



IKHTISAR KEUANGAN

FINANCIAL HIGHLIGHTS

Laporan Posisi Keuangan

Statements of Financial Position

Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain

Expressed in millions of Rupiah, unless otherwise stated

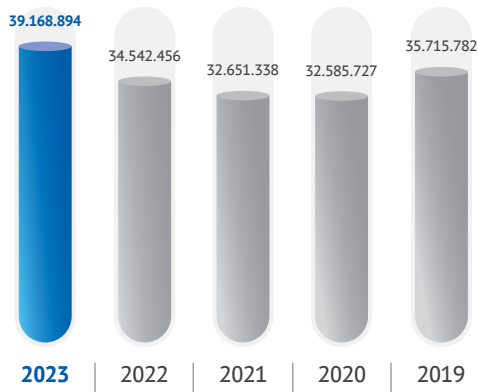
Uraian	2023	2022	2021*	2020**	2019**	Description
Kas dan setara kas	612.439	618.239	901.183	1.723.654	646.718	Cash and cash equivalents
Piutang pembiayaan konsumen-setelah dikurangi penyisihan kerugian penurunan nilai	33.793.190	31.271.743	30.254.167	29.217.131	34.027.008	Consumer financing receivables-net of allowance of impairment losses
Aset yang diperoleh untuk <i>ijarah</i> -setelah dikurangi akumulasi penyusutan	3.064.456	885.550	210.102	312.999	158.608	Asset acquired for <i>ijarah</i> -net of accumulated depreciation
Piutang lain-lain-setelah dikurangi penyisihan kerugian penurunan nilai	192.181	119.387	89.245	70.662	93.012	Other receivables-net of allowance of impairment losses
Beban dibayar dimuka	147.498	68.564	103.819	86.929	190.954	Prepayments
Klaim atas restitusi pajak	55.178	65.623	71.932	96.666	38.022	Claim for tax refund
Aset derivatif	195.833	403.703	9.014	3.163	16.890	Derivatives assets
Investasi pada entitas asosiasi	57.559	78.120	25.154	-	-	Investment in associate
Aset pajak tangguhan-bersih	297.040	343.804	351.339	384.880	133.933	Deferred tax assets-net
Aset tetap-setelah dikurangi akumulasi penyusutan	753.520	687.723	635.383	689.643	410.637	Fixed assets-net of accumulated depreciation
JUMLAH ASET	39.168.894	34.542.456	32.651.338	32.585.727	35.715.782	TOTAL ASSETS
Utang penyalur kendaraan	409.575	512.275	584.125	409.424	598.007	Dealer payables
Utang lain-lain	177.196	179.375	197.375	281.812	166.883	Other payables
Utang premi asuransi	533.460	554.609	571.965	527.035	684.222	Insurance premium payables
Akrual	636.123	979.874	1.108.704	939.993	1.047.188	Accruals
Utang pajak	453.575	434.747	392.947	405.202	296.616	Taxes payable
Liabilitas derivatif	13.717	14.393	245.093	472.032	278.816	Derivative liabilities
Pinjaman	17.171.913	15.039.391	13.359.544	11.115.722	11.621.701	Borrowings
Surat berharga yang diterbitkan: - Obligasi	8.215.088	5.459.273	6.666.870	10.603.869	13.489.470	Securities issued: - Bonds
Liabilitas imbalan kerja	267.191	247.002	273.050	335.288	293.774	Employee benefit obligations
JUMLAH LIABILITAS	27.877.838	23.420.939	23.399.673	25.090.377	28.476.677	TOTAL LIABILITIES
JUMLAH EKUITAS	11.291.056	11.121.517	9.251.665	7.495.350	7.239.105	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS	39.168.894	34.542.456	32.651.338	32.585.727	35.715.782	TOTAL LIABILITIES AND EQUITY

* Tidak dikonsolidasi sejak tanggal 1 Juli 2021
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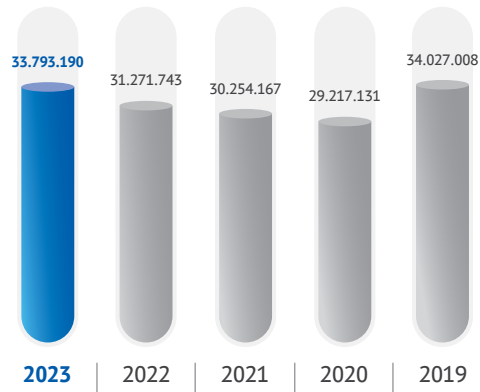


JUMLAH ASET
TOTAL ASSETS



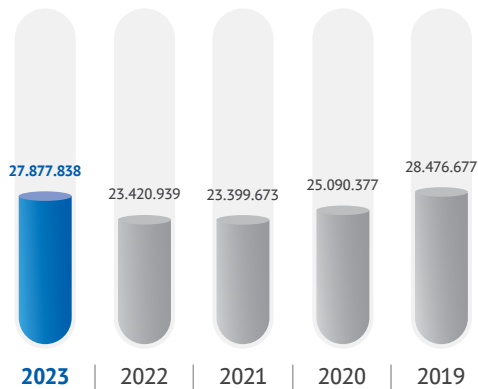
disajikan dalam jutaan Rupiah | presented in millions of Rupiah

PIUTANG PEMBIAYAAN KONSUMEN – BERSIH
**CONSUMER FINANCING RECEIVABLES-NET
OF ALLOWANCE OF IMPAIRMENT LOSSES**



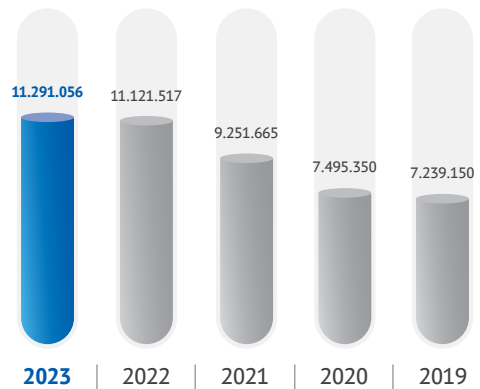
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JUMLAH LIABILITAS
TOTAL LIABILITIES



disajikan dalam jutaan Rupiah | presented in millions of Rupiah

JUMLAH EKUITAS
TOTAL EQUITY



disajikan dalam jutaan Rupiah | presented in millions of Rupiah



Laporan Laba Rugi dan Penghasilan Komprehensif Lain

Statements of Profit or Loss and Other Comprehensive Income

Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain

Expressed in millions of Rupiah, unless otherwise stated

Uraian	2023	2022	2021*	2020**	2019**	Description
Jumlah Penghasilan	10.416.484	8.963.160	8.840.422	9.579.043	9.983.478	Total income
Beban usaha	(2.496.902)	(2.325.992)	(2.370.868)	(2.466.400)	(2.888.305)	Operating expenses
Beban bunga dan keuangan	(1.579.495)	(1.245.696)	(1.717.934)	(2.166.304)	(2.355.125)	Interest and financing charges
Penyisihan kerugian penurunan nilai pembiayaan konsumen	(810.138)	(1.116.420)	(1.328.368)	(2.612.331)	(914.817)	Allowance for impairment losses of consumer financing
Rugi entitas asosiasi	(20.605)	(22.101)	(15.969)	-	-	Loss from investment in associate
Beban penurunan nilai lain-lain	(235.891)	(172.842)	(228.663)	(402.659)	(400.570)	Other impairment charges
Jumlah beban	(5.143.031)	(4.883.051)	(5.661.802)	(7.647.694)	(6.558.817)	Total expenses
LABA SEBELUM PAJAK PENGHASILAN	5.273.453	4.080.109	3.178.620	1.931.349	3.424.661	PROFIT BEFORE INCOME TAX
BEBAN PAJAK PENGHASILAN	(1.166.062)	(906.449)	(711.213)	(443.281)	(856.647)	INCOME TAX EXPENSE
LABA BERSIH	4.107.391	3.173.660	2.467.407	1.488.068	2.568.014	NET INCOME
PENGHASILAN KOMPREHENSIF LAIN TAHUN BERJALAN, SETELAH PAJAK	30.308	86.112	138.773	(125.707)	(137.376)	OTHER COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN, SETELAH PAJAK	4.137.699	3.259.772	2.606.180	1.362.361	2.430.638	TOTAL COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX
Laba bersih yang diatribusikan kepada:						Net income attributable to:
Entitas induk	4.107.391	3.173.660	2.468.058	1.488.582	2.568.091	Parent company
Kepentingan non-pengendali	-	-	(651)	(514)	(77)	Non-controlling interest
	4.107.391	3.173.660	2.467.407	1.488.068	2.568.014	
Jumlah penghasilan komprehensif yang diatribusikan kepada:						Total comprehensive income attributable to:
Entitas induk	4.137.699	3.259.772	2.606.831	1.362.875	2.430.715	Parent company
Kepentingan non-pengendali	-	-	(651)	(514)	(77)	Non-controlling interest
	4.137.699	3.259.772	2.606.180	1.362.361	2.430.638	
LABA BERSIH PER SAHAM (Rupiah penuh)	14.669	11.335	8.812	5.315	9.171	EARNINGS PER SHARE (full Rupiah amount)

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Laporan Arus Kas Statements of Cash Flows

Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain

Expressed in millions of Rupiah, unless otherwise stated

Uraian	2023	2022	2021*	2020**	2019**	Description
Arus kas bersih (digunakan untuk)/diperoleh dari aktivitas operasi	(650.966)	1.635.185	2.438.122	5.939.300	1.467.010	Net cash flows (used in)/ provided by operating activities
Arus kas bersih digunakan untuk aktivitas investasi	(430.055)	(463,811)	(387.577)	(297.930)	(218.107)	Net cash flows used in investing activities
Arus kas bersih diperoleh dari/(digunakan untuk) aktivitas pendanaan	1.075.729	(1.453.876)	(2.872.864)	(4.558.949)	(1.086.164)	Net cash flows provided by/ (used in) financing activities
(Penurunan)/kenaikan bersih kas dan setara kas	(5.292)	(282.502)	(822.319)	1.082.421	162.739	Net (decrease)/increase in cash and cash equivalents
Penyesuaian atas selisih kurs dalam kas dan setara kas	(508)	(442)	(152)	(5.485)	295	Foreign exchanges adjustment in cash and cash equivalents
Kas dan setara kas pada awal tahun	618.239	901.183	1.723.654	646.718	483.684	Cash and cash equivalents at beginning of year
Kas dan setara kas pada akhir tahun	612.439	618.239	901.183	1.723.654	646.718	Cash and cash equivalents at end of year

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Rasio Keuangan Financial Ratios

Uraian	2023	2022	2021*	2020**	2019**	Description
Rasio Laba terhadap Jumlah Aset	10,49%	9,19%	7,56%	4,57%	7,19%	Return on Assets (ROA)
Rasio Laba Terhadap Jumlah Ekuitas	36,38%	28,54%	26,67%	19,85%	35,47%	Return on Equity (ROE)
Jumlah liabilitas/ jumlah aset	0,71x	0,68x	0,72x	0,77x	0,80x	Total liabilities/total assets
Jumlah liabilitas/ jumlah ekuitas	2,47x	2,11x	2,53x	3,35x	3,93x	Total liabilities/total equity
Gearing ratio	2,25x	1,84x	2,16x	2,90x	3,47x	Gearing ratio
Rasio saldo piutang pembiayaan neto terhadap jumlah aset	86,12%	90,40%	92,58%	89,68%	95,26%	Net financing receivables to asset ratio
Rasio piutang pembiayaan bermasalah ("NPF")-bruto	0,98%	0,90%	0,90%	1,48%	0,83%	Non-performing financing ratio ("NPF")-gross

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