

#BangkitBersamaSahabat

ADIRA FINANCE PROFILE

As of September 2022

Sahabat Setia Selamanya



1. COMPANY PROFILE

ADIRA IN GLANCE

ADIRA
FINANCE

Sahabat Setia Selamanya



Established in 1990 and has been operating in the automotive financing business for 32 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 (Baa1/BBB) became the majority shareholder with 75% ownership



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



Operates 459 business network throughout Indonesia and supported by more than around 17 thousand employees. to serve 1.7 million customers with around 40.6 trillion of managed receivables

Credit Ratings

Pefindo : idAAA (Stable)

Fitch Rating : BBB (Stable)

Moody's : Baa1 (Stable)



(IDR bn)	2019	2020	2021	9M22
Total Assets	35,117	29,231	23,725	24,324
Total Income	11,337	9,435	8,653	6,188
Expenses	8,459	7,958	7,055	4,715
Net Income	2,109	1,026	1,213	1,146
ROAA	6.3%	3.1%	4.7%	6.3%
ROAE	29.2%	13.3%	14.7%	17.3%
NIM	13.7%	12.0%	13.5%	18.1%
Debt / Equity Ratio	2.8x	2.1x	1.2x	1.1x

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

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

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

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

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

- ADMF has obtained an international rating upgrade by the Moody's Rating Agency to Baa1/stable from Baa2/stable

2022

- Issued local bonds and sukuk of Rp2.0 trillion
- At the IIMS 2022, ADMF participated as Official Multifinance Partner together with Danamon and supported by MUFG as an Official Bank Partner

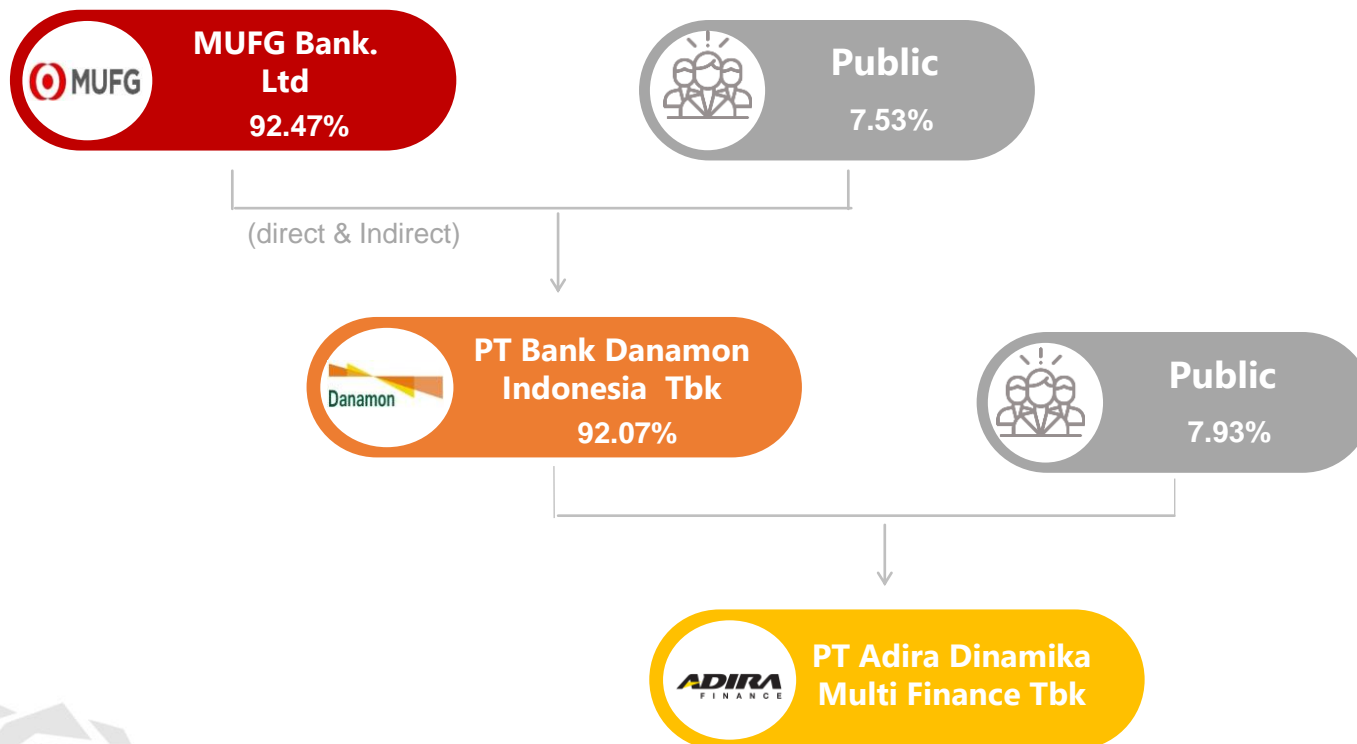


Ownership composition and group structure

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

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- 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 189.2 trillion as of 9M22
- Bank Danamon is rated Baa1 from Moody's and BBB from Fitch

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PT Adira Dinamika Multi Finance, Tbk.



Vision. mission. and philosophy

OUR VISION

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



OUR MISSION

To provide a variety of financial solutions according to the needs of each customer through synergy with the ecosystem.

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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

- **A**dvance
- **D**iscipline
- **I**ntegrity
- **R**eliable
- **A**ccountable
- **T**eamwork
- **O**bsessed
- **P**rofessional



We offer a variety of products to be customer centric

Key Business Overview

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Motorcycle

- 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 2022. motorcycles financing contributed 33% of our managed receivables.



Car

- 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 2022. cars financing accounted for 52% of our managed receivables.



Durables

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



MPL

- 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.



Sharia

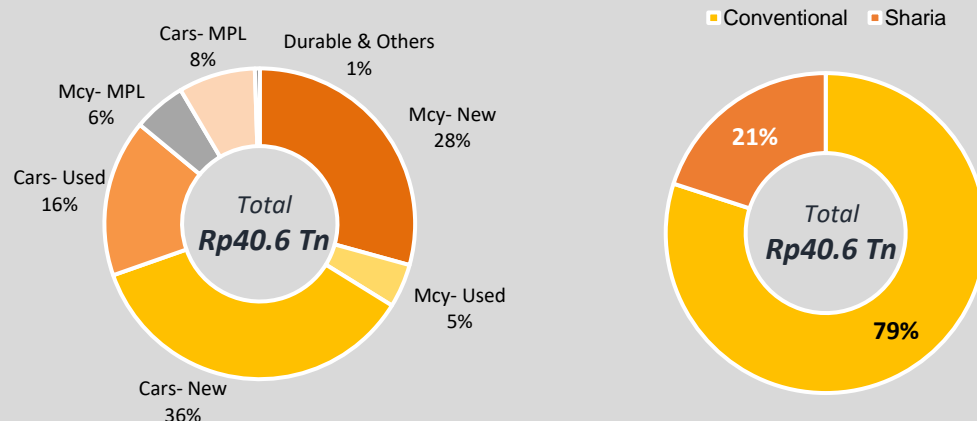
- Our Islamic financing (sharia) covers financing for 4W and 2W. and also umroh's religious pilgrimage.
- Currently. our sharia portfolio accounts contributed 21% of our managed receivables.



Heavy Equipment

- Adira Finance has launched a new financing product for the heavy equipment segment in 2022.

MANAGED RECEIVABLE



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

Note : Data As of September 2022



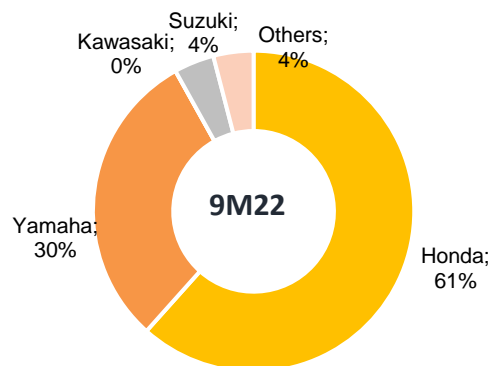
New financing disbursement

Diversify new financing business beyond automotive to durable and sharia financing

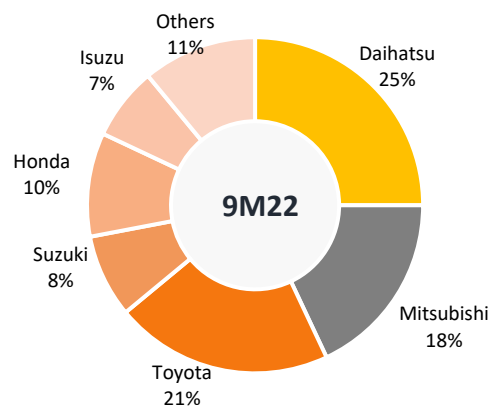
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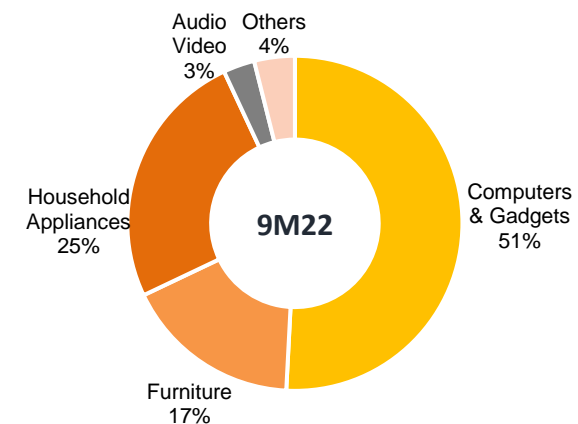
Motorcycle Financing by Brands



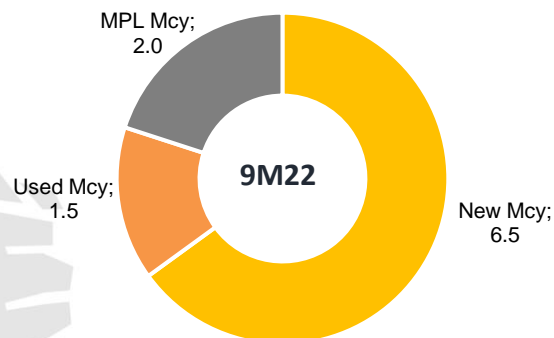
Car Financing by Brands



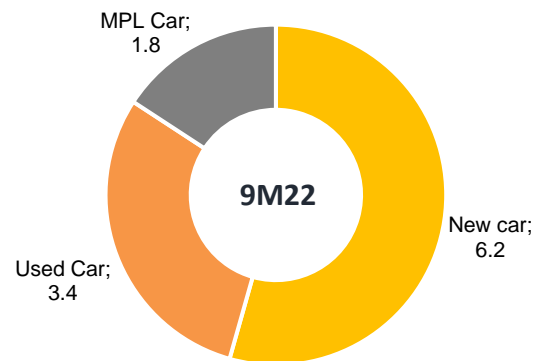
Durables Financing by Type of Products



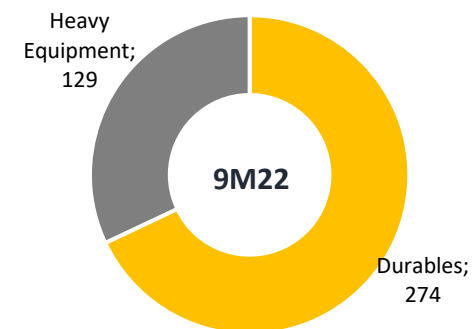
Motorcycle Financing by Segment
(in Trillion. Rp)



Car Financing by Segment
(in Trillion. Rp)



Durables & Other Financing
(in billion. Rp)



Note : Data As of 9M22

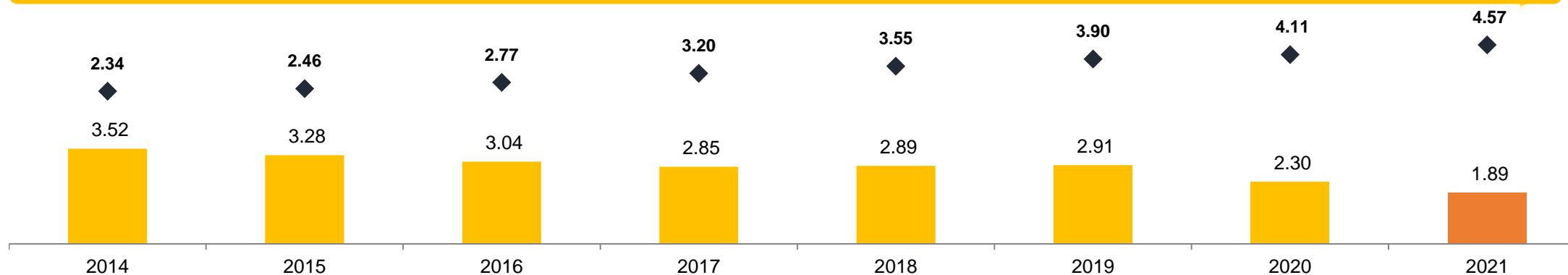
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PT Adira Dinamika Multi Finance, Tbk.



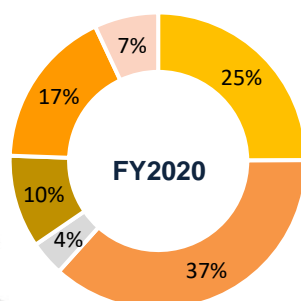
Customer and banking relationship

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

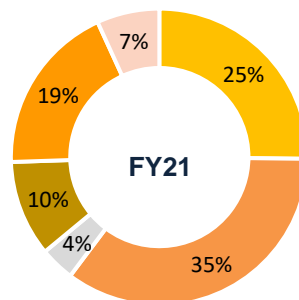


Active Customers by Region

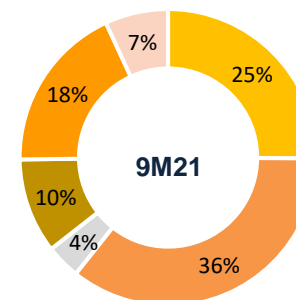
■ Great Jakarta ■ Java (excl. Great Jakarta) ■ Bali-Nusa Tenggara ■ Sulawesi-Papua ■ Sumatera ■ Kalimantan



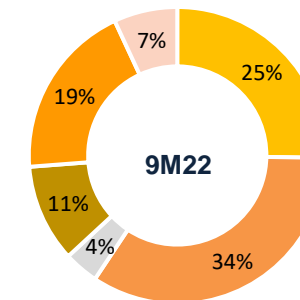
Total: 2.299K customers



Total: 1.892K customers



Total: 1.954K customers



Total: 1.746K customers



Network and franchises

Adira Finance's business network spreads throughout Indonesia serving 1.7 million consumers

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459 Adira Finance's business network spreads throughout Indonesia in 9M22. The number of consumers reached 1.7 million. decreased by 11% y/y compared to 9M21.



Branch

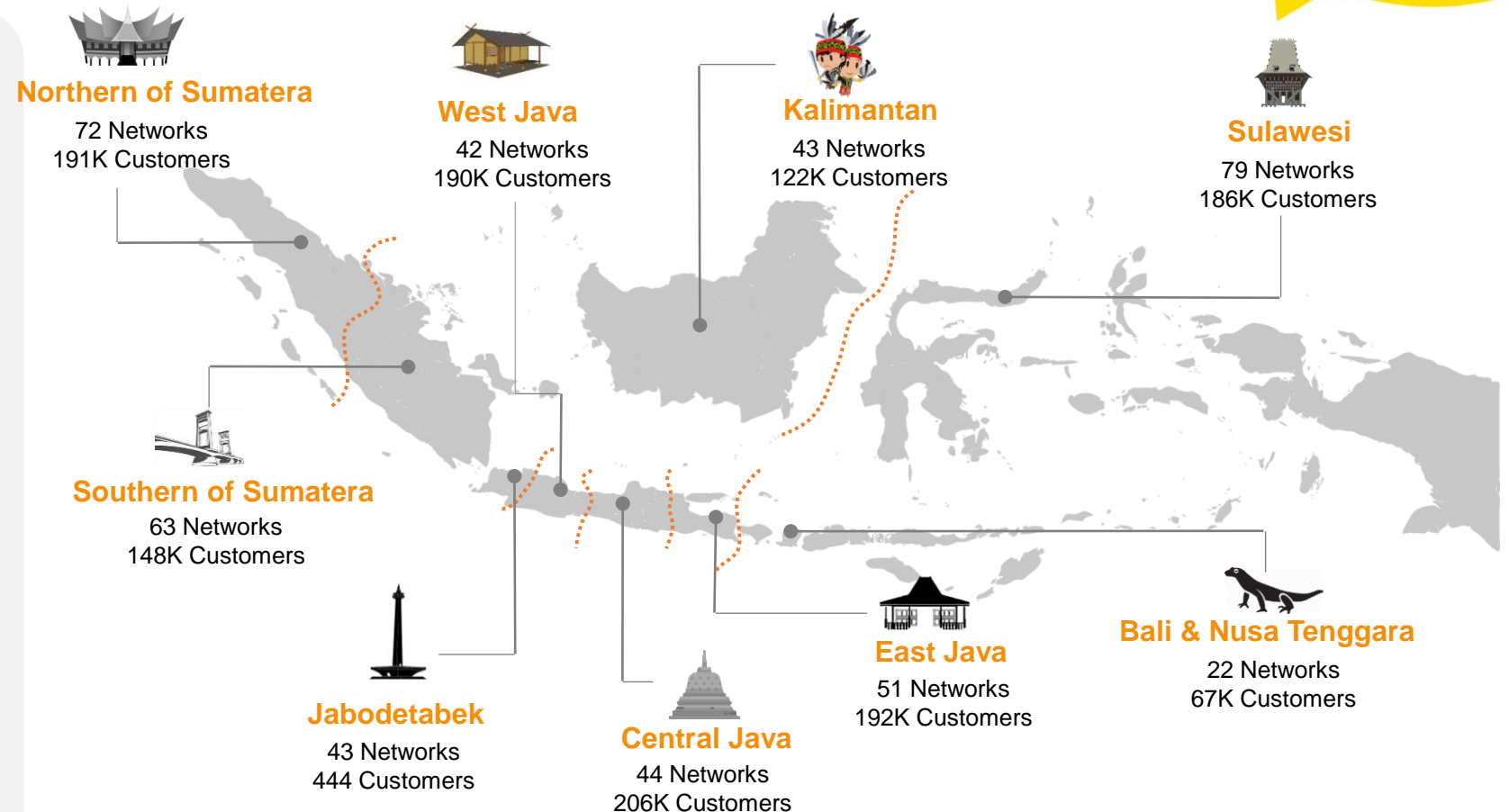


Keday

Area	Java	Non-Java	Total
Network	180	279	459
Customer	1.0 million	0.8 million	1.7 million

Note:- Data as of September 2022.

- Total customers are the same as active contracts



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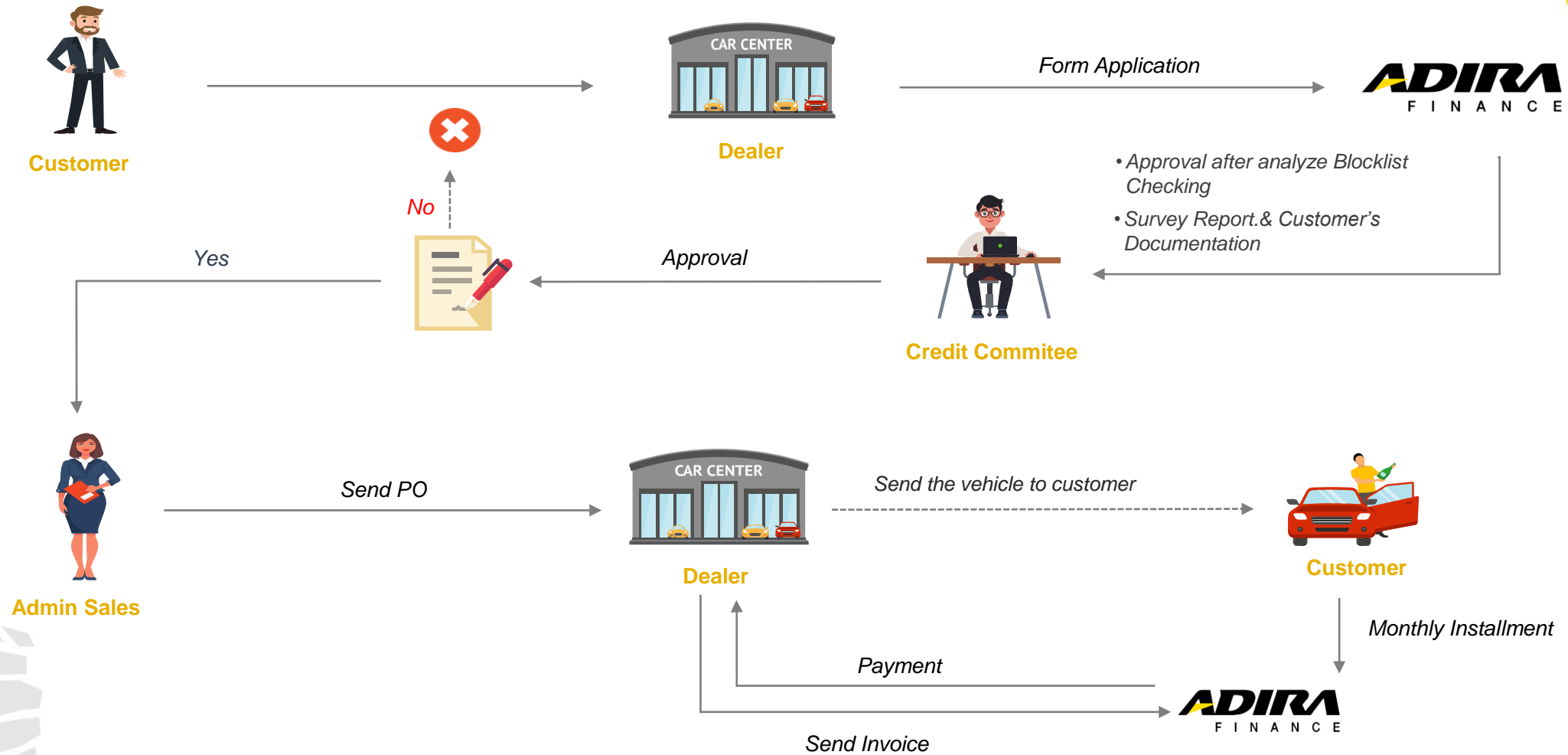


Business process dealer referrals

Adira Finance has a simple and fast acquisition process

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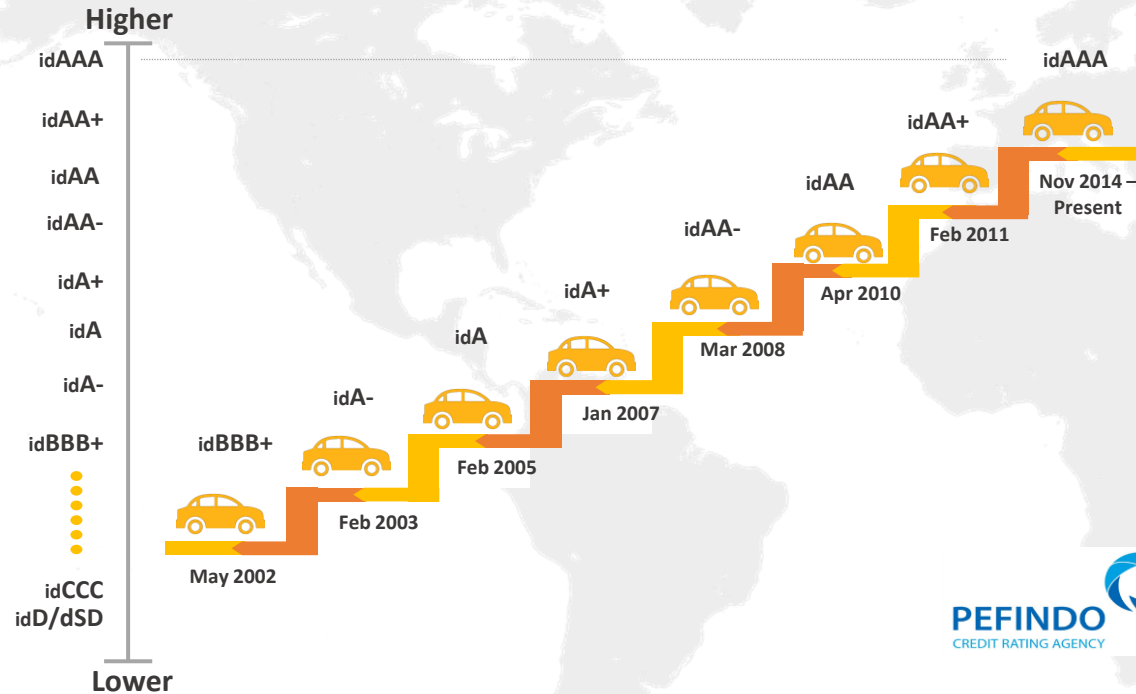
RATINGS 2022

ADMF has highest national rating & international investment grade ratings

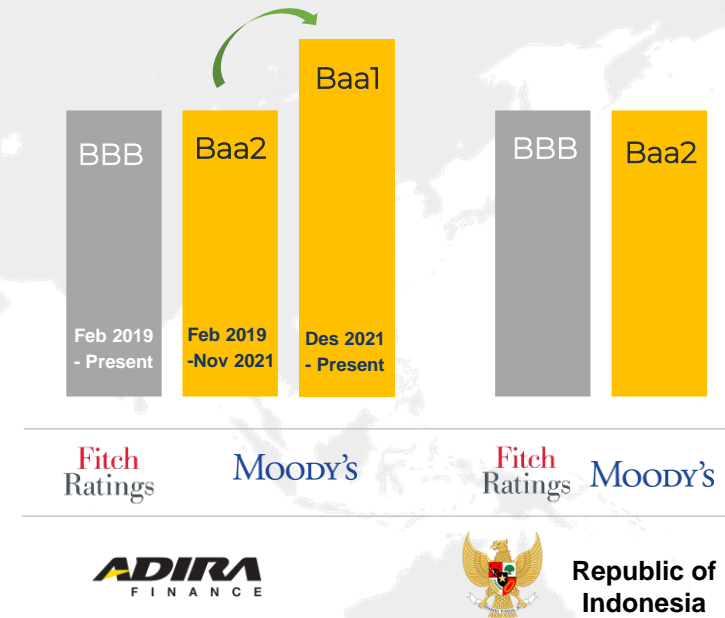
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National Credit Rating



International Credit Rating



Adira Finance	As of September 2022
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	Baa1	BBB	Baa2	BBB
Outlook	Stable	Stable	Stable	Stable	Stable

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2. BUSINESS STRATEGY



Three Building Blocks of ADMF Strategy Priority

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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

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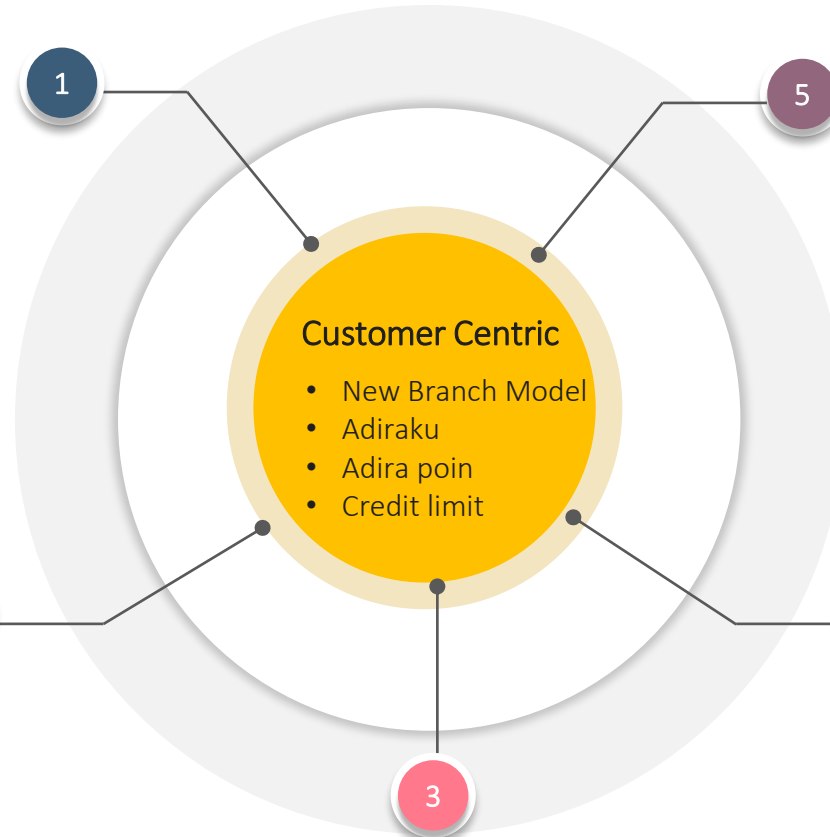
The roadmap ADMF business strategic direction

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



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

Accelerate Digitalization across Company and Ecosystem

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

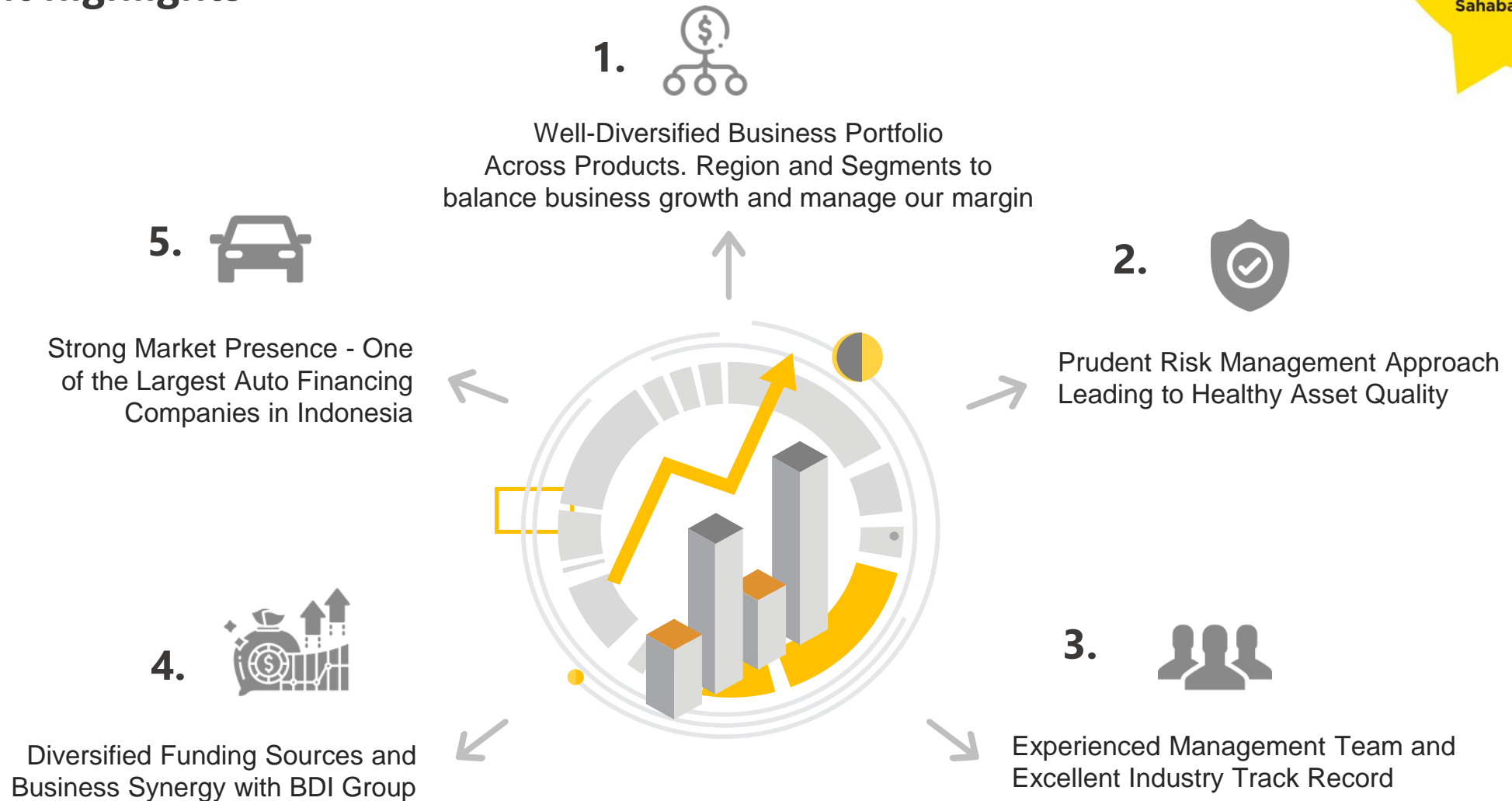
3. Highlight of Adira Strengths



Key credit highlights

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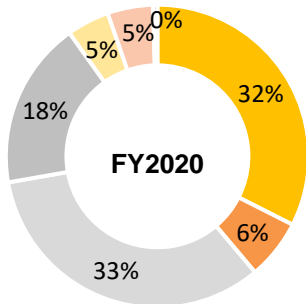
PT Adira Dinamika Multi Finance, Tbk.



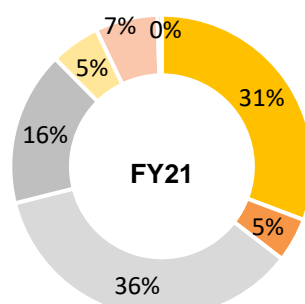
Well-diversified business portfolio across products, regions and segments

Net Managed Financing Receivables by Product

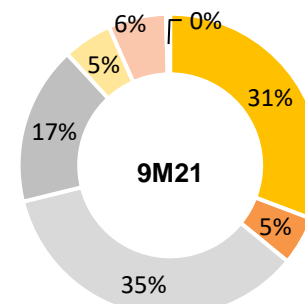
■ New Motorcycle ■ Used Motorcycle ■ New Car ■ Used Car ■ MPL Motorcycles ■ MPL Cars ■ Durables& other



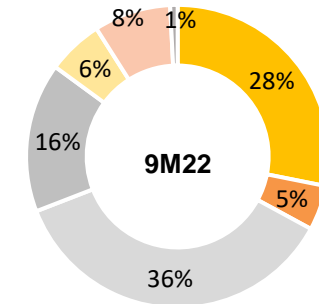
Total: Rp 42.4 Trillion (-21% yoy)



Total: Rp 39.4 Trillion (-7% yoy)



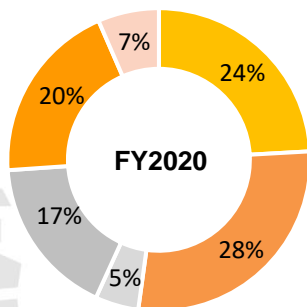
Total: Rp 38.8 Trillion (-18% yoy)



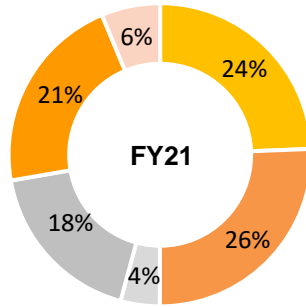
Total: Rp 40.6 Trillion (5% yoy)

Net Managed Financing Receivables by Region

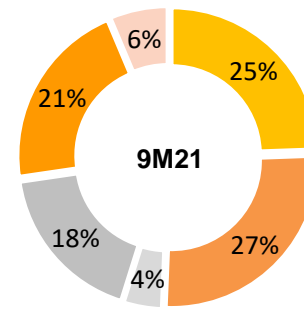
■ Great Jakarta ■ Java (excl. Great Jakarta) ■ Bali-Nusa Tenggara ■ Sulawesi-Papua ■ Sumatera ■ Kalimantan



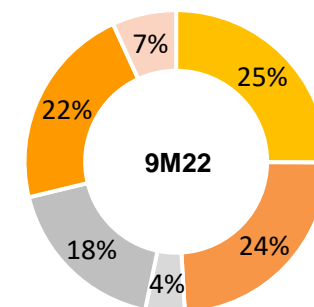
Total: Rp 42.4 Trillion (-21% yoy)



Total: Rp 39.4 Trillion (-7% yoy)



Total: Rp 38.8 Trillion (-18% yoy)



Total: Rp 40.6 Trillion (5% yoy)



Well-diversified business portfolio across products, regions and segments

New Financing Volume

■ New Motorcycle

■ Used Motorcycle

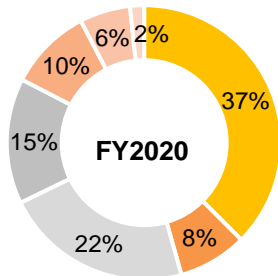
■ New Car

■ Used Car

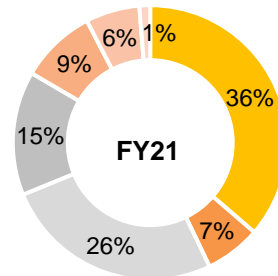
■ MPL 2W

■ MPL 4W

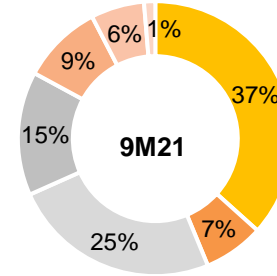
■ Durables & others



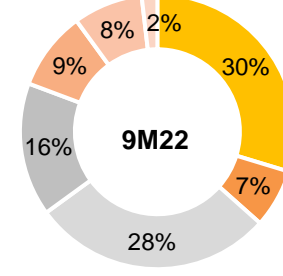
Total: Rp 18.6 Trillion (-51% yoy)



Total: Rp 25.9 Trillion (39% yoy)



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



Total: Rp 21.9 Trillion (21% yoy)

New Financing Units

■ New Motorcycle

■ Used Motorcycle

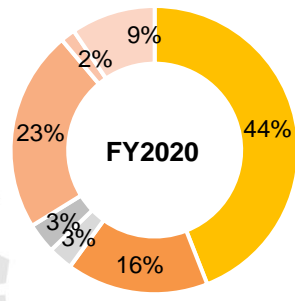
■ New Car

■ Used Car

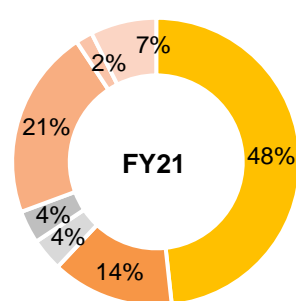
■ MPL 2W

■ MPL 4W

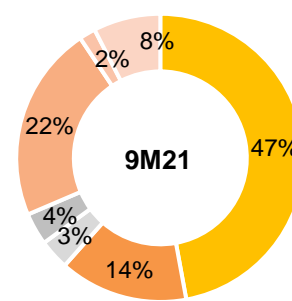
■ Durables



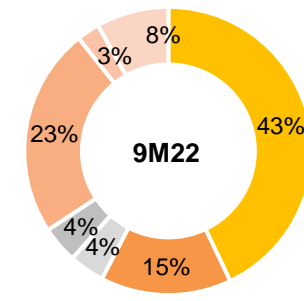
Total: 790 Billion Units (-52% yoy)



Total: 967 Thousand Units (22% yoy)



Total: 699 Thousand Units (23% yoy)



Total: 701 Thousand Units (0.2% yoy)



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



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



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

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*

Hafid Hadeli



Commissioner*

- *Vice President Director in PT Bank Danamon Indonesia Tbk*
- *Joined as Director in ADMF in 2006 – March 2022*
- *Former Director of PT Broadband Multimedia Tbk, Vice President Director of PT Bank Lippo Tbk, & various senior positions at Citibank, N.A., Jakarta*

*) effective from the passing date of the Fit and Proper Test from the Financial Services Authority



Experienced management team – Board of Directors

I Dewa Made Susila



President Director

- President Director of ADMF (1 July 2022 - present)
- 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

Swandajani Gunadi



Director

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

**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



Experienced management team – Board of Directors

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



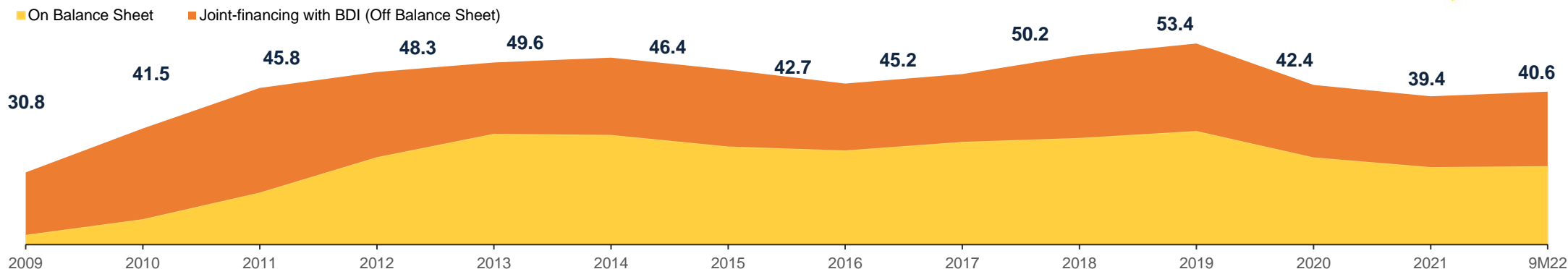
Director

- *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

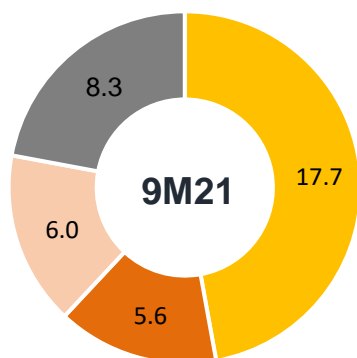
Managed Receivables by Sources

(Rp trillion)



Managed Receivables by Sources

(Rp trillion)

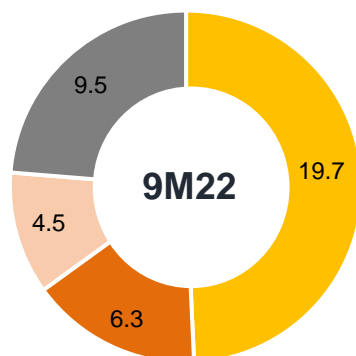


Pembiayaan Bersama

Surat Utang

Pinjaman Bank

Ekuitas



Funding Highlights



Joint Financing

49% of managed receivables is booked under joint financing scheme with the parent bank. Bank Danamon.



On Shore Borrowings

As of September 2022, we have around Rp3.9 trillion facilities with around 6 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

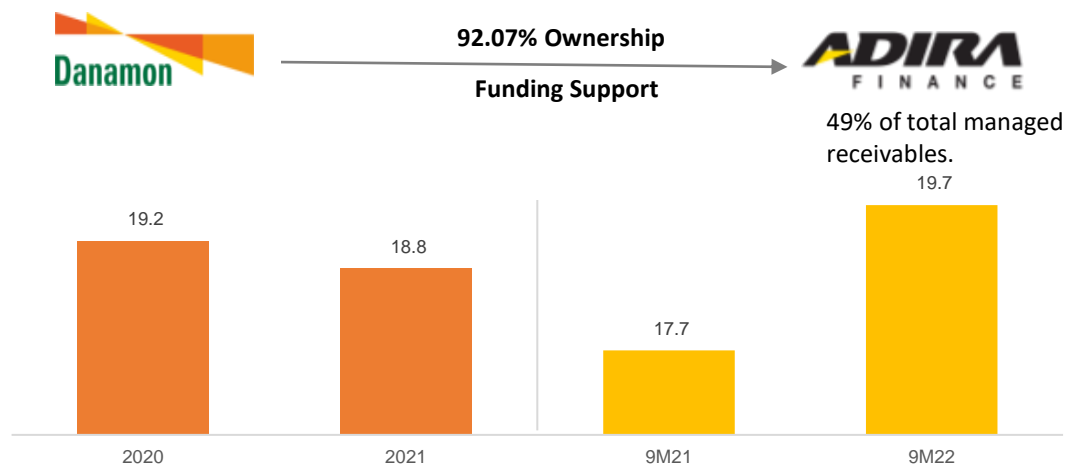
Adira Finance is one of the largest corporate bond issuers in Indonesia with market share of 4,9% of total outstanding corporate bonds as of September 2022.

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PT Adira Dinamika Multi Finance, Tbk.

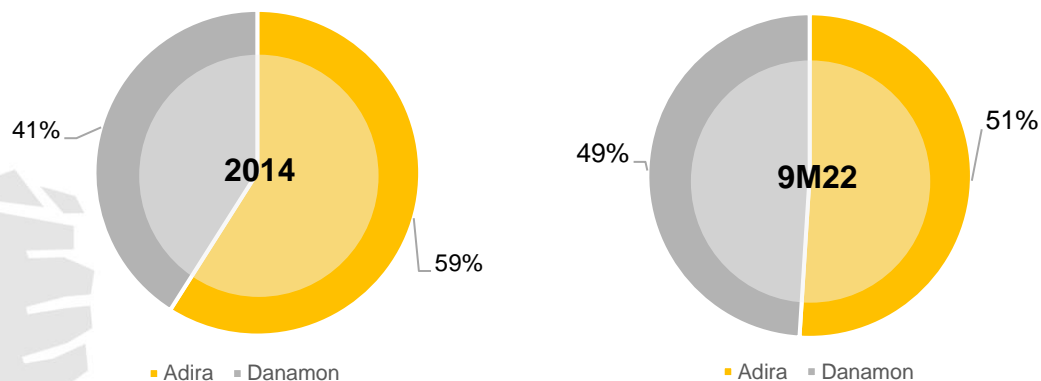
Business synergy of Adira Finance and BDI Group

Joint Financing with Danamon



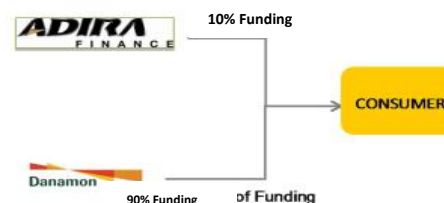
Note : Joint financing scheme

Managed Receivables by Sources of Funding

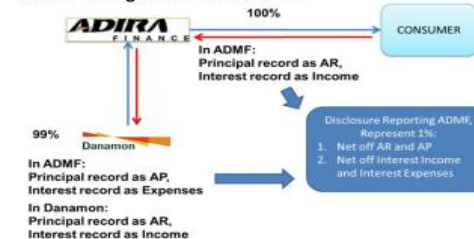


Remarkable Business Integration and Synergy

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

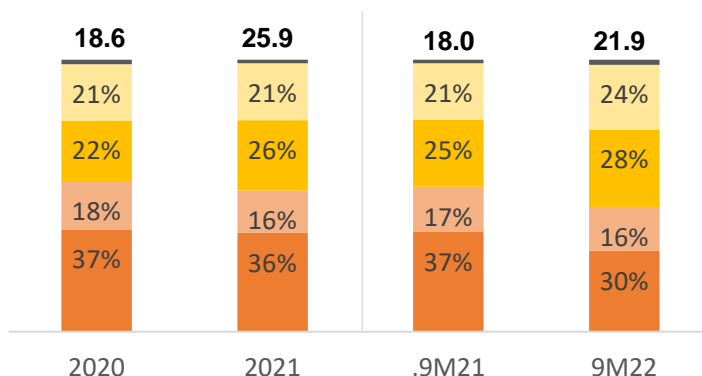
ADIRA
FINANCE

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New Financing

Rp. trillion. and %. as of September 2022

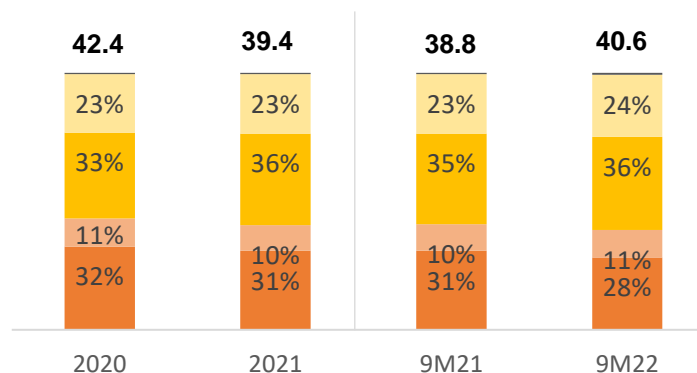
■ New 2W ■ Used 2W ■ New 4W ■ Used 4W ■ Durable & Other



Managed Receivables

Rp. trillion. and %. as of September 2022

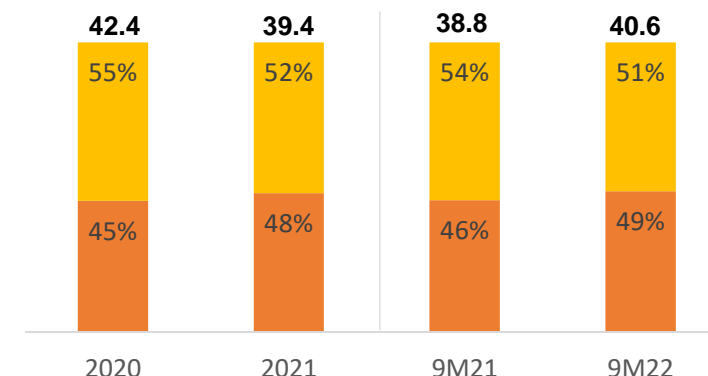
■ New 2W ■ Used 2W ■ New 4W ■ Used 4W ■ Durable & Other



Managed Receivables

Rp. trillion. and %. as of September 2022

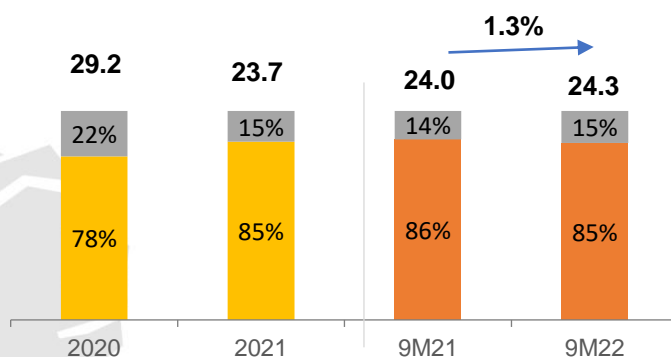
■ Pembiayaan Bersama ■ Pembiayaan Sendiri



Total Asset (Stand Alone)

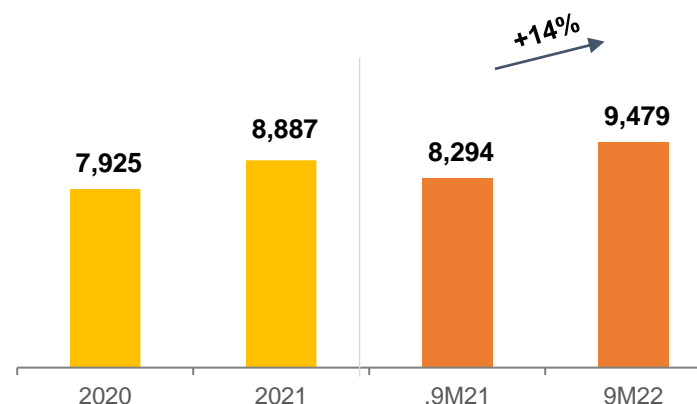
Rp. trillion. and %. as of September 2022

■ Financing Receivables ■ Others



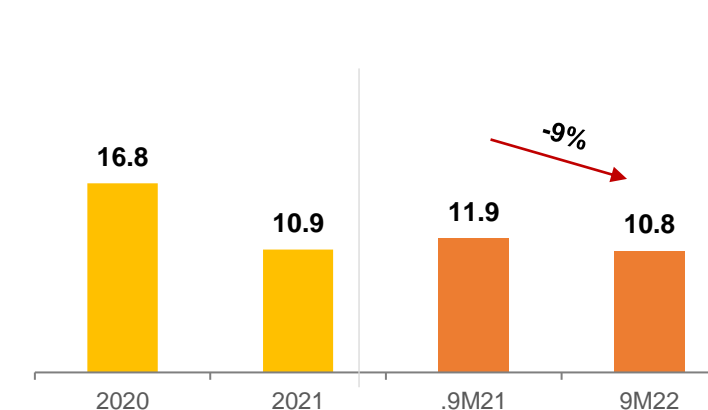
Total Equity

Rp. billion. as of September 2022



Total Outstanding Borrowing

Rp. trillion. as of September 2022



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PT Adira Dinamika Multi Finance, Tbk.

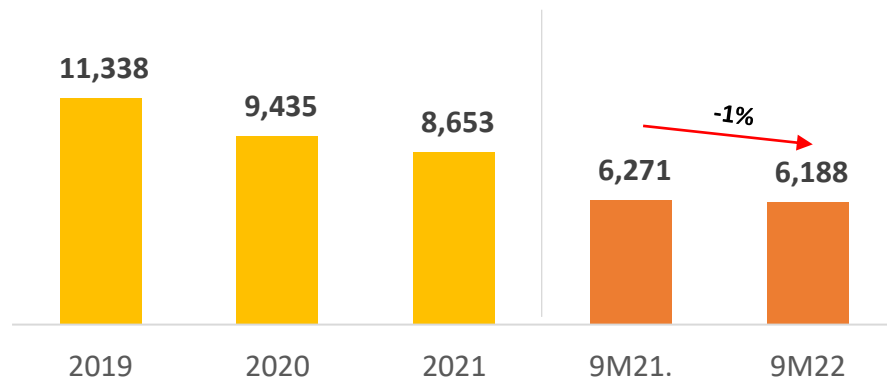
Note: MPL Segment is classified under used 2W and 4W



Income statement

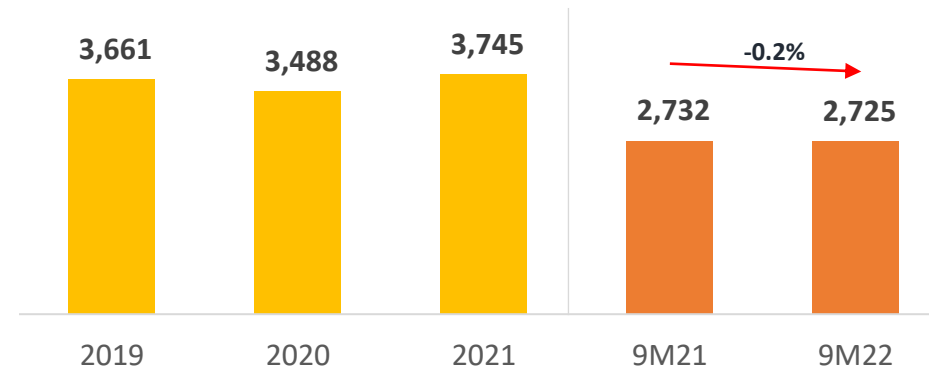
Total Income

Rp. billion. September 2022



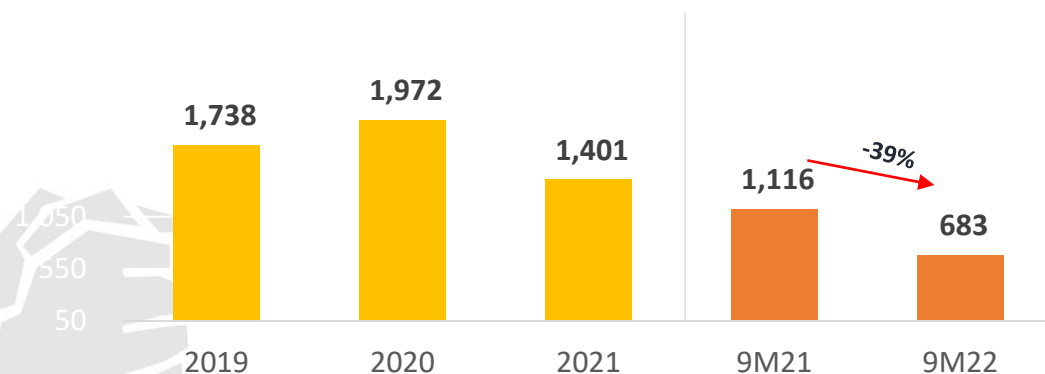
Operating Expenses

Rp. Billion. September 2022



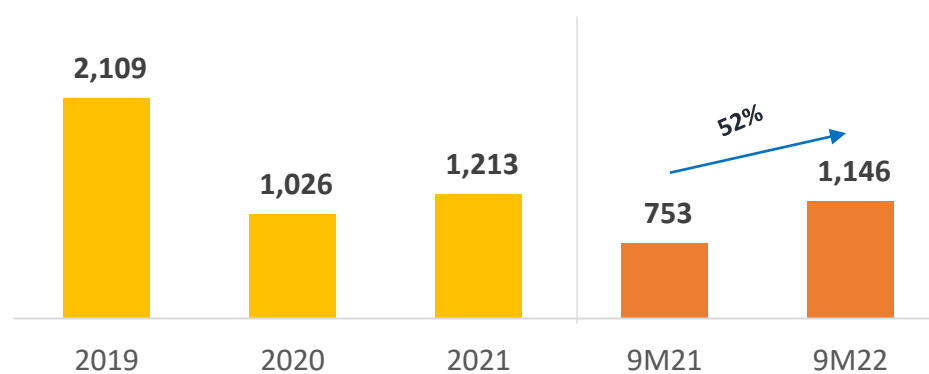
Cost of Credit

Rp. Billion. September 2022



NPAT

Rp. billion. September 2022

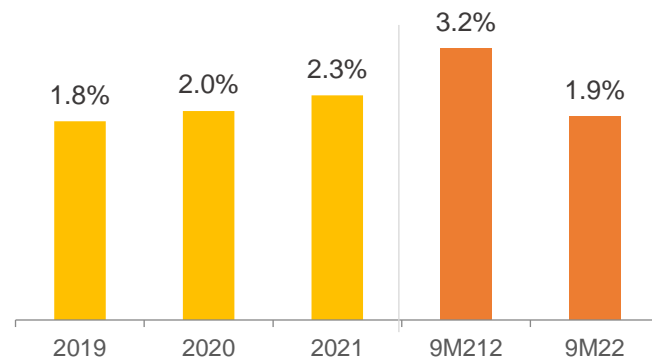




Financial ratio

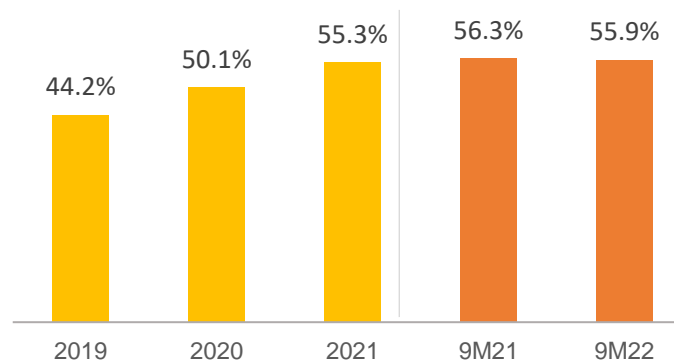
Non- Performing Loan

% of Managed Receivables



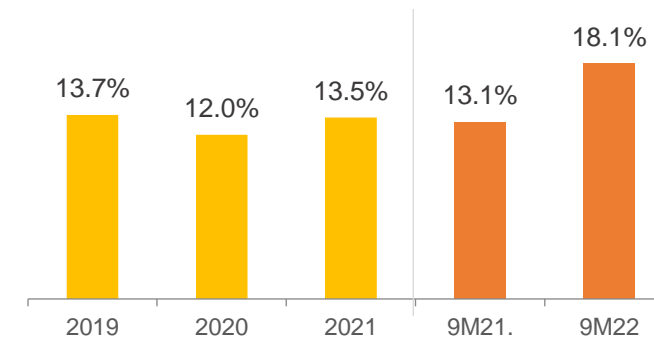
Cost to Income

%



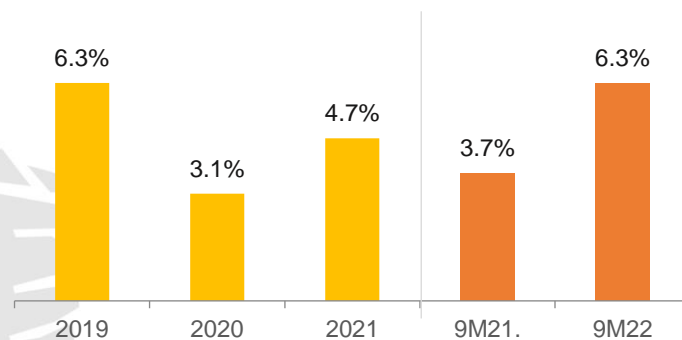
Net Interest Margin

% of Managed Receivables, annualized



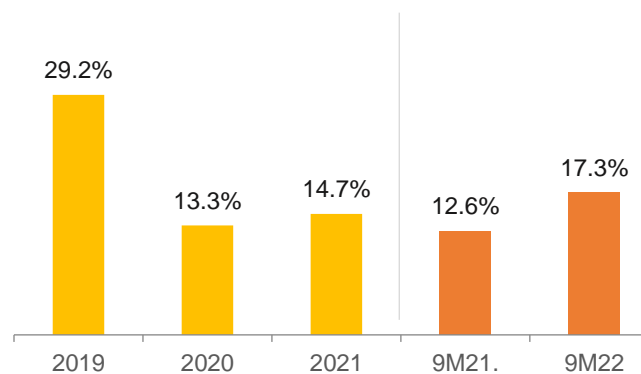
ROAA

% of Reported Asset, annualized



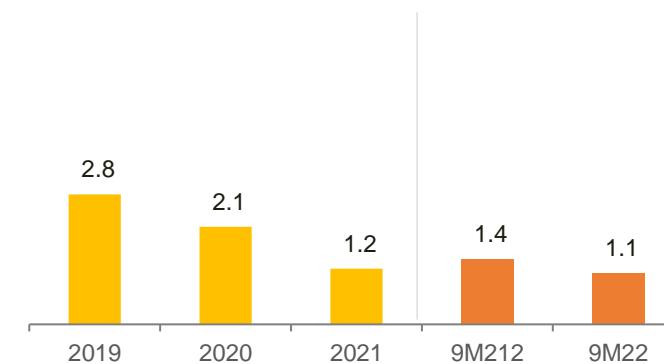
ROAE

% of Reported Equity, annualized



Debt to Equity Ratio

In (x), as of September 2022





Financial summary

Rp billion. <i>Unless Otherwise Stated</i>	2018 (Audited)	2019 (Audited)	2020 (Audited)	2021 (Audited)	9M21 (Unaudited)	9M22 (Unaudited)
Total Income	10,184	11,337	9,435	8,653	6,271	6,188
Operating Expenses	3,394	3,661	3,488	3,745	2,732	2,725
Cost of Credit	1,556	1,738	1,972	1,401	1,116	683
Net Profit After Tax	1,815	2,109	1,026	1,213	753	1,146
Net Receivables ⁽²⁾	27,872	29,915	22,852	20,239	20,744	20,596
Total Assets	31,496	35,117	29,230	23,725	24,022	24,324
Total Debts	21,968	22,886	16,766	10,930	11,863	10,788
Total Equity	7,028	8,079	7,925	8,887	8,294	9,479
Net Interest Margin	14.2%	13.7%	12.0%	13.5%	13.1%	18.1%
ROAA ⁽³⁾	6.0%	6.3%	3.1%	4.7%	3.7%	6.3%
ROAE ⁽³⁾	29.0%	29.2%	13.3%	14.7%	12.6%	17.3%
Debt-to-Equity	3.1x	2.8x	2.1x	1.2x	1.4x	1.1x

Source :

- (1) ADMF financial statement for the year ended September 2022
- (2) Financing Receivables after provision for losses
- (3) As percentage of reported assets and equity

5. ADIRA AWARDS



Adira Finance won multiple awards in 2021

ADIRA
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3rd The Best ICGCA. Multifinance Asset > 10T.



The Economics. Multifinance Asset > 10T. Award is given to companies that have managed to maintain brand equity during difficult times.



The Economics. This appreciation is given to Indonesian companies in the financial services industry who have developed digital innovations



Carre-CCSL. This appreciation is given to Indonesian companies in the financial services industry who have developed digital innovations



The Economics. Multifinance Assets Above 30T. Good Performing Rating



Markplus Inc. Silver Rating for Motorcycle Leasing



Economics. appreciation is given to the company that is considered the best in building its image.



Top 50 Midcap Issuers- Best CG Overall - IICD

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PT Adira Dinamika Multi Finance, Tbk.



Adira Finance won multiple awards in 2021



1st The Best Informative Website.
Multifinance Asset 10-30 T – Economic
Review



MUFG - Appreciation is given to
employees from Adira Finance who have
exceeded expectations and delivered
extraordinary contributions.



Indonesia Best CSR Award with
Outstanding Program in Health
Education for Traditional Market
Ecosystem – Warta Ekonomi



Best Syariah Multifinance – Investor
Magazine



The Best (4W Leasing) – Magazine
Marketing & Frontier Group



Excellence (2W Leasing) – Magazine
Marketing & Frontier Group



Best Car and Motorcycle Financing –
Marketing Magazine



The Best Performance Multifinance Go
Public Award – Bisnis Indonesia

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PT Adira Dinamika Multi Finance, Tbk.

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Adira Finance won multiple awards in 2021

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Top 100 CEO 2021 in Indonesia (Hafid Hadeli) - Infobank Media Group & Ikatan Bankir Indonesia (IBI)

Indonesia Most Acclaimed CEO Award 2021 with Outstanding Leadership in Digital Service Innovation (Multifinance) – Warta Ekonomi

CSO30 Asean Award Winner 2021 by International Data Group (IDG)

CIO75 in Southeast Asia & Hong Kong 2021 by International Data Group (IDG)



HR Digitalization & People Analytics predicate AAA (excellent) – SWA Magazine

Managing Transformation AAA predicate (excellent) – SWA Magazine

Learning and Development predicate AAA (excellent) – SWA Magazine

#BangkitBersamaSahabat

PT Adira Dinamika Multi Finance, Tbk.

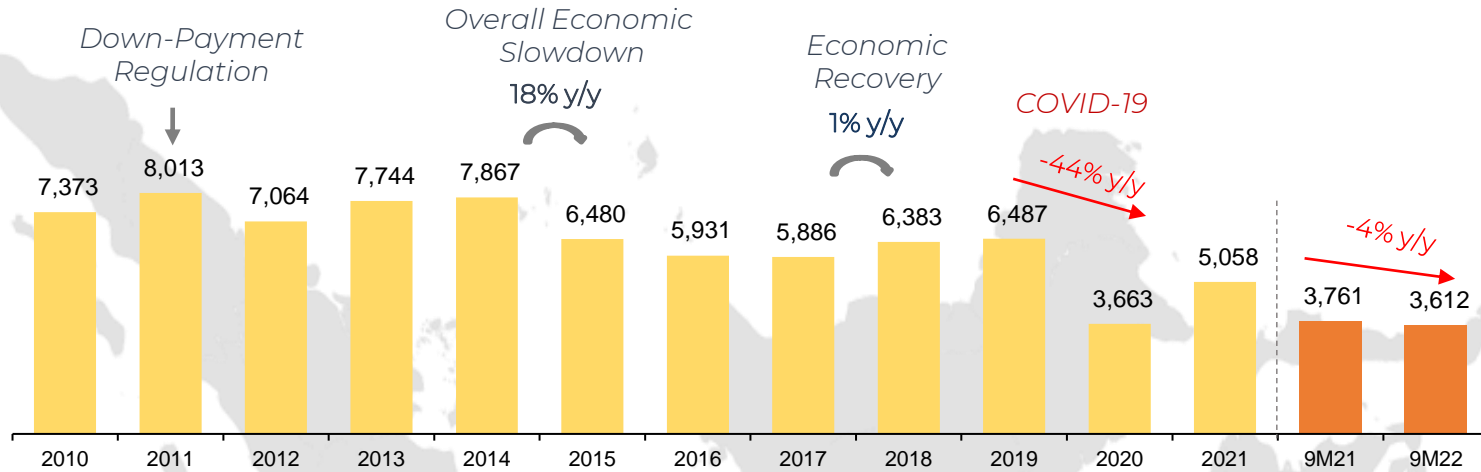
6. **INDONESIAN AUTOMOTIVE & MULTIFINANCE INDUSTRY**



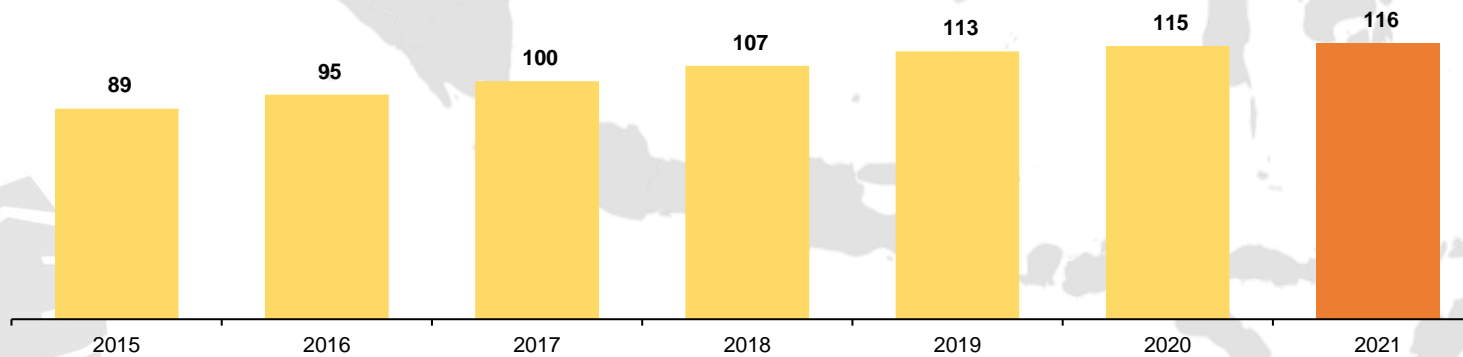
Motorcycle industry sales

Indonesia's New Motorcycle Sales

Thousand unit and %



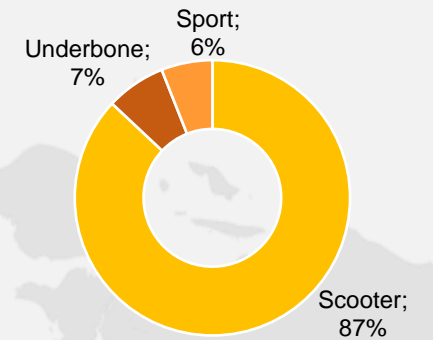
Indonesia's Motorcycle Populations (million units)



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

Motorcycle Sales by Type in 9M22

% Total Sales



Total: 3.6 million



Car industry sales

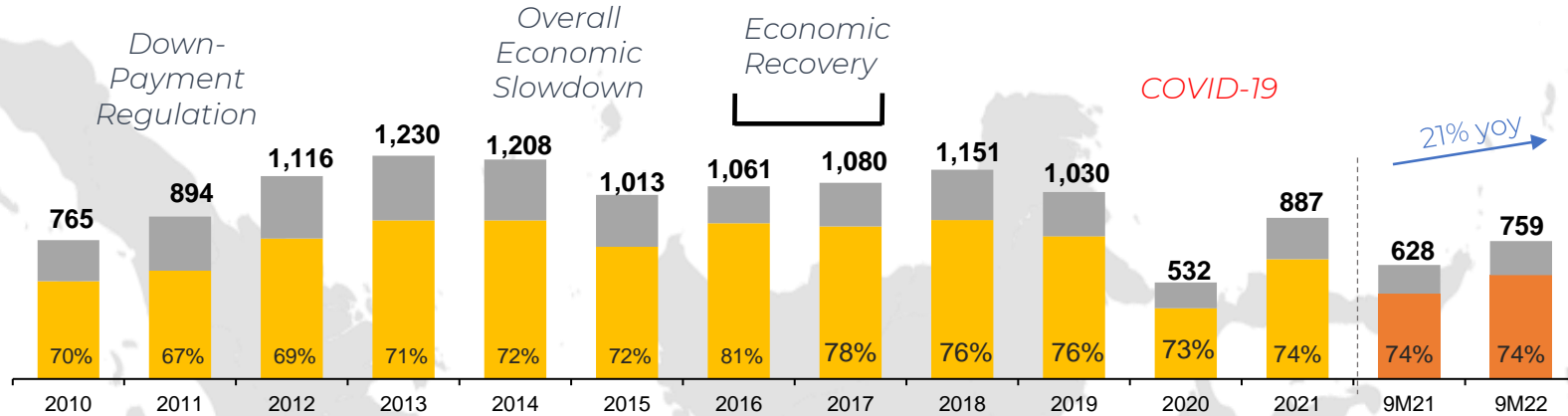
ADIRA
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Indonesia's New Car Sales

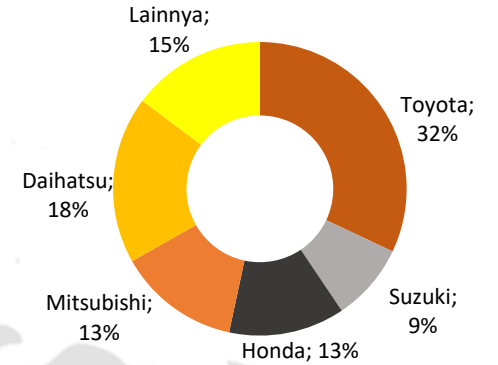
Thousand unit and %

■ Passenger Car ■ Commercial Car



Car Sales by Brand in 9M22

% Total Sales

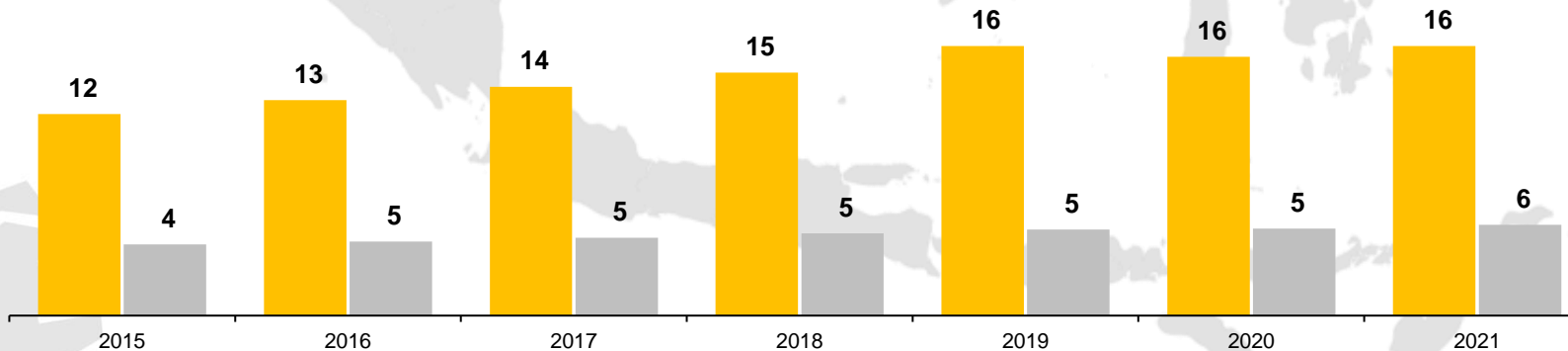


Total: 759 thousand

Indonesia's Car Populations

Million-unit dan %

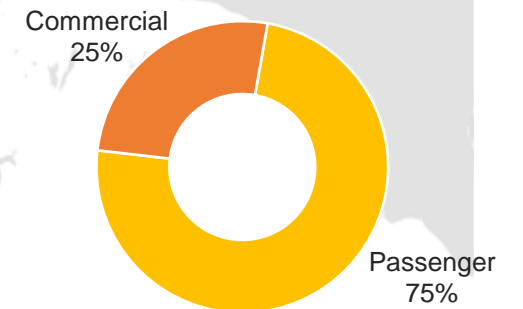
■ Passengers Cars ■ Commercial Cars



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

Car Sales by Type in 9M22

% Total Sales



Total: 759 thousand

#BangkitBersamaSahabat

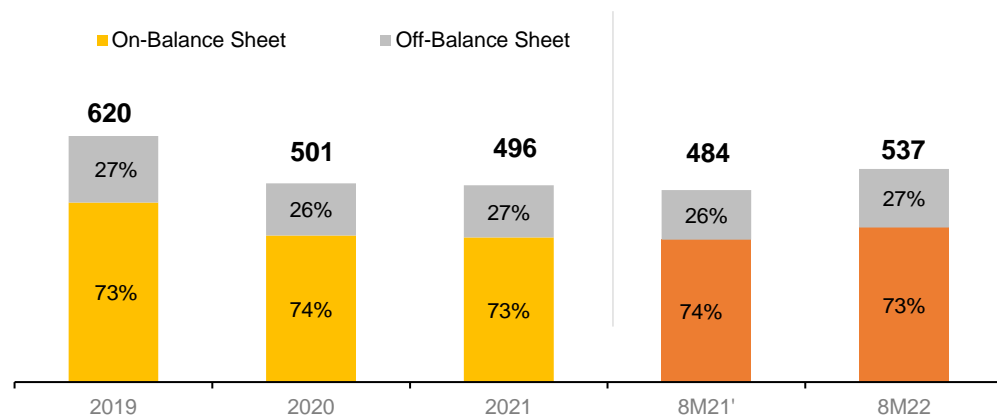
PT Adira Dinamika Multi Finance, Tbk.



Multifinance industry

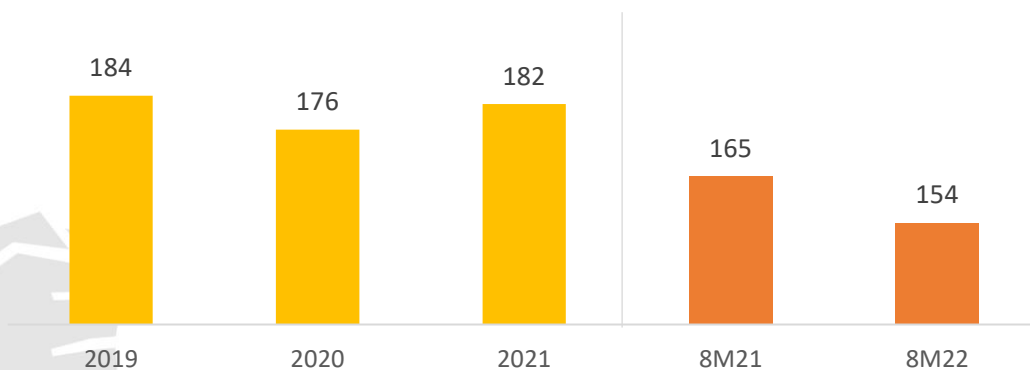
Financial Receivables

Rp Trillion



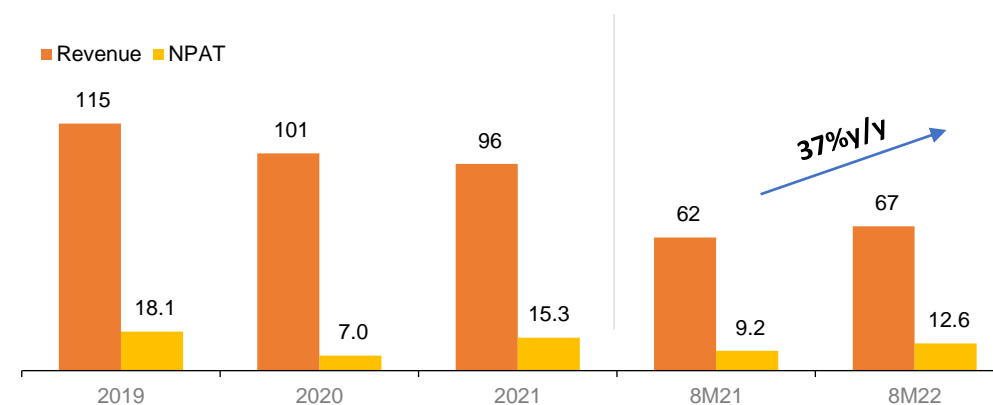
Number of Finance Companies

Licensed by OJK



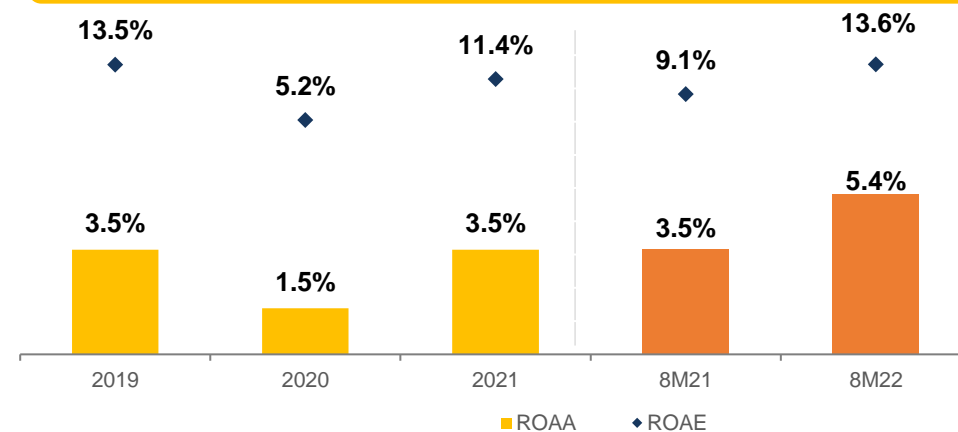
Net Profit After Tax

Rp Trillion



ROAA and ROAE

% Reported Asset & Equity, annualized





Growth Drivers and Business Prospect

Prospect of Domestic Economic 2022

The prospect of the domestic economy in 2022 is estimated to grow around 4.8% - 5.3% y/y

Customer Centric

Focus on customer centric to retain customer repeat order. .

Low Penetration Rate of 4W

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

Accelerate Digitalization Across Organization and Ecosystem

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

Availability of Credit

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



TRAFFIC FLOWS IN VARIOUS CITIES IN INDONESIA

*The famous place for
tourist attraction*

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

SUMATERA

Populations : **59.2Mn**
GDP Per Capita: **USD 2.888**
Penetration 2W : **42.5%**
Penetration 4W: **6.8%**



JAKARTA

Populations : **10.6 Mn**
GDP Per Capita: **USD 12.**
Penetration 2W : **152.8%**
Penetration 4W: **38.6%**

*Jakarta is
the center
of business
activities in
Indonesia*



*Java is the largest
economic contribution in
the country*

JAWA

Populations : **142.2 Mn**
GDP Per Capita: **USD 2.338**
Penetration 2W : **37.0%**
Penetration 4W: **6.7%**



BALI & NT

Populations : **15.1Mn**
GDP Per Capita: **USD 1.474**
Penetration 2W : **41.8%**
Penetration 4W: **6.0%**

**The Populations. GDP Per Capita as of 2021
**Data Penetration as of 2020*

Thank you

