



# **INDONESIA COUNTRY REPORT**

**FISCAL YEAR 2009**

# FINANCING OBJECTS

- Automotive, 2wheelers/4wheelers/more
- Heavy Equipment for plantation/mining/energy
- Machinery
- Electronic products

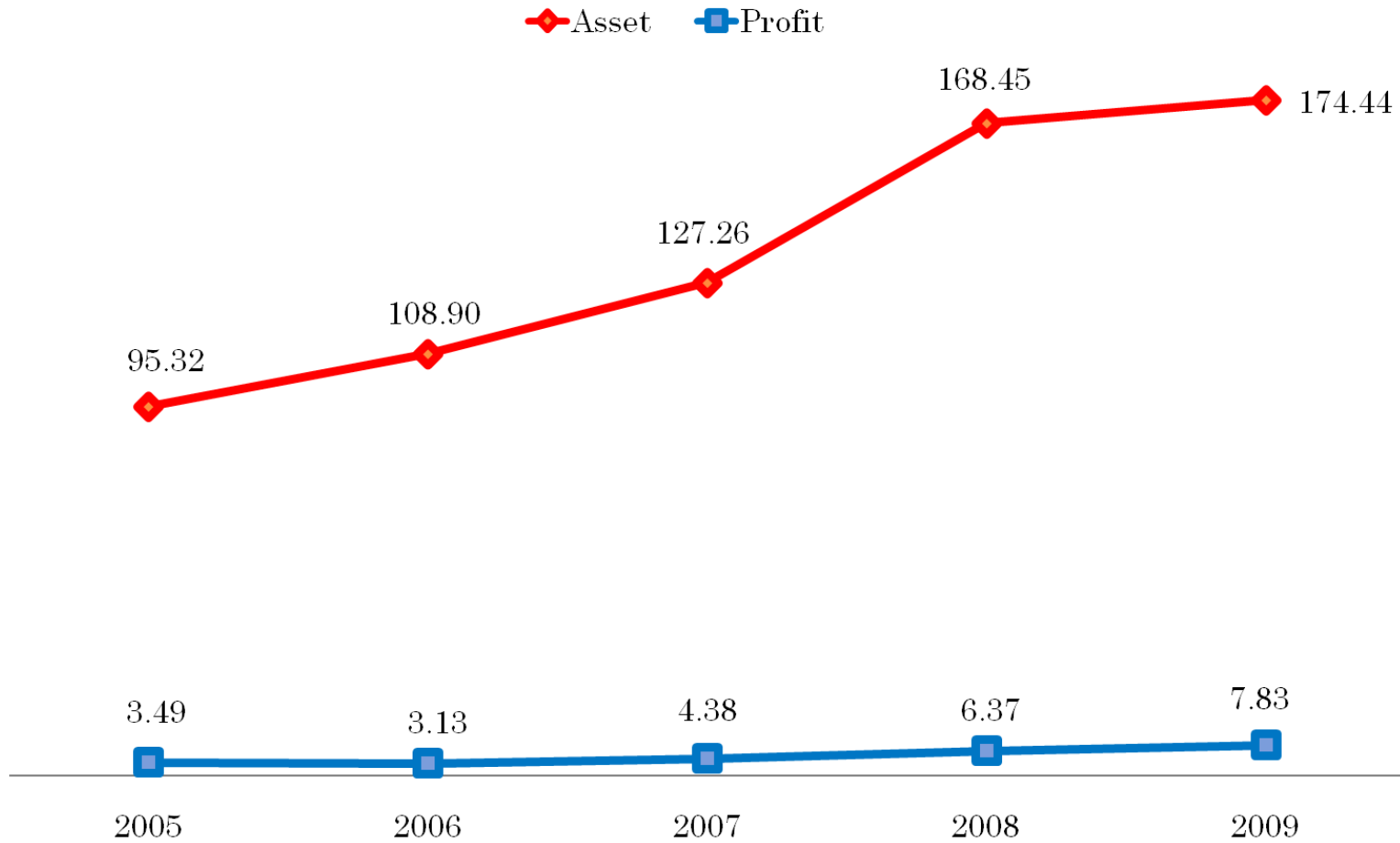


# MULTI-FINANCE FINANCING, ASSET & PROFIT AS OF DECEMBER 2009 (TRILLION RP)

	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>
Asset	95,32	108,90	127,26	168,45	174,44
Profit	3,49	3,13	4,38	6,37	7,83
Total Financing	66,45	93,11	107,68	137,54	142,54
Leasing	19,09	32,64	36,48	50,68	46,53
Factoring	1,41	1,30	2,20	2,22	2,03
Credit Card	1,76	1,47	1,44	1,45	0,93
Consumer Finance	44,19	57,70	67,56	83,19	93,05



## Multifinance Asset and Profit (Trillion Rp)



- Consumer Finance is the majority activity in Indonesian financial services industry. Consumer Finance contributed 65% from the total financing amount in 2009 followed by Leasing 33%, Factoring and Credit Card each of 1%.
- During the crisis period in 2009, Indonesian financial services industry has achieved 4% growth in assets and profit compared with 2008



## MULTI-FINANCE SOURCE OF FUNDS DATA AS OF DECEMBER 2009 (IN TRILLION RP)

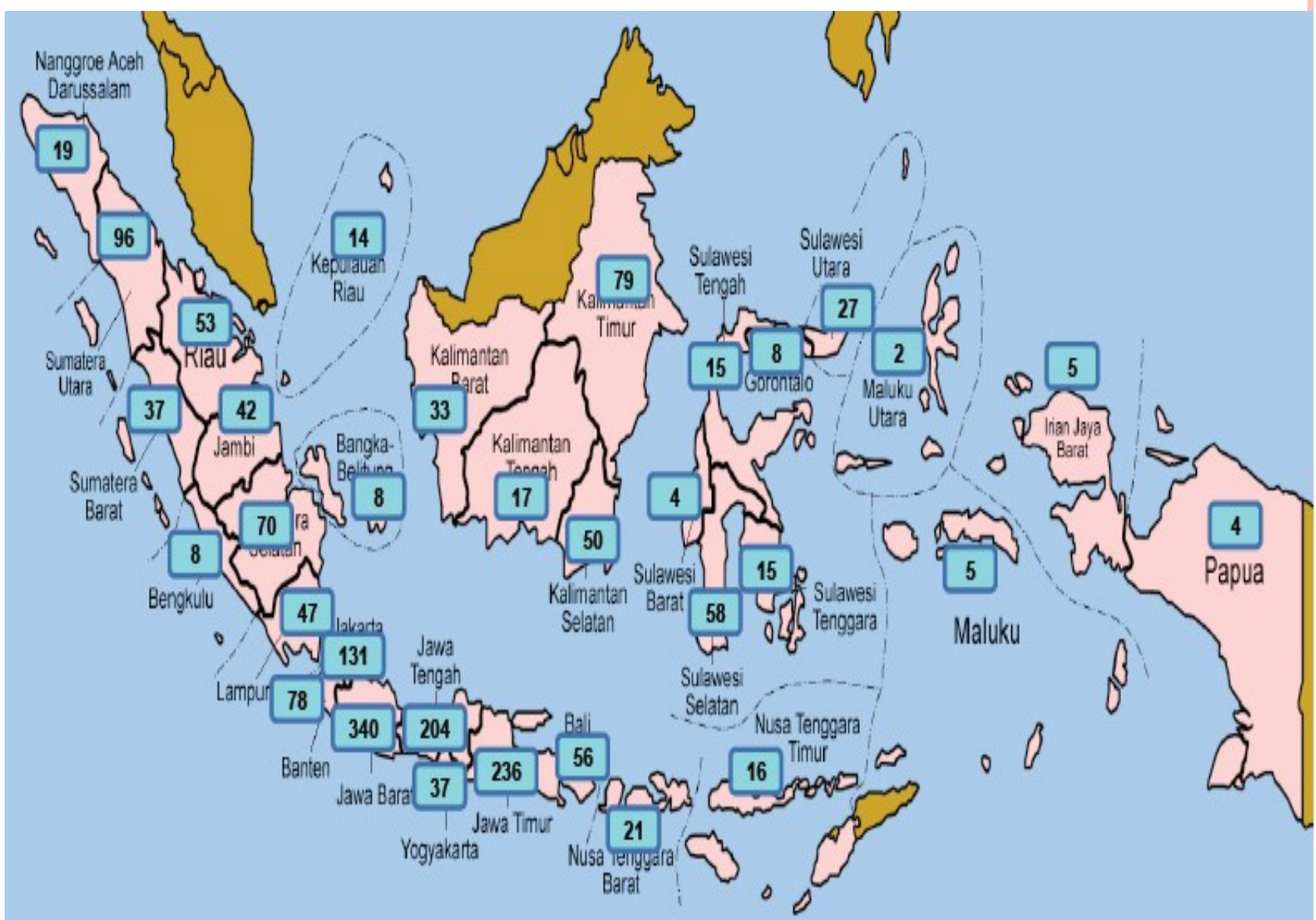
	Dec 2005	Dec 2006	Dec 2007	Dec 2008	Dec 2009
Source of Funds	95,32	108,90	127,26	168,45	174,44
Bank Loans	48,35	54,98	66,37	94,99	89,24
- Domestic	24,16	29,83	36,69	51,95	53,11
- Foreign	24,19	25,15	29,67	43,04	36,13
Other borrowing	11,81	10,44	11,11	14,86	12,72
- Domestic	4,70	3,61	4,46	4,36	4,50
- Foreign	7,11	6,84	6,65	10,50	8,23
Bonds	10,17	10,09	12,84	11,49	13,60
Equity	14,98	18,92	24,53	32,39	40,09
Others	10,00	14,46	12,41	14,71	18,80



- More than 70% of the source of funds for financial industries came from bank loan (domestic or foreign) followed by medium term notes, bonds, subordinated loan and shareholders equity



# Kantor Cabang MF



- Until end of 2009, the finance companies have 1835 branches throughout Indonesia with roughly 30% is concentrated in Java island.



# NON PERFORMING LOAN IN 2009

<b>ACTIVITY</b>	<b>LEASING</b>	<b>FACTORING</b>	<b>CREDIT CARD</b>	<b>CONSUMER FINANCE</b>	<b>TOTAL</b>
<b>Current</b>	<b>98,07%</b>	<b>87,26%</b>	<b>92,18%</b>	<b>97,35%</b>	<b>97,41%</b>
<b>Special Mention</b>	<b>0,43%</b>	<b>6,81%</b>	<b>3,88%</b>	<b>0,63%</b>	<b>0,68%</b>
<b>Bad Debt</b>	<b>1,50%</b>	<b>5,93%</b>	<b>3,93%</b>	<b>2,01%</b>	<b>1,91%</b>
	<b>100,00%</b>	<b>100,00%</b>	<b>100,00%</b>	<b>100,00%</b>	<b>100,00%</b>

During the crisis period in 2009 the non performing loan (NPL) was 1.91%



THANK YOU

