

**ANNOUNCEMENT TO THE SHAREHOLDERS OF
PT ADIRA DINAMIKA MULTI FINANCE Tbk**

ON CASH DIVIDEND PAYMENT FOR THE FINANCIAL YEAR 2015

PT Adira Dinamika Multifinance Tbk. (the “**Company**”) hereby announces to the Shareholders that in accordance with the Decisions of the Annual General Meeting of Shareholders (“**AGMS**”) on May 18, 2016, it is resolved among others to distribute the cash dividend for the financial year 2015, which represents 50% of Net Profit for 2015 or approximately IDR332,500,000,000,- or Rp332.5- per share, with the assumption that the number of shares that have been issued by the Company as of the Recording Date does not exceed 1,000,000,000 shares.

The schedule and procedures of cash dividend payment for the year 2015 as follows:

a. The schedule of cash dividend payment

In compliance with (i) the Trading Rule No.II-A of Indonesia Stock Exchange; (ii) Financial Service Authority Regulation (“**POJK**”) No. 32/POJK.04/2014; (iii) Circular Letter of PT Kustodian Sentral Efek Indonesia (“**KSEI**”) No.SE-0001/DIR-EKS/KSEI/0811 dated 5 August 2011 regarding the Procedure and Time Limit on the Submission of Certificate of Domicile for a Foreign Taxpayer to KSEI; and (iv) the Board of Directors’ Decree of the Indonesia Stock Exchange No. Kep-00023/ BEI/ 03-2015 dated March 12, 2015, regarding the Determination of Cash Dividend Schedule, therefore:

1.	Announcement of Cash Dividend Payment on the Stock Exchange	May 20, 2016
2.	Cum dividend in Regular Market and Negotiable Market	May 25, 2016
3.	Ex dividend in Regular Market and Negotiable Market	May 26, 2016
4.	Cum dividend in Cash Market	May 30, 2016
5.	Ex dividend in Cash Market	May 30, 2016
6.	<i>Recording Date</i> of Registered Shareholders who entitled to accept cash dividend payment	May 31, 2016
7.	Cash dividend payment	June 17, 2016

b. The procedure for the cash dividend payment

1. This announcement is an official notice from the Company and the Company will not issue a specific notification letter to each Shareholder.
2. Cash dividends will be paid to the Shareholders whose names are recorded in the Shareholder Register (“**DPS**”) of the Company on May 30, 2016 at 04.00 p.m. West Indonesia Time (“**WIB**”) (Recording Date).

3. Shareholders whose shares are registered in the collective custody of KSEI will receive cash dividends that will be paid to the Securities Account of the Securities Company and/or Custodian Bank in one of KSEI Payment Banks. Written confirmation regarding the distribution of the cash dividend payment shall be delivered by KSEI to the Issuer's account and or Custodian Bank. Thereafter, Shareholders will receive their securities account balance information from the Securities Company and or Custodian Bank where the Shareholder originally opened his/her account.
4. For shareholders whose shares are not registered in the collective custody KSEI or are still in the form of script shares, the cash dividend payment will be paid on June 17, 2016 by way of:
 - a. Contacting the Company's Shares Administration Bureau ("**BAE**") during business hours from 09.00 a.m. to 03.00 p.m. West Indonesia Time to obtain Written Notification regarding Dividend Payment (*Surat Pemberitahuan Pembayaran Dividen - SPPD*) at the following address:

PT Adimitra Jasa Korpora
RukanKirana Boutique Office
Jl. Kirana Avenue III Blok F 3 No. 5
Kelapa Gading – Jakarta Utara 14250
Telp: (021) 29745222, Fax: (021) 29289961
Email : opr@adimitra-jk.co.id
 - b. Showing and submitting the following documents to BAE and or the Company:
 - i) Original valid personal identification (ID Card/Driving License/Passport) and photocopy
 - ii) Power of attorney with a duty stamp of sufficient value affixed in the case of proxy representation, accompanied by a copy of valid personal identification from the principal and the proxy
 - iii) Copy of Articles of Association along with any amendment(s), latest deed regarding appointment of the current Board of Commissioners and Directors or management who may represent shareholders as well as photocopies of valid personal identification of the Board of Directors, its proxy or the management who are authorized to act on behalf of the legal entity in question for Shareholders who are legal entities.
5. The cash dividend payment is subject to income tax of 15% (Article 23) and 20% (Article 26) pursuant to the prevailing Indonesia tax regulations. The Company will automatically deduct the income tax from the cash dividend payment.

Parties receiving payments from Shareholders who are foreign nationals of countries that have a Double Treaty Agreement ("**P3B**") with the Republic of Indonesia and intend to request a tax deduction in line with the tariffs stated in the P3B regulation, are herein required to mail/submit an original Letter of Domicile that has been issued by an authorized officer in his/her country, or a copy that has been legalized by the Tax Office in Indonesia in the case that Letter of Domicile has been used for several companies in Indonesia, to the BAE of the Company at the latest on May 30, 2016 at 4.00 p.m. West Indonesia Time. If the original copy of Letter of Domicile is not received by BAE on that date, a 20% tax will be applied.

KSEI account holders, namely the Securities Company and Custodian Bank that possess electronic records of the Company's shares in KSEI's collective custody, are required to submit Shareholder data and documents on their tax status to KSEI 1 (one) day after the DPS recording date.

Should any future tax matters or claims arise related to the cash dividend payment that has been received by the Shareholders, the Shareholders in collective custody should settle such matters with the Securities Company and/or Custodian Bank as where the shareholder originally opened his/her Securities Account.

Jakarta, May 20, 2016

PT Adira Dinamika Multi Finance Tbk

Board of Directors