

INDONESIA COUNTRY REPORT 2021

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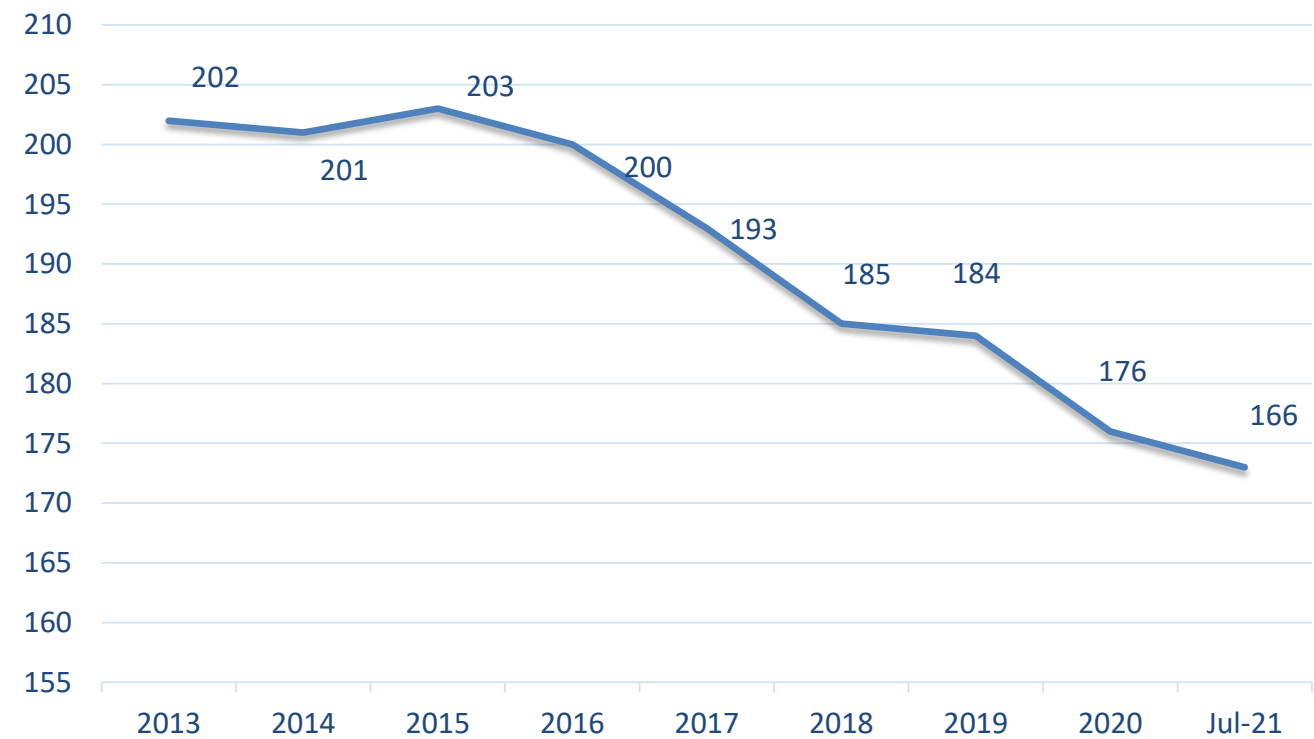


MULTIFINANCE IN INDONESIA



SUB TOPIC

Multifinance 2013 - July 2021



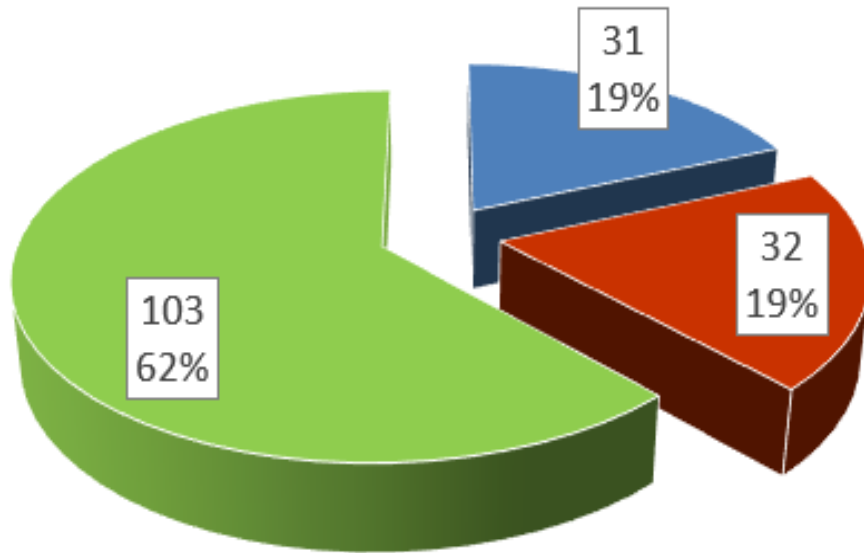
103 NOT AFFILIATED

32 AFFILIATED With BANK

31 AFFILIATED With ATPM

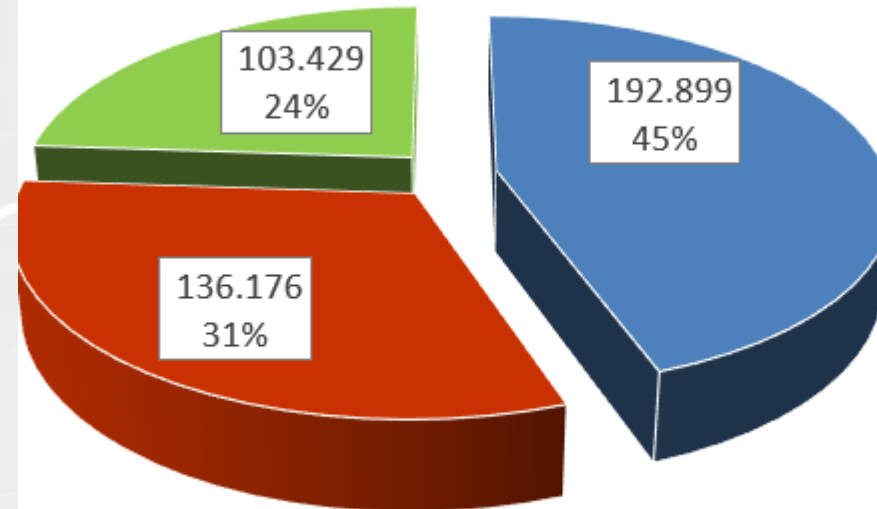
MULTIFINANCE

No. of Companies Based on Affiliation Status



Automotive
■ brand holder ■ Bank ■ Not affiliated

Companies Asset Based on Affiliation Status



Automotive
■ brand holder ■ Bank ■ Not affiliated

Multifinance Industry Performance

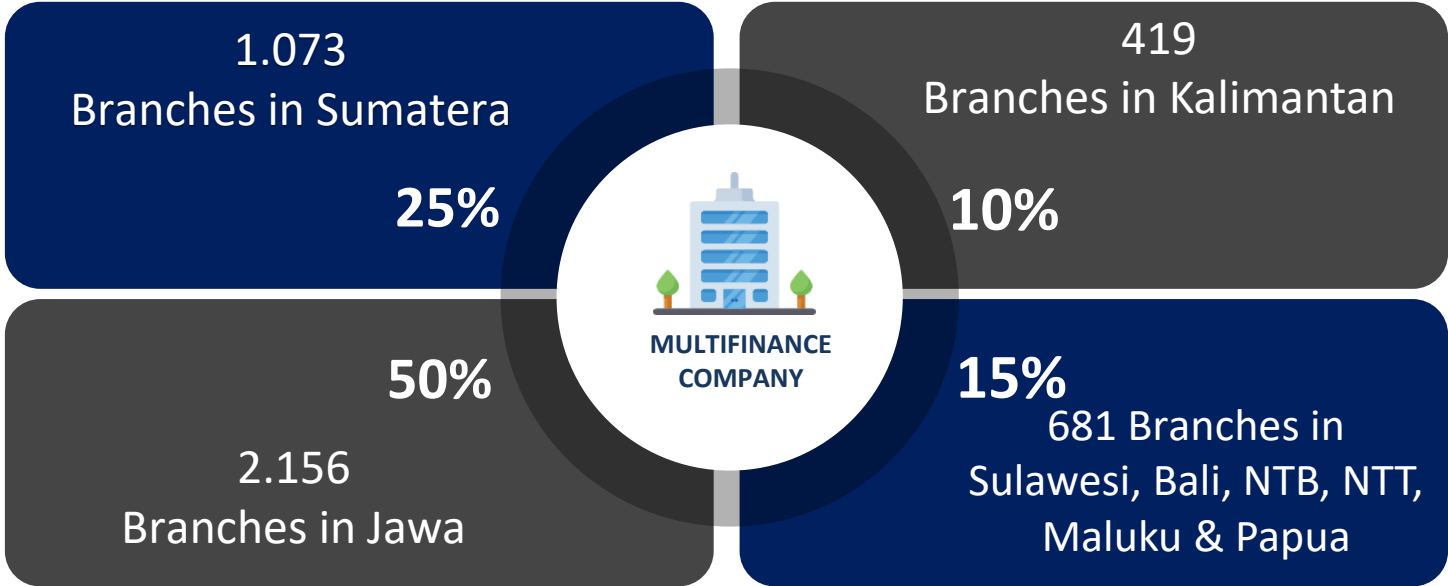
Detail (in Trillion IDR)	2014	2015	2016	2017	2018	2019	JULY 2020	2020	JULY 2021
Total assets	420.4	425.7	442.8	477.2	504.8	518.1	485.8	456.1	432.5
Account receivable financing	366.2	363.3	387.5	414.8	436.3	452.2	398.3	369.8	359.1
Investment Financing	174.7	172	105	119	136.2	134.8	121.9	111	107.8
Working Capital Financing	9.4	10.7	21	22.8	24.03	26.5	23.1	24.6	27.2
Multipurpose Financing	182.1	180.5	230.2	244.1	256.4	274.8	239.7	222.5	212.5
Others financing	-	-	0.02	0.13	0.13	0.16	0.14	0.18	0.21
Sharia financing receivable	-	-	31.4	28.8	19.5	16	12.8	11.5	11.3
Source of Loans	-	-	312.1	335.9	356.8	347.7	323.1	288.1	264.9
Domestic Loans	141.1	138	159.5	177.5	180.9	178.9	155.7	140.8	135.7
Foreign Loans	114.4	107.5	82.7	83.4	105.2	100.2	110	92.2	83.3
Bonds Payable	53.2	60.8	69.8	75	70.5	68.6	57.4	55.1	45.9
Equity	87.4	96	103.2	112.8	119.6	133.9	131.4	134.1	133.4
Profit (Loss)	12.2	10.7	12	13.3	16	18.1	3.5	7	7.6

Growth (YoY)	
AR Financing ↓9,86%	Assets ↓10,96%
Equity ↑1,57%	Loan ↓18,03%
Profit ↑117,46%	Sharia Financing ↓11,12%

Multifinance Branches & Financing

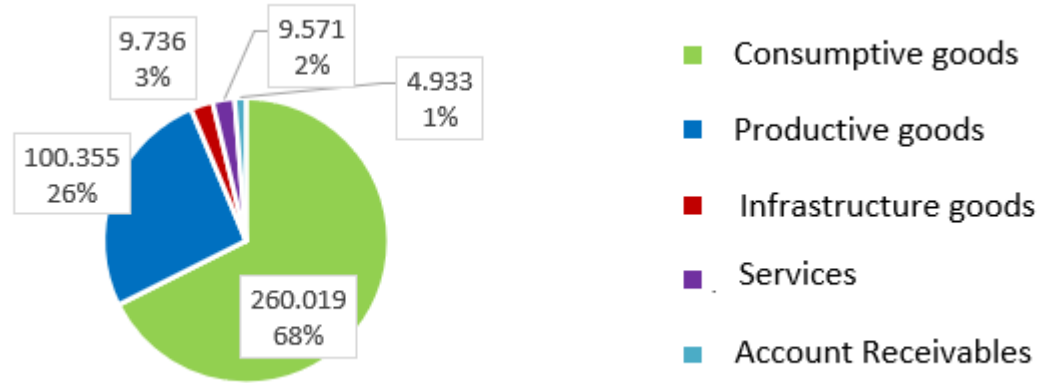
(as of July 2021)

Financing Area	%
Sumatera	25%
Jawa	50%
Kalimantan	10%
Sulawesi, Bali, Nusa Tenggara, Maluku & Papua	15%



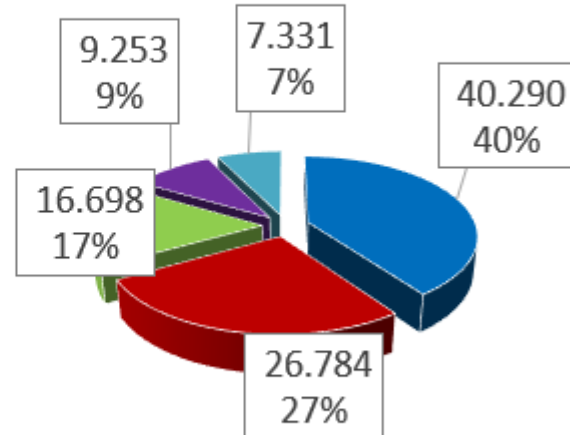
AR Financing (as of July 2021)

Composition based on Financing Object

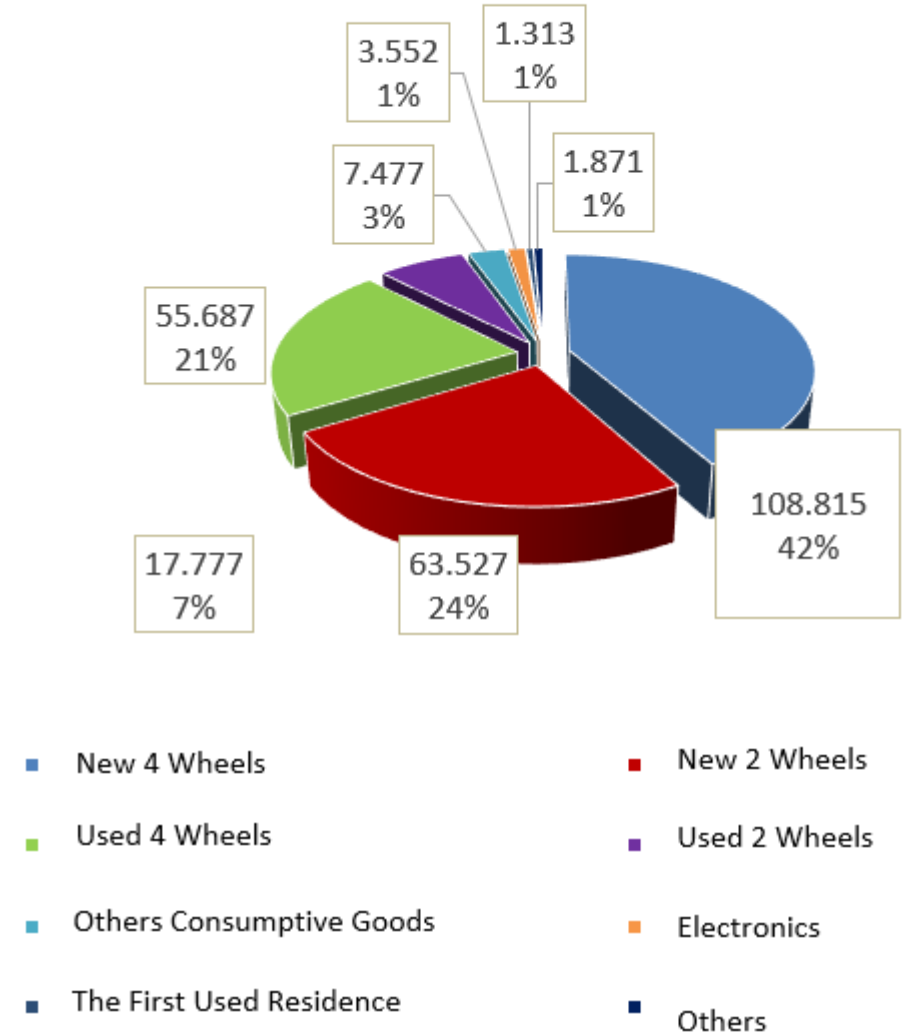


Composition of Financed Productive Goods

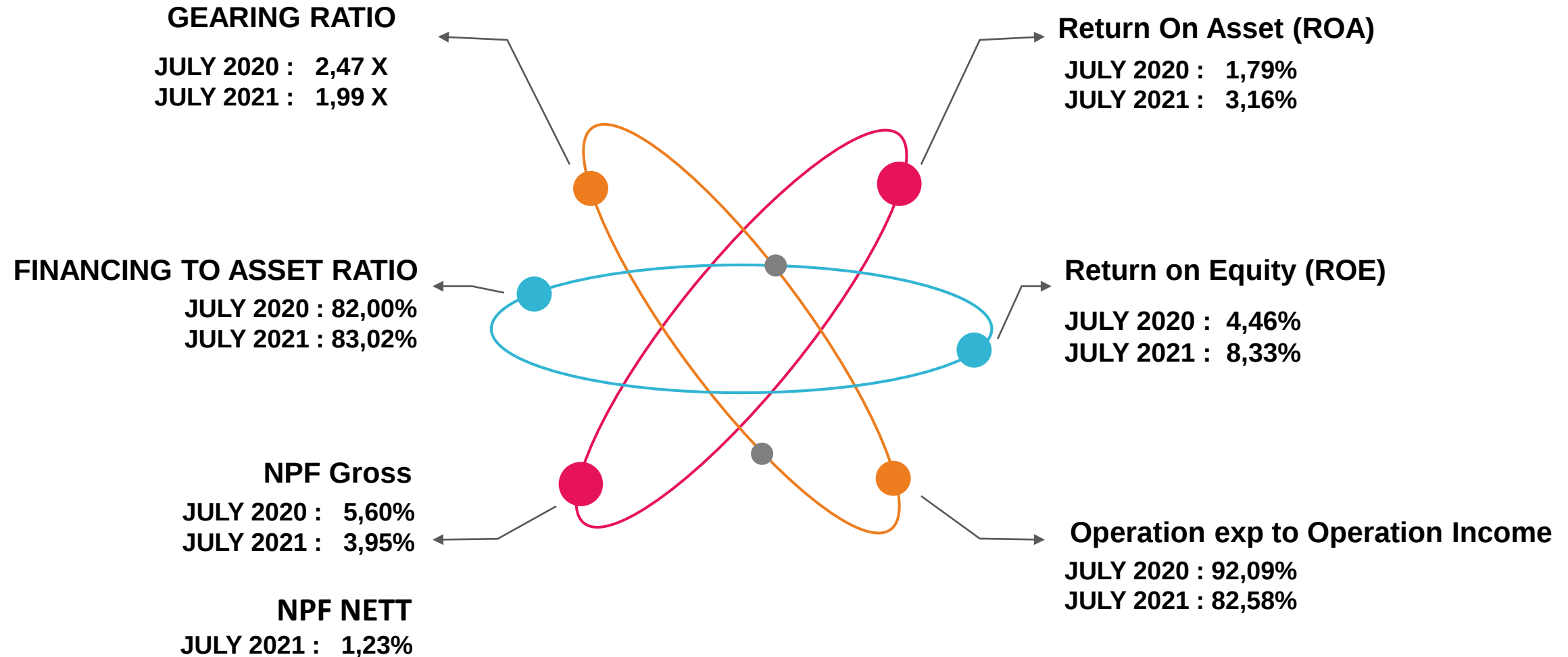
- Freight Car
- Heavy equipment
- Productive Goods
- Machinery
- Others



Composition of Financed Consumptive Goods



The Multifinance Industry Ratios



THANK YOU



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