

Ikhtisar Keuangan

Financial Highlights

LAPORAN POSISI KEUANGAN

STATEMENTS OF FINANCIAL POSITION

Disajikan dalam jutaan Rupiah

Expressed in millions of Rupiah

Uraian	2022	2021 ^{*)}	2020 ^{**)}	2019 ^{**)}	2018 ^{**)}	Description
Kas dan setara kas	618.239	901.183	1.723.654	646.718	483.684	Cash and cash equivalents
Piutang pembiayaan konsumen - setelah dikurangi penyisihan kerugian penurunan nilai	31.271.743	30.254.167	29.217.131	34.027.008	32.089.806	Consumer financing receivables - net of allowance of impairment losses
Aset yang diperoleh untuk <i>ijarah</i> - setelah dikurangi akumulasi penyusutan	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	119.387	89.245	70.662	93.012	93.518	Other receivables - net of allowance of impairment losses
Beban dibayar dimuka	68.564	103.819	86.929	190.954	183.544	Prepayments
Klaim atas restitusi pajak	65.623	71.932	96.666	38.022	38.022	Claim for tax refund
Aset derivatif	403.703	9.014	3.163	16.890	440.568	Derivatives assets
Investasi pada entitas asosiasi	78.120	25.154	-	-	-	Investment in associate
Aset pajak tangguhan - bersih	343.804	351.339	384.880	133.933	85.864	Deferred tax assets - net
Aset tetap - setelah dikurangi akumulasi penyusutan	687.723	635.383	689.643	410.637	381.054	Fixed assets - net of accumulated depreciation
Jumlah Aset	34.542.456	32.651.338	32.585.727	35.715.782	33.796.060	Total Assets
Utang penyalur kendaraan	512.275	584.125	409.424	598.007	472.008	Dealer payables
Utang lain-lain	179.375	197.375	281.812	166.883	102.089	Other payables
Utang premi asuransi	554.609	571.965	527.035	684.222	591.688	Insurance premium payables
Akrual	979.874	1.108.704	939.993	1.047.188	687.727	Accruals
Utang pajak	434.747	392.947	405.202	296.616	173.540	Taxes payable
Liabilitas derivatif	14.393	245.093	472.032	278.816	29.839	Derivatives liabilities
Pinjaman	15.039.391	13.359.544	11.115.722	11.621.701	10.078.572	Borrowings
Surat berharga yang diterbitkan	5.459.273	6.666.870	10.603.869	13.489.470	15.396.285	Securities issued
Liabilitas imbalan kerja	247.002	273.050	335.288	293.774	257.445	Employee benefit obligations
Jumlah Liabilitas	23.420.939	23.399.673	25.090.377	28.476.677	27.789.193	Total Liabilities
Jumlah Ekuitas	11.121.517	9.251.665	7.495.350	7.239.105	6.006.867	Total Equity
Jumlah Liabilitas dan Ekuitas	34.542.456	32.651.338	32.585.727	35.715.782	33.796.060	Total Liabilities and Equity

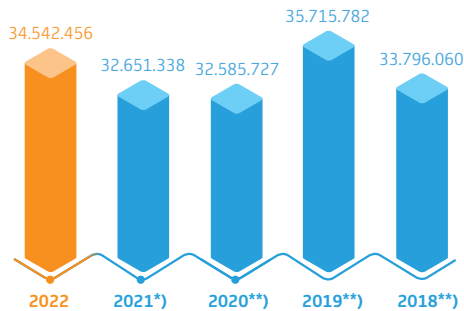
^{*)} Tidak dikonsolidasi sejak tanggal 1 Juli 2021
Not consolidated since 1 July 2021

^{**)} Angka konsolidasian
Consolidated figures

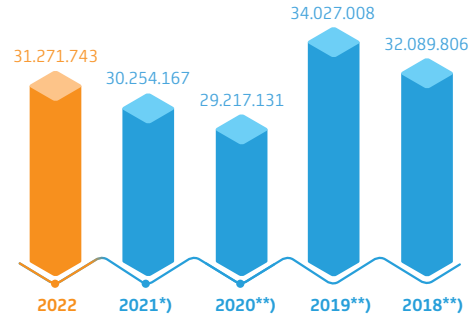
Disajikan dalam jutaan Rupiah

Expressed in millions of Rupiah

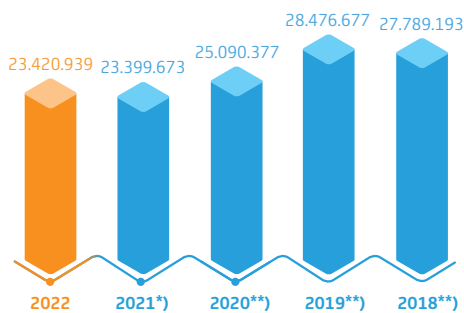
Jumlah Aset
Total Assets



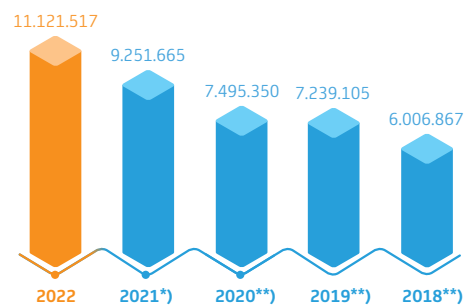
Piutang Pembiayaan Konsumen – Bersih
Consumer Financing Receivables - Net



Jumlah Liabilitas
Total Liabilities



Jumlah Ekuitas
Total Equity



**LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN**

**STATEMENTS OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME**

Disajikan dalam jutaan Rupiah

Expressed in millions of Rupiah

Uraian	2022	2021*)	2020**)	2019**)	2018**)	Description
Jumlah Penghasilan	8.963.160	8.840.422	9.579.043	9.983.478	9.461.378	Total income
Beban bunga dan keuangan	(1.245.696)	(1.717.934)	(2.166.304)	(2.355.125)	(2.178.338)	Interest and financing charges
Laba kotor	7.717.464	7.122.488	7.412.739	7.628.353	7.283.040	Gross profit
Beban usaha	(2.325.992)	(2.370.868)	(2.466.400)	(2.888.305)	(2.776.760)	Operating expenses
Laba usaha	5.391.472	4.751.620	4.946.339	4.740.048	4.506.280	Operating profit
Penyisihan kerugian penurunan nilai pembiayaan konsumen	(1.116.420)	(1.328.368)	(2.612.331)	(914.817)	(1.014.709)	Allowance for impairment losses of consumer financing
Rugi entitas asosiasi	(22.101)	(15.969)	-	-	-	Loss from investment in associate
Beban penurunan nilai lain-lain	(172.842)	(228.663)	(402.659)	(400.570)	(391.524)	Other impairment charges
Jumlah beban lain-lain	(1.311.363)	(1.573.000)	(3.014.990)	(1.315.387)	(1.406.233)	Total other expenses

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Not consolidated since 1 July 2021

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Consolidated figures

Disajikan dalam jutaan Rupiah

Expressed in millions of Rupiah

Uraian	2022	2021*)	2020**)	2019**)	2018**)	Description
Laba sebelum pajak penghasilan	4.080.109	3.178.620	1.931.349	3.424.661	3.100.047	Profit before income tax
Beban pajak penghasilan	(906.449)	(711.213)	(443.281)	(856.647)	(784.985)	Income tax expense
Laba bersih	3.173.660	2.467.407	1.488.068	2.568.014	2.315.062	Net income
Penghasilan komprehensif lain tahun berjalan, setelah pajak	86.112	138.773	(125.707)	(137.376)	102.629	Other comprehensive income for the year, net of tax
Jumlah penghasilan komprehensif tahun berjalan, setelah pajak	3.259.772	2.606.180	1.362.361	2.430.638	2.417.691	Total comprehensive income for the year, net of tax
Laba bersih yang diatribusikan kepada:						Net income attributable to:
Entitas induk	3.173.660	2.468.058	1.488.582	2.568.091	2.315.062	Parent company
Kepentingan non-pengendali	-	(651)	(514)	(77)	-	Non-controlling interest
	3.173.660	2.467.407	1.488.068	2.568.014	2.315.062	
Jumlah penghasilan komprehensif yang diatribusikan kepada:						Total comprehensive income attributable to:
Entitas induk	3.259.772	2.606.831	1.362.875	2.430.715	2.417.691	Parent company
Kepentingan non-pengendali	-	(651)	(514)	(77)	-	Non-controlling interest
	3.259.772	2.606.180	1.362.361	2.430.638	2.417.691	
Laba bersih per saham (Rupiah penuh)	11.335	8.812	5.315	9.171	8.268	Earnings per share (full Rupiah amount)

LAPORAN ARUS KAS

STATEMENTS OF CASH FLOWS

Disajikan dalam jutaan Rupiah

Expressed in millions of Rupiah

Uraian	2022	2021*)	2020**)	2019**)	2018**)	Description
Arus kas bersih diperoleh dari/ (digunakan untuk) aktivitas operasi	1.603.871	2.438.122	5.939.300	1.467.010	(177.034)	Net cash flows provided by/ (used in) operating activities
Arus kas bersih digunakan untuk aktivitas investasi	(463.811)	(387.577)	(297.930)	(218.107)	(175.176)	Net cash flows used in investing activities
Arus kas bersih (digunakan untuk)/diperoleh dari aktivitas pendanaan	(1.422.562)	(2.872.864)	(4.558.949)	(1.086.164)	146.297	Net cash flows (used in)/ provided by financing activities
(Penurunan)/kenaikan bersih kas dan setara kas	(282.502)	(822.319)	1.082.421	162.739	(205.913)	Net (decrease)/increase in cash and cash equivalents
Penyesuaian atas selisih kurs dalam kas dan setara kas	(442)	(152)	(5.485)	295	(1.016)	Foreign exchanges adjustment in cash and cash equivalents
Kas dan setara kas pada awal tahun	901.183	1.723.654	646.718	483.684	690.613	Cash and cash equivalents at beginning of year
Kas dan setara kas pada akhir tahun	618.239	901.183	1.723.654	646.718	483.684	Cash dan cash equivalents at end of year

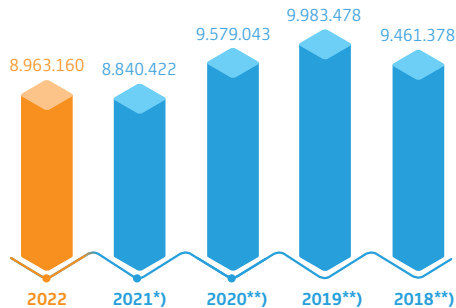
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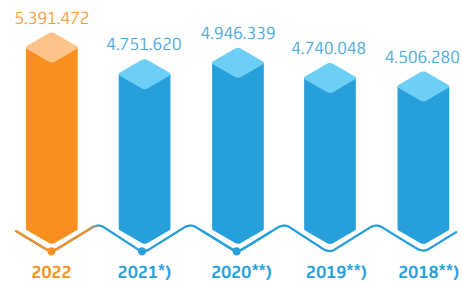
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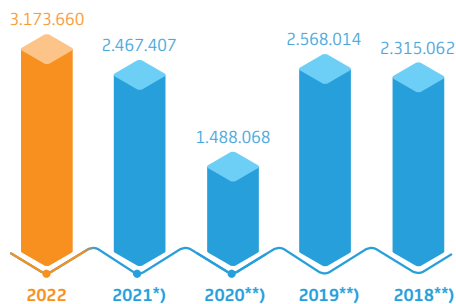
Jumlah Penghasilan
Total Income



Laba Usaha
Operating Profit

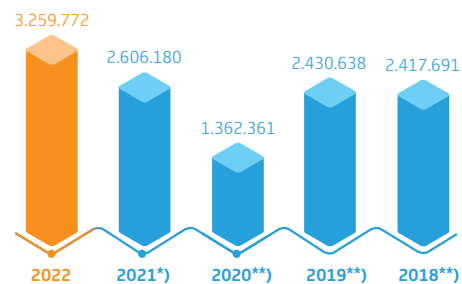


Laba Bersih
Net Income



Jumlah Penghasilan Komprehensif Lain Tahun Berjalan, Setelah Pajak

Total Comprehensive Income (Expenses) for the Year, Net of Tax



RASIO KEUANGAN

FINANCIAL RATIOS

Uraian	2022	2021*)	2020**)	2019**)	2018**)	Description
Rasio Laba terhadap Jumlah Aset (%)	9,2	7,6	4,6	7,2	6,9	Return on Assets (ROA) (%)
Rasio Laba Terhadap Jumlah Ekuitas (%)	28,5	26,7	19,9	35,5	38,5	Return on Equity (ROE) (%)
Jumlah liabilitas / jumlah aset (x)	0,7	0,7	0,8	0,8	0,8	Total liabilities/total assets (x)
Jumlah liabilitas / jumlah ekuitas (x)	2,1	2,5	3,3	3,9	4,6	Total liabilities/total equity (x)
Gearing ratio (x)	1,8	2,2	2,9	3,5	4,2	Gearing ratio (x)
Financing to Asset (%)	90,4	92,6	89,7	95,3	95,0	Financing to Asset (%)
Non Performing Financing (%)	0,9	0,9	1,5	0,8	0,7	Non Performing Financing (%)

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