

IKHTISAR SAHAM

Saham Perusahaan dicatatkan dan diperdagangkan di Bursa Efek Indonesia sejak tanggal 28 November 2002. Seluruh saham disetor, yaitu sejumlah 400.000.000 lembar saham dan telah dilakukan pemecahan nilai nominal saham (stock split) menjadi 800.000.000 lembar saham disetor dan dicatatkan di Bursa Efek Indonesia per 31 Juli 2015.

*Akta pemecahan nilai nominal saham dibuat dihadapan Notaris Rosita Rianauli Sianipar, SH. M.Kn, No. 326 tanggal 15 juni 2015 mengenai pelaksanaan pemecahan nilai nominal saham (Stock Split).

Dan susunan Pemegang Saham terakhir terdapat pada Akta Pernyataan Keputusan Rapat PT. Trust Finance Indonesia, Tbk No. 81, tanggal 27 Agustus 2021, dibuat di hadapan Notaris Leolin Jayayanti, SH. M.Kn. Jakarta.

STOCK OVERVIEW

The Company's shares have been listed and traded on the Indonesia Stock Exchange since 28 November 2002. All paid-in shares are 400,000,000 shares and a stock split has been carried out to be 800,000,000 shares paid-in and listed on the Indonesia Stock Exchanges per 31 July 2015.

*The deed was made before the Notary Public Rosita Rianauli Sianipar, S.H., M.Kn. No. 326 dated 15 June 2015 regarding the Stock Split of the Company

And the latest version of the Board of Shareholders is included in PT Trust Finance Tbk's Meeting Resolutions Deed of Declaration, No. 81 dated 27 August 2021, made before the Notary Public Leolin Jayayanti, SH. M.Kn., in Jakarta.

KOMPOSISI PEMEGANG SAHAM

(Berdasarkan Laporan Bulanan dari Biro Administrasi Efek)

COMPOSITION OF SHAREHOLDER

(In Accordance With the Monthly Report issued by the Securities Administration Bureau)

No.	Kepemilikan Ownership	Jumlah Lembar Saham Number of Shares	(%)	Nilai Nominal (Rp) Nominal Value (IDR)
1.	PT. Artha Capital Indonesia	223.760.000	27,97	11.188.000.000
2.	PT. Artha Perdana Investama	74.760.000	9,35	3.738.000.000
3.	Hendry Hartato	56.190.000	7,02	2.809.500.000
4.	PT. Majujaya Terus Sejahtera	240.000.000	30,00	12.000.000.000
5.	Masyarakat (masing-masing dengan kepemilikan kurang dari 5%) Communities (each with ownership less than 5%)	205.290.000	25,66	10.256.480.000
TOTAL		800.000.000	100,00	40.000.000.000

Per 31 Desember 2021
As of December 31, 2021

**LAPORAN KEPEMILIKAN SAHAM OLEH DIREKSI DAN DEWAN KOMISARIS
REPORT ON OWNERSHIP OF SHARES BY THE BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS**

No.	Nama Name	Jabatan Position	Persentase Kepemilikan Percentage of Ownership (%)	Jumlah (Rp) Amount (IDR)
1	Renee Tang	President Commissioner	4,94	39.505.000
2	Ir. Halim Kesuma	Independent Commissioner	0,00	0
3	Suparman Sulina	President Director	0,00	0
4	Tandijono Koko	Director	0,00	0
5	Suhiwan Budiyanto	Independent Director	0,00	0

TOTAL 4,94 39.505.000

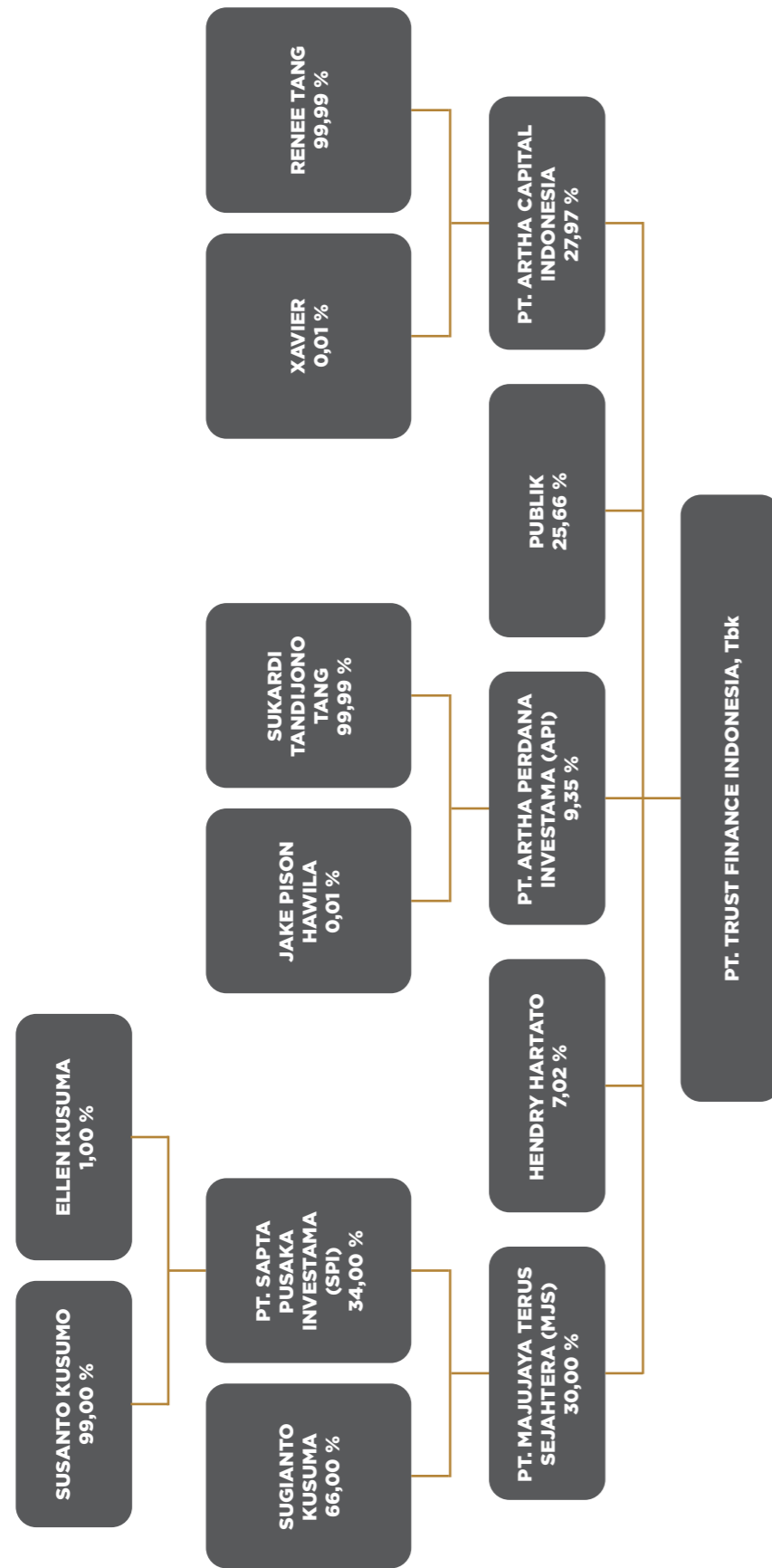
Per 31 Desember 2021
As of December 31, 2021

**DATA HARGA SAHAM
DATA OF STOCK PRICES**

Tahun Year	Kwartal Quarter	Harga Tertinggi (Rp) Highest Price (IDR)	Harga Terendah (Rp) Lowest Price (IDR)	Harga Penutupan (Rp) Closing Price (IDR)	Volume (Lembar/Sheet)
2020	I	380	226	360	78.9
	II	376	236	348	1.278
	III	374	268	308	68
	IV	358	284	294	65.792
2021	I	442	276	330	888
	II	400	276	308	1.460
	III	382	288	330	2.233
	IV	530	314	416	4.355

(Sumber Bursa Efek Indonesia)
(Source of the Indonesia Stock Exchange)

BAGAN PEMEGANG SAHAM
SHARE HOLDERS CHART
PT. TRUST FINANCE INDONESIA, Tbk



Jumlah Pemegang Saham Number of Shareholders

1. Kepemilikan Institusi Lokal Local Institution Ownership : 3 Badan Hukum sebesar 67,32% 3 Legal Entities at 67.32%
2. Kepemilikan Institusi Asing Foreign Institution Ownership : Tidak Ada None
3. Kepemilikan Individu Lokal Local Individual Ownership : 408 Orang sebesar 25,66% 408 Persons at 25.66%
4. Kepemilikan Individu Asing Foreign Individual Ownership : Tidak Ada None

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Puji syukur kami panjatkan ke hadirat Tuhan Yang Maha Esa atas rahmat dan karunia, sehingga PT Trust Finance Indonesia, Tbk (“Perseroan”) berhasil melewati tahun 2021 dengan baik, di mana 2021 adalah tahun penuh tantangan yang tidak biasa karena adanya pandemi Covid-19.

Tantangan di tahun 2021 ini memacu Perseroan untuk beradaptasi dan menyiapkan diri memasuki tahun 2022.

PENILAIAN ATAS KINERJA DIREKSI

Dalam menjalankan bisnis Perseroan tahun 2021, Direksi selalu mengedepankan prinsip kehati-hatian dalam mengambil keputusan sehingga rencana strategis Perseroan dapat menggerakkan operasional sesuai dengan tujuan Perseroan. Prinsip-prinsip tersebut didasari oleh kebijakan dan peraturan-peraturan Perseroan dan Otoritas Jasa Keuangan.

Pendapatan Perusahaan pada 2021 turun sebesar Rp 767 Juta atau 1,54% dari tahun sebelumnya, yaitu sebesar Rp 49,82 Miliar menjadi 49,06 Miliar. Rincian dari pendapatan tersebut adalah dari pembiayaan investasi, pembiayaan multiguna dan sewa operasi selama tahun 2021 masing-masing sebesar Rp 38,95 Miliar, Rp 5,43 Miliar dan Rp 463 Juta. Pendapatan pembiayaan investasi, pembiayaan multiguna dan sewa operasi pada tahun 2020 masing-masing adalah sebesar Rp 43,96 Miliar, Rp 3,85 Miliar dan Rp 445 Juta. Peningkatan terjadi pada pendapatan pembiayaan multiguna sebesar Rp 1,59 Miliar (41,32%), sedangkan penurunan pendapatan terjadi pada pendapatan pembiayaan investasi sebesar Rp 5,02 Miliar (-11,41%).

PROSPEK USAHA PERUSAHAAN

Pertumbuhan ekonomi Indonesia diperkirakan masih sangat dipengaruhi oleh wabah virus corona, sentimen ekonomi global dan permasalahan perang dagang antara negara-negara maju. Berdasarkan asumsi-asumsi tersebut, Dewan Komisaris menilai prospek usaha dan rencana bisnis yang telah disusun oleh Direksi sudah cukup realistis dan komprehensif dalam menganalisis peluang pertumbuhan dan meningkatkan pangsa pasar pembiayaan, meskipun tantangan

Dear Shareholders and Stakeholders,

We would like to express gratitude in the presence of the God Almighty for the grace and fortune blessed upon PT Trust Finance Indonesia, Tbk (“the Company”), so that we can pass 2021 well, which is a year full of unexpected challenges, due to the Covid-19 pandemic.

The challenges in 2021 have triggered the Company to adapt and prepare itself to enter the year of 2022.

EVALUATION OF THE BOARD OF DIRECTORS' PERFORMANCE

Throughout the Company's business operation in 2021, the Board of Directors consistently prioritize the principle of prudence in every decision-making with the intention that the Company's strategic scheme can propel the operations that are in line with the Company's objectives. These principles are based on the policies set by the Company itself and also from the Financial Services Authority regulations.

The Company's revenue in 2021 decreased by IDR 767 Million or 1.54% from the previous year, which was IDR 49.82 Billion to IDR 49.06 Billion. Details on the revenue are based on the investment financing, multipurpose financing and operating leases during 2021 amounting from IDR 38.95 Billion, IDR 5.43 Billion and IDR 463 Million, respectively. Investment financing income, multipurpose financing and operating leases in 2020 were IDR 43.96 Billion, IDR 3.85 Billion and IDR 445 Million, respectively. The positive growth occurred in multipurpose financing of IDR 1.59 Billion (41.32%), while the negative growth in revenue occurred in investment financing of IDR 5.02 Billion (-11.41%).

THE COMPANY'S BUSINESS PROSPECTS

The assessment of Indonesia's economic growth will still be strongly influenced by the corona virus disease, global economic sentiment alongside with the trade war issues between the developed countries. Based on these assumptions, the Board of Commissioners assesses the business prospects and business plans that have been prepared by the Board of Directors and find it quite realistic and comprehensive in analyzing the growth opportunities