



ANNUAL REPORT

ASOSIASI PERUSAHAAN PEMBIAYAAN INDONESIA

Member of

Website: https://www.appi.id

Twitter: @appi_id

Instagram: @id_appi













Message from The Chairman

Ladies and Gentlemen.

The following is APPI's Annual Report for the year 2022 containing brief information regarding APPI's members and the multifinance industry's condition.

2022 becomes a year of full challenges for the multifinance industry's players due to the ongoing Covid pandemic conditions and challenges from the turnoil in global economic conditions caused by Russia - Ukraine War which caused an energy crisis in the world.

Amidst these conditions, we should give great appreciation to all of the multifinance industry business players who have worked hard in doing their business activities and achieved good results where multifinance industry is able to book an asset growth of 12,6% and a profit growth of 33% from the previous year.

We also express our appreciation to all multifinance that still comply with OJK regulations including certification and asset registration. During the pandemic, multifinance still maintains competency and quality for human capital through online certification carried out by LSPPI and consistency in reporting financed assets through Rapindo

All these achievements were possibly made because of the government's and OJK's support through the extended relaxation regulation including the relaxation of working capital facility scheme to support MSMEs which do not have collateral.

We understand that now, the multifinance industry is facing various challenges from the presence of digitalization and must prepare itself as best as possible to not be left behind by the technology development while keep maintaining a prudential GRC.

Finally, we hope that the positive achievement of the financing industry throughout 2022 will continue in the coming years, and on behalf of the APPI Executive Committee, we extend our sincere gratitude and appreciation to all parties, especially to all of the members who have supported APPI for being a more trustworthy association that provides a better contribution.

Thank you.



MULTIFINANCE (INCLUDING SHARIA)

Number of Multifinance for Years 2018 - 2022



The total number of Multifinance by the end of 2022 are 153 companies. The graph shows the growth of total Multifinance during the last five years.

SOURCE OF FUND

Sources of Fund for Years 2018 - 2022 (Trillion Rp)

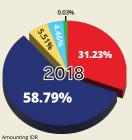




Domestic and Offshore Source of Funds as well as Bonds Rp 305,80 Trillion or increased by 15,16% yoy.

BUSINESS ACTIVITIES

Financing Receivables based on Type of Financing Business Activities For Years 2022 (Trillion Rp)



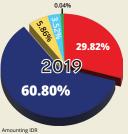
Amounting IDR

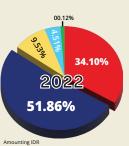
● 256.417 ● 136.208 ● 24.037 ● 19.472 ● 0,133 00 12%

2021

■ 206.906 ■114.275 ■ 28.952 ■13.674 ■ 0.422

56.87%





Amounting IDR
• 215.399 • 141.629 • 39.579 • 18.744 • 0,511

30.02% 2020

Amounting IDR

• 222.467 • 110.958 • 24.634 • 11.523 • 0,176

60.19%

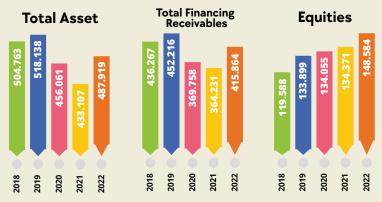
Multipurpose Financing

Investment Financing **Working Capital Financing**

Sharia Financing Other Financing based on OJK Approval

ASSETS, FINANCING RECEIVABLES AND EQUITIES

Assets, Financing Receivables and Equities of Multifinance For Years 2018 – 2022 (Trillion Rp)

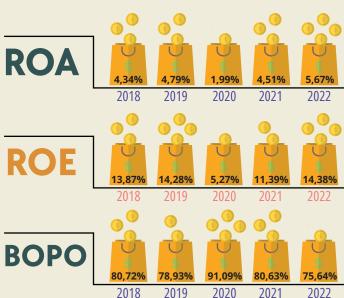


The total asset on 31 December 2022 Rp 487,91 Trillion or increased by 12,66% yoy Finance Receivables increased by 14,18 % yoy to Rp 415,86 Trillion.

*Source : OIK

THE FINANCIAL RATIO

Multifinance Profitability Growth as of Period 2018 – 2022

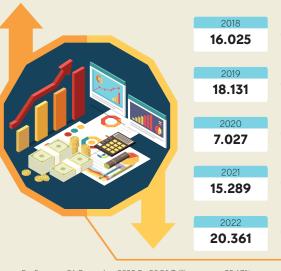


Industry's ROA as at December 2022 amounting 5,67%. Industry's ROE as at December 2022 amounting 14,38%

*Source: OJK

PROFIT AND LOSS

Net Profit of Multifinance Company for Years 2018 – 2022 (Trillion Rp)



Profit as per 31 December 2022 Rp 20,36 Trillion or rose 33,17% yoy.

*Source : OJK

Amounting IDR

NON PERFORMING FINANCE (NPF)

Collectability 89,71% Cur ent 91,49% 6,19% 0,57% 0,48% December December 2021 2022 0,61% 0,76% 2,20% 1 22% 100% TOTAL 100%

As per 31 December 2022 the NPF gross was 2,32% and NPF Nett was 0,58%.

FINANCING RECEIVABLES BY OBJECTS OF FINANCING FY 2022 (TRILLION RP)





Goods

11.436

7.625



Services Working Capital



Consumptive

Goods

The Distribution of Financing Receivables is still dominated by consumptive goods at Rp295,2 Trillion or at 67% of the total financing receivables and productive goods Rp122,27 Trillion or at 28% of the total financing

*Source: OJK

THE COMPOSITION OF COMPSUMTIVE GOODS FINANCED FY 2022 (TRILLION RP)



















Four Wheeler

 $Out of Rp 295, 21\ Trillion\ Financing\ for\ Consumptive\ Goods, Rp\ 127, 26\ Trillion\ (41\%)\ is\ distributed\ to\ finance\ New\ Four\ Wheeler.$

*Source : OJK

THE COMPOSITION OF PRODUCTIVE GOODS FINANCED FY 2022 (TRILLION RP)



Transportation Vehicles



Heavy Equipment



Out of Rp 122,27 Trillion Financing for Productive Goods, Rp 52,76 Trillion Goods, Rp (42%) is distributed finance Transportation

Miscellaneous

5%

5.806

Other Productive

Goods

*Source : OJK

HUMAN RESOURSCES

As of 31 December 2022

HR DISTRIBUTION BY EMPLOYEE STATUS



70.594 **Contractual Employee**



The number of permanent employees reached 94.324 (51%) from the total of Human Resources, the number of contractual employees are 70.594 (38%) and the remaining 19.847 (11%) are outsourcing employees.

HR DISTRIBUTION BY ASSIGNMENT







The total number of Human Resources is 184.765 employees with 39.399 employees working at the Head Office, 124.815 at the branch office, and 20.551 at offices other than the branch office.

*Source: OJK

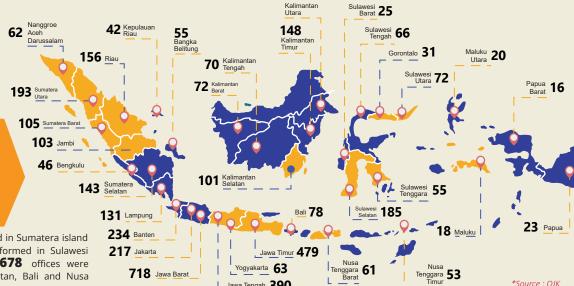
BRANCH DISTRIBUTION

There are **4.249** Multifinance Branch Office distributed across the country as at December

Java island becomes the most densely populated location for Multifinance with a total of 2.101 Offices were established in Java or about 49.45%. West Java is the province with the most Branch Office Multifinance locations, 718 offices.

Aceh Darussalam Nanggroe 156 Riau 193 Sumai 105 Sumatera Barat 103 Jambi 46 Bengkulu 143 Sumate Selatan

1.036 Branch Office were established in Sumatera island (24.38%), 434 branch offices were formed in Sulawesi island (10.21%) and the remaining 678 offices were distributed in the islands of Kalimantan, Bali and Nusa Tenggara, Maluku and Papua



Jawa Tengah 390

18



The Supervisory Board



Head of Supervisory Board
WIWIE KURNIA
President Commissioner
Mega Auto Finance



Member of Supervisory Board RONI HASLIM President Director BCA Finance

The Executive Committee



Chairman SUWANDI WIRATNO President Director Chandra Sakti Utama Leasing



Secretary General SIGIT SEMBODO Managing Director Bussan Auto Finance



Treasurer
ROSALINA DHANUDIMULJO
President Director
Sinarmas Multifinance



Head of Accounting, Tax & Development of Regional Communication Forum GUSTI WIRA SUSANTO
President Director,
Pro Car International Finance



Head of Compliance, Risk Management, and Sharia Financing DEWA MADE SUSILA President Director Adira Dinamika Multi Finance



Head of Industrial
Development
HARJANTO TJITOHARDJOJO
President Director
Clipan Finance Indonesia



Head of Government Relationship I AGUS PRAYITNO WIRAWAN President Director Toyota Astra Financial Services



Head of Government Relationship II RISTIAWAN SUHERMAN President Director CIMB Niaga Finance



Head of Legal and Education IWAN SETIAWAN President Director Mega Finance



Head of Sustainable Finance and Digital Finance WILLIAM FRANCIS INDRA Director Mandiri Tunas Finance



Head of Financial Services Industry Relationship PRIMARTONO GUNAWAN Director BRI Multifinance Indonesia



Head of Joint Venture Company I YAP TJAY HING President Director KB Finansia Multi Finance



Head of Joint Venture Company II TETSUSHI TANAKA Director Oto Multiartha

The Experts Council



Head as well as a Member of Expert Council SUSILO SUDJONO Independent Commissioner Astra Multi Finance



Member of Expert Council DENNIS FIRMANSJAH President Commissioner Aditama Finance

TECHNICAL COMMITTEE



Four (4) Wheel Field Committee

Takanori Otsuka | Oto Multiartha
Harry Latif | Adira Dinamika Multi Finance
Devy Santoso Jayadi | Toyota Astra Financial Services
Kurniawan Kartawinata | CIMB Niaga Finance
Raden Ari Priyadi | Pool Advista Finance
Usman | Astra Sedaya Finance
Jusuf Setiawan | Dipo Star Finance



Two (2) Wheel Field Committee

Victoria Rusna | Summit Oto Finance
Alung Ng | Bussan Auto Finance
Andy Sutanto | Adira Dinamika Multi Finance
Ronald Bintoro | Federal International Finance
Donny Ardianto Pribadi | Mandiri Utama Finance



Heavy Equipment Committee

Hasin Soleh | Chandra Sakti Utama Leasing
Denny | Clipan Finance Indonesia
Jembar Ganda Ermaya | Komatsu Astra Finance



Human Resources Committee

Yulia Diniaty Fitria | Chandra Sakti Utama Leasing Elfiera Agustina | CIMB Niaga Finance Katarina Wulandari | Astra Sedaya Finance Ollyvia Yanuar | Bussan Auto Finance Bey Ade Krisnadi | KB Finansia Multi Finance



Electronic and Fund Financing Committee

Hery Susanto Dermawan | KB Finansia Multi Finance Didiet Hardiyanto | Astra Multi Finance



Accounting & Tax Committee

Iman Santoso | Ernst & Young Indonesia
Silviana Halim | Astra Sedaya Finance
Puspitasari Saputra | BCA Finance
Lindawati Soetopo | Adira Dinamika Multi Finance
Reinaldo Palma Sianturi | Dipo Star Finance



Risk Management Committee

Denny Riza Farib | Adira Dinamika Multi Finance
Benedictus Yulius Ariyasatya | Bussan Auto Finance
Johannes Liong | BCA Finance
Jekson B. Simanjuntak | Mandiri Tunas Finance
Marie Yovanka | KB Finansia Multifinance
Soni Wibowo | CIMB Niaga Finance
Danny Rachmam Pratama | Dipo Star Finance
Heru Absoro | Bussan Auto Finance



Legal & Consumer Protection Committee

Ingrid Setiadharma | Adira Dinamika Multi Finance
Daniel Constantyn Adam | Dancons & Associates
Lora Oktaviani| Bussan Auto Finance
Epivania Caroline Galag | Home Credit Indonesia
Antonius Adhitama | KB Finansia Multifinance
Denny Tirtakusumah | CIMB Niaga Finance
Mohammad Dimaz Radhitya | Chandra Sakti Utama Leasing
Febriananto Lamdwijaya | Dipo Star Finance
Merzanti Backsin | Clipan Finance Indonesia



Financial Literacy & Inclusion Committee

Indah Sitoresmi | Mega Finance
Gayatri Handari Kusumawardhani KH | Home Credit Indonesia
Andreas Wasono Saputro | Clipan Finance Indonesia
Lusiantini | CIMB Niaga Finance



Sharia Financing Committee

Yusron Hibrizie | Adira Dinamika Multi Finance M. Salman Yusuf | Trihamas Finance Syariah Wahyu Eko Utomo | CIMB Niaga Finance Ardinan Santoso | Bussan Auto Finance Arry Cahyono



IT & Digital Financing Committee

Kanda Octaviano | Mandiri Tunas Finance

Denny Kurniawan | Bussan Auto Finance

Petrus Muara | Chandra Sakti Utama Leasing

Yanni Sukaimi Hendra | Clipan Finance Indonesia



Banking Relationship Committee

Puti Maretnasari | BRI Finance Ramdhan Safitri | Mandiri Tunas Finance



Sustainable Financing Committee

Citra Judith Lupitadevi | Mandiri Tunas Finance M. Fauzan | Chandra Sakti Utama Leasing



International Joint Venture Committee

Chandra Jeui Jung | Sunindo Kookmin Best Finance



Compliance & AML CFT Committee

Veronika Dyah Puspitaningrum | Adira Dinamika Multi Finance

Yanuar Hakim | CIMB Niaga Finance Krisna Mahendra | Home Credit Indonesia

APPI's Communication Forum







ASOSIASI PERUSAHAAN PEMBIAYAAN INDONESIA

Kota Kasablanka (EightyEight@Kasablanka) Tower A Lantai 7 Unit D

Jl. Casablanca Kav.88 Jakarta Selatan, Indonesia Telepon: (+6221) 2982 0190

Fax: (+6221) 2982 0191





https://www.appi.id

✓ sekretariat@ifsa.or.id





@id_appi

MEMBERS OF APP

Multifinance Members





























































































































PT KOEXIM MANDIRI FINANCE

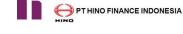






















The same of the sa































🙏 PT. MITSUBISHI HC CAPITAL AND FINANCE INDONESIA

Mizuho Leasing Indonesia















PT PPA Finance
a subsidiary of PT PPA (Persero)













































PRATAMA FINANCE





SHINHANINDO Sinarmas Hana Finance Sunindo Kookmin Best Finance













































Danakini Digidata









