Ikhtisar Keuangan
Financial Highlights

Laporan Posisi Keuangan
Statements of Financial Position

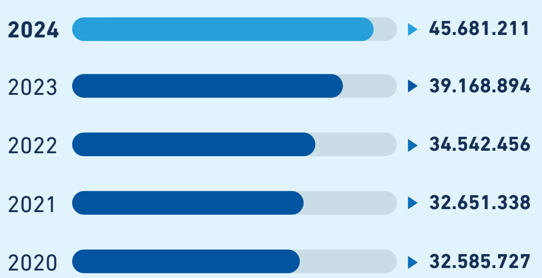
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain) (Expressed in million Rupiah, unless otherwise stated)

Uraian	2024	2023	2022	2021*	2020**	Description
Kas dan setara kas	304.180	612.439	618.239	901.183	1.723.654	Cash and cash equivalents
Piutang pembiayaan konsumen-setelah dikurangi penyisihan kerugian penurunan nilai	39.902.300	33.793.190	31.271.743	30.254.167	29.217.131	Consumer financing receivables-net of allowance for impairment losses
Aset yang diperoleh untuk *ijarah*-setelah dikurangi akumulasi penyusutan	3.681.599	3.064.456	885.550	210.102	312.999	Asset acquired for *ijarah*-net of accumulated depreciation
Piutang lain-lain-setelah dikurangi penyisihan kerugian penurunan nilai	350.611	192.181	119.387	89.245	70.662	Other receivables-net of allowance for impairment losses
Beban dibayar dimuka	131.342	147.498	68.564	103.819	86.929	Prepayments
Klaim atas restitusi pajak	11.844	55.178	65.623	71.932	96.666	Claim for tax refund
Aset derivatif	197.590	195.833	403.703	9.014	3.163	Derivative assets
Investasi pada entitas asosiasi	37.257	57.559	78.120	25.154	-	Investment in associate
Aset pajak tangguhan-bersih	208.939	297.040	343.804	351.339	384.880	Deferred tax assets-net
Aset tetap-setelah dikurangi akumulasi penyusutan	855.549	753.520	687.723	635.383	689.643	Fixed assets-net of accumulated depreciation
JUMLAH ASET	45.681.211	39.168.894	34.542.456	32.651.338	32.585.727	**TOTAL ASSETS**

Catatan | **Note:**
* Tidak dikonsolidasi sejak tanggal 1 Juli 2021 | Not consolidated since July 1, 2021
** Angka konsolidasian | Consolidated figures

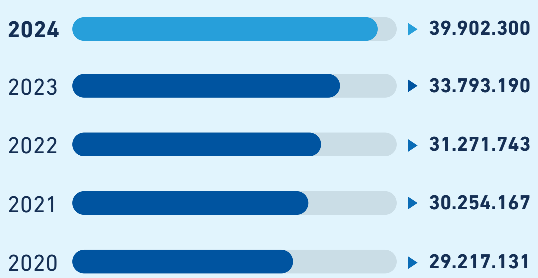
Jumlah Aset
Total Assets

disajikan dalam jutaan Rupiah | expressed in millions of Rupiah



Piutang Pembiayaan Konsumen - Bersih
Consumer Financing Receivables - Net

disajikan dalam jutaan Rupiah | expressed in millions of Rupiah



(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain) (Expressed in million Rupiah, unless otherwise stated)

Uraian	2024	2023	2022	2021*	2020**	Description
Utang penyalur kendaraan	170.339	409.575	512.275	584.125	409.424	Dealer payables
Utang premi asuransi	505.821	533.460	554.609	571.965	527.035	Insurance premium payables
Akrual	533.044	636.123	979.874	1.108.704	939.993	Accruals
Utang pajak	409.028	453.575	434.747	392.947	405.202	Taxes payable
Utang lain-lain	212.083	177.196	179.375	197.375	281.812	Other payables
Liabilitas derivatif	6.398	13.717	14.393	245.093	472.032	Derivative liabilities
Pinjaman	22.736.202	17.171.913	15.039.391	13.359.544	11.115.722	Borrowings
Surat berharga yang diterbitkan: - Obligasi	8.620.483	8.215.088	5.459.273	6.666.870	10.603.869	Securities issued: - Bonds
Liabilitas imbalan kerja	312.100	267.191	247.002	273.050	335.288	Employee benefit obligations
JUMLAH LIABILITAS	33.505.498	27.877.838	23.420.939	23.399.673	25.090.377	**TOTAL LIABILITIES**
JUMLAH EKUITAS	12.175.713	11.291.056	11.121.517	9.251.665	7.495.350	**TOTAL EQUITY**
JUMLAH LIABILITAS DAN EKUITAS	**45.681.211**	**39.168.894**	**34.542.456**	**32.651.338**	**32.585.727**	**TOTAL LIABILITIES AND EQUITY**

Catatan | **Note:**
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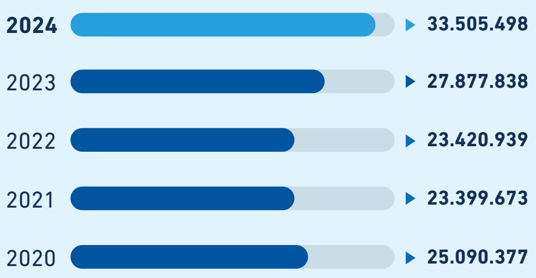
** Angka konsolidasian | Consolidated figures

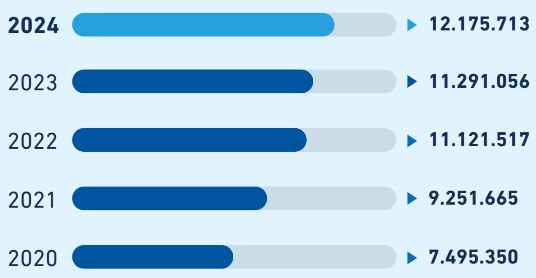
Jumlah Liabilitas
Total Liabilities

disajikan dalam jutaan Rupiah | expressed in millions of Rupiah



Jumlah Ekuitas
Total Equity

disajikan dalam jutaan Rupiah | expressed in millions of Rupiah



Laporan Laba Rugi dan Penghasilan Komprehensif Lain
Statements of Profit or Loss and Other Comprehensive Income

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain) (Expressed in million Rupiah, unless otherwise stated)

Uraian	2024	2023	2022	2021*	2020**	Description
Jumlah Penghasilan	12.153.904	10.416.484	8.963.160	8.840.422	9.579.043	Total income
Beban usaha	(2.945.353)	(2.496.902)	(2.325.992)	(2.370.868)	(2.466.400)	Operating expenses
Beban bunga dan keuangan	(2.095.510)	(1.579.495)	(1.245.696)	(1.717.934)	(2.166.304)	Interest and financing charges
Penyisihan kerugian penurunan nilai pembiayaan konsumen	(1.058.091)	(810.138)	(1.116.420)	(1.328.368)	(2.612.331)	Allowance for impairment losses of consumer financing
Rugi entitas asosiasi	(20.282)	(20.605)	(22.101)	(15.969)	-	Loss from investment in associate
Beban penurunan nilai lain-lain	(363.281)	(235.891)	(172.842)	(228.663)	(402.659)	Other impairment charges
Jumlah beban	(6.482.517)	(5.143.031)	(4.883.051)	(5.661.802)	(7.647.694)	Total expenses
LABA SEBELUM PAJAK PENGHASILAN	5.671.387	5.273.453	4.080.109	3.178.620	1.931.349	PROFIT BEFORE INCOME TAX
BEBAN PAJAK PENGHASILAN	(1.255.853)	(1.166.062)	(906.449)	(711.213)	(443.281)	INCOME TAX EXPENSE
LABA BERSIH	4.415.534	4.107.391	3.173.660	2.467.407	1.488.068	NET INCOME
(KERUGIAN)/PENGHASILAN KOMPREHENSIF LAIN TAHUN BERJALAN, SETELAH PAJAK	(16.317)	30.308	86.112	138.773	(125.707)	OTHER COMPREHENSIVE (LOSS)/INCOME FOR THE YEAR, NET OF TAX
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN, SETELAH PAJAK	4.399.217	4.137.699	3.259.772	2.606.180	1.362.361	TOTAL COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX
Laba bersih yang diatribusikan kepada:						Net income attributable to:
Entitas induk	4.415.534	4.107.391	3.173.660	2.468.058	1.488.582	Parent company
Kepentingan non-pengendali	-	-	-	(651)	(514)	Non-controlling interest
	4.415.534	4.107.391	3.173.660	2.467.407	1.488.068	
Jumlah penghasilan komprehensif yang diatribusikan kepada:						Total comprehensive income attributable to:
Entitas induk	4.399.217	4.137.699	3.259.772	2.606.831	1.362.875	Parent company
Kepentingan non- pengendali	-	-	-	(651)	(514)	Non-controlling interest
	4.399.217	4.137.699	3.259.772	2.606.180	1.362.361	
LABA BERSIH PER SAHAM (Rupiah penuh)	15.770	14.669	11.335	8.812	5.315	BASIC EARNINGS PER SHARE (full Rupiah amount)

Catatan | **Note:**
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** Angka konsolidasian | Consolidated figures

Jumlah Penghasilan
Total Income

disajikan dalam jutaan Rupiah | expressed in millions of Rupiah

2024	**12.153.904**
2023	**10.416.484**
2022	**8.963.160**
2021	**8.840.422**
2020	**9.579.043**

Laba Bersih
Net Income

disajikan dalam jutaan Rupiah | expressed in millions of Rupiah

2024	**4.415.534**
2023	**4.107.391**
2022	**3.173.660**
2021	**2.467.407**
2020	**1.488.068**

Laporan Arus Kas
Statements of Cash Flows

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain) (Expressed in million Rupiah, unless otherwise stated)

Uraian	2024	2023	2022	2021*	2020**	Description
Arus kas bersih (digunakan untuk)/diperoleh dari aktivitas operasi	(2.166.579)	(650.966)	1.603.871	2.438.122	5.939.300	Net cash flows (used in)/ provided by operating activities
Arus kas bersih digunakan untuk aktivitas investasi	(485.684)	(430.055)	(463.811)	(387.577)	(297.930)	Net cash flows used in investing activities
Arus kas bersih diperoleh dari/(digunakan untuk) aktivitas pendanaan	2.344.712	1.075.729	(1.422.562)	(2.872.864)	(4.558.949)	Net cash flows provided by/ (used in) financing activities
(Penurunan)/kenaikan bersih kas dan setara kas	(307.551)	(5.292)	(282.502)	(822.319)	1.082.421	Net (decrease)/increase in cash and cash equivalents
Penyesuaian atas selisih kurs dalam kas dan setara kas	(708)	(508)	(442)	(152)	(5.485)	Foreign exchanges adjustment in cash and cash equivalents
Kas dan setara kas pada awal tahun	612.439	618.239	901.183	1.723.654	646.718	Cash and cash equivalents at beginning of year
Kas dan setara kas pada akhir tahun	304.180	612.439	618.239	901.183	1.723.654	Cash and cash equivalents at end of year

Catatan | Note:
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** Angka konsolidasian | Consolidated figures

Rasio-Rasio Keuangan
Financial Ratios

Uraian	2024	2023	2022	2021*	2020**	Description
Imbal Hasil Aset	12,41%	13,46%	11,81%	9,73%	5,93%	Return on Assets (ROA)
Imbal Hasil Ekuitas	36,27%	36,38%	28,54%	26,67%	19,85%	Return on Equity (ROE)
Jumlah liabilitas/jumlah aset	0,73x	0,71x	0,68x	0,72x	0,77x	Total liabilities/total assets
Jumlah liabilitas/jumlah ekuitas	2,75x	2,47x	2,11x	2,53x	3,35x	Total liabilities/total equity
Gearing ratio	2,58x	2,25x	1,84x	2,16x	2,89x	Gearing ratio
Rasio saldo piutang pembiayaan neto terhadap jumlah aset	87,18%	86,12%	90,40%	92,58%	89,68%	Net financing receivables to asset ratio
Rasio piutang pembiayaan bermasalah (“NPF”)-bruto	1,18%	0,98%	0,90%	0,90%	1,48%	Non-performing financing ratio (“NPF”)-gross

Catatan | Note:
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