

Ikhtisar Laporan Posisi Keuangan

Statement of Financial Position Highlights

(dalam jutaan Rupiah | in million Rupiah)

Uraian	2023	2022	2021	2020	2019	Description
Kas & setara kas	337.879	514.065	220.749	417.904	164.800	Cash & cash equivalents
Piutang pembiayaan konsumen	4.267.353	2.990.988	2.395.309	2.668.412	3.564.191	Consumer financing receivables
Piutang sewa pembiayaan	993.936	1.003.141	872.818	884.557	1.168.443	Finance lease receivables
Tagihan anjak piutang	53.045	7.630	1.210	3.181	14.742	Factoring receivables
Jumlah piutang	5.314.334	4.001.759	3.269.337	3.556.150	4.747.376	Total receivables
Penyisihan piutang ragu-ragu	(61.662)	(54.558)	(74.676)	(69.463)	(62.562)	Allowance for impairment losses
Jumlah aset	5.789.617	4.630.150	3.582.868	4.115.895	5.051.402	Total assets
Jumlah liabilitas	4.394.881	3.314.209	2.339.047	2.907.239	3.843.919	Total liabilities
Jumlah ekuitas	1.394.736	1.315.941	1.243.821	1.208.656	1.207.483	Total equity
Posisi Devisa Neto (juta US Dollar)	0,11	0,05	(0,00)	(0,00)	(0,00)	Net Open Position (million US Dollar)
Posisi Devisa Neto (juta JPY)	-	-	(717,76)	(0,00)	49,50	Net Open Position (million JPY)

Ikhtisar Laporan Laba Rugi dan Penghasilan Komprehensif Lain

Statement of Profit or Loss and Other Comprehensive Income Highlights

(dalam jutaan Rupiah | in million Rupiah)

Uraian	2023	2022	2021	2020	2019	Description
Total pendapatan	725.776	599.879	549.985	680.194	839.267	Total income
Total beban	593.636	486.937	515.182	652.982	760.878	Total expenses
Laba sebelum pajak penghasilan	132.140	112.942	34.803	27.212	78.389	Net profit before income tax
Laba bersih tahun berjalan	105.013	87.460	28.703	20.053	59.269	Net profit for the year
Penghasilan (rugi) komprehensif lain	115	(5.465)	13.045	(8.107)	(5.801)	Other comprehensive income (loss)
Penghasilan komprehensif	105.128	81.995	41.748	11.946	53.468	Comprehensive income
Laba per saham dasar (Rupiah penuh)	63,81	53,14	17,44	12,18	36,01	Basic earnings per share (full Rupiah)

Rasio-Rasio Keuangan	2023	2022	2021	2020	2019	Financial Ratios
Rasio Keuangan Penting Important Financial Ratios						
Rasio Laba terhadap Aset ¹⁾ (ROA)	2,02%	2,13%	0,75%	0,44%	1,18%	Return on Assets (ROA)
Rasio Laba terhadap Ekuitas ²⁾ (ROE)	7,75%	6,83%	2,34%	1,66%	4,97%	Return on Equity (ROE)
Rasio Laba terhadap Pendapatan ³⁾	14,47%	14,58%	5,22%	2,95%	7,06%	Profit to Revenues Ratio
Rasio Kewajiban terhadap Ekuitas ⁴⁾	3,04	2,40	1,77	2,32	3,08	Debt to Equity Ratio
Rasio Lancar (x) ⁵⁾	1,40	1,62	1,35	1,32	1,21	Current Ratio (x)
Piutang pembiayaan bermasalah	0,74%	0,67%	2,63%	4,19%	2,20%	Non-Performing Financing (NPF)
Rasio Piutang Pembiayaan/Total Aset	91,79%	86,43%	91,25%	86,40%	93,98%	Financing Receivables to Total Assets Ratio (FAR)
Pinjaman yang diterima/Total Aset (x)	0,73	0,68	0,61	0,68	0,74	Total Debt/Total Assets (x)
Rasio Liabilitas terhadap Aset (x)	0,76	0,72	0,65	0,71	0,76	Liabilities to Assets Ratio (x)
Rasio Liabilitas terhadap Ekuitas (x)	3,15	2,52	1,88	2,41	3,18	Liabilities to Equity Ratio (x)
Informasi Lainnya Other Information						
Pertumbuhan jumlah pembiayaan baru	27,60%	52,61%	64,42%	(58,02%)	(7,79%)	New financing growth
Pertumbuhan pendapatan	20,99%	9,07%	(19,14%)	(18,95%)	13,43%	Income growth
Pertumbuhan aset	25,04%	29,23%	(12,95%)	(18,52%)	0,64%	Assets growth
Pertumbuhan ekuitas	5,99%	5,80%	2,91%	0,10%	2,59%	Equity growth
Jumlah saham yang beredar (juta lembar)	1.646	1.646	1.646	1.646	1.646	Number of stocks outstanding (million shares)
Nilai buku/Saham dasar (Rp)	847	800	756	734	734	Book value /share (Rp)
Dividen per saham (Rupiah penuh) atas laba tahun sebelumnya	16	6	4	-	14	Dividend per share (full Rupiah) on profit from the previous year
Jumlah konsumen aktif	33.388	27.967	28.756	34.078	38.685	Number of active customers
Jumlah jaringan usaha	35	34	34	34	35	Number of branch network
Jumlah karyawan	815	676	621	604	830	Number of employees

Catatan | Notes

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

- ¹⁾ Laba (Rugi) sebelum penghasilan (rugi) komprehensif lain/Rata-rata aset
Net profit (loss) before other comprehensive income (loss)/Average assets
- ²⁾ Laba (Rugi) sebelum penghasilan (rugi) komprehensif lain/Rata-rata ekuitas
Net profit (loss) before other comprehensive income (loss)/Average equity
- ³⁾ Laba (Rugi) sebelum penghasilan (rugi) komprehensif lain/Jumlah pendapatan
Net profit (loss) before other comprehensive income (loss)/Total income
- ⁴⁾ Jumlah utang/Jumlah ekuitas
Total debt/Total equity
- ⁵⁾ Aset jatuh tempo dalam 1 tahun/Liabilitas jatuh tempo dalam 1 tahun
Assets due in 1 year/Liabilities due in 1 year