

IKHTISAR KEUANGAN 2018 - 2022

Uraian Dalam Jutaan Rupiah	2022	2021	2020	2019	2018	Description <i>In Million Rupiah</i>
Pendapatan	158.963	115.383	158.890	199.843	218.602	Revenue
Laba Operasi	72.555	32.607	24.515	43.774	37.068	Operating Income
Laba Tahun Berjalan	56.904	26.732	14.885	33.034	27.837	Profit for the year
Laba Bersih	57.063	26.912	14.947	32.780	28.194	Net Income
Jumlah Aset	1.601.438	1.396.548	1.103.816	1.212.066	1.514.969	Total Asset
Portofolio Pembiayaan – bersih**	1.247.311	946.900	1.011.398	1.139.460	1.397.206	Financing Portfolio – net**
Jumlah Liabilitas	511.314	363.487	738.620	841.356	1.169.481	Total Liabilities
Jumlah Ekuitas	1.090.124	1.033.061	365.196	370.710	345.488	Total Equity

Rasio Keuangan dan Usaha	2022	2021	2020	2019	2018	Financial and Business Ratios
Rasio permodalan	124,83%	141,44%	58,64%	44,70%	30,34%	Capital ratio
Rasio <i>non performing financing - bersih</i>	1,56%	2,02%	3,42%	1,76%	0,52%	Non performing financing ratio - net
Imbal hasil aset*	4,84%	2,61%	2,12%	3,21%	2,36%	Return on asset (ROA)*
Rasio laba terhadap ekuitas*	5,36%	3,82%	4,05%	9,22%	8,32%	Return on equity (ROE)*
Beban operational terhadap pendapatan operasional	54,39%	71,74%	84,29%	81,70%	85,83%	Operating expenses to operating income ratio
<i>Gearing ratio</i>	21,58%	27,62%	94,74%	180%	280%	Gearing ratio
Ratio piutang sewa pembiayaan neto terhadap total aset	77,89%	67,80%	73,51%	79,45%	72,88%	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	2022	2021	2020	2019	2018	Others
Jumlah Saham Beredar (lembar)	3.552.213.000	3.552.213.000	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)	16,02	14,81	6,65*	30,60	25,78	Earning Per Share (Rp)

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