

**Ikhtisar Kinerja Keuangan**  
Financial Highlights  
PT Indomobil Finance Indonesia

Uraian (Dalam miliar Rupiah)	2024	2023	2022	2021	2020	Description (in billion Rupiah)
<b>LAPORAN POSISI KEUANGAN</b>						<b>STATEMENT OF FINANCIAL POSITION</b>
Total Aset	16.731	16.073	15.006	14.178	13.566	Total Assets
Total Liabilitas	13.979	13.633	12.775	12.129	11.720	Total Liabilities
Total Ekuitas	2.752	2.440	2.232	2.049	1.846	Total Equity
<b>LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN</b>						<b>STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME</b>
Total Pendapatan	2.533	2.382	2.354	1.931	2.383	Total Income
Total Beban	2.039	2.019	2.068	1.786	2.292	Total Expenses
Laba Sebelum Beban Pajak Final Dan Beban Pajak Penghasilan	493	363	287	145	91	Income Before Final Tax Expense and Income Tax Expense
Beban Pajak Final	(5,2)	(1,8)	(1,6)	(1,9)	(6,9)	Final Tax Expense
Laba Sebelum Beban Pajak penghasilan	488	361	285	143	84	Income Before Income Tax Expenses
Beban Pajak Penghasilan - Neto	72	(88)	(61)	(29)	(14)	Income Tax Expense - Net
Laba Tahun Berjalan	415	273	224	114	70	Income For The Year
Laba Komprehensif Lain - Neto Setelah Pajak	(29)	22	104	123	(54)	Other Comprehensive Income - Net of Tax
Total Penghasilan Komprehensif Tahun Berjalan	387	295	328	238	16	Total Comprehensive Income For The Year
Laba Tahun Berjalan Per Saham Dasar (Dalam Rp)	398.718	262.392	215.116	109.817	71.416	Basic Earnings per Share (In Rp)
<b>JENIS RASIO</b>						<b>TYPES OF RATIO</b>
<b>Rasio Usaha (%)</b>						<b>Operating Ratio (%)</b>
Laba Sebelum Beban Pajak Final dan Beban Pajak Penghasilan/ Total Pendapatan	19,3	15,2	12,2	7,4	3,8	Income Before Final Tax Expense and Income Tax Expense/Total Income
Total Pendapatan/Total Aset	15,1	14,8	15,7	13,6	17,6	Total Income/Total Assets
Laba Tahun Berjalan/ Total Pendapatan	16,4	11,5	9,5	5,9	2,9	Income For The year/ Total Income
Imbal Hasil Atas Rata-Rata Aset	2,5	1,8	1,5	0,8	0,5	Return on Average Assets
Imbal Hasil Atas Rata-Rata Ekuitas	16,0	11,7	10,5	5,9	3,8	Return on Average Equity
<b>Rasio Keuangan (X)</b>						<b>Financial Ratio (x)</b>
Gearing Ratio (DER)	5,0	5,4	5,6	5,7	5,9	Gearing Ratio (DER)
Total Liabilitas Terhadap Total Aset	0,8	0,8	0,9	0,9	0,9	Debt to Asset Ratio
Rasio Likuiditas	1,2	1,2	1,2	1,2	1,2	Liquidity Ratio
<b>NPF - Neto* (%)</b>	<b>0,06</b>	<b>0,35</b>	<b>0,32</b>	<b>0,94</b>	<b>1,86</b>	<b>NPF - Net* (%)</b>
<b>NPF - Bruto (%)</b>	<b>0,87</b>	<b>0,83</b>	<b>0,79</b>	<b>0,96</b>	<b>1,88</b>	<b>NPF - Gross (%)</b>

\*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