

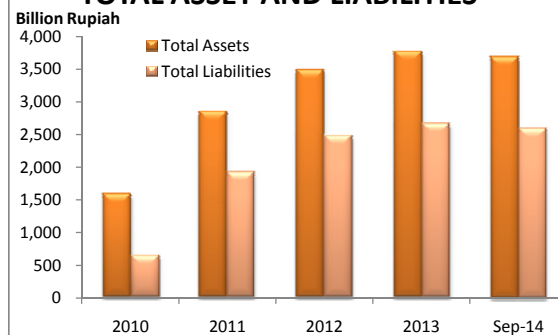
Financial Data and Ratios

BALANCE SHEET	Dec-10	Dec-11	Dec-12	Dec-13	Sep-14
<i>(Million Rp except Par Value)</i>					
Cash & Cash Equivalents	22,618	29,170	49,261	86,576	74,237
Investments in Financial Leases	1,037,957	2,026,764	2,726,861	3,070,628	2,984,454
Consumer Financing Receivables	487,145	798,681	696,623	604,860	586,224
Factoring Receivables	13,734	0	4,337	1,722	0
Allowance for doubtful account	(36,789)	(56,654)	(70,339)	(91,889)	(74,476)
Total Assets	1,582,726	2,857,468	3,495,190	3,770,471	3,681,294
Growth (%)	15.47%	80.54%	22.32%	7.88%	-2.37%
Fund Borrowings	610,744	1,842,717	2,389,662	2,586,559	2,496,278
Taxes Payable	4,916	12,961	12,458	9,732	7,255
Total Liabilities	645,755	1,918,810	2,480,452	2,667,254	2,594,787
Growth (%)	29.84%	197.14%	29.27%	7.53%	-2.72%
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	677,330
Total Equity	936,971	938,658	1,014,738	1,103,217	1,086,507
Growth (%)	7.28%	0.18%	8.11%	8.72%	-1.51%
Total Liabilities & Equity	1,582,726	2,857,468	3,495,190	3,770,471	3,681,294
Growth (%)	15.47%	80.54%	22.32%	7.88%	-2.37%
INCOME STATEMENTS	Dec-10	Dec-11	Dec-12	Dec-13	Sep-14
Finance Lease Income	167,120	276,696	428,694	482,081	351,810
Consumer Finance Income	76,058	106,210	128,694	105,049	68,947
Factoring Income	3,782	728	501	406	-
Total Revenues	275,139	409,574	590,615	627,364	449,680
Growth (%)	10.64%	48.86%	44.20%	6.22%	-3.99%
Growth (%) ¹⁾					
Financing Cost	66,796	145,955	243,179	269,343	200,869
Total Expenses	194,096	274,649	390,086	446,200	336,356
Earning Before Tax	81,043	134,925	200,529	181,164	113,325
Growth (%)	37.10%	66.49%	48.62%	-9.66%	-19.14%
Growth (%) ¹⁾					
Net Income	60,517	101,122	150,136	135,694	84,740
Growth (%)	47.02%	67.10%	48.47%	-9.62%	-19.31%
Growth (%) ¹⁾					
RATIOS	Dec-10	Dec-11	Dec-12	Dec-13	Sep-14
Dividend (Rp)	21.00	50.00	60.00	60.00	-
EPS (Rp) ²⁾	42.14	70.42	91.22	82.45	68.65
BV (Rp)	652.49	653.66	616.56	670.32	660.17
DAR (X)	0.41	0.67	0.71	0.71	0.70
DER (X)	0.69	2.04	2.44	2.42	2.39
ROA (%) ²⁾	5.12	4.72	5.74	4.80	4.10
ROE (%) ²⁾	8.65	14.37	19.76	16.42	13.91
OPM (%)	29.46	32.94	33.95	28.88	25.20
NPM (%)	22.00	24.69	25.42	21.63	18.84
Payout Ratio (%)	49.83	71.00	65.77	72.77	-

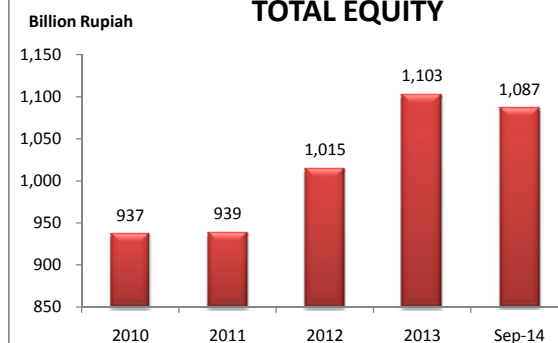
¹⁾ Dibandingkan dengan periode yang sama tahun lalu

²⁾ Disetahankan

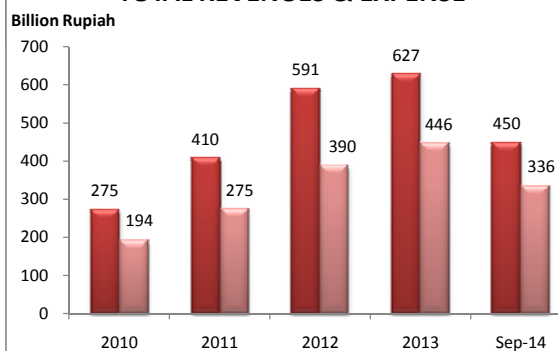
TOTAL ASSET AND LIABILITIES



TOTAL EQUITY



TOTAL REVENUES & EXPENSE



TOTAL NET INCOME

