



PEFINDO CREDIT RATING INDONESIA

PRESS RELEASE
January 18, 2013

ADMF's maturing Bonds maintained at idAA+ rating

PEFINDO reaffirmed its "idAA+" rating of PT Adira Dinamika Multi Finance, Tbk (ADMF or the Company)'s Bond IV/2010 Series C amounting to IDR577 billion which will fall due on April 29, 2013, Shelf Registered Bond I/2012 Phase II Series A amounting to IDR 786 billion which will fall due on May 14, 2013, and Bond V/2011 Series B amounting to IDR160 billion which will fall due on May 27, 2013. The Company's readiness to repay its maturing Bond is supported by its cash and cash equivalent balance, which at end of November 2012 amounted to IDR1.4 trillion and the collection from its installment of consumer financing receivables of around IDR3.2 trillion per month.

Established in 1990, ADMF is the largest auto financing company in Indonesia. As of September 30, 2012 (3Q12), ADMF employed 29,386 employees to serve its clients through 699 business service outlets. These consist of 166 branches, 382 representative offices, 128 kiosks and 23 dealer outlets which located in major cities in the country. As of 3Q12, ADMF was 95.0% owned by BDMN (95.0%), 0.4% by Asuransi Adira Dinamika, 4.6% by public.

Rating Period Bond IV/2010 series C: January 16, 2013 – April 29, 2013

Rating Period Shelf Registered Bond I/2012 Phase II series A: January 16, 2013 – May 14, 2013

Rating Period Bond V/2011 series B: January 16, 2013 – May 27, 2013

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