

DAFTAR PUSTAKA

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Sundjaja, Ridwan S. dan Inge Barlian. (2001). Manajemen Keuangan Dua. Edisi Kedua. PT Prehallindo. Jakarta.

LAMPIRAN

Lampiran 1: Biodata

BIODATA

Identitas Diri

Nama: Herlisa

Tempat, Tanggal Lahir: Tompong, 16 Juni 1998

Jenis kelamin: Perempuan

Alamat Rumah: Jln. Pondok Asri III

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Riwayat Pendidikan

A. Pendidikan Formal

1. 2004-2010 : SD Inpres 3/77 Mario
2. 2010-2013 : SMP Negeri 2 Amali
3. 2013-2016 : SMA Negeri 1 Lappariaja
4. 2016-2023 : Manajemen Universitas Hasanuddin

B. Pendidikan Non Formal

1. Pelatihan Basic Character Study Skill Universitas Hasanuddin
2. Latihan Kepemimpinan Tingkat Pertama Ikatan Mahasiswa Manajemen Fakultas Ekonomi Dan Bisnis Universitas Hasanuddin (IMMAJ FEB-UH)
3. latihan kepemimpinan tingkat dua tingkat fakultas universitas hasanuddin

Pengalaman

A. Organisasi

1. Anggota Keluarga Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas (KEMA FEB- UH)
2. Pengurus Kreativitas Ekonomi Fakultas Ekonomi Dan Bisnis Universitas Hasanuddin (KRESEK FEB-UH) Periode 2017-2018.
3. Pengurus Ikatan Mahasiswa Manajemen (IMMAJ) Fakultas Ekonomi Dan Bisnis Universitas Hasanuddin Periode 2018-2019.

B. Kerja

1. KPPS pada Tahun 2018.
2. Magang Di Bank BRI Cabang Makassar Tamalanrea 1 Oktober 2019 – 8 November 2019.

Demikian biodata ini dibuat dengan sebenarnya.

Makassar, 21 Februari 2023

Herlisa

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

PT ADIRA DINAMIKA MULTI FINANCE Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2014
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT ADIRA DINAMIKA MULTI FINANCE Tbk
STATEMENTS OF FINANCIAL POSITION
As of 31 December 2014
(Expressed in millions of Rupiah,
unless otherwise stated)

| | Catatan/ Notes | 2014 | 2013 | |
|---|---------------------------|-------------------|-------------------|---|
| ASET | | | | ASSETS |
| Kas dan setara kas | 2c, 2d, 4, 35, 36, 39 | | | Cash and cash equivalents |
| Kas | | 124.583 | 115.301 | Cash on hand |
| Kas di bank dan setara kas | | | | Cash in banks and cash equivalents |
| Pihak ketiga | | 297.537 | 227.246 | Third parties |
| Pihak berelasi | 2s, 34 | 457.050 | 921.584 | Related party |
| Piutang pembiayaan konsumen - setelah dikurangi penyisihan kerugian penurunan nilai sebesar Rp1.106.654 pada tanggal 31 Desember 2014 (2013: Rp904.013) | 2c, 2e, 2f, 2g, 5, 35, 36 | | | Consumer financing receivables - net of allowance for impairment losses of Rp1,106,654 as of 31 December 2014 (2013: Rp904,013) |
| Pihak ketiga | | 26.072.609 | 27.007.796 | Third parties |
| Pihak berelasi | 2s, 34 | 366 | 321 | Related parties |
| Investasi sewa pembiayaan - setelah dikurangi penyisihan kerugian penurunan nilai sebesar Rp28.943 pada tanggal 31 Desember 2014 (2013: Rp14.180) | 2c, 2e, 2g, 6, 35, 36 | 1.916.659 | 1.496.862 | Investment in finance leases - net of allowance for impairment losses of Rp28,943 as of 31 December 2014 (2013: Rp14,180) |
| Beban dibayar di muka | 2i, 7 | | | Prepaid expenses |
| Pihak ketiga | | 221.731 | 276.777 | Third parties |
| Pihak berelasi | 34 | 44.564 | - | Related party |
| Piutang lain-lain - neto | 2c, 8, 35, 36 | | | Other receivables - net |
| Pihak ketiga | | 119.221 | 126.356 | Third parties |
| Pihak berelasi | 2s, 34 | 44.385 | 9.349 | Related parties |
| Aset derivatif | 2c, 2h, 9, 35, 36 | 219.024 | 434.517 | Derivative assets |
| Pihak ketiga | 2c, 2j, 10 | | | Third parties |
| Pihak berelasi | 34, 35, 36 | 650 | 650 | Related party |
| Investasi dalam saham, pihak berelasi | 34, 35, 36 | 650 | 650 | Investment in shares, related party |
| Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp381.317 pada tanggal 31 Desember 2014 (2013: Rp310.204) | 2k, 2s, 11 | 296.144 | 282.981 | Fixed assets - net of accumulated depreciation of Rp381,317 as of 31 December 2014 (2013: Rp310,204) |
| Aset takberwujud - neto | 2i, 12 | 62.177 | 47.635 | Intangible assets - net |
| Aset lain-lain | 13 | 54.182 | 47.036 | Other assets |
| TOTAL ASET | | 29.930.882 | 30.994.411 | TOTAL ASSETS |

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

PT ADIRA DINAMIKA MULTI FINANCE Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2014
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT ADIRA DINAMIKA MULTI FINANCE Tbk
STATEMENTS OF FINANCIAL POSITION (continued)
As of 31 December 2014
(Expressed in millions of Rupiah,
unless otherwise stated)

| | Catatan/ Notes | 2014 | 2013 | |
|---|-------------------|-------------------|-------------------|--|
| LIABILITAS | | | | LIABILITIES |
| | 2c,14,35,36, | | | |
| Pinjaman yang diterima | 39 | | | Borrowings |
| Pihak ketiga | | 11.215.833 | 8.818.007 | Third parties |
| Pihak berelasi | 2s,34 | 1.238.278 | 2.433.904 | Related parties |
| Beban yang masih harus dibayar | 2c,15,35,36 | | | Accrued expenses |
| Pihak ketiga | | 563.107 | 453.774 | Third parties |
| Pihak berelasi | 2s,34 | 28.690 | 56.702 | Related parties |
| Efek utang yang diterbitkan | 2c,2o,16,35, | | | Debt securities issued |
| Utang obligasi - neto | 36 | | | Bonds payable - net |
| Pihak ketiga | | 10.081.403 | 10.501.756 | Third parties |
| Pihak berelasi | 2s,34 | 643.255 | 481.800 | Related parties |
| Utang lain-lain | 2c,17,35,36 | | | Other payables |
| Pihak ketiga | | 668.680 | 720.640 | Third parties |
| Pihak berelasi | 2s,34 | 158.726 | 131.473 | Related parties |
| Utang pajak | 2p,18 | 64.300 | 88.813 | Taxes payable |
| Liabilitas imbalan kerja | 2h,19,33c | 572.279 | 556.493 | Employment benefits liabilities |
| Liabilitas derivatif | 2c,2h,9,35, | | | Derivative liabilities |
| Sukuk Mudharabah | 36 | 27.823 | 2.639 | Mudharabah bonds |
| Liabilitas pajak tangguhan - neto | 2q,20 | 446.000 | 379.000 | Deferred tax liabilities - net |
| | 2p,18 | 154.939 | 347.425 | |
| TOTAL LIABILITAS | | 25.863.313 | 24.972.426 | TOTAL LIABILITIES |
| EKUITAS | | | | EQUITY |
| Modal saham - nilai nominal | | | | Share capital - par value Rp100 |
| Rp100 (nilai penuh) per saham | | | | (full amount) per share |
| Modal dasar 4.000.000.000 saham | | | | Authorized capital - 4,000,000,000 shares |
| Modal ditempatkan dan disetor | | | | Issued and fully paid - 1,000,000,000 |
| penuh 1.000.000.000 saham | 21 | 100.000 | 100.000 | shares |
| Saldo laba | 22 | | | Retained earnings |
| Telah ditentukan penggunaannya | | 106.705 | 89.633 | Appropriated |
| Belum ditentukan penggunaannya | | 3.934.443 | 5.859.350 | Unappropriated |
| Kerugian kumulatif atas instrumen derivatif | | | | Cumulative losses on derivative instrument |
| untuk lindung nilai arus kas - neto | 2h,9,23 | (73.579) | (26.996) | for cash flows hedges - net |
| EKUITAS - NETO | | 4.067.569 | 6.021.985 | EQUITY - NET |
| TOTAL LIABILITAS DAN EKUITAS | | 29.930.882 | 30.994.411 | TOTAL LIABILITIES AND EQUITY |

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

PT ADIRA DINAMIKA MULTI FINANCE Tbk
LAPORAN LABA RUGI KOMPREHENSIF
Untuk Tahun Yang Berakhir
Pada Tanggal 31 Desember 2014
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT ADIRA DINAMIKA MULTI FINANCE Tbk
STATEMENTS OF COMPREHENSIVE INCOME
For The Year Ended
31 December 2014
(Expressed in millions of Rupiah,
unless otherwise stated)

| | Catatan/ Notes | 2014 | 2013 | |
|--|--------------------------|--------------------|--------------------|--|
| PENDAPATAN | | | | INCOME |
| Pembayaan konsumen | 2e,2f,2m, 2s,2s,34 | 5.749.916 | 5.054.872 | Consumer financing |
| Sewa pembiayaan | 2e,2m,26 2c,2e,2k, | 241.718 | 107.986 | Finance leases |
| Lain-lain | 2m,2s,2t,10, 11,27,34 | 2.259.514 | 2.901.768 | Others |
| TOTAL PENDAPATAN | | 8.251.148 | 8.064.626 | TOTAL INCOME |
| BEBAN | | | | EXPENSES |
| Beban bunga dan keuangan | 2m,2o,2s,16, 28,34 | (2.261.879) | (1.670.513) | Interest expense and financing charges |
| Gaji dan tunjangan | 2n,2s,29,34 | (1.886.966) | (1.761.574) | Salaries and benefits |
| Penyisihan kerugian penurunan nilai | 2g | | | Provision for impairment losses |
| Pembayaan konsumen | 2s,5,34 | (1.733.633) | (1.253.547) | Consumer financing |
| Sewa pembiayaan | 6 | (75.537) | (24.884) | Finance leases |
| Umum dan administrasi | 2k,2i,30,34 | (880.440) | (778.136) | General and administrative |
| Pemasaran | 31 | (230.419) | (176.647) | Marketing |
| Bagi hasil untuk investor dana | 20 | (27.078) | (24.200) | Margin distribution for fund investor |
| Lain-lain | 32 | (94.633) | (92.923) | Others |
| TOTAL BEBAN | | (7.190.585) | (5.782.424) | TOTAL EXPENSES |
| LABA SEBELUM BEBAN PAJAK PENGHASILAN | | 1.060.563 | 2.282.202 | INCOME BEFORE INCOME TAX EXPENSE |
| BEBAN PAJAK PENGHASILAN | 2p,18 | (268.398) | (574.997) | INCOME TAX EXPENSE |
| LABA TAHUN BERJALAN | | 792.165 | 1.707.205 | INCOME FOR THE YEAR |
| PENDAPATAN KOMPREHENSIF LAIN | | | | OTHER COMPREHENSIVE INCOME |
| Bagian efektif atas perubahan nilai wajar instrumen derivatif - lindung nilai arus kas | 2h,9,23 | (62.108) | (16.439) | Effective portion of the fair value change of the derivative instrument - cash flows hedge |
| Beban pajak penghasilan terkait dengan pendapatan komprehensif lain | 18 | 15.527 | 4.752 | Income tax expense relating to other comprehensive income |
| PENDAPATAN KOMPREHENSIF LAIN SETELAH PAJAK | | (46.581) | (11.687) | OTHER COMPREHENSIVE INCOME NET OF TAX |
| TOTAL LABA KOMPREHENSIF TAHUN BERJALAN | | 745.584 | 1.695.518 | TOTAL COMPREHENSIVE INCOME FOR THE YEAR |
| LABA PER SAHAM - DASAR (dinyatakan dalam nilai Rupiah penuh) | 2r,24 | 792 | 1.707 | EARNINGS PER SHARE - BASIC (expressed in full amount of Rupiah) |

| PT ADIRA DINAMIKA MULTI FINANCE Tbk | | PT ADIRA DINAMIKA MULTI FINANCE Tbk | | | |
|---|-------------------------|--|---|-------------------------------------|---|
| LAPORAN POSISI KEUANGAN | | STATEMENT OF FINANCIAL POSITION | | | |
| Tanggal 31 Desember 2015 | | As of 31 December 2015 | | | |
| (Disajikan dalam jutaan Rupiah, | | (Expressed in millions of Rupiah, | | | |
| kecuali dinyatakan lain) | | unless otherwise stated) | | | |
| | | | 1 Januari/ January 2014/ 31 Desember/ December 2013 *) | | |
| | Catatan/ Notes | 31 Desember/ December 2015 | 31 Desember/ December 2014 *) | 31 Desember/ December 2013 *) | |
| ASET | | | | | ASSETS |
| Kas dan kas di bank | 2d,2e,2u,4, 35,36,38 | | | | Cash on hand and in banks |
| Kas | | 158.309 | 124.583 | 115.301 | Cash on hand |
| Kas di bank | | | | | Cash in banks |
| Pihak ketiga | | 274.993 | 297.537 | 227.246 | Third parties |
| Pihak berelasi | 2t,34 | 626.683 | 457.050 | 921.584 | Related party |
| Piutang pembiayaan konsumen - setelah dikurangi penyisihan kerugian penurunan nilai sebesar Rp1.071.783 pada tanggal 31 Desember 2015 (2014: Rp1.106.654; 2013: Rp904.013) | 2d,2f,2g,2h, 5,35,36 | | | | Consumer financing receivables - net of allowance for impairment losses of Rp1,071,783 as of 31 December 2015 (2014: Rp1,106,654; 2013: Rp904,013) |
| Pihak ketiga | | 23.389.605 | 26.072.609 | 27.007.796 | Third parties |
| Pihak berelasi | 2t,34 | 323 | 366 | 321 | Related parties |
| Piutang sewa pembiayaan - setelah dikurangi penyisihan kerugian penurunan nilai sebesar Rp35.008 pada tanggal 31 Desember 2015 (2014: Rp28.943; 2013: Rp14.180) | 2d,2f,2h,6, 35,36 | | | | Finance leases receivables - net of allowance for impairment losses of Rp35,008 as of 31 December 2015 (2014: Rp28,943; 2013: Rp14,180) |
| Pihak ketiga | | 1.522.360 | 1.916.659 | 1.496.862 | Third parties |
| Pihak berelasi | 2t,34 | 6.766 | - | - | Related parties |
| Beban dibayar di muka | 2j,7 | | | | Prepaid expenses |
| Pihak ketiga | | 257.703 | 221.731 | 276.777 | Third parties |
| Pihak berelasi | 2t,34 | 31.750 | 44.564 | - | Related party |
| Piutang lain-lain - neto | 2d,8,35,36 | | | | Other receivables - net |
| Pihak ketiga | | 102.188 | 119.221 | 126.356 | Third parties |
| Pihak berelasi | 2t,34 | 41.615 | 44.385 | 9.349 | Related parties |
| Aset derivatif | 2d, 2i, 9, 35,36 | 657.634 | 219.024 | 434.517 | Derivative assets |
| Pajak dibayar dimuka | 18 | 228.336 | - | - | Prepaid tax |
| Investasi dalam saham, pihak berelasi | 2d,2k,10 34,35,36 | 650 | 650 | 650 | Investment in shares, related party |
| Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp447.466 pada tanggal 31 Desember 2015 (2014: Rp381.317; 2013: Rp310.204) | 2i,2t,11 | | | | Fixed assets - net of accumulated depreciation of Rp447,466 as of 31 December 2015 (2014: Rp381,317; 2013: Rp310,204) |
| Aset takberwujud - neto | 2m,12 | 73.990 | 62.177 | 47.635 | Intangible assets - net |
| Aset pajak tangguhan | 2q,18 | 65.663 | - | - | Deferred tax assets |
| Aset lain-lain | 13 | 62.247 | 54.182 | 47.036 | Other assets |
| TOTAL ASET | | 27.744.207 | 29.930.882 | 30.994.411 | TOTAL ASSETS |

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

PT ADIRA DINAMIKA MULTI FINANCE Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2015
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT ADIRA DINAMIKA MULTI FINANCE Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of 31 December 2015
(Expressed in millions of Rupiah,
unless otherwise stated)

| | | 31 Desember/ December 2015 | 31 Desember/ December 2014 (*) | 1 Januari/ January 2014/ 31 Desember/ December 2013 (*) | |
|--|--------------|----------------------------------|--------------------------------------|--|---|
| LIABILITAS | | | | | LIABILITIES |
| | 2d,2u,14,35, | | | | |
| Pinjaman yang diterima | 36,38 | | | | Borrowings |
| Pihak ketiga | | 11.388.433 | 11.215.833 | 8.818.007 | Third parties |
| Pihak berelasi | 2t,34 | - | 1.238.278 | 2.433.904 | Related party |
| Beban yang masih harus dibayar | 2d,15,35,36 | | | | Accrued expenses |
| Pihak ketiga | | 647.765 | 563.107 | 453.774 | Third parties |
| Pihak berelasi | 2t,34 | 37.334 | 28.690 | 56.702 | Related parties |
| Utang obligasi - neto | 2d,2p,16,34, | | | | Bonds payable - net |
| Pihak ketiga | 35 | 8.579.934 | 10.081.403 | 10.501.756 | Third parties |
| Pihak berelasi | 2t,34 | 508.200 | 643.255 | 481.800 | Related parties |
| Utang lain-lain | 2d,17,35,36 | | | | Other payables |
| Pihak ketiga | | 609.689 | 668.680 | 720.640 | Third parties |
| Pihak berelasi | 2t,34 | 123.591 | 158.726 | 131.473 | Related parties |
| Utang pajak | 2q,18 | 58.261 | 64.300 | 88.813 | Taxes payable |
| Liabilitas imbalan kerja | 2o,19,33c,42 | 599.211 | 617.471 | 572.161 | Employment benefits liabilities |
| Liabilitas derivatif | 2d,2i,9,35, | | | | Derivative liabilities |
| Sukuk Mudharabah | 36 | - | 27.823 | 2.639 | Mudharabah bonds |
| Liabilitas pajak tangguhan - neto | 2r,20 | 831.000 | 446.000 | 379.000 | Deferred tax liabilities - net |
| | 2q,18,42 | - | 143.641 | 343.508 | |
| TOTAL LIABILITAS | | 23.383.418 | 25.897.207 | 24.984.177 | TOTAL LIABILITIES |
| EKUITAS | | | | | EQUITY |
| Modal saham - nilai nominal Rp100 (nilai penuh) per saham | | | | | Share capital - par value Rp100 (full amount) per share |
| Modal dasar 4.000.000.000 saham | | | | | Authorized capital - 4,000,000,000 shares |
| Modal ditempatkan dan disetor penuh 1.000.000.000 saham | 21 | 100.000 | 100.000 | 100.000 | Issued and fully paid - 1,000,000,000 shares |
| Saldo laba | 22 | | | | Retained earnings |
| Telah ditentukan penggunaannya | | 114.626 | 106.705 | 89.633 | Appropriated |
| Belum ditentukan penggunaannya | 42 | 4.125.993 | 3.900.549 | 5.847.599 | Unappropriated |
| Keuntungan/(kerugian) kumulatif atas instrumen derivatif untuk lindung nilai arus kas - neto | 2i,9,23 | 20.170 | (73.579) | (26.998) | Cumulative gain/(losses) on derivative instrument for cash flows hedges - net |
| EKUITAS - NETO | | 4.360.789 | 4.033.675 | 6.010.234 | EQUITY - NET |
| TOTAL LIABILITAS DAN EKUITAS | | 27.744.207 | 29.930.882 | 30.994.411 | TOTAL LIABILITIES AND EQUITY |

PT ADIRA DINAMIKA MULTI FINANCE Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN

Untuk tahun yang berakhir
pada tanggal 31 Desember 2015
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT ADIRA DINAMIKA MULTI FINANCE Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME

For the year ended
31 December 2015
(Expressed in millions of Rupiah,
unless otherwise stated)

| | Catatan/ Notes | 2015 | 2014 *) | |
|---|--|--------------------|--------------------|---|
| PENDAPATAN | | | | INCOME |
| Pembiayaan konsumen | 2f, 2g, 2n, 2t, 25, 34 | 5.814.343 | 5.749.916 | Consumer financing |
| Sewa pembiayaan | 2f, 2n, 2t, 26, 34 | 264.454 | 241.718 | Finance leases |
| Lain-lain | 2d, 2f, 2i, 2n, 2t, 2u, 10, 11, 27, 34 | 1.984.960 | 2.259.514 | Others |
| TOTAL PENDAPATAN | | 8.063.757 | 8.251.148 | TOTAL INCOME |
| BEBAN | | | | EXPENSES |
| Beban bunga dan keuangan | 2n, 2p, 2t, 14, 16, 28, 34 | (2.197.885) | (2.261.879) | Interest expense and financing charges |
| Gaji dan tunjangan | 2o, 2t, 29, 34 | (1.585.363) | (1.886.966) | Salaries and benefits |
| Penyisihan kerugian penurunan nilai | 2h | | | Provision for impairment losses |
| Pembiayaan konsumen | 2f, 5, 34 | (1.702.211) | (1.733.633) | Consumer financing |
| Sewa pembiayaan | 6 | (75.847) | (75.537) | Finance leases |
| Umum dan administrasi | 2l, 2m, 30, 34 | (928.082) | (880.440) | General and administrative |
| Pemasaran | 31 | (282.506) | (230.419) | Marketing |
| Bagi hasil untuk investor dana | | (57.352) | (27.078) | Margin distribution for fund investor |
| Lain-lain | 32 | (333.956) | (94.633) | Others |
| TOTAL BEBAN | | (7.163.202) | (7.190.585) | TOTAL EXPENSES |
| LABA SEBELUM BEBAN PAJAK PENGHASILAN | | 900.555 | 1.060.563 | INCOME BEFORE INCOME TAX EXPENSE |
| BEBAN PAJAK PENGHASILAN | 2q, 18 | (235.719) | (268.308) | INCOME TAX EXPENSE |
| LABA TAHUN BERJALAN | | 664.836 | 792.255 | INCOME FOR THE YEAR |
| PENGHASILAN KOMPREHENSIF LAIN | | | | OTHER COMPREHENSIVE INCOME |
| Pos yang tidak akan direklasifikasi ke laba rugi | | | | Items that will not be reclassified to profit or loss |
| Kerugian aktuarial atas program imbalan pasca-kerja | 42 | (47.295) | (29.524) | Actuarial losses on post-employment benefits |
| Beban pajak penghasilan terkait penghasilan komprehensif lain yang tidak akan direklasifikasi ke laba rugi | 42 | 11.824 | 7.381 | Income tax expense relating to other comprehensive income that will not be reclassified to profit or loss |
| 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 | 2i, 9, 23 | 124.999 | (62.108) | Effective portion of the fair value change of the derivative instrument - cash flows hedge |
| Manfaat/(beban) pajak penghasilan terkait dengan penghasilan komprehensif lain yang akan direklasifikasi ke laba rugi | 18 | (31.250) | 15.527 | Income tax benefit/(expense) relating to other comprehensive income that will be reclassified to profit or loss |
| PENGHASILAN KOMPREHENSIF LAIN SETELAH PAJAK | 42 | 58.278 | (68.724) | OTHER COMPREHENSIVE INCOME NET OF TAX |
| TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN | 42 | 723.114 | 723.441 | TOTAL COMPREHENSIVE INCOME FOR THE YEAR |
| LABA PER SAHAM - DASAR (dinyatakan dalam nilai Rupiah penuh) | 2k, 24 | 665 | 792 | EARNINGS PER SHARE - BASIC (expressed in full amount of Rupiah) |

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

PT ADIRA DINAMIKA MULTI FINANCE Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT ADIRA DINAMIKA MULTI FINANCE Tbk
STATEMENT OF FINANCIAL POSITION
As of 31 December 2016
(Expressed in millions of Rupiah,
unless otherwise stated)

| | | | | 1 Januari/ January 2015/ 31 Desember/ December 2014 | |
|---|----------------------------|----------------------------------|----------------------------------|--|--|
| | Catatan/ Notes | 31 Desember/ December 2016 | 31 Desember/ December 2015 | | |
| ASET | | | | | ASSETS |
| Kas dan kas di bank | 2d,2e,2u,4, 37,38,40 | | | | Cash on hand and in banks |
| Kas | | 192.313 | 158.309 | 124.583 | Cash on hand |
| Kas di bank | | | | | Cash in banks |
| Pihak ketiga | | 168.242 | 274.993 | 297.537 | Third parties |
| Pihak berelasi | 21,38 | 580.393 | 626.683 | 457.050 | Related parties |
| Piutang pembiayaan konsumen - setelah dikurangi penyisihan kerugian penurunan nilai sebesar Rp724.516 pada tanggal 31 Desember 2016 (2015: Rp841.943; 2014: Rp951.058) | 2d,2f,2g,2h, 5,37,38,44 | | | | Consumer financing receivables - net of allowance for impairment losses of Rp724,516 as of 31 December 2016 (2015: Rp841,943; 2014: Rp951,058) |
| Pihak ketiga | | 15.065.244 | 18.199.371 | 22.508.705 | Third parties |
| Pihak berelasi | 21,38 | 16 | 287 | 366 | Related parties |
| Piutang pembiayaan murabahah - setelah dikurangi penyisihan kerugian penurunan nilai sebesar Rp480.610 pada tanggal 31 Desember 2016 (2015: Rp229.840; 2014: Rp155.596) | 2d,2f,2h,6, 37,38,44 | | | | Murabahah financing receivables - net of allowance for impairment losses of Rp480,610 as of 31 December 2016 (2015: Rp229,840; 2014: Rp155,596) |
| Pihak ketiga | | 9.374.480 | 5.190.234 | 3.563.904 | Third parties |
| Pihak berelasi | 21,38 | 24 | 38 | - | Related party |
| Piutang sewa pembiayaan - setelah dikurangi penyisihan kerugian penurunan nilai sebesar Rp30.540 Pada tanggal 31 Desember 2016 (2015: Rp35.008; 2014: Rp 28.943) | 2d,2f,2h,7, 37,38 | | | | Finance leases receivables - net of allowance for impairment losses of Rp30,540 as of 31 December 2016 (2015: Rp35,008; 2014: Rp28,943) |
| Pihak ketiga | | 867.740 | 1.522.360 | 1.916.650 | Third parties |
| Pihak berelasi | 21,38 | 13.660 | 6.766 | - | Related party |
| Beban dibayar dimuka | 2j,8 | | | | Prepaid expenses |
| Pihak ketiga | | 257.600 | 257.703 | 221.731 | Third parties |
| Pihak berelasi | 21,38 | 31.030 | 31.750 | 44.564 | Related party |
| Piutang lain-lain - neto | 2d,9,37,38 | | | | Other receivables - net |
| Pihak ketiga | | 140.175 | 102.188 | 119.221 | Third parties |
| Pihak berelasi | 21,38 | 53.371 | 41.615 | 44.385 | Related parties |
| Aset derivatif | 2d, 2i, 10, 37,38 | | | | Derivative assets |
| Pajak dibayar dimuka | | 219.599 | 657.634 | 219.024 | Prepaid tax |
| Investasi dalam saham, pihak berelasi | 2d,2k,2l,11, 36,37,38 | 19 | 228.336 | - | Investment in shares, related party |
| 650 | | 650 | 650 | 650 | |
| Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp491.807 pada tanggal 31 Desember 2016 (2015: Rp447.466; 2014: Rp381.317) | 2l,2t,12 | | | | Fixed assets - net of accumulated depreciation of Rp491,807, as of 31 December 2016 (2015: Rp447,466; 2014: Rp381,317) |
| 224.963 | | 243.392 | 296.144 | | |
| Aset takberwujud - neto | 2m,13 | 80.350 | 73.990 | 62.177 | Intangible assets - net |
| Aset pajak tangguhan | 2q,19 | 311.225 | 65.663 | - | Deferred tax assets |
| Aset lain-lain | 14 | 52.984 | 62.247 | 54.182 | Other assets |
| TOTAL ASET | | 27.643.104 | 27.744.207 | 29.930.682 | TOTAL ASSETS |

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

PT ADIRA DINAMIKA MULTI FINANCE Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT ADIRA DINAMIKA MULTI FINANCE Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of 31 December 2016
(Expressed in millions of Rupiah,
unless otherwise stated)

| | Catatan/ Notes | 31 Desember/ December 2016 | 31 Desember/ December 2015 | 1 Januari/ January 2015/ 31 Desember/ December 2014 | |
|--|-----------------------|----------------------------------|----------------------------------|--|---|
| LIABILITAS | | | | | LIABILITIES |
| Pinjaman yang diterima | 2d,2u,15,37, 38,40 | | | | Borrowings |
| Pihak ketiga | | 10.919.525 | 11.388.433 | 11.215.833 | Third parties |
| Pihak berelasi | 2t,36 | 700.000 | - | 1.238.278 | Related party |
| Beban yang masih harus dibayar | 2d,16,37,38 | | | | Accrued expenses |
| Pihak ketiga | | 694.383 | 647.765 | 563.107 | Third parties |
| Pihak berelasi | 2t,36 | 5.840 | 37.334 | 28.690 | Related parties |
| Utang obligasi - neto | 2d,2p,17,36, 37,38 | | | | Bonds payable - net |
| Pihak ketiga | | 8.111.379 | 8.579.934 | 10.081.403 | Third parties |
| Pihak berelasi | 2t,36 | 321.600 | 508.200 | 643.255 | Related parties |
| Utang lain-lain | 2d,18,37,38 | | | | Other payables |
| Pihak ketiga | | 822.546 | 609.689 | 668.680 | Third parties |
| Pihak berelasi | 2t,36 | 167.654 | 123.591 | 158.726 | Related parties |
| Utang pajak | 2q,19 | 33.645 | 58.261 | 64.300 | Taxes payable |
| Liabilitas imbalan kerja | 2o,20,35c | 699.333 | 599.211 | 617.471 | Employment benefits liabilities |
| Liabilitas derivatif | 2d,2i,10,37, 38 | - | - | 27.823 | Derivative liabilities |
| Sukuk Mudharabah | 2r,21 | 190.000 | 831.000 | 446.000 | Mudharabah bonds |
| Liabilitas pajak tangguhan - neto | 2q,19 | - | - | 143.641 | Deferred tax liabilities - net |
| TOTAL LIABILITAS | | 22.665.905 | 23.383.418 | 25.897.207 | TOTAL LIABILITIES |
| EKUITAS | | | | | EQUITY |
| Modal saham - nilai nominal Rp100 (nilai penuh) per saham | | | | | Share capital - par value Rp100 (full amount) per share |
| Modal dasar 4.000.000.000 saham | | | | | Authorized capital - 4,000,000,000 shares |
| Modal ditempatkan dan disetor penuh 1.000.000.000 saham | 22 | 100.000 | 100.000 | 100.000 | Issued and fully paid - 1,000,000,000 shares |
| Saldo laba | 23 | | | | Retained earnings |
| Telah ditentukan penggunaannya | | 121.275 | 114.626 | 106.705 | Appropriated |
| Belum ditentukan penggunaannya | | 4.765.074 | 4.125.993 | 3.900.549 | Unappropriated |
| Keuntungan/(kerugian) kumulatif atas instrumen derivatif untuk lindung nilai arus kas - neto | 2i,10,24 | (9.150) | 20.170 | (73.579) | Cumulative gain/(losses) on derivative instrument for cash flows hedges - net |
| EKUITAS - NETO | | 4.977.199 | 4.360.789 | 4.033.675 | EQUITY - NET |
| TOTAL LIABILITAS DAN EKUITAS | | 27.643.104 | 27.744.207 | 29.930.882 | TOTAL LIABILITIES AND EQUITY |

PT ADIRA DINAMIKA MULTI FINANCE Tbk
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
 Untuk tahun yang berakhir
 pada tanggal 31 Desember 2016
 (Disajikan dalam jutaan Rupiah,
 kecuali dinyatakan lain)

PT ADIRA DINAMIKA MULTI FINANCE Tbk
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
 For the year ended
 31 December 2016
 (Expressed in millions of Rupiah,
 unless otherwise stated)

| | Catatan/ Notes | 2016 | 2015 | |
|---|--|--------------------|--------------------|---|
| PENDAPATAN | | | | INCOME |
| Pembiayaan konsumen | 2f,2g,2n, 2i,2k,3e,44 | 4.719.481 | 4.936.962 | Consumer financing |
| Marjin murabahah | 2f,2n,2i,2j, 36,44 | 1.604.313 | 877.381 | Murabahah margin |
| Sewa pembiayaan | 2f,2n,2i,2k, 36 | 191.523 | 264.454 | Finance leases |
| Lain-lain | 2d,2f,2i,2n, 2i,2u,11,12, 29,36,44 | 1.897.757 | 1.987.462 | Others |
| TOTAL PENDAPATAN | | 8.413.074 | 8.066.259 | TOTAL INCOME |
| BEBAN | | | | EXPENSES |
| Beban bunga dan keuangan | 2n,2p,2i,15, 17,30,36 | (1.937.419) | (2.197.885) | Interest expense and financing charges |
| Gaji dan tunjangan | 2o,2i,3i,36 | (1.731.674) | (1.585.363) | Salaries and benefits |
| Penyisihan kerugian penurunan nilai | 2h | | | Provision for impairment losses |
| Pembiayaan konsumen | 2i,5,36 | (970.320) | (1.405.700) | Consumer financing |
| Pembiayaan murabahah | 2i,6,36 | (625.842) | (296.511) | Murabahah financing |
| Sewa pembiayaan | 2i,7,36 | (56.240) | (75.847) | Finance leases |
| Umum dan administrasi | 2i,2m,32,36, 44 | (1.060.817) | (1.053.079) | General and administrative |
| Pemasaran | 33 | (271.435) | (282.506) | Marketing |
| Bagi hasil untuk investor dana | 2i,36 | (37.356) | (57.352) | Margin distribution for fund investor |
| Lain-lain | 34,44 | (4.467) | (208.880) | Others |
| TOTAL BEBAN | | (6.695.570) | (7.163.123) | TOTAL EXPENSES |
| LABA SEBELUM BEBAN PAJAK FINAL DAN PAJAK PENGHASILAN | | 1.717.504 | 903.136 | INCOME BEFORE FINAL TAX AND INCOME TAX EXPENSE |
| Beban pajak final | 19 | (1.413) | (2.581) | Final tax expense |
| LABA SEBELUM BEBAN PAJAK PENGHASILAN | | 1.716.091 | 900.555 | INCOME BEFORE INCOME TAX EXPENSE |
| Beban pajak penghasilan | 2q,19 | (706.740) | (235.719) | Income tax expense |
| LABA TAHUN BERJALAN | | 1.009.351 | 664.836 | INCOME FOR THE YEAR |
| PENGHASILAN KOMPREHENSIF LAIN | | | | OTHER COMPREHENSIVE INCOME |
| Pos yang tidak akan direklasifikasi ke laba rugi | | | | Items that will not be reclassified to profit or loss |
| Kerugian aktuarial atas program imbalan pasca-kerja | 2o,35 | (41.494) | (47.295) | Actuarial losses on post-employment benefits |
| Beban pajak penghasilan terkait penghasilan komprehensif lain yang tidak akan direklasifikasi ke laba rugi | 19 | 10.373 | 11.824 | Income tax expense relating to other comprehensive income that will not be reclassified to profit or loss |
| 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 | 2i,10,24 | (39.093) | 124.999 | Effective portion of the fair value change of the derivative instrument - cash flows hedge |
| Manfaat pajak penghasilan terkait dengan penghasilan komprehensif lain yang akan direklasifikasi ke laba rugi | 19 | 9.773 | (31.250) | Income tax benefit relating to other comprehensive income that will be reclassified to profit or loss |
| PENGHASILAN KOMPREHENSIF LAIN SETELAH PAJAK | | (60.441) | 58.278 | OTHER COMPREHENSIVE INCOME NET OF TAX |
| TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN | | 948.910 | 723.114 | TOTAL COMPREHENSIVE INCOME FOR THE YEAR |
| LABA PER SAHAM - DASAR (dinyatakan dalam nilai Rupiah penuh) | 2s,25 | 1.009 | 665 | EARNINGS PER SHARE - BASIC (expressed in full amount of Rupiah) |

PT ADIRA DINAMIKA MULTI FINANCE Tbk

LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2017 dan 2016
 (Disajikan dalam jutaan Rupiah,
 kecuali dinyatakan lain)

STATEMENT OF FINANCIAL POSITION
As of 31 December 2017 and 2016
 (Expressed in millions of Rupiah,
 unless otherwise stated)

| | Catatan/ Notes | 2017 | 2016 | |
|--|--------------------------|-------------------|-------------------|--|
| ASET | | | | ASSETS |
| Kas dan kas di bank | | | | Cash on hand and in banks |
| Kas | 2d,2e,2u,4, | 220.471 | 102.313 | Cash on hand |
| Kas di bank | 36,37,39 | | | Cash in banks |
| Pihak ketiga | | 260.991 | 168.242 | Third parties |
| Pihak berelasi | 2t,35 | 1.731.258 | 580.393 | Related parties |
| Putang pembiayaan konsumen - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp841.184 (2016: Rp724.516) | 2d,2f,2g,2h, 5,36,37 | | | Consumer financing receivables - net of allowance for impairment losses of Rp841,184 (2016: Rp724,516) |
| Pihak ketiga | | 16.939.102 | 15.065.244 | Third parties |
| Pihak berelasi | 2t,35 | - | 16 | Related parties |
| Putang pembiayaan murabahah - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp491.858 (2016: Rp480.610) | 2d,2f,2g,2h, 6,36,37 | | | Murabahah financing receivables - net of allowance for impairment losses of Rp491,858 (2016: Rp480,610) |
| Pihak ketiga | | 8.570.855 | 9.374.489 | Third parties |
| Pihak berelasi | 2t,35 | - | 24 | Related parties |
| Putang sewa pembiayaan - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp14.813 (2016: Rp30.540) | 2d,2f,2h,7, 36,37 | | | Finance leases receivables - net of allowance for impairment losses of Rp14,813 (2016: Rp30,540) |
| Pihak ketiga | | 370.051 | 867.749 | Third parties |
| Pihak berelasi | 2t,35 | 9.571 | 13.669 | Related parties |
| Beban dibayar dimuka | 3,8 | | | Prepaid expenses |
| Pihak ketiga | | 240.627 | 257.609 | Third parties |
| Pihak berelasi | 2t,35 | 33.177 | 31.039 | Related parties |
| Putang lain-lain - neto | 2d,9,36,37 | | | Other receivables - net |
| Pihak ketiga | | 204.225 | 147.713 | Third parties |
| Pihak berelasi | 2t,35 | 51.533 | 54.833 | Related parties |
| Aset derivatif | 2d, 2i,10, 36,37 | | | Derivative assets |
| Investasi dalam saham | 2d,2k,2l,11, 35,36,37 | 85.680 | 219.599 | Investment in shares |
| Pihak berelasi | | 650 | 650 | Related parties |
| Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp522.843 (2016: Rp491.807) | 2i,12 | 208.426 | 224.963 | Fixed assets - net of accumulated depreciation of Rp522,843 (2016: Rp491,807) |
| Aset tak berwujud - setelah dikurangi akumulasi amortisasi sebesar Rp167.974 (2016: Rp145.270) | 2m,13 | 106.044 | 80.350 | Intangible assets - net of accumulated amortisation of Rp167,974 (2016: Rp145,270) |
| Aset pajak tangguhan | 2q,19 | 387.797 | 311.225 | Deferred tax assets |
| Aset lain-lain | 14 | 54.477 | 52.984 | Other assets |
| TOTAL ASET | | 29.492.933 | 27.843.104 | TOTAL ASSETS |

PT ADIRA DINAMIKA MULTI FINANCE Tbk

LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2017 dan 2016
 (Disajikan dalam jutaan Rupiah,
 kecuali dinyatakan lain)

STATEMENT OF FINANCIAL POSITION
As of 31 December 2017 and 2016
 (Expressed in millions of Rupiah,
 unless otherwise stated)

| | Catatan/ Notes | 2017 | 2016 | |
|--|-----------------------|-------------------|-------------------|---|
| LIABILITAS | | | | LIABILITIES |
| | 2d, 2u, 15, 36, | | | |
| Pinjaman yang diterima | 37, 39 | | | Borrowings |
| Pihak ketiga | | 6.697.104 | 8.447.036 | Third parties |
| Pihak berelasi | 21, 35 | 3.847.182 | 3.172.489 | Related party |
| Beban yang masih harus dibayar | 2d, 16, 36, 37 | | | Accrued expenses |
| Pihak ketiga | | 657.757 | 669.395 | Third parties |
| Pihak berelasi | 21, 35 | 72.968 | 30.828 | Related parties |
| Utang obligasi - neto | 2d, 2p, 17, 36, 37 | | | Bonds payable - net |
| Pihak ketiga | | 9.296.065 | 8.111.379 | Third parties |
| Pihak berelasi | 21, 35 | 465.100 | 321.600 | Related parties |
| Utang lain-lain | 2d, 18, 36, 37 | | | Other payables |
| Pihak ketiga | | 847.757 | 822.546 | Third parties |
| Pihak berelasi | 21, 35 | 157.511 | 167.654 | Related parties |
| Utang pajak | 2q, 19 | 30.178 | 33.645 | Taxes payable |
| Liabilitas imbalan kerja | 2o, 34 | 967.689 | 699.333 | Employment benefits liabilities |
| Liabilitas derivatif | 2d, 2i, 10, 36, 37 | 7.207 | - | Derivative liabilities |
| Sukuk mudharabah | 2d, 2r, 20, 36, 37 | | | Mudharabah bonds |
| Pihak ketiga | | 661.000 | 190.000 | Third parties |
| Pihak berelasi | 21, 35 | 40.000 | - | Related party |
| TOTAL LIABILITAS | | 23.747.518 | 22.665.905 | TOTAL LIABILITIES |
| EKUITAS | | | | EQUITY |
| Modal saham - nilai nominal Rp100 (nilai penuh) per saham | | | | Share capital - par value Rp100 (full amount) per share |
| Modal dasar 4.000.000.000 saham | | | | Authorized capital - 4,000,000,000 shares |
| Modal ditempatkan dan disetor penuh 1.000.000.000 saham | 21 | 100.000 | 100.000 | Issued and fully paid - 1,000,000,000 shares |
| Tambah modal disetor | | 6.750 | - | Additional paid-in capital |
| Saldo laba | 22 | | | Retained earnings |
| Telah ditentukan penggunaannya | | 131.368 | 121.275 | Appropriated |
| Belum ditentukan penggunaannya (Keuntungan)/keuntungan kumulatif atas instrumen derivatif untuk lindung nilai arus kas - neto | 2i, 10, 23 | (41.821) | (9.150) | Unappropriated Cumulative (losses)/gain on derivative instrument for cash flows hedges - net |
| EKUITAS - NETO | | 5.745.415 | 4.977.199 | EQUITY - NET |
| TOTAL LIABILITAS DAN EKUITAS | | 29.492.933 | 27.643.104 | TOTAL LIABILITIES AND EQUITY |

PT ADIRA DINAMIKA MULTI FINANCE Tbk

LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2017 dan 2016
 (Disajikan dalam jutaan Rupiah,
 kecuali dinyatakan lain)

STATEMENT OF FINANCIAL POSITION
As of 31 December 2017 and 2016
 (Expressed in millions of Rupiah,
 unless otherwise stated)

| | Catatan/ Notes | 2017 | 2016 | |
|--|----------------------|-------------------|-------------------|---|
| LIABILITAS | | | | LIABILITIES |
| | 2d,2u,15,36, | | | |
| Pinjaman yang diterima | 37,39 | | | Borrowings |
| Pihak ketiga | | 6.697.104 | 8.447.036 | Third parties |
| Pihak berelasi | 21,35 | 3.847.182 | 3.172.489 | Related party |
| Beban yang masih harus dibayar | 2d,16,36,37 | | | Accrued expenses |
| Pihak ketiga | | 657.757 | 669.395 | Third parties |
| Pihak berelasi | 21,35 | 72.968 | 30.828 | Related parties |
| Utang obligasi - neto | 2d,2p,17, 36,37 | | | Bonds payable - net |
| Pihak ketiga | | 9.296.065 | 8.111.379 | Third parties |
| Pihak berelasi | 21,35 | 465.100 | 321.600 | Related parties |
| Utang lain-lain | 2d,18,36,37 | | | Other payables |
| Pihak ketiga | | 847.757 | 822.546 | Third parties |
| Pihak berelasi | 21,35 | 157.511 | 167.654 | Related parties |
| Utang pajak | 2q,19 | 30.178 | 33.645 | Taxes payable |
| Liabilitas imbalan kerja | 2o,34 | 967.689 | 699.333 | Employment benefits liabilities |
| Liabilitas derivatif | 2d, 2i, 10, 36,37 | 7.207 | - | Derivative liabilities |
| Sukuk mudharabah | 2d,2r,20,36,37 | | | Mudharabah bonds |
| Pihak ketiga | | 661.000 | 190.000 | Third parties |
| Pihak berelasi | 21,35 | 40.000 | - | Related party |
| TOTAL LIABILITAS | | 23.747.518 | 22.665.905 | TOTAL LIABILITIES |
| EKUITAS | | | | EQUITY |
| Modal saham - nilai nominal Rp100 (nilai penuh) per saham | | | | Share capital - par value Rp100 (full amount) per share |
| Modal dasar 4.000.000.000 saham | | | | Authorised capital - 4,000,000,000 shares |
| Modal ditempatkan dan disetor penuh 1.000.000.000 saham | 21 | 100.000 | 100.000 | Issued and fully paid - 1,000,000,000 shares |
| Tambahan modal disetor | | 6.750 | - | Additional paid-in capital |
| Saldo laba | 22 | | | Retained earnings |
| Telah ditentukan penggunaannya | | 131.368 | 121.275 | Appropriated |
| Belum ditentukan penggunaannya (Keuntungan)/keuntungan kumulatif atas instrumen derivatif untuk lindung nilai arus kas - neto | 2i,10,23 | (41.821) | (9.150) | Unappropriated Cumulative (losses)/gain on derivative instrument for cash flows hedges - net |
| EKUITAS - NETO | | 5.745.415 | 4.977.199 | EQUITY - NET |
| TOTAL LIABILITAS DAN EKUITAS | | 29.492.933 | 27.643.104 | TOTAL LIABILITIES AND EQUITY |

PT ADIRA DINAMIKA MULTI FINANCE Tbk

**LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN**
Untuk tahun-tahun yang berakhir
31 Desember 2017 dan 2016
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME**
For the years ended
31 December 2017 and 2016
(Expressed in millions of Rupiah,
unless otherwise stated)

| | Catatan/ Notes | 2017 | 2016 | |
|---|---------------------------------------|--------------------|--------------------|--|
| PENDAPATAN | | | | INCOME |
| Pembiayaan konsumen | 2f,2g,2h, 2i,25,35 | 4.980.233 | 4.719.481 | Consumer financing |
| Marjin murabahah | 2f,2g,2n,2t,26, 35 | 2.356.114 | 1.604.313 | Murabahah margin |
| Sewa pembiayaan | 2f,2n,2t,27, 35 | 99.033 | 191.523 | Finance leases |
| Lain-lain | 2d,2f,2i,2n, 2t,2u,11,12, 28,35 | 1.721.489 | 1.897.757 | Others |
| TOTAL PENDAPATAN | | 9.136.869 | 8.413.074 | TOTAL INCOME |
| BEBAN | | | | EXPENSES |
| Gaji dan tunjangan | 2o,2t,29,35 | (1.892.567) | (1.731.674) | Salaries and benefits |
| Beban bunga dan keuangan | 2n,2p,2t,15, 17,30,35 | (1.796.061) | (1.937.419) | Interest expense and financing charges |
| Penyisihan kerugian penurunan nilai | 2h | | | Provision for impairment losses |
| Pembiayaan konsumen | 2t,5,35 | (955.142) | (970.320) | Consumer financing |
| Pembiayaan murabahah | 2t,6,35 | (692.541) | (625.842) | Murabahah financing |
| Sewa pembiayaan | 2t,7,35 | (13.732) | (56.240) | Finance leases |
| Umum dan administrasi | 2i,2m,31, 21,35 | (1.106.800) | (1.062.230) | General and administrative |
| Pemasaran | 32 | (437.901) | (271.435) | Marketing |
| Bagi hasil sukuk mudharabah | 2r | (40.321) | (37.356) | Revenue sharing for mudharabah bonds |
| Lain-lain | 33 | (79.842) | (4.467) | Others |
| TOTAL BEBAN | | (7.014.907) | (6.696.983) | TOTAL EXPENSES |
| LABA SEBELUM BEBAN PAJAK PENGHASILAN | | 2.121.962 | 1.716.091 | INCOME BEFORE INCOME TAX EXPENSE |
| Beban pajak penghasilan | 2q,19 | (712.812) | (706.740) | Income tax expense |
| LABA TAHUN BERJALAN | | 1.409.150 | 1.009.351 | INCOME FOR THE YEAR |
| PENGHASILAN KOMPREHENSIF LAIN | | | | OTHER COMPREHENSIVE 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 | 2o,34 | (146.685) | (41.494) | Remeasurement of post- employment benefits |
| Manfaat pajak penghasilan terkait penghasilan komprehensif lain yang tidak akan direklasifikasi ke laba rugi | 19 | 36.672 | 10.373 | Income tax benefit relating to other comprehensive income that will not be reclassified to profit or loss |

PT ADIRA DINAMIKA MULTI FINANCE Tbk

LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2018 dan 2017
 (Disajikan dalam jutaan Rupiah,
 kecuali dinyatakan lain)

STATEMENT OF FINANCIAL POSITION
As of 31 December 2018 and 2017
 (Expressed in millions of Rupiah,
 unless otherwise stated)

| | Catatan/ Notes | 2018 | 2017 | |
|--|--------------------------|-------------------|-------------------|---|
| ASET | | | | ASSETS |
| Kas dan kas di bank | | | | Cash on hand and in banks |
| Kas | 2d,2e,2u,4, | 249.599 | 220.471 | Cash on hand |
| Kas di bank | 36,37,40 | | | Cash in banks |
| Pihak ketiga | | 180.069 | 269.991 | Third parties |
| Pihak berelasi | 21,35 | 1.259.656 | 1.731.256 | Related parties |
| Plutang pembiayaan konsumen - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp1.196.067 (2017: Rp841.184) | 2d,2f,2g,2h, 5,36,37 | | | Consumer financing receivables - net of allowance for impairment losses of Rp1,196,067 (2017: Rp841,184) |
| Pihak ketiga | | 23.258.706 | 16.939.102 | Third parties |
| Pihak berelasi | 21,35 | 1.698 | - | Related parties |
| Plutang pembiayaan murabahah - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp240.167 (2017: Rp491.858) | 2d,2f,2g,2h, 6,36,37 | | | Murabahah financing receivables - net of allowance for impairment losses of Rp240,167 (2017: Rp491,858) |
| Pihak ketiga | | 4.370.502 | 8.579.855 | Third parties |
| Pihak berelasi | | | | Related parties |
| Plutang sewa pembiayaan - setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp7.501 (2017: Rp14.813) | 2d,2f,2h,7, 36,37 | | | Finance leases receivables - net of allowance for impairment losses of Rp7,501 (2017: Rp14,813) |
| Pihak ketiga | | 240.637 | 370.051 | Third parties |
| Pihak berelasi | 21,35 | 241 | 9.571 | Related parties |
| Beban dibayar dimuka | 2,8 | | | Prepaid expenses |
| Pihak ketiga | | 272.600 | 240.627 | Third parties |
| Pihak berelasi | 21,35 | 33.122 | 33.177 | Related parties |
| Plutang lain-lain - neto | 2d,9,36,37 | | | Other receivables - net |
| Pihak ketiga | | 141.036 | 204.225 | Third parties |
| Pihak berelasi | 21,35 | 55.376 | 51.533 | Related parties |
| Aset derivatif | 2d, 2i, 10, 36,37 | | | Derivative assets |
| Pihak ketiga | | 199.351 | 85.680 | Third parties |
| Pihak berelasi | 21,35 | 54.205 | - | Related parties |
| Pajak dibayar dimuka | 19 | | | Prepaid tax |
| Investasi dalam saham | 2d,2k,2l,11, 35,36,37 | | | Investment in shares |
| Pihak berelasi | | 650 | 650 | Related parties |
| Aset tetap - setelah dikurangi akumulasi penyusutan sebesar Rp548.028 (2017: Rp522.843) | 2i,12 | | | Fixed assets - net of accumulated depreciation of Rp548,028 (2017: Rp522,843) |
| Pihak ketiga | | 245.488 | 208.426 | Third parties |
| Aset tak berwujud - setelah dikurangi akumulasi amortisasi sebesar Rp200.488 (2017: Rp167.974) | 2m,13 | | | Intangible assets - net of accumulated amortisation of Rp200,488 (2017: Rp167,974) |
| Pihak ketiga | | 119.831 | 106.044 | Third parties |
| Aset pajak tangguhan | 2q,19 | | | Deferred tax assets |
| Pihak ketiga | | 403.799 | 387.797 | Third parties |
| Aset lain-lain | 14 | | | Other assets |
| Pihak ketiga | | 68.363 | 54.477 | Third parties |
| TOTAL ASET | | 31.496.441 | 29.492.933 | TOTAL ASSETS |

PT ADIRA DINAMIKA MULTI FINANCE Tbk

LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2018 dan 2017
 (Disajikan dalam jutaan Rupiah,
 kecuali dinyatakan lain)

STATEMENT OF FINANCIAL POSITION
As of 31 December 2018 and 2017
 (Expressed in millions of Rupiah,
 unless otherwise stated)

| | Catatan/ Notes | 2018 | 2017 | |
|--|--------------------|-------------------|-------------------|---|
| LIABILITAS | | | | LIABILITIES |
| | 2d, 2u, 15, 36, | | | |
| Pinjaman yang diterima | 37, 40 | | | Borrowings |
| Pihak ketiga | | 11.778.092 | 6.697.104 | Third parties |
| Pihak berelasi | 21, 35 | - | 3.847.182 | Related parties |
| Beban yang masih harus dibayar | 2d, 16, 36, 37 | | | Accrued expenses |
| Pihak ketiga | | 793.217 | 657.757 | Third parties |
| Pihak berelasi | 21, 35 | 35.451 | 72.968 | Related parties |
| Utang obligasi - neto | 2d, 2p, 17, | | | Bonds payable - net |
| Pihak ketiga | 36, 37 | 8.818.907 | 9.296.065 | Third parties |
| Pihak berelasi | 21, 35 | 603.000 | 465.100 | Related parties |
| Utang lain-lain | 2d, 18, 36, 37 | | | Other payables |
| Pihak ketiga | | 349.654 | 847.757 | Third parties |
| Pihak berelasi | 21, 35 | 188.894 | 157.511 | Related parties |
| Utang pajak | 2q, 19 | 30.174 | 30.178 | Taxes payable |
| Liabilitas imbalan kerja | 2o, 34 | 864.853 | 967.689 | Employment benefits liabilities |
| Liabilitas derivatif | 2d, 2i, 10, | | | Derivative liabilities |
| Sukuk mudharabah | 36, 37 | 237.970 | 7.207 | Mudharabah bonds |
| Pihak ketiga | 2d, 2r, 20, 36, 37 | | | Third parties |
| Pihak berelasi | 21, 35 | 728.000 | 861.000 | Related parties |
| | | 40.000 | 40.000 | |
| TOTAL LIABILITAS | | 24.468.242 | 23.747.518 | TOTAL LIABILITIES |
| EKUITAS | | | | EQUITY |
| Modal saham - nilai nominal Rp100 (nilai penuh) per saham | | | | Share capital - par value Rp100 (full amount) per share |
| Modal dasar 4.000.000.000 saham | | | | Authorized capital - 4,000,000,000 shares |
| Modal ditempatkan dan disetor penuh 1.000.000.000 saham | 21 | 100.000 | 100.000 | Issued and fully paid - 1,000,000,000 shares |
| Tambahkan modal disetor | | 6.750 | 6.750 | Additional paid-in capital |
| Saldo laba | 22 | | | Retained earnings |
| Telah ditentukan penggunaannya | | 145.460 | 131.368 | Appropriated |
| Belum ditentukan penggunaannya | | 6.836.973 | 5.549.118 | Unappropriated |
| (Kerugian)/keuntungan kumulatif atas instrumen derivatif untuk lindung nilai arus kas - neto | 2i, 10, 23 | (60.984) | (41.821) | Cumulative (losses)/gain on derivative instrument for cash flows hedges - net |
| EKUITAS - NETO | | 7.028.199 | 5.745.415 | EQUITY - NET |
| TOTAL LIABILITAS DAN EKUITAS | | 31.496.441 | 29.492.933 | TOTAL LIABILITIES AND EQUITY |

**LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN**
Untuk tahun-tahun yang berakhir
31 Desember 2018 dan 2017
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

**STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME**
For the years ended
31 December 2018 and 2017
(Expressed in millions of Rupiah,
unless otherwise stated)

| | Catatan/ Notes | 2018 | 2017 | |
|--|-----------------------------------|--------------------|--------------------|---|
| PENDAPATAN | | | | INCOME |
| Pembiayaan konsumen | 2f,2g,2n, 2i,2j,35 | 6.866.943 | 4.960.233 | Consumer financing |
| Marjin murabahah | 2f,2g,2n,26 2f,2n,2i,27, | 1.545.353 | 2.356.114 | Murabahah margin |
| Sewa pembiayaan | 35 2d,2f,2i,2n, 2i,2u,12,28 | 44.747 | 99.033 | Finance leases |
| Lain-lain | 35 | 1.726.712 | 1.721.489 | Others |
| TOTAL PENDAPATAN | | 10.183.755 | 9.136.869 | TOTAL INCOME |
| BEBAN | | | | EXPENSES |
| Gaji dan tunjangan | 2o,2t,29,35 2n,2p,2k,15, | (2.031.357) | (1.892.567) | Salaries and benefits Interest expense and financing charges |
| Beban bunga dan keuangan | 17,30,35 | (1.737.669) | (1.796.061) | Provision for impairment losses |
| Penyisihan kerugian penurunan nilai | 2h | | | Consumer financing |
| Pembiayaan konsumen | 2i,5,35 | (1.422.950) | (955.142) | Murabahah financing |
| Pembiayaan murabahah | 2i,6,35 | (337.316) | (692.541) | Finance leases |
| Sewa pembiayaan | 2i,7,35 2i,2m,2t, | (3.635) | (13.732) | General and administrative |
| Umum dan administrasi | 31,35 | (1.362.603) | (1.106.800) | Marketing |
| Pemasaran | 32 | (722.907) | (437.901) | Revenue sharing for murabahah bonds |
| Bagi hasil sukuk mudharabah | 2r,2t,20,35 | (60.438) | (40.321) | Others |
| Lain-lain | 33 | (20.311) | (79.842) | |
| TOTAL BEBAN | | (7.699.186) | (7.014.907) | TOTAL EXPENSES |
| LABA SEBELUM BEBAN PAJAK PENGHASILAN | | 2.484.569 | 2.121.962 | INCOME BEFORE INCOME TAX EXPENSE |
| Beban pajak penghasilan | 2q,19 | (669.306) | (712.812) | Income tax expense |
| LABA TAHUN BERJALAN | | 1.815.263 | 1.409.150 | INCOME FOR THE YEAR |
| PENGHASILAN KOMPREHENSIF LAIN | | | | OTHER COMPREHENSIVE 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 | 2o,34 | 254.912 | (146.685) | Remeasurement of post- employment benefits |
| (Beban)/manfaat pajak penghasilan terkait penghasilan komprehensif lain yang tidak akan direklasifikasi ke laba rugi | 19 | (63.728) | 36.672 | Income tax (expense)/benefit relating to other comprehensive income that will not be reclassified to profit or loss |
| 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 | 2i,10,23 | (25.551) | (43.561) | Effective portion of the fair value change of the derivative instrument - cash flow hedge |
| Manfaat pajak penghasilan terkait dengan penghasilan komprehensif lain yang akan direklasifikasi ke laba rugi | 19 | 6.388 | 10.890 | Income tax benefit relating to other comprehensive income that will be reclassified to profit or loss |
| PENGHASILAN KOMPREHENSIF LAIN SETELAH PAJAK | | 172.021 | (142.684) | OTHER COMPREHENSIVE INCOME NET OF TAX |

[8220000] Statement of financial position presented using order of liquidity - Financing Industry

| Laporan posisi keuangan | | | Statement of financial position |
|---|----------------------|-------------------------|--|
| Aset | 31 March 2020 | 31 December 2019 | Assets |
| Kas dan setara kas | 99,727 | 170,881 | Cash and cash equivalents |
| Giro pada bank lain | | | Current accounts with other banks |
| Giro pada bank lain pihak ketiga | 994,010 | 1,146,708 | Current accounts with other banks third parties |
| Giro pada bank lain pihak berelasi | 1,104,973 | 1,804,903 | Current accounts with other banks related parties |
| Penempatan pada bank Indonesia dan bank lain | | | Placements with bank Indonesia and other banks |
| Penempatan pada bank Indonesia dan bank lain pihak berelasi | 0 | 0 | Placements with bank Indonesia and other banks related parties |
| Piutang asuransi | 46,027 | 21,107 | Insurance receivables |
| Piutang murabahah | | | Murabahah receivables |
| Piutang murabahah pihak ketiga | 2,994,816 | 2,822,205 | Murabahah receivables third parties |
| Piutang murabahah pihak berelasi | 0 | 0 | Murabahah receivables related parties |
| Piutang pembiayaan konsumen | | | Consumer financing receivables |
| Piutang pembiayaan konsumen pihak ketiga | 26,019,229 | 26,799,715 | Consumer financing receivables third parties |
| Piutang pembiayaan konsumen pihak berelasi | 2,553 | 2,479 | Consumer financing receivables related parties |
| Investasi sewa | | | Lease investments |
| Investasi sewa pihak ketiga | 339,894 | 345,150 | Lease investments third parties |
| Investasi sewa pihak berelasi | 4 | 34 | Lease investments related parties |
| Investasi sewa nilai residu yang terjamin | 136,928 | 133,321 | Lease investments guaranteed residual value |
| Investasi sewa pendapatan pembiayaan tangguhan | (52,666) | (54,631) | Lease investments deferred financing income |
| Investasi sewa simpanan jaminan | (136,928) | (133,321) | Lease investments guarantee deposits |
| Piutang dari pihak berelasi | 74,725 | 345,788 | Receivables from related parties |
| Piutang lainnya | 410,990 | 100,115 | Other receivables |
| Biaya dibayar dimuka | 179,442 | 309,928 | Prepaid expenses |
| Pajak dibayar dimuka | 340,710 | 340,710 | Prepaid taxes |
| Aset keuangan tersedia untuk dijual | 650 | 650 | Financial assets available-for-sale |
| Tagihan derivatif | 821,886 | 0 | Derivative receivables |
| Aset pajak tangguhan | 504,151 | 475,226 | Deferred tax assets |
| Aset takberwujud selain goodwill | 196,667 | 160,496 | Intangible assets other than goodwill |
| Aset tetap | 260,029 | 266,149 | Property and equipment |
| Aset lainnya | 460,091 | 59,240 | Other assets |
| Jumlah aset | 34,797,908 | 35,116,853 | Total assets |
| Liabilitas dan ekuitas | | | Liabilities and equity |

| Liabilitas | | | Liabilities |
|---|-------------------|-------------------|--|
| Liabilitas derivatif | 0 | 510,219 | Derivative payables |
| Utang asuransi | 235,235 | 169,633 | Insurance payables |
| Utang bunga | 209,609 | 224,857 | Interest payables |
| Utang muka dan angsuran | 17,308 | 18,448 | Advances and installments |
| Utang dealer | 63,870 | 159,525 | Dealer payables |
| Utang dividen | 1,054,500 | 0 | Dividends payable |
| Pinjaman yang diterima | | | Borrowings |
| Pinjaman yang diterima pihak ketiga | 11,759,258 | 10,350,058 | Borrowings third parties |
| Pinjaman yang diterima pihak berelasi | 750,000 | 1,500,000 | Borrowings related parties |
| Utang pihak berelasi | 11,918 | 17,980 | Due to related parties |
| Kewajiban imbalan pasca kerja | 668,259 | 640,408 | post-employment benefit obligations |
| Pendapatan ditangguhkan | 970,663 | 778,354 | Deferred income |
| Efek yang diterbitkan | | | Securities issued |
| Obligasi | 9,229,702 | 10,398,660 | Bonds |
| Sukuk ijarah | 0 | 0 | Ijarah sukuk |
| Surat utang jangka menengah | 0 | 0 | Mid-term loans |
| Beban akrual | 1,254,947 | 1,204,882 | Accrued expenses |
| Utang pajak | 406,506 | 364,455 | Taxes payable |
| Liabilitas pajak tangguhan | 0 | 0 | Deferred tax liabilities |
| Liabilitas lainnya | 288,105 | 63,579 | Other liabilities |
| Sukuk mudharabah | 405,000 | 637,000 | Mudharabah sukuk |
| Jumlah liabilitas | 27,324,880 | 27,038,058 | Total liabilities |
| Ekuitas | | | Equity |
| Ekuitas yang diatribusikan kepada pemilik entitas induk | | | Equity attributable to equity owners of parent entity |
| Saham biasa | 100,000 | 100,000 | Common stocks |
| Tambahan modal disetor | 6,750 | 6,750 | Additional paid-in capital |
| Cadangan lindung nilai arus kas | (110,676) | (153,435) | Reserve of cash flow hedges |
| Cadangan pengukuran kembali program imbalan pensi | (76,958) | (76,958) | Reserve of remeasurements of defined benefit plans |
| Saldo laba (akumulasi kerugian) | | | Retained earnings (deficit) |
| Saldo laba yang telah ditentukan penggunaannya | | | Appropriated retained earnings |
| Cadangan umum dan wajib | 164,699 | 163,612 | General and legal reserves |
| Saldo laba yang belum ditentukan penggunaannya | 7,369,213 | 8,038,826 | Unappropriated retained earnings |
| Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk | 7,473,028 | 8,078,795 | Total equity attributable to equity owners of parent entity |
| Jumlah ekuitas | 7,473,028 | 8,078,795 | Total equity |
| Jumlah liabilitas dan ekuitas | 34,797,908 | 35,118,853 | Total liabilities and equity |

[8312000] Statement of profit or loss and other comprehensive income, OCI components presented net of tax, by nature - Financing Industry

Laporan laba rugi dan penghasilan komprehensif lain

Statement of profit or loss and other comprehensive income

| | 31 March 2020 | 31 March 2019 | |
|--|----------------------|----------------------|--|
| Pendapatan | | | Income |
| Pendapatan bunga dan keuangan | 11,915 | 6,072 | Interest and finance income |
| Pendapatan dari murabahah dan istishna | 206,671 | 250,300 | Income from murabahah and istishna |
| Pendapatan dari pembiayaan | | | Financing income |
| Pendapatan dari pembiayaan konsumen | 2,125,278 | 1,988,247 | Income from consumer financing |
| Pendapatan dari sewa pembiayaan | 9,807 | 8,361 | Income from finance lease |
| Pendapatan administrasi | 181,349 | 197,919 | Administration income |
| Pendapatan dari provisi dan komisi | 67,027 | 5,177 | Income from provisions and commissions |
| Pendapatan dividen | 0 | | Dividends income |
| Penerimaan kembali aset yang telah dihapusbukukan | 54,910 | 57,583 | Income from recovery of written off assets |
| Keuntungan (kerugian) selisih kurs mata uang asing | 354 | (124) | Gains (losses) on changes in foreign exchange rates |
| Keuntungan (kerugian) pelepasan aset tetap | (24) | 277 | Gains (losses) on disposal of property and equipment |
| Pendapatan lainnya | 184,708 | 168,661 | Other income |
| Beban | | | Expenses |
| Beban bunga | (469,893) | (452,356) | Interest expenses |
| Beban bagi hasil | (12,146) | (22,281) | Revenue sharing expenses |
| Beban keuangan | (250) | (638) | Finance costs |
| Pembentukan penyisihan kerugian penurunan nilai | (487,497) | (466,408) | Provision for impairment losses |
| Beban penjualan | (0) | (0) | Selling expenses |
| Beban gaji dan tunjangan karyawan | (551,519) | (544,688) | Salary and employee benefit (expenses) |
| Beban umum dan administrasi | (402,314) | (346,164) | General and administrative expenses |
| Beban penyusutan properti investasi, aset sewa, aset tetap, aset yang diambil alih dan aset ijarah | (15,397) | (14,863) | Depreciation of investment property, lease assets, property and equipment, foreclosed assets and ijarah assets |
| Beban lainnya | (189,997) | (203,556) | Other expenses |
| Jumlah laba (rugi) sebelum pajak penghasilan | 713,072 | 631,519 | Total profit (loss) before tax |
| Pendapatan (beban) pajak | (192,967) | (169,219) | Tax benefit (expenses) |
| Jumlah laba (rugi) dari operasi yang dilanjutkan | 520,105 | 462,300 | Total profit (loss) from continuing operations |
| Jumlah laba (rugi) | 520,105 | 462,300 | Total profit (loss) |
| Pendapatan komprehensif lainnya, setelah pajak | | | Other comprehensive income, after tax |
| Pendapatan komprehensif lainnya yang akan | | | Other comprehensive income that may be |

| | | | |
|--|---------|------------|--|
| direklasifikasi ke laba rugi, setelah pajak | | | reclassified to profit or loss, after tax |
| Keuntungan (kerugian) lindung nilai arus kas, setelah pajak | 42,759 | (12,181) | Gains (losses) on cash flow hedges, after tax |
| Jumlah pendapatan komprehensif lainnya, setelah pajak | 42,759 | (12,181) | Total other comprehensive income, after tax |
| Jumlah laba rugi komprehensif | 562,864 | 450,119 | Total comprehensive income |
| Laba (rugi) yang dapat diatribusikan | | | Profit (loss) attributable to |
| Laba (rugi) yang dapat diatribusikan ke entitas induk | 520,105 | 462,300 | Profit (loss) attributable to parent entity |
| Laba rugi komprehensif yang dapat diatribusikan | | | Comprehensive income attributable to |
| Laba rugi komprehensif yang dapat diatribusikan ke entitas induk | 562,864 | 450,119 | Comprehensive income attributable to parent entity |
| Laba (rugi) per saham | | | Earnings (loss) per share |
| Laba per saham dasar diatribusikan kepada pemilik entitas induk | | | Basic earnings per share attributable to equity owners of the parent entity |
| Laba (rugi) per saham dasar dari operasi yang dilanjutkan | 520 | 462 | Basic earnings (loss) per share from continuing operations |

**[8220000] Statement of financial position presented using order of liquidity -
Financing Industry**

| Laporan posisi keuangan | | | Statement of financial position |
|---|-------------------------|-------------------------|--|
| Aset | 31 December 2021 | 31 December 2020 | Assets |
| Kas dan setara kas | 153,864 | 76,172 | Cash and cash equivalents |
| Giro pada bank lain | | | Current accounts with other banks |
| Giro pada bank lain pihak ketiga | 876,755 | 2,934,779 | Current accounts with other banks third parties |
| Giro pada bank lain pihak berelasi | 606,931 | 1,216,458 | Current accounts with other banks related parties |
| Penempatan pada bank Indonesia dan bank lain | | | Placements with bank Indonesia and other banks |
| Penempatan pada bank Indonesia dan bank lain pihak berelasi | 0 | 0 | Placements with bank Indonesia and other banks related parties |
| Piutang asuransi | 14,988 | 13,869 | Insurance receivables |
| Piutang murabahah | | | Murabahah receivables |
| Piutang murabahah pihak ketiga | 3,051,084 | 2,449,818 | Murabahah receivables third parties |
| Piutang murabahah pihak berelasi | 242 | 296 | Murabahah receivables related parties |
| Piutang pembiayaan konsumen | | | Consumer financing receivables |
| Piutang pembiayaan konsumen pihak ketiga | 16,904,868 | 20,151,991 | Consumer financing receivables third parties |
| Piutang pembiayaan konsumen pihak berelasi | 2,006 | 3,257 | Consumer financing receivables related parties |
| Investasi sewa | | | Lease investments |
| Investasi sewa pihak ketiga | 327,773 | 289,277 | Lease investments third parties |
| Investasi sewa pihak berelasi | 0 | 0 | Lease investments related parties |
| Investasi sewa nilai residu yang terjamin | 146,432 | 118,324 | Lease investments guaranteed residual value |
| Investasi sewa pendapatan pembiayaan tangguhan | (47,160) | (42,633) | Lease investments deferred financing income |
| Investasi sewa simpanan jaminan | (146,432) | (118,324) | Lease investments guarantee deposits |
| Piutang dari pihak berelasi | 256,444 | 245,768 | Receivables from related parties |
| Piutang lainnya | 84,529 | 140,101 | Other receivables |
| Biaya dibayar dimuka | 126,833 | 171,972 | Prepaid expenses |
| Pajak dibayar dimuka | 336,842 | 340,710 | Prepaid taxes |
| Aset keuangan tersedia untuk dijual | 650 | 650 | Financial assets available-for-sale |
| Tagihan derivatif | 4,560 | 1,849 | Derivative receivables |
| Aset pajak tangguhan | 341,751 | 463,396 | Deferred tax assets |
| Aset takberwujud selain goodwill | 169,299 | 186,542 | Intangible assets other than goodwill |
| Aset tetap | 209,397 | 244,529 | Property and equipment |
| Aset lainnya | 304,229 | 341,712 | Other assets |
| Jumlah aset | 23,725,885 | 29,230,513 | Total assets |
| Liabilitas dan ekuitas | | | Liabilities and equity |

| Liabilitas | | | Liabilities |
|--|------------|-------------|--|
| Liabilitas derivatif | 154,114 | 565,782 | Derivative payables |
| Utang asuransi | 134,347 | 128,497 | Insurance payables |
| Utang bunga | 119,163 | 177,874 | Interest payables |
| Uang muka dan angsuran | 24,914 | 21,101 | Advances and instalments |
| Utang dealer | 172,796 | 229,901 | Dealer payables |
| Utang dividen | 0 | 0 | Dividends payable |
| Pinjaman yang diterima | | | Borrowings |
| Pinjaman yang diterima pihak ketiga | 3,608,879 | 8,952,441 | Borrowings third parties |
| Pinjaman yang diterima pihak berelasi | 1,345,834 | 187,500 | Borrowings related parties |
| Utang pihak berelasi | 22,749 | 15,305 | Due to related parties |
| Kewajiban imbalan pasca kerja | 617,090 | 663,069 | post-employment benefit obligations |
| Pendapatan ditangguhkan | 954,751 | 1,142,087 | Deferred income |
| Efek yang diterbitkan | | | Securities issued |
| Obligasi | 5,573,268 | 7,148,326 | Bonds |
| Sukuk ijarah | 0 | 0 | Ijarah sukuk |
| Surat utang jangka menengah | 0 | 0 | Mid-term loans |
| Liabilitas sewa pembiayaan | 180,892 | 200,108 | Finance lease liabilities |
| Beban akrual | 1,292,237 | 1,156,369 | Accrued expenses |
| Utang pajak | 173,686 | 185,896 | Taxes payable |
| Liabilitas pajak tangguhan | 0 | 0 | Deferred tax liabilities |
| Liabilitas lainnya | 62,159 | 52,982 | Other liabilities |
| Sukuk mudharabah | 402,000 | 478,000 | Mudharabah sukuk |
| Jumlah liabilitas | 14,838,879 | 21,305,238 | Total liabilities |
| Ekuitas | | | Equity |
| Ekuitas yang diatribusikan kepada pemilik entitas induk | | | Equity attributable to equity owners of parent entity |
| Saham biasa | 100,000 | 100,000 | Common stocks |
| Tambahan modal disetor | 6,750 | 6,750 | Additional paid-in capital |
| Cadangan lindung nilai arus kas | (61,241) | (216,879) | Reserve of cash flow hedges |
| Cadangan pengukuran kembali program imbalan pasti | 82,417 | (23,976) | Reserve of remeasurements of defined benefit plans |
| Saldo laba (akumulasi kerugian) | | | Retained earnings (deficit) |
| Saldo laba yang telah ditentukan penggunaannya | | | Appropriated retained earnings |
| Cadangan umum dan wajib | 194,955 | 184,699 | General and legal reserves |
| Saldo laba yang belum ditentukan penggunaannya | 8,564,125 | 7,874,681 | Unappropriated retained earnings |
| Jumlah ekuitas yang diatribusikan kepada pemilik entitas induk | 8,887,006 | 7,925,275 | Total equity attributable to equity owners of parent entity |
| Jumlah ekuitas | 8,887,006 | 7,925,275 | Total equity |
| Jumlah liabilitas dan ekuitas | 23,725,885 | 29,230,513 | Total liabilities and equity |

[8312000] Statement of profit or loss and other comprehensive income, OCI components presented net of tax, by nature - Financing Industry

| Laporan laba rugi dan penghasilan komprehensif lain | | | Statement of profit or loss and other comprehensive income |
|--|-------------------------|-------------------------|--|
| | 31 December 2021 | 31 December 2020 | |
| Pendapatan | | | Income |
| Pendapatan bunga dan keuangan | 53,120 | 76,856 | Interest and finance income |
| Pendapatan dari murabahah dan istishna | 862,092 | 695,171 | Income from murabahah and istishna |
| Pendapatan dari pembiayaan | | | Financing income |
| Pendapatan dari pembiayaan konsumen | 5,794,999 | 7,077,116 | Income from consumer financing |
| Pendapatan dari sewa pembiayaan | 31,622 | 36,693 | Income from finance lease |
| Pendapatan administrasi | 516,520 | 473,326 | Administration income |
| Pendapatan dari provisi dan komisi | 306,515 | 288,295 | Income from provisions and commissions |
| Penerimaan kembali aset yang telah dihapusbukukan | 389,294 | 201,929 | Income from recovery of written off assets |
| Keuntungan (kerugian) selisih kurs mata uang asing | (6) | 3,195 | Gains (losses) on changes in foreign exchange rates |
| Keuntungan (kerugian) pelepasan aset tetap | 597 | 9 | Gains (losses) on disposal of property and equipment |
| Pendapatan lainnya | 698,390 | 582,155 | Other income |
| Beban | | | Expenses |
| Beban bunga | (1,072,647) | (1,779,596) | Interest expenses |
| Beban bagi hasil | (30,437) | (39,842) | Revenue sharing expenses |
| Beban keuangan | (852) | (1,190) | Finance costs |
| Pembentukan penyisihan kerugian penurunan nilai | (1,790,616) | (2,173,497) | Provision for impairment losses |
| Beban penjualan | (0) | (0) | Selling expenses |
| Beban gaji dan tunjangan karyawan | (2,101,879) | (2,026,231) | Salary and employee benefit (expenses) |
| Beban umum dan administrasi | (1,582,782) | (1,398,822) | General and administrative expenses |
| Beban penyusutan properti investasi, aset sewa, aset tetap, aset yang diambil alih dan aset ijarah | (60,705) | (62,809) | Depreciation of investment property, lease assets, property and equipment, foreclosed assets and ijarah assets |
| Beban lainnya | (415,022) | (476,323) | Other expenses |
| Jumlah laba (rugi) sebelum pajak penghasilan | 1,598,203 | 1,476,435 | Total profit (loss) before tax |
| Pendapatan (beban) pajak | (385,503) | (450,862) | Tax benefit (expenses) |
| Jumlah laba (rugi) dari operasi yang dilanjutkan | 1,212,700 | 1,025,573 | Total profit (loss) from continuing operations |
| Jumlah laba (rugi) | 1,212,700 | 1,025,573 | Total profit (loss) |
| Pendapatan komprehensif lainnya, setelah pajak | | | Other comprehensive income, after tax |
| Pendapatan komprehensif lainnya yang tidak akan direklasifikasi ke laba rugi, setelah pajak | | | Other comprehensive income that will not be reclassified to profit or loss, after tax |

| | | | |
|--|----------------|----------------|--|
| diraklasifikasi ke laba rugi, setelah pajak | | | reclassified to profit or loss, after tax |
| Keuntungan (kerugian) lindung nilai arus kas, setelah pajak | 42,759 | (12,181) | Gains (losses) on cash flow hedges, after tax |
| Jumlah pendapatan komprehensif lainnya, setelah pajak | 42,759 | (12,181) | Total other comprehensive income, after tax |
| Jumlah laba rugi komprehensif | 562,864 | 450,119 | Total comprehensive income |
| Laba (rugi) yang dapat diatribusikan | | | Profit (loss) attributable to |
| Laba (rugi) yang dapat diatribusikan ke entitas induk | 520,105 | 462,300 | Profit (loss) attributable to parent entity |
| Laba rugi komprehensif yang dapat diatribusikan | | | Comprehensive income attributable to |
| Laba rugi komprehensif yang dapat diatribusikan ke entitas induk | 562,864 | 450,119 | Comprehensive income attributable to parent entity |
| Laba (rugi) per saham | | | Earnings (loss) per share |
| Laba per saham dasar diatribusikan kepada pemilik entitas induk | | | Basic earnings per share attributable to equity owners of the parent entity |
| Laba (rugi) per saham dasar dari operasi yang dilanjutkan | 520 | 462 | Basic earnings (loss) per share from continuing operations |