

ADMF's maturing Bonds maintained at "idAAA" ratings

PEFINDO has reaffirmed its "idAAA" ratings of PT Adira Dinamika Multi Finance, Tbk (ADMF or the Company)'s Bond V/2011 Series D, Shelf Registered Bond I/2012 Phase II Series C, and its Shelf Registered Bond II/2014 Phase III Series A amounting total to IDR2.7 trillion. The Company's readiness to repay its maturing Bond is supported by its cash and cash equivalent balance, which at end of December 2014 amounted to IDR879 billion and the collection from its installment of financing receivables of around IDR3.8 trillion per month.

Established in 1990, ADMF is the largest auto financing company in Indonesia. It provides financing for new and used cars and motorcycles. As of December 31, 2014, ADMF had 26,098 employees serving clients through 645 business service outlets. These consist of 199 branches, 334 representative offices, 97 kiosks, and 15 dealer outlets located in major cities throughout the country. ADMF is 95.0% owned by PT Bank Danamon Indonesia Tbk, 0.4% by Asuransi Adira Dinamika, and 4.6% by the public.

Rating Period for Bond V/2011 Series D : February 27, 2015 – May 27, 2015

Rating Period for Shelf Registered Bond I/2012 Phase II Series C : February 27, 2015 – May 4, 2015

Rating Period for Shelf Registered Bond II/2014 Phase III Series A : February 27, 2015 – May 24, 2015

Contact Analyst: Danan Dito & Adrian Noer
danan.dito@pefindo.co.id & adrian.noer@pefindo.co.id

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