



**STATISTIK  
LEMBAGA KEUANGAN KHUSUS  
INDONESIA**  
*INDONESIA  
SPECIALIZED FINANCIAL INSTITUTIONS  
STATISTICS*

BULANAN (*MONTHLY*)

| APRIL 2016

# Kata Pengantar

## Foreword

Statistik Lembaga Keuangan Khusus Indonesia merupakan media publikasi yang menyajikan data mengenai Lembaga Keuangan Khusus Indonesia, yaitu Lembaga Pembiayaan Ekspor Indonesia (LPEI), PT Pegadaian (Persero), Lembaga Penjaminan, dan PT Sarana Multigriya Finansial (Persero). Statistik Lembaga Keuangan Khusus Indonesia diterbitkan secara bulanan oleh Direktorat Statistik dan Informasi IKNB, Departemen Pengawasan IKNB 1B dan dapat diakses melalui situs resmi Otoritas Jasa Keuangan dengan alamat [www.ojk.go.id](http://www.ojk.go.id).

Data yang digunakan dalam Statistik Lembaga Keuangan Khusus Indonesia ini bersumber dari Laporan Bulanan LPEI, Laporan Bulanan PT Pegadaian (Persero), Laporan Bulanan Perusahaan Penjaminan, dan Laporan Bulanan PT Sarana Multigriya Finansial (Persero).

Dengan terbitnya Statistik Lembaga Keuangan Khusus Indonesia ini, kami berharap data yang disajikan dapat memberikan manfaat bagi semua pihak.

*The Indonesia Specialized Financial Institutions Statistics is a publication media that provides data of Indonesia Specialized Financial Institutions, consist of Indonesia Eximbank, PT Pegadaian (Persero), Guarantee Institutions, and PT Sarana Multigriya Finansial (Persero). The Indonesia Specialized Financial Institutions Statistics is published by Directorate of Non-Bank Financial Institutions Statistics and Information, Department of Non-Bank Financial Institutions Supervision 1B and it is also accessible through the official website of Indonesia Financial Services Authority at [www.ojk.go.id](http://www.ojk.go.id).*

*The data used in the Indonesia Specialized Financial Institutions Statistics are derived from Indonesia Eximbank Monthly Report, PT Pegadaian (Persero) Monthly Report, Guarantee Companies Monthly Report, and PT Sarana Multigriya Finansial (Persero) Monthly Report.*

*We hope the publication of Indonesia Specialized Financial Institutions Statistics provides benefits to the readers.*

Jakarta, Mei 2016

*Jakarta, May 2016*

Direktorat Statistik dan Informasi IKNB  
Departemen Pengawasan IKNB 1B  
Otoritas Jasa Keuangan  
*Directorate of Non-Bank Financial Institutions Statistics and Information  
Department of Non-Bank Financial Institutions Supervision 1B  
Indonesia Financial Services Authority*

# Daftar Isi

## Table of Content

|  |    |
|--|----|
| Kata Pengantar   |    |
| <i>Foreword</i> .....  | 2  |
| Daftar Isi   |    |
| <i>Table of Content</i> .....  | 3  |
| Daftar Istilah   |    |
| <i>Glossary</i> .....  | 5  |
| Tabel 1.1 Overview Lembaga Keuangan Khusus per April 2016  |    |
| <i>Table 1.1 Specialized Financial Institutions Overview as of April, 2016</i> .....                     | 7  |
| Tabel 1.2 Pembiayaan & Pinjaman yang Disalurkan Lembaga Keuangan Khusus                                  |    |
| <i>Table 1.2 Financing &amp; Loan of Specialized Financial Institutions</i> .....                        | 7  |
| Tabel 1.3 Portofolio Investasi Lembaga Keuangan Khusus   |    |
| <i>Table 1.3 Investments Portfolio of Specialized Financial Institutions</i> .....                       | 8  |
| Tabel 2.1 Posisi Keuangan LPEI   |    |
| <i>Table 2.1 Financial Position of Indonesia Eximbank</i> .....  | 9  |
| Tabel 2.2 Laba Rugi Komprehensif LPEI  |    |
| <i>Table 2.2 Comprehensive Income of Indonesia Eximbank</i> .....  | 11 |
| Tabel 2.3 Rekening Administratif LPEI  |    |
| <i>Table 2.3 Administrative Accounts of Indonesia Eximbank</i> .....                                     | 13 |
| Tabel 2.4 Kegiatan Usaha LPEI  |    |
| <i>Table 2.4 Business Activities of Indonesia Eximbank</i> .....   | 15 |
| Tabel 2.5 Portofolio Investasi Lembaga Pembiayaan Ekspor Indonesia                                       |    |
| <i>Table 2.5 Investments Portfolio of Indonesia Eximbank</i> .....                                       | 15 |
| Tabel 2.6 Piutang Pembiayaan LPEI Berdasarkan Sektor Ekonomi   |    |
| <i>Table 2.6 Financing Receivables of Indonesia Eximbank based on Economic Sector</i> .....              | 15 |
| Tabel 2.7 Piutang Pembiayaan LPEI Berdasarkan Penggunaan Dana  |    |
| <i>Table 2.7 Financing Receivables of Indonesia Eximbank based on Purpose of Financing</i> .....         | 16 |
| Tabel 2.8 Piutang Pembiayaan LPEI Berdasarkan Kategori Debitur   |    |
| <i>Table 2.8 Financing Receivables of Indonesia Eximbank based on Debtor Category</i> .....              | 16 |
| Tabel 2.9 Piutang Pembiayaan LPEI Berdasarkan Lokasi   |    |
| <i>Table 2.9 Financing Receivables of Indonesia Eximbank based on Location</i> .....                     | 17 |
| Tabel 2.10 Piutang Pembiayaan LPEI Berdasarkan Valuta  |    |
| <i>Table 2.10 Financing Receivables of Indonesia Eximbank based on Currency</i> .....                    | 18 |
| Tabel 2.11 Piutang Pembiayaan LPEI Berdasarkan Kualitas Kolektabilitas                                   |    |
| <i>Table 2.11 Financing Receivables of Indonesia Eximbank based on Quality of Financing</i> .....        | 18 |
| Tabel 2.12 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Sektor Ekonomi                                     |    |
| <i>Table 2.12 Number of Financing Contract of Indonesia Eximbank based on Economic Sector</i> .....      | 19 |
| Tabel 2.13 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Penggunaan Dana                                    |    |
| <i>Table 2.13 Number of Financing Contract of Indonesia Eximbank based on Purpose of Financing</i> ..... | 19 |
| Tabel 2.14 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Kategori Debitur                                   |    |
| <i>Table 2.14 Number of Financing Contract of Indonesia Eximbank based on Debtor Category</i> .....      | 20 |

|  |    |
|--|----|
| Tabel 2.15 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Lokasi   |    |
| <i>Table 2.15 Number of Financing Contract of Indonesia Eximbank based on Location</i> .....             | 20 |
| Tabel 2.16 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Valuta   |    |
| <i>Table 2.16 Number of Financing Contract of Indonesia Eximbank based on Currency</i> .....             | 21 |
| Tabel 2.17 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Kualitas Kolektabilitas                            |    |
| <i>Table 2.17 Number of Financing Contract of Indonesia Eximbank based on Quality of Financing</i> ..... | 21 |
| Tabel 2.18 Jumlah Kontrak Penjaminan LPEI Berdasarkan Jenis Penjaminan                                   |    |
| <i>Table 2.18 Number of Guarantee Contract of Indonesia Eximbank based on Types of Guarantee</i> .....   | 22 |
| Tabel 2.19 Jumlah Kontrak Asuransi LPEI Berdasarkan Jenis Asuransi                                       |    |
| <i>Table 2.19 Number of Insurance Contract of Indonesia Eximbank based on Types of Insurance</i> .....   | 22 |
| Tabel 2.20 Pinjaman yang Diterima LPEI Berdasarkan Negara Pemberi Pinjaman                               |    |
| <i>Table 2.20 Loans Received of Indonesia Eximbank based on Creditor Country</i> .....                   | 23 |
| Tabel 2.21 Pinjaman yang Diterima LPEI Berdasarkan Valuta  |    |
| <i>Table 2.21 Loans Received of Indonesia Eximbank based on Currency</i> .....                           | 23 |
| Tabel 2.22 Rasio LPEI  |    |
| <i>Table 2.22 Ratio of Indonesia Eximbank</i> .....  | 24 |
| Tabel 2.23 Gearing Ratio LPEI  |    |
| <i>Table 2.23 Gearing Ratio of Indonesia Eximbank</i> .....  | 24 |
| Tabel 3.1 Posisi Keuangan PT Pegadaian (Persero)   |    |
| <i>Table 3.1 Financial Position of PT Pegadaian (Persero)</i> .....                                      | 25 |
| Tabel 3.2 Laba Rugi Komprehensif PT Pegadaian (Persero)  |    |
| <i>Table 3.2 Comprehensive Income of PT Pegadaian (Persero)</i> .....                                    | 27 |
| Tabel 3.3 Portofolio Investasi PT Pegadaian (Persero)  |    |
| <i>Table 3.3 Investments Portfolio of PT Pegadaian (Persero)</i> .....                                   | 29 |
| Tabel 4.1 Posisi Keuangan Lembaga Penjaminan   |    |
| <i>Table 4.1 Financial Position of Guarantee Institutions</i> .....                                      | 30 |
| Tabel 4.2 Laba Rugi Komprehensif Lembaga Penjaminan  |    |
| <i>Table 4.2 Comprehensive Income of Guarantee Institutions</i> .....                                    | 32 |
| Tabel 4.3 Portofolio Investasi Lembaga Penjaminan  |    |
| <i>Table 4.3 Investments Portfolio of Guarantee Institutions</i> .....                                   | 33 |
| Tabel 4.4 Kinerja Operasional Lembaga Penjaminan   |    |
| <i>Table 4.4 Operational Performance of Guarantee Institutions</i> .....                                 | 34 |
| Tabel 5.1 Posisi Keuangan PT Sarana Multigriya Finansial (Persero)                                       |    |
| <i>Table 5.1 Financial Position of PT Sarana Multigriya Finansial (Persero)</i> .....                    | 35 |
| Tabel 5.2 Laba Rugi Komprehensif PT Sarana Multigriya Finansial (Persero)                                |    |
| <i>Table 5.2 Comprehensive Income of PT Sarana Multigriya Finansial (Persero)</i> .....                  | 37 |
| Tabel 5.3 Kegiatan Usaha PT Sarana Multigriya Finansial (Persero)  |    |
| <i>Table 5.3 Business Activities of PT Sarana Multigriya Finansial (Persero)</i> .....                   | 38 |
| Tabel 5.4 Portofolio Investasi PT Sarana Multigriya Finansial (Persero)                                  |    |
| <i>Table 5.4 Investments Portfolio of PT Sarana Multigriya Finansial (Persero)</i> .....                 | 39 |

# Daftar Istilah

## Glossary

### **Asuransi**

Pemberian fasilitas berupa ganti rugi atas kerugian yang timbul sebagai akibat dari suatu peristiwa yang tidak pasti.

### **Fidusia**

Pengalihan hak kepemilikan suatu benda atas dasar kepercayaan dengan ketentuan bahwa benda yang hak kepemilikannya dialihkan tersebut tetap dalam penguasaan pemilik benda.

### **Imbal Jasa Penjaminan (IJP)**

Sejumlah uang yang diterima oleh perusahaan penjaminan atau perusahaan penjaminan syariah dari terjamin dalam rangka kegiatan usaha penjaminan.

### **Gadai**

Sesuatu yang diserahkan ke atau disimpan dengan pihak lain sebagai jaminan untuk pinjaman.

### **Gadai Syariah**

Gadai dengan prinsip syariah.

### **Kredit Pemilikan Rumah (KPR)**

Kredit yang digunakan untuk membeli rumah atau untuk kebutuhan konsumtif lainnya dengan jaminan/agunan berupa rumah.

### **Lembaga Pembiayaan Ekspor Indonesia (LPEI)**

Lembaga keuangan khusus milik Pemerintah Republik Indonesia yang berdiri berdasarkan Undang-Undang Republik Indonesia Nomor 2 Tahun 2009 tentang Lembaga Pembiayaan Ekspor Indonesia.

### **Lembaga Penjaminan**

Perusahaan Penjaminan, Perusahaan Perusahaan Penjaminan Syariah, Perusahaan Penjaminan Ulang, dan Perusahaan Penjaminan Ulang Syariah.

### **Non Performing Loan (NPL)**

Kualitas kredit bermasalah yang terdiri dari kredit yang berklasifikasi kurang lancar, diragukan dan macet.

### **Perusahaan Penjaminan Kredit Daerah (Jamkrida)**

Perusahaan yang didirikan oleh Pemerintah Daerah untuk melakukan penjaminan terhadap kredit yang diberikan oleh perbankan kepada nasabah UMKM di daerahnya.

### **Insurance**

*The provision of facilities in the form of compensation for losses incurred as a result of an event that is not certain.*

### **Fiduciary**

*The transfer of ownership of an object on the basis of trust with the proviso that the objects of the transferred ownership rights remain in the control of the owner of the object.*

### **Return Guarantee Services (RGS)**

*Amount of money received by guarantee companies or sharia guarantee companies from guaranteed in order to guarantee business activities.*

### **Pawnshop**

*Something delivered to or deposited with another as security for a loan.*

### **Sharia Pawnshop**

*Pawn with sharia principle.*

### **Mortgage Loans**

*Credit used to buy a home or for other consumer needs with the guarantee / collateral in the form of the house.*

### **Indonesia Eximbank**

*A specialized financial institution owned by the Government of the Republic of Indonesia were established under the Law of the Republic of Indonesia Number 2 Year 2009 concerning Indonesian Export Financing Institutions.*

### **Guarantee Institutions**

*Guarantee Companies, Sharia Guarantee Companies, Re-guarantee Companies, and Sharia Re-guarantee Companies*

### **Non Performing Loan (NPL)**

*The quality of non-performing loans which consist of loans classified as substandard, doubtful and loss.*

### **Regional Credit Guarantee Company (Jamkrida)**

*The company founded by the local government to guarantee the loans granted by banks to the UMKM customers in the region.*

**Piutang Murabahah**

Akad jual beli barang dengan harga pembelian dan margin yang telah disepakati oleh pembeli dan penjual dan dibuat secara eksplisit.

**Pembiayaan**

Kredit dan/atau pembiayaan berdasarkan prinsip syariah yang disediakan oleh Lembaga Pembiayaan Ekspor Indonesia (LPEI).

**Pembiayaan Ekspor Nasional**

Fasilitas yang diberikan kepada badan usaha termasuk perorangan dalam rangka mendorong ekspor nasional

**Pembiayaan Musyarakah**

Akad kerjasama yang terjadi diantara pemilik modal untuk menggabungkan modal dan melakukan usaha secara bersama dalam suatu kemitraan dengan *nisbah* pembagian hasil sesuai kesepakatan, sedangkan kerugian ditanggung secara proporsional sesuai kontribusi modal.

**Pembiayaan Sekunder Perumahan**

Kegiatan pembelian suatu kredit pemilikan rumah (KPR) dari bank kreditur yang tagihannya dikemas dalam bentuk efek hutang yang dijual kepada investor.

**Penjaminan**

Kegiatan pemberian jaminan atas pemenuhan kewajiban finansial Penerima Kredit.

**PT Pegadaian (Persero)**

Badan Usaha Milik Negara di Indonesia yang usaha intinya adalah bidang jasa penyaluran kredit kepada masyarakat atas dasar hukum gadai.

**PT Sarana Multigriya Finansial (Persero)**

Badan Usaha Milik Negara di Indonesia yang usaha intinya adalah bidang pembiayaan sekunder perumahan.

**Risiko Gagal Bayar**

Risiko ketidakmampuan pembeli di luar negeri untuk membayar barang/jasa eksportir dari Indonesia.

**Risiko Gagal Ekspor**

Risiko akan terjadinya kegagalan pelaksanaan ekspor.

**Sekuritisasi**

Sekuritisasi adalah transformasi aset yang tidak liquid menjadi liquid dengan cara pembelian Aset Keuangan dari Kreditor Asal dan penerbit Efek Beragun Aset (EBA).

**Murabahah Receivables**

*Transaction carried out based on sales and purchase agreement where the price and the profit margin are agreed by the buyer and the seller and disclosed explicitly.*

**Financing**

*Credits and/or financing based on sharia principles provided by the Indonesian Eximbank.*

**National Export Financing**

*The facilities were granted to business entities, including individuals in order to boost national exports*

**Musyarakah Financing**

*Partnership contract between fund owners to contribute funds and conduct business through partnership. All parties share profits based on a predetermined ratio, while the loss will be distributed proportionately based on the capital contribution.*

**Mortgage Secondary**

*Purchasing activities of a credit (mortgage) of the bank credit bill is packaged in the form of debt securities sold to investors.*

**Guarantee**

*Guarantee activities for the fulfillment of the Creditor financial obligations.*

**PT Pegadaian (Persero)**

*State-Owned Enterprises in Indonesia which its core business is services sector lending to the public on the basis of the law of pawnshop.*

**PT Sarana Multigriya Finansial (Persero)**

*State-Owned Enterprises in Indonesia which its core business is secondary mortgage.*

**Risk of Default**

*Risks of inability of overseas buyers to pay for goods/services exporters from Indonesia.*

**Risk of Failing to Export**

*Risk of failure of the export.*

**Securitization**

*Securitization is the transformation of assets that are not liquid into liquid by purchasing of financial assets from the original creditors and the issuer of Residential Mortgage Backed Securities (RMBS).*

**Tabel 1.1 Overview Lembaga Keuangan Khusus per April 2016**  
**Table 1.1 Specialized Financial Institutions Overview as of April, 2016**

| Keterangan                                    | Jumlah Industri (Unit)<br>Number of Industry (Units) | Aset (miliar Rp)<br>Assets (billion Rp) | Liabilitas (miliar Rp)<br>Liabilities (billion Rp) | Ekuitas (miliar Rp)<br>Equities (billion Rp) | Items                                       |
|---|--|---|--|--|---|
| 1. Lembaga Pembiayaan Ekspor Indonesia (LPEI) | 1  | 89.569                                  | 76.706   | 12.863                                       | 1. Indonesia Eximbank                       |
| 2. PT Pegadaian (Persero)                     | 1  | 41.118                                  | 27.860   | 13.258                                       | 2. PT Pegadaian (Persero)                   |
| 3. Lembaga Penjaminan                         | 20   | 13.845                                  | 2.814  | 11.030                                       | 3. Guarantee Institutions                   |
| 4. PT Sarana Multigriya Finansial (Persero)   | 1  | 10.703                                  | 5.378  | 5.325  | 4. PT Sarana Multigriya Finansial (Persero) |
| <b>JUMLAH</b>                                 | <b>23</b>  | <b>155.235</b>                          | <b>112.759</b>                                     | <b>42.475</b>                                | <b>TOTAL</b>                                |

**Tabel 1.2 Pembiayaan & Pinjaman yang Disalurkan Lembaga Keuangan Khusus (Miliar Rp)**  
**Table 1.2 Financing & Loan of Specialized Financial Institutions (Billion Rp)**

| Keterangan                                  | Apr-15        | Mei-15         | Jun-15         | Jul-15         | Agu-15         | Sep-15         | Okt-15         | Nov-15         | Des-15         | Jan-16         | Feb-16         | Mar-16         | Apr-16         | Items                                       |
|---|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|---|
| 1. LPEI                                     | 61.366        | 62.900         | 65.458         | 68.022         | 70.852         | 73.863         | 72.782         | 73.571         | 74.829         | 74.817         | 76.199         | 77.756         | 78.673         | 1. Indonesia Eximbank                       |
| 2. PT Pegadaian (Persero)                   | 30.592        | 31.049         | 31.587         | 30.308         | 30.838         | 30.763         | 30.920         | 31.314         | 31.099         | 30.972         | 31.683         | 32.328         | 32.807         | 2. PT Pegadaian (Persero)                   |
| 3. PT Sarana Multigriya Finansial (Persero) | 6.382         | 6.419          | 6.975          | 6.974          | 6.973          | 6.974          | 7.173          | 7.871          | 7.842          | 7.842          | 8.841          | 9.031          | 9.030          | 3. PT Sarana Multigriya Finansial (Persero) |
| <b>JUMLAH</b>                               | <b>98.340</b> | <b>100.368</b> | <b>104.020</b> | <b>105.304</b> | <b>108.663</b> | <b>111.600</b> | <b>110.875</b> | <b>112.755</b> | <b>113.770</b> | <b>113.631</b> | <b>116.724</b> | <b>119.115</b> | <b>120.510</b> | <b>TOTAL</b>                                |

**Tabel 1.3 Portofolio Investasi Lembaga Keuangan Khusus (Miliar Rp)**  
**Tabel 1.3 Investments Portfolio of Specialized Financial Institutions (Billion Rp)**

| Keterangan                  | Apr-15        | Mei-15        | Jun-15        | Jul-15        | Agu-15        | Sep-15        | Okt-15        | Nov-15        | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        | Items                 |
|-----------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------------|
| 1. Deposito                 | 17.461        | 16.797        | 14.512        | 13.787        | 13.751        | 16.093        | 13.377        | 18.091        | 15.456        | 15.936        | 17.444        | 15.245        | 15.220        | 1. Deposit            |
| 2. Saham                    | 121           | 130           | 191           | 244           | 254           | 253           | 199           | 186           | 334           | 372           | 405           | 336           | 342           | 2. Stock              |
| 3. Surat Utang Negara (SUN) | 522           | 588           | 625           | 640           | 639           | 582           | 626           | 680           | 2.306         | 2.317         | 2.418         | 2.454         | 2.357         | 3. Government bonds   |
| 4. Obligasi                 | 1.191         | 1.190         | 1.153         | 1.128         | 1.138         | 1.157         | 1.108         | 1.128         | 1.039         | 1.073         | 1.090         | 1.156         | 1.129         | 4. Obligation         |
| 5. Reksadana                | 1.001         | 1.020         | 938           | 961           | 935           | 902           | 1.091         | 1.103         | 1.185         | 1.187         | 1.252         | 1.331         | 1.359         | 5. Mutual fund        |
| 6. Penyertaan Langsung      | 251           | 251           | 251           | 251           | 251           | 251           | 251           | 251           | 251           | 251           | 251           | 251           | 251           | 6. Direct Investments |
| 7. EBA                      | 877           | 869           | 849           | 800           | 787           | 760           | 718           | 726           | 763           | 725           | 722           | 686           | 650           | 7. RMBS               |
| 8. Properti                 | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 220           | 220           | 8. Properties         |
| <b>JUMLAH</b>               | <b>21.425</b> | <b>20.845</b> | <b>18.520</b> | <b>17.810</b> | <b>17.755</b> | <b>19.999</b> | <b>17.370</b> | <b>22.165</b> | <b>21.334</b> | <b>21.862</b> | <b>23.581</b> | <b>21.459</b> | <b>21.307</b> | <b>TOTAL</b>          |



**Tabel 2.1 Posisi Keuangan LPEI (Miliar Rp)**  
**Table 2.1 Financial Position of Indonesia Eximbank (Billion Rp)**

| Keterangan  | Apr-15        | Mei-15        | Jun-15        | Jul-15        | Agu-15        | Sep-15        | Okt-15        | Nov-15        | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        | Items   |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---|
| 1. Kas  | 0             | 1             | 1             | 0             | 0             | 1             | 0             | 1             | 0             | 0             | 0             | 1             | 1             | 1. Cash   |
| 2. Penempatan pada Bank Indonesia   | 41            | 45            | 39            | 47            | 48            | 40            | 30            | 17            | 181           | 29            | 33            | 29            | 28            | 2. Placements on Bank Indonesia   |
| 3. Penempatan pada Bank Cadangan Kerugian Penurunan Nilai (CKPN) – Penempatan pada Bank | 9.268         | 8.616         | 7.691         | 6.407         | 5.940         | 8.848         | 6.362         | 11.335        | 7.427         | 8.181         | 10.476        | 7.963         | 8.000         | 3. Placements on Bank Allowance For Impairment Losses (AFIL) – Placements on Bank |
| 4. Surat berharga yang dimiliki   | 462           | 532           | 549           | 561           | 521           | 486           | 480           | 534           | 2.161         | 2.172         | 2.272         | 2.309         | 2.212         | 4. Securities   |
| CKPN – Surat berharga   | 50            | 50            | 50            | 50            | 50            | -             | -             | -             | -             | -             | -             | -             | -             | AFIL – Securities   |
| 5. Tagihan derivatif  | 1             | 0             | 0             | 1             | 5             | -             | 2             | 0             | 4             | 5             | 11            | 18            | 14            | 5. Derivatives receivable   |
| CKPN – Tagihan derivatif  | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | AFIL – Derivatives receivables  |
| 6. Tagihan akseptasi  | 636           | 490           | 496           | 548           | 630           | 900           | 889           | 1.286         | 1.337         | 1.438         | 1.493         | 1.629         | 1.480         | 6. Acceptances receivable   |
| CKPN – Tagihan akseptasi  | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | AFIL – Acceptances receivable   |
| 7. Pembiayaan & piutang syariah   | 61.366        | 62.900        | 65.458        | 68.022        | 70.852        | 73.863        | 72.782        | 73.571        | 74.829        | 74.817        | 76.199        | 77.756        | 78.673        | 7. Financing & sharia receivables   |
| a. Pembiayaan   | 52.290        | 53.819        | 55.777        | 58.346        | 60.858        | 62.999        | 61.813        | 62.386        | 63.583        | 63.224        | 64.582        | 65.616        | 66.537        | a. Financing  |
| CKPN – Pembiayaan   | 1.590         | 1.455         | 1.177         | 1.162         | 1.369         | 1.404         | 1.364         | 1.447         | 1.599         | 1.603         | 1.643         | 1.701         | 1.671         | AFIL – Financing  |
| b. Piutang syariah  | 9.076         | 9.081         | 9.680         | 9.675         | 9.994         | 10.863        | 10.970        | 11.184        | 11.246        | 11.594        | 11.618        | 12.140        | 12.136        | b. Sharia receivables   |
| CKPN – Piutang syariah  | 136           | 94            | 115           | 62            | 74            | 144           | 139           | 88            | 127           | 181           | 200           | 215           | 240           | AFIL – Sharia receivables   |
| 8. Piutang premi & fee  | 1             | 1             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 8. Premium receivables & fee  |
| a. Piutang premi  | -             | -             | -             | -             | -             | -             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | a. Premium receivables  |
| b. Piutang fee  | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | b. Fee receivables  |
| 9. Aset reasuransi  | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 5             | 1             | 5             | 9. Reinsurance assets   |
| CKPN – Aset reasuransi  | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | AFIL – Reinsurance assets   |
| 10. Penyertaan  | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 10. Participations  |
| CKPN – Penyertaan   | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | AFIL – Participations   |
| 11. Aset tetap  | 384           | 430           | 489           | 536           | 583           | 630           | 676           | 722           | 777           | 835           | 881           | 928           | 974           | 11. Fixed assets  |
| Akumulasi penyusutan aset tetap   | 51            | 52            | 54            | 56            | 57            | 59            | 61            | 64            | 66            | 68            | 70            | 73            | 75            | Accumulated depreciation of Fixed Assets  |
| 12. Agunan yang diambil alih  | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 12. Collateral taken  |
| CKPN – Agunan yang diambil alih   | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | AFIL – Collateral taken   |
| 13. Aset pajak tangguhan  | 12            | 14            | 21            | 40            | 12            | 79            | 41            | 42            | 59            | 47            | 60            | 57            | 35            | 13. Deferred tax assets   |
| 14. Aset lain-lain  | 101           | 202           | 99            | 76            | 116           | 230           | 443           | 311           | 317           | 146           | 127           | 125           | 135           | 14. Other assets  |
| <b>Total Aset</b>   | <b>70.445</b> | <b>71.580</b> | <b>73.449</b> | <b>74.910</b> | <b>77.157</b> | <b>83.470</b> | <b>80.143</b> | <b>86.221</b> | <b>85.301</b> | <b>85.818</b> | <b>89.645</b> | <b>88.828</b> | <b>89.569</b> | <b>Total Assets</b>   |
| 1. Penempatan dana oleh Bank Indonesia  | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 1. Placements based on Bank Indonesia   |
| 2. Liabilitas akseptasi   | 636           | 490           | 496           | 548           | 630           | 900           | 889           | 1.286         | 1.337         | 1.438         | 1.493         | 1.629         | 1.480         | 2. Acceptance liabilities   |
| 3. Efek-efek yang diterbitkan   | 28.145        | 28.277        | 27.530        | 27.379        | 27.641        | 29.919        | 29.048        | 28.946        | 28.921        | 28.913        | 32.739        | 32.127        | 32.091        | 3. Securities issued  |
| 4. Liabilitas derivatif   | 0             | 0             | 0             | 1             | 3             | 7             | 1             | 6             | 0             | 0             | 0             | 4             | 0             | 4. Derivative liabilities   |

**Tabel 2.1 Posisi Keuangan LPEI (Miliar Rp)**  
**Table 2.1 Financial Position of Indonesia Eximbank (Billion Rp)**

| Keterangan  | Apr-15        | Mei-15        | Jun-15        | Jul-15        | Agu-15        | Sep-15        | Okt-15        | Nov-15        | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        | Items                                   |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---|
| 5. Pinjaman yang Diterima                         | 30.109        | 30.799        | 33.006        | 34.217        | 35.750        | 39.321        | 36.942        | 41.503        | 40.558        | 41.252        | 41.006        | 40.621        | 41.426        | 5. Loans received                       |
| 6. Provisi atas liabilitas kontinjensi            | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 6. Contingency provisions               |
| 7. Liabilitas penjaminan & asuransi               | 2             | 2             | 3             | 2             | 1             | 1             | 2             | 2             | 2             | 3             | 3             | 3             | 3             | 7. Guarantee & insurance liabilities    |
| a. Penjaminan                                     | 1             | 2             | 2             | 1             | 1             | 1             | 2             | 2             | 2             | 2             | 3             | 2             | 2             | a. Guarantee                            |
| b. Asuransi                                       | 1             | 0             | 1             | 1             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 1             | 1             | b. Insurance                            |
| 8. Utang reasuransi                               | 0             | 0             | 0             | 1             | 1             | 1             | 1             | 1             | 1             | 0             | 0             | 0             | 0             | 8. Reinsurance liabilities              |
| 9. Kewajiban pajak tangguhan                      | 16            | 21            | 15            | -             | -             | -             | -             | 0             | 0             | 35            | 2             | 1             | 1             | 9. Deferred tax liabilities             |
| 10. Kewajiban lain-lain                           | 998           | 1.166         | 1.222         | 1.355         | 1.699         | 1.790         | 1.879         | 1.982         | 2.036         | 1.612         | 1.756         | 1.688         | 1.705         | 10. Other liabilities                   |
| Total Liabilitas                                  | 59.907        | 60.757        | 62.272        | 63.502        | 65.725        | 71.939        | 68.761        | 73.725        | 72.854        | 73.254        | 77.000        | 76.072        | 76.706        | Total Liabilities                       |
| 11. Kontribusi modal pemerintah                   | 7.376         | 7.376         | 7.376         | 7.376         | 7.376         | 7.376         | 7.376         | 8.376         | 9.729         | 9.729         | 9.729         | 9.729         | 9.729         | 11. Government capital contributions    |
| a. Modal Awal                                     | 7.376         | 7.376         | 7.376         | 7.376         | 7.376         | 7.376         | 7.376         | 8.376         | 9.729         | 9.729         | 9.729         | 9.729         | 9.729         | a. Initial capital                      |
| b. Modal tambahan                                 | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | b. Additional capital                   |
| 12. Hibah   | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 12. Grants                              |
| 13. Saldo laba                                    | 3.189         | 3.480         | 3.852         | 4.083         | 4.115         | 4.227         | 4.059         | 4.170         | 2.773         | 2.887         | 2.965         | 3.063         | 3.163         | 13. Retained earnings                   |
| a. Saldo laba yang telah ditentukan penggunaannya | 2.699         | 2.699         | 2.699         | 2.699         | 2.699         | 2.699         | 2.433         | 2.433         | 1.080         | 1.080         | 1.080         | 1.080         | 1.080         | a. Appropriated retained earnings       |
| i. Cadangan umum                                  | 2.085         | 2.085         | 2.085         | 1.724         | 1.724         | 1.724         | 1.636         | 1.636         | 368           | 368           | 368           | 368           | 368           | i. General reserve                      |
| ii. Cadangan tujuan                               | 614           | 614           | 614           | 975           | 975           | 975           | 797           | 797           | 713           | 713           | 713           | 713           | 713           | ii. Specific reserve                    |
| b. Saldo laba yang belum ditentukan penggunaannya | 490           | 781           | 1.153         | 1.384         | 1.416         | 1.528         | 1.626         | 1.737         | 1.692         | 1.806         | 1.885         | 1.983         | 2.082         | b. Unappropriated retained earnings     |
| 14. Pendapatan komprehensif lainnya               | (26)          | (33)          | (51)          | (52)          | (59)          | (72)          | (53)          | (50)          | (55)          | (51)          | (49)          | (36)          | (29)          | 14. Other comprehensive income          |
| <b>Total Ekuitas</b>                              | <b>10.539</b> | <b>10.823</b> | <b>11.177</b> | <b>11.407</b> | <b>11.432</b> | <b>11.531</b> | <b>11.382</b> | <b>12.496</b> | <b>12.446</b> | <b>12.564</b> | <b>12.645</b> | <b>12.756</b> | <b>12.863</b> | <b>Total Equities</b>                   |
| <b>Total Liabilitas &amp; Ekuitas</b>             | <b>70.445</b> | <b>71.580</b> | <b>73.449</b> | <b>74.910</b> | <b>77.157</b> | <b>83.470</b> | <b>80.143</b> | <b>86.221</b> | <b>85.301</b> | <b>85.818</b> | <b>89.645</b> | <b>88.828</b> | <b>29.569</b> | <b>Total Liabilities &amp; Equities</b> |

**Tabel 2.2 Laba Rugi Komprehensif LPEI (Miliar Rp)**  
**Table 2.2 Comprehensive Income of Indonesia Eximbank (Billion Rp)**

| Keterangan  | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Items   |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---|
| A. Pendapatan & Beban Operasional                                 |        |        |        |        |        |        |        |        |        |        |        |        |        | A. Operating Income & Expenses                    |
| 1. Pendapatan bunga & bagi hasil                                  |        |        |        |        |        |        |        |        |        |        |        |        |        | 1. Interest & sharia profit sharing income        |
| a. Bunga  | 1.453  | 1.860  | 2.284  | 2.705  | 3.120  | 3.534  | 3.953  | 4.392  | 4.826  | 473    | 945    | 1.441  | 1.927  | a. Interest                                       |
| b. Provisi & komisi   | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | b. Provision & comission                          |
| c. Bagi hasil secara syariah                                      | 230    | 291    | 351    | 419    | 484    | 543    | 616    | 683    | 771    | 80     | 154    | 238    | 315    | c. Sharia profit sharing                          |
| d. Margin   | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | d. Margin   |
| Jumlah pendapatan bunga & bagi hasil                              | 1.682  | 2.151  | 2.635  | 3.124  | 3.603  | 4.077  | 4.568  | 5.075  | 5.597  | 553    | 1.099  | 1.679  | 2.242  | Total interest & sharia profit sharing income     |
| 2. Beban bunga & bagi hasil                                       |        |        |        |        |        |        |        |        |        |        |        |        |        | 2. Interest & sharia profit sharing expenses      |
| a. Bunga  | 869    | 1.109  | 1.390  | 1.641  | 1.901  | 2.165  | 2.448  | 2.756  | 3.110  | 338    | 660    | 1.014  | 1.389  | a. Interest                                       |
| b. Provisi & komisi   | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | b. Provision & comission                          |
| c. Bagi hasil secara syariah                                      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | c. Sharia profit sharing                          |
| Jumlah beban bunga & bagi hasil                                   | 869    | 1.109  | 1.390  | 1.641  | 1.901  | 2.165  | 2.448  | 2.756  | 3.110  | 338    | 660    | 1.014  | 1.389  | Total interest & sharia profit sharing expenses   |
| 3. Pendapatan bunga & bagi hasil - bersih                         | 813    | 1.042  | 1.245  | 1.483  | 1.702  | 1.911  | 2.120  | 2.318  | 2.487  | 216    | 439    | 665    | 853    | 3. Interest & sharia profit sharing income - net  |
| 4. Pendapatan asuransi & penjaminan                               |        |        |        |        |        |        |        |        |        |        |        |        |        | 4. Insurance & guarantee icome                    |
| a. Pendapatan premi   |        |        |        |        |        |        |        |        |        |        |        |        |        | a. Premium income                                 |
| i. Premi bruto  | 1      | 1      | 2      | 2      | 23     | 27     | 31     | 1      | 2      | 0      | 0      | 1      | 1      | i. Gross premium                                  |
| ii. Premi reasuransi  | (0)    | (1)    | (1)    | (1)    | (1)    | (1)    | (1)    | (1)    | (1)    | (0)    | (0)    | (0)    | (1)    | ii. Reinsurance premium                           |
| iii. Penurunan / (kenaikan) premi yang belum merupakan pendapatan | (0)    | (0)    | (0)    | (0)    | (0)    | (6)    | (6)    | 0      | 0      | (0)    | (0)    | (0)    | (0)    | iii. Decreasing / (increasing) non-income premium |
| Jumlah pendapatan premi   | 1      | 1      | 1      | 1      | 21     | 20     | 24     | 0      | 0      | 0      | 0      | 0      | 0      | Total premium income                              |
| b. Pendapatan komisi reasuransi                                   | 0      | 0      | 0      | 0      | 0      | 0      | 1      | 0      | 0      | 0      | 0      | 0      | 0      | b. Reinsurance comission income                   |
| c. Pendapatan fee penjaminan                                      | 9      | 12     | 16     | 17     | -      | -      | -      | 36     | 41     | 5      | 10     | 14     | 19     | c. Guarantee fee income                           |
| d. Pendapatan lainnya   | -      | -      | (0)    | (0)    | -      | -      | (0)    | (0)    | (0)    | 0      | 0      | 0      | 0      | d. Other income                                   |
| Jumlah pendapatan asuransi & penjaminan                           | 10     | 13     | 16     | 18     | 22     | 21     | 25     | 37     | 42     | 6      | 10     | 15     | 20     | Total insurance & guarantee income                |
| 5. Beban asuransi & penjaminan                                    |        |        |        |        |        |        |        |        |        |        |        |        |        | 5. Insurance & guarantee expenses                 |
| a. Klaim asuransi   |        |        |        |        |        |        |        |        |        |        |        |        |        | a. Insurance claims                               |
| i. Klaim bruto  | -      | -      | -      | -      | -      | -      | -      | 6      | 2      | -      | 0      | 0      | (0)    | i. Gross claims                                   |
| ii. Klaim reasuransi  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | ii. Reinsurance claims                            |

**Tabel 2.2 Laba Rugi Komprehensif LPEI (Miliar Rp)**  
**Table 2.2 Comprehensive Income of Indonesia Eximbank (Billion Rp)**

| Keterangan   | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Items  |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--|
| iii. Penurunan / (kenaikan) estimasi klaim retensi sendiri | -      | -      | -      | -      | -      | 10     | 10     | -      | -      | -      | -      | -      | -      | iii. Decreasing / (increasing) self retention claim estimate |
| Jumlah beban klaim asuransi                                | -      | -      | -      | -      | -      | 10     | 10     | 6      | 2      | -      | 0      | 0      | (0)    | Total insurance claim expenses                               |
| b. Penurunan/kenaikan aset reasuransi                      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | b. Decreasing / (increasing) insurance assets                |
| c. Beban klaim penjaminan                                  | -      | -      | 0      | 0      | -      | -      | 0      | 10     | 5      | 0      | 0      | 2      | 2      | c. Guarantee claim expenses                                  |
| d. Beban lainnya   | -      | -      | -      | -      | -      | 0      | -      | -      | -      | -      | -      | -      | -      | d. Other expenses  |
| Jumlah beban asuransi & penjaminan                         | -      | -      | 0      | 0      | -      | 10     | 10     | 17     | 7      | 0      | 0      | 2      | 1      | Total insurance & guarantee expenses                         |
| 6. Pendapatan asuransi & penjaminan - bersih               | 10     | 13     | 16     | 18     | 22     | 10     | 15     | 20     | 35     | 6      | 10     | 13     | 18     | 6. Insurance & guarantee income - net                        |
| 7. Pendapatan operasional lainnya                          |        |        |        |        |        |        |        |        |        |        |        |        |        | 7. Other operating income                                    |
| a. Keuntungan transaksi surat berharga - bersih            | 9      | 8      | 7      | 7      | 6      | 5      | 8      | 4      | 10     | 9      | 15     | 26     | 24     | a. Securites transaction profit - net                        |
| b. Keuntungan transaksi mata uang asing - bersih           | 39     | 51     | 76     | 95     | 123    | 161    | 118    | 130    | 143    | 5      | 6      | 9      | 17     | b. Currency transaction profit - net                         |
| c. Lain-lain   | 8      | 8      | 11     | 12     | 15     | 16     | 25     | 26     | 26     | 2      | 5      | 8      | 11     | c. Others  |
| Jumlah pendapatan operasional lainnya                      | 56     | 68     | 94     | 113    | 143    | 182    | 151    | 160    | 180    | 16     | 26     | 43     | 52     | Total other operating income                                 |
| 8. Beban / (pendapatan) CKPN & penyisihan penghapusan aset | 350    | 154    | (96)   | (171)  | 23     | 44     | 52     | 80     | 277    | (13)   | 34     | 115    | 115    | 8. AFIL & asset elimination expenses / (income)              |
| 9. Beban provisi atas liabilitas kontijensi                | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 9. Provision expenses based on contingency liabilities       |
| 10. Beban operasional lainnya                              |        |        |        |        |        |        |        |        |        |        |        |        |        | 10. Other operating expenses                                 |
| a. Umum & administrasi                                     | 45     | 58     | 75     | 88     | 102    | 118    | 135    | 152    | 188    | 12     | 26     | 42     | 59     | a. General & administration                                  |
| b. Tenaga kerja  | 102    | 147    | 144    | 177    | 203    | 237    | 268    | 293    | 321    | 27     | 56     | 83     | 128    | b. Labor   |
| c. Lain-lain   | 1      | 1      | 3      | 3      | 4      | 8      | 6      | 6      | 4      | 0      | 0      | 16     | 17     | c. Others  |
| Jumlah beban operasional lainnya                           | 147    | 206    | 222    | 268    | 309    | 363    | 409    | 451    | 513    | 39     | 82     | 140    | 204    | Total other operating expenses                               |
| B. Laba Operasional  | 382    | 763    | 1.230  | 1.517  | 1.535  | 1.696  | 1.826  | 1.968  | 1.912  | 211    | 357    | 467    | 604    | B. Operating Income  |
| C. Pendapatan & Beban Non Operasional                      |        |        |        |        |        |        |        |        |        |        |        |        |        | C. Non Operating Income & Expenses                           |
| 1. Pendapatan non operasional                              | 5      | 5      | 5      | 5      | 5      | 5      | 5      | 5      | 11     | -      | -      | -      | -      | 1. Non operating income                                      |
| 2. Beban non operasional                                   | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 2. Non operating expenses                                    |
| Pendapatan/(beban) non operasional                         | 5      | 5      | 5      | 5      | 5      | 5      | 5      | 5      | 11     | -      | -      | -      | -      | Total operating income & expenses                            |
| D. Laba Sebelum Pajak Penghasilan                          | 387    | 767    | 1.234  | 1.521  | 1.540  | 1.700  | 1.830  | 1.973  | 1.923  | 211    | 357    | 467    | 604    | D. Income Before Tax   |

**Tabel 2.2 Laba Rugi Komprehensif LPEI (Miliar Rp)**  
**Table 2.2 Comprehensive Income of Indonesia Eximbank (Billion Rp)**

| Keterangan                    | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Items                    |
|-------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------------|
| E. Pajak Penghasilan          | 68     | 158    | 268    | 323    | 309    | 358    | 390    | 421    | 416    | 47     | 86     | 97     | 130    | E. Tax Income            |
| 1. Taksiran pajak penghasilan | 51     | 137    | 259    | 343    | 309    | -      | 409    | 442    | 453    | 11     | 84     | 97     | 115    | 1. Tax estimated         |
| 2. Pajak Tangguhan            | 16     | 21     | 9      | (20)   | -      | 358    | (20)   | (21)   | (36)   | (36)   | 2      | -      | 15     | 2. Deferred tax          |
| a. Pendapatan pajak tangguhan | -      | -      | -      | -      | -      | 409    | -      | -      | -      | -      | -      | -      | -      | a. Deferred tax income   |
| b. Beban pajak tangguhan      | (16)   | (21)   | (9)    | 20     | -      | 51     | 20     | 21     | 36     | 36     | (2)    | 0      | (15)   | b. Deferred tax expenses |
| F. Laba Bersih                | 319    | 610    | 967    | 1.198  | 1.230  | 1.342  | 1.440  | 1.551  | 1.507  | 164    | 272    | 369    | 474    | F. Net Income            |

**Tabel 2.3 Rekening Administratif LPEI (Miliar Rp)**  
**Table 2.3 Administrative Accounts of Indonesia Eximbank (Billion Rp)**

| Keterangan   | Apr-15   | Mei-15   | Jun-15   | Jul-15   | Agu-15   | Sep-15   | Okt-15   | Nov-15   | Des-15   | Jan-16   | Feb-16   | Mar-16   | Apr-16   | Items   |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|---|
| Rekening Administratif                                   | 26.483   | 29.957   | 31.276   | 32.569   | 32.296   | 33.295   | 32.875   | 34.649   | 35.406   | 36.393   | 35.881   | 35.913   | 35.309   | Administrative Accounts                         |
| 1. Tagihan komitmen                                      | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | 1. Commitment receivables                       |
| a. Fasilitas pinjaman yang diterima                      | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | a. Accepted loans facility                      |
| b. Posisi pembelian spot & derivatif yang masih berjalan | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | b. Outstanding purchasing spot & derivatives    |
| c. Lainnya   | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | c. Others                                       |
| Jumlah tagihan komitmen                                  | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | Total commitment receivables                    |
| 2. Kewajiban komitmen                                    | 20.951   | 23.967   | 25.275   | 27.279   | 26.889   | 27.289   | 25.842   | 27.056   | 27.429   | 27.281   | 26.661   | 26.267   | 25.641   | 2. Commitment liabilities                       |
| a. Fasilitas pembiayaan yang belum ditarik               | 20.009   | 22.384   | 23.600   | 25.591   | 25.041   | 25.267   | 24.004   | 25.480   | 26.026   | 25.663   | 25.177   | 24.946   | 24.261   | a. Undrawn financing facility                   |
| b. Irrecovable L/C yang masih berjalan                   | 942      | 1.583    | 1.675    | 1.688    | 1.848    | 2.022    | 1.838    | 1.576    | 1.403    | 1.618    | 1.484    | 1.320    | 1.380    | b. Outstanding Irrecovable L/C                  |
| c. Posisi penjualan spot & derivatif yang masih berjalan | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | c. Outstanding sales spot & derivative position |
| d. Lainnya   | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | d. Others                                       |
| Jumlah kewajiban komitmen                                | 20.951   | 23.967   | 25.275   | 27.279   | 26.889   | 27.289   | 25.842   | 27.056   | 27.429   | 27.281   | 26.661   | 26.267   | 25.641   | Total commitment liabilities                    |
| 3. Jumlah komitmen bersih                                | (20.951) | (23.967) | (25.275) | (27.279) | (26.889) | (27.289) | (25.842) | (27.056) | (27.429) | (27.281) | (26.661) | (26.267) | (25.641) | 3. Total net commitment                         |
| 4. Tagihan kontijensi                                    | 430      | 438      | 441      | (156)    | (461)    | (471)    | 470      | 474      | 522      | 886      | 906      | 915      | 924      | 4. Contingency receivables                      |
| a. Penjaminan yang diterima                              | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | a. Guarantee received                           |
| b. Pendapatan bunga dalam penyelesaian                   | 430      | 438      | 441      | (156)    | (461)    | (471)    | 470      | 474      | 522      | 886      | 906      | 915      | 924      | b. Interest income in completion                |

**Tabel 2.3 Rekening Administratif LPEI (Miliar Rp)**  
**Table 2.3 Administrative Accounts of Indonesia Eximbank (Billion Rp)**

| Keterangan   | Apr-15  | Mei-15  | Jun-15  | Jul-15  | Agu-15  | Sep-15  | Okt-15  | Nov-15  | Des-15  | Jan-16  | Feb-16  | Mar-16  | Apr-16  | Items                                      |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--|
| i. Bunga atas pembiayaan yang diberikan                                | 430     | 438     | 441     | (156)   | (461)   | (471)   | 470     | 474     | 522     | 886     | 906     | 915     | 924     | <i>i. Financing interest</i>               |
| ii. Bunga lainnya  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | <i>ii. Other interest</i>                  |
| c. Lainnya   | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | <i>c. Others</i>                           |
| Jumlah tagihan kontijensi  | 430     | 438     | 441     | (156)   | (461)   | (471)   | 470     | 474     | 522     | 886     | 906     | 915     | 924     | <i>Total receivables contingency</i>       |
| 5. Kewajiban kontijensi  | 5.102   | 5.552   | 5.560   | 5.446   | 5.869   | 6.476   | 6.563   | 7.119   | 7.455   | 8.226   | 8.314   | 8.731   | 8.743   | <i>5. Contingency liabilities</i>          |
| a. Penjaminan yang diberikan   | 4.391   | 4.752   | 4.680   | 4.491   | 4.812   | 5.446   | 5.629   | 6.171   | 6.247   | 6.459   | 6.305   | 6.552   | 6.654   | <i>a. Guarantee</i>                        |
| b. Asuransi yang diberikan   | 711     | 801     | 880     | 956     | 1.057   | 1.030   | 934     | 948     | 1.207   | 1.767   | 2.009   | 2.179   | 2.089   | <i>b. Insurance</i>                        |
| c. Lainnya   | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | <i>c. Others</i>                           |
| Jumlah kewajiban kontijensi  | 5.102   | 5.552   | 5.560   | 5.446   | 5.869   | 6.476   | 6.563   | 7.119   | 7.455   | 8.226   | 8.314   | 8.731   | 8.743   | <i>Total contingency liabilities</i>       |
| 6. Jumlah kontijensi bersih  | (4.672) | (5.115) | (5.119) | (5.603) | (6.330) | (6.947) | (6.093) | (6.645) | (6.933) | (7.340) | (7.407) | (7.816) | (7.819) | <i>6. Total net contingency</i>            |
| 7. Lainnya   | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | <i>7. Others</i>                           |
| a. Aktiva produktif yang dihapus buku                                  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | <i>a. Written off productive assets</i>    |
| i. Aktiva produktif  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | <i>i. Productive assets</i>                |
| - Pembiayaan yang diberikan  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | <i>- Financing</i>                         |
| - Lainnya  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | <i>- Others</i>                            |
| ii. Aktiva produktif dihapusbuku yang dipulihkan atau berhasil ditagih | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | <i>ii. UnWritten-off productive assets</i> |
| - Pembiayaan yang diberikan  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | <i>- Financing</i>                         |
| - Lainnya  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | <i>- Others</i>                            |
| b. Aktiva produktif yang dihapustagih                                  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | <i>b. Claim off productive assets</i>      |
| - Pembiayaan yang diberikan  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | <i>- Financing</i>                         |
| - Lainnya  | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | -       | <i>- Others</i>                            |

**Tabel 2.4 Kegiatan Usaha LPEI (Miliar Rp)**

**Table 2.4 Business Activities of Indonesia Eximbank (Billion Rp)**

| Keterangan    | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Items        |
|---------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------|
| 1. Pembiayaan | 61.366 | 62.900 | 65.458 | 68.022 | 70.852 | 73.863 | 72.782 | 73.571 | 74.829 | 74.817 | 76.199 | 77.756 | 78.673 | 1. Financing |
| 2. Penjaminan | 4.391  | 4.752  | 4.680  | 4.491  | 4.812  | 5.446  | 5.629  | 6.171  | 6.247  | 6.459  | 6.305  | 6.552  | 6.654  | 2. Guarantee |
| 3. Asuransi   | 711    | 801    | 880    | 956    | 1.057  | 1.030  | 934    | 948    | 1.207  | 1.767  | 2.009  | 2.179  | 2.089  | 3. Insurance |

**Tabel 2.5 Portofolio Investasi Lembaga Pembiayaan Ekspor Indonesia (Miliar Rp)**

**Table 2.5 Investments Portfolio of Indonesia Eximbank (Billion Rp)**

| Keterangan                  | Apr-15       | Mei-15       | Jun-15       | Jul-15       | Agu-15       | Sep-15       | Okt-15       | Nov-15        | Des-15       | Jan-16        | Feb-16        | Mar-16        | Apr-16        | Items                 |
|-----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|---------------|---------------|---------------|---------------|-----------------------|
| 1. Deposito                 | 9.309        | 8.662        | 7.730        | 6.454        | 5.988        | 8.888        | 6.393        | 11.352        | 7.608        | 8.210         | 10.509        | 7.992         | 8.028         | 1. Deposit            |
| 2. Saham                    | -            | -            | -            | -            | -            | -            | -            | -             | -            | -             | -             | -             | -             | 2. Stock              |
| 3. Surat Utang Negara (SUN) | 412          | 482          | 499          | 514          | 494          | 436          | 480          | 534           | 2.161        | 2.172         | 2.272         | 2.309         | 2.212         | 3. Government bonds   |
| 4. Obligasi                 | 50           | 50           | 50           | 50           | 50           | 50           | -            | -             | -            | -             | -             | -             | -             | 4. Obligation         |
| 5. Reksadana                | -            | -            | -            | -            | -            | -            | -            | -             | -            | -             | -             | -             | -             | 5. Mutual fund        |
| 6. Penyertaan Langsung      | -            | -            | -            | -            | -            | -            | -            | -             | -            | -             | -             | -             | -             | 6. Direct Investments |
| 7. EBA                      | -            | -            | -            | -            | -            | -            | -            | -             | -            | -             | -             | -             | -             | 7. RMBS               |
| <b>JUMLAH</b>               | <b>9.771</b> | <b>9.194</b> | <b>8.279</b> | <b>7.018</b> | <b>6.532</b> | <b>9.374</b> | <b>6.873</b> | <b>11.887</b> | <b>9.769</b> | <b>10.382</b> | <b>12.781</b> | <b>10.302</b> | <b>10.240</b> | <b>TOTAL</b>          |

**Tabel 2.6 Piutang Pembiayaan LPEI Berdasarkan Sektor Ekonomi (Miliar Rp)**

**Table 2.6 Financing Receivables of Indonesia Eximbank based on Economic Sector (Billion Rp)**

| Keterangan                                  | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Items   |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---|
| 1. Perindustrian                            | 30.005 | 30.919 | 32.674 | 33.549 | 35.226 | 36.506 | 35.902 | 35.669 | 36.710 | 37.260 | 36.796 | 36.756 | 37.235 | 1. Industry                                     |
| 2. Pertambangan                             | 8.838  | 9.001  | 8.979  | 9.816  | 10.287 | 10.775 | 9.964  | 9.269  | 9.369  | 9.006  | 9.856  | 10.351 | 10.302 | 2. Mining                                       |
| 3. Pertanian, perburuan, & sarana pertanian | 5.250  | 5.504  | 6.304  | 6.672  | 6.726  | 7.453  | 7.981  | 8.464  | 8.473  | 8.610  | 8.646  | 9.287  | 9.340  | 3. Agriculture, hunt, & agricultural tools      |
| 4. Jasa-jasa dunia usaha                    | 4.692  | 4.873  | 4.688  | 4.679  | 4.785  | 5.167  | 5.355  | 5.928  | 6.182  | 5.658  | 5.786  | 5.109  | 5.029  | 4. Business services                            |
| 5. Pengangkutan, pergudangan, & komunikasi  | 3.921  | 3.881  | 3.977  | 4.104  | 4.419  | 4.544  | 4.315  | 4.517  | 4.506  | 4.772  | 4.810  | 4.769  | 5.037  | 5. Transportation, warehousing, & communication |
| 6. Konstruksi                               | 3.452  | 3.479  | 3.660  | 3.889  | 3.991  | 3.760  | 3.733  | 3.744  | 2.779  | 2.733  | 3.525  | 4.262  | 4.401  | 6. Construction                                 |

**Tabel 2.6 Piutang Pembiayaan LPEI Berdasarkan Sektor Ekonomi (Miliar Rp)**  
**Table 2.6 Financing Receivables of Indonesia Eximbank based on Economic Sector (Billion Rp)**

| Keterangan                        | Apr-15        | Mei-15        | Jun-15        | Jul-15        | Agu-15        | Sep-15        | Okt-15        | Nov-15        | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        | Items                           |
|-----------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------------------|
| 7. Listrik, gas, & air            | 1.758         | 1.782         | 1.812         | 1.794         | 1.841         | 1.884         | 1.940         | 1.986         | 2.637         | 2.767         | 2.732         | 2.703         | 2.673         | 7. Electricity, gas, & water    |
| 8. Perdagangan, restoran, & hotel | 1.168         | 1.237         | 1.144         | 1.341         | 1.557         | 1.709         | 1.576         | 1.668         | 1.737         | 1.510         | 1.565         | 1.700         | 1.677         | 8. Trading, restaurant, & hotel |
| 9. Perikanan                      | -             | -             | -             | -             | -             | 3             | 0             | 10            | 110           | 112           | 173           | 223           | 242           | 9. Fishery                      |
| 10. Lain-Lain                     | 2.283         | 2.223         | 2.220         | 2.177         | 2.021         | 2.063         | 2.016         | 2.315         | 2.327         | 2.389         | 2.309         | 2.596         | 2.737         | 10. Others                      |
| <b>JUMLAH</b>                     | <b>61.366</b> | <b>62.900</b> | <b>65.458</b> | <b>68.022</b> | <b>70.852</b> | <b>73.863</b> | <b>72.782</b> | <b>73.571</b> | <b>74.829</b> | <b>74.817</b> | <b>76.199</b> | <b>77.756</b> | <b>78.673</b> | <b>TOTAL</b>                    |

**Tabel 2.7 Piutang Pembiayaan LPEI Berdasarkan Penggunaan Dana (Miliar Rp)**  
**Table 2.7 Financing Receivables of Indonesia Eximbank based on Purpose of Financing (Billion Rp)**

| Keterangan     | Apr-15        | Mei-15        | Jun-15        | Jul-15        | Agu-15        | Sep-15        | Okt-15        | Nov-15        | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        | Items              |
|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--------------------|
| 1. Modal kerja | 33.485        | 34.207        | 34.755        | 36.375        | 38.253        | 39.777        | 38.934        | 39.381        | 39.294        | 38.717        | 38.766        | 39.416        | 40.027        | 1. Working capital |
| 2. Investasi   | 27.818        | 28.627        | 30.640        | 31.584        | 32.535        | 34.023        | 33.785        | 34.126        | 35.470        | 36.036        | 37.369        | 38.276        | 38.582        | 2. Investment      |
| 3. Lainnya     | 64            | 66            | 63            | 63            | 63            | 63            | 63            | 64            | 65            | 64            | 64            | 64            | 64            | 3. Others          |
| <b>JUMLAH</b>  | <b>61.366</b> | <b>62.900</b> | <b>65.458</b> | <b>68.022</b> | <b>70.852</b> | <b>73.863</b> | <b>72.782</b> | <b>73.571</b> | <b>74.829</b> | <b>74.817</b> | <b>76.199</b> | <b>77.756</b> | <b>78.673</b> | <b>TOTAL</b>       |

**Tabel 2.8 Piutang Pembiayaan LPEI Berdasarkan Kategori Debitur (Miliar Rp)**  
**Table 2.8 Financing Receivables of Indonesia Eximbank based on Debtor Category (Billion Rp)**

| Keterangan          | Apr-15        | Mei-15        | Jun-15        | Jul-15        | Agu-15        | Sep-15        | Okt-15        | Nov-15        | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        | Items                      |
|---------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------------------|
| 1. BUMN             | 9.287         | 9.492         | 9.719         | 9.873         | 10.081        | 10.243        | 10.118        | 9.658         | 9.310         | 9.405         | 10.126        | 10.489        | 10.988        | 1. State-Owned Enterprises |
| 2. Non BUMN         | 51.989        | 53.330        | 55.676        | 58.086        | 60.707        | 63.556        | 62.601        | 63.850        | 65.454        | 65.348        | 66.010        | 66.930        | 67.332        | 2. Private Enterprises     |
| 3. Pemerintah pusat | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 272           | 289           | 3. Government              |
| 4. Lainnya          | 91            | 77            | 63            | 63            | 63            | 63            | 63            | 64            | 65            | 64            | 64            | 64            | 64            | 4. Others                  |
| <b>JUMLAH</b>       | <b>61.366</b> | <b>62.900</b> | <b>65.458</b> | <b>68.022</b> | <b>70.852</b> | <b>73.863</b> | <b>72.782</b> | <b>73.571</b> | <b>74.829</b> | <b>74.817</b> | <b>76.199</b> | <b>77.756</b> | <b>78.673</b> | <b>TOTAL</b>               |



**Tabel 2.9 Piutang Pembiayaan LPEI Berdasarkan Lokasi (Miliar Rp)**  
**Table 2.9 Financing Receivables of Indonesia Eximbank based on Location (Billion Rp)**

| Keterangan                  | Apr-15        | Mei-15        | Jun-15        | Jul-15        | Agu-15        | Sep-15        | Okt-15        | Nov-15        | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        |
|-----------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 1. Bali                     | 1             | 0             | 0             | 0             | 0             | -             | 2             | 7             | 7             | 5             | 6             | 5             | 5             |
| 2. Bangka Belitung          | -             | -             | -             | -             | 140           | 11            | 140           | 141           | 141           | 131           | 129           | 128           | 227           |
| 3. Banten                   | 3.348         | 3.518         | 3.681         | 3.831         | 2.526         | 3.075         | 5.753         | 5.873         | 5.906         | 5.793         | 5.667         | 5.767         | 5.729         |
| 4. Batam                    | -             | -             | -             | -             | -             | 5             | -             | -             | -             | -             | -             | -             | -             |
| 5. DI Yogyakarta            | 19            | 25            | 24            | 26            | 19            | 15            | 37            | 37            | 43            | 43            | 41            | 40            | 43            |
| 6. DKI Jakarta*)            | 18.092        | 18.313        | 18.497        | 18.632        | 28.659        | 29.905        | 21.108        | 22.035        | 23.093        | 23.508        | 25.155        | 26.089        | 27.043        |
| 7. Jambi                    | 1.491         | 1.499         | 1.476         | 1.463         | 1.096         | 1.082         | 1.553         | 1.686         | 1.706         | 1.735         | 1.774         | 1.797         | 1.840         |
| 8. Jawa Barat               | 5.969         | 5.905         | 6.850         | 7.182         | 8.954         | 8.593         | 4.463         | 4.079         | 3.914         | 3.914         | 4.215         | 4.310         | 4.259         |
| 9. Jawa Tengah              | 4.293         | 3.900         | 4.593         | 5.123         | 1.899         | 2.270         | 5.358         | 5.228         | 5.295         | 5.352         | 5.345         | 5.382         | 5.458         |
| 10. Jawa Timur              | 11.457        | 12.043        | 12.001        | 12.365        | 8.675         | 9.107         | 12.530        | 12.536        | 12.928        | 12.933        | 13.114        | 13.354        | 13.350        |
| 11. Kalimantan Barat        | 939           | 798           | 970           | 966           | 1.654         | 1.561         | 986           | 943           | 1.028         | 1.015         | 998           | 992           | 981           |
| 12. Kalimantan Selatan      | 2.280         | 2.418         | 2.526         | 3.046         | 2.576         | 2.620         | 3.289         | 3.253         | 2.902         | 2.864         | 2.737         | 3.374         | 3.322         |
| 13. Kalimantan Tengah       | 1.203         | 1.618         | 1.563         | 1.568         | 2.807         | 3.058         | 2.697         | 3.420         | 3.422         | 3.399         | 3.324         | 3.510         | 3.502         |
| 14. Kalimantan Timur        | 3.204         | 3.236         | 3.659         | 3.799         | 5.714         | 5.661         | 4.365         | 3.900         | 3.853         | 3.832         | 3.753         | 3.725         | 3.679         |
| 15. Lampung                 | 1.607         | 1.612         | 1.807         | 1.828         | 617           | 666           | 1.634         | 1.510         | 1.437         | 1.417         | 1.425         | 1.405         | 1.419         |
| 16. Maluku                  | -             | 37            | 38            | 38            | 7             | 15            | 20            | 17            | 16            | 16            | 16            | 16            | 16            |
| 17. Maluku Utara            | 38            | 32            | 37            | 36            | 8             | 14            | 25            | 4             | 4             | 4             | 3             | 3             | 3             |
| 18. Nangroe Aceh Darussalam | 364           | 364           | 365           | 367           | 350           | 360           | 358           | 356           | 221           | 223           | 221           | 219           | 221           |
| 19. Nusa Tenggara Barat     | 57            | 56            | 59            | 61            | -             | -             | 55            | 56            | 55            | 54            | 53            | 53            | 52            |
| 20. Nusa Tenggara Timur     | 12            | 12            | 12            | 12            | 11            | 12            | 12            | 11            | 11            | 11            | 11            | 11            | 11            |
| 21. Papua                   | 80            | 80            | 80            | 80            | -             | -             | 80            | 80            | 80            | 80            | 80            | 80            | 80            |
| 22. Riau                    | 3.043         | 3.216         | 3.261         | 3.369         | 1.695         | 2.270         | 2.920         | 3.200         | 3.050         | 2.849         | 3.096         | 3.370         | 3.342         |
| 23. Sulawesi Selatan        | 629           | 630           | 618           | 619           | 974           | 1.026         | 618           | 629           | 617           | 616           | 604           | 616           | 630           |
| 24. Sulawesi Tengah         | 21            | 23            | 24            | 23            | 1             | 10            | 25            | 24            | 28            | 26            | 26            | 30            | 31            |
| 25. Sulawesi Tenggara       | 22            | 128           | 125           | 125           | 114           | 106           | 712           | 713           | 710           | 707           | 700           | 698           | 693           |
| 26. Sulawesi Utara          | 34            | 35            | 35            | 36            | -             | -             | 36            | 37            | 37            | 37            | 35            | 35            | 35            |
| 27. Sumatera Barat          | 200           | 223           | 236           | 236           | 225           | 207           | 238           | 260           | 528           | 278           | 278           | 58            | 57            |
| 28. Sumatera Selatan        | 1.673         | 1.907         | 1.468         | 1.476         | 1.547         | 1.596         | 1.476         | 1.480         | 1.471         | 1.720         | 1.579         | 1.316         | 1.313         |
| 29. Sumatera Utara          | 829           | 745           | 986           | 1.250         | 115           | 119           | 1.387         | 1.139         | 1.357         | 1.369         | 1.066         | 897           | 899           |
| 30. Di luar Indonesia       | 461           | 529           | 469           | 465           | 467           | 497           | 904           | 919           | 970           | 885           | 747           | 474           | 432           |
| <b>JUMLAH</b>               | <b>61.366</b> | <b>62.900</b> | <b>65.458</b> | <b>68.022</b> | <b>70.852</b> | <b>73.863</b> | <b>72.782</b> | <b>73.571</b> | <b>74.829</b> | <b>74.817</b> | <b>76.199</b> | <b>77.756</b> | <b>78.673</b> |

\*) Termasuk data pembiayaan bagi pegawai LPEI / Including financing of Indonesia Eximbank's employee

**Tabel 2.10 Piutang Pembiayaan LPEI Berdasarkan Valuta (Miliar Rp)**  
**Table 2.10 Financing Receivables of Indonesia Eximbank based on Currency (Billion Rp)**

| Keterangan            | Apr-15        | Mei-15        | Jun-15        | Jul-15        | Agu-15        | Sep-15        | Okt-15        | Nov-15        | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        | Items                 |
|-----------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------------|
| 1. Rupiah             | 27.504        | 28.366        | 30.140        | 30.896        | 31.319        | 31.903        | 33.922        | 34.586        | 35.625        | 36.056        | 37.575        | 38.661        | 39.796        | 1. Rupiah             |
| 2. US Dollar*)        | 33.863        | 34.533        | 35.318        | 37.125        | 39.532        | 41.960        | 38.860        | 38.514        | 38.732        | 38.290        | 38.165        | 38.617        | 38.398        | 2. US Dollar*)        |
| 3. Singapore Dollar*) | -             | -             | -             | -             | -             | -             | -             | 470           | 471           | 470           | 459           | 477           | 479           | 3. Singapore Dollar*) |
| 4. Yen*)              | -             | -             | -             | -             | 1             | 1             | 1             | 0             | 1             | 1             | 1             | -             | -             | 4. Yen*)              |
| <b>JUMLAH</b>         | <b>61.366</b> | <b>62.900</b> | <b>65.458</b> | <b>68.022</b> | <b>70.852</b> | <b>73.863</b> | <b>72.782</b> | <b>73.571</b> | <b>74.829</b> | <b>74.817</b> | <b>76.199</b> | <b>77.756</b> | <b>78.673</b> | <b>TOTAL</b>          |

\*) Data telah dikonversi ke dalam rupiah / *Converted in rupiah*

**Tabel 2.11 Piutang Pembiayaan LPEI Berdasarkan Kualitas Kolektabilitas (Miliar Rp)**  
**Table 2.11 Financing Receivables of Indonesia Eximbank based on Quality of Financing (Billion Rp)**

| Keterangan                | Apr-15        | Mei-15        | Jun-15        | Jul-15        | Agu-15        | Sep-15        | Okt-15        | Nov-15        | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        |
|---------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 1. Lancar                 | 58.009        | 59.113        | 61.674        | 64.028        | 66.753        | 69.620        | 68.685        | 69.496        | 70.787        | 68.706        | 70.179        | 71.750        | 72.694        |
| 2. Dalam Perhatian Khusus | 2.128         | 2.597         | 2.588         | 2.678         | 2.754         | 2.547         | 2.414         | 2.428         | 2.400         | 3.444         | 3.403         | 3.398         | 3.383         |
| 3. Kurang Lancar          | 39            | 40            | 40            | 148           | 150           | 424           | 508           | 510           | 508           | 1.260         | 1.234         | 1.229         | 1.222         |
| 4. Diragukan              | 456           | 176           | 177           | 180           | 187           | 195           | 182           | 184           | 183           | 247           | 241           | 240           | 239           |
| 5. Macet                  | 734           | 974           | 979           | 987           | 1.007         | 1.077         | 992           | 953           | 951           | 1.160         | 1.143         | 1.138         | 1.135         |
| <b>JUMLAH</b>             | <b>61.366</b> | <b>62.900</b> | <b>65.458</b> | <b>68.022</b> | <b>70.852</b> | <b>73.863</b> | <b>72.782</b> | <b>73.571</b> | <b>74.829</b> | <b>74.817</b> | <b>76.199</b> | <b>77.756</b> | <b>78.673</b> |

**Tabel 2.12 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Sektor Ekonomi (Miliar Rp)**  
**Table 2.12 Number of Financing Contract of Indonesia Eximbank based on Economic Sector (Billion Rp)**

| Keterangan                                  | Apr-15       | Mei-15       | Jun-15       | Jul-15       | Agu-15       | Sep-15       | Okt-15       | Nov-15       | Des-15       | Jan-16       | Feb-16       | Mar-16       | Apr-16       | Items   |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---|
| 1. Perindustrian                            | 2.179        | 2.254        | 2.404        | 2.580        | 2.674        | 2.873        | 2.823        | 2.710        | 2.674        | 2.768        | 2.925        | 3.000        | 2.842        | 1. Industry                                     |
| 2. Pertambangan                             | 191          | 181          | 176          | 187          | 198          | 223          | 223          | 235          | 267          | 265          | 217          | 219          | 226          | 2. Mining                                       |
| 3. Pertanian, perburuan, & sarana pertanian | 237          | 252          | 263          | 255          | 268          | 281          | 258          | 273          | 272          | 284          | 270          | 278          | 282          | 3. Agriculture, hunt, & agricultural tools      |
| 4. Jasa-jasa dunia usaha                    | 581          | 582          | 581          | 567          | 591          | 698          | 701          | 716          | 728          | 715          | 687          | 688          | 752          | 4. Business servicess                           |
| 5. Pengangkutan, pergudangan, & komunikasi  | 148          | 158          | 168          | 177          | 188          | 204          | 177          | 198          | 191          | 210          | 216          | 222          | 222          | 5. Transportation, warehousing, & communication |
| 6. Konstruksi                               | 61           | 64           | 72           | 75           | 80           | 101          | 130          | 150          | 178          | 184          | 186          | 192          | 209          | 6. Construction                                 |
| 7. Listrik, Gas, & Air                      | 62           | 63           | 40           | 41           | 40           | 38           | 39           | 43           | 45           | 46           | 43           | 42           | 45           | 7. Electricity, gas, & water                    |
| 8. Perdagangan, restoran, & hotel           | 215          | 228          | 241          | 243          | 247          | 254          | 244          | 251          | 253          | 240          | 244          | 255          | 242          | 8. Trading, restaurant, & hotel                 |
| 9. Perikanan                                | -            | -            | -            | -            | -            | 7            | 1            | 18           | 24           | 27           | 428          | 460          | 474          | 9. Fishery                                      |
| 10.Lain-Lain                                | 627          | 596          | 614          | 615          | 568          | 735          | 559          | 613          | 609          | 614          | 573          | 592          | 595          | 10.Others                                       |
| <b>JUMLAH</b>                               | <b>4.301</b> | <b>4.378</b> | <b>4.559</b> | <b>4.740</b> | <b>4.854</b> | <b>5.414</b> | <b>5.155</b> | <b>5.207</b> | <b>5.241</b> | <b>5.353</b> | <b>5.789</b> | <b>5.948</b> | <b>5.889</b> | <b>TOTAL</b>                                    |

**Tabel 2.13 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Penggunaan Dana (Miliar Rp)**  
**Table 2.13 Number of Financing Contract of Indonesia Eximbank based on Purpose of Financing (Billion Rp)**

| Keterangan     | Apr-15       | Mei-15       | Jun-15       | Jul-15       | Agu-15       | Sep-15       | Okt-15       | Nov-15       | Des-15       | Jan-16       | Feb-16       | Mar-16       | Apr-16       | Items              |
|----------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------------|
| 1. Modal kerja | 2.823        | 2.872        | 2.981        | 3.129        | 3.220        | 3.612        | 3.426        | 3.434        | 3.487        | 3.562        | 3.979        | 4.166        | 4.069        | 1. Working capital |
| 2. Investasi   | 1.149        | 1.190        | 1.250        | 1.281        | 1.306        | 1.358        | 1.396        | 1.438        | 1.415        | 1.451        | 1.469        | 1.440        | 1.478        | 2. Investment      |
| 3. Lainnya     | 329          | 316          | 328          | 330          | 328          | 444          | 333          | 335          | 339          | 340          | 341          | 342          | 342          | 3. Others          |
| <b>JUMLAH</b>  | <b>4.301</b> | <b>4.378</b> | <b>4.559</b> | <b>4.740</b> | <b>4.854</b> | <b>5.414</b> | <b>5.155</b> | <b>5.207</b> | <b>5.241</b> | <b>5.353</b> | <b>5.789</b> | <b>5.948</b> | <b>5.889</b> | <b>TOTAL</b>       |

**Tabel 2.14 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Kategori Debitur (Miliar Rp)**  
**Table 2.14 Number of Financing Contract of Indonesia Eximbank based on Debtor Category (Billion Rp)**

| Keterangan          | Apr-15       | Mei-15       | Jun-15       | Jul-15       | Agu-15       | Sep-15       | Okt-15       | Nov-15       | Des-15       | Jan-16       | Feb-16       | Mar-16       | Apr-16       | Items                      |
|---------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------------------|
| 1. BUMN             | 294          | 300          | 304          | 312          | 312          | 359          | 400          | 440          | 430          | 441          | 459          | 469          | 519          | 1. State-Owned Enterprises |
| 2. Non BUMN         | 3.674        | 3.758        | 3.927        | 4.098        | 4.214        | 4.611        | 4.422        | 4.432        | 4.472        | 4.572        | 4.989        | 5.129        | 5.015        | 2. Private Enterprises     |
| 3. Pemerintah Pusat | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | -            | 8            | 13           | 3. Government              |
| 4. Lainnya          | 333          | 320          | 328          | 330          | 328          | 444          | 333          | 335          | 342          | 340          | 341          | 342          | 342          | 4. Others                  |
| <b>JUMLAH</b>       | <b>4.301</b> | <b>4.378</b> | <b>4.559</b> | <b>4.740</b> | <b>4.854</b> | <b>5.414</b> | <b>5.155</b> | <b>5.207</b> | <b>5.241</b> | <b>5.353</b> | <b>5.789</b> | <b>5.948</b> | <b>5.889</b> | <b>TOTAL</b>               |

**Tabel 2.15 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Lokasi (Miliar Rp)**  
**Table 2.15 Number of Financing Contract of Indonesia Eximbank based on Location (Billion Rp)**

| Keterangan                  | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 |
|-----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 1. Bali                     | 10     | 2      | 1      | 1      | 1      | -      | 1      | 3      | 3      | 3      | 3      | 3      | 3      |
| 2. Bangka Belitung          | -      | -      | -      | -      | 1      | 2      | 3      | 3      | 3      | 3      | 22     | 22     | 24     |
| 3. Banten                   | 93     | 104    | 110    | 123    | 119    | 131    | 164    | 194    | 194    | 194    | 185    | 188    | 188    |
| 4. Batam                    | -      | -      | -      | -      | -      | 1      | -      | -      | -      | -      | -      | -      | -      |
| 5. DI Yogyakarta            | 13     | 17     | 24     | 26     | 23     | 19     | 41     | 41     | 43     | 39     | 44     | 41     | 39     |
| 6. DKI Jakarta*)            | 946    | 956    | 964    | 993    | 1.992  | 2.205  | 1.435  | 1.510  | 1.613  | 1.690  | 1.679  | 1.772  | 1.915  |
| 7. Jambi                    | 75     | 76     | 76     | 76     | 66     | 68     | 85     | 89     | 82     | 85     | 87     | 94     | 83     |
| 8. Jawa Barat               | 338    | 316    | 315    | 315    | 752    | 769    | 251    | 236    | 225    | 229    | 238    | 267    | 272    |
| 9. Jawa Tengah              | 500    | 450    | 524    | 548    | 308    | 349    | 515    | 498    | 494    | 497    | 506    | 541    | 536    |
| 10. Jawa Timur              | 1.197  | 1.266  | 1.360  | 1.460  | 727    | 805    | 1.455  | 1.406  | 1.440  | 1.479  | 1.583  | 1.585  | 1.374  |
| 11. Kalimantan Barat        | 54     | 41     | 51     | 50     | 102    | 99     | 36     | 33     | 34     | 34     | 34     | 34     | 34     |
| 12. Kalimantan Selatan      | 42     | 47     | 54     | 55     | 41     | 42     | 55     | 53     | 46     | 45     | 44     | 46     | 46     |
| 13. Kalimantan Tengah       | 27     | 53     | 34     | 36     | 154    | 220    | 73     | 77     | 79     | 79     | 79     | 82     | 85     |
| 14. Kalimantan Timur        | 75     | 72     | 76     | 80     | 151    | 176    | 86     | 78     | 75     | 75     | 75     | 77     | 76     |
| 15. Lampung                 | 111    | 116    | 129    | 150    | 29     | 47     | 121    | 106    | 89     | 85     | 89     | 86     | 101    |
| 16. Lombok                  | -      | -      | -      | -      | -      | 1      | 1      | 1      | 1      | 1      | -      | -      | -      |
| 17. Maluku                  | -      | 26     | 27     | 27     | 5      | 10     | 13     | 10     | 10     | 10     | 10     | 10     | 10     |
| 18. Maluku Utara            | 16     | 14     | 16     | 16     | 4      | 6      | 12     | 2      | 2      | 2      | 2      | 2      | 2      |
| 19. Nangroe Aceh Darussalam | 91     | 92     | 95     | 94     | 86     | 92     | 96     | 96     | 52     | 52     | 52     | 49     | 49     |
| 20. Nusa Tenggara Barat     | 18     | 18     | 18     | 18     | -      | -      | 12     | 16     | 16     | 16     | 14     | 16     | 16     |
| 21. Nusa Tenggara Timur     | 8      | 8      | 8      | 8      | 8      | 9      | 9      | 7      | 7      | 7      | 7      | 7      | 7      |
| 22. Papua                   | 1      | 1      | 1      | 1      | -      | -      | 1      | 1      | 1      | 1      | 1      | 1      | 1      |
| 23. Riau                    | 434    | 87     | 422    | 409    | 45     | 45     | 57     | 60     | 46     | 46     | 45     | 47     | 46     |
| 24. Sulawesi Selatan        | 105    | 108    | 98     | 99     | 86     | 96     | 107    | 112    | 112    | 116    | 110    | 118    | 125    |
| 25. Sulawesi Tengah         | 15     | 17     | 17     | 15     | 1      | 10     | 15     | 15     | 17     | 15     | 14     | 17     | 18     |
| 26. Sulawesi Tenggara       | 15     | 16     | 13     | 13     | 3      | 2      | 6      | 12     | 14     | 15     | 11     | 17     | 19     |

**Tabel 2.15 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Lokasi (Miliar Rp)**  
**Table 2.15 Number of Financing Contract of Indonesia Eximbank based on Location (Billion Rp)**

| Keterangan            | Apr-15       | Mei-15       | Jun-15       | Jul-15       | Agu-15       | Sep-15       | Okt-15       | Nov-15       | Des-15       | Jan-16       | Feb-16       | Mar-16       | Apr-16       |
|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 27. Sulawesi Utara    | 1            | 1            | 1            | 1            | -            | -            | 1            | 1            | 1            | 1            | 1            | 1            | 1            |
| 28. Sumatera Barat    | 6            | 352          | 10           | 10           | 45           | 45           | 383          | 377          | 370          | 365          | 360          | 350          | 344          |
| 29. Sumatera Selatan  | 50           | 53           | 52           | 52           | 84           | 128          | 12           | 52           | 52           | 53           | 394          | 393          | 393          |
| 30. Sumatera Utara    | 53           | 51           | 55           | 56           | 11           | 20           | 63           | 66           | 66           | 66           | 63           | 66           | 64           |
| 31. Di luar Indonesia | 7            | 18           | 8            | 8            | 10           | 17           | 46           | 52           | 54           | 50           | 37           | 16           | 18           |
| <b>JUMLAH</b>         | <b>4.301</b> | <b>4.378</b> | <b>4.559</b> | <b>4.740</b> | <b>4.854</b> | <b>5.414</b> | <b>5.155</b> | <b>5.207</b> | <b>5.241</b> | <b>5.353</b> | <b>5.789</b> | <b>5.948</b> | <b>5.889</b> |

\*) Termasuk data pembiayaan bagi pegawai LPEI / Including financing of Indonesia Eximbank's employee

**Tabel 2.16 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Valuta (Miliar Rp)**  
**Table 2.16 Number of Financing Contract of Indonesia Eximbank based on Currency (Billion Rp)**

| Keterangan          | Apr-15       | Mei-15       | Jun-15       | Jul-15       | Agu-15       | Sep-15       | Okt-15       | Nov-15       | Des-15       | Jan-16       | Feb-16       | Mar-16       | Apr-16       | Items               |
|---------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------------|
| 1. Rupiah           | 2.928        | 3.002        | 3.157        | 3.238        | 3.306        | 3.727        | 3.516        | 3.575        | 3.628        | 3.730        | 4.183        | 4.278        | 4.177        | 1. Rupiah           |
| 2. US Dollar        | 1.373        | 1.376        | 1.402        | 1.502        | 1.547        | 1.686        | 1.638        | 1.630        | 1.611        | 1.621        | 1.604        | 1.669        | 1.711        | 2. US Dollar        |
| 3. Singapura Dollar | -            | -            | -            | -            | -            | -            | -            | 1            | 1            | 1            | 1            | 1            | 1            | 3. Singapore Dollar |
| 4. Yen              | -            | -            | -            | -            | 1            | 1            | 1            | 1            | 1            | 1            | 1            | -            | -            | 4. Yen              |
| <b>JUMLAH</b>       | <b>4.301</b> | <b>4.378</b> | <b>4.559</b> | <b>4.740</b> | <b>4.854</b> | <b>5.414</b> | <b>5.155</b> | <b>5.207</b> | <b>5.241</b> | <b>5.353</b> | <b>5.789</b> | <b>5.948</b> | <b>5.889</b> | <b>TOTAL</b>        |

**Tabel 2.17 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Kualitas Kolektabilitas (Miliar Rp)**  
**Table 2.17 Number of Financing Contract of Indonesia Eximbank based on Quality of Financing (Billion Rp)**

| Keterangan                | Apr-15       | Mei-15       | Jun-15       | Jul-15       | Agu-15       | Sep-15       | Okt-15       | Nov-15       | Des-15       | Jan-16       | Feb-16       | Mar-16       | Apr-16       |
|---------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 1. Lancar                 | 4.144        | 4.189        | 4.365        | 4.521        | 4.722        | 5.155        | 4.993        | 4.949        | 5.030        | 5.102        | 5.631        | 5.788        | 5.715        |
| 2. Dalam Perhatian Khusus | 38           | 70           | 75           | 96           | 68           | 102          | 74           | 91           | 46           | 77           | 68           | 69           | 69           |
| 3. Kurang Lancar          | 2            | 2            | 2            | 6            | 6            | 38           | 27           | 50           | 48           | 34           | 16           | 16           | 30           |
| 4. Diragukan              | 26           | 14           | 14           | 14           | 5            | 14           | 5            | 14           | 14           | 24           | 11           | 11           | 11           |
| 5. Macet                  | 91           | 103          | 103          | 103          | 53           | 105          | 56           | 103          | 103          | 116          | 63           | 64           | 64           |
| <b>JUMLAH</b>             | <b>4.301</b> | <b>4.378</b> | <b>4.559</b> | <b>4.740</b> | <b>4.854</b> | <b>5.414</b> | <b>5.155</b> | <b>5.207</b> | <b>5.241</b> | <b>5.353</b> | <b>5.789</b> | <b>5.948</b> | <b>5.889</b> |

**Tabel 2.18 Jumlah Kontrak Penjaminan LPEI Berdasarkan Jenis Penjaminan (Miliar Rp)**  
**Table 2.18 Number of Guarantee Contract of Indonesia Eximbank based on Types of Guarantee (Billion Rp)**

| Keterangan     | Apr-15     | Mei-15     | Jun-15     | Jul-15     | Agu-15     | Sep-15     | Okt-15       | Nov-15       | Des-15       | Jan-16       | Feb-16       | Mar-16       | Apr-16       | Items          |
|----------------|------------|------------|------------|------------|------------|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|----------------|
| 1. Proyek      | 825        | 802        | 805        | 806        | 787        | 827        | 933          | 985          | 1.003        | 1.004        | 979          | 932          | 903          | 1. Project     |
| 2. Kepabeanaan | 78         | 86         | 86         | 90         | 89         | 95         | 109          | 114          | 109          | 121          | 124          | 129          | 123          | 2. Customs     |
| 3. Kredit bank | -          | -          | -          | -          | -          | -          | -            | 1            | 1            | 1            | 1            | 2            | 2            | 3. Bank credit |
| 4. Importir    | -          | -          | -          | -          | -          | -          | -            | -            | -            | -            | -            | 15           | 15           | 4. Importer    |
| <b>JUMLAH</b>  | <b>903</b> | <b>888</b> | <b>891</b> | <b>896</b> | <b>876</b> | <b>922</b> | <b>1.042</b> | <b>1.100</b> | <b>1.113</b> | <b>1.126</b> | <b>1.104</b> | <b>1.078</b> | <b>1.043</b> | <b>TOTAL</b>   |

**Tabel 2.19 Jumlah Kontrak Asuransi LPEI Berdasarkan Jenis Asuransi (Miliar Rp)**  
**Table 2.19 Number of Insurance Contract of Indonesia Eximbank based on Types of Insurance (Billion Rp)**

| Keterangan                 | Apr-15    | Mei-15    | Jun-15    | Jul-15    | Agu-15    | Sep-15    | Okt-15    | Nov-15    | Des-15    | Jan-16    | Feb-16    | Mar-16    | Apr-16    | Items                            |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------------------------------|
| 1. Proteksi piutang dagang | 13        | 13        | 12        | 12        | 13        | 12        | 11        | 11        | 10        | 11        | 13        | 11        | 11        | 1. Account receivable protection |
| 2. Marine cargo            | 2         | 3         | 4         | 4         | 4         | 4         | 4         | 4         | 5         | 10        | 11        | 12        | 11        | 2. Marine cargo                  |
| 3. Property all risk       | -         | -         | -         | -         | -         | -         | -         | -         | 1         | 1         | 6         | 14        | 19        | 3. Property all risk             |
| <b>JUMLAH</b>              | <b>15</b> | <b>16</b> | <b>16</b> | <b>16</b> | <b>17</b> | <b>16</b> | <b>15</b> | <b>15</b> | <b>16</b> | <b>22</b> | <b>30</b> | <b>37</b> | <b>41</b> | <b>TOTAL</b>                     |

**Tabel 2.20 Pinjaman yang Diterima LPEI Berdasarkan Negara Pemberi Pinjaman (Miliar Rp)**  
**Table 2.20 Loans Received of Indonesia Eximbank based on Creditor Country (Billion Rp)**

| Keterangan           | Apr-15        | Mei-15        | Jun-15        | Jul-15        | Agu-15        | Sep-15        | Okt-15        | Nov-15        | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        | Items                   |
|----------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-------------------------|
| 1. Indonesia         | 4.914         | 2.844         | 2.848         | 3.518         | 3.821         | 6.140         | 3.959         | 4.923         | 5.002         | 5.800         | 6.160         | 6.297         | 6.623         | 1. Indonesia            |
| 2. Jepang            | 21.498        | 24.312        | 26.512        | 26.651        | 27.696        | 28.887        | 26.997        | 27.296        | 27.206        | 27.195        | 26.407        | 26.194        | 26.059        | 2. Japan                |
| 3. Cina              | -             | -             | -             | -             | -             | -             | 2.653         | 6.704         | 6.683         | 6.682         | 6.489         | 6.438         | 6.406         | 3. China                |
| 4. Singapura         | 2.295         | 2.298         | 2.350         | 2.474         | 2.598         | 2.773         | 2.460         | 1.695         | 788           | 696           | 762           | 897           | 887           | 4. Singapore            |
| 5. Kanada            | 972           | 992           | 1.000         | 1.015         | 1.054         | 1.099         | 479           | 484           | 482           | 482           | 802           | 796           | 791           | 5. Canada               |
| 6. Amerika Serikat   | 211           | 216           | 217           | 220           | 229           | 239           | 223           | 226           | 225           | 225           | 218           | -             | -             | 6. United State         |
| 7. Filipina          | 325           | 332           | 335           | 339           | 352           | 184           | 172           | 173           | 172           | 173           | 168           | -             | -             | 7. Philippines          |
| 8. Uni Emirat Arab   | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 659           | 8. United Arab Emirates |
| 9. Dampak PSAK 50&55 | (108)         | (194)         | (255)         | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 9. Impact of SFAS 50&55 |
| <b>JUMLAH</b>        | <b>30.109</b> | <b>30.799</b> | <b>33.006</b> | <b>34.217</b> | <b>35.750</b> | <b>39.321</b> | <b>36.942</b> | <b>41.503</b> | <b>40.558</b> | <b>41.252</b> | <b>41.006</b> | <b>40.621</b> | <b>41.426</b> | <b>TOTAL</b>            |

**Tabel 2.21 Pinjaman yang Diterima LPEI Berdasarkan Valuta (Miliar Rp)**  
**Table 2.21 Loans Received of Indonesia Eximbank based on Currency (Billion Rp)**

| Keterangan     | Apr-15        | Mei-15        | Jun-15        | Jul-15        | Agu-15        | Sep-15        | Okt-15        | Nov-15        | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        | Items          |
|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| 1. Rupiah      | 1.740         | 520           | 1.827         | 2.050         | 2.475         | 2.275         | 3.550         | 4.515         | 4.938         | 5.737         | 6.099         | 6.233         | 6.560         | 1. Rupiah      |
| 2. US Dollar*) | 28.305        | 30.216        | 31.115        | 32.104        | 33.208        | 36.976        | 33.328        | 36.925        | 35.556        | 35.452        | 34.846        | 34.324        | 34.803        | 2. US Dollar*) |
| 3. Euro*)      | 63            | 63            | 64            | 63            | 67            | 70            | 64            | 63            | 63            | 63            | 61            | 63            | 63            | 3. Euro*)      |
| <b>JUMLAH</b>  | <b>30.109</b> | <b>30.799</b> | <b>33.006</b> | <b>34.217</b> | <b>35.750</b> | <b>39.321</b> | <b>36.942</b> | <b>41.503</b> | <b>40.558</b> | <b>41.252</b> | <b>41.006</b> | <b>40.621</b> | <b>41.426</b> | <b>TOTAL</b>   |

\*) Data telah dikonversi ke dalam rupiah / *Converted in rupiah*

**Tabel 2.22 Rasio Lembaga Pembiayaan Ekspor Indonesia**

**Table 2.22 Ratio of Indonesia Eximbank**

| Keterangan              | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 |
|-------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 1. ROA                  | 1,73%  | 2,71%  | 3,59%  | 3,74%  | 3,27%  | 3,15%  | 3,02%  | 2,91%  | 2,56%  | 2,95%  | 2,44%  | 2,12%  | 2,05%  |
| 2. ROE                  | 8,99%  | 13,70% | 17,96% | 18,92% | 16,89% | 16,28% | 15,67% | 15,16% | 13,36% | 15,64% | 12,93% | 11,68% | 11,19% |
| 3. BOPO                 | 77,71% | 65,45% | 54,88% | 53,10% | 58,92% | 60,23% | 61,33% | 62,43% | 66,73% | 62,65% | 68,51% | 73,13% | 73,90% |
| 4. NPL Gross            | 2,00%  | 1,89%  | 1,83%  | 1,93%  | 1,90%  | 2,29%  | 2,31%  | 2,24%  | 2,19%  | 3,56%  | 3,44%  | 3,35%  | 3,30%  |
| 5. NPL Net              | 0,60%  | 0,58%  | 0,52%  | 0,62%  | 0,68%  | 1,03%  | 1,06%  | 1,05%  | 0,99%  | 2,03%  | 1,90%  | 1,86%  | 1,83%  |
| 6. PDN                  | 5,64%  | 4,51%  | 7,42%  | 4,68%  | 5,20%  | 7,80%  | 5,62%  | 3,65%  | 0,64%  | 2,55%  | 3,08%  | 2,36%  | 3,81%  |
| 7. Gearing Ratio (kali) | 5,53   | 5,46   | 5,42   | 5,40   | 5,55   | 6,00   | 5,80   | 5,64   | 5,58   | 5,58   | 5,83   | 5,70   | 5,72   |
| 8. NIM                  | 1,14%  | 1,45%  | 1,69%  | 1,98%  | 2,20%  | 2,30%  | 2,66%  | 2,71%  | 2,94%  | 0,25%  | 0,49%  | 0,76%  | 0,96%  |

**Tabel 2.23 Gearing Ratio LPEI (Miliar Rp)**

**Table 2.23 Gearing Ratio of Indonesia Eximbank (Billion Rp)**

| Keterangan                         | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Items                |
|------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------------------|
| 1. Surat berharga yang diterbitkan | 28.145 | 28.277 | 27.530 | 27.379 | 27.641 | 29.919 | 29.048 | 28.946 | 28.921 | 28.913 | 32.739 | 32.127 | 32.091 | 1. Securities issued |
| 2. Pinjaman dana yang diterima     | 30.109 | 30.799 | 33.006 | 34.217 | 35.750 | 39.321 | 36.942 | 41.503 | 40.558 | 41.252 | 41.006 | 40.621 | 41.426 | 2. Loan received     |
| 3. Ekuitas                         | 10.539 | 10.823 | 11.177 | 11.407 | 11.432 | 11.531 | 11.382 | 12.496 | 12.446 | 12.564 | 12.645 | 12.756 | 12.863 | 3. Equities          |
| 4. Gearing ratio (kali)            | 5,53   | 5,46   | 5,42   | 5,40   | 5,55   | 6,00   | 5,80   | 5,64   | 5,58   | 5,58   | 5,83   | 5,70   | 5,72   | 4. Gearing ratio (x) |



**Tabel 3.1 Posisi Keuangan PT Pegadaian (Persero) (Miliar Rp)**  
**Table 3.1 Financial Position of PT Pegadaian (Persero) (Billion Rp)**

| Keterangan                                 | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Items                                   |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---|
| Aset lancar                                |        |        |        |        |        |        |        |        |        |        |        |        |        | <i>Current assets</i>                   |
| 1. Kas & Bank                              | 383    | 372    | 385    | 341    | 374    | 347    | 376    | 327    | 304    | 350    | 315    | 391    | 470    | <i>1. Cash &amp; bank</i>               |
| 2. Deposito                                | -      | -      | -      | -      | -      | -      | -      | -      | 49     | 49     | 49     | 47     | -      | <i>2. Deposit</i>                       |
| 3. Surat berharga yang dimiliki            | -      | 49     | 49     | 49     | 49     | 49     | 49     | 49     | -      | -      | -      | -      | -      | <i>3. Securities</i>                    |
| 4. Pinjaman yang diberikan                 | 30.592 | 31.049 | 31.587 | 30.308 | 30.838 | 30.763 | 30.920 | 31.314 | 31.099 | 30.972 | 31.683 | 32.328 | 32.807 | <i>4. Loan</i>                          |
| a. Konvensional:                           |        |        |        |        |        |        |        |        |        |        |        |        |        | <i>a. Conventional:</i>                 |
| i. Gadai                                   | 25.543 | 25.867 | 26.267 | 25.159 | 25.556 | 25.452 | 25.526 | 25.785 | 25.540 | 25.428 | 26.025 | 26.547 | 26.890 | <i>i. Pawn</i>                          |
| ii. Fidusia                                | 1.433  | 1.508  | 1.589  | 1.609  | 1.643  | 1.680  | 1.723  | 1.763  | 1.804  | 1.826  | 1.856  | 1.902  | 1.966  | <i>ii. Fiduciary</i>                    |
| iii. Lainnya                               | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | <i>iii. Others</i>                      |
| CKPN – Pinjaman konvensional               | (130)  | (123)  | (120)  | (113)  | (118)  | (114)  | (109)  | (106)  | (122)  | (113)  | (111)  | (98)   | (112)  | <i>AFIL – Conventional loan</i>         |
| b. Syariah:                                |        |        |        |        |        |        |        |        |        |        |        |        |        | <i>b. Sharia:</i>                       |
| i. Rahn                                    | 3.186  | 3.246  | 3.303  | 3.114  | 3.203  | 3.195  | 3.212  | 3.256  | 3.206  | 3.171  | 3.260  | 3.336  | 3.393  | <i>i. Rahn</i>                          |
| ii. Rahn tasjili                           | 189    | 200    | 211    | 213    | 221    | 227    | 238    | 252    | 264    | 273    | 286    | 301    | 318    | <i>ii. Rahn tasjili</i>                 |
| iii. Mulia                                 | 234    | 222    | 211    | 207    | 210    | 202    | 215    | 252    | 279    | 269    | 250    | 237    | 234    | <i>iii. Mulia</i>                       |
| iv. Lainnya                                | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | <i>iv. Others</i>                       |
| CKPN – Pinjaman syariah                    | (8)    | (8)    | (8)    | (8)    | (9)    | (9)    | (9)    | (9)    | (9)    | (8)    | (8)    | (6)    | (8)    | <i>AFIL – Sharia loan</i>               |
| 5. Persediaan                              | 204    | 204    | 212    | 369    | 351    | 320    | 325    | 348    | 349    | 331    | 320    | 244    | 254    | <i>5. Supplies</i>                      |
| 6. Uang muka                               | 528    | 500    | 551    | 621    | 279    | 276    | 280    | 335    | 313    | 372    | 427    | 483    | 314    | <i>6. Advance payments</i>              |
| 7. Pendapatan yang masih harus diterima    | 1.429  | 1.440  | 1.389  | 1.389  | 1.399  | 1.388  | 1.359  | 1.427  | 1.432  | 1.431  | 1.414  | 1.441  | 1.471  | <i>7. Accrued income</i>                |
| 8. Beban dibayar di muka                   | 183    | 184    | 179    | 178    | 175    | 197    | 194    | 190    | 191    | 192    | 195    | 206    | 214    | <i>8. Prepaid expenses</i>              |
| 9. Penyertaan pada anak perusahaan         | 20     | 20     | 20     | 20     | 20     | 20     | 20     | 20     | 20     | 20     | 20     | 20     | 20     | <i>9. Investments in subsidiaries</i>   |
| 10. Piutang lainnya                        | 29     | 30     | 26     | 26     | 28     | 29     | 25     | 28     | 29     | 31     | 36     | 29     | 24     | <i>10. Other receivables</i>            |
| Jumlah aset lancar                         | 33.229 | 33.716 | 34.271 | 33.181 | 33.387 | 33.265 | 33.430 | 33.923 | 33.654 | 33.626 | 34.341 | 35.084 | 35.455 | <i>Total current assets</i>             |
| Aset tidak lancar                          |        |        |        |        |        |        |        |        |        |        |        |        |        | <i>Non current assets</i>               |
| 11. Pinjaman yang diberikan                |        |        |        |        |        |        |        |        |        |        |        |        |        | <i>11. Loan</i>                         |
| a. Konvensional:                           |        |        |        |        |        |        |        |        |        |        |        |        |        | <i>a. Conventional:</i>                 |
| i. Gadai                                   | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | <i>i. Pawn</i>                          |
| ii. Fidusia                                | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | <i>ii. Fiduciary</i>                    |
| iii. Lainnya                               | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | <i>iii. Others</i>                      |
| CKPN – Pinjaman konvensional               | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | <i>AFIL – Conventional loan</i>         |
| b. Syariah:                                |        |        |        |        |        |        |        |        |        |        |        |        |        | <i>b. Sharia:</i>                       |
| i. Rahn                                    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | <i>i. Rahn</i>                          |
| ii. Rahn tasjili                           | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | <i>ii. Rahn tasjili</i>                 |
| iii. Mulia                                 | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | <i>iii. Mulia</i>                       |
| iv. Lainnya                                | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | <i>iv. Others</i>                       |
| CKPN – Pinjaman konvensional               | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | <i>AFIL – Sharia loan</i>               |
| 12. Piutang kepada pihak-pihak berafiliasi | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | <i>12. Receivables to third parties</i> |

**Tabel 3.1 Posisi Keuangan PT Pegadaian (Persero) (Miliar Rp)**  
**Table 3.1 Financial Position of PT Pegadaian (Persero) (Billion Rp)**

| Keterangan                                 | Apr-15        | Mei-15        | Jun-15        | Jul-15        | Agu-15        | Sep-15        | Okt-15        | Nov-15        | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        | Items   |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---|
| 13. Aset pajak tangguhan                   | 202           | 203           | 204           | 205           | 208           | 209           | 211           | 212           | 218           | 244           | 231           | 309           | 310           | 13. Deferred tax assets                       |
| 14. Properti investasi                     | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 220           | 220           | 14. Investment property                       |
| 15. Aset tetap & inventaris                | 5.407         | 5.443         | 5.486         | 5.549         | 5.623         | 5.677         | 5.695         | 5.745         | 5.935         | 5.971         | 5.998         | 5.960         | 5.895         | 15. Fixed assets & inventory                  |
| 16. Akumulasi penyusutan                   | (615)         | (624)         | (624)         | (644)         | (657)         | (685)         | (679)         | (694)         | (701)         | (713)         | (736)         | (904)         | (829)         | 16. Accumulated depreciation                  |
| 17. Aset lain-lain                         | 99            | 100           | 99            | 108           | 93            | 92            | 94            | 97            | 98            | 97            | 85            | 74            | 67            | 17. Other assets                              |
| Jumlah aktiva tidak lancar                 | 5.094         | 5.121         | 5.165         | 5.217         | 5.267         | 5.295         | 5.320         | 5.360         | 5.550         | 5.599         | 5.578         | 5.659         | 5.663         | Total non current assets                      |
| <b>Total Aset</b>                          | <b>38.323</b> | <b>38.838</b> | <b>39.436</b> | <b>38.398</b> | <b>38.653</b> | <b>38.560</b> | <b>38.750</b> | <b>39.283</b> | <b>39.205</b> | <b>39.226</b> | <b>39.919</b> | <b>40.743</b> | <b>41.118</b> | <b>Total Assets</b>                           |
| Liabilitas lancar                          |               |               |               |               |               |               |               |               |               |               |               |               |               | Current liabilities                           |
| 1. Pinjaman yang diterima                  | 18.654        | 16.111        | 17.023        | 15.967        | 16.301        | 16.031        | 15.966        | 16.215        | 15.937        | 15.781        | 16.265        | 16.794        | 17.171        | 1. Loans received                             |
| a. Bank                                    | 18.654        | 16.111        | 17.023        | 15.967        | 16.301        | 16.031        | 15.966        | 16.215        | 15.937        | 15.781        | 16.265        | 16.794        | 17.171        | a. Bank                                       |
| b. Non bank                                | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | b. Non bank                                   |
| 2. Surat berharga yang diterbitkan         | 360           | 360           | 1.259         | 900           | 917           | 917           | 917           | 917           | 1.167         | 1.167         | 1.367         | 1.367         | 1.367         | 2. Securities issued                          |
| a. Obligasi                                | 360           | 360           | 1.259         | 900           | 917           | 917           | 917           | 917           | 1.167         | 1.167         | 1.367         | 1.367         | 1.367         | a. Obligations                                |
| b. Medium Term Notes (MTN)                 | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | b. Medium Term Notes (MTN)                    |
| c. Lain- lain                              | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | c. Others                                     |
| 3. Pinjaman dari pemerintah                | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 3. Government loans                           |
| 4. Utang kepada rekanan                    | 76            | 79            | 90            | 92            | 88            | 78            | 81            | 91            | 100           | 94            | 96            | 116           | 124           | 4. Debt to partners                           |
| 5. Utang kepada nasabah                    | 129           | 135           | 132           | 306           | 325           | 313           | 333           | 345           | 354           | 342           | 340           | 302           | 328           | 5. Debt to customers                          |
| 6. Utang pajak                             | 372           | 471           | 528           | 575           | 248           | 248           | 262           | 327           | 117           | 214           | 258           | 312           | 80            | 6. Tax liabilities                            |
| 7. Biaya yang masih harus dibayar          | 342           | 454           | 367           | 343           | 350           | 439           | 488           | 507           | 508           | 365           | 321           | 383           | 457           | 7. Accrued expenses                           |
| 8. Pendapatan diterima di muka             | 23            | 23            | 22            | 22            | 23            | 27            | 27            | 30            | 31            | 30            | 27            | 45            | 46            | 8. Prepaid income                             |
| 9. Utang lancar lainnya                    | 371           | 577           | 89            | 86            | 90            | 124           | 123           | 100           | 367           | 391           | 397           | 472           | 404           | 9. Other current liabilities                  |
| Jumlah liabilitas lancar                   | 20.328        | 18.210        | 19.511        | 18.292        | 18.341        | 18.176        | 18.197        | 18.531        | 18.581        | 18.383        | 19.071        | 19.792        | 19.975        | Total current liabilities                     |
| 10. Pinjaman yang diberikan                | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 10. Loans received                            |
| a. Bank                                    | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | a. Bank                                       |
| b. Non bank                                | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | b. Non bank                                   |
| 11. Surat berharga yang diterbitkan        | 5.053         | 7.953         | 7.051         | 7.052         | 7.035         | 7.035         | 7.035         | 7.035         | 6.786         | 6.786         | 6.586         | 6.586         | 6.586         | 11. Securities issued                         |
| a. Obligasi                                | 5.053         | 7.953         | 7.051         | 7.052         | 7.035         | 7.035         | 7.035         | 7.035         | 6.786         | 6.786         | 6.586         | 6.586         | 6.586         | a. Obligations                                |
| b. Medium Term Notes (MTN)                 | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | b. Medium Term Notes (MTN)                    |
| c. Lain- lain                              | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | c. Others                                     |
| 12. Pinjaman dari pemerintah               | 410           | 410           | 410           | 410           | 410           | 410           | 410           | 410           | 410           | 410           | 410           | 410           | 410           | 12. Government loans                          |
| 13. Pendapatan ditangguhkan                | 16            | 16            | 16            | 16            | 16            | 16            | 16            | 16            | 16            | 16            | 16            | 15            | 13            | 13. Accrued income                            |
| 14. Kewajiban estimasi untuk imbalan kerja | 602           | 609           | 615           | 625           | 635           | 644           | 654           | 657           | 666           | 675           | 694           | 738           | 759           | 14. Estimate obligations of employee benefits |
| 15. Liabilitas pajak tangguhan             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 117           | 117           | 15. Deferred tax liabilities                  |
| 16. Pinjaman jangka panjang lainnya        | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 16. Other non current liabilities             |

**Tabel 3.1 Posisi Keuangan PT Pegadaian (Persero) (Miliar Rp)**  
**Table 3.1 Financial Position of PT Pegadaian (Persero) (Billion Rp)**

| Keterangan                            | Apr-15        | Mei-15        | Jun-15        | Jul-15        | Agu-15        | Sep-15        | Okt-15        | Nov-15        | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        | Items  |
|---------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--|
| Jumlah liabilitas tidak lancar        | 6.081         | 8.988         | 8.093         | 8.103         | 8.096         | 8.105         | 8.115         | 8.118         | 7.878         | 7.887         | 7.706         | 7.866         | 7.885         | Total non current liabilities                        |
| <b>Total Liabilitas</b>               | <b>26.409</b> | <b>27.198</b> | <b>27.604</b> | <b>26.395</b> | <b>26.438</b> | <b>26.281</b> | <b>26.312</b> | <b>26.650</b> | <b>26.459</b> | <b>26.270</b> | <b>26.777</b> | <b>27.658</b> | <b>27.860</b> | <b>Total Liabilities</b>                             |
| 17. Modal disetor                     | 251           | 251           | 251           | 251           | 251           | 251           | 251           | 251           | 251           | 251           | 251           | 251           | 251           | 17. Paid-up capital                                  |
| 18. Modal non pengendali              | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 2             | 18. Non controlling capital                          |
| 19. Surplus revaluasi                 | 3.825         | 3.819         | 3.817         | 3.817         | 3.817         | 3.817         | 3.817         | 3.817         | 3.900         | 3.900         | 3.900         | 3.750         | 3.750         | 19. Revaluations surplus                             |
| 20. Laba Rugi Aktuarial Imbalan Kerja | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | (180)         | (180)         | 20. Actuarial profits & losses for employee benefits |
| 21. Saldo laba/rugi                   | 7.837         | 7.568         | 7.763         | 7.934         | 8.147         | 8.210         | 8.369         | 8.564         | 8.594         | 8.804         | 8.990         | 9.263         | 9.435         | 21. Retained profit / (loss)                         |
| a. Ditentukan penggunaannya           | 5.383         | 6.631         | 6.631         | 6.631         | 6.631         | 6.597         | 6.597         | 6.597         | 6.597         | 6.597         | 6.597         | 6.597         | 6.597         | a. Appropriated                                      |
| b. Belum ditentukan penggunaannya     | 2.455         | 937           | 1.132         | 1.303         | 1.515         | 1.613         | 1.772         | 1.967         | 1.997         | 2.207         | 2.393         | 2.666         | 2.838         | b. Unappropriated                                    |
| <b>Total Ekuitas</b>                  | <b>11.914</b> | <b>11.639</b> | <b>11.832</b> | <b>12.003</b> | <b>12.216</b> | <b>12.279</b> | <b>12.438</b> | <b>12.633</b> | <b>12.746</b> | <b>12.956</b> | <b>13.142</b> | <b>13.085</b> | <b>13.258</b> | <b>Total Equities</b>                                |
| <b>Total Liabilitas &amp; Ekuitas</b> | <b>38.323</b> | <b>38.838</b> | <b>39.436</b> | <b>38.398</b> | <b>38.653</b> | <b>38.560</b> | <b>38.750</b> | <b>39.283</b> | <b>39.205</b> | <b>39.226</b> | <b>39.919</b> | <b>40.743</b> | <b>41.118</b> | <b>Total Liabilities &amp; Equities</b>              |

**Tabel 3.2 Laba Rugi Komprehensif PT Pegadaian (Persero) (Miliar Rp)**  
**Table 3.2 Comprehensive Income of PT Pegadaian (Persero) (Billion Rp)**

| Keterangan                 | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Items                    |
|----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------------|
| Pendapatan                 |        |        |        |        |        |        |        |        |        |        |        |        |        | Income                   |
| A. Pendapatan operasional  |        |        |        |        |        |        |        |        |        |        |        |        |        | A. Operating income      |
| 1. Sewa modal              |        |        |        |        |        |        |        |        |        |        |        |        |        | 1. Rental capital        |
| *) Konvensional:           | 2.344  | 2.969  | 3.572  | 4.187  | 4.787  | 5.384  | 5.993  | 6.588  | 7.183  | 607    | 1.183  | 1.822  | 2.449  | *) Conventional:         |
| a. Gadai                   | 2.272  | 2.868  | 3.448  | 4.038  | 4.616  | 5.188  | 5.768  | 6.337  | 6.923  | 581    | 1.129  | 1.740  | 2.340  | a. Pawn                  |
| b. Fidusia                 | 72     | 100    | 123    | 149    | 171    | 197    | 225    | 252    | 260    | 26     | 54     | 81     | 109    | b. Fiduciary             |
| c. Lain-lain               | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | c. Others                |
| *) Ujrah/margin:           | 291    | 371    | 450    | 527    | 606    | 684    | 765    | 844    | 927    | 82     | 158    | 243    | 327    | *) Ujrah/margin:         |
| a. Rahn                    | 265    | 338    | 410    | 480    | 552    | 622    | 695    | 766    | 840    | 72     | 140    | 215    | 289    | a. Rahn                  |
| b. Rahn tasjili            | 11     | 15     | 18     | 21     | 25     | 29     | 33     | 37     | 42     | 5      | 9      | 15     | 20     | b. Rahn tasjili          |
| c. Mulia                   | 15     | 18     | 22     | 26     | 29     | 33     | 37     | 41     | 45     | 5      | 9      | 13     | 17     | c. Mulia                 |
| c. Lain-lain               | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | c. Others                |
| 2. Pendapatan administrasi |        |        |        |        |        |        |        |        |        |        |        |        |        | 2. Administrative income |
| *) Konvensional:           | 208    | 262    | 320    | 368    | 421    | 474    | 529    | 577    | 639    | 52     | 106    | 161    | 215    | *) Conventional:         |
| a. Gadai                   | 203    | 255    | 310    | 357    | 409    | 460    | 513    | 560    | 625    | 51     | 103    | 158    | 210    | a. Pawn                  |

**Tabel 3.2 Laba Rugi Komprehensif PT Pegadaian (Persero) (Miliar Rp)**

**Table 3.2 Comprehensive Income of PT Pegadaian (Persero) (Billion Rp)**

| Keterangan                                  | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Items   |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---|
| b. Fidusia                                  | 4      | 6      | 7      | 8      | 9      | 10     | 11     | 12     | 13     | 1      | 2      | 4      | 5      | b. Fiduciary                                      |
| c. Lainnya                                  | 1      | 2      | 3      | 3      | 3      | 4      | 4      | 5      | 0      | 0      | 0      | 0      | 0      | c. Others   |
| *) Ujrah/margin:                            | 28     | 35     | 43     | 49     | 57     | 64     | 71     | 78     | 85     | 7      | 14     | 22     | 29     | *) Ujrah/margin:                                  |
| a. Rahn                                     | 26     | 33     | 39     | 45     | 52     | 59     | 66     | 72     | 78     | 7      | 13     | 20     | 27     | a. Rahn   |
| b. Rahn tasjili                             | 0      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 2      | 0      | 0      | 1      | 1      | b. Rahn tasjili                                   |
| c. Mulia                                    | 2      | 2      | 3      | 3      | 3      | 4      | 4      | 5      | 6      | 0      | 1      | 1      | 1      | c. Mulia  |
| d. Lainnya                                  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | c. Others   |
| Jumlah pendapatan operasional               | 2.871  | 3.637  | 4.384  | 5.131  | 5.871  | 6.606  | 7.358  | 8.088  | 8.834  | 747    | 1.461  | 2.248  | 3.020  | Total operating income                            |
| B. Pendapatan non operasional               |        |        |        |        |        |        |        |        |        |        |        |        |        | B. Non operating income                           |
| 1. Uang kelebihan lewat waktu               | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 1. Excess money over time                         |
| 2. Pendapatan bunga/jasa giro               | 1      | 1      | 2      | 1      | 1      | 3      | 59     | 1      | 1      | 0      | 0      | 0      | 0      | 2. Interest / current accounts services income    |
| 3. Pendapatan non operasional lainnya       | 150    | 191    | 237    | 281    | 349    | 389    | 383    | 484    | 544    | 45     | 88     | 112    | 46     | 3. Other operating income                         |
| Jumlah pendapatan non operasional           | 151    | 193    | 238    | 282    | 350    | 392    | 442    | 485    | 545    | 45     | 89     | 113    | 46     | Total non operating income                        |
| Total Pendapatan                            | 3.023  | 3.830  | 4.622  | 5.413  | 6.221  | 6.998  | 7.800  | 8.573  | 9.379  | 792    | 1.549  | 2.360  | 3.066  | Total Income                                      |
| Beban                                       |        |        |        |        |        |        |        |        |        |        |        |        |        | Expenses  |
| A. Beban operasional                        |        |        |        |        |        |        |        |        |        |        |        |        |        | A. Operating expenses                             |
| 1. Bunga & provisi                          | 697    | 888    | 1.082  | 1.264  | 1.439  | 1.641  | 1.821  | 1.985  | 2.175  | 169    | 309    | 531    | 711    | 1. Interest & comission                           |
| 2. Bagi hasil                               | 82     | 104    | 126    | 148    | 169    | 190    | 216    | 234    | 257    | 22     | 42     | 66     | 95     | 2. Profit sharing                                 |
| 3. Pegawai                                  | 909    | 1.019  | 1.200  | 1.378  | 1.536  | 1.722  | 1.906  | 2.094  | 2.417  | 209    | 420    | 625    | 829    | 3. Employee                                       |
| 4. Direksi & dekom                          | 8      | 10     | 16     | 18     | 19     | 19     | 21     | 23     | 62     | 2      | 4      | 6      | 9      | 4. Directors & commissioners                      |
| 5. Beban amortisasi & CKPN                  | 11     | 14     | 15     | 14     | 23     | 24     | 25     | 28     | 29     | (6)    | (2)    | 1      | 20     | 5. Amortization & AFIL expenses                   |
| 6. Beban penyusutan aset tetap & inventaris | 43     | 54     | 64     | 75     | 85     | 95     | 105    | 116    | 127    | 11     | 33     | 47     | 61     | 6. Depreciation fixed assets & inventory expenses |
| 7. Administrasi                             | 57     | 68     | 82     | 117    | 132    | 147    | 153    | 168    | 231    | 13     | 23     | 44     | 61     | 7. Administration                                 |
| 8. Umum                                     | 263    | 320    | 392    | 486    | 568    | 724    | 844    | 919    | 985    | 54     | 118    | 212    | 293    | 8. General  |
| 9. Pendidikan & pelatihan                   | 7      | 10     | 14     | 15     | 17     | 19     | 23     | 28     | 42     | 2      | 7      | 6      | 10     | 9. Education & training                           |
| Jumlah beban operasional                    | 2.078  | 2.487  | 2.991  | 3.514  | 3.988  | 4.581  | 5.116  | 5.596  | 6.325  | 476    | 953    | 1.537  | 2.099  | Total operating expenses                          |
| B. Beban non operasional                    | -      | 152    | 180    | 218    | 266    | 297    | 337    | 369    | 414    | 35     | 68     | 85     | 8      | B. Non operating expenses                         |
| Total Beban                                 | 2.078  | 2.638  | 3.171  | 3.732  | 4.254  | 4.878  | 5.453  | 5.965  | 6.739  | 511    | 1.021  | 1.622  | 2.099  | Total Expenses                                    |
| Labar / (Rugi) Sebelum Pajak                | 944    | 1.192  | 1.451  | 1.681  | 1.967  | 2.120  | 2.347  | 2.608  | 2.640  | 281    | 528    | 738    | 968    | Profit / (Loss) Before Tax                        |
| Beban (manfaat) pajak penghasilan           |        |        |        |        |        |        |        |        |        |        |        |        |        | Tax expenses / (benefits)                         |
| 1. Kini                                     | 250    | 313    | 381    | 440    | 517    | 574    | 643    | 710    | 718    | 97     | 145    | 210    | 264    | 1. Current  |
| 2. Tangguhan                                | (10)   | (11)   | (12)   | (13)   | (16)   | (17)   | (18)   | (20)   | (26)   | (26)   | (13)   | (24)   | (21)   | 2. Deferred                                       |

**Tabel 3.2 Laba Rugi Komprehensif PT Pegadaian (Persero) (Miliar Rp)**

**Table 3.2 Comprehensive Income of PT Pegadaian (Persero) (Billion Rp)**

| Keterangan                                  | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Items                                |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------------------------------------|
| Jumlah beban (manfaat) pajak penghasilan    | 240    | 302    | 369    | 428    | 501    | 556    | 625    | 690    | 692    | 71     | 132    | 186    | 244    | Total tax expenses / (benefits)      |
| Laba periode berjalan                       | 705    | 890    | 1.083  | 1.253  | 1.466  | 1.564  | 1.722  | 1.918  | 1.948  | 210    | 396    | 552    | 724    | Laba periode berjalan                |
| Pendapatan Komprehensif Lain Setelah Pajak  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | Other Comprehensive Income After Tax |
| Laba / (Rugi) Komprehensif Periode Berjalan | 705    | 890    | 1.083  | 1.253  | 1.466  | 1.564  | 1.722  | 1.918  | 1.948  | 210    | 396    | 552    | 724    | Current Period Profit / (Loss)       |

**Tabel 3.3 Portofolio Investasi PT Pegadaian (Persero) (Miliar Rp)**

**Table 3.3 Investments Portfolio of PT Pegadaian (Persero) (Billion Rp)**

| Keterangan                  | Apr-15 | Mei-15    | Jun-15    | Jul-15    | Agu-15    | Sep-15    | Okt-15    | Nov-15    | Des-15    | Jan-16    | Feb-16    | Mar-16     | Apr-16     | Items                 |
|-----------------------------|--------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|-----------------------|
| 1. Deposito                 | -      | -         | -         | -         | -         | -         | -         | -         | 49        | 49        | 49        | 47         | -          | 1. Deposit            |
| 2. Saham                    | -      | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -          | -          | 2. Stock              |
| 3. Surat Utang Negara (SUN) | -      | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -          | -          | 3. Government bonds   |
| 4. Obligasi                 | -      | 49        | 49        | 49        | 49        | 49        | 49        | 49        | -         | -         | -         | -          | -          | 4. Obligation         |
| 5. Reksadana                | -      | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -          | -          | 5. Mutual fund        |
| 6. Penyertaan Langsung      | -      | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -          | -          | 6. Direct Investments |
| 7. EBA                      | -      | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | -          | -          | 7. RMBS               |
| 8. Properti                 | -      | -         | -         | -         | -         | -         | -         | -         | -         | -         | -         | 220        | 220        | 8. Properties         |
| <b>JUMLAH</b>               | -      | <b>49</b> | <b>49</b> | <b>49</b> | <b>49</b> | <b>49</b> | <b>49</b> | <b>49</b> | <b>49</b> | <b>49</b> | <b>49</b> | <b>267</b> | <b>220</b> | <b>TOTAL</b>          |

**Tabel 4.1 Posisi Keuangan Lembaga Penjaminan (Miliar Rp)**  
**Table 4.1 Financial Position of Guarantee Institutions (Billion Rp)**

| Keterangan   | Apr-15        | Mei-15        | Jun-15        | Jul-15        | Agu-15        | Sep-15        | Okt-15        | Nov-15        | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        | Items  |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--|
| Aset Lancar  |               |               |               |               |               |               |               |               |               |               |               |               |               | <i>Current assets</i>  |
| 1. Kas & giro Bank   | 235           | 318           | 222           | 213           | 210           | 233           | 237           | 232           | 329           | 520           | 354           | 401           | 472           | 1. <i>Cash &amp; banks</i>   |
| 2. Investasi lancar  | 7.517         | 7.436         | 7.185         | 7.240         | 7.277         | 7.210         | 7.176         | 7.124         | 7.781         | 7.656         | 7.921         | 7.903         | 7.800         | 2. <i>Current investments</i>  |
| 3. Piutang IJP   | 1.289         | 1.358         | 1.418         | 1.477         | 1.111         | 1.187         | 1.318         | 1.460         | 1.447         | 2.259         | 2.382         | 1.683         | 1.857         | 3. <i>RGS receivables</i>  |
| 4. Piutang co-guarantee/reasuransi/pe<br>njaminan ulang      | 82            | 87            | 97            | 90            | 103           | 110           | 101           | 94            | 98            | 94            | 104           | 117           | 129           | 4. <i>Co-guarantee /<br/>reinsurance / re-<br/>guarantee receivables</i> |
| 5. Pendapatan yang masih<br>harus diterima                   | 2             | 2             | 1             | 2             | 2             | 2             | 3             | 3             | 2             | 3             | 3             | 3             | 3             | 5. <i>Accrued income</i>   |
| 6. Beban dibayar di muka                                     | 480           | 523           | 544           | 572           | 575           | 583           | 585           | 589           | 616           | 582           | 580           | 568           | 562           | 6. <i>Prepaid expenses</i>   |
| 7. Piutang dalam rangka<br>restrukturisasi<br>penjaminan     | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 7. <i>Restructuring guarantee<br/>receivables</i>                        |
| 8. Aset lancar lainnya                                       | 51            | 52            | 43            | 44            | 63            | 49            | 84            | 100           | 64            | 67            | 89            | 74            | 188           | 8. <i>Other current assets</i>   |
| Jumlah aktiva lancar   | 9.656         | 9.776         | 9.511         | 9.638         | 9.342         | 9.375         | 9.506         | 9.603         | 10.336        | 11.180        | 11.432        | 10.749        | 11.009        | <i>Total current assets</i>  |
| Aktiva tidak lancar  |               |               |               |               |               |               |               |               |               |               |               |               |               | <i>Non current assets</i>  |
| 9. Investasi tidak lancar                                    | 1.253         | 1.263         | 1.264         | 1.213         | 1.545         | 1.545         | 1.600         | 1.610         | 1.660         | 1.662         | 1.662         | 1.711         | 1.731         | 9. <i>Non current<br/>investments</i>                                    |
| 10. Piutang co-guarantee/<br>reasuransi/ penjaminan<br>ulang | 66            | 65            | 68            | 70            | 66            | 72            | 76            | 72            | 80            | 78            | 85            | 85            | 87            | 10. <i>Co-guarantee /<br/>reinsurance /<br/>reguarantee receivables</i>  |
| 11. Beban dibayar di muka                                    | 208           | 211           | 215           | 217           | 242           | 262           | 290           | 304           | 255           | 287           | 291           | 309           | 322           | 11. <i>Prepaid expenses</i>  |
| 12. Aset tetap - netto                                       | 74            | 78            | 77            | 77            | 89            | 87            | 89            | 93            | 246           | 246           | 247           | 412           | 414           | 12. <i>Fixed assets - net</i>  |
| 13. Aset tidak berwujud -<br>netto                           | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 1             | 13. <i>Intangible assets - net</i>                                       |
| 14. Piutang dalam rangka<br>restrukturisasi<br>penjaminan    | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 14. <i>Restructuring<br/>guarantee receivables</i>                       |
| 15. Aset pajak tangguhan                                     | 127           | 124           | 124           | 124           | 124           | 124           | 124           | 124           | 110           | 110           | 110           | 174           | 174           | 15. <i>Deferred tax assets</i>   |
| 16. Aset tidak lancar<br>lainnya                             | 12            | 16            | 18            | 20            | 11            | 14            | 21            | 28            | 37            | 45            | 58            | 78            | 107           | 16. <i>Other non current<br/>assets</i>                                  |
| Jumlah aktiva tidak lancar                                   | 1.740         | 1.758         | 1.768         | 1.723         | 2.078         | 2.106         | 2.201         | 2.233         | 2.390         | 2.429         | 2.454         | 2.770         | 2.836         | <i>Total non current assets</i>  |
| <b>Total Aktiva</b>  | <b>11.396</b> | <b>11.534</b> | <b>11.279</b> | <b>11.361</b> | <b>11.420</b> | <b>11.482</b> | <b>11.707</b> | <b>11.835</b> | <b>12.726</b> | <b>13.608</b> | <b>13.886</b> | <b>13.519</b> | <b>13.845</b> | <b>Total Assets</b>  |
| Liabilitas lancar  |               |               |               |               |               |               |               |               |               |               |               |               |               | <i>Current liabilities</i>   |
| 1. Utang klaim   | 14            | 16            | 8             | 13            | 15            | 12            | 18            | 15            | 13            | 11            | 14            | 7             | 10            | 1. <i>Claim liabilities</i>  |
| 2. IJP yang ditangguhkan                                     | 654           | 715           | 761           | 804           | 870           | 909           | 998           | 1.052         | 1.060         | 2.001         | 2.086         | 1.466         | 1.373         | 2. <i>Deferred RGS</i>   |
| 3. Utang pajak   | 20            | 22            | 24            | 26            | 31            | 33            | 36            | 32            | 22            | 13            | 13            | 32            | 44            | 3. <i>Tax expenses</i>   |
| 4. Utang premi reasuransi                                    | 22            | 19            | 31            | 6             | 22            | 36            | 6             | 15            | 41            | 18            | 14            | 13            | 17            | 4. <i>Reinsurance premium<br/>liabilities</i>                            |
| 5. Utang komisi  | 0             | 0             | 0             | 0             | 0             | 0             | 1             | 1             | 1             | 0             | 1             | 2             | 1             | 5. <i>Comission liabilities</i>  |
| 6. Utang IJP Ulang (IJPU)                                    | 49            | 44            | 35            | 31            | 32            | 26            | 22            | 22            | 28            | 12            | 11            | 13            | 15            | 6. <i>RGS co-guarantee<br/>(RGSC) liabilities</i>                        |
| 7. Beban yang masih harus<br>dibayar                         | 3             | 2             | 2             | 68            | 71            | 2             | 3             | 3             | 3             | 3             | 3             | 4             | 3             | 7. <i>Accrued expenses</i>   |
| 8. Cadangan klaim  | 6             | 6             | 6             | 7             | 8             | 9             | 9             | 10            | 11            | 11            | 11            | 14            | 14            | 8. <i>Claim reserves</i>   |
| 9. Liabilitas pajak<br>tangguhan                             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 9. <i>Deferred tax liabilities</i>                                       |
| 10. Liabilitas lancar lainnya                                | 154           | 145           | 130           | 89            | 69            | 130           | 131           | 151           | 146           | 141           | 181           | 172           | 252           | 10. <i>Other current liabilities</i>                                     |

**Tabel 4.1 Posisi Keuangan Lembaga Penjaminan (Miliar Rp)**  
**Table 4.1 Financial Position of Guarantee Institutions (Billion Rp)**

| Keterangan                            | Apr-15        | Mei-15        | Jun-15        | Jul-15        | Agu-15        | Sep-15        | Okt-15        | Nov-15        | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        | Items                                   |
|---------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---|
| Jumlah liabilitas lancar              | 922           | 969           | 997           | 1.045         | 1.119         | 1.159         | 1.222         | 1.300         | 1.325         | 2.210         | 2.336         | 1.723         | 1.730         | Total current liabilities               |
| 11. IJP yang ditangguhkan             | 521           | 525           | 528           | 529           | 509           | 527           | 510           | 520           | 636           | 564           | 574           | 491           | 721           | 11. Deferred RGS                        |
| 12. Cadangan klaim                    | 395           | 397           | 391           | 410           | 375           | 381           | 390           | 397           | 321           | 314           | 323           | 341           | 361           | 12. Claim reserves                      |
| 13. Utang imbalan pasca kerja         | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 1             | 1             | 1             | 1             | 1             | 13. Post-employment benefit liabilities |
| 14. Obligasi wajib konversi           | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | 14. Mandatory convertible bonds         |
| 15. Liabilitas tidak lancar lainnya   | -             | -             | 0             | 0             | 1             | 1             | 0             | 0             | 0             | 5             | 6             | 6             | 1             | 15. Other non current liabilities       |
| Jumlah liabilitas tidak lancar        | 916           | 922           | 919           | 940           | 885           | 908           | 900           | 918           | 958           | 884           | 903           | 838           | 1.084         | Total non current liabilities           |
| <b>Total Liabilitas</b>               | <b>1.838</b>  | <b>1.891</b>  | <b>1.916</b>  | <b>1.985</b>  | <b>2.004</b>  | <b>2.067</b>  | <b>2.123</b>  | <b>2.217</b>  | <b>2.282</b>  | <b>3.094</b>  | <b>3.239</b>  | <b>2.561</b>  | <b>2.814</b>  | <b>Total Liabilities</b>                |
| 16. Modal                             | 7.589         | 7.619         | 7.621         | 7.623         | 7.628         | 7.628         | 7.728         | 7.750         | 8.290         | 8.290         | 8.315         | 8.359         | 8.369         | 16. Capital                             |
| a. Modal disetor                      | 7.589         | 7.619         | 7.621         | 7.623         | 7.628         | 7.628         | 7.728         | 7.750         | 8.290         | 8.290         | 8.315         | 8.359         | 8.369         | a. Paid-up capital                      |
| b. Agio                               | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | b. Agio                                 |
| c. Disagio                            | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | -             | c. Disagio                              |
| 17. Cadangan                          | 1.137         | 1.140         | 1.538         | 1.538         | 1.525         | 1.525         | 1.525         | 1.525         | 1.525         | 1.525         | 1.525         | 1.532         | 1.533         | 17. Reserves                            |
| a. Cadangan umum                      | 694           | 696           | 983           | 983           | 1.143         | 1.143         | 1.143         | 1.143         | 1.142         | 1.142         | 1.142         | 1.148         | 1.149         | a. General reserves                     |
| b. Cadangan tujuan                    | 365           | 364           | 475           | 475           | 302           | 302           | 302           | 302           | 302           | 302           | 302           | 303           | 303           | b. Specific reserves                    |
| c. Cadangan lainnya                   | 79            | 80            | 80            | 80            | 80            | 80            | 80            | 80            | 80            | 80            | 80            | 81            | 80            | c. Other reserves                       |
| 18. Hibah                             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 0             | 18. Grant                               |
| 19. Saldo laba / (rugi)               | 662           | 658           | (8)           | (8)           | 6             | (7)           | (7)           | (7)           | (7)           | 633           | 633           | 624           | 622           | 19. Retained profit / (loss)            |
| 20. Laba / (rugi) tahun berjalan      | 236           | 276           | 322           | 358           | 435           | 487           | 521           | 543           | 607           | 39            | 79            | 141           | 221           | 20. Profit / (loss) current period      |
| 21. Pendapatan komprehensif lainnya   | (66)          | (50)          | (110)         | (136)         | (178)         | (219)         | (184)         | (193)         | 28            | 27            | 96            | 303           | 286           | 21. Other comprehensive income          |
| <b>Total Ekuitas</b>                  | <b>9.558</b>  | <b>9.643</b>  | <b>9.363</b>  | <b>9.375</b>  | <b>9.416</b>  | <b>9.414</b>  | <b>9.584</b>  | <b>9.618</b>  | <b>10.444</b> | <b>10.514</b> | <b>10.648</b> | <b>10.959</b> | <b>11.030</b> | <b>Total Equities</b>                   |
| <b>Total Liabilitas &amp; Ekuitas</b> | <b>11.396</b> | <b>11.534</b> | <b>11.279</b> | <b>11.360</b> | <b>11.420</b> | <b>11.482</b> | <b>11.707</b> | <b>11.835</b> | <b>12.726</b> | <b>13.608</b> | <b>13.886</b> | <b>13.519</b> | <b>13.844</b> | <b>Total Liabilities &amp; Equities</b> |

**Tabel 4.2 Laba Rugi Komprehensif Lembaga Penjaminan (Miliar Rp)**

**Table 4.2 Comprehensive Income of Guarantee Institutions (Billion Rp)**

| Keterangan                                       | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Items   |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---|
| A. Pendapatan IJP                                |        |        |        |        |        |        |        |        |        |        |        |        |        | A. RGS income   |
| 1. IJP bruto                                     | 443    | 578    | 685    | 813    | 942    | 1.072  | 1.226  | 1.380  | 1.590  | 118    | 242    | 407    | 602    | 1. RGS bruto  |
| 2. IJPU  | (99)   | (126)  | (148)  | (171)  | (199)  | (223)  | (248)  | (270)  | (305)  | (22)   | (43)   | (72)   | (100)  | 2. RGSC   |
| 3. Pendapatan / beban komisi penjaminan - bersih | 3      | 5      | 5      | 7      | 8      | 9      | 11     | 12     | 13     | 1      | 1      | 2      | 3      | 3. Net guarantee commission income/expenses           |
| 4. Pendapatan penjaminan lainnya                 | 1      | 1      | 1      | 1      | 2      | 2      | 3      | 3      | 3      | 0      | 1      | 1      | 2      | 4. Other guarantee income                             |
| Pendapatan IJP bersih                            | 348    | 457    | 543    | 650    | 753    | 859    | 991    | 1.124  | 1.302  | 97     | 201    | 338    | 506    | Net RGS revenue                                       |
| B. Beban klaim                                   |        |        |        |        |        |        |        |        |        |        |        |        |        | B. Claim expenses                                     |
| 1. Beban klaim bruto                             | 248    | 332    | 401    | 474    | 544    | 624    | 733    | 855    | 1.021  | 88     | 158    | 227    | 286    | 1. Gross claim expenses                               |
| 2. Klaim ulang                                   | 1      | 1      | (1)    | (1)    | (1)    | (2)    | (2)    | (3)    | (3)    | (0)    | (1)    | (1)    | (2)    | 2. Co-guarantee claim                                 |
| 3. Penurunan / kenaikan cadangan klaim           | 10     | 12     | 7      | 17     | (7)    | (12)   | (2)    | 5      | (69)   | (6)    | 4      | 23     | 43     | 3. Decreasing / increasing claim reserve              |
| 4. Beban klaim lainnya                           | -      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | -      | -      | -      | -      | 4. Other claim expenses                               |
| Jumlah beban klaim                               | 259    | 346    | 407    | 490    | 535    | 610    | 728    | 857    | 949    | 81     | 162    | 250    | 328    | Total claim expenses                                  |
| C. Pendapatan penjaminan bersih                  | 89     | 111    | 136    | 160    | 218    | 249    | 263    | 267    | 352    | 16     | 40     | 88     | 178    | C. Guarantee revenue - net                            |
| D. Pendapatan operasional lainnya                |        |        |        |        |        |        |        |        |        |        |        |        |        | D. Other operating revenue                            |
| 1. Pendapatan bunga                              | 135    | 202    | 240    | 268    | 308    | 342    | 375    | 356    | 442    | 27     | 59     | 91     | 118    | 1. Interest revenue                                   |
| 2. Pendapatan investasi selain bunga             | 66     | 88     | 103    | 130    | 137    | 152    | 170    | 239    | 203    | 22     | 45     | 75     | 98     | 2. Investment revenue besides interest                |
| 3. Peningkatan nilai wajar aset keuangan         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 3. Increasing fair value of the financial assets      |
| 4. Penurunan nilai wajar liabilitas keuangan     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 4. Decreasing fair value of the financial liabilities |
| 5. Keuntungan penjualan aset keuangan            | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 5. Gains on selling financial assets                  |
| 6. Pendapatan operasional lainnya                | 0      | 0      | 1      | 2      | 2      | 2      | 3      | 4      | 5      | 1      | 0      | 1      | 1      | 6. Other operating revenue                            |
| Jumlah pendapatan operasional lainnya            | 201    | 290    | 344    | 400    | 447    | 496    | 548    | 599    | 650    | 49     | 104    | 167    | 216    | Total other operating revenue                         |
| E. Beban operasional lainnya                     |        |        |        |        |        |        |        |        |        |        |        |        |        | E. Other operating expenses                           |
| 1. Beban gaji & pegawai                          | 59     | 82     | 113    | 139    | 159    | 177    | 195    | 216    | 237    | 19     | 44     | 71     | 86     | 1. Salary & employee expenses                         |
| 2. Beban depresiasi & amortisasi                 | 3      | 3      | 5      | 6      | 6      | 8      | 8      | 9      | 11     | 0      | 1      | 4      | 5      | 2. Depreciation & amortization expenses               |
| 3. Beban umum & administrasi lainnya             | 21     | 29     | 35     | 48     | 56     | 64     | 74     | 82     | 106    | 7      | 14     | 24     | 35     | 3. General & administrative expenses                  |
| 4. Penurunan nilai wajar aset keuangan           | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 4. Decreasing fair value of the financial assets      |



**Tabel 4.2 Laba Rugi Komprehensif Lembaga Penjaminan (Miliar Rp)**

**Table 4.2 Comprehensive Income of Guarantee Institutions (Billion Rp)**

| Keterangan   | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Items   |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---|
| 5. Kenaikan nilai wajar liabilitas keuangan        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 5. Increasing fair value of the financial liabilities |
| 6. Kerugian penjualan aset keuangan                | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0      | -      | -      | -      | 6. Losses of selling financial assets                 |
| 7. Beban penurunan nilai aset keuangan             | 1      | 2      | 1      | 1      | 1      | 1      | 0      | 1      | 0      | 1      | 0      | 0      | 0      | 7. Decreasing financial assets expenses               |
| 8. Beban operasional lainnya                       | 41     | 53     | 67     | 77     | 90     | 104    | 122    | 138    | 165    | 14     | 28     | 46     | 65     | 8. Other operating expenses                           |
| Jumlah beban operasional lainnya                   | 125    | 169    | 222    | 270    | 312    | 354    | 400    | 445    | 520    | 41     | 87     | 146    | 191    | Total other operating expenses                        |
| F. Laba / (rugi) operasional                       | 165    | 233    | 258    | 290    | 354    | 390    | 411    | 420    | 482    | 24     | 56     | 109    | 202    | F. Operating profit / (loss)                          |
| G. Pendapatan & beban non operasional              |        |        |        |        |        |        |        |        |        |        |        |        |        | G. Non operating revenue & expenses                   |
| 1. Pendapatan non operasional                      | 88     | 106    | 134    | 152    | 177    | 203    | 230    | 247    | 320    | 22     | 41     | 70     | 88     | 1. Non operating revenue                              |
| 2. Beban non operasional                           | (1)    | (1)    | (1)    | (1)    | (1)    | (1)    | (6)    | (6)    | (6)    | (0)    | (2)    | (2)    | (3)    | 2. Non operating expenses                             |
| Jumlah pendapatan / (beban) non operasional bersih | 87     | 105    | 133    | 151    | 177    | 202    | 225    | 242    | 314    | 22     | 39     | 68     | 85     | Total non operating revenue / (expenses) - net        |
| H. Laba / (rugi) sebelum pajak penghasilan         | 252    | 338    | 391    | 441    | 530    | 592    | 635    | 662    | 796    | 47     | 96     | 177    | 287    | H. Profit / (loss) before tax                         |
| I. Pajak penghasilan                               | 18     | 64     | 72     | 83     | 95     | 105    | 115    | 119    | 190    | 7      | 17     | 36     | 66     | I. Income tax   |
| 1. Taksiran pajak penghasilan                      | 18     | 64     | 72     | 82     | 95     | 104    | 114    | 119    | 176    | 7      | 17     | 36     | 66     | 1. Tax estimated                                      |
| 2. Pajak tangguhan                                 | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 14     | 0      | 0      | 0      | 0      | 2. Deferred tax                                       |
| a. Beban pajak tangguhan                           | -      | 0      | -      | -      | -      | 0      | 0      | 0      | -      | 15     | -      | -      | -      | a. Deferred tax expenses                              |
| b. Pendapatan pajak tangguhan                      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 1      | 0      | 0      | 0      | 0      | b. Deferred tax income                                |
| J. Laba / (rugi) bersih                            | 234    | 274    | 320    | 359    | 436    | 488    | 521    | 543    | 607    | 40     | 79     | 141    | 221    | J. Profit / (loss) - net                              |
| K. Pendapatan komprehensif lainnya                 | (55)   | (39)   | (99)   | (125)  | (167)  | (207)  | (172)  | (188)  | 34     | 33     | 80     | 84     | 87     | K. Other comprehensive income                         |
| L. Laba / (rugi) komprehensif                      | 179    | 235    | 221    | 234    | 269    | 280    | 349    | 356    | 641    | 73     | 159    | 225    | 308    | L. Comprehensive profit / (loss)                      |

**Tabel 4.3 Portofolio Investasi Lembaga Penjaminan (Miliar Rp)**

**Table 4.3 Investments Portfolio of Guarantee Institutions (Billion Rp)**

| Keterangan                  | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Items               |
|-----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------------------|
| 1. Deposito                 | 6.133  | 6.089  | 5.877  | 5.832  | 6.186  | 6.133  | 6.020  | 5.959  | 6.476  | 6.278  | 6.428  | 6.385  | 6.294  | 1. Deposit          |
| 2. Saham                    | 121    | 130    | 191    | 244    | 254    | 253    | 199    | 186    | 334    | 372    | 405    | 336    | 342    | 2. Stock            |
| 3. Surat Utang Negara (SUN) | 99     | 93     | 113    | 113    | 133    | 133    | 133    | 133    | 133    | 133    | 133    | 133    | 133    | 3. Government Bonds |

**Tabel 4.3 Portofolio Investasi Lembaga Penjaminan (Miliar Rp)**  
**Table 4.3 Investments Portfolio of Guarantee Institutions (Billion Rp)**

| Keterangan             | Apr-15       | Mei-15       | Jun-15       | Jul-15       | Agu-15       | Sep-15       | Okt-15       | Nov-15       | Des-15       | Jan-16       | Feb-16       | Mar-16       | Apr-16       | Items                        |
|------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------------------------|
| 4. Obligasi            | 1.141        | 1.091        | 1.054        | 1.029        | 1.039        | 1.058        | 1.059        | 1.079        | 1.039        | 1.073        | 1.090        | 1.156        | 1.129        | 4. <i>Obligation</i>         |
| 5. Reksadana           | 1.001        | 1.020        | 938          | 961          | 935          | 902          | 1.091        | 1.103        | 1.185        | 1.187        | 1.252        | 1.331        | 1.359        | 5. <i>Mutual fund</i>        |
| 6. Penyertaan Langsung | 251          | 251          | 251          | 251          | 251          | 251          | 251          | 251          | 251          | 251          | 251          | 251          | 251          | 6. <i>Direct Investments</i> |
| 7. EBA                 | 24           | 24           | 24           | 24           | 24           | 24           | 23           | 23           | 23           | 23           | 23           | 23           | 23           | 7. <i>RMBS</i>               |
| <b>JUMLAH</b>          | <b>8.770</b> | <b>8.699</b> | <b>8.450</b> | <b>8.453</b> | <b>8.823</b> | <b>8.755</b> | <b>8.776</b> | <b>8.735</b> | <b>9.441</b> | <b>9.318</b> | <b>9.583</b> | <b>9.614</b> | <b>9.531</b> | <b>TOTAL</b>                 |

**Tabel 4.4 Kinerja Operasional Lembaga Penjaminan (Miliar Rp)**  
**Table 4.4 Operational Performance of Guarantee Institutions (Billion Rp)**

| Keterangan                                      | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15  | Jan-16  | Feb-16  | Mar-16  | Apr-16  | Items  |
|---|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|---------|--|
| 1. Outstanding penjaminan - usaha produktif     | 36.466 | 36.696 | 36.289 | 36.460 | 37.020 | 37.530 | 39.144 | 40.370 | 43.275  | 41.513  | 44.027  | 44.765  | 54.052  | 1. <i>Outstanding guarantee - productive</i>     |
| 2. Outstanding penjaminan - usaha non produktif | 56.804 | 57.300 | 57.239 | 57.015 | 57.083 | 57.347 | 57.444 | 57.269 | 58.436  | 58.906  | 58.504  | 59.377  | 59.878  | 2. <i>Outstanding guarantee - non productive</i> |
| Total Outstanding Penjaminan                    | 93.270 | 93.997 | 93.528 | 93.476 | 94.104 | 94.877 | 96.588 | 97.639 | 101.710 | 100.419 | 102.530 | 104.142 | 113.930 | Total Outstanding Guarantee                      |
| 3. Gearing ratio - usaha produktif (kali)       | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4      | 4       | 4       | 4       | 4       | 5       | 3. <i>Gearing ratio - productive (x)</i>         |
| 4. Gearing ratio - usaha non produktif (kali)   | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6      | 6       | 6       | 5       | 5       | 5       | 4. <i>Gearing ratio - non productive (x)</i>     |
| 5. Gearing ratio total (kali)                   | 10     | 10     | 10     | 10     | 10     | 10     | 10     | 10     | 10      | 10      | 10      | 10      | 10      | 5. <i>Gearing ratio total (x)</i>                |
| 6. Imbal jasa penjaminan                        | 348    | 457    | 543    | 650    | 753    | 859    | 991    | 1.124  | 1.302   | 97      | 201     | 338     | 506     | 6. <i>Return guarantee services</i>              |
| 7. Klaim dibayar                                | 279    | 363    | 437    | 500    | 566    | 646    | 762    | 870    | 1.035   | 93      | 155     | 234     | 280     | 7. <i>Claims paid</i>                            |
| 8. Jumlah terjamin (ribu orang)                 | 3.850  | 3.939  | 3.942  | 4.044  | 4.135  | 4.172  | 4.298  | 2.071  | 4.516   | 4.426   | 4.503   | 4.506   | 4.748   | 8. <i>Number of guaranteed (thousand people)</i> |

**Tabel 5.1 Posisi Keuangan PT Sarana Multigriya Finansial (Persero) (Miliar Rp)**  
**Tabel 5.1 Financial Position of PT Sarana Multigriya Finansial (Persero) (Billion Rp)**

| Keterangan                        | Apr-15       | Mei-15       | Jun-15       | Jul-15       | Agu-15       | Sep-15       | Okt-15       | Nov-15       | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        | Items                                    |
|-----------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|--|
| Aktiva Lancar                     |              |              |              |              |              |              |              |              |               |               |               |               |               | <i>Current Assets</i>                    |
| 1. Kas                            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0             | 0             | 0             | 0             | 0             | 1. <i>Cash</i>                           |
| 2. Investasi lancar               | 2.872        | 2.891        | 1.730        | 2.277        | 2.339        | 1.809        | 1.659        | 1.482        | 2.063         | 2.101         | 1.157         | 1.484         | 1.525         | 2. <i>Current Investments</i>            |
| a. Giro                           | 252          | 503          | 3            | 2            | 3            | 3            | 203          | 4            | 1             | 4             | 4             | 5             | 6             | a. <i>Current accounts</i>               |
| b. Deposito                       | 1.767        | 1.544        | 903          | 1.499        | 1.573        | 1.069        | 761          | 775          | 1.322         | 1.395         | 454           | 816           | 892           | b. <i>Deposit</i>                        |
| c. EBA                            | 853          | 844          | 824          | 776          | 763          | 736          | 695          | 702          | 740           | 702           | 699           | 663           | 627           | c. <i>RMBS</i>                           |
| 3. Pinjaman yang diberikan        | 1.505        | 2.035        | 2.587        | 2.587        | 2.587        | 2.587        | 2.787        | 3.487        | 3.652         | 3.653         | 4.653         | 5.593         | 5.593         | 3. <i>Loan</i>                           |
| 4. Jaminan & pendukung kredit     | 69           | 72           | 67           | 65           | 64           | 62           | 59           | 63           | 62            | 59            | 58            | 56            | 54            | 4. <i>Credit enhancement</i>             |
| 5. Service transition fund        | 1            | 1            | 1            | 1            | 1            | 1            | 1            | 1            | 1             | 1             | 1             | 1             | 1             | 5. <i>Service transition fund</i>        |
| 6. Piutang usaha                  | 29           | 30           | 30           | 27           | 31           | 31           | 23           | 30           | 25            | 30            | 30            | 29            | 28            | 6. <i>Trade receivables</i>              |
| 7. Uang muka                      | 0            | 1            | 0            | 1            | 0            | 1            | 1            | 1            | 0             | 0             | 0             | 0             | 0             | 7. <i>Advance payments</i>               |
| 8. Beban dibayar dimuka           | 0            | 0            | 0            | 1            | 1            | 1            | 1            | 1            | 1             | 1             | 1             | 1             | 0             | 8. <i>Prepaid expenses</i>               |
| 9. Pajak dibayar dimuka           | 12           | 16           | 18           | 19           | 21           | 22           | 24           | 6            | 12            | 13            | 13            | 6             | 7             | 9. <i>Prepaid tax</i>                    |
| 10. Piutang lainnya               | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 1             | 0             | 0             | 0             | 0             | 10. <i>Other receivables</i>             |
| 11. Aset lancar lainnya           | -            | -            | -            | -            | -            | -            | -            | -            | -             | -             | -             | -             | -             | 11. <i>Other current assets</i>          |
| Jumlah aktiva lancar              | 4.488        | 5.046        | 4.433        | 4.977        | 5.044        | 4.512        | 4.555        | 5.070        | 5.817         | 5.857         | 5.913         | 7.169         | 7.208         | <i>Total current assets</i>              |
| Aktiva tidak lancar               |              |              |              |              |              |              |              |              |               |               |               |               |               | <i>Non-current assets</i>                |
| 12. Investasi tidak lancar        | 12           | 12           | 12           | 12           | 12           | 12           | 12           | 12           | 12            | 12            | 12            | 12            | 12            | 12. <i>Non-current investments</i>       |
| a. Giro                           | -            | -            | -            | -            | -            | -            | -            | -            | -             | -             | -             | -             | -             | a. <i>Current accounts</i>               |
| b. Deposito                       | -            | -            | -            | -            | -            | -            | -            | -            | -             | -             | -             | -             | -             | b. <i>Deposit</i>                        |
| c. Surat utang negara             | 12           | 12           | 12           | 12           | 12           | 12           | 12           | 12           | 12            | 12            | 12            | 12            | 12            | c. <i>Government bonds</i>               |
| d. EBA                            | -            | -            | -            | -            | -            | -            | -            | -            | -             | -             | -             | -             | -             | d. <i>RMBS</i>                           |
| 13. Pinjaman yang diberikan       | 4.877        | 4.384        | 4.389        | 4.387        | 4.387        | 4.388        | 4.386        | 4.384        | 4.190         | 4.189         | 4.189         | 3.438         | 3.437         | 13. <i>Loan</i>                          |
| 14. Jaminan & pendukung kredit    | -            | -            | -            | -            | -            | -            | -            | -            | -             | -             | -             | -             | -             | 14. <i>Credit enhancement</i>            |
| 15. Piutang lainnya:              | -            | -            | -            | -            | -            | -            | -            | -            | -             | -             | -             | -             | -             | 15. <i>Other receivables</i>             |
| a. Piutang kepada pihak berelasi  | 1            | 1            | 1            | 1            | 1            | 1            | 1            | 1            | 1             | 8             | 8             | 8             | 8             | a. <i>Receivables to third parties</i>   |
| b. Piutang kepada pihak ketiga    | 6            | 6            | 7            | 6            | 6            | 6            | 6            | 7            | 7             | 1             | 1             | 1             | 1             | b. <i>Receivables to related parties</i> |
| 16. Aset tetap - bruto            | 34           | 34           | 34           | 34           | 34           | 34           | 33           | 34           | 36            | 36            | 36            | 37            | 38            | 16. <i>Fixed assets - gross</i>          |
| 17. Aset tak berwujud             | 0            | -            | -            | -            | -            | -            | -            | -            | -             | -             | -             | -             | -             | 17. <i>Intangible assets</i>             |
| 18. Aset pajak tangguhan          | 5            | 5            | 5            | 5            | 5            | 5            | 5            | 7            | 7             | 7             | 7             | 7             | 7             | 18. <i>Deferred tax assets</i>           |
| 19. Akumulasi penyusutan          | (7)          | (7)          | (7)          | (7)          | (7)          | (7)          | (7)          | (7)          | (7)           | (7)           | (7)           | (7)           | (7)           | 19. <i>Accumulated depreciation</i>      |
| 20. Aset tidak lancar lainnya     | 10           | 11           | 11           | 11           | 0            | 0            | 0            | 0            | 0             | 0             | 0             | 0             | 0             | 20. <i>Other non-current assets</i>      |
| Jumlah aktiva tidak lancar        | 4.938        | 4.445        | 4.451        | 4.449        | 4.438        | 4.439        | 4.437        | 4.438        | 4.246         | 4.246         | 4.245         | 3.496         | 3.495         | <i>Total non-current assets</i>          |
| <b>Total Aktiva</b>               | <b>9.427</b> | <b>9.491</b> | <b>8.884</b> | <b>9.427</b> | <b>9.482</b> | <b>8.951</b> | <b>8.992</b> | <b>9.509</b> | <b>10.063</b> | <b>10.103</b> | <b>10.158</b> | <b>10.665</b> | <b>10.703</b> | <b><i>Total Assets</i></b>               |
| Liabilitas lancar                 |              |              |              |              |              |              |              |              |               |               |               |               |               | <i>Current liabilities</i>               |
| 1. Utang Pajak                    | 8            | 13           | 12           | 12           | 13           | 15           | 17           | 9            | 8             | 9             | 13            | 16            | 14            | 1. <i>Tax liabilities</i>                |
| 2. Beban yang masih harus dibayar | 3            | 3            | 3            | 3            | 3            | 3            | 3            | 4            | 5             | 4             | 3             | 3             | 3             | 2. <i>Accrued expenses</i>               |
| 3. Surat Utang                    | 2.208        | 2.208        | 1.643        | 2.057        | 768          | 414          | 414          | -            | 1.009         | 1.608         | 1.608         | 1.581         | 2.890         | 3. <i>Bonds:</i>                         |

**Tabel 5.1 Posisi Keuangan PT Sarana Multigriya Finansial (Persero) (Miliar Rp)**  
**Tabel 5.1 Financial Position of PT Sarana Multigriya Finansial (Persero) (Billion Rp)**

| Keterangan   | Apr-15       | Mei-15       | Jun-15       | Jul-15       | Agu-15       | Sep-15       | Okt-15       | Nov-15       | Des-15        | Jan-16        | Feb-16        | Mar-16        | Apr-16        | Items  |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|--|
| a. Obligasi  | 1.643        | 1.643        | 1.643        | 2.057        | 768          | 414          | 414          | -            | 1.009         | 1.608         | 1.608         | 1.581         | 2.890         | a. Bonds   |
| b. MTN   | 565          | 565          | -            | -            | -            | -            | -            | -            | -             | -             | -             | -             | -             | b. Medium term notes                             |
| 4. Utang bunga surat utang                             | 46           | 84           | 21           | 42           | 79           | 29           | 36           | 71           | 33            | 40            | 64            | 35            | 47            | 4. Bond interest liabilities                     |
| 5. Utang lancar lainnya                                | 13           | 16           | 12           | 8            | 9            | 10           | 11           | 12           | 13            | 15            | 12            | 14            | 15            | 5. Other current liabilities                     |
| 6. Pendapatan diterima di muka                         | -            | -            | -            | -            | -            | -            | -            | -            | -             | 0             | -             | -             | -             | 6. Prepaid revenue                               |
| Jumlah liabilitas lancar                               | 2.278        | 2.324        | 1.692        | 2.123        | 872          | 471          | 481          | 96           | 1.067         | 1.675         | 1.700         | 1.648         | 2.968         | Total current liabilities                        |
| 7. Surat Utang   | 3.091        | 3.091        | 3.091        | 3.176        | 4.465        | 4.320        | 4.320        | 5.206        | 3.776         | 3.177         | 3.177         | 3.711         | 2.402         | 7. Bonds:  |
| a. Obligasi  | 3.091        | 3.091        | 3.091        | 3.176        | 4.465        | 4.320        | 4.320        | 5.206        | 3.776         | 3.177         | 3.177         | 3.711         | 2.402         | a. Bonds   |
| b. MTN   | -            | -            | -            | -            | -            | -            | -            | -            | -             | -             | -             | -             | -             | b. Medium term notes                             |
| 8. Kewajiban estimasi untuk imbalan kerja              | 5            | -            | 5            | 5            | 5            | 5            | 6            | 8            | 8             | 8             | 8             | 8             | 8             | 8. Estimate obligations of employee benefits     |
| 9. Utang bunga surat utang                             | -            | -            | -            | -            | -            | -            | -            | -            | -             | -             | -             | -             | -             | 9. Bond interest liabilities                     |
| Jumlah liabilitas tidak lancar                         | 3.096        | 3.091        | 3.096        | 3.181        | 4.470        | 4.325        | 4.326        | 5.214        | 3.784         | 3.185         | 3.184         | 3.719         | 2.410         | Total non-current liabilities                    |
| <b>Total Liabilitas</b>                                | <b>5.374</b> | <b>5.415</b> | <b>4.788</b> | <b>5.304</b> | <b>5.342</b> | <b>4.795</b> | <b>4.807</b> | <b>5.310</b> | <b>4.851</b>  | <b>4.860</b>  | <b>4.885</b>  | <b>5.368</b>  | <b>5.378</b>  | <b>Total Liabilities</b>                         |
| 10. Modal disetor                                      | 3.000        | 3.000        | 3.000        | 3.000        | 3.000        | 3.000        | 3.000        | 3.000        | 3.000         | 3.000         | 3.000         | 3.000         | 4.000         | 10. Paid-up capital                              |
| 11. Setoran modal diterima di muka                     | -            | -            | -            | -            | -            | -            | -            | -            | 1.000         | 1.000         | 1.000         | 1.000         | -             | 11. Capital paid-up in advances                  |
| 12. Keuntungan (kerugian) aktuarial atas imbalan kerja | -            | -            | -            | -            | -            | -            | -            | -            | (1)           | (1)           | -             | -             | -             | 12. Gains (Losses) on employee benefit actuarial |
| 13. Saldo laba/(rugi)                                  | 1.053        | 1.076        | 1.096        | 1.123        | 1.140        | 1.156        | 1.185        | 1.200        | 1.213         | 1.244         | 1.273         | 1.297         | 1.325         | 13. Retained profit / (loss)                     |
| a. Ditentukan penggunaannya                            | 380          | 380          | 380          | 380          | 380          | 380          | 480          | 480          | 480           | 480           | 480           | 480           | 480           | a. Appropriated                                  |
| b. Belum ditentukan penggunaannya                      | 673          | 696          | 716          | 743          | 760          | 776          | 705          | 720          | 733           | 764           | 793           | 817           | 845           | b. Unappropriated                                |
| <b>Total Ekuitas</b>                                   | <b>4.053</b> | <b>4.076</b> | <b>4.096</b> | <b>4.123</b> | <b>4.140</b> | <b>4.156</b> | <b>4.185</b> | <b>3.480</b> | <b>5.212</b>  | <b>5.243</b>  | <b>5.273</b>  | <b>5.297</b>  | <b>5.325</b>  | <b>Total Equities</b>                            |
| <b>Total Liabilitas &amp; Ekuitas</b>                  | <b>9.427</b> | <b>9.491</b> | <b>8.884</b> | <b>9.427</b> | <b>9.482</b> | <b>8.951</b> | <b>8.992</b> | <b>8.790</b> | <b>10.063</b> | <b>10.103</b> | <b>10.158</b> | <b>10.665</b> | <b>10.703</b> | <b>Total Liabilities &amp; Equities</b>          |

**Tabel 5.2 Laba Rugi Komprehensif PT Sarana Multigriya Finansial (Persero) (Miliar Rp)**  
**Table 5.2 Comprehensive Income of PT Sarana Multigriya Finansial (Persero) (Billion Rp)**

| Keterangan   | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Items  |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--|
| Pendapatan   |        |        |        |        |        |        |        |        |        |        |        |        |        | Revenues   |
| A. Pendapatan operasional                                  |        |        |        |        |        |        |        |        |        |        |        |        |        | A. Operating revenue                                 |
| 1. Pendapatan bunga  | 286    | 354    | 420    | 488    | 559    | 626    | 689    | 754    | 822    | 73     | 144    | 220    | 298    | 1. Interest revenue                                  |
| 2. Pendapatan sekuritisasi                                 | 2      | 6      | 3      | 3      | 4      | 4      | 5      | 5      | 6      | 0      | 1      | 1      | 1      | 2. Securities revenue                                |
| 3. Pendidikan & pelatihan                                  | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | -      | 0      | 0      | 0      | 3. Education & training                              |
| 4. Nilai wajar instrumen keuangan yang diperdagangkan      | (0)    | (0)    | (0)    | 1      | (4)    | (11)   | (2)    | (1)    | (4)    | 1      | 5      | 8      | 9      | 4. Fair value of trading financial instruments       |
| 5. Keuntungan (kerugian) dari penjualan instrumen keuangan | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | -      | -      | -      | -      | 5. Gains (losses) from sale of financial instruments |
| 6. Pendapatan operasional lainnya                          | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 6. Other operating revenue                           |
| Jumlah pendapatan operasional                              | 288    | 360    | 423    | 492    | 559    | 620    | 692    | 759    | 824    | 74     | 150    | 229    | 308    | Total operating revenue                              |
| B. Pendapatan non operasional                              |        |        |        |        |        |        |        |        |        |        |        |        |        | B. Non operating revenue                             |
| 1. Bunga giro  | 0      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 0      | 0      | 0      | 0      | 1. Interest of current accounts                      |
| 2. Bunga pinjaman karyawan                                 | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 2. Employee loan interest                            |
| 3. Laba / (rugi) selisih kurs                              | -      | -      | -      | -      | 0      | 0      | (0)    | (0)    | (0)    | -      | (0)    | (0)    | (0)    | 3. Gain / (loss) on foreign exchange                 |
| 4. Pendapatan non operasional lainnya                      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 0      | 4. Other non operating revenue                       |
| Jumlah pendapatan non operasional                          | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 2      | 2      | 0      | 0      | 0      | 0      | Total non operating revenue                          |
| Total Pendapatan   | 289    | 361    | 424    | 494    | 560    | 621    | 694    | 760    | 826    | 74     | 150    | 229    | 308    | Total Revenue  |
| Beban  |        |        |        |        |        |        |        |        |        |        |        |        |        | Expenses   |
| A. Beban operasional                                       |        |        |        |        |        |        |        |        |        |        |        |        |        | A. Operating expenses                                |
| 1. Beban sekuritisasi                                      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 1. Securities expenses                               |
| 2. Beban bunga   | 158    | 196    | 232    | 269    | 306    | 344    | 378    | 413    | 451    | 34     | 69     | 106    | 145    | 2. Interest expenses                                 |
| 3. Pegawai   | 11     | 15     | 18     | 18     | 21     | 24     | 28     | 32     | 36     | 3      | 8      | 13     | 16     | 3. Employee  |
| 4. Direksi & dekom   | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 4. Directors & commissioners                         |
| 5. Beban depresiasi & amortisasi                           | 0      | 0      | 1      | 1      | 1      | 1      | 1      | 1      | 1      | 0      | 0      | 0      | 0      | 5. Depreciation & amortization expenses              |
| 6. Administrasi  | 5      | 6      | 9      | 10     | 13     | 14     | 15     | 17     | 22     | 1      | 2      | 3      | 5      | 6. Administration                                    |
| 7. Umum  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 7. General   |
| 8. Pendidikan & pelatihan                                  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 0      | -      | -      | 8. Education & training                              |
| 9. Beban pajak   | -      | -      | -      | -      | -      | -      | -      | 39     | 41     | 3      | 5      | 7      | 9      | 9. Tax expenses                                      |
| Jumlah beban operasional                                   | 175    | 218    | 259    | 298    | 341    | 383    | 422    | 502    | 510    | 42     | 84     | 129    | 175    | Total operating expenses                             |
| B. Beban non operasional                                   | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | B. Non operating expenses                            |
| Total Beban  | 175    | 218    | 259    | 298    | 341    | 383    | 422    | 502    | 510    | 42     | 84     | 129    | 175    | Total Expenses                                       |

**Tabel 5.2 Laba Rugi Komprehensif PT Sarana Multigriya Finansial (Persero) (Miliar Rp)**  
**Table 5.2 Comprehensive Income of PT Sarana Multigriya Finansial (Persero) (Billion Rp)**

| Keterangan                                  | Apr-15 | Mei-15 | Jun-15 | Jul-15 | Agu-15 | Sep-15 | Okt-15 | Nov-15 | Des-15 | Jan-16 | Feb-16 | Mar-16 | Apr-16 | Items  |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--|
| A. Laba / (Rugi) Sebelum Pajak              | 114    | 143    | 165    | 196    | 219    | 238    | 272    | 259    | 316    | 31     | 65     | 100    | 133    | A. Profit / (Loss) Before Tax                |
| Beban (manfaat) pajak penghasilan           | (25)   | (31)   | (34)   | (37)   | (43)   | (47)   | (51)   | (24)   | (27)   | -      | (5)    | (15)   | (20)   | Income tax (benefits) expenses               |
| 1. Kini                                     | (25)   | (31)   | (34)   | (37)   | (43)   | (47)   | (51)   | (25)   | (28)   | -      | (5)    | (15)   | (21)   | 1. Current                                   |
| 2. Tanguhan                                 | -      | -      | -      | -      | -      | -      | -      | 2      | 2      | -      | -      | 0      | 0      | 2. Deferred                                  |
| Laba periode berjalan                       | 89     | 112    | 131    | 159    | 176    | 192    | 221    | 235    | 249    | 31     | 61     | 85     | 112    | Current period income                        |
| Pendapatan komprehensif lain setelah pajak  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | Other comprehensive income after tax         |
| Laba / (Rugi) Komprehensif Periode Berjalan | 89     | 112    | 131    | 159    | 176    | 192    | 221    | 235    | 249    | 31     | 61     | 85     | 112    | Current Period Comprehensive Profit / (Loss) |

**Tabel 5.3 Kegiatan Usaha PT Sarana Multigriya Finansial (Persero) (Miliar Rp)**  
**Table 5.3 Business Activities of PT Sarana Multigriya Finansial (Persero) (Billion Rp)**

| Keterangan   | Apr-15  | Mei-15  | Jun-15  | Jul-15  | Agu-15  | Sep-15  | Okt-15  | Nov-15  | Des-15  | Jan-16  | Feb-16  | Mar-16  | Apr-16  | Items                    |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------------|
| 1. Nilai pinjaman yang diberikan kepada penyalur KPR | 6.382   | 6.419   | 6.975   | 6.974   | 6.973   | 6.974   | 7.173   | 7.871   | 7.843   | 7.842   | 8.841   | 9.031   | 9.030   | 1. Mortgage dealer loans |
| 2. Jumlah debitur KPR (pihak)                        | 210.249 | 226.790 | 227.173 | 227.203 | 226.410 | 231.705 | 233.162 | 244.316 | 246.859 | 246.859 | 261.366 | 263.701 | 263.701 | 2. Total mortgage debtor |
| 3. Nilai sekuritisasi                                | 5.456   | 5.456   | 5.456   | 5.456   | 5.456   | 5.456   | 5.456   | 5.656   | 5.656   | 5.656   | 5.656   | 5.656   | 5.656   | 3. Securitizations       |

**Tabel 5.4 Portofolio Investasi PT Sarana Multigriya Finansial (Persero) (Miliar Rp)**  
**Table 5.4 Investments Portfolio of PT Sarana Multigriya Finansial (Persero) (Billion Rp)**

| Keterangan                  | Apr-15       | Mei-15       | Jun-15       | Jul-15       | Agu-15       | Sep-15       | Okt-15       | Nov-15       | Des-15       | Jan-16       | Feb-16       | Mar-16       | Apr-16       | Items                 |
|-----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------------------|
| 1. Deposito                 | 2.019        | 2.047        | 906          | 1.501        | 1.576        | 1.072        | 964          | 780          | 1.323        | 1.399        | 458          | 821          | 898          | 1. Deposit            |
| 2. Saham                    | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 2. Stock              |
| 3. Surat Utang Negara (SUN) | 12           | 12           | 12           | 12           | 12           | 12           | 12           | 12           | 12           | 12           | 12           | 12           | 12           | 3. Government Bonds   |
| 4. Obligasi                 | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 4. Obligation         |
| 5. Reksadana                | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 5. Mutual fund        |
| 6. Penyertaan Langsung      | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 6. Direct Investments |
| 7. EBA                      | 853          | 844          | 824          | 776          | 763          | 736          | 695          | 702          | 740          | 702          | 699          | 663          | 627          | 7. RMBS               |
| <b>JUMLAH</b>               | <b>2.884</b> | <b>2.903</b> | <b>1.742</b> | <b>2.290</b> | <b>2.351</b> | <b>1.821</b> | <b>1.671</b> | <b>1.494</b> | <b>2.075</b> | <b>2.113</b> | <b>1.169</b> | <b>1.496</b> | <b>1.537</b> | <b>TOTAL</b>          |



**Direktorat Statistik dan Informasi IKNB**  
Gedung Menara Merdeka Lantai 22  
Jl. Budi Kemuliaan No.2 Jakarta Pusat 10110  
Email: [statistics@ojk.go.id](mailto:statistics@ojk.go.id)

