

**Ikhtisar Laporan Keuangan Perusahaan Pembiayaan Periode 2008 - 2010
(Dalam Ribuan Rupiah)**

Keterangan	Des 2008	Des 2009	Des 2010
Jumlah Perusahaan (satuan)	212	198	192
Total Aktiva	168.454.620.919	174.441.966.105	230.301.367.856
Piutang Pembiayaan	137.236.780.476	142.539.494.295	186.353.986.845
❖ Sewa Guna Usaha	50.680.166.730	46.528.195.136	53.166.899.358
❖ Anjak Piutang	2.220.718.452	2.027.295.031	2.295.498.604
❖ Usaha Kartu Kredit	1.145.019.401	930.041.098	875.672.054
❖ Pembiayaan Konsumen	83.190.875.903	93.053.963.030	130.015.916.829
Total Kewajiban	136.059.476.207	134.353.761.056	182.470.045.640
Total Hutang Bank	94.993.771.375	89.237.058.847	132.428.392.345
❖ Dalam Negeri	51.947.674.993	53.107.466.361	79.310.070.474
❖ Luar Negeri	43.046.096.382	36.129.592.486	53.118.321.871

Total Pendapatan	35.531.860.068	39.787.154.302	44.374.023.993
Total Pendapatan Operasional	32.467.003.404	36.358.791.174	41.249.573.309
➤ Sewa Guna Usaha	5.960.023.207	5.639.109.193	5.462.486.926
➤ Anjak Piutang	274.430.291	268.433.763	306.440.007
➤ Usaha Kartu Kredit	698.001.327	601.433.817	496.439.245
➤ Pembiayaan Konsumen	24.822.963.247	28.877.297.473	33.971.773.368
➤ Pend. Penyaluran bersama	711.585.332	972.516.928	1.012.433.763
Total Beban	26.714.014.547	29.366.493.115	32.811.314.920
➤ Beban Keuangan	9.351.625.466	9.739.621.647	10.952.431.857
➤ Beban Operasional Non Keuangan	16.012.727.366	18.079.152.436	20.446.437.945
➤ Beban Non Operasional	1.349.661.715	1.547.719.032	1.412.445.118
Laba Bersih	8.817.845.521	10.420.661.187	11.562.709.073
Laba Bersih Setelah Pajak	6.372.049.580	7.827.207.420	8.928.645.046

Proporsi Kualitas Piutang Pembiayaan Desember 2010

Keterangan	Lancar	Diragukan	Macet
Sewa Guna Usaha	99,15%	0,23%	0,63%
Anjak Piutang	93,48%	3,45%	3,07%
Kartu Kredit	92,19%	3,19%	4,62%
Pembiayaan Konsumen	97,26%	1,11%	1,63%
Total Piutang Pembiayaan	97,73%	0,89%	1,37%