



Shareholding Composition

| | 9M12 | 9M13 |
|------------------------|-------|-------|
| Bank Danamon Indonesia | 95.0% | 95.0% |
| Public (≤ 5%) | 5.0% | 5.0% |

Credit Ratings(PEFINDO)

| | Rating/Outlook |
|-----------|----------------|
| Corporate | idAA+/ Stable |
| Bonds | idAA+ |

Contacts

| | |
|--------------------|--|
| I Dewa Made Susila | dewa.susila@adira.co.id |
| Perry B. Slangor | perry.slangor@adira.co.id |
| Yanti | yanti.yanti@adira.co.id |
| Investor Relations | af.investor.relation@adira.co.id |

Adira Finance

Corporate Secretary/Investor Relations

The Landmark I, 26th-31st Floor
 Jl. Jenderal Sudirman No. 1

Jakarta 12190

Phone : +62 21 5296-3232, 5296-3322(hunting)

Fax : +62-21 5296-3354

Website : www.adira.co.id

Highlight

9M 2013 Results

- **New Financing amounted to Rp24.8 trillion.** Total new financing increased by 2% or Rp390 billion compared to the same period last year of Rp24.4 trillion. We see a stronger performance in third quarter when compared to the first two quarters as we managed to adapt our business with new operating environment particularly the implementation of minimum down payment for conventional financing in the middle of last year and for syaria financing in early this year. Our new financing reached Rp9.3 trillion in third quarter, up by 10% from Rp8.5 trillion in the previous quarter.
- **Managed receivables reached Rp47.4 trillion.** Our managed receivables, including joint financing with Bank Danamon, grew 5% from Rp45.1 trillion a year earlier on the back of higher new financing. As we continue to take advantage opportunities in the market to raise external funding, our financing receivables rose 34% to Rp28.1 trillion, representing 59% of managed receivables. While joint financing receivables was Rp19.3 trillion as of September 2013 as compared to Rp24.1 trillion a year earlier.
- **Consolidated Non-performing loans (NPL) maintained at 1.45%** at the end of September 2013 as compared to the 1.42% a year earlier. Furthermore, our cost of credit was also maintained at 4.0% of managed receivables in the first nine months of 2013 as compared to 4.1% in the same period last year.
- **Net Profit After Tax of Rp1,237 billion.** In the first nine months this year, our net profit increased by 11% from Rp1,110 billion in the same period last year.
- **Strong Capitalization.** Our total equity amounted to Rp5.6 trillion as of September 2013. Further, our leverage (Debt-to-Equity Ratio) was 3.9 times, providing an ample room to grow our business going forward.

| Rp billion; % | 9M12 | 9M13 | Δ% | 4Q12 | 1Q13 | 2Q13 | 3Q13 |
|------------------------------------|--------|--------|-------|--------|--------|--------|--------|
| Total New Financing | 24,379 | 24,769 | 2% | 8,070 | 6,996 | 8,465 | 9,308 |
| Total Managed Assets | 45,130 | 47,381 | 5% | 45,793 | 45,093 | 45,814 | 47,381 |
| Financing Receivables ¹ | 20,995 | 28,126 | 34% | 23,216 | 25,447 | 26,432 | 28,126 |
| Total Asset | 22,948 | 29,237 | 27% | 25,460 | 26,910 | 27,640 | 29,237 |
| Total Borrowings | 16,430 | 21,652 | 32% | 18,087 | 19,432 | 20,315 | 21,652 |
| Total Equity | 4,734 | 5,567 | 18% | 5,036 | 5,377 | 5,121 | 5,567 |
| Net Profit after Tax | 1,110 | 1,237 | 11% | 309 | 336 | 423 | 478 |
| ROAA ² | 8.1% | 6.3% | -1.8% | 5.9% | 5.9% | 6.9% | 7.2% |
| ROAE | 33.1% | 32.0% | -1.1% | 26.3% | 28.0% | 34.4% | 36.7% |
| NPL-Stand Alone | 1.01% | 1.39% | 0.38% | 1.00% | 1.11% | 1.35% | 1.39% |

Note:

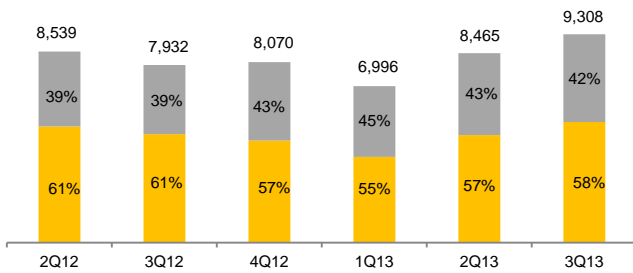
1. Financing receivables from Adira Finance's self-funding;
2. As percentage of Reported Assets; and
3. Starting from 2013, other receivables is reclassified to financing receivables and other expense to allowance for impairment losses of financing receivables.

Focus Charts

New Financing

Rp billion

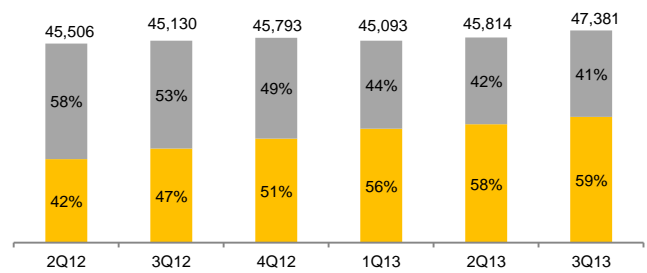
Motorcycle Car



Managed Receivables

Rp billion

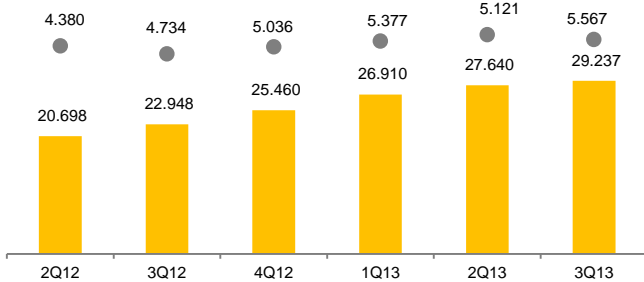
Self Financing Joint Financing



Total Assets & Total Equity

Rpbillion

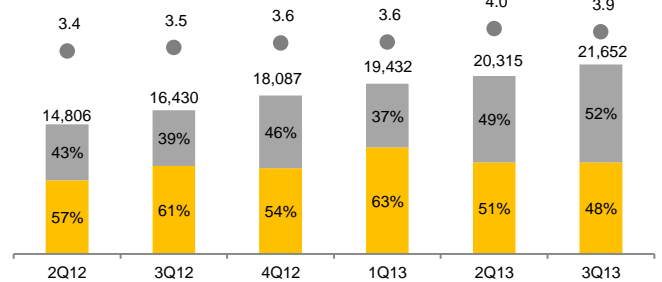
Total Assets Total Equity



Total Borrowings & Debt-to-Equity Ratio

Rp billion; and Times

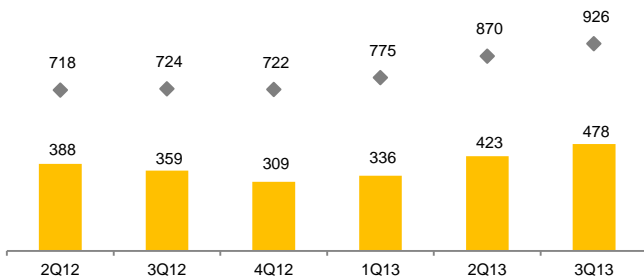
MTN & Bonds Bank Loan DER



Net Operating Income & NPAT

Rp billion

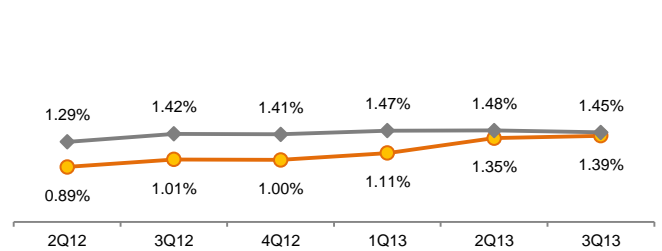
NPAT Net Operating Income



Non-Performing Loan

% of Receivables

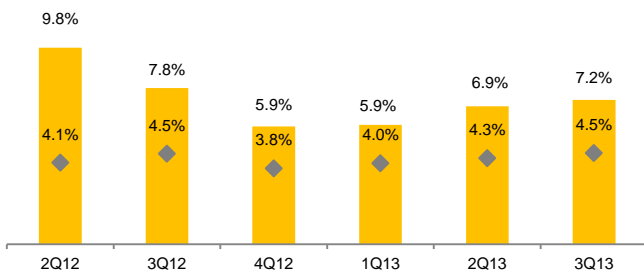
NPL-Stand alone (% of Financing Receivables)
NPL-Consolidated (% of Managed Receivables)



ROAA

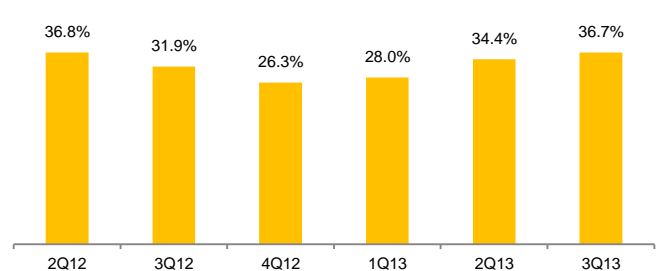
% of Reported Assets and Managed Receivables

ROAA-Stand Alone (% of Reported Assets)
ROAA-Consolidated (% of Managed Receivables)



ROAE

% of Total Equity



Note: Managed receivables include joint financing with Bank Danamon (Parent Company).

New Financing

Adira Finance disbursed new financing of Rp24.8 trillion in the first nine month this year as compared to Rp24.4 trillion in the same period last year driven by a higher growth in car financing business. New financing for cars up by 12 % to Rp10.8 trillion and represented 43% of total new financing. The growth in the domestic sales of new cars has provided opportunity to continue growing our car financing business this year. While new financing for motorcycles was Rp14.0 trillion as compared to Rp14.8 trillion in the first nine month of 2012 and accounted for the remaining 57%.

On a quarter on quarter basis, our new financing have gradually increased from Rp7.0 trillion in the first quarter to Rp8.5 trillion in the second quarter and Rp9.3 trillion in third quarter driven by strong recovery in new motorcycle financing as we managed to adapt our business with changing operating environment, particularly the implementation of minimum down payment for conventional financing in the middle of 2012 and for syaria financing in early this year.

In the first nine months of this year, new financing for motorcycles was Rp14.0 trillion as used motorcycles financing growth partly compensated the slower new motorcycle financing business. Used motorcycle financing increased by 14% to Rp4.7 trillion from Rp4.1 trillion in the same period last year. While our new financing for new motorcycles was Rp9.4 trillion as compared to Rp10.7 trillion in the same period last year due to the changes in the operating environment, particularly minimum down payment regulation for syaria.

In term of units, we financed a total of 719 thousand units of new motorcycles and 601 thousand units of used motorcycles in the first nine month this year. Hence our market share to the domestic new motorcycle sales was 12.4% in the first nine month this year as compared to 15.9% in the same period last year. However, our market share in new motorcycle financing have recover back to 15.4% in third quarter from 9.7% in the first quarter and 12.2% in the second quarter this year.

Our new financing for cars continue to grow by 12% to Rp10.8 trillion in the first nine months this year from Rp9.6 trillion in the same period last year supported by growing financing in both new cars and used cars financing businesses. New car financing increased by 15% to Rp7.5 trillion from Rp6.6 trillion last year while used car financing increased by 8% to Rp3.2 trillion from Rp3.0 trillion.

Overall, we financed 81 thousand units of cars in the first nine month of 2013 as compared to 78 thousand units in the same period last year. As we financed 48 thousand units of new cars, our market share in new car was 5.2% of the domestic sales of new cars as compared to a market share of 5.7% in the same period last year. Due to the impact of the minimum down payment in syaria, our market share in 1Q13 slowed down to 4.7%, however, managed to recover to current level.

In summary, we are still on track in reaching the full year target of new financing of Rp32-Rp33 trillion. Considering many challenges faced in 2013, such as slower economy growth, higher inflation, rising interest rate, as well as weaker exchange rates, our business managed to cope with these challenges. We believe that rising purchasing power of consumers, growing middle income class coupled with low penetration rate of vehicles in Indonesia will continue to become driving factors for growth in both automotive and multifinance industries in near term.

Balance Sheet

Our managed financing receivables, including joint financing receivables, increased by 5% to Rp47.4 trillion as of September 2013 from Rp45.1 trillion a year earlier. Joint financing receivables with Bank Danamon (our parent bank) was Rp19.3 trillion as of September 2013, down from Rp24.1 trillion a year earlier as we funded most of our financing growth by raising external funding as opposed to use joint financing facility.

As we continue to raise external funding to diversify our funding sources as well as to capitalize opportunities in the market to raise funding at competitive rates, we managed to fund most of our financing growth this year. As such, our stand alone financing receivables (before loss allowance) grew 34% to Rp28.1 trillion from Rp24.1 trillion a year earlier. Hence our receivables now made up 59% of total managed receivables, up sharply from 47% a year earlier.

In term of asset quality, our stand alone NPL was 1.39% from 1.01% in September last year, further, our consolidated Non-Performing Loan (NPL), including joint financing receivables, stood at 1.45% as of September 2013 as compared to 1.42% a year earlier, reflecting our sound asset quality. In addition, our consolidated Cost of Credit stood at manageable levels of 4.0% in the first nine month 2013 as compared to 4.1% in the same period last year despite challenging operating environment during the year.

Financing receivables remained as the major assets, contributing 93% of total assets. Both consumer financing and leasing receivables have exhibited steady increase. Before loss allowance, consumer financing and leasing receivables increased by 29% and 420%, respectively, reflecting solid growth of our business. An investment in IT to support our business and for efficiency improvement caused intangible assets (net) grew by 25% to Rp40 billion as of September 2013. While our fixed assets stood at Rp263 billion which mostly comprise of mainly office equipment.

Interest-bearing funding rose 32% to Rp21.7 trillion in September 2013 from Rp16.4 trillion last year driven by increased in bank borrowings as well as securities issued (bonds). Our bank borrowings rose by 75% to Rp11.2 trillion as of September 2013, including off-shore loans of US\$308 million that we have fully hedged to IDR.

Debt securities issued stood at Rp10.5 trillion as of September 2013 as compared to Rp10.0 trillion a year earlier. We issued Rp2.4 trillion in bonds in March 2013 and Rp2.1 trillion bonds in October 2013. At the same time, we settled some fall due bonds and MTN, amounting to Rp1.7 trillion.

Total equity increased 18% to Rp5,567 billion as of September 2013 due to increase in retained earnings. We have distributed Rp709 billion cash dividend or 50% of our 2012 net profit in June 2013. With strong equity, our leverage (debt-to-equity ratio) only increased modestly to 3.9 times in September this year from 3.5 times a year earlier despite of increasing funding activities. This leverage is still well below the maximum leverage of 10 times set by the regulator, providing a room for growing our business going forward.

Income Statement

During the first nine months of 2013, Adira Finance reported a net profit after tax of Rp1,237 billion, an increase of 11% as compared to the same period last year of Rp1,110 billion. The main driver of growth was an increase in net interest income of 19% on the back of growing financing receivables and improved margin.

Operating Income grew by 15% from Rp3,881 billion to Rp4,467 billion supported by increase in both net interest income and fee income (non-interest income). In the first nine months this year, net interest income rose 19% to Rp2,595 billion from Rp2,179 billion due to increase in interest income coupled with a decline in interest expenses. Our strategy to raise funding from the debt market at competitive costs was proven to be a success as cost of funds declined to 9.5% in the first nine months of 2013 from 11.2% in the same period last year. As such, interest expenses declined 9% from Rp3,578 billion in the first nine months last year to Rp3,259 billion. While during the same period interest income grew 2% to Rp5,855 billion in the first nine months 2013 as average managed receivables increased 7% to Rp45.8 trillion from Rp42.7 trillion in the first nine months last year. **As a result, net interest margin improved to 7.6% in the nine months 2013 from the same period last year of 6.8%.** Further our fee income increased by 10% to Rp1,872 billion from Rp1,702 billion in the first nine months last year while our new financing grew by 2% during the same period. Overall, fee income contributed 42% of operating income in nine months this year from 44% in the same period last year.

Operating Expenses rose 10% to Rp1,896 billion as compared to the same period last year of Rp1,722 billion in part due to increase in manpower expenses in relation to the annual increase in minimum wages and salary adjustments. Hence manpower expenses increased 13% to Rp1,314 billion in nine months 2013 from Rp1,164 billion in the same period last year. On the other hand, general and administrative expenses only increased 4% to Rp582 billion. **Overall, our cost to income ratio went down to 42.5% as compared to 44.4% in the same period last year, reflecting our discipline in cost management.**

As we funded most of new financing (as opposed to joint financing), the cost of credit (CoC) increased by 34% to Rp861 billion in nine months 2013 as compared to Rp643 billion in the same period last year. We booked 60% of our new financing in first nine months this year in our own balance sheet and as such we need to set aside higher loan loss allowance for these new receivables. However, including joint financing receivables, our consolidated cost of credit was stable at 4.0% of average managed receivables as compared to the 4.1% in the same period last year. We continue to apply prudent underwriting policy and loan management as part of our risk management practices.

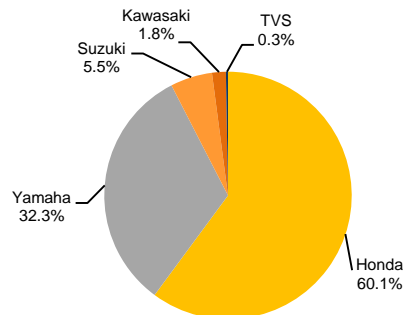
In the first nine months 2013, Reported ROAA (as percentage of total assets) stood at 6.3% as compared to 8.1% in the same period last year as our assets (on balance sheet) expanded significantly following our initiatives to raise funding over the last three years. While ROAE stood at 32.0% in the first nine months of 2013 as compared to 33.1% in the same period last year. However, including joint financing with Bank Danamon, our consolidated ROAA registered at 4.3% in the first nine months of 2013, stable from the same period last year, indicating our solid profitability.

Indonesian Automotive Sector Update

Domestic New Motorcycle Sales

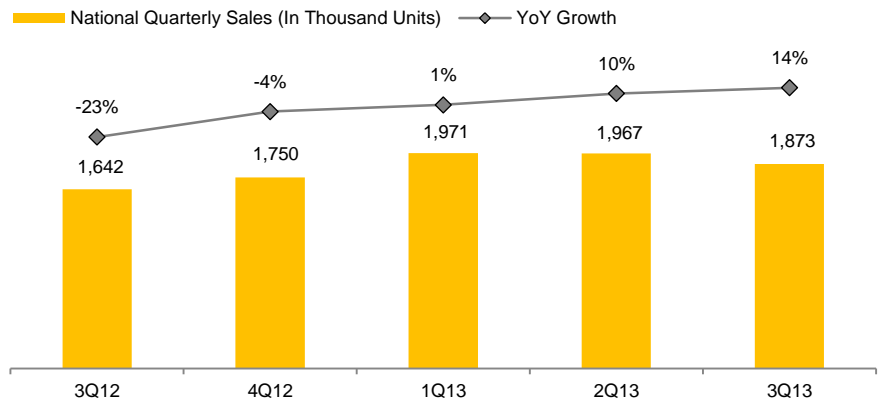
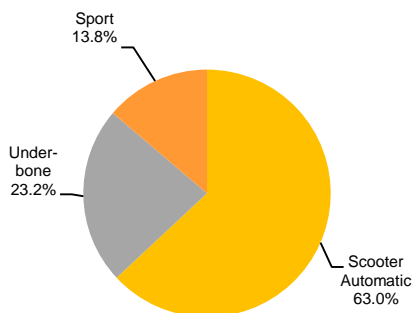
New Motorcycle Sales by Brand

First nine month of 2013



New Motorcycle Sales by Type

First nine month of 2013



Source: Indonesian Motorcycles Industry Association (AISI)

The domestic sales of new motorcycle sales grew by 8% to 5.8 million units in the first nine month this year as compared to the same period last year's sales of 5.4 million units. Consumers seem to have been able to adjust with the minimum down payment regulations that started to take into effect in June 2013 and at the same time proved that motorcycle is a necessity for most of Indonesian customers on the back of weak public transportation infrastructure. Further, the fuel price hike in the middle of this year did not have meaningful impact on the motorcycle sales. Weak road infrastructure and insufficient public transportation as well as costly public transportation fares are regarded as the main causes that drive many Indonesians to prefer to own their private vehicles.

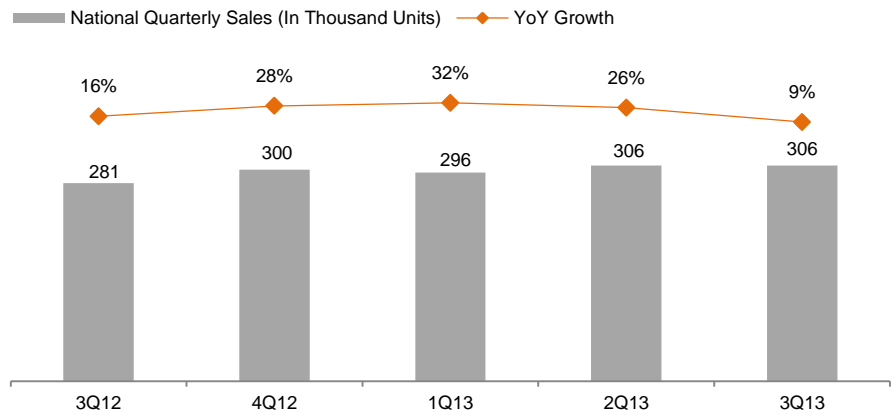
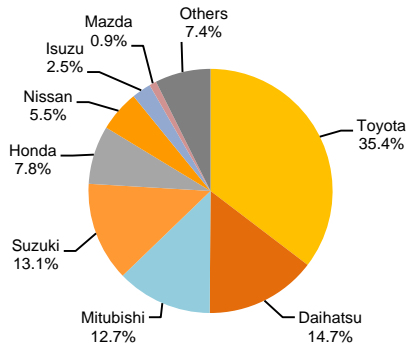
Honda maintained its position as the largest and dominant player in motorcycle manufacture in Indonesia and is currently the most favored brand among the Indonesians. Its market share remained strong at 60% in this year so far and increased from the same period last year at 57%. Honda sold 3.5 million units of motorcycles in the first nine month 2013, up 13% compared to the same period last year's sales of 3.1 million units. It has slowly replaced the position of its competitors in the scooter automatic segment and now is building a market presence in the sport segment. Yamaha tries to defend its market share from declining further as its market shares continue to decrease to 32.3% in nine month this year as compared to 34.3% in the same period last year. Suzuki was also losing its market share as its market share declined to 5.5% from 6.5% in nine month last year. Whereby Kawasaki, focusing itself in the sport segment, has a stable market share at 1.8%.

In terms of type of motorcycles, while scooter automatic (scootic) continue to be the best selling products, overtaking underbone model as scootic now made up 63% of the industry sales. Meanwhile, underbone's share decline to 8% in the first nine months from 31.3% in the same period last year. Further sport segment continues to grow strongly and currently made up 13.8% of industry sales. With Honda joining to compete in the sport segment, the sport motorcycle sales keep growing.

Overall, the domestic motorcycle sales in Indonesia is expected to reach 7.5 million units by end of 2013, a sign of recovery after a fall in 2012 sales to only 7.1 million units from 8.0 million units in 2011. Nevertheless, Indonesia shall remain as the ASEAN largest motorcycle market with over 240 million populations.

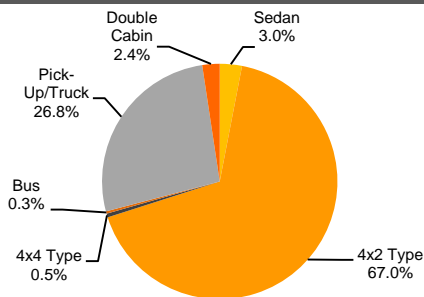
Domestic New Car Sales

New Car Sales by Brand First nine month of 2013



Source: Association of Indonesian Automotive Industries (GAIKINDO)

New Car Sales by Type First nine month of 2013



The domestic sales of new cars in Indonesia remained robust in the first nine months this year as the industry sales increased by 11% to 908 thousand units from 816 thousand units in the same period last year. Although the growth momentum was not as strong as in 2012, nevertheless, it was still an encouraging progress made by the Indonesian car industry, trailing Thailand when compared with the ASEAN neighboring countries, with Indonesia came at the second place after Thailand that sold over 1 million cars throughout nine months of 2013.

Until September 2013, Toyota and Daihatsu of the Astra Group remained the most popular brands in Indonesia and controlled 50% market shares. Toyota contributed 35.4% for the industry sales, while Daihatsu 14.7%. The launching of their low cost green cars (LCGC) in September 2013, named Toyota Agya and Daihatsu Ayla, has also received positive response from buyers, selling over 4 thousand units, respectively. Toyota launched a number of new variants as well as facelifts throughout 2013, hence it is experiencing growth for both its passenger and commercial segments. One of the growth drivers was Toyota's more complete compact car line-up with Toyota Etios Valco that was launched in March 2013. Daihatsu also recorded increase in its nine months sales. Its low MPV, Xenia, is still the brand's bestselling car, making up 40% of total sales, followed by Gran Max contributing 34%.

After Toyota and Daihatsu, the other leading brands were Suzuki, Mitsubishi and Honda with market share of 13.1%, 12.7% and 7.8%, respectively, throughout the nine month in this year. Suzuki gained its share mostly due to its low MPV car, Suzuki Ertiga. Suzuki followed Toyota and Daihatsu to release LCGC variant as well with Suzuki Karimun Wagon R. While Mitsubishi still emphasize its variants mostly in commercial segment. As for Honda, New Honda Jazz was the most sold variant for the brand, contributing over 30% of Honda sales.

In terms of segment, passenger cars still dominate the Indonesian car market by holding 70% of the market share of the industry. Passenger cars sales grew 12% to 636 thousand units until September 2013. The remaining 30% car sales are comprised of commercial segments and grew 8% to 272 thousand units.

Corporate Updates

Adira Finance Issued Continuous Bonds II Phase II

Adira Finance made its second bonds issuance in 2013. The Company issued Continuous Bonds II Phase II amounting Rp2,092 billion and was listed in the Indonesia Stock Exchange on 25 October 2013. The issuance consisted of 3 serials with the following structure:

| Serial | Amount (Rp billion) | Coupon Rate (%pa) | Tenor (day/month) |
|--------------|------------------------|----------------------|----------------------|
| Serial A | 722 | 9.15% | 370 Days |
| Serial B | 880 | 10.50% | 36 Months |
| Serial C | 490 | 11.00% | 60 Months |
| Total | 2,092 | | |

The Company involved PT Danareksa Sekuritas, PT DBS Vickers Securities Indonesia, PT HSBC Securities Indonesia, PT Indo Premier Securities, PT Mandiri Sekuritas and PT Standard Chartered Securities Indonesia to act as the joint lead underwriters, as well as PT Samuel Sekuritas Indonesia as the underwriter. PT Bank Negara Indonesia Tbk again acted as the trustee in the issuance. The bonds proceeds will be used to finance new disbursement for the remaining months in 2013.

Adira Finance Settled the Fall Due Bonds Principal

In October 2013, Adira Finance carried out the settlement of some fall due bonds, amounting to Rp860 billion, consist of:

- Adira Finance IV Bonds, Serial D amounted to Rp284 billion;
- Adira Finance Continuous Bonds I Phase III, Serial A amounted to Rp376 billion; and
- MTN I, Serial B amounted to Rp200 billion.

Pefindo reaffirmed the ratings of the bonds of $idAA+$ (Double A Plus), as the obligor is regarded to have ability to fulfil its long term financial commitment on the debt securities issued and robust as compared to other obligor in Indonesia.

Financial Highlights

| <i>In Billion Rupiah</i> | Sept-12 | Sept-13 | Δ% | Dec-12 | Mar-13 | Jun-13 | Sept-13 |
|--|---------------|---------------|------------|---------------|---------------|---------------|---------------|
| STATEMENTS OF FINANCIAL POSITION | | | | | | | |
| Assets | | | | | | | |
| Cash and cash equivalents | 1,649 | 776 | -53% | 2,249 | 1,598 | 1,322 | 776 |
| Financing receivables - net of allowance of impairment | 20,562 | 27,204 | 32% | 22,452 | 24,579 | 25,512 | 27,204 |
| Fixed assets - net of accumulated depreciation | 277 | 263 | -5% | 290 | 279 | 275 | 263 |
| Intangible assets - net | 32 | 40 | 25% | 41 | 38 | 43 | 40 |
| Others | 428 | 954 | 123% | 429 | 416 | 488 | 954 |
| Total Assets | 22,948 | 29,237 | 27% | 25,461 | 26,910 | 27,640 | 29,237 |
| Liabilities | | | | | | | |
| Borrowings | 6,394 | 11,193 | 75% | 8,286 | 7,258 | 9,859 | 11,193 |
| Debt securities issued - net | 10,037 | 10,459 | 4% | 9,802 | 12,174 | 10,456 | 10,459 |
| Others | 1,783 | 2,018 | 13% | 2,337 | 2,101 | 2,204 | 2,018 |
| Total liabilities | 18,214 | 23,670 | 30% | 20,425 | 21,533 | 22,519 | 23,670 |
| Total equity | 4,734 | 5,567 | 18% | 5,036 | 5,377 | 5,121 | 5,567 |
| Total liabilities and equity | 22,948 | 29,237 | 27% | 25,461 | 26,910 | 27,640 | 29,237 |

| <i>In Billion Rupiah</i> | 9M12 | 9M13 | Δ% | 4Q12 | 1Q13 | 2Q13 | 3Q13 |
|----------------------------------|--------------|--------------|------------|--------------|--------------|--------------|--------------|
| INCOME STATEMENT | | | | | | | |
| Interest income | 5,756 | 5,854 | 2% | 2,000 | 1,952 | 1,925 | 1,977 |
| Interest expense | (3,577) | (3,259) | -9% | (1,163) | (1,097) | (1,057) | (1,104) |
| Net interest income | 2,179 | 2,595 | 19% | 837 | 855 | 868 | 873 |
| Fee income | 1,702 | 1,872 | 10% | 574 | 543 | 643 | 686 |
| Operating income | 3,881 | 4,467 | 15% | 1,411 | 1,398 | 1,511 | 1,559 |
| Operating expense | (1,722) | (1,896) | 10% | (689) | (623) | (641) | (633) |
| Net operating expense | 2,159 | 2,571 | 19% | 722 | 775 | 870 | 926 |
| Cost of credit | (643) | (861) | 34% | (292) | (311) | (274) | (276) |
| Other income/(expense) | (34) | (56) | 63% | (16) | (13) | (32) | (11) |
| Income before income tax | 1,482 | 1,654 | 12% | 414 | 451 | 564 | 638 |
| Net income for the period | 1,110 | 1,237 | 11% | 309 | 336 | 423 | 478 |

Note: Starting from 2013, other receivables is reclassified to financing receivables and other expense to allowance for impairment losses of financing receivables.

| KEY RATIOS | 9M12 | 9M13 | Δ% | 4Q12 | 1Q13 | 2Q13 | 3Q13 |
|---|-------|-------|-------|-------|-------|-------|-------|
| Profitability and Efficiency (%) | | | | | | | |
| Return to average total assets | 8.1% | 6.3% | -1.8% | 5.9% | 5.9% | 6.9% | 7.2% |
| Return to average equity | 33.1% | 32.0% | -1.1% | 26.3% | 28.0% | 34.4% | 36.7% |
| Net income to total income | 22.7% | 20.9% | -1.8% | 21.0% | 18.1% | 21.2% | 23.0% |
| Cost to income | 44.4% | 42.5% | -1.9% | 48.8% | 44.6% | 42.4% | 40.6% |
| Leverage and Liquidity (X) | | | | | | | |
| Total assets to total liabilities | 1.3 | 1.2 | 0.0 | 1.3 | 1.2 | 1.2 | 1.2 |
| Total equity to total liabilities | 0.3 | 0.2 | 0.0 | 0.3 | 0.2 | 0.2 | 0.2 |
| Gearing ratio | 3.5 | 3.9 | 0.4 | 3.6 | 3.6 | 4.0 | 3.9 |
| Assets Quality (%) | | | | | | | |
| NPL-Stand Alone | 1.01% | 1.39% | 0.38% | 1.00% | 1.11% | 1.35% | 1.39% |
| Allowance for impairment losses to ADMF receivables | 3.0% | 3.3% | 0.3% | 3.3% | 3.4% | 3.5% | 3.3% |

| NEW FINANCING | 9M12 | 9M13 | Δ% | 4Q12 | 1Q13 | 2Q13 | 3Q13 |
|---------------------------------|---------------|---------------|------------|--------------|--------------|--------------|--------------|
| <i>In Thousand Units</i> | | | | | | | |
| Motorcycle | 1,408 | 1,319 | -6% | 425 | 373 | 453 | 494 |
| Car | 78 | 81 | 4% | 27 | 24 | 27 | 30 |
| Total Financed Unit | 1,485 | 1,400 | -6% | 452 | 397 | 480 | 523 |
| <i>In Billion Rupiah</i> | | | | | | | |
| Motorcycle | 14,807 | 14,015 | -5% | 4,564 | 3,828 | 4,800 | 5,387 |
| Car | 9,572 | 10,754 | 12% | 3,506 | 3,168 | 3,665 | 3,921 |
| Total Finance Amount | 24,379 | 24,769 | 2% | 8,070 | 6,996 | 8,465 | 9,308 |

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