



# Public Expose 2023

# AGENDA

**Company in a Brief**

Macro & Industry Condition

Operational & Financial Performance

Strategy 2023

# History of the Company

## Transform Business Model

**2019**

Radana held HMETD II (Rights Issue) & **Rubicon** became the controlling shareholder

**2020**

Rubicon closed the deal after MTO in April

**2021**

Radana held private placement to increase public shares

**2015**

Radana held HMETD I (rights issue)

**2014**

PT HD Finance Tbk changed its name to **PT Radana Bhaskara Finance Tbk**



**2013**

**Tiara Marga Trakindo (TMT)** became the major shareholder



**1972**

PT Indonesia Lease Corporation (Indo Lease) was established

**2005**

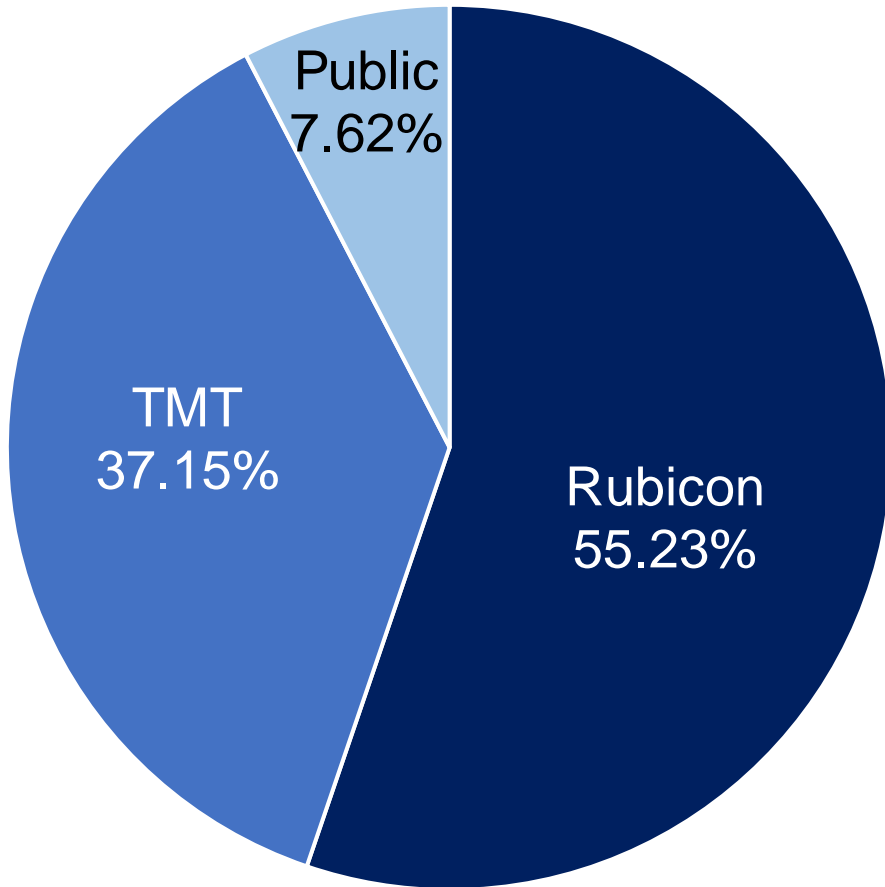
Orang Tua Group acquired PT Indonesia Finance Lease Corporation and changed its name to **HD Finance**.



**2011**

PT HD Finance held **Initial Public Offering (IPO)** and became a public company





## 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.

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Company in a Brief

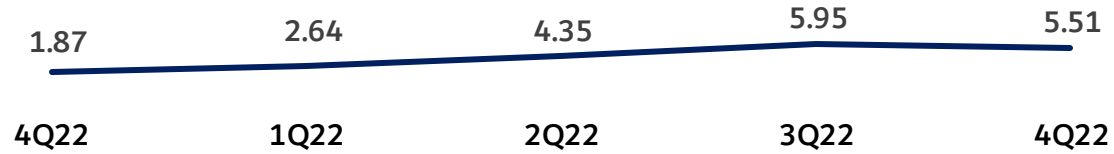
**Macro & Industry Condition**

Operational & Financial Performance

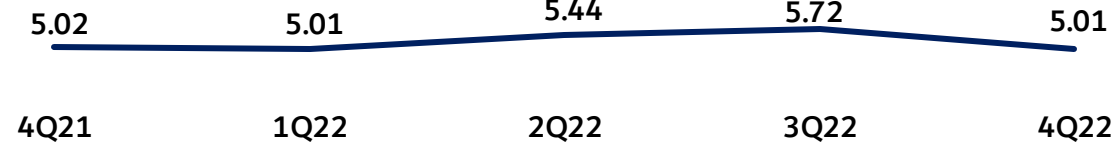
Strategy 2023

**Inflation (% yoy)**

Source: BPS

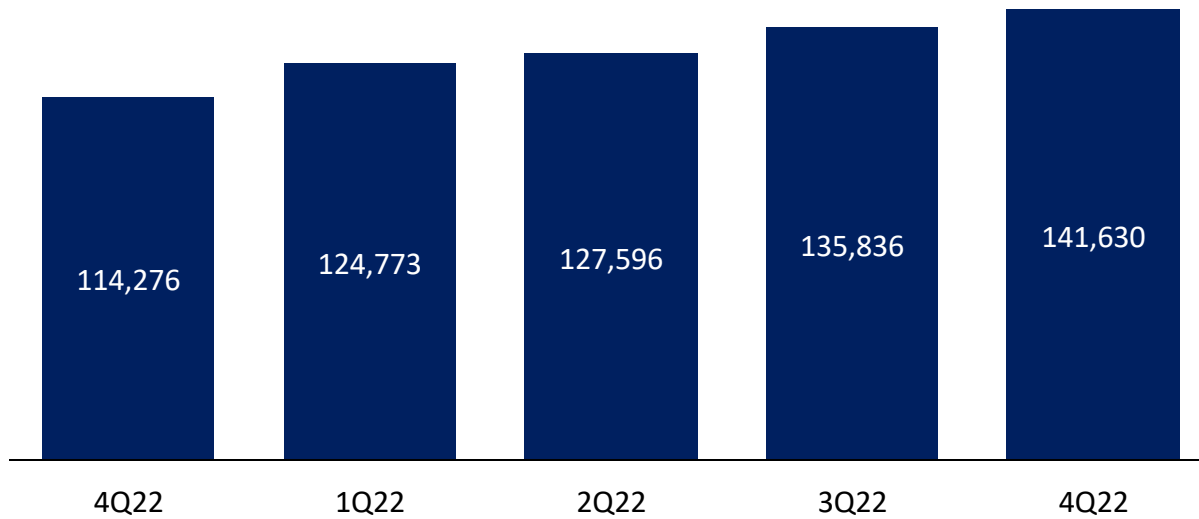


**PDB (% yoy)**



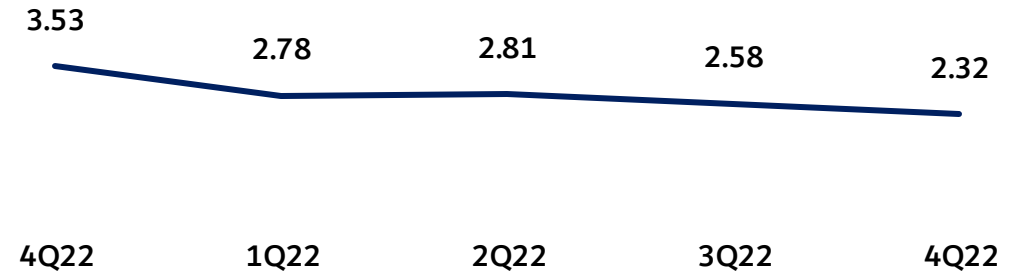
**Investment Financing (Billion Rupiah)**

Source: OJK



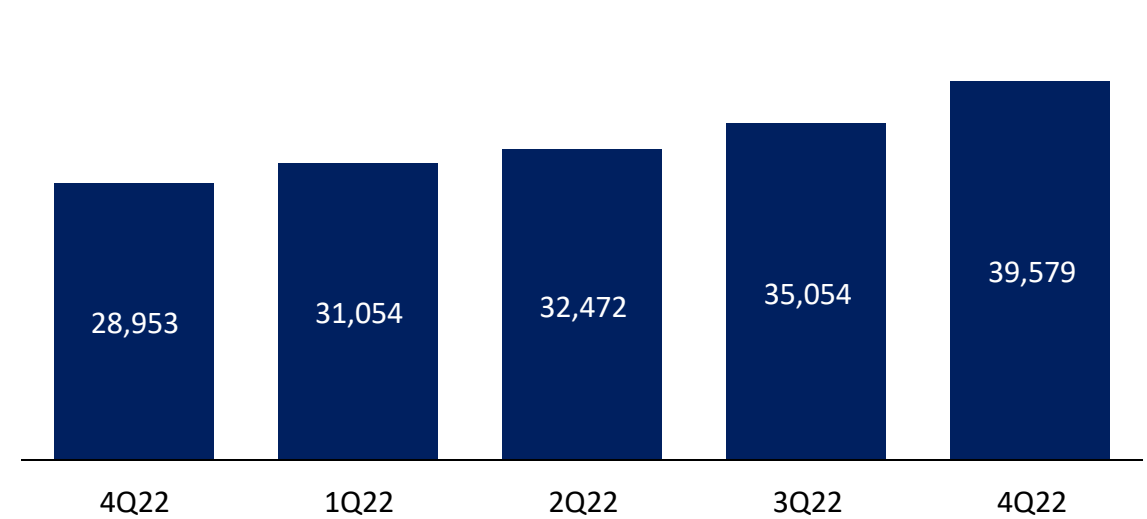
**Non Performing Performance - Multifinance (%)**

Source: OJK



**Working Capital Financing (Billion Rupiah)**

Source: OJK



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Company in a Brief

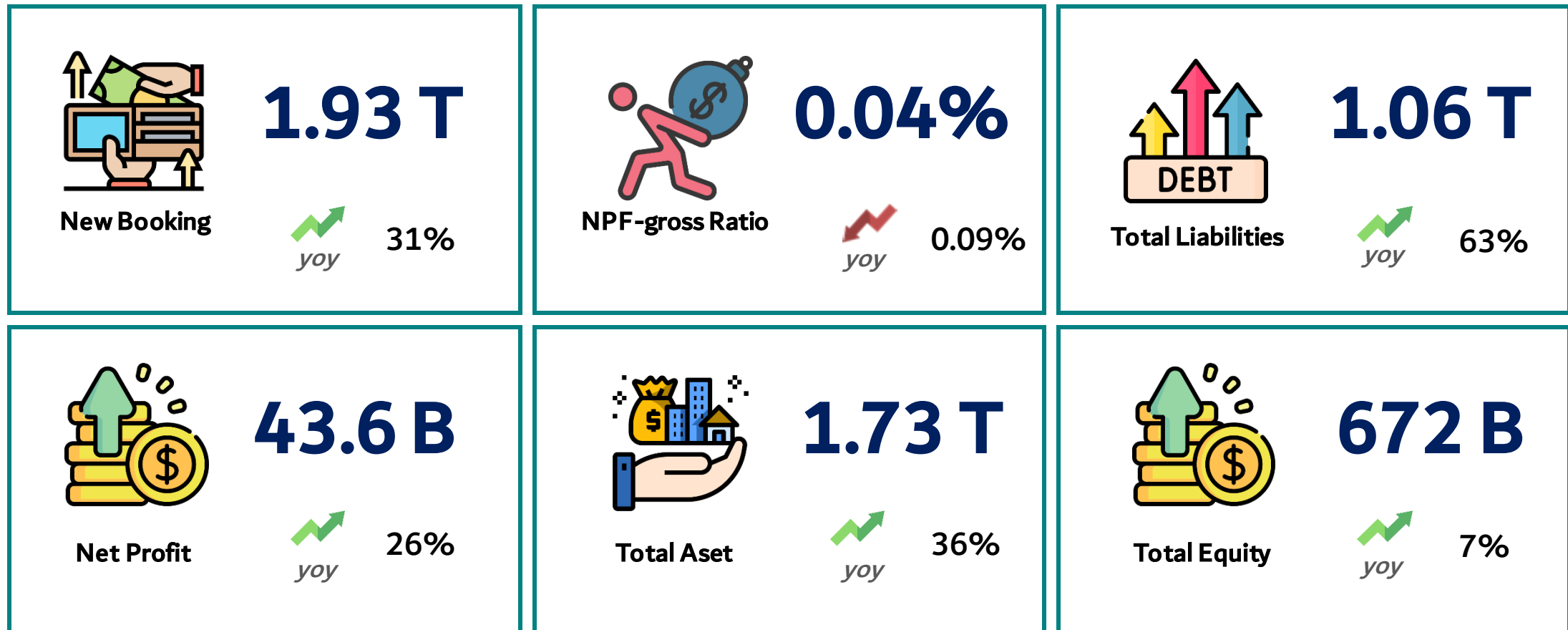
Macro & Industry Condition

**Operational & Financial Performance**

Strategy 2023

# Operational & Financial Performance

## Performance Summary 2022



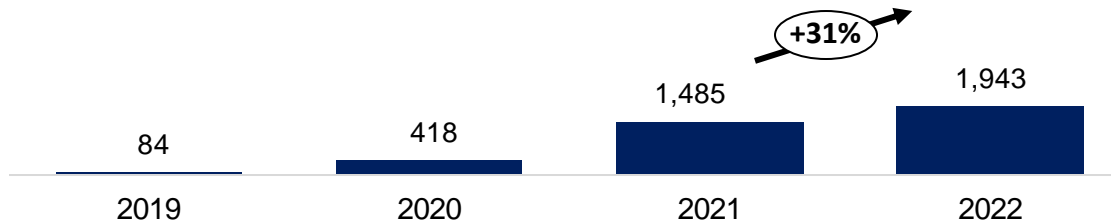
Source: Radana Finance

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



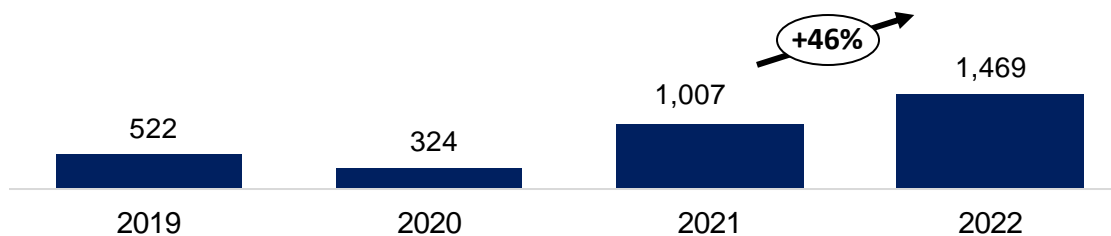
## Operational Performance 2022

### New Booking (in IDR Billion)



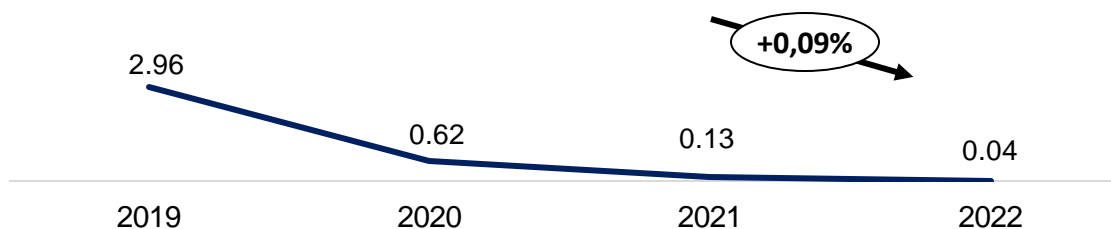
- In 2022, Radana recorded a total new booking of IDR 1.9 trillion, with a composition of 67% factoring or IDR 1.3 trillion and 33% ABF or IDR 633 billion.

### Account Receivables (in IDR Billion)



- In 2022, Radana recorded a total Account Receivables of IDR 1.4 trillion with a composition of 53% Factoring or IDR 783 billion, 46% ABF or IDR 678 billion, and the rest came from Legacy.

### NPF-gross (in %)

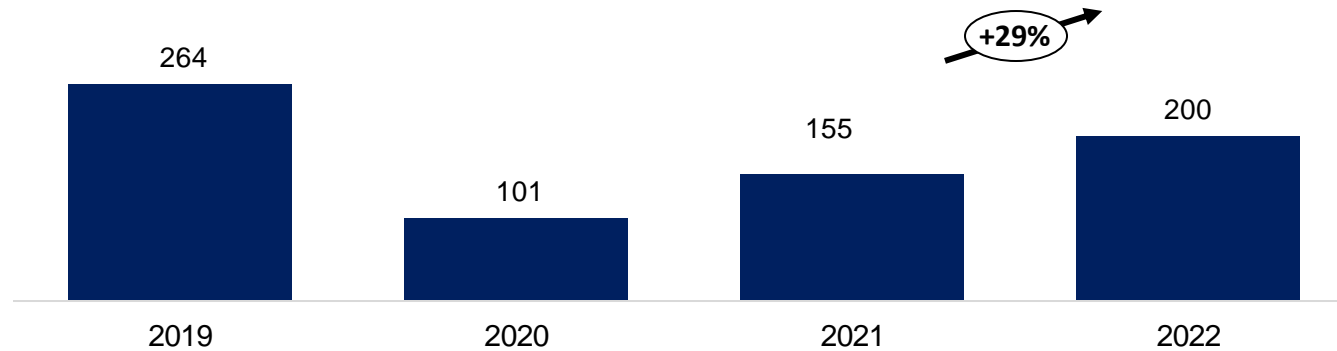


- NPF-gross was in a healthy trend and recorded at 0.04% as of December 2022. NPF-gross was maintained below the regulation maximum level, and supported by a healthier portfolio throughout 2022.

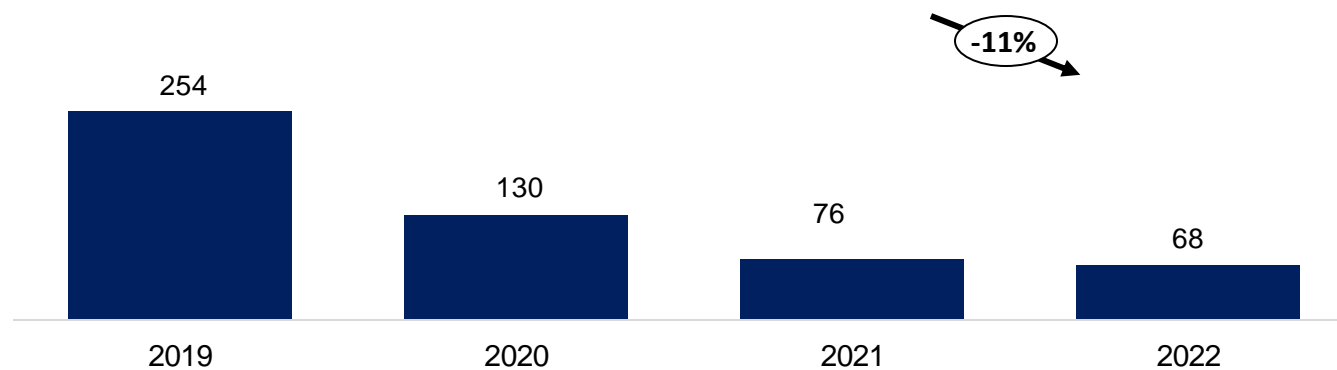
Source: Radana Finance

## Financial Performance 2022

Revenue (in IDR Billion)



OPEX (in IDR Billion)

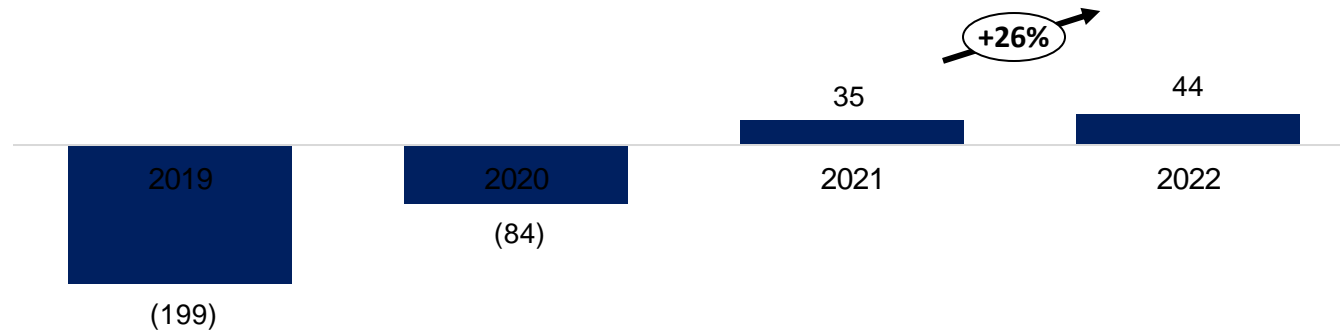


- Total Revenue was recorded at IDR 200 billion, up 29% YoY in 2022 due to an increased financing income. Total Operating.
- Total Operating Expense was recorded at IDR 68 billion or decreased by 11% YoY throughout 2022 due to efficiency in operational costs.

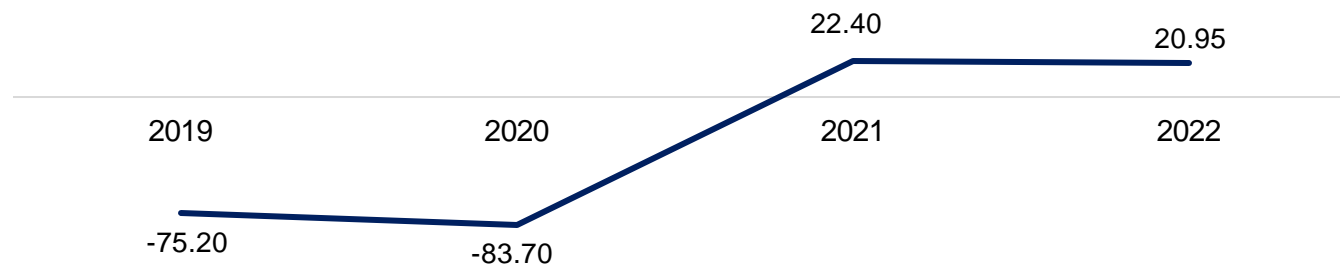
Source: Radana Finance

## Financial Performance 2022

Net Profit/Net Loss (in IDR Billion)



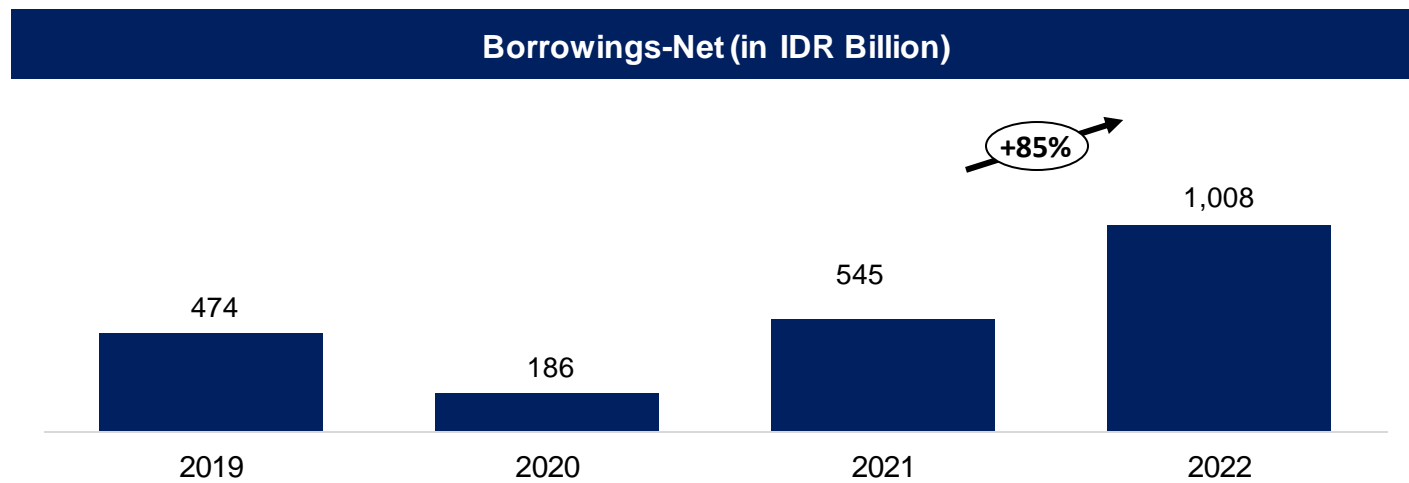
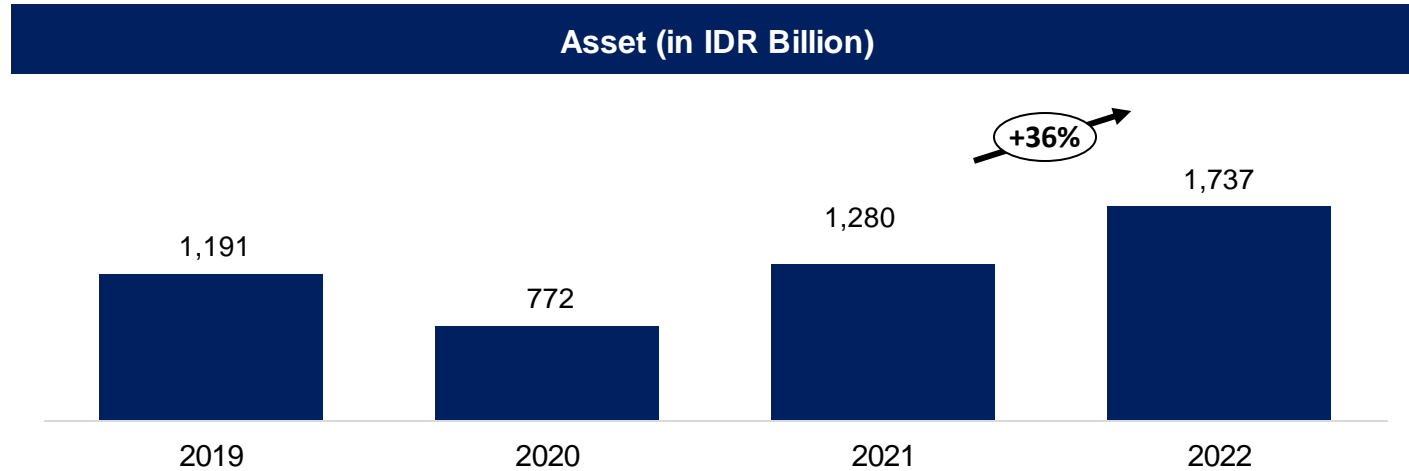
NPM (in %)



- Total Net Profit was recorded at IDR 44 billion or increased by 26% YoY due to increased revenue with well-maintained operating expenses throughout 2022.
- Net Profit Margin stoked at 20.95% in 2022. This achievement was the result of a business transformation that has been carried out consistently in the last two years.

Source: Radana Finance

## Financial Performance 2022

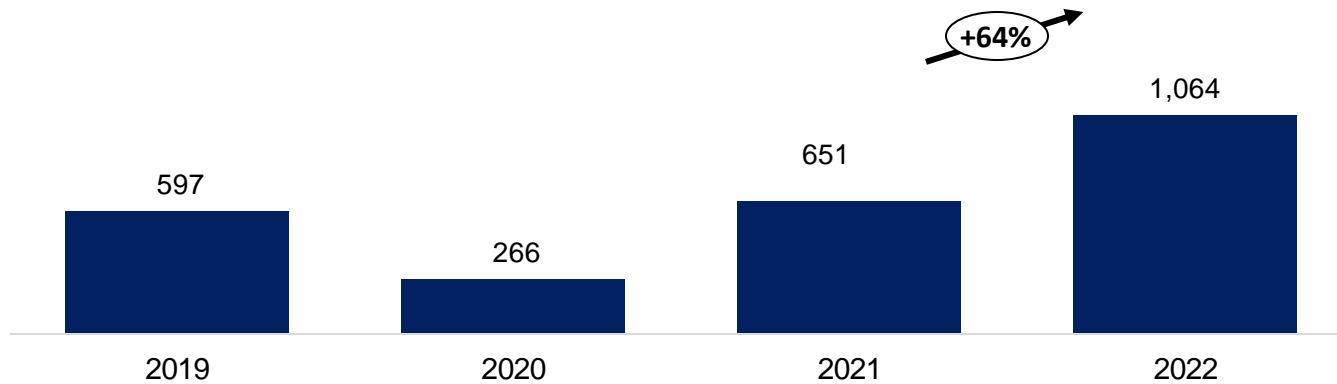


- Total assets increased by 36% YoY due to hiked financing receivables.
- Total net loans rose 85% YoY because the company's loan needs to channel financing increased over the years.

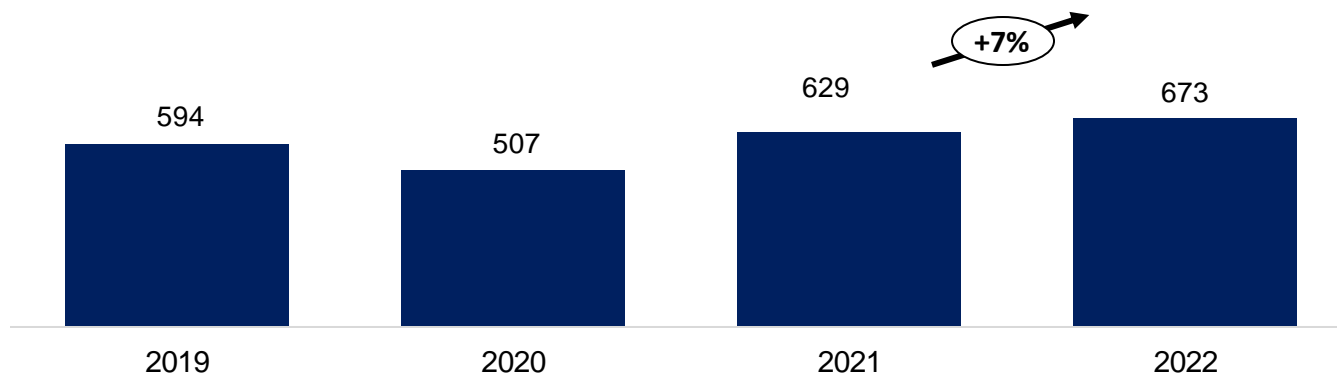
Source: Radana Finance

## Financial Performance 2022

Liabilities (in IDR Billion)



Equity (in IDR Billion)



- Liabilities in 2022 were recorded at IDR 1 trillion, an increase of 64% YoY due to bank loans.

Source: Radana Finance

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**Strategy 2023**

- 1** Development and strengthening of Factoring Products and Asset-Based Financing (ABF) Products.
- 2** Opening a Point of Sales to expand market share in Factoring and ABF Financing products
- 3** Implementing a focus on Dealer Approach and Key Account Approach for ABF products.
- 4** Implementing a focus on Anchor-Based Relationship, Vendor-Based Relationship, and Working Capital Facility for Factoring products.
- 5** Expanding access to funding from banks (domestic & foreign) with competitive interest



# 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