

IKHTISAR KEUANGAN 2020 - 2024

Uraian Dalam Jutaan Rupiah	2024	2023	2022	2021	2020	Description <i>In Million Rupiah</i>
Pendapatan	182.531	173.680	158.963	115.383	158.890	Revenue
Laba Operasi	80.943	74.845	72.555	32.607	24.515	Operating Income
Laba Tahun Berjalan	65.049	59.896	56.904	26.732	14.885	Profit for the year
Laba Bersih	65.720	59.668	57.063	26.912	14.947	Net Income
Jumlah Aset Portofolio	2.057.954	1.801.377	1.601.438	1.396.548	1.103.816	Total Asset
Pembiayaan – bersih**	1.608.519	1.453.275	1.247.311	946.900	1.011.398	Financing Portfolio – net**
Jumlah Liabilitas	842.442	651.585	511.314	363.487	738.620	Total Liabilities
Jumlah Ekuitas	1.215.512	1.149.792	1.090.124	1.033.061	365.196	Total Equity

Rasio Keuangan dan Usaha	2024	2023	2022	2021	2020	Financial and Business Ratios
Rasio permodalan	104,45%	116,60%	124,83%	141,44%	58,64%	Capital ratio
Rasio <i>non performing financing - bersih</i>	0,64%	0,17%	1,56%	2,02%	3,42%	Non performing financing ratio - net
Imbal hasil aset*	4,57%	4,60%	4,84%	2,61%	2,12%	Return on asset (ROA)*
Rasio laba terhadap ekuitas*	5,49%	5,40%	5,36%	3,82%	4,05%	Return on equity (ROE)*
Beban operational terhadap pendapatan operasional	57,37%	56,91%	54,39%	71,74%	84,29%	Operating expenses to operating income ratio
<i>Gearing ratio</i>	65,30%	36,65%	21,58%	27,62%	94,74%	Gearing ratio
Ratio piutang sewa pembiayaan neto terhadap total aset	78,16%	80,68%	77,89%	67,80%	73,51%	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, aset untuk disewakan, piutang IMBT dan aset 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	2024	2023	2022	2021	2020	Others
Jumlah Saham Beredar (lembar)	3.552.213.000	3.552.213.000	3.552.213.000	3.552.213.000	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)	18,31	16,86	16,02	14,81	6,65*	Earning Per Share (Rp)

* Penyesuaian jumlah saham setelah Penawaran Umum Terbatas I

Adjusted number of shares after Limited Public Offering I