

(Dinyatakan dalam rupiah kecuali dinyatakan lain)

(Expressed in rupiah, unless otherwise stated)

|   | Catatan/<br>Note | 2014                     | 2013                   | 2012                   |   |
|---|------------------|--------------------------|------------------------|------------------------|---|
| <b>ASET</b>   |                  |                          |                        |                        | <b>ASSETS</b>   |
| Kas dan setara kas  | 3c,3l,5,2l       | 71.793.948.822           | 66.294.974.684         | 29.811.415.721         | Cash and cash equivalents                             |
| Piutang pembiayaan konsumen   |                  |                          |                        |                        | Consumer financing receivables                        |
| Piutang pembiayaan konsumen setelah dikurangi bagian yang dibiayai bank | 3e,3f,3l,6       | 1.262.105.251.741        | 933.258.694.438        | 892.193.135.625        | Consumer financing receivables - net of bank-financed |
| Pendapatan pembiayaan konsumen yang belum diakui                        |                  | (328.591.380.726)        | (233.272.341.011)      | (234.847.996.859)      | Unearned consumer financing income                    |
| Piutang pembiayaan konsumen   |                  | 933.513.871.015          | 699.986.353.427        | 657.345.138.766        | Consumer financing receivables                        |
| Penyisihan kerugian penurunan nilai                                     |                  | (46.119.390.536)         | (33.570.049.085)       | (25.537.900.687)       | Allowance for impairment losses                       |
| Bersih  |                  | 887.394.480.479          | 666.416.304.342        | 631.807.238.079        | Net   |
| Piutang lain-lain   | 3l,7             | 2.683.968.024            | 2.397.550.479          | 2.317.134.290          | Other receivables                                     |
| Uang muka dan biaya dibayar dimuka                                      | 3g,8             | 36.038.414.737           | 40.822.845.317         | 50.278.070.730         | Advances and prepaid expenses                         |
| Pajak dibayar dimuka  | 3k,14a           | 1.547.356.725            | -                      | -                      | Prepaid tax   |
| Aset tetap-bersih   | 3h,9             | 173.354.530.351          | 82.553.565.847         | 47.197.252.754         | Property and equipment - net                          |
| Aset lain-lain  | 10               | 1.533.764.600            | 1.780.815.775          | 831.253.175            | Other assets  |
| Aset pajak tangguhan  | 3k,14c           | 2.895.193.524            | 3.039.932.221          | 1.002.680.835          | Deferred tax assets                                   |
| <b>JUMLAH ASET</b>  |                  | <b>1.177.241.657.262</b> | <b>863.305.988.665</b> | <b>763.245.045.584</b> | <b>TOTAL ASSETS</b>                                   |

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

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|   | Catatan/<br>Note | 2014                     | 2013                   | 2012                   |  |
|---|------------------|--------------------------|------------------------|------------------------|--|
| <b>LIABILITAS DAN EKUITAS</b>   |                  |                          |                        |                        | <b>LIABILITIES AND EQUITY</b>  |
| <b>LIABILITAS</b>   |                  |                          |                        |                        | <b>LIABILITIES</b>   |
| Utang usaha   | 21               | 896.725.233              | 396.422.735            | 4.334.075.441          | Trade payable  |
| Pinjaman yang diterima  | 31,11,19         | 884.275.273.380          | 637.345.472.650        | 571.377.675.725        | Loan received  |
| Biaya yang masih harus dibayar  | 31,12,21         | 8.997.173.917            | 5.062.433.432          | 6.733.469.370          | Accrued expenses   |
| Utang pajak   | 3k,14b           | 2.516.337.361            | 8.472.239.949          | 7.360.926.139          | Taxes payable  |
| Utang lain-lain   | 31,13,21         | 31.763.086.405           | 20.225.074.846         | 9.422.652.558          | Others payable   |
| Liabilitas imbalan pasca kerja  | 3j,18            | 4.941.461.856            | 3.189.602.878          | 1.992.530.470          | Post-employment benefit liability  |
| <b>JUMLAH LIABILITAS</b>  |                  | <b>933.390.058.152</b>   | <b>674.691.246.490</b> | <b>601.221.329.703</b> | <b>TOTAL LIABILITIES</b>   |
| <b>EKUITAS</b>  |                  |                          |                        |                        | <b>EQUITY</b>  |
| Modal saham, Nilai nominal Rp 1.000.000 per saham tahun 2014, 2013 dan 2012                     |                  |                          |                        |                        | Share capital - par value per share Rp 1,000,000 for 2014, 2013 and 2012         |
| Modal dasar, Modal ditempatkan dan disetor penuh 100.000 lembar saham tahun 2014, 2013 dan 2012 | 15               | 100.000.000.000          | 100.000.000.000        | 100.000.000.000        | Authorized capital, issued and fully paid 100,000 shares for 2014, 2013 and 2012 |
| Saldo laba  |                  |                          |                        |                        | Retained earnings  |
| Ditentukan penggunaannya  |                  | 350.000.000              | 340.000.000            | 330.000.000            | Appropriated   |
| Belum ditentukan penggunaannya  |                  | 143.501.599.110          | 88.274.742.175         | 61.693.715.881         | Unappropriated   |
| <b>JUMLAH EKUITAS</b>   |                  | <b>243.851.599.110</b>   | <b>188.614.742.175</b> | <b>162.023.715.881</b> | <b>TOTAL EQUITY</b>  |
| <b>JUMLAH LIABILITAS DAN EKUITAS</b>  |                  | <b>1.177.241.657.262</b> | <b>863.305.988.665</b> | <b>763.245.045.584</b> | <b>TOTAL LIABILITIES AND EQUITY</b>  |

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| <b>PENDAPATAN</b>   |                  |                         |                          |                          | <b>INCOME</b>  |
| Pembiayaan konsumen-<br>bersih  | 3e,3i,24         | 523.025.857.931         | 447.074.109.893          | 398.876.697.889          | Consumer financing-<br>net   |
| Bunga   | 3i,24            | 1.358.154.756           | 1.092.304.826            | 1.415.936.095            | Interest   |
| Lain-lain   | 3i,24            | 12.858.381.652          | 7.014.361.626            | 5.830.277.106            | Others   |
| <b>JUMLAH PENDAPATAN</b>  |                  | <b>537.242.394.339</b>  | <b>455.180.776.345</b>   | <b>406.122.911.090</b>   | <b>TOTAL INCOME</b>  |
| <b>BEBAN</b>  |                  |                         |                          |                          | <b>EXPENSES</b>  |
| Keuangan  | 3i,17a,24        | (156.780.248.125)       | (123.600.116.615)        | (111.683.795.217)        | Finance  |
| Umum dan administrasi   | 3i,17b,<br>24    | (306.790.154.832)       | (263.001.665.822)        | (230.957.722.089)        | General and<br>administrative  |
| <b>JUMLAH BEBAN</b>   |                  | <b>463.570.402.957</b>  | <b>(386.601.782.437)</b> | <b>(342.641.517.306)</b> | <b>TOTAL EXPENSES</b>  |
| <b>LABA SEBELUM<br/>PAJAK<br/>PENGHASILAN</b>   |                  | <b>73.671.991.382</b>   | <b>68.578.993.908</b>    | <b>63.481.393.784</b>    | <b>INCOME BEFORE<br/>TAX</b>   |
| <b>BEBAN PAJAK<br/>PENGHASILAN</b>  | 3k,14c,24        | <b>(18.435.134.447)</b> | <b>(16.987.967.614)</b>  | <b>(15.668.035.997)</b>  | <b>INCOME TAX<br/>EXPENSE</b>  |
| <b>LABA TAHUN<br/>BERJALAN</b>  |                  | <b>55.236.856.935</b>   | <b>51.591.026.294</b>    | <b>47.813.357.787</b>    | <b>NET INCOME<br/>FOR THE YEAR</b>   |
| Pendapatan komprehensif<br>lain   |                  | -                       | -                        | -                        | Other comprehensive<br>income  |
| <b>Jumlah pendapatan<br/>komprehensif</b>   |                  | <b>55.236.856.935</b>   | <b>51.591.026.294</b>    | <b>47.813.357.787</b>    | <b>Total comprehensive<br/>income</b>  |
| <b>Laba yang dapat<br/>diatribusikan<br/>kepada pemilik<br/>entitas</b>                               |                  | <b>55.236.856.935</b>   | <b>51.591.026.294</b>    | <b>47.813.357.787</b>    | <b>Net income<br/>attributable to<br/>owners of entity</b>                     |
| <b>Jumlah pendapatan<br/>komprehensif yang<br/>dapat<br/>diatribusikan kepada<br/>pemilik entitas</b> |                  | <b>55.236.856.935</b>   | <b>51.591.026.294</b>    | <b>47.813.357.787</b>    | <b>Total comprehensive<br/>Income<br/>attributable to<br/>owners of entity</b> |

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