

IKHTISAR KEUANGAN

FINANCIAL HIGHLIGHTS

Laporan Laba Rugi dan Penghasilan Komprehensif Lain

Statements of Profit or Loss and Other Comprehensive Income

dalam jutaan rupiah/in million rupiah

Item	2019	2018	2017	2016	2015
Penghasilan / Income	9,983,478	9,461,378	8,596,818	8,321,279	7,459,494
Beban Bunga & Keuangan / Interest and Financing Charges	2,355,125	2,178,338	2,232,652	2,201,631	2,062,062
Labo Kotor / Gross Profit	7,628,353	7,283,040	6,364,166	6,119,648	5,397,432
Beban Usaha / Operating Expenses	2,888,305	2,776,760	2,460,589	2,574,170	2,177,920
Labo Usaha / Operating Profit	4,740,048	4,506,280	3,903,577	3,545,478	3,219,512
Beban Lain-Lain / Other Expenses	1,315,387	1,406,233	1,233,146	934,458	1,176,115
Labo Sebelum Pajak / Profit Before Income Tax	3,424,661	3,100,047	2,670,431	2,611,020	2,043,397
Beban Pajak Penghasilan / Income Tax Expenses	856,647	784,985	674,460	805,334	536,734
Labo Bersih / Net Income	2,568,014	2,315,062	1,995,971	1,805,686	1,506,663
Labo Bersih yang Didistribusikan kepada Entitas Induk dan Kepentingan Non Pengendali / Total Profit Attributable to Owners of Parent Entity and Non-Controlling Interests	2,568,014	2,315,062	1,995,971	1,805,686	1,506,663
Jumlah Penghasilan Komprehensif Tahun Berjalan Setelah Pajak / Total Comprehensive Income for the Year after Tax	2,430,638	2,417,691	1,971,788	1,680,558	1,729,161
Jumlah Penghasilan Komprehensif yang Dapat Didistribusikan kepada Pemilik Entitas Induk dan Kepentingan Non Pengendali / Total Comprehensive Income Attributable to Owners of Parent Entity and Non-Controlling Interests	2,430,638	2,417,691	1,971,788	1,680,558	1,729,161

Laporan Posisi Keuangan

Statements of Financial Position

dalam jutaan rupiah/in million rupiah

Item	2019	2018	2017	2016	2015
Kas dan Setara Kas / Cash and Cash Equivalent	646,718	483,684	690,613	241,159	131,283
Piutang Pembiayaan Konsumen – Bersih / Consumer Financing Receivables – Net	34,027,008	32,089,806	29,272,077	28,000,574	25,962,056
Aset yang diperoleh untuk ijarah – Bersih / Asset acquired for ijarah – Net	158,608	-	-	-	-
Aset Tetap – Bersih / Fixed Assets – Net	410,637	381,054	361,341	310,471	285,022
Aset Lain-Lain / Other Assets	472,811	841,516	428,511	858,734	2,356,008
Jumlah Aset / Total Assets	35,715,782	33,796,060	30,752,542	29,410,938	28,734,369
Pinjaman / Borrowings	11,621,701	10,078,572	10,736,495	13,929,331	14,446,846
Surat Berharga yang Diterbitkan / Securities Issued	13,489,470	15,396,285	12,542,213	8,875,001	6,921,693
Liabilitas Pajak / Tax Liabilities	296,616	173,540	144,930	168,931	158,809
Kewajiban Lain-Lain / Other Liabilities	3,068,890	2,140,796	1,996,535	1,482,213	1,464,078
Jumlah Liabilitas / Total Liabilities	28,476,677	27,789,193	25,420,173	24,455,476	23,011,426
Jumlah Ekuitas / Total Equity	7,239,105	6,006,867	5,332,369	4,955,462	5,722,943

Rasio Keuangan

Financial Ratio

Item	2019	2018	2017	2016	2015
Rasio Laba terhadap Jumlah Aset (ROA) / Return on Assets (ROA)	7.2%	6.9%	6.5%	6.1%	5.2%
Rasio Laba terhadap Jumlah Ekuitas (ROE) / Return on Equity (ROE)	35.5%	38.5%	37.4%	36.4%	26.3%
Rasio Laba terhadap Pendapatan (NPM) / Net Profit Margin (NPM)	25.7%	24.5%	23.2%	21.7%	20.2%
Rasio Lancar / Current Ratio	156.5%	138.2%	125.0%	119.9%	118.3%

Rasio Solvabilitas

Solvability Ratio

Item	2019	2018	2017	2016	2015
Rasio Kewajiban terhadap Ekuitas / Liability to Equity Ratio	3.5x	4.2x	4.4x	4.6x	3.7x
Rasio Kewajiban terhadap Aset / Liability to Assets Ratio	79.7%	82.2%	82.7%	83.2%	80.1%

Informasi Keuangan Lainnya

Other Financial Information

dalam jutaan rupiah/in million rupiah

Item	2019	2018	2017	2016	2015
Jumlah Saham Beredar / Total Issued Shares	280,000,000	280,000,000	280,000,000	280,000,000	280,000,000
Labo bersih per saham (dalam Rupiah penuh) / Net income per Share	9,171	8,268	7,128	6,449	5,381
Modal Kerja bersih / Net Capital	8,318,765	5,725,434	3,875,980	2,966,977	2,582,812