

The original financial statements included herein are in Indonesian language.

PT KARUNIA MULTIFINANCE
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL 31 DESEMBER 2025
DENGAN ANGKA PEMBANDING TAHUN 2024
(Disajikan dalam satuan Rupiah, kecuali dinyatakan lain)

	2025	Catatan / Notes	2024
Pendapatan	138.012.686.843	2q, 22	125.643.560.802
Beban operasi			
Beban bunga dan keuangan	80.474.201.865	2q, 23	74.377.281.365
Beban umum dan administrasi	27.487.324.934	2q, 24	28.438.584.238
Penyisihan (pemulihan) cadangan kerugian penurunan nilai	4.572.334.757	2g	(1.423.568.644)
Jumlah beban operasi	112.533.861.556		101.392.296.959
Penghasilan (beban) lain-lain			
Penghasilan lain-lain	2.726.447.714		1.125.289.933
Beban lain-lain	(491.430.014)		(23.680.250)
Jumlah penghasilan lain-lain - bersih	2.235.017.700		1.101.609.683
Laba sebelum pajak	27.713.842.987		25.352.873.526
Manfaat (beban) pajak penghasilan		2r, 18b	
Kini	(5.950.955.121)		(5.328.504.940)
Tanggungan	(139.982.934)		(45.154.541)
Jumlah beban pajak penghasilan - bersih	(6.090.938.055)		(5.373.659.481)
Laba tahun berjalan	21.622.904.932		19.979.214.045
Laba (rugi) komprehensif lain			
Pos yang tidak akan direklasifikasikan ke laba rugi			
Keuntungan (kerugian) pengukuran kembali atas liabilitas imbalan pascakerja	(324.776.549)	19	(1.044.606.944)
Pajak penghasilan atas kerugian (keuntungan) liabilitas imbalan pascakerja	71.450.841	18d	229.813.528
Laba (rugi) komprehensif lain setelah pajak	(253.325.708)		(814.793.416)
Jumlah laba komprehensif tahun berjalan	21.369.579.224		19.164.420.629
Laba per saham	142.463,86	2s, 25	127.762,80

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

PT KARUNIA MULTIFINANCE
STATEMENT OF PROFIT LOSS AND
OTHER COMPREHENSIVE INCOME
FOR YEARS ENDED ON
DECEMBER 31, 2025
WITH COMPARISON FIGURES IN 2024
(Expressed in Rupiah, unless otherwise stated)

	2025	2024
Revenue	138.012.686.843	125.643.560.802
Operating expenses		
Interest and financial expenses	80.474.201.865	74.377.281.365
General and administrative expenses	27.487.324.934	28.438.584.238
Provision (recovery) of allowance for impairment losses	4.572.334.757	(1.423.568.644)
Total operating expenses	112.533.861.556	101.392.296.959
Other income (expenses)		
Other income	2.726.447.714	1.125.289.933
Other expenses	(491.430.014)	(23.680.250)
Total other income - net	2.235.017.700	1.101.609.683
Profit before tax	27.713.842.987	25.352.873.526
Income tax benefit (expense)		
Current tax	(5.950.955.121)	(5.328.504.940)
Deferred tax	(139.982.934)	(45.154.541)
Total income tax expense - net	(6.090.938.055)	(5.373.659.481)
Current year profit	21.622.904.932	19.979.214.045
Other comprehensive profit (loss) Items that will not be reclassified to profit or loss		
Gain (loss) on remeasurement of post-employment benefit liabilities	(324.776.549)	(1.044.606.944)
Income tax on post-employment benefit liability (gain) losses	71.450.841	229.813.528
Other comprehensive profit (loss) after tax	(253.325.708)	(814.793.416)
Total comprehensive income for the year	21.369.579.224	19.164.420.629
Earnings per share	142.463,86	127.762,80

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

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PT KARUNIA MULTIFINANCE
STATEMENT OF FINANCIAL POSITION
AS OF DECEMBER 31, 2025
WITH COMPARISON FIGURES IN 2024
(Expressed in Rupiah, unless otherwise stated)

PT KARUNIA MULTIFINANCE
LAPORAN POSISI KEUANGAN
PER 31 DESEMBER 2025
DENGAN ANGKA PEMBANDING TAHUN 2024
(Disajikan dalam satuan Rupiah, kecuali dinyatakan lain)

	2025	Catatan/ Notes	2024	
ASET				ASET
Kas dan setara kas	45.960.782.065	2d,e,i, 4	56.575.684.705	Cash and cash equivalents
Piutang pembiayaan modal kerja - bersih	751.167.159.601	2e,j, 5	645.134.009.405	Working capital financing receivables - net
Setelah dikurangi cadangan penurunan nilai sebesar Rp 12.111.720.631 untuk tahun 2025 dan sebesar Rp 8.924.635.375 untuk tahun 2024				After deducting the allowance for impairment of Rp 12,111,720,631 for 2025 and Rp 8,924,635,375 for 2024
Piutang pembiayaan investasi - bersih	214.462.387.764	2e,j, 6	125.219.505.343	Investment financing receivables - net
Setelah dikurangi cadangan penurunan nilai sebesar Rp 4.137.346.014 untuk tahun 2025 dan sebesar Rp 5.046.176.252 untuk tahun 2024				After deducting the allowance for impairment of Rp 4,137,346,014 for 2025 and Rp 5,046,176,252 for 2024
Piutang pembiayaan multiguna - bersih	18.641.195.060	2e,j, 7	18.554.262.270	Multipurpose financing receivables - net
Setelah dikurangi cadangan penurunan nilai sebesar Rp 3.664.748.855 untuk tahun 2025 dan sebesar Rp 1.379.359.541 untuk tahun 2024				After deducting the allowance for impairment of Rp 3,664,748,855 for 2025 and Rp 1,379,359,541 for 2024
Piutang lain-lain	3.993.911.043	2e, 8	690.172.852	Other receivables
Biaya dibayar di muka	258.933.008	2k, 9	634.909.180	Prepaid expenses
Aset tetap - bersih	3.917.237.336	2l, 10	5.271.803.160	Fixed assets - net
Aset takberwujud - bersih	768.944.417	2m, 11	1.129.241.275	Intangible assets - net
Aset pajak tangguhan	533.341.290	2r, 18d	601.873.383	Deferred tax assets
Aset lain-lain	1.344.173.305	2n, 12	195.188.800	Other assets
JUMLAH ASET	1.041.048.064.889		854.006.650.373	TOTAL ASSETS
LIABILITAS				LIABILITIES
Utang bank	711.049.586.589	2e, 13	540.077.340.524	Bank loans
Pinjaman	5.757.655.250	2e, 14	9.049.592.867	Loans
Utang pembelian aset tetap	1.025.138.486	2e, 15	2.322.286.729	Fixed asset purchase payables
Utang lain-lain	1.355.872.214	2e, 16	1.183.101.361	Other payables
Utang pajak	1.760.914.364	2r, 18a	2.582.209.632	Tax payables
Biaya yang masih harus dibayar	3.950.086.363	2e, 17	3.078.237.896	Accrued expenses
Liabilitas imbalan pascakerja	1.003.045.348	2p, 19	1.937.694.313	Post-employment benefit liabilities
JUMLAH LIABILITAS	725.902.298.614		560.230.463.322	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nominal @ Rp.1.000.000 per saham	150.000.000.000	21	150.000.000.000	Capital stock - par value of Rp 1,000,000 per share
Modal dasar - 400.000 lembar saham	(2.633.665.905)		(2.380.340.197)	Authorized capital - 400,000 shares
Modal ditempatkan dan disetor penuh - 150.000 lembar	167.779.432.180		146.156.527.248	Issued and paid up capital - 150,000 share
Laba (rugi) komprehensif lain	(2.633.665.905)		(2.380.340.197)	Other comprehensive profit (loss)
Saldo laba ditahan	167.779.432.180		146.156.527.248	Retained earnings
JUMLAH EKUITAS	315.145.766.275		293.776.187.051	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS	1.041.048.064.889		854.006.650.373	TOTAL LIABILITIES AND EQUITY

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

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