

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

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.

	Catatan/ Notes	31 Desember/December 31,		
		2017	2016	
		Rp'000	Rp'000	
<b>LIABILITAS DAN EKUITAS</b>				<b>LIABILITIES AND EQUITY</b>
<b>LIABILITAS</b>				<b>LIABILITIES</b>
<b>Utang bank</b>	14			<b>Bank loans</b>
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
<b>Utang usaha kepada pihak ketiga</b>	15	10.839.582	18.930.638	<b>Trade accounts payable to third parties</b>
<b>Utang lain-lain</b>	16	26.983.626	18.781.031	<b>Other accounts payable</b>
<b>Biaya masih harus dibayar</b>	17			<b>Accrued expenses</b>
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
<b>Utang pajak</b>	18	1.156.442	2.793.708	<b>Taxes payable</b>
<b>Surat berharga yang diterbitkan - bersih</b>	19	98.642.155	171.962.113	<b>Securities issued - net</b>
<b>Liabilitas imbalan pasca kerja</b>	20	<u>11.552.885</u>	<u>11.088.676</u>	<b>Post-employment benefits obligation</b>
<b>JUMLAH LIABILITAS</b>		<u>1.286.191.771</u>	<u>1.503.725.692</u>	<b>TOTAL LIABILITIES</b>
<b>EKUITAS</b>				<b>EQUITY</b>
<b>Modal saham - nilai nominal Rp 100 per saham</b>				<b>Capital Stock - Rp 100 par value per share</b>
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
<b>Tambahan modal disetor</b>	22	10.433.072	(2.384.634)	<b>Additional paid - in capital</b>
<b>Penghasilan komprehensif lain</b>	9,20	(558.526)	620.692	<b>Other comprehensive income</b>
<b>Saldo laba</b>				<b>Retained earnings</b>
Ditentukan penggunaannya	21	900.000	800.000	Appropriated
Tidak ditentukan penggunaannya		194.957.496	187.505.281	Unappropriated
<b>JUMLAH EKUITAS</b>		<u>464.248.133</u>	<u>286.741.374</u>	<b>TOTAL EQUITY</b>
<b>JUMLAH LIABILITAS DAN EKUITAS</b>		<u>1.750.439.904</u>	<u>1.790.467.066</u>	<b>TOTAL LIABILITIES AND EQUITY</b>

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 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	
<b>PENDAPATAN</b>				<b>INCOME</b>
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
<b>JUMLAH PENDAPATAN</b>		<b>328.432.929</b>	<b>336.357.634</b>	<b>TOTAL INCOME</b>
<b>BEBAN</b>				<b>EXPENSES</b>
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
<b>JUMLAH BEBAN</b>		<b>318.102.994</b>	<b>327.049.859</b>	<b>TOTAL EXPENSES</b>
<b>LABA SEBELUM PAJAK</b>		<b>10.329.935</b>	<b>9.307.775</b>	<b>INCOME BEFORE TAX</b>
<b>BEBAN PAJAK</b>	30			<b>TAX EXPENSES</b>
Pajak kini		(3.048.419)	(3.979.769)	Current tax
Pajak tangguhan		270.699	1.138.405	Deferred tax
<b>JUMLAH BEBAN PAJAK - BERSIH</b>		<b>(2.777.720)</b>	<b>(2.841.364)</b>	<b>TOTAL TAX EXPENSES - NET</b>
<b>LABA BERSIH TAHUN BERJALAN</b>		<b>7.552.215</b>	<b>6.466.411</b>	<b>NET INCOME FOR THE YEAR</b>
<b>PENGHASILAN KOMPREHENSIF LAIN</b>				<b>OTHER COMPREHENSIVE INCOME</b>
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
<b>JUMLAH LABA KOMPREHENSIF</b>		<b>6.372.997</b>	<b>2.393.070</b>	<b>TOTAL COMPREHENSIVE INCOME</b>
<b>LABA PER SAHAM DASAR</b>	31			<b>BASIC EARNINGS PER SHARE</b>
(dalam Rupiah penuh)		3,81	6,45	(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.

Catatan/ Notes	Penghasilan komprehensif lain/ Other comprehensive income (loss)								Jumlah ekuitas/ Total equity Rp000
	Modal saham/ Paid-up capital stock Rp000	Tambahkan modal disetor/ Additional paid-in capital Rp000	Keuntungan (kerugian) aktuarial - bersih/Actuarial gain (loss) - net Rp000	Bagian penghasilan komprehensif lain atas entitas asosiasi/ Share in other comprehensive income (loss) of associate Rp000	Saldo laba/Retained earnings		Rp000	Rp000	
					Ditentukan penggunaannya/ Appropriated Rp000	Tidak ditentukan penggunaannya/ Unappropriated Rp000			
Saldo per 1 Januari 2016	100.200.035	(2.384.634)	891.949	3.802.084	700.000	181.138.870	284.348.304	Balance as of January 1, 2016	
Cadangan umum	-	-	-	-	100.000	(100.000)	-	General reserve	
Laba bersih tahun berjalan	-	-	-	-	-	6.466.411	6.466.411	Net income for the year	
Penghasilan komprehensif lain tahun berjalan	-	-	(865.444)	(3.207.897)	-	-	(4.073.341)	Other comprehensive income for the year	
Saldo per 31 Desember 2016	100.200.035	(2.384.634)	26.505	594.187	800.000	187.505.281	286.741.374	Balance as of December 31, 2016	
Cadangan umum	-	-	-	-	100.000	(100.000)	-	General reserve	
Laba bersih tahun berjalan	-	-	-	-	-	7.552.215	7.552.215	Net income for the year	
Penghasilan komprehensif lain tahun berjalan	-	-	(604.677)	(574.541)	-	-	(1.179.218)	Other comprehensive income for the year	
Penawaran Umum Terbatas I	158.316.056	18.997.926	-	-	-	-	177.313.982	Limited Public Offering I	
Biaya emisi penawaran umum terbatas I	-	(6.180.220)	-	-	-	-	(6.180.220)	Issuance cost of limited public offering I	
Saldo per 31 Desember 2017	258.516.091	10.433.072	(578.172)	19.646	900.000	194.957.496	464.248.133	Balance as of December 31, 2017	

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

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