

Financial Data and Ratios

BALANCE SHEET	Dec-11	Dec-12	Dec-13	Dec-14	Mar-15
<i>(Million Rp except Par Value)</i>					
Cash & Cash Equivalents	29,170	49,261	86,576	121,972	34,041
Investments in Financial Leases	2,026,764	2,726,861	3,070,628	2,856,814	2,888,945
Consumer Financing Receivables	798,681	696,623	604,860	571,121	567,531
Factoring Receivables	-	4,337	1,722	0	0
Allowance for doubtful account	(56,654)	(70,339)	(91,889)	(80,675)	(64,941)
Total Assets	2,857,468	3,495,190	3,770,471	3,586,854	3,578,400
Growth (%)	80.54%	22.32%	7.88%	-4.87%	-0.24%

Fund Borrowings	1,842,717	2,389,662	2,586,559	2,388,090	2,348,617
Taxes Payable	12,961	12,458	9,732	11,177	9,732
Total Liabilities	1,918,810	2,480,452	2,667,254	2,482,261	2,439,235
Growth (%)	197.14%	29.27%	7.53%	-6.94%	-1.73%

Paid up Capital	359,031	411,449	411,449	411,449	411,449
Paid up Capital (Shares)	1,436	1,646	1,646	1,646	1,646
Retained Earnings	533,000	605,045	691,343	703,445	729,275
Total Equity	938,658	1,014,738	1,103,217	1,104,593	1,139,165
Growth (%)	0.18%	8.11%	8.72%	0.12%	3.13%

Total Liabilities & Equity	2,857,468	3,495,190	3,770,471	3,586,854	3,578,400
Growth (%)	80.54%	22.32%	7.88%	-4.87%	-0.24%

INCOME STATEMENTS	Dec-11	Dec-12	Dec-13	Dec-14	Mar-15
Finance Lease Income	276,696	428,694	482,081	469,267	107,696
Consumer Finance Income	106,210	128,694	105,049	92,056	22,093
Factoring Income	728	501	406	-	-
Total Revenues	409,574	590,615	627,364	601,294	140,580
Growth (%)	48.86%	44.20%	6.22%	-4.16%	-
Growth (%) ¹⁾	-	-	-	-	-7.38%

Financing Cost	145,955	243,179	269,343	268,845	64,153
Total Expenses	274,649	390,086	446,200	452,871	106,194

Earning Before Tax	134,925	200,529	181,164	148,423	34,385
Growth (%)	66.49%	48.62%	-9.66%	-18.07%	-
Growth (%) ¹⁾	-	-	-	-	-25.00%

Net Income	101,122	150,136	135,694	110,855	25,830
Growth (%)	67.10%	48.47%	-9.62%	-18.31%	-
Growth (%) ¹⁾	-	-	-	-	-25.04%

RATIOS	Dec-11	Dec-12	Dec-13	Dec-14	Mar-15
Dividend (Rp)	50.00	60.00	60.00	-	-
EPS (Rp) ²⁾	70.42	91.22	82.45	68.34	62.78
BV (Rp)	653.66	616.56	670.32	672.14	692.17
DAR (X)	0.67	0.71	0.71	0.69	0.68
DER (X)	2.04	2.44	2.42	2.25	2.14
ROA (%) ²⁾	4.72	5.74	4.80	4.19	3.84
ROE (%) ²⁾	14.37	19.76	16.42	13.61	12.07
OPM (%)	32.94	33.95	28.88	25.04	24.46
NPM (%)	24.69	25.42	21.63	18.71	18.37
Payout Ratio (%)	71.00	65.77	72.77	-	-

¹⁾ Dibandingkan dengan periode yang sama tahun lalu

²⁾ Disetahunkan

