

LAMPIRAN

Kartu Bimbingan



FORMULIR BIMBINGAN SKRIPSI

Nama Mahasiswa	Maulitha Wibowo
NIM	1916220048
Dosen Pembimbing	1. Muh. Rays 2.
Judul Skripsi	Pengaruh Profitabilitas, Ukuran Perusahaan, terhadap Nilai Perusahaan dan Struktur Modal Sebagai Variabel Intervening

Konsultasi ke	Materi (BAB)	Tanggal Konsultasi	Tanda Tangan Pembimbing
I	Bab I	31/12/22	[Signature]
II	Bab II	15/1/23	[Signature]
III	Bab II	29/1/23	[Signature]
IV	Bab II	11/2/23	[Signature]
V	Bab JIL	25/2/23	[Signature]
VI	Bab JIL	11/3/23	[Signature]
VII	Bab 10	19/3/23	[Signature]
VIII	Bab 10	25/3/23	[Signature]
IX	Bab 10	26/3/23	[Signature]

Surat Keputusan



STIE-PPI
AKUNTANSI - MANAJEMEN
Terakreditasi B

SURAT KEPUTUSAN
KETUA SEKOLAH TINGGI ILMU EKONOMI
PUTRA PERDANA INDONESIA
Nomor : 299h/01-A.01/43194/XII/2022

Tentang
DOSEN PEMBIMBING SKRIPSI TAHUN AKADEMIK 2022/2023 GANJIL
PROGRAM STUDI AKUNTANSI

KETUA STIE PUTRA PERDANA INDONESIA,

- Menimbang : 1. Bahwa untuk menjamin kelancaran penyelesaian proses penyusunan skripsi mahasiswa Program Studi Akuntansi Sekolah Tinggi Ilmu Ekonomi Ppi Tahun Akademik 2022/2023, perlu mengangkat Dosen Pembimbing Skripsi.
2. Bahwa nama yang tercantum dalam surat keputusan ini telah memenuhi syarat ketentuan akademik dan mempunyai kemampuan untuk melaksanakan tugas tersebut.
- Mengingat : 1. UU No. 12 Tentang Pendidikan Tinggi.
2. Permendikbud No. 3 Tahun 2020 Tentang Standar Nasional Pendidikan Tinggi
3. Permendikbud No. 50 Tahun 2014 Tentang Sistem Penjaminan Mutu Pendidikan Tinggi
4. Statuta Sekolah Tinggi Ilmu Ekonomi Ppi
- Memperhatikan : Hasil keputusan rapat pimpinan Sekolah Tinggi Ilmu Ekonomi Ppi tentang Penetapan Dosen Pembimbing Skripsi untuk Tahun Akademik 2022/2023 di Sekolah Tinggi Ilmu Ekonomi Ppi Tangerang.

MEMUTUSKAN :

- Menetapkan : 1. Mengangkat dan menetapkan dosen pembimbing skripsi:

Nama	MUH. RAYS, S.E., M.Ak.
NIDN	0417087302
Jabatan Fungsional	ASISTEN AHLI

Dalam penyusunan Skripsi Mahasiswa:

Nama	MAULITHA WIBOWO
NIM	1916220048
Program Studi	AKUNTANSI



STIE-PPI

AKUNTANSI - MANAJEMEN
Terakreditasi B

2. Tugas membimbing Skripsi selama 1 (satu) semester dan dapat diperpanjang selama 1 (satu) semester berikutnya.
3. Kepadaanya diberikan tunjangan honor sesuai dengan ketentuan yang berlaku di Sekolah Tinggi Ilmu Ekonomi Ppi.
4. Surat Keputusan ini berlaku mulai tanggal surat keputusan ini ditetapkan dan apabila dikemudian hari terdapat kekeliruan akan dilakukan perbaikan sebagaimana mestinya.

Ditetapkan di Tangerang
Pada tanggal 19 Desember 2022
Ketua



Dr. H. Juanda, S.E., S.H., M.M
NIP. 194100001

Tembusan

1. Ketua Yayasan PPI
2. BPH Yayasan PPI
3. Arsip

Populasi Penelitian

No	Kode	Nama Perusahaan
1	ADMF	Adira Dinamika Multi Finance Tbk
2	BBLD	Buana Finance Tbk
3	BFIN	BFI Finance Indonesia Tbk
4	BPFI	Woori Finance Indonesia Tbk
5	CFIN	Clipan Finance Indonesia Tbk
6	DEFI	Danasupra Erapacific Tbk
7	FINN	First Indo American Leasing Tbk
8	FUJI	Fuji Finance Indonesia Tbk
9	HDFA	Radana Bhaskara Finance tbk
10	IBFN	Intan Baruprana Finance Tbk
11	IMJS	Indomobil Multi Jasa Tbk
12	INCF	Indo Komoditi Korpora Tbk
13	MFIN	Mandala Multifinace Tbk
14	MGNA	Magna Investama Mandiri Tbk
15	POLA	Pool Advista Finance Tbk
16	TIFA	Tifa Finance Tbk
17	TRUS	Trust Finance Tbk
18	VRNA	Verena Multi Finance Tbk
19	WOMF	Wahana Ottomitra Multiartha Tbk

Sampel Penelitian

No	Kode	Nama Perusahaan
1	BPFI	Woori Finance Indonesia Tbk
2	BFIN	BFI Finance Indonesia Tbk
3	BBLD	Buana Finance Tbk
4	CFIN	Clipan Finance Indonesia Tbk
5	MFIN	Mandala Multifinance Tbk
6	TIFA	Tifa Finance Tbk
7	TRUS	Trust Finance Indonesia Tbk
8	WOMF	Wahana Ottomitra Multiartha Tbk

Data Penelitian

NO	Kode	Tahun	ROE	SIZE	PBV	DER
1	BPFI	2018	0,09	28,23	92,43	1,37
	BPFI	2019	0,09	28,23	190,02	1,22
	BPFI	2020	0,05	28,02	159,09	0,71
	BPFI	2021	0,05	27,89	185,96	0,41
2	BFIN	2018	0,24	30,58	42,79	2,08
	BFIN	2019	0,12	30,58	36,77	2,14
	BFIN	2020	0,11	30,35	33,84	1,30
	BFIN	2021	0,15	30,38	63,13	1,10
3	BBLD	2018	0,05	29,24	164,99	3,26
	BBLD	2019	0,05	29,25	137,66	3,18
	BBLD	2020	0,02	29,05	125,27	2,41
	BBLD	2021	0,02	28,91	122,39	1,88
4	CFIN	2018	0,07	30,04	71,95	1,55
	CFIN	2019	0,08	30,13	61,39	1,58
	CFIN	2020	0,01	30,02	49,12	1,30
	CFIN	2021	0,01	29,59	51,82	0,48
5	MFIN	2018	0,16	28,92	56,91	0,76
	MFIN	2019	0,17	29,18	75,62	1,07
	MFIN	2020	0,07	29,07	56,18	0,80
	MFIN	2021	0,18	29,31	52,27	0,93
6	TIFA	2018	0,08	28,05	49,38	3,39
	TIFA	2019	0,09	27,82	69,90	2,27
	TIFA	2020	0,04	27,73	165,56	2,02
	TIFA	2021	0,03	27,97	211,47	0,35
7	TRUS	2018	0,07	26,46	40,82	0,17
	TRUS	2019	0,06	26,47	39,66	0,10
	TRUS	2020	0,06	26,51	38,84	0,07
	TRUS	2021	0,07	26,58	696,04	1,01
8	WOMF	2018	0,18	29,81	92,71	6,53
	WOMF	2019	0,19	29,74	70,11	5,03
	WOMF	2020	0,05	29,30	72,88	3,35
	WOMF	2021	0,08	29,27	64,22	2,86

HASIL UJI ANALISIS

Analisis Statistik Deskriptif

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1	32	,01	,24	,0872	,05821
X2	32	26,46	30,58	28,8338	1,22442
Y	32	33,84	696,04	107,5372	119,15726
Z	32	,07	6,53	1,7713	1,44617
Valid N (listwise)	32				

Uji Normalitas (Kolmogrov Sminov)

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual	
N			32	
Normal Parameters ^{a,b}	Mean		,0000000	
	Std. Deviation		108,34510109	
	Most Extreme Differences	Absolute		,220
Extreme		Positive		,220
		Negative		-,208
Kolmogorov-Smirnov Z			1,247	
Asymp. Sig. (2-tailed)			,089	

a. Test distribution is Normal.

b. Calculated from data.

Uji Multikolinearitas

Coefficients^a

Model	Collinearity Statistics	
	Tolerance	VIF
1 X1	,830	1,205
X2	,767	1,303
Z	,815	1,227

a. Dependent Variable: Y

Uji Autokorelasi

DW	dL	dU	4-dU	4-dL
2,128	1,2437	1,6505	2,3495	2,7563

Uji Heteroskedastisitas

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.431	.790		.545	.590
	x1	-.106	.543	-.040	-.195	.847
	x2	-.012	.028	-.098	-.453	.654
	Z	.000	.000	-.098	-.476	.638

a. Dependent Variable: res2

Hasil Uji Koefisien Determinasi Variabel Independen terhadap Nilai Perusahaan

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.416 ^a	.173	.085	114,00164

a. Predictors: (Constant), Z, X1, X2

Uji Koefisien Determinasi Variabel Independen terhadap Struktur Modal

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,430 ^a	,185	,129	1,34960

a. Predictors: (Constant), X2, X1

Hasil Analisis Jalur Persamaan Regresi Substruktur 1

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-9,929	6,035		-1,645	,111
	X1	4,350	4,500	,175	,967	,342
	X2	,393	,214	,332	1,835	,077

a. Dependent Variable: Z

Hasil Analisis Jalur Persamaan Regresi Substruktur II

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1259,451	533,051		2,363	,025
	X1	-178,458	386,158	-,087	-,462	,648
	X2	-39,987	19,091	-,411	-2,095	,045
	Z	9,389	15,686	,114	,599	,554

a. Dependent Variable: Y

Uji Sobel Test Profitabilitas terhadap Nilai Perusahaan melalui Struktur Modal

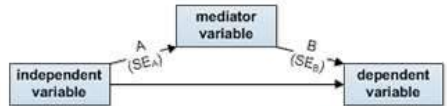


Diagram illustrating the Sobel Test setup for Profitability (dependent variable) against Company Value (independent variable) through Capital Structure (mediator variable).

Independent variable → A (SE_A) → mediator variable → B (SE_B) → dependent variable

A: ?

B: ?

SE_A : ?

SE_B : ?

Calculate!

Sobel test statistic: 0.00714395
One-tailed probability: 0.497150
Two-tailed probability: 0.99430

Uji Sobel Test Ukuran Perusahaan terhadap Nilai Perusahaan melalui Struktur Modal

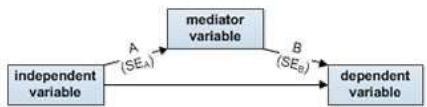


Diagram illustrating the Sobel Test setup for Company Size (dependent variable) against Company Value (independent variable) through Capital Structure (mediator variable).

Independent variable → A (SE_A) → mediator variable → B (SE_B) → dependent variable

A: ?

B: ?

SE_A : ?

SE_B : ?

Calculate!

Sobel test statistic: 0.00726755
One-tailed probability: 0.49710069
Two-tailed probability: 0.99420139

DAFTAR RIWAYAT HIDUP

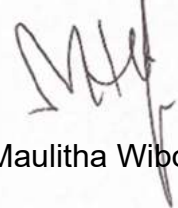
Nama : Maulitha Wibowo
Tempat Tanggal Lahir : Tangerang, 17 Juni 2001
Alamat : Serdang Asri 2 F 6 No. 15 Panongan Kab.
Tangerang
No. HP : 085892844473

Riwayat Pendidikan

1. STIE PPI Program Studi Akuntansi di Tangerang Tahun 2019
2. SMK Putra Perdana Indonesia Tahun 2016
3. SMPN 1 Cikupa Kab. Tangerang Tahun 2013
4. SDS Miftahul Jannah Tahun 2007

Demikianlah Daftar Riwayat Hidup ini saya buat dengan sebenar-benarnya.

Tangerang 17 Juli 2023



Maulitha Wibowo

PT BATAVIA PROSPERINDO FINANCE Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2019
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BATAVIA PROSPERINDO FINANCE Tbk
STATEMENT OF FINANCIAL POSITION
As of December 31, 2019
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2019	2018	
ASET				ASSETS
Kas dan setara kas	2b,2c,5,38	31.082.493.692	114.412.500.150	Cash and cash equivalents
Deposito berjangka yang dibatasi penggunaannya	2b,2c,6,36,38	500.000.000	500.000.000	Restricted time deposits
Piutang sewa pembiayaan - pihak ketiga - dikurangi cadangan kerugian penurunan nilai sebesar Rp 2.786.043.928 pada tanggal 31 Desember 2019 dan Rp 3.265.443.667 pada tanggal 31 Desember 2018	2c,2d,4,7,16,33,38	281.854.472.303	234.945.196.852	Finance lease receivables - third parties - net of allowance for impairment losses amounted to Rp 2,786,043,928 as of December 31, 2019 and Rp 3,265,443,667 as of December 31, 2018
Piutang pembiayaan konsumen Pihak ketiga - dikurangi cadangan kerugian penurunan nilai sebesar Rp 27.601.294.040 pada Tanggal 31 Desember 2019 dan Rp 26.760.483.810 pada tanggal 31 Desember 2018	2c,2e,4,8,16,20,33,38	1.132.423.264.728	1.130.148.333.169	Consumer financing receivables Third parties - net of allowance for impairment losses amounted to Rp 27,601,294,040 as of December 31, 2019 and Rp 26,760,483,810 as of December 31, 2018
Pihak berelasi	2f,35	-	3.860.368.573	Related party
Tagihan anjak piutang Pihak ketiga Pihak berelasi	2c,2g,9,38,2f,35	114.899.822.001 17.000.000.000	80.399.822.000 -	Factoring receivables Third parties Related party
Piutang lain-lain - pihak ketiga dikurangi cadangan kerugian penurunan nilai sebesar Rp 8.965.768.978 pada tanggal 31 Desember 2019 dan Rp 8.092.851.482 pada tanggal 31 Desember 2018	2c,2h,10,38	86.222.736.111	115.542.997.188	Other receivables - third parties - net of allowance for impairment losses amounted to Rp 8,965,768,978 as of December 31, 2019 and Rp 8,092,851,482 as of December 31, 2018
Uang muka dan beban dibayar di muka	2f,2i,11,35	8.135.044.086	9.985.650.627	Advances and prepaid expenses
Investasi saham	2c,2k,13,38	15.484.048.000	14.758.233.250	Investment in shares
Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp 32.770.522.659 pada tanggal 31 Desember 2019 dan Rp 25.550.232.055 pada tanggal 31 Desember 2018	2l,2m,4,14,16,29,32	127.372.646.243	115.035.209.390	Property and equipment - net of accumulated depreciation amounted to Rp 32,770,522,659 as of December 31, 2019 and Rp 25,550,232,055 as of December 31, 2018
Aset pajak tangguhan - neto	2n,19d,2c,15,29,32,38	2.607.009.279	2.311.004.872	Deferred tax assets - net
Aset lain-lain		4.044.103.531	5.821.198.651	Other assets
TOTAL ASET		1.821.625.639.974	1.827.720.514.722	TOTAL ASSETS

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

PT BATAVIA PROSPERINDO FINANCE Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2019
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BATAVIA PROSPERINDO FINANCE Tbk
STATEMENT OF FINANCIAL POSITION
As of December 31, 2019
(Expressed in Rupiah, unless otherwise stated)

	<i>Catatan/ Notes</i>	2019	2018	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
	2c,4,8,14,			
Utang bank	16,38	345.024.383.717	417.152.157.540	Bank loans
Pinjaman pihak ketiga	2c,8,17,38	6.524.510.048	2.639.671.469	Third party loan
Beban masih harus dibayar	2c,18,38			Accrued expenses
Pihak ketiga		20.720.412.263	13.213.276.261	Third parties
Pihak berelasi	2f,35	984.518.494	3.763.033.719	Related party
Utang pajak	2n, 19a	10.977.351.751	9.294.036.118	Tax payables
Efek utang yang diterbitkan - setelah dikurangi beban emisi efek utang yang belum diamortisasi sebesar Rp 2.464.163.842 pada tanggal 31 Desember 2019 dan Rp 4.821.165.492 pada tanggal 31 Desember 2018	2c,2o,8, 20,38	597.535.836.158	595.178.834.508	Debt securities issued - net of unamortized debt securities issuance cost amounted to Rp 2,464,163,842 as of December 31, 2019 and Rp 4,821,165,492 as of December 31, 2018
Liabilitas imbalan kerja karyawan	2p,4,21,31	20.531.766.911	15.053.536.600	Employee benefits liabilities
TOTAL LIABILITAS		1.002.298.779.342	1.056.294.546.215	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp 100 per saham				Share capital - par value of Rp 100 per share
Modal dasar - 2.200.000.000 saham				Authorized - 2,200,000,000 shares
Modal ditempatkan dan disetor penuh 1.782.663.575 saham	22	178.266.357.500	178.266.357.500	Issued and fully paid - 1,782,663,575 shares
Tambahan modal disetor - neto	2r,23	263.314.390.908	263.314.390.908	Additional paid in capital - net
Saldo laba				Retained earnings
Telah ditentukan penggunaannya	25	250.000.000	250.000.000	Appropriated
Belum ditentukan penggunaannya		332.518.048.328	288.739.072.795	Unappropriated
Penghasilan komprehensif lain				Other comprehensive income
Cadangan revaluasi aset tetap - neto setelah pajak	14	49.745.009.104	46.348.907.262	Property and equipment revaluation reserve - net after tax
Kerugian nilai wajar aset keuangan tersedia untuk dijual	2c,13	(4.766.945.208)	(5.492.759.958)	Unrealized fair value loss on available for sale financial assets
TOTAL EKUITAS		819.326.860.632	771.425.968.507	TOTAL EQUITY
TOTAL LIABILITAS DAN EKUITAS		1.821.625.639.974	1.827.720.514.722	TOTAL LIABILITIES AND EQUITY

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in Indonesian language.

PT BATAVIA PROSPERINDO FINANCE Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun Yang Berakhir Pada
Tanggal 31 Desember 2019
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BATAVIA PROSPERINDO FINANCE Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
For the Year Ended
December 31, 2019
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2019	2018	
PENGHASILAN	2s			REVENUES
Pembiayaan konsumen - net	2e,2f,27,35	238.189.540.033	247.573.158.851	Consumer financing - net
Administrasi	2f,28,35	111.631.392.477	106.809.147.385	Administrative
Sewa pembiayaan	2d	43.404.804.666	34.419.149.331	Finance lease
Anjak piutang	2g	16.740.316.461	18.420.394.211	Factoring
Lain-lain - neto	2e,14,15,29	20.960.859.245	23.024.329.650	Others - net
Total Penghasilan		430.926.912.882	430.246.179.428	Total Revenues
BEBAN USAHA	2s			OPERATING EXPENSES
Beban keuangan	16,30	107.350.435.575	120.634.770.167	Finance expenses
Gaji dan tunjangan	2f,21,31,35	98.969.694.164	91.318.416.935	Salaries and allowances
	2f,14,15,32,			
Umum dan administrasi	35	81.074.512.566	76.319.217.085	General and administrative
Kerugian penurunan nilai	7,8,10,33	26.913.967.093	41.609.642.245	Impairment losses
Beban pemasaran	34	19.522.189.600	16.347.267.119	Marketing expenses
Total Beban Usaha		333.830.798.998	346.229.313.551	Total Operating Expenses
LABA USAHA		97.096.113.884	84.016.865.877	INCOME FROM OPERATION
PENGHASILAN LAIN-LAIN				OTHER INCOME
Keuntungan divestasi investasi pada entitas asosiasi	12	-	2.724.818.491	Gain on divestment of investment in associate
Bagian atas laba entitas asosiasi - neto	2j,12	-	503.209.717	Share in profit of associate - net
LABA SEBELUM BEBAN PAJAK PENGHASILAN		97.096.113.884	87.244.894.085	INCOME BEFORE INCOME TAX EXPENSE
BEBAN PAJAK PENGHASILAN - NETO	2n,19b	(22.238.783.555)	(19.225.045.841)	INCOME TAX EXPENSE - NET
LABA NETO TAHUN BERJALAN		74.857.330.329	68.019.848.244	NET INCOME FOR THE YEAR
PENGHASILAN (RUGI) KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME (LOSS)
Pos-pos yang tidak akan direklasifikasi ke laba rugi pada periode berikutnya				Items that will not be reclassified to profit or loss in subsequent period
Keuntungan revaluasi aset tetap	14	4.995.248.263	10.292.175.390	Gain on revaluation of property and equipment
Pengukuran kembali liabilitas imbalan kerja karyawan	2p,21	(2.951.956.717)	547.947.910	Remeasurement of employee benefit liabilities
Efek pajak terkait				Related tax effect
Keuntungan revaluasi aset tetap		(591.574.566)	(597.743.848)	Gain on revaluation of property and equipment
Pengukuran kembali liabilitas imbalan kerja karyawan		737.989.179	(136.986.978)	Remeasurement of employee benefits liabilities

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in Indonesian language.

PT BATAVIA PROSPERINDO FINANCE Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
 Untuk Tahun Yang Berakhir Pada
 Tanggal 31 Desember 2019
 (Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BATAVIA PROSPERINDO FINANCE Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
 For the Year Ended
 December 31, 2019
 (Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2019	2018	
Pos yang akan direklasifikasi ke laba rugi pada periode berikutnya				Item that may be reclassified to profit or loss in subsequent period
Keuntungan (kerugian) atas nilai aset keuangan tersedia untuk dijual	2c,13	725.814.750	(27.097.084.000)	Fair value gain (loss) on available for sale financial assets
TOTAL PENGHASILAN (RUGI) KOMPREHENSIF LAIN		2.915.520.909	(16.991.691.526)	TOTAL OTHER COMPREHENSIVE INCOME (LOSS)
TOTAL LABA KOMPREHENSIF		77.772.851.238	51.028.156.718	TOTAL COMPREHENSIVE INCOME
LABA NETO PER SAHAM DASAR	2t,26	41,99	39,24	BASIC EARNINGS PER SHARE

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in Indonesian language.

PT BATAVIA PROSPERINDO FINANCE Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2021
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BATAVIA PROSPERINDO FINANCE Tbk
STATEMENT OF FINANCIAL POSITION
As of December 31, 2021
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2021	2020	
ASET				ASSETS
Kas dan setara kas	2b,2c,4,36	68.252.142.567	60.089.895.013	Cash and cash equivalents
Deposito berjangka yang dibatasi penggunaannya	2b,2c,5,36	500.000.000	500.000.000	Restricted time deposits
Piutang sewa pembiayaan Pihak ketiga - dikurangi penyisihan kerugian kredit ekspektasian sebesar Rp 4.232.948.154 pada tanggal 31 Desember 2021 dan Rp 3.974.039.105 pada tanggal 31 Desember 2020	2c,2d,6,14,15,31,36	228.565.109.941	240.898.353.833	Finance lease receivables Third parties - net of allowance for expected credit losses amounting Rp 4,232,948,154 as of December 31, 2021 and Rp 3,974,039,105 as of December 31, 2020
Pihak berelasi	2f,33	40.784.205.151	-	Related party
Piutang pembiayaan konsumen - pihak ketiga - dikurangi penyisihan kerugian kredit ekspektasian sebesar Rp 10.757.407.399 pada tanggal 31 Desember 2021 dan Rp 18.648.837.248 pada tanggal 31 Desember 2020	2c,2e,7,14,15,18,31,36	663.247.193.022	849.060.792.020	Consumer financing receivables - third parties - net of allowance for expected credit losses amounting to Rp 10,757,407,399 as of December 31, 2021 and Rp 18,648,837,248 as of December 31, 2020
Tagihan anjak piutang - pihak ketiga - dikurangi penyisihan kerugian kredit ekspektasian sebesar Rp 290.405.179 pada tanggal 31 Desember 2021 dan Rp 289.856.524 pada tanggal 31 Desember 2020	2c,2g,8,31,36	45.546.603.042	66.301.809.143	Factoring receivables third parties - net of allowance for expected credit losses amounting to Rp 290,405,179 as of December 31, 2021 and Rp 289,856,524 as of December 31, 2020
Piutang lain-lain - pihak ketiga - dikurangi penyisihan kerugian kredit ekspektasian sebesar Rp 6.254.831.790 pada tanggal 31 Desember 2021 dan Rp 8.932.576.461 pada tanggal 31 Desember 2020	2c,2h,9,31,36	69.455.166.299	100.017.731.265	Other receivables - third parties - net of allowance for expected credit losses amounting to Rp 6,254,831,790 as of December 31, 2021 and Rp 8,932,576,461 as of December 31, 2020
Uang muka dan beban dibayar di muka	2d,2i,10	3.504.551.450	2.880.109.981	Advances and prepaid expenses
Investasi saham	2c,2j,11,36	29.032.590.001	15.000.171.500	Investment in shares
Aset tetap - dikurangi akumulasi penyusutan sebesar Rp 55.856.698.790 pada tanggal 31 Desember 2021 dan Rp 45.345.746.432 pada tanggal 31 Desember 2020	2d,2k,2l,12,14,19,27,30	144.834.356.549	133.395.447.344	Property and equipment - net of accumulated depreciation amounting to Rp 55,856,698,790 as of December 31, 2021 and Rp 45,345,746,432 as of December 31, 2020
Aset pajak tangguhan - neto	2m,17d	1.820.473.859	1.572.990.446	Deferred tax assets - net
Aset lain-lain	2c,13,30,36	2.066.727.877	2.925.052.397	Other assets
TOTAL ASET		1.297.609.119.758	1.472.642.352.942	TOTAL ASSETS

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in Indonesian language.

PT BATAVIA PROSPERINDO FINANCE Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2021
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BATAVIA PROSPERINDO FINANCE Tbk
STATEMENT OF FINANCIAL POSITION
As of December 31, 2021
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2021	2020	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Utang bank	2c,6,7,12, 14,36	22.274.338.709	142.365.662.689	Bank loans
Pinjaman pihak ketiga	2c,7,15,36	295.914.468.227	7.538.220.471	Third party loan
Beban akrual	2c,16,36			Accrued expenses
Pihak ketiga		19.042.249.606	20.071.148.644	Third parties
Pihak berelasi	2f,33	77.714.334	57.745.482	Related party
Utang pajak	2m,17a	9.882.960.980	8.682.896.121	Tax payables
Efek utang yang diterbitkan - dikurangi beban emisi yang belum diamortisasi sebesar Rp 1.588.189.062 pada tanggal 31 Desember 2020	2c,2n,7, 18,36	-	404.911.810.938	Debt securities issued - net of unamortized debt securities issuance cost amounting to Rp 1,588,189,062 as of December 31, 2020
	2c,2d,2f,12,			
Liabilitas sewa	19,28,33,36	4.949.226.455	6.305.153.885	Lease liabilities
Liabilitas imbalan kerja	2o,20,29	25.172.314.602	23.606.315.221	Employee benefits liabilities
TOTAL LIABILITAS		377.313.272.913	613.538.953.451	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp 100 per saham				Share capital - par value of Rp 100 per share
Modal dasar - 7.000.000.000 saham				Authorized - 7,000,000,000 shares
Modal ditempatkan dan disetor penuh 1.782.663.575 saham	21	178.266.357.500	178.266.357.500	Issued and fully paid - 1,782,663,575 shares
Tambahan modal disetor - neto	2q,22	263.314.390.908	263.314.390.908	Additional paid in capital - net
Saldo laba				Retained earnings
Telah ditentukan penggunaannya	23	400.000.000	250.000.000	Appropriated
Belum ditentukan penggunaannya		421.957.541.530	374.333.450.926	Unappropriated
Penghasilan komprehensif lain				Other comprehensive income
Cadangan revaluasi aset tetap - neto setelah pajak	12	47.575.960.115	48.190.021.865	Property and equipment revaluation reserve - net after tax
Keuntungan (kerugian) nilai wajar aset keuangan pada nilai wajar melalui penghasilan komprehensif lain	2c,2j,11	8.781.596.792	(5.250.821.708)	Unrealized fair value gain (loss) on financial assets at fair value through other comprehensive income
TOTAL EKUITAS		920.295.846.845	859.103.399.491	TOTAL EQUITY
TOTAL LIABILITAS DAN EKUITAS		1.297.609.119.758	1.472.642.352.942	TOTAL LIABILITIES AND EQUITY

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in Indonesian language.

PT BATAVIA PROSPERINDO FINANCE Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun Yang Berakhir Pada
Tanggal 31 Desember 2021
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT BATAVIA PROSPERINDO FINANCE Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
For the Year Ended
December 31, 2021
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2021	2020	
PENGHASILAN	2r			REVENUES
Pembiayaan konsumen - neto	2e,25	159.003.648.633	196.455.100.510	Consumer financing - net
Administrasi	2f,26,33	62.984.355.691	91.859.598.968	Administrative
Sewa pembiayaan	2d,2f,33	42.419.103.032	40.957.378.606	Finance lease
Anjak piutang	2f,2g,33	9.709.651.732	14.536.235.632	Factoring
	2e,2f,12,27,			
Pendapatan lain-lain - neto	33	16.684.584.330	10.209.271.120	Other income - net
Total Penghasilan		290.801.343.418	354.017.584.836	Total Revenues
BEBAN USAHA	2r			OPERATING EXPENSES
Gaji dan tunjangan	2f,20,29,33	94.621.216.720	100.347.929.970	Salaries and allowances
	2f,12,13,19,			
Umum dan administrasi	30,33	68.653.146.662	78.712.799.131	General and administrative
	14,15,18,19,			
Beban keuangan	28,33	51.156.795.343	90.846.553.707	Finance expenses
Kerugian penurunan nilai	6,7,8,9,31	10.189.967.233	21.667.907.673	Impairment losses
Beban pemasaran	32	6.826.983.985	8.888.707.870	Marketing expenses
Total Beban Usaha		231.448.109.943	300.463.898.351	Total Operating Expenses
LABA SEBELUM BEBAN PAJAK				INCOME BEFORE INCOME
PENGHASILAN		59.353.233.475	53.553.686.485	TAX EXPENSE
BEBAN PAJAK PENGHASILAN -				
NETO	2m,17b	(13.432.766.967)	(12.291.191.240)	INCOME TAX EXPENSE - NET
LABA NETO TAHUN				NET INCOME FOR
BERJALAN		45.920.466.508	41.262.495.245	THE YEAR
PENGHASILAN (RUGI)				OTHER COMPREHENSIVE
KOMPREHENSIF LAIN				INCOME (LOSS)
Pos-pos yang tidak akan				Items that will not be
direklasifikasi ke laba rugi				reclassified to profit or loss in
pada periode berikutnya				subsequent period
Keuntungan (kerugian) nilai wajar				
aset keuangan				Unrealized fair value gain (loss)
pada nilai wajar				on financial assets at fair
melalui penghasilan				value through other
komprehensif lain	2c,2j,11	14.032.418.500	(483.876.500)	comprehensive income
				Gain on revaluation of property
Keuntungan revaluasi aset tetap	12	1.985.678.717	1.419.001.107	and equipment
Pengukuran kembali liabilitas				Remeasurement of employee
imbalance kerja	2o,20	(1.039.171.391)	(2.935.285.103)	benefit liabilities
Efek pajak terkait	2m,17d			Related tax effect
				Remeasurement of
Pengukuran kembali liabilitas				employee benefits
imbalance kerja		228.617.706	549.602.371	liabilities
Keuntungan revaluasi				Gain on revaluation of
aset tetap		(520.972.298)	(1.029.840.445)	property and equipment
TOTAL PENGHASILAN (RUGI)				TOTAL OTHER COMPREHENSIVE
KOMPREHENSIF LAIN		14.686.571.234	(2.480.398.570)	INCOME (LOSS)
TOTAL LABA KOMPREHENSIF		60.607.037.742	38.782.096.675	TOTAL COMPREHENSIVE
				INCOME
LABA NETO PER SAHAM DASAR	2s,24	25,76	23,15	BASIC EARNINGS PER SHARE

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

Ekshibit A

Exhibit A

PT BFI FINANCE INDONESIA Tbk DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
PER 31 DESEMBER 2019
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BFI FINANCE INDONESIA Tbk AND ITS SUBSIDIARY
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS OF 31 DECEMBER 2019
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2019	2018 *)	1 January/ January 2018/ 31 Desember/ December 2017 *)	
ASET					ASSETS
KAS DAN SETARA KAS	2d,e,4	660.032	755.247	225.203	CASH AND CASH EQUIVALENTS
PIUTANG PEMBIAYAAN - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 354.682, Rp 377.862 dan Rp 237.482 pada tahun 2019, 2018 dan 2017	2d,f,g,h 5,38	17.395.920	17.280.458	15.174.725	FINANCING RECEIVABLES - net of allowance for impairment losses of Rp 354,682, Rp 377,862 and Rp 237,482 in 2019, 2018 and 2017
PIUTANG IJARAH - bersih	2d,i	2.105	105	-	IJARAH RECEIVABLES - net
PIUTANG LAIN-LAIN - bersih	2d,j,6	153.494	198.271	414.127	OTHER RECEIVABLES - net
ASET DERIVATIF	2d,k,u,7	-	110.170	-	DERIVATIVE ASSETS
BEBAN DIBAYAR DIMUKA DAN UANG MUKA	2l,8	73.133	53.430	43.071	PREPAID EXPENSES AND ADVANCES
ASET IJARAH - setelah dikurangi akumulasi penyusutan sebesar Rp 12.784 dan Rp 504 pada tahun 2019 dan 2018	2m,9,38	40.591	2.403	-	IJARAH ASSETS - net of accumulated depreciation of Rp 12,784 and Rp 504 in 2019 and 2018
ASET TETAP - setelah dikurangi akumulasi penyusutan sebesar Rp 400.062, Rp 349.566 dan Rp 298.954 pada tahun 2019, 2018 dan 2017	2n,10	541.056	530.145	457.376	FIXED ASSETS - net of accumulated depreciation of Rp 400,062, Rp 349,566 and Rp 298,954 in 2019, 2018 and 2017
ASET TAK BERWUJUD - setelah dikurangi akumulasi amortisasi sebesar Rp 73.945, Rp 63.772 dan Rp 54.400 pada tahun 2019, 2018 dan 2017	2o,11	30.165	32.374	20.552	INTANGIBLE ASSETS - net of accumulated amortization of Rp 73,945, Rp 63,772 and Rp 54,400 in 2019, 2018 and 2017
ASET PAJAK TANGGUHAN	2p,14c	110.362	68.382	65.588	DEFERRED TAX ASSETS
ASET LAIN-LAIN	2d,12	82.775	86.391	82.631	OTHER ASSETS
JUMLAH ASET		19.089.633	19.117.376	16.483.273	TOTAL ASSETS

*) direklasifikasi (Catatan 38)

*) as reclassified (Note 38)

Lihat Catatan atas Laporan Keuangan Konsolidasian pada
Ekshibit E terlampir yang merupakan bagian yang tidak terpisahkan
dari Laporan Keuangan Konsolidasian secara keseluruhan

See accompanying Notes to Consolidated Financial Statements on
Exhibit E which are an integral part of
the Consolidated Financial Statements taken as a whole

PT BFI FINANCE INDONESIA Tbk DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
PER 31 DESEMBER 2019
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BFI FINANCE INDONESIA Tbk AND ITS SUBSIDIARY
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS OF 31 DECEMBER 2019 (Expressed in millions of Rupiah,
unless otherwise stated)

	Catatan/ Notes	2019	2018 *)	1 January/ January 2018/ 31 Desember/ December 2017 *)	
LIABILITAS DAN EKUITAS					LIABILITIES AND EQUITY
LIABILITAS					LIABILITIES
Pinjaman yang diterima	2d,q,v,13	7.730.021	6.899.860	6.819.052	Fund borrowings
Utang pajak	2p,14a	73.271	67.063	140.151	Taxes payable
Surat berharga yang diterbitkan - setelah dikurangi biaya emisi surat berharga yang belum diamortisasi sebesar Rp 5.717, Rp 9.780 dan Rp 8.589 pada tahun 2019, 2018 dan 2017	2d,r,15	3.758.283	5.196.220	3.909.411	Securities issued - net of unamortized securities issuance cost of Rp 5,717, Rp 9,780 and Rp 8,589 as of in 2019, 2018 and 2017
Beban yang masih harus dibayar	2d,v,16,38	796.709	283.204	291.660	Accrued expenses
Liabilitas imbalan pasca-kerja	2s,17	258.337	202.498	199.716	Post-employment benefits liabilities
Liabilitas derivatif	2d,k,u,7	130.029	-	817	Derivative liabilities
Utang dividen	2aa,18	2.261	1.758	1.612	Dividend payables
Utang lain-lain	2d,19,38	260.542	262.977	216.588	Other payables
JUMLAH LIABILITAS		13.009.453	12.913.580	11.579.007	TOTAL LIABILITIES
EKUITAS					EQUITY
Ekuitas yang dapat diatribusikan kepada pemilik entitas induk					Equity attributable to owners of the parent
Modal saham - nilai nominal Rp 25 (nilai penuh) per saham					Share capital - par value of Rp 25 (full amount) per share
Modal dasar - 20.000.000.000 saham					Authorized capital - 20,000,000,000 shares
Modal ditempatkan dan disetor penuh - 15.967.115.620 saham	20	399.178	399.178	399.178	Issued and fully paid capital - 15,967,115,620 shares
Tambahan modal disetor - bersih	21	553.286	553.286	553.286	Additional paid-in capital - net
Saham treasuri	2x,20	(252.160)	(252.160)	(252.160)	Treasury stock
Penghasilan komprehensif lain (Kerugian) keuntungan kumulatif atas instrumen derivatif untuk lindung nilai arus kas - bersih	2k,7,33	(87.938)	1.684	(35.477)	Other comprehensive income Cumulative (loss) gain on derivative instrument for cash flows hedges - net
Kerugian aktuarial program manfaat pasti	2s,17,33	(54.353)	(41.926)	(75.928)	Loss on defined benefit actuarial program
Saldo laba					Retained earnings
Telah ditentukan penggunaannya		100.000	86.307	72.733	Appropriated
Belum ditentukan penggunaannya		5.422.160	5.457.423	4.242.633	Unappropriated
		6.080.173	6.203.792	4.904.265	
Kepentingan non-pengendali		7	4	1	Non-controlling interests
JUMLAH EKUITAS		6.080.180	6.203.796	4.904.266	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		19.089.633	19.117.376	16.483.273	TOTAL LIABILITIES AND EQUITY

*) direklasifikasi (Catatan 38)

*) as reclassified (Note 38)

Tangerang Selatan, 19 Februari/ February 2020


Sudjono
Direktur/ Director

Lihat Catatan atas Laporan Keuangan Konsolidasian pada
Ekshibit E terlampir yang merupakan bagian yang tidak terpisahkan
dari Laporan Keuangan Konsolidasian secara keseluruhan

See accompanying Notes to Consolidated Financial Statements on
Exhibit E which are an integral part of
the Consolidated Financial Statements taken as a whole

Ekshibit B

Exhibit B

PT BFI FINANCE INDONESIA Tbk DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2019
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BFI FINANCE INDONESIA Tbk AND ITS SUBSIDIARY
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
31 DECEMBER 2019
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2019	2018*)	
PENDAPATAN				INCOME
Piutang pembiayaan Keuangan	2d,f,g,t,22,38 2d,t	4.995.718 52.676	4.893.146 20.217	Financing receivables Finance
Syariah	2d,h,i,t,23,38	4.200	7	Sharia
Lain-lain	2d,n,t,24,38	188.135	104.351	Others
Jumlah Pendapatan		5.240.729	5.017.721	Total Income
BEBAN				EXPENSES
Gaji dan tunjangan	2s,t,25,29,38	(1.216.813)	(1.074.939)	Salaries and benefits
Bunga dan keuangan	2d,q,r,t,26	(1.008.160)	(1.035.650)	Interest and financing charges
Umum dan administrasi	2l,n,o,t,27,38	(704.883)	(541.668)	General and administrative
Penyisihan kerugian penurunan nilai				Provision for impairment losses
Piutang pembiayaan	2d,t,5,38	(425.747)	(509.182)	Financing receivables
Piutang ijarah	2d,t	(549)	(1)	Ijarah receivables
Lain-lain	2d,t,28,37,38	(792.324)	(16.182)	Others
Jumlah Beban		(4.148.476)	(3.177.622)	Total Expenses
LABA SEBELUM PAJAK		1.092.253	1.840.099	PROFIT BEFORE TAX
Beban Pajak Penghasilan	2p,14b	(380.571)	(372.305)	Income Tax Expenses
LABA TAHUN BERJALAN		711.682	1.467.794	PROFIT FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos-pos yang akan direklasifikasi ke laba rugi				Items that will be reclassified to profit or loss
Bagian efektif atas perubahan nilai wajar instrumen derivatif - lindung nilai arus kas	2k,7,33	(112.028)	46.452	Effective portion of the fair value change of the derivative - instrument cash flow hedge
Pajak penghasilan terkait pos yang akan direklasifikasi ke laba rugi	14c,33	22.406	(9.291)	Income tax relating to item that will be reclassified to profit or loss
		(89.622)	37.161	
Pos-pos yang tidak akan direklasifikasi ke laba rugi				Items that will not be reclassified to profit or loss
(Kerugian) keuntungan aktuarial program manfaat pasti	2s,17,33	(15.483)	42.502	(Loss) gain on defined benefit actuarial program
Pajak penghasilan terkait pos yang tidak akan direklasifikasi ke laba rugi	14c,33	3.056	(8.500)	Income tax relating to item that will not be reclassified to profit or loss
		(12.427)	34.002	
PENGHASILAN KOMPREHENSIF LAIN TAHUN BERJALAN - SETELAH PAJAK		(102.049)	71.163	OTHER COMPREHENSIVE INCOME FOR THE YEAR - NET OF TAX
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN		609.633	1.538.957	TOTAL COMPREHENSIVE INCOME FOR THE YEAR

*) direklasifikasi (Catatan 38)

*) as reclassified (Note 38)

Lihat Catatan atas Laporan Keuangan Konsolidasian pada
Ekshibit E terlampir yang merupakan bagian yang tidak terpisahkan
dari Laporan Keuangan Konsolidasian secara keseluruhan

See accompanying Notes to Consolidated Financial Statements on
Exhibit E which are an integral part of
the Consolidated Financial Statements taken as a whole

Ekshibit B/2

Exhibit B/2

PT BFI FINANCE INDONESIA Tbk DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2019
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BFI FINANCE INDONESIA Tbk AND ITS SUBSIDIARY
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
31 DECEMBER 2019
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	2019	2018*)	
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:				PROFIT FOR THE YEAR ATTRIBUTTABLE TO:
Pemilik entitas induk		711.685	1.467.794	Owners of the parent
Kepentingan non-pengendali		(3)	-	Non-controlling interests
		<u>711.682</u>	<u>1.467.794</u>	
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:				TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTTABLE TO:
Pemilik entitas induk		609.636	1.538.957	Owners of the parent
Kepentingan non-pengendali		(3)	-	Non-controlling interests
		<u>609.633</u>	<u>1.538.957</u>	
LABA PER SAHAM DASAR (nilai penuh)	2z,32	<u>48</u>	<u>98</u>	BASIC EARNINGS PER SHARE (full amount)

*) direklasifikasi (Catatan 38)

*) as reclassified (Note 38)

Tangerang Selatan, 19 Februari/ February 2020


Sudjono
Direktur/ Director

Lihat Catatan atas Laporan Keuangan Konsolidasian pada
Ekshibit E terlampir yang merupakan bagian yang tidak terpisahkan
dari Laporan Keuangan Konsolidasian secara keseluruhan

See accompanying Notes to Consolidated Financial Statements on
Exhibit E which are an integral part of
the Consolidated Financial Statements taken as a whole

Ekshibit A

Exhibit A

PT BFI FINANCE INDONESIA Tbk DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
PER 31 DESEMBER 2021
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BFI FINANCE INDONESIA Tbk AND ITS SUBSIDIARY
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS OF 31 DECEMBER 2021
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/December		
		2021	2020	
ASET				ASSETS
KAS DAN SETARA KAS	2e,f,4	969.182	1.414.691	CASH AND CASH EQUIVALENTS
PIUTANG PEMBIAYAAN				FINANCING RECEIVABLES
- setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 842.031 dan Rp 986.405 pada tanggal 31 Desember 2021 dan 2020	2e,g,h,i 5	13.676.190	12.678.444	- net of allowance for impairment losses of Rp 842,031 and Rp 986,405 as of 31 December 2021 and 2020
PIUTANG IJARAH - neto	2e,j	941	586	IJARAH RECEIVABLES - net
PIUTANG LAIN-LAIN - neto	2e,j,6	87.089	154.904	OTHER RECEIVABLES - net
BEBAN DIBAYAR DI MUKA DAN UANG MUKA	2m,8	30.847	24.412	PREPAID EXPENSES AND ADVANCES
ASET IJARAH				IJARAH ASSETS
- setelah dikurangi akumulasi penyusutan sebesar Rp 16.972 dan Rp 29.900 pada tanggal 31 Desember 2021 dan 2020	2n,9	5.650	21.349	- net of accumulated depreciation of Rp 16,972 and Rp 29,900 as of 31 December 2021 and 2020
ASET TETAP				FIXED ASSETS
- setelah dikurangi akumulasi penyusutan sebesar Rp 521.895 dan Rp 460.149 pada tanggal 31 Desember 2021 dan 2020	2o,10	606.641	606.304	- net of accumulated depreciation of Rp 521,895 and Rp 460,149 as of 31 December 2021 and 2020
ASET HAK-GUNA				RIGHT-OF-USE ASSETS
- setelah dikurangi akumulasi penyusutan sebesar Rp 45.356 dan Rp 23.022 pada tanggal 31 Desember 2021 dan 2020	2p,11	36.035	42.514	- net of accumulated depreciation of Rp 45,356 and Rp 23,022 as of 31 December 2021 and 2020
ASET TAKBERWUJUD				INTANGIBLE ASSETS
- setelah dikurangi akumulasi amortisasi sebesar Rp 98.145 dan Rp 85.224 pada tanggal 31 Desember 2021 dan 2020	2q,12	56.193	43.009	- net of accumulated amortization of Rp 98,145 and Rp 85,224 as of 31 December 2021 and 2020
ASET PAJAK TANGGUHAN	2r,14c	166.081	205.024	DEFERRED TAX ASSETS
ASET LAIN-LAIN	2e	890	9.294	OTHER ASSETS
JUMLAH ASET		<u>15.635.739</u>	<u>15.200.531</u>	TOTAL ASSETS

Lihat Catatan atas Laporan Keuangan Konsolidasian pada
Ekshibit E terlampir yang merupakan bagian yang tidak terpisahkan
dari Laporan Keuangan Konsolidasian secara keseluruhan

See accompanying Notes to Consolidated Financial Statements on
Exhibit E which are an integral part of
the Consolidated Financial Statements taken as a whole

Ekshibit A/2

Exhibit A/2

PT BFI FINANCE INDONESIA Tbk DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN KONSOLIDASIAN
PER 31 DESEMBER 2021
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BFI FINANCE INDONESIA Tbk AND ITS SUBSIDIARY
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS OF 31 DECEMBER 2021
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/December		
		2021	2020	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Pinjaman yang diterima - Pihak ketiga	2e,s,x,13	4.789.422	4.794.844	Fund borrowings - Third parties
Utang pajak	2r,14a	120.131	101.719	Taxes payable
Surat berharga yang diterbitkan				Securities issued
- setelah dikurangi biaya emisi				- net of unamortized securities
surat berharga yang belum diamortisasi				issuance cost of Rp 7,517 and Rp 4,369
sebesar Rp 7.517 dan Rp 4.369 pada				as of 31 December 2021 and 2020
tanggal 31 Desember 2021 dan 2020	2e,t,15	2.487.483	2.978.631	
Beban yang masih harus dibayar	2e,x,16	338.442	194.038	Accrued expenses
Utang dividen	2ac,18	1.376	1.318	Dividend payables
Utang lain-lain - Pihak ketiga	2e,19	305.087	237.020	Other payables - Third parties
Liabilitas imbalan pasca-kerja	2u,17	115.457	154.211	Post-employment benefit liabilities
Liabilitas derivatif	2e,l,w,7	48.115	132.596	Derivative liabilities
JUMLAH LIABILITAS		8.205.513	8.594.377	TOTAL LIABILITIES
EKUITAS				EQUITY
Ekuitas yang dapat diatribusikan				Equity attributable to owners
kepada pemilik entitas induk				of the parent
Modal saham - nilai nominal				Share capital - par value of
Rp 25 (nilai penuh) per saham				Rp 25 (full amount) per share
Modal dasar -				Authorized capital -
20.000.000.000 saham				20,000,000,000 shares
Modal ditempatkan dan disetor				Issued and fully paid capital -
penuh - 15.967.115.620 saham	20	399.178	399.178	15,967,115,620 shares
Tambahan modal disetor - neto	21	553.286	553.286	Additional paid-in capital - net
Saham treasuri	2z,20	(252.160)	(252.160)	Treasury stock
Penghasilan komprehensif lain				Other comprehensive income
Kerugian kumulatif atas instrumen				Cummulative losses on derivative
derivatif untuk lindung nilai				instrument for cash flows
arus kas - neto	2l,7,33	(31.658)	(87.630)	hedges - net
Keuntungan pengukuran kembali				Gain on remeasurement of
program aktuarial manfaat pasti	2u,17,33	80.284	69.903	defined benefit actuarial program
Saldo laba				Retained earnings
Telah ditentukan penggunaannya		110.000	105.000	Appropriated
Belum ditentukan penggunaannya		6.570.757	5.818.573	Unappropriated
Kepentingan nonpengendali		7.429.687	6.606.150	Non-controlling interests
		539	4	
JUMLAH EKUITAS		7.430.226	6.606.154	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		15.635.739	15.200.531	TOTAL LIABILITIES AND EQUITY

Tangerang Selatan, 15 Februari 2022/ 15 February 2022


Sudjono
Direktur/ Director

Lihat Catatan atas Laporan Keuangan Konsolidasian pada
Ekshibit E terlampir yang merupakan bagian yang tidak terpisahkan
dari Laporan Keuangan Konsolidasian secara keseluruhan

See accompanying Notes to Consolidated Financial Statements on
Exhibit E which are an integral part of
the Consolidated Financial Statements taken as a whole

Ekshibit B

Exhibit B

PT BFI FINANCE INDONESIA Tbk DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2021
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BFI FINANCE INDONESIA Tbk AND ITS SUBSIDIARY
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
31 DECEMBER 2021
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/December		
		2021	2020	
PENDAPATAN				INCOME
Piutang pembiayaan Keuangan	2e,g,h,v,22 2e,v	3.794.182 32.323	4.289.094 55.684	Financing receivables Finance
Syariah	2e,i,j,v,23	26.454	12.694	Sharia
Lain-lain	2e,o,v,24	269.596	212.306	Others
Jumlah Pendapatan		4.122.555	4.569.778	Total Income
BEBAN				EXPENSES
Gaji dan tunjangan	2u,v,25,29	(1.023.279)	(1.122.266)	Salaries and benefits
Bunga dan keuangan	2e,s,t,v,26	(570.086)	(870.476)	Interest and financing charges
Umum dan administrasi	2m,o,p,q,r,27	(647.148)	(536.151)	General and administrative
Cadangan kerugian penurunan nilai				Provision for impairment losses
Piutang pembiayaan	2e,v,5	(431.857)	(1.053.286)	Financing receivables
Piutang ijarah	2e,v	(2.703)	(4.866)	Ijarah receivables
Lain-lain	2e,v,28,37	(36.524)	(112.737)	Others
Jumlah Beban		(2.711.597)	(3.699.782)	Total Expenses
LABA SEBELUM PAJAK		1.410.958	869.996	PROFIT BEFORE TAX
Beban Pajak Penghasilan	2r,14b	(279.620)	(168.404)	Income Tax Expenses
LABA TAHUN BERJALAN		1.131.338	701.592	PROFIT FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos-pos yang akan direklasifikasi ke laba rugi				Items that will be reclassified to profit or loss
Bagian efektif atas perubahan nilai wajar instrumen derivatif - lindung	2l,7,33	69.101	1.737	Effective portion of the fair value change of the
Pajak penghasilan terkait	14c,33	(13.129)	(330)	cash flow hedge
		55.972	1.407	Related income tax
Pos-pos yang tidak akan direklasifikasi ke laba rugi				Items that will not be reclassified to profit or loss
Keuntungan pengukuran kembali program aktuarial manfaat pasti	2u,17,33	12.817	154.068	Gain on remeasurement of defined benefit actuarial program
Pajak penghasilan terkait	14c,33	(2.436)	(29.135)	Related income tax
		10.381	124.933	
PENGHASILAN KOMPREHENSIF LAIN TAHUN BERJALAN - Setelah Pajak		66.353	126.340	OTHER COMPREHENSIVE INCOME FOR THE YEAR - Net of Tax
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN		1.197.691	827.932	TOTAL COMPREHENSIVE INCOME FOR THE YEAR

Lihat Catatan atas Laporan Keuangan Konsolidasian pada
Ekshibit E terlampir yang merupakan bagian yang tidak terpisahkan
dari Laporan Keuangan Konsolidasian secara keseluruhan

See accompanying Notes to Consolidated Financial Statements on
Exhibit E which are an integral part of
the Consolidated Financial Statements taken as a whole

Ekshibit B/2

Exhibit B/2

PT BFI FINANCE INDONESIA Tbk DAN ENTITAS ANAKNYA
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN KONSOLIDASIAN
UNTUK TAHUN YANG BERAKHIR
31 DESEMBER 2021
(Dinyatakan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BFI FINANCE INDONESIA Tbk AND ITS SUBSIDIARY
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AND OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED
31 DECEMBER 2021
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/December		
		2021	2020	
LABA TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:				PROFIT FOR THE YEAR ATTRIBUTTABLE TO:
Pemilik entitas induk		1.131.293	701.595	Owners of the parent
Kepentingan non-pengendali		45	(3)	Non-controlling interests
		<u>1.131.338</u>	<u>701.592</u>	
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN YANG DAPAT DIATRIBUSIKAN KEPADA:				TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTTABLE TO:
Pemilik entitas induk		1.197.646	827.935	Owners of the parent
Kepentingan non-pengendali		45	(3)	Non-controlling interests
		<u>1.197.691</u>	<u>827.932</u>	
LABA PER SAHAM DASAR (nilai penuh)	2ab,32	<u>76</u>	<u>47</u>	BASIC EARNINGS PER SHARE (full amount)

Tangerang Selatan, 15 Februari 2022/ 15 February 2022


Sudjono
Direktur/ Director

Lihat Catatan atas Laporan Keuangan Konsolidasian pada
Ekshibit E terlampir yang merupakan bagian yang tidak terpisahkan
dari Laporan Keuangan Konsolidasian secara keseluruhan

See accompanying Notes to Consolidated Financial Statements on
Exhibit E which are an integral part of
the Consolidated Financial Statements taken as a whole

PT BUANA FINANCE Tbk

LAPORAN POSISI KEUANGAN
31 DESEMBER 2019 DAN 2018

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2019 AND 2018

(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/December		
		2019	2018	
ASET				ASSETS
Kas dan setara kas	4	164,800	189,751	Cash and cash equivalents
Piutang sewa pembiayaan	5			Finance lease receivables
Pihak ketiga		1,168,443	1,253,052	Third parties
Cadangan kerugian penurunan nilai		(18,499)	(21,019)	Allowance for impairment losses
Piutang sewa pembiayaan - bersih		1,149,944	1,232,033	Finance lease receivables - net
Piutang pembiayaan konsumen	6			Consumer financing receivables
Pihak ketiga		3,564,191	3,422,701	Third parties
Cadangan kerugian penurunan nilai		(35,317)	(29,087)	Allowance for impairment losses
Piutang pembiayaan konsumen - bersih		3,528,874	3,393,614	Consumer financing receivables - net
Tagihan anjak piutang	7			Factoring receivables
Pihak ketiga		14,742	10,056	Third parties
Cadangan kerugian penurunan nilai		(250)	(250)	Allowance for impairment losses
Tagihan anjak piutang - bersih		14,492	9,806	Factoring receivables - net
Surat berharga		235	368	Marketable securities
Piutang lain-lain	8	41,270	38,365	Other receivables
Aset derivatif	9	3,239	11,280	Derivative assets
Uang muka, biaya dibayar dimuka dan lainnya	10	22,819	20,225	Advances, prepayments and others
Aset tetap - bersih	11	100,426	102,764	Fixed assets - net
Aset takberwujud - bersih	12	22,468	19,364	Intangible assets - net
Aset pajak tangguhan - bersih	29	2,835	1,476	Deferred tax assets - net
JUMLAH ASET		5,051,402	5,019,046	TOTAL ASSETS

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BUANA FINANCE Tbk

LAPORAN POSISI KEUANGAN
31 DESEMBER 2019 DAN 2018

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2019 AND 2018

(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/December		
		2019	2018	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Pinjaman bank	13	3,714,466	3,739,886	Bank loans
Beban akrual	14	21,352	23,651	Accrued expenses
Utang pajak	15			Taxes payables
Pajak penghasilan badan		5,839	4,705	Corporate income taxes
Pajak lainnya		2,443	2,791	Other taxes
Utang dividen	20	364	348	Dividend payables
Utang lain-lain	16	66,982	53,527	Other payables
Uang muka dan lain-lain		2,914	2,787	Advances and others
Liabilitas derivatif	9	12,705	-	Derivative liabilities
Liabilitas imbalan pasca kerja	17	16,854	14,295	Post-employment benefits liabilities
JUMLAH LIABILITAS		3,843,919	3,841,990	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal				Capital stock - Rp 250 (full amount)
Rp 250 (nilai penuh) per saham				par value per share
Modal dasar - 4.800.000.000 saham				Authorized capital - 4,800,000,000 shares
Modal ditempatkan dan disetor -				Issued and paid-up capital -
1.645.796.054 saham	18	411,449	411,449	1,645,796,054 shares
Tambahan modal disetor	19	457	457	Additional paid-in capital
(Rugi)/laba komprehensif lain		(2,545)	3,256	Other comprehensive (loss)/income
Saldo laba	20			Retained earnings
Telah ditentukan penggunaannya		19,000	18,000	Appropriated
Belum ditentukan penggunaannya		779,122	743,894	Unappropriated
JUMLAH EKUITAS		1,207,483	1,177,056	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		5,051,402	5,019,046	TOTAL LIABILITIES AND EQUITY

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BUANA FINANCE Tbk

**LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2019 DAN 2018**

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**STATEMENTS OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME
FOR THE YEARS ENDED
31 DECEMBER 2019 AND 2018**

(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/December		
		2019	2018 ¹⁾	
PENDAPATAN				INCOME
Pendapatan sewa pembiayaan	21	187,061	201,442	Finance lease income
Pendapatan pembiayaan konsumen	22	554,419	441,286	Consumer financing income
Pendapatan anjak piutang		1,949	1,717	Factoring income
Pendapatan bunga	23	44,744	39,396	Interest income
Pendapatan lain-lain	24	51,094	56,041	Other income
JUMLAH PENDAPATAN		839,267	739,882	TOTAL INCOME
BEBAN				EXPENSES
Beban keuangan	25	409,890	366,033	Financing costs
Beban umum dan administrasi	26	205,792	184,503	General and administration expenses
Beban penyisihan kerugian penurunan nilai	27	117,807	92,673	Provision for impairment losses
Beban pemasaran		14,687	11,370	Marketing expenses
Beban lain-lain	28	12,702	8,391	Other expenses
JUMLAH BEBAN		760,878	662,970	TOTAL EXPENSES
LABA SEBELUM PAJAK PENGHASILAN		78,389	76,912	PROFIT BEFORE INCOME TAX
Beban pajak penghasilan	29	(19,120)	(19,341)	Income tax expense
LABA BERSIH TAHUN BERJALAN		59,269	57,571	NET PROFIT FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos-pos yang akan direklasifikasi ke laba rugi:				Items that will be reclassified to profit or loss:
Perubahan nilai wajar atas instrumen derivatif untuk lindung nilai arus kas	9	(5,148)	12,967	Changes in fair value of derivative instrument for cash flow hedge
Pajak penghasilan terkait	29	1,361	-	Related income tax
Jumlah		(3,787)	12,967	Total
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified to profit or loss:
Pengukuran kembali atas liabilitas imbangan pasca kerja	17	(2,684)	4,413	Remeasurement of post-employment benefit liabilities
Pajak penghasilan terkait	29	670	(1,103)	Related income tax
Jumlah		(2,014)	3,310	Total
(Rugi)/laba komprehensif lain, bersih setelah pajak		(5,801)	16,277	Other comprehensive (loss)/income, net of tax
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN		53,468	73,848	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM - DASAR DAN DILUSIAN (dalam Rupiah penuh)	30	36,01	34,98	EARNINGS PER SHARE - BASIC AND DILUTED (in full Rupiah amount)

¹⁾ Direklasifikasi, lihat Catatan 37Reclassified, refer to Note 37 ¹⁾

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BUANA FINANCE Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2021
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BUANA FINANCE Tbk
STATEMENT OF FINANCIAL POSITION
As of December 31, 2021
(Expressed in millions of Rupiah,
unless otherwise stated)

	2021	Catatan/ Notes	2020	
ASET				ASSETS
Kas dan setara kas		2,4,32,35,37		Cash and cash equivalents
Pihak ketiga	220.751		417.919	Third parties
Cadangan kerugian penurunan nilai	(2)		(15)	Allowance for impairment losses
Kas dan setara kas - neto	220.749		417.904	Cash and cash equivalents - net
Piutang sewa pembiayaan		2,5,35,37		Finance lease receivables
Pihak ketiga	872.818		884.557	Third parties
Cadangan kerugian penurunan nilai	(14.278)		(15.131)	Allowance for impairment losses
Piutang sewa pembiayaan - neto	858.540		869.426	Finance lease receivables - net
Piutang pembiayaan konsumen		2,6,35,37		Consumer financing receivables
Pihak ketiga	2.395.309		2.668.412	Third parties
Cadangan kerugian penurunan nilai	(52.517)		(44.320)	Allowance for impairment losses
Piutang pembiayaan konsumen - neto	2.342.792		2.624.092	Consumer financing receivables - net
Tagihan anjak piutang		2,7,35,37		Factoring receivables
Pihak ketiga	1.210		3.181	Third parties
Cadangan kerugian penurunan nilai	-		(1)	Allowance for impairment losses
Tagihan anjak piutang - neto	1.210		3.180	Factoring receivables - net
Surat berharga	322	2,35,37	196	Marketable securities
Piutang lain-lain	45.973	2,8,35,37	64.116	Other receivables
Aset derivatif	378	2,9,35,37	934	Derivative assets
Uang muka, biaya dibayar dimuka dan lainnya	12.284	2,10	14.138	Advances, prepayments and others
Aset tetap - neto	77.543	2,11	88.359	Fixed assets - net
Aset takberwujud - neto	14.725	2,12	20.391	Intangible assets - net
Aset hak-guna - neto	3.910	2,13	6.450	Right-of-use assets - net
Aset pajak tangguhan - neto	4.442	2,30	6.709	Deferred tax assets - net
TOTAL ASET	3.582.868		4.115.895	TOTAL ASSETS

PT BUANA FINANCE Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2021
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BUANA FINANCE Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2021
(Expressed in millions of Rupiah,
unless otherwise stated)

	<u>2021</u>	<u>Catatan/ Notes</u>	<u>2020</u>	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Pinjaman bank dan non-bank	2.195.442	2,14,32,35,37	2.802.406	Bank and non-bank loans
Beban akrual	8.818	2,15,32,37	13.235	Accrued expenses
Utang pajak		2,16		Taxes payables
Pajak penghasilan badan	6.445		652	Corporate income taxes
Pajak lainnya	2.258		2.078	Other taxes
Utang dividen	369	21,35,37	364	Dividend payables
Utang lain-lain	111.882	2,17,32,35,37	71.445	Other payables
Uang muka	1.821		1.852	Advances
Liabilitas derivatif	2.978	2,9,35,37	4.343	Derivative liabilities
Liabilitas imbalan pasca kerja	9.034	2,18	10.864	Post-employment benefits liability
TOTAL LIABILITAS	<u>2.339.047</u>		<u>2.907.239</u>	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal				Capital stock - Rp 250 (full amount)
Rp 250 (nilai penuh) per saham				par value per share
Modal dasar - 4.800.000.000 saham				Authorized capital - 4,800,000,000 shares
Modal ditempatkan dan disetor -				Issued and paid-up capital -
1.645.796.054 saham	411.449	19	411.449	1,645,796,054 shares
Tambahan modal disetor	457	20	457	Additional paid-in capital
Penghasilan (rugi) komprehensif lain - neto	2.393		(10.652)	Other comprehensive income (loss) - net
Saldo laba		21		Retained earnings
Telah ditentukan penggunaannya	21.000		20.000	Appropriated
Belum ditentukan penggunaannya	808.522		787.402	Unappropriated
TOTAL EKUITAS	<u>1.243.821</u>		<u>1.208.656</u>	TOTAL EQUITY
TOTAL LIABILITAS DAN EKUITAS	<u>3.582.868</u>		<u>4.115.895</u>	TOTAL LIABILITIES AND EQUITY

PT BUANA FINANCE Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun Yang Berakhir Pada Tanggal
31 Desember 2021
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BUANA FINANCE Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
For The Year Ended
December 31, 2021
(Expressed in millions of Rupiah,
unless otherwise stated)

	2021	Catatan/ Notes	2020	
PENDAPATAN		2		INCOME
Pendapatan sewa pembiayaan	129.966	22	158.556	Finance lease income
Pendapatan pembiayaan konsumen	343.087	23	453.220	Consumer financing income
Pendapatan anjak piutang	191		1.349	Factoring income
Pendapatan bunga dan denda	43.000	24	42.689	Interest income and penalties
Pendapatan lain-lain	33.741	25	24.380	Other income
Total Pendapatan	549.985		680.194	Total Income
BEBAN		2		EXPENSES
Beban keuangan	236.165	26	351.186	Financing costs
Beban umum dan administrasi	184.261	27	200.369	General and administration expenses
Beban penyisihan kerugian penurunan nilai	84.334	28	88.500	Provision for impairment losses
Beban pemasaran	3.128		2.092	Marketing expenses
Beban lain-lain	7.294	29	10.835	Other expenses
Total Beban	515.182		652.982	Total Expenses
LABA SEBELUM PAJAK PENGHASILAN	34.803		27.212	PROFIT BEFORE INCOME TAX
Beban pajak penghasilan	(6.100)	2,30	(7.159)	Income tax expense
LABA NETO TAHUN BERJALAN	28.703		20.053	NET PROFIT FOR THE YEAR
PENGHASILAN (RUGI) KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME (LOSS)
Pos yang akan direklasifikasi ke laba rugi:				Item that will be reclassified to profit or loss:
Pengukuran kembali atas instrumen derivatif untuk lindung nilai arus kas	15.641	2,9	(8.724)	Changes in fair value of derivative instrument for cashflow hedge
Pajak penghasilan terkait	(3.441)	2,30	1.756	Related income tax
Neto	12.200		(6.968)	Net
Pos yang tidak akan direklasifikasi ke laba rugi:				Item that will not be reclassified to profit or loss:
Pengukuran kembali atas liabilitas imbalan pasca kerja	1.082	2,18	(1.538)	Remeasurement of post-employment benefit liability
Pajak penghasilan terkait	(237)	2,30	399	Related income tax
Neto	845		(1.139)	Net
Penghasilan (rugi) komprehensif lain - neto setelah pajak	13.045		(8.107)	Other comprehensive income (loss) - net of tax
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	41.748		11.946	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM - DASAR DAN DILUSIAN (dalam Rupiah penuh)	17,44	2,31	12,18	EARNINGS PER SHARE - BASIC AND DILUTED (in full Rupiah amount)

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these financial statements.

	2019 Rp'000	Catatan/ Notes	2018 Rp'000	
ASET				ASSETS
Kas dan Bank		5		Cash on hand and in Banks
Pihak berelasi	53.183.932	38	25.696.997	Related party
Pihak ketiga	51.181.058		27.313.799	Third parties
Jumlah	104.364.990		53.010.796	Total
Investasi jangka pendek kepada pihak ketiga	-	6	10.392.000	Short-term investments to third party
Piutang sewa pembiayaan		7		Finance lease receivables
Pihak ketiga	768.774.320		1.449.701.644	Third parties
Cadangan kerugian penurunan nilai	(27.562.700)		(80.633.225)	Allowance for impairment losses
Piutang sewa pembiayaan - bersih	741.211.620		1.369.068.419	Total finance lease receivables - net
Piutang pembiayaan konsumen		8		Consumer financing receivables
Pihak ketiga	10.021.763.725		8.302.220.520	Third parties
Cadangan kerugian penurunan nilai	(175.651.515)		(112.468.942)	Allowance for impairment losses
Piutang pembiayaan konsumen - bersih	9.846.112.210		8.189.751.578	Consumer financing receivables - net
Tagihan anjak piutang		9		Factoring receivables
Pihak ketiga	732.386.620		776.656.365	Third parties
Cadangan kerugian penurunan nilai	(37.355.712)		(40.617.538)	Allowance for impairment losses
Tagihan anjak piutang - bersih	695.030.908		736.038.827	Factoring receivables - net
Piutang lain-lain		10		Other receivables
Pihak berelasi	31.782.783	38	23.467.096	Related parties
Pihak ketiga	488.658.589		487.737.988	Third parties
Cadangan kerugian penurunan nilai	(83.000.990)		(47.205.302)	Allowance for impairment losses
Jumlah	437.440.382		463.999.782	Total
Biaya dibayar dimuka	21.583.548	11	14.594.837	Prepaid expenses
Aset pajak tangguhan - bersih	31.370.558	36	19.620.189	Deferred tax assets - net
Properti investasi	12.457.000	12,38	12.457.000	Investment properties
Aset sewa operasi - bersih	9.860.906	13,38	13.097.500	Leased assets - net
Aset tetap - bersih	191.064.922	14	174.129.915	Premises and equipment - net
Aset takberwujud - bersih	18.462.168	15	16.863.885	Intangible assets - net
Aset lain-lain	8.518.857	16	30.254.389	Other assets
JUMLAH ASET	<u>12.117.478.069</u>		<u>11.103.279.117</u>	TOTAL ASSETS

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT CLIPAN FINANCE INDONESIA Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2019 DAN 2018 (Lanjutan)

PT CLIPAN FINANCE INDONESIA Tbk
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2019 AND 2018 (Continued)

	2019 Rp'000	Catatan/ Notes	2018 Rp'000	
<u>LIABILITAS DAN EKUITAS</u>				<u>LIABILITIES AND EQUITY</u>
LIABILITAS				LIABILITIES
Utang bank		17		Bank loans
Pihak berelasi	144.194.905	38	335.479.969	Related party
Pihak ketiga	4.812.064.342		3.976.804.059	Third parties
Jumlah	4.956.259.247		4.312.284.028	Total
Utang usaha kepada pihak ketiga	68.766.612	18	53.243.540	Trade accounts payable to third parties
Utang premi asuransi kepada pihak ketiga	10.341.128	19	48.640.775	Insurance premium payables to third parties
Utang lain-lain kepada pihak ketiga	213.521.971	20	186.346.143	Other payables to third parties
Biaya yang masih harus dibayar		21		Accrued expenses
Pihak berelasi	503.437	38	1.034.092	Related parties
Pihak ketiga	57.380.930		53.383.968	Third parties
Jumlah	57.884.367		54.418.060	Total
Utang pajak	21.524.555	22,36	40.007.144	Taxes payable
Pendapatan ditangguhkan - bersih		23		Deferred income - net
Pihak berelasi	150.000	38	750.000	Related parties
Pihak ketiga	31.328.464		28.491.371	Third parties
Jumlah	31.478.464		29.241.371	Total
Surat berharga utang yang diterbitkan		24		Debt securities issued
Pihak berelasi	104.500.000	38	104.500.000	Related parties
Pihak ketiga	1.895.500.000		1.895.500.000	Third parties
Jumlah	2.000.000.000		2.000.000.000	Total
Beban emisi surat berharga yang belum diamortisasi	(8.007.688)		(13.844.561)	Unamortized securities issuance costs
Jumlah surat berharga utang yang diterbitkan - bersih	1.991.992.312		1.986.155.439	Total debt securities issued - net
Liabilitas imbalan pasca kerja	60.027.267	25	45.817.365	Post-employment benefits obligation
JUMLAH LIABILITAS	7.411.795.923		6.756.153.865	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp 250 per saham				Capital Stock - par value of Rp 250 per share
Modal dasar - 10.412.000.000 saham				Authorized capital - 10,412,000,000 shares
Modal ditempatkan dan disetor - 3.984.520.457 saham	996.130.114	26	996.130.114	Issued and paid-up capital - 3,984,520,457 shares
Tambahan modal disetor	351.948.790	26	351.948.790	Additional paid - in capital
Penghasilan komprehensif lain	31.065.851	13,14,25,38	46.893.118	Other comprehensive income
Saldo laba				Retained earnings
Ditentukan penggunaannya	1.700.000	27	1.550.000	Appropriated
Tidak ditentukan penggunaannya	3.324.837.391		2.950.603.230	Unappropriated
JUMLAH EKUITAS	4.705.682.146		4.347.125.252	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS	12.117.478.069		11.103.279.117	TOTAL LIABILITIES AND EQUITY

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT CLIPAN FINANCE INDONESIA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2019 DAN 2018

PT CLIPAN FINANCE INDONESIA Tbk
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED
DECEMBER 31, 2019 AND 2018

	2019 Rp'000	Catatan/ Notes	2018 Rp'000	
PENDAPATAN				INCOME
Sewa pembiayaan	170.054.568	28	326.343.152	Finance lease
Pembiayaan konsumen	1.594.947.527	29	1.194.942.229	Consumer financing
Anjak piutang	25.435.580	30	70.005.213	Factoring
Sewa operasi - properti investasi	600.000	12,38	600.000	Operating lease - investment properties
Sewa operasi - kendaraan	6.123.458	13,38	6.880.238	Operating lease - vehicles
Bunga	1.825.797	31,38	4.081.083	Interest
Keuntungan kurs mata uang asing - bersih	-		4.067.391	Gain on foreign exchange rate - net
Keuntungan penjualan aset tetap	-	14	239.971	Gain on sale of premises and equipment
Pendapatan lain-lain	365.675.915	32	326.753.017	Other income
JUMLAH PENDAPATAN	2.164.662.845		1.933.912.294	TOTAL INCOME
BEBAN				EXPENSES
Bunga dan beban pembiayaan lainnya	647.575.233	33,38	587.071.801	Interest and other financing expenses
Umum dan administrasi	188.456.792	34	184.702.085	General and administration
Tenaga kerja	327.549.628	35,38	280.231.438	Personnel
Imbalan pasca kerja	14.105.020	25	8.052.854	Employee benefits
Penyusutan aset sewa operasi	1.676.490	13	1.553.342	Depreciation of leased assets
Kerugian penurunan nilai aset keuangan	489.260.396		452.854.134	Impairment losses of financial assets
Kerugian kurs mata uang asing - bersih	1.631.049		-	Loss on foreign exchange rate - net
Kerugian penjualan aset tetap	1.831.229	14	-	Loss on sale of premises and equipment
Kerugian direalisasi investasi jangka pendek	392.000		-	Realized loss on short-term investment
Kerugian belum direalisasi investasi jangka pendek	-	6	474.000	Unrealized loss on short-term investment
Beban lain-lain	5.518.461		6.666.391	Other expenses
JUMLAH BEBAN	1.677.996.298		1.521.606.045	TOTAL EXPENSES
LABA SEBELUM PAJAK	486.666.547		412.306.249	INCOME BEFORE TAX
MANFAAT (BEBAN) PAJAK		36		TAX BENEFITS (EXPENSES)
Pajak kini	(135.807.854)		(125.878.548)	Current tax
Pajak tangguhan	10.737.327		18.709.885	Deferred tax
JUMLAH BEBAN PAJAK - BERSIH	(125.070.527)		(107.168.663)	TOTAL TAX EXPENSES - NET
LABA BERSIH TAHUN BERJALAN	361.596.020		305.137.586	NET INCOME FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN:				OTHER COMPREHENSIVE INCOME
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified subsequently to profit or loss:
Pengukuran kembali atas program imbalan pasti	(4.052.168)	25	(11.249.340)	Remeasurement of defined benefits obligation
Surplus revaluasi aset tetap dan aset sewa operasi	-		27.546.006	Gain on revaluation of fixed assets and leased assets
Manfaat (beban) pajak terkait pos-pos yang tidak akan direklasifikasi ke laba rugi	1.013.042	36	(3.839.819)	Income tax benefit (expense) relating to items that will not be reclassified subsequently to profit or loss
Jumlah penghasilan komprehensif lain tahun berjalan setelah pajak	(3.039.126)		12.456.847	Total other comprehensive income for the current year net of tax
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN	358.556.894		317.594.433	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM		37		EARNINGS PER SHARE
(dalam Rupiah penuh)				(in full Rupiah amount)
Dasar/Dilusi	90,75		76,58	Basic/Diluted

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

	2021 Rp'000	Catatan/ Notes	2020 Rp'000	
ASET				ASSETS
Kas dan setara kas		5		Cash and cash equivalents
Pihak berelasi	118.110.256	39	1.309.583.562	Related parties
Pihak ketiga	8.669.845		615.201.139	Third parties
Jumlah	126.780.101		1.924.784.701	Total
Piutang sewa pembiayaan		6		Finance lease receivables
Pihak ketiga	219.104.804		456.615.736	Third parties
Cadangan kerugian penurunan nilai	(16.491.522)		(23.166.779)	Allowance for impairment losses
Piutang sewa pembiayaan - bersih	202.613.282		433.448.957	Total finance lease receivables - net
Piutang pembiayaan konsumen		7		Consumer financing receivables
Pihak ketiga	5.762.157.930		7.439.104.635	Third parties
Cadangan kerugian penurunan nilai	(100.963.442)		(263.381.258)	Allowance for impairment losses
Piutang pembiayaan konsumen - bersih	5.661.194.488		7.175.723.377	Consumer financing receivables - net
Tagihan anjak piutang		8		Factoring receivables
Pihak ketiga	100.000.000		784.862.509	Third parties
Cadangan kerugian penurunan nilai	(17.747.811)		(113.589.508)	Allowance for impairment losses
Tagihan anjak piutang - bersih	82.252.189		671.273.001	Factoring receivables - net
Piutang lainnya		9		Other receivables
Pihak berelasi	15.594.584	39	27.049.641	Related parties
Pihak ketiga	447.939.832		493.311.220	Third parties
Cadangan kerugian penurunan nilai	(1.168.251)		(81.454.062)	Allowance for impairment losses
Jumlah	462.366.165		438.906.799	Total
Beban dibayar dimuka	1.345.238	10	3.662.276	Prepaid expenses
Aset pajak tangguhan - bersih	97.432.311	37	40.174.060	Deferred tax assets - net
Properti investasi	13.224.000	11,39	12.457.000	Investment properties
Aset sewa operasi - bersih	7.248.201	12,39	8.775.669	Leased assets - net
Aset tetap - bersih	171.116.087	13	173.369.724	Premises and equipment - net
Aset takberwujud - bersih	15.570.387	14	15.462.122	Intangible assets - net
Aset hak-guna - bersih	10.254.040	15,39	16.346.004	Right-of-use assets - net
Aset lainnya	272.507.530	16	3.072.526	Other assets
JUMLAH ASET	<u>7.123.904.019</u>		<u>10.917.456.216</u>	TOTAL ASSETS

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT CLIPAN FINANCE INDONESIA Tbk
LAPORAN POSISI KEUANGAN
31 DESEMBER 2021 (Lanjutan)

PT CLIPAN FINANCE INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2021 (Continued)

	2021 Rp'000	Catatan/ Notes	2020 Rp'000	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Utang bank		17		Bank loans
Pihak berelasi	706.250.000	39	800.000.000	Related parties
Pihak ketiga	1.286.049.748		3.093.526.206	Third parties
Jumlah	1.992.299.748		3.893.526.206	Total
Utang kepada pihak ketiga	55.702.975	18	17.887.435	Accounts payable to third parties
Utang premi asuransi	21.086.782	19	10.750.732	Insurance premium payables
Utang lainnya	107.792.950	20	135.530.898	Other payables
Beban masih harus dibayar		21		Accrued expenses
Pihak berelasi	1.825.694	39	1.584.083	Related parties
Pihak ketiga	35.329.867		27.186.840	Third parties
Jumlah	37.155.561		28.770.923	Total
Utang pajak	38.618.480	22,37	4.029.525	Taxes payable
Liabilitas sewa	394.939	23,39	2.361.823	Lease liabilities
Pendapatan ditangguhkan		24		Deferred income
Pihak berelasi	1.950.000	39	2.550.000	Related parties
Pihak ketiga	13.509.998		17.148.644	Third parties
Jumlah	15.459.998		19.698.644	Total
Surat berharga utang yang diterbitkan		25		Debt securities issued
Pihak berelasi	-	39	101.500.000	Related parties
Pihak ketiga	-		1.898.500.000	Third parties
Jumlah	-		2.000.000.000	Total
Beban emisi surat berharga yang belum diamortisasi	-		(1.592.528)	Unamortized securities issuance costs
Jumlah surat berharga utang yang diterbitkan - bersih	-		1.998.407.472	Total debt securities issued - net
Liabilitas imbalan pasca kerja	49.272.385	26	61.302.666	Post-employment benefits obligation
JUMLAH LIABILITAS	2.317.783.818		6.172.266.324	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp 250 per saham				Capital Stock - par value of Rp 250 per share
Modal dasar - 10.412.000.000 saham				Authorized capital - 10,412,000,000 shares
Modal ditempatkan dan disetor - 3.984.520.457 saham	996.130.114	27	996.130.114	Issued and paid-up capital - 3,984,520,457 shares
Tambahan modal disetor	351.948.790	27	351.948.790	Additional paid - in capital
Penghasilan komprehensif lain	44.980.000	12,13,26	34.497.746	Other comprehensive income
Saldo laba				Retained earnings
Ditentukan penggunaannya	2.000.000	28	1.850.000	Appropriated
Tidak ditentukan penggunaannya	3.411.061.297		3.360.763.242	Unappropriated
JUMLAH EKUITAS	4.806.120.201		4.745.189.892	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS	7.123.904.019		10.917.456.216	TOTAL LIABILITIES AND EQUITY

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT CLIPAN FINANCE INDONESIA Tbk
LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2021

PT CLIPAN FINANCE INDONESIA Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED DECEMBER 31, 2021

	2021	Catatan/ Notes	2020	
	Rp'000		Rp'000	
PENDAPATAN				INCOME
Sewa pembiayaan	16.953.987	29	57.471.380	Finance lease
Pembiayaan konsumen	1.022.837.228	30	1.410.335.360	Consumer financing
Anjak piutang	33.916.773	31	94.503.571	Factoring
Sewa operasi - properti investasi	600.000	39	600.000	Operating lease - investment properties
Sewa operasi - kendaraan	3.962.177	39	4.438.845	Operating lease - vehicles
Bunga	35.582.785	32,39	25.495.141	Interest
Keuntungan kurs mata uang asing - bersih	471.036		1.099.372	Gain on foreign exchange rate - net
Keuntungan penjualan aset tetap	1.384.390		-	Gain on sale of premises and equipment
Pendapatan lainnya	357.939.834	33	254.010.479	Other income
JUMLAH PENDAPATAN	1.473.648.210		1.847.954.148	TOTAL INCOME
BEBAN				EXPENSES
Bunga dan beban pembiayaan lainnya	315.889.894	34,39	577.285.800	Interest and other financing expenses
Umum dan administrasi	145.501.989	35	147.780.520	General and administration
Tenaga kerja	291.717.220	36,39	293.166.081	Personnel
Imbalan pasca kerja	2.633.144	26	22.676.610	Employee benefits
Penyusutan aset sewa operasi	2.315.418	12	1.627.221	Depreciation of leased assets
Kerugian penurunan nilai:				Impairment losses:
Aset keuangan	665.493.227	6,7,8	709.757.985	Financial assets
Agunan yang diambilalih	6.029.753	16	-	Foreclosed collateral
Kerugian penjualan aset tetap	-	13	746.854	Loss on sale of premises and equipment
Kerugian modifikasi arus kas	-		28.458.858	Loss on cashflow modification
Beban lainnya	4.372.844		5.921.059	Other expenses
JUMLAH BEBAN	1.433.953.489		1.787.420.988	TOTAL EXPENSES
LABA SEBELUM PAJAK	39.694.721		60.533.160	INCOME BEFORE TAX
MANFAAT (BEBAN) PAJAK		37		TAX BENEFITS (EXPENSES)
Pajak kini	(57.434.591)		(27.638.497)	Current tax
Pajak tangguhan	64.045.970		13.672.039	Deferred tax
JUMLAH MANFAAT (BEBAN) PAJAK - BERSIH	6.611.379		(13.966.458)	TOTAL TAX BENEFITS (EXPENSES) - NET
LABA BERSIH TAHUN BERJALAN	46.306.100		46.566.702	NET INCOME FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN:				OTHER COMPREHENSIVE INCOME
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified subsequently to profit or loss:
Pengukuran kembali atas program imbalan pasti	4.083.798	26	10.301.371	Remeasurement of defined benefits obligation
Surplus revaluasi aset tetap dan aset sewa operasi	17.328.130		-	Revaluation surplus on premises and equipment and leased assets
Beban pajak terkait pos-pos yang tidak akan direklasifikasi ke laba rugi	(4.068.266)	37	(1.957.260)	Income tax expense relating to items that will not be reclassified subsequently to profit or loss
Dampak penyesuaian tarif pajak	(2.719.453)	37	(2.911.277)	Impact on tax rate adjustment
Jumlah penghasilan komprehensif lain tahun berjalan setelah pajak	14.624.209		5.432.834	Total other comprehensive income for the current year net of tax
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN	60.930.309		51.999.536	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM		38		EARNINGS PER SHARE
(dalam Rupiah penuh)				(in full Rupiah amount)
Dasar/Dilusi	11,62		11,69	Basic/Diluted

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

PT MANDALA MULTIFINANCE Tbk

**LAPORAN POSISI KEUANGAN
PADA TANGGAL 30 JUNI 2019
DAN 31 DESEMBER 2018**
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**STATEMENTS OF FINANCIAL POSITION
AS AT 30 JUNE 2019 AND
31 DECEMBER 2018**
(Expressed in millions of Rupiah,
unless otherwise stated)

	<u>30 Jun/Jun 2019</u>	<u>Catatan/ Notes</u>	<u>31 Des/Dec 2018</u>	
ASET				ASSETS
KAS DAN SETARA KAS	83,385	4	60,132	CASH AND CASH EQUIVALENTS
PIUTANG PEMBIAYAAN KONSUMEN - setelah dikurangi penyisihan kerugian penurunan nilai sebesar Rp 60.165 (2018: Rp 40.316)	3,782,087	5	3,282,081	CONSUMER FINANCING RECEIVABLES - net of allowance for impairment losses of Rp 60,165 (2018: Rp 40,316)
PIUTANG LAIN-LAIN	33,353	6	24,754	OTHER RECEIVABLES
BIAYA DIBAYAR DIMUKA	50,801	7	49,837	PREPAID EXPENSES
UANG MUKA	9,170		12,652	ADVANCES
ASET TETAP - setelah dikurangi akumulasi penyusutan sebesar Rp 199.169 (2018: Rp 191.600)	172,849	8	170,262	FIXED ASSETS - net of accumulated depreciation of Rp 199,169 (2018: Rp 191,600)
ASET TAK BERWUJUD - setelah dikurangi akumulasi amortisasi sebesar Rp 11.101 (2018: Rp 9.994)	8,295	9	1,536	INTANGIBLE ASSETS - net of accumulated amortisation of Rp 11,101 (2018: Rp 9,994)
ASET PAJAK TANGGUHAN - BERSIH	<u>20,370</u>	25	<u>20,410</u>	DEFERRED TAX ASSETS - NET
JUMLAH ASET	<u><u>4,160,310</u></u>		<u><u>3,621,664</u></u>	TOTAL ASSETS

PT MANDALA MULTIFINANCE Tbk

**LAPORAN POSISI KEUANGAN
PADA TANGGAL 30 JUNI 2019
DAN 31 DESEMBER 2018**
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**STATEMENTS OF FINANCIAL POSITION
AS AT 30 JUNE 2019
AND 31 DECEMBER 2018**
(Expressed in millions of Rupiah,
unless otherwise stated)

	<u>30 Jun/Jun 2019</u>	<u>Catatan/ Notes</u>	<u>31 Des/Dec 2018</u>	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
UTANG USAHA		10,26		TRADE PAYABLES
Pihak ketiga	56,053		61,712	Third parties
Pihak berelasi	1,664		2,277	Related parties
AKRUAL	34,067	12	27,760	ACCRUED EXPENSES
UTANG PAJAK	31,200	24	25,209	TAXES PAYABLE
UTANG LAIN-LAIN	19,733	11	16,828	OTHER PAYABLES
PINJAMAN	1,266,829	13	912,024	BORROWINGS
UTANG OBLIGASI	448,952	14	446,884	BONDS PAYABLE
LIABILITAS IMBALAN PASCA KERJA	63,211	15	68,303	POST-EMPLOYMENT BENEFITS OBLIGATION
UTANG DEVIDEN	<u>132,500</u>	18	<u>-</u>	DIVIDEN PAYABLE
JUMLAH LIABILITAS	<u>2,054,209</u>		<u>1,560,997</u>	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp 50 (dalam nilai penuh) per saham				Share capital - Rp 50 (in full amount) par value per per share
Modal dasar - 8.000.000.000 saham				Authorised - 8,000,000,000 shares
Modal ditempatkan dan disetor penuh - 2.650.000.000	132,500	16	132,500	Issued and fully paid - 2,650,000,000 shares
Tambahan modal disetor - bersih	27,329	17	27,329	Additional paid-in capital - net
Penghasilan komprehensif lain	(60,715)	15	(60,715)	Other comprehensive income
Saldo laba Ditentukan penggunaannya	26,500	18	26,500	Retained earnings Appropriated
Tidak ditentukan penggunaannya	<u>1,980,487</u>		<u>1,935,053</u>	Unappropriated
JUMLAH EKUITAS	<u>2,106,101</u>		<u>2,060,667</u>	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS	<u>4,160,310</u>		<u>3,621,664</u>	TOTAL LIABILITIES AND EQUITY

PT MANDALA MULTIFINANCE Tbk

**LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAINNYA
UNTUK PERIODE ENAM BULAN BERAKHIR
30 JUNI 2019 DAN 2018**
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR SIX MONTH PERIODS ENDED
30 JUNE 2019 AND 2018**
(Expressed in millions of Rupiah,
unless otherwise stated)

	<u>30 Jun/Jun 2019</u>	<u>Catatan/ Notes</u>	<u>30 Jun/Jun 2018</u>	
PENDAPATAN				REVENUES
Pembiayaan konsumen - bersih	779,164	19	663,741	Consumer financing - net
Bunga	121		97	Interest
Lain-lain	<u>13,530</u>	20	<u>12,203</u>	Others
Jumlah pendapatan	<u>792,815</u>		<u>676,041</u>	Total revenues
BEBAN				EXPENSES
Beban kepegawaian	(262,895)	21	(248,097)	Employees expenses
Umum dan administrasi	(113,665)	22	(106,045)	General and administrative
Beban pendanaan	(76,207)	23	(60,566)	Financing costs
Penyisihan kerugian penurunan nilai	(75,213)	5	(49,990)	Provision for impairment losses
Lain-lain	<u>(26,847)</u>	24	<u>(16,639)</u>	Others
Jumlah beban	<u>(554,827)</u>		<u>(481,337)</u>	Total expenses
LABA SEBELUM PAJAK PENGHASILAN	<u>237,988</u>		<u>194,704</u>	PROFIT BEFORE INCOME TAX
BEBAN PAJAK	<u>(60,054)</u>	25	<u>(52,027)</u>	TAX EXPENSE
LABA BERSIH TAHUN BERJALAN	<u>177,934</u>		<u>142,677</u>	PROFIT FOR THE YEAR
PENGHASILAN/ (RUGI) KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME/ (LOSS)
Pos yang tidak akan direklasifikasi ke laba rugi				Item that will not be reclassified to profit or loss
Pengukuran kembali atas program imbalan pasca kerja setelah dikurangi pajak penghasilan	<u>-</u>	15	<u>-</u>	Remeasurement of post- employment benefits net of income tax
	<u>-</u>		<u>-</u>	
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	<u>177,934</u>		<u>142,677</u>	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA BERSIH PER SAHAM DASAR DAN DILUSIAN (dalam Rupiah penuh)	<u>67</u>	29	<u>54^{*)}</u>	BASIC AND DILUTED EARNINGS PER SHARE (in full Rupiah)

^{*)} Disajikan kembali untuk mencerminkan dampak pemecahan nilai nominal saham (Catatan 1, 16 dan 29)

^{*)} Restated to reflect impact of stock split in par value per share (Notes 1, 16 and 29)

PT MANDALA MULTIFINANCE Tbk

**LAPORAN POSISI KEUANGAN
PADA TANGGAL 31 DESEMBER 2021 DAN 2020**
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**STATEMENTS OF FINANCIAL POSITION
AS AT 31 DECEMBER 2021 AND 2020**
(Expressed in millions of Rupiah,
unless otherwise stated)

	<u>2021</u>	<u>Catatan/ Notes</u>	<u>2020</u>	
ASET				ASSETS
Kas dan setara kas	627,398	2d,2e,4	476,595	Cash and cash equivalents
Piutang pembiayaan konsumen - setelah dikurangi penyisihan kerugian penurunan nilai sebesar Rp 270.854 (2020: Rp 222.494)	4,439,797	2d,2f,2h,5	3,454,379	Consumer financing receivables - net of allowance for impairment losses of Rp 270,854 (2020: Rp 222,494)
Piutang lain-lain	28,784	2d,2g,2h,6	22,192	Other receivables
Biaya dibayar dimuka	10,033	2i,7a	14,139	Prepaid expenses
Uang muka	18,228	2j,7b	23,513	Advances
Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp 240.210 (2020: Rp 218.543)	173,343	2k,2o,8	177,857	Fixed assets - net of accumulated depreciation of Rp 240,210 (2020: Rp 218,543)
Aset tak berwujud - setelah dikurangi akumulasi amortisasi sebesar Rp 13.598 (2020: Rp 12.179)	11,914	2l,9	3,968	Intangible assets - net of accumulated amortisation of Rp 13,598 (2020: Rp 12,179)
Aset pajak tangguhan	35,799	2t,26	37,750	Deferred tax assets
JUMLAH ASET	<u>5,345,296</u>		<u>4,210,393</u>	TOTAL ASSETS
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Utang usaha		2d,2n,10		Trade payables
- Pihak ketiga	58,530		62,392	Third parties -
- Pihak berelasi	929	2y,27	2,950	Related parties -
Akrual	45,433	2d,12	38,274	Accrued expenses
Utang pajak	72,348	2t,26	31,226	Taxes payable
Utang lain-lain	43,422	2d,11	38,008	Other payables
Pinjaman	869,331	2d,2q,13	787,278	Borrowings
Utang obligasi	1,086,411	2d,2r,14	837,565	Bonds payable
Sukuk Mudharabah	347,629	2d,2s,15	-	Mudharabah bonds
Liabilitas imbalan pasca kerja	58,314	2p,16	77,728	Post-employment benefits obligation
JUMLAH LIABILITAS	<u>2,582,347</u>		<u>1,875,421</u>	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp 50 (nilai penuh) per saham (2020: Rp 50)				Share capital - Rp 50 (full amount) par value per share (2020: Rp 50)
Modal dasar - 8.000.000.000 saham (2020: 8.000.000.000)				Authorised - 8,000,000,000 shares (2020: 8,000,000,000)
Modal ditempatkan dan disetor penuh - 2.650.000.000 saham (2020: 2.650.000.000)	132,500	2v,17	132,500	Issued and fully paid - 2,650,000,000 shares (2020: 2,650,000,000)
Tambahan modal disetor - bersih	27,329	2v,18	27,329	Additional paid-in capital - net
Rugi komprehensif lain	(90,588)	2p,16	(83,664)	Other comprehensive loss
Saldo laba				Retained earnings
Ditentukan penggunaannya	26,500	17	26,500	Appropriated
Tidak ditentukan penggunaannya	2,667,208		2,232,307	Unappropriated
JUMLAH EKUITAS	<u>2,762,949</u>		<u>2,334,972</u>	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS	<u>5,345,296</u>		<u>4,210,393</u>	TOTAL LIABILITIES AND EQUITY

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes form an integral part of these financial statements.

PT MANDALA MULTIFINANCE Tbk

**LAPORAN LABA RUGI DAN PENGHASILAN
KOMPREHENSIF LAINNYA
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2021 DAN 2020**
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED
31 DECEMBER 2021 AND 2020**
(Expressed in millions of Rupiah,
unless otherwise stated)

	<u>2021</u>	<u>Catatan/ Notes</u>	<u>2020</u>	
PENDAPATAN				REVENUES
Pembiayaan konsumen - bersih	1,736,156	2m,20	1,515,488	Consumer financing - net
Bunga bank	9,635	2m	6,136	Interest income
Lain-lain	<u>34,523</u>	2m,21	<u>39,591</u>	Others
Jumlah pendapatan	<u>1,780,314</u>		<u>1,561,215</u>	Total revenues
BEBAN				EXPENSES
Beban kepegawaian	(413,035)	2m,22	(507,897)	Employees expenses
Umum dan administrasi	(218,447)	2m,23	(198,567)	General and administrative
Beban pendanaan	(186,185)	2m,24	(206,504)	Financing costs
Penyisihan kerugian penurunan nilai	(273,036)	2h,5	(330,995)	Provision for impairment losses
Lain-lain	<u>(75,573)</u>	2m,25	<u>(83,766)</u>	Others
Jumlah beban	<u>(1,166,276)</u>		<u>(1,327,729)</u>	Total expenses
LABA SEBELUM PAJAK PENGHASILAN	614,038		233,486	PROFIT BEFORE INCOME TAX
BEBAN PAJAK PENGHASILAN	<u>(128,787)</u>	2t,26	<u>(59,089)</u>	INCOME TAX EXPENSE
LABA BERSIH TAHUN BERJALAN	<u>485,251</u>		<u>174,397</u>	NET PROFIT FOR THE YEAR
(RUGI)/LABA KOMPREHENSIF LAIN				OTHER COMPREHENSIVE (LOSS)/INCOME
Pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified to profit or loss:
- Pengukuran kembali atas program imbalan pasca kerja	156	2p,16	1,133	Remeasurement of post- - employment benefits
- Pajak penghasilan terkait	(34)		(249)	Related income tax -
- Dampak penyesuaian	<u>(7,046)</u>		<u>3,523</u>	Impact on adjustment -
	<u>(6,924)</u>		<u>4,407</u>	
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	<u>478,327</u>		<u>178,804</u>	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA BERSIH PER SAHAM DASAR DAN DILUSIAN (Rupiah penuh)	<u>183</u>	2w,30	<u>66</u>	BASIC AND DILUTED EARNINGS PER SHARE (full Rupiah)

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan.

The accompanying notes form an integral part of these financial statements.

(Angka-angka Disajikan dalam Ribuan Rupiah, kecuali Dinyatakan Lain) (Figures are Presented in Thousands of Rupiah, unless Otherwise Stated)

	2019	Catatan/ Notes	2018	
ASET				ASSETS
Kas dan Setara Kas	12.166.479	4	42.841.661	Cash and Cash Equivalents
Surat-surat Berharga	2.009.777	5	1.716.303	Marketable Securities
Piutang Sewa Pembiayaan - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 17.347.083 dan Rp 22.520.204 pada tanggal 31 Desember 2019 dan 2018		6		Financial Lease Receivables - net of allowance for impairment losses of Rp 17,347,083 and Rp 22,520,204 as of December 31, 2019 and 2018, respectively
Pihak berelasi	-		159.182	Related party
Pihak ketiga	942.844.995		1.037.243.745	Third parties
Jumlah	942.844.995		1.037.402.927	Total
Piutang Pembiayaan Multiguna - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 310.251 dan Rp 328.199 pada tanggal 31 Desember 2019 dan 2018	9.642.291	7	57.526.585	Multipurpose Financing Receivables - net of allowance for impairment of Rp 310,251 and Rp 328,199 as of December 31 2019 and 2018, respectively
Tagihan Anjak Piutang - Bersih	1.491.400	8	4.193.000	Factoring Receivables - Net
Piutang Lain-lain - Pihak Ketiga	1.110.381	9	1.379.301	Other Accounts Receivable - Third Parties
Properti Investasi - setelah dikurangi akumulasi penyusutan sebesar Rp 1.846.343 dan Rp 1.283.884 pada tanggal 31 Desember 2019 dan 2018	10.514.839	10	10.667.293	Investment Property - net of accumulated depreciation of Rp 1,846,343 and Rp 1,283,884 as of December 31, 2019 and 2018, respectively
Aset Tetap - setelah dikurangi akumulasi penyusutan sebesar Rp 11.721.775 dan Rp 10.805.091 pada tanggal 31 Desember 2019 dan 2018	9.230.424	11	9.375.944	Properties and Equipment - net of accumulated depreciation of Rp 11,721,775 and Rp 10,805,091 as of December 31, 2019 and 2018, respectively
Aset untuk Disewakan - setelah dikurangi akumulasi penyusutan dan cadangan kerugian penurunan nilai sebesar Rp 649.451 dan Rp 589.268 pada tanggal pada tanggal 31 Desember 2019 dan 2018	180.549	12	240.732	Assets for Lease - net of accumulated depreciation and allowance for impairment loss of Rp 649,451 and Rp 589,268 as of December 31, 2019 and 2018, respectively
Piutang Ijarah Muntahiyah Bittamlik	9.010.617	13	4.645.496	Ijarah Muntahiyah Bittamlik Receivables
Aset Ijarah Muntahiyah Bittamlik - setelah dikurangi akumulasi penyusutan dan cadangan kerugian penurunan nilai sebesar Rp 314.063.360 dan Rp 265.277.487 pada tanggal 31 Desember 2019 dan 2018	176.471.172	13	293.437.926	Assets for Ijarah Muntahiyah Bittamlik - net of accumulated depreciation and allowance for impairment loss of Rp 314,063,360 and Rp 265,277,487 as of December 31, 2019 and 2018, respectively
Aset Pengampunan Pajak	1.000.000	14	1.000.000	Tax Amnesty Asset
Biaya dibayar Di Muka	536.896		514.414	Prepaid Expenses
Aset Pajak Tangguhan	1.209.378	30	874.098	Deferred Tax Assets
Aset Lain-lain - Bersih		15		Other Assets - Net
Pihak berelasi	178.128		178.128	Related parties
Pihak ketiga	34.468.834		48.973.012	Third parties
Jumlah	34.646.962		49.151.140	Total
JUMLAH ASET	1.212.066.160		1.514.968.848	TOTAL ASSETS

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

(Angka-angka Disajikan dalam Ribuan Rupiah, kecuali Dinyatakan Lain) (Figures are Presented in Thousands of Rupiah, unless Otherwise Stated)

	2019	Catatan/ Notes	2018	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Surat Utang Jangka Menengah	81.012.708	16	132.562.262	Medium Term Notes
Utang Pajak	4.576.508	17	5.659.773	Taxes Payable
Pinjaman yang Diterima	615.517.280	18	878.640.455	Loans Received
Beban Akruai	4.225.212	19	4.377.953	Accrued Expenses
Uang Muka Pelanggan	64.142.816	20	40.390.504	Advances from Customers
Liabilitas Imbalan Kerja Jangka Panjang	4.837.512	29	3.496.394	Long-term Employee Benefits Liability
Liabilitas Lain-lain	67.044.559	21	104.353.952	Other Liabilities
Jumlah Liabilitas	841.356.595		1.169.481.293	Total Liabilities
EKUITAS				EQUITY
Modal Saham - nilai nominal Rp 100 (dalam Rupiah penuh) per saham Modal dasar - 4.000.000.000 saham Modal ditempatkan dan disetor - 1.079.700.000 saham	107.970.000	23	107.970.000	Capital Stock - Rp 100 (in full Rupiah) par value per share Authorized - 4,000,000,000 shares Issued and paid-up - 1,079,700,000 shares
Tambahan Modal Disetor - Bersih	10.830.922	24	10.830.922	Additional Paid-In Capital - Net
Saldo Laba Cadangan umum Belum ditentukan penggunaannya	400.000 251.508.643	31	350.000 226.336.633	Retained Earnings Appropriated for general reserve Unappropriated
Jumlah Ekuitas	370.709.565		345.487.555	Total Equity
JUMLAH LIABILITAS DAN EKUITAS	1.212.066.160		1.514.968.848	TOTAL LIABILITIES AND EQUITY

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

	2019	Catatan/ Notes	2018	
PENDAPATAN				REVENUES
Sewa pembiayaan	157.764.071	6	165.555.466	Finance lease
Pembiayaan multiguna	5.365.821	7	10.873.319	Multipurpose financing
Anjak piutang	118.580	8	195.167	Factoring
Sewa operasi	-	12	95.351	Operating lease
Keuntungan penjualan aset tetap dan aset untuk disewakan	3.417	11,12	118.501	Gain on sale of property and equipment and assets for lease
Pendapatan ijarah muntahiyah bittamlik - bersih	27.786.187	13	34.783.140	Ijarah muntahiyah bittamlik income - net
Bunga dan bagi hasil	825.318	25	280.026	Interest income and profit sharing
Keuntungan selisih kurs mata uang asing - bersih	1.992.238		4.761.766	Gain on foreign exchange - net
Lain-lain	5.987.417	26	1.938.851	Others
Jumlah Pendapatan	199.843.049		218.601.587	Total Revenues
BEBAN				EXPENSES
Beban bunga dan bagi hasil	94.421.772	27	115.703.926	Interest and profit sharing expenses
Beban umum dan administrasi	43.647.209	28	43.555.292	General and administrative expenses
Pembentukan cadangan kerugian penurunan nilai - bersih	18.000.000	6,7,13,15	22.274.219	Provision for impairment losses - net
Jumlah Beban	156.068.981		181.533.437	Total Expenses
LABA SEBELUM PAJAK	43.774.068		37.068.150	PROFIT BEFORE TAX
BEBAN (PENGHASILAN) PAJAK		30		TAX EXPENSE (BENEFIT)
Kini	10.990.811		9.497.716	Current
Tangguhan	(250.623)		(268.198)	Deferred
	10.740.188		9.231.518	
LABA TAHUN BERJALAN	33.033.880	32	27.836.632	PROFIT FOR THE YEAR
RUGI KOMPREHENSIF LAIN				OTHER COMPREHENSIVE LOSS
Pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified subsequently to profit or loss:
Pengukuran kembali liabilitas imbalan pasti	(338.627)	29	476.284	Remeasurement of defined benefit liability
Pajak sehubungan dengan pos yang tidak akan direklasifikasi	84.657	30	(119.071)	Tax relating to item that will not be reclassified
PENGHASILAN (RUGI) KOMPREHENSIF LAIN SETELAH PAJAK	(253.970)		357.213	OTHER COMPREHENSIVE INCOME (LOSS) - NET OF TAX
JUMLAH PENGHASILAN KOMPREHENSIF	32.779.910		28.193.845	TOTAL COMPREHENSIVE INCOME
LABA PER SAHAM				EARNINGS PER SHARE
DASAR (dalam Rupiah penuh)	30,60	32	25,78	BASIC (in full Rupiah)

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

	2021	Catatan/ Notes	2020	
ASET				ASSETS
Kas dan Setara Kas dan Penempatan di Bank	250.439.407	4	252.940.291	Cash & Cash Equivalents and Placement with Banks
Investasi Jangka Pendek	120.197.671	5	-	Short-term Investments
Piutang Sewa Pembiayaan - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 31.446.863 dan Rp 40.050.587 pada tanggal 31 Desember 2021 dan 2020 Pihak ketiga	856.090.555	6	659.867.736	Finance Lease Receivables - net of allowance for impairment losses of Rp 31,446,863 and Rp 40,050,587 as of December 31, 2021 and 2020, respectively Third parties
Piutang Pembiayaan Multiguna - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 443.398 dan Rp 893.217 pada tanggal 31 Desember 2021 dan 2020	17.410.233	7	5.464.291	Multipurpose Financing Receivables - net of allowance for impairment of Rp 443,398 and Rp 893,217 as of December 31 2021 and 2020, respectively
Piutang Lain-lain - Pihak Ketiga	518.736	8	2.523.251	Other Accounts Receivable - Third Parties
Properti Investasi - setelah dikurangi akumulasi penyusutan sebesar Rp 3.012.261 dan Rp 2.429.302 pada tanggal 31 Desember 2021 dan 2020	9.348.921	9	9.931.880	Investment Properties - net of accumulated depreciation of Rp 3,012,261 and Rp 2,429,302 as of December 31, 2021 and 2020, respectively
Aset Tetap - setelah dikurangi akumulasi penyusutan sebesar Rp 16.385.676 dan Rp 13.936.811 pada tanggal 31 Desember 2021 dan 2020	17.560.211	10	8.601.379	Properties and Equipment - net of accumulated depreciation of Rp 16,385,676 and Rp 13,936,811 as of December 31, 2021 and 2020, respectively
Piutang Ijarah Muntahiyah Bittamlik	6.608.665		7.132.641	Ijarah Muntahiyah Bittamlik Receivables
Aset Ijarah Muntahiyah Bittamlik - setelah dikurangi akumulasi penyusutan dan cadangan kerugian penurunan nilai sebesar Rp 74.055.928 dan Rp 192.553.392 pada tanggal 31 Desember 2021 dan 2020	66.790.478	11	138.933.429	Assets for Ijarah Muntahiyah Bittamlik - net of accumulated depreciation and allowance for impairment loss of Rp 74,055,928 and Rp 192,553,392 as of December 31, 2021 and 2020, respectively
Aset Pengampunan Pajak	1.000.000	12	1.000.000	Tax Amnesty Asset
Biaya Dibayar Di Muka	658.631		267.838	Prepaid Expenses
Aset Pajak Tangguhan	279.519	29	90.718	Deferred Tax Assets
Aset Lain-lain - Bersih		13		Other Assets - Net
Pihak berelasi	-		178.128	Related parties
Pihak ketiga	49.645.399		18.884.383	Third parties
Jumlah	49.645.399		19.062.511	Total
JUMLAH ASET	1.396.548.426		1.103.815.967	TOTAL ASSETS

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

	2021	Catatan/ Notes	2020	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Surat Utang Jangka Menengah	-	14	35.248.859	Medium Term Notes
Utang Pajak	3.158.861	15	6.130.898	Taxes Payable
Pinjaman yang Diterima	285.380.000	16	563.668.401	Loans Received
Liabilitas Sewa	9.632.000	17	227.156	Lease Liabilities
Beban Akrua	2.512.985	18	1.568.956	Accrued Expenses
Uang Muka Pelanggan	42.897.022	19	50.573.864	Advances from Customers
Liabilitas Imbalan Kerja Jangka Panjang	1.185.391	28	391.823	Long-term Employee Benefits Liability
Liabilitas Lain-lain	18.721.265	20	80.812.415	Other Liabilities
Jumlah Liabilitas	363.487.524		738.620.372	Total Liabilities
EKUITAS				EQUITY
Modal Saham - nilai nominal Rp 100 (dalam Rupiah penuh) per saham Modal dasar - 4.000.000.000 saham Modal ditempatkan dan disetor - 3.552.213.000 saham dan 1.079.700.000 saham pada tanggal 31 Desember 2021 dan 2020	355.221.300	22	107.970.000	Capital Stock - Rp 100 (in full Rupiah) par value per share Authorized - 4,000,000,000 shares Issued and paid-up - 3,552,213,000 shares and 1,079,700,000 shares as of December 31, 2021 and 2020, respectively
Tambahan Modal Disetor - Bersih	404.532.751	23	10.830.922	Additional Paid-In Capital - Net
Saldo Laba Cadangan umum Belum ditentukan penggunaannya	500.000 272.806.851	30	450.000 245.944.673	Retained Earnings Appropriated for general reserve Unappropriated
Jumlah Ekuitas	1.033.060.902		365.195.595	Total Equity
JUMLAH LIABILITAS DAN EKUITAS	1.396.548.426		1.103.815.967	TOTAL LIABILITIES AND EQUITY

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements.

	2021	Catatan/ Notes	2020	
PENDAPATAN				REVENUES
Sewa pembiayaan	96.226.825	6	132.804.370	Finance lease
Pembiayaan multiguna	2.129.063	7	1.730.600	Multipurpose financing
Pendapatan ijarah muntahiyah bittamlik - bersih	9.933.035	11	14.796.499	Ijarah muntahiyah bittamlik income - net
Bunga dan bagi hasil	4.562.218	24	836.918	Interest income and profit sharing
Lain-lain	2.531.702	25	8.721.600	Others
Jumlah Pendapatan	115.382.843		158.889.987	Total Revenues
BEBAN				EXPENSES
Beban bunga dan bagi hasil	20.233.887	26	80.562.045	Interest and profit sharing expenses
Beban umum dan administrasi	51.494.720	27	43.715.604	General and administrative expenses
Kerugian selisih kurs mata uang asing - bersih	496.689		584.927	Loss on foreign exchange - net
Pembentukan cadangan kerugian penurunan nilai - bersih	8.780.520	6,7,11,13	27.582.685	Provision for impairment losses - net
Lain-lain	1.769.777		1.929.932	Others
Jumlah Beban	82.775.603		134.375.193	Total Expenses
LABA SEBELUM PAJAK	32.607.240		24.514.794	PROFIT BEFORE TAX
BEBAN (PENGHASILAN) PAJAK		29		TAX EXPENSE (BENEFIT)
Kini	6.115.261		8.528.012	Current
Tangguhan	(239.709)		1.101.412	Deferred
	5.875.552		9.629.424	
LABA TAHUN BERJALAN	26.731.688		14.885.370	PROFIT FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified subsequently to profit or loss:
Pengukuran kembali liabilitas imbalan pasti Pajak sehubungan dengan pos yang tidak akan direklasifikasi	231.397	28	78.400	Remeasurement of defined benefit liability
	(50.907)	29	(17.248)	Tax relating to item that will not be reclassified
PENGHASILAN KOMPREHENSIF LAIN SETELAH PAJAK	180.490		61.152	OTHER COMPREHENSIVE INCOME - NET OF TAX
JUMLAH PENGHASILAN KOMPREHENSIF	26.912.178		14.946.522	TOTAL COMPREHENSIVE INCOME
LABA PER SAHAM DASAR (dalam Rupiah penuh)	14,81	31	6,65	EARNINGS PER SHARE BASIC (in full Rupiah)

Lihat catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan.

See accompanying notes to financial statements which are an integral part of the financial statements

ASET	2019	Catatan	2018	ASSET
Kas dan Setara Kas	30.650.848.350	2.d, 2.e, 4	27.502.816.290	Cash and cash equivalents
Piutang Pembiayaan Investasi				Investment Financing Receivables
Pihak ketiga	252.689.241.301	2.e, 2.h, 3.a, 5	248.744.975.273	Third Party
- setelah dikurangi pendapatan yang belum diakui dan cadangan kerugian penurunan nilai sebesar Rp49.755.356.413 dan Rp48.581.585.591 pada tahun 2019 dan 2018				- net unrecognized income and allowance for impairment losses of Rp49.755.356.413 and Rp48.581.585.591 in 2019 and 2018
Piutang Pembiayaan Multiguna				Multi Purpose Receivables
Pihak ketiga	18.584.379.775	2.e, 2.h, 3.a, 6	25.263.396.731	Third Party
- setelah dikurangi pendapatan yang belum diakui dan cadangan kerugian penurunan nilai sebesar Rp5.742.325.744 dan Rp4.238.322.466 pada tahun 2019 dan 2018				- net unrecognized income and allowance for impairment losses of Rp5.742.325.744 and Rp4.238.322.466 in 2019 and 2018
Pajak Dibayar di Muka	-	15.a	1.598.582	Prepaid Tax
Biaya Dibayar di Muka	435.883.830	2.j, 7	-	Prepaid Expenses
Aset Pajak Tangguhan	2.190.084.760	15.d	794.748.885	Deferred Tax Asset
Aset Sewaan - Setelah dikurangi akumulasi penyusutan sebesar Rp 8.477.604.165 dan Rp 8.187.620.835 pada tahun 2019 dan 2018	448.645.835	2.k, 8	103.979.165	Leases Assets - net of accumulated depreciation of Rp 8.477.604.165 and Rp 8.187.620.835 in 2019 and 2018
Aset Tetap - Setelah dikurangi akumulasi penyusutan sebesar Rp 8.033.402.231 dan Rp 7.463.989.409 pada tahun 2019 dan 2018	8.826.361.701	2.k, 9	8.251.749.523	Fixed Assets - net of accumulated depreciation of Rp 8.033.402.231 and Rp 7.463.989.409 in 2019 and 2018
Aset Lain-lain	419.382.783	2.e, 10	411.427.785	Other Assets
JUMLAH ASET	314.244.828.335		311.074.692.234	TOTAL ASSET

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

Notes to the financial statements are an integral part of these financial statements taken as a whole

LIABILITAS DAN EKUITAS	2019	Catatan	2018	LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Utang Bank	8.635.369.894	2.e. 11	25.628.677.945	Bank Loans
Angsuran Diterima di Muka	8.009.450.984	12	6.937.873.790	Installments Received in Advance
Utang Pajak	2.688.533.699	15.b	1.333.169.824	Tax Payables
Beban Akrua	88.000.000	2.e. 13	293.872.958	Accrued Expenses
Utang Lain-lain	3.680.495.535	2.e. 14	3.299.134.113	Other Payables
Liabilitas Imbalan Kerja	6.495.829.221	2.n. 25	6.841.506.818	Employee Benefits Liabilities
Jaminan Aset Sewaan	213.900.000	2.e. 8	213.900.000	Lease Assets Guarantee
JUMLAH LIABILITAS	29.811.579.333		44.548.135.448	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal Saham -	40.000.000.000	16	40.000.000.000	Share Capital
Nilai nominal Rp50 per saham				Per value of Rp 50 per share
Modal Dasar -				Authorized capital -
1.600.000.000 saham				1,600,000,000 shares
Modal ditempatkan dan				Issued and
di setor penuh 800.000.0000 saham				Fully paid 800,000,000 shares
Agio Saham	6.509.000.000	17	6.509.000.000	Share Agio
Saldo Laba				Retained Earnings
Sudah Ditentukan Penggunaannya	8.000.000.000	18	8.000.000.000	Appropriated
Belum Ditentukan Penggunaannya	229.924.249.002		212.017.556.786	Unappropriated
JUMLAH EKUITAS	284.433.249.002		266.526.556.786	TOTAL EQUITY
JUMLAH LIABILITAS				TOTAL LIABILITIES
DAN EKUITAS	314.244.828.335		311.074.692.234	AND EQUITY

PT TRUST FINANCE INDONESIA Tbk
**LAPORAN LABA RUGI DAN
 PENGHASILAN KOMPREHENSIF LAIN**
 Untuk tahun yang berakhir pada tanggal
31 Desember 2019 dan 2018
 (Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT TRUST FINANCE INDONESIA Tbk
**STATEMENT OF PROFIT OR LOSS AND
 OTHER COMPREHENSIF INCOME**
 FOR THE YEARS ENDED
31 December 2019 dan 2018
 (Expressed in Rupiah, unless otherwise stated)

	2019	Catatan	2018	
PENDAPATAN				INCOME
Pendapatan Usaha :		2.p		Operating Income :
Pembiayaan Investasi	43.409.258.852	19	39.152.086.168	Investment Financing
Pembiayaan Multiguna	3.415.606.897	20	4.206.856.129	Multipurpose Financing
Sewa Operasi	457.617.606	21	413.423.516	Operating Lease
Jumlah Pendapatan Usaha	47.282.483.355		43.772.365.813	Total Operating Income
Pendapatan Lain-lain	1.355.824.325	22	426.876.132	Other Income
Jumlah Pendapatan	48.638.307.680		44.199.241.945	Total Income
BEBAN USAHA		2.p		OPERATING EXPENSES
Beban Administrasi dan Umum	20.283.859.627	23	18.762.758.162	General and administration expenses
Penyisihan Kerugian Penurunan Nilai				Provision for Impairment Losses
Pembiayaan Investasi	2.936.976.238	3.a, 6	-	Investment Financing
Pembiayaan Multiguna	2.621.417.642	3.a, 6	-	Multipurpose Financing
Beban Bunga Pinjaman	1.000.080.544	24	2.481.782.286	Loan interest expenses
Jumlah Beban Usaha	26.842.334.051		21.244.540.448	Total Operating Expenses
LABA SEBELUM TAKSIRAN MANFAAT (BEBAN) PAJAK PENGHASILAN	21.795.973.629		22.954.701.497	PROFIT BEFORE ESTIMATE BENEFITS (EXPENSE) TAX INCOME
Pajak Penghasilan		2.q		Tax Income
Kini	(6.553.951.692)	15.c	(5.409.735.664)	Current
Tangguhan	1.712.669.476	15.d	85.800.983	Deferred
Jumlah Beban Pajak Penghasilan	(4.841.282.216)		(5.323.934.681)	Total Income Tax Expenses
LABA TAHUN BERJALAN	16.954.691.413		17.630.766.816	PROFIT FOR THE YEAR
PENGHASILAN KOMPREHENSIF LAIN :				OTHER COMPREHENSIF INCOME
Pos yang tidak akan direklasifikasi ke laba rugi :				Posts that will not be reclassified to profit or loss :
Pengukuran Kembali Imbalan Pasca Kerja	1.269.334.404	25.a	82.960.022	Remeasurement of post employee benefits
Dampak Pajak Terkait	(317.333.601)		(20.740.006)	Tax Related Impacts
Penghasilan Komprehensif Lain Setelah Pajak	952.000.803		62.220.016	Other Comprehensive Income After Tax
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	17.906.692.216		17.692.986.832	TOTAL COMPREHENSIF INCOME FOR THE YEAR
LABA PER SAHAM DASAR (Nilai Penuh)	21,19		22,04	BASIC EARNINGS PER SHARES (Full Amount)

Catatan atas laporan keuangan merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

Notes to the financial statements are an integral part of these financial statements taken as a whole

PT TRUST FINANCE INDONESIA Tbk
LAPORAN POSISI KEUANGAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
TANGGAL 31 DESEMBER 2021 DAN 2020

PT TRUST FINANCE INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
FOR THE YEARS ENDED
DECEMBER 31, 2021 AND 2020

ASET	2021	Catatan/ Notes	2020	ASSETS
Kas dan setara kas	127.304.072.697	2h,4	23.024.317.771	Cash and cash equivalents
Piutang pembiayaan investasi	180.513.859.103	2d,5	251.012.652.943	Investment financing receivables
Pihak ketiga - setelah dikurangi pendapatan yang belum diakui dan cadangan kerugian penurunan nilai sebesar Rp27.479.928.222 dan Rp38.684.111.050 pada tahun 2021 dan 2020				Third party - net unrecognized income and allowance for impairment losses of Rp27,479,928,222 and Rp38,684,111,050 in 2021 and 2020
Piutang pembiayaan multiguna	29.961.294.710	2d,6	37.996.605.813	Multi purpose financing receivables
Pihak ketiga - setelah dikurangi pendapatan yang belum diakui dan cadangan kerugian penurunan nilai sebesar Rp10.310.592.707 dan Rp14.009.325.143 pada tahun 2021 dan 2020				Third party - net unrecognized income and allowance for impairment losses of Rp10,310,592,707 and Rp14,009,325,143 in 2021 and 2020
Biaya dibayar dimuka	414.834.697	2i,7	770.726.459	Prepaid expenses
Pajak dibayar dimuka	31.615.619	16a	2.188.084	Prepaid taxes
Aset sewaan		2j,8		Leased assets
Dikurangi akumulasi penyusutan				Less accumulated depreciation
Rp1.248.485.939 tahun 2021 dan Rp1.149.321.875 tahun 2020	99.164.061		198.328.125	Rp1,248,485,939 in 2021 and Rp1,149,321,875 in 2020
Aset tetap		2j,9		Fixed assets
Dikurangi akumulasi penyusutan				Less accumulated depreciation
Rp9.457.379.279 tahun 2021 dan Rp9.249.069.629 tahun 2020	8.770.292.619		8.612.648.636	Rp9,457,379,279 in 2021 and Rp9,249,069,629 in 2020
Aset lain-lain	423.382.785	10	422.882.785	Other assets
Aset pajak tangguhan	3.422.904.559	16c	3.484.935.006	Deferred tax assets
JUMLAH ASET	350.941.420.850		325.525.285.622	TOTAL ASSETS

Lihat catatan atas laporan keuangan yang merupakan bagian tidak terpisahkan dari laporan keuangan secara keseluruhan

See accompanying notes to the financial statements which are an integral part of the financial statements taken as a whole

PT TRUST FINANCE INDONESIA Tbk
LAPORAN POSISI KEUANGAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
TANGGAL 31 DESEMBER 2021 DAN 2020

PT TRUST FINANCE INDONESIA Tbk
STATEMENT OF FINANCIAL POSITION
FOR THE YEARS ENDED
DECEMBER 31, 2021 AND 2020

LIABILITAS	2021	Catatan/ Notes	2020	LIABILITIES
Utang bank	7.950.000.000	2d,11	7.428.108.940	Bank loans
Utang sewa pembiayaan	394.515.895	12	707.198.380	Finance lease payable
Angsuran diterima dimuka	2.472.372.193	13	2.275.578.214	Installment received in advance
Beban akrual	80.000.000	2d,14	88.000.000	Accrued expenses
Utang lain-lain	4.311.163.385	2d,15	3.123.070.960	Other payables
Utang pajak	2.109.789.650	16b	1.823.630.121	Tax payables
Jaminan aset sewaan	213.900.000	2e,8	213.900.000	Lease assets guarantee
Liabilitas imbalan kerja	6.556.436.810	2n,25	7.048.036.370	Employee benefits liabilities
JUMLAH LIABILITAS	24.088.177.933		22.707.522.985	Total Non Current Liabilities
EKUITAS				EQUITIES
Modal saham	40.000.000.000	17	40.000.000.000	Share capital
Agio saham	6.509.000.000	18	6.509.000.000	Share agio
Saldo laba				Retained earnings
Sudah ditentukan penggunaannya	8.000.000.000	19	8.000.000.000	Appropriated
Belum ditentukan penggunaannya	272.344.242.917		248.308.762.637	Unappropriated
Jumlah Ekuitas	326.853.242.917		302.817.762.637	Total Equities
JUMLAH LIABILITAS DAN EKUITAS	350.941.420.850		325.525.285.622	TOTAL LIABILITIES AND EQUITIES

Lihat catatan atas laporan keuangan yang merupakan bagian tidak terpisahkan dari laporan keuangan secara keseluruhan

See accompanying notes to the financial statements which are an integral part of the financial statements taken as a whole

PT TRUST FINANCE INDONESIA Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN-TAHUN YANG BERAKHIR
TANGGAL 31 DESEMBER 2021 DAN 2020

PT TRUST FINANCE INDONESIA Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED
DECEMBER 31, 2021 AND 2020

	2021	Catatan/ Notes	2020	
PENDAPATAN				INCOME
Pendapatan usaha:		2k		Operating income:
Pembiayaan investasi	38.946.626.946	20	43.963.610.320	Investment financing
Pembiayaan multiguna	5.434.029.101	21	3.845.198.678	Multipurpose financing
Sewa operasi	462.983.424	22	444.449.381	Operating lease
Jumlah pendapatan usaha	44.843.639.471		48.253.258.379	Total operating income
Pendapatan lain-lain	4.211.549.768		1.569.146.554	Other incomes
Jumlah pendapatan	49.055.189.239		49.822.404.933	Total income
BEBAN USAHA		2k		OPERATING EXPENSES
Beban administrasi dan umum	18.831.712.629	23	18.808.193.549	General and administration expenses
Beban bunga pinjaman	566.296.200	24	694.215.309	Loan interest expenses
Penyisihan kerugian penurunan nilai	-	3a,5,6	7.272.180.077	Allowance for impairment loss
Jumlah beban usaha	19.398.008.829		26.774.588.935	Total operating expenses
LABA SEBELUM MANFAAT (BEBAN) PAJAK PENGHASILAN	29.657.180.410		23.047.815.998	INCOME BEFORE INCOME TAX BENEFIT (EXPENSE)
MANFAAT (BEBAN) PAJAK PENGHASILAN				INCOME TAX BENEFIT (EXPENSE)
Pajak kini	(5.724.621.581)	16b	(6.272.283.507)	Current tax
Pajak tangguhan	(25.741.029)	16c	1.363.959.044	Deferred tax
JUMLAH BEBAN PAJAK PENGHASILAN	(5.750.362.610)		(4.908.324.463)	TOTAL INCOME TAX EXPENSES
LABA TAHUN BERJALAN	23.906.817.800		18.139.491.535	PROFIT FOR THE YEAR

Lihat catatan atas laporan keuangan yang merupakan bagian tidak terpisahkan dari laporan keuangan secara keseluruhan

See accompanying notes to the financial statements which are an integral part of the financial statements taken as a whole

PT TRUST FINANCE INDONESIA Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN-TAHUN YANG BERAKHIR
TANGGAL 31 DESEMBER 2021 DAN 2020

PT TRUST FINANCE INDONESIA Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEARS ENDED
DECEMBER 31, 2021 AND 2020

	<u>2021</u>	<u>Catatan/ Notes</u>	<u>2020</u>	
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos yang tidak akan direklasifikasi ke laba rugi:				Posts that will not be reclassified to profit or loss:
Pengukuran kembali imbalan pasca kerja	164.951.898		314.130.898	Remeasurement of post employee benefits
Dampak pajak terkait	(36.289.418)		(69.108.798)	Tax related impacts
Penghasilan komprehensif lain setelah pajak	<u>128.662.480</u>		<u>245.022.100</u>	Other comprehensive income after tax
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN	<u>24.035.480.280</u>		<u>18.384.513.635</u>	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM DASAR (Nilai Penuh)	<u>29,88</u>		<u>22,67</u>	BASIC EARNINGS PER SHARE (Full Amount)

Lihat catatan atas laporan keuangan yang merupakan bagian tidak terpisahkan dari laporan keuangan secara keseluruhan

See accompanying notes to the financial statements which are an integral part of the financial statements taken as a whole

PT WAHANA OTTOMITRA MULTIARTHA Tbk
LAPORAN POSISI KEUANGAN INTERIM
Tanggal 30 September 2019 (Tidak Diaudit)
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT WAHANA OTTOMITRA MULTIARTHA Tbk
INTERIM STATEMENT OF FINANCIAL POSITION
As of September 30, 2019 (Unaudited)
(Expressed in millions of Rupiah,
unless otherwise stated)

	30 September/ September 30, 2019 (Tidak Diaudit/ Unaudited)	Catatan/ Notes	31 Desember/ December 31, 2018 (Diaudit/ Audited)	
ASET				ASSETS
KAS DAN SETARA KAS		2b,2c,2d,2o, 4,27,29,30,31		CASH AND CASH EQUIVALENTS
Kas	15.681		23.723	Cash on hand
Bank				Cash in banks
Pihak ketiga	165.779		186.459	Third parties
Pihak berelasi	418.166		973.394	Related party
Setara kas				Cash equivalents
Pihak berelasi	60.000		60.000	Related party
Total Kas dan Setara Kas	659.826		1.243.576	Total Cash and Cash Equivalents
PIUTANG PEMBIAYAAN KONSUMEN		2d,2e,2h,3,5, 10,14,15,26, 27,29,30,34		CONSUMER FINANCING RECEIVABLES
Piutang pembiayaan konsumen - setelah dikurangi bagian yang dibiayai bank	9.343.286		9.626.973	Consumer financing receivables - net of amounts financed by bank
Pendapatan pembiayaan konsumen yang belum diakui	(2.008.535)		(2.164.503)	Unearned consumer financing income
Piutang pembiayaan konsumen	7.334.751		7.462.470	Consumer financing receivables
Cadangan kerugian penurunan nilai	(168.612)		(219.402)	Allowance for impairment losses
Neto	7.166.139		7.243.068	Net
PIUTANG LAIN-LAIN		2c,2d,6, 27,29,30		OTHER RECEIVABLES
Pihak ketiga	49.907		68.743	Third parties
Pihak berelasi	3.247		3.601	Related party
Total Piutang Lain-lain	53.154		72.344	Total Other Receivables
BIAYA DIBAYAR DI MUKA DAN UANG MUKA	142.776	2d,2i,7, 29,30	119.014	PREPAID EXPENSES AND ADVANCES
ASET TETAP - Setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp348.711 dan Rp320.182 pada tanggal 30 September 2019 dan 31 Desember 2018	105.436	2j,3,8,14, 21,27,29	109.629	PROPERTY AND EQUIPMENT - Net of accumulated depreciation of Rp348,711 and Rp320,182 as of September 30, 2019 and December 31, 2018, respectively
ASET PAJAK TANGGUHAN - Neto	31.935	2p,3,13,29	32.437	DEFERRED TAX ASSETS - Net
ASET LAIN-LAIN	7.874	9,13,29	7.239	OTHER ASSETS
TOTAL ASET	8.167.140		8.827.307	TOTAL ASSETS

Catatan atas laporan keuangan interim terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the interim financial statements form an integral part of these financial statements taken as a whole.

PT WAHANA OTTOMITRA MULTIARTHA Tbk
LAPORAN POSISI KEUANGAN INTERIM
 (lanjutan)
 Tanggal 30 September 2019 (Tidak Diaudit)
 (Disajikan dalam jutaan Rupiah,
 kecuali dinyatakan lain)

PT WAHANA OTTOMITRA MULTIARTHA Tbk
INTERIM STATEMENT OF FINANCIAL POSITION
 (continued)
 As of September 30, 2019 (Unaudited)
 (Expressed in millions of Rupiah,
 unless otherwise stated)

	30 September/ September 30, 2019 (Tidak Diaudit/ Unaudited)	Catatan/ Notes	31 Desember/ December 31, 2018 (Diaudit/ Audited)	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
UTANG BANK		2c,2f,2m, 5,10,24,27, 29,30,34		BANK LOANS
Pihak ketiga	3.330.161		4.559.701	Third parties
Total Utang Bank	3.330.161		4.559.701	Total Bank Loans
BIAYA MASIH HARUS DIBAYAR		2c,2f,10, 11,12,15,27, 29,30,34		ACCRUED EXPENSES
Pihak ketiga	70.834		94.361	Third parties
Pihak berelasi	1.909		1.753	Related party
Total Biaya Masih Harus Dibayar	72.743		96.114	Total Accrued Expenses
UTANG PAJAK	26.397	2p,13,29	3.093	TAXES PAYABLE
UTANG LAIN-LAIN		2c,2f,2m, 5,8,14,26, 27,29,30		OTHER PAYABLES
Pihak ketiga	166.331		214.293	Third parties
Pihak-pihak berelasi	13.966		24.904	Related parties
Total Utang Lain-lain	180.297		239.197	Total Other Payables
UTANG OBLIGASI		2c,2f,2l,5,15, 24,27,29,30		BONDS PAYABLE
Pihak ketiga	2.961.615		2.448.756	Third parties
Pihak berelasi	99.863		79.841	Related party
Total Utang Obligasi - Neto	3.061.478		2.528.597	Total Bonds Payable - Net
LIABILITAS IMBALAN KERJA	126.311	2l,3, 28,29	128.944	LIABILITY FOR EMPLOYEE BENEFITS
UTANG SUBORDINASI	100.000	2c,2f,11,24, 27,29,30	100.000	SUBORDINATED LOAN
TOTAL LIABILITAS	6.897.387		7.655.646	TOTAL LIABILITIES

Catatan atas laporan keuangan Interim terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the interim financial statements form an integral part of these financial statements taken as a whole.

PT WAHANA OTTOMITRA MULTIARTHA Tbk
LAPORAN POSISI KEUANGAN INTERIM
 (lanjutan)
 Tanggal 30 September 2019 (Tidak Diaudit)
 (Disajikan dalam jutaan Rupiah,
 kecuali dinyatakan lain)

PT WAHANA OTTOMITRA MULTIARTHA Tbk
INTERIM STATEMENT OF FINANCIAL POSITION
 (continued)
 As of September 30, 2019 (Unaudited)
 (Expressed in millions of Rupiah,
 unless otherwise stated)

	30 September/ September 30, 2019 (Tidak Diaudit/ Unaudited)	Catatan/ Notes	31 Desember/ December 31, 2018 (Diaudit/ Audited)	
LIABILITAS DAN EKUITAS (lanjutan)				LIABILITIES AND EQUITY (continued)
EKUITAS				EQUITY
Modal saham - nilai nominal Rp100 (dalam nilai penuh) per saham				Capital stock - Rp100 (in full amount) par value per share
Modal dasar - 5.000.000.000 saham				Authorized - 5,000,000,000 shares
Modal ditempatkan dan disetor penuh - 3.481.481.480 saham	348.148	16	348.148	Issued and fully paid - 3,481,481,480 shares
Modal disetor lainnya	160.190	21,17	160.190	Additional paid-in capital
Pengukuran kembali liabilitas imbalance kerja - neto setelah pajak	14.566	28	7.728	Remeasurement of liability for employee benefits - net of tax
Saldo laba				Retained earnings
Cadangan umum	14.000	2s, 16, 18	13.000	Appropriated for general reserve
Belum ditentukan penggunaannya	732.849		642.595	Unappropriated
TOTAL EKUITAS	1.269.753		1.171.661	TOTAL EQUITY
TOTAL LIABILITAS DAN EKUITAS	8.167.140		8.827.307	TOTAL LIABILITIES AND EQUITY

Catatan atas laporan keuangan interim terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the interim financial statements form an integral part of these financial statements taken as a whole.

PT WAHANA OTTOMITRA MULTIARTHA Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN INTERIM
 Untuk periode sembilan bulan yang berakhir
 pada tanggal 30 September 2019 (Tidak Diaudit)
 (Disajikan dalam jutaan Rupiah,
 kecuali dinyatakan lain)

PT WAHANA OTTOMITRA MULTIARTHA Tbk
INTERIM STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
 For the nine-month period ended
 September 30, 2019 (Unaudited)
 (Expressed in millions of Rupiah,
 unless otherwise stated)

Periode sembilan bulan yang berakhir pada tanggal 30 September/
 Nine-month period ended September 30

	2019 (Tidak Diaudit/ Unaudited)	Catatan/ Notes	2018 (Tidak Diaudit/ Unaudited)	
PENDAPATAN				REVENUES
Pembiayaan konsumen - neto	1.535.046	2h,2n,5, 19,26,34	1.555.204	Consumer financing - net
Bunga	29.050	2c,4,27,34	12.538	Interest
Administrasi	131.168	2h,2n,20,34 2h,2n,2o,4,	214.658	Administration
Lain-lain	213.737	8,21,34	184.123	Others
Total Pendapatan	1.909.001		1.966.523	Total Revenues
BEBAN				EXPENSES
Umum dan administrasi	532.063	2c,2n,22,27,37 2n,2t,23,	518.357	General and administrative
Gaji dan tunjangan	317.007	27,28,37 2c,2l,	343.858	Salaries and benefits
Pendanaan	482.620	10,11,15, 24,27,34	500.715	Financing costs
Pembentukan cadangan kerugian penurunan nilai	333.284	2e,2h, 3,5	366.758	Provision for impairment losses
Penyusutan	31.708	2j,3,8 2c,2n,2o,	26.699	Depreciation
Lain-lain	5.716	25,27	6.639	Others
Total Beban	1.702.398		1.763.026	Total Expenses
LABA SEBELUM BEBAN PAJAK FINAL DAN BEBAN PAJAK PENGHASILAN	206.603		203.497	INCOME BEFORE FINAL TAX EXPENSE AND INCOME TAX EXPENSE
Beban pajak final	5.810	2p,13	2.507	Final tax expense
LABA SEBELUM BEBAN PAJAK PENGHASILAN	200.793		200.990	INCOME BEFORE INCOME TAX EXPENSE
BEBAN PAJAK	45.132		48.697	TAX EXPENSE
LABA PERIODE BERJALAN	155.661		152.293	INCOME FOR THE PERIOD

Catatan atas laporan keuangan interim terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the interim financial statements form an integral part of these financial statements taken as a whole.

PT WAHANA OTTOMITRA MULTIARTHA Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN INTERIM
(lanjutan)

Untuk periode sembilan bulan yang berakhir
pada tanggal 30 September 2019 (Tidak Diaudit)
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT WAHANA OTTOMITRA MULTIARTHA Tbk
INTERIM STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
(continued)

For the nine-month period ended
September 30, 2019 (Unaudited)
(Expressed in millions of Rupiah,
unless otherwise stated)

Periode sembilan bulan yang berakhir pada tanggal 30 September/
Nine-month period ended September 30

	2019 (Tidak Diaudit/ Unaudited)	Catatan/ Notes	2018 (Tidak Diaudit/ Unaudited)	
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos yang tidak akan direklasifikasi ke laba rugi				Items that will not be reclassified to profit or loss
Keuntungan aktuarial	9.117	28	15.829	Actuarial gain
Pajak penghasilan	(2.279)	13	(3.957)	Income tax
Laba komprehensif lainnya - neto setelah pajak	6.838		11.872	Other comprehensive gain - net of tax
TOTAL LABA KOMPREHENSIF PERIODE BERJALAN	162.499		164.165	TOTAL COMPREHENSIVE INCOME FOR THE PERIOD
LABA PER SAHAM DASAR (dinyatakan dalam nilai Rupiah penuh)	44,71	2r	43,74	PER SHARE (expressed in full Rupiah amount)

Catatan atas laporan keuangan interim terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the interim financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in the Indonesian language.

PT WAHANA OTTOMITRA MULTIARTHA Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2021
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT WAHANA OTTOMITRA MULTIARTHA Tbk
STATEMENT OF FINANCIAL POSITION
As of December 31, 2021
(Expressed in millions of Rupiah,
unless otherwise stated)

	<u>31 Desember/ December 31, 2021</u>	<u>Catatan/ Notes</u>	<u>31 Desember/ December 31, 2020</u>	
ASET				ASSETS
KAS DAN SETARA KAS		2b,2c,2d,2e,2q,3, 4,32,34,35		CASH AND CASH EQUIVALENTS
Kas	9.990		9.471	Cash on hand
Bank				Cash in banks
Pihak ketiga	88.684		94.269	Third parties
Pihak berelasi	351.322		487.298	Related party
Setara kas				Cash equivalents
Pihak berelasi	-		45.000	Related party
Total Kas dan Setara Kas	449.996		636.038	Total Cash and Cash Equivalents
Cadangan kerugian penurunan nilai	(1.244)		(1.518)	Allowance for impairment losses
Neto	448.752		634.520	Net
PIUTANG PEMBIAYAAN KONSUMEN		2d,2e,2h,3,5, 14,18,20,31, 32,34,35,38		CONSUMER FINANCING RECEIVABLES
Piutang pembiayaan konsumen - setelah dikurangi bagian yang dibiayai bank	5.383.244		5.506.835	Consumer financing receivables - net of amounts financed by bank
Pendapatan pembiayaan konsumen yang belum diakui	(1.176.759)		(1.052.296)	Unearned consumer financing income
Piutang pembiayaan konsumen	4.206.485		4.454.539	Consumer financing receivables
Cadangan kerugian penurunan nilai	(155.118)		(174.419)	Allowance for impairment losses
Neto	4.051.367		4.280.120	Net
PIUTANG PEMBIAYAAN MODAL USAHA		2d,2e,2h,3,6, 34,35		CAPITAL FINANCING RECEIVABLES
Piutang pembiayaan modal usaha	330.098		20.198	Capital financing receivables
Pendapatan pembiayaan modal usaha yang belum diakui	(84.605)		(4.815)	Unearned capital financing income
Piutang pembiayaan modal usaha	245.493		15.383	Capital financing receivables
Cadangan kerugian penurunan nilai	(5.340)		(313)	Allowance for impairment losses
Neto	240.153		15.070	Net

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in the Indonesian language.

PT WAHANA OTTOMITRA MULTIARTHA Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2021
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT WAHANA OTTOMITRA MULTIARTHA Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2021
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2021	Catatan/ Notes	31 Desember/ December 31, 2020	
ASET (lanjutan)				ASSETS (continued)
PIUTANG SEWA PEMBIAYAAN		2d,2e,2h,3,7, 32,34,35		FINANCE LEASE RECEIVABLES
Piutang sewa pembiayaan	165.772		30.559	Finance lease receivables
Pendapatan sewa pembiayaan yang belum diakui	(38.709)		(6.709)	Unearned finance lease income
Piutang sewa pembiayaan Cadangan kerugian penurunan nilai	127.063 (2.944)		23.850 (479)	Finance lease receivables Allowance for impairment losses
Neto	124.119		23.371	Net
PIUTANG LAIN-LAIN		2c,2d,2e,3, 8,32,34,35		OTHER RECEIVABLES
Pihak ketiga	23.531		38.911	Third parties
Pihak-pihak berelasi	1.399		4.129	Related parties
Total Piutang Lain-lain	24.930		43.040	Total Other Receivables
Cadangan kerugian penurunan nilai	(724)		(52)	Allowance for impairment losses
Neto	24.206		42.988	Net
BIAYA DIBAYAR DIMUKA DAN UANG MUKA	12.048	2d,2i,9	6.218	PREPAID EXPENSES AND ADVANCES
ASET TETAP -		2j,3,10,18, 26,32		PROPERTY AND EQUIPMENT -
Setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp435.184 dan Rp402.459 pada tanggal 31 Desember 2021 dan 2020	73.654		84.791	Net of accumulated depreciation of Rp435,184 and Rp402,459 as of December 31, 2021 and 2020, respectively
ASET HAK-GUNA -		11		RIGHT-OF-USE ASSETS -
Setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp55.627 dan Rp28.561 pada tanggal 31 Desember 2021 dan 2020	83.388		96.026	Net of accumulated depreciation of Rp55,627 and Rp28,561 as of December 31, 2021 and 2020, respectively

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in the Indonesian language.

PT WAHANA OTTOMITRA MULTIARTHA Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2021
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT WAHANA OTTOMITRA MULTIARTHA Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2021
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2021	Catatan/ Notes	31 Desember/ December 31, 2020	
ASET (lanjutan)				ASSETS (continued)
ASET TIDAK BERWUJUD -		21,3,12		INTANGIBLE ASSETS -
Setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp8.926 dan Rp4.989 pada tanggal 31 Desember 2021 dan 2020	32.352		32.579	Net of accumulated depreciation of Rp8,926 and Rp4,989 as of December 31, 2021 and 2020, respectively
ASET PAJAK TANGGUHAN - Neto	19.532	21,3,17	24.540	DEFERRED TAX ASSETS - Net
ASET LAIN-LAIN	41.513	13,17	43.479	OTHER ASSETS
TOTAL ASET	5.151.084		5.283.702	TOTAL ASSETS

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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The original financial statements included herein are in the Indonesian language.

PT WAHANA OTTOMITRA MULTIARTHA Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2021
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT WAHANA OTTOMITRA MULTIARTHA Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2021
(Expressed in millions of Rupiah,
unless otherwise stated)

	31 Desember/ December 31, 2021	Catatan/ Notes	31 Desember/ December 31, 2020	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
UTANG BANK		2f,5,14, 29,34,35,39		BANK LOANS
Pihak ketiga	1.967.885		1.743.411	Third parties
Total Utang Bank	1.967.885		1.743.411	Total Bank Loans
BIAYA YANG MASIH HARUS DIBAYAR		2c,2f,14, 15,16,20, 32,34,35		ACCRUED EXPENSES
Pihak ketiga	46.149		37.310	Third parties
Pihak-pihak berelasi	3.535		3.160	Related parties
Total Biaya yang Masih Harus Dibayar	49.684		40.470	Total Accrued Expenses
UTANG PAJAK	23.689	2r,3,17,34	2.564	TAXES PAYABLE
UTANG LAIN-LAIN		2c,2f,20, 5,6,7,10,18, 31,32,34,35		OTHER PAYABLES
Pihak ketiga	97.349		92.666	Third parties
Pihak-pihak berelasi	7.680		7.555	Related parties
Total Utang Lain-lain	105.029		100.221	Total Other Payables
LIABILITAS SEWA		2c,2k,19,32, 34,35,39		LEASE LIABILITIES
Pihak ketiga	50.944		57.029	Third parties
Pihak berelasi	34		459	Related party
Total Liabilitas Sewa	50.978		57.488	Total Lease Liabilities
UTANG OBLIGASI		2c,2f,2n, 5,20,29		BONDS PAYABLE
Pihak ketiga	1.210.503		1.632.882	Third parties
Pihak-pihak berelasi	109.425	32,34,35,39	166.685	Related parties
Total Utang Obligasi - Neto	1.319.928		1.799.567	Total Bonds Payable - Net
LIABILITAS IMBALAN KERJA	100.244	2v,3, 33,34	126.636	LIABILITY FOR EMPLOYEE BENEFITS
UTANG SUBORDINASI	200.000	2c,2f,15, 21,29,32 34,35,39	200.000	SUBORDINATED LOAN
TOTAL LIABILITAS	3.817.437		4.070.357	TOTAL LIABILITIES

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in the Indonesian language.

PT WAHANA OTTOMITRA MULTIARTHA Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2021
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT WAHANA OTTOMITRA MULTIARTHA Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2021
(Expressed in millions of Rupiah,
unless otherwise stated)

	<u>31 Desember/ December 31, 2021</u>	<u>Catatan/ Notes</u>	<u>31 Desember/ December 31, 2020</u>	
LIABILITAS DAN EKUITAS (lanjutan)				LIABILITIES AND EQUITY (continued)
EKUITAS				EQUITY
Modal saham - nilai nominal Rp100 (dalam nilai penuh) per saham Modal dasar - 5.000.000.000 saham				Capital stock - Rp100 (in full amount) par value per share Authorized - 5,000,000,000 shares
Modal ditempatkan dan disetor penuh - 3.481.481.480 saham	348.148	21	348.148	Issued and fully paid - 3,481,481,480 shares
Modal disetor lainnya	160.190	2n,22	160.190	Additional paid-in capital
Pengukuran kembali liabilitas imbalance kerja - neto setelah pajak	37.824	2v,33	28.132	Remeasurement of liability for employee benefits - net of tax
Saldo laba				Retained earnings
Cadangan umum	17.500	2u,21,23	15.000	Appropriated for general reserve
Belum ditentukan penggunaannya	769.985		661.875	Unappropriated
TOTAL EKUITAS	1.333.647		1.213.345	TOTAL EQUITY
TOTAL LIABILITAS DAN EKUITAS	5.151.084		5.283.702	TOTAL LIABILITIES AND EQUITY

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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PT WAHANA OTTOMITRA MULTIARTHA Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
Untuk tahun yang berakhir
pada tanggal 31 Desember 2021
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT WAHANA OTTOMITRA MULTIARTHA Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
For the year then ended
December 31, 2021
(Expressed in millions of Rupiah,
unless otherwise stated)

**Tahun yang berakhir pada tanggal 31 Desember/
Year ended December 31,**

	2021	Catatan/ Notes	2020	
PENDAPATAN				REVENUES
Pembiayaan konsumen, modal usaha, dan sewa pembiayaan - neto	1.241.703	2h,2p,5,6,7 24,31	1.588.206	Consumer financing, capital financing, and finance lease - net
Bunga	8.310	2c,4,32	33.406	Interest
Administrasi	83.750	2h,2p,25	73.467	Administration
Lain-lain	237.220	2h,2p,2q,4, 10,26	305.771	Others
Total Pendapatan	1.570.983		2.000.850	Total Revenues
BEBAN				EXPENSES
Umum dan administrasi	501.731	2c,2p,27,32	568.520	General and administrative
Gaji dan tunjangan	307.953	2c,2p,2v,28 32,33	344.523	Salaries and benefits
Pendanaan dan keuangan	295.982	2c,2k,2n, 14,15,19,20, 29,32	521.701	Financing costs and financing charges
Pembentukan cadangan kerugian penurunan nilai	208.967	2e,2h, 3,4,5,6,7,8	374.176	Provision for impairment losses
Penyusutan	70.708	2j,2k,2l,3,10,11,12 2c,2p,2q,	78.491	Depreciation
Lain-lain	30.398	30,32	19.484	Others
Total Beban	1.415.739		1.906.895	Total Expenses
LABA SEBELUM BEBAN PAJAK FINAL DAN BEBAN PAJAK PENGHASILAN	155.244		93.955	INCOME BEFORE FINAL TAX EXPENSE AND INCOME TAX EXPENSE
Beban pajak final	1.662	2r	6.681	Final tax expense
LABA SEBELUM BEBAN PAJAK PENGHASILAN	153.582		87.274	INCOME BEFORE INCOME TAX EXPENSE
BEBAN PAJAK PENGHASILAN	42.972	2r,17	29.896	INCOME TAX EXPENSE
LABA TAHUN BERJALAN	110.610		57.378	INCOME FOR THE YEAR

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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PT WAHANA OTTOMITRA MULTIARTHA Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN (lanjutan)
 Untuk tahun yang berakhir
 pada tanggal 31 Desember 2021
 (Disajikan dalam jutaan Rupiah,
 kecuali dinyatakan lain)

PT WAHANA OTTOMITRA MULTIARTHA Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME (continued)
 For the year then ended
 December 31, 2021
 (Expressed in millions of Rupiah,
 unless otherwise stated)

Tahun yang berakhir pada tanggal 31 Desember/
 Year ended December 31,

	2021	Catatan/ Notes	2020	
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME
Pos yang tidak akan direklasifikasi ke laba rugi				Items that will not be reclassified to profit or loss
Keuntungan aktuarial	12.425	33	20.893	Actuarial gain
Pajak penghasilan	(2.733)	17	(4.141)	Income tax
Laba komprehensif lainnya - neto setelah pajak	9.692		16.752	Other comprehensive gain - net of tax
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN	120.302		74.130	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM DASAR (dinyatakan dalam nilai Rupiah penuh)	31,77	2t, 21	16,48	BASIC EARNINGS PER SHARE (expressed in full Rupiah amount)

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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