

PT HARAPAN FINTECH INDONESIA

LAPORAN KEUANGAN/ FINANCIAL STATEMENTS

31 Desember 2023 dan
Untuk Tahun Yang Berakhir Pada 31 Desember 2023/
*As of December 31, 2023 And
For The Year Ended December 31, 2023*

Dan/And

Laporan Auditor Independen/
Independent Auditors' Report

No. 00088/2.1138/AU.1/05/1425-1/1/III/2024

Laporan Auditor Independen / ***Independent Auditors' Report***

Pemegang Saham, Dewan Komisaris dan Direksi/
The Shareholders, Boards of Commissioners and Directors

PT HARAPAN FINTECH INDONESIA

Opini

Kami telah mengaudit laporan keuangan PT Harapan Fintech Indonesia ("Perusahaan"), yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2023, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk ikhtisar kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Perusahaan tanggal 31 Desember 2023, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Perusahaan berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut.

Opinion

We have audited the financial statements of PT Harapan Fintech Indonesia ("the Company"), which comprise the statement of financial position as at December 31, 2023, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of material accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at December 31, 2023, and its financial performance and its cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

ANDI RUSWANDI WISNU & REKAN



Wisnu Pujo Utomo, CPA

No Ijin Akuntan Publik/*Public Accountant License Number: AP.1425*



28 Maret 2024/*March 28, 2024*

PT HARAPAN FINTECH INDONESIA
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2023

PT HARAPAN FINTECH INDONESIA
STATEMENTS OF FINANCIAL POSITION
As of December 31, 2023

(Disajikan dalam Rupiah, kecuali dinyatakan lain)

(Expressed in Rupiah, unless otherwise stated)

	31 Desember 2023 / December 31, 2023	Catatan / Notes	31 Desember 2022 / December 31, 2022	
ASET				ASSETS
ASET LANCAR				CURRENT ASSETS
Kas dan setara kas	18.375.173.868	2b; 2e; 4	4.369.528.893	Cash and cash equivalents
Deposito berjangka	8.500.000.000	5	-	Time deposits
Piutang usaha				Account receivables
Pihak ketiga	3.698.070.570	6	15.392.935.629	Third parties
Piutang lain-lain				Other receivables
Pihak berelasi	-	2c; 7; 26	17.146.790.000	Related parties
Biaya dibayar dimuka				Prepaid expenses
dan uang muka	150.015.377	2h; 8	246.330.201	and advances
Pajak dibayar dimuka	-	24	4.186.897.492	Prepaid taxes
Jumlah Aset Lancar	30.723.259.815		41.342.482.215	Total Current Assets
ASET TIDAK LANCAR				NON CURRENT ASSETS
Aset tetap - neto	1.697.824.928	2i; 9	345.231.321	Fixed assets - net
Aset takberwujud - neto	6.359.167.547	2j; 10	368.375.000	Intangible assets - net
Aset hak-guna - neto	499.399.252	2k; 11	453.017.131	Right-of-use assets - net
Aset pajak tangguhan	107.886.558	2o; 24	17.753.686	Deferred tax asset
Aset lain-lain	145.911.597	12	70.795.000	Other assets
Jumlah Aset Tidak Lancar	8.810.189.882		1.255.172.138	Total Non Current Assets
JUMLAH ASET	39.533.449.697		42.597.654.353	TOTAL ASSETS
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITIES
LIABILITAS				LIABILITIES
LIABILITAS LANCAR				CURRENT LIABILITIES
Utang usaha				Account payables
Pihak ketiga	52.498.965	13	720.637.627	Third parties
Utang lain-lain				Other payables
Pihak berelasi	133.875.000	2c; 14; 26	-	Related parties
Pihak ketiga	734.334.656	14	-	Third parties
Utang pajak	4.629.383.876	15	22.356.536.882	Taxes payable
Beban akrual	25.234.881	16	18.984.300	Accrued expenses
Liabilitas jangka panjang				Current maturities of
jatuh tempo dalam satu tahun:				long-term liabilities:
Liabilitas sewa	144.668.186	2k; 17	139.004.911	Lease liabilities
Jumlah Liabilitas Lancar	5.719.995.564		23.235.163.720	Total Current Liabilities
LIABILITAS JANGKA PANJANG				NON-CURRENT LIABILITIES
Liabilitas jangka panjang setelah				Long-term liabilities - net of
dikurangi bagian jatuh tempo				current maturities:
dalam satu tahun:				Lease liabilities
Liabilitas sewa	55.251.249	2k; 17	270.822.005	Employee benefits liabilities
Liabilitas imbalan kerja karyawan	490.393.450	2n; 18	80.698.575	
Jumlah Liabilitas				Total Non-Current
Jangka Panjang	545.644.699		351.520.580	Liabilities
JUMLAH LIABILITAS	6.265.640.263		23.586.684.300	TOTAL LIABILITIES

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

The accompanying notes form an integral part of these financial statements

PT HARAPAN FINTECH INDONESIA
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2023

PT HARAPAN FINTECH INDONESIA
STATEMENTS OF FINANCIAL POSITION
As of December 31, 2023

(Disajikan dalam Rupiah, kecuali dinyatakan lain)

(Expressed in Rupiah, unless otherwise stated)

	31 Desember 2023 / December 31, 2023	Catatan / Notes	31 Desember 2022 / December 31, 2022	
EKUITAS				EQUITY
Modal saham – nilai nominal				Share capital – par value
Rp. 100.000 per saham.				of Rp. 100.000 per share.
Modal dasar 300.000 saham.				Authorized – 300.000 shares.
Modal ditempatkan dan disetor penuh –				Issued and fully paid -
127.650 saham pada				127.650 shares on
31 Desember 2023 dan 2022	12.765.000.000	19	12.765.000.000	December 31, 2023 and 2022
Saldo laba	20.507.501.869		6.226.315.907	Retained earnings
Penghasilan komprehensif lain	(4.692.435)		19.654.146	Other comprehensive income
JUMLAH EKUITAS	33.267.809.434		19.010.970.053	TOTAL EQUITY
JUMLAH LIABILITAS				TOTAL LIABILITIES
DAN EKUITAS	39.533.449.697		42.597.654.353	AND EQUITY

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

The accompanying notes form an integral part of these financial statements

PT HARAPAN FINTECH INDONESIA
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun yang Berakhir
pada Tanggal 31 Desember 2023

PT HARAPAN FINTECH INDONESIA
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
For the Year Ended December 31, 2023

(Disajikan dalam Rupiah, kecuali dinyatakan lain)

(Expressed in Rupiah, unless otherwise stated)

	2023	Catatan / Notes	2022	
PENDAPATAN USAHA	61.897.329.320	2m; 20	65.975.896.878	REVENUES
BEBAN USAHA	43.007.521.507	2m; 21	49.010.676.916	OPERATING EXPENSES
LABA USAHA	18.889.807.813		16.965.219.962	OPERATING PROFIT
PENGHASILAN (BEBAN) LAIN-LAIN				OTHER INCOME (EXPENSES)
Penghasilan bunga	235.025.352	2m; 22	38.920.005	Interest income
Keuntungan (kerugian) selisih kurs mata uang asing - bersih	(377.157.957)	2m	3.242.264	Gain (loss) on foreign exchange - net
Lain-lain - bersih	(454.332.594)	2m; 23	(464.451.842)	Other Expense
Beban lain-lain - bersih	(596.465.199)		(422.289.573)	Other expenses
LABA SEBELUM PAJAK	18.293.342.614		16.542.930.389	PROFIT BEFORE TAX
BEBAN PAJAK				TAX EXPENSE
Pajak kini	4.095.422.540	2o; 24	1.929.763.660	Current tax
Pajak tangguhan	(83.265.888)	2o; 24	1.468.760.486	Deferred tax
Beban pajak	4.012.156.652		3.398.524.146	Tax expense
LABA TAHUN BERJALAN	14.281.185.962		13.144.406.243	PROFIT FOR THE YEAR
Pos yang tidak akan direklasifikasi ke laba rugi pada periode berikutnya:				Other comprehensive income not to be reclassified to profit or loss in subsequent period:
Pengukuran kembali atas imbalan kerja	(31.213.565)	2n; 18	25.197.623	Remeasurements of employee benefits liability
Pajak penghasilan terkait	6.866.984	2o; 24	(5.543.477)	Related income tax
PENGHASILAN KOMPREHENSIF LAIN - NETO SETELAH PAJAK	(24.346.581)		19.654.146	NET OTHER COMPREHENSIVE INCOME - NET OF TAX
TOTAL LABA KOMPEHENSIF TAHUN BERJALAN	14.256.839.381		13.164.060.389	COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM	111.878	2p; 25	102.972	PROFIT PER SHARES

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

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