



**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 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, November 2016

Jakarta, November 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>	6
Tabel 1.1 Overview Lembaga Keuangan Khusus per Oktober 2016	
<i>Table 1.1 Specialized Financial Institutions Overview as of October, 2016</i>	8
Tabel 1.2 Pembiayaan & Pinjaman yang Disalurkan Lembaga Keuangan Khusus	
<i>Table 1.2 Financing & Loan of Specialized Financial Institutions</i>	8
Tabel 1.3 Portofolio Investasi Lembaga Keuangan Khusus	
<i>Table 1.3 Investments Portfolio of Specialized Financial Institutions</i>	8
Tabel 2.1 Posisi Keuangan LPEI	
<i>Table 2.1 Financial Position of Indonesia Eximbank</i>	9
Tabel 2.2 Laba Rugi Komprehensif LPEI	
<i>Table 2.2 Comprehensive Income of Indonesia Eximbank</i>	11
Tabel 2.3 Rekening Administratif LPEI	
<i>Table 2.3 Administrative Accounts of Indonesia Eximbank</i>	14
Tabel 2.4 Kegiatan Usaha LPEI	
<i>Table 2.4 Business Activities of Indonesia Eximbank</i>	16
Tabel 2.5 Jumlah Kontrak Kegiatan Usaha LPEI	
<i>Table 2.5 Number of Business Activities Contract of Indonesia Eximbank</i>	16
Tabel 2.6 Portofolio Investasi LPEI	
<i>Table 2.6 Investments Portfolio of Indonesia Eximbank</i>	16
Tabel 2.7 Piutang Pembiayaan LPEI Berdasarkan Sektor Ekonomi	
<i>Table 2.7 Financing Receivables of Indonesia Eximbank based on Economic Sector</i>	17
Tabel 2.8 Piutang Pembiayaan LPEI Berdasarkan Penggunaan Dana	
<i>Table 2.8 Financing Receivables of Indonesia Eximbank based on Purpose of Financing</i>	17
Tabel 2.9 Piutang Pembiayaan LPEI Berdasarkan Kategori Debitur	
<i>Table 2.9 Financing Receivables of Indonesia Eximbank based on Debtor Category</i>	18
Tabel 2.10 Piutang Pembiayaan LPEI Berdasarkan Lokasi	
<i>Table 2.10 Financing Receivables of Indonesia Eximbank based on Location</i>	18
Tabel 2.11 Piutang Pembiayaan LPEI Berdasarkan Valuta	
<i>Table 2.11 Financing Receivables of Indonesia Eximbank based on Currency</i>	19
Tabel 2.12 Piutang Pembiayaan LPEI Berdasarkan Kualitas Kolektabilitas	
<i>Table 2.12 Financing Receivables of Indonesia Eximbank based on Quality of Financing</i>	19

Tabel 2.13 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Sektor Ekonomi	
<i>Table 2.13 Number of Financing Contract of Indonesia Eximbank based on Economic Sector.....</i>	20
Tabel 2.14 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Penggunaan Dana	
<i>Table 2.14 Number of Financing Contract of Indonesia Eximbank based on Purpose of Financing.....</i>	20
Tabel 2.15 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Kategori Debitur	
<i>Table 2.15 Number of Financing Contract of Indonesia Eximbank based on Debtor Category.....</i>	21
Tabel 2.16 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Lokasi	
<i>Table 2.16 Number of Financing Contract of Indonesia Eximbank based on Location.....</i>	21
Tabel 2.17 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Valuta	
<i>Table 2.17 Number of Financing Contract of Indonesia Eximbank based on Currency.....</i>	22
Tabel 2.18 Jumlah Kontrak Pembiayaan LPEI Berdasarkan Kualitas Kolektabilitas	
<i>Table 2.18 Number of Financing Contract of Indonesia Eximbank based on Quality of Financing.....</i>	22
Tabel 2.19 Jumlah Kontrak Penjaminan LPEI Berdasarkan Jenis Penjaminan	
<i>Table 2.19 Number of Guarantee Contract of Indonesia Eximbank based on Types of Guarantee.....</i>	23
Tabel 2.20 Jumlah Kontrak Asuransi LPEI Berdasarkan Jenis Asuransi	
<i>Table 2.20 Number of Insurance Contract of Indonesia Eximbank based on Types of Insurance.....</i>	23
Tabel 2.21 Pinjaman yang Diterima LPEI Berdasarkan Negara Pemberi Pinjaman	
<i>Table 2.21 Loans Received of Indonesia Eximbank based on Creditor Country.....</i>	24
Tabel 2.22 Pinjaman yang Diterima LPEI Berdasarkan Valuta	
<i>Table 2.22 Loans Received of Indonesia Eximbank based on Currency.....</i>	24
<i>Table 2.23 Rasio LPEI</i>	
<i>Table 2.23 Ratio of Indonesia Eximbank.....</i>	25
Tabel 2.24 Gearing Ratio LPEI	
<i>Table 2.24 Gearing Ratio of Indonesia Eximbank.....</i>	25
Tabel 3.1 Posisi Keuangan PT Pegadaian (Persero)	
<i>Table 3.1 Financial Position of PT Pegadaian (Persero).....</i>	26
Tabel 3.2 Laba Rugi Komprehensif PT Pegadaian (Persero)	
<i>Table 3.2 Comprehensif Income of PT Pegadaian (Persero).....</i>	29
Tabel 3.3 Portofolio Investasi PT Pegadaian (Persero)	
<i>Table 3.3 Investments Portfolio of PT Pegadaian (Persero).....</i>	31
Tabel 4.1 Posisi Keuangan Lembaga Penjamin	
<i>Table 4.1 Financial Position of Guarantee Institutions.....</i>	32
Tabel 4.2 Laba Rugi Komprehensif Lembaga Penjamin	
<i>Table 4.2 Comprehensive Income of Guarantee Institutions.....</i>	34
Tabel 4.3 Portofolio Investasi Lembaga Penjamin	
<i>Table 4.3 Investments Portfolio of Guarantee Institutions.....</i>	36
Tabel 4.4 Kinerja Operasional Lembaga Penjamin	
<i>Table 4.4 Operational Performance of Guarantee Institutions.....</i>	36
Tabel 5.1 Posisi Keuangan PT Sarana Multigriya Finansial (Persero)	
<i>Table 5.1 Financial Position of PT Sarana Multigriya Finansial (Persero).....</i>	37

Tabel 5.2 Laba Rugi Komprehensif PT Sarana Multigriya Finansial (Persero)	
<i>Table 5.2 Comprehensive Income of PT Sarana Multigriya Finansial (Persero)</i>	39
Tabel 5.3 Kegiatan Usaha PT Sarana Multigriya Finansial (Persero)	
<i>Table 5.3 Business Activities of PT Sarana Multigriya Finansial (Persero)</i>	40
Tabel 5.4 Portofolio Investasi PT Sarana Multigriya Finansial (Persero)	
<i>Table 5.4 Investments Portfolio of PT Sarana Multigriya Finansial (Persero)</i>	41

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 Oktober 2016
Table 1.1 Specialized Financial Institutions Overview as of October, 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	92.548	79.636	12.912	1. Indonesia Eximbank
2. PT Pegadaian (Persero)	1	46.190	29.891	16.299	2. PT Pegadaian (Persero)
3. Lembaga Penjamin	21	14.390	3.186	11.204	3. Guarantee Institutions
4. PT SMF (Persero)	1	12.589	7.101	5.488	4. PT SMF (Persero)
JUMLAH	24	165.717	119.814	45.903	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. LPEI	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009	1. Indonesia Eximbank
2. PT Pegadaian (Persero)	30.920	31.314	31.099	30.972	31.683	32.328	32.807	33.529	33.041	33.059	33.980	34.633	35.247	2. PT Pegadaian (Persero)
3. PT SMF (Persero)	7.173	7.871	7.842	7.842	8.841	9.031	9.030	8.999	8.448	8.448	8.442	8.389	8.188	3. PT SMF (Persero)
JUMLAH	110.875	112.755	113.770	113.631	116.724	119.115	120.510	124.690	127.085	127.037	128.095	126.716	126.444	TOTAL

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

Keterangan	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Deposito	13.377	18.091	15.456	15.936	17.444	15.245	15.220	11.137	11.769	13.169	18.479	17.627	17.397	1. Deposit
2. Saham	199	186	334	372	405	336	342	325	294	298	285	264	242	2. Stock
3. Surat Berharga Negara (SBN)	626	680	2.306	2.317	2.418	2.454	2.357	2.402	2.654	1.911	1.897	1.925	1.985	3. Government bonds
4. Obligasi	1.108	1.128	1.039	1.073	1.090	1.156	1.129	1.088	893	901	900	900	876	4. Obligation
5. Reksadana	1.091	1.103	1.185	1.187	1.252	1.331	1.359	1.451	1.460	1.499	1.526	1.520	1.515	5. Mutual fund
6. Penyertaan Langsung	251	251	251	251	251	251	251	251	251	251	250	250	250	6. Direct Investments
7. EBA	718	726	763	725	722	686	650	642	609	578	594	563	620	7. RMBS
8. Properti	-	-	-	-	-	220	220	220	220	220	220	220	220	8. Properties
JUMLAH	17.370	22.165	21.334	21.862	23.581	21.459	21.307	17.295	18.150	18.829	24.152	23.269	23.105	TOTAL

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

Keterangan	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Kas	0	1	0	0	0	1	1	2	1	1	1	1	1	1. Cash
2. Penempatan pada Bank Indonesia	30	17	181	29	33	29	28	30	24	29	32	28	31	2. Placements on Bank Indonesia
3. Penempatan pada Bank Cadangan Kerugian Penurunan Nilai (CKPN) – Penempatan pada Bank	6.362	11.335	7.427	8.181	10.476	7.963	8.000	3.734	3.414	4.960	10.123	8.069	7.651	3. Placements on Bank Allowance For Impairment Losses (AFIL) – Placements on Bank
4. Surat berharga yang dimiliki CKPN – Surat berharga	480	534	2.161	2.172	2.272	2.309	2.212	2.257	2.234	1.564	1.524	1.538	1.484	4. Securities AFIL – Securities
5. Tagihan derivatif CKPN – Tagihan derivatif	2	0	4	5	11	18	14	3	10	7	15	19	19	5. Derivatives receivable AFIL – Derivatives receivables
6. Tagihan akseptasi CKPN – Tagihan akseptasi	889	1.286	1.337	1.438	1.493	1.629	1.480	997	1.218	1.342	1.806	1.651	1.458	6. Acceptances receivable AFIL – Acceptances receivable
7. Pembiayaan & piutang syariah	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009	7. Financing & sharia receivables
a. Pembiayaan CKPN – Pembiayaan	61.813	62.386	63.583	63.224	64.582	65.616	66.537	69.726	72.852	72.796	72.752	71.256	70.571	a. Financing AFIL – Financing
b. Piutang syariah CKPN – Piutang syariah	10.970	11.184	11.246	11.594	11.618	12.140	12.136	12.436	12.744	12.734	12.920	12.438	12.437	b. Sharia receivables AFIL – Sharia receivables
8. Piutang premi & fee	0	0	0	0	0	0	0	1	2	2	3	3	3	8. Premium receivables & fee
a. Piutang premi	0	0	0	0	0	0	0	1	2	2	2	3	3	a. Premium receivables
b. Piutang fee	-	-	-	-	-	-	-	0	0	0	0	0	0	b. Fee receivables
9. Aset reasuransi CKPN – Aset reasuransi	0	0	0	0	5	1	5	4	2	2	4	4	4	9. Reinsurance assets AFIL – Reinsurance assets
10. Penyertaan CKPN – Penyertaan	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Participations AFIL – Participations
11. Aset tetap Akumulasi penyusutan aset tetap	676	722	777	835	881	928	974	1.020	1.065	1.111	1.157	1.178	1.223	11. Fixed assets Accumulated depreciation of Fixed Assets
12. Agunan yang diambil alih CKPN – Agunan yang diambil alih	61	64	66	68	70	73	75	77	80	82	85	78	80	12. Collateral taken AFIL – Collateral taken
13. Aset pajak tangguhan	41	42	59	47	60	57	35	58	53	55	54	56	103	13. Deferred tax assets
14. Aset lain-lain	443	311	317	146	127	125	135	166	112	117	83	98	97	14. Other assets
Total Aset	80.143	86.221	85.301	85.818	89.645	88.828	89.569	88.279	92.037	92.937	98.530	94.086	92.548	Total Assets
1. Penempatan dana oleh Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Placements based on Bank Indonesia
2. Liabilitas akseptasi	889	1.286	1.337	1.438	1.493	1.629	1.480	997	1.218	1.342	1.806	1.651	1.458	2. Acceptance liabilities

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

Keterangan	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
3. Efek-efek yang diterbitkan	29.048	28.946	28.921	28.913	32.739	32.127	32.091	30.393	32.600	33.039	37.453	36.583	37.372	3. Securities issued
4. Liabilitas derivatif	1	6	0	0	0	4	0	11	7	0	1	0	-	4. Derivative liabilities
5. Pinjaman yang Diterima	36.942	41.503	40.558	41.252	41.006	40.621	41.426	42.271	43.085	43.506	44.154	40.737	38.805	5. Loans received
6. Provisi atas liabilitas kontinjensi	-	-	-	-	-	-	-	-	-	-	-	-	-	6. Contingency provisions
7. Liabilitas penjaminan & asuransi	2	2	2	3	3	3	3	3	3	3	3	2	3	7. Guarantee & insurance liabilities
a. Penjaminan	2	2	2	2	3	2	2	2	2	2	1	0	2	a. Guarantee
b. Asuransi	0	0	0	0	0	1	1	1	1	1	2	2	2	b. Insurance
8. Utang reasuransi	1	1	1	0	0	0	0	0	0	1	1	1	1	8. Reinsurance liabilities
9. Kewajiban pajak tangguhan	-	0	0	35	2	1	1	2	23	-	16	10	2	9. Deferred tax liabilities
10. Kewajiban lain-lain	1.879	1.982	2.036	1.612	1.756	1.688	1.705	1.692	1.774	1.964	1.968	2.073	1.995	10. Other liabilities
Total Liabilitas	68.761	73.725	72.854	73.254	77.000	76.072	76.706	75.370	78.710	79.855	85.403	81.057	79.636	Total Liabilities
11. Kontribusi modal pemerintah	7.376	8.376	9.729	9.729	9.729	9.729	9.729	9.729	9.729	10.692	10.692	10.692	10.692	11. Government capital contributions
a. Modal Awal	7.376	8.376	9.729	9.729	9.729	9.729	9.729	9.729	9.729	10.692	10.692	10.692	10.692	a. Initial capital
b. Modal tambahan	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Additional capital
12. Hibah	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Grants
13. Saldo laba	4.059	4.170	2.773	2.887	2.965	3.063	3.163	3.213	3.620	2.406	2.451	2.353	2.239	13. Retained earnings
a. Saldo laba yang telah ditentukan penggunaannya	2.433	2.433	1.080	1.080	1.080	1.080	1.080	1.080	2.365	1.080	1.080	1.080	1.080	a. Appropriated retained earnings
i. Cadangan umum	1.636	1.636	368	368	368	368	368	368	894	322	322	322	322	i. General reserve
ii. Cadangan tujuan	797	797	713	713	713	713	713	713	1.471	758	758	758	758	ii. Specific reserve
b. Saldo laba yang belum ditentukan penggunaannya	1.626	1.737	1.692	1.806	1.885	1.983	2.082	2.133	1.255	1.326	1.371	1.273	1.158	b. Unappropriated retained earnings
14. Pendapatan komprehensif lainnya	(53)	(50)	(55)	(51)	(49)	(36)	(29)	(32)	(22)	(17)	(17)	(17)	(19)	14. Other comprehensive income
Total Ekuitas	11.382	12.496	12.446	12.564	12.645	12.756	12.863	12.909	13.326	13.082	13.127	13.029	12.912	Total Equities
Total Liabilitas & Ekuitas	80.143	86.221	85.301	85.818	89.645	88.828	89.569	88.279	92.037	92.937	98.530	94.086	92.548	Total Liabilities & Equities

Tabel 2.2 Laba Rugi Komprehensif LPEI (Miliar Rp)

Table 2.2 Comprehensive Income of Indonesia Eximbank (Billion Rp)

Keterangan	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
A. Pendapatan & Beban Operasional														A. Operating Income & Expenses
1. Pendapatan bunga & bagi hasil														1. Interest & sharia profit sharing income
a. Bunga	3.953	4.392	4.826	473	945	1.441	1.927	2.360	2.904	3.392	3.882	4.378	4.846	a. Interest
b. Provisi & komisi	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Provision & commission
c. Bagi hasil secara syariah	616	683	771	80	154	238	315	401	449	540	633	720	808	c. Sharia profit sharing
d. Margin	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Margin
Jumlah pendapatan bunga & bagi hasil	4.568	5.075	5.597	553	1.099	1.679	2.242	2.761	3.354	3.931	4.514	5.098	5.653	Total interest & sharia profit sharing income
2. Beban bunga & bagi hasil														2. Interest & sharia profit sharing expenses
a. Bunga	2.448	2.756	3.110	338	660	1.014	1.389	1.689	2.052	2.410	2.770	3.125	3.508	a. Interest
b. Provisi & komisi	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Provision & commission
c. Bagi hasil secara syariah	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Sharia profit sharing
Jumlah beban bunga & bagi hasil	2.448	2.756	3.110	338	660	1.014	1.389	1.689	2.052	2.410	2.770	3.125	3.508	Total interest & sharia profit sharing expenses
3. Pendapatan bunga & bagi hasil - bersih	2.120	2.318	2.487	216	439	665	853	1.073	1.302	1.522	1.744	1.973	2.145	3. Interest & sharia profit sharing income - net
4. Pendapatan asuransi & penjaminan														4. Insurance & guarantee income
a. Pendapatan premi														a. Premium income
i. Premi bruto	31	1	2	0	0	1	1	1	1	2	2	3	3	i. Gross premium
ii. Premi reasuransi	(1)	(1)	(1)	(0)	(0)	(0)	(1)	(1)	(1)	(1)	(2)	(2)	(2)	ii. Reinsurance premium
iii. Penurunan / (kenaikan) premi yang belum merupakan pendapatan	(6)	0	0	(0)	(0)	(0)	(0)	0	(0)	(0)	(0)	(0)	(0)	iii. Decreasing / (increasing) non-income premium
Jumlah pendapatan premi	24	0	0	0	0	0	0	0	0	0	0	1	1	Total premium income
b. Pendapatan komisi reasuransi	1	0	0	0	0	0	0	0	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	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	25	37	42	6	10	15	20	25	31	36	40	46	51	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)	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
iii. Penurunan / (kenaikan) estimasi klaim retensi sendiri	10	-	-	-	-	-	-	-	-	-	-	-	-	iii. Decreasing / (increasing) self retention claim estimate
Jumlah beban klaim asuransi	10	6	2	-	0	0	(0)	(0)	(1)	(1)	(1)	(0)	(0)	Total insurance claim expenses
b. Penurunan/kenaikan aset reasuransi	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Decreasing / (increasing) insurance assets
c. Beban klaim penjaminan	0	10	5	0	0	2	2	2	2	2	2	2	2	c. Guarantee claim expenses
d. Beban lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	d. Other expenses
Jumlah beban asuransi & penjaminan	10	17	7	0	0	2	1	2	1	1	2	2	2	Total insurance & guarantee expenses
6. Pendapatan asuransi & penjaminan - bersih	15	20	35	6	10	13	18	23	30	35	39	44	49	6. Insurance & guarantee income - net
7. Pendapatan operasional lainnya														7. Other operating income
a. Keuntungan transaksi surat berharga - bersih	8	4	10	9	15	26	24	14	20	23	30	33	33	a. Securities transaction profit - net
b. Keuntungan transaksi mata uang asing - bersih	118	130	143	5	6	9	17	32	38	51	59	63	68	b. Currency transaction profit - net
c. Lain-lain	25	26	26	2	5	8	11	12	37	37	39	39	39	c. Others
Jumlah pendapatan operasional lainnya	151	160	180	16	26	43	52	59	95	111	128	135	140	Total other operating income
8. Beban / (pendapatan) CKPN & penyisihan penghapusan aset	52	80	277	(13)	34	115	115	247	(171)	(76)	73	400	682	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	135	152	188	12	26	42	59	76	95	111	128	142	158	a. General & administration
b. Tenaga kerja	268	293	321	27	56	83	128	159	208	254	274	303	357	b. Labor
c. Lain-lain	6	6	4	0	0	16	17	14	20	20	21	9	22	c. Others
Jumlah beban operasional lainnya	409	451	513	39	82	140	204	249	323	385	423	454	536	Total other operating expenses
B. Laba Operasional	1.826	1.968	1.912	211	357	467	604	658	1.275	1.358	1.415	1.298	1.117	B. Operating Income
C. Pendapatan & Beban Non Operasional														C. Non Operating Income & Expenses
1. Pendapatan non operasional	5	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
Pendapatan/(beban) non operasional	5	5	11	-	-	-	-	-	-	-	-	-	-	Total operating income & expenses
D. Laba Sebelum Pajak Penghasilan	1.830	1.973	1.923	211	357	467	604	658	1.275	1.358	1.415	1.298	1.117	D. Income Before Tax
E. Pajak Penghasilan	390	421	416	47	86	97	101	139	250	269	296	294	229	E. Tax Income
1. Taksiran pajak penghasilan	409	442	453	11	84	97	115	140	271	286	306	295	281	1. Tax estimated
2. Pajak Tangguhan	(20)	(21)	(36)	(36)	(2)	(0)	(15)	(1)	(20)	(17)	(10)	(1)	(52)	2. Deferred tax
a. Pendapatan pajak tangguhan	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Deferred tax income
b. Beban pajak tangguhan	(20)	(21)	(36)	(36)	(2)	(0)	(15)	(1)	(20)	(17)	(10)	(1)	(52)	b. Deferred tax expenses
F. Laba Bersih	1.440	1.551	1.507	164	272	369	474	519	984	1.055	1.100	1.002	887	F. Net Income

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

Keterangan	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
Rekening Administratif	32.875	34.649	35.406	36.393	35.881	35.913	35.309	36.748	34.952	33.148	34.869	37.093	36.581	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	25.842	27.056	27.429	27.281	26.661	26.267	25.641	26.616	24.680	23.470	22.924	23.005	22.361	2. Commitment liabilities
a. Fasilitas pembiayaan yang belum ditarik	24.004	25.480	26.026	25.663	25.177	24.946	24.261	25.567	23.316	22.524	22.092	22.238	21.098	a. Undrawn financing facility
b. Irrecoverable L/C yang masih berjalan	1.838	1.576	1.403	1.618	1.484	1.320	1.380	1.049	1.364	946	832	767	1.263	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	25.842	27.056	27.429	27.281	26.661	26.267	25.641	26.616	24.680	23.470	22.924	23.005	22.361	Total commitment liabilities
3. Jumlah komitmen bersih	(25.842)	(27.056)	(27.429)	(27.281)	(26.661)	(26.267)	(25.641)	(26.616)	(24.680)	(23.470)	(22.924)	(23.005)	(22.361)	3. Total net commitment
4. Tagihan kontijensi	470	474	522	886	906	915	924	925	886	815	858	858	862	4. Contingency receivables
a. Penjaminan yang diterima	-	-	-	-	-	-	-	-	-	-	-	-	-	a. Guarantee received
b. Pendapatan bunga dalam penyelesaian	470	474	522	886	906	915	924	925	886	815	858	859	862	b. Interest income in completion
i. Bunga atas pembiayaan yang diberikan	470	474	522	886	906	915	924	925	886	815	858	859	862	i. Financing interest
ii. Bunga lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	ii. Other interest
c. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
Jumlah tagihan kontijensi	470	474	522	886	906	915	924	925	886	815	858	859	862	Total receivables contingency
5. Kewajiban kontijensi	6.563	7.119	7.455	8.226	8.314	8.731	8.743	9.207	9.386	8.862	11.088	13.230	13.358	5. Contingency liabilities

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

Keterangan	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
a. Penjaminan yang diberikan	5.629	6.171	6.247	6.459	6.305	6.552	6.654	6.949	6.832	6.032	6.357	6.594	6.573	a. Guarantee
b. Asuransi yang diberikan	934	948	1.207	1.767	2.009	2.179	2.089	2.258	2.554	2.830	4.731	6.636	6.785	b. Insurance
c. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
Jumlah kewajiban kontijensi	6.563	7.119	7.455	8.226	8.314	8.731	8.743	9.207	9.386	8.862	11.088	13.230	13.358	Total contingency liabilities
6. Jumlah kontijensi bersih	(6.093)	(6.645)	(6.933)	(7.340)	(7.407)	(7.816)	(7.819)	(8.282)	(8.499)	(8.047)	(10.230)	(12.371)	(12.496)	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Pembiayaan	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009	1. Financing
2. Penjaminan	5.629	6.171	6.247	6.459	6.305	6.552	6.654	6.949	6.832	6.032	6.357	6.594	6.573	2. Guarantee
3. Asuransi	934	948	1.207	1.767	2.009	2.179	2.089	2.258	2.554	2.830	4.731	6.636	6.785	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Pembiayaan	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	6.453	1. Financing
2. Penjaminan	1.042	1.100	1.113	1.126	1.104	1.078	1.043	1.035	1.054	1.008	995	1.023	1.038	2. Guarantee
3. Asuransi	15	15	16	22	30	37	41	63	70	77	97	102	118	3. Insurance

Tabel 2.6 Portofolio Investasi LPEI (Miliar Rp)

Table 2.6 Investments Portfolio of Indonesia Eximbank (Billion Rp)

Keterangan	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Deposito	6.393	11.352	7.608	8.210	10.509	7.992	8.028	3.763	3.438	4.989	10.155	8.097	7.682	1. Deposit
2. Saham	-	-	-	-	-	-	-	-	-	-	-	-	-	2. Stock
3. Surat Utang Negara (SUN)	480	534	2.161	2.172	2.272	2.309	2.212	2.257	2.234	1.564	1.524	1.538	1.484	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	6.873	11.887	9.769	10.382	12.781	10.302	10.240	6.020	5.673	6.554	11.679	9.635	9.166	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Perindustrian	35.902	35.669	36.710	37.260	36.796	36.756	37.235	38.674	39.765	40.142	40.537	40.411	40.545	1. Industry
2. Pertambangan	9.964	9.269	9.369	9.006	9.856	10.351	10.302	10.649	11.106	10.955	10.972	10.623	10.512	2. Mining
3. Pertanian, perburuan, & sarana pertanian	7.981	8.464	8.473	8.610	8.646	9.287	9.340	9.534	9.616	9.577	9.695	9.300	9.193	3. Agriculture, hunt, & agricultural tools
4. Jasa-jasa dunia usaha	5.355	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. Business services
5. Pengangkutan, pergudangan, & komunikasi	4.315	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. Transportation, warehousing, & communication
6. Konstruksi	3.733	3.744	2.779	2.733	3.525	4.262	4.401	4.916	5.827	5.682	5.477	4.881	4.910	6. Construction
7. Listrik, gas, & air	1.940	1.986	2.637	2.767	2.732	2.703	2.673	2.726	3.114	3.207	3.228	3.179	3.165	7. Electricity, gas, & water
8. Perdagangan, restoran, & hotel	1.576	1.668	1.737	1.510	1.565	1.700	1.677	1.700	1.701	1.642	1.647	1.644	1.667	8. Trading, restaurant, & hotel
9. Perikanan	0	10	110	112	173	223	242	245	321	320	324	434	425	9. Fishery
10. Lain-Lain	2.016	2.315	2.327	2.389	2.309	2.596	2.737	2.865	2.546	2.540	2.535	2.488	2.418	10. Others
JUMLAH	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Modal kerja	38.934	39.381	39.294	38.717	38.766	39.416	40.027	41.319	43.657	43.406	43.247	42.808	41.863	1. Working capital
2. Investasi	33.785	34.126	35.470	36.036	37.369	38.276	38.582	40.778	41.873	42.061	42.362	40.822	41.082	2. Investment
3. Lainnya	63	64	65	64	64	64	64	65	65	64	64	64	64	3. Others
JUMLAH	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. BUMN	10.118	9.658	9.310	9.405	10.126	10.489	10.988	11.681	12.769	12.579	12.272	11.468	11.295	1. State-Owned Enterprises
2. Non BUMN	62.601	63.850	65.454	65.348	66.010	66.930	67.332	70.111	72.439	72.549	72.985	71.804	71.541	2. Private Enterprises
3. Pemerintah pusat	-	-	-	-	-	272	289	306	322	338	352	358	109	3. Government
4. Lainnya	63	64	65	64	64	64	64	65	65	64	64	64	64	4. Others
JUMLAH	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16
1. Bali	2	7	7	5	6	5	5	6	11	11	15	19	13
2. Bangka Belitung	140	141	141	131	129	128	227	231	207	152	123	121	107
3. Banten	5.753	5.873	5.906	5.793	5.667	5.767	5.729	5.927	5.607	5.628	5.633	5.522	5.154
4. Batam	-	-	-	-	-	-	-	-	-	-	-	-	-
5. DI Yogyakarta	37	37	43	43	41	40	43	67	67	112	115	113	112
6. DKI Jakarta*)	21.108	22.035	23.093	23.508	25.155	26.089	27.043	29.018	31.996	32.451	32.425	31.914	32.531
7. Jambi	1.553	1.686	1.706	1.735	1.774	1.797	1.840	1.865	1.790	1.834	1.880	1.871	1.858
8. Jawa Barat	4.463	4.079	3.914	3.914	4.215	4.310	4.259	4.429	4.953	4.913	5.138	4.822	4.790
9. Jawa Tengah	5.358	5.228	5.295	5.352	5.345	5.382	5.458	5.907	6.177	6.101	5.987	5.889	5.918
10. Jawa Timur	12.530	12.536	12.928	12.933	13.114	13.354	13.350	13.816	14.012	14.462	14.632	14.612	14.552
11. Kalimantan Barat	986	943	1.028	1.015	998	992	981	995	977	961	819	456	452
12. Kalimantan Selatan	3.289	3.253	2.902	2.864	2.737	3.374	3.322	3.346	3.363	3.308	3.290	3.179	3.128
13. Kalimantan Tengah	2.697	3.420	3.422	3.399	3.324	3.510	3.502	3.544	3.483	3.449	3.528	3.528	3.514
14. Kalimantan Timur	4.365	3.900	3.853	3.832	3.753	3.725	3.679	3.758	3.289	2.742	2.735	2.692	2.658
15. Lampung	1.634	1.510	1.437	1.417	1.425	1.405	1.419	1.420	1.392	1.402	1.407	1.416	1.395
16. Maluku	20	17	16	16	16	16	16	5	5	5	5	5	4
17. Maluku Utara	25	4	4	4	3	3	3	3	3	2	2	2	2
18. Nangroe Aceh Darussalam	358	356	221	223	221	219	221	219	220	212	210	211	213
19. Nusa Tenggara Barat	55	56	55	54	53	53	52	51	50	49	48	47	47
20. Nusa Tenggara Timur	12	11	11	11	11	11	11	10	10	10	10	10	10
21. Papua	80	80	80	80	80	80	80	80	80	80	80	80	80
22. Riau	2.920	3.200	3.050	2.849	3.096	3.370	3.342	3.020	3.290	3.108	3.132	2.730	2.016
23. Sulawesi Selatan	618	629	617	616	604	616	630	665	700	748	773	768	764
24. Sulawesi Tengah	25	24	28	26	26	30	31	31	32	31	30	30	30
25. Sulawesi Tenggara	712	713	710	707	700	698	693	688	683	680	670	666	663
26. Sulawesi Utara	36	37	37	37	35	35	35	36	35	35	35	82	80
27. Sumatera Barat	238	260	528	278	278	58	57	57	58	59	58	58	59

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

Keterangan	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16
28. Sumatera Selatan	1.476	1.480	1.471	1.720	1.579	1.316	1.313	1.438	1.410	1.406	1.537	1.517	1.516
29. Sumatera Utara	1.387	1.139	1.357	1.369	1.066	897	899	1.087	1.280	1.186	964	953	968
30. Di luar Indonesia	904	919	970	885	747	474	432	442	416	396	393	380	375
JUMLAH	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009

*) 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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Rupiah	33.922	34.586	35.625	36.056	37.575	38.661	39.796	40.683	43.784	44.353	44.360	42.708	42.554	1. Rupiah
2. US Dollar*)	38.860	38.514	38.732	38.290	38.165	38.617	38.398	41.001	41.337	40.703	40.843	40.522	39.997	2. US Dollar*)
3. Singapore Dollar*)	-	470	471	470	459	477	479	477	475	473	470	464	457	3. Singapore Dollar*)
4. Yen*)	1	0	1	1	1	-	-	-	-	0	-	-	1	4. Yen*)
JUMLAH	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16
1. Lancar	68.685	69.496	70.787	68.706	70.179	71.750	72.694	76.069	79.454	79.418	78.787	76.853	76.042
2. Dalam Perhatian Khusus	2.414	2.428	2.400	3.444	3.403	3.398	3.383	3.442	3.746	3.735	4.496	4.472	4.536
3. Kurang Lancar	508	510	508	1.260	1.234	1.229	1.222	1.251	1.019	1.013	1.019	1.005	1.066
4. Diragukan	182	184	183	247	241	240	239	245	530	509	469	467	467
5. Macet	992	953	951	1.160	1.143	1.138	1.135	1.155	847	856	902	898	898
JUMLAH	72.782	73.571	74.829	74.817	76.199	77.756	78.673	82.162	85.596	85.530	85.673	83.694	83.009

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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Perindustrian	2.823	2.710	2.674	2.768	2.925	3.000	2.842	3.004	3.106	3.174	3.293	3.451	3.364	1. Industry
2. Pertambangan	223	235	267	265	217	219	226	247	225	219	223	231	237	2. Mining
3. Pertanian, perburuan, & sarana pertanian	258	273	272	284	270	278	282	294	297	305	311	308	311	3. Agriculture, hunt, & agricultural tools
4. Jasa-jasa dunia usaha	701	716	728	715	687	688	752	784	764	757	745	735	737	4. Business services
5. Pengangkutan, pergudangan, & komunikasi	177	198	191	210	216	222	222	222	221	214	203	204	163	5. Transportation, warehousing, & communication
6. Konstruksi	130	150	178	184	186	192	209	209	222	205	217	222	229	6. Construction
7. Listrik, Gas, & Air	39	43	45	46	43	42	45	47	56	57	57	58	55	7. Electricity, gas, & water
8. Perdagangan, restoran, & hotel	244	251	253	240	244	255	242	257	247	245	247	244	241	8. Trading, restaurant, & hotel
9. Perikanan	1	18	24	27	428	460	474	464	462	463	465	483	475	9. Fishery
10.Lain-Lain	559	613	609	614	573	592	595	618	637	633	641	645	641	10.Others
JUMLAH	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	6.453	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Modal kerja	3.426	3.434	3.487	3.562	3.979	4.166	4.069	4.279	4.311	4.336	4.433	4.574	4.499	1. Working capital
2. Investasi	1.396	1.438	1.415	1.451	1.469	1.440	1.478	1.520	1.571	1.584	1.616	1.651	1.596	2. Investment
3. Lainnya	333	335	339	340	341	342	342	347	355	352	353	356	358	3. Others
JUMLAH	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	6.453	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. BUMN	400	440	430	441	459	469	519	518	534	499	496	512	464	1. State-Owned Enterprises
2. Non BUMN	4.422	4.432	4.472	4.572	4.989	5.129	5.015	5.264	5.323	5.390	5.514	5.671	5.584	2. Private Enterprises
3. Pemerintah Pusat	-	-	-	-	-	8	13	17	25	31	39	42	47	3. Government
4. Lainnya	333	335	342	340	341	342	342	347	355	352	353	356	358	4. Others
JUMLAH	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	6.453	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	
1. Bali	1	3	3	3	3	3	3	3	4	7	7	9	13	9
2. Bangka Belitung	3	3	3	3	3	22	22	24	24	24	23	3	3	3
3. Banten	164	194	194	194	185	188	188	203	196	193	190	196	126	
4. Batam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5. DI Yogyakarta	41	41	43	39	44	41	39	47	47	47	45	47	49	
6. DKI Jakarta*)	1.435	1.510	1.613	1.690	1.679	1.772	1.915	1.980	2.035	2.013	2.027	2.069	2.050	
7. Jambi	85	89	82	85	87	94	83	95	99	91	98	100	100	
8. Jawa Barat	251	236	225	229	238	267	272	308	360	377	408	468	458	
9. Jawa Tengah	515	498	494	497	506	541	536	585	593	583	574	578	566	
10. Jawa Timur	1.455	1.406	1.440	1.479	1.583	1.585	1.374	1.452	1.438	1.509	1.595	1.651	1.652	
11. Kalimantan Barat	36	33	34	34	34	34	34	34	31	30	28	22	21	
12. Kalimantan Selatan	55	53	46	45	44	46	46	46	49	49	51	51	50	
13. Kalimantan Tengah	73	77	79	79	79	82	85	85	86	87	88	92	95	
14. Kalimantan Timur	86	78	75	75	75	77	76	75	66	66	65	65	65	
15. Lampung	121	106	89	85	89	86	101	100	101	102	104	99	87	
16. Lombok	1	1	1	1	-	-	-	-	-	-	-	-	-	-
17. Maluku	13	10	10	10	10	10	10	5	5	5	5	5	5	
18. Maluku Utara	12	2	2	2	2	2	2	2	2	2	2	2	2	
19. Nangroe Aceh Darussalam	96	96	52	52	52	49	49	49	49	47	47	47	47	
20. Nusa Tenggara Barat	12	16	16	16	14	16	16	18	18	16	15	15	12	
21. Nusa Tenggara Timur	9	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	57	60	46	46	45	47	46	45	45	44	47	47	43	
24. Sulawesi Selatan	107	112	112	116	110	118	125	125	127	130	130	140	142	
25. Sulawesi Tengah	15	15	17	15	14	17	18	18	21	21	20	19	19	
26. Sulawesi Tenggara	6	12	14	15	11	17	19	18	16	15	15	15	15	
27. Sulawesi Utara	1	1	1	1	1	1	1	1	1	1	1	7	9	

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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16
28. Sumatera Barat	383	377	370	365	360	350	344	342	334	327	320	308	300
29. Sumatera Selatan	12	52	52	53	394	393	393	396	396	396	425	425	425
30. Sumatera Utara	63	66	66	66	63	66	64	66	68	70	74	84	82
31. Di luar Indonesia	46	52	54	50	37	16	18	15	15	13	8	5	13
JUMLAH	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	6.453

*) 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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Rupiah	3.516	3.575	3.628	3.730	4.183	4.278	4.177	4.335	4.405	4.449	4.560	4.661	4.556	1. Rupiah
2. US Dollar	1.638	1.630	1.611	1.621	1.604	1.669	1.711	1.810	1.831	1.821	1.841	1.919	1.895	2. US Dollar
3. Singapura Dollar	-	1	1	1	1	1	1	1	1	1	1	1	1	3. Singapore Dollar
4. Yen	1	1	1	1	1	-	-	-	-	1	-	-	1	4. Yen
JUMLAH	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	6.453	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16
1. Lancar	4.993	4.949	5.030	5.102	5.631	5.788	5.715	5.940	6.051	6.089	6.221	6.398	6.276
2. Dalam Perhatian Khusus	74	91	46	77	68	69	69	74	84	83	85	87	74
3. Kurang Lancar	27	50	48	34	16	16	30	34	9	9	14	14	35
4. Diragukan	5	14	14	24	11	11	11	24	31	30	12	12	12
5. Macet	56	103	103	116	63	64	64	74	62	61	70	70	56
JUMLAH	5.155	5.207	5.241	5.353	5.789	5.948	5.889	6.146	6.237	6.272	6.402	6.581	6.453

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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Proyek	933	985	1.003	1.004	979	932	903	911	935	889	884	898	904	1. Project
2. Kepabeanan	109	114	109	121	124	129	123	108	105	105	109	112	121	2. Customs
3. Kredit bank	-	1	1	1	1	2	2	2	2	2	2	2	2	3. Bank credit
4. Importir	-	-	-	-	-	15	15	14	12	12	12	11	11	4. Importer
5. SBLC	-	-	-	-	-	-	-	-	-	-	-	4	-	5. SBLC
JUMLAH	1.042	1.100	1.113	1.126	1.104	1.078	1.043	1.035	1.054	1.008	995	1.023	1.038	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Proteksi piutang dagang	11	11	10	11	13	11	11	11	11	11	6	7	7	1. Account receivable protection
2. Marine cargo	4	4	5	10	11	12	11	10	9	10	12	16	16	2. Marine cargo
3. Property all risk	-	-	1	1	6	14	19	42	49	56	75	75	88	3. Property all risk
4. ReKayasa	-	-	-	-	-	-	-	-	1	0	4	4	7	4. Engineering
JUMLAH	15	15	16	22	30	37	41	63	70	77	97	102	118	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Indonesia	3.959	4.923	5.002	5.800	6.160	6.297	6.623	7.899	8.978	9.632	7.759	5.890	3.989	1. Indonesia
2. Jepang	26.997	27.296	27.206	27.195	26.407	26.194	26.059	25.289	25.117	24.908	27.514	27.078	27.079	2. Japan
3. RRC	2.653	6.704	6.683	6.682	6.489	6.438	6.406	6.639	6.424	6.372	6.456	6.355	6.357	3. China
4. Singapura	2.460	1.695	788	696	762	897	887	943	1.113	1.154	1.205	659	624	4. Singapore
5. Kanada	479	484	482	482	802	796	791	820	793	786	464	-	-	5. Canada
6. Amerika Serikat	223	226	225	225	218	-	-	-	-	-	-	-	-	6. United State
7. Filipina	172	173	172	173	168	-	-	-	-	-	92	90	90	7. Philippines
8. Uni Emirat Arab	-	-	-	-	-	-	659	683	661	655	663	653	652	8. United Arab Emirates
9. Taiwan	-	-	-	-	-	-	-	-	-	-	2	12	12	9. Taiwan
10. Dampak PSAK 50&55	-	-	-	-	-	-	-	-	-	-	-	-	-	10. Impact of SFAS 50&55
JUMLAH	36.942	41.503	40.558	41.252	41.006	40.621	41.426	42.271	43.085	43.506	44.154	40.737	38.805	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Rupiah	3.550	4.515	4.938	5.737	6.099	6.233	6.560	7.835	7.199	7.864	5.974	4.133	2.234	1. Rupiah
2. US Dollar*)	33.328	36.925	35.556	35.452	34.846	34.324	34.803	34.373	35.825	35.582	38.120	36.544	36.511	2. US Dollar*)
3. Euro*)	64	63	63	63	61	63	63	64	61	60	61	60	59	3. Euro*)
JUMLAH	36.942	41.503	40.558	41.252	41.006	40.621	41.426	42.271	43.085	43.506	44.154	40.737	38.805	TOTAL

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

Tabel 2.23 Rasio LPEI
Table 2.23 Ratio of Indonesia Eximbank

Keterangan	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16
1. ROA	3,02%	2,91%	2,56%	2,95%	2,44%	2,12%	2,05%	1,43%	1,91%	1,48%	1,17%	0,84%	0,59%
2. ROE	15,67%	15,16%	13,36%	15,64%	12,93%	11,68%	11,19%	7,82%	10,22%	8,03%	6,39%	4,60%	3,30%
3. BOPO	61,33%	62,43%	66,73%	62,65%	68,51%	73,13%	73,90%	76,88%	63,35%	66,71%	69,78%	75,40%	80,90%
4. NPL Gross	2,31%	2,24%	2,19%	3,56%	3,44%	3,35%	3,30%	3,23%	2,80%	2,78%	2,79%	2,83%	2,93%
5. NPL Net	1,06%	1,05%	0,99%	2,03%	1,90%	1,86%	1,83%	1,80%	1,68%	1,66%	1,67%	1,70%	1,76%
6. PDN	5,62%	3,65%	0,64%	2,55%	3,08%	2,36%	3,81%	1,33%	-3,67%	3,43%	2,13%	0,89%	-0,47%
7. Gearing Ratio (kali)	5,80	5,64	5,58	5,58	5,83	5,70	5,72	5,63	5,68	5,85	6,22	5,93	5,90
8. NIM	2,66%	2,71%	2,94%	0,25%	0,49%	0,76%	0,96%	1,22%	1,43%	1,65%	1,79%	2,11%	2,33%

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

Keterangan	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Surat berharga yang diterbitkan	29.048	28.946	28.921	28.913	32.739	32.127	32.091	30.393	32.600	33.039	37.453	36.583	37.372	1. Securities issued
2. Pinjaman dana yang diterima	36.942	41.503	40.558	41.252	41.006	40.621	41.426	42.271	43.085	43.506	44.154	40.737	38.805	2. Loan received
3. Ekuitas	11.382	12.496	12.446	12.564	12.645	12.756	12.863	12.909	13.326	13.082	13.127	13.029	12.912	3. Equities
4. Gearing ratio (kali)	5,80	5,64	5,58	5,58	5,83	5,70	5,72	5,63	5,68	5,85	6,22	5,93	5,90	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
Aset lancar														Current assets
1. Kas & Bank	376	327	304	350	315	391	470	416	616	465	384	416	368	1. Cash & bank
2. Deposito	-	-	49	49	49	47	-	-	-	-	-	-	-	2. Deposit
3. Surat berharga yang dimiliki	49	49	-	-	-	-	-	-	-	-	-	-	-	3. Securities
4. Pinjaman yang diberikan	30.920	31.314	31.099	30.972	31.683	32.328	32.807	33.529	33.041	33.059	33.980	34.633	35.247	4. Loan
a. Konvensional:														a. Conventional:
i. Gadai	25.526	25.785	25.540	25.428	26.025	26.547	26.890	27.429	26.975	27.034	27.734	28.192	28.631	i. Pawn
ii. Fidusia	1.723	1.763	1.804	1.826	1.856	1.902	1.966	2.015	2.082	2.053	2.099	2.149	2.191	ii. Fiduciary
iii. Lainnya	6	6	6	6	6	6	6	6	6	6	6	6	6	iii. Others
CKPN – Pinjaman konvensional	(109)	(106)	(122)	(113)	(111)	(98)	(112)	(113)	(111)	(107)	(107)	(108)	(107)	AFIL – Conventional loan
b. Syariah:														b. Sharia:
i. Rahn	3.212	3.256	3.206	3.171	3.260	3.336	3.393	3.497	3.393	3.381	3.500	3.574	3.647	i. Rahn
ii. Rahn tasjili	238	252	264	273	286	301	318	337	351	354	382	409	434	ii. Rahn tasjili
iii. Mulia	215	252	279	269	250	237	234	246	235	231	258	304	339	iii. Mulia
iv. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	iv. Others
CKPN – Pinjaman syariah	(9)	(9)	(9)	(8)	(8)	(6)	(8)	(9)	(8)	(8)	(9)	(9)	(9)	AFIL – Sharia loan
5. Persediaan	325	348	349	331	320	244	254	289	246	265	323	392	369	5. Supplies
6. Uang muka	280	335	313	372	427	483	314	366	421	417	283	88	103	6. Advance payments
7. Pendapatan yang masih harus diterima	1.359	1.427	1.432	1.431	1.414	1.441	1.471	1.497	1.444	1.500	1.468	1.498	1.561	7. Accrued income
8. Beban dibayar di muka	194	190	191	192	195	206	214	222	213	213	223	226	225	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	25	28	29	31	36	29	24	27	26	24	25	24	25	10. Other receivables
Jumlah aset lancar	33.430	33.923	33.654	33.626	34.341	35.084	35.455	36.245	35.908	35.846	36.590	37.180	37.803	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
CKPN – Pinjaman konvensional	-	-	-	-	-	-	-	-	-	-	-	-	-	AFIL – Sharia loan
12. Piutang kepada pihak-pihak berafiliasi	-	-	-	-	-	-	-	-	-	-	-	-	-	12. Receivables to third parties
13. Aset pajak tangguhan	211	212	218	244	231	309	310	302	296	299	303	301	300	13. Deferred tax assets
14. Properti investasi	-	-	-	-	-	220	220	220	220	220	220	220	220	14. Investment property
15. Aset tetap & inventaris	5.695	5.745	5.935	5.971	5.998	5.960	5.895	5.920	8.489	8.481	8.534	8.636	8.670	15. Fixed assets & inventory
16. Akumulasi penyusutan	(679)	(694)	(701)	(713)	(736)	(904)	(829)	(837)	(771)	(786)	(811)	(833)	(852)	16. Accumulated depreciation
17. Aset lain-lain	94	97	98	97	85	74	67	69	72	64	65	53	50	17. Other assets
Jumlah aktiva tidak lancar	5.320	5.360	5.550	5.599	5.578	5.659	5.663	5.674	8.306	8.279	8.310	8.377	8.387	Total non current assets
Total Aset	38.750	39.283	39.205	39.226	39.919	40.743	41.118	41.919	44.213	44.125	44.900	45.557	46.190	Total Assets
Liabilitas lancar														Current liabilities
1. Pinjaman yang diterima	15.966	16.215	15.937	15.781	16.265	16.794	17.171	19.345	19.312	18.969	19.547	20.050	20.625	1. Loans received
a. Bank	15.966	16.215	15.937	15.781	16.265	16.794	17.171	19.345	19.312	18.969	19.547	20.050	20.625	a. Bank
b. Non bank	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Non bank
2. Surat berharga yang diterbitkan	917	917	1.167	1.167	1.367	1.367	1.367	469	450	1.302	1.302	1.902	1.652	2. Securities issued
a. Obligasi	917	917	1.167	1.167	1.367	1.367	1.367	469	450	1.302	1.302	1.902	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	81	91	100	94	96	116	124	121	130	103	112	137	143	4. Debt to partners
5. Utang kepada nasabah	333	345	354	342	340	302	328	374	164	179	237	282	245	5. Debt to customers
6. Utang pajak	262	327	117	214	258	312	80	176	200	225	276	90	100	6. Tax liabilities
7. Biaya yang masih harus dibayar	488	507	508	365	321	383	457	495	368	389	419	458	533	7. Accrued expenses
8. Pendapatan diterima di muka	27	30	31	30	27	45	46	46	44	44	47	51	54	8. Prepaid income
9. Utang lancar lainnya	123	100	367	391	397	472	404	148	58	63	72	87	96	9. Other current liabilities
Jumlah liabilitas lancar	18.197	18.531	18.581	18.383	19.071	19.792	19.975	21.173	20.726	21.274	22.012	23.056	23.447	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	7.035	6.786	6.786	6.586	6.586	6.586	6.586	6.586	5.735	5.735	5.135	5.135	11. Securities issued
a. Obligasi	7.035	7.035	6.786	6.786	6.586	6.586	6.586	6.586	6.586	5.735	5.735	5.135	5.135	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
13. Pendapatan ditangguhkan	16	16	16	16	16	15	13	13	13	13	13	13	13	13. <i>Accrued income</i>
14. Kewajiban estimasi untuk imbalan kerja	654	657	666	675	694	738	759	773	749	765	779	771	768	14. <i>Estimate obligations of employee benefits</i>
15. Liabilitas pajak tangguhan	-	-	-	-	-	117	117	117	117	117	117	117	117	15. <i>Deferred tax liabilities</i>
16. Pinjaman jangka panjang lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	16. <i>Other non current liabilities</i>
Jumlah liabilitas tidak lancar	8.115	8.118	7.878	7.887	7.706	7.866	7.885	7.900	7.876	7.040	7.054	6.447	6.444	<i>Total non current liabilities</i>
Total Liabilitas	26.312	26.650	26.459	26.270	26.777	27.658	27.860	29.073	28.602	28.314	29.066	29.503	29.891	Total Liabilities
17. Modal disetor	251	251	251	251	251	251	251	251	6.250	6.250	6.250	6.250	6.250	17. <i>Paid-up capital</i>
18. Modal non pengendali	1	1	1	1	1	1	2	2	2	2	2	2	2	18. <i>Non controlling capital</i>
19. Surplus revaluasi	3.817	3.817	3.900	3.900	3.900	3.750	3.750	3.750	6.325	6.325	6.118	6.118	6.118	19. <i>Revaluations surplus</i>
20. Laba Rugi Aktuarial Imbalan Kerja	-	-	-	-	-	(180)	(180)	(180)	(180)	(180)	(180)	(180)	(180)	20. <i>Actuarial profits & losses for employee benefits</i>
21. Saldo laba/rugi	8.369	8.564	8.594	8.804	8.990	9.263	9.435	9.023	3.215	3.414	3.645	3.865	4.110	21. <i>Retained profit / (loss)</i>
a. Ditentukan penggunaannya	6.597	6.597	6.597	6.597	6.597	6.597	6.597	7.951	1.952	1.952	1.952	1.952	1.952	a. <i>Appropriated</i>
b. Belum ditentukan penggunaannya	1.772	1.967	1.997	2.207	2.393	2.666	2.838	1.072	1.262	1.462	1.693	1.912	2.158	b. <i>Unappropriated</i>
Total Ekuitas	12.438	12.633	12.746	12.956	13.142	13.085	13.258	12.846	15.611	15.810	15.834	16.054	16.299	Total Equities
Total Liabilitas & Ekuitas	38.750	39.283	39.205	39.226	39.919	40.743	41.118	41.919	44.213	44.125	44.900	45.557	46.190	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
Pendapatan														Income
A. Pendapatan operasional														A. Operating income
1. Sewa modal														1. Rental capital
*) Konvensional:	5.993	6.588	7.183	607	1.183	1.822	2.449	3.111	3.760	4.411	5.072	5.730	6.414	*) Conventional:
a. Gadai	5.768	6.337	6.923	581	1.129	1.740	2.340	2.971	3.591	4.210	4.842	5.469	6.122	a. Pawn
b. Fidusia	225	252	260	26	54	81	109	140	169	202	230	260	293	b. Fiduciary
c. Lain-lain	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
*) Ujrah/margin:	765	844	927	82	158	243	327	415	504	590	682	771	867	*) Ujrah/margin:
a. Rahn	695	766	840	72	140	215	289	368	446	521	602	681	763	a. Rahn
b. Rahn tasjili	33	37	42	5	9	15	20	26	32	38	44	51	58	b. Rahn tasjili
c. Mulia	37	41	45	5	9	13	17	22	27	31	35	40	46	c. Mulia
c. Lain-lain	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
2. Pendapatan administrasi														2. Administrative income
*) Konvensional:	529	577	639	52	106	161	215	273	330	380	442	499	556	*) Conventional:
a. Gadai	513	560	625	51	103	158	210	266	322	371	432	487	542	a. Pawn
b. Fidusia	11	12	13	1	2	4	5	7	9	9	11	12	14	b. Fiduciary
c. Lainnya	4	5	0	0	0	0	0	0	-	-	0	0	0	c. Others
*) Ujrah/margin:	71	78	85	7	14	22	29	37	45	52	61	69	77	*) Ujrah/margin:
a. Rahn	66	72	78	7	13	20	27	35	42	48	56	63	70	a. Rahn
b. Rahn tasjili	1	1	2	0	0	1	1	1	1	1	2	2	2	b. Rahn tasjili
c. Mulia	4	5	6	0	1	1	1	2	2	3	3	4	5	c. Mulia
d. Lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	c. Others
Jumlah pendapatan operasional	7.358	8.088	8.834	747	1.461	2.248	3.020	3.837	4.640	5.433	6.256	7.069	7.914	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	59	1	1	0	0	0	0	0	1	1	1	1	1	2. Interest / current accounts services income
3. Pendapatan non operasional lainnya	383	484	544	45	88	112	46	59	66	77	88	89	101	3. Other operating income
Jumlah pendapatan non operasional	442	485	545	45	89	113	46	60	67	78	90	90	103	Total non operating income
Total Pendapatan	7.800	8.573	9.379	792	1.549	2.360	3.066	3.896	4.706	5.511	6.346	7.159	8.016	Total Income
Beban														Expenses
A. Beban operasional														A. Operating expenses
1. Bunga & provisi	1.821	1.985	2.175	169	309	531	711	902	1.098	1.291	1.455	1.659	1.848	1. Interest & commission
2. Bagi hasil	216	234	257	22	42	66	95	120	143	162	191	219	246	2. Profit sharing
3. Pegawai	1.906	2.094	2.417	209	420	625	829	1.059	1.269	1.477	1.669	1.837	2.019	3. Employee

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

Keterangan	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
4. Direksi & dekom	21	23	62	2	4	6	9	10	13	20	22	24	26	4. Directors & commissioners
5. Beban amortisasi & CKPN	25	28	29	(6)	(2)	1	20	25	26	28	32	36	39	5. Amortization & AFIL expenses
6. Beban penyusutan aset tetap & inventaris	105	116	127	11	33	47	61	75	89	104	128	148	166	6. Depreciation fixed assets & inventory expenses
7. Administrasi	153	168	231	13	23	44	61	86	85	99	123	151	177	7. Administration
8. Umum	844	919	985	54	118	212	293	395	497	578	674	733	812	8. General
9. Pendidikan & pelatihan	23	28	42	2	7	6	10	14	14	16	21	26	33	9. Education & training
Jumlah beban operasional	5.116	5.596	6.325	476	953	1.537	2.099	2.685	3.233	3.776	4.314	4.834	5.364	Total operating expenses
B. Beban non operasional	337	369	414	35	68	85	8	8	17	13	0	0	0	B. Non operating expenses
Total Beban	5.453	5.965	6.739	511	1.021	1.622	2.099	2.694	3.250	3.788	4.314	4.834	5.364	Total Expenses
Laba / (Rugi) Sebelum Pajak	2.347	2.608	2.640	281	528	738	968	1.203	1.456	1.723	2.032	2.325	2.652	Profit / (Loss) Before Tax
Beban (manfaat) pajak penghasilan														Tax expenses / (benefits)
1. Kini	643	710	718	97	145	210	264	319	375	446	528	600	680	1. Current
2. Tangguhan	(18)	(20)	(26)	(26)	(13)	(24)	(21)	(13)	(7)	(10)	(13)	(11)	(10)	2. Deferred
Jumlah beban (manfaat) pajak penghasilan	625	690	692	71	132	186	244	306	369	437	514	589	670	Total tax expenses / (benefits)
Laba periode berjalan	1.722	1.918	1.948	210	396	552	724	897	1.087	1.286	1.517	1.737	1.982	Laba periode berjalan
Pendapatan Komprehensif Lain Setelah Pajak	-	-	-	-	-	-	-	-	-	-	-	-	-	Other Comprehensive Income After Tax
Laba / (Rugi) Komprehensif Periode Berjalan	1.722	1.918	1.948	210	396	552	724	897	1.087	1.286	1.517	1.737	1.982	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-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	-	-	-	-	-	-	-	-	-	-	-	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	8. Properties
JUMLAH	49	49	49	49	49	267	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
Aset Lancar														<i>Current assets</i>
1. Kas & giro Bank	237	232	329	520	354	401	472	464	787	516	381	548	469	1. Cash & banks
2. Investasi lancar	7.176	7.124	7.781	7.656	7.921	7.903	7.800	7.825	7.254	7.548	7.681	7.628	7.698	2. Current investments
3. Piutang IJP	1.318	1.460	1.447	2.259	2.382	1.683	1.857	1.907	1.997	2.051	2.142	2.136	2.265	3. RGS receivables
4. Piutang co-guarantee/reasuransi/penjaminan ulang	101	94	98	94	104	117	129	140	104	86	88	92	100	4. Co-guarantee / reinsurance / re-guarantee receivables
5. Pendapatan yang masih harus diterima	3	3	2	3	3	3	3	3	3	3	3	3	3	5. Accrued income
6. Beban dibayar di muka	585	589	616	582	580	568	562	577	611	620	577	571	597	6. Prepaid expenses
7. Piutang dalam rangka restrukturisasi penjaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	7. Restructuring guarantee receivables
8. Aset lancar lainnya	84	100	64	67	89	74	188	116	143	180	171	163	161	8. Other current assets
Jumlah aktiva lancar	9.506	9.603	10.336	11.180	11.432	10.749	11.009	11.030	10.899	11.004	11.043	11.140	11.293	<i>Total current assets</i>
Aktiva tidak lancar														<i>Non current assets</i>
9. Investasi tidak lancar	1.600	1.610	1.660	1.662	1.662	1.711	1.731	1.828	1.778	1.777	1.792	1.802	1.798	9. Non current investments
10. Piutang co-guarantee/reasuransi/ penjaminan ulang	76	72	80	78	85	85	87	93	85	88	91	93	73	10. Co-guarantee / reinsurance / re-guarantee receivables
11. Beban dibayar di muka	290	304	255	287	291	309	322	348	351	372	426	445	453	11. Prepaid expenses
12. Aset tetap - netto	89	93	246	246	247	412	414	419	418	421	421	420	434	12. Fixed assets - net
13. Aset tidak berwujud - netto	1	1	1	1	1	1	1	1	1	2	2	2	2	13. Intangible assets - net
14. Piutang dalam rangka restrukturisasi penjaminan	-	-	-	-	-	-	-	-	-	-	-	-	-	14. Restructuring guarantee receivables
15. Aset pajak tangguhan	124	124	110	110	110	174	174	174	174	174	174	175	175	15. Deferred tax assets
16. Aset tidak lancar lainnya	21	28	37	45	58	78	107	136	168	176	170	162	161	16. Other non current assets
Jumlah aktiva tidak lancar	2.201	2.233	2.390	2.429	2.454	2.770	2.836	2.999	2.975	3.010	3.077	3.099	3.097	<i>Total non current assets</i>
Total Aktiva	11.707	11.835	12.726	13.608	13.886	13.519	13.845	14.029	13.874	14.014	14.120	14.240	14.390	Total Assets
Liabilitas lancar														<i>Current liabilities</i>
1. Utang klaim	18	15	13	11	14	7	10	11	35	6	6	8	9	1. Claim liabilities
2. IJP yang ditangguhkan	998	1.052	1.060	2.001	2.086	1.466	1.373	929	979	1.338	1.303	1.309	1.409	2. Deferred RGS
3. Utang pajak	36	32	22	13	13	32	44	49	53	50	58	73	90	3. Tax expenses
4. Utang premi reasuransi	6	15	41	18	14	13	17	31	31	28	5	18	4	4. Reinsurance premium liabilities
5. Utang komisi	1	1	1	0	1	2	1	1	1	1	1	1	1	5. Comission liabilities
6. Utang IJP Ulang (IJPUI)	22	22	28	12	11	13	15	78	43	25	17	16	25	6. RGS co-guarantee (RGSC) liabilities
7. Beban yang masih harus dibayar	3	3	3	3	3	4	3	3	3	3	3	3	4	7. Accrued expenses

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

Keterangan	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
8. Cadangan klaim	9	10	11	11	11	14	14	16	14	17	18	21	22	8. Claim reserves
9. Liabilitas pajak tangguhan	-	-	-	-	-	-	-	-	-	-	-	1	1	9. Deferred tax liabilities
10. Liabilitas lancar lainnya	131	151	146	141	181	172	252	192	179	191	176	175	187	10. Other current liabilities
Jumlah liabilitas lancar	1.222	1.300	1.325	2.210	2.336	1.723	1.730	1.310	1.337	1.658	1.587	1.625	1.752	Total current liabilities
11. IJP yang ditangguhkan	510	520	636	564	574	491	721	1.219	1.230	951	1.037	1.066	1.018	11. Deferred RGS
12. Cadangan klaim	390	397	321	314	323	341	361	371	370	387	393	410	412	12. Claim reserves
13. Utang imbalan pasca kerja	0	0	1	1	1	1	1	1	1	1	1	2	3	13. Post-employment benefit liabilities
14. Obligasi wajib konversi	-	-	-	-	-	-	-	-	-	-	-	-	-	14. Mandatory convertible bonds
15. Liabilitas tidak lancar lainnya	0	0	0	5	6	6	1	1	1	1	1	1	1	15. Other non current liabilities
Jumlah liabilitas tidak lancar	900	918	958	884	903	838	1.084	1.591	1.601	1.340	1.433	1.479	1.434	Total non current liabilities
Total Liabilitas	2.123	2.217	2.282	3.094	3.239	2.561	2.814	2.902	2.938	2.998	3.020	3.104	3.186	Total Liabilities
16. Modal	7.728	7.750	8.290	8.290	8.315	8.359	8.369	8.414	8.501	8.501	8.526	8.526	8.526	16. Capital
a. Modal disetor	7.728	7.750	8.290	8.290	8.315	8.359	8.369	8.414	8.501	8.501	8.526	8.526	8.526	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	1.525	1.532	1.533	1.533	1.845	1.845	1.845	1.845	1.845	17. Reserves
a. Cadangan umum	1.143	1.143	1.142	1.142	1.142	1.148	1.149	1.149	1.458	1.458	1.458	1.458	1.458	a. General reserves
b. Cadangan tujuan	302	302	302	302	302	303	303	303	303	303	303	303	304	b. Specific reserves
c. Cadangan lainnya	80	80	80	80	80	81	80	81	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)	(7)	633	633	624	622	621	(5)	(6)	(5)	(6)	(6)	19. Retained profit / (loss)
20. Laba / (rugi) tahun berjalan	521	543	607	39	79	141	221	281	326	342	403	470	560	20. Profit / (loss) current period
21. Pendapatan komprehensif lainnya	(184)	(193)	28	27	96	303	286	279	269	334	331	300	279	21. Other comprehensive income
Total Ekuitas	9.584	9.618	10.444	10.514	10.648	10.959	11.030	11.128	10.936	11.016	11.100	11.135	11.204	Total Equities
Total Liabilitas & Ekuitas	11.707	11.835	12.726	13.608	13.886	13.519	13.844	14.029	13.874	14.014	14.120	14.240	14.390	Total Liabilities & Equities

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

Keterangan	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
A. Pendapatan IJP														A. RGS income
1. IJP bruto	1.226	1.380	1.590	118	242	407	602	754	897	1.006	1.158	1.354	1.534	1. RGS bruto
2. IJPU	(248)	(270)	(305)	(22)	(43)	(72)	(100)	(131)	(155)	(182)	(209)	(243)	(267)	2. RGSC
3. Pendapatan / beban komisi penjaminan - bersih	11	12	13	1	1	2	3	4	4	5	6	8	9	3. Net guarantee commission income/expenses
4. Pendapatan penjaminan lainnya	3	3	3	0	1	1	2	2	3	2	2	2	2	4. Other guarantee income
Pendapatan IJP bersih	991	1.124	1.302	97	201	338	506	629	749	830	957	1.121	1.278	Net RGS revenue
B. Beban klaim														B. Claim expenses
1. Beban klaim bruto	733	855	1.021	88	158	227	286	339	395	458	522	581	641	1. Gross claim expenses
2. Klaim ulang	(2)	(3)	(3)	(0)	(1)	(1)	(2)	(2)	(3)	(4)	(5)	(5)	(7)	2. Co-guarantee claim
3. Penurunan / kenaikan cadangan klaim	(2)	5	(69)	(6)	4	23	43	54	52	73	81	100	103	3. Decreasing / increasing claim reserve
4. Beban klaim lainnya	0	0	0	-	-	-	-	-	-	-	-	-	-	4. Other claim expenses
Jumlah beban klaim	728	857	949	81	162	250	328	392	443	527	598	675	737	Total claim expenses
C. Pendapatan penjaminan bersih	263	267	352	16	40	88	178	237	306	303	358	446	541	C. Guarantee revenue - net
D. Pendapatan operasional lainnya														D. Other operating revenue
1. Pendapatan bunga	375	356	442	27	59	91	118	152	176	224	237	211	218	1. Interest revenue
2. Pendapatan investasi selain bunga	170	239	203	22	45	75	98	119	137	154	199	276	319	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	3	4	5	1	0	1	1	2	3	3	4	5	6	6. Other operating revenue
Jumlah pendapatan operasional lainnya	548	599	650	49	104	167	216	273	316	381	440	492	543	Total other operating revenue
E. Beban operasional lainnya														E. Other operating expenses
1. Beban gaji & pegawai	195	216	237	19	44	71	86	112	152	180	205	227	253	1. Salary & employee expenses
2. Beban depresiasi & amortisasi	8	9	11	0	1	4	5	5	8	8	9	12	12	2. Depreciation & amortization expenses
3. Beban umum & administrasi lainnya	74	82	106	7	14	24	35	45	55	65	77	95	108	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
4. Penurunan nilai wajar aset keuangan	-	-	-	-	-	-	-	-	-	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	0	1	0	1	0	0	0	0	0	0	0	0	0	7. Decreasing financial assets expenses
8. Beban operasional lainnya	122	138	165	14	28	46	65	83	101	121	142	175	199	8. Other operating expenses
Jumlah beban operasional lainnya	400	445	520	41	87	146	191	246	315	375	433	509	572	Total other operating expenses
F. Laba / (rugi) operasional	411	420	482	24	56	109	202	265	306	309	366	428	512	F. Operating profit / (loss)
G. Pendapatan & beban non operasional														G. Non operating revenue & expenses
1. Pendapatan non operasional	230	247	320	22	41	70	88	105	120	140	160	188	219	1. Non operating revenue
2. Beban non operasional	6	6	6	0	2	2	3	1	(3)	3	3	4	4	2. Non operating expenses
Jumlah pendapatan / (beban) non operasional bersih	225	242	314	22	39	68	85	104	117	137	158	184	215	Total non operating revenue / (expenses) - net
H. Laba / (rugi) sebelum pajak penghasilan	635	662	796	47	96	177	287	369	423	446	524	612	727	H. Profit / (loss) before tax
I. Pajak penghasilan	115	119	190	7	17	36	66	89	98	104	121	144	169	I. Income tax
1. Taksiran pajak penghasilan	114	119	176	7	17	36	66	88	98	104	121	143	168	1. Tax estimated
2. Pajak tangguhan	0	0	14	0	0	0	0	0	0	0	0	1	1	2. Deferred tax
a. Beban pajak tangguhan	0	-	15	-	-	-	-	-	-	-	-	-	-	a. Deferred tax expenses
b. Pendapatan pajak tangguhan	0	0	1	0	0	0	0	0	0	0	0	1	1	b. Deferred tax income
J. Laba / (rugi) bersih	521	543	607	40	79	141	221	281	326	342	403	470	560	J. Profit / (loss) - net
K. Pendapatan komprehensif lainnya	(172)	(188)	34	33	80	84	87	79	32	85	82	49	22	K. Other comprehensive income
L. Laba / (rugi) komprehensif	349	356	641	73	159	225	308	360	358	427	485	519	583	L. Comprehensive profit / (loss)

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

Keterangan	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Deposito	6.020	5.959	6.476	6.278	6.428	6.385	6.294	6.383	5.836	6.019	6.127	6.099	6.101	1. Deposit
2. Saham	199	186	334	372	405	336	342	325	294	298	285	264	241	2. Stock
3. Surat Utang Negara (SUN)	133	133	133	133	133	133	133	243	407	334	361	374	489	3. Government Bonds
4. Obligasi	1.059	1.079	1.039	1.073	1.090	1.156	1.129	978	893	901	900	900	876	4. Obligation
5. Reksadana	1.091	1.103	1.185	1.187	1.252	1.331	1.359	1.451	1.460	1.499	1.526	1.520	1.515	5. Mutual fund
6. Penyertaan Langsung	251	251	251	251	251	251	251	251	251	251	250	250	250	6. Direct Investments
7. EBA	23	23	23	23	23	23	23	23	23	22	22	22	22	7. RMBS
8. Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Properties
JUMLAH	8.776	8.735	9.441	9.318	9.583	9.614	9.531	9.653	9.164	9.325	9.472	9.430	9.494	TOTAL

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

Keterangan	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Outstanding penjaminan - usaha produktif	39.144	40.370	43.275	41.513	44.027	44.765	54.052	55.413	55.403	58.582	60.481	66.726	73.493	1. Outstanding guarantee - productive
2. Outstanding penjaminan - usaha non produktif	57.444	57.269	58.436	58.906	58.504	59.377	59.878	60.555	61.016	62.644	62.708	61.926	54.033	2. Outstanding guarantee - non productive
Total Outstanding Penjaminan	96.588	97.639	101.710	100.419	102.530	104.142	113.930	115.968	116.419	121.226	123.189	128.652	127.526	Total Outstanding Guarantee
3. Gearing ratio - usaha produktif (kali)	4	4	4	4	4	4	5	5	5	5	5	6	7	3. Gearing ratio - productive (x)
4. Gearing ratio - usaha non produktif (kali)	6	6	6	6	5	5	5	5	6	6	6	6	5	4. Gearing ratio - non productive (x)
5. Gearing ratio total (kali)	10	10	10	10	10	10	10	10	11	11	11	12	11	5. Gearing ratio total (x)
6. Imbal jasa penjaminan	991	1.124	1.302	97	201	338	506	629	749	830	957	1.121	1.278	6. Return guarantee services
7. Klaim dibayar	762	870	1.035	93	155	234	280	339	364	470	511	565	622	7. Claims paid
8. Jumlah terjamin (ribu orang)	4.298	2.071	4.516	4.426	4.503	4.506	4.748	4.888	4.881	5.104	5.204	5.369	5.468	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-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	1.659	1.482	2.063	2.101	1.157	1.484	1.525	1.610	3.081	2.717	2.769	3.972	4.212	2. Current Investments
a. Giro	203	4	1	4	4	5	6	7	3	4	6	4	5	a. Current accounts
b. Deposito	761	775	1.322	1.395	454	816	892	984	2.491	2.157	2.190	3.427	3.609	b. Deposit
c. EBA	695	702	740	702	699	663	627	619	587	556	572	541	598	c. RMBS
3. Pinjaman yang diberikan	2.787	3.487	3.652	3.653	4.653	5.593	5.593	3.063	3.013	3.013	3.012	2.787	3.087	3. Loan
4. Jaminan & pendukung kredit	59	63	62	59	58	56	54	54	51	50	60	58	76	4. Credit enhancement
5. Service transition fund	1	1	1	1	1	1	1	1	1	1	1	1	-	5. Service transition fund
6. Piutang usaha	23	30	25	30	30	29	28	27	30	29	35	29	31	6. Trade receivables
7. Uang muka	1	1	0	0	0	0	0	0	0	1	0	0	0	7. Advance payments
8. Beban dibayar dimuka	1	1	1	1	1	1	0	0	0	1	1	1	1	8. Prepaid expenses
9. Pajak dibayar dimuka	24	6	12	13	13	6	7	12	7	13	8	8	13	9. Prepaid tax
10. Piutang lainnya	0	0	1	0	0	0	0	0	0	0	0	0	0	10. Other receivables
11. Aset lancar lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	11. Other current assets
Jumlah aktiva lancar	4.555	5.070	5.817	5.857	5.913	7.169	7.208	4.767	6.184	5.823	5.886	6.856	7.421	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	4.386	4.384	4.190	4.189	4.189	3.438	3.437	5.936	5.436	5.435	5.430	5.602	5.101	13. Loan
14. Jaminan & pendukung kredit	-	-	-	-	-	-	-	-	-	-	-	-	-	14. Credit enhancement
15. Piutang lainnya:	7	8	8	9	9	9	9	9	9	10	9	11	11	15. Other receivables
a. Piutang kepada pihak berelasi	1	1	1	8	8	8	8	8	9	9	8	8	8	a. Receivables to third parties
b. Piutang kepada pihak ketiga	6	7	7	1	1	1	1	1	1	0	0	2	2	b. Receivables to related parties
16. Aset tetap - bruto	33	34	36	36	36	37	38	39	42	43	44	45	45	16. Fixed assets - gross
17. Aset tak berwujud	-	-	-	-	-	-	-	-	-	-	-	-	-	17. Intangible assets
18. Aset pajak tangguhan	5	7	7	7	7	7	7	7	6	6	6	6	6	18. Deferred tax assets
19. Akumulasi penyusutan	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(7)	(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	4.437	4.438	4.246	4.246	4.245	3.496	3.495	5.996	5.497	5.499	5.493	5.668	5.168	Total non-current assets
Total Aktiva	8.992	9.509	10.063	10.103	10.158	10.665	10.703	10.763	11.681	11.322	11.379	12.524	12.589	Total Assets
Liabilitas lancar														Current liabilities
1. Utang Pajak	17	9	8	9	13	16	14	19	9	21	14	10	15	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
2. Beban yang masih harus dibayar	3	4	5	4	3	3	3	3	2	2	4	2	2	2. Accrued expenses
3. Surat Utang	414	-	1.009	1.608	1.608	1.581	2.890	2.890	3.380	2.965	2.965	2.965	2.965	3. Bonds:
a. Obligasi	414	-	1.009	1.608	1.608	1.581	2.890	2.890	3.380	2.965	2.965	2.965	2.965	a. Bonds
b. MTN	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Medium term notes
4. Utang bunga surat utang	36	71	33	40	64	35	47	75	39	54	84	31	64	4. Bond interest liabilities
5. Utang lancar lainnya	11	12	13	15	12	14	15	16	8	10	11	13	14	5. Other current liabilities
6. Pendapatan diterima di muka	-	-	-	0	-	-	-	-	-	-	-	-	-	6. Prepaid revenue
Jumlah liabilitas lancar	481	96	1.067	1.675	1.700	1.648	2.968	3.004	3.438	3.051	3.079	3.021	3.061	Total current liabilities
7. Surat Utang	4.320	5.206	3.776	3.177	3.177	3.711	2.402	2.402	2.857	2.857	2.858	4.033	4.033	7. Bonds:
a. Obligasi	4.320	5.206	3.776	3.177	3.177	3.711	2.402	2.402	2.857	2.857	2.858	4.033	4.033	a. Bonds
b. MTN	-	-	-	-	-	-	-	-	-	-	-	-	-	b. Medium term notes
8. Kewajiban estimasi untuk imbalan kerja	6	8	8	8	8	8	8	8	8	7	7	7	7	8. Estimate obligations of employee benefits
9. Utang bunga surat utang	-	-	-	-	-	-	-	-	-	-	-	-	-	9. Bond interest liabilities
Jumlah liabilitas tidak lancar	4.326	5.214	3.784	3.185	3.184	3.719	2.410	2.410	2.865	2.865	2.864	4.040	4.040	Total non-current liabilities
Total Liabilitas	4.807	5.310	4.851	4.860	4.885	5.368	5.378	5.414	6.303	5.915	5.943	7.061	7.101	Total Liabilities
10. Modal disetor	3.000	3.000	3.000	3.000	3.000	3.000	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)	1.185	1.200	1.213	1.244	1.273	1.297	1.325	1.349	1.378	1.407	1.436	1.463	1.488	13. Retained profit / (loss)
a. Ditentukan penggunaannya	480	480	480	480	480	480	480	480	480	480	480	480	605	a. Appropriated
b. Belum ditentukan penggunaannya	705	720	733	764	793	817	845	869	898	927	956	983	883	b. Unappropriated
Total Ekuitas	4.185	3.480	5.212	5.243	5.273	5.297	5.325	5.349	5.378	5.407	5.436	5.463	5.488	Total Equities
Total Liabilitas & Ekuitas	8.992	8.790	10.063	10.103	10.158	10.665	10.703	10.763	11.681	11.322	11.379	12.524	12.589	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
Pendapatan														Revenues
A. Pendapatan operasional														A. Operating revenue
1. Pendapatan bunga	689	754	822	73	144	220	298	375	455	539	624	704	794	1. Interest revenue
2. Pendapatan sekuritisasi	5	5	6	0	1	1	1	1	1	1	1	2	4	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	(2)	(1)	(4)	1	5	8	9	8	8	11	11	11	10	4. Fair value of trading financial instruments
5. Keuntungan (kerugian) dari penjualan instrumen keuangan	0	0	0	-	-	-	-	-	-	-	-	-	-	5. Gains (losses) from sale of financial instruments
6. Pendapatan operasional lainnya	-	-	-	-	-	-	-	-	-	-	-	-	-	6. Other operating revenue
Jumlah pendapatan operasional	692	759	824	74	150	229	308	384	464	551	637	717	809	Total operating revenue
B. Pendapatan non operasional														B. Non operating revenue
1. Bunga giro	1	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	0	2. Employee loan interest
3. Laba / (rugi) selisih kurs	(0)	(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	1	2	2	0	0	0	0	0	0	0	0	0	0	Total non operating revenue
Total Pendapatan	694	760	826	74	150	229	308	384	464	551	638	638	638	Total Revenue
Beban														Expenses
A. Beban operasional														A. Operating expenses
1. Beban sekuritisasi	-	-	-	-	-	-	-	-	-	-	-	-	-	1. Securities expenses
2. Beban bunga	378	413	451	34	69	106	145	183	225	267	309	352	403	2. Interest expenses
3. Pegawai	28	32	36	3	8	13	16	20	18	23	26	29	33	3. Employee
4. Direksi & dekom	-	-	-	-	-	-	-	-	-	-	-	-	-	4. Directors & commissioners
5. Beban depresiasi & amortisasi	1	1	1	0	0	0	0	0	0	0	1	1	1	5. Depreciation & amortization expenses
6. Administrasi	15	17	22	1	2	3	5	8	9	11	14	16	19	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	9. Tax expenses
Jumlah beban operasional	422	502	510	42	84	129	175	222	267	319	372	423	485	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
B. Beban non operasional	-	-	-	-	-	-	-	-	-	-	-	-	-	B. Non operating expenses
Total Beban	422	502	510	42	84	129	175	222	267	319	372	423	485	Total Expenses
A. Laba / (Rugi) Sebelum Pajak	272	259	316	31	65	100	133	162	198	232	266	294	324	A. Profit / (Loss) Before Tax
Beban (manfaat) pajak penghasilan	(51)	(24)	(27)	-	(5)	(15)	(20)	(26)	(32)	(37)	(42)	(44)	(48)	Income tax (benefits) expenses
1. Kini	(51)	(25)	(28)	-	(5)	(15)	(21)	(26)	(31)	(36)	(41)	(43)	(48)	1. Current
2. Tangguhan	-	2	2	-	-	0	0	0	(1)	(1)	(1)	(1)	(1)	2. Deferred
Laba periode berjalan	221	235	249	31	61	85	112	137	165	195	224	251	276	Current period income
Pendapatan komprehensif lain setelah pajak	-	-	-	-	-	-	-	-	-	-	-	-	-	Other comprehensive income after tax
Laba / (Rugi) Komprehensif Periode Berjalan	221	235	249	31	61	85	112	137	165	195	224	251	276	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Nilai pinjaman yang diberikan kepada penyalur KPR	7.173	7.871	7.843	7.842	8.841	9.031	9.030	8.999	8.448	8.448	8.442	8.389	8.188	1. Mortgage dealer loans
2. Jumlah debitur KPR (pihak)	233.162	244.316	246.859	246.859	261.366	263.701	263.701	284.970	311.127	311.127	311.127	314.447	314.447	2. Total mortgage debtor
3. Nilai sekuritisasi	5.456	5.656	5.656	5.656	5.656	5.656	5.656	5.656	5.656	5.656	5.826	6.156	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	Okt-15	Nov-15	Des-15	Jan-16	Feb-16	Mar-16	Apr-16	Mei-16	Jun-16	Jul-16	Agt-16	Sep-16	Okt-16	Items
1. Deposito	964	780	1.323	1.399	458	821	898	991	2.494	2.161	2.196	3.431	3.614	1. Deposit
2. Saham	-	-	-	-	-	-	-	-	-	-	-	-	-	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	695	702	740	702	699	663	627	619	587	556	572	541	598	7. RMBS
8. Properti	-	-	-	-	-	-	-	-	-	-	-	-	-	8. Properties
JUMLAH	1.671	1.494	2.075	2.113	1.169	1.496	1.537	1.622	3.093	2.730	2.781	3.984	4.224	TOTAL



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