



PEFINDO CREDIT RATING INDONESIA

PRESS RELEASE
August 16, 2012

Outlook of PT Adira Dinamika Multi Finance Tbk's Rating remains positive

PEFINDO affirmed its corporate rating in PT Adira Dinamika Multi Finance Tbk (ADMF or the Company) at "idAA+". The outlook for the corporate rating remains "positive" due to potential stronger support as a result of the possibility of PT Bank Danamon Indonesia Tbk's (the Company's parent) shares being acquired by DBS Group of Singapore. The acquisition would eventually support ADMF in creating a stronger presence in Indonesian financing industry. It is also expected to strengthen ADMF's funding structure.

Established in 1990, ADMF is the largest auto financing company in Indonesia. As of FY11, ADMF employed 28,272 employees to serve its clients through 653 business service outlets, consisting of 139 branches, 365 representative offices, 126 kiosks and 23 dealer outlets which located in major cities in the country. At the end of 2011, ADMF is owned by BDMN (95.0%), Asuransi Adira Dinamika (0.4%) and public (4.6%).

Rating Period: August 15, 2012 – November 1, 2012
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