

IKHTISAR KEUANGAN 2019 - 2023

Uraian Dalam Jutaan Rupiah	2023	2022	2021	2020	2019	Description <i>In Million Rupiah</i>
Pendapatan	173.680	158.963	115.383	158.890	199.843	Revenue
Laba Operasi	74.845	72.555	32.607	24.515	43.774	Operating Income
Laba Tahun Berjalan	59.896	56.904	26.732	14.885	33.034	Profit for the year
Laba Bersih	59.668	57.063	26.912	14.947	32.780	Net Income
Jumlah Aset Portofolio	1.801.377	1.601.438	1.396.548	1.103.816	1.212.066	Total Asset
Pembiayaan – bersih**	1.453.275	1.247.311	946.900	1.011.398	1.139.460	Financing Portfolio – net**
Jumlah Liabilitas	651.585	511.314	363.487	738.620	841.356	Total Liabilities
Jumlah Ekuitas	1.149.792	1.090.124	1.033.061	365.196	370.710	Total Equity

Rasio Keuangan dan Usaha	2023	2022	2021	2020	2019	Financial and Business Ratios
Rasio permodalan	116,60%	124,83%	141,44%	58,64%	44,70%	Capital ratio
Rasio <i>non performing financing - bersih</i>	0,17%	1,56%	2,02%	3,42%	1,76%	Non performing financing ratio - net
Imbal hasil aset*	4,60%	4,84%	2,61%	2,12%	3,21%	Return on asset (ROA)*
Rasio laba terhadap ekuitas*	5,40%	5,36%	3,82%	4,05%	9,22%	Return on equity (ROE)*
Beban operational terhadap pendapatan operasional	56,91%	54,39%	71,74%	84,29%	81,70%	Operating expenses to operating income ratio
<i>Gearing ratio</i>	36,65%	21,58%	27,62%	94,74%	180%	Gearing ratio
Ratio piutang sewa pembiayaan neto terhadap total aset	80,68%	77,89%	67,80%	73,51%	79,45%	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	2023	2022	2021	2020	2019	Others
Jumlah Saham Beredar (lembar)	3.552.213.000	3.552.213.000	3.552.213.000	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)	16,86	16,02	14,81	6,65*	30,60	Earning Per Share (Rp)

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