



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

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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 Penjamin, 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 Lembaga Penjamin, 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, Desember 2016

Jakarta, December 2016

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

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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 Penjamin

Perusahaan Penjaminan, Perusahaan Perusahan 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 marjin 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 November 2016
Table 1.1 Specialized Financial Institutions Overview as of November, 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. LPEI	1	97.460	84.127	13.333	1. Indonesia Eximbank
2. PT Pegadaian (Persero)	1	46.692	30.187	16.505	2. PT Pegadaian (Persero)
3. Lembaga Penjamin	21	14.456	3.272	11.176	3. Guarantee Institutions
4. PT SMF (Persero)	1	12.158	6.662	5.495	4. PT SMF (Persero)
JUMLAH	24	170.766	124.249	46.509	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	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. LPEI	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009	86.187	1. Indonesia Eximbank
2. PT Pegadaian (Persero)	31.314	31.099	30.972	31.683	32.328	32.807	33.529	33.041	33.059	33.980	34.633	35.247	35.598	2. PT Pegadaian (Persero)
3. PT SMF (Persero)	7.871	7.842	7.842	8.841	9.031	9.030	8.999	8.448	8.448	8.442	8.389	8.188	7.706	3. PT SMF (Persero)
JUMLAH	112.755	113.770	113.631	116.724	119.115	120.510	124.690	127.085	127.037	128.095	126.716	126.444	129.491	TOTAL

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

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Deposito	18.091	15.456	15.936	17.444	15.245	15.220	11.137	11.769	13.169	18.479	17.627	17.397	17.980	1. Deposit
2. Saham	186	334	372	405	336	342	325	294	298	285	264	241	223	2. Stock
3. Surat Berharga Negara (SBN)	680	2.306	2.317	2.418	2.454	2.357	2.402	2.654	1.911	1.897	1.925	1.985	2.021	3. Government bonds
4. Obligasi	1.128	1.039	1.073	1.090	1.156	1.129	1.088	893	901	900	900	876	886	4. Obligation
5. Reksadana	1.103	1.185	1.187	1.252	1.331	1.359	1.451	1.460	1.499	1.526	1.520	1.515	1.472	5. Mutual fund
6. Penyertaan Langsung	251	251	251	251	251	251	251	251	251	250	250	250	250	6. Direct Investments
7. EBA	726	763	725	722	686	650	642	609	578	594	563	620	1.078	7. RMBS
8. Properti	-	-	-	-	220	220	220	220	220	220	220	220	220	8. Properties
JUMLAH	22.165	21.334	21.862	23.581	21.459	21.307	17.295	18.150	18.829	24.152	23.269	23.104	24.130	TOTAL

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

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Kas	1	0	0	0	1	1	2	1	1	1	1	1	1	1. Cash
2. Penempatan pada Bank Indonesia	17	181	29	33	29	28	30	24	29	32	28	31	105	2. Placements on Bank Indonesia
3. Penempatan pada Bank Cadangan Kerugian Penurunan Nilai (CKPN) – Penempatan pada Bank	11.335	7.427	8.181	10.476	7.963	8.000	3.734	3.414	4.960	10.123	8.069	7.651	8.660	3. Placements on Bank Allowance For Impairment Losses (AFIL) – Placements on Bank
4. Surat berharga yang dimiliki	534	2.161	2.172	2.272	2.309	2.212	2.257	2.234	1.564	1.524	1.538	1.484	1.490	4. Securities
CKPN – Surat berharga	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Securities
5. Tagihan derivatif	0	4	5	11	18	14	3	10	7	15	19	19	10	5. Derivatives receivable
CKPN – Tagihan derivatif	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Derivatives receivables
6. Tagihan akseptasi	1.286	1.337	1.438	1.493	1.629	1.480	997	1.218	1.342	1.806	1.651	1.458	1.777	6. Acceptances receivable
CKPN – Tagihan akseptasi	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Acceptances receivable
7. Pembiayaan & piutang syariah	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009	86.187	7. Financing & sharia receivables
a. Pembiayaan	62.386	63.583	63.224	64.582	65.616	66.537	69.726	72.852	72.796	72.752	71.256	70.571	72.787	a. Financing
CKPN – Pembiayaan	1.447	1.599	1.603	1.643	1.701	1.671	1.824	1.445	1.500	1.669	1.887	2.171	1.724	AFIL – Financing
b. Piutang syariah	11.184	11.246	11.594	11.618	12.140	12.136	12.436	12.744	12.734	12.920	12.438	12.437	13.400	b. Sharia receivables
CKPN – Piutang syariah	88	127	181	200	215	240	252	171	203	190	287	284	357	AFIL – Sharia receivables
8. Piutang premi & fee	0	0	0	0	0	0	1	2	2	3	3	3	3	8. Premium receivables & fee
a. Piutang premi	0	0	0	0	0	0	1	2	2	2	3	3	3	a. Premium receivables
b. Piutang fee	-	-	-	-	-	-	0	0	0	0	0	0	0	b. Fee receivables
9. Aset reasuransi	0	0	0	5	1	5	4	2	2	4	4	4	3	9. Reinsurance assets
CKPN – Aset reasuransi	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Reinsurance assets
10. Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Participations
CKPN – Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Participations
11. Aset tetap	722	777	835	881	928	974	1.020	1.065	1.111	1.157	1.178	1.223	1.224	11. Fixed assets
Akumulasi penyusutan aset tetap	64	66	68	70	73	75	77	80	82	85	78	80	81	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	42	59	47	60	57	35	58	53	55	54	56	103	72	13. Deferred tax assets
14. Aset lain-lain	311	317	146	127	125	135	166	112	117	83	98	97	93	14. Other assets
Total Aset	86.221	85.301	85.818	89.645	88.828	89.569	88.279	92.037	92.937	98.530	94.086	92.548	97.460	Total Assets
1. Penempatan dana oleh Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Placements based on Bank Indonesia
2. Liabilitas akseptasi	1.286	1.337	1.438	1.493	1.629	1.480	997	1.218	1.342	1.806	1.651	1.458	1.777	2. Acceptance liabilities

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

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
3. Efek-efek yang diterbitkan	28.946	28.921	28.913	32.739	32.127	32.091	30.393	32.600	33.039	37.453	36.583	37.372	40.162	3. Securities issued
4. Liabilitas derivatif	6	0	0	0	4	0	11	7	0	1	0	-	0	4. Derivative liabilities
5. Pinjaman yang Diterima	41.503	40.558	41.252	41.006	40.621	41.426	42.271	43.085	43.506	44.154	40.737	38.805	40.106	5. Loans received
6. Provisi atas liabilitas kontinjensi	-	-	-	-	-	-	-	-	-	-	-	-	-	6. Contingency provisions
7. Liabilitas penjaminan & asuransi	2	2	3	3	3	3	3	3	3	3	2	3	-	7. Guarantee & insurance liabilities
a. Penjaminan	2	2	2	3	2	2	2	2	2	1	0	2	2	a. Guarantee
b. Asuransi	0	0	0	0	1	1	1	1	1	2	2	2	1	b. Insurance
8. Utang reasuransi	1	1	0	0	0	0	0	0	1	1	1	1	2	8. Reinsurance liabilities
9. Kewajiban pajak tangguhan	0	0	35	2	1	1	2	23	-	16	10	2	2	9. Deferred tax liabilities
10. Kewajiban lain-lain	1.982	2.036	1.612	1.756	1.688	1.705	1.692	1.774	1.964	1.968	2.073	1.995	2.076	10. Other liabilities
Total Liabilitas	73.725	72.854	73.254	77.000	76.072	76.706	75.370	78.710	79.855	85.403	81.057	79.636	84.127	Total Liabilities
11. Kontribusi modal pemerintah	8.376	9.729	9.729	9.729	9.729	9.729	9.729	9.729	10.692	10.692	10.692	10.692	10.692	11. Government capital contributions
a. Modal Awal	8.376	9.729	9.729	9.729	9.729	9.729	9.729	9.729	10.692	10.692	10.692	10.692	10.692	a. Initial capital
b. Modal tambahan	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Additional capital
12. Hibah	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Grants
13. Saldo laba	4.170	2.773	2.887	2.965	3.063	3.163	3.213	3.620	2.406	2.451	2.353	2.239	2.660	13. Retained earnings
a. Saldo laba yang telah ditentukan penggunaannya	2.433	1.080	1.080	1.080	1.080	1.080	1.080	2.365	1.080	1.080	1.080	1.080	1.080	a. Appropriated retained earnings
i. Cadangan umum	1.636	368	368	368	368	368	368	894	322	322	322	322	322	i. General reserve
ii. Cadangan tujuan	797	713	713	713	713	713	713	1.471	758	758	758	758	758	ii. Specific reserve
b. Saldo laba yang belum ditentukan penggunaannya	1.737	1.692	1.806	1.885	1.983	2.082	2.133	1.255	1.326	1.371	1.273	1.158	1.579	b. Unappropriated retained earnings
14. Pendapatan komprehensif lainnya	(50)	(55)	(51)	(49)	(36)	(29)	(32)	(22)	(17)	(17)	(17)	(19)	(19)	14. Other comprehensive income
Total Ekuitas	12.496	12.446	12.564	12.645	12.756	12.863	12.909	13.326	13.082	13.127	13.029	12.912	13.333	Total Equities
Total Liabilitas & Ekuitas	86.221	85.301	85.818	89.645	88.828	89.569	88.279	92.037	92.937	98.530	94.086	92.548	97.460	Total Liabilities & Equities

Tabel 2.2 Laba Rugi Komprehensif LPEI (Miliar Rp)

Table 2.2 Comprehensive Income of Indonesia Eximbank (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
A. Pendapatan & Beban Operasional														A. Operating Income & Expenses
1. Pendapatan bunga & bagi hasil														1. Interest & sharia profit sharing income
a. Bunga	4.392	4.826	473	945	1.441	1.927	2.360	2.904	3.392	3.882	4.378	4.846	5.296	a. Interest
b. Provisi & komisi	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Provision & commission
c. Bagi hasil secara syariah	683	771	80	154	238	315	401	449	540	633	720	808	896	c. Sharia profit sharing
d. Margin	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin
Jumlah pendapatan bunga & bagi hasil	5.075	5.597	553	1.099	1.679	2.242	2.761	3.354	3.931	4.514	5.098	5.653	6.192	Total interest & sharia profit sharing income
2. Beban bunga & bagi hasil														2. Interest & sharia profit sharing expenses
a. Bunga	2.756	3.110	338	660	1.014	1.389	1.689	2.052	2.410	2.770	3.125	3.508	3.871	a. Interest
b. Provisi & komisi	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Provision & commission
c. Bagi hasil secara syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sharia profit sharing
Jumlah beban bunga & bagi hasil	2.756	3.110	338	660	1.014	1.389	1.689	2.052	2.410	2.770	3.125	3.508	3.871	Total interest & sharia profit sharing expenses
3. Pendapatan bunga & bagi hasil - bersih	2.318	2.487	216	439	665	853	1.073	1.302	1.522	1.744	1.973	2.145	2.321	3. Interest & sharia profit sharing income - net
4. Pendapatan asuransi & penjaminan														4. Insurance & guarantee income
a. Pendapatan premi														a. Premium income
i. Premi bruto	1	2	0	0	1	1	1	1	2	2	3	3	3	i. Gross premium
ii. Premi reasuransi	(1)	(1)	(0)	(0)	(0)	(1)	(1)	(1)	(1)	(2)	(2)	(2)	(2)	ii. Reinsurance premium
iii. Penurunan / (kenaikan) premi yang belum merupakan pendapatan	0	0	(0)	(0)	(0)	(0)	0	(0)	(0)	(0)	(0)	(0)	(0)	iii. Decreasing / (increasing) non-income premium
Jumlah pendapatan premi	0	0	0	0	0	0	0	0	0	0	1	1	1	Total premium income
b. Pendapatan komisi reasuransi	0	0	0	0	0	0	0	1	1	1	1	1	1	b. Reinsurance commission income
c. Pendapatan fee penjaminan	36	41	5	10	14	19	24	30	35	39	45	50	63	c. Guarantee fee income
d. Pendapatan lainnya	(0)	(0)	0	0	0	0	0	0	0	0	0	0	0	d. Other income
Jumlah pendapatan asuransi & penjaminan	37	42	6	10	15	20	25	31	36	40	46	51	64	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)	(0)	(1)	(1)	(1)	(0)	(0)	(1)	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	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
iii. Penurunan / (kenaikan) estimasi klaim retensi sendiri	-	-	-	-	-	-	-	-	-	-	-	-	-	iii. Decreasing / (increasing) self retention claim estimate
Jumlah beban klaim asuransi	6	2	-	0	0	(0)	(0)	(1)	(1)	(1)	(0)	(0)	(1)	Total insurance claim expenses
b. Penurunan/kenaikan aset reasuransi	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decreasing / (increasing) insurance assets
c. Beban klaim penjaminan	10	5	0	0	2	2	2	2	2	2	2	2	2	c. Guarantee claim expenses
d. Beban lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other expenses
Jumlah beban asuransi & penjaminan	17	7	0	0	2	1	2	1	1	2	2	2	1	Total insurance & guarantee expenses
6. Pendapatan asuransi & penjaminan - bersih	20	35	6	10	13	18	23	30	35	39	44	49	63	6. Insurance & guarantee income - net
7. Pendapatan operasional lainnya														7. Other operating income
a. Keuntungan transaksi surat berharga - bersih	4	10	9	15	26	24	14	20	23	30	33	33	25	a. Securities transaction profit - net
b. Keuntungan transaksi mata uang asing - bersih	130	143	5	6	9	17	32	38	51	59	63	68	84	b. Currency transaction profit - net
c. Lain-lain	26	26	2	5	8	11	12	37	37	39	39	39	44	c. Others
Jumlah pendapatan operasional lainnya	160	180	16	26	43	52	59	95	111	128	135	140	154	Total other operating income
8. Beban / (pendapatan) CKPN & penyisihan penghapusan aset	80	277	(13)	34	115	115	247	(171)	(76)	73	400	682	269	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	152	188	12	26	42	59	76	95	111	128	142	158	186	a. General & administration
b. Tenaga kerja	293	321	27	56	83	128	159	208	254	274	303	357	386	b. Labor
c. Lain-lain	6	4	0	0	16	17	14	20	20	21	9	22	22	c. Others
Jumlah beban operasional lainnya	451	513	39	82	140	204	249	323	385	423	454	536	595	Total other operating expenses
B. Laba Operasional	1.968	1.912	211	357	467	604	658	1.275	1.358	1.415	1.298	1.117	1.674	B. Operating Income
C. Pendapatan & Beban Non Operasional														C. Non Operating Income & Expenses
1. Pendapatan non operasional	5	11	-	-	-	-	-	-	-	-	-	-	-	1. Non operating income
2. Beban non operasional	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Non operating expenses

Tabel 2.2 Laba Rugi Komprehensif LPEI (Miliar Rp)

Table 2.2 Comprehensive Income of Indonesia Eximbank (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
Pendapatan/(beban) non operasional	5	11	-	-	-	-	-	-	-	-	-	-	-	Total operating income & expenses
D. Laba Sebelum Pajak Penghasilan	1.973	1.923	211	357	467	604	658	1.275	1.358	1.415	1.298	1.117	1.674	D. Income Before Tax
E. Pajak Penghasilan	421	416	47	86	97	101	139	250	269	296	294	229	366	E. Tax Income
1. Taksiran pajak penghasilan	442	453	11	84	97	115	140	271	286	306	295	281	386	1. Tax estimated
2. Pajak Tangguhan	(21)	(36)	(36)	(2)	(0)	(15)	(1)	(20)	(17)	(10)	(1)	(52)	(20)	2. Deferred tax
a. Pendapatan pajak tangguhan	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Deferred tax income
b. Beban pajak tangguhan	(21)	(36)	(36)	(2)	(0)	(15)	(1)	(20)	(17)	(10)	(1)	(52)	(20)	b. Deferred tax expenses
F. Laba Bersih	1.551	1.507	164	272	369	474	519	984	1.055	1.100	1.002	887	1.309	F. Net Income

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

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
Rekening Administratif	34.649	35.406	36.393	35.881	35.913	35.309	36.748	34.952	33.148	34.869	37.093	36.581	38.668	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	27.056	27.429	27.281	26.661	26.267	25.641	26.616	24.680	23.470	22.924	23.005	22.361	23.282	2. Commitment liabilities
a. Fasilitas pembiayaan yang belum ditarik	25.480	26.026	25.663	25.177	24.946	24.261	25.567	23.316	22.524	22.092	22.238	21.098	22.345	a. Undrawn financing facility
b. Irrecoverable L/C yang masih berjalan	1.576	1.403	1.618	1.484	1.320	1.380	1.049	1.364	946	832	767	1.263	937	b. Outstanding irrecoverable L/C
c. Posisi penjualan spot & derivatif yang masih berjalan	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Outstanding sales spot & derivative position
d. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Others
Jumlah kewajiban komitmen	27.056	27.429	27.281	26.661	26.267	25.641	26.616	24.680	23.470	22.924	23.005	22.361	23.282	Total commitment liabilities
3. Jumlah komitmen bersih	(27.056)	(27.429)	(27.281)	(26.661)	(26.267)	(25.641)	(26.616)	(24.680)	(23.470)	(22.924)	(23.005)	(22.361)	(23.282)	3. Total net commitment
4. Tagihan kontijensi	474	522	886	906	915	924	925	886	815	858	858	862	878	4. Contingency receivables
a. Penjaminan yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Guarantee received
b. Pendapatan bunga dalam penyelesaian	474	522	886	906	915	924	925	886	815	858	859	862	878	b. Interest income in completion
i. Bunga atas pembiayaan yang diberikan	474	522	886	906	915	924	925	886	815	858	859	862	878	i. Financing interest
ii. Bunga lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Other interest
c. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
Jumlah tagihan kontijensi	474	522	886	906	915	924	925	886	815	858	859	862	878	Total receivables contingency
5. Kewajiban kontijensi	7.119	7.455	8.226	8.314	8.731	8.743	9.207	9.386	8.862	11.088	13.230	13.358	14.507	5. Contingency liabilities

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

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
a. Penjaminan yang diberikan	6.171	6.247	6.459	6.305	6.552	6.654	6.949	6.832	6.032	6.357	6.594	6.573	7.164	a. Guarantee
b. Asuransi yang diberikan	948	1.207	1.767	2.009	2.179	2.089	2.258	2.554	2.830	4.731	6.636	6.785	7.343	b. Insurance
c. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
Jumlah kewajiban kontijensi	7.119	7.455	8.226	8.314	8.731	8.743	9.207	9.386	8.862	11.088	13.230	13.358	14.507	Total contingency liabilities
6. Jumlah kontijensi bersih	(6.645)	(6.933)	(7.340)	(7.407)	(7.816)	(7.819)	(8.282)	(8.499)	(8.047)	(10.230)	(12.371)	(12.496)	(13.629)	6. Total net contingency
7. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	7. Others
a. Aktiva produktif yang dihapus buku	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Written off productive assets
i. Aktiva produktif	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Productive assets
- Pembiayaan yang diberikan	-	-	-	-	-	-	-	-	-	-	-	-	-	- Financing
- 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	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Pembiayaan	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009	86.187	1. Financing
2. Penjaminan	6.171	6.247	6.459	6.305	6.552	6.654	6.949	6.832	6.032	6.357	6.594	6.573	7.164	2. Guarantee
3. Asuransi	948	1.207	1.767	2.009	2.179	2.089	2.258	2.554	2.830	4.731	6.636	6.785	7.343	3. Insurance

Tabel 2.5 Jumlah Kontrak Kegiatan Usaha LPEI (Miliar Rp)

Table 2.5 Number of Business Activities Contract of Indonesia Eximbank (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Pembiayaan	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	6.453	6.440	1. Financing
2. Penjaminan	1.100	1.113	1.126	1.104	1.078	1.043	1.035	1.054	1.008	995	1.023	1.038	1.068	2. Guarantee
3. Asuransi	15	16	22	30	37	41	63	70	77	97	102	118	155	3. Insurance

Tabel 2.6 Portofolio Investasi LPEI (Miliar Rp)

Table 2.6 Investments Portfolio of Indonesia Eximbank (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Deposito	11.352	7.608	8.210	10.509	7.992	8.028	3.763	3.438	4.989	10.155	8.097	7.682	8.765	1. Deposit
2. Saham	-	-	-	-	-	-	-	-	-	-	-	-	1	2. Stock
3. Surat Utang Negara (SUN)	534	2.161	2.172	2.272	2.309	2.212	2.257	2.234	1.564	1.524	1.538	1.484	1.490	3. Government bonds
4. Obligasi	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Obligation
5. Reksadana	-	-	-	-	-	-	-	-	-	-	-	-	-	5. Mutual fund
6. Penyertaan Langsung	-	-	-	-	-	-	-	-	-	-	-	-	-	6. Direct Investments
7. EBA	-	-	-	-	-	-	-	-	-	-	-	-	-	7. RMBS
8. Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Properties
JUMLAH	11.887	9.769	10.382	12.781	10.302	10.240	6.020	5.673	6.554	11.679	9.635	9.166	10.255	TOTAL

Tabel 2.7 Piutang Pembiayaan LPEI Berdasarkan Sektor Ekonomi (Miliar Rp)
Table 2.7 Financing Receivables of Indonesia Eximbank based on Economic Sector (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Perindustrian	35.669	36.710	37.260	36.796	36.756	37.235	38.674	39.765	40.142	40.537	40.411	40.545	42.105	1. Industry
2. Pertambangan	9.269	9.369	9.006	9.856	10.351	10.302	10.649	11.106	10.955	10.972	10.623	10.512	11.089	2. Mining
3. Pertanian, perburuan, & sarana pertanian	8.464	8.473	8.610	8.646	9.287	9.340	9.534	9.616	9.577	9.695	9.300	9.193	9.804	3. Agriculture, hunt, & agricultural tools
4. Jasa-jasa dunia usaha	5.928	6.182	5.658	5.786	5.109	5.029	4.899	5.241	5.197	5.159	4.719	4.374	4.728	4. Business services
5. Pengangkutan, pergudangan, & komunikasi	4.517	4.506	4.772	4.810	4.769	5.037	5.955	6.359	6.268	6.098	6.015	5.800	5.819	5. Transportation, warehousing, & communication
6. Konstruksi	3.744	2.779	2.733	3.525	4.262	4.401	4.916	5.827	5.682	5.477	4.881	4.910	4.821	6. Construction
7. Listrik, gas, & air	1.986	2.637	2.767	2.732	2.703	2.673	2.726	3.114	3.207	3.228	3.179	3.165	3.226	7. Electricity, gas, & water
8. Perdagangan, restoran, & hotel	1.668	1.737	1.510	1.565	1.700	1.677	1.700	1.701	1.642	1.647	1.644	1.667	1.707	8. Trading, restaurant, & hotel
9. Perikanan	10	110	112	173	223	242	245	321	320	324	434	425	447	9. Fishery
10. Lain-Lain	2.315	2.327	2.389	2.309	2.596	2.737	2.865	2.546	2.540	2.535	2.488	2.418	2.441	10. Others
JUMLAH	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009	86.187	TOTAL

Tabel 2.8 Piutang Pembiayaan LPEI Berdasarkan Penggunaan Dana (Miliar Rp)
Table 2.8 Financing Receivables of Indonesia Eximbank based on Purpose of Financing (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Modal kerja	39.381	39.294	38.717	38.766	39.416	40.027	41.319	43.657	43.406	43.247	42.808	41.863	42.904	1. Working capital
2. Investasi	34.126	35.470	36.036	37.369	38.276	38.582	40.778	41.873	42.061	42.362	40.822	41.082	43.219	2. Investment
3. Lainnya	64	65	64	64	64	64	65	65	64	64	64	64	63	3. Others
JUMLAH	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009	86.187	TOTAL

Tabel 2.9 Piutang Pembiayaan LPEI Berdasarkan Kategori Debitur (Miliar Rp)
Table 2.9 Financing Receivables of Indonesia Eximbank based on Debtor Category (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. BUMN	9.658	9.310	9.405	10.126	10.489	10.988	11.681	12.769	12.579	12.272	11.468	11.295	11.256	1. State-Owned Enterprises
2. Non BUMN	63.850	65.454	65.348	66.010	66.930	67.332	70.111	72.439	72.549	72.985	71.804	71.541	74.755	2. Private Enterprises
3. Pemerintah pusat	-	-	-	-	272	289	306	322	338	352	358	109	113	3. Government
4. Lainnya	64	65	64	64	64	64	65	65	64	64	64	64	63	4. Others
JUMLAH	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009	86.187	TOTAL

Tabel 2.10 Piutang Pembiayaan LPEI Berdasarkan Lokasi (Miliar Rp)
Table 2.10 Financing Receivables of Indonesia Eximbank based on Location (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16
1. Bali	7	7	5	6	5	5	6	11	11	15	19	13	16
2. Bangka Belitung	141	141	131	129	128	227	231	207	152	123	121	107	109
3. Banten	5.873	5.906	5.793	5.667	5.767	5.729	5.927	5.607	5.628	5.633	5.522	5.154	5.171
4. Batam	-	-	-	-	-	-	-	-	-	-	-	-	-
5. DI Yogyakarta	37	43	43	41	40	43	67	67	112	115	113	112	113
6. DKI Jakarta*)	22.035	23.093	23.508	25.155	26.089	27.043	29.018	31.996	32.451	32.425	31.914	32.531	34.953
7. Jambi	1.686	1.706	1.735	1.774	1.797	1.840	1.865	1.790	1.834	1.880	1.871	1.858	1.846
8. Jawa Barat	4.079	3.914	3.914	4.215	4.310	4.259	4.429	4.953	4.913	5.138	4.822	4.790	3.641
9. Jawa Tengah	5.228	5.295	5.352	5.345	5.382	5.458	5.907	6.177	6.101	5.987	5.889	5.918	6.166
10. Jawa Timur	12.536	12.928	12.933	13.114	13.354	13.350	13.816	14.012	14.462	14.632	14.612	14.552	15.425
11. Kalimantan Barat	943	1.028	1.015	998	992	981	995	977	961	819	456	452	471
12. Kalimantan Selatan	3.253	2.902	2.864	2.737	3.374	3.322	3.346	3.363	3.308	3.290	3.179	3.128	2.775
13. Kalimantan Tengah	3.420	3.422	3.399	3.324	3.510	3.502	3.544	3.483	3.449	3.528	3.528	3.514	3.964
14. Kalimantan Timur	3.900	3.853	3.832	3.753	3.725	3.679	3.758	3.289	2.742	2.735	2.692	2.658	2.730
15. Lampung	1.510	1.437	1.417	1.425	1.405	1.419	1.420	1.392	1.402	1.407	1.416	1.395	1.386
16. Maluku	17	16	16	16	16	16	5	5	5	5	5	4	4
17. Maluku Utara	4	4	4	3	3	3	3	3	2	2	2	2	2
18. Nangroe Aceh Darussalam	356	221	223	221	219	221	219	220	212	210	211	213	211
19. Nusa Tenggara Barat	56	55	54	53	53	52	51	50	49	48	47	47	46
20. Nusa Tenggara Timur	11	11	11	11	11	11	10	10	10	10	10	10	9
21. Papua	80	80	80	80	80	80	80	80	80	80	80	80	80
22. Riau	3.200	3.050	2.849	3.096	3.370	3.342	3.020	3.290	3.108	3.132	2.730	2.016	2.383
23. Sulawesi Selatan	629	617	616	604	616	630	665	700	748	773	768	764	799
24. Sulawesi Tengah	24	28	26	26	30	31	31	32	31	30	30	30	30
25. Sulawesi Tenggara	713	710	707	700	698	693	688	683	680	670	666	663	653
26. Sulawesi Utara	37	37	37	35	35	35	36	35	35	35	82	80	81
27. Sumatera Barat	260	528	278	278	58	57	57	58	59	58	58	59	57

Tabel 2.10 Piutang Pembiayaan LPEI Berdasarkan Lokasi (Miliar Rp)
Table 2.10 Financing Receivables of Indonesia Eximbank based on Location (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16
28. Sumatera Selatan	1.480	1.471	1.720	1.579	1.316	1.313	1.438	1.410	1.406	1.537	1.517	1.516	1.538
29. Sumatera Utara	1.139	1.357	1.369	1.066	897	899	1.087	1.280	1.186	964	953	968	1.147
30. Di luar Indonesia	919	970	885	747	474	432	442	416	396	393	380	375	382
JUMLAH	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009	86.187

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

Tabel 2.11 Piutang Pembiayaan LPEI Berdasarkan Valuta (Miliar Rp)
Table 2.11 Financing Receivables of Indonesia Eximbank based on Currency (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Rupiah	34.586	35.625	36.056	37.575	38.661	39.796	40.683	43.784	44.353	44.360	42.708	42.554	43.627	1. Rupiah
2. US Dollar*)	38.514	38.732	38.290	38.165	38.617	38.398	41.001	41.337	40.703	40.843	40.522	39.997	42.101	2. US Dollar*)
3. Singapore Dollar*)	470	471	470	459	477	479	477	475	473	470	464	457	459	3. Singapore Dollar*)
4. Yen*)	0	1	1	1	-	-	-	-	0	-	-	1	-	4. Yen*)
JUMLAH	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009	86.187	TOTAL

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

Tabel 2.12 Piutang Pembiayaan LPEI Berdasarkan Kualitas Kolektabilitas (Miliar Rp)
Table 2.12 Financing Receivables of Indonesia Eximbank based on Quality of Financing (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16
1. Lancar	69.496	70.787	68.706	70.179	71.750	72.694	76.069	79.454	79.418	78.787	76.853	76.042	79.006
2. Dalam Perhatian Khusus	2.428	2.400	3.444	3.403	3.398	3.383	3.442	3.746	3.735	4.496	4.472	4.536	4.700
3. Kurang Lancar	510	508	1.260	1.234	1.229	1.222	1.251	1.019	1.013	1.019	1.005	1.066	1.095
4. Diragukan	184	183	247	241	240	239	245	530	509	469	467	467	475
5. Macet	953	951	1.160	1.143	1.138	1.135	1.155	847	856	902	898	898	911
JUMLAH	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009	86.187

Tabel 2.13 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Sektor Ekonomi (Miliar Rp)

Table 2.13 Number of Financing Contract of Indonesia Eximbank based on Economic Sector (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Perindustrian	2.710	2.674	2.768	2.925	3.000	2.842	3.004	3.106	3.174	3.293	3.451	3.364	3.400	1. Industry
2. Pertambangan	235	267	265	217	219	226	247	225	219	223	231	237	233	2. Mining
3. Pertanian, perburuan, & sarana pertanian	273	272	284	270	278	282	294	297	305	311	308	311	320	3. Agriculture, hunt, & agricultural tools
4. Jasa-jasa dunia usaha	716	728	715	687	688	752	784	764	757	745	735	737	725	4. Business services
5. Pengangkutan, pergudangan, & komunikasi	198	191	210	216	222	222	222	221	214	203	204	163	163	5. Transportation, warehousing, & communication
6. Konstruksi	150	178	184	186	192	209	209	222	205	217	222	229	205	6. Construction
7. Listrik, Gas, & Air	43	45	46	43	42	45	47	56	57	57	58	55	41	7. Electricity, gas, & water
8. Perdagangan, restoran, & hotel	251	253	240	244	255	242	257	247	245	247	244	241	237	8. Trading, restaurant, & hotel
9. Perikanan	18	24	27	428	460	474	464	462	463	465	483	475	476	9. Fishery
10.Lain-Lain	613	609	614	573	592	595	618	637	633	641	645	641	640	10.Others
JUMLAH	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	6.453	6.440	TOTAL

Tabel 2.14 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Penggunaan Dana (Miliar Rp)

Table 2.14 Number of Financing Contract of Indonesia Eximbank based on Purpose of Financing (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Modal kerja	3.434	3.487	3.562	3.979	4.166	4.069	4.279	4.311	4.336	4.433	4.574	4.499	4.457	1. Working capital
2. Investasi	1.438	1.415	1.451	1.469	1.440	1.478	1.520	1.571	1.584	1.616	1.651	1.596	1.627	2. Investment
3. Lainnya	335	339	340	341	342	342	347	355	352	353	356	358	356	3. Others
JUMLAH	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	6.453	6.440	TOTAL

Tabel 2.15 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Kategori Debitur (Miliar Rp)
Table 2.15 Number of Financing Contract of Indonesia Eximbank based on Debtor Category (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. BUMN	440	430	441	459	469	519	518	534	499	496	512	464	444	1. State-Owned Enterprises
2. Non BUMN	4.432	4.472	4.572	4.989	5.129	5.015	5.264	5.323	5.390	5.514	5.671	5.584	5.590	2. Private Enterprises
3. Pemerintah Pusat	-	-	-	-	8	13	17	25	31	39	42	47	50	3. Government
4. Lainnya	335	342	340	341	342	342	347	355	352	353	356	358	356	4. Others
JUMLAH	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	6.453	6.440	TOTAL

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

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16
1. Bali	3	3	3	3	3	3	4	7	7	9	13	9	11
2. Bangka Belitung	3	3	3	22	22	24	24	24	23	3	3	3	3
3. Banten	194	194	194	185	188	188	203	196	193	190	196	126	117
4. Batam	-	-	-	-	-	-	-	-	-	-	-	-	-
5. DI Yogyakarta	41	43	39	44	41	39	47	47	47	45	47	49	53
6. DKI Jakarta*)	1.510	1.613	1.690	1.679	1.772	1.915	1.980	2.035	2.013	2.027	2.069	2.050	2.014
7. Jambi	89	82	85	87	94	83	95	99	91	98	100	100	101
8. Jawa Barat	236	225	229	238	267	272	308	360	377	408	468	458	476
9. Jawa Tengah	498	494	497	506	541	536	585	593	583	574	578	566	584
10. Jawa Timur	1.406	1.440	1.479	1.583	1.585	1.374	1.452	1.438	1.509	1.595	1.651	1.652	1.649
11. Kalimantan Barat	33	34	34	34	34	34	34	31	30	28	22	21	19
12. Kalimantan Selatan	53	46	45	44	46	46	46	49	49	51	51	50	43
13. Kalimantan Tengah	77	79	79	79	82	85	85	86	87	88	92	95	98
14. Kalimantan Timur	78	75	75	75	77	76	75	66	66	65	65	65	66
15. Lampung	106	89	85	89	86	101	100	101	102	104	99	87	84
16. Lombok	1	1	1	-	-	-	-	-	-	-	-	-	-
17. Maluku	10	10	10	10	10	10	5	5	5	5	5	5	5
18. Maluku Utara	2	2	2	2	2	2	2	2	2	2	2	2	2
19. Nangroe Aceh Darussalam	96	52	52	52	49	49	49	49	47	47	47	47	47
20. Nusa Tenggara Barat	16	16	16	14	16	16	18	18	16	15	15	12	15
21. Nusa Tenggara Timur	7	7	7	7	7	7	7	7	7	7	7	7	7
22. Papua	1	1	1	1	1	1	1	1	1	1	1	1	1
23. Riau	60	46	46	45	47	46	45	45	44	47	47	43	50
24. Sulawesi Selatan	112	112	116	110	118	125	125	127	130	130	140	142	146
25. Sulawesi Tengah	15	17	15	14	17	18	18	21	21	20	19	19	17
26. Sulawesi Tenggara	12	14	15	11	17	19	18	16	15	15	15	15	7
27. Sulawesi Utara	1	1	1	1	1	1	1	1	1	1	7	9	10

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

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16
28. Sumatera Barat	377	370	365	360	350	344	342	334	327	320	308	300	291
29. Sumatera Selatan	52	52	53	394	393	393	396	396	396	425	425	425	425
30. Sumatera Utara	66	66	66	63	66	64	66	68	70	74	84	82	90
31. Di luar Indonesia	52	54	50	37	16	18	15	15	13	8	5	13	9
JUMLAH	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	6.453	6.440

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

Tabel 2.17 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Valuta (Miliar Rp)
Table 2.17 Number of Financing Contract of Indonesia Eximbank based on Currency (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Rupiah	3.575	3.628	3.730	4.183	4.278	4.177	4.335	4.405	4.449	4.560	4.661	4.556	4.477	1. Rupiah
2. US Dollar	1.630	1.611	1.621	1.604	1.669	1.711	1.810	1.831	1.821	1.841	1.919	1.895	1.962	2. US Dollar
3. Singapura Dollar	1	1	1	1	1	1	1	1	1	1	1	1	1	3. Singapore Dollar
4. Yen	1	1	1	1	-	-	-	-	1	-	-	1	-	4. Yen
JUMLAH	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	6.453	6.440	TOTAL

Tabel 2.18 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Kualitas Kolektabilitas (Miliar Rp)
Table 2.18 Number of Financing Contract of Indonesia Eximbank based on Quality of Financing (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16
1. Lancar	4.949	5.030	5.102	5.631	5.788	5.715	5.940	6.051	6.089	6.221	6.398	6.276	6.212
2. Dalam Perhatian Khusus	91	46	77	68	69	69	74	84	83	85	87	74	111
3. Kurang Lancar	50	48	34	16	16	30	34	9	9	14	14	35	30
4. Diragukan	14	14	24	11	11	11	24	31	30	12	12	12	12
5. Macet	103	103	116	63	64	64	74	62	61	70	70	56	75
JUMLAH	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	6.453	6.440

Tabel 2.19 Jumlah Kontrak Penjaminan LPEI Berdasarkan Jenis Penjaminan (Miliar Rp)

Table 2.19 Number of Guarantee Contract of Indonesia Eximbank based on Types of Guarantee (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Proyek	985	1.003	1.004	979	932	903	911	935	889	884	898	904	905	1. Project
2. Kepabeanan	114	109	121	124	129	123	108	105	105	109	112	121	135	2. Customs
3. Kredit bank	1	1	1	1	2	2	2	2	2	2	2	2	2	3. Bank credit
4. Importir	-	-	-	-	15	15	14	12	12	12	11	11	26	4. Importer
5. SBLC	-	-	-	-	-	-	-	-	-	-	4	-	-	5. SBLC
JUMLAH	1.100	1.113	1.126	1.104	1.078	1.043	1.035	1.054	1.008	995	1.023	1.038	1.068	TOTAL

Tabel 2.20 Jumlah Kontrak Asuransi LPEI Berdasarkan Jenis Asuransi (Miliar Rp)

Table 2.20 Number of Insurance Contract of Indonesia Eximbank based on Types of Insurance (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Proteksi piutang dagang	11	10	11	13	11	11	11	11	11	6	7	7	11	1. Account receivable protection
2. Marine cargo	4	5	10	11	12	11	10	9	10	12	16	16	16	2. Marine cargo
3. Property all risk	-	1	1	6	14	19	42	49	56	75	75	88	117	3. Property all risk
4. ReKayasa	-	-	-	-	-	-	-	1	0	4	4	7	11	4. Engineering
JUMLAH	15	16	22	30	37	41	63	70	77	97	102	118	155	TOTAL

Tabel 2.21 Pinjaman yang Diterima LPEI Berdasarkan Negara Pemberi Pinjaman (Miliar Rp)														
Table 2.21 Loans Received of Indonesia Eximbank based on Creditor Country (Billion Rp)														
Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Indonesia	4.923	5.002	5.800	6.160	6.297	6.623	7.899	8.978	9.632	7.759	5.890	3.989	4.061	1. Indonesia
2. Jepang	27.296	27.206	27.195	26.407	26.194	26.059	25.289	25.117	24.908	27.514	27.078	27.079	28.135	2. Japan
3. RRC	6.704	6.683	6.682	6.489	6.438	6.406	6.639	6.424	6.372	6.456	6.355	6.357	6.606	3. China
4. Singapura	1.695	788	696	762	897	887	943	1.113	1.154	1.205	659	624	520	4. Singapore
5. Kanada	484	482	482	802	796	791	820	793	786	464	-	-	-	5. Canada
6. Amerika Serikat	226	225	225	218	-	-	-	-	-	-	-	-	-	6. United State
7. Filipina	173	172	173	168	-	-	-	-	-	92	90	90	94	7. Philippines
8. Uni Emirat Arab	-	-	-	-	-	659	683	661	655	663	653	652	678	8. United Arab Emirates
9. Taiwan	-	-	-	-	-	-	-	-	-	2	12	12	13	9. Taiwan
10. Dampak PSAK 50&55	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Impact of SFAS 50&55
JUMLAH	41.503	40.558	41.252	41.006	40.621	41.426	42.271	43.085	43.506	44.154	40.737	38.805	40.106	TOTAL

Tabel 2.22 Pinjaman yang Diterima LPEI Berdasarkan Valuta (Miliar Rp)														
Table 2.22 Loans Received of Indonesia Eximbank based on Currency (Billion Rp)														
Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Rupiah	4.515	4.938	5.737	6.099	6.233	6.560	7.835	7.199	7.864	5.974	4.133	2.234	2.240	1. Rupiah
2. US Dollar*)	36.925	35.556	35.452	34.846	34.324	34.803	34.373	35.825	35.582	38.120	36.544	36.511	37.807	2. US Dollar*)
3. Euro*)	63	63	63	61	63	63	64	61	60	61	60	59	60	3. Euro*)
JUMLAH	41.503	40.558	41.252	41.006	40.621	41.426	42.271	43.085	43.506	44.154	40.737	38.805	40.106	TOTAL

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

Tabel 2.23 Rasio LPEI
Table 2.23 Ratio of Indonesia Eximbank

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16
1. ROA	2,91%	2,56%	2,95%	2,44%	2,12%	2,05%	1,43%	1,91%	1,48%	1,17%	0,84%	0,59%	0,72%
2. ROE	15,16%	13,36%	15,64%	12,93%	11,68%	11,19%	7,82%	10,22%	8,03%	6,39%	4,60%	3,30%	4,01%
3. BOPO	62,43%	66,73%	62,65%	68,51%	73,13%	73,90%	76,88%	63,35%	66,71%	69,78%	75,40%	80,90%	73,88%
4. NPL Gross	2,24%	2,19%	3,56%	3,44%	3,35%	3,30%	3,23%	2,80%	2,78%	2,79%	2,83%	2,93%	2,88%
5. NPL Net	1,05%	0,99%	2,03%	1,90%	1,86%	1,83%	1,80%	1,68%	1,66%	1,67%	1,70%	1,76%	1,75%
6. PDN	3,65%	0,64%	2,55%	3,08%	2,36%	3,81%	1,33%	-3,67%	3,43%	2,13%	0,89%	-0,47%	2,89%
7. Gearing Ratio (kali)	5,64	5,58	5,58	5,83	5,70	5,72	5,63	5,68	5,85	6,22	5,93	5,90	6,02
8. NIM	2,71%	2,94%	0,25%	0,49%	0,76%	0,96%	1,22%	1,43%	1,65%	1,79%	2,11%	2,33%	2,41%

Tabel 2.24 Gearing Ratio LPEI (Miliar Rp)
Table 2.24 Gearing Ratio of Indonesia Eximbank (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Surat berharga yang diterbitkan	28.946	28.921	28.913	32.739	32.127	32.091	30.393	32.600	33.039	37.453	36.583	37.372	40.162	1. Securities issued
2. Pinjaman dana yang diterima	41.503	40.558	41.252	41.006	40.621	41.426	42.271	43.085	43.506	44.154	40.737	38.805	40.106	2. Loan received
3. Ekuitas	12.496	12.446	12.564	12.645	12.756	12.863	12.909	13.326	13.082	13.127	13.029	12.912	13.333	3. Equities
4. Gearing ratio (kali)	5,64	5,58	5,58	5,83	5,70	5,72	5,63	5,68	5,85	6,22	5,93	5,90	6,02	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	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
Aset lancar														Current assets
1. Kas & Bank	327	304	350	315	391	470	416	616	465	384	416	368	412	1. Cash & bank
2. Deposito	-	49	49	49	47	-	-	-	-	-	-	-	-	2. Deposit
3. Surat berharga yang dimiliki	49	-	-	-	-	-	-	-	-	-	-	-	-	3. Securities
4. Pinjaman yang diberikan	31.314	31.099	30.972	31.683	32.328	32.807	33.529	33.041	33.059	33.980	34.633	35.247	35.598	4. Loan
a. Konvensional:														a. Conventional:
i. Gadai	25.785	25.540	25.428	26.025	26.547	26.890	27.429	26.975	27.034	27.734	28.192	28.631	28.857	i. Pawn
ii. Fidusia	1.763	1.804	1.826	1.856	1.902	1.966	2.015	2.082	2.053	2.099	2.149	2.191	2.223	ii. Fiduciary
iii. Lainnya	6	6	6	6	6	6	6	6	6	6	6	6	6	iii. Others
CKPN – Pinjaman konvensional	(106)	(122)	(113)	(111)	(98)	(112)	(113)	(111)	(107)	(107)	(108)	(107)	(105)	AFIL – Conventional loan
b. Syariah:														b. Sharia:
i. Rahn	3.256	3.206	3.171	3.260	3.336	3.393	3.497	3.393	3.381	3.500	3.574	3.647	3.684	i. Rahn
ii. Rahn tasjili	252	264	273	286	301	318	337	351	354	382	409	434	459	ii. Rahn tasjili
iii. Mulia	252	279	269	250	237	234	246	235	231	258	304	339	369	iii. Mulia
iv. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Others
CKPN – Pinjaman syariah	(9)	(9)	(8)	(8)	(6)	(8)	(9)	(8)	(8)	(9)	(9)	(9)	(9)	AFIL – Sharia loan
5. Persediaan	348	349	331	320	244	254	289	246	265	323	392	369	360	5. Supplies
6. Uang muka	335	313	372	427	483	314	366	421	417	283	88	103	105	6. Advance payments
7. Pendapatan yang masih harus diterima	1.427	1.432	1.431	1.414	1.441	1.471	1.497	1.444	1.500	1.468	1.498	1.561	1.619	7. Accrued income
8. Beban dibayar di muka	190	191	192	195	206	214	222	213	213	223	226	225	224	8. Prepaid expenses
9. Penyertaan pada anak perusahaan	20	20	20	20	20	20	20	20	20	20	20	20	20	9. Investments in subsidiaries
10. Piutang lainnya	28	29	31	36	29	24	27	26	24	25	24	25	28	10. Other receivables
Jumlah aset lancar	33.923	33.654	33.626	34.341	35.084	35.455	36.245	35.908	35.846	36.590	37.180	37.803	38.253	Total current assets
Aset tidak lancar														Non current assets
11. Pinjaman yang diberikan														11. Loan
a. Konvensional:														a. Conventional:
i. Gadai	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Pawn
ii. Fidusia	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Fiduciary
iii. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	iii. Others
CKPN – Pinjaman konvensional	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Conventional loan
b. Syariah:														b. Sharia:
i. Rahn	-	-	-	-	-	-	-	-	-	-	-	-	-	i. Rahn
ii. Rahn tasjili	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Rahn tasjili
iii. Mulia	-	-	-	-	-	-	-	-	-	-	-	-	-	iii. Mulia
iv. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Others

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

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
CKPN – Pinjaman konvensional	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Sharia loan
12. Piutang kepada pihak-pihak berafiliasi	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Receivables to third parties
13. Aset pajak tangguhan	212	218	244	231	309	310	302	296	299	303	301	300	301	13. Deferred tax assets
14. Properti investasi	-	-	-	-	220	220	220	220	220	220	220	220	220	14. Investment property
15. Aset tetap & inventaris	5.745	5.935	5.971	5.998	5.960	5.895	5.920	8.489	8.481	8.534	8.636	8.670	8.740	15. Fixed assets & inventory
16. Akumulasi penyusutan	(694)	(701)	(713)	(736)	(904)	(829)	(837)	(771)	(786)	(811)	(833)	(852)	(872)	16. Accumulated depreciation
17. Aset lain-lain	97	98	97	85	74	67	69	72	64	65	53	50	50	17. Other assets
Jumlah aktiva tidak lancar	5.360	5.550	5.599	5.578	5.659	5.663	5.674	8.306	8.279	8.310	8.377	8.387	8.439	Total non current assets
Total Aset	39.283	39.205	39.226	39.919	40.743	41.118	41.919	44.213	44.125	44.900	45.557	46.190	46.692	Total Assets
Liabilitas lancar														Current liabilities
1. Pinjaman yang diterima	16.215	15.937	15.781	16.265	16.794	17.171	19.345	19.312	18.969	19.547	20.050	20.625	20.831	1. Loans received
a. Bank	16.215	15.937	15.781	16.265	16.794	17.171	19.345	19.312	18.969	19.547	20.050	20.625	20.831	a. Bank
b. Non bank	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Non bank
2. Surat berharga yang diterbitkan	917	1.167	1.167	1.367	1.367	1.367	469	450	1.302	1.302	1.902	1.652	1.652	2. Securities issued
a. Obligasi	917	1.167	1.167	1.367	1.367	1.367	469	450	1.302	1.302	1.902	1.652	1.652	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	91	100	94	96	116	124	121	130	103	112	137	143	149	4. Debt to partners
5. Utang kepada nasabah	345	354	342	340	302	328	374	164	179	237	282	245	242	5. Debt to customers
6. Utang pajak	327	117	214	258	312	80	176	200	225	276	90	100	112	6. Tax liabilities
7. Biaya yang masih harus dibayar	507	508	365	321	383	457	495	368	389	419	458	533	561	7. Accrued expenses
8. Pendapatan diterima di muka	30	31	30	27	45	46	46	44	44	47	51	54	57	8. Prepaid income
9. Utang lancar lainnya	100	367	391	397	472	404	148	58	63	72	87	96	132	9. Other current liabilities
Jumlah liabilitas lancar	18.531	18.581	18.383	19.071	19.792	19.975	21.173	20.726	21.274	22.012	23.056	23.447	23.737	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	7.035	6.786	6.786	6.586	6.586	6.586	6.586	6.586	5.735	5.735	5.135	5.135	5.136	11. Securities issued
a. Obligasi	7.035	6.786	6.786	6.586	6.586	6.586	6.586	6.586	5.735	5.735	5.135	5.135	5.136	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

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

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
13. Pendapatan ditangguhkan	16	16	16	16	15	13	13	13	13	13	13	13	13	13. Accrued income
14. Kewajiban estimasi untuk imbalan kerja	657	666	675	694	738	759	773	749	765	779	771	768	775	14. Estimate obligations of employee benefits
15. Liabilitas pajak tangguhan	-	-	-	-	117	117	117	117	117	117	117	117	117	15. Deferred tax liabilities
16. Pinjaman jangka panjang lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	16. Other non current liabilities
Jumlah liabilitas tidak lancar	8.118	7.878	7.887	7.706	7.866	7.885	7.900	7.876	7.040	7.054	6.447	6.444	6.451	Total non current liabilities
Total Liabilitas	26.650	26.459	26.270	26.777	27.658	27.860	29.073	28.602	28.314	29.066	29.503	29.891	30.187	Total Liabilities
17. Modal disetor	251	251	251	251	251	251	251	6.250	6.250	6.250	6.250	6.250	6.250	17. Paid-up capital
18. Modal non pengendali	1	1	1	1	1	2	2	2	2	2	2	2	2	18. Non controlling capital
19. Surplus revaluasi	3.817	3.900	3.900	3.900	3.750	3.750	3.750	6.325	6.325	6.118	6.118	6.118	6.118	19. Revaluations surplus
20. Laba Rugi Aktuarial Imbalan Kerja	-	-	-	-	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	20. Actuarial profits & losses for employee benefits
21. Saldo laba/rugi	8.564	8.594	8.804	8.990	9.263	9.435	9.023	3.215	3.414	3.645	3.865	4.110	4.315	21. Retained profit / (loss)
a. Ditentukan penggunaannya	6.597	6.597	6.597	6.597	6.597	6.597	7.951	1.952	1.952	1.952	1.952	1.952	1.952	a. Appropriated
b. Belum ditentukan penggunaannya	1.967	1.997	2.207	2.393	2.666	2.838	1.072	1.262	1.462	1.693	1.912	2.158	2.363	b. Unappropriated
Total Ekuitas	12.633	12.746	12.956	13.142	13.085	13.258	12.846	15.611	15.810	15.834	16.054	16.299	16.505	Total Equities
Total Liabilitas & Ekuitas	39.283	39.205	39.226	39.919	40.743	41.118	41.919	44.213	44.125	44.900	45.557	46.190	46.692	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	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
Pendapatan														<i>Income</i>
A. Pendapatan operasional														<i>A. Operating income</i>
1. Sewa modal														<i>1. Rental capital</i>
) Konvensional:	6.588	7.183	607	1.183	1.822	2.449	3.111	3.760	4.411	5.072	5.730	6.414	7.081	<i>) Conventional:</i>
a. Gadai	6.337	6.923	581	1.129	1.740	2.340	2.971	3.591	4.210	4.842	5.469	6.122	6.756	<i>a. Pawn</i>
b. Fidusia	252	260	26	54	81	109	140	169	202	230	260	293	325	<i>b. Fiduciary</i>
c. Lain-lain	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>c. Others</i>
) Ujrah/margin:	844	927	82	158	243	327	415	504	590	682	771	867	960	<i>) Ujrah/margin:</i>
a. Rahn	766	840	72	140	215	289	368	446	521	602	681	763	843	<i>a. Rahn</i>
b. Rahn tasjili	37	42	5	9	15	20	26	32	38	44	51	58	65	<i>b. Rahn tasjili</i>
c. Mulia	41	45	5	9	13	17	22	27	31	35	40	46	52	<i>c. Mulia</i>
c. Lain-lain	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>c. Others</i>
2. Pendapatan administrasi														<i>2. Administrative income</i>
) Konvensional:	577	639	52	106	161	215	273	330	380	442	499	556	609	<i>) Conventional:</i>
a. Gadai	560	625	51	103	158	210	266	322	371	432	487	542	594	<i>a. Pawn</i>
b. Fidusia	12	13	1	2	4	5	7	9	9	11	12	14	15	<i>b. Fiduciary</i>
c. Lainnya	5	0	0	0	0	0	0	-	-	0	0	0	0	<i>c. Others</i>
) Ujrah/margin:	78	85	7	14	22	29	37	45	52	61	69	77	85	<i>) Ujrah/margin:</i>
a. Rahn	72	78	7	13	20	27	35	42	48	56	63	70	77	<i>a. Rahn</i>
b. Rahn tasjili	1	2	0	0	1	1	1	1	1	2	2	2	3	<i>b. Rahn tasjili</i>
c. Mulia	5	6	0	1	1	1	2	2	3	3	4	5	5	<i>c. Mulia</i>
d. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>c. Others</i>
Jumlah pendapatan operasional	8.088	8.834	747	1.461	2.248	3.020	3.837	4.640	5.433	6.256	7.069	7.914	8.735	<i>Total operating income</i>
B. Pendapatan non operasional														<i>B. Non operating income</i>
1. Uang kelebihan lewat waktu	-	-	-	-	-	-	-	-	-	-	-	-	-	<i>1. Excess money over time</i>
2. Pendapatan bunga/jasa giro	1	1	0	0	0	0	0	1	1	1	1	1	2	<i>2. Interest / current accounts services income</i>
3. Pendapatan non operasional lainnya	484	544	45	88	112	46	59	66	77	88	89	101	114	<i>3. Other operating income</i>
Jumlah pendapatan non operasional	485	545	45	89	113	46	60	67	78	90	90	103	115	<i>Total non operating income</i>
Total Pendapatan	8.573	9.379	792	1.549	2.360	3.066	3.896	4.706	5.511	6.346	7.159	8.016	8.851	<i>Total Income</i>
Beban														<i>Expenses</i>
A. Beban operasional														<i>A. Operating expenses</i>
1. Bunga & provisi	1.985	2.175	169	309	531	711	902	1.098	1.291	1.455	1.659	1.848	2.018	<i>1. Interest & commission</i>
2. Bagi hasil	234	257	22	42	66	95	120	143	162	191	219	246	276	<i>2. Profit sharing</i>
3. Pegawai	2.094	2.417	209	420	625	829	1.059	1.269	1.477	1.669	1.837	2.019	2.205	<i>3. Employee</i>

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

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
4. Direksi & dekom	23	62	2	4	6	9	10	13	20	22	24	26	28	4. Directors & commissioners
5. Beban amortisasi & CKPN	28	29	(6)	(2)	1	20	25	26	28	32	36	39	41	5. Amortization & AFIL expenses
6. Beban penyusutan aset tetap & inventaris	116	127	11	33	47	61	75	89	104	128	148	166	183	6. Depreciation fixed assets & inventory expenses
7. Administrasi	168	231	13	23	44	61	86	85	99	123	151	177	216	7. Administration
8. Umum	919	985	54	118	212	293	395	497	578	674	733	812	912	8. General
9. Pendidikan & pelatihan	28	42	2	7	6	10	14	14	16	21	26	33	40	9. Education & training
Jumlah beban operasional	5.596	6.325	476	953	1.537	2.099	2.685	3.233	3.776	4.314	4.834	5.364	5.919	Total operating expenses
B. Beban non operasional	369	414	35	68	85	8	8	17	13	0	0	0	0	B. Non operating expenses
Total Beban	5.965	6.739	511	1.021	1.622	2.099	2.694	3.250	3.788	4.314	4.834	5.364	5.919	Total Expenses
Laba / (Rugi) Sebelum Pajak	2.608	2.640	281	528	738	968	1.203	1.456	1.723	2.032	2.325	2.652	2.931	Profit / (Loss) Before Tax
Beban (manfaat) pajak penghasilan														Tax expenses / (benefits)
1. Kini	710	718	97	145	210	264	319	375	446	528	600	680	755	1. Current
2. Tangguhan	(20)	(26)	(26)	(13)	(24)	(21)	(13)	(7)	(10)	(13)	(11)	(10)	(12)	2. Deferred
Jumlah beban (manfaat) pajak penghasilan	690	692	71	132	186	244	306	369	437	514	589	670	744	Total tax expenses / (benefits)
Laba periode berjalan	1.918	1.948	210	396	552	724	897	1.087	1.286	1.517	1.737	1.982	2.187	Laba periode berjalan
Pendapatan Komprehensif Lain Setelah Pajak	-	-	-	-	-	-	-	-	-	-	-	-	-	Other Comprehensive Income After Tax
Laba / (Rugi) Komprehensif Periode Berjalan	1.918	1.948	210	396	552	724	897	1.087	1.286	1.517	1.737	1.982	2.187	Current Period Profit / (Loss)

Tabel 3.3 Portofolio Investasi PT Pegadaian (Persero) (Miliar Rp)
Tabel 3.3 Investments Portfolio of PT Pegadaian (Persero) (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-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	-	-	-	-	-	-	-	-	-	-	-	-	4. Obligation
5. Reksadana	-	-	-	-	-	-	-	-	-	-	-	-	-	5. Mutual fund
6. Penyertaan Langsung	-	-	-	-	-	-	-	-	-	-	-	-	-	6. Direct Investments
7. EBA	-	-	-	-	-	-	-	-	-	-	-	-	-	7. RMBS
8. Properti	-	-	-	-	220	220	220	220	220	220	220	220	220	8. Properties
JUMLAH	49	49	49	49	267	220	220	220	220	220	220	220	220	TOTAL

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

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
Aset Lancar														<i>Current assets</i>
1. Kas & giro Bank	232	329	520	354	401	472	464	787	516	381	548	469	558	1. Cash & banks
2. Investasi lancar	7.124	7.781	7.656	7.921	7.903	7.800	7.825	7.254	7.548	7.681	7.628	7.698	7.573	2. Current investments
3. Piutang IJP	1.460	1.447	2.259	2.382	1.683	1.857	1.907	1.997	2.051	2.142	2.136	2.265	2.302	3. RGS receivables
4. Piutang co-guarantee/reasuransi/penjaminan ulang	94	98	94	104	117	129	140	104	86	88	92	100	108	4. Co-guarantee / reinsurance / re-guarantee receivables
5. Pendapatan yang masih harus diterima	3	2	3	3	3	3	3	3	3	3	3	3	3	5. Accrued income
6. Beban dibayar di muka	589	616	582	580	568	562	577	611	620	577	571	597	613	6. Prepaid expenses
7. Piutang dalam rangka restrukturisasi penjaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	7. Restructuring guarantee receivables
8. Aset lancar lainnya	100	64	67	89	74	188	116	143	180	171	163	161	160	8. Other current assets
Jumlah aktiva lancar	9.603	10.336	11.180	11.432	10.749	11.009	11.030	10.899	11.004	11.043	11.140	11.293	11.316	Total current assets
Aktiva tidak lancar														<i>Non current assets</i>
9. Investasi tidak lancar	1.610	1.660	1.662	1.662	1.711	1.731	1.828	1.778	1.777	1.792	1.802	1.798	1.810	9. Non current investments
10. Piutang co-guarantee/reasuransi/ penjaminan ulang	72	80	78	85	85	87	93	85	88	91	93	73	91	10. Co-guarantee / reinsurance / re-guarantee receivables
11. Beban dibayar di muka	304	255	287	291	309	322	348	351	372	426	445	453	473	11. Prepaid expenses
12. Aset tetap - netto	93	246	246	247	412	414	419	418	421	421	420	434	440	12. Fixed assets - net
13. Aset tidak berwujud - netto	1	1	1	1	1	1	1	1	2	2	2	2	2	13. Intangible assets - net
14. Piutang dalam rangka restrukturisasi penjaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	14. Restructuring guarantee receivables
15. Aset pajak tangguhan	124	110	110	110	174	174	174	174	174	174	175	175	175	15. Deferred tax assets
16. Aset tidak lancar lainnya	28	37	45	58	78	107	136	168	176	170	162	161	148	16. Other non current assets
Jumlah aktiva tidak lancar	2.233	2.390	2.429	2.454	2.770	2.836	2.999	2.975	3.010	3.077	3.099	3.097	3.140	Total non current assets
Total Aktiva	11.835	12.726	13.608	13.886	13.519	13.845	14.029	13.874	14.014	14.120	14.240	14.390	14.456	Total Assets
Liabilitas lancar														<i>Current liabilities</i>
1. Utang klaim	15	13	11	14	7	10	11	35	6	6	8	9	15	1. Claim liabilities
2. IJP yang ditanggguhkan	1.052	1.060	2.001	2.086	1.466	1.373	929	979	1.338	1.303	1.309	1.409	1.428	2. Deferred RGS
3. Utang pajak	32	22	13	13	32	44	49	53	50	58	73	90	104	3. Tax expenses
4. Utang premi reasuransi	15	41	18	14	13	17	31	31	28	5	18	4	18	4. Reinsurance premium liabilities
5. Utang komisi	1	1	0	1	2	1	1	1	1	1	1	1	1	5. Comission liabilities
6. Utang IJP Ulang (IJPUI)	22	28	12	11	13	15	78	43	25	17	16	25	30	6. RGS co-guarantee (RGSC) liabilities
7. Beban yang masih harus dibayar	3	3	3	3	4	3	3	3	3	3	3	4	4	7. Accrued expenses

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

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
8. Cadangan klaim	10	11	11	11	14	14	16	14	17	18	21	22	24	8. Claim reserves
9. Liabilitas pajak tangguhan	-	-	-	-	-	-	-	-	-	-	1	1	1	9. Deferred tax liabilities
10. Liabilitas lancar lainnya	151	146	141	181	172	252	192	179	191	176	175	187	187	10. Other current liabilities
Jumlah liabilitas lancar	1.300	1.325	2.210	2.336	1.723	1.730	1.310	1.337	1.658	1.587	1.625	1.752	1.811	Total current liabilities
11. IJP yang ditangguhkan	520	636	564	574	491	721	1.219	1.230	951	1.037	1.066	1.018	1.041	11. Deferred RGS
12. Cadangan klaim	397	321	314	323	341	361	371	370	387	393	410	412	416	12. Claim reserves
13. Utang imbalan pasca kerja	0	1	1	1	1	1	1	1	1	1	2	3	3	13. Post-employment benefit liabilities
14. Obligasi wajib konversi	-	-	-	-	-	-	-	-	-	-	-	-	-	14. Mandatory convertible bonds
15. Liabilitas tidak lancar lainnya	0	0	5	6	6	1	1	1	1	1	1	1	1	15. Other non current liabilities
Jumlah liabilitas tidak lancar	918	958	884	903	838	1.084	1.591	1.601	1.340	1.433	1.479	1.434	1.461	Total non current liabilities
Total Liabilitas	2.217	2.282	3.094	3.239	2.561	2.814	2.902	2.938	2.998	3.020	3.104	3.186	3.272	Total Liabilities
16. Modal	7.750	8.290	8.290	8.315	8.359	8.369	8.414	8.501	8.501	8.526	8.526	8.526	8.527	16. Capital
a. Modal disetor	7.750	8.290	8.290	8.315	8.359	8.369	8.414	8.501	8.501	8.526	8.526	8.526	8.527	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	1.525	1.525	1.525	1.525	1.532	1.533	1.533	1.845	1.845	1.845	1.845	1.845	1.845	17. Reserves
a. Cadangan umum	1.143	1.142	1.142	1.142	1.148	1.149	1.149	1.458	1.458	1.458	1.458	1.458	1.458	a. General reserves
b. Cadangan tujuan	302	302	302	302	303	303	303	303	303	303	303	304	304	b. Specific reserves
c. Cadangan lainnya	80	80	80	80	81	80	81	83	83	83	83	83	83	c. Other reserves
18. Hibah	0	0	0	0	0	0	0	0	0	0	0	0	0	18. Grant
19. Saldo laba / (rugi)	(7)	(7)	633	633	624	622	621	(5)	(6)	(5)	(6)	(6)	(6)	19. Retained profit / (loss)
20. Laba / (rugi) tahun berjalan	543	607	39	79	141	221	281	326	342	403	470	560	633	20. Profit / (loss) current period
21. Pendapatan komprehensif lainnya	(193)	28	27	96	303	286	279	269	334	331	300	279	176	21. Other comprehensive income
Total Ekuitas	9.618	10.444	10.514	10.648	10.959	11.030	11.128	10.936	11.016	11.100	11.135	11.204	11.176	Total Equities
Total Liabilitas & Ekuitas	11.835	12.726	13.608	13.886	13.519	13.844	14.029	13.874	14.014	14.120	14.240	14.390	14.447	Total Liabilities & Equities

Tabel 4.2 Laba Rugi Komprehensif Lembaga Penjamin (Miliar Rp)
Table 4.2 Comprehensive Income of Guarantee Institutions (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
A. Pendapatan IJP														A. RGS income
1. IJP bruto	1.380	1.590	118	242	407	602	754	897	1.006	1.158	1.354	1.534	1.718	1. RGS bruto
2. IJPU	(270)	(305)	(22)	(43)	(72)	(100)	(131)	(155)	(182)	(209)	(243)	(267)	(295)	2. RGSC
3. Pendapatan / beban komisi penjaminan - bersih	12	13	1	1	2	3	4	4	5	6	8	9	9	3. Net guarantee commission income/expenses
4. Pendapatan penjaminan lainnya	3	3	0	1	1	2	2	3	2	2	2	2	2	4. Other guarantee income
Pendapatan IJP bersih	1.124	1.302	97	201	338	506	629	749	830	957	1.121	1.278	1.435	Net RGS revenue
B. Beban klaim														B. Claim expenses
1. Beban klaim bruto	855	1.021	88	158	227	286	339	395	458	522	581	641	721	1. Gross claim expenses
2. Klaim ulang	(3)	(3)	(0)	(1)	(1)	(2)	(2)	(3)	(4)	(5)	(5)	(7)	(8)	2. Co-guarantee claim
3. Penurunan / kenaikan cadangan klaim	5	(69)	(6)	4	23	43	54	52	73	81	100	103	109	3. Decreasing / increasing claim reserve
4. Beban klaim lainnya	0	0	-	-	-	-	-	-	-	-	-	-	-	4. Other claim expenses
Jumlah beban klaim	857	949	81	162	250	328	392	443	527	598	675	737	822	Total claim expenses
C. Pendapatan penjaminan bersih	267	352	16	40	88	178	237	306	303	358	446	541	613	C. Guarantee revenue - net
D. Pendapatan operasional lainnya														D. Other operating revenue
1. Pendapatan bunga	356	442	27	59	91	118	152	176	224	237	211	218	224	1. Interest revenue
2. Pendapatan investasi selain bunga	239	203	22	45	75	98	119	137	154	199	276	319	366	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	4	5	1	0	1	1	2	3	3	4	5	6	6	6. Other operating revenue
Jumlah pendapatan operasional lainnya	599	650	49	104	167	216	273	316	381	440	492	543	596	Total other operating revenue
E. Beban operasional lainnya														E. Other operating expenses
1. Beban gaji & pegawai	216	237	19	44	71	86	112	152	180	205	227	253	280	1. Salary & employee expenses
2. Beban depresiasi & amortisasi	9	11	0	1	4	5	5	8	8	9	12	12	12	2. Depreciation & amortization expenses
3. Beban umum & administrasi lainnya	82	106	7	14	24	35	45	55	65	77	95	108	117	3. General & administrative expenses

Tabel 4.2 Laba Rugi Komprehensif Lembaga Penjamin (Miliar Rp)
Table 4.2 Comprehensive Income of Guarantee Institutions (Billion Rp)

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
4. Penurunan nilai wajar aset keuangan	-	-	-	-	-	-	-	-	0	0	0	0	0	4. Decreasing fair value of the financial assets
5. Kenaikan nilai wajar liabilitas keuangan	-	-	-	-	-	-	-	-	-	-	-	-	-	5. Increasing fair value of the financial liabilities
6. Kerugian penjualan aset keuangan	-	-	0	-	-	-	-	-	-	0	-	-	-	6. Losses of selling financial assets
7. Beban penurunan nilai aset keuangan	1	0	1	0	0	0	0	0	0	0	0	0	0	7. Decreasing financial assets expenses
8. Beban operasional lainnya	138	165	14	28	46	65	83	101	121	142	175	199	222	8. Other operating expenses
Jumlah beban operasional lainnya	445	520	41	87	146	191	246	315	375	433	509	572	632	Total other operating expenses
F. Laba / (rugi) operasional	420	482	24	56	109	202	265	306	309	366	428	512	576	F. Operating profit / (loss)
G. Pendapatan & beban non operasional														G. Non operating revenue & expenses
1. Pendapatan non operasional	247	320	22	41	70	88	105	120	140	160	188	219	244	1. Non operating revenue
2. Beban non operasional	6	6	0	2	2	3	1	(3)	3	3	4	4	1	2. Non operating expenses
Jumlah pendapatan / (beban) non operasional bersih	242	314	22	39	68	85	104	117	137	158	184	215	243	Total non operating revenue / (expenses) - net
H. Laba / (rugi) sebelum pajak penghasilan	662	796	47	96	177	287	369	423	446	524	612	727	819	H. Profit / (loss) before tax
I. Pajak penghasilan	119	190	7	17	36	66	89	98	104	121	144	169	188	I. Income tax
1. Taksiran pajak penghasilan	119	176	7	17	36	66	88	98	104	121	143	168	187	1. Tax estimated
2. Pajak tangguhan	0	14	0	0	0	0	0	0	0	0	1	1	1	2. Deferred tax
a. Beban pajak tangguhan	-	15	-	-	-	-	-	-	-	-	-	-	-	a. Deferred tax expenses
b. Pendapatan pajak tangguhan	0	1	0	0	0	0	0	0	0	0	1	1	1	b. Deferred tax income
J. Laba / (rugi) bersih	543	607	40	79	141	221	281	326	342	403	470	560	633	J. Profit / (loss) - net
K. Pendapatan komprehensif lainnya	(188)	34	33	80	84	87	79	32	85	82	49	22	(79)	K. Other comprehensive income
L. Laba / (rugi) komprehensif	356	641	73	159	225	308	360	358	427	485	519	583	554	L. Comprehensive profit / (loss)

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

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Deposito	5.959	6.476	6.278	6.428	6.385	6.294	6.383	5.836	6.019	6.127	6.099	6.101	6.009	1. Deposit
2. Saham	186	334	372	405	336	342	325	294	298	285	264	241	221	2. Stock
3. Surat Utang Negara (SUN)	133	133	133	133	133	133	243	407	334	361	374	489	519	3. Government Bonds
4. Obligasi	1.079	1.039	1.073	1.090	1.156	1.129	978	893	901	900	900	876	886	4. Obligation
5. Reksadana	1.103	1.185	1.187	1.252	1.331	1.359	1.451	1.460	1.499	1.526	1.520	1.515	1.472	5. Mutual fund
6. Penyertaan Langsung	251	251	251	251	251	251	251	251	251	250	250	250	250	6. Direct Investments
7. EBA	23	23	23	23	23	23	23	23	22	22	22	22	22	7. RMBS
8. Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Properties
JUMLAH	8.735	9.441	9.318	9.583	9.614	9.531	9.653	9.164	9.325	9.472	9.430	9.494	9.378	TOTAL

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

Keterangan	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Outstanding penjaminan - usaha produktif	40.370	43.275	41.513	44.027	44.765	54.052	55.413	55.403	58.582	60.481	66.726	73.493	70.774	1. Outstanding guarantee - productive
2. Outstanding penjaminan - usaha non produktif	57.269	58.436	58.906	58.504	59.377	59.878	60.555	61.016	62.644	62.708	61.926	54.033	59.519	2. Outstanding guarantee - non productive
Total Outstanding Penjaminan	97.639	101.710	100.419	102.530	104.142	113.930	115.968	116.419	121.226	123.189	128.652	127.526	130.293	Total Outstanding Guarantee
3. Gearing ratio - usaha produktif (kali)	4	4	4	4	4	5	5	5	5	5	6	7	6	3. Gearing ratio - productive (x)
4. Gearing ratio - usaha non produktif (kali)	6	6	6	5	5	5	5	6	6	6	6	5	5	4. Gearing ratio - non productive (x)
5. Gearing ratio total (kali)	10	10	10	10	10	10	10	11	11	11	12	11	12	5. Gearing ratio total (x)
6. Imbal jasa penjaminan	1.124	1.302	97	201	338	506	629	749	830	957	1.121	1.278	1.435	6. Return guarantee services
7. Klaim dibayar	870	1.035	93	155	234	280	339	364	470	511	565	622	696	7. Claims paid
8. Jumlah terjamin (ribu orang)	2.071	4.516	4.426	4.503	4.506	4.748	4.888	4.881	5.104	5.204	5.369	5.468	5.577	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	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-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	1.482	2.063	2.101	1.157	1.484	1.525	1.610	3.081	2.717	2.769	3.972	4.212	4.263	2. Current Investments
a. Giro	4	1	4	4	5	6	7	3	4	6	4	5	4	a. Current accounts
b. Deposito	775	1.322	1.395	454	816	892	984	2.491	2.157	2.190	3.427	3.609	3.203	b. Deposit
c. EBA	702	740	702	699	663	627	619	587	556	572	541	598	1.057	c. RMBS
3. Pinjaman yang diberikan	3.487	3.652	3.653	4.653	5.593	5.593	3.063	3.013	3.013	3.012	2.787	3.087	2.487	3. Loan
4. Jaminan & pendukung kredit	63	62	59	58	56	54	54	51	50	60	58	76	75	4. Credit enhancement
5. Service transition fund	1	1	1	1	1	1	1	1	1	1	1	-	-	5. Service transition fund
6. Piutang usaha	30	25	30	30	29	28	27	30	29	35	29	31	33	6. Trade receivables
7. Uang muka	1	0	0	0	0	0	0	0	1	0	0	0	1	7. Advance payments
8. Beban dibayar dimuka	1	1	1	1	1	0	0	0	1	1	1	1	1	8. Prepaid expenses
9. Pajak dibayar dimuka	6	12	13	13	6	7	12	7	13	8	8	13	9	9. Prepaid tax
10. Piutang lainnya	0	1	0	0	0	0	0	0	0	0	0	0	0	10. Other receivables
11. Aset lancar lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Other current assets
Jumlah aktiva lancar	5.070	5.817	5.857	5.913	7.169	7.208	4.767	6.184	5.823	5.886	6.856	7.421	6.870	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	4.384	4.190	4.189	4.189	3.438	3.437	5.936	5.436	5.435	5.430	5.602	5.101	5.219	13. Loan
14. Jaminan & pendukung kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	14. Credit enhancement
15. Piutang lainnya:	8	8	9	9	9	9	9	9	10	9	11	11	11	15. Other receivables
a. Piutang kepada pihak berelasi	1	1	8	8	8	8	8	9	9	8	8	8	8	a. Receivables to third parties
b. Piutang kepada pihak ketiga	7	7	1	1	1	1	1	1	0	0	2	2	2	b. Receivables to related parties
16. Aset tetap - bruto	34	36	36	36	37	38	39	42	43	44	45	45	47	16. Fixed assets - gross
17. Aset tak berwujud	-	-	-	-	-	-	-	-	-	-	-	-	-	17. Intangible assets
18. Aset pajak tangguhan	7	7	7	7	7	7	7	6	6	6	6	6	6	18. Deferred tax assets
19. Akumulasi penyusutan	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(8)	(8)	(8)	(8)	19. Accumulated depreciation
20. Aset tidak lancar lainnya	0	0	0	0	0	0	0	0	0	0	0	0	0	20. Other non-current assets
Jumlah aktiva tidak lancar	4.438	4.246	4.246	4.245	3.496	3.495	5.996	5.497	5.499	5.493	5.668	5.168	5.288	Total non-current assets
Total Aktiva	9.509	10.063	10.103	10.158	10.665	10.703	10.763	11.681	11.322	11.379	12.524	12.589	12.158	Total Assets
Liabilitas lancar														Current liabilities
1. Utang Pajak	9	8	9	13	16	14	19	9	21	14	10	15	10	1. Tax liabilities

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	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
2. Beban yang masih harus dibayar	4	5	4	3	3	3	3	2	2	4	2	2	3	2. Accrued expenses
3. Surat Utang	-	1.009	1.608	1.608	1.581	2.890	2.890	3.380	2.965	2.965	2.965	2.965	2.493	3. Bonds:
a. Obligasi	-	1.009	1.608	1.608	1.581	2.890	2.890	3.380	2.965	2.965	2.965	2.965	2.493	a. Bonds
b. MTN	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Medium term notes
4. Utang bunga surat utang	71	33	40	64	35	47	75	39	54	84	31	64	101	4. Bond interest liabilities
5. Utang lancar lainnya	12	13	15	12	14	15	16	8	10	11	13	14	15	5. Other current liabilities
6. Pendapatan diterima di muka	-	-	0	-	-	-	-	-	-	-	-	-	-	6. Prepaid revenue
Jumlah liabilitas lancar	96	1.067	1.675	1.700	1.648	2.968	3.004	3.438	3.051	3.079	3.021	3.061	2.622	Total current liabilities
7. Surat Utang	5.206	3.776	3.177	3.177	3.711	2.402	2.402	2.857	2.857	2.858	4.033	4.033	4.034	7. Bonds:
a. Obligasi	5.206	3.776	3.177	3.177	3.711	2.402	2.402	2.857	2.857	2.858	4.033	4.033	4.034	a. Bonds
b. MTN	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Medium term notes
8. Kewajiban estimasi untuk imbalan kerja	8	8	8	8	8	8	8	8	7	7	7	7	7	8. Estimate obligations of employee benefits
9. Utang bunga surat utang	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Bond interest liabilities
Jumlah liabilitas tidak lancar	5.214	3.784	3.185	3.184	3.719	2.410	2.410	2.865	2.865	2.864	4.040	4.040	4.040	Total non-current liabilities
Total Liabilitas	5.310	4.851	4.860	4.885	5.368	5.378	5.414	6.303	5.915	5.943	7.061	7.101	6.662	Total Liabilities
10. Modal disetor	3.000	3.000	3.000	3.000	3.000	4.000	4.000	4.000	4.000	4.000	4.000	4.000	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)	1.200	1.213	1.244	1.273	1.297	1.325	1.349	1.378	1.407	1.436	1.463	1.488	1.507	13. Retained profit / (loss)
a. Ditentukan penggunaannya	480	480	480	480	480	480	480	480	480	480	480	605	605	a. Appropriated
b. Belum ditentukan penggunaannya	720	733	764	793	817	845	869	898	927	956	983	883	902	b. Unappropriated
Total Ekuitas	3.480	5.212	5.243	5.273	5.297	5.325	5.349	5.378	5.407	5.436	5.463	5.488	5.495	Total Equities
Total Liabilitas & Ekuitas	8.790	10.063	10.103	10.158	10.665	10.703	10.763	11.681	11.322	11.379	12.524	12.589	12.158	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	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
Pendapatan														Revenues
A. Pendapatan operasional														A. Operating revenue
1. Pendapatan bunga	754	822	73	144	220	298	375	455	539	624	704	794	882	1. Interest revenue
2. Pendapatan sekuritisasi	5	6	0	1	1	1	1	1	1	1	2	4	5	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	(1)	(4)	1	5	8	9	8	8	11	11	11	10	5	4. Fair value of trading financial instruments
5. Keuntungan (kerugian) dari penjualan instrumen keuangan	0	0	-	-	-	-	-	-	-	-	-	-	-	5. Gains (losses) from sale of financial instruments
6. Pendapatan operasional lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	6. Other operating revenue
Jumlah pendapatan operasional	759	824	74	150	229	308	384	464	551	637	717	809	893	Total operating revenue
B. Pendapatan non operasional														B. Non operating revenue
1. Bunga giro	1	1	0	0	0	0	0	0	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	-	2. Employee loan interest
3. Laba / (rugi) selisih kurs	(0)	(0)	-	(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	2	2	0	0	0	0	0	0	0	0	0	0	0	Total non operating revenue
Total Pendapatan	760	826	74	150	229	308	384	464	551	638	638	638	893	Total Revenue
Beban														Expenses
A. Beban operasional														A. Operating expenses
1. Beban sekuritisasi	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Securities expenses
2. Beban bunga	413	451	34	69	106	145	183	225	267	309	352	403	452	2. Interest expenses
3. Pegawai	32	36	3	8	13	16	20	18	23	26	29	33	35	3. Employee
4. Direksi & dekom	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Directors & commissioners
5. Beban depresiasi & amortisasi	1	1	0	0	0	0	0	0	0	1	1	1	-	5. Depreciation & amortization expenses
6. Administrasi	17	22	1	2	3	5	8	9	11	14	16	19	27	6. Administration
7. Umum	-	-	-	-	-	-	-	-	-	-	-	-	-	7. General
8. Pendidikan & pelatihan	-	-	-	0	-	-	-	-	-	-	-	-	-	8. Education & training
9. Beban pajak	39	41	3	5	7	9	11	14	18	22	25	30	36	9. Tax expenses
Jumlah beban operasional	502	510	42	84	129	175	222	267	319	372	423	485	550	Total operating 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	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
B. Beban non operasional	-	-	-	-	-	-	-	-	-	-	-	-	-	B. Non operating expenses
Total Beban	502	510	42	84	129	175	222	267	319	372	423	485	550	Total Expenses
A. Laba / (Rugi) Sebelum Pajak	259	316	31	65	100	133	162	198	232	266	294	324	343	A. Profit / (Loss) Before Tax
Beban (manfaat) pajak penghasilan	(24)	(27)	-	(5)	(15)	(20)	(26)	(32)	(37)	(42)	(44)	(48)	(48)	Income tax (benefits) expenses
1. Kini	(25)	(28)	-	(5)	(15)	(21)	(26)	(31)	(36)	(41)	(43)	(48)	(48)	1. Current
2. Tangguhan	2	2	-	-	0	0	0	(1)	(1)	(1)	(1)	(1)	(1)	2. Deferred
Laba periode berjalan	235	249	31	61	85	112	137	165	195	224	251	276	295	Current period income
Pendapatan komprehensif lain setelah pajak	-	-	-	-	-	-	-	-	-	-	-	-	-	Other comprehensive income after tax
Laba / (Rugi) Komprehensif Periode Berjalan	235	249	31	61	85	112	137	165	195	224	251	276	295	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	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Nilai pinjaman yang diberikan kepada penyalur KPR	7.871	7.843	7.842	8.841	9.031	9.030	8.999	8.448	8.448	8.442	8.389	8.188	7.706	1. Mortgage dealer loans
2. Jumlah debitur KPR (pihak)	244.316	246.859	246.859	261.366	263.701	263.701	284.970	311.127	311.127	311.127	314.447	314.447	315.966	2. Total mortgage debtor
3. Nilai sekuritisasi	5.656	5.656	5.656	5.656	5.656	5.656	5.656	5.656	5.656	5.826	6.156	7.156	7.156	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	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Nov-16	Items
1. Deposito	780	1.323	1.399	458	821	898	991	2.494	2.161	2.196	3.431	3.614	3.207	1. Deposit
2. Saham	-	-	-	-	-	-	-	-	-	-	-	-	1	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	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Obligation
5. Reksadana	-	-	-	-	-	-	-	-	-	-	-	-	-	5. Mutual fund
6. Penyertaan Langsung	-	-	-	-	-	-	-	-	-	-	-	-	-	6. Direct Investments
7. EBA	702	740	702	699	663	627	619	587	556	572	541	598	1.057	7. RMBS
8. Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Properties
JUMLAH	1.494	2.075	2.113	1.169	1.496	1.537	1.622	3.093	2.730	2.781	3.984	4.224	4.277	TOTAL



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