

Financial Data and Ratios

BALANCE SHEET	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13
<i>(Million Rp except Par Value)</i>					
Cash & Cash Equivalents	49,152	22,618	29,170	49,261	86,576
Investments in Financial Leases	910,854	1,037,957	2,026,764	2,726,861	3,070,628
Consumer Financing Receivables	374,447	487,145	798,681	696,623	604,860
Factoring Receivables	16,369	13,734	0	4,337	1,722
Allowance for doubtful account	(46,917)	(36,789)	(56,654)	(70,339)	(91,889)
<b>Total Assets</b>	<b>1,370,730</b>	<b>1,582,726</b>	<b>2,857,468</b>	<b>3,495,190</b>	<b>3,770,471</b>
Growth (%)	-21.66%	15.47%	80.54%	22.32%	7.88%

Fund Borrowings	468,398	610,744	1,842,717	2,389,662	2,586,559
Taxes Payable	6,552	4,916	12,961	12,458	9,732
<b>Total Liabilities</b>	<b>497,358</b>	<b>645,755</b>	<b>1,918,810</b>	<b>2,480,452</b>	<b>2,667,254</b>
Growth (%)	-43.68%	29.84%	197.14%	29.27%	7.53%

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	605,045	691,343
<b>Total Equity</b>	<b>873,373</b>	<b>936,971</b>	<b>938,658</b>	<b>1,014,738</b>	<b>1,103,217</b>
Growth (%)	0.77%	7.28%	0.18%	8.11%	8.72%

<b>Total Liabilities &amp; Equity</b>	<b>1,370,730</b>	<b>1,582,726</b>	<b>2,857,468</b>	<b>3,495,190</b>	<b>3,770,471</b>
Growth (%)	-21.66%	15.47%	80.54%	22.32%	7.88%

INCOME STATEMENTS	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13
Finance Lease Income	141,809	167,120	276,696	428,694	482,081
Consumer Finance Income	63,109	76,058	106,210	128,694	105,049
Factoring Income	3,638	3,782	728	501	406
<b>Total Revenues</b>	<b>248,681</b>	<b>275,139</b>	<b>409,574</b>	<b>590,615</b>	<b>627,364</b>
Growth (%)	-9.61%	10.64%	48.86%	44.20%	6.22%
Growth (%) <sup>1)</sup>					

Financing Cost	83,100	66,796	145,955	243,179	269,343
<b>Total Expenses</b>	<b>189,567</b>	<b>194,096</b>	<b>274,649</b>	<b>390,086</b>	<b>446,200</b>

Earning Before Tax	59,114	81,043	134,925	200,529	181,164
Growth (%)	-21.62%	37.10%	66.49%	48.62%	-9.66%
Growth (%) <sup>1)</sup>					

<b>Net Income</b>	<b>41,163</b>	<b>60,517</b>	<b>101,122</b>	<b>150,136</b>	<b>135,673</b>
Growth (%)	-19.56%	47.02%	67.10%	48.47%	-9.63%
Growth (%) <sup>1)</sup>					

RATIOS	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13
Dividend (Rp)	14.00	21.00	50.00	60.00	60.00
EPS (Rp) <sup>2)</sup>	28.67	42.14	70.42	91.22	82.44
BV (Rp)	608.15	652.49	653.66	616.56	670.32
DAR (X)	0.36	0.41	0.67	0.71	0.71
DER (X)	0.57	0.69	2.04	2.44	2.42
ROA (%) <sup>2)</sup>	4.31	5.12	4.72	5.74	4.80
ROE (%) <sup>2)</sup>	6.77	8.65	14.37	19.76	16.42
OPM (%)	23.77	29.46	32.94	33.95	28.88
NPM (%)	16.55	22.00	24.69	25.42	21.63
Payout Ratio (%)	48.84	49.83	71.00	65.77	72.78

<sup>1)</sup> Dibandingkan dengan periode yang sama tahun lalu

<sup>2)</sup> Disetahunkan

