

Financial Data and Ratios

BALANCE SHEET	Dec-11	Dec-12	Dec-13	Dec-14	Sep-15
<i>(Million Rp except Par Value)</i>					
Cash & Cash Equivalents	29,170	49,261	86,576	121,972	55,426
Investments in Financial Leases	2,026,764	2,726,861	3,070,628	2,856,814	2,684,586
Consumer Financing Receivables	798,681	696,623	604,860	571,121	562,637
Factoring Receivables	-	4,337	1,722	0	0
Allowance for doubtful account	(56,654)	(70,339)	(91,889)	(80,675)	(57,814)
Total Assets	2,857,468	3,495,190	3,770,471	3,586,854	3,441,088
Growth (%)	80.54%	22.32%	7.88%	-4.87%	-4.06%

Fund Borrowings	1,842,717	2,389,662	2,586,559	2,388,090	2,269,046
Taxes Payable	12,961	12,458	9,732	11,177	4,634
Total Liabilities	1,918,810	2,480,452	2,667,254	2,482,261	2,364,626
Growth (%)	197.14%	29.27%	7.53%	-6.94%	-4.74%
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	656,624
Total Equity	938,658	1,014,738	1,103,217	1,104,593	1,076,462
Growth (%)	0.18%	8.11%	8.72%	0.12%	-2.55%

Total Liabilities & Equity	2,857,468	3,495,190	3,770,471	3,586,854	3,441,088
Growth (%)	80.54%	22.32%	7.88%	-4.87%	-4.06%

INCOME STATEMENTS	Dec-11	Dec-12	Dec-13	Dec-14	Sep-15
Finance Lease Income	276,696	428,694	482,081	469,267	315,131
Consumer Finance Income	106,210	128,694	105,049	92,056	66,156
Factoring Income	728	501	406	-	-
Total Revenues	409,574	590,615	627,364	601,294	414,027
Growth (%)	48.86%	44.20%	6.22%	-4.16%	-7.93%
Growth (%) ¹⁾					

Financing Cost	145,955	243,179	269,343	268,845	196,752
Total Expenses	274,649	390,086	446,200	452,871	345,035
Earning Before Tax	134,925	200,529	181,164	148,423	68,992
Growth (%)	66.49%	48.62%	-9.66%	-18.07%	-39.12%
Growth (%) ¹⁾					

Net Income	101,122	150,136	135,694	110,855	51,904
Growth (%)	67.10%	48.47%	-9.62%	-18.31%	-38.75%
Growth (%) ¹⁾					

RATIOS	Dec-11	Dec-12	Dec-13	Dec-14	Sep-15
Dividend (Rp)	50.00	60.00	60.00	60.00	-
EPS (Rp) ²⁾	70.42	91.22	82.45	67.36	42.05
BV (Rp)	653.66	616.56	670.32	671.16	654.07
DAR (X)	0.67	0.71	0.71	0.69	0.69
DER (X)	2.04	2.44	2.42	2.25	2.20
ROA (%) ²⁾	3.54	4.30	3.60	3.09	2.01
ROE (%) ²⁾	10.77	14.80	12.30	10.04	6.43
OPM (%)	32.94	33.95	28.88	24.68	16.66
NPM (%)	24.69	25.42	21.63	18.44	12.54
Payout Ratio (%)	71.00	65.77	72.77	89.08	-

¹⁾ Dibandingkan dengan periode yang sama tahun lalu

²⁾ Disetahunkan

