



PEFINDO CREDIT RATING INDONESIA

PRESS RELEASE
January 8, 2014

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 II/2013 Phase I Series A and Shelf Registered Sukuk Mudharabah I/2013 Phase I Series A total amounting to IDR505 billion which will fall due on March 11, 2014. The Company's readiness to repay its maturing Bond is supported by its cash and cash equivalent balance, which at end of October 2013 amounted to IDR1.1 trillion and the collection from its installment of consumer financing receivables of around IDR3.6 trillion per month.

Established in 1990, ADMF is the largest auto financing company in Indonesia providing financing of new and used cars and motorcycles as well as leasing of heavy equipment. As of September 30, 2013 (3Q2013), ADMF employed 28,006 employees to serve its clients through 669 business service outlets. These consist of 186 branches, 353 representative offices, 107 kiosks and 23 dealer outlets which located in major cities in the country. ADMF was 95.0% owned by BDMN, 0.4% by Asuransi Adira Dinamika, and 4.6% by public.

Rating Period: January 6, 2014 – March 11, 2014
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