



PEFINDO CREDIT RATING INDONESIA

PRESS RELEASE

July 4, 2013

ADMF's maturing Bonds maintained at *idAA+* ratings

PEFINDO reaffirmed its "*idAA+*" ratings of PT Adira Dinamika Multi Finance, Tbk (ADMF or the Company)'s Shelf Registered Bond I/2012 Phase III Series A amounting to IDR376 billion which will fall due on October 7, 2013 and Bond IV/2010 Series D amounting IDR284 billion which will fall due on October 29, 2013. The Company's readiness to repay its maturing Bond is supported by its cash and cash equivalent balance, which at end of May 2013 amounted to IDR1.6 trillion and the collection from its installment of consumer financing receivables of around IDR3.4 trillion per month.

Established in 1990, ADMF is the largest auto financing company in Indonesia. As of March 31, 2013(1Q13), ADMF employed 27,890 employees to serve its clients through 690 business service outlets. These consist of 186 branches, 360 representative offices, 121 kiosks and 23 dealer outlets which located in major cities in the country. As of 1Q13, ADMF was 95.0% owned by BDMN (95.0%), 0.4% by Asuransi Adira Dinamika, 4.6% by public.

Rating Period Shelf Registered Bond I/2012 Phase III series A: July 3, 2013 – October 7, 2013

Rating Period Bond IV/2010 series D: July 3, 2013 – October 29, 2013

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