

Ikhtisar Keuangan

Financial Highlights

LAPORAN LABA RUGI & PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN Consolidated Statements of Profit or Loss & Other Comprehensive Income

dalam jutaan Rupiah
in million Rupiah

Uraian	2021*)	2020	2019	2018	2017	Description
Jumlah penghasilan	8,840,422	9,579,043	9,983,478	9,461,378	8,596,818	Total income
Beban bunga dan keuangan	(1,717,934)	(2,166,304)	(2,355,125)	(2,178,338)	(2,232,652)	Interest and financing charges
Laba kotor	7,122,488	7,412,739	7,628,353	7,283,040	6,364,166	Gross profit
Beban usaha	(2,370,868)	(2,466,400)	(2,888,305)	(2,776,760)	(2,460,589)	Operating expenses
Laba usaha	4,751,620	4,946,339	4,740,048	4,506,280	3,903,577	Operating profit
Penyisihan kerugian penurunan nilai pembiayaan konsumen	(1,328,368)	(2,612,331)	(914,817)	(1,014,709)	(844,731)	Allowance for impairment losses of consumer financing
Rugi entitas asosiasi	(15,969)	-	-	-	-	Loss from investment in associate
Beban penurunan nilai lain-lain	(228,663)	(402,659)	(400,570)	(391,524)	(388,415)	Other impairment charges
Jumlah beban lain-lain	(1,573,000)	(3,014,990)	(1,315,387)	(1,406,233)	(1,233,146)	Total other expenses
Laba sebelum pajak penghasilan	3,178,620	1,931,349	3,424,661	3,100,047	2,670,431	Profit before income tax
Beban pajak penghasilan	(711,213)	(443,281)	(856,647)	(784,985)	(674,460)	Income tax expense
Laba bersih	2,467,407	1,488,068	2,568,014	2,315,062	1,995,971	Net income
Laba Bersih yang Diatribusikan kepada Entitas Induk dan Kepentingan Non Pengendali	2,467,407	1,488,068	2,568,014	2,315,062	1,995,971	Total Profit Attributable to Owners of Parent Entity and Non-Controlling Interests
Jumlah penghasilan komprehensif tahun berjalan, setelah pajak	2,606,180	1,362,361	2,430,638	2,417,691	1,971,788	Total comprehensive income for the year, net of tax
Laba bersih per saham dasar/dilusi (Rupiah penuh)	8,812	5,315	9,171	8,268	7,128	Basic earnings per share / diluted (full Rupiah amount)

*) Tidak dikonsolidasi sejak tanggal 1 Juli 2021
Not consolidated since 1 July 2021

LAPORAN POSISI KEUANGAN KONSOLIDASIAN
Consolidated Statements of Financial Position

dalam jutaan Rupiah
in million Rupiah

Uraian	2021*)	2020	2019	2018	2017	Description
Aset						
Kas dan setara kas	901,183	1,723,654	646,718	483,684	690,613	Cash and cash equivalents
Piutang pembiayaan konsumen - bersih	30,254,167	29,217,131	34,027,008	32,089,806	29,272,077	Consumer financing receivables - net
Aset yang diperoleh untuk <i>ijarah</i> - Bersih	210,102	312,999	158,608	-	-	Asset acquired for <i>ijarah</i> - net
Piutang lain-lain - bersih	89,245	70,662	93,012	93,518	100,444	Other receivables - net
Beban dibayar dimuka	103,819	86,929	190,954	183,544	161,540	Prepayments
Klaim atas restitusi pajak	71,932	96,666	38,022	38,022	-	Claim for tax refund
Aset derivatif	9,014	3,163	16,890	440,568	61,546	Derivatives assets
Investasi pada entitas Asosiasi	25,154	-	-	-	-	Investment in associate
Aset pajak tangguhan - bersih	351,339	384,880	133,933	85,864	104,981	Deferred tax assets - net
Aset tetap - bersih	635,383	689,643	410,637	381,054	361,341	Fixed assets - net
Jumlah aset	32,651,338	32,585,727	35,715,782	33,796,060	30,752,542	Total assets
Liabilitas & ekuitas						
Liabilitas						
Utang penyalur kendaraan	584,125	409,424	598,007	472,008	562,813	Dealer payables
Utang lain-lain	197,375	281,812	166,883	102,089	64,629	Other payables
Utang premi asuransi	571,965	527,035	684,222	591,688	521,995	Insurance premium payables
Akrual	1,108,704	939,993	1,047,188	687,727	571,193	Accruals
Utang pajak	392,947	405,202	296,616	173,540	144,930	Taxes payable
Liabilitas derivatif	245,093	472,032	278,816	29,839	11,942	Derivatives liabilities
Pinjaman	13,359,544	11,115,722	11,621,701	10,078,572	10,736,495	Borrowings
Surat berharga yang diterbitkan	6,666,870	10,603,869	13,489,470	15,396,285	12,542,213	Securities issued
Liabilitas imbalan kerja	273,050	335,288	293,774	257,445	263,963	Employee benefit obligations
Jumlah liabilitas	23,399,673	25,090,377	28,476,677	27,789,193	25,420,173	Total liabilities

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dalam jutaan Rupiah
in million Rupiah

Uraian	2021*)	2020	2019	2018	2017	Description
Ekuitas						Equity
Ekuitas yang diatribusikan kepada pemilik Entitas induk						Equity attributable to owners of Parent company
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
Tambahan modal disetor - Kombinasi bisnis entitas pengendali	36,020	-	-	-	-	Additional Paid In Capital - Business combination under common control
Cadangan lindung nilai arus kas	(87,629)	(223,077)	(106,034)	22,015	(49,392)	Cash flow hedges reserve
Saldo laba						Retained earnings
Sudah ditentukan penggunaannya	9,100	8,100	7,100	6,100	5,100	Appropriated
Belum ditentukan penggunaannya	9,014,174	7,430,831	7,058,029	5,698,665	5,096,661	Unappropriated
Kepentingan Non Pengendali	-	(504)	10	87	-	Non-controlling interest
Jumlah ekuitas	9,251,665	7,495,350	7,239,105	6,006,867	5,332,369	Total equity
Jumlah liabilitas dan ekuitas	32,651,338	32,585,727	35,715,782	33,796,060	30,752,542	Total liabilities and equity

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RASIO KEUANGAN

Financial Ratio

dalam jutaan Rupiah
in million Rupiah

Uraian	2021	2020	2019	2018	2017	Description
Rasio Laba terhadap Jumlah Aset	7.6%	4.6%	7.2%	6.9%	6.5%	Return on Assets (ROA)
Rasio Laba Terhadap Jumlah Ekuitas	26.7%	19.9%	35.5%	38.5%	37.4%	Return on Equity (ROE)
Rasio Laba Terhadap Pendapatan	27.9%	15.5%	25.7%	24.5%	23.2%	Net Profit Margin
Rasio Lancar	124.6%	119.5%	156.5%	138.2%	125.0%	Current Ratio

RASIO SOLVABILITAS

Solvency Ratio

dalam jutaan Rupiah
in million Rupiah

Uraian	2021	2020	2019	2018	2017	Description
Rasio Kewajiban Terhadap Ekuitas	2.16x	2.89x	3.47x	4.24x	4.37x	Debt to Equity Ratio (DER)
Rasio Kewajiban Terhadap Aset	71.7%	77.0%	79.7%	82.2%	82.7%	Debt to Assets Ratio (DAR)

INFORMASI KEUANGAN LAINNYA

Other Financial Information

Uraian	2021	2020	2019	2018	2017	Description
Jumlah Saham Beredar	280,000,000	280,000,000	280,000,000	280,000,000	280,000,000	Total Shares Outstanding
Laba bersih per saham (dalam Rupiah penuh)	8,812	5,315	9,171	8,268	7,128	Earning per Share (in Rupiah full amount)
Modal Kerja Bersih	4,087,632	3,331,066	8,318,765	5,725,434	3,875,980	Net Working Capital