PT TRIHAMAS FINANCE

LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2015 SERTA
TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT
DAN LAPORAN AUDITOR INDEPENDEN

FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2015 AND
FOR THE YEAR THEN ENDED
AND INDEPENDENT AUDITORS' REPORT

TRIHAMAS FINANCE

SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
PT TRIHAMAS FINANCE
TANGGAL 31 DESEMBER 2015 SERTA
TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT

Kami yang bertanda-tangan di bawah ini:

1. Nama : Kunto Wibisono
   Alamat kantor : Trihamas Building, Jl. Let Jend TB Simatupang kav. 11, Tanjung Barat, Jakarta 12530
   Alamat rumah : Jl. Alam Asri VI/TH 24, RT 010/015, Kebayoran Lama, Jakarta Selatan
   Nomor Telepon : 021 – 29330533
   Jabatan : Wakil Direktur Utama

2. Nama : Gerardus Djudju Kusmo
   Alamat kantor : Trihamas Building, Jl. Let Jend TB Simatupang kav. 11, Tanjung Barat, Jakarta 12530
   Alamat rumah : Jl. Palem VII No. 8, RT 002/019, Bencongan, Kelapa Dua. Tangerang Banten.
   Nomor Telepon : 021 – 29330533
   Jabatan : Direktur

menyatakan bahwa:

1. Bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Trihamas Finance;
2. Laporan keuangan PT Trihamas Finance telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan PT Trihamas Finance telah dimuat secara lengkap dan benar;
   b. Laporan keuangan PT Trihamas Finance tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Bertanggung jawab atas sistem pengendalian intern dalam PT Trihamas Finance.

Demikian pernyataan ini dibuat dengan sebenarnya.

BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR
THE FINANCIAL STATEMENTS OF
PT TRIHAMAS FINANCE
AS OF DECEMBER 31, 2015 AND
FOR THE YEAR THEN ENDED

We, the undersigned:

1. *Name* : *Kunto Wibisono*
   Office address : *Trihamas Building, Jl. Let Jend TB Simatupang kav. 11, Tanjung Barat, Jakarta 12530*
   Residential address : *Jl. Alam Asri VI/TH 24, RT 010/015, Kebayoran Lama, Jakarta Selatan*
   Telephone : *021 – 29330533*
   Title : *Vice President Director*

2. *Name* : Gerardus Djudju Kusmo
   Office address : Trihamas Building, Jl. Let Jend TB Simatupang kav. 11, Tanjung Barat, Jakarta 12530
   Residential address : Jl. Palem VII No. 8, RT 002/019, Bencongan, Kelapa Dua. Tangerang Banten.
   Telephone : 021 – 29330533
   Title : *Director*

declare that:

1. *We are responsible for the preparation and presentation of financial statements of PT Trihamas Finance;*
2. *PT Trihamas Finance financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standard;*
3. *a. All information in the PT Trihamas Finance financial statements has been disclosed in a complete and truthful manner;*
   b. PT Trihamas Finance financial statements do not contain any incorrect information or material fact, nor do they omit information or material fact;
4. *We are responsible for internal control system of PT Trihamas Finance.*

Thus this statement is made truthfully.

Jakarta, 21 April/*April 21*, 2016
Atas nama dan mewakili Direksi/*For and on behalf of the Board of Directors*

METERAI TEMPEL
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6000
ENAM RIBU RUPIAH

Kunto Wibisono
Wakil Direktur Utama /
Vice President Director

Gerardus Djudju Kusmo
Direktur/Director

Crowe Horwath™

KOSASIH, NURDIYAMAN, MULYADI, TJAHJO & REKAN
Registered Public Accountants No. 29/KM.1/2016 (Branch)
Member Crowe Horwath International

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The original report included herein is in the Indonesian language.

Laporan Auditor Independen

Independent Auditors' Report

Laporan No. KNMT&R-C-21.04.2016/01

Report No. KNMT&R-C-21.04.2016/01

Pemegang Saham, Dewan Komisaris dan Direksi
PT TRIHAMAS FINANCE

The Stockholders, Boards of Commissioners and Directors
PT TRIHAMAS FINANCE

Kami telah mengaudit laporan keuangan PT Trihamas Finance ("Perusahaan") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2015 serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, dan suatu ikhtisar kebijakan akuntansi signifikan dan informasi penjelasan lainnya.

We have audited the accompanying financial statements of PT Trihamas Finance ("the Company"), which comprise the statement of financial position as of December 31, 2015, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year ended and a summary of significant accounting policies and other explanatory information.

Tanggung jawab manajemen atas laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar atas laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of such financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Tanggung jawab auditor

Tanggung jawab kami adalah untuk menyatakan suatu opini atas laporan keuangan tersebut berdasarkan audit kami. Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami untuk mematuhi ketentuan etika serta merencanakan dan melaksanakan audit untuk memperoleh keyakinan memadai tentang apakah laporan keuangan bebas dari kesalahan penyajian material.

Suatu audit melibatkan pelaksanaan prosedur untuk memperoleh bukti audit tentang angka-angka dan pengungkapan dalam laporan keuangan. Prosedur yang dipilih bergantung pada pertimbangan auditor, termasuk penilaian atas risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan. Dalam melakukan penilaian risiko tersebut, auditor mempertimbangkan pengendalian internal yang relevan dengan penyusunan dan penyajian wajar laporan keuangan untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal entitas. Suatu audit juga mencakup pengevaluasian atas ketepatan kebijakan akuntansi yang digunakan dan kewajaran estimasi akuntansi yang dibuat oleh manajemen, serta pengevaluasian atas penyajian laporan keuangan secara keseluruhan.

Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Auditors' responsibility

Our responsibility is to express an opinion on such financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assesments, the auditors consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

The original report included herein is in the Indonesian language.

Opini

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Perusahaan tanggal 31 Desember 2015, serta kinerja keuangan dan arus kas untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Penekanan suatu hal

Seperti diungkapkan pada Catatan 36 atas laporan keuangan, Perusahaan telah menerapkan beberapa Pernyataan Standar Akuntansi Keuangan ("PSAK") tertentu yang berlaku efektif sejak tanggal 1 Januari 2015. Sehubungan dengan penerapan PSAK 24 (Revisi 2013) mengenai liabilitas imbalan pasca kerja yang disajikan secara retrospektif, laporan keuangan tahun sebelumnya telah disajikan kembali.

Opinion

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as of December 31, 2015 and their financial performance and cash flows for the year then ended, in accordance with the Indonesian Financial Accounting Standards.

Emphasis of matter

As disclosed in Note 36 to the financial statements, the Company has adopted certain Statements of Financial Accounting Standard ("PSAK") that become effective as of January 1, 2015. As a result of the adoption of PSAK 24 (Revised 2013) regarding of post-employment benefit liabilities, which were applied on retrocpective basis, the previous financial statements have been restated.

Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan

Tjiong Eng Pin, CPA
Surat Izin Praktek Akuntan Publik/*License of Public Accountant* No. AP. 0517
21 April 2016/*April 21, 2016*

PT TRIHAMAS FINANCE
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2015
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT TRIHAMAS FINANCE
STATEMENT OF FINANCIAL POSITION
As of December 31, 2015
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2015	31 Desember/ *December 31,* 2014 (Disajikan kembali - Catatan 36/ *As restated - Note* 36)	1 Januari/ *January 1,* 2014/ 31 Desember/ *December 31*, 2013 (Disajikan kembali - Catatan 36/ *As restated - Note* 36)	
ASET					***ASSETS***
Kas dan setara kas	4,30,31	100.714.267.693	111.897.922.488	101.799.932.145	***Cash and cash equivalents***
Piutang pembiayaan konsumen - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 5.756.628.852 pada tanggal 31 Desember 2015, Rp 6.549.408.173 pada tanggal 31 Desember 2014 dan Rp 6.379.468.342 pada tanggal 1 Januari 2014/31 Desember 2013	5,30,31	1.307.420.036.517	1.631.306.460.042	1.749.113.783.497	***Consumer financing receivables -*** *net of allowance for impairment losses of Rp 5,756,628,852 as of December 31, 2015, Rp 6,549,408,173 as of December 31, 2014 and Rp 6,379,468,342 as of January 1, 2014/December 31, 2013*
Investasi bersih dalam sewa pembiayaan	6,30	679.979.543	907.541.104	661.582.317	***Net investment in finance lease***
Piutang Murabahah - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 776.132.995 pada tanggal 31 Desember 2015, Rp Rp 956.142.252 pada tanggal 31 Desember 2014 dan Rp 979.823.399 pada tanggal 1 Januari 2014/31 Desember 2013	7,30,31	154.450.465.971	190.273.228.205	194.985.776.370	***Murabaha receivables -*** *net of allowance for impairment losses of Rp 776,132,995 as of December 31, 2015, Rp 956,142,252 as of December 31, 2014 and Rp 979,823,399 as of January 1, 2014/December 31, 2013*
Pembiayaan Mudharabah	8,30,31	1.330.500.000	2.090.000.000	1.365.500.000	***Mudharabah financing***
Piutang lain-lain	30,31	19.239.649.401	13.058.597.651	15.027.084.580	***Other receivables***
Pajak Pertambahan Nilai		-	-	358.949.872	***Value Added Tax***
Biaya dibayar dimuka		6.763.721.743	7.607.802.193	6.576.151.438	***Prepaid expenses***
Properti investasi - setelah dikurangi akumulasi penyusutan sebesar Rp 226.676.628 pada tanggal 31 Desember 2015, Rp 2.841.445.891 pada tanggal 31 Desember 2014 dan Rp 476.098.045 pada tanggal 1 Januari 2014/31 Desember 2013	9	118.111.110.094	61.207.022.993	62.257.856.339	***Investment property -*** *net of accumulated depreciation of Rp 226,676,628 as of December 31, 2015, Rp 2,841,445,891 as of December 31, 2014 and Rp 476,098,045 as of January 1, 2014/December 31, 2013*
Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp 49.810.985.885 pada tanggal 31 Desember 2015, Rp 45.051.360.712 pada tanggal 31 Desember 2014 dan Rp 36.452.316.854 pada tanggal 1 Januari 2014/31 Desember 2013	10	62.552.274.369	41.414.784.297	47.193.195.233	***Fixed assets -*** *net of accumulated depreciation of Rp 49,810,985,885 as of December 31, 2015, Rp 45,051,360,712 as of December 31, 2014 and Rp 36,452,316,854 as of January 1, 2014/December 31, 2013*
Jaminan yang dikuasakan kembali - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 3.201.698.672 pada tanggal 31 Desember 2015, Rp 3.020.925.057 pada tanggal 31 Desember 2014 dan Rp 1.270.976.262 pada tanggal 1 Januari 2014/31 Desember 2013	11	71.031.617.166	53.867.276.296	38.211.908.626	***Foreclosed collaterals -*** *net of allowance for impairment losses of Rp 3,201,698,672 as of December 31, 2015, Rp 3,020,925,057 as of December 31, 2014 and Rp 1,270,976,262 as of January 1, 2014/December 31, 2013*
Aset lain-lain	30	1.554.066.000	91.000.000	106.000.000	***Other assets***
TOTAL ASET		**1.843.847.688.497**	**2.113.721.635.269**	**2.217.657.720.417**	***TOTAL ASSETS***

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

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

PT TRIHAMAS FINANCE
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2015
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT TRIHAMAS FINANCE
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2015
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2015	31 Desember/ *December 31,* 2014 (Disajikan kembali - Catatan 36/ *As restated - Note* 36)	1 Januari/ *January 1,* 2014/ 31 Desember/ *December 31*, 2013 (Disajikan kembali - Catatan 36/ *As restated - Note* 36)	
LIABILITAS DAN EKUITAS					***LIABILITIES AND EQUITY***
LIABILITAS					***LIABILITIES***
Utang bank	12,30,31,32	1.285.111.010.882	1.624.847.424.253	1.730.353.653.779	***Bank loans***
Utang usaha	13,30,32	6.531.775.395	13.936.165.015	18.788.840.952	***Trade payables***
Utang pajak	14,32	1.179.941.975	5.243.194.431	4.910.580.931	***Taxes payable***
Liabilitas pajak tangguhan - bersih	27,32	5.254.152.014	1.560.167.390	2.580.079.067	***Deferred tax liabilities - net***
Liabilitas imbalan pasca kerja	15,32	13.737.551.282	14.756.115.467	10.132.265.945	***Post-employment benefits obligation***
Liabilitas lain-lain	30,32	24.412.351.057	15.161.676.600	22.532.521.960	***Other liabilities***
Total Liabilitas		1.336.226.782.605	1.675.504.743.156	1.789.297.942.634	***Total Liabilities***
EKUITAS					***EQUITY***
Modal saham - nilai nominal Rp 1.000.000 per saham Modal dasar - 400.000 saham Modal ditempatkan dan disetor penuh - 100.000 saham	16,32	100.000.000.000	100.000.000.000	100.000.000.000	***Share capital*** *- par value of Rp 1,000,000 per share Authorized capital - 400,000 share Issued and fully paid in capital - 100,000 share*
Akumulasi keuntungan (kerugian) atas perhitungan kembali imbalan pasca kerja		(491.417.072)	(2.107.332.695)	868.245.638	***Accumulated gains (losses) on remeasurements of post-employment benefits obligation***
Surplus revaluasi	17	82.736.225.659	-	-	***Revaluation surplus***
Saldo laba		325.376.097.305	340.324.224.808	327.491.532.145	***Retained earnings***
Total Ekuitas		507.620.905.892	438.216.892.113	428.359.777.783	***Total Equity***
TOTAL LIABILITAS DAN EKUITAS		**1.843.847.688.497**	**2.113.721.635.269**	**2.217.657.720.417**	***TOTAL LIABILITIES AND EQUITY***

PT TRIHAMAS FINANCE
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
Tahun Yang Berakhir Pada Tanggal 31 Desember 2015
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT TRIHAMAS FINANCE
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For The Year Ended December 31, 2015
(Expressed in Rupiah, unless otherwise stated)

	2015	Catatan/ *Notes*	31 Desember/ *December 31,* 2014 (Disajikan kembali - Catatan 36/ *As restated - Note* 36)	
PENDAPATAN				***INCOME***
Pembiayaan konsumen	334.435.421.171	19	372.044.752.172	*Consumer financing*
Margin murabahah dan bagi hasil mudharabah	39.109.822.748	20	40.749.087.154	*Margin of murabaha and profit sharing of mudharabah*
Pinalti	30.767.533.092	21	34.276.130.855	*Penalty*
Sewa pembiayaan	160.971.939		88.494.787	*Finance lease*
Lain-lain	52.354.954.237	22	37.259.882.806	*Others*
Jumlah Pendapatan	456.828.703.187		484.418.347.774	***Total Income***
BEBAN				***EXPENSES***
Beban keuangan	166.575.563.799	23	180.448.071.052	*Finance cost*
Murabahah dan bagi hasil mudharabah/musyarakah	19.849.051.274	24	19.860.729.367	*Murabaha and profit sharing of mudharabah/musyarakah*
Umum dan administrasi	89.634.618.577	25	81.879.910.963	*General and administrative*
Tenaga kerja	81.372.182.987	26	83.781.766.665	*Personnel*
Kerugian penurunan nilai				*Impairment losses*
Aset keuangan	75.153.556.439	5,7	57.495.358.526	*Financial assets*
Aset non keuangan	180.773.615	11	1.749.948.795	*Non-Financial assets*
Pemasaran	1.202.764.916		1.511.761.725	*Marketing*
Total Beban	433.968.511.607		426.727.547.093	***Total Expenses***
LABA SEBELUM PAJAK PENGHASILAN	**22.860.191.580**		**57.690.800.681**	***INCOME BEFORE INCOME TAX***
BEBAN (MANFAAT) PAJAK PENGHASILAN		27		***INCOME TAX EXPENSE (BENEFIT)***
Pajak kini	4.652.973.000		14.886.160.250	*Current*
Pajak tangguhan	3.155.346.083		(28.052.232)	*Deferred*
Beban Pajak Penghasilan - Neto	**7.808.319.083**		**14.858.108.018**	***Income Tax Expense - Net***
LABA TAHUN BERJALAN - Neto	**15.051.872.497**		**42.832.692.663**	***NET INCOME FOR THE YEAR***
PENGHASILAN (BEBAN) KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME (LOSS)***
Pos yang tidak akan direklasifikasi ke laba rugi				***Item that will not be reclassified to profit or loss***
Perubahan dalam surplus revaluasi	82.736.225.659	9,10,17	-	*Gain on revaluation of assets*
Keuntungan (kerugian) perhitungan kembali liabilitas imbalan kerja	2.154.554.164	15	(3.967.437.778)	*Gain (loss) on remeasurement of post-employment benefits obligation*
Efek pajak tangguhan	(538.638.541)		991.859.445	*Deferred tax effect*
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN	**99.404.013.779**		**39.857.114.330**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***

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

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

PT TRIHAMAS FINANCE
LAPORAN PERUBAHAN EKUITAS
Tahun Yang Berakhir Pada Tanggal 31 Desember 2015
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT TRIHAMAS FINANCE
STATEMENT OF CHANGES IN EQUITY
For The Year Ended December 31, 2015
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal saham/ *Share capital*	Saldo laba/ *Retained earnings*	Akumulasi keuntungan (kerugian) atas perhitungan kembali imbalan pasca kerja/ *Accumulated gains (losses) on remeasurements of post-employment benefits obligation*	Surplus revaluasi/ *Revaluation surplus*	Total ekuitas/ *Total equity*	
Saldo per 1 Januari 2014 - sebelum disajikan kembali		**100.000.000.000**	**329.530.622.184**	-	-	**429.530.622.184**	***Balance as of January 1, 2014 - before restated***
Efek dari perubahan kebijakan akuntansi		-	(2.039.090.039)	868.245.638	-	**(1.170.844.401)**	***Effect of change in accounting policy***
Saldo per 1 Januari 2014 - disajikan kembali	36	**100.000.000.000**	**327.491.532.145**	**868.245.638**	**-**	**428.359.777.783**	***Balance as of January 1, 2014 - as restated***
Dividen	18	-	(30.000.000.000)	-	-	(30.000.000.000)	*Dividend*
Keuntungan (kerugian) perhitungan kembali liabilitas imbalan kerja	36	-	-	(3.967.437.778)	-	(3.967.437.778)	*Gain (loss) on remeasurement of post-employment benefits obligation*
Efek pajak terkait		-	-	991.859.445	-	991.859.445	*Tax effect related*
Laba tahun berjalan (disajikan kembali)			42.832.692.663	-	-	42.832.692.663	*Income for the year (as restated)*
Saldo per 31 Desember 2014 - disajikan kembali	36	**100.000.000.000**	**340.324.224.808**	**(2.107.332.695)**	**-**	**438.216.892.113**	***Balances as of December 31, 2014 - as restated***
Dividen	18	-	(30.000.000.000)	-	-	(30.000.000.000)	*Dividend*
Keuntungan (kerugian) perhitungan kembali liabilitas imbalan kerja		-	-	2.154.554.164	-	2.154.554.164	*Gain (loss) on remeasurement of post-employment benefits obligation*
Efek pajak terkait		-	-	(538.638.541)		(538.638.541)	*Tax effect related*
Perubahan dalam surplus revaluasi	17	-	-	-	82.736.225.659	82.736.225.659	*Gain on revaluation of assets*
Laba tahun berjalan		-	15.051.872.497	-	-	15.051.872.497	*Net income for the year*
Saldo per 31 Desember 2015		**100.000.000.000**	**325.376.097.305**	**(491.417.072)**	**82.736.225.659**	**507.620.905.892**	***Balances as of December 31, 2015***

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

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

PT TRIHAMAS FINANCE
LAPORAN ARUS KAS
Tahun Yang Berakhir Pada Tanggal 31 Desember 2015
(Dinyatakan dalam Rupiah, kecuali dinyatakan lain)

PT TRIHAMAS FINANCE
STATEMENT OF CASH FLOWS
For The Year Ended December 31, 2015
(Expressed in Rupiah, unless otherwise stated)

	2015	Catatan/ *Notes*	2014	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan kas dari:				*Cash proceeds from:*
Pembiayaan konsumen	1.317.604.152.917		1.623.422.084.755	*Consumer financing*
Piutang murabahah	179.749.602.717		184.745.455.236	*Murabaha receivables*
Pembiayaan sewa pembiayaan	738.533.500		588.006.000	*Finance lease*
Pembiayaan mudharabah	763.925.000		66.896.521	*Mudharabah financing*
Penjualan jaminan yang dikuasakan kembali	77.422.613.862		51.705.307.857	*Proceeds from sale of foreclosed collaterals*
Pendapatan pinalti	30.767.533.092		34.276.130.855	*Penalty income*
Pendapatan lain-lain	66.435.800.291		39.983.826.659	*Other income*
Pembayaran kas untuk:				*Cash payments for:*
Pembiayaan konsumen	(838.813.443.306)		(1.278.802.559.818)	*Consumer financing*
Piutang murabahah	(110.641.680.735)		(142.929.601.014)	*Murabaha receivables*
Pembiayaan sewa pembiayaan	(350.000.000)		(745.470.000)	*Finance lease*
Pembiayaan mudharabah	-		(724.500.000)	*Mudharabah financing*
Bunga	(168.457.550.283)		(180.350.458.178)	*Interest*
Beban murabahah dan bagi hasil mudharabah/musyarakah	(19.849.051.274)		(19.860.729.367)	*Murabaha expenses and profit sharing of mudharabah/musyarakah*
Pajak penghasilan	(7.919.806.750)		(15.156.113.350)	*Income tax*
Beban umum dan administrasi	(163.085.898.701)		(136.345.507.183)	*General and administration expenses*
Beban lainnya	(3.025.663.635)		(9.687.736.774)	*Other expenses*
Arus Kas Diperoleh Dari Aktivitas Operasi	**361.339.066.695**		**150.185.032.199**	***Net cash flows provided by operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Perolehan aset tetap	(3.484.758.119)	10	(4.403.457.831)	*Acquisition of fixed assets*
Hasil penjualan aset tetap	698.450.000	10	1.137.160.001	*Proceeds from sale of fixed assets*
Perolehan properti investasi	-	9	(1.314.514.500)	*Acquisition of investment property*
Kas Bersih Digunakan Untuk Aktivitas Investasi	**(2.786.308.119)**		**(4.580.812.330)**	***Net cash flows used in investing activities***
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Pembayaran pinjaman bank	(1.684.693.140.586)	12	(1.533.751.253.613)	*Payment of bank loans*
Penerimaan pinjaman bank	1.344.956.727.215	12	1.428.245.024.087	*Proceeds from bank loans*
Pembayaran dividen tunai	(30.000.000.000)	18	(30.000.000.000)	*Payment of cash dividend*
Kas Bersih Digunakan untuk Aktivitas Pendanaan	**(369.736.413.371)**		**(135.506.229.526)**	***Net Cash Flows Used in Financing Activities***
KENAIKAN (PENURUNAN) BERSIH KAS DAN SETARA KAS	**(11.183.654.795)**	4	**10.097.990.343**	***NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS AWAL TAHUN	**111.897.922.488**	4	**101.799.932.145**	***CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR***
KAS DAN SETARA KAS AKHIR TAHUN	**100.714.267.693**	4	**111.897.922.488**	***CASH AND CASH EQUIVALENTS AT END OF THE YEAR***

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

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