

## PT Kredit Pintar Indonesia

Laporan keuangan  
tanggal 31 Desember 2021  
dan untuk tahun yang berakhir pada tanggal tersebut  
beserta laporan auditor independen/  
*Financial statements as of December 31, 2021 and  
for the year then ended  
with independent auditors' report*

**SURAT PERNYATAAN DEWAN DIREKSI  
TENTANG TANGGUNG JAWAB ATAS  
LAPORAN KEUANGAN  
TANGGAL 31 DESEMBER 2021  
DAN UNTUK TAHUN YANG BERAKHIR PADA  
TANGGAL TERSEBUT  
PT KREDIT PINTAR INDONESIA**

**BOARD OF DIRECTORS' STATEMENT  
REGARDING  
THE RESPONSIBILITY FOR  
THE FINANCIAL STATEMENTS  
AS OF DECEMBER 31, 2021 AND  
FOR THE YEAR THEN ENDED  
PT KREDIT PINTAR INDONESIA**

Kami, yang bertanda tangan di bawah ini :

*We, the undersigned below:*

|                                    |   |  |
|------------------------------------|---|--|
| 1. Nama                            | Wisely Reinharda Wijaya Oeij  | Name   |
| Alamat kantor                      | District 8 Treasury Tower Lt.53 Unit<br>B&C, SCBD Lot 28<br>Jl. Jendral Sudirman Kav 52-54<br>Senayan, Kebayoran Baru<br>Jakarta Selatan, 12190 | Office address                                 |
| Alamat domisili<br>atau sesuai KTP | Jl. Mekar Sari No. 03<br>Kel/Desa Gunungsari Ilir<br>Kec. Balikpapan Tengah<br>(021) 50598882   | Domicile address or<br>address according to ID |
| Nomor telepon                      |   | Telephone number                               |
| Jabatan                            | Direktur/Director   | Title  |

menyatakan bahwa:

*declare that:*

- |  |   |
|--|---|
| 1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Kredit Pintar Indonesia;   | 1. <i>We are responsible for the preparation and presentation of the financial statements of PT Kredit Pintar Indonesia;</i>  |
| 2. Laporan keuangan PT Kredit Pintar Indonesia telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;  | 2. <i>The financial statements of PT Kredit Pintar Indonesia have been prepared and presented in accordance with Indonesian Financial Accounting Standards;</i>   |
| 3. a. Semua informasi dalam laporan keuangan PT Kredit Pintar Indonesia telah dimuat secara lengkap dan benar; dan<br>b. Laporan keuangan PT Kredit Pintar Indonesia tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material; | 3. a. <i>All information in the financial statements of PT Kredit Pintar Indonesia have been fully disclosed in a complete and truthful manner; and</i><br>b. <i>The financial statements of PT Kredit Pintar Indonesia do not contain any incorrect information or material fact, nor do they omit any information or material fact;</i> |
| 4. Kami bertanggung jawab atas sistem pengendalian internal dalam PT Kredit Pintar Indonesia.  | 4. <i>We are responsible for the internal control system of PT Kredit Pintar Indonesia.</i>   |

Demikian pernyataan ini dibuat dengan sebenarnya.

*This statement is made truthfully.*

Jakarta, 30 Juni 2022/Jakarta, June 30, 2022

  
4D96AJX910718231  
**Wisely Reinharda Wijaya Oeij**  
Direktur/Director

The original financial statements included herein are in the Indonesian language.

**PT KREDIT PINTAR INDONESIA**  
**LAPORAN POSISI KEUANGAN**  
**Tanggal 31 Desember 2021**  
**(Disajikan dalam Rupiah, kecuali dinyatakan lain)**

**PT KREDIT PINTAR INDONESIA**  
**STATEMENT OF FINANCIAL POSITION**  
**As of December 31, 2021**  
**(Expressed in Rupiah, unless otherwise stated)**

|   | 31 Desember 2021/<br>December 31, 2021 | Catatan/<br>Notes | 31 Desember 2020/<br>December 31, 2020 <sup>*)</sup> |  |
|---|--|-------------------|--|--|
| <b>ASET</b>   |  |                   |  | <b>ASSETS</b>  |
| <b>ASET LANCAR</b>  |  |                   |  | <b>CURRENT ASSETS</b>  |
| Kas dan setara kas  | 3.043.054.685                          | 4                 | 107.447.288.291                                      | Cash and cash equivalent   |
| Piutang usaha - neto  | 1.652.311.665                          | 5                 | 26.074.561.043                                       | Trade receivables - net  |
| Piutang lain-lain   | 238.732.726.300                        | 6,20              | 78.808.710.413                                       | Other receivables  |
| Biaya dibayar dimuka  | 2.115.505.971                          |                   | 1.483.171.583  | Prepaid expenses   |
| <b>Total Aset Lancar</b>  | <b>245.543.598.621</b>                 |                   | <b>213.813.731.330</b>                               | <b>Total Current Assets</b>  |
| <b>ASET TIDAK LANCAR</b>  |  |                   |  | <b>NON-CURRENT ASSETS</b>  |
| Aset tetap - neto   | 2.634.862.518                          | 7                 | 4.242.760.554  | Fixed asset - net  |
| Aset pajak tangguhan  | 3.730.028.859                          | 12d               | 3.470.874.191  | Deferred tax assets  |
| Aset hak guna - neto  | 2.341.714.591                          | 8                 | 4.479.873.620  | Right-of-use assets - net  |
| Pinjaman ke pihak berelasi  | 109.673.220.521                        | 9,20              | 103.202.175.225                                      | Loan to related parties  |
| Aset tidak lancar lainnya   | 961.475.000                            |                   | 1.488.261.533  | Other non-current assets   |
| <b>Total Aset Tidak Lancar</b>  | <b>119.341.301.489</b>                 |                   | <b>116.883.945.123</b>                               | <b>Total Non-Current Assets</b>  |
| <b>TOTAL ASET</b>   | <b>364.884.900.110</b>                 |                   | <b>330.697.676.453</b>                               | <b>TOTAL ASSETS</b>  |
| <b>LIABILITAS JANGKA PENDEK</b>   |  |                   |  | <b>CURRENT LIABILITIES</b>   |
| Utang usaha   | 95.821.949.655                         | 10,20             | 124.810.251.099                                      | Trade payables   |
| Utang lain-lain   | 106.574.757                            |                   | 10.930.837   | Other payables   |
| Bagian lancar atas liabilitas sewa  | 1.335.249.897                          | 8                 | 2.217.767.017  | Current maturities of lease liabilities                                  |
| Biaya masih harus dibayar   | 32.715.855.525                         | 11                | 13.351.152.587                                       | Accrued expenses   |
| Utang pajak   | 20.849.454.808                         | 12a               | 11.812.762.943                                       | Taxes payable  |
| Pendapatan diterima dimuka  | 91.101.223.214                         | 13                | 44.813.770.498                                       | Unearned revenue   |
| <b>Total Liabilitas Jangka Pendek</b>   | <b>241.930.307.856</b>                 |                   | <b>197.016.634.981</b>                               | <b>Total Current Liabilities</b>   |
| <b>LIABILITAS JANGKA PANJANG</b>  |  |                   |  | <b>NON-CURRENT LIABILITIES</b>   |
| Liabilitas sewa - setelah dikurangi bagian lancar                                     | -                                      | 8                 | 1.335.249.897  | Lease liabilities - net of current maturities                            |
| Liabilitas imbalan pasca kerja  | 8.796.704.999                          | 14                | 14.378.810.732                                       | Post-employment benefit liabilities                                      |
| <b>Total Liabilitas Jangka Panjang</b>  | <b>8.796.704.999</b>                   |                   | <b>15.714.060.629</b>                                | <b>Total Non-Current Liabilities</b>                                     |
| <b>TOTAL LIABILITAS</b>   | <b>250.727.012.855</b>                 |                   | <b>212.730.695.610</b>                               | <b>TOTAL LIABILITIES</b>   |
| <b>EKUITAS</b>  |  |                   |  | <b>EQUITY</b>  |
| Modal saham   |  |                   |  | Capital stock  |
| Modal dasar - 40.000.000 saham dengan nilai nominal Rp1.000 per saham                 |  |                   |  | Authorized - 40,000,000 shares at par value of Rp1,000                   |
| Modal ditempatkan dan disetor penuh 10.000.000 pada tanggal 31 Desember 2021 dan 2020 | 10.000.000.000                         | 15                | 10.000.000.000                                       | Issued and fully paid 10,000,000 shares as of December 31, 2021 and 2020 |
| Laba (rugi) komprehensif lainnya  | 10.459.513.339                         |                   | (646.894.359)  | Other comprehensive gain (loss)  |
| Saldo laba  | 93.698.373.916                         |                   | 108.613.875.202                                      | Retained earnings  |
| <b>TOTAL EKUITAS</b>  | <b>114.157.887.255</b>                 |                   | <b>117.966.980.843</b>                               | <b>TOTAL EQUITY</b>  |
| <b>TOTAL LIABILITAS DAN EKUITAS</b>   | <b>364.884.900.110</b>                 |                   | <b>330.697.676.453</b>                               | <b>TOTAL LIABILITIES AND EQUITY</b>                                      |

\*) Reklasifikasi akun (Catatan 25)/Reclassification of accounts (Note 25)

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

The original financial statements included herein are in the Indonesian language.

**PT KREDIT PINTAR INDONESIA**  
**LAPORAN LABA RUGI DAN PENGHASILAN**  
**KOMPREHENSIF LAIN**  
 Untuk Tahun yang Berakhir pada Tanggal  
 31 Desember 2021  
 (Disajikan dalam Rupiah, kecuali dinyatakan lain)

**PT KREDIT PINTAR INDONESIA**  
**STATEMENT OF PROFIT OR LOSS AND OTHER**  
**COMPREHENSIVE INCOME**  
 For the Year Ended  
 December 31, 2021  
 (Expressed in Rupiah, unless otherwise stated)

| Tahun yang Berakhir pada Tanggal 31 Desember/<br>Year Ended December 31, |                         |                   |                        |  |
|--|-------------------------|-------------------|------------------------|--|
|  | 2021                    | Catatan/<br>Notes | 2020 <sup>*)</sup>     |  |
| <b>PENDAPATAN</b>  | <b>930.999.859.451</b>  | 16                | <b>647.450.730.247</b> | <b>REVENUE</b>   |
| Beban operasional  | (844.364.136.650)       | 17                | (471.391.208.965)      | Operating expense  |
| Beban umum dan administrasi  | (114.096.245.569)       | 18                | (143.984.609.997)      | General and administrative expense                                 |
| <b>LABA OPERASIONAL</b>  | <b>(27.460.522.768)</b> |                   | <b>32.074.911.285</b>  | <b>OPERATING INCOME</b>  |
| Pendapatan (beban) lain-lain   | 17.254.960.853          | 19                | (27.859.482.092)       | Other income (expense)   |
| <b>(RUGI) LABA SEBELUM PAJAK FINAL DAN PENGHASILAN</b>                   | <b>(10.205.561.915)</b> |                   | <b>4.215.429.193</b>   | <b>(LOSS) INCOME BEFORE FINAL AND INCOME TAX EXPENSES</b>          |
| Beban pajak final  | (13.543.688)            |                   | (15.310.625)           | Final tax  |
| <b>(RUGI) LABA SEBELUM PAJAK PENGHASILAN</b>                             | <b>(10.219.105.603)</b> |                   | <b>4.200.118.568</b>   | <b>(LOSS) INCOME BEFORE INCOME TAX</b>                             |
| <b>BEBAN PAJAK PENGHASILAN</b>   |                         |                   |                        | <b>INCOME TAX EXPENSES</b>   |
| Beban pajak kini   | (8.088.126.881)         | 12c               | (1.140.550.400)        | Current tax expense  |
| Manfaat pajak tangguhan  | 3.391.731.198           | 12d               | 637.112.541            | Deferred tax benefit   |
| <b>BEBAN PAJAK PENGHASILAN</b>   | <b>(4.696.395.683)</b>  |                   | <b>(503.437.859)</b>   | <b>INCOME TAX EXPENSES</b>   |
| <b>(RUGI) LABA BERSIH TAHUN BERJALAN</b>                                 | <b>(14.915.501.286)</b> |                   | <b>3.696.680.709</b>   | <b>(LOSS) PROFIT FOR THE YEAR</b>                                  |
| <b>PENGHASILAN KOMPREHENSIF LAIN</b>                                     |                         |                   |                        | <b>OTHER COMPREHENSIVE INCOME</b>                                  |
| Item yang tidak akan direklasifikasi ke laba rugi                        |                         |                   |                        | Items that will not be reclassified to profit or loss              |
| Pengukuran kembali manfaat imbalan pasti                                 | 14.238.984.228          | 14                | (502.830.240)          | Remeasurements of defined benefit pension                          |
| Pajak terkait item yang tidak akan direklasifikasi ke laba rugi          | (3.132.576.530)         | 12d               | 100.827.008            | Tax for items that will not be reclassified to profit or loss      |
| <b>LABA (RUGI) KOMPREHENSIF LAIN TAHUN BERJALAN - SETELAH PAJAK</b>      | <b>11.106.407.698</b>   |                   | <b>(402.003.232)</b>   | <b>OTHER COMPREHENSIVE INCOME (LOSS) FOR THE YEAR - NET OF TAX</b> |
| <b>TOTAL (RUGI) LABA KOMPREHENSIF TAHUN BERJALAN</b>                     | <b>(3.809.093.588)</b>  |                   | <b>3.294.677.477</b>   | <b>TOTAL COMPREHENSIVE (LOSS) INCOME FOR THE YEAR</b>              |

\*) Reklasifikasi akun (Catatan 25)/Reclassification of accounts (Note 25)

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

**PT KREDIT PINTAR INDONESIA**  
**LAPORAN PERUBAHAN EKUITAS**  
**Untuk Tahun yang Berakhir pada Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam Rupiah, kecuali dinyatakan lain)**

*The original financial statements included herein are in  
the Indonesian language.*

**PT KREDIT PINTAR INDONESIA**  
**STATEMENT OF CHANGES IN EQUITY**  
**For the Year Ended**  
**December 31, 2021**  
**(Expressed in Rupiah, unless otherwise stated)**

|                                   | Laba (Rugi) Komprehensif<br>Lain/ Other |                              |                                  | Jumlah Ekuitas/<br>Total Equity |  |
|-----------------------------------|---|------------------------------|----------------------------------|---------------------------------|--|
|                                   | Modal Saham/<br>Capital Stock           | Comprehensive<br>(Loss) Gain | Saldo Laba/<br>Retained Earnings |                                 |  |
| <b>Saldo per 1 Januari 2020</b>   | <b>10.000.000.000</b>                   | <b>(244.891.127)</b>         | <b>104.917.194.493</b>           | <b>114.672.303.366</b>          | <b>Balance as of January 1, 2020</b>   |
| Laba tahun berjalan               | -                                       | -                            | 3.696.680.709                    | 3.696.680.709                   | <i>Profit for the year</i>             |
| Rugi komprehensif lain - neto     | -                                       | (402.003.232)                | -                                | (402.003.232)                   | <i>Other comprehensive loss - net</i>  |
| <b>Saldo per 31 Desember 2020</b> | <b>10.000.000.000</b>                   | <b>(646.894.359)</b>         | <b>108.613.875.202</b>           | <b>117.966.980.843</b>          | <b>Balance as of December 31, 2020</b> |
| Rugi tahun berjalan               | -                                       | -                            | (14.915.501.286)                 | (14.915.501.286)                | <i>Loss for the year</i>               |
| Laba komprehensif lain - neto     | -                                       | 11.106.407.698               | -                                | 11.106.407.698                  | <i>Other comprehensive gain - net</i>  |
| <b>Saldo per 31 Desember 2021</b> | <b>10.000.000.000</b>                   | <b>10.459.513.339</b>        | <b>93.698.373.916</b>            | <b>114.157.887.255</b>          | <b>Balance as of December 31, 2021</b> |

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

*The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.*

**PT KREDIT PINTAR INDONESIA**  
**LAPORAN ARUS KAS**  
**Untuk Tahun yang Berakhir pada Tanggal**  
**31 Desember 2021**  
**(Disajikan dalam Rupiah, kecuali dinyatakan lain)**

**PT KREDIT PINTAR INDONESIA**  
**STATEMENT OF CASH FLOWS**  
**For the Year Ended**  
**December 31, 2021**  
**(Expressed in Rupiah, unless otherwise stated)**

| Tahun yang Berakhir pada Tanggal 31 Desember/<br>Year Ended December 31 |                          |                   |                        |  |
|---|--------------------------|-------------------|------------------------|--|
|   | 2021                     | Catatan/<br>Notes | 2020 <sup>*)</sup>     |  |
| <b>ARUS KAS DARI AKTIVITAS OPERASI</b>                                  |                          |                   |                        | <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>                |
| Penerimaan biaya layanan  | 889.971.223.752          |                   | 605.252.415.186        | Service fee received                                       |
| Pembayaran kepada pemasok dan lainnya                                   | (1.047.201.417.175)      |                   | (622.943.947.987)      | Payment to suppliers and others                            |
| Pembayaran pajak penghasilan  | (1.900.917.336)          |                   | (22.312.507.250)       | Payment of corporate income taxes                          |
| Kas Bersih yang Digunakan untuk Aktivitas Operasi                       | (159.131.110.759)        |                   | (40.004.040.051)       | Net Cash Used in Operating Activities                      |
| <b>ARUS KAS DARI AKTIVITAS INVESTASI</b>                                |                          |                   |                        | <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>                |
| Pinjaman ke pihak berelasi  | (89.318.842.805)         |                   | (91.533.172.950)       | Loan to related parties                                    |
| Pembayaran dari pihak berelasi  | 148.012.332.478          |                   | 173.596.325.096        | Payment from related parties                               |
| Perolehan aset tetap  | (1.679.943.147)          | 7                 | (1.352.814.448)        | Proceeds from sale of fixed assets                         |
| Lain-lain   | -                        |                   | (664.652.490)          | Others   |
| Kas Bersih yang Digunakan untuk Aktivitas Investasi                     | 57.013.546.526           |                   | 80.045.685.208         | Net Cash Used in Investing Activities                      |
| <b>ARUS KAS DARI AKTIVITAS PENDANAAN</b>                                |                          |                   |                        | <b>CASH FLOWS FROM FINANCING ACTIVITIES</b>                |
| Pembayaran liabilitas sewa  | (2.286.669.373)          |                   | (2.124.427.736)        | Payment for lease liabilities                              |
| Kas Bersih yang Diperoleh dari Aktivitas Pendanaan                      | (2.286.669.373)          |                   | (2.286.669.373)        | Net Cash Provided by Financing Activities                  |
| <b>(PENURUNAN) KENAIKAN NETO KAS DAN SETARA KAS</b>                     | <b>(104.404.233.606)</b> |                   | <b>37.917.217.421</b>  | <b>NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENT</b> |
| <b>KAS DAN SETARA KAS AWAL TAHUN</b>                                    | <b>107.447.288.291</b>   | 4                 | <b>69.530.070.870</b>  | <b>CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>      |
| <b>KAS DAN SETARA KAS AKHIR TAHUN</b>                                   | <b>3.043.054.685</b>     | 4                 | <b>107.447.288.291</b> | <b>CASH AND CASH EQUIVALENTS AT END OF YEAR</b>            |

\*) Reklasifikasi akun (Catatan 25)/Reclassification of accounts (Note 25)

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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