

# IKHTISAR KEUANGAN

## Financial Highlights

(dalam juta Rupiah) | (in million Rupiah)

| <b>Ikhtisar Laporan Posisi Keuangan</b> | <b>2022</b>      | <b>2021</b> | <b>2020</b> | <b>2019</b> | <b>2018</b> | <b>Statement of Financial Position Highlights</b> |
|---|------------------|-------------|-------------|-------------|-------------|---|
| Kas & setara kas                        | <b>514.065</b>   | 220.749     | 417.904     | 164.800     | 189.751     | Cash & cash equivalents                           |
| Piutang pembiayaan konsumen             | <b>2.990.988</b> | 2.395.309   | 2.668.412   | 3.564.191   | 3.422.701   | Consumer financing receivables                    |
| Piutang sewa pembiayaan                 | <b>1.003.141</b> | 872.818     | 884.557     | 1.168.443   | 1.253.052   | Finance lease receivables                         |
| Tagihan anjak piutang                   | <b>7.630</b>     | 1.210       | 3.181       | 14.742      | 10.056      | Factoring receivables                             |
| Jumlah piutang                          | <b>4.001.759</b> | 3.269.337   | 3.556.150   | 4.747.376   | 4.685.809   | Total receivables                                 |
| Penyisihan piutang ragu-ragu            | <b>(54.558)</b>  | (74.676)    | (69.463)    | (62.562)    | (61.349)    | Allowance for impairment losses                   |
| Jumlah aset                             | <b>4.630.150</b> | 3.582.868   | 4.115.895   | 5.051.402   | 5.019.046   | Total assets                                      |
| Jumlah liabilitas                       | <b>3.314.209</b> | 2.339.047   | 2.907.239   | 3.843.919   | 3.841.990   | Total liabilities                                 |
| Jumlah ekuitas                          | <b>1.315.941</b> | 1.243.821   | 1.208.656   | 1.207.483   | 1.177.056   | Total equity                                      |
| Posisi Devisa Neto (juta US Dollar)     | <b>(12,45)</b>   | (0,00)      | (0,00)      | (0,00)      | 2,07        | Net Open Position (million US Dollar)             |
| Posisi Devisa Neto (juta JPY)           | <b>-</b>         | (717,76)    | (0,00)      | 49,50       | (0,00)      | Net Open Position (million JPY)                   |

(dalam juta Rupiah) | (in million Rupiah)

| <b>Ikhtisar Laporan Laba Rugi dan Penghasilan Komprehensif Lain</b> | <b>2022</b>    | <b>2021</b> | <b>2020</b> | <b>2019</b> | <b>2018</b> | <b>Statement of Profit or Loss and Other Comprehensive Income Highlights</b> |
|---|----------------|-------------|-------------|-------------|-------------|--|
| Total pendapatan  | <b>599.879</b> | 549.985     | 680.194     | 839.267     | 739.882     | Total income   |
| Total beban   | <b>486.937</b> | 515.182     | 652.982     | 760.878     | 662.970     | Total expenses   |
| Laba sebelum pajak penghasilan                                      | <b>112.942</b> | 34.803      | 27.212      | 78.389      | 76.912      | Net profit before income tax   |
| Laba bersih tahun berjalan  | <b>87.460</b>  | 28.703      | 20.053      | 59.269      | 57.571      | Net profit for the year  |
| Penghasilan (rugi) komprehensif lain                                | <b>(5.465)</b> | 13.045      | (8.107)     | (5.801)     | 16.277      | Other comprehensive income (loss)  |
| Penghasilan komprehensif  | <b>81.995</b>  | 41.748      | 11.946      | 53.468      | 73.848      | Comprehensive income   |
| Laba per saham dasar (Rupiah penuh)                                 | <b>53,14</b>   | 17,44       | 12,18       | 36,01       | 34,98       | Basic earnings per share (full Rupiah)                                       |

(dalam juta Rupiah) | (in million Rupiah)

| <b>Penyaluran Pembiayaan Baru</b> | <b>2022</b>      | <b>2021</b> | <b>2020</b> | <b>2019</b> | <b>2018</b> | <b>New Financing Disbursement</b> |
|-----------------------------------|------------------|-------------|-------------|-------------|-------------|-----------------------------------|
| Sewa pembiayaan                   | <b>867.863</b>   | 710.471     | 454.718     | 901.629     | 888.826     | Financial lease                   |
| Pembiayaan konsumen               | <b>2.051.236</b> | 1.226.056   | 727.888     | 1.875.326   | 2.126.476   | Consumer financing                |
| Anjak piutang                     | <b>48.350</b>    | 7.900       | -           | 40.296      | 40.000      | Factoring                         |
| Jumlah pembiayaan baru            | <b>2.967.449</b> | 1.944.427   | 1.182.606   | 2.817.251   | 3.055.302   | Total new financing               |

| Rasio-Rasio Keuangan  | 2022          | 2021     | 2020     | 2019    | 2018   | Financial Ratios  |
|---|---------------|----------|----------|---------|--------|---|
| <b>Rasio Keuangan Penting   Important Financial Ratios</b>        |               |          |          |         |        |   |
| Rasio Laba terhadap Aset <sup>1)</sup><br>(ROA)                   | <b>2,13%</b>  | 0,75%    | 0,44%    | 1,18%   | 1,23%  | Return on Assets (ROA)  |
| Rasio Laba terhadap Ekuitas<br><sup>2)</sup> (ROE)                | <b>6,83%</b>  | 2,34%    | 1,66%    | 4,97%   | 4,99%  | Return on Equity (ROE)  |
| Rasio Laba terhadap<br>Pendapatan <sup>3)</sup>                   | <b>14,58%</b> | 5,22%    | 2,95%    | 7,06%   | 7,78%  | Profit to Revenues Ratio  |
| Rasio Kewajiban terhadap<br>Ekuitas <sup>4)</sup>                 | <b>2,40</b>   | 1,77     | 2,32     | 3,08    | 3,18   | Debt to Equity Ratio  |
| Rasio Lancar (x) <sup>5)</sup>                                    | <b>1,62</b>   | 1,35     | 1,32     | 1,21    | 1,17   | Current Ratio (x)   |
| Piutang pembiayaan<br>bermasalah                                  | <b>0,67%</b>  | 2,63%    | 4,19%    | 2,20%   | 2,46%  | Non-Performing Financing<br>(NPF)                                       |
| Rasio Piutang Pembiayaan/<br>Total Aset                           | <b>86,43%</b> | 91,25%   | 86,40%   | 93,98%  | 93,36% | Financing Receivables to Total<br>Assets Ratio (FAR)                    |
| Pinjaman yang diterima/Total<br>Aset (x)                          | <b>0,68</b>   | 0,61     | 0,68     | 0,74    | 0,75   | Total Debt/Total Assets (x)   |
| Rasio Liabilitas terhadap<br>Aset (x)                             | <b>0,72</b>   | 0,65     | 0,71     | 0,76    | 0,77   | Liabilities to Assets Ratio (x)   |
| Rasio Liabilitas terhadap<br>Ekuitas (x)                          | <b>2,52</b>   | 1,88     | 2,41     | 3,18    | 3,26   | Liabilities to Equity Ratio (x)   |
| <b>Informasi Lainnya   Other Information</b>                      |               |          |          |         |        |   |
| Pertumbuhan jumlah<br>pembiayaan baru                             | <b>52,61%</b> | 64,42%   | (58,02%) | (7,79%) | 2,67%  | New financing growth  |
| Pertumbuhan pendapatan  | <b>9,07%</b>  | (19,14%) | (18,95%) | 13,43%  | 3,04%  | Income growth   |
| Pertumbuhan aset  | <b>29,23%</b> | (12,95%) | (18,52%) | 0,64%   | 14,91% | Assets growth   |
| Pertumbuhan ekuitas   | <b>5,80%</b>  | 2,91%    | 0,10%    | 2,59%   | 4,21%  | Equity growth   |
| Jumlah saham yang beredar<br>(juta lembar)                        | <b>1.646</b>  | 1.646    | 1.646    | 1.646   | 1.646  | Number of stocks<br>outstanding (million shares)                        |
| Nilai buku/Saham dasar (Rp)                                       | <b>800</b>    | 756      | 734      | 734     | 715    | Book value /share (Rp)  |
| Dividen per saham (Rupiah<br>penuh) atas laba tahun<br>sebelumnya | <b>6</b>      | 4        | -        | 14      | 16     | Dividend per share (full<br>Rupiah) on profit from the<br>previous year |
| Jumlah konsumen aktif   | <b>27.967</b> | 28.756   | 34.078   | 38.685  | 37.106 | Number of active customers  |
| Jumlah jaringan usaha   | <b>34</b>     | 34       | 34       | 35      | 36     | Number of branch network  |
| Jumlah karyawan   | <b>676</b>    | 621      | 604      | 830     | 877    | Number of employees   |

#### Catatan | Notes

Seluruh angka pada tabel maupun grafik menggunakan notasi Bahasa Indonesia  
Numerical notations in all tables dan graphs in Indonesian

<sup>1)</sup> Laba (Rugi) sebelum penghasilan (rugi) komprehensif lain/Rata-rata aset  
Net profit (loss) before other comprehensive income (loss)/Average assets

<sup>2)</sup> Laba (Rugi) sebelum penghasilan (rugi) komprehensif lain/Rata-rata ekuitas  
Net profit (loss) before other comprehensive income (loss)/Average equity

<sup>3)</sup> Laba (Rugi) sebelum penghasilan (rugi) komprehensif lain/Total pendapatan  
Net profit (loss) before other comprehensive income (loss)/Total income

<sup>4)</sup> Total utang/Total ekuitas  
Total debt/Total equity

<sup>5)</sup> Aset jatuh tempo dalam 1 tahun/Liabilitas jatuh tempo dalam 1 tahun  
Assets due in 1 year/Liabilities due in 1 year