

PT SINARMAS HANA FINANCE
PROFIT AND LOSS
Period End December 2017

Account	Up to December 2017
Interest from Consumer Financing	59,316,923,889
Administration fee from Consumer Financing	9,456,537,446
Insurance from Consumer Financing	726,238,687
Penalty from Consumer Financing	1,021,121,573
Others	1,912,723,097
Loan Interest	32,141,438,958
Financing Cost	22,483,501
Gross Profit	40,269,622,233
Operational Cost	43,360,202,042
Salary Expense	19,758,152,328
Jamsostek	897,331,748
Training	517,284,747
Insurance Premium, Food and Overtime Cost	9,558,010
Office Rent	2,532,085,432
Maintainance & Repairs	490,677,513
Electricity	627,659,519
Fixed Assets Depreciation	1,405,705,060
Amortization Leasehold Improvement	1,991,741,987
Stationaries	308,982,330
General Fees and Subscriptions	386,008,049
Business Trip Expense	493,865,877
Transportation Cost	802,142,333
Communications	492,941,982
Entertainment	828,750,626
Advertisement	149,788,934
Audit / Legal / Consultant	479,157,553
Stamp Duty	26,378,000
Software	3,550,684,381
Other Operational Costs	7,342,912,767
Loss on Forex	380,813
Loss on Disposal Asset	35,162,604
Domestic	106,902,276
Insurance Cost	125,947,173
Net Profit before Provision	(3,090,579,809)
Provision	12,340,477,130
Provisions for doubtful accounts	12,094,999,959
Provisions for doubtful accounts - UTN	245,477,172
Net Profit	(15,431,056,939)
Non-Operational Profit/Cost	1,272,718,093
Interest on Deposits and Savings Account	1,395,683,813
Other Non-Operational Costs	122,965,720
Net Profit before Tax	(14,158,338,847)