

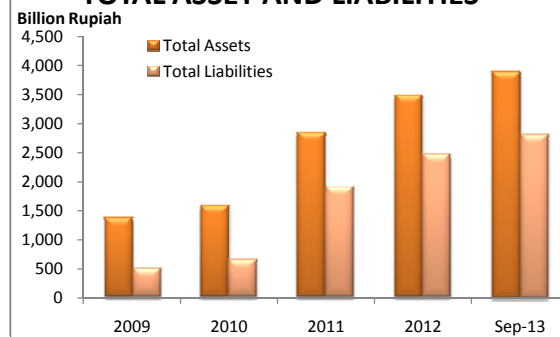
Financial Data and Ratios

BALANCE SHEET	Dec-09	Dec-10	Dec-11	Dec-12	Sep-13
<i>(Million Rp except Par Value)</i>					
Cash & Cash Equivalents	49,152	22,618	29,170	49,261	56,564
Investments in Financial Leases	910,854	1,037,957	2,026,764	2,726,861	3,152,949
Consumer Financing Receivables	374,447	487,145	798,681	696,623	638,177
Factoring Receivables	16,369	13,734	0	4,337	1,294
Allowance for doubtful account	(46,917)	(36,789)	(56,654)	(70,339)	(80,385)
Total Assets	1,370,730	1,582,726	2,857,468	3,495,190	3,873,984
Growth (%)	-21.66%	15.47%	80.54%	22.32%	10.84%
Fund Borrowings	468,398	610,744	1,842,717	2,389,662	2,716,330
Taxes Payable	6,552	4,916	12,961	12,458	3,566
Total Liabilities	497,358	645,755	1,918,810	2,480,452	2,802,212
Growth (%)	-43.68%	29.84%	197.14%	29.27%	12.97%
Paid up Capital	359,031	359,031	359,031	411,449	411,449
Paid up Capital (Shares)	1,436	1,436	1,436	1,646	1,646
Retained Earnings	463,076	525,248	533,000	605,039	660,686
Total Equity	873,373	936,971	938,658	1,014,738	1,071,772
Growth (%)	0.77%	7.28%	0.18%	8.11%	5.62%
Total Liabilities & Equity	1,370,730	1,582,726	2,857,468	3,495,190	3,873,984
Growth (%)	-21.66%	15.47%	80.54%	22.32%	10.84%
INCOME STATEMENTS					
Finance Lease Income	141,809	167,120	276,696	428,694	359,181
Consumer Finance Income	63,109	76,058	106,210	128,694	79,194
Factoring Income	3,638	3,782	728	501	349
Total Revenues	248,681	275,139	409,574	590,615	468,384
Growth (%)	-9.61%	10.64%	48.86%	114.66%	
Growth (%) ¹⁾					7.40%
Financing Cost	83,100	66,796	145,955	243,179	198,946
Total Expenses	189,567	194,096	274,649	390,086	328,231
Earning Before Tax	59,114	81,043	134,925	200,529	140,153
Growth (%)	-21.62%	37.10%	66.49%	147.44%	
Growth (%) ¹⁾					-4.55%
Net Income	41,163	60,517	101,122	150,136	105,021
Growth (%)	-19.56%	47.02%	67.10%	148.09%	
Growth (%) ¹⁾					-4.07%
RATIOS					
Dividend (Rp)	14.00	21.00	50.00	30.00	-
EPS (Rp) ²⁾	28.67	42.14	70.42	91.22	85.08
BV (Rp)	608.15	652.49	653.66	616.56	651.22
DAR (X)	0.36	0.41	0.67	0.71	0.72
DER (X)	0.57	0.69	2.04	2.44	2.61
ROA (%) ²⁾	4.31	5.12	4.72	5.74	4.82
ROE (%) ²⁾	6.77	8.65	14.37	19.76	17.44
OPM (%)	23.77	29.46	32.94	33.95	29.92
NPM (%)	16.55	22.00	24.69	25.42	22.42
Payout Ratio (%)	48.84	49.83	71.00	32.89	-

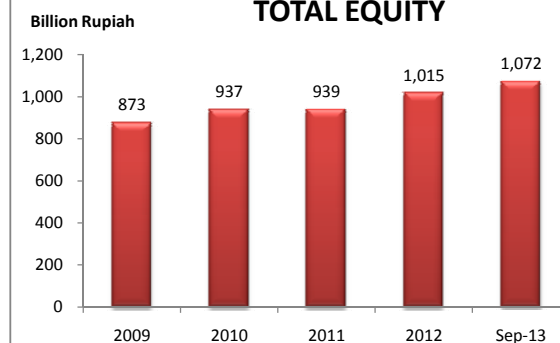
¹⁾ Dibandingkan dengan periode yang sama tahun lalu

²⁾ Disetahunkan

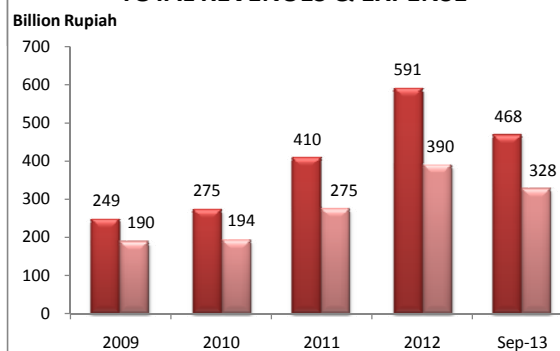
TOTAL ASSET AND LIABILITIES



TOTAL EQUITY



TOTAL REVENUES & EXPENSE



TOTAL NET INCOME

