



Paparan Publik 2025

AGENDA

Sekilas Perusahaan

Kondisi Makroekonomi & Industri

Kinerja Operasional & Keuangan

Strategi 2025

Transformasi Business Model

2019

Radana mengadakan HMETD II (Rights Issue) & Rubicon menjadi pemegang saham pengendali

2020

Rubicon menutup kesepakatan setelah MTO pada bulan April

2021

Radana mengadakan private placement untuk meningkatkan saham publik

2015

Radana menggelar HMETD I (right issue)

2014

PT HD Finance Tbk berubah nama menjadi PT Radana Bhaskara Finance Tbk



2013

PT Tiara Marga Trakindo (TMT) menjadi pemegang saham utama



1972

PT Indonesia Lease Corporation (Indo Lease) didirikan

2005

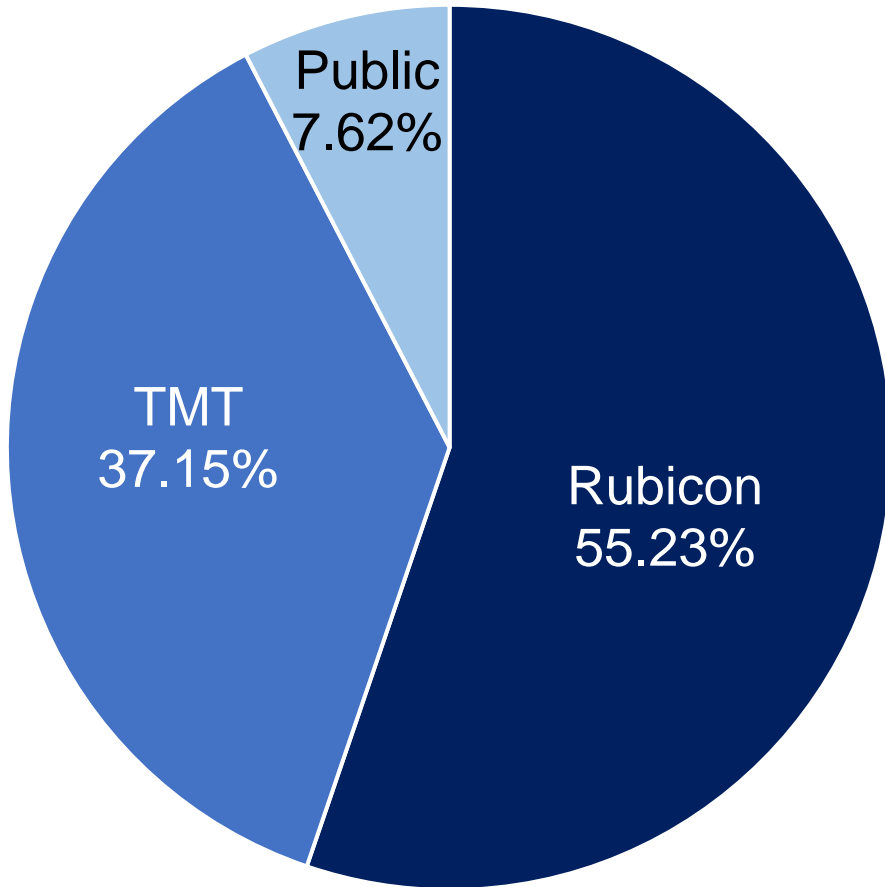
Orang Tua Group mengakuisisi PT Indonesia Finance Lease Corporation dan mengubah namanya menjadi HD Finance



2011

PT HD Finance mengadakan Initial Public Offering (IPO) dan menjadi perusahaan publik





Rubicon Investment Holding Pte. Ltd.

Rubicon Investments Holding Pte. Ltd. ("Rubicon") dikendalikan secara langsung dan mayoritas dimiliki oleh Archipelago Asia Focus Fund Pte. Ltd., sebuah perusahaan yang didirikan berdasarkan hukum Republik Singapura ("AAFF SG") dan dikendalikan secara tidak langsung oleh Archipelago Capital Partners Pte. Ltd. ("ACP"), sebuah perusahaan investasi yang didirikan berdasarkan hukum Republik Singapura dan dilisensikan oleh Monetary Authority of Singapore di Singapura.

PT Tiara Marga Trakindo

Didirikan sebagai Holding Company dari TMT Group pada tahun 2000, PT Tiara Marga Trakindo (TMT) adalah sebuah perusahaan swasta yang berkantor pusat di Jakarta. TMT menaungi beberapa sub-holding di industri pengadaan dan layanan alat berat, pembiayaan, mineral dan energi terintegrasi, ritel konsumen, perhotelan dan manufaktur makanan.

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Sekilas Perusahaan

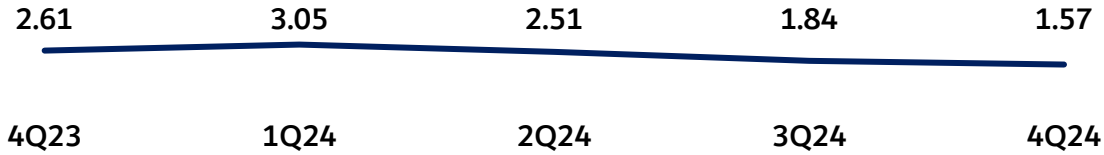
Kondisi Makroekonomi & Industri

Kinerja Operasional & Keuangan

Strategi 2025

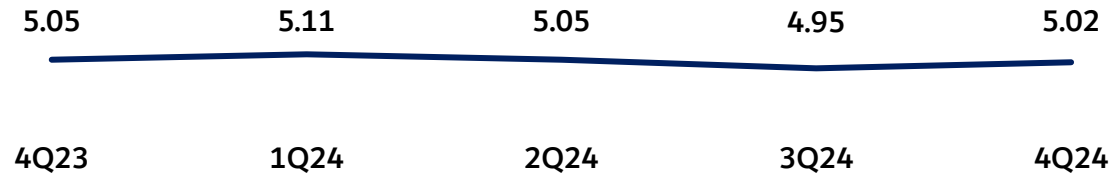
Inflasi (%)

Sumber: BI



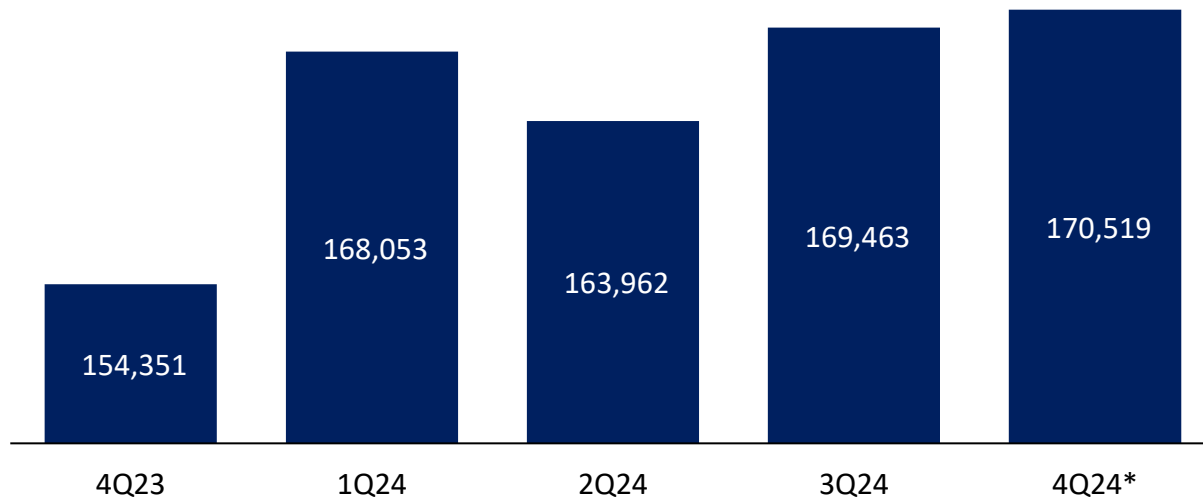
PDB (%)

Sumber: BPS



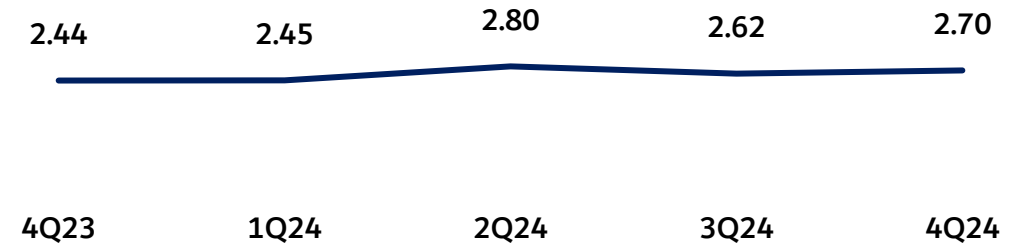
Pembiayaan Investasi (Miliar Rupiah)

Sumber: OJK



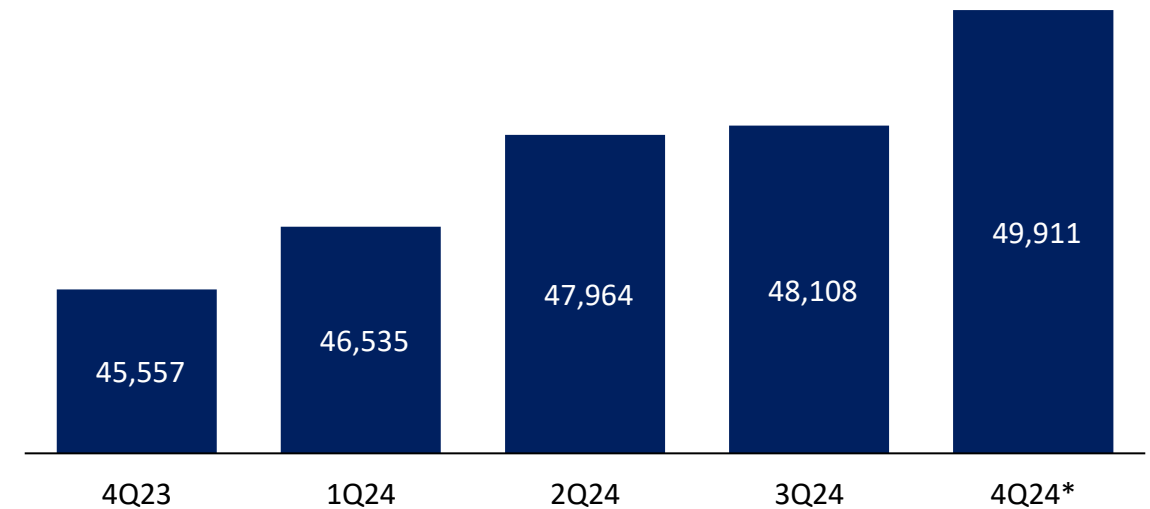
Non-Performing Performance - Multi Finance (%)

Sumber: OJK



Pembiayaan Modal Kerja (Miliar Rupiah)

Sumber: OJK



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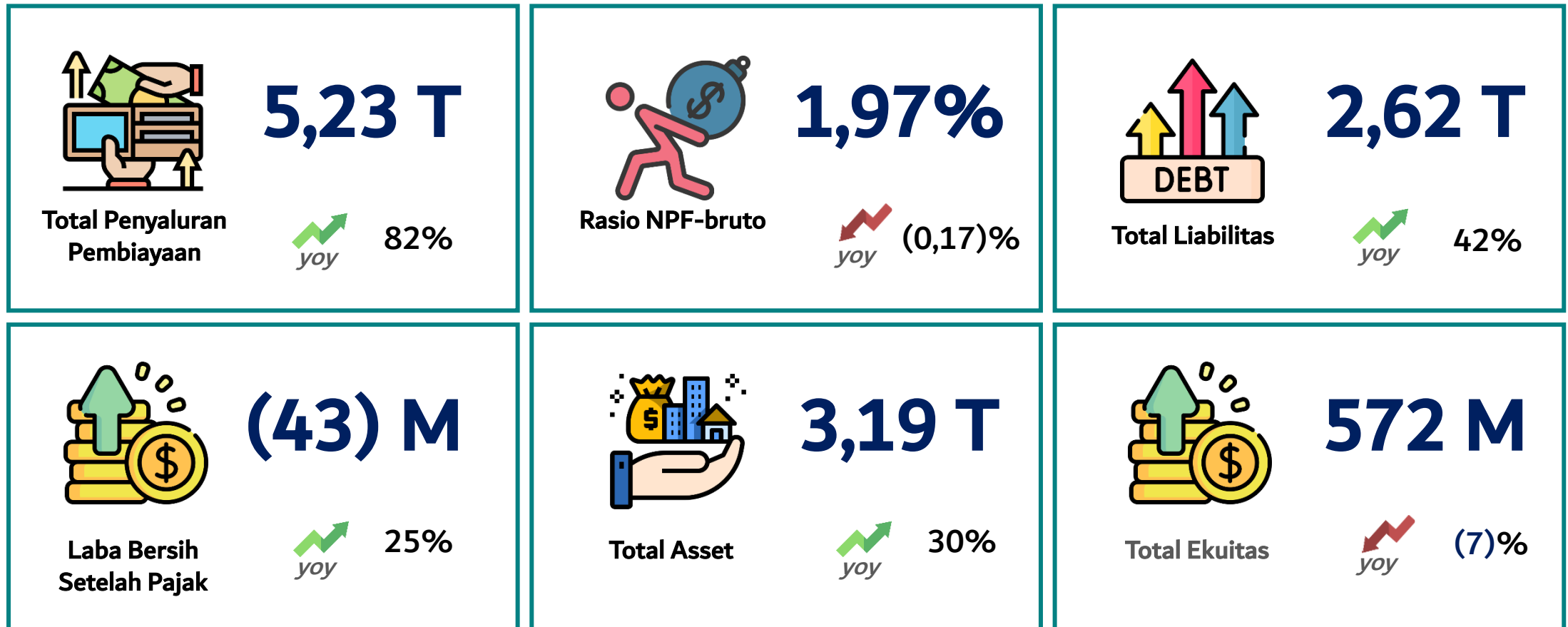
Sekilas Perusahaan

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Kondisi Operasional & Keuangan

Strategi 2025

Ringkasan Kinerja 2024

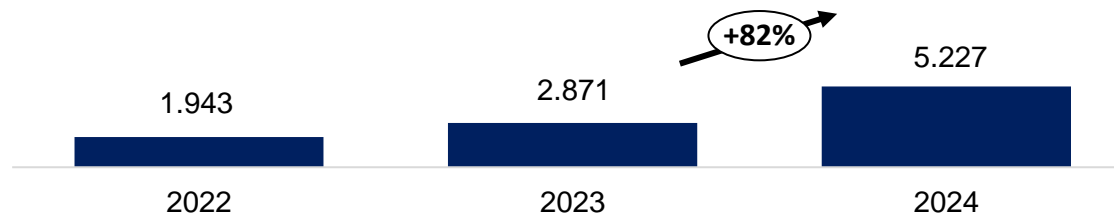


Sumber: Radana Finance

Catatan: T mewakili Triliun, M mewakili Miliar, dalam Rupiah

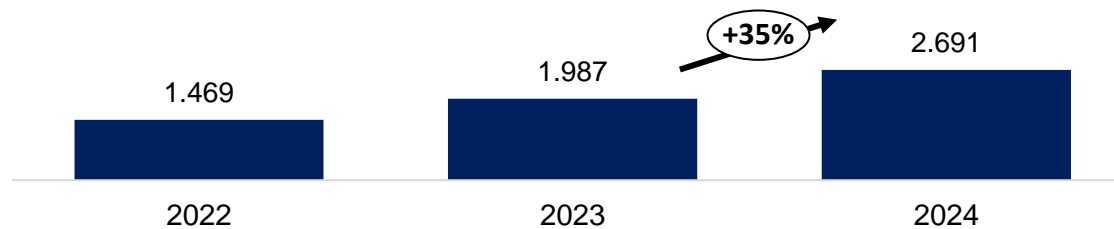
Kinerja Operasional 2024

Total Penyaluran Pembiayaan (dalam Rp Miliar)



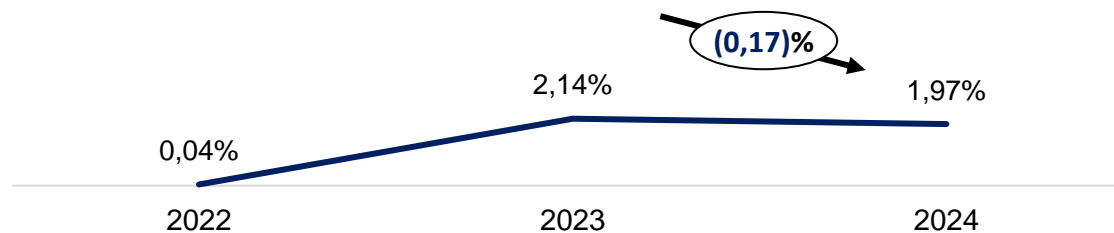
- Pada tahun 2024, Radana mencatatkan total Penyaluran Pembiayaan sebesar Rp 5,23 Triliun dengan komposisi 59% *Factoring* atau sebesar Rp 3,07 Triliun, 28% *ABF* atau sebesar Rp 1,47 Triliun dan 13% *FMU* atau sebesar RP 674 Miliar.

Total Saldo Piutang (dalam Rp Miliar)



- Pada tahun 2024, Radana mencatatkan total Saldo Piutang sebesar Rp 2,69 Triliun dengan komposisi 38% *Factoring* atau sebesar Rp 1,02 Triliun, 59% *ABF* atau sebesar Rp 1,58 Triliun, 3% *FMU* atau 85 Miliar.

NPF-bruto (dalam %)

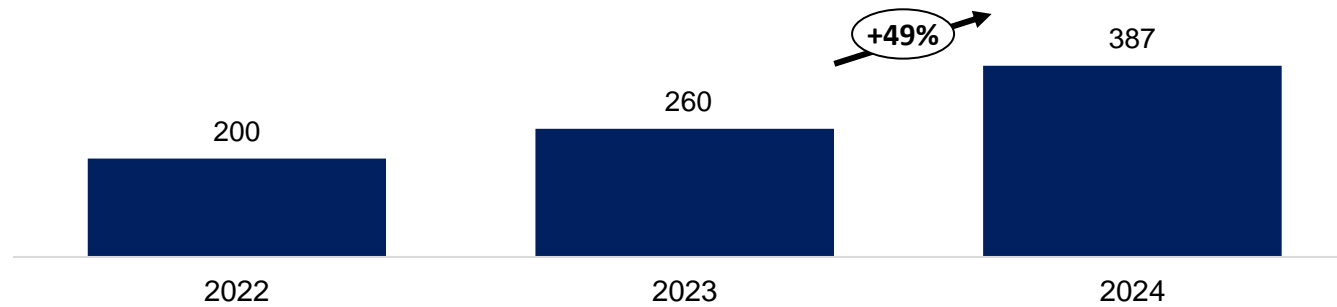


- NPF-bruto menunjukkan tren yang menurun dan tercatat sebesar 1,97% per Desember 2024. NPF-bruto tetap terjaga dibawah regulasi karena ditopang oleh portofolio yang lebih sehat sepanjang 2024.

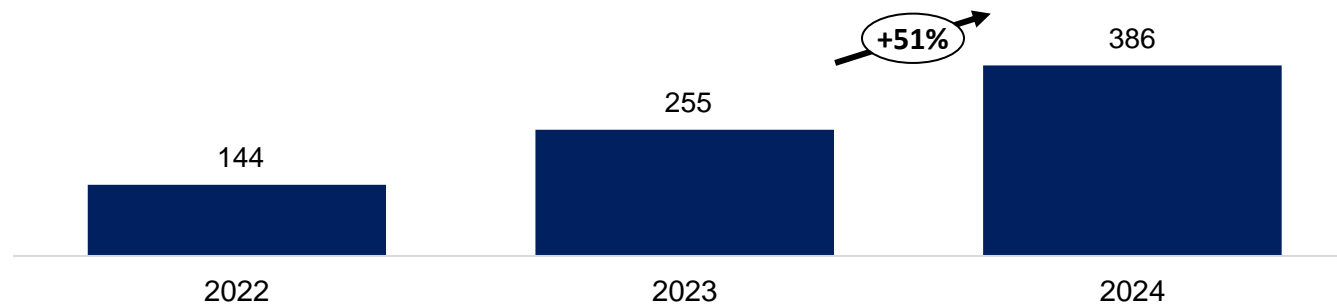
Sumber: Radana Finance

Kinerja Keuangan 2024

Total Pendapatan (dalam Rp Miliar)



Total Beban Operasional (dalam Rp Miliar)

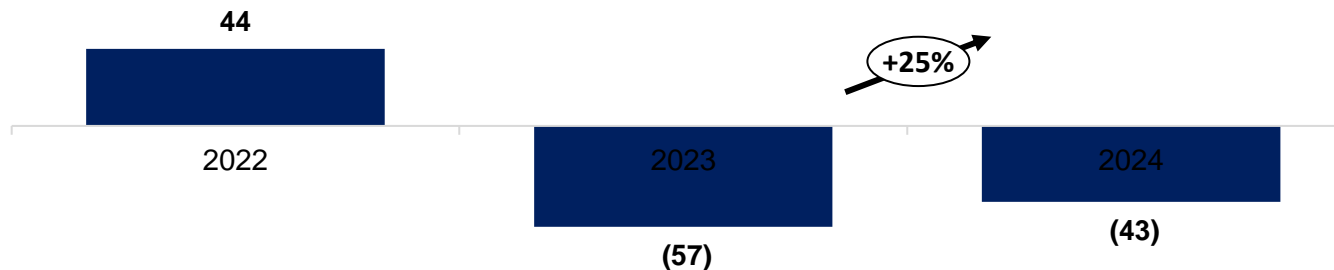


- **Total Pendapatan** tercatat sebesar Rp 387 Miliar atau naik 49% YoY pada tahun 2024 yang disebabkan oleh peningkatan penyaluran pembiayaan baru sebesar 82%.
- **Total Beban Operasional** tercatat sebesar Rp 386 Miliar atau naik 51% YoY sepanjang 2024 karena beban pendanaan atas kebutuhan pinjaman untuk menunjang kegiatan utama perusahaan, memperluas kesempatan kegiatan bisnis dan meningkatkan kapasitas perusahaan.

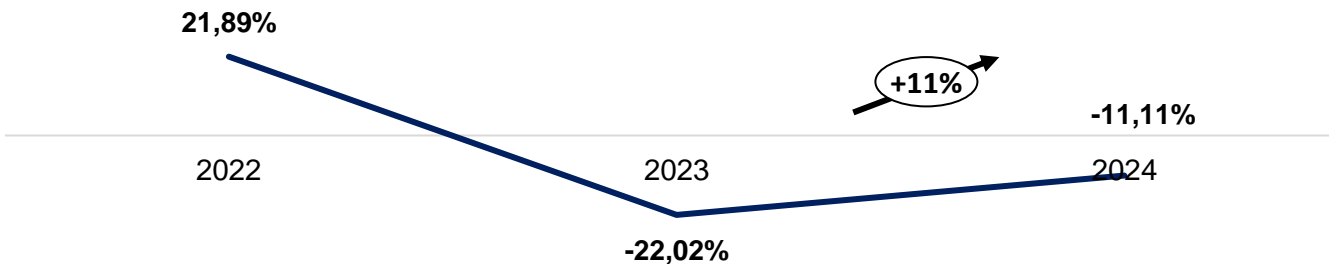
Sumber: Radana Finance

Kinerja Keuangan 2024

Total Laba/Rugi (dalam Rp Miliar)



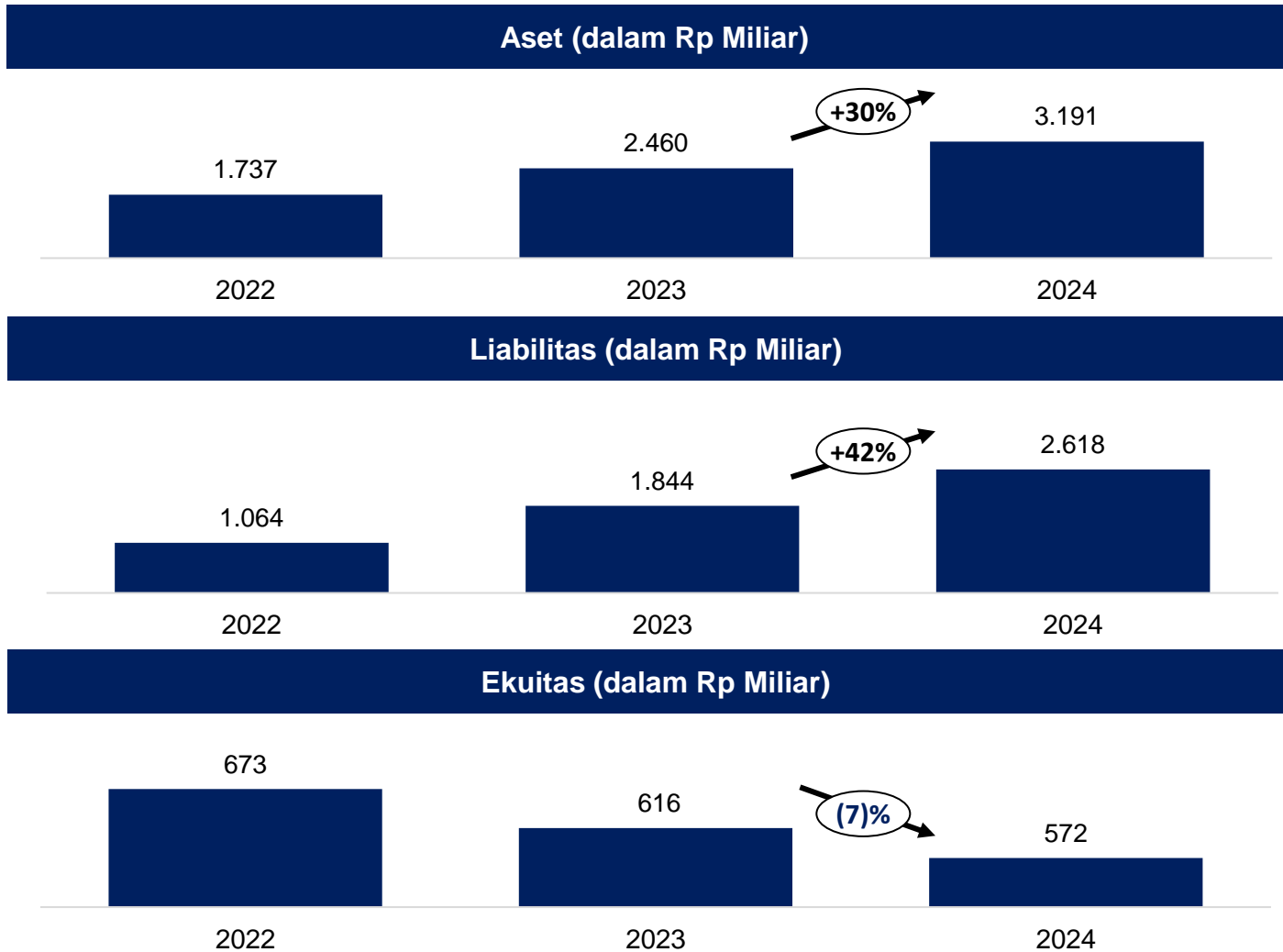
NPM (dalam %)



• **Total Rugi Bersih** tercatat sebesar Rp 43 Miliar atau membaik 25% YoY dan **Net Profit Margin** tercatat senilai -11,11% di tahun 2024 merupakan dampak dari kerugian yang disebabkan dari *unutilized* Aset Pajak Tangguhan (*DTA*) 2020 yang dibebankan pada tahun 2024.

Sumber: Radana Finance

Kinerja Keuangan 2024



- Total aset naik 30% YoY dikarenakan kenaikan piutang pembiayaan yang adalah dampak langsung dari peningkatan penyaluran pembiayaan baru sebesar 82% di tahun 2024.
- Liabilitas tahun 2024 tercatat mencapai Rp 2,62 Triliun, meningkat 42% YoY terutama disebabkan oleh penggunaan fasilitas pinjaman perbankan untuk mendukung peningkatan skala usaha perusahaan dalam penyaluran pembiayaan baru.
- Ekuitas tahun 2024 tercatat senilai Rp 572 Miliar, menurun 7% YoY di sebabkan dari *Unutilized* DTA 2020 yang di bebaskan pada tahun 2024 sehingga menjadikan *loss after tax*.

Sumber: Radana Finance

AGENDA

Sekilas Perusahaan

Kondisi Makroekonomi & Industri

Kinerja Operasional & Keuangan

Strategi 2025

- 1 Pengembangan beserta penguatan Produk Pembiayaan Investasi dan Modal Kerja.**
- 2 Peningkatan pangsa pasar pembiayaan melalui perluasan ke area-area baru yang potensial.**
- 3 Memperkuat hubungan dengan dealer potensial yang sudah ada maupun yang baru, didukung dengan berbagai program pemasaran**
- 4 Menawarkan pembiayaan modal kerja kepada Debitur existing (*Cross-Sell Products, Pre-Approved, dll*)**
- 5 Menajamkan strategi untuk fokus pada *Key Accounts Approach*.**
- 6 Meningkatkan keterampilan dan pengetahuan bagi semua karyawan, meningkatkan efisiensi proses**
- 7 Memperluas akses pendanaan dari perbankan (dalam & luar negeri) dengan penawaran bunga yang kompetitif**



THANK YOU

PT Radana Bhaskara Finance Tbk

CIBIS Nine Building Jl. TB Simatupang No.02., RT.1/RW.5, Cilandak Timur, Kec. Ps. Minggu

Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta 12560



Public Expose 2025

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Company in a Brief

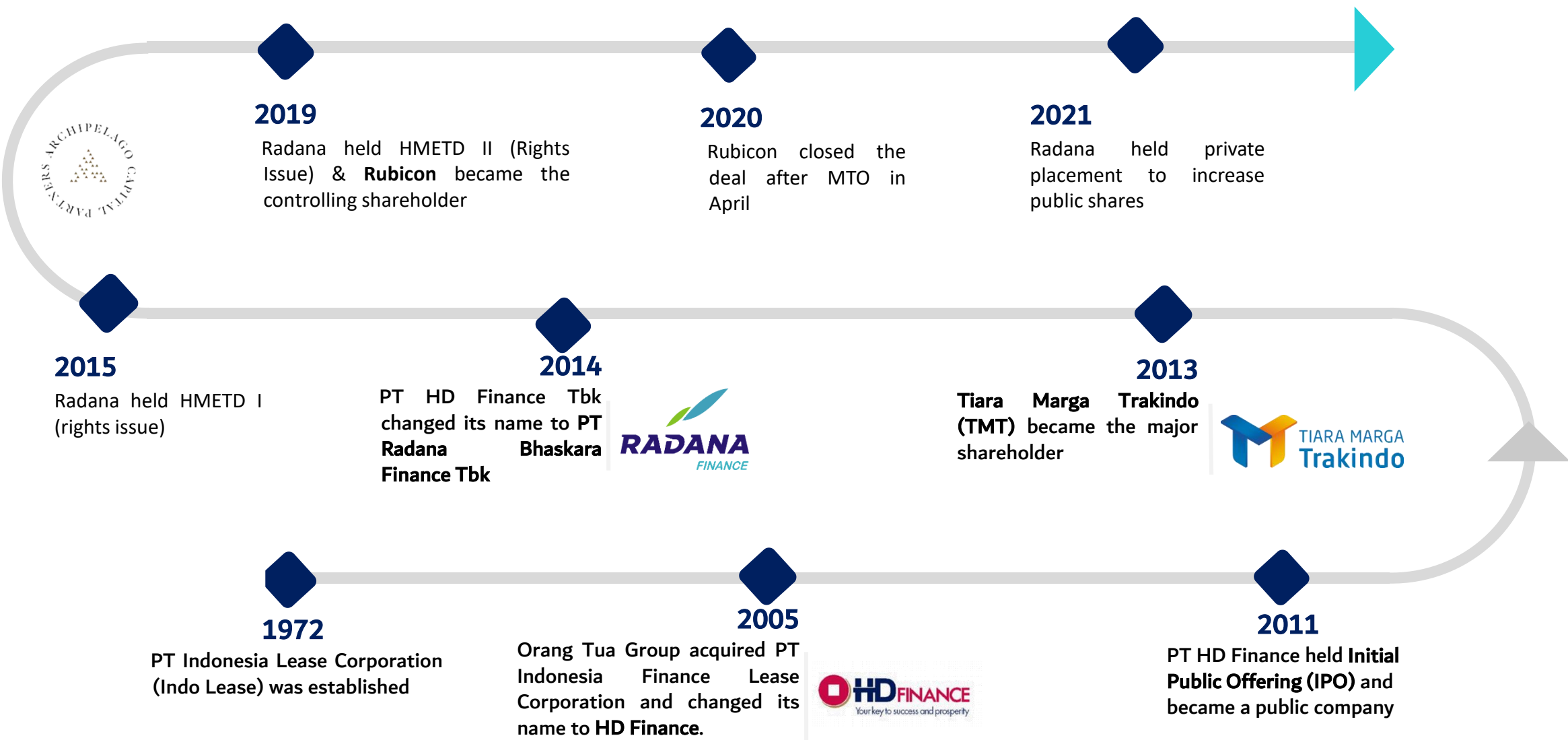
Macroeconomy & Industry Condition

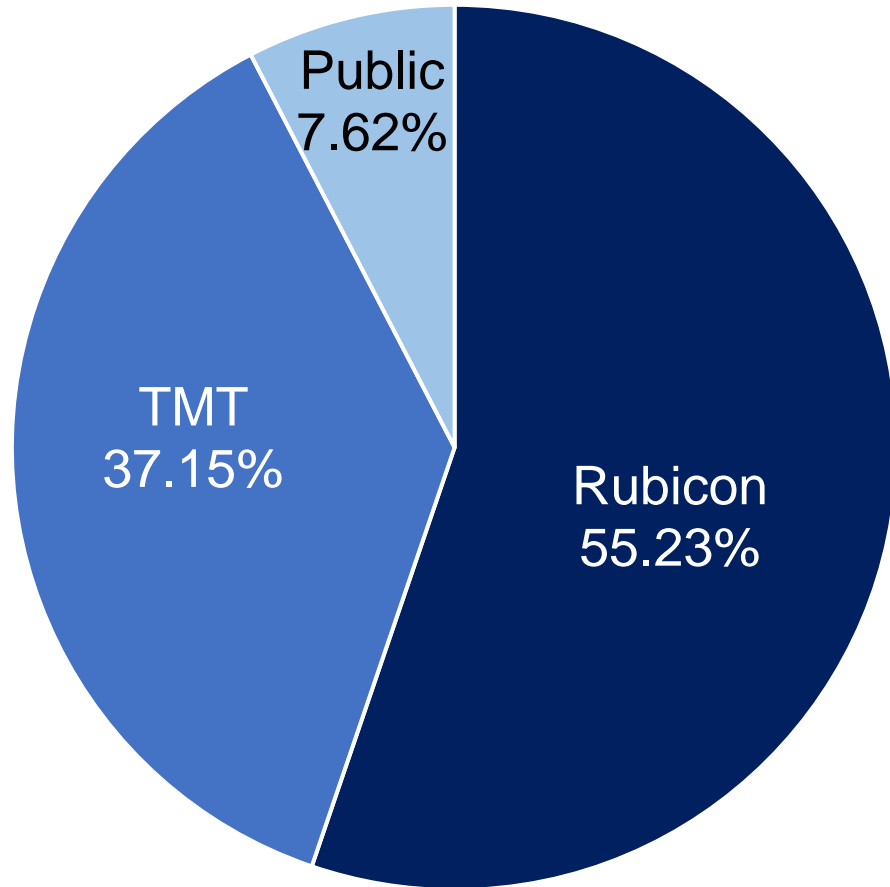
Operational & Financial Performance

2025 Strategy

History of the Company

Transform Business Model





Rubicon Investment Holding Pte. Ltd.

Rubicon Investments Holding Pte. Ltd. (“Rubicon”) is directly controlled and majority owned by Archipelago Asia Focus Fund Pte. Ltd., a company incorporated under the laws of the Republic of Singapore (“AAFF SG”) and indirectly controlled by Archipelago Capital Partners Pte. Ltd. (“ACP”), an investment company incorporated under the laws of the Republic of Singapore and licenced by the Monetary Authority of Singapore in Singapura.

PT Tiara Marga Trakindo

Established as a Holding Company of the TMT Group in 2000, PT Tiara Marga Trakindo (TMT) is a private company headquartered in Jakarta. TMT oversees several sub-holdings in heavy equipment procurement and services, financing, integrated minerals and energy, consumer retail, hospitaly and food manufacturing.

AGENDA

Company in a Brief

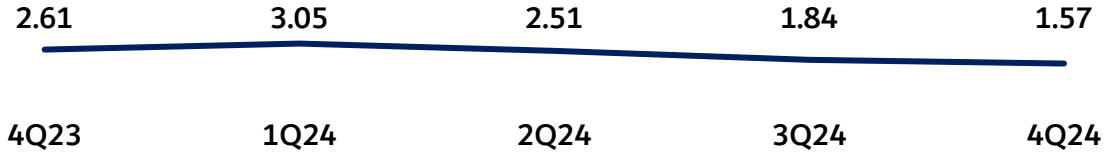
Macroeconomy & Industry Condition

Operational & Financial Performance

2025 Strategy

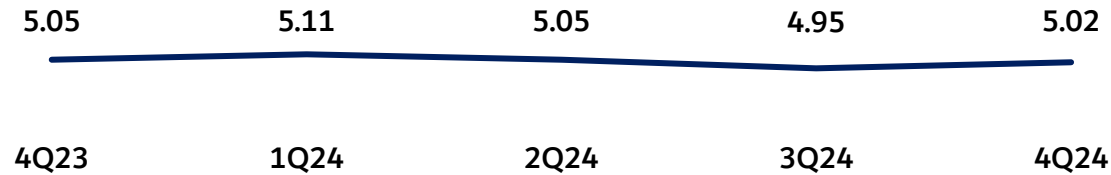
Inflation (%)

Source: BI



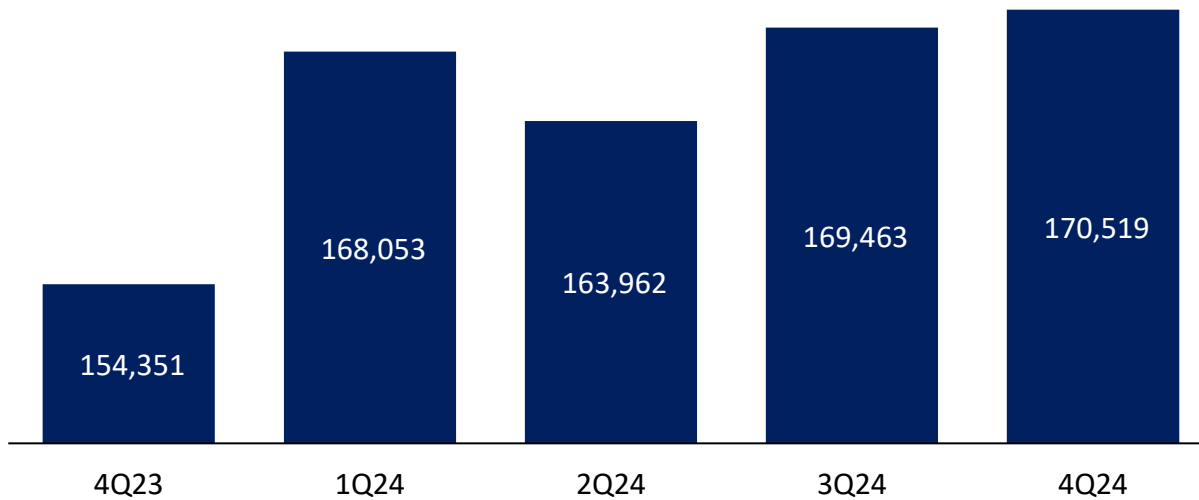
PDB (%)

Source: BPS



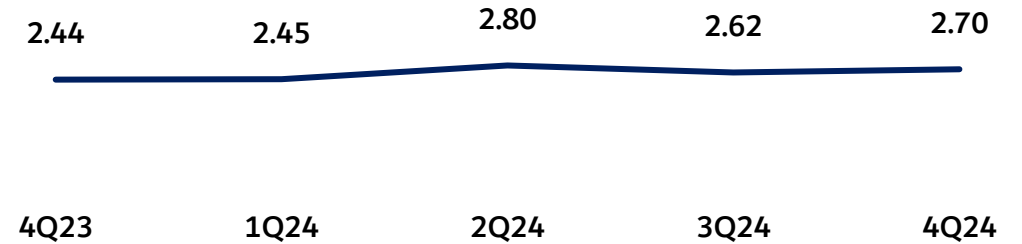
Investment Financing (IDR Bn)

Sumber: OJK



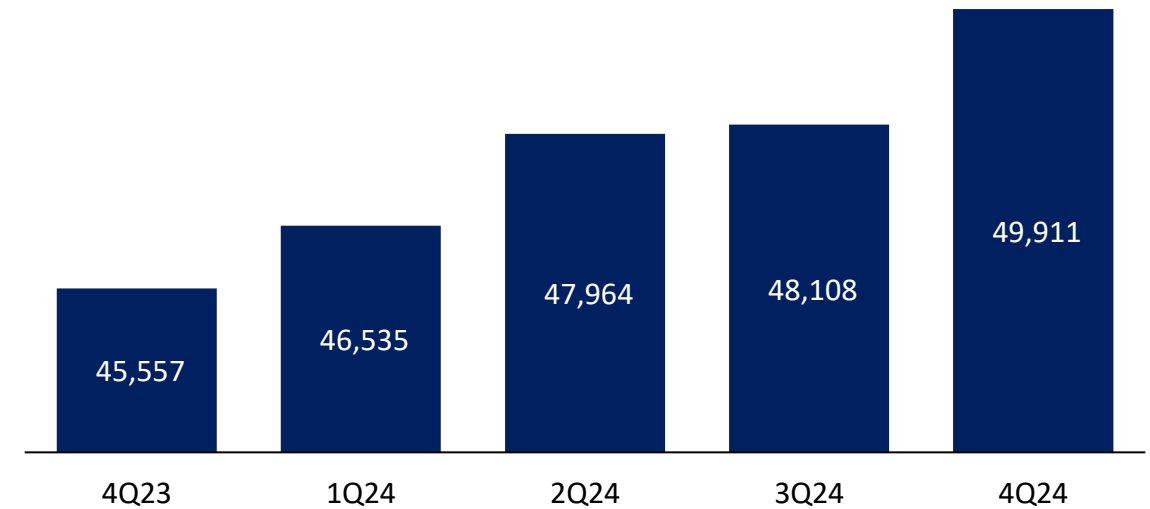
Non-Performing Performance – Multi Finance (%)

Source: OJK



Working Capital Financing (IDR Bn)

Source: OJK



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Company in a Brief

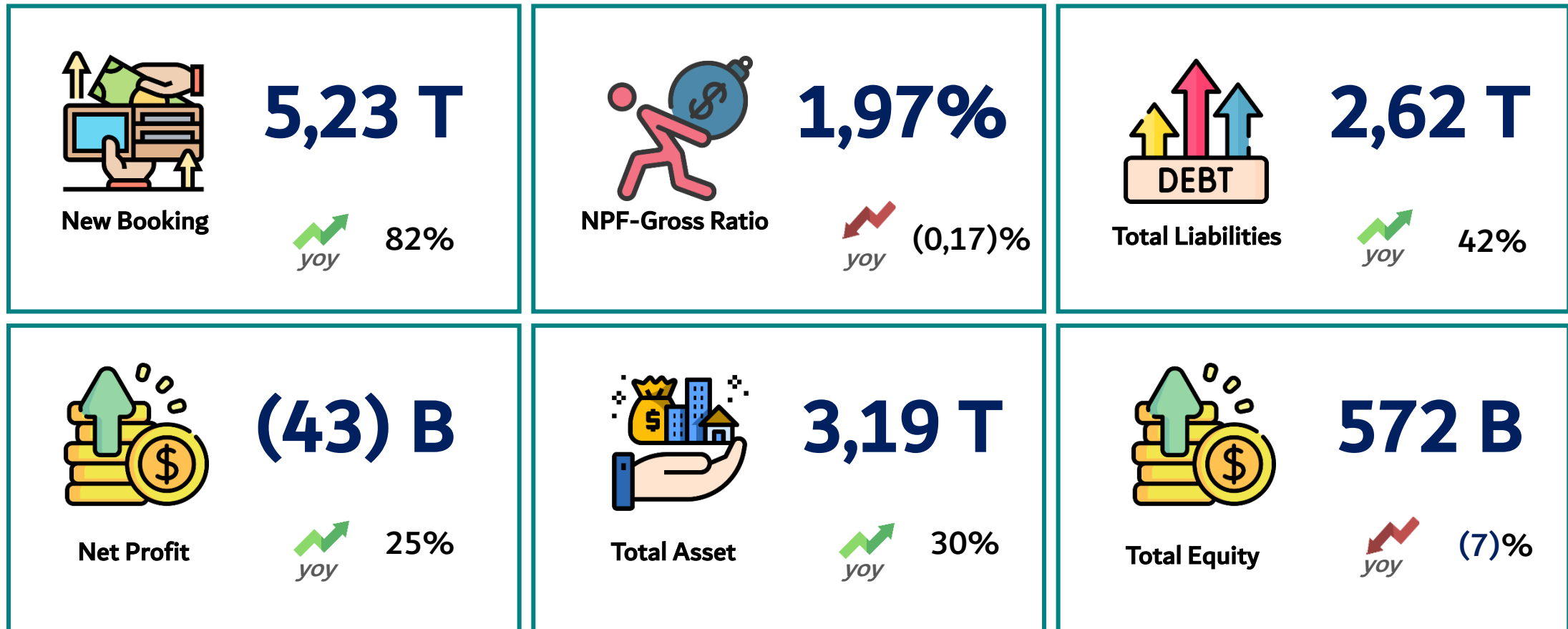
Macro & Industry Condition

Operational & Financial Performance

Strategy 2025

Operational & Financial Performance

Performance Summary 2024

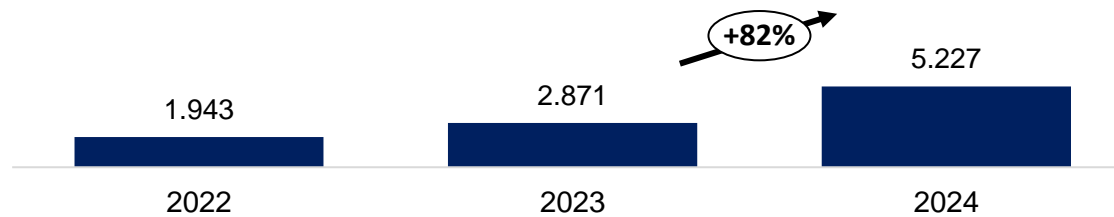


Source: Radana Finance

Notes: T for Trillion, B for Billion, in Rupiah

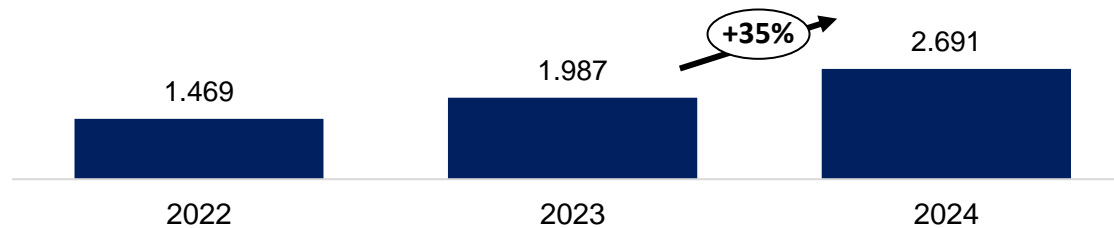
Operational Performance 2024

New Booking (in IDR Bn)



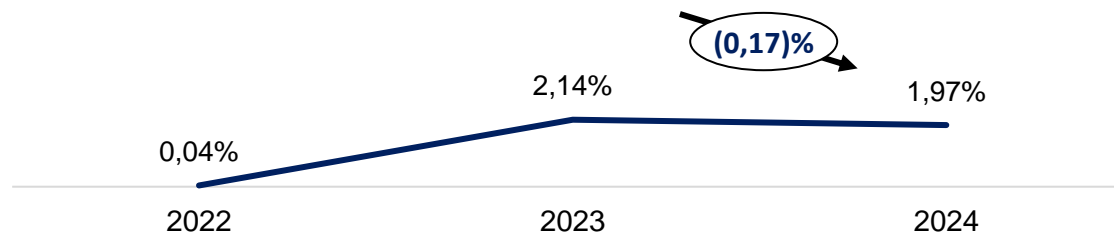
In 2024, Radana recorded a total new disburse of IDR 5.23 Trillion with a composition of 59% *Factoring* or IDR 3.07 Trillion, 28% *ABF* or IDR 1.47 Trillion and 13% *FMU* or RP 674 Billion.

Account Receivables (in IDR Bn)



In 2024, Radana recorded a total Account Receivables of IDR 2.69 Trillion with a composition 38% *Factoring* or IDR 1.02 Trillion, 59% *ABF* or IDR 1.58 Trillion, 3% *FMU* or IDR 85 Billion.

NPF-gross (in %)

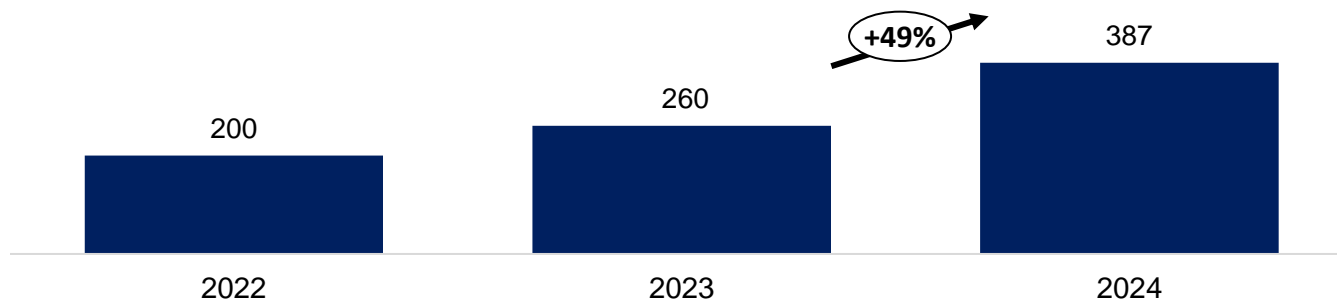


NPF-gross was in a healthy trend and recorded at 1.97% as of December 2024. NPF-gross was maintained below the regulation maximum level and supported by a healthier portfolio throughout 2024.

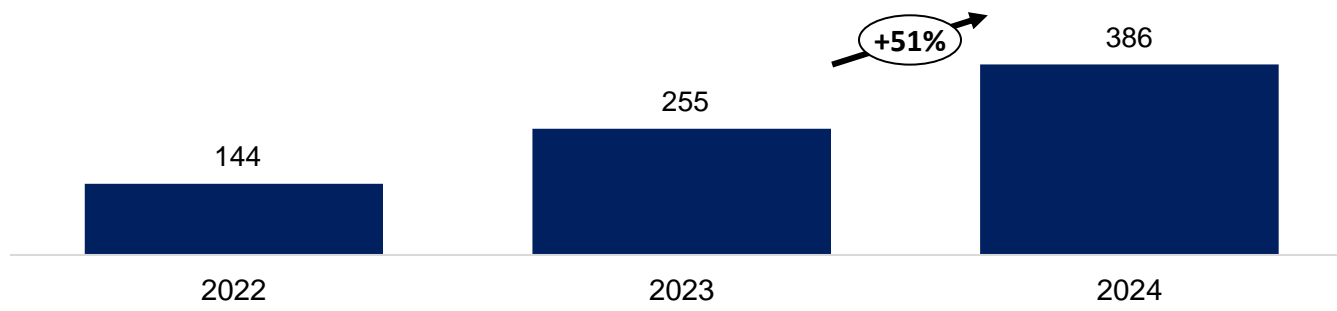
Source: Radana Finance

Financial Performance 2024

Revenue (in IDR Billion)



OPEX (in IDR Billion)

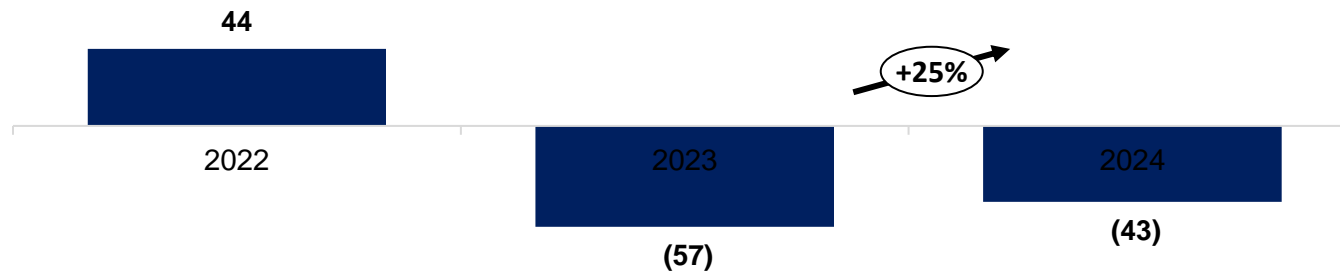


- **Total Revenue** was recorded at IDR 387 Billion, 49% YoY in 2024 due to increase in new disburse by 82%.
- **Total Operating Expense** was recorded at IDR 386 Billion or increased by 51% YoY throughout 2024 due to financing expenses related to the company borrowing needs to support its core activities, expand business opportunities, and enhance the company's business capacity

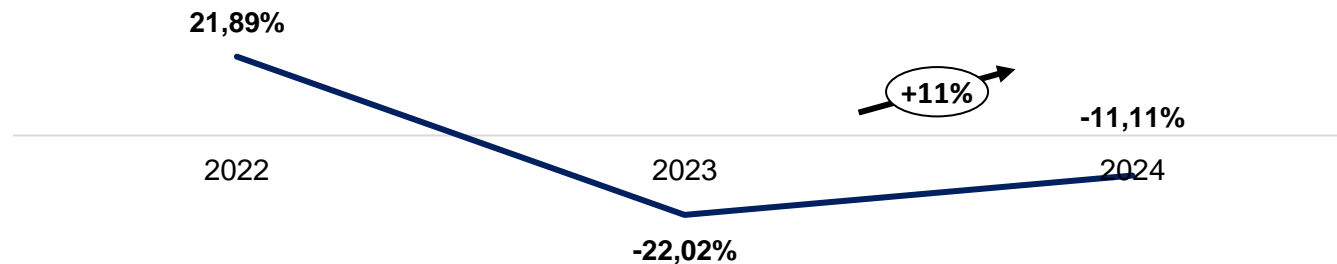
Source: Radana Finance

Financial Performance 2024

Net Profit/Net Loss (in IDR Billion)



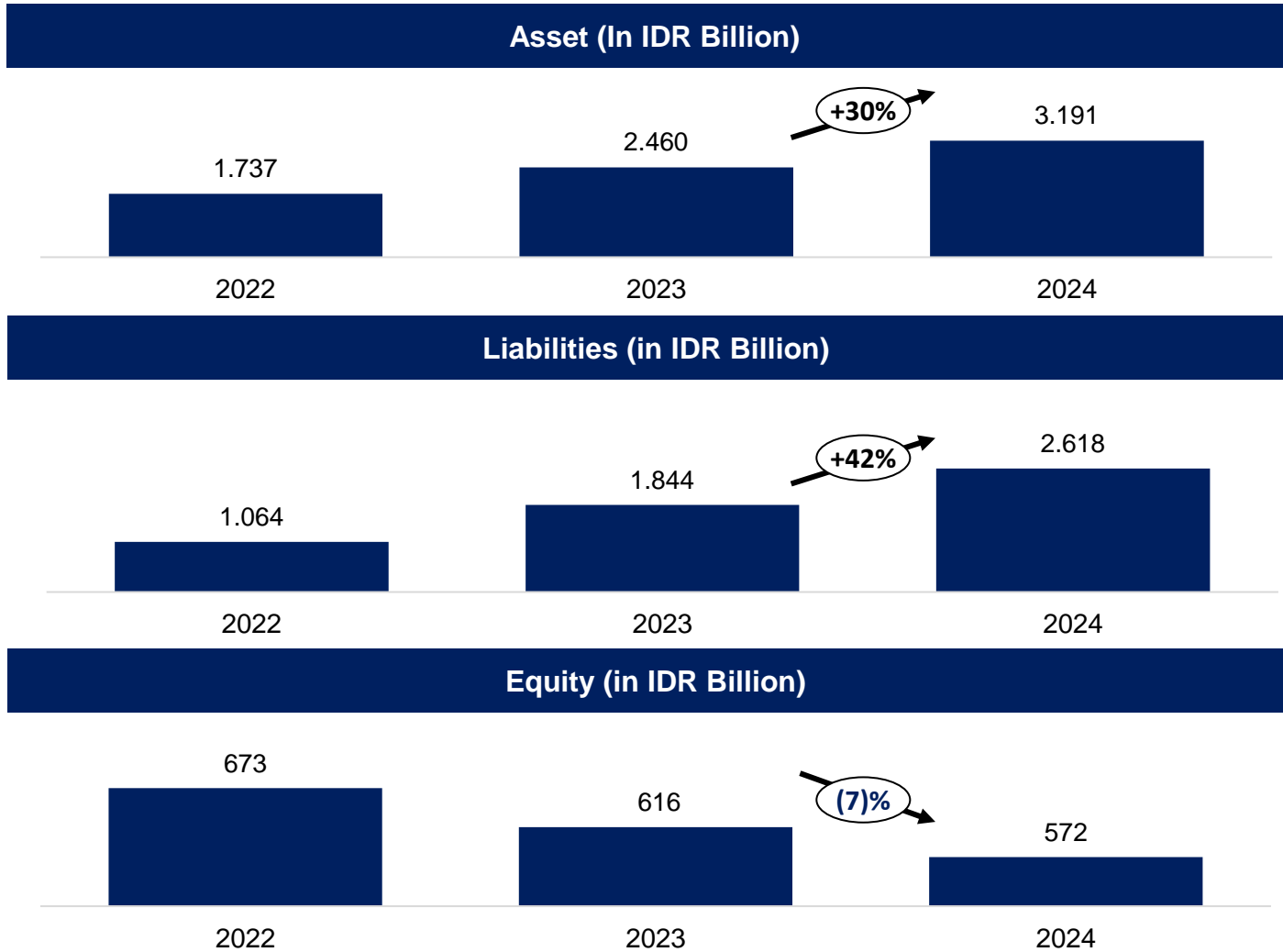
NPM (in %)



- **Total Net Loss** was recorded at IDR 43 Billion or improved by 25% YoY dan **Net Profit Margin** was recorded at -11,11% in 2024. This was primarily attributed to the losses incurred from unutilized Deferred Tax Assets (DTA) 2020, which was charged in 2024.

Source: Radana Finance

Financial Performance 2024



- **Total assets** increased 30% YoY due to hiked financing receivables, which directly contributed from increased in new disburse by 82% in 2024.
- **Liabilities** in 2024 was recorded at IDR 2.62 Trillion, increased of 42% YoY due to utilization of bank loan facility to support the company's business expansion in disbursing new financing.
- **Equity** in 2024 was recorded at IDR 572 Billion, decreased by 7% YoY due to unutilized DTA 2020, which was charged in 2024, hence turning bottomline to loss after tax.

Source: Radana Finance

AGENDA

Company in a Brief

Macro & Industry Condition

Operational & Financial Performance

Strategy 2025

- 1 Development and strengthening of Investment and Working Capital Financing Products.**
- 2 Increasing market share through expansion of coverage to new potential areas**
- 3 Strengthening relationships with existing and new potential dealers, supported by various marketing programs**
- 4 Offering working capital financing to existing debtors (Cross-Sell, Pre-Approved, etc.)**
- 5 Sharpening strategy by focusing on the Key Accounts Approach**
- 6 Enhancing skills and knowledge for all employees, further improving process efficiency**
- 7 Expanding funding access from banks (domestic and international) with competitive interest rate offerings**



THANK YOU

PT Radana Bhaskara Finance Tbk

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Kota Jakarta Selatan, Daerah Khusus Ibukota Jakarta 12560