



PRESS RELEASE December 3, 2015

ADMF's maturing Bond and Sukuk are maintained at "idAAA" and "idAAA(sy)"

PEFINDO has reaffirmed its "idAAA" rating of PT Adira Dinamika Multi Finance Tbk (ADMF or the Company)'s Shelf Registered Bond II/2013 Phase I Series C amounting to IDR553 billion and "idAAA(sy)" rating for the Company's Shelf Registered Sukuk Mudharabah I/2013 Phase I Series C amounting to IDR286 billion that will mature on March 1, 2016. The Company's readiness to repay its maturing Bond and Sukuk is supported by its cash and cash equivalent balance, which at end of September 2015 amounted to IDR1.3 trillion, and the collection from its installment of financing receivables of around IDR3.7 trillion per month.

Established in 1990, ADMF is one of the largest auto financing companies in Indonesia. It provides financing for new and used cars and motorcycles. As of September 30, 2015, ADMF had 22,734 employees serving clients through 603 business service outlets. These consist of 201 branches and the remainings are smaller networks located in major cities throughout the country. ADMF is 95.0% owned by PT Bank Danamon Indonesia Tbk, and 5.0% by the public (including 0.4% by Asuransi Adira Dinamika).

Rating Period for Shelf Registered Bond II/2013 Phase I Series C : December 2, 2015 – March 1, 2016
Rating Period for Shelf Registered Sukuk Mudharabah I/2013 Phase I Series C : December 2, 2015 – March 1, 2016
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