

## Ikhtisar Kinerja Keuangan

### Financial Highlights

(Dalam Miliar Rupiah) / (In Billion Rupiah)

Keterangan	2019	2018	2017	2016	2015	Description
<b>PENDAPATAN:</b>						<b>REVENUE</b>
Pendapatan pembiayaan	3,478.5	2,623.2	2,137.3	2,163.1	2,356.3	Financing income
Pendapatan bunga	11.3	4.9	0.7	2.0	8.4	Interest income
Pendapatan lain-lain	54.4	39.0	26.4	18.9	29.5	Other income
<b>Jumlah pendapatan</b>	<b>3,544.2</b>	<b>2,667.1</b>	<b>2,164.4</b>	<b>2,184.0</b>	<b>2,394.3</b>	<b>Total revenue</b>
<b>BEBAN</b>						<b>EXPENSES</b>
Gaji dan tunjangan	665.6	652.7	608.7	582.1	590.2	Salaries and allowances
Kerugian dan penyisihan piutang	1,105.4	694.5	469.3	559.4	733.4	Provision for credit losses
Bunga dan beban pembiayaan	725.1	483.7	409.4	508.5	594.7	Interest and financing charges
Beban umum dan administrasi	574.8	457.5	384.3	371.5	376.1	General and administrative expenses
Beban pengaturan dan jaminan	46.2	39.2	25.1	28.6	34.3	Loan arrangement and guarantee fee
Beban Pemasaran	27.6	24.1	16.2	19.1	57.1	Marketing expense
<b>Jumlah Beban</b>	<b>3,144.7</b>	<b>2,351.7</b>	<b>1,912.8</b>	<b>2,069.1</b>	<b>2,385.9</b>	<b>Total expense</b>
<b>LABA SEBELUM PAJAK</b>	<b>399.5</b>	<b>315.4</b>	<b>251.5</b>	<b>114.9</b>	<b>8.4</b>	<b>PROFIT BEFORE TAX</b>
<b>BEBAN PAJAK PENGHASILAN</b>	<b>(105.2)</b>	<b>(91.3)</b>	<b>(68.8)</b>	<b>(32.8)</b>	<b>(5.4)</b>	<b>INCOME TAX EXPENSE</b>
<b>LABA BERSIH TAHUN BERJALAN</b>	<b>294.3</b>	<b>224.1</b>	<b>182.7</b>	<b>82.1</b>	<b>3.0</b>	<b>PROFIT FOR THE YEAR</b>
<b>PENGHASILAN KOMPREHENSIF LAIN</b>						<b>OTHER COMPREHENSIVE INCOME</b>
Pos-pas yang tidak akan direklasifikasi ke laba rugi:						Items that will not be reclassified subsequently to profit or loss
Pengukuran kembali atas program imbalan kerja pasti, setelah pajak	(11.1)	15.4	(10.4)	7.0	9.4	Remeasurement of the post-employment benefits obligation, net of tax
Pos-pas yang akan direklasifikasi ke laba rugi:						Items that may be reclassified subsequently to profit or loss:
Laba (rugi) yang belum terealisasi atas nilai wajar kontrak lindung nilai derivatif, setelah pajak	(57.5)	7.5	6.4	(26.5)	34.8 34.8	Unrealized gain on fair value of derivative financial instruments hedging reserve, net of tax
<b>Jumlah penghasilan (beban) komprehensif lain tahun berjalan setelah pajak</b>	<b>(68.6)</b>	<b>22.9</b>	<b>(4.0)</b>	<b>(19.6)</b>	<b>44.2</b>	<b>Total other comprehensive income for the year - net of tax</b>
<b>JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN</b>	<b>225.7</b>	<b>247.0</b>	<b>178.7</b>	<b>62.5</b>	<b>47.2</b>	<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>
<b>LABA PER SAHAM (dalam Rupiah penuh) Dasar</b>	<b>832,293</b>	<b>633,783</b>	<b>516,756</b>	<b>232,066</b>	<b>8,441</b>	<b>EARNING PER SHARE (in fully Rupiah Amount) Basic</b>

(Dalam Miliar Rupiah) / (In Billion Rupiah)

Keterangan	2019	2018	2017	2016	2015	Description
<b>ASET</b>						<b>ASSETS</b>
Kas dan bank	302.8	436.8	192.7	153.7	254.4	Cash on hand and in banks
Piutang pembiayaan - bersih	11,620.8	9,993.6	7,391.2	6,777.1	7,565.7	Financing receivables - net
Piutang derivatif	11.3	150.8	47.1	34.4	695.2	Derivative receivables
Piutang lain-lain - bersih	73.7	79.3	41.0	45.0	33.5	Other accounts receivable - net
Uang muka	10.0	11.1	4.6	32.6	5.1	Advances
Biaya dibayar dimuka	63.3	73.1	85.8	65.5	93.5	Prepaid expenses
Investasi obligasi konversi	5.0	-	-	-	-	Investment in convertible bonds
Pajak dibayar dimuka pasal 21	0.1	0.1	0.6	2.5	-	Prepaid taxes artical 21
Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp356.982.017 ribu pada 31 Desember 2019 (31 Desember 2018: Rp329.634.198 ribu)	356.6	285.3	146.9	109.4	104.4	Property and equipment - net of accumulated depreciation of Rp356,982,017 thousand as of December 31, 2019 (December 31 2018: Rp329,634,198 thousand)
Perangkat lunak komputer - setelah dikurangi akumulasi amortisasi sebesar Rp132.384.431 ribu pada 31 Desember 2019 (31 Desember 2018: Rp110.687.605 ribu)	61.0	38.4	43.3	5.1	7.1	Computer software - net of accumulated amortization of Rp132,384,431 thousand as of December 31, 2019 (December 31, 2018: Rp110,687,605 thousand)
Aset pajak tangguhan - bersih	129.1	40.6	44.9	88.3	114.6	Deferred tax assets - net
Aset lainnya	8.5	7.8	6.9	6.7	6.4	Others assets
<b>TOTAL ASSETS</b>	<b>12,642.2</b>	<b>11,116.8</b>	<b>8,015.3</b>	<b>7,320.3</b>	<b>8,879.9</b>	<b>TOTAL ASSETS</b>
<b>LIABILITAS DAN EKUITAS</b>						<b>LIABILITY AND EQUITY</b>
Pinjaman bank	7,393.5	6,894.7	5,018.7	5,081.9	6,675.4	Bank loans
Utang derivatif	185.2	14.0	4.4	19.6	2.0	Derivative payables
Utang pajak	24.8	69.7	26.2	1.9	3.2	Taxes payable
Utang lain-lain	234.8	344.6	264.6	193.9	194.9	Other accounts payable
Biaya yang masih harus dibayar	413.8	319.3	228.0	253.1	300.9	Accrued expenses
Utang obligasi	2,342.6	1,346.0	496.7	-	-	Bonds payable
Liabilitas imbalan pasca kerja	160.8	128.0	131.8	103.7	99.8	Post-employment benefit obligation
<b>Jumlah liabilitas</b>	<b>10,755.4</b>	<b>9,116.2</b>	<b>6,170.3</b>	<b>5,654.0</b>	<b>7,276.1</b>	<b>Total Liabilities</b>
<b>EKUITAS</b>						<b>Equity</b>
Modal saham - Rp1.000.000 per saham diotorisasi, ditempatkan dan disetor penuh - 353.571 saham	353.6	353.6	353.6	353.6	353.6	Capital stock - Rp1,000,000 par value Authorized, subscribed and paid-up - 353,571 shares
Tambahan modal disetor	235.9	235.9	235.9	235.9	235.9	Additional paid-in capital
Penghasilan komprehensif lain	(75.6)	(7.0)	(29.8)	(25.8)	(6.3)	Other comprehensive income
Saldo laba						Retained earnings
Ditentukan penggunaannya	71.4	-	-	-	-	Appropriated
Tidak ditentukan penggunaannya	1,301.5	1,418.1	1,285.4	1,102.7	1,020.6	Unappropriated
<b>Jumlah ekuitas</b>	<b>1,886.8</b>	<b>2,000.6</b>	<b>1,845.0</b>	<b>1,666.3</b>	<b>1,603.8</b>	<b>Total Equity</b>
<b>JUMLAH LIABILITAS DAN EKUITAS</b>	<b>12,642.2</b>	<b>11,116.8</b>	<b>8,015.3</b>	<b>7,320.3</b>	<b>8,879.9</b>	<b>TOTAL LIABILITIES AND EQUITY</b>

Keterangan	2019	2018	2017	2016	2015	Description
<b>Rasio-rasio Penting</b> <i>Important Ratios</i>						
<b>Profitabilitas</b> <i>Profitability</i>						
Laba sebelum Pajak / Pendapatan (%)	11,3%	11,8%	11,6%	5,3%	0,4%	<i>Operating Profit Margin (%)</i>
Pendapatan / Jumlah Aset (%)	28,0%	24,0%	27,0%	29,8%	27,0%	<i>Asset Turnover (%)</i>
Laba Tahun Berjalan / Pendapatan (%)	8,3%	8,4%	8,4%	3,8%	0,1%	<i>Net Profit Margin (%)</i>
Laba Bersih Tahun Berjalan / Jumlah Ekuitas (%)	15,6%	11,2%	9,9%	4,9%	0,2%	<i>Return on Equity (%)</i>
Laba Bersih Tahun Berjalan / Jumlah Aset (%)	2,3%	2,0%	2,3%	1,1%	0,03%	<i>Return on Asset (%)</i>
<b>Rasio Sovabilitas</b> <i>Solvency</i>						
Jumlah Liabilitas / Jumlah Ekuitas (x)	5,7	4,6	3,3	3,4	4,5	<i>Total Liabilities / Total Equity (x)</i>
Jumlah Liabilitas / Jumlah Aset (x)	0,9	0,8	0,8	0,8	0,8	<i>Total Liabilities / Total Assets (x)</i>
Pendapatan / Jumlah Modal (x)	1,9	1,3	1,2	1,3	1,5	<i>Revenues / Total Equity (x)</i>
Gearing Ratio (x)*	5,16	4,12	2,9	3,0	4,2	<i>Gearing Ratio (x)*</i>
<b>Kualitas Piutang Pembiayaan</b> <i>Financing Receivables Quality</i>						
Non Performing Financing- NPF (%)**	0.84	0.67	0.65	0.91	0.88	<i>Non Performing Financing- NPF (%)**</i>

\* Perhitungan dilakukan sesuai dengan Peraturan Menteri Keuangan No. 84/PMK.012/2006 tentang Perusahaan Pembiayaan, dengan *gearing ratio* ditetapkan setinggi-tingginya sebesar 10 kali.

\*\* Perhitungan dilakukan sesuai dengan Surat Edaran Otoritas Jasa Keuangan (OJK) No. 1/SEOJK.05/2016 tentang Tingkat Kesehatan Keuangan Perusahaan Pembiayaan.

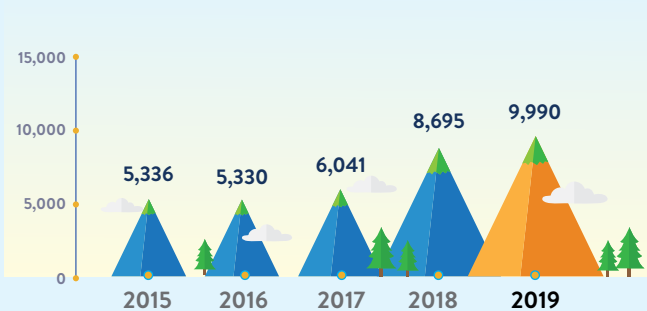
\* Calculated based on Minister of Finance Regulation Number 84/PMK.012/2006 concerning Financing Company, with the highest gearing ratio maximum 10 times.

\*\* Calculated based on Financial Services Authority (OJK) Circular Letter Number 1/SEOJK.05/2016 on Financial Company Risk-Based Rating.

### Jumlah Pembiayaan

*Total New Financing*

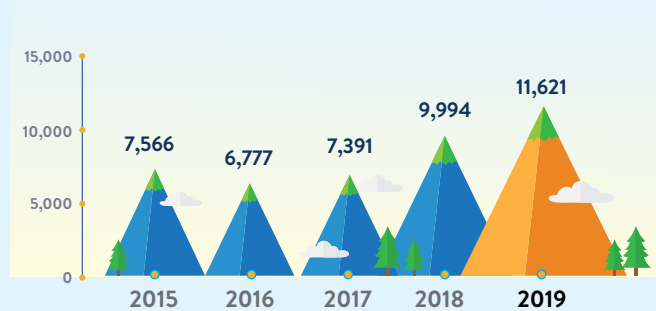
( Rp Miliar / Rp Billion )



### Piutang Pembiayaan - Bersih

*Financing Receivables - Net*

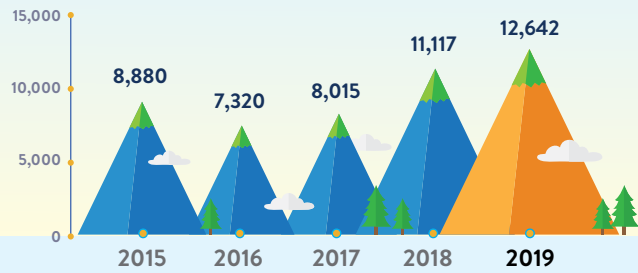
( Rp Miliar / Rp Billion )



**Jumlah Aset**

Total Assets

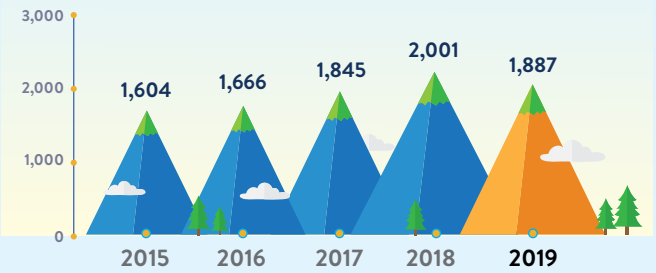
( Rp Miliar / Rp Billion )



**Jumlah Ekuitas**

Total Equity

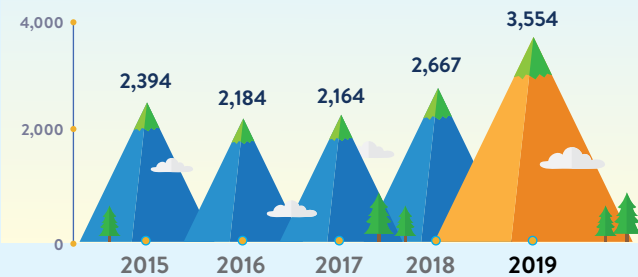
( Rp Miliar / Rp Billion )



**Jumlah Pendapatan**

Total Revenues

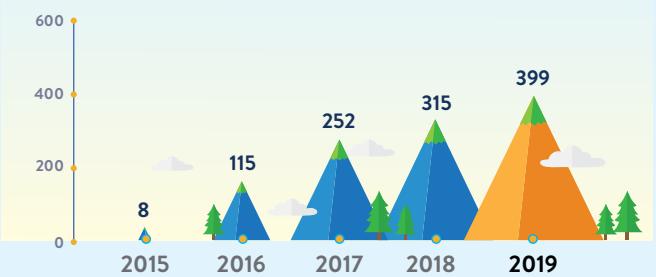
( Rp Miliar / Rp Billion )



**Laba Sebelum Pajak**

Profit Before Tax

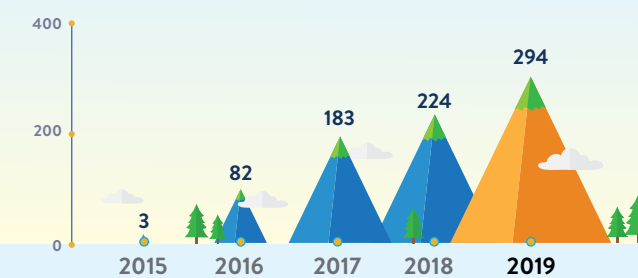
( Rp Miliar / Rp Billion )



**Laba bersih Tahun Berjalan**

Profit for the Year

( Rp Miliar / Rp Billion )



**Jumlah Kontrak Pembiayaan Aktif**

Customer Active based on Agreements

