

# Ikhtisar Keuangan

## Financial Highlights

### Laporan Laba Rugi & Penghasilan Komprehensif Lain Statements of Profit or Loss & Other Comprehensive Income

dalam jutaan Rupiah  
in million Rupiah

Uraian	2020	2019	2018	2017	2016	Description
<b>Jumlah penghasilan</b>	<b>9,579,043</b>	<b>9,983,478</b>	<b>9,461,378</b>	<b>8,596,818</b>	<b>8,321,279</b>	<b>Total income</b>
Beban bunga dan keuangan	(2,166,304)	(2,355,125)	(2,178,338)	(2,232,652)	(2,201,631)	Interest and financing charges
<b>Laba kotor</b>	<b>7,412,739</b>	<b>7,628,353</b>	<b>7,283,040</b>	<b>6,364,166</b>	<b>6,119,648</b>	<b>Gross profit</b>
Beban usaha	(2,466,400)	(2,888,305)	(2,776,760)	(2,460,589)	(2,574,170)	Operating expenses
<b>Laba usaha</b>	<b>4,946,339</b>	<b>4,740,048</b>	<b>4,506,280</b>	<b>3,903,577</b>	<b>3,545,478</b>	<b>Operating profit</b>
Penyisihan kerugian penurunan nilai pembiayaan konsumen	(2,612,331)	(914,817)	(1,014,709)	(844,731)	(517,909)	Allowance for impairment losses of consumer financing
Beban penurunan nilai lain-lain	(402,659)	(400,570)	(391,524)	(388,415)	(416,549)	Other impairment charges
<b>Jumlah beban lain-lain</b>	<b>(3,014,990)</b>	<b>(1,315,387)</b>	<b>(1,406,233)</b>	<b>(1,233,146)</b>	<b>(934,458)</b>	<b>Total other expenses</b>
Laba sebelum pajak penghasilan	1,931,349	3,424,661	3,100,047	2,670,431	2,611,020	Profit before income tax
Beban pajak penghasilan	(443,281)	(856,647)	(784,985)	(674,460)	(805,334)	Income tax expense
Laba bersih	1,488,068	2,568,014	2,315,062	1,995,971	1,805,686	Net income
Laba Bersih yang Diatribusikan kepada Entitas Induk dan Kepentingan Non Pengendali	1,488,068	2,568,014	2,315,062	1,995,971	1,805,686	Total Profit Attributable to Owners of Parent Entity and Non-Controlling Interests
Jumlah penghasilan komprehensif tahun berjalan, setelah pajak	1,362,361	2,430,638	2,417,691	1,971,788	1,680,558	Total comprehensive income for the year, net of tax
Laba bersih per saham dasar/ dilusian (Rupiah penuh)	5,315	9,171	8,268	7,128	6,449	Basic earnings per share / diluted (full Rupiah amount)

## Laporan Posisi Keuangan Statements of Financial Position

dalam jutaan Rupiah  
in million Rupiah

Uraian	2020	2019	2018	2017	2016	Description
<b>Aset</b>						<b>Asset</b>
Kas dan setara kas	1,723,654	646,718	483,684	690,613	241,159	Cash and cash equivalents
Piutang pembiayaan konsumen - bersih	29,217,131	34,027,008	32,089,806	29,272,077	28,000,574	Consumer financing receivables - net
Aset yang diperoleh untuk ijarah - Bersih	312,999	158,608	-	-	-	Asset acquired for ijarah - net
Piutang lain-lain - bersih	70,662	93,012	93,518	100,444	186,190	Other receivables - net
Beban dibayar dimuka	86,929	190,954	183,544	161,540	174,969	Prepayments
Klaim atas restitusi pajak	96,666	38,022	38,022	-	-	Claim for tax refund
Aset derivatif	3,163	16,890	440,568	61,546	391,708	Derivatives assets
Aset pajak tangguhan - bersih	384,880	133,933	85,864	104,981	105,866	Deferred tax assets - net
Aset tetap - bersih	689,643	410,637	381,054	361,341	310,472	Fixed assets - net
<b>Jumlah aset</b>	<b>32,585,727</b>	<b>35,715,782</b>	<b>33,796,060</b>	<b>30,752,542</b>	<b>29,410,938</b>	<b>Total assets</b>
<b>Liabilitas &amp; ekuitas</b>						<b>Liabilities &amp; equity</b>
<b>Liabilitas</b>						<b>Liabilities</b>
Utang penyalur kendaraan	409,424	598,007	472,008	562,813	347,211	Dealer payables
Utang lain-lain	281,812	166,883	102,089	64,629	30,268	Other payables
Utang premi asuransi	527,035	684,222	591,688	521,995	533,895	Insurance premium payables
Akrual	939,993	1,047,188	687,727	571,193	332,450	Accruals
Utang pajak	405,202	296,616	173,540	144,930	168,931	Taxes payable
Liabilitas derivatif	472,032	278,816	29,839	11,942	10,858	Derivatives liabilities
Pinjaman	11,115,722	11,621,701	10,078,572	10,736,495	13,929,331	Borrowings
Surat berharga yang diterbitkan	10,603,869	13,489,470	15,396,285	12,542,213	8,875,001	Securities issued
Liabilitas imbalan kerja	335,288	293,774	257,445	263,963	227,531	Employee benefit obligations
<b>Jumlah liabilitas</b>	<b>25,090,377</b>	<b>28,476,677</b>	<b>27,789,193</b>	<b>25,420,173</b>	<b>24,455,477</b>	<b>Total liabilities</b>

dalam jutaan Rupiah  
in million Rupiah

Uraian	2020	2019	2018	2017	2016	Description
<b>Ekuitas</b>						<b>Equity</b>
<b>Ekuitas yang diatribusikan kepada pemilik Entitas induk</b>						<b>Equity attributable to owners of Parent company</b>
Modal saham - nilai nominal Rp 1.000 per saham (Rupiah penuh) modal dasar - 300.000.000 saham modal ditempatkan dan disetor penuh - 280.000.000 saham	280,000	280,000	280,000	280,000	280,000	Share capital - with par value Rp 1,000 per share (full Rupiah amount) authorised - 300,000,000 shares issued and fully paid - 280,000,000 shares
Cadangan lindung nilai arus kas	(223,077)	(106,034)	22,015	(49,392)	(35,015)	Cash flow hedges reserve
Saldo laba						Retained earnings
Sudah ditentukan penggunaannya	8,100	7,100	6,100	5,100	4,100	Appropriated
Belum ditentukan penggunaannya	7,430,831	7,058,029	5,698,665	5,096,661	4,706,376	Unappropriated
Kepentingan Non Pengendali	(504)	10	-	-	-	Non-controlling interest
<b>Jumlah ekuitas</b>	<b>7,495,350</b>	<b>7,239,105</b>	<b>6,006,867</b>	<b>5,332,369</b>	<b>4,955,461</b>	<b>Total equity</b>
<b>Jumlah liabilitas dan ekuitas</b>	<b>32,585,727</b>	<b>35,715,782</b>	<b>33,796,060</b>	<b>30,752,542</b>	<b>29,410,938</b>	<b>Total liabilities and equity</b>

## Rasio Keuangan Financial Ratio

dalam jutaan Rupiah

in million Rupiah

Uraian	2020	2019	2018	2017	2016	Description
Rasio Laba terhadap Jumlah Aset	5.9%	7.2%	6.9%	6.5%	6.1%	Return on Assets (ROA)
Rasio Laba Terhadap Jumlah Ekuitas	19.9%	35.5%	38.5%	37.4%	36.4%	Return on Equity (ROE)
Rasio Laba Terhadap Pendapatan	15.5%	25.7%	24.5%	23.2%	21.7%	Net Profit Margin
Rasio Lancar	119.5%	156.5%	138.2%	125.0%	119.9%	Current Ratio

## Rasio Solvabilitas Solvability Ratio

dalam jutaan Rupiah

in million Rupiah

Uraian	2020	2019	2018	2017	2016	Description
Rasio Kewajiban Terhadap Ekuitas	2.89x	3.47x	4.24x	4.37x	4.60x	Debt to Equity Ratio (DER)
Rasio Kewajiban Terhadap Aset	77.0%	79.7%	82.2%	82.7%	83.2%	Debt to Assets Ratio (DAR)

## Informasi Keuangan Lainnya Other Financial Information

dalam jutaan Rupiah

in million Rupiah

Uraian	2020	2019	2018	2017	2016	Description
Jumlah Saham Beredar	280,000,000	280,000,000	280,000,000	280,000,000	280,000,000	Return on Equity (ROE)
Laba bersih per saham (dalam Rupiah penuh)	5,315	9,171	8,268	7,128	6,449	Net income per Share
Modal Kerja Bersih	3,331,066	8,318,765	5,725,434	3,875,980	2,966,977	Return on Equity (ROE)