

Ikhtisar Kinerja Keuangan

Financial Highlights

PT Indomobil Finance Indonesia

Uraian (Dalam miliar Rupiah)	2022	2021	2020	2019	2018	Description (in billion Rupiah)
LAPORAN POSISI KEUANGAN						
STATEMENT OF FINANCIAL POSITION						
Total Aset	15.006	14.178	13.566	15.299	13.563	Total Assets
Total Liabilitas	12.775	12.129	11.720	13.485	11.996	Total Liabilities
Total Ekuitas	2.232	2.049	1.846	1.814	1.567	Total Equity
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN						
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME						
Total Pendapatan	2.354	1.931	2.383	2.415	2.099	Total Income
Total Beban	2.068	1.786	2.292	2.239	1.946	Total Expenses
Laba Sebelum Beban Pajak Final Dan Beban Pajak Penghasilan	287	145	91	175	153	Income Before Final Tax Expense and Income Tax Expense
Beban Pajak Final	(1,6)	(1,9)	(6,9)	(0,6)	(0,8)	Final Tax Expense
Laba Sebelum Beban Pajak penghasilan	285	143	84	175	152	Income Before Income Tax Expenses
Beban Pajak Penghasilan - Neto	(61)	(29)	(14)	(43)	(38)	Income Tax Expense - Net
Laba Tahun Berjalan	224	114	70	131	115	Income For The Year
Laba (Rugi) Komprehensif Lain - Neto Setelah Pajak	104	123	(54)	(116)	34	Other Comprehensive Gain/(loss) - Net of Tax
Total Penghasilan Komprehensif Tahun Berjalan	328	238	16	15	148	Total Comprehensive Income For The Year
Laba Tahun Berjalan Per Saham Dasar (Dalam Rp)	215.116	109.817	71.416	156.546	176.463	Basic Earnings per Share (In Rp)
JENIS RASIO						
TYPES OF RATIO						
Rasio Usaha (%)						
Operating Ratio (%)						
Laba Sebelum Beban Pajak Final dan Beban Pajak Penghasilan/ Total Pendapatan	12,2	7,4	3,8	7,3	7,3	Income Before Final Tax Expense and Income Tax Expense/Total Income
Total Pendapatan/Total Aset	15,7	13,6	17,6	15,8	15,5	Total Income/Total Assets
Laba Tahun Berjalan/ Total Pendapatan	9,5	5,9	2,9	5,4	5,5	Income For The year/ Total Income
Imbal Hasil Atas Rata-Rata Aset	1,5	0,8	0,5	0,9	1,0	Return on Average Assets
Imbal Hasil Atas Rata-Rata Ekuitas	10,5	5,9	3,8	7,8	7,7	Return on Average Equity
Rasio Keuangan (X)						
Financial Ratio (x)						
Total Liabilitas Terhadap Total Ekuitas	5,6	5,7	5,9	7,2	7,5	Debt to Equity Ratio
Total Liabilitas Terhadap Total Aset	0,9	0,9	0,9	0,9	0,9	Debt to Asset Ratio
Rasio Likuiditas	1,2	1,2	1,2	1,1	1,1	Liquidity Ratio
NPF - Neto* (%)	0,32	0,94	1,86	0,62	1,86	NPF - Net* (%)
NPF - Gross (%)	0,79	0,96	1,88	1,01	2,17	NPF Gross (%)

*NPF setelah dikurangi cadangan penyisihan penghapusan piutang berdasarkan POJK No. 35/POJK.05/2018

*NPF net after allowance for impairment losses on receivables based on POJK No. 35/POJK.05/2018