

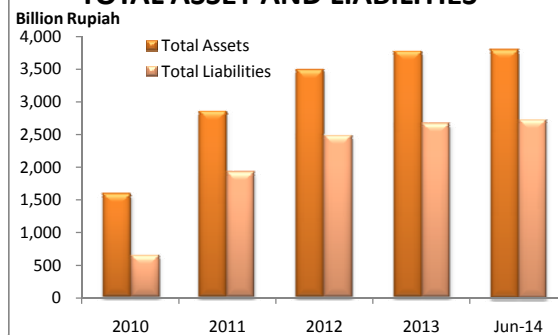
Financial Data and Ratios

BALANCE SHEET	Dec-10	Dec-11	Dec-12	Dec-13	Jun-14
<i>(Million Rp except Par Value)</i>					
Cash & Cash Equivalents	22,618	29,170	49,261	86,576	164,409
Investments in Financial Leases	1,037,957	2,026,764	2,726,861	3,070,628	3,021,275
Consumer Financing Receivables	487,145	798,681	696,623	604,860	580,887
Factoring Receivables	13,734	0	4,337	1,722	372
Allowance for doubtful account	(36,789)	(56,654)	(70,339)	(91,889)	(84,223)
Total Assets	1,582,726	2,857,468	3,495,190	3,770,471	3,783,471
Growth (%)	15.47%	80.54%	22.32%	7.88%	0.34%
Fund Borrowings	610,744	1,842,717	2,389,662	2,586,559	2,520,124
Taxes Payable	4,916	12,961	12,458	9,732	12,353
Total Liabilities	645,755	1,918,810	2,480,452	2,667,254	2,717,912
Growth (%)	29.84%	197.14%	29.27%	7.53%	1.90%
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	654,990
Total Equity	936,971	938,658	1,014,738	1,103,217	1,065,559
Growth (%)	7.28%	0.18%	8.11%	8.72%	-3.41%
Total Liabilities & Equity	1,582,726	2,857,468	3,495,190	3,770,471	3,783,471
Growth (%)	15.47%	80.54%	22.32%	7.88%	0.34%
INCOME STATEMENTS					
Finance Lease Income	167,120	276,696	428,694	482,081	238,636
Consumer Finance Income	76,058	106,210	128,694	105,049	46,430
Factoring Income	3,782	728	501	406	(9)
Total Revenues	275,139	409,574	590,615	627,364	304,816
Growth (%)	10.64%	48.86%	44.20%	6.22%	
Growth (%) ¹⁾					0.16%
Financing Cost	66,796	145,955	243,179	269,343	132,020
Total Expenses	194,096	274,649	390,086	446,200	221,364
Earning Before Tax	81,043	134,925	200,529	181,164	83,452
Growth (%)	37.10%	66.49%	48.62%	-9.66%	
Growth (%) ¹⁾					-15.95%
Net Income	60,517	101,122	150,136	135,694	62,394
Growth (%)	47.02%	67.10%	48.47%	-9.62%	
Growth (%) ¹⁾					-16.13%
RATIOS					
Dividend (Rp)	21.00	50.00	60.00	60.00	-
EPS (Rp) ²⁾	42.14	70.42	91.22	82.45	75.82
BV (Rp)	652.49	653.66	616.56	670.32	647.44
DAR (X)	0.41	0.67	0.71	0.71	0.72
DER (X)	0.69	2.04	2.44	2.42	2.55
ROA (%) ²⁾	5.12	4.72	5.74	4.80	4.41
ROE (%) ²⁾	8.65	14.37	19.76	16.42	15.66
OPM (%)	29.46	32.94	33.95	28.88	27.38
NPM (%)	22.00	24.69	25.42	21.63	20.47
Payout Ratio (%)	49.83	71.00	65.77	72.77	-

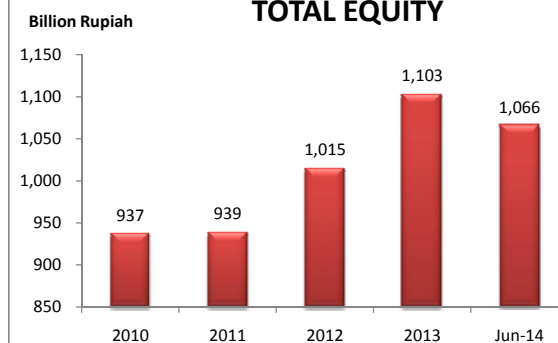
¹⁾ Dibandingkan dengan periode yang sama tahun lalu

²⁾ Disetahankan

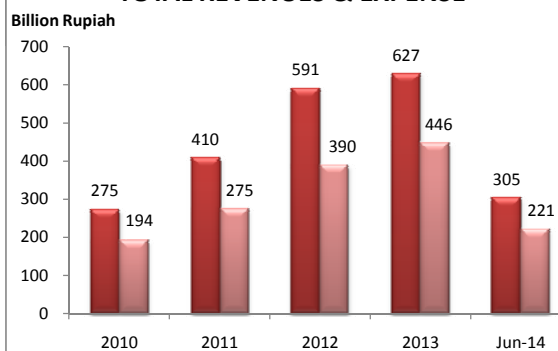
TOTAL ASSET AND LIABILITIES



TOTAL EQUITY



TOTAL REVENUES & EXPENSE



TOTAL NET INCOME

