

PT SINARMAS HANA FINANCE
PROFIT AND LOSS
Period End January - June 2017

REVENUES	Up to June 2017
Revenue from Operations	
Consumer Financing	
Interest from Consumer Financing	27.347.680.287
Administration fee from Consumer Financing	4.596.652.423
Insurance from Consumer Financing	266.079.110
Penalty from Consumer Financing	347.438.590
Others	136.319.142
Total Revenue from Operations	32.694.169.552
Non-Operational Revenue	
Interest on Deposits and Savings Account	939.205.754
Total Revenue from Non-Operations Activity	939.205.754
Total Revenue	33.633.375.306
EXPENSES	
Operational Expense	
Loan Interest	14.034.340.277
Financing Cost	28.154.001
Salary Expense	9.031.278.658
Jamsostek	319.741.098
Insurance Premium, Food and Overtime Cost	1.329.500
Provisions for doubtful accounts	5.165.368.090
Provisions for doubtful accounts - UTN	124.392.717
Fixed Assets Depreciation	648.632.598
Amortization Leasehold Improvement	848.125.692
Office Rent	1.124.405.006
Maintainance & Repairs	144.174.544
Electricity	230.666.981
Communications	189.313.664
Stationaries	135.750.342
Entertainment	360.204.252
Business Trip Expense	271.455.988
Audit / Legal / Consultant	212.497.320
Advertisement	73.653.586
Transportation Cost	316.552.015
Stamp Duty	15.759.000
Training	253.360.499
Software	1.831.509.498
Other Operational Costs	2.789.600.325
Total Operational Expense	38.150.265.651
Non-Operational Expense	
Loss on Forex	380.813
Domestic	43.569.202
General Fees and Subscriptions	63.260.628
Insurance Cost	35.538.790
Other Non-Operational Costs	63.771.521
Total Non-Operational Expense	206.520.954
Total Expense	38.356.786.605
Nett Profit Before Tax	(4.723.411.299)