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LAMPIRAN

Lampiran 1

**Data Perhitungan Tingkat Kebangkrutan dengan menggunakan Model
Altman, Model Springate, Model Zmijewski dan Tingkat Akurasi dari ketiga
Model Pada 4 Perusahaan Finance periode 2013-2017**

1. Perhitungan Model Altman

Perhitungan Rasio X_1 (Modal Kerja / Total Aset)

Kode	Periode	Current Asset (Aktiva Lancar)	Current Liabilities (Kewajiban Lancar)	Working Capital (Modal Kerja)	Total Asset	(X_1)
BBLD						
	2013	2,127,422,000,000	1,557,202,000,000	570,220,000,000	3,769,524,000,000	0.151
	2014	2,019,904,000,000	1,458,478,000,000	561,426,000,000	3,586,170,000,000	0.157
	2015	1,723,308,000,000	1,269,036,000,000	454,272,000,000	3,162,906,000,000	0.144
	2016	1,770,615,000,000	1,620,067,000,000	150,548,000,000	3,629,038,000,000	0.041
	2017	1,974,744,000,000	1,634,290,000,000	340,454,000,000	4,367,934,000,000	0.078
HDFA						
	2013	33,880,637,000	100,376,093,000	(66,495,456,000)	1,869,730,319,000	-0.036
	2014	132,545,360,000	112,275,320,000	20,270,040,000	2,556,102,399,000	0.008
	2015	81,749,100,000	104,158,210,000	(22,409,110,000)	3,084,793,302,000	-0.007
	2016	145,591,030,000	108,362,210,000	37,228,820,000	3,603,950,352,000	0.010
	2017	171,464,290,000	1,803,600,920,000	(1,632,136,630,000)	3,850,636,684,000	-0.424
IBFN						
	2013	81,687,874,000	580,807,700,000	(499,119,826,000)	2,355,287,435,451	-0.212
	2014	138,997,130,000	713,043,100,000	(574,045,970,000)	3,040,583,283,217	-0.189
	2015	62,479,860,000	750,756,580,000	(688,276,720,000)	3,160,831,849,223	-0.218
	2016	67,592,630,000	604,312,520,000	(536,719,890,000)	2,436,413,002,802	-0.220
	2017	85,709,210,000	573,833,320,000	(488,124,110,000)	2,108,617,037,867	-0.231
VRNA						
	2013	111,377,710	55,303,670	56,074,040	2,102,207,593	0.027
	2014	54,879,510	78,231,390	(23,351,880)	2,154,745,328	-0.011
	2015	19,362,070	46,887,590	(27,525,520)	1,894,358,057	-0.015
	2016	53,217,550	51,500,600	1,716,950	1,790,467,066	0.001
	2017	102,213,130	46,150,030	56,063,100	1,750,439,904	0.032

Perhitungan Rasio X₂ (Laba Ditahan / Total Aset)

Kode	Periode	Appropriated (Telah Ditetapkan Penggunaannya)	Unappropriated (Belum Ditetapkan Penggunaannya)	Retained Earning (Laba Ditahan)	Total Asset	(X ₂)
BBLD						
	2013	13,000,000,000	678,343,000,000	691,343,000,000	3,769,524,000,000	0.183
	2014	14,000,000,000	691,520,000,000	705,520,000,000	3,586,170,000,000	0.197
	2015	15,000,000,000	651,759,000,000	666,759,000,000	3,162,906,000,000	0.211
	2016	16,000,000,000	674,556,000,000	690,556,000,000	3,629,038,000,000	0.190
	2017	17,000,000,000	713,656,000,000	730,656,000,000	4,367,934,000,000	0.167
HDFA						
	2013	1,000,000,000	77,948,023,000	78,948,023,000	1,869,730,319,000	0.042
	2014	2,000,000,000	115,472,406,000	117,472,406,000	2,556,102,399,000	0.046
	2015	9,600,000,000	147,726,772,000	157,326,772,000	3,084,793,302,000	0.051
	2016	9,600,000,000	165,357,241,000	174,957,241,000	3,603,950,352,000	0.049
	2017	9,600,000,000	183,215,350,000	192,815,350,000	3,850,636,684,000	0.050
IBFN						
	2013	-	92,887,873,377	92,887,873,377	2,355,287,435,451	0.039
	2014	3,037,614,542	150,602,549,678	153,640,164,220	3,040,583,283,217	0.051
	2015	3,082,727,676	148,285,979,234	151,368,706,910	3,160,831,849,223	0.048
	2016	3,082,727,676	(90,674,826,203)	(87,592,098,527)	2,436,413,002,802	-0.036
	2017	3,082,727,676	(306,270,887,714)	(303,188,160,038)	2,108,617,037,867	-0.144
VRNA						
	2013	500,000	154,435,808	154,935,808	2,102,207,593	0.074
	2014	600,000	178,819,526	179,419,526	2,154,745,328	0.083
	2015	700,000	181,138,870	181,838,870	1,894,358,057	0.096
	2016	800,000	187,505,281	188,305,281	1,790,467,066	0.105
	2017	900,000	194,957,496	195,857,496	1,750,439,904	0.112

Perhitungan Rasio X_3 (Laba sebelum bunga dan pajak / Total Aset)

Kode	Periode	EBIT	Total Asset	(X_3)
BBLD				
	2013	447,893,000,000	3,769,524,000,000	0.119
	2014	418,747,000,000	3,586,170,000,000	0.117
	2015	341,972,000,000	3,162,906,000,000	0.108
	2016	304,309,000,000	3,629,038,000,000	0.084
	2017	428,022,000,000	4,367,934,000,000	0.098
HDFA				
	2013	178,952,542,000	1,869,730,319,000	0.096
	2014	256,861,785,000	2,556,102,399,000	0.100
	2015	336,739,360,000	3,084,793,302,000	0.109
	2016	373,674,534,000	3,603,950,352,000	0.104
	2017	409,695,297,000	3,850,636,684,000	0.106
IBFN				
	2013	39,701,738,179	2,355,287,435,451	0.017
	2014	76,673,055,209	3,040,583,283,217	0.025
	2015	779,079,000	3,160,831,849,223	0.000
	2016	(317,174,848,151)	2,436,413,002,802	-0.130
	2017	(286,744,312,211)	2,108,617,037,867	-0.136
VRNA				
	2013	215,193,203	2,102,207,593	0.102
	2014	237,676,930	2,154,745,328	0.110
	2015	216,864,143	1,894,358,057	0.114
	2016	194,275,951	1,790,467,066	0.109
	2017	157,761,015	1,750,439,904	0.090

Perhitungan Rasio X₄ (Nilai Buku Ekuitas / Total Kewajiban)

Kode	Periode	Total Ekuitas (Nilai Buku Ekuitas)	Total Liabilities (Total Kewajiban)	(X₄)
BBLD				
	2013	1,103,217,000,000	2,663,465,000,000	0.414
	2014	1,106,646,000,000	2,479,524,000,000	0.446
	2015	1,083,435,000,000	2,079,471,000,000	0.521
	2016	1,100,904,000,000	2,528,134,000,000	0.435
	2017	1,129,541,000,000	3,238,393,000,000	0.349
HDFA				
	2013	271,535,075,000	1,598,195,244,000	0.170
	2014	308,038,683,000	2,248,063,716,000	0.137
	2015	496,611,208,000	2,588,182,094,000	0.192
	2016	513,330,047,000	3,090,620,305,000	0.166
	2017	524,755,698,000	3,325,880,986,000	0.158
IBFN				
	2013	393,730,042,020	1,961,557,393,431	0.201
	2014	564,515,571,231	2,476,067,711,986	0.228
	2015	568,865,212,841	2,591,966,636,382	0.219
	2016	339,925,143,471	2,096,487,859,331	0.162
	2017	127,808,411,015	1,980,808,626,852	0.065
VRNA				
	2013	258,656,108	1,843,551,485	0.140
	2014	283,008,125	1,871,737,203	0.151
	2015	284,348,304	1,610,009,753	0.177
	2016	286,741,374	1,503,725,692	0.191
	2017	464,248,133	1,286,191,771	0.361

**Perhitungan Tingkat Kebangkrutan Z-Score Altman dari Masing-Masing
Perusahaan Finance Pada Periode 2013-2017**

PT Buana Finance Tbk,

Periode	Nilai Z-Score					Klasifikasi
	X1	X2	X3	X4	Z	
2013	0.151	0.183	0.119	0.414	2.824	Zona Aman
2014	0.157	0.197	0.117	0.446	2.922	Zona Aman
2015	0.144	0.211	0.108	0.521	2.903	Zona Aman
2016	0.041	0.190	0.084	0.435	1.913	Zona Abu-abu
2017	0.078	0.167	0.098	0.349	2.081	Zona Abu-abu
Rata-rata	0.114	0.190	0.105	0.433	2.529	Zona Abu-abu

PT Radana Bhaskara Finance Tbk,

Periode	Nilai Z-Score					Klasifikasi
	X1	X2	X3	X4	Z	
2013	-0.036	0.042	0.096	0.170	0.726	Zona Berbahaya
2014	0.008	0.046	0.100	0.137	1.021	Zona Berbahaya
2015	-0.007	0.051	0.109	0.192	1.054	Zona Berbahaya
2016	0.010	0.049	0.104	0.166	1.097	Zona Berbahaya
2017	-0.424	0.050	0.106	0.158	-1.737	Zona Berbahaya
Rata-rata	-0.090	0.048	0.103	0.165	0.432	Zona Berbahaya

PT Intan Baruprana Finance Tbk,

Periode	Nilai Z-Score					Klasifikasi
	X1	X2	X3	X4	Z	
2013	-0.212	0.039	0.017	0.201	-0.938	Zona Berbahaya
2014	-0.189	0.051	0.025	0.228	-0.665	Zona Berbahaya
2015	-0.218	0.048	0.000	0.219	-1.040	Zona Berbahaya
2016	-0.220	-0.036	-0.130	0.162	-2.267	Zona Berbahaya
2017	-0.231	-0.144	-0.136	0.065	-2.833	Zona Berbahaya
Rata-rata	-0.214	-0.008	-0.045	0.175	-1.549	Zona Berbahaya

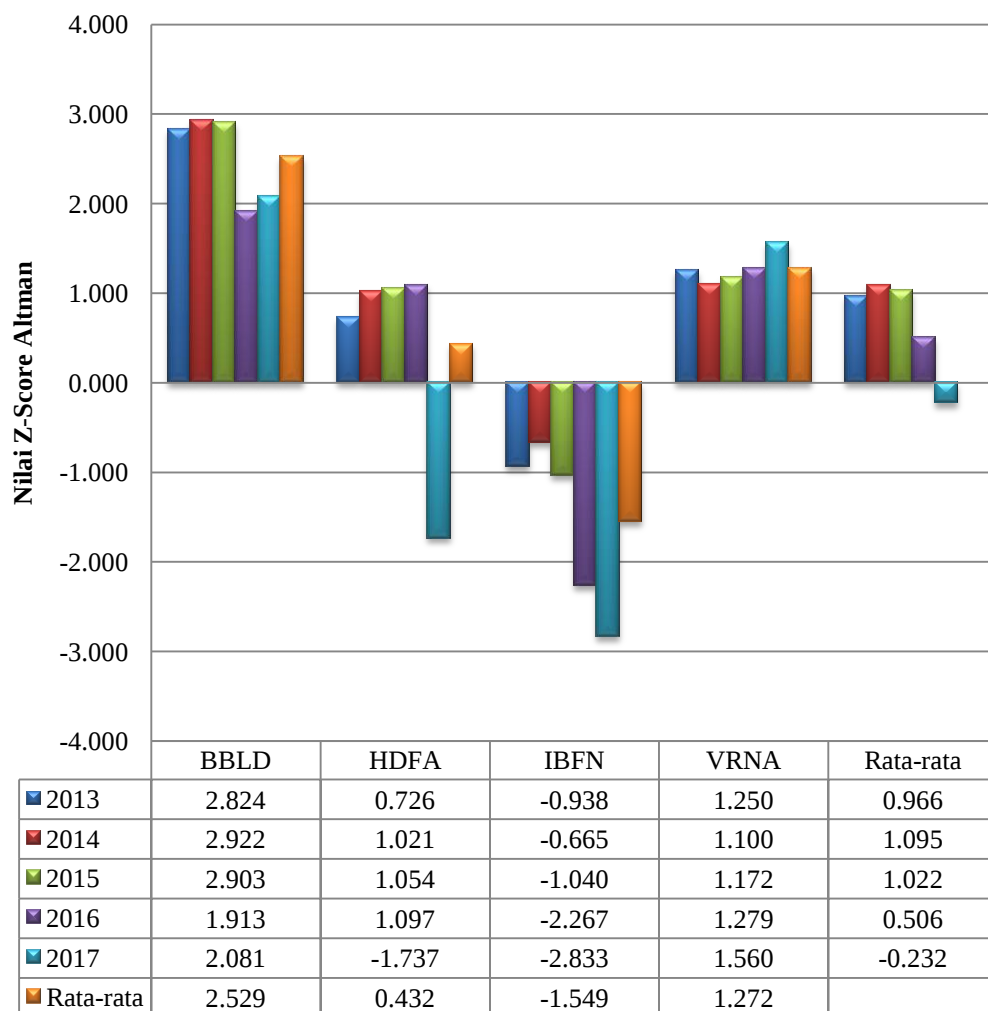
PT. Verena Multi Finance Tbk,

Periode	Nilai Z-Score					Klasifikasi
	X1	X2	X3	X4	Z	
2013	0.027	0.074	0.102	0.140	1.250	Zona Abu-abu
2014	-0.011	0.083	0.110	0.151	1.100	Zona Abu-abu
2015	-0.015	0.096	0.114	0.177	1.172	Zona Abu-abu
2016	0.001	0.105	0.109	0.191	1.279	Zona Abu-abu
2017	0.032	0.112	0.090	0.361	1.560	Zona Abu-abu
Rata-rata	0.007	0.094	0.105	0.204	1.272	Zona Abu-abu

**Hasil Perhitungan Tingkat Kebangkrutan dengan Model Altman Pada
Perusahaan Finance Periode 2013-2017**

Kode	2013	2014	2015	2016	2017	Rata-rata	Klasifikasi
BBLD	2.824	2.922	2.903	1.913	2.081	2.529	Zona Abu-abu
HDFA	0.726	1.021	1.054	1.097	-1.737	0.432	Zona Berbahaya
IBFN	-0.938	-0.665	-1.040	-2.267	-2.833	-1.549	Zona Berbahaya
VRNA	1.250	1.100	1.172	1.279	1.560	1.272	Zona Abu-abu
Rata-rata	0.966	1.095	1.022	0.506	-0.232		

**Rentang Z-Score Altman Pada
Perusahaan Finance Tahun 2013-2017**



Grafik Nilai Z-Score Altman pada 4 perusahaan Finance

2. Perhitungan Model Springate

Perhitungan Rasio A (Modal Kerja / Total Aset)

Kode	Periode	Current Asset (Aktiva Lancar)	Current Liabilities (Kewajiban Lancar)	Working Capital (Modal Kerja)	Total Asset	A
BBLD						
	2013	2,127,422,000,000	1,557,202,000,000	570,220,000,000	3,769,524,000,000	0.151
	2014	2,019,904,000,000	1,458,478,000,000	561,426,000,000	3,586,170,000,000	0.157
	2015	1,723,308,000,000	1,269,036,000,000	454,272,000,000	3,162,906,000,000	0.144
	2016	1,770,615,000,000	1,620,067,000,000	150,548,000,000	3,629,038,000,000	0.041
	2017	1,974,744,000,000	1,634,290,000,000	340,454,000,000	4,367,934,000,000	0.078
HDFA						
	2013	33,880,637,000	100,376,093,000	(66,495,456,000)	1,869,730,319,000	-0.036
	2014	132,545,360,000	112,275,320,000	20,270,040,000	2,556,102,399,000	0.008
	2015	81,749,100,000	104,158,210,000	(22,409,110,000)	3,084,793,302,000	-0.007
	2016	145,591,030,000	108,362,210,000	37,228,820,000	3,603,950,352,000	0.010
	2017	171,464,290,000	1,803,600,920,000	(1,632,136,630,000)	3,850,636,684,000	-0.424
IBFN						
	2013	81,687,874,000	580,807,700,000	(499,119,826,000)	2,355,287,435,451	-0.212
	2014	138,997,130,000	713,043,100,000	(574,045,970,000)	3,040,583,283,217	-0.189
	2015	62,479,860,000	750,756,580,000	(688,276,720,000)	3,160,831,849,223	-0.218
	2016	67,592,630,000	604,312,520,000	(536,719,890,000)	2,436,413,002,802	-0.220
	2017	85,709,210,000	573,833,320,000	(488,124,110,000)	2,108,617,037,867	-0.231
VRNA						
	2013	111,377,710	55,303,670	56,074,040	2,102,207,593	0.027
	2014	54,879,510	78,231,390	(23,351,880)	2,154,745,328	-0.011
	2015	19,362,070	46,887,590	(27,525,520)	1,894,358,057	-0.015
	2016	53,217,550	51,500,600	1,716,950	1,790,467,066	0.001
	2017	102,213,130	46,150,030	56,063,100	1,750,439,904	0.032

Perhitungan Rasio B (Laba sebelum bunga dan pajak / Total Aset)

Kode	Periode	EBIT	Total Asset	B
BBLD				
	2013	447,893,000,000	3,769,524,000,000	0.119
	2014	418,747,000,000	3,586,170,000,000	0.117
	2015	341,972,000,000	3,162,906,000,000	0.108
	2016	304,309,000,000	3,629,038,000,000	0.084
	2017	428,022,000,000	4,367,934,000,000	0.098
HDFA				
	2013	178,952,542,000	1,869,730,319,000	0.096
	2014	256,861,785,000	2,556,102,399,000	0.100
	2015	336,739,360,000	3,084,793,302,000	0.109
	2016	373,674,534,000	3,603,950,352,000	0.104
	2017	409,695,297,000	3,850,636,684,000	0.106
IBFN				
	2013	39,701,738,179	2,355,287,435,451	0.017
	2014	76,673,055,209	3,040,583,283,217	0.025
	2015	779,079,000	3,160,831,849,223	0.000
	2016	(317,174,848,151)	2,436,413,002,802	-0.130
	2017	(286,744,312,211)	2,108,617,037,867	-0.136
VRNA				
	2013	215,193,203	2,102,207,593	0.102
	2014	237,676,930	2,154,745,328	0.110
	2015	216,864,143	1,894,358,057	0.114
	2016	194,275,951	1,790,467,066	0.109
	2017	157,761,015	1,750,439,904	0.090

Perhitungan Rasio C (Laba sebelum pajak / Kewajiban Lancar)

Kode	Periode	Earnings Before Taxes (Laba Sebelum Pajak)	Current Liabilities (Kewajiban Lancar)	C
BBLD				
	2013	181,164,000,000	1,557,202,000,000	0.116
	1014	149,053,000,000	1,458,478,000,000	0.102
	2015	82,979,000,000	1,269,036,000,000	0.065
	2016	71,199,000,000	1,620,067,000,000	0.044
	2017	88,320,000,000	1,634,290,000,000	0.054
HDFA				
	2013	18,557,972,000	100,376,093,000	0.185
	2014	41,316,591,000	112,275,320,000	0.368
	2015	48,924,207,000	104,158,210,000	0.470
	2016	28,894,909,000	108,362,210,000	0.267
	2017	21,578,587,000	1,803,600,920,000	0.012
IBFN				
	2013	39,701,738,179	580,807,700,000	0.068
	1014	76,673,055,209	713,043,100,000	0.108
	2015	779,079,000	750,756,580,000	0.001
	2016	(317,174,848,151)	604,312,520,000	-0.525
	2017	(286,744,312,211)	573,833,320,000	-0.500
VRNA				
	2013	46,100,721	55,303,670	0.834
	1014	32,127,071	78,231,390	0.411
	2015	6,091,893	46,887,590	0.130
	2016	9,307,775	51,500,600	0.181
	2017	10,329,935	46,150,030	0.224

Perhitungan Rasio D (Penjualan / Total Aset)

Kode	Periode	Sales (Penjualan)	Total Asset	D
BBLD				
	2013	627,364,000,000	3,769,524,000,000	0.166
	2014	601,791,000,000	3,586,170,000,000	0.168
	2015	529,145,000,000	3,162,906,000,000	0.167
	2016	514,049,000,000	3,629,038,000,000	0.142
	2017	718,032,000,000	4,367,934,000,000	0.164
HDFA				
	2013	296,754,268,000	1,869,730,319,000	0.159
	2014	387,268,552,000	2,556,102,399,000	0.152
	2015	737,075,696,000	3,084,793,302,000	0.239
	2016	847,587,382,000	3,603,950,352,000	0.235
	2017	897,831,573,000	3,850,636,684,000	0.233
IBFN				
	2013	258,737,039,820	2,355,287,435,451	0.110
	2014	398,420,134,783	3,040,583,283,217	0.131
	2015	443,023,551,779	3,160,831,849,223	0.140
	2016	183,772,170,214	2,436,413,002,802	0.075
	2017	(37,527,180,530)	2,108,617,037,867	-0.018
VRNA				
	2013	377,205,069	2,102,207,593	0.179
	2014	393,488,693	2,154,745,328	0.183
	2015	379,015,947	1,894,358,057	0.200
	2016	336,357,634	1,790,467,066	0.188
	2017	328,432,929	1,750,439,904	0.188

Perhitungan Tingkat Kebangkrutan Z-Score Springate dari Masing-Masing Perusahaan Finance Pada Periode 2013-2017

PT Buana Finance Tbk,

Periode	Nilai Springate					Klasifikasi
	A	B	C	D	Z	
2013	0.151	0.119	0.116	0.166	0.664	Zona Berbahaya
2014	0.157	0.117	0.102	0.168	0.654	Zona Berbahaya
2015	0.144	0.108	0.065	0.167	0.590	Zona Berbahaya
2016	0.041	0.084	0.044	0.142	0.386	Zona Berbahaya
2017	0.078	0.098	0.054	0.164	0.483	Zona Berbahaya
Rata-rata	0.114	0.105	0.076	0.162	0.555	Zona Berbahaya

PT Radana Bhaskara Finance Tbk,

Periode	Nilai Springate					Klasifikasi
	A	B	C	D	Z	
2013	-0.036	0.096	0.185	0.159	0.443	Zona Berbahaya
2014	0.008	0.100	0.368	0.152	0.620	Zona Berbahaya
2015	-0.007	0.109	0.470	0.239	0.733	Zona Berbahaya
2016	0.010	0.104	0.267	0.235	0.599	Zona Berbahaya
2017	-0.424	0.106	0.012	0.233	-0.009	Zona Berbahaya
Rata-rata	-0.090	0.103	0.260	0.204	0.477	Zona Berbahaya

PT Intan Baruprana Finance Tbk,

Periode	Nilai Springate					Klasifikasi
	A	B	C	D	Z	
2013	-0.212	0.017	0.068	0.110	-0.077	Zona Berbahaya
2014	-0.189	0.025	0.108	0.131	0.006	Zona Berbahaya
2015	-0.218	0.000	0.001	0.140	-0.167	Zona Berbahaya
2016	-0.220	-0.130	-0.525	0.075	-0.943	Zona Berbahaya
2017	-0.231	-0.136	-0.500	-0.018	-0.993	Zona Berbahaya
Rata-rata	-0.214	-0.045	-0.170	0.088	-0.435	Zona Berbahaya

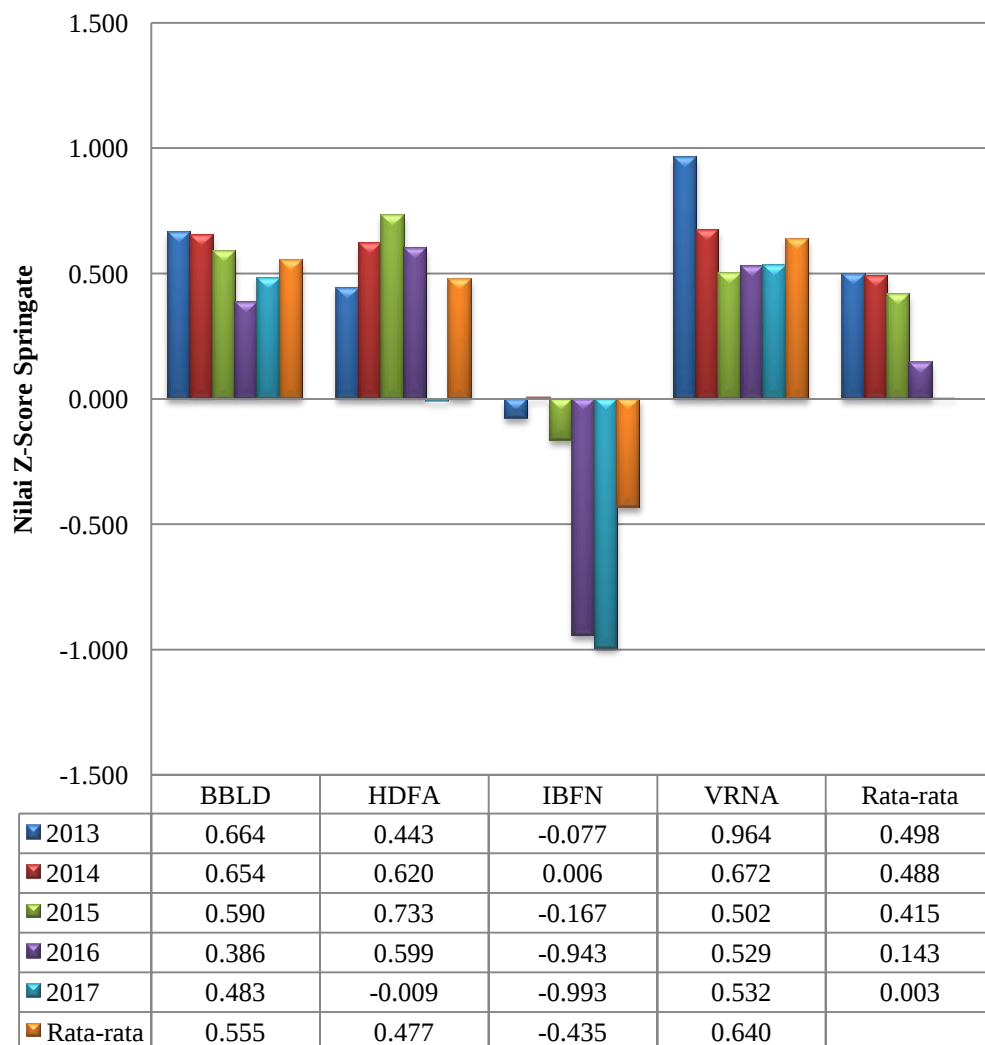
PT. Verena Multi Finance Tbk,

Periode	Nilai Springate					Klasifikasi
	A	B	C	D	Z	
2013	0.027	0.102	0.834	0.179	0.964	Zona Abu-abu
2014	-0.011	0.110	0.411	0.183	0.672	Zona Berbahaya
2015	-0.015	0.114	0.130	0.200	0.502	Zona Berbahaya
2016	0.001	0.109	0.181	0.188	0.529	Zona Berbahaya
2017	0.032	0.090	0.224	0.188	0.532	Zona Berbahaya
Rata-rata	0.007	0.105	0.356	0.188	0.640	Zona Berbahaya

**Hasil Perhitungan Tingkat Kebangkrutan dengan Model Springate Pada
Perusahaan Finance Periode 2013-2017**

Kode	2013	2014	2015	2016	2017	Rata-rata	Klasifikasi
BBLD	0.664	0.654	0.590	0.386	0.483	0.555	Zona Berbahaya
HDFA	0.443	0.620	0.733	0.599	-0.009	0.477	Zona Berbahaya
IBFN	-0.077	0.006	-0.167	-0.943	-0.993	-0.435	Zona Berbahaya
VRNA	0.964	0.672	0.502	0.529	0.532	0.640	Zona Berbahaya
Rata-rata	0.498	0.488	0.415	0.143	0.003		

**Rentang Z-Score Springate Pada
Perusahaan Finance Tahun 2013-2017**



Grafik Nilai Z-Score Springate pada 4 perusahaan Finance

3. Perhitungan Model Zmijewski

Perhitungan Rasio $X_1 = \text{ROA (Laba Bersih / Total Aset)}$

Kode	Periode	Earning Net (Laba Bersih)	Total Asset	(X_1) = ROA
BBLD				
	2013	135,673,000,000	3,769,524,000,000	0.036
	2014	110,954,000,000	3,586,170,000,000	0.031
	2015	61,974,000,000	3,162,906,000,000	0.020
	2016	53,421,000,000	3,629,038,000,000	0.015
	2017	66,433,000,000	4,367,934,000,000	0.015
HDFA				
	2013	17,164,848,000	1,869,730,319,000	0.009
	2014	38,524,383,000	2,556,102,399,000	0.015
	2015	39,854,366,000	3,084,793,302,000	0.013
	2016	25,630,210,000	3,603,950,352,000	0.007
	2017	17,858,109,000	3,850,636,684,000	0.005
IBFN				
	2013	31,252,896,720	2,355,287,435,451	0.013
	2014	60,752,290,843	3,040,583,283,217	0.020
	2015	902,262,690	3,160,831,849,223	0.000
	2016	(238,960,805,437)	2,436,413,002,802	-0.098
	2017	(215,596,061,511)	2,108,617,037,867	-0.102
VRNA				
	2013	34,554,890	2,102,207,593	0.016
	2014	24,483,718	2,154,745,328	0.011
	2015	24,199,344	1,894,358,057	0.013
	2016	6,466,411	1,790,467,066	0.004
	2017	7,552,215	1,750,439,904	0.004

Perhitungan Rasio X_2 = Leverage (Total Kewajiban/Total Aset)

Kode	Periode	Total Liabilities (Total Kewajiban)	Total Asset	(X_2) = Leverage
BBLD				
	2013	2,663,465,000,000	3,769,524,000,000	0.707
	1014	2,479,524,000,000	3,586,170,000,000	0.691
	2015	2,079,471,000,000	3,162,906,000,000	0.657
	2016	2,528,134,000,000	3,629,038,000,000	0.697
	2017	3,238,393,000,000	4,367,934,000,000	0.741
HDFA				
	2013	1,598,195,244,000	1,869,730,319,000	0.855
	1014	2,248,063,716,000	2,556,102,399,000	0.879
	2015	2,588,182,094,000	3,084,793,302,000	0.839
	2016	3,090,620,305,000	3,603,950,352,000	0.858
	2017	3,325,880,986,000	3,850,636,684,000	0.864
IBFN				
	2013	1,961,557,393,431	2,355,287,435,451	0.833
	1014	2,476,067,711,986	3,040,583,283,217	0.814
	2015	2,591,966,636,382	3,160,831,849,223	0.820
	2016	2,096,487,859,331	2,436,413,002,802	0.860
	2017	1,980,808,626,852	2,108,617,037,867	0.939
VRNA				
	2013	1,843,551,485	2,102,207,593	0.877
	1014	1,871,737,203	2,154,745,328	0.869
	2015	1,610,009,753	1,894,358,057	0.850
	2016	1,503,725,692	1,790,467,066	0.840
	2017	1,286,191,771	1,750,439,904	0.735

Perhitungan Rasio X_3 = Liquidity (Aset Lancar/Kewajiban Lancar)

Kode	Periode	Current Asset (Aset Lancar)	Current Liabilities (Kewajiban Lancar)	(X_3) = Liquidity
BBLD				
	2013	2,127,422,000,000	1,557,202,000,000	1.366
	1014	2,019,904,000,000	1,458,478,000,000	1.385
	2015	1,723,308,000,000	1,269,036,000,000	1.358
	2016	1,770,615,000,000	1,620,067,000,000	1.093
	2017	1,974,744,000,000	1,634,290,000,000	1.208
HDFA				
	2013	33,880,637,000	100,376,093,000	0.338
	1014	132,545,360,000	112,275,320,000	1.181
	2015	81,749,100,000	104,158,210,000	0.785
	2016	145,591,030,000	108,362,210,000	1.344
	2017	171,464,290,000	1,803,600,920,000	0.095
IBFN				
	2013	81,687,874,000	580,807,700,000	0.141
	1014	138,997,130,000	713,043,100,000	0.195
	2015	62,479,860,000	750,756,580,000	0.083
	2016	67,592,630,000	604,312,520,000	0.112
	2017	85,709,210,000	573,833,320,000	0.149
VRNA				
	2013	111,377,710	55,303,670	2.014
	1014	54,879,510	78,231,390	0.702
	2015	19,362,070	46,887,590	0.413
	2016	53,217,550	51,500,600	1.033
	2017	102,213,130	46,150,030	2.215

Perhitungan Tingkat Kebangkrutan Z-Score Zmijewski dari Masing-Masing Perusahaan Finance Pada Periode 2013-2017

PT Buana Finance Tbk,

Periode	Nilai Zmijewski				Klasifikasi
	X1	X2	X3	Z	
2013	0.036	0.707	1.366	-0.429	Zona Aman
2014	0.031	0.691	1.385	-0.493	Zona Aman
2015	0.020	0.657	1.358	-0.635	Zona Aman
2016	0.015	0.697	1.093	-0.391	Zona Aman
2017	0.015	0.741	1.208	-0.138	Zona Aman
Rata-rata	0.023	0.699	1.282	-0.417	Zona Aman

PT Radana Bhaskara Finance Tbk,

Periode	Nilai Zmijewski				Klasifikasi
	X1	X2	X3	Z	
2013	0.009	0.855	0.338	0.532	Zona Berbahaya
2014	0.015	0.879	1.181	0.650	Zona Berbahaya
2015	0.013	0.839	0.785	0.427	Zona Berbahaya
2016	0.007	0.858	1.344	0.561	Zona Berbahaya
2017	0.005	0.864	0.095	0.603	Zona Berbahaya
Rata-rata	0.010	0.859	0.748	0.555	Zona Berbahaya

PT Intan Baruprana Finance Tbk,

Periode	Nilai Zmijewski				Klasifikasi
	X1	X2	X3	Z	
2013	0.013	0.833	0.141	0.388	Zona Berbahaya
2014	0.020	0.814	0.195	0.253	Zona Berbahaya
2015	0.000	0.820	0.083	0.373	Zona Berbahaya
2016	-0.098	0.860	0.112	1.047	Zona Berbahaya
2017	-0.102	0.939	0.149	1.515	Zona Berbahaya
Rata-rata	-0.033	0.853	0.136	0.715	Zona Berbahaya

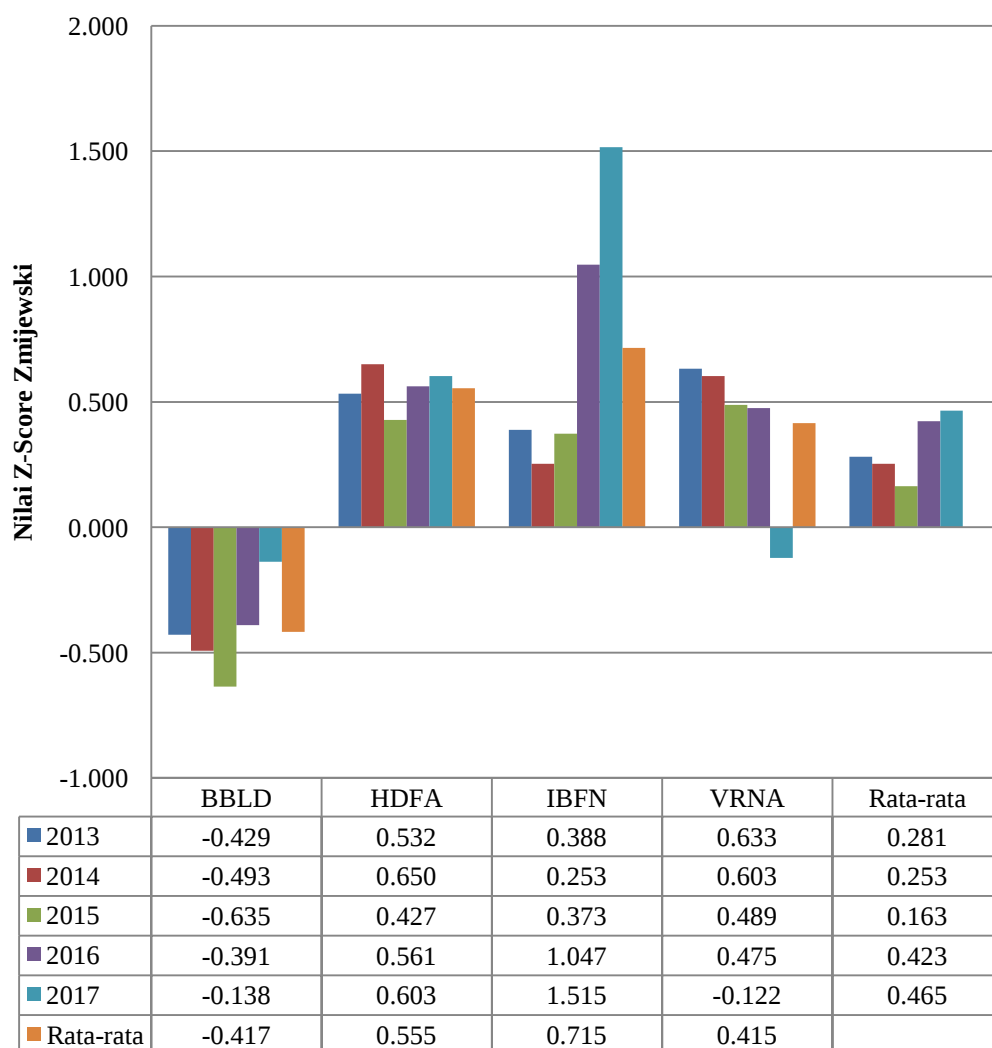
PT. Verena Multi Finance Tbk,

Periode	Nilai Zmijewski				Klasifikasi
	X1	X2	X3	Zi	
2013	0.016	0.877	2.014	0.633	Zona Berbahaya
2014	0.011	0.869	0.702	0.603	Zona Berbahaya
2015	0.013	0.850	0.413	0.489	Zona Berbahaya
2016	0.004	0.840	1.033	0.475	Zona Berbahaya
2017	0.004	0.735	2.215	-0.122	Zona Aman
Rata-rata	0.010	0.834	1.275	0.415	Zona Berbahaya

**Hasil Perhitungan Tingkat Kebangkrutan dengan Model Zmijewski Pada
Perusahaan Finance Periode 2013-2017**

Kode	2013	2014	2015	2016	2017	Rata-rata	Klasifikasi
BBLD	-0.429	-0.493	-0.635	-0.391	-0.138	-0.417	Zona Aman
HDFA	0.532	0.650	0.427	0.561	0.603	0.555	Zona Berbahaya
IBFN	0.388	0.253	0.373	1.047	1.515	0.715	Zona Berbahaya
VRNA	0.633	0.603	0.489	0.475	-0.122	0.415	Zona Berbahaya
Rata-rata	0.281	0.253	0.163	0.423	0.465		

**Rentang Z-Score Zmijewski Pada
Perusahaan Finance Tahun 2013-2017**



Grafik Nilai Z-Score Zmijewski pada 4 perusahaan Finance

4. Perhitungan Tingkat Akurasi Model Prediksi Kebangkrutan Z-Score

Altman, Springate, dan Zmijewski

Hasil Rata-Rata Cat Off dan Klarifikasi

No	Perusahaan	Model Altman		Model Springate		Model Zmijewski	
		Rata-rata	Klasifikasi	Rata-rata	Klasifikasi	Rata-rata	Klasifikasi
1	PT Buana Finance,Tbk (BBLD)	2.529	Zona Abu-abu	0.555	Zona Berbahaya	-0.417	Zona Aman
2	PT Radana Bhaskara Finance,Tbk (HDFA)	0.432	Zona Berbahaya	0.477	Zona Berbahaya	0.555	Zona Berbahaya
3	PT Intan Baruprana Finance,Tbk (IBFN)	-1.549	Zona Berbahaya	-0.435	Zona Berbahaya	0.715	Zona Berbahaya
4	PT. Verena Multi Finance,Tbk (VRNA)	1.272	Zona Abu-abu	0.640	Zona Berbahaya	0.415	Zona Berbahaya

Hasil Perhitungan Tingkat Akurasi

Prediksi	Altman	Springate	Zmijewski
Zona Berbahaya	2	4	3
Zona Abu-abu	2	0	0
Zona Aman	0	0	1
Total Sampel	4	4	4
Kenyataan :			
Tidak Bangkrut	0	0	0
Tingkat Akurasi	50	0	25
Tipe Error	50	100	75

Lampiran 2

Laporan Keuangan Perusahaan Periode 2013-2017

Sumber : www.idx.co.id

The original financial statements included herein are in the Indonesian language.

PT BUANA FINANCE Tbk.
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2014
(Disajikan dalam Rupiah)

PT BUANA FINANCE Tbk.
STATEMENT OF FINANCIAL POSITION
As of December 31, 2014
(Expressed in Rupiah)

	31 Desember 2014/ December 31, 2014	Catatan/ Notes	31 Desember 2013/ December 31, 2013	
ASET				ASSETS
Kas dan setara kas	121.971.677.696	4,34	86.576.211.167	Cash and cash equivalents
Surat-surat berharga (setelah penyesuaian nilai wajar sebesar Rp156.935.175 dan Rp247.620.550 masing-masing pada tanggal 31 Desember 2014 dan 2013)	268.039.825		177.354.450	Marketable securities (net of fair value adjustments of Rp156,935,175 and Rp247,620,550 as of December 31, 2014 and 2013, respectively)
Investasi sewa pembiayaan neto		12,34		Net investment in finance leases
Piutang sewa pembiayaan	3.283.200.737.753	5a	3.552.366.898.806	Lease receivables
Nilai residu yang dijamin	1.935.907.137.991		1.864.185.344.375	Guaranteed residual value
Pendapatan sewa pembiayaan yang ditangguhkan	(426.386.625.369)		(481.738.530.265)	Unearned lease income
Simpanan jaminan	(1.935.907.137.991)		(1.864.185.344.375)	Security deposits
Investasi sewa pembiayaan neto	2.856.814.112.384		3.070.628.368.541	Net investment in finance leases
Cadangan kerugian penurunan nilai	(71.750.985.236)	5b	(76.393.322.416)	Allowance for impairment losses
Investasi sewa pembiayaan neto setelah dikurangi cadangan kerugian penurunan nilai	2.785.063.127.148		2.994.235.046.125	Net investment in finance leases, net of allowance for impairment losses
Piutang pembiayaan konsumen	571.120.813.634	6a,12	604.860.450.006	Consumer financing receivables
Cadangan kerugian penurunan nilai	(8.924.290.255)	6b	(15.495.200.812)	Allowance for impairment losses
Piutang pembiayaan konsumen - neto	562.196.523.379		589.365.249.194	Consumer financing receivables - net
Tagihan anjak piutang	-	7a	1.721.970.771	Factoring receivables
Piutang lain-lain	28.844.137.467		21.175.608.170	Other receivables
Kontrak pertukaran mata uang dan tingkat bunga	21.124.558.101	8	20.837.668.203	Currency and interest rate swap contracts
Uang muka, biaya dibayar di muka dan lainnya	8.420.215.900	9,34	7.935.100.650	Advances, prepayments and others
Aset sewa operasi, setelah dikurangi akumulasi penyusutan sebesar Rp53.333.337 pada tanggal 31 Desember 2014	346.666.663		-	Operating lease asset, net of accumulated depreciation of Rp53,333,337 as of December 31, 2014
Aset tetap (setelah dikurangi akumulasi penyusutan sebesar Rp45.076.044.805 dan Rp42.152.620.172 masing-masing pada tanggal 31 Desember 2014 dan 2013)	54.186.439.364	10	44.107.822.394	Fixed assets (net of accumulated depreciation of Rp45,076,044,805 and Rp42,152,620,172 as of December 31, 2014 and 2013, respectively)
Aset tidak berwujud (setelah dikurangi akumulasi amortisasi Rp5.397.398.895 dan Rp4.988.652.918 masing-masing pada tanggal 31 Desember 2014 dan 2013)	581.089.096	11	469.080.197	Intangible assets (net of accumulated amortization of Rp5,397,398,895 and Rp4,988,652,918 as of December 31, 2014 and 2013, respectively)
Aset pajak tangguhan - neto	3.851.520.535	14d,14e	3.870.009.535	Deferred tax assets - net
TOTAL ASET	3.586.853.995.174		3.770.471.120.856	TOTAL ASSETS

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

The accompanying notes to financial statements form an integral part of these financial statements.

The original financial statements included herein are in the Indonesian language.

PT BUANA FINANCE Tbk.
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2014
(Disajikan dalam Rupiah)

PT BUANA FINANCE Tbk.
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2014
(Expressed in Rupiah)

	31 Desember 2014/ December 31, 2014	Catatan/ Notes	31 Desember 2013/ December 31, 2013	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Utang kepada lembaga keuangan dan bank	2.388.089.619.966	12,34	2.437.158.083.938	Loans from financial institutions and banks
Efek utang yang diterbitkan	-	13,35	149.400.883.290	Debt securities issued
Medium-term notes - neto	11.177.015.083	14a,34	9.732.099.603	Medium-term notes - net
Utang pajak	232.645.282	21	181.258.688	Taxes payable
Utang dividen	30.546.081.619	15,34	31.181.763.807	Dividends payable
Utang lain-lain	2.804.250.516	16,34	3.374.209.688	Other payables
Uang muka dan lain-lain	16.312.983.910	17,34	14.230.731.928	Advances and others
Beban akrual	6.207.868.630		6.673.368.295	Accrued expenses
Liabilitas imbalan kerja jangka pendek	17.794.679.000	18	15.075.202.000	Short-term employee benefits liabilities
Liabilitas imbalan pasca-kerja	9.095.624.999	8	246.330.410	Post-employment benefits liabilities
Kontrak pertukaran mata uang dan tingkat bunga				Currency and interest rate swap contracts
Total liabilitas	2.482.260.769.005		2.667.253.931.647	Total liabilities
EKUITAS				EQUITY
Modal saham				Share capital
Modal dasar - 4.800.000.000 saham dengan nilai nominal Rp250 per saham; ditempatkan dan disetor penuh - 1.645.796.054 saham	411.449.013.500	1b,19	411.449.013.500	Authorized - 4,800,000,000 shares with par value of Rp250 per share; issued, and fully paid - 1,645,796,054 shares
Tambahan modal disetor	456.564.650	20	456.564.650	Additional paid-in capital
Saldo laba				Retained earnings
- telah ditentukan penggunaannya	14.000.000.000	21	13.000.000.000	- appropriated for general reserve
- belum ditentukan penggunaannya	689.467.416.228		678.343.294.023	- unappropriated
Pendapatan komprehensif lain	(10.779.768.209)	8	(31.682.964)	Other comprehensive income
Ekuitas - neto	1.104.593.226.169		1.103.217.189.209	Equity - net
TOTAL LIABILITAS DAN EKUITAS	3.586.853.995.174		3.770.471.120.856	TOTAL LIABILITIES AND EQUITY

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

The accompanying notes to financial statements form an integral part of these financial statements.

PT BUANA FINANCE Tbk.
LAPORAN LABA RUGI KOMPREHENSIF
Untuk Tahun yang Berakhir pada
Tanggal 31 Desember 2014
(Disajikan dalam Rupiah)

PT BUANA FINANCE Tbk.
STATEMENT OF COMPREHENSIVE INCOME
For the Year Ended December 31, 2014
(Expressed in Rupiah)

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31				
	2014	Catatan/ Notes	2013	
Pendapatan				Revenues
Pendapatan sewa pembiayaan	469.269.173.500	22	482.080.934.947	Finance lease income
Pendapatan pembiayaan konsumen	92.056.137.325	23	105.049.286.993	Consumer financing income
Pendapatan anjak piutang	-		406.252.114	Factoring income
Pendapatan sewa operasi	203.840.000		-	Operating lease income
Pendapatan bunga	29.088.289.607	24	25.564.063.315	Interest income
Laba selisih kurs - neto	-	8,28	2.614.504.080	Foreign exchange gain - net
Pendapatan lain-lain - neto	10.678.257.513	25	11.648.868.118	Other income - net
Total pendapatan	601.295.697.945		627.363.909.567	Total revenue
Beban				Expenses
Beban keuangan	268.845.097.313	26	269.343.010.879	Financing costs
Beban umum dan administrasi	122.855.076.039	27	108.242.741.382	General and administrative expenses
Beban kerugian penurunan nilai (sewa pembiayaan, pembiayaan konsumen dan anjak piutang)	58.758.693.973	29	64.653.609.908	Provision for impairment losses (finance lease, consumer financing and factoring)
Beban pemasaran	1.509.430.208		2.935.696.858	Marketing expenses
Rugi selisih kurs - neto	848.888.748	8,28	-	Foreign exchange loss - net
Beban sewa operasi	53.333.337		1.024.566.637	Operating lease expenses
Total beban	452.870.519.618		446.199.625.664	Total expenses
Laba sebelum beban pajak	148.425.178.327		181.164.283.903	Profit before tax expense
Beban pajak - neto	(37.570.245.000)	14b,14d	(45.491.713.563)	Tax expense - net
Laba tahun berjalan	110.854.933.327		135.672.570.340	Profit for the year
Pendapatan komprehensif lain: (Kerugian) keuntungan atas perubahan nilai wajar atas instrumen derivatif untuk lindung nilai arus kas - neto	(10.748.085.245)	8	2.180.621.577	Other comprehensive income: (Loss) gain on changes in fair value of derivative instrument for cash flow hedge - net
Total laba komprehensif tahun berjalan	100.106.848.082		137.853.191.917	Total comprehensive income for the year
Laba per saham dasar	67	30	82	Basic earnings per share

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

The accompanying notes to financial statements form an integral part of these financial statements.

The original financial statements included herein are in the Indonesian language.

PT BUANA FINANCE Tbk.
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2015
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BUANA FINANCE Tbk.
STATEMENT OF FINANCIAL POSITION
As of December 31, 2015
(Expressed in millions Rupiah,
Unless otherwise stated)

	Catatan/ Notes	31 Desember/ December 31, 2015	31 Desember/ December 31, 2014*)	1 Januari/ January 1, 2014/ 31 Desember/ December 31, 2013*)	
ASET					ASSETS
Kas dan setara kas	4,33	89.222	121.972	86.576	Cash and cash equivalents
Surat-surat berharga		383	268	177	Marketable securities
Investasi sewa pembiayaan neto	11,33				Net investment in finance leases
Piutang sewa pembiayaan	5a	2.798.028	3.283.201	3.552.367	Lease receivables
Nilai residu yang dijamin		1.875.603	1.935.907	1.864.185	Guaranteed residual value
Pendapatan sewa pembiayaan yang ditangguhkan		(355.446)	(426.387)	(481.739)	Unearned lease income
Simpanan jaminan		(1.875.603)	(1.935.907)	(1.864.185)	Security deposits
Investasi sewa pembiayaan neto		2.442.582	2.856.814	3.070.621	Net investment in finance leases
Cadangan kerugian penurunan nilai	5b	(68.920)	(71.751)	(76.393)	Allowance for impairment losses
Investasi sewa pembiayaan neto setelah dikurangi cadangan kerugian penurunan nilai		2.373.662	2.785.063	2.994.228	Net investment in finance leases, net of allowance for impairment losses
Piutang pembiayaan konsumen	11,6a	528.553	571.121	604.860	Consumer financing receivables
Cadangan kerugian penurunan nilai	6b	(7.838)	(8.924)	(15.499)	Allowance for impairment losses
Piutang pembiayaan konsumen - neto		520.715	562.197	589.365	Consumer financing receivables - net
Tagihan anjak piutang		-	-	1.722	Factoring of receivables
Piutang lain-lain		30.645	28.844	21.176	Other receivables
Aset derivatif	7	43.648	21.125	20.838	Derivative assets
Uang muka, biaya dibayar di muka dan lainnya	8,33	29.632	8.420	7.936	Advances, prepayments and others
Aset sewa operasi, setelah dikurangi akumulasi penyusutan sebesar Rp53 pada tanggal 31 Desember 2014		-	347	-	Operating lease asset, net of accumulated depreciation of Rp53 as of December 31, 2014
Aset tetap (setelah dikurangi akumulasi penyusutan sebesar Rp42.905, Rp45.076 dan Rp42.152 masing-masing pada tanggal 31 Desember 2015, 2014 dan 1 Januari 2014/ 31 Desember 2013)	9	71.832	54.186	44.108	Fixed assets (net of accumulated depreciation of Rp42,905, Rp45,076 and Rp42,152 as of December 31, 2015, 2014 and January 1, 2014/ December 31, 2013, respectively)
Aset tak berwujud (setelah dikurangi akumulasi amortisasi Rp5.542, Rp5.398 dan Rp4.989 masing-masing pada tanggal 31 Desember 2015, 2014 and 1 Januari 2014/ 31 Desember 2013)	10	437	581	469	Intangible assets (net of accumulated amortization of Rp5,542, Rp5,398 and Rp4,989 as of December 31, 2015, 2014 and January 1, 2014/ December 31, 2013, respectively)
Aset pajak tangguhan - neto	13d,13e,37	2.730	3.167	2.922	Deferred tax assets - net
TOTAL ASET		3.162.906	3.586.170	3.769.524	TOTAL ASSETS

*) Setelah penyesuaian penyajian kembali untuk penerapan PSAK No. 24 (Revisi 2013) (Catatan 37)

*) After the restatement adjustments for adopting SFAS No. 24 (Revised 2013) (Note 37)

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

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BUANA FINANCE Tbk.
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2015
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BUANA FINANCE Tbk.
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2015
(Expressed in millions Rupiah,
Unless otherwise stated)

		31 Desember/ December 31, 2015	31 Desember/ December 31, 2014*)	1 Januari/ January 1, 2014/ 31 Desember/ December 31, 2013*)	
Catatan/ Notes					
LIABILITAS DAN EKUITAS					LIABILITIES AND EQUITY
LIABILITAS					LIABILITIES
Utang kepada lembaga keuangan dan bank	11,33	1.760.806	2.388.090	2.437.158	Loans from financial institutions and banks
Efek utang yang diterbitkan medium-term notes - neto	12	249.355	-	149.401	Debt securities issued medium-term notes - net
Utang pajak	13a,33	6.164	11.177	9.732	Taxes payable
Utang dividen	20	291	233	182	Dividends payable
Utang lain-lain	14,33	26.362	30.546	31.182	Other payables
Uang muka dan lain-lain	15,33	2.820	2.804	3.374	Advances and others
Beban akrual	16,33	19.395	16.313	14.231	Accrued expenses
Liabilitas imbalan kerja jangka pendek		-	6.208	6.673	Short-term employee benefits liabilities
Liabilitas imbalan pasca-kerja	17	14.278	15.058	11.286	Post-employment benefits liabilities
Liabilitas derivatif	7	-	9.095	246	Derivative liabilities
Total liabilitas		2.079.471	2.479.524	2.663.465	Total liabilities
EKUITAS					EQUITY
Modal saham					Share capital
Modal dasar - 4.800.000.000 saham dengan nilai nominal Rp250 (dalam nilai penuh) per saham; ditempatkan dan disetor penuh - 1.645.796.054 saham	1b,18	411.449	411.449	411.449	Authorized - 4,800,000,000 shares with par value of Rp250 (in full amount) per share; issued and fully paid - 1,645,796,054 shares
Tambahan modal disetor	19	457	457	457	Additional paid-in capital
Saldo laba					Retained earnings
Telah ditentukan penggunaannya	20	15.000	14.000	13.000	Appropriated
Belum ditentukan penggunaannya		651.759	689.523	678.300	Unappropriated
Pengukuran kembali atas imbalan pasca-kerja - neto setelah pajak	17,37	4.889	1.997	2.885	Remeasurement of post-employment benefits - net of tax
Kerugian neto atas perubahan nilai wajar instrumen derivatif dari lindung nilai arus kas	2l,7,11	(119)	(10.780)	(32)	Net loss on changes in fair value of derivative instrument on cash flow hedge
Total Ekuitas		1.083.435	1.106.646	1.106.059	Total Equity
TOTAL LIABILITAS DAN EKUITAS		3.162.906	3.586.170	3.769.524	TOTAL LIABILITIES AND EQUITY

*) Setelah penyesuaian penyajian kembali untuk penerapan PSAK No. 24 (Revisi 2013) (Catatan 37)

*) After the restatement adjustments for adopting SFAS No. 24 (Revised 2013) (Note 37)

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

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PT BUANA FINANCE Tbk.
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir pada
Tanggal 31 Desember 2015
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BUANA FINANCE Tbk.
STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME
For the Year Ended
December 31, 2015
(Expressed in millions Rupiah,
Unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
	2015	Catatan/ Notes	2014 ^{a)}
PENDAPATAN			
Pendapatan sewa pembiayaan	415.935	21	469.269
Pendapatan pembiayaan konsumen	88.063	22	92.056
Pendapatan sewa operasi	193		204
Pendapatan bunga	28.959	23	29.584
Pendapatan lain-lain - neto	15.515	24	10.678
Total pendapatan	548.665		601.791
BEBAN			
Beban keuangan	(257.845)	25	(268.845)
Umum dan administrasi	(118.550)	26	(122.723)
Beban kerugian penurunan nilai (sewa pembiayaan dan pembiayaan konsumen)	(86.741)	28	(58.759)
Pemasaran	(1.329)		(1.509)
Rugi selisih kurs - neto	(1.148)	7,27	(849)
Sewa operasi	(73)		(53)
Total beban	(465.686)		(452.738)
LABA SEBELUM BEBAN PAJAK FINAL DAN BEBAN PAJAK PENGHASILAN	82.979		149.053
Beban pajak final	(324)	2r	(496)
LABA SEBELUM BEBAN PAJAK PENGHASILAN	82.655		148.557
Beban pajak penghasilan - neto	(20.681)	13b,13c, 13e	(37.603)
LABA TAHUN BERJALAN	61.974		110.954
			INCOME BEFORE FINAL TAX AND INCOME TAX EXPENSE
			INCOME BEFORE INCOME TAX EXPENSE
			INCOME FOR THE YEAR

^{a)} Setelah penyesuaian penyajian kembali untuk penerapan PSAK No. 24 (Revisi 2013) (Catatan 37)

^{a)} After the restatement adjustments for adopting SFAS No. 24 (Revised 2013) (Note 37)

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

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PT BUANA FINANCE Tbk.
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN (lanjutan)
Untuk Tahun yang Berakhir pada
Tanggal 31 Desember 2015
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BUANA FINANCE Tbk.
STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME (continued)
For the Year Ended
December 31, 2015
(Expressed in millions of Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,				
	2015	Catatan/ Notes	2014 ^{*)}	
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos yang akan direklasifikasi ke laba rugi:				Item that will be reclassified to profit or loss:
Perubahan nilai wajar atas instrumen derivatif untuk lindung nilai arus kas	10.661	7	(10.748)	Fair value of derivative instrument for cash flow hedge
Pos yang tidak akan direklasifikasi ke laba rugi:				Item that will not be reclassified to profit or loss:
Pengukuran kembali atas imbalan pasca-kerja	3.857	17,37	(1.184)	Remeasurement of post-employment benefits
Pajak penghasilan terkait dengan komponen pendapatan komprehensif lainnya	(965)	17,37	296	Income tax related to components of other comprehensive income
	2.892		(888)	
Keuntungan (kerugian) komprehensif lain, neto setelah pajak	13.553		(11.636)	Other comprehensive gain (loss), net of tax
Total penghasilan komprehensif tahun berjalan	75.527		99.318	Total comprehensive income for the year
LABA PER SAHAM - DASAR (dalam nilai penuh)	37,66	29	67,42	EARNINGS PER SHARE - BASIC (in full amount)

^{*)} Setelah penyesuaian penyajian kembali untuk penerapan PSAK No. 24 (Revisi 2013) (Catatan 37)

^{*)} After the restatement adjustments for adopting SFAS No. 24 (Revised 2013) (Note 37)

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

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

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PT BUANA FINANCE Tbk.
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BUANA FINANCE Tbk.
STATEMENT OF FINANCIAL POSITION
As of December 31, 2016
(Expressed in millions Rupiah,
Unless otherwise stated)

	31 Desember/ December 31, 2016	Catatan/ Notes	31 Desember/ December 31, 2015	
ASET				ASSETS
Kas dan setara kas	98.232	4	89.222	Cash and cash equivalents
Surat-surat berharga	359		383	Marketable securities
Investasi sewa pembiayaan neto				Net investment in finance leases
Piutang sewa pembiayaan	2.590.970	5a,12,13	2.798.028	Lease receivables
Nilai residu yang dijamin	1.767.933		1.875.603	Guaranteed residual value
Pendapatan sewa pembiayaan yang ditangguhkan	(348.282)		(355.446)	Unearned lease income
Simpanan jaminan	(1.767.933)		(1.875.603)	Security deposits
Investasi sewa pembiayaan neto	2.242.688		2.442.582	Net investment in finance leases
Cadangan kerugian penurunan nilai	(60.580)	5b	(68.920)	Allowance for impairment losses
Investasi sewa pembiayaan neto setelah dikurangi cadangan kerugian penurunan nilai	2.182.108		2.373.662	Net investment in finance leases, net of allowance for impairment losses
Piutang pembiayaan konsumen	1.218.459	6a,12,13	528.553	Consumer financing receivables
Cadangan kerugian penurunan nilai	(16.988)	6b	(7.838)	Allowance for impairment losses
Piutang pembiayaan konsumen - neto	1.201.471		520.715	Consumer financing receivables - net
Tagihan anjak piutang	9.958	7a	-	Factoring receivables
Cadangan kerugian penurunan nilai	(250)	7b	-	Allowance for impairment losses
Tagihan anjak piutang - neto	9.708		-	Factoring receivables - net
Piutang lain-lain	21.953		30.645	Other receivables
Aset derivatif	15.013	8	43.648	Derivative assets
Uang muka, biaya dibayar di muka dan lainnya	9.203	9	29.632	Advances, prepayments and others
Aset tetap (setelah dikurangi akumulasi penyusutan sebesar Rp45.698 dan Rp42.905 masing-masing pada tanggal 31 Desember 2016 dan 2015)	86.386	10	71.832	Fixed assets (net of accumulated depreciation of Rp45,698 and Rp42,905, as of December 31, 2016 and 2015, respectively)
Aset tak berwujud (setelah dikurangi akumulasi amortisasi Rp5.709 dan Rp5.542 masing-masing pada tanggal 31 Desember 2016 dan 2015)	632	11	437	Intangible assets (net of accumulated amortization of Rp5,709 and Rp5,542 as of December 31, 2016 and 2015, respectively)
Aset pajak tangguhan - neto	3.973	14d,14e	2.730	Deferred tax assets - net
TOTAL ASET	3.629.038		3.162.906	TOTAL ASSETS

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

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BUANA FINANCE Tbk.
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BUANA FINANCE Tbk.
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2016
(Expressed in millions Rupiah,
Unless otherwise stated)

	31 Desember/ December 31, 2016	Catatan/ Notes	31 Desember/ December 31, 2015	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Utang kepada lembaga keuangan dan bank	2.189.595	12	1.760.806	Loans from financial institutions and banks
Efek utang yang diterbitkan medium-term notes - neto	249.840	13	249.355	Debt securities issued medium-term notes - net
Utang pajak	7.370	14a	6.164	Taxes payable
Utang dividen	311	21	291	Dividends payable
Utang lain-lain	42.804	15	26.362	Other payables
Uang muka dan lain-lain	1.943	16	2.820	Advances and others
Beban akrual	15.257	17	19.395	Accrued expenses
Liabilitas imbalan pasca-kerja	17.880	18a	14.278	Post-employment benefits liabilities
Liabilitas derivatif	3.134	8	-	Derivative liabilities
Total liabilitas	2.528.134		2.079.471	Total liabilities
EKUITAS				EQUITY
Modal saham				Share capital
Modal dasar - 4.800.000.000 saham dengan nilai nominal Rp250 (dalam nilai penuh) per saham; ditempatkan dan disetor penuh - 1.645.796.054 saham	411.449	1b,19	411.449	Authorized - 4,800,000,000 shares with par value of Rp250 (in full amount) per share; issued and fully paid - 1,645,796,054 shares
Tambahan modal disetor	457	20	457	Additional paid-in capital
Saldo laba				Retained earnings
Telah ditentukan penggunaannya	16.000	21	15.000	Appropriated
Belum ditentukan penggunaannya	674.556		651.759	Unappropriated
Pengukuran kembali atas imbalan pasca-kerja - neto setelah pajak	3.768	18	4.889	Remeasurement of post-employment benefits - net of tax
Kerugian neto atas perubahan nilai wajar instrumen derivatif dari lindung nilai arus kas	(5.326)	8,12	(119)	Net loss on changes in fair value of derivative instrument on cash flow hedge
Total Ekuitas	1.100.904		1.083.435	Total Equity
TOTAL LIABILITAS DAN EKUITAS	3.629.038		3.162.906	TOTAL LIABILITIES AND EQUITY

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

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in the Indonesian language.

PT BUANA FINANCE Tbk.
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir pada
Tanggal 31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BUANA FINANCE Tbk.
STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME
For the Year Ended
December 31, 2016
(Expressed in millions Rupiah,
Unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,				
	2016	Catatan/ Notes	2015	
PENDAPATAN				REVENUES
Pendapatan sewa pembiayaan	341.630	22	397.310	Finance lease income
Pendapatan pembiayaan konsumen	102.818	23	87.168	Consumer financing income
Pendapatan anjak piutang	1.186		-	Factoring income
Pendapatan sewa operasi	-		193	Operating lease income
Pendapatan bunga	33.440	24	28.959	Interest income
Pendapatan lain-lain - neto	30.588	25	15.515	Other income - net
Laba selisih kurs - neto	1.140	8,28	-	Foreign exchange gain - net
Total pendapatan	510.802		529.145	Total revenues
BEBAN				EXPENSES
Beban keuangan	(234.250)	26	(257.845)	Financing costs
Umum dan administrasi	(133.900)	27	(118.550)	General and administrative
Beban kerugian penurunan nilai	(68.091)	29	(67.221)	Provision for impairment losses
Pemasaran	(2.179)		(1.329)	Marketing
Rugi selisih kurs - neto	-	8,28	(1.148)	Foreign exchange loss - net
Sewa operasi	-		(73)	Operating lease
Total beban	(438.420)		(446.166)	Total expenses
LABA SEBELUM BEBAN PAJAK				
FINAL DAN BEBAN PAJAK				INCOME BEFORE FINAL TAX
PENGHASILAN	72.382		82.979	AND INCOME TAX EXPENSE
Beban pajak final	(1.183)	2r	(324)	Final tax expense
LABA SEBELUM BEBAN				INCOME BEFORE
PAJAK PENGHASILAN	71.199		82.655	INCOME TAX EXPENSE
Beban pajak penghasilan - neto	(17.778)	14b,14c	(20.681)	Income tax expense - net
LABA TAHUN BERJALAN	53.421		61.974	INCOME FOR THE YEAR

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

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in the Indonesian language.

PT BUANA FINANCE Tbk.
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN (lanjutan)
Untuk Tahun yang Berakhir pada
Tanggal 31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BUANA FINANCE Tbk.
STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME (continued)
For the Year Ended
December 31, 2016
(Expressed in millions of Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,				
	2016	Catatan/ Notes	2015	
PENGHASILAN				OTHER COMPREHENSIVE
KOMPREHENSIF LAIN				INCOME
Pos yang akan				Item that will be reclassified to
direklasifikasikan ke laba rugi:				profit or loss:
Perubahan nilai wajar atas				Changes in fair value of
instrumen derivatif untuk				derivative instrument
lindung nilai arus kas	(5.207)	8	10.661	for cash flow hedge
Pos yang tidak akan				Item that will not be
direklasifikasikan ke laba rugi:				reclassified to profit or loss:
Pengukuran kembali atas				Remeasurement of post-
imbalan pasca-kerja	(1.495)	18	3.857	employment benefits
Pajak penghasilan terkait dengan				Income tax related to
komponen pendapatan	374	14e	(965)	component of other
komprehensif lainnya	(1.121)		2.892	comprehensive income
Keuntungan (kerugian)				Other comprehensive
Komprehensif lain,				gain (loss),
neto setelah pajak	(6.328)		13.553	net of tax
Total penghasilan komprehensif				Total comprehensive income
tahun berjalan	47.093		75.527	for the year
LABA PER SAHAM - DASAR				EARNINGS PER SHARE - BASIC
(dalam nilai penuh)	32,45	30	37,66	(in full amount)

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

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

	Catatan/ Notes	2017 Rp Juta / Rp Million	2016 Rp Juta / Rp Million	
ASET				ASSETS
Kas dan setara kas	5	120.381	98.232	Cash and cash equivalents
Surat berharga		354	359	Marketable securities
Piutang sewa pembiayaan	6			Finance lease receivables
Pihak ketiga		1.508.432	2.215.764	Third parties
Cadangan kerugian penurunan nilai		(36.726)	(55.256)	Allowance for impairment losses
Piutang sewa pembiayaan - bersih		1.471.706	2.160.508	Finance lease receivables - net
Piutang pembiayaan konsumen	7			Consumer financing receivables
Pihak ketiga		2.629.612	1.234.550	Third parties
Cadangan kerugian penurunan nilai		(44.138)	(17.109)	Allowance for impairment losses
Piutang pembiayaan konsumen - bersih		2.585.474	1.217.441	Consumer financing receivables - net
Tagihan anjak piutang	8			Factoring receivables
Pihak ketiga		10.043	9.958	Third parties
Cadangan kerugian penurunan nilai		(250)	(250)	Allowance for impairment losses
Tagihan anjak piutang - bersih		9.793	9.708	Factoring receivables - net
Piutang lain-lain	9	44.656	27.583	Other receivables
Aset derivatif	10	286	15.013	Derivative assets
Uang muka, biaya dibayar dimuka dan lainnya	11	21.461	9.203	Advances, prepayments and others
Aset tetap - bersih	12	99.309	86.386	Premises and equipment - net
Aset takberwujud - bersih	13	10.247	632	Intangible assets - net
Aset pajak tangguhan - bersih	31	4.267	3.973	Deferred tax assets - net
JUMLAH ASET		4.367.934	3.629.038	TOTAL ASSETS

Lihat catatan atas laporan keuangan yang merupakan bagian terpisahkan dari laporan keuangan.

See accompanying notes to financial statements yang tidak which are an integral part of the financial statements.

PT BUANA FINANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2017 DAN 2016 (Lanjutan)

PT BUANA FINANCE Tbk
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2017 AND 2016 (Continued)

	Catatan/ Notes	2017 Rp Juta / Rp Million	2016 Rp Juta / Rp Million	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Utang kepada lembaga keuangan dan bank	14	3.140.537	2.189.595	Loans from financial institutions and banks
Efek utang yang diterbitkan	15	-	249.840	Debt securities issued
Utang pajak	16	7.320	7.370	Taxes payable
Utang dividen	22	330	311	Dividends payable
Utang lain-lain	17	37.309	42.804	Other payables
Uang muka dan lain-lain		1.405	1.943	Advances and others
Beban akrual	18	20.546	15.257	Accrued expenses
Liabilitas imbalan pasca-kerja	19	22.025	17.880	Post-employment benefits liabilities
Liabilitas derivatif	10	8.921	3.134	Derivative liabilities
JUMLAH LIABILITAS		3.238.393	2.528.134	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp 250 per saham				Capital Stock - par value of Rp 250 per share
Modal dasar - 4.800.000.000 saham				Authorized capital - 4,800,000,000 shares
Modal ditempatkan dan disetor - 1.645.796.054 saham	20	411.449	411.449	Issued and paid-up capital - 1,645,796,054 shares
Tambahan modal disetor	21	457	457	Additional paid - in capital
Saldo laba				Retained earnings
Ditentukan penggunaannya	22	17.000	16.000	Appropriated
Tidak ditentukan penggunaannya		713.656	674.556	Unappropriated
Penghasilan komprehensif lain		(13.021)	(1.558)	Other comprehensive income
JUMLAH EKUITAS		1.129.541	1.100.904	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		4.367.934	3.629.038	TOTAL LIABILITIES AND EQUITY

Lihat catatan atas laporan keuangan yang merupakan bagian dari laporan keuangan.

See accompanying notes to financial statements yang tidak terpisahkan which are an integral part of the financial statements.

PT BUANA FINANCE Tbk
LAPORAN LABA RUGI
DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2017 DAN 2016

PT BUANA FINANCE Tbk
STATEMENTS OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED
DECEMBER 31, 2017 AND 2016

	Catatan/ Notes	20 17 Rp Juta / Rp Million	20 16 Rp Juta / Rp Million	
PENDAPATAN				INCOME
Pendapatan sewa pembiayaan	23	298.207	340.558	Finance lease income
Pendapatan pembiayaan konsumen	24	331.050	103.890	Consumer financing income
Pendapatan anjak piutang		1.719	1.186	Factoring income
Pendapatan bunga	25	33.318	32.257	Interest income
Pendapatan lain-lain	26	53.330	35.018	Other income
Laba selisih kurs		408	1.140	Foreign exchange gain
JUMLAH PENDAPATAN		718.032	514.049	TOTAL INCOME
BEBAN				EXPENSES
Beban keuangan	27	340.110	234.250	Financing costs
Umum dan administrasi	28	186.169	133.900	General and administrative
Beban kerugian penurunan nilai	29	90.912	68.091	Provision for impairment losses
Pemasaran		5.665	2.179	Marketing
Beban lain-lain	30	6.856	4.430	Other expense
JUMLAH BEBAN		629.712	442.850	TOTAL EXPENSES
LABA SEBELUM PAJAK		88.320	71.199	PROFIT BEFORE TAX
Beban pajak penghasilan - bersih	31	(21.887)	(17.778)	Income tax expense - net
LABA BERSIH TAHUN BERJALAN		66.433	53.421	NET PROFIT FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN:				OTHER COMPREHENSIVE INCOME
Pos-pos yang akan direklasifikasi ke laba rugi:				Items that will be reclassified subsequently to profit or loss:
Perubahan nilai wajar atas instrumen derivatif untuk lindung nilai arus kas	10	(7.935)	(5.207)	Changes in fair value of derivative instrument for cash flow hedge
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified subsequently to profit or loss:
Pengkukuran kembali atas program imbalan pasti	19	(4.704)	(1.495)	Remeasurement of defined benefit obligation
Pajak penghasilan terkait dengan komponen penghasilan komprehensif lain		1.176	374	Income tax related to component of other comprehensive income
Jumlah		(3.528)	(1.121)	Total
Keuntungan (kerugian) komprehensif lain, neto setelah pajak		(11.463)	(6.328)	Total other comprehensive income (loss), net of tax
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN		54.970	47.093	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM DASAR	32			BASIC EARNINGS PER SHARE
(dalam Rupiah penuh)		40,37	32,45	(in full Rupiah amount)

Lihat catatan atas laporan keuangan yang merupakan bagian terpisahkan dari laporan keuangan.

See accompanying notes to financial statements yang tidak which are an integral part of the financial statements.

The original financial statements included herein are in Indonesian language.

PT RADANA BHASKARA FINANCE Tbk
(DAHULU PT HD FINANCE Tbk)
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2014
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT RADANA BHASKARA FINANCE Tbk
(FORMERLY PT HD FINANCE Tbk)
STATEMENT OF FINANCIAL POSITION
As of December 31, 2014
(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember 2014/ December 31, 2014	Catatan/ Notes	31 Desember 2013/ December 31, 2013	
ASET				ASSETS
KAS DAN SETARA KAS -		2b,2i,4,		CASH AND CASH EQUIVALENTS -
pihak ketiga	108.557.863	11	14.745.591	third parties
PIUTANG PEMBIAYAAN KONSUMEN - pihak ketiga		2d,2i,3,5,11,14		CONSUMER FINANCING RECEIVABLES - third parties
Piutang pembiayaan konsumen	2.355.586.053		1.800.371.858	Consumer financing receivables
Penyisihan kerugian penurunan nilai piutang pembiayaan konsumen	(20.965.366)		(16.008.604)	Provision for impairment losses on consumer financing receivables
Piutang pembiayaan konsumen - neto	2.334.620.687		1.784.363.254	Consumer financing receivables - net
PIUTANG LAIN-LAIN				OTHER RECEIVABLES
- pihak ketiga	15.616.683	2g,2i,6,27b	8.830.975	third parties -
- pihak berelasi	861.047	2c,2i,6,26a	1.522.489	a related party -
Total piutang lain-lain	16.477.730		10.353.464	Total other receivables
PIUTANG DERIVATIF - pihak ketiga	4.373.991	2i,7	914.143	DERIVATIVE RECEIVABLES - a third party
BEBAN DIBAYAR DI MUKA	7.509.772	2e,2f,8,28	8.781.582	PREPAID EXPENSES
ASET PAJAK TANGGUHAN - neto	890.389	2o,3,16e	559.680	DEFERRED TAX ASSETS - net
ASET TETAP				FIXED ASSETS
Harga perolehan	126.713.316		80.043.705	Cost
Akumulasi penyusutan	(44.832.269)		(31.029.666)	Accumulated depreciation
Nilai buku neto	81.881.047	2e,2h,2j,3,9,13,21,24,35	49.014.039	Net book value
ASET LAIN-LAIN	989.990	2i,10	675.660	OTHER ASSETS
TOTAL ASET	2.555.301.469		1.869.407.413	TOTAL ASSETS

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

The accompanying notes to the financial statements form an integral part of these financial statements taken as whole.

The original financial statements included herein are in Indonesian language.

PT RADANA BHASKARA FINANCE Tbk
(DAHULU PT HD FINANCE Tbk)
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2014
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT RADANA BHASKARA FINANCE Tbk
(FORMERLY PT HD FINANCE Tbk)
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2014
(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember 2014/ December 31, 2014	Catatan/ Notes	31 Desember 2013 December 31, 2013	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
PINJAMAN - pihak ketiga	1.804.132.465	2b,2d,2i,4, 5,11,27a	1.368.818.674	BORROWINGS - third parties
UTANG PENYALUR KENDARAAN - pihak ketiga	24.177.798	2i,27b	17.747.956	DEALERS PAYABLE - third parties
UTANG PREMI ASURANSI - pihak ketiga	3.147.266	2i,27c	3.233.499	INSURANCE PREMIUM PAYABLES - third parties
BEBAN AKRUAL	24.760.473	2c,2i,12,13, 14,15,26d	16.185.003	ACCRUED EXPENSES
UTANG IMBALAN KERJA KARYAWAN JANGKA PENDEK	3.298.254	2i,2l,29	3.259.948	SHORT-TERM EMPLOYEE BENEFITS LIABILITY
UTANG PAJAK	2.312.851	2o,3,16a	2.123.660	TAXES PAYABLE
UTANG LAIN-LAIN - pihak ketiga	14.365.106	2e,2i,13 2c,2i,9,12, 13,22,26b, 26d,26e,26f	16.639.460	OTHER PAYABLES third parties -
- pihak berelasi	40.213.565		41.186.567	a related party -
Total utang lain-lain	54.578.671		57.826.027	Total other payables
WESEL BAYAR JANGKA MENENGAH - neto	216.802.473	1c,2i,2k,5, 12,14,22	96.850.000	MEDIUM-TERM NOTES - net
UTANG PEMEGANG SAHAM	102.000.000	2c,2i,12,15,22, 26c,26d,26f	25.000.000	SHAREHOLDERS' LOAN
ESTIMASI LIABILITAS IMBALAN KERJA KARYAWAN JANGKA PANJANG	9.649.746	2l,3,23,29	5.858.854	ESTIMATED LONG-TERM EMPLOYEE BENEFITS LIABILITY
TOTAL LIABILITAS	2.244.859.997		1.596.903.621	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp100 per saham (jumlah penuh)				Share capital - Rp100 par value (full amount) per share
Modal dasar - 4.320.000.000 saham				Authorized - 4,320,000,000 shares
Modal ditempatkan dan disetor penuh - 1.540.000.000 saham	154.000.000	1b,17	154.000.000	Issued and fully paid - 1,540,000,000 shares
Tambahan modal disetor - neto	40.082.859	1b,2k	40.082.859	Additional paid-in capital - net
Kerugian kumulatif atas instrumen derivatif untuk lindung nilai arus kas - neto	(543.382)	2i,7	-	Cumulative losses on derivative instruments for cash flow hedges - net
Saldo laba				Retained earnings
Telah ditentukan penggunaannya	2.000.000	18	1.000.000	Appropriated
Belum ditentukan penggunaannya	114.901.995		77.420.933	Unappropriated
TOTAL EKUITAS	310.441.472		272.503.792	TOTAL EQUITY
TOTAL LIABILITAS DAN EKUITAS	2.555.301.469		1.869.407.413	TOTAL LIABILITIES AND EQUITY

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

The accompanying notes to the financial statements form an integral part of these financial statements taken as whole.

The original financial statements included herein are in Indonesian language.

PT RADANA BHASKARA FINANCE Tbk
(DAHULU PT HD FINANCE Tbk)
LAPORAN LABA RUGI KOMPREHENSIF
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2014
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT RADANA BHASKARA FINANCE Tbk
(FORMERLY PT HD FINANCE Tbk)
STATEMENT OF COMPREHENSIVE INCOME
For the Year Ended
December 31, 2014
(Expressed in thousands of Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,				
	2014	Catatan/ Notes	2013	
PENDAPATAN				INCOME
Pembiayaan konsumen	337.152.844	2d,2m,19	256.270.251	Consumer financing
Bunga bank	489.355	2m,20	45.866	Interest income
Pendapatan lain-lain	49.504.014	2m,9,21	40.438.151	Other income
TOTAL PENDAPATAN	387.146.213		296.754.268	TOTAL INCOME
BEBAN				EXPENSES
Bunga dan keuangan	(215.725.295)	2c,2m,13, 14,15,22,26f	(160.394.570)	Interest and financing charges
Penyisihan kerugian penurunan nilai piutang pembiayaan konsumen	(64.297.728)	2d,2m,5	(62.064.850)	Provision for impairment losses on consumer financing receivables
Gaji dan tunjangan	(35.306.395)	2m,23,29	(32.511.403)	Salaries and benefits
Umum dan administrasi	(20.870.326)	2c,2m,9, 24,26e	(13.679.560)	General and administrative
Iklan dan promosi	(2.770.910)	2m	(1.874.617)	Advertising and promotion
Beban lain-lain	(7.039.069)	2m,25	(7.671.296)	Other expenses
TOTAL BEBAN	(346.009.723)		(278.196.296)	TOTAL EXPENSES
LABA SEBELUM BEBAN PAJAK PENGHASILAN	41.136.490		18.557.972	INCOME BEFORE INCOME TAX EXPENSE
BEBAN PAJAK PENGHASILAN - neto	(2.655.428)	2o,16b,16d	(1.393.124)	INCOME TAX EXPENSE - net
LABA NETO	38.481.062		17.164.848	NET INCOME
RUGI KOMPREHENSIF LAIN				OTHER COMPREHENSIVE LOSS
Lindung nilai arus kas	(724.509)	2i,7	-	Cash flow hedging
Pajak terkait dengan rugi komprehensif lain	181.127		-	Tax relating to other comprehensive loss
RUGI KOMPREHENSIF LAIN - NETO	(543.382)		-	OTHER COMPREHENSIVE LOSS - NET
TOTAL LABA KOMPREHENSIF	37.937.680		17.164.848	TOTAL COMPREHENSIVE INCOME
LABA PER SAHAM DASAR (jumlah penuh)	25	2q	11	EARNINGS PER SHARE (full amount)

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

The accompanying notes to the financial statements form an integral part of these financial statements taken as whole.

PT RADANA BHASKARA FINANCE Tbk
(DAHULU PT HD FINANCE Tbk)
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2015
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT RADANA BHASKARA FINANCE Tbk
(FORMERLY PT HD FINANCE Tbk)
STATEMENT OF FINANCIAL POSITION
As of December 31, 2015
(Expressed in thousands of Rupiah,
unless otherwise stated)

		Disajikan kembali - Catatan 37/ As restated - Note 37			
			31 Desember 2013/ 1 Januari 2014/ December 31, 2013/ January 1, 2014		
	Catatan/ Notes	31 Desember 2015/ December 31, 2015	31 Desember 2014/ December 31, 2014		
ASET					ASSETS
KAS DAN SETARA KAS - pihak ketiga	2b,2d,4, 11	44.029.780	108.557.863	14.745.591	CASH AND CASH EQUIVALENTS - third parties
PIUTANG PEMBIAYAAN KONSUMEN - pihak ketiga	2d,2e,3, 5,11,14				CONSUMER FINANCING RECEIVABLES - third parties
Piutang pembiayaan konsumen		2.931.682.150	2.355.586.053	1.800.371.858	Consumer financing receivables
Penyisihan kerugian penurunan nilai piutang pembiayaan konsumen		(27.011.235)	(20.965.366)	(16.008.604)	Provision for impairment losses on consumer financing receivables
Piutang pembiayaan konsumen - neto		2.904.670.915	2.334.620.687	1.784.363.254	Consumer financing receivables - net
PIUTANG LAIN-LAIN - pihak ketiga - pihak berelasi	2d,2h,6,27b 2c,2d,6,9,16,26a	27.683.765 1.510.628	15.616.683 861.047	8.830.975 1.522.489	OTHER RECEIVABLES third parties - related parties -
Total piutang lain-lain		29.194.393	16.477.730	10.353.464	Total other receivables
PIUTANG DERIVATIF - pihak ketiga	2d,7,14	17.598.194	4.373.991	914.143	DERIVATIVE RECEIVABLES - a third party
BEBAN DIBAYAR DI MUKA	2f,2g,8,28	8.524.928	7.509.772	8.781.582	PREPAID EXPENSES
ASET PAJAK TANGGUHAN - neto	2n,3,16e	282.944	1.691.319	882.586	DEFERRED TAX ASSETS - net
ASET TETAP Harga perolehan Akumulasi penyusutan		138.658.603 (59.160.751)	126.713.316 (44.832.269)	80.043.705 (31.029.666)	FIXED ASSETS Cost Accumulated depreciation
Nilai buku neto	2f,2i,2j,3,9, 13,21,24	79.497.852	81.881.047	49.014.039	Net book value
ASET LAIN-LAIN	2d,10	994.296	989.990	675.660	OTHER ASSETS
TOTAL ASET		3.084.793.302	2.556.102.399	1.869.730.319	TOTAL ASSETS

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

The accompanying notes to the financial statements form an integral part of these financial statements taken as whole.

The original financial statements included herein are in Indonesian language.

PT RADANA BHASKARA FINANCE Tbk
(DAHULU PT HD FINANCE Tbk)
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2015
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT RADANA BHASKARA FINANCE Tbk
(FORMERLY PT HD FINANCE Tbk)
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2015
(Expressed in thousands of Rupiah,
unless otherwise stated)

		Disajikan kembali - Catatan 37/ As restated - Note 37			
	Catatan/ Notes	31 Desember 2015/ December 31, 2015	31 Desember 2014/ December 31, 2014	31 Desember 2013/ 1 Januari 2014/ December 31, 2013/ January 1, 2014	
LIABILITAS DAN EKUITAS					LIABILITIES AND EQUITY
LIABILITAS					LIABILITIES
PINJAMAN - pihak ketiga	2b,2d,4, 5,11,27a	2.087.026.893	1.804.132.465	1.368.818.674	BORROWINGS - third parties
UTANG PENYALUR KENDARAAN - pihak ketiga	2d,27b	29.935.788	24.177.798	17.747.956	DEALERS PAYABLE - third parties
UTANG PREMI ASURANSI - pihak ketiga	2d,27c	4.471.869	3.147.266	3.233.499	INSURANCE PREMIUM PAYABLES - third parties
BEBAN AKRUAL	2c,2d,12, 13,14,15,26d,38	32.414.125	28.058.727	19.444.951	ACCRUED EXPENSES
UTANG PAJAK	2n,3,6,16a	7.195.497	2.312.851	2.123.660	TAXES PAYABLE
UTANG LAIN-LAIN - pihak ketiga	2d,9,13 2c,2d,9,12, 13,22,26b, 26d,26e,26f	10.650.059	14.365.106	16.639.460	OTHER PAYABLES third parties -
- pihak berelasi		19.491.773	40.213.565	41.186.567	a related party -
Total utang lain-lain		30.141.832	54.578.671	57.826.027	Total other payables
WESEL BAYAR JANGKA MENENGAH - neto	1d,2d,2k,5,7, 12,14,22	282.490.795	216.802.473	96.850.000	MEDIUM-TERM NOTES - net
UTANG PEMEGANG SAHAM	2c,2d,12,15, 22,26c,26d,26f	102.000.000	102.000.000	25.000.000	SHAREHOLDERS' LOAN
LIABILITAS IMBALAN KERJA KARYAWAN	2q,3,23,29	12.505.295	12.853.465	7.150.477	EMPLOYEE BENEFITS LIABILITY
TOTAL LIABILITAS		2.588.182.094	2.248.063.716	1.598.195.244	TOTAL LIABILITIES
EKUITAS					EQUITY
Modal saham - nilai nominal Rp100 per saham (jumlah penuh)					Share capital - Rp100 par value (full amount)
Modal dasar - 4.320.000.000 saham					per share Authorized - 4,320,000,000 shares
Modal ditempatkan dan disetor penuh - 2.329.668.917 saham pada tanggal 31 Desember 2015 dan 1.540.000.000 saham pada tanggal 31 Desember 2014 dan tanggal 31 Desember 2013/ 1 Januari 2014	1b,1c,17	232.966.892	154.000.000	154.000.000	Issued and fully paid - 2,329,668,917 shares as of December 31, 2015 and 1,540,000,000 shares as of December 31, 2014 and December 31, 2013/ January 1, 2014
Tambahan modal disetor - neto	1b,1c,2k,17	108.506.862	40.082.859	40.082.859	Additional paid-in capital - net
Penghasilan (rugi) komprehensif lain Kerugian aktuarial atas liabilitas imbalan kerja karyawan - neto	2q	(1.503.213)	(2.973.200)	(1.495.807)	Other comprehensive income (loss) Actuarial losses on employee benefits liability - net
Kerugian kumulatif atas instrumen derivatif untuk lindung nilai arus kas - neto	2d,7	(686.105)	(543.382)	-	Cumulative losses on derivative instrument for cash flow hedges - net
Saldo laba					Retained earnings
Telah ditentukan penggunaannya	18	9.600.000	2.000.000	1.000.000	Appropriated
Belum ditentukan penggunaannya		147.726.772	115.472.406	77.948.023	Unappropriated
TOTAL EKUITAS		496.611.208	308.038.683	271.535.075	TOTAL EQUITY
TOTAL LIABILITAS DAN EKUITAS		3.084.793.302	2.556.102.399	1.869.730.319	TOTAL LIABILITIES AND EQUITY

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

The accompanying notes to the financial statements form an integral part of these financial statements taken as whole.

PT RADANA BHASKARA FINANCE Tbk
(DAHULU PT HD FINANCE Tbk)
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2015
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT RADANA BHASKARA FINANCE Tbk
(FORMERLY PT HD FINANCE Tbk)
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
For the Year Ended
December 31, 2015
(Expressed in thousands of Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/
Year Ended December 31,

	2015	Catatan/ Notes	2014 Disajikan kembali - Catatan 37/ As restated - Note 37	
PENDAPATAN				INCOME
Pembiayaan konsumen	472.540.934	2e,2l,19	337.152.844	Consumer financing
Bunga bank	2.296.906	2l,20,38	611.694	Interest income
Pendapatan lain-lain	71.853.746	2l,9,21	49.504.014	Other income
TOTAL PENDAPATAN	546.691.586		387.268.552	TOTAL INCOME
BEBAN				EXPENSES
Bunga dan keuangan	(287.815.153)	2c,2l,13, 14,15,22,26f	(215.725.295)	Interest and financing charges
Penyisihan kerugian penurunan nilai piutang pembiayaan konsumen	(96.377.599)	2e,2l,5	(64.297.728)	Provision for impairment losses on consumer financing receivables
Gaji dan tunjangan	(61.541.313)	2l,23,29	(35.248.633)	Salaries and benefits
Umum dan administrasi	(35.814.491)	2c,2l,9, 16,24	(20.870.326)	General and administrative
Iklan dan promosi	(265.719)	2l	(2.770.910)	Advertising and promotion
Beban lain-lain	(15.953.104)	2l,25	(7.039.069)	Other expenses
TOTAL BEBAN	(497.767.379)		(345.951.961)	TOTAL EXPENSES
LABA SEBELUM BEBAN PAJAK FINAL DAN BEBAN PAJAK PENGHASILAN	48.924.207		41.316.591	INCOME BEFORE FINAL TAX EXPENSE AND INCOME TAX EXPENSE
Beban pajak final	(459.381)	2n,20,38	(122.339)	Final tax expense
LABA SEBELUM BEBAN PAJAK PENGHASILAN	48.464.826		41.194.252	INCOME BEFORE INCOME TAX EXPENSE
BEBAN PAJAK PENGHASILAN - neto	(8.610.460)	2n,16b,16d	(2.669.869)	INCOME TAX EXPENSE - net
LABA TAHUN BERJALAN	39.854.366		38.524.383	INCOME FOR THE YEAR
PENGHASILAN (RUGI) KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME (LOSS)
Pos yang tidak direklasifikasi ke laba rugi:				Item that will not be reclassified to profit or loss:
Keuntungan (kerugian) aktuarial atas liabilitas imbalan kerja	1.959.983	2q	(1.969.858)	Actuarial gain (loss) on employee benefits liability
Pajak terkait dengan pos yang tidak direklasifikasi	(489.996)		492.465	Tax relating to item that will not be reclassified
Pos yang akan direklasifikasi ke laba rugi:				Item that will be reclassified to profit or loss:
Kerugian atas instrumen derivatif untuk lindung nilai arus kas	(190.297)	2d,7	(724.509)	Loss on derivative instrument for cash flow hedges
Pajak terkait dengan pos yang akan direklasifikasi	47.574		181.127	Tax relating to item that will be reclassified
Penghasilan (rugi) komprehensif lain - neto	1.327.264		(2.020.775)	Other comprehensive income (loss) - net
TOTAL LABA KOMPREHENSIF	41.181.630		36.503.608	TOTAL COMPREHENSIVE INCOME
LABA PER SAHAM DASAR (jumlah penuh)	21	2p	24	EARNINGS PER SHARE (full amount)

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

The accompanying notes to the financial statements form
an integral part of these
financial statements taken as whole.

The original financial statements included herein are in Indonesian language.

PT RADANA BHASKARA FINANCE Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2016
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT RADANA BHASKARA FINANCE Tbk
STATEMENT OF FINANCIAL POSITION
As of December 31, 2016
(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember, 2016/ December 31, 2016	Catatan/ Notes	31 Desember, 2015/ December 31, 2015	
ASET				ASSETS
KAS DAN SETARA KAS -				CASH AND CASH EQUIVALENTS -
pihak ketiga	100.683.666	2b,2d,4, 11	44.029.780	third parties
PIUTANG PEMBIAYAAN				CONSUMER FINANCING
KONSUMEN - pihak ketiga		2d,2e,3, 5,11,14		RECEIVABLES - third parties
Piutang pembiayaan konsumen	3.413.101.844		2.931.682.150	Consumer financing receivables
Penyisihan kerugian penurunan nilai piutang pembiayaan konsumen	(30.695.924)		(27.011.235)	Provision for impairment losses on consumer financing receivables
Piutang pembiayaan konsumen - neto	3.382.405.920		2.904.670.915	Consumer financing receivables - net
PIUTANG LAIN-LAIN				OTHER RECEIVABLES
- pihak ketiga	33.611.839	2d,2h,6,27b	27.683.765	third parties -
- pihak berelasi		- 2c,2d,6,9,16,26a	1.510.628	related parties -
Total piutang lain-lain	33.611.839		29.194.393	Total other receivables
PIUTANG DERIVATIF -				DERIVATIVE RECEIVABLES -
pihak ketiga	-	2d,7,14	17.598.194	a third party
BIAYA DIBAYAR DI MUKA	11.295.524	2f,2g,8,28	8.524.928	PREPAID EXPENSES
ASET PAJAK TANGGUHAN - neto	1.412.687	2n,3,16e	282.944	DEFERRED TAX ASSETS - net
ASET TETAP				FIXED ASSETS
Harga perolehan	147.345.352		138.658.603	Cost
Akumulasi penyusutan	(73.883.599)		(59.160.751)	Accumulated depreciation
Nilai buku neto	73.461.753	2f,2i,2j,3,9, 13,21,24	79.497.852	Net book value
ASET LAIN-LAIN	1.078.963	2d,10	994.296	OTHER ASSETS
TOTAL ASET	3.603.950.352		3.084.793.302	TOTAL ASSETS

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

The accompanying notes to the financial statements form an integral part of these financial statements taken as whole.

The original financial statements included herein are in Indonesian language.

PT RADANA BHASKARA FINANCE Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2016
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT RADANA BHASKARA FINANCE Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2016
(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember, 2016/ December 31, 2016	Catatan/ Notes	31 Desember, 2015 December 31, 2015	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
PINJAMAN - pihak ketiga	2.282.595.231	2b,2d,4, 5,11,27a	2.087.026.893	BORROWINGS - third parties
UTANG PENYALUR KENDARAAN - pihak ketiga	50.726.637	2d,27b	29.935.788	DEALERS PAYABLE - third parties
UTANG PREMI ASURANSI - pihak ketiga	4.440.493	2d,27c	4.471.869	INSURANCE PREMIUM PAYABLES - third parties
BEBAN AKRUAL	31.657.170	2c,2d,12, 13,14,15,26d	32.414.125	ACCRUED EXPENSES
UTANG PAJAK	1.780.724	2n,3,6,16a	7.195.497	TAXES PAYABLE
UTANG LAIN-LAIN - pihak ketiga	8.333.020	2d,9,13 2c,2d,9,12, 13,22,26b,	10.650.059	OTHER PAYABLES - third parties -
- pihak berelasi	11.424.164	26d,26e,26f	19.491.773	a related party -
Total utang lain-lain	19.757.184		30.141.832	Total other payables
WESEL BAYAR JANGKA MENENGAH - neto	580.278.880	1d,2d,2k,5,7, 12,14,22	282.490.795	MEDIUM-TERM NOTES - net
UTANG PEMEGANG SAHAM	102.000.000	2c,2d,12,15, 22,26c,26d,26f	102.000.000	SHAREHOLDERS' LOAN
LIABILITAS IMBALAN KERJA KARYAWAN	17.383.986	2q,3,23,29	12.505.295	EMPLOYEE BENEFITS LIABILITY
TOTAL LIABILITAS	3.090.620.305		2.588.182.094	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp100 per saham (jumlah penuh)				Share capital - Rp100 par value (full amount) per share
Modal dasar - 4.320.000.000 saham				Authorized - 4,320,000,000 shares
Modal ditempatkan dan disetor penuh - 2.329.668.917 saham pada tanggal 31 Desember 2016 dan 1.540.000.000 saham pada 31 Desember 2015	232.966.892	1b,1c,17	232.966.892	Issued and fully paid - 2,329,668,917 shares as of December 31, 2016 and 1,540,000,000 shares as of December 31, 2015
Tambahan modal disetor - neto	108.506.862	1b,1c,2k,17	108.506.862	Additional paid-in capital - net
Penghasilan (rugi) komprehensif lain Kerugian aktuarial atas liabilitas imbalan kerja karyawan - neto	(3.100.948)	2q	(1.503.213)	Other comprehensive income (loss) Actuarial losses on employee benefits liability - net
Kerugian kumulatif atas instrumen derivatif untuk lindung nilai arus kas - neto	-	2d,7	(686.105)	Cumulative losses on derivative instrument for cash flow hedges - net
Saldo laba				Retained earnings
Telah ditentukan penggunaannya	9.600.000	18	9.600.000	Appropriated
Belum ditentukan penggunaannya	165.357.241		147.726.772	Unappropriated
TOTAL EKUITAS	513.330.047		496.611.208	TOTAL EQUITY
TOTAL LIABILITAS DAN EKUITAS	3.603.950.352		3.084.793.302	TOTAL LIABILITIES AND EQUITY

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

The accompanying notes to the financial statements form an integral part of these financial statements taken as whole.

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PT RADANA BHASKARA FINANCE Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2016
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT RADANA BHASKARA FINANCE Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
For the Year Ended
December 31, 2016
(Expressed in thousands of Rupiah,
unless otherwise stated)

	Tahun yang Berakhir pada Tanggal 31 Desember/ Year Ended December 31,			
	2016	Catatan/ Notes	2015	
PENDAPATAN				INCOME
Pembiayaan konsumen	546.844.578	2e,2l,19	472.540.934	Consumer financing
Bunga bank	2.144.820	2l,20,38	2.296.906	Interest income
Penghasilan lain-lain	298.597.984	2l,9,21,37	262.237.856	Other income
TOTAL PENDAPATAN	847.587.382		737.075.696	TOTAL INCOME
BEBAN				EXPENSES
Bunga dan keuangan	(344.779.625)	2c,2l,13, 14,15,22,26f	(287.815.153)	Interest and financing charges
Penyisihan kerugian penurunan nilai dan penghapusan piutang pembiayaan konsumen	(121.771.693)	2e,2l,5	(96.377.599)	Provision for impairment losses and written-off on consumer financing receivables
Gaji dan tunjangan	(214.321.314)	2l,23,29,37 2c,2l,9,	(184.896.968)	Salaries and benefits
Umum dan administrasi	(120.847.529)	24,37	(102.842.946)	General and administrative
Iklan dan promosi	(2.113.779)	2l	(265.719)	Advertising and promotion
Beban lain-lain	(14.858.533)	2l,25	(15.953.104)	Other expenses
TOTAL BEBAN	(818.692.473)		(688.151.489)	TOTAL EXPENSES
LABA SEBELUM BEBAN PAJAK FINAL DAN BEBAN PAJAK PENGHASILAN	28.894.909		48.924.207	INCOME BEFORE FINAL TAX EXPENSE AND INCOME TAX EXPENSE
Beban pajak final	(428.964)	2n,20,38	(459.381)	Final tax expense
LABA SEBELUM BEBAN PAJAK PENGHASILAN	28.465.945		48.464.826	INCOME BEFORE INCOME TAX EXPENSE
BEBAN PAJAK PENGHASILAN - neto	(2.835.735)	2n,16b,16d	(8.610.460)	INCOME TAX EXPENSE - net
LABA TAHUN BERJALAN	25.630.210		39.854.366	INCOME FOR THE YEAR
PENGHASILAN (RUGI) KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME (LOSS)
Pos yang tidak direklasifikasi ke laba rugi:				Item that will not be reclassified to profit or loss:
Keuntungan (kerugian) aktuarial atas liabilitas imbalan kerja	(2.130.313)	2q	1.959.983	Actuarial gain (loss) on employee benefits liability
Pajak terkait dengan pos yang tidak direklasifikasi	532.578		(489.996)	Tax relating to item that will not be reclassified
Pos yang akan direklasifikasi ke laba rugi:				Item that will be reclassified to profit or loss:
Kerugian atas instrumen derivatif untuk lindung nilai arus kas	914.807	2d,7	(190.297)	Loss on derivative instrument for cash flow hedges
Pajak terkait dengan pos yang akan direklasifikasi	(228.702)		47.574	Tax relating to item that will be reclassified
Penghasilan (rugi) komprehensif lain - neto	(911.630)		1.327.264	Other comprehensive income (loss) - net
TOTAL LABA KOMPREHENSIF	24.718.580		41.181.630	TOTAL COMPREHENSIVE INCOME
LABA PER SAHAM DASAR (jumlah penuh)	11	2p	21	EARNINGS PER SHARE (full amount)

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

The accompanying notes to the financial statements form an integral part of these financial statements taken as whole.

The original financial statements included herein are in the Indonesian language.

PT RADANA BHASKARA FINANCE Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2017
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT RADANA BHASKARA FINANCE Tbk
STATEMENT OF FINANCIAL POSITION
As of December 31, 2017
(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember, 2017/ December 31, 2017	Catatan/ Notes	31 Desember, 2016/ December 31, 2016	
ASET				ASSETS
KAS DAN SETARA KAS -				CASH AND CASH EQUIVALENTS -
pihak ketiga	110.112.228	2b,2d,2m,4	100.683.666	third parties
PIUTANG PEMBIAYAAN				CONSUMER FINANCING
KONSUMEN - pihak ketiga		2d,2e,3,5		RECEIVABLES - third parties
Piutang pembiayaan konsumen	3.619.685.892		3.413.101.844	Consumer financing receivables
Penyisihan kerugian penurunan nilai piutang pembiayaan konsumen	(34.407.540)		(30.695.924)	Provision for impairment losses on consumer financing receivables
Piutang pembiayaan konsumen - neto	3.585.278.352		3.382.405.920	Consumer financing receivables - net
PIUTANG LAIN-LAIN -				OTHER RECEIVABLES -
pihak ketiga	45.783.117	2d,2h,6,28b	33.611.839	third parties
PIUTANG DERIVATIF -				DERIVATIVE RECEIVABLES -
pihak ketiga	5.282.704	2d,7	-	third parties
BIAYA DIBAYAR DI MUKA	15.568.939	2f,2g,8,29	11.295.524	PREPAID EXPENSES
ASET PAJAK TANGGUHAN - neto	6.901.374	2n,3,16e	1.412.687	DEFERRED TAX ASSETS - net
ASET TETAP		2f,2i,2j,3,9		FIXED ASSETS
Harga perolehan	158.453.651		147.345.352	Cost
Akumulasi penyusutan	(91.417.887)		(73.883.599)	Accumulated depreciation
Nilai buku neto	67.035.764		73.461.753	Net book value
ASET LAIN-LAIN	14.674.206	2d,10	1.078.963	OTHER ASSETS
TOTAL ASET	3.850.636.684		3.603.950.352	TOTAL ASSETS

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

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PT RADANA BHASKARA FINANCE Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2017
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT RADANA BHASKARA FINANCE Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2017
(Expressed in thousands of Rupiah,
unless otherwise stated)

	31 Desember, 2017/ December 31, 2017	Catatan/ Notes	31 Desember, 2016/ December 31, 2016	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
PINJAMAN - pihak ketiga	2.278.431.361	2b,2d,2m 11,28a	2.282.595.231	BORROWINGS - third parties
UTANG PENYALUR KENDARAAN - pihak ketiga	37.128.903	2d,28b	50.726.637	DEALERS PAYABLE - third parties
UTANG DERIVATIF - pihak ketiga	6.079.729	2d,7	-	DERIVATIVE PAYABLES - third parties
UTANG PREMI ASURANSI - pihak ketiga	5.125.166	2d,28c	4.440.493	INSURANCE PREMIUM PAYABLES - third parties
BEBAN AKRUAL	31.487.620	2c,2d,12,27c	31.657.170	ACCRUED EXPENSES
UTANG PAJAK	5.067.916	2n,3,16a	1.780.724	TAXES PAYABLE
UTANG LAIN-LAIN - pihak ketiga	16.663.053	2c,2d,9,12,13,27a	8.333.020	OTHER PAYABLES third parties -
- pihak berelasi	-		11.424.164	related party -
Total utang lain-lain	16.663.053		19.757.184	Total other payables
WESEL BAYAR JANGKA MENENGAH - neto	823.164.750	1d,2d,2k,14	580.278.880	MEDIUM-TERM NOTES - net
UTANG PEMEGANG SAHAM	102.000.000	2c,2d,12,15,27b	102.000.000	SHAREHOLDERS' LOAN
LIABILITAS IMBALAN KERJA KARYAWAN	20.732.488	2r,3,30	17.383.986	EMPLOYEE BENEFITS LIABILITY
TOTAL LIABILITAS	3.325.880.986		3.090.620.305	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp100 per saham (jumlah penuh)				Share capital - Rp100 par value (full amount) per share
Modal dasar - 4.320.000.000 saham				Authorized - 4,320,000,000 shares
Modal ditempatkan dan disetor penuh - 2.329.668.917 saham	232.966.892	1b,1c,17	232.966.892	Issued and fully paid - 2,329,668,917 share
Tambahan modal disetor - neto	108.506.862	1b,1c,2k	108.506.862	Additional paid-in capital - net
Rugi komprehensif lain				Other comprehensive loss
Kerugian pengukuran kembali atas imbalan kerja karyawan - neto	(5.525.204)	2r	(3.100.948)	Losses on remeasurement of employee benefits liability - net
Kerugian kumulatif atas instrumen derivatif untuk lindung nilai arus kas - neto	(4.008.202)	2d,7	-	Cumulative losses on derivative instrument for cash flow hedges - net
Saldo laba				Retained earnings
Telah ditentukan penggunaannya	9.600.000	18	9.600.000	Appropriated
Belum ditentukan penggunaannya	183.215.350		165.357.241	Unappropriated
TOTAL EKUITAS	524.755.698		513.330.047	TOTAL EQUITY
TOTAL LIABILITAS DAN EKUITAS	3.850.636.684		3.603.950.352	TOTAL LIABILITIES AND EQUITY

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

The accompanying notes to the financial statements form an integral part of these financial statements taken as whole.

The original financial statements included herein are in the Indonesian language.

PT RADANA BHASKARA FINANCE Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir pada Tanggal
31 Desember 2017
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)

PT RADANA BHASKARA FINANCE Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
For the Year Ended
December 31, 2017
(Expressed in thousands of Rupiah,
unless otherwise stated)

Tahun yang Berakhir pada Tanggal 31 Desember/
Year Ended December 31,

	2017	Catatan/ Notes	2016	
PENDAPATAN				INCOME
Pembiayaan konsumen	580.071.631	2e,2l,19	546.844.578	Consumer financing
Bunga bank	3.025.055	2l,20	2.144.820	Interest income
Penghasilan lain-lain	314.734.887	2l,21	298.597.984	Other income
TOTAL PENDAPATAN	897.831.573		847.587.382	TOTAL INCOME
BEBAN				EXPENSES
Bunga dan keuangan	(388.116.710)	2c,2l,22,27e	(344.779.625)	Interest and financing charges
Penyisihan kerugian penurunan nilai dan penghapusan piutang pembiayaan konsumen	(116.942.479)	2d,2e,2l	(121.771.693)	Provision for impairment losses and written-off on consumer financing receivables
Gaji dan tunjangan	(202.037.882)	2l,2r,23	(214.321.314)	Salaries and benefits
Umum dan administrasi	(132.229.908)	2c,2l,24	(120.847.529)	General and administrative
Iklan dan promosi	(19.037.051)	2l	(2.113.779)	Advertising and promotion
Beban lain-lain	(17.888.956)	2l,25	(14.858.533)	Other expenses
TOTAL BEBAN	(876.252.986)		(818.692.473)	TOTAL EXPENSES
LABA SEBELUM BEBAN PAJAK FINAL DAN PAJAK PENGHASILAN	21.578.587		28.894.909	INCOME BEFORE FINAL TAX AND INCOME TAX EXPENSE
Beban pajak final	(605.011)	2n	(428.964)	Final tax expense
LABA SEBELUM BEBAN PAJAK PENGHASILAN	20.973.576		28.465.945	INCOME BEFORE INCOME TAX EXPENSE
BEBAN PAJAK PENGHASILAN - neto	(3.115.467)	2n,16b,16d	(2.835.735)	INCOME TAX EXPENSE - net
LABA TAHUN BERJALAN	17.858.109		25.630.210	INCOME FOR THE YEAR
PENGHASILAN (RUGI) KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME (LOSS)
Pos yang tidak akan direklasifikasi ke laba rugi:				Item that will not be reclassified to profit or loss:
Kerugian pengukuran kembali atas liabilitas imbalan kerja	(3.232.342)	2r	(2.130.313)	Loss on remeasurement of employee benefits liability
Pajak terkait dengan pos yang tidak direklasifikasi	808.086		532.578	Tax relating to item that will not be reclassified
Pos yang akan direklasifikasi ke laba rugi:				Item that will be reclassified to profit or loss:
(Kerugian) keuntungan atas instrumen derivatif untuk lindung nilai arus kas	(5.344.270)	2d,7	914.807	(Loss) gain on derivative instrument for cash flow hedges
Pajak terkait dengan pos yang akan direklasifikasi	1.336.068		(228.702)	Tax relating to item that will be reclassified
Penghasilan (rugi) komprehensif lain - neto	(6.432.458)		(911.630)	Other comprehensive income (loss) - net
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	11.425.651		24.718.580	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM DASAR (jumlah penuh)	8	2p,26	11	EARNINGS PER SHARE (full amount)

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

The accompanying notes to the financial statements form an integral part of these financial statements taken as whole.

PT INTAN BARUPRANA FINANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2014 DAN 2013

PT INTAN BARUPRANA FINANCE Tbk
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2014 AND 2013

	Catatan/ Notes	31 Desember/December 31,		
		2014	2013	
		Rp	Rp	
ASET				ASSETS
Kas dan setara kas	5	56.108.776.012	25.351.267.984	Cash and cash equivalents
Rekening bank yang dibatasi penggunaannya	6	4.354.000.000	-	Restricted cash in banks
Investasi neto sewa pembiayaan	7			Net investments in finance lease
Pihak berelasi	37	125.417.657.184	109.060.981.563	Related party
Pihak ketiga		1.065.051.565.212	883.166.008.413	Third parties
Cadangan kerugian penurunan nilai		(32.959.564.514)	(6.672.265.822)	Allowance for impairment losses
Investasi neto sewa pembiayaan - bersih		1.157.509.657.882	985.554.724.154	Net investments in finance lease - net
Tagihan anjak piutang	8			Factoring receivables
Pihak berelasi	37	4.705.308.337	4.456.995.001	Related party
Cadangan kerugian penurunan nilai		(79.530.325)	(70.557.196)	Allowance for impairment losses
Tagihan anjak piutang - bersih		4.625.778.012	4.386.437.805	Factoring receivables - net
Piutang pembiayaan konsumen	9			Consumer financing receivables
Pihak berelasi	37	850.000.000	984.919.355	Related party
Pihak ketiga		748.367.913	1.786.668.845	Third party
Cadangan kerugian penurunan nilai		(36.836.116)	(11.367.651)	Allowance for impairment losses
Piutang pembiayaan konsumen - bersih		1.561.531.797	2.760.220.549	Consumer financing receivables - net
Piutang Ijarah Muntahiyah Bittamlik	10			Ijarah Muntahiyah Bittamlik receivables
Pihak berelasi	37	6.114.127.353	1.158.465.699	Related party
Pihak ketiga		83.395.515.938	54.875.362.347	Third parties
Cadangan kerugian penurunan nilai		(7.946.690.614)	(1.237.585.535)	Allowance for impairment losses
Piutang Ijarah Muntahiyah Bittamlik - bersih		81.562.952.677	54.796.242.511	Ijarah Muntahiyah Bittamlik receivables - net
Piutang Ijarah - pihak berelasi	37	1.308.583.905	1.540.365.518	Ijarah receivables - related party
Aset tetap	11			Property and equipment
Biaya perolehan		3.417.593.211	3.585.395.676	Cost
Akumulasi penyusutan		(2.549.613.866)	(2.544.165.682)	Accumulated depreciation
Jumlah tercatat		867.979.345	1.041.229.994	Net carrying value
Aset Ijarah	12,37			Assets for Ijarah
Biaya perolehan		3.510.000.000	28.595.400.001	Cost
Akumulasi penyusutan dan penurunan nilai		(2.352.000.000)	(16.047.799.166)	Accumulated depreciation and impairment losses
Jumlah tercatat		1.158.000.000	12.547.600.835	Net carrying value
Aset Ijarah Muntahiyah Bittamlik	13,37			Assets for Ijarah Muntahiyah Bittamlik
Biaya perolehan		2.620.113.392.334	1.737.760.327.973	Cost
Akumulasi penyusutan		(980.148.820.287)	(523.744.693.788)	Accumulated depreciation
Jumlah tercatat		1.639.964.572.047	1.214.015.634.185	Net carrying value
Agunan yang diambil alih	14			Foreclosed assets
Biaya perolehan		84.025.326.917	32.060.521.657	Cost
Akumulasi penurunan nilai		(32.524.926.917)	(11.490.268.027)	Accumulated impairment losses
Jumlah tercatat		51.500.400.000	20.570.253.630	Net carrying value
Pajak dibayar dimuka		16.806.066	17.859.751	Prepaid tax
Aset lain-lain	15	29.692.347.237	32.378.288.394	Other assets
Aset pajak tangguhan	35	10.276.717.211	321.219.325	Deferred tax assets
JUMLAH ASET		3.040.508.102.191	2.355.281.344.635	TOTAL ASSETS

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT INTAN BARUPRANA FINANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2014 DAN 2013 (Lanjutan)

PT INTAN BARUPRANA FINANCE Tbk
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2014 AND 2013 (Continued)

	Catatan/ Notes	31 Desember/December 31, 2014 Rp	2013 Rp	
LIABILITAS DAN EKUITAS		LIABILITIES AND EQUITY		
LIABILITAS		LIABILITIES		
Utang usaha	16			Trade payables
Pihak berelasi	37	258.569.279.627	330.605.209.180	Related parties
Pihak ketiga		194.149.702.792	85.368.396.600	Third parties
Jumlah		452.718.982.419	415.973.605.780	Total
Utang pajak	17	19.712.418.098	1.727.960.739	Taxes payable
Utang kepada pihak berelasi	18,37	882.441.533	1.322.854.940	Payables to related parties
Titipan uang muka sewa Ijarah				Advance deposits for Ijarah Muntahiyah
Muntahiyah Bittamlik	19			Bittamlik lease
Pihak berelasi	37	1.180.966.357	2.352.596.452	Related party
Pihak ketiga		238.548.290.958	159.430.680.250	Third parties
Jumlah		239.729.257.315	161.783.276.702	Total
Instrumen keuangan derivatif	20	17.389.093.729	-	Derivative financial instruments
Utang subordinasi - pihak berelasi	21,37	-	15.000.000.000	Subordinated loan - related party
Utang bank	22	1.377.310.111.569	1.334.967.077.250	Bank loans
Medium term notes	23	295.471.426.846	-	Medium term notes
Liabilitas lain-lain	24	69.486.100.253	29.189.933.377	Other liabilities
Liabilitas imbalan pasca kerja	25	3.067.156.120	1.568.321.378	Post-employment benefits obligation
Jumlah Liabilitas		2.475.766.987.882	1.961.533.030.166	Total Liabilities
EKUITAS		EQUITY		
Modal saham - nilai nominal Rp 100 dan Rp 200 per saham masing-masing pada tanggal 31 Desember 2014 dan 2013				Capital stock - Rp 100 and Rp 200 par value per share as of December 31, 2014 and 2013, respectively
Modal dasar - 1.000.000.000.000 saham dan 5.000.000.000 saham masing-masing pada tanggal 31 Desember 2014 dan 2013				Authorized - 1,000,000,000,000 shares and 5,000,000,000 shares as of December 31, 2014 and 2013, respectively
Modal ditempatkan dan disetor - 3.173.720.000 saham dan 1.387.586.738 saham masing-masing pada tanggal 31 Desember 2014 dan 2013	26	317.372.000.000	277.517.347.600	Issued and paid-up - 3,173,720,000 shares and 1,387,586,738 shares as of December 31, 2014 and 2013, respectively
Tambahan modal disetor	26	93.790.508.997	23.404.652.400	Additional paid-in capital
Saldo laba				Retained earnings
Ditentukan penggunaannya	27	3.037.614.542	-	Appropriated
Tidak ditentukan penggunaannya		150.540.990.770	92.826.314.469	Unappropriated
Jumlah Ekuitas		564.741.114.309	393.748.314.469	Total Equity
JUMLAH LIABILITAS DAN EKUITAS		3.040.508.102.191	2.355.281.344.635	TOTAL LIABILITIES AND EQUITY

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT INTAN BARUPRANA FINANCE Tbk
LAPORAN LABA RUGI KOMPREHENSIF
UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2014 DAN 2013

PT INTAN BARUPRANA FINANCE Tbk
STATEMENTS OF COMPREHENSIVE INCOME
FOR THE YEARS ENDED DECEMBER 31, 2014 AND 2013

	Catatan/ Notes	2014 Rp	2013 Rp	
PENDAPATAN				REVENUES
Pendapatan Ijarah - bersih	28,37	183.165.404.294	106.148.831.025	Ijarah income - net
Pendapatan sewa pembiayaan	29,37	95.172.716.851	88.742.846.472	Finance lease income
Pendapatan anjak piutang	37	372.453.762	520.853.491	Factoring income
Pendapatan pembiayaan konsumen		207.206.550	481.605.992	Consumer financing income
Pendapatan lain-lain	30	119.502.353.326	62.842.902.840	Other income
Jumlah Pendapatan		398.420.134.783	258.737.039.820	Total Revenues
BEBAN				EXPENSES
Beban keuangan	31	(104.768.619.453)	(64.749.820.394)	Finance cost
Bagi hasil	22,32	(78.453.817.234)	(64.638.656.195)	Profit sharing
Umum dan administrasi	33	(40.869.075.675)	(34.954.951.359)	General and administrative
Beban lain-lain	34	(97.655.567.212)	(54.691.873.693)	Other charges
Jumlah Beban		(321.747.079.574)	(219.035.301.641)	Total Expenses
LABA SEBELUM PAJAK		76.673.055.209	39.701.738.179	INCOME BEFORE TAX
BEBAN PAJAK	35	(15.920.764.366)	(8.448.841.459)	TAX EXPENSE
LABA BERSIH TAHUN BERJALAN DAN JUMLAH LABA RUGI KOMPREHENSIF		60.752.290.843	31.252.896.720	NET INCOME FOR THE YEAR AND TOTAL COMPREHENSIVE INCOME
LABA PER SAHAM DASAR	36	22	15	BASIC EARNINGS PER SHARE

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT INTAN BARUPRANA FINANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2015 DAN 2014 DAN 1 JANUARI 2014/
31 DESEMBER 2013

PT INTAN BARUPRANA FINANCE Tbk
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2015 AND 2014 AND JANUARY 1, 2014/
DECEMBER 31, 2013

	Catatan/ Notes	31 Desember/ December 31, 2015 Rp	31 Desember/ December 31, 2014 *) Rp	1 Januari 2014/ 31 Desember 2013/ January 1, 2014/ December 31, 2013 *) Rp	
ASET					ASSETS
Kas dan setara kas	5	7.134.981.542	56.108.776.012	25.351.267.984	Cash and cash equivalents
Rekening bank yang dibatasi penggunaannya	6	-	4.354.000.000	-	Restricted cash in banks
Investasi neto sewa pembiayaan	7				Net investments in finance lease
Pihak berelasi	37	46.149.101.591	125.417.657.184	109.060.981.563	Related party
Pihak ketiga		1.466.402.346.204	1.065.051.565.212	883.166.008.413	Third parties
Cadangan kerugian penurunan nilai		(61.088.009.260)	(32.959.564.514)	(6.672.265.822)	Allowance for impairment losses
Investasi neto sewa pembiayaan - bersih		1.451.463.438.535	1.157.509.657.882	985.554.724.154	Net investments in finance lease - net
Tagihan anjak piutang	8				Factoring receivables
Pihak berelasi	37	6.008.186.255	4.705.308.337	4.456.995.001	Related party
Cadangan kerugian penurunan nilai		(80.353.064)	(79.530.325)	(70.557.196)	Allowance for impairment losses
Tagihan anjak piutang - bersih		5.927.833.191	4.625.778.012	4.386.437.805	Factoring receivables - net
Piutang pembiayaan konsumen	9				Consumer financing receivables
Pihak berelasi	37	-	850.000.000	984.919.355	Related party
Pihak ketiga		552.536.087	748.367.913	1.786.668.845	Third party
Cadangan kerugian penurunan nilai		(15.895.683)	(36.836.116)	(11.367.651)	Allowance for impairment losses
Piutang pembiayaan konsumen - bersih		536.640.404	1.561.531.797	2.760.220.549	Consumer financing receivables - net
Piutang Ijarah Muntahiyah Bittamlik	10				Ijarah Muntahiyah Bittamlik receivables
Pihak berelasi	37	-	6.114.127.353	1.158.465.699	Related party
Pihak ketiga		59.391.290.670	83.395.515.938	54.875.362.347	Third parties
Cadangan kerugian penurunan nilai		(5.071.861.764)	(7.946.690.614)	(1.237.585.535)	Allowance for impairment losses
Piutang Ijarah Muntahiyah Bittamlik - bersih		54.319.428.906	81.562.952.677	54.796.242.511	Ijarah Muntahiyah Bittamlik receivables - net
Piutang Ijarah					Ijarah receivables
Pihak berelasi	37	1.308.583.905	1.308.583.905	1.540.365.518	Related party
Cadangan kerugian penurunan nilai		(283.130.996)	-	-	Allowance for impairment losses
Piutang Ijarah - bersih		1.025.452.909	1.308.583.905	1.540.365.518	Ijarah receivables - net
Aset tetap	11				Property and equipment
Biaya perolehan		3.669.403.037	3.417.593.211	3.585.395.676	Cost
Akumulasi penyusutan		(2.870.859.684)	(2.549.613.866)	(2.544.165.682)	Accumulated depreciation
Jumlah tercatat		798.543.353	867.979.345	1.041.229.994	Net carrying value
Aset Ijarah	12,37				Assets for Ijarah
Biaya perolehan		-	3.510.000.000	28.595.400.001	Cost
Akumulasi penyusutan dan penurunan nilai		-	(2.352.000.000)	(16.047.799.166)	Accumulated depreciation and impairment losses
Jumlah tercatat		-	1.158.000.000	12.547.600.835	Net carrying value
Aset Ijarah Muntahiyah Bittamlik	13,37				Assets for Ijarah Muntahiyah Bittamlik
Biaya perolehan		2.235.215.007.346	2.620.113.392.334	1.737.760.327.973	Cost
Akumulasi penyusutan		(1.089.551.111.414)	(980.148.820.287)	(523.744.693.788)	Accumulated depreciation
Jumlah tercatat		1.145.663.895.932	1.639.964.572.047	1.214.015.634.185	Net carrying value
Agunan yang diambil alih	14				Foreclosed assets
Biaya perolehan		320.189.441.435	84.025.326.917	32.060.521.657	Cost
Akumulasi penurunan nilai		(42.746.693.460)	(32.524.926.917)	(11.490.268.027)	Accumulated impairment losses
Jumlah tercatat		277.442.747.975	51.500.400.000	20.570.253.630	Net carrying value
Aset lain-lain	15				Other assets
Piutang dari pihak berelasi	37	100.691.764.327	-	-	Receivables from related party
Lain-lain		107.119.129.236	29.709.153.304	32.396.148.145	Others
Cadangan kerugian penurunan nilai		(18.256.282.954)	-	-	Allowance for impairment losses
Aset lain-lain - bersih		189.554.610.609	29.709.153.304	32.396.148.145	Other assets - net
Aset pajak tangguhan	35	26.964.275.867	10.351.898.236	327.310.141	Deferred tax assets
JUMLAH ASET		3.160.831.849.223	3.040.583.283.217	2.355.287.435.451	TOTAL ASSETS

*) Disajikan kembali - Catatan 2

*) As restated - Note 2

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT INTAN BARUPRANA FINANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2015 DAN 2014 DAN 1 JANUARI 2014/
31 DESEMBER 2013 (Lanjutan)

PT INTAN BARUPRANA FINANCE Tbk
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2015 AND 2014 AND JANUARY 1, 2014/
DECEMBER 31, 2013 (Continued)

	Catatan/ Notes	31 Desember/ December 31, 2015 Rp	31 Desember/ December 31, 2014 *) Rp	1 Januari 2014/ 31 Desember 2013/ January 1, 2014/ December 31, 2013 *) Rp	
LIABILITAS DAN EKUITAS					LIABILITIES AND EQUITY
LIABILITAS					LIABILITIES
Utang usaha	16				Trade payables
Pihak berelasi	37	263.457.192.873	258.569.279.627	330.605.209.180	Related parties
Pihak ketiga		300.915.794.549	194.149.702.792	85.368.396.600	Third parties
Jumlah		564.372.987.422	452.718.982.419	415.973.605.780	Total
Utang pajak	17	10.125.410.959	19.712.418.098	1.727.960.740	Taxes payable
Utang kepada pihak berelasi	18,37	1.175.457.707	882.441.533	1.322.854.940	Payables to related parties
Titipan uang muka sewa ljarah					Advance deposits for ljarah Muntahiyah
Muntahiyah Bittamlik	19				Bittamlik lease
Pihak berelasi	37	-	1.180.966.357	2.352.596.452	Related party
Pihak ketiga		175.082.725.192	238.548.290.958	159.430.680.250	Third parties
Jumlah		175.082.725.192	239.729.257.315	161.783.276.702	Total
Instrumen keuangan derivatif	20	58.213.440.189	17.389.093.729	- 15.000.000.000	Derivative financial instruments
Utang subordinasi - pihak berelasi		-	-		Subordinated loan - related party
Utang bank	21	1.326.227.355.704	1.377.310.111.569	1.334.967.077.250	Bank loans
Utang kepada lembaga keuangan	22	71.454.530.031	-	-	Loan from financial institution
Medium term notes	23	297.144.371.811	295.471.426.846	-	Medium term notes
Liabilitas lain-lain	24	83.120.794.735	69.486.100.254	29.189.933.376	Other liabilities
Liabilitas imbalan pasca kerja	25	5.049.562.632	3.367.880.223	1.592.684.643	Post-employment benefits obligation
Jumlah Liabilitas		2.591.966.636.382	2.476.067.711.986	1.961.557.393.431	Total Liabilities
EKUITAS					EQUITY
Modal saham - nilai nominal Rp100 per saham masing-masing pada 31 Desember 2015 dan 2014 dan Rp200 per saham pada 1 Januari 2014/ 31 Desember 2013					Capital stock - Rp 100 par value per share as of December 31, 2015 and 2014 and Rp 200 par value per share as of January 1, 2014/ December 31, 2013
Modal dasar - 1.000.000.000.000 saham masing-masing pada tanggal 31 Desember 2015 dan 2014 dan 5.000.000.000 saham pada 1 Januari 2014/ 31 Desember 2013					Authorized - 1,000,000,000,000 shares as of December 31, 2015 and 2014 and 5,000,000,000 shares as of January 1, 2014/ December 31, 2013
Modal ditempatkan dan disetor - 3.173.720.000 saham masing-masing pada 31 Desember 2015 dan 2014 dan 1.387.586.738 saham pada 1 Januari 2014/ 31 Desember 2013					Issued and paid-up - 3,173,720,000 shares as of December 31, 2015 and 2014 and 1,387,586,738 shares as of January 1, 2014/ December 31, 2013
Tambahan modal disetor	26	317.372.000.000	317.372.000.000	277.517.347.600	Additional paid-in capital
	26	93.790.508.997	93.790.508.997	23.404.652.400	Other equity - management and employee stock option plan
Modal lain-lain - opsi saham karyawan	38	6.892.173.255	-	-	Other comprehensive income
Penghasilan komprehensif lain		(558.176.321)	(287.101.986)	(79.831.357)	Retained earnings
Saldo laba					Appropriated
Ditentukan penggunaannya	27	3.082.727.676	3.037.614.542	-	Unappropriated
Tidak ditentukan penggunaannya		148.285.979.234	150.602.549.678	92.887.873.377	
Jumlah Ekuitas		568.865.212.841	564.515.571.231	393.730.042.020	Total Equity
JUMLAH LIABILITAS DAN EKUITAS		3.160.831.849.223	3.040.583.283.217	2.355.287.435.451	TOTAL LIABILITIES AND EQUITY

*) Disajikan kembali - Catatan 2

*) As restated - Note 2

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT INTAN BARUPRANA FINANCE Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2015 DAN 2014

PT INTAN BARUPRANA FINANCE Tbk
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED DECEMBER 31, 2015 AND 2014

	Catatan/ Notes	2015 Rp	2014 *) Rp	
PENDAPATAN				REVENUES
Pendapatan sewa pembiayaan	28,37	127.929.347.875	95.172.716.851	Finance lease income
Pendapatan Ijarah - bersih	29,37	136.629.417.899	183.165.404.294	Ijarah income - net
Pendapatan anjak piutang	37	403.134.380	372.453.762	Factoring income
Pendapatan pembiayaan konsumen		51.188.874	207.206.550	Consumer financing income
Pendapatan lain-lain	30	178.010.462.751	119.502.353.326	Other income
Jumlah Pendapatan		443.023.551.779	398.420.134.783	Total Revenues
BEBAN				EXPENSES
Beban keuangan	31,37	(127.150.798.346)	(104.768.619.453)	Finance cost
Bagi hasil	21,32	(90.188.504.356)	(78.453.817.234)	Profit sharing
Umum dan administrasi	33,37	(59.762.997.692)	(40.869.075.675)	General and administrative
Beban lain-lain	34	(165.142.172.385)	(97.655.567.212)	Other charges
Jumlah Beban		(442.244.472.779)	(321.747.079.574)	Total Expenses
LABA SEBELUM PAJAK		779.079.000	76.673.055.209	INCOME BEFORE TAX
MANFAAT (BEBAN) PAJAK	35	123.183.690	(15.920.764.366)	TAX BENEFIT (EXPENSE)
LABA BERSIH TAHUN BERJALAN		902.262.690	60.752.290.843	NET INCOME FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
POS YANG TIDAK DIREKLASIFIKASI KE LABA RUGI				ITEMS THAT WILL NOT BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS
Kerugian aktuarial - bersih setelah pajak tangguhan		(271.074.335)	(207.270.629)	Actuarial loss - net of deferred tax
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN		631.188.355	60.545.020.214	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM	36			EARNINGS PER SHARE
Dasar		0,28	21,81	Basic

*) Disajikan kembali - Catatan 2

*) As restated - Note 2

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT INTAN BARUPRANA FINANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2016 DAN 2015

PT INTAN BARUPRANA FINANCE Tbk
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2016 AND 2015

	Catatan/ Notes	31 Desember/ December 31, 2016 Rp	31 Desember/ December 31, 2015 Rp	
ASET				ASSETS
Kas dan setara kas	5	17.111.025.791	7.134.981.542	Cash and cash equivalents
Investasi neto sewa pembiayaan	6			Net investments in finance lease
Pihak berelasi	35	45.087.300.180	46.149.101.591	Related party
Pihak ketiga		1.217.187.087.175	1.466.402.346.204	Third parties
Cadangan kerugian penurunan nilai		(76.562.284.425)	(61.088.009.260)	Allowance for impairment losses
Investasi neto sewa pembiayaan - bersih		1.185.712.102.930	1.451.463.438.535	Net investments in finance lease - net
Tagihan anjak piutang	7			Factoring receivables
Pihak berelasi	35	5.502.848.026	6.008.186.255	Related party
Cadangan kerugian penurunan nilai		(39.440.718)	(80.353.064)	Allowance for impairment losses
Tagihan anjak piutang - bersih		5.463.407.308	5.927.833.191	Factoring receivables - net
Piutang pembiayaan konsumen	8			Consumer financing receivables
Pihak ketiga		-	552.536.087	Third party
Cadangan kerugian penurunan nilai		-	(15.895.683)	Allowance for impairment losses
Piutang pembiayaan konsumen - bersih		-	536.640.404	Consumer financing receivables - net
Piutang Ijarah Muntahiyah Bittamlik	9			Ijarah Muntahiyah Bittamlik receivables
Pihak ketiga		53.777.764.490	59.391.290.670	Third parties
Cadangan kerugian penurunan nilai		(4.321.613.439)	(5.071.861.764)	Allowance for impairment losses
Piutang Ijarah Muntahiyah Bittamlik - bersih		49.456.151.051	54.319.428.906	Ijarah Muntahiyah Bittamlik receivables - net
Piutang Ijarah				Ijarah receivables
Pihak berelasi	35	1.308.583.905	1.308.583.905	Related party
Cadangan kerugian penurunan nilai		(283.130.996)	(283.130.996)	Allowance for impairment losses
Piutang Ijarah - bersih		1.025.452.909	1.025.452.909	Ijarah receivables - net
Aset tetap	10			Property and equipment
Biaya perolehan		3.732.017.083	3.669.403.037	Cost
Akumulasi penyusutan		(3.173.076.254)	(2.870.859.684)	Accumulated depreciation
Jumlah tercatat		558.940.829	798.543.353	Net carrying value
Aset Ijarah Muntahiyah Bittamlik	11			Assets for Ijarah Muntahiyah Bittamlik
Biaya perolehan		1.996.343.850.283	2.235.215.007.346	Cost
Akumulasi penyusutan		(1.212.439.788.904)	(1.089.551.111.414)	Accumulated depreciation
Jumlah tercatat		783.904.061.379	1.145.663.895.932	Net carrying value
Agunan yang diambil alih	12			Foreclosed assets
Biaya perolehan		133.865.052.329	320.189.441.435	Cost
Akumulasi penurunan nilai		(26.707.877.478)	(42.746.693.460)	Accumulated impairment losses
Jumlah tercatat		107.157.174.851	277.442.747.975	Net carrying value
Aset lain-lain	13			Other assets
Piutang dari pihak berelasi	35	99.947.223.281	100.691.764.327	Receivables from related party
Lain-lain		182.543.569.592	107.119.129.236	Others
Cadangan kerugian penurunan nilai		(101.222.668.337)	(18.256.282.954)	Allowance for impairment losses
Aset lain-lain - bersih		181.268.124.536	189.554.610.609	Other assets - net
Aset pajak tangguhan	33	104.756.561.218	26.964.275.867	Deferred tax assets
JUMLAH ASET		2.436.413.002.802	3.160.831.849.223	TOTAL ASSETS

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT INTAN BARUPRANA FINANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2016 DAN 2015 (Lanjutan)

PT INTAN BARUPRANA FINANCE Tbk
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2016 AND 2015 (Continued)

	Catatan/ Notes	31 Desember/ December 31, 2016 Rp	31 Desember/ December 31, 2015 Rp	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Utang usaha	14			Trade payables
Pihak berelasi	35	336.452.059.328	263.457.192.873	Related parties
Pihak ketiga		142.653.786.513	300.915.794.549	Third parties
Jumlah		479.105.845.841	564.372.987.422	Total
Utang pajak	15	1.137.088.597	10.125.410.959	Taxes payable
Utang kepada pihak berelasi	16,35	2.617.685.914	1.175.457.707	Payables to related parties
Titipan uang muka sewa Ijarah Muntahiyah Bittamlik dari pihak ketiga	17	121.451.893.970	175.082.725.192	Advance deposits for Ijarah Muntahiyah Bittamlik lease from third parties
Instrumen keuangan derivatif	18	30.907.965.380	58.213.440.189	Derivative financial instruments
Utang bank	19	1.016.293.870.432	1.326.227.355.704	Bank loans
Utang kepada lembaga keuangan	20	57.175.746.999	71.454.530.031	Loan from financial institution
Medium term notes	21	299.792.972.118	297.144.371.811	Medium term notes
Liabilitas lain-lain	22	84.509.224.759	83.120.794.735	Other liabilities
Liabilitas imbalan pasca kerja	23	3.495.565.321	5.049.562.632	Post-employment benefits obligation
Jumlah Liabilitas		2.096.487.859.331	2.591.966.636.382	Total Liabilities
EKUITAS				EQUITY
Modal saham - nilai nominal Rp 100 per saham masing-masing pada 31 Desember 2016 dan 2015				Capital stock - Rp 100 par value per share as of December 31, 2016 and 2015
Modal dasar - 10.000.000.000 saham masing-masing pada tanggal 31 Desember 2016 dan 2015				Authorized - 10,000,000,000 shares as of December 31, 2016 and 2015
Modal ditempatkan dan disetor - 3.173.720.000 saham masing-masing pada 31 Desember 2016 dan 2015	24	317.372.000.000	317.372.000.000	Issued and paid-up - 3,173,720,000 shares as of December 31, 2016 and 2015
Tambahan modal disetor	24	93.790.508.997	93.790.508.997	Additional paid-in capital
Modal lain-lain - opsi saham karyawan	36	15.647.637.234	6.892.173.255	Other equity - management and employee stock option plan
Penghasilan komprehensif lain		707.095.767	(558.176.321)	Other comprehensive income
Saldo laba (Defisit)				Retained earnings (Deficit)
Ditentukan penggunaannya	25	3.082.727.676	3.082.727.676	Appropriated
Tidak ditentukan penggunaannya		(90.674.826.203)	148.285.979.234	Unappropriated
Jumlah Ekuitas		339.925.143.471	568.865.212.841	Total Equity
JUMLAH LIABILITAS DAN EKUITAS		2.436.413.002.802	3.160.831.849.223	TOTAL LIABILITIES AND EQUITY

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT INTAN BARUPRANA FINANCE Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2016 DAN 2015

PT INTAN BARUPRANA FINANCE Tbk
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED DECEMBER 31, 2016 AND 2015

	Catatan/ Notes	2016 Rp	2015 Rp	
PENDAPATAN				REVENUES
Pendapatan sewa pembiayaan	26,35	85.232.880.271	127.929.347.875	Finance lease income
Pendapatan Ijarah - bersih	27,35	20.089.674.399	136.629.417.899	Ijarah income - net
Pendapatan anjak piutang	35	479.212.771	403.134.380	Factoring income
Pendapatan pembiayaan konsumen		28.377.645	51.188.874	Consumer financing income
Pendapatan lain-lain	28	77.942.025.128	178.010.462.751	Other income
Jumlah Pendapatan		183.772.170.214	443.023.551.779	Total Revenues
BEBAN				EXPENSES
Beban keuangan	29,35	(120.582.635.170)	(127.150.798.346)	Finance cost
Bagi hasil	19,20,30	(55.614.765.482)	(90.188.504.356)	Profit sharing
Beban umum dan administrasi	31,35	(47.031.737.501)	(59.762.997.692)	General and administrative expenses
Kerugian penurunan nilai	6,7,8,9,12,13	(118.400.806.078)	(81.018.319.022)	Impairment losses
Beban lain-lain	32	(159.317.074.134)	(84.123.853.363)	Other charges
Jumlah Beban		(500.947.018.365)	(442.244.472.779)	Total Expenses
LABA (RUGI) SEBELUM PAJAK		(317.174.848.151)	779.079.000	INCOME (LOSS) BEFORE TAX
MANFAAT PAJAK	33	78.214.042.714	123.183.690	TAX BENEFIT
LABA (RUGI) BERSIH TAHUN BERJALAN		(238.960.805.437)	902.262.690	NET INCOME (LOSS) FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
POS YANG TIDAK DIREKLASIFIKASI KE LABA RUGI				ITEMS THAT WILL NOT BE RECLASSIFIED SUBSEQUENTLY TO PROFIT OR LOSS
Keuntungan (kerugian) aktuarial - bersih setelah pajak tangguhan		1.265.272.088	(271.074.335)	Actuarial gain (loss) - net of deferred tax
JUMLAH LABA (RUGI) KOMPREHENSIF TAHUN BERJALAN		(237.695.533.349)	631.188.355	TOTAL COMPREHENSIVE INCOME (LOSS) FOR THE YEAR
LABA (RUGI) PER SAHAM	34			EARNINGS (LOSS) PER SHARE
Dasar		(75,29)	0,28	Basic

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

The original financial statements
included herein is in Indonesian language

PT INTAN BARUPRANA FINANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2017 DAN 2016
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT INTAN BARUPRANA FINANCE Tbk
STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2017 AND 2016
(Expressed in of Rupiah, unless otherwise stated)

	Catatan/ Notes	2017	2016	
ASET				ASSETS
Kas dan setara kas	5	31.518.298.387	15.695.496.948	Cash and cash equivalents
Kas yang dibatasi penggunaannya	6	3.726.943.176	1.415.528.843	Restricted cash
Investasi neto sewa pembiayaan	7	979.387.785.245	1.185.712.102.930	Net investments in finance lease
Tagihan anjak piutang	8	5.268.819.423	5.463.407.308	Factoring receivables
Piutang Ijarah Muntahiyah Bittamlik	9	48.664.545.882	49.456.151.051	Ijarah Muntahiyah Bittamlik receivables
Piutang Ijarah				Ijarah receivables
Pihak berelasi	34	1.308.583.905	1.308.583.905	Related party
Cadangan kerugian penurunan nilai		(283.130.996)	(283.130.996)	Allowance for impairment losses
Piutang Ijarah-bersih		1.025.452.909	1.025.452.909	Ijarah receivables-net
Aset tetap	10	2.512.229.040	558.940.829	Fixed assets
Aset Ijarah Muntahiyah Bittamlik	11	481.540.687.796	783.904.061.379	Assets for Ijarah Muntahiyah Bittamlik
Agunan yang diambil alih	12	91.703.386.486	107.157.174.851	Foreclosed assets
Aset lain-lain	13	282.717.732.533	181.255.124.536	Other assets
Pajak dibayar di muka	32	4.500.908.348	13.000.000	Prepaid taxes
Aset pajak tangguhan	32	176.050.248.642	104.756.561.218	Deferred tax assets
JUMLAH ASET		2.108.617.037.867	2.436.413.002.802	TOTAL ASSETS
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
Liabilitas				Liabilities
Utang usaha	14	479.194.447.262	479.105.845.841	Trade payables
Utang pajak	15	193.918.109	1.137.088.597	Taxes payable
Utang kepada pihak berelasi	16,34	927.844.819	2.617.685.914	Payables to related parties
Titipan uang muka sewa Ijarah Muntahiyah Bittamlik dari pihak ketiga	17	93.517.105.352	121.451.893.970	Advance deposits for Ijarah Muntahiyah Bittamlik lease from third parties
Instrumen keuangan derivatif	18	-	30.907.965.380	Derivative financial instruments
Utang bank	19	896.062.477.098	1.016.293.870.432	Bank loans
Utang kepada lembaga keuangan	20	53.063.970.411	57.175.746.999	Loan from financial institution
Medium term notes	21	334.892.080.427	299.792.972.118	Medium term notes
Liabilitas lain-lain	22	119.322.193.307	84.509.224.759	Other liabilities
Liabilitas imbalan pasca kerja	23	3.634.590.067	3.495.565.321	Post-employment benefits obligation
Jumlah liabilitas		1.980.808.626.852	2.096.487.859.331	Total liabilities
EKUITAS				EQUITY
Modal saham - nilai nominal				Capital stock - Rp100 par value
Rp100 per saham				per share
Modal dasar - 10.000.000.000 saham				Authorized - 10,000,000,000 shares
Modal ditempatkan dan disetor - 3.173.720.000 saham	24	317.372.000.000	317.372.000.000	Issued and paid-up - 3,173,720,000 shares
Tambahan modal disetor	24	93.790.508.997	93.790.508.997	Additional paid-in capital
Modal lain-lain - opsi saham karyawan	35	19.563.276.460	15.647.637.234	Other equity - management and employee stock option plan
Penghasilan komprehensif lain		270.785.596	707.095.767	Other comprehensive income
Akumulasi kerugian				Accumulated losses
Ditentukan penggunaannya		3.082.727.676	3.082.727.676	Appropriated
Tidak ditentukan penggunaannya		(306.270.887.714)	(90.674.826.203)	Unappropriated
Jumlah ekuitas		127.808.411.015	339.925.143.471	Total equity
JUMLAH LIABILITAS DAN EKUITAS		2.108.617.037.867	2.436.413.002.802	TOTAL LIABILITIES AND EQUITY

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes to financial statements form an integral part of these financial statements.

The original financial statements
included herein is in Indonesian language

PT INTAN BARUPRANA FINANCE Tbk
LAPORAN LABARUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2017 DAN 2016
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT INTAN BARUPRANA FINANCE Tbk
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED
31 DECEMBER 2017 AND 2016
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2017	2016	
Pendapatan				Revenues
Pendapatan sewa pembiayaan	25,34	32.422.139.413	85.232.880.271	Finance lease income
Pendapatan Ijarah-bersih	26,34	(85.699.579.167)	20.089.674.399	Ijarah income-net
Pendapatan anjak piutang	34	117.855.906	479.212.771	Factoring income
Pendapatan pembiayaan konsumen		-	28.377.645	Consumer financing income
Pendapatan lain-lain	27	<u>15.632.403.318</u>	<u>77.942.025.128</u>	Other income
Jumlah pendapatan		<u>(37.527.180.530)</u>	<u>183.772.170.214</u>	Total revenues
Beban				Expenses
Beban keuangan	28,34	(106.725.474.789)	(120.582.635.170)	Finance cost
Bagi hasil	19,20,29	(51.780.879.727)	(55.614.765.482)	Profit sharing
Beban umum dan administrasi	30,34 7,8,9,11	(39.972.595.246)	(47.031.737.501)	General and administrative expenses
Kerugian penurunan nilai	12,13	(40.755.423.343)	(118.400.806.078)	Impairment losses
Beban lain-lain	31	<u>(9.982.758.576)</u>	<u>(159.317.074.134)</u>	Other charges
Jumlah beban		<u>(249.217.131.681)</u>	<u>(500.947.018.365)</u>	Total expenses
Rugi sebelum pajak		(286.744.312.211)	(317.174.848.151)	Loss before tax
Manfaat pajak	32	<u>71.148.250.700</u>	<u>78.214.042.714</u>	Tax benefit
Rugi bersih tahun berjalan		(215.596.061.511)	(238.960.805.437)	Net loss for the year
Penghasilan komprehensif lain				Other comprehensive income
Pos yang tidak direklasifikasi ke laba rugi				Items that will not be reclassified subsequently to profit or loss
(Kerugian)/keuntungan aktuarial - bersih setelah pajak tangguhan		<u>(436.310.171)</u>	<u>1.265.272.088</u>	Actuarial (loss)/gain-net of deferred tax
Jumlah rugi komprehensif tahun berjalan		<u>(216.032.371.682)</u>	<u>(237.695.533.349)</u>	Total comprehensive loss for the year
Rugi per saham Dasar	33	(67,93)	(75,29)	Loss per share Basic

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes form an integral part of these financial statements.

PT. VERENA MULTI FINANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2014 DAN 2013

PT. VERENA MULTIFINANCE Tbk
STATEMENTS OFFINANCIAL POSITION
DECEMBER 31, 2014 AND 2013

	Catatan/ Notes	2014 Rp'000	2013 Rp'000	
ASET				ASSETS
Kas dan setara kas	5			Cash and cash equivalents
Pihak berelasi	30	6.880.817	7.238.546	Related party
Pihak ketiga		40.251.423	94.382.664	Third parties
Jumlah		47.132.240	101.621.210	Total
Piutang pembiayaan konsumen	6			Consumer financing receivables
Pihak ketiga		1.216.673.208	1.116.568.055	Third parties
Cadangan kerugian penurunan nilai		(24.293.357)	(32.653.899)	Allowance for impairment losses
Piutang pembiayaan konsumen - bersih		1.192.379.851	1.083.914.156	Consumer financing receivables - net
Piutang sewa pembiayaan	7			Finance lease receivables
Pihak ketiga		796.127.859	819.422.898	Third parties
Cadangan kerugian penurunan nilai		(9.849.219)	(9.733.128)	Allowance for impairment losses
Piutang sewa pembiayaan - bersih		786.278.640	809.689.770	Finance lease receivable - net
Investasi pada entitas asosiasi	8	34.981.736	29.619.650	Investment in an associate
Piutang lain-lain	9			Other accounts receivable
Pihak berelasi	30	2.286.405	2.470.424	Related parties
Pihak ketiga		578.701	506.674	Third parties
Jumlah		2.865.106	2.977.098	Total
Biaya dibayar di muka	10			Prepaid expenses
Pihak berelasi	30	366.504	341.612	Related party
Pihak ketiga		4.524.661	6.437.792	Third parties
Jumlah		4.891.165	6.779.404	Total
Aset pajak tangguhan - bersih	28	4.075.317	2.685.103	Deferred tax assets - net
Aset tetap	11			Premises and equipment
Biaya perolehan		65.677.152	66.775.276	Cost
Akumulasi penyusutan		(34.638.854)	(29.779.279)	Accumulated depreciation
Jumlah tercatat	30	31.038.298	36.995.997	Carrying value
Aset lain-lain - bersih	12,30	47.867.195	25.881.954	Other assets - net
JUMLAH ASET		<u>2.151.509.548</u>	<u>2.100.164.342</u>	TOTAL ASSETS

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT. VERENA MULTI FINANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2014 DAN 2013 (Lanjutan)

PT. VERENA MULTIFINANCE Tbk
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2014 AND 2013 (Continued)

	Catatan/ Notes	2014 Rp'000	2013 Rp'000	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Utang bank	13			Bank loans
Pihak berelasi	30	90.164.141	185.759.596	Related party
Pihak ketiga		1.158.578.196	693.924.425	Third parties
Jumlah		1.248.742.337	879.684.021	Total
Utang usaha kepada pihak ketiga	14	6.728.205	4.712.273	Trade accounts payable to third parties
Utang lain-lain	15			Other accounts payable
Pihak berelasi	30	283.763	-	Related party
Pihak ketiga		40.833.415	34.654.770	Third parties
Jumlah		41.117.178	34.654.770	Total
Biaya masih harus dibayar	16			Accrued expenses
Pihak berelasi	30	323.295	710.704	Related party
Pihak ketiga		11.158.369	11.847.169	Third parties
Jumlah		11.481.664	12.557.873	Total
Utang pajak	17,28	18.904.355	3.378.754	Taxes payable
Surat berharga yang diterbitkan - bersih	18	536.290.436	900.001.476	Securities issued - net
Liabilitas imbalan pasca kerja	19	9.251.820	9.391.264	Post-employment benefits obligation
JUMLAH LIABILITAS		1.872.515.995	1.844.380.431	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp 100 per saham				Capital Stock - Rp 100 par value per share
Modal dasar - 4.000.000.000 saham				Authorized capital - 4,000,000,000 shares
Modal ditempatkan dan disetor -				Issued and paid-up-
1.002.000.352 saham	20	100.200.035	100.200.035	1,002,000,352 shares
Tambahan modal disetor	20	(2.384.634)	(2.384.634)	Additional paid - in capital
Saldo laba				Retained earnings
Ditentukan penggunaannya		600.000	500.000	Appropriated
Tidak ditentukan penggunaannya		178.816.127	154.836.446	Unappropriated
Bagian keuntungan kumulatif atas instrumen derivatif untuk lindung nilai arus kas - neto - entitas asosiasi	8	1.762.025	2.632.064	Share in cumulative gain on derivative instruments for cash flow hedges - net - associate
JUMLAH EKUITAS		278.993.553	255.783.911	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		2.151.509.548	2.100.164.342	TOTAL LIABILITIES AND EQUITY

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT. VERENA MULTI FINANCE Tbk
LAPORAN LABA RUGI KOMPREHENSIF
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2014 DAN 2013

PT. VERENA MULTI FINANCE Tbk
STATEMENTS OF COMPREHENSIVE INCOME
FOR THE YEARS ENDED
DECEMBER 31, 2014 AND 2013

	Catatan/ Notes	2014 Rp'000	2013 Rp'000	
PENDAPATAN				INCOME
Pembiayaan konsumen	21	197.104.634	217.966.509	Consumer financing
Sewa pembiayaan	22	134.615.982	95.946.809	Finance leases
Administrasi	23	26.763.976	25.472.742	Administration
Pendapatan penalti	24	25.300.756	25.772.497	Penalty income
Bunga	30	2.636.534	2.192.411	Interest
Bagian laba bersih entitas asosiasi	8	1.232.125	1.078.391	Equity in net income of associate
Pendapatan lain-lain		5.432.910	8.775.710	Other income
JUMLAH PENDAPATAN		393.086.917	377.205.069	TOTAL INCOME
BEBAN				EXPENSES
Bunga dan pembiayaan lainnya	25,30	207.183.760	170.170.873	Interest and other financing charges
Tenaga kerja		62.293.564	57.924.811	Personnel
Umum dan administrasi	26,30	43.578.362	42.326.554	General and administration
Beban cadangan kerugian penurunan nilai	6,7	17.836.299	34.534.356	Impairment losses
Imbalan pasca kerja	19	3.272.260	2.584.616	Post-employment benefits
Beban lain-lain	27	27.200.392	23.563.138	Other expenses
JUMLAH BEBAN		361.364.637	331.104.348	TOTAL EXPENSES
LABA SEBELUM PAJAK		31.722.280	46.100.721	INCOME BEFORE TAX
BEBAN PAJAK	28			TAX EXPENSES
Pajak kini		(9.032.813)	(11.101.517)	Current tax
Pajak tangguhan		1.390.214	(444.314)	Deferred tax
JUMLAH BEBAN PAJAK		(7.642.599)	(11.545.831)	TOTAL TAX EXPENSES
LABA BERSIH TAHUN BERJALAN		24.079.681	34.554.890	NET INCOME FOR THE YEAR
PENDAPATAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Bagian keuntungan (kerugian) kumulatif atas instrumen derivatif untuk lindung nilai arus kas - entitas asosiasi	8	(870.039)	2.632.064	Share in cumulative gain (loss) on derivative instruments for cash flow hedges - associate
LABA KOMPREHENSIF		23.209.642	37.186.954	COMPREHENSIVE INCOME
LABA PER SAHAM DASAR (dalam Rupiah penuh)	29	24,03	34,49	BASIC EARNINGS PER SHARE (In Full Rupiah)

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT. VERENA MULTI FINANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2015, 2014 DAN
1 JANUARI 2014/31 DESEMBER 2013

PT. VERENA MULTI FINANCE Tbk
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2015, 2014 AND
JANUARY 1, 2014/DECEMBER 31, 2013

	Catatan/ Notes	31 Desember/December 31,		1 Januari 2014 *)/ 31 Desember 2013 *)/ January 1, 2014 *)/ December 31, 2013 *)	
		2015 Rp'000	2014 *) Rp'000	Rp'000	
ASET					ASSETS
Kas dan setara kas	5,31	9.372.552	47.132.240	101.621.210	Cash and cash equivalents
Piutang pembiayaan konsumen	6				Consumer financing receivables
Pihak ketiga		1.277.517.139	1.216.673.208	1.116.568.055	Third parties
Cadangan kerugian penurunan nilai		(22.035.843)	(24.293.357)	(32.653.899)	Allowance for impairment losses
Piutang pembiayaan konsumen - bersih		1.255.481.296	1.192.379.851	1.083.914.156	Consumer financing receivables - net
Piutang sewa pembiayaan	7				Finance lease receivables
Pihak ketiga		507.032.347	796.127.859	819.422.898	Third parties
Cadangan kerugian penurunan nilai		(14.947.956)	(9.849.219)	(9.733.128)	Allowance for impairment losses
Piutang sewa pembiayaan - bersih		492.084.391	786.278.640	809.689.770	Finance lease receivable - net
Tagihan anjak piutang	8	4.377.809	-	-	Factoring receivables
Piutang lain-lain	10				Other accounts receivable
Pihak berelasi	31	3.206.877	2.286.405	2.470.424	Related parties
Pihak ketiga		639.875	578.701	506.674	Third parties
Jumlah		3.846.752	2.865.106	2.977.098	Total
Biaya dibayar di muka	11				Prepaid expenses
Pihak berelasi	31	378.971	366.504	341.612	Related party
Pihak ketiga		5.763.804	4.524.661	6.437.792	Third parties
Jumlah		6.142.775	4.891.165	6.779.404	Total
Investasi pada entitas asosiasi	9,36	38.271.180	38.412.216	31.870.139	Investment in an associate
Aset pajak tangguhan - bersih	29	4.829.468	3.880.617	2.477.865	Deferred tax assets - net
Aset tetap	12				Premises and equipment
Biaya perolehan		72.894.032	65.677.152	66.775.276	Cost
Akumulasi penyusutan		(34.376.426)	(34.638.854)	(29.779.279)	Accumulated depreciation
Jumlah tercatat		38.517.606	31.038.298	36.995.997	Carrying value
Aset lain-lain - bersih	13,31	41.434.228	47.867.195	25.881.954	Other assets - net
JUMLAH ASET		1.894.358.057	2.154.745.328	2.102.207.593	TOTAL ASSETS

*) Disajikan kembali (Catatan 36)

*) As restated (Note 36)

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT. VERENA MULTI FINANCE Tbk
 LAPORAN POSISI KEUANGAN
 31 DESEMBER 2015, 2014 DAN
 1 JANUARI 2014/31 DESEMBER 2013 (Lanjutan)

PT. VERENA MULTI FINANCE Tbk
 STATEMENTS OF FINANCIAL POSITION
 DECEMBER 31, 2015, 2014 AND
 JANUARY 1, 2014/DECEMBER 31, 2013 (Continued)

		31 Desember/December 31,		1 Januari 2014 *)/ 31 Desember 2013 *)/ January 1, 2014 *)/ December 31, 2013 *)	
	Catatan/ Notes	2015 Rp'000	2014 *) Rp'000		
LIABILITAS DAN EKUITAS					
LIABILITAS					
Utang bank	14				Bank loans
Pihak berelasi	31	151.362.113	90.164.141	185.759.596	Related party
Pihak ketiga		1.095.033.302	1.158.578.196	693.924.425	Third parties
Jumlah		1.246.395.415	1.248.742.337	879.684.021	Total
Utang usaha kepada pihak ketiga	15	4.563.138	6.728.205	4.712.273	Trade accounts payable to third parties
Utang lain-lain	16				Other accounts payable
Pihak berelasi	31	102.317	283.763	-	Related party
Pihak ketiga		30.536.872	40.833.415	34.654.770	Third parties
Jumlah		30.639.189	41.117.178	34.654.770	Total
Biaya masih harus dibayar	17				Accrued expenses
Pihak berelasi	31	427.989	323.295	710.704	Related party
Pihak ketiga		10.506.473	11.158.369	11.847.169	Third parties
Jumlah		10.934.462	11.481.664	12.557.873	Total
Utang pajak	18,29	750.803	18.904.355	3.378.754	Taxes payable
Surat berharga yang diterbitkan - bersih	19	307.545.960	536.290.436	900.001.476	Securities issued - net
Liabilitas imbalan pasca kerja	20,36	9.180.786	8.473.028	8.562.318	Post-employment benefits obligation
JUMLAH LIABILITAS		1.610.009.753	1.871.737.203	1.843.551.485	TOTAL LIABILITIES
EKUITAS					
Modal saham - nilai nominal Rp 100 per saham					Capital Stock - Rp 100 par value per share
Modal dasar - 4.000.000.000 saham					Authorized capital - 4,000,000,000 shares
Modal ditempatkan dan disetor - 1.002.000.352 saham	21	100.200.035	100.200.035	100.200.035	Issued and paid-up- 1,002,000,352 shares
Tambahan modal disetor	21	(2.384.634)	(2.384.634)	(2.384.634)	Additional paid - in capital
Penghasilan komprehensif lain	9,20	4.694.033	5.773.198	5.904.899	Other comprehensive income
Saldo laba					Retained earnings
Ditentukan penggunaannya	21	700.000	600.000	500.000	Appropriated
Tidak ditentukan penggunaannya		181.138.870	178.819.526	154.435.808	Unappropriated
JUMLAH EKUITAS		284.348.304	283.008.125	258.656.108	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		1.894.358.057	2.154.745.328	2.102.207.593	TOTAL LIABILITIES AND EQUITY

*) Disajikan kembali (Catatan 36)

*) As restated (Note 36)

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT. VERENA MULTI FINANCE Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2015 DAN 2014

PT. VERENA MULTI FINANCE Tbk
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED DECEMBER 31, 2015 AND 2014

	Catatan/ Notes	2015 Rp'000	2014 *) Rp'000	
PENDAPATAN				INCOME
Pembiayaan konsumen	22	218.148.191	197.104.634	Consumer financing
Sewa pembiayaan	23	91.726.409	134.615.982	Finance leases
Administrasi	24	32.256.526	26.763.976	Administration
Pendapatan penalti	25	28.340.710	25.300.756	Penalty income
Bagian laba bersih entitas asosiasi	9,36	1.225.181	1.633.901	Equity in net income of associate
Bunga	31	712.446	2.636.534	Interest
Anjak piutang		159.527	-	Factoring
Pendapatan lain-lain		6.446.957	5.432.910	Other income
JUMLAH PENDAPATAN		379.015.947	393.488.693	TOTAL INCOME
BEBAN				EXPENSES
Bunga dan pembiayaan lainnya	26,31	211.997.431	207.183.760	Interest and other financing charges
Tenaga kerja		58.681.462	62.293.564	Personnel
Beban cadangan kerugian penurunan nilai	6,7,37	49.858.650	42.085.089	Impairment losses
Umum dan administrasi	27,31	47.692.474	43.578.362	General and administration
Imbalan pasca kerja	20,36	3.449.457	3.269.245	Post-employment benefits
Beban lain-lain	28,37	1.244.580	2.951.602	Other expenses
JUMLAH BEBAN		372.924.054	361.361.622	TOTAL EXPENSES
LABA SEBELUM PAJAK		6.091.893	32.127.071	INCOME BEFORE TAX
BEBAN PAJAK	29			TAX EXPENSES
Pajak kini		(4.717.084)	(9.032.813)	Current tax
Pajak tangguhan		1.044.535	1.389.460	Deferred tax
JUMLAH BEBAN PAJAK - BERSIH		(3.672.549)	(7.643.353)	TOTAL TAX EXPENSES - NET
LABA BERSIH TAHUN BERJALAN		2.419.344	24.483.718	NET INCOME FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos yang tidak akan direklasifikasi ke laba rugi				Item that will not be reclassified subsequently to profit or loss
Keuntungan (kerugian) aktuarial	20	382.736	(53.169)	Actuarial gain (loss)
Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi	29	(95.684)	13.292	Income tax relating to item that will not be reclassified subsequently to profit or loss
Sub jumlah		287.052	(39.877)	Sub total
Bagian penghasilan komprehensif lain atas entitas asosiasi	9	(1.366.217)	(91.824)	Share in other comprehensive income of associates
Jumlah penghasilan komprehensif lain tahun berjalan setelah pajak		(1.079.165)	(131.701)	Total other comprehensive income for the current period net of tax
LABA KOMPREHENSIF		1.340.179	24.352.017	COMPREHENSIVE INCOME
LABA PER SAHAM DASAR	30			BASIC EARNINGS PER SHARE
(dalam Rupiah penuh)		2,41	24,43	(In Full Rupiah)

*) Disajikan kembali (Catatan 36)

*) As restated (Note 36)

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT. VERENA MULTI FINANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2016, 2015 DAN 2014

PT. VERENA MULTI FINANCE Tbk
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2016, 2015 AND 2014

	Catatan/ Notes	31 Desember/December 31,			
		2016 Rp'000	2015 Rp'000	2014 Rp'000	
ASET					ASSETS
Kas dan bank	5				Cash on hand and in banks
Pihak berelasi	32	471.205	308.864	6.880.817	Related party
Pihak ketiga		12.347.037	9.063.688	40.251.423	Third parties
Jumlah		12.818.242	9.372.552	47.132.240	Total
Piutang pembiayaan konsumen	6				Consumer financing receivables
Pihak ketiga		1.388.417.536	1.277.517.139	1.216.673.208	Third parties
Cadangan kerugian penurunan nilai		(17.139.385)	(22.035.843)	(24.293.357)	Allowance for impairment losses
Piutang pembiayaan konsumen - bersih		1.371.278.151	1.255.481.296	1.192.379.851	Consumer financing receivables - net
Piutang sewa pembiayaan	7				Finance lease receivables
Pihak ketiga		251.723.817	507.032.347	796.127.859	Third parties
Cadangan kerugian penurunan nilai		(17.426.877)	(14.947.956)	(9.849.219)	Allowance for impairment losses
Piutang sewa pembiayaan - bersih		234.296.940	492.084.391	786.278.640	Finance lease receivable - net
Tagihan anjak piutang	8				Factoring receivables
Pihak ketiga		236.730	4.377.809	-	Third parties
Cadangan kerugian penurunan nilai		(164.000)	-	-	Allowance for impairment losses
Anjak piutang - bersih		72.730	4.377.809	-	Factoring receivable - net
Piutang lain-lain	10				Other accounts receivable
Pihak berelasi		2.531.097	3.206.877	2.286.405	Related parties
Pihak ketiga		32.741.262	639.875	578.701	Third parties
Jumlah		35.272.359	3.846.752	2.865.106	Total
Biaya dibayar di muka	11				Prepaid expenses
Pihak berelasi	32	365.545	378.971	366.504	Related party
Pihak ketiga		4.761.403	5.763.804	4.524.661	Third parties
Jumlah		5.126.948	6.142.775	4.891.165	Total
Investasi pada entitas asosiasi	9	36.154.265	38.271.180	38.412.216	Investment in an associate
Aset pajak tangguhan - bersih	30	6.256.356	4.829.468	3.880.617	Deferred tax assets - net
Aset tetap	12				Premises and equipment
Biaya perolehan		50.668.886	72.894.032	65.677.152	Cost
Akumulasi penyusutan		(16.461.010)	(34.376.426)	(34.638.854)	Accumulated depreciation
Jumlah tercatat		34.207.876	38.517.606	31.038.298	Carrying value
Aset lain-lain - bersih	13,32	54.983.199	41.434.228	47.867.195	Other assets - net
JUMLAH ASET		<u>1.790.467.066</u>	<u>1.894.358.057</u>	<u>2.154.745.328</u>	TOTAL ASSETS

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT. VERENA MULTI FINANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2016, 2015 DAN 2014 (Lanjutan)

PT. VERENA MULTI FINANCE Tbk
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2016, 2015 AND 2014 (Continued)

	Catatan/ Notes	31 Desember/December 31,			
		2016 Rp'000	2015 Rp'000	2014 Rp'000	
LIABILITAS DAN EKUITAS					LIABILITIES AND EQUITY
LIABILITAS					LIABILITIES
Utang bank	14				Bank loans
Pihak berelasi	32	274.041.808	151.362.113	90.164.141	Related party
Pihak ketiga		995.132.503	1.095.033.302	1.158.578.196	Third parties
Jumlah		1.269.174.311	1.246.395.415	1.248.742.337	Total
Utang usaha kepada pihak ketiga	15	18.930.638	4.563.138	6.728.205	Trade accounts payable to third parties
Utang lain-lain	16				Other accounts payable
Pihak berelasi	32	-	102.317	283.763	Related party
Pihak ketiga		18.781.031	30.536.872	40.833.415	Third parties
Jumlah		18.781.031	30.639.189	41.117.178	Total
Biaya masih harus dibayar	17				Accrued expenses
Pihak berelasi	32	686.784	427.989	323.295	Related party
Pihak ketiga		10.308.431	10.506.473	11.158.369	Third parties
Jumlah		10.995.215	10.934.462	11.481.664	Total
Utang pajak	18	2.793.708	750.803	18.904.355	Taxes payable
Surat berharga yang diterbitkan - bersih	19	171.962.113	307.545.960	536.290.436	Securities issued - net
Liabilitas imbalan pasca kerja	20	11.088.676	9.180.786	8.473.028	Post-employment benefits obligation
JUMLAH LIABILITAS		1.503.725.692	1.610.009.753	1.871.737.203	TOTAL LIABILITIES
EKUITAS					EQUITY
Modal saham - nilai nominal Rp 100 per saham					Capital Stock - Rp 100 par value per share
Modal dasar - 4.000.000.000 saham					Authorized capital - 4,000,000,000 shares
Modal ditempatkan dan disetor -					Issued and paid-up-
1.002.000.352 saham	21	100.200.035	100.200.035	100.200.035	1,002,000,352 shares
Tambahan modal disetor	22	(2.384.634)	(2.384.634)	(2.384.634)	Additional paid - in capital
Penghasilan komprehensif lain	9,20	620.692	4.694.033	5.773.198	Other comprehensive income
Saldo laba					Retained earnings
Ditentukan penggunaannya	21	800.000	700.000	600.000	Appropriated
Tidak ditentukan penggunaannya		187.505.281	181.138.870	178.819.526	Unappropriated
JUMLAH EKUITAS		286.741.374	284.348.304	283.008.125	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		1.790.467.066	1.894.358.057	2.154.745.328	TOTAL LIABILITIES AND EQUITY

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT. VERENA MULTI FINANCE Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2016, 2015 DAN 2014

PT. VERENA MULTI FINANCE Tbk
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED DECEMBER 31, 2016, 2015 AND 2014

	Catatan/ Notes	2016 Rp'000	2015 Rp'000	2014 Rp'000	
PENDAPATAN					INCOME
Pembiayaan konsumen	23	216.353.223	218.148.191	197.104.634	Consumer financing
Sewa pembiayaan	24	50.002.250	91.726.409	134.615.982	Finance leases
Administrasi	25	37.604.671	32.256.526	26.763.976	Administration
Pendapatan penalti	26	24.792.390	28.340.710	25.300.756	Penalty income
Bagian laba bersih entitas asosiasi	9	1.090.982	1.225.181	1.633.901	Equity in net income of associate
Bunga	31	126.310	712.446	2.636.534	Interest
Anjak piutang		97.712	159.527	-	Factoring
Pendapatan lain-lain	27	6.290.096	6.446.957	5.432.910	Other income
JUMLAH PENDAPATAN		336.357.634	379.015.947	393.488.693	TOTAL INCOME
BEBAN					EXPENSES
Bunga dan pembiayaan lainnya	28,32	186.059.158	211.997.431	207.183.760	Interest and other financing charges
Tenaga kerja		58.352.724	58.681.462	62.293.564	Personnel
Cadangan kerugian penurunan nilai	6,7,8,37	26.548.352	49.858.650	42.085.089	Impairment losses
Umum dan administrasi	29,32	52.124.397	47.692.474	43.578.362	General and administration
Imbalan pasca kerja	20,36	3.371.581	3.449.457	3.269.245	Post-employment benefits
Beban lain-lain		593.647	1.244.580	2.951.602	Other expenses
JUMLAH BEBAN		327.049.859	372.924.054	361.361.622	TOTAL EXPENSES
LABA SEBELUM PAJAK		9.307.775	6.091.893	32.127.071	INCOME BEFORE TAX
BEBAN PAJAK	30				TAX EXPENSES
Pajak kini		(3.979.769)	(4.717.084)	(9.032.813)	Current tax
Pajak tangguhan		1.138.405	1.044.535	1.389.460	Deferred tax
JUMLAH BEBAN PAJAK - BERSIH		(2.841.364)	(3.672.549)	(7.643.353)	TOTAL TAX EXPENSES - NET
LABA BERSIH TAHUN BERJALAN		6.466.411	2.419.344	24.483.718	NET INCOME FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN					OTHER COMPREHENSIVE INCOME
Pos yang tidak akan direklasifikasi ke laba rugi					Item that will not be reclassified subsequently to profit or loss
Keuntungan (kerugian) aktuarial	20	(1.153.927)	382.736	(53.169)	Actuarial gain (loss)
Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi	30	288.483	(95.684)	13.292	Income tax relating to item that will not be reclassified subsequently to profit or loss
Sub jumlah		(865.444)	287.052	(39.877)	Sub total
Pos yang akan direklasifikasi ke laba rugi					Item that will be reclassified subsequently to profit or loss
Bagian penghasilan komprehensif lain atas entitas asosiasi	9	(3.207.897)	(1.366.217)	(91.824)	Share in other comprehensive income of associate
Jumlah penghasilan komprehensif lain tahun berjalan setelah pajak		(4.073.341)	(1.079.165)	(131.701)	Total other comprehensive income for the current period net of tax
JUMLAH LABA KOMPREHENSIF		2.393.070	1.340.179	24.352.017	TOTAL COMPREHENSIVE INCOME
LABA PER SAHAM DASAR	31				BASIC EARNINGS PER SHARE
(dalam Rupiah penuh)		6,45	2,41	24,43	(In Full Rupiah)

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT. VERENA MULTI FINANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2017 DAN 2016

PT. VERENA MULTI FINANCE Tbk
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2017 AND 2016

	Catatan/ Notes	31 Desember/December 31,	
		2017	2016
		Rp'000	Rp'000
ASET			
Kas dan setara kas	5		
Pihak berelasi	32	21.301.198	471.205
Pihak ketiga		47.950.283	12.347.037
Jumlah		69.251.481	12.818.242
Piutang pembiayaan konsumen	6		
Pihak ketiga		1.427.737.139	1.388.417.536
Cadangan kerugian penurunan nilai		(23.637.205)	(17.139.385)
Piutang pembiayaan konsumen - bersih		1.404.099.934	1.371.278.151
Piutang sewa pembiayaan	7		
Pihak ketiga		131.206.646	251.723.817
Cadangan kerugian penurunan nilai		(15.581.727)	(17.426.877)
Piutang sewa pembiayaan - bersih		115.624.919	234.296.940
Tagihan anjak piutang	8		
Pihak ketiga		-	236.730
Cadangan kerugian penurunan nilai		-	(164.000)
Anjak piutang - bersih		-	72.730
Piutang lain-lain	10		
Pihak berelasi	32	1.465.218	2.531.097
Pihak ketiga		27.859.296	32.741.262
Jumlah		29.324.514	35.272.359
Biaya dibayar di muka	11		
Pihak berelasi	32	917	365.545
Pihak ketiga		3.636.221	4.761.403
Jumlah		3.637.138	5.126.948
Investasi pada entitas asosiasi	9	43.985.796	36.154.265
Aset pajak tangguhan - bersih	30	6.728.614	6.256.356
Aset tetap	12		
Biaya perolehan		44.666.245	50.668.886
Akumulasi penyusutan		(12.712.364)	(16.461.010)
Jumlah tercatat		31.953.881	34.207.876
Aset lain-lain - bersih	13,32	45.833.627	54.983.199
JUMLAH ASET		1.750.439.904	1.790.467.066
ASSETS			
Cash and cash equivalents			
Related party			
Third parties			
Total			
Consumer financing receivables			
Third parties			
Allowance for impairment losses			
Consumer financing receivables - net			
Finance lease receivables			
Third parties			
Allowance for impairment losses			
Finance lease receivable - net			
Factoring receivables			
Third parties			
Allowance for impairment losses			
Factoring receivable - net			
Other accounts receivable			
Related parties			
Third parties			
Total			
Prepaid expenses			
Related party			
Third parties			
Total			
Investment in an associate			
Deferred tax assets - net			
Premises and equipment			
Cost			
Accumulated depreciation			
Carrying value			
Other assets - net			
TOTAL ASSETS			

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT. VERENA MULTI FINANCE Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2017 DAN 2016 (Lanjutan)

PT. VERENA MULTI FINANCE Tbk
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2017 AND 2016 (Continued)

	Catatan/ Notes	31 Desember/December 31,		
		2017	2016	
		Rp'000	Rp'000	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Utang bank	14			Bank loans
Pihak berelasi	32	442.417.361	274.041.808	Related party
Pihak ketiga		687.429.341	995.132.503	Third parties
Jumlah		<u>1.129.846.702</u>	<u>1.269.174.311</u>	Total
Utang usaha kepada pihak ketiga	15	10.839.582	18.930.638	Trade accounts payable to third parties
Utang lain-lain	16	26.983.626	18.781.031	Other accounts payable
Biaya masih harus dibayar	17			Accrued expenses
Pihak berelasi	32	2.054.126	686.784	Related party
Pihak ketiga		5.116.253	10.308.431	Third parties
Jumlah		<u>7.170.379</u>	<u>10.995.215</u>	Total
Utang pajak	18	1.156.442	2.793.708	Taxes payable
Surat berharga yang diterbitkan - bersih	19	98.642.155	171.962.113	Securities issued - net
Liabilitas imbalan pasca kerja	20	<u>11.552.885</u>	<u>11.088.676</u>	Post-employment benefits obligation
JUMLAH LIABILITAS		1.286.191.771	1.503.725.692	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp 100 per saham				Capital Stock - Rp 100 par value per share
Modal dasar - 4.000.000.000 saham				Authorized capital - 4.,000,000,000 shares
Modal ditempatkan dan disetor -				
2.585.160.908 saham pada tahun 2017				Issued and paid-up-
dan 1.002.000.352 saham pada				2,585,160,908 shares in 2017 and
tahun 2016	21	258.516.091	100.200.035	1,002,000,352 shares in 2016
Tambahan modal disetor	22	10.433.072	(2.384.634)	Additional paid - in capital
Penghasilan komprehensif lain	9,20	(558.526)	620.692	Other comprehensive income
Saldo laba				Retained earnings
Ditentukan penggunaannya	21	900.000	800.000	Appropriated
Tidak ditentukan penggunaannya		194.957.496	187.505.281	Unappropriated
JUMLAH EKUITAS		464.248.133	286.741.374	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		<u>1.750.439.904</u>	<u>1.790.467.066</u>	TOTAL LIABILITIES AND EQUITY

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

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PT. VERENA MULTI FINANCE Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN

UNTUK TAHUN-TAHUN YANG BERAKHIR 31 DESEMBER 2017 DAN 2016

PT. VERENA MULTI FINANCE Tbk
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME

FOR THE YEARS ENDED DECEMBER 31, 2017 AND 2016

	Catatan/ Notes	2017 Rp'000	2016 Rp'000	
PENDAPATAN				INCOME
Pembiayaan konsumen	23	227.254.089	216.353.223	Consumer financing
Sewa pembiayaan	24	20.798.734	50.002.250	Finance leases
Administrasi	25	40.494.604	37.604.671	Administration
Pendapatan penalti	26	29.900.837	24.792.390	Penalty income
Bagian laba bersih entitas asosiasi	9	3.156.072	1.090.982	Share in net income of associate
Bunga		775.585	126.310	Interest
Anjak piutang		-	97.712	Factoring
Pendapatan lain-lain	27	6.053.008	6.290.096	Other income
JUMLAH PENDAPATAN		328.432.929	336.357.634	TOTAL INCOME
BEBAN				EXPENSES
Bunga dan pembiayaan lainnya	28,32	150.586.581	186.059.158	Interest and other financing charges
Tenaga kerja		62.076.485	58.352.724	Personnel
Cadangan kerugian penurunan nilai	6,7,8	52.038.203	26.548.352	Impairment losses
Umum dan administrasi	29,32	48.008.755	52.124.397	General and administration
Imbalan pasca kerja	20,36	4.155.547	3.371.581	Post-employment benefits
Beban lain-lain		1.237.423	593.647	Other expenses
JUMLAH BEBAN		318.102.994	327.049.859	TOTAL EXPENSES
LABA SEBELUM PAJAK		10.329.935	9.307.775	INCOME BEFORE TAX
BEBAN PAJAK	30			TAX EXPENSES
Pajak kini		(3.048.419)	(3.979.769)	Current tax
Pajak tangguhan		270.699	1.138.405	Deferred tax
JUMLAH BEBAN PAJAK - BERSIH		(2.777.720)	(2.841.364)	TOTAL TAX EXPENSES - NET
LABA BERSIH TAHUN BERJALAN		7.552.215	6.466.411	NET INCOME FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos yang tidak akan direklasifikasi ke laba rugi				Item that will not be reclassified subsequently to profit or loss
Kerugian aktuarial	20	(806.236)	(1.153.927)	Actuarial loss
Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi	30	201.559	288.483	Income tax relating to item that will not be reclassified subsequently to profit or loss
Sub jumlah		(604.677)	(865.444)	Sub total
Pos yang akan direklasifikasi ke laba rugi				Item that will be reclassified subsequently to profit or loss
Bagian rugi komprehensif lain atas entitas asosiasi	9	(574.541)	(3.207.897)	Share in other comprehensive loss of associate
Jumlah penghasilan komprehensif lain tahun berjalan setelah pajak		(1.179.218)	(4.073.341)	Total other comprehensive income for the current year net of tax
JUMLAH LABA KOMPREHENSIF		6.372.997	2.393.070	TOTAL COMPREHENSIVE INCOME
LABA PER SAHAM DASAR	31			BASIC EARNINGS PER SHARE
(dalam Rupiah penuh)		3,81	6,45	(In Full Rupiah)

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

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