

PT HASJRAT MULTIFINANCE
LAPORAN POSISI KEUANGAN
31 Desember 2024 dan 2023
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT HASJRAT MULTIFINANCE
STATEMENTS OF FINANCIAL POSITION
December 31, 2024 and 2023
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2024	2023	
ASET				ASSETS
KAS DAN BANK	5, 27, 28	11.139.873.571	11.781.286.535	CASH ON HAND AND IN BANKS
PIUTANG PEMBIAYAAN KONSUMEN				CONSUMER FINANCING RECEIVABLES
Piutang pembiayaan konsumen - bruto	6, 25, 27, 28	3.294.463.737.804	3.379.418.786.301	Consumer financing receivables - gross
Pendapatan pembiayaan konsumen yang belum diakui		(675.310.643.298)	(700.097.560.423)	Unearned consumer financing income
Piutang pembiayaan konsumen		2.619.153.094.506	2.679.321.225.878	Consumer financing receivables
Cadangan kerugian penurunan nilai		(102.671.869.694)	(110.822.551.177)	Allowance for impairment losses
Neto		2.516.481.224.812	2.568.498.674.701	Net
PIUTANG LAIN-LAIN - BERSIH				OTHER RECEIVABLES - NET
Pihak ketiga	7, 27, 28	9.441.740.937	8.352.400.660	Third parties
Pihak berelasi	7, 25, 27, 28	3.052.559.309	3.708.392.658	Related parties
BIAYA DIBAYAR DI MUKA		1.711.870.915	1.741.918.656	PREPAID EXPENSES
ASET TETAP - setelah dikurangi akumulasi penyusutan				PROPERTY, PLANT, AND EQUIPMENT - net of accumulated depreciation
Desember 2024: Rp16.728.686.102				December 2024: Rp16,728,686,102
Desember 2023: Rp15.516.288.380	8	5.197.189.716	5.813.550.968	December 2023: Rp15,516,288,380
ASET HAK-GUNA - setelah dikurangi akumulasi penyusutan				RIGHT-OF-USE ASSETS - net of accumulated depreciation
Desember 2024: Rp13.372.227.112				December 2024: Rp13,372,227,112
Desember 2023: Rp13.591.276.028	9	43.417.327.642	38.901.481.505	December 2023: Rp13,591,276,028
ASET PAJAK TANGGUHAN	14c	4.974.418.875	4.472.611.640	DEFERRED TAX ASSETS
JUMLAH ASET		2.595.416.205.777	2.643.270.317.323	TOTAL ASSETS

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STATEMENTS OF FINANCIAL POSITION
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	Catatan/ Notes	2024	2023	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
UTANG BANK	10, 27, 28	1.167.722.856.953	1.114.448.613.970	BANK LOANS
UTANG LAIN-LAIN				OTHER PAYABLES
Pihak ketiga	12, 27, 28	56.293.808.222	53.635.394.639	Third parties
Pihak berelasi	12, 25, 27, 28	98.847.198.047	325.385.652.147	Related parties
BIAYA YANG MASIH HARUS DIBAYAR	13, 27, 28	2.451.994.943	2.786.065.823	ACCRUED EXPENSES
UTANG PAJAK	14a	16.344.084.427	13.108.658.405	TAXES PAYABLE
LIABILITAS SEWA	11, 25, 28	57.692.897.929	53.145.417.114	LEASE LIABILITIES
LIABILITAS IMBALAN PASCAKERJA	15	8.300.239.408	5.891.594.328	POST EMPLOYMENT BENEFIT LIABILITIES
JUMLAH LIABILITAS		1.407.653.079.929	1.568.401.396.426	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp1.000				Share capital - par value Rp1,000
Modal dasar - 500.000.000 lembar saham				Authorized - 500,000,000 shares
Modal ditempatkan dan disetor - 350.000.000 saham pada tanggal 31 Desember 2024 dan 2023	16	350.000.000.000	350.000.000.000	Issued and paid up - 350,000,000 shares as of December 31, 2024 and 2023
Tambahan modal disetor		6.000.000.000	6.000.000.000	Additional paid in capital
Saldo laba				Retained earning
Cadangan umum		70.000.000.000	70.000.000.000	Appropriated for general reserve
Belum ditentukan penggunaannya		763.129.843.131	649.619.716.267	Unappropriated
Pengukuran kembali liabilitas imbalan pascakerja		(1.366.717.283)	(750.795.370)	Remeasurement of post employment benefit liabilities
JUMLAH EKUITAS		1.187.763.125.848	1.074.868.920.897	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		2.595.416.205.777	2.643.270.317.323	TOTAL LIABILITIES AND EQUITY

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

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

PT HASJRAT MULTIFINANCE
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN

Untuk tahun-tahun yang berakhir pada tanggal
31 Desember 2024 dan 2023
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT HASJRAT MULTIFINANCE
STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME

For the years ended
December 31, 2024 and 2023
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2024	2023	
PENDAPATAN				REVENUES
Pembiayaan konsumen - bersih	18	478.668.595.943	450.864.488.584	Consumer financing - net
Administrasi	19	46.351.466.738	43.841.263.145	Administration
Lain-lain	20	30.342.985.863	27.553.935.663	Others
Jumlah pendapatan		555.363.048.544	522.259.687.392	Total revenues
BEBAN				EXPENSES
Umum dan administrasi	21	(88.176.072.575)	(89.940.309.433)	General and administrative
Gaji dan tunjangan	22	(42.125.740.182)	(41.782.095.238)	Salaries and benefits
Pendanaan dan keuangan	23	(112.199.951.944)	(113.332.375.983)	Financing costs and financing charges
Pembentukan cadangan kerugian penurunan nilai	6, 7	(96.800.210.788)	(106.226.403.800)	Provision for impairment losses
Penyusutan aset tetap dan aset hak-guna	8, 9	(4.612.518.320)	(5.372.790.432)	Depreciation property, plant and equipment and right-of-use asset
Lain-lain - bersih	24	(25.840.694.721)	(28.108.970.056)	Others - net
Jumlah beban		(369.755.188.530)	(384.762.944.942)	Total expenses
LABA SEBELUM PAJAK PENGHASILAN		185.607.860.014	137.496.742.450	PROFIT BEFORE INCOME TAX
Beban pajak penghasilan				Income tax expenses
Pajak kini	14b	(42.425.818.820)	(31.682.023.120)	Current tax
Pajak tangguhan	14c	328.085.670	1.427.712.562	Deferred tax
Jumlah beban pajak penghasilan		(42.097.733.150)	(30.254.310.558)	Total income tax expenses
LABA TAHUN BERJALAN		143.510.126.864	107.242.431.892	PROFIT FOR THE YEAR
Pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified to profit or loss
Pengukuran kembali atas liabilitas imbalan pascakerja	15	(789.643.478)	(1.720.319)	Remeasurement of post employment benefit liabilities
Pajak penghasilan terkait	14c	173.721.565	378.470	Related income tax
Rugi komprehensif lain		(615.921.913)	(1.341.849)	Other comprehensive loss
JUMLAH PENGHASILAN KOMPREHENSIF TAHUN BERJALAN		142.894.204.951	107.241.090.043	TOTAL COMPREHENSIVE INCOME FOR THE YEAR

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

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

The original financial statements included
herein is in Indonesian language

PT HASJRAT MULTIFINANCE
LAPORAN PERUBAHAN EKUITAS

Untuk tahun-tahun yang berakhir pada tanggal
31 Desember 2024 dan 2023
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

PT HASJRAT MULTIFINANCE
STATEMENTS OF CHANGES IN EQUITY

For the years ended
December 31, 2024 and 2023
(Expressed in Rupiah, unless otherwise stated)

				Saldo laba/ <i>Retained earning</i>			Pengukuran kembali liabilitas imbalan pascakerja/ <i>Remeasurement of post employment benefit liabilities</i>	Jumlah ekuitas/ <i>Total equity</i>	
	Catatan/ <i>Notes</i>	Modal saham/ <i>Share capital</i>	Tambahan modal disetor/ <i>Additional paid in capital</i>	Cadangan umum/ <i>Appropriated for general reserve</i>	Belum ditentukan penggunaannya/ <i>Unappropriated</i>	Jumlah/ <i>Total</i>			
Saldo per 1 Januari 2023		350.000.000.000	6.000.000.000	70.000.000.000	602.377.284.375	1.028.377.284.375	(749.453.521)	1.027.627.830.854	<i>Balance as of January 1, 2023</i>
Dividen	17	-	-	-	(60.000.000.000)	(60.000.000.000)	-	(60.000.000.000)	<i>Dividend</i>
Laba tahun berjalan		-	-	-	107.242.431.892	107.242.431.892	-	107.242.431.892	<i>Profit for the year</i>
Pengukuran kembali liabilitas imbalan pascakerja		-	-	-	-	-	(1.341.849)	(1.341.849)	<i>Remeasurement of post employment benefit liabilities</i>
Saldo per 31 Desember 2023		350.000.000.000	6.000.000.000	70.000.000.000	649.619.716.267	1.075.619.716.267	(750.795.370)	1.074.868.920.897	<i>Balance as of December 31, 2023</i>
Dividen	17	-	-	-	(30.000.000.000)	(30.000.000.000)	-	(30.000.000.000)	<i>Dividend</i>
Laba tahun berjalan		-	-	-	143.510.126.864	143.510.126.864	-	143.510.126.864	<i>Profit for the year</i>
Pengukuran kembali liabilitas imbalan pascakerja		-	-	-	-	-	(615.921.913)	(615.921.913)	<i>Remeasurement of post employment benefit liabilities</i>
Saldo per 31 Desember 2024		350.000.000.000	6.000.000.000	70.000.000.000	763.129.843.131	1.189.129.843.131	(1.366.717.283)	1.187.763.125.848	<i>Balance as of December 31, 2024</i>

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bagian yang tidak terpisahkan dari laporan keuangan ini

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