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Press Release

FOR IMMEDIATE RELEASE

Indonesia's Adira Finance wins Best Consumer Finance Business Award for 2011

- *Adira Finance (Indonesia) boasts extensive network with over 550 branches.*
- *Business model of Adira Finance run with clearly defined values and robust systems.*
- *12,000 employees committed to quality service and relationship management*

Singapore, March 23rd 2012—Indonesia's Adira Finance has been named as winner of the Best Consumer Finance Business Award for the year 2011 during the 11th International Excellence in Retail Financial Services Awards Programme. The bank received the awards at The International Excellence in Retail Financial Services 2012 Awards ceremony, held in conjunction with the region's most prestigious retail banking event, the Excellence in Retail Financial Services Convention. The ceremony was held at the Marina Bay Sands in Singapore on March 23rd 2012.

Indonesia's market leader in motorcycle and consumer finance loans, Adira Finance, boasts an extensive network of more than 550 branches throughout the county as well as in multiple overseas markets, with over 12,000 employees committed to quality service and relationship management. With these networks it has witnessed tremendous growth in new financing volume of up to 47%.

About 150 senior bankers from award-winning banks in 29 countries across the Asia Pacific, the Middle East, Central Asia and Africa attended the glittering event that recognises their efforts in bringing superior products and services to their customers.

The awards programme, administered by The Asian Banker and refereed by prominent global bankers, consultants and academics, is the most prestigious of its kind.

A stringent three-month evaluation process based on a balanced and transparent scorecard used to determine the winners and the positions of various retail banks in the region is attached.

About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The Singapore-based company has offices in Singapore, Malaysia, Hong Kong and Shanghai as well as representatives in London, New York and San Francisco. It has a business model that revolves around three core business lines: publications, research services and forums. The company's website is www.theasianbanker.com

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As a result, the system is recognised for its comprehensive synergy of all retail businesses as well as its ability to increase both customer numbers and investment value.

"In 2010, ICBC has demonstrated that overall transformation can be fully realised within a huge architecture by virtue of endogenous vigour and endless innovation," said Mr. Chris Kapfer, head of the Excellence in Retail Financial Services Programme at The Asian Banker.

Over 170 banks in 29 countries across Asia, and this year for the first time Africa, were evaluated as part of The International Excellence in Retail Financial Services Programme.

"This year over 170 banks and financial institutions in 29 countries across Asia were evaluated as part of The Excellence in Retail Financial Services Programme in what has become the most prestigious, comprehensive and anticipated awards programme that recognises the pursuit of excellence amongst retail financial institutions anywhere in the world today" said Philippe Paillart, chairman of The International Excellence in Retail Financial Services Programme. He added: "It is amazing to see the rapid development of the retail financial services industry every year, and to experience the narrowing gap between mature and emerging market banks in terms of operational efficiency and technology."

The transparent award evaluation process uses a balanced scorecard approach and a comprehensive methodology to evaluate the strength of individual banks and retail banking businesses that involve extensive research and probing interviews, and taps the combined experience of a team of experienced researchers.

Paillart, formerly vice chairman and CEO of DBS Bank and a pioneer in the retail banking industry in the Asia Pacific region, elaborated: "The Asian Banker Excellence Programme was instituted in 2001 on the premise that an outstanding player in the retail financial services industry should build business franchises that are sustainable, competitive and profitable over a period of time. To stay abreast of the rapidly growing geographic scope of the programme, The Asian Banker has renamed the awards „The International Retail Financial Services Awards“ in 2011."

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