

LAMPIRAN DATA SEKUNDER

Lampiran 1.1 Perhitungan *Return On Equity* (ROE) Perusahaan *Financing Service* 2020-2022

No	Nama Perusahaan	Tahun	Laporan Keuangan		ROE
			Laba Bersih	Total Ekuitas	
1	Adira Dinamika Multi Finance Tbk.	2020	1.025.573.000.000	7.925.275.000.000	12.94%
		2021	1.213.316.000.000	8.946.372.000.000	13.56%
		2022	1.605.555.000.000	10.032.386.000.000	16.00%
2	Buana Finance Tbk.	2020	20.053.000.000	1.208.656.000.000	1.65%
		2021	28.703.000.000	1.243.821.000.000	2.30%
		2022	87.460.000.000	1.315.941.000.000	6.64%
3	BFI Finance Indonesia Tbk.	2020	701.592.000.000	6.606.154.000.000	10.62%
		2021	1.131.338.000.000	7.430.226.000.000	15.22%
		2022	1.806.679.000.000	8.755.909.000.000	20.63%
4	Woon Finance Indonesia Tbk.	2020	41.262.495.245.000	859.103.399.491	48.02%
		2021	45.920.466.508.000	920.295.846.845.000	49.89%
		2022	51.897.934.983.000	980.534.145.004.000	5.29%
5	Clipan Finance Indonesia Tbk.	2020	46.306.100.000	4.745.189.892.000	0.97%
		2021	46.556.702.000	4.806.120.201.000	0.96%
		2022	310.722.192.000	5.111.082.784.000	6.07%
6	Fuji Finance Indonesia Tbk.	2020	4.897.849.567.000	140.183.321.400.000	34.93%
		2021	9.199.918.110.000	149.417.008.930.000	61.57%
		2022	8.312.404.568.000	157.409.542.520.000	52.80%
7	Mandala Multifinance Tbk.	2020	174.397.000.000	2.334.972.000.000	7.46%
		2021	485.251.000.000	2.762.949.000.000	17.56%
		2022	658.514.000.000	3.235.944.000.000	20.34%
8	KDB Tifa Finance Tbk.	2020	14.885.370.000	365.195.595.000	4.07%
		2021	26.731.688.000	1.033.060.902.000	2.58%
		2022	56.904.251.000	1.090.123.924.000	5.21%
9	Mizuho Leasing Indonesia Tbk	2020	2.995.118.000	631,897,234	0.47%
		2021	7.765.922.000	625.244.698.000	1.24%
		2022	62.045.788.000	689.897.693.000	8.99%
10	Wahana Ottomitra Multiartha Tbk.	2020	57.378.000.000	1.213.345.000.000	4.72%
		2021	110.61.000.000	1.333.647.000.000	8.29%
		2022	197.603.000.000	1.515.032.000.000	13.04%

Lampiran 1.2 Perhitungan Umur Perusahaan *Financing Service* 2020-2022

No	Nama Perusahaan	Tahun Berdiri	Tahun	Umur Perusahaan
1.	Adira Dinamika Multi Finance Tbk.	1990	2020	30
			2021	31
			2022	32
2.	Buana Finance Tbk.	1982	2020	38
			2021	39
			2022	40
3.	BFI Finance Indonesia Tbk.	1982	2020	38
			2021	39
			2022	40
4.	Woori Finance Indonesia Tbk.	1995	2020	25
			2021	26
			2022	27
5.	Clipan Finance Indonesia Tbk.	1982	2020	38
			2021	39
			2022	40
6.	Fuji Finance Indonesia Tbk.	1982	2020	38
			2021	39
			2022	40
7.	Mandala Multifinance Tbk.	1997	2020	23

			2021	24
			2022	25
8.	KDB Tifa Finance Tbk.	1989	2020	31
			2021	32
			2022	33
9.	Mizuho Leasing Indonesia Tbk	1993	2020	27
			2021	28
			2022	29
10.	Wahana Ottomitra Multiartha Tbk.	1982	2020	38
			2021	39
			2022	40

**Lampiran 1.3 Perhitungan *Current Ratio* (Rasio Lancar) Perusahaan
Financing Service 2020-2022**

No	Nama Perusahaan	Tahun	Laporan Keuangan		CR
			Aset Lancar	Utang Lancar	
1	Adira Dinamika Multi Finance Tbk.	2020	28.010.158.000.000	5.598.578.000.000	5.00%
		2021	22.714.589.000.000	4.589.161.000.000	4.94%
		2022	23.940.794.000.000	4.936.907.000.000	4.84%
2	Buana Finance Tbk.	2020	3.993.247.000.000	1.694.486.000.000	2.35%
		2021	3.481.423.000.000	1.343.712.000.000	2.59%
		2022	4.537.661.000.000	152.142.000.000	29.82%
3	BFI Finance Indonesia Tbk.	2020	14.273.037.000.000	631.831.000.000	22.53%
		2021	14.769.899.000.000	754.891.000.000	19.56%
		2022	20.925.734.000.000	1.165.880.000.000	17.94%
4	Woori Finance Indonesia Tbk.	2020	1.319.442.431.455.000	535.311.715.365.000	2.46%
		2021	1.118.337.211.672.000	158.937.564.944.000	7.03%
		2022	1.182.439.910.000	335.935.180.000	3.51%
5	Clipan Finance Indonesia Tbk.	2020	10.649.036.992.000	974.512.467.000	10.92%
		2021	6.537.949.569.000	243.605.062.000	26.83%
		2022	7.531.494.025.000	540.110.552.000	13.94%
6	Fuji Finance Indonesia Tbk.	2020	139.884.971.528.000	514.562.897.000	271.85%
		2021	152.367.712.472.000	1.148.534.297.000	132.66%
		2022	161.969.272.516.000	3.108.568.636.000	52.10%
7	Mandala Multifinance Tbk.	2020	3.990.818.000.000	172.850.000.000	23.08%
		2021	5.124.240.000.000	220.662.000.000	23.22%
		2022	6.335.715.000.000	248.169.000.000	25.52%
8	KDB Tifa Finance Tbk.	2020	928.546.266.000	50.147.883.000	18.51%
		2021	1.252.999.297.000	311.902.985.000	4.01%
		2022	1.465.457.190.000	134.340.220.000	10.90%
9	Mizuho Leasing Indonesia Tbk	2020	2.218.045.609.000	1.578.318.419.000	1.40%
		2021	2.556.287.836.000	1.396.117.939.000	1.83%
		2022	2.314.027.460.000	1.379.578.400.000	1.67%
10	Wahana Ottomitra Multiartha Tbk.	2020	5.045.344.000.000	86.279.000.000	58.47%
		2021	4.941.842.000.000	129.197.000.000	38.25%
		2022	5.439.982.000.000	708.312.000.000	7.68%

Lampiran 1.4 Perhitungan *Return On Asset (ROA)* Perusahaan *Financing Service* 2020-2022

No	Nama Perusahaan	Tahun	Laporan Keuangan		ROA
			Laba Bersih	Total Aset	
1	Adira Dinamika Multi Finance Tbk.	2020	1.025.573.000.000	29.230.513.000.000	3.50%
		2021	1.213.316.000.000	23.709.140.000.000	5.11%
		2022	1.605.555.000.000	24.897.205.000.000	6.44%
2	Buana Finance Tbk.	2020	20.053.000.000	4.115.895.000.000	0.48%
		2021	28.703.000.000	3.582.868.000.000	0.80%
		2022	87.460.000.000	4.630.150.000.000	1.88%
3	BFI Finance Indonesia Tbk.	2020	701.592.000.000	15.200.531.000.000	4.61%
		2021	1.131.338.000.000	15.635.739.000.000	7.23%
		2022	1.806.679.000.000	21.929.634.000.000	8.32%
4	Woori Finance Indonesia Tbk.	2020	41.262.495.245.000	1.472.642.352.942.000	2.80%
		2021	45.920.466.508.000	1.297.609.119.758.000	3.53%
		2022	51.897.934.983.000	1.316.472.328.512.000	3.94%
5	Clipan Finance Indonesia Tbk.	2020	46.306.100.000	10.917.456.216.000	0.42%
		2021	46.556.702.000	7.123.904.019.000	0.65%
		2022	310.722.192.000	8.049.255.816.000	3.86%
6	Fuji Finance Indonesia Tbk.	2020	4.897.849.567.000	141.322.097.298.000	0.03%
		2021	8.312.404.568.000	153.713.575.228.000	0.05%
		2022	9.199.918.110.000	162.856.818.189.000	0.05%
7	Mandala Multifinance Tbk.	2020	174.397.000.000	4.210.393.000.000	4.14%
		2021	485.251.000.000	5.345.296.000.000	9.07%
		2022	658.514.000.000	6.568.387.000.000	10.02%
8	KDB Tifa Finance Tbk.	2020	14.885.370.000	1.103.815.967.000	1.34%
		2021	26.731.688.000	1.396.548.426.000	1.91%
		2022	56.904.251.000	1.601.438.462.000	3.55%
9	Mizuho Leasing Indonesia Tbk	2020	2.995.118.000	2.679.921.626.000	0.11%
		2021	7.765.922.000	2.323.154.208.000	0.33%
		2022	62.045.788.000	2.466.670.549.000	2.51%
10	Wahana Ottomitra Multiartha Tbk.	2020	57.378.000.000	5.283.702.000.000	1.08%
		2021	110.61.000.000	5.151.084.000.000	2.14%
		2022	197.603.000.000	5.646.226.000.000	3.49%