

(Dinyatakan dalam rupiah kecuali dinyatakan lain)

(Expressed in rupiah, unless otherwise stated)

	Catatan/ Note	2013	2012	2011	
ASET					ASSETS
Kas dan setara kas	3c,3l,5,2l	66.294.974.684	29.811.415.721	76.472.883.756	Cash and cash equivalents
Deposito berjangka	3c,3l,6,2l	-	-	10.000.000.000	Time deposits
Piutang pembiayaan konsumen					Consumer financing receivables
Piutang pembiayaan konsumen setelah dikurangi bagian yang dibiayai bank	3e,3f,7,2l	933.258.694.438	892.193.135.625	778.465.718.215	Consumer financing receivables - net of bank-financed
Pendapatan pembiayaan konsumen yang belum diakui		(233.272.341.011)	(234.847.996.859)	(218.020.102.771)	Unearned consumer financing income
Piutang pembiayaan konsumen		699.986.353.427	657.345.138.766	560.445.615.444	Consumer financing receivables
Penyisihan kerugian penurunan nilai		(33.570.049.085)	(25.537.900.687)	(11.872.121.934)	Allowance for impairment losses
Bersih		666.416.304.342	631.807.238.079	548.573.493.510	Net
Piutang lain-lain	3l,8,2l	2.397.550.479	2.317.134.290	1.207.713.235	Other receivables
Uang muka dan biaya dibayar dimuka	3g,9	40.822.845.317	50.278.070.730	40.714.346.106	Advances and prepaid expenses
Aset tetap-bersih	3h,10,23	82.553.565.847	47.197.252.754	32.804.157.630	Property and equipment - net
Aset lain-lain	ll	1.780.815.775	831.253.175	1.085.882.050	Other assets
Aset pajak tangguhan	3k,15b	3.039.932.221	1.002.680.835	1.036.212.831	Deferred tax assets
JUMLAH ASET		863.305.988.665	763.245.045.584	711.894.689.118	TOTAL ASSETS

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan/Notes to the financial statements are an integral part of the financial statements

(Dinyatakan dalam rupiah kecuali dinyatakan lain)

(Expressed in rupiah, unless otherwise stated)

	Catatan/ Note	2013	2012	2011	
LIABILITAS DAN EKUITAS					LIABILITIES AND EQUITY
LIABILITAS					LIABILITIES
Utang usaha	21	396.422.735	4.334.075.441	1.047.971.245	Trade payable
Pinjaman yang diterima	31,12,21	637.345.472.650	571.377.675.725	553.112.711.454	Loan received
Biaya yang masih harus dibayar	31,13,21	5.062.433.432	6.733.469.370	5.050.098.542	Accrued expenses
Utang pajak	3k,15a	8.472.239.949	7.360.926.139	6.101.461.284	Tax payable
Utang lain-lain	31,14,21	20.225.074.846	9.422.652.558	11.368.709.299	Other payable
Liabilitas imbalan pasca kerja	3j,18	3.189.602.878	1.992.530.470	1.003.379.200	Post-employment benefit liability
JUMLAH LIABILITAS		674.691.246.490	601.221.329.703	577.684.331.024	TOTAL LIABILITIES
EKUITAS					EQUITY
Modal saham, Nilai nominal Rp 1.000.000 per saham tahun 2013, 2012 dan 2011					Share capital - par value per share Rp 1.000.000 for 2013, 2012 and 2011
Modal dasar, Modal ditempatkan dan disetor penuh 100.000 lembar saham tahun 2013, 2012 dan 2011	16	100.000.000.000	100.000.000.000	100.000.000.000	Authorized capital, issued and fully paid 100,000 shares for 2013, 2012 and 2011
Saldo laba					Retained earnings
Ditentukan penggunaannya		340.000.000	330.000.000	320.000.000	Appropriated
Belum ditentukan penggunaannya		88.274.742.175	61.693.715.881	33.890.358.094	Unappropriated
JUMLAH EKUITAS		188.614.742.175	162.023.715.881	134.210.358.094	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		863.305.988.665	763.245.045.584	711.894.689.118	TOTAL LIABILITIES AND EQUITY

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan/Notes to the financial statements are an integral part of the financial statements

(Dinyatakan dalam rupiah kecuali dinyatakan lain)

(Expressed in rupiah, unless otherwise stated)

	Catatan/ Note	2013	2012	2011	
PENDAPATAN					INCOME
Pembiayaan konsumen- bersih	3e,3f,23	447.074.109.893	398.876.697.889	300.322.802.544	Consumer financing net
Bunga	3i,23	1.092.304.826	1.415.936.095	1.206.362.994	Interest
Lain-lain	3i,23	7.014.361.626	5.830.277.106	5.587.504.360	Others
JUMLAH PENDAPATAN		455.180.776.345	406.122.911.090	307.116.669.898	TOTAL INCOME
BEBAN					EXPENSES
Keuangan	3i,17a,23 3i,17b	(123.600.116.615)	(111.683.795.217)	(76.388.672.998)	Finance
Umum dan administrasi	23	(263.001.665.822)	(230.957.722.089)	(190.599.858.667)	General and administrative
JUMLAH BEBAN		(386.601.782.437)	(342.641.517.306)	(266.988.531.665)	TOTAL EXPENSES
LABA SEBELUM PAJAK PENGHASILAN		68.578.993.908	63.481.393.784	40.128.138.233	INCOME BEFORE TAX
BEBAN PAJAK PENGHASILAN	3k,15b,23	(16.987.967.614)	(15.668.035.997)	(9.797.871.369)	INCOME TAX EXPENSE
LABA TAHUN BERJALAN		51.591.026.294	47.813.357.787	30.330.266.864	NET INCOME FOR THE YEAR
Pendapatan komprehensif lain		-	-	-	Other comprehensive income
Jumlah pendapatan komprehensif		51.591.026.294	47.813.357.787	30.330.266.864	Total comprehensive income
Laba yang dapat diatribusikan kepada pemilik entitas		51.591.026.294	47.813.357.787	30.330.266.864	Net income attributable to owners of entity
Jumlah pendapatan komprehensif yang dapat diatribusikan kepada pemilik entitas		51.591.026.294	47.813.357.787	30.330.266.864	Total comprehensive Income attributable to owners of entity

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan/Notes to the financial statements are an integral part of the financial statements