

Ikhtisar Keuangan

Financial Highlights

(dalam miliar rupiah)

(in billion Rupiah)

Keterangan	2022	2021	2020	Description
Laporan Posisi Keuangan Statement of Financial Position				
Total Aset	15.006	14.178	13.566	Total Assets
Total Liabilitas	12.775	12.129	11.720	Total Liabilities
Total Ekuitas	2.232	2.049	1.846	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	Total Income
Total Beban	2.068	1.786	2.292	Total Expenses
Laba Sebelum Beban Pajak Final dan Beban Pajak Penghasilan	287	145	91	Income Before Final Tax Expense and Income Tax Expense
Beban Pajak Final	(1,6)	(1,9)	(6,9)	Final Tax Expense
Laba Sebelum Beban Pajak Penghasilan	285	143	84	Income Before Income Tax Expense
Beban Pajak Penghasilan - Neto	(61)	(29)	(14)	Income Tax Expense - Net
Laba Tahun Berjalan	224	114	70	Income for the Year
Laba (Rugi) Komprehensif Lain-Neto Setelah Pajak	104	123	(54)	Other Comprehensive Gain (Loss) - Net of Tax
Total Penghasilan Komprehensif Tahun Berjalan	328	238	16	Total Comprehensive Income for the Year
Laba Tahun Berjalan per Saham Dasar (dalam Rp)	215.116	109.817	71.416	Basic Earning per Share (in Rp)
Keterangan Description				
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%	Income Before Final Tax Expense and Income Tax Expense/Total Income
Total Pendapatan/Total Aset	15,7%	13,6%	17,6%	Total Income/Total Assets
Laba Tahun Berjalan/Total Pendapatan	9,5%	5,9%	2,9%	Income for the Year/Total Income
Imbal Hasil atas Rata-Rata Aset	1,5%	0,8%	0,5%	Return on Average Assets
Imbal Hasil atas Rata-Rata Ekuitas	10,5%	5,9%	3,8%	Return on Average Equity
Rasio Keuangan Financial Ratio				
Gearing Ratio (DER) (x)	5,6x	5,7x	5,9x	Gearing Ratio (DER) (x)
Total Liabilitas terhadap Total Aset (x)	0,9x	0,9x	0,9x	Debt to Assets Ratio (x)
Rasio Likuiditas (x)	1,2x	1,2x	1,2x	Liquidity Ratio (x)
NPF Neto* (%)	0,32%	0,94%	1,86%	NPF Net* (%)
NPF Gross (%)	0,79%	0,96%	1,88%	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.