

OPERATING LEASE BOARD OF DIRECTOR APPROVAL

Customer Information		ORIGINAL
		Date : 27 April 2018
Product	: OPERATING LEASE	
Number	: 0000261/4/01/04/2018	
Customer Name	: TRIJAYA UNION, PT.	
Group	:	
Address	: JL. RAYA SERANG KM.9, RT/RW 002/002, KEL. KADU JAYA, KEC. CURUG, TANGERANG, BANTEN	

Description of Financial Object Information						
Model Name	New/Used	Model Year	Supplier Name	Qty	Unit Price	Total Price
XPANDER 1.5L ULTIMATE (4X2) A/T	New	2017	BYPASSINDO JAYA INDAH, PT.	1	211,400,000	211,400,000
Total Cost of Product					211,400,000	
COMPENSATION VAT IN OF XPANDER 1.5L ULTIMATE (4X2) A/T				1	0	0
COMPENSATION VAT IN OF				1	0	0
COMPENSATION VAT IN OF				1	0	0
Total Compensation VAT IN of Product					0	
Total Net Investment					211,400,000	

Operating Lease Income (For 1 Unit)			Budget Cost Period of 36 Month		
Price List (Unit & Carroserie)	Rp	211,400,000	Income		
Net Investment	Rp	211,400,000	Installment Income	Rp	172,404,000
Residual Value (%)		59.224219 %	Insurance Income	Rp	5,625,000
Residual Value With VAT	Rp	125,200,000	KTB Discount Direct to DSF	Rp	0
Lease Term		36	Residual Value With VAT	Rp	125,200,000
Monthly Operating Lease	Rp	4,789,000	Total Lease Income	Rp	303,229,000
VAT 10% (+)	Rp	478,900	Cost		
Billing	Rp	5,267,900	Product Price	Rp	211,400,000
Withholding Tax Art 23 (2%)	Rp	95,780	Registration	Rp	12,000,000
NET PAYMENT		5,172,120	Maintenance	Rp	0
Landing Rate		13.000000 %	Replacement	Rp	0
Borrowing Rate		8.240000 %	Insurance Cost	Rp	22,500,000
Spread Rate(wihout compensation vat in)		4.760000 %	Mediator Fee	Rp	0
			Mobilization	Rp	0
			DeMobilization	Rp	0
			Interest Cost	Rp	44,530,180
			Term of Payment Cost	Rp	749,520
			Interest Cost Before BAST	Rp	0
			Total Lease Cost	Rp	291,179,700
			Total Profit		
			Income - Cost	Rp	12,049,300
			Per Year	Rp	4,016,433
			Average Asset	Rp	168,300,000
			ROA		2.4 %

Payment Type	: Transfer
Payment Mode	: In Arrear
Note	: ACA Credit Rate : C TOP : 60 Days

Prepared by

HAFIEL RAHADYAN

Acknowledge By

BING WAN IRMA VERDIAN HENDRY TANY SUWARDI GUNAWAN JUSUF SETIAWAN HIDEAKI KATAGISHI

Approved By

YOSUKE ODAKE

O/S Net Investment					
Keterangan	Status	Customer Name	Harga	Rv	Net
SKD No: 0000148/4/10/01/2018	Approved	PT. ANUGERAH PRIMA SEJAHTERAH	11,566,917,816	5,582,524,320	5,984,393,496
SKD No: 0000149/4/10/02/2018	Approved	PT. ANUGERAH PRIMA SEJAHTERAH	6,680,752,152	3,203,683,920	3,477,068,232
Total O/S Net Investment			18,247,669,968	7,987,462,036	10,260,207,932