fitch Rating : BBB (Stable)

Moody's : Baa2 (Stable)



ADIRA IN GLANCE

ADIRA
FINANCE

Sahabat Setia Selamanya

(IDR bn)	2018	2019	2020	9M21
Total Assets	31,496	35,117	29,231	24,022
Total Income	10,184	11,337	9,435	6,271
Expenses	7,699	8,459	7,958	5,273
Net Income	1,815	2,109	1,026	753
ROAA	6.0%	6.3%	3.1%	3.7%
ROAE	29.0%	29.2%	13.3%	12.6%
NIM	14.2%	13.7%	12.0%	13.0%
Debt / Equity Ratio	3.1x	2.8x	2.1x	1.4x

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

#BangkitBersamaSahabat

PT Adira Dinamika Multi Finance, Tbk.

Key milestone and track record Adira Finance

ADIRA
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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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PT Adira Dinamika Multi Finance, Tbk.

Ownership composition and group structure

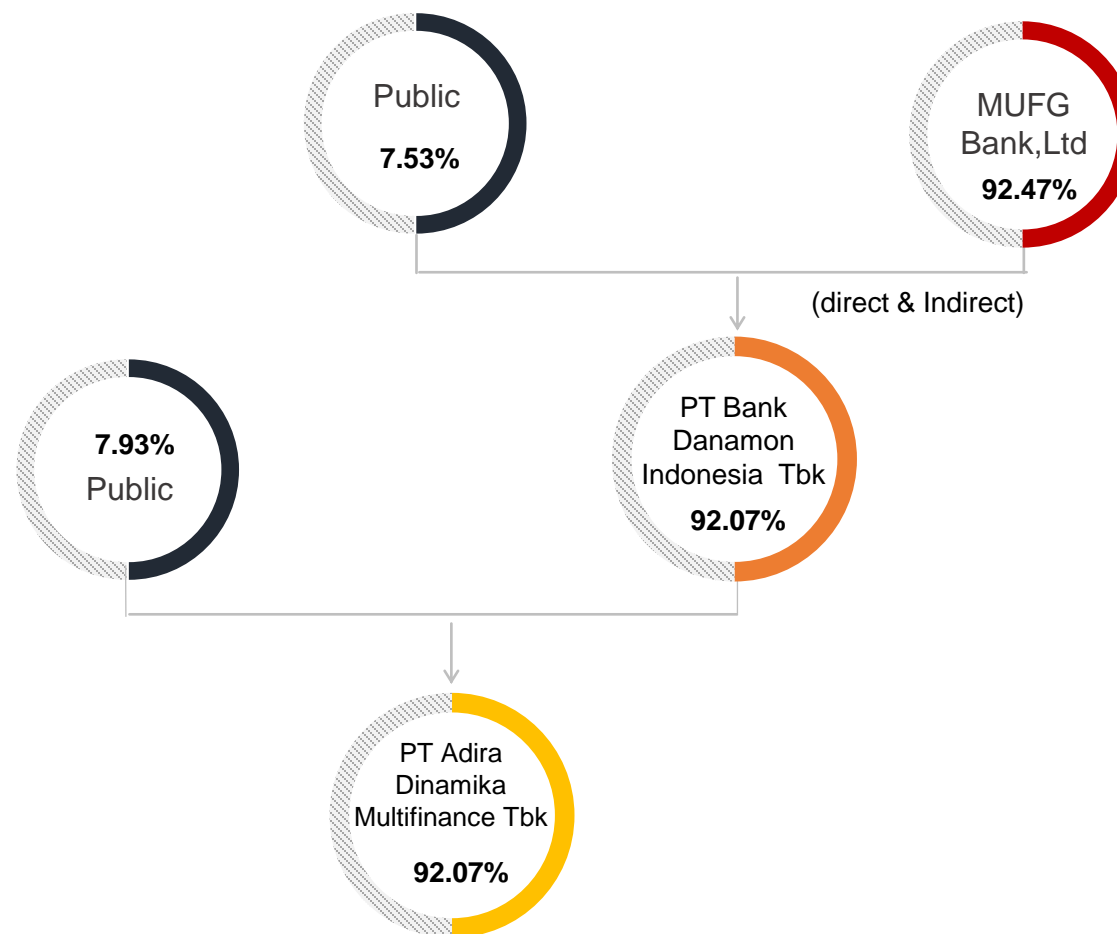
Adira Finance has strong support from the group, including MUFG and Danamon Bank



- 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 188,3 trillion as of 9M21
- 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 September 2021, motorcycles financing contributed 4% 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 September 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.

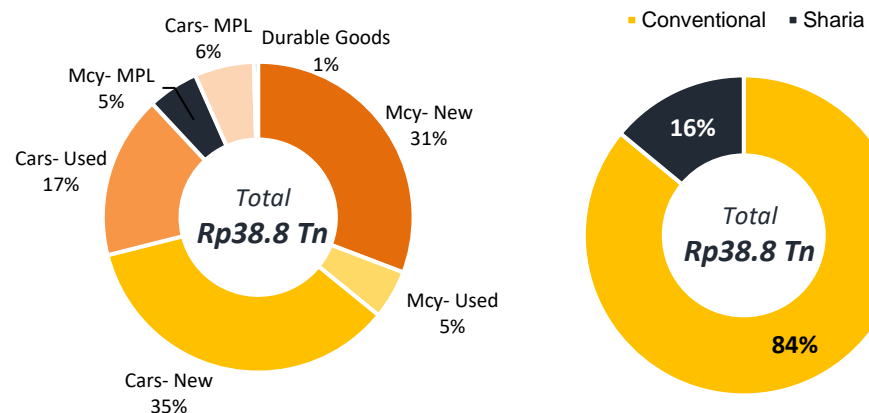


- ADMF offers multi-purpose loans for services since 2016. These type of financings are typically used by customers for health, education, house renovation and travelling purposes. Currently these loans are secured by the respective vehicles.
- We view that this segment offers future potential due to 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 16% of our managed receivables.

MANAGED RECEIVABLE



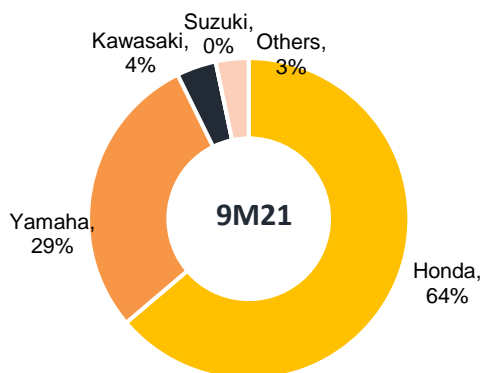
Note : Data As of September 2021

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

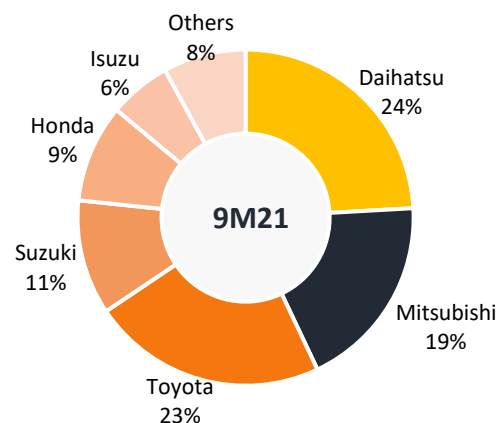
New financing disbursement

Diversify new financing business beyond automotive to durable and sharia financing

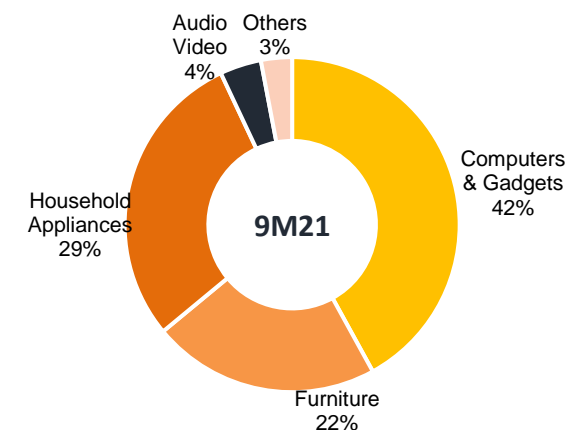
Motorcycle Financing by Brands



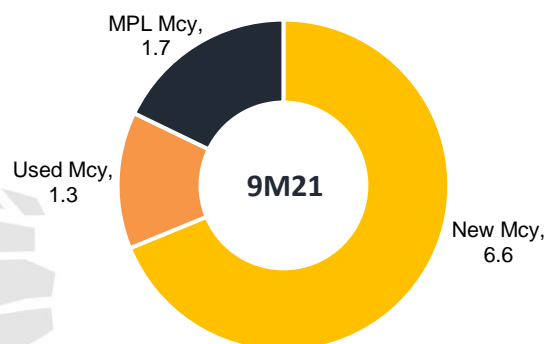
Car Financing by Brands



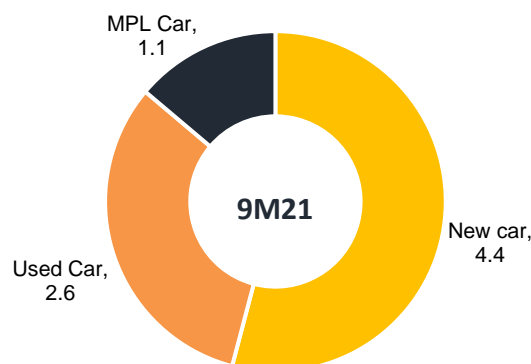
Durables Financing by Type of Products



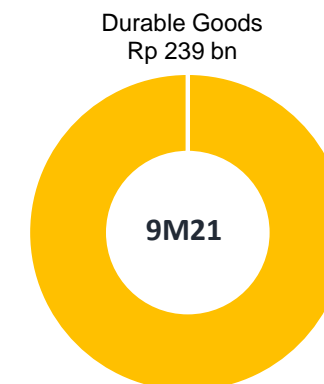
Motorcycle Financing by Segment
in Trillion, Rp



Car Financing by Segment
in Trillion, Rp



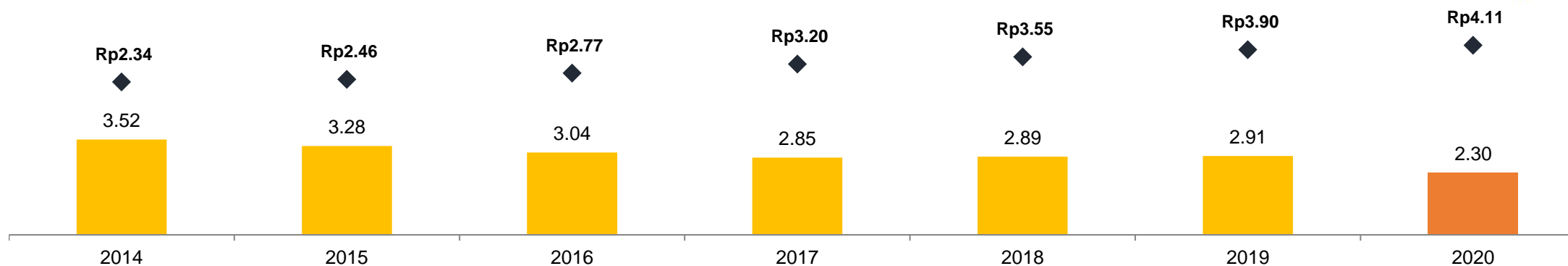
Durables Financing



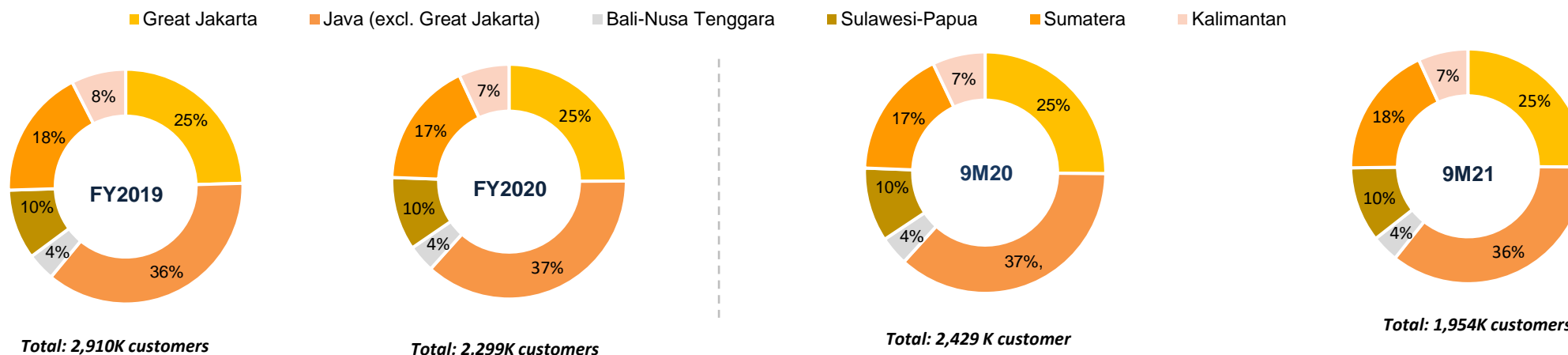
Note : Data As of 9M21

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 1.9 million consumers

439 Adira Finance's business network spreads throughout Indonesia in 9M21. The number of consumers reached 1.9 million, decreased by 20% y/y compared to 9M20.



Branch

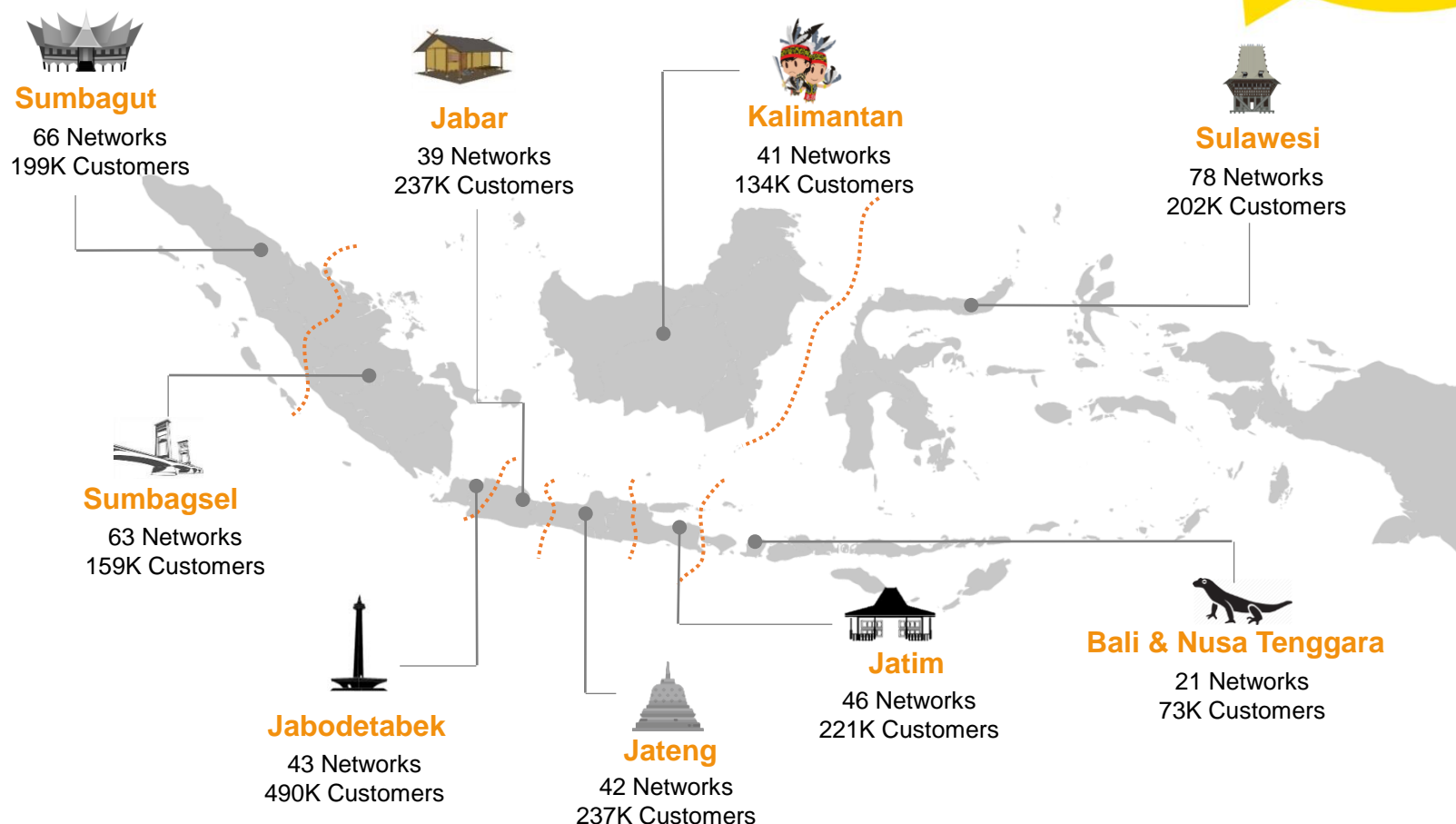


Keday

Area	Java	Non-Java	Total
Network	170	269	439
Customer	1.2 million	0.7 million	1.9 million

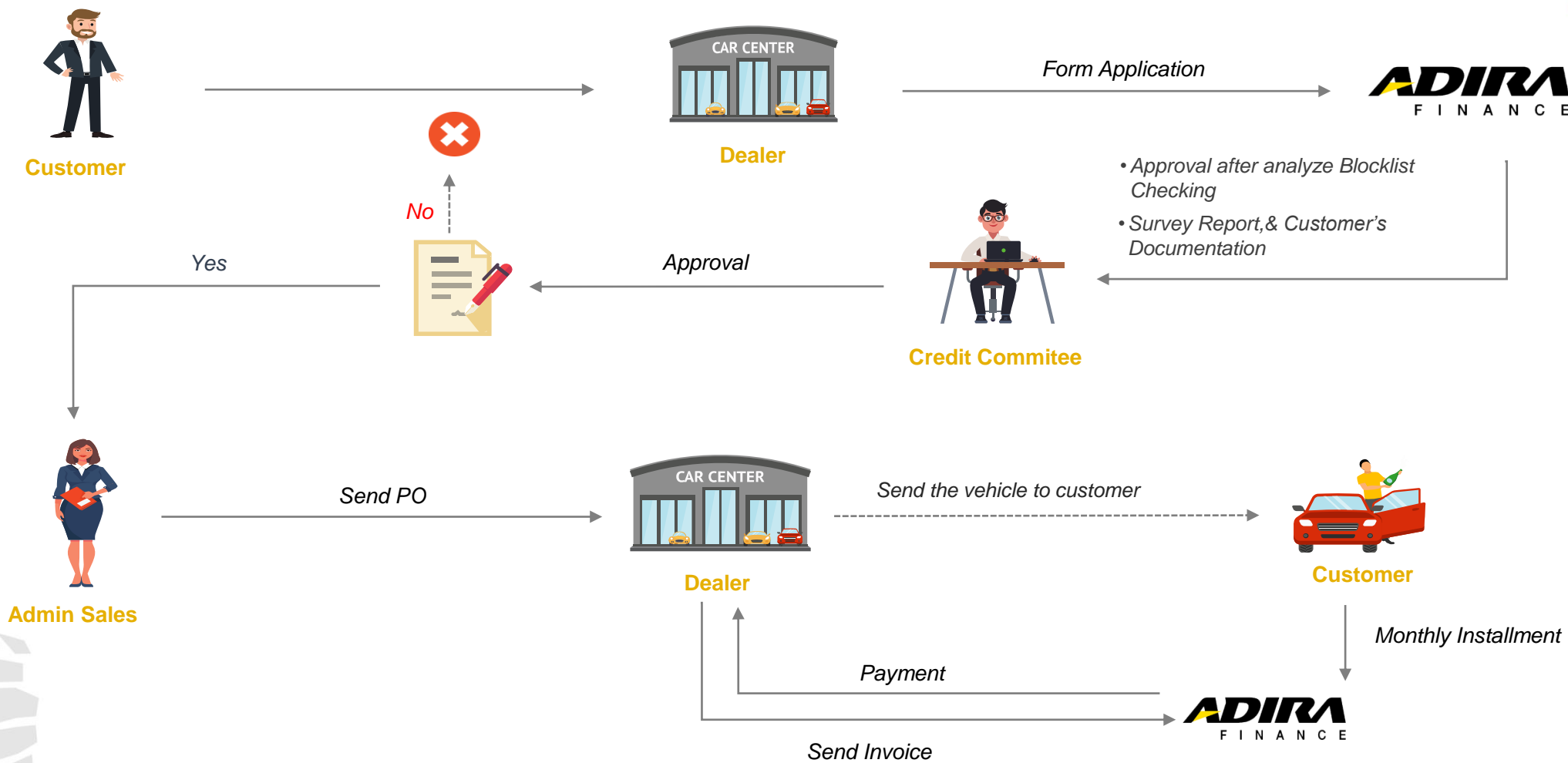
Note:- Data as of September 2021.

- Total customers are the same as active contracts



Business process dealer referrals

Adira Finance has a simple and fast acquisition process



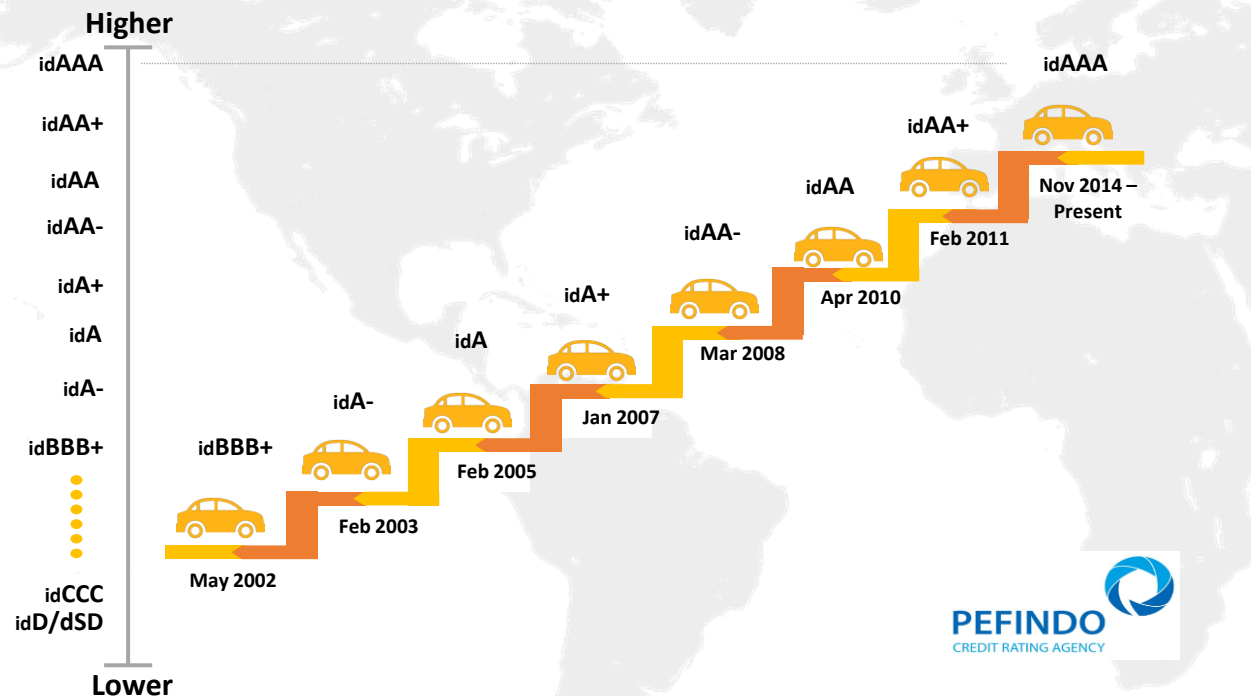
RATINGS 2021

ADMF has highest national rating & international investment grade ratings

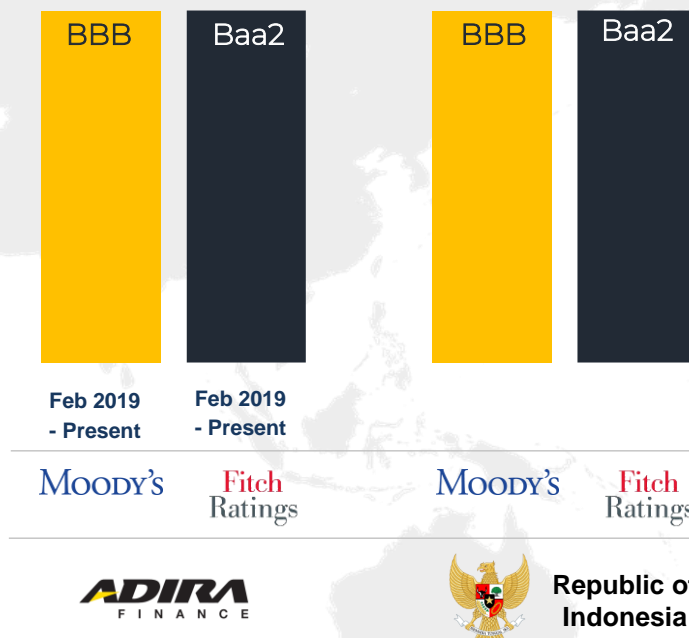
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National Credit Rating



International Credit Rating



Adira Finance	As of September 2021
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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PT Adira Dinamika Multi Finance, Tbk.

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BUSINESS STRATEGY



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



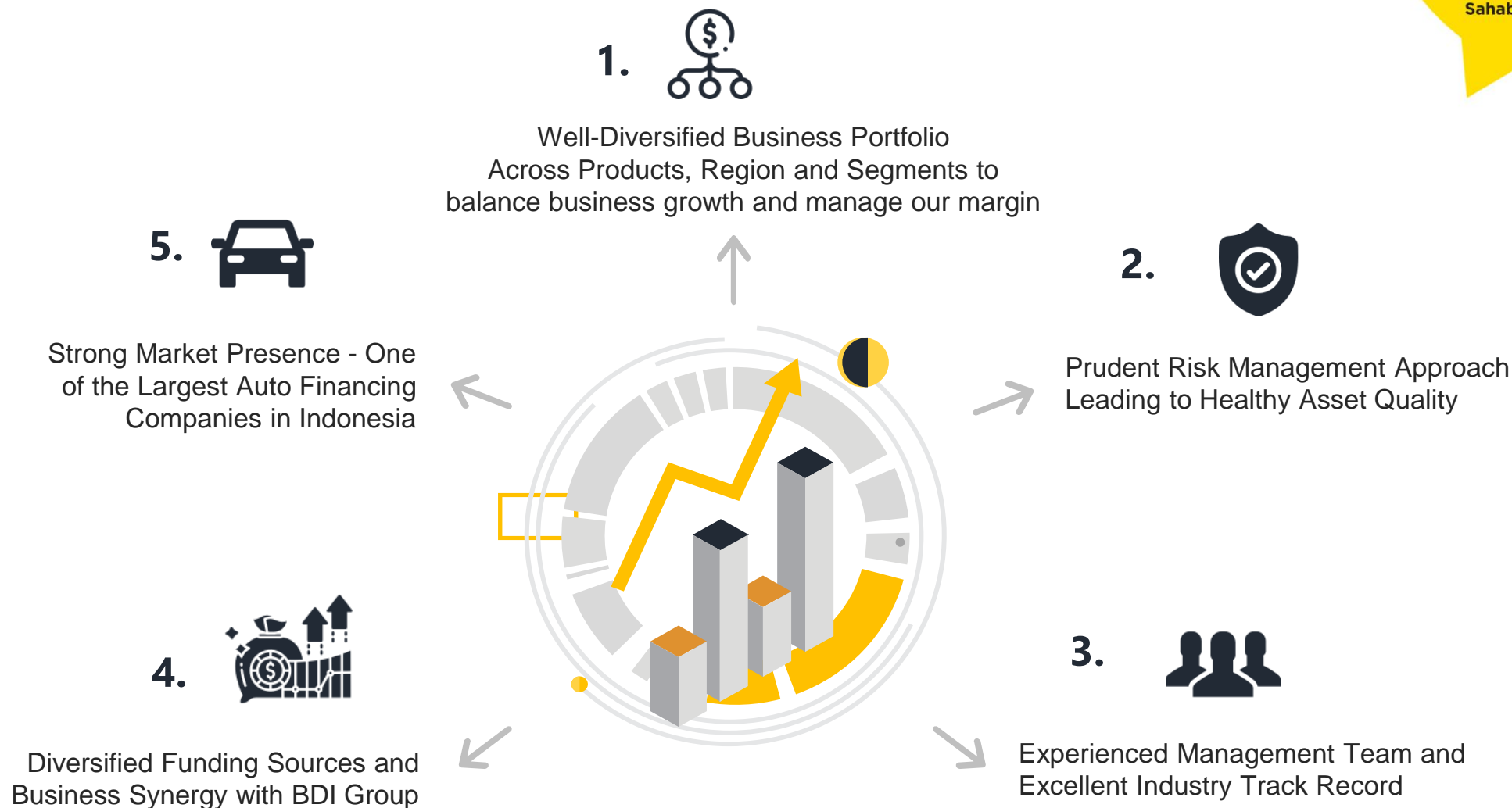
Maintain Liquidity

- Conduct joint financing with Danamon bank with a share of 44% in 9M21
- The total external borrowing as of September 2021 are IDR 11,9 trillion

3

HIGHLIGHT OF ADIRA STRENGTHS

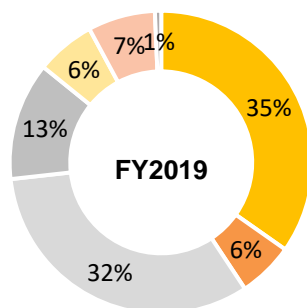
Key credit highlights



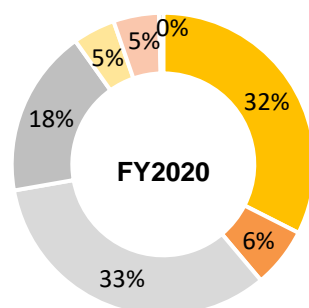
Well-diversified business portfolio across products, regions and segments

Net Managed Financing Receivables by Product

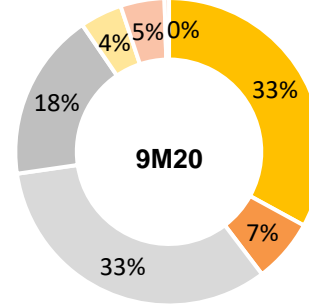
■ New Motorcycle
 ■ Used Motorcycle
 ■ New Car
 ■ Used Car
 ■ MPL Motorcycles
 ■ MPL Cars
 ■ Durables



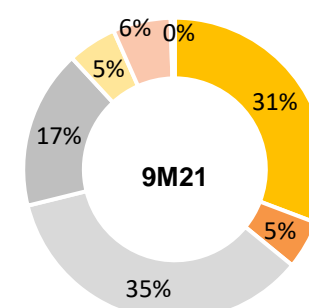
Total: Rp 53.4 Trillion (+6% yoy)



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



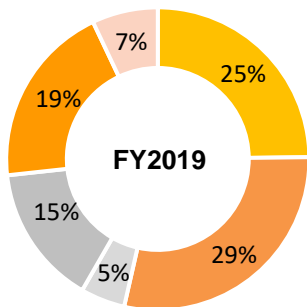
Total: Rp 44,4Trillion (-15% yoy)



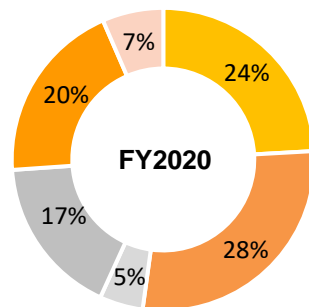
Total: Rp 38,8 Trillion (-13% yoy)

Net Managed Financing Receivables by Region

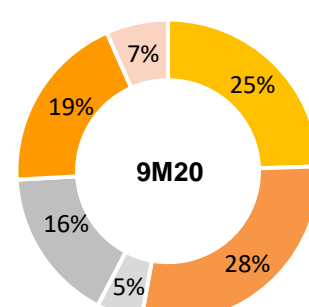
■ Great Jakarta
 ■ Java (excl. Great Jakarta)
 ■ Bali-Nusa Tenggara
 ■ Sulawesi-Papua
 ■ Sumatera
 ■ Kalimantan



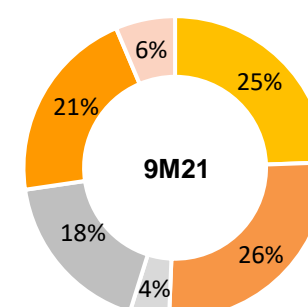
Total: Rp 53.4 Trillion (+6% yoy)



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



Total: Rp 44,4Trillion (-15% yoy)



Total: Rp 38,8 Trillion (-13% yoy)

Well-diversified business portfolio across products, regions and segments

New Financing Volume

New Motorcycle

Used Motorcycle

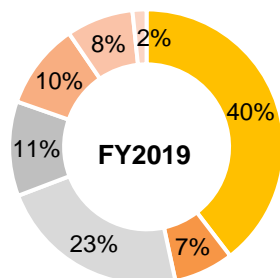
New Car

Used Car

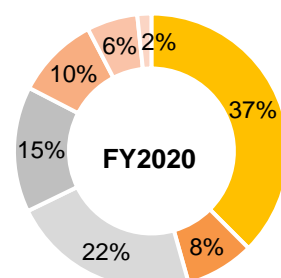
MPL 2W

MPL 4W

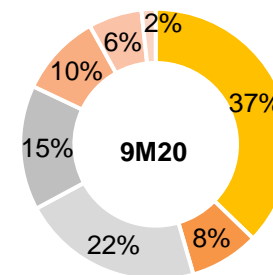
Durables



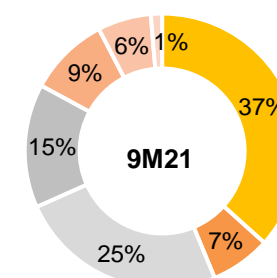
Total: Rp37.9 Trillion (-1% yoy)



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



Total: Rp13,3 Trillion (-53% yoy)



Total: Rp 18,0 Trillion (36% yoy)

New Financing Units

New Motorcycle

Used Motorcycle

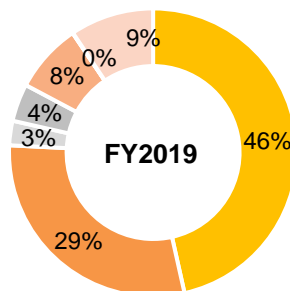
New Car

Used Car

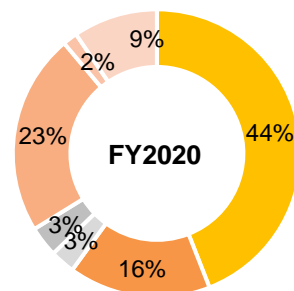
MPL 2W

MPL 4W

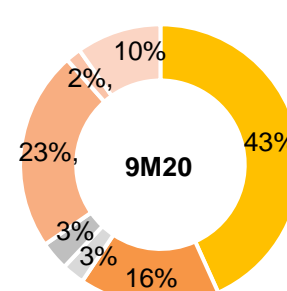
Durables



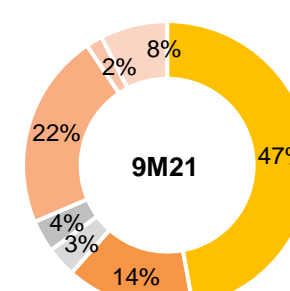
Total: 1.65 Million Units (-5% yoy)



Total: 790 Billion Units (-52% yoy)



Total: 567 Thousand Units (-54% yoy)



Total: 699 Thousand Units (23% yoy)

#BangkitBersamaSahabat

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*

Manggi Taruna Habir



Commissioner/Independent
Commissioner

- *Visiting Fellow at Institute of Southeast Asian Studies (ISEAS), Yusof Ishak Institute, Singapore*
- *Former Independent Member of the Risk Oversight Committee at PT Bank Danamon Indonesia Tbk*
- *Former Independent Commissioner at PT Bank Danamon Indonesia Tbk More than 40 years of experience in the field of economics and finance*

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

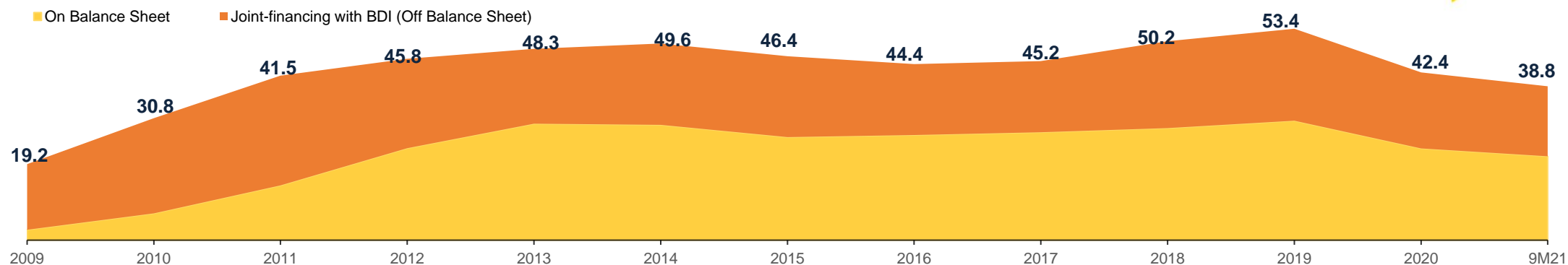


Director

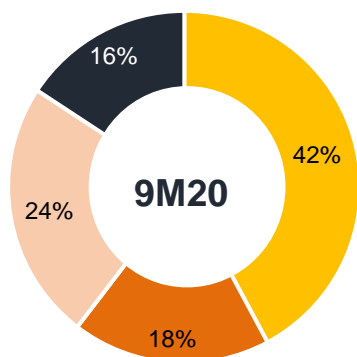
- Strategic Alliances Director since 2020
- Former Managing Director in MUFG – Union Bank, New York and former Director of The Bank of Tokyo - Mitsubishi UFJ London
- Over 20 years of experience in banking industry

Diversified funding sources and sustainable funding support

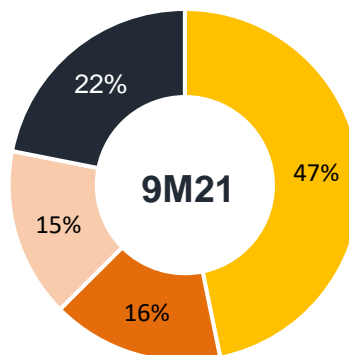
Managed Receivables by Sources



Managed Receivables by Sources



■ Joint Financing
 ■ Bonds
 ■ Bank Borrowings
 ■ Equity



Funding Highlights



Joint Financing

46% of managed receivables is booked under joint financing scheme with the parent bank, Bank Danamon.



On Shore Borrowings

We have around Rp4.5 trillion facilities with around 5 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)

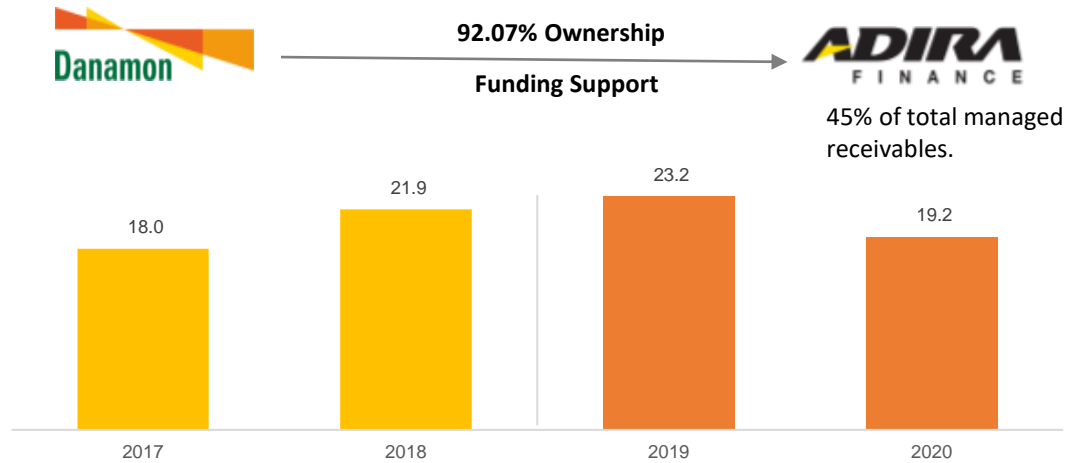


Local Bonds

Adira Finance is one of the largest corporate bond issuers in Indonesia with market share of 1,3% of total outstanding corporate bonds as of September 2021.

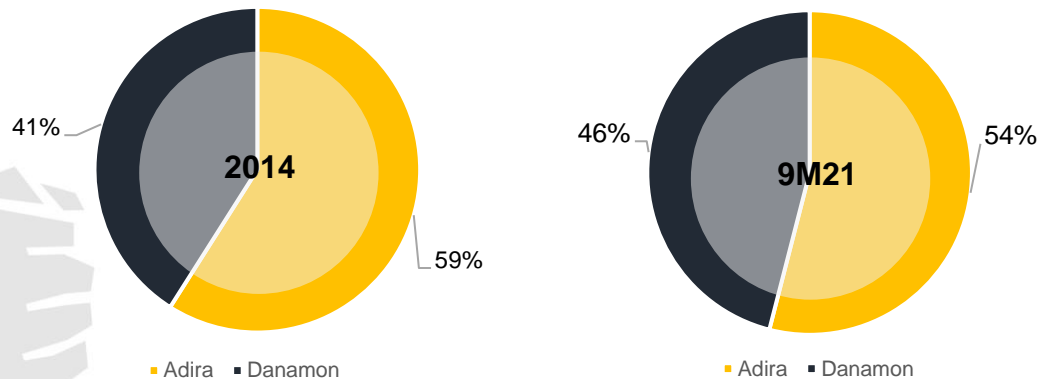
Business synergy of Adira Finance and BDI Group

Joint Financing with Danamon



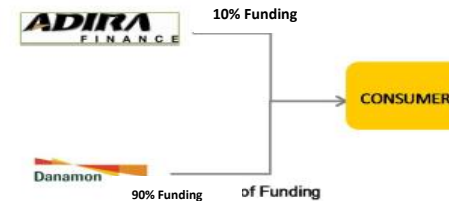
Note : Joint financing scheme

Managed Receivables by Sources of Funding

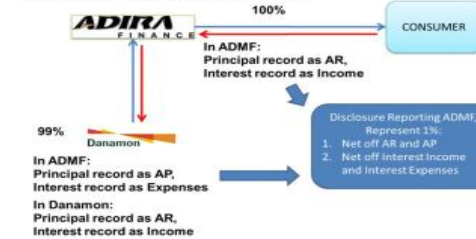


Remarkable Business Integration and Synergy

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

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

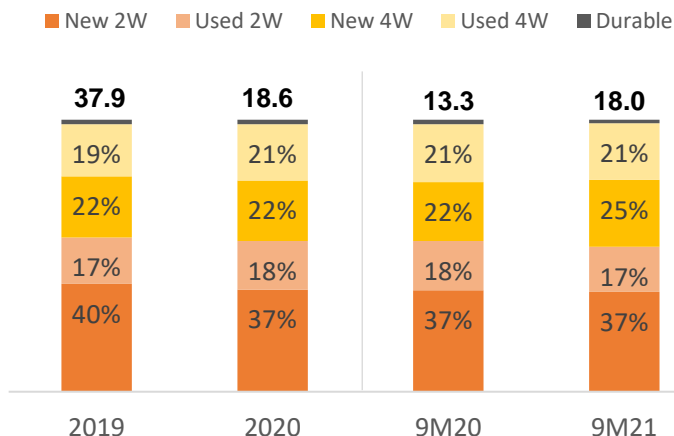
- Prudent selection of clients
- Extensive prescreening / survey
- Good underwriting practice
- Strong collection team

Balance sheet

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

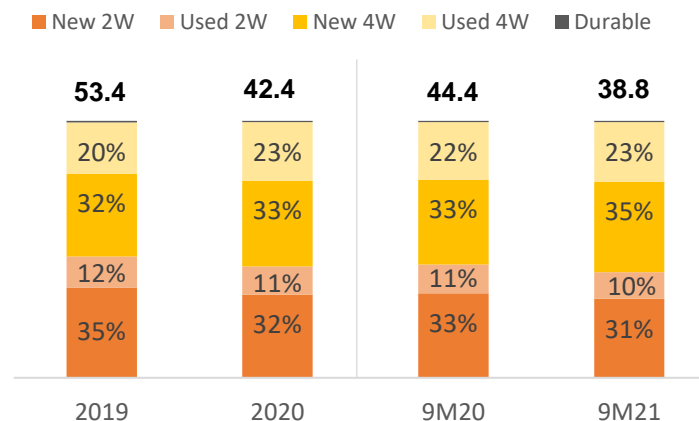
New Financing

Rp. trillion, and %, as of September 2021



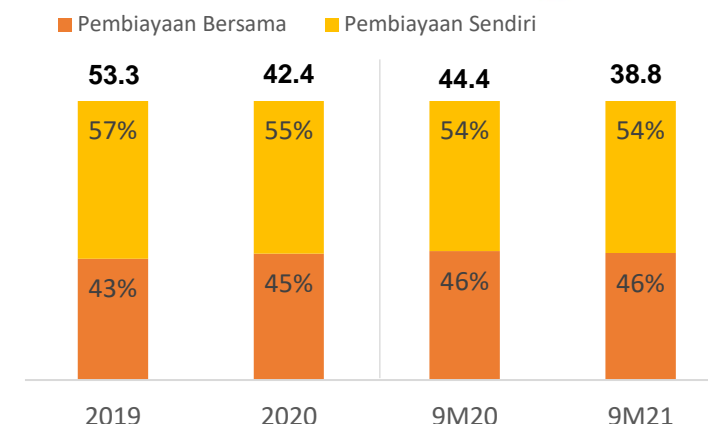
Managed Receivables

Rp. trillion, and %, as of September 2021



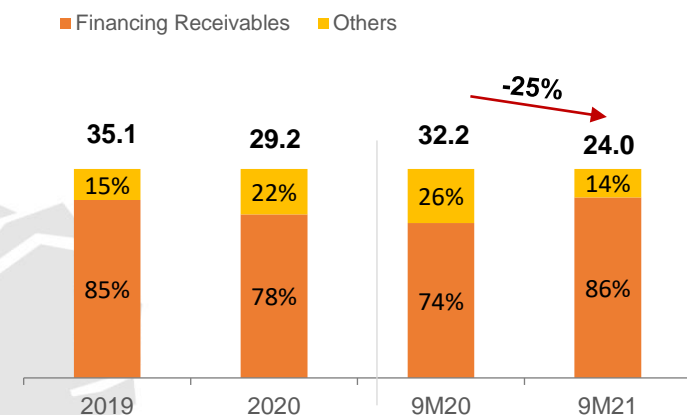
Managed Receivables

Rp. trillion, and %, as of September 2021



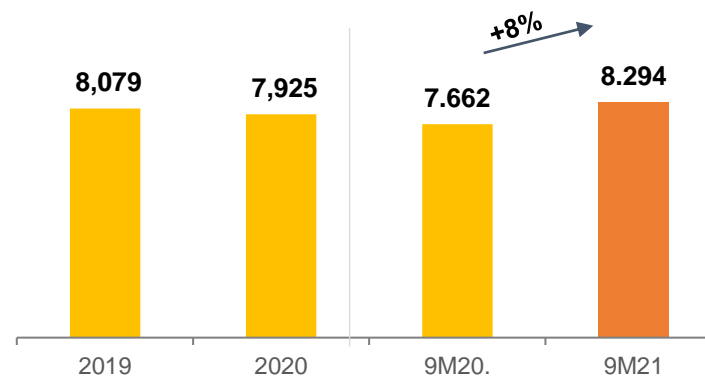
Total Asset (Stand Alone)

Rp. trillion, and %, as of September 2021



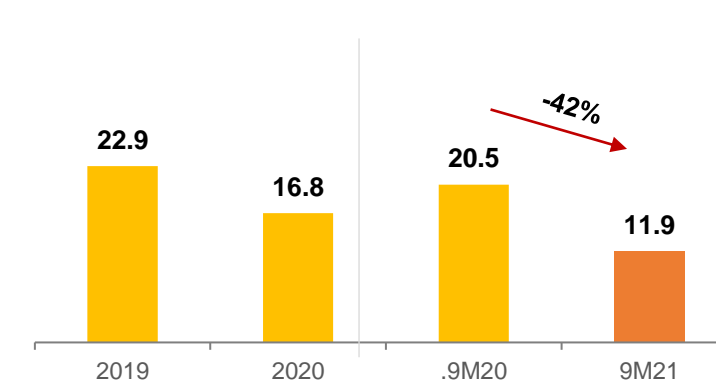
Total Equity

Rp. billion, as of September 2021



Total Outstanding Borrowing

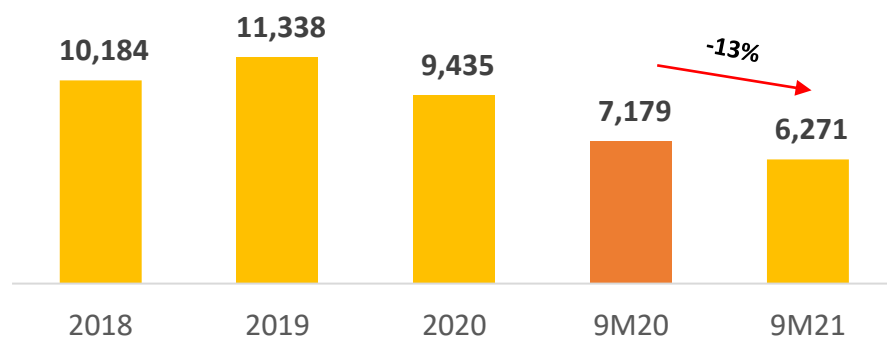
Rp. trillion, as of September 2021



Income statement

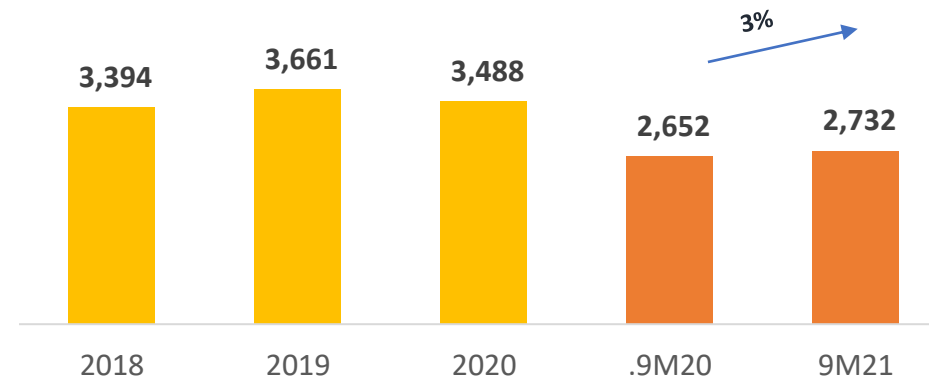
Total Income

Rp. billion, September 2021



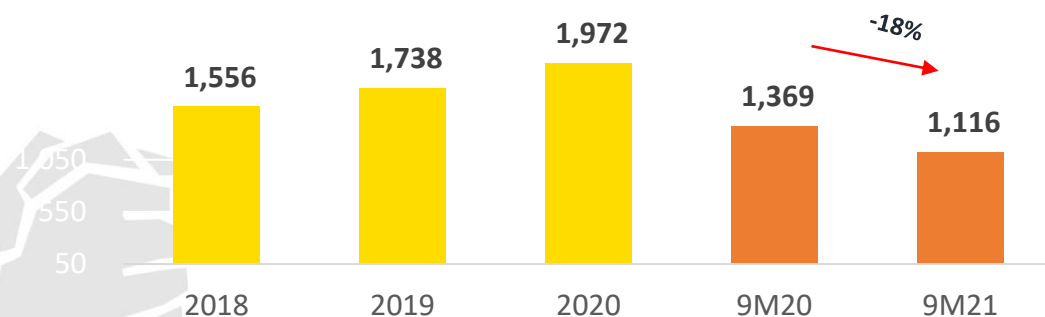
Operating Expenses

Rp. billion, September 2021



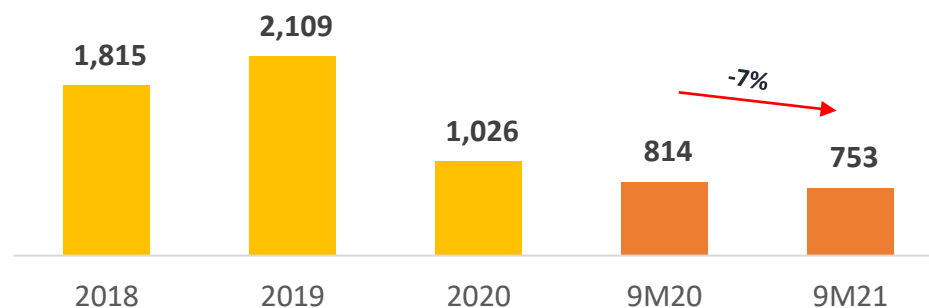
Cost of Credit

Rp. Billion, September 2021



NPAT

Rp. billion, September 2021

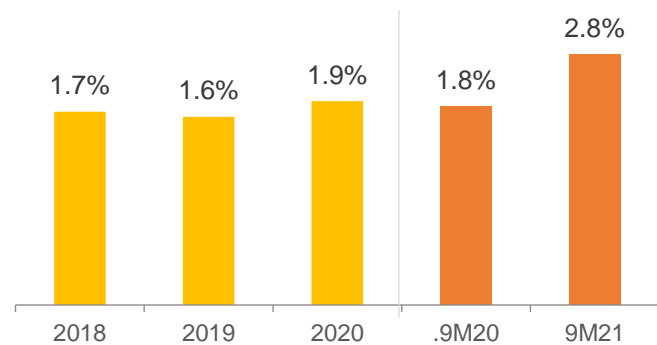




Financial ratio

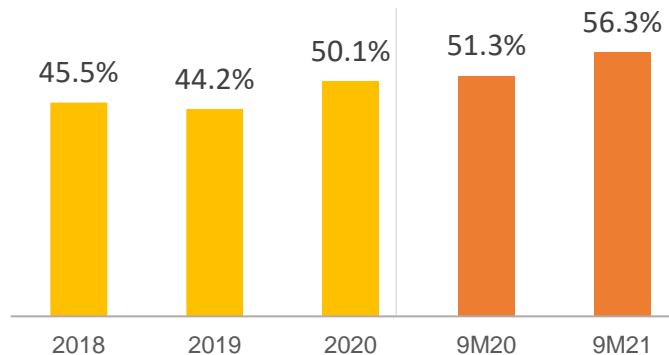
Non- Performing Loan

% of Managed Receivables



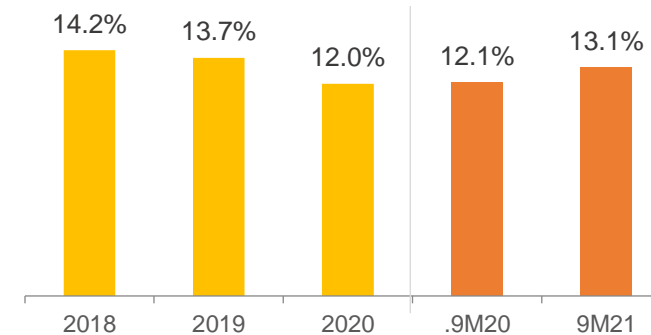
Cost to Income

%



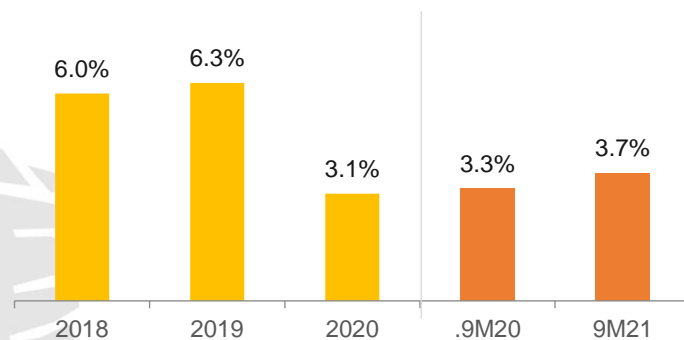
Net Interest Margin

% of Managed Receivables, annualized



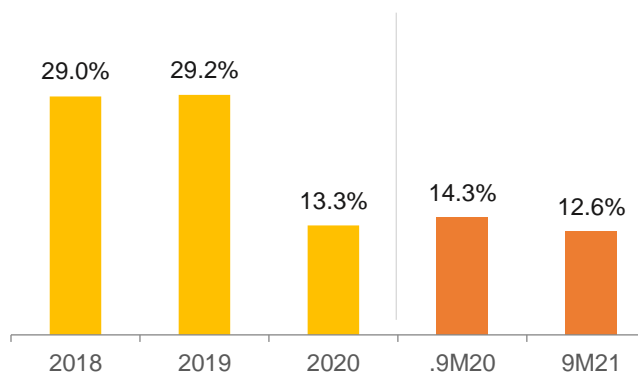
ROAA

% of Reported Asset, annualized



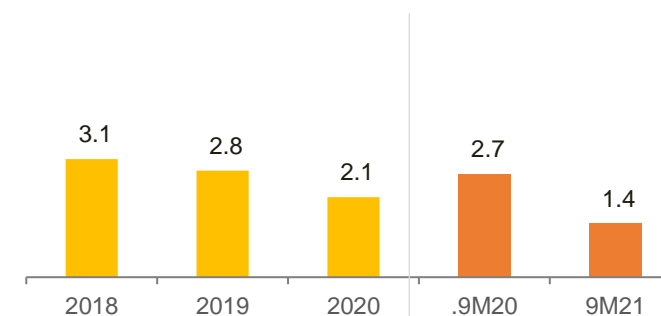
ROAE

% of Reported Equity, annualized



Debt to Equity Ratio

In (x), as of September 2021



Financial summary

Rp billion, <i>Unless Otherwise Stated</i>	2017 (Audited)	2018 (Audited)	2019 (Audited)	2020 (Audited)	9M20 (Unaudited)	9M21 (Unaudited)
Total Income	9,137	10,184	11,337	9,435	7,179	4,169
Operating Expenses	2,999	3,394	3,661	3,488	2,652	2,732
Cost of Credit	1,475	1,556	1,738	1,972	1,369	1,116
Net Profit After Tax	1,409	1,815	2,109	1,026	814	753
Net Receivables ⁽²⁾	25,899	27,872	29,915	22,852	23,861	20,744
Total Assets	29,493	31,496	35,117	29,231	32,199	24,022
Total Debts	21,006	21,968	22,886	16,766	20,478	11,863
Total Equity	5,745	7,028	8,079	7,925	7,662	8,294
Net Interest Margin	12.9%	14.2%	13.7%	12.0%	12.1%	13.1%
ROAA ⁽³⁾	5.0%	6.0%	6.3%	3.1%	3.3%	3.7%
ROAE ⁽³⁾	26.5%	29.0%	29.2%	13.3%	14.3%	12.6%
Debt-to-Equity	3.7x	3.1x	2.8x	2.1x	2.7x	1.4x

Source :

- (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

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

#BangkitBersamaSahabat

PT Adira Dinamika Multi Finance, Tbk.

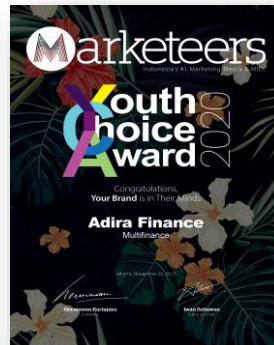
Adira Finance won multiple awards in 2020

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.

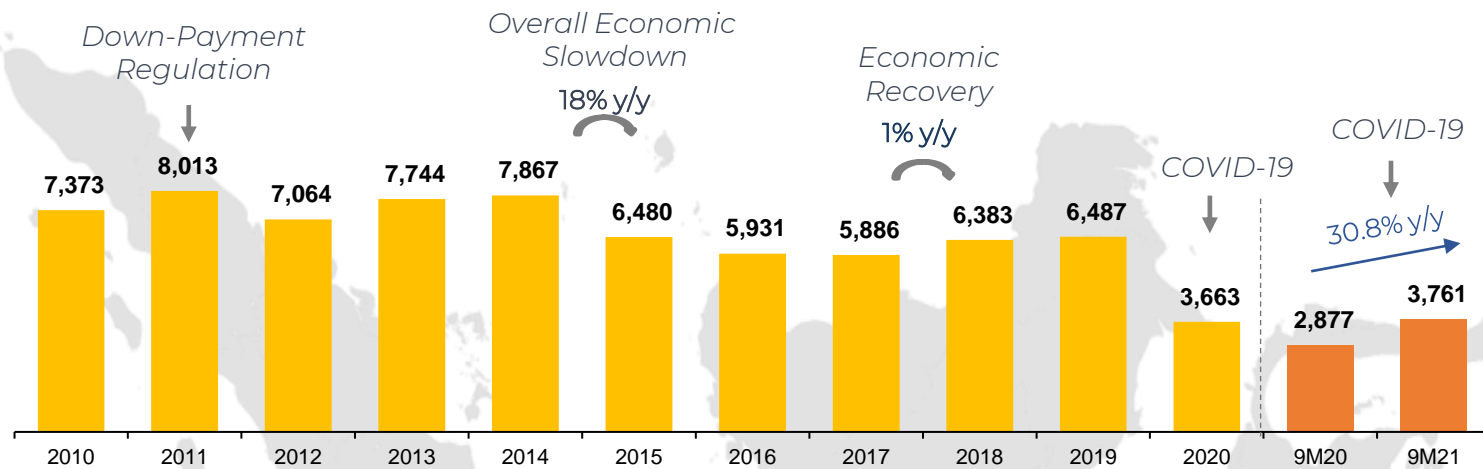
6

INDONESIAN AUTOMOTIVE & MULTIFINANCE INDUSTRY

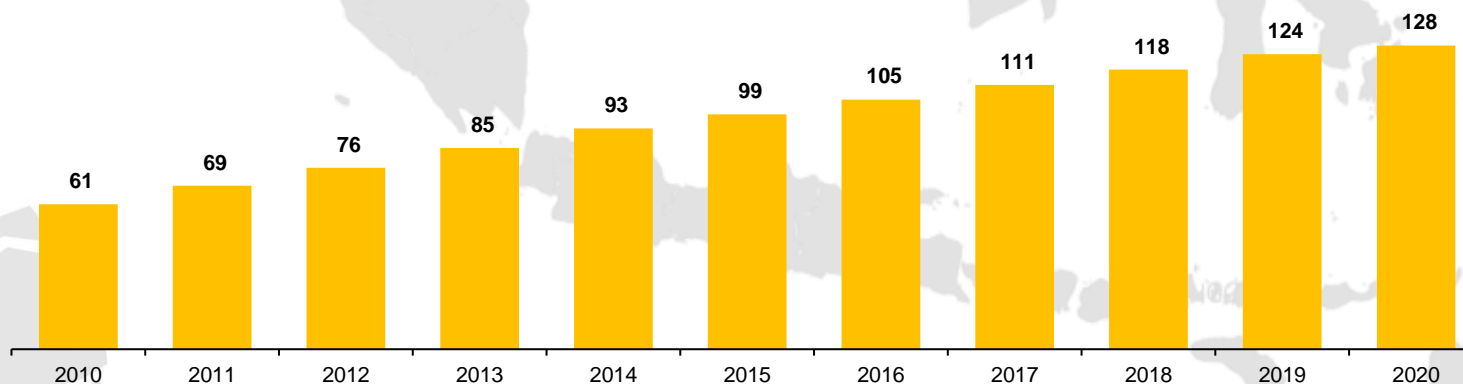
Motorcycle industry sales

Indonesia's New Motorcycle Sales

Thousand unit and %



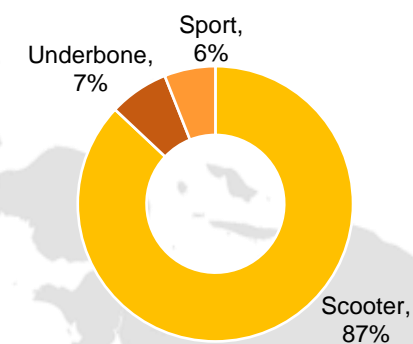
Indonesia's Motorcycle Populations (millions units)



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

Motorcycle Sales by Type in 9M21

% Total Sales



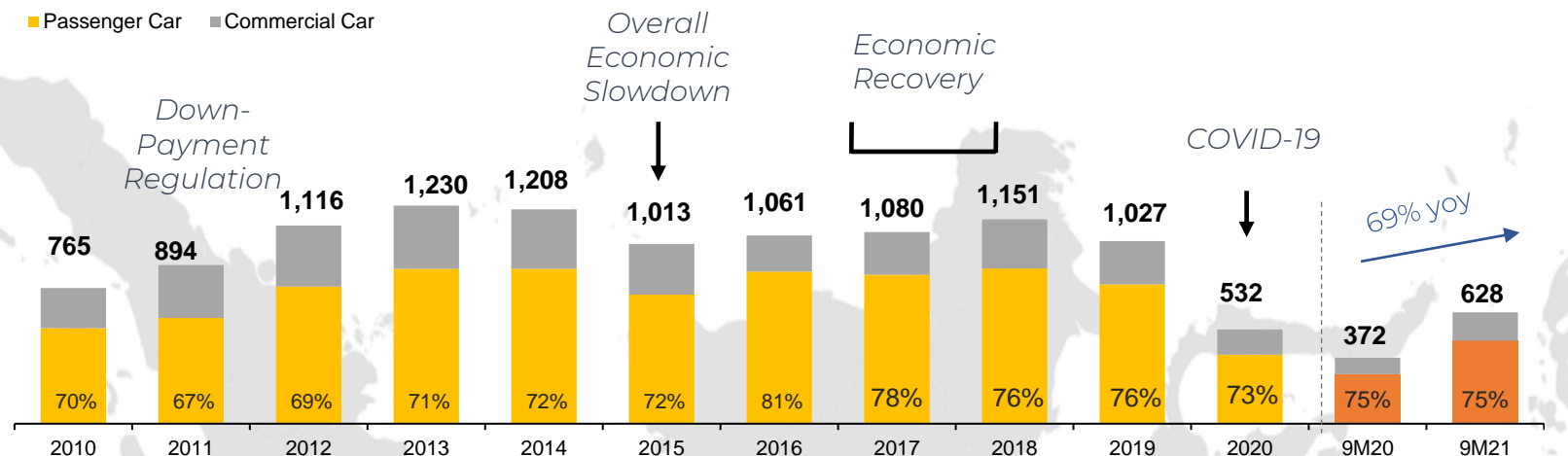
Total: 3,8million

Car industry sales

Indonesia's New Car Sales

Thousand unit and %

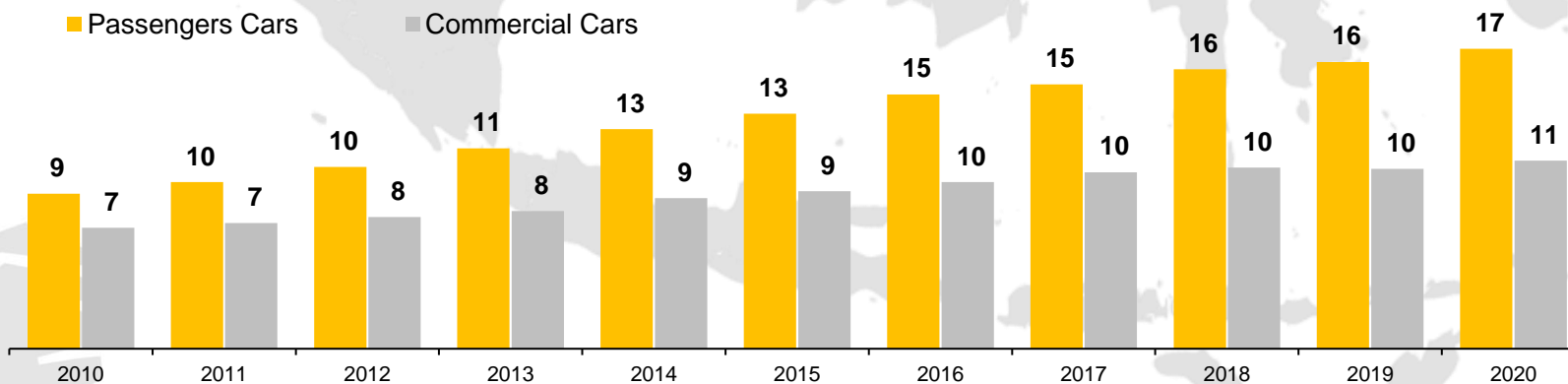
■ Passenger Car ■ Commercial Car



Indonesia's Car Populations

Million-unit dan %

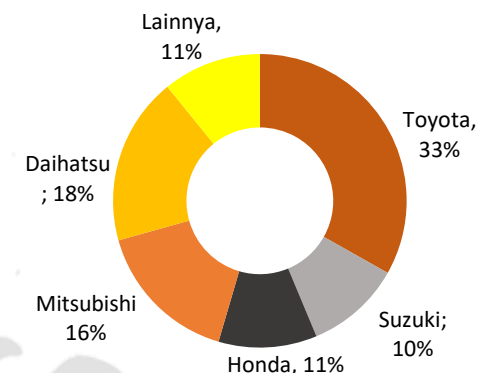
■ Passengers Cars ■ Commercial Cars



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

Car Sales by Brand in 9M21

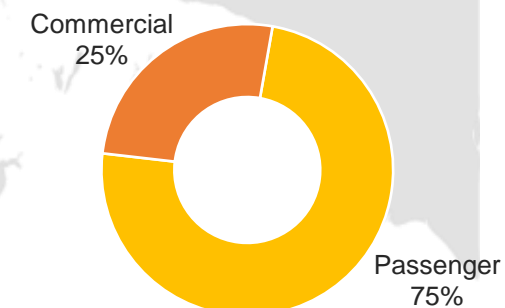
% Total Sales



Total: 628 thousand

Car Sales by Type in 9M21

% Total Sales

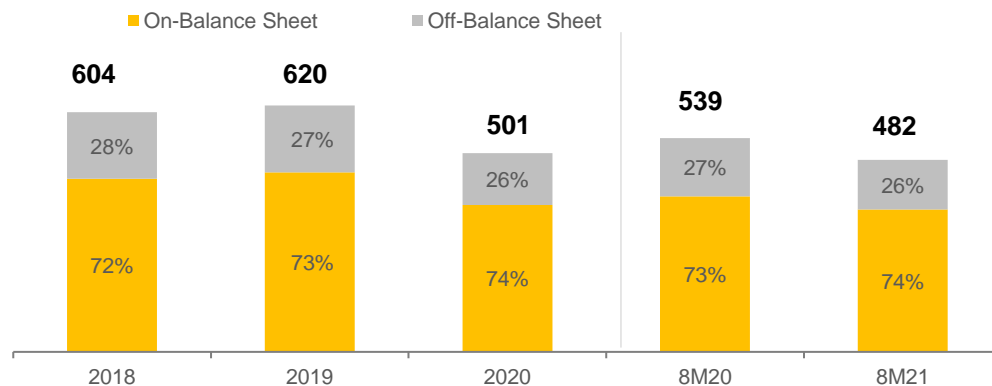


Total: 628 thousand

Multifinance industry

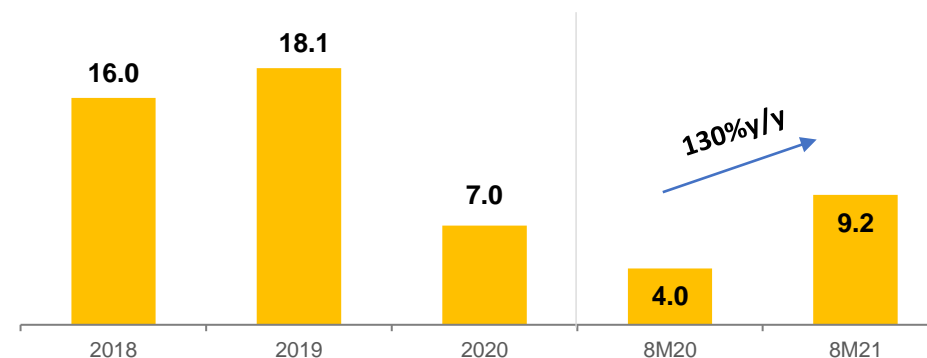
Financial Receivables

Rp trillion



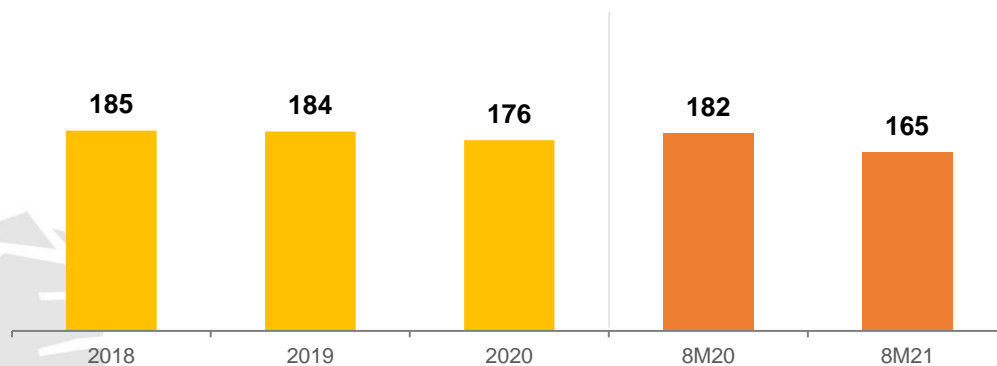
Net Profit After Tax

Rp trillion



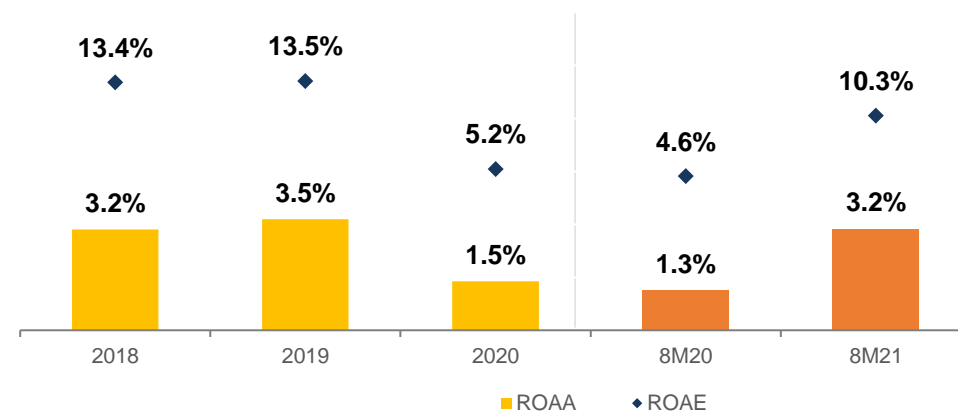
Number of Finance Companies

Licensed by OJK



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 3.7% -4.5%



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

Thank you

