

**OPERATING LEASE  
BOARD OF DIRECTOR APPROVAL**

**Customer Information**

ORIGINAL

Date : 20 August 2021

Product : OPERATING LEASE  
 Number : 0000001/4/11/08/2021  
 Customer Name : ZODIAK SUMATERA SEJAHTERA, PT  
 Group :  
 Address : JL. RADEN WIJAYA RT.025 RW.000 THE HOK, JAMBI SELATAN, KOTA JAMBI, JAMBI 36138 INDONESIA

Description of Financial Object Information					New Calculation	
Model Name	New/Used	Model Year	Supplier Name	Qty	Unit Price	Total Price
COLT DIESEL FE SUPER HDX K HI GEAR	New	2021	PT DIPO INTERNASIONAL PAHALA OTOMOTIF	105 ✓	352,500,000	37,012,500,000
BAK BESI			PT DIPO INTERNASIONAL PAHALA OTOMOTIF	105 ✓	46,000,000	4,830,000,000
Total Cost of Product					41,842,500,000	
COMPENSATION VAT IN OF COLT DIESEL FE SUPER HDX K HI GEAR					105	27,800,000
COMPENSATION VAT IN OF					105	0
COMPENSATION VAT IN OF BAK BESI					105	0
Total Compensation VAT IN of Product					2,919,000,000	
Total Net Investment					38,923,500,000	

Operating Lease Income (For 105 Unit)		
Price List ( Unit & Carrsente )	Rp	41,842,500,000
Net Investment	Rp	38,923,500,000
Residual Value (%)		15.000000 %
Residual Value With VAT	Rp	6,270,075,000
Lease Term		36
Monthly Operating Lease	Rp	1,282,575,000
VAT 10% (+)	Rp	128,257,500
Billing	Rp	1,410,832,500
Withholding Tax Art 23 (2%)	Rp	25,651,500
<b>NET PAYMENT</b>		<b>1,386,181,000</b>
Landing Rate		13.280000 %
Borrowing Rate		7.000000 %
Spread Rate (without compensation vat in)		6.280000 %

Budget Cost Period of 36 Month		
Income		
Installment Income	Rp	46,172,700,000
Insurance Income	Rp	829,436,580
KTB Discount Direct to DSF	Rp	0
Residual Value Without VAT	Rp	5,700,068,220
<b>Total Lease Income</b>	Rp	<b>52,702,204,800</b>
Cost		
Product Price	Rp	38,923,500,000
Registration	Rp	0
Maintenance	Rp	0
Replacement	Rp	0
Insurance Cost	Rp	3,317,746,320
Mediator Fee	Rp	0
Mobilization	Rp	0
DeMobilization	Rp	0
Interest Cost	Rp	4,696,193,233
Term of Payment Cost	Rp	233,504,923
Interest Cost Before BAST	Rp	0
<b>Total Lease Cost</b>	Rp	<b>47,170,944,476</b>
Total Profit		
Income - Cost	Rp	5,531,260,324
Per Year	Rp	1,843,753,441
Average Asset	Rp	24,056,287,500
ROA		7.7 %

Payment Type	: Transfer
Payment Mode	: In Arrear
Note	: STNK dan BPKB atas nama PT Zodiak Sumatera Sejahtera

Prepared by

IVAN ANGELO

Acknowledged By

BRAMANTYO

Approved by email

DONALD WIYONO

Approved by email

-attached-

JUSUF SETIAWAN

Approved By

Approved by email

-attached-

SUWARDI GUNAWAN

Approved by email

-attached-

KIROYA ARAKAWA

Approved by email

-attached-

TETSUYA KATORI

O/S Net Investment					
Keterangan	Status	Customer Name	Harga	Rv	Net
SKD No: 0000001/4/11/08/2021	Submitted	ZODIAK SUMATERA SEJAHTERA. PT	38,923,500,000	5,700,068,182	33,223,431,818
Total O/S Net Investment			38,923,500,000	5,700,068,182	33,223,431,818




SENTRAL SENAYAN 2, LANTAI 3. JL. ASIA AFRIKA No. 8. SENAYAN, JAKARTA

Telp: (021) 57954100, Fax: (021) 57954075

**Penawaran Sewa Operasi (Operating Lease)**Kepada: **ZODIAK SUMATERA SEJAHTERA. PT**

<b>Tanggal</b>	<b>19 Agustus 2021</b>
<b>No.</b>	<b>00461/OQN/01/08/2021</b>

Bersama ini kami memberikan penawaran sewa operasi.

Dengan menandatangani dan mengembalikan penawaran ini maka  
sudah dianggap sebagai pemesanan yang sah.

Penawaran ini berlaku selama 1 bulan sejak tanggal Penawaran di atas.

Harga sewa dapat berubah sewaktu-waktu (karena perubahan harga, pajak, bunga,  
dll)**(1) Deskripsi Barang Sewa**

Merk	MITSUBISHI		
Model	COLT DIESEL FE SUPER HDX K HI GEAR	Tahun	2021
Jenis Bahan Bakar	DIESEL	Isi Silinder (cc)	3.908
Transmisi	M035S5	Kode Mesin	4D34-2AT7
Warna Plat	Kuning	Kapasitas Penumpang	3
Aksesoris dan Tambahan		Muatan (ton)	0
		Tipe Karoseri	BAK BESI
		Nilai Sisa	59,715,000
		Baru / Bekas	Baru

<b>(2) Periode</b>	36 Bulan	<b>(3) Perkiraan Tanggal Pengiriman</b>	19 Agustus 2021
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**(4) Pemakaian per Bulan / Kilometer**

<b>(5) Nilai Sewa per Bulan Sebelum PPN</b>	12,215,000	per Unit
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Jumlah

Uang Jaminan	0	Uang Muka Dibayar Dimuka
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Tenggat Waktu Pembayaran

30 Hari

**(6) Lokasi Pengiriman**

<b>(7) Jenis Kontrak Sewa Operasi</b>		<input checked="" type="checkbox"/> : Termasuk <input type="checkbox"/> : Tidak Termasuk
Pembayaran Mencakup :		Tambahan :
<input checked="" type="checkbox"/>	Harga Barang	<input type="checkbox"/> Kendaraan pengganti untuk pemeriksaan lebih dari 24 jam kecuali akibat kecelakaan
<input checked="" type="checkbox"/>	Aksesoris dan/atau Karoseri	<input type="checkbox"/> Kendaraan pengganti untuk perbaikan kendaraan akibat kecelakaan
<input type="checkbox"/>	Biaya Registrasi STNK dan/atau KEUR	<input type="checkbox"/> Layanan Bantuan di Jalan
<input checked="" type="checkbox"/>	Asuransi yang Diwajibkan (lihat detail di bawah)	<input type="checkbox"/> Layanan Telepon Darurat
Pemeliharaan Non Maintenance untuk pemakaian Km/bulan mencakup:		<input type="checkbox"/> Lain-lain
<input type="checkbox"/>	Pemeliharaan Regular	
<input type="checkbox"/>	Suku Cadang	
<input type="checkbox"/>	Penggantian Oli	
<input type="checkbox"/>	Penggantian Aki	
<input type="checkbox"/>	Penggantian Ban	
<input checked="" type="checkbox"/>	Layanan Konsumen	
<input type="checkbox"/>		
<input type="checkbox"/>		

**(8) Asuransi Kendaraan Komprehensif**

<input checked="" type="checkbox"/>	<input type="checkbox"/> : Termasuk <input type="checkbox"/> : Tidak Termasuk
<input checked="" type="checkbox"/>	Tanggung Jawab Hukum Terhadap Pihak ketiga (Third Party Liability) IDR 100,000,000 per kejadian
<input type="checkbox"/>	Tanggung Jawab Hukum Terhadap Penumpang (Passenger Legal Liability) IDR per orang
<input checked="" type="checkbox"/>	Asuransi Kecelakaan Diri Penumpang (Personal Accident for Passenger) IDR 20,000,000 per orang
<input checked="" type="checkbox"/>	Asuransi Kecelakaan Diri Pengemudi (Personal Accident for Driver) IDR 20,000,000
<input checked="" type="checkbox"/>	Pemogokan, Kerusuhan, dan Huru-hara (Strike, Riots & Civil Commotion)
<input checked="" type="checkbox"/>	Terorisme dan Sabotase (Terrorism & Sabotage)
<input checked="" type="checkbox"/>	Banjir dan Angin Topan (Flood & Windstorm)
<input checked="" type="checkbox"/>	Gempa Bumi & Tsunami (Earthquake & Tsunami)
<input checked="" type="checkbox"/>	Nilai Pertanggungan (untuk kerusakan kendaraan akibat kecelakaan, kebakaran dan pencurian)

Keterangan

<b>(9) Keterangan</b>
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PT. Dipo Star Finance

Kami menerima dan menyetujui penawaran ini

To : NBD Dept - Operating Lease Section  
 From : 19 - August - 2021  
 Date : 00460/OPN/01/08/2021  
 No : **Proposal for Operating Lease Quotation Submission**  
 Subject :  
 OPL Calculation No : 00476/OCN/01/08/2021 *New Calculation*

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Dear Sir/Madam,

I would like to receive approval to submit the operating lease quotation for :

<b>(1) CUSTOMER DATA</b>			
Name	ZODIAK SUMATERA SEJAHTERA. PT	New or Repeat Customer	
Business Economy Sector	Perdagangan Kelapa dan Kelapa Sawit	Address	JL. RADEN WIJAYA RT.025 RW.000 THE HOK, JAMBI SELATAN, KOTA JAMBI, JAMBI 36138 INDONESIA
Telephone & Fax	081274062000		

<b>(2) PIC DATA</b>			
Name	Ivan Angelo	Telephone Number	08111331953
Position	Marketing Officer	Email Address	ivan.angelo@dipostar.com

<b>(3) DEADLINE OF QUOTATION SUBMISSION</b>	19 - August - 2021
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<b>(4) OPERATING LEASE CONDITION</b>	
Product Name	MITSUBISHI
Model Name	COLT DIESEL FE SUPER HDX K HI GEAR
Product Price Include PPN	398,500,000
Purpose Of Use	Operational
Total Unit Quantity	0
Non or COP Program	YES
Residual Value	59,715,000
Standard Residual Value	0
Maintenance Type	Non Maintenance
Maintenance Calculation Number	-
Lease Period (month)	36
Monthly Installment	12,215,000
Landing Rate	13.280 ✓
Borrowing Rate	7.000
Spread Income	6.280
Total Net Income DSF	52,678,669
Net Income DSF Per Year	17,559,556
Average Asset	229,107,500
ROA	7.7 % ✓

Thank you for your consideration and approval for this request.

Proposed By,

Ivan Angelo

Acknowledge By,

Irma Verdian

Bramantyo

Approved By,

Suwardi Gunawan

## Operating Lease Calculation Attachment

OPL Calculation No: 00476/OCN/01/08/2021

*New Calculation*

Contract	
1	Unit Price (Include VAT)
2	Unit Price (Exclude VAT)
3	Leased Period
4	Lending Rate
5	Borrowing Rate
6	Spread
RV	
7	Vehicle list price
8	RV
9	RV (Include VAT)
Installment	
10	Exclude VAT
11	> Total
12	Include VAT
13	> Total
Income	
14	Installment Total
15	RV (Exclude VAT)
16	Commission (0%)
17	Discount KTB
18	<b>Subtotal</b>
Expenses	
19	Insurance Expenses
20	Unit Price
21	Mobilisation
22	Demobilisation
23	TOP (30)
24	Registration
25	Maintenance
26	Borrowing Cost
27	Borrowing Cost for DP
28	Replacement
29	<b>Subtotal</b>
Profit	
30	Net Income DSF
31	Per year
32	Average asset
33	ROA

## CALCULATOR FOR NON LEASING

<b>PERIODE(MM/DD/YYYY)</b>	:	12/1/2020
<b>Vehicle Type</b>	:	Truck & Pick Up
<b>Vehicle Category</b>	:	Category 6
<b>Region</b>	:	Region 1
<b>Manufacturing Year</b>	:	2020
<b>Vehicle Age</b>	:	0
<b>Sum Insured</b>	:	398,500,000.00
<b>Agent Code</b>	:	00999999 - Non
<b>Coverage</b>	:	Comprehensive
<b>Seat Capacity</b>	:	2

**12/31/2023**

<b>Authorized Workshop</b>		0
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Coverage		Comprehensive	Basic Rate	Loading	Rate Applied	Gross Premium
Basic Premium	:	398,500,000.00	2.42%	-		<b>25,588,831.37</b>
TPL	:	<b>100,000,000.00</b>				2,434,931.52
PLL	:	-				0.00
PAP - PA. Passanger	:	<b>20,000,000.00</b>	0.10%			129,863.03
PAD - PA. Driver	:	<b>20,000,000.00</b>	0.50%			324,657.53
SRC - SRCC	:	<b>398,500,000.00</b>	0.05%			528,694.88
ATS - TS	:	<b>398,500,000.00</b>	0.05%			528,694.88
FLD - Flood	:	<b>398,500,000.00</b>	0.08%			793,042.29
EAQ - E/Q	:	<b>398,500,000.00</b>	0.12%			1,268,867.62
Authorized Workshop	:					0.00
Commercial Usage	:					0.00
<b>Total Gross Premium</b>	:					<b>31,597,583.12</b>

*Jumlah hari yang tersisa setelah dipotong hitungan satu tahun :*

30.00

Year	Depr.	Sum Insured	Vehicle Category	Rate	Total Hull Premium	Authorized Workshop	TPL (Y/N)	Cover	Commercial Usage
Period 1	100%	398,500,000	Category 6	0.0242	9,643,700.00	-	Y	Comprehensive	-
Period 2	85%	338,725,000	Category 6	0.0242	8,197,145.00	-	Y	Comprehensive	-
Period 3	75%	298,875,000	Category 6	0.0242	7,232,775.00	-	Y	Comprehensive	-
Period 4	65%	259,025,000	Category 6	0.0242	515,211.37	-	Y	Comprehensive	-
							Y	Comprehensive	-
							Y	Comprehensive	-

	TPL	PLL	PA Pass	PA Drv	SRCC	TS	Flood	EQ	Total Premium
<b>Periode 1</b>	750,000.00	-	40,000.00	100,000.00	199,250.00	199,250.00	298,875.00	478,200.00	9,643,700.00
<b>Periode 2</b>	750,000.00	-	40,000.00	100,000.00	169,362.50	169,362.50	254,043.75	406,470.00	10,262,720.00
<b>Periode 3</b>	750,000.00	-	40,000.00	100,000.00	149,437.50	149,437.50	224,156.25	358,650.00	9,122,013.75
<b>Periode 4</b>	61,643.84	-	3,287.67	8,219.18	10,644.86	10,644.86	15,967.29	25,547.67	2,286,892.62
<b>Periode 5</b>	<b>61,643.84</b>	-	<b>3,287.67</b>	<b>8,219.18</b>	<b>0.00</b>	-	-	-	<b>135,955.38</b>
<b>Periode 6</b>	61,643.84	-	3,287.67	8,219.18	0.00	-	-	-	73,150.68
									<b>31,315,326.37</b>



To	: PT Zodiak Sumatera Sejahtera	From	Ivan
Attn	Bapak Atok	Date	26-Jul-21
Phone No		Phone No	(021) 5795-4100
Fax No		Fax No	(021) 5795-4099
Email		Mobile	0811164388
Subject	: Car Ownership (COP Quotation)	Page	1 (One)

COP

Dear : Bapak Atok

We are pleased to offer your company a Comprehensive Operating Lease Proposal with particulars as follow

Type Of Unit	NIK	Lease Period	OTG (Include Kerusi)	Lease Rent	Residual Value (Include VAT 10%)	Remarks
Mitsubishi Colt Diesel SHDX + Dump Truck	2021	36 months	IDR 398,100,000	IDR 12,215,000	IDR 59,715,000	New Car

**Notes:**

- The above Lease Rent are **subject to VAT (10%) and Withholding Tax (2%)**
- The above Lease Rent are only for Mentioned Only. Different Lease Rent will be applied for other areas due to expedition and additional cost (if any)
- Payment Type *Monthly in arrear 30 Days*
- Deposit Amount *Nil*
- SRCC Clause *Strike Riot Civil Commotion coverage*
- Flood, EQ, Terrorism Coverage
- *This proposal is valid until July 26, 2021*
- *Vehicle purchase cost shall be charged if you cancel after order to Dipo Star Finance by this sheet with confirmation signature*
- *Vehicle price at the time may change due to the increment price set by Government*
- *Interbank transfer are borne by Lessee*

Coverage of the above monthly rent is as follow :

Included	Excluded
<ul style="list-style-type: none"> <li>- Comprehensive Insurance with Third Party Liability up to Rp 100 mills and P.A for both unnamed Passenger and Driver of max Rp 20 mills</li> <li>- 24 Hours assistance</li> </ul>	<ul style="list-style-type: none"> <li>- Full Maintenance</li> <li>- Replacement Car</li> <li>- Driver Arrangement</li> <li>- Gasoline</li> <li>- Toll and Parking Fee</li> <li>- Registration Fee (STNK and KEUR)</li> </ul>

In the case of **partial loss**, Lessee shall pay own risk as much as **Rp. 400.000** each time for **accidental damage, or theft**In the case of **total loss**, caused by **accident or theft**, Lessee will pay the own risk to Lessor as much as **100% time of the above Lease Rent amount**In the case of **partial loss**, caused by **SRCCS**, Lessee will pay the own risk to lessor as much as **Rp. 500.000**In case of either **partial or total loss**, caused by **AOG**, Lessee will pay the own risk as much as **10% (ten percent) of claimed amount, minimum Rp**The above condition is subject to Dipo Board of Directors approval, satisfactory and completeness of documents required and considering current

We are pleased to assist you in the transportation field and looking forward for your confirmation

Yours faithfully  
**PT Dipo Star Finance**

The above Terms and Conditions are Agreed  
and Accepted By (Authorized Signer):  
: PT Zodiak Sumatera Sejahtera

Ivan Angelo  
Operating Lease Department

Name: *Raden Wijaya, Akimmar Kabun Kopi*  
Position: *Jambi Selatan - JAMBI*

Jambi, 14 Juli 2021

Kepada Yth,  
Bapak Pimpinan  
**PT. ZODIAK SUMATERA SEJAHTERA**  
Jln. Raden Wijaya Lrg. Akimar  
Di –  
T e m p a t

Perihal : **Penawaran Harga Kendaraan**

Dengan hormat,

Menyambung pembicaraan kita, perihal penambahan pembelian kendaraan Truck Mitsubishi type FE SHD-X Hi Gear sebanyak 130 (Seratus tiga puluh) unit, maka dengan ini kami dari **PT. DIPO INTERNASIONAL PAHALA OTOMOTIF**, Jln. Kol. Abunjani No. 10 – Jambi, dealer resmi kendaraan **MITSUBISHI** untuk wilayah Jambi dan sekitar-nya, menyampaikan penawaran harga kendaraan yang Bapak maksud sbb :

**SPESIFIKASI DATA & HARGA KENDARAAN**

Type Kendaraan	: Mitsubishi FE SHD-X Hi Gear
Isi Silinder / PS	: 3.908 CC / 136 PS
Tahun Rakitan	: 2021
Harga Kendaraan Chasis	: Rp. 352.500.000,-
Karoseri Bak Besi	: Rp. 46.000.000,-
Total Harga	: <u><b>Rp. 398.500.000,-</b></u>

Demikian kami sampaikan, atas kepercayaan Bapak untuk mempergunakan Truck Mitsubishi untuk sarana angkutan bisnis Bapak, kami ucapkan terimakasih.

Hormat kami,  
  
**PT DIPO INTERNASIONAL PAHALA OTOMOTIF**  
**BURHANUDDIN. C**  
Business Manager

**Note :**

Harga tersebut diatas adalah BBN Plat Kuning/Umum (wajib melampirkan Surat Izin Angkutan yang dikeluarkan oleh kantor PTSP)

## **Alletta Adzanni**

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**From:** Tetsuya Katori  
**Sent:** Tuesday, October 5, 2021 7:59 AM  
**To:** Ivan Angelo  
**Cc:** Hiroya Arakawa; Donald Wiyono; Irma Verdian; Yuniar Shinta; Bramantyo Tedjojuwono; Herni Hembang; Mirza Ardeana Dwita; Alletta Adzanni  
**Subject:** Re: Request approval SKD OPL - PT Zodiak Sumatera Sejahtera

Ivan-san,

Noted and thanks.

I understood still some customers prefer OPL due to zero DP, not any additional value of OPL. But, this is a fact ya.  
Thanks.

Best regards,  
Katori Tetsuya  
PT. Dipo Star Finance

2021/10/05 7:44、Ivan Angelo <Ivan.Angelo@dipostar.com>のメール:

Dear Katori san,

Lessee choose to use OPL rather than F/L because of there is no investment from them for Down Payment in OPL tranx.

Thank you

Regards,  
Ivan

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**From:** Tetsuya Katori <Katori@dipostar.com>  
**Sent:** Tuesday, 5 October 2021, 07:29  
**To:** Ivan Angelo; Hiroya Arakawa  
**Cc:** Donald Wiyono; Irma Verdian; Yuniar Shinta; Bramantyo Tedjojuwono; Herni Hembang; Mirza Ardeana Dwita; Alletta Adzanni  
**Subject:** RE: Request approval SKD OPL - PT Zodiak Sumatera Sejahtera

Thanks.

What's specific reason to choose OPL rather than FL ?

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**From:** Ivan Angelo <Ivan.Angelo@dipostar.com>  
**Sent:** Tuesday, October 5, 2021 6:55 AM  
**To:** Tetsuya Katori <Katori@dipostar.com>; Hiroya Arakawa <Arakawa@dipostar.com>

**Cc:** Donald Wiyono <Donald.Wiyono@dipostar.com>; Irma Verdian <Verdian@dipostar.com>; Yuniar Shinta <Yuniar.Shinta@dipostar.com>; Bramantyo Tedjojuwono <Bramantyo@dipostar.com>; Herni Hembang <herni.hembang@dipostar.com>; Mirza Ardeana Dwita <mirza.dwita@dipostar.com>; Alletta Adzanni <Alletta.Adzanni@dipostar.com>  
**Subject:** Re: Request approval SKD OPL - PT Zodiak Sumatera Sejahtera

Dear Katori san,

Yes, previous tranx in the past was F/L from DSF Jambi. For this tranx, lessee prefer to use OPL scheme.

Thank you

Regards,  
Ivan

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**From:** Tetsuya Katori <[Katori@dipostar.com](mailto:Katori@dipostar.com)>  
**Sent:** Monday, 4 October 2021, 22:01  
**To:** Ivan Angelo; Hiroya Arakawa  
**Cc:** Donald Wiyono; Irma Verdian; Yuniar Shinta; Bramantyo Tedjojuwono; Herni Hembang; Mirza Ardeana Dwita; Alletta Adzanni  
**Subject:** RE: Request approval SKD OPL - PT Zodiak Sumatera Sejahtera

Noted and OK.

While, please let me know previous tranx in the past was F/L ? not OPL ?

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**From:** Ivan Angelo <[Ivan.Angelo@dipostar.com](mailto:Ivan.Angelo@dipostar.com)>  
**Sent:** Monday, October 4, 2021 3:22 PM  
**To:** Tetsuya Katori <[Katori@dipostar.com](mailto:Katori@dipostar.com)>; Hiroya Arakawa <[Arakawa@dipostar.com](mailto:Arakawa@dipostar.com)>  
**Cc:** Donald Wiyono <[Donald.Wiyono@dipostar.com](mailto:Donald.Wiyono@dipostar.com)>; Irma Verdian <[Verdian@dipostar.com](mailto:Verdian@dipostar.com)>; Yuniar Shinta <[Yuniar.Shinta@dipostar.com](mailto:Yuniar.Shinta@dipostar.com)>; Bramantyo Tedjojuwono <[Bramantyo@dipostar.com](mailto:Bramantyo@dipostar.com)>; Herni Hembang <[herni.hembang@dipostar.com](mailto:herni.hembang@dipostar.com)>; Mirza Ardeana Dwita <[mirza.dwita@dipostar.com](mailto:mirza.dwita@dipostar.com)>; Alletta Adzanni <[Alletta.Adzanni@dipostar.com](mailto:Alletta.Adzanni@dipostar.com)>  
**Subject:** FW: Request approval SKD OPL - PT Zodiak Sumatera Sejahtera

Dear Katori san and Arakawa san,

Please kindly approve SKD OPL of PT Zodiak Sumatera Sejahtera as attached:

- This transaction is recommended by DSF Jambi
- CAD analysis attached
- Additional information : Lessee is willing to give additional collateral of 60 BPKB which contract will be expired in 7 months

	<b>SKD No 001/4/11/08/202</b>
<b>Object Lease</b>	Colt Diesel FE Super HDX Hi Gear + Bak Besi (2021)
<b>Total Unit</b>	105
<b>Tenor</b>	36 months
<b>Unit Price</b>	Rp 41,842,500,000,- (@ Rp 398,500,000,-)
<b>Monthly Rent Fee</b>	Rp 1,282,575,000,- (@ Rp 12,215,000,-)

<b>RV – COP</b>	15% / Rp 6,270,075,000,- (@ Rp 59,715,000,-)
<b>L/R</b>	13.28%
<b>ROA</b>	7.7%

Thank you

Regards,  
Ivan

## **Alletta Adzanni**

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**From:** Hiroya Arakawa  
**Sent:** Monday, October 4, 2021 3:23 PM  
**To:** Ivan Angelo; Tetsuya Katori  
**Cc:** Donald Wiyono; Irma Verdian; Yuniar Shinta; Bramantyo Tedjojuwono; Herni Hembang; Mirza Ardeana Dwita; Alletta Adzanni  
**Subject:** Re: Request approval SKD OPL - PT Zodiak Sumatera Sejahtera

Noted.

Best regards,

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Hiroya Arakawa  
mobile: +62-8111666806  
email: arakawa@dipostar.com

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差出人: Ivan Angelo <Ivan.Angelo@dipostar.com>

送信日時: 2021 年 10 月 4 日 15:22

宛先: Tetsuya Katori <Katori@dipostar.com>; Hiroya Arakawa <Arakawa@dipostar.com>

CC: Donald Wiyono <Donald.Wiyono@dipostar.com>; Irma Verdian <Verdian@dipostar.com>; Yuniar Shinta <Yuniar.Shinta@dipostar.com>; Bramantyo Tedjojuwono <Bramantyo@dipostar.com>; Herni Hembang <herni.hembang@dipostar.com>; Mirza Ardeana Dwita <mirza.dwita@dipostar.com>; Alletta Adzanni <Alletta.Adzanni@dipostar.com>

件名: FW: Request approval SKD OPL - PT Zodiak Sumatera Sejahtera

Dear Katori san and Arakawa san,

Please kindly approve SKD OPL of PT Zodiak Sumatera Sejahtera as attached:

- This transaction is recommended by DSF Jambi
- CAD analysis attached
- Additional information : Lessee is willing to give additional collateral of 60 BPKB which contract will be expired in 7 months

	<b>SKD No 001/4/11/08/202</b>
<b>Object Lease</b>	Colt Diesel FE Super HDX Hi Gear + Bak Besi (2021)
<b>Total Unit</b>	105
<b>Tenor</b>	36 months
<b>Unit Price</b>	Rp 41,842,500,000,- (@ Rp 398,500,000,-)
<b>Monthly Rent Fee</b>	Rp 1,282,575,000,- (@ Rp 12,215,000,-)
<b>RV – COP</b>	15% / Rp 6,270,075,000,- (@ Rp 59,715,000,-)
<b>L/R</b>	13.28%
<b>ROA</b>	7.7%

Thank you

Regards,

Ivan

## **Alletta Adzanni**

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**From:** Ivan Angelo  
**Sent:** Tuesday, October 5, 2021 1:49 PM  
**To:** Alletta Adzanni  
**Subject:** FW: Request Approval SKD OPL to RBM

fyi

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**From:** Donald Wiyono <Donald.Wiyono@dipostar.com>  
**Sent:** Tuesday, September 28, 2021 3:23 PM  
**To:** Fran Siska <Fran.Siska@dipostar.com>  
**Cc:** Ivan Angelo <Ivan.Angelo@dipostar.com>; Irma Verdian <Verdian@dipostar.com>; Bramantyo Tedjojuwono <Bramantyo@dipostar.com>; David Hs <david.hs@dipostar.com>  
**Subject:** Re: Request Approval SKD OPL to RBM

Noted + TQ

Regards,  
DW

---

**From:** Fran Siska <[Fran.Siska@dipostar.com](mailto:Fran.Siska@dipostar.com)>  
**Sent:** Tuesday, September 28, 2021, 3:17 PM  
**To:** Donald Wiyono  
**Cc:** Ivan Angelo; Irma Verdian; Bramantyo Tedjojuwono; David Hs  
**Subject:** FW: Request Approval SKD OPL to RBM

Acknowledge Box	
Decision:	OK
	<b>Donald Wiyono</b>

Dear pak Donald,

Berikut terlampir SKD OPL :

Product : OPERATING LEASE  
 Number : 00000014/11/08/2021  
 Customer Name : ZODIAK SUMATERA SEJAHTERA, PT  
 Group :  
 Address : JL. RADEN WIJAYA RT.025 RW.000 THE HOK, JAMBI SELATAN, KOTA JAMBI, JAMBI 36138 INDONESIA

Description of Financial Object Information					New Calculation	
Model Name	New/Used	Model Year	Supplier Name	Qty	Unit Price	Total Price
COLT DIESEL FE SUPER HDX K HI GEAR	New	2021	PT DIPO INTERNASIONAL PAHALA OTOMOTIF	105	352,500,000	37,012,500,000
BAK BESI			PT DIPO INTERNASIONAL PAHALA OTOMOTIF	105	46,000,000	4,830,000,000
Total Cost of Product					41,842,500,000	
COMPENSATION VAT IN OF COLT DIESEL FE SUPER HDX K HI GEAR					105	27,800,000
COMPENSATION VAT IN OF					105	0
COMPENSATION VAT IN OF BAK BESI					105	0
Total Compensation VAT IN of Product					2,919,000,000	
Total Net Investment					38,923,500,000	

Demikian yang dimohonkan, terima kasih atas perhatiannya.

Regards,

*Fran Siska*

PT.Dipo Star Finance

Sudirman City Center Lantai 8

Jl Jenderal Sudirman No 57 (Samping Hotel Beston)

Kel. 20 Ilir D 1 , Kec. Ilir Timur I

Palembang – 30151

Telpo 0711 – 353955 ext 808

Email : [Fran.Siska@Dipostar.com](mailto:Fran.Siska@Dipostar.com)

**From:** Ivan Angelo <[Ivan.Angelo@dipostar.com](mailto:Ivan.Angelo@dipostar.com)>

**Sent:** Tuesday, September 28, 2021 3:05 PM

**To:** Fran Siska <[Fran.Siska@dipostar.com](mailto:Fran.Siska@dipostar.com)>

**Cc:** Donald Wiyono <[Donald.Wiyono@dipostar.com](mailto:Donald.Wiyono@dipostar.com)>; Irma Verdian <[Verdian@dipostar.com](mailto:Verdian@dipostar.com)>; Bramantyo Tedjojuwono <[Bramantyo@dipostar.com](mailto:Bramantyo@dipostar.com)>; David Hs <[david.hs@dipostar.com](mailto:david.hs@dipostar.com)>

**Subject:** Request Approval SKD OPL to RBM

Dear Ibu Siska,

Selamat siang,

Mohon bantuan nya untuk dimintakan approval SKD OPL dan Anakom terlampir kepada Bpk. Donald (RBM South Sumatera).

- Pengajuan SKD OPL untuk transaksi cabang Jambi

Terima kasih

Regards,

Ivan

## **Alletta Adzanni**

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**From:** Jusuf Setiawan  
**Sent:** Wednesday, September 29, 2021 1:39 PM  
**To:** Ivan Angelo  
**Cc:** Donald Wiyono; Irma Verdian; Bramantyo Tedjojuwono; Yuniar Shinta; Herni Hembang; Mirza Ardeana Dwita; Alletta Adzanni  
**Subject:** RE: Request approval SKD OPL - PT Zodiak Sumatera Sejahtera

OK

*Best Regards,*

*Jusuf S.*

---

**From:** Ivan Angelo <Ivan.Angelo@dipostar.com>  
**Sent:** Wednesday, September 29, 2021 12:24 PM  
**To:** Jusuf Setiawan <jusuf.setiawan@dipostar.com>  
**Cc:** Donald Wiyono <Donald.Wiyono@dipostar.com>; Irma Verdian <Verdian@dipostar.com>; Bramantyo Tedjojuwono <Bramantyo@dipostar.com>; Yuniar Shinta <Yuniar.Shinta@dipostar.com>; Herni Hembang <herni.hembang@dipostar.com>; Mirza Ardeana Dwita <mirza.dwita@dipostar.com>; Alletta Adzanni <Alletta.Adzanni@dipostar.com>  
**Subject:** Request approval SKD OPL - PT Zodiak Sumatera Sejahtera

Dear Pak Jusuf,

Mohon persetujuan SKD OPL untuk PT Zodiak Sumatera Sejahtera:

- Transaksi ini merupakan rekomendasi dari DSF Jambi
- Terlampir rekomendasi dari CAD dan DSF Jambi

	<b>SKD No 001/4/11/08/202</b>
<b>Object Lease</b>	Colt Diesel FE Super HDX Hi Gear + Bak Besi (2021)
<b>Total Unit</b>	105
<b>Tenor</b>	36 months
<b>Unit Price</b>	Rp 41,842,500,000,- (@ Rp 398,500,000,-)
<b>Monthly Rent Fee</b>	Rp 1,282,575,000,- (@ Rp 12,215,000,-)
<b>RV – COP</b>	15% / Rp 6,270,075,000,- (@ Rp 59,715,000,-)
<b>L/R</b>	13.28%
<b>ROA</b>	7.7%

Terima kasih

Regards,  
Ivan

## **Alletta Adzanni**

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**From:** Suwardi Gunawan  
**Sent:** Monday, October 4, 2021 2:20 PM  
**To:** Ivan Angelo  
**Cc:** Donald Wiyono; Irma Verdian; Yuniar Shinta; Bramantyo Tedjojuwono; Herni Hembang; Mirza Ardeana Dwita; Alletta Adzanni  
**Subject:** RE: Request approval SKD OPL - PT Zodiak Sumatera Sejahtera

ok

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**From:** Ivan Angelo <Ivan.Angelo@dipostar.com>  
**Sent:** Wednesday, September 29, 2021 1:43 PM  
**To:** Suwardi Gunawan <suwardi.gunawan@dipostar.com>  
**Cc:** Donald Wiyono <Donald.Wiyono@dipostar.com>; Irma Verdian <Verdian@dipostar.com>; Yuniar Shinta <Yuniar.Shinta@dipostar.com>; Bramantyo Tedjojuwono <Bramantyo@dipostar.com>; Herni Hembang <herni.hembang@dipostar.com>; Mirza Ardeana Dwita <mirza.dwita@dipostar.com>; Alletta Adzanni <Alletta.Adzanni@dipostar.com>  
**Subject:** Request approval SKD OPL - PT Zodiak Sumatera Sejahtera

Dear Pak Suwardi,

Mohon persetujuan SKD OPL untuk PT Zodiak Sumatera Sejahtera:

- Transaksi ini merupakan rekomendasi dari DSF Jambi
- Terlampir rekomendasi dari CAD dan DSF Jambi
- Info tambahan : Lessee memberikan collateral tambahan berupa 60 unit BPKB yang akan lunas dalam 7 bulan ke depan (Email dari Bpk. Bramantyo)

<b>SKD No 001/4/11/08/202</b>	
<b>Object Lease</b>	Colt Diesel FE Super HDX Hi Gear + Bak Besi (2021)
<b>Total Unit</b>	105
<b>Tenor</b>	36 months
<b>Unit Price</b>	Rp 41,842,500,000,- (@ Rp 398,500,000,-)
<b>Monthly Rent Fee</b>	Rp 1,282,575,000,- (@ Rp 12,215,000,-)
<b>RV – COP</b>	15% / Rp 6,270,075,000,- (@ Rp 59,715,000,-)
<b>L/R</b>	13.28%
<b>ROA</b>	7.7%

Terima kasih

Regards,  
Ivan