



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

BULANAN (*MONTHLY*)

| MARET 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.

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.

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, April 2016

Jakarta, April 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 Maret 2016	
<i>Table 1.1 Specialized Financial Institutions Overview as of March, 2016</i>	7
Tabel 1.2 Pembiayaan & Pinjaman yang Disalurkan Lembaga Keuangan Khusus	
<i>Table 1.2 Financing & 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>	10
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>	14
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>	16
Tabel 2.10 Piutang Pembiayaan LPEI Berdasarkan Valuta	
<i>Table 2.10 Financing Receivables of Indonesia Eximbank based on Currency</i>	17
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>	18
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>	19

Tabel 2.15 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Lokasi	
<i>Table 2.15 Number of Financing Contract of Indonesia Eximbank based on Location</i>	19
Tabel 2.16 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Valuta	
<i>Table 2.16 Number of Financing Contract of Indonesia Eximbank based on Currency</i>	20
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>	21
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>	22
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 Lembaga Pembiayaan Ekspor Indonesia	
<i>Table 2.22 Ratio of Indonesia Eximbank</i>	23
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>	34
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>	36
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>	38

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 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.

Piutang Murabahah

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

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.

Murabahah Receivables

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 likuid menjadi likuid dengan cara pembelian Aset Keuangan dari Kreditor Asal dan penerbit Efek Beragun Aset (EBA).

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 Maret 2016
Table 1.1 Specialized Financial Institutions Overview as of March, 2016

Keterangan	Jumlah Industri (Unit) Number of Industry (Units)	Aset (miliar Rp) Assets (billion Rp)	Liabilitas (miliar Rp) Liabilities (billion Rp)	Ekuitas (miliar Rp) Equities (billion Rp)	Items
1. Lembaga Pembiayaan Ekspor Indonesia (LPEI)	1	88.828	76.072	12.756	1. Indonesia Eximbank
2. PT Pegadaian (Persero)	1	40.743	27.658	13.085	2. PT Pegadaian (Persero)
3. Lembaga Penjaminan	20	13.519	2.561	10.959	3. Guarantee Institutions
4. PT Sarana Multigriya Finansial (Persero)	1	10.665	5.368	5.297	4. PT Sarana Multigriya Finansial (Persero)
JUMLAH	23	153.755	111.659	42.097	TOTAL

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. LPEI	61.352	61.366	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756	1. Indonesia Eximbank
2. PT Pegadaian (Persero)	30.140	30.592	31.049	31.587	30.308	30.838	30.763	30.920	31.314	31.099	30.972	31.683	32.328	2. PT Pegadaian (Persero)
3. PT Sarana Multigriya Finansial (Persero)	6.383	6.382	6.419	6.975	6.974	6.973	6.974	7.173	7.871	7.842	7.842	8.841	9.031	3. PT Sarana Multigriya Finansial (Persero)
JUMLAH	97.875	98.340	100.368	104.020	105.304	108.663	111.600	110.875	112.755	113.770	113.631	116.724	119.115	TOTAL

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Deposito	15.938	17.461	16.797	14.512	13.787	13.751	16.093	13.377	18.091	15.456	15.936	17.444	15.245	1. Deposit
2. Saham	107	121	130	191	244	254	253	199	186	334	372	405	336	2. Stock
3. Surat Utang Negara (SUN)	589	522	588	625	640	639	582	626	680	2.306	2.317	2.418	2.454	3. Government bonds
4. Obligasi	1.233	1.191	1.190	1.153	1.128	1.138	1.157	1.108	1.128	1.039	1.073	1.090	1.156	4. Obligation
5. Reksadana	917	1.001	1.020	938	961	935	902	1.091	1.103	1.185	1.187	1.252	1.331	5. Mutual fund
6. Penyertaan Langsung	251	251	251	251	251	251	251	251	251	251	251	251	251	6. Direct Investments
7. EBA	936	877	869	849	800	787	760	718	726	763	725	722	686	7. RMBS
8. Properti	-	-	-	-	-	-	-	-	-	-	-	-	220	8. Properties
JUMLAH	19.971	21.425	20.845	18.520	17.810	17.755	19.999	17.370	22.165	21.334	21.862	23.581	21.459	TOTAL

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Oktober-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Kas	1	0	1	1	0	0	1	0	1	0	0	0	1	1. Cash
2. Penempatan pada Bank Indonesia	39	41	45	39	47	48	40	30	17	181	29	33	29	2. Placements on Bank Indonesia
3. Penempatan pada Bank Cadangan Kerugian Penurunan Nilai (CKPN) – Penempatan pada Bank	7.702	9.268	8.616	7.691	6.407	5.940	8.848	6.362	11.335	7.427	8.181	10.476	7.963	3. Placements on Bank Allowance For Impairment Losses (AFIL) – Placements on Bank
4. Surat berharga yang dimiliki	528	462	532	549	561	521	486	480	534	2.161	2.172	2.272	2.309	4. Securities
CKPN – Surat berharga	50	50	50	50	50	50	-	-	-	-	-	-	-	AFIL – Securities
5. Tagihan derivatif	2	1	0	0	1	5	-	2	0	4	5	11	18	5. Derivatives receivable
CKPN – Tagihan derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Derivatives receivables
6. Tagihan akseptasi	486	636	490	496	548	630	900	889	1.286	1.337	1.438	1.493	1.629	6. Acceptances receivable
CKPN – Tagihan akseptasi	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Acceptances receivable
7. Pembiayaan & piutang syariah	61.352	61.366	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756	7. Financing & sharia receivables
a. Pembiayaan	52.340	52.290	53.819	55.777	58.346	60.858	62.999	61.813	62.386	63.583	63.224	64.582	65.616	a. Financing
CKPN – Pembiayaan	1.413	1.590	1.455	1.177	1.162	1.369	1.404	1.364	1.447	1.599	1.603	1.643	1.701	AFIL – Financing
b. Piutang syariah	9.013	9.076	9.081	9.680	9.675	9.994	10.863	10.970	11.184	11.246	11.594	11.618	12.140	b. Sharia receivables
CKPN – Piutang syariah	127	136	94	115	62	74	144	139	88	127	181	200	215	AFIL – Sharia receivables
8. Piutang premi & fee	0	1	1	0	0	0	0	0	0	0	0	0	0	8. Premium receivables & fee
a. Piutang premi	-	-	-	-	-	-	-	-	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	0	5	1	9. Reinsurance assets
CKPN – Aset reasuransi	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Reinsurance assets
10. Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Participations
CKPN – Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Participations
11. Aset tetap	335	384	430	489	536	583	630	676	722	777	835	881	928	11. Fixed assets
Akumulasi penyusutan aset tetap	50	51	52	54	56	57	59	61	64	66	68	70	73	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	3	12	14	21	40	12	79	41	42	59	47	60	57	13. Deferred tax assets
14. Aset lain-lain	201	101	202	99	76	116	230	443	311	317	146	127	125	14. Other assets
Total Aset	69.009	70.445	71.580	73.449	74.910	77.157	83.470	80.143	86.221	85.301	85.818	89.645	88.828	Total Assets
1. Penempatan dana oleh Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Placements based on Bank Indonesia
2. Liabilitas akseptasi	486	636	490	496	548	630	900	889	1.286	1.337	1.438	1.493	1.629	2. Acceptance liabilities
3. Efek-efek yang diterbitkan	28.199	28.145	28.277	27.530	27.379	27.641	29.919	29.048	28.946	28.921	28.913	32.739	32.127	3. Securities issued
4. Liabilitas derivatif	2	0	0	0	1	3	7	1	6	0	0	0	4	4. Derivative liabilities
5. Pinjaman yang Diterima	28.193	30.109	30.799	33.006	34.217	35.750	39.321	36.942	41.503	40.558	41.252	41.006	40.621	5. Loans received

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
6. Provisi atas liabilitas kontinjensi	-	-	-	-	-	-	-	-	-	-	-	-	-	6. Contingency provisions
7. Liabilitas penjaminan & asuransi	2	2	2	3	2	1	1	2	2	2	3	3	-	7. Guarantee & insurance liabilities
a. Penjaminan	1	1	2	2	1	1	1	2	2	2	2	3	2	a. Guarantee
b. Asuransi	1	1	0	1	1	0	0	0	0	0	0	0	1	b. Insurance
8. Utang reasuransi	0	0	0	0	1	1	1	1	1	1	0	0	0	8. Reinsurance liabilities
9. Kewajiban pajak tangguhan	6	16	21	15	-	-	-	-	0	0	35	2	1	9. Deferred tax liabilities
10. Kewajiban lain-lain	1.335	998	1.166	1.222	1.355	1.699	1.790	1.879	1.982	2.036	1.612	1.756	1.688	10. Other liabilities
Total Liabilitas	58.222	59.907	60.757	62.272	63.502	65.725	71.939	68.761	73.725	72.854	73.254	77.000	76.072	Total Liabilities
11. Kontribusi modal pemerintah	7.376	7.376	7.376	7.376	7.376	7.376	7.376	7.376	8.376	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	7.376	8.376	9.729	9.729	9.729	9.729	a. Initial capital
b. Modal tambahan	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Additional capital
12. Hibah	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Grants
13. Saldo laba	3.436	3.189	3.480	3.852	4.083	4.115	4.227	4.059	4.170	2.773	2.887	2.965	3.063	13. Retained earnings
a. Saldo laba yang telah ditentukan penggunaannya	1.820	2.699	2.699	2.699	2.699	2.699	2.699	2.433	2.433	1.080	1.080	1.080	1.080	a. Appropriated retained earnings
i. Cadangan umum	1.516	2.085	2.085	2.085	1.724	1.724	1.724	1.636	1.636	368	368	368	368	i. General reserve
ii. Cadangan tujuan	304	614	614	614	975	975	975	797	797	713	713	713	713	ii. Specific reserve
b. Saldo laba yang belum ditentukan penggunaannya	1.616	490	781	1.153	1.384	1.416	1.528	1.626	1.737	1.692	1.806	1.885	1.983	b. Unappropriated retained earnings
14. Pendapatan komprehensif lainnya	(25)	(26)	(33)	(51)	(52)	(59)	(72)	(53)	(50)	(55)	(51)	(49)	(36)	14. Other comprehensive income
Total Ekuitas	10.787	10.539	10.823	11.177	11.407	11.432	11.531	11.382	12.496	12.446	12.564	12.645	12.756	Total Equities
Total Liabilitas & Ekuitas	69.009	70.445	71.580	73.449	74.910	77.157	83.470	80.143	86.221	85.301	85.818	89.645	88.828	Total Liabilities & Equities

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
A. Pendapatan & Beban Operasional														A. Operating Income & Expenses
1. Pendapatan bunga & bagi hasil														1. Interest & sharia profit sharing income
a. Bunga	1.078	1.453	1.860	2.284	2.705	3.120	3.534	3.953	4.392	4.826	473	945	1.441	a. Interest
b. Provisi & komisi	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Provision & commission
c. Bagi hasil secara syariah	170	230	291	351	419	484	543	616	683	771	80	154	238	c. Sharia profit sharing

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
d. Margin	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>d. Margin</i>
Jumlah pendapatan bunga & bagi hasil	1.248	1.682	2.151	2.635	3.124	3.603	4.077	4.568	5.075	5.597	553	1.099	1.679	<i>Total interest & sharia profit sharing income</i>
2. Beban bunga & bagi hasil														<i>2. Interest & sharia profit sharing expenses</i>
a. Bunga	633	869	1.109	1.390	1.641	-	2.165	2.448	2.756	3.110	338	660	1.014	<i>a. Interest</i>
b. Provisi & komisi	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>b. Provision & comission</i>
c. Bagi hasil secara syariah	-	-	-	-	-	1.901	-	-	-	-	-	-	-	<i>c. Sharia profit sharing</i>
Jumlah beban bunga & bagi hasil	633	869	1.109	1.390	1.641	1.901	2.165	2.448	2.756	3.110	338	660	1.014	<i>Total interest & sharia profit sharing expenses</i>
3. Pendapatan bunga & bagi hasil - bersih	615	813	1.042	1.245	1.483	1.702	1.911	2.120	2.318	2.487	216	439	665	<i>3. Interest & sharia profit sharing income - net</i>
4. Pendapatan asuransi & penjaminan														<i>4. Insurance & guarantee income</i>
a. Pendapatan premi														<i>a. Premium income</i>
i. Premi bruto	1	1	1	2	2	23	27	31	1	2	0	0	1	<i>i. Gross premium</i>
ii. Premi reasuransi	(0)	(0)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(0)	(0)	(0)	<i>ii. Reinsurance premium</i>
iii. Penurunan / (kenaikan) premi yang belum merupakan pendapatan	(0)	(0)	(0)	(0)	(0)	(0)	(6)	(6)	0	0	(0)	(0)	(0)	<i>iii. Decreasing / (increasing) non-income premium</i>
Jumlah pendapatan premi	1	1	1	1	1	21	20	24	0	0	0	0	0	<i>Total premium income</i>
b. Pendapatan komisi reasuransi	0	0	0	0	0	0	0	1	0	0	0	0	0	<i>b. Reinsurance comission income</i>
c. Pendapatan fee penjaminan	6	9	12	16	17	-	-	-	36	41	5	10	14	<i>c. Guarantee fee income</i>
d. Pendapatan lainnya	-	-	-	(0)	(0)	-	-	(0)	(0)	(0)	0	0	0	<i>d. Other income</i>
Jumlah pendapatan asuransi & penjaminan	7	10	13	16	18	22	21	25	37	42	6	10	15	<i>Total insurance & guarantee income</i>
5. Beban asuransi & penjaminan														<i>5. Insurance & guarantee expenses</i>
a. Klaim asuransi														<i>a. Insurance claims</i>
i. Klaim bruto	-	-	-	-	-	-	-	-	6	2	-	0	0	<i>i. Gross claims</i>
ii. Klaim reasuransi	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>ii. Reinsurance claims</i>
iii. Penurunan / (kenaikan) estimasi klaim retensi sendiri	-	-	-	-	-	-	10	10	-	-	-	-	-	<i>iii. Decreasing / (increasing) self retention claim estimate</i>
Jumlah beban klaim asuransi	-	-	-	-	-	-	10	10	6	2	-	0	0	<i>Total insurance claim expenses</i>
b. Penurunan/kenaikan aset reasuransi	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>b. Decreasing / (increasing) insurance assets</i>
c. Beban klaim penjaminan	-	-	-	0	0	-	-	0	10	5	0	0	2	<i>c. Guarantee claim expenses</i>
d. Beban lainnya	-	-	-	-	-	-	0	-	-	-	-	-	-	<i>d. Other expenses</i>

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
Jumlah beban asuransi & penjaminan	-	-	-	0	0	-	10	10	17	7	0	0	2	Total insurance & guarantee expenses
6. Pendapatan asuransi & penjaminan - bersih	7	10	13	16	18	22	10	15	20	35	6	10	13	6. Insurance & guarantee income - net
7. Pendapatan operasi lainnya														7. Other operating income
a. Keuntungan transaksi surat berharga - bersih	8	9	8	7	7	6	5	8	4	10	9	15	26	a. Securities transaction profit - net
b. Keuntungan transaksi mata uang asing - bersih	37	39	51	76	95	123	161	118	130	143	5	6	9	b. Currency transaction profit - net
c. Lain-lain	6	8	8	11	12	15	16	25	26	26	2	5	8	c. Others
Jumlah pendapatan operasional lainnya	51	56	68	94	113	143	182	151	160	180	16	26	43	Total other operating income
8. Beban / (pendapatan) CKPN & penyisihan penghapusan aset	157	350	154	(96)	(171)	23	44	52	80	277	(13)	34	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	30	45	58	75	88	102	118	135	152	188	12	26	42	a. General & administration
b. Tenaga kerja	67	102	147	144	177	203	237	268	293	321	27	56	83	b. Labor
c. Lain-lain	0	1	1	3	3	4	8	6	6	4	0	0	16	c. Others
Jumlah beban operasional lainnya	97	147	206	222	268	309	363	409	451	513	39	82	140	Total other operating expenses
B. Laba Operasional	419	382	763	1.230	1.517	1.535	1.696	1.826	1.968	1.912	211	357	467	B. Operating Income
C. Pendapatan & Beban Non Operasional														C. Non Operating Income & Expenses
1. Pendapatan non operasional	0	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	0	5	5	5	5	5	5	5	5	11	-	-	-	Total operating income & expenses
D. Laba Sebelum Pajak Penghasilan	419	387	767	1.234	1.521	1.540	1.700	1.830	1.973	1.923	211	357	467	D. Income Before Tax
E. Pajak Penghasilan	84	68	158	268	323	309	358	390	421	416	47	86	97	E. Tax Income
1. Taksiran pajak penghasilan	78	51	137	259	343	309	-	409	442	453	11	84	97	1. Tax estimated
2. Pajak Tangguhan	6	16	21	9	(20)	-	358	(20)	(21)	(36)	(36)	2	-	2. Deferred tax
a. Pendapatan pajak tangguhan	-	-	-	-	-	-	409	-	-	-	-	-	-	a. Deferred tax income
b. Beban pajak tangguhan	(6)	(16)	(21)	(9)	20	-	51	20	21	36	36	(2)	0	b. Deferred tax expenses
F. Laba Bersih	335	319	610	967	1.198	1.230	1.342	1.440	1.551	1.507	164	272	369	F. Net Income

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
Rekening Administratif	25.094	26.483	29.957	31.276	32.569	32.296	33.295	32.875	34.649	35.406	36.393	35.881	35.913	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	19.748	20.951	23.967	25.275	27.279	26.889	27.289	25.842	27.056	27.429	27.281	26.661	26.267	2. Commitment liabilities
a. Fasilitas pembiayaan yang belum ditarik	18.901	20.009	22.384	23.600	25.591	25.041	25.267	24.004	25.480	26.026	25.663	25.177	24.946	a. Undrawn financing facility
b. Irrecovable L/C yang masih berjalan	846	942	1.583	1.675	1.688	1.848	2.022	1.838	1.576	1.403	1.618	1.484	1.320	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	19.748	20.951	23.967	25.275	27.279	26.889	27.289	25.842	27.056	27.429	27.281	26.661	26.267	Total commitment liabilities
3. Jumlah komitmen bersih	(19.748)	(20.951)	(23.967)	(25.275)	(27.279)	(26.889)	(27.289)	(25.842)	(27.056)	(27.429)	(27.281)	(26.661)	(26.267)	3. Total net commitment
4. Tagihan kontijensi	424	430	438	441	(156)	(461)	(471)	470	474	522	886	906	915	4. Contingency receivables
a. Penjaminan yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Guarantee received
b. Pendapatan bunga dalam penyelesaian	424	430	438	441	(156)	(461)	(471)	470	474	522	886	906	-	b. Interest income in completion
i. Bunga atas pembiayaan yang diberikan	424	430	438	441	(156)	(461)	(471)	470	474	522	886	906	915	i. Financing interest
ii. Bunga lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Other interest
c. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
Jumlah tagihan kontijensi	424	430	438	441	(156)	(461)	(471)	470	474	522	886	906	915	Total receivables contingency
5. Kewajiban kontijensi	4.922	5.102	5.552	5.560	5.446	5.869	6.476	6.563	7.119	7.455	8.226	8.314	8.731	5. Contingency liabilities
a. Penjaminan yang diberikan	4.173	4.391	4.752	4.680	4.491	4.812	5.446	5.629	6.171	6.247	6.459	6.305	6.552	a. Guarantee
b. Asuransi yang diberikan	748	711	801	880	956	1.057	1.030	934	948	1.207	1.767	2.009	2.179	b. Insurance
c. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
Jumlah kewajiban kontijensi	4.922	5.102	5.552	5.560	5.446	5.869	6.476	6.563	7.119	7.455	8.226	8.314	8.731	Total contingency liabilities
6. Jumlah kontijensi bersih	(4.497)	(4.672)	(5.115)	(5.119)	(5.603)	(6.330)	(6.947)	(6.093)	(6.645)	(6.933)	(7.340)	(7.407)	(7.816)	6. Total net contingency
7. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	7. Others
a. Aktiva produktif yang dihapus buku	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Written off productive assets
i. Aktiva produktif - Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Productive assets - Financing

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
ii. Aktiva produktif dihapusbuku yang dipulihkan atau berhasil ditagih	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. UnWritten-off productive assets
- Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others
b. Aktiva produktif yang dihapustagih	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Claim off productive assets
- Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing
- Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	- Others

Tabel 2.4 Kegiatan Usaha LPEI (Miliar Rp)
Table 2.4 Business Activities of Indonesia Eximbank (Billion Rp)

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Pembiayaan	61.352	61.366	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756	1. Financing
2. Penjaminan	4.173	4.391	4.752	4.680	4.491	4.812	5.446	5.629	6.171	6.247	6.459	6.305	6.552	2. Guarantee
3. Asuransi	748	711	801	880	956	1.057	1.030	934	948	1.207	1.767	2.009	2.179	3. Insurance

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

Tabel 2.5 Investments Portfolio of Indonesia Eximbank (Billion Rp)

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Deposito	7.741	9.309	8.662	7.730	6.454	5.988	8.888	6.393	11.352	7.608	8.210	10.509	7.992	1. Deposit
2. Saham	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Stock
3. Surat Utang Negara (SUN)	478	412	482	499	514	494	436	480	534	2.161	2.172	2.272	2.309	3. Government bonds
4. Obligasi	50	50	50	50	50	50	50	-	-	-	-	-	-	4. Obligation
5. Reksadana	-	-	-	-	-	-	-	-	-	-	-	-	-	5. Mutual fund
6. Penyertaan Langsung	-	-	-	-	-	-	-	-	-	-	-	-	-	6. Direct Investments
7. EBA	-	-	-	-	-	-	-	-	-	-	-	-	-	7. RMBS
JUMLAH	8.269	9.771	9.194	8.279	7.018	6.532	9.374	6.873	11.887	9.769	10.382	12.781	10.302	TOTAL

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

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Perindustrian	29.554	30.005	30.919	32.674	33.549	35.226	36.506	35.902	35.669	36.710	37.260	36.796	36.756	1. Industry
2. Pertambangan	8.881	8.838	9.001	8.979	9.816	10.287	10.775	9.964	9.269	9.369	9.006	9.856	10.351	2. Mining
3. Pertanian, perburuan, & sarana pertanian	5.534	5.250	5.504	6.304	6.672	6.726	7.453	7.981	8.464	8.473	8.610	8.646	9.287	3. Agriculture, hunt, & agricultural tools
4. Jasa-jasa dunia usaha	4.602	4.692	4.873	4.688	4.679	4.785	5.167	5.355	5.928	6.182	5.658	5.786	5.109	4. Business servicess
5. Pengangkutan, pergudangan, & komunikasi	4.455	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. Transportation, warehousing, & communication
6. Konstruksi	3.230	3.452	3.479	3.660	3.889	3.991	3.760	3.733	3.744	2.779	2.733	3.525	4.262	6. Construction
7. Listrik, gas, & air	1.829	1.758	1.782	1.812	1.794	1.841	1.884	1.940	1.986	2.637	2.767	2.732	2.703	7. Electricity, gas, & water
8. Perdagangan, restoran, & hotel	975	1.168	1.237	1.144	1.341	1.557	1.709	1.576	1.668	1.737	1.510	1.565	1.700	8. Trading, restaurant, & hotel
9. Perikanan	-	-	-	-	-	-	3	0	10	110	112	173	223	9. Fishery
10.Lain-Lain	2.292	2.283	2.223	2.220	2.177	2.021	2.063	2.016	2.315	2.327	2.389	2.309	2.596	10.Others
JUMLAH	61.352	61.366	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756	TOTAL

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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Modal kerja	34.256	33.485	34.207	34.755	36.375	38.253	39.777	38.934	39.381	39.294	38.717	38.766	39.416	1. Working capital
2. Investasi	27.034	27.818	28.627	30.640	31.584	32.535	34.023	33.785	34.126	35.470	36.036	37.369	38.276	2. Investment
3. Lainnya	62	64	66	63	63	63	63	63	64	65	64	64	64	3. Others
JUMLAH	61.352	61.366	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756	TOTAL

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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. BUMN	9.693	9.287	9.492	9.719	9.873	10.081	10.243	10.118	9.658	9.310	9.405	10.126	10.489	1. State-Owned Enterprises
2. Non BUMN	51.566	51.989	53.330	55.676	58.086	60.707	63.556	62.601	63.850	65.454	65.348	66.010	66.930	2. Private Enterprises
3. Lainnya	93	91	77	63	63	63	63	63	64	65	64	64	336	3. Others
JUMLAH	61.352	61.366	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756	TOTAL

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16
1. Bali	2	1	0	0	0	0	-	2	7	7	5	6	5
2. Bangka Belitung	-	-	-	-	-	140	11	140	141	141	131	129	128
3. Banten	3.310	3.348	3.518	3.681	3.831	2.526	3.075	5.753	5.873	5.906	5.793	5.667	5.767
4. Batam	-	-	-	-	-	-	5	-	-	-	-	-	-
5. DI Yogyakarta	19	19	25	24	26	19	15	37	37	43	43	41	40
6. DKI Jakarta*)	17.869	18.092	18.313	18.497	18.632	28.659	29.905	21.108	22.035	23.093	23.508	25.155	26.089
7. Jambi	1.501	1.491	1.499	1.476	1.463	1.096	1.082	1.553	1.686	1.706	1.735	1.774	1.797
8. Jawa Barat	5.979	5.969	5.905	6.850	7.182	8.954	8.593	4.463	4.079	3.914	3.914	4.215	4.310
9. Jawa Tengah	4.291	4.293	3.900	4.593	5.123	1.899	2.270	5.358	5.228	5.295	5.352	5.345	5.382
10. Jawa Timur	11.060	11.457	12.043	12.001	12.365	8.675	9.107	12.530	12.536	12.928	12.933	13.114	13.354
11. Kalimantan Barat	949	939	798	970	966	1.654	1.561	986	943	1.028	1.015	998	992
12. Kalimantan Selatan	2.381	2.280	2.418	2.526	3.046	2.576	2.620	3.289	3.253	2.902	2.864	2.737	3.374

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16
13. Kalimantan Tengah	1.085	1.203	1.618	1.563	1.568	2.807	3.058	2.697	3.420	3.422	3.399	3.324	3.510
14. Kalimantan Timur	3.206	3.204	3.236	3.659	3.799	5.714	5.661	4.365	3.900	3.853	3.832	3.753	3.725
15. Lampung	1.662	1.607	1.612	1.807	1.828	617	666	1.634	1.510	1.437	1.417	1.425	1.405
16. Maluku	-	-	37	38	38	7	15	20	17	16	16	16	16
17. Maluku Utara	39	38	32	37	36	8	14	25	4	4	4	3	3
18. Nangroe Aceh Darussalam	364	364	364	365	367	350	360	358	356	221	223	221	219
19. Nusa Tenggara Barat	78	57	56	59	61	-	-	55	56	55	54	53	53
20. Nusa Tenggara Timur	12	12	12	12	12	11	12	12	11	11	11	11	11
21. Papua	80	80	80	80	80	-	-	80	80	80	80	80	80
22. Riau	2.844	3.043	3.216	3.261	3.369	1.695	2.270	2.920	3.200	3.050	2.849	3.096	3.370
23. Sulawesi Selatan	642	629	630	618	619	974	1.026	618	629	617	616	604	616
24. Sulawesi Tengah	21	21	23	24	23	1	10	25	24	28	26	26	30
25. Sulawesi Tenggara	21	22	128	125	125	114	106	712	713	710	707	700	698
26. Sulawesi Utara	35	34	35	35	36	-	-	36	37	37	37	35	35
27. Sumatera Barat	200	200	223	236	236	225	207	238	260	528	278	278	58
28. Sumatera Selatan	2.238	1.673	1.907	1.468	1.476	1.547	1.596	1.476	1.480	1.471	1.720	1.579	1.316
29. Sumatera Utara	987	829	745	986	1.250	115	119	1.387	1.139	1.357	1.369	1.066	897
30. Di luar Indonesia	479	461	529	469	465	467	497	904	919	970	885	747	474
JUMLAH	61.352	61.366	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756

*) 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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Rupiah	27.183	27.504	28.366	30.140	30.896	31.319	31.903	33.922	34.586	35.625	36.056	37.575	38.661	1. Rupiah
2. US Dollar*)	34.169	33.863	34.533	35.318	37.125	39.532	41.960	38.860	38.514	38.732	38.290	38.165	38.617	2. US Dollar*)
3. Singapore Dollar*)	-	-	-	-	-	-	-	-	470	471	470	459	477	3. Singapore Dollar*)
4. Yen*)	-	-	-	-	-	1	1	1	0	1	1	1	-	4. Yen*)
JUMLAH	61.352	61.366	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756	TOTAL

*) 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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16
1. Lancar	58.049	58.009	59.113	61.674	64.028	66.753	69.620	68.685	69.496	70.787	68.706	70.179	71.750
2. Dalam Perhatian Khusus	2.049	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. Kurang Lancar	39	39	40	40	148	150	424	508	510	508	1.260	1.234	1.229
4. Diragukan	460	456	176	177	180	187	195	182	184	183	247	241	240
5. Macet	756	734	974	979	987	1.007	1.077	992	953	951	1.160	1.143	1.138
JUMLAH	61.352	61.366	62.900	65.458	68.022	70.852	73.863	72.782	73.571	74.829	74.817	76.199	77.756

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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Perindustrian	2.197	2.179	2.254	2.404	2.580	2.674	2.873	2.823	2.710	2.674	2.768	2.925	3.000	1. Industry
2. Pertambangan	185	191	181	176	187	198	223	223	235	267	265	217	219	2. Mining
3. Pertanian, perburuan, & sarana pertanian	245	237	252	263	255	268	281	258	273	272	284	270	278	3. Agriculture, hunt, & agricultural tools
4. Jasa-jasa dunia usaha	580	581	582	581	567	591	698	701	716	728	715	687	688	4. Business servissess
5. Pengangkutan, pergudangan, & komunikasi	145	148	158	168	177	188	204	177	198	191	210	216	222	5. Transportation, warehousing, & communication
6. Konstruksi	61	61	64	72	75	80	101	130	150	178	184	186	192	6. Construction
7. Listrik, Gas, & Air	66	62	63	40	41	40	38	39	43	45	46	43	42	7. Electricity, gas, & water
8. Perdagangan, restoran, & hotel	163	215	228	241	243	247	254	244	251	253	240	244	255	8. Trading, restaurant, & hotel
9. Perikanan	-	-	-	-	-	-	7	1	18	24	27	428	460	9. Fishery
10.Lain-Lain	616	627	596	614	615	568	735	559	613	609	614	573	592	10.Others
JUMLAH	4.258	4.301	4.378	4.559	4.740	4.854	5.414	5.155	5.207	5.241	5.353	5.789	5.948	TOTAL

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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Modal kerja	2.810	2.823	2.872	2.981	3.129	3.220	3.612	3.426	3.434	3.487	3.562	3.979	4.166	1. Working capital
2. Investasi	1.128	1.149	1.190	1.250	1.281	1.306	1.358	1.396	1.438	1.415	1.451	1.469	1.440	2. Investment
3. Lainnya	320	329	316	328	330	328	444	333	335	339	340	341	342	3. Others
JUMLAH	4.258	4.301	4.378	4.559	4.740	4.854	5.414	5.155	5.207	5.241	5.353	5.789	5.948	TOTAL

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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. BUMN	280	294	300	304	312	312	359	400	440	430	441	459	469	1. State-Owned Enterprises
2. Non BUMN	3.654	3.674	3.758	3.927	4.098	4.214	4.611	4.422	4.432	4.472	4.572	4.989	5.129	2. Private Enterprises
3. Lainnya	324	333	320	328	330	328	444	333	335	339	340	341	350	3. Others
JUMLAH	4.258	4.301	4.378	4.559	4.740	4.854	5.414	5.155	5.207	5.241	5.353	5.789	5.948	TOTAL

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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16
1. Bali	10	10	2	1	1	1	-	1	3	3	3	3	3
2. Bangka Belitung	-	-	-	-	-	1	2	3	3	3	3	22	22
3. Banten	82	93	104	110	123	119	131	164	194	194	194	185	188
4. Batam	-	-	-	-	-	-	1	-	-	-	-	-	-
5. DI Yogyakarta	13	13	17	24	26	23	19	41	41	43	39	44	41
6. DKI Jakarta*)	925	946	956	964	993	1.992	2.205	1.435	1.510	1.613	1.690	1.679	1.772
7. Jambi	106	75	76	76	76	66	68	85	89	82	85	87	94
8. Jawa Barat	333	338	316	315	315	752	769	251	236	225	229	238	267
9. Jawa Tengah	484	500	450	524	548	308	349	515	498	494	497	506	541
10. Jawa Timur	1.163	1.197	1.266	1.360	1.460	727	805	1.455	1.406	1.440	1.479	1.583	1.585
11. Kalimantan Barat	55	54	41	51	50	102	99	36	33	34	34	34	34
12. Kalimantan Selatan	41	42	47	54	55	41	42	55	53	46	45	44	46

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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16
13. Kalimantan Tengah	27	27	53	34	36	154	220	73	77	79	79	79	82
14. Kalimantan Timur	62	75	72	76	80	151	176	86	78	75	75	75	77
15. Lampung	124	111	116	129	150	29	47	121	106	89	85	89	86
16. Lombok	-	-	-	-	-	-	1	1	1	1	1	-	-
17. Maluku	-	-	26	27	27	5	10	13	10	10	10	10	10
18. Maluku Utara	16	16	14	16	16	4	6	12	2	2	2	2	2
19. Nangroe Aceh Darussalam	91	91	92	95	94	86	92	96	96	52	52	52	49
20. Nusa Tenggara Barat	18	18	18	18	18	-	-	12	16	16	16	14	16
21. Nusa Tenggara Timur	8	8	8	8	8	8	9	9	7	7	7	7	7
22. Papua	1	1	1	1	1	-	-	1	1	1	1	1	1
23. Riau	439	434	87	422	409	45	45	57	60	46	46	45	47
24. Sulawesi Selatan	104	105	108	98	99	86	96	107	112	112	116	110	118
25. Sulawesi Tengah	15	15	17	17	15	1	10	15	15	17	15	14	17
26. Sulawesi Tenggara	14	15	16	13	13	3	2	6	12	14	15	11	17
27. Sulawesi Utara	1	1	1	1	1	-	-	1	1	1	1	1	1
28. Sumatera Barat	6	6	352	10	10	45	45	383	377	370	365	360	350
29. Sumatera Selatan	51	50	53	52	52	84	128	12	52	52	53	394	393
30. Sumatera Utara	59	53	51	55	56	11	20	63	66	66	66	63	66
31. Di luar Indonesia	10	7	18	8	8	10	17	46	52	54	50	37	16
JUMLAH	4.258	4.301	4.378	4.559	4.740	4.854	5.414	5.155	5.207	5.241	5.353	5.789	5.948

*) 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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Rupiah	2.910	2.928	3.002	3.157	3.238	3.306	3.727	3.516	3.575	3.628	3.730	4.183	4.278	1. Rupiah
2. US Dollar	1.348	1.373	1.376	1.402	1.502	1.547	1.686	1.638	1.630	1.611	1.621	1.604	1.669	2. US Dollar
3. Singapura Dollar	-	-	-	-	-	-	-	-	1	1	1	1	1	3. Singapore Dollar
4. Yen	-	-	-	-	-	1	1	1	1	1	1	1	-	4. Yen
JUMLAH	4.258	4.301	4.378	4.559	4.740	4.854	5.414	5.155	5.207	5.241	5.353	5.789	5.948	TOTAL

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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16
1. Lancar	4.114	4.144	4.189	4.365	4.521	4.722	5.155	4.993	4.949	5.030	5.102	5.631	5.788
2. Dalam Perhatian Khusus	25	38	70	75	96	68	102	74	91	46	77	68	69
3. Kurang Lancar	2	2	2	2	6	6	38	27	50	48	34	16	16
4. Diragukan	26	26	14	14	14	5	14	5	14	14	24	11	11
5. Macet	91	91	103	103	103	53	105	56	103	103	116	63	64
JUMLAH	4.258	4.301	4.378	4.559	4.740	4.854	5.414	5.155	5.207	5.241	5.353	5.789	5.948

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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Proyek	811	825	802	805	806	787	827	933	985	1.003	1.004	979	932	1. Project
2. Kepabeanan	75	78	86	86	90	89	95	109	114	109	121	124	129	2. Customs
3. Kredit bank	-	-	-	-	-	-	-	-	1	1	1	1	2	3. Bank credit
4. Importir	-	-	-	-	-	-	-	-	-	-	-	-	15	4. Importer
JUMLAH	886	903	888	891	896	876	922	1.042	1.100	1.113	1.126	1.104	1.078	TOTAL

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

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	Feb-15	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Items
1. Indonesia	7.673	4.914	2.844	2.848	3.518	3.821	6.140	3.959	4.923	5.002	5.800	6.160	6.297	1. Indonesia
2. Jepang	16.846	21.498	24.312	26.512	26.651	27.696	28.887	26.997	27.296	27.206	27.195	26.407	26.194	2. Japan
3. Cina	-	-	-	-	-	-	-	2.653	6.704	6.683	6.682	6.489	6.438	3. China
4. Singapura	2.261	2.295	2.298	2.350	2.474	2.598	2.773	2.460	1.695	788	696	762	897	4. Singapore
5. Kanada	458	972	992	1.000	1.015	1.054	1.099	479	484	482	482	802	796	5. Canada
6. Amerika Serikat	736	211	216	217	220	229	239	223	226	225	225	218	-	6. United State
7. Filipina	328	325	332	335	339	352	184	172	173	172	173	168	-	7. Philipines
8. Dampak PSAK 50&55	(109)	(108)	(194)	(255)	-	-	-	-	-	-	-	-	-	8. Impact of SFAS 50&55
JUMLAH	28.193	30.109	30.799	33.006	34.217	35.750	39.321	36.942	41.503	40.558	41.252	41.006	40.621	TOTAL

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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Rupiah	802	1.740	520	1.827	2.050	2.475	2.275	3.550	4.515	4.938	5.737	6.099	6.233	1. Rupiah
2. US Dollar*)	27.329	28.305	30.216	31.115	32.104	33.208	36.976	33.328	36.925	35.556	35.452	34.846	34.324	2. US Dollar*)
3. Euro*)	61	63	63	64	63	67	70	64	63	63	63	61	63	3. Euro*)
JUMLAH	28.193	30.109	30.799	33.006	34.217	35.750	39.321	36.942	41.503	40.558	41.252	41.006	40.621	TOTAL

*) 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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16
1. ROA	2,55%	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. ROE	12,53%	8,99%	13,70%	17,96%	18,92%	16,89%	16,28%	15,67%	15,16%	13,36%	15,64%	12,93%	11,68%
3. BOPO	67,60%	77,71%	65,45%	54,88%	53,10%	58,92%	60,23%	61,33%	62,43%	66,73%	62,65%	68,51%	73,13%
4. NPL Gross	2,05%	2,00%	1,89%	1,83%	1,93%	1,90%	2,29%	2,31%	2,24%	2,19%	3,56%	3,44%	3,35%
5. NPL Net	0,64%	0,60%	0,58%	0,52%	0,62%	0,68%	1,03%	1,06%	1,05%	0,99%	2,03%	1,90%	1,86%
6. PDN	8,39%	5,64%	4,51%	7,42%	4,68%	5,20%	7,80%	5,62%	3,65%	0,64%	2,55%	3,08%	2,36%
7. Gearing Ratio (kali)	5,23	5,53	5,46	5,42	5,40	5,55	6,00	5,80	5,64	5,58	5,58	5,83	5,70
8. NIM	0,88%	1,14%	1,45%	1,69%	1,98%	2,20%	2,30%	2,66%	2,71%	2,94%	0,25%	0,49%	0,76%

Tabel 2.23 Gearing Ratio LPEI (Miliar Rp)
Table 2.23 Gearing Ratio of Indonesia Eximbank (Billion Rp)

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Surat berharga yang diterbitkan	28.199	28.145	28.277	27.530	27.379	27.641	29.919	29.048	28.946	28.921	28.913	32.739	32.127	1. <i>Securities issued</i>
2. Pinjaman dana yang diterima	28.193	30.109	30.799	33.006	34.217	35.750	39.321	36.942	41.503	40.558	41.252	41.006	40.621	2. <i>Loan received</i>
3. Ekuitas	10.787	10.539	10.823	11.177	11.407	11.432	11.531	11.382	12.496	12.446	12.564	12.645	12.756	3. <i>Equities</i>
4. Gearing ratio (kali)	5,23	5,53	5,46	5,42	5,40	5,55	6,00	5,80	5,64	5,58	5,58	5,83	5,70	4. <i>Gearing ratio (x)</i>

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
Aset lancar														<i>Current assets</i>
1. Kas & Bank	435	383	372	385	341	374	347	376	327	304	350	315	391	1. <i>Cash & bank</i>
2. Deposito	-	-	-	-	-	-	-	-	-	49	49	49	47	2. <i>Deposit</i>
3. Surat berharga yang dimiliki	-	-	49	49	49	49	49	49	49	-	-	-	-	3. <i>Securities</i>
4. Pinjaman yang diberikan	30.140	30.592	31.049	31.587	30.308	30.838	30.763	30.920	31.314	31.099	30.972	31.683	32.328	4. <i>Loan</i>
a. Konvensional:														a. <i>Conventional:</i>
i. Gadai	25.219	25.543	25.867	26.267	25.159	25.556	25.452	25.526	25.785	25.540	25.428	26.025	26.547	i. <i>Pawn</i>
ii. Fidusia	1.365	1.433	1.508	1.589	1.609	1.643	1.680	1.723	1.763	1.804	1.826	1.856	1.902	ii. <i>Fiduciary</i>
iii. Lainnya	6	6	6	6	6	6	6	6	6	6	6	6	6	iii. <i>Others</i>
CKPN – Pinjaman konvensional	(162)	(130)	(123)	(120)	(113)	(118)	(114)	(109)	(106)	(122)	(113)	(111)	(98)	<i>AFIL – Conventional loan</i>
b. Syariah:														b. <i>Sharia:</i>
i. Rahn	3.129	3.186	3.246	3.303	3.114	3.203	3.195	3.212	3.256	3.206	3.171	3.260	3.336	i. <i>Rahn</i>
ii. Rahn tasjili	178	189	200	211	213	221	227	238	252	264	273	286	301	ii. <i>Rahn tasjili</i>
iii. Mulia	243	234	222	211	207	210	202	215	252	279	269	250	237	iii. <i>Mulia</i>
iv. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. <i>Others</i>
CKPN – Pinjaman syariah	(8)	(8)	(8)	(8)	(8)	(9)	(9)	(9)	(9)	(9)	(8)	(8)	(6)	<i>AFIL – Sharia loan</i>
5. Persediaan	198	204	204	212	369	351	320	325	348	349	331	320	244	5. <i>Supplies</i>
6. Uang muka	6	528	500	551	621	279	276	280	335	313	372	427	483	6. <i>Advance payments</i>
7. Pendapatan yang masih harus diterima	1.391	1.429	1.440	1.389	1.389	1.399	1.388	1.359	1.427	1.432	1.431	1.414	1.441	7. <i>Accrued income</i>
8. Beban dibayar di muka	174	183	184	179	178	175	197	194	190	191	192	195	206	8. <i>Prepaid expenses</i>
9. Penyertaan pada anak perusahaan	-	20	20	20	20	20	20	20	20	20	20	20	20	9. <i>Investments in subsidiaries</i>
10. Piutang lainnya	519	29	30	26	26	28	29	25	28	29	31	36	29	10. <i>Other receivables</i>
Jumlah aset lancar	32.694	33.229	33.716	34.271	33.181	33.387	33.265	33.430	33.923	33.654	33.626	34.341	35.084	<i>Total current assets</i>
Aset tidak lancar														<i>Non current assets</i>
11. Pinjaman yang diberikan														11. <i>Loan</i>
a. Konvensional:														a. <i>Conventional:</i>
i. Gadai	-	-	-	-	-	-	-	-	-	-	-	-	-	i. <i>Pawn</i>
ii. Fidusia	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. <i>Fiduciary</i>
iii. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	iii. <i>Others</i>
CKPN – Pinjaman konvensional	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>AFIL – Conventional loan</i>
b. Syariah:														b. <i>Sharia:</i>
i. Rahn	-	-	-	-	-	-	-	-	-	-	-	-	-	i. <i>Rahn</i>
ii. Rahn tasjili	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. <i>Rahn tasjili</i>
iii. Mulia	-	-	-	-	-	-	-	-	-	-	-	-	-	iii. <i>Mulia</i>
iv. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. <i>Others</i>
CKPN – Pinjaman konvensional	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>AFIL – Sharia loan</i>
12. Piutang kepada pihak-pihak berafiliasi	-	-	-	-	-	-	-	-	-	-	-	-	-	12. <i>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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
13. Aset pajak tangguhan	199	202	203	204	205	208	209	211	212	218	244	231	309	13. Deferred tax assets
14. Properti investasi	-	-	-	-	-	-	-	-	-	-	-	-	220	14. Investment property
15. Aset tetap & inventaris	5.388	5.407	5.443	5.486	5.549	5.623	5.677	5.695	5.745	5.935	5.971	5.998	5.960	15. Fixed assets & inventory
16. Akumulasi penyusutan	(605)	(615)	(624)	(624)	(644)	(657)	(685)	(679)	(694)	(701)	(713)	(736)	(904)	16. Accumulated depreciation
17. Aset lain-lain	100	99	100	99	108	93	92	94	97	98	97	85	74	17. Other assets
Jumlah aktiva tidak lancar	5.081	5.094	5.121	5.165	5.217	5.267	5.295	5.320	5.360	5.550	5.599	5.578	5.659	Total non current assets
Total Aset	37.775	38.323	38.838	39.436	38.398	38.653	38.560	38.750	39.283	39.205	39.226	39.919	40.743	Total Assets
Liabilitas lancar														Current liabilities
1. Pinjaman yang diterima	18.399	18.654	16.111	17.023	15.967	16.301	16.031	15.966	16.215	15.937	15.781	16.265	16.794	1. Loans received
a. Bank	18.399	18.654	16.111	17.023	15.967	16.301	16.031	15.966	16.215	15.937	15.781	16.265	16.794	a. Bank
b. Non bank	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Non bank
2. Surat berharga yang diterbitkan	360	360	360	1.259	900	917	917	917	917	1.167	1.167	1.367	1.367	2. Securities issued
a. Obligasi	360	360	360	1.259	900	917	917	917	917	1.167	1.167	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	2	76	79	90	92	88	78	81	91	100	94	96	116	4. Debt to partners
5. Utang kepada nasabah	95	129	135	132	306	325	313	333	345	354	342	340	302	5. Debt to customers
6. Utang pajak	318	372	471	528	575	248	248	262	327	117	214	258	312	6. Tax liabilities
7. Biaya yang masih harus dibayar	315	342	454	367	343	350	439	488	507	508	365	321	383	7. Accrued expenses
8. Pendapatan diterima di muka	24	23	23	22	22	23	27	27	30	31	30	27	45	8. Prepaid income
9. Utang lancar lainnya	485	371	577	89	86	90	124	123	100	367	391	397	472	9. Other current liabilities
Jumlah liabilitas lancar	19.997	20.328	18.210	19.511	18.292	18.341	18.176	18.197	18.531	18.581	18.383	19.071	19.792	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	5.053	7.953	7.051	7.052	7.035	7.035	7.035	7.035	6.786	6.786	6.586	6.586	11. Securities issued
a. Bank	5.053	5.053	7.953	7.051	7.052	7.035	7.035	7.035	7.035	6.786	6.786	6.586	6.586	a. Obligations
b. Non bank	-	-	-	-	-	-	-	-	-	-	-	-	-	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	16	15	13. Accrued income
14. Kewajiban estimasi untuk imbalan kerja	585	602	609	615	625	635	644	654	657	666	675	694	738	14. Estimate obligations of employee benefits
15. Liabilitas pajak tangguhan	-	-	-	-	-	-	-	-	-	-	-	-	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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
Jumlah liabilitas tidak lancar	6.064	6.081	8.988	8.093	8.103	8.096	8.105	8.115	8.118	7.878	7.887	7.706	7.866	Total non current liabilities
Total Liabilitas	26.061	26.409	27.198	27.604	26.395	26.438	26.281	26.312	26.650	26.459	26.270	26.777	27.658	Total Liabilities
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	1	18. Non controlling capital
19. Surplus revaluasi	3.825	3.825	3.819	3.817	3.817	3.817	3.817	3.817	3.817	3.900	3.900	3.900	3.750	19. Revaluations surplus
20. Laba Rugi Aktuarial Imbalan Kerja	-	-	-	-	-	-	-	-	-	-	-	-	(180)	20. Actuarial profits & losses for employee benefits
21. Saldo laba/rugi	7.638	7.837	7.568	7.763	7.934	8.147	8.210	8.369	8.564	8.594	8.804	8.990	9.263	21. Retained profit / (loss)
a. Ditentukan penggunaannya	5.383	5.383	6.631	6.631	6.631	6.631	6.597	6.597	6.597	6.597	6.597	6.597	6.597	a. Appropriated
b. Belum ditentukan penggunaannya	2.255	2.455	937	1.132	1.303	1.515	1.613	1.772	1.967	1.997	2.207	2.393	2.666	b. Unappropriated
Total Ekuitas	11.714	11.914	11.639	11.832	12.003	12.216	12.279	12.438	12.633	12.746	12.956	13.142	13.085	Total Equities
Total Liabilitas & Ekuitas	37.775	38.323	38.838	39.436	38.398	38.653	38.560	38.750	39.283	39.205	39.226	39.919	40.743	Total Liabilities & Equities

Tabel 3.2 Laba Rugi Komprehensif PT Pegadaian (Persero) (Miliar Rp)														
Table 3.2 Comprehensive Income of PT Pegadaian (Persero) (Billion Rp)														
Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
Pendapatan														Income
A. Pendapatan operasional														A. Operating income
1. Sewa modal														1. Rental capital
*) Konvensional:	1.740	2.344	2.969	3.572	4.187	4.787	5.384	5.993	6.588	7.183	607	1.183	1.822	*) Conventional:
a. Gadai	1.688	2.272	2.868	3.448	4.038	4.616	5.188	5.768	6.337	6.923	581	1.129	1.740	a. Pawn
b. Fidusia	52	72	100	123	149	171	197	225	252	260	26	54	81	b. Fiduciary
c. Lain-lain	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
*) Ujrah/margin:	214	291	371	450	527	606	684	765	844	927	82	158	243	*) Ujrah/margin:
a. Rahn	195	265	338	410	480	552	622	695	766	840	72	140	215	a. Rahn
b. Rahn tasjili	8	11	15	18	21	25	29	33	37	42	5	9	15	b. Rahn tasjili
c. Mulia	11	15	18	22	26	29	33	37	41	45	5	9	13	c. Mulia
c. Lain-lain	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Pendapatan administrasi														2. Administrative income
*) Konvensional:	157	208	262	320	368	421	474	529	577	639	52	106	161	*) Conventional:
a. Gadai	153	203	255	310	357	409	460	513	560	625	51	103	158	a. Pawn
b. Fidusia	4	4	6	7	8	9	10	11	12	13	1	2	4	b. Fiduciary

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
c. Lainnya	0	1	2	3	3	3	4	4	5	0	0	0	0	c. Others
*) Ujrah/margin:	21	28	35	43	49	57	64	71	78	85	7	14	22	*) Ujrah/margin:
a. Rahn	19	26	33	39	45	52	59	66	72	78	7	13	20	a. Rahn
b. Rahn tasjili	0	0	1	1	1	1	1	1	1	2	0	0	1	b. Rahn tasjili
c. Mulia	1	2	2	3	3	3	4	4	5	6	0	1	1	c. Mulia
d. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
Jumlah pendapatan operasional	2.133	2.871	3.637	4.384	5.131	5.871	6.606	7.358	8.088	8.834	747	1.461	2.248	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	0	1	1	2	1	1	3	59	1	1	0	0	0	2. Interest / current accounts services income
3. Pendapatan non operasional lainnya	26	150	191	237	281	349	389	383	484	544	45	88	112	3. Other operating income
Jumlah pendapatan non operasional	26	151	193	238	282	350	392	442	485	545	45	89	113	Total non operating income
Total Pendapatan	2.159	3.023	3.830	4.622	5.413	6.221	6.998	7.800	8.573	9.379	792	1.549	2.360	Total Income
Beban														Expenses
A. Beban operasional														A. Operating expenses
1. Bunga & provisi	523	697	888	1.082	1.264	1.439	1.641	1.821	1.985	2.175	169	309	531	1. Interest & commission
2. Bagi hasil	60	82	104	126	148	169	190	216	234	257	22	42	66	2. Profit sharing
3. Pegawai	635	909	1.019	1.200	1.378	1.536	1.722	1.906	2.094	2.417	209	420	625	3. Employee
4. Direksi & dekom	6	8	10	16	18	19	19	21	23	62	2	4	6	4. Directors & commissioners
5. Beban amortisasi & CKPN	11	11	14	15	14	23	24	25	28	29	(6)	(2)	1	5. Amortization & AFIL expenses
6. Beban penyusutan aset tetap & inventaris	32	43	54	64	75	85	95	105	116	127	11	33	47	6. Depreciation fixed assets & inventory expenses
7. Administrasi	43	57	68	82	117	132	147	153	168	231	13	23	44	7. Administration
8. Umum	165	263	320	392	486	568	724	844	919	985	54	118	212	8. General
9. Pendidikan & pelatihan	7	7	10	14	15	17	19	23	28	42	2	7	6	9. Education & training
Jumlah beban operasional	1.482	2.078	2.487	2.991	3.514	3.988	4.581	5.116	5.596	6.325	476	953	1.537	Total operating expenses
B. Beban non operasional	-	-	152	180	218	266	297	337	369	414	35	68	85	B. Non operating expenses
Total Beban	1.482	2.078	2.638	3.171	3.732	4.254	4.878	5.453	5.965	6.739	511	1.021	1.622	Total Expenses
Laba / (Rugi) Sebelum Pajak	677	944	1.192	1.451	1.681	1.967	2.120	2.347	2.608	2.640	281	528	738	Profit / (Loss) Before Tax
Beban (manfaat) pajak penghasilan														Tax expenses / (benefits)
1. Kini	180	250	313	381	440	517	574	643	710	718	97	145	210	1. Current
2. Tangguhan	(7)	(10)	(11)	(12)	(13)	(16)	(17)	(18)	(20)	(26)	(26)	(13)	(24)	2. Deferred
Jumlah beban (manfaat) pajak penghasilan	173	240	302	369	428	501	556	625	690	692	71	132	186	Total tax expenses / (benefits)
Laba periode berjalan	505	705	890	1.083	1.253	1.466	1.564	1.722	1.918	1.948	210	396	552	Laba periode berjalan

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

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
Pendapatan Komprehensif Lain Setelah Pajak	-	-	-	-	-	-	-	-	-	-	-	-	-	Other Comprehensive Income After Tax
Laba / (Rugi) Komprehensif Periode Berjalan	505	705	890	1.083	1.253	1.466	1.564	1.722	1.918	1.948	210	396	552	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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-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	8. Properties
JUMLAH	-	-	49	49	49	49	49	49	49	49	49	49	267	TOTAL

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
Aset Lancar														Current assets
1. Kas & giro Bank	305	235	318	222	213	210	233	237	232	329	520	354	401	1. Cash & banks
2. Investasi lancar	7.472	7.517	7.436	7.185	7.240	7.277	7.210	7.176	7.124	7.781	7.656	7.921	7.903	2. Current investments
3. Piutang IJP	1.252	1.289	1.358	1.418	1.477	1.111	1.187	1.318	1.460	1.447	2.259	2.382	1.683	3. IJP receivables
4. Piutang co-guarantee/reasuransi/penjaminan ulang	85	82	87	97	90	103	110	101	94	98	94	104	117	4. Co-guarantee / reinsurance / re-guarantee receivables
5. Pendapatan yang masih harus diterima	1	2	2	1	2	2	2	3	3	2	3	3	3	5. Accrued income
6. Beban dibayar di muka	451	480	523	544	572	575	583	585	589	616	582	580	568	6. Prepaid expenses
7. Piutang dalam rangka restrukturisasi penjaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	7. Restructuring guarantee receivables
8. Aset lancar lainnya	73	51	52	43	44	63	49	84	100	64	67	89	74	8. Other current assets
Jumlah aktiva lancar	9.639	9.656	9.776	9.511	9.638	9.342	9.375	9.506	9.603	10.336	11.180	11.432	10.749	Total current assets
Aktiva tidak lancar														Non current assets
9. Investasi tidak lancar	1.178	1.253	1.263	1.264	1.213	1.545	1.545	1.600	1.610	1.660	1.662	1.662	1.711	9. Non current investments
10. Piutang co-guarantee/reasuransi/ penjaminan ulang	0	66	65	68	70	66	72	76	72	80	78	85	85	10. Co-guarantee / reinsurance / re-guarantee receivables
11. Beban dibayar di muka	202	208	211	215	217	242	262	290	304	255	287	291	309	11. Prepaid expenses
12. Aset tetap - netto	82	74	78	77	77	89	87	89	93	246	246	247	412	12. Fixed assets - net
13. Aset tidak berwujud - netto	1	1	1	1	1	1	1	1	1	1	1	1	1	13. Intangible assets - net
14. Piutang dalam rangka restrukturisasi penjaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	14. Restructuring guarantee receivables
15. Aset pajak tangguhan	127	127	124	124	124	124	124	124	124	110	110	110	174	15. Deferred tax assets
16. Aset tidak lancar lainnya	69	12	16	18	20	11	14	21	28	37	45	58	78	16. Other non current assets
Jumlah aktiva tidak lancar	1.660	1.740	1.758	1.768	1.723	2.078	2.106	2.201	2.233	2.390	2.429	2.454	2.770	Total non current assets
Total Aktiva	11.299	11.396	11.534	11.279	11.361	11.420	11.482	11.707	11.835	12.726	13.608	13.886	13.519	Total Assets
Liabilitas lancar														Current liabilities
1. Utang klaim	11	14	16	8	13	15	12	18	15	13	11	14	7	1. Claim liabilities
2. IJP yang ditangguhkan	599	654	715	761	804	870	909	998	1.052	1.060	2.001	2.086	1.466	2. Deferred IJP
3. Utang pajak	20	20	22	24	26	31	33	36	32	22	13	13	32	3. Tax expenses
4. Utang premi reasuransi	0	22	19	31	6	22	36	6	15	41	18	14	13	4. Reinsurance premium liabilities
5. Utang komisi	0	0	0	0	0	0	0	1	1	1	0	1	2	5. Commission liabilities
6. Utang IJP co-guarantee/penjaminan ulang	60	49	44	35	31	32	26	22	22	28	12	11	13	6. IJP co-guarantee / re-guarantee liabilities
7. Beban yang masih harus dibayar	3	3	2	2	68	71	2	3	3	3	3	3	4	7. Accrued expenses
8. Cadangan klaim	6	6	6	6	7	8	9	9	10	11	11	11	14	8. Claim reserves
9. Liabilitas pajak tangguhan	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Deferred tax liabilities

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
10. Liabilitas lancar lainnya	127	154	145	130	89	69	130	131	151	146	141	181	172	10. Other current liabilities
Jumlah liabilitas lancar	826	922	969	997	1.045	1.119	1.159	1.222	1.300	1.325	2.210	2.336	1.723	Total current liabilities
11. IJP yang ditangguhkan	519	521	525	528	529	509	527	510	520	636	564	574	491	11. Deferred IJP
12. Cadangan klaim	402	395	397	391	410	375	381	390	397	321	314	323	341	12. Claim reserves
13. Utang imbalan pasca kerja	0	0	0	0	0	0	0	0	0	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	15. Other non current liabilities
Jumlah liabilitas tidak lancar	922	916	922	919	940	885	908	900	918	958	884	903	838	Total non current liabilities
Total Liabilitas	1.747	1.838	1.891	1.916	1.985	2.004	2.067	2.123	2.217	2.282	3.094	3.239	2.561	Total Liabilities
16. Modal	7.565	7.589	7.619	7.621	7.623	7.628	7.628	7.728	7.750	8.290	8.290	8.315	8.359	16. Capital
a. Modal disetor	7.565	7.589	7.619	7.621	7.623	7.628	7.628	7.728	7.750	8.290	8.290	8.315	8.359	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	1.137	1.140	1.538	1.538	1.525	1.525	1.525	1.525	1.525	1.525	1.525	1.532	17. Reserves
a. Cadangan umum	694	694	696	983	983	1.143	1.143	1.143	1.143	1.142	1.142	1.142	1.148	a. General reserves
b. Cadangan tujuan	364	365	364	475	475	302	302	302	302	302	302	302	303	b. Specific reserves
c. Cadangan lainnya	80	79	80	80	80	80	80	80	80	80	80	80	81	c. Other reserves
18. Hibah	0	0	0	0	0	0	0	0	0	0	0	0	0	18. Grant
19. Saldo laba / (rugi)	663	662	658	(8)	(8)	6	(7)	(7)	(7)	(7)	633	633	624	19. Retained profit / (loss)
20. Laba / (rugi) tahun berjalan	205	236	276	322	358	435	487	521	543	607	39	79	141	20. Profit / (loss) current period
21. Pendapatan komprehensif lainnya	(20)	(66)	(50)	(110)	(136)	(178)	(219)	(184)	(193)	28	27	96	303	21. Other comprehensive income
Total Ekuitas	9.551	9.558	9.643	9.363	9.375	9.416	9.414	9.584	9.618	10.444	10.514	10.648	10.959	Total Equities
Total Liabilitas & Ekuitas	11.298	11.396	11.534	11.279	11.360	11.420	11.482	11.707	11.835	12.726	13.608	13.886	13.519	Total Liabilities & Equities

Tabel 4.2 Laba Rugi Komprehensif Lembaga Penjaminan (Miliar Rp)

Table 4.2 Comprehensive Income of Guarantee Institutions (Billion Rp)

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
A. Pendapatan imbal jasa penjaminan (IJP)														A. Return Guarantee Services (RGS) income
1. IJP bruto	331	443	578	685	813	942	1.072	1.226	1.380	1.590	118	242	407	1. Return guarantee services bruto
2. IJP co-guaranteee/IJPU	(68)	(99)	(126)	(148)	(171)	(199)	(223)	(248)	(270)	(305)	(22)	(43)	(72)	2. RGS co-guaranteee/IJPU
3. Pendapatan / beban komisi penjaminan - bersih	2	3	5	5	7	8	9	11	12	13	1	1	2	3. Net guarantee comision income/expenses
4. Pendapatan penjaminan lainnya	4	1	1	1	1	2	2	3	3	3	0	1	1	4. Other guarantee income
Pendapatan IJP bersih	268	348	457	543	650	753	859	991	1.124	1.302	97	201	338	Net RGS revenue
B. Beban klaim														B. Claim expenses
1. Beban klaim bruto	174	248	332	401	474	544	624	733	855	1.021	88	158	227	1. Gross claim expenses
2. Klaim ulang	1	1	1	(1)	(1)	(1)	(2)	(2)	(3)	(3)	(0)	(1)	(1)	2. Co-guarantee claim
3. Penurunan / kenaikan cadangan klaim	6	10	12	7	17	(7)	(12)	(2)	5	(69)	(6)	4	23	3. Decreasing / increasing claim reserve
4. Beban klaim lainnya	-	-	0	0	0	0	0	0	0	0	-	-	-	4. Other claim expenses
Jumlah beban klaim	181	259	346	407	490	535	610	728	857	949	81	162	250	Total claim expenses
C. Pendapatan penjaminan bersih	88	89	111	136	160	218	249	263	267	352	16	40	88	C. Guarantee revenue - net
D. Pendapatan operasional lainnya														D. Other operating revenue
1. Pendapatan bunga	132	135	202	240	268	308	342	375	356	442	27	59	91	1. Interest revenue
2. Pendapatan investasi selain bunga	29	66	88	103	130	137	152	170	239	203	22	45	75	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	0	1	2	2	2	3	4	5	1	0	1	6. Other operating revenue
Jumlah pendapatan operasional lainnya	161	201	290	344	400	447	496	548	599	650	49	104	167	Total other operating revenue
E. Beban operasional lainnya														E. Other operating expenses
1. Beban gaji & pegawai	43	59	82	113	139	159	177	195	216	237	19	44	71	1. Salary & employee expenses
2. Beban depresiasi & amortisasi	3	3	3	5	6	6	8	8	9	11	0	1	4	2. Depreciation & amortization expenses
3. Beban umum & administrasi lainnya	15	21	29	35	48	56	64	74	82	106	7	14	24	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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-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	1	2	1	1	1	1	0	1	0	1	0	0	7. Decreasing financial assets expenses
8. Beban operasional lainnya	31	41	53	67	77	90	104	122	138	165	14	28	46	8. Other operating expenses
Jumlah beban operasional lainnya	92	125	169	222	270	312	354	400	445	520	41	87	146	Total other operating expenses
F. Laba / (rugi) operasional	157	165	233	258	290	354	390	411	420	482	24	56	109	F. Operating profit / (loss)
G. Pendapatan & beban non operasional														G. Non operating revenue & expenses
1. Pendapatan non operasional	68	88	106	134	152	177	203	230	247	320	22	41	70	1. Non operating revenue
2. Beban non operasional	(0)	(1)	(1)	(1)	(1)	(1)	(1)	(6)	(6)	(6)	(0)	(2)	(2)	2. Non operating expenses
Jumlah pendapatan / (beban) non operasional bersih	68	87	105	133	151	177	202	225	242	314	22	39	68	Total non operating revenue / (expenses) - net
H. Laba / (rugi) sebelum pajak penghasilan	224	252	338	391	441	530	592	635	662	796	47	96	177	H. Profit / (loss) before tax
I. Pajak penghasilan	18	18	64	72	83	95	105	115	119	190	7	17	36	I. Income tax
1. Taksiran pajak penghasilan	18	18	64	72	82	95	104	114	119	176	7	17	36	1. Tax estimated
2. Pajak tangguhan	0	0	0	0	0	0	0	0	0	14	0	0	0	2. Deferred tax
a. Beban pajak tangguhan	-	-	0	-	-	-	0	0	-	15	-	-	-	a. Deferred tax expenses
b. Pendapatan pajak tangguhan	0	0	0	0	0	0	0	0	0	1	0	0	0	b. Deferred tax income
J. Laba / (rugi) bersih	203	234	274	320	359	436	488	521	543	607	40	79	141	J. Profit / (loss) - net
K. Pendapatan komprehensif lainnya	(9)	(55)	(39)	(99)	(125)	(167)	(207)	(172)	(188)	34	33	80	84	K. Other comprehensive income
L. Laba / (rugi) komprehensif	195	179	235	221	234	269	280	349	356	641	73	159	225	L. Comprehensive profit / (loss)

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Deposito	6.058	6.133	6.089	5.877	5.832	6.186	6.133	6.020	5.959	6.476	6.278	6.428	6.385	1. Deposit
2. Saham	107	121	130	191	244	254	253	199	186	334	372	405	336	2. Stock
3. Surat Utang Negara (SUN)	99	99	93	113	113	133	133	133	133	133	133	133	133	3. Government Bonds
4. Obligasi	1.183	1.141	1.091	1.054	1.029	1.039	1.058	1.059	1.079	1.039	1.073	1.090	1.156	4. Obligation
5. Reksadana	917	1.001	1.020	938	961	935	902	1.091	1.103	1.185	1.187	1.252	1.331	5. Mutual fund
6. Penyertaan Langsung	251	251	251	251	251	251	251	251	251	251	251	251	251	6. Direct Investments
7. EBA	25	24	24	24	24	24	24	23	23	23	23	23	23	7. RMBS
JUMLAH	8.640	8.770	8.699	8.450	8.453	8.823	8.755	8.776	8.735	9.441	9.318	9.583	9.614	TOTAL

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Outstanding penjaminan - usaha produktif	36.11 3	36.46 6	36.69 6	36.28 9	36.46 0	37.02 0	37.53 0	39.14 4	40.37 0	43.275	41.513	44.027	44.765	1. Outstanding guarantee - productive
2. Outstanding penjaminan - usaha non produktif	56.65 9	56.80 4	57.30 0	57.23 9	57.01 5	57.08 3	57.34 7	57.44 4	57.26 9	58.436	58.906	58.504	59.377	2. Outstanding guarantee - non productive
Total Outstanding Penjaminan	92.77 1	93.27 0	93.99 7	93.52 8	93.47 6	94.10 4	94.87 7	96.58 8	97.63 9	101.71 0	100.41 9	102.53 0	104.14 2	Total Outstanding Guarantee
3. Gearing ratio - usaha produktif (kali)	4	4	4	4	4	4	4	4	4	4	4	4	4	3. Gearing ratio - productive (x)
4. Gearing ratio - usaha non produktif (kali)	6	6	6	6	6	6	6	6	6	6	6	5	5	4. Gearing ratio - non productive (x)
5. Gearing ratio total (kali)	10	10	10	10	10	10	10	10	10	10	10	10	10	5. Gearing ratio total (x)
6. Imbal jasa penjaminan	268	348	457	543	650	753	859	991	1.124	1.302	97	201	338	6. Return guarantee services
7. Klaim dibayar	208	279	363	437	500	566	646	762	870	1.035	93	155	234	7. Claims paid
8. Jumlah terjamin (ribu orang)	3.724	3.850	3.939	3.942	4.044	4.135	4.172	4.298	2.071	4.516	4.426	4.503	4.506	8. Number of guaranteed (thousand people)

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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
Aktiva Lancar														Current Assets
1. Kas	0	0	0	0	0	0	0	0	0	0	0	0	0	1. Cash
2. Investasi lancar	3.050	2.872	2.891	1.730	2.277	2.339	1.809	1.659	1.482	2.063	2.101	1.157	1.484	2. Current Investments
a. Giro	3	252	503	3	2	3	3	203	4	1	4	4	5	a. Current accounts
b. Deposito	2.136	1.767	1.544	903	1.499	1.573	1.069	761	775	1.322	1.395	454	816	b. Deposit
c. EBA	911	853	844	824	776	763	736	695	702	740	702	699	663	c. RMBS
3. Pinjaman yang diberikan	1.506	1.505	2.035	2.587	2.587	2.587	2.587	2.787	3.487	3.652	3.653	4.653	5.593	3. Loan
4. Jaminan & pendukung kredit	72	69	72	67	65	64	62	59	63	62	59	58	56	4. Credit enhancement
5. Service transition fund	1	1	1	1	1	1	1	1	1	1	1	1	1	5. Service transition fund
6. Piutang usaha	34	29	30	30	27	31	31	23	30	25	30	30	29	6. Trade receivables
7. Uang muka	0	0	1	0	1	0	1	1	1	0	0	0	0	7. Advance payments
8. Beban dibayar dimuka	0	0	0	0	1	1	1	1	1	1	1	1	1	8. Prepaid expenses
9. Pajak dibayar dimuka	12	12	16	18	19	21	22	24	6	12	13	13	6	9. Prepaid tax
10. Piutang lainnya	0	0	0	0	0	0	0	0	0	1	0	0	0	10. Other receivables
11. Aset lancar lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Other current assets
Jumlah aktiva lancar	4.676	4.488	5.046	4.433	4.977	5.044	4.512	4.555	5.070	5.817	5.857	5.913	7.169	Total current assets
Aktiva tidak lancar														Non-current assets
12. Investasi tidak lancar	12	12	12	12	12	12	12	12	12	12	12	12	12	12. Non-current investments
a. Giro	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Current accounts
b. Deposito	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Deposit
c. Surat utang negara	12	12	12	12	12	12	12	12	12	12	12	12	12	c. Government bonds
d. EBA	-	-	-	-	-	-	-	-	-	-	-	-	-	d. RMBS
13. Pinjaman yang diberikan	4.877	4.877	4.384	4.389	4.387	4.387	4.388	4.386	4.384	4.190	4.189	4.189	3.438	13. Loan
14. Jaminan & pendukung kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	14. Credit enhancement
15. Piutang lainnya:	-	-	-	-	-	-	-	-	-	-	-	-	-	15. Other receivables
a. Piutang kepada pihak berelasi	1	1	1	1	1	1	1	1	1	1	8	8	8	a. Receivables to third parties
b. Piutang kepada pihak ketiga	6	6	6	7	6	6	6	6	7	7	1	1	1	b. Receivables to related parties
16. Aset tetap - bruto	33	34	34	34	34	34	34	33	34	36	36	36	37	16. Fixed assets - gross
17. Aset tak berwujud	0	0	-	-	-	-	-	-	-	-	-	-	-	17. Intangible assets
18. Aset pajak tangguhan	5	5	5	5	5	5	5	5	7	7	7	7	7	18. Deferred tax assets
19. Akumulasi penyusutan	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	19. Accumulated depreciation
20. Aset tidak lancar lainnya	10	10	11	11	11	0	0	0	0	0	0	0	0	20. Other non-current assets
Jumlah aktiva tidak lancar	4.939	4.938	4.445	4.451	4.449	4.438	4.439	4.437	4.438	4.246	4.246	4.245	3.496	Total non-current assets
Total Aktiva	9.614	9.427	9.491	8.884	9.427	9.482	8.951	8.992	9.509	10.063	10.103	10.158	10.665	Total Assets
Liabilitas lancar														Current liabilities
1. Utang Pajak	15	8	13	12	12	13	15	17	9	8	9	13	16	1. Tax liabilities
2. Beban yang masih harus dibayar	3	3	3	3	3	3	3	3	4	5	4	3	3	2. Accrued expenses

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

Keterangan	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
3. Surat Utang	2.425	2.208	2.208	1.643	2.057	768	414	414	-	1.009	1.608	1.608	1.581	3. Bonds:
a. Obligasi	1.860	1.643	1.643	1.643	2.057	768	414	414	-	1.009	1.608	1.608	1.581	a. Bonds
b. MTN	565	565	565	-	-	-	-	-	-	-	-	-	-	b. Medium term notes
4. Utang bunga surat utang	27	46	84	21	42	79	29	36	71	33	40	64	35	4. Bond interest liabilities
5. Utang lancar lainnya	12	13	16	12	8	9	10	11	12	13	15	12	14	5. Other current liabilities
6. Pendapatan diterima di muka	-	-	-	-	-	-	-	-	-	-	0	-	-	6. Prepaid revenue
Jumlah liabilitas lancar	2.483	2.278	2.324	1.692	2.123	872	471	481	96	1.067	1.675	1.700	1.648	Total current liabilities
7. Surat Utang	3.091	3.091	3.091	3.091	3.176	4.465	4.320	4.320	5.206	3.776	3.177	3.177	3.711	7. Bonds:
a. Obligasi	3.091	3.091	3.091	3.091	3.176	4.465	4.320	4.320	5.206	3.776	3.177	3.177	3.711	a. Bonds
b. MTN	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Medium term notes
8. Kewajiban estimasi untuk imbalan kerja	5	5	-	5	5	5	5	6	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	3.096	3.091	3.096	3.181	4.470	4.325	4.326	5.214	3.784	3.185	3.184	3.719	Total non-current liabilities
Total Liabilitas	5.579	5.374	5.415	4.788	5.304	5.342	4.795	4.807	5.310	4.851	4.860	4.885	5.368	Total Liabilities
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	3.000	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)	1.035	1.053	1.076	1.096	1.123	1.140	1.156	1.185	480	1.213	1.244	1.273	1.297	13. Retained profit / (loss)
a. Ditentukan penggunaannya	380	380	380	380	380	380	380	480	480	480	480	480	480	a. Appropriated
b. Belum ditentukan penggunaannya	655	673	696	716	743	760	776	705	0	733	764	793	817	b. Unappropriated
Total Ekuitas	4.035	4.053	4.076	4.096	4.123	4.140	4.156	4.185	3.480	5.212	5.243	5.273	5.297	Total Equities
Total Liabilitas & Ekuitas	9.614	9.427	9.491	8.884	9.427	9.482	8.951	8.992	8.790	10.063	10.103	10.158	10.665	Total Liabilities & Equities

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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
Pendapatan														Revenues
A. Pendapatan operasional														A. Operating revenue
1. Pendapatan bunga	215	286	354	420	488	559	626	689	754	822	73	144	220	1. Interest revenue
2. Pendapatan sekuritisasi	2	2	6	3	3	4	4	5	5	6	0	1	1	2. Securities revenue
3. Pendidikan & pelatihan	0	0	0	0	0	0	0	0	0	0	-	0	0	3. Education & training

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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
4. Nilai wajar instrumen keuangan yang diperdagangkan	4	(0)	(0)	(0)	1	(4)	(11)	(2)	(1)	(4)	1	5	8	4. Fair value of trading financial instruments
5. Keuntungan (kerugian) dari penjualan instrumen keuangan	0	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	221	288	360	423	492	559	620	692	759	824	74	150	229	Total operating revenue
B. Pendapatan non operasional														B. Non operating revenue
1. Bunga giro	0	0	1	1	1	1	1	1	1	1	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	0	1	1	1	1	1	1	1	2	2	0	0	0	Total non operating revenue
Total Pendapatan	222	289	361	424	494	560	621	694	760	826	74	150	229	Total Revenue
Beban														Expenses
A. Beban operasional														A. Operating expenses
1. Beban sekuritisasi	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Securities expenses
2. Beban bunga	119	158	196	232	269	306	344	378	413	451	34	69	106	2. Interest expenses
3. Pegawai	8	11	15	18	18	21	24	28	32	36	3	8	13	3. Employee
4. Direksi & dekom	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Directors & commissioners
5. Beban depresiasi & amortisasi	0	0	0	1	1	1	1	1	1	1	0	0	0	5. Depreciation & amortization expenses
6. Administrasi	4	5	6	9	10	13	14	15	17	22	1	2	3	6. Administration
7. Umum	-	-	-	-	-	-	-	-	-	-	-	-	-	7. General
8. Pendidikan & pelatihan	-	-	-	-	-	-	-	-	-	-	-	0	-	8. Education & training
9. Beban pajak	-	-	-	-	-	-	-	-	39	41	3	5	7	9. Tax expenses
Jumlah beban operasional	132	175	218	259	298	341	383	422	502	510	42	84	129	Total operating expenses
B. Beban non operasional	-	-	-	-	-	-	-	-	-	-	-	-	-	B. Non operating expenses
Total Beban	132	175	218	259	298	341	383	422	502	510	42	84	129	Total Expenses
A. Laba / (Rugi) Sebelum Pajak	90	114	143	165	196	219	238	272	259	316	31	65	100	A. Profit / (Loss) Before Tax
Beban (manfaat) pajak penghasilan	(19)	(25)	(31)	(34)	(37)	(43)	(47)	(51)	(24)	(27)	-	(5)	(15)	Income tax (benefits) expenses
1. Kini	(19)	(25)	(31)	(34)	(37)	(43)	(47)	(51)	(25)	(28)	-	(5)	(15)	1. Current
2. Tangguhan	-	-	-	-	-	-	-	-	2	2	-	-	0	2. Deferred
Laba periode berjalan	71	89	112	131	159	176	192	221	235	249	31	61	85	Current period income
Pendapatan komprehensif lain setelah pajak	-	-	-	-	-	-	-	-	-	-	-	-	-	Other comprehensive income after tax

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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
Laba / (Rugi) Komprehensif Periode Berjalan	71	89	112	131	159	176	192	221	235	249	31	61	85	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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Nilai pinjaman yang diberikan kepada penyalur KPR	6.383	6.382	6.419	6.975	6.974	6.973	6.974	7.173	7.871	7.843	7.842	8.841	9.031	1. Mortgage dealer loans
2. Jumlah debitur KPR (pihak)	210.249	210.249	226.790	227.173	227.203	226.410	231.705	233.162	244.316	246.859	246.859	261.366	263.701	2. Total mortgage debtor
3. Nilai sekuritisasi	5.456	5.456	5.456	5.456	5.456	5.456	5.456	5.456	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	Mar-15	Apr-15	Mei-15	Jun-15	Jul-15	Agu-15	Sep-15	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Items
1. Deposito	2.139	2.019	2.047	906	1.501	1.576	1.072	964	780	1.323	1.399	458	821	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	911	853	844	824	776	763	736	695	702	740	702	699	663	7. RMBS
JUMLAH	3.062	2.884	2.903	1.742	2.290	2.351	1.821	1.671	1.494	2.075	2.113	1.169	1.496	TOTAL



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

