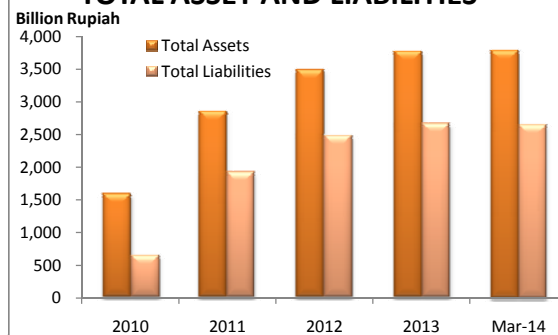
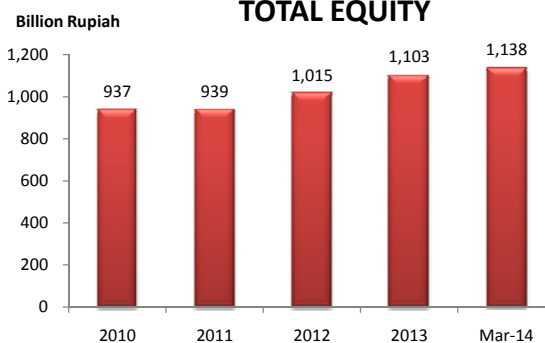
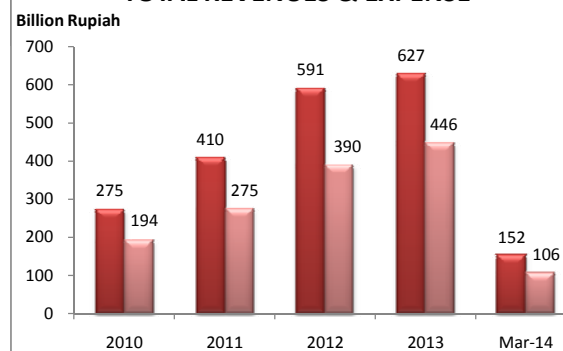


## Financial Data and Ratios

BALANCE SHEET	Dec-10	Dec-11	Dec-12	Dec-13	Mar-14
<i>(Million Rp except Par Value)</i>					
Cash & Cash Equivalents	22,618	29,170	49,261	86,576	124,560
Investments in Financial Leases	1,037,957	2,026,764	2,726,861	3,070,628	3,083,621
Consumer Financing Receivables	487,145	798,681	696,623	604,860	588,916
Factoring Receivables	13,734	0	4,337	1,722	989
Allowance for doubtful account	(36,789)	(56,654)	(70,339)	(91,889)	(91,161)
<b>Total Assets</b>	<b>1,582,726</b>	<b>2,857,468</b>	<b>3,495,190</b>	<b>3,770,471</b>	<b>3,792,065</b>
Growth (%)	15.47%	80.54%	22.32%	7.88%	0.57%
Fund Borrowings	610,744	1,842,717	2,389,662	2,586,559	2,552,772
Taxes Payable	4,916	12,961	12,458	9,732	10,281
<b>Total Liabilities</b>	<b>645,755</b>	<b>1,918,810</b>	<b>2,480,452</b>	<b>2,667,254</b>	<b>2,654,373</b>
Growth (%)	29.84%	197.14%	29.27%	7.53%	-0.48%
Paid up Capital	359,031	359,031	411,449	411,449	411,449
Paid up Capital (Shares)	1,436	1,436	1,646	1,646	1,646
Retained Earnings	525,248	533,000	605,045	691,343	725,801
<b>Total Equity</b>	<b>936,971</b>	<b>938,658</b>	<b>1,014,738</b>	<b>1,103,217</b>	<b>1,137,692</b>
Growth (%)	7.28%	0.18%	8.11%	8.72%	3.12%
<b>Total Liabilities &amp; Equity</b>	<b>1,582,726</b>	<b>2,857,468</b>	<b>3,495,190</b>	<b>3,770,471</b>	<b>3,792,065</b>
Growth (%)	15.47%	80.54%	22.32%	7.88%	0.57%
<b>INCOME STATEMENTS</b>					
Finance Lease Income	167,120	276,696	428,694	482,081	118,751
Consumer Finance Income	76,058	106,210	128,694	105,049	23,504
Factoring Income	3,782	728	501	406	(34)
<b>Total Revenues</b>	<b>275,139</b>	<b>409,574</b>	<b>590,615</b>	<b>627,364</b>	<b>151,724</b>
Growth (%)	10.64%	48.86%	44.20%	6.22%	
Growth (%) <sup>1)</sup>					1.33%
Financing Cost	66,796	145,955	243,179	269,343	65,165
<b>Total Expenses</b>	<b>194,096</b>	<b>274,649</b>	<b>390,086</b>	<b>446,200</b>	<b>105,877</b>
Earning Before Tax	81,043	134,925	200,529	181,164	45,847
Growth (%)	37.10%	66.49%	48.62%	-9.66%	
Growth (%) <sup>1)</sup>					-15.54%
<b>Net Income</b>	<b>60,517</b>	<b>101,122</b>	<b>150,136</b>	<b>135,694</b>	<b>34,458</b>
Growth (%)	47.02%	67.10%	48.47%	-9.62%	
Growth (%) <sup>1)</sup>					-15.38%
<b>RATIOS</b>					
Dividend (Rp)	21.00	50.00	30.00	-	-
EPS (Rp) <sup>2)</sup>	42.14	70.42	91.22	82.45	83.75
BV (Rp)	652.49	653.66	616.56	670.32	691.27
DAR (X)	0.41	0.67	0.71	0.71	0.70
DER (X)	0.69	2.04	2.44	2.42	2.33
ROA (%) <sup>2)</sup>	5.12	4.72	5.74	4.80	4.84
ROE (%) <sup>2)</sup>	8.65	14.37	19.76	16.42	16.12
OPM (%)	29.46	32.94	33.95	28.88	30.22
NPM (%)	22.00	24.69	25.42	21.63	22.71
Payout Ratio (%)	49.83	71.00	32.89	-	-

<sup>1)</sup> Dibandingkan dengan periode yang sama tahun lalu<sup>2)</sup> Disetahankan**TOTAL ASSET AND LIABILITIES****TOTAL EQUITY****TOTAL REVENUES & EXPENSE****TOTAL NET INCOME**