

IKHTISAR KEUANGAN 2017-2021

| Uraian Dalam Jutaan Rupiah | 2021 | 2020 | 2019 | 2018 | 2017 | Description <i>In Million Rupiah</i> |
|----------------------------------|-----------|-----------|-----------|-----------|-----------|---|
| Pendapatan | 115.383 | 158.890 | 199.843 | 218.602 | 193.995 | Revenue |
| Laba Operasi | 32.607 | 24.515 | 43.774 | 37.068 | 30.863 | Operating Income |
| Laba Tahun Berjalan | 26.732 | 14.885 | 33.034 | 27.837 | 23.010 | Profit for the year |
| Laba Bersih | 26.912 | 14.947 | 32.780 | 28.194 | 22.980 | Net Income |
| Jumlah Aset Portofolio | 1.396.548 | 1.103.816 | 1.212.066 | 1.514.969 | 1.631.977 | Total Asset |
| Pembiayaan – bersih** | 946.900 | 1.011.398 | 1.139.460 | 1.397.206 | 1.543.199 | Financing Portfolio – net** |
| Jumlah Liabilitas | 363.487 | 738.620 | 841.356 | 1.169.481 | 1.308.205 | Total Liabilities |
| Jumlah Ekuitas | 1.033.061 | 365.196 | 370.710 | 345.488 | 323.772 | Total Equity |

| Rasio Keuangan dan Usaha | 2021 | 2020 | 2019 | 2018 | 2017 | Financial and Business Ratios |
|--|---------|--------|--------|--------|--------|---|
| Rasio permodalan | 141,44% | 58,64% | 44,70% | 30,34% | 26,19% | Capital ratio |
| Rasio <i>non performing financing - bersih</i> | 2,02% | 3,42% | 1,76% | 0,52% | 1,11% | Non performing financing ratio - net |
| Imbal hasil aset* | 2,61% | 2,12% | 3,21% | 2,36% | 1,32% | Return on asset (ROA)* |
| Rasio laba terhadap ekuitas* | 3,82% | 4,05% | 9,22% | 8,32% | 4,82% | Return on equity (ROE)* |
| Beban operational terhadap pendapatan operasional | 71,74% | 84,29% | 81,70% | 85,83% | 84,77% | Operating expenses to operating income ratio |
| <i>Gearing ratio</i> | 27,62% | 94,74% | 180% | 280% | 330% | Gearing ratio |
| Ratio piutang sewa pembiayaan neto terhadap total aset | 67,80% | 73,51% | 79,45% | 72,88% | 94,56% | Net financial lease receivables to total assets ratio |

* Perhitungan mengikuti SEOJK 05/2015

The calculation follows SEOJK 05/2015

** Piutang sewa pembiayaan, pembiayaan konsumen, tagihan anjak piutang, asset untuk disewakan, piutang IMBT dan asset IMBT (Ijarah Muntahiyah Bittamlik) setelah dikurangi cadangan kerugian.

Finance lease receivables, consumer financing, factoring receivables, assets for lease, IMBT receivables and IMBT assets (Ijarah Muntahiyah Bittamlik) after deducting allowance for losses.

| Lainnya | 2021 | 2020 | 2019 | 2018 | 2017 | Others |
|-------------------------------|---------------|---------------|---------------|---------------|---------------|--------------------------|
| Jumlah Saham Beredar (lembar) | 3.552.213.000 | 1.079.700.000 | 1.079.700.000 | 1.079.700.000 | 1.079.700.000 | Number of Issued Shares |
| Harga Nominal per Saham (Rp) | 100 | 100 | 100 | 100 | 100 | Per Value Per Share (Rp) |
| Laba (Rugi) per Saham (Rp) | 14,81 | 6,65* | 30,60 | 25,78 | 21,31 | Earning Per Share (Rp) |

* Penyesuaian jumlah saham setelah Penawaran Umum Terbatas I
Adjusted number of shares after Limited Public Offering I